

Risk and Capital Management

June 2025



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INTRODUCTION

This document presents information regarding risk management, the calculation of the amount of risk-weighted assets (RWA¹), the adequacy of the Total Capital of the Prudential Consolidated, the comparison between Accounting information and Prudential information, the leverage ratio, liquidity indicators, capitalization indicators, and compensation of directors and officers, in line with the requirements of the Brazilian Central Bank (Bacen), through Resolution BCB nº 54/20, and in line with Pillar 3 of the Basel Accord rules.

In accordance with Resolution nº 4.557/17 issued by Brazil's National Monetary Council (CMN), the Institution has a formal disclosure policy as well as institutional frameworks and policies for risk management and capital management approved by the Board of Directors. The basic principles observed in management and control were established pursuant to current regulations and market practices, as detailed in the specific chapters on each of these topics presented in this report.

This report considers the changes provided by Normative Instruction BC No. 612, of April 25, 2025.

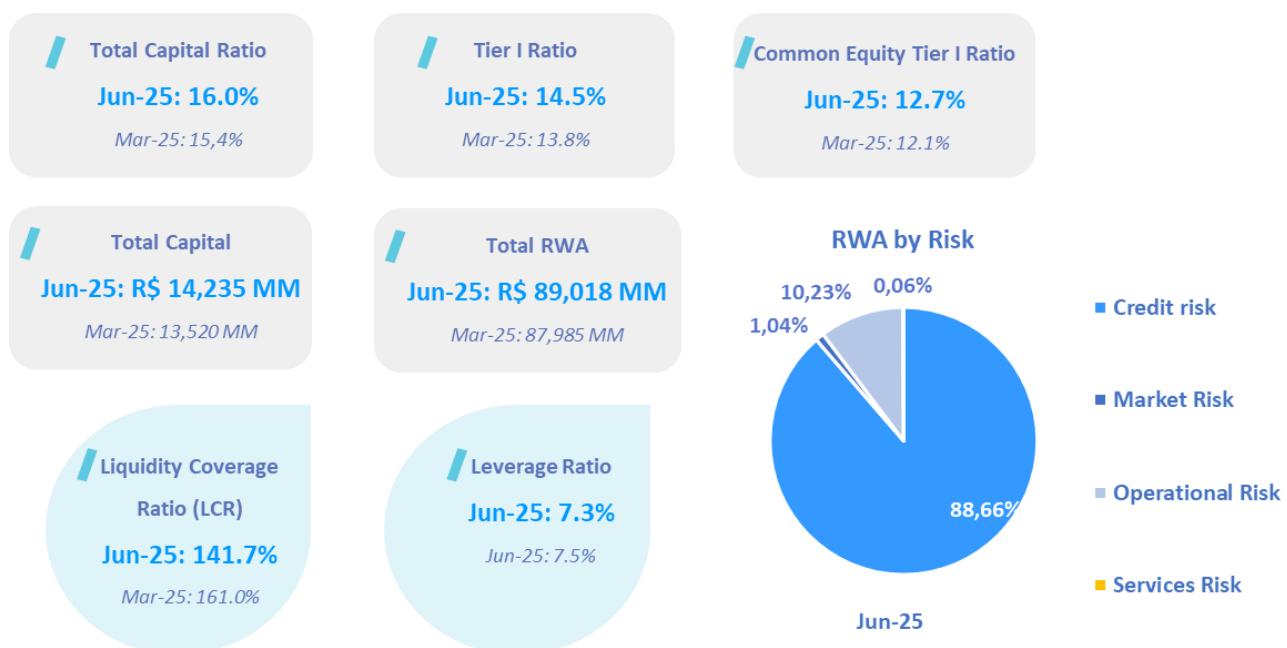
This document is divided into sections composed of tables, which present qualitative and quantitative information, in fixed or flexible formats, and with different frequency, which are:

- 1st Quarter of the year: disclosure of the quarterly quantitative tables;
- 2nd Quarter of the year: updating of the quarterly tables and dissemination of the quantitative half-yearly tables;
- 3rd Quarter of the year: updating of the quarterly quantitative tables;
- 4th quarter of the year: updating of the quarterly and half-yearly quantitative tables and disclosure of the annual quantitative and qualitative tables.

The coming sections present updated information for the 2nd quarter, including quantitative tables, as established in BCB Resolution nº 54/2020. The following tables are outside the scope of updating for S2 Banks: GSIB1, LIQ2 and the tables for exclusive disclosure of institutions authorized to use internal models.

The detailed information is described in the report, in the respective appendices, and in the spreadsheets supporting the tables available on the Investor Relations website at www.bancovotorantim.com.br/ri.

Following are the main indicators on the base date of June 30, 2025, for the Prudential Conglomerate:



¹ Risk Weighted Assets

I. Prudential Indicators and Risk Management

1) KM1: Quantitative information on the prudential requirements

The Institution considers that it is at adequate levels of capitalization, since required capital is lower than available capital and there is sufficient capital margin to support business growth. In June 2025, the Total Capital Ratio was 16.0%, with a capital margin, calculated by the difference between the Total Capital and the required capital, was roughly R\$ 6.3 billion (considering IRRBB). The Tier 1 Capital Ratio ended at 14.5% and the Common Equity Tier I Ratio closed at 12.7%.

| Quarterly Update Prudential Consolidated - R\$ million | | Jun-25 | Mar-25 | Dec-24 | Jun-24 | Mar-24 |
|---|--|---------|---------|---------|---------|---------|
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier I (CET1) | 11,286 | 10,640 | 11,084 | 10,639 | 10,509 |
| 1a | Common Equity Tier I, corresponds to line 1 minus, as applicable, the amount established by: - art. 4, caput, item I, letter "i", and §§ 8 and 9, of CMN Resolution No. 4,955/21; or | | | | | |
| 2 | Tier I | 12,887 | 12,184 | 12,559 | 11,780 | 11,650 |
| 2a | Tier I considering the calculation of Principal Capital as per line 1a | | | | | |
| 3 | Total Capital | 14,235 | 13,520 | 13,888 | 12,807 | 12,654 |
| 3a | Total Capital considering the calculation of Principal Capital as per line 1a | | | | | |
| 3b | Excess of resources invested on permanent assets | - | - | - | - | - |
| 3b1 | Excess of resources applied to permanent assets considering the PR as per line 3a | | | - | | |
| 3c | Total Capital Detachments | - | - | - | - | - |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 89,018 | 87,985 | 86,693 | 81,886 | 81,618 |
| 4b | RWA, corresponds to line 4 deducting, as applicable, the value referring to item XII of the caput of art. 4 weighted by the Risk Weighting Factor (FPR) established in art. 82-A, both commands of Resolution 229/22 | | | | | |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | CET1 ratio | 12.7% | 12.1% | 12.8% | 13.0% | 12.9% |
| 5a | CET1 ratio, considering: - Numerator: corresponds to line 1a - Denominator: corresponds to line 4b | | | | | |
| 6 | Tier I ratio | 14.5% | 13.8% | 14.5% | 14.4% | 14.3% |
| 6a | Tier I ratio, considering: - Numerator: corresponds to line 2a - Denominator: corresponds to line 4b | | | | | |
| 7 | Total Capital Ratio | 16.0% | 15.4% | 16.0% | 15.6% | 15.5% |
| 7a | Total Capital Ratio, considering: - Numerator: corresponds to line 3a - Denominator: corresponds to line 4b | | | | | |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirement | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| 9 | Countercyclical capital buffer requirement | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 10 | Systemic capital buffer requirement | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 11 | Total of bank CET1 specific buffer requirements | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| 12 | CET1 available after meeting the bank's minimum capital requirements | 5.7% | 6.0% | 5.8% | 6.0% | 5.9% |
| 12a | CET1 available after meeting the bank's minimum capital requirements considering Principal Capital as per line 1a | | | | | |
| Leverage Ratio (LR) | | | | | | |
| 13 | Total exposure | 175,886 | 161,847 | 155,057 | 147,670 | 150,386 |
| 13a | Total exposure corresponds to line 13 deducting, as applicable, the amount referring to item XII of the caput of art. 4 of Resolution 229, of May 13, 2022 | | | | | |
| 14 | LR | 0 | 0 | 0 | 0 | 0 |
| 14a | LR considering: i. Numerator: corresponds to line 2a ii. Denominator: corresponds to line 13a | | | | | |
| Liquidity Coverage Ratio (LCR) | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 14,334 | 14,913 | 16,865 | 18,099 | 16,518 |
| 16 | Total net cash outflow | 10,116 | 9,265 | 10,768 | 10,930 | 11,060 |
| 17 | LCR ratio | 141.7% | 161.0% | 156.6% | 165.6% | 149.3% |
| Net Stable Funding Ratio (NSFR)¹ | | | | | | |
| 18 | Total available stable funding (ASF) | | | | | |
| 19 | Total required stable funding (RSF) | | | | | |
| 20 | NSFR ratio | | | | | |

1 - Gradual increase of CET1 buffer Conservation (up to 2.5% from April/22), according to CMN Resolution nº 4.958/21.

2 - Capital conservation buffer requirement is established by the Financial Stability Committee (Comef) and is currently set to zero, according to BACEN nº 43,228/25).

3 - Institutions classified in segment 1 (S1) are subject to compliance with the Systemic Capital Buffer portion, pursuant to CMN Resolution No. 4,553/17).

4 - NSFR information not applicable through segmentation provided for by BACEN No. 3,930.

Total Capital (TC) ended the period at R\$ 14.5 billion, showing an increase of R\$ 716 million compared to the previous quarter's TC, with 90.5% of the TC amount being composed of Tier 1 Capital. Common Equity Tier I Ratio ended the period at R\$ 11.3 billion, showing an increase of R\$ 646 million in relation to the previous quarter, mainly due to the result presented in the period.

2) OV1: Overview of risk-weighted assets (RWA)

For the purposes of calculating the minimum capital requirement, the following is determined: RWA, as defined by CMN Resolution No. 4,958/2021, which is comprised of the sum of risk-weighted assets referring to the credit (RWACPAD), market (RWAMPAD) and operational (RWAOPAD) risks.

| Quarterly Update Prudential Consolidated - R\$ million | | RWA | | Minimum capital |
|---|---|---------------|---------------|-----------------|
| | | Jun-25 | Mar-25 | Jun-25 |
| 1 | Credit Risk in the strictest sense | 66,236 | 64,121 | 5,299 |
| 2 | Of which: determined using the standardized approach | 66,236 | 64,121 | 5,299 |
| 3 | Of which: determined through the basic IRB approach | 0 | 0 | 0 |
| 5 | Of which: determined through the advanced IRB approach | 0 | 0 | 0 |
| 6 | Counterparty Credit Risk (CCR) | 1,866 | 2,879 | 149 |
| 7 | <u>Of which:</u> standardized approach for counterparty credit risk (SA-CCR) | - | - | - |
| 7a | <u>Of which:</u> CEM approach | 870 | 2,431 | 70 |
| 9 | <u>Of which:</u> other CCR | 996 | 449 | 80 |
| 12 | Equity investments in funds – look-through approach | 405 | 411 | 32 |
| 13 | Equity investments in funds – mandate-based approach | 0 | 0 | 0 |
| 14 | Equity investments in funds – fall-back approach | 0 | 0 | 0 |
| 16 | Securitisation exposures in banking book | 345 | 357 | 28 |
| 20 | Market Risk | 930 | 1,029 | 74 |
| 21 | <u>Of which:</u> standardized approach (SA) | 930 | 1,029 | 74 |
| 22 | <u>Of which:</u> internal model approach (IMA) | - | - | - |
| 24 | Operational risk | 9,106 | 9,106 | 728 |
| I | Payments Risk | 55 | 57 | 4 |
| 25 | Values referring to exposures not deducted in the PR calculation | 10,075 | 10,025 | 806 |
| 29 | Total (1+6+12+13+14+16+20+24+I+25) | 89,018 | 87,985 | 7,121 |
| Comments | 1 - The total market risk RWA considers the RWACVA portion in the amount of R\$ 112 millions. | | | |

II. Composition of capital

Below are details on the composition of the Total Capital and eligible instruments, reconciliation with the balance sheet and prudential adjustments.

3) CCA: Main features of regulatory capital instruments

The CCA table is available in Open Data format and on the Investor Relations website (www.bancovotorantim.com.br/ri), Investor Information – Risk and Capital Management menu.

4) CC1: Composition of regulatory capital

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | | Value | Balance Sheet Reference |
|---|---|-------------------|-------------------------|
| Common Equity Tier I: instruments and reserves | | | |
| 1 | Instruments Eligible for the Common Equity Tier I | 8,480,372 | a |
| 2 | Revenue reserves | 5,811,535 | b |
| 3 | Other revenue and other reserve | -360,814 | c |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital) | - | |
| 6 | Common Equity Tier I before regulatory adjustments | 13,931,093 | |
| Common Equity Tier I: prudential adjustments | | | |
| 7 | Prudential adjustments related to the pricing of financial instruments | 1,305.15 | |
| 8 | Goodwill (net of related tax liability) | 270,721 | |
| 9 | Intangible assets | 1,295,417 | g |
| 10 | Tax credits arising from income tax losses and social contribution tax loss carryforwards and those originating from this contribution related to determination periods ended until December 31, 1998 | 1,077,468 | d-e ² |
| 11 | Adjustments related to the market value of derivative financial instruments used to hedge the cash flows of protected items whose mark-to-market adjustments are not recorded in the books. | - | |
| 15 | Actuarial assets related to defined benefit pension funds | - | |
| 16 | Shares or other instruments issued by the bank authorized to compose the Core Capital, acquired directly, indirectly or synthetically | - | |
| 17 | Reciprocal cross-holdings in common equity | - | |
| 18 | Total value of adjustments related to net non-significant investments in the Common Equity Tier I of companies that are similar to non-consolidated financial institutions, insurance companies, reinsurance companies, capitalization companies and sponsored pension fund entities | - | |
| 19 | Total value of adjustments related to net significant investments in the Common Equity Tier I of companies that are similar to non-consolidated financial institutions, insurance companies, reinsurance companies, capitalization companies and sponsored pension fund entities, that exceeds 10% of the amount of the Common Equity Tier I, disregarding specific adjustments | - | |
| 21 | Total value of adjustments related to tax credits arising from temporary differences that depend on the generation of income or future taxable income for their realization, above the limit of 10% of the Common Equity Tier I, disregarding specific deductions | 0 | f-e ³ |
| 22 | Amount that exceeds 15% of the Common Equity Tier I | - | |
| 23 | Of which: arising from net investments in the Common Equity Tier I of companies that are similar to non-consolidated financial institutions, insurance companies, reinsurance companies, capitalization companies and open ended pension entities | - | |
| 25 | Of which: arising from tax credits resulting from temporary differences that depend on the generation of income or future taxable income for their realization | - | |
| 26 | National specific regulatory adjustments | - | |
| 26.a | Deferred permanent assets | - | |
| 26.b | Investment in dependence, financial institution abroad or non-financial entity that is part of the conglomerate, with respect to which the Central Bank of Brazil does not have access to information, data and documents | - | |
| 26.d | Increase of unauthorized capital | - | |
| 26.e | Excess of the amount adjusted of Common Equity Tier I | - | |
| 26.f | Deposit to cover capital deficiency | - | |
| 26.g | Amount of intangible assets established before Resolution No. 4,192 of 2013 comes into effect | - | |
| 26.h | Excess of resources invested on permanent assets | - | |
| 26.i | Total capital detached | - | |
| 26.j | Other residual differences concerning the Common Equity Tier I calculation methodology for regulatory purposes ⁵ | - | |
| 27 | Other residual differences related to the calculation of the Common Equity Tier I for regulatory purposes | - | |
| 28 | Total regulatory deductions from the Common Equity Tier I | 2,644,912 | |
| 29 | Common Equity Tier I | 11,286,182 | |

| Additional Tier I Capital: instruments | | |
|---|---|-------------------|
| 30 | Instruments eligible for the Additional Tier I Capital | 1,600,507 |
| 31 | Of which: classified as equity under applicable accounting standards | - |
| 32 | Of which: classified as liabilities under applicable accounting standards | 1,600,507 |
| 34 | Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital) | - |
| 36 | Additional Tier I Capital before regulatory adjustments | 1,600,507 |
| Additional Tier I Capital: regulatory adjustments | | |
| 37 | Shares or other instruments issued by the bank authorized to compose the Additional Tier I Capital, acquired directly, indirectly or synthetically | - |
| 38 | Reciprocal cross-holdings in additional Tier 1 instruments | - |
| 39 | Total value of adjustments related to net non-significant investments in the Additional Tier I Capital of institutions authorized to operate by the Central Bank of Brazil or by a financial institution abroad outside the scope of regulatory consolidation | - |
| 40 | Total value of adjustments related to net significant investments in the Additional Tier I Capital of institutions authorized to operate by the Central Bank of Brazil or by a financial institution abroad outside the scope of regulatory consolidation | - |
| 41 | National specific regulatory adjustments | - |
| 41.b | Non-controlling interest in Additional Tier I Capital | - |
| 41.c | Other residual differences concerning the Additional Tier I Capital calculation methodology for regulatory purposes | - |
| 42 | Regulatory adjustments applied to the Additional Tier I Capital due to the insufficient Tier II Capital to cover deductions | - |
| 43 | Total regulatory deductions from the Additional Tier I Capital | 0 |
| 44 | Additional Tier I Capital (AT1) | 1,600,507 |
| 45 | Tier I | 12,886,689 |
| Tier II: instruments | | |
| 46 | Instruments eligible for Tier II | 1,348,609 |
| 48 | Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | - |
| 51 | Tier II before regulatory adjustments | 1,348,609 |
| Tier II: regulatory adjustments | | |
| 52 | Shares or other instruments issued by the bank authorized to compose Tier II, acquired directly, indirectly or synthetically | - |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | - |
| 54 | Total value of adjustments related to net non-significant investments in the Tier II and other TLAC liabilities of institutions authorized to operate by the Central Bank of Brazil or by a financial institution abroad outside the scope of regulatory consolidation | - |
| 55 | Total value of adjustments related to net significant investments in the Tier II and other TLAC liabilities of institutions authorized to operate by the Central Bank of Brazil or by a financial institution abroad outside the scope of regulatory consolidation | - |
| 56 | National specific regulatory adjustments | - |
| 56.b | Non-controlling interest in Tier II | - |
| 56.c | Other residual differences concerning Tier II calculation methodology for regulatory purposes | - |
| 57 | Total regulatory deductions from Tier II Capital | - |
| 58 | Tier II | 1,348,609 |
| 59 | Referential Equity (Tier I + Tier II) | 14,235,299 |
| 60 | Total risk-weighted assets | 89,018,048 |
| BIS Ratios and Additional Capital Buffers | | |
| 61 | Common Equity Tier I Ratio | 12.7% |
| 62 | Tier I Ratio | 14.5% |
| 63 | BIS Ratio | 16.0% |
| 64 | Additional Capital Buffers (% of RWA) | 2.5% |
| 65 | Of which: capital conservation buffer requirement | 2.5% |
| 66 | Of which: bank-specific countercyclical buffer requirement | 0.0% |
| 67 | Of which: capital buffer for institutions that are systemically important at global level (G-SIB) | 0.0% |
| 68 | Common Equity Tier 1 capital available after meeting the bank's minimum capital requirements (% of RWA) | 6.0% |
| Amounts below the limit for deduction (non-weighted by risk) | | |
| 72 | Total value, subject to risk weighting, of non-significant investments in the Common Equity Tier I of institutions authorized to operate by the Central Bank of Brazil, non-consolidated overseas financial institutions, companies that are similar to non-consolidated financial institutions, insurance companies, reinsurance companies, capitalization companies and open ended pension entities, as well as non-significant investments in the Additional Tier I, Tier II and other TLAC liabilities of institutions authorized to operate by the Central Bank of Brazil or by a financial institution abroad outside the scope of regulatory consolidation | - |
| 73 | Total value, subject to risk weighting, of significant investments in the Common Equity Tier I of institutions authorized to operate by the Central Bank of Brazil, non-consolidated overseas financial institutions, companies that are similar to non-consolidated financial institutions, insurance companies, reinsurance companies, capitalization companies and sponsored pension fund entities | - |
| 75 | Tax credits arising from temporary differences, not deducted from the Common Equity Tier I | 888,759 |

1 - Includes the prudential adjustment referring to non-controlling interests, as per Art. 5, § 12 of Resolution No. 4,955/2021.

2 - The value is subject to the application of specific rules established in Art. 5, item VII, § 1 and § 2 of Resolution No. 4,955/2021.

3 - The value is subject to the application of specific rules established in Art. 5, item VI, § 1, § 3 and § 4 of Resolution No. 4,955/2021.

4 - The value is subject to the application of specific rules established in Art. 20 of Resolution No. 4,955/2021.

5 - Refere-se ao Ajuste Prudencial mencionado no inc. X do art. 5º da Res. CMN 4,955/2021.

5) CC2: Reconciliation of regulatory capital to balance sheet

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | | Consolidated Balanced Sheet | Prudential Consolidated | Balance Sheet Reference |
|-----------------------------|--|--------------------------------|----------------------------|----------------------------|
| Assets | | | | |
| 1 | Cash and cash equivalents | 1,147 | 1,137 | |
| 2 | Financial assets | 131,672 | 132,083 | |
| 2.1 | Financial assets measured at fair value through profit or loss | 26,092 | 26,049 | |
| 2.1.1 | Securities | 21,219 | 21,174 | |
| 2.1.2 | Derivative financial instruments | 4,806 | 4,808 | |
| 2.1.3 | Other financial assets | 67 | 67 | |
| 2.2 | Financial assets measured at fair value through other comprehensive income | 12,342 | 12,336 | |
| 2.2.1 | Securities | 12,342 | 12,336 | |
| 2.3 | Financial assets measured at amortized cost | 93,238 | 93,698 | |
| 2.3.1 | Deposits at the Central Bank of Brazil | 2,535 | 2,535 | |
| 2.3.2 | Investments in interbank deposits | 495 | 495 | |
| 2.3.3 | Securities | 8,458 | 8,458 | |
| 2.3.4 | Loan operations and other credit-like operations | 74,245 | 74,245 | |
| 2.3.5 | Financial assets with resale agreements | 7,049 | 7,049 | |
| 3 | Other financial assets | 456 | 916 | |
| 3 | Non-financial assets held for sale | 240 | 190 | |
| 4 | Tax assets | 10,923 | 10,863 | |
| 4.1 | Current tax assets | 952 | 936 | |
| 4.2 | Tax credit | 9,971 | 9,927 | |
| 4.2.1 | Tax Credit from Tax Loss and Negative Base | 926 | 914 | d |
| 4.2.2 | Tax Credit from Temporary Differences (except ECL) | 1,034 | 1,002 | f |
| 4.2.3 | Tax Credit from Temporary Differences on ECL | 8,011 | 8,011 | |
| 4 | Investments in subsidiaries, associates, and joint ventures | 95 | 878 | |
| 5 | Property and equipment | | | |
| 6 | Intangible assets and goodwill | 1,552 | 1,497 | g |
| 7 | Other assets | 1,251 | 1,190 | |
| 8 | Total assets | 147,001 | 147,959 | |
| Liabilities | | | | |
| 9 | Financial liabilities measured at fair value through profit or loss | 11,835 | 11,835 | |
| 9.1 | Derivative financial instruments | 5,585 | 5,585 | |
| 9.2 | Other financial liabilities | 6,250 | 6,250 | |
| 10 | Financial liabilities measured at amortized cost | 118,449 | 119,503 | |
| 10.1 | Financial liabilities with repurchase agreements | 25,619 | 26,100 | |
| 10.2 | Deposits | 21,655 | 22,228 | |
| | Borrowings and onlendings | | | |
| 10.4 | Issued securities | 52,133 | 52,133 | |
| 10.5 | Subordinated liabilities | 3,431 | 3,431 | |
| 10.5.1 | Instruments eligible for Tier II issued before Resolution 4,192 | 0 | 0 | i |
| 10.5.2 | Other subordinated debts | 0 | 0 | |
| 10.5.3 | Capital-eligible debt instruments | 3,431 | 3,431 | h |
| 10.6 | Financial liabilities associated with transferred financial assets | 6,762 | 6,762 | |
| 10.7 | Other financial liabilities | 3,528 | 3,528 | |
| 11 | Expected loss provision | 481 | 481 | |
| 12 | Tax liabilities | 312 | 266 | e |
| 13 | Provisions for contingencies | 483 | 483 | |
| 14 | Other liabilities | 2,042 | 1,995 | |
| 15 | Total liabilities | 133,602 | 134,563 | |
| Stockholders' equity | | | | |
| 16 | Share capital | 8,480 | 8,480 | |
| 16.1 | of which: amount eligible for Common Equity Tier 1 | 8,480 | 8,480 | a |
| 16.2 | of which: amount eligible for Additional Tier 1 | 0 | 0 | |
| 17 | Capital reserves | 372 | 372 | b |
| 18 | Profit reserves | 5,114 | 5,439 | b |
| | Other comprehensive income | | | c |
| 20 | Retained earnings or losses | -1,401 | -1,425 | c |
| 21 | Treasury shares | 0 | 0 | c |
| 22 | Non-controlling interests (1) | 647 | 647 | a |
| 23 | Total liabilities and equity | 147,001 | 147,959 | |

III. Macroprudential Indicators

6) CCyB1: Geographical distribution of credit risk exposures considered in the calculation of the Countercyclical Capital Buffer

The following table details the geographic distribution of credit risk exposures considered in the calculation of the Countercyclical ACP, in accordance with Circular No. 3,769/2015:

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| Geographical breakdown | ACCP _i | Exposure values and/or risk- weighted assets (RWA) used in the computation of the countercyclical capital buffer | | Bank-specific countercyclical capital buffer rate | Countercyclical capital buffer amount |
|------------------------|-------------------|--|----------------------|---|---------------------------------------|
| | | Amount of credit risk exposure to the non-banking private sector | RWACP _{rNB} | | |
| Brazil | 0% | 157.700 | 75.372 | | - |
| Bahamas | 0% | 572 | 422 | | - |
| Luxembourg | 0% | 970 | 731 | | - |
| Sum | | 159.242 | 76.525 | | |
| Total | | 159.242 | 76.525 | - | - |

The Financial Stability Committee maintained the Additional Countercyclical Value of Principal Capital related to Brazil (ACCPBrasil) at 0%, pursuant to BACEN Notice nº 43,228/25

IV. Leverage ratio

Circular Letter No. 3,748/2015 sets out the methodology for calculating the Leverage Ratio (LR), which is in line with the recommendations contained in the Basel III documents. The aim of this indicator is to improve financial institutions' ability to absorb shocks from the financial system itself or from other sectors of the economy, enabling financial stability to be maintained. The Leverage Ratio (RA) is defined by the ratio of Level I on Institution's Total Exposure:

$$RA = \frac{\text{Tier I}}{\text{Total exposure}}$$

- Tier I Ratio: corresponds to the sum of Common Equity Tier I and Complementary Capital, as defined in CMN Resolution No. 4,955/2021;
- Total exposure: it is determined by accounting information net of allowances, advances received, and unearned income, and without the deduction of any type of mitigator, as defined by Circular Letter No. 3,748/2015.

The minimum limit of the Leverage Ratio (LR) is 3%, according to CMN Resolution No. 4,615/2017 issued by the National Monetary Council.

7) LR1: Comparison between information of the FSs and the information used to calculate the Leverage Ratio (LR)

| Half-yearly Update Prudential Consolidated - R\$ million | | Jun-25 |
|---|---|----------------|
| 1 | Total consolidated assets as published financial statements | 21,655 |
| 2 | Adjustment from differences of consolidation | 573 |
| 1+2 | Total assets of the individual balance sheet or of the regulatory consolidation, in the case of Leverage Ratio on a consolidated basis | 22,228 |
| 4 | Adjustments for derivative financial instruments | 54 |
| 5 | Adjustment for securities financing transactions (ie repos and similar secured lending) | 27,045 |
| 6 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 5,125 |
| 7 | Other adjustments | 121,434 |
| 8 | Total Exposure | 175,886 |

8) LR2: Detailed information on the Leverage Ratio

| Quarterly Update Prudential Consolidated - R\$ million | | Jun-25 | Mar-25 |
|---|--|----------------|----------------|
| | Items shown in the Balance Sheet | | |
| 1 | Balance sheet items except derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions | 136,948 | 129,222 |
| 2 | Adjustments for equity items deducted in the calculation of Tier I | 2,715 | -3,098 |
| 3 | Total exposure shown in the Balance Sheet | 134,233 | 126,124 |
| | Transactions using Derivative Financial Instruments | | |
| 4 | Replacement value for derivatives transactions | 1,779 | 1,964 |
| 5 | Potential future gains from derivatives transactions | 54 | 1,515 |
| 7 | Adjustment for collateral in derivatives transactions | - | - |
| 8 | Adjustment related to the deduction of the exposure because of the qualified central counterparty (QCCP) in derivative transactions on behalf of clients in which there is no contractual obligation to reimburse due to bankruptcy or default of the entities responsible for the settlement and compensation of transactions | - | - |
| 9 | Reference value for credit derivatives | - | 17.43 |
| 10 | Adjustment of reference value calculated for credit derivatives | - | - |
| 11 | Total exposure for derivative financial instruments | 1,833 | 3,497 |
| | Repurchase Transactions and Securities Lending (TVM) | | |
| 12 | Investments in repurchase transactions and securities lending | 663 | 1,304 |
| 13 | Adjustment for repurchases for settlement and creditors of securities lending | - | - |
| 14 | Amount of counterparty credit risk | 34,032 | 25,885 |
| 15 | Amount of counterparty credit risk in transactions as intermediary | - | - |
| 16 | Total exposure for repurchase transactions and securities lending | 34,695 | 27,189 |
| | Off-balance sheet items | | |
| 17 | Reference value of off-balance sheet transactions | 12,235 | 12,014 |
| 18 | Adjustment for application of FCC specific to off-balance sheet transactions | -7,110 | -6,976 |
| 19 | Total off-balance sheet exposure | 5,125 | 5,037 |
| | Capital and Total Exposure | | |
| 20 | Tier I | 12,887 | 12,184 |
| 21 | Total Exposure | 175,886 | 161,847 |
| | Leverage Ratio | | |
| 22 | Basel III Leverage Ratio | 7.3% | 7.5% |

V. Liquidity risk

9) LIQ1: Liquidity Coverage Ratio (LCR)

BACEN Circular Letter No. 3,749/2015 establishes the methodology for calculating the Liquidity Coverage Ratio (LCR). This Circular Letter is in line with the recommendations contained in the Basel III documents, published with the aim of showing that large financial institutions have high liquidity resources to withstand a scenario of standardized month-long acute financial stress, through pre-established criteria in the regulations. Resolution No. 4,401/2015, on the other hand, establishes the minimum limits and conditions for its observance.

The LCR, as defined by the Circular Letter, is the ratio between the stocks of high-quality liquid assets (HQLA) and the total net cash outflows planned for a 30-day period.

In accordance with Circular Letter No. 3.905/2018, the Institution started to send to the Brazilian Central Bank the calculation of the LCR referring to the last business day of each month, in the specific layout for institutions in the S2 segment. It is worth emphasizing that, in the management controls, the Institution maintained the daily calculation of the index internally, using the same weights used by institutions in the S1 segment, ensuring timely monitoring of the metric.

The Institution has risk appetite for the LCR, which consists of comparing the current LCR and the projection of the index for the next six months with a pre-established minimum index. Additionally, it is important to emphasize that the Bank has a credit facility at Banco do Brasil since 2009, which represents a significant liquidity reserve and that has never been used.

| | | Total unweighted value | Total weighted value |
|---|--|--|----------------------|
| | | <i>Base Date: Jun-25</i> | |
| | | <i>Quarterly Update</i> | |
| | | <i>Prudential Consolidated - R\$ million</i> | |
| High Quality Liquidity Assets (HQLA) | | | |
| 1 | Total High Quality Liquid Assets (HQLA) | | 14,334 |
| Cash Outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 1,219 | 168 |
| 3 | Stable deposits | - | - |
| 4 | Less stable deposits | 1,219 | 168 |
| 5 | Unsecured wholesale funding, of which: | 15,387 | 9,341 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 13,882 | 7,836 |
| 8 | Unsecured debt | 1,505 | 1,505 |
| 9 | Secured wholesale funding | - | 3,992 |
| 10 | Additional requirements, of which: | 4,491 | 371 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 154 | 154 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 4,337 | 217 |
| 14 | Other contractual funding obligations | 1,467 | 1,467 |
| 15 | Other contingent funding obligations | 7,969 | 197 |
| 16 | Total Cash Outflows | 30,532 | 15,535 |
| Cash Inflows | | | |
| 17 | Secured lending (eg reverse repos) | 2,623 | 1,027 |
| 18 | Inflows from fully performing exposures | 3,417 | 1,979 |
| 19 | Other cash inflows | 2,513 | 2,413 |
| 20 | TOTAL CASH INFLOWS | 8,553 | 5,419 |
| Adjusted Total value | | | |
| 21 | Total HQLA | | 14,334 |
| 22 | Total net cash outflows | | 10,116 |
| 23 | Liquidity Coverage Ratio (%) | | 141.7% |
| Comments | Considered the simple average of the closing dates for the months of April, May and June 2025. | | |

VI. Credit risk

10) CR1: Credit quality of exposures

| | | a | b | c | d | f | g |
|--|-------------------------------|--|--|--|---|---|-------------------|
| | | Gross Value: | | Provisions, advances and income to be appropriated | Provisions, advances and income to be appropriated, of which: RWACPAD | Provisions, advances and income to be appropriated, of which: RWACIRB | Total Net (a+b-c) |
| | | Exposures characterized as defaulted loans | Exposures not characterized as defaulted loans | | | | |
| <i>Base Date: Jun-25</i> | | | | | | | |
| <i>Half-yearly Update</i> | | | | | | | |
| <i>Prudential Consolidated - R\$ million</i> | | | | | | | |
| 1 | Loans | 6.978 | 69.350 | 8.859 | 8.859 | - | 67.468 |
| 2 | Debt Securities | 243 | 23.611 | 146 | 146 | - | 23.710 |
| 2a | in which: Sovereigns | - | 15.114 | - | - | - | 15.114 |
| 2b | in which: Other Debts | 243 | 8.497 | 146 | 146 | - | 8.597 |
| 3 | Off - balance sheet exposures | 1.280 | 11.406 | 451 | 451 | - | 12.235 |
| 4 | Total | 8.502 | 104.366 | 9.456 | 9.456 | - | 103.414 |

11) CR2: Changes in Stock of defaulted loans and debts securities

| | | (a) Total |
|--|--|--------------|
| <i>Base Date: Jun-25</i> | | |
| <i>Half-yearly Update</i> | | |
| <i>Prudential Consolidated - R\$ million</i> | | |
| 1 | Defaulted loans and debt securities at end of the previous reporting period ¹ | 1.333 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 8.629 |
| 3 | Amount returned to non-defaulted status | -159 |
| 4 | Amount written off | -3 |
| 5 | Other changes | -1.298 |
| 6 | Defaulted loans and debt securities at end of the reporting period | 8.502 |

1 - Refers to the closing of the previous semester

12) CR3: Overview of credit risk mitigation techniques

| | | Unsecured Exposures ¹ | Secured Exposures ² | Exposures secured by collateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
|--|-----------------------|----------------------------------|--------------------------------|---------------------------------|---|---|
| <i>Base Date: Jun-25</i> | | | | | | |
| <i>Half-yearly Update</i> | | | | | | |
| <i>Prudential Consolidated - R\$ million</i> | | | | | | |
| 1 | Loans | 66.984 | 484 | 484 | - | - |
| 2 | Debt securities | 23.175 | 535,8 | 535,8 | - | - |
| I | in which: Sovereigns | 6.010 | 204 | 204 | - | - |
| II | in which: Other Debts | 35.473 | 97,63 | 97,63 | - | - |
| 3 | Total | 131.642 | 1.322 | 1.322 | - | - |
| 4 | Of which defaulted | 2.576 | - | - | - | - |

1 - The exposure amount less the advances received, provisions and unearned income is considered, according to the instructions provided in the Layout of the Tables of the Pillar 3 Report - Banco Central do Brasil website

2 - The mitigating instruments contemplated in this table are those foreseen in BACEN No. 3,809

13) CR4: Standardized approach – exposures and effects of credit risk mitigation

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | Asset classes | Exposures before CCF and mitigation | | Exposures post-CCF and mitigation | | RWA and RWA density | |
|-----------|---|-------------------------------------|-------------------------------|-----------------------------------|-------------------------------|---------------------|-------------------------------------|
| | | On- balance sheet amount (a) | Off- balance sheet amount (b) | On- balance sheet amount (c) | Off- balance sheet amount (d) | RWA (e) | Off- balance sheet amount [e/(c+d)] |
| 1 | Sovereigns and their central banks | 40.660,28 | - | 40.660,28 | - | - | 0% |
| 2 | Non-central government public sector entities | - | - | - | - | - | 0% |
| 3 | Multilateral development banks | - | - | - | - | - | 0% |
| 4 | Banks and other Financial Institutions authorized by Brazil Central Bank | 7.187,91 | - | 5.658,50 | - | 1.368,28 | 24% |
| 5 | Bonds with specific characteristics (covered bonds) | | | | | | |
| 6 | Corporates | 24.248,8 | - | 21.469,1 | - | 18.882,5 | 88% |
| 6,1 | Of which: Specialized financing | - | - | - | - | - | 0% |
| 6,2 | Of which: others | 24.249 | - | 21.469 | - | 18.882 | 88% |
| 7 | Equity interests and subordinated debt instruments | 2.368,37 | - | 2.368,37 | - | 1.254,32 | 53% |
| 8 | Retail displays | 61.141,37 | - | 58.385,28 | - | 42.431,56 | 73% |
| 9 | Exposures guaranteed by real estate | 0,39 | - | 0,39 | - | 0,08 | 20% |
| 9,1 | Of which: secured by residential properties, on which compliance with the financial obligations associated with the exposures is not dependent of the cash flows generated by properties. | - | - | - | - | - | 0% |
| 9,2 | Of which: secured by residential properties, on which compliance with financial obligations associated with exposures is dependent of the cash flows generated by properties. | - | - | - | - | - | 0% |
| 9,3 | Of which: secured by non-residential properties, in which compliance with the financial obligations associated with the exposures is not dependent on the cash flows generated by the properties. | 0,39 | - | 0,39 | - | 0,08 | 20% |
| 9,4 | Of which: secured by non-residential properties in which compliance with the financial obligations associated with the exposures is dependent on the cash flows generated by properties. | - | - | - | - | - | 0% |
| 9,5 | Of which: relating to real estate developments. | - | - | - | - | - | 0% |
| 10 | Defaulted loans | 1.248,23 | - | 679,53 | - | 909,33 | 134% |
| 11 | Other assets | 1.023,72 | 1.105,74 | 1.022,15 | 1.105,74 | 1.389,67 | 65% |
| 12 | Total | 137.879 | 1.106 | 130.244 | 1.106 | 66.236 | 50% |

14) CR5: Standardized Approach – exposures by asset classes and risk weights

The tables are also available in Open Data format and on the Investor Relations website (www.bancovotorantim.com.br/ri), Investor Information – Risk and Capital Management menu.

Data-Base: Jun/25
 Atualização Semestral
 Consolidado Prudencial - Em R\$ milhões

| | | Fator de ponderação de risco (FPR) | | | | | | | | | | |
|----|--|------------------------------------|--------|-------|--------|--|--|---------------------------------|--------|---------------------------------|--------|---------------------------------|
| | Categorias | 0% | 20% | 50% | 100% | 150% | Outros | Total das exposições de crédito | | | | |
| 1 | Governos centrais e respectivos bancos centrais | 40.660 | - | - | - | - | - | #### | | | | |
| | Categorias | 20% | 50% | 100% | 150% | Outros | Total das exposições de crédito (após FCC e mitigação) | | | | | |
| 2 | Estados, Municípios, Distrito Federal, entes subnacionais equivalentes no exterior | - | - | - | - | - | - | | | | | |
| | Categorias | 0% | 20% | 30% | 50% | 100% | Outros | Total das exposições de crédito | | | | |
| 3 | Organismos multilaterais e Entidades Multilaterais de Desenvolvimento (EMD) | - | - | - | - | - | - | - | | | | |
| | Categorias | 20% | 30% | 40% | 50% | 75% | 100% | 150% | Outros | Total das exposições de crédito | | |
| 4 | Instituições financeiras e demais autorizadas pelo Banco Central do Brasil | 1.875 | - | 3.317 | - | 47 | 420 | - | - | #### | | |
| | Categorias | 10% | 15% | 20% | 25% | 35% | 50% | 100% | Outros | Total das exposições de crédito | | |
| 5 | Títulos com características específicas (covered bonds) | - | - | - | - | - | - | - | - | - | | |
| | Categorias | 20% | 50% | 65% | 75% | 80% | 85% | 100% | 130% | 150% | Outros | Total das exposições de crédito |
| 6 | Pessoas jurídicas não financeiras | - | - | 5.972 | - | - | 619 | #### | - | - | 202 | #### |
| I | das quais: financiamentos especializados | - | - | - | - | - | - | - | - | - | - | - |
| II | das quais: outros | - | - | 5.972 | - | - | 619 | #### | - | - | 202 | #### |
| | Categorias | 100% | 150% | 250% | 400% | Outros | Total das exposições de crédito (após FCC e mitigação) | | | | | |
| 7 | Participações societárias e instrumentos de dívida subordinada | 1.566 | - | - | - | 802 | 2.368 | | | | | |
| | Categorias | 45% | 75% | 100% | Outros | Total das exposições de crédito (após FCC e mitigação) | | | | | | |
| 8 | Exposições de varejo | 4.533 | 53.839 | - | 13 | 58.385 | | | | | | |

| | Categorias | 0% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 60% | 65% | 70% | 75% | 85% | 90% | 100% | 105% | 110% | 150% | Outros | Total das exposições de crédito (após FCC e mitigação) |
|-------|--|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|--------|--|
| 9 | Exposições garantidas por imóveis | - | 0,4 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0,4 |
| III | Das quais: garantidas por imóveis residenciais, em que o cumprimento das obrigações financeiras associadas às exposições não seja dependente dos fluxos de caixa gerados pelos imóveis. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III.a | Das quais: apuradas diretamente a partir dos valores dos empréstimos e financiamentos sem interferência e utilização de FPR médios ponderados, cada um deles obtido da combinação do FPR associado ao imóvel dado em garantia e do FPR do tomador do empréstimo. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III.b | Das quais: outras | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IV | Das quais: garantidas por imóveis residenciais, em que o cumprimento das obrigações financeiras associadas às exposições seja dependente dos fluxos de caixa gerados pelos imóveis. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| V | Das quais: garantidas por imóveis não residenciais, em que o cumprimento das obrigações financeiras associadas às exposições não seja dependente dos fluxos de caixa gerados pelos imóveis. | - | 0,4 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0,4 |
| V.a | Das quais: apuradas diretamente a partir dos valores dos empréstimos e financiamentos sem interferência e utilização de FPR médios ponderados, cada um deles obtido da combinação do FPR associado ao imóvel dado em garantia e do FPR do tomador do empréstimo. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| V.b | Das quais: outras | - | 0,4 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0,4 |
| VI | Das quais: garantidas por imóveis não residenciais em que o cumprimento das obrigações financeiras associadas às exposições seja dependente dos fluxos de caixa gerados pelos imóveis. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VII | Das quais: relativas a empreendimentos imobiliários | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

| | Categorias | 50% | 100% | 150% | Outros | Total das exposições de crédito (após FCC e mitigação) |
|----|----------------------|-----|------|------|--------|--|
| 10 | Ativos Problemáticos | - | 212 | 460 | 8 | 680 |

| | Categorias | 0% | 20% | 100% | 1250% | Outros | Total das exposições de crédito (após FCC e mitigação) |
|----|---------------|----|-----|------|-------|--------|--|
| 11 | Outros Ativos | - | 969 | 0 | - | 1.159 | 2.128 |

Exposures and FCC applied to off-balance sheet exposures

| | Risk Weighting Factor (FPR) | a | b | c | d |
|----|-----------------------------|--|--|--------------------------------|---|
| | | Exposures accounted for in the balance sheet | Off-balance sheet exposures (before FCC) | Average FCC* (weighted by FPR) | Total credit exposures (after FCC and mitigation) |
| 1 | Less than 40% | 43.505 | - | - | 43.505 |
| 2 | 40% - 70% | 13.822 | - | - | 13.822 |
| 3 | 75% | 53.886 | - | - | 53.886 |
| 4 | 80% - 85% | 619 | - | - | 619 |
| 5 | 90% - 100% | 17.952 | 1.106 | 100% | 19.058 |
| 6 | 105% - 130% | - | - | - | - |
| 7 | 150% | 460 | - | - | 460 |
| 8 | 250% | 24 | - | - | 24 |
| 9 | 400% | - | - | - | - |
| 10 | 1250% | - | - | - | - |
| 11 | Total Exposure | 130.268 | 1.106 | 100% | 131.374 |

* The weights are exposures not accounted for in the balance sheet, before the application of the respective FCC.

VII. Counterpart's Credit Risk

15) CCR1: Analysis of CCR exposures by approach

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | | Replacement cost | Potential future exposure | Multiplier applied to the calculation of EAD | EAD post mitigation | RWA |
|-----|--|------------------|---------------------------|--|---------------------|--------------|
| 1 | SA-CCR Approach | - | - | 1.4 | - | - |
| 1.1 | CEM Approach | 1.815 | 71 | | 1.042 | 719 |
| 3 | Simple Approach for CCR mitigation (for SFTs and asset loans) | | | | - | - |
| 4 | Comprehensive Approach for CCR mitigation (for SFTs and asset loans) | | | | 1.950 | 996 |
| 6 | Total | | | | | 1.715 |

16) CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | Counterpart | Risk weight (FPR) | | | | | | | | | i |
|---|--|-------------------|----------|------------|----------|------------|-----------|------------|----------|--------------|--------------|
| | | a | b | c | d | e | e1 | f | g | h | |
| | | 0% | 10% | 20% | 50% | 75% | 85% | 100% | 150% | Others | Total |
| 1 | Sovereigns | 44 | - | - | - | - | - | - | - | - | 44 |
| 2 | Non-central government public sector entities | - | - | - | - | - | - | - | - | - | - |
| 3 | Multilateral development banks | - | - | - | - | - | - | - | - | - | - |
| 4 | Banks and other Financial Institutions authorized by Brazil Central Bank | - | - | 302 | - | - | - | - | - | 1.373 | 1.675 |
| 5 | Corporates | - | - | - | - | 403 | 19 | 789 | - | - | 1.210 |
| 6 | Regulatory retail portfolios | - | - | - | - | - | - | - | 8 | 55 | 63 |
| 7 | Other Counterparties | - | - | - | - | - | - | - | - | - | - |
| 8 | Total | 44 | - | 302 | - | 403 | 19 | 789 | 8 | 1.428 | 2.993 |

17) CCR5: Financial collateral associated with counterparty's credit risk exposures

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | Collateral | Collateral used in derivative transactions | | | | Collateral used in SFTs and asset loans | |
|---|--------------------------|--|--------------|---------------------------------|--------------|---|---------------------------------|
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | | Segregated | Unsegregated | Segregated | Unsegregated | | |
| 1 | Cash - domestic currency | - | - | - | - | 25.095 | - |
| 2 | Cash - other currencies | - | - | - | - | - | - |
| 3 | Domestic sovereign debt | 21 | - | - | - | 7.650 | - |
| 4 | Government agency debt | - | - | - | - | - | - |
| 5 | Corporate bonds | - | - | - | - | - | - |
| 6 | Equity securities | - | - | - | - | - | - |
| 7 | Others | - | - | - | - | - | - |
| | Total | 21 | - | - | - | 32.745 | - |

18) CCR6: Information on counterparty's credit risk associated with credit derivatives

| Base Date: Jun-25 Half-yearly Update Prudential Consolidated - R\$ million | | Protection bought | Protection sold |
|--|----------------------------------|-------------------|-----------------|
| 1 | Notionals | | |
| 2 | Single-name credit default swaps | 355 | - |
| 3 | Index credit default swaps | - | - |
| 4 | Total return swaps | - | - |
| 5 | Total notionals | 355 | - |
| 6 | Fair values | - 0.7 | - |
| 7 | Positive fair value (asset) | 0.6 | - |
| 8 | Negative fair value (liability) | - 1 | - |

19) CCR8: CCR associated with Exposures to central counterparties

| Base Date: Jun-25 Half-yearly Update Prudential Consolidated - R\$ million | | Exposure after mitigation | RWA |
|--|---|---------------------------|------------|
| 1 | Exposures to qualifying CCPs (QCCPs total) | | 152 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which | 18 | 0 |
| 3 | (i) over-the-counter (OTC) derivatives | 18 | 0 |
| 4 | (ii) Exchange-traded derivatives | - | - |
| 5 | (iii) Securities financing transactions | - | - |
| I | (iv) Netting sets where cross-product netting has been approved | - | - |
| 7 | Segregated initial margin | - | |
| 8 | Non-segregated initial margin | 2.237 | 151 |
| 9 | Pre-funded default fund contributions | - | - |
| 11 | Exposures to non-QCCPs (total) | | |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | - | - |
| 13 | (i) over-the-counter (OTC) derivatives | - | - |
| 14 | (ii) Exchange-traded derivatives | - | - |
| 15 | (iii) Securities financing transactions | - | - |
| II | (iv) Netting sets where cross-product netting has been approved | - | - |
| 17 | Segregated initial margin | - | |
| 18 | Non-segregated initial margin | - | - |
| 19 | Pre-funded default fund contributions | - | - |

VIII. Securitization

20) SEC1: Securitization exposures classified in the banking book

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | | Bank acts as originator | | | Bank acts as sponsor | | | Banks acts as investor | | |
|----------|-------------------------------------|-------------------------|-----------|-----------|----------------------|-----------|-----------|------------------------|-----------|--------------|
| | | Traditional | Synthetic | Sub-total | Traditional | Synthetic | Sub-total | Traditional | Synthetic | Sub-total |
| 1 | Retail (total), of which: | - | - | - | - | - | - | - | - | - |
| 2 | residential mortgage | - | - | - | - | - | - | - | - | - |
| 3 | credit card | - | - | - | - | - | - | - | - | - |
| 4 | other | - | - | - | - | - | - | - | - | - |
| 5 | re-securitisation | - | - | - | - | - | - | - | - | - |
| 6 | Wholesale (total), of which: | - | - | - | - | - | - | 1.299 | - | 1.299 |
| 7 | loans to corporates | - | - | - | - | - | - | 153 | - | 153 |
| 8 | commercial mortgage | - | - | - | - | - | - | - | - | - |
| 9 | lease and receivables | - | - | - | - | - | - | 1.143 | - | 1.143 |
| 10 | other | - | - | - | - | - | - | 3 | - | 3 |
| 11 | re-securitisation | - | - | - | - | - | - | - | - | - |

21) SEC2: Securitization exposures classified in the trading portfolio

There was no exposure for the reference base date.

22) SEC3: Securitization exposures in the banking book and capital requirements – institution as originator or sponsor.

There was no exposure for the reference base date.

23) SEC4: Securitization exposures in the banking book and capital requirements – institution as investor

Base Date: Jun-25
Half-yearly Update
Prudential Consolidated - R\$ million

| | | Exposure values (by RW bands) | | | | | Exposure values | | RWA | | Capital charge after cap | |
|----------|--|-------------------------------|-----------------|------------------|---------------------|-------|---------------------|-------|---------------------|-------|--------------------------|-------|
| | | ≤20% | 20% < FPR < 50% | 50% ≤ FPR < 100% | 100% ≤ FPR < 1.250% | 1250% | Regulatory Approach | 1250% | Regulatory Approach | 1250% | Regulatory Approach | 1250% |
| 1 | Total exposures | - | 1.299 | - | - | - | 1.299 | - | 345 | - | 28 | - |
| 2 | Traditional securitisation, of which: | - | 1.299 | - | - | - | 1.299 | - | 345 | - | 28 | - |
| 3 | Securitisation: | - | 1.299 | - | - | - | 1.299 | - | 345 | - | 28 | - |
| 4 | retail underlying assets | - | - | - | - | - | - | - | - | - | - | - |
| 6 | non-retail underlying assets | - | 1.299 | - | - | - | 1.299 | - | 345 | - | 28 | - |
| 8 | Re-securitisation: | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Synthetic securitisation, of which: | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Securitisation: | - | - | - | - | - | - | - | - | - | - | - |
| 11 | retail underlying assets | - | - | - | - | - | - | - | - | - | - | - |
| 12 | non-retail underlying assets | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Re-securitisation: | - | - | - | - | - | - | - | - | - | - | - |

IX. Market risk management

It is the aim of market risk control to provide support for the management of the business, establish the processes and implement the tools required for assessing and controlling market risks, enabling the measurement and follow-up of the risk appetite levels defined by Senior Management.

24) MR1: Market Risk under Standardized Approach

Base Date: Jun-25
 Quarterly Update
 Prudential Consolidated - R\$ million

| | Risk factors | RWA _{MPAD} |
|----------|--|---------------------|
| 1 | Interest rate | 511 |
| 1a | Fixed Rate in Reais (RWA _{JUR1}) | 133 |
| 1b | Foreign Currency Coupon (RWA _{JUR2}) | 26 |
| 1c | Price Index Coupon (RWA _{JUR3}) | 352 |
| 1d | Interest Rate Coupon (RWA _{JUR4}) | - |
| 2 | Shares (RWA _{ACS}) | 30 |
| 3 | Foreign exchange (RWA _{CAM}) | 260 |
| 4 | Commodity (RWA _{COM}) | - |
| 5 | RWA _{DRC} | 17 |
| 6 | RWA _{CVA} | 112 |
| 9 | Total | 930 |