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Company Information / Capital Breakdown

Number of shares (thousand)	Current Quarter 09/30/2024
Paid-in Capital	
Common shares	98,700
Preferred shares	0
Total	98,700
Treasury shares	
Common shares	0
Preferred shares	0
Total	0

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Individual Interim Financial Statements / Balance Sheet - Assets**(In thousands of reais)**

Account Code	Account Description	Current Quarter 09/30/2024	Prior Year 12/31/2023
1	Total Assets	70,559,240	65,731,260
1.01	Cash and Cash Equivalents	3,692,065	3,360,637
1.01.01	Cash	132,067	119,932
1.01.02	Liquidity Investments	3,559,998	3,240,705
1.01.02.01	Open Market Investments	3,559,998	3,240,705
1.02	Financial Assets	62,520,415	57,819,252
1.02.01	Compulsory Deposit with Central Bank of Brazil	909,379	808,851
1.02.02	Financial Assets Measured at Fair Value through Profit or Loss	79,625	5,660
1.02.02.02	Derivatives	79,625	5,660
1.02.03	Financial Assets Measured at Fair Value through Other Comprehensive Income	43,667,860	40,658,363
1.02.03.01	Securities	43,667,860	40,658,363
1.02.04	Financial Assets at Amortized Cost	17,863,551	16,346,378
1.02.04.01	Interbank Deposit Investments	653,914	1,835,937
1.02.04.03	Securities	1,329,879	731,294
1.02.04.04	Loans	14,414,115	12,753,527
1.02.04.05	Allowance for Loan Losses Associated with Credit Risk	-591,749	-714,080
1.02.04.08	Other Financial Assets	2,057,392	1,739,700
1.03	Taxes	3,912,574	4,163,752
1.03.03	Others	3,912,574	4,163,752
1.03.03.01	Tax Credit	3,347,956	3,488,977
1.03.03.02	Taxes and Contributions to be Offset	564,618	674,775
1.05	Investments	1,275	1,261
1.05.05	Other Investments	1,275	1,261
1.06	Property and Equipment	320,721	313,616
1.06.01	Properties in Use	731,072	714,581
1.06.03	Accumulated Depreciation	-410,351	-400,965
1.07	Intangible Assets	112,190	72,742
1.07.01	Intangibles	121,776	72,742
1.07.03	Accumulated Amortization	-9,586	0

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Individual Interim Financial Statements / Balance Sheet - Liabilities**(In thousands of reais)**

Account Code	Account Description	Current Quarter 09/30/2024	Prior Year 12/31/2023
2	Total Liabilities	70,559,240	65,731,260
2.02	Financial Liabilities at Amortized Cost	45,981,587	42,599,820
2.02.01	Deposits	16,644,147	15,065,129
2.02.01.01	Time Deposits	10,828,745	9,802,570
2.02.01.02	Demand Deposits	3,160,390	2,909,392
2.02.01.03	Savings Deposits	1,242,342	1,124,660
2.02.01.04	Interbank Deposits	1,412,670	1,228,507
2.02.02	Open Market Funding	4,425,378	3,426,188
2.02.02.01	Open Market Funding	4,425,378	3,426,188
2.02.03	Financial Market Resources	132,803	44,828
2.02.04	Other Funding	24,779,259	24,063,675
2.02.04.01	Funds from Acceptance and Issue of Securities	120,878	10,906
2.02.04.02	Borrowings	480,490	436,432
2.02.04.03	Domestic Onlending - Official Institutions	630,412	648,871
2.02.04.04	Foreign Onlending	1,788,684	1,636,541
2.02.04.05	Obligations for Financial and Development Funds	17,399,472	16,893,749
2.02.04.06	Debt Instruments Eligible to Capital	790,489	957,156
2.02.04.07	Subordinated Debts Eligible to Capital	3,568,834	3,366,428
2.02.04.08	Other Financial Instruments	0	113,592
2.03	Provisions	8,113,836	8,095,302
2.03.01	Provision for Financial Guarantees Provided	3,641,773	3,326,756
2.03.02	Actuarial Liabilities	2,530,236	2,962,355
2.03.03	Provision for Contingencies	1,128,319	1,191,363
2.03.04	Accrued Liabilities	813,508	614,828
2.04	Tax Liabilities	434,796	436,589
2.05	Other Liabilities	2,469,632	3,890,958
2.07	Equity	13,559,389	10,708,591
2.07.01	Paid-in Capital	11,648,938	8,772,600
2.07.03	Revaluation Reserves	13,119	13,167
2.07.04	Income Reserves	2,315,428	2,833,850
2.07.04.01	Legal Reserve	783,099	732,093
2.07.04.02	Statutory Reserve	1,403,350	2,101,757
2.07.04.05	Retained Profits Reserve	128,979	0
2.07.05	Retained Earnings/Accumulated Losses	412,396	0
2.07.08	Other Comprehensive Income	-830,492	-911,026

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Individual Interim Financial Statements / Income Statement**(In thousands of reais)**

Account Code	Account Description	Current Quarter	YTD – Current	Same Quarter of	YTD - Prior
		07/01/2024 to 09/30/2024	Year 01/01/2024 to 09/30/2024	Prior Year 07/01/2023 to 09/30/2023	Year 01/01/2023 to 09/30/2023
3.01	Income from Financial Intermediation	1,969,595	5,948,594	2,369,126	6,662,226
3.01.01	Loans	656,091	1,974,563	899,248	2,415,673
3.01.02	Gain (Loss) on Securities Transactions	1,287,707	3,718,275	1,426,417	4,318,161
3.01.03	Gain (Loss) on Derivative Financial Instruments	1,684	136,985	7,370	-134,072
3.01.04	Foreign Exchange Gains (Losses)	19,592	100,586	30,004	44,982
3.01.05	Compulsory Investment Gains (Losses)	4,521	18,185	6,087	17,482
3.02	Expenses from Financial Intermediation	-995,533	-3,107,411	-1,264,778	-3,633,124
3.02.01	Open Market Funding	-446,424	-1,257,603	-480,272	-1,460,416
3.02.02	Borrowings and Onlending	-549,109	-1,849,808	-784,506	-2,172,708
3.03	Gross Income from Financial Intermediation	974,062	2,841,183	1,104,348	3,029,102
3.04	Other Operating Income/Expenses	105,083	159,348	-160,172	-426,499
3.04.01	Expenses with Allowance for Loan Losses Associated with Credit Risk	-110,199	-362,317	-266,967	-473,588
3.04.02	Service Revenues	992,688	2,824,787	823,028	2,312,941
3.04.03	Personnel Expenses	-746,045	-2,141,085	-673,194	-1,963,427
3.04.04	Other Administrative Expenses	-583,937	-1,709,389	-503,343	-1,429,615
3.04.05	Tax Expenses	-147,846	-433,067	-134,250	-390,900
3.04.06	Other Operating Income	1,052,182	3,220,928	898,062	2,856,391
3.04.07	Other Operating Expenses	-351,760	-1,240,509	-303,508	-1,338,301
3.05	Income before Income Taxes	1,079,145	3,000,531	944,176	2,602,603
3.06	Income Tax and Social Contribution	-419,477	-1,259,044	-306,399	-990,443
3.06.01	Current	-410,560	-1,181,745	-330,458	-1,091,343
3.06.02	Deferred	-8,917	-77,299	24,059	100,900
3.07	Income (Loss) from Continuing Operations	659,668	1,741,487	637,777	1,612,160
3.09	Income (Loss) before Statutory Contributions and Profit Sharing	659,668	1,741,487	637,777	1,612,160
3.10	Statutory Contributions/Profit Sharing	-118,309	-180,009	-36,377	-91,978
3.10.01	Profit Sharing	-118,309	-180,009	-36,377	-91,978
3.11	Net Income or Loss for the Period	541,359	1,561,478	601,400	1,520,182

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Individual Interim Financial Statements / Income Statement

(In thousands of reais)

Account Code	Account Description	Current Quarter	YTD – Current	Same Quarter of	YTD - Prior
		07/01/2024 to 09/30/2024	Year 01/01/2024 to 09/30/2024	Prior Year 07/01/2023 to 09/30/2023	Year 01/01/2023 to 09/30/2023
3.99	Earnings per Share (R\$/Share)	5.485	15.82	6.963	17.601
3.99.01	Basic Earnings per Share	5.485	15.82	6.963	17.601
3.99.01.01	Common shares	5.48489	15.82045	6.96299	17.60061

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Individual Interim Financial Statements / Statement of Comprehensive Income**(In thousands of reais)**

Account Code	Account Description	Current quarter 07/01/2024 to 09/30/2024	YTD – Current Year 01/01/2024 to 09/30/2024	Same Quarter of Prior Year 07/01/2023 to 09/30/2023	YTD - Prior Year 01/01/2023 to 09/30/2023
4.01	Net Income or Loss for the Period	541,359	1,561,478	601,400	1,520,182
4.02	Other Comprehensive Income - Own	38,040	80,582	22,218	-30,397
4.02.01	Amounts that Will Be Reclassified to Income or Loss	40,199	-192,151	-97,709	96,728
4.02.01.01	Equity Adjustment to Available-for-Sale Securities	73,060	-349,453	-177,681	175,787
4.02.01.02	Tax Effect on Equity Adjustment to Available-for-Sale Securities	-32,877	157,254	79,956	-79,104
4.02.01.03	Realization of Revaluation Reserve	29	87	29	81
4.02.01.04	Tax Effect on Realization of Revaluation Reserve	-13	-39	-13	-36
4.02.02	Amounts that Will Not Be Reclassified to Income or Loss	-2,159	272,733	119,927	-127,125
4.02.02.01	Actuarial Gains (Losses)	-3,926	495,878	218,049	-231,136
4.02.02.02	Tax Effect on Actuarial Gains or Losses	1,767	-223,145	-98,122	104,011
4.04	Comprehensive Income for the Period	579,399	1,642,060	623,618	1,489,785

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Individual Interim Financial Statements / Statement of Cash Flows - Indirect Method**(In thousands of reais)**

Account Code	Account Description	YTD – Current Year	YTD - Prior Year
		01/01/2024 to 09/30/2024	01/01/2023 to 09/30/2023
6.01	Net Cash - Operating Activities	4,716,431	1,911,353
6.01.01	Cash from Operations	4,770,339	4,489,668
6.01.01.01	Net Income (Loss) before Income Taxes	3,000,531	2,602,603
6.01.01.02	Adjustments to Income or Loss	1,769,808	1,887,065
6.01.02	Changes in Assets and Liabilities	-53,908	-2,578,315
6.01.02.01	Interbank Investments	1,182,023	23,278
6.01.02.02	Interbank and Interdepartmental Accounts	-49,972	151,675
6.01.02.03	Loans	-2,017,106	-715,898
6.01.02.04	Other Credits	429,187	430,079
6.01.02.05	Allowances for Loan Losses Associated with Credit Risk	-122,330	71,996
6.01.02.06	Other Assets	-65,544	-15,433
6.01.02.07	Deferred Tax Assets	63,722	-37,587
6.01.02.08	Other Values and Assets	-21,475	21,472
6.01.02.09	Deposits	1,569,636	-1,546,080
6.01.02.10	Open Market Funding	999,190	988,783
6.01.02.11	Funds from Acceptance and Issue of Securities	109,972	30,587
6.01.02.12	Borrowings and Onlending	177,742	-177,413
6.01.02.13	Derivative Financial Instruments	-187,557	82,181
6.01.02.14	Other Liabilities	-1,284,353	-2,019,315
6.01.02.15	Provisions	-180,146	669,688
6.01.02.16	Income Received in Advance	-7,500	-7,500
6.01.02.17	Other Financial Instruments	541,462	656,558
6.01.02.18	Deferred Tax Liabilities	-1,793	82,279
6.01.02.19	Income Tax and Social Contribution Paid	-1,189,066	-1,267,665
6.02	Net Cash from Investing Activities	-3,871,837	-2,442,412
6.02.01	Investments	-14	0
6.02.02	Investments in Property and Equipment in Use	-25,297	-42,025
6.02.04	Investments in Assets not for Own Use	-46,969	-19,008
6.02.05	Disposal of Investments	49	0
6.02.06	Disposal of Property and Equipment in Use	675	364
6.02.07	Disposal of Assets Not for Own Use	0	337
6.02.09	Securities Available for Sale	-3,800,281	-2,382,080
6.03	Net Cash from Financing Activities	-513,166	-558,233
6.03.01	Dividends and Interest on Equity Paid	-515,392	-523,774
6.03.02	Amortization of Debt Instruments Eligible to Principal Capital	-166,667	-166,667
6.03.03	Subordinated Debts Eligible to Capital	202,407	206,881
6.03.04	Payment of Interest on Debt Instruments Eligible to Principal Capital	-33,514	-74,673
6.05	Increase (Decrease) in Cash and Cash Equivalents	331,428	-1,089,292
6.05.01	Cash and Cash Equivalents at Beginning of Period	3,360,637	3,620,258
6.05.02	Cash and Cash Equivalents at End of Period	3,692,065	2,530,966

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Individual Interim Financial Statements / Statement of Changes in Equity / SCE - 01/01/2024 to 09/30/2024**(In thousands of reais)**

Account Code	Account Description	Capital	Capital Reserves, Options Granted and Treasury Shares	Income Reserves	Equity Adjustment	Retained Earnings/ Accumulated Losses	Other Comprehensive Income	Total Equity
5.01	Opening Balances	8,772,600	0	2,847,017	0	0	-911,026	10,708,591
5.02	Prior-Year Adjustments	0	0	0	0	0	0	0
5.03	Adjusted Opening Balances	8,772,600	0	2,847,017	0	0	-911,026	10,708,591
5.04	Capital Transactions with Shareholders	2,876,338	0	-1,424,511	0	-243,041	0	1,208,786
5.04.01	Capital Increase	2,876,338	0	-1,424,511	0	0	0	1,451,827
5.04.01.01	From Reserves	1,424,511	0	-1,424,511	0	0	0	0
5.04.01.02	Capital Payment through Issue of Shares	1,451,827	0	0	0	0	0	1,451,827
5.04.07	Interest on Equity	0	0	0	0	-243,041	0	-243,041
5.05	Total Comprehensive Income	0	0	0	0	1,561,478	-192,199	1,369,279
5.05.01	Net Income for the Period	0	0	0	0	1,561,478	0	1,561,478
5.05.02	Other Comprehensive Income	0	0	0	0	0	-192,199	-192,199
5.05.02.01	Adjustments to Financial Instruments	0	0	0	0	0	-349,453	-349,453
5.05.02.02	Taxes on Adjustments to Financial Instruments	0	0	0	0	0	157,254	157,254
5.06	Internal Changes in Equity	0	0	906,041	0	-906,041	272,733	272,733
5.06.01	Set-up of Reserves	0	0	906,089	0	-906,089	272,733	272,733
5.06.01.01	Actuarial Gains and Losses	0	0	0	0	0	495,878	495,878
5.06.01.02	Taxes on Actuarial Gains or Losses	0	0	0	0	0	-223,145	-223,145
5.06.01.03	Legal and Statutory Reserves	0	0	777,110	0	-777,110	0	0
5.06.01.04	Special Income Reserve	0	0	128,979	0	-128,979	0	0
5.06.02	Realization of Revaluation Reserves	0	0	-87	0	87	0	0
5.06.03	Taxes on Realization of Revaluation Reserve	0	0	39	0	-39	0	0
5.07	Closing Balances	11,648,938	0	2,328,547	0	412,396	-830,492	13,559,389

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Individual Interim Financial Statements / Statement of Changes in Equity / SCE - 01/01/2023 to 09/30/2023**(In thousands of reais)**

Account Code	Account Description	Capital	Capital Reserves, Options Granted and Treasury Shares	Income Reserves	Equity Adjustment	Retained Earnings/ Accumulated Losses	Other Comprehensive Income	Total Equity
5.01	Opening Balances	7,445,600	0	2,575,631	0	0	-1,025,048	8,996,183
5.02	Prior-Year Adjustments	0	0	0	0	0	0	0
5.03	Adjusted Opening Balances	7,445,600	0	2,575,631	0	0	-1,025,048	8,996,183
5.04	Capital Transactions with Shareholders	1,327,000	0	-1,327,000	0	-218,898	0	-218,898
5.04.01	Capital Increase	1,327,000	0	-1,327,000	0	0	0	0
5.04.07	Interest on Equity	0	0	0	0	-218,898	0	-218,898
5.05	Total Comprehensive Income	0	0	0	0	1,520,182	96,683	1,616,865
5.05.01	Net Income for the Period	0	0	0	0	1,520,182	0	1,520,182
5.05.02	Other Comprehensive Income	0	0	0	0	0	96,683	96,683
5.05.02.01	Adjustments to Financial Instruments	0	0	0	0	0	175,787	175,787
5.05.02.02	Taxes on Adjustments to Financial Instruments	0	0	0	0	0	-79,104	-79,104
5.06	Internal Changes in Equity	0	0	843,149	0	-843,149	-127,125	-127,125
5.06.01	Set-up of Reserves	0	0	843,194	0	-843,194	-127,125	-127,125
5.06.01.01	Actuarial Gains and Losses	0	0	0	0	0	-231,136	-231,136
5.06.01.02	Taxes on Actuarial Gains or Losses	0	0	0	0	0	104,011	104,011
5.06.01.03	Legal and Statutory Reserves	0	0	699,913	0	-699,913	0	0
5.06.01.04	Special Income Reserve	0	0	143,281	0	-143,281	0	0
5.06.02	Realization of Revaluation Reserves	0	0	-81	0	81	0	0
5.06.03	Taxes on Realization of Revaluation Reserve	0	0	36	0	-36	0	0
5.07	Closing Balances	8,772,600	0	2,091,780	0	458,135	-1,055,490	10,267,025

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Individual Interim Financial Statements / Statement of Value Added**(In thousands of reais)**

Account Code	Account Description	YTD – Current Year	YTD - Prior Year
		01/01/2024 to 09/30/2024	01/01/2023 to 09/30/2023
7.01	Revenues	10,391,483	10,019,669
7.01.01	Financial Intermediation	5,948,594	6,662,226
7.01.02	Rendering of Services	2,824,787	2,312,941
7.01.03	(Reversal of) Allowance for Loan Losses	-362,317	-473,588
7.01.04	Others	1,980,419	1,518,090
7.02	Expenses from Financial Intermediation	-3,107,411	-3,633,124
7.03	Inputs Acquired from Third Parties	-1,649,513	-1,377,852
7.03.01	Materials, Energy and Other	-84,758	-79,891
7.03.02	Third-Party Services	-985,946	-829,661
7.03.04	Others	-578,809	-468,300
7.04	Gross Value Added	5,634,559	5,008,693
7.05	Retentions	-22,678	-14,273
7.05.01	Depreciation, Amortization and Depletion	-22,678	-14,273
7.06	Net Value Added Produced by the Entity	5,611,881	4,994,420
7.08	Total Value Added to Distribute	5,611,881	4,994,420
7.09	Distribution of Value Added	5,611,881	4,994,420
7.09.01	Personnel	2,024,425	1,782,597
7.09.01.01	Direct Compensation	1,427,804	1,238,319
7.09.01.02	Benefits	499,848	455,400
7.09.01.03	Unemployment Compensation Fund (FGTS)	96,773	88,878
7.09.02	Taxes, Charges and Contributions	1,988,779	1,654,151
7.09.02.01	Federal	1,945,468	1,616,375
7.09.02.02	State	133	47
7.09.02.03	Local	43,178	37,729
7.09.03	Debt Remuneration	37,199	37,490
7.09.03.01	Rents	37,199	37,490
7.09.04	Equity Remuneration	1,561,478	1,520,182
7.09.04.01	Interest on Equity	243,041	218,898
7.09.04.03	Retained Earnings (Accumulated Losses) for the Period	1,318,437	1,301,284

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Comments on Performance

OPERATIONAL PERFORMANCE

In the third quarter of 2024, BNB entered into 1,160,773 loan and financing transactions in the total amount of R\$ 14.72 billion. Of these funds, R\$ 10.57 billion (358,204 contracts) came from Fundo Constitucional de Financiamento do Nordeste (FNE).

Regarding the National Family Farming Strengthening Program (Pronaf), BNB entered into 145,526 financing transactions, involving approximately R\$ 2.02 billion in the period. Under the Pronaf program, BNB operates Agroamigo, a rural production-oriented microloan program. In the third quarter of 2024, 142,439 transactions with family farmers were entered into in this modality, totaling R\$ 1.84 billion.

Through its urban production-oriented microloan program (Crediamigo), BNB disbursed R\$ 3.08 billion, with 986,416 transactions entered into in support of microentrepreneurs within the Bank's jurisdiction.

Under the urban and rural production-oriented microloan programs (Crediamigo and Agroamigo, respectively), the total amount of R\$ 4.92 billion was contracted out in the third quarter of 2024, with 1,128,855 transactions entered into to provide support to microentrepreneurs in the urban and rural areas within the Bank's jurisdiction.

Regarding the support to micro and small enterprises, BNB entered into 12,166 transactions in the third quarter of 2024, in the amount of R\$ 1.61 billion.

As for BNB's financial result, Operating Income increased by 14.3% compared to the third quarter of 2023, totaling R\$ 1.1 billion in the third quarter of 2024, with emphasis on the growth of the financial margin, reduction of credit risk and increase in service revenues. Net Income totaled R\$ 541.36 million, 10.0% lower than in the same period of the previous year, due to the increase in the percentage of statutory profit sharing and lower deduction, in 2024, of items in the calculation basis of income taxes (IR/CSLL).

The breakdown of the Recurring Income, which is calculated considering the deduction of extraordinary items (non-recurring) occurred in the period, is shown below:

Amounts in millions of reais

	3Q23	3Q24	Var. R\$	Var. %
Recurring Income	601.40	541.36	-60.04	-10.0%
Non-recurring Income	-	-	-	-
Net Income	601.40	541.36	-60.04	-10.0%

"Non-recurring" items are those that contribute to the institution's profit or loss, and result from events that are not foreseeable and whose triggering event is individual and specific to a given scenario. They are amounts that are not directly related to the figures resulting from the entity's operations and, therefore, tend not to repeat in the future.

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Notes

Demonstrações Financeiras Intermediárias Individuais

3º TRIMESTRE DE 2024

Individual Interim Financial Statements
3rd Quarter of 2024



Notes



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We present below the Individual Interim Financial Statements of Banco do Nordeste do Brasil S.A. at 09.30.2024 and the accompanying Explanatory Notes, prepared in accordance with CMN Resolution No. 4,818, of 05.29.2020, and BCB Resolution No. 02 of 08.12.2020, and in accordance with the accounting practices adopted in Brazil, applicable to Financial Institutions authorized to operate by the Central Bank of Brazil:

Notes

<div>  <div> BANCO DO NORDESTE DO BRASIL S.A. HEADQUARTERS: AV. DR SILAS MUNGUBA, 5700 – FORTALEZA – CEARÁ PUBLICLY-TRADED CORPORATION – CORPORATE TAXPAYER'S ID (CNPJ) 07.237.373/0001-20 Individual Interim Financial Statements BALANCE SHEET Quarter ended September 30, 2024 and Year ended 2023 General Executive Board and Domestic Branch (In thousands of reais) <div>(A free translation of the original in Portuguese)</div> </div>  </div>			
ASSETS			
	Note	09.30.2024	12.31.2023
CURRENT ASSETS		14,989,291	21,330,954
CASH	5	132,067	119,932
FINANCIAL INSTRUMENTS	6	13,980,462	20,413,938
INTERBANK INVESTMENTS		4,213,912	5,076,642
Open Market Investments		3,559,998	3,240,705
Interbank Deposit Investments	7	653,914	1,835,937
SECURITIES		1,018,036	7,519,486
Own Portfolio		950,549	4,119,508
Securities under Repurchase Agreements	7.c	-	3,364,862
Derivative Financial Instruments	7.a.2 and 7.a.3	24,847	-
Linked to Guarantees Given		21,883	35,116
Securities under Repurchase Agreements with Free Movement		20,757	-
INTERBANK ACCOUNTS		1,014,766	809,181
Receipts and Payments Pending			
Settlement		104,869	144
Deposits with Central Bank of Brazil	8.a	909,379	808,851
Correspondents		518	186
LOANS	9.a	7,177,408	6,539,740
Public Sector		39,991	64,692
Private Sector		7,137,417	6,475,048
OTHER CREDITS	10	556,340	468,889
Foreign Exchange			
Portfolio	10.a	454,004	388,853
Income Receivable	10	53,232	35,418
Notes and Credits Receivable	10	49,104	44,618
ALLOWANCE FOR LOAN LOSSES ASSOCIATED WITH CREDIT RISK	9.a	(349,507)	(395,114)
Allowance for Loan Losses		(341,255)	(391,025)
Allowance for Losses on Other Credits		(8,252)	(4,089)
OTHER ASSETS	11	1,153,168	1,130,239
Sundry		1,153,168	1,130,239
OTHER VALUES AND ASSETS	12	73,101	61,959
Other Values and Assets		4,482	16,511
Provisions for Devaluation		(5)	(65)
Prepaid Expenses		68,624	45,513
NON-CURRENT ASSETS		55,569,949	44,400,306
FINANCIAL INSTRUMENTS		51,308,129	40,173,656
SECURITIES	7	44,059,328	33,875,831
Own Portfolio		38,742,802	33,008,896
Securities under Repurchase Agreements		4,420,652	-
Derivative Financial Instruments	7.a.3	54,778	5,660
Linked to Guarantees Given		841,096	798,036
Securities under Repurchase Agreements with Free Movement		-	63,239
INTERBANK ACCOUNTS	8.a	12,009	82,583
National Housing System (SFH)		12,009	82,583
LOANS	9.a	7,236,707	6,213,787
Public Sector		195,925	210,229
Private Sector		7,040,782	6,003,558
OTHER CREDITS	10	85	1,455
Notes and Credits Receivable		85	1,455
ALLOWANCE FOR LOAN LOSSES ASSOCIATED WITH CREDIT RISK	9.a	(242,242)	(318,966)
Allowance for Loan Losses		(242,240)	(315,804)
Allowance for Losses on Other Credits		(2)	(3,162)
OTHER ASSETS	11	711,635	669,020
Sundry		731,269	688,957
Allowance for Losses on Other Credits Without Loan Features	9.d	(19,634)	(19,937)
OTHER VALUES AND ASSETS	12	10,285	-
Other Values and Assets		10,350	-
Provisions for Devaluation		(65)	-
DEFERRED TAX ASSETS	19.c	3,347,956	3,488,977
INVESTMENTS	13.a	1,275	1,261
Sundry		6,455	6,441
Provision for Losses		(5,180)	(5,180)
PROPERTY AND EQUIPMENT	13.b	320,721	313,616
Property and Equipment in Use		318,152	304,623
Other Property and Equipment		412,920	409,958
in Use		(410,351)	(400,965)
Accumulated Depreciation	13.c	112,190	72,742
INTANGIBLE ASSETS		121,776	74,807
Intangible Assets in Use		(9,586)	(2,065)
Accumulated Amortization			
TOTAL ASSETS		70,559,240	65,731,260



The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

<div>  <div> BANCO DO NORDESTE DO BRASIL S.A. HEADQUARTERS: AV. DR SILAS MUNGUBA, 5700 – FORTALEZA – CEARÁ PUBLICLY-TRADED CORPORATION – CORPORATE TAXPAYER'S ID (CNPJ) 07.237.373/0001-20 Individual Interim Financial Statements BALANCE SHEET Quarter ended September 30, 2024 and Year ended 2023 General Executive Board and Domestic Branch (In thousands of reais) (GOVERNO FEDERAL  UNIAO E RECONSTRUCAO) </div> </div>			
LIABILITIES AND EQUITY			
	Note	09.30.2024	12.31.2023
CURRENT LIABILITIES		20,020,436	18,342,556
DEPOSITS AND OTHER FINANCIAL INSTRUMENTS		15,455,247	12,509,597
DEPOSITS		7,188,623	6,540,824
Demand Deposits	14.a	3,160,390	2,909,392
Savings Deposits		1,242,342	1,124,660
Interbank Deposits		1,412,670	1,228,507
Time Deposits		1,373,221	1,278,265
OPEN MARKET FUNDING		4,425,378	3,371,410
FUNDS FROM ACCEPTANCE AND ISSUE OF SECURITIES	14.a	120,878	10,906
INTERBANK ACCOUNTS		81,701	73
INTERBRANCH ACCOUNTS		51,102	44,755
BORROWINGS	15.c	480,490	436,432
DOMESTIC ONLENDING - OFFICIAL INSTITUTIONS	15.b	67,003	62,158
National Treasury		172	74
National Bank for Economic and Social Development (BNDES)		62,548	59,657
Fund for Financing of Studies and Projects (FINEP)		100	-
Other Institutions		4,183	2,427
FOREIGN ONLENDING	15.d	1,231,932	75,519
OTHER FINANCIAL INSTRUMENTS	16.a	1,808,140	1,967,520
Debt Instruments Eligible to Capital	16.a and 16.e	-	166,667
Financial and Development Funds	16.a	1,808,140	1,800,853
OTHER LIABILITIES	17	3,127,038	4,342,184
Collection of Taxes and Other Contributions	17.a	87,568	4,525
Foreign Exchange Portfolio	17.b	2,593	983
Social and Statutory Tax and Social Security	17.c	183,187	403,006
Advance for Future Capital Increase	17.d	1,355,103	1,469,949
Sundry	17.e	55	1,400,000
INCOME RECEIVED IN ADVANCE	17.f	1,498,532	1,063,721
PROVISIONS	18	10,000	163,602
Provision for Financial Guarantees Provided	20.g.2	1,243,273	1,150,875
Actuarial Liabilities	24.e.1	184,878	176,298
NON-CURRENT LIABILITIES		36,979,415	36,680,113
DEPOSITS AND OTHER FINANCIAL INSTRUMENTS		30,526,340	30,090,223
DEPOSITS		9,455,524	8,524,305
Time Deposits	14.a	9,455,524	8,524,305
OPEN MARKET FUNDING	14.b	-	54,778
DERIVATIVE FINANCIAL INSTRUMENTS		-	113,592
DOMESTIC ONLENDING - OFFICIAL INSTITUTIONS	15.b	563,409	586,713
National Treasury		571	650
National Bank for Economic and Social Development (BNDES)		481,071	519,769
Other Institutions		81,767	66,294
FOREIGN ONLENDING	15.d	556,752	1,561,022
OTHER FINANCIAL INSTRUMENTS	16.a	19,950,655	19,249,813
Debt Instruments Eligible to Capital	16.a and 16.e	790,489	790,489
Financial and Development Funds	16.a	15,591,332	15,092,896
Subordinated Debts Eligible to Capital	16.a and 16.e	3,568,834	3,366,428
INCOME RECEIVED IN ADVANCE	18	146,102	-
PROVISIONS		5,872,177	6,153,301
Provision for Financial Guarantees Provided	20.g.2	2,398,500	2,175,881
Actuarial Liabilities	24.e.1	2,345,358	2,786,057
Provision for Contingencies	20.f	1,128,319	1,191,363
DEFERRED TAX LIABILITIES	19.d	434,796	436,589
EQUITY		13,559,389	10,708,591
CAPITAL	21.a	11,648,938	8,772,600
REVALUATION RESERVES	21.b	13,119	13,167
INCOME RESERVES		2,315,428	2,833,850
OTHER COMPREHENSIVE INCOME		(830,492)	(911,026)
RETAINED EARNINGS (ACCUMULATED LOSSES)		412,396	-
TOTAL LIABILITIES AND EQUITY		70,559,240	65,731,260



The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

	Banco do Nordeste	BANCO DO NORDESTE DO BRASIL S.A. Individual Interim Financial Statements INCOME STATEMENT Quarters ended September 30, 2024 and 2023 General Executive Board and Domestic Branch (In thousands of reais) (A free translation of the original in Portuguese)																																																																																																												
		<table><thead><tr><th>Note</th><th>01.01 to 09.30.2024</th><th>01.01 to 09.30.2023</th></tr></thead><tbody><tr><td>INCOME FROM FINANCIAL INTERMEDIATION</td><td>5,948,594</td><td>6,662,226</td></tr><tr><td>Loans</td><td>9.a.2 1,974,563</td><td>2,415,673</td></tr><tr><td>Gain (Loss) on Securities Transactions</td><td>7.b 3,718,275</td><td>4,318,161</td></tr><tr><td>Gain (Loss) on Derivative Financial Instruments</td><td>7.d 136,985</td><td>(134,072)</td></tr><tr><td>Foreign Exchange Gains (Losses)</td><td>10.b 100,586</td><td>44,982</td></tr><tr><td>Compulsory Investment Gains (Losses)</td><td>8.b 18,185</td><td>17,482</td></tr><tr><td>EXPENSES FROM FINANCIAL INTERMEDIATION</td><td>(3,469,728)</td><td>(4,106,712)</td></tr><tr><td>Open Market Funding</td><td>14.c (1,257,603)</td><td>(1,460,416)</td></tr><tr><td>Borrowings and Onlending</td><td>15.e (466,898)</td><td>(242,306)</td></tr><tr><td>Expenses with Financial and Development Funds</td><td>16.b (1,382,910)</td><td>(1,930,402)</td></tr><tr><td>Allowance for Credit Risk</td><td>9.e (362,317)</td><td>(473,588)</td></tr><tr><td>GROSS INCOME FROM FINANCIAL INTERMEDIATION</td><td>2,478,866</td><td>2,555,514</td></tr><tr><td>OTHER OPERATING INCOME</td><td>6,016,413</td><td>5,156,854</td></tr><tr><td>Service Revenues</td><td>22.a 2,733,166</td><td>2,221,010</td></tr><tr><td>Income from Bank Fees</td><td>22.b 91,621</td><td>91,931</td></tr><tr><td>FNE-Del Credere</td><td>22.f 2,671,375</td><td>2,334,177</td></tr><tr><td>Other Operating Income</td><td>22.g 520,251</td><td>509,736</td></tr><tr><td>OTHER OPERATING EXPENSES</td><td>(5,519,983)</td><td>(5,119,405)</td></tr><tr><td>Personnel Expenses</td><td>22.c (2,141,085)</td><td>(1,963,427)</td></tr><tr><td>Other Administrative Expenses</td><td>22.d (1,709,389)</td><td>(1,429,614)</td></tr><tr><td>Tax Expenses</td><td>22.e (433,067)</td><td>(390,900)</td></tr><tr><td>Provision for Financial Guarantees Provided</td><td>22.h (698,195)</td><td>(650,414)</td></tr><tr><td>Provision for Contingent Liabilities</td><td>22.i (218,053)</td><td>(313,096)</td></tr><tr><td>Other Operating Expenses</td><td>22.j (320,194)</td><td>(371,954)</td></tr><tr><td>OPERATING INCOME (EXPENSES)</td><td>2,975,296</td><td>2,592,963</td></tr><tr><td>NON-OPERATING INCOME (EXPENSES)</td><td>25,235</td><td>9,640</td></tr><tr><td>INCOME BEFORE INCOME TAXES AND PROFIT SHARING</td><td>3,000,531</td><td>2,602,603</td></tr><tr><td>INCOME TAX AND SOCIAL CONTRIBUTION</td><td>(1,259,044)</td><td>(990,443)</td></tr><tr><td>Provision for Income Tax</td><td>19.b (653,104)</td><td>(605,964)</td></tr><tr><td>Provision for Social Contribution</td><td>19.b (528,641)</td><td>(485,379)</td></tr><tr><td>Deferred Tax Assets</td><td>19.b (77,299)</td><td>100,900</td></tr><tr><td>STATUTORY PROFIT SHARING</td><td>(180,009)</td><td>(91,978)</td></tr><tr><td>NET INCOME</td><td>1,561,478</td><td>1,520,182</td></tr><tr><td>Number of Shares (in thousands)</td><td></td><td>98,700 86,371</td></tr><tr><td>Earnings per Share - Basic/Diluted - in R\$</td><td></td><td>15.8204 17.6006</td></tr></tbody></table>	Note	01.01 to 09.30.2024	01.01 to 09.30.2023	INCOME FROM FINANCIAL INTERMEDIATION	5,948,594	6,662,226	Loans	9.a.2 1,974,563	2,415,673	Gain (Loss) on Securities Transactions	7.b 3,718,275	4,318,161	Gain (Loss) on Derivative Financial Instruments	7.d 136,985	(134,072)	Foreign Exchange Gains (Losses)	10.b 100,586	44,982	Compulsory Investment Gains (Losses)	8.b 18,185	17,482	EXPENSES FROM FINANCIAL INTERMEDIATION	(3,469,728)	(4,106,712)	Open Market Funding	14.c (1,257,603)	(1,460,416)	Borrowings and Onlending	15.e (466,898)	(242,306)	Expenses with Financial and Development Funds	16.b (1,382,910)	(1,930,402)	Allowance for Credit Risk	9.e (362,317)	(473,588)	GROSS INCOME FROM FINANCIAL INTERMEDIATION	2,478,866	2,555,514	OTHER OPERATING INCOME	6,016,413	5,156,854	Service Revenues	22.a 2,733,166	2,221,010	Income from Bank Fees	22.b 91,621	91,931	FNE-Del Credere	22.f 2,671,375	2,334,177	Other Operating Income	22.g 520,251	509,736	OTHER OPERATING EXPENSES	(5,519,983)	(5,119,405)	Personnel Expenses	22.c (2,141,085)	(1,963,427)	Other Administrative Expenses	22.d (1,709,389)	(1,429,614)	Tax Expenses	22.e (433,067)	(390,900)	Provision for Financial Guarantees Provided	22.h (698,195)	(650,414)	Provision for Contingent Liabilities	22.i (218,053)	(313,096)	Other Operating Expenses	22.j (320,194)	(371,954)	OPERATING INCOME (EXPENSES)	2,975,296	2,592,963	NON-OPERATING INCOME (EXPENSES)	25,235	9,640	INCOME BEFORE INCOME TAXES AND PROFIT SHARING	3,000,531	2,602,603	INCOME TAX AND SOCIAL CONTRIBUTION	(1,259,044)	(990,443)	Provision for Income Tax	19.b (653,104)	(605,964)	Provision for Social Contribution	19.b (528,641)	(485,379)	Deferred Tax Assets	19.b (77,299)	100,900	STATUTORY PROFIT SHARING	(180,009)	(91,978)	NET INCOME	1,561,478	1,520,182	Number of Shares (in thousands)		98,700 86,371	Earnings per Share - Basic/Diluted - in R\$		15.8204 17.6006
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The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

 BANCO DO NORDESTE DO BRASIL S.A. Individual Interim Financial Statements STATEMENT OF COMPREHENSIVE INCOME Quarters ended September 30, 2024 and 2023 General Executive Board and Domestic Branch (In thousands of reais)				
			(A free translation of the original in Portuguese)	
			01.01 to 09.30.2024	07.01 to 09.30.2023
NET INCOME			1,561,478	1,520,182
OTHER COMPREHENSIVE INCOME			80,582	(30,397)
Items that may be reclassified to the Income Statement			(192,151)	96,728
Equity Adjustment to Available-for-Sale Securities			(349,453)	175,787
Tax Effect on Equity Adjustment to Available-for-Sale Securities			157,254	(79,104)
Realization of Revaluation Reserve			87	81
Tax Effect on Realization of Revaluation Reserve			(39)	(36)
Items that may not be reclassified to the Income Statement			272,733	(127,125)
Actuarial Gains (Losses)			495,878	(231,136)
Tax Effect on Actuarial Gains or Losses			(223,145)	104,011
COMPREHENSIVE INCOME			1,642,060	1,489,785



The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

<div>  <div> BANCO DO NORDESTE DO BRASIL S.A. Individual Interim Financial Statements STATEMENT OF CHANGES IN EQUITY Quarters ended September 30, 2024 and 2023 General Executive Board and Domestic Branch (In thousands of reais) </div>  </div>									
(A free translation of the original in Portuguese)									
EVENTS	PAID-IN CAPITAL	REVALUATION RESERVES	INCOME RESERVES				OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS (ACCUMULATED LOSSES)	TOTAL
	CAPITAL	OWN ASSETS	LEGAL RESERVE	RESERVE FOR OPERATIONAL MARGIN	RESERVE FOR COMPLEMENTARY DIVIDEND EQUALIZATION	SPECIAL INCOME RESERVE			
BALANCES AT 12.31.2022	7,445,600	13,227	627,178	1,078,393	856,833	-	(1,025,048)	-	8,996,183
OTHER COMPREHENSIVE INCOME									
Equity Adjustments to Securities (Net of Tax Effects)							96,683		96,683
Actuarial Gains (Losses) (Net of Tax Effects)							(127,125)		(127,125)
CAPITAL INCREASE									
From Reserves									
Incorporation into Capital	1,327,000			(1,077,892)	(249,108)				-
OTHER EVENTS									
Revaluation of Assets								45	-
Realization of Reserve (Net of Tax Effects)		(45)						1,520,182	1,520,182
NET INCOME									
Allocation									
Legal and Statutory Reserves			45,939	490,480	163,494			(699,913)	-
Special Income Reserve						143,281		(143,281)	-
Remuneration on Capital Payable								(218,898)	-
Interest on Equity (IOE)									-
BALANCES AT 09.30.2023	8,772,600	13,182	673,117	490,981	771,219	143,281	(1,055,490)	458,135	10,267,025
CHANGES FOR THE PERIOD	1,327,000	(45)	45,939	(587,412)	(85,614)	143,281	(30,442)	458,135	1,270,842
BALANCES AT 12.31.2023	8,772,600	13,167	732,093	1,120,649	981,108	-	(911,026)	-	10,708,591
OTHER COMPREHENSIVE INCOME									
Equity Adjustments to Securities (Net of Tax Effects)							(192,199)		(192,199)
Actuarial Gains (Losses) (Net of Tax Effects)							272,733		272,733
CAPITAL INCREASE									
From Reserves	1,424,511								-
Incorporation into Capital through Issue of Shares	1,451,827			(1,120,648)	(303,863)				1,451,827
OTHER EVENTS									
Revaluation of assets								48	-
Realization of Reserve (Net of Tax Effects)		(48)						1,581,478	1,581,478
NET INCOME									
Allocation									
Legal and Statutory Reserves			51,006	544,578	181,526			(777,110)	-
Special Income Reserve						128,979		(128,979)	-
Remuneration on Capital Payable:								(243,041)	(243,041)
Interest on Equity (IOE)									-
BALANCES AT 09.30.2024	11,648,938	13,119	783,099	544,579	858,771	128,979	(830,492)	412,396	13,559,389
CHANGES FOR THE PERIOD	2,876,338	(48)	51,006	(576,070)	(122,337)	128,979	80,534	412,396	2,850,798



The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

<div>  <div> BANCO DO NORDESTE DO BRASIL S.A. Individual Interim Financial Statements STATEMENT OF CASH FLOWS Quarters ended September 30, 2024 and 2023 General Executive Board and Domestic Branch (In thousands of reais) (A free translation of the original in Portuguese) </div> <div> GOVERNO FEDERAL  UNIÃO E RECONSTRUÇÃO </div> </div>		
	01.01 to 09.30.2024	01.01 to 09.30.2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Income Before Taxes and Profit Sharing	3,000,531	2,602,603
Adjustments to Income Before Taxes and Profit Sharing		
Depreciation and Amortization Expenses	22,678	14,273
Reversal of the Provision for Impairment of Other Assets, Net	-	(385)
Allowance for Credit Risk on Bank Loans, Net	356,518	469,430
Allowance for Credit Risk on Other Credits of the Bank, Net	5,799	4,158
Provision for Financial Guarantees Provided, Net (FNE Risks)	698,148	651,066
Reversal of/Provision for Financial Guarantees Provided, Net (FDNE Risks)	47	(652)
Provision for Contingencies, Net	87,167	11,519
Provision for Other Contingencies, Net	130,674	300,721
Actuarial Liabilities (Post-employment Benefits)	279,818	268,585
Provision on Debt Instruments Eligible to Principal Capital	-	24,677
Write-off of Residual Value of Property and Equipment	2,359	-
Monetary Adjustment of Judicial Deposits	9,381	19,591
Provision for Losses on Credits Linked to SFH, Net	2,936	4,246
Monetary Adjustment of Debt Instruments Eligible to Principal Capital	857	(3,611)
Provision for Charges on Issue of Financial Bills	73,240	90,725
Monetary Adjustment of Appeal Deposits	40,869	22,129
Monetary Adjustment of Dividends and IOE	7,490	10,593
Monetary Adjustment of Contribution for Capital Increase	51,827	-
Adjusted Income, Net	4,770,339	4,489,668
Interbank Investments	1,182,023	23,278
Interbank and Interdepartmental Accounts	(49,972)	151,675
Loans	(2,017,106)	(715,898)
Other Credits	429,186	430,079
Allowance for Loan Losses Associated with Credit Risk	(122,330)	71,996
Other Assets	(65,544)	(15,433)
Deferred Tax Assets	63,722	(37,587)
Other Values and Assets	(21,475)	21,472
Deposits	1,569,636	(1,546,080)
Open Market Funding	999,190	988,783
Funds from Acceptance and Issue of Securities	109,972	30,587
Borrowings and Onlending	177,742	(177,413)
Derivative Financial Instruments	(187,557)	82,181
Other Liabilities	(1,284,353)	(2,019,315)
Provisions	(180,146)	669,688
Income Received in Advance	(7,500)	(7,500)
Other Financial Instruments	541,462	656,558
Deferred Tax Liabilities	(1,793)	82,279
Income Tax and Social Contribution Paid	(1,189,066)	(1,267,665)
CASH PROVIDED BY OPERATING ACTIVITIES	4,716,430	1,911,353
CASH FLOWS FROM INVESTING ACTIVITIES		
Investments	(14)	-
Investments in Property and Equipment in Use	(25,297)	(42,025)
Investments in Intangible Assets	(46,969)	(19,008)
Investments in Assets not for Own Use	49	-
Disposal of Property and Equipment in Use	676	364
Disposal of Assets not for Own Use	-	337
Securities Available for Sale	(3,800,281)	(2,382,080)
CASH USED IN INVESTING ACTIVITIES	(3,871,836)	(2,442,412)
CASH FLOWS FROM FINANCING ACTIVITIES		
Subordinated Debts Eligible to Capital	202,407	206,881
Payment of Interest on Equity	(515,392)	(523,774)
Payment of Interest on Debt Instruments Eligible to Principal Capital	(33,514)	(74,673)
Amortization of Debt Instruments Eligible to Principal Capital	(166,667)	(166,667)
CASH USED IN FINANCING ACTIVITIES	(513,166)	(558,233)
Increase (Decrease) in Cash and Cash Equivalents	331,428	(1,089,292)
STATEMENT OF CHANGES IN CASH AND CASH EQUIVALENTS		
At beginning of period	3,360,637	3,620,258
At end of period	3,692,065	2,530,966
Increase (Decrease) in Cash and Cash Equivalents	331,428	(1,089,292)

The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

<div>  <div> BANCO DO NORDESTE DO BRASIL S.A. Individual Interim Financial Statements STATEMENT OF VALUE ADDED Quarters ended September 30, 2024 and 2023 General Executive Board and Domestic Branch (In thousands of reais) (A free translation of the original in Portuguese) </div>  </div>				
	01.01 to 09.30.2024	%	01.01 to 09.30.2023	%
REVENUES	10,391,483		10,019,669	
Financial Intermediation	5,948,594		6,662,226	
Services Rendered and Bank Fees	2,824,787		2,312,941	
Allowance for Credit Risk	(362,317)		(473,588)	
Others	1,980,419		1,518,090	
EXPENSES FROM FINANCIAL INTERMEDIATION	(3,107,411)		(3,633,124)	
INPUTS ACQUIRED FROM THIRD PARTIES	(1,649,513)		(1,377,852)	
Materials, Energy and Other	(84,758)		(79,891)	
Third-Party Services	(985,946)		(829,661)	
Others	(578,809)		(468,300)	
Data Processing and Telecommunications	(346,067)		(283,067)	
Advertising, Promotions and Publicity	(49,699)		(30,970)	
Transportation	(19,902)		(19,614)	
Security	(69,506)		(63,031)	
Travels	(18,904)		(15,963)	
Others	(74,731)		(55,655)	
GROSS VALUE ADDED	5,634,559		5,008,693	
RETENTIONS	(22,678)		(14,273)	
Depreciation, Amortization and Depletion	(22,678)		(14,273)	
NET VALUE ADDED PRODUCED BY THE ENTITY	5,611,881		4,994,420	
TOTAL VALUE ADDED TO DISTRIBUTE	5,611,881		4,994,420	
DISTRIBUTION OF VALUE ADDED	5,611,881		4,994,420	
PERSONNEL	2,024,425	36.07	1,782,597	35.69
WORK COMPENSATION	1,427,804	25.44	1,238,319	24.79
Salaries	1,247,795		1,146,341	
Profit Sharing	180,009		91,978	
BENEFITS	499,848	8.91	455,400	9.12
Provisions (Post-employment Benefits)	281,008		269,517	
Benefits - Others	218,840		185,883	
UNEMPLOYMENT COMPENSATION FUND (FGTS)	96,773	1.72	88,878	1.78
TAXES, CHARGES AND CONTRIBUTIONS	1,988,779	35.44	1,654,151	33.12
Federal	1,945,468		1,616,375	
State	133		47	
Local	43,178		37,729	
DEBT REMUNERATION	37,199	0.66	37,490	0.75
Rents	37,199		37,490	
EQUITY REMUNERATION	1,561,478	27.82	1,520,182	30.44
INTEREST ON EQUITY	243,041	4.33	218,898	4.38
Federal Government	134,775		121,387	
Others	108,266		97,511	
RETAINED EARNINGS	1,318,437	23.49	1,301,284	26.05

The Explanatory Notes are an integral part of the Individual Interim Financial Statements

Notes

(A free translation of the original in Portuguese)

NOTE 1 - The Bank and its Characteristics

Banco do Nordeste do Brasil S.A. (Bank, Institution or Company) is a mixed economy publicly-held financial institution established by Federal Law No. 1649 of 07.19.1952, with head office at Avenida Dr. Silas Munguba, nº 5700, Passaré, in the city of Fortaleza, Ceará State, Brazil, controlled by the Federal Government and its mission is: "To operate as the sustainable development bank for the Northeast Region, North of Minas Gerais, and Espírito Santo". Banco do Nordeste is authorized to operate all the portfolios permitted for multiple service banks. As an institution devoted to regional development, the Bank operates as the executive agent of public policies and is responsible for managing Fundo Constitucional de Financiamento do Nordeste (FNE) - the main source of funds used by the Bank for long-term financing - and the operation of the National Family Farming Strengthening Program (Programa Nacional de Fortalecimento da Agricultura Familiar - Pronaf) in its jurisdiction. The Bank is also the operator of the Northeast Investment Fund (Fundo de Investimentos do Nordeste - FINOR) and the Northeast Development Fund (Fundo de Desenvolvimento do Nordeste - FDNE). Obligations assumed by the Bank to serve the public interest are described in Notes 16.a and 20.g. The Bank has the largest micro-financing program in Latin America, consolidated under Crediamigo and Agroamigo, which facilitates access to loans to small entrepreneurs who engage in production-related, product sale, and service activities in urban and rural areas. In addition to federal funds, the Bank has access to other sources of financing in the domestic and foreign markets through funds raised directly, as well as partnerships with domestic and foreign institutions, including multilateral institutions such as the World Bank and the Inter-American Development Bank (IDB).

NOTE 2 - Basis of Preparation and Presentation of Individual Interim Financial Statements

The Individual Interim Financial Statements were prepared in accordance with the provisions of the Brazilian Corporation Law (Law No. 6404 of 12.15.1976, as amended), and regulations of the National Monetary Council (Conselho Monetário Nacional - CMN), the Central Bank of Brazil (Banco Central do Brasil - BACEN or BCB), and the Brazilian Securities and Exchange Commission (Comissão de Valores Mobiliários - CVM).

The Individual Interim Financial Statements were prepared on a going-concern basis, since management considers that the Bank has sufficient resources to continue operating in order to fulfill its mission and business purpose. There are no material uncertainties that may cast significant doubts as to the Bank's ability to continue as a going concern.

The pronouncements issued by Brazil's Financial Accounting Standards Board - FASB (Comitê de Pronunciamentos Contábeis - CPC) in the process of convergence between the Brazilian accounting standards and the International Financial Reporting Standards (IFRS), adopted by the CMN and BCB by way of rules amended, as well as those approved by the CVM that do not clash with CMN and BCB rules, are included in these Individual Interim Financial Statements, as follows:

- CPC 00 (R2) – Conceptual Framework for Financial Reporting (CMN Resolution No. 4924 of 06.24.2021);
- CPC 01 (R1) – Impairment of Assets (CMN Resolution No. 4924 of 06.24.2021);
- CPC 02 (R2) – Effects of Changes in Foreign Exchange Rates and Translation of Financial Statements (CVM Resolution No. 91 of 05.20.2022);
- CPC 03 (R2) – Statement of Cash Flows (CMN Resolution No. 4818, of 05.29.2020, and BCB Resolution No. 2 of 08.12.2020);
- CPC 04 (R1) – Intangible Assets (CMN Resolution No. 4534 of 11.24.2016);
- CPC 05 (R1) – Related-Party Disclosures (CMN Resolution No. 4818, of 05.29.2020, and BCB Resolution No. 2 of 08.12.2020);
- CPC 09 (R1) – Statement of Value Added (CVM Resolution No. 199 of 02.09.2024);
- CPC 10 (R1) – Share-based Payments (CMN Resolution No. 3989, of 06.30.2011, and CVM Resolution No. 97 of 05.20.2022);
- CPC 12 (R1) – Present Value Adjustment (CVM Resolution No. 190 of 09.10.2023);
- CPC 21 (R1) – Interim Financial Reporting (CVM Resolution No. 102 of 05.20.2022);
- CPC 22 – Segment Reporting (CVM Resolution No. 103 of 05.20.2022);
- CPC 23 – Accounting Policies, Changes in Accounting Estimates and Errors (CMN Resolution No. 4924 of 06.24.2021);
- CPC 24 – Subsequent Events (CMN Resolution No. 4818, of 05.29.2020, and BCB Resolution No. 2 of 08.12.2020);

Notes

- CPC 25 – Provisions, Contingent Liabilities and Contingent Assets (CMN Resolution No. 3823 of 12.16.2009);
- CPC 26 (R1) – Presentation of Financial Statements (CVM Resolution No. 106 of 05.20.2022);
- CPC 27 – Property and Equipment (CMN Resolution No. 4535 of 11.24.2016);
- CPC 32 – Income Taxes (CVM Resolution No. 109 of 05.20.2022);
- CPC 33 (R1) – Employee Benefits (CMN Resolution No. 4877 of 12.23.2020);
- CPC 41 – Earnings per Share (CMN Resolution No. 4818 of 05.29.2020 and BCB Resolution No. 2 of 08.12.2020);
- CPC 46 – Fair Value Measurement (CMN Resolution No. 4924 of 06.24.2021); and
- CPC 47 – Revenue from Contracts with Customers (CMN Resolution No. 4924 of 06.24.2021).

NOTE 3 - Summary of Accounting Policies

a) Functional Currency

The functional and presentation currency of the Bank's Individual Interim Financial Statements is the Brazilian real.

Assets and liabilities denominated in foreign currency are recognized at the average currency rate in force on the transaction date, while nonmonetary assets are stated at historical cost.

At the end of each month, monetary assets and liabilities denominated in foreign currency are restated by the closing exchange rate, and variations are recorded in P&L.

b) P&L Recognition Criteria

Revenues and expenses are recognized on a monthly basis, following the accrual method and considering the pro rata temporis criterion.

c) Current and Non-current Assets and Liabilities

Assets and receivables are stated at realizable values, plus income earned and monetary variations and currency fluctuation, less unearned income or allowance, if applicable. Liabilities are stated at original amounts plus, if applicable, charges and monetary and currency variations incurred, less deferred expenses. Funds available from FNE are classified in Current liabilities and Non-current liabilities according to the expected outflow of funds.

Receivables and payables are recorded in Current assets and Non-current assets and in Current liabilities and Non-current liabilities, respectively, according to maturity dates.

d) Cash and Cash Equivalents

These correspond to the balances of cash, plus interbank investments and securities immediately convertible into cash or with original maturity equal to or less than ninety days from the investment date, with an insignificant risk of change in their market value.

e) Interbank Investments

Are recorded at acquisition cost or investment value, plus income earned and adjusted by the provision for losses, when applicable.

f) Securities

Are recorded at cost, plus brokerage and other fees, and are classified and evaluated as follows:

Trading Securities: are those acquired for the purpose of being actively and frequently traded. They are adjusted to market value, at least at the time of the trial balances and balance sheets, computing the appreciation or devaluation against the appropriate income or expense account, in the income statement for the period;

Available-for-Sale Securities: are not classified as either trading securities or held-to-maturity securities and are reported at marked value, net of taxes, matched against Equity; and

Notes

Held-to-Maturity Securities: are those that the Bank has the positive intent and ability to hold to maturity, stated at acquisition cost, plus income earned, matched against P&L for the period.

The classification of Available-for-sale securities and Held-to-maturity securities in current and non-current assets is determined according to their maturities, which does not mean unavailability of the securities, which are of the highest quality and highly liquid.

The methodology for calculating the fair value of securities is established in accordance with consistent and verifiable criteria, according to the following order of priority:

1st - market prices disclosed by the National Association of Financial Market Institutions (Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais - Anbima) and B3 S.A. - Brasil, Bolsa, Balcão ("B3 S.A." or "B3");

2nd - goodwill/negative goodwill on transactions occurred over the past 3 months in B3 S.A.; and

3rd - calculation of probable realizable value based on own pricing model. In this case, the present value is determined by the discounted cash flow at the market rate, net of the risk factor and of the discount for the low liquidity, such as the Financial Bills and Debentures.

Securities subject to fair value, either by collecting prices in the market or by an internal pricing model, are under the influence of various factors, among them: interest rates, exchange variation, rating and liquidity of securities, and political, economic and health scenarios. All of these and other factors impact the opportunity cost of these assets, affecting the values they are traded in the secondary market, or the discount rates at present value used in the internal pricing methodologies (pricing by discounted cash flow). Thus, it is understood that the securities' values may suffer significant variations due to changes in the factors mentioned above.

Gains on securities, irrespective of the category into which they are classified, are appropriated on a pro rata day basis and on an accrual basis, through maturity date or definitive sale of the security, according to the compound interest method or the straight-line method, based on remuneration clauses and acquisition rate distributed in the passage of time and recorded directly in P&L for the year.

Losses on available-for-sale and held-to-maturity securities that are not characterized as temporary losses are recognized directly in P&L for the year and begin to compose the new base of the asset cost.

At the time of disposal, the difference between the sale price and the acquisition cost restated by income and adjusted by any permanent losses is considered as a result of the transaction and is recorded at the transaction date as gain or loss on securities.

g) Derivative Financial Instruments (DFI)

The Bank limits its operations in the derivative market to swap transactions intended solely to hedge its asset and liability positions.

Swap transactions are stated in balance sheet and memorandum accounts, according to their nature and in compliance with legal and accounting standards in force.

Derivative financial instruments are measured at market value upon the preparation of monthly trial balances and balance sheets. Appreciation and depreciation are recognized in income and expense accounts.

Considering the risk of foreign exchange exposure and market conditions for funding abroad, the Bank designated Derivative Financial Instruments for total hedge of amounts raised and the related interest due, classified according to their nature as market risk hedges. The hedged principal plus interest due is stated at market value, and the market value variation is recorded as part of its carrying amount and recognized in the income statement for the period.

The rates disclosed by B3 S.A. are used for calculation of the market value of these transactions.

Notes

h) Loans, Advances on Exchange Contracts, Other Credits with Loan Features and Allowance for Loan Losses associated with Credit Risk

These are classified in accordance with management's judgment on risk level, taking into consideration the economic scenario, past experience and specific risks related to the operation, debtors and guarantors, considering the standards established by CMN Resolution No. 2682 of 12.21.1999, which require the periodic analysis of the portfolio and its rating into nine risk levels, where "AA" is the minimum risk and "H" is the maximum risk, as well as the classification of operations in arrears for more than 15 days as past due operations.

Income from loans overdue for more than 59 days, regardless of the risk level, is only recognized as revenue when actually received.

H-rated operations remain under this rating for 180 days, when they are then written off against the existing allowance and controlled for at least five years, no longer being included in the balance sheets.

Renegotiated operations remain, at least, at the same level as previously classified.

Renegotiated loans that have been written off against the allowance are rated as H, and any recoveries are recognized as income when received.

Allowances for loan losses are based on the analysis of outstanding loans (falling due and past due), past experience, future expectations and specific risks of the portfolios and on Management's risk assessment policy in setting up provisions, as established by CMN Resolution No. 2682/1999.

i) Other Values and Assets

Nonfinancial Assets Held for Sale corresponding to real estate, vehicles and other assets available for sale (own decommissioned, received in accord and satisfaction or arising from enforcement of guarantees). These assets are adjusted to fair value through provision set up, in accordance with current regulations.

Prepaid expenses refer to use of funds in advance payments, the benefits or provision of services of which will occur in the following years. Prepaid expenses are recorded at cost and amortized as the services are performed or benefits are generated.

j) Taxes

Corporate Income Tax (IRPJ) is calculated at the rate of 15% plus a 10% surtax (on taxable profit exceeding R\$ 240 thousand for the year), and Social Contribution Tax on Net Profit (CSLL) is calculated at the rate of 20%, after adjustments in Corporate Profit defined in tax legislation. The federal contribution taxes on gross revenue for Public Service Employee Savings Program (Pasep) and for Social Security Financing (Cofins) are calculated at the rates of 0.65% and 4%, respectively. The Service Tax (ISSQN) is calculated according to the legislation of each municipality, with rates ranging from 2% to 5%.

The total IRPJ and CSLL tax burden is comprised of the provision for these taxes (current expense + deferred tax liability) and of deferred tax asset. Current expense refers to the amount actually paid to the federal treasury. Deferred tax assets and liabilities are deferred taxes arising from income tax and social contribution losses and temporary differences between accounting and tax base. Temporary differences arise, for example, from allowances for loan losses, provisions for post-employment benefits, other provisions for contingencies, market value adjustments, income from renegotiations - taxed on a cash basis (article 12, paragraph 2 of Law No. 9430 of 12.27.1996), etc.

The accrual of deferred IRPJ/CSLL assets and liabilities is based on the estimate of their realization, according to a technical study carried out every six months, considering the tax rates in force in the year of realization of these assets. Deferred tax assets are recognized according to the expectation of generation of future profits, in accordance with the accrual, maintenance and write-off criteria established by CMN Resolution No. 4842 of 07.30.2020.

Notes

In the case of deferred tax liabilities, this legislation does not establish limits for accrual and maintenance, since their realization does not require future profits.

Deferred tax assets and liabilities are realizable according to their origin and are allocated to Non-current Assets and Liabilities, respectively. Those arising from temporary differences are realized through the use or reversal of the provisions that served as the basis for their recognition, and the main realization criteria are as follows:

- Allowance for loan losses associated with credit risk: a) credit reimbursement schedule; and b) classification under losses according to Law No. 9430/1996 (for 2024 and 2025) and based on Law No. 14467, of 11.16.2022 (as from 2026);
- Other provisions: payment forecast (contribution flow, stock market prediction, etc.);
- Market value adjustment: contractual term; and
- Revenues from renegotiations, taxed on a cash basis (article 12, paragraph 2 of Law No. 9430): credit reimbursement schedule.

In turn, the deferred tax credits on income tax and social contribution losses are realized upon generation of taxable profits, through offsetting in the tax base of referred to taxes, respecting the limit of 30% of referred to base.

Current and deferred taxes are recognized in the Income Statement, except when they result from a transaction recognized directly in Equity, case in which the tax effect is recognized in Equity (in Other Comprehensive Income).

k) Investments, Property and Equipment and Intangible Assets

Investments: these are stated at cost, net of Provision for Losses.

Property and Equipment in Use: stated at acquisition cost, less impairment losses and related depreciation, are calculated by the straight-line method, from the moment of availability of the asset for use, considering the estimated useful lives of the assets, as follows: Buildings and facilities – 40 to 60 years; Furniture and Fixtures - 10 to 45 years; Machinery and Equipment - 15 to 35 years; Aircraft – 20 years; and Vehicles (cars, tractors and bicycles) - 10 to 30 years. Land is not depreciated. The depreciation method, useful life and residual values are reviewed every year.

Intangible Assets: correspond to identifiable non-monetary assets, without physical substances, internally acquired or developed and intended for the maintenance of the Bank's activities. They are stated at development or acquisition cost, less the respective amortization.

l) Impairment of Assets

Impairment losses are recognized when the carrying amount of an asset exceeds its recoverable amount. Significant nonfinancial assets and financial assets classified as available-for-sale and held-to-maturity are reviewed at least at the end of each reporting period, to determine if there is any indication of impairment loss.

m) Deposits and Open Market Funding

These are recognized at the amount of liabilities, and related charges, when applicable, are recorded on a pro rata day basis.

n) Subordinated Debts

These are recorded at the cost of acquisition, restated by reference to the extra-market rate disclosed by Bacen when the funds are available and, when invested, by reference to the charges agreed upon by the borrowers.

o) Contingent Assets, Contingent Liabilities and Provisions

The recognition, measurement and disclosure of provisions, contingent assets and contingent liabilities are carried out in accordance with the criteria defined in CPC 25 – Provisions, Contingent Liabilities and Contingent Assets, approved by CMN Resolution No. 3823 of 12.16.2009.

Notes

Provisions for civil, tax, labor and other claims are recognized in the Individual Interim Financial Statements when, based on the opinion of legal advisors and management, the likelihood of loss in a given legal or administrative proceeding is assessed as probable, the settlement of which is likely to result in an outflow of economic benefits, and the amounts involved can be reliably measured upon court reference/notification, reviewed as required by procedural changes, and monetarily adjusted on a monthly basis.

The assessment of the provision and contingent liability, risk level of new lawsuits, and reassessment of already existing lawsuits are made case by case and classified according to the likelihood of loss, as probable, possible and remote, except for the proceedings under procedural steps in the Special Civil Courts and Regional Labor Offices, whose provision is assessed based on the historical average of losses.

Contingencies classified as probable losses are accounted for and represented by Civil proceedings (claiming compensation for pain and suffering and property damage, including, among others, protest of notes, return of checks, and provision of information to credit reporting agencies); Labor claims (claiming labor rights, in light of specific professional category legislation, such as overtime pay, salary equalization, job reinstatement, transfer allowance, severance pay, retirement supplementation and others, including enforcement notices issued by Regional Labor and Employment Offices); Tax and Social Security proceedings (represented by legal and administrative proceedings involving federal and municipal taxes); and Other proceedings (such as enforcement notices issued by Regional Councils that regulate the exercise of professions). For lawsuits unfavorable outcome of which is possible or remote, provisions are not set up, as provided for in legal and regulatory requirements.

Contingent assets are not accounted for. When there are security interests or favorable unappealable judicial decisions making gains practically certain, and the confirmation of the ability for recovery through receipt or offset against another liability, said gain is recognized in the financial statements because the related asset is no longer a contingent asset. Contingent assets for which the receipt of economic benefits is probable have their nature disclosed in the explanatory notes, as well as an estimate of their financial effects, when practicable.

p) Employee Benefits

The Bank grants its employees short-term and post-employment benefits. Short-term benefits are recognized and measured at their original amounts (excluding the effect of the discount to present value or actuarial calculation), on an accrual basis.

Post-employment benefits refer to “defined benefit” and “variable contribution” pension plans, as well as a defined benefit health care plan and defined benefit group life insurance.

For “defined benefit” plans and for the portion of unplanned benefits of the variable contribution plan, which has characteristics of defined benefit plan, the net current service cost and net interest on net actuarial liabilities, including interest on the defined benefit asset limit effect, as applicable, are recognized in P&L, whereas actuarial gains and losses and return on plan assets, less amounts considered in net interest, are recognized under “Other Comprehensive Income”, in Equity. Contributions referring to the portion of defined contribution of the variable contribution plan are recognized in P&L. To mitigate the uncertainties arising from actuarial calculations, the Bank counts on specialized advisory service firms that, on a quarterly basis, remeasure these calculations, which include sensitivity analysis, encompassing the simulation of scenarios of assumptions considered most significant, such as interest rate, mortality table and health care inflation.

q) Use of Estimates

The preparation of the Individual Interim Financial Statements includes estimates and assumptions, such as in determining allowances for loan losses associated with credit risk, market value measurement of financial instruments, provision for contingencies, impairment losses and other provisions, e.g. provision for actuarial liabilities for health care and complementary pension plans, and life insurance, as well as for set up and realization of deferred tax assets/liabilities. Actual results could differ from such estimates and assumptions.

Notes

r) Interest on Equity (IOE) and Dividends

Shareholders are entitled to receive, as mandatory minimum dividend for each six-month period, 25% (twenty-five percent) of the net income adjusted according to the legislation, as established in the Bank's Charter. Interest on equity may be attributed to minimum dividends.

s) Earnings per Share

The Bank's basic and diluted earnings per share were calculated by dividing net income attributable to shareholders by the weighted average number of total common shares. The Bank has no stock option, subscription bonus or any other right to acquire shares. Accordingly, basic and diluted earnings per share are the same.

t) Recurring and Nonrecurring Income (Expenses)

Nonrecurring income is considered to be income that: a) is not related or is incidentally related to the Bank's typical activities; and b) is not expected to occur frequently in future years.

The income that is not related or is incidentally related to the Institution's typical activities will have its frequency confirmed when occurring for more than two consecutive years.

NOTE 4 - Segment Reporting

For management purposes, the Bank is organized into two operating segments based on products and services:

- a) Own Portfolio - comprises own portfolio products and services such as: lending and market operations, fund management and provision of other banking services and collaterals; and
- b) FNE - comprises loans within the scope of FNE.

Bank management manages operating income separately in order to make decisions on the fund allocation and performance assessment. The performance of each segment is assessed based on the financial margin plus bank fees.

For the quarters ended 09.30.2024 and 09.30.2023, no revenue from transactions with one single customer accounted for 10% or more of the Bank's total revenue.

The table below shows information on revenues, costs, expenses and financial margin of operating segments. Administrative expenses, as well as other expenses not directly allocated to each operating segment, are classified as corporate expenses and were included in column "Total".

Notes

Specification	01.01 to 09.30.2024			01.01 to 09.30.2023		
	Own Portfolio	FNE	Total	Own Portfolio	FNE	Total
Revenues	4,770,990	4,408,561	9,179,551	5,070,971	4,527,490	9,598,461
Income from Loans (Note 9.a.2)	1,974,563	-	1,974,563	2,415,673	-	2,415,673
Gain (Loss) on Securities (Note 7.b)	2,293,377	1,424,898	3,718,275	2,331,054	1,987,107	4,318,161
Gains (Losses) on Derivative Financial Instruments (Note 7.d)	136,985	-	136,985	(134,072)	-	(134,072)
Foreign Exchange Gains (Losses) (Note 10.b)	100,586	-	100,586	44,982	-	44,982
Compulsory Investment Gains (Note 8.b)	18,185	-	18,185	17,482	-	17,482
Other Income	247,294	2,983,663	3,230,957	395,852	2,540,383	2,936,235
Expenses	(2,048,554)	(2,119,978)	(4,168,532)	(2,123,695)	(2,636,610)	(4,760,305)
Expenses with Open Market Funding (Note 14.c)	(1,257,603)	-	(1,257,603)	(1,460,416)	-	(1,460,416)
Expenses with Borrowings and Onlending	(428,634)	(1,421,174)	(1,849,808)	(189,691)	(1,983,017)	(2,172,708)
Allowance for Credit Risk	(362,317)	(698,804)	(1,061,121)	(473,588)	(653,593)	(1,127,181)
Financial Margin	2,722,436	2,288,583	5,011,019	2,947,276	1,890,880	4,838,156
Service Revenues (Note 22.a)	736,923	1,996,243	2,733,166	614,146	1,606,864	2,221,010
Income from Fees, Charges and Commissions (Note 22.b)	91,621	-	91,621	91,931	-	91,931
PASEP and COFINS	(156,799)	(231,708)	(388,507)	(159,012)	(192,920)	(351,932)
Income after Fees and Commissions	3,394,181	4,053,118	7,447,299	3,494,341	3,304,824	6,799,165
Administrative Expenses			(3,850,474)			(3,393,041)
Personnel Expenses (Note 22.c)			(2,141,085)			(1,963,427)
Other Administrative Expenses (Note 22.d)			(1,709,389)			(1,429,614)
Other Expenses			(364,819)			(410,969)
Expenses with Provisions, Except Allowance for Loan Losses			(231,475)			(392,552)
Income Before Taxation and Profit Sharing			3,000,531			2,602,603
Income Tax and Social Contribution			(1,259,044)			(990,443)
Profit Sharing			(180,009)			(91,978)
Net Income			1,561,478			1,520,182

Notes

NOTE 5 - Cash and Cash Equivalents

Specification	09.30.2024	12.31.2023
Cash	126,758	116,943
Cash in Foreign Currency	5,309	2,989
Total Cash	132,067	119,932
Interbank Investments ⁽¹⁾	3,559,998	3,240,705
Total Cash and Cash Equivalents	3,692,065	3,360,637

⁽¹⁾ Transactions whose maturity on the investment date is equal to or less than 90 days.

NOTE 6 - Interbank Investments

Specification	09.30.2024	12.31.2023
Open Market Investments	3,559,998	3,240,705
Resale to Settle - Self-funding Position	3,559,998	3,240,705
Interbank Deposit Investments	653,914	1,835,937
Investments in Foreign Currencies	33,410	70,484
Interbank Deposit Investments	620,504	1,765,453
Total (Current)	4,213,912	5,076,642

NOTE 7 - Securities and Derivative Financial Instruments

a) Securities and Derivative Financial Instruments

The monetarily adjusted cost (plus income earned) and the market value are as follows:

a.1) Securities Portfolio and Derivative Financial Instruments

Specification	09.30.2024	12.31.2023
Trading Securities (Note 7.a.2)	1,071,222	485,247
Available-for-Sale Securities (Note 7.a.3)	43,667,860	40,658,363
Held-to-Maturity Securities (Note 7.a.7)	258,657	246,047
Differential Receivable - Swap (Note 7.c.1)	79,625	5,660
Total	45,077,364	41,395,317
Current	1,018,036	7,519,486
Non-current	44,059,328	33,875,831

Notes

a.2) Trading Securities

Trading Securities	09.30.2024							12.31.2023	
	Maturity Range		Final Maturity	Cost Value	Market/Book Value	Market Adjustment	Fair Value Measurement Level	Market/Book Value	Market Adjustment
	No Maturity	Over 360 days							
Fixed Income Securities	-	662,476		664,613	662,476	(2,137)		434,824	825
Financial Treasury Bills (LFT)	-	537,357	2029 to 2030	536,457	537,357	900	Level 1	416,575	134
National Treasury Bills (LTN)	-	44,588	2025	44,791	44,588	(203)	Level 1	-	-
National Treasury Notes (NTN)	-	80,531	2035 to 2045	83,365	80,531	(2,834)	Level 1	18,249	691
Investment Fund Shares	-	391,562		391,562	391,562	-		-	-
Vinci Crédito FIC FI Infra (Note 7.a.4)	-	391,562	2099	391,562	391,562	-	Level 1	-	-
Variable Income Securities	447	-		6,588	447	(6,141)		19,933	5,824
Other Tax Incentives (FINOR)	447	-	No Maturity	6,588	447	(6,141)	Level 1	339	(6,249)
Shares Issued by Publicly Held Companies	-	-	No Maturity	-	-	-	Level 1	19,594	12,073
Security Deposits	16,737	-		6,931	16,737	9,806		30,490	18,785
Shares Issued by Publicly Held Companies	16,737	-	No Maturity	6,931	16,737	9,806	Level 1	30,490	18,785
Total of Category	17,184	1,054,038		1,069,694	1,071,222	1,528		485,247	25,434
Tax Credit						4,206			2,841
Provision for Deferred Taxes and Contributions (Note 19.d)						(4,894)			(14,286)
Total Market Value Adjustment						840			13,989

Notes

a.3) Securities Available for Sale

Securities Available for Sale	09.30.2024										12.31.2023	
	Maturity Range					Final Maturity	Cost Value	Market/Book Value	Market Adjustment	Fair Value Measurement Level	Market/Book Value	Market Adjustment
	No Maturity	0 to 30 days	31 to 180 days	181 to 360 days	Over 360 days							
Fixed Income Securities	-	191,659	173,846	539,345	41,535,927		43,117,394	42,440,777	(676,617)		39,460,411	(325,636)
Financial Treasury Bills (LFT)	-	-	29,510	539,345	37,018,983	2025 to 2030	37,520,298	37,587,838	67,540	Level 1	33,699,145	10,934
National Treasury Notes (NTN)	-	-	-	-	3,044,006	2050 to 2055	3,540,762	3,044,006	(496,756)	Level 1	3,350,778	(85,288)
Financial Bills	-	191,659	144,336	-	1,394,606	2024 to 2026	1,752,446	1,730,601	(21,845)	Level 3	2,325,400	(34,683)
Debentures	-	-	-	-	74,049	2035	299,617	74,049	(225,568)	Level 3	84,079	(216,512)
Federal Government Securities - FCVS	-	-	-	-	4,283	2027	4,271	4,283	12	Level 2	1,009	(87)
Investment Fund Shares	5,961	-	60,047	-	314,832		380,840	380,840	-		395,290	-
Investment Guarantee Fund (FGI)	547	-	-	-	-	No Maturity	547	547	-	Level 1	517	-
Operation Guarantee Fund (FGO)	2	-	-	-	-	No Maturity	2	2	-	Level 1	2	-
Quotas Investment Fund CRIATEC	-	-	18,890	-	-	2024	18,890	18,890	-	Level 1	19,428	-
Quotas Investment Fund CRIATEC II	-	-	-	-	13,650	2025	13,650	13,650	-	Level 1	13,895	-
Quotas Investment Fund CRIATEC III	-	-	-	-	16,849	2026	16,849	16,849	-	Level 1	16,965	-
Quotas Investment Fund CRIATEC IV	-	-	-	-	457	2033	457	457	-	Level 1	188	-
FIP Brasil Agronegócio	-	-	-	-	6,756	2026	6,756	6,756	-	Level 1	7,839	-
Nordeste III FIP	-	-	41,157	-	-	2024	41,157	41,157	-	Level 1	34,525	-
FIP Anjo	-	-	-	-	8,312	2029	8,312	8,312	-	Level 1	8,438	-
Vinci Impacto e Retorno IV Feeder B	-	-	-	-	19,957	2030	19,957	19,957	-	Level 1	13,087	-
Vinci Cred Infra Institucional	-	-	-	-	248,851	2037	248,851	248,851	-	Level 1	187,291	-
Vinci Crédito FIC FI Infra (Note 7.a.4)	-	-	-	-	-		-	-	-	Level 1	88,112	-
Fundo de Investimento Liquidez Câmara B3 Multimercado	5,412	-	-	-	-	No Maturity	5,412	5,412	-	Level 1	5,003	-
Security Deposits ⁽¹⁾	-	-	5,147	-	841,096		844,250	846,243	1,993		802,662	465
Financial Treasury Bills (LFT)	-	-	5,147	-	841,096	2025 to 2028	844,250	846,243	1,993	Level 1	798,036	496
Financial Bills	-	-	-	-	-	-	-	-	-	Level 3	4,626	(31)
Total of Category	5,961	191,659	239,040	539,345	42,691,855		44,342,484	43,667,860	(674,624)		40,658,363	(325,171)
Tax Credit (Note 19.c)									334,876			175,453
Provision for Deferred Taxes and Contributions (Note 19.d)									(31,295)			(29,126)
Total Mark Value Adjustment ⁽²⁾									(371,043)			(178,844)

⁽¹⁾ Breakdown: Guarantees on Stock Exchange Transactions R\$ 797,475 (R\$ 736,606 at 12.31.2023); Guarantees on Clearing House Association Transactions R\$ 0 (R\$ 1,121 at 12.31.2023); Guarantees on Legal Proceedings R\$ 5,147 (R\$ 24,643 at 12.31.2023); and Other Guarantees R\$ 43,621 (R\$ 40,292 at 12.31.2023); and

⁽²⁾ Recognized in "Other Comprehensive Income".

Notes

a.4) In June 2024, the Bank reclassified from "Securities Available for Sale" to "Trading Securities" the balance of R\$ 90,400 applied in Vinci Crédito FIC FI Infra because it intends to negotiate these quotas.

a.5) Permanent Losses on Securities

a.5.1) Trading

Specification	Cost	Permanent Losses	Net Cost	
			09.30.2024	12.31.2023
Shares	6,931	-	6,931	19,225
Total 09.30.2024	6,931	-	6,931	
Total 12.31.2023	23,132	(3,907)		19,225

a.5.2) Available-for-Sale

Specification	Cost	Permanent Losses	Net Cost	
			09.30.2024	12.31.2023
Debentures	717,185	(417,568)	299,617	300,591
Federal Government Securities - Others	39,825	(39,825)		-
Financial Bills	1,753,923	(1,477)	1,752,446	2,360,083
Total 09.30.2024	2,510,933	(458,870)	2,052,063	
Total 12.31.2023	3,121,041	(460,368)		2,660,674

a.6) Changes in Securities Measured at Fair Value

Specification	Financial Bills	Debentures	Blocked Financial Bills
Balance on 12.31.2023	2,325,400	84,079	4,626
Purchases/ Judicial Locking	600,000	-	-
Sales/Judicial Unlocking	(1,414,437)	-	(4,679)
Amortization		(3,339)	-
Income	208,303	2,257	22
Appreciation	103	-	-
Permanent Losses and (Reversals) ⁽¹⁾	(1,606)	108	-
Market Adjustment ⁽²⁾	12,838	(9,056)	31
Balance on 09.30.2024	1,730,601	74,049	-

⁽¹⁾ Recognized in "Net Income"; and

⁽²⁾ Recognized in "Other Comprehensive Income".

a.7) Held-to-Maturity Securities

Held-to-Maturity Securities	09.30.2024				12.31.2023	
	Maturity Range	Final Maturity	Cost (Book) Value	Market Value ⁽¹⁾	Cost (Book) Value	Market Value ⁽¹⁾
	Over 360 days					
Fixed Income Securities	258,657		258,657	258,657	246,047	246,047
National Treasury Notes (NTN) - P	258,657	2030	258,657	258,657	246,047	246,047
Total of Category	258,657		258,657	258,657	246,047	246,047

⁽¹⁾ The market values described above are for illustrative purposes only, and no accounting record has been made in this respect, as required by BACEN Circular Letter No. 3068 of 11.08.2001.

a.7.1) There were no sales of securities classified in the "held-to-maturity securities" category.

a.7.2) Bank Management states that the institution has the financial capacity and the intention to hold these securities to maturity.

b) Gain (Loss) on Securities

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Open Market Investments	270,652	383,256
Interbank Deposit Investments	98,223	245,598
Fixed Income Securities	3,349,218	3,688,993
Variable Income Securities	182	314
Total	3,718,275	4,318,161

Notes

c) Derivative Financial Instruments (DFI)

c.1) Classified as Market Risk Hedge (Hedge Accounting)

At 09.30.2024							
Specification	Notional Value	Market Value		Curve Yield		Market Adjustment	
		Differential Receivable	Differential Payable	Differential Receivable	Differential Payable	Positive	Negative
Long Position							
Foreign Currency (Dollar)	1,082,247	24,847	-	37,257	-	-	12,410
Foreign Currency (Euro)	314,382	54,778	-	43,202	-	11,576	-
Short Position							
Total	1,396,629	79,625	-	80,459	-	11,576	12,410

At 12.31.2023						
Specification	Notional Value	Market Value		Curve Yield		Negative Market Adjustment
		Differential Receivable	Differential Payable	Differential Receivable	Differential Payable	
Long Position						
Foreign Currency (Dollar)	1,082,247	-	99,181	-	75,026	24,155
Foreign Currency (Euro)	314,382	-	8,751	5,660	-	14,411
Short Position						
Total	1,396,629	-	107,932	5,660	75,026	38,566

Specification	09.30.2024	12.31.2023
	Differential Receivable	Differential Payable
1 to 3 years	24,847	99,181
5 to 15 years	54,778	8,751
Total	79,625	107,932

Specification	09.30.2024				
DFI used as hedge	Curve Yield		Market Value		Market Value Adjustment
	Assets Dollar	Liabilities CDI	Assets Dollar	Liabilities CDI	
Swap - Foreign Currency - Long Position – US\$	1,164,210	1,126,953	1,151,800	1,126,953	(12,410)
Hedged item ⁽¹⁾	Curve Yield		Market Value		Market Value Adjustment
Funding abroad	1,165,686		1,151,800		(13,886)
Deferred Taxes and Contributions (Note 19.d.b)					6,248

(1) Net of tax effect in relation to the Hedged Item.

DFI used as hedge	Assets Euro	Liabilities IPCA	Assets Euro	Liabilities IPCA	Market Value Adjustment
Swap - Foreign Currency - Long Position – EURO	373,535	330,334	421,987	367,210	11,576
Hedged item ⁽¹⁾	Curve Yield		Market Value		Market Value Adjustment
Funding abroad	372,737		421,987		49,250

Notes

Specification	12.31.2023				
DFI used as hedge	Curve Yield		Market Value		Market Value Adjustment
	Assets Dollar	Liabilities CDI	Assets Dollar	Liabilities CDI	
Swap - Foreign Currency - Long Position – US\$	1,023,527	1,098,553	999,372	1,098,553	(24,155)
Hedged item ⁽¹⁾	Curve Yield		Market Value		Market Value Adjustment
Funding abroad	1,025,794		999,372		(26,422)
Deferred Taxes and Contributions (Note 19.d.b)					11,890

(1) Net of tax effect in relation to the Hedged Item.

DFI used as hedge	Assets Euro	Liabilities IPCA	Assets Euro	Liabilities IPCA	Market Value Adjustment
Swap - Foreign Currency - Long Position – EURO	324,198	318,538	378,319	387,070	(14,411)
Hedged item ⁽¹⁾	Curve Yield		Market Value		Market Value Adjustment
Funding abroad	323,376		378,319		54,943

Considering the risk of foreign exchange exposure as well as market conditions for funding abroad with the European Investment Bank-EIB and the French Development Agency (FDA), the Bank designated Derivative Financial Instruments (DFI) (swap contracts) for total hedge (Market Risk Hedge) of the principal amounts raised and the related interest due. In order to equalize the mark-to-market effects of the DFI designated as hedge, the hedged item is also adjusted to market value.

The change in the market value of the derivatives designated as hedge and the market value adjustment of each hedged item (recorded as part of the funding book value) are recognized in the income statement for the period. If the hedging instrument expires or is sold, canceled or exercised, or when the hedging position does not meet the hedge accounting conditions, the hedging relationship is terminated.

The risk management objectives of these operations, as well as the strategy to hedge such risks throughout the entire period of operations are duly documented, the assessment of the operations effectiveness is also documented.

The operations with DFI allocated to each hedged item were assessed as effective pursuant to Bacen Circular Letter No. 3082, of 01.30.2002, based on the financial flows (principal and interest) of the hedged items and hedging instruments (swap contracts).

c.2) Composition of the Margin Given in Guarantee of Operations with DFI

Specification	09.30.2024	12.31.2023
Simple Swap - Non-Constant Flow	-	111,666
Total	-	111,666

d) Gains (Losses) on Derivative Financial Instruments (DFI)

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Swap	136,985	(134,072)
Total	136,985	(134,072)

Notes

NOTE 8 - Interbank Accounts - Linked Credits**a) Linked Credits**

Specification	09.30.2024			12.31.2023		
	Gross Amount	Provision	Net Amount	Gross Amount	Allowance	Net Amount
Mandatory Payments - Savings Accounts	248,124	-	248,124	222,769	-	222,769
Compulsory Reserves - Cash Funds	309,120	-	309,120	246,465	-	246,465
National Housing System (SFH)	13,605	(1,596)	12,009	87,115	(4,532)	82,583
Central Bank of Brazil – Instant Payment Account	352,135	-	352,135	339,617	-	339,617
Total	922,984	(1,596)	921,388	895,966	(4,532)	891,434
Current	909,379	-	909,379	808,851	-	808,851
Non-current	13,605	(1,596)	12,009	87,115	(4,532)	82,583

b) Compulsory Investment Gains (Losses)

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Income from Linked Credits – Central Bank of Brazil	12,072	11,951
Income from Linked Credits – SFH	3,176	4,802
Devaluation of Linked Credits	2,937	729
Total	18,185	17,482

NOTE 9 - Loan Portfolio and Allowance for Loan Losses Associated with Credit Risk**a) Loan Portfolio and Allowance for Loan Losses Associated with Credit Risk**

Specification	09.30.2024		12.31.2023	
	Gross Amount	Provision	Gross Amount	Provision
Loans	14,414,115	(583,495)	12,753,527	(706,829)
Current	7,177,408	(341,255)	6,539,740	(391,025)
Non-current	7,236,707	(242,240)	6,213,787	(315,804)
Other Accounts with Loan Features	475,498	(8,254)	446,589	(7,251)
Current	475,385	(8,252)	442,422	(4,089)
Non-current	113	(2)	4,167	(3,162)
Total	14,889,613	(591,749)	13,200,116	(714,080)

a.1) Breakdown of Loan Portfolio

Specification	09.30.2024	12.31.2023
Advances to Depositors	562	1,144
Borrowings	7,805,787	6,780,370
Discounted Credit Notes	3,896	3,923
Financing	1,816,877	1,988,811
Export Financing	19,132	28,719
Financing in Foreign Currency	66,297	47,509
Agribusiness Financing	81	78
Rural Financing	1,041,419	1,033,259
Infrastructure and Development Financing	3,660,064	2,869,714
Loans Subtotal	14,414,115	12,753,527
Income Receivable from Advances Granted	20,990	12,428
Debtors for Purchase of Assets	368	5,349
Notes and Credits Receivable	49,189	46,073
Advances on Exchange Contracts (ACC) (Note 10.a) ⁽¹⁾	404,951	382,739
Other Accounts with Loan Features Subtotal	475,498	446,589
Total	14,889,613	13,200,116

⁽¹⁾ Accounts classified as "Other Liabilities/Foreign Exchange Portfolio".

Notes

a.2) Income from Loans

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Loans and Discounted Credit Notes	1,204,694	1,558,965
Financing	423,624	425,732
Agribusiness Financing	3	3
Rural Financing	110,780	105,946
Recovery of Loans Written off as Losses	235,462	325,027
Total	1,974,563	2,415,673

b) Distribution of Operations Broken down by Maturity

b.1) Current Loans ⁽¹⁾

Type of Customer/Activity	01 to 30 days	31 to 60 days	61 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Total at 09.30.2024	Total at 12.31.2023
Rural	44,676	50,105	97,110	72,573	683,883	73,673	1,022,020	1,032,786
Manufacturing	73,259	107,480	49,763	295,501	344,270	3,522,555	4,392,828	3,398,168
Government	4,364	-	-	35,627	-	195,925	235,916	274,920
Other Services	189,085	172,424	164,946	281,268	437,071	1,788,984	3,033,778	2,886,965
Trade	739,036	634,147	587,227	1,267,890	809,400	1,388,696	5,426,396	4,852,460
Individuals	19,350	8,482	5,553	8,351	24,849	17,617	84,202	68,556
Total 09.30.2024	1,069,770	972,638	904,599	1,961,210	2,299,473	6,987,450	14,195,140	
Total 12.31.2023	1,062,844	744,311	700,841	1,870,768	2,140,634	5,994,457		12,513,855

⁽¹⁾ Includes loans past due up to 14 days

b.2) Past Due Loans

Falling Due Installments								
Type of Customer/Activity	01 to 30 days	31 to 60 days	61 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	Total at 09.30.2024	Total at 12.31.2023
Rural	38	38	42	114	429	554	1,215	112
Manufacturing	1,572	1,448	1,413	3,727	6,963	29,755	44,878	46,416
Other Services	6,091	4,892	4,738	12,013	20,100	123,939	171,773	55,363
Trade	20,994	15,643	13,723	30,291	45,195	94,120	219,966	275,402
Individuals	100	70	61	100	601	1,014	1,946	1,633
Total 09.30.2024	28,795	22,091	19,977	46,245	73,288	249,382	439,778	
Total 12.31.2023	42,445	23,272	17,906	32,421	39,364	223,518		378,926

Overdue Installments									
Type of Customer/Activity	01 to 14 days	15 to 30 days	31 to 60 days	61 to 90 days	91 to 180 days	181 to 360 days	Over 360 days ⁽¹⁾	Total at 09.30.2024	Total at 12.31.2023
Rural	-	5,596	1,624	2,239	8,807	-	-	18,266	438
Manufacturing	505	1,204	1,723	1,345	2,979	4,248	9	12,013	10,421
Other Services	1,929	6,682	9,095	3,978	13,407	12,495	5	47,591	45,920
Trade	5,743	16,265	19,060	15,188	44,414	69,472	46	170,188	243,820
Individuals	18	497	515	433	1,878	3,296	-	6,637	6,736
Total 09.30.2024	8,195	30,244	32,017	23,183	71,485	89,511	60	254,695	
Total 12.31.2023	15,603	28,538	36,505	32,203	87,798	105,001	1,687		307,335

⁽¹⁾ These include amounts referring to loans taken out based on CMN Resolution No. 2471 of 02.26.1998 and classified under Current Assets in the Balance Sheet.

Notes

c) Breakdown of Loans by Risk Levels

Risk Level	09.30.2024				12.31.2023			
	Current Loans ⁽¹⁾	Past due Loans	Total Portfolio	Total Allowance	Current Loans ⁽¹⁾	Past due Loans	Total Portfolio	Total Allowance
AA	6,516,968	-	6,516,968	-	5,260,602	-	5,260,602	-
A	3,655,711	-	3,655,711	(18,278)	3,662,394	-	3,662,394	(18,312)
B	3,356,479	99,700	3,456,179	(41,818)	2,875,545	60,129	2,935,674	(68,705)
C	290,171	83,951	374,122	(11,223)	277,030	53,696	330,726	(9,922)
D	111,670	112,208	223,878	(22,388)	202,164	45,778	247,942	(24,794)
E	94,660	34,279	128,939	(38,682)	87,668	43,510	131,178	(39,353)
F	45,216	61,703	106,919	(53,460)	37,131	72,835	109,966	(54,984)
G	18,515	51,471	69,986	(48,989)	37,306	41,442	78,748	(55,124)
H	105,750	251,161	356,911	(356,911)	74,015	368,871	442,886	(442,886)
Total	14,195,140	694,473	14,889,613	(591,749)	12,513,855	686,261	13,200,116	(714,080)

⁽¹⁾ Includes loans past due up to 14 days

The table below shows the balances of the operations and respective provisions, by risk level, of the loan contracts in the scope of the programs introduced with the purpose of facing the effects of the Covid-19 pandemic on the economy, whose credit risk is fully or partially assumed by the Federal Government or by guarantor funds constituted by it, in accordance with article 2, paragraph 2, of CMN Resolution No. 4855 of 09.24.2020.

Risk Level	09.30.2024		12.31.2023	
	Total Portfolio	Total Allowance	Total Portfolio	Total Allowance
AA	4,817	-	3,193	-
A	26,255	(131)	9,227	(46)
B	3,221	(32)	441	(4)
C	1,192	(36)	742	(22)
D	773	(77)	709	(71)
E	501	(150)	426	(128)
F	257	(129)	327	(164)
G	273	(191)	327	(228)
H	258	(259)	362	(362)
Total	37,547	(1,005)	15,754	(1,025)

d) Breakdown of the Balance of the Allowance for Loan Losses Associated with Credit Risk

Specification	09.30.2024	12.31.2023
Opening Balance of the Allowance for Loan Losses Associated with Credit Risk	714,080	679,799
(+) Allowance Recognized	362,620	560,507
(-) Loans Written off as Loss	(484,951)	(526,226)
(=) Net Allowance for Loan Losses Associated with Credit Risk	591,749	714,080
Opening Balance of Allowance for Losses on Other Credits without Loan Features	19,937	26,336
(+) Allowance Recognized	276	393
(-) Reversal of Allowance	(579)	(6,792)
(=) Net Allowance for Losses on Other Credits without Loan Features (Note 11.b)	19,634	19,937
(=) Balance of the Allowance for Loan Losses Associated with Credit Risk	611,383	734,017

e) Breakdown of the Balance of Expenses with the Allowance for Loan Losses Associated with Credit Risk

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
(+) Expenses with Allowance for Loan Losses Associated with Credit Risk	356,518	469,430
(+) Expenses with Allowance for Losses on Other Credits	6,102	10,640
(=) Balance of Expenses with Allowance for Losses on Other Credits with Loan Features	362,620	480,070
(+) Expenses with Allowance for Losses on Other Credits without Loan Features	248	110
(-) Reversals of Provisions without Loan Features	(551)	(6,592)
(=) Net Expenses with the Allowance for Loan Losses Associated with Credit Risk	362,317	473,588

Notes

f) Loan Concentration

Specification	09.30.2024		12.31.2023	
	Balance	% of portfolio	Balance	% of portfolio
10 Major debtors	1,722,240	11.57	1,818,223	13.77
50 Major debtors	4,531,502	30.43	4,457,455	33.77
100 Major debtors	6,104,449	41.00	5,846,815	44.29

- g) Up to the third quarter of 2024, credits written off as losses were recovered in the amount of R\$ 235,462 (R\$ 325,028 at 09.30.2023). Renegotiations totaled R\$ 318,682 (R\$ 604,352 at 09.30.2023).

NOTE 10 - Other Credits

Specification	Current	Non-current	09.30.2024	12.31.2023
Foreign Exchange Portfolio (Note 10.a)	454,004	-	454,004	388,853
Income Receivable	53,232	-	53,232	35,418
Trade Notes Receivable	49,104	85	49,189	46,073
Total	556,340	85	556,425	470,344

a) Foreign Exchange Portfolio

Specification	09.30.2024	12.31.2023
Assets - Other Credits	454,004	388,853
Exchange Purchased to be Settled	430,428	375,453
Rights on Exchange Sales	2,590	985
Advances Received in Local Currency	(4)	(13)
Income Receivable from Advances Granted	20,990	12,428
Current Assets	454,004	388,853
Liabilities - Other Liabilities (Note 17.b)	2,593	983
Exchange Purchase Obligations	404,951	382,739
Exchange Sold to be Settled	2,591	981
(Advances on Exchange Contracts - ACC) (Note 9.a.1)	(404,951)	(382,739)
Other Amounts	2	2
Current Liabilities	2,593	983

b) Foreign Exchange Gains (Losses)

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Exchange Income	101,736	45,941
Exchange Expenses	(1,150)	(959)
Total	100,586	44,982

NOTE 11 - Other Assets

Specification	Current	Non-current	09.30.2024	12.31.2023
a) Other Assets	1,153,168	731,269	1,884,437	1,819,196
Debtors for Escrow Deposits	-	711,080	711,080	666,085
Taxes and Contributions to be Offset	564,618	-	564,618	674,775
Tax Incentive Options	-	20,160	20,160	20,160
Advances and Early Salary Payments	55,854	-	55,854	18,755
Payments to be Refunded	4,179	-	4,179	20,829
Amounts Receivable - Bonus/Rebates	30,446	-	30,446	31,730
Sundry Debtors – Domestic	204,585	-	204,585	161,765
Other Amounts	293,486	29	293,515	225,097
b) Allowance for Losses on Other Credits Without Loan Features (Note 9.d)	-	(19,634)	(19,634)	(19,937)
Total	1,153,168	711,635	1,864,803	1,799,259

NOTE 12 - Other Values and Assets

Specification	Current	Non-current	09.30.2024	12.31.2023
a) Other Values and Assets	4,482	10,350	14,832	16,511
Materials in Stock	4,015	-	4,015	5,650
Non-financial Assets Held for Sale - Own	-	-	-	228
Non-financial Assets Held for Sale - Received	467	10,350	10,817	10,633
b) Provisions for Devaluations	(5)	(65)	(70)	(65)
c) Prepaid Expenses	68,624	-	68,624	45,513
Total	73,101	10,285	83,386	61,959

Notes

NOTE 13 - Investments, Property and Equipment and Intangible Assets**a) Investments**

Specification	12.31.2023	01.01 to 09.30.2024			09.30.2024		
	Accounting Balance	Changes			Cost	Provision	Accounting Balance
		Additions	Write-offs	Provision			
Artworks and Valuables	1,261	14	-	-	1,275	-	1,275
Total	1,261	14	-	-	1,275	-	1,275

b) Property and Equipment

Specification	12.31.2023	01.01 to 09.30.2024			09.30.2024		
	Accounting Balance	Changes			Cost	Accumulated Depreciation	Accounting Balance
		Additions	Write-offs	Depreciation			
Buildings	101,849	13,366	-	(1,706)	301,393	(187,884)	113,509
Data Processing System	138,846	4,038	(1,546)	(10,113)	262,518	(131,293)	131,225
Furniture and Equipment in Use	32,866	5,743	(1,260)	(2,938)	97,889	(63,478)	34,411
Land	16,595	164	-	-	16,759	-	16,759
Facilities	5,175	173	(48)	(79)	18,169	(12,948)	5,221
Communication Equipment	154	20	(2)	(13)	367	(208)	159
Security Equipment	18,114	1,793	(179)	(307)	19,634	(213)	19,421
Transportation Equipment	17	-	-	(1)	14,343	(14,327)	16
Total	313,616	25,297	(3,035)	(15,157)	731,072	(410,351)	320,721

c) Intangible Assets

Specification	12.31.2023	01.01 to 09.30.2024			09.30.2024		
	Accounting Balance	Changes			Cost	Accumulated Amortization	Accounting Balance
		Additions	Write-offs	Amortization			
Software License	59,216	6,484	-	(5,020)	66,979	(6,299)	60,680
Software Update	3,327	-	-	(267)	3,446	(386)	3,060
Software Development	10,199	40,485	-	(2,234)	51,351	(2,901)	48,450
Total	72,742	46,969	-	(7,521)	121,776	(9,586)	112,190

Notes

NOTE 14 - Deposits and Other Funding

a) Breakdown of Deposits, Funds from Acceptance and Issue of Securities, Debt Instruments Eligible to Capital and Subordinated Debts by Maturity

Specification	0 to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	5 to 15 years	Over 15 years	Total at 09.30.2024	Total at 12.31.2023
Demand Deposits	3,160,390	-	-	-	-	-	3,160,390	2,909,392
Savings Deposits	1,242,342	-	-	-	-	-	1,242,342	1,124,660
Interbank Deposits	800,863	611,807	-	-	-	-	1,412,670	1,228,507
Time Deposits	587,839	785,382	6,072,305	2,103,427	836,124	443,668	10,828,745	9,802,570
Time Deposits	331,644	785,382	3,089,149	1,880,092	612,789	443,668	7,142,724	6,383,912
Interest-Yielding Judicial Deposits	196,145	-	-	-	-	-	196,145	187,181
Finor/Cash and Cash Equivalents and Reinvestments - Law No. 8167	-	-	2,983,156	223,335	223,335	-	3,429,826	3,174,540
Others	60,050	-	-	-	-	-	60,050	56,937
Funds from Acceptance and Issue of Securities	-	120,878	-	-	-	-	120,878	10,906
Financial Bills – Charges	-	34,918	-	-	-	-	34,918	10,906
Liabilities from Issue of Credit Bills	-	85,960	-	-	-	-	85,960	-
Debt Instruments Eligible to Capital (Notes 16.e.1 and 16.e.2)	-	-	-	-	-	790,489	790,489	957,156
Subordinated Debts Eligible to Capital (Note 16.e.3)	-	-	-	-	-	3,568,834	3,568,834	3,366,428
Total at 09.30.2024	5,791,434	1,518,067	6,072,305	2,103,427	836,124	4,802,991	21,124,348	
Total at 12.31.2023	5,307,077	1,411,320	5,432,468	1,976,018	703,974	4,568,762		19,399,619

Notes

b) Open Market Funding

Specification	09.30.2024	12.31.2023
Own Portfolio	4,425,378	3,426,188
Financial Treasury Bills (LFT)	4,425,378	3,426,188
Total	4,425,378	3,426,188
Current	4,425,378	3,371,410
Non-current	-	54,778

c) Expenses with Market Funding

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Funding Expenses	(925,737)	(1,093,773)
Time Deposits	(504,236)	(646,254)
Savings Deposits	(57,911)	(58,867)
Judicial Deposits	(9,382)	(19,590)
Interbank Deposits	(86,666)	(92,641)
Special Deposits	(256,925)	(266,950)
Funds from Acceptance and Issue of Securities	(1,077)	-
Other Deposits	(9,540)	(9,471)
Expenses with Open Market Funding	(331,866)	(366,643)
Own Portfolio	(258,625)	(275,918)
Financial Bills	(73,241)	(90,725)
Total	(1,257,603)	(1,460,416)

NOTE 15 - Borrowings and Onlending

a) Breakdown of Borrowings and Onlending by Maturity

Specification	0 to 3 months	3 to 12 months	1 to 3 years	3 to 5 years	5 to 15 years	Over 15 years	Total at 09.30.2024	Total at 12.31.2023
Foreign Borrowings	253,319	227,171	-	-	-	-	480,490	436,432
Domestic Onlending	17,014	49,989	142,911	154,121	266,377	-	630,412	648,871
Foreign Onlending	25,649	1,206,283	143,188	91,078	322,486	-	1,788,684	1,636,541
Total at 09.30.2024	295,982	1,483,443	286,099	245,199	588,863	-	2,899,586	
Total at 12.31.2023	159,866	414,243	1,242,397	244,549	607,428	53,361		2,721,844

b) Domestic Onlending - Official Institutions

Specification	Annual monetary adjustment rate (%)	09.30.2024	12.31.2023
National Treasury	IGP-DI + 2.00	743	724
National Bank for Economic and Social Development (BNDES)		543,619	579,426
POC (credit facility granted by the BNDES agents to small and medium-sized companies to buy shares in capital increases)	Fixed rate 6.96 to 9.85 TLP + 1.30 TJLP + 0.90 to 1.00	540,224	579,426
Investment Guarantee Fund (FGI)	Non-interest bearing	3,395	-
Finep	TR + 1.20	100	-
Fungetur	Selic INPC	85,950	68,721
Total		630,412	648,871
Current		67,003	62,158
Non-current		563,409	586,713

Notes

c) Borrowings

Specification	Annual monetary adjustment rate (%)	09.30.2024	12.31.2023
Foreign borrowings/Foreign currency payables	USD	480,490	436,432
Total (Current)		480,490	436,432

d) Foreign Onlending

Specification	Annual monetary adjustment rate (%)	09.30.2024	12.31.2023
BID – Prodetur II	USD + SOFR + 1.25	214,897	258,850
EIB - European Investment Bank ⁽¹⁾	USD + 3.857	1,151,800	999,372
FDA - French Development Agency ⁽²⁾	EUR + 5.44	421,987	378,319
Total		1,788,684	1,636,541
Current		1,231,932	75,519
Non-current		556,752	1,561,022

⁽¹⁾ Funding in May 2022, maturing in May 2025, with no amortizations, and payment of the principal upon maturity of the operation. Interest paid semiannually; and

⁽²⁾ Funding in June 2023, maturing in April 2035, with semiannual amortizations, which is in the principal grace period up to October 2027.

e) Expenses with Borrowings and Onlending

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Expenses with Onlending	(378,035)	(204,790)
Domestic Onlending - Official Institutions	(35,941)	(52,206)
National Treasury	(21)	-
National Bank for Economic and Social Development (BNDES)	(35,920)	(52,116)
Fund for Financing the Acquisition of Industrial Machinery and Equipment (FINAME)	-	(90)
Foreign Onlending Expenses	(342,094)	(152,584)
Expenses with Onlending with Foreign Banks	(85,235)	(36,064)
Expenses with Onlending with Other Financial Institutions	(3,628)	(1,452)
Total	(466,898)	(242,306)

NOTE 16 - Other Financial Instruments

a) Other Financial Instruments

Specification	Current	Non-current	09.30.2024	12.31.2023
a) Financial and Development Funds	1,808,140	15,591,332	17,399,472	16,893,749
FNE	1,562,060	14,939,952	16,502,012	15,943,573
FDNE	75,914	443,765	519,679	536,854
Merchant Marine Fund (FMM)	15,970	37,245	53,215	59,853
Finep/Fundeci	-	57,563	57,563	63,778
Pilot Project to Support Agrarian Reform	62,124	-	62,124	57,614
National Rural Property Financing Program	83,239	96,214	179,453	207,351
Banco da Terra	5,006	9,231	14,237	15,041
Others	3,827	7,362	11,189	9,685
b) Debt Instruments Eligible to Capital	-	790,489	790,489	957,156
c) Subordinated Debts Eligible to Capital	-	3,568,834	3,568,834	3,366,428
Total	1,808,140	19,950,655	21,758,795	21,217,333

Notes

b) Expenses with Other Financial Instruments

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
a) Financial and Development Funds	(1,382,910)	(1,930,402)
FNE	(1,342,125)	(1,896,180)
FDNE	(13,135)	(8,777)
Merchant Marine Fund (FMM)	(5,621)	(3,619)
Pilot Project to Support Agrarian Reform	(4,600)	(5,035)
National Rural Property Financing Program	(14,712)	(13,449)
Banco da Terra	(2,350)	(2,941)
Others	(367)	(401)
b) Debt Instruments Eligible to Capital	-	(24,678)
c) Subordinated Debts Eligible to Capital	(202,406)	(206,882)
Total	(1,585,316)	(2,161,962)

c) Fundo Constitucional de Financiamento do Nordeste (FNE)

Net Assets of FNE, amounting to R\$ 153,939,618 (R\$ 140,362,040 at 12.31.2023), are recorded in the Bank's memorandum accounts named "Assets of Managed Public Funds/FNE".

Cash and cash equivalents and funds committed to loans, which represent cash and cash equivalents of FNE in the amount of R\$ 16,496,350 (R\$ 15,935,744 at 12.31.2023), recorded under "Other Financial Instruments/Financial and Development Funds" bear interest at the Selic rate. Up to the third quarter of 2024, expenses with the remuneration of cash and cash equivalents totaled R\$ 1,342,125 (R\$ 1,896,180 up to the third quarter of 2023).

Up to the third quarter of 2024, revenue from del credere commission totaled R\$ 2,671,375 (R\$ 2,334,177 up to the third quarter of 2023). The Bank's del credere, for operations contracted as of 01.01.2022, including those based on Art. 9-A of Law No. 7827, corresponds to rates ranging from 6% p.a. to 4.5% p.a., in loans with full risk for the Bank, and 3% p.a. to 2.25% p.a., in loans with shared risk, depending on the size of the beneficiary. In loans reclassified for FNE based on Law No. 11775 of 09.17.2008, del credere commission is 3% p.a. or 6% p.a.

Up to the third quarter of 2024, the administration fee was R\$ 1,332,240 (R\$ 1,146,247 up to the third quarter of 2023), calculated at 1.5% p.a. on Equity and allocated monthly.

Up to the third quarter of 2024, the remuneration paid to the Bank in relation to FNE's cash and cash equivalents totaled R\$ 11,781 (R\$ 13,519 up to the third quarter of 2023), calculated at the rate of 0.09% p.a.

Up to the third quarter of 2024, renegotiations arising from operations entered into by FNE totaled R\$ 2,932,347 (R\$ 2,238,956 up to the third quarter of 2023).

d) Fundo de Desenvolvimento do Nordeste (FDNE)

The FDNE, created by Provisional Executive Order No. 2156-5, of August 24, 2001, is intended to ensure resources for investments in SUDENE's area of operation, in infrastructure and utility services, in productive projects with great germination capacity for new business and productive activities.

The Bank is the sole operating agent in the financing modality through issue of debentures, and the preferred operator for entering into loans through onlending.

These are FDNE resources:

- I. resources from the National Treasury corresponding to funds assigned to it in the annual budget;
- II. income from short-term investments at its account;
- III. proceeds from the sale of securities, share dividends and others related thereto;
- IV. financial transfers from other funds intended to support regional development programs and projects that cover SUDENE's area of operation;
- V. the reversal of unapplied annual balances;

Notes

- VI. funds from the return on granted financing transactions, including principal, interest and other financial charges, less the portion corresponding to the remuneration of the operating agent, as established by the CMN; and
- VII. other funds provided for in law.

The charts below show the remuneration of the Bank, in its capacity as FDNE Operator, the expense of the provision set up on financial guarantees provided and the balances of contracted transactions:

d.1) Revenue from Del Credere and Provision Expense

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Revenue from Del Credere	7,962	6,839
Provision Expense (Net)	(48)	(23)

d.2) Balances of Contracted Operations

Specification	09.30.2024	12.31.2023
FDNE - Debentures	7,037,309	6,649,546
FDNE - Onlending	489,710	507,144

e) Debt Instruments Eligible to Capital and Subordinated Debts Eligible to Capital (Note 25.g.ii)

e.1) Tier I Referential Equity - Principal Capital:

Specification	Amount Issued	Remuneration	Funding Date	09.30.2024	12.31.2023
Debt Instruments Eligible to Principal Capital	1,000,000	Profitability on Equity	01/19/2016	-	166,667
Total (Current)				-	166,667

e.2) Tier I Referential Equity - Complementary Capital:

In June 2019, the Bank issued 2,667 (two thousand six hundred sixty-seven) Subordinated Financial Bills, without maturity date. Bacen authorized to compose the Tier I Referential Equity, as Complementary Capital, by the funding amount (R\$ 801,040).

Specification	Amount Issued	Remuneration	Funding Date	09.30.2024	12.31.2023
Financial Bills ⁽¹⁾	790,489	117% of SELIC	06.2019	790,489	790,489
Non-current				790,489	790,489

⁽¹⁾ Interest paid semiannually.

Notes

e.3) Tier II Referential Equity

Subordinated Debts comprise two funding operations with FNE in the original amounts of R\$ 600,000 and R\$ 400,000, without maturity, contracted on 07.20.2009 and 03.01.2010, respectively.

Specification	09.30.2024	12.31.2023
Fundo Constitucional de Financiamento do Nordeste (FNE)	3,568,834	3,366,428
Funds Available	911,237	1,156,347
Funds Applied	2,657,597	2,210,081
Total	3,568,834	3,366,428

NOTE 17 - Other Liabilities

Specification	09.30.2024	12.31.2023
a) Collection of Taxes and Other Contributions	87,568	4,525
Funds from Proagro	213	220
Federal Taxes Received	79,495	113
Tax on Financial Transactions (IOF) payable	5,537	4,110
Other Taxes and Levies	2,323	82
b) Foreign Exchange Portfolio (Note 10.a)	2,593	983
c) Social and Statutory	183,187	403,006
Remuneration on Capital Payable	937	273,288
Profit Sharing	182,250	129,718
d) Tax and Social Security	1,355,103	1,469,949
Provision for Income Tax and Social Contribution (Note 19.a.2)	1,185,708	1,306,750
Income Tax	655,306	716,455
Social Contribution	530,402	590,295
Taxes and Contributions Payable	169,395	163,199
e) Advances for Future Capital Increase	55	1,400,000
f) Others	1,498,532	1,063,721
Accrued Payments	813,507	614,828
Personnel Expenses	414,583	276,306
Other Amounts	398,924	305,864
Interest and Charges on Debt Instruments Eligible to Principal Capital	-	32,658
Other Amounts	685,025	448,893
Total (Current)	3,127,038	4,342,184

NOTE 18 - Income Received in Advance

Revenue from the strategic commercial partnership agreement entered into with Icatu Seguros, exclusively for the development and sale of Insurance services relating to Life Insurance, Credit Life Insurance and Private Pension Products insurance lines, in the Bank's distribution network.

Specification	09.30.2024	12.31.2023
Opening Balance of Income Received in Advance	200,000	200,000
(-) Recognized in current Revenue	(43,898)	(36,398)
(=) Closing Balance to be Recognized	156,102	163,602
Current	10,000	163,602
Non-current	146,102	-

Notes

NOTE 19 - Taxes and Contributions

a) Income Tax and Social Contribution

The Bank is subject to the taxable profit regime whereby taxes are computed based on the Bank's accounting records, and income tax and social contribution are paid monthly on an estimated basis. Income tax and social contribution expenses are as follows:

a.1) Specification of the Provision for Income Tax and Social Contribution Expense	Income Tax		Social Contribution	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Income Before Income Taxes and Profit Sharing	3,000,531	2,602,603	3,000,531	2,602,603
Statutory Profit Sharing	(180,009)	(91,978)	(180,009)	(91,978)
Income before Income Taxes, less Statutory Profit Sharing	2,820,522	2,510,625	2,820,522	2,510,625
Permanent Additions/Exclusions	(331,353)	(311,541)	(332,948)	(313,122)
Temporary Additions/Exclusions	164,434	172,906	164,434	172,906
Taxable Income	2,653,603	2,371,990	2,652,008	2,370,409
Expenses with Provision for IRPJ and CSLL – before Tax Incentives and Revaluation Reserve	(663,383)	(592,980)	(530,402)	(474,082)
Deductions (Tax Incentives)	8,077	2,923	-	-
Provision for IRPJ/CSLL on Realization of Revaluation Reserve	22	20	18	16
Current IRPJ/CSLL Expenses - after Tax Incentives and Revaluation Reserve	(655,284)	(590,037)	(530,384)	(474,066)
Provision for Deferred Taxes and Contributions - Arising from Tax Credits Recovered and Securities	2,180	(38,686)	1,743	(30,949)
Provision for Income Tax and Social Contribution	(653,104)	(628,723)	(528,641)	(505,015)
Prior-Year Adjustments	-	22,759	-	19,636
Adjusted Provision for Income Tax and Social Contribution	(653,104)	(605,964)	(528,641)	(485,379)
IRPJ/CSLL Tax Credits - Provisions	(42,941)	56,058	(34,358)	44,842
Total IRPJ/CSLL	(696,045)	(549,906)	(562,999)	(440,537)
Effective Rate (%)	24.68	21.90	19.96	17.55
a.2) Specification of the Provision for IRPJ and CSLL	09.30.2024	12.31.2023	09.30.2024	12.31.2023
Provision for Income Tax and Social Contribution	655,284	716,428	530,384	590,273
Provision for Taxes on Realization of Revaluation Reserve	22	27	18	22
Provision for Income Tax and Social Contribution	655,306	716,455	530,402	590,295
Taxes Recoverable on Prepayments, including Withholding Taxes	(310,223)	(385,432)	(191,725)	(234,113)
Taxes Payable for the Period	345,083	331,023	338,677	356,182

Notes

b) Reconciliation of IRPJ and CSLL Charges

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
I) Income before Taxes and Profit Sharing	3,000,531	2,602,603
II) Income tax and social contribution at statutory rate (45%)	(1,350,239)	(1,171,172)
III) Adjustments to determine the effective rate:	91,195	138,333
- Profit sharing	190,373	139,894
- Other income / FNE/Del Credere/Onlending transactions - Law No. 7827 Article 9-A	48,569	45,556
- Temporary Differences - Actuarial Provisions	(165,369)	(59,676)
- Temporary Differences - Other Nondeductible Provisions	(3,104)	(543)
- Temporary Differences - Transactions with Reimbursement in More than 10 Years	909	13,987
- Market Value Adjustment	20,231	-
- Tax Incentives	8,117	2,959
- Permanent Additions, Net	(8,531)	(3,844)
IV) Expenses with set-up of provision for income tax and social contribution	(1,259,044)	(1,032,839)
V) Deferred income tax and social contribution	(77,299)	100,900
VI) Current income tax and social contribution	(1,181,745)	(1,133,739)
VII) Tax Expenses before the Adjustments (V + VI)	(1,259,044)	(1,032,839)
VIII) Prior-year Adjustments	-	42,396
IX) Adjusted Tax Expenses (VII + VIII)	(1,259,044)	(990,443)
X) Effective income and social contribution tax rate	42.0%	38.0%

Notes

c) Deferred Tax Assets

Specification	09.30.2024		12.31.2023		09.30.2024	12.31.2023
	IRPJ	CSLL	IRPJ	CSLL	Total	
Effect on P&L						
a) Allowances (ALL)						
Opening Balance	837,771	670,235	829,081	663,285	1,508,006	1,492,366
Set up	321,187	256,956	350,302	280,243	578,143	630,545
Realization/Reversal	(267,314)	(213,861)	(341,612)	(273,293)	(481,175)	(614,905)
Closing Balance	891,644	713,330	837,771	670,235	1,604,974	1,508,006
b) Unearned Income - Operations not Related to Legal Proceedings						
Opening Balance	900	720	96	76	1,620	172
Set up	326	261	2,307	1,847	587	4,154
Realization/Reversal	(825)	(660)	(1,503)	(1,203)	(1,485)	(2,706)
Closing Balance	401	321	900	720	722	1,620
c) Provisions - Extended Transactions						
Opening Balance	205	163	508	407	368	915
Set up	5	4	12	10	9	22
Realization/Reversal	(5)	(4)	(315)	(254)	(9)	(569)
Closing Balance	205	163	205	163	368	368
d) Actuarial Provisions						
Opening Balance	363,898	291,119	371,053	296,843	655,017	667,896
Set up	52,538	42,030	69,914	55,932	94,568	125,846
Realization/Reversal	(128,470)	(102,776)	(77,069)	(61,656)	(231,246)	(138,725)
Closing Balance	287,966	230,373	363,898	291,119	518,339	655,017
e) Provision for the Voluntary Dismissal Program (“VDP”)						
Opening Balance	-	-	1,417	1,134	-	2,551
Set up	-	-	-	-	-	-
Realization/Reversal	-	-	(1,417)	(1,134)	-	(2,551)
Closing Balance	-	-	-	-	-	-
f) Provisions for Contingencies						
Opening Balance	297,636	238,109	231,702	185,362	535,745	417,064
Set up	92,463	73,970	190,564	152,452	166,433	343,016
Realization/Reversal	(110,669)	(88,535)	(124,630)	(99,705)	(199,204)	(224,335)
Closing Balance	279,430	223,544	297,636	238,109	502,974	535,745
g) Derivative Financial Instruments (DFI)						
Opening Balance	6,039	4,831	9,424	7,539	10,870	16,963
Set up	6,149	4,919	10,583	8,466	11,068	19,049
Realization/Reversal	(9,086)	(7,268)	(13,968)	(11,174)	(16,354)	(25,142)
Closing Balance	3,102	2,482	6,039	4,831	5,584	10,870
h) Securities						
Opening Balance	1,578	1,263	1,651	1,322	2,841	2,973
Set up	1,097	878	(73)	(59)	1,975	(132)
Realization/Reversal	(338)	(271)	-	-	(609)	-
Closing Balance (Note 7.a.2)	2,337	1,869	1,578	1,263	4,206	2,841
Effect on Equity						
i) Securities						
Opening Balance	97,474	77,979	168,974	135,180	175,453	304,154
Set up	308,177	246,542	694,089	555,270	554,719	1,249,359
Realization/Reversal	(219,609)	(175,687)	(765,589)	(612,471)	(395,296)	(1,378,060)
Closing Balance (Note 7.a.3)	186,042	148,834	97,474	77,979	334,876	175,453
j) Actuarial Valuation Adjustments						
Opening Balance	332,809	266,248	296,969	237,576	599,057	534,545
Set up	173,280	138,623	185,739	148,591	311,903	334,330
Realization/Reversal	(297,248)	(237,799)	(149,899)	(119,919)	(535,047)	(269,818)
Closing Balance	208,841	167,072	332,809	266,248	375,913	599,057

Notes

Income tax and social contribution credits recognized and not recognized in assets are broken down as follows:

Specification	Income Tax		Social Contribution	
	09.30.2024	12.31.2023	09.30.2024	12.31.2023
1. Total Temporary Differences	8,581,711	8,026,852	8,581,711	8,026,852
2. Tax Credits on Temporary Differences	2,145,428	2,006,713	1,716,342	1,605,370
3. Tax Credits Recognized in Assets on Provisions	1,668,487	1,833,219	1,334,803	1,466,594
4. Tax Credits Recognized in Assets due to Mark-to-Market of Securities	191,481	105,091	153,185	84,073
5. Total Tax Credits Recognized in Assets (item 3 + item 4) ⁽¹⁾	1,859,968	1,938,310	1,487,988	1,550,667
6. Tax Credits not Recognized in Assets (item 2 - item 5) ⁽²⁾	285,460	68,403	228,354	54,703

⁽¹⁾ Recorded in "Deferred Tax Assets", in Non-Current Assets; and

⁽²⁾ Not recognized in assets as they do not meet the realization requirements provided for in CMN Resolution No. 4842, of 07.30.2020, according to a technical study on recognition of deferred tax assets and liabilities prepared every six months. Unrecognized credits arise from (a) ALL, in relation to reimbursements exceeding 10 years, pursuant to item I, of art. 4, of CMN Resolution No. 4842/2020; (b) actuarial provision, which has a contributions flow lower than the accounting provision, thus, it is not possible to record the tax credit on the complete provision, since it is limited to the flow, according to the assumption defined in the Technical Study; and (c) market value adjustment in relation to the funds raised from the French Development Agency and the contracted swap, since the liability's maturity exceeds 10 years.

The expected realization values of Deferred Tax Assets at 09.30.2024 are as follows:

Year ⁽¹⁾	IRPJ		CSLL		Total	
	Book Value	Present Value ⁽²⁾	Book Value	Present Value ⁽²⁾	Book Value	Present Value ⁽²⁾
2024	148,701	145,236	118,976	116,203	267,677	261,439
2025	137,872	128,629	110,297	102,904	248,169	231,533
2026	258,581	238,552	206,865	190,842	465,446	429,394
2027	183,268	156,738	146,614	125,390	329,882	282,128
2028	190,671	158,916	152,537	127,133	343,208	286,049
2029	140,703	104,700	112,562	83,760	253,265	188,460
2030	125,671	85,903	100,536	68,722	226,207	154,625
2031	116,470	75,302	93,176	60,241	209,646	135,543
2032	109,573	66,849	87,658	53,479	197,231	120,328
2033	37,688	30,433	30,151	24,347	67,839	54,780
From 2033 onwards	410,770	408,121	328,616	326,497	739,386	734,618
Total	1,859,968	1,599,379	1,487,988	1,279,518	3,347,956	2,878,897

⁽¹⁾ the ALL realization schedule for operations overdue complies with the following: (a) for the second half of 2024 and year 2025 – Law No. 9430/1996;

(b) as from 2026 – Law No. 14467 of 11/16/2022; and

⁽²⁾ For present value calculation purposes, the goal for average Over - Selic rates was considered, projected by Bacen at 09.30.2024.

Notes

d) Deferred Tax Liabilities

Specification	09.30.2024		12.31.2023		09.30.2024	12.31.2023
	IRPJ	CSLL	IRPJ	CSLL	Total	
Effect on P&L						
a) Derivative Financial Instruments						
Opening Balance	-	-	-	-	-	-
Set up	2,894	2,315	-	-	5,209	-
Realization/Reversal	-	-	-	-	-	-
Closing Balance	2,894	2,315	-	-	5,209	-
b) Arising from Credits Recovered ⁽¹⁾						
Opening Balance	210,977	168,782	170,969	136,776	379,759	307,745
Set up	4,360	3,488	40,688	32,550	7,848	73,238
Realization/Reversal	(1,081)	(865)	(680)	(544)	(1,946)	(1,224)
Closing Balance	214,256	171,405	210,977	168,782	385,661	379,759
c) Hedged Item						
Opening Balance	6,606	5,284	6,551	5,241	11,890	11,792
Set up	10,763	8,611	27,168	21,734	19,374	48,902
Realization/Reversal	(13,898)	(11,118)	(27,113)	(21,691)	(25,016)	(48,804)
Closing Balance	3,471	2,777	6,606	5,284	6,248	11,890
d) Securities						
Opening Balance	7,937	6,349	9,184	7,347	14,286	16,531
Set up	1,594	1,275	5,090	4,072	2,869	9,162
Realization/Reversal	(6,812)	(5,449)	(6,337)	(5,070)	(12,261)	(11,407)
Closing Balance	2,719	2,175	7,937	6,349	4,894	14,286
Effect on Equity						
e) Revaluation Reserve						
Opening Balance	849	679	877	701	1,528	1,578
Set up	-	-	-	-	-	-
Realization/Reversal	(22)	(17)	(28)	(22)	(39)	(50)
Closing Balance	827	662	849	679	1,489	1,528
f) Securities						
Opening Balance	16,181	12,945	13	11	29,126	24
Set up	172,578	138,062	199,613	159,690	310,640	359,303
Realization/Reversal	(171,373)	(137,098)	(183,445)	(146,756)	(308,471)	(330,201)
Closing Balance (Note 7 a.3)	17,386	13,909	16,181	12,945	31,295	29,126

⁽¹⁾ Pursuant to article 12 of Law No. 9430 of 12.27.1996.

Total amounts of Deferred Tax Liabilities, expected to be written off, at 09.30.2024, are as follows:

Year	IRPJ		CSLL		Total	
	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾
2024	17,014	16,622	13,612	13,297	30,626	29,919
2025	54,116	48,224	43,293	38,580	97,409	86,804
2026	48,423	39,211	38,739	31,368	87,162	70,579
2027	47,541	35,535	38,033	28,429	85,574	63,964
2028	47,467	34,170	37,974	27,336	85,441	61,506
2029	12,761	10,849	10,208	8,679	22,969	19,528
2030	7,906	5,970	6,324	4,776	14,230	10,746
2031	1,045	550	835	440	1,880	990
2032	509	246	407	196	916	442
2033	402	178	322	143	724	321
From 2033 onwards	4,369	3,519	3,496	2,815	7,865	6,334
Total	241,553	195,074	193,243	156,059	434,796	351,133

⁽¹⁾ For present value calculation purposes, the goal for average Selic rates for five years was considered, projected by Bacen at 09.30.2024. The last rate was adopted for the other years.

Notes

NOTE 20 - Contingent Assets, Contingent Liabilities and Provisions

- a) Contingent Assets are not accounted for. There are three lawsuits in progress for which the likelihood of a favorable outcome is assessed as probable, totaling R\$ 36,999: the first, in the amount of R\$ 29,319, refers to a suit for the collection of insurance indemnity; the second, in the amount of R\$ 7,534, refers to the release of undue judicial deposit, and the other refers to judicial collections due to non-compliance with contractual obligations, in the amount of R\$ 146.
- b) The Bank is a party to various ongoing administrative and legal proceedings involving civil, tax, labor and other matters. Bank management understands that the provisions set up are sufficient to cover the likelihood of losses arising from the respective legal and administrative proceedings, as follows:

Specification	09.30.2024		12.31.2023	
	Base Value	Provision	Base Value	Provision
b.1) Tax proceedings	8,176,130	28,135	7,370,887	25,052
Probable (Note 20 f.i)	28,135	28,135	25,052	25,052
Possible	8,147,995	-	7,345,835	-
b.2) Labor Claims	519,144	397,724	632,951	490,319
Probable (Note 20 f.ii)	397,724	397,724	490,319	490,319
Possible	121,420	-	142,632	-
b.3) Civil Proceedings	4,019,781	684,904	3,480,048	671,940
Probable (Note 20 f.iii)	684,904	684,904	671,940	671,940
Possible	3,334,877	-	2,808,108	-
b.4) Other Contingencies (Note 20 f.iv)	344,060	17,556	276,477	4,052
i) Securitized Transactions	817	817	819	819
ii) Other Proceedings	343,243	16,739	275,658	3,233
Probable	16,739	16,739	3,233	3,233
Possible	326,504	-	272,425	-

- c) The Bank is involved in lawsuits handled by outside attorneys, most of which relate to loan collection actions, whose assessment of the provision and the contingent liabilities is performed by its Legal Department.
- d) Below is a brief description of proceedings to which the Bank is party, involving significant contingent liabilities assessed as possible risk of loss:

Tax Proceedings

The amount of contingent liabilities related to tax claims is concentrated in six (06) lawsuits, arising from tax assessment notices issued by Municipal Finance Departments seeking to collect taxes, four of which aim to cancel a tax assessment notice and two address the cancellation of the tax debt. Estimated financial losses amount to R\$ 7,603,882 (R\$ 6,746,540 at 12.31.2023).

Other Proceedings

The contingent liability amount relating to other proceedings is concentrated in one (01) administrative proceeding claiming the payment of fines/financial costs, for which the estimated amount is R\$ 278,186 (R\$ 253,009 at 12.31.2023).

Civil Proceedings

Proceeding in which the plaintiff seeks material reimbursement, requesting the payment of indemnity and attorney's fees, claiming possible loss of profit and property damage. Estimated loss amounts to R\$ 1,121,310 (R\$ 992,192 at 12.31.2023).

Action for relief from judgment discussing the overturn of the decision and claiming the payment of late payment interest. Estimated loss amounts to R\$ 156,121 (R\$ 3,278 at 12.31.2023).

Action for indemnity claiming payment for loss of profit, payment of attorney's fees, fine and consequential damages, alleging lack of provision of technical assistance. Estimated loss amounts to R\$ 141,956 (R\$ 125,609 at 12.31.2023).

Notes

Declaratory action claiming recovery of unduly paid amounts, payment of fine, funds pending drawdown and attorney's fees based on alleged absence of release of funds. Estimated loss amounts to R\$ 128,876 (R\$ 114,036 at 12.31.2023).

e) Judicial and appeal deposits made to guarantee legal and administrative proceedings are as follows:

Specification	09.30.2024	12.31.2023
Labor Claims	336,515	236,476
Tax Proceedings	63,846	57,406
Civil Proceedings	266,200	330,402
Other Proceedings	273	668
Counter-guarantees - IDB Onlending	60,050	56,937
Total	726,884	681,889

Change in Provisions

f) Tax, Labor, Civil and Other

Specification	09.30.2024					12.31.2023				
	Opening balance	Set up	Reversal	Payment	Closing Balance	Opening balance	Set up	Reversal	Payment	Closing Balance
i) Tax proceedings (Note 20.b.1)	25,052	3,447	(310)	(54)	28,135	27,206	17,091	(16,770)	(2,475)	25,052
ii) Labor claims (Note 20.b.2)	490,319	175,944	(91,915)	(176,624)	397,724	420,180	213,597	(60,038)	(83,420)	490,319
iii) Civil proceedings (Note 20.b.3)	671,940	176,872	(59,557)	(104,351)	684,904	383,598	528,994	(105,010)	(135,642)	671,940
iv) Others (Note 20.b.4)	4,052	13,587	(37)	(46)	17,556	97,858	2,793	(70,543)	(26,056)	4,052
Total	1,191,363	369,850	(151,819)	(281,075)	1,128,319	928,842	762,475	(252,361)	(247,593)	1,191,363

g) Financial Guarantees Provided

g.1) Breakdown of the Balance and the Provision for Financial Guarantees Provided

Specification	09.30.2024		12.31.2023	
	Balance	Provision	Balance	Provision
Public Sector	61,761,647	(3,641,773)	56,517,789	(3,326,756)
FNE	61,588,234	(3,640,907)	56,352,364	(3,325,937)
FDNE	173,293	(866)	163,798	(819)
Proagro	120	-	1,627	-

g.2) Changes in Provision for Financial Guarantees Provided

Specification	09.30.2024					12.31.2023				
	Opening balance	Set up	Reversal	Write-off	Closing Balance	Opening balance	Set up	Reversal	Write-off	Closing Balance
FNE	3,325,937	698,805	(657)	(383,178)	3,640,907	3,089,280	991,403	(209,006)	(545,740)	3,325,937
FDNE	819	47	-	-	866	1,355	138	(674)	-	819
(=) Provision for Financial Guarantees Provided	3,326,756	698,852	(657)	(383,178)	3,641,773	3,090,635	991,541	(209,680)	(545,740)	3,326,756
Current					1,243,273					1,150,875
Non-current					2,398,500					2,175,881

Notes

g.3) Breakdown of the balances of financing whose risk is assumed by the Bank and of provisions recorded under “Provision for Financial Guarantees Provided” of the Bank

Risk Level	Balances at 09.30.2024	Provision at 09.30.2024 ⁽¹⁾	Balances at 12.31.2023	Provision at 12.31.2023 ⁽¹⁾
AA	67,547,710	-	60,000,660	-
A	36,741,074	(91,912)	34,502,388	(86,313)
B	8,162,861	(42,630)	8,130,325	(53,319)
C	1,617,497	(24,286)	1,502,533	(22,562)
D	899,257	(44,989)	976,887	(48,865)
E	820,994	(123,249)	763,179	(114,497)
F	714,906	(178,939)	780,047	(195,120)
G	854,939	(299,958)	681,594	(238,730)
H	5,659,736	(2,834,944)	5,122,048	(2,566,531)
Total	123,018,974	(3,640,907)	112,459,661	(3,325,937)

⁽¹⁾At 09.30.2024, this balance includes a provision to cover the Bank's risk on loan transactions with indication of irregularities in the amount of R\$ 6,606 (R\$ 9,329 at 12.31.2023).

g.3.1) the provision to cover the risk on FNE transactions is recognized pursuant to the following criteria:

g.3.2) in transactions entered into up to 11.30.1998, the Bank is risk-free;

g.3.3) for transactions entered into beginning 12.01.1998, excluding transactions under PRONAF (Groups A, A/Microcredit, B, A/C, Forest, Semi-arid Region, Emergency, Flood, Drought/1998, Semi-arid Region-Drought 2012 and Drought-2012-Funding), the Bank's risk is 50% of the amount calculated pursuant to CMN Resolution No. 2682 of 12.21.1999; and

g.3.4) the Bank assumes all the risks on renegotiated and reclassified FNE loans, as set forth by Law No. 11775 of 09.17.2008, and transactions recognized in “Onlending Debtors”, as prescribed by Ministry of Integration Administrative Ruling No. 147 of 04.05.2018. Loans funded by FNE, under Law No. 12716 of 09.21.2012 and Law No. 12844 of 07.19.2013, for the purpose of settling BNB transactions with other sources of funds, will maintain the same risk position of the transaction to be settled.

NOTE 21 - Equity

a) Capital

The Bank's social capital in the amount R\$ 11,648,938 (R\$ 8,772,600 at 12.31.2023) is represented, in its entirety, by common, book-entry, paid-in shares, with no par value, held as follows:

Specification	09.30.2024		12.31.2023	
	Number of Shares ⁽¹⁾	% of Capital	Number of Shares ⁽¹⁾	% of Capital
Federal Government	60,219,687	61.01	47,896,165	55.45
FI CAIXA FGEDUC MULTIMERCADO	30,205,568	30.60	30,205,568	34.97
BB FGO Fundo de Investimento em Ações	6,206,000	6.29	6,206,000	7.19
Others	2,068,494	2.10	2,063,731	2.39
Total	98,699,749	100.00	86,371,464	100.00

⁽¹⁾ In units.

At the Extraordinary General Meeting held on 03.26.2024, shareholders approved the capital increase by R\$ 1,424,511, arising from the incorporation of Statutory Reserves - Reserve for Operational Margin amounting to R\$ 1,120,648 and Reserve for Complementary Dividend Equalization amounting to R\$ 303,863, without issuing new shares. Capital was changed from R\$ 8,772,600 to R\$ 10,197,111, represented by 86,371,464 common, book-entry, paid-in shares, with no par value.

The Extraordinary General Meeting held on August 5, 2024 approved an increase in the Bank's capital of R\$ 1,451,827, from R\$ 10,197,111 to R\$ 11,648,938, corresponding to the payment of 12,328,285 new registered book-entry common shares, with no par value, issued as approved at the Extraordinary General Meeting of 05.07.2024. This capital increase was approved by the Central Bank.

Notes

b) Revaluation Reserve

The amount of R\$ 13,119 (R\$ 13,167 at 12.31.2023) refers to revaluation of property and equipment in use, recognized on 02.26.1993. This reserve will be maintained through its actual realization date either as a result of depreciation, write-off or disposal, pursuant to CMN Resolution No. 4872, of 11.27.2020. Up to the third quarter of 2024, the amount of R\$ 48 (R\$ 45 up to the third quarter of 2023) was transferred to Retained Earnings (Accumulated Losses).

c) Payment of Dividends for the 1st half of 2024

The Bank's Charter ensures shareholders minimum semiannual dividends of 25% on net income, adjusted as defined by law.

At a meeting held on 08.09.2024, the Board of Directors approved the distribution of Dividends on the profit recorded in the 1st half of 2024, as Interest on Equity (IOE), in the gross amount of R\$ 243,041. The payment started on 09.02.2024.

d) Legal Reserve

The purpose of the Legal Reserve is to ensure the integrity of the Capital and is set up based on 5% of the net income. The reserve set up in the 1st half of 2024 amounted to R\$ 51,006 (R\$ 104,915 in 2023).

e) Statutory Reserves

Operational Margin: intended to ensure funds compatible with the development of the Bank's operations. The reserve set up in the 1st half of 2024 amounted to R\$ 544,578 (R\$ 1,120,148 in 2023);

Complementary Dividend Equalization: intended to ensure funds for the payment of dividends complementary to the minimum mandatory dividend. The reserve set up in the 1st half of 2024 amounted to R\$ 181,526 (R\$ 373,383 in 2023).

NOTE 22 - Other Operating Income/Expenses

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
a) Service Revenue	2,733,166	2,221,010
Investment Fund Management	89,100	73,045
Fund and Program Management	2,037,792	1,638,669
Rendering of Services	606,274	509,296
b) Income from Bank Fees	91,621	91,931
c) Personnel Expenses	(2,141,085)	(1,963,427)
Salaries	(1,236,206)	(1,136,748)
Social Charges	(446,442)	(406,678)
Retirement and Pension Plan - DB and VC I Capef Plans	(126,274)	(122,625)
Health Care Plan - Camed Natural Plan	(140,585)	(133,756)
Life Insurance - Post-employment Benefit	(14,149)	(13,136)
Benefits, Training Sessions, Fees and Compensation of Interns	(177,429)	(150,484)
d) Other Administrative Expenses	(1,709,389)	(1,429,614)
Data Processing	(334,750)	(271,429)
Advertising and Publicity	(31,413)	(22,154)
Third-party Services ⁽¹⁾	(907,341)	(757,558)
Rents, Material and Public Utilities	(73,862)	(73,025)
Travels	(18,904)	(15,963)
Communications	(11,316)	(11,638)
Depreciation and Amortization	(22,678)	(14,273)
Asset Maintenance and Upkeeping	(48,095)	(44,356)
Surveillance, Security and Transportation	(89,408)	(82,645)
Promotions, Public Relations and Publications	(18,286)	(8,816)
Financial System Services	(34,875)	(33,595)
Specialized Technical Services	(43,730)	(38,508)
Insurance	(5,186)	(5,045)
Court, Notary and Attorney's Fees	(34,257)	(27,404)
Workers' Union Dues and Associations	(3,293)	(2,700)
Condominium Fees, Catering, Kitchen and Meals	(4,945)	(5,564)
Other Amounts	(27,050)	(14,941)
e) Tax Expenses	(433,067)	(390,900)
COFINS and PIS/PASEP	(388,507)	(351,939)
ISS and IPTU/Improvement Tax	(42,663)	(37,279)

Notes

Other Amounts	(1,897)	(1,682)
f) FNE Del Credere Commission	2,671,375	2,334,177
g) Other Operating Income	520,251	509,736
Del Credere Commission on Managed Funds	7,962	6,839
Exchange Losses on Borrowings	39,026	172,331
Exchange Losses/Reclassification of FNE expenses	593	3,505
Recovery of Charges and Expenses	23,269	12,570
Reversal of Operating Provisions	3,864	8,314
Interest and Commissions	893	77
Monetary Adjustment	2	84
Foreign Exchange Gains (Losses)	-	11
FNE - Recovery of Amounts Settled by the Bank	294,070	187,670
Monetary Adjustment of Appeal Deposits	40,869	22,129
Fair Value Adjustment of Hedged Item	45,683	46,156
Other Amounts	64,020	50,050
h) Provision for Financial Guarantees Provided	(698,195)	(650,414)
i) Provision for Contingent Liabilities	(218,053)	(313,096)
j) Other Operating Expenses	(320,194)	(371,954)
Exchange Variation (Foreign Exchange Transaction)	(5,828)	(2,574)
Exchange Loss on Loans Granted	(28,262)	(75,543)
Negative Monetary Adjustment of Loans	(134)	(4,112)
Discounts Granted in Renegotiations	(9,872)	(8,114)
Loan Charges	(3,307)	(3,113)
Debt Instruments Eligible to Principal Capital (IECP)	-	(24,677)
FNE Remuneration - Available Funds - article 9-A of Law No. 7827	(79,048)	(86,836)
FNE Remuneration - Funds Applied - article 9-A of Law No. 7827	(123,358)	(120,044)
Monetary Adjustment of IECP	(857)	(3,611)
Other Amounts	(69,528)	(43,330)
Total	496,430	37,449

⁽¹⁾ These comprise expenses up to the third quarter of 2024 amounting to R\$ 514,013 (R\$ 437,143 up to the third quarter of 2023) for the operation of the urban and rural production-oriented microloan programs.

NOTE 23 - Employee and Officer Compensation

a) Employees

Gross Compensation (Monthly)	09.30.2024	12.31.2023
Maximum	67,377.01	64,389.34
Minimum	2,654.77	2,536.95
Average	17,229.16	16,395.77

Other Information	09.30.2024	12.31.2023
Number of employees	6,949	6,682
Average benefit amounts	5,795.41	5,581.97

b) Officers

Executive Board Compensation (Monthly)	09.30.2024	12.31.2023
Maximum	91,247.64	50,740.74
Minimum	63,425.96	44,640.07
Average	73,057.34	45,656.85

c) Boards

Average Board Compensation (Monthly)	09.30.2024	12.31.2023
Board of Directors	4,886.48	4,930.42
Supervisory Board	6,276.92	4,930.42

Amounts included in tables "a", "b" and "c" are expressed in Reais.

Notes

NOTE 24 - Post-Employment Benefits

Pursuant to CMN Resolution No. 4877 of 12.23.2020, which approved Accounting Pronouncement CPC 33 (R1) - Employee Benefits, the accounting practices and procedures adopted by the Bank regarding post-employment benefit are presented below.

a) Description of the Plan Benefits

a.1) Private Pension Plans

The Bank sponsors two complementary pension plans, a Defined Benefit (DB) plan and a Variable Contribution (DB + VC) plan both managed by Caixa de Previdência dos Funcionários do Banco do Nordeste do Brasil (Capef), a closed-ended private pension plan entity that provides complementary retirement benefits.

a.1.1) Defined Benefit Plan

The DB plan, which is closed to new participants since 11.26.1999, offers to its participants supplementary retirement benefits based on the contribution period, age and disability, as well as supplementary pension and savings plans to their dependents.

a.1.2) Variable Contribution I Plan

The VC I plan, classified as a variable contribution, combines the characteristics of the Defined Contribution (DC) plan and of the Defined Benefit (DB) plan. This plan offers to its participants supplementary retirement benefits based on the contribution period, age and disability, as well as supplementary pension and savings plans to their dependents.

The scheduled retirement benefits of the VC I plan are calculated based on the balance of the individual account for each participant on the date of retirement and are paid in two phases, as follows: the first phase as annuity within the deadline established under the Defined Contribution (DC) plan and the second phase as life annuity under the Defined Benefit (DB) plan.

a.2) Health Care Plan

The Bank is the sponsor of a health care plan managed by Caixa de Assistência dos Funcionários do Banco do Nordeste do Brasil (Camed), called "Natural Plan", whose primary purpose is to provide health care to its associate participants and their dependents, through granting of subsidies to cover or reimburse expenses incurred in connection with health promotion, protection and recovery.

a.3) Group Life Insurance

The Bank's benefits policy to its employees comprises collective policy agreement of group life insurance intended for its employees and retired former employees. Such policy provides basic coverage for death by natural and accidental causes and additional coverage for disability caused by accident and disease. Insurance premiums are determined by applying rates defined in contract. The employees contribute with 50% of this premium amount and the Bank with the remaining 50%. Retirees are responsible for full payment of the premium. The Bank actuarially assesses the benefit that consists of indirect subsidy to retirees.

a.4) Governance

The following statutory boards are responsible for the management and oversight of Capef: Decision-Making Board, Executive Board and Supervisory Board. The Decision-Making Board is a board for top-tier decision and guidance and shall primarily define the Capef's management policy and benefit plans. The Executive Board is the Capef's management board responsible for the execution, by itself or other, of the general guidelines and standards set by the Decision-Making Board and other provisions contained in the relevant legislation, in Capef's charter, benefit plan regulations, covenants and adhesion terms. The Supervisory Board is the internal control board and shall mainly monitor and oversee Capef activities.

Notes

Camed statutory boards are: Social Board, Decision-Making Board, Executive Board and Supervisory Board. The Social Board composed of associate participants is the supreme decision-making board empowered to resolve all matters and business related to the full operation and development of Camed. Camed's Decision-Making Board is a board for monitoring and top-tier administrative decision. The Executive Board is responsible for the execution, by itself or other, of the general guidelines and standards set by the Decision-Making Board and other provisions contained in the relevant legislation, in Camed's charter and internal regulations. The Supervisory Board is a board that oversees Camed's management acts and shall essentially monitor and direct the company's activities.

The members of the statutory boards of the two Entities are chosen in order to confer representativeness to the Participants, Vested Beneficiaries and to the Sponsors, based on the criteria established in their Charters.

a.5) Strategies for Crosschecking Assets and Liabilities

Capef counts on specific areas for investment management in addition to management advisory services that strengthens the monitoring of investment risks. Investments are monitored in order to check issues focused on classification, returns on assets and follow-up of the evolution of the plan's actuarial goal.

Camed has financial instruments to fund its activities or invest its funds available. The risks associated with these instruments are managed through conservative strategies, intended to ensure liquidity, profitability and safety.

b) Past Due Obligations and Contributions Due

At 09.30.2024, the Bank has no past due obligations or contributions due referring to the pension plans, DB and VCI, health care plan (Natural plan), and the group life insurance, neither informal practices that may give rise to constructive obligations to be included in the measurement of the defined benefit obligation.

c) Contribution Ratio (Participants/Sponsor)

At 09.30.2024, the ratio of participants' contributions to Bank contributions meets the parity set by Resolution No. 9 of 10.08.1996 of the Department for Coordination and Control of State-Owned Entities (CCE), with a contribution ratio of 1:1 (1:1 at 12.31.2023).

d) Risk Exposure

The Bank's Actuarial Liability, which records the obligations on Defined Benefit, Variable Contribution I, Natural and Group Life Insurance plans is mainly exposed to the following risks:

Plan	Type of Risk	Risk Description
DB/ VC I/ Natural/Group Life Insurance	Actuarial Risk	This is the risk of the final cost of the benefits acquired to be greater than the expected benefits. The Bank has no alternative but to increase its contributions or persuade participants to accept a reduction in benefits.
DB/ VC I/ Natural	Investment Risk	This is related to changes in interest rates and asset prices that impact the economic and financial performance of the benefit plan. If the plans' actual investment earnings are lower than the expected return, this may lead to an increase in the actuarial liability.
DB/ VC I/ Natural/Group Life Insurance	Actuarial assumptions risks	This is related to the adoption of actuarial assumptions inappropriate to the plans, upon calculating the present value of the defined benefit obligation, resulting in a material impact on the actuarial liability.
DB/ VC I/ Natural/Group Life Insurance	Discount rate	The actuarial liability is calculated by adopting a discount rate defined based on government securities earnings (NTN-B), according to item 83 of CPC 33 (R1). Decrease in these securities earnings results in an increase in the actuarial liability.
DB/ VC I/ Natural/Group Life Insurance	Life Expectancy Risks	Post-employment benefit plans offer life annuity benefits, therefore, an increase in life expectancy results in an increase in actuarial liabilities for the DB, VC I and Natural plans, and a decrease in actuarial liabilities for the Group Life Insurance.

Notes

e) Amounts Recognized in the Financial Statements

e.1) Balance Sheet (Liabilities)

Specification	Current	Non-current	09.30.2024	12.31.2023
DB Plan	105,086	729,384	834,470	885,030
Natural Plan	74,481	1,398,800	1,473,281	1,832,184
Life Insurance	5,311	217,174	222,485	245,141
TOTAL	184,878	2,345,358	2,530,236	2,962,355

e.2) Balance Sheet (Equity)

Specification	09.30.2024			
	DB Plan	VC I PLAN	Natural Plan	Life Insurance
Amounts Recognized in Equity ^{(1) (2)}	36,576	(2,600)	429,908	31,994

Specification	12.31.2023			
	DB Plan	VC I PLAN	Natural Plan	Life Insurance
Amounts Projected for Recognition in Equity	(44,813)	(3,092)	(81,499)	(11,980)
Contributions projection difference ⁽³⁾	8	(1,957)	-	(28)
Amounts Recognized in Equity ^{(1) (2)}	(44,805)	(5,049)	(81,499)	(12,008)

⁽¹⁾ Arise mainly from the variation in actual discount rates, as shown in the financial assumptions table below.

⁽²⁾ VC I PLAN: The actuarial gains (losses) refer to the effect of the asset ceiling.

⁽³⁾ Arising from the projections of employer's union dues for December.

Specification	09.30.2024				12.31.2023			
	DB	VC I	NATURAL	INSURANCE	DB	VC I	NATURAL	INSURANCE
Financial Assumptions								
Actual discount rate (%)	6.50	6.44	6.44	6.44	5.34	5.49	5.49	5.47

e.3) Income Statement

Specification	01.01 to 09.30.2024			
	DB Plan	VC I PLAN	Natural	Life Insurance
1. Current Service Cost, Net	(5,047)	1,190	(21,702)	1,722
2. Net Interest	(50,290)		(118,957)	(15,879)
3. Amounts recognized in P&L (1 + 2) ⁽¹⁾	(55,337)	1,190	(140,659)	(14,157)
4. DB Plan administrative expenses	(2,063)	-	-	-
5. VC I Plan contributions (DC portion)	-	(63,546)	-	-
6. Transferred employees' contributions, refunded to the Bank	-	300	74	8
7. Provision for 13 th month salary contribution	(171)	(5,457)	-	-
8. Amount Allocated to Expenses	(57,571)	(68,703)	(140,585)	(14,149)

Specification	01.01 to 09.30.2023			
	DB Plan	VC I PLAN	Natural	Life Insurance
1. Current Service Cost, Net	(3,936)	933	(22,388)	2,501
2. Net Interest	(56,700)	-	(111,403)	(15,642)
3. Amounts recognized in P&L (1 + 2) ⁽¹⁾	(60,636)	933	(133,791)	(13,141)
4. DB Plan administrative expenses	(4,436)	-	-	-
5. VC I Plan contributions (DC portion)	-	(57,751)	-	-
6. Transferred employees' contributions, refunded to the Bank	-	198	35	5
7. Amount Allocated to Expenses	(65,072)	(57,553)	(133,756)	(13,136)

⁽¹⁾ VC I PLAN: Amount recorded in Other Operating Income.

Notes

NOTE 25 - Risk Management and Basel Index

a) Risk and Capital Management

The Bank's corporate governance instruments include an internal control structure aimed at maintaining an adequate monitoring of the risks considered significant by the Bank. The risk management methodology observes the guidance set forth by the Basel Committee, with priority to identification of possible risks existing in the different Bank processes, and implementation and monitoring of key indicators and of mechanisms to mitigate any risks.

Risk Management Structure

The risk management structure is unified at the strategic level and specific at its business and support units' levels, observing the principle of segregation of activities. The units and their basic responsibilities regarding risk management are defined, formally standardized and disclosed in the Institution's policies and standards website.

The performance of this structure takes into consideration the Bank's financial balance and is based on the Institution's integrity and ethics policy and on the principles of social and environmental responsibility, in relationships with its customers, partners, employees, shareholders, service providers and with the society.

In this context, the Integrated Risk Management of the Bank includes, as an essential principle, sustaining a structured risk management system that is integrated to its management activities. It provides information that supports the Bank's various decision-making levels in assessing the risks involved and is designed to guide the management of risks that threaten the achievement of business objectives, establishing rules based on principles and good corporate governance practices, implemented under the guidance of the Bank's senior management and supervisory boards.

Capital Management Structure

The Control and Risk Board is responsible for capital management, having structured a specific administrative unit for this purpose, as required by the CMN Resolution No. 4557, of 02.23.2017. Information regarding the Capital Management Structure can be found in the Risk and Capital Management Report - Pillar III available on the portal: <https://bnb.gov.br/>.

The Bank's capital adequacy is managed taking into consideration the regulatory requirements plus an internal Capital target above the minimum regulatory requirements, considering the Referential Equity (RE) and Additional Principal Capital requirements. This target is reviewed annually upon the preparation of the capital planning.

The Bank prepares its Capital Plan in line with the Strategic Planning, in order to reflect the results planned therein and, at the same time, comply with the provisions of CMN Resolution No. 4557. In this sense, in order to increase the adhesion of the Capital Plan to business planning, it was decided to extend its threshold to five years, based on the version prepared in 2018, exceeding the minimum defined in the referred to Resolution by two years.

Notes

In the plan prepared for the period from 2024 to 2028, with review approved in July 2024, there was no evidence of non-compliance with the minimum regulatory capital requirements.

Corporate Risk Management Policy

It includes guidance and guidelines that integrate the Bank's activities for the management of significant financial risks (credit, concentration, market, banking book interest rate, liquidity and operational risks – including the legal risk in the latter); and non-financial risks (strategic, reputational, capital, compliance, social and environmental, actuarial, cyber and model risks). The Risk Management Committee analyzes and forwards for approval by the Executive Board and Board of Directors proposals for creation of and adjustments in strategies, policies, models and procedures for risk management. The Control and Risk Executive Board coordinates the implementation thereof and the Bank's performance, through a specific unit that manages risks, in an integrated manner, at corporate level, defining management methodologies and models, as well as promoting the dissemination of the risk management culture.

Further information relating to risk management focused on matters related to Reference Assets and the amount of Risk-Weighted Assets (RWA), in accordance with BCB Resolution No. 54, of December 16, 2020, can be found at: <https://www.bnb.gov.br/web/guest/relatorios-de-gestao-de-riscos> and is not part of these Individual Interim Financial Statements.

b) Credit Risk

It is the possibility of losses associated with default by the counterparty to its obligations under the terms agreed; devaluation and reduction of expected remunerations and gains on financial instruments deriving from deterioration of the creditworthiness of counterparty, intervening party or mitigating instrument; restructuring of financial instruments or costs of recovering exposures characterized as troubled assets.

Specification	Exposure	
	09.30.2024	12.31.2023
Public Administration, Defense and Social Security	288,893	328,957
Agriculture, Livestock, Forestry, Fisheries and Aquaculture	17,280,081	15,658,661
Water, Sewage, Waste Management and Decontamination Activities	678,456	571,254
Accommodation and Food	1,517,087	1,349,423
Arts, Culture, Sport and Recreation	336,786	304,977
Administrative Activities and Complementary Services	1,756,669	1,124,150
Financial, Insurance and Related Services Activities	1,034,202	1,025,879
Real Estate Activities	925,989	858,316
Professional, Scientific and Technical Activities	381,047	331,035
Trade: Repair of Motor Vehicles and Motorcycles	11,521,823	10,922,287
Construction	1,927,262	1,781,281
Education	567,074	499,904
Electricity and Gas	24,993,068	22,981,320
Transformation Industries	6,848,763	6,703,089
Extractive Industries	215,883	191,191
Information and Communication	643,546	393,925
International Organizations and Other Extraterritorial Institutions	236	199
Other Service Activities	693,767	397,129
Human Health and Social Services	1,310,641	1,222,462
Domestic Services	26,571	25,206
Transport, Storage and Mail	3,703,289	3,045,636
Total	76,651,133	69,716,281

The Bank uses the constant information flow to identify, measure, monitor, assess, report, control and mitigate risks, thus ensuring that credit risk exposure is in accordance with the parameters defined in the Risk Appetite Statement (RAS). Accordingly, various instruments are used, such as: credit policies, risk assessment models and methodologies, methodology for segregation of credit assets into troubled and non-troubled, managerial reports, and system for risk rating and for calculation of expenses related to allowance for loan losses.

Notes

Furthermore, any approval in terms of risk limits is based on the level of authority by board. In accordance with their characteristics and amount, the limits may be automatically calculated or analyzed and defined by the branches' credit assessment committees, or also through a decision of the customer risk limit approval committee of the General Executive Board or Executive Board.

All loans with risk exposure to the Bank are subject to risk rating, based on the customer's risk rating and loan grade, in accordance with their value, term, nature and purpose characteristics and conditions of collaterals as to their sufficiency and liquidity.

Collaterals for Loans Above R\$ 5,000 with Full Risk for the Bank

The collaterals for loans are determined based on their quality, capacity to be removed and sufficiency. Balances exposed to risk of loans above R\$ 5,000 amount to R\$ 6,619,021 (R\$ 6,182,914 at 12.31.2023). These transactions are backed by collaterals totaling R\$ 10,070,210 (R\$ 8,279,854 at 12.31.2023).

c) Liquidity Risk

Is the possibility of mismatches between tradable assets and liabilities that could affect the Bank's ability to pay, as well as the possibility of the Institution being unable to negotiate a position at market price due to its volume being greater than the volume normally traded in the market or due to any discontinuity thereof.

The Bank adopts projection models to estimate changes in cash and manage its capacity to honor future commitments, communicating the Company's liquidity position to management through daily reports.

The daily market and liquidity risk management report includes, among other, the Bank's liquidity ratio, represented by the ratio between available funds and commitments estimated for the next 90 days. Available funds comprising the liquidity ratio calculation base include banking reserves, highly liquid portion of interbank deposits, repurchase agreements and own securities portfolio.

Specification		09.30.2024(%)	12.31.2023(%)
Liquidity Ratio	At reporting date	981.41	589.31
	Average for the last 12 months	907.20	830.31
	Maximum for the last 12 months	1,184.87	973.55
	Minimum for the last 12 months	516.25	516.25

d) Market Risk

Is the possibility of impairment of assets and/or increase in liabilities, as well as reduction in finance income and increase in finance costs arising from changes in interest rates, exchange rates, and stock and commodity prices.

In managing market risks, the Bank considers market-approved methodologies and instruments, such as:

- VaR (value at risk) of asset and liability transactions in trading portfolio;
- change in the economic value of financial instruments (ΔEVE) of the banking portfolio;
- change in gain (loss) from financial intermediation (ΔNII) of the banking portfolio;
- mapping of Minimum Required Capital (MRC);
- foreign exchange exposure report;
- sensitivity analysis;
- stress testing;
- backtesting; and
- reports on monitoring of limits established for portions exposed to market risk.

Notes

The preparation of daily, quarterly and annual managerial reports for management and supervisory and control boards is critical to market risk management. Such reports include, among others, detailed information on and analysis of exposure levels of trading and banking portfolios, currency exposure levels and liquidity levels.

In addition to these reports, the monitoring of market and liquidity risk exposure limits includes a warning system implemented to expedite the preparation of managerial information necessary for the decision-making process by the proper levels of authority, based on the following procedures:

Trading Portfolio Risks

The Bank monitors the composition of the Trading Portfolio on a daily basis, which must consist of:

- i) securities classified in the trading securities category, as defined in BCB Resolution No. 111, of 07.06.2021;
- ii) operations intended to hedge against the risks of other operations of the Trading Portfolio.

The interest rate risk of the Trading Portfolio is measured using the Value at Risk (VaR), based on the standard model created by Bacen.

Risk exposure limits	Warning limit	Control procedure
<ul style="list-style-type: none"> 3.2% (three integers and two tenths percent) of the Referential Equity (RE) amount as the possibility of maximum loss of the Trading Portfolio; 8% (eight percent) of the Referential Equity (RE) amount, Tier I, as the maximum limit for the result of variation in the economic value of the financial instruments (ΔEVE) used to measure the interest rate risk of the banking portfolio (IRRBB); 8% (eight percent) of the Referential Equity (RE) amount, Tier I, as the maximum limit for the result of variation in the result of financial intermediation (ΔNI) used to measure the interest rate risk of the banking portfolio (IRRBB); 3% (three percent) of the Referential Equity (RE) amount, Tier I, as a maximum limit for exposures in foreign currency. 	<ul style="list-style-type: none"> > 3% of RE tier I > 6% of RE tier I > 6% of RE tier I > 2% of RE tier I 	<p>If the exposure level reaches the warning limit, the Risk Management Area will issue a notice to the Executive Board, the Corporate Risk Management Committee and the management areas of the products/processes responsible for the exposure.</p> <p>If the exposure level exceeds the established limit, the Risk Management Area will issue a formal communication (warning) to the Risk Management Committee, the Executive Board, the Sustainability, Risk and Capital Committee and the Board of Directors for assessment and decision-making process, aiming at correcting directions and adequacy to the tolerance parameter established in the Bank's Risk Appetite Statement (RAS).</p>

At 09.30.2024, the Bank's Trading Portfolio is exposed to changes in share prices and changes in coupon rates on price indexes, with a marked-to-market exposure in the amount of R\$ 681,066 (R\$ 494,910 at 12.31.2023) and portfolio risk of R\$ 34,267 (R\$ 16,603 at 12.31.2023).

Interest Rate Risk for the Banking Portfolio (IRRBB)

The Interest Rate Risk of transactions classified in the Banking Portfolio (IRRBB) corresponds to the risk of negative impacts on the Bank's capital and on results, arising from adverse changes in interest rates, for instruments classified in the banking portfolio. This risk is identified, measured and controlled according to the criteria provided for in Bacen Circular No. 3876 of 01.31.2018, using the following two metrics:

- a) Δ EVE (Delta Economic Value of Equity) is defined as the difference between the present value of the sum of repricing flows of instruments subject to IRRBB in a base scenario, and the present value of the sum of repricing flows of the same instruments in an interest-rate shocked scenario; and

Notes

- b) Δ NII (Delta Net Interest Income) is defined as the difference between the result of financial intermediation of instruments subject to IRRBB in a base scenario, and the result of financial intermediation of the same instruments in an interest-rate shocked scenario. The result of financial intermediation of the banking portfolio should not include the allowance for loan losses.

The IRRBB measures are calculated on a monthly basis, using standardized models mostly based on the parameters, hypotheses and assumptions established in Bacen Circular Letter No. 3876, of 01.31.2018.

At 09.30.2024, the Bank's Banking Portfolio had marked-to-market exposure of R\$ 20,488,307 (R\$ 23,610,848 at 12.31.2023), presenting Δ EVE and Δ NII in the amounts of R\$ 290,847 (R\$ 471,338 at 12.31.2023) and R\$ 543,522 (R\$ 463,673 at 12.31.2023), respectively.

Stress Testing

Allows foreseeing potential gains or losses in the trading portfolio due to changes in interest rates, foreign exchange coupon or price indexes, which may be practiced in the market in extreme situations. This tool complements other risk management approaches used for normal times, such as Economic Value (EVE), Results from financial intermediation (NII) and Value at Risk (VaR) used by the Bank.

The Bank performs three types of stress tests on a quarterly basis, in addition to sensitivity analysis, in compliance with Bacen and CMN regulations. The objectives of such tests are described below:

- estimate the percentage of the variation of the marked-to-market value of the operations in relation to the Referential Equity (RE), using a shock compatible with the 1st and 99th percentiles of a historical distribution of variations in interest rates, considering the 1-year holding and the 5-year observation;
- estimate the number of base points of parallel interest rate shocks required to bring about a reduction in the market value of the asset (or an increase in the liability amount) of the transactions in the Trading and Banking Portfolios corresponding to 5% (five percent), 10% (ten percent) and 20% (twenty percent) of the Referential Equity (RE); and
- estimate the losses that would occur if the integrated stress scenario, prepared by the Bank's economic area together with areas such as planning, controllership and risk management, were to occur.

The results of the stress tests are communicated, through quarterly reports, to the Bank's Management, and used by the risk management area to systematically monitor the Bank's level of exposure to interest rate shocks, with a view to the necessary feedback to the respective business areas.

Notes

Sensitivity Analysis

In compliance with BCB Resolution No. 2 of 08.12.2020, and CVM Resolution No. 121 of 06.03.2022, a sensitivity analysis was conducted in order to identify significant risks capable of generating losses to the Bank, considering alternative scenarios for the behavior of various risk factors in Trading and Banking book transactions. Its results are as follows:

Portfolio/ Risk factor	Risk of variation in:	Scenario 1 (Variation of 25%)		Scenario 2 (Variation of 50%)	
		Loss	% Equity	Loss	% Equity
Trading Portfolio					
Shares	Fixed interest rates in reais	4,304	0.03	-	0.00
IPCA	IPCA coupon rates	17,786	0.13	(17,709)	0.13
Fixed	Fixed interest rates in reais	10,850	0.08	(2,295)	0.02
Banking Portfolio					
Fixed	Fixed interest rates in reais	(41,397)	0.31	(71,840)	0.54
Foreign exchange coupons	Foreign currency coupon rates	(1,749)	0.01	(3,656)	0.03
Foreign currency	Foreign exchange rates	(10,631)	0.08	(21,262)	0.16
Price indexes	Inflation coupon rates	(60,425)	0.45	(103,424)	0.77
Long-Term Interest Rate (TJLP)	TJLP coupon rates	(8,754)	0.07	(18,291)	0.14
Long-Term Rate (TLP)	TLP coupon rates	(1,747)	0.01	(3,511)	0.03
Referential Rate (TR)	TR coupon rates	(120,670)	0.90	(255,286)	1.91

For purposes of the aforementioned calculations, scenario 1, which presents the most probable situation, considered the net balances of portfolios, at marked-to-market values - considering the rates used at B3 - Brasil, Bolsa, Balcão S.A. As regards scenarios 1 and 2, changes of 25% and 50% were applied, respectively, to the market risk factors considered, and new net balances were estimated for the portfolios. Losses, presented in absolute amounts and as a percentage of the Bank's Equity, correspond to the differences between the balances under the base scenario and the balances under scenarios 1 and 2.

A sensitivity analysis was also performed for swap transactions and their respective hedged items, presented in the statements below:

Type of Transaction	Type of Risk	Financial Instrument	Scenario 1 (Probable)	Scenario 2 (Variation of 25%)		Scenario 3 (Variation of 50%)	
			Balance	Balance	Loss	Balance	Loss
Derivatives for Hedge	B3 S.A. reference rate variation	US dollar X DI swap	1,151,800	1,163,419	(11,619)	1,177,350	(25,549)
		Liabilities in foreign currency	(1,114,911)	(1,123,544)	8,634	(1,149,815)	34,904
		Net exposure	36,889	39,874	(2,985)	27,535	9,355

Type of Transaction	Type of Risk	Financial Instrument	Scenario 1 (Probable)	Scenario 2 (Variation of 25%)		Scenario 3 (Variation of 50%)	
			Balance	Balance	Loss	Balance	Loss
Derivatives for Hedge	B3 S.A. reference rate variation	Euro X IPCA swap	421,987	362,600	59,387	314,494	107,494
		Liabilities in foreign currency	(367,210)	(326,994)	(40,216)	(293,567)	(73,643)
		Net exposure	54,778	35,607	19,171	20,927	33,851

Market value losses on net exposure were analyzed in scenarios 2 and 3 in relation to scenario 1, resulting from a possible stressed increase in the exchange coupon in foreign currency transactions.

The method used in the sensitivity analysis of hedge transactions consisted of measuring the variations of the net exposure marked to market between US dollar-indexed liability positions and US dollar-indexed asset positions of swap transactions. The net exposure was calculated for three scenarios, allowing comparisons between them. Scenario 1 uses market rates, representing the current situation for risk exposure factors, based on the rates disclosed by B3. Scenarios 2 and 3 are obtained by applying 25% and 50% shocks to the exchange coupon used in scenario 1.

Notes

e) Operational Risk

Is the possibility of losses arising from external events, or failures, deficiencies or inadequacies of internal processes, people or systems, including those related to legal issues.

Operational risk management requires continuous commitment and involvement of all managers, employees and collaborators, whose main purpose is to mitigate the possibility and impact of operating losses.

The corporate operating risk management system aims at ensuring compliance with the corporate policy in accordance with governance principles and the policies set by the National Monetary Council (CMN), based on the timetable defined by the banking supervisory board.

The Bank's corporate operational risk is managed through a process view and a specific organizational structure designed to support risk assessment activities in all supporting and business processes of the Institution, mainly based on the standards issued by Bacen. Under the qualitative approach, methodologies for identifying risks in processes, monitoring risk mitigation actions and the methodology for self-assessment of risks and controls in processes - Risk and Control Self-Assessment (RCSA) are used, which allow measuring the risks inherent to activities and procedures, as well as developing the Risk Matrix of the processes.

f) Foreign Exchange Exposure

Transactions under agreements that provide for currency adjustment clause presented net balance of foreign exchange exposure sold, in the amount of R\$ 21,248 (R\$ 6,109 at 12.31.2023 – short position), as follows:

Specification	09.30.2024	12.31.2023	Specification	09.30.2024	12.31.2023
Cash	5,308	2,989	Interbranch Accounts	48,048	44,672
Interbank Investments	33,409	70,484	Borrowings and Onlending - In Brazil	28,807	30,835
Loans	197,154	256,800	Borrowings and Onlending - Foreign	1,788,685	1,636,541
Other Credits	517,716	435,390	Other Liabilities	483,083	437,415
Total Assets in Foreign Currencies, excluding Derivatives	753,587	765,663	Total Liabilities in Foreign Currencies	2,348,623	2,149,463
Swap Transactions	1,573,788	1,377,691			
Total Long Position in Foreign Currencies	2,327,375	2,143,354	Total Short Position in Foreign Currencies	2,348,623	2,149,463

Foreign exchange exposure is maintained below the limits established in the Corporate Risk Management Policy (3% of the Referential Equity - Tier I).

g) Social, Environmental and Climate Risks

The Corporate Risk Management Policy has the following definitions for social, environmental and climate risks:

- social risk is the possibility of the Bank incurring losses arising from events associated with the violation of fundamental rights and guarantees or harmful acts to the common interest;
- environmental risk is the possibility of the Bank incurring losses arising from events associated with the degradation of the environment, including the excessive use of natural resources;
- transition climate risk is the possibility of the Bank incurring losses arising from events associated with the process of transition to a low-carbon economy, in which the emission of greenhouse gases is reduced or offset, and the natural mechanisms to capture these gases are preserved; and

Notes

- physical climate risk is the possibility of the Bank incurring losses arising from frequent and severe weather events or long-term environmental changes, which may be related to changes in weather patterns.

The specific guidelines for the management of social, environmental and climate risks involve mainly the compliance with legislation and the Bank's Social, Environmental and Climate Responsibility Policy (PRSAC).

h) Operational Limits - Basel Accord

At 09.30.2024, the Bank's Basel Ratio was 14.69% (12.80% at 12.31.2023). The Tier I ratio was 13.60% (11.40% at 12.31.2023), while Principal Capital ratio was 12.85% (10.59% at 12.31.2023). The calculated RE was R\$ 15,380,314 (R\$ 12,502,412 at 12.31.2023), Tier I was R\$ 14,239,012 (R\$ 11,132,849 at 12.31.2023), and Principal Capital was R\$ 13,448,523 (R\$ 10,342,360 at 12.31.2023), while risk-weighted assets (RWA amount) totaled R\$ 104,684,231 (R\$ 97,698,874 at 12.31.2023). In the period under review, the possibility of non-compliance with the capital requirements provided for in the current regulation was not detected.

i. Minimum Required Equity - MRE (Basel III)

Specification	09.30.2024	12.31.2023
Referential Equity (RE)	15,380,314	12,502,412
Tier I	14,239,012	11,132,849
Principal Capital	13,448,523	10,342,360
Complementary Capital	790,489	790,489
Tier II	1,141,302	1,369,563
Risk-Weighted Assets (RWA)	104,684,231	97,698,874
RWACPAD	85,645,979	81,195,837
RWACAM	74,412	35,947
RWAJUR	393,904	86,961
RWACOM	2,799	2,895
RWAACS	34,431	100,215
RWACVA	193,957	68,415
RWADRC	139,657	-
RWAOPAD	18,199,092	16,208,604
Margin on Required Referential Equity	7,005,576	4,686,502
Capital to Interest Rate Risk for Instruments Classified in the Banking Portfolio (IRRBB)	543,522	524,743
Margin on Required Referential Equity considering IRRBB	6,462,054	4,161,759
Margin on Tier I Required Referential Equity	7,957,958	5,270,917
Margin on Required Principal Capital	8,737,732	5,945,911
Required Additional Capital - ACP (2.5%)	2,617,106	2,442,472
Margin on Required Additional Capital	4,388,470	2,244,030
Basel Ratios:		
Principal Capital Ratio (minimum requirement of 4.5%)	12.85%	10.59%
Tier I Ratio (minimum requirement of 6.0%)	13.60%	11.40%
Referential Equity Ratio (minimum requirement of 8.0%)	14.69%	12.80%
Referential Equity Ratio including IRRBB	13.80%	11.99%

Where:

- RWACPAD: amount related to credit risk exposures;
- RWACAM: amount related to exposure to gold, foreign currency and assets subject to foreign exchange variation;
- RWAJUR: amount related to exposures subject to change in interest rates;
- RWACOM: amount related to exposures subject to change in commodity prices;
- RWAACS: amount related to exposures subject to change in share prices;
- RWACVA: amount related to exposures to the risk of changes in the value of derivative financial instruments due to changes in the creditworthiness of counterparty;
- RWADRC: amount related to exposures to the credit risk of financial instruments classified in the trading portfolio;
- RWAOPAD: amount related to operational risk; and
- IRRBB: capital to cover risk in transactions subject to change in interest rates not classified in the trading portfolio.

Notes

ii. Breakdown of Referential Equity (Basel III)

Specification	09.30.2024	12.31.2023
Referential Equity (RE)	15,380,314	12,502,412
Tier I Referential Equity	14,239,012	11,132,849
Principal Capital	13,448,523	10,342,360
Capital	11,644,050	8,772,600
Income Reserves	2,315,428	2,833,850
Revaluation Reserves	13,118	13,167
Surplus or Retained Earnings	-	13,079
Credit P&L Accounts	4,193,388	-
Debt P&L Accounts	(3,644,467)	-
Other Comprehensive Income	(830,492)	(911,026)
Debt Instruments Eligible to Principal Capital	-	166,667
Retained Earnings (Accumulated Losses)	(125,674)	-
Prudential Adjustments	(116,828)	(545,977)
Intangible Assets	(112,190)	(72,742)
Tax Credits on Temporary Differences	-	(463,434)
Difference to Less - Adjustments of CMN Resolution No. 4277	(4,638)	(9,801)
Complementary Capital	790,489	790,489
Instruments Eligible to Complementary Capital	790,489	790,489
Tier II Referential Equity	1,141,302	1,369,563
Instruments Eligible to Tier II	1,141,302	1,369,563

The remaining balance of R\$ 166,667 for the Debt Instrument Eligible to Principal Capital entered into with the Federal Government, which was part of the Referential Equity at 12.31.2023, was repurchased in March 2024 and is no longer included in Referential Equity.

The Subordinated Financial Bills, taken out in June 2019 in the amount of R\$ 801,040, were authorized by Bacen to compose the Tier I Referential Equity, as the Bank's Complementary Capital. These bills comply with the provisions of article 10 of CMN Resolution No. 5007 of 03.24.2022, which allows the repurchase of up to 3% of its book value. No other repurchase was made in the period, and the amount of R\$ 10,551 presented at 12.31.2023 remains unaltered.

The aforementioned Subordinated Financial Bills have perpetuity feature and no maturity, as required by CMN Resolution No. 4955, of 10.21.2021, so that they may be eligible for Tier I Referential Equity.

The Subordinated Debt Instruments entered into with FNE, authorized to comprise Tier II Referential Equity, according to Article 31 of CMN Resolution No. 4955, of 10.21.2021, are being gradually excluded from Tier II Referential Equity, following the schedule specified in the aforementioned article.

iii. Leverage Ratio (LR)

The Leverage Ratio (LR), according to the methodology approved by Bacen Circular Memorandum No. 3748, of 02.27.2015, corresponds to the division of Tier I RE by Total Exposure. CMN determined, in its Resolution No. 4615 of 11.30.2017, a minimum limit of 3% for the Leverage Ratio. The Bank's position is shown in the table below:

Specification	09.30.2024	12.31.2023
Tier I Referential Equity	14,239,012	11,132,849
Total Exposure	142,665,443	132,405,191
Leverage Ratio (%)	9.98	8.41

iv. Fixed Asset to Equity Ratio

The Bank's fixed asset to equity ratio, calculated in accordance with the provisions of CMN Resolution No. 4957, of 10.21.2021, is as follows:

Specification	09.30.2024	12.31.2023
Referential Equity - Fixed Asset to Equity Limit	15,380,314	12,502,412
Fixed Asset to Equity Limit (50% of adjusted RE)	7,690,157	6,251,206
Situation	321,997	314,877
Margin	7,368,160	5,936,329
Fixed Asset to Equity Ratio	2.09%	2.52%

Notes

NOTE 26 - Related Parties

a) Transactions with related parties

The Bank's policy of transactions with related parties provides that the conditions and rates compatible with market practices are applied, in addition to establishing guidelines to be observed in potential conflicts of interest.

In the period, the Bank carried out banking transactions with related parties, such as current account deposits (non-interest bearing), financial investments and loans.

a.1) Summary of Transactions with Related Parties

Specification	09.30.2024			
	Entities under the control of the Federal Government ⁽¹⁾	Key management personnel ⁽²⁾	Other related parties	Total
Assets				
Loan Portfolio	-	146	2,704	2,850
Liabilities				
Demand Deposits	645	86	54	785
Savings Deposits	-	6	12	18
Time Deposits	-	2,443	2,208	4,651
Domestic Onlending (Note 15.b)	630,412	-	-	630,412
Other Financial Instruments (Note 16.a) ⁽³⁾	20,968,306			20,968,306
Provisions Actuarial Liability (Post-employment Benefits: Retirement and Pension Plans, Health Care Plan and Life Insurance)	-	-	2,530,236	2,530,236

Specification	12.31.2023			
	Entities under the control of the Federal Government ⁽¹⁾	Key management personnel ⁽²⁾	Other related parties	Total
Assets				
Loan Portfolio	-	223	3,026	3,249
Liabilities				
Demand Deposits	938	17	105	1,060
Savings Deposits	-	5	12	17
Time Deposits	-	2,144	1,646	3,790
Domestic Onlending (Note 15.b)	648,871	-	-	648,871
Other Financial Instruments (Note 16.a) ⁽³⁾	20,426,844	-	-	20,426,844
Provisions Actuarial Liability (Post-employment Benefits: Retirement and Pension Plans, Health Care Plan and Life Insurance)	-	-	2,962,355	2,962,355

⁽¹⁾ National Treasury, BNDES and Funds and Programs (Finame, Fungetur, FNE, FDNE, FMM, PNCF);

⁽²⁾ Board of Directors and Executive Board; and

⁽³⁾ Excluding the balance of Financial Bills (Note 16.e.2).

Notes

a.2) Managing Officers' Compensation

The compensation of the Board of Directors, Statutory Executive Board and Supervisory Board is shown below:

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
Fees	3,426	3,192
Executive Board	3,033	2,850
Board of Directors	246	207
Supervisory Board	147	135
Others	1,716	2,317
Variable Compensation ⁽¹⁾	1,366	1,434
Share-based Variable Compensation	683	717
Profit Sharing Converted into Cash	683	717
Total Short-term Benefits	6,508	6,943
Post-employment Benefits	131	178
Total	6,639	7,121

⁽¹⁾ 50% of the Variable Compensation corresponds to share-based payments, which consider the quotation price of the Bank's shares at B3 as parameter for the provision and for payment in cash. The amounts included in the table above correspond to the provision for payments, as well as to deferred installments to be settled in the next three years, in accordance with CMN Resolution No. 3921 of 11.25.2010.

The Bank offers to its officers, as post-employment benefits, Pension and Health Care Plans under the same conditions offered to employees.

NOTE 27 - Recurring and Nonrecurring Income

Specification	01.01 to 09.30.2024	01.01 to 09.30.2023
(A) Recurring Income	1,432,082	1,520,182
(B) Nonrecurring Income	129,396	-
Renegotiation of FNE's operations - Law 14554/2023 ⁽¹⁾	186,169	-
Regularization of operations with Individuals - Desenrola Brasil Program ⁽²⁾	45,880	-
Regularization of operations with MSEs - Desenrola Pequenos Negócios Program ⁽³⁾	30,131	-
Tax effects and PLR on extraordinary items ⁽⁴⁾	(132,784)	-
(C) = Net Income (A)+(B)	1,561,478	1,520,182

⁽¹⁾ Impact on the result from the renegotiations based on Law No. 14554 of April 20, 2023, which extends the term for the extraordinary renegotiation of debts in the scope of Fundo Constitucional de Financiamento do Nordeste (FNE)

⁽²⁾ Impact on the result from the regularizations of debts based on the Emergency Program for the Renegotiation of Debts of Default Individuals – Desenrola Brasil (Law No. 14690, of October 03, 2023)

⁽³⁾ Impact on the result from the regularizations of debts based on the Desenrola Pequenos Negócios Program established by Provisional Executive Order No. 1213 of April 22, 2024.

⁽⁴⁾ Amount calculated on items 1 to 3 of Nonrecurring Income.

Notes

NOTE 28 - OTHER INFORMATION

a) Statement of compliance

The Bank confirms that all significant information of the Individual Interim Financial Statements, and only such information, is being disclosed and corresponds to that used in the management of Banco do Nordeste.

b) Approval of the Individual Interim Financial Statements

These Individual Interim Financial Statements of the Bank were approved at a Board of Directors meeting held on November 11, 2024.

Fortaleza (CE), November 11, 2024.

The Executive Board

Note: The Notes are an integral part of the Individual Interim Financial Statements of Banco do Nordeste do Brasil S.A.

Opinions and Representations/ Report on Special Review - Unqualified

Report on review of quarterly information

To the Board of Directors and
Shareholders of Banco do
Nordeste do Brasil S.A.

Introduction

We have reviewed the accompanying interim accounting information of Banco do Nordeste do Brasil S.A. ("Bank"), included in the Quarterly Information Form (ITR) for the quarter ended September 30, 2024, comprising the balance sheet at that date and the statements of income and of comprehensive income for the three- and nine-month periods then ended, and the statements of changes in equity and cash flows for the nine-month period then ended, and explanatory notes.

Management is responsible for the preparation of the interim accounting information in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BACEN), as well as the presentation of this information in accordance with the standards issued by the Brazilian Securities Commission (CVM), applicable to the preparation of the Quarterly Information (ITR). Our responsibility is to express a conclusion on this interim accounting information based on our review.

Scope of review

We conducted our review in accordance with Brazilian and International Standards on Reviews of Interim Financial Information (NBC TR 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Brazilian and International Standards on Auditing and consequently did 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

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim accounting information included in the quarterly information referred to above has not been prepared, in all material respects, in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank and presented in accordance with the standards issued by the CVM, applicable to the preparation of Quarterly Information (ITR).

Other matters

Statement of value added

The quarterly information referred to above includes the Statement of Value Added for the nine-month period ended September 30, 2024. This statement is the responsibility of the Bank's management and is presented as supplementary information for purposes of the Brazilian Central Bank. This statement has been subjected to review procedures performed together with the review of the quarterly information for the purpose of concluding whether it is reconciled with the interim accounting information and accounting records, as applicable, and if its form and content are in accordance with the criteria defined in the accounting standard CPC 09 - "Statement of Value Added". Based on our review, nothing has come to our attention that causes us to believe that this statement of value added has not been properly prepared, in all material respects, in accordance with the criteria established in this accounting standard, and consistent with the interim accounting information taken as a whole.

Brasília, November 11, 2024

PricewaterhouseCoopers
Auditores Independentes Ltda.
CRC 2SP000160/F-5

Caio Fernandes Arantes
Contador CRC 1SP222767/O-3

Opinions and Representations / Officers' Representation on the Financial Statements

The Officers of Banco do Nordeste do Brasil S.A., for the purposes of complying with the provisions of article 27, paragraph 1, item VI, of CVM Resolution No. 80 of March 29, 2022, represent that they have reviewed, discussed and agreed with the entire content of the Individual Interim Financial Statements of Banco do Nordeste do Brasil S.A. as at September 30, 2024.

Fortaleza, October 29, 2024

EXECUTIVE BOARD: Paulo Henrique Saraiva Câmara (President) – Ana Teresa Barbosa de Carvalho (Director of Administration) – José Aldemir Freire (Director of Planning) – Leonardo Victor Dantas da Cruz (Director of Control and Risk) – Luiz Abel Amorim de Andrade (Director of Business) – Wanger Antônio de Alencar Rocha (Director of Finance and Credit).

Opinions and Representations / Officers' Representation on the Independent Auditor's Report

For the purposes of complying with the provisions of article 27, paragraph 1, item V, of CVM Resolution No. 80 of March 29, 2022, the Officers of Banco do Nordeste do Brasil S.A. represent that they have reviewed, discussed and agreed with the entire content of the Report, issued at this date, by PricewaterhouseCoopers Auditores Independentes on the Individual Interim Financial Statements of Banco do Nordeste do Brasil S.A. as at September 30, 2024.

Fortaleza, November 11, 2024

EXECUTIVE BOARD: Paulo Henrique Saraiva Câmara (President) – Ana Teresa Barbosa de Carvalho (Director of Administration) – José Aldemir Freire (Director of Planning) – Leonardo Victor Dantas da Cruz (Director of Control and Risk) – Luiz Abel Amorim de Andrade (Director of Business) – Wanger Antônio de Alencar Rocha (Director of Finance and Credit).