

Interim Financial Statements

Banco ABC Brasil S.A.

March 31, 2026
with Independent Auditor's Report

Banco ABC Brasil S.A.

Interim Financial Statements

March 31, 2026

Contents

Management report	3
Independent auditor's report	6
Financial Statements	
Balance sheets	8
Income statements	10
Statements of comprehensive income	11
Statements of changes in shareholders' equity	12
Statements of cash flows	14
Statements of value added	15
Notes to financial statements	16

Performance in the first quarter of 2026

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the first quarter of 2026.

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

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

Shareholding Structure

As of March 31, 2026 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 31.3%; Management and Board members: 5.0%; and Treasury Stock: 1.1%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R\$230.2 million in the first quarter of 2026 (R\$225.6 million in the first quarter of 2025), reaching a return on average equity of 13.5% p.a. (14.1% pa in the first quarter of 2025).

The growth of the Bank's Net Income, compared to the same period of last year, is mainly explained by the increase in the Margin with Clients, by the increase in the Margin with Market and by the increase in the Shareholders' Equity Remunerated at CDI. The result was partially offset by the increase in Provision Expenses and by the increase in Personnel, Other Administrative and Profit Sharing Expenses.

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R\$34.2 billion as of the end of March, 2026 (R\$35.8 billion as of the end of December, 2025). Regarding the credit portfolio quality, 95.8% of the loan transactions and 100% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of March, 2026, 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 March, 2026. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R\$972 million (includes R\$190 million of Prospective Provision) as of the end of March, 2026 (R\$981 million 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\$199 thousand related to such services, which is equivalent to 7.4% 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.abcbrazil.com.br/en/ > Investor Relations > Investor Information > Risk and Capital Management > Risk Management Structure - Pillar 3.

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

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

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

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

2- Operational Risk

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

Operational risk management is organized in three defense lines: 1) related to the areas of business and support; 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.

5- Social, Environmental and Climate Responsibility

The Social, Environmental and Climate Responsibility Policy ("PR SAC") 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.

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/ > 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, May 06, 2026.

The Management



**Shape the future
with confidence**

São Paulo Corporate Tower
Av. Presidente Juscelino Kubitschek, 1.909
6th to 9th floor – Vila Nova Conceição
04543-011 – São Paulo – SP - Brazil

Phone: +55 11 2573-3000
ey.com.br

Independent auditor’s review report on quarterly information

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

Introduction

We have reviewed the accompanying individual and consolidated interim financial information of Banco ABC Brasil S.A. ("Bank") contained in the Quarterly Information Form (ITR) for the quarter ended March 31, 2026, which comprises the balance sheets as of March 31, 2026 and the related statements of income and comprehensive income for the three month period then ended and of changes in shareholders' equity and of cash flows for the three month period then ended, including the explanatory notes.

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

Scope of review

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

Conclusion on the interim financial information

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



Shape the future
with confidence

Other matters

Statements of value added

The above-mentioned quarterly information includes the individual and consolidated statement of value added (SVA) for the three month period ended March 31, 2026, prepared under the responsibility of the Bank's board of directors, and presented as supplementary information for the purposes of the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. These statements have been subject to review procedures performed together with the review of the quarterly information with the objective to conclude whether they are reconciled to the interim financial information and the accounting records, as applicable, and if their format and content are in accordance with the criteria set forth by NBC TG 09 - Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that they were not prepared, in all material respects, in accordance with the criteria set forth by this standard and consistently with the overall interim financial information.

São Paulo, May 6, 2026

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



Gilberto Bizerra De Souza
Accountant CRC RJ-076328/O

Banco ABC Brasil S.A.

Balance sheets

March 31, 2026 and December 31, 2025

(In thousands of reais)

	Notes	Bank		Consolidated	
		March 2026	December 2025	March 2026	December 2025
Cash and cash equivalents	4	1,070,290	662,886	1,355,602	785,784
Financial assets at amortized cost		44,166,953	46,624,243	45,213,841	47,748,497
Interbank investments	6	3,991,263	5,147,542	3,999,708	5,150,125
Marketable securities	5.a / 6	18,885,714	18,595,038	18,885,713	18,597,620
Loans	6	21,721,485	23,534,781	21,716,829	23,532,657
Other financial assets	6	749,690	502,412	1,801,183	1,631,069
Provisions for expected loss associated with credit risk	7	(1,181,199)	(1,155,530)	(1,189,592)	(1,162,974)
Financial assets at fair value through other comprehensive income		1,067,002	1,114,364	1,143,600	1,186,559
Marketable securities	5.a / 6	1,067,776	1,115,130	1,144,374	1,187,325
Provisions for expected loss associated with credit risk	7	(774)	(766)	(774)	(766)
Financial assets at fair value through profit or loss		15,149,966	10,837,071	16,515,271	12,553,285
Marketable securities	5.a / 6	9,579,723	7,091,378	9,306,644	6,975,856
Derivative financial instruments	5.b	5,572,435	3,853,206	7,210,819	5,684,942
Provisions for expected loss associated with credit risk	7	(2,192)	(107,513)	(2,192)	(107,513)
Other assets		4,212,175	3,193,164	4,759,206	3,738,715
Current tax assets	18	353,133	389,967	398,540	463,431
Deferred tax assets		2,493,262	1,890,827	2,532,021	1,915,317
Non-financial assets held for sale		138,057	106,218	138,057	106,218
Other	8	1,227,723	806,152	1,690,588	1,253,749
Investments		1,119,496	1,113,330	-	-
Associates and subsidiaries	9	1,119,496	1,113,330	-	-
Fixed assets and intangible assets		295,702	303,569	295,702	303,569
Total assets		67,081,584	63,848,627	69,283,222	66,316,409

Banco ABC Brasil S.A.

Balance sheets

March 31, 2026 and December 31, 2025

(In thousands of reais)

	Notes	Bank		Consolidated	
		March 2026	December 2025	March 2026	December 2025
Financial liabilities at amortized cost		53,765,847	52,584,357	54,131,345	52,991,362
Deposits	11	9,055,705	10,098,229	8,277,709	9,352,378
Money market funding	11	2,049,080	1,832,236	2,046,819	1,832,236
Funds from acceptance and issue of securities	11	26,141,155	24,951,604	26,141,155	24,951,604
Subordinated debts	11	2,703,782	2,644,247	2,703,782	2,644,247
Obligations for loans	11	7,827,559	6,488,334	8,973,314	7,641,189
Obligations for transfers	11	5,988,566	6,569,707	5,988,566	6,569,708
Financial liabilities at fair value through profit or loss		4,147,044	2,742,814	5,366,195	4,207,002
Derivative financial instruments	5.b	4,147,044	2,742,814	5,366,195	4,207,002
Other liabilities		543,323	742,843	946,556	1,109,738
Provisions for expected loss associated with credit risk	7	52,128	42,267	52,128	42,267
Provision for contingencies	22.d	15,912	13,607	15,912	13,607
Sundry	12	475,283	686,969	878,516	1,053,864
Tax Liabilities		1,477,777	1,019,665	1,674,155	1,232,181
Current tax obligations	13.a	115,567	255,635	136,380	316,335
Deferred tax obligations	13.b	1,362,210	764,030	1,537,775	915,846
Shareholders' equity		7,147,593	6,758,948	7,164,971	6,776,126
Share capital	23.a	5,698,603	5,698,603	5,698,603	5,698,603
Capital increase	23.c	314,060	-	314,060	-
Treasury stock	23.d	(54,512)	(63,916)	(54,512)	(63,916)
Capital reserve	23.c	75,528	95,222	75,528	95,222
Profit reserve		1,029,852	1,029,852	1,029,852	1,029,852
Other comprehensive income		949	(813)	949	(813)
Retained earnings		83,113	-	83,113	-
Non controlling shareholders interest		-	-	17,378	17,178
Total liabilities and equity		67,081,584	63,848,627	69,283,222	66,316,409

Banco ABC Brasil S.A.

Income statements

Quarters ended March 31, 2026 and 2025

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

	Notes	Bank		Consolidated	
		Current Quarter	Current Quarter	Current Quarter	Current Quarter
		01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025	01/01/2026 to 03/31/2026	01/01/2025 to 03/31/2025
Income from financial intermediation		1,909,984	2,133,323	1,958,055	2,163,862
Loan operations		761,336	817,167	762,050	820,187
Marketable securities		1,048,779	900,519	1,056,999	895,849
Gain or Losses on derivative financial instruments	5.b	129,718	205,872	168,863	237,709
Foreign exchange operations		(29,849)	209,765	(29,857)	210,117
Expenses from financial intermediation		(1,544,394)	(1,340,713)	(1,561,420)	(1,324,022)
Funding expenses		(1,257,250)	(1,090,128)	(1,232,596)	(1,102,322)
Borrowings and onlendings		(177,768)	(160,152)	(218,498)	(132,203)
Constitution of provisions for expected losses associated with credit risk	7	(109,376)	(90,433)	(110,326)	(89,497)
Net of exchange rate variations	25.b	75,669	(408,570)	77,307	(408,570)
Gross income from financial intermediation		441,259	384,040	473,942	431,270
Other operating income (expenses)		(152,021)	(114,476)	(158,838)	(132,262)
Income from services rendered	14	83,584	60,588	129,966	106,830
Personnel expenses		(131,897)	(121,339)	(145,135)	(133,197)
Other administrative expenses	15	(87,292)	(88,978)	(93,559)	(92,788)
Taxes		(24,839)	(12,817)	(34,419)	(21,435)
Other operating income	16	9,210	9,385	11,065	9,968
Other operating expenses	17	(26,736)	(1,793)	(26,756)	(1,640)
Income before taxes and profit sharing	9	25,949	40,478	-	-
Operating income		289,238	269,564	315,104	299,008
Non-operating income		(235)	5,563	(235)	5,563
Income before taxes and profit sharing		289,003	275,127	314,869	304,571
Income and social contribution taxes	18	5,696	4,240	(8,661)	(14,106)
Current		-	-	(10,484)	(13,483)
Deferred		5,696	4,240	1,823	(623)
Profit sharing / statutory contributions	21	(64,489)	(53,799)	(73,178)	(61,793)
Non controlling shareholders interest		-	-	(2,820)	(3,104)
Net income for the period		230,210	225,568	230,210	225,568
Earnings per share - basic in R\$	23.f	0.98	0.97	0.98	0.97
Earnings per share - diluted in R\$	23.f	0.97	0.95	0.97	0.95

Banco ABC Brasil S.A.

Statements of comprehensive income
Quarters ended March 31, 2026 and 2025
(In thousands of reais)

	Bank and consolidated	
	Current Quarter 01/01/2026 to 03/31/2026	Current Quarter 01/01/2025 to 03/31/2025
Net income for the period	230,210	225,568
Items that can subsequently be reclassified to profit or loss		
Financial assets at fair value through other comprehensive income	1,762	2,151
Fair value variation	3,204	3,911
Tax effect	(1,442)	(1,760)
Total comprehensive income	231,972	227,719

Banco ABC Brasil S.A.

Statements of changes in equity
 Periods ended March 31, 2026 and 2025
 (In thousands of reais)

	Bank									
	Capital	Capital increase	Capital reserve	Income reserve		Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Total
			Legal reserve	Equalization of dividends						
Balances at December 31, 2024	5,698,603	-	97,239	159,763	694,399	55,000	(239,794)	-	(77,863)	6,387,347
Change in initial adoption of 4.966	-	-	-	-	(250,501)	-	241,112	-	-	(9,389)
Balances at January 01, 2025	5,698,603	-	97,239	159,763	443,898	55,000	1,318	-	(77,863)	6,377,958
Adjustment to market value - financial instruments	-	-	-	-	-	-	2,151	-	-	2,151
Distribution of own shares	-	-	-	-	-	-	-	-	1,290	1,290
Net income for the period	-	-	-	-	-	-	-	225,568	-	225,568
Interest on equity	-	-	-	-	-	-	-	(125,338)	-	(125,338)
Constitution/reversal of reserve	-	-	(9,322)	-	-	-	-	-	-	(9,322)
Balances at March 31, 2025	5,698,603	-	87,917	159,763	443,898	55,000	3,469	100,230	(76,573)	6,472,307
Balances at December 31, 2025	5,698,603	-	95,222	209,863	764,989	55,000	(813)	-	(63,916)	6,758,948
Adjustment to market value - financial instruments	-	-	-	-	-	-	1,762	-	-	1,762
Distribution of own shares	-	-	-	-	-	-	-	-	9,404	9,404
Capital increase to be integrated	-	314,060	-	-	-	-	-	-	-	314,060
Net profit for the period	-	-	-	-	-	-	-	230,210	-	230,210
Interest on equity	-	-	-	-	-	-	-	(147,097)	-	(147,097)
Constitution/reversal of reserve	-	-	(19,694)	-	-	-	-	-	-	(19,694)
Balances at March 31, 2026	5,698,603	314,060	75,528	209,863	764,989	55,000	949	83,113	(54,512)	7,147,593

The accompanying notes are an integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of changes in equity
 Periods ended March 31, 2026 and 2025
 (In thousands of reais)

	Consolidated										
	Capital	Capital increase	Capital reserve	Income reserve			Other comprehensive income	Retained earnings	Treasury stocks	Non controlling shareholders interest	Total
				Legal reserve	Equalization of dividends	Share buyback					
Balances at December 31, 2024	5,698,603	-	97,239	159,763	694,399	55,000	(239,794)	-	(77,863)	23,767	6,411,114
Change in initial adoption of 4.966	-	-	-	-	(250,501)	-	241,112	-	-	-	(9,389)
Balances at January 01, 2025	5,698,603	-	97,239	159,763	443,898	55,000	1,318	-	(77,863)	23,767	6,401,725
Adjustment to market value - financial instruments	-	-	-	-	-	-	2,151	-	-	-	2,151
Distribution of own shares	-	-	-	-	-	-	-	-	1,290	-	1,290
Net income for the period	-	-	-	-	-	-	-	225,568	-	3,104	228,672
Interest on equity	-	-	-	-	-	-	-	(125,338)	-	-	(125,338)
Dividends distributed	-	-	-	-	-	-	-	-	-	(11,598)	(11,598)
Constitution/reversal of reserve	-	-	(9,322)	-	-	-	-	-	-	-	(9,322)
Balances at March 31, 2025	5,698,603	-	87,917	159,763	443,898	55,000	3,469	100,230	(76,573)	15,273	6,487,580
Balances at December 31, 2025	5,698,603	-	95,222	209,863	764,989	55,000	(813)	-	(63,916)	17,178	6,776,126
Adjustment to market value - financial instruments	-	-	-	-	-	-	1,762	-	-	-	1,762
Distribution of own shares	-	-	-	-	-	-	-	-	9,404	-	9,404
Capital increase to be integrated	-	314,060	-	-	-	-	-	-	-	-	314,060
Net profit for the period	-	-	-	-	-	-	-	230,210	-	2,820	233,030
Interest on equity	-	-	-	-	-	-	-	(147,097)	-	-	(147,097)
Dividends distributed	-	-	-	-	-	-	-	-	-	(2,620)	(2,620)
Constitution/reversal of reserve	-	-	(19,694)	-	-	-	-	-	-	-	(19,694)
Balances at March 31, 2026	5,698,603	314,060	75,528	209,863	764,989	55,000	949	83,113	(54,512)	17,378	7,164,971

The accompanying notes are an integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of cash flows - Indirect method
Periods ended March 31, 2026 and 2025
(In thousands of reais)

	Bank		Consolidated	
	Current Quarter 01/01/2026 to 03/31/2026	Current Quarter 01/01/2025 to 03/31/2025	Current Quarter 01/01/2026 to 03/31/2026	Current Quarter 01/01/2025 to 03/31/2025
Operating activities				
Adjusted net income of the period	241,746	729,106	270,888	773,511
Net income of the period	230,210	225,568	230,210	225,568
Adjustment to net income:	11,536	503,538	40,678	547,943
Depreciation and amortization	15,466	15,305	15,466	15,305
Equity pick-up from subsidiaries	(25,949)	(40,478)	-	-
Constitution of provisions for expected losses associated with credit risk	109,376	90,433	110,326	89,497
Provision for impairment of non-financial assets	526	(23,103)	526	(23,103)
Gain (loss) on disposal of non-financial held for sale assets	(141)	17,678	(141)	17,678
Constitution / (reversal) of other provisions	(7,861)	(6,300)	(8,106)	(6,300)
Provision for contingent liabilities and legal liabilities	2,305	(1,938)	2,305	(1,938)
Interest and monetary restatement of assets	(821)	(662)	(2,206)	(662)
Deferred tax	(5,696)	(4,240)	(1,823)	623
Effects of changes in foreign exchange rates on assets and liabilities	(75,669)	456,843	(75,669)	456,843
Changes in assets and liabilities	(991,293)	149,815	(836,444)	155,990
(Increase) / decrease on Interbank investments	227,720	927,239	223,852	927,239
(Increase) / decrease Marketable securities	(2,768,086)	(695,385)	(2,612,349)	(667,356)
(Increase) / decrease Loans operations	1,040,827	1,843,997	1,043,358	1,846,347
(Increase) / decrease Derivative financial instruments	(314,999)	330,816	(366,684)	352,918
(Increase) / decrease Taxes and contributions to be compensated	36,834	(19,049)	64,891	(8,737)
(Increase) / decrease Non-financial assets held for sale	(32,224)	53,458	(32,224)	53,849
(Increase) / decrease Other assets	(667,408)	637,105	(599,905)	752,242
Increase/ (decrease) on Deposits	(1,122,319)	(1,687,541)	(1,154,464)	(1,792,580)
Increase/ (decrease) on Money market funding	216,844	243,304	214,583	292,878
Increase/ (decrease) on Funds from acceptance and issuance of securities	1,189,551	471,913	1,189,551	471,913
Increase/ (decrease) on Loan obligations	1,888,032	(2,226,936)	1,880,932	(2,365,215)
Increase/ (decrease) on Obligations for transfers	(342,993)	317,883	(342,994)	317,883
Increase/ (decrease) on Other financial liabilities	(203,004)	(149,620)	(165,036)	(182,039)
Increase/ (decrease) on Taxes liabilities	(55,154)	140,936	(80,533)	239,372
Tax paid	(84,914)	(38,305)	(99,422)	(82,724)
Cash flow (used in) / provided by operating activities	(749,547)	878,921	(565,556)	929,501
Investment activities				
Investment disposal	(337)	-	-	-
Acquisition of fixed assets and intangible	(7,599)	(8,464)	(7,599)	(8,464)
Capital reserve reversal	(19,694)	(9,322)	(19,694)	(9,322)
Dividends received	20,120	41,655	(2,620)	-
Cash flow (used in) / provided by operating activities	(7,510)	23,869	(29,913)	(17,786)
Financing activities				
Partial debt redemption of subordinated debts	59,535	48,712	59,535	48,712
Treasury shares	9,404	1,290	9,404	1,290
Capital increase to be integrated	314,060	-	314,060	-
Dividends distributed	-	-	-	(11,598)
Interest on equity	(147,097)	(125,338)	(147,097)	(125,338)
Participation of non-controlling shareholders	-	-	2,820	3,104
Cash used in financing activities	235,902	(75,336)	238,722	(83,830)
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(10,207)	(18)	(12,201)	(18)
Increase / (decrease) in cash and cash equivalents	(531,362)	827,436	(368,948)	827,867
At beginning of the period	4,294,263	5,672,404	4,417,161	5,674,338
At end of the period	3,762,901	6,499,840	4,048,213	6,502,205
Change in cash and cash equivalents	(531,362)	827,436	(368,948)	827,867

Banco ABC Brasil S.A.

Statements of value added
Periods ended March 31, 2026 and 2025
(In thousands of reais)

	Notes	Bank		Consolidated	
		Current Quarter 01/01/2026 to 03/31/2026	Current Quarter 01/01/2025 to 03/31/2025	Current Quarter 01/01/2026 to 03/31/2026	Current Quarter 01/01/2025 to 03/31/2025
Determination of value added					
Financial liabilities at amortized cost					
Income		1,893,402	2,112,863	1,988,760	2,191,163
Income from financial intermediation		1,909,984	2,133,323	1,958,055	2,163,862
Income from services rendered	14	83,584	60,588	129,966	106,830
Constitution of provisions for expected losses associated with credit risk	7	(109,376)	(90,433)	(110,326)	(89,497)
Other operating income	16	9,210	9,385	11,065	9,968
Financial intermediation expenses		(1,435,018)	(1,250,280)	(1,451,094)	(1,234,525)
Other financial assets					
Financial liabilities at fair value through profit or loss		75,669	(408,570)	77,307	(408,570)
Inputs acquired from third parties		(91,074)	(62,446)	(96,726)	(65,577)
Telecommunications and data processing	15	(21,645)	(23,729)	(22,513)	(24,398)
Communications	15	(1,095)	(1,130)	(1,127)	(1,171)
Third-party services	15	(7,445)	(5,288)	(7,920)	(4,968)
Financial services	15	(9,505)	(10,866)	(10,988)	(11,796)
Specialized technical services	15	(10,800)	(8,903)	(12,202)	(9,893)
Travel expenses	15	(1,950)	(1,849)	(2,325)	(2,062)
Promotions and public relations, advertising and publicity	15	(442)	(222)	(442)	(227)
Other operating expenses	17	(26,736)	(1,793)	(26,756)	(1,640)
Non-operating income		470	24,569	470	24,569
Non-operating expense		(705)	(19,006)	(705)	(19,006)
Other administrative expenses		(11,221)	(14,229)	(12,218)	(14,985)
Gross value added		442,979	391,567	518,247	482,491
Retained values		(15,466)	(15,305)	(15,466)	(15,305)
Depreciation and amortization	15	(15,466)	(15,305)	(15,466)	(15,305)
Net value added		427,513	376,262	502,781	467,186
Value added received in transfer		25,949	40,478	-	-
Result of participations in subsidiaries	9	25,949	40,478	-	-
Net value added		453,462	416,740	502,781	467,186
Value added distribution		453,462	416,740	502,781	467,186
Salaries and social charges		163,262	150,670	182,731	168,075
Direct compensation		75,576	74,924	84,061	82,184
Benefits		15,714	15,545	17,400	17,188
Social Charges - FGTS		7,005	6,164	7,557	6,626
Training		478	238	535	284
Profit sharing	21	64,489	53,799	73,178	61,793
Taxes, charges and compulsory contributions		52,267	33,045	78,662	62,456
Federal		47,025	29,397	71,365	56,744
State		3	1	8	1
Municipal		5,239	3,647	7,289	5,711
Compensation of third party capital		7,723	7,457	8,358	7,983
Rental	15	7,723	7,457	8,358	7,983
Compensation of shareholders		230,210	225,568	233,030	228,672
Interest on equity	23.b	147,097	125,338	147,097	125,338
Retained profit		83,113	100,230	83,113	100,230
Non controlling shareholders interest		-	-	2,820	3,104

1. Operations

The Bank is a publicly traded corporation and indirect 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 state 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 May 6, 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).

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

<u>Direct subsidiaries</u>	%
	<u>Participation</u>
ABC Brasil Administração e Participações Ltda.	100%
ABC Brasil Comercializadora de Energia Ltda.	100%
ABC Brasil Investment Banking Ltda.	91.71%
	%
<u>Indirect subsidiaries</u>	<u>Participation</u>
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%
Visio Gestora de Créditos Ltda.	90%
ABC M&A e ECM Ltda.	100%
ABC DCM Ltda.	100%
ABC Holding Financeira Ltda.	100%
	%
<u>Investment funds</u>	
Fundo de Investimento em Direitos Creditórios não padronizado ABC I.	
Baraúna Fundo de Investimento Multimercado Crédito Privado	
Apoema Fund Ltda	
Bahrein I Fundo de Investimento em Direitos Creditórios	

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 Reals (R\$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with CMN Resolution No. 5,030/22 and Resolution 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 (R2) - Statement of Cash Flows; CPC 05 (R1) - Disclosure about Related Parties, CPC 10 (R1) - Share-Based Payment, CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors, CPC 24 - Subsequent Events, CPC 25 - Provisions, Contingent Liabilities and Contingent Liabilities; CPC 33 (R1) - Employee Benefits, CPC 41 - Earnings per share, CPC 46 - Measuring the fair value and CPC 47 Revenue from contract with client.

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.

Notes to the financial statements
March 31, 2026
(In thousands of reais)

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 (Solely 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 solely 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:

- 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.
- 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.
- Future transactions are recorded at the value of daily adjustments, appropriated as revenue or expense.
- Swap transactions are recorded based on the difference receivable or payable, which difference is recognized as revenue or expense.
- 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 in profit or losses.
- Transactions with other derivative financial instruments are recorded in accordance with the characteristics of the contract.

Bank 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.

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 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) Asset and liabilities contingent

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		
	March 31, 2026			March 31, 2026		
	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
Deferred tax assets	1,835,935	657,327	2,493,262	1,836,661	695,360	2,532,021
Deferred tax credits	1,362,210	-	1,362,210	1,365,642	132,431	1,498,073

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\$ 550,891 in the Bank and R\$ 627,489 in the Consolidated on March 31, 2026.

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\$ 2,086,130 classified in the long term, in the Bank and in the Consolidated on March 31, 2026.

The segregation between current and non-current, of Bank and Consolidated, for the period ended March 31, 2026 and December 31, 2025, is shown below:

	Bank			Bank		
	March 31, 2026			December 31, 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	1,070,290	-	1,070,290	662,886	-	662,886
Financial assets at amortized cost	23,600,641	20,566,312	44,166,953	25,946,042	20,678,201	46,624,243
Interbank investments	3,991,263	-	3,991,263	5,147,542	-	5,147,542
Marketable securities	6,358,510	12,527,204	18,885,714	6,157,335	12,437,703	18,595,038
Loans	13,737,557	7,983,928	21,721,485	14,657,950	8,876,831	23,534,781
Other financial assets	499,963	249,727	749,690	467,159	35,253	502,412
Provisions for expected loss associated with credit risk	(986,652)	(194,547)	(1,181,199)	(483,944)	(671,586)	(1,155,530)
Financial assets at fair value through other comprehensive income	704,889	362,113	1,067,002	405,046	709,318	1,114,364
Marketable securities	706,187	361,589	1,067,776	405,456	709,674	1,115,130
Provisions for expected loss associated with credit risk	(1,298)	524	(774)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	7,281,869	7,868,097	15,149,966	8,500,759	2,336,312	10,837,071
Marketable securities	3,429,117	6,150,606	9,579,723	6,066,971	1,024,407	7,091,378
Derivative financial instruments	3,854,944	1,717,491	5,572,435	2,541,301	1,311,905	3,853,206
Provisions for expected loss associated with credit risk	(2,192)	-	(2,192)	(107,513)	-	(107,513)
Deferred tax assets	-	-	-	-	-	-
Other assets	1,463,170	2,749,005	4,212,175	1,015,216	2,177,948	3,193,164
Current tax assets	97,390	255,743	353,133	102,846	287,121	389,967
Deferred tax assets	-	2,493,262	2,493,262	-	1,890,827	1,890,827
Non-financial assets held for sale	138,057	-	138,057	106,218	-	106,218
Other	1,227,723	-	1,227,723	806,152	-	806,152
Investments	1,119,496	-	1,119,496	-	1,113,330	1,113,330
Associates and subsidiaries	1,119,496	-	1,119,496	-	1,113,330	1,113,330
Fixed assets and intangible assets	-	295,702	295,702	-	303,569	303,569
Total assets	35,240,355	31,841,229	67,081,584	36,529,949	27,318,678	63,848,627

	Bank			Bank		
	March 31, 2026			December 31, 2025		
	Current	Non-current	Total	Current	Non-current	Total
Financial liabilities at amortized cost	29,363,233	24,402,614	53,765,847	31,449,690	21,134,667	52,584,357
Deposits	7,575,311	1,480,394	9,055,705	8,334,676	1,763,553	10,098,229
Money market funding	2,049,080	-	2,049,080	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,725,360	13,415,795	26,141,155	12,730,348	12,221,256	24,951,604
Subordinated debts	103,424	2,600,358	2,703,782	93,746	2,550,501	2,644,247
Loan obligations	5,635,356	2,192,203	7,827,559	6,487,414	920	6,488,334
Obligations for transfers	1,274,702	4,713,864	5,988,566	1,971,270	4,598,437	6,569,707
Financial liabilities at fair value through profit or loss	3,130,854	1,016,190	4,147,044	2,133,620	609,194	2,742,814
Derivative financial instruments	3,130,854	1,016,190	4,147,044	2,133,620	609,194	2,742,814
Other liabilities	360,869	182,454	543,323	679,220	63,623	742,843
Provisions for expected loss associated with credit risk	52,128	-	52,128	26,130	16,137	42,267
Provision for contingencies	-	15,912	15,912	-	13,607	13,607
Sundry	308,741	166,542	475,283	653,090	33,879	686,969
Tax Liabilities	115,567	1,362,210	1,477,777	197,034	822,631	1,019,665
Current tax obligations	115,567	-	115,567	197,034	58,601	255,635
Deferred tax obligations	-	1,362,210	1,362,210	-	764,030	764,030
Shareholders' equity	-	7,147,593	7,147,593	-	6,758,948	6,758,948
Share capital	-	5,698,603	5,698,603	-	5,698,603	5,698,603
Capital increase	-	314,060	314,060	-	-	-
Treasury stock	-	(54,512)	(54,512)	-	(63,916)	(63,916)
Capital reserve	-	75,528	75,528	-	95,222	95,222
Profit reserve	-	1,029,852	1,029,852	-	1,029,852	1,029,852
Retained earnings	-	83,113	83,113	-	-	-
Other comprehensive income	-	949	949	-	(813)	(813)
Total liabilities and equity	32,970,523	34,111,061	67,081,584	34,459,564	29,389,063	63,848,627

	Consolidated			Consolidated		
	March 31, 2026			December 31, 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	1,355,602	-	1,355,602	785,784	-	785,784
Financial assets at amortized cost	25,109,543	20,104,298	45,213,841	27,070,120	20,678,377	47,748,497
Interbank investments	3,999,708	-	3,999,708	5,150,125	-	5,150,125
Marketable securities	7,360,917	11,524,796	18,885,713	6,159,917	12,437,703	18,597,620
Loans	13,732,901	7,983,928	21,716,829	14,654,951	8,877,706	23,532,657
Other financial assets	1,013,417	787,766	1,801,183	1,595,816	35,253	1,631,069
Provisions for expected loss associated with credit risk	(997,400)	(192,192)	(1,189,592)	(490,689)	(672,285)	(1,162,974)
Financial assets at fair value through other comprehensive income	762,431	381,169	1,143,600	405,047	781,512	1,186,559
Marketable securities	763,729	380,645	1,144,374	405,457	781,868	1,187,325
Provisions for expected loss associated with credit risk	(1,298)	524	(774)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	8,389,048	8,126,223	16,515,271	9,572,721	2,980,564	12,553,285
Marketable securities	3,481,254	5,825,390	9,306,644	5,951,449	1,024,407	6,975,856
Derivative financial instruments	4,909,986	2,300,833	7,210,819	3,728,785	1,956,157	5,684,942
Provisions for expected loss associated with credit risk	(2,192)	-	(2,192)	(107,513)	-	(107,513)
Other assets	1,936,421	2,822,785	4,759,206	1,081,899	2,656,816	3,738,715
Current tax assets	107,775	290,765	398,540	176,310	287,121	463,431
Deferred tax assets	1	2,532,020	2,532,021	-	1,915,317	1,915,317
Non-financial assets held for sale	138,057	-	138,057	106,218	-	106,218
Other	1,690,588	-	1,690,588	799,371	454,378	1,253,749
Fixed assets and intangible assets	-	295,702	295,702	-	303,569	303,569
Total assets	37,553,045	31,730,177	69,283,222	38,915,571	27,400,838	66,316,409

	Consolidated			Consolidated		
	March 31, 2026			December 31, 2025		
	Current	Non-current	Total	Current	Non-current	Total
Financial liabilities at amortized cost	29,722,534	24,408,811	54,131,345	32,539,771	20,451,591	52,991,362
Deposits	6,797,314	1,480,395	8,277,709	8,271,901	1,080,477	9,352,378
Money market funding	2,046,819	-	2,046,819	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,725,360	13,415,795	26,141,155	12,730,348	12,221,256	24,951,604
Subordinated debts	97,228	2,606,554	2,703,782	93,746	2,550,501	2,644,247
Loan obligations	6,781,111	2,192,203	8,973,314	7,640,269	920	7,641,189
Obligations for transfers	1,274,702	4,713,864	5,988,566	1,971,271	4,598,437	6,569,708
Financial liabilities at fair value through profit or loss	3,968,857	1,397,338	5,366,195	3,168,410	1,038,592	4,207,002
Derivative financial instruments	3,968,857	1,397,338	5,366,195	3,168,410	1,038,592	4,207,002
Other liabilities	764,659	181,897	946,556	1,016,044	93,694	1,109,738
Provisions for expected loss associated with credit risk	52,128	-	52,128	26,130	16,137	42,267
Provision for contingencies	-	15,912	15,912	-	13,607	13,607
Sundry	712,531	165,985	878,516	989,914	63,950	1,053,864
Other liabilities	136,380	1,537,775	1,674,155	254,117	978,064	1,232,181
Current tax obligations	136,380	-	136,380	254,117	62,218	316,335
Deferred tax obligations	-	1,537,775	1,537,775	-	915,846	915,846
Shareholders' equity	-	7,164,971	7,164,971	-	6,776,126	6,776,126
Share capital	-	5,698,603	5,698,603	-	5,698,603	5,698,603
Capital increase	-	314,060	314,060	-	-	-
Treasury stock	-	(54,512)	(54,512)	-	(63,916)	(63,916)
Capital reserve	-	75,528	75,528	-	95,222	95,222
Profit reserve	-	1,029,852	1,029,852	-	1,029,852	1,029,852
Other comprehensive income	-	949	949	-	(813)	(813)
Retained earnings	-	83,113	83,113	-	-	-
Non controlling shareholders interest	-	17,378	17,378	-	17,178	17,178
Total liabilities and equity	34,592,430	34,690,792	69,283,222	36,978,342	29,338,067	66,316,409

4. Cash and cash equivalents

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

	Bank			Bank		
	March 31, 2026			December 31, 2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	1,070,290	-	1,070,290	662,886	-	662,886
Interbank liquidity investments	2,692,611	(180)	2,692,431	3,631,377	(257)	3,631,120
Applications in foreign currencies	-	-	-	4	-	4
Other operations with maturities of up to 90 days (a)	2,692,611	(180)	2,692,431	3,631,373	(257)	3,631,116
Cash and cash equivalents balance	3,762,901	(180)	3,762,721	4,294,263	(257)	4,294,006
	Consolidated			Consolidated		
	March 31, 2026			December 31, 2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	1,355,602	-	1,355,602	785,784	-	785,784
Interbank liquidity investments	2,692,611	(180)	2,692,431	3,631,377	(257)	3,631,120
Applications in foreign currencies	-	-	-	4	-	4
Other operations with maturities of up to 90 days (a)	2,692,611	(180)	2,692,431	3,631,373	(257)	3,631,116
Cash and cash equivalents balance	4,048,213	(180)	4,048,033	4,417,161	(257)	4,416,904

(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.

5. Marketable securities and derivative financial instruments

a) Marketable securities

The classifications of securities, as of March 31, 2026 and December 31, 2025, are shown as follows:

Measured at Amortized Cost

	March 31, 2026			March 31, 2026		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
National Treasury Notes - NTN - B	635,275	-	635,275	635,274	-	635,274
National Treasury Bills - LTN	401,644	-	401,644	401,644	-	401,644
Time Deposit with Special Guarantee (DPGE)	258,245	(206)	258,039	258,245	(206)	258,039
Real estate receivables certificates - CRI	149,105	(778)	148,327	149,105	(778)	148,327
National Treasury Notes - NTN - F	1,944,188	-	1,944,188	1,944,188	-	1,944,188
Debentures	2,116,728	(63,859)	2,052,869	2,116,728	(63,859)	2,052,869
Promissory notes - NP	711,115	(3,732)	707,383	711,115	(3,732)	707,383
Rural Producer's Certificate - CPR	6,475,204	(102,171)	6,373,033	6,475,204	(102,171)	6,373,033
Financial Letters - LF	124,735	(189)	124,546	124,735	(189)	124,546
Agribusiness Receivables Certificate - CRA	85,625	(27,243)	58,382	85,625	(27,243)	58,382
Receivables certificates - CR	29,581	(50)	29,531	29,581	(50)	29,531
Commercial notes - NC	5,954,269	(60,604)	5,893,665	5,954,269	(60,604)	5,893,665
Total - Amortized Cost	18,885,714	(258,832)	18,626,882	18,885,713	(258,832)	18,626,881

	December 31, 2025			December 31, 2025		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
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
Total - Amortized Cost	18,595,038	(209,178)	18,385,860	18,597,620	(209,178)	18,388,442

Measured at Fair Value in Other Comprehensive Income

	March 31, 2026			March 31, 2026		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
Treasury Financial Letters - LFT	550,891	-	550,891	627,489	-	627,489
National Treasury Notes - NTN - B	330,015	-	330,015	330,015	-	330,015
Debentures	75,765	(266)	75,499	75,765	(266)	75,499
Promissory notes - NP	46,265	(375)	45,890	46,265	(375)	45,890
Financial Letters - LF	64,840	(133)	64,707	64,840	(133)	64,707
Total - Fair Value in Other Comprehensive Income	1,067,776	(774)	1,067,002	1,144,374	(774)	1,143,600

	December 31, 2025			December 31, 2025		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
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
Total - Fair Value in Other Comprehensive Income	1,115,130	(766)	1,114,364	1,187,325	(766)	1,186,559

Measured at Fair Value in Profit or Loss

	March 31, 2026			March 31, 2026		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
Treasury Financial Letters - LFT	47,510	-	47,510	90,973	-	90,973
Eurobonds	305,995	-	305,995	305,995	-	305,995
National Treasury Notes - NTN - B	4,270,144	-	4,270,144	4,270,144	-	4,270,144
Debentures	968,577	-	968,577	968,577	-	968,577
Rural Producer's Certificate - CPR	113,778	(2,192)	111,586	113,778	(2,192)	111,586
Government bonds issued in other countries	2,589,370	-	2,589,370	2,589,370	-	2,589,370
Shares of publicly traded companies	7,305	-	7,305	7,305	-	7,305
Infrastructure Equity Funds	124,946	-	124,946	124,946	-	124,946
Credit rights investment funds	811,591	-	811,591	811,591	-	811,591
Shares of closely held companies	12,133	-	12,133	12,133	-	12,133
Liquid investment funds	328,374	-	328,374	11,832	-	11,832
Total - Fair Value in Profit	9,579,723	(2,192)	9,577,531	9,306,644	(2,192)	9,304,452

	December 31, 2025			December 31, 2025		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
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	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
Total - Fair Value in Profit	7,091,378	(107,513)	6,983,865	6,975,856	(107,513)	6,868,343

The composition of the portfolio as of March 31, 2026 and December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			Total
	Level 1	Level 2	Level 3	
March 2026				
At fair value through other comprehensive income	880,906	186,870	-	1,067,776
At fair value through profit or loss	5,063,625	3,557,947	958,151	9,579,723
Total	5,944,531	3,744,817	958,151	10,647,499

	Bank			Total
	Level 1	Level 2	Level 3	
December 2025				
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
Total	5,485,784	1,700,508	1,020,216	8,206,508

	Consolidated			Total
	Level 1	Level 2	Level 3	
March 2026				
At fair value through other comprehensive income	957,504	186,870	-	1,144,374
At fair value through profit or loss	4,778,713	3,569,780	958,151	9,306,644
Total	5,736,217	3,756,650	958,151	10,451,018

	Consolidated			Total
	Level 1	Level 2	Level 3	
December 2025				
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
Total	5,576,148	1,566,817	1,020,216	8,163,181

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				
	March 31, 2026				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Future contracts	19,900,647	-	-	-	-
Purchase commitments	7,975,827	-	-	-	-
Interbank market	6,810,896	-	-	-	-
Foreign currency	1,164,931	-	-	-	-
Sales commitment	11,924,820	-	-	-	-
Interbank market	8,891,052	-	-	-	-
Foreign currency	2,515,162	-	-	-	-
Commodities	78,630	-	-	-	-
Other	439,976	-	-	-	-
Asset position	72,257,098	4,447,812	1,124,623	-	5,572,435
Swap Contracts	19,492,911	383,860	587,272	-	971,132
Interbank market	14,499,093	326,647	465,497	-	792,144
Foreign currency	1,715,401	28,473	98,231	-	126,704
Fixed rate	3,218,417	9,104	23,380	-	32,484
Inflation	60,000	19,636	164	-	19,800
Options contracts					
Purchase commitments	41,805,936	3,094,117	544,950	-	3,639,067
Foreign currency	40,947,314	3,042,958	178,228	-	3,221,186
Commodities	858,622	51,159	366,722	-	417,881
Exchange contracts					
Purchase commitments	3,658,830	18,687	(204)	-	18,483
Foreign currency	3,658,830	18,687	(204)	-	18,483
Other financial instruments					
Purchase commitments	7,299,421	951,148	(7,395)	-	943,753
Foreign currency	3,427,083	76,518	10,561	-	87,079
Commodities	3,512,775	873,521	(17,956)	-	855,565
Other	359,563	1,109	-	-	1,109
Liability position	61,668,511	(3,156,633)	(991,760)	1,349	(4,147,044)
Swap Contracts	7,826,693	(269,411)	(42,441)	1,052	(310,800)
Interbank market	1,394,292	(8,266)	(14,513)	26	(22,753)
Foreign currency	3,010,322	(176,849)	207	628	(176,014)
Fixed rate	2,928,831	(75,441)	(25,440)	264	(100,617)
Inflation	104,388	49	(134)	-	(85)
Other	388,860	(8,904)	(2,561)	134	(11,331)
Options contracts					
Sales commitment	44,489,742	(2,069,903)	(945,979)	20	(3,015,862)
Foreign currency	43,739,870	(2,015,992)	(618,425)	1	(2,634,416)
Commodities	749,872	(53,911)	(327,554)	19	(381,446)
Exchange contracts					
Sales commitment	3,192,236	(54,253)	12	85	(54,156)
Foreign currency	3,192,236	(54,253)	12	85	(54,156)
Other financial instruments					
Sales commitment	6,159,840	(763,066)	(3,352)	192	(766,226)
Foreign currency	3,794,407	(173,845)	(21,080)	110	(194,815)
Commodities	2,233,347	(589,157)	17,728	82	(571,347)
Other	132,086	(64)	-	-	(64)

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

Consolidated				
March 31, 2026				
Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	22,497,139	-	-	-
Purchase commitments	8,258,778	-	-	-
Interbank market	6,810,896	-	-	-
Commodities	282,951	-	-	-
Inflation	1,164,931	-	-	-
Sales commitment	14,238,361	-	-	-
Interbank market	8,891,052	-	-	-
Foreign currency	2,822,142	-	-	-
Commodities	2,085,191	-	-	-
Inflation	439,976	-	-	-
Asset position	74,474,845	6,088,516	1,122,303	-
Swap Contracts	19,492,911	383,860	587,272	-
Interbank market	14,499,093	326,647	465,497	-
Foreign currency	1,715,401	28,473	98,231	-
Fixed rate	3,218,417	9,104	23,380	-
Inflation	60,000	19,636	164	-
Options contracts	41,806,512	3,094,117	545,043	-
Purchase commitments	41,806,512	3,094,117	545,043	-
Foreign currency	40,947,314	3,042,958	178,228	-
Commodities	859,198	51,159	366,815	-
Exchange contracts	3,658,830	18,687	5,063	-
Purchase commitments	3,658,830	18,687	5,063	-
Foreign currency	3,658,830	18,687	5,063	-
Other financial instruments	9,516,592	2,591,852	(15,075)	-
Purchase commitments	9,516,592	2,591,852	(15,075)	-
Foreign currency	3,358,053	71,774	10,037	-
Commodities	5,798,976	2,518,969	(25,112)	-
Other financial assets	359,563	1,109	-	-
Liability position	63,512,896	(4,361,453)	(1,006,413)	1,671
Swap Contracts	7,826,693	(269,411)	(42,441)	1,052
Interbank market	1,394,292	(8,266)	(14,513)	26
Foreign currency	3,010,322	(176,849)	207	628
Fixed rate	2,928,831	(75,441)	(25,440)	264
Inflation	388,860	(8,904)	(2,561)	134
Other	104,388	49	(134)	-
Options contracts	44,502,503	(2,069,903)	(956,367)	20
Sales commitment	44,502,503	(2,069,903)	(956,367)	20
Foreign currency	43,739,870	(2,015,992)	(618,425)	1
Commodities	762,633	(53,911)	(337,942)	19
Exchange contracts	3,192,236	(54,253)	(5,255)	85
Sales commitment	3,192,236	(54,253)	(5,255)	85
Foreign currency	3,192,236	(54,253)	(5,255)	85
Other financial instruments	7,991,464	(1,967,886)	(2,350)	514
Sales commitment	7,991,464	(1,967,886)	(2,350)	514
Foreign currency	3,656,347	(164,356)	(20,034)	110
Commodities	4,203,031	(1,803,466)	17,684	404
Other	132,086	(64)	-	-

	Consolidated				Fair value
	December 31, 2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	
Futures contracts	20,820,660	-	-	-	-
Purchase commitments	9,131,850	-	-	-	-
Interbank market	6,941,403	-	-	-	-
Foreign currency	983,149	-	-	-	-
Commodities	243,576	-	-	-	-
Inflation	963,722	-	-	-	-
Sales commitment	11,688,810	-	-	-	-
Interbank market	7,804,043	-	-	-	-
Foreign currency	3,291,597	-	-	-	-
Commodities	593,170	-	-	-	-
Asset position	68,397,662	5,519,680	165,262	-	5,684,942
Swap Contracts	18,561,636	365,990	622,195	-	988,185
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
Options contracts					
Purchase commitments	38,496,366	3,067,897	(454,578)	-	2,613,319
Foreign currency	37,132,908	2,979,686	(730,999)	-	2,248,687
Commodities	1,363,458	88,211	276,421	-	364,632
Exchange contracts					
Purchase commitments	988,625	9,693	(19)	-	9,674
Foreign currency	988,625	9,693	(19)	-	9,674
Other financial instruments					
Purchase commitments	10,351,035	2,076,100	(2,336)	-	2,073,764
Foreign currency	4,347,242	73,059	4,447	-	77,506
Commodities	5,849,896	2,002,710	(6,783)	-	1,995,927
Other	153,897	331	-	-	331
Liability position	57,364,321	(3,818,757)	(389,059)	814	(4,207,002)
Swap Contracts	6,487,413	(193,579)	(23,727)	610	(216,696)
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)
Inflation	330,000	(5,177)	(263)	41	(5,399)
Other	110,048	52	(238)	-	(186)
Options contracts					
Sales commitment	40,686,410	(1,818,435)	(357,765)	32	(2,176,168)
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)
Exchange contracts					
Sales commitment	520,711	(13,775)	(1)	9	(13,767)
Foreign currency	520,711	(13,775)	(1)	9	(13,767)
Other financial instruments					
Sales commitment	9,669,787	(1,792,968)	(7,566)	163	(1,800,371)
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)
Other	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			
	March 31, 2026			
Derivatives designated as fair value hedge instruments	Notional value	Curve Value	Market value	Adjust to market
Hedge instruments				
Swap Contracts	168,235	175,924	171,617	4,314
Foreign currency - Dollar - Asset position	168,235	175,924	171,617	4,314
Hedge Object	175,930	(175,930)	(180,244)	(4,314)
Obligations for transfers abroad (Note 11.b)	175,930	(175,930)	(180,244)	(4,314)

	Bank and Consolidated			
	December 31, 2025			
	Notional value	Curve Value	Market value	Adjust to market
Derivatives designated as fair value hedge instruments				
Hedge instruments				
Swap Contracts	168,235	184,219	180,638	3,582
Foreign currency - Dollar - Asset position	168,235	184,219	180,638	3,582
Hedge Object	184,227	(184,227)	(187,809)	(3,582)
Obligations for transfers abroad (Note 11.b)	184,227	(184,227)	(187,809)	(3,582)

Derivative financial instruments, by maturity, on March 31, 2026 and December 31, 2025, have the following composition:

	Bank					
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total
Off Balance Book						
Up to 1 month	1,700,578	6,603,414	1,420,183	2,689,230	5,251,553	17,664,958
1 to 3 months	3,642,638	273,266	1,192,425	218,874	2,731,522	8,058,725
3 to 6 months	2,520,556	26,976,018	1,830,664	72,265	2,036,344	33,435,847
6 to 12 months	5,581,415	32,248,510	4,591,671	2,861,708	2,736,241	48,019,545
1 to 3 years	3,788,993	19,862,782	11,503,012	957,168	655,901	36,767,856
Over 3 years	2,666,467	331,688.00	6,781,649	51,821	47,700	9,879,325
Total – March 2026	19,900,647	86,295,678	27,319,604	6,851,066	13,459,261	153,826,256

	Bank					
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total
Off Balance Book						
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
Total – December 2025	19,950,324	79,107,266	25,049,049	1,509,336	15,401,677	141,017,652

	Consolidated					
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total
Off Balance Book						
Up to 1 month	1,910,128	6,608,733	1,420,183	2,689,230	5,400,859	18,029,133
1 to 3 months	4,759,776	274,227	1,192,425	218,874	3,253,291	9,698,593
3 to 6 months	2,823,100	26,981,316	1,830,664	72,265	2,674,570	34,381,915
6 to 12 months	6,548,675	32,250,269	4,591,671	2,861,708	3,771,925	50,024,248
1 to 3 years	3,788,993	19,862,782	11,503,012	957,168	2,228,198	38,340,153
Over 3 years	2,666,467	331,688	6,781,649	51,821	179,213	10,010,838
Total – March 2026	22,497,139	86,309,015	27,319,604	6,851,066	17,508,056	160,484,880

	Consolidated					
	Futures contracts	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total
Off Balance Book						
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
Total – December 2025	20,820,660	79,182,776	25,049,049	1,509,336	20,020,822	146,582,643

	Bank					Total
	March 2026					
	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Asset position						
Up to 1 month	305,954	8,807	3,630	470,726	789,117	143,113
1 to 3 months	42,799	30,582	946	125,392	199,719	84,116
3 to 6 months	1,223,144	18,280	793	154,315	1,396,532	290,599
6 to 12 months	1,241,494	51,451	9,321	167,310	1,469,576	2,023,473
1 to 3 years	825,676	307,488	3,426	26,005	1,162,595	763,445
Over 3 years	-	554,524	367	5	554,896	548,460
Total – March 2026	3,639,067	971,132	18,483	943,753	5,572,435	-
Total – December 2025	2,611,647	988,182	9,674	243,703	-	3,853,206

	Consolidated					
	March 2026				December 2025	
	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Asset position						
Up to 1 month	305,961	8,807	8,897	569,344	893,009	232,137
1 to 3 months	42,885	30,582	946	287,447	361,860	312,333
3 to 6 months	1,223,144	18,280	793	431,628	1,673,845	584,030
6 to 12 months	1,241,494	51,451	9,321	679,006	1,981,272	2,600,285
1 to 3 years	825,676	307,488	3,426	584,319	1,720,909	1,376,241
Over 3 years	-	554,524	367	25,033	579,924	579,916
Total – March 2026	3,639,160	971,132	23,750	2,576,777	7,210,819	-
Total – December 2025	2,613,319	988,185	9,674	2,073,764	-	5,684,942

	Bank					
	March 2026				December 2025	
	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Liability position						
Up to 1 month	(234,638)	(43,914)	(5,717)	(543,555)	(827,824)	(187,363)
1 to 3 months	(43,321)	(16,868)	(652)	(80,216)	(141,057)	(110,573)
3 to 6 months	(852,356)	(17,187)	(42)	(97,569)	(967,154)	(276,847)
6 to 12 months	(1,072,255)	(46,355)	(36,955)	(39,254)	(1,194,819)	(1,558,837)
1 to 3 years	(793,342)	(97,488)	(10,790)	(5,606)	(907,226)	(556,744)
Over 3 years	(19,950)	(88,988)	-	(26)	(108,964)	(52,450)
Total – March 2026	(3,015,862)	(310,800)	(54,156)	(766,226)	(4,147,044)	-
Total – December 2025	(2,173,439)	(216,692)	(13,767)	(338,916)	-	(2,742,814)

	Consolidated					
	March 2026				December 2025	
	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Liability position						
Up to 1 month	(235,857)	(43,914)	(10,984)	(631,886)	(922,641)	(279,079)
1 to 3 months	(46,612)	(16,868)	(652)	(206,771)	(270,903)	(347,821)
3 to 6 months	(855,667)	(17,187)	(42)	(309,310)	(1,182,206)	(513,557)
6 to 12 months	(1,074,822)	(46,355)	(36,955)	(434,975)	(1,593,107)	(2,027,953)
1 to 3 years	(793,342)	(97,488)	(10,790)	(370,037)	(1,271,657)	(966,582)
Over 3 years	(19,950)	(88,988)	-	(16,743)	(125,681)	(72,010)
Total – March 2026	(3,026,250)	(310,800)	(59,423)	(1,969,722)	(5,366,195)	-
Total – December 2025	(2,176,168)	(216,696)	(13,767)	(1,800,371)	-	(4,207,002)

The composition of the portfolio as of March 31, 2026 and December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			
	Level 1	Level 2	Level 3	Total
March 2026				
Asset Position	3,285,378	2,287,057	-	5,572,435
Liability position	(2,715,414)	(1,431,630)	-	(4,147,044)
December 2025				
Asset Position	2,366,944	1,474,759	11,503	3,853,206
Liability position	(1,819,241)	(912,189)	(11,384)	(2,742,814)
March 2026				
Asset Position	3,285,466	3,925,353	-	7,210,819
Liability position	(2,725,800)	(2,640,395)	-	(5,366,195)
December 2025				
Asset Position	2,365,897	3,307,542	11,503	5,684,942
Liability position	(1,819,241)	(2,376,377)	(11,384)	(4,207,002)

Gains (losses) on derivative financial instruments for the quarter ended on March 31, 2026 and 2025 are as follows:

	Bank					
	1th Quarter 2026			1th Quarter 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	2,103,862	(2,140,294)	(36,432)	1,800,235	(1,599,641)	200,594
Swaps	176,729	(289,215)	(112,486)	66,926	(235,154)	(168,228)
Options	5,505,289	(5,349,942)	155,347	4,941,218	(4,733,375)	207,843
Foreign exchange	13,982	(43,831)	(29,849)	190,688	(91,185)	99,503
Other financial instruments	1,078,379	(925,241)	153,138	196,672	(330,511)	(133,840)
Total	8,878,241	(8,748,523)	129,718	7,195,739	(6,989,866)	205,872

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

	Consolidated					
	1th Quarter 2026			1th Quarter 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	2,990,317	(3,007,068)	(16,751)	1,800,555	(1,599,818)	200,737
Swaps	176,729	(289,215)	(112,486)	66,926	(264,102)	(197,176)
Options	5,550,097	(5,421,599)	128,498	4,900,997	(4,733,375)	167,622
Foreign exchange	13,982	(43,831)	(29,849)	190,688	(50,965)	139,723
Other financial instruments	1,625,057	(1,425,606)	199,451	669,537	(742,734)	(73,197)
Total	10,356,182	(10,187,319)	168,863	7,628,703	(7,390,994)	237,709

(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
i) Interest rate			
Net exposure to fixed interest rates (RWAjur1)	17,891	37,662	57,433
Net exposure of currency coupons (RWAjur2)	82,137	86,950	91,763
Net exposure of index coupons (RWAjur3)	77,911	79,014	80,118
Total interest rate exposure (Note 24)	177,939	203,626	229,314
ii) Foreign exchange rate			
Total exposure purchased at exchange rates (Note 24)	25,685	42,308	58,931
	25,685	42,308	58,931
iii) Index, shares and commodities			
Total exposure to index, shares and commodities (Note 24)	46,691	47,790	48,889
	46,691	47,790	48,889

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 March 31, 2026 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 March 31, 2026.

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

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

The results of the procedures, which are not related to the accounting practices for recording and valuing operations related to this portfolio, are reported to the Central Bank and, on March 31, 2025, demonstrated an exposure of R\$ 251,590, 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			
	03/31/2026			
	Stage 1	Stage 2	Stage 3	Total
Financial assets				
At Amortized Cost				
Interbank investments	3,991,263	-	-	3,991,263
Marketable securities	17,771,878	502,092	611,744	18,885,714
Loans	19,888,850	929,601	903,034	21,721,485
Other financial assets (a)	734,659	6,924	8,107	749,690
Total - Amortized Cost	42,386,650	1,438,617	1,522,885	45,348,152
At fair value through other comprehensive income				
Marketable securities	1,067,776	-	-	1,067,776
Total - At fair value through other comprehensive income	1,067,776	-	-	1,067,776
At fair value through profit or loss				
Marketable securities	9,577,531	-	2,192	9,579,723
Total - At fair value through profit or loss	9,577,531	-	2,192	9,579,723
Total - Financial assets	53,031,957	1,438,617	1,525,077	55,995,651
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,792,066	689,052	-	12,481,118
Total - Financial guarantees provided	11,792,066	689,052	-	12,481,118
Total - Financial liability	11,792,066	689,052	-	12,481,118

Notes to the financial statements
March 31, 2026
(In thousands of reais)

	Bank			
	12/31/2025			
	Stage 1	Stage 2	Stage 3	Total
Financial assets				
At Amortized Cost				
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
Total - Amortized Cost	45,306,198	1,172,186	1,301,389	47,779,773
At fair value through other comprehensive income				
Marketable securities	1,115,130	-	-	1,115,130
Total - At fair value through other comprehensive income	1,115,130	-	-	1,115,130
At fair value through profit or loss				
Marketable securities	6,982,448	-	108,930	7,091,378
Total - At fair value through profit or loss	6,982,448	-	108,930	7,091,378
Total - Financial assets	53,403,776	1,172,186	1,410,319	55,986,281
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,658,750	647,257	-	12,306,007
Total - Financial guarantees provided	11,658,750	647,257	-	12,306,007
Total - Financial liabilities	11,658,750	647,257	-	12,306,007
	Consolidated			
	03/31/2026			
	Stage 1	Stage 2	Stage 3	Total
Financial assets				
At Amortized Cost				
Interbank investments	3,999,708	-	-	3,999,708
Marketable securities	17,771,877	502,092	611,744	18,885,713
Loans	19,884,194	929,601	903,034	21,716,829
Other financial assets (a)	1,713,895	79,181	8,107	1,801,183
Total - Amortized Cost	43,369,674	1,510,874	1,522,885	46,403,433
At fair value through other comprehensive income				
Marketable securities	1,144,374	-	-	1,144,374
Total - At fair value through other comprehensive income	1,144,374	-	-	1,144,374
At fair value through profit or loss				
Marketable securities	9,304,452	-	2,192	9,306,644
Total - At fair value through profit or loss	9,304,452	-	2,192	9,306,644
Total - Financial assets	53,818,500	1,510,874	1,525,077	56,854,451
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,791,602	689,052	-	12,480,654
Total - Financial guarantees provided	11,791,602	689,052	-	12,480,654
Total - Financial liability	11,791,602	689,052	-	12,480,654
	Consolidated			
	12/31/2025			
	Stage 1	Stage 2	Stage 3	Total
Financial assets				
At Amortized Cost				
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
Total - Amortized Cost	46,403,664	1,206,418	1,301,389	48,911,471
At fair value through other comprehensive income				
Marketable securities	1,187,325	-	-	1,187,325
Total - At fair value through other comprehensive income	1,187,325	-	-	1,187,325
At fair value through profit or loss				
Marketable securities	6,866,926	-	108,930	6,975,856
Total - At fair value through profit or loss	6,866,926	-	108,930	6,975,856
Total - Financial assets	54,457,915	1,206,418	1,410,319	57,074,652
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,658,286	647,257	-	12,305,543
Total - Financial guarantees provided	11,658,286	647,257	-	12,305,543
Total - Financial liabilities	11,658,286	647,257	-	12,305,543

(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.

Notes to the financial statements
March 31, 2026
(In thousands of reais)

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

Classified at Amortized Cost

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
	Gross Book Value	Gross Book Value	Gross Book Value	Gross Book Value
Credit operations				
Loans	5,112,423	5,900,263	5,107,767	5,898,139
Financing	7,488,372	7,952,188	7,488,372	7,952,188
Rural and agro-industrial financing	2,845,217	2,543,130	2,845,217	2,543,130
Real Estate Financing	1,611,448	1,543,949	1,611,448	1,543,949
Advances on exchange contracts	1,497,179	1,806,015	1,497,179	1,806,015
Securities and credits receivable	3,166,846	3,789,236	3,166,846	3,789,236
Total - Credit operations	21,721,485	23,534,781	21,716,829	23,532,657
Financial guarantees provided (recorded in off balance accounts)				
Guarantees provided to customers	12,481,118	12,306,007	12,480,654	12,305,543
Total – Financial guarantees provided	12,481,118	12,306,007	12,480,654	12,305,543
Total portfolio	34,202,603	35,840,788	34,197,483	35,838,200

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

	Bank			Bank		
	03/31/2026			12/31/2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,230,132	536,435	2,766,567	2,686,470	989,356	3,675,826
1 to 3 months	2,938,199	1,201,160	4,139,359	3,733,235	1,546,641	5,279,876
3 to 6 months	3,980,588	1,260,141	5,240,729	3,017,238	1,777,258	4,794,496
6 to 12 months	4,244,780	4,132,141	8,376,921	4,949,855	3,465,488	8,415,343
1 to 3 years	6,244,554	2,709,844	8,954,398	6,971,721	2,411,466	9,383,187
Over 3 years	1,739,374	2,641,397	4,380,771	1,905,110	2,115,798	4,020,908
Overdue after 15 days	343,858	-	343,858	271,152	-	271,152
Total	21,721,485	12,481,118	34,202,603	23,534,781	12,306,007	35,840,788
	Consolidated			Consolidated		
	03/31/2026			12/31/2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,230,132	536,435	2,766,567	2,686,470	989,356	3,675,826
1 to 3 months	2,933,543	1,201,160	4,134,703	3,730,236	1,546,641	5,276,877
3 to 6 months	3,980,588	1,260,141	5,240,729	3,017,238	1,777,258	4,794,496
6 to 12 months	4,244,780	4,131,677	8,376,457	4,949,855	3,465,488	8,415,343
1 to 3 years	6,244,554	2,709,844	8,954,398	6,972,596	2,411,002	9,383,598
Over 3 years	1,739,374	2,641,397	4,380,771	1,905,110	2,115,798	4,020,908
Overdue after 15 days	343,858	-	343,858	271,152	-	271,152
Total	21,716,829	12,480,654	34,197,483	23,532,657	12,305,543	35,838,200

In the quarter ended March 31, 2026, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R\$ 8,148 (R\$ 42,459 on December 31, 2025). The effect of these operations on the result for the period, net of any provision results, was positive by R\$ 628 (results positive R\$ 819 on December 31, 2025). 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		Bank and Consolidated	
	March 31, 2026		December 31, 2025	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	530,271	0.98%	629,782	1.19%
10 biggest debtors	4,389,335	8.07%	4,835,241	9.10%
20 biggest debtors	7,704,417	14.17%	7,968,894	15.00%

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

Notes to the financial statements
 March 31, 2026
 (In thousands of reais)

7. Provisions for expected losses associated with credit risk

	March 31, 2026			
	Bank			
	Stage 1	Stage 2	Stage 3	Total
Financial assets associated with credit risk				
At amortized cost				
Interbank liquidity investments	180	-	-	180
Marketable securities	59,636	21,344	177,852	258,832
Credit operations	75,717	69,337	585,613	730,667
Other financial investments	346	72	1,102	1,520
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	135,879	90,753	954,567	1,181,199
At fair value through other comprehensive income				
Marketable securities	774	-	-	774
At fair value through profit or loss				
Marketable securities	-	-	2,192	2,192
Financial liabilities associated with credit risk				
Financial guarantees provided	15,570	28,342	-	43,912
Loan commitments and credits to be released	4,907	3,194	115	8,216
Total financial guarantees provided and credit commitments	20,477	31,536	115	52,128
Financial instruments associated with credit risk	157,130	122,289	956,874	1,236,293

	December 31, 2025			
	Bank			
	Stage 1	Stage 2	Stage 3	Total
Financial assets associated with credit risk				
At amortized cost				
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
Total at amortized cost	151,326	65,469	938,735	1,155,530
At fair value through other comprehensive income				
Marketable securities	766	-	-	766
At fair value through profit or loss				
Marketable securities	-	-	107,513	107,513
Financial liabilities associated with credit risk				
Financial guarantees provided	14,439	18,294	-	32,733
Loan commitments and credits to be released	5,311	4,070	153	9,534
Total financial guarantees provided and credit commitments	19,750	22,364	153	42,267
Financial instruments associated with credit risk	171,842	87,833	1,046,401	1,306,076

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

	March 31, 2026			
	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Financial assets associated with credit risk				
At amortized cost				
Interbank liquidity investments	180	-	-	180
Marketable securities	59,636	21,344	177,852	258,832
Credit operations	75,717	69,337	585,613	730,667
Other financial investments	7,965	846	1,102	9,913
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	143,498	91,527	954,567	1,189,592
At fair value through other comprehensive income				
Marketable securities	774	-	-	774
At fair value through profit or loss				
Marketable securities	-	-	2,192	2,192
Financial liabilities associated with credit risk				
Financial guarantees provided	15,570	28,342	-	43,912
Loan commitments and credits to be released	4,907	3,194	115	8,216
Total financial guarantees provided and credit commitments	20,477	31,536	115	52,128
Financial instruments associated with credit risk	164,749	123,063	956,874	1,244,686

December 31, 2025				
Consolidated				
	Stage 1	Stage 2	Stage 3	Total
Financial assets associated with credit risk				
At amortized cost				
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
Total at amortized cost	158,242	65,997	938,735	1,162,974
At fair value through other comprehensive income				
Marketable securities	766	-	-	766
At fair value through profit or loss				
Marketable securities	-	-	107,513	107,513
Financial liabilities associated with credit risk				
Financial guarantees provided	14,439	18,294	-	32,733
Loan commitments and credits to be released	5,311	4,070	153	9,534
Total financial guarantees provided and credit commitments	19,750	22,364	153	42,267
Financial instruments associated with credit risk	178,758	88,361	1,046,401	1,313,520

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

The movement of expected credit loss by stage, in the ended March 31, 2026 and December 31, 2025 is shown as follows:

Bank				
03/31/2026				
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance of the period	171,878	87,834	1,046,364	1,306,076
Transferred to Stage 1	164	-	-	164
Transferred to Stage 2	-	18,092	-	18,092
Transferred to Stage 3	-	-	8,765	8,765
From Stage 1	(7,417)	-	-	(7,417)
From Stage 2	-	(7,466)	-	(7,466)
From Stage 3	-	-	(12,139)	(12,139)
Assets originated/Liquidated or amortized	(7,494)	23,829	93,041	109,376
Written off as losses	-	-	(33,570)	(33,570)
Reclassification of allowance (a)	-	-	(145,588)	(145,588)
Final Balance of the period	157,131	122,289	956,873	1,236,293

(a) Balance reclassification to the allowance for impairment of securities, with no impact on profit or loss for the period.

Bank				
12/31/2025				
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance of the period	192,212	84,167	749,686	1,026,065
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)
Final Balance of the period	171,878	87,834	1,046,364	1,306,076

Consolidated				
03/31/2026				
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance of the period	178,792	88,361	1,046,367	1,313,520
Transferred to Stage 1	164	-	-	164
Transferred to Stage 2	-	18,101	-	18,101
Transferred to Stage 3	-	-	8,765	8,765
From Stage 1	(7,426)	-	-	(7,426)
From Stage 2	-	(7,466)	-	(7,466)
From Stage 3	-	-	(12,139)	(12,139)
Assets originated/Liquidated or amortized	(6,781)	24,067	93,040	110,326
Written off as losses	-	-	(33,571)	(33,571)
Reclassification of allowance (a)	-	-	(145,588)	(145,588)
Final Balance of the period	164,749	123,063	956,874	1,244,686

Notes to the financial statements
March 31, 2026
(In thousands of reais)

	Consolidated			
	12/31/2025			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance of the period	197,799	85,112	749,790	1,032,701
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)
Final Balance of the period	178,792	88,361	1,046,367	1,313,520

As of March 31, 2026, the total balance of renegotiated loans was R\$ 93,856 and of restructured operations was R\$ 97,751, for the Bank and Consolidated (R\$ 77,222 and R\$ 30,716 in the quarter ended March 31, 2025). The amount of loans recovered as of March 31, 2026, previously offset against the provision, was R\$ 4,474, for the Bank and Consolidated (R\$ 20,987 on March 31, 2025 for the Bank and Consolidated).

8. Other assets - other

The compositions of Other assets - other are as follows:

	Bank		Consolidated	
	03/31/2026	12/31/2025	03/31/2026	12/31/2025
Securities and credits receivable	-	-	70,015	69,560
Negotiation and Intermediation of securities ^(a)	629,469	629,641	809,435	749,330
Interfinancial relations ^(b)	284,686	55,778	284,686	55,778
Energy contract advance ^(c)	-	-	195,605	278,889
Advance to FGC	98,860	-	98,860	-
Advance Expenses	41,690	41,492	41,824	41,771
Income to be received	10,059	40,420	31,235	23,472
Other credits without credit granting characteristics	1,111	6,092	1,111	6,092
Debtors for security deposits	14,630	14,083	14,699	14,136
Other	147,218	18,646	143,118	14,721
Total	1,227,723	806,152	1,690,588	1,253,749

(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

	March 31, 2026					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda. ⁽¹⁾	100%	142,526	139,104	139,104	7,877	7,873
ABC Brasil Comercializadora de Energia Ltda. ⁽²⁾	100%	3,824,423	895,644	895,643	10,185	10,185
ABC Brasil Investment Banking Ltda. ⁽³⁾	91.71%	107,584	100,054	84,749	9,485	7,891
			1,134,802	1,119,496	27,547	25,949
Indirect Controlling						
ABC Brasil DTVM S.A. ⁽⁴⁾	100%	40,390	29,539	29,539	7,053	7,053
ABC Brasil Corretora de Seguros Ltda. ⁽⁵⁾	89.5%	17,477	9,903	8,862	4,836	4,198
Visio Gestora de Crédito Ltda.	90%	1,696	(3,762)	(3,762)	(1,191)	(1,072)
ABC M&A e ECM Ltda. ⁽⁶⁾	100%	8,426	7,817	7,817	(4,100)	(4,100)
ABC DCM Ltda. ⁽⁷⁾	100%	33,613	28,703	28,703	5,967	5,967
ABC Holding Financeira Ltda. ⁽⁸⁾	100%	31,853	31,843	31,844	7,088	7,088
ABC Brasil Benefícios Corretora de Seguros Ltda. ⁽⁹⁾	89.3%	10,287	7,757	6,927	4,757	4,049
			111,800	109,930	24,410	23,183

December 31, 2025

	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda. ⁽¹⁾	100%	156,754	151,215	151,215	49,506	49,506
ABC Brasil Comercializadora de Energia Ltda. ⁽²⁾	100%	4,019,438	885,137	885,137	123,715	123,714
ABC Brasil Investment Banking Ltda. ⁽³⁾	92.17%	133,349	90,555	76,978	51,979	40,351
			1,126,907	1,113,330	225,200	213,571
Indirect Controlling						
ABC Brasil DTVM S.A. ⁽⁴⁾	100%	41,418	22,491	22,491	23,214	23,214
ABC Brasil Corretora de Seguros Ltda. ⁽⁵⁾	89.5%	30,324	7,931	7,098	32,305	28,886
Visio Gestora de Crédito Ltda.	90%	1,523	(2,572)	(2,572)	(2,408)	(1,666)
ABC M&A e ECM Ltda. ⁽⁶⁾	100%	11,603	8,917	8,917	2,804	2,804
ABC DCM Ltda. ⁽⁷⁾	100%	31,183	22,737	22,737	22,738	22,738
ABC Holding Financeira Ltda. ⁽⁸⁾	100%	24,759	24,755	24,755	23,250	23,250
ABC Brasil Benefícios Corretora de Seguros Ltda. ⁽⁹⁾	89.3%	26,987	6,973	6,227	19,319	17,253
			91,232	89,653	121,222	116,479

(1) On January 28, 2026, a dividend distribution was approved in the amount of R\$ 3,674.

(2) On December 1, 2025, the distribution of interest on equity was approved in the amount of R\$ 70,514.

(3) On February 25, 2025, September 8, 2025, and December 29, 2025, disproportionate dividend distributions were approved in the amounts of R\$ 51,477, R\$ 15,000, and R\$ 38,374, respectively. On September 9, 2025, and October 6, 2025, there were capital increases in the amounts of R\$ 70 and R\$ 50, respectively.

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

(5) On January 16, 2025, July 10, 2025, and December 23, 2025, dividend distributions were approved in the amounts of R\$ 11,641, R\$ 21,510, and R\$ 7,914, respectively. On January 28, 2026, a dividend distribution was approved in the amount of R\$ 2,881.

(6) On March 23, 2026, there was a capital increase in the amount of R\$ 3,000.

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

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

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

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 March 31, 2026 and December 31, 2025, and are shown as follows:

	Bank					total
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	
Demand deposits	559,628	-	-	-	-	559,628
Interbank deposits	-	21,254	417,960	-	-	439,214
Term deposits	-	2,534,719	4,041,750	1,453,845	26,549	8,056,863
Deposits	559,628	2,555,973	4,459,710	1,453,845	26,549	9,055,705
Money market funding	-	2,049,080	-	-	-	2,049,080
Real estate credit letters - LCI	-	306,136	972,849	258,983	-	1,537,968
Agribusiness credit letters - LCA	-	1,755,297	3,387,079	2,256,327	74,609	7,473,312
Financial letters - LF	-	1,350,821	4,953,178	10,422,059	403,817	17,129,875
Acceptances and issuance of securities	-	3,412,254	9,313,106	12,937,369	478,426	26,141,155
Subordinated debts	-	4,260	99,164	125,952	2,474,406	2,703,782
Obligations for loans abroad	-	1,723	5,633,633	2,191,622	581	7,827,559
Obligations for loans	-	1,723	5,633,633	2,191,622	581	7,827,559
Obligations for transfers in the country	-	227,192	868,788	981,702	3,025,889	5,103,571
Obligations for transfers abroad (note 11.b)	-	-	178,722	706,273	-	884,995
Obligations for transfers	-	227,192	1,047,510	1,687,975	3,025,889	5,988,566
Total	559,628	8,250,482	20,553,123	18,396,763	6,005,851	53,765,846

	Bank					
	12/31/2025					
	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
Deposits	628,595	3,289,945	4,416,137	1,744,676	18,877	10,098,229
Money market funding	-	1,832,236	-	-	-	1,832,236
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
Acceptances and issuance of securities	-	4,331,418	8,398,930	11,723,455	497,801	24,951,604
Subordinated debts	-	21,488	72,258	149,601	2,400,900	2,644,247
Obligations for loans abroad	-	2,474,861	4,012,553	463	457	6,488,334
Obligations for loans	-	2,474,861	4,012,553	463	457	6,488,334
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
Obligations for transfers	-	625,641	1,345,629	1,700,544	2,897,893	6,569,707
Total	628,595	12,575,589	18,245,506	15,318,739	5,815,928	52,584,357

	Consolidated					
	03/31/2026					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	546,644	-	-	-	-	546,644
Interbank deposits	-	21,254	417,960	-	-	439,214
Term deposits	-	1,769,707	4,041,749	1,453,846	26,549	7,291,851
Deposits	546,644	1,790,961	4,459,709	1,453,846	26,549	8,277,709
Money market funding	-	2,046,819	-	-	-	2,046,819
Real estate credit letters - LCI	-	306,136	972,849	258,983	-	1,537,968
Agribusiness credit letters - LCA	-	1,755,297	3,387,079	2,256,327	74,609	7,473,312
Financial letters - LF	-	1,350,821	4,953,178	10,422,059	403,817	17,129,875
Acceptances and issuance of securities	-	3,412,254	9,313,106	12,937,369	478,426	26,141,155
Subordinated debts	-	4,260	92,968	132,148	2,474,406	2,703,782
Obligations for loans in the country	-	1,723	5,633,633	2,191,622	581	7,827,559
Obligations for loans abroad	-	-	1,145,755	-	-	1,145,755
Obligations for loans	-	1,723	6,779,388	2,191,622	581	8,973,314
Obligations for transfers in the country	-	227,192	868,787	981,703	3,025,889	5,103,571
Obligations for transfers abroad (note 11.b)	-	-	178,723	706,272	-	884,995
Obligations for transfers	-	227,192	1,047,510	1,687,975	3,025,889	5,988,566
Total	546,644	7,483,209	21,692,681	18,402,960	6,005,851	54,131,345

	Consolidated					
	12/31/2025					
	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	-	3,255,993	3,945,991	1,061,600	18,877	8,282,460
Deposits	617,518	3,289,945	4,364,438	1,061,600	18,877	9,352,378
Money market funding	-	1,832,236	-	-	-	1,832,236
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
Acceptances and issuance of securities	-	4,331,418	8,398,930	11,723,460	497,796	24,951,604
Subordinated debts	-	21,488	72,258	149,601	2,400,900	2,644,247
Obligations for loans in the country	-	2,474,861	4,012,553	463	457	6,488,334
Obligations for loans abroad	-	-	1,152,855	-	-	1,152,855
Obligations for loans	-	2,474,861	5,165,408	463	457	7,641,189
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
Obligations for transfers	-	625,642	1,345,629	1,700,544	2,897,893	6,569,708
Total	617,518	12,575,590	19,346,663	14,635,668	5,815,923	52,991,363

b) The composition of the balances of obligations for transfers from abroad on March 31, 2026 and December 31, 2025 are as follows:

	<u>Bank and Consolidated</u>	<u>Bank and Consolidated</u>
	<u>03/31/2026</u>	<u>12/31/2025</u>
Borrowings and onleadings		
Subject to "Hedge accounting" – Maturity in November 2028		
Principal amount - US\$ 33 million as of March 31, 2026, and December 31, 2025	174,147	183,591
Accrued interest	1,783	636
Subtotal	175,930	184,227
Adjustment to market value ("Hedge accounting") - Note 5. b	4,314	3,582
Total	180,244	187,809
Other obligations for transfers from abroad	704,751	916,796
Total	884,995	1,104,605

12. Other liabilities - sundry

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

	<u>Bank</u>		<u>Consolidated</u>	
	<u>31/03/2026</u>	<u>31/12/2025</u>	<u>31/03/2026</u>	<u>31/12/2025</u>
Third party funds in transit	2	2	9	2
Collection and collection of taxes and similar	4,421	2,166	4,421	2,166
Social and statutory	147,456	314,392	147,456	322,306
Negotiation and intermediation of securities	1,319	4,604	139,799	38,489
Provision for payments to be made	248,850	342,072	514,151	667,462
Several creditors - country	73,235	23,733	72,680	23,439
Total	475,283	686,969	878,516	1,053,864

13. Other liabilities

a) Current tax liabilities:

	<u>Bank</u>		<u>Consolidated</u>	
	<u>31/03/2026</u>	<u>31/12/2025</u>	<u>31/03/2026</u>	<u>31/12/2025</u>
Current tax obligations	-	69,407	10,485	115,897
Taxes and contributions payable	115,567	186,228	125,895	200,438
Total	115,567	255,635	136,380	316,335

b) Deferred tax liabilities:

	<u>Bank</u>		<u>Consolidated</u>	
	<u>31/03/2026</u>	<u>31/12/2025</u>	<u>31/03/2026</u>	<u>31/12/2025</u>
Deferred income tax and social contribution (note 18)	1,362,210	764,030	1,498,073	881,752
PIS / COFINS	-	-	39,702	34,094
Total	1,362,210	764,030	1,537,775	915,846

14. Income from services rendered

Revenues from the provision of services, in the quarter ended on March 31, 2026 and 2025, are as follows:

	<u>Bank</u>		<u>Consolidated</u>	
	<u>1th Quarter 2026</u>	<u>1th Quarter 2025</u>	<u>1th Quarter 2026</u>	<u>1th Quarter 2025</u>
Income from financial guarantees provided	40,625	42,136	40,625	42,345
Income from collections	5,012	6,182	5,012	6,182
Income from bank fees	4,888	7,155	4,888	7,155
Income from commissions and assignment of positions	28,305	1,505	60,094	35,326
Income from insurance commissions	-	-	18,488	14,459
Income from other services	4,754	3,610	859	1,363
Total	83,584	60,588	129,966	106,830

15. Other administrative expenses

Other administrative expenses, in the quarter ended on March 31, 2026 and December 31, 2025, are as follows:

	Bank		Consolidated	
	1th Quarter 2026	1th Quarter 2025	1th Quarter 2026	1th Quarter 2025
Third party services	7,445	5,288	7,920	4,968
Financial system services	9,505	10,866	10,988	11,796
Rentals	7,723	7,457	8,358	7,983
Specialized technical services	10,800	8,903	12,202	9,893
Data processing	21,645	23,729	22,513	24,398
Communication	1,095	1,130	1,127	1,171
Travel expenses	1,950	1,849	2,325	2,062
Depreciation and amortization	15,466	15,305	15,466	15,305
Promotions and public relations	442	222	442	227
Publications	124	179	153	179
Philanthropic contributions	-	-	-	-
Transportation	705	702	766	740
Asset maintenance and conservation	452	759	468	797
Water, electricity and gas	591	298	629	315
Materials	16	61	27	64
Insurance	144	211	158	478
Advertising and Publicity	4,064	4,759	4,066	4,781
Condominium	1,832	1,083	1,832	1,083
Legal Fees	139	48	160	75
other	3,154	6,129	3,959	6,473
Total	87,292	88,978	93,559	92,788

16. Other operating income

Other operating revenues, in the quarter ended on March 31, 2026 and 2025, are as follows:

	Bank		Consolidated	
	1th Quarter 2026	1th Quarter 2025	1th Quarter 2026	1th Quarter 2025
Interest and monetary restatement of assets	821	662	2,206	664
Recovery of charges and expenses	-	398	-	399
Reversal of other provisions	7,861	6,300	8,106	6,300
Reversal provisions for contingencies	-	1,938	-	1,938
Other revenues	528	87	753	667
Total	9,210	9,385	11,065	9,968

17. Other operating expenses

Other operating expenses, in the quarter ended on March 31, 2026 and 2026, are as follows:

	Bank		Consolidated	
	1th Quarter 2026	1th Quarter 2025	1th Quarter 2026	1th Quarter 2025
Commissions linked to operations	48	111	48	11
Fines and late payment interest	412	252	413	98
Failures/frauds and other losses	23,971	1,369	23,971	1,369
Recognition of provision for contingencies	2,305	-	2,305	-
Other expenses	-	61	19	162
Total	26,736	1,793	26,756	1,640

18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations that occurred in the quarter ended March 31, 2026 are shown below:

	Bank			
	31/12/2025	Additions	Write-offs	03/31/2026
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	610,721	-	(11,981)	598,740
Provision for financial guarantees provided to costumers	22,164	1,875	-	24,039
Provision for non-financial assets held to maturity	23,425	237	-	23,662
Adjustment to market value - securities and derivatives	937,763	619,205	(221,120)	1,335,848
Unrealized gains (losses) on futures market	16,018	15,839	(9,554)	22,303
Other	280,735	26,740	(22,976)	284,499
Tax loss - Carryforwards	-	204,171	-	204,171
Total	1,890,826	868,067	(265,631)	2,493,262
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(757,408)	(717,013)	148,733	(1,325,688)
Unrealized gains (losses) on futures market	(5,188)	(31,508)	1,873	(34,823)
Adjustment to market value - financial instruments	(1,434)	(385)	120	(1,699)
Total	(764,030)	(748,906)	150,726	(1,362,210)
Net balance	1,126,796	119,161	(114,905)	1,131,052

Notes to the financial statements
March 31, 2026
(In thousands of reais)

	Consolidated			
	31/12/2025	Additions	Write-offs	03/31/2026
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	613,252	-	(11,657)	601,593
Provision for financial guarantees provided to costumers	22,164	1,875	-	24,039
Provision for non-financial assets held to maturity	23,425	237	-	23,662
Adjustment to market value - securities and derivatives	937,763	619,205	(221,120)	1,335,848
Unrealized results in future settlement markets	16,018	15,839	(9,554)	22,303
Other	281,360	26,841	(22,976)	285,225
Tax loss - Negative CSLL base	21,335	218,016	-	239,351
Total	1,915,317	882,013	(265,307)	2,532,021
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(875,126)	(736,698)	150,276	(1,461,547)
Unrealized gains (losses) on futures market	(5,188)	(31,508)	1,873	(34,823)
Adjustment to market value - available for sale securities	(1,436)	(385)	118	(1,703)
Total	(881,750)	(768,591)	152,267	(1,498,073)
Net balance	1,033,567	113,422	(113,040)	1,033,948

The effect on March 31, 2026 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R\$ 5,696 in Bank and revenue of R\$ 1,823 in Consolidated and on equity was debit of R\$ 1,440 in Bank and R\$ 1,442 in Consolidated.

The realization of deferred tax credits and obligations existing on March 31, 2026, considering the historical profitability, and the estimated future realization is demonstrated as follows:

Year	March 31, 2026					
	Bank			Consolidated		
	Assets	Liabilities	Net	Assets	Liabilities	Net
2026	1,835,935	(1,362,210)	473,725	1,836,661	(1,365,642)	471,019
2027	188,923	-	188,923	212,421	(132,431)	79,990
2028	181,927	-	181,927	196,462	-	196,462
2029	69,716	-	69,716	69,716	-	69,716
2030	59,638	-	59,638	59,638	-	59,638
Above 5 years	157,123	-	157,123	157,123	-	157,123
Total	2,493,262	(1,362,210)	1,131,052	2,532,021	(1,498,073)	1,033,948
Present value - Selic	2,075,373	(1,229,538)	845,835	2,104,512	(767,474)	1,337,038

Year	December 31, 2025					
	Bank			Consolidated		
	Assets	Liabilities	Net	Assets	Liabilities	Net
2026	1,415,949	(764,030)	651,919	1,440,439	(881,750)	558,689
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
Total	1,890,827	(764,030)	1,126,797	1,915,317	(881,750)	1,033,567
Present value - Selic	1,525,612	(665,010)	860,602	1,546,929	(767,474)	779,455

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 in the quarter ended on March 31, 2026 and 2025 are shown below:

	Bank		Consolidated	
	1th Quarter	1th Quarter	1th Quarter	1th Quarter
	2026	2025	2026	2025
Result after profit sharing and before income tax and social contribution	224,514	221,328	241,691	242,778
Total income and social contributions taxes	(101,031)	(99,597)	(104,727)	(82,894)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	(5,696)	(4,240)	(1,385)	712
Nontaxable revenues / expenses net of nondeductible expenses	17,734	9,204	18,260	12,256
Equity pick up in subsidiaries	11,677	18,215	-	-
Interest on equity capital	66,194	56,402	66,194	56,402
Other amounts	11,122	20,016	11,174	41
Total income and social contribution taxes - Current	-	-	(10,484)	(13,483)
Deferred taxes and contributions	5,696	4,240	1,823	(623)
Total income and social contribution taxes	5,696	4,240	(8,661)	(14,106)

19. Related partiesa) 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. The asset and liability balances from related party transactions for the quarter ended March 31, 2026, and the year ended December 31, 2025, as well as the income and expenses for the quarters ended March 31, 2026 and 2025, are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets / (Liabilities)		Income / (Expenses)	
			31/03/2026	31/12/2025	31/03/2026	31/03/2025
Cash and cash equivalents			4	4	-	-
Arab Banking Corporation - New York (3)	No maturity	N/A	4	4	-	-
Loans			4,656	3,866	153	188
Administrators	21/01/2026	CDI + 3,05 a.a	-	870	10	188
Visio Gestora de Créditos Ltda (2)	01/06/2026	CDI + 2,63 a.a	4,656	2,996	143	-
Amounts to receive			5,708	5,316	-	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	502	596	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,811	1,658	-	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	1,328	1,225	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	487	483	-	-
ABC DCM Ltda (2)	No maturity	N/A	1,469	1,323	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	30	31	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	81	-	-	-
Marketable securities			408,594	224,673	(20,834)	8,838
Barauna FIM CP Investimento no Exterior	No maturity	(b)	328,375	144,593	(21,646)	76
ABC Brasil Com. de Energia Ltda. (2)	No maturity	(b)	-	-	-	7,031
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	79,267	80,080	813	1,731
Bahrein I Fundo de Investimento em Direitos Creditórios	No maturity	(b)	952	-	(1)	-
Demand deposits			(13,027)	(11,233)	-	-
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(275)	(957)	-	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(1,127)	(4,110)	-	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(34)	(42)	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(5)	(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	(1)	(358)	-	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(1,855)	(796)	-	-
ABC DCM Ltda (2)	No maturity	N/A	(5,897)	(966)	-	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(690)	(991)	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(2,656)	(701)	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(478)	(777)	-	-
Administrators	No maturity	N/A	(9)	(116)	-	-
Time deposits and funds from acceptance and issue of securities			(818,707)	(803,490)	(28,124)	(23,092)
Marsau Comercial Exportadora e Importadora Ltda. (3)	30/04/2026	3,90% a.a	(57)	(60)	-	-
Marsau Uruguay Holdings Sociedad Anonima (1)	15/06/2026	4,08% a.a	(17,810)	(28,773)	(8)	-
ABC Brasil Corretora de Seguros Ltda (2)	31/03/2028	100% CDI	(16,341)	(23,483)	(558)	(638)
ABC Brasil Com. de Energia Ltda. (2)	10/03/2028	99,5% CDI	(682,197)	(586,996)	(20,774)	(19,532)
ABC DCM Ltda (2)	06/01/2028	100% CDI	(17,957)	(19,155)	(631)	(64)
ABC Brasil Investment Banking Holding Ltda (2)	06/01/2028	100% CDI	(37,540)	(74,848)	(2,078)	(1,093)
ABC Holding Financeira Ltda (2)	07/01/2028	100% CDI	(1,621)	(1,277)	(52)	-
ABC M&A e ECM Ltda (2)	30/09/2027	100% CDI	-	(3,987)	-	-
ABC Brasil Benefícios Corretora de Seguros (2)	31/03/2028	100% CDI	(9,356)	(25,030)	(443)	-
Fundo de investimento em direitos creditórios NP ABC I.	23/04/2026	100% CDI	(1,839)	(1,235)	-	-
Administrators	19/11/2029	(a)	(33,989)	(38,646)	(3,580)	(1,765)
Open market funding			(2,263)	-	(42)	(448)
ABC Brasil Corretora de Seguros Ltda. (2)	01/04/2026	79,0% CDI	(410)	-	(9)	(448)
Visio Gestora de Créditos Ltda. (2)	01/04/2026	79,0% CDI	(1,319)	-	(26)	-
ABC Brasil Benefícios Corretora de Seguros (2)	01/04/2026	79,0% CDI	(534)	-	(7)	-
Derivative financial instruments			(5,267)	(1,302)	(5,317)	(3,959)
ABC Brasil Com. de Energia Ltda. (2)	01/11/2027	(c)	(5,267)	(1,302)	(5,317)	(3,959)
Commission of service provision			-	-	3,976	2,049
ABC Brasil Corretora de Seguros Ltda (2)	30/04/2026	N/A	-	-	1,906	2,049
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	30/04/2026	N/A	-	-	818	-
Visio Gestora de Créditos Ltda (2)	30/04/2026	N/A	-	-	(347)	-
ABC Brasil Benefícios Corretora de Seguros (2)	30/04/2026	N/A	-	-	1,599	-
Guarantees and responsibilities (d)			39,367	42,324	-	-
Arab Banking Corporation - New York (3) (c)	28/02/2027	0,5 % a.a	38,896	41,860	-	-
ABC Brasil Com. de Energia Ltda. (2)	31/01/2027	1,5 % a.a	471	464	-	-

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

(a) LCA / LCI / CDB - Rate of 92,5% up to 106,00 % do CDI – Lowest starting date: 04/06/2023, largest date of maturity: 11/19/2029.

LCA / LCI / CDB - Rate of 11% up to 15,05% -Lowest starting date: 08/08/2024, 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) Exchange rate variation (USD).

(d) The said balances are recorded in off-balance sheet accounts

b) Fees of key members of management

In compliance with CMN Resolution No. 5,177/24, Banco ABC Brasil implemented the Management Remuneration Policy applicable to members of the Board of Directors, the Executive Committee, and Officers without specific designation (employees).

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

The remuneration defined in the policy takes into account: (i) current and potential risks faced by Banco ABC; (ii) the overall results of Banco ABC, in particular recurring income (net book profit for the period adjusted for unrealized income and ignoring the effects of non-recurring events which are within the control of Banco ABC); (iii) Banco ABC's capacity for generating cash flow; (iv) the economic environment in which Banco ABC operates, and its trends; (v) long-term sustainable financial bases and adjustments to future payments as a result of the risks assumed, changes in the cost of capital and liquidity forecasts; (vi) the individual performance of the Managers based on the target agreement celebrated by each Officer, as provided for in the profit sharing agreement filed at the 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) 50% 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) 50% 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 quarter on March 31, 2026 and 2025 is as follows:

	Bank		Consolidated	
	1 th Quarter 2026	1 th Quarter 2025	1 th Quarter 2026	1 th Quarter 2025
Fixed remuneration	8,121	9,328	11,504	12,242
Variable remuneration	1,714	4,654	1,714	4,654
Total short-term benefits	9,835	13,982	13,218	16,896
Share - based compensation	33,473	25,501	34,681	26,723
Total long-term benefits	33,473	25,501	34,681	26,723
Total	43,308	39,483	47,899	43,619

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 quarter ended March 31, 2026 and 2025, shares were granted to eligible executives, for settlement at the end of the grace period, as follows, shown in number of shares:

	March 2026	March 2025
Quantity at the beginning the year	3,244,805	3,379,244
Shares granted	1,324,409	1,099,164
Shares delivered	(1,732,293)	(1,284,020)
Quantity at end of the year	2,836,921	3,194,388

20. Overseas branch

The transactions with third parties carried out by the overseas branch as of March 31, 2026 and December 31, 2025 are shown as follows:

	March 2026	March 2025
Assets		
Cash	905,989	514,128
Securities and derivative financial instruments	739,140	655,336
Credit operations - net provision for expected loss	2,973,834	3,227,309
Other assets	355,945	369,391
Total	4,974,908	4,766,164
Liabilities		
Demand deposits	-	(1,266)
Term deposits	(1)	(1)
Obligations for loans abroad	5,033,000	5,388,341
Derivative financial instruments	350,170	339,861
Other liabilities	1,112	1,007
Total	6,227,588	6,398,577

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

In the quarter ended on March 31, 2026, 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\$162.561 positive, in accordance with Resolution No. 4.817/20 of the National Monetary Council.

21. Profit sharing

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

For the quarter ended March 31, 2026, the amount of the profit sharing expense was R\$ 64,489 for the Bank and R\$ 73,178 for the Consolidated (R\$ 53,799 for the Bank and R\$ 61,793 for the Consolidated on March 31, 2025).

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 contingencies

The bank is responsible for actions and processes (potential contingent liabilities) whose losses are being considered with possible prognoses by our external lawyers. As of March 31, 2026, these amounts total R\$ 798,249 for the Bank and R\$ 799,187 for the Consolidated, and have not been provisioned. The details of the main cases are as follows:

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\$ 471,896, on March 31, 2026(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\$ 184,701 on March 31, 2026 (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\$ 103,492 on March 31, 2026 (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\$ 13,611 (R\$13,268 on December 31, 2025).

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\$ 7,614 (R\$ 7,500 on December 31, 2025).

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\$ 5,340 on March 31, 2026 (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\$ 5,541 (R\$5,127 on December 31, 2025).

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\$ 2,516 (R\$ 2.462 on December 31,2025).

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\$ 1,572 (R\$ 1.543 on December 31, 2025).

b) Labor contingencies

On March 31, 2026, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R\$ 10,431 - Note 22.d.(R\$ 8,527 on December 31, 2025). Labor lawsuits classified as possible losses totaled R\$ 67,141 and were not provisioned.

c) Civil contingencies

On March 31, 2026, ongoing civil lawsuits classified by our legal advisors as a probable loss totaled R\$ 4,148 - Note 22.d (R\$ 3,747 on December 31, 2025). Civil lawsuits classified as a possible loss totaled R\$ 14,450 (R\$ 11,016 on December 31, 2025), and no provisions have been recognized.

d) Movement of provisions constituted:

	Bank and Consolidated			Total
	Tax	Labor (b)	Civil (a)	
At the beginning of the quarter	1,333	8,527	3,747	13,607
Constitution / (Reversal)	-	1,904	401	2,305
At the end of the quarter	1,333	10,431	4,148	15,912

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

23. Equity

a) Share Capital

As of March 31,2026, the share capital is represented by 244,656,857 registered book-entry shares (244,656,857 on December 31, 2025), with no par value, of which 122,961,704 are common shares (122,961,704 on December 31, 2025) and 121,695,153 are preferred shares (121,695,153 on December 31, 2025).

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 March 31, 2026 and 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
03/31/2026	147,097	66,194
03/31/2025	125,338	56,402
Total	272,435	122,596

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.

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.

Banco ABC Brasil S.A.

Notes to the financial statements
 March 31, 2026
 (In thousands of reais)

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) Capital increase

On March 23, 2026, the Board of Directors resolved to increase the capital in the amount of R\$ 314,060. The capital increase was approved by the Central Bank of Brazil on April 22, 2026.

d) 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.

e) Treasury shares

During in the March 31, 2026, based on authorization from the Board of Directors for the acquisition of shares issued by the Bank to be held in treasury, 880,000 preferred shares were repurchased (1,140,000 on December 31, 2025).

On March 31, 2026, the total value of shares repurchased in treasury is R\$ 54,512, equivalent to 2,641,533 preferred shares (R\$ 63,916 equivalents to 3,493,826 on December 31, 2025). The average cost per share repurchased in treasury on March 31, 2026 is R\$ 20,64.

Movements of treasury shares:

	<u>03/31/2026</u>	<u>12/31/2025</u>
At the beginning of the year	3,493,826	4,360,960
Shares acquired	880,000	1,140,000
Shares delivered	(1,732,293)	(2,007,134)
At the end of the year	2,641,533	3,493,826

f) 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 period ended March 31, 2026 and 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.

	<u>1th Quarter 2026</u>	<u>1th Quarter 2025</u>
Net profit attributable to the Parent	230,210	225,568
Weighted average daily shares outstanding	233,901,670	232,622,796
Basic earnings per share (Brazilian reais)	0.98	0.97

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.

	<u>1th Quarter 2026</u>	<u>1th Quarter 2025</u>
Net profit attributable to the Parent	230,210	225,568
Weighted average daily shares outstanding	237,001,450	237,171,263
Basic earnings per share (Brazilian reais)	0.97	0.95

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 March 31, 2026 calculated based on the prudential conglomerate is 17,20% (16,29% December 31, 2025). The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	03/31/2026	12/31/2025
Credit risk	3,832,872	3,805,447
Interest Rate	177,939	179,069
Commodities	46,691	53,284
Operating risk	266,517	266,517
Exchange risk	25,685	20,815
DRC - Credit risk of financial instruments classified in the trading portfolio	65,263	40,360
CVA - Risk of variation in the value of derivative financial instruments due to changes in the credit quality of the counterparty	94,130	81,279
Required capital base (PRE)	4,509,097	4,446,770
Reference equity (PR)	8,947,081	9,055,204
Excess of equity in relation to limit	4,437,984	4,608,434
Conciliation shareholders' equity		
Shareholders' equity	6,931,941	6,234,710
Net income	233,030	541,416
Subordinated financial bills - Level II	1,388,067	1,358,496
Perpetual Subordinated financial bills - Level I	1,120,305	1,077,976
Intangible assets	(259,571)	(257,919)
Non-controlling shareholders interest	(17,378)	(17,178)
Object of Financing of Conglomerate Entities	-	(861)
Capital increase pending BCB approval	(314,060)	-
Deferred tax asset	(239,351)	(21,335)
(+) Negative Adjustment Resulting from the Constitution of PE	105,188	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(1,090)	(475)
Total reference equity x shareholders' equity	8,947,081	9,055,204

25. Other information

a) Clearing and settlement agreement for obligations:

The Bank has an agreement for the settlement and settlement of obligations within the scope of the National Financial System, in accordance with CMN Resolution No. 3,263/05, resulting in greater guarantee of settlement of its assets for institutions with financial institutions with which they had this type of agreement. The Bank mitigated the amount of R\$ 1,705,460 by the clearing agreement in the period ended March 31, 2026. (R\$ 2,061,252 as of December 31, 2025)

b) Exchange rate variations

	Bank		Consolidated	
	1th Quarter 2026	1th Quarter 2025	1th Quarter 2026	1th Quarter 2025
Marketable securities and other	(38,181)	29,727	(36,386)	29,727
Loans	(593,310)	(798,362)	(593,467)	(798,362)
Funding	(79,795)	(463,548)	(79,795)	(463,548)
Borrowings and onlendings	786,955	823,613	786,955	823,613
Total rate variation	75,669	(408,570)	77,307	(408,570)

26. 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 quarters ended March 31, 2026 and 2025, there were no results classified as non-recurring.

27. 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.

The Directors

Executive Committee

Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Daniel Credidio Brandão Barbosa de Oliveira
Izabel Cristina Branco
Leopoldo Martinez Cruz
Rodrigo Andreos Cordeiro
Rodrigo Montemor
Sergio Lulia Jacob
Sergio Ricardo Borejo

Directors

Adriana Fernandes Peres
Carlos Augusto Del Monaco De Paula Santos e Silva
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
José Alves Babinska
Marcos Chadalakian
Rafael Ferreira Garrote Paiva
Ricardo Miguel de Moura