Quarterly Information - ITR

Banco ABC Brasil S.A.

September 30, 2025
with Independent Auditor’s Report

Banco ABC Brasil S.A.

Quarterly Information - ITR

September 30, 2025

Contents

Company Information / Capital Composition

Number of shares (Units)	Current quarter 09/30/2025
Paid-up capital	
Common	122,961,704
Preferred	121,695,153
Total	**244,656,857**
Treasury shares	
Common	-
Preferred	3,688,406
Total	**3,688,406**

Individual financial statements / Balance sheet - Assets

Code	Description	Current quarter 09/30/2025
1	**Total assets**	**61,006,535**
1.01	**Cash and Cash Equivalents**	**798,360**
1.01.01	Cash	798,360
1.02	**Financial Assets**	**55,350,917**
1.02.02	**Financial assets measured at fair value through profit or loss**	12,667,464
1.02.02.01	Marketable securities	8,189,414
1.02.02.02	Derivatives	4,478,050
1.02.03	**Financial assets measured at fair value through other comprehensive income**	**1,120,133**
1.02.03.01	Marketable securities	1,120,133
1.02.04	**Financial assets measured at amortized cost**	**41,563,320**
1.02.04.01	Interbank investments	2,515,746
1.02.04.03	Marketable securities	18,280,781
1.02.04.04	Loans	21,395,099
1.02.04.05	Provisions for expected loss associated with credit risk	(1,076,840)
1.02.04.08	Other assets financial	448,534
1.03	**Taxes**	**3,454,562**
1.03.03	**Other assets**	3,454,562
1.03.03.01	Deferred tax assets	2,246,568
1.03.03.02	Current tax assets	353,830
1.03.03.03	Non-financial assets held for sale	99,774
1.03.03.04	Other	754,390
1.05	**Investments**	**1,126,154**
1.05.01	Associates and subsidiaries	1,126,154
1.06	**Fixed assets**	**276,542**
1.06.01	Fixed assets and intangible assets	276,542

Individual financial statements / Balance sheet - Liabilities

Code	Description	Current quarter 09/30/2025
2	**Total liabilities**	**61,006,535**
2.01	**Financial liabilities measured at fair value through profit or loss**	**3,325,168**
2.01.10	Derivative financial instruments	3,325,168
2.02	**Financial liabilities measured at amortized cost**	**49,023,045**
2.02.01	Deposits	9,082,219
2.02.02	Money market funding	1,773,910
2.02.04	Others funds	38,166,916
2.02.04.01	Funds from acceptance and issue of securities	24,258,526
2.02.04.03	Subordinated debts	2,872,496
2.02.04.04	Obligations for loans	5,599,943
2.02.04.05	Obligations for transfers	5,435,951
2.05	**Other liabilities**	**593,772**
2.05.09	Provisions for expected loss associated with credit risk	54,282
2.05.11	Provision for contingencies	14,045
2.05.14	Diverse	525,445
2.04	**Tax Liabilities**	**1,364,174**
2.04.01	Current tax obligations	139,317
2.04.02	Deferred tax obligations	1,224,857
2.07	**Equity**	**6,700,376**
2.07.01	Capital	5,698,602
2.07.04.09	Treasury stock	(67,480)
2.07.02	Capital reserve	87,088
2.07.04.05	Profit reserve	705,628
2.07.08	Other comprehensive income	(631)
2.07.05	Retained earnings	277,169

Individual financial statements / Income statements

Code	Description	Current quarter 07/01/2025 to 09/30/2025	Current year 01/01/2025 to 09/30/2025
3.01	**Income from financial intermediation**	**2,294,793**	**6,544,519**
3.01.01	Loan operations	964,633	2,801,359
3.01.02	Marketable securities	908,676	2,900,989
3.01.03	Gain or Losses on derivative financial instruments	377,992	529,411
3.01.04	Foreign exchange operations	43,492	312,760
3.02	**Expenses from financial intermediation**	**(1,828,112)**	**(5,305,025)**
3.02.01	Funding expenses	(1,293,278)	(3,584,482)
3.02.02	Borrowings and onlendings	(152,508)	(366,171)
3.02.03	Constituition of provisions for losses associated with credit risk	(119,243)	(289,780)
3.02.05	Net of exchange rate variations	(263,083)	(1,064,592)
3.03	**Gross income from financial intermediation**	**466,681**	**1,239,494**
3.04	**Other operating (expenses) / income**	**(187,407)**	**(477,943)**
3.04.02	Income from services rendered	63,863	203,542
3.04.03	Personnel expenses	(119,742)	(359,762)
3.04.04	Other administrative expenses	(91,559)	(264,085)
3.04.05	Taxes	(42,138)	(87,023)
3.04.06	**Other Operating Revenues**	**2,169**	**29,385**
3.04.06.01	Other operating income	3,139	24,508
3.04.06.02	Non-operating income	(970)	4,877
3.04.07	**Other operating expenses**	**(542)**	**(2,372)**
3.04.07.01	Other operating expenses	(542)	(2,372)
3.04.08	**Equity Income Result**	**46,493**	**125,846**
3.04.08.01	Equity Income Result	46,493	125,846
3.05	**Income before taxes and profit sharing**	**325,225**	**885,025**
3.06	**Provision for income and social contribution taxes**	**2,403**	**14,592**
3.06.02	Deferred	2,403	14,592
3.1	**Profit sharing / statutory contributions**	**(70,817)**	**(173,140)**
3.10.01	Profit sharing	(70,817)	(173,140)
3.11	**Net income for the period**	**256,811**	**726,477**

Individual financial statements / Statement of comprehensive income

Code	Description	Current quarter 07/01/2025 to 09/30/2025	Current year 01/01/2025 to 09/30/2025
4.01	**Net income for the period**	**256,811**	**726,477**
4.02	**Other comprehensive income / (loss)**	**(2,297)**	**(1,949)**
4.02.01	Items that can subsequently be reclassified to profit or loss	(2,297)	(1,949)
4.02.01.01	Fair value variation	(4,176)	(3,544)
4.02.01.02	Tax effects	1,879	1,595
4.04	**Comprehensive income for the period**	**254,514**	**724,528**

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Individual financial statements / Statement of changes in equity - 01/01/2025 to 09/30/2025

Code	Description	Capital	Capital Increase	Capital reserve and Treasury shares	Profit reserve	Other Comprehensive Income	Retained earnings	Total
5.01	Opening balance	5,698,603	678,037	-	-	-	1,318	6,377,958
5.03	Adjusted balance	5,698,603	678,037	-	-	-	1,318	6,377,958
5.04	Capital Transactions with Partners	-	10,383	-	-	(402,342)	-	(391,959)
5.04.04	Acquisition/distribution of own shares	-	10,383	-	-	-	-	10,383
5.04.07	Interest on equity	-	-	-	-	(402,342)	-	(402,342)
5.05	Total Comprehensive Income	-	-	-	-	726,477	(1,949)	724,528
5.05.01	Net income of the period	-	-	-	-	726,477	-	726,477
5.05.02	Other comprehensive income	-	-	-	-	-	(1,949)	(1,949)
5.05.02.01	Adjustments of Financial Instruments	-	-	-	-	-	(1,949)	(1,949)
5.06	Internal Changes in Stockholders' Equity	-	13,333	-	-	(23,484)	-	(10,151)
5.06.01	Constitution of Reserves	-	13,333	-	-	(23,484)	-	(10,151)
5.7	**Closing balance**	**5,698,603**	**701,753**	**-**	**-**	**300,651**	**(631)**	**6,700,376**

Individual financial statements / Cash flows statement - Indirect method

	Description	Current quarter 07/01/2025 to 09/30/2025
6.01	**Net cash from operating activities**	**(1,667,487)**
6.01.01	**Cash generated by operating activities**	**1,957,862**
6.01.01.01	Net income for the period	726,477
6.01.01.02	Adjustment to the net income	1,231,385
6.01.02	**Changes in assets and liabilities**	**(3,625,349)**
6.01.02.01	Interbank investments	483,120
6.01.02.02	Marketable securities	(1,618,848)
6.01.02.03	Loans operations	(1,134,966)
6.01.02.04	Derivative financial instruments	565,479
6.01.02.05	Taxes and contributions to be compensated	(58,088)
6.01.02.06	Non-financial assets held for sale	54,878
6.01.02.07	Other assets - other	21,593
6.01.02.08	Deposits	(3,110,183)
6.01.02.09	Money market funding	(234,824)
6.01.02.10	Appeal for acceptance and issuance of securities	1,108,630
6.01.02.11	Loan obligations	(2,432,560)
6.01.02.12	Obligations for transfers	2,075,092
6.01.02.13	Other financial liabilities	(195,445)
6.01.02.14	Taxes liabilities	230,124
6.01.02.16	Other assets	711,456
6.01.02.18	Tax paid	(90,807)
6.02	**Cash flow (used in) / provided by operating activities**	**7,170**
6.02.01	Acquisition of fixed assets and intangible	(39,334)
6.02.02	Capital reserve reversal	(10,151)
6.02.03	Dividends received	56,655
6.03	**Financing activities**	**(1,143,099)**
6.03.01	Partial debt redemption of subordinated debts	(751,140)
6.03.02	Treasury shares	10,383
6.03.03	Interest on equity	(402,342)
6.05	**Increase (decrease) in cash and cash equivalents**	**(2,803,416)**
6.05.01	At beginning of the period	5,672,404
6.05.02	At end of the period	2,868,988

Individual financial statements / Statements of value added

Code	Description	Current quarter 07/01/2025 to 09/30/2025
7.01	**Revenues**	**6,482,789**
7.01.01	Financial intermediation	6,544,519
7.01.02	Income from services rendered	203,542
7.01.03	Provisions for expected losses associated with credit risk	(289,780)
7.01.04	Other	24,508
7.02	**Financial intermediation expenses**	**(5,015,245)**
7.03	**Inputs acquired from third parties**	**(193,437)**
7.03.04	**Others**	**(193,437)**
7.03.04.01	Telecommunications and data processing	(66,598)
7.03.04.02	Communications	(3,509)
7.03.04.03	Third-party services	(16,862)
7.03.04.04	Financial services	(31,319)
7.03.04.05	Specialized technical services	(31,662)
7.03.04.06	Travel expenses	(5,834)
7.03.04.07	Promotions and public relations, advertising and publicity	(1,083)
7.03.04.08	Other operating expenses	(2,372)
7.03.04.09	Non-operating income	28,007
7.03.04.10	Non-operating expense	(23,130)
7.03.04.12	Other administrative expenses	(39,075)
7.04	**Gross value added**	**1,274,107**
7.05	**Retained values**	**(45,528)**
7.05.01	Depreciation and amortization	(45,528)
7.06	**Net value added**	**1,228,579**
7.07	**Value added received in transfer**	**125,846**
7.07.01	Result of participations in subsidiaries	125,846
7.08	**Net value added**	**1,354,425**
7.09	**Value added distribution**	**1,354,425**
7.09.01	**Salaries and social charges**	**461,921**
7.09.01.01	Direct compensation	222,436
7.09.01.02	Benefits	47,729
7.09.01.03	Social Charges - FGTS	18,616
7.09.01.04	Profit sharing	173,140
7.09.02	**Taxes, charges and contributions**	**143,412**
7.09.02.01	Federal	131,431
7.09.02.02	State	1
7.09.02.03	Municipal	11,980
7.09.03	**Compensation of third party capital**	**22,615**
7.09.03.01	Rents	22,615
7.09.04	**Compensation of shareholders**	**726,477**
7.09.04.01	Interest on equity	402,342
7.09.04.03	Retained profit	324,135

Performance in the third quarter of 2025

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the third quarter 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 September 30, 2025 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 31.0%; Management and Board members: 5.0%; and Treasury Stock: 1.5%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R$256.8 million in the third quarter of 2025, reaching a return on average equity of 15.5% p.a. in the third quarter of 2025.

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R$34.0 billion as of the end of September, 2025. Regarding the credit portfolio quality, 95.8% of the loan transactions and 99.7% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of September, 2025, in accordance with Brazilian Central Bank Resolution No. 4966/21. Considering both portfolios, 97.2% were classified in Stages 1 and 2 at the end of September, 2025. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R$932 million (includes R$190 million of Prospective Provision) as of the end of September, 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, November 05, 2025.

The Management

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Independent auditor's review report on quarterly information

To the shareholders and
Board of directors of Banco ABC Brasil S.A.
São Paulo - SP

Introduction

We have reviewed the accompanying individual and consolidated interim financial information of Banco ABC Brasil S.A. ("Bank") contained in the Quarterly Information Form (ITR) for the quarter ended September 30, 2025, which comprises the balance sheets as of September 30, 2025 and the related statements of income and comprehensive income for the three and nine month period then ended and of changes in shareholders' equity and of cash flows for the nine month period then ended, as well the explanatory notes, including the summary of the main accounting policies.

The Board of Directors' is responsible for the preparation of the individual and consolidated interim financial information in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, as well as for the fair presentation of this information in conformity with the rules issued by the Brazilian Securities and Exchange Commission (CVM), applicable to the preparation of the Quarterly Information Form (ITR). Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of review

We conducted our review in accordance with Brazilian and international standards on review of interim information (NBC TR 2410 and ISRE 2410 Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial information consists of making inquiries, primarily of people responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than that of an audit conducted in accordance with auditing standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the individual and consolidated interim financial information included in the quarterly information referred to above is not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and to the preparation of Quarterly Information Form (ITR), and presented consistently with the rules issued by the Brazilian Securities and Exchange Commission (CVM).

Emphasis – Comparative Information

We draw attention to Note 2 to the individual and consolidated interim financial information, which describes that the referred interim financial information 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 periods of 2025, according to Resolution No. 4,966 of the National Monetary Council (CMN). Our conclusion does not contain a qualification related to this matter.

Other matters

Statements of value added

The above-mentioned quarterly information includes the individual and consolidated statement of value added (SVA) for the nine month period ended September 30, 2025, prepared under the responsibility of the Bank's board of directors, and presented as supplementary information for the purposes of the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. These statements have been subject to review procedures performed together with the review of the quarterly information with the objective to conclude whether they are reconciled to the interim financial information and the accounting records, as applicable, and if their format and content are in accordance with the criteria set forth by NBC TG 09 - Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that they were not prepared, in all material respects, in accordance with the criteria set forth by this Brazilian Accounting Standard and consistently with the overall individual and consolidated interim financial information.

São Paulo, November 5, 2025

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

Gilberto Bizerra De Souza
Accountant CRC RJ-076328/O

Banco ABC Brasil S.A.

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

	Notes	Bank 09/30/2025	Consolidated 09/30/2025
Financial liabilities at amortized cost	4	798,360	916,165
Financial assets at amortized cost		**41,563,320**	**42,623,905**
Interbank investments		2,515,746	2,519,911
Marketable securities	5.a	18,280,781	18,284,945
Loans	6	21,395,099	21,393,063
Others financial assets		448,534	1,508,443
Financial liabilities at fair value through profit or loss	7	(1,076,840)	(1,082,457)
Financial assets at fair value through other comprehensive income		**1,120,133**	**1,172,805**
Marketable securities	5.a	1,121,198	1,173,870
Provisions for expected loss associated with credit risk	7	(1,065)	(1,065)
Financial assets at fair value through profit or loss		**12,667,464**	**14,105,413**
Marketable securities	5.a	8,292,897	8,179,944
Derivative financial instruments	5.b	4,478,050	6,028,952
Provisions for expected loss associated with credit risk	7	(103,483)	(103,483)
Other assets		**3,454,562**	**4,143,914**
Deferred tax assets	18	2,246,568	2,268,676
Current tax assets		353,830	413,395
Non-financial assets held for sale		99,774	99,774
Others	8	754,390	1,362,069
Investments		**1,126,154**	**-**
Associates and subsidiaries	9	1,126,154	-
Fixed assets and intangible assets	10	276,542	276,542
Total assets		**61,006,535**	**63,238,744**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

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

	Notes	Bank 09/30/2025	Consolidated 09/30/2025
Financial liabilities at amortized cost		**49,023,045**	**49,251,153**
Deposits	11	9,082,219	8,177,124
Money market funding	11	1,773,910	1,758,271
Funds from acceptance and issue of securities	11	24,258,526	24,258,526
Subordinated debts	11	2,872,496	2,872,496
Obligations for loans	11	5,599,943	6,748,785
Obligations for transfers	11	5,435,951	5,435,951
Financial liabilities at fair value through profit or loss		**3,325,168**	**4,497,542**
Derivative financial instruments	5.b	3,325,168	4,497,542
Other liabilities		**593,772**	**1,194,047**
Provisions for expected loss associated with credit risk	7	54,282	54,282
Provision for contingencies	22.d	14,045	14,045
Sundry	12	525,445	1,125,720
Tax Liabilities		**1,364,174**	**1,572,959**
Current tax obligations	13.a	139,317	192,857
Deferred tax obligations	13.b	1,224,857	1,380,102
Shareholders' equity		**6,700,376**	**6,723,043**
Share capital	23.a	5,698,603	5,698,603
Treasury stock	23.d	(67,480)	(67,480)
Capital reserve	23.c	87,088	87,088
Profit reserve		682,145	682,145
Others		(631)	(631)
Retained earnings		300,651	300,651
Non controlling shareholders interest		-	22,667
Total liabilities and equity		**61,006,535**	**63,238,744**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Income statements
Quarter ended September 30, 2025
(In thousands of reais)

	Bank		
	Notes	3nd Quarter 2025	Accumulated 2025
Income from financial intermediation		**2,294,793**	**6,544,519**
Loan operations		964,633	2,801,359
Marketable securities		908,676	2,900,989
Gain or Losses on derivative financial instruments	5.b	377,992	529,411
Foreign exchange operations		43,492	312,760
Expenses from financial intermediation		**(1,565,029)**	**(4,240,433)**
Funding expenses		(1,293,278)	(3,584,482)
Borrowings and onlendings		(152,508)	(366,171)
Constituition of provisions for losses associated with credit risk	7	(119,243)	(289,780)
Net of exchange rate variations	25.b	**(263,083)**	**(1,064,592)**
Gross income from financial intermediation		**466,681**	**1,239,494**
Other operating income (expenses)		**(140,486)**	**(359,346)**
Income from services rendered	14	63,863	203,542
Personnel expenses		(119,742)	(359,762)
Other administrative expenses	15	(91,559)	(264,085)
Tax Expenses		(42,138)	(87,023)
Other operating income	16	3,139	24,508
Other operating expenses	17	(542)	(2,372)
Results from investments in subsidiaries and associates	9	46,493	125,846
Operating income		**326,195**	**880,148**
Non-operating income		**(970)**	**4,877**
Income before taxes and profit sharing		**325,225**	**885,025**
Income and social contribution taxes	18	**2,403**	**14,592**
Current		-	-
Deferred		2,403	14,592
Profit sharing / statutory contributions	21	**(70,817)**	**(173,140)**
Net income for the period		**256,811**	**726,477**
Earnings per share - basic in R$	23.e	1.10	3.12
Earnings per share - diluted in R$	23.e	1.08	3.07

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Income statements
Quarter ended September 30, 2025
(In thousands of reais)

	Consolidated		
	Notes	**3nd Quarter 2025**	**Accumulated 2025**
Income from financial intermediation		**2,376,458**	**6,751,821**
Loan operations		971,114	2,813,301
Marketable securities		920,525	2,901,745
Gain or Losses on derivative financial instruments	5.b	449,436	702,798
Foreign exchange operations		35,383	333,977
Expenses from financial intermediation		**(1,581,905)**	**(4,276,232)**
Funding expenses		(1,266,366)	(3,577,146)
Borrowings and onlendings		(196,662)	(410,325)
Constituition of provisions for losses associated with credit risk	7	(118,877)	(288,761)
Net of exchange rate variations	25.b	**(263,083)**	**(1,064,592)**
Gross income from financial intermediation		**531,470**	**1,410,997**
Other operating income (expenses)		**(171,619)**	**(439,029)**
Income from services rendered	14	109,203	332,329
Personnel expenses		(133,136)	(398,633)
Other administrative expenses	15	(96,091)	(276,080)
Tax Expenses		(54,756)	(119,409)
Other operating income	16	3,657	25,165
Results from investments in subsidiaries and associates	17	(496)	(2,401)
Operating income		**359,851**	**971,968**
Non-operating income		**(970)**	**4,877**
Income before taxes and profit sharing		**358,881**	**976,845**
Income and social contribution taxes	18	**(21,802)**	**(49,741)**
Current		(18,507)	(39,989)
Deferred		(3,295)	(9,752)
Profit sharing / statutory contributions	21	**(74,978)**	**(186,834)**
Non controlling shareholders interest		**(5,290)**	**(13,793)**
Net income for the period		**256,811**	**726,477**
Earnings per share - basic in R$	23.e	1.10	3.12
Earnings per share - diluted in R$	23.e	1.08	3.07

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of comprehensive income
Quarter ended September 30, 2025
(In thousands of reais)

	Bank and Consolidated	
	3nd Quarter 2025	Accumulated 2025
Financial liabilities at amortized cost	256,811	726,477
Items that can subsequently be reclassified to profit or loss		
Financial assets at fair value through other comprehensive income	**(2,297)**	**(1,949)**
Fair value variation	(4,176)	(3,544)
Tax effect	1,879	1,595
Others financial assets	**254,514**	**724,528**

Banco ABC Brasil S.A.

Statements of changes in equity
Period ended September 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	-	-	-	-	-	(1,949)	-	-	(1,949)
Acquisition/distribution of own shares	-	-	-	-	-	-	-	10,383	10,383
Net profit for the period	-	-	-	-	-	-	726,477	-	726,477
Interest on equity	-	-	-	-	-	-	(402,342)	-	(402,342)
Constitution/reversal of reserve	-	(10,151)	23,484	-	-	-	(23,484)	-	(10,151)
Balances at September 30, 2025	**5,698,603**	**87,088**	**183,247**	**443,898**	**55,000**	**(631)**	**300,651**	**(67,480)**	**6,700,376**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of changes in equity
Period ended September 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	-	-	-	-	-	(1,949)	-	-	-	(1,949)
Acquisition/distribution of own shares	-	-	-	-	-	-	-	10,383	-	10,383
Capital increase	-	-	-	-	-	-	-	-	70	70
Net profit for the period	-	-	-	-	-	-	726,477	-	13,793	740,270
Interest on equity	-	-	-	-	-	-	(402,342)	-	-	(402,342)
Dividends distributed	-	-	-	-	-	-	-	-	(14,963)	(14,963)
Constitution/reversal of reserve	-	(10,151)	23,484	-	-	-	(23,484)	-	-	(10,151)
Balances at September 30, 2025	**5,698,603**	**87,088**	**183,247**	**443,898**	**55,000**	**(631)**	**300,651**	**(67,480)**	**22,667**	**6,723,043**

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 September 30, 2025
(In thousands of reais)

	Bank	Consolidated
	09/30/2025	09/30/2025
Operating activities		
Adjusted net income of the period	**1,957,862**	**2,109,706**
Net income of the period	726,477	726,477
Adjustment to net income:	**1,231,385**	**1,383,229**
Depreciation and amortization	45,528	45,528
Equity pick-up from subsidiaries	(125,846)	-
Constituition of provisions for expected losses associated with credit risk	289,780	288,761
Provision for impairment of non-financial assets	(23,732)	(23,732)
Gain (loss) on disposal of non-financial held for sale assets	19,269	19,268
Constitution / (reversal) of other provisions	(13,064)	(12,141)
Provision for contingent liabilities and legal liabilities	(7,922)	(7,922)
Interest and monetary restatement of assets	(2,628)	(2,636)
Deferred tax	(14,592)	11,511
Effects of changes in foreign exchange rates on assets and liabilities	1,064,592	1,064,592
Changes in assets and liabilities	**(3,625,349)**	**(3,603,567)**
Interbank investments	483,120	478,955
Marketable securities	(1,618,848)	(1,698,841)
Loans operations	(1,134,966)	(1,127,169)
Derivative financial instruments	565,479	547,994
Taxes and contributions to be compensated	(58,088)	(65,307)
Non-financial assets held for sale	54,878	55,269
Other assets	21,593	256,408
Deposits	(3,110,183)	(3,156,826)
Money market funding	(234,824)	(199,430)
Appeal for acceptance and issuance of securities	1,108,630	1,108,630
Loan obligations	(2,432,560)	(2,563,599)
Obligations for transfers	2,075,092	2,075,092
Other financial liabilities	(195,445)	(415,742)
Taxes liabilities	230,124	355,223
Other assets financial	711,456	908,142
Tax paid	(90,807)	(162,366)
Cash flow (used in) / provided by operating activities	**(1,667,487)**	**(1,493,861)**
Investment activities		
Acquisition of fixed assets and intangible	(39,334)	(39,334)
Capital reserve reversal	(10,151)	(10,151)
Dividends received	56,655	-
Capital increase of subsidiaries	-	70
Cash flow (used in) / provided by operating activities	**7,170**	**(49,415)**
Financing activities		
Partial debt redemption of subordinated debts	(751,140)	(751,140)
Treasury shares	10,383	10,383
Interest on equity	(402,342)	(402,342)
Participation of non-controlling shareholders	-	(1,170)
Cash used in by financing activities	**(1,143,099)**	**(1,144,269)**
Increase / (decrease) in cash and cash equivalents	**(2,803,416)**	**(2,687,545)**
At beginning of the period	5,672,404	5,674,338
At end of the period	2,868,988	2,986,793
Change in cash and cash equivalents	**(2,803,416)**	**(2,687,545)**

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of value added
Period ended September 30, 2025
(In thousands of reais)

	Notes	Bank 09/30/2025	Consolidated 09/30/2025
Determination of value added			
Financial liabilities at amortized cost			
Income		**6,482,789**	**6,820,554**
Income from financial intermediation		6,544,519	6,751,821
Income from services rendered	14	203,542	332,329
Constituition of provisions for expected losses associated with credit risk	7	(289,780)	(288,761)
Other operating income	16	24,508	25,165
Financial intermediation expenses		**(3,950,653)**	**(3,987,471)**
Others financial assets			
Financial liabilities at fair value through profit or loss		**(1,064,592)**	**(1,064,592)**
Inputs acquired from third parties		**(193,437)**	**(203,906)**
Telecommunications and data processing	15	(66,598)	(68,733)
Communications	15	(3,509)	(3,606)
Third-party services	15	(16,862)	(17,061)
Financial services	15	(31,319)	(34,450)
Specialized technical services	15	(31,662)	(34,129)
Travel expenses	15	(5,834)	(6,398)
Promotions and public relations, advertising and publicity	15	(1,083)	(1,088)
Other operating expenses	17	(2,372)	(2,401)
Non-operating income		28,007	28,007
Non-operating expense		(23,130)	(23,130)
Other administrative expenses		(39,075)	(40,917)
Gross value added		**1,274,107**	**1,564,585**
Retained values		**(45,528)**	**(45,528)**
Depreciation and amortization	15	(45,528)	(45,528)
Net value added		**1,228,579**	**1,519,057**
Value added received in transfer		**125,846**	**-**
Result of participations in subsidiaries	9	125,846	-
Net value added		**1,354,425**	**1,519,057**
Value added distribution		**1,354,425**	**1,519,057**
Salaries and social charges		**461,921**	**507,373**
Direct compensation		222,436	247,613
Benefits		46,940	51,898
Social Charges - FGTS		18,616	20,156
Training		789	872
Profit sharing	21	173,140	186,834
Taxes, charges and compulsory contributions		**143,412**	**247,244**
Federal		131,431	229,778
State		1	1
Municipal		11,980	17,465
Compensation of third party capital		**22,615**	**24,170**
Rental	15	22,615	24,170
Compensation of shareholders		**726,477**	**740,270**
Interest on equity	23.b	402,342	402,342
Retained profit		324,135	324,135
Non controlling shareholders interest		-	13,793

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 interim financial statements were approved by the Board of Directors on November 5, 2025.

2. interim financial statements presentation, consolidation criteria and significant accounting practices

i) Interim interim financial statements presentation and consolidation criteria

The interim 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 interim 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 interim financial statements include the individual interim financial statements of Banco ABC Brasil S.A. and its subsidiaries:

Direct subsidiaries	% Participation
ABC Brasil Administração e Participações Ltda.	100%
ABC Brasil Comercializadora de Energia Ltda.	100%
ABC Brasil Investment Banking Ltda.	91.04%

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 Benefícios Corretora de Seguros Ltda	89.30%

Investment funds
Others
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 interim financial statements are presented in addition to the consolidated interim 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 interim 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 interim 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 – SPPI 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.

SPPI Test: For accounting classification to occur, it is necessary to apply the SPPI 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 compared to the date of credit origination. For 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 credit recovery (no default). For these cases, the probability of default considered in the model is estimated for the entire contractual term of the financial instrument ("lifetime").

Stage 3: Refers to financial instruments in credit recovery (in default). For these cases, the credits are already in default.

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 applicable of this operations 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 interim 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 interim 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, presented in the balance sheet as non-current ,were determined in accordance with note 18 and are shown below:

	Bank			**Consolidated**		
	09/30/2025			**09/30/2025**		
	Up to 1 year	**Over 1 year**	**Total**	**Up to 1 year**	**Over 1 year**	**Total**
Defered tax assets	1,880,931	365,637	**2,246,568**	1,903,039	365,637	**2,268,676**
Deferred tax credits	1,224,857	-	**1,224,857**	1,380,102	-	**1,380,102**

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$554,410 in the Bank and R$607,082 in the Consolidated on September 30, 2025.

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$2,486,525 classified in the long term, in the Bank and in the Consolidated on September 30, 2025.

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

(In thousands of reais)

	Bank		
	09/30/2025		
	Current	Non-current	Total
Cash and banks	**798,360**	**-**	**798,360**
Financial assets at amortized cost	**21,256,287**	**20,307,033**	**41,563,320**
Interbank investments	2,515,746	-	2,515,746
Marketable securities	5,035,952	13,244,829	18,280,781
Loans	13,868,485	7,526,614	21,395,099
Others financial assets	435,023	13,511	448,534
Provisions for expected loss associated with credit risk	(598,919)	(477,921)	(1,076,840)
Financial assets at fair value through other comprehensive income	**262,884**	**857,249**	**1,120,133**
Marketable securities	263,235	857,963	1,121,198
Provisions for expected loss associated with credit risk	(351)	(714)	(1,065)
Financial assets at fair value through profit or loss	**9,627,664**	**3,039,800**	**12,667,464**
Marketable securities	7,411,749	881,148	8,292,897
Derivative financial instruments	2,319,398	2,158,652	4,478,050
Provisions for expected loss associated with credit risk	(103,483)	-	(103,483)
Other assets	**915,678**	**2,538,884**	**3,454,562**
Deferred tax assets	-	2,246,568	2,246,568
Current tax assets	76,797	277,033	353,830
Non-financial assets held for sale	99,774	-	99,774
Others	739,107	15,283	754,390
Investments	**-**	**1,126,154**	**1,126,154**
Associates and subsidiaries	-	1,126,154	1,126,154
Fixed assets and intangible assets	**-**	**276,542**	**276,542**
Total assets	**32,860,873**	**28,145,662**	**61,006,535**

	Bank		
	09/30/2025		
	Current	Non-current	Total
Financial liabilities at amortized cost	**30,223,677**	**18,799,368**	**49,023,045**
Deposits	7,586,103	1,496,116	9,082,219
Money market funding	1,773,910	-	1,773,910
Funds from acceptance and issue of securities	13,158,022	11,100,504	24,258,526
Subordinated debts	105,946	2,766,550	2,872,496
Loan obligations	5,598,310	1,633	5,599,943
Obligations for transfers	2,001,386	3,434,565	5,435,951
Financial liabilities at fair value through profit or loss	**1,901,403**	**1,423,765**	**3,325,168**
Derivative financial instruments	1,901,403	1,423,765	3,325,168
Other liabilities	**518,254**	**75,518**	**593,772**
Provisions for expected loss associated with credit risk	36,789	17,493	54,282
Provision for contingencies	-	14,045	14,045
Sundry	481,465	43,980	525,445
Tax Liabilities	**87,235**	**1,276,939**	**1,364,174**
Current tax obligations	87,235	52,082	139,317
Deferred tax obligations	-	1,224,857	1,224,857
Shareholders' equity	**-**	**6,700,376**	**6,700,376**
Share capital	-	5,698,603	5,698,603
Treasury stock	-	(67,480)	(67,480)
Capital reserve	-	87,088	87,088
Profit reserve	-	682,145	682,145
Other comprehensive income	-	(631)	(631)
Retained earnings	-	300,651	300,651
Total liabilities and equity	**32,730,569**	**28,275,966**	**61,006,535**

(In thousands of reais)

	Consolidated 09/30/2025		
	Current	Non-current	Total
Cash and banks	**916,165**	**-**	**916,165**
Financial assets at amortized cost	**22,316,872**	**20,307,033**	**42,623,905**
Interbank investments	2,519,911	-	2,519,911
Marketable securities	5,040,116	13,244,829	18,284,945
Loans	13,866,449	7,526,614	21,393,063
Others financial assets	1,494,932	13,511	1,508,443
Provisions for expected loss associated with credit risk	(604,536)	(477,921)	(1,082,457)
Financial assets at fair value through other comprehensive income	**262,884**	**909,921**	**1,172,805**
Marketable securities	263,235	910,635	1,173,870
Provisions for expected loss associated with credit risk	(351)	(714)	(1,065)
Financial assets at fair value through profit or loss	**10,509,178**	**3,596,235**	**14,105,413**
Marketable securities	7,287,237	892,707	8,179,944
Derivative financial instruments	3,325,424	2,703,528	6,028,952
Provisions for expected loss associated with credit risk	(103,483)	-	(103,483)
Other assets	**1,096,484**	**3,047,430**	**4,143,914**
Deferred tax assets	-	2,268,676	2,268,676
Current tax assets	136,362	277,033	413,395
Non-financial assets held for sale	99,774	-	99,774
Others	860,348	501,721	1,362,069
Fixed assets and intangible assets	**-**	**276,542**	**276,542**
Total assets	**35,101,583**	**28,137,161**	**63,238,744**

	Consolidated 09/30/2025		
	Current	Non-current	Total
Financial liabilities at amortized cost	**30,597,272**	**18,653,881**	**49,251,153**
Deposits	7,357,232	819,892	8,177,124
Money market funding	1,758,271	-	1,758,271
Funds from acceptance and issue of securities	13,158,022	11,100,504	24,258,526
Subordinated debts	105,946	2,766,550	2,872,496
Loan obligations	6,216,415	532,370	6,748,785
Obligations for transfers	2,001,386	3,434,565	5,435,951
Financial liabilities at fair value through profit or loss	**2,739,261**	**1,758,281**	**4,497,542**
Derivative financial instruments	2,739,261	1,758,281	4,497,542
Other liabilities	**1,077,259**	**116,788**	**1,194,047**
Provisions for expected loss associated with credit risk	36,789	17,493	54,282
Provision for contingencies	-	14,045	14,045
Sundry	1,040,470	85,250	1,125,720
Other liabilities	**136,299**	**1,436,660**	**1,572,959**
Current tax obligations	136,299	56,558	192,857
Deferred tax obligations	-	1,380,102	1,380,102
Shareholders' equity	**-**	**6,723,043**	**6,723,043**
Share capital	-	5,698,603	5,698,603
Treasury stock	-	(67,480)	(67,480)
Capital reserve	-	87,088	87,088
Profit reserve	-	682,145	682,145
Other comprehensive income	-	(631)	(631)
Retained earnings	-	300,651	300,651
Non controlling shareholders interest	-	22,667	22,667
Total liabilities and equity	**34,550,091**	**28,688,653**	**63,238,744**

4. Cash and cash equivalents

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

	Bank 09/30/2025			Consolidated 09/30/2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	**798,360**	**-**	798,360	**916,165**	**-**	**916,165**
Interbank liquidity investments	**2,070,628**	**(443)**	**2,070,185**	**2,070,628**	**(443)**	**2,070,185**
Other operations with maturities of up to 90 days (a)	2,070,628	(443)	2,070,185	2,070,628	(443)	2,070,185
Cash and cash equivalents balance	**2,868,988**	**(443)**	**2,868,545**	**2,986,793**	**(443)**	**2,986,350**

(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 September 30, 2025, are shown as follows:

Measured at Amortized Cost

	09/30/2025			09/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Book Value**	**Expected loss**	**Net worth**
National Treasury Notes - NTN - B	616,437	-	616,437	616,437	-	616,437
National Treasury Bills – LTN	539,385	-	539,385	543,551	-	543,551
Real estate receivables certificates - CRI	145,538	(838)	144,700	145,538	(838)	144,700
National Treasury Notes - NTN – F	1,898,430	-	1,898,430	1,898,430	-	1,898,430
Debentures	1,665,998	(52,729)	1,613,269	1,665,998	(52,729)	1,613,269
Promissory notes – NP	681,546	(3,817)	677,729	681,546	(3,817)	677,729
Rural Producer's Certificate – CPR	6,284,158	(90,052)	6,194,106	6,284,158	(90,052)	6,194,106
Financial Letters – LF	116,056	(457)	115,599	116,056	(457)	115,599
Agribusiness Receivables Certificate - CRA	71,890	(27,011)	44,879	71,890	(27,011)	44,879
Receivables certificates - CR	36,983	(102)	36,881	36,983	(102)	36,881
Commercial note - NC	6,224,360	(23,976)	6,200,384	6,224,358	(23,976)	6,200,382
Total - Amortized Cost	**18,280,781**	**(198,982)**	**18,081,799**	**18,284,945**	**(198,982)**	**18,085,963**

Measured at Fair Value in Other Comprehensive Income

	09/30/2025			09/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Book Value**	**Expected loss**	**Net worth**
Treasury Financial Letters – LFT	554,410	-	554,410	607,082	-	607,082
Eurobonds	80,237	-	80,237	80,237	-	80,237
National Treasury Notes - NTN - B	227,949	-	227,949	227,949	-	227,949
Real estate receivables certificates - CRI	32,730	-	32,730	32,730	-	32,730
Debentures	115,696	(494)	115,202	115,696	(494)	115,202
Promissory notes – NP	50,356	(180)	50,176	50,356	(180)	50,176
Financial Letters – LF	59,820	(391)	59,429	59,820	(391)	59,429
Total - Fair Value in Other Comprehensive Income	**1,121,198**	**(1,065)**	**1,120,133**	**1,173,870**	**(1,065)**	**1,172,805**

Measured at Fair Value in Profit or Loss

	09/30/2025			09/30/2025		
	Bank			Consolidated		
	Book Value	**Expected loss**	**Net worth**	**Book Value**	**Expected loss**	**Net worth**
Treasury Financial Letters – LFT	17,809	-	17,809	35,227	-	35,227
Eurobonds	123,209		123,209	123,209		123,209
National Treasury Notes - NTN - B	4,243,699	-	4,243,699	4,243,699	-	4,243,699
Debentures	214,777	(103,483)	111,294	214,777	(103,483)	111,294
Rural Producer's Certificate – CPR	65,666	-	65,666	65,666	-	65,666
Government bonds issued in other countries	2,611,410	-	2,611,410	2,611,410	-	2,611,410
Shares of publicly traded companies	10,540	-	10,540	10,540	-	10,540
Infrastructure Equity Funds	98,138	-	98,138	98,138	-	98,138
Credit rights investment funds	755,680	-	755,680	755,680	-	755,680
Shares of closely held companies	10,038	-	10,038	10,038	-	10,038
Liquid investment funds	141,931	-	141,931	11,560	-	11,560
Total - Fair Value in Profit	**8,292,897**	**(103,483)**	**8,189,414**	**8,179,944**	**(103,483)**	**8,076,461**

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

	Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
September 2025	956,510	164,688	-	**1,121,198**
At fair value through other comprehensive income	4,469,312	2,859,187	964,398	**8,292,897**
At fair value through profit or loss	**5,425,822**	**3,023,875**	**964,398**	**9,414,095**
Total				

	Consolidated			
September 2025	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through other comprehensive income	1,009,181	164,689	-	**1,173,870**
At fair value through profit or loss	4,486,728	2,728,818	964,398	**8,179,944**
Total	**5,495,909**	**2,893,507**	**964,398**	**9,353,814**

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;

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

(In thousands of reais)

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				
	09/30/2025				
	Notional value	Cost - receivable / (payable)	Market to market ajustment	Own Equity Credit Risk (DVA)	Fair value
Future contracts	**11,161,805**	**-**	**-**	**-**	**-**
Purchase commitments	**3,609,666**	**-**	**-**	**-**	**-**
Interbank market	2,892,275	-	-	-	-
Foreign currency	77,750	-	-	-	-
Inflation	639,641	-	-	-	-
Sales commitment	**7,552,139**	**-**	**-**	**-**	**-**
Interbank market	6,917,439	-	-	-	-
Foreign currency	452,609	-	-	-	-
Commodities	166,035	-	-	-	-
Inflation	16,056	-	-	-	-
Asset position	**75,101,466**	**4,318,504**	**159,546**	**-**	**4,478,050**
Swap Contracts	**16,129,567**	**322,439**	**630,312**	**-**	**952,751**
Interbank market	10,880,469	224,385	485,553	-	709,938
Foreign currency	1,575,431	28,156	121,414	-	149,570
Fixed rate	3,623,667	51,902	25,929	-	77,831
Inflation	50,000	17,996	(2,584)	-	15,412
Options contracts	**103,044,216**	**1,182,106**	**(539,384)**	**44**	**642,766**
Purchase commitments	**50,306,945**	**3,665,680**	**(471,544)**	**-**	**3,194,136**
Foreign currency	48,359,785	3,523,714	(650,771)	-	2,872,943
Commodities	1,947,160	141,966	179,227	-	321,193
Exchange contracts	**5,355,765**	**(123,886)**	**(283)**	**15**	**(124,154)**
Purchase commitments	**3,577,026**	**47,192**	**(280)**	**-**	**46,912**
Foreign currency	3,577,026	47,192	(280)	-	46,912
Other financial instruments	**10,485,260**	**(41,245)**	**3,786**	**179**	**(37,280)**
Purchase commitments	**5,087,928**	**283,193**	**1,058**	**-**	**284,251**
Foreign currency	2,119,056	146,815	(1,249)	-	145,566
Commodities	2,624,967	135,806	2,307	-	138,113
Others	343,905	572	-	-	572
Liability position	**66,736,633**	**(3,259,504)**	**(66,620)**	**956**	**(3,325,168)**
Swap Contracts	**6,823,291**	**(280,414)**	**(1,505)**	**718**	**(281,201)**
Interbank market	1,583,098	(81,274)	23,630	184	(57,460)
Foreign currency	2,025,442	(137,090)	19,110	225	(117,755)
Fixed rate	2,778,379	(60,302)	(39,361)	249	(99,414)
Others	106,372	48	(189)	-	(141)
Inflation	330,000	(1,796)	(4,695)	60	(6,431)
Options contracts					
Sales commitment	**52,737,271**	**(2,483,574)**	**(67,840)**	**44**	**(2,551,370)**
Foreign currency	50,857,165	(2,324,243)	128,596	2	(2,195,645)
Stocks	22,581	(2,740)	(7,204)	-	(9,944)
Commodities	1,857,525	(156,591)	(189,232)	42	(345,781)
Exchange contracts					
Sales commitment	**1,778,739**	**(171,078)**	**(3)**	**15**	**(171,066)**
Foreign currency	1,778,739	(171,078)	(3)	15	(171,066)
Other financial instruments					
Sales commitment	**5,397,332**	**(324,438)**	**2,728**	**179**	**(321,531)**
Foreign currency	2,808,699	(250,070)	6,544	103	(243,423)
Commodities	2,169,844	(73,706)	(3,816)	76	(77,446)
Others	418,789	(662)	-	-	(662)

(In thousands of reais)

	Consolidated				
	09/30/2025				
	Notional value	Cost - receivable / (payable)	Market to market ajustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	**12,019,920**	**-**	**-**	**-**	**-**
Purchase commitments	**3,609,666**	**-**	**-**	**-**	**-**
Interbank market	2,892,275	-	-	-	-
Foreign currency	77,750	-	-	-	-
Others	639,641	-	-	-	-
Sales commitment	**8,410,254**	**-**	**-**	**-**	**-**
Interbank market	6,917,439	-	-	-	-
Foreign currency	579,958	-	-	-	-
Commodities	896,801	-	-	-	-
Others	16,056	-	-	-	-
Asset position	**77,614,518**	**5,876,997**	**151,955**	**-**	**6,028,952**
Swap Contracts	**16,129,567**	**322,439**	**630,314**	**-**	**952,753**
Interbank market	10,880,469	224,385	485,553	-	709,938
Foreign currency	1,575,431	28,156	121,414	-	149,570
Fixed rate	3,623,667	51,902	25,929	-	77,831
Inflation	50,000	17,996	(2,582)	-	15,414
Options contracts	**103,162,254**	**1,182,872**	**(541,689)**	**44**	**641,227**
Purchase commitments	**50,397,052**	**3,672,039**	**(473,537)**	**-**	**3,198,502**
Foreign currency	48,359,785	3,523,714	(650,771)	-	2,872,943
Commodities	2,037,267	148,325	177,234	-	325,559
Exchange contracts	**5,355,765**	**(123,886)**	**(283)**	**15**	**(124,154)**
Purchase commitments	**3,577,026**	**47,192**	**(280)**	**-**	**46,912**
Foreign currency	3,577,026	47,192	(280)	-	46,912
Other financial instruments	**15,140,871**	**344,862**	**(2,257)**	**179**	**342,784**
Purchase commitments	**7,510,873**	**1,835,327**	**(4,542)**	**-**	**1,830,785**
Foreign currency	2,119,056	146,815	(1,249)	-	145,566
Commodities	5,047,912	1,687,940	(3,293)	-	1,684,647
Other financial assets	343,905	572	-	-	572
Liability position	**68,997,230**	**(4,431,124)**	**(67,374)**	**956**	**(4,497,542)**
Swap Contracts	**6,823,291**	**(280,414)**	**(1,504)**	**718**	**(281,200)**
Interbank market	1,583,098	(81,274)	23,630	184	(57,460)
Foreign currency	2,025,442	(137,090)	19,110	225	(117,755)
Fixed rate	2,778,379	(60,302)	(39,361)	249	(99,414)
Others	106,372	48	(189)	-	(141)
Inflation	330,000	(1,796)	(4,694)	60	(6,430)
Options contracts					
Sales commitment	**52,765,202**	**(2,489,167)**	**(68,152)**	**44**	**(2,557,275)**
Foreign currency	50,857,165	(2,324,243)	128,596	2	(2,195,645)
Stocks	22,581	(2,740)	(7,204)	-	(9,944)
Commodities	1,885,456	(162,184)	(189,544)	42	(351,686)
Exchange contracts					
Sales commitment	**1,778,739**	**(171,078)**	**(3)**	**15**	**(171,066)**
Foreign currency	1,778,739	(171,078)	(3)	15	(171,066)
Other financial instruments					
Sales commitment	**7,629,998**	**(1,490,465)**	**2,285**	**179**	**(1,488,001)**
Foreign currency	2,787,559	(246,436)	6,254	103	(240,079)
Commodities	4,423,650	(1,243,367)	(3,969)	76	(1,247,260)
Stocks	418,789	(662)	-	-	(662)

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			
	09/30/2025			
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**	**209,208**	**205,429**	**(3,780)**
	196,274	209,208	205,429	(3,780)
Hedge Object				
Obligations for transfers abroad (Note 11.b)	**209,185**	**(209,185)**	**(205,405)**	**3,780**
	209,185	(209,185)	(205,405)	3,780

(In thousands of reais)

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

	Bank						
	09/30/2025						
	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	1,659,213	1,638,681	1,414,523	1,942,553	2,585,084	1,921,751	11,161,805
Option contracts	23,385,045	961,354	1,040,442	38,109,451	39,234,299	313,625	103,044,216
Swap contracts	795,034	710,148	3,495,078	3,848,565	7,494,044	6,609,989	22,952,858
Exchange Contracts	4,556,187	133,048	90,075	170,840	405,615	-	5,355,765
Other financial instruments	2,245,424	2,942,190	1,823,364	2,556,150	903,999	14,133	10,485,260
Total – September 2025	**32,640,903**	**6,385,421**	**7,863,482**	**46,627,559**	**50,623,041**	**8,859,498**	**152,999,904**
Asset position							
Option contracts	486,997	20,875	36,404	1,286,182	1,363,678	-	3,194,136
Swap contracts	17,170	21,566	74,327	54,172	267,083	518,433	952,751
Exchange Contracts	40,695	1,019	2,756	494	1,948	-	46,912
Other financial instruments	87,227	109,418	39,030	41,066	7,507	3	284,251
Total – September 2025	**632,089**	**152,878**	**152,517**	**1,381,914**	**1,640,216**	**518,436**	**4,478,050**
Liabilitie position							
Option contracts	(230,157)	(32,023)	(40,292)	(976,398)	(1,251,028)	(21,472)	(2,551,370)
Swap contracts	(9,767)	(7,359)	(76,112)	(63,310)	(50,006)	(74,647)	(281,201)
Exchange Contracts	(153,487)	(4,949)	(1,890)	(1,622)	(9,118)	-	(171,066)
Other financial instruments	(36,471)	(74,616)	(113,079)	(79,871)	(17,494)	-	(321,531)
Total – September 2025	**(429,882)**	**(118,947)**	**(231,373)**	**(1,121,201)**	**(1,327,646)**	**(96,119)**	**(3,325,168)**

	Consolidated						
	09/30/2025						
	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	1,723,431	2,197,556	1,619,132	1,970,996	2,587,054	1,921,751	12,019,920
Option contracts	23,436,916	961,354	1,106,608	38,109,451	39,234,300	313,625	103,162,254
Swap contracts	795,034	710,148	3,495,078	3,848,565	7,494,044	6,609,989	22,952,858
Exchange Contracts	4,556,186	133,048	90,075	170,840	405,616	-	5,355,765
Other financial instruments	2,552,595	3,635,915	2,604,904	3,486,661	2,618,826	241,970	15,140,871
Total – September 2025	**33,064,162**	**7,638,021**	**8,915,797**	**47,586,513**	**52,339,840**	**9,087,335**	**158,631,668**
Asset position							
Option contracts	489,869	20,875	37,898	1,286,182	1,363,678	-	3,198,502
Swap contracts	17,168	21,566	74,327	54,172	267,087	518,433	952,753
Exchange Contracts	40,695	1,019	2,756	494	1,948	-	46,912
Other financial instruments	221,286	452,366	265,404	339,347	511,013	41,369	1,830,785
Total – September 2025	**769,018**	**495,826**	**380,385**	**1,680,195**	**2,143,726**	**559,802**	**6,028,952**
Liabilitie position							
Option contracts	(236,062)	(32,023)	(40,292)	(976,398)	(1,251,028)	(21,472)	(2,557,275)
Swap contracts	(9,764)	(7,359)	(76,112)	(63,310)	(50,008)	(74,647)	(281,200)
Exchange Contracts	(153,488)	(4,949)	(1,890)	(1,622)	(9,117)	-	(171,066)
Other financial instruments	(155,477)	(318,133)	(362,764)	(299,618)	(331,672)	(20,337)	(1,488,001)
Total – September 2025	**(554,791)**	**(362,464)**	**(481,058)**	**(1,340,948)**	**(1,641,825)**	**(116,456)**	**(4,497,542)**

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

	Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
Asset Position	2,944,946	1,522,551	10,553	**4,478,050**
Liabilitie Position	(2,240,028)	(1,074,953)	(10,187)	**(3,325,168)**

	Consolidated			
	Level 1	**Level 2**	**Level 3**	**Total**
Asset Position	2,949,947	3,068,452	10,553	**6,028,952**
Liabilitie Position	(2,248,361)	(2,238,994)	(10,187)	**(4,497,542)**

Gains (losses) on derivative financial instruments for the quarter and accumulated ended on September 30, 2025 are as follows:

	Bank					
	3 Quarter 2025			Accumulated 2025		
	Gains	**Losses**	**Net (1)**	**Gains**	**Losses**	**Net (1)**
Futures	1,005,456	(1,034,376)	(28,920)	6,242,007	(5,702,163)	539,844
Swaps	337,058	(186,812)	150,246	564,658	(728,774)	(164,116)
Options	6,877,117	(6,836,740)	40,377	17,409,613	(17,071,244)	338,369
Foreign exchange	217,121	(214,195)	2,926	423,412	(446,992)	(23,580)
Other financial instruments	270,627	(57,264)	213,363	601,162	(762,268)	(161,106)
Total	**8,707,379**	**(8,329,387)**	**377,992**	**25,240,852**	**(24,711,441)**	**529,411**

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

	Consolidated					
	3 Quarter 2025			Accumulated 2025		
	Gains	**Losses**	**Net (1)**	**Gains**	**Losses**	**Net (1)**
Futures	1,227,871	(1,264,575)	(36,704)	6,467,449	(5,933,465)	533,984
Swaps	337,058	(186,812)	150,246	565,658	(757,722)	(192,064)
Options	6,957,131	(6,914,490)	42,641	17,490,797	(17,150,165)	340,632
Foreign exchange	217,121	(214,195)	2,926	423,412	(446,992)	(23,580)
Other financial instruments	942,662	(652,335)	290,327	2,220,846	(2,177,020)	43,826
Total	**9,681,843**	**(9,232,407)**	**449,436**	**27,168,162**	**(26,465,364)**	**702,798**

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

Risk sensitivity analysis in financial instrument operations

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.

(In thousands of reais)

i) Interest rate	Exposure - Probable Scenario	Scenario II	Scenario III
Net exposure to fixed interest rates (RWAjur1)	34,537	46,791	59,045
Net exposure of currency coupons (RWAjur2)	69,973	73,747	77,522
Net exposure of index coupons (RWAjur3)	74,955	76,281	77,606
Total interest rate exposure (Note 24)	**179,465**	**196,819**	**214,173**
ii) Foreign exchange rate			
Total exposure purchased at exchange rates (Note 24)	21,535	45,907	70,278
	21,535	**45,907**	**70,278**
iii) Index, shares and commodities	49,575	49,970	50,365
Total exposure to index, shares and commodities (Note 24)	**49,575**	**49,970**	**50,365**

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 September 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 September 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 September 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			
	30/09/2025				30/09/2025			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At Amortized Cost								
Interbank investments	2,515,746	-	-	2,515,746	2,519,911	-	-	2,519,911
Marketable securities	17,651,986	306,443	322,352	18,280,781	17,656,149	306,443	322,352	18,284,945
Loans	19,697,727	793,944	903,428	21,395,099	19,695,691	793,944	903,428	21,393,063
Other financial assets (a)	437,915	1,232	9,387	448,534	1,467,588	31,468	9,387	1,508,443
Total - Amortized Cost	**40,303,374**	**1,101,619**	**1,235,167**	**42,640,160**	**41,339,339**	**1,131,855**	**1,235,167**	**43,706,362**
At fair value through other comprehensive income								
Marketable securities	1,121,198	-	-	1,121,198	1,173,870			1,173,870
Total - At fair value through other comprehensive income	**1,121,198**	**-**	**-**	**1,121,198**	**1,173,870**	**-**	**-**	**1,173,870**
At fair value through profit or loss								
Marketable securities	8,183,967	-	108,930	8,292,897	8,071,015		108,930	8,179,944
Total - At fair value through profit or loss	**8,183,967**	**-**	**108,930**	**8,292,897**	**8,071,015**	**-**	**108,930**	**8,179,944**
Total - Financial assets	**49,608,540**	**1,101,619**	**1,344,097**	**52,054,255**	**50,584,225**	**1,131,855**	**1,344,097**	**53,060,177**
Financial liability								
Financial guarantees provided (recorded in off balance)								
Guarantees provided to customers	11,882,212	645,653	39,353	12,567,218	11,882,043	645,653	39,353	12,567,049
Total – Financial guarantees provided	**11,882,212**	**645,653**	**39,353**	**12,567,218**	**11,882,043**	**645,653**	**39,353**	**12,567,049**
Total - Financial liability	**11,882,212**	**645,653**	**39,353**	**12,567,218**	**11,882,043**	**645,653**	**39,353**	**12,567,049**

(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 09/30/2025	Consolidated 09/30/2025
	Gross Book Value	Gross Book Value
Credit operations		
Loans	6,354,134	6,352,098
Financing	6,443,284	6,443,284
Rural and agro-industrial financing	1,905,358	1,905,358
Real Estate Financing	1,472,655	1,472,655
Advances on exchange contracts	2,010,841	2,010,841
Securities and credits receivable	3,208,827	3,208,827
Total - Credit operations	**21,395,099**	**21,393,063**
Financial guarantees provided (recorded in clearing accounts)		
Guarantees provided to customers	12,567,218	12,567,049
Total – Financial guarantees provided	**12,567,218**	**12,567,049**
Total portfolio	**33,962,317**	**33,960,112**

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

	Bank 09/30/2025							
	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	2,571,290	2,945,037	3,315,099	4,794,590	6,207,967	1,318,647	242,469	21,395,099
Financial guarantees provided	217,050	1,536,172	2,311,132	2,564,459	3,838,478	2,099,927	-	12,567,218
Total – September 2025	**2,788,340**	**4,481,209**	**5,626,231**	**7,359,049**	**10,046,445**	**3,418,574**	**242,469**	**33,962,317**

	Consolidated 09/30/2025							
	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	2,571,290	2,944,189	3,315,935	4,792,566	6,207,967	1,318,647	242,469	21,393,063
Financial guarantees provided	217,050	1,536,003	2,311,132	2,564,459	3,838,478	2,099,927	-	12,567,049
Total – September 2025	**2,788,340**	**4,480,192**	**5,627,067**	**7,357,025**	**10,046,445**	**3,418,574**	**242,469**	**33,960,112**

In the period ended September 30, 2025, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R$33,541. The effect of these operations on the result for the period, net of any provision results, was positive by R$676. The operations transferred with the substantial transfer of risks and rewards are fully derecognized from the balance sheet on the date of the transfer.

The concentrations of credit risks are demonstrated as follows:

	Bank and Consolidated 09/30/2025	
	Balance	% of portofolio (1)
Main debtor	691,656	1.32%
10 biggest debtors	4,687,640	8.96%
20 biggest debtors	7,088,631	14.87%

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

7. Provisions for expected losses associated with credit risk

	Bank 09/30/2025				Consolidated 09/30/2025			
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	443	-	-	443	443	-	-	443
Securities and securities	59,569	21,776	117,637	198,982	59,569	21,776	117,637	198,982
Credit operations	92,445	41,429	547,873	681,747	96,816	42,676	547,873	687,365
Other financial investments	167	28	5,473	5,668	167	27	5,473	5,667
Prospective provision (a)	-	-	190,000	190,000	-	-	190,000	190,000
Total at amortized cost	**152,624**	**63,233**	**860,983**	**1,076,840**	**156,995**	**64,479**	**860,983**	**1,082,457**
At fair value through other comprehensive income								
Marketable securities	1,065	-	-	1,065	1,065	-	-	1,065
At fair value through profit or loss								
Marketable securities	-	-	103,483	103,483	-	-	103,483	103,483
Financial liabilities associated with credit risk								
Financial guarantees provided	15,163	17,890	11,806	44,859	15,163	17,890	11,806	44,859
Compromissos de créditos e créditos a liberar	5,134	4,289	-	9,423	5,134	4,289	-	9,423
Total financial guarantees provided and credit commitments	**20,297**	**22,179**	**11,806**	**54,282**	**20,297**	**22,179**	**11,806**	**54,282**
Financial instruments associated with credit risk	**173,986**	**85,412**	**976,272**	**1,235,670**	**178,357**	**86,658**	**976,272**	**1,241,287**

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, in the period ended September 30, 2025 is shown as follows:

	Bank			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance off the period	**192,212**	**84,167**	**749,686**	**1,026,065**
Transferred to Stage 1	5,108	-	-	5,108
Transferred to Stage 2	-	5,008	-	5,008
Transferred to Stage 3	-	-	13,518	13,518
From Stage 1	(6,805)	-	-	(6,805)
From Stage 2	-	(15,553)	-	(15,553)
From Stage 3	-	-	(1,276)	(1,276)
Assets originated/Liquidated or amortized	(16,529)	11,790	294,519	289,780
Written off as losses	-	-	(80,175)	(80,175)
Final Balance off the period	**173,986**	**85,412**	**976,272**	**1,235,670**

	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance off the period	**197,799**	**85,112**	**749,790**	**1,032,701**
Transferred to Stage 1	5,212	-	-	5,212
Transferred to Stage 2	-	5,008	-	5,008
Transferred to Stage 3	-	-	13,518	13,518
From Stage 1	(6,805)	-	-	(6,805)
From Stage 2	-	(15,553)	-	(15,553)
From Stage 3	-	-	(1,380)	(1,380)
Assets originated/Liquidated or amortized	(17,849)	12,091	294,519	288,761
Written off as losses	-	-	(80,175)	(80,175)
Final Balance off the period	**178,357**	**86,658**	**976,272**	**1,241,287**

As of September 30, 2025, the total balance of renegotiated credits is R$82,686 and of restructured operations is R$88,160, at the bank and consolidated. The amount of recovered credits, the quarter ended on September 30, 2025, previously offset against the provision, was R$44,707, in the bank and consolidated.

8. Other assets - others

The compositions of other assets - others are as follows:

	Bank	Consolidated
	09/30/2025	09/30/2025
Securities and credits receivable	-	68,166
Negotiation and Intermediation of securities [(a)]	545,958	589,027
Interfinancial relations [(b)]	73,117	73,117
Energy contract advance [(c)]	-	482,459
Advance Expenses	38,989	39,054
Income to be received	10,268	27,637
Other credits without credit granting characteristics	10,350	10,350
Debtors for security deposits	14,012	14,012
Others	61,696	58,247
Total	**754,390**	**1,362,069**

(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

	09/30/2025					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda.	100%	137,817	135,217	135,217	33,512	33,515
ABC Brasil Comercializadora de Energia Ltda.	100%	3,987,192	904,271	904,271	72,335	72,335
ABC Brasil Investment Banking Ltda. [(1)]	91.04%	110,547	106,963	86,666	30,063	19,996
			1,146,451	**1,126,154**	**135,910**	**125,846**
Indirect Controlling						
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. [(2)]	100%	30,996	15,693	15,692	6,199	6,199
ABC Brasil Corretora de Seguros Ltda. [(3)]	90%	21,391	9,368	8,384	25,878	23,290
Visio Gestora de Crédito Ltda.	90%	1,978	(1,949)	(1,949)	(1,785)	(1,729)
ABC M&A e ECM Ltda.	100%	8,069	6,429	6,429	316	316
ABC DCM Ltda. [(4)]	100%	18,747	11,352	11,352	11,352	11,352
ABC Holding Financeira Ltda.	100%	17,925	17,924	17,924	16,419	16,419
ABC Brasil Beneficios Corretora de Seguros Ltda	89.3%	13,562	11,629	10,385	8,629	8,629
			70,446	**68,217**	**67,008**	**64,476**

(1) On February 24, 2025 and September 8, 2025, the disproportionate distributions of dividends were approved, in the amounts of R$51,477 and R$15, respectively. On September 24, 2025, there was a capital increase of R$70.

(2) On March 24, 2025 and September 8, 2025, the distributions of dividends were approved, in the amount of R$28,032 and R$12 respectively.

(3) On January 16, 2025 and July 10, 2025 , the disproportionate distributions of dividends were approved, in the amount of R$11,641 and R$ 21,510 respectively.

(4) On March 24, 2025 and September 8, 2025, the distributions of dividends were approved, in the amount of R$23,799 and R$5 respectively.

(5) On September 08, 2025 the distribution of dividends in the amount of R$ 10,000

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 September 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	635,680	-	-	-	-	635,680
Interbank deposits	-	10,852	224,424	1,264	-	236,540
Term deposits	-	2,898,288	3,816,858	1,475,582	19,270	8,209,998
Deposits	**635,680**	**2,909,140**	**4,041,282**	**1,476,846**	**19,270**	**9,082,219**
Money market funding	-	1,773,910	-	-	-	**1,773,910**
Real estate credit letters - LCI	-	293,435	675,967	498,001	-	1,467,403
Agribusiness credit letters - LCA	-	908,941	3,302,668	2,160,514	97,892	6,470,016
Financial letters - LF	-	2,470,276	5,506,736	8,044,170	299,926	16,321,108
Acceptance and issuance of securities	-	**3,672,652**	**9,485,370**	**10,702,685**	**397,819**	**24,258,526**
Subordinated debts	-	32,761	73,185	161,811	2,604,739	**2,872,496**
Obligations for loans abroad	-	2,267,294	3,331,016	1,330	303	5,599,943
Obligations for loans	-	**2,267,294**	**3,331,016**	**1,330**	**303**	**5,599,943**
Obligations for transfers in the country	-	29,735	1,457,790	746,396	1,941,414	4,175,335
Obligations for transfers abroad (note 11.b)	-	158,090	355,771	541,351	205,404	1,260,616
Obligations for transfers	-	**187,825**	**1,813,561**	**1,287,747**	**2,146,818**	**5,435,951**
Total	**635,680**	**10,843,582**	**18,744,415**	**13,630,419**	**5,168,949**	**49,023,044**

	Consolidated					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	457,223	-	-	-	-	457,223
Interbank deposits	-	10,852	224,424	1,264	-	236,540
Term deposits	-	2,898,288	3,766,445	799,358	19,270	7,483,361
Deposits	**457,223**	**2,909,140**	**3,990,869**	**800,621**	**19,270**	**8,177,124**
Money market funding	-	1,758,271				**1,758,271**
Real estate credit letters - LCI	-	293,435	675,967	498,001	-	1,467,403
Agribusiness credit letters - LCA	-	908,941	3,302,668	2,160,514	97,892	6,470,016
Financial letters - LF	-	2,470,276	5,506,736	8,044,170	299,926	16,321,108
Acceptance and issuance of securities	-	**3,672,652**	**9,485,370**	**10,702,685**	**397,819**	**24,258,526**
Subordinated debts	-	32,761	73,185	161,811	2,604,739	**2,872,496**
Obligations for loans in the country	-	2,267,294	3,331,016	1,329	304	5,599,943
Obligations for loans abroad	-	-	618,105	530,737	-	1,148,842
Obligations for loans	-	**2,267,294**	**3,949,121**	**532,066**	**304**	**6,748,785**
Obligations for transfers in the country	-	29,735	1,457,790	746,396	1,941,414	4,175,335
Obligations for transfers abroad (note 11.b)	-	158,089	355,772	541,351	205,404	1,260,616
Obligations for transfers	-	**187,824**	**1,813,562**	**1,287,747**	**2,146,818**	**5,435,951**
Total	**457,223**	**10,827,942**	**19,312,107**	**13,484,930**	**5,168,950**	**49,251,153**

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

	Bank and Consolidated
	09/30/2025
Borrowings and onleading's	
Hedge accounting subject matter – Maturity in November 2028 (Note 5.b)	
Principal amount - US$39 million as of September 30, 2025	207,034
Accrued interest	2,151
Subtotal	**209,185**
Adjustment to market value ("Hedge accounting") - Note 5. b	(3,780)
Total	**205,405**
Other obligations for transfers from abroad	1,055,211
Total	**1,260,616**

12. Other Liabilities

The composition of the balances of other liabilities sundry on September 30, 2025 are as follows:

	Bank	Consolidated
	09/30/2025	09/30/2025
Third party funds in transit	61	61
Collection and collection of taxes and similar	3,455	3,455
Social and statutory	141,347	141,347
Negotiation and intermediation of securities	11,625	191,903
Provision for payments to be made	311,157	731,258
Several creditors - country	57,800	57,696
Total	**525,445**	**1,125,720**

13. Other liabilities

a) Current tax liabilities:

	Bank	Consolidated
	09/30/2025	09/30/2025
Current tax obligations	-	39,989
Taxes and contributions payable	139,317	152,868
Total	**139,317**	**192,857**

(In thousands of reais)

b) Deferred tax liabilities:

	Bank	Consolidated
	09/30/2025	09/30/2025
Deferred income tax and social contribution	1,224,857	1,344,947
Other deferred taxes	-	35,155
Total	**1,224,857**	**1,380,102**

14. Income from services rendered

Revenues from the provision of services, in the quarter ended September 30, 2025, are as follows:

	Bank		Consolidated	
	3 Quarter 2025	Accumulated 2025	3 Quarter 2025	Accumulated 2025
Income from financial guarantees provided	39,900	127,706	39,900	127,915
Income from collections	6,566	19,298	6,566	19,298
Income from bank fees	4,925	17,071	4,925	17,071
Income from commissions and assignment of positions	8,058	28,680	33,928	104,377
Income from insurance commissions	-	-	22,578	59,898
Income from other services	4,414	10,787	1,306	3,770
Total	**63,863**	**203,542**	**109,203**	**332,329**

15. Other administrative expenses

Other administrative expenses, in the quarter ended September 30, 2025, are as follows:

	Bank		Consolidated	
	3 Quarter 2025	Accumulated 2025	3 Quarter 2025	Accumulated 2025
Third party services	6,427	16,862	6,731	17,061
Financial system services	10,511	31,319	11,705	34,450
Rentals	7,582	22,615	8,087	24,170
Specialized technical services	10,996	31,662	11,906	34,129
Data processing	22,367	66,598	23,123	68,733
Communication	1,268	3,509	1,291	3,606
Travel expenses	1,727	5,834	1,859	6,398
Depreciation and amortization	15,000	45,528	15,000	45,528
Promotions and public relations	369	1,083	369	1,088
Publications	10	197	10	227
Transportation	690	2,118	726	2,250
Asset maintenance and conservation	856	2,563	903	2,687
Water, electricity and gas	274	837	289	887
Materials	76	136	77	158
Insurance	185	1,417	200	1,463
Advertising and Publicity	3,726	9,535	3,726	9,568
Condominium	1,083	3,234	1,083	3,234
Legal Fees	159	467	162	517
Others	8,253	18,571	8,844	19,926
Total	**91,559**	**264,085**	**96,091**	**276,080**

16. Other operating income

Other operating revenues, for the quarter and accumulated ended on September 30, 2025, are as follows:

	Bank		Consolidated	
	3 Quarter 2025	Accumulated 2025	3 Quarter 2025	Accumulated 2025
Interests and monetary correction of assets	734	2,628	737	2,636
Recovery of charges and expenses	6	541	5	541
Reversal of other provisions	-	13,300	170	12,141
Reversal provisions for contigencies	2,369	7,922	2,369	7,922
Other revenues	30	117	376	1,925
Total	**3,139**	**24,508**	**3,657**	**25,165**

17. Other operating income

Other operating expenses, in the quarter and accumulated ended September 30, 2025, are as follows:

	Bank		Consolidated	
	3 Quarter 2025	Accumulated 2025	3 Quarter 2025	Accumulated 2025
Constitution of other provisions	236	236	-	-
Commissions linked to operations	57	234	54	231
Other expenses	249	1,902	442	2,170
Total	**542**	**2,372**	**496**	**2,401**

18. Income and social contribution taxes

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

	Bank			
	01/01/2025	Additions	Write-offs	09/30/2025
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	521,199	47,841	(24,887)	544,153
Provision for financial guarantees provided to costumers	37,338	11,296	(14,464)	34,170
Provision for non-financial assets held to maturity	33,598	392	(11,071)	22,919
Adjustment to market value - securities and derivatives	1,249,562	1,151,217	(1,116,146)	1,284,633
Unrealized gains (losses) on futures market	109,348	7,632	(105,070)	11,910
Adjustment to market value - financial instruments	197,247	323	(195,932)	1,638
Others	241,454	53,044	(34,213)	260,285
Tax loss - Negative CSLL base	**-**	219,435	**(132,575)**	86,860
Total	**2,389,746**	**1,491,180**	**(1,634,358)**	**2,246,568**

(In thousands of reais)

Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(1,140,372)	(950,146)	874,987	(1,215,531)
Unrealized gains (losses) on futures market	(44,738)	(5,885)	43,204	(7,419)
Adjustment to market value - financial instruments	(1,115)	(1,996)	1,204	(1,907)
Total	**(1,186,225)**	**(958,027)**	**919,395**	**(1,224,857)**
Net balance	**1,203,521**	**533,153**	**(714,963)**	**1,021,711**

	Consolidated			
	01/01/2025	Additions	Write-offs	09/30/2025
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	523,457	47,938	(25,331)	546,064
Provision for financial guarantees provided to costumers	37,338	11,296	(14,464)	34,170
Provision for non-financial assets held to maturity	33,598	392	(11,071)	22,919
Adjustment to market value - securities and derivatives	1,249,562	1,151,217	(1,116,146)	1,284,633
Unrealized results in future settlement markets	109,348	7,632	(105,070)	11,910
Market value adjustment - financial instruments	197,262	323	(195,948)	1,637
Other	251,301	53,327	(43,787)	260,841
Tax loss - Negative CSLL base	26,083	219,435	(139,016)	106,502
Total	**2,427,949**	**1,491,560**	**(1,650,833)**	**2,268,676**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(1,252,195)	(981,842)	898,418	(1,335,619)
Unrealized gains (losses) on futures market	(44,738)	(5,885)	43,204	(7,419)
Adjustment to market value - available for sale securities	(1,115)	(1,998)	1,204	(1,909)
Total	**(1,298,048)**	**(989,725)**	**942,826**	**(1,344,947)**
Net balance	**1,129,901**	**501,835**	**(708,007)**	**923,729**

The effect on September 30, 2025 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R$14,592 in Bank and expense of R$9,752 in Consolidated and on equity was credit of R$196,401 in Bank and R$196,419 in Consolidated.

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

	09/30/2025					
	Bank			Consolidated		
Year	**Assets**	**Liabilities**	**Net**	**Assets**	**Liabilities**	**Net**
2025	1,507,465	(1,224,857)	282,608	1,507,465	(1,227,678)	279,787
2026	373,466	-	373,466	395,574	(117,269)	278,305
2027	87,490	-	87,490	87,490	-	87,490
2028	66,265	-	66,265	66,265	-	66,265
2029	62,673	-	62,673	62,673	-	62,673
Above 5 years	149,209	-	149,209	149,209	-	149,209
Total	**2,246,568**	**(1,224,857)**	**1,021,711**	**2,268,676**	**(1,344,947)**	**923,729**
Present value - Selic	**1,982,996**	**(1,183,082)**	**799,914**	**1,933,316**	**(1,240,589)**	**692,728**

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 quarter and accumulated ended on September 30, 2025 are shown below:

	Bank		Consolidated	
	3 Quarter 2025	**Accumulated 2025**	**3 Quarter 2025**	**Accumulated 2025**
Result after profit sharing and before income tax and social contribution	254,409	711,885	283,903	790,011
Total income and social contributions taxes	(114,484)	(320,350)	(117,285)	(334,461)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	(2,403)	(14,592)	2,474	9,752
Nontaxable revenues / expenses net of nondeductible expenses	23,113	56,924	23,360	65,806
Equity pick up in subsidiaries	20,922	56,630	-	-
Interest on equity capital	63,441	181,054	63,441	181,054
Other amounts	9,411	40,334	9,503	37,860
Total income and social contribution taxes - Current	**-**	**-**	**(18,507)**	**(39,989)**
Deferred taxes and contributions	**2,403**	**14,592**	**(3,295)**	**(9,752)**
Total income and social contribution taxes	**2,403**	**14,592**	**(21,802)**	**(49,741)**

(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 quarter ended September 30, 2025, the balances of transactions between related parties are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets / (Liabilities) 09/30/2025	Income / (Expenses) 09/30/2025
Cash and cash equivalents			**4**	**-**
Arab Banking Corporation - New York (3)	No maturity	N/A	4	-
Loans			**3,709**	**427**
Administrators	01/04/2027	CDI + 3,05 a.a	837	367
Visio Gestora de Créditos Ltda (2)	03/03/2026	CDI + 2,80 a.a	2,872	60
Amounts to receive			**5,574**	**-**
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	492	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,640	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	1,116	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	1,051	-
ABC DCM Ltda (2)	No maturity	N/A	1,189	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	27	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	59	-
Marketable securities			**221,603**	**9,332**
Barauna FIM CP Investimento no Exterior	No maturity	(b)	141,929	5,267
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	79,674	4,065
Demand deposits			**(177,740)**	**-**
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(1,839)	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(692)	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(52)	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(3,469)	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(50)	-
ABC DCM Ltda (2)	No maturity	N/A	(992)	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(1,000)	-
ABC Brasil Beneficios Corretora de Seguros (2)	No maturity	N/A	(1)	-
Administradores	No maturity	N/A	(222)	-
Time deposits and funds from acceptance and issue of securities			**(786,096)**	**(11,905)**
Marsau Comercial Exportadora e Importadora Ltda. (3)	10/31/2025	4,15 % a.a	(57)	-
Marsau Uruguay Holdings Sociedad Anonima (1)	12/11/2025	4,23 % a.a	(24,566)	-
ABC Brasil Corretora de Seguros Ltda (2)	09/30/2027	100% CDI	(15,933)	(965)
ABC Brasil Com. de Energia Ltda. (2)	08/09/2027	99,50% CDI	(609,085)	(4,436)
ABC DCM Ltda (2)	09/30/2027	99,70% CDI	(11,207)	(47)
ABC Brasil Investment Banking Holding Ltda (2)	04/05/2027	99,80% CDI	(70,300)	(2,157)
ABC Holding Financeira Ltda (2)	09/30/2027	99,75% CDI	(1,233)	(4,008)
ABC M&A e ECM Ltda (2)	09/30/2027	99,50% CDI	(5,843)	(108)
ABC Brasil Beneficios Corretora de Seguros (2)	09/30/2027	100% CDI	(13,035)	(145)
Fundo de investimento em direitos creditórios NP ABC I.	10/16/2027	100% CDI	(101)	-
Administradores	(a)	(a)	(34,736)	(39)
Open market financing			**(15,639)**	**(502)**
ABC Brasil Corretora de Seguros Ltda (2)	08/16/2032	CDI	(355)	(12)
ABC Brasil Com. de Energia Ltda. (2)	05/30/2032	CDI	(13,784)	(454)
Visio Gestora de Créditos Ltda (2)	10/09/2025	CDI	(1,252)	(21)
ABC Brasil Beneficios Corretora de Seguros (2)	08/16/2032	CDI	(248)	(15)
Derivative financial instruments			**(3,344)**	**890**
ABC Brasil Com. de Energia Ltda. (2)	06/01/2026	Exchange rate variation	(3,344)	890
Commission of service provision			**-**	**2,758**
ABC Brasil Corretora de Seguros Ltda (2)	10/30/2025	N/A	-	2,378
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	10/30/2025	N/A	-	241
Visio Gestora de Créditos Ltda (2)	10/30/2025	N/A	-	(352)
ABC Brasil Beneficios Corretora de Seguros (2)	10/30/2025	N/A	-	489
ABC M&A e ECM Ltda (2)	10/30/2025	N/A	-	2
Guarantees and responsibilities			**40,551**	**-**
ABC M&A e ECM Ltda (2) (c)	11/10/2025	3,0 % a.a	169	-
Arab Banking Corporation - New York (3) (d)	02/20/2026	0,5 % a.a	40,382	-

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

(a) LCA / LCI / CDB - Rate of 94,00 % up to 106,00 % do CDI – Lowest starting date: 02/22/2023, largest date of maturity: 08/20/2029.
LCA / LCI / CDB - Rate of 9,34% up to 15,25% -Lowest starting date: 26/02/2024, largest date of maturity: 02/01/2029.
LCA / LCI / CDB - Rate of 5,10% up to 8,98% + IPCA - Lowest starting date: 06/14/2024, largest date of maturity: 09/24/2029.

(b) Valuation of the share.
(c) Guarantee fee R$1.
(d) Guarantee fee R$98.

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.

The total remuneration of key management personnel for the quarter and accumulated ended on September 30, 2025 is as follows:

	3 Quarter 2025	Accumulated 2025
Fixed remuneration	11,182	34,653
Variable remuneration	3,914	11,715
Total short-term benefits	**15,096**	**46,368**
Share-based compensation	27,677	70,090
Total long-term benefits	**27,677**	**70,090**
Total	**42,773**	**116,458**

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 the accumulated period ended September 30, 2025, shares were granted to eligible executives, for settlement at the end of the grace period, as follows, shown in number of shares:

	09/30/2025
Quantily at the beginning the quarter	**3,379,244**
Shares granted	1,898,655
Shares delivered	(1,812,554)
Quantily at end of the quarter	**3,465,345**

20. Overseas branch

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

	09/30/2025
Assets	
Cash	600,576
Securities and derivative financial instruments	555,109
Credit operations - Net	3,065,919
Other assets	377,023
Total	**4,598,627**
Liabilities	
Term deposits	914,107
Obligations for loans abroad	4,020,840
Derivative financial instruments	300,065
Other liabilities	3,686
Total	**5,238,697**

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

The period ended on September 30, 2025, 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$71,660 positive, in accordance with Resolution No. 4,817/20 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 quarter ended September 30, 2025, the amount of profit sharing is R$ 70,817 in Bank and R$ 74,978 in Consolidated. In the accumulated period ended on September 30, 2025 R$173,140 in Bank and R$186,834 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 external lawyers in the amount of R$ 764,230 in Bank and R$ 765,142 in 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$ 452,148 on September 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$ 176,064 on September 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$99,673 on September 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$12,978.

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$ 7,395.

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$5,146 on September 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$ 5,007.

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$2,414.

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$ 1,516.

b) Labor contingencies

On September 30, 2025, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R$9,035- Note 22.d. Labor lawsuits classified as possible losses totaled R$64,042 and were not provisioned.

c) Civil contingencies

As of September 30, 2025, ongoing civil lawsuits classified by our legal advisors as probable losses totaled R$3,678 - Note 22.d. Civil lawsuits classified as possible losses totaled R$12,748 and were not provisioned.

d) Movement of provisions constituted:

	Bank and Consolidated			
	Tax	**Labor** (b)	**Civil** (a)	**Total**
At the beginning of the quarter	1,497	10,766	4,151	16,414
Constitution / (Reversal)	(165)	(1,731)	(473)	(2,369)
At the end of the quarter	**1,332**	**9,035**	**3,678**	**14,045**

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

(In thousands of reais)

23. Equity

a) Capital social

As of September 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 period ended September 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
09/30/2025	140,981	63,442
Total	**402,342**	**181,054**

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 September 30, 2025, amounts to R$23,484.

d)Treasury shares

During the year ended September 30, 2025, based on authorization from the Board of Directors for the acquisition of shares issued by the Company to be held in treasury, 1,140,000 preferred shares were repurchased.

On September 30, 2025, the total value of shares repurchased in treasury is R$67,480, equivalent to 3,688,406 preferred shares. The average cost per share repurchased in treasury on September 30, 2025 is R$18,30.

Movements of treasury shares:

	09/30/2025
At the beginning of the quarter	4,360,960
Shares acquired	1,140,000
Shares delivered	(1,812,554)
At the end of the quarter	**3,688,406**

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:

The quarter and accumulated ended on September 30, 2025, 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, excluding shares purchased by the company and held as treasury shares.

(In thousands of reais)

	3 Quarter 2025	Accumulated 2025
Net profit attributable to the Parent	256,811	726,477
Weighted average daily shares outstanding	232,754,696	232,754,696
Basic earnings per share (Brazilian reais)	**1.10**	**3.12**

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.

	3 Quarter 2025	Accumulated 2025
Net profit attributable to the Parent	256,811	726,477
Weighted average daily shares outstanding	236,957,965	236,957,965
Basic earnings per share (Brazilian reais)	**1.08**	**3.07**

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 September 30, 2025 calculated based on the prudential conglomerate is 16,71%. The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	09/30/2025
Credit risk	3,753,309
Interest Rate	179,465
Commodities	49,575
Operating risk	266,517
Exchange risk	21,535
DRC - Credit risk of financial instruments classified in the trading portfolio	24,559
CVA - Risk of variation in the value of derivative financial instruments due to changes in the credit quality of the counterparty	79,902
Required capital base (PRE)	**4,374,861**
Reference equity (PR)	**9,138,418**
Excess of equity in relation to limit	**4,763,557**

Conciliation shareholders' equity	
Shareholders' equity	6,460,941
Net income	262,102
Subordinated financial bills - Level II	1,327,246
Perpetual Subordinated financial bills - Level I	1,316,610
Intangible assets	(238,296)
Non-controlling shareholders interest	(22,667)
Object of Financing of Conglomerate Entities	(837)
Deferred tax asset	(106,502)
(+) Negative Adjustment Resulting from the Constitution of PE	140,373
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(552)
Total reference equity x shareholders' equity	**9,138,418**

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$1,656,621 by the clearing agreement in the period ended September 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 quarter ended September 30, 2025, there were no results classified as non-recurring.

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The Directors

Executive Comitee
Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Antonio Sanchez Junior
Izabel Cristina Branco
João Marcos Pequeno De Biase
Leopoldo Martinez Cruz
Rodrigo Andreos Cordeiro
Sergio Lulia Jacob
Sergio Ricardo Borejo

Directors
Adriana Fernandes Peres
Carlos Augusto Del Monaco De Paula Santos e Silva
Daniel Credidio Brandão Barbosa de Oliveira
Edgard de Souza Toledo Neto
Eduardo Pinus
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