

# **Audited Financial Statements**

## **Banco ABC Brasil S.A.**

December 31, 2025

with Independent Auditor's Report

# **Banco ABC Brasil S.A.**

## **Financial Statements**

December 31, 2025

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**Performance for the year ended December 31, 2025**

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the year ended December, 31 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 main line of business is financial intermediation focused on operations involving credit risk analysis and assumption. This activity is complemented, through its subsidiaries, by the Investment Bank's activities in DCM, M&A, Project Finance, and ECM operations, as well as the activities of the Energy Trading Company and Insurance Brokerage.

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 has been 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 December 31, 2025 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 31.2%; Management and Board members: 4.8%; and Treasury Stock: 1.4%.

**Business Profitability**

Banco ABC Brasil S.A. reported net income of R\$1,002.0 million in the year of 2025, reaching a return on average equity of 15.2% p.a. in the year of 2025.

**Credit Portfolio**

The credit portfolio (including loans and guarantees issued) totaled R\$35.8 billion as of the end of December, 2025. Regarding the credit portfolio quality, 96.0% of the loan transactions and 100% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of December, 2025, in accordance with Brazilian Central Bank Resolution No. 4966/21. Considering both portfolios, 97.4% were classified in Stages 1 and 2 at the end of December, 2025. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R\$981 million (includes R\$190 million of Prospective Provision) as of the end of December, 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\$189 thousand related to such services, which is equivalent to 7.6% of the external audit fees related to the financial statements for the year ended December 31, 2025 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/](http://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 harming 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) business and process owners whose activities create and/or manage operational risks; 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 as 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.

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 Banco ABC Brasil S.A. 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/](http://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, February 05, 2025.

The Management



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## Independent auditor's report on individual and consolidated financial statements

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

### Opinion

We have audited the individual and consolidated financial statements of Banco ABC Brasil S.A. ("Bank"), identified as "Bank" and "Consolidated", respectively, which comprise the balance sheet as of December 31, 2025 and the statements of income, of comprehensive income, of changes in shareholders' equity and of cash flows for the year period then ended, and notes to the financial statements, including a summary of the main accounting policies.

In our opinion, the financial statements referred to above present fairly, in all material respects, the individual and consolidated financial position of Banco ABC Brasil S.A. as of December 31, 2025, the individual and consolidated performance and its cash flows for the year period then ended, in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

### Basis for opinion

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

### Emphasis – Comparative Information

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

### Key audit matters

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



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

#### Technology environment

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

#### *How our audit handled this matter*

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

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

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

As mentioned in explanatory notes No. 6 and 7, the Bank had financial assets amounting to R\$ 55,986,281 thousand (R\$ 57,074,652 thousand in Consolidated) and financial liabilities amounting to R\$ 12,306,007 thousand (R\$ 12,305,543 thousand in Consolidated), with a respective provision for expected losses associated with credit risk amounting to R\$ 1,306,076 thousand (R\$ 1,313,520 thousand in Consolidated), taking into account the economic environment, past experience, attached guarantees, delays, and the history of renegotiations, according to the parameters established by CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23, as well as adopting an internal risk provisioning model based on various internal and external assumptions and factors, aimed at identifying the deterioration of the aforementioned financial instruments in advance.

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



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*How our audit handled this matter*

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

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

Fair value of securities classified at level 3

According to Explanatory Note No. 5, on December 31, 2025, the Bank had securities classified at level 3, within the hierarchy of fair value levels, in the amount of R\$ 1,020,216 thousand (Bank and Consolidated). These securities do not have a price quotation in the active market and are measured based on valuation techniques that include data that are not observable in the active market.

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

*How our audit handled this matter*

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



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

### **Other subjects**

#### *Statement of value added*

The individual and consolidated statement of value added for the year period ended on December 31, 2025, prepared under the responsibility of the Bank's Board of Directors', and presented as supplementary information for the accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil purposes, was submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purpose of forming our opinion, we evaluate whether this statement is reconciled with the financial statements and accounting records, as applicable, and whether its form and content are in accordance with the criteria set forth in NBC TG 09 (R1) - Statement of Value Added. In our opinion, this statement of value added has been properly prepared, in all material respects, in accordance with the criteria set forth in this Brazilian Accounting Standard and is consistent with the overall individual and consolidated financial statements.

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

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

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

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

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

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



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

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

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

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

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

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



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

We also provide those charged with governance with a statement that we have complied with the relevant ethical requirements regarding independence, and we communicate all relationships or matters that could reasonably be thought to affect our independence, including, when applicable, the actions taken to eliminate threats or the safeguards applied.

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

São Paulo, February 05, 2026.

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

Gilberto Bizerra De Souza  
Counter CRC RJ-076328/O

## Banco ABC Brasil S.A.

Balance sheets  
December 31, 2025  
(In thousands of reais)

	Notes	Bank	Consolidated
		12/31/2025	12/31/2025
Cash and cash equivalents	4	662,886	785,784
<b>Financial assets at amortized cost</b>		<b>46,624,243</b>	<b>47,748,497</b>
Interbank investments		5,147,542	5,150,125
Marketable securities	5.a / 6	18,595,038	18,597,620
Loans	6	23,534,781	23,532,657
Other financial assets		502,412	1,631,069
Financial liabilities at fair value through profit or loss	7	(1,155,530)	(1,162,974)
<b>Financial assets at fair value through other comprehensive income</b>		<b>1,114,364</b>	<b>1,186,559</b>
Marketable securities	5.a / 6	1,115,130	1,187,325
Provisions for expected loss associated with credit risk	7	(766)	(766)
<b>Financial assets at fair value through profit or loss</b>		<b>10,837,071</b>	<b>12,553,285</b>
Marketable securities	5.a / 6	7,091,378	6,975,856
Derivative financial instruments	5.b	3,853,206	5,684,942
Provisions for expected loss associated with credit risk	7	(107,513)	(107,513)
<b>Other assets</b>		<b>3,193,164</b>	<b>3,738,715</b>
Deferred tax assets	18	1,890,827	1,915,317
Current tax assets		389,967	463,431
Non-financial assets held for sale		106,218	106,218
Other	8	806,152	1,253,749
<b>Investments</b>		<b>1,113,330</b>	-
Associates and subsidiaries	9	1,113,330	-
<b>Fixed assets and intangible assets</b>	10	303,569	303,569
<b>Total assets</b>		<b>63,848,627</b>	<b>66,316,409</b>

## Banco ABC Brasil S.A.

Balance sheets  
 December 31, 2025  
 (In thousands of reais)

Notes	Bank	Consolidated
	12/31/2025	12/31/2025
<b>Financial liabilities at amortized cost</b>		
Deposits	11	52,584,357
Money market funding	11	10,098,229
Funds from acceptance and issue of securities	11	1,832,236
Subordinated debts	11	24,951,604
Obligations for loans	11	2,644,247
Obligations for transfers	11	6,488,334
		6,569,707
		52,991,362
<b>Financial liabilities at fair value through profit or loss</b>		
Derivative financial instruments	5.b	2,742,814
		2,742,814
		4,207,002
<b>Other liabilities</b>		
Provisions for expected loss associated with credit risk	7	742,843
Provision for contingencies	22.d	42,267
Sundry	12	13,607
		686,969
		1,109,738
<b>Tax Liabilities</b>		
Current tax obligations	13.a	1,019,665
Deferred tax obligations	13.b	255,635
		764,030
		316,335
		915,846
<b>Shareholders' equity</b>		
Share capital	23.a	6,758,948
Treasury stock	23.d	5,698,603
Capital reserve	23.c	(63,916)
Profit reserve		95,222
Other comprehensive income		1,029,852
Non controlling shareholders interest		(813)
		-
		17,178
		6,776,126
<b>Total liabilities and equity</b>		
	63,848,627	66,316,409

# Banco ABC Brasil S.A.

## Income statements

Year and six-month period ended December 31, 2025

(In thousands of reais, except net income per share)

	Notes	Bank		Consolidated	
		2nd Semester 2025	Accumulated 2025	2nd Semester 2025	Accumulated 2025
<b>Income from financial intermediation</b>		<b>4,223,993</b>	<b>8,473,673</b>	<b>4,386,874</b>	<b>8,762,191</b>
Loan operations		1,457,686	3,294,366	1,462,962	3,305,103
Marketable securities		2,058,832	4,051,145	2,068,584	4,049,804
Gain or Losses on derivative financial instruments	5.b	648,170	799,589	796,001	1,049,363
Foreign exchange operations		59,305	328,573	59,327	357,921
<b>Expenses from financial intermediation</b>		<b>(3,191,139)</b>	<b>(5,866,543)</b>	<b>(3,222,792)</b>	<b>(5,917,119)</b>
Funding expenses		(2,609,140)	(4,900,344)	(2,551,245)	(4,862,025)
Borrowings and onlendings		(339,711)	(553,374)	(427,799)	(641,462)
Constitution of provisions for expected losses associated with credit risk	7	(242,288)	(412,825)	(243,748)	(413,632)
<b>Net of exchange rate variations</b>	25.b	<b>(150,231)</b>	<b>(951,694)</b>	<b>(152,199)</b>	<b>(953,662)</b>
<b>Gross income from financial intermediation</b>		<b>882,623</b>	<b>1,655,436</b>	<b>1,011,883</b>	<b>1,891,410</b>
<b>Other operating income (expenses)</b>		<b>(243,022)</b>	<b>(461,882)</b>	<b>(332,876)</b>	<b>(600,286)</b>
Income from services rendered	14	134,527	274,206	243,220	466,346
Personnel expenses		(247,637)	(487,657)	(275,090)	(540,587)
Other administrative expenses	15	(187,410)	(359,936)	(197,890)	(377,879)
Taxes		(83,412)	(128,297)	(109,532)	(174,185)
Other operating income	16	7,838	29,207	7,935	29,443
Other operating expenses	17	(1,146)	(2,976)	(1,519)	(3,424)
Income before taxes and profit sharing	9	134,218	213,571	-	-
<b>Operating income</b>		<b>639,601</b>	<b>1,193,554</b>	<b>679,007</b>	<b>1,291,124</b>
<b>Non-operating income</b>		<b>(406)</b>	<b>5,441</b>	<b>(406)</b>	<b>5,441</b>
<b>Income before taxes and profit sharing</b>		<b>639,195</b>	<b>1,198,995</b>	<b>678,601</b>	<b>1,296,565</b>
<b>Income and social contribution taxes</b>	18	<b>37,928</b>	<b>50,117</b>	<b>11,974</b>	<b>(15,965)</b>
Current		(69,407)	(69,407)	(94,415)	(115,897)
Deferred		107,335	119,524	106,389	99,932
<b>Profit sharing / statutory contributions</b>	21	<b>(144,789)</b>	<b>(247,112)</b>	<b>(149,163)</b>	<b>(261,019)</b>
<b>Non controlling shareholders interest</b>		-	-	<b>(9,078)</b>	<b>(17,581)</b>
<b>Net income for the period</b>		<b>532,334</b>	<b>1,002,000</b>	<b>532,334</b>	<b>1,002,000</b>
<b>Earnings per share - basic in R\$</b>	23.f	2.29	4.30		
<b>Earnings per share - diluted in R\$</b>	23.f	2.26	4.25		

## Banco ABC Brasil S.A.

Statements of comprehensive income  
 Year and six-month period ended December 31, 2025  
 (In thousands of reais)

	Bank		Consolidated	
	2nd Semester 2025	Accumulated 2025	2nd Semester 2025	Accumulated 2025
<b>Net income for the period</b>	532,334	1,002,000	532,334	1,002,000
<b>Items that can subsequently be reclassified to profit or loss</b>				
Financial assets at fair value through other comprehensive income	(4,630)	(2,131)	(4,630)	(2,131)
Fair value variation	(8,418)	(3,875)	(8,418)	(3,875)
Tax effect	3,788	1,744	3,788	1,744
<b>Other comprehensive income</b>	<b>527,704</b>	<b>999,869</b>	<b>527,704</b>	<b>999,869</b>

## Banco ABC Brasil S.A.

### Statements of changes in equity

Year and six-month period ended December 31, 2025

(In thousands of reais)

	Bank									Total	
	Capital	Capital reserve	Income reserve			Share buyback	Other comprehensive income	Retained earnings	Treasury stocks		
			Legal reserve	Equalization of dividends	Share buyback						
<b>Balances at June 30, 2025</b>	5,698,603	88,589	183,247	443,898	55,000		3,817	184,822	(76,573)	6,581,403	
Adjustment to market value - financial instruments	-	-	-	-	-		(4,630)	-	-	(4,630)	
Distribution of own shares	-	-	-	-	-		-	-	12,657	12,657	
Net profit for the period	-	-	-	-	-		-	532,334	-	532,334	
Interest on equity	-	-	-	-	-		-	(369,449)	-	(369,449)	
Constitution/reversal of reserve	-	6,633	26,616	321,091	-		-	(347,707)	-	6,633	
<b>Balances at December 31, 2025</b>	5,698,603	95,222	209,863	764,989	55,000		(813)	-	(63,916)	6,758,948	
<b>Balances at December 31, 2024</b>	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)	
<b>Balances at January 01, 2025</b>	5,698,603	97,239	159,763	443,898	55,000		1,318	-	(77,863)	6,377,958	
Adjustment to market value - financial instruments	-	-	-	-	-		(2,131)	-	-	(2,131)	
Distribution of own shares	-	-	-	-	-		-	-	13,947	13,947	
Net profit for the period	-	-	-	-	-		-	1,002,000	-	1,002,000	
Interest on equity	-	-	-	-	-		-	(630,809)	-	(630,809)	
Constitution/reversal of reserve	-	(2,017)	50,100	321,091	-		-	(371,191)	-	(2,017)	
<b>Balances at December 31, 2025</b>	5,698,603	95,222	209,863	764,989	55,000		(813)	-	(63,916)	6,758,948	

# Banco ABC Brasil S.A.

## Statements of changes in equity

Year and six-month period ended December 31, 2025

(In thousands of reais)

	Consolidated										Total	
	Income reserve					Other comprehensive income	Retained earnings	Treasury stocks	Non controlling shareholders interest			
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback							
<b>Balances at June 30, 2025</b>	<b>5,698,603</b>	<b>88,589</b>	<b>183,247</b>	<b>443,898</b>	<b>55,000</b>	<b>3,817</b>	<b>184,822</b>	<b>(76,573)</b>	<b>22,657</b>	<b>6,604,060</b>		
Adjustment to market value - financial instruments	-	-	-	-	-	(4,630)	-	-	-	-	(4,630)	
Distribution of own shares	-	-	-	-	-	-	-	12,657	-	-	12,657	
Capital increase	-	-	-	-	-	-	-	-	578	578		
Net profit for the period	-	-	-	-	-	-	532,334	-	9,078	541,412		
Interest on equity	-	-	-	-	-	-	(369,449)	-	-	(369,449)		
Dividends distributed	-	-	-	-	-	-	-	-	(15,135)	(15,135)		
Constitution/reversal of reserve	-	6,633	26,616	321,091	-	-	(347,707)	-	-	-	6,633	
<b>Balances at December 31, 2025</b>	<b>5,698,603</b>	<b>95,222</b>	<b>209,863</b>	<b>764,989</b>	<b>55,000</b>	<b>(813)</b>	<b>-</b>	<b>(63,916)</b>	<b>17,178</b>	<b>6,776,126</b>		
<b>Balances at December 31, 2024</b>	<b>5,698,603</b>	<b>97,239</b>	<b>159,763</b>	<b>694,399</b>	<b>55,000</b>	<b>(239,794)</b>	<b>-</b>	<b>(77,863)</b>	<b>23,767</b>	<b>6,411,114</b>		
Change in initial adoption of 4.966	-	-	-	(250,501)	-	241,112	-	-	-	-	(9,389)	
<b>Balances as of January 1, 2025</b>	<b>5,698,603</b>	<b>97,239</b>	<b>159,763</b>	<b>443,898</b>	<b>55,000</b>	<b>1,318</b>	<b>-</b>	<b>(77,863)</b>	<b>23,767</b>	<b>6,401,725</b>		
Adjustment to market value - financial instruments	-	-	-	-	-	(2,131)	-	-	-	-	(2,131)	
Distribution of own shares	-	-	-	-	-	-	-	13,947	-	-	13,947	
Capital increase	-	-	-	-	-	-	-	-	648	648		
Net profit for the period	-	-	-	-	-	-	1,002,000	-	17,581	1,019,581		
Interest on equity	-	-	-	-	-	-	(630,809)	-	-	(630,809)		
Dividends distributed	-	-	-	-	-	-	-	-	(24,818)	(24,818)		
Constitution/reversal of reserve	-	(2,017)	50,100	321,091	-	-	(371,191)	-	-	-	(2,017)	
<b>Balances at December 31, 2025</b>	<b>5,698,603</b>	<b>95,222</b>	<b>209,863</b>	<b>764,989</b>	<b>55,000</b>	<b>(813)</b>	<b>-</b>	<b>(63,916)</b>	<b>17,178</b>	<b>6,776,126</b>		

## Banco ABC Brasil S.A.

Statements of cash flows - Indirect method  
 Year and six-month period ended December 31, 2025  
 (In thousands of reais)

	Bank		Consolidated	
	2nd Semester 2025	Accumulated 2025	2nd Semester 2025	Accumulated 2025
<b>Operating activities</b>				
<b>Adjusted net income of the period</b>	<b>708,522</b>	<b>2,060,087</b>	<b>844,458</b>	<b>2,296,082</b>
Net income of the period	532,334	1,002,000	532,334	1,002,000
<b>Adjustment to net income:</b>	<b>176,188</b>	<b>1,058,087</b>	<b>312,124</b>	<b>1,294,082</b>
Depreciation and amortization	30,086	60,614	30,086	60,614
Equity pick-up from subsidiaries	(134,218)	(213,571)	-	-
Constitution of provisions for expected losses associated with credit risk	242,288	412,825	243,748	413,632
Provision for impairment of non-financial assets	2,867	(22,607)	2,867	(22,607)
Gain (loss) on disposal of non-financial held for sale assets	(1,079)	17,709	(1,079)	17,709
Constitution / (reversal) of other provisions	(2,621)	(17,575)	(2,537)	(16,237)
Provision for contingent liabilities and legal liabilities	(2,805)	(8,358)	(2,805)	(8,358)
Interest and monetary restatement of assets	(1,226)	(3,120)	(1,232)	(3,131)
Deferred tax	(107,335)	(119,524)	(107,156)	(99,234)
Effects of changes in foreign exchange rates on assets and liabilities	150,231	951,694	150,231	951,694
<b>Changes in assets and liabilities</b>	<b>(240,871)</b>	<b>(1,909,615)</b>	<b>(145,217)</b>	<b>(1,858,432)</b>
Interbank investments	(1,130,202)	(581,835)	(1,130,669)	(582,912)
Marketable securities	750,953	(765,155)	609,491	(860,520)
Loans operations	(2,748,320)	(2,112,905)	(2,744,484)	(2,105,020)
Derivative financial instruments	37,604	607,969	48,109	601,464
Taxes and contributions to be compensated	(56,210)	(94,225)	(80,160)	(115,343)
Non-financial assets held for sale	(7,774)	48,868	(7,775)	49,259
Other assets	47,333	(32,285)	103,785	133,782
Deposits	247,229	(2,872,038)	446,123	(2,759,437)
Money market funding	164,471	(176,498)	166,558	(125,465)
Funds from acceptance and issuance of securities	644,979	1,801,708	644,979	1,801,708
Loan obligations	(692,860)	(1,949,708)	(687,846)	(2,076,734)
Obligations for transfers	2,153,258	3,331,149	2,153,259	3,331,150
Other financial liabilities	(142,320)	(28,918)	(477,588)	(483,007)
Taxes liabilities	175,752	346,442	239,768	478,701
Other assets financial	390,719	658,623	681,130	1,016,308
Tax paid	(75,483)	(90,807)	(109,897)	(162,366)
<b>Cash flow (used in) / provided by operating activities</b>	<b>467,651</b>	<b>150,472</b>	<b>699,241</b>	<b>437,650</b>
<b>Investment activities</b>				
Acquisition of fixed assets and intangible	(59,927)	(81,448)	(59,927)	(81,447)
Capital reserve reversal	5,742	(2,942)	5,742	(2,942)
Dividends received	116,465	158,120	-	-
Capital increase of subsidiaries	-	-	(14,557)	(24,170)
<b>Cash flow (used in) / provided by operating activities</b>	<b>62,280</b>	<b>73,730</b>	<b>(68,742)</b>	<b>(108,559)</b>
<b>Financing activities</b>				
Partial debt redemption of subordinated debts	(662,411)	(979,389)	(662,411)	(979,389)
Treasury shares	12,657	13,947	12,657	13,947
Interest on equity	(369,483)	(630,809)	(369,483)	(630,809)
Participation of non-controlling shareholders	-	-	9,078	17,581
<b>Cash used in by financing activities</b>	<b>(1,019,237)</b>	<b>(1,596,251)</b>	<b>(1,010,159)</b>	<b>(1,578,670)</b>
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(6,092)	(6,092)	(7,598)	(7,598)
<b>Increase / (decrease) in cash and cash equivalents</b>	<b>(495,398)</b>	<b>(1,378,141)</b>	<b>(387,258)</b>	<b>(1,257,177)</b>
At beginning of the period	4,789,661	5,672,404	4,804,419	5,674,338
At end of the period	4,294,263	4,294,263	4,417,161	4,417,161
<b>Change in cash and cash equivalents</b>	<b>(495,398)</b>	<b>(1,378,141)</b>	<b>(387,258)</b>	<b>(1,257,177)</b>

## Banco ABC Brasil S.A.

### Statements of value added

Year and six-month period ended December 31, 2025  
(In thousands of reais)

	Notes	Bank		Consolidated	
		2nd Semester 2025	Accumulated 2025	2nd Semester 2025	Accumulated 2025
<b>Determination of value added</b>					
Financial liabilities at amortized cost					
<b>Income</b>					
Income from financial intermediation		4,124,070	8,364,261	4,394,281	8,844,348
Income from services rendered	14	4,223,993	8,473,673	4,386,874	8,762,191
Constitution of provisions for expected losses associated with credit risk	7	134,527	274,206	243,220	466,346
Other operating income	16	(242,288)	(412,825)	(243,748)	(413,632)
<b>Financial intermediation expenses</b>		7,838	29,207	7,935	29,443
Other financial assets					
<b>Financial liabilities at fair value through profit or loss</b>					
<b>Inputs acquired from third parties</b>					
Telecommunications and data processing	15	(143,693)	(266,641)	(153,528)	(282,964)
Communications	15	(44,331)	(88,562)	(45,899)	(91,509)
Third-party services	15	(2,373)	(4,614)	(2,418)	(4,733)
Financial services	15	(13,516)	(23,951)	(13,809)	(24,139)
Specialized technical services	15	(20,151)	(40,959)	(22,747)	(45,492)
Travel expenses	15	(23,287)	(43,953)	(25,899)	(48,122)
Promotions and public relations, advertising and publicity	15	(5,060)	(9,167)	(5,454)	(9,993)
Other operating expenses	17	(2,598)	(3,312)	(2,598)	(3,317)
Non-operating income		(1,146)	(2,976)	(1,519)	(3,424)
Non-operating expense		2,659	30,264	2,659	30,264
Other administrative expenses		(3,065)	(24,823)	(3,065)	(24,823)
Gross value added		(30,825)	(54,588)	(32,779)	(57,676)
<b>Gross value added</b>		881,295	1,692,208	1,109,510	2,104,235
<b>Retained values</b>					
Depreciation and amortization	15	(30,086)	(60,614)	(30,086)	(60,614)
<b>Net value added</b>		851,209	1,631,594	1,079,424	2,043,621
<b>Value added received in transfer</b>					
Result of participations in subsidiaries	9	134,218	213,571	-	-
<b>Net value added</b>		985,427	1,845,165	1,079,424	2,043,621
<b>Value added distribution</b>					
<b>Salaries and social charges</b>					
Direct compensation		342,085	637,900	369,475	695,729
Benefits		150,317	299,718	168,836	334,728
Social Charges - FGTS		33,694	65,170	37,228	72,024
Training		11,812	23,915	12,727	25,859
Profit sharing	21	1,473	1,985	1,521	2,099
Taxes, charges and compulsory contributions		144,789	247,112	149,163	261,019
Federal		95,825	175,049	152,336	296,027
State		88,057	159,004	139,948	271,946
Municipal		3	4	6	7
7,765		16,041	12,382	24,074	
Compensation of third party capital		15,183	30,216	16,201	32,284
Rental	15	15,183	30,216	16,201	32,284
Compensation of shareholders		532,334	1,002,000	541,412	1,019,581
Interest on equity		369,483	630,809	369,483	630,809
Retained profit	23.b	162,851	371,191	162,851	371,191
Non controlling shareholders interest		-	9,078	9,078	17,581

## 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, including foreign exchange, investment, credit, financing and real estate credit. These activities are complemented by the Investment Bank's operations in DCM, M&A, Project Finance and ECM, as well as operations of the Energy Trading and Insurance Brokerage.

The Bank also operates through its branch abroad, located in Georgetown - Cayman Islands (Note 20).

The interim financial statements were approved by the Board of Directors on February 5, 2026.

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

### i) 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:

	% Participation
<b>Direct subsidiaries</b>	
ABC Brasil Administração e Participações Ltda.	100%
ABC Brasil Comercializadora de Energia Ltda.	100%
ABC Brasil Investment Banking Ltda.	92.17%
<b>Indirect subsidiaries</b>	
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%
ABC Brasil Corretora de Seguros Ltda.	89.5%
ABC Brasil Benefícios Corretora de Seguros Ltda	89.30%
Visão Gestora de Créditos Ltda.	90%
ABC M&A e ECM Ltda.	100%
ABC DCM Ltda.	100%
ABC Holding Financeira Ltda.	100%

### Investment funds

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

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

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

According to the prerogative 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) Significant accounting policies

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 (R2) - 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 Related 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.

Notes to the financial statements  
December 31, 2025  
(In thousands of reais)

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.

Significant accounting policies 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; and iii) 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 marked to market through profit or loss 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 results on market-to-market adjustments 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. 4,966/21 and BCB Resolution No. 352/23 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.

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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.

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 these 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		
	December 31, 2025			December 31, 2025		
	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
Deferred tax assets	1,415,949	474,878	1,890,827	1,440,439	474,878	1,915,317
Deferred tax credits	764,030	-	764,030	881,752	-	881,752

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\$ 558,220 in the Bank and R\$ 630,415 in the Consolidated on December 31, 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\$ 2,469,820 classified in the long term, in the Bank and in the Consolidated on December 31, 2025.

The segregation between current and non-current, of Bank and Consolidated, for the period ended December 31, 2025, is shown below:

	Bank		
	December 31, 2025		
	Current	Non-current	Total
<b>Cash and banks</b>	<b>662,886</b>	<b>-</b>	<b>662,886</b>
<b>Financial assets at amortized cost</b>	<b>25,946,042</b>	<b>20,678,201</b>	<b>46,624,243</b>
Interbank investments	5,147,542	-	5,147,542
Marketable securities	6,157,335	12,437,703	18,595,038
Loans	14,657,950	8,876,831	23,534,781
Other financial assets	467,159	35,253	502,412
Provisions for expected loss associated with credit risk	(483,944)	(671,586)	(1,155,530)
<b>Financial assets at fair value through other comprehensive income</b>	<b>405,046</b>	<b>709,318</b>	<b>1,114,364</b>
Marketable securities	405,456	709,674	1,115,130
Provisions for expected loss associated with credit risk	(410)	(356)	(766)
<b>Financial assets at fair value through profit or loss</b>	<b>8,500,759</b>	<b>2,336,312</b>	<b>10,837,071</b>
Marketable securities	6,066,971	1,024,407	7,091,378
Derivative financial instruments	2,541,301	1,311,905	3,853,206
Provisions for expected loss associated with credit risk	(107,513)	-	(107,513)
<b>Other assets</b>	<b>1,015,216</b>	<b>2,177,948</b>	<b>3,193,164</b>
Deferred tax assets	-	1,890,827	1,890,827
Current tax assets	102,846	287,121	389,967
Non-financial assets held for sale	106,218	-	106,218
Other	806,152	-	806,152
<b>Investments</b>	<b>-</b>	<b>1,113,330</b>	<b>1,113,330</b>
Associates and subsidiaries		1,113,330	1,113,330
<b>Fixed assets and intangible assets</b>	<b>-</b>	<b>303,569</b>	<b>303,569</b>
<b>Total assets</b>	<b>36,529,949</b>	<b>27,318,678</b>	<b>63,848,627</b>
	Bank		
	December 31, 2025		
	Current	Non-current	Total
<b>Financial liabilities at amortized cost</b>	<b>31,449,690</b>	<b>21,134,667</b>	<b>52,584,357</b>
Deposits	8,334,676	1,763,553	10,098,229
Money market funding	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,730,348	12,221,256	24,951,604
Subordinated debts	93,746	2,550,501	2,644,247
Loan obligations	6,487,414	920	6,488,334
Obligations for transfers	1,971,270	4,598,437	6,569,707
<b>Financial liabilities at fair value through profit or loss</b>	<b>2,133,620</b>	<b>609,194</b>	<b>2,742,814</b>
Derivative financial instruments	2,133,620	609,194	2,742,814
<b>Other liabilities</b>	<b>679,220</b>	<b>63,623</b>	<b>742,843</b>
Provisions for expected loss associated with credit risk	26,130	16,137	42,267
Provision for contingencies	-	13,607	13,607
Sundry	653,090	33,879	686,969
<b>Tax Liabilities</b>	<b>197,034</b>	<b>822,631</b>	<b>1,019,665</b>
Current tax obligations	197,034	58,601	255,635
Deferred tax obligations	-	764,030	764,030
<b>Shareholders' equity</b>	<b>-</b>	<b>6,758,948</b>	<b>6,758,948</b>
Share capital	-	5,698,603	5,698,603
Treasury stock	-	(63,916)	(63,916)
Capital reserve	-	95,222	95,222
Profit reserve	-	1,029,852	1,029,852
Other comprehensive income	-	(813)	(813)
<b>Total liabilities and equity</b>	<b>34,459,564</b>	<b>29,389,063</b>	<b>63,848,627</b>

	Consolidated		
	December 31, 2025		
	Current	Non-current	Total
<b>Cash and banks</b>	<b>785,784</b>	-	<b>785,784</b>
<b>Financial assets at amortized cost</b>	<b>27,070,120</b>	<b>20,678,377</b>	<b>47,748,497</b>
Interbank investments	5,150,125	-	5,150,125
Marketable securities	6,159,917	12,437,703	18,597,620
Loans	14,654,951	8,877,706	23,532,657
Other financial assets	1,595,816	35,253	1,631,069
Provisions for expected loss associated with credit risk	(490,689)	(672,285)	(1,162,974)
<b>Financial assets at fair value through other comprehensive income</b>	<b>405,047</b>	<b>781,512</b>	<b>1,186,559</b>
Marketable securities	405,457	781,868	1,187,325
Provisions for expected loss associated with credit risk	(410)	(356)	(766)
<b>Financial assets at fair value through profit or loss</b>	<b>9,572,721</b>	<b>2,980,564</b>	<b>12,553,285</b>
Marketable securities	5,951,449	1,024,407	6,975,856
Derivative financial instruments	3,728,785	1,956,157	5,684,942
Provisions for expected loss associated with credit risk	(107,513)	-	(107,513)
<b>Other assets</b>	<b>1,081,899</b>	<b>2,656,816</b>	<b>3,738,715</b>
Deferred tax assets	-	1,915,317	1,915,317
Current tax assets	176,310	287,121	463,431
Non-financial assets held for sale	106,218	-	106,218
Other	799,371	454,378	1,253,749
<b>Fixed assets and intangible assets</b>	-	<b>303,569</b>	<b>303,569</b>
<b>Total assets</b>	<b>38,915,571</b>	<b>27,400,838</b>	<b>66,316,409</b>
Consolidated			
December 31, 2025			
	Current	Non-current	Total
<b>Financial liabilities at amortized cost</b>	<b>32,539,771</b>	<b>20,451,591</b>	<b>52,991,362</b>
Deposits	8,271,901	1,080,477	9,352,378
Money market funding	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,730,348	12,221,256	24,951,604
Subordinated debts	93,746	2,550,501	2,644,247
Loan obligations	7,640,269	920	7,641,189
Obligations for transfers	1,971,271	4,598,437	6,569,708
<b>Financial liabilities at fair value through profit or loss</b>	<b>3,168,410</b>	<b>1,038,592</b>	<b>4,207,002</b>
Derivative financial instruments	3,168,410	1,038,592	4,207,002
<b>Other liabilities</b>	<b>1,016,044</b>	<b>93,694</b>	<b>1,109,738</b>
Provisions for expected loss associated with credit risk	26,130	16,137	42,267
Provision for contingencies	-	13,607	13,607
Sundry	989,914	63,950	1,053,864
<b>Other liabilities</b>	<b>254,117</b>	<b>978,064</b>	<b>1,232,181</b>
Current tax obligations	254,117	62,218	316,335
Deferred tax obligations	-	915,846	915,846
<b>Shareholders' equity</b>	-	<b>6,776,126</b>	<b>6,776,126</b>
Share capital		5,698,603	5,698,603
Treasury stock		(63,916)	(63,916)
Capital reserve		95,222	95,222
Profit reserve		1,029,852	1,029,852
Other comprehensive income		(813)	(813)
Non controlling shareholders interest	-	17,178	17,178
<b>Total liabilities and equity</b>	<b>36,978,342</b>	<b>29,338,067</b>	<b>66,316,409</b>

**4. Cash and cash equivalents**

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

	Bank			Consolidated		
	December 31, 2025			December 31, 2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
<b>Cash and banks</b>	<b>662,886</b>	-	<b>662,886</b>	<b>785,784</b>	-	<b>785,784</b>
Interbank liquidity investments	<b>3,631,377</b>	(257)	<b>3,631,120</b>	<b>3,631,377</b>	(257)	<b>3,631,120</b>
Applications in foreign currencies	4	-	4	4	-	4
Other operations with maturities of up to 90 days (a)	<b>3,631,373</b>	(257)	<b>3,631,116</b>	<b>3,631,373</b>	(257)	<b>3,631,116</b>
<b>Cash and cash equivalents balance</b>	<b>4,294,263</b>	(257)	<b>4,294,006</b>	<b>4,417,161</b>	(257)	<b>4,416,904</b>

(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.

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##### 5. Marketable securities and derivative financial instruments

###### a) Marketable securities

The classifications of securities, as of December 31, 2025, are shown as follows:

###### Measured at Amortized Cost

	December 31, 2025			December 31, 2025		
	Bank	Consolidated		Bank	Consolidated	
	Book Value	Expected loss	Net worth	Book Value	Expected loss	Net worth
National Treasury Notes - NTN - B	629,644	-	629,644	629,644	-	629,644
National Treasury Bills - LTN	614,364	-	614,364	616,948	-	616,948
Real estate receivables certificates - CRI	147,308	(780)	146,528	147,308	(780)	146,528
National Treasury Notes - NTN - F	1,946,843	-	1,946,843	1,946,843	-	1,946,843
Debentures	1,762,524	(58,144)	1,704,380	1,762,522	(58,144)	1,704,378
Promissory notes - NP	709,310	(4,356)	704,954	709,310	(4,356)	704,954
Rural Producer's Certificate - CPR	6,327,487	(88,006)	6,239,481	6,327,487	(88,006)	6,239,481
Financial Letters - LF	120,158	(364)	119,794	120,158	(364)	119,794
Agribusiness Receivables Certificate - CRA	85,610	(27,253)	58,357	85,610	(27,253)	58,357
Receivables certificates - CR	33,409	(75)	33,334	33,409	(75)	33,334
Commercial notes - NC	6,218,381	(30,200)	6,188,181	6,218,381	(30,200)	6,188,181
<b>Total - Amortized Cost</b>	<b>18,595,038</b>	<b>(209,178)</b>	<b>18,385,860</b>	<b>18,597,620</b>	<b>(209,178)</b>	<b>18,388,442</b>

###### Measured at Fair Value in Other Comprehensive Income

	December 31, 2025			December 31, 2025		
	Bank	Consolidated		Bank	Consolidated	
	Book Value	Expected loss	Net worth	Book Value	Expected loss	Net worth
Treasury Financial Letters - LFT	558,220	-	558,220	630,415	-	630,415
Eurobonds	49,504	(40)	49,464	49,504	(40)	49,464
National Treasury Notes - NTN - B	325,102	-	325,102	325,102	-	325,102
Debentures	75,718	(377)	75,341	75,718	(377)	75,341
Promissory notes - NP	44,318	(158)	44,160	44,318	(158)	44,160
Financial Letters - LF	62,268	(191)	62,077	62,268	(191)	62,077
<b>Total - Fair Value in Other Comprehensive Income</b>	<b>1,115,130</b>	<b>(766)</b>	<b>1,114,364</b>	<b>1,187,325</b>	<b>(766)</b>	<b>1,186,559</b>

###### Measured at Fair Value in Profit or Loss

	December 31, 2025			December 31, 2025		
	Bank	Consolidated		Bank	Consolidated	
	Book Value	Expected loss	Net worth	Book Value	Expected loss	Net worth
Treasury Financial Letters - LFT	18,449	-	18,449	36,620	-	36,620
Eurobonds	186,838	-	186,838	186,838	-	186,838
National Treasury Notes - NTN - B	4,249,046	-	4,249,046	4,249,046	-	4,249,046
Real estate receivables certificates - CRI	30,661	-	30,661	-	-	-
Debentures	418,525	(107,513)	311,012	418,525	(107,513)	311,012
Rural Producer's Certificate - CPR	94,917	-	94,917	94,917	-	94,917
Government bonds issued in other countries	1,033,354	-	1,033,354	1,033,354	-	1,033,354
Shares of publicly traded companies	8,850	-	8,850	8,850	-	8,850
Infrastructure Equity Funds	115,538	-	115,538	115,538	-	115,538
Credit rights investment funds	779,503	-	779,503	779,503	-	779,503
Shares of closely held companies	11,104	-	11,104	11,104	-	11,104
Liquid investment funds	144,593	-	144,593	10,900	-	10,900
<b>Total - Fair Value in Profit</b>	<b>7,091,378</b>	<b>(107,513)</b>	<b>6,953,204</b>	<b>6,975,856</b>	<b>(107,513)</b>	<b>6,837,682</b>

The composition of the portfolio as of December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

December 2025	Bank			
	Level 1	Level 2	Level 3	Total
At fair value through other comprehensive income	932,825	182,305	-	1,115,130
At fair value through profit or loss	4,552,959	1,518,203	1,020,216	7,091,378
<b>Total</b>	<b>5,485,784</b>	<b>1,700,508</b>	<b>1,020,216</b>	<b>8,206,508</b>

December 2025	Consolidated			
	Level 1	Level 2	Level 3	Total
At fair value through other comprehensive income	1,005,020	182,305	-	1,187,325
At fair value through profit or loss	4,571,128	1,384,512	1,020,216	6,975,856
<b>Total</b>	<b>5,576,148</b>	<b>1,566,817</b>	<b>1,020,216</b>	<b>8,163,181</b>

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

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				
	December 31, 2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
<b>Future contracts</b>	<b>19,950,324</b>	-	-	-	-
<b>Purchase commitments</b>	<b>8,888,274</b>	-	-	-	-
Interbank market	6,941,403	-	-	-	-
Foreign currency	983,149	-	-	-	-
Inflation	963,722	-	-	-	-
<b>Sales commitment</b>	<b>11,062,050</b>	-	-	-	-
Interbank market	7,804,043	-	-	-	-
Foreign currency	3,165,734	-	-	-	-
Commodities	92,273	-	-	-	-
<b>Asset position</b>	<b>65,972,475</b>	<b>3,682,070</b>	<b>171,136</b>	-	<b>3,853,206</b>
<b>Swap Contracts</b>	<b>18,561,636</b>	<b>365,990</b>	<b>622,192</b>	-	<b>988,182</b>
Interbank market	13,748,881	234,811	444,019	-	678,830
Foreign currency	2,719,932	72,645	146,439	-	219,084
Fixed rate	1,880,823	36,140	32,017	-	68,157
Inflation	212,000	22,394	(283)	-	22,111
<b>Options contracts</b>	<b>38,433,005</b>	<b>3,067,907</b>	<b>(456,260)</b>	-	<b>2,611,647</b>
<b>Purchase commitments</b>	<b>37,132,908</b>	<b>2,979,686</b>	<b>(730,999)</b>	-	<b>2,248,687</b>
Foreign currency	1,300,097	88,221	274,739	-	362,960
<b>Exchange contracts</b>	<b>988,625</b>	<b>9,693</b>	<b>(19)</b>	-	<b>9,674</b>
<b>Purchase commitments</b>	<b>988,625</b>	<b>9,693</b>	<b>(19)</b>	-	<b>9,674</b>
Foreign currency	988,625	9,693	(19)	-	9,674
<b>Other financial instruments</b>	<b>7,989,209</b>	<b>238,480</b>	<b>5,223</b>	-	<b>243,703</b>
<b>Purchase commitments</b>	<b>4,387,278</b>	<b>72,125</b>	<b>4,219</b>	-	<b>76,344</b>
Foreign currency	3,448,034	166,024	1,004	-	167,028
Commodities	153,897	331	-	-	331
<b>Liability position</b>	<b>55,094,853</b>	<b>(2,357,103)</b>	<b>(386,524)</b>	<b>813</b>	<b>(2,742,814)</b>
<b>Swap Contracts</b>	<b>6,487,413</b>	<b>(193,579)</b>	<b>(23,723)</b>	<b>610</b>	<b>(216,692)</b>
Interbank market	1,542,702	(27,377)	(9,771)	210	(36,938)
Foreign currency	1,594,910	(85,819)	10,094	127	(75,598)
Fixed rate	2,909,753	(75,258)	(23,545)	232	(98,571)
Other	110,048	52	(238)	-	(186)
Inflation	330,000	(5,177)	(263)	41	(5,399)
<b>Options contracts</b>	<b>40,674,261</b>	<b>(1,818,435)</b>	<b>(355,035)</b>	<b>31</b>	<b>(2,173,439)</b>
<b>Sales commitment</b>	<b>39,513,288</b>	<b>(1,721,062)</b>	<b>(84,449)</b>	<b>1</b>	<b>(1,805,510)</b>
Foreign currency	1,160,973	(97,373)	(270,586)	30	(367,929)
<b>Exchange contracts</b>	<b>520,711</b>	<b>(13,775)</b>	<b>(1)</b>	<b>9</b>	<b>(13,767)</b>
<b>Sales commitment</b>	<b>520,711</b>	<b>(13,775)</b>	<b>(1)</b>	<b>9</b>	<b>(13,767)</b>
Foreign currency	520,711	(13,775)	(1)	9	(13,767)
<b>Other financial instruments</b>	<b>7,412,468</b>	<b>(331,314)</b>	<b>(7,765)</b>	<b>163</b>	<b>(338,916)</b>
<b>Sales commitment</b>	<b>4,098,965</b>	<b>(174,407)</b>	<b>(9,619)</b>	<b>62</b>	<b>(183,964)</b>
Foreign currency	3,146,083	(156,758)	1,854	101	(154,803)
Commodities	167,420	(149)	-	-	(149)
Other					

	Consolidated December 31, 2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
<b>Futures contracts</b>	<b>20,820,660</b>	-	-	-	-
<b>Purchase commitments</b>	<b>9,131,850</b>	-	-	-	-
Interbank market	6,941,403	-	-	-	-
Foreign currency	983,149	-	-	-	-
Commodities	243,576	-	-	-	-
Inflation	963,722	-	-	-	-
<b>Sales commitment</b>	<b>11,688,810</b>	-	-	-	-
Interbank market	7,804,043	-	-	-	-
Foreign currency	3,291,597	-	-	-	-
Commodities	593,170	-	-	-	-
<b>Asset position</b>	<b>68,397,662</b>	<b>5,519,680</b>	<b>165,262</b>	-	<b>5,684,942</b>
<b>Swap Contracts</b>	<b>18,561,636</b>	<b>365,990</b>	<b>622,195</b>	-	<b>988,185</b>
Interbank market	13,748,881	234,811	444,022	-	678,833
Foreign currency	2,719,932	72,645	146,439	-	219,084
Fixed rate	1,880,823	36,140	32,017	-	68,157
Inflation	212,000	22,394	(283)	-	22,111
<b>Options contracts</b>					
<b>Purchase commitments</b>	<b>38,496,366</b>	<b>3,067,897</b>	<b>(454,578)</b>	-	<b>2,613,319</b>
Foreign currency	37,132,908	2,979,686	(730,999)	-	2,248,687
Commodities	1,363,458	88,211	276,421	-	364,632
<b>Exchange contracts</b>					
<b>Purchase commitments</b>	<b>988,625</b>	<b>9,693</b>	<b>(19)</b>	-	<b>9,674</b>
Foreign currency	988,625	9,693	(19)	-	9,674
<b>Other financial instruments</b>					
<b>Purchase commitments</b>	<b>10,351,035</b>	<b>2,076,100</b>	<b>(2,336)</b>	-	<b>2,073,764</b>
Foreign currency	4,347,242	73,059	4,447	-	77,506
Commodities	5,849,896	2,002,710	(6,783)	-	1,995,927
Other financial assets	153,897	331	-	-	331
<b>Liability position</b>	<b>57,364,321</b>	<b>(3,818,757)</b>	<b>(389,059)</b>	<b>814</b>	<b>(4,207,002)</b>
<b>Swap Contracts</b>	<b>6,487,413</b>	<b>(193,579)</b>	<b>(23,727)</b>	<b>610</b>	<b>(216,696)</b>
Interbank market	1,542,702	(27,377)	(9,775)	210	(36,942)
Foreign currency	1,594,910	(85,819)	10,094	127	(75,598)
Fixed rate	2,909,753	(75,258)	(23,545)	232	(98,571)
Other	110,048	52	(238)	-	(186)
Inflation	330,000	(5,177)	(263)	41	(5,399)
<b>Options contracts</b>					
<b>Sales commitment</b>	<b>40,686,410</b>	<b>(1,818,435)</b>	<b>(357,765)</b>	<b>32</b>	<b>(2,176,168)</b>
Foreign currency	39,513,288	(1,721,062)	(84,449)	2	(1,805,509)
Commodities	1,173,122	(97,373)	(273,316)	30	(370,659)
<b>Exchange contracts</b>					
<b>Sales commitment</b>	<b>520,711</b>	<b>(13,775)</b>	<b>(1)</b>	<b>9</b>	<b>(13,767)</b>
Foreign currency	520,711	(13,775)	(1)	9	(13,767)
<b>Other financial instruments</b>					
<b>Sales commitment</b>	<b>9,669,787</b>	<b>(1,792,968)</b>	<b>(7,566)</b>	<b>163</b>	<b>(1,800,371)</b>
Foreign currency	4,063,002	(174,518)	(9,367)	62	(183,823)
Commodities	5,439,365	(1,618,301)	1,801	101	(1,616,399)
Stocks	167,420	(149)	-	-	(149)

In order to mitigate the risks of foreign onlending obligations in the amount of US\$ 33 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 and Consolidated December 31, 2025			
	Notional value	Curve Value	Market value	Adjust to market
<b>Derivatives designated as fair value hedge instruments</b>				
<b>Hedge instruments</b>				
<b>Swap Contracts</b>	<b>168,235</b>	<b>184,219</b>	<b>180,638</b>	<b>3,582</b>
Foreign currency - Dollar - Asset position	168,235	184,219	180,638	3,582
<b>Hedge Object</b>	<b>184,227</b>	<b>(184,227)</b>	<b>(187,809)</b>	<b>(3,582)</b>
Obligations for transfers abroad (Note 11.b)	184,227	(184,227)	(187,809)	(3,582)

Derivative financial instruments, by maturity, on December 31, 2025, have the following composition:

	Bank					Total
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	
<b>Off Balance Book</b>						
Up to 1 month	2,793,623	467,263	902,090	520,614	6,103,277	10,786,867
1 to 3 months	2,790,315	533,035	1,497,548	99,318	3,414,299	8,334,515
3 to 6 months	1,312,589	6,877,715	2,106,860	204,871	2,402,592	12,904,627
6 to 12 months	3,462,614	62,599,427	4,470,854	196,247	2,577,285	73,306,427
1 to 3 years	7,127,735	8,316,201	9,830,319	397,475	893,593	26,565,323
Over 3 years	2,463,448	313,625.00	6,241,378	90,811	10,631	9,119,893
<b>Total – December 2025</b>	<b>19,950,324</b>	<b>79,107,266</b>	<b>25,049,049</b>	<b>1,509,336</b>	<b>15,401,677</b>	<b>141,017,652</b>

	Consolidated					Total
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	
<b>Off Balance Book</b>						
Up to 1 month	2,972,420	467,262	902,090	520,614	6,444,688	11,307,074
1 to 3 months	3,021,329	595,048	1,497,548	99,318	3,974,841	9,188,084
3 to 6 months	1,472,582	6,885,955	2,106,860	204,871	3,087,452	13,757,720
6 to 12 months	3,763,146	62,604,685	4,470,854	196,247	3,707,340	74,742,272
1 to 3 years	7,127,735	8,316,201	9,830,319	397,475	2,625,344	28,297,074
Over 3 years	2,463,448	313,625	6,241,378	90,811	181,157	9,290,419
<b>Total – December 2025</b>	<b>20,820,660</b>	<b>79,182,776</b>	<b>25,049,049</b>	<b>1,509,336</b>	<b>20,020,822</b>	<b>146,582,643</b>

	Bank					Total
	Option	Swap	Exchange	Other	Total	
<b>Asset position</b>						
Up to 1 month	10,081	48,272	2,036	82,724	143,113	
1 to 3 months	26,522	15,997	2,217	39,380	84,116	
3 to 6 months	215,401	34,724	559	39,915	290,599	
6 to 12 months	1,915,466	43,086	2,989	61,932	2,023,473	
1 to 3 years	444,177	297,659	1,873	19,736	763,445	
Over 3 years	-	548,444	-	16	548,460	
<b>Total – December 2025</b>	<b>2,611,647</b>	<b>988,182</b>	<b>9,674</b>	<b>243,703</b>	<b>3,853,206</b>	

	Consolidated					Total
	Option	Swap	Exchange	Other	Total	
<b>Asset position</b>						
Up to 1 month	12,800	48,272	2,038	169,027	232,137	
1 to 3 months	27,229	15,997	2,217	266,890	312,333	
3 to 6 months	215,856	34,724	559	332,891	584,030	
6 to 12 months	1,913,257	43,086	2,989	640,953	2,600,285	
1 to 3 years	444,177	297,662	1,871	632,531	1,376,241	
Over 3 years	-	548,444	-	31,472	579,916	
<b>Total – December 2025</b>	<b>2,613,319</b>	<b>988,185</b>	<b>9,674</b>	<b>2,073,764</b>	<b>5,684,942</b>	

	Bank					Total
	Option	Swap	Exchange	Other	Total	
<b>Liability position</b>						
Up to 1 month	(10,547)	(42,979)	(1,772)	(132,065)	(187,363)	
1 to 3 months	(25,432)	(29,443)	(866)	(54,832)	(110,573)	
3 to 6 months	(171,782)	(52,005)	(1,401)	(51,659)	(276,847)	
6 to 12 months	(1,459,025)	(16,485)	(640)	(82,687)	(1,558,837)	
1 to 3 years	(482,914)	(47,484)	(8,673)	(17,673)	(556,744)	
Over 3 years	(23,739)	(28,296)	(415)	-	(52,450)	
<b>Total – December 2025</b>	<b>(2,173,439)</b>	<b>(216,692)</b>	<b>(13,767)</b>	<b>(338,916)</b>	<b>(2,742,814)</b>	

	Consolidated					Total
	Option	Swap	Exchange	Other	Total	
<b>Liability position</b>						
Up to 1 month	(13,276)	(42,983)	(1,772)	(221,048)	(279,079)	
1 to 3 months	(25,432)	(29,443)	(866)	(292,080)	(347,821)	
3 to 6 months	(171,782)	(52,005)	(1,401)	(288,369)	(513,557)	
6 to 12 months	(1,459,025)	(16,485)	(640)	(551,803)	(2,027,953)	
1 to 3 years	(482,914)	(47,484)	(8,673)	(427,511)	(966,582)	
Over 3 years	(23,739)	(28,296)	(415)	(19,560)	(72,010)	
<b>Total – December 2025</b>	<b>(2,176,168)</b>	<b>(216,696)</b>	<b>(13,767)</b>	<b>(1,800,371)</b>	<b>(4,207,002)</b>	

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The composition of the portfolio as of December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			Total
	Level 1	Level 2	Level 3	
<b>Asset Position</b>	2,366,944	1,474,759	11,503	<b>3,853,206</b>
<b>Liability position</b>	(1,819,241)	(912,189)	(11,384)	<b>(2,742,814)</b>

	Consolidated			Total
	Level 1	Level 2	Level 3	
<b>Asset Position</b>	2,365,897	3,307,542	11,503	<b>5,684,942</b>
<b>Liability position</b>	(1,819,241)	(2,376,377)	(11,384)	<b>(4,207,002)</b>

Gains (losses) on derivative financial instruments for the period and accumulated ended on December 31, 2025 are as follows:

	Bank			Accumulated 2025		
	2 Semester 2025			Accumulated 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	2,248,628	(2,233,017)	15,611	7,485,179	(6,900,804)	584,375
Swaps	572,276	(275,415)	296,861	799,876	(817,377)	(17,501)
Options	11,081,854	(11,035,525)	46,329	21,614,350	(21,270,029)	344,321
Foreign exchange	195,205	(80,683)	114,522	401,496	(313,480)	88,016
Other financial instruments	665,405	(490,558)	174,847	995,940	(1,195,562)	(199,622)
<b>Total</b>	<b>14,763,368</b>	<b>(14,115,198)</b>	<b>648,170</b>	<b>31,296,841</b>	<b>(30,497,252)</b>	<b>799,589</b>

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

	Consolidated			Accumulated 2025		
	2 Semester 2025			Accumulated 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	2,800,713	(2,794,710)	6,003	8,040,291	(7,463,600)	576,691
Swaps	572,276	(275,415)	296,861	799,876	(846,325)	(46,449)
Options	11,193,829	(11,140,547)	53,282	21,727,495	(21,376,222)	351,273
Foreign exchange	195,205	(80,683)	114,522	401,496	(313,480)	88,016
Other financial instruments	1,996,554	(1,671,221)	325,333	3,274,768	(3,194,936)	79,832
<b>Total</b>	<b>16,758,577</b>	<b>(15,962,576)</b>	<b>796,001</b>	<b>34,243,926</b>	<b>(33,194,563)</b>	<b>1,049,363</b>

(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.

	Exposure		
	Probable Scenario	Scenario II	Scenario III
<b>i) Interest rate</b>			
Net exposure to fixed interest rates (RWAjur1)	10,139	32,185	54,231
Net exposure of currency coupons (RWAjur2)	89,488	95,549	101,611
Net exposure of index coupons (RWAjur3)	79,442	79,527	79,612
<b>Total interest rate exposure (Note 24)</b>	<b>179,069</b>	<b>207,261</b>	<b>235,454</b>
<b>ii) Foreign exchange rate</b>			
Total exposure purchased at exchange rates (Note 24)	20,815	44,275	67,735
	<b>20,815</b>	<b>44,275</b>	<b>67,735</b>
<b>iii) Index, shares and commodities</b>			
Total exposure to index, shares and commodities (Note 24)	53,284	54,303	55,323
	<b>53,284</b>	<b>54,303</b>	<b>55,323</b>

#### 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 December 31, 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 December 31, 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.

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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 December 31, 2025, demonstrated an exposure of R\$ 244.111, 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			
	31/12/2025			
	Stage 1	Stage 2	Stage 3	Total
<b>Financial assets</b>				
<b>At Amortized Cost</b>				
Interbank investments	5,147,542	-	-	5,147,542
Marketable securities	17,873,334	377,158	344,546	18,595,038
Loans	21,794,435	792,309	948,037	23,534,781
Other financial assets (a)	490,887	2,719	8,806	502,412
<b>Total - Amortized Cost</b>	<b>45,306,198</b>	<b>1,172,186</b>	<b>1,301,389</b>	<b>47,779,773</b>
<b>At fair value through other comprehensive income</b>				
Marketable securities	1,115,130	-	-	1,115,130
<b>Total - At fair value through other comprehensive income</b>	<b>1,115,130</b>	<b>-</b>	<b>-</b>	<b>1,115,130</b>
<b>At fair value through profit or loss</b>				
Marketable securities	6,982,448	-	108,930	7,091,378
<b>Total - At fair value through profit or loss</b>	<b>6,982,448</b>	<b>-</b>	<b>108,930</b>	<b>7,091,378</b>
<b>Total - Financial assets</b>	<b>53,403,776</b>	<b>1,172,186</b>	<b>1,410,319</b>	<b>55,986,281</b>
<b>Financial guarantees provided (recorded in off balance)</b>				
Guarantees provided to customers	11,658,750	647,257	-	12,306,007
<b>Total - Financial guarantees provided</b>	<b>11,658,750</b>	<b>647,257</b>	<b>-</b>	<b>12,306,007</b>
Consolidated				
	Stage 1	Stage 2	Stage 3	Total
<b>Financial assets</b>				
<b>At Amortized Cost</b>				
Interbank investments	5,150,125	-	-	5,150,125
Marketable securities	17,875,916	377,158	344,546	18,597,620
Loans	21,792,311	792,309	948,037	23,532,657
Other financial assets (a)	1,585,312	36,951	8,806	1,631,069
<b>Total - Amortized Cost</b>	<b>46,403,664</b>	<b>1,206,418</b>	<b>1,301,389</b>	<b>48,911,471</b>
<b>At fair value through other comprehensive income</b>				
Marketable securities	1,187,325	-	-	1,187,325
<b>Total - At fair value through other comprehensive income</b>	<b>1,187,325</b>	<b>-</b>	<b>-</b>	<b>1,187,325</b>
<b>At fair value through profit or loss</b>				
Marketable securities	6,866,926	-	108,930	6,975,856
<b>Total - At fair value through profit or loss</b>	<b>6,866,926</b>	<b>-</b>	<b>108,930</b>	<b>6,975,856</b>
<b>Total - Financial assets</b>	<b>54,457,915</b>	<b>1,206,418</b>	<b>1,410,319</b>	<b>57,074,652</b>
<b>Financial guarantees provided (recorded in off balance)</b>				
Guarantees provided to customers	11,658,286	647,257	-	12,305,543
<b>Total - Financial guarantees provided</b>	<b>11,658,286</b>	<b>647,257</b>	<b>-</b>	<b>12,305,543</b>

(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.

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The balances of credit operations and financial guarantees provided, on the year ended December 31, 2025, are shown as follows:

Classified at Amortized Cost

	Bank	Consolidated
	Gross Book Value	Gross Book Value
<b>Credit operations</b>		
Loans	5,900,263	5,898,139
Financing	7,952,188	7,952,188
Rural and agro-industrial financing	2,543,130	2,543,130
Real Estate Financing	1,543,949	1,543,949
Advances on exchange contracts	1,806,015	1,806,015
Securities and credits receivable	3,789,236	3,789,236
<b>Total - Credit operations</b>	<b>23,534,781</b>	<b>23,532,657</b>
<b>Financial guarantees provided (recorded in off balance accounts)</b>		
Guarantees provided to customers	12,306,007	12,305,543
<b>Total - Financial guarantees provided</b>	<b>12,306,007</b>	<b>12,305,543</b>
<b>Total portfolio</b>	<b>35,840,788</b>	<b>35,838,200</b>

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

	December 31, 2025				
	Bank		Consolidated		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided
Up to 1 month	2,686,470	989,356	3,675,826	2,686,470	989,356
1 to 3 months	3,733,235	1,546,641	5,279,876	3,730,236	1,546,641
3 to 6 months	3,017,238	1,777,258	4,794,496	3,017,238	1,777,258
6 to 12 months	4,949,855	3,465,488	8,415,343	4,949,855	3,465,488
1 to 3 years	6,971,721	2,411,466	9,383,187	6,972,596	2,411,002
Over 3 years	1,905,110	2,115,798	4,020,908	1,905,110	2,115,798
Overdue after 15 days	271,152	-	271,152	271,152	-
<b>Total - December 2025</b>	<b>23,534,781</b>	<b>12,306,007</b>	<b>35,840,788</b>	<b>23,532,657</b>	<b>12,305,543</b>
					<b>35,838,200</b>

In the period ended December 31, 2025, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R\$ 42,459. The effect of these operations on the result for the period, net of any provision results, was positive by R\$ 819. 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	
	December 31, 2025	
	% of portfolio	
	Balance	(1)
Main debtor	629,782	1.19%
10 biggest debtors	4,835,241	9.10%
20 biggest debtors	7,968,894	15.00%

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

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**7. Provisions for expected losses associated with credit risk**

	December 31, 2025			
	Bank			
	Stage 1	Stage 2	Stage 3	Total
<b>Financial assets associated with credit risk</b>				
<b>At amortized cost</b>				
Interbank liquidity investments	257	-	-	257
Securities and securities	56,999	22,342	129,837	209,178
Credit operations	93,840	43,080	612,275	749,195
Other financial investments	230	47	6,623	6,900
Other provisions (a)	-	-	190,000	190,000
<b>Total at amortized cost</b>	<b>151,326</b>	<b>65,469</b>	<b>938,735</b>	<b>1,155,530</b>
<b>At fair value through other comprehensive income</b>				
Marketable securities	766	-	-	766
<b>At fair value through profit or loss</b>				
Marketable securities	-	-	107,513	107,513
<b>Financial liabilities associated with credit risk</b>				
Financial guarantees provided	14,439	18,294	-	32,733
Loan commitments and credits to be released	5,311	4,070	153	9,534
<b>Total financial guarantees provided and credit commitments</b>	<b>19,750</b>	<b>22,364</b>	<b>153</b>	<b>42,267</b>
<b>Financial instruments associated with credit risk</b>	<b>171,842</b>	<b>87,833</b>	<b>1,046,401</b>	<b>1,306,076</b>

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

	December 31, 2025			
	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
<b>Financial assets associated with credit risk</b>				
<b>At amortized cost</b>				
Interbank liquidity investments	257	-	-	257
Securities and securities	56,999	22,342	129,837	209,178
Credit operations	93,840	43,080	612,275	749,195
Other financial investments	7,146	575	6,623	14,344
Other provisions (a)	-	-	190,000	190,000
<b>Total at amortized cost</b>	<b>158,242</b>	<b>65,997</b>	<b>938,735</b>	<b>1,162,974</b>
<b>At fair value through other comprehensive income</b>				
Marketable securities	766	-	-	766
<b>At fair value through profit or loss</b>				
Marketable securities	-	-	107,513	107,513
<b>Financial liabilities associated with credit risk</b>				
Financial guarantees provided	14,439	18,294	-	32,733
Loan commitments and credits to be released	5,311	4,070	153	9,534
<b>Total financial guarantees provided and credit commitments</b>	<b>19,750</b>	<b>22,364</b>	<b>153</b>	<b>42,267</b>
<b>Financial instruments associated with credit risk</b>	<b>178,758</b>	<b>88,361</b>	<b>1,046,401</b>	<b>1,313,520</b>

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

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The movement of expected credit loss by stage, in the period ended December 31, 2025 is shown as follows:

	Bank			
	Stage 1	Stage 2	Stage 3	Total
<b>Beginning Balance of the period</b>	<b>192,212</b>	<b>84,167</b>	<b>749,686</b>	<b>1,026,065</b>
Transferred to Stage 1	3,336	-	-	3,336
Transferred to Stage 2	-	5,406	-	5,406
Transferred to Stage 3	-	-	12,292	12,292
From Stage 1	(7,492)	-	-	(7,492)
From Stage 2	-	(12,265)	-	(12,265)
From Stage 3	-	-	(1,278)	(1,278)
Assets originated/Liquidated or amortized	(16,178)	10,526	418,477	412,825
Written off as losses	-	-	(132,813)	(132,813)
<b>Final Balance of the period</b>	<b>171,878</b>	<b>87,834</b>	<b>1,046,364</b>	<b>1,306,076</b>
	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
<b>Beginning Balance of the period</b>	<b>197,799</b>	<b>85,112</b>	<b>749,790</b>	<b>1,032,701</b>
Transferred to Stage 1	3,440	-	-	3,440
Transferred to Stage 2	-	5,406	-	5,406
Transferred to Stage 3	-	-	12,292	12,292
From Stage 1	(7,492)	-	-	(7,492)
From Stage 2	-	(12,265)	-	(12,265)
From Stage 3	-	-	(1,381)	(1,381)
Assets originated/Liquidated or amortized	(14,955)	10,108	418,479	413,632
Written off as losses	-	-	(132,813)	(132,813)
<b>Final Balance of the period</b>	<b>178,792</b>	<b>88,361</b>	<b>1,046,367</b>	<b>1,313,520</b>

As of December 31, 2025, the total balance of renegotiated credits is R\$ 92,909 and of restructured operations is R\$ 99,149, at the bank and consolidated. The amount of recovered credits, the period ended on December 31, 2025, previously offset against the provision, was R\$ 81,256, in the bank and consolidated.

## 8. Other assets - other

The compositions of Other assets - other, in the period ended December 31, 2025, are as follows:

	Bank	Consolidated
Securities and credits receivable	-	69,560
Negotiation and Intermediation of securities <sup>(a)</sup>	629,641	749,330
Interfinancial relations <sup>(b)</sup>	55,778	55,778
Energy contract advance <sup>(c)</sup>	-	278,889
Advance Expenses	41,492	41,771
Income to be received	40,420	23,472
Other credits without credit granting characteristics	6,092	6,092
Debtors for security deposits	14,083	14,136
Other	18,646	14,721
<b>Total</b>	<b>806,152</b>	<b>1,253,749</b>

(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

	December 31, 2025					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
<b>Direct Controlling</b>						
ABC Brasil Administração e Participações Ltda.	100%	156,754	151,215	151,215	49,506	49,506
ABC Brasil Comercializadora de Energia Ltda. <sup>(1)</sup>	100%	4,019,438	885,137	885,137	123,715	123,714
ABC Brasil Investment Banking Ltda. <sup>(2)</sup>	92.17%	133,349	90,555	76,978	51,979	40,351
		<b>1,126,907</b>	<b>1,113,330</b>		<b>225,200</b>	<b>213,571</b>
<b>Indirect Controlling</b>						
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. <sup>(3)</sup>	100%	41,418	22,491	22,491	23,214	23,214
ABC Brasil Corretora de Seguros Ltda. <sup>(4)</sup>	89.5%	30,324	7,931	7,098	32,305	28,886
Visão Gestora de Crédito Ltda.	90%	1,523	(2,572)	(2,572)	(2,408)	(1,666)
ABC M&A e ECM Ltda.	100%	11,603	8,917	8,917	2,804	2,804
ABC DCM Ltda. <sup>(5)</sup>	100%	31,183	22,737	22,737	22,738	22,738
ABC Holding Financeira Ltda. <sup>(6)</sup>	100%	24,759	24,755	24,755	23,250	23,250
ABC Brasil Benefícios Corretora de Seguros Ltda. <sup>(7)</sup>	89.3%	26,987	6,973	6,227	19,319	17,253
		<b>91,232</b>	<b>89,653</b>		<b>121,222</b>	<b>116,479</b>

(1) On December 01, 2025, was approved the distribution of interest on capital, in the amounts of R\$ 70,514.

(1) On February 25, 2025, September 8, 2025, and December 29, 2025, the disproportionate distributions of dividends were approved, in the amounts of R\$ 51,477, R\$ 15,000 and R\$ 38,374, respectively. On September 09, 2025 and October 06, 2025, were a capital increase of R\$ 70 and R\$ 50, respectively.

(3) On March 24, 2025 and September 8, 2025, the distributions of dividends were approved, in the amount of R\$28,032 and R\$12,000, respectively.

(4) On January 16, 2025, July 10, 2025 and December 23, 2025, the disproportionate distributions of dividends were approved, in the amount of R\$ 11,641, R\$ 21,510 and R\$ 7,914, respectively.

(5) On March 24, 2025 and September 8, 2025, the distributions of dividends were approved, in the amount of R\$ 23,799 and R\$ 5,000, respectively.

(6) On March 24, 2025 and September 8, 2025, the distributions of dividends were approved, in the amount of R\$ 27,800 and R\$ 10,000, respectively.

(7) On December 23, 2025, the distribution of dividend was approved, in the amount of R\$ 15,346.

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#### 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%.

#### 11. Funding

a) The borrowings are classified at Amortized Cost and, on December 31, 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	628,595	-	-	-	-	628,595
Interbank deposits	-	33,952	418,447	-	-	452,399
Term deposits	-	3,255,993	3,997,690	1,744,676	18,877	9,017,236
<b>Deposits</b>	<b>628,595</b>	<b>3,289,945</b>	<b>4,416,137</b>	<b>1,744,676</b>	<b>18,877</b>	<b>10,098,229</b>
<b>Money market funding</b>	<b>-</b>	<b>1,832,236</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,832,236</b>
Real estate credit letters - LCI	-	312,890	762,143	323,402	-	1,398,435
Agribusiness credit letters - LCA	-	1,266,031	3,737,474	1,953,018	73,754	7,030,276
Financial letters - LF	-	2,752,497	3,899,313	9,447,036	424,047	16,522,893
<b>Acceptances and issuance of securities</b>	<b>-</b>	<b>4,331,418</b>	<b>8,398,930</b>	<b>11,723,455</b>	<b>497,801</b>	<b>24,951,604</b>
<b>Subordinated debts</b>	<b>-</b>	<b>21,488</b>	<b>72,258</b>	<b>149,601</b>	<b>2,400,900</b>	<b>2,644,247</b>
Obligations for loans abroad	-	2,474,861	4,012,553	463	457	6,488,334
<b>Obligations for loans</b>	<b>-</b>	<b>2,474,861</b>	<b>4,012,553</b>	<b>463</b>	<b>457</b>	<b>6,488,334</b>
Obligations for transfers in the country	-	447,603	1,154,816	964,791	2,897,893	5,465,103
Obligations for transfers abroad (note 11.b)	-	178,038	190,813	735,753	-	1,104,604
<b>Obligations for transfers</b>	<b>-</b>	<b>625,641</b>	<b>1,345,629</b>	<b>1,700,544</b>	<b>2,897,893</b>	<b>6,569,707</b>
<b>Total</b>	<b>628,595</b>	<b>12,575,589</b>	<b>18,245,506</b>	<b>15,318,739</b>	<b>5,815,928</b>	<b>52,584,357</b>

	Consolidated					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	617,518	-	-	-	-	617,518
Interbank deposits	-	33,952	418,447	-	-	452,399
Term deposits	-	3,255,992	3,945,991	1,061,600	18,877	8,282,460
<b>Deposits</b>	<b>617,518</b>	<b>3,289,944</b>	<b>4,364,438</b>	<b>1,061,600</b>	<b>18,877</b>	<b>9,352,378</b>
<b>Money market funding</b>	<b>-</b>	<b>1,832,236</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,832,236</b>
Real estate credit letters - LCI	-	312,890	762,143	323,402	-	1,398,435
Agribusiness credit letters - LCA	-	1,266,031	3,737,474	1,953,018	73,749	7,030,271
Financial letters - LF	-	2,752,497	3,899,313	9,447,041	424,047	16,522,898
<b>Acceptances and issuance of securities</b>	<b>-</b>	<b>4,331,418</b>	<b>8,398,930</b>	<b>11,723,460</b>	<b>497,796</b>	<b>24,951,604</b>
<b>Subordinated debts</b>	<b>-</b>	<b>21,488</b>	<b>72,258</b>	<b>149,601</b>	<b>2,400,900</b>	<b>2,644,247</b>
Obligations for loans in the country	-	2,474,860	4,012,553	463	457	6,488,334
Obligations for loans abroad	-	-	1,152,855	-	-	1,152,855
<b>Obligations for loans</b>	<b>-</b>	<b>2,474,860</b>	<b>5,165,409</b>	<b>463</b>	<b>457</b>	<b>7,641,189</b>
Obligations for transfers in the country	-	447,603	1,154,816	964,791	2,897,893	5,465,103
Obligations for transfers abroad (note 11.b)	-	178,039	190,813	735,753	-	1,104,605
<b>Obligations for transfers</b>	<b>-</b>	<b>625,642</b>	<b>1,345,629</b>	<b>1,700,544</b>	<b>2,897,893</b>	<b>6,569,708</b>
<b>Total</b>	<b>617,518</b>	<b>12,575,588</b>	<b>19,346,664</b>	<b>14,635,668</b>	<b>5,815,923</b>	<b>52,991,363</b>

b) The composition of the balances of obligations for transfers from abroad on December 31, 2025 are as follows:

	Bank and Consolidated
<b>Borrowings and onleading's</b>	
<b>Hedge accounting subject matter – Maturity in November</b>	
Principal amount - US\$33 million as of December 31, 2025	183,591
Accrued interest	636
<b>Subtotal</b>	<b>184,227</b>
Adjustment to market value ("Hedge accounting") - Note 5. b	3,582
<b>Total</b>	<b>187,809</b>
Other obligations for transfers from abroad	916,796
<b>Total</b>	<b>1,104,605</b>

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**12. Other liabilities - sundry**

The composition of the balances of Other liabilities sundry on December 31, 2025 are as follows:

	Bank	Consolidated
Third party funds in transit	2	2
Collection and collection of taxes and similar	2,166	2,166
Social and statutory	314,392	322,306
Negotiation and intermediation of securities	4,604	38,489
Provision for payments to be made	342,072	667,462
Several creditors - country	23,733	23,439
<b>Total</b>	<b>686,969</b>	<b>1,053,864</b>

**13. Other liabilities**

a) Current tax liabilities:

	Bank	Consolidated
Current tax obligations	69,407	115,897
Taxes and contributions payable	186,228	200,438
<b>Total</b>	<b>255,635</b>	<b>316,335</b>

b) Deferred tax liabilities:

	Bank	Consolidated
Deferred income tax and social contribution (note 18)	764,030	881,752
PIS / COFINS	-	34,094
<b>Total</b>	<b>764,030</b>	<b>915,846</b>

**14. Income from services rendered**

Revenues from the provision of services, in the semester and year ended December 31, 2025, are as follows:

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Income from financial guarantees provided	79,622	167,428	79,623	167,638
Income from collections	12,713	25,445	12,713	25,445
Income from bank fees	11,158	23,304	11,158	23,304
Income from commissions and assignment of positions	22,336	42,958	86,989	157,438
Income from insurance commissions	-	-	50,436	87,756
Income from other services	8,698	15,071	2,301	4,765
<b>Total</b>	<b>134,527</b>	<b>274,206</b>	<b>243,220</b>	<b>466,346</b>

**15. Other administrative expenses**

Other administrative expenses, in the semester and year ended December 31, 2025, are as follows:

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Third party services	13,516	23,951	13,809	24,139
Financial system services	20,151	40,959	22,747	45,492
Rentals	15,183	30,216	16,201	32,284
Specialized technical services	23,287	43,953	25,899	48,122
Data processing	44,331	88,562	45,899	91,509
Communication	2,373	4,614	2,418	4,733
Travel expenses	5,060	9,167	5,454	9,993
Depreciation and amortization	30,086	60,614	30,086	60,614
Promotions and public relations	2,598	3,312	2,598	3,317
Publications	10	197	10	227
Philanthropic contributions	1	1	456	456
Transportation	1,703	3,131	1,795	3,319
Asset maintenance and conservation	1,490	3,197	1,571	3,355
Water, electricity and gas	562	1,125	594	1,192
Materials	153	213	155	236
Insurance	614	1,846	643	1,906
Advertising and Publicity	9,318	15,127	9,320	15,162
Condominium	2,147	4,298	2,147	4,298
Legal Fees	393	701	597	952
other	14,434	24,752	15,491	26,573
<b>Total</b>	<b>187,410</b>	<b>359,936</b>	<b>197,890</b>	<b>377,879</b>

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#### 16. Other operating income

Other operating revenues, in the semester and year ended December 31, 2025, are as follows:

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Interest and monetary restatement of assets	1,226	3,120	1,232	3,131
Recovery of charges and expenses	48	583	48	583
Reversal of other provisions	1,574	14,874	1,117	13,089
Reversal provisions for contingencies	2,805	8,358	2,805	8,358
Other revenues	2,185	2,272	2,733	4,282
<b>Total</b>	<b>7,838</b>	<b>29,207</b>	<b>7,935</b>	<b>29,443</b>

#### 17. Other operating expenses

Other operating expenses, in the semester and year ended December 31, 2025, are as follows:

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Commissions linked to operations	99	275	99	276
Fines and late payment interest	144	438	144	714
Other expenses	903	2,263	1,276	2,434
<b>Total</b>	<b>1,146</b>	<b>2,976</b>	<b>1,519</b>	<b>3,424</b>

#### 18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations that occurred in the period ended December 31, 2025 are shown below:

	Bank			
	01/01/2025	Additions	Write-offs	12/31/2025
<b>Deferred tax assets</b>				
<b>Temporary differences:</b>				
Provision for expected losses associated with credit risk	521,199	131,925	(42,401)	610,722
Provision for financial guarantees provided to customers	37,338	11,296	(26,471)	22,163
Provision for non-financial assets held to maturity	33,598	898	(11,071)	23,425
Adjustment to market value - securities and derivatives	1,249,562	834,812	(1,147,927)	936,446
Unrealized gains (losses) on futures market	109,348	9,941	(103,271)	16,018
Adjustment to market value - financial instruments	197,247	73	(196,003)	1,317
other	241,454	80,352	(41,071)	280,735
<b>Tax loss - Carryforwards</b>				
<b>Total</b>	<b>2,389,746</b>	<b>1,288,732</b>	<b>(1,787,651)</b>	<b>1,890,827</b>
<b>Deferred tax liabilities</b>				
<b>Temporary differences:</b>				
Adjustments to market value - securities and derivatives	(1,140,372)	(542,943)	925,908	(757,406)
Unrealized gains (losses) on futures market	(44,738)	(3,177)	42,725	(5,190)
Adjustment to market value - financial instruments	(1,115)	(1,756)	1,437	(1,434)
<b>Total</b>	<b>(1,186,225)</b>	<b>(547,876)</b>	<b>970,071</b>	<b>(764,030)</b>
<b>Net balance</b>	<b>1,203,521</b>	<b>740,856</b>	<b>(817,580)</b>	<b>1,126,797</b>

	Consolidated			
	01/01/2025	Additions	Write-offs	12/31/2025
<b>Deferred tax assets</b>				
<b>Temporary differences:</b>				
Provision for expected losses associated with credit risk	523,457	132,642	(42,844)	613,253
Provision for financial guarantees provided to customers	37,338	11,296	(26,471)	22,163
Provision for non-financial assets held to maturity	33,598	898	(11,071)	23,425
Adjustment to market value - securities and derivatives	1,249,562	834,812	(1,147,927)	936,446
Unrealized results in future settlement markets	109,348	9,941	(103,271)	16,018
Market value adjustment - financial instruments	197,262	73	(196,019)	1,317
Other	251,301	80,703	(50,644)	281,360
<b>Tax loss - Negative CSLL base</b>				
<b>Total</b>	<b>2,427,949</b>	<b>1,291,494</b>	<b>(1,804,123)</b>	<b>1,915,317</b>
<b>Deferred tax liabilities</b>				
<b>Temporary differences:</b>				
Adjustments to market value - securities and derivatives	(1,252,195)	(575,928)	952,995	(875,126)
Unrealized gains (losses) on futures market	(44,738)	(3,177)	42,725	(5,190)
Adjustment to market value - available for sale securities	(1,115)	(1,759)	1,438	(1,436)
<b>Total</b>	<b>(1,298,048)</b>	<b>(580,863)</b>	<b>997,159</b>	<b>(881,752)</b>
<b>Net balance</b>	<b>1,129,901</b>	<b>710,631</b>	<b>(806,965)</b>	<b>1,033,566</b>

The effect on December 31, 2025 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R\$ 119,524 in Bank and expense of R\$ 99,932 in Consolidated and on equity was debit of R\$ 196,249 in Bank and R\$ 196,266 in Consolidated.

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The realization of deferred tax credits and obligations existing on December 31, 2025, considering the historical profitability, and the estimated future realization is demonstrated as follows:

Year	December 31, 2025					
	Bank			Consolidated		
	Assets	Liabilities	Net	Assets	Liabilities	Net
2026	1,415,949	(764,030)	651,919	1,440,439	(881,752)	558,687
2027	181,927	-	181,927	181,927	-	181,927
2028	69,716	-	69,716	69,716	-	69,716
2029	59,638	-	59,638	59,638	-	59,638
2030	61,951	-	61,951	61,951	-	61,951
Above 5 years	101,646	-	101,646	101,646	-	101,646
<b>Total</b>	<b>1,890,827</b>	<b>(764,030)</b>	<b>1,126,797</b>	<b>1,915,317</b>	<b>(881,752)</b>	<b>1,033,565</b>
<b>Present value - Selic</b>	<b>1,525,612</b>	<b>(665,010)</b>	<b>860,602</b>	<b>1,546,929</b>	<b>(767,474)</b>	<b>779,455</b>

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 to the semester and year ended on December 31, 2025 are shown below:

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Result after profit sharing and before income tax and social contribution	494,406	951,883	529,438	1,035,546
Total income and social contributions taxes	(222,484)	(428,350)	(218,011)	(435,188)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	(107,335)	(119,524)	(108,421)	(103,797)
Nontaxable revenues / expenses net of nondeductible expenses	15,555	49,366	22,951	65,397
Equity pick up in subsidiaries	60,398	96,107	-	-
Interest on equity capital	166,252	283,864	190,226	307,839
Other amounts	18,207	49,130	18,840	49,852
<b>Total income and social contribution taxes - Current</b>	<b>(69,407)</b>	<b>(69,407)</b>	<b>(94,415)</b>	<b>(115,897)</b>
<b>Deferred taxes and contributions</b>	<b>107,335</b>	<b>119,524</b>	<b>106,389</b>	<b>99,932</b>
<b>Total income and social contribution taxes</b>	<b>37,928</b>	<b>50,117</b>	<b>11,974</b>	<b>(15,965)</b>

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#### 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 year ended December 31, 2025, the balances of transactions between related parties, are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets /	Income /
			(Liabilities)	(Expenses)
			12/31/2025	12/31/2025
<b>Cash and cash equivalents</b>				
Arab Banking Corporation - New York (3)	No maturity	N/A	4	-
			4	-
<b>Loans</b>				
Administrators	01/04/2027	CDI + 3,05 a.a	3,866	587
Visio Gestora de Créditos Ltda (2)	03/03/2026	CDI + 2,80 a.a	870	403
			2,996	184
			<b>5,316</b>	-
<b>Amounts to receive</b>				
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	596	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,658	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	1,225	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	483	-
ABC DCM Ltda (2)	No maturity	N/A	1,323	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	31	-
			<b>224,673</b>	<b>15,046</b>
<b>Marketable securities</b>				
Barauna FIM CP Investimento no Exterior	No maturity	(b)	144,593	10,574
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	80,080	4,472
			<b>(11,233)</b>	-
<b>Demand deposits</b>				
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(957)	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(4,110)	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(42)	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(1,152)	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	(267)	-
ABC Brasil Benefícios Corretora de Seguros (2)	No maturity	N/A	(358)	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(796)	-
ABC DCM Ltda (2)	No maturity	N/A	(966)	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(991)	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(701)	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(777)	-
Administradores	No maturity	N/A	(116)	-
			<b>(803,490)</b>	<b>(104,687)</b>
<b>Time deposits and funds from acceptance and issue of securities</b>				
Marsau Comercial Exportadora e Importadora Ltda. (3)	01/30/2026	3,90 % a.a	(60)	-
Marsau Uruguay Holdings Sociedad Anonima (1)	02/09/2026	4,08 % a.a	(28,773)	-
ABC Brasil Corretora de Seguros Ltda (2)	01/03/2028	100% CDI	(23,483)	(1,049)
ABC Brasil Com. de Energia Ltda. (2)	12/20/2027	100% CDI	(586,996)	(41,896)
ABC DCM Ltda (2)	12/20/2027	99,50% CDI	(19,155)	(811)
ABC Brasil Investment Banking Holding Ltda (2)	10/01/2027	100% CDI	(74,848)	(7,985)
ABC Holding Financeira Ltda (2)	09/30/2027	100% CDI	(1,277)	(48,099)
ABC M&A e ECM Ltda (2)	09/30/2027	100% CDI	(3,987)	(388)
ABC Brasil Benefícios Corretora de Seguros (2)	01/03/2028	99,50% CDI	(25,030)	(740)
Fundo de investimento em direitos creditórios NP ABC I.	01/22/2026	100% CDI	(1,235)	-
Administradores	(a)	(a)	(38,646)	(3,719)
<b>Derivative financial instruments</b>				
ABC Brasil Com. de Energia Ltda. (2)	11/01/2027	(d)	<b>(1,302)</b>	<b>160</b>
<b>Commission of service provision</b>				
ABC Brasil Corretora de Seguros Ltda (2)	01/31/2026	N/A	-	<b>7,796</b>
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	01/31/2026	N/A	-	6,756
Visio Gestora de Créditos Ltda (2)	01/31/2026	N/A	-	1,947
ABC Brasil Benefícios Corretora de Seguros (2)	01/31/2026	N/A	-	(2,510)
ABC M&A e ECM Ltda (2)	01/31/2026	N/A	-	1,596
		N/A	-	7
<b>Guarantees and responsibilities</b>				
Arab Banking Corporation - New York (3) (c)	05/31/2026	0,5 % a.a	<b>42,324</b>	-
ABC Brasil Com. de Energia Ltda. (2)	01/31/2027	1,5 % a.a	41,860	-
			464	-

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

(a) LCA / LCI / CDB - Rate of 93,00 % up to 106,00 % do CDI – Lowest starting date: 02/22/2023, largest date of maturity: 12/10/2029.  
LCA / LCI / CDB - Rate of 9,34% up to 15,25% -Lowest starting date: 02/26/2024, largest date of maturity: 02/01/2029.  
LCA / LCI / CDB - Rate of 5,75% 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 received R\$ 50.

(d) Exchange rate variation (USD).

##### 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).

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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 headquarters 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:

**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 in the year ended on December 31, 2025 is as follows:

	<b>Consolidated</b>	
	<b>2 Semester 2025</b>	<b>Accumulated 2025</b>
Fixed remuneration	22,037	45,408
Variable remuneration	7,677	15,478
<b>Total short-term benefits</b>	<b>29,714</b>	<b>60,886</b>
Share - based compensation	60,586	102,998
<b>Total long-term benefits</b>	<b>60,586</b>	<b>102,998</b>
<b>Total</b>	<b>90,300</b>	<b>163,884</b>

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 December 31, 2025, shares were granted to eligible executives, for settlement at the end of the grace period, as follows, shown in number of shares:

	<b>December 2025</b>
<b>Quantity at the beginning the year</b>	<b>3,379,244</b>
Shares granted	1,872,695
Shares delivered	(2,007,134)
<b>Quantity at end of the year</b>	<b>3,244,805</b>

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## 20. Overseas branch

The transactions with third parties carried out by the overseas branch as of December 31, 2025 are shown as follows:

	December 2025
<b>Assets</b>	
Cash	514,128
Securities and derivative financial instruments	655,336
Credit operations - net provision for expected loss	3,227,309
Other assets	369,391
<b>Total</b>	<b>4,766,164</b>
<b>Liabilities</b>	
Demand deposits	(1,266)
Term deposits	(1)
Obligations for loans abroad	5,388,341
Derivative financial instruments	339,861
Other liabilities	1,007
<b>Total</b>	<b>6,398,577</b>

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

The period ended on December 31, 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\$ 542,714 negative, 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 year ended December 31, 2025, the amount of profit sharing is R\$ 144,789 in Bank and R\$ 149,163 in Consolidated.

In the accumulated year ended December 31, 2025, the amount is R\$ 247,112 in the Bank and R\$ 261,019 in the Consolidated.

## 22. Contingent assets and liabilities

The Bank is a defendant in 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) Tax contingents

The bank is responsible for actions and processes (potential contingent liabilities) whose losses are being considered with possible prognoses by our external lawyers on December 31, 2025 in the amount of R\$ 782,595 in Bank, and R\$ 783,519 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\$ 463,825, on December 31, 2025.

#### IRPJ/CSLL – Thin capitalization rules – Filing 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\$ 180,203 on December 31, 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\$ 101,503 on December 31, 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 other, a decision is awaited. The estimated value of the contingency is R\$ 13,268.

#### 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\$ 7,500.

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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\$ 5,239 on December 31, 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\$ 5,127.

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\$ 2,462.

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\$ 1,543.

b) Labor contingencies

On December 31, 2025, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R\$ 8,527 - Note 22.d. Labor lawsuits classified as possible losses totaled R\$ 67,023 and were not provisioned.

c) Civil contingencies

As of December 31, 2025, ongoing civil lawsuits classified by our legal advisors as probable losses totaled R\$ 3,747 - Note 22.d. Civil lawsuits classified as possible losses totaled R\$ 11,016 and were not provisioned.

d) Movement of provisions constituted:

	Bank and Consolidated			
	Tax	Labor (b)	Civil (a)	Total
At the beginning of the year				
Constitution / (Reversal)	5,797	11,764	4,404	21,965
<b>At the end of the year</b>	<b>(4,464)</b>	<b>(3,237)</b>	<b>(657)</b>	<b>(8,358)</b>
	<b>1,333</b>	<b>8,527</b>	<b>3,747</b>	<b>13,607</b>

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

**23. Equity**

a) Share Capital

As of December 31, 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 December 31, 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.

Period	Interest on equity	Reduction in expenses with income and social contributions taxes
03/31/2025	125,338	56,402
06/30/2025	135,988	61,210
09/30/2025	140,981	63,426
12/31/2025	228,502	102,826
<b>Total</b>	<b>630,809</b>	<b>283,864</b>

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.

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On June 24, 2025, the Board of Directors of Banco ABC Brasil approved a proposal from management to distribute interest on equity in the total gross amount of R\$ 261,326, representing a gross amount of R\$ 1,0860 per common share and preferred share. The amount distributed was paid on July 10, 2025.

On December 22, 2025, the Board of Directors of Banco ABC Brasil approved a proposal from management to distribute interest on equity in the total gross amount of R\$ 369,483, as of: (i) R\$ 283,865 relating to the 3rd and 4th quarters of 2025 and (ii) R\$ 85,618 relating to the year of 2020, representing a gross value of R\$ 1.5320 per common share and preferred share. A proposal to increase the Bank share capital by up to R\$ 314,060 was also approved, through the issuance of new shares for private subscription using credit from the interest on equity now distributed or in Brazilian currency.

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 December 31, 2025, amounts to R\$ 50.100

d) Treasury shares

During the year ended December 31, 2025, based on authorization from the Board of Directors for the acquisition of shares issued by the Bank to be held in treasury, 1,140,000 preferred shares were repurchased.

On December 31, 2025, the total value of shares repurchased in treasury is R\$ 63,916, equivalent to 3,493,826 preferred shares. The average cost per share repurchased in treasury on December 31, 2025 is R\$ 18,29.

Movements of treasury shares:

	December 2025
At the beginning of the year	4,360,960
Shares acquired	1,140,000
Shares delivered	(2,007,134)
<b>At the end of the year</b>	<b>3,493,826</b>

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 semester and year ended on December 31, 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.

	2 Semester 2025	Accumulated 2025
Net profit attributable to the Parent	532,334	1,002,000
Weighted average daily shares outstanding	232,879,490	232,879,490
Basic earnings per share (Brazilian reais)	<b>2.29</b>	<b>4.30</b>

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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.

	2 Semester 2025	Accumulated 2025
Net profit attributable to the Parent	532,334	1,002,000
Weighted average daily shares outstanding	235,894,231	235,894,231
Basic earnings per share (Brazilian reais)	<b>2.26</b>	<b>4.25</b>

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 December 31, 2025 calculated based on the prudential conglomerate is 16,29 %. The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	December 2025
Credit risk	3,805,447
Interest Rate	179,069
Commodities	53,284
Operating risk	266,517
Exchange risk	20,815
DRC - Credit risk of financial instruments classified in the trading portfolio	40,360
CVA - Risk of variation in the value of derivative financial instruments due to changes in the credit quality of the counterparty	81,279
<b>Required capital base (PRE)</b>	<b>4,446,770</b>
<b>Reference equity (PR)</b>	<b>9,055,204</b>
<b>Excess of equity in relation to limit</b>	<b>4,608,434</b>
<b>Conciliation shareholders' equity</b>	
Shareholders' equity	6,234,710
Net income	541,416
Subordinated financial bills - Level II	1,358,496
Perpetual Subordinated financial bills - Level I	1,077,976
Intangible assets	(257,919)
Non-controlling shareholders interest	(17,178)
Object of Financing of Conglomerate Entities	(861)
Deferred tax asset	(21,335)
(+) Negative Adjustment Resulting from the Constitution of PE	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(475)
<b>Total reference equity x shareholders' equity</b>	<b>9,055,204</b>

#### 25. Other information

a) Clearing and settlement agreement for obligations

The Bank has an agreement for the settlement and settlement of obligations within the scope of the National Financial System, in accordance with CMN Resolution No. 3,263/05, resulting in greater guarantee of settlement of its assets for institutions with financial institutions with which they had this type of agreement. The Bank mitigated the amount of R\$ 2,061,252 by the clearing agreement in the period ended December 31, 2025

b) Exchange rate variations

	Bank		Consolidated	
	2 Semester 2025	Accumulated 2025	2 Semester 2025	Accumulated 2025
Marketable securities and other	(27,853)	(40,383)	(29,821)	(42,351)
Loans	85,658	(1,199,764)	85,658	(1,199,764)
Funding	(137,236)	(777,864)	(137,236)	(777,864)
Obligations for loans and transfers	(70,800)	1,066,317	(70,800)	1,066,317
<b>Total rate variation</b>	<b>(150,231)</b>	<b>(951,694)</b>	<b>(152,199)</b>	<b>(953,662)</b>

**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 Bank. 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 period ended December 31, 2025, there were no results classified as non-recurring.

**28. Subsequent events**

**Brazilian Tax Reform**

In December 2023, the Constitutional Amendment introducing the Consumption Tax Reform in Brazil was promulgated, subsequently regulated by Complementary Law No. 214/2025 and Complementary Law Bill No. 108/2024.

The reform aims to simplify the tax system based on destination-based taxation, non-cumulativity, unified national legislation, and centralized management through the IBS (Tax on Goods and Services) Management Committee.

To ensure proper compliance with the new legal requirements, the Bank has engaged specialized external consultants to assist in mapping operational, systems, and tax impacts, as well as in planning the transition to the new regimes. Potential impacts on the financial statements are currently being measured.

**Banco ABC Brasil S.A.**

Summary report of the Audit Committee  
December 31, 2025

**Summary report of the Audit Committee**

As a result of its assessments and due diligence, the Audit Committee considers the internal control environment and risk management processes of Banco ABC Brasil S.A. as adequate, supporting the quality of the processes for preparation of the Financial Statements and explanatory notes (individual and consolidated), in accordance with the accounting practices adopted in Brazil and standards issued by the Central Bank of Brazil and CVM (Securities and Exchange Commission). Thus, considering the scope of its attributions and responsibilities, the Audit Committee recommends to the Board of Directors the approval of the audited individual and consolidated financial statements of Banco ABC Brasil S.A., for the year ended December 31, 2025.

São Paulo, February 05, 2025.

Audit Committee

## Banco ABC Brasil S.A.

### The Directors

#### Executive Committee

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  
Marcos Chadalakian  
Rafael Ferreira Garrote Paiva  
Ricardo Miguel de Moura  
Rodrigo Montemor