

Quarterly Information - ITR

Banco ABC Brasil S.A.

March 31, 2024

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Company Information / Capital Composition

Number of shares (Units)	Current quarter 03/31/2024
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Paid-up capital	
Common	122.961.704
Preferred	121.695.153
Total	244.656.857
<hr/>	
Treasury shares	
Common	-
Preferred	3.387.048
Total	3.387.048

Release: 1

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Brazilian Central Bank and presented according with the standards issued by the Brazilian Securities Exchange Commission - CVM and Central Bank of Brazil

Individual financial statements / Balance sheet - Assets (In thousands of reais)

Code	Description	Current quarter 03/31/2024	Year ended 12/31/2023
1	Total assets	60,178,167	59,796,252
1.01	Cash and Cash Equivalents	4,314,704	4,647,868
1.01.01	Cash	247,395	646,803
1.01.02	Liquidity applications	4,067,309	4,001,065
1.01.02.01	Open market applications	3,931,174	3,730,813
1.01.02.03	Foreign currency applications	136,135	270,252
1.02	Financial Assets	46,649,437	46,388,313
1.02.02	Financial assets measured at fair value through profit or loss	6,622,521	6,883,134
1.02.02.01	Marketable securities	5,017,722	4,742,703
1.02.02.02	Derivatives	1,604,799	2,140,431
1.02.03	Financial assets measured at fair value through other comprehensive income	14,031,752	11,907,567
1.02.03.01	Marketable securities	14,031,752	11,907,567
1.02.04	Financial assets measured at amortized cost	25,995,164	27,597,612
1.02.04.01	Interbank investments	869,565	746,545
1.02.04.02	Open market application	400,541	345,300
1.02.04.03	Marketable securities	2,610,123	2,599,250
1.02.04.04	Loans	22,114,935	23,906,517
1.03	Taxes	1,208,087	1,234,318
1.04	Other credits	6,467,378	6,339,793
1.04.03	Others	6,467,378	6,339,793
1.04.03.01	Interbank accounts	583,820	608,284
1.04.03.02	Trading and intermediation of securities	593,322	504,865
1.04.03.03	Receivables	28,356	24,443
1.04.03.04	Prepaid expenses	34,748	22,137
1.04.03.05	Others	133,270	133,975
1.04.03.06	Sundry	207,762	285,060
1.04.03.07	Foreign exchange portfolio	5,735,306	5,621,210
1.04.03.08	Allowance for loan losses	(849,206)	(860,181)
1.05	Investments	1,288,339	942,997
1.05.01	Associates and subsidiaries	1,281,914	937,653
1.05.05	Other investments	6,425	5,344
1.06	Fixed assets	38,347	31,821
1.06.01	Other fixed assets	103,576	95,292
1.06.03	Accumulated depreciation	(65,229)	(63,471)
1.07	Intangible	211,875	211,142
1.07.01	Intangible assets	349,789	338,964
1.07.03	Accumulated amortization	(137,914)	(127,822)

Individual financial statements / Balance sheet - Liabilities

(In thousands of reais)

Code	Description	Current quarter	Year ended
		03/31/2024	12/31/2023
2	Total liabilities	60,178,167	59,796,252
2.01	Financial liabilities measured at fair value through profit or loss	1,237,376	1,859,241
2.01.10	Derivative financial instruments	1,237,376	1,859,241
2.02	Financial liabilities measured at amortized cost	45,947,846	45,124,046
2.02.01	Deposits	10,506,735	10,559,081
2.02.02	Money market funding	1,675,937	1,712,389
2.02.04	Others funds	33,765,174	32,852,576
2.02.04.01	Funds from acceptance and issue of securities	21,283,659	19,805,243
2.02.04.02	Borrowings and Onlending	9,166,739	10,529,944
2.02.04.03	Subordinated debts	3,314,776	2,517,389
2.03	Provisions	246,870	303,869
2.04	Tax liabilities	334,637	350,238
2.05	Other liabilities	6,273,308	6,287,129
2.05.07	Foreign exchange portfolio	5,892,982	5,751,342
2.05.08	Interbank accounts	-	16
2.05.09	Interbranch accounts	103,341	160,494
2.05.10	Social and statutory	92,963	172,643
2.05.11	Taxes and social security	100,060	174,676
2.05.12	Trading and intermediation of securities	47,976	2,469
2.05.14	Others	35,986	25,489
2.07	Equity	6,138,130	5,871,729
2.07.01	Capital	4,618,603	4,472,131
2.07.02	Capital reserve	24,335	13,204
2.07.04	Profit reserve	1,413,017	1,413,017
2.07.05	Retained earnings	130,389	-
2.07.08	Equity valuation adjustments	(48,214)	(26,623)

**Individual financial statements / Income statement
(In thousands of reais)**

Code	Description	Current quarter	Prior quarter
		01/01/2024 to 03/31/2024	01/01/2023 to 03/31/2023
3.01	Income from financial intermediation	2,022,029	1,248,491
3.01.01	Lending operations	989,916	656,369
3.01.02	Gains (losses) on marketable securities operations	802,570	632,090
3.01.03	Gains (losses) on derivative financial instruments	186,383	70,705
3.01.04	Foreign exchange operations	43,160	(110,673)
3.02	Financial intermediation expenses	(1,670,551)	(947,570)
3.02.01	Funding expenses	(1,004,987)	(922,127)
3.02.02	Borrowings and onlendings	(628,414)	79,262
3.02.03	Allowance for loan losses	(37,041)	(105,234)
3.02.04	Allowance for loan losses - Exchange variation of CCL	(109)	529
3.03	Gross profit from financial intermediation	351,478	300,921
3.04	Other operating (expenses) / income	(95,685)	(85,767)
3.04.02	Income from services rendered	58,143	75,046
3.04.03	Personnel expenses	(118,590)	(108,691)
3.04.04	Other administrative expenses	(82,024)	(69,610)
3.04.05	Taxes	(8,432)	(23,189)
3.04.06	Other operating income	14,180	10,882
3.04.07	Other operating expenses	3,704	(1,698)
3.04.07.01	Others	(979)	(2,131)
3.04.07.02	Non-operating	4,683	433
3.04.08	Equity pickup from subsidiaries	37,334	31,493
3.05	Operating income	255,793	215,154
3.06	Provision for income and social contribution taxes	20,919	34,660
3.06.01	Current	49,201	24,621
3.06.02	Deferred	(28,282)	10,039
3.09	Income before taxes and profit sharing	276,712	249,814
3.1	Profit sharing / statutory contributions	(53,684)	(59,791)
3.10.01	Profit sharing	(53,684)	(59,791)
3.11	Net income for the period	223,028	190,023

**Individual financial statements / Statement of comprehensive income
(In thousands of reais)**

Code	Description	Current quarter	Prior quarter
		01/01/2024 to 03/31/2024	01/01/2023 to 03/31/2023
4.01	Net income for the period	223,028	190,023
4.02	Other comprehensive income / (loss)	(21,591)	(4,252)
4.02.01	Items that can subsequently be reclassified to profit or loss	(21,591)	(4,252)
4.02.01.01	Adjustments of financial instruments	(39,256)	(7,706)
4.02.01.02	Tax effects	17,665	3,454
4.04	Comprehensive income for the period	201,437	185,771

Individual financial statements / Statement of cash flow - Indirect method (In thousands of reais)

Description	Current quarter 01/01/2024 to 03/31/2024	Prior quarter 01/01/2023 to 03/31/2023
6.01 Net cash from operating activities	(867,812)	(2,617,772)
6.01.01 Cash generated by operating activities	77,619	135,286
6.01.01.01 Net income for the period	223,028	190,023
6.01.01.02 Adjustment to the net income	(145,409)	(54,737)
6.01.02 Changes in assets and liabilities	(945,431)	(2,753,058)
6.01.02.01 Interbank investments	(176,708)	155,356
6.01.02.02 Marketable securities and derivative financial instruments	(2,629,836)	(3,488,293)
6.01.02.03 Foreign exchange portfolio	27,544	86,640
6.01.02.04 Lending operations	1,527,571	1,720,609
6.01.02.05 Other assets	23,008	(103,966)
6.01.02.06 Other liabilities	(181,380)	120,146
6.01.02.07 Deposits	(52,346)	(897,743)
6.01.02.08 Open market funding	(21,120)	389,723
6.01.02.09 Borrowings and onlendings	(928,738)	(381,057)
6.01.02.10 Securities acceptance and issuance	1,478,416	(335,935)
6.01.02.11 Tax Paid	(17,092)	(22,037)
6.01.02.13 Non-financial assets held for sale	5,250	3,499
6.02 Net cash from investing activities	(332,361)	(235,296)
6.02.01 Acquisition of investments	(1,047)	(201,983)
6.02.02 Acquisition of fixed assets and intangible assets	(8,870)	(3,153)
6.02.04 Disposal of investments	14	-
6.02.05 Disposal of fixed assets for own use and intangible assets	(10,839)	(26,157)
6.02.07 Allocations of reserves	(4,658)	(4,003)
6.02.08 Dividendos recebidos	43,039	-
6.02.09 Capital increase of controlled companies	(350,000)	-
6.03 Net cash from financing activities	867,009	(72,711)
6.03.01 Subordinated debts	797,387	11,337
6.03.03 Treasury shares	15,789	9,123
6.03.05 Interest on equity	(92,639)	(93,171)
6.05 Increase (decrease) in cash and cash equivalents	(333,164)	(2,925,779)
6.05.01 Cash and cash equivalents at beginning of the period	4,647,868	5,229,895
6.05.02 Cash and cash equivalents at end of the period	4,314,704	2,304,116

Individual financial statements / Statement of changes in equity - 01/01/2024 to 03/31/2024
(In thousands of reais)

Code	Description	Capital	Capital Increase	Capital reserve and Treasury shares	Profit reserve	Other Comprehensive Income	Retained earnings	Total
5.01	Opening balance	4,472,131	13,204	1,413,017	-	-	(26,623)	5,871,729
5.03	Adjusted balance	4,472,131	13,204	1,413,017	-	-	(26,623)	5,871,729
5.04	Capital Transactions with Partners	146,472	15,789	-	-	(92,639)	-	69,622
5.04.01	Capital Increase	146,472	-	-	-	-	-	146,472
5.04.07	Interest on equity	-	-	-	-	(92,639)	-	(92,639)
5.05	Total Comprehensive Income	-	-	-	-	223,028	(21,591)	201,437
5.05.01	Net income of the period	-	-	-	-	223,028	-	223,028
5.05.02	Other comprehensive income	-	-	-	-	-	(21,591)	(21,591)
5.05.02.01	Adjustments of Financial Instruments	-	-	-	-	-	(21,591)	(21,591)
5.06	Internal Changes in Stockholders' Equity	-	(4,658)	-	-	-	-	(4,658)
5.06.01	Constitution of Reserves	-	(4,658)	-	-	-	-	(4,658)
5.7	Closing balance	4,618,603	24,335	1,413,017	-	130,389	(48,214)	6,138,130

Individual financial statements / Statement of changes in equity - 01/01/2023 to 03/31/2023
(In thousands of reais)

Code	Description	Capital	Capital Increase	Capital reserve and Treasury shares	Profit reserve	Other Comprehensive Income	Retained earnings	Total
5.01	Opening balance	4,315,017	(24,828)	918,594	-	-	(3,397)	5,205,386
5.03	Adjusted balance	4,315,017	(24,828)	918,594	-	-	(3,397)	5,205,386
5.04	Capital Transactions with Partners	-	9,123	-	-	(93,171)	-	(84,048)
5.04.07	Interest on equity	-	-	-	-	(93,171)	-	(93,171)
5.05	Total Comprehensive Income	-	-	-	-	190,023	(4,252)	185,771
5.05.01	Net income of the period	-	-	-	-	190,023	-	190,023
5.05.02	Other comprehensive income	-	-	-	-	-	(4,252)	(4,252)
5.05.02.01	Adjustments of Financial Instruments	-	-	-	-	-	(4,252)	(4,252)
5.06	Internal Changes in Stockholders' Equity	-	(4,003)	-	-	-	-	(4,003)
5.06.01	Constitution of Reserves	-	(4,003)	-	-	-	-	(4,003)
5.7	Closing balance	4,315,017	(19,708)	918,594	-	96,852	(7,649)	5,303,106

Individual financial statements / Statement of value added (In thousands of reais)

Code	Description	Current quarter	Prior quarter
		01/01/2024 to 03/31/2024	01/01/2023 to 03/31/2023
7.01	Revenues	2,057,202	1,229,714
7.01.01	Financial intermediation	2,022,029	1,248,491
7.01.02	Income from services rendered	58,143	75,046
7.01.03	Allowance for loan losses	(37,150)	(104,705)
7.01.04	Other	14,180	10,882
7.02	Financial intermediation expenses	(1,633,401)	(842,865)
7.03	Inputs acquired from third parties	(59,477)	(57,102)
7.03.02	Services provided by third parties	(3,790)	(3,309)
7.03.04	Others	(55,687)	(53,793)
7.03.04.01	Data Processing and Telecom	(22,521)	(19,435)
7.03.04.02	Financial system services	(9,507)	(10,246)
7.03.04.03	Specialized technical services	(10,802)	(7,040)
7.03.04.04	Travel expenses	(3,406)	(1,841)
7.03.04.05	Promotions and Public Relations	(4,621)	(7,939)
7.03.04.06	Other Operating Expenses	(979)	(2,131)
7.03.04.07	Non-operating income	6,112	1,290
7.03.04.08	Non-operating expense	(1,429)	(857)
7.03.04.09	Other Administrative Expenses	(8,534)	(5,594)
7.04	Gross value added	364,324	329,747
7.05	Allowances	(12,436)	(8,384)
7.05.01	Depreciation, amortization and depletion	(12,436)	(8,384)
7.06	Net produced value added	351,888	321,363
7.07	Value added received on transfer	37,334	31,493
7.07.01	Equity pickup	37,334	31,493
7.08	Total distributable value added	389,222	352,856
7.09	Value added distribution	389,222	352,856
7.09.01	Personnel	146,958	148,520
7.09.01.01	Direct compensation	71,192	69,049
7.09.01.02	Benefits	14,927	13,325
7.09.01.03	Unemployment Compensation Fund (FGTS)	6,331	5,764
7.09.01.04	Other	54,508	60,382
7.09.02	Taxes, charges and contributions	12,829	8,491
7.09.02.01	Federal	9,122	4,189
7.09.02.03	Municipal	3,706	4,302
7.09.03	Third party capital remuneration	6,407	5,822
7.09.03.01	Rents	6,407	5,822
7.09.04	Own capital remuneration	223,028	190,023
7.09.04.01	Interest on equity	92,639	93,171
7.09.04.03	Retained earnings	130,389	96,852

Performance in the third quarter of 2024

We submit to your consideration the individual and consolidated accounting information of Banco ABC BRASIL S.A. for the first quarter of 2024.

Banco ABC BRASIL S.A.

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

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

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

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

Shareholding Structure

As of March 31, 2024 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.4%; Free float: 30.8%; Management and Board members: 5.3%; and Treasury Stock: 1.5%.

Business Profitability

Banco ABC Brasil S.A. reported net income of R\$223.0 million in the first quarter of 2024 (R\$190.0 million in the first quarter of 2023), reaching a return on average equity of 15.1% pa (14.4% pa in the first quarter of 2023).

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

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R\$33.6 billion as of the end of March, 2024 (R\$35.3 billion as of the end of December, 2023). Regarding the credit portfolio quality, 93.6% of the loan transactions and 98.3% of the guarantees issued transactions were rated between AA and C at the end of March, 2024, in accordance with Brazilian Central Bank Resolution No. 2682. Considering both portfolios, the ratio was 95.2%. The loan loss provision balance was equivalent to 3.84% of the loan portfolio as of the end of March, 2024 (3.60% as of the end of December, 2023).

CVM Ruling 80/2022

In compliance with CVM Ruling 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 Ltda.

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\$167 thousand related to such services, which is equivalent to 7.3% of the external audit fees related to the financial statements for the year ended December 31, 2023 of the Bank and its subsidiaries.

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

Securities Portfolio

At the end of the period, Banco ABC Brasil S.A. accounted to R\$2,610.1 million in securities classified as "held to maturity", in accordance with Circular No. 3,068/01 of the Central Bank of Brazil. The Bank has the financial capability and intention to hold these securities to maturity.

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 Banco ABC Brasil 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 Nos. 4,557/17, 4.745/19, and 4,327/14 of the Central Bank of Brazil, 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 Central Bank of Brazil, 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 > Relações com Investidores > Serviços de RI > Fatores de risco > Estrutura de gestão de risco - Banco ABC Brasil.

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 Vice-Presidency of Credit and Risk Management, acting as a second line of defense.

The Bank's governance structure considers that the company 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 Central Bank of Brazil, counting on. It is based on bodies defined by the current regulation, such as the Board of Directors and Audit Committee, and supported by internal ones, such as the Board Risk Committee and the Executive Committee, as well as other operating committees, such as the Credit Committee, the Financial Committee, and the Operational Risk and Compliance 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 bodies and committees created for this purpose.

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

2) Operational Risk

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

Operational risk management is organized in three defense lines: 1) managers of several areas; 2) Risk Management area and Operational Risk and Compliance Committee and 3) Internal Audit.

Management is based on ongoing identification, assessment, monitoring, control and mitigation of risks through specific tools. The effectiveness of actions is reinforced by timely communication to management, involvement of people, and the efforts to spread a risk management culture. The Operational Risk, Compliance and Information Security Committee 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 weekly 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 covers the bank's activities of authorization, execution, control, and monitoring. This also includes not only individual outlooks for economic groups, clients, and operations but also the aggregate risk factors of the portfolio, such as concentration in a sector, product, or region.

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

The process of management is dynamic and shared, notably in the areas of Credit Risk Analysis, Administration, and Management, which are parts of the structure of the Vice-Presidency of Credit and Risk Management. This seeks to assure that risks are within defined limits and that the coverage of required collaterals is 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 portfolio quality monitoring and execution of stress tests, as well as the development and performance of models for attributing counterparty and transaction risk classification. The area also monitors risk concentration and evaluates the impacts of adverse scenarios.

5) Environmental and Social Responsibility

The Social and Environmental and Climate Responsibility Policy ("PRSAC") approved by the Council in 4Q22 outlines the guidelines for the identification, evaluation, monitoring, mitigation, and control of socio-environmental and climate risk, in compliance with Resolution 4.945/21 of the Central Bank of Brazil.

The ABC Brasil has research tools, internal analysis processes, and governance structure that provide the management of these risks in an integrated way with credit and market risk management. The Bank also applies, in accordance with internal eligibility criteria, questionnaires, and socio-environmental 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 Resolution No. 4,557/17 and 4.745/19 of the Central Bank of Brazil, the information relating to capital management in Brazil is available on its website on the internet, available through the following URL: www.abcbrasil.com.br > Relações com Investidores > Serviços de RI > Fatores de Risco > Estrutura de gestão de capital - Banco ABC Brasil.

7) Compensation Committee

The ABC Brasil has a Compensation Committee established in the first General Shareholder's Meeting of 2012 that shall be responsible for (i) to prepare the remuneration policy of the Bank's directors and its subsidiaries, proposing to the Board of Directors the various forms of fixed and variable remuneration, in addition to benefits and special programs for recruitment and dismissal; (ii) supervising the implementation and operation of the compensation policy for the institution's managers; (iii) reviewing on an annual basis the institution's management compensation policy and recommending to the Board of Directors any correction or improvement; (iv) proposing to the Board of Directors the sum of overall compensation for managers to be submitted to the General Shareholders Meeting in accordance with article 152 of Corporation Law; (v) assessing future internal or external scenarios and their possible impacts on management compensation; (vi) analyzing the institution's management compensation policy in relation to market practices in order to identify significant discrepancies in relation to similar companies and proposing adjustments when necessary; (vii) ensuring that the management compensation policy is always compatible with the risk management policy, with the institution's current and projected objectives and financial position as well the provisions of that resolution; and (viii) preparing on an annual basis in a ninety day period as from December 31, each year a document known as the Compensation Committee Report as provided in Resolution No. 3,921/10 and Resolution No. 4.656/18 of Brazil's National Monetary Council.

8) Compliance Risk

The Banco ABC Brasil, through the areas of business and support (1st Line of Defense), Compliance Agents, which are present in all areas of the Bank and 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. 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, infralegal regulation or corporate principles and values.

The Compliance area is the unit responsible for managing the compliance risk of the ABC Brasil Group, pursuant to CMN Resolution No. 4595/17. 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.

Sao Paulo, May 08, 2024.

The Management

Notes to the financial statements

Based on National Monetary Council Resolution No. 4,818/20 and BCB Resolution 02/20, Banco ABC Brasil S.A. decided to prepare its consolidated quarterly financial information in accordance with accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil.

Thus, we did not fill in the charts referring to standardized consolidated data since they only apply when preparing consolidated financial statements in accordance with the pronouncements issued by CPC approved by CVM and aligned with international standards issued by IASB.

The information filled in the individual tables is in accordance with the standardized Empresas.Net system, where the balance sheet accounts are not editable, and the presentation is different from the model adopted by the Central Bank of Brazil.

We present below the consolidated balance sheet and the related consolidated income statement, explanatory notes, consolidated cash flows, consolidated statements of comprehensive income, statements of changes of consolidated shareholders' equity and consolidated statement of value added in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil:

A free translation from Portuguese into English of the Quarterly Financial Information (ITR) prepared in Brazilian currency and in accordance with accounting practices adopted in Brazil applicable to institutions authorized by Brazilian Central Bank and presented in accordance with the standards issued to operate by Brazilian Securities Exchange Commission - CVM and Brazilian Central Bank.

Banco ABC Brasil S.A.

Balance sheets

March 31, 2024 and December 31, 2023

(In thousands of reais)

	Notes	Bank		Consolidated	
		March 2024	December 2023	March 2024	December 2023
Assets					
Cash and banks	4	247,395	646,803	247,586	647,009
Financial instruments		56,452,052	56,010,588	57,037,285	56,572,415
Interbank investments		5,337,415	5,092,910	5,337,415	5,092,910
Foreign exchange portfolio	8	5,735,306	5,621,210	5,735,306	5,621,210
Marketable securities	5.a	21,659,597	19,249,520	21,486,225	19,089,734
Derivative financial instruments	5.b	1,604,799	2,140,431	2,354,436	2,846,104
Loans	6	22,114,935	23,906,517	22,123,903	23,922,457
Other assets		1,581,278	1,578,764	3,361,513	2,788,015
Interbank accounts		583,820	608,284	583,820	608,284
Trading and intermediation of securities	9.a	540,725	504,865	644,975	642,531
Receivables		28,356	24,443	55,278	28,480
Prepaid expenses		34,748	22,137	34,748	22,137
Assets not for own use		133,270	133,975	133,270	133,975
Sundry	9.b	260,359	285,060	1,909,422	1,352,608
Provisions for expected losses associated with credit risk	7	(849,206)	(860,181)	(849,206)	(860,181)
Deferred tax assets	19	1,208,087	1,234,318	1,211,849	1,237,047
Investments	10	1,288,339	942,997	6,425	5,344
Fixed assets	11	103,576	95,292	103,576	95,292
Intangible assets	11	349,789	338,964	349,789	338,964
Depreciation and amortization	11	(203,143)	(191,293)	(203,143)	(191,293)
Fixed assets		(65,229)	(63,471)	(65,229)	(63,471)
Intangible assets		(137,914)	(127,822)	(137,914)	(127,822)
Total assets		60,178,167	59,796,252	61,265,674	60,632,612

See accompanying notes.

Banco ABC Brasil S.A.

Balance sheets

March 31, 2024 and December 31, 2023

(In thousands of reais)

	Notes	Bank		Consolidated	
		March 2024	December 2023	March 2024	December 2023
Liabilities and shareholders' equity					
Deposits and financial instruments		53,078,204	52,734,629	53,666,701	53,216,934
Deposits	12	10,506,735	10,559,081	10,333,463	10,472,468
Money market funding	12	1,675,937	1,712,389	1,671,471	1,683,322
Funds from acceptance and issue of securities	12	21,283,659	19,805,243	21,283,659	19,805,243
Borrowings and Onlending	12	9,166,739	10,529,944	9,386,336	10,633,277
Derivative financial instruments	5.b	1,237,376	1,859,241	1,784,014	2,353,893
Foreign exchange portfolio	8	5,892,982	5,751,342	5,892,982	5,751,342
Subordinated debts	12	3,314,776	2,517,389	3,314,776	2,517,389
Other liabilities		380,326	535,787	514,395	726,448
Interbank accounts		-	16	-	16
Interbranch accounts		103,341	160,494	103,341	160,494
Social and statutory		92,963	172,643	92,963	172,643
Taxes and social security	14.a	100,060	174,676	156,824	235,835
Trading and intermediation of securities	14.c	47,976	2,469	125,258	132,001
Sundry	14.b	35,986	25,489	36,009	25,459
Provisions	13	246,870	303,869	540,109	388,147
Deferred tax obligations	19	334,637	350,238	397,409	415,712
Shareholders' equity		6,138,130	5,871,729	6,147,060	5,885,371
Capital	24.a	4,618,603	4,472,131	4,618,603	4,472,131
Brazilian residents		1,079,928	1,134,708	1,079,928	1,134,708
Foreign residents		3,392,203	3,337,423	3,392,203	3,337,423
Capital reserve		77,872	82,530	77,872	82,530
Profit reserve		1,413,017	1,413,017	1,413,017	1,413,017
Other comprehensive income		(48,214)	(26,623)	(48,214)	(26,623)
Treasury stock	24.e	(53,537)	(69,326)	(53,537)	(69,326)
Non controlling shareholders interest		-	-	8,930	13,642
Total liabilities		60,178,167	59,796,252	61,265,674	60,632,612

See accompanying notes.

Banco ABC Brasil S.A.

Income statements

Quarters ended March 31, 2024 and 2023

(In thousands of reais)

	Notes	Bank	
		Current Quarter 01/01/2024 a 03/31/2024	Prior Quarter 01/01/2023 a 03/31/2023
Income from financial intermediation		2,022,029	1,248,491
Loan operations		989,916	656,369
Marketable securities		802,570	632,090
Gain or Losses on derivative financial instruments	5.b	186,383	70,705
Foreign exchange operations		43,160	(110,673)
Expenses from financial intermediation		(1,670,551)	(947,570)
Funding expenses		(1,004,987)	(922,127)
Borrowings and onlendings		(628,414)	79,262
Constitution of provisions for expected losses associated with credit risk	7	(37,041)	(105,234)
Constitution of provisions for expected losses associated with credit risk - fx variation on credit assignment operations		(109)	529
Gross income from financial intermediation		351,478	300,921
Other operating income (expenses)		(100,368)	(86,200)
Income from services rendered	15	58,143	75,046
Personnel expenses		(118,590)	(108,691)
Other administrative expenses	16	(82,024)	(69,610)
Taxes		(8,432)	(23,189)
Equity pick-up from subsidiaries	10	37,334	31,493
Other operating income	17	14,180	10,882
Other operating expenses	18	(979)	(2,131)
Operating income		251,110	214,721
Non-operating income		4,683	433
Income before taxes and profit sharing		255,793	215,154
Income and social contribution taxes	19	20,919	34,660
Current		49,201	24,621
Deferred		(28,282)	10,039
Profit sharing / statutory contributions	22	(53,684)	(59,791)
Net income for the period		223,028	190,023
Earnings per share - basic in R\$	24.f	0.89	0.86
Earnings per share - diluted in R\$	24.f	0.88	0.85

See accompanying notes.

Banco ABC Brasil S.A.

Income statements

Quarters ended March 31, 2024 and 2023

(In thousands of reais)

	Notes	Consolidated	
		Current	Prior
		01/01/2024 a 03/31/2024	01/01/2023 a 03/31/2023
Income from financial intermediation		2,062,078	1,295,634
Loan operations		990,666	657,710
Marketable securities		797,666	639,121
Gain or Losses on derivative financial instruments	5.b	230,586	109,476
Foreign exchange operations		43,160	(110,673)
Expenses from financial intermediation		(1,668,281)	(945,962)
Funding expenses		(1,002,717)	(920,519)
Borrowings and onlendings		(628,414)	79,262
Constitution of provisions for expected losses associated with credit risk	7	(37,041)	(105,234)
Constitution of provisions for expected losses associated with credit risk - FX variation on credit assignment operations		(109)	529
Gross income from financial intermediation		393,797	349,672
Other operating income (expenses)		(109,351)	(117,727)
Income from services rendered	15	106,302	83,546
Personnel expenses		(127,226)	(110,704)
Other administrative expenses	16	(83,904)	(70,243)
Taxes		(19,357)	(27,774)
Equity pick-up from subsidiaries	10	-	-
Other operating income	17	15,815	11,017
Other operating expenses	18	(981)	(3,569)
Operating income		284,446	231,945
Non-operating loss		4,683	433
Income before taxes and profit sharing		289,129	232,378
Income and social contribution taxes	19	(3,232)	19,654
Current		21,316	16,472
Deferred		(24,548)	3,182
Profit sharing / statutory contributions	22	(59,380)	(61,356)
Non controlling shareholders interest		(3,489)	(653)
Net income for the period		223,028	190,023

See accompanying notes.

Banco ABC Brasil S.A.

Statements of comprehensive income
 Quarters ended March 31, 2024 and 2023
 (In thousands of reais)

	<u>Bank and consolidated</u>	
	<u>Current</u> Quarter 01/01/2024 a 03/31/2024	<u>Prior</u> Quarter 01/01/2023 a 03/31/2023
Net income for the period	223,028	190,023
Items that can subsequently be reclassified to profit or loss		
Other comprehensive income / (loss)	<u>(21,591)</u>	<u>(4,252)</u>
Other comprehensive income - adjustment to market value	(39,256)	(7,706)
Tax effects	17,665	3,454
Other comprehensive income	201,437	185,771

See accompanying notes.

Banco ABC Brasil S.A.

Statements of changes in equity
 Periods ended March 31, 2024 and 2023
 (In thousands of reais)

	Bank									Total
	Capital	Income reserve			Share buyback	Other Comprehensive Income	Retained earnings	Treasury shares		
		Capital Increase	Capital Reserve	Legal Reserve						
Balances at December 31, 2022	4,315,017	-	57,334	68,621	794,973	55,000	(3,397)	-	(82,162)	5,205,386
Adjustment to market value - securities	-	-	-	-	-	-	(4,252)	-	-	(4,252)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	9,123	9,123
Net income for the period	-	-	-	-	-	-	-	190,023	-	190,023
Interest on equity	-	-	-	-	-	-	-	(93,171)	-	(93,171)
Allocations of reserves - Management remuneration	-	-	(4,003)	-	-	-	-	-	-	(4,003)
Balances at March 31, 2023	4,315,017	-	53,331	68,621	794,973	55,000	(7,649)	96,852	(73,039)	5,303,106
Balances at December 31, 2023	4,472,131	-	82,530	111,200	1,246,817	55,000	(26,623)	-	(69,326)	5,871,729
Adjustment to market value - securities	-	-	-	-	-	-	(21,591)	-	-	(21,591)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	15,789	15,789
Capital Increase	-	146,472	-	-	-	-	-	-	-	146,472
Allocation - Legal reserve	-	-	-	-	-	-	-	223,028	-	223,028
Constitution of reserves	-	-	-	-	-	-	-	(92,639)	-	(92,639)
Allocations of reserves - Management remuneration	-	-	(4,658)	-	-	-	-	-	-	(4,658)
Balances at March 31, 2024	4,472,131	146,472	77,872	111,200	1,246,817	55,000	(48,214)	130,389	(53,537)	6,138,130

See accompanying notes.

Banco ABC Brasil S.A.

Statements of changes in equity
 Periods ended March 31, 2024 and 2023
 (In thousands of reais)

	Consolidated										
	Capital	Capital Increase	Capital Reserve	Income reserve			Other Comprehensive Income	Retained earnings	Treasury shares	Non controlling shareholders intereste	Total
				Legal Reserve	Equalization of dividends	Share buyback					
Balances at December 31, 2022	4,315,017	-	57,334	68,621	794,973	55,000	(3,397)	-	(82,162)	2,017	5,207,403
Adjustment to market value - securities	-	-	-	-	-	-	(4,252)	-	-	-	(4,252)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	9,123	-	9,123
Net income for the period	-	-	-	-	-	-	-	190,023	-	653	190,676
Interest on equity	-	-	-	-	-	-	-	(93,171)	-	-	(93,171)
Dividends distributed	-	-	-	-	-	-	-	-	-	(1,517)	(1,517)
Allocations of reserves - Management remuneration	-	-	(4,003)	-	-	-	-	-	-	-	(4,003)
Balances at March 31, 2023	4,315,017	-	53,331	68,621	794,973	55,000	(7,649)	96,852	(73,039)	1,153	5,304,259
Balances at December 31, 2023	4,472,131	-	82,530	111,200	1,246,817	55,000	(26,623)	-	(69,326)	13,642	5,885,371
Adjustment to market value - securities	-	-	-	-	-	-	(21,591)	-	-	-	(21,591)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	15,789	-	15,789
Capital Increase	-	146,472	-	-	-	-	-	-	-	-	146,472
Net income for the period	-	-	-	-	-	-	-	223,028	-	3,489	226,517
Interest on equity	-	-	-	-	-	-	-	(92,639)	-	-	(92,639)
Dividends distributed	-	-	-	-	-	-	-	-	-	(8,201)	(8,201)
Allocations of reserves - Management remuneration	-	-	(4,658)	-	-	-	-	-	-	-	(4,658)
Balances at March 31, 2024	4,472,131	146,472	77,872	111,200	1,246,817	55,000	(48,214)	130,389	(53,537)	8,930	6,147,060

See accompanying notes.

Notes to quarterly information

Banco ABC Brasil S.A.

Statements of cash flows - Indirect method

Periods ended March 31, 2024 and 2023

(In thousands of reais)

	Bank		Consolidated	
	Current Quarter 01/01/2024 a 03/31/2024	Prior Quarter 01/01/2023 a 03/31/2023	Current Quarter 01/01/2024 a 03/31/2024	Prior Quarter 01/01/2023 a 03/31/2023
Operating activities				
Adjusted net income of the period	208,483	135,286	118,687	173,636
Net income of the period	223,028	190,023	223,028	190,023
Adjustment to net income:	(14,545)	(54,737)	(104,341)	(16,387)
Depreciation and amortization	12,436	8,384	12,436	8,384
Equity pick-up from subsidiaries	(37,334)	(31,493)	-	-
Gain (loss) on disposal of non-financial assets	(5,491)	282	(5,491)	282
Gain (loss) on disposal of fixed assets and intangible	4	-	4	-
Provision for impairment of non-financial assets	946	468	946	468
Constitution of provisions for expected losses associated with credit risk	37,041	105,234	(37,041)	105,234
Constitution of provisions for expected losses associated with credit risk - fx variation on credit assignment operations	109	(529)	(109)	(529)
Provision for contingent liabilities and legal liabilities	(1,307)	426	(1,307)	426
Deferred tax	28,282	(10,039)	(24,548)	(3,182)
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(1,553)	946	(1,553)	946
Effects of Changes in Foreign Exchange Rates on Assets and Liabilities	(47,678)	(128,416)	(47,678)	(128,416)
Changes in assets and liabilities	(1,076,295)	(2,753,058)	(1,288,729)	(2,990,552)
Interbank investments	(176,708)	155,356	(176,708)	155,356
Marketable securities and derivative financial instruments	(2,629,836)	(3,488,293)	(2,608,228)	(3,528,723)
Foreign exchange portfolio	27,544	86,640	27,544	86,640
Loans operations	1,453,271	1,720,609	1,534,543	1,723,322
Non-financial assets held for sale	5,250	3,499	5,246	3,499
Other assets	23,008	(103,966)	(549,005)	(169,672)
Other liabilities	(237,944)	120,146	(30,843)	99,749
Deposits	(52,346)	(897,743)	(139,005)	(1,038,509)
Money market funding	(21,120)	389,723	3,481	418,691
Borrowings and onlendings	(928,738)	(381,057)	(812,474)	(381,057)
Funds from acceptance and issue of securities	1,478,416	(335,935)	1,478,416	(335,935)
Tax paid	(17,092)	(22,037)	(21,696)	(23,913)
Cash flow (used in) / provided by operating activities	(867,812)	(2,617,772)	(1,170,042)	(2,816,916)
Investments activities				
Acquisition of investments	(1,047)	(201,983)	(1,081)	(1,948)
Acquisition of fixed assets and intangible	(8,870)	(3,208)	(8,870)	(3,208)
Acquisition of non-financial assets	(10,839)	-	(10,839)	-
Disposal of investments	14	-	14	-
Disposal of fixed non-financial assets and intangible assets	-	(26,102)	-	(26,102)
Allocations of reserves of capital	(4,658)	(4,003)	(4,658)	(4,003)
Dividends received	43,039	-	-	-
Capital reduction	(350,000)	-	-	-
Cash (used in) / provided by investment activities	(332,361)	(235,296)	(25,434)	(35,261)
Financing activities				
Subordinated debts	797,387	11,337	797,387	11,337
Treasury shares	15,789	9,123	15,789	9,123
Capital Increase	146,472	-	146,472	-
Dividends distributed	-	-	(8,201)	(1,517)
Interest on equity provisioned	(92,639)	(93,171)	(92,639)	(93,171)
Non controlling shareholders interest	-	-	3,489	653
Cash(used in) / provided by financing activities	867,009	(72,711)	862,297	(73,575)
Increase / (decrease) in cash and cash equivalents	(333,164)	(2,925,779)	(333,179)	(2,925,752)
At beginning of the period	4,647,868	5,229,895	4,648,074	5,229,961
At end of the period - Note 4	4,314,704	2,304,116	4,314,895	2,304,209
Change in cash and cash equivalents.	(333,164)	(2,925,779)	(333,179)	(2,925,752)

See accompanying notes.

Notes to quarterly information**Banco ABC Brasil S.A.**

Statements of value added -
Periods ended March 31, 2024 and 2023
(In thousands of reais)

Note	Bank		Consolidated	
	Current Quarter	Prior Quarter	Current Quarter	Prior Quarter
	01/01/2024 a 03/31/2024	01/01/2023 a 03/31/2023	01/01/2024 a 03/31/2024	01/01/2023 a 03/31/2023
Determination of value added				
Income	2,057,202	1,229,714	2,147,045	1,285,492
Income from financial intermediation	2,022,029	1,248,491	2,062,078	1,295,634
Income from services rendered	15 58,143	75,046	106,302	83,546
Constitution of provisions for expected losses associated Constituição de provisões para perdas esperadas associadas ao risco de crédito	(37,041)	(105,234)	(37,041)	(105,234)
Constitution of provisions for expected losses associated with credit risk - fx variation on credit assignment operations	(109)	529	(109)	529
Other operating income	17 14,180	10,882	15,815	11,017
Financial intermediation expenses	(1,633,401)	(842,865)	(1,631,131)	(841,257)
Inputs acquired from third parties	(59,477)	(57,102)	(61,196)	(59,173)
Telecommunications and data processing	16 (22,521)	(19,435)	(22,713)	(19,453)
Services provided by third parties	16 (3,790)	(3,309)	(4,121)	(3,534)
Financial services	16 (9,507)	(10,246)	(9,592)	(10,256)
Specialized technical services	16 (10,802)	(7,040)	(10,958)	(7,264)
Travel expenses	16 (3,406)	(1,841)	(3,739)	(1,869)
Promotions and public relations, advertising and publicity	16 (4,621)	(7,939)	(4,681)	(7,939)
Other operating expenses	18 (979)	(2,131)	(981)	(3,569)
Non-operating income	6,112	1,290	6,112	1,290
Non-operating expense	(1,429)	(857)	(1,429)	(857)
Other administrative expenses	16 (8,534)	(5,594)	(9,094)	(5,722)
Gross value added	364,324	329,747	454,718	385,062
Retained values	(12,436)	(8,384)	(12,436)	(8,384)
Depreciation and amortization	16 (12,436)	(8,384)	(12,436)	(8,384)
Net value added	351,888	321,363	442,282	376,678
Added value received in transfer	37,334	31,493	-	-
Equity pick-up from subsidiaries	10 37,334	31,493	-	-
Added value distributed	389,222	352,856	442,282	376,678
Value added distribution	389,222	352,856	442,282	376,678
Salaries and social charges	146,958	148,520	159,460	151,734
Direct compensation	71,192	69,049	77,113	70,497
Benefits	14,927	13,325	15,488	13,429
Social Charges - FGTS	6,331	5,764	6,634	5,861
Training	824	591	845	591
Profit sharing	53,684	59,791	59,380	61,356
Taxes, charges and compulsory contributions	12,829	8,491	49,735	28,446
Federal	9,122	4,189	41,823	23,922
State	1	-	1,946	19
Municipal	3,706	4,302	5,966	4,505
Compensation of third party capital	6,407	5,822	6,570	5,822
Rental	0 6,407	5,822	6,570	5,822
Compensation of shareholders	223,028	190,023	226,517	190,676
Interest on equity	0 92,639	93,171	92,639	93,171
Retained profit	130,389	96,852	130,389	96,852
Non controlling shareholders interest	-	-	3,489	653

See accompanying notes.

Notes to quarterly information

1. Operations

The Bank is a publicly traded corporation and a subsidiary of the Bank ABC, based in Bahrain. In Brazil, the Bank is engaged in asset and liability operations inherent to multiple bank activities, being authorized to operate with commercial, foreign exchange, investment, credit and financing and housing financing portfolios.

The Bank's operations are conducted through branches in Brazil and abroad through an overseas branch located in Georgetown, Cayman Islands (Note 21).

The financial statements were approved by the Board of Directors on May 08, 2024.

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

i) Financial statements presentation and consolidation criteria

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

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

Direct subsidiaries	% Participation
ABC Brasil Administração e Participações Ltda.	100%
ABC Brasil Comercializadora de Energia Ltda.	100%
ABC IB Holding Ltda.	95,36%
Baraúna Fundo de Investimento Multimercado Crédito Privado	100%
Indirect subsidiaries	% Participation
ABC Brasil Corretora de Seguros Ltda.	90%
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%
Leblon Gestora de Créditos Ltda.	100%
Fundo de Investimento em Direitos Creditórios não padronizado ABC I.	100%
ABC M&A e ECM Ltda.	100%
ABC DCM LTDA	100%
ABC Holding Financeira Ltda.	100%

The non-standardized Credit Rights Investment Fund ABC I and Leblon Gestora de Créditos Ltda, both controlled by ABC Brasil Administração e Participações Ltda, were consolidated in January 2023 and June 2023, respectively.

The company ABC IB Holdings Ltda, was consolidated in June 2023.

The companies ABC M&A and ECM Ltda., ABC DCM Ltda. and ABC Holding Financeira Ltda., were consolidated in August 2023.

Notes to quarterly information

The Baraúna Fundo de Investimento Multimercado Crédito Privado was consolidated in September 2023.

During the quarter ended March 31, 2024, the Bank implemented a change in the corporate structure with the aim of reorganizing the operations and activities of the entities involved.

The shareholding control of the company ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A was transferred from Banco ABC Brasil S.A. to the indirect controlled company ABC Holding Financeira LTDA, through the issuance of 10,742,104 new quotas.

The accounting practices adopted to record operations and assess the Bank's assets, including operations conducted by the overseas branch and its consolidated subsidiaries were consistently applied and investments, rights, obligations and profit and loss (P&L) among consolidated companies were eliminated.

According to the faculty provided in Art. No. 77 of CMN Resolution No. 4,966/2021, the consolidated financial statements are presented in addition to the consolidated financial statements prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), which are required by Resolution CMN No. 4,818/2020 and will be published later.

ii) Functional currency and presentation currency

The consolidated financial statements are presented in Brazilian Reais (R\$), which is the functional and presentation currency of the Banco ABC Brasil S.A. and its subsidiaries, defined in accordance with Resolution No. 4,524/16 and Resolution No. 4,817/20 of the National Monetary Council.

iii) Foreign currencies translation

The assets and liabilities of the subsidiaries are converted at the exchange rate of the Financial Statements date. The result is converted by the average monthly exchange rate.

iv) Significant accounting practices

The Accounting Pronouncements Committee (CPC) issues accounting pronouncements and interpretations in line with international accounting standards and approved by the CVM and by Bacen, in its turn, the Brazilian Central Bank adopted the following pronouncements: CPC 00 (R1) - Conceptual Framework for Preparation and Disclosure of Financial and Accounting Report; CPC 01 (R1) - Reduction in the Recoverable Value of Assets; CPC 03 (r3) - Statement of Cash Flows; CPC 05 (R1) - Disclosure about Parties; CPC 24 - Provisions, Contingent Liabilities and Contingent Liabilities; CPC 33 (R1) - CPC 10 (R1) - Share-Based Payment; CPC 23 - Accounting Policies, Change of Estimate and Error Correction, CPC 24 - Subsequent Event, Employee Benefits, CPC 41- Earnings per share, CPC 46 - Measuring the fair value and CPC 47 Revenue from contract with client.

Notes to quarterly information

In addition, BACEN issued CMN Resolution No. 4,966/21, CMN Resolution No. 5,019/22 and Resolution BCB No. 309/23- Is related to deals with the accounting concepts and criteria applicable to financial instruments as well as for the designation and recognition of hedging (hedge accounting) seeking the convergence of the criterion accounting of COSIF for the requirements of the international standard of IFRS 9. The Resolution enters into force on January 1, 2025, and the Bank started the impact assessments and necessary changes to meet its implementation and the identification and treatment of expected impacts, which have not yet been measured.

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

Significant accounting practices are summarized as follows:

a) Asset valuation criteria

Interbank investments, loans and other rights, except for marketable securities and derivative financial instruments, are stated at cost of acquisition, of investment or release, plus exchange rate variation, monetary restatement and contractual interest. Allowances are recognized for adjustment to realizable value when market value is lower.

Marketable securities and derivative financial instruments are classified in accordance with management's intention to hold them in the portfolio, or their availability for sale, and are recorded as follows:

Trading securities: are acquired for the purpose of being actively and frequently traded. They are adjusted to market value with the related gain or loss recognized directly in the statements of income for the period.

Held to maturity: marketable securities for which the Bank has the intent and ability to maintain in portfolio to maturity are stated at cost, plus earnings reflected in the statements of income for the period. Permanent losses are recognized in P&L for the period.

Available for sale: marketable securities which cannot be classified as either trading securities or as held to maturity are adjusted to market value. The difference between the amounts restated by the yield curve of the security and market value is recorded under a separate account in shareholders' equity, net of tax effects, and transferred to the statements of income for the period when effectively realized. Permanent losses are recognized in P&L for the period.

Notes to quarterly information

Derivative financial instruments: marked to market against P&L for the period.

Forward operations are recorded at final contracted value, less the difference between such value and cash value of the asset or right. This difference is recognized as income or expenses based on the agreement effective terms.

Option transactions are recorded at the value of premiums paid or received through effective exercise thereof reduction restated at market value. They are then written off as a decrease or increase in asset or right cost, for the effective exercise thereof, or as income or expenses if not exercised.

Futures transactions are recorded at daily adjustment values, allocated as income or expenses.

Swap operations are recorded at the value of the receivables-payables difference, which is allocated as income or expenses.

Operations with other derivative financial instruments are recorded based on the agreement characteristics.

The allowance for loan losses is recognized at an amount considered sufficient to cover potential losses on the Bank's loan portfolio, based on past experience, assessment of delinquent accounts and collateral risks, as well as specific terms and conditions of the operations, in conformity with BACEN Resolution No. 2,682/99.

The provision for guarantees provided is based on the assessment of the losses associated with the probability of future disbursements related to the guarantees, and specific characteristics of the operations performed according to the requirements of National Monetary Council Resolution No. 4,512/16. It is recorded in an amount considered sufficient to cover probable losses during the entire term of the guarantee provided. The classification of operations is consistent with the requirements applied by Resolution No. 2,682/99 of the National Monetary Council.

Investments in subsidiaries are stated by the equity method in proportion to the Bank's ownership interest; other investments are stated at cost of acquisition, less a reserve, where applicable, to cover permanent losses.

Assets and rights classified under fixed assets in use are stated at cost of acquisition, less depreciation, where applicable, provided under the straight-line method using rates that take the useful lives of the assets into consideration.

Intangible assets are stated at cost of acquisition, less amortization, where applicable, provided under the straight-line method over the estimated useful lives of the assets, as from the date these were made available for use.

Notes to quarterly information

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 and are updated by official indices and charges, calculated up to the balance sheet date.

Foreign loan obligations include funds raised for use in commercial foreign exchange operations related to export and import financing, as well as investments in transfers and financing in foreign currency.

Such obligations are subject to exchange variation and international market interest and are updated by exchange variation and charges, calculated up to the balance sheet date.

The on lending on the country are represented by funds and special programs administered by official institutions, which are passed on to the final borrowers and are updated by official indices and charges, calculated up to the balance sheet date.

The Foreign transfers obligations are represented by funds obtained by the Bank from multilateral agencies (IDB - Inter-American Development Bank, PROPARCO - Societe de Promotion et de Participation pour la Cooperation Economique SA and IFC - International Finance Corporation) 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.

Notes to quarterly information

The objectives of this operation 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 12.b respectively.

e) Recognition of revenues and expenses

Revenues and expenses, including income, charges, monetary or exchange variances of inflation indices or official exchange rates applicable to current and noncurrent / long-term assets and liabilities, are recognized on accrual basis. Income and expenses also include the effects of asset adjustments to market or realizable value. Interest on past-due loan installments outstanding for over 59 days is recognized only when the respective amount is received.

The Income tax and social contribution are also recognized on an accrual basis, whose deferred amounts are calculated on temporary differences arising from income and expenses not yet taxable or deductible for tax purposes, whose future additions or deletions are authorized by tax legislation.

f) Contingent assets and contingent liabilities

The recognition, measurement and disclosure of contingent assets and liabilities, and legal liabilities take place according to the criteria described below:

- Contingent assets - are not recognized in the financial statements, except when there is evidence providing guarantee of their realization, on which further appeals can no longer be filed.
- Contingent liabilities - are recognized in the financial statements when, based on the opinion of legal advisors and the Bank's management, the risk of loss of a legal or administrative proceeding is regarded as probable, with a probable outflow of funds for settling the liabilities, and when the amounts involved may be measured with sufficient accuracy. Contingent liabilities classified by legal advisors as possible losses are only disclosed in notes, whereas those classified as remote losses do not require provision or disclosure.

g) Impairment of non-financial assets

An impairment provision is recognized when the book value of an asset, or its cash-generating unit, exceeds its recoverable amount. An impairment provision is recognized in profit and loss of the period.

Notes to quarterly information

h) Income and Social Contribution Taxes

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

3. Current and non-current segregation

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

The assets and liabilities realizable up to twelve months after the balance sheet, for the purposes of disclosure in this explanatory note, are classified in current and those whose maturities or effective possibility of settlement occur within more than 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 trading securities are classified in current asset, regardless of their maturity date and securities classified as available for sale are classified according to the maturity date, regardless of its liquidity, as established by Circular Bacen No. 3,068/01.

The segregation of the balance sheet between current and non-current is demonstrated in below, in accordance with Resolution CMN No 4,818/20 and Bacen Resolutions No 2/20.

i) Estimates of future realizations of deferred tax credits and obligations were determined according note 19 are shown below:

	Bank			Consolidated		
	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
Defered tax assets	682,762	525,325	1,208,087	682,762	529,087	1,211,849
Deferred tax credits	334,637	-	334,637	334,773	62,635	397,409

ii) The Financial treasury bills - LFT, classified as available for sale, presented in the balance sheet by the maturity, even though they have high liquidity and amount to R\$ 756,056 in the Bank and R\$ 785,338 in the consolidated in March 31, 2024.

iii) The Public Securities classified as held to maturity are liable to be converted into cash through repo operations in the amount R\$ 1,864,330, classified in the long term, in the Bank and Consolidated in March 31, 2024.

Notes to quarterly information

3. Current and non-current segregation

	Notes	Bank					
		March 2024			December 2023		
		Current	Non-current	Total	Current	Non-current	Total
Assets							
Cash and banks	4	247,395	-	247,395	646,803	-	646,803
Financial instruments		40,383,988	16,068,064	56,452,052	39,437,917	16,572,671	56,010,588
Interbank investments		5,213,159	124,256	5,337,415	4,971,201	121,709	5,092,910
Foreign exchange portfolio	8	5,692,556	42,750	5,735,306	5,541,913	79,297	5,621,210
Marketable securities	5.a	12,414,474	9,245,123	21,659,597	10,389,207	8,860,313	19,249,520
Derivative financial instruments	5.b	1,431,330	173,469	1,604,799	1,703,249	437,182	2,140,431
Loans	6	15,632,469	6,482,466	22,114,935	16,832,347	7,074,170	23,906,517
Other assets		1,416,967	164,311	1,581,278	1,512,476	66,288	1,578,764
Interbank accounts		583,820	-	583,820	605,073	3,211	608,284
Trading and intermediation of securities	9.a	540,725	-	540,725	504,865	-	504,865
Receivables		20,394	7,962	28,356	18,909	5,534	24,443
Prepaid expenses		15,675	19,073	34,748	11,523	10,614	22,137
Assets not for own use		133,270	-	133,270	96,975	37,000	133,975
Sundry	9.b	123,083	137,276	260,359	275,131	9,929	285,060
Provisions for expected losses associated with credit risk	7	(666,311)	(182,895)	(849,206)	(672,523)	(187,658)	(860,181)
Deferred tax assets	19	-	1,208,087	1,208,087	-	1,234,318	1,234,318
Investments		-	1,288,339	1,288,339	-	942,997	942,997
Fixed assets	11	-	103,576	103,576	-	95,292	95,292
Intangible assets	11	-	349,789	349,789	-	338,964	338,964
Depreciation and amortization	11	-	(203,143)	(203,143)	-	(191,293)	(191,293)
Fixed assets		-	(65,229)	(65,229)	-	(63,471)	(63,471)
Intangible assets		-	(137,914)	(137,914)	-	(127,822)	(127,822)
Total assets		41,382,039	18,796,128	60,178,167	40,924,673	18,871,579	59,796,252

Notes to quarterly information

3. Current and non-current segregation

Notes	Bank					
	March 2024			December 2023		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities and shareholders' equity						
Deposits and financial Instruments	35,063,291	18,014,913	53,078,204	36,100,804	16,633,825	52,734,629
Deposits	9,605,927	900,808	10,506,735	9,585,323	973,758	10,559,081
Money market funding	1,675,937	-	1,675,937	1,712,389	-	1,712,389
Funds from acceptance and issue of securities	8,895,996	12,387,663	21,283,659	8,468,254	11,336,989	19,805,243
Borrowings and Onlending	7,524,686	1,642,053	9,166,739	8,881,944	1,648,000	10,529,944
Derivative financial instruments	1,081,241	156,135	1,237,376	1,380,144	479,097	1,859,241
Foreign exchange portfolio	5,850,552	42,430	5,892,982	5,671,086	80,256	5,751,342
Subordinated debts	428,952	2,885,824	3,314,776	401,664	2,115,725	2,517,389
Provisions	227,595	19,275	246,870	282,245	21,624	303,869
Deferred tax obligations	-	334,637	334,637	-	350,238	350,238
Other liabilities	361,301	19,025	380,326	515,691	20,096	535,787
Interbank accounts	-	-	-	16	-	16
Interbranch accounts	103,228	113	103,341	160,432	2	160,434
Social and statutory	92,640	323	92,963	172,320	323	172,643
Taxes and social security	97,658	2,402	100,060	172,112	2,564	174,676
Trading and intermediation of securities	47,976	-	47,976	2,469	-	2,469
Sundry	19,799	16,187	35,986	8,282	17,207	25,489
Shareholders' equity	-	6,138,130	6,138,130	-	5,871,729	5,871,729
Capital	-	4,618,603	4,618,603	-	4,472,131	4,472,131
Brazilian residents	-	1,079,928	1,079,928	-	1,134,708	1,134,708
Foreign residents	-	3,392,203	3,392,203	-	3,337,423	3,337,423
Capital Increase	-	146,472	146,472	-	-	-
Capital reserve	-	77,872	77,872	-	82,530	82,530
Profit reserve	-	1,413,017	1,413,017	-	1,413,017	1,413,017
Other comprehensive income	-	(48,214)	(48,214)	-	(26,623)	(26,623)
Treasury stock	-	(53,537)	(53,537)	-	(69,326)	(69,326)
Retained earnings	-	130,389	130,389	-	-	-
Total liabilities	35,652,187	24,525,980	60,178,167	36,898,740	22,897,512	59,796,252

Notes to quarterly information

3. Current and non-current segregation

Notes	Consolidated						
	March 2024			December 2023			
	Current	Non-current	Total	Current	Non-current	Total	
Assets							
Cash and banks	4	247,586	-	247,586	647,009	-	647,009
Financial instruments		40,788,601	16,248,684	57,037,285	39,914,959	16,657,456	56,572,415
Interbank investments		5,213,159	124,256	5,337,415	4,971,201	121,709	5,092,910
Foreign exchange portfolio	8	5,692,556	42,750	5,735,306	5,541,913	79,297	5,621,210
Marketable securities	5.a	12,417,430	9,068,795	21,486,225	10,391,960	8,697,774	19,089,734
Derivative financial instruments	5.b	1,824,019	530,417	2,354,436	2,161,598	684,506	2,846,104
Loans	6	15,641,437	6,482,466	22,123,903	16,848,287	7,074,170	23,922,457
Other assets		2,387,218	974,295	3,361,513	2,164,743	623,272	2,788,015
Interbank accounts		583,820	-	583,820	605,073	3,211	608,284
Trading and intermediation of securities	9.a	644,975	-	644,975	642,531	-	642,531
Receivables		47,316	7,962	55,278	22,946	5,534	28,480
Prepaid expenses		15,675	19,073	34,748	11,523	10,614	22,137
Assets not for own use		96,270	37,000	133,270	96,975	37,000	133,975
Sundry	9.b	999,162	910,260	1,909,422	785,695	566,913	1,352,608
Provisions for expected losses associated with credit risk	7	(666,311)	(182,895)	(849,206)	(672,523)	(187,658)	(860,181)
Deferred tax assets	19	-	1,211,849	1,211,849	-	1,237,047	1,237,047
Investments		-	6,425	6,425	-	5,344	5,344
Fixed assets	11	-	103,576	103,576	-	95,292	95,292
Intangible assets	11	-	349,789	349,789	-	338,964	338,964
Depreciation and amortization	11	-	(203,143)	(203,143)	-	(191,293)	(191,293)
Fixed assets		-	(65,229)	(65,229)	-	(63,471)	(63,471)
Intangible assets		-	(137,914)	(137,914)	-	(127,822)	(127,822)
Total assets		42,757,094	18,508,580	61,265,674	42,054,188	18,578,424	60,632,612

Notes to quarterly information

3. Current and non-current segregation

Notes	Consolidated					
	March 2024			December 2023		
	Current	Non-current	Total	Current	Non-current	Total
Liabilities and shareholders' equity						
Deposits and financial Instruments	35,464,377	18,202,324	53,666,701	36,450,363	16,766,571	53,216,934
Deposits	12 9,468,770	864,693	10,333,463	9,531,822	940,646	10,472,468
Money market funding	12 1,671,471	-	1,671,471	1,683,322	-	1,683,322
Funds from acceptance and issue of securities	12 8,895,996	12,387,663	21,283,659	8,468,254	11,336,989	19,805,243
Borrowings and Onlending	12 7,744,283	1,642,053	9,386,336	8,985,277	1,648,000	10,633,277
Derivative financial instruments	5.b 1,404,353	379,661	1,784,014	1,708,938	644,955	2,353,893
Foreign exchange portfolio	8 5,850,552	42,430	5,892,982	5,671,086	80,256	5,751,342
Subordinated debts	12 428,952	2,885,824	3,314,776	401,664	2,115,725	2,517,389
Provisions	13 416,363	123,746	540,109	349,114	39,033	388,147
Deferred tax obligations	19 -	397,409	397,409	-	415,712	415,712
Other liabilities	497,772	16,623	514,395	706,172	20,276	726,448
Interbank accounts	-	-	-	16	-	16
Interbranch accounts	103,228	113	103,341	160,492	2	160,494
Social and statutory	92,640	323	92,963	172,320	323	172,643
Taxes and social security	14.a 156,824	-	156,824	233,091	2,744	235,835
Trading and intermediation of securities	14.c 125,258	-	125,258	132,001	-	132,001
Sundry	14.b 19,822	16,187	36,009	8,252	17,207	25,459
Shareholders' equity	-	6,147,060	6,147,060	-	5,885,371	5,885,371
Capital	24.a -	4,618,603	4,618,603	-	4,472,131	4,472,131
Brazilian residents	-	1,079,928	1,079,928	-	1,134,708	1,134,708
Foreign residents	-	3,392,203	3,392,203	-	3,337,423	3,337,423
Capital Increase	24.c -	146,472	146,472	-	-	-
Capital reserve	-	77,872	77,872	-	82,530	82,530
Profit reserve	-	1,413,017	1,413,017	-	1,413,017	1,413,017
Other comprehensive income	-	(48,214)	(48,214)	-	(26,623)	(26,623)
Treasury stock	24.e -	(53,537)	(53,537)	-	(69,326)	(69,326)
Non controlling shareholders interest	-	8,930	8,930	-	13,642	13,642
Total liabilities	36,378,512	24,887,162	61,265,674	37,505,649	23,126,963	60,632,612

Notes to quarterly information**4. Cash and cash equivalents**

Cash and cash equivalent components:

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Cash and banks	<u>247,395</u>	<u>646,803</u>	<u>247,586</u>	<u>647,009</u>
Interbank investments	<u>4,067,309</u>	<u>4,001,065</u>	<u>4,067,309</u>	<u>4,001,065</u>
Foreign investments	136,135	270,252	136,135	270,252
Applications in the open market and in interbank deposits (a)	3,931,174	3,730,813	3,931,174	3,730,813
Total cash and cash equivalents	4,314,704	4,647,868	4,314,895	4,648,074

(a) Related to operations whose maturity on the date of effective investment was equal to or less than 90 days and which have an immaterial risk of change in value.

Notes to quarterly information

5. Marketable securities and derivative financial instruments

a) Marketable securities

The classification of marketable securities on March 31, 2024 and December 31, 2023 are as follows:

	March 2024				December 2023	
	Bank		Consolidated		Bank	Consolidated
	Amortized cost	Market/Accounting	Amortized cost	Market/Accounting	Market/Accounting	Market/Accounting
Trading securities						
Financial treasury bills - "LFT"	65,660	65,734	66,758	66,832	94,735	95,805
Eurobonds	78,680	77,382	78,680	77,382	38,424	38,424
National treasury notes - "NTN - B"	2,025,218	2,013,937	2,025,218	2,013,937	2,173,495	2,173,495
Debentures	472,793	472,950	472,793	472,950	354,300	354,300
Foreign government bonds	2,110,047	2,105,543	2,110,047	2,105,543	1,947,892	1,947,892
Public Company Shares	255,090	207,017	255,090	207,017	132,731	132,731
Global Bonds	24,944	25,023	24,944	25,023	-	-
Funds in infrastructure holdings	37,372	37,372	37,372	37,372	-	-
Shares of Closed Companies	14,373	11,613	14,373	11,613	-	-
Funds investment	1,151	1,151	3,009	3,009	1,126	2,810
Subtotal - Trading securities	5,085,328	5,017,722	5,088,284	5,020,678	4,742,703	4,745,457
Securities available for sale (b)						
Financial Treasury Bills - "LFT"	756,161	756,056	785,445	785,338	716,283	765,780
Eurobonds	52,748	53,422	52,748	53,422	51,243	51,243
National Treasury Notes - "NTN - B"	441,595	436,446	441,595	436,446	525,578	525,578
National Treasury Notes - "NTN - A"	119,675	115,323	119,675	115,323	109,841	109,841
Certificate of Real State Receivables - "CRI"	67,194	66,802	67,194	66,802	6,690	6,690
Debentures	2,101,092	2,076,958	2,101,902	2,076,958	1,817,172	1,817,171
Promissory Notes - "NP"	1,278,727	1,270,003	1,278,727	1,270,003	1,235,997	1,235,997
Rural Product bills - "CPR"	4,065,144	4,060,827	4,065,144	4,060,827	3,899,599	3,899,599
Foreign government bonds	2,019,442	2,015,578	2,019,442	2,015,578	497,790	497,790
Funds in infrastructure holdings	14,083	13,256	14,083	13,256	47,454	47,454
Financial Bills - "LF"	83,867	83,583	83,867	83,583	80,999	80,999
Certificate of Agribusiness Receivables - "CRA"	68,133	50,405	68,133	50,405	60,013	60,013
Certificate of receivables - "CR"	57,757	57,551	57,757	57,551	60,465	60,465
Funds investment credit creditors	273,238	270,003	273,238	270,003	219,852	219,852
	-	-	-	-	17,798	17,798
National commercial	2,718,725	2,705,539	2,513,115	2,499,929	2,560,793	2,348,757
Subtotal - Securities available for sale	14,118,391	14,031,752	13,942,065	13,855,424	11,907,567	11,745,027
Shares of Closed Companies						
Held to maturity (a)						
National Treasury Notes - "NTN - B"	337,509	337,509	337,509	337,509	335,543	335,543
National treasury bills - "LTN"	212,990	212,990	212,990	212,990	425,302	425,302
National treasury bills - "NTN - F"	2,059,624	2,059,624	2,059,624	2,059,624	1,838,405	1,838,405
Subtotal - held to maturity	2,610,123	2,610,123	2,610,123	2,610,123	2,599,250	2,599,250
Total	21,813,842	21,659,597	21,640,472	21,486,225	19,249,520	19,089,734

(a) Securities classified as held to maturity are valued at amortized cost, if they were valued at market value, on March 31, 2024, would have negative adjustment of R\$ 54,088 (negative adjustment of R\$ 18,382 on December 31, 2023), based on active market price (level I).

(b) The market value submitted is net of the allowance for devaluation considered permanent in the securities in the amount of R\$ 31,832 on March 31, 2024 (R\$ 29,898 on December 31, 2023).

Notes to quarterly information

On March 31, 2024, unrealized income on securities classified as available for sale totaled a loss of R\$ 86,641 (loss of R\$ 54,184 on December 31, 2023), which is recorded in equity under the account "Other comprehensive income" net of tax effects, amounting loss to R\$ 48,214 (loss of R\$ 26,623 on December 31, 2023).

The composition of the portfolio as of March 31, 2024 and December 31, 2023, considering the hierarchical levels of fair value measurement are shown as follows:

	Bank				Consolidated			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
March 2024								
Trading securities	4,871,896	134,213	11,613	5,017,722	4,872,993	136,072	11,613	5,020,678
Securities available for sale	1,468,262	3,070,194	9,493,296	14,031,752	1,497,544	3,070,194	9,287,686	13,855,424
Held to maturity	2,610,123	-	-	2,610,123	2,610,123	-	-	2,610,123
Total	8,950,281	3,204,407	9,504,909	21,659,597	8,980,660	3,206,266	9,299,299	21,486,225
December 2023								
Trading securities	4,641,526	101,177	-	4,742,703	4,641,526	101,121	2,810	4,745,457
Securities available for sale	1,549,665	643,978	9,713,924	11,907,567	1,599,161	643,978	9,501,888	11,745,027
Held to maturity	2,599,250	-	-	2,599,250	2,599,250	-	-	2,599,250
Total	8,790,441	745,155	9,713,924	19,249,520	8,839,937	745,099	9,504,698	19,089,734

Measurement of fair value - level 1 is based on quoted prices (not adjusted) in active markets for identical assets or liabilities.

Measurement of fair value - level 2 is based on other variables in addition to observable quoted prices included in level 1 for asset or liability, whether directly (i.e., as prices) or indirectly (i.e., based on prices).

Measurement of fair value - level 3 is based are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

Notes to quarterly information

The Bank's portfolio as of March 31, 2024 and December 31, 2023, classified by maturity or effective possibility of settlement, are as follows:

	Bank						
	March 2024						
	Without maturity	Up to 3 months	3 to 6 months	6 to 12 Months	1 to 3 years	Over 3 years	Total
Trading securities							
Financial Treasury Bills - "LFT"	-	-	50,816	-	14,918	-	65,734
Eurobonds	-	-	-	-	-	77,382	77,382
National Treasury Notes - "NTN - B"	-	-	15,948	-	457,118	1,540,871	2,013,937
Debentures	-	-	-	10,004	17,757	445,189	472,950
Foreign government bonds	-	-	-	2,105,543	-	-	2,105,543
Public Company Shares	207,017	-	-	-	-	-	207,017
Global Bonds	-	-	-	-	-	25,023	25,023
Funds in infrastructure holdings	37,372	-	-	-	-	-	37,372
Shares of Closed Companies	1,151	-	-	-	-	-	1,151
Funds investment credit creditors	11,613	-	-	-	-	-	11,613
Subtotal - Trading securities	257,153	-	66,764	2,115,547	489,793	2,088,465	5,017,722
Securities available for sale							
Financial Treasury Bills - "LFT"	-	-	2,651	-	753,405	-	756,056
Eurobonds	-	-	-	20,053	33,369	-	53,422
National Treasury Notes - "NTN - B"	-	-	306,212	-	43,105	87,129	436,446
National Treasury Notes - "NTN - A"	-	115,323	-	-	-	-	115,323
Certificate of Real State Receivables - "CRI"	-	-	-	1,640	-	65,162	66,802
Debentures	-	-	190,297	497,221	891,201	498,239	2,076,958
Promissory Notes - "NP"	-	317,417	214,179	20,226	681,860	36,321	1,270,003
Rural product bills - "CPR"	-	622,593	524,007	651,145	1,141,382	1,121,700	4,060,827
Foreign government bonds	-	-	-	2,015,578	-	-	2,015,578
Financial Bills - "LF"	-	-	-	30,603	52,980	-	83,583
Certificate of Agribusiness Receivables - "CRA"	-	-	-	-	9,758	40,647	50,405
Funds in infrastructure holdings	13,256	-	-	-	-	-	13,256
Certificate of receivables - "CR"	-	-	-	-	-	57,551	57,551
Funds investment credit creditors	270,003	-	-	-	-	-	270,003
National commercial	-	97,006	203,865	537,684	1,676,295	190,689	2,705,539
Subtotal - Securities available for sale	283,259	1,152,339	1,441,211	3,774,150	5,283,355	2,097,438	14,031,752
Held to maturity							
National Treasury Notes - "NTN - B"	-	-	170,989	-	18,187	148,333	337,509
National Treasury Bills - "LTN"	-	-	-	-	180,014	32,976	212,990
National Treasury Bills - "NTN - F"	-	-	-	574,804	581,864	902,956	2,059,624
Subtotal - Held to maturity	-	-	170,989	574,804	780,065	1,084,265	2,610,123
Total - March 2024	540,412	1,152,339	1,678,964	6,464,501	6,553,213	5,270,168	21,659,597
Total - December 2023	418,961	1,304,797	1,542,898	4,695,131	5,682,227	5,605,506	19,249,520

Notes to quarterly information

	Consolidated						
	March 2024						
	Without maturity	Up to 3 months	3 to 6 months	6 to 12 Months	1 to 3 years	Over 3 years	Total
Trading securities							
Financial Treasury Bills - "LFT"	-	-	50,816	-	16,016	-	66,832
Eurobonds	-	-	-	-	-	77,382	77,382
National Treasury Notes - "NTN - B"	-	-	15,948	-	457,118	1,540,871	2,013,937
Debentures	-	-	-	10,004	17,757	445,189	472,950
Foreign government bonds	-	-	-	2,105,543	-	-	2,105,543
Public Company Shares	207,017	-	-	-	-	-	207,017
Global Bonds	-	-	-	-	-	25,023	25,023
Funds in infrastructure holdings	37,372	-	-	-	-	-	37,372
Shares of Closed Companies	11,613	-	-	-	-	-	11,613
Investment funds	3,009	-	-	-	-	-	3,009
Subtotal - Trading securities	259,011	-	66,764	2,115,547	490,891	2,088,465	5,020,678
Securities available for sale							
Financial Treasury Bills - "LFT"	-	-	2,651	-	782,687	-	785,338
Eurobonds	-	-	-	20,053	33,369	-	53,422
National Treasury Notes - "NTN - B"	-	-	306,212	-	43,105	87,129	436,446
National Treasury Notes - "NTN - A"	-	115,323	-	-	-	-	115,323
Certificate of Real State Receivables – "CRI"	-	-	-	1,640	-	65,162	66,802
Debentures	-	-	190,297	497,221	891,201	498,239	2,076,958
Promissory Notes - "NP"	-	317,417	214,179	20,226	681,860	36,321	1,270,003
Rural product bills - "CPR"	-	622,593	524,007	651,145	1,141,382	1,121,700	4,060,827
Foreign government bonds	-	-	-	2,015,578	-	-	2,015,578
Financial Bills - "LF"	-	-	-	30,603	52,980	-	83,583
Certificate of Agribusiness Receivables - "CRA"	-	-	-	-	9,758	40,647	50,405
Funds in infrastructure holdings	13,256	-	-	-	-	-	13,256
Certificate of receivables - "CR"	-	-	-	-	-	57,551	57,551
Funds investment credit creditors	270,003	-	-	-	-	-	270,003
National commercial	-	97,006	203,865	537,684	1,470,685	190,689	2,499,929
Subtotal - Securities available for sale	283,259	1,152,339	1,441,211	3,774,150	5,107,027	2,097,438	13,855,424
Held to maturity							
National Treasury Notes - "NTN - B"	-	-	170,989	-	18,187	148,333	337,509
National Treasury Bills - "LTN"	-	-	-	-	180,014	32,976	212,990
National Treasury Bills - "NTN - F"	-	-	-	574,804	581,864	902,956	2,059,624
Subtotal - Held to maturity	-	-	170,989	574,804	780,065	1,084,265	2,610,123
Total - March 2024	542,270	1,152,339	1,678,964	6,464,501	6,377,983	5,270,168	21,486,225
Total - December 2023	421,715	1,304,795	1,542,898	4,695,133	5,520,757	5,605,506	19,089,734

The Bank has securities linked as guarantees of its operations as follows:

		Bank and Consolidated	
		Market Value	
		March 2024	December 2023
Operation type	Linked securities		
Derivatives - B3 S.A. - Brasil, Bolsa, Balcão e CBLC	LTN / LFT	508,715	454,774
Exchange - B3 S.A. - Brasil, Bolsa, Balcão	LTN / LFT	324,101	321,070
Agribusiness credit bills funding	Rural product bills	3,425,839	3,432,114
Total		4,258,655	4,207,958

Notes to quarterly informationb) Derivative financial instruments

The Bank carries out transactions with derivative financial instruments on demand of its clients or primarily aimed at protecting market price variations and dilution of currency risks and interest rates of its assets and liabilities and cash flows contracted by compatible terms, rates and amounts.

Derivatives are used as a risk transfer tool aimed to cover Banking Book and Trading Book portfolio positions, In addition, highly liquid derivatives traded on stock exchanges are used, within strict limits and with regular review, in order to manage Trading Book portfolio exposures.

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The market values of these derivative financial instruments are determined based on quotations disclosed by specialized stock exchanges and, in certain cases, when there is no liquidity or market quotation, estimates of present values and other pricing techniques are used.

The bases adopted for determining 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;
- Swaps: cash flows for each contract are discounted to present value, in accordance with the respective interest rate curves, obtained based on B3 S.A. - Brasil, Bolsa, Balcão prices adjusted to the credit risk of the counterparties; and
- Forward: the future value of the transaction discounted to present value as rates obtained at B3 S.A. - Brasil, Bolsa, Balcão grants or reference stock exchange market adjusted to the credit risk of the counterparties.

Differentials and adjustments to derivative financial instruments are recorded in the respective balance sheet accounts and matched against the result of operations. They are adjusted to market value and the notional value of financial instruments is recorded in off balance accounts, as follows:

Notes to quarterly information

	Bank					
	March 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
Future contracts	21,539,651	-	-	-	22,557,538	-
Purchase commitments	7,829,918	-	-	-	10,074,835	-
Interbank market	7,004,603	-	-	-	8,457,661	-
Foreign currency	-	-	-	-	29,214	-
Others	825,315	-	-	-	1,587,960	-
Sales commitments	13,709,733	-	-	-	12,482,703	-
Interbank market	11,961,552	-	-	-	10,452,281	-
Foreign currency	1,594,169	-	-	-	1,993,405	-
Others	154,012	-	-	-	37,017	-
Asset position	71,330,799	1,958,496	(353,697)	1,604,799	43,259,633	2,140,431
Swap contracts	14,280,483	123,490	136,851	260,341	12,698,574	278,071
Interbank market	6,687,293	78,748	92,981	171,729	5,783,459	190,490
Foreign currency	1,465,172	18,577	16,823	35,400	492,529	10,992
Fixed rates	5,988,643	11,736	29,920	41,656	6,366,926	65,066
Others	139,375	14,429	(2,873)	11,556	55,660	11,523
Options contracts	51,571,537	1,634,902	(470,908)	1,163,994	21,302,102	1,425,683
Purchase commitments	11,486,005	699,829	(422,847)	276,982	10,369,108	313,713
Foreign currency	11,204,508	608,370	(420,423)	187,947	10,108,414	255,916
Others financial assets	281,497	91,459	(2,424)	89,035	260,694	57,797
Sale commitment	40,085,532	935,073	(48,061)	887,012	10,932,994	1,111,970
Foreign currency	11,204,183	927,518	(43,307)	884,211	10,766,218	1,097,906
IDI index	28,710,500	2,660	(2,289)	371	-	-
Others financial assets	170,849	4,895	(2,465)	2,430	166,776	14,064
Other financial instruments	5,478,779	200,104	(19,640)	180,464	9,258,957	436,677
Foreign currency	3,513,980	61,029	5,414	66,443	3,529,565	122,429
Others financial assets	1,964,799	139,075	(25,054)	114,021	2,864,696	168,379
Shares	-	-	-	-	2,864,696	145,869

Notes to quarterly information

	Bank					
	March 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
Liability position	66,123,146	(1,399,030)	161,654	(1,237,376)	36,989,465	(1,859,241)
Swap contracts	4,435,981	(160,646)	(1,501)	(162,147)	5,547,258	(289,263)
Interbank market	1,473,657	(37,209)	(13,817)	(51,026)	1,574,726	(69,574)
Foreign currency	772,488	(6,902)	95	(6,807)	74,084	(3,465)
Fixed rates	1,047,253	(8,286)	(15,494)	(23,780)	2,456,925	(75,724)
Others	1,142,583	(108,249)	27,715	(80,534)	1,441,523	(140,500)
Options contracts	56,340,480	(1,012,560)	169,362	(843,198)	25,995,978	(1,147,609)
Purchase commitments	16,287,583	(393,552)	159,906	(233,646)	15,457,648	(256,174)
Foreign currency	16,008,572	(388,555)	156,016	(232,539)	15,410,415	(254,749)
Others financial assets	279,011	(4,997)	3,890	(1,107)	47,233	(1,425)
Sales commitments	40,052,897	(619,008)	9,456	(609,552)	10,538,330	(891,435)
Foreign currency	11,099,792	(526,253)	(42,379)	(568,632)	10,323,703	(837,383)
Others financial assets	242,605	(90,785)	50,024	(40,761)	214,627	(54,052)
IDI index	28,710,500	(1,970)	1,811	(159)	-	-
Other financial instruments	5,346,685	(225,824)	(6,207)	(232,031)	5,446,229	(422,369)
Interbank market	66,072	(17,733)	1,850	(15,883)	91,047	(18,964)
Foreign currency	4,300,563	(133,214)	(7,051)	(140,265)	3,788,388	(195,732)
Others financial assets	980,050	(74,877)	(1,006)	(75,883)	1,566,794	(67,621)
Shares	-	-	-	-	-	(140,052)

Notes to quarterly information

	Consolidated					
	March 2024			December de 2023		
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
Future contracts	21,539,651	-	-	-	22,557,539	-
Purchase commitments	7,829,918	-	-	-	10,074,836	-
Interbank market	7,004,603	-	-	-	8,457,662	-
Foreign currency	-	-	-	-	29,214	-
Others	825,315	-	-	-	1,587,960	-
Sales commitments	13,709,733	-	-	-	12,482,703	-
Interbank market	11,961,552	-	-	-	10,452,281	-
Foreign currency	1,594,169	-	-	-	1,993,405	-
Others	154,012	-	-	-	37,017	-
Asset position	73,830,424	2,708,178	(353,742)	2,354,436	41,727,252	2,846,104
Swap contracts	14,280,484	123,491	136,850	260,341	12,698,574	278,072
Interbank market	6,687,294	78,749	92,980	171,729	5,783,459	190,491
Foreign currency	1,465,172	18,577	16,823	35,400	492,529	10,992
Fixed rates	5,988,643	11,736	29,920	41,656	6,366,926	65,066
Others	139,375	14,429	(2,873)	11,556	55,660	11,523
Options contracts	51,571,537	1,634,902	(470,908)	1,163,994	21,302,102	1,425,683
Purchase commitments	11,486,005	699,829	(422,847)	276,982	10,369,108	313,713
Foreign currency	11,204,508	608,370	(420,423)	187,947	10,108,414	255,916
Others financial assets	281,497	91,459	(2,424)	89,035	260,694	57,797
Sale commitment	40,085,532	935,073	(48,061)	887,012	10,932,994	1,111,970
Foreign currency	11,204,183	927,518	(43,307)	884,211	10,766,218	1,097,906
IDI index	28,710,500	2,660	(2,289)	371	-	-
Others financial assets	170,849	4,895	(2,465)	2,430	166,776	14,064
Other financial instruments	7,978,403	949,785	(19,684)	930,101	7,726,576	1,142,349
Foreign currency	6,013,604	810,710	5,370	816,080	5,519,892	828,101
Others financial assets	1,964,799	139,075	(25,054)	114,021	2,066,632	168,379
Shares	-	-	-	-	140,052	145,869

Notes to quarterly information

	Consolidated					
	March 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
Liability position	68,141,784	(1,943,735)	159,721	(1,784,014)	38,491,676	(2,353,893)
Swap contracts	4,435,981	(160,645)	(1,502)	(162,147)	5,547,258	(289,259)
Interbank market	1,473,657	(37,208)	(13,818)	(51,026)	1,574,726	(69,570)
Foreign currency	772,488	(6,902)	95	(6,807)	74,084	(3,465)
Fixed rates	1,047,253	(8,286)	(15,494)	(23,780)	2,456,925	(75,724)
Others	1,142,583	(108,249)	27,715	(80,534)	1,441,523	(140,500)
Options contracts	56,340,480	(1,010,641)	167,443	(843,198)	25,995,978	(1,147,609)
Purchase commitments	16,287,583	(393,552)	159,906	(233,646)	15,457,648	(256,174)
Foreign currency	16,008,572	(388,555)	156,016	(232,539)	15,410,415	(254,749)
Others financial assets	279,011	(4,997)	3,890	(1,107)	47,233	(1,425)
Sales commitments	40,052,897	(617,089)	7,537	(609,552)	10,538,330	(891,435)
Foreign currency	11,099,792	(526,253)	(42,379)	(568,632)	10,323,703	(837,383)
Others financial assets	242,605	(88,866)	48,105	(40,761)	214,627	(54,052)
IDI index	28,710,500	(1,970)	1,811	(159)	-	-
Other financial instruments	7,365,323	(772,449)	(6,220)	(778,669)	6,948,440	(917,025)
Interbank market	66,072	(17,733)	1,850	(15,883)	91,047	(18,965)
Foreign currency	6,319,201	(679,839)	(7,064)	(686,903)	5,290,599	(690,387)
Others financial assets	980,050	(74,877)	(1,006)	(75,883)	1,566,794	(67,621)
Shares	-	-	-	-	-	(140,052)

Notes to quarterly information

To mitigate the risks of changes in the fair value of the operation to Foreign Onleading's in the amount US\$ 55,6 million (Note 12.b), Management has decided to designate the financial instruments shown below for exchange protection of a portion of the principal amount as well as a portion of the contractual interest (US\$ 55,6 million as of December 31, 2023).

Derivatives designated as fair value hedge instruments	Bank e Consolidated			
	March 2024			
	Notional Value	Curve Yield	Market Value	MTM
Hedge instruments	280,390	280,677	269,610	(11,067)
Swap contracts	280,390	280,677	269,610	(11,067)
Foreign currency – US dollar – Assets position	280,390	280,677	269,610	(11,067)
Subject to hedge	280,698	(280,698)	(269,631)	11,067
Liabilities due to transfers abroad (Note 12.b)	280,698	(280,698)	(269,631)	11,067

Derivatives designated as fair value hedge instruments	Bank e Consolidated			
	December 2023			
	Notional Value	Curve Yield	Market Value	MTM
Hedge instruments	208,390	270,151	261,149	(9,002)
Swap contracts	208,390	270,151	261,149	(9,002)
Foreign currency – US dollar – Assets position	208,390	270,151	261,149	(9,002)
Subject to hedge	270,150	(270,150)	(261,148)	9,002
Liabilities due to transfers abroad (Note 12.b)	270,150	(270,150)	(261,148)	9,002

Derivative financial instruments by maturity as of March 31, 2024 and December 31, 2023 are as follows:

	Bank							December 2023
	March 2024							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total	
Off Balance Book								
Futures contracts	2,996,341	5,854,785	4,048,530	4,694,451	1,648,818	2,296,726	21,539,651	22,557,538
Option contracts	4,004,799	3,003,803	22,784,737	69,043,281	8,405,167	670,230	107,912,017	47,298,080
Swap contracts	2,808,261	2,101,884	3,070,920	1,890,275	4,570,974	4,274,150	18,716,464	18,245,832
Other financial instruments	4,136,721	2,832,697	1,374,851	1,823,421	657,774	-	10,825,464	11,182,478
Total - March 2023	13,946,122	13,793,169	31,279,038	77,451,428	15,282,733	7,241,106	158,993,596	-
Total - December 2023	14,093,224	11,654,880	10,915,981	40,987,848	15,017,821	6,614,174	-	99,283,928
Asset position								
Option contracts	15,255	34,788	649,057	215,877	225,938	23,079	1,163,994	1,425,683
Swap contracts	5,976	15,842	17,793	33,024	93,011	94,695	260,341	278,071
Other financial instruments	68,121	47,945	31,515	20,283	12,600	-	180,464	436,677
Total - March 2023	89,352	98,575	698,365	269,184	331,549	117,774	1,604,799	-
Total - December 2023	266,946	151,135	125,823	1,159,348	379,417	57,762	-	2,140,431
Liability position								
Option contracts	(8,667)	(12,563)	(413,311)	(163,464)	(220,487)	(24,706)	(843,198)	(1,147,609)
Swap contracts	(6,353)	(2,094)	(22,185)	(6,393)	(37,142)	(87,980)	(162,147)	(289,263)
Other financial instruments	(62,239)	(83,949)	(35,890)	(29,559)	(20,394)	(-)	(232,031)	(422,369)
Total - March 2023	(77,259)	(98,606)	(471,386)	(199,416)	(278,023)	(112,686)	(1,237,376)	-
Total - December 2023	(215,329)	(106,651)	(76,114)	(982,053)	(307,359)	(171,735)	-	(1,859,241)

Notes to quarterly information

	Consolidated							December 2023
	March 2024							
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total	Total
Off Balance Book								
Futures contracts	2,996,341	5,854,785	4,048,528	4,694,451	1,648,818	2,296,728	21,539,651	22,557,538
Option contracts	4,004,799	3,003,803	22,784,739	69,043,280	8,405,166	670,230	107,912,017	47,298,080
Swap contracts	2,808,261	2,101,884	3,070,921	1,890,275	4,570,974	4,274,150	18,716,465	18,245,832
Other financial instruments	4,291,367	3,151,994	2,203,148	3,271,535	2,313,415	112,267	15,343,726	14,675,016
Total - March 2023	14,100,768	14,112,466	32,107,336	78,899,541	16,938,373	7,353,375	163,511,859	-
Total - December 2023	14,093,224	11,654,880	10,915,981	40,987,848	15,017,821	6,614,174	-	99,283,928
Asset position								
Option contracts	15,255	34,788	649,057	215,877	225,938	23,079	1,163,994	1,425,683
Swap contracts	5,976	15,842	17,793	33,024	93,011	94,695	260,341	278,071
Other financial instruments	114,540	131,114	151,791	222,711	285,659	24,286	930,101	1,142,349
Total - March 2023	135,771	181,744	818,641	471,612	604,608	142,060	2,354,436	-
Total - December 2023	266,946	151,135	125,823	1,159,348	379,417	57,762	-	2,846,104
Liability position								
Option contracts	(8,667)	(12,563)	(413,311)	(163,464)	(220,487)	(24,706)	(843,198)	(1,147,609)
Swap contracts	(6,353)	(2,094)	(22,185)	(6,393)	(37,142)	(87,980)	(162,147)	(289,263)
Other financial instruments	(95,151)	(140,413)	(127,249)	(179,768)	(211,554)	(24,534)	(778,669)	(917,025)
Total - March 2023	(110,171)	(155,070)	(562,745)	(349,625)	(469,183)	(137,220)	(1,784,014)	-
Total - December 2023	(215,329)	(106,651)	(76,114)	(982,053)	(307,359)	(171,735)	-	(2,353,893)

The composition of the portfolio as of March 31, 2024 and December 31, 2023, considering the hierarchical levels of fair value measurement are shown as follows:

	Bank				Consolidated			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Asset Position								
March 2024	1,077,499	522,011	5,289	1,604,799	1,077,499	1,271,649	5,288	2,354,436
December 2023	1,377,361	760,007	3,063	2,140,431	1,377,361	1,465,680	3,063	2,846,104
Liabilities Position								
March 2024	824,762	407,666	4,948	1,237,376	824,762	954,304	4,948	1,784,014
December 2023	1,134,301	718,755	6,185	1,859,241	1,134,301	1,213,407	6,185	2,353,893

Gains (losses) on derivative financial instruments for the quarters and accumulated ended on March 31, 2024 and 2023 are as follows:

	Bank			
	1st Quarter 2024		1st Quarter 2023	
	Gains	Losses	Net (1)	Net (1)
Swaps	329,552	(171,792)	157,760	127,319
Futures	1,610,090	(1,688,262)	(78,172)	(133,851)
Options	6,565,790	(6,539,352)	26,438	31,189
Other financial instruments	533,626	(453,269)	80,357	46,048
Total	9,039,058	(8,852,675)	186,383	70,705

(1) In the income statement, it is presented in a net form of income and expenses.

Notes to quarterly information

	Consolidated			
	1st Quarter 2024			1st Quarter 2023
	Gains	Losses	Net (1)	Net (1)
Swaps	331,732	(171,792)	159,940	127,319
Futures	1,610,090	(1,688,262)	(78,172)	(133,851)
Options	6,565,790	(6,539,352)	26,438	31,189
Other financial instruments	796,849	(674,469)	122,380	84,819
Total	9,304,461	(9,073,875)	230,586	109,476

(1) In the income statement, it is presented in a net form of income and expenses.

Risk sensitivity analysis in financial instrument operations

In accordance with CVM Rule No, 475/08, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management, The table below sets out the most probable scenario in management's assessment and two additional scenarios, The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date, Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk, Scenario III considers a 50% deterioration in the same variables.

	Exposure		
	Probable Scenario	Scenario II	Scenario III
i) Interest rate			
Net exposure to fixed interest rates (RWAjur1)	25,674	26,593	27,512
Net exposure of currency coupons (RWAjur2)	60,144	60,582	61,020
Net exposure of index coupons (RWAjur3)	104,938	107,481	110,025
Total interest rate exposure (Note 25)	190,755	194,656	198,558
ii) Foreign exchange rate	20,552	43,911	67,263
Total exposure purchased at exchange rates (Note 25)	20,552	43,911	67,263
iii) Index, shares and commodities	106,641	107,422	108,203
Total exposure to index, shares and commodities (Note 25)	106,641	107,422	108,203

i) Interest rates:

According to criteria established by the Central Bank of Brazil through Resolution CMN No, 4,745/19 and INBCB No, 247,22 financial instruments classified under trading books represent exposure that would have an impact on the organization's income by mark to market or when realized or settled, Financial instruments indexed to interest rates pose potential risk from market fluctuations, These risks are managed through a methodology set out by the Central Bank of Brazil and the result of this analysis is considered when determining the minimum regulatory capital required of financial institutions.

In order to comply with CVM Rule No, 475/08, regarding risk sensitivity, it was utilized, in the scenario analysis required in this regulation, the amount of the minimum capital requirement for interest rate exposure as of March 31, 2024.

Notes to quarterly information

ii) Foreign exchange rate:

The net exposure of exchange rates is regulated by the Central Bank of Brazil through CMN Resolution No, 4,958/21, CMN Resolution No, 4,956/21, Circular No, 3,641/13 and Circular No, 3,984/20, Such regulations determine 30% of the reference equity as the maximum limit for such exposures.

The exposure calculation criteria determined by the Central Bank of Brazil were considered and, in compliance with the requirements of CVM Instruction No, 475/08, the analysis of scenarios from the net exposure existing on March 31, 2024 was performed.

iii) Banking Book:

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

Results of these procedures have no relevance on accounting practices regarding the recording and valuation of banking book operations are reported to the Central Bank of Brazil and at March 31, 2024 an exposure of R\$ 259,605 (R\$ 240,772 on December 31, 2023), was stated, which also takes into account interest rate risk of the aforementioned banking book in alternative scenarios according to methodologies set out 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. Lending operations, guarantees and responsibilities

The amounts of loans and financial guarantees provided are as follows:

Loans portfolio by modality

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Loans				
Loans	8,857,926	9,970,477	8,866,894	9,986,417
Financing	6,751,609	7,361,506	6,751,609	7,361,506
Financing - Rural and agribusiness	2,819,683	2,466,783	2,819,683	2,466,783
Advances on export contracts and interest	1,029,407	1,159,486	1,029,406	1,159,486
Notes and loans receivable	2,656,310	2,948,265	2,656,311	2,948,265
Total - Loans	22,114,935	23,906,517	22,123,903	23,922,457
Financial guarantees and responsibilities (recorded in off balance accounts)				
Guarantees given to customers	10,927,400	10,893,139	10,927,400	10,893,139
Import credit facilities	524,218	435,249	524,218	435,249
Export credit facilities	706		706	
Total - Financial guarantees and responsibilities	11,452,324	11,328,388	11,452,324	11,328,388
Total Portfolio	33,567,259	35,234,905	33,576,228	35,250,845

Notes to quarterly information

Loans portfolio by sector activity

	Bank					
	March 2024			December 2023		
	Loans	Guarantees and responsibilities	Total	Loans	Guarantees and responsibilities	Total
Private Sector						
Financial intermediaries	51,150	1,600,664	1,651,814	284,871	1,835,570	2,120,441
Industry	5,905,468	2,474,336	8,379,804	6,485,696	2,050,695	8,536,391
Commercial	6,165,702	984,882	7,150,584	6,598,098	1,060,416	7,658,514
Services	9,289,968	5,818,623	15,108,591	9,802,085	5,718,653	15,520,738
Individuals	358,005	6,330	364,335	386,065	79,929	465,994
Total - Private sector	21,770,293	10,884,835	32,655,128	23,556,815	10,745,263	34,302,078
Public Sector	344,642	567,489	912,131	349,702	583,125	932,827
Total	22,114,935	11,452,324	33,567,259	23,906,517	11,328,388	35,234,905
	Consolidated					
	March 2024			December 2023		
	Loans	Guarantees and responsibilities	Total	Loans	Guarantees and responsibilities	Total
Private Sector						
Financial intermediaries	51,150	1,600,664	1,651,814	284,871	1,835,570	2,120,441
Industry	5,905,468	2,474,336	8,379,804	6,485,696	2,050,695	8,536,391
Commercial	6,165,702	984,882	7,150,584	6,598,098	1,060,416	7,658,514
Services	9,289,968	5,818,623	15,108,592	9,802,085	5,718,653	15,520,738
Individuals	366,973	6,330	373,303	402,005	79,929	481,934
Total - Private sector	21,779,261	10,884,835	32,664,097	23,572,755	10,745,263	34,318,018
Public Sector	344,642	567,489	912,131	349,702	583,125	932,827
Total	22,123,903	11,452,324	33,576,228	23,922,457	11,328,388	35,250,845

Loans, guarantees and responsibilities, by maturity, are as follows

	Bank							Total
	March 2024							
	Maturities						Overdue after 15 days	
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years		
Loans	2,752,167	3,035,452	4,193,786	5,043,679	5,629,497	852,965	607,389	22,114,935
Guarantees and responsibilities	1,501,202	1,256,821	1,619,157	2,763,589	2,699,677	1,611,878	-	11,452,324
Total - March 2024	4,253,370	4,292,273	5,812,943	7,807,268	8,329,173	2,464,843	607,389	33,567,259
Total - December 2023	4,527,880	5,420,842	5,540,319	7,690,981	9,182,127	2,234,596	638,160	35,234,905

Notes to quarterly information

	Consolidated							Total
	March 2024							
	Maturities						Overdue after 15 days	
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years		
Loans	2,752,167	3,035,452	4,193,786	5,043,679	5,638,464	852,965	607,389	22,123,903
Guarantees and responsibilities	1,501,202	1,256,821	1,619,157	2,763,589	2,699,677	1,611,878	-	11,452,324
Total - March 2024	4,253,370	4,292,273	5,812,943	7,807,268	8,338,141	2,464,843	607,389	33,576,227
Total - December 2023	4,543,821	5,420,842	5,540,319	7,690,981	9,182,127	2,234,596	638,160	35,250,846

During the quarter ended March 31, 2024, in the Bank and Consolidated, no assignments were made with substantial transfer of risks and benefits, in accordance with CMN Resolution 3,533/08, in the amount of R\$ 5,088 (R\$ 29,293 for the year ended December 31, 2023). the effect of these operations on the income, net of any results of provision, was gain on year ended March 30, 2024 of R\$ 303 (R\$ 15,345 of gain at December 31, 2023).

Credit risks concentrate on are as follows

	Bank and Consolidated			
	March 2024		December 2023	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	579,559	1,73	537,567	1,53
10 main debtors	3,960,233	11,80	3,667,282	10,41
20 main debtors	6,402,802	19,07	6,465,231	18,35

(1) Total portfolio taking the balances of guarantees and responsibilities into consideration,

7. Provision for expected losses associated with credit risk

The portfolios of credit operations and the provision for expected losses associated with credit risk, as of March 31, 2024 and December 31, 2023, are as follows:

Risk rating	Bank			
	March 2024			
	Normal course	Past due	Total	Allowance Res, 2682
AA	11,724,020	-	11,724,020	18,871
A	5,073,189	-	5,073,189	31,135
B	3,095,664	2,104	3,097,768	50,908
C	800,781	2,307	803,088	30,213
D	358,593	21,237	379,830	45,230
E	112,048	39,999	152,047	47,466
F	201,193	9,472	210,665	106,697
G	87,442	431,365	518,807	363,165
H	54,617	100,904	155,521	155,521
Total	21,507,546	607,389	22,114,935	849,206

Notes to quarterly information

Bank				
December 2023				
Risk rating	Total operations			Allowance
	Normal course	Past due	Total	Res, 2682
AA	13,353,318	-	13,353,318	21,079
A	4,996,271	-	4,996,271	31,320
B	3,217,278	1,737	3,219,015	51,520
C	890,434	2,131	892,565	33,072
D	390,458	26,851	417,309	49,356
E	75,837	59,021	134,858	41,599
F	192,959	21,763	214,722	107,361
G	83,770	428,179	511,949	358,364
H	68,032	98,478	166,510	166,510
Total	23,268,357	638,160	23,906,517	860,181

Consolidated				
March 2024				
Risk rating	Total operations			Allowance
	Normal course	Past due	Total	Res, 2682
AA	11,724,020	-	11,724,020	18,871
A	5,082,157	-	5,082,157	31,135
B	3,095,664	2,104	3,097,768	50,908
C	800,781	2,307	803,088	30,213
D	358,593	21,237	379,830	45,230
E	112,048	39,999	152,047	47,466
F	201,193	9,472	210,665	106,697
G	87,442	431,365	518,807	363,165
H	54,617	100,904	155,521	155,521
Total	21,516,515	607,389	22,123,903	849,206

Consolidated				
December 2023				
Risk rating	Total operations			Allowance
	Normal course	Past due	Total	Res, 2682
AA	13,369,258	-	13,369,258	21,079
A	4,996,271	-	4,996,271	31,320
B	3,217,278	1,737	3,219,015	51,520
C	890,434	2,131	892,565	33,072
D	390,458	26,851	417,309	49,356
E	75,837	59,021	134,858	41,599
F	192,959	21,763	214,722	107,361
G	83,770	428,179	511,949	358,364
H	68,032	98,478	166,510	166,510
Total	23,284,297	638,160	23,922,457	860,181

Notes to quarterly information

Changes in the allowance for loan and other credit losses for the quarters and accumulated ended on March 31, 2024 and 2023 are as follows:

	Bank and Consolidated	
	1st Quarter 2024	1st Quarter 2023
Balances at the beginning of the period	860,181	693,603
Constitution / (Reversal)	37,041	105,234
Exchange rate variation	237	(664)
Loans written off as losses	(44,975)	(41,708)
Write-offs due to credit assignment	(3,278)	-
Balances at the end of the period	849,206	756,465

The balances of the provision for financial guarantees provided by risk levels are shown as follows:

Risks rating	March 24		December de 2023	
	Bank e Consolidated		Bank e Consolidated	
	Amount	Provision	Amount	Provision
AA	9,761,025	16,136	9,667,273	6,635
A	1,022,060	6,227	800,906	4,977
B	332,846	5,037	332,423	5,070
C	144,098	4,448	347,326	14,213
D	186,002	18,600	174,355	17,435
E	6,293	1,888	6,105	1,832
Total	11,452,324	52,336	11,328,388	50,162

On March 31, 2024, balance of renegotiated loans amounted to R\$ 220,060 (R\$ 164,852 on December 31, 2023), there were no renegotiated credit transactions during the quarter ended March 31, 2024 amounted R\$ 72,356 (R\$ 66,129 in in the quarter ended March 31, 2023).

The amount of loans recovered for the quarter ended March 31, 2024, previously offset against the provision, was R\$ 6,586 (R\$ 1,222 in the quarter ended March 31, 2023).

Notes to quarterly information**8. Foreign exchange portfolio**

The balance of the foreign exchange portfolio is as under:

	Bank and Consolidated	
	March 2024	December 2023
Financial instruments - Asset Position		
Foreign exchange purchased to be settled - CCL	3,508,064	3,193,707
Provision for Exchange variation of CCL	(127)	(18)
Rights on foreign Exchange sale	2,244,789	2,457,274
Advances received	(17,420)	(29,753)
Total	5,735,306	5,621,210
Financial instruments - Liabilities Position		
Foreign exchange sold	2,492,252	2,590,498
Foreign exchange purchase liabilities	3,400,730	3,160,844
Total	5,892,982	5,751,342

9. Other credits

a) Trading account is substantially represented by receivables from the settlement of operations with financial assets recorded on stock exchanges.

b) The breakdown of other sundry credits are as follows:

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Guarantee deposit debtors	15,598	16,439	15,598	16,439
Taxes and contributions to be offset	199,723	201,968	217,185	235,580
Securities and loans receivable	-	-	1,334,903	936,213
Energy contract advance (a)	-	-	297,895	99,363
Other credits without credit granting characteristics	27,851	25,137	27,851	25,137
Others	17,187	41,516	15,990	39,876
Total	260,359	285,060	1,909,422	1,352,608

(a) These are operations advance of the controlling company ABC Comercializadora de Energia.

Notes to quarterly information

10. Investments

The balances of direct and indirect subsidiaries of total assets, shareholders' equity and net income for the period ended March 31, 2024 and December 31, 2023 are shown below:

	% Participation	March 2024				December 2023			
		Total Assets	Shareholders' Equity	Retained Earnings	Equity	Total Assets	Shareholder s' Equity	Retained Earnings	Equity
Direct Subsidiary									
ABC Brasil Administração e Participações Ltda.	100%	69,056	66,658	4,243	4,243	110,086	101,770	41,392	41,392
ABC Brasil Comercializadora de Energia Ltda. (1)	100%	2,616,422	1,179,142	18,675	18,675	1,929,643	810,466	82,697	82,697
ABC IB Holding Ltda. (2)	95,36%	50,161	41,883	14,416	14,416	26,048	14,675	14,707	4,675
			1,287,683	37,334	37,334		926,911	138,796	128,764
Indirect Subsidiary									
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%	39,070	25,253	18,270	18,270	18,851		9,307	9,307
ABC Brasil Corretora de Seguros Ltda.	90%	16,877	11,246	6,246	5,621	38,621	26,011	35,125	31,613
Leblon Gestora de Crédito Ltda.	100%	3,720	3,482	(775)	(775)	4,487	4,257	(743)	(743)
ABC M&A e ECM Ltda.	100%	1,597	1,275	(1,725)	(1,725)	3,676	3,160	160	160
ABC DCM Ltda.	100%	12,828	9,961	4,962	4,962	25,398	20,408	15,409	15,409
ABC Holding Financeira Ltda.	100%	25,275	25,274	14,510	14,510	23	22	(28)	(28)
			76,481	41,488	40,863		64,600	59,230	55,718

(1) On January 02, 2024 and March 19, 2024, was approved the capital increase in the subsidiary ABC Brasil Comercializadora de Energia LTDA, in the amount of R\$ 200 million e R\$ 150 million, through the issuance of 200,000,000 (two hundred million) e of 150.000,000 (one hundred and fifty million) new quotas, with a par value of R\$ 1.00 (one Real) each, which are fully subscribed and paid, in national currency.

(2) On February 26, 2024 was approved distributed dividends, in amount of R\$ 161.

(3) On February 26, 2024 was approved distributed dividends, in amount of R\$ 15,409.

(4) On February 26, 2024 was approved distributed dividends, in amount of R\$ 10,990.

11. Fixed, deferred 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%.

Notes to quarterly information

12. Deposits and open market funding

a) The compositions of the balances of the borrowings and their maturities are thus demonstrated:

	Bank					December 2023	Consolidated		
	March 2024						Total	March 2024	December 2023
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years			Total	Total
Deposits	404,010	3,809,178	5,380,203	912,684	660	10,506,735	10,559,081	10,333,463	10,472,468
Demand deposits	404,010	-	-	-	-	404,010	704,384	378,180	693,078
Interbank deposits	-	319,182	249,741	13,584	-	582,507	533,296	582,507	533,296
Time deposits	-	3,489,996	5,130,462	899,100	660	9,520,218	9,321,401	9,372,776	9,246,094
Open market funding	-	1,675,937	-	-	-	1,675,937	1,712,389	1,671,471	1,683,322
Acceptance and issuance of securities	-	2,293,213	6,602,784	12,188,754	198,908	21,283,659	19,805,243	21,283,659	19,805,243
Real estate credit bill	-	109,780	688,548	913,250	21,417	1,732,995	1,936,902	1,732,995	1,936,902
Agribusiness credit bills	-	978,798	1,562,603	720,183	2,457	3,264,041	3,689,719	3,264,041	3,689,719
Financial bills	-	1,204,631	4,348,873	10,555,321	175,034	16,283,859	14,175,716	16,283,859	14,175,716
Certificates of structured finance	-	4	2,760	-	-	2,764	2,906	2,764	2,906
Borrowings and onlendings	-	2,926,051	4,598,635	965,839	676,214	9,166,739	10,529,944	9,386,336	10,633,277
Foreign Borrowings	-	2,318,639	3,448,656	2,584	20	5,769,899	6,625,932	5,989,496	6,729,265
Onlendings - BNDES	-	18,615	58,378	222,389	66,158	365,540	353,203	365,540	353,203
Onlendings - FINAME	-	133,014	755,795	622,146	10,411	1,521,366	2,094,306	1,521,366	2,094,306
Onlendings – Other institutions	-	87,389	124,732	7,587	-	219,708	290,074	219,708	290,074
Foreign Onlendings	-	368,394	211,074	111,133	599,625	1,290,226	1,166,429	1,290,226	1,166,429
Subordinated debts	-	59,427	369,525	626,742	2,259,082	3,314,776	2,517,389	3,314,776	2,517,389
Financial bills	-	59,427	369,525	626,742	1,237,401	2,293,095	2,014,932	2,293,095	2,014,932
Perpetual Financial Bills	-	-	-	-	1,021,681	1,021,681	502,457	1,021,681	502,457
Total – March 2024	404,010	10,763,804	16,951,147	14,694,019	3,134,864	45,947,844	-	45,989,703	-
Total – December 2023	704,384	12,061,059	16,284,131	13,529,862	2,544,610	-	45,124,046	-	45,111,699

Notes to quarterly information

- b) The compositions of the balance of foreign onleading's on March 31, 2024 and December 31, 2023 are composed as follows:

	Bank e Consolidated	
	March 2024	December 2023
Borrowings and onleading's		
Foreign onleading's subject to "Hedge accounting" – maturity in November 2028 (Note 5.b)		
Principal amount US\$ 55,6 million (US\$ 55,6 million on December 31, 2023)	277,832	269,218
Accrued interest	2,865	932
Subtotal	280,698	270,150
Adjustment to market value ("Hedge Accounting") - Notes 2.d	(11,067)	(9,002)
Total	269,631	261,148
Other foreign onleading's	1,020,595	905,281
Total	1,290,226	1,166,429

13. Provisions

The compositions of provisions March 31, 2024 and December 31, 2023 are composed as follows:

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Allowance for payments to be settled	172,976	230,842	466,215	315,120
Provision for contingent liabilities (Note 23.d)	21,558	22,865	21,558	22,865
Provision for financial guarantees provided (Note 7)	52,336	50,162	52,336	50,162
Total	246,870	303,869	540,109	388,147

14. Other liabilities

- a) Tax and social security balances are as follows:

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Provision for income and social contribution taxes on income	-	52,126	27,886	87,751
Taxes and contributions payable	100,060	122,550	110,161	128,565
Provision for other deferred taxes	-	-	18,777	19,519
Total	100,060	174,676	156,824	235,835

- b) The balance of other sundry liabilities are as follows:

	Bank		Consolidated	
	March 2024	December 2023	March 2024	December 2023
Collection of taxes	1,926	2,123	1,926	2,123
Discount on acquired credits	9,303	10,645	9,303	10,645
Sundry domestic creditors	24,757	12,721	24,780	12,691
Total	35,986	25,489	36,009	25,459

- c) Trading and intermediation of securities account is substantially represented by amounts payable from the settlement of operations with financial assets recorded on stock exchanges.

Notes to quarterly information**15. Income from services rendered**

Income from services rendered for the quarters ended on March 31, 2023 and 2024 are composed as follows:

	Bank	
	1st Quarter 2024	1st Quarter 2023
Income from guarantees given to customers	36,066	42,811
Fees related to credit operations	3,567	4,636
Collection fees	6,831	6,802
Bank fees	2,260	1,494
Income from commissioning and security placement	5,268	15,649
Income from other services	4,151	3,654
Total	58,143	75,046

	Consolidated	
	1st Quarter 2024	1st Quarter 2023
Income from guarantees given to customers	36,066	42,811
Fees related to credit operations	3,567	4,636
Collection fees	6,831	6,802
Bank fees	2,260	1,494
Income from commissioning and security placement	43,402	15,649
Insurance commission incomes	12,553	10,119
Income from other services	1,623	2,035
Total	106,302	83,546

16. Other administrative expenses

Other administrative expenses, in the quarters ended on March 31, 2023 and 2024, are composed as follows:

	Bank		Consolidated	
	1st Quarter 2024	1st Quarter 2023	1st Quarter 2024	1st Quarter 2023
Third party services	3,790	3,309	4,121	3,534
Financial system services	9,507	10,246	9,592	10,256
Rentals	6,407	5,822	6,570	5,822
Specialist technical services	10,802	7,040	10,958	7,264
Data processing	21,282	18,217	21,461	18,235
Communication	1,239	1,218	1,252	1,218
Travel expenses	3,406	1,841	3,739	1,869
Depreciation and amortization	12,436	8,384	12,436	8,384
Promotions and public relations	112	1,214	172	1,214
Publications	142	6	170	6
Transportation	711	695	751	708
Asset maintenance and conservation	886	566	903	566
Water, electricity and gas	333	308	343	308
Materials	69	100	71	100
Insurance	230	275	238	275
Advertising and publicity	4,509	6,725	4,509	6,725
Condominium	1,057	1,082	1,057	1,082
Legal fees	37	33	60	33
Others	5,069	2,529	5,501	2,644
Total	82,024	69,610	83,904	70,243

Notes to quarterly information

17. Other operating income

Breakdown of other operating income, in the quarters ended on March 31, 2024 and 2023 are as follows:

	Bank		Consolidated	
	1st Quarter 2024	1st Quarter 2023	1st Quarter 2024	1st Quarter 2023
Interest and monetary correction of assets	536	129	538	263
Recovery of charges and expenses	451	1,202	471	1,202
Reversal of other provisions	11,776	9,450	11,776	9,450
Reversal provisions for contingencies	1,307	-	1,307	-
Prepayment provision	-	-	1,588	-
Other revenues	110	101	135	102
Total	14,180	10,882	15,815	11,017

18. Other operating expenses

Breakdown of other operating expenses for the quarters ended on on March 31, 2024 and 2023 are as follows:

	Bank		Consolidated	
	1st Quarter 2024	1st Quarter 2023	1st Quarter 2024	1st Quarter 2023
Constitution of provisions	-	-	-	-
Provision for contingencies	-	426	-	426
Commissions linked to operations	167	431	167	448
Prepayment provision	-	-	-	754
Disproportionate dividends	-	-	-	683
Fee on anticipation of suppliers	-	526	-	526
Other expenses	812	748	814	732
Total	979	2,131	981	3,569

19. Income and social contribution taxes

The nature and origin of deferred tax assets deferred tax liabilities, as well as the changes occurred in the quarter are stated as follows:

	Bank			
	December 2023	Additions	Write-offs	March 2024
Deferred tax assets				
Temporary differences:	1,234,318	291,872	(387,946)	1,138,243
Allowance for loan losses	514,703	122,742	(128,402)	509,041
Provision for financial guarantees provided to costumers	28,329	1,807	-	30,137
Provision for assets not for own use - BNDU	37,564	426	-	37,989
Adjustment to market value - securities and derivatives	489,712	123,864	(198,815)	414,762
Unrealized gains (losses) on futures market	28,572	6,751	(18,542)	16,780
Others	101,450	10,836	(30,275)	82,012
Adjustment to market value - available for sale securities	33,988	25,446	(11,912)	47,523
Tax loss - negative CSLL base	-	69,843	-	69,843
Total	1,234,318	361,715	(387,946)	1,208,087
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(278,543)	(137,324)	123,040	(292,829)
Unrealized gains (losses) on futures market	(50,057)	(9,140)	27,595	(31,600)
Others	(9,403)	-	7,312	(2,091)
Adjustment to market value - available for sale securities	(12,235)	(2,773)	6,891	(8,117)
Total	(350,238)	(149,237)	164,838	(334,637)
Net balance	884,080	212,478	(223,109)	873,449

Notes to quarterly information

	Consolidated			
	December 2023	Additions	Write-offs	March 2024
Deferred tax assets				
Temporary differences:	1,237,047	293,444	(388,486)	1,142,005
Allowance for loan losses	517,071	122,742	(128,941)	510,871
Provision for financial guarantees provided to costumers	28,329	1,807	-	30,137
Provision for assets not for own use - BNDU	37,564	426	-	37,989
Adjustment to market value - securities and derivatives	489,712	123,864	(198,815)	414,762
Unrealized gains (losses) on futures market	28,572	6,751	(18,542)	16,780
Others	101,812	12,408	(30,275)	83,944
Adjustment to market value - available for sale securities	33,987	25,446	(11,912)	47,523
Tax loss - negative CSLL base	-	69,843	-	69,843
Total	1,237,047	363,287	(388,485)	1,211,849
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(344,016)	(137,641)	126,058	(355,599)
Unrealized gains (losses) on futures market	(50,055)	(9,140)	27,595	(31,600)
Others	(9,403)		7,312	(2,091)
Adjustment to market value - available for sale securities	(12,238)	(2,773)	6,892	(8,119)
Total	(415,712)	(149,554)	167,857	(397,409)
Net balance	821,335	213,733	(220,628)	814,439

The effect at March 31, 2024 in the movement of tax credits and deferred tax liabilities on income was expense of R\$ 28,282 in the Bank and R\$ 24,548 in the Consolidated, The effect calculated on shareholders' equity was revenue of R\$ 17,652 on the Bank and R\$ 17,653 on the Consolidated.

The realization of deferred tax assets and liabilities at March 31, 2024 based on the history of profitability and estimated realization are stated as follows:

Year	March, 2024			Consolidated Net
	Assets	Bank Liabilities	Net	
2024	682,762	(334,637)	348,125	347,988
2025	430,822	-	450,822	371,949
2026	45,213	-	45,213	45,213
2027	15,310	-	15,310	15,310
2028	18,505	-	18,505	18,505
Above 5 years	15,475	-	15,438	15,474
Total	1,208,087	(334,637)	873,449	814,439
Present value - Selic	1,084,997	(318,125)	766,872	716,161

Notes to quarterly information

Year	December, 2023			Consolidated Net
	Assets	Bank Liabilities	Net	
2024	1,137,111	(350,238)	786,873	724,128
2025	45,886	-	45,886	45,886
2026	18,442	-	18,442	18,442
2027	16,411	-	16,411	16,411
2028	4,083	-	4,083	4,083
Above 5 years	12,385	-	12,385	12,385
Total	1,234,318	(350,238)	884,080	821,335
Present value - Selic	1,087,828	(313,693)	774,135	717,938

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 and 9% for nonfinancial companies.

Expenses with income and social contribution taxes for the quarters ended on March 31, 2024 and 2023 are calculated as follows:

	Bank		Consolidated	
	1st Quarter 2024	1st Quarter 2023	1st Quarter 2024	1st Quarter 2023
Income before taxation less profit sharing	202,109	155,363	229,749	171,022
Total income and social contributions taxes	90,949	69,913	127,107	88,087
Net income from write-offs and write-ups of deferred liabilities net of tax credits (temporary differences)	(19,345)	10,039	(15,838)	3,995
Nontaxable revenues / expenses net of nondeductible expenses	(13,116)	(19,552)	(36,879)	(37,679)
Equity pick up in subsidiaries	(16,800)	(14,172)	-	-
Interest on equity capital	(41,688)	(41,927)	(41,688)	(41,927)
Other amounts	(49,202)	(28,992)	(49,243)	(28,948)
Total income and social contribution taxes - current	(49,202)	(24,621)	(16,541)	(16,472)
Tax Deferred about taz loss and negative base	-	-	(4,744)	-
Total income and social contribution taxes - current	(49,202)	(24,621)	(21,315)	(16,472)
Deferred taxes and contributions	28,283	(10,039)	24,547	(3,182)
Total income and social contribution taxes	(20,919)	(34,660)	3,232	(19,654)

20. Related parties

a) Subsidiaries and related companies

The amounts below refer to the Bank's transactions with subsidiaries and related companies, These operations were carried out under normal market conditions and rates of the dates of the respective transactions, For the period ended on March 31, 2024, transactions between related parties are as follows:

Notes to quarterly information

Transactions / Related parties	Maturity	Remuneration	March 2024	
			Assets / (Liabilities)	Income / (Expenses) Period
Cash				
Arab Banking Corporation - New York (3)	No maturity	Without remuneration	503	-
ABC International Bank – Milan (3)	No maturity	Without remuneration	9	-
Loans				
Administrators (3)	01/04/2027	CDI + 3,05% y,y,	8,967	414
Amounts to receive				
ABC Brasil Com, de Energia Ltda, (2)	No maturity	Without remuneration	143	-
ABC Brasil Corretora de Seguros Ltda, (2)	No maturity	Without remuneration	1,220	-
ABC Brasil DTVM S.A. (2)	No maturity	Without remuneration	236	-
ABC ID Holding Ltda (2)	No maturity	Without remuneration	164	-
ABC DCM Ltda (2)	No maturity	Without remuneration	304	-
Marketable securities				
Baraúna FIM CP Investimento no Exterior (2)	No maturity	N/D	1,151	-
ABC Brasil Com. de Energia Ltda. (2)	07/10/2025	CDI	205,610	6,446
Demand deposits				
ABC Brasil Adm, E Participações Ltda, (2)	No maturity	Without remuneration	(1,487)	-
Marsau Comercial Exp, e Importadora Ltda, (3)	No maturity	Without remuneration	(3,131)	-
ABC ID Holding Ltda (2)	No maturity	Without remuneration	(146)	-
Leblon Gestora de Crédito Ltda (2)	No maturity	Without remuneration	(140)	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	Without remuneration	(50)	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	Without remuneration	(18,524)	-
ABC DCM Ltda (2)	No maturity	Without remuneration	(2,476)	-
ABC Holding Financeira Ltda (2)	No maturity	Without remuneration	(21)	-
Key members of management (3)	No maturity	Without remuneration	(487)	-
Time deposits and funds from acceptance and issue of securities				
Marsau Comercial Exp, e Importadora Ltda, (3)	04/30/2024	5,50% y,y,	(50)	(1)
Marsau Uruguay Holdings Sociedad Anonima (1)	04/30/2024	5,50% y,y,	(1,191)	(1)
ABC Brasil Corretora de Seguros Ltda, (2)	03/30/2026	CDI	(15,423)	(377)
ABC Brasil Com. de Energia Ltda. (2)	03/13/2025	CDI	(111,325)	(996)
ABC DCM Ltda (2)	02/19/2026	CDI	(5,641)	(93)
ABC IB Holding Ltda (2)	03/18/2026	CDI	(13,496)	(170)
ABC M&A e ECM Ltda (2)	03/02/2026	CDI	(1,555)	(19)
Leblon Gestora de Créditos Ltda (2)	01/23/2026	CDI	(2)	(-)
Key members of management (3)	(a)	(a)	(23,676)	(1,657)
Open market financing				
ABC Brasil Corretora de Seguros Ltda, (2)	04/01/2024	CDI	(819)	-
Leblon Gestora de Créditos Ltda (2)	04/01/2024	CDI	(3,656)	(1)
Derivative financial instruments				
ABC Brasil Com, de Energia Ltda, (2)	06/02/2025	Foreign exchange	(175)	(851)
Commission of service provision				
ABC Brasil Corretora de Seguros Ltda, (2)	04/30/2024	N/D	-	2,528

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

(a) CDB - Rate of 100,00 % up to 108,50% of CDI - Lowest starting date: 04/25/2022, largest date of maturity: 03/11/2025,
LCA / LCI - Rate of 91,00 % up to 114,00 of CDI - Lowest starting date: 05/21/2021, largest date of maturity: 02/25/2026,
LCA / LCI- Fixed interest rate of 6,50% up to 12,19% - Lowest starting date: 08/07/2020, largest date of maturity: 02/27/2026,
CDB – IPCA – of 5,95% up 6,70% - Lowest starting date: 08/18/2023, largest date of maturity: 02/20/2025
LCA / LCI - Fixed interest rate of 5,10 % up to 6,32% + IPCA - Lowest starting date: 08/20/2021, largest date of maturity: 08/20/2026,
CDB - Prefixed Rate of 10,76% up 11,32% - Lowest starting date: 09/25/2023, largest date of maturity: 09/20/2024

Notes to quarterly information

Transactions / Related parties	Maturity	Remuneration	March 2023	
			Assets / (Liabilities)	Income / (Expenses) Period
Cash				
Arab Banking Corporation - New York (3)	No maturity	Without remuneration	512	-
ABC International Bank – Milan (3)	No maturity	Without remuneration	9	-
Loans				
Administrators (3)	01/02/2024	CDI + 3,05% y.y.	16,406	708
Demand deposits				
ABC Brasil Adm. E Participações Ltda. (2)	No maturity	Without remuneration	(147)	
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	Without remuneration	(179)	
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	Without remuneration	(201)	
Time deposits and funds from acceptance and issue of securities				
Marsau Comercial Exp, e Importadora Ltda, (3)	04/28/2023	5,50% y.y.	(48)	-
Marsau Uruguay Holdings Sociedad Anonima (1)	04/28/2023	5,50% y.y	(1,008)	-
ABC Brasil Com, de Energia Ltda, (2)	08/09/2023	5% CDI	(153,717)	(72)
ABC Brasil Corretora de Seguros Ltda, (2)	03/31/2025	CDI	(12,988)	(354)
Administradores (3)	(a)	(a)	(22,019)	(1,124)
Money market funding				
ABC Brasil Com, de Energia Ltda, (2)	04/12/2023	CDI	(41,204)	(93)
ABC Brasil Corretora de Seguros Ltda, (2)	04/13/2023	CDI	(420)	-
Borrowings				
Arab Banking Corporation - Tunis (3)	05/12/2023	5,38% y,y	(51,176)	(372)
Arab Banking Corporation - Tunis (3)	05/15/2023	5,38% y,y	(51,153)	(349)
Arab Banking Corporation - Tunis (3)	09/12/2023	5,90% y,y	(35,650)	(87)
Arab Banking Corporation - New York (3)	01/22/2024	Term Sofr (3m) + 1,20%y. y	(102,628)	(1,020)
Arab Banking Corporation - New York (3)	06/16/2023	Term Sofr (3m) + 1,05%y. y	(101,804)	(196)
Arab Banking Corporation - Egypt (3)	04/17/2023	4,39% y,y	(40,718)	(74)
Commission of service provision				
ABC Brasil Corretora de Seguros Ltda, (2)	04/30/2023	n/a		1,617
Derivative financial instruments				
ABC Brasil Com, de Energia Ltda, (2)	06/03/2024	Foreign exchange	(1,775)	

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

(a) CDB - Rate of 100,00 % up to 108,50% of CDI - Lowest starting date: 04/25/2022, largest date of maturity: 03/11/2025.
 LCA / LCI - Rate of 91,00 % up to 114,00 of CDI - Lowest starting date: 05/21/2021, largest date of maturity: 02/25/2026.
 LCA / LCI- Fixed interest rate of 6,50% up to 13,53% - Lowest starting date: 08/07/2020, largest date of maturity: 09/25/2025.
 LCA / LCI- Fixed interest rate of 4,83% up to 5,45% + IPCA- Lowest starting date: 08/20/2021, largest date of maturity: 08/20/2026.
 CDB - Fixed interest rate of 13,97% - Lowest starting date: 10/24/2022, largest date of maturity: 10/20/2023.

b) Fees of key members of management

In compliance with Resolution CMN No, 3,921/10 and Resolution CMN No, 4,656/18, Banco ABC Brasil has implemented a Management Remuneration Policy applicable to the members of the Board of Directors, to the Executive Committee and to the Officers with no specific title (employees).

In brief, the policy has as main objectives: (i) complying with the regulations of the National Monetary Council and the Central Bank of Brazil (BACEN), which establish special rules for financial institutions such as Banco ABC; (ii) fixing the remuneration of those considered

Notes to quarterly information

Managers of Banco ABC in compliance with the regulations referred to in item (i) above and, in particular, of those assuming this position according to the Bank's governance; (iii) aligning the remuneration of the Managers of Banco ABC with the Bank's risk management policy; (iv) avoiding behaviors that would raise risk exposure above the levels considered prudent in the short, medium and long-term strategies adopted by Banco ABC; and (v) creating a tool for attracting and retaining talents in key positions at Banco ABC.

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

The Variable Remuneration will be calculated:

I – To the Directors without specific designation:

- a) up to 50% of the amount determined as a result of profit-sharing participation, calculated in accordance with the negotiation established under the terms of Law No, 10,101/2000, paid in cash immediately upon payment of the profit sharing.
- b) at least 50% of the amount determined as a result of the profit sharing participation of Banco ABC, calculated according to the negotiation established under the terms of Law No, 10,101/2000, may be paid in preferred shares of Banco ABC, instruments based on shares or other assets, The payment is deferred in proportion to the three-year deferral period.

II - To the members of the Executive Committee:

100% of the amount determined for the variable compensation will be paid in shares, share-based instruments or other assets, The payment takes place in two ways:

- (i) 60% of the variable compensation paid in shares, share-based instruments or other assets, will be paid on a deferred basis for a period of six months, being settled after the referred period; and
- (ii) 40% of the variable compensation paid in shares, share-based instruments or other assets will be paid on a deferred basis, in proportion to the three-year deferral period.

The delivery of shares relating to deferred variable remuneration allocated to managers shall only take place if, in the applicable period of deferment there is no (i) significant reduction in recurring profit realized, or (ii) losses posted by the institution or business unit, or (iii) evidence of errors in accounting and / or management practices that affect the income calculated in the variable remuneration rights acquisition period.

Notes to quarterly information

As approved by the Board of Directors at meetings held on September 21, 2021 and February 9, 2022, the Bank implemented the Long-Term Incentive Program for Managers, The LTI consists of programs directed to members of the Executive Committee, Directors, and key professionals of the Company, and includes a variable compensation structure based on a deferred grant of preferred shares, which are linked to ABC Brasil's profitability, minimum periods of permanence of the employee with ABC Brasil, deadlines for effective shares grants, as well as other typical market conditions for eligibility and permanence in this type of program, In the case of the members of the Executive Committee, the LTI also includes the maintenance of a minimum number of preferred shares held by each of its members, The LTI's goal is to further develop and enhance policies for attracting, motivating, and retaining talent, aligning the interests of ABC Brasil's employees with the earnings generation and long-term sustainable value creation, Additionally, the LTI aims at incentivizing the coordinated succession of key positions at ABC Brasil.

The total compensation of key members of management for the quarter ended March 31, 2024 and 2023 are composed as follows:

	<u>March 2024</u>	<u>March 2023</u>
Fixed remuneration	7,496	7,684
Variable remuneration	2,517	5,891
Total short-term benefits	10,013	13,575
Share-based compensation	28,983	21,018
Total long-term benefits	28,983	21,018
Total	39,996	34,593

c) Summary of changes in the compensation plan:

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

In according to the compensation plan actions cited in Note 20.b, shares were granted to executives eligible for settlement at the end of the vesting period as shown below:

	<u>March 2024</u>	<u>March 2023</u>
At the beginning of the period	3,480,679	2,724,020
Shares granted	981,688	1,000,449
Shares delivered	(998,680)	(862,318)
At end of the period	3,463,687	2,862,151

Notes to quarterly information

21. Overseas branch

The transactions with third parties carried out by the overseas branch as of March 31, 2024 and December 31, 2023 are as follows:

	<u>March 2024</u>	<u>December 2023</u>
Assets		
Cash and banks	220,164	578,815
Interbank investments	49,962	119,948
Marketable securities and derivative financial instruments	272,459	198,860
Lending operations - Net	2,572,357	2,413,401
Other assets	338,106	273,633
Total	3,453,048	3,584,657
Liabilities		
Demand deposits	60	58
Time deposits	867,764	427,539
Third-party assets in transit	209	756
Foreign borrowings	5,118,544	5,989,194
Derivative financial instruments	81,603	82,180
Other liabilities	95,331	127,612
Total	6,163,511	6,627,339

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

The effects of exchange rate variations resulting from the translation of transactions of foreign currency of assets and liabilities were recognized in income statement of the quarter in the positive amount of R\$ 72,519 (R\$ 59,262 positive at March 31, 2023), according to the National Monetary Council Resolution No, 4,524/16.

22. Profit sharing

An allowance for profit sharing was established based on the Variable Compensation Program set up by Banco ABC Brasil S.A. and its employees, which takes into consideration activities developed by the Bank in various areas, the degree of responsibility, the degree of influence on earnings, as well as qualitative and quantitative targets set with individual Bank employees. In the quarter ended March 31, 2024 the balance of profit sharing is R\$ 53,684 in the Bank and R\$ 59,380 in the Consolidated (R\$ 59,791 in the Bank and R\$ 61,356 in the Consolidated as of March 31, 2024),

23. Contingent assets and liabilities

The Bank and its subsidiaries participate in judicial and administrative proceedings of tax, labor and civil nature, both as plaintiff and claimer (Note 2.IV,f) explains the criteria for recognizing and measuring these suits and proceedings.

a) Fiscal contingents

The bank is responsible for actions and processes (potential contingent liabilities), whose losses are being considered with possible prognoses by our directors in the amount of R\$ 561,730 (R\$ 552,231 on December 31, 2023) and have not been provisioned. The see below the main lawsuits whose probability of unfavorable outcome was assessed as possible:

Notes to quarterly information*Social Security's 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, 2017 and 2018 exercises, amounting to R\$ 412,811 (R\$ 406,466 on December 31, 2023).

IRPJ / CSLL - Deductibility PLR of the Board on the period from 2010 to 2014

It is collection of income tax and social contribution of PLR on deductibility paid to the board of directors for the period of 2013, 2014, 2016, 2017 and 2018. Awaiting judgment of challenging the tax assessment notice. The amount of requirement is a R\$ 96,303 (R\$ 94,614 on December 31, 2023).

Tax assessment notice of service tax ("ISS") guarantees provided (guarantees)

Tax assessment notice on guarantees provided (guarantees) for the period from January to October 2016, with full deposit of the amount and supposedly converted into income by the Municipality, with wrong allocation of the Bank's deposits, in another lawsuit, which resulted in insufficient amounts deposited to cover the triggering events from January to October 2016. The Bank presented defense against such tax assessment notice and had an unfavorable decision under the Administrative Lower Court. The Bank presented an appeal to the Administrative Court and had unfavorable decision. The Bank filed a writ of mandamus (judicial proceeding) to cancel the debit and had a non-definitive decision (injunction) to suspend the enforceability of the tax liability. The amount involved is R\$ 25,565 (R\$ 24,852 as of December 31, 2023).

Urban Real Estate Tax on Secured Fiduciary Sale Operations

The Municipality of São Paulo is charging (four tax foreclosures) Urban Real Estate Tax on secured fiduciary sale operations. The Bank presented defense against such charging. The estimated amount of the contingency corresponds to R\$ 10,766 (R\$ 10,422 on December 31, 2023).

Income Tax (IRPJ) and Social Contribution Tax (CSLL) related to the deduction of income for the period of 2010 on loans operations

Collection of income tax and social contribution related deduction of losses on loans operations in result of 2010. The Bank has estimated the losses as effective, however, the Internal Revenue Service considers that occurred anticipation of the deduction period provided for in Law 9,430/96. The value of the requirement amounts to R\$ 6,795 (R\$ 6,705 on December 31, 2023).

Exclusion of ISS paid amounts from the PIS and COFINS tax base

Writ of mandamus presented by the Bank to recover amounts paid related to the inclusion of ISS paid amounts in the tax base of social contributions of PIS and COFINS and prevent future charging. The bank had favorable decisions that allowed the exclusion of ISS from the PIS and COFINS tax base, preventing future collections and allowing the refund of the overpayments of PIS and COFINS in the last five years. Despite the fact this process can be classified as contingent asset, in case of a unfavorable decision, the amount excluded should be collected plus interest. The estimated amount of the contingency corresponds to R\$ 3,462 (R\$ 3,241 on December 31, 2023).

Notes to quarterly informationITR – amount to be declared

Charging of ITR due to de lack of payment based on a misinformation of the land size. The Internal Revenue Service is challenging formal aspects related to the Declaration of Tax on the Territorial Rural Property (DITR). The estimated amount of the contingency corresponds to R\$ 2,135 (R\$ 2,093 on December 31, 2023).

IOF - Tax on Financial Transactions in credit assignment operations

Collection of Tax on Financial Transactions on credit assignment operations with co-obligation carried out in 2015, due to the lack of payment of the Tax on Financial Transactions in these operations, which are characterized by the tax authorities as “securities discount” and subject to tax collection. Awaiting judgment at the administrative level. The requirement amounts to R\$ 1,361 (R\$ 1,338 on December 31, 2023).

Unapproved compensation - Finsocial

Offsetting requests based on Finsocial credit, which was recognized by a definitive judicial decision (process n, 003829210,1996,4,03,6100). The IRS did not recognize the total amount of credit (the offsetting requests were partially recognized) and charged part of the debts plus penalty and interest. The Bank filed an administrative defense. Awaiting judgment at the administrative sphere. The estimated amount of the contingency corresponds to R\$ 795 (R\$ 785 on December 31, 2022).

b) Labor

On March 31, 2024, labor lawsuits in progress classified by our legal counsel as probable loss totaled R\$ 13,037 - note 23.d (R\$ 13,286 on December 31, 2022), The labor lawsuits classified as possible loss totaled R\$ 51,173 (R\$ 53,144 on December 31,2023) and were not provisioned.

c) Civil

On March 31, 2024, civil claims in progress classified by our legal counsel as probable loss totaled R\$ 2,630 - note 23.d (R\$ 3,150 on December 31,2022), The civil lawsuits classified as possible loss totaled R\$ 12,029 (R\$ 10,870 on December 31, 2023) and were not provisioned.

d) Changes in provisions

	Bank and Consolidated			Total
	Tax	Labor	Civil	
At the beginning of the period	6,382	13,267	3,216	22,865
Constitution / (Reversal)	(491)	(230)	(586)	(1,307)
At end of the period	5,891	13,037	(b) 2,630	(a) 21,558

(a) Note 23.c and (b) Note 23.b

Notes to quarterly information

24. Equity

a) Capital

On March 31, 2023 capital comprises 244,656,857 registered and uncertified shares (236,936,096 on December 31, 2023), without par value, of which 122,961,704 common shares (119,010,510 on December 31, 2023) and 121,965,153 preferred shares (117,925,586 on December 31, 2023).

b) Dividends and interest on equity capital

As established in the Bank's articles of incorporation, shareholders are entitled to an annual dividend of not less than 25% of net income adjusted as provided for in applicable law, Such dividend can, alternatively, be distributed in the form of interest on equity.

On the period ended March 31, 2024 and 2023, was paid and/or provisioned the amounts shown in the table below were accrued as interest on equity, calculated in accordance with the provisions of Law No, 9,249/95.

Period	Interest on equity provisioned	Reduction in expenses with income and social contributions taxes
03/31/2024	92,639	41,688
03/31/2023	93,171	41,927
	185,810	83,615

Interest on equity is calculated on net equity accounts and limited to the long-term interest rate, conditioned to the existence of profit calculated before deduction or retained subscription earnings and income reserves in amount equal or two times higher its amount, respecting the limits according to Resolution CMN nº 4,885/20.

In compliance with the notice to the market, disclosed on March 28, 2023, the distribution of interest on shareholders' equity will be carried out on a semi-annual basis, pursuant to resolutions by the Board of Directors in the months of June and December, The current dividend distribution policy, with annual volumes based on the maximum limits of interest on own capital, in accordance with the legislation, and including the minimum dividend for the calendar year, remains unchanged.

c) Capital increase

On March 25, 2024 was deliberate by the Board of Directors a capital increase of R\$ 146,472, through the issuance of up to 7,720,761 new shares, of which 3,391,194 are common shares and 3,769,567 are preferred shares. The capital increase will effective after ratification by the Central Bank of Brazil.

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

Notes to quarterly information

retained earnings account balance is allocated, limited to 80% of capital, the latter of which is set up to maintain the shareholder payment flow.

ii) Income reserve - Repurchase of shares

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

e) Treasury shares

On March 31, 2024, the total value of shares repurchased in treasury is R\$ 53,537 equivalents to 3,387,048 preferred shares (R\$ 69,326 equivalents to 4,385,728 on December 31, 2023), The average cost per share repurchased treasury is R\$ 15,81 reais.

Changes in treasury shares:

	<u>March 2024</u>	<u>December 2023</u>
At the beginning of the period / year	4,509,546	5,237,311
Shares acquired	-	615,000
Shares delivered	(1,122,498)	(1,466,583)
At the end of the period / year	3,387,048	4,385,728

On March 26, 2024, the Board of Directors unanimously decided to approve a new Repurchase Program for Shares issued by the Company, for the purposes of remaining in treasury and subsequent disposal or cancellation, without reduction of the share capital.

The maximum period for conducting authorized operations will be 18 months from this date, having as final end on September 26, 2025, up to the limit of 7.200.000 preferred shares.

f) Earnings per share

The basic and diluted earnings per share are calculated in accordance with CPC 41 – Earnings per share, and are shown as follows:

i) Basic earnings per share:

The basic earnings are calculated by dividing the profit attributable to shareholders of the Company by the weighted average number of shares outstanding during the period ended March 31, 2024 and 2023, excluding shares purchased by the Company and held as treasury shares (Note 24 e).

	<u>1st Quarter 2024</u>	<u>1st Quarter 2023</u>
Net profit attributable to the parent	208,028	190,023
Weighted average daily shares outstanding	232,895,760	221,144,042
Basic earnings per share (Brazilian reais)	0,89	0,86

Notes to quarterly information

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,

	1st Quarter 2024	1st Quarter 2023
Net profit attributable to the parent	208,028	190,023
Weighted average daily shares outstanding	236,370,020	224,006,193
Diluted earnings per share (Brazilian reais)	0,88	0,85

25. Operational limits - The Basel Accord

The Central Bank of Brazil, through Resolution CMN No, 4,955/21, instituted the determination of the reference equity on a consolidated basis for the financial conglomerate and by Resolution CMN No, 4,958/21 instituted calculating the minimum equity required for reference the Risk Weighted Assets (RWA), both with effect from January 2022. The capital adequacy ratio for March 31, 2024, calculated based on the prudential conglomerate is 16,57% (14,94% December 31, 2023), The table below shows the calculation of the minimum equity required for the reference risk weighted assets (RWA) which is 8,00% since 2019,

	March 2024	December 2023
Credit risk	3,264,131	3,204,109
Interest Rate	190,755	218,362
Commodities	106,641	116,613
Shares	125	72
Operating risk	269,154	270,034
Exchange risk	20,554	22,066
CVA	40,203	36,430
Required capital base (PRE)	3,891,563	3,867,686
Reference equity (PR)	8,061,962	7,225,300
Excess of equity in relation to limit	4,170,388	3,357,614
Conciliation shareholders' equity		
Shareholders' equity	6,147,060	5,885,371
Subordinated financial bills - Level II	1,339,306	1,079,608
Perpetual Subordinated financial bills - Level I	1,021,681	502,457
Intangible assets	(211,874)	(211,142)
Non-controlling shareholders interest	(8,929)	(15,053)
Object of Financing of Conglomerate Entities	(8,967)	(15,941)
Tax Credit for Tax Loss Deducted from Capital	(69,843)	
Increase capital not authorized by Bacen	(146,472)	
Total reference equity x shareholders' equity	8,061,962	7,225,300

26. Other information

Offset and settlement of liabilities agreement - the Bank has an agreement on the offset and settlement of liabilities under the Brazilian National Financial System, in accordance with CMN Resolution No, 3,263/05, resulting in added guarantees of settlement of their assets with financial institutions that are party to the agreement, The total assets included in this agreement at the period ended on March 31, 2024 amount to R\$ 2,706,423 (R\$ 519,903 on December 31, 2022).

Notes to quarterly information**27. Reconciliation of Equity and Net Income under BRGAAP and IFRS**

We present below the major adjustments (net of taxes) identified between the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (“BRGAAP”) and the International Financial Reporting Standards (“IFRS”) for the period ended March 31, 2024 and 2023.

		<u>March 2024</u>	<u>March 2023</u>
Equity under BRGAAP		6,147,060	5,304,259
Allowance for losses on loans and advances to clients	(a)	(33,330)	(13,264)
Guarantees and responsibilities	(a)	3,052	2,748
Others		40,588	(1,794)
Equity under IFRS		6,157,370	5,291,949
Net income under BRGAAP		223,028	190,023
Allowance for losses on loans and advances to clients	(a)	(13,675)	(32,200)
Guarantees and responsibilities	(a)	133	(6,892)
Others		(3,357)	(3,066)
Net income under IFRS		206,129	147,865

a) Allowance for losses on loans and advances to clients

In the adoption of IFRS 9, there was a change in the calculation model of incurred loss (IAS 39) to expected loss, considering forward-looking information, On BRGAAP, the concept of expected loss is used, pursuant to Resolution CMN No, 2,682/99.

28. Non-recurring income

As provided for BCB Resolution 02/20, the result that is not related or incidentally related to the Bank's typical activities and is not expected to occur frequently in future years should be considered as a non-recurring result, In the quarters ended March 31, 2024 and 2023, there was no income classified as non-recurring.

Report on the Review of Quarterly Information

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

Introduction

We reviewed the intermediary, individual and consolidated financial information of Banco ABC Brasil S.A. ("Bank"), contained in the Quarterly Information Form (ITR) for the period ended on March 31, 2024, which comprises the balance sheets as of March 31, 2024 and the respective statements of income and comprehensive income for the three-month period ended on that date and changes in shareholders' equity and cash flows for the period of three months ending on that date, as well as the corresponding explanatory notes, including material accounting policies and other instructive information.

Management Responsibility for Interim Accounting Information

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

Scope of the review

We conduct our review in accordance with Brazilian and international standards for the review of interim information (NBC TR 2410 *Review of Interim Financial Information Performed by the Auditor of the Entity* and ISRE 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity*, respectively). A review of intermediate information consists of making inquiries, especially of the persons responsible for financial and accounting affairs and the application of analytical and other review procedures. The scope of a review is significantly less than that of an audit conducted in accordance with auditing standards and consequently has not allowed us to gain assurance that we have become aware of all significant matters that could be identified in an audit. Therefore, we do not express an audit opinion.

Conclusion on individual and consolidated interim information

Based on our review, we are not aware of any fact that leads us to believe that the intermediate, individual and consolidated financial information included in the above-mentioned quarterly information was not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and to the preparation of the Quarterly Information (ITR), and presented in a manner consistent with the rules issued by the Brazilian Securities and Exchange Commission.

Other Matters

Statements of added value

The quarterly information referred to above includes the individual and consolidated value-added statements (DVA) for the three-month period ended on March 31, 2024, prepared under the responsibility of the Bank's Executive Board, 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 submitted to review procedures carried out in conjunction with the review of the quarterly information, in order to conclude whether they are reconciled with the interim financial information and accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in ISA 09 - Statement of Value Added. Based on our review, we are not aware of any facts that would lead us to believe that these statements of value added have not been prepared, in all material respects, in accordance with the criteria set forth in this Standard and in a manner consistent with the individual and consolidated interim accounting information taken together.

Consolidated interim financial information.

This consolidated interim financial information for the period ended on March 31, 2024, which was prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BACEN), is being presented in an additional manner, as provided for in Article No. 77 of CMN Resolution No. 4,966/2021, consolidated financial information prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the *International Accounting Standards Board (IASB)*, which to date has not been prepared and disclosed by Banco ABC Brasil S.A..

São Paulo, May 08, 2024

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



Gilberto Bizerra de Souza
Accountant CRC RJ076328/O

Reports and Representations / Executive Board Representation on the Financial Statements

Abiding by CVM Rule No, 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A. listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

Reviewed, discussed and agreed with the financial statements for the period ended March 31, 2024.

Sao Paulo, May 08, 2024,

Sergio Lulia Jacob
Director President

Sergio Ricardo Borejo
Director Vice President - Administrative and Director Investor Relations Officer

Marcos Chadalakian
Director

Reports and Representations / Executive Board Representation on the Independent Auditor's Report

Abiding by CVM Rule No, 480, dated December 7, 2009, the undersigned parties, Executive Board members of Banco ABC Brasil S.A. listed at Corporate Governance Level 2 (Code ABCB4), REPRESENT hereby that they:

Reviewed, discussed and agreed with the opinion expressed in the special independent auditor's report of Ernst & Young Auditores Independentes S.S. Ltda. on the Bank's financial statements for the period ended March 31, 2024.

Sao Paulo, May 08, 2024,

Sergio Lulia Jacob
Director President

Sérgio Ricardo Borejo
Director Vice President - Administrative and Director Investor Relations Officer

Marcos Chadalakian
Director