Audited Financial Statements

Banco ABC Brasil S.A.

September 30, 2026
with Independent Auditor's Report

Banco ABC Brasil S.A.
Interim Financial Statements

September 30, 2026

Contents

Management report 3

Independent auditor's report 6

Financial Statements

Balance sheets 8
Income statements 10
Statements of comprehensive income 12
Statements of changes in shareholders' equity 13
Statements of cash flows 15
Statements of value added 16
Notes to financial statements 17

Performance in the third quarter of 2026

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

Banco ABC Brasil S.A.

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

The main line of business is financial intermediation focused on operations involving credit risk analysis and assumption. This activity is complemented, through its subsidiaries, by the Investment Bank's activities in DCM, M&A, Project Finance, and ECM operations, as well as the activities of the Energy Trading Company and Insurance Brokerage.

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

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

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

Shareholding Structure

As of September 30, 2026 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.9%; Free float: 32.0%; Management and Board members: 4.2%; and Treasury Stock: 0.9%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R$273.7 million in the third quarter of 2026 (R$256.8 million in the third quarter of 2025), reaching a return on average equity of 15.0% p.a. (15.5% p.a. in the third quarter of 2025).

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

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R$39.3 billion as of the end of September, 2026 (R$35.8 billion as of the end of December, 2025). Regarding the credit portfolio quality, 96.3% of the loan transactions and 100% of the guarantees issued transactions were classified in Stages 1 and 2 at the end of September, 2026, in accordance with Brazilian Central Bank Resolution No. 4966/21. Considering both portfolios, 97.7% were classified in Stages 1 and 2 at the end of September, 2026. The provision balance of expected losses related to credit risk (including loans and guarantees issued) totaled R$933 million (includes R$190 million of Prospective Provision) as of the end of September, 2026 (R$981 million as of the end of December, 2025).

CVM Resolution 80/2022

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

We declare that services have been provided, with a term of less than one year, related to (i) Limited Assurance on ESG reporting and (ii) Previously agreed procedure on operations guaranteed by the FGI PEAC program. We paid a total amount of R$199 thousand related to such services, which is equivalent to 7.4% of the external audit fees related to the financial statements for the year ended December 31, 2025 of the Bank and its subsidiaries.

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

Arbitration Clause

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

Risk Management

1- Corporate Risk

To the Bank, risk management is a process aimed at creating and preserving the institution's value, providing reasonable assurance that events that may affect the institution are identified and continuously managed according to its risk appetite. Therefore, to meet Resolutions CMN Nos. 4,557/17, 4,745/19, and 4,945/21, the Bank maintains specific structures to deal with risk management, capital management, and environmental and social responsibility, respectively. To meet the aforementioned resolutions and Resolution BCB 54/20 of the Brazilian Central Bank, the information related to the risk management process of Banco ABC Brasil is available in its website on internet, available through the following URL: www.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, People & Sustainability Committee; the Risk & Capital Committee; and the Technology & Digital 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 the inflow and outflow gap. The Financial Committee formally discusses such exposures in its fortnightly meetings and designs a strategy for the subsequent period.

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

4- Credit Risk

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

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

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

6- Capital Management

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

7- Compliance Risk

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

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

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

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

São Paulo, November 04, 2026.

The Management

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Independent auditor's review report on quarterly information

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

Introduction

We have reviewed the interim financial statements, both individual and consolidated, of Banco ABC Brasil S.A. ("Bank"), contained in the Quarterly Information Form ("ITR") for the quarter ended September 30, 2026, which comprise the balance sheet as of September 30, 2026, and the related income statements and comprehensive income statements for the nine-month period then ended, and the statements of changes in equity and cash flows for the nine-month period then ended, including the explanatory notes.

Management is responsible for the preparation of the individual and consolidated interim financial statements in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, as well as for presenting this information in accordance with the standards issued by the Securities and Exchange Commission applicable to the preparation of Quarterly Information (ITR). Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of review

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

Conclusion on the interim financial information

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

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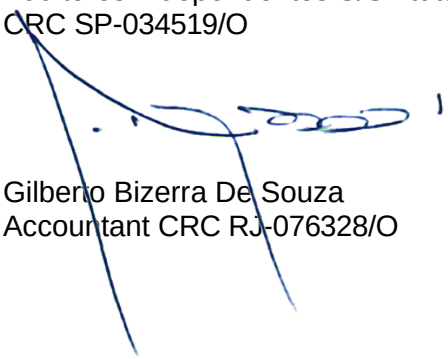
Other matters

Statements of value added

The aforementioned quarterly information includes the statements of value added ("SVA"), both individual and consolidated, for the nine-month period ended September 30, 2026, prepared under the responsibility of the Bank's management, and presented as supplementary information for the purposes of the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. These statements have been subject to review procedures performed together with the review of the quarterly information, with the objective to conclude whether they are reconciled to the interim financial statements and the accounting records, as applicable, and if their format and content are in accordance with the criteria defined in the Brazilian Accounting Standard NBC TG 09 (R1) - Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that they were not prepared, in all material respects, in accordance with the criteria defined in this Brazilian Accounting Standard and consistently in relation to the individual and consolidated interim financial statements taken together.

São Paulo, November 4, 2026

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



Gilberto Bizerra De Souza
Accountant CRC RJ-076328/O

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

		Bank		Consolidated	
	Notes	September 2026	December 2025	September 2026	December 2025
Cash and cash equivalents	4	1,581,562	662,886	1,909,080	785,784
Financial assets at amortized cost		**49,447,102**	**46,624,243**	**50,417,644**	**47,748,497**
Interbank investments	6	5,740,767	5,147,542	5,746,794	5,150,125
Marketable securities	5.a / 6	19,964,414	18,595,038	19,964,414	18,597,620
Loans	6	24,177,832	23,534,781	24,170,892	23,532,657
Other financial assets	6	812,615	502,412	1,799,712	1,631,069
Provisions for expected loss associated with credit risk	7	(1,248,526)	(1,155,530)	(1,264,168)	(1,162,974)
Financial assets at fair value through other comprehensive income		**1,825,327**	**1,114,364**	**1,919,065**	**1,186,559**
Marketable securities	5.a / 6	1,826,597	1,115,130	1,920,335	1,187,325
Provisions for expected loss associated with credit risk	7	(1,270)	(766)	(1,270)	(766)
Financial assets at fair value through profit or loss		**12,558,778**	**10,837,071**	**13,589,309**	**12,553,285**
Marketable securities	5.a / 6	7,510,775	7,091,378	7,166,575	6,975,856
Derivative financial instruments	5.b	5,048,003	3,853,206	6,422,734	5,684,942
Provisions for expected loss associated with credit risk	7	-	(107,513)	-	(107,513)
Other assets		**3,905,545**	**3,193,164**	**4,332,227**	**3,738,715**
Current tax assets	18	385,741	389,967	450,880	463,431
Deferred tax assets		2,136,078	1,890,827	2,159,232	1,915,317
Non-financial assets held for sale		164,388	106,218	164,388	106,218
Other	8	1,219,338	806,152	1,557,727	1,253,749
Investments		**1,164,328**	**1,113,330**	**-**	**-**
Associates and subsidiaries	9	1,164,328	1,113,330	-	-
Fixed assets and intangible assets	10	307,512	303,569	307,561	303,569
Total assets		**70,790,154**	**63,848,627**	**72,474,886**	**66,316,409**

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

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

		Bank		Consolidated	
	Notes	September 2026	December 2025	September 2026	December 2025
Financial liabilities at amortized cost		**57,517,604**	**52,584,357**	**57,702,012**	**52,991,362**
Deposits	11	9,895,621	10,098,229	9,010,917	9,352,378
Money market funding	11	1,406,427	1,832,236	1,400,641	1,832,236
Funds from acceptance and issue of securities	11	26,482,739	24,951,604	26,482,739	24,951,604
Subordinated debts	11	3,325,958	2,644,247	3,325,958	2,644,247
Obligations for loans	11	8,666,613	6,488,334	9,741,511	7,641,189
Obligations for transfers	11	7,740,246	6,569,707	7,740,246	6,569,708
Financial liabilities at fair value through profit or loss		**3,999,484**	**2,742,814**	**4,970,628**	**4,207,002**
Derivative financial instruments	5.b	3,999,484	2,742,814	4,970,628	4,207,002
Other liabilities		**611,130**	**742,843**	**905,030**	**1,109,738**
Provisions for expected loss associated with credit risk	7	35,072	42,267	35,072	42,267
Provision for contingencies	22.d	26,673	13,607	26,673	13,607
Sundry	12	549,385	686,969	843,285	1,053,864
Tax Liabilities		**1,141,571**	**1,019,665**	**1,358,175**	**1,232,181**
Current tax obligations	13.a	141,871	255,635	189,378	316,335
Deferred tax obligations	13.b	999,700	764,030	1,168,797	915,846
Shareholders' equity		**7,520,365**	**6,758,948**	**7,539,041**	**6,776,126**
Share capital	23.a	6,012,663	5,698,603	6,012,663	5,698,603
Capital increase	23.c	169,119	-	169,119	-
Treasury stock	23.e	(50,371)	(63,916)	(50,371)	(63,916)
Capital reserve	23.c	85,677	95,222	85,677	95,222
Profit reserve		1,054,227	1,029,852	1,054,227	1,029,852
Other comprehensive income		(33,642)	(813)	(33,642)	(813)
Retained earnings		282,692	-	282,692	-
Non controlling shareholders interest		-	-	18,676	17,178
Total liabilities and equity		**70,790,154**	**63,848,627**	**72,474,886**	**66,316,409**

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

Banco ABC Brasil S.A.

Income statements
Quarters ended September 30, 2026 and 2025
(In thousands of reais)

		Bank			
	Notes	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Income from financial intermediation		**2,076,439**	**5,945,996**	**2,294,793**	**6,544,519**
Loan operations		715,831	2,171,762	964,633	2,801,359
Marketable securities		1,036,850	3,386,575	908,676	2,900,989
Gain or Losses on derivative financial instruments	5.b	376,751	500,583	377,992	529,411
Foreign exchange operations	5.b	(52,993)	(112,924)	43,492	312,760
Expenses from financial intermediation		**(1,600,056)**	**(4,701,429)**	**(1,565,029)**	**(4,240,433)**
Funding expenses		(1,284,946)	(3,793,967)	(1,293,278)	(3,584,482)
Borrowings and onlendings		(224,882)	(603,852)	(152,508)	(366,171)
Constitution of provisions for losses associated with credit risk	7	(90,228)	(303,610)	(119,243)	(289,780)
Net of exchange rate variations	25.b	20,756	160,383	(263,083)	(1,064,592)
Gross income from financial intermediation		**497,139**	**1,404,950**	**466,681**	**1,239,494**
Other operating income (expenses)		**(151,342)**	**(448,251)**	**(140,486)**	**(359,346)**
Income from services rendered	14	72,338	227,303	63,863	203,542
Personnel expenses		(132,300)	(395,212)	(119,742)	(359,762)
Other administrative expenses	15	(97,475)	(283,568)	(91,559)	(264,085)
Tax Expenses		(37,243)	(91,968)	(42,138)	(87,023)
Other operating income	16	6,428	28,580	3,139	24,508
Other operating expenses	17	(1,312)	(39,381)	(542)	(2,372)
Results from investments in subsidiaries and associates	9	38,222	105,995	46,493	125,846
Operating income		**345,797**	**956,699**	**326,195**	**880,148**
Non-operating income		(333)	743	(970)	4,877
Income before taxes and profit sharing		**345,464**	**957,442**	**325,225**	**885,025**
Income and social contribution taxes	18	**(2,429)**	**10,033**	**2,403**	**14,592**
Deferred		(2,429)	10,033	2,403	14,592
Profit sharing / statutory contributions	21	(69,344)	(206,250)	(70,817)	(173,140)
Net income for the period		**273,691**	**761,225**	**256,811**	**726,477**
Earnings per share - basic in R$	23.e	1.06	3.03	1.07	3.02
Earnings per share - diluted in R$	23.e	1.05	3.00	1.06	2.99

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Income statements
Quarters ended September 30, 2026 and 2025
(In thousands of reais)

		Consolidated			
	Notes	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Income from financial intermediation		**2,139,165**	**6,126,091**	**2,376,458**	**6,751,821**
Loan operations		725,880	2,184,441	971,114	2,813,301
Marketable securities		1,295,339	3,446,087	920,525	2,901,745
Gain or Losses on derivative financial instruments	5.b	170,936	606,453	449,436	702,798
Foreign exchange operations	5.b	(52,990)	(110,890)	35,383	333,977
Expenses from financial intermediation		**(1,615,674)**	**(4,751,444)**	**(1,581,905)**	**(4,276,232)**
Funding expenses		(1,256,997)	(3,714,411)	(1,266,366)	(3,577,146)
Borrowings and onlendings		(264,920)	(725,225)	(196,662)	(410,325)
Constitution of provisions for losses associated with credit risk	7	(93,757)	(311,808)	(118,877)	(288,761)
Net of exchange rate variations	25.b	23,999	167,253	(263,083)	(1,064,592)
Gross income from financial intermediation		**547,490**	**1,541,900**	**531,470**	**1,410,997**
Other operating income (expenses)		**(174,622)**	**(511,532)**	**(171,619)**	**(439,029)**
Income from services rendered	14	120,575	363,677	109,203	332,329
Personnel expenses		(146,437)	(437,575)	(133,136)	(398,633)
Other administrative expenses	15	(102,697)	(301,185)	(96,091)	(276,080)
Tax Expenses		(51,099)	(127,610)	(54,756)	(119,409)
Other operating income	16	6,525	30,918	3,657	25,165
Results from investments in subsidiaries and associates	17	(1,489)	(39,757)	(496)	(2,401)
Operating income		**372,868**	**1,030,368**	**359,851**	**971,968**
Non-operating income		(333)	743	(970)	4,877
Income before taxes and profit sharing		**372,535**	**1,031,111**	**358,881**	**976,845**
Income and social contribution taxes	18	**(20,448)**	**(39,948)**	**(21,802)**	**(49,741)**
Current		(16,844)	(35,122)	(18,507)	(39,989)
Deferred		(3,604)	(4,826)	(3,295)	(9,752)
Profit sharing / statutory contributions	21	(73,446)	(219,331)	(74,978)	(186,834)
Non controlling shareholders interest		(4,950)	(10,607)	(5,290)	(13,793)
Net income for the period		**273,691**	**761,225**	**256,811**	**726,477**
Earnings per share - basic in R$	23.e	1.06	3.03	1.07	3.02
Earnings per share - diluted in R$	23.e	1.05	3.00	1.06	2.99

Banco ABC Brasil S.A.

Statements of comprehensive income
Quarters ended September 30, 2026 and 2025
(In thousands of reais)

	Bank and Consolidated		Bank and Consolidated	
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Net income for the period	273,691	761,225	256,811	726,477
Items that can subsequently be reclassified to profit or loss				
Financial assets at fair value through other comprehensive income	**(499)**	**996**	**(2,297)**	**(1,949)**
Fair value variation	(907)	1,811	(4,176)	(3,544)
Tax effect	408	(815)	1,879	1,595
Total comprehensive income	**273,192**	**762,221**	**254,514**	**724,528**

The accompanying notes are integral part of these financial statements.

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

	Bank									
				Income reserve						
	Capital	Capital increase	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	-	-	-	**-**	**-**	**-**	(1,949)	-	-	(1,949)
Distribution of own shares	-	-	-	**-**	**-**	**-**	-	-	10,383	10,383
Net income for the period	-	-	-	**-**	**-**	**-**	-	726,477	-	726,477
Interest on equity	-	-	-	**-**	**-**	**-**	-	(402,342)	-	(402,342)
Constitution / reversal of reserve	-	-	(10,151)	23,484	-	**-**	-	(23,484)	-	(10,151)
Balances at September 30, 2025	**5,698,603**	**-**	**87,088**	**183,247**	**443,898**	**55,000**	**(631)**	**300,651**	**(67,480)**	**6,700,376**
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	-	-	-	-	-	-	996	-	-	996
Acquisitions of equity interests between entities of the same group	-	-	-	-	-	-	(33,825)	-	-	(33,825)
Distribution of own shares	-	-	-	-	-	-	-	-	13,545	13,545
Capital increase	314,060	169,119	-		-	-	-	-	-	483,179
Net profit for the period	-	-	-	-	-	-	-	761,225	-	761,225
Interest on equity	-	-	-	-	-	-	-	(454,158)	-	(454,158)
Constitution/reversal of reserve	-	-	(9,545)	24,375	-	-	-	(24,375)	-	(9,545)
Balances at September 30, 2026	**6,012,663**	**169,119**	**85,677**	**234,238**	**764,989**	**55,000**	**(33,642)**	**282,692**	**(50,371)**	**7,520,365**

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

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

	Consolidated										
				Income reserve							
	Capital	Capital increase	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	-	-	-	-	-	-	(1,949)	-	-	-	(1,949)
Distribution of own shares	-	-	-	-	-	-	-	-	10,383	-	10,383
Capital increase										70	70
Net income for the period	-	-	-	-	-	-	-	726,477	-	13,793	740,270
Interest on equity	-	-	-	-	-	-	-	(402,342)	-	-	(402,342)
Dividends distributed	-	-	-	-	-	-	-	-	-	(14,963)	(14,963)
Constitution/reversal of reserve	-	-	(10,151)	23,484	-	-	-	(23,484)	-	-	(10,151)
Balances at September 30, 2025	**5,698,603**	**-**	**87,088**	**183,247**	**443,898**	**55,000**	**(631)**	**300,651**	**(67,480)**	**22,667**	**6,723,043**
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	-	-	-	-	-	-	996	-	-	-	996
Acquisitions of equity interests between entities of the same group	-	-	-	-	-	-	(33,825)	-	-	-	(33,825)
Distribution of own shares	-	-	-	-	-	-	-	-	13,545	-	13,545
Capital increase	314,060	169,119	-	-	-	-	-	-	-	-	483,179
Net profit for the period	-	-	-	-	-	-	-	761,225	-	10,607	771,832
Interest on equity	-	-	-	-	-	-	-	(454,158)	-	-	(454,158)
Dividends distributed	-	-	-	-	-	-	-	-	-	(9,109)	(9,109)
Constitution/reversal of reserve	-	-	(9,545)	24,375	-	-	-	(24,375)	-	-	(9,545)
Balances at September 30, 2026	**6,012,663**	**169,119**	**85,677**	**234,238**	**764,989**	**55,000**	**(33,642)**	**282,692**	**(50,371)**	**18,676**	**7,539,041**

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

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

	Bank		Consolidated	
	September 2026	September 2025	September 2026	September 2025
Operating activities				
Adjusted net income of the period	**819,193**	**1,957,862**	**941,462**	**2,109,706**
Net income of the period	761,225	726,477	761,225	726,477
Adjustment to net income:	**57,968**	**1,231,385**	**180,237**	**1,383,229**
Depreciation and amortization	47,460	45,528	47,460	45,528
Equity pick-up from subsidiaries	(105,995)	(125,846)	-	-
Constitution of provisions for expected losses associated with credit risk	303,610	289,780	311,808	288,761
Provision for impairment of non-financial assets	3,893	(23,732)	3,893	(23,732)
Gain (loss) on disposal of non-financial held for sale assets	(3,408)	19,269	(3,408)	19,268
Constitution / (reversal) of other provisions	(13,540)	(13,064)	(13,453)	(12,141)
Provision for contingent liabilities and legal liabilities	13,066	(7,922)	13,066	(7,922)
Interest and monetary restatement of assets	(16,702)	(2,628)	(16,702)	(2,636)
Deferred tax	(10,033)	(14,592)	4,826	11,511
Effects of changes in foreign exchange rates on assets and liabilities	(160,383)	1,064,592	(167,253)	1,064,592
Changes in assets and liabilities	**1,174,219**	**(3,625,597)**	**1,287,264**	**(3,603,839)**
(Increase) / decrease on Interbank investments	1,166,012	482,872	1,158,951	478,683
(Increase) / decrease Marketable securities	(2,125,575)	(1,618,848)	(1,908,985)	(1,698,841)
(Increase) / decrease Loans operations	(1,882,031)	(1,134,966)	(1,877,218)	(1,127,169)
(Increase) / decrease Derivative financial instruments	61,873	565,479	25,834	547,994
(Increase) / decrease Taxes and contributions to be compensated	4,226	(58,088)	12,551	(65,307)
(Increase) / decrease Non-financial assets held for sale	(58,655)	54,878	(58,655)	55,269
(Increase) / decrease Other assets	(310,203)	21,593	(168,643)	256,408
Increase/ (decrease) on Deposits	(219,402)	(3,110,183)	(358,255)	(3,156,826)
Increase/ (decrease) on Money market funding	(425,809)	(234,824)	(431,595)	(199,430)
Increase/ (decrease) on Funds from acceptance and issuance of securities	1,531,135	1,108,630	1,531,135	1,108,630
Increase/ (decrease) on Loan obligations	2,645,096	(2,432,560)	2,561,160	(2,563,599)
Increase/ (decrease) on Obligations for transfers	1,421,392	2,075,092	1,427,370	2,075,092
Increase/ (decrease) on Other financial liabilities	(107,342)	(195,445)	(199,661)	(415,742)
Increase/ (decrease) on Taxes liabilities	20,213	230,124	60,711	355,223
Reduction in other assets	(412,734)	711,456	(299,768)	908,142
Tax paid	(133,977)	(90,807)	(187,668)	(162,366)
Cash flow (used in) / provided by operating activities	**1,993,412**	**(1,667,735)**	**2,228,726**	**(1,494,133)**
Investment activities				
Acquisition of investments	(450)	-	-	-
Acquisition of fixed assets and intangible	(54,349)	(39,334)	(54,397)	(39,334)
Disposal of fixed assets and intangible assets	2,946	-	2,945	-
Capital reserve reversal	(9,545)	(10,151)	(9,545)	(10,151)
Dividends received	21,622	56,655	(9,109)	-
Capital increase of subsidiaries	-	-	-	70
Acquisitions of equity interests between entities of the same group	-	-	(14,588)	-
Cash flow (used in) / provided by investment activities	**(39,776)**	**7,170**	**(84,694)**	**(49,415)**
Financing activities				
Partial debt redemption of subordinated debts	681,711	(751,140)	681,711	(751,140)
Treasury shares	13,545	10,383	13,545	10,383
Capital increase to be integrated	483,179	-	483,179	-
Interest on equity	(454,158)	(402,342)	(454,158)	(402,342)
Participation of non-controlling shareholders	-	-	10,607	(1,170)
Cash used in financing activities	**724,277**	**(1,143,099)**	**734,884**	**(1,144,269)**
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	6,351	248	9,967	272
Increase / (decrease) in cash and cash equivalents	**2,684,264**	**(2,803,416)**	**2,888,883**	**(2,687,545)**
At beginning of the period	4,294,263	5,672,404	4,417,161	5,674,338
At end of the period	6,978,527	2,868,988	7,306,044	2,986,793
Change in cash and cash equivalents	**2,684,264**	**(2,803,416)**	**2,888,883**	**(2,687,545)**

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

	Notes	Bank		Consolidated	
		September 2026	September 2025	September 2026	September 2025
Determination of value added					
Income		**5,898,269**	**6,482,789**	**6,208,878**	**6,820,554**
Income from financial intermediation		5,945,996	6,544,519	6,126,091	6,751,821
Income from services rendered	14	227,303	203,542	363,677	332,329
Constitution of provisions for expected losses associated with credit risk	7	(303,610)	(289,780)	(311,808)	(288,761)
Other operating income	16	28,580	24,508	30,918	25,165
Financial intermediation expenses		**(4,397,819)**	**(3,950,653)**	**(4,439,636)**	**(3,987,471)**
Net of exchange rate variations		**160,383**	**(1,064,592)**	**167,253**	**(1,064,592)**
Inputs acquired from third parties		**(257,101)**	**(193,437)**	**(273,718)**	**(203,906)**
Telecommunications and data processing	15	(70,932)	(66,598)	(73,606)	(68,733)
Communications	15	(3,271)	(3,509)	(3,505)	(3,606)
Third-party services	15	(18,931)	(16,862)	(20,488)	(17,061)
Financial services	15	(33,860)	(31,319)	(38,157)	(34,450)
Specialized technical services	15	(41,628)	(31,662)	(45,477)	(34,129)
Travel expenses	15	(8,930)	(5,834)	(9,971)	(6,398)
Promotions and public relations, advertising and publicity	15	(3,524)	(1,083)	(3,542)	(1,088)
Other operating expenses	17	(39,381)	(2,372)	(39,757)	(2,401)
Non-operating income		13,104	28,007	13,104	28,007
Non-operating expense		(12,361)	(23,130)	(12,361)	(23,130)
Other administrative expenses		(37,387)	(39,075)	(39,958)	(40,917)
Gross value added		**1,403,732**	**1,274,107**	**1,662,777**	**1,564,585**
Retained values		**(47,460)**	**(45,528)**	**(47,460)**	**(45,528)**
Depreciation and amortization	15	(47,460)	(45,528)	(47,460)	(45,528)
Net value added		**1,356,272**	**1,228,579**	**1,615,317**	**1,519,057**
Value added received in transfer		**105,995**	**125,846**	**-**	**-**
Result of participations in subsidiaries	9	105,995	125,846	-	-
Net value added		**1,462,267**	**1,354,425**	**1,615,317**	**1,519,057**
Value added distribution		**1,462,267**	**1,354,425**	**1,615,317**	**1,519,057**
Salaries and social charges		**512,640**	**461,921**	**560,534**	**507,373**
Direct compensation		237,621	222,436	265,701	247,613
Benefits		46,081	46,940	51,089	51,898
Social Charges - FGTS		20,902	18,616	22,503	20,156
Training		1,786	789	1,910	872
Profit sharing	21	206,250	173,140	219,331	186,834
Taxes, charges and compulsory contributions		**170,757**	**143,412**	**263,930**	**247,244**
Federal		156,151	131,431	238,896	229,778
State		3	1	4,881	1
Municipal		14,603	11,980	20,153	17,465
Compensation of third party capital		**17,645**	**22,615**	**19,021**	**24,170**
Rental	15	17,645	22,615	19,021	24,170
Compensation of shareholders		**761,225**	**726,477**	**771,832**	**740,270**
Interest on equity	23.b	454,158	402,342	454,158	402,342
Retained profit		307,067	324,135	307,067	324,135
Non controlling shareholders interest		-	-	10,607	13,793

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

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-service bank activities, being authorized to operate with: commercial, including foreign exchange, investment, credit, financing and real estate credit These activities are complemented by the Investment Bank's operations in DCM, M&A, Project Finance and ECM, as well as operations of the Energy Trading and Insurance Brokerage.

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

The interim financial statements were approved by the Board of Directors on November 4, 2026.

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

i) Interim financial statements presentation and consolidation criteria

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

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

	September 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.	99.50%	89.50%
ABC Brasil Beneficios Corretora de Seguros Ltda	99.30%	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 interim 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 interim financial statements are presented in Brazilian Reais (R$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with CMN Resolution No. 5,030/22 and Resolution No 4,817/20, of the National Monetary Council.

iii) Foreign currencies translation

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

iv) Significant accounting policies

The Accounting Pronouncements Committee (CPC) issues accounting pronouncements and interpretations in line with international accounting standards and approved by the CVM and by Bacen, in its turn, the Brazilian Central Bank adopted the following pronouncements: CPC 00 (R2) - Conceptual Framework for Preparation and Disclosure of Financial and Accounting Report; CPC 01 (R1) - Reduction in the Recoverable Value of Assets; CPC 03 (R2) - Statement of Cash Flows; CPC 05 (R1) - Disclosure about Related Parties, CPC 10 (R1)- Share-Based Payment, CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors, CPC 24 - Subsequent Events, CPC 25 - Provisions, Contingent Liabilities and Contingent Liabilities; CPC 33 (R1) - Employee Benefits, CPC 41- Earnings per share, CPC 46 - Measuring the fair value and CPC 47 Revenue from contract with client.

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

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 balance sheet date.

d) Hedge Accounting

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

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

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

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

e) Recognition of revenues and expenses

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

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

f) Credit operations assigned

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

Credit assignments without substantial retention of risks and benefits have their financial assets derecognized from the balance sheet at the time of transfer. The gain or loss resulting from the assignment is fully recognized in the income statement for the period on the transaction date, and the amount received is recorded as the counter-entry to the derecognition of the asset, subject to the derecognition rules provided for in the current regulation.

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. A transaction is considered renegotiated when there are modifications to the original contractual terms—such as extensions of maturity dates, the resetting of interest rates, or changes to the amortization schedule—undertaken for commercial or market-related reasons.

h) Contingent assets and liabilities

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 interim financial statements, except when there is evidence that provides a guarantee of their realization; for which no further appeals are possible; and

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

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

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

j) Income Tax and Social Contribution

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

3. Current and non-current segregation

Classification of current and non-current / 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		
	September 2026			September 2026		
	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
Deferred tax assets	-	2,136,078	**2,136,078**	-	2,159,232	**2,159,232**
Deferred tax obligations	993,091	6,609	**999,700**	1,065,362	65,577	**1,130,939**

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$ 1,468,215 in the Bank and R$ 1,561,953 in the Consolidated on September 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$ 2,447,892 classified in the long term, in the Bank and in the Consolidated on September 30, 2026.

The segregation between current and non-current, of Bank and Consolidated, are demonstrated as follows:

	Bank			Bank		
	September 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	**1,581,562**	**-**	**1,581,562**	**662,886**	**-**	**662,886**
Financial assets	**33,517,273**	**30,313,934**	**63,831,207**	**34,851,847**	**23,723,831**	**58,575,678**
Financial assets at amortized cost	**26,622,902**	**22,824,200**	**49,447,102**	**25,946,042**	**20,678,201**	**46,624,243**
Interbank investments	5,689,743	51,024	5,740,767	5,147,542	-	5,147,542
Marketable securities	5,541,052	14,423,362	19,964,414	6,157,335	12,437,703	18,595,038
Loans	15,348,517	8,829,315	24,177,832	14,657,950	8,876,831	23,534,781
Other financial assets	682,413	130,202	812,615	467,159	35,253	502,412
Provisions for expected loss associated with credit risk	(638,823)	(609,703)	(1,248,526)	(483,944)	(671,586)	(1,155,530)
Financial assets at fair value through other comprehensive income	**708,204**	**1,117,123**	**1,825,327**	**405,046**	**709,318**	**1,114,364**
Marketable securities	708,304	1,118,293	1,826,597	405,456	709,674	1,115,130
Provisions for expected loss associated with credit risk	(100)	(1,170)	(1,270)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	**6,186,167**	**6,372,611**	**12,558,778**	**8,500,759**	**2,336,312**	**10,837,071**
Marketable securities	3,033,603	4,477,172	7,510,775	6,066,971	1,024,407	7,091,378
Derivative financial instruments	3,152,564	1,895,439	5,048,003	2,541,301	1,311,905	3,853,206
Provisions for expected loss associated with credit risk	-	-	-	(107,513)	-	(107,513)
Other assets	**1,414,014**	**2,491,531**	**3,905,545**	**1,015,216**	**2,177,948**	**3,193,164**
Current tax assets	200,180	185,561	385,741	102,846	287,121	389,967
Deferred tax assets	-	2,136,078	2,136,078	-	1,890,827	1,890,827
Non-financial assets held for sale	-	164,388	164,388	106,218	-	106,218
Other	1,213,834	5,504	1,219,338	806,152	-	806,152
Investments	**-**	**1,164,328**	**1,164,328**	**-**	**1,113,330**	**1,113,330**
Associates and subsidiaries	-	1,164,328	1,164,328	-	1,113,330	1,113,330
Fixed assets and intangible assets	**-**	**307,512**	**307,512**	**-**	**303,569**	**303,569**
Total assets	**36,512,849**	**34,277,305**	**70,790,154**	**36,529,949**	**27,318,678**	**63,848,627**

	Bank			Bank		
	September 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities						
Financial liabilities at amortized cost	**33,369,934**	**24,147,670**	**57,517,604**	**31,449,690**	**21,134,667**	**52,584,357**
Deposits	8,087,429	1,808,192	9,895,621	8,334,676	1,763,553	10,098,229
Money market funding	1,406,427	-	1,406,427	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	13,598,258	12,884,481	26,482,739	12,730,348	12,221,256	24,951,604
Subordinated debts	44,707	3,281,251	3,325,958	93,746	2,550,501	2,644,247
Loan obligations	8,507,906	158,707	8,666,613	6,487,414	920	6,488,334
Obligations for transfers	1,725,207	6,015,039	7,740,246	1,971,270	4,598,437	6,569,707
Financial liabilities at fair value through profit or loss	**2,593,670**	**1,405,814**	**3,999,484**	**2,133,620**	**609,194**	**2,742,814**
Derivative financial instruments	2,593,670	1,405,814	3,999,484	2,133,620	609,194	2,742,814
Other liabilities	**541,089**	**70,041**	**611,130**	**679,220**	**63,623**	**742,843**
Provisions for expected loss associated with credit risk	14,814	20,258	35,072	26,130	16,137	42,267
Provision for contingencies	-	26,673	26,673	-	13,607	13,607
Sundry	526,275	23,110	549,385	653,090	33,879	686,969
Tax liabilities	**1,110,455**	**31,116**	**1,141,571**	**197,034**	**822,631**	**1,019,665**
Current tax obligations	117,364	24,507	141,871	197,034	58,601	255,635
Deferred tax obligations	993,091	6,609	999,700	-	764,030	764,030
Shareholders' equity	**-**	**7,520,365**	**7,520,365**	**-**	**6,758,948**	**6,758,948**
Share capital	-	6,012,663	6,012,663	-	5,698,603	5,698,603
Capital increase	-	169,119	169,119	-	-	-
Treasury stock	-	(50,371)	(50,371)	-	(63,916)	(63,916)
Capital reserve	-	85,677	85,677	-	95,222	95,222
Profit reserve	-	1,054,227	1,054,227	-	1,029,852	1,029,852
Other comprehensive income	-	(33,642)	(33,642)	-	(813)	(813)
Retained earnings	-	282,692	282,692	-	-	-
Total liabilities and equity	**37,615,148**	**33,175,006**	**70,790,154**	**34,459,564**	**29,389,063**	**63,848,627**

	Consolidated			Consolidated		
	September 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Cash and banks	**1,909,080**	**-**	**1,909,080**	**785,784**	**-**	**785,784**
Financial assets	**35,233,925**	**30,097,678**	**65,331,603**	**37,047,888**	**24,440,453**	**61,488,341**
Financial assets at amortized cost	**27,225,405**	**23,192,239**	**50,417,644**	**27,070,120**	**20,678,377**	**47,748,497**
Interbank investments	5,695,770	51,024	5,746,794	5,150,125	-	5,150,125
Marketable securities	5,541,052	14,423,362	19,964,414	6,159,917	12,437,703	18,597,620
Loans	15,341,577	8,829,315	24,170,892	14,654,951	8,877,706	23,532,657
Other financial assets	1,286,274	513,438	1,799,712	1,595,816	35,253	1,631,069
Provisions for expected loss associated with credit risk	(639,268)	(624,900)	(1,264,168)	(490,689)	(672,285)	(1,162,974)
Financial assets at fair value through other comprehensive income	**802,014**	**1,117,051**	**1,919,065**	**405,047**	**781,512**	**1,186,559**
Marketable securities	802,042	1,118,293	1,920,335	405,457	781,868	1,187,325
Provisions for expected loss associated with credit risk	(28)	(1,242)	(1,270)	(410)	(356)	(766)
Financial assets at fair value through profit or loss	**7,206,506**	**6,382,803**	**13,589,309**	**9,572,721**	**2,980,564**	**12,553,285**
Marketable securities	3,108,589	4,057,986	7,166,575	5,951,449	1,024,407	6,975,856
Derivative financial instruments	4,097,917	2,324,817	6,422,734	3,728,785	1,956,157	5,684,942
Provisions for expected loss associated with credit risk	-	-	-	(107,513)	-	(107,513)
Other assets	**1,785,453**	**2,546,774**	**4,332,227**	**1,081,899**	**2,656,816**	**3,738,715**
Current tax assets	233,916	216,964	450,880	176,310	287,121	463,431
Deferred tax assets	-	2,159,232	2,159,232	-	1,915,317	1,915,317
Non-financial assets held for sale	-	164,388	164,388	106,218	-	106,218
Other	1,551,537	6,190	1,557,727	799,371	454,378	1,253,749
Fixed assets and intangible assets	**-**	**307,561**	**307,561**	**-**	**303,569**	**303,569**
Total assets	**38,928,458**	**33,546,428**	**72,474,886**	**38,915,571**	**27,400,838**	**66,316,409**

	Consolidated			Consolidated		
	September 2026			December 2025		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities						
Financial liabilities at amortized cost	**33,830,201**	**23,871,811**	**57,702,012**	**32,539,771**	**20,451,591**	**52,991,362**
Deposits	8,024,247	986,670	9,010,917	8,271,901	1,080,477	9,352,378
Money market funding	1,400,641	-	1,400,641	1,832,236	-	1,832,236
Funds from acceptance and issue of securities	13,598,258	12,884,481	26,482,739	12,730,348	12,221,256	24,951,604
Subordinated debts	44,707	3,281,251	3,325,958	93,746	2,550,501	2,644,247
Loan obligations	9,037,141	704,370	9,741,511	7,640,269	920	7,641,189
Obligations for transfers	1,725,207	6,015,039	7,740,246	1,971,271	4,598,437	6,569,708
Financial liabilities at fair value through profit or loss	**3,263,356**	**1,707,272**	**4,970,628**	**3,168,410**	**1,038,592**	**4,207,002**
Derivative financial instruments	3,263,356	1,707,272	4,970,628	3,168,410	1,038,592	4,207,002
Other liabilities	**781,084**	**123,946**	**905,030**	**1,016,044**	**93,694**	**1,109,738**
Provisions for expected loss associated with credit risk	14,814	20,258	35,072	26,130	16,137	42,267
Provision for contingencies	-	26,673	26,673	-	13,607	13,607
Sundry	766,270	77,015	843,285	989,914	63,950	1,053,864
Other liabilities	**1,247,771**	**110,404**	**1,358,175**	**254,117**	**978,064**	**1,232,181**
Current tax obligations	162,230	27,148	189,378	254,117	62,218	316,335
Deferred tax obligations	1,085,541	83,256	1,168,797	-	915,846	915,846
Shareholders' equity	**-**	**7,539,041**	**7,539,041**	**-**	**6,776,126**	**6,776,126**
Share capital	-	6,012,663	6,012,663	-	5,698,603	5,698,603
Capital increase	-	169,119	169,119	-	-	-
Treasury stock	-	(50,371)	(50,371)	-	(63,916)	(63,916)
Capital reserve	-	85,677	85,677	-	95,222	95,222
Profit reserve	-	1,054,227	1,054,227	-	1,029,852	1,029,852
Other comprehensive income	-	(33,642)	(33,642)	-	(813)	(813)
Retained earnings	-	282,692	282,692	-	-	-
Non controlling shareholders interest	-	18,676	18,676	-	17,178	17,178
Total liabilities and equity	**39,122,412**	**33,352,474**	**72,474,886**	**36,978,342**	**29,338,067**	**66,316,409**

4. Cash and cash equivalents

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

	Bank			Consolidated		
	September 2026			September 2026		
	Amortized Cost	Expected Loss	Book Value	Amortized Cost	Expected Loss	Book Value
Cash and banks	**1,581,562**	**-**	**1,581,562**	**1,909,080**	**-**	**1,909,080**
Interbank liquidity investments	**5,396,965**	**(1,098)**	**5,395,867**	**5,396,964**	**(1,098)**	**5,395,866**
Applications in foreign currencies	-	-	-	-	-	-
Other operations with maturities of up to 90 days (a)	5,396,965	(1,098)	5,395,867	5,396,964	(1,098)	5,395,866
Cash and cash equivalents balance	**6,978,527**	**(1,098)**	**6,977,429**	**7,306,044**	**(1,098)**	**7,304,946**

	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, are shown as follows:

	September 2026			September 2026		
	Bank			Consolidated		
Measured at Amortized Cost	Book Value	Expected loss	Net Value	Book Value	Expected loss	Net Value
National Treasury Notes - NTN - B	345,921	-	345,921	345,921	-	345,921
National Treasury Bills – LTN	705,964	-	705,964	705,964	-	705,964
Time Deposit with Special Guarantee - DPGE	322,306	(104)	322,202	322,306	(104)	322,202
Real estate receivables certificates - CRI	266,338	(415)	265,923	266,338	(415)	265,923
National Treasury Notes - NTN – F	1,779,807	-	1,779,807	1,779,807	-	1,779,807
Debentures	2,350,201	(69,858)	2,280,343	2,350,201	(69,858)	2,280,343
Promissory notes – NP	322,624	(3,607)	319,017	322,624	(3,607)	319,017
Rural Producer's Certificate – CPR	6,747,333	(157,056)	6,590,277	6,747,333	(157,056)	6,590,277
Financial Letters – LF	26,045	(116)	25,929	26,045	(116)	25,929
Agribusiness Receivables Certificate - CRA	83,708	(27,239)	56,469	83,708	(27,239)	56,469
Receivables certificates - CR	211,893	(67)	211,826	211,893	(67)	211,826
Commercial notes - NC	6,802,274	(86,308)	6,715,966	6,802,274	(86,308)	6,715,966
Total - Amortized Cost	**19,964,414**	**(344,770)**	**19,619,644**	**19,964,414**	**(344,770)**	**19,619,644**

	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**

	September 2026			September 2026		
	Bank			Consolidated		
Measured at Fair Value in Other Comprehensive Income	**Book Value**	**Expected loss**	**Net Value**	**Book Value**	**Expected loss**	**Net Value**
Treasury Financial Letters – LFT	1,468,215	-	1,468,215	1,561,953	-	1,561,953
National Treasury Notes - NTN - B	11,514	-	11,514	11,514	-	11,514
Debentures	212,522	(689)	211,833	212,522	(689)	211,833
Promissory notes – NP	52,405	(430)	51,975	52,405	(430)	51,975
Financial Letters – LF	81,941	(151)	81,790	81,941	(151)	81,790
Total - Fair Value in Other Comprehensive Income	**1,826,597**	**(1,270)**	**1,825,327**	**1,920,335**	**(1,270)**	**1,919,065**

	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**

	September 2026			September 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	18,866	-	18,866	90,699	-	90,699
Eurobonds	237,777	-	237,777	237,777	-	237,777
National Treasury Notes - NTN - B	2,239,697	-	2,239,697	2,239,697	-	2,239,697
National Treasury Notes - NTN - F	216,625	-	216,625	216,625	-	216,625
Debentures	318,230	-	318,230	318,230	-	318,230
Rural Producer's Certificate – CPR	197,556	-	197,556	197,556	-	197,556
Government bonds issued in other countries	2,759,367	-	2,759,367	2,759,367	-	2,759,367
Shares of publicly traded companies	9,718	-	9,718	9,718	-	9,718
Infrastructure Equity Funds	139,164	-	139,164	139,164	-	139,164
Credit rights investment funds	937,220	-	937,220	937,220	-	937,220
Shares of closely held companies	17,369	-	17,369	17,369	-	17,369
Liquid investment funds	419,186	-	419,186	3,153	-	3,153
Total - Fair Value in Profit	**7,510,775**	**-**	**7,510,775**	**7,166,575**	**-**	**7,166,575**

	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**

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

	September 2026			
	Bank			
	Level 1	Level 2	Level 3	Total
At fair value through other comprehensive income	1,479,730	346,867	-	**1,826,597**
At fair value through profit or loss	3,263,481	3,243,887	1,003,407	**7,510,775**
Total	**4,743,211**	**3,590,754**	**1,003,407**	**9,337,372**

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

	September 2026			
	Consolidated			
	Level 1	Level 2	Level 3	Total
At fair value through other comprehensive income	1,573,468	346,867	-	**1,920,335**
At fair value through profit or loss	2,941,596	3,243,887	981,092	**7,166,575**
Total	**4,515,064**	**3,590,754**	**981,092**	**9,086,910**

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

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; and

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

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

	Bank				
	September 2026				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Future contracts	**30,483,986**	**-**	**-**	**-**	**-**
Purchase commitments	**12,373,205**	**-**	**-**	**-**	**-**
Interbank market	11,510,293	-	-	-	-
Commodities	6,592	-	-	-	
Inflation	856,320	-	-	-	-
Sales commitment	**18,110,781**	**-**	**-**	**-**	**-**
Interbank market	15,447,036	-	-	-	-
Foreign currency	2,353,820	-	-	-	-
Commodities	51,615	-	-	-	-
Inflation	258,310				
Asset position	**252,185,937**	**4,229,581**	**818,422**	**-**	**5,048,003**
Swap Contracts	**19,113,956**	**297,394**	**448,855**	**-**	**746,249**
Interbank market	12,975,543	261,614	332,305	-	593,919
Foreign currency	2,196,866	29,721	60,965	-	90,686
Fixed rate	3,710,981	5,719	46,942	-	52,661
Inflation	119,668	(23)	8,076	-	8,053
Stocks	7,280	70	169	-	239
Other	103,618	293	398	-	691
Options contracts					
Purchase commitments	**222,293,336**	**3,298,168**	**331,648**	**-**	**3,629,816**
Interbank market	171,070,500	75,552	(39,725)	-	35,827
Foreign currency	50,457,403	3,184,115	182,142	-	3,366,257
Commodities	691,240	35,946	191,538	-	227,484
Stocks	67,600	252	(4)	-	248
Other	6,593	2,303	(2,303)	-	-
Exchange contracts					
Purchase commitments	**3,082,884**	**38,534**	**(75)**	**-**	**38,459**
Foreign currency	3,082,884	38,534	(75)	-	38,459
Other financial instruments					
Purchase commitments	**7,695,761**	**595,485**	**37,994**	**-**	**633,479**
Foreign currency	5,038,816	95,705	42,802	-	138,507
Commodities	2,300,425	498,471	(4,808)	-	493,663
Other	356,520	1,309	-	-	1,309
Liability position	**244,428,663**	**(3,143,842)**	**(857,465)**	**1,823**	**(3,999,484)**
Swap Contracts	**8,296,048**	**(225,026)**	**(123,037)**	**1,337**	**(346,726)**
Interbank market	2,908,161	(8,750)	(44,543)	315	(52,978)
Foreign currency	2,953,259	(164,702)	(57,718)	652	(221,768)
Fixed rate	2,054,119	(39,672)	(18,456)	229	(57,899)
Inflation	370,390	(11,902)	(2,298)	141	(14,059)
Stocks	10,119	-	(22)	-	(22)
Options contracts					
Sales commitment	**224,065,631**	**(2,477,244)**	**(659,325)**	**15**	**(3,136,554)**
Interbank market	171,074,000	(64,190)	22,446	-	(41,744)
Foreign currency	52,384,292	(2,375,240)	(494,017)	1	(2,869,256)
Commodities	598,739	(35,042)	(190,526)	14	(225,554)
Other	8,600	(2,772)	2,772	-	-
Exchange contracts					
Sales commitment	**3,448,099**	**(160,815)**	**(6)**	**44**	**(160,777)**
Foreign currency	3,448,099	(160,815)	(6)	44	(160,777)
Other financial instruments					
Sales commitment	**8,618,885**	**(280,757)**	**(75,097)**	**427**	**(355,427)**
Foreign currency	6,162,514	(62,568)	(83,913)	358	(146,123)
Commodities	2,388,339	(217,958)	8,816	69	(209,073)
Other	68,032	(231)	-	-	(231)

	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)

	Consolidated				
	September 2026				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	**33,454,111**	**-**	**-**	**-**	**-**
Purchase commitments	**12,528,792**	**-**	**-**	**-**	**-**
Interbank market	11,510,293	-	-	-	-
Commodities	162,179	-	-	-	-
Inflation	856,320	-	-	-	-
Sales commitment	**20,925,319**	**-**	**-**	**-**	**-**
Interbank market	15,447,036	-	-	-	-
Foreign currency	2,768,330	-	-	-	-
Commodities	2,451,643	-	-	-	-
Inflation	258,310	-	-	-	
Asset position	**254,329,090**	**5,599,656**	**823,078**	**-**	**6,422,734**
Swap Contracts	**19,113,956**	**297,394**	**448,855**	**-**	**746,249**
Interbank market	12,975,543	261,614	332,305	-	593,919
Foreign currency	2,196,866	29,721	60,965	-	90,686
Fixed rate	3,710,981	5,719	46,942	-	52,661
Inflation	119,668	(23)	8,076	-	8,053
Stocks	7,280	70	169	-	239
Other	103,618	293	398	-	691
Options contracts					
Purchase commitments	**222,334,808**	**3,298,168**	**339,132**	**-**	**3,637,300**
Interbank market	171,070,500	75,552	(39,725)	-	35,827
Foreign currency	50,457,403	3,184,115	182,142	-	3,366,257
Commodities	732,712	35,946	199,022	-	234,968
Stocks	67,600	252	(4)	-	248
Other	6,593	2,303	(2,303)	-	-
Exchange contracts					
Purchase commitments	**3,082,884**	**38,534**	**(75)**	**-**	**38,459**
Foreign currency	3,082,884	38,534	(75)	-	38,459
Other financial instruments					
Purchase commitments	**9,797,442**	**1,965,560**	**35,166**	**-**	**2,000,726**
Foreign currency	4,846,431	91,642	46,865	-	138,507
Commodities	4,594,491	1,872,609	(11,699)	-	1,860,910
Other	356,520	1,309	-	-	1,309
Liability position	**245,947,685**	**(4,102,496)**	**(870,314)**	**2,182**	**(4,970,628)**
Swap Contracts	**8,296,048**	**(225,026)**	**(123,037)**	**1,337**	**(346,726)**
Interbank market	2,908,161	(8,750)	(44,543)	315	(52,978)
Foreign currency	2,953,259	(164,702)	(57,718)	652	(221,768)
Fixed rate	2,054,119	(39,672)	(18,456)	229	(57,899)
Inflation	370,390	(11,902)	(2,298)	141	(14,059)
Stocks	10119	0	(22)	0	(22)
Options contracts					
Sales commitment	**224,117,730**	**(2,477,244)**	**(672,846)**	**15**	**(3,150,075)**
Interbank market	171,074,000	(64,190)	22,446	-	(41,744)
Foreign currency	52,384,292	(2,375,240)	(494,017)	1	(2,869,256)
Commodities	650,838	(35,042)	(204,047)	14	(239,075)
Other	8,600	(2,772)	2,772	-	-
Exchange contracts					
Sales commitment	**3,448,099**	**(160,815)**	**(6)**	**44**	**(160,777)**
Foreign currency	3,448,099	(160,815)	(6)	44	(160,777)
Other financial instruments					
Sales commitment	**10,085,808**	**(1,239,411)**	**(74,425)**	**786**	**(1,313,050)**
Foreign currency	5,777,742	(54,442)	(83,215)	358	(137,299)
Commodities	4,240,034	(1,184,738)	8,790	428	(1,175,520)
Other	68,032	(231)	-	-	(231)

	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 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			
	September 2026			
Derivatives designated as fair value hedge instruments	**Notional value**	**Curve Value**	**Market value**	**Adjust to market**
Hedge instruments				
Swap Contracts	**140,195**	**145,566**	**141,215**	**4,351**
Foreign currency - Dollar - Asset position	140,195	145,566	141,215	4,351
Hedge Object	**145,549**	**(145,549)**	**(149,900)**	**(4,351)**
Obligations for transfers abroad (Note 11.b)	145,549	(145,549)	(149,900)	(4,351)

	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, are presented as follows:

	Bank					
Off Balance Book	**Futures contracts**	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**
Up to 1 month	8,553,925	92,304,994	680,518	1,820,992	5,055,737	108,416,166
1 to 3 months	4,919,761	4,424,993	2,480,427	534,767	5,254,741	17,614,689
3 to 6 months	3,754,594	188,085,455	2,066,127	2,779,345	2,553,165	199,238,686
6 to 12 months	4,131,800	126,160,772	1,995,483	831,735	1,751,326	134,871,116
1 to 3 years	5,577,002	35,251,690	11,261,995	435,617	1,349,384	53,875,688
Over 3 years	3,546,904	131,063	8,925,454	128,527	350,293	13,082,241
Total – September 2026	**30,483,986**	**446,358,967**	**27,410,004**	**6,530,983**	**16,314,646**	**527,098,586**

	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	8,599,283	92,361,332	680,518	1,820,992	4,971,868	108,433,993
1 to 3 months	6,908,424	4,426,585	2,480,427	534,767	5,843,208	20,193,411
3 to 6 months	4,243,556	188,087,088	2,066,127	2,779,345	3,167,789	200,343,905
6 to 12 months	4,578,942	126,194,780	1,995,483	831,735	2,822,452	136,423,392
1 to 3 years	5,577,002	35,251,690	11,261,995	435,617	2,598,850	55,125,154
Over 3 years	3,546,904	131,063	8,925,454	128,527	479,083	13,211,031
Total – September 2026	**33,454,111**	**446,452,538**	**27,410,004**	**6,530,983**	**19,883,250**	**533,730,886**

	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**

	Bank					
	September 2026					December 2025
Asset position	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**	**Total**
Up to 1 month	1,183,664	3,564	1,598	172,257	1,361,083	143,113
1 to 3 months	30,483	10,634	4,238	199,301	244,656	84,116
3 to 6 months	45,180	48,820	25,737	194,410	314,147	290,599
6 to 12 months	1,137,009	31,083	1,312	63,274	1,232,678	2,023,473
1 to 3 years	1,233,480	222,469	4,920	4,178	1,465,047	763,445
Over 3 years	-	429,679	654	59	430,392	548,460
Total – September 2026	**3,629,816**	**746,249**	**38,459**	**633,479**	**5,048,003**	**-**
Total – December 2025	**2,611,647**	**988,182**	**9,674**	**243,703**	**-**	**3,853,206**

	Consolidated					
	September 2026					December 2025
Asset position	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**	**Total**
Up to 1 month	1,190,900	3,564	1,598	257,914	1,453,976	232,137
1 to 3 months	30,590	10,634	4,238	334,342	379,804	312,333
3 to 6 months	45,202	48,820	25,737	479,736	599,495	584,030
6 to 12 months	1,137,128	31,083	1,312	495,119	1,664,642	2,600,285
1 to 3 years	1,233,480	222,469	4,920	418,604	1,879,473	1,376,241
Over 3 years	-	429,679	654	15,011	445,344	579,916
Total – September 2026	**3,637,300**	**746,249**	**38,459**	**2,000,726**	**6,422,734**	**-**
Total – December 2025	**2,613,319**	**988,185**	**9,674**	**2,073,764**	**-**	**5,684,942**

	Bank					
	September 2026					December 2025
Liability position	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**	**Total**
Up to 1 month	(961,998)	(6,572)	(9,676)	(132,445)	(1,110,691)	(187,363)
1 to 3 months	(30,992)	(24,179)	(30,463)	(122,908)	(208,542)	(110,573)
3 to 6 months	(51,609)	(41,019)	(95,082)	(36,471)	(224,181)	(276,847)
6 to 12 months	(973,402)	(26,887)	(23,882)	(26,085)	(1,050,256)	(1,558,837)
1 to 3 years	(1,111,773)	(115,360)	(1,674)	(24,408)	(1,253,215)	(556,744)
Over 3 years	(6,780)	(132,709)	-	(13,110)	(152,599)	(52,450)
Total – September 2026	**(3,136,554)**	**(346,726)**	**(160,777)**	**(355,427)**	**(3,999,484)**	**-**
Total – December 2025	**(2,173,439)**	**(216,692)**	**(13,767)**	**(338,916)**	**-**	**(2,742,814)**

	Consolidated					
	September 2026					December 2025
Liability position	**Option contracts**	**Swap contracts**	**Exchange Contracts**	**Other financial instruments**	**Total**	**Total**
Up to 1 month	(967,284)	(6,572)	(9,676)	(197,772)	(1,181,304)	(279,079)
1 to 3 months	(35,855)	(24,179)	(30,463)	(229,520)	(320,017)	(347,821)
3 to 6 months	(52,148)	(41,019)	(95,082)	(218,981)	(407,230)	(513,557)
6 to 12 months	(976,235)	(26,887)	(23,882)	(327,801)	(1,354,805)	(2,027,953)
1 to 3 years	(1,111,773)	(115,360)	(1,674)	(317,345)	(1,546,152)	(966,582)
Over 3 years	(6,780)	(132,709)	-	(21,631)	(161,120)	(72,010)
Total – September 2026	**(3,150,075)**	**(346,726)**	**(160,777)**	**(1,313,050)**	**(4,970,628)**	**-**
Total – December 2025	**(2,176,168)**	**(216,696)**	**(13,767)**	**(1,800,371)**	**-**	**(4,207,002)**

The composition of the portfolio, considering the fair value measurement hierarchy levels, is presented as follows:

	September 2026			
	Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
Asset Position	3,438,303	1,609,277	423	**5,048,003**
Liability position	(2,954,605)	(1,044,502)	(377)	**(3,999,484)**

	December 2025			
	Bank			
	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)**

	September 2026			
	Consolidated			
	Level 1	Level 2	Level 3	Total
Asset Position	3,445,794	2,976,517	423	**6,422,734**
Liability position	(2,968,132)	(2,002,119)	(377)	**(4,970,628)**

	December 2025			
	Consolidated			
	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)**

The results derived from derivative financial instruments and foreign exchange operations are presented as follows:

	Bank					
	3rd Quarter 2026			Accumulated 2026		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	1,704,025	(1,547,359)	156,666	6,486,692	(6,098,266)	388,426
Swaps	47,690	(144,256)	(96,566)	545,733	(690,680)	(144,947)
Options	2,543,622	(2,509,858)	33,764	13,730,065	(13,499,962)	230,103
Foreign exchange	48,148	(101,141)	(52,993)	81,298	(194,222)	(112,924)
Other financial instruments	664,202	(381,315)	282,887	3,247,903	(3,220,902)	27,001
Total	**5,007,687**	**(4,683,929)**	**323,758**	**24,091,691**	**(23,704,032)**	**387,659**

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

	Bank					
	3rd Quarter 2025			Accumulated 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	1,151,735	(1,177,729)	(25,994)	6,276,478	(5,760,214)	516,264
Swaps	337,058	(186,812)	150,246	564,658	(728,774)	(164,116)
Options	6,877,117	(6,836,740)	40,377	17,409,613	(17,071,244)	338,369
Foreign exchange	70,842	(27,350)	43,492	388,941	(76,181)	312,760
Other financial instruments	270,627	(57,264)	213,363	601,162	(762,268)	(161,106)
Total	**8,707,379**	**(8,285,895)**	**421,484**	**25,240,852**	**(24,398,681)**	**842,171**

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

	Consolidated					
	3rd Quarter 2026			Accumulated 2026		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	1,583,178	(1,708,175)	(124,997)	6,365,845	(6,259,082)	106,763
Swaps	47,690	(144,256)	(96,566)	545,733	(690,680)	(144,947)
Options	2,559,614	(2,509,858)	49,756	13,746,057	(13,499,962)	246,095
Foreign exchange	48,148	(101,138)	(52,990)	81,289	(192,179)	(110,890)
Other financial instruments	1,106,018	(763,275)	342,743	3,689,719	(3,291,177)	398,542
Total	**5,344,648**	**(5,226,702)**	**117,946**	**24,428,643**	**(23,933,080)**	**495,563**

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

	Consolidated					
	3rd Quarter 2025			Accumulated 2025		
	Gains	Losses	Net (1)	Gains	Losses	Net (1)
Futures	1,373,643	(1,407,421)	(33,778)	6,472,087	(5,961,683)	510,404
Swaps	337,058	(186,812)	150,246	564,658	(757,722)	(193,064)
Options	6,957,131	(6,914,490)	42,641	17,490,797	(17,150,165)	340,632
Foreign exchange	71,349	(35,966)	35,383	418,774	(84,797)	333,977
Other financial instruments	942,662	(652,335)	290,327	2,220,846	(2,176,020)	44,826
Total	**9,681,843**	**(9,197,024)**	**484,819**	**27,167,162**	**(26,130,387)**	**1,036,775**

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

Risk sensitivity analysis in financial instrument operations

In compliance with the provisions of CVM Resolution No. 121/22, the Bank discloses a sensitivity analysis table for each type of market risk considered relevant by Management, arising from financial instruments. The table below presents the most probable scenario, in Management's assessment, in addition to two additional scenarios. The probable scenario considers the prices established in contracts and, when applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date. In Scenario II, a 25% deterioration was considered in the risk variables assessed according to the risk nature of such financial instruments. In Scenario III, a 50% deterioration in these same variables was considered.

	Exposure		
i) Interest rate	**Probable Scenario**	**Scenario II**	**Scenario III**
Net exposure to fixed interest rates (RWAjur1)	97,771	148,319	198,866
Net exposure of currency coupons (RWAjur2)	124,122	131,505	138,888
Net exposure of index coupons (RWAjur3)	61,894	73,834	85,774
Total interest rate exposure (Note 24)	**283,787**	**353,658**	**423,528**
ii) Foreign exchange rate	14,101	29,884	45,668
Total exposure purchased at exchange rates (Note 24)	**14,101**	**29,884**	**45,668**
iii) Index, shares and commodities	45,958	49,750	53,542
Total exposure to index, shares and commodities (Note 24)	**45,958**	**49,750**	**53,542**

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 September 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 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 September 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 September 30, 2026, demonstrated an exposure of R$ 259,697, which considers the interest rate risk of the aforementioned non-trading portfolio in alternative scenarios specific to the methodology determined by the regulatory body.

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

6. Financial Instruments associated with Credit Risk

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

	Bank			
	September 2026			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At Amortized Cost				
Interbank investments	5,740,767	-	-	5,740,767
Marketable securities	18,467,535	766,095	730,784	19,964,414
Loans	22,533,806	738,393	905,633	24,177,832
Other financial assets (a)	802,175	2,940	7,500	812,615
Total - Amortized Cost	**47,544,283**	**1,507,428**	**1,643,917**	**50,695,628**
At fair value through other comprehensive income				
Marketable securities	1,826,597	-	-	1,826,597
Total - At fair value through other comprehensive income	**1,826,597**	**-**	**-**	**1,826,597**
At fair value through profit or loss				
Marketable securities	7,510,775	-	-	7,510,775
Total - At fair value through profit or loss	**7,510,775**	**-**	**-**	**7,510,775**
Total - Financial assets	**56,881,655**	**1,507,428**	**1,643,917**	**60,033,000**
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	14,587,673	530,954	-	15,118,627
Total – Financial guarantees provided	**14,587,673**	**530,954**	**-**	**15,118,627**
Total - Financial liability	**14,587,673**	**530,954**	**-**	**15,118,627**

	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 income	**1,115,130**	**-**	**-**	**1,115,130**
At fair value through profit or loss				
Marketable securities	6,982,448	-	108,930	7,091,378
Total - At fair value through profit or loss	**6,982,448**	**-**	**108,930**	**7,091,378**
Total - Financial assets	**53,403,776**	**1,172,186**	**1,410,319**	**55,986,281**
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,658,750	647,257	-	12,306,007
Total – Financial guarantees provided	**11,658,750**	**647,257**	**-**	**12,306,007**
Total - Financial liabilities	**11,658,750**	**647,257**	**-**	**12,306,007**

	Consolidated			
	September 2026			
Financial assets	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At Amortized Cost				
Interbank investments	5,746,794	-	-	5,746,794
Marketable securities	18,467,535	766,095	730,784	19,964,414
Loans	22,526,866	738,393	905,633	24,170,892
Other financial assets (a)	1,684,034	74,687	40,991	1,799,712
Total - Amortized Cost	**48,425,229**	**1,579,175**	**1,677,408**	**51,681,812**
At fair value through other comprehensive income				
Marketable securities	1,920,335	-	-	1,920,335
Total - At fair value through other comprehensive income	**1,920,335**	**-**	**-**	**1,920,335**
At fair value through profit or loss				
Marketable securities	7,166,575	-	-	7,166,575
Total - At fair value through profit or loss	**7,166,575**	**-**	**-**	**7,166,575**
Total - Financial assets	**57,512,139**	**1,579,175**	**1,677,408**	**60,768,722**
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	14,587,202	530,954	-	15,118,156
Total – Financial guarantees provided	**14,587,202**	**530,954**	**-**	**15,118,156**
Total - Financial liability	**14,587,202**	**530,954**	**-**	**15,118,156**

	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 income	**1,187,325**	**-**	**-**	**1,187,325**
At fair value through profit or loss				
Marketable securities	6,866,926	-	108,930	6,975,856
Total - At fair value through profit or loss	**6,866,926**	**-**	**108,930**	**6,975,856**
Total - Financial assets	**54,457,915**	**1,206,418**	**1,410,319**	**57,074,652**
Financial liability				
Financial guarantees provided (recorded in off balance)				
Guarantees provided to customers	11,658,286	647,257	-	12,305,543
Total – Financial guarantees provided	**11,658,286**	**647,257**	**-**	**12,305,543**
Total - Financial liabilities	**11,658,286**	**647,257**	**-**	**12,305,543**

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

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

Classified at Amortized Cost

	Bank		Consolidated	
	September 2026	December 2025	September 2026	December 2025
	Gross Book Value	Gross Book Value	Gross Book Value	Gross Book Value
Credit operations				
Loans	4,277,738	5,900,263	4,270,798	5,898,139
Financing	9,021,284	7,952,188	9,021,284	7,952,188
Rural and agro-industrial financing	3,126,800	2,543,130	3,126,800	2,543,130
Real Estate Financing	1,629,430	1,543,949	1,629,430	1,543,949
Advances on exchange contracts	2,016,501	1,806,015	2,016,501	1,806,015
Securities and credits receivable	4,106,079	3,789,236	4,106,079	3,789,236
Total - Credit operations	**24,177,832**	**23,534,781**	**24,170,892**	**23,532,657**
Financial guarantees provided (recorded in off balance accounts)				
Guarantees provided to customers	15,118,627	12,306,007	15,118,156	12,305,543
Total – Financial guarantees provided	**15,118,627**	**12,306,007**	**15,118,156**	**12,305,543**
Total portfolio	**39,296,459**	**35,840,788**	**39,289,048**	**35,838,200**

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

	Bank			Bank		
	September 2026			December 2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,960,917	70,183	3,031,100	2,686,470	989,356	3,675,826
1 to 3 months	3,605,811	2,141,766	5,747,577	3,733,235	1,546,641	5,279,876
3 to 6 months	4,350,373	1,855,165	6,205,538	3,017,238	1,777,258	4,794,496
6 to 12 months	4,144,473	2,812,664	6,957,137	4,949,855	3,465,488	8,415,343
1 to 3 years	6,600,509	4,812,639	11,413,148	6,971,721	2,411,466	9,383,187
Over 3 years	2,228,806	3,426,210	5,655,016	1,905,110	2,115,798	4,020,908
Overdue after 15 days	286,943	-	286,943	271,152	-	271,152
Total	**24,177,832**	**15,118,627**	**39,296,459**	**23,534,781**	**12,306,007**	**35,840,788**

	Consolidated			Consolidated		
	September 2026			December 2025		
	Credit operations	Financial guarantees provided	Total	Credit operations	Financial guarantees provided	Total
Up to 1 month	2,960,917	70,183	3,031,100	2,686,470	989,356	3,675,826
1 to 3 months	3,598,871	2,141,766	5,740,637	3,730,236	1,546,641	5,276,877
3 to 6 months	4,350,373	1,854,694	6,205,067	3,017,238	1,777,258	4,794,496
6 to 12 months	4,144,473	2,812,664	6,957,137	4,949,855	3,465,488	8,415,343
1 to 3 years	6,600,509	4,812,639	11,413,148	6,972,596	2,411,002	9,383,598
Over 3 years	2,228,806	3,426,210	5,655,016	1,905,110	2,115,798	4,020,908
Overdue after 15 days	286,943	-	286,943	271,152	-	271,152
Total	**24,170,892**	**15,118,156**	**39,289,048**	**23,532,657**	**12,305,543**	**35,838,200**

In the quarter ended September 30, 2026, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R$ 1,233 (R$ 42,459 as of September 30, 2025). The effect of these operations on the result for the period, net of any provision results, was negative by R$ 1,126 (positive result of R$8 19 as of September 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	
	September 2026		December 2025	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	726,436	1.22%	629,782	1.19%
10 biggest debtors	4,823,959	8.13%	4,835,241	9.10%
20 biggest debtors	8,283,522	13.96%	7,968,894	15.00%

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

7. Provisions for expected losses associated with credit risk

	September 2026			
	Bank			
Financial assets associated with credit risk	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At amortized cost				
Interbank liquidity investments	1,098	-	-	1,098
Marketable securities	66,738	32,769	245,263	344,770
Credit operations	80,466	52,460	574,819	707,745
Other financial assets	410	26	4,477	4,913
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	**148,712**	**85,255**	**1,014,559**	**1,248,526**
At fair value through other comprehensive income				
Marketable securities	1,270	-	-	1,270
Financial liabilities associated with credit risk	**-**	**-**	**-**	**-**
Marketable securities	-	-	-	-
Financial liabilities associated with credit risk				
Financial guarantees provided	20,034	9,140	-	29,174
Loan commitments and credits to be released	4,376	1,522	-	5,898
Total financial guarantees provided and credit commitments	**24,410**	**10,662**	**-**	**35,072**
Financial instruments associated with credit risk	**174,392**	**95,917**	**1,014,559**	**1,284,868**

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

	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.

	September 2026			
	Consolidated			
Financial assets associated with credit risk	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
At amortized cost				
Interbank liquidity investments	1,098	-	-	1,098
Marketable securities	66,738	32,769	245,263	344,770
Credit operations	80,466	52,460	574,819	707,745
Other financial assets	9,904	2,070	8,581	20,555
Other provisions (a)	-	-	190,000	190,000
Total at amortized cost	**158,206**	**87,299**	**1,018,663**	**1,264,168**
At fair value through other comprehensive income				
Marketable securities	1,270	-	-	1,270
Financial liabilities associated with credit risk				
Marketable securities				
Financial liabilities associated with credit risk				
Financial guarantees provided	20,034	9,140	-	29,174
Loan commitments and credits to be released	4,376	1,522	-	5,898
Total financial guarantees provided and credit	**24,410**	**10,662**	**-**	**35,072**
Financial instruments associated with credit risk	**183,886**	**97,961**	**1,018,663**	**1,300,510**

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

	December 2025			
	Consolidated			
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	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, are presented as follows:

	Bank			
	September 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	2,508	-	-	2,508
Transferred to Stage 2	-	5,879	-	5,879
Transferred to Stage 3	-	-	9,568	9,568
From Stage 1	(7,722)	-	-	(7,722)
From Stage 2	-	(10,093)	-	(10,093)
From Stage 3	-	-	(140)	(140)
Assets originated/Liquidated or amortized	7,728	12,296	283,586	303,610
Written off as losses	-	-	(179,230)	(179,230)
Reclassification of allowance (a)	-	-	(145,588)	(145,588)
Final Balance of the period	**174,392**	**95,916**	**1,014,560**	**1,284,868**

(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**

	Consolidated			
	September 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	2,508	-	-	2,508
Transferred to Stage 2	-	6,030	-	6,030
Transferred to Stage 3	-	-	9,659	9,659
From Stage 1	(7,965)	-	-	(7,965)
From Stage 2	-	(10,092)	-	(10,092)
From Stage 3	-	-	(140)	(140)
Assets originated/Liquidated or amortized	10,551	13,662	287,595	311,808
Written off as losses	-	-	(179,230)	(179,230)
Reclassification of allowance (a)	-	-	(145,588)	(145,588)
Final Balance of the period	**183,886**	**97,961**	**1,018,663**	**1,300,510**

(a) Reclassification of balance to allowance for devaluation of securities, with no impact on the period's profit or loss.

	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 September 30, 2026, the total balance of renegotiated loans was R$ 121,865 and of restructured operations was R$ 28,321, for the Bank and Consolidated (R$ 82,686 and R$ 88,160 in the quarter ended September 30, 2025). The amount of loans recovered in the quarter ended September 30, 2026, previously offset against the provision, was R$ 3,453 for the Bank and Consolidated (R$ 44,707 in the quarter ended September 30, 2025 for the Bank and Consolidated).

8. Other assets - other

The compositions of Other assets - other are as follows:

	Bank		Consolidated	
	September 2026	December 2025	September 2026	December 2025
Securities and credits receivable	-	-	79,142	69,560
Negotiation and Intermediation of securities [a]	527,894	629,641	642,051	749,330
Interfinancial relations [b]	289,855	55,778	289,855	55,778
Energy contract advance [c]	-	-	139,013	278,889
Advance to FGC	88,633	-	88,633	-
Advance Expenses	115,233	41,492	115,458	41,771
Income to be received	20,009	40,420	29,612	23,472
Other credits without credit granting characteristics	-	6,092	-	6,092
Debtors for security deposits	14,823	14,083	14,940	14,136
Other	162,891	18,646	159,023	14,721
Total	**1,219,338**	**806,152**	**1,557,727**	**1,253,749**

(a) Amounts receivable resulting from the settlement of transactions with financial assets registered on the stock exchanges.

(b) Credits linked to the Central Bank - instant payment account.

(c) Advance payments for energy purchases in the ACL (Free Contracting Environment) without associated risk.

9. Investments

	September 2026					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda. [1]	100%	158,861	136,187	136,187	38,360	38,360
ABC Brasil Comercializadora de Energia Ltda. [2]	100%	3,416,380	934,871	934,871	49,374	49,374
ABC Brasil Investment Banking Ltda. [3]	92.61%	116,221	111,967	93,270	25,898	18,261
		3,691,462	**1,183,025**	**1,164,328**	**113,632**	**105,995**
Indirect Controlling						
ABC Brasil DTVM S.A. [4]	100%	48,908	35,083	35,083	4,680	4,680
ABC Brasil Corretora de Seguros Ltda. [5]	99.5%	24,192	11,939	11,879	18,426	18,334
Visio Gestora de Crédito Ltda.	90%	2,585	(5,232)	(4,708)	(2,661)	(2,395)
ABC M&A e ECM Ltda. [6]	100%	7,279	6,442	6,442	(8,475)	(8,475)
ABC DCM Ltda. [7]	100%	51,847	43,532	43,532	20,795	20,795
ABC Holding Financeira Ltda.[8]	100%	37,488	37,464	37,465	12,709	12,709
ABC Brasil Beneficios Corretora de Seguros Ltda.[9]	99.3%	19,421	13,415	13,321	23,871	23,704
		191,720	**142,643**	**143,014**	**69,345**	**69,352**

	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 03/25/26, a dividend distribution was approved in the amount of R$ 20,000.

(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.

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.

10. Fixed and intangible assets

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

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

11. Funding

a) The borrowings are classified at amortized cost and are presented as follows:

	Bank					
	September 2026					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	509,263	-	-	-	-	509,263
Interbank deposits	-	10,493	17,456	-	-	27,949
Term deposits	-	2,988,485	4,561,732	1,762,952	45,240	9,358,409
Deposits	**509,263**	**2,998,978**	**4,579,188**	**1,762,952**	**45,240**	**9,895,621**
Money market funding	**-**	**1,406,427**	**-**	**-**	**-**	**1,406,427**
Real estate credit letters - LCI	-	327,217	769,668	350,173	8	1,447,066
Agribusiness credit letters - LCA	-	1,013,779	4,057,466	2,409,379	70,719	7,551,343
Financial letters - LF	-	1,038,382	6,391,746	9,703,477	350,725	17,484,330
Acceptances and issuance of securities	**-**	**2,379,378**	**11,218,880**	**12,463,029**	**421,452**	**26,482,739**
Subordinated debts	**-**	**20,321**	**24,386**	**139,931**	**3,141,320**	**3,325,958**
Obligations for loans abroad	-	2,575,895	5,932,011	158,707	-	8,666,613
Obligations for loans	**-**	**2,575,895**	**5,932,011**	**158,707**	**-**	**8,666,613**
Obligations for transfers in the country	-	353,848	844,726	1,231,951	4,121,189	6,551,714
Obligations for transfers abroad (note 11.b)	-	-	526,633	136,317	525,582	1,188,532
Obligations for transfers	**-**	**353,848**	**1,371,359**	**1,368,268**	**4,646,771**	**7,740,246**
Total	**509,263**	**9,734,847**	**23,125,824**	**15,892,887**	**8,254,783**	**57,517,604**

	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					
	September 2026					
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years	total
Demand deposits	495,801	-	-	-	-	495,801
Interbank deposits	-	10,493	17,456	-	-	27,949
Term deposits	-	2,988,485	4,512,012	941,430	45,240	8,487,167
Deposits	**495,801**	**2,998,978**	**4,529,468**	**941,430**	**45,240**	**9,010,917**
Money market funding	**-**	**1,400,641**	**-**	**-**	**-**	**1,400,641**
Real estate credit letters - LCI	-	327,217	769,668	350,173	8	1,447,066
Agribusiness credit letters - LCA	-	1,013,779	4,057,466	2,409,379	70,719	7,551,343
Financial letters - LF	-	1,038,382	6,391,746	9,703,477	350,725	17,484,330
Acceptances and issuance of securities	**-**	**2,379,378**	**11,218,880**	**12,463,029**	**421,452**	**26,482,739**
Subordinated debts	**-**	**20,321**	**24,386**	**139,931**	**3,141,320**	**3,325,958**
Obligations for loans abroad	-	2,575,895	5,932,011	158,707	-	8,666,613
Obligations for loans in the country	-	529,235	-	545,663	-	1,074,898
Obligations for loans	**-**	**3,105,130**	**5,932,011**	**704,370**	**-**	**9,741,511**
Obligations for transfers in the country	-	353,848	844,726	1,231,951	4,121,189	6,551,714
Obligations for transfers abroad (note 11.b)	-	-	526,633	136,317	525,582	1,188,532
Obligations for transfers	**-**	**353,848**	**1,371,359**	**1,368,268**	**4,646,771**	**7,740,246**
Total	**495,801**	**10,258,296**	**23,076,104**	**15,617,028**	**8,254,783**	**57,702,012**

	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	8,282,461
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**	**52,991,363**

b) The composition of the balances of obligations regarding funds transferred from abroad is presented as follows:

	Bank and Consolidated September 2026	Bank and Consolidated December 2025
Borrowings and onleadings		
Subject to "Hedge accounting" – Maturity in November 2028 (Note 5.b)		
Principal amount - US$ 27 million as of September 30, 2026, and US$ 33 million as of December 31, 2025	144,052	183,591
Accrued interest	1,497	636
Subtotal	**145,549**	**184,227**
Adjustment to market value (“Hedge accounting”) - Note 5. b	4,351	3,582
Total	**149,900**	**187,809**
Other obligations for transfers from abroad	1,038,632	916,796
Total	**1,188,532**	**1,104,605**

12. Other liabilities - sundry

The composition of the balances of Other liabilities sundry, are as follows:

	Bank		Consolidated	
	September 2026	December 2025	September 2026	December 2025
Third party funds in transit	22	2	22	2
Collection and collection of taxes and similar	2,932	2,166	2,932	2,166
Social and statutory	153,578	314,392	153,578	322,306
Negotiation and intermediation of securities	10,289	4,604	68,195	38,489
Provision for payments to be made	306,590	342,072	542,888	667,462
Several creditors - country	75,974	23,733	75,670	23,439
Total	**549,385**	**686,969**	**843,285**	**1,053,864**

13. Tax liabilities

a) Current tax liabilities:

	Bank		Consolidated	
	September 2026	December 2025	September 2026	December 2025
Current tax obligations	-	69,407	35,122	115,897
Taxes and contributions payable	141,871	186,228	154,256	200,438
Total	**141,871**	**255,635**	**189,378**	**316,335**

b) Deferred tax liabilities:

	Bank		Consolidated	
	September 2026	December 2025	September 2026	December 2025
Deferred income tax and social contribution (note 18)	999,700	764,030	1,130,939	881,750
PIS / COFINS	-	-	37,858	34,096
Total	**999,700**	**764,030**	**1,168,797**	**915,846**

14. Income from services rendered

Revenues from the provision of services, are as follows:

	Bank			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Income from financial guarantees provided	43,092	123,835	39,900	127,706
Income from collections	4,700	14,657	6,566	19,298
Income from bank fees	8,435	18,219	4,925	17,071
Income from commissions and assignment of positions	12,395	59,036	8,058	28,680
Income from insurance commissions	-	-	-	-
Income from other services	3,716	11,556	4,414	10,787
Total	**72,338**	**227,303**	**63,863**	**203,542**

	Consolidated			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Income from financial guarantees provided	43,092	123,835	39,900	127,915
Income from collections	4,700	14,657	6,566	19,298
Income from bank fees	8,435	18,219	4,925	17,071
Income from commissions and assignment of positions	33,219	131,211	33,928	104,377
Income from insurance commissions	29,925	73,209	22,578	59,898
Income from other services	1,204	2,546	1,306	3,770
Total	**120,575**	**363,677**	**109,203**	**332,329**

15. Other administrative expenses

The Other administrative expenses are presented as follows:

	Bank			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Third party services	5,968	18,931	6,427	16,862
Financial system services	13,313	33,860	10,511	31,319
Rentals	2,076	17,645	7,582	22,615
Specialized technical services	15,217	41,628	10,996	31,662
Data processing	26,070	70,932	22,367	66,598
Communication	1,184	3,271	1,268	3,509
Travel expenses	2,588	8,930	1,727	5,834
Depreciation and amortization	16,333	47,460	15,000	45,528
Promotions and public relations	513	3,524	369	1,083
Publications	6	138	10	197
Transportation	1,050	2,872	690	2,118
Asset maintenance and conservation	1,053	2,874	856	2,563
Water, electricity and gas	306	1,317	274	837
Materials	44	93	76	136
Insurance	275	591	185	1,417
Advertising and Publicity	4,819	11,166	3,726	9,535
Condominium	693	4,148	1,083	3,234
Legal Fees	767	1,322	159	467
Other	5,200	12,866	8,253	18,571
Total	**97,475**	**283,568**	**91,559**	**264,085**

	Consolidated			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Third party services	6,411	20,488	6,731	17,061
Financial system services	14,642	38,157	11,705	34,450
Rentals	2,207	19,021	8,087	24,170
Specialized technical services	16,655	45,477	11,906	34,129
Data processing	26,995	73,606	23,123	68,733
Communication	1,235	3,505	1,291	3,606
Travel expenses	2,843	9,971	1,859	6,398
Depreciation and amortization	16,333	47,460	15,000	45,528
Promotions and public relations	523	3,542	369	1,088
Publications	6	170	10	227
Transportation	1,122	3,070	726	2,250
Asset maintenance and conservation	1,173	3,020	903	2,687
Water, electricity and gas	345	1,417	289	887
Materials	48	110	77	158
Insurance	295	645	200	1,463
Advertising and Publicity	4,836	11,198	3,726	9,568
Condominium	693	4,148	1,083	3,234
Legal Fees	776	1,360	162	517
Other	5,559	14,820	8,844	19,926
Total	**102,697**	**301,185**	**96,091**	**276,080**

16. Other operating income

Other operating revenues, are as follows:

	Bank			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Interest and monetary restatement of assets	5,369	14,430	734	2,628
Recovery of charges and expenses	67	67	6	541
Reversal of other provisions	988	13,540	-	13,300
Reversal provisions for contingencies	-	-	2,369	7,922
Other revenues	4	543	30	117
Total	**6,428**	**28,580**	**3,139**	**24,508**

	Consolidated			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Interest and monetary restatement of assets	5,394	16,702	737	2,636
Recovery of charges and expenses	71	71	5	541
Reversal of other provisions	965	13,453	170	12,141
Reversal provisions for contingencies	-	-	2,369	7,922
Other revenues	95	692	376	1,925
Total	**6,525**	**30,918**	**3,657**	**25,165**

17. Other operating expenses

Other operating expenses, are as follows:

	Bank			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Commissions linked to operations	48	128	57	234
Fines and late payment interest	-	-	236	236
Failures/frauds and other losses	659	25,005	-	-
Recognition of provision for contingencies	327	13,066	-	-
Other expenses	278	1,182	249	1,902
Total	**1,312**	**39,381**	**542**	**2,372**

	Consolidated			
	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Commissions linked to operations	48	128	54	231
Fines and late payment interest	-	-	-	-
Failures/frauds and other losses	675	25,021	-	-
Recognition of provision for contingencies	327	13,066	-	-
Other expenses	439	1,542	442	2,170
Total	**1,489**	**39,757**	**496**	**2,401**

18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations, are shown below:

	Bank			
	December 2025	Additions	Write-offs	September 2026
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	610,721	27,636	(59,545)	578,812
Provision for financial guarantees provided to costumers	22,164	1,875	(6,480)	17,559
Provision for non-financial assets held to maturity	23,425	1,989	(2,016)	23,398
Adjustment to market value - securities and derivatives	937,763	709,429	(663,061)	984,131
Unrealized gains (losses) on futures market	16,018	17,336	(11,839)	21,515
Other	280,736	90,760	(47,451)	324,045
Tax loss - Carryforwards	**-**	**250,460**	**(63,842)**	**186,618**
Total	**1,890,827**	**1,099,485**	**(854,234)**	**2,136,078**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(758,842)	(648,515)	498,828	(908,529)
Unrealized gains (losses) on futures market	(5,188)	(82,108)	2,735	(84,561)
Other	-	(6,610)	-	(6,610)
Total	**(764,030)**	**(737,233)**	**501,563**	**(999,700)**
Net balance	**1,126,797**	**362,252**	**(352,671)**	**1,136,378**

	Consolidated			
	December 2025	Additions	Write-offs	September 2026
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	613,252	30,424	(59,545)	584,131
Provision for financial guarantees provided to costumers	22,164	1,875	(6,480)	17,559
Provision for non-financial assets held to maturity	23,425	1,989	(2,016)	23,398
Adjustment to market value - securities and derivatives	937,763	709,428	(663,061)	984,130
Unrealized results in future settlement markets	16,018	17,336	(11,839)	21,515
Other	281,360	91,034	(47,488)	324,906
Tax loss - Negative CSLL base	**21,335**	**264,304**	**(82,046)**	**203,593**
Total	**1,915,317**	**1,116,390**	**(872,475)**	**2,159,232**
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(876,562)	(670,234)	507,027	(1,039,768)
Unrealized gains (losses) on futures market	(5,188)	(82,108)	2,735	(84,561)
Other	-	(6,610)	-	(6,610)
Total	**(881,750)**	**(758,952)**	**509,762**	**(1,130,939)**
Net balance	**1,033,567**	**357,438**	**(362,713)**	**1,028,293**

The effect of the changes in deferred tax assets and liabilities on the statement of income as of September 30, 2026 was a tax benefit of R$ 10,033 for the Bank and a tax expense of R$ 4.826 for the Consolidated (tax benefit of R$ 14,592 for the Bank and tax expense of R$ 9,752 for the Consolidated as of September 30, 2025). The effect recognized in shareholders' equity was a debit of R$ 451 for the Bank and a debit of R$ 449 for the Consolidated (credit of R$ 196,401 for the Bank and R$ 196,419 for the Consolidated as of September 30, 2025).

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

	September 2026					
	Bank			Consolidated		
Year	**Assets**	**Liabilities**	**Net**	**Assets**	**Liabilities**	**Net**
2026	1,349,288	(999,700)	349,588	1,350,031	(1,038,345)	311,686
2027	280,244	-	280,244	286,421	(33,627)	252,794
2028	209,643	-	209,643	217,760	(19,353)	198,407
2029	87,437	-	87,437	95,554	(5,504)	90,050
2030	84,770	-	84,770	84,770	-	84,770
Above 5 years	124,696	-	124,696	124,696	(34,110)	90,586
Total	**2,136,078**	**(999,700)**	**1,136,378**	**2,159,232**	**(1,130,939)**	**1,028,293**
Present value - Selic	**1,757,546**	**(908,283)**	**849,263**	**1,773,893**	**(1,003,655)**	**770,238**

	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, are shown below:

	Bank			
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Result after profit sharing and before income tax and social contribution	276,120	751,192	254,408	711,885
Total income and social contributions taxes	(124,254)	(338,037)	(114,484)	(320,350)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	180	(16,643)	(2,403)	(14,592)
Nontaxable revenues / expenses net of nondeductible expenses	29,706	72,829	23,113	56,924
Equity pick up in subsidiaries	17,200	47,698	20,922	56,630
Interest on equity capital	68,924	204,371	63,441	181,054
Other amounts	8,244	29,782	9,411	40,334
Total income and social contribution taxes - Current	**-**	**-**	**-**	**-**
Deferred taxes and contributions	**(2,429)**	**10,033**	**2,403**	**14,592**
Total income and social contribution taxes	**(2,429)**	**10,033**	**2,403**	**14,592**

	Consolidated			
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Result after profit sharing and before income tax and social contribution	299,089	811,780	283,903	790,011
Total income and social contributions taxes	(128,329)	(348,242)	(117,285)	(334,461)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	699	(2,980)	2,474	9,752
Nontaxable revenues / expenses net of nondeductible expenses	33,564	81,779	23,360	65,806
Interest on equity capital	68,924	204,371	63,441	181,054
Other amounts	8,298	29,950	9,503	37,860
Total income and social contribution taxes - Current	**(16,844)**	**(35,122)**	**(18,507)**	**(39,989)**
Deferred taxes and contributions	**(3,604)**	**(4,826)**	**(3,295)**	**(9,752)**
Total income and social contribution taxes	**(20,448)**	**(39,948)**	**(21,802)**	**(49,741)**

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 quarter ended September 30, 2026, and the year ended December 31, 2025, as well as the income and expenses for the quarters ended September 30, 2026 and 2025, are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets / (Liabilities)		Income / (Expenses)	
			September 2026	December 2025	September 2026	September 2025
Cash and cash equivalents			**4**	**4**	**-**	**-**
Arab Banking Corporation - New York (3)	No maturity	N/A	4	4	-	-
Loans			**6,940**	**3,866**	**275**	**427**
Administrators	01/042027	CDI + 3.05 a.a	-	870	-	367
Visio Gestora de Créditos Ltda (2)	11/30/2026	CDI + 2.63 a.a	6,940	2,996	275	60
Amounts to receive/ to (pay)			**5,864**	**5,316**	**-**	**-**
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	572	596	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,740	1,658	-	-
ABC Brasil Beneficios Corretora de Seguros (2)	No maturity	N/A	1	-	-	-
ABC Brasil DTVM S.A. (2)	No maturity	N/A	1,520	1,225	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	1,745	483	-	-
ABC DCM Ltda (2)	No maturity	N/A	283	1,323	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	2	31	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	1	-	-	-
Marketable securities			**496,473**	**224,673**	**(27,324)**	**9,332**
Barauna FIM CP Investimento no Exterior	No maturity	(b)	396,872	144,593	(27,367)	5,267
ABC Brasil Com. de Energia Ltda. (2)	No maturity	CDI	-	-	-	-
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	77,286	80,080	(1,494)	4,065
Bahrein I Fundo de Investimento em Direitos Creditórios	No maturity	(b)	22,315	-	1,537	-
Demand deposits			**(13,624)**	**(11,233)**	**-**	**-**
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(1,159)	(957)	-	-
ABC Brasil DTVM S.A. (2)	No maturity	N/A	(5,806)	(4,110)	-	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(13)	(42)	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(22)	(1,152)	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	(92)	(267)	-	-
ABC Brasil Beneficios Corretora de Seguros (2)	No maturity	N/A	-	(358)	-	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(930)	(796)	-	-
ABC DCM Ltda (2)	No maturity	N/A	(2,465)	(966)	-	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(659)	(991)	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(2,100)	(701)	-	-
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	N/A	(11)	-	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(229)	(777)	-	-
Administrators	No maturity	N/A	(138)	(116)	-	-
Time deposits and funds from acceptance and issue of securities			**(944,066)**	**(803,490)**	**(29,651)**	**(27,287)**
Marsau Comercial Exportadora e Importadora Ltda. (3)	12/30/2026	4.35% a.a	(58)	(60)	-	-
Marsau Uruguay Holdings Sociedad Anonima (1)	12/30/2026	4.35% a.a	(35,778)	(28,773)	(586)	(604)
ABC Brasil Corretora de Seguros Ltda (2)	10/02/2028	100% CDI	(20,365)	(23,483)	(629)	(965)
ABC Brasil Com. de Energia Ltda. (2)	09/14/2028	99.5% CDI	(746,921)	(586,996)	(24,372)	(22,336)
ABC DCM Ltda (2)	09/11/2028	100% CDI	(43,208)	(19,155)	(1,253)	(47)
ABC Brasil Investment Banking Holding Ltda (2)	01/06/2028	100% CDI	(26,927)	(74,848)	(1,062)	(2,157)
ABC Holding Financeira Ltda (2)	01/07/2028	100% CDI	(1,732)	(1,277)	(57)	(4)
ABC M&A e ECM Ltda (2)	08/25/2028	99.50% CDI	(1,811)	(3,987)	(23)	(108)
ABC Brasil Beneficios Corretora de Seguros (2)	10/02/2028	100% CDI	(16,051)	(25,030)	(470)	(145)
Fundo de investimento em direitos creditórios NP ABC I.	06/18/2027	99.50% CDI	(14,227)	(1,235)	(308)	-
Administrators	08/12/2030	(a)	(36,988)	(38,646)	(891)	(921)
Open market funding			**(5,786)**	**-**	**(627)**	**(502)**
ABC Brasil Corretora de Seguros Ltda. (2)	S/ Vencto.	N/A	-	-	(12)	(12)
Visio Gestora de Créditos Ltda. (2)	10/01/2026	79.0% CDI	(2,092)	-	(63)	(454)
Bahrein I Fundo de Investimento em Direitos Creditorios	10/01/2026	13.65% Pre	(3,574)	-	(543)	(21)
ABC Brasil Beneficios Corretora de Seguros (2)	10/01/2026	79.0% CDI	(120)	-	(9)	(15)
Derivative financial instruments			**(8,823)**	**(1,302)**	**(5,030)**	**890**
ABC Brasil Com. de Energia Ltda. (2)	01/02/2032	(c)	(8,823)	(1,302)	(5,030)	890
Commission of service provision			**-**	**-**	**3,617**	**2,758**
ABC Brasil Corretora de Seguros Ltda (2)	10/31/2026	N/A	-	-	1,903	2,378
ABC Brasil DTVM S.A. (2)	10/31/2026	N/A	-	-	609	241
Visio Gestora de Créditos Ltda (2)	10/31/2026	N/A	-	-	(614)	(352)
ABC Brasil Beneficios Corretora de Seguros (2)	10/31/2026	N/A	-	-	1,719	489
ABC M&A e ECM Ltda (2)	10/31/2026	N/A	-	-	-	2
Guarantees and responsibilities (d)			**10,110**	**42,324**	**-**	**-**
Arab Banking Corporation - New York (3)	02/28/2027	0.5% a.a	9,639	41,860	-	-
ABC Brasil Com. de Energia Ltda. (2)	01/31/2027	1.5% a.a	471	464	-	-

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

(a) LCA / LCI / CDB - Rate of 91.00% up to 103.00 % of CDI – Lowest starting date: 02/27/2024, largest date of maturity: 07/22/2030.
LCA / LCI / CDB - Rate of 11,05% up to 15.05% -Lowest starting date: 08/12/2024, largest date of maturity: 09/10/2029.
LCA / LCI / CDB - Rate of 6.58% up to 7.63% + IPCA - Lowest starting date: 01/23/2025, largest date of maturity: 08/12/2030.

(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), and associates.

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 and associates 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 associates; and (v) creating a tool for attracting and retaining talents in key positions at Banco ABC and associates.

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 is presented as follows:

	Bank			
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Fixed remuneration	9,001	25,593	8,294	25,793
Variable remuneration	5,492	9,686	3,914	11,715
Total short-term benefits	**14,493**	**35,279**	**12,208**	**37,508**
Share - based compensation	27,895	86,898	27,081	67,372
Total long-term benefits	**27,895**	**86,898**	**27,081**	**67,372**
Total	**42,388**	**122,177**	**39,289**	**104,880**

	Consolidated			
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Fixed remuneration	12,057	35,420	11,182	34,653
Variable remuneration	5,492	9,686	3,914	11,715
Total short-term benefits	**17,549**	**45,106**	**15,096**	**46,368**
Share - based compensation	29,057	89,697	27,677	70,090
Total long-term benefits	**29,057**	**89,697**	**27,677**	**70,090**
Total	**46,606**	**134,803**	**42,773**	**116,458**

c) Summary of changes in the compensation plan:

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

Shares were granted to eligible executives for settlement at the end of the vesting period, the quantities are presented as follows (in shares):

	September 2026	September 2025
Quantity at the beginning the year (net of income tax)	**2,352,484**	**2,449,952**
Shares granted	2,290,264	1,874,977
Shares delivered	(2,644,768)	(1,812,554)
Quantity at end of the year (net of income tax)	**1,997,980**	**2,512,375**

20. Overseas branch

The balances of transactions with third parties carried out by the foreign branch are presented as follows:

	September 2026	December 2025
Assets		
Cash	1,218,568	514,128
Securities and derivative financial instruments	549,699	655,336
Credit operations - net provision for expected loss	3,032,101	3,227,309
Other assets	280,287	369,391
Total	**5,080,655**	**4,766,164**
Liabilities		
Demand deposits	-	(1,266)
Interdependencies	653,462	670,635
Term deposits	-	(1)
Obligations for loans abroad	5,320,007	5,388,341
Derivative financial instruments	220,199	339,861
Other liabilities	17,874	1,007
Total	**6,211,542**	**6,398,577**

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

In the quarter ended on September 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$184,331 positive, in accordance with Resolution No. 4,817/20 of the National Monetary Council.

21. Profit sharing

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

For the quarter ended September 30, 2026, the amount of the profit sharing expense was R$ 69,344 for the Bank and R$ 73,446 for the Consolidated (R$ 70,817 for the Bank and R$ 74,978 for the Consolidated on September 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 September 30, 2026, these amounts total R$ 821,988 for the Bank and R$ 822,952 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$ 488,138, on September 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$ 193,752 on September 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$ 107,494 on September 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$ 14,511 (R$13,268 on December 31, 2025).

Unapproved compensation - CSLL

Offset related to the negative CSLL balance for the 2018 calendar year. The decision recognized part of the credit and demanded part of the debts that were intended to be offset plus fines and interest. A defense was filed in the administrative process. The amount of the demand amounts to R$ 5,544 on September 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$ 6,222 (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$ 2,623 (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$ 1,632 (R$ 1,543 on December 31, 2025).

b) Labor contingencies

On September 30, 2026, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R$ 9,839 - Note 22.d.(R$ 8,528 on December 31, 2025). Labor lawsuits classified as possible losses totaled R$ 66,590 (R$ 67,023 on December 31, 2025) and were not provisioned.

c) Civil contingencies

On September 30, 2026, ongoing civil lawsuits classified by our legal advisors as a probable loss totaled R$ 7,909 - Note 22.d (R$ 3,746 on December 31, 2025). Civil lawsuits classified as a possible loss totaled R$ 11,296 (R$ 11,016 on December 31, 2025), and no provisions have been recognized.

d) Movement of provisions constituted:

	September 2026			
	Bank and Consolidated			
	Tax	**Labor (b)**	**Civil (a)**	**Total**
At the beginning of the quarter	**1,333**	**8,528**	**3,746**	**13,607**
Constitution / (Reversal)	7,592	1,311	4,163	13,066
At the end of the quarter	**8,925**	**9,839**	**7,909**	**26,673**

	December 2025			
	Bank and Consolidated			
	Tax	**Labor (b)**	**Civil (a)**	**Total**
At the beginning of the quarter	**5,797**	**11,764**	**4,404**	**21,965**
Constitution / (Reversal)	(4,464)	(3,236)	(658)	(8,358)
At the end of the quarter	**1,333**	**8,528**	**3,746**	**13,607**

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

23. Equity

a) Share Capital

As of September 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.

In accordance with the provisions of Law No. 9.249/95, the amounts calculated and paid/accrued as interest on equity are presented as follows:

Period	Interest on equity	Reduction in expenses with income and social contributions taxes
03/31/2026	147,097	66,194
06/30/2026	153,897	69,254
09/30/2026	153,164	68,924

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.

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 approved a capital increase 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 in the amount 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. The capital increase was approved by the Central Bank of Brazil on October 15, 2026.

d) Destination of earnings

i) Income reserve - Dividend equalization

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

ii) Income reserve - Repurchase of shares

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

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 September 30, 2026, based on authorization from the Board of Directors for the acquisition of shares issued by the Bank to be held in treasury, 1,460,000 preferred shares were repurchased (1,140,000 on December 31, 2025).

On September 30, 2026, the total value of shares repurchased in treasury is R$ 50,371 equivalent to 2,309,058 preferred shares (R$ 63,916 equivalents to 3,493,826 on December 31, 2025). The average cost per share repurchased in treasury on September 30, 2026 is R$ 21.81.

Movements of treasury shares:

	September 2026	December 2025
At the beginning of the year	3,493,826	4,360,960
Shares acquired	1,460,000	1,140,000
Shares delivered	(2,644,768)	(2,007,134)
At the end of the year	**2,309,058**	**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:

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, are shown below:

	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Net profit attributable to the Parent	273,691	761,225	256,811	726,477
Weighted average daily shares outstanding	258,029,543	251,335,255	240,630,786	240,310,162
Basic earnings per share (Brazilian reais)	**1.06**	**3.03**	**1.07**	**3.02**

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.

	3rd Quarter 2026	Accumulated 2026	3rd Quarter 2025	Accumulated 2025
Net profit attributable to the Parent	273,691	761,225	256,811	726,477
Weighted average daily shares outstanding	259,966,024	253,377,439	242,889,328	242,649,094
Basic earnings per share (Brazilian reais)	**1.05**	**3.00**	**1.06**	**2.99**

24. Operational limits - The Basel Accord

The Central Bank of Brazil, through CMN Resolution No. 4,955/21, instituted the calculation of reference equity on a consolidated basis for the financial conglomerate and, through CMN Resolution No. 4,958/21, instituted the calculation of the minimum reference equity required for risk-weighted assets (RWA), both with effect from January 2022. The Basel index for September 30, 2026 calculated based on the prudential conglomerate is 16,23% (16,29% December 31, 2025). The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	September 2026	December 2025
Credit risk	4,211,722	3,805,447
Interest Rate	283,787	179,069
Commodities	42,983	53,284
Stocks	2,975	-
Operating risk	294,480	266,517
Exchange risk	14,101	20,815
DRC - Credit risk of financial instruments classified in the trading portfolio	44,132	40,360
CVA - Risk of variation in the value of derivative financial instruments due to changes in the credit quality of the counterparty	82,449	81,279
Required capital base (PRE)	**4,976,629**	**4,446,770**
Reference equity (PR)	**10,098,218**	**9,055,204**
Excess of equity in relation to limit	**5,121,589**	**4,608,434**
Reconciliation of shareholders' equity		
Adjusted shareholders' equity	7,539,041	6,776,126
Subordinated financial bills - Level II	1,435,061	1,358,496
Perpetual subordinated financial bills - Level I	1,716,141	1,077,976
Intangible assets	(275,392)	(257,919)
Non-controlling shareholders interest	(18,676)	(17,178)
Object of Financing of Conglomerate Entities	-	(861)
Indirect investment in treasury shares	(17,400)	-
Capital increase pending Central Bank approval	(169,119)	-
Deferred tax asset	(203,593)	(21,335)
(+) Negative Adjustment Resulting from the Constitution of PE	93,583	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(1,428)	(475)
Total reference equity x shareholders' equity	**10,098,218**	**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$ 2,046,987 by the clearing agreement in the period ended September 30, 2026.(R$ 2,061,252 as of December 31, 2025)

b) Exchange rate variations

	Bank			
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Marketable securities and other	364,939	373,669	-	-
Loans	(348,127)	(914,162)	(186,749)	(1,472,172)
Funding	10,080	(16,794)	(294,903)	(935,530)
Borrowings and onlendings	(6,136)	717,670	218,569	1,343,110
Total rate variation	**20,756**	**160,383**	**(263,083)**	**(1,064,592)**

			Consolidated	
	3rd Quarter 2026	**Accumulated 2026**	**3rd Quarter 2025**	**Accumulated 2025**
Marketable securities and other	368,185	380,542	-	-
Loans	(348,130)	(914,165)	(186,749)	(1,472,172)
Funding	10,080	(16,794)	(294,903)	(935,530)
Borrowings and onlendings	(6,136)	717,670	218,569	1,343,110
Total rate variation	**23,999**	**167,253**	**(263,083)**	**(1,064,592)**

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 quarter ended September 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 interim financial statements are currently being measured.

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Banco ABC Brasil S.A.

The Directors

Executive Committee
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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
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Marcos Chadalakian
Rafael Ferreira Garrote Paiva
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