

## **Quarterly Information - ITR**

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

September 30, 2024 and December 31, 2023  
with Independent Auditor's Report

# Contents

## Company Information

Capital Composition .....	1
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## Individual Financial Statements

Balance Sheet - Assets .....	2
Balance Sheet - Liabilities .....	3
Income Statement .....	4
Statement of Comprehensive Income .....	5
Statement of cash flow .....	6
Statement of Changes in Equity	
Period from 01/01/2024 to 09/30/2024 .....	7
Period from 01/01/2023 to 09/30/2023 .....	8
Statement of Value Added .....	9
Comments on the Company's Performance .....	10
Notes to Quarterly Information .....	16
Audit report to the quarterly information review .....	77
Executive Board Representation .....	79

## Company Information / Capital Composition

<b>Number of shares (Units)</b>	<b>Current quarter 09/30/2024</b>
<hr/>	
Paid-up capital	
Common	122,961,704
Preferred	121,695,153
<b>Total</b>	<b>244,656,857</b>
Treasury shares	
Common	-
Preferred	4,561,796
<b>Total</b>	<b>4,561,796</b>

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 09/30/2024	Year ended 12/31/2023
<b>1</b>	<b>Total assets</b>	<b>69,206,300</b>	<b>59,796,252</b>
<b>1.01</b>	<b>Cash and Cash Equivalents</b>	<b>5,331,598</b>	<b>4,647,868</b>
1.01.01	Cash	380,313	646,803
<b>1.01.02</b>	<b>Liquidity applications</b>	<b>4,951,285</b>	<b>4,001,065</b>
1.01.02.01	Open market applications	4,576,036	3,730,813
1.01.02.03	Foreign currency applications	375,249	270,252
<b>1.02</b>	<b>Financial Assets</b>	<b>51,451,455</b>	<b>46,388,313</b>
<b>1.02.02</b>	<b>Financial assets measured at fair value through profit or loss</b>	<b>7,147,672</b>	<b>6,883,134</b>
1.02.02.01	Marketable securities	4,239,777	4,742,703
1.02.02.02	Derivatives	2,907,895	2,140,431
<b>1.02.03</b>	<b>Financial assets measured at fair value through other comprehensive income</b>	<b>18,982,041</b>	<b>11,907,567</b>
1.02.03.01	Marketable securities	18,982,041	11,907,567
<b>1.02.04</b>	<b>Financial assets measured at amortized cost</b>	<b>25,321,742</b>	<b>27,597,612</b>
1.02.04.01	Interbank investments	904,108	746,545
1.02.04.02	Open market application	-	345,300
1.02.04.03	Marketable securities	2,712,199	2,599,250
1.02.04.04	Loans	21,705,435	23,906,517
<b>1.03</b>	<b>Taxes</b>	<b>1,594,997</b>	<b>1,436,286</b>
1.03.03.01	Deferred tax assets	1,344,667	1,234,318
1.03.03.02	Taxes and contributions to be compensated	250,330	201,968
<b>1.04</b>	<b>Other credits</b>	<b>9,173,638</b>	<b>6,137,825</b>
<b>1.04.03</b>	<b>Others</b>	<b>9,173,638</b>	<b>6,137,825</b>
1.04.03.01	Interbank accounts	603,450	608,284
1.04.03.02	Trading and intermediation of securities	742,061	504,865
1.04.03.03	Receivables	27,777	24,443
1.04.03.04	Prepaid expenses	46,165	22,137
1.04.03.05	Others	117,986	133,975
1.04.03.06	Sundry	71,388	83,092
1.04.03.07	Foreign exchange portfolio	8,087,803	5,621,210
1.04.03.08	Allowance for loan losses	(522,992)	(860,181)
<b>1.05</b>	<b>Investments</b>	<b>1,394,672</b>	<b>942,997</b>
1.05.01	Associates and subsidiaries	1,388,602	937,653
1.05.05	Other investments	6,070	5,344
<b>1.06</b>	<b>Fixed assets</b>	<b>41,203</b>	<b>31,821</b>
1.06.01	Other fixed assets	110,114	95,292
1.06.03	Accumulated depreciation	(68,911)	(63,471)
<b>1.07</b>	<b>Intangible</b>	<b>218,737</b>	<b>211,142</b>
1.07.01	Intangible assets	379,575	338,964
1.07.03	Accumulated amortization	(160,838)	(127,822)

Release: 1

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

Code	Description	Current quarter	Year ended
		09/30/2024	12/31/2023
<b>2</b>	<b>Total liabilities</b>	<b>69,206,300</b>	<b>59,796,252</b>
<b>2.01</b>	<b>Financial liabilities measured at fair value through profit or loss</b>	<b>2,065,879</b>	<b>1,859,241</b>
2.01.10	Derivative financial instruments	2,065,879	1,859,241
<b>2.02</b>	<b>Financial liabilities measured at amortized cost</b>	<b>51,268,462</b>	<b>45,124,046</b>
2.02.01	Deposits	12,100,861	10,559,081
2.02.02	Money market funding	2,046,455	1,712,389
<b>2.02.04</b>	<b>Others funds</b>	<b>37,121,146</b>	<b>32,852,576</b>
2.02.04.01	Funds from acceptance and issue of securities	22,184,641	19,805,243
2.02.04.02	Borrowings and Onlending	11,887,786	10,529,944
2.02.04.03	Subordinated debts	3,048,719	2,517,389
		-	-
<b>2.03</b>	<b>Provisions</b>	<b>250,133</b>	<b>303,869</b>
<b>2.04</b>	<b>Tax liabilities</b>	<b>463,210</b>	<b>350,238</b>
2.04.01	Deferred tax obligations	463,210	350,238
<b>2.05</b>	<b>Other liabilities</b>	<b>8,780,310</b>	<b>6,287,129</b>
2.05.07	Foreign exchange portfolio	7,988,585	5,751,342
2.05.08	Interbank accounts	-	16
2.05.09	Interbranch accounts	200,994	160,494
2.05.10	Social and statutory	100,006	172,643
2.05.11	Taxes and social security	117,897	174,676
2.05.12	Trading and intermediation of securities	250,893	2,469
2.05.14	Others	121,935	25,489
<b>2.07</b>	<b>Equity</b>	<b>6,378,306</b>	<b>5,871,729</b>
2.07.01	Capital	4,618,603	4,472,131
2.07.02	Capital reserve	5,010	13,204
2.07.04	Profit reserve	1,449,427	1,413,017
2.07.05	Retained earnings	403,638	-
2.07.08	Equity valuation adjustments	(98,372)	(26,623)

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

Code	Description	Current quarter	Current year	Prior quarter	Prior year
		07/01/2024 to 09/30/2024	01/01/2024 to 09/30/2024	07/01/2023 to 09/30/2023	01/01/2023 to 09/30/2023
<b>3.01</b>	<b>Income from financial intermediation</b>	<b>1,366,475</b>	<b>6,354,309</b>	<b>2,272,815</b>	<b>4,408,465</b>
3.01.01	Lending operations	416,770	3,077,223	1,123,208	2,258,595
3.01.02	Gains (losses) on marketable securities operations	698,543	2,160,654	770,638	2,122,526
3.01.03	Gains (losses) on derivative financial instruments	187,513	594,287	262,437	116,521
3.01.04	Foreign exchange operations	63,649	522,145	116,532	(89,177)
3.01.05	Income from receivables acquired	-	-	-	-
<b>3.02</b>	<b>Financial intermediation expenses</b>	<b>(938,329)</b>	<b>(5,190,854)</b>	<b>(1,915,892)</b>	<b>(3,386,951)</b>
3.02.01	Funding expenses	(1,011,937)	(3,046,973)	(1,021,211)	(2,798,516)
3.02.02	Borrowings and onlendings	144,432	(2,019,356)	(826,354)	(346,525)
3.02.03	Allowance for loan losses	(71,418)	(123,569)	(68,316)	(242,475)
3.02.04	Allowance for loan losses - Exchange variation of CCL	594	(752)	(11)	565
3.02.05	Income from receivables acquired	-	(204)	-	-
<b>3.03</b>	<b>Gross profit from financial intermediation</b>	<b>428,146</b>	<b>1,163,455</b>	<b>356,923</b>	<b>1,021,514</b>
<b>3.04</b>	<b>Other operating (expenses) / income</b>	<b>(170,010)</b>	<b>(453,092)</b>	<b>(108,445)</b>	<b>(372,264)</b>
3.04.02	Income from services rendered	60,188	177,145	98,226	243,378
3.04.03	Personnel expenses	(122,195)	(356,092)	(114,120)	(337,413)
3.04.04	Other administrative expenses	(84,382)	(249,071)	(76,988)	(220,985)
3.04.05	Taxes	(30,585)	(47,715)	(27,689)	(69,203)
3.04.06	Other operating income	6,964	22,641	12,126	11,959
<b>3.04.07</b>	<b>Other operating expenses</b>	<b>(2,177)</b>	<b>1,705</b>	<b>(2,876)</b>	<b>(15,779)</b>
3.04.07.01	Others	2,299	7,886	(696)	(185)
3.04.07.02	Non-operating	(4,476)	(6,181)	(2,180)	(15,594)
<b>3.04.08</b>	<b>Equity pickup from subsidiaries</b>	<b>51,929</b>	<b>159,098</b>	<b>37,375</b>	<b>97,034</b>
<b>3.05</b>	<b>Operating income</b>	<b>258,136</b>	<b>710,363</b>	<b>248,478</b>	<b>649,250</b>
<b>3.06</b>	<b>Provision for income and social contribution taxes</b>	<b>8,168</b>	<b>34,707</b>	<b>19,997</b>	<b>82,350</b>
3.06.01	Current	22,339	96,011	33,215	92,203
3.06.02	Deferred	(14,171)	(61,304)	(13,218)	(9,853)
<b>3.09</b>	<b>Income before taxes and profit sharing</b>	<b>316,056</b>	<b>905,873</b>	<b>302,974</b>	<b>812,855</b>
<b>3.10</b>	<b>Profit sharing / statutory contributions</b>	<b>(60,986)</b>	<b>(177,670)</b>	<b>(74,756)</b>	<b>(192,736)</b>
3.10.01	Profit sharing	(60,986)	(177,670)	(74,756)	(192,736)
<b>3.11</b>	<b>Net income for the period</b>	<b>255,070</b>	<b>728,203</b>	<b>228,218</b>	<b>620,119</b>

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

Code	Description	Current quarter	Current year	Prior quarter	Prior year
		07/01/2024 to 09/30/2024	01/01/2024 to 09/30/2024	07/01/2023 to 09/30/2023	01/01/2023 to 09/30/2023
4.01	Net income for the period	255,070	728,203	228,218	620,119
4.02	Other comprehensive income / (loss)	(7,171)	(71,749)	(9,454)	(13,346)
4.02.01	Items that can subsequently be reclassified to	(7,171)	(71,749)	(9,454)	(13,346)
4.02.01.01	Other comprehensive income - adjustment to market value	(13,038)	(130,453)	(17,205)	(24,219)
4.02.01.02	Tax effects	5,867	58,704	7,751	10,873
4.04	Comprehensive income for the period	247,899	656,454	218,764	606,773

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

Description	Current quarter	Prior quarter
	01/01/2024 to 09/30/2024	01/01/2023 to 09/30/2023
<b>6.01 Net cash from operating activities</b>	<b>364.413</b>	<b>(482.017)</b>
<b>6.01.01 Cash generated by operating activities</b>	<b>1.938.277</b>	<b>694.214</b>
6.01.01.01 Net income for the period	728.203	620.119
6.01.01.02 Adjustment to the net income	1.210.074	74.095
<b>6.01.02 Changes in assets and liabilities</b>	<b>(1.573.864)</b>	<b>(1.176.231)</b>
6.01.02.01 Interbank investments	188.013	760.281
6.01.02.02 Marketable securities and derivative financial instruments	(7.386.058)	(5.341.385)
6.01.02.03 Foreign exchange portfolio	(229.350)	(1.587)
6.01.02.04 Loans operations	417.229	2.312.781
6.01.02.05 Non-financial assets held for sale	23.532	(5.945)
6.01.02.06 Other assets	(405.929)	58.258
6.01.02.07 Other obligations	21.810	(204.469)
6.01.02.08 Deposits	1.541.780	(1.813.677)
6.01.02.09 Open market funding	355.542	324.276
6.01.02.10 Borrowings and onlendings	1.555.209	753.520
6.01.02.11 Money market funding	2.379.398	2.041.814
6.01.02.14 Tax paid	(35.040)	(60.098)
<b>6.02 Net cash from investing activities</b>	<b>(347.834)</b>	<b>(75.175)</b>
6.02.01 Acquisition of investments	(1.117)	(212.379)
6.02.02 Acquisition of fixed assets and intangible assets	(57.489)	(85.132)
6.02.04 Disposal of investments	61	7.324
6.02.07 Allocations of reserves	2.181	15.128
6.02.08 Dividendos recebidos	82.318	112.605
6.02.09 Capital increase of controlled companies	(373.788)	87.279
<b>6.03 Net cash from financing activities</b>	<b>667.427</b>	<b>256.427</b>
6.03.01 Subordinated debts	531.330	88.435
6.03.03 Treasury shares	(10.375)	10.879
6.03.04 Capital increase	146.472	157.113
<b>6.04 Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents</b>	<b>(276)</b>	<b>(3.876)</b>
<b>6.05 Increase (decrease) in cash and cash equivalents</b>	<b>683.730</b>	<b>(304.641)</b>
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	5.331.598	4.925.254



**Individual financial statements / Statement of changes in equity - 01/01/2024 to 09/30/2024**  
**(In thousands of reais)**

Code	Description	Capital reserve and		Profit reserve	Other Comprehensiv Income	Retained earnings	Total Asset Liquid
		Capital	Treasury shares				
<b>5.01</b>	<b>Opening balance</b>	<b>4,472,131</b>	<b>13,204</b>	<b>1,413,017</b>	<b>(26,623)</b>	<b>-</b>	<b>5,871,729</b>
<b>5.03</b>	<b>Adjusted balance</b>	<b>4,472,131</b>	<b>13,204</b>	<b>1,413,017</b>	<b>(26,623)</b>	<b>-</b>	<b>5,871,729</b>
<b>5.04</b>	<b>Capital Transactions with Partners</b>	<b>146,472</b>	<b>(10,375)</b>	<b>-</b>	<b>-</b>	<b>(288,155)</b>	<b>(152,058)</b>
5.04.01	Capital Increase	146,472	-	-	-	-	146,472
5.04.05	Treasury shares	-	(10,375)	-	-	-	(10,375)
5.04.07	Interest on equity	-	-	-	-	(288,155)	(288,155)
<b>5.05</b>	<b>Total Comprehensive Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(71,749)</b>	<b>728,203</b>	<b>656,454</b>
5.05.01	Net income of the period	-	-	-	-	728,203	728,203
5.05.02	Other comprehensive income	-	-	-	(71,749)	-	(71,749)
5.05.02.01	Adjustments of Financial Instruments	-	-	-	(71,749)	-	(71,749)
<b>5.06</b>	<b>Internal Changes in Stockholders' Equity</b>	<b>-</b>	<b>2,181</b>	<b>36,410</b>	<b>-</b>	<b>(36,410)</b>	<b>2,181</b>
5.06.01	Constitution of Reserves	-	2,181	36,410	-	(36,410)	2,181
5.06.01.01	Allocations of reserves - Management remuneration	-	2,181	-	-	-	2,181
5.06.01.02	Destination - legal reserve	-	-	36,410	-	(36,410)	-
<b>5.7</b>	<b>Closing balance</b>	<b>4,618,603</b>	<b>5,010</b>	<b>1,449,427</b>	<b>(98,372)</b>	<b>403,638</b>	<b>6,378,306</b>

**Individual financial statements / Statement of changes in equity - 01/01/2023 to 09/30/2023**  
**(In thousands of reais)**

Code	Description	Capital reserve and		Profit reserve	Other Comprehensiv Income	Retained earnings	Total Asset Liquid
		Capital	Treasury shares				
<b>5.01</b>	<b>Opening balance</b>	<b>4,315,017</b>	<b>(24,828)</b>	<b>918,594</b>	<b>(3,397)</b>	<b>-</b>	<b>5,205,386</b>
<b>5.03</b>	<b>Adjusted balance</b>	<b>4,315,017</b>	<b>(24,828)</b>	<b>918,594</b>	<b>(3,397)</b>	<b>-</b>	<b>5,205,386</b>
<b>5.04</b>	<b>Capital Transactions with Partners</b>	<b>157,113</b>	<b>10,879</b>	<b>-</b>	<b>-</b>	<b>(273,472)</b>	<b>(105,480)</b>
5.04.01	Capital increase	157,113	-	-	-	-	157,113
5.04.05	Treasury shares	-	10,879	-	-	-	10,879
5.04.07	Interest on equity	-	-	-	-	(273,472)	(273,472)
<b>5.05</b>	<b>Total Comprehensive Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(13,346)</b>	<b>620,119</b>	<b>606,773</b>
5.05.01	Net income of the period	-	-	-	-	620,119	620,119
5.05.02	Other comprehensive income	-	-	-	(13,346)	-	(13,346)
5.05.02.01	Adjustments of Financial Instruments	-	-	-	(13,346)	-	(13,346)
<b>5.06</b>	<b>Internal Changes in Stockholders' Equity</b>	<b>-</b>	<b>15,128</b>	<b>19,595</b>	<b>-</b>	<b>(19,595)</b>	<b>15,128</b>
5.06.01	Constitution of Reserves	-	15,128	19,595	-	(19,595)	15,128
5.06.01.01	Allocations of reserves - Management remuneration	-	15,128	-	-	-	15,128
5.06.01.02	Destination - legal reserve	-	-	19,595	-	(19,595)	-
<b>5.7</b>	<b>Closing balance</b>	<b>4,472,130</b>	<b>1,179</b>	<b>938,189</b>	<b>(16,743)</b>	<b>327,052</b>	<b>5,721,807</b>

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

Code	Description	Current quarter	Prior quarter
		01/01/2024 to 09/30/2024	01/01/2023 to 09/30/2023
<b>7.01</b>	<b>Revenues</b>	<b>6,429,774</b>	<b>4,421,892</b>
7.01.01	Financial intermediation	6,354,309	4,408,465
7.01.02	Income from services rendered	177,145	243,378
7.01.03	Allowance for loan losses	(124,321)	(241,910)
7.01.04	Other	22,641	11,959
<b>7.02</b>	<b>Financial intermediation expenses</b>	<b>(5,066,533)</b>	<b>(3,145,041)</b>
<b>7.03</b>	<b>Inputs acquired from third parties</b>	<b>(186,512)</b>	<b>(189,246)</b>
7.03.02	Services provided by third parties	(13,337)	(11,502)
<b>7.03.04</b>	<b>Others</b>	<b>(173,175)</b>	<b>(177,744)</b>
7.03.04.01	Data Processing and Telecom	(61,966)	(56,140)
7.03.04.02	Financial system services	(30,019)	(29,799)
7.03.04.03	Specialized technical services	(34,349)	(23,536)
7.03.04.04	Travel expenses	(8,973)	(6,817)
7.03.04.05	Promotions and Public Relations	(1,103)	(7,071)
7.03.04.06	Other Operating Expenses	(6,181)	(15,594)
7.03.04.07	Non-operating income	12,291	3,148
7.03.04.08	Non-operating expense	(4,405)	(3,333)
7.03.04.09	Other Administrative Expenses	(35,013)	(34,766)
7.03.04.10	Communications	(3,457)	(3,836)
<b>7.04</b>	<b>Gross value added</b>	<b>1,176,729</b>	<b>1,087,605</b>
<b>7.05</b>	<b>Allowances</b>	<b>(40,461)</b>	<b>(29,210)</b>
7.05.01	Depreciation, amortization and depletion	(40,461)	(29,210)
<b>7.06</b>	<b>Net produced value added</b>	<b>1,136,268</b>	<b>1,058,395</b>
<b>7.07</b>	<b>Value added received on transfer</b>	<b>159,098</b>	<b>97,034</b>
7.07.01	Equity pickup	159,098	97,034
<b>7.08</b>	<b>Total distributable value added</b>	<b>1,295,366</b>	<b>1,155,429</b>
<b>7.09</b>	<b>Value added distribution</b>	<b>1,295,366</b>	<b>1,155,429</b>
<b>7.09.01</b>	<b>Personnel</b>	<b>461,684</b>	<b>458,265</b>
7.09.01.01	Direct compensation	216,515	204,621
7.09.01.02	Benefits	46,816	42,005
7.09.01.03	Unemployment Compensation Fund (FGTS)	18,611	16,696
7.09.01.04	Other	179,742	194,943
<b>7.09.02</b>	<b>Taxes, charges and contributions</b>	<b>85,086</b>	<b>58,737</b>
7.09.02.01	Federal	74,251	44,404
7.09.02.02	State	1	103
7.09.02.03	Municipal	10,834	14,230
<b>7.09.03</b>	<b>Third party capital remuneration</b>	<b>20,393</b>	<b>18,308</b>
7.09.03.01	Rents	20,393	18,308
<b>7.09.04</b>	<b>Own capital remuneration</b>	<b>728,203</b>	<b>620,119</b>
7.09.04.01	Interest on equity	288,155	273,472
7.09.04.03	Retained earnings	440,048	346,647

## **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 third 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 September 30, 2024 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 30.2%; Management and Board members: 5.4%; and Treasury Stock: 1.8%.

### **Business Profitability**

Banco ABC Brasil S.A. reported net income of R\$255.1 million in the third quarter of 2024 (R\$228.2 million in the third quarter of 2023), reaching a return on average equity of 16.2% pa (16.5% pa in the third 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 the Financial Margin with Clients, by the increase in the Financial Margin with the Market and by the decrease in Provision Expenses. The result was partially offset by the increase in the Personnel and Other Administrative Expenses and the decrease in the Shareholders' Equity Remunerated at CDI.

**Credit Portfolio**

The credit portfolio (including loans and guarantees issued) totaled R\$34.2 billion as of the end of September, 2024 (R\$35.3 billion as of the end of December, 2023). Regarding the credit portfolio quality, 96.2% of the loan transactions and 98.5% of the guarantees issued transactions were rated between AA and C at the end of September, 2024, in accordance with Brazilian Central Bank Resolution No. 2682. Considering both portfolios, the ratio was 97.1%. The loan loss provision balance was equivalent to 2.41% of the loan portfolio as of the end of September, 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.

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 customer; 3) the auditor must not promote his/her customer's interests.

**Securities Portfolio**

At the end of the period, Banco ABC Brasil S.A. accounted to R\$2,712.2 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](http://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 of the concession of credit lines is the responsibility of the Credit Committee, up to the limits under Administrative jurisdiction. Beyond that limit, the Board Risk Committee has exclusive rights of approval.

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

The Credit Risk Management area is also responsible for monitoring the credit portfolio. This includes 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.abcbrazil.com.br](http://www.abcbrazil.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 General Shareholder's Meeting of April 30, 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 (1<sup>st</sup> 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 (2<sup>nd</sup> 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, regulation or corporate principles and values.

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

Sao Paulo, November 06, 2024.

The Management

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

September 30, 2024 and December 31, 2023

(In thousands of reais)

	Notes	Bank		Consolidated	
		September 2024	December 2023	September 2024	December 2023
<b>Assets</b>					
Cash and banks	4	<b>380,313</b>	<b>646,803</b>	<b>381,925</b>	<b>647,009</b>
Financial instruments		<b>64,490,543</b>	<b>56,010,588</b>	<b>66,470,215</b>	<b>56,572,415</b>
Interbank investments		5,855,393	5,092,910	5,855,393	5,092,910
Foreign exchange portfolio	8	8,087,803	5,621,210	8,087,803	5,621,210
Marketable securities	5.a	25,934,017	19,249,520	25,804,305	19,089,734
Derivative financial instruments	5.b	2,907,895	2,140,431	5,011,712	2,846,104
Loans	6	21,705,435	23,906,517	21,711,002	23,922,457
Other assets		<b>1,608,827</b>	<b>1,376,796</b>	<b>3,809,218</b>	<b>2,552,435</b>
Interbank accounts		603,450	608,284	603,450	608,284
Trading and intermediation of securities	9.a	742,061	504,865	891,872	642,531
Receivables		27,777	24,443	62,494	28,480
Prepaid expenses		46,165	22,137	46,172	22,137
Non-financial assets held for sale		117,986	133,975	117,986	133,975
Sundry	9.b	71,388	83,092	2,087,244	1,117,028
Provisions for expected losses associated with credit risk	7	<b>(522,992)</b>	<b>(860,181)</b>	<b>(522,992)</b>	<b>(860,181)</b>
Tax assets		<b>1,594,997</b>	<b>1,436,286</b>	<b>1,660,754</b>	<b>1,472,627</b>
Deferred tax assets	19	1,344,667	1,234,318	1,365,493	1,237,047
Taxes and contributions to be compensated		250,330	201,968	295,261	235,580
Investments		<b>1,394,672</b>	<b>942,997</b>	<b>6,070</b>	<b>5,344</b>
Associates and subsidiaries		1,388,602	937,653	-	-
Other investments		6,070	5,344	6,070	5,344
Fixed assets	11	<b>110,114</b>	<b>95,292</b>	<b>110,114</b>	<b>95,292</b>
Intangible assets	11	<b>379,575</b>	<b>338,964</b>	<b>379,575</b>	<b>338,964</b>
Depreciation and amortization	11	<b>(229,749)</b>	<b>(191,293)</b>	<b>(229,749)</b>	<b>(191,293)</b>
Fixed assets		(68,911)	(63,471)	(68,911)	(63,471)
Intangible assets		(160,838)	(127,822)	(160,838)	(127,822)
<b>Total assets</b>		<b>69,206,300</b>	<b>59,796,252</b>	<b>72,065,130</b>	<b>60,632,612</b>

See accompanying notes.

**Banco ABC Brasil S.A.**

## Balance sheets

September 30, 2024 and December 31, 2023

(In thousands of reais)

	Notes	Bank		Consolidated	
		September 2024	December 2023	September 2024	December 2023
Liabilities and shareholders' equity					
Deposits and financial instruments					
		<b>61,322,926</b>	<b>52,734,629</b>	<b>63,026,210</b>	<b>53,216,934</b>
Deposits	12	12,100,861	10,559,081	11,319,110	10,472,468
Money market funding	12	2,046,455	1,712,389	2,044,687	1,683,322
Funds from acceptance and issue of securities	12	22,184,641	19,805,243	22,184,641	19,805,243
Borrowings and Onlending	12	11,887,786	10,529,944	12,620,720	10,633,277
Derivative financial instruments	5.b	2,065,879	1,859,241	3,819,748	2,353,893
Foreign exchange portfolio	8	7,988,585	5,751,342	7,988,585	5,751,342
Subordinated debts	12	3,048,719	2,517,389	3,048,719	2,517,389
		<b>791,725</b>	<b>535,787</b>	<b>1,022,616</b>	<b>706,929</b>
Other liabilities					
Interbank accounts		-	16	-	16
Interbranch accounts		200,994	160,494	200,994	160,494
Social and statutory		100,006	172,643	100,006	172,643
Taxes and social security	14.a	117,897	174,676	166,297	216,316
Trading and intermediation of securities	14.c	250,893	2,469	429,552	132,001
Sundry	14.b	121,935	25,489	125,767	25,459
Provisions	13	<b>250,133</b>	<b>303,869</b>	<b>1,016,512</b>	<b>388,147</b>
Tax liabilities					
		<b>463,210</b>	<b>350,238</b>	<b>603,708</b>	<b>435,231</b>
Deferred tax obligations	19	463,210	350,238	571,338	415,712
Other deferred taxes		-	-	32,370	19,519
Shareholders' equity					
		<b>6,378,306</b>	<b>5,871,729</b>	<b>6,396,084</b>	<b>5,885,371</b>
Capital	24.a	<b>4,618,603</b>	<b>4,472,131</b>	<b>4,618,603</b>	<b>4,472,131</b>
Brazilian residents		1,204,721	1,134,708	1,204,721	1,134,708
Foreign residents		3,413,882	3,337,423	3,413,882	3,337,423
Capital increase		-	-	-	-
Capital reserve		84,711	82,530	84,711	82,530
Profit reserve		1,449,427	1,413,017	1,449,427	1,413,017
Other comprehensive income		(98,372)	(26,623)	(98,372)	(26,623)
Treasury stock	24.e	(79,701)	(69,326)	(79,701)	(69,326)
Retained earnings		403,638	-	403,638	-
Non controlling shareholders interest		-	-	17,778	13,642
Total liabilities		<b>69,206,300</b>	<b>59,796,252</b>	<b>72,065,130</b>	<b>60,632,612</b>

See accompanying notes.

**Banco ABC Brasil S.A.**

Income statements

Quarters ended September 30, 2024 and 2023

(In thousands of reais)

	Notes	Bank			
		3rd Quarter 2024	Accumulated 2024	3rd Quarter 2023	Accumulated 2023
<b>Income from financial intermediation</b>		<b>1,366,475</b>	<b>6,354,309</b>	<b>2,272,815</b>	<b>4,408,465</b>
Loan operations		416,770	3,077,223	1,123,208	2,258,595
Marketable securities		698,543	2,160,654	770,638	2,122,526
Gain or Losses on derivative financial instruments	5.b	187,513	594,287	262,437	116,521
Foreign exchange operations		63,649	522,145	116,532	(89,177)
<b>Expenses from financial intermediation</b>		<b>(938,329)</b>	<b>(5,190,854)</b>	<b>(1,915,892)</b>	<b>(3,386,951)</b>
Funding expenses		(1,011,937)	(3,046,973)	(1,021,211)	(2,798,516)
Borrowings and onlendings		144,432	(2,019,356)	(826,354)	(346,525)
with credit risk	7	(71,418)	(123,569)	(68,316)	(242,475)
with credit risk - fx variation on credit assignment operations		594	(752)	(11)	565
Operation of sale or transf in financial assets		-	(204)	-	-
<b>Gross income from financial intermediation</b>		<b>428,146</b>	<b>1,163,455</b>	<b>356,923</b>	<b>1,021,514</b>
<b>Other operating income (expenses)</b>		<b>(122,557)</b>	<b>(300,175)</b>	<b>(73,250)</b>	<b>(290,824)</b>
Income from services rendered	15	60,188	177,145	98,226	243,378
Personnel expenses		(122,195)	(356,092)	(114,120)	(337,413)
Other administrative expenses	16	(84,382)	(249,071)	(76,988)	(220,985)
Taxes		(30,585)	(47,715)	(27,689)	(69,203)
Equity pick-up from subsidiaries	10	51,929	159,098	37,375	97,034
Other operating income	17	6,964	22,641	12,126	11,959
Other operating expenses	18	(4,476)	(6,181)	(2,180)	(15,594)
<b>Operating income</b>		<b>305,589</b>	<b>863,280</b>	<b>283,673</b>	<b>730,690</b>
<b>Non-operating income</b>		<b>2,299</b>	<b>7,886</b>	<b>(696)</b>	<b>(185)</b>
<b>Income before taxes and profit sharing</b>		<b>307,888</b>	<b>871,166</b>	<b>282,977</b>	<b>730,505</b>
<b>Income and social contribution taxes</b>	19	<b>8,168</b>	<b>34,707</b>	<b>19,997</b>	<b>82,350</b>
Current		22,339	96,011	33,215	92,203
Deferred		(14,171)	(61,304)	(13,218)	(9,853)
<b>Profit sharing / statutory contributions</b>	22	<b>(60,986)</b>	<b>(177,670)</b>	<b>(74,756)</b>	<b>(192,736)</b>
<b>Non controlling shareholders interest</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net income for the period</b>		<b>255,070</b>	<b>728,203</b>	<b>228,218</b>	<b>620,119</b>
Earnings per share - basic in R\$	24.f	<b>1.10</b>	<b>3.13</b>	<b>1.03</b>	<b>2.80</b>
Earnings per share - diluted in R\$	24.f	<b>1.08</b>	<b>3.08</b>	<b>1.02</b>	<b>2.77</b>

See accompanying notes.

**Banco ABC Brasil S.A.**

Income statements

Quarters ended September 30, 2024 and 2023

(In thousands of reais)

	Notes	Consolidated			
		3rd Quarter 2024	Accumulated 2024	3rd Quarter 2023	Accumulated 2023
<b>Income from financial intermediation</b>		<b>1,411,113</b>	<b>6,513,350</b>	<b>2,326,408</b>	<b>4,547,166</b>
Loan operations		417,453	3,079,330	1,123,860	2,261,233
Marketable securities		690,957	2,141,663	771,184	2,138,279
Gain or Losses on derivative financial instruments	5.b	239,157	770,205	314,832	236,831
Foreign exchange operations		63,546	522,152	116,532	(89,177)
<b>Expenses from financial intermediation</b>		<b>(915,892)</b>	<b>(5,188,805)</b>	<b>(1,916,310)</b>	<b>(3,383,582)</b>
Funding expenses		(989,500)	(3,044,924)	(1,021,629)	(2,795,147)
Borrowings and onlendings		144,432	(2,019,356)	(826,354)	(346,525)
with credit risk	7	(71,418)	(123,569)	(68,316)	(242,475)
with credit risk - fx variation on credit assignment operations		594	(752)	(11)	565
Operation of sale or transf in financial assets		-	(204)	-	-
<b>Gross income from financial intermediation</b>		<b>495,221</b>	<b>1,324,545</b>	<b>410,098</b>	<b>1,163,584</b>
<b>Other operating income (expenses)</b>		<b>(152,457)</b>	<b>(372,744)</b>	<b>(105,671)</b>	<b>(380,190)</b>
Income from services rendered	15	118,502	348,691	120,158	285,310
Personnel expenses		(135,153)	(389,345)	(120,080)	(347,924)
Other administrative expenses	16	(89,420)	(258,113)	(77,791)	(222,919)
Taxes		(45,477)	(87,978)	(36,150)	(87,475)
Equity pick-up from subsidiaries	10	-	-	-	-
Other operating income	17	6,648	23,277	12,235	12,330
Other operating expenses	18	(7,557)	(9,276)	(4,043)	(19,512)
<b>Operating income</b>		<b>342,764</b>	<b>951,801</b>	<b>304,427</b>	<b>783,394</b>
<b>Non-operating income</b>		<b>2,299</b>	<b>7,886</b>	<b>(696)</b>	<b>(185)</b>
<b>Income before taxes and profit sharing</b>		<b>345,063</b>	<b>959,687</b>	<b>303,731</b>	<b>783,209</b>
<b>Income and social contribution taxes</b>	19	<b>(21,642)</b>	<b>(29,323)</b>	<b>1,515</b>	<b>35,496</b>
Current		7,539	56,536	18,381	59,627
Deferred		(29,181)	(85,859)	(16,866)	(24,131)
<b>Profit sharing / statutory contributions</b>	22	<b>(64,349)</b>	<b>(187,566)</b>	<b>(76,078)</b>	<b>(196,225)</b>
<b>Non controlling shareholders interest</b>		<b>(4,002)</b>	<b>(14,595)</b>	<b>(950)</b>	<b>(2,361)</b>
<b>Net income for the period</b>		<b>255,070</b>	<b>728,203</b>	<b>228,218</b>	<b>620,119</b>
<b>Earnings per share - basic in R\$</b>	24.f	<b>1.10</b>	<b>3.13</b>	<b>1.03</b>	<b>2.80</b>
<b>Earnings per share - diluted in R\$</b>	24.f	<b>1.08</b>	<b>3.08</b>	<b>1.02</b>	<b>2.77</b>

See accompanying notes.

**Banco ABC Brasil S.A.**

Statements of comprehensive income  
 Quarters ended September 30, 2024 and 2023  
 (In thousands of reais)

	Bank and consolidated			
	3rd Quarter 2024	Accumulated 2024	2nd Semester 2023	Accumulated 2023
<b>Net income for the period</b>	255,070	728,203	228,218	620,119
<b>Items that can subsequently be reclassified to profit or loss</b>				
<b>Other comprehensive income / (loss)</b>	<b>(7,171)</b>	<b>(71,749)</b>	<b>(9,454)</b>	<b>(13,346)</b>
Other comprehensive income - adjustment to market value of securities	(13,038)	(130,453)	(17,205)	(24,219)
Tax effects	5,867	58,704	7,751	10,873
<b>Other comprehensive income</b>	<b>247,899</b>	<b>656,454</b>	<b>218,764</b>	<b>606,773</b>

See accompanying notes.

**Banco ABC Brasil S.A.**

Statements of changes in equity

Periods ended September 30, 2024 and 2023

(In thousands of reais)

	Bank									
	Capital	Capital Increase	Capital Reserve	Income reserve			Other Comprehensive Income	Retained earnings	Treasury shares	Total
				Legal Reserve	Equalization of dividends	Share buyback				
<b>Balances at December 31, 2022</b>	<b>4,315,017</b>	-	<b>57,334</b>	<b>68,621</b>	<b>794,973</b>	<b>55,000</b>	<b>(3,397)</b>	-	<b>(82,162)</b>	<b>5,205,386</b>
Adjustment to market value - securities	-	-	-	-	-	-	(13,346)	-	-	(13,346)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	10,879	10,879
Capital Increase	-	157,113	-	-	-	-	-	-	-	157,113
Net income for the period	-	-	-	-	-	-	-	620,119	-	620,119
Interest on equity	-	-	-	-	-	-	-	(273,472)	-	(273,472)
Allocation - Legal reserve	-	-	-	19,595	-	-	-	(19,595)	-	-
Constitution of reserves	-	-	-	-	-	-	-	-	-	-
Allocations of reserves - Management remuneration	-	-	15,128	-	-	-	-	-	-	15,128
<b>Balances at September 30, 2023</b>	<b>4,315,017</b>	<b>157,113</b>	<b>72,462</b>	<b>88,216</b>	<b>794,973</b>	<b>55,000</b>	<b>(16,743)</b>	<b>327,052</b>	<b>(71,283)</b>	<b>5,721,807</b>
<b>Balances at December 31, 2023</b>	<b>4,472,131</b>	-	<b>82,530</b>	<b>111,200</b>	<b>1,246,817</b>	<b>55,000</b>	<b>(26,623)</b>	-	<b>(69,326)</b>	<b>5,871,729</b>
Adjustment to market value - securities	-	-	-	-	-	-	(71,749)	-	-	(71,749)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	(10,375)	(10,375)
Capital Increase	146,472	-	-	-	-	-	-	-	-	146,472
Net income for the period	-	-	-	-	-	-	-	728,203	-	728,203
Interest on equity	-	-	-	-	-	-	-	(288,155)	-	(288,155)
Allocation - Legal reserve	-	-	-	36,410	-	-	-	(36,410)	-	-
Constitution of reserves	-	-	2,181	-	-	-	-	-	-	2,181
<b>Balances at September 30, 2024</b>	<b>4,618,603</b>	-	<b>84,711</b>	<b>147,610</b>	<b>1,246,817</b>	<b>55,000</b>	<b>(98,372)</b>	<b>403,638</b>	<b>(79,701)</b>	<b>6,378,306</b>

See accompanying notes.

## Banco ABC Brasil S.A.

Statements of changes in equity  
 Periods ended September 30, 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					
<b>Balances at December 31, 2022</b>	<b>4,315,017</b>	-	<b>57,334</b>	<b>68,621</b>	<b>794,973</b>	<b>55,000</b>	<b>(3,397)</b>	-	<b>(82,162)</b>	<b>2,017</b>	<b>5,207,403</b>
Adjustment to market value - securities	-	-	-	-	-	-	(13,346)	-	-	-	(13,346)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	10,879	-	10,879
Capital Increase	-	157,113	-	-	-	-	-	-	-	-	157,113
Net income for the period	-	-	-	-	-	-	-	620,119	-	2,361	622,480
Interest on equity	-	-	-	-	-	-	-	(273,472)	-	-	(273,472)
Dividends distributed	-	-	-	-	-	-	-	-	-	(2,928)	(2,928)
Allocation - Legal reserve	-	-	-	19,595	-	-	-	(19,595)	-	-	-
Allocations of reserves - Management remuneration	-	-	15,128	-	-	-	-	-	-	-	15,128
<b>Balances at September 30, 2023</b>	<b>4,315,017</b>	<b>157,113</b>	<b>72,462</b>	<b>88,216</b>	<b>794,973</b>	<b>55,000</b>	<b>(16,743)</b>	<b>327,052</b>	<b>(71,283)</b>	<b>1,450</b>	<b>5,723,257</b>
<b>Balances at December 31, 2023</b>	<b>4,472,131</b>	-	<b>82,530</b>	<b>111,200</b>	<b>1,246,817</b>	<b>55,000</b>	<b>(26,623)</b>	-	<b>(69,326)</b>	<b>13,642</b>	<b>5,885,371</b>
Adjustment to market value - securities	-	-	-	-	-	-	(71,749)	-	-	-	(71,749)
Acquisition / distribution of treasury shares	-	-	-	-	-	-	-	-	(10,375)	-	(10,375)
Capital Increase	146,472	-	-	-	-	-	-	-	-	2,249	148,721
Net income for the period	-	-	-	-	-	-	-	728,203	-	14,595	742,798
Interest on equity	-	-	-	-	-	-	-	(288,155)	-	-	(288,155)
Dividends distributed	-	-	-	-	-	-	-	-	-	(12,708)	(12,708)
Allocation - Legal reserve	-	-	-	36,410	-	-	-	(36,410)	-	-	-
Allocations of reserves - Management remuneration	-	-	2,181	-	-	-	-	-	-	-	2,181
<b>Balances at September 30, 2024</b>	<b>4,618,603</b>	-	<b>84,711</b>	<b>147,610</b>	<b>1,246,817</b>	<b>55,000</b>	<b>(98,372)</b>	<b>403,638</b>	<b>(79,701)</b>	<b>17,778</b>	<b>6,396,084</b>

See accompanying notes.



## Banco ABC Brasil S.A.

Statements of cash flows - Indirect method

Periods ended September 30, 2024 and 2023(In thousands of reais)

	Bank		Consolidated	
	September 2024	September 2023	September 2024	September 2023
<b>Operating activities</b>				
<b>Adjusted net income of the period</b>	<b>1,938,277</b>	<b>694,214</b>	<b>2,123,024</b>	<b>807,755</b>
Net income of the period	728,203	620,119	728,203	620,119
<b>Adjustment to net income:</b>	<b>1,210,074</b>	<b>74,095</b>	<b>1,394,821</b>	<b>187,636</b>
Depreciation and amortization	40,461	29,210	40,461	29,210
Equity pick-up from subsidiaries	(159,098)	(97,034)	-	-
Gain (loss) on disposal of non-financial held for sale assets	(9,650)	(1,300)	(9,650)	(1,300)
Gain (loss) on disposal of fixed assets and intangible	66	-	66	-
Provision for impairment of non-financial assets	2,107	2,472	2,107	2,472
Constitution of provisions for expected losses associated with credit risk	123,569	242,475	123,569	242,475
Constitution of provisions for expected losses associated with credit risk - fx variation on credit assignment operations	752	(565)	752	(565)
Constitution / (reversal) of other provisions	(18,147)	5,517	(17,829)	5,517
Provision for contingent liabilities and legal liabilities	(2,908)	445	(2,908)	445
Constitution / (reversal) of provision for prepayment operations	-	-	780	2,598
Monetary updating of assets	(868)	(4,701)	(872)	(5,070)
Deferred tax	61,304	9,853	85,859	24,131
Effects of Changes in Foreign Exchange Rates on Assets and Liabilities	1,172,486	(112,277)	1,172,486	(112,277)
<b>Changes in assets and liabilities</b>	<b>(1,573,864)</b>	<b>(1,176,231)</b>	<b>(2,052,811)</b>	<b>(1,299,468)</b>
Interbank investments	188,013	760,281	188,013	760,281
Marketable securities and derivative financial instruments	(7,386,058)	(5,341,385)	(7,555,059)	(5,029,769)
Foreign exchange portfolio	(229,350)	(1,587)	(229,350)	(1,587)
Loans operations	417,229	2,312,781	426,822	2,316,519
Non-financial assets held for sale	23,532	(5,945)	23,466	(5,945)
Other assets	(405,929)	58,258	(1,459,646)	(457,004)
Other liabilities	21,810	(204,469)	809,127	(199,179)
Deposits	1,541,780	(1,813,677)	846,642	(1,911,834)
Money market funding	355,542	324,276	382,841	394,868
Borrowings and onlendings	1,555,209	753,520	2,184,810	858,873
Funds from acceptance and issue of securities	2,379,398	2,041,814	2,379,398	2,041,814
Tax paid	(35,040)	(60,098)	(49,875)	(66,505)
<b>Cash flow (used in) / provided by operating activities</b>	<b>364,413</b>	<b>(482,017)</b>	<b>70,213</b>	<b>(491,713)</b>
<b>Investments activities</b>				
Acquisition of investments	(1,117)	(212,379)	(1,117)	(2,232)
Acquisition of fixed assets and intangible	(57,489)	(85,132)	(57,489)	(85,132)
Disposal of fixed non-financial assets and intangible assets	61	7,324	61	7,324
Constitution of capital reserve	2,181	15,128	2,181	15,128
Dividends received	82,318	112,605	-	-
Capital increase of subsidiaries	(373,788)	-	-	-
Capital increase of non controlling shareholders	-	-	2,249	-
Capital reduction of subsidiaries	-	87,279	-	-
<b>Cash used in provided by investment activities</b>	<b>(347,834)</b>	<b>(75,175)</b>	<b>(54,115)</b>	<b>(64,912)</b>
<b>Financing activities</b>				
Subordinated debts	531,330	88,435	531,330	88,435
Treasury shares	(10,375)	10,879	(10,375)	10,879
Capital Increase	146,472	157,113	146,472	157,113
Dividends distributed	-	-	(12,708)	(2,928)
Non controlling shareholders interest	-	-	14,595	2,361
<b>Cash provided by financing activities</b>	<b>667,427</b>	<b>256,427</b>	<b>669,314</b>	<b>255,860</b>
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(276)	(3,876)	(276)	(3,876)
<b>Increase / (decrease) in cash and cash equivalents</b>	<b>683,730</b>	<b>(304,641)</b>	<b>685,136</b>	<b>(304,641)</b>
At beginning of the period	4,647,868	5,229,895	4,648,074	5,229,895
At end of the period	5,331,598	4,925,254	5,333,210	4,925,254
<b>Change in cash and cash equivalents.</b>	<b>683,730</b>	<b>(304,641)</b>	<b>685,136</b>	<b>(304,641)</b>

See accompanying notes.

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

Statements of value added -

Periods ended September 30, 2024 and 2023

(In thousands of reais)

	Note	Bank		Consolidated	
		September 2024	September 2023	September 2024	September 2023
<b>Determination of value added</b>					
<b>Income</b>		<b>6,429,774</b>	<b>4,421,892</b>	<b>6,760,997</b>	<b>4,602,896</b>
Income from financial intermediation		6,354,309	4,408,465	6,513,350	4,547,166
Income from services rendered	15	177,145	243,378	348,691	285,310
Constitution of provisions for expected losses associated					
Constituição de provisões para perdas esperadas associadas ao risco de crédito	7	(123,569)	(242,475)	(123,569)	(242,475)
Constitution of provisions for expected losses associated with credit risk - fx variation on credit assignment operations		(752)	565	(752)	565
Other operating income	17	22,641	11,959	23,277	12,330
<b>Financial intermediation expenses</b>		<b>(5,066,533)</b>	<b>(3,145,041)</b>	<b>(5,064,484)</b>	<b>(3,141,672)</b>
<b>Inputs acquired from third parties</b>		<b>(186,512)</b>	<b>(189,246)</b>	<b>(197,321)</b>	<b>(195,098)</b>
Telecommunications and data processing	16	(61,966)	(56,140)	(63,238)	(56,211)
Communications	16	(3,457)	(3,836)	(3,581)	(3,836)
Services provided by third parties	16	(13,337)	(11,502)	(13,648)	(12,379)
Financial services	16	(30,019)	(29,799)	(31,318)	(29,828)
Specialized technical services	16	(34,349)	(23,536)	(36,145)	(23,880)
Travel expenses	16	(8,973)	(6,817)	(9,796)	(6,937)
Promotions and public relations, advertising and publicity	16	(1,103)	(7,071)	(1,164)	(7,074)
Other operating expenses	18	(6,181)	(15,594)	(9,276)	(19,512)
Non-operating income		12,291	3,148	12,291	3,148
Non-operating expense		(4,405)	(3,333)	(4,405)	(3,333)
Other administrative expenses	16	(35,013)	(34,766)	(37,041)	(35,256)
<b>Gross value added</b>		<b>1,176,729</b>	<b>1,087,605</b>	<b>1,499,192</b>	<b>1,266,126</b>
<b>Retained values</b>		<b>(40,461)</b>	<b>(29,210)</b>	<b>(40,461)</b>	<b>(29,210)</b>
Depreciation and amortization	16	(40,461)	(29,210)	(40,461)	(29,210)
<b>Net value added</b>		<b>1,136,268</b>	<b>1,058,395</b>	<b>1,458,731</b>	<b>1,236,916</b>
<b>Added value received in transfer</b>		<b>159,098</b>	<b>97,034</b>	-	-
Equity pick-up from subsidiaries	10	159,098	97,034	-	-
<b>Added value distributed</b>		<b>1,295,366</b>	<b>1,155,429</b>	<b>1,458,731</b>	<b>1,236,916</b>
<b>Value added distribution</b>		<b>1,295,366</b>	<b>1,155,429</b>	<b>1,458,731</b>	<b>1,236,916</b>
<b>Salaries and social charges</b>		<b>461,684</b>	<b>458,265</b>	<b>498,886</b>	<b>470,343</b>
Direct compensation		216,515	204,621	239,101	212,212
Benefits		46,816	42,005	50,252	42,591
Social Charges - FGTS		18,611	16,696	19,810	17,108
Training		2,072	2,207	2,157	2,207
Profit sharing		177,670	192,736	187,566	196,225
<b>Taxes, charges and compulsory contributions</b>		<b>85,086</b>	<b>58,737</b>	<b>195,326</b>	<b>125,785</b>
Federal		74,251	44,404	170,107	107,279
State		1	103	6,444	3,059
Municipal		10,834	14,230	18,775	15,447
<b>Compensation of third party capital</b>		<b>20,393</b>	<b>18,308</b>	<b>21,721</b>	<b>18,308</b>
Rental	16	20,393	18,308	21,721	18,308
<b>Compensation of shareholders</b>		<b>728,203</b>	<b>620,119</b>	<b>742,798</b>	<b>622,480</b>
Interest on equity	24.b	288,155	273,472	288,155	273,472
Retained profit		440,048	346,647	440,048	346,647
Non controlling shareholders interest		-	-	14,595	2,361

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 November 06, 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 Brasil Investment Banking Ltda. (1)	93,18%
Indirect subsidiaries	% Participation
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A.	100%
ABC Brasil Corretora de Seguros Ltda.	90%
Visio Gestora de Créditos Ltda. (1)	90%
ABC M&A e ECM Ltda. (2)	100%
ABC DCM LTDA. (2)	100%
ABC Holding Financeira Ltda. (2)	100%
Investment funds	
Fundo de Investimento em Direitos Creditórios não padronizado ABC I.(3)	
Baraúna Fundo de Investimento Multimercado Crédito Privado. (4)	
Apoema Fund Ltda (5)	

**Notes to quarterly information**

(1) The company ABC Brasil Investment Banking Ltda and Visio Gestora de Créditos Ltda.began to be consolidated in June 2023 (formally called ABC IB Holding LTDA and Leblon Gestora de Crédito Ltda, respectively).

(2) The companies ABC M&A and ECM Ltda., ABC DCM Ltda., and ABC Holding Financeira Ltda., controlled by the ABC Brasil Investment Banking Ltda., began to be consolidated in August 2023.

(3) The Fundo de Investimento em Direitos Creditórios Não Padronizado ABC I began to be consolidated in January 2023 and is controlled through ABC Brasil Administração e Participações Ltda., where it holds 100% of the shares in this fund.

(4) The Baraúna Fundo de Investimento Multimercado Crédito Privado began to be consolidated in September 2023 and is controlled by Banco ABC Brasil S.A., where it holds 100% of the shares in this fund.

(5) The Fundo Apoema Fund Ltda I began to be consolidated in May 2024 and is indirectly controlled by the bank through the Barauna Fundo de Investimento Multimercado Crédito Privado, where it holds 100% of the shares in this fund.

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 political 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 No 4.817/20 of the National Monetary Council.

**Notes to quarterly information**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) Political accounting materials

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.

In addition, BACEN issued CMN Resolution CMN No. 4,966/21, CMN Resolution No. 5,019/22 and Resolution BCB No. 352/23- 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.

Political accounting materials 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.

**Notes to quarterly information**

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.

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 provisions for expected losses associated with credit risk are 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 National Monetary Council Resolution No. 2,682/99 of the National Monetary Council.

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

**Notes to quarterly information**

characteristics of the operations performed according to the requirements of National Monetary Council Resolution No. 4,512/16 of the National Monetary Council. 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.

**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.

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 obligations for transfers of 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.

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

**Notes to quarterly information**

updated by exchange variation and charges calculated up to the balance sheet date.

**d) *Hedge Accounting***

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

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

The objectives 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.

Deferred income and social contribution taxes on temporary differences arising from nontaxable or nondeductible income and expenses, the future additions or exclusions of which are authorized by tax legislation, are also determined on the accrual basis.

**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:



## Notes to quarterly information

- 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.

### 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 maturity or actual settlement occurs in the twelve months after the balance sheet date are classified in non-current. The deferred tax credits and tax liabilities are classified in their entirety in non-current regardless of the realization period. The trading securities are classified in current asset, regardless of their maturity date and securities classified as available and held to maturity 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 4,818/20 and Bacen Resolutions No 2/20.

- (i) Estimates of future realizations of deferred tax assets and obligations were determined according note 19, in September 30, 2024 and in December 31, 2023 are shown below:

**Notes to quarterly information**

	<b>Bank</b>					
	<b>September 2024</b>			<b>December 2023</b>		
	<b>Up to 1 Year</b>	<b>Over 1 year</b>	<b>Total</b>	<b>Up to 1 Year</b>	<b>Over 1 year</b>	<b>Total</b>
Defered tax assets	953,624	391,043	<b>1,344,667</b>	1,137,111	97,207	<b>1,234,318</b>
Deferred tax credits	463,210	-	<b>463,210</b>	350,238	-	<b>350,238</b>

	<b>Consolidated</b>					
	<b>September 2024</b>			<b>December 2023</b>		
	<b>Up to 1 Year</b>	<b>Over 1 year</b>	<b>Total</b>	<b>Up to 1 Year</b>	<b>Over 1 year</b>	<b>Total</b>
Defered tax assets	974,449	391,044	<b>1,365,493</b>	1,139,840	97,207	<b>1,237,047</b>
Deferred tax credits	571,337	-	<b>571,337</b>	415,712	-	<b>415,712</b>

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\$ 769,041 in the Bank and R\$ 842,730 in the consolidated in September 30, 2024 (R\$ 716,283 in the Bank and R\$ 765,780 in the consolidated in December 31, 2023).

iii) The Public Securities classified as held to maturity are liable to be converted into cash through repo operations in the amount R\$ 1,955,422 classified in the long term, in the Bank and Consolidated in September 30, 2024 (R\$ 2,178,893 in the Bank and in the consolidated in December 31, 2023).

## Notes to quarterly information

## 3. Current and non-current segregation

Notes	Bank						
	September 2024			December 2023			
	Current	Non-current	Total	Current	Non-current	Total	
<b>Assets</b>							
Cash and banks	4	380,313	-	380,313	646,803	-	646,803
<b>Financial instruments</b>		42,413,336	22,077,207	64,490,543	39,437,917	16,572,671	56,010,588
Interbank investments		5,736,040	119,353	5,855,393	4,971,201	121,709	5,092,910
Foreign exchange portfolio	8	8,007,872	79,931	8,087,803	5,541,913	79,297	5,621,210
Marketable securities	5.a	11,960,880	13,973,137	25,934,017	10,389,207	8,860,313	19,249,520
Derivative financial instruments	5.b	1,085,341	1,822,554	2,907,895	1,703,249	437,182	2,140,431
Loans	6	15,623,203	6,082,232	21,705,435	16,832,347	7,074,170	23,906,517
<b>Other assets</b>		1,563,067	45,760	1,608,827	1,512,476	66,288	1,376,796
Interbank accounts		603,450	-	603,450	605,073	3,211	608,284
Trading and intermediation of securities	9.a	742,061	-	742,061	504,865	-	504,865
Receivables		18,866	8,911	27,777	18,909	5,534	24,443
Prepaid expenses		27,816	18,349	46,165	11,523	10,614	22,137
Non-financial assets held for sale		99,486	18,500	117,986	96,975	37,000	133,975
Sundry	9.b	71,388	-	71,388	275,131	9,929	83,092
Provisions for expected losses associated with credit risk	7	(335,206)	(187,786)	(522,992)	(672,523)	(187,658)	(860,181)
<b>Tax assets</b>		-	1,594,997	1,594,997	-	1,436,286	1,436,286
Deferred tax assets	19	-	1,344,667	1,344,667	-	1,234,318	1,234,318
Taxes and contributions to be compensated	9.b	-	250,330	250,330	-	201,968	201,968
<b>Investments</b>	10	-	1,394,672	1,394,672	-	942,997	942,997
<b>Fixed assets</b>	11	-	110,114	110,114	-	95,292	95,292
<b>Intangible assets</b>	11	-	379,575	379,575	-	338,964	338,964
<b>Depreciation and amortization</b>	11	-	(229,749)	(229,749)	-	(191,293)	(191,293)
Fixed assets		-	(68,911)	(68,911)	-	(63,471)	(63,471)
Intangible assets		-	(160,838)	(160,838)	-	(127,822)	(127,822)
<b>Total assets</b>		44,021,510	25,184,790	69,206,300	40,924,673	19,073,547	59,796,252

## Notes to quarterly information

## 3. Current and non-current segregation

Notes	Bank					
	September 2024			December 2023		
	Current	Non-current	Total	Current	Non-current	Total
<b>Liabilities and shareholders' equity</b>						
Deposits and financial Instruments	<b>42,079,865</b>	<b>19,243,061</b>	<b>61,322,926</b>	<b>36,100,804</b>	<b>16,633,825</b>	<b>52,734,629</b>
Deposits	12 10,503,465	1,597,396	12,100,861	9,585,323	973,758	10,559,081
Money market funding	12 2,046,455	-	2,046,455	1,712,389	-	1,712,389
Funds from acceptance and issue of securities	12 10,560,850	11,623,791	22,184,641	8,468,254	11,336,989	19,805,243
Borrowings and Onlending	12 9,632,110	2,255,676	11,887,786	8,881,944	1,648,000	10,529,944
Derivative financial instruments	5.b 852,164	1,213,715	2,065,879	1,380,144	479,097	1,859,241
Foreign exchange portfolio	8 7,889,980	98,605	7,988,585	5,671,086	80,256	5,751,342
Subordinated debts	12 594,841	2,453,878	3,048,719	401,664	2,115,725	2,517,389
Other liabilities	<b>773,644</b>	<b>18,081</b>	<b>791,725</b>	<b>515,691</b>	<b>20,096</b>	<b>535,787</b>
Interbank accounts	-	-	-	16	-	16
Interbranch accounts	200,879	115	200,994	160,492	2	160,494
Social and statutory	99,680	326	100,006	172,320	323	172,643
Taxes and social security	14.a 115,165	2,732	117,897	172,112	2,564	174,676
Trading and intermediation of securities	14.c 250,893	-	250,893	2,469	-	2,469
Sundry	14.b 107,027	14,908	121,935	8,282	17,207	25,489
Provisions	13 <b>215,516</b>	<b>34,617</b>	<b>250,133</b>	<b>282,245</b>	<b>21,624</b>	<b>303,869</b>
Tax liabilities	-	<b>463,210</b>	<b>463,210</b>	-	<b>350,238</b>	<b>350,238</b>
Deferred tax obligations	19 -	463,210	463,210	-	350,238	350,238
Shareholders' equity	-	<b>6,378,306</b>	<b>6,378,306</b>	-	<b>5,871,729</b>	<b>5,871,729</b>
Capital	24.a -	<b>4,618,603</b>	<b>4,618,603</b>	-	<b>4,472,131</b>	<b>4,472,131</b>
Brazilian residents	-	1,204,721	1,204,721	-	1,134,708	1,134,708
Foreign residents	-	3,413,882	3,413,882	-	3,337,423	3,337,423
Capital reserve	-	84,711	84,711	-	82,530	82,530
Profit reserve	-	1,449,427	1,449,427	-	1,413,017	1,413,017
Other comprehensive income	-	(98,372)	(98,372)	-	(26,623)	(26,623)
Treasury stock	24.e -	(79,701)	(79,701)	-	(69,326)	(69,326)
Retained earnings	-	403,638	403,638	-	-	-
Total liabilities	<b>43,069,025</b>	<b>26,137,275</b>	<b>69,206,300</b>	<b>36,898,740</b>	<b>22,897,512</b>	<b>59,796,252</b>

## Notes to quarterly information

## 3. Current and non-current segregation

	Notes	Consolidated					
		September 2024			December 2023		
		Current	Non-current	Total	Current	Non-current	Total
<b>Assets</b>							
Cash and banks	4	<b>381,925</b>	-	<b>381,925</b>	<b>647,009</b>	-	<b>647,009</b>
Financial instruments		<b>43,756,423</b>	<b>22,713,792</b>	<b>66,470,215</b>	<b>39,914,959</b>	<b>16,657,456</b>	<b>56,572,415</b>
Interbank investments		5,736,040	119,353	5,855,393	4,971,201	121,709	5,092,910
Foreign exchange portfolio	8	8,007,872	79,931	8,087,803	5,541,913	79,297	5,621,210
Marketable securities	5.a	11,757,476	14,046,829	25,804,305	10,391,960	8,697,774	19,089,734
Derivative financial instruments	5.b	2,631,832	2,379,880	5,011,712	2,161,598	684,506	2,846,104
Loans	6	15,623,203	6,087,799	21,711,002	16,848,287	7,074,170	23,922,457
Other assets		<b>2,958,095</b>	<b>851,123</b>	<b>3,809,218</b>	<b>1,929,243</b>	<b>623,192</b>	<b>2,552,435</b>
Interbank accounts		603,450	-	603,450	605,073	3,211	608,284
Trading and intermediation of securities	9.a	891,872	-	891,872	642,531	-	642,531
Receivables		53,583	8,911	62,494	22,946	5,534	28,480
Prepaid expenses		27,823	18,349	46,172	11,523	10,614	22,137
Non-financial assets held for sale		99,486	18,500	117,986	96,975	37,000	133,975
Sundry	9.b	1,281,881	805,363	2,087,244	550,195	566,833	1,117,028
Provisions for expected losses associated with credit risk	7	<b>(335,207)</b>	<b>(187,785)</b>	<b>(522,992)</b>	<b>(672,523)</b>	<b>(187,658)</b>	<b>(860,181)</b>
Tax assets		-	<b>1,660,754</b>	<b>1,660,754</b>	-	<b>1,472,627</b>	<b>1,472,627</b>
Deferred tax assets	19	-	1,365,493	1,365,493	-	1,237,047	1,237,047
Taxes and contributions to be compensated	9.b	-	295,261	295,261	-	235,580	235,580
Investments	10	-	<b>6,070</b>	<b>6,070</b>	-	<b>5,344</b>	<b>5,344</b>
Fixed assets	11	-	<b>110,114</b>	<b>110,114</b>	-	<b>95,292</b>	<b>95,292</b>
Intangible assets	11	-	<b>379,575</b>	<b>379,575</b>	-	<b>338,964</b>	<b>338,964</b>
Depreciation and amortization	11	-	<b>(229,749)</b>	<b>(229,749)</b>	-	<b>(191,293)</b>	<b>(191,293)</b>
Fixed assets		-	(68,911)	(68,911)	-	(63,471)	(63,471)
Intangible assets		-	(160,838)	(160,838)	-	(127,822)	(127,822)
<b>Total assets</b>		<b>46,761,236</b>	<b>25,303,894</b>	<b>72,065,130</b>	<b>41,818,688</b>	<b>18,813,924</b>	<b>60,632,612</b>

Notes to quarterly information

3. Current and non-current segregation

Notes	Consolidated					
	September 2024			December 2023		
	Current	Non-current	Total	Current	Non-current	Total
<b>Liabilities and shareholders' equity</b>						
Deposits and financial Instruments	<b>43,935,590</b>	<b>19,090,620</b>	<b>63,026,210</b>	<b>36,450,363</b>	<b>16,766,571</b>	<b>53,216,934</b>
Deposits	12 10,220,399	1,098,711	11,319,110	9,531,822	940,646	10,472,468
Money market funding	12 2,044,687	-	2,044,687	1,683,322	-	1,683,322
Funds from acceptance and issue of securities	12 10,560,850	11,623,791	22,184,641	8,468,254	11,336,989	19,805,243
Borrowings and Onlending	12 10,365,045	2,255,675	12,620,720	8,985,277	1,648,000	10,633,277
Derivative financial instruments	5.b 2,256,491	1,563,257	3,819,748	1,708,938	644,955	2,353,893
Foreign exchange portfolio	8 7,893,277	95,308	7,988,585	5,671,086	80,256	5,751,342
Subordinated debts	12 594,841	2,453,878	3,048,719	401,664	2,115,725	2,517,389
Other liabilities	<b>1,004,352</b>	<b>18,264</b>	<b>1,022,616</b>	<b>686,653</b>	<b>20,276</b>	<b>706,929</b>
Interbank accounts	-	-	-	16	-	16
Interbranch accounts	200,879	115	200,994	160,492	2	160,494
Social and statutory	99,680	326	100,006	172,320	323	172,643
Taxes and social security	14.a 163,382	2,915	166,297	213,572	2,744	216,316
Trading and intermediation of securities	14.c 429,552	-	429,552	132,001	-	132,001
Sundry	14.b 110,859	14,908	125,767	8,252	17,207	25,459
Provisions	13 <b>779,142</b>	<b>237,370</b>	<b>1,016,512</b>	<b>349,114</b>	<b>39,033</b>	<b>388,147</b>
Tax liabilities	-	<b>603,708</b>	<b>603,708</b>	-	<b>435,231</b>	<b>435,231</b>
Deferred tax obligations	19 -	571,338	571,338	-	415,712	415,712
Other deferred taxes	-	32,370	32,370	-	19,519	19,519
Shareholders' equity	-	<b>6,396,084</b>	<b>6,396,084</b>	-	<b>5,885,371</b>	<b>5,885,371</b>
Capital	24.a -	<b>4,618,603</b>	<b>4,618,603</b>	-	<b>4,472,131</b>	<b>4,472,131</b>
Brazilian residents	-	1,204,721	1,204,721	-	1,134,708	1,134,708
Foreign residents	-	3,413,882	3,413,882	-	3,337,423	3,337,423
Capital reserve	-	84,711	84,711	-	82,530	82,530
Profit reserve	-	1,449,427	1,449,427	-	1,413,017	1,413,017
Other comprehensive income	-	(98,372)	(98,372)	-	(26,623)	(26,623)
Treasury stock	24.e -	(79,701)	(79,701)	-	(69,326)	(69,326)
Non controlling shareholders interest	-	17,778	17,778	-	13,642	13,642
Total liabilities	<b>45,719,084</b>	<b>26,346,046</b>	<b>72,065,130</b>	<b>37,505,649</b>	<b>23,126,963</b>	<b>60,632,612</b>

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

Cash and cash equivalent components:

	<b>Bank</b>		<b>Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>	<b>September 2024</b>	<b>December 2023</b>
Cash and banks	<u>380,313</u>	<u>646,803</u>	<u>381,925</u>	<u>647,009</u>
Interbank investments	<u>4,951,285</u>	<u>4,001,065</u>	<u>4,951,285</u>	<u>4,001,065</u>
Foreign investments	375,249	270,252	375,249	270,252
Applications in the open market and in interbank deposits (a)	<u>4,576,036</u>	<u>3,730,813</u>	<u>4,576,036</u>	<u>3,730,813</u>
<b>Total cash and cash equivalents</b>	<b>5,331,598</b>	<b>4,647,868</b>	<b>5,333,210</b>	<b>4,648,074</b>

(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.

**5. Marketable securities and derivative financial instruments**a) Marketable securities

The classification of marketable securities on September 30, 2024 and December 31, 2023 are as follows:

**Notes to quarterly information**

	September 2024				December 2023	
	Bank		Consolidated		Bank	Consolidated
	Amortized cost	Market/Accounting	Amortized cost	Market/Accounting	Market/Accounting	Market/Accounting
<b>Trading securities</b>						
Financial treasury bills - "LFT"	15,749	15,838	16,766	16,855	94,735	95,805
Eurobonds	124,635	122,335	124,635	122,335	38,424	38,424
National treasury notes - "NTN - B"	1,989,343	1,923,335	1,989,343	1,923,335	2,173,495	2,173,495
Debentures	108,160	107,699	108,160	107,699	354,300	354,300
Foreign government bonds	2,050,123	2,049,768	2,050,123	2,049,768	1,947,892	1,947,892
Public Company Shares	6,153	4,928	6,153	4,928	132,731	132,731
Funds investment	2,423	2,423	3,606	3,606	1,126	2,810
<b>Subtotal - Trading securities</b>	<b>4,296,586</b>	<b>4,226,326</b>	<b>4,298,786</b>	<b>4,228,526</b>	<b>4,742,703</b>	<b>4,745,457</b>
<b>Securities available for sale (b)</b>						
Financial Treasury Bills - "LFT"	768,532	769,041	842,197	842,730	716,283	765,780
Eurobonds	63,707	64,382	63,707	64,382	51,243	51,243
National Treasury Notes - "NTN - B"	1,623,782	1,592,958	1,623,782	1,592,958	525,578	525,578
National Treasury Notes - "NTN - A"	-	-	-	-	109,841	109,841
Certificate of Real State Receivables - "CRI"	64,860	64,474	64,860	64,474	6,690	6,690
Debentures	1,887,462	1,791,765	1,887,462	1,791,765	1,817,172	1,817,171
Promissory Notes - "NP"	1,065,171	1,055,616	1,065,171	1,055,616	1,235,997	1,235,997
Rural Product bills - "CPR"	5,709,381	5,693,771	5,709,381	5,693,771	3,899,599	3,899,599
Foreign government bonds	2,101,516	2,098,551	2,101,516	2,098,551	497,790	497,790
Funds in infrastructure holdings	51,518	51,586	51,518	51,586	47,454	47,454
Financial Bills - "LF"	214,191	213,754	214,191	213,754	80,999	80,999
Certificate of Agribusiness Receivables - "CRA"	35,282	52,194	35,282	52,194	60,013	60,013
Certificate of receivables - "CR"	50,294	50,114	50,294	50,114	60,465	60,465
Funds investment credit creditors	418,807	418,193	418,807	418,193	219,852	219,852
Shares of Closed Companies	14,373	13,451	14,373	13,451	17,798	-
Comercial Notes	5,100,338	5,065,642	4,894,738	4,860,041	2,560,793	2,348,757
<b>Subtotal - Securities available for sale</b>	<b>19,169,214</b>	<b>18,995,492</b>	<b>19,037,279</b>	<b>18,863,580</b>	<b>11,907,567</b>	<b>11,745,027</b>
<b>Held to maturity (a)</b>						
National Treasury Notes - "NTN - B"	168,632	168,632	168,632	168,632	335,543	335,543
National treasury bills - "LTN"	400,316	400,316	400,316	400,316	425,302	425,302
National treasury bills - "NTN - F"	2,143,251	2,143,251	2,143,251	2,143,251	1,838,405	1,838,405
<b>Subtotal - held to maturity</b>	<b>2,712,199</b>	<b>2,712,199</b>	<b>2,712,199</b>	<b>2,712,199</b>	<b>2,599,250</b>	<b>2,599,250</b>
<b>Total</b>	<b>26,177,999</b>	<b>25,934,017</b>	<b>26,048,264</b>	<b>25,804,305</b>	<b>19,249,520</b>	<b>19,089,734</b>

(a) Securities classified as held to maturity are valued at amortized cost. If they were valued at market value, on September 30, 2024, would have negative adjustment of R\$ 16,865 (negative adjustment of R\$ 18,382 on December 31, 2023), based on active market price.

(b) The market value submitted is net of the allowance for devaluation considered permanent in the securities in the amount of R\$ 279,828 on September 30, 2024 (R\$ 29,898 on December 31, 2023).

At September 30, 2024, unrealized income on securities classified as available for sale totaled a loss of R\$ 173,699 (loss of R\$ 54,184 at December 31, 2023), which is recorded in equity under the account "Other comprehensive income" net of tax effects, amounting loss to R\$ 98,372 (loss of R\$ 26,623 at December 31, 2023).



**Notes to quarterly information**

The composition of the portfolio as of September 30, 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
<b>September 2024</b>								
Trading securities	4,129,712	96,614	-	<b>4,226,326</b>	4,130,729	97,797	-	<b>4,228,526</b>
Securities available for sale	2,700,212	3,541,391	12,753,889	<b>18,995,492</b>	2,773,901	3,541,391	12,548,288	<b>18,863,580</b>
Held to maturity	2,712,199	-	-	<b>2,712,199</b>	2,712,199	-	-	<b>2,712,199</b>
<b>Total</b>	<b>9,542,123</b>	<b>3,638,005</b>	<b>12,753,889</b>	<b>25,934,017</b>	<b>9,616,829</b>	<b>3,639,188</b>	<b>12,548,288</b>	<b>25,804,305</b>
<b>December 2023</b>								
Trading securities	4,641,526	101,177	-	<b>4,742,703</b>	4,641,526	101,121	2,810	<b>4,745,457</b>
Securities available for sale	1,549,665	643,978	9,713,924	<b>11,907,567</b>	1,599,161	643,978	9,501,888	<b>11,745,027</b>
Held to maturity	2,599,250	-	-	<b>2,599,250</b>	2,599,250	-	-	<b>2,599,250</b>
<b>Total</b>	<b>8,790,441</b>	<b>745,155</b>	<b>9,713,924</b>	<b>19,249,520</b>	<b>8,839,937</b>	<b>745,099</b>	<b>9,504,698</b>	<b>19,089,734</b>

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 September 30, 2024 and December 31, 2023, classified by maturity or effective possibility of settlement, are as follows:

	<b>Bank</b>						<b>Total</b>
	<b>September 2024</b>						
	<b>Without maturity</b>	<b>Up to 3 months</b>	<b>3 to 6 months</b>	<b>6 to 12 Months</b>	<b>1 to 3 years</b>	<b>Over 3 years</b>	
<b>Trading securities</b>							
Financial Treasury Bills - "LFT"	-	-	123	-	15,715	-	15,838
Eurobonds	-	-	-	-	-	122,335	122,335
National Treasury Notes - "NTN - B"	-	-	-	75,375	164,491	1,683,469	1,923,335
Debentures	-	-	-	-	1,394	106,305	107,699
Foreign government bonds	-	2,049,768	-	-	-	-	2,049,768
Public Company Shares	4,928	-	-	-	-	-	4,928
Funds investment	2,423	-	-	-	-	-	2,423
<b>Subtotal - Trading securities</b>	<b>7,351</b>	<b>2,049,768</b>	<b>123</b>	<b>75,375</b>	<b>181,600</b>	<b>1,912,109</b>	<b>4,226,326</b>
<b>Securities available for sale</b>							
Financial Treasury Bills - "LFT"	-	-	814	1,156	767,071	-	769,041
Eurobonds	-	-	21,921	20,801	21,660	-	64,382
National Treasury Notes - "NTN - B"	-	-	-	17,735	843,223	732,000	1,592,958
Certificate of Real State Receivables - "CRI"	-	-	-	-	4,559	59,915	64,474
Debentures	-	192,839	52,485	54,679	942,948	548,814	1,791,765
Promissory Notes - "NP"	-	-	142,443	472,378	440,795	-	1,055,616
Rural Product bills - "CPR"	-	404,418	322,741	1,549,050	1,785,968	1,631,594	5,693,771
Foreign government bonds	-	2,098,551	-	-	-	-	2,098,551
Funds in infrastructure holdings	51,586	-	-	-	-	-	51,586
Financial Bills - "LF"	-	-	-	-	213,754	-	213,754
Certificate of Agribusiness Receivables - "CRA"	-	-	-	-	8,365	43,829	52,194
Certificate of receivables - "CR"	-	-	-	-	-	50,114	50,114
Funds investment credit creditors	418,193	-	-	-	-	-	418,193
Shares of Closed Companies	13,451	-	-	-	-	-	13,451
Comercial Notes	-	333,722	434,076	857,968	2,691,158	748,718	5,065,642
<b>Subtotal - Securities available for sale</b>	<b>483,230</b>	<b>3,029,530</b>	<b>974,480</b>	<b>2,973,767</b>	<b>7,719,501</b>	<b>3,814,984</b>	<b>18,995,492</b>
<b>Held to maturity</b>							
National Treasury Notes - "NTN - B"	-	-	-	-	18,455	150,177	168,632
National Treasury Bills - "LTN"	-	-	-	189,744	210,572	-	400,316
National Treasury Bills - "NTN - F"	-	-	567,033	-	577,006	999,212	2,143,251
<b>Subtotal - Held to maturity</b>	<b>-</b>	<b>-</b>	<b>567,033</b>	<b>189,744</b>	<b>806,033</b>	<b>1,149,389</b>	<b>2,712,199</b>
<b>Total - September 2024</b>	<b>490,581</b>	<b>5,079,298</b>	<b>1,541,636</b>	<b>3,238,886</b>	<b>8,707,134</b>	<b>6,876,482</b>	<b>25,934,017</b>
<b>Total - December 2023</b>	<b>418,961</b>	<b>1,304,797</b>	<b>1,542,898</b>	<b>4,695,131</b>	<b>5,682,227</b>	<b>5,605,506</b>	<b>19,249,520</b>

**Notes to quarterly information**

	<b>Consolidated</b>						<b>Total</b>
	<b>September 2024</b>						
	<b>Without maturity</b>	<b>Up to 3 months</b>	<b>3 to 6 months</b>	<b>6 to 12 Months</b>	<b>1 to 3 years</b>	<b>Over 3 years</b>	
<b>Trading securities</b>							
Financial Treasury Bills - "LFT"	-	-	123	1,017	15,715	-	16,855
Eurobonds	-	-	-	-	-	122,335	122,335
National Treasury Notes - "NTN - B"	-	-	-	75,375	164,491	1,683,469	1,923,335
Debentures	-	-	-	-	1,394	106,305	107,699
Foreign government bonds	-	2,049,768	-	-	-	-	2,049,768
Public Company Shares	4,928	-	-	-	-	-	4,928
Funds investment	3,606	-	-	-	-	-	3,606
<b>Subtotal - Trading securities</b>	<b>8,534</b>	<b>2,049,768</b>	<b>123</b>	<b>76,392</b>	<b>181,600</b>	<b>1,912,109</b>	<b>4,228,526</b>
<b>Securities available for sale</b>							
Financial Treasury Bills - "LFT"	-	-	814	1,156	840,760	-	842,730
Eurobonds	-	-	21,921	20,801	21,660	-	64,382
National Treasury Notes - "NTN - B"	-	-	-	17,735	843,223	732,000	1,592,958
Certificate of Real State Receivables – "CRI"	-	-	-	-	4,559	59,915	64,474
Debentures	-	192,839	52,485	54,679	942,948	548,814	1,791,765
Promissory Notes - "NP"	-	-	142,443	472,378	440,795	-	1,055,616
Rural Product bills - "CPR"	-	404,418	322,741	1,549,047	1,785,971	1,631,594	5,693,771
Foreign government bonds	-	2,098,551	-	-	-	-	2,098,551
Funds in infrastructure holdings	51,586	-	-	-	-	-	51,586
Financial Bills - "LF"	-	-	-	-	213,754	-	213,754
Certificate of Agribusiness Receivables - "CRA"	-	-	-	-	8,365	43,829	52,194
Certificate of receivables - "CR"	-	-	-	-	-	50,114	50,114
Funds investment credit creditors	418,193	-	-	-	-	-	418,193
Shares of Closed Companies	13,451	-	-	-	-	-	13,451
Comercial Notes	-	333,722	434,076	652,367	2,691,158	748,718	4,860,041
<b>Subtotal - Securities available for sale</b>	<b>483,230</b>	<b>3,029,530</b>	<b>974,480</b>	<b>2,768,163</b>	<b>7,793,193</b>	<b>3,814,984</b>	<b>18,863,580</b>
<b>Held to maturity</b>							
National Treasury Notes - "NTN - B"	-	-	-	-	18,455	150,177	168,632
National Treasury Bills - "LTN"	-	-	-	189,744	210,572	-	400,316
National Treasury Bills - "NTN - F"	-	-	567,033	-	577,006	999,212	2,143,251
<b>Subtotal - Held to maturity</b>	<b>-</b>	<b>-</b>	<b>567,033</b>	<b>189,744</b>	<b>806,033</b>	<b>1,149,389</b>	<b>2,712,199</b>
<b>Total - September 2024</b>	<b>491,764</b>	<b>5,079,298</b>	<b>1,541,636</b>	<b>3,034,299</b>	<b>8,780,826</b>	<b>6,876,482</b>	<b>25,804,305</b>
<b>Total - December 2023</b>	<b>420,645</b>	<b>1,304,795</b>	<b>1,542,898</b>	<b>4,695,133</b>	<b>5,520,757</b>	<b>5,605,506</b>	<b>19,089,734</b>

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

<b>Operation type</b>	<b>Linked securities</b>	<b>Bank</b>	
		<b>September 2024</b>	<b>December 2023</b>
Derivatives - B3 S.A - Brasil, Bolsa, Balcão e CBLC	LTN / LFT	695,588	454,774
Exchange - B3 S.A - Brasil, Bolsa, Balcão	LTN / LFT	332,494	321,070
Agribusiness credit bills funding	Rural product bills	4,597,577	3,432,114
<b>Total</b>		<b>5,625,659</b>	<b>4,207,958</b>

**Notes to quarterly information**

		Consolidated	
		September 2024	December 2023
<b>Operation type</b>	<b>Linked securities</b>		
Derivatives - B3 S.A - Brasil, Bolsa, Balcão e CBLC	LTN / LFT	695,850	454,774
Exchange - B3 S.A - Brasil, Bolsa, Balcão	LTN / LFT	332,494	321,070
Agribusiness credit bills funding	Rural product bills	4,597,577	3,432,114
<b>Total</b>		<b>5,625,921</b>	<b>4,207,958</b>

**b) 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.

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

The differentials and adjustments to derivative financial instruments are recorded in the respective balance sheet accounts, with the corresponding income statement accounts as a counterpart. They are adjusted to market value and the notional value of financial instruments are recorded in memorandum accounts, as follows:

**Notes to quarterly information**

	Bank					
	September 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
<b>Future contracts</b>	<b>16,269,856</b>	-	-	-	<b>22,557,538</b>	-
<b>Purchase commitments</b>	<b>7,600,392</b>	-	-	-	<b>10,074,835</b>	-
Interbank market	5,838,276	-	-	-	8,457,661	-
Foreign currency	1,575,863	-	-	-	29,214	-
Others	186,253	-	-	-	1,587,960	-
<b>Sales commitments</b>	<b>8,669,464</b>	-	-	-	<b>12,482,703</b>	-
Interbank market	8,259,447	-	-	-	10,452,281	-
Foreign currency	110,755	-	-	-	1,993,405	-
Others	299,262	-	-	-	37,017	-
<b>Asset position</b>	<b>93,023,037</b>	<b>2,901,597</b>	<b>6,298</b>	<b>2,907,895</b>	<b>39,736,925</b>	<b>2,140,431</b>
<b>Swap contracts</b>	<b>18,343,064</b>	<b>236,394</b>	<b>499,119</b>	<b>735,513</b>	<b>12,698,574</b>	<b>278,071</b>
Interbank market	9,552,128	65,019	390,224	455,243	5,783,459	190,490
Foreign currency	2,147,253	122,951	99,721	222,672	492,529	10,992
Fixed rates	6,591,058	32,889	12,804	45,693	6,366,926	65,066
Others	52,625	15,535	(3,630)	11,905	55,660	11,523
<b>Options contracts</b>	<b>68,376,698</b>	<b>2,439,006</b>	<b>(507,495)</b>	<b>1,931,511</b>	<b>21,302,102</b>	<b>1,425,683</b>
<b>Purchase commitments</b>	<b>15,947,379</b>	<b>1,328,278</b>	<b>(92,433)</b>	<b>1,235,845</b>	<b>10,369,108</b>	<b>313,713</b>
Foreign currency	15,628,062	1,279,360	(63,047)	1,216,313	10,108,414	255,916
Others financial assets	248,292	47,130	(28,123)	19,007	260,694	57,797
IDI index	71,025	1,788	(1,263)	525	-	-
<b>Sale commitment</b>	<b>52,429,319</b>	<b>1,110,728</b>	<b>(415,062)</b>	<b>695,666</b>	<b>10,932,994</b>	<b>1,111,970</b>
Foreign currency	47,948,300	841,414	(399,689)	441,725	10,766,218	1,097,906
IDI index	1,350,000	31,625	(794)	30,831	-	-
Others financial assets	3,131,019	237,689	(14,579)	223,110	166,776	14,064
<b>Other financial instruments</b>	<b>6,303,275</b>	<b>226,197</b>	<b>14,674</b>	<b>240,871</b>	<b>5,736,249</b>	<b>436,677</b>
Foreign currency	3,479,082	116,455	1,797	118,252	3,529,565	122,429
Others financial assets	2,824,193	109,742	12,877	122,619	2,066,632	168,379
Shares	-	-	-	-	140,052	145,869

**Notes to quarterly information**

	<b>Bank</b>					
	<b>September 2024</b>				<b>December de 2023</b>	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
<b>Liability position</b>	<b>80,402,733</b>	<b>(2,049,819)</b>	<b>(16,060)</b>	<b>(2,065,879)</b>	<b>36,989,465</b>	<b>(1,859,241)</b>
<b>Swap contracts</b>	<b>4,095,981</b>	<b>(164,770)</b>	<b>2,758</b>	<b>(162,012)</b>	<b>5,547,258</b>	<b>(289,263)</b>
Interbank market	2,287,287	(22,395)	(28,374)	(50,769)	1,574,726	(69,574)
Foreign currency	1,050,523	(72,737)	7,072	(65,665)	74,084	(3,465)
Fixed rates	248,171	(13,432)	1,571	(11,861)	2,456,925	(75,724)
Others	510,000	(56,206)	22,489	(33,717)	1,441,523	(140,500)
<b>Options contracts</b>	<b>70,711,615</b>	<b>(1,620,277)</b>	<b>587</b>	<b>(1,619,690)</b>	<b>25,995,978</b>	<b>(1,147,609)</b>
<b>Purchase commitments</b>	<b>19,985,905</b>	<b>(986,657)</b>	<b>(132,776)</b>	<b>(1,119,433)</b>	<b>15,457,648</b>	<b>(256,174)</b>
Foreign currency	19,878,929	(979,596)	(137,750)	(1,117,346)	15,410,415	(254,749)
Others financial assets	106,976	(7,061)	4,974	(2,087)	47,233	(1,425)
<b>Sales commitments</b>	<b>50,725,710</b>	<b>(633,620)</b>	<b>133,363</b>	<b>(500,257)</b>	<b>10,538,330</b>	<b>(891,435)</b>
Foreign currency	15,560,165	(559,378)	103,735	(455,643)	10,323,703	(837,383)
Others financial assets	290,045	(72,152)	27,539	(44,613)	214,627	(54,052)
IDI index	34,875,500	(2,090)	2,089	(1)	-	-
<b>Other financial instruments</b>	<b>5,595,137</b>	<b>(264,772)</b>	<b>(19,405)</b>	<b>(284,177)</b>	<b>5,446,229</b>	<b>(422,369)</b>
Interbank market	28,715	(1,924)	(205)	(2,129)	91,047	(18,964)
Foreign currency	4,579,386	(223,467)	(2,065)	(225,532)	3,788,388	(195,732)
Others financial assets	987,036	(39,381)	(17,135)	(56,516)	1,566,794	(67,621)
Shares	-	-	-	-	-	(140,052)

**Notes to quarterly information**

	Consolidated					
	September 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
<b>Future contracts</b>	<b>16,271,223</b>	-	-	-	<b>22,557,539</b>	-
<b>Purchase commitments</b>	<b>7,600,392</b>	-	-	-	<b>10,074,836</b>	-
Interbank market	5,838,276	-	-	-	8,457,662	-
Foreign currency	1,575,863	-	-	-	29,214	-
Others	186,253	-	-	-	1,587,960	-
<b>Sales commitments</b>	<b>8,670,831</b>	-	-	-	<b>12,482,703</b>	-
Interbank market	8,259,447	-	-	-	10,452,281	-
Foreign currency	112,122	-	-	-	1,993,405	-
Others	299,262	-	-	-	37,017	-
<b>Asset position</b>	<b>95,932,862</b>	<b>5,005,578</b>	<b>6,134</b>	<b>5,011,712</b>	<b>41,727,252</b>	<b>2,846,104</b>
<b>Swap contracts</b>	<b>18,453,064</b>	<b>247,422</b>	<b>499,119</b>	<b>746,541</b>	<b>12,698,574</b>	<b>278,072</b>
Interbank market	9,552,128	65,019	390,224	455,243	5,783,459	190,491
Foreign currency	2,257,253	133,979	99,721	233,700	492,529	10,992
Fixed rates	6,591,058	32,889	12,804	45,693	6,366,926	65,066
Others	52,625	15,535	(3,630)	11,905	55,660	11,523
<b>Options contracts</b>	<b>68,376,698</b>	<b>2,439,006</b>	<b>(507,495)</b>	<b>1,931,511</b>	<b>21,302,102</b>	<b>1,425,683</b>
<b>Purchase commitments</b>	<b>15,947,379</b>	<b>1,328,278</b>	<b>(92,433)</b>	<b>1,235,845</b>	<b>10,369,108</b>	<b>313,713</b>
Foreign currency	15,628,062	1,279,360	(63,047)	1,216,313	10,108,414	255,916
Others financial assets	248,292	47,130	(28,123)	19,007	260,694	57,797
IDI index	71,025	1,788	(1,263)	525	-	-
<b>Sale commitment</b>	<b>52,429,319</b>	<b>1,110,728</b>	<b>(415,062)</b>	<b>695,666</b>	<b>10,932,994</b>	<b>1,111,970</b>
Foreign currency	47,948,300	841,414	(399,689)	441,725	10,766,218	1,097,906
IDI index	1,350,000	31,625	(794)	30,831	-	-
Others financial assets	3,131,019	237,689	(14,579)	223,110	166,776	14,064
<b>Other financial instruments</b>	<b>9,103,100</b>	<b>2,319,150</b>	<b>14,510</b>	<b>2,333,660</b>	<b>7,726,576</b>	<b>1,142,349</b>
Foreign currency	6,278,907	2,209,408	1,633	2,211,041	5,519,892	828,101
Others financial assets	2,824,193	109,742	12,877	122,619	2,066,632	168,379
Shares	-	-	-	-	140,052	145,869

**Notes to quarterly information**

	Consolidated					
	September 2024				December de 2023	
	Notional value	Cost - receivable / (payable)	Marked to market adjustment	Market Value	Notional value	Market Value
<b>Liability position</b>	<b>83,002,641</b>	<b>(3,803,687)</b>	<b>(16,061)</b>	<b>(3,819,748)</b>	<b>38,491,676</b>	<b>(2,353,893)</b>
<b>Swap contracts</b>	<b>4,095,981</b>	<b>(164,770)</b>	<b>2,757</b>	<b>(162,013)</b>	<b>5,547,258</b>	<b>(289,259)</b>
Interbank market	2,287,287	(22,395)	(28,375)	(50,770)	1,574,726	(69,570)
Foreign currency	1,050,523	(72,737)	7,072	(65,665)	74,084	(3,465)
Fixed rates	248,171	(13,432)	1,571	(11,861)	2,456,925	(75,724)
Others	510,000	(56,206)	22,489	(33,717)	1,441,523	(140,500)
<b>Options contracts</b>	<b>70,711,615</b>	<b>(1,620,277)</b>	<b>587</b>	<b>(1,619,690)</b>	<b>25,995,978</b>	<b>(1,147,609)</b>
<b>Purchase commitments</b>	<b>19,985,905</b>	<b>(986,657)</b>	<b>(132,776)</b>	<b>(1,119,433)</b>	<b>15,457,648</b>	<b>(256,174)</b>
Foreign currency	19,878,929	(979,596)	(137,750)	(1,117,346)	15,410,415	(254,749)
Others financial assets	106,976	(7,061)	4,974	(2,087)	47,233	(1,425)
<b>Sales commitments</b>	<b>50,725,710</b>	<b>(633,620)</b>	<b>133,363</b>	<b>(500,257)</b>	<b>10,538,330</b>	<b>(891,435)</b>
Foreign currency	15,560,165	(559,378)	103,735	(455,643)	10,323,703	(837,383)
Others financial assets	290,045	(72,152)	27,539	(44,613)	214,627	(54,052)
IDI index	34,875,500	(2,090)	2,089	(1)	-	-
<b>Other financial instruments</b>	<b>8,195,045</b>	<b>(2,018,640)</b>	<b>(19,405)</b>	<b>(2,038,045)</b>	<b>6,948,440</b>	<b>(917,025)</b>
Interbank market	28,715	(1,924)	(205)	(2,129)	91,047	(18,965)
Foreign currency	7,179,294	(1,977,335)	(2,065)	(1,979,400)	5,290,599	(690,387)
Others financial assets	987,036	(39,381)	(17,135)	(56,516)	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\$ 50 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).

	Bank e Consolidated			
	September 2024			
Derivatives designated as fair value hedge instruments	Notional Value	Curve Yield	Market Value	MTM
<b>Hedge instruments</b>				
Swap contracts	252,351	275,531	268,471	(7,060)
<b>Liabilities due to transfers abroad</b>	<b>252,351</b>	<b>275,531</b>	<b>268,471</b>	<b>(7,060)</b>
Foreign currency – US dollar – Assets position	252,351	275,531	268,471	(7,060)
<b>Subject to hedge</b>	<b>275,501</b>	<b>(275,501)</b>	<b>(268,441)</b>	<b>7,060</b>
Liabilities due to transfers abroad (Note 12.b)	275,501	(275,501)	(268,441)	7,060

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

Derivative financial instruments by maturity as of September 30, 2024 and December 31, 2023 are as follows:

	Bank							December 2023
	September 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	
<b>Off Balance Book</b>								
Futures contracts	3,280,999	3,237,375	2,761,553	2,789,282	2,176,336	2,024,311	16,269,856	22,557,538
Option contracts	81,430,850	927,031	832,118	17,737,558	37,536,339	624,417	139,088,313	47,298,080
Swap contracts	1,939,519	1,425,128	1,106,443	6,965,154	5,512,891	5,489,910	22,439,045	18,245,832
Other financial instruments	1,940,220	4,543,928	2,180,662	2,413,098	765,298	55,206	11,898,412	11,182,478
<b>Total - September 2024</b>	<b>88,591,588</b>	<b>10,133,462</b>	<b>6,880,776</b>	<b>29,905,092</b>	<b>45,990,864</b>	<b>8,193,844</b>	<b>189,695,626</b>	<b>-</b>
<b>Total - December 2023</b>	<b>14,093,224</b>	<b>11,654,880</b>	<b>10,915,981</b>	<b>40,987,848</b>	<b>15,017,821</b>	<b>6,614,174</b>	<b>-</b>	<b>99,283,928</b>
<b>Asset position</b>								
Option contracts	172,620	8,281	8,341	528,784	1,181,095	32,390	1,931,511	1,425,683
Swap contracts	20,632	26,269	32,017	61,494	175,233	419,868	735,513	278,071
Other financial instruments	40,270	88,468	46,570	51,595	13,968	-	240,871	436,677
<b>Total - September 2024</b>	<b>233,522</b>	<b>123,018</b>	<b>86,928</b>	<b>641,873</b>	<b>1,370,296</b>	<b>452,258</b>	<b>2,907,895</b>	<b>-</b>
<b>Total - December 2023</b>	<b>266,946</b>	<b>151,135</b>	<b>125,823</b>	<b>1,159,348</b>	<b>379,417</b>	<b>57,762</b>	<b>-</b>	<b>2,140,431</b>

**Notes to quarterly information**

	Bank							December 2023
	September 2024						Total	
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years		
<b>Liabilities position</b>							<b>Total</b>	<b>Total</b>
Option contracts	(116,040)	(17,236)	(20,114)	(390,926)	(1,019,362)	(56,012)	(1,619,690)	(1,147,609)
Swap contracts	(3,797)	(11,704)	(6,949)	(26,926)	(80,380)	(32,256)	(162,012)	(289,263)
Other financial instruments	(51,553)	(119,814)	(45,639)	(41,466)	(25,438)	(267)	(284,177)	(422,369)
<b>Total - September 2024</b>	<b>(171,390)</b>	<b>(148,754)</b>	<b>(72,702)</b>	<b>(459,318)</b>	<b>(1,125,180)</b>	<b>(88,535)</b>	<b>(2,065,879)</b>	-
<b>Total - December 2023</b>	<b>(215,329)</b>	<b>(106,651)</b>	<b>(76,114)</b>	<b>(982,053)</b>	<b>(307,359)</b>	<b>(171,735)</b>	-	<b>(1,859,241))</b>

	Consolidated							December 2023
	September 2024						Total	
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years		
<b>Off Balance Book</b>							<b>Total</b>	<b>Total</b>
Futures contracts	3,280,999	3,238,743	2,761,552	2,789,282	2,176,336	2,024,311	16,271,223	22,557,539
Option contracts	81,430,850	927,031	832,118	17,737,558	37,536,339	624,417	139,088,313	47,298,080
Swap contracts	1,939,519	1,425,128	1,216,446	6,965,154	5,512,891	5,489,907	22,549,045	18,245,832
Other financial instruments	2,222,399	5,085,967	2,900,284	3,712,404	2,898,785	478,306	17,298,145	14,675,016
<b>Total - September 2024</b>	<b>88,873,767</b>	<b>10,676,869</b>	<b>7,710,400</b>	<b>31,204,398</b>	<b>48,124,351</b>	<b>8,616,941</b>	<b>195,206,726</b>	-
<b>Total - December 2023</b>	<b>14,252,974</b>	<b>11,964,494</b>	<b>11,367,201</b>	<b>41,977,285</b>	<b>16,468,167</b>	<b>6,746,346</b>	-	<b>102,776,467</b>
<b>Asset position</b>								
Option contracts	172,620	8,281	8,341	528,784	1,181,095	32,390	1,931,511	1,425,683
Swap contracts	20,632	26,269	43,046	61,494	175,233	419,867	746,541	278,072
Other financial instruments	428,250	584,520	349,695	399,900	499,437	71,858	2,333,660	1,142,349
<b>Total - September 2024</b>	<b>621,502</b>	<b>619,070</b>	<b>401,082</b>	<b>990,178</b>	<b>1,855,765</b>	<b>524,115</b>	<b>5,011,712</b>	-
<b>Total - December 2023</b>	<b>311,085</b>	<b>239,283</b>	<b>251,761</b>	<b>1,359,469</b>	<b>603,944</b>	<b>80,562</b>	-	<b>2,846,104</b>
<b>Liability position</b>								
Option contracts	(116,040)	(17,236)	(20,114)	(390,926)	(1,019,362)	(56,012)	(1,619,690)	(1,147,609)
Swap contracts	(3,797)	(11,704)	(6,949)	(26,926)	(80,380)	(32,257)	(162,013)	(289,259)
Other financial instruments	(438,052)	(596,741)	(314,480)	(313,526)	(340,632)	(34,614)	(2,038,045)	(917,025)
<b>Total - September 2024</b>	<b>(557,889)</b>	<b>(625,681)</b>	<b>(341,543)</b>	<b>(731,378)</b>	<b>(1,440,374)</b>	<b>(122,883)</b>	<b>(3,819,748)</b>	-
<b>Total - December 2023</b>	<b>(243,199)</b>	<b>(163,164)</b>	<b>(165,233)</b>	<b>(1,137,344)</b>	<b>(450,724)</b>	<b>(194,229)</b>	-	<b>(2,353,893)</b>

The composition of the portfolio as of September 30, 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
<b>Asset Position</b>								
September 2024	1,844,861	1,061,882	1,152	<b>2,907,895</b>	1,844,861	3,165,699	1,152	<b>5,011,712</b>
December 2023	1,377,361	760,007	3,063	<b>2,140,431</b>	1,377,361	1,465,680	3,063	<b>2,846,104</b>
<b>Liabilities Position</b>								
September 2024	1,534,290	530,684	905	2,065,879	1,534,290	2,284,553	905	3,819,748
December 2023	1,134,301	718,755	6,185	1,859,241	1,134,301	1,213,407	6,185	2,353,893

**Notes to quarterly information**

Gains (losses) on derivative financial instruments for the quarters and accumulated ended on September 30, 2024 and 2023 are as follows:

	<b>Bank</b>						<b>Quarter 2023 Net (1)</b>	<b>Acumulated 2023 Net (1)</b>
	<b>Quarter 2024</b>			<b>Acumulated 2024</b>				
	<b>Gains</b>	<b>Losses</b>	<b>Net (1)</b>	<b>Gains</b>	<b>Losses</b>	<b>Net (1)</b>		
Swaps	148,447	(42,627)	105,820	1,209,943	(494,668)	715,275	136,002	179,514
Futures	3,437,886	(3,402,186)	35,700	8,341,141	(8,641,587)	(300,446)	(141,751)	-326,489
Options	5,284,546	(5,249,667)	34,879	19,654,450	(19,681,032)	(26,582)	32,754	105,404
Others financial instruments	139,951	(128,837)	11,114	1,682,226	(1,476,186)	206,040	235,432	158,092
<b>Total</b>	<b>9,010,830</b>	<b>(8,823,317)</b>	<b>187,513</b>	<b>30,887,760</b>	<b>(30,293,473)</b>	<b>594,287</b>	<b>262,437</b>	<b>116,521</b>

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

	<b>Consolidated</b>						<b>Quarter 2023 Net (1)</b>	<b>Acumulated 2023 Net (1)</b>
	<b>Quarter 2024</b>			<b>Acumulated 2024</b>				
	<b>Gains</b>	<b>Losses</b>	<b>Net (1)</b>	<b>Gains</b>	<b>Losses</b>	<b>Net (1)</b>		
Swaps	128,922	(44,120)	84,802	1,217,962	(496,161)	721,801	139,399	182,911
Futures	3,438,193	(3,402,314)	35,879	8,341,481	(8,641,880)	(300,399)	(141,751)	(326,489)
Options	5,284,546	(5,249,667)	34,879	19,654,449	(19,681,032)	(26,583)	32,754	105,404
Others financial instruments	564,442	(480,845)	83,597	2,747,223	(2,371,837)	375,386	284,430	275,005
<b>Total</b>	<b>9,416,103</b>	<b>(9,176,946)</b>	<b>239,157</b>	<b>31,961,115</b>	<b>(31,190,910)</b>	<b>770,205</b>	<b>314,832</b>	<b>236,831</b>

(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, 02/20, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management, The table below sets out the most probable scenario in management's assessment and two additional scenarios, The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date, Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk, Scenario III considers a 50% deterioration in the same variables.

	<b>Exposure</b>		
	<b>Probable Scenario</b>	<b>Scenario II</b>	<b>Scenario III</b>
<b>i) Interest rate</b>			
Net exposure to fixed interest rates (RWAjur1)	23,437	34,972	46,507
Net exposure of currency coupons (RWAjur2)	65,386	69,613	73,840
Net exposure of index coupons (RWAjur3)	60,307	61,809	63,311
<b>Total interest rate exposure (Note 25)</b>	<b>149,130</b>	<b>166,394</b>	<b>183,658</b>
<b>ii) Foreign exchange rate</b>	23,534	44,037	64,539
<b>Total exposure purchased at exchange rates (Note 25)</b>	<b>23,534</b>	<b>44,037</b>	<b>64,539</b>
<b>iii) Index, shares and commodities</b>	80,151	80,714	81,278
<b>Total exposure to index, shares and commodities (Note 25)</b>	<b>80,151</b>	<b>80,714</b>	<b>81,278</b>

**Notes to quarterly information****i) Interest rates:**

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

In order to comply with CVM Rule No, 02/20, 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 September 30, 2024.

**ii) Foreign exchange rate:**

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

The exposure calculation criteria determined by the Central Bank of Brazil were considered and, in compliance with the requirements of CVM Instruction No. 02/20, the analysis of scenarios from the net exposure existing on September 30, 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 September 30, 2024 an exposure of R\$ 208,706 (R\$ 240,772 December 31, 2023), 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.

## Notes to quarterly information

## 6. Loans operations, guarantees and responsibilities

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

## Loans portfolio by modality

	Bank		Consolidated	
	September 2024	December 2023	September 2024	December 2023
<b>Loans</b>				
Loans	8,182,843	9,970,477	8,188,410	9,986,417
Financing	6,796,740	7,361,506	6,796,740	7,361,506
Financing - Rural and agribusiness	2,481,520	2,466,783	2,481,520	2,466,783
Advances on export contracts and interest	1,865,815	1,159,486	1,865,815	1,159,486
Notes and loans receivable	2,378,517	2,948,265	2,378,517	2,948,265
<b>Total - Loans</b>	<b>21,705,435</b>	<b>23,906,517</b>	<b>21,711,002</b>	<b>23,922,457</b>
<b>Financial guarantees and responsibilities (recorded in off balance accounts)</b>				
Guarantees given to customers	11,831,459	10,893,139	11,831,290	10,893,139
Import credit facilities	633,106	435,249	633,106	435,249
<b>Total - Financial guarantees and responsibilities</b>	<b>12,463,565</b>	<b>11,328,388</b>	<b>12,463,396</b>	<b>11,328,388</b>
<b>Total Portfolio</b>	<b>34,169,000</b>	<b>35,234,905</b>	<b>34,174,398</b>	<b>35,250,845</b>

## Loans portfolio by sector activity:

	Bank					
	September 2024			December 2023		
	Loans	Guarantees and responsibilities	Total	Loans	Guarantees and responsibilities	Total
<b>Private Sector</b>						
Financial intermediaries	446,438	1,316,962	1,763,400	284,871	1,835,570	2,120,441
Industry	5,997,399	3,623,490	9,620,889	6,485,696	2,050,695	8,536,391
Commercial	5,301,412	1,037,160	6,338,572	6,598,098	1,060,416	7,658,514
Services	9,179,607	5,908,536	15,088,143	9,802,085	5,718,653	15,520,738
Individuals	247,746	11,330	259,076	386,065	79,929	465,994
<b>Total - Private sector</b>	<b>21,172,602</b>	<b>11,897,478</b>	<b>33,070,080</b>	<b>23,556,815</b>	<b>10,745,263</b>	<b>34,302,078</b>
<b>Public Sector</b>	<b>532,833</b>	<b>566,087</b>	<b>1,098,920</b>	<b>349,702</b>	<b>583,125</b>	<b>932,827</b>
<b>Total</b>	<b>21,705,435</b>	<b>12,463,565</b>	<b>34,169,000</b>	<b>23,906,517</b>	<b>11,328,388</b>	<b>35,234,905</b>
	Consolidated					
	September 2024			December 2023		
	Loans	Guarantees and responsibilities	Total	Loans	Guarantees and responsibilities	Total
<b>Private Sector</b>						
Financial intermediaries	446,438	1,316,962	1,763,400	284,871	1,835,570	2,120,441
Industry	5,997,399	3,623,490	9,620,889	6,485,696	2,050,695	8,536,391
Commercial	5,301,412	1,036,991	6,338,403	6,598,098	1,060,416	7,658,514
Services	9,179,607	5,908,536	15,088,143	9,802,085	5,718,653	15,520,738
Individuals	253,313	11,330	264,643	402,005	79,929	481,934
<b>Total - Private sector</b>	<b>21,178,169</b>	<b>11,897,309</b>	<b>33,075,478</b>	<b>23,572,755</b>	<b>10,745,263</b>	<b>34,318,018</b>
<b>Public Sector</b>	<b>532,833</b>	<b>566,087</b>	<b>1,098,920</b>	<b>349,702</b>	<b>583,125</b>	<b>932,827</b>
<b>Total</b>	<b>21,711,002</b>	<b>12,463,396</b>	<b>34,174,398</b>	<b>23,922,457</b>	<b>11,328,388</b>	<b>35,250,845</b>

**Notes to quarterly information****Loans, guarantees and responsibilities, by maturity, are as follows:**

	Bank							Total
	September 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	2,408,535	3,557,960	4,448,500	4,957,066	5,186,479	895,753	251,142	21,705,435
Financial guarantees and responsibilities	821,331	1,035,475	2,026,906	2,820,216	3,832,463	1,927,174	-	12,463,565
<b>Total – September 2024</b>	<b>3,229,866</b>	<b>4,593,435</b>	<b>6,475,406</b>	<b>7,777,282</b>	<b>9,018,942</b>	<b>2,822,927</b>	<b>251,142</b>	<b>34,169,000</b>
<b>Total - December 2023</b>	<b>4,527,880</b>	<b>5,420,842</b>	<b>5,540,319</b>	<b>7,690,981</b>	<b>9,182,127</b>	<b>2,234,596</b>	<b>638,160</b>	<b>35,234,905</b>

	Consolidated							Total
	September 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	2,408,535	3,557,960	4,448,500	4,957,066	5,192,046	895,753	251,142	21,711,002
Guarantees and responsibilities	821,331	1,035,475	2,026,906	2,820,047	3,832,463	1,927,174	-	12,463,396
<b>Total - September 2024</b>	<b>3,229,866</b>	<b>4,593,435</b>	<b>6,475,406</b>	<b>7,777,113</b>	<b>9,024,509</b>	<b>2,822,927</b>	<b>251,142</b>	<b>34,174,398</b>
<b>Total - December 2023</b>	<b>4,543,820</b>	<b>5,420,842</b>	<b>5,540,319</b>	<b>7,690,981</b>	<b>9,182,127</b>	<b>2,234,596</b>	<b>638,160</b>	<b>35,250,845</b>

During the quarter ended September 30, 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 (R\$ 29,293 at December 31, 2023). There was no effect of these transactions on the result in the quarter ended September 30, 2024 (positive result of R\$15,345 in the year ended December 31, 2023).

**Credit risks concentrate on are as follows**

	Bank and Consolidated			
	September 2024		December 2023	
	Balance	% of portfolio (1)	Balance	% of portfolio (1)
Main debtor	978,634	2,86	537,567	1,53
10 main debtors	4,440,107	12,99	3,667,282	10,41
20 main debtors	7,110,610	20,81	6,465,231	18,35

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

## Notes to quarterly information

## 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 September 30, 2024 and December 31, 2023, are as follows:

Risk rating	Bank					
	September 2024			December 2023		
	Total operations			Allowance		
	Normal course	Past due	Total	Res, 2682	Operations Total	Allowance Res, 2682
AA	11,988,561	-	11,988,561	20,569	13,353,318	21,079
A	4,658,919	-	4,658,919	29,564	4,996,271	31,320
B	3,322,960	6,175	3,329,135	54,472	3,219,015	51,520
C	892,452	19,337	911,789	32,209	892,565	33,072
D	212,932	19,357	232,289	26,217	417,309	49,356
E	105,781	97,184	202,965	61,882	134,858	41,599
F	63,736	7,959	71,695	35,848	214,722	107,361
G	123,055	39,039	162,094	114,243	511,949	358,364
H	85,895	62,093	147,988	147,988	166,510	166,510
<b>Total</b>	<b>21,454,291</b>	<b>251,144</b>	<b>21,705,435</b>	<b>522,992</b>	<b>23,906,517</b>	<b>860,181</b>

Risk rating	Consolidated					
	September 2024			December 2023		
	Total operations			Allowance		
	Normal course	Past due	Total	Res, 2682	Operations Total	Allowance Res, 2682
AA	11,994,128	-	11,994,128	20,569	13,369,258	21,079
A	4,658,919	-	4,658,919	29,564	4,996,271	31,320
B	3,322,960	6,175	3,329,135	54,472	3,219,015	51,520
C	892,452	19,337	911,789	32,209	892,565	33,072
D	212,932	19,357	232,289	26,217	417,309	49,356
E	105,781	97,184	202,965	61,882	134,858	41,599
F	63,736	7,959	71,695	35,848	214,722	107,361
G	123,055	39,039	162,094	114,243	511,949	358,364
H	85,895	62,093	147,988	147,988	166,510	166,510
<b>Total</b>	<b>21,459,858</b>	<b>251,144</b>	<b>21,711,002</b>	<b>522,992</b>	<b>23,922,457</b>	<b>860,181</b>

Changes in the provisions for expected losses associated with credit risk for the period ended on September 30, 2024 and 2023 were as follows:

	Bank and Consolidated			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Balances at the beginning of the period	807,106	860,181	789,760	693,603
Constitution / (Reversal)	71,418	123,569	68,316	242,475
Exchange rate variation	(1,158)	792	449	(1,355)
Loans written off as losses	(157,208)	(252,395)	(38,925)	(101,175)
Write-offs by credit assignment	-	(11,989)	-	-
Provision reclassification (a)	(197,166)	(197,166)	-	(13,948)
<b>Balances at the end of the period</b>	<b>522,992</b>	<b>522,992</b>	<b>819,600</b>	<b>819,600</b>

- (a) During the quarter ended September 30, 2024, the balance of R\$ 197,166 was reclassified to the provision for securities devaluation, with no impact on the results for the quarter.

## Notes to quarterly information

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

Ricks rating	September 2024				December 2023	
	Bank		Consolidated		Bank e Consolidated	
	Amount	Provision	Amount	Provision	Amount	Provision
AA	10,278,939	9,185	10,278,770	9,185	9,667,273	6,635
A	1,508,685	18,914	1,508,685	18,914	800,906	4,977
B	421,954	6,707	421,954	6,707	332,423	5,070
C	71,647	2,155	71,647	2,155	347,326	14,213
D	180,205	18,021	180,205	18,021	174,355	17,435
E	2,135	640	2,135	640	6,105	1,832
<b>Total</b>	<b>12,463,565</b>	<b>55,622</b>	<b>12,463,396</b>	<b>55,622</b>	<b>11,328,388</b>	<b>50,162</b>

At September 30, 2024, balance in portfolio of renegotiated loans amounted to R\$ 156,273 (R\$ 164,852 at December 31, 2023), being total loan transactions renegotiated over the six-month period ended September 30, 2024 amounted R\$ 28,547 (R\$ 74,966 in the period ended September 30, 2023).

The amount of loans recovered for the period ended September 30, 2024, previously offset against the provision, was R\$ 10,119 (R\$ 5,538 at September 30, 2023).

## 8. Foreign exchange portfolio

The balance of the foreign exchange portfolio is as under:

	Bank and Consolidated	
	September 2024	December 2023
<b>Financial instruments - Asset Position</b>		
Foreign exchange purchased to be settled - CCL	5,600,857	3,193,707
Provision for Exchange variation of CCL	(770)	(18)
Rights on foreign Exchange sales	2,492,708	2,457,274
Advances received	(4,992)	(29,753)
<b>Total</b>	<b>8,087,803</b>	<b>5,621,210</b>
<b>Financial instruments - Liabilities Position</b>		
Foreign exchange sold to settle	2,569,994	2,590,498
Foreign exchange purchase liabilities	5,418,591	3,160,844
<b>Total</b>	<b>7,988,585</b>	<b>5,751,342</b>



**Notes to quarterly information****9. Other assets**

- 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:

	<b>Bank</b>		<b>Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>	<b>September 2024</b>	<b>December 2023</b>
Guarantee deposit debtors	16,771	16,439	16,768	16,439
Securities and credits receivable	-	-	1,291,822	936,213
Energy contract advance	-	-	726,196	99,363
Other credits without credit granting characteristics	25,457	25,137	25,457	25,137
Other	29,160	41,516	27,001	39,876
<b>Total</b>	<b>71,388</b>	<b>83,092</b>	<b>2,087,244</b>	<b>1,117,028</b>

## 10. Investments

The balances of direct and indirect subsidiaries of total assets, shareholders' equity participation and net income for the period ended September 30, 2024 and December 31, 2023 are shown below:

	% of Participation	Total Assets	September 2024			December 2023		September 2023	
			Shareholders' Equity Participation	Retained Earnings	Equity	Total Assets	Shareholders' Equity Participation	Retained Earnings	Equity
<b>Direct Controlling</b>									
ABC Brasil Administração e Participações Ltda.	100%	90,541	87,601	25,165	25,165	110,086	101,770	28,649	28,649
ABC Brasil Comercializadora de Energia Ltda. (1)	100%	4,985,332	1,209,176	83,618	83,618	1,929,643	810,466	61,563	61,563
ABC Brasil Investment Banking Ltda. (2)	93,18%	108,777	91,825	61,738	50,315	26,048	14,675	(1,497)	(1,497)
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (3)	-	-	-	-	-	18,851	10,742	8,319	8,319
			<b>1,388,602</b>	<b>170,521</b>	<b>159,098</b>		<b>937,653</b>	<b>97,034</b>	<b>97,034</b>
<b>Indirect Controlling</b>									
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (3)	100%	61,200	28,049	37,236	37,236	-	-	-	-
ABC Brasil Corretora de Seguros Ltda. (4)	90%	23,430	11,674	30,130	27,117	38,621	26,011	23,609	21,248
Visio Gestora de Crédito Ltda. (5)	90%	1,861	1,391	(2,866)	(2,579)	4,487	4,257	(51)	(51)
ABC M&A e ECM Ltda. (6)	100%	1,088	701	(5,299)	(5,299)	3,676	3,160	(708)	(708)
ABC DCM Ltda. (7)	100%	17,395	9,991	29,850	29,850	25,398	20,408	(580)	(580)
ABC Holding Financeira Ltda.	100%	30,272	28,078	37,214	37,214	-	-	(12)	(12)
			<b>79,884</b>	<b>126,265</b>	<b>123,539</b>		<b>53,836</b>	<b>22,258</b>	<b>19,897</b>

- (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 and of R\$ 150 million through the issuance of 200,000,000 (two hundred million) and issuance of 150,000,000 (hundred fifty million) new quota, with a par value of R\$ 1.00 (one Real) each, which are fully subscribed and paid, in national currency. On May 22, 2024, was approved distributed interest on capital, in the amount of R\$ 35,298. On August 7, 2024, a capital reduction was approved, in the amount of R\$350,000. The capital reduction must take place by November 5, 2024. On October 1, 2024, the distribution of interest on equity was approved, in the amount of R\$37,314.
- (2) On March 04, 2024, was approved distributed dividends, in the amount of R\$ 10,990. The amount corresponding to minority shareholders was R\$7,274. On June 21, 2024, the corporate name of the subsidiary ABC IB Holding Ltda. changed to ABC Brasil Investment Banking Ltda. On June 21, 2024, was approved the capital increase in the amount of R\$ 26,037 through the issuance of 26.036.146 new quota, with a par value of R\$ 1.00 (one Real) each, which are fully subscribed and paid, in national currency. The amount related to minority shareholder is R\$ 2,249. On August 16, 2024, the disproportionate distribution of dividends was approved, in the amount of R\$5,000. The amount corresponding to minority shareholders was R\$987.
- (3) On February 19, 2024, 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. On August 16, 2024, the distribution of dividends was approved, in the amount of R\$19,931.
- (4) On January 12, 2024, was approved the disproportionate distribution of dividends in the amount of R\$ 21,011. The amount corresponding to minority shareholders was R\$2,101. On July 17, 2024, was approved the disproportionate distribution of dividends, in the amount of R\$23,456. The amount corresponding to minority shareholders was R\$2,346.
- (5) On June 11, 2024, the corporate name of the subsidiary Leblon Gestora de Créditos Ltda. changed to Visio Gestora de Créditos Ltda.
- (6) On February 26, 2024, was approved distributed dividends, in the amount of R\$ 161. On August 8, 2024, a capital increase in the amount of R\$3,000 was approved, through the issuance of 3,000,000 (three million) new quotas, with a nominal value of R\$1.00 (one Real) each.
- (7) On February 26, 2024, was approved distributed dividends, in the amount of R\$ 15,409. On August 8, 2024, the distribution of dividends was approved, in the amount of R\$24,859.

## **11. Fixed assets in use 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%.

## 12. Funding

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

	Bank					December 2023	Consolidated		
	September 2024						September 2024	December 2023	
	Without maturity	Up to 3 months	3 to 12 months	1 to 3 years	Over 3 years				Total
<b>Deposits</b>	<b>541,146</b>	<b>2,829,092</b>	<b>7,133,227</b>	<b>1,583,996</b>	<b>13,400</b>	<b>12,100,861</b>	<b>10,559,081</b>	<b>11,319,110</b>	<b>10,472,468</b>
Demand deposits	541,146	-	-	-	-	541,146	704,384	532,241	693,078
Interbank deposits	-	54,981	88,371	8,772	-	152,124	533,296	152,124	533,296
Time deposits	-	2,774,111	7,044,856	1,575,224	13,400	11,407,591	9,321,401	10,634,745	9,246,094
Money market funding	-	<b>2,046,455</b>	-	-	-	<b>2,046,455</b>	<b>1,712,389</b>	<b>2,044,687</b>	<b>1,683,322</b>
<b>Funds from acceptance and issue of securities</b>	<b>-</b>	<b>1,434,012</b>	<b>9,126,838</b>	<b>11,450,959</b>	<b>172,832</b>	<b>22,184,641</b>	<b>19,805,243</b>	<b>22,184,641</b>	<b>19,805,243</b>
Real estate credit bill	-	147,243	762,741	452,929	669	1,363,582	1,936,902	1,363,582	1,936,902
Agribusiness credit bills	-	394,650	2,481,732	1,366,477	35,788	4,278,647	3,689,719	4,278,647	3,689,719
Financial bills	-	892,119	5,882,365	9,631,553	136,375	16,542,412	14,175,716	16,542,412	14,175,716
Certificates of structured finance	-	-	-	-	-	-	2,906	-	2,906
<b>Borrowings and onleading's</b>	<b>-</b>	<b>3,264,778</b>	<b>6,367,332</b>	<b>1,921,810</b>	<b>333,866</b>	<b>11,887,786</b>	<b>10,529,944</b>	<b>12,620,720</b>	<b>10,633,277</b>
Foreign Borrowings	-	2,956,679	5,162,817	283,249	2,330	8,405,075	6,625,932	9,138,009	6,729,265
Onleading's - BNDES	-	27,682	93,352	413,737	55,734	590,505	353,203	590,505	353,203
Onleading's - FINAME	-	188,652	514,824	658,217	7,362	1,369,055	2,094,306	1,369,055	2,094,306
Onleading's - Other institutions	-	59,494	306,648	10,506	-	376,648	290,074	376,648	290,074
Foreign Onleading's (12,b)	-	32,271	289,691	556,101	268,440	1,146,503	1,166,429	1,146,503	1,166,429
<b>Subordinated debts</b>	<b>-</b>	<b>-</b>	<b>594,841</b>	<b>125,855</b>	<b>2,328,023</b>	<b>3,048,719</b>	<b>2,517,389</b>	<b>3,048,719</b>	<b>2,517,389</b>
Financial bills	-	-	594,841	125,855	1,284,711	2,005,407	2,014,932	2,005,407	2,014,932
Perpetual Financial Bills	-	-	-	-	1,043,312	1,043,312	502,457	1,043,312	502,457
<b>Total - September 2024</b>	<b>541,146</b>	<b>9,574,337</b>	<b>23,222,238</b>	<b>15,082,620</b>	<b>2,848,121</b>	<b>51,268,462</b>	<b>-</b>	<b>51,217,877</b>	<b>-</b>
<b>Total - December 2023</b>	<b>704,384</b>	<b>12,061,059</b>	<b>16,284,131</b>	<b>13,529,862</b>	<b>2,544,610</b>	<b>-</b>	<b>45,124,046</b>	<b>-</b>	<b>45,111,699</b>

- b) The compositions of the balance of foreign onleading's at September 30, 2024 and December 31, 2023 are composed as follows:

	<b>Bank e Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>
<b>Borrowings and onleading's</b>		
<b>Foreign Onleading's subject to "Hedge accounting" – Maturity in November 2028 (5,b)</b>		
Principal amount US\$ 50 million (US\$ 55,6 million in December 31, 2023)	272,668	269,218
Accrued interest	2,833	932
<b>Subtotal</b>	<b>275,501</b>	<b>270,150</b>
Adjustment to market value ("Hedge Accounting") - Notes 2, d	(7,060)	(9,002)
<b>Total</b>	<b>268,441</b>	<b>261,148</b>
Other foreign onleading's	878,062	905,281
<b>Total</b>	<b>1,146,503</b>	<b>1,166,429</b>

### 13. Provisions

The compositions of provisions September 30, 2024 and December 31, 2023 are composed as follows:

	<b>Bank</b>		<b>Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>	<b>September 2024</b>	<b>December 2023</b>
Allowance for payments to be settled	174,554	230,842	940,933	315,120
Provision for contingent liabilities (Note 23,d)	19,957	22,865	19,957	22,865
Provision for financial guarantees provided (Note 7)	55,622	50,162	55,622	50,162
<b>Total</b>	<b>250,133</b>	<b>303,869</b>	<b>1,016,512</b>	<b>388,147</b>

### 14. Other liabilities

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

	<b>Bank</b>		<b>Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>	<b>September 2024</b>	<b>December 2023</b>
Income and social contribution taxes on income	-	52,126	39,470	87,751
Taxes and contributions payable	117,897	122,550	126,827	128,565
<b>Total</b>	<b>117,897</b>	<b>174,676</b>	<b>166,297</b>	<b>216,316</b>

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

	<b>Bank</b>		<b>Consolidated</b>	
	<b>September 2024</b>	<b>December 2023</b>	<b>September 2024</b>	<b>December 2023</b>
Collection of taxes	2,424	2,123	2,424	2,123
Discount on acquired credits	5,586	10,645	5,586	10,645
Sundry domestic creditors	113,925	12,721	117,757	12,691
<b>Total</b>	<b>121,935</b>	<b>25,489</b>	<b>125,767</b>	<b>25,459</b>

- 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.

## 15. Income from services rendered

Income from services rendered, for the period and ended September 30, 2024 and 2023, are composed as follows:

	<b>Bank</b>			
	<b>Quarter 2024</b>	<b>Accumulated 2024</b>	<b>Quarter 2023</b>	<b>Accumulated 2023</b>
Income from guarantees given to customers	39,629	114,892	40,754	123,007
Fees related to credit operations	3,386	11,235	2,602	11,347
Collection fees	7,001	21,185	7,071	21,061
Bank fees	2,212	6,171	1,118	3,240
Income from commissioning and security placement	1,814	10,266	42,681	74,168
Income from other services	6,146	13,396	4,000	10,555
<b>Total</b>	<b>60,188</b>	<b>177,145</b>	<b>98,226</b>	<b>243,378</b>

	<b>Consolidated</b>			
	<b>Quarter 2024</b>	<b>Accumulated 2024</b>	<b>Quarter 2023</b>	<b>Accumulated 2023</b>
Income from guarantees given to customers	39,629	114,892	40,754	123,007
Fees related to credit operations	3,386	11,235	2,602	11,347
Collection fees	7,002	21,185	7,071	21,061
Bank fees	2,212	6,171	1,118	3,240
Income from commissioning and security placement	48,093	134,612	51,714	83,201
Insurance commission incomes	14,828	54,088	14,639	37,192
Income from other services	3,352	6,508	2,260	6,262
<b>Total</b>	<b>118,502</b>	<b>348,691</b>	<b>120,158</b>	<b>285,310</b>

## 16. Other administrative expenses

Other administrative expenses, in the quarters ended on September 30, 2023 and 2024, are composed as follows:

	<b>Bank</b>			
	<b>Quarter 2024</b>	<b>Accumulated 2024</b>	<b>Quarter 2023</b>	<b>Accumulated 2023</b>
Third party services	4,768	13,337	4,067	11,502
Financial system services	10,107	30,019	10,606	29,799
Rentals	6,770	20,393	6,274	18,308
Specialized technical services	14,241	34,349	7,770	23,536
Data processing	19,890	61,966	18,699	56,140
Communication	1,018	3,457	1,304	3,836
Travel expenses	2,058	8,973	2,678	6,817
Depreciation and amortization	14,585	40,461	11,562	29,210
Promotions and public relations	520	1,103	6,747	7,071
Publications	41	183	6	23
Philanthropic contributions	165	165	-	-
Transportation	842	2,391	799	2,342
Asset maintenance and conservation	613	2,374	419	1,484
Water, electricity and gas	284	938	350	1,026
Materials	22	199	171	364
Insurance	174	1,138	199	667
Advertising and Publicity	2,385	11,630	847	13,991
Condominium	1,004	3,105	1,037	3,136
Legal Fees	173	667	8	67
Others	4,722	12,223	3,445	11,666
<b>Total</b>	<b>84,382</b>	<b>249,071</b>	<b>76,988</b>	<b>220,985</b>

	<b>Consolidated</b>			
	<b>Quarter 2024</b>	<b>Accumulated 2024</b>	<b>Quarter 2023</b>	<b>Accumulated 2023</b>
Third party services	4,943	13,648	4,500	12,379
Financial system services	11,034	31,318	10,616	29,828
Rentals	7,749	21,721	6,274	18,308
Specialized technical services	15,206	36,145	7,851	23,880
Data processing	20,671	63,238	18,741	56,211
Communication	1,114	3,581	1,304	3,836
Travel expenses	2,270	9,796	2,737	6,937
Depreciation and amortization	14,585	40,461	11,562	29,210
Promotions and public relations	521	1,164	6,750	7,074
Publications	52	222	6	59
Philanthropic contributions	165	165	-	-
Transportation	897	2,544	817	2,385
Asset maintenance and conservation	685	2,478	419	1,484
Water, electricity and gas	322	994	350	1,026
Materials	31	211	171	364
Insurance	199	1,177	199	667
Advertising and Publicity	2,413	11,663	847	13,991
Condominium	1,004	3,105	1,037	3,136
Legal Fees	173	690	8	67
Others	5,386	13,792	3,602	12,077
<b>Total</b>	<b>89,420</b>	<b>258,113</b>	<b>77,791</b>	<b>222,919</b>

## 17. Other operating income

Breakdown of other operating income, in the quarters ended on September 30, 2024 and 2023 are as follows:

	Bank			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Interests and monetary correction of assets	250	868	128	4,701
Recovery of charges and expenses	6	489	227	6,696
Reversal of other provisions	3,960	18,147	11,433	-
Reversal provisions for contingencies	2,698	2,908	221	221
Other revenues	50	229	117	341
<b>Total</b>	<b>6,964</b>	<b>22,641</b>	<b>12,126</b>	<b>11,959</b>
	Consolidated			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Interests and monetary correction of assets	251	872	237	5,070
Recovery of charges and expenses	6	509	227	6,696
Reversal of other provisions	3,642	17,829	11,433	-
Reversal provisions for contingencies	2,698	2,908	221	221
Prepayment provision	-	831	-	-
Other revenues	51	328	117	343
<b>Total</b>	<b>6,648</b>	<b>23,277</b>	<b>12,235</b>	<b>12,330</b>

## 18. Other operating expenses

Breakdown of other operating expenses for the quarters ended on on September 30, 2024 and 2023 are as follows:

	Bank			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Constitution of other provisions	-	-	-	5,517
Constitution of provision for contingencies	-	-	-	666
Commissions linked to operations	82	337	511	1,335
Fee on anticipation of suppliers	-	-	659	1,958
Other expenses	4,394	5,844	1,010	6,118
<b>Total</b>	<b>4,476</b>	<b>6,181</b>	<b>2,180</b>	<b>15,594</b>
	Consolidated			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Constitution of other provisions	-	-	-	5,517
Constitution of provision for contingencies	-	-	-	666
Prepayment provision	1,611	1,611	1,245	2,598
Commissions linked to operations	995	1,250	511	1,352
Disproportionate dividends	-	-	635	1,318
Fee on anticipation of suppliers	-	-	659	1,958
Other expenses	4,951	6,415	993	6,103
<b>Total</b>	<b>7,557</b>	<b>9,276</b>	<b>4,043</b>	<b>19,512</b>





The effect at September 30, 2024 in the movement of deferred tax assets and deferred tax liabilities on income was expense of R\$ 61,304 in the Bank and R\$ 85,859 in the Consolidated (expense of R\$ 9,853 in the Bank and expense of R\$ 24,131 on the Consolidated at September 30, 2023).

The effect calculated on shareholders' equity was revenue of R\$ 58,681 on the Bank and R\$ 58,682 on the Consolidated (revenue of R\$ 10,906 in the Bank and R\$ 10,874 on the Consolidated at September 30, 2023).

The realization of deferred tax assets and liabilities at September 30, 2024 and December 31, 2023 based on the history of profitability and estimated realization are stated as follows:

Year	September 2024			Consolidated
	Assets	Liabilities	Net	Net
2024	751,504	(463,210)	288,294	288,145
2025	202,120	-	202,120	114,968
2026	65,530	-	65,530	65,530
2027	53,109	-	53,109	53,109
2028	131,018	-	131,018	131,018
2029	32,230	-	32,230	32,230
Above 5 years	109,156	-	109,156	109,156
<b>Total</b>	<b>1,344,667</b>	<b>(463,210)</b>	<b>881,457</b>	<b>794,156</b>
<b>Present value - Selic</b>	<b>1,342,877</b>	<b>(451,638)</b>	<b>711,758</b>	<b>634,817</b>

Year	December 2023			Consolidated
	Assets	Liabilities	Net	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
<b>Total</b>	<b>1,234,318</b>	<b>(350,238)</b>	<b>884,080</b>	<b>821,335</b>
<b>Present value - Selic</b>	<b>1,087,828</b>	<b>(313,693)</b>	<b>774,135</b>	<b>771,938</b>

For income tax, the rate used is 15% plus an additional 10% of annual taxable income exceeding R\$ 240 thousand. The social contribution rate is 20% for financial companies, is 15% for securities distributors and 9% for non-financial companies.

Expenses with income and social contribution taxes for the period ended September 30, 2024 and 2023 are calculated as follows:

	Bank			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Income before taxation less profit sharing	246,902	693,496	208,221	537,769
Total income and social contributions taxes	(111,106)	(312,074)	(93,699)	(241,995)
Net income from write-offs and write-ups of deferred liabilities net of tax credits	14,171	49,812	13,218	9,853
Nontaxable revenues / expenses net of nondeductible expenses	28,711	60,998	23,778	65,415
Equity pick up in subsidiaries	23,368	71,594	16,819	43,665
Interest on equity capital	44,856	129,670	39,884	123,062
Other amounts	22,340	96,012	33,215	92,203
<b>Total income and social contribution taxes - Current</b>	<b>22,340</b>	<b>96,012</b>	<b>33,215</b>	<b>92,203</b>
<b>Deferred taxes and contributions</b>	<b>14,172</b>	<b>61,305</b>	<b>13,218</b>	<b>9,853</b>
<b>Total income and social contribution taxes</b>	<b>8,168</b>	<b>34,707</b>	<b>19,997</b>	<b>82,350</b>
	Consolidated			
	Quarter 2024	Accumulated 2024	Quarter 2023	Accumulated 2023
Income before taxation less profit sharing	276,712	757,526	226,703	584,623
Total income and social contributions taxes	(145,432)	(427,996)	(115,915)	(299,345)
Net income from write-offs and write-ups of deferred liabilities net of tax credits	35,314	87,196	21,727	27,713
Nontaxable revenues / expenses net of nondeductible expenses	50,413	159,542	39,510	115,986
Interest on equity capital	44,856	141,671	39,884	123,062
Other amounts	22,388	96,123	33,175	92,211
<b>Total income and social contribution taxes - Current</b>	<b>7,539</b>	<b>56,536</b>	<b>18,381</b>	<b>59,627</b>
<b>Deferred taxes and contributions</b>	<b>29,181</b>	<b>85,859</b>	<b>16,866</b>	<b>24,131</b>
<b>Total income and social contribution taxes</b>	<b>(21,642)</b>	<b>(29,323)</b>	<b>1,515</b>	<b>35,496</b>

## 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 September 30, 2024, transactions between related parties are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets / (Liabilities)		Income / (Expenses) Period	
			09/30/2024	12/31/2023	09/30/2024	09/30/2023
<b>Cash and cash equivalents</b>			<b>4</b>	<b>497</b>	-	-
Arab Banking Corporation - New York (3)	No maturity	N/A	4	488	-	-
ABC International Bank - Milan (3)	No maturity	N/A	-	9	-	-
<b>Loans</b>			<b>5,567</b>	<b>15,941</b>	<b>220</b>	<b>650</b>
Administradores	01/04/2027	CDI+3,05 y.y	5,567	15,941	220	650
<b>Amounts to receive</b>			<b>2,796</b>	<b>1,947</b>	-	<b>200</b>
ABC Brasil Com. de Energia Ltda. (2)	11/29/2024	N/A	210	208	-	-
ABC Brasil Corretora de Seguros Ltda (2)	11/29/2024	N/A	1,552	1,141	-	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	11/29/2024	N/A	412	200	-	200
ABC Brasil Investment Banking Holding Ltda (2)	11/29/2024	N/A	219	138	-	-
ABC DCM Ltda (2)	11/29/2024	N/A	372	260	-	-
ABC M&A e ECM Ltda (2)	11/29/2024	N/A	31	-	-	-
ABC Brasil Adm. e Participações Ltda. (2)	11/29/2024	N/A	-	200	-	-
<b>Marketable securities</b>			<b>232,295</b>	<b>236,927</b>	<b>6,260</b>	<b>5,151</b>
Barauna FIM CP Investimento no Exterior	No maturity	N/A	2,423	1,126	(27)	1
ABC Brasil Com. de Energia Ltda. (2)	07/10/2025	CDI	205,601	211,891	6,334	5,135
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	N/A	24,271	23,910	(47)	15
<b>Demand deposits</b>			<b>(9,549)</b>	<b>(12,517)</b>	-	-
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(513)	(47)	-	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(138)	(2,152)	-	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(369)	(1,121)	-	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(463)	(31)	-	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(50)	(20)	-	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	(2)	(270)	-	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(2,049)	(6,953)	-	-
ABC DCM Ltda (2)	No maturity	N/A	(4,742)	(1,707)	-	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(29)	(23)	-	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(918)	(104)	-	-
Administradores	No maturity	N/A	(276)	(89)	-	-
<b>Time deposits and funds from acceptance and issue of securities</b>			<b>(832,371)</b>	<b>(98,309)</b>	<b>(14,907)</b>	<b>(4,047)</b>
Marsau Comercial Exportadora e Importadora Ltda. (4)	10/31/2024	5,50 % y.y	(56)	(48)	(1)	(2)
Marsau Uruguay Holdings Sociedad Anonima (1)	10/31/2024	4,70 % y.y	(45,064)	(1,199)	(537)	(14)
ABC Brasil Corretora de Seguros Ltda (2)	10/01/2026	CDI	(18,047)	(33,112)	(343)	(368)
ABC Brasil Com. de Energia Ltda. (2)	08/03/2026	CDI	(680,643)	(42,195)	(11,344)	(1,858)
ABC DCM Ltda (2)	08/12/2026	CDI	(4,707)	-	(86)	-
ABC Brasil Investment Banking Holding Ltda (2)	08/21/2026	CDI	(69,448)	-	(1,258)	-
Administradores	(a)	(a)	(14,406)	(21,755)	(1,340)	(1,805)
<b>Open market financing</b>			<b>(1,768)</b>	<b>(29,067)</b>	<b>(50)</b>	-
ABC Brasil Corretora de Seguros Ltda (2)	10/01/2024	CDI	(50)	-	-	-
Visio Gestora de Créditos Ltda (2)	10/01/2024	CDI	(1,718)	(4,451)	-	-
ABC DCM Ltda (2)	01/11/2024	CDI	-	(18,636)	(24)	-
ABC Brasil Investment Banking Holding Ltda (2)	01/04/2024	CDI	-	(2,422)	(10)	-
ABC M&A e ECM Ltda (2)	01/08/2024	CDI	-	(3,558)	(16)	-

<b>Borrowings</b>			-	<b>(98,024)</b>	<b>(1,271)</b>	<b>(1,203)</b>
		SOFR (3 months) + 1,20% y.y				
Arab Banking Corporation - New York (3)	01/22/2024		-	(98,024)	(1,271)	(1,203)
<b>Derivative financial instruments</b>			<b>(2,555)</b>	<b>(1,828)</b>	<b>(4,093)</b>	<b>(516)</b>
		Exchange Variation				
ABC Brasil Com. de Energia Ltda. (2)	06/02/2025		(2,555)	(1,828)	(4,093)	(516)
<b>Commission of service provision</b>			-	-	<b>6,888</b>	<b>4,289</b>
ABC Brasil Corretora de Seguros Ltda (2)	09/30/2024	N/A	-	-	6,888	4,289
<b>Guarantees and responsibilities</b>			<b>169</b>	-	<b>5</b>	-
		Commission				
ABC M&A e ECM Ltda (2)	08/25/2025	3%	169	-	5	-

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

- (a) CDB - Rate of 100,00 % up to 110% of CDI - Lowest starting date: 02/24/2023, largest date of maturity: 06/29/2026,  
LCA / LCI - Rate of 92,00 % up to 101,04 of CDI - Lowest starting date: 08/19/2022, largest date of maturity: 15/02/2027,  
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: 02/27/2025  
LCA / LCI - Fixed interest rate of 5,10 % up to 5,75% + 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.

#### 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 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.

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 September 30, 2024 and 2023 are composed as follows:

	<u>September 2024</u>	<u>September 2023</u>	<u>Accumulated de 2024</u>	<u>Accumulated de 2023</u>
Fixed remuneration	9,917	10,251	30,231	26,321
Variable remuneration	3,986	6,682	12,545	15,921
<b>Total short-term benefits</b>	<b>13,903</b>	<b>16,933</b>	<b>42,776</b>	<b>42,242</b>
Share-based compensation	24,235	30,276	74,600	82,583
<b>Total long-term benefits</b>	<b>24,235</b>	<b>30,276</b>	<b>74,600</b>	<b>82,583</b>
<b>Total</b>	<b>38,138</b>	<b>47,209</b>	<b>117,376</b>	<b>124,825</b>

c) Summary of changes in the compensation plan:

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

In 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>September 2024</u>	<u>September 2023</u>
<b>Quantity at the beginning of the period</b>	<b>3,480,679</b>	<b>2,724,020</b>
Shares delivered	981,698	2,101,218
Shares granted	(1,649,478)	(1,344,559)
<b>Quantity at end of the period</b>	<b>2,812,899</b>	<b>3,480,679</b>

## 21. Overseas branch

The transactions with third parties carried out by the overseas branch as of September 30, 2024 and December 31, 2023 are as follows:

	<u>September 2024</u>	<u>December 2023</u>
<b>Assets</b>		
Cash and banks	341,907	578,815
Interbank investments	228,711	119,948
Marketable securities and derivative financial instruments	369,273	198,860
Loan operations - net	3,745,098	2,413,401
Other receivables, amounts and assets	1,425,744	273,633
<b>Total</b>	<b>6,110,733</b>	<b>3,584,657</b>
<b>Liabilities</b>		
Demand deposits	-	58
Time deposits	1,402,694	427,539
Third-party assets in transit	359	756
Foreign borrowings	6,752,219	5,989,194
Derivative financial instruments	183,977	82,180
Other liabilities	1,484,704	127,612
<b>Total</b>	<b>9,823,953</b>	<b>6,627,339</b>

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

The effects of exchange rate variations resulting from the translation transactions of foreign currency of assets and liabilities were recognized in income statement for the period in the positive amount of R\$ 54,803 (R\$ 84,291 positive at September 30, 2023), and in the consolidated positive amount of R\$ 281,127 (R\$ 87,730 positive at September 30, 2023) according to the No, 4,524/16 of the National Monetary Council.

## 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 period ended September 30, 2024, the amount of profit sharing is R\$ 60,986 in the Bank and R\$ 64,349 in the Consolidated (R\$ 74,756 in the Bank and R\$ 76,078 in the Consolidated as of September 30, 2023). In the accumulated period as of September 30, 2024, the balance is R\$ 177,670 in the Bank and R\$ 187,566 in the Consolidated (R\$192,736 in the Bank and R\$196,225 in the Consolidated as of September 30, 2023).

## 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 whose losses are being considered with possible prognoses by our directors in the amount of R\$ 591,263 (R\$ 552,231 on December 31, 2023) and have not been provisioned, see below the main lawsuits whose probability of unfavorable outcome was assessed as possible:

### 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 and 2016, 2017 and 2018 exercises, amounting to R\$ 439,518 (R\$ 406,466 on December 31, 2023).

### IRPJ / CSLL - Deductibility PLR of the Board

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 2019. Awaiting judgment of challenging the tax assessment notice. The amount of requirement is R\$ 92,240 (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. After presenting a defense, a



decision was issued that upheld the launch, In view of this decision appeals were filed, which were rejected, ending the discussion at the administrative level. A legal action was proposed seeking to cancel the debt, and in the first instance a sentence was handed down deeming the action unfounded, however, after the presentation of an appeal by the Bank, a new decision on the merits (not definitive) was given, fully valid, to recognize the extinguishment of the debt. A legal action will be filed to cancel the debt the amount involved is R\$ 27,006 (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, being 3 relating to operation realized in periods in which the Bank operate as fiduciary creditor) Urban Real Estate Tax on secured fiduciary sale operations. The Bank presented defense and one of the actions, a favorable decision has already been made to end the tax foreclosure, as for the others, a decision is awaited. The estimated amount of the contingency corresponds to R\$ 11,464 (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 Receita Federal considers that occurred anticipation of the deduction period provided for in Law 9,430/96. The value of the requirement amounts to R\$ 6,968 (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 an unfavorable decision, the amount excluded should be collected plus interest. The estimated amount of the contingency corresponds to R\$ 3,900 (R\$ 3,241 December 31, 2023).

#### ITR – amount to be declared

Charging of ITR due to de lack of payment based on a misinformation of the land size. The Receita Federal 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\$ 2,215 (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\$ 1,406 (R\$ 1,338 on December 31, 2023).

#### Unapproved compensation - CSLL

Compensation relating to the negative CSLL balance for the 2018 calendar year. The decision

recognized only part of the credit and required the debts that were intended to be offset plus fines and interest. A defense will be presented at the administrative level. The value of the requirement amounts to R\$4,768 (there was no balance on December 31, 2023).

**b) Labor**

On September 30, 2024, labor lawsuits in progress classified by our legal counsel as probable loss totaled R\$ 12,983 note 23,d (R\$ 13,267 on December 31, 2023). The labor lawsuits classified as possible loss totaled R\$ 55,967 (R\$ 53,144 on December 31,2023) and were not provisioned.

**c) Civil**

On September 30, 2024, civil claims in progress classified by our legal counsel as probable loss totaled R\$ 4,177 - note 23,d (R\$ 3,216 on December 31,2023). The civil lawsuits classified as possible loss totaled R\$ 11,627 (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 – note 13	5,310	13,377	3,968	<b>22,655</b>
Constitution / (Reversal)	(2,513)	(394)	209	(2,698)
<b>At end of the period – note 13</b>	<b>2,797</b>	<b>12,983</b>	<b>(b) 4,177</b>	<b>(a) 19,957</b>

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

## 24. Equity

**a) Capital**

On September 30, 2024 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 121,695,153 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 September 30, 2024 and 2023, was paid/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	Reduction in expenses with income and social contributions taxes
03/31/2024	92,639	41,688
06/30/2024	95,836	43,126
09/30/2024	99,680	44,856
<b>Total</b>	<b>288,155</b>	<b>129,670</b>
03/31/2023	93,171	41,927
06/30/2023	91,668	41,251
09/30/2023	88,633	39,884
<b>Total</b>	<b>273,472</b>	<b>123,062</b>

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 September 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.

On June 24, 2023, the Board of Directors the Banco ABC Brasil approved a proposal from the Executive Board to distribute interest on equity in the total gross amount of R\$ 188,475, which represents a gross amount of R\$ 0,7850 per common share and preferred share

On December 22, 2023, the Board of Directors the Banco ABC Brasil approved a proposal from the Executive Board to distribute interest on equity in the total gross amount of R\$ 172,320, which represents a gross amount of R\$ 0,7410 per common share and preferred share.

On June 26, 2023, the Board of Directors the Banco ABC Brasil approved a proposal from the Executive Board to distribute interest on equity in the total gross amount of R\$ 184,839, which represents a gross amount of R\$ 0,8360 per common share and preferred share.

#### c) Capital increase

On March 25, 2024, was deliberate by the Board of Directors the Banco ABC Brasil a capital increase of R\$ 146,472, through emission the 7,720,761 new shares, through the 3,951,194 ordinary shares and 3,769,567 preferred shares. The capital increase he was effective after ratification by the Central Bank of Brazil on May 03, 2024.

#### d) Destination of earnings

##### *i) Income reserve - Dividend equalization*

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

set up to maintain the shareholder payment flow.

ii) Income reserve - Repurchase of shares

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

e) Treasury shares

For the period ended September 30, 2024, based on authorization of the Board of Directors to acquire shares of Company for holding in treasury, 1,727,700 preferred shares were repurchased (615,000 in the period of 2023).

On September 30, 2024, the total amount of shares repurchased in treasury is R\$ 79,701 equivalent to 4,463,950 preferred shares (R\$ 69,326 equivalent to 4,385,728 on December 31, 2023). The average cost per share repurchased treasury on September 30, 2024 is R\$ 17,85 reais (R\$ 15,81 on December 31, 2023).

Changes in treasury shares:

	<u>September 2024</u>	<u>December 2023</u>
At the beginning of the period	4,385,728	5,237,311
Shares acquired	1,727,700	615,000
Shares delivered	(1,649,478)	(1,466,583)
<b>At the end of the period</b>	<b><u>4,463,950</u></b>	<b><u>4,385,728</u></b>

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 September 30, 2024 and 2023, excluding shares purchased by the Company and held as treasury shares (Note 24 e).

	<u>Quarter 2024</u>	<u>Accumulated 2024</u>	<u>Quarter 2023</u>	<u>Accumulated 2023</u>
Net profit attributable to the Parent	255,070	728,203	228,218	620,119
Weighted average daily shares outstanding	<u>232,709,186</u>	<u>232,709,186</u>	<u>221.181,897</u>	<u>221.181,897</u>
Basic earnings per share (Brazilian reais)	<b>1,10</b>	<b>3,13</b>	<b>1,03</b>	<b>2,80</b>

## ii) Diluted earnings per share

The diluted earnings per share is computed similar to basic earnings per share, but with the adjustment made by assuming the conversion of potentially dilutive shares in the denominator,

	<u>Quarter 2024</u>	<u>Accumulated 2024</u>	<u>Quarter 2023</u>	<u>Accumulated 2023</u>
Net profit attributable to the Parent	255,070	728,203	228,218	620,119
Weighted average daily shares outstanding	<u>236,178,130</u>	<u>236,178,130</u>	<u>224,113,137</u>	<u>224,113,137</u>
Basic earnings per share (Brazilian reais)	<b>1,08</b>	<b>3,08</b>	<b>1,02</b>	<b>2,77</b>

## 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 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 September 30, 2024 calculated based on the prudential conglomerate is 16,07% (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.

	<u>September 2024</u>	<u>December 2023</u>
Credit risk	3,516,753	3,204,109
Interest Rate	149,130	218,362
Commodities	80,151	116,613
Shares	-	72
Operating risk	277,512	270,034
Exchange risk	23,534	22,066
DRC	44,959	-
CVA	62,473	36,430
<b>Required capital base (PRE)</b>	<b><u>4,154,512</u></b>	<b><u>3,867,686</u></b>
<b>Reference equity (PR)</b>	<b><u>8,345,252</u></b>	<b><u>7,225,300</u></b>
<b>Excess of equity in relation to limit</b>	<b><u>4,190,740</u></b>	<b><u>3,357,614</u></b>
<b>Conciliation shareholders' equity</b>		
Shareholders' equity	6,396,083	5,885,371
Subordinated financial bills - Level II	1,256,828	1,079,608
Perpetual Subordinated financial bills - Level I	1,043,311	502,457
Intangible assets	(218,736)	(211,142)
Non-controlling shareholders interest	(20,793)	(15,053)
Object of Financing of Conglomerate Entities	(5,567)	(15,941)
Deferred tax asset	(105,874)	
<b>Total reference equity x shareholders' equity</b>	<b><u>8,345,252</u></b>	<b><u>7,225,300</u></b>

## 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 as of September 30, 2024 amount to R\$ 3,635,430 (R\$ 1,648,244 on December 31, 2023).

## 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 exercise ended September 30, 2024 and 2023.

	September 2024	September 2023
<b>Equity under BRGAAP</b>	<b>6,396,084</b>	<b>5,723,257</b>
Allowance for losses on loans and advances to clients	(a) (40,524)	(15,101)
Guarantees and responsibilities	(a) 3,256	2,824
Reversal adjustment mark to market - Assets amortized cost	76,443	18,258
Others	(12,522)	(6,087)
<b>Equity under IFRS</b>	<b>6,422,737</b>	<b>5,723,151</b>
<b>Net income under BRGAAP</b>	<b>728,203</b>	<b>620,119</b>
Allowance for losses on loans and advances to clients	(a) (28,704)	(34,037)
Guarantees and responsibilities	(a) 337	(6,816)
Others	3,994	(26)
<b>Net income under IFRS</b>	<b>703,830</b>	<b>579,240</b>

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 period ended September 30, 2024 and 2023, there was no income classified as non-recurring.



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## Report on the quarterly information review

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

### Introduction

We have revised the individual and consolidated interim financial information of Banco ABC Brasil S.A. ("Bank") contained in the Quarterly Information Form (ITR) for the quarter ended September 30, 2024, which includes the balance sheets as of September 30, 2024 and the respective statements of income and comprehensive income for the period of three and nine months period ended on that date and changes in shareholders' equity and cash flows for a period of nine months ended on that date, including a summary of the main accounting policies.

### Responsibilities of the board of directors for individual and consolidated interim financial information

The board of directors 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 a manner consistent 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 about this 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 Entity's Auditor* and ISRE 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity*, respectively). An interim information review consists of making inquiries, primarily to the persons responsible for financial and accounting matters, and applying 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 be assured that we are 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 individual and consolidated interim financial information included in the quarterly information referred to above 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 subjects

### *Statement of value added*


The quarterly information referred to above includes the individual and consolidated statements of value added for the nine-month period ended on September 30, 2024, prepared under the responsibility of the Bank's board of directors, and presented as supplementary information for the purposes of the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. These statements have been subject to review procedures carried out in conjunction with the review of quarterly information, with the objective of concluding 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 set out in NBC TG 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 individual and consolidated interim accounting information taken together.

### Consolidated interim financial information

This consolidated interim financial information for the quarter ended on September 30, 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. 4,966/21, to the 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, November 6, 2024

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



Gilberto Bizerra de Souza  
Accountant CRC RJ-076328/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:

- a) Reviewed, discussed and agreed with the financial statements for the year ended June 30, 2024.
- b) Reviewed, discussed and agreed with the opinion expressed in the independent auditor's report of Ernst & Young Auditores Independentes S,S Ltda,, on the Bank's financial statements for the year ended June 30, 2024.

Sao Paulo, November 06, 2024.

Sergio Lulia Jacob  
Director President

Sérgio Ricardo Borejo  
Director Vice - President of Administrative

Marcos Chadalakian  
Director