Audited Financial Statements

Banco ABC Brasil S.A.

June 30, 2026
with Independent Auditor's Report

Banco ABC Brasil S.A.
Interim Financial Statements

June 30, 2026

Contents

Performance in the first half of 2026

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the first half 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 has been present in Brazil since 1989, and from this date on has been building a solid Corporate Clients portfolio by offering wide high value-added financial products. Nevertheless, the Bank is recognized for its robust expertise on credit risk assessment and concession.

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

Shareholding Structure

As of June 30, 2026 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through the direct participation of Marsau Uruguay Holdings): 62.9%; Free float: 32.0%; Management and Board members: 4.0%; and Treasury Stock: 1.1%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R$487.5 million in the first half of 2026 (R$469.7 million in the first half of 2025), reaching a return on average equity of 14.0% p.a. (14.5% pa in the first half 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$35.9 billion as of the end of June, 2026 (R$35.8 billion as of the end of December, 2025). Regarding the credit portfolio quality, 96.1% of the loan transactions and 100% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of June, 2026, in accordance with Brazilian Central Bank Resolution No. 4966/21. Considering both portfolios, 97.6% were classified in Stages 1 and 2 at the end of June, 2026. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R$914 million (includes R$190 million of Prospective Provision) as of the end of June, 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 client; 3) the auditor must not promote his/her client's interests.

Arbitration Clause

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

Risk Management

1- Corporate Risk

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

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

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

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

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

2- Operational Risk

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

Operational risk management is organized in three defense lines: 1) 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 cover the bank's activities of granting, administering, monitoring and managing the Bank's portfolio in terms of risk appetite, as well as provisioning management. Risk appetite management also includes not only individual outlooks for economic groups, clients, and operations, but also the aggregate view by risk factors in the portfolio, such as concentration by a sector, product, or region.

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

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

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

5- Social, Environmental and Climate Responsibility

The Social, Environmental and Climate Responsibility Policy ("PRSAC") 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), seek 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, detective and corrective actions.

São Paulo, August 05, 2026.

The Management

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Independent auditor’s report on individual and consolidated financial statements

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

Opinion

We have audited the individual and consolidated financial statements of Banco ABC Brasil S.A. ("Bank"), identified as “Bank” and “Consolidated”, respectively, which comprise the balance sheet as of June 30, 2026 and the statements of income, of comprehensive income, of changes in shareholders' equity and of cash flows for the semester then ended, and notes to the financial statements, including a material accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the individual and consolidated financial statements of Banco ABC Brasil S.A. as of June 30, 2026, the individual and consolidated performance and its cash flows for the semester then ended, in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil.

Basis for opinion

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

Key audit matters

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

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

<u>Technology environment</u>

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

How our audit handled this matter

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

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

<u>Financial Instruments Associated with Credit Risk and Provisions for Expected Losses Associated with Credit Risk</u>

As mentioned in explanatory notes No. 6 and 7, the Bank had financial assets amounting to R$ 57,060,796 thousand (R$ 57,702,975 thousand in Consolidated) and financial liabilities amounting to R$ 13,641,969 thousand (R$ 13,641,498 thousand in Consolidated), with a respective provision for expected losses associated with credit risk amounting to R$ 1,238,589 thousand (R$ 1,250,702 thousand in Consolidated), taking into account the economic environment, past experience, attached guarantees, delays, and the history of renegotiations, according to the parameters established by CMN Resolution No. 4,966/21 and BCB Resolution No. 352/23, as well as adopting an internal risk provisioning model based on various internal and external assumptions and factors, aimed at identifying the deterioration of the aforementioned financial instruments in advance.

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

How our audit handled this matter

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

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

Fair value of securities classified at level 3

According to Explanatory Note No. 5, on June 30, 2026, the Bank had securities classified at level 3, within the hierarchy of fair value levels, in the amount of R$ 1,058,306 thousand (R$ 1,025,532 thousand in Consolidated). These securities do not have a price quotation in the active market and are measured based on valuation techniques that include data that are not observable in the active market.

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

How our audit handled this matter

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

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

Other subjects

Statement of value added

The individual and consolidated statement of value added for the semester ended on June 30, 2026, prepared under the responsibility of the Bank's Board of Directors', and presented as supplementary information for the accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil purposes, was submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purpose of forming our opinion, we evaluate whether this statement is reconciled with the financial statements and accounting records, as applicable, and whether its form and content are in accordance with the criteria set forth in Accounting Pronouncement CPC 09 – Statement of Value Added. In our opinion, this statement of value added has been properly prepared, in all material respects, in accordance with the criteria set forth in this Accounting Pronouncement and is consistent with the overall individual and consolidated financial statements as a whole.

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

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

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

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

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

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

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

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

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

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

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

- Identified and assessed the risks of material misstatements of the individual and consolidated financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors'.

- Concluded on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast substantial doubt as to the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion on the statement of financial statements. Our conclusions are based on the audit evidence obtained up to the date of our report. However, future events or future conditions may cause the Bank to cease to continue as a going concern.

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- Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the individual and consolidated financial statements represented the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements, including applicable independence requirements, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

São Paulo, August 5, 2026.

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

Gilberto Bizerra De Souza
Counter CRC RJ-076328/O

Banco ABC Brasil S.A.
Balance sheets
June 30, 2026 and December 31, 2025
(In thousands of reais)

		Bank		Consolidated	
	Notes	June 2026	December 2025	June 2026	December 2025
Cash and cash equivalents	4	765,112	662,886	1,303,677	785,784
Financial assets at amortized cost		**45,246,395**	**46,624,243**	**46,412,783**	**47,748,497**
Interbank investments	6	3,923,984	5,147,542	3,944,531	5,150,125
Marketable securities	5.a / 6	19,318,964	18,595,038	19,382,914	18,597,620
Loans	6	22,284,253	23,534,781	22,277,587	23,532,657
Other financial assets	6	921,917	502,412	2,022,587	1,631,069
Provisions for expected loss associated with credit risk	7	(1,202,723)	(1,155,530)	(1,214,836)	(1,162,974)
Financial assets at fair value through other comprehensive income		**1,278,273**	**1,114,364**	**1,353,100**	**1,186,559**
Marketable securities	5.a / 6	1,279,406	1,115,130	1,354,233	1,187,325
Provisions for expected loss associated with credit risk	7	(1,133)	(766)	(1,133)	(766)
Financial assets at fair value through profit or loss		**14,732,416**	**10,837,071**	**15,518,758**	**12,553,285**
Marketable securities	5.a / 6	9,332,272	7,091,378	8,721,123	6,975,856
Derivative financial instruments	5.b	5,400,144	3,853,206	6,797,635	5,684,942
Provisions for expected loss associated with credit risk	7	-	(107,513)	-	(107,513)
Other assets		**4,299,256**	**3,193,164**	**4,695,555**	**3,738,715**
Current tax assets	18	378,347	389,967	430,652	463,431
Deferred tax assets		2,624,460	1,890,827	2,649,791	1,915,317
Non-financial assets held for sale		164,377	106,218	164,377	106,218
Other	8	1,132,072	806,152	1,450,735	1,253,749
Investments		**1,161,681**	**1,113,330**	**-**	**-**
Associates and subsidiaries	9	1,161,681	1,113,330	-	-
Fixed assets and intangible assets	10	300,995	303,569	301,043	303,569
Total assets		**67,784,128**	**63,848,627**	**69,584,916**	**66,316,409**

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

Banco ABC Brasil S.A.
Balance sheets
June 30, 2026 and December 31, 2025
(In thousands of reais)

		Bank		Consolidated	
	Notes	June 2026	December 2025	June 2026	December 2025
Financial liabilities at amortized cost		**54,183,034**	**52,584,357**	**54,466,865**	**52,991,362**
Deposits	11	8,859,668	10,098,229	7,997,141	9,352,378
Money market funding	11	1,652,838	1,832,236	1,649,739	1,832,236
Funds from acceptance and issue of securities	11	26,542,848	24,951,604	26,542,848	24,951,604
Subordinated debts	11	2,696,133	2,644,247	2,696,133	2,644,247
Obligations for loans	11	8,099,498	6,488,334	9,248,955	7,641,189
Obligations for transfers	11	6,332,049	6,569,707	6,332,049	6,569,708
Financial liabilities at fair value through profit or loss		**3,968,286**	**2,742,814**	**4,974,649**	**4,207,002**
Derivative financial instruments	5.b	3,968,286	2,742,814	4,974,649	4,207,002
Other liabilities		**720,906**	**742,843**	**1,011,287**	**1,109,738**
Provisions for expected loss associated with credit risk	7	34,733	42,267	34,733	42,267
Provision for contingencies	22.d	26,347	13,607	26,347	13,607
Sundry	12	659,826	686,969	950,207	1,053,864
Tax Liabilities		**1,652,987**	**1,019,665**	**1,853,435**	**1,232,181**
Current tax obligations	13.a	166,430	255,635	196,297	316,335
Deferred tax obligations	13.b	1,486,557	764,030	1,657,138	915,846
Shareholders' equity		**7,258,915**	**6,758,948**	**7,278,680**	**6,776,126**
Share capital	23.a	6,012,663	5,698,603	6,012,663	5,698,603
Treasury stock	23.e	(56,718)	(63,916)	(56,718)	(63,916)
Capital reserve	23.c	85,896	95,222	85,896	95,222
Profit reserve		1,054,227	1,029,852	1,054,227	1,029,852
Other comprehensive income		682	(813)	682	(813)
Retained earnings		162,165	-	162,165	-
Non controlling shareholders interest		-	-	19,765	17,178
Total liabilities and equity		**67,784,128**	**63,848,627**	**69,584,916**	**66,316,409**

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

Banco ABC Brasil S.A.
Income statements
Six - month period ended June 30, 2026 and 2025
(In thousands of reais, except net income per share)

		Bank		Consolidated	
	Notes	June 2026	June 2025	June 2026	June 2025
Income from financial intermediation		**3,869,557**	**4,249,726**	**3,986,926**	**4,375,363**
Loan operations		1,455,931	1,836,726	1,458,561	1,842,187
Marketable securities		2,349,725	1,992,313	2,150,748	1,981,220
Gain or Losses on derivative financial instruments	5.b	123,832	151,419	435,517	253,362
Foreign exchange operations	5.b	(59,931)	269,268	(57,900)	298,594
Expenses from financial intermediation		**(3,101,373)**	**(2,675,404)**	**(3,135,770)**	**(2,694,327)**
Funding expenses		(2,509,021)	(2,291,204)	(2,457,414)	(2,310,780)
Borrowings and onlendings		(378,970)	(213,663)	(460,305)	(213,663)
Constitution of provisions for expected losses associated with credit risk	7	(213,382)	(170,537)	(218,051)	(169,884)
Net of exchange rate variations	25.b	**139,627**	**(801,509)**	**143,254**	**(801,509)**
Gross income from financial intermediation		**907,811**	**772,813**	**994,410**	**879,527**
Other operating income (expenses)		**(296,909)**	**(218,859)**	**(336,910)**	**(267,409)**
Income from services rendered	14	154,965	139,679	243,102	223,126
Personnel expenses		(262,912)	(240,020)	(291,138)	(265,497)
Other administrative expenses	15	(186,093)	(172,526)	(198,488)	(179,989)
Taxes		(54,725)	(44,885)	(76,511)	(64,653)
Other operating income	16	22,152	21,369	24,393	21,508
Other operating expenses	17	(38,069)	(1,829)	(38,268)	(1,904)
Equity pick-up	9	67,773	79,353	-	-
Operating income		**610,902**	**553,954**	**657,500**	**612,118**
Non-operating income		**1,076**	**5,847**	**1,076**	**5,847**
Income before taxes and profit sharing		**611,978**	**559,801**	**658,576**	**617,965**
Income and social contribution taxes	18	**12,462**	**12,189**	**(19,500)**	**(27,939)**
Current		-	-	(18,278)	(21,482)
Deferred		12,462	12,189	(1,222)	(6,457)
Profit sharing / statutory contributions	21	**(136,906)**	**(102,323)**	**(145,885)**	**(111,856)**
Non controlling shareholders interest		-	**-**	**(5,657)**	**(8,503)**
Net income for the period		**487,534**	**469,667**	**487,534**	**469,667**
Earnings per share - basic in R$	23.f	2.08	2.02	2.08	2.02
Earnings per share - diluted in R$	23.f	2.06	1.98	2.06	1.98

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

Banco ABC Brasil S.A.
Statements of comprehensive income
Six - month period ended June 30, 2026 and 2025
(In thousands of reais)

	Bank and consolidated	
	June 2026	**June 2025**
Net income for the period	487,534	469,667
Items that will not be reclassified to profit or loss		
Financial assets at fair value through other comprehensive income	**1,495**	**2,499**
Fair value variation	2,718	4,544
Tax effect	(1,223)	(2,045)
Total comprehensive income	**489,029**	**472,166**

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

Banco ABC Brasil S.A.
Statements of changes in equity
Periods ended June 30, 2026 and 2025
(In thousands of reais)

	Bank								
			Income reserve						
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Total
Balances at 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 Res. 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	-	-	-	-	-	2,499	-	-	2,499
Distribution of own shares	-	-	-	-	-	-	-	1,290	1,290
Net income for the period	-	-	-	-	-	-	469,667	-	469,667
Interest on equity	-	-	-	-	-	-	(261,362)	-	(261,362)
Constitution / reversal of reserve	-	(8,650)	23,484	-	-	-	(23,484)	-	(8,650)
Balances at June 30, 2025	**5,698,603**	**88,589**	**183,247**	**443,898**	**55,000**	**3,817**	**184,821**	**(76,573)**	**6,581,402**
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	-	-	-	-	-	1,495	-	-	1,495
Distribution of own shares	-	-	-	-	-	-	-	7,198	7,198
Capital increase	314,060	-		-	-	-	-	-	314,060
Net profit for the period	-	-	-	-	-	-	487,534	-	487,534
Interest on equity	-	-	-		-	-	(300,994)	-	(300,994)
Constitution/reversal of reserve	-	(9,326)	24,375	-	-	-	(24,375)	-	(9,326)
Balances at June 30, 2026	**6,012,663**	**85,896**	**234,238**	**764,989**	**55,000**	**682**	**162,165**	**(56,718)**	**7,258,915**

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

Banco ABC Brasil S.A.
Statements of changes in equity
Periods ended June 30, 2026 and 2025
(In thousands of reais)

	Consolidated									
			Income reserve							
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Non controlling shareholders interest	Total
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 Res. 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	-	-	-	-	-	2,499	-	-	-	2,499
Distribution of own shares	-	-	-	-	-	-	-	1,290	-	1,290
Net income for the period	-	-	-	-	-	-	469,667	-	10,488	480,155
Interest on equity	-	-	-	-	-	-	(261,361)	-	-	(261,361)
Dividends distributed	-	-	-	-	-	-	-	-	(11,598)	(11,598)
Constitution/reversal of reserve	-	(8,650)	23,484	-	-	-	(23,484)	-	-	(8,650)
Balances at June 30, 2025	**5,698,603**	**88,589**	**183,247**	**443,898**	**55,000**	**3,817**	**184,822**	**(76,573)**	**22,657**	**6,604,060**
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	-	-	-	-	-	1,495	-	-	-	1,495
Distribution of own shares	-	-	-	-	-	-	-	7,198	-	7,198
Capital increase	314,060	-	-	-	-	-	-	-		314,060
Net profit for the period	-	-	-	-	-	-	487,534	-	5,657	493,191
Interest on equity	-	-	-	-	-	-	(300,994)	-	-	(300,994)
Dividends distributed	-	-	-	-	-	-	-	-	(3,070)	(3,070)
Constitution/reversal of reserve	-	(9,326)	24,375	-	-	-	(24,375)	-	-	(9,326)
Balances at June 30, 2026	**6,012,663**	**85,896**	**234,238**	**764,989**	**55,000**	**682**	**162,165**	**(56,718)**	**19,765**	**7,278,680**

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

Banco ABC Brasil S.A.
Statements of cash flows - Indirect method
Periods ended June 30, 2026 and 2025
(In thousands of reais)

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Operating activities				
Adjusted net income of the period	**502,525**	**1,354,379**	**582,842**	**1,453,048**
Net income of the period	487,534	469,667	487,534	469,667
Adjustment to net income:	**14,991**	**884,712**	**95,308**	**983,381**
Depreciation and amortization	31,127	30,528	31,127	30,528
Equity pick-up from subsidiaries	(67,773)	(79,353)	-	-
Constitution of provisions for expected losses associated with credit risk	213,382	170,537	218,051	169,884
Provision for impairment of non-financial assets	(3,954)	(24,603)	(3,954)	(24,603)
Gain (loss) on disposal of non-financial held for sale assets	3,172	19,028	3,172	19,028
Constitution / (reversal) of other provisions	(12,552)	(13,300)	(12,488)	(11,971)
Provision for contingent liabilities and legal liabilities	12,740	(5,552)	12,740	(5,552)
Interest and monetary restatement of assets	(9,062)	(1,893)	(11,308)	(1,899)
Deferred tax	(12,462)	(12,189)	1,222	6,457
Effects of changes in foreign exchange rates on assets and liabilities	(139,627)	801,509	(143,254)	801,509
Changes in assets and liabilities	**(689,613)**	**(1,671,369)**	**(341,496)**	**(1,714,449)**
(Increase) / decrease on Interbank investments	987,937	548,556	965,857	547,946
(Increase) / decrease Marketable securities	(3,118,871)	(1,710,773)	(2,683,617)	(1,664,676)
(Increase) / decrease Loans operations	403,624	1,650,533	408,166	1,654,582
(Increase) / decrease Derivative financial instruments	(321,466)	570,365	(345,046)	553,355
(Increase) / decrease Taxes and contributions to be compensated	11,620	(38,015)	32,779	(35,183)
(Increase) / decrease Non-financial assets held for sale	(57,377)	55,531	(57,377)	55,922
(Increase) / decrease Other assets	(744,069)	320,097	(582,908)	47,150
Increase/ (decrease) on Deposits	(1,265,435)	(2,478,638)	(1,382,107)	(2,564,931)
Increase/ (decrease) on Money market funding	(179,398)	(340,969)	(182,497)	(292,023)
Increase/ (decrease) on Funds from acceptance and issuance of securities	1,591,244	1,156,729	1,591,244	1,156,729
Increase/ (decrease) on Loan obligations	2,241,928	(2,020,156)	2,238,355	(2,152,196)
Increase/ (decrease) on Obligations for transfers	(144,616)	480,999	(144,446)	480,999
Increase/ (decrease) on Other financial liabilities	(5,529)	111,747	(79,861)	(7,148)
Increase/ (decrease) on Taxes liabilities	25,208	80,695	24,846	619,195
Tax paid	(114,413)	(58,070)	(144,884)	(114,170)
Cash flow (used in) / provided by operating activities	**(187,088)**	**(316,990)**	**241,346**	**(261,401)**
Investment activities				
Acquisition of investments	(450)	-	-	-
Acquisition of fixed assets and intangible	(30,581)	(21,520)	(30,629)	(21,520)
Disposal of fixed assets and intangible assets	2,028	-	2,028	-
Capital reserve reversal	(9,326)	(8,650)	(9,326)	(8,650)
Dividends received	19,872	41,655	-	-
Cash flow (used in) / provided by investment activities	**(18,457)**	**11,485**	**(37,927)**	**(30,170)**
Financing activities				
Partial debt redemption of subordinated debts	51,886	(316,978)	51,886	(316,978)
Treasury shares	7,198	1,290	7,198	1,290
Capital increase to be integrated	314,060	-	314,060	-
Interest on equity	(300,994)	(261,361)	(300,994)	(261,361)
Participation of non-controlling shareholders	-	-	2,587	(1,110)
Cash used in financing activities	**72,150**	**(577,049)**	**74,737**	**(578,159)**
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	1,845	(189)	5,961	(189)
Increase / (decrease) in cash and cash equivalents	**(131,550)**	**(882,743)**	**284,117**	**(869,919)**
At beginning of the period	4,294,263	5,672,404	4,417,161	5,674,338
At end of the period	4,162,713	4,789,661	4,701,278	4,804,419
Change in cash and cash equivalents	**(131,550)**	**(882,743)**	**284,117**	**(869,919)**

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

Banco ABC Brasil S.A.
Statements of value added
Periods ended June 30, 2026 and 2025
(In thousands of reais)

		Bank		Consolidated	
	Notes	June 2026	June 2025	June 2026	June 2025
Determination of value added					
Income		**3,833,292**	**4,240,237**	**4,036,370**	**4,450,113**
Income from financial intermediation		3,869,557	4,249,726	3,986,926	4,375,363
Income from services rendered	14	154,965	139,679	243,102	223,126
Constitution of provisions for expected losses associated with credit risk	7	(213,382)	(170,537)	(218,051)	(169,884)
Other operating income	16	22,152	21,369	24,393	21,508
Financial intermediation expenses		**(2,887,991)**	**(2,504,867)**	**(2,917,719)**	**(2,524,443)**
Net of exchange rate variations		**139,627**	**(801,509)**	**143,254**	**(801,509)**
Inputs acquired from third parties		**(176,390)**	**(122,947)**	**(187,739)**	**(129,434)**
Telecommunications and data processing	15	(44,862)	(44,231)	(46,611)	(45,610)
Communications	15	(2,087)	(2,241)	(2,270)	(2,315)
Third-party services	15	(12,963)	(10,435)	(14,077)	(10,330)
Financial services	15	(20,547)	(20,808)	(23,515)	(22,745)
Specialized technical services	15	(26,411)	(20,666)	(28,822)	(22,223)
Travel expenses	15	(6,342)	(4,107)	(7,128)	(4,539)
Promotions and public relations, advertising and publicity	15	(3,011)	(714)	(3,019)	(719)
Other operating expenses	17	(38,069)	(1,829)	(38,268)	(1,904)
Non-operating income		7,032	27,605	7,032	27,605
Non-operating expense		(5,956)	(21,758)	(5,956)	(21,758)
Other administrative expenses		(23,174)	(23,763)	(25,105)	(24,896)
Gross value added		**908,538**	**810,914**	**1,074,166**	**994,727**
Retained values		**(31,127)**	**(30,528)**	**(31,127)**	**(30,528)**
Depreciation and amortization	15	(31,127)	(30,528)	(31,127)	(30,528)
Net value added		**877,411**	**780,386**	**1,043,039**	**964,199**
Value added received in transfer		**67,773**	**79,353**	**-**	**-**
Result of participations in subsidiaries	9	67,773	79,353	-	-
Net value added		**945,184**	**859,739**	**1,043,039**	**964,199**
Value added distribution		**945,184**	**859,739**	**1,043,039**	**964,199**
Salaries and social charges		**339,187**	**295,815**	**371,541**	**326,255**
Direct compensation		156,061	149,401	174,621	165,893
Benefits		31,599	31,476	35,218	34,796
Social Charges - FGTS		13,613	12,103	14,713	13,132
Training		1,008	512	1,104	578
Profit sharing	21	136,906	102,323	145,885	111,856
Taxes, charges and compulsory contributions		**102,894**	**79,224**	**161,493**	**143,690**
Federal		92,894	70,947	146,203	131,998
State		3	1	1,656	1
Municipal		9,997	8,276	13,634	11,691
Compensation of third party capital		**15,569**	**15,033**	**16,814**	**16,083**
Rental	15	15,569	15,033	16,814	16,083
Compensation of shareholders		**487,534**	**469,667**	**493,191**	**478,171**
Interest on equity	23.b	300,994	261,361	300,994	261,361
Retained profit		186,540	208,306	186,540	208,306
Non controlling shareholders interest		-	-	5,657	8,503

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

(In thousands of reais)

1. Operations

The Bank is a publicly traded corporation and indirect subsidiary of the Bank ABC, based in Bahrain. In Brazil, the Bank's headquarters are located at Rua Tenente Negrão, 100 - Itaim Bibi, São Paulo. 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 financial statements were approved by the Board of Directors on August 5, 2026.

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

i) Financial statements presentation and consolidation criteria

The financial statements (individual and consolidated) were prepared and are presented in accordance with accounting practices adopted in Brazil, in light of accounting guidelines contained in Law No. 6,404/76 with amendments introduced by Law No. 11,638/07 and 11,941/09, and the standards and instructions of the Central Bank of Brazil (BACEN) and the Brazilian Securities and Exchange Commission (CVM).

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

	June 2026	December 2025
Direct subsidiaries	**Participation**	**Participation**
ABC Brasil Administração e Participações Ltda.	100%	100%
ABC Brasil Comercializadora de Energia Ltda.	100%	100%
ABC Brasil Investment Banking Ltda.	92.61%	92.17%
Indirect subsidiaries	**% Participation**	**% Participation**
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%	100%
ABC Brasil Corretora de Seguros Ltda.	89.50%	89.50%
ABC Brasil Beneficios Corretora de Seguros Ltda	89.30%	89.30%
Visio Gestora de Créditos Ltda.	90%	90%
ABC M&A e ECM Ltda.	100%	100%
ABC DCM Ltda.	100%	100%
ABC Holding Financeira Ltda.	100%	100%

Investment funds
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 Creditorios

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

ii) Functional currency and presentation currency

The consolidated financial statements are presented in Brazilian Reais (R$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with 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 financial statements (individual and consolidated) in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, require that management use assumptions and professional judgment in determining amounts and in recording of accounting estimates, such as the allowance for loan losses, realization deferred income tax, provision for contingencies and valuation of derivative instruments receivable and payable. Settlement of these transactions involving these estimates may result in amounts different from those estimated, due to the uncertainties related to the determination process.

Significant accounting policies are summarized as follows:

a) Asset valuation criteria

Financial assets are classified into the following categories:

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

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

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

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

The classification of financial assets depends on:

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

Business Models: Bank ABC Brazil'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:

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

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

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

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

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

vi) 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.

VII) Fixed assets and intangible assets

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, IFC – International Finance Corporation and FinDev Canada - Development Finance Institute Canada) which are passed on to final borrowers and are updated by exchange variation and charges calculated up to the

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

(In thousands of reais)

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

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

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

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

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

j) Income Tax and Social Contribution

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

3. Current and non-current segregation

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

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

The segregation of the balance sheet between current and non-current is demonstrated in below, in accordance with Resolution CMN 4,818/20 and BCB Resolution 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**		
	June 2026			**June 2026**		
	Up to 1 year	**Over 1 year**	**Total**	**Up to 1 year**	**Over 1 year**	**Total**
Deferred tax assets	-	2,624,460	**2,624,460**	-	2,649,791	**2,649,791**
Deferred tax obligations	1,486,557	-	**1,486,557**	1,490,936	166,202	**1,657,138**

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$ 555,376 in the Bank and R$ 630,203 in the Consolidated on June 30, 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$ 2,255,569 classified in the long term, in the Bank and in the Consolidated on June 30, 2026.

(In thousands of reais)

The segregation between current and non-current, of Bank and Consolidated, for the period ended June 30, 2026 and December 31, 2025, is shown below:

	Bank			Bank		
	June 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	**765,112**	**-**	**765,112**	**662,886**	**-**	**662,886**
Financial assets	**33,021,192**	**28,235,892**	**61,257,084**	**34,851,847**	**23,723,831**	**58,575,678**
Financial assets at amortized cost	**24,427,517**	**20,818,878**	**45,246,395**	**25,946,042**	**20,678,201**	**46,624,243**
Interbank investments	3,873,958	50,026	3,923,984	5,147,542	-	5,147,542
Marketable securities	6,364,835	12,954,129	19,318,964	6,157,335	12,437,703	18,595,038
Loans	14,203,651	8,080,602	22,284,253	14,657,950	8,876,831	23,534,781
Other financial assets	724,399	197,518	921,917	467,159	35,253	502,412
Provisions for expected loss associated with credit risk	(739,326)	(463,397)	(1,202,723)	(483,944)	(671,586)	(1,155,530)
Financial assets at fair value through other comprehensive income	**731,757**	**546,516**	**1,278,273**	**405,046**	**709,318**	**1,114,364**
Marketable securities	731,871	547,535	1,279,406	405,456	709,674	1,115,130
Provisions for expected loss associated with credit risk	(114)	(1,019)	(1,133)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	**7,861,918**	**6,870,498**	**14,732,416**	**8,500,759**	**2,336,312**	**10,837,071**
Marketable securities	4,470,539	4,861,733	9,332,272	6,066,971	1,024,407	7,091,378
Derivative financial instruments	3,391,379	2,008,765	5,400,144	2,541,301	1,311,905	3,853,206
Provisions for expected loss associated with credit risk	-	-	-	(107,513)	-	(107,513)
Deferred tax assets						
Other assets	**1,488,134**	**2,811,122**	**4,299,256**	**1,015,216**	**2,177,948**	**3,193,164**
Current tax assets	198,329	180,018	378,347	102,846	287,121	389,967
Deferred tax assets	-	2,624,460	2,624,460	-	1,890,827	1,890,827
Non-financial assets held for sale	164,377	-	164,377	106,218	-	106,218
Other	1,125,428	6,644	1,132,072	806,152	-	806,152
Investments	**-**	**1,161,681**	**1,161,681**	**-**	**1,113,330**	**1,113,330**
Associates and subsidiaries	-	1,161,681	1,161,681	-	1,113,330	1,113,330
Fixed assets and intangible assets	**-**	**300,995**	**300,995**	**-**	**303,569**	**303,569**
Total assets	**35,274,438**	**32,509,690**	**67,784,128**	**36,529,949**	**27,318,678**	**63,848,627**

	Bank			Bank		
	June 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities						
Financial liabilities at amortized cost	**30,740,167**	**23,442,867**	**54,183,034**	**31,449,690**	**21,134,667**	**52,584,357**
Deposits	7,133,542	1,726,126	8,859,668	8,334,676	1,763,553	10,098,229
Money market funding	1,652,838	-	1,652,838	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,948,995	13,593,853	26,542,848	12,730,348	12,221,256	24,951,604
Subordinated debts	96,542	2,599,591	2,696,133	93,746	2,550,501	2,644,247
Loan obligations	7,940,775	158,723	8,099,498	6,487,414	920	6,488,334
Obligations for transfers	967,475	5,364,574	6,332,049	1,971,270	4,598,437	6,569,707
Financial liabilities at fair value through profit or loss	**2,710,011**	**1,258,275**	**3,968,286**	**2,133,620**	**609,194**	**2,742,814**
Derivative financial instruments	2,710,011	1,258,275	3,968,286	2,133,620	609,194	2,742,814
Other liabilities	**644,692**	**76,214**	**720,906**	**679,220**	**63,623**	**742,843**
Provisions for expected loss associated with credit risk	34,733	-	34,733	26,130	16,137	42,267
Provision for contingencies	-	26,347	26,347	-	13,607	13,607
Sundry	609,959	49,867	659,826	653,090	33,879	686,969
Tax liabilities	**132,620**	**1,520,367**	**1,652,987**	**197,034**	**822,631**	**1,019,665**
Current tax obligations	132,620	33,810	166,430	197,034	58,601	255,635
Deferred tax obligations	-	1,486,557	1,486,557	-	764,030	764,030
Shareholders' equity	**-**	**7,258,915**	**7,258,915**	**-**	**6,758,948**	**6,758,948**
Share capital	-	6,012,663	6,012,663	-	5,698,603	5,698,603
Treasury stock	-	(56,718)	(56,718)	-	(63,916)	(63,916)
Capital reserve	-	85,896	85,896	-	95,222	95,222
Profit reserve	-	1,054,227	1,054,227	-	1,029,852	1,029,852
Retained earnings	-	682	682	-	-	-
Other comprehensive income	-	162,165	162,165	-	(813)	(813)
Retained earnings	-	-	-	-	-	-
Total liabilities and equity	**34,227,490**	**33,556,638**	**67,784,128**	**34,459,564**	**29,389,063**	**63,848,627**

(In thousands of reais)

	Consolidated			Consolidated		
	June 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	**1,303,677**	**-**	**1,303,677**	**785,784**	**-**	**785,784**
Financial assets	34,603,567	28,681,074	63,284,641	37,047,888	24,440,453	61,488,341
Financial assets at amortized cost	**25,102,323**	**21,310,460**	**46,412,783**	**27,070,120**	**20,678,377**	**47,748,497**
Interbank investments	3,894,505	50,026	3,944,531	5,150,125	-	5,150,125
Marketable securities	6,428,785	12,954,129	19,382,914	6,159,917	12,437,703	18,597,620
Loans	14,196,985	8,080,602	22,277,587	14,654,951	8,877,706	23,532,657
Other financial assets	1,326,059	696,528	2,022,587	1,595,816	35,253	1,631,069
Provisions for expected loss associated with credit risk	(744,011)	(470,825)	(1,214,836)	(490,689)	(672,285)	(1,162,974)
Financial assets at fair value through other comprehensive income	**731,757**	**621,343**	**1,353,100**	**405,047**	**781,512**	**1,186,559**
Marketable securities	731,871	622,362	1,354,233	405,457	781,868	1,187,325
Provisions for expected loss associated with credit risk	(114)	(1,019)	(1,133)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	**8,769,487**	**6,749,271**	**15,518,758**	**9,572,721**	**2,980,564**	**12,553,285**
Marketable securities	4,472,018	4,249,105	8,721,123	5,951,449	1,024,407	6,975,856
Derivative financial instruments	4,297,469	2,500,166	6,797,635	3,728,785	1,956,157	5,684,942
Provisions for expected loss associated with credit risk	-	-	-	(107,513)	-	(107,513)
Other assets	**1,850,820**	**2,844,735**	**4,695,555**	**1,081,899**	**2,656,816**	**3,738,715**
Current tax assets	243,834	186,818	430,652	176,310	287,121	463,431
Deferred tax assets	-	2,649,791	2,649,791	-	1,915,317	1,915,317
Non-financial assets held for sale	164,377	-	164,377	106,218	-	106,218
Other	1,442,609	8,126	1,450,735	799,371	454,378	1,253,749
Fixed assets and intangible assets	**-**	**301,043**	**301,043**	**-**	**303,569**	**303,569**
Total assets	**37,758,064**	**31,826,852**	**69,584,916**	**38,915,571**	**27,400,838**	**66,316,409**

	Consolidated			Consolidated		
	June 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities						
Financial liabilities at amortized cost	**31,023,998**	**23,442,867**	**54,466,865**	**32,539,771**	**20,451,591**	**52,991,362**
Deposits	6,271,015	1,726,126	7,997,141	8,271,901	1,080,477	9,352,378
Money market funding	1,649,739	-	1,649,739	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	12,948,995	13,593,853	26,542,848	12,730,348	12,221,256	24,951,604
Subordinated debts	96,542	2,599,591	2,696,133	93,746	2,550,501	2,644,247
Loan obligations	9,090,232	158,723	9,248,955	7,640,269	920	7,641,189
Obligations for transfers	967,475	5,364,574	6,332,049	1,971,271	4,598,437	6,569,708
Financial liabilities at fair value through profit or loss	**3,368,047**	**1,606,602**	**4,974,649**	**3,168,410**	**1,038,592**	**4,207,002**
Derivative financial instruments	3,368,047	1,606,602	4,974,649	3,168,410	1,038,592	4,207,002
Other liabilities	**708,744**	**302,543**	**1,011,287**	**1,016,044**	**93,694**	**1,109,738**
Provisions for expected loss associated with credit risk	34,733	-	34,733	26,130	16,137	42,267
Provision for contingencies	-	26,347	26,347	-	13,607	13,607
Sundry	674,011	276,196	950,207	989,914	63,950	1,053,864
Other liabilities	**158,547**	**1,694,888**	**1,853,435**	**254,117**	**978,064**	**1,232,181**
Current tax obligations	158,547	37,750	196,297	254,117	62,218	316,335
Deferred tax obligations	-	1,657,138	1,657,138	-	915,846	915,846
Shareholders' equity	**-**	**7,278,680**	**7,278,680**	**-**	**6,776,126**	**6,776,126**
Share capital	-	6,012,663	6,012,663	-	5,698,603	5,698,603
Treasury stock	-	(56,718)	(56,718)	-	(63,916)	(63,916)
Capital reserve	-	85,896	85,896	-	95,222	95,222
Profit reserve	-	1,054,227	1,054,227	-	1,029,852	1,029,852
Other comprehensive income	-	682	682	-	(813)	(813)
Retained earnings	-	162,165	162,165	-	-	-
Non controlling shareholders interest	-	19,765	19,765	-	17,178	17,178
Total liabilities and equity	**35,259,336**	**34,325,580**	**69,584,916**	**36,978,342**	**29,338,067**	**66,316,409**

(In thousands of reais)

4. Cash and cash equivalents

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

	Bank			Consolidated		
	June 2026			June 2026		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	**765,112**	**-**	**765,112**	**1,303,677**	**-**	**1,303,677**
Interbank liquidity investments	**3,397,601**	**(193)**	**3,397,408**	**3,397,601**	**(193)**	**3,397,408**
Applications in foreign currencies	-	-	-	-	-	-
Other operations with maturities of up to 90 days (a)	3,397,601	(193)	3,397,408	3,397,601	(193)	3,397,408
Cash and cash equivalents balance	**4,162,713**	**(193)**	**4,162,520**	**4,701,278**	**(193)**	**4,701,085**

	Bank			Consolidated		
	December 2025			December 31, 2025		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	**662,886**	**-**	**662,886**	**785,784**	**-**	**785,784**
Interbank liquidity investments	**3,631,377**	**(257)**	**3,631,120**	**3,631,377**	**(257)**	**3,631,120**
Applications in foreign currencies	**4**	-	4	4	-	4
Other operations with maturities of up to 90 days (a)	3,631,373	(257)	3,631,116	3,631,373	(257)	3,631,116
Cash and cash equivalents balance	**4,294,263**	**(257)**	**4,294,006**	**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 June 30, 2026 and December 31, 2025, are shown as follows:

Measured at Amortized Cost

	June 2026			June 2026		
	Bank			Consolidated		
	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
Treasury Financial Bills – LFT	-	-	-	63,950	-	63,950
National Treasury Notes - NTN - B	657,065	-	657,065	657,065	-	657,065
National Treasury Bills – LTN	516,689	-	516,689	516,689	-	516,689
Time Deposit with Special Guarantee - DPGE	267,999	(76)	267,923	267,999	(76)	267,923
Real estate receivables certificates - CRI	161,361	(574)	160,787	161,361	(574)	160,787
National Treasury Notes - NTN – F	1,890,649	-	1,890,649	1,890,649	-	1,890,649
Debentures	2,134,437	(67,748)	2,066,689	2,134,437	(67,748)	2,066,689
Promissory notes – NP	339,382	(3,986)	335,396	339,382	(3,986)	335,396
Rural Producer's Certificate – CPR	6,525,763	(126,135)	6,399,628	6,525,763	(126,135)	6,399,628
Financial Letters – LF	129,221	(73)	129,148	129,221	(73)	129,148
Agribusiness Receivables Certificate - CRA	85,599	(27,238)	58,361	85,599	(27,238)	58,361
Receivables certificates - CR	126,240	(787)	125,453	126,240	(787)	125,453
Commercial notes - NC	6,484,559	(81,845)	6,402,714	6,484,559	(81,845)	6,402,714
Total - Amortized Cost	**19,318,964**	**(308,462)**	**19,010,502**	**19,382,914**	**(308,462)**	**19,074,452**

	December 2025			December 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**

(In thousands of reais)

	June 2026			June 2026		
	Bank			Consolidated		
Measured at Fair Value in Other Comprehensive Inco	**Book Value**	**Expected loss**	**Net Value**	**Book Value**	**Expected loss**	**Net Value**
Treasury Financial Letters – LFT	555,376	-	555,376	630,203	-	630,203
National Treasury Notes - NTN - B	341,917	-	341,917	341,917	-	341,917
Debentures	216,352	(552)	215,800	216,352	(552)	215,800
Promissory notes – NP	48,257	(391)	47,866	48,257	(391)	47,866
Financial Letters – LF	117,504	(190)	117,314	117,504	(190)	117,314
Total - Fair Value in Other Comprehensive Income	**1,279,406**	**(1,133)**	**1,278,273**	**1,354,233**	**(1,133)**	**1,353,100**

	December 2025			December 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**

	June 2026			June 2026		
	Bank			Consolidated		
Measured at Fair Value in Profit or Loss	**Book Value**	**Expected loss**	**Net Value**	**Book Value**	**Expected loss**	**Net Value**
Treasury Financial Letters – LFT	49,084	-	49,084	49,084	-	49,084
Eurobonds	370,678	-	370,678	370,678	-	370,678
National Treasury Notes - NTN - B	4,098,303	-	4,098,303	4,098,303	-	4,098,303
Debentures	403,458	-	403,458	403,458	-	403,458
Rural Producer's Certificate – CPR	159,022	-	159,022	159,022	-	159,022
Government bonds issued in other countries	2,670,162	-	2,670,162	2,670,162	-	2,670,162
Shares of publicly traded companies	6,954	-	6,954	6,954		6,954
Infrastructure Equity Funds	120,406	-	120,406	120,406	-	120,406
Credit rights investment funds	830,243	-	830,243	830,243	-	830,243
Shares of closely held companies	11,334	-	11,334	11,334	-	11,334
Liquid investment funds	612,628	-	612,628	1,479	-	1,479
Total - Fair Value in Profit	**9,332,272**	**-**	**9,332,272**	**8,721,123**	**-**	**8,721,123**

	December 2025			December 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**

(In thousands of reais)

The composition of the portfolio as of June 30, 2026 and December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			
June 2026	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through other comprehensive income	897,293	382,113	-	**1,279,406**
At fair value through profit or loss	5,360,049	2,913,917	1,058,306	**9,332,272**
Total	**6,257,342**	**3,296,030**	**1,058,306**	**10,611,678**

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

	Consolidated			
June 2026	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through other comprehensive income	972,120	382,113	-	**1,354,233**
At fair value through profit or loss	4,781,674	2,913,917	1,025,532	**8,721,123**
Total	**5,753,794**	**3,296,030**	**1,025,532**	**10,075,356**

	Consolidated			
December 2025	**Level 1**	**Level 2**	**Level 3**	**Total**
At fair value through other comprehensive income	1,005,020	182,305	-	**1,187,325**
At fair value through profit or loss	4,571,128	1,384,512	1,020,216	**6,975,856**
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:

(In thousands of reais)

	Bank				
	June 2026				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Future contracts	**22,420,160**	**-**	**-**	**-**	**-**
Purchase commitments	**10,489,312**	**-**	**-**	**-**	**-**
Interbank market	9,288,988	-	-	-	-
Foreign currency	35,941	-	-	-	-
Commodities	100	-	-	-	
Inflation	1,164,283	-	-	-	-
Sales commitment	**11,930,848**	**-**	**-**	**-**	**-**
Interbank market	8,309,250	-	-	-	-
Foreign currency	3,146,764	-	-	-	-
Commodities	51,541	-	-	-	-
Inflation	423,293				
Asset position	**139,465,577**	**4,162,886**	**1,237,258**	**-**	**5,400,144**
Swap Contracts	**17,680,124**	**337,691**	**696,050**	**-**	**1,033,741**
Interbank market	14,315,916	309,694	578,376	-	888,070
Foreign currency	1,882,577	19,132	100,494	-	119,626
Fixed rate	1,211,556	8,654	13,269	-	21,923
Inflation	63,011	104	3,347	-	3,451
Other	207,064	107	564	-	671
Options contracts					
Purchase commitments	**109,950,774**	**3,341,904**	**544,090**	**-**	**3,885,994**
Interbank market	63,380,500	83,737	(38,536)	-	45,201
Foreign currency	45,232,099	3,205,584	222,793	-	3,428,377
Commodities	799,376	43,444	367,620	-	411,064
Stocks	520,416	2,829	(1,477)	-	1,352
Other	18,383	6,310	(6,310)	-	-
Exchange contracts					
Purchase commitments	**4,738,807**	**36,153**	**(332)**	**-**	**35,821**
Foreign currency	4,738,807	36,153	(332)	-	35,821
Other financial instruments					
Purchase commitments	**7,095,872**	**447,138**	**(2,550)**	**-**	**444,588**
Interbank market	4,072,518	124,738	(752)	-	123,986
Foreign currency	2,559,768	319,983	(1,798)	-	318,185
Inflation	463,586	2,417	-	-	2,417
Liability position	**131,730,426**	**(3,024,882)**	**(944,806)**	**1,402**	**(3,968,286)**
Swap Contracts	**9,307,350**	**(260,574)**	**(47,477)**	**1,150**	**(306,901)**
Interbank market	1,676,826	(10,564)	(17,656)	28	(28,192)
Foreign currency	3,070,172	(201,249)	11,137	629	(189,483)
Fixed rate	4,176,892	(39,674)	(28,281)	270	(67,685)
Inflation	383,460	(9,087)	(12,677)	223	(21,541)
Options contracts					
Sales commitment	**112,715,738**	**(2,306,794)**	**(895,957)**	**83**	**(3,202,668)**
Interbank market	63,380,500	(71,602)	30,470	-	(41,132)
Foreign currency	47,878,954	(2,190,460)	(587,037)	-	(2,777,497)
Commodities	710,356	(42,031)	(341,085)	83	(383,033)
Stocks	742,544	(1,997)	991		(1,006)
Other	3,384	(704)	704		-
Exchange contracts					
Sales commitment	**3,954,510**	**(103,293)**	**(62)**	**31**	**(103,324)**
Foreign currency	3,954,510	(103,293)	(62)	31	(103,324)
Other financial instruments					
Sales commitment	**5,752,828**	**(354,221)**	**(1,310)**	**138**	**(355,393)**
Foreign currency	3,464,433	(137,483)	(5,641)	98	(143,026)
Commodities	2,247,269	(216,730)	4,331	40	(212,359)
Other	41,126	(8)	-	-	(8)

(In thousands of reais)

	Bank				
	December 2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
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)

(In thousands of reais)

	Consolidated				
	June 2026				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	**24,657,426**	**-**	**-**	**-**	**-**
Purchase commitments	**10,619,906**	**-**	**-**	**-**	**-**
Interbank market	9,288,988	-	-	-	-
Foreign currency	35,941	-	-	-	-
Commodities	130,694	-	-	-	-
Inflation	1,164,283	-	-	-	-
Sales commitment	**14,037,520**	**-**	**-**	**-**	**-**
Interbank market	8,309,250	-	-	-	-
Foreign currency	3,484,040	-	-	-	-
Commodities	1,820,937	-	-	-	-
Inflation	423,293				
Asset position	**141,653,059**	**5,555,641**	**1,241,994**	**-**	**6,797,635**
Swap Contracts	**17,680,124**	**337,691**	**696,053**	**-**	**1,033,744**
Interbank market	14,315,916	309,694	578,379	-	888,073
Foreign currency	1,882,577	19,132	100,494	-	119,626
Fixed rate	1,211,556	8,654	13,269	-	21,923
Inflation	63,011	104	3,347	-	3,451
Other	207,064	107	564	-	671
Options contracts					
Purchase commitments	**110,015,263**	**3,341,904**	**548,665**	**-**	**3,890,569**
Interbank market	63,380,500	83,737	(38,536)	-	45,201
Foreign currency	45,232,099	3,205,584	222,793	-	3,428,377
Commodities	863,865	43,444	372,195	-	415,639
Stocks	520,416	2,829	(1,477)	-	1,352
Other	18,383	6,310	(6,310)	-	-
Exchange contracts					
Purchase commitments	**4,738,807**	**36,153**	**(332)**	**-**	**35,821**
Foreign currency	4,738,807	36,153	(332)	-	35,821
Other financial instruments					
Purchase commitments	**9,218,865**	**1,839,893**	**(2,392)**	**-**	**1,837,501**
Foreign currency	4,010,612	119,115	4,869	-	123,984
Commodities	4,744,667	1,718,361	(7,261)	-	1,711,100
Other	463,586	2,417	-	-	2,417
Liability position	**133,408,832**	**(3,997,578)**	**(978,684)**	**1,613**	**(4,974,649)**
Swap Contracts	**9,307,350**	**(260,574)**	**(47,477)**	**1,150**	**(306,901)**
Interbank market	1,676,826	(10,564)	(17,656)	28	(28,192)
Foreign currency	3,070,172	(201,249)	11,137	629	(189,483)
Fixed rate	4,176,892	(39,674)	(28,281)	270	(67,685)
Inflation	383,460	(9,087)	(12,677)	223	(21,541)
Options contracts					
Sales commitment	**112,762,233**	**(2,306,794)**	**(924,032)**	**83**	**(3,230,743)**
Interbank market	63,380,500	(71,602)	30,470	-	(41,132)
Foreign currency	47,878,954	(2,190,460)	(587,037)	-	(2,777,497)
Commodities	756,851	(42,031)	(369,160)	83	(411,108)
Stocks	742,544	(1,997)	991	-	(1,006)
Other	3,384	(704)	704	-	-
Exchange contracts					
Sales commitment	**3,954,510**	**(103,293)**	**(62)**	**31**	**(103,324)**
Foreign currency	3,954,510	(103,293)	(62)	31	(103,324)
Other financial instruments					
Sales commitment	**7,384,739**	**(1,326,917)**	**(7,113)**	**349**	**(1,333,681)**
Foreign currency	3,340,621	(126,238)	(11,430)	98	(137,570)
Commodities	4,002,992	(1,200,671)	4,317	251	(1,196,103)
Other	41,126	(8)	-	-	(8)

(In thousands of reais)

	Consolidated				
	December 2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
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 thousands of reais)

In order to mitigate the risks of foreign onlending obligations in the amount of US$ 27 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			
	June 2026			
Derivatives designated as fair value hedge instruments	**Notional value**	**Curve Value**	**Market value**	**Adjust to market**
Hedge instruments				
Swap Contracts	**140,195**	**144,450**	**140,575**	**3,875**
Foreign currency - Dollar - Asset position	140,195	144,450	140,575	3,875
Hedge Object	**144,431**	**(144,131)**	**(148,306)**	**(3,875)**
Obligations for transfers abroad (Note 11.b)	144,431	(144,131)	(148,306)	(3,875)

	Bank and Consolidated			
	December 2025			
Derivatives designated as fair value hedge instruments	**Notional value**	**Curve Value**	**Market value**	**Adjust to market**
Hedge instruments				
Swap Contracts	**168,235**	**184,220**	**180,638**	**3,582**
Foreign currency - Dollar - Asset position	168,235	184,220	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 June 30, 2026 and December 31, 2025, have the following composition:

	Bank					
Off Balance Book	**Futures contracts**	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**
Up to 1 month	3,454,320	30,640,263	1,172,309	4,355,859	4,357,638	43,980,389
1 to 3 months	3,292,728	1,275,260	1,445,581	238,178	3,241,548	9,493,295
3 to 6 months	3,212,844	31,472,981	2,965,404	462,435	2,409,357	40,523,021
6 to 12 months	5,001,763	128,174,367	3,672,290	3,163,915	2,188,478	142,200,813
1 to 3 years	4,875,932	30,707,828	10,684,344	385,229	623,567	47,276,900
Over 3 years	2,582,573	395,813	7,047,546	87,701	28,112	10,141,745
Total – June 2026	**22,420,160**	**222,666,512**	**26,987,474**	**8,693,317**	**12,848,700**	**293,616,163**

	Bank					
Off Balance Book	**Futures contracts**	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**
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					
Off Balance Book	**Futures contracts**	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**
Up to 1 month	3,573,396	30,712,770	1,172,309	4,355,859	4,234,358	44,048,692
1 to 3 months	4,122,082	1,280,902	1,445,581	238,178	3,731,944	10,818,687
3 to 6 months	3,883,356	31,474,437	2,965,404	462,435	3,157,081	41,942,713
6 to 12 months	5,566,587	128,205,746	3,672,290	3,163,915	3,242,773	143,851,311
1 to 3 years	4,929,432	30,707,828	10,684,344	385,229	2,093,667	48,800,500
Over 3 years	2,582,573	395,813	7,047,546	87,701	143,781	10,257,414
Total – June 2026	**24,657,426**	**222,777,496**	**26,987,474**	**8,693,317**	**16,603,604**	**299,719,317**

	Consolidated					
Off Balance Book	**Futures contracts**	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**
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**

(In thousands of reais)

	Bank					
	June 2026					December 2025
Asset position	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Up to 1 month	1,327,055	7,620	11,172	177,451	1,523,298	143,113
1 to 3 months	18,703	11,112	1,392	81,648	112,855	84,116
3 to 6 months	1,249,787	15,321	3,803	95,472	1,364,383	290,599
6 to 12 months	148,379	140,375	15,546	86,543	390,843	2,023,473
1 to 3 years	1,142,070	243,691	3,430	3,389	1,392,580	763,445
Over 3 years	-	615,622	478	85	616,185	548,460
Total – June 2026	**3,885,994**	**1,033,741**	**35,821**	**444,588**	**5,400,144**	**-**
Total – December 2025	**2,611,647**	**988,182**	**9,674**	**243,703**	**-**	**3,853,206**

	Consolidated					
	June 2026					December 2025
Asset position	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Up to 1 month	1,330,733	7,623	11,172	236,795	1,586,323	232,137
1 to 3 months	18,478	11,112	1,392	213,444	244,426	312,333
3 to 6 months	1,250,057	15,321	3,803	397,111	1,666,292	584,030
6 to 12 months	149,231	140,375	15,546	495,276	800,428	2,600,285
1 to 3 years	1,142,070	243,691	3,430	475,497	1,864,688	1,376,241
Over 3 years	-	615,622	478	19,378	635,478	579,916
Total – June 2026	**3,890,569**	**1,033,744**	**35,821**	**1,837,501**	**6,797,635**	**-**
Total – December 2025	**2,613,319**	**988,185**	**9,674**	**2,073,764**	**-**	**5,684,942**

	Bank					
	June 2026					December 2025
Liability position	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Up to 1 month	(934,128)	(4,929)	(2,025)	(196,462)	(1,137,544)	(187,363)
1 to 3 months	(17,644)	(16,881)	(4,495)	(84,995)	(124,015)	(110,573)
3 to 6 months	(1,044,132)	(28,242)	(23,772)	(40,723)	(1,136,869)	(276,847)
6 to 12 months	(158,499)	(53,142)	(70,991)	(28,951)	(311,583)	(1,558,837)
1 to 3 years	(1,027,860)	(105,219)	(2,041)	(4,209)	(1,139,329)	(556,744)
Over 3 years	(20,405)	(98,488)	-	(53)	(118,946)	(52,450)
Total – June 2026	**(3,202,668)**	**(306,901)**	**(103,324)**	**(355,393)**	**(3,968,286)**	**-**
Total – December 2025	**(2,173,439)**	**(216,692)**	**(13,767)**	**(338,916)**	**-**	**(2,742,814)**

	Consolidated					
	June 2026					December 2025
Liability position	Option contracts	Swap contracts	Exchange Contracts	Other financial instruments	Total	Total
Up to 1 month	(955,214)	(4,929)	(2,025)	(227,928)	(1,190,096)	(279,079)
1 to 3 months	(17,975)	(16,881)	(4,495)	(161,984)	(201,335)	(347,821)
3 to 6 months	(1,048,655)	(28,242)	(23,772)	(267,367)	(1,368,036)	(513,557)
6 to 12 months	(160,634)	(53,142)	(70,991)	(323,813)	(608,580)	(2,027,953)
1 to 3 years	(1,027,860)	(105,219)	(2,041)	(335,712)	(1,470,832)	(966,582)
Over 3 years	(20,405)	(98,488)	-	(16,877)	(135,770)	(72,010)
Total – June 2026	**(3,230,743)**	**(306,901)**	**(103,324)**	**(1,333,681)**	**(4,974,649)**	**-**
Total – December 2025	**(2,176,168)**	**(216,696)**	**(13,767)**	**(1,800,371)**	**-**	**(4,207,002)**

The composition of the portfolio as of June 30, 2026 and December 31, 2025, considering the hierarchical levels of fair value measurement, is shown as follows:

	Bank			
June 2026	Level 1	Level 2	Level 3	Total
Asset Position	3,533,866	1,866,278	-	**5,400,144**
Liability position	(2,837,363)	(1,130,923)	-	**(3,968,286)**

	Bank			
December 2025	Level 1	Level 2	Level 3	Total
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)**

	Consolidated			
June 2026	Level 1	Level 2	Level 3	Total
Asset Position	3,537,833	3,259,802	-	**6,797,635**
Liability position	(2,864,830)	(2,109,819)	-	**(4,974,649)**

	Consolidated			
December 2025	Level 1	Level 2	Level 3	Total
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)**

(In thousands of reais)

Gains (losses) on derivative financial instruments for the semester ended on June 30, 2026 and 2025 are as follows:

	Bank					
	June 2026			June 2025		
	Gains	**Losses**	**Net (1)**	**Gains**	**Losses**	**Net (1)**
Futures	4,782,667	(4,550,907)	231,760	5,236,551	(4,667,787)	568,764
Swaps	498,043	(546,424)	(48,381)	227,600	(541,962)	(314,362)
Options	11,186,443	(10,990,104)	196,339	10,532,496	(10,234,504)	297,992
Foreign exchange	33,150	(93,081)	(59,931)	318,099	(48,831)	269,268
Other financial instruments	2,583,701	(2,839,587)	(255,886)	330,536	(731,511)	(400,975)
Total	**19,084,004**	**(19,020,103)**	**63,901**	**16,645,282**	**(16,224,595)**	**420,687**

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

	Consolidated					
	June 2026			June 2025		
	Gains	**Losses**	**Net (1)**	**Gains**	**Losses**	**Net (1)**
Futures	4,782,667	(4,550,907)	231,760	5,239,578	(4,668,890)	570,688
Swaps	498,043	(546,424)	(48,381)	227,600	(570,910)	(343,310)
Options	11,186,443	(10,990,104)	196,339	10,533,666	(10,235,675)	297,991
Foreign exchange	33,141	(91,041)	(57,900)	347,425	(48,831)	298,594
Other financial instruments	2,583,701	(2,527,902)	55,799	1,278,214	(1,550,221)	(272,007)
Total	**19,083,995**	**(18,706,378)**	**377,617**	**17,626,483**	**(17,074,527)**	**551,956**

(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		
i) Interest rate	**Probable Scenario**	**Scenario II**	**Scenario III**
Net exposure to fixed interest rates (RWAjur1)	47,459	62,228	76,997
Net exposure of currency coupons (RWAjur2)	91,047	99,208	107,369
Net exposure of index coupons (RWAjur3)	69,318	82,607	95,897
Total interest rate exposure (Note 24)	**207,824**	**244,043**	**280,263**
ii) Foreign exchange rate	14,962	32,138	49,314
Total exposure purchased at exchange rates (Note 24)	**14,962**	**32,138**	**49,314**
iii) Index, shares and commodities	51,191	51,634	52,077
Total exposure to index, shares and commodities (Note 24)	**51,191**	**51,634**	**52,077**

i) Interest rates:
Derivative Financial Instruments classified in the Trading Book, in accordance with criteria established by the Central Bank of Brazil through CMN Resolution No. 4,557/17 and BCB Resolution No. 111/21, represent exposures that will impact the organization's results through the mark-to-market of these instruments or upon their realization or settlement. Financial instruments indexed to interest rates carry potential risks of market fluctuations, which are controlled through a methodology determined by the Central Bank of Brazil, and the result of this analysis is considered in determining a portion of the minimum capital required for financial institutions.

In order to comply with the provisions of CVM Resolution No. 121/22, regarding sensitivity analysis, the portion of the minimum capital required to cover the risk of exposure to interest rates on June 30, 2026 was taken as a basis and the scenario analysis determined in said instruction was carried out.

ii) Foreign exchange rate:
Net foreign exchange exposure is regulated by the Central Bank of Brazil through Circular No. 3,641/13 and CMN Resolution No. 4,956/21, the latter establishing a maximum limit of 30% of regulatory capital 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. 121/22, a scenario analysis was carried out based on the net exposure existing on June 30, 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 Circular No. 3,876/18, which sets criteria and assumptions to gauge the degree of risk of these exposures, including stress tests whose results could indicate the sufficiency of regulatory capital to cover such risks.

The results of the procedures, which are not related to the accounting practices for recording and valuing operations related to this portfolio, are reported to the Central Bank and, on June 30, 2026, demonstrated an exposure of R$ 230,979, 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.

(In thousands of reais)

6. Financial Instruments associated with Credit Risk

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

	Bank			
	June 2026			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At Amortized Cost				
Interbank investments	3,923,984	-	-	3,923,984
Marketable securities	18,009,999	579,948	729,017	19,318,964
Loans	20,556,197	848,898	879,158	22,284,253
Other financial assets (a)	909,022	2,518	10,377	921,917
Total - Amortized Cost	**43,399,202**	**1,431,364**	**1,618,552**	**46,449,118**
At fair value through other comprehensive income				
Marketable securities	1,279,406	-	-	1,279,406
Total - At fair value through other comprehensive income	**1,279,406**	**-**	**-**	**1,279,406**
At fair value through profit or loss				
Marketable securities	9,332,272	-	-	9,332,272
Total - At fair value through profit or loss	**9,332,272**	**-**	**-**	**9,332,272**
Total - Financial assets	**54,010,880**	**1,431,364**	**1,618,552**	**57,060,796**
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	13,129,462	512,507	-	13,641,969
Total – Financial guarantees provided	**13,129,462**	**512,507**	**-**	**13,641,969**
Total - Financial liability	**13,129,462**	**512,507**	**-**	**13,641,969**

	Bank			
	December 2025			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
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	**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				
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**

(In thousands of reais)

	Consolidated			
	June 2026			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At Amortized Cost				
Interbank investments	3,944,531	-	-	3,944,531
Marketable securities	18,073,949	579,948	729,017	19,382,914
Loans	20,549,531	848,898	879,158	22,277,587
Other financial assets (a)	1,911,502	71,492	39,593	2,022,587
Total - Amortized Cost	**44,479,513**	**1,500,338**	**1,647,768**	**47,627,619**
At fair value through other comprehensive income				
Marketable securities	1,354,233	-	-	1,354,233
Total - At fair value through other comprehensive	**1,354,233**	**-**	**-**	**1,354,233**
At fair value through profit or loss				
Marketable securities	8,721,123	-	-	8,721,123
Total - At fair value through profit or loss	**8,721,123**	**-**	**-**	**8,721,123**
Total - Financial assets	**54,554,869**	**1,500,338**	**1,647,768**	**57,702,975**
Financial liability				
Financial guarantees provided (recorded in off				
Guarantees provided to customers	13,128,991	512,507	-	13,641,498
Total – Financial guarantees provided	**13,128,991**	**512,507**	**-**	**13,641,498**
Total - Financial liability	**13,128,991**	**512,507**	**-**	**13,641,498**

	Consolidated			
	December 2025			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
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	**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				
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.

(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	
	June 2026	December 2025	June 2026	December 2025
	Gross Book Value	Gross Book Value	Gross Book Value	Gross Book Value
Credit operations				
Loans	4,673,088	5,900,263	4,666,422	5,898,139
Financing	7,884,362	7,952,188	7,884,362	7,952,188
Rural and agro-industrial financing	3,065,179	2,543,130	3,065,179	2,543,130
Real Estate Financing	1,654,755	1,543,949	1,654,755	1,543,949
Advances on exchange contracts	1,710,229	1,806,015	1,710,229	1,806,015
Securities and credits receivable	3,296,640	3,789,236	3,296,640	3,789,236
Total - Credit operations	**22,284,253**	**23,534,781**	**22,277,587**	**23,532,657**
Financial guarantees provided (recorded in off balance accounts)				
Guarantees provided to customers	13,641,969	12,306,007	13,641,498	12,305,543
Total – Financial guarantees provided	**13,641,969**	**12,306,007**	**13,641,498**	**12,305,543**
Total portfolio	**35,926,222**	**35,840,788**	**35,919,085**	**35,838,200**

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

	Bank			Bank		
	June 2026			December 2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,940,190	174,211	3,114,401	2,686,470	989,356	3,675,826
1 to 3 months	3,862,517	1,176,645	5,039,162	3,733,235	1,546,641	5,279,876
3 to 6 months	2,895,909	2,540,719	5,436,628	3,017,238	1,777,258	4,794,496
6 to 12 months	4,269,491	3,318,092	7,587,583	4,949,855	3,465,488	8,415,343
1 to 3 years	6,276,942	3,463,068	9,740,010	6,971,721	2,411,466	9,383,187
Over 3 years	1,803,660	2,969,234	4,772,894	1,905,110	2,115,798	4,020,908
Overdue after 15 days	235,544	-	235,544	271,152	-	271,152
Total	**22,284,253**	**13,641,969**	**35,926,222**	**23,534,781**	**12,306,007**	**35,840,788**

	Consolidated			Consolidated		
	June 2026			December 2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,940,190	174,211	3,114,401	2,686,470	989,356	3,675,826
1 to 3 months	3,862,517	1,176,645	5,039,162	3,730,236	1,546,641	5,276,877
3 to 6 months	2,889,243	2,540,719	5,429,962	3,017,238	1,777,258	4,794,496
6 to 12 months	4,269,491	3,317,621	7,587,112	4,949,855	3,465,488	8,415,343
1 to 3 years	6,276,942	3,463,068	9,740,010	6,972,596	2,411,002	9,383,598
Over 3 years	1,803,660	2,969,234	4,772,894	1,905,110	2,115,798	4,020,908
Overdue after 15 days	235,544	-	235,544	271,152	-	271,152
Total	**22,277,587**	**13,641,498**	**35,919,085**	**23,532,657**	**12,305,543**	**35,838,200**

In the semester ended June 30, 2026, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R$ 94,952 (R$ 5,789 as of June 30, 2025). The effect of these operations on the result for the period, net of any provision results, was positive by R$ 6,106 (negative result of R$ 21as of June 30, 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	
	June 2026		December 2025	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	507,295	0.90%	629,782	1.19%
10 biggest debtors	4,428,931	7.84%	4,835,241	9.10%
20 biggest debtors	7,802,855	13.82%	7,968,894	15.00%

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

(In thousands of reais)

7. Provisions for expected losses associated with credit risk

	June 2026			
	Bank			
Financial assets associated with credit risk	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At amortized cost				
Interbank liquidity investments	193	-	-	193
Marketable securities	63,428	21,300	223,734	308,462
Credit operations	75,033	60,008	561,501	696,542
Other financial assets	477	67	6,982	7,526
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	**139,131**	**81,375**	**982,217**	**1,202,723**
At fair value through other comprehensive income				
Marketable securities	1,133	-	-	1,133
Financial liabilities associated with credit risk				
Financial guarantees provided	17,689	9,566	-	27,255
Loan commitments and credits to be released	4,199	3,279	-	7,478
Total financial guarantees provided and credit commitments	**21,888**	**12,845**	**-**	**34,733**
Financial instruments associated with credit risk	**162,152**	**94,220**	**982,217**	**1,238,589**

	December 2025			
	Bank			
Financial assets associated with credit risk	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
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 assets	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	**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.

	June 2026			
	Consolidated			
Financial assets associated with credit risk	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At amortized cost				
Interbank liquidity investments	193			193
Marketable securities	63,428	21,300	223,734	308,462
Credit operations	75,033	60,008	561,501	696,542
Other financial assets	7,809	1,160	10,670	19,639
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	**146,463**	**82,468**	**985,905**	**1,214,836**
At fair value through other comprehensive income				
Marketable securities	1,133	-	-	1,133
Financial liabilities associated with credit risk				
Financial guarantees provided	17,690	9,566	-	27,256
Loan commitments and credits to be released	4,199	3,278	-	7,477
Total financial guarantees provided and credit	**21,889**	**12,844**	**-**	**34,733**
Financial instruments associated with credit risk	**169,485**	**95,312**	**985,905**	**1,250,702**

(In thousands of reais)

Financial assets associated with credit risk	December 2025			
	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
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 assets	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	**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 June 30, 2026 and December 31, 2025 is shown as follows:

	Bank			
	June 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	384	-	-	384
Transferred to Stage 2	-	5,023	-	5,023
Transferred to Stage 3	-	-	11,733	11,733
From Stage 1	(6,445)	-	-	(6,445)
From Stage 2	-	(10,524)	-	(10,524)
From Stage 3	-	-	(171)	(171)
Assets originated/Liquidated or amortized	(2,156)	10,380	205,158	213,382
Written off as losses	-	-	(135,281)	(135,281)
Reclassification of allowance (a)	-	-	(145,588)	(145,588)
Final Balance of the period	**163,661**	**92,713**	**982,215**	**1,238,589**

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

	Bank			
	December 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**

(In thousands of reais)

	Consolidated			
	June 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	384			384
Transferred to Stage 2		5,098		5,098
Transferred to Stage 3			11,742	11,742
From Stage 1	(6,529)			(6,529)
From Stage 2		(10,524)		(10,524)
From Stage 3			(171)	(171)
Assets originated/Liquidated or amortized	(1,653)	10,871	208,833	218,051
Written off as losses	-		(135,281)	(135,281)
Reclassification of allowance (a)			(145,588)	(145,588)
Final Balance of the period	**170,994**	**93,806**	**985,902**	**1,250,702**

	Consolidated			
	December 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 June 30, 2026, the total balance of renegotiated loans was R$ 107,499 and of restructured operations was R$ 30,720, for the Bank and Consolidated (R$ 96,440 and R$ 30,128 in the quarter ended June 30, 2025). The amount of loans recovered as of June 30, 2026, previously offset against the provision, was R$ 46,294 for the Bank and Consolidated (R$ 28,336 on June 30 ,2025 for the Bank and Consolidated).

8. Other assets - other

The compositions of Other assets - other are as follows:

	Bank		Consolidated	
	June 2026	12/31/2025	June 2026	12/31/2025
Securities and credits receivable	-	-	89,475	69,560
Negotiation and Intermediation of securities [a]	453,262	629,641	553,688	749,330
Interfinancial relations [b]	307,215	55,778	307,215	55,778
Energy contract advance ©	-	-	109,658	278,889
Advance to FGC	93,746	-	93,746	-
Advance Expenses	86,847	41,492	86,962	41,771
Income to be received	22,403	40,420	45,209	23,472
Other credits without credit granting characteristics	-	6,092	-	6,092
Debtors for security deposits	13,506	14,083	13,653	14,136
Other	155,093	18,646	151,129	14,721
Total	**1,132,072**	**806,152**	**1,450,735**	**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.

(In thousands of reais)

9. Investments

	June 2026					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda. (1)	100%	156,639	152,891	152,891	21,674	21,675
ABC Brasil Comercializadora de Energia Ltda. (2)	100%	3,496,760	917,904	917,904	32,556	32,519
ABC Brasil Investment Banking Ltda. (3)	92.61%	110,520	106,919	90,886	16,353	13,579
			1,177,714	**1,161,681**	**70,583**	**67,773**
Indirect Controlling						
ABC Brasil DTVM S.A. (4)	100%	39,955	30,407	30,406	7,917	7,917
ABC Brasil Corretora de Seguros Ltda. (5)	89.5%	25,891	16,488	14,756	11,488	10,092
Visio Gestora de Crédito Ltda.	90%	3,392	(4,456)	(4,456)	(1,885)	(1,696)
ABC M&A e ECM Ltda. (6)	100%	6,355	5,534	5,534	(6,383)	(6,383)
ABC DCM Ltda. (7)	100%	43,621	36,677	36,677	13,941	13,941
ABC Holding Financeira Ltda.(8)	100%	32,765	32,746	32,746	7,990	7,990
ABC Brasil Beneficios Corretora de Seguros Ltda.(9)	89.3%	20,772	16,457	14,696	13,457	11,817
			133,853	**130,359**	**46,525**	**43,678**

	December 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)	91.71%	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 Beneficios 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 28/01/26, a dividend distribution was approved in the amount of R$ 3,674.
(2) On 12/01/26, the distribution of interest on equity was approved in the amount of R$ 70,514.
(3) On 02/25/25, 09/08/25, and 12/29/25, the disproportionate dividend distributions were approved in the amounts of R$ 51,477, R$ 15,000, and R$ 38,374, respectively. On 09/09/25, and 10/06/25, there were capital increases in the amounts of R$ 70 and R$ 50, respectively.
(4)On 03/24/25, 09/08/25, dividend distributions were approved in the amounts of R$ 28,032 and R$ 12,000, respectively.
(5) On 01/16/25, 07/10/25, 12/23/25, 01/28/26 and 07/17/26, a dividends distributions were approved in the amounts of R$ 11,641, R$ 21,510, R$ 7,914, R$ 2,881 and R$ 11,487, respectively.
(6) On 03/23/26, there was a capital increase in the amount of R$ 3,000.
(7) On 03/24/25, 09/08/25, a dividends distributions were approved in the amounts of R$ 23,799 and R$ 5,000, respectively.
(8) On 03/24/25, 09/08/25, a dividends distributions were approved in the amounts of R$ 27,800 and R$ 10,000, respectively.
(9) On 12/23/25, 01/28/26 and 07/17/26, a dividend distribution was approved in the amount of R$ 15,346, R$ 3,349 and R$ 13,456, respectively.

10. Fixed and intangible assets

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

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

(In thousands of reais)

11. Funding

a) The borrowings are classified at Amortized Cost and, on June 30, 2026 and December 31, 2025, and are shown as follows:

	Bank					
	June 2026					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	602,069	-	-	-	-	602,069
Interbank deposits	-	406,316	11,706	-	-	418,022
Term deposits	-	2,602,972	3,510,479	1,684,565	41,561	7,839,577
Deposits	**602,069**	**3,009,288**	**3,522,185**	**1,684,565**	**41,561**	**8,859,668**
Money market funding	**-**	**1,652,838**	**-**	**-**	**-**	**1,652,838**
Real estate credit letters - LCI	-	339,401	923,625	312,749	-	1,575,775
Agribusiness credit letters - LCA	-	1,347,498	3,648,342	2,488,335	74,328	7,558,503
Financial letters - LF	-	1,777,457	4,912,672	10,353,388	365,053	17,408,570
Acceptances and issuance of securities	**-**	**3,464,356**	**9,484,639**	**13,154,472**	**439,381**	**26,542,848**
Subordinated debts	**-**	**53,531**	**43,011**	**136,967**	**2,462,624**	**2,696,133**
Obligations for loans abroad	-	2,568,475	5,372,300	158,000	723	8,099,498
Obligations for loans	**-**	**2,568,475**	**5,372,300**	**158,000**	**723**	**8,099,498**
Obligations for transfers in the country	-	614,614	352,861	953,719	3,207,144	5,128,338
Obligations for transfers abroad (note 11.b)	-	-	-	544,558	659,153	1,203,711
Obligations for transfers	**-**	**614,614**	**352,861**	**1,498,277**	**3,866,297**	**6,332,049**
Total	**602,069**	**11,363,102**	**18,774,996**	**16,632,281**	**6,810,586**	**54,183,034**

	Bank					
	December 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	3,997,689	1,744,676	18,877	9,017,235
Deposits	**628,595**	**3,289,945**	**4,416,136**	**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	7,030,277
Financial letters - LF	-	2,752,497	3,899,313	9,447,035	424,047	16,522,892
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	-	447,602	1,154,816	964,791	2,897,893	5,465,102
Obligations for transfers abroad (note 11.b)	-	178,039	190,813	735,753	-	1,104,605
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					
	June 2026					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	594,020	-	-	-	-	594,020
Interbank deposits	-	406,316	11,706	-	-	418,022
Term deposits	-	1,748,494	3,510,479	1,684,565	41,561	6,985,099
Deposits	**594,020**	**2,154,810**	**3,522,185**	**1,684,565**	**41,561**	**7,997,141**
Money market funding	**-**	**1,649,739**	**-**	**-**	**-**	**1,649,739**
Real estate credit letters - LCI	-	339,401	923,625	312,749	-	1,575,775
Agribusiness credit letters - LCA	-	1,347,498	3,648,342	2,488,335	74,328	7,558,503
Financial letters - LF	-	1,777,457	4,912,672	10,353,388	365,053	17,408,570
Acceptances and issuance of securities	**-**	**3,464,356**	**9,484,639**	**13,154,472**	**439,381**	**26,542,848**
Subordinated debts	**-**	**53,531**	**43,011**	**136,967**	**2,462,624**	**2,696,133**
Obligations for loans abroad	-	2,568,475	5,372,300	158,000	723	8,099,498
Obligations for loans in the country	-	-	1,149,457	-	-	1,149,457
Obligations for loans	**-**	**2,568,475**	**6,521,757**	**158,000**	**723**	**9,248,955**
Obligations for transfers in the country	-	614,614	352,861	953,719	3,207,144	5,128,338
Obligations for transfers abroad (note 11.b)	-	-	-	544,558	659,153	1,203,711
Obligations for transfers	**-**	**614,614**	**352,861**	**1,498,277**	**3,866,297**	**6,332,049**
Total	**594,020**	**10,505,525**	**19,924,453**	**16,632,281**	**6,810,586**	**54,466,865**

(In thousands of reais)

	Consolidated					
	December 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 abroad	-	2,474,861	4,012,553	463	457	6,488,334
Obligations for loans in the country	-	-	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**	**52,991,362**

b) The composition of the balances of obligations for transfers from abroad on June 30, 2026 and December 31, 2025 are as follows:

	Bank and Consolidated	Bank and Consolidated
	June 2026	December 2025
Borrowings and onleadings		
Subject to "Hedge accounting" – Maturity in November 2028 (Note 5.b)		
Principal amount - US$ 27 million as of June 30, 2026, and US$ 33 million as of December 31, 2025	143,933	183,591
Accrued interest	498	636
Subtotal	**144,431**	**184,227**
Adjustment to market value (“Hedge accounting”) - Note 5. b	3,875	3,582
Total	**148,306**	**187,809**
Other obligations for transfers from abroad	1,055,405	916,796
Total	**1,203,711**	**1,104,605**

12. Other liabilities - sundry

The composition of the balances of Other liabilities sundry on June 30, 2026 and December 31, 2025 are as follows:

	Bank		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Third party funds in transit	2	2	2	2
Collection and collection of taxes and similar	2,676	2,166	2,676	2,166
Social and statutory	258,533	314,392	258,532	322,306
Negotiation and intermediation of securities	5,518	4,604	77,772	38,489
Provision for payments to be made	321,215	342,072	540,018	667,462
Several creditors - country	71,882	23,733	71,207	23,439
Total	**659,826**	**686,969**	**950,207**	**1,053,864**

13. Tax liabilities

a) Current tax liabilities:

	Bank		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Current tax obligations	-	69,407	18,278	115,897
Taxes and contributions payable	166,430	186,228	178,019	200,438
Total	**166,430**	**255,635**	**196,297**	**316,335**

b) Deferred tax liabilities:

	Bank		Consolidated	
	June 2026	December 2025	June 2026	December 2025
Deferred income tax and social contribution (note 18)	1,486,557	764,030	1,618,804	881,750
PIS / COFINS	-	-	38,334	34,096
Total	**1,486,557**	**764,030**	**1,657,138**	**915,846**

(In thousands of reais)

14. Income from services rendered

Revenues from the provision of services, in the semester ended on June 30, 2026 and 2025, are as follows:

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Income from financial guarantees provided	80,743	87,806	80,743	88,015
Income from collections	9,957	12,732	9,957	12,732
Income from bank fees	9,784	12,146	9,784	12,146
Income from commissions and assignment of positions	46,641	20,622	97,992	70,449
Income from insurance commissions	-	-	43,285	37,320
Income from other services	7,840	6,373	1,341	2,464
Total	**154,965**	**139,679**	**243,102**	**223,126**

15. Other administrative expenses

Other administrative expenses, in the semester ended on June 30, 2026 and 2025, are as follows:

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Third party services	12,963	10,435	14,077	10,330
Financial system services	20,547	20,808	23,515	22,745
Rentals	15,569	15,033	16,814	16,083
Specialized technical services	26,411	20,666	28,822	22,223
Data processing	44,862	44,231	46,611	45,610
Communication	2,087	2,241	2,270	2,315
Travel expenses	6,342	4,107	7,128	4,539
Depreciation and amortization	31,127	30,528	31,127	30,528
Promotions and public relations	3,011	714	3,019	719
Publications	132	187	164	217
Transportation	1,822	1,428	1,948	1,524
Asset maintenance and conservation	1,821	1,707	1,847	1,784
Water, electricity and gas	1,011	563	1,072	598
Materials	49	60	62	81
Insurance	315	1,232	350	1,263
Advertising and Publicity	6,347	5,809	6,362	5,842
Condominium	3,455	2,151	3,455	2,151
Legal Fees	555	308	584	355
other	7,667	10,318	9,261	11,082
Total	**186,093**	**172,526**	**198,488**	**179,989**

16. Other operating income

Other operating revenues, in the semester ended on June 30, 2026 and 2025, are as follows:

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Interest and monetary restatement of assets	9,062	1,893	11,308	1,899
Recovery of charges and expenses	-	535	-	536
Reversal of other provisions	12,552	13,300	12,488	11,971
Reversal provisions for contingencies	-	5,552	-	5,552
Other revenues	538	89	597	1,550
Total	**22,152**	**21,369**	**24,393**	**21,508**

17. Other operating expenses

Other operating expenses, in the semester ended on June 30,2026 and 2025, are as follows:

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Commissions linked to operations	80	177	80	177
Failures/frauds and other losses	24,346	1,359	24,346	1,359
Recognition of provision for contingencies	12,740	-	12,740	-
Other expenses	903	293	1,102	368
Total	**38,069**	**1,829**	**38,268**	**1,904**

(In thousands of reais)

18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations that occurred in the semester ended June 30, 2026 are shown below:

	Bank			
	December 2025	**Additions**	**Write-offs**	**June 2026**
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	610,721	1,557	(34,804)	577,474
Provision for financial guarantees provided to costumers	22,164	1,875	(4,207)	19,832
Provision for non-financial assets held to maturity	23,425	237	(2,016)	21,646
Adjustment to market value - securities and derivatives	937,763	765,105	(279,762)	1,423,106
Unrealized gains (losses) on futures market	16,018	18,477	(11,873)	22,622
Other	280,736	61,498	(32,914)	309,320
Tax loss - Carryforwards	**-**	**250,460**	**-**	**250,460**
Total	**1,890,827**	**1,099,209**	**(365,576)**	**2,624,460**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(757,408)	(888,918)	196,752	(1,449,574)
Unrealized gains (losses) on futures market	(5,188)	(27,737)	2,468	(30,457)
Adjustment to market value - financial instruments	(1,434)	(1,128)	398	(2,164)
Other	-	(4,362)	-	(4,362)
Total	**(764,030)**	**(922,145)**	**199,618**	**(1,486,557)**
Net balance	**1,126,797**	**177,064**	**(165,958)**	**1,137,903**

	Consolidated			
	December 2025	**Additions**	**Write-offs**	**June 2026**
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	613,252	3,143	(34,804)	581,591
Provision for financial guarantees provided to costumers	22,164	1,875	(4,207)	19,832
Provision for non-financial assets held to maturity	23,425	237	(2,016)	21,646
Adjustment to market value - securities and derivatives	937,763	765,105	(279,762)	1,423,106
Unrealized results in future settlement markets	16,018	18,477	(11,873)	22,622
Other	281,360	61,688	(32,914)	310,134
Tax loss - Negative CSLL base	**21,335**	**264,304**	**(14,779)**	**270,860**
Total	**1,915,317**	**1,114,829**	**(380,355)**	**2,649,791**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(875,126)	(909,662)	202,968	(1,581,819)
Unrealized gains (losses) on futures market	(5,188)	(27,737)	2,468	(30,457)
Adjustment to market value - available for sale securities	(1,436)	(1,128)	398	(2,166)
Other	-	(4,362)	-	(4,362)
Total	**(881,750)**	**(942,889)**	**205,834**	**(1,618,804)**
Net balance	**1,033,567**	**171,940**	**(174,521)**	**1,030,987**

The effect on June 30, 2026 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R$12,462 in Bank and revenue of R$ 1,222 in Consolidated and on equity was debit of R$ 1,357 in Bank and Consolidated.

(In thousands of reais)

The realization of deferred tax credits and obligations existing on June 30, 2026, considering the historical profitability, and the estimated future realization is demonstrated as follows:

	June 2026					
	Bank			Consolidated		
Year	**Assets**	**Liabilities**	**Net**	**Assets**	**Liabilities**	**Net**
2026	1,879,324	(1,486,557)	392,767	1,886,891	(1,544,705)	342,186
2027	311,054	-	311,054	322,018	(7,078)	314,940
2028	142,769	-	142,769	149,569	(16,277)	133,292
2029	70,652	-	70,652	70,652	(6,339)	64,313
2030	76,901	-	76,901	76,901	(2,658)	74,243
Above 5 years	143,760	-	143,760	143,760	(41,747)	102,013
Total	**2,624,460**	**(1,486,557)**	**1,137,903**	**2,649,791**	**(1,618,804)**	**1,030,987**
Present value - Selic	**2,075,373**	**(1,229,538)**	**845,835**	**2,104,512**	**(767,474)**	**1,337,038**

	December 2025					
	Bank			Consolidated		
Year	**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 semester ended on June 30, 2026 and 2025 are shown below:

	Bank		Consolidated	
	June 2026	**June 2025**	**June 2026**	**June 2025**
Result after profit sharing and before income tax and social contribution	475,072	457,478	512,691	506,109
Total income and social contributions taxes	(213,783)	(205,866)	(219,913)	(217,176)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the peri	(16,824)	(12,189)	(3,680)	6,457
Nontaxable revenues / expenses net of nondeductible expenses	43,123	33,811	48,215	42,446
Equity pick up in subsidiaries	30,498	35,709	-	-
Interest on equity capital	135,447	117,612	135,447	117,612
Other amounts	21,539	30,923	21,653	29,179
Total income and social contribution taxes - Current	**-**	**-**	**(18,278)**	**(21,482)**
Deferred taxes and contributions	**12,462**	**12,189**	**(1,222)**	**(6,457)**
Total income and social contribution taxes	**12,462**	**12,189**	**(19,500)**	**(27,939)**

(In thousands of reais)

19. Related parties

a) Subsidiaries and related companies

The amounts below refer to transactions between the Bank and subsidiaries and related companies. Usual market rates and conditions were applied to transactions involving related parties on the transaction dates. The asset and liability balances from related party transactions for the semester ended June 30, 2026, and the year ended December 31, 2025, as well as the income and expenses for the semester ended June 30, 2026 and 2025, are as follows:

			Assets / (Liabilities)		Income / (Expenses)	
Transactions / Related parties	**Maturity**	**Remuneration**	**June 2026**	**December 2025**	**June 2026**	**June 2025**
Cash and cash equivalents			**4**	**4**	**-**	**-**
Arab Banking Corporation - New York (3)	No maturity	N/A	4	4	-	-
Loans			**6,666**	**3,866**	**362**	**297**
Administrators	01/21/2026	CDI + 3.05 a.a	-	870	10	285
Visio Gestora de Créditos Ltda (2)	11/30/2026	CDI + 2.63 a.a	6,666	2,996	352	12
Amounts to receive/ to (pay)			**4,749**	**5,316**	**-**	**-**
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	519	596	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,682	1,658	-	-
ABC Brasil Beneficios Corretora de Seguros (2)	No maturity	N/A	12	-	-	-
ABC Brasil DTVM S.A. (2)	No maturity	N/A	1,450	1,225	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	1,610	483	-	-
ABC DCM Ltda (2)	No maturity	N/A	516	1,323	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	34	31	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(1,074)	-	-	-
Marketable securities			**691,409**	**224,673**	**393,847**	**18,247**
Barauna FIM CP Investimento no Exterior	No maturity	(b)	579,853	144,593	392,275	1,199
ABC Brasil Com. de Energia Ltda. (2)	No maturity	CDI	-	-	-	14,963
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	78,780	80,080	1,300	2,085
Bahrein I Fundo de Investimento em Direitos Creditórios	No maturity	(b)	32,776	-	272	-
Demand deposits			**(8,314)**	**(11,233)**	**-**	**-**
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(1,042)	(957)	-	-
ABC Brasil DTVM S.A. (2)	No maturity	N/A	(842)	(4,110)	-	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(22)	(42)	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(1)	(1,152)	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	(116)	(267)	-	-
ABC Brasil Beneficios Corretora de Seguros (2)	No maturity	N/A	(55)	(358)	-	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(2,655)	(796)	-	-
ABC DCM Ltda (2)	No maturity	N/A	(1,568)	(966)	-	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(677)	(991)	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(507)	(701)	-	-
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	N/A	(226)	-	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(587)	(777)	-	-
Administrators	No maturity	N/A	(16)	(116)	-	-
Time deposits and funds from acceptance and issue of securities			**(922,395)**	**(803,490)**	**(55,383)**	**(44,943)**
Marsau Comercial Exportadora e Importadora Ltda. (3)	09/30/2026	4.00% a.a	(57)	(60)	-	-
Marsau Uruguay Holdings Sociedad Anonima (1)	09/30/2026	4.04% a.a	(36,556)	(28,773)	-	-
ABC Brasil Corretora de Seguros Ltda (2)	06/30/2028	100% CDI	(23,151)	(23,483)	(1,168)	(1,402)
ABC Brasil Com. de Energia Ltda. (2)	06/22/2028	99.5% CDI	(729,200)	(586,996)	(44,534)	(36,377)
ABC DCM Ltda (2)	06/29/2028	99.54% CDI	(34,454)	(19,155)	(1,484)	(336)
ABC Brasil Investment Banking Holding Ltda (2)	01/03/2028	99.67% CDI	(33,600)	(74,848)	(3,270)	(3,306)
ABC Holding Financeira Ltda (2)	01/07/2028	99.67% CDI	(1,675)	(1,277)	(106)	(318)
ABC M&A e ECM Ltda (2)	02/27/2026	100% CDI	-	(3,987)	-	(452)
ABC Brasil Beneficios Corretora de Seguros (2)	06/30/2028	100% CDI	(18,636)	(25,030)	(824)	-
Fundo de investimento em direitos creditórios NP ABC I.	06/18/2027	99.50% CDI	(13,757)	(1,235)	(57)	-
Administrators	11/19/2029	(a)	(31,309)	(38,646)	(3,940)	(2,752)
Open market funding			**(15,626)**	**-**	**(282)**	**(49)**
ABC Brasil Corretora de Seguros Ltda. (2)	07/01/2026	79.0% CDI	(569)	-	(23)	(21)
Visio Gestora de Créditos Ltda. (2)	07/01/2026	79.0% CDI	(2,009)	-	(63)	(28)
Bahrein I Fundo de Investimento em Direitos Creditorios	07/01/2026	14.15% Fixed	(12,527)		(179)	
ABC Brasil Beneficios Corretora de Seguros (2)	07/01/2026	79.0% CDI	(521)	-	(17)	-
Derivative financial instruments			**(5,455)**	**(1,302)**	**(7,133)**	**5,950**
ABC Brasil Com. de Energia Ltda. (2)	11/01/2027	(c)	(5,455)	(1,302)	(7,133)	5,950
Commission of service provision			**-**	**-**	**6,181**	**(4,811)**
ABC Brasil Corretora de Seguros Ltda (2)	07/31/2026	N/A	-	-	2,943	(3,516)
ABC Brasil DTVM S.A. (2)	07/31/2026	N/A	-	-	2,330	387
Visio Gestora de Créditos Ltda (2)	07/31/2026	N/A	-	-	(1,462)	(1,682)
ABC Brasil Beneficios Corretora de Seguros (2)	07/31/2026	N/A	-	-	2,370	-
Guarantees and responsibilities (d)			**10,158**	**42,324**	**-**	**-**
Arab Banking Corporation - New York (3)	02/28/2027	0.5% a.a	9,694	41,860	-	-
ABC Brasil Com. de Energia Ltda. (2)	01/31/2027	1.5% a.a	464	464	-	-

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

(In thousands of reais)

(a) LCA / LCI / CDB - Rate of 91.50% up to 103.00 % of CDI – Lowest starting date: 08/18/2023, 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 6.58% up to 7.63% + IPCA - Lowest starting date: 01/23/2025, largest date of maturity: 06/08/2029.

(b) Valuation of the share.

(c) Exchange rate variation (USD).

(d) The balances are recorded in off-balance 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 semester on June 30, 2026 and 2025 is as follows:

	Bank		Consolidated	
	June 2026	**June 2025**	**June 2026**	**June 2025**
Fixed remuneration	16,592	17,499	23,363	23,371
Variable remuneration	4,194	7,801	4,194	7,801
Total short-term benefits	**20,786**	**25,300**	**27,557**	**31,172**
Share - based compensation	59,003	40,291	60,640	42,413
Total long-term benefits	**59,003**	**40,291**	**60,640**	**42,413**
Total	**79,789**	**65,591**	**88,197**	**73,585**

c) Summary of changes in the compensation plan:

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

In the semester ended June 30, 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:

	June 2026	**June 2025**
Quantity at the beginning the year	**3,244,805**	**3,379,244**
Shares granted	1,395,528	631,989
Shares delivered	(2,012,433)	(1,061,480)
Quantity at end of the year	**2,627,900**	**2,949,753**

(In thousands of reais)

20. Overseas branch

The transactions with third parties carried out by the overseas branch as of June 30, 2026 and December 31, 2025 are shown as follows:

	June 2026	12/31/2025
Assets		
Cash	519,037	514,128
Securities and derivative financial instruments	836,932	655,336
Credit operations - net provision for expected loss	3,063,263	3,227,309
Other assets	271,875	369,391
Total	**4,691,107**	**4,766,164**
Liabilities		
Demand deposits	-	(1,266)
Interdependencies	756,198	670,635
Term deposits	-	(1)
Obligations for loans abroad	4,747,501	5,388,341
Derivative financial instruments	379,295	339,861
Other liabilities	6,787	1,007
Total	**5,889,781**	**6,398,577**

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

In the semester ended on June 30, 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$186,762 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 semester ended June 30, 2026, the amount of the profit sharing expense was R$ 136,906 for the Bank and R$ 145,885 for the Consolidated (R$ 102,323 for the Bank and R$ 111,856 for the Consolidated on June 30, 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 June 30, 2026, these amounts total R$ 805,817 for the Bank and R$ 806,768 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$ 479,944, on June 30, 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$ 189,186 on June 30, 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$ 105,475 on June 30, 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$ 14,157 (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 filed a defense, and the dispute remains at the administrative stage. In the six-month period ended June 30, 2026, the Bank's legal counsel assessed the outcome of this contingency as probable, and a provision in the amount of R$ 7,728 was recorded (R$ 7,500 on December 31, 2025).

Unapproved compensation - CSLL

(In thousands of reais)

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$ 5,441 on June 30, 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$ 5,680 (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$ 2,569 (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$ 1,602 (R$ 1,543 on December 31, 2025).

b) Labor contingencies

On June 30, 2026, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R$ 13,436 - Note 22.d.(R$ 8,528 on December 31, 2025). Labor lawsuits classified as possible losses totaled R$ 64,176 (R$ 67,023 on December 31, 2025) and were not provisioned.

c) Civil contingencies

On June 30, 2026, ongoing civil lawsuits classified by our legal advisors as a probable loss totaled R$ 4,102 - Note 22.d (R$ 3,746 on December 31, 2025). Civil lawsuits classified as a possible loss totaled R$ 19,692 (R$ 11,016 on December 31, 2025), and no provisions have been recognized.

d) Movement of provisions constituted:

	June 2026			
	Tax	**Labor (b)**	**Civil (a)**	**Total**
At the beginning of the semester	**1,333**	**8,528**	**3,746**	**13,607**
Constitution / (Reversal)	7,476	4,908	356	12,740
At the end of the semester	**8,809**	**13,436**	**4,102**	**26,347**

	December 2025			
	Bank and Consolidated			
	Tax	**Labor (b)**	**Civil (a)**	**Total**
At the beginning of the semester	**5,797**	**11,764**	**4,404**	**21,965**
Constitution / (Reversal)	(4,464)	(3,237)	(657)	(8,358)
At the end of the semester	**1,333**	**8,527**	**3,747**	**13,607**

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

23. Equity

a) Share Capital

As of June 30, 2026, the share capital is represented by 260,601,081 registered book-entry shares (244,656,857 on December 31, 2025), with no par value, of which 131,090,713 are common shares (122,961,704 on December 31, 2025) and 129,510,368 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 June 30, 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**
06/30/2026	300,994	135,447
06/30/2025	261,361	117,612

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

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$ 261,361, representing a gross amount of R$ 1.0860 per common share and preferred share. The amount distributed was paid on July 10, 2025.

(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.

On June 24, 2026, 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$ 300,994, representing a gross amount of R$ 1.1680 per common share and preferred share. The amount will be paid on August 12, 2026.

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.

On June 24, 2026, the Board of Directors approved the proposal for a capital increase of up to R$ 169,119, through the issuance of up to 8,663,730 new registered shares, comprising 4,407,200 common shares and 4,256,530 preferred shares.

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.

iii) Income reserve - Legal reserve

The creation of the mandatory legal reserve of 5% on the net profit recorded on June 30, 2026, amounts to R$ 24,375.

e)Treasury shares

During in the June 30, 2026, based on authorization from the Board of Directors for the acquisition of shares issued by the Bank to be held in treasury, 1,160,000 preferred shares were repurchased (1,140,000 on December 31, 2025).

On June 30, 2026, the total value of shares repurchased in treasury is R$ 56,718, equivalent to 2,641,393 preferred shares (R$ 63,916 equivalents to 3,493,826 on December 31, 2025). The average cost per share repurchased in treasury on June 30, 2026 is R$ 21.47.

Movements of treasury shares:

	June 2026	December 2025
At the beginning of the year	3,493,826	4,360,960
Shares acquired	1,160,000	1,140,000
Shares delivered	(2,012,433)	(2,007,134)
At the end of the year	**2,641,393**	**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 June 30, 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.

	June 2026	June 2025
Net profit attributable to the Parent	487,534	469,667
Weighted average daily shares outstanding	234,039,680	232,676,325
Basic earnings per share (Brazilian reais)	**2.08**	**2.02**

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.

	June 2026	June 2025
Net profit attributable to the Parent	487,534	469,667
Weighted average daily shares outstanding	236,990,915	236,879,594
Basic earnings per share (Brazilian reais)	**2.06**	**1.98**

(In thousands of reais)

24. Operational limits - The Basel Accord

The Central Bank of Brazil, through CMN Resolution No. 4,955/21, instituted the calculation of reference equity on a consolidated basis for the financial conglomerate and, through CMN Resolution No. 4,958/21, instituted the calculation of the minimum reference equity required for risk-weighted assets (RWA), both with effect from January 2022. The Basel index for June 30, 2026 calculated based on the prudential conglomerate is 16,18% (16,29% December 31, 2025). The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	June 2026	December 2025
Credit risk	3,913,883	3,805,447
Interest Rate	207,824	179,069
Commodities	51,125	53,284
Stocks	66	-
Operating risk	278,036	266,517
Exchange risk	14,962	20,815
DRC - Credit risk of financial instruments classified in the trading portfolio	46,947	40,360
CVA - Risk of variation in the value of derivative financial instruments due to changes in the credit quality of the counterparty	85,147	81,279
Required capital base (PRE)	**4,597,990**	**4,446,770**
Reference equity (PR)	**9,299,606**	**9,055,204**
Excess of equity in relation to limit	**4,701,616**	**4,608,434**
Reconciliation of shareholders' equity		
Shareholders' equity	6,785,489	6,234,710
Net income	493,191	541,416
Subordinated financial bills - Level II	1,405,426	1,358,496
Perpetual Subordinated financial bills - Level I	1,071,841	1,077,976
Intangible assets	(266,916)	(257,919)
Non-controlling shareholders interest	(19,765)	(17,178)
Object of Financing of Conglomerate Entities	-	(861)
Deferred tax asset	(270,860)	(21,335)
(+) Negative Adjustment Resulting from the Constitution of PE	102,218	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(1,018)	(475)
Total reference equity x shareholders' equity	**9,299,606**	**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$ 2,149,907 by the clearing agreement in the period ended June 30, 2026.(R$ 2,061,252 as of December 31, 2025)

b) Exchange rate variations

	Bank		Consolidated	
	June 2026	June 2025	June 2026	June 2025
Marketable securities and other	8,730	(640,628)	12,357	(640,628)
Loans	(566,035)	1,137,117	(566,035)	1,137,117
Funding	(26,874)	(12,530)	(26,870)	(12,530)
Borrowings and onlendings	723,806	(1,285,468)	723,802	(1,285,468)
Total rate variation	**139,627**	**(801,509)**	**143,254**	**(801,509)**

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 semester ended June 30, 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-cumulatively, 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.

b) Increase in equity interest in controlled companies

On July 27, 2026, the Bank, through its subsidiary ABC Brasil Administração e Participações Ltda., acquired an additional 10% (ten percent) equity interest in the share capital of its subsidiary ABC Brasil Corretora de Seguros Ltda. and a 10% (ten percent) equity interest in the share capital of its subsidiary ABC Brasil Benefícios Corretora de Seguros Ltda. As a result of these acquisitions, the Bank now indirectly holds an equity interest of 99.5% in ABC Brasil Corretora de Seguros Ltda. and 99.3% in ABC Brasil Benefícios Corretora de Seguros Ltda. These transactions were recorded in accordance with CMN Resolution No. 4,817, dated May 29, 2020, and had no impact on the result for the period. Considering that, following the acquisition of the additional indirect interest by the Bank in ABC Brasil Corretora de Seguros Ltda., the Bank will hold an equity interest in ABC Brasil Corretora de Seguros Ltda. exceeding the limit previously authorized by the Central Bank (authorized interest of up to 90%), the formalization of this increased ownership interest is subject to authorization by the Central Bank of Brazil, pursuant to CMN Resolution No. 5,043, dated November 25, 2022.

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The Directors

Executive Committee
Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Daniel Credidio Brandão Barbosa de Oliveira
Izabel Cristina Branco
Luiz Antonio Assumpção Neto
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