

Intermediaries Financial Statements

Banco ABC Brasil S.A.

March 31, 2025
with Independent Auditor's Report

Banco ABC Brasil S.A.

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March 31, 2025

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Performance in the first quarter of 2025

We submit to your consideration the individual and consolidated accounting information of Banco ABC Brasil S.A. for the first quarter of 2025.

Banco ABC Brasil S.A.

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

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

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

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

Shareholding Structure

As of March 31, 2025 the shareholding structure of Banco ABC Brasil S.A. was the following: Bank ABC (through Marsau Uruguay Holdings): 62.6%; Free float: 29.8%; Management and Board members: 5.9%; and Treasury Stock: 1.7%.

Business Profitability

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

Credit Portfolio

The credit portfolio (including loans and guarantees issued) totaled R\$33.6 billion as of the end of March, 2025. The provision balance of expected losses related to credit risk (including loans, guarantees issued and private securities) totaled R\$1.1 billion as of the end of March, 2025.

CVM Resolution 80/2022

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

We declare that services have been provided, with a term of less than one year, related to (i) Limited Assurance on ESG reporting and (ii) Previously agreed procedure on operations guaranteed by the FGI PEAC program. We paid a total amount of R\$180 thousand related to such services, which is equivalent to 7.1% of the external audit fees related to the financial statements for the year ended December 31, 2024 of the Bank and its subsidiaries.

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

Arbitration Clause

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

Risk Management

1- Corporate Risk

To the Bank, risk management is a process aimed at creating and preserving the institution's value, providing reasonable assurance that events that may affect the institution are identified and continuously managed according to its risk appetite. Therefore, to meet Resolutions CMN Nos. 4,557/17, 4,745/19, and 4,945/21, the Bank maintains specific structures to deal with risk management, capital management, and environmental and social responsibility, respectively. To meet the aforementioned resolutions and Resolution BCB 54/20 of the Brazilian Central Bank, the information related to the risk management process of Banco ABC Brasil is available in its website on internet, available through the following URL: www.abcbrasil.com.br/en/ > Investor Relations > Investor Information > Risk and Capital Management > Risk Management Structure - Pillar 3.

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

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

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

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

2- Operational Risk

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

Operational risk management is organized in three defense lines: 1) 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 Non-Financial Risk Committee (CORINF) is the internal body that discusses operational risk, business continuity management, compliance, information security and internal control matters.

3- Market and Liquidity Risks

The market and liquidity risks are managed through internal information and tools operated by the Risk Management area, which centralizes the control activities, monitoring the portfolio exposures, as well as current and future acceptable liquidity levels.

Treasury executes the decisions taken by the Financial Committee and manages proprietary positions within the limits determined. It also manages the funding as well the inflow and outflow gap. The Financial Committee formally discusses such exposures in its fortnightly meetings and designs a strategy for the subsequent period.

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

4- Credit Risk

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

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

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

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

5- Social, Environmental and Climate Responsibility

The Social, Environmental and Climate Responsibility Policy ("PRSAC") approved by the Council in 4Q24 outlines the principles and guidelines of a social, environmental and climate nature that the Bank considers when conducting its business, activities, processes and relations with stakeholders, in compliance with CMN Resolution 4,945/21.

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

6- Capital Management

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

7- Compliance Risk

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

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

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

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

São Paulo, May 08, 2025.

The Management

Independent auditor's review report on quarterly information review

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

Introduction

We have reviewed the accompanying individual and consolidated interim financial statements of Banco ABC Brasil S.A. ("Bank") contained in the Quarterly Information Form (ITR) for the quarter ended March 31, 2025, which comprises the balance sheets as of March 31, 2025 and the related statements of income and comprehensive income for the three-month period then ended and of changes in shareholders' equity and of cash flows for the three-month period then ended, as well as the corresponding explanatory notes, including the summary of the main accounting policies.

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

Emphasis

We draw attention to Note 2 to the individual and consolidated interim financial statements, which describes that the referred interim financial statements were prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, considering the exemption from the presentation, in the financial statements for the periods of 2025, of the comparative amounts relative to previous periods, according to Resolution No. 4,966 of the National Monetary Council (CMN) and BCB Resolution No. 352 of the Central Bank of Brazil (BACEN). Our conclusion is not modified in respect of this matter.

Scope of review

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

Conclusion on the individual and consolidated interim financial information

Based on our review, nothing has come to our attention that causes us to believe that the individual and consolidated interim financial statement included in the quarterly information referred to above

is not prepared, in all material respects, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil and to the preparation of the Quarterly Information Form (ITR), and presented consistently with the rules issued by the Brazilian Securities and Exchange Commission (CVM).

Other matters

Statements of value added

The abovementioned quarterly information includes the individual and consolidated statement of value added (SVA) for the three-month period ended March 31, 2025, prepared under the responsibility of the Bank's board of directors, and presented as supplementary information for the purposes of the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil. These statements have been subject to review procedures performed together with the review of the quarterly information, with the objective to conclude whether they are reconciled to the interim financial information and the accounting records, as applicable, and if their format and content are in accordance with the criteria set forth by NBC TG 09 - Statement of Value Added. Based on our review, nothing has come to our attention that causes us to believe that they were not prepared, in all material respects, in accordance with the criteria set forth by this standard and consistently with the overall individual and consolidated interim financial information.

São Paulo, May 8, 2025

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



Gilberto Bizerra De Souza
Contador CRC RJ-076328/O

Banco ABC Brasil S.A.

Balance sheets

March 31, 2025

(In thousands of reais)

		Bank	Consolidated
	Notes	03/31/2025	03/31/2025
Assets			
Cash and banks	4	744,318	746,683
Financial assets		55,699,464	57,691,636
At amortized cost		43,281,598	43,073,076
Interbank investments	4	5,756,539	5,756,539
Marketable securities	5.a	17,766,497	17,560,265
Loans	6	20,703,924	20,707,334
Provision for expected loss	7	(945,362)	(951,062)
At fair value through other comprehensive income		1,166,404	1,200,726
Marketable securities	5.a	1,167,545	1,201,867
Provision for expected loss	7	(1,141)	(1,141)
At fair value through profit or loss		11,251,462	13,417,834
Marketable securities	5.a	7,784,113	7,791,884
Derivative financial instruments	5.b	3,566,058	5,724,659
Provision for expected loss	7	(98,709)	(98,709)
Other assets		3,495,908	5,511,387
Deferred tax assets	18	1,773,997	1,800,385
Taxes and contributions to be compensated		314,791	356,825
Non-financial assets held for sale		102,155	102,155
Other	8	1,304,965	3,252,022
Investments		1,052,288	-
Associates and subsidiaries	9	1,052,288	-
Fixed assets and intangible assets	10	275,895	275,895
Total assets		61,267,873	64,225,601

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Balance sheets

March 31, 2025

(In thousands of reais)

		Bank	Consolidated
	Notes	03/31/2025	03/31/2025
Liabilities			
At amortized cost		51,729,156	52,693,046
Deposits	11	10,504,861	9,541,370
Money market funding	11	2,252,038	2,250,579
Funds from acceptance and issue of securities	11	23,621,809	23,621,809
Subordinated debts	11	3,672,348	3,672,348
Loan obligations	11	6,895,743	8,037,345
Obligations for transfers	11	4,153,207	4,153,207
Other financial liabilities	12	580,000	1,367,238
Provision for expected loss	7	49,150	49,150
At fair value through profit or loss		2,178,513	3,998,173
Derivative financial instruments	5.b	2,178,513	3,998,173
Other liabilities		887,897	1,046,802
Current taxes liabilities	13	102,631	156,648
Deferred tax liabilities	13	765,238	870,126
Provision for contingencies	22.d	20,028	20,028
Total liabilities		54,795,566	57,738,021
Shareholders' equity		6,472,307	6,487,580
Share capital		5,698,603	5,698,603
Capital reserve		87,917	87,917
Profit reserve		658,661	658,661
Other comprehensive income		3,469	3,469
Retained earnings		100,230	100,230
Treasury stock		(76,573)	(76,573)
Non controlling shareholders interest		-	15,273
Total liabilities and equity		61,267,873	64,225,601

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Income statements

Quarter found March 31, 2025

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

	Notes	Bank 03/31/2025	Consolidated 03/31/2025
Income from financial intermediation		2,133,323	2,163,862
Loan operations		817,167	820,187
Marketable securities		900,519	895,849
Gain or Losses on derivative financial instruments	5.b	205,872	237,709
Foreign exchange operations		209,765	210,117
Expenses from financial intermediation		(1,340,713)	(1,324,022)
Funding expenses		(1,090,128)	(1,102,322)
Borrowings and onlendings		(160,152)	(132,203)
Constitution of provisions for expected losses associated with credit risk		(90,433)	(89,497)
Gross income from financial intermediation		792,610	839,840
Other operating income (expenses)		(523,046)	(540,832)
Income from services rendered	14	60,588	106,830
Personnel expenses		(121,339)	(133,197)
Other administrative expenses	15	(88,978)	(92,788)
Taxes		(12,817)	(21,435)
Other operating income	16	9,385	9,968
Other operating expenses	17	(410,363)	(410,210)
Income before taxes and profit sharing	9	40,478	-
Operating income		269,564	299,008
Non-operating income		5,563	5,563
Income before taxes and profit sharing		275,127	304,571
Income and social contribution taxes	18	4,240	(14,106)
Current		-	(13,483)
Deferred		4,240	(623)
Profit sharing / statutory contributions	21	(53,799)	(61,793)
Non controlling shareholders interest		-	(3,104)
Net income for the period		225,568	225,568
Earnings per share - basic in R\$	23.f	0.97	0.97
Earnings per share - diluted in R\$	23.f	0.95	0.95

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of comprehensive income
Quarter found March 31, 2025
(In thousands of reais)

	Bank	Consolidated
	03/31/2025	03/31/2025
Net income for the period	225,568	225,568
Items that can subsequently be reclassified to profit or loss		
Financial assets at fair value through other comprehensive income	2,151	2,151
Fair value variation	3,911	3,911
Tax effect	(1,760)	(1,760)
Other comprehensive income	227,719	227,719

Banco ABC Brasil S.A.

Statements of changes in shareholders' equity

Quarter found March 31, 2025

(In thousands of reais)

	Bank								
		Income reserve							
	Capital	Capital reserve	Legal reserve	Equalization of dividends	Share buyback	Other comprehensive income	Retained earnings	Treasury stocks	Total
Balances at Decembember 31, 2024	5,698,603	97,239	159,763	694,399	55,000	(239,794)	-	(77,863)	6,387,347
Change in initial adoption of 4.966	-	-	-	(250,501)	-	241,112	-	-	(9,389)
Balances as of January 1, 2025	5,698,603	97,239	159,763	443,898	55,000	1,318	-	(77,863)	6,377,958
Adjustment to market value - financial instruments	-	-	-	-	-	2,151	-	-	2,151
Acquisition/distribution of own shares	-	-	-	-	-	-	-	1,290	1,290
Net profit for the period	-	-	-	-	-	-	225,568	-	225,568
Interest on equity	-	-	-	-	-	-	(125,338)	-	(125,338)
Constitution/reversal of reserve	-	(9,322)	-	-	-	-	-	-	(9,322)
Balances at March 31, 2025	5,698,603	87,917	159,763	443,898	55,000	3,469	100,230	(76,573)	6,472,307

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of changes in shareholders' equity

Quarter found March 31, 2025

(In thousands of reais)

	Consolidated									Total
	Capital	Capital reserve	Reservas de lucros			Other comprehensive income	Retained earnings	Treasury stocks	Non controlling shareholders interest	
			Legal reserve	Equalization of dividends	Share buyback					
Balances at December 31, 2024	5,698,603	97,239	159,763	694,399	55,000	(239,794)	-	(77,863)	23,767	6,411,114
Change in initial adoption of 4.966	-	-	-	(250,501)	-	241,112	-	-	-	(9,389)
Balances as of January 1, 2025	5,698,603	97,239	159,763	443,898	55,000	1,318	-	(77,863)	23,767	6,401,725
Adjustment to market value - financial instruments	-	-	-	-	-	2,151	-	-	-	2,151
Acquisition/distribution of own shares	-	-	-	-	-	-	-	1,290	-	1,290
Net profit for the period	-	-	-	-	-	-	225,568	-	3,104	228,672
Interest on equity	-	-	-	-	-	-	(125,338)	-	-	(125,338)
Dividends distributed	-	-	-	-	-	-	-	-	(11,598)	(11,598)
Constitution/reversal of reserve	-	(9,322)	-	-	-	-	-	-	-	(9,322)
Balances at March 31, 2025	5,698,603	87,917	159,763	443,898	55,000	3,469	100,230	(76,573)	15,273	6,487,580

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of cash flows - Indirect method

Quarter found March 31, 2025

(In thousands of reais)

	Bank	Consolidated
	03/31/2025	03/31/2025
Operating activities		
Adjusted net income of the period	729,106	773,511
Net income of the period	225,568	225,568
Adjustment to net income:	503,538	547,943
Depreciation and amortization	15,305	15,305
Equity pick-up from subsidiaries	(40,478)	-
Constitution of provisions for expected losses associated with credit risk	90,433	89,497
Provision for impairment of non-financial assets	(23,103)	(23,103)
Gain (loss) on disposal of non-financial held for sale assets	17,678	17,678
Constitution / (reversal) of other provisions	(6,300)	(6,300)
Provision for contingent liabilities and legal liabilities	(1,938)	(1,938)
Monetary updating of assets	(662)	(662)
Deferred tax	(4,240)	623
Effects of Changes in Foreign Exchange Rates on Assets and Liabilities	456,843	456,843
Changes in assets and liabilities	149,815	155,990
Interbank investments	927,239	927,239
Marketable securities	(695,385)	(667,356)
Loans operations	1,843,997	1,846,347
Derivative financial instruments	330,816	352,918
Taxes and contributions to be compensated	(19,049)	(8,737)
Non-financial assets held for sale	53,458	53,849
Other assets	637,105	752,242
Deposits	(1,687,541)	(1,792,580)
Money market funding	243,304	292,878
Appeal for acceptance and issuance of securities	471,913	471,913
Loan obligations	(2,226,936)	(2,365,215)
Obligations for transfers	317,883	317,883
Other financial liabilities	(149,620)	(182,039)
Taxes liabilities	140,936	239,372
Tax paid	(38,305)	(82,724)
Cash flow (used in) provided by operating activities	878,921	929,501
Investment activities		
Acquisition of fixed assets and intangible	(8,464)	(8,464)
Capital reserve reversal	(9,322)	(9,322)
Dividends received	41,655	-
Cash flow (used in) / provided by operating activities	23,869	(17,786)
Financing activities		
Subordinated debts	48,712	48,712
Treasury shares	1,290	1,290
Interest on equity	(125,338)	(125,338)
Participation of non-controlling shareholders	-	(8,494)
Cash provided by financing activities	(75,336)	(83,830)
Effects of Changes in Foreign Exchange Rates on Cash and Cash Equivalents	(18)	(18)
Increase / (decrease) in cash and cash equivalents	827,436	827,867
At beginning of the period	5,672,404	5,674,338
At end of the period	6,499,840	6,502,205
Change in cash and cash equivalents	827,436	827,867

The accompanying notes are integral part of these financial statements.

Banco ABC Brasil S.A.

Statements of value added
Quarter found March 31, 2025
(In thousands of reais)

	Notas	Bank 03/31/2025	Consolidated 03/31/2025
Determination of value added			
Income		2,112,863	2,191,163
Income from financial intermediation		2,133,323	2,163,862
Income from services rendered	14	60,588	106,830
Constitution of provisions for expected losses associated with credit risk	7	(90,433)	(89,497)
Other operating income	16	9,385	9,968
Financial intermediation expenses		(1,250,280)	(1,234,525)
Inputs acquired from third parties		(471,016)	(474,147)
Telecommunications and data processing	15	(23,729)	(24,398)
Communications	15	(1,130)	(1,171)
Services provided by third parties	15	(5,288)	(4,968)
Financial services	15	(10,866)	(11,796)
Specialized technical services	15	(8,903)	(9,893)
Travel expenses	15	(1,849)	(2,062)
Promotions and public relations, advertising and publicity	15	(222)	(227)
Other operating expenses	17	(410,363)	(410,210)
Non-operating income		24,569	24,569
Non-operating expense		(19,006)	(19,006)
Other administrative expenses		(14,229)	(14,985)
Gross value added		391,567	482,491
Retained values		(15,305)	(15,305)
Depreciation and amortization	15	(15,305)	(15,305)
Net value added		376,262	467,186
Value added received in transfer		40,478	-
Result of participations in subsidiaries	9	40,478	-
Net value added		416,740	467,186
Value added distribution		416,740	467,186
Salaries and social charges		150,670	168,075
Direct compensation		74,924	82,184
Benefits		15,545	17,188
Social Charges - FGTS		6,164	6,626
Training		238	284
Profit sharing		53,799	61,793
Taxes, charges and compulsory contributions		33,045	62,456
Federal		29,397	56,744
State		1	1
Municipal		3,647	5,711
Compensation of third party capital		7,457	7,983
Rental	15	7,457	7,983
Compensation of shareholders		225,568	228,672
Interest on equity	23.b	125,338	125,338
Retained profit		100,230	100,230
Non controlling shareholders interest		-	3,104

The accompanying notes are integral part of these financial statements.

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 20).

The financial statements were approved by the Board of Directors on May 08, 2025.

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). Comparative values for previous periods were not presented in these financial statements, considering the exemption from presentation provided for in Resolution No. 4,966 of the National Monetary Council (CMN) and in BCB Resolution No. 352 of the Central Bank of Brazil (BACEN).

The consolidated financial statements include the individual financial statements of Bank ABC Brasil S.A., and of its subsidiaries and investment funds:

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

The accounting practices adopted in recording transactions and assessing the Bank's equity elements, including transactions carried out by the overseas branch and controlled companies included in the consolidation, were uniformly applied, and investments, rights, obligations and results between the consolidated companies were duly eliminated.

According to the 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 Reals (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.

iii) Foreign currencies translation

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

iv) 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.

Additionally, Bacen issued CMN Resolutions No. 4,966/21, 5,019/22 and BCB No. 352/23, which deal with accounting concepts and criteria applicable to financial instruments, as well as the designation and recognition of protection relationships (hedge accounting), seeking the convergence of the COSIF accounting criteria with the requirements of the international standard IFRS 9. These standards came into force on January 1, 2025, and the impacts arising from their implementation are described in note 26.

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

Financial assets are classified into the following categories:

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

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

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

The classification of financial assets depends on:

- Business models for managing financial assets; and
- The characteristics of their cash flows (Only Payment of Principal and Interest – SPPJ Test).

Business Models: Bank ABC Brasil's Business Models represent the way in which financial assets are managed, considering: i) the risks that affect the performance of the business model; ii) how business managers are remunerated; iii) and how the performance of the business model is assessed and reported to Management.

SPPJ Test: For accounting classification to occur, it is necessary to apply the SPPJ Test to assess whether the contractual cash flows constitute only payment of principal and interest. To comply with this concept, the cash flows must include consideration for the time value of money and credit risk. If this concept is not complied with, the financial asset is classified at Fair Value through Profit or Loss.

Derivative financial instruments are adjusted to market value against the result for the period, as follows:

- Forward transactions are recorded at the final contracted value minus the difference between this value and the spot price of the asset or right, with this difference being recognized as revenue or expense based on the term of the contracts.
- Transactions with options are recorded at the value of the premiums paid or received until the effective exercise of the option, when it is then written off as a reduction, adjusted to the market value or increase in the cost of the asset or right, upon effective exercise, or as revenue or expense, in the case of non-exercise.
- Future transactions are recorded at the value of daily adjustments, appropriated as revenue or expense.
- Swap transactions are recorded based on the difference receivable or payable, which difference is recognized as revenue or expense.
- Exchange contracts for the purchase and sale of foreign currency with immediate and future settlement are recorded at fair value.
- Transactions with other derivative financial instruments are recorded in accordance with the characteristics of the contract.

Bank ABC establishes a provision for expected losses associated with credit risk using the Complete Methodology, in accordance with the criteria of CMN Resolution No. 4,966 and BCB Resolution No. 352 for: i) financial assets; (ii) financial guarantees provided; (iii) credit commitments and credits to be released.

The Bank reviews its financial assets at each balance sheet date to assess whether impairment losses should be recorded in the statement of income. Management's judgment is required in estimating the amount and timing of future cash flows in determining impairment losses. In estimating these cash flows, the Bank makes judgments regarding the financial condition of the customer and the net realizable value of the collateral.

The Bank applies a three-stage approach to measuring expected credit loss, in which financial assets move from one stage to another according to changes in credit risk.

Stage 1: refers to financial instruments without a significant increase in credit risk in relation to the date of credit origination. In these cases, the probability of default considered in the estimated loss model is calculated for the next 12 months only.

Stage 2: refers to financial instruments with a significant increase in credit risk, but which have not yet entered into credit recovery (without default). In these cases, the probability of default considered in the model is estimated for the entire contractual term of the financial instrument ("lifetime"). Interest is recognized on these transactions on the financial debt balance, without considering the amounts of provision for expected loss.

Stage 3: refers to financial instruments undergoing credit recovery (in default). In these cases, the credits are already in default and any interest is recognized based on the net accounting balance of the provision for expected loss.

- Investments in controlled companies are measured using the equity method and other investments are stated at acquisition cost less, when applicable, a provision for permanent losses.
- Assets and rights classified as fixed assets are stated at acquisition cost minus, when applicable, the balances of the respective depreciation account, calculated using the straight-line method, based on rates that take into account the useful economic life of the assets.
- Intangible assets are recorded at cost, less amortization using the straight-line method over their estimated useful life, from the date they are available for use.

b) Cash and cash equivalents

Cash and cash equivalents, as established in Resolution CMN No. 4.818/20 e CPC 03 include cash, bank deposits, short-term highly liquid investments, with insignificant risks of changes in value, with maturity less or equal than 90 days.

c) Liability valuation criteria

Known or calculable obligations, charges and risks, including tax charges calculated on the basis of the results of the period, are shown at the updated value up to the balance sheet date.

Cash deposit transactions are not remunerated by the Bank. Transactions in interbank deposits, term deposits, open market borrowings and funds from acceptances and issuance of securities are traded at normal market rates.

Obligations for loans abroad include funds raised for investment in foreign exchange transactions related to export and import financing, in addition to investments in onlending and financing in foreign currency. Such obligations are subject to exchange rate fluctuations and international market interest rates and are adjusted for exchange rate fluctuations and charges, calculated up to the balance sheet date.

Derivative financial instruments are adjusted to market value against the result for the period.

The country's transfer obligations are represented by special funds and programs administered by official institutions, which are transferred to the final borrowers and are updated by official indexes and charges, calculated up to the balance sheet date.

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

d) Hedge Accounting

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

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

The objectives 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 11.b respectively.

e) Recognition of revenues and expenses

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

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

f) Credit operations assigned

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

g) Financial assets with credit recovery problems

The financial asset is characterized as a "Problematic Asset" when there is a delay of more than 90 (ninety) days in the payment of principal and charges; or if there is any indication that the respective obligation will not be fully honored under the agreed conditions, without the need to resort to guarantees or collateral.

A transaction is considered restructured whenever a renegotiation occurs that implies the granting of advantages to the counterparty, either as a result of the deterioration of its credit quality or the credit quality of the intervening party or the mitigating instrument.

h) Income and Social Contribution Taxes

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

- Active contingencies - are not recognized in the financial statements, except when there is evidence that provides a guarantee of their realization; for which no further appeals are possible; and
- Contingent liabilities - are recognized in the financial statements when, based on the opinion of legal advisors and management, the risk of loss in a legal or administrative action is considered probable, with a probable outflow of resources for the settlement of obligations and when the amounts involved are measurable with sufficient certainty. Contingent liabilities classified as possible losses by legal advisors are only disclosed in explanatory notes, while those classified as remote losses do not require provision or disclosure.

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

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

j) Income Tax and Social Contribution

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

3. Current and non-current segregation

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

The assets and liabilities realizable up to twelve months after the balance sheet, for the purposes of disclosure in this explanatory note, are classified in current and those whose maturity or actual settlement occurs in the twelve months after the balance sheet date are classified in non-current. The deferred tax credits and tax liabilities are classified in their entirety in non-current regardless of the realization period. The 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 CMN 4,818/20 and Bacen Resolutions No 2/20.

i) Estimates of future realization of deferred tax credits and obligations were determined in accordance with note 18, on March 31, 2025 and are shown below:

	Bank			Consolidated		
	03/31/2025			03/31/2025		
	Up to 1 year	Over 1 year	Total	Up to 1 year	Over 1 year	Total
Deferred tax assets	1,130,578	643,419	1,773,997	1,130,958	669,427	1,800,385
Deferred tax credits	765,238	-	765,238	870,126	-	870,126

ii) Treasury financial bills LFT, classified as fair value in other comprehensive income, are shown in the balance sheet by the maturity date of the paper even though they have high liquidity and amount to R\$781,224 in the Bank and R\$815,546 in the Consolidated on March 31, 2025.

iii) Government securities classified as amortized cost, with maturity of more than one year, are subject to conversion into cash through repurchase agreements and amount to R\$2,910,023 classified in the long term, in the Bank and in the Consolidated on March 31, 2025.

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

	Bank		
	03/31/2025		
	Current	Non-current	Total
Assets			
Cash and banks	744,318	-	744,318
Financial assets	37,465,006	18,234,458	55,699,464
At amortized cost	32,134,636	11,146,962	43,281,598
Interbank investments	5,756,539	-	5,756,539
Marketable securities	12,752,016	5,014,481	17,766,497
Loans	14,278,030	6,425,894	20,703,924
Provision for expected loss	(651,949)	(293,413)	(945,362)
At fair value through other comprehensive income	1,151,923	14,481	1,166,404
Marketable securities	1,153,064	14,481	1,167,545
Provision for expected loss	(1,141)	-	(1,141)
At fair value through profit or loss	4,178,447	7,073,015	11,251,462
Marketable securities	2,769,632	5,014,481	7,784,113
Instrumentos financeiros derivativos	1,507,524	2,058,534	3,566,058
Provision for expected loss	(98,709)	-	(98,709)
Other assets	2,585,313	910,595	3,495,908
Deferred tax assets	1,130,578	643,419	1,773,997
Taxes and contributions to be compensated	102,907	211,884	314,791
Non-financial assets held for sale	102,155	-	102,155
Other	1,249,673	55,292	1,304,965
Investments	-	1,052,288	1,052,288
Associates and subsidiaries	-	1,052,288	1,052,288
Fixed assets and intangible assets	-	275,895	275,895
Total assets	40,794,637	20,473,236	61,267,873
	Bank		
	03/31/2025		
	Current	Non-current	Total
Liabilities			
At amortized cost	33,058,987	18,670,169	51,729,156
Deposits	8,727,483	1,777,378	10,504,861
Money market funding	2,252,038	-	2,252,038
Funds from acceptance and issue of securities	13,631,106	9,990,703	23,621,809
Subordinated debts	621,970	3,050,378	3,672,348
Loan obligations	6,590,166	305,577	6,895,743
Obligations for transfers	640,337	3,512,870	4,153,207
Other financial liabilities	572,800	7,200	580,000
Provision for expected loss	23,087	26,063	49,150
At fair value through profit or loss	1,106,952	1,071,561	2,178,513
Derivative financial instruments	1,106,952	1,071,561	2,178,513
Other liabilities	821,229	66,668	887,897
Current taxes liabilities	35,963	66,668	102,631
Deferred tax liabilities	765,238	-	765,238
Provision for contingencies	20,028	-	20,028
Shareholders' equity	-	6,472,307	6,472,307
Share capital	-	5,698,603	5,698,603
Capital reserve	-	87,917	87,917
Profit reserve	-	658,661	658,661
Other comprehensive income	-	3,469	3,469
Retained earnings	-	100,230	100,230
Treasury stock	-	(76,573)	(76,573)
Non controlling shareholders interest	-	-	-
Total liabilities and equity	34,987,168	26,280,705	61,267,873

	Consolidated 03/31/2025		
	Current	Non-current	Total
Assets			
Cash and banks	746,683	-	746,683
Financial assets	49,022,055	8,669,581	57,691,636
At amortized cost	36,977,339	6,095,737	43,073,076
Interbank investments	5,756,539	-	5,756,539
Marketable securities	17,542,492	17,773	17,560,265
Loans	14,336,778	6,370,556	20,707,334
Provision for expected loss	(658,470)	(292,592)	(951,062)
At fair value through other comprehensive income	1,182,953	17,773	1,200,726
Marketable securities	1,184,094	17,773	1,201,867
Provision for expected loss	(1,141)	-	(1,141)
At fair value through profit or loss	10,861,763	2,556,071	13,417,834
Marketable securities	7,774,111	17,773	7,791,884
Instrumentos financeiros derivativos	3,186,361	2,538,298	5,724,659
Provision for expected loss	(98,709)	-	(98,709)
Other assets	4,574,755	936,632	5,511,387
Deferred tax assets	1,130,958	669,427	1,800,385
Taxes and contributions to be compensated	144,941	211,884	356,825
Non-financial assets held for sale	102,155	-	102,155
Other	3,196,701	55,321	3,252,022
Fixed assets and intangible assets	-	275,895	275,895
Total assets	54,343,493	9,882,108	64,225,601

	Consolidated 03/31/2025		
	Current	Non-current	Total
Liabilities			
At amortized cost	34,022,585	18,670,461	52,693,046
Deposits	7,763,992	1,777,378	9,541,370
Money market funding	2,250,579	-	2,250,579
Funds from acceptance and issue of securities	14,167,036	9,454,773	23,621,809
Subordinated debts	86,040	3,586,308	3,672,348
Loan obligations	7,731,768	305,577	8,037,345
Obligations for transfers	640,337	3,512,870	4,153,207
Other financial liabilities	1,359,746	7,492	1,367,238
Provision for expected loss	23,087	26,063	49,150
At fair value through profit or loss	2,615,698	1,382,475	3,998,173
Derivative financial instruments	2,615,698	1,382,475	3,998,173
Other liabilities	979,862	66,940	1,046,802
Current taxes liabilities	89,708	66,940	156,648
Deferred tax liabilities	870,126	-	870,126
Provision for contingencies	20,028	-	20,028
Shareholders' equity	-	6,487,580	6,487,580
Share capital	-	5,698,603	5,698,603
Capital reserve	-	87,917	87,917
Profit reserve	-	658,661	658,661
Other comprehensive income	-	3,469	3,469
Retained earnings	-	100,230	100,230
Treasury stock	-	(76,573)	(76,573)
Non controlling shareholders interest	-	15,273	15,273
Total liabilities and equity	37,618,145	26,607,456	64,225,601

4. Cash and cash equivalents

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

	Bank 03/31/2025			Consolidated 03/31/2025		
	Gross Book Value	Expected Loss	Amortized Cost	Gross Book Value	Expected Loss	Amortized Cost
Cash and banks	744,318	-	744,318	746,683	-	746,683
Interbank investments	5,755,522	1,017	5,756,539	5,755,522	1,017	5,756,539
Applications in foreign currencies	172,266	-	172,266	172,266	-	172,266
Other operations with maturities of up to 90 days (a)	5,583,256	1,017	5,584,273	5,583,256	1,017	5,584,273
Cash and cash equivalents balance	6,499,840	1,017	6,500,857	6,502,205	1,017	6,503,222

(a) Refers to applications in the open market whose maturity on the date of effective application was equal to or less than 90 days and which present an insignificant risk of change in value.

5. Marketable securities and derivative financial instruments

a) Marketable securities

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

Measured at Amortized Cost

	03/31/2025				03/31/2025			
	Bank				Consolidated			
	Cost	Fair value	Expected loss	Net worth	Cost	Fair value	Expected loss	Net worth
National Treasury Notes - NTN - B	343,621	343,621	-	343,621	343,621	343,621	-	343,621
National Treasury Bills - LTN	707,983	707,983	-	707,983	707,983	707,983	-	707,983
Real estate receivables certificates - CRI	47,445	47,445	(232)	47,213	47,445	47,445	(232)	47,213
National Treasury Notes - NTN - F	1,911,594	1,858,419	-	1,858,419	1,911,594	1,858,419	-	1,858,419
Debentures	1,643,119	1,658,631	(54,382)	1,604,249	1,643,119	1,658,631	(54,382)	1,604,249
Promissory notes - NP	818,466	818,466	(4,421)	814,045	818,466	818,466	(4,421)	814,045
Rural Producer's Certificate - CPR	6,360,463	6,431,430	(68,567)	6,362,863	6,360,463	6,431,430	(68,567)	6,362,863
Financial Letters - LF	107,156	107,156	(456)	106,700	107,156	107,156	(456)	106,700
Agribusiness Receivables Certificate - CRA	50,034	71,018	(19,975)	51,043	50,034	71,018	(19,975)	51,043
Receivables certificates - CR	43,990	43,990	-	43,990	43,990	43,990	-	43,990
Commercial note - NC	5,629,733	5,678,338	(36,973)	5,641,365	5,423,503	5,472,106	(36,973)	5,435,133
Total - Amortized Cost	17,663,604	17,766,497	(185,006)	17,581,491	17,457,374	17,560,265	(185,006)	17,375,259

Measured at Fair Value in Other Comprehensive Income

	03/31/2025				03/31/2025			
	Bank				Consolidated			
	Cost	Fair value	Expected loss	Net worth	Cost	Fair value	Expected loss	Net worth
Treasury Financial Letters - LFT	780,648	781,224	-	781,224	814,965	815,546	-	815,546
Eurobonds	71,537	72,170	(105)	72,065	71,537	72,170	(105)	72,065
National Treasury Notes - NTN - B	129,396	124,744	-	124,744	129,396	124,744	-	124,744
Debentures	158,186	157,394	(726)	156,668	158,186	157,394	(726)	156,668
Financial Letters - LF	32,013	32,013	(310)	31,703	32,013	32,013	(310)	31,703
Total - Fair Value in Other Comprehensive Income	1,171,780	1,167,545	(1,141)	1,166,404	1,206,097	1,201,867	(1,141)	1,200,726

Measured at Fair Value in Profit or Loss

	03/31/2025				03/31/2025			
	Bank				Consolidated			
	Cost	Fair value	Expected loss	Net worth	Cost	Fair value	Expected loss	Net worth
Treasury Financial Letters - LFT	16,547	16,619	-	16,619	17,622	17,695	-	17,695
Eurobonds	158,551	158,025	-	158,025	158,551	158,025	-	158,025
National Treasury Notes - NTN - B	4,341,508	4,082,389	-	4,082,389	4,341,508	4,082,390	-	4,082,390
Debentures	217,640	217,640	(98,709)	118,931	217,640	217,640	(98,709)	118,931
Rural Producer's Certificate - CPR	121,149	118,662	-	118,662	121,149	118,662	-	118,662
Government bonds issued in other countries	2,572,601	2,568,244	-	2,568,244	2,572,601	2,568,244	-	2,568,244
Shares of publicly traded companies	172,916	18,790	-	18,790	172,916	18,790	-	18,790
Infrastructure Equity Funds	59,331	61,646	-	61,646	59,331	61,646	-	61,646
Credit rights investment funds	592,438	542,098	-	542,098	590,389	540,048	-	540,048
Liquid investment funds	-	-	-	-	8,744	8,744	-	8,744
Total - Fair Value in Profit	8,252,681	7,784,113	(98,709)	7,685,404	8,260,451	7,791,884	(98,709)	7,693,175

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

	Bank			
	Level 1	Level 2	Level 3	Total
March 2025				
At fair value through other comprehensive income	1,079,640	87,905	-	1,167,545
At fair value through profit or loss	5,365,200	1,620,003	798,910	7,784,113
Total	6,444,840	1,707,908	798,910	8,951,658

	Consolidated			
	Level 1	Level 2	Level 3	Total
March 2025				
At fair value through other comprehensive income	1,113,962	87,905	-	1,201,867
At fair value through profit or loss	5,366,275	1,626,699	798,910	7,791,884
Total	6,480,237	1,714,604	798,910	8,993,751

Level 1 fair value measurements are obtained from quoted (unadjusted) prices in active markets for identical assets or liabilities.

Level 2 fair value measurements are obtained using variables other than quoted prices included in Level 1 that are observable for the asset or liability either directly (i.e. as prices) or indirectly (i.e. based on prices).

Level 3 fair value measurements are obtained through valuation techniques that include inputs for the assets or liabilities that are not based on observable market variables (unobservable inputs).

b) Derivative financial instruments

The Bank carries out operations with derivative financial instruments mainly aimed at hedging against market price variations and diluting currency and interest rate risks of its assets and liabilities and cash flows contracted for compatible terms, rates and amounts.

Derivatives are used as a risk transfer tool to hedge positions in the non-trading book (Banking Book) and trading book (Trading Book). Additionally, highly liquid exchange-traded derivatives are used, within narrow and periodically reviewed limits, to manage exposures in the trading book.

The determination of the market values of such derivative financial instruments is based on the quotations published by specialized exchanges, and in some cases, when there is no liquidity or even quotations, estimates of present values and other pricing techniques are used.

The bases adopted to determine market prices are as follows:

Futures: stock exchange quotations;

Options: determined based on the criteria set forth in the contracts, calculated according to known models used by the market, mainly Black&Scholes;

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Swaps: cash flows for each contract are discounted to present value, in accordance with the respective interest rate curves, obtained based on B3 S.A. - Brasil, Bolsa, Balcão prices adjusted to the credit risk of the counterparties; and

Forward: the future value of the transaction discounted to present value as rates obtained at B3 S.A. - Brasil, Bolsa, Balcão grants or reference stock exchange market adjusted to the credit risk of the counterparties.

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

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

Bank				
03/31/2025				
Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Future contracts				
Purchase commitments				
Interbank market	-	-	-	-
Foreign currency	-	-	-	-
Commodities	-	-	-	-
Inflation	-	-	-	-
Sales commitment				
Interbank market	-	-	-	-
Foreign currency	-	-	-	-
Commodities	-	-	-	-
Inflation	-	-	-	-
Active position				
Swap Contracts				
Interbank market	57,333,538	3,029,964	536,094	3,566,058
Foreign currency	16,173,935	250,727	939,164	1,189,891
Fixed rate	10,114,543	36,928	799,720	836,648
Others	1,980,118	162,907	128,039	290,946
Inflation	3,745,000	31,644	15,926	47,570
	258,399	1,687	(221)	1,466
	75,875	17,561	(4,300)	13,261
Passive position				
Swap Contracts				
Interbank market	46,931,479	(1,999,920)	(179,652)	1,059
Foreign currency	4,596,211	(189,036)	(38,823)	801
Fixed rate	1,316,850	(132,646)	52,442	275
Others	443,420	(21,983)	1,418	92
Inflation	2,730,941	(34,357)	(92,627)	434
	105,000	(50)	(56)	-
Options contracts				
Purchase commitments				
Foreign currency	66,613,430	982,457	(539,708)	76
Commodities	32,014,639	2,518,274	(421,941)	-
	29,535,189	2,390,173	(520,479)	-
	2,479,450	128,101	98,538	-
Sales commitment				
Foreign currency	34,598,791	(1,535,817)	(117,767)	76
Stocks	32,129,785	(1,383,899)	(6,306)	2
Commodities	43,725	(4,655)	1,245	-
	2,425,281	(147,263)	(112,706)	74
Exchange contracts				
Purchase commitments				
Foreign currency	4,323,892	6,105	(34)	10
Sales commitment				
Foreign currency	3,489,335	20,983	(24)	-
	3,489,335	20,983	(24)	-
	834,557	(14,878)	(10)	10
Other financial instruments				
Purchase commitments				
Foreign currency	12,557,549	(20,209)	(4,157)	172
Commodities	5,655,629	239,980	18,895	-
Others	3,337,878	108,669	11,142	-
	2,123,992	130,575	7,753	-
	193,759	736	-	-
Sales commitment				
Foreign currency	6,901,920	(260,189)	(23,052)	172
Commodities	4,542,040	(143,607)	(14,117)	98
Others	2,016,452	(115,877)	(8,935)	74
	343,428	(705)	-	-

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	Consolidated				
	03/31/2025				
	Notional value	Cost - receivable / (payable)	Market to market adjustment	Own Equity Credit Risk (DVA)	Fair value
Futures contracts	16,062,491	-	-	-	-
Purchase commitments	6,458,855	-	-	-	-
Interbank market	6,225,836	-	-	-	-
Foreign currency	70,744	-	-	-	-
Commodities	683	-	-	-	-
Others	161,592	-	-	-	-
Sales commitment	9,603,636	-	-	-	-
Interbank market	7,440,993	-	-	-	-
Foreign currency	1,290,167	-	-	-	-
Commodities	505,124	-	-	-	-
Others	367,352	-	-	-	-
Active position	59,710,189	5,195,921	528,738	-	5,724,659
Swap Contracts	16,173,935	250,727	936,192	-	1,186,919
Interbank market	10,114,543	36,928	796,727	-	833,655
Foreign currency	1,980,118	162,907	128,060	-	290,967
Fixed rate	3,745,000	31,644	15,926	-	47,570
Inflation	258,399	1,687	(221)	-	1,466
Others	75,875	17,561	(4,300)	-	13,261
Passive position	49,119,853	(3,822,645)	(176,587)	1,059	(3,998,173)
Swap Contracts	4,596,211	(189,036)	(35,767)	801	(224,002)
Interbank market	1,316,850	(132,646)	55,498	275	(76,873)
Foreign currency	443,420	(21,983)	1,418	92	(20,473)
Fixed rate	2,730,941	(34,357)	(92,627)	434	(126,550)
Others	105,000	(50)	(56)	-	(106)
Options contracts	66,613,430	982,458	(539,708)	76	442,826
Purchase commitments	32,014,639	2,518,275	(421,941)	-	2,096,334
Foreign currency	29,535,189	2,390,173	(520,479)	-	1,869,694
Commodities	2,479,450	128,102	98,538	-	226,640
Sales commitment	34,598,791	(1,535,817)	(117,767)	76	(1,653,508)
Foreign currency	32,129,785	(1,383,899)	(6,306)	2	(1,390,203)
Stocks	43,725	(4,655)	1,245	-	(3,410)
Commodities	2,425,281	(147,263)	(112,706)	74	(259,895)
Exchange contracts	4,323,892	6,105	(34)	10	6,081
Purchase commitments	3,489,335	20,983	(24)	-	20,959
Foreign currency	3,489,335	20,983	(24)	-	20,959
Sales commitment	834,557	(14,878)	(10)	10	(14,878)
Foreign currency	834,557	(14,878)	(10)	10	(14,878)
Other financial instruments	17,122,574	323,022	(8,532)	172	314,662
Purchase commitments	8,032,280	2,405,936	14,511	-	2,420,447
Foreign currency	3,366,141	110,714	10,793	-	121,507
Commodities	4,472,380	2,294,486	3,718	-	2,298,204
Other financial assets	193,759	736	-	-	736
Sales commitment	9,090,294	(2,082,914)	(23,043)	172	(2,105,785)
Foreign currency	4,550,942	(144,934)	(14,066)	98	(158,902)
Commodities	4,195,924	(1,937,275)	(8,977)	74	(1,946,178)
Stocks	343,428	(705)	-	-	(705)

In order to mitigate the risks of foreign onlending obligations in the amount of US\$ 44.4 million (Note 11.b), Management decided to designate the financial instruments shown below for exchange rate protection of a portion of the principal amount as well as a portion of the contractual interest amount.

	Bank e Consolidated			
	03/31/2025			
Derivatives designated as fair value hedge instruments	Notional value	Curve Value	Market value	Adjust to market
Hedge instruments				
Swap Contracts				
Foreign currency - Dollar - Active position	224,313	258,042	250,669	(7,373)
	224,313	258,042	250,669	(7,373)
Hedge Object				
Obligations for transfers abroad (Note 11.b)	258,072	258,072	250,699	7,373
	258,072	258,072	250,699	7,373

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

	Bank						
	03/31/2025						
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Off Balance Book							
Futures contracts	1,701,391	4,185,833	2,501,633	3,714,383	2,344,371	1,613,444	16,061,055
Option contracts	2,520,780	445,454	12,108,373	24,020,336	26,998,040	520,447	66,613,430
Swap contracts	1,608,574	1,623,335	1,081,520	3,737,174	6,943,208	5,776,335	20,770,146
Exchange Contracts	1,159,008	453,083	214,706	2,262,505	234,590	-	4,323,892
Other financial instruments	3,779,404	3,927,318	1,555,702	2,048,569	1,218,799	27,757	12,557,549
Total – March 2025	10,769,157	10,635,023	17,461,934	35,782,967	37,739,008	7,937,983	120,326,072
Active position							
Option contracts	14,106	2,215	410,071	659,002	991,050	19,889	2,096,333
Swap contracts	11,689	33,697	28,173	82,048	328,949	705,335	1,189,891
Exchange Contracts	3,062	5,002	621	11,643	631	-	20,959
Other financial instruments	111,236	51,502	43,443	40,014	12,583	97	258,875
Total – March 2025	140,093	92,416	482,308	792,707	1,333,213	725,321	3,566,058
Passive position							
Option contracts	(39,002)	(4,352)	(196,504)	(511,070)	(836,913)	(65,667)	(1,653,508)
Swap contracts	(4,902)	(22,927)	(6,169)	(52,262)	(85,134)	(55,664)	(227,058)
Exchange Contracts	(428)	(2,046)	(4,020)	(5,459)	(2,925)	-	(14,878)
Other financial instruments	(113,454)	(55,071)	(35,734)	(53,552)	(25,258)	-	(283,069)
Total – March 2025	(157,786)	(84,396)	(242,427)	(622,343)	(950,230)	(121,331)	(2,178,513)

	Consolidated						
	03/31/2025						
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Total
Off Balance Book							
Futures contracts	1,701,391	4,187,269	2,501,633	3,714,383	2,344,371	1,613,444	16,062,491
Option contracts	2,520,780	445,454	12,108,373	24,020,336	26,998,038	520,449	66,613,430
Swap contracts	1,608,574	1,623,335	1,081,520	3,737,174	6,943,208	5,776,335	20,770,146
Exchange Contracts	1,159,008	453,083	214,706	2,262,505	234,590	-	4,323,892
Other financial instruments	4,039,795	4,396,987	2,318,884	3,269,185	2,789,762	307,961	17,122,574
Total – March 2025	11,029,548	11,106,128	18,225,116	37,003,583	39,309,969	8,218,189	124,892,533
Active position							
Option contracts	14,106	2,215	410,071	659,002	991,050	19,890	2,096,334
Swap contracts	11,689	33,697	28,173	82,048	325,954	705,358	1,186,919
Exchange Contracts	3,062	5,002	621	11,643	631	-	20,959
Other financial instruments	209,534	309,261	675,481	730,756	442,997	52,419	2,420,447
Total – March 2025	238,391	350,175	1,114,346	1,483,449	1,760,632	777,667	5,724,659
Passive position							
Option contracts	(39,078)	(4,352)	(196,504)	(511,070)	(836,837)	(65,667)	(1,653,508)
Swap contracts	(2,626)	(22,927)	(6,169)	(52,262)	(84,354)	(55,664)	(224,002)
Exchange Contracts	(437)	(2,046)	(4,020)	(5,459)	(2,916)	-	(14,878)
Other financial instruments	(200,415)	(285,639)	(621,581)	(661,113)	(307,615)	(29,422)	(2,105,785)
Total – March 2025	(242,556)	(314,964)	(828,274)	(1,229,904)	(1,231,722)	(150,753)	(3,998,173)

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

	Bank			
	Level 1	Level 2	Level 3	Total
Asset Position				
	1,932,294	1,631,252	2,512	3,566,058
Liabilities Position				
	(1,466,860)	(709,477)	(2,176)	(2,178,513)

	Consolidated			
	Level 1	Level 2	Level 3	Total
Asset Position				
	1,929,322	3,792,825	2,512	5,724,659
Liabilities Position				
	(1,463,804)	(2,532,193)	(2,176)	(3,998,173)

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

	Bank		
	03/31/2025		
	Gains	Losses	Net (1)
Futures	1,800,235	(1,599,641)	200,594
Swaps	66,926	(235,154)	(168,228)
Options	4,941,218	(4,733,375)	207,843
Foreign exchange	190,688	(91,185)	99,503
Other financial instruments	196,672	(330,511)	(133,840)
Total	7,195,739	(6,989,866)	205,872

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

	Consolidated		
	03/31/2025		
	Gains	Losses	Net (1)
Futures	1,800,555	(1,599,818)	200,737
Swaps	66,926	(264,102)	(197,176)
Options	4,900,997	(4,733,375)	167,622
Foreign exchange	190,688	(50,965)	139,723
Other financial instruments	669,537	(742,734)	(73,197)
Total	7,628,703	(7,390,994)	237,709

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

Risk sensitivity analysis in financial instrument operations

In accordance with CVM Rule No. 02/20, the Bank discloses a sensitivity analysis to all types of market risk stemming from financial instruments considered significant by management. The table below sets out the most probable scenario in management's assessment and two additional scenarios. The probable scenario considers contractual prices and, where applicable, indicators from various external sources or pricing models adopted to calculate the fair value of financial instruments at the balance sheet date. Scenario II considers a 25% deterioration in risk variables in view of the nature of financial instrument risk. Scenario III considers a 50% deterioration in the same variables.

	Exposure		
	Probable	Scenario II	Scenario III
i) Interest rate			
Net exposure to fixed interest rates (RWA _{jur1})	24,851	29,490	34,128
Net exposure of currency coupons (RWA _{jur2})	64,484	69,425	74,366
Net exposure of index coupons (RWA _{jur3})	49,519	55,800	62,080
Total interest rate exposure (Note 24)	138,855	154,715	170,574
ii) Foreign exchange rate			
Total exposure purchased at exchange rates (Note 24)	26,987	57,569	88,155
	26,987	57,569	88,155
iii) Index, shares and commodities			
Total exposure to index, shares and commodities (Note 24)	44,314	44,665	45,014
	44,314	44,665	45,014

i) Interest rates:

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

In order to comply with the provisions of CVM Resolution No. 02/20, regarding sensitivity analysis, the portion of the minimum capital required to cover the risk of exposure to interest rates on March 31, 2025 was taken as a basis and the scenario analysis determined in said instruction was carried out.

ii) Foreign exchange rate:

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

The exposure calculation criteria determined by the Central Bank of Brazil were considered and, in compliance with the requirements of CVM Resolution No. 02/20, a scenario analysis was carried out based on the net exposure existing on March 31, 2025.

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

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

The results of the procedures, which are not related to the accounting practices for recording and valuing operations related to this portfolio, are reported to the Central Bank and on March 31, 2025, demonstrated an exposure of R\$138,844, which considers the interest rate risk of the aforementioned non-trading portfolio in alternative scenarios specific to the methodology determined by the regulatory body.

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

6. Loans operations, guarantees and responsibilities

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

Classified at Amortized Cost

	Bank	Consolidated
	03/31/2025	03/31/2025
	Gross Book Value	Gross Book Value
Credit operations		
Loans	7,372,494	7,375,904
Financing	7,305,399	7,305,399
Rural and agro-industrial financing	1,715,285	1,715,285
Advances on exchange contracts and income receivable	1,997,705	1,997,705
Securities and credits receivable	2,313,041	2,313,041
Total - Credit operations	20,703,924	20,707,334
Financial guarantees provided (recorded in clearing accounts)		
Guarantees provided to customers	12,924,112	12,923,943
Total - Financial guarantees provided	12,924,112	12,923,943
Total portfolio	33,628,036	33,631,277

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

	Bank						
	03/31/2025						
	Maturities						Total
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days
Credit operations	2,137,013	3,760,623	4,078,446	4,029,094	5,338,557	1,087,337	272,854
Financial guarantees provided	1,113,723	1,010,949	1,008,935	2,937,304	4,780,035	2,073,166	-
Total – March 2025	3,250,736	4,771,572	5,087,381	6,966,398	10,118,592	3,160,503	272,854
							33,628,036

	Consolidated						
	03/31/2025						
	Maturities						Total
	Up to 1 month	1 to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	Over 3 years	Overdue after 15 days
Credit operations	2,137,013	3,760,623	4,078,446	4,029,094	5,341,967	1,087,337	272,854
Financial guarantees provided	1,113,723	1,010,949	1,008,935	2,937,135	4,780,035	2,073,166	-
Total – March 2025	3,250,736	4,771,572	5,087,381	6,966,229	10,122,002	3,160,503	272,854
							33,631,277

In the quarter ended March 31, 2025, at the Bank and in the Consolidated, assignments were made with substantial transfer of risks and benefits, in the amount of R\$1,217. The effect of these operations on the result for the quarter, net of any provision results, was positive by R\$77.

The concentrations of credit risks are demonstrated as follows:

	Bank e Consolidated	
	03/31/2025	
	Balance	% of portfolio (1)
Main debtor	930,262	1.8%
10 biggest debtors	5,362,353	10.5%
20 biggest debtors	8,855,754	17.3%

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

7. Provision for expected losses associated with credit risk

In the quarter ended March 31, 2024, the distribution of financial instruments by class and stage is as follows:

Financial assets associated with credit risk	Bank			
	Stage 1	Stage 2	Stage 3	Total
At amortized cost				
Interbank liquidity investments	1,017	-	-	1,017
Securities and securities	61,549	10,029	113,428	185,006
Credit operations	99,944	45,006	424,389	569,339
Prospective provision (a)	-	-	190,000	190,000
Total at amortized cost	162,510	55,035	727,817	945,362
At fair value through other comprehensive income				
Securities and financial instruments	1,141	-	-	1,141
At fair value through profit or loss				
Securities and financial instruments	-	-	98,709	98,709
Financial guarantees provided	19,015	21,789	-	40,804
Compromissos de créditos e créditos a liberar	4,323	3,874	149	8,346
Financial liabilities associated with credit risk	23,338	25,663	149	49,150
Financial instruments associated with credit risk	186,989	80,698	826,675	1,094,362

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

Financial assets associated with credit risk	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
At amortized cost				
Interbank liquidity investments	1,017	-	-	1,017
Securities and securities	61,549	10,029	113,428	185,006
Credit operations	104,563	46,059	424,417	575,039
Prospective provision (a)	-	-	190,000	190,000
Total at amortized cost	167,129	56,088	727,845	951,062
At fair value through other comprehensive income				
Securities and financial instruments	1,141	-	-	1,141
At fair value through profit or loss				
Securities and financial instruments	-	-	98,709	98,709
Financial guarantees provided	19,015	21,789	-	40,804
Compromissos de créditos e créditos a liberar	4,323	3,874	149	8,346
Financial guarantees provided	23,338	25,663	149	49,150
Financial instruments associated with credit risk	191,608	81,751	826,703	1,100,062

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

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The movement of expected credit loss by stage is shown as follows:

	Bank			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance	192,212	84,167	749,686	1,026,065
Transferred to Stage 1	3,786	-	-	3,786
Transferred to Stage 2	-	2,264	-	2,264
Transferred to Stage 3	-	-	6,956	6,956
From Stage 1	(3,085)	-	-	(3,085)
From Stage 2	-	(8,443)	-	(8,443)
From Stage 3	-	-	(1,478)	(1,478)
Assets originated/Liquidated or amortized	(5,961)	2,710	93,684	90,433
Written off as losses	-	-	(22,136)	(22,136)
Final Balance	186,952	80,698	826,712	1,094,362

	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Beginning Balance	197,799	85,112	749,790	1,032,701
Transferred to Stage 1	3,890	-	-	3,890
Transferred to Stage 2	-	2,264	-	2,264
Transferred to Stage 3	-	-	6,996	6,996
From Stage 1	(3,085)	-	-	(3,085)
From Stage 2	-	(8,482)	-	(8,482)
From Stage 3	-	-	(1,583)	(1,583)
Assets originated/Liquidated or amortized	(7,034)	2,857	93,674	89,497
Written off as losses	-	-	(22,136)	(22,136)
Final Balance	191,570	81,751	826,741	1,100,062

As of March 31, 2025, the total balance of renegotiated credits is R\$77,222 and of restructured operations is R\$30,716.

8. Other assets - others

The compositions of other assets - others are as follows:

	Bank	Consolidated
	03/31/2025	03/31/2025
Securities and credits receivable ^(a)	-	1,208,731
Negotiation and Intermediation of securities ^(b)	584,268	770,039
Acquisitions of credit operations - cards	324,061	324,061
Interfinancial relations ^(c)	229,794	229,794
Energy contract advance ^(d)	-	501,917
Advance Expenses	46,975	47,047
Income to be received	28,132	39,544
Other credits without credit granting characteristics	27,577	27,577
Debtors for security deposits	12,545	12,545
Others	51,613	90,767
Total	1,304,965	3,252,022

(a) Advance payments for energy purchases in the ACL (Free Contracting Environment) where there is an associated risk.

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

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

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

9. Investments

	03/31/2025					
	% of Participation	Total Assets	Shareholders' Equity	Retained Earnings	Accumulated Result	Equity
Direct Controlling						
ABC Brasil Administração e Participações Ltda.	100%	111,022	110,995	110,995	9,293	9,299
ABC Brasil Comercializadora de Energia Ltda.	100%	4,947,531	850,932	850,932	18,996	18,996
ABC Brasil Investment Banking Ltda. ⁽¹⁾	93.18%	107,785	104,403	90,361	14,452	12,183
			1,066,330	1,052,288	42,741	40,478
Indirect Controlling						
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. ⁽²⁾	100%	25,219	17,502	17,502	6,227	6,227
ABC Brasil Corretora de Seguros Ltda. ⁽³⁾	90%	19,501	12,700	11,430	7,700	6,930
Visio Gestora de Crédito Ltda.	90%	582	(385)	(385)	(221)	(221)
ABC M&A e ECM Ltda.	100%	8,781	7,611	7,611	1,498	1,498
ABC DCM Ltda. ⁽⁴⁾	100%	11,413	11,413	11,413	6,414	6,414
ABC Holding Financeira Ltda.	100%	17,740	17,739	17,739	6,234	6,234
			66,580	65,310	27,852	27,082

(1) On March 24, 2025, the disproportionate distribution of dividends was approved, in the amount of R\$27,800.

(2) On March 24, 2025, the distribution of dividends in the amount of R\$28,032 was approved.

(3) On January 16, 2025, the disproportionate distribution of dividends was approved, in the amount of R\$11,641.

(4) On March 24, 2025, the distribution of dividends in the amount of R\$23,799 was approved.

10. Fixed and intangible assets

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

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

11. Funding

a) The borrowings are classified at Amortized Cost on March 31, 2025 and are shown as follows:

	Bank	Consolidated
Demand deposits	546,755	486,596
Interbank deposits	187,318	187,318
Term deposits	9,770,788	8,867,456
Deposits	10,504,861	9,541,370
Money market funding	2,252,038	2,250,579
Real estate credit letters - LCI	1,562,990	1,562,990
Agribusiness credit letters - LCA	5,615,935	5,615,935
Financial letters - LF	16,442,884	16,442,884
Acceptance and issuance of securities	23,621,809	23,621,809
Subordinated debts	3,672,348	3,672,348
Obligations for loans abroad	6,895,743	8,037,345
Obligations for transfers in the country	2,865,389	2,865,389
Obligations for transfers abroad (note 11.b)	1,287,818	1,287,818
Obligations for transfers	4,153,207	4,153,207
Total	51,100,006	51,276,658

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

	Bank e Consolidated 03/31/2025
Borrowings and onleading's	
Hedge accounting subject matter – Maturity in November 2028 (Note 5.b)	
Principal amount - US\$44.4 million as of March 31, 2025	255,457
Accrued interest	2,615
Subtotal	258,072
Adjustment to market value ("Hedge accounting") - Note 5. b	(7,373)
Total	250,699
Other obligations for transfers from abroad	1,037,119
Total	1,287,818

12. Other Financial Liabilities

The composition of the balances of other financial liabilities on March 31, 2025 are as follows:

	Bank 03/31/2025	Consolidated 03/31/2025
Third party funds in transit	139,461	139,461
Collection and collection of taxes and similar	2,527	2,527
Social and statutory	125,688	125,688
Negotiation and intermediation of securities	52,270	160,905
Provision for payments to be made	66,455	744,852
Several creditors - country	193,599	193,805
Total	580,000	1,367,238

13. Other liabilities

a) Current tax liabilities:

	Bank 03/31/2025	Consolidated 03/31/2025
Income and social contribution taxes on income	-	13,483
Taxes and contributions payable	102,631	143,165
Total	102,631	156,648

b) Deferred tax liabilities:

	Bank 03/31/2025	Consolidated 03/31/2025
Income tax and contribution on profits	765,238	870,126
Total	765,238	870,126

14. Income from services rendered

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

	Bank 03/31/2025	Consolidated 03/31/2025
Income from financial guarantees provided	42,136	42,345
Income from collections	6,182	6,182
Income from bank fees	7,155	7,155
Income from commissions and assignment of positions	1,505	35,326
Income from insurance commissions	-	14,459
Income from other services	3,610	1,363
Total	60,588	106,830

15. Other administrative expenses

Other administrative expenses, in the quarter ended March 31, 2025, are as follows:

	Bank	Consolidated
	03/31/2025	03/31/2025
Third party services	5,288	4,968
Financial system services	10,866	11,796
Rentals	7,457	7,983
Specialized technical services	8,903	9,893
Data processing	23,729	24,398
Communication	1,130	1,171
Travel expenses	1,849	2,062
Depreciation and amortization	15,305	15,305
Promotions and public relations	222	227
Publications	179	179
Transportation	702	740
Asset maintenance and conservation	759	797
Water, electricity and gas	298	315
Materials	61	64
Insurance	211	478
Advertising and Publicity	4,759	4,781
Condominium	1,083	1,083
Legal Fees	48	75
Others	6,129	6,473
Total	88,978	92,788

16. Other operating income

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

	Bank	Consolidated
	03/31/2025	03/31/2025
Interests and monetary correction of assets	662	664
Recovery of charges and expenses	398	399
Reversal of other provisions	6,300	6,300
Reversal provisions for contingencies	1,938	1,938
Other revenues	87	667
Total	9,385	9,968

17. Other operating income

Other operating expenses, in the quarter ended March 31, 2025, are as follows:

	Bank	Consolidated
	03/31/2025	03/31/2025
Interests and monetary correction of assets	252	98
Commissions linked to operations	111	11
Exchange rate variation ^(a)	408,570	408,570
Other expenses	1,430	1,531
Total	410,363	410,210

(a) refers to the result of exchange rate variation from credit operations and loan, assignment and transfer operations

18. Income and social contribution taxes

The nature, origin and movement of deferred tax credits and obligations that occurred in the quarter ended March 31, 2025 are shown below:

	Bank		
	01/01/25	Additions	Write-offs
			03/31/2025
Deferred tax assets			
Temporary differences:			
Provision for expected losses associated with credit risk	521,197	-	(4,342)
Provision for financial guarantees provided to costumers	37,338	1,048	-
Provision for non-financial assets held to maturity	33,598	-	(10,397)
Adjustment to market value - securities and derivatives	1,249,562	308,470	(876,506)
Unrealized gains (losses) on futures market	109,348	6,123	(58,860)
Adjustment to market value - available for sale securities	197,247	668	(195,578)
Others	241,454	14,846	(1,470)
Tax loss - Negative CSLL base	-	200,251	-
Total	2,389,744	531,406	(1,147,153)
			1,773,997
Deferred tax liabilities			
Temporary differences:			
Adjustments to market value - securities and derivatives	(1,140,371)	(216,329)	629,172
Unrealized gains (losses) on futures market	(44,737)	(11,208)	23,443
Adjustment to market value - financial instruments	(1,115)	(4,606)	513
Total	(1,186,223)	(232,143)	653,128
			(765,238)
Net balance	1,203,521	299,263	(494,025)
			1,008,759

	Consolidated			
	01/01/25	Additions	Write-offs	03/31/2025
Deferred tax assets				
Temporary differences:				
Provision for expected losses associated with credit risk	523,454	-	(4,662)	518,792
Provision for financial guarantees provided to costumers	37,338	1,048	-	38,386
Provision for non-financial assets held to maturity	33,598	-	(10,396)	23,202
Adjustment to market value - securities and derivatives	1,249,562	308,470	(876,506)	681,526
Unrealized results in future settlement markets	109,348	6,123	(58,860)	56,611
Market value adjustment - financial instruments	197,262	668	(195,594)	2,336
Other	251,301	14,950	(11,044)	255,207
Tax loss - Negative CSLL base	26,083	200,251	(2,009)	224,325
Total	2,427,946	531,510	(1,159,071)	1,800,385
Deferred tax liabilities				
Temporary differences:				
Adjustments to market value - securities and derivatives	(1,252,194)	(216,747)	636,527	(832,414)
Unrealized gains (losses) on futures market	(44,737)	(11,209)	23,443	(32,503)
Adjustment to market value - available for sale securities	(1,115)	(4,607)	513	(5,209)
Total	(1,298,046)	(232,563)	660,483	(870,126)
Net balance	1,129,900	298,947	(498,588)	930,259

The effect on March 31, 2025 on the movement of tax credits and deferred tax obligations, in the result, was revenue of R\$4,240 in Bank and expense of R\$623 in Consolidated.

The effect on equity was revenue of R\$199,003 in Bank and R\$199,020 in Consolidated.

The realization of deferred tax credits and obligations existing on March 31, 2025, considering the historical profitability and the estimated future realization are demonstrated as follows:

Year	03/31/2025					
	Bank			Consolidated		
	Assets	Liabilities	Net	Assets	Liabilities	Net
2025	1,130,578	(765,238)	365,340	1,130,958	(765,545)	365,413
2026	294,334	-	294,334	320,342	(104,581)	215,761
2027	79,575	-	79,575	79,575	-	79,575
2028	72,545	-	72,545	72,545	-	72,545
2029	63,307	-	63,307	63,307	-	63,307
Above 5 years	133,658	-	133,658	133,658	-	133,658
Total	1,773,997	(765,238)	1,008,759	1,800,385	(870,126)	930,259
Present value - Selic	1,447,732	(692,930)	754,802	1,468,708	(776,168)	692,540

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

The calculations of income tax and social contribution expenses for the period ended March 31, 2025 are shown below:

	Bank	Consolidated
	03/31/2025	03/31/2025
Result after profit sharing and before income tax and social contribution	221,328	242,778
Total income and social contributions taxes	(99,597)	(82,894)
Net result of realizations and constitutions of deferred liabilities net of tax credits in the period	(4,240)	712
Nontaxable revenues / expenses net of nondeductible expenses	9,204	12,256
Equity pick up in subsidiaries	18,215	-
Interest on equity capital	56,402	56,402
Other amounts	20,016	41
Total income and social contribution taxes - Current	-	(13,483)
Deferred taxes and contributions	4,240	(623)
Total income and social contribution taxes	4,240	(14,106)

19. Related partiesa) Subsidiaries and related companies

The amounts below refer to transactions between the Bank and subsidiaries and related companies. Usual market rates and conditions were applied to transactions involving related parties on the transaction dates. In the years ended March 31, 2025, the balances of transactions between related parties are as follows:

Transactions / Related parties	Maturity	Remuneration	Assets /	Income /
			(Liabilities)	(Expenses)
			03/31/2025	03/31/2025
Cash and cash equivalents			4	-
Arab Banking Corporation - New York (3)	No maturity	N/A	4	-
Loans			3,410	188
Administrators	01/04/2027	CDI + 3,05 y.y	3,410	188
Amounts to receive			3,478	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	322	-
ABC Brasil Corretora de Seguros Ltda (2)	No maturity	N/A	1,894	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	495	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	274	-
ABC DCM Ltda (2)	No maturity	N/A	463	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	30	-
Marketable securities			285,619	8,838
Barauna FIM CP Investimento no Exterior	No maturity	(b)	2,049	76
ABC Brasil Com. de Energia Ltda. (2)	07/10/2025	CDI	206,231	7,031
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	(b)	77,339	1,731
Demand deposits			(60,303)	-
ABC Brasil Adm. e Participações Ltda. (2)	No maturity	N/A	(2,380)	-
ABC Brasil Distribuidora de Títulos e Valores Mobiliários S.A. (2)	No maturity	N/A	(718)	-
Marsau Comercial Exportadora e Importadora Ltda. (3)	No maturity	N/A	(79)	-
ABC Brasil Investment Banking Holding Ltda (2)	No maturity	N/A	(52,474)	-
Visio Gestora de Créditos Ltda (2)	No maturity	N/A	(50)	-
ABC Brasil Com. de Energia Ltda. (2)	No maturity	N/A	(1,022)	-
ABC DCM Ltda (2)	No maturity	N/A	(3,122)	-
ABC Holding Financeira Ltda (2)	No maturity	N/A	(238)	-
ABC M&A e ECM Ltda (2)	No maturity	N/A	(155)	-
Fundo de investimento em direitos creditórios NP ABC I.	No maturity	N/A	(18)	-
Administrators	No maturity	N/A	(47)	-
Time deposits and funds from acceptance and issue of securities			(924,378)	(23,092)
Marsau Comercial Exportadora e Importadora Ltda. (3)	04/30/2025	4,10 % y.y	(60)	-
ABC Brasil Com. de Energia Ltda. (2)	03/15/2027	CDI	(17,839)	(638)
ABC DCM Ltda (2)	03/15/2027	CDI	(853,140)	(19,532)
ABC Brasil Investment Banking Holding Ltda (2)	03/19/2027	CDI	(6,498)	(64)
Administrators	03/19/2027	CDI	(17,784)	(1,093)
	(a)	(a)	(29,057)	(1,765)
Open market financing			(1,460)	(16,001)
ABC Brasil Corretora de Seguros Ltda (2)	04/01/2025	CDI	(1,106)	(448)
Visio Gestora de Créditos Ltda (2)	04/01/2025	CDI	(354)	(15,553)
Derivative financial instruments			(420)	(3,959)
ABC Brasil Com. de Energia Ltda. (2)	04/03/2025	Exchange rate variation	(420)	(3,959)
Commission of service provision			-	(2,049)
ABC Brasil Corretora de Seguros Ltda (2)	04/30/2025	N/A	-	(2,049)
Other liabilities Bail Commission			(5)	-
ABC M&A e ECM Ltda (2)	08/25/2025	N/A	(5)	-
Guarantees and responsibilities			169	(5)
ABC M&A e ECM Ltda (2)	08/25/2025	3,0 % y.y	169	(5)

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

(a) LCA / LCI / CDB - Rate of 92,00 % up to 106,00 % do CDI – Lowest starting date: 19/08/2022, largest date of maturity: 20/08/2029.
LCA / LCI / CDB - Rate of 6,50% up to 15,25% -Lowest starting date: 07/08/2020, largest date of maturity: 01/02/2029.
LCA / LCI / CDB - Rate of 5,10% up to 7,63% + IPCA - Lowest starting date: 20/08/2021, largest date of maturity: 26/02/2029.

(b) Valuation of the share.

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 remuneration of key management personnel for the quarter ended March 31, 2025 is as follows:

	<u>03/31/2025</u>
Fixed remuneration	4,034
Variable remuneration	<u>1,749</u>
Total short-term benefits	5,783
Share-based compensation	<u>11,155</u>
Total long-term benefits	11,155
Total	<u>16,938</u>

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 19.b, shares were granted to executives eligible for settlement at the end of the vesting period as shown below:

	<u>03/31/2025</u>
Quantity at the beginning of the year	3,379,244
Shares delivered	1,099,164
Shares granted	<u>(1,284,020)</u>
Quantity at end of the year	3,194,388

20. Overseas branch

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

	<u>03/31/2025</u>
Assets	
Cash	485,590
Interbank liquidity investments	172,266
Securities and derivative financial instruments	484,350
Credit operations - Net	4,132,394
Other assets	<u>209,250</u>
Total	5,483,850
Liabilities	
Term deposits	1,276,140
Interdependencies	1
Obligations for loans abroad	4,923,904
Derivative financial instruments	221,132
Other liabilities	<u>127,397</u>
Total	6,548,574

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

The effects of exchange rate variations resulting from the conversion of foreign currency transactions of assets and liabilities were recognized in the income statement for the year in the amount of R\$233,411 positive on March 31, 2025, in accordance with Resolution No. 4,524/16 of the National Monetary Council.

21. Profit sharing

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

In the quarter ended March 31, 2025, the amount of profit sharing is R\$53,799 in Bank and R\$61,793 in Consolidated.

22. Contingent assets and liabilities

The Bank is a party to legal actions and administrative proceedings of a tax, labor and civil nature. Note 2.IV.h explains the criteria for recognizing and measuring such actions and proceedings.

a) Fiscal contingents

The Bank is liable for lawsuits and proceedings (potential liabilities) for which losses are being considered as possible by our advisors, totaling R\$737,796 as of March 31, 2025, and have not been provisioned. The details of the main causes are as follows:

Social security charges ("INSS")

The Bank is defending itself against a notice of action for payment of social security charges, on amounts paid as profit sharing in the fiscal years 2006 to 2014 and 2016 to 2019, in the amount of R\$441,521 on March 31, 2025.

IRPJ/CSLL – Thin capitalization – Completing the ECF

This is a notice of violation issued to collect amounts related to IRPJ, CSLL and fines for the years 2019 and 2020. The Brazilian Federal Revenue Service did not agree with the way in which the amounts of expenses related to interest paid to an agency located abroad were declared in the Fiscal Accounting Records - ECF, as it understood that they should be included in a separate field/record of the ECF. For this reason, the Tax Authorities disregarded the deduction of these expenses from the tax and contribution calculation basis. We filed a defense and await a decision. The amount of the demand amounts to R\$ 166,562 on March 31, 2025.

IRPJ - Deductibility of PLR management

This is an IRPJ charge resulting from the deductibility of PLR paid to directors in the fiscal years 2013, 2014, 2016, 2017 and 2019. The amount of the requirement amounts to R\$95,471 on March 31, 2025.

IPTU – Fiduciary alienation

The Municipality of São Paulo is collecting IPTU (four tax executions were filed, three of which related to transactions carried out during periods in which the Bank acted as a fiduciary creditor). The Bank presented its defenses, after which favorable decisions were issued to extinguish two tax executions. As for the others, a decision is awaited. The estimated value of the contingency is R\$12,169.

IRPJ/CSLL - Deduction of the result of the 2010 period of losses in credit operations

This is a collection of IRPJ and CSLL related to the deduction of losses in credit operations from the 2010 result. The Bank considered the losses as effective, however, the understanding of the Federal Revenue is that there was an advance of the deduction deadlines provided for in Law No. 9,430/96. The appeal is awaiting judgment. The amount of the demand amounts to R\$ 7,153.

Unapproved compensation - CSLL

Offset related to the negative CSLL balance for the 2018 calendar year. The decision recognized part of the credit and demanded part of the debts that were intended to be offset plus fines and interest. A defense was filed in the administrative process. The amount of the demand amounts to R\$4,932 on March 31, 2025.

Exclusion of ISS from the PIS/COFINS Calculation Base

Legal action filed to exclude ISS from the PIS/COFINS calculation basis, as well as to refund the amount unduly collected under this heading over the last 5 years. Bank obtained favorable decisions in the first and second instances, which is why, based on these decisions, Bank has been excluding the ISS amount from the PIS/COFINS calculation basis. Although this case is classified as an active contingency, if the decision authorizing the exclusion of ISS from the PIS/COFINS calculation basis is reversed, it will be necessary to collect the excluded amount plus interest. The estimated value of the contingency is R\$4,359.

ITR – on declared value

This is an ITR charge on excess area of rural property. The Federal Revenue Service is questioning formal aspects of the ITR Declaration, Bank has filed an objection and is awaiting judgment. The estimated value of the contingency is R\$2,301.

IOF – IOF Credit in credit assignment operations

This is a charge of IOF Credit on credit assignment transactions with co-obligation carried out in 2015, due to the lack of collection of IOF in these transactions, which are characterized by the tax authorities as "discount of securities" and subject to IOF/Credit. The appeal is awaiting judgment in the administrative sphere. The amount of the demand amounts to R\$ 1,453.

b) Labor contingencies

On March 31, 2025, ongoing labor lawsuits classified by our legal advisors as probable losses totaled R\$10,345 - Note 22.d. Labor lawsuits classified as possible losses totaled R\$60,055 and were not provisioned.

c) Civil contingencies

As of March 31, 2025, ongoing civil lawsuits classified by our legal advisors as probable losses totaled R\$3,886 - Note 22.d. Civil lawsuits classified as possible losses totaled R\$12,513 and were not provisioned.

d) Movement of provisions constituted:At the beginning of the fiscal year
Constitution / (Reversal)**At the end of the fiscal year**

(a) See note 22.c.

(b) See note 22.b

Bank e Consolidated			
Tax	Labor (b)	Civil (a)	Total
5,797	11,765	4,404	21,966
-	(1,420)	(518)	(1,938)
5,797	10,345	3,886	20,028

23. Equitya) Capital social

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

b) Dividends and interest on equity

As provided for in the Bank's articles of association, shareholders are entitled to a minimum dividend of 25% of annual net profit adjusted in accordance with the law. Such dividend may alternatively be distributed in the form of interest on equity.

During the period ended March 31, 2025, the amounts shown in the table below were paid/provisioned as interest on equity, calculated in accordance with the provisions of Law No. 9,249/95.

Period 2025	Interest on equity	Reduction in expenses with income and social contributions taxes
03/31/2025	125,338	56,402
Total	125,338	56,402

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

In accordance with the market announcement released on March 28, 2023, the distribution of interest on equity will now be carried out on a half-yearly basis, subject to resolutions by the Board of Directors in June and December. The current policy for the distribution of dividends, with annual volumes based on the maximum limits of interest on equity, in accordance with current legislation, and including the minimum dividend for the calendar year, remains unchanged.

On December 20, 2024, the Board of Directors of Bank ABC Brasil approved the management's proposal for the distribution of interest on equity in the total gross amount of R\$206,654, which represents a gross amount of R\$0.8600 per common share and preferred share.

On June 24, 2024, the Board of Directors of Bank ABC Brasil approved the management's proposal for the distribution of 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.

c) Capital increase

On March 25, 2024, the Board of Directors resolved to increase the capital in the amount of R\$ 146,472, representing 7,720,761 new shares, of which 3,951,194 were common shares and 3,769,567 were preferred shares. The capital increase was approved by the Central Bank of Brazil on May 3, 2024.

On July 29, 2024, the Board of Directors deliberated the proposal for the capital increase through the partial capitalization of the profit reserve account - dividend equalization in the amount of R\$ 1,080,000. The capital increase was approved by the Central Bank of Brazil on October 16, 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

During the year ended March 31, 2025, based on authorization from the Board of Directors for the acquisition of shares issued by the Company to be held in treasury, 950,000 preferred shares were repurchased.

On March 31, 2025, the total value of shares repurchased in treasury is R\$76,573, equivalent to 4,208,852 preferred shares. The average cost per share repurchased in treasury on March 31, 2025 is R\$18.19.

Movements of treasury shares:

	03/31/2025
At the beginning of the period	4,360,960
Shares acquired	950,000
Shares delivered	(1,102,108)
At the end of the period	4,208,852

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:

Basic earnings per share are calculated by dividing the profit attributable to the company's shareholders by the weighted average number of shares outstanding during the year ended March 31, 2025, excluding shares purchased by the company and held as treasury shares (Note 24 e).

	03/31/2025
Net profit attributable to the Parent	225,568
Weighted average daily shares outstanding	232,622,796
Basic earnings per share (Brazilian reais)	0.97

ii) Diluted earnings per share

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

	03/31/2025
Net profit attributable to the Parent	225,568
Weighted average daily shares outstanding	237,171,263
Basic earnings per share (Brazilian reais)	0.95

g) Adjustments resulting from the implementation of CMN Resolution 4,966/21 and BCB Resolution 352/23.

The adjustments resulting from the implementation of these regulations are described in detail in note 26.

24. Operational limits - The Basel Accord

The Central Bank of Brazil, through CMN Resolution No. 4,955/21, instituted the calculation of reference equity on a consolidated basis for the financial conglomerate and, through CMN Resolution No. 4,958/21, instituted the calculation of the minimum reference equity required for risk-weighted assets (RWA), both with effect from January 2022. The Basel index for March 31, 2025 calculated based on the prudential conglomerate is 17.20%. The table below shows the calculation of the minimum reference equity required for risk-weighted assets (RWA).

	03/31/2025
Credit risk	3,611,547
Interest Rate	138,855
Commodities	44,314
Shares	4
Operating risk	272,226
Exchange risk	26,987
DRC	41,882
CVA	84,765
Required capital base (PRE)	4,220,579
Reference equity (PR)	9,071,821
Excess of equity in relation to limit	4,851,242
Conciliation shareholders' equity	
Shareholders' equity	6,258,909
Net income	228,671
Subordinated financial bills - Level II	1,294,187
Perpetual Subordinated financial bills - Level I	1,623,417
Intangible assets	(230,079)
Non-controlling shareholders interest	(15,312)
Object of Financing of Conglomerate Entities	(3,425)
Deferred tax asset	(224,325)
(-) Negative Adjustment Resulting from the Constitution of PE	140,374
(-) Negative Adjustments to the Market Value of Derivatives in Liabilities	(596)
Total reference equity x shareholders' equity	9,071,821

25. Other information

Clearing and settlement agreement for obligations - the Bank has an agreement for the settlement and settlement of obligations within the scope of the National Financial System, in accordance with CMN Resolution No. 3,263/05, resulting in greater guarantee of settlement of its assets for institutions with financial institutions with which they had this type of agreement. The Bank mitigated the amount of R\$2,599,247 by the clearing agreement in the period ended March 31, 2025.

26. Implementation of resolution 4966/21, BCB 352

On November 25, 2021, the National Monetary Council published Resolution No. 4,966/21, effective January 1, 2025, with the aim of bringing Brazilian accounting closer to international standards (IFRS 9), providing greater transparency and comparability between financial projections.

The adoption of Resolution 4,966 was applied prospectively and any adjustments to the accounting balances of financial assets and liabilities were recognized, on January 1, 2025, against Equity (under the heading "Retained Earnings/Profit Reserve" or "Comprehensive Income", as applicable).

As a result of the initial adoption of the aforementioned Resolution, total Net Equity was negatively impacted by approximately R\$9 million, an amount net of tax effects. Below is a summary of the main impacts resulting from said adoption:

a) Reclassification of securities from the "available for sale" category to the "amortized cost" category: An increase in the value of assets was recorded, against Equity ("Comprehensive Income"), in the amount of approximately R\$180 million, net of tax effects, resulting from the reversal of the mark-to-market balance of the aforementioned portfolio.

b) Adoption of expected loss criteria for calculating provisions associated with credit risk: Increases in provisions were recorded, in exchange for a reduction in Equity ("Retained Earnings – Profit Reserve"), in the amount of approximately R\$ 188 million, net of tax effects.

Additionally, reclassifications were made between categories of financial instruments, in accordance with the Business Models defined by the Institution. These reclassifications generated impacts only between Equity lines (items "Retained Earnings - Profit Reserve" and "Comprehensive Income"), without changing the total Equity of the institution. Below is a summary of the main impacts resulting from these reclassifications:

a) Reclassification of securities from the "available for sale" category to "fair value through profit or loss": the negative mark-to-market balance, in the amount of approximately R\$60 million, net of tax effects, was reclassified from "Comprehensive Income" to "Retained Earnings – Profit Reserve".

27. Non-recurring income

As set forth in BCB Resolution No. 02/20, non-recurring results should be considered results that are not related or incidentally related to the Bank's typical activities and are not expected to occur frequently in future fiscal years. In the period ended March 31, 2025, there were no results classified as non-recurring.

Banco ABC Brasil S.A.

Notes to the financial statements
March 31, 2025
(In thousands of reais)

A Diretoria

Comitê Executivo

Alexandre Yoshiaki Sinzato
Antonio José Nicolini
Antonio Sanchez Junior
Izabel Cristina Branco
João Marcos Pequeno De Biase
Leopoldo Martinez Cruz
Rodrigo Andreos Cordeiro
Sergio Lulia Jacob
Sergio Ricardo Borejo

Diretores

Adriana Fernandes Peres
Carlos Augusto Del Monaco De Paula Santos e Silva
Daniel Credidio Brandão Barbosa de Oliveira
Edgard de Souza Toledo Neto
Eduardo Pinus
Eduardo Sperl
Everthon Novaes Vieira
Felipe Sene Tamburus
Frederic Jun Hokumura Stols
Mauro Sanchez
Marcos Chadalakian
Rafael Ferreira Garrote Paiva
Ricardo Miguel de Moura
Rodrigo Montemor
Rodrigo Sotero Galvão