



Banco do Nordeste do Brasil S.A.

**Quarterly Information (ITR) at
September 30, 2025
and report on review of
quarterly information**

(A free translation of the original in Portuguese)

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(A free translation of the original in Portuguese)

Company Information / Capital Breakdown

Number of shares (thousand)	Current Quarter 09/30/2025
Paid-in Capital	
Common shares	98,700
Preferred shares	0
Total	98,700
Treasury shares	
Common shares	0
Preferred shares	0
Total	0

(A free translation of the original in Portuguese)

Individual Interim Financial Statements / Balance Sheet - Assets

(In thousands of reais)

Account Code	Account Description	Current Quarter 09/30/2025	Prior Year 12/31/2024
1	Total Assets	71,183,557	0
1.01	Cash and Cash Equivalents	636,569	0
1.01.01	Cash	136,572	0
1.01.02	Liquidity Investments	499,997	0
1.01.02.01	Open Market Investments	499,997	0
1.02	Financial Assets	64,328,755	0
1.02.01	Compulsory Deposit with Central Bank of Brazil	985,299	0
1.02.02	Financial Assets Measured at Fair Value through Profit or Loss	1,404,092	0
1.02.02.01	Securities	1,343,601	0
1.02.02.02	Derivatives	60,491	0
1.02.03	Financial Assets Measured at Fair Value through Other Comprehensive Income	42,070,142	0
1.02.03.01	Securities	42,070,142	0
1.02.04	Financial Assets at Amortized Cost	19,869,222	0
1.02.04.01	Interbank Deposit Investments	825,771	0
1.02.04.03	Securities	278,986	0
1.02.04.04	Loans	19,634,601	0
1.02.04.05	Allowance for Loan Losses Associated with Credit Risk	-986,215	0
1.02.04.08	Other Financial Assets	116,079	0
1.03	Taxes	4,239,234	0
1.03.01	Current Income Tax and Social Contribution	706,573	0
1.03.02	Deferred Income Tax and Social Contribution	3,532,661	0
1.04	Other Assets	1,339,763	0
1.04.01	Non-current Assets Held for Sale	1,339,741	0
1.04.03	Others	22	0
1.05	Investments	354	0
1.05.04	Investment Properties	354	0
1.06	Property and Equipment	360,511	0
1.06.01	Properties in Use	759,134	0
1.06.02	Right-to-use Lease	2,143	0
1.06.03	Accumulated Depreciation	-400,766	0
1.07	Intangible Assets	278,371	0
1.07.01	Intangibles	309,138	0
1.07.03	Accumulated Amortization	-30,767	0

(A free translation of the original in Portuguese)

Individual Interim Financial Statements / Balance Sheet - Liabilities

(In thousands of reais)

Account Code	Account Description	Current Quarter 09/30/2025	Prior Year 12/31/2024
2	Total Liabilities	71,183,557	0
2.02	Financial Liabilities at Amortized Cost	43,921,591	0
2.02.01	Deposits	14,664,613	0
2.02.01.01	Demand Deposits	3,034,205	0
2.02.01.02	Savings Deposits	1,262,253	0
2.02.01.03	Interbank Deposits	1,608,978	0
2.02.01.04	Time Deposits	8,759,177	0
2.02.02	Open Market Funding	4,562,112	0
2.02.04	Other Funding	24,694,866	0
2.02.04.01	Borrowings	402,408	0
2.02.04.02	Domestic Onlending - Official Institutions	941,364	0
2.02.04.03	Foreign Onlending	827,455	0
2.02.04.04	Leases	1,794	0
2.02.04.05	Other Debt Instruments	5,094,156	0
2.02.04.06	Derivative Financial Instruments	21,499	0
2.02.04.07	Financial and Development Funds Obligations	17,260,088	0
2.02.04.08	Income Received in Advance	146,102	0
2.03	Provisions	7,746,636	0
2.03.01	Provision for Financial Guarantees Provided	4,145,854	0
2.03.02	Allowance for Loan Losses with Credit Commitments	21,864	0
2.03.03	Provision for Contingencies	1,116,560	0
2.03.04	Actuarial Liabilities	2,462,358	0
2.04	Tax Liabilities	2,072,374	0
2.05	Other Liabilities	1,921,618	0
2.07	Equity	15,521,338	0
2.07.01	Paid-in Capital	13,238,172	0
2.07.03	Revaluation Reserves	13,054	0
2.07.04	Income Reserves	2,651,460	0
2.07.05	Retained Earnings/Accumulated Losses	501,155	0
2.07.08	Other Comprehensive Income	-882,503	0

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Individual Interim Financial Statements / Income Statement

(In thousands of reais)

Account Code	Account Description	Current Quarter	YTD – Current Year	Same Quarter of Prior Year	YTD - Prior Year
		07/01/2025 to 09/30/2025	01/01/2025 to 09/30/2025	07/01/2024 to 09/30/2024	01/01/2024 to 09/30/2024
3.01	Income from Financial Intermediation	2,695,144	7,429,094	0	0
3.01.01	Loans	1,031,217	2,944,883	0	0
3.01.02	Gain (Loss) on Securities Transactions	1,685,632	4,665,343	0	0
3.01.03	Gain (Loss) on Derivative Financial Instruments	-26,782	-195,737	0	0
3.01.04	Compulsory Investment Gains (Losses)	5,077	14,605	0	0
3.02	Expenses from Financial Intermediation	-1,397,256	-3,703,217	0	0
3.02.01	Open Market Funding	-683,535	-1,770,855	0	0
3.02.02	Borrowings and Onlending	-39,195	-132,089	0	0
3.02.03	Financial and Development Funds Obligations	-674,526	-1,800,273	0	0
3.03	Gross Income from Financial Intermediation	1,297,888	3,725,877	0	0
3.04	Other Operating Income/Expenses	123,646	-65,389	0	0
3.04.01	Expenses with Allowance for Loan Losses Associated with Credit Risk	-114,882	-486,578	0	0
3.04.02	Service Revenues	1,099,034	3,027,562	0	0
3.04.03	Personnel Expenses	-854,016	-2,352,822	0	0
3.04.04	Other Administrative Expenses	-647,046	-1,929,536	0	0
3.04.05	Tax Expenses	-178,739	-508,283	0	0
3.04.06	Other Operating Income	1,169,893	3,735,230	0	0
3.04.07	Other Operating Expenses	-350,598	-1,550,962	0	0
3.04.07.01	Provision for Financial Guarantees Provided	-223,093	-794,028	0	0
3.04.07.02	Provision for Contingent Liabilities	-66,658	-220,383	0	0
3.04.07.03	Allowance for Loan Losses with Credit Commitments	-1,020	-111,990	0	0
3.04.07.04	Other Operating Expenses	-59,827	-424,561	0	0
3.05	Income before Income Taxes	1,421,534	3,660,488	0	0
3.06	Income Tax and Social Contribution	-668,609	-1,410,132	0	0
3.06.01	Current	-607,364	-1,525,942	0	0
3.06.01.01	Provision for Income Tax	-336,285	-842,529	0	0
3.06.01.02	Provision for Social Contribution	-271,079	-683,413	0	0

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Individual Interim Financial Statements / Income Statement

(In thousands of reais)

Account Code	Account Description	Current Quarter	YTD – Current Year	Same Quarter of Prior Year	YTD - Prior Year
		07/01/2025 to 09/30/2025	01/01/2025 to 09/30/2025	07/01/2024 to 09/30/2024	01/01/2024 to 09/30/2024
3.06.02	Deferred	-61,245	115,810	0	0
3.07	Income (Loss) from Continuing Operations	752,925	2,250,356	0	0
3.09	Income (Loss) before Statutory Contributions and Profit Sharing	752,925	2,250,356	0	0
3.10	Statutory Contributions/Profit Sharing	-95,082	-208,834	0	0
3.11	Net Income or Loss for the Period	657,843	2,041,522	0	0
3.99	Earnings per Share (R\$/Share)				
3.99.01	Basic Earnings per Share				
3.99.01.01	Common shares	6.67	20.68	0	0

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Individual Interim Financial Statements / Statement of Comprehensive Income

(In thousands of reais)

Account Code	Account Description	Current Quarter	YTD – Current Year	Same Quarter of Prior Year	YTD - Prior Year
		07/01/2025 to 09/30/2025	01/01/2025 to 09/30/2025	07/01/2024 to 09/30/2024	01/01/2024 to 09/30/2024
4.01	Net Income or Loss for the Period	657,843	2,041,522	0	0
4.02	Other Comprehensive Income - Own	34,112	22,261	0	0
4.02.01	Amounts that Will Be Reclassified to Income or Loss	-32,305	82,086	0	0
4.02.01.01	Adjustments to Financial Instruments Classified as FVOCI	-58,766	149,159	0	0
4.02.01.02	Tax Effect on Adjustments to Financial Instruments Classified as FVOCI	26,445	-67,121	0	0
4.02.01.03	Realization of Revaluation Reserve	29	87	0	0
4.02.01.04	Tax Effect on Realization of Revaluation Reserve	-13	-39	0	0
4.02.02	Amounts that Will Not Be Reclassified to Income or Loss	66,417	-59,825	0	0
4.02.02.01	Actuarial Gains (Losses)	120,758	-108,772	0	0
4.02.02.02	Tax Effect on Actuarial Gains or Losses	-54,341	48,947	0	0
4.04	Comprehensive Income for the Period	691,955	2,063,783	0	0

(A free translation of the original in Portuguese)

Individual Interim Financial Statements / Statement of Cash Flows - Indirect Method

(In thousands of reais)

Account Code	Account Description	YTD – Current Year	YTD - Prior Year
		01/01/2025 to 09/30/2025	01/01/2024 to 09/30/2024
6.01	Net Cash - Operating Activities	-770,537	0
6.01.01	Cash from Operations	5,661,223	0
6.01.01.01	Net Income (Loss) before Income Taxes	3,660,488	0
6.01.01.02	Adjustments to Income or Loss	2,000,735	0
6.01.02	Changes in Assets and Liabilities	-6,431,760	0
6.01.02.01	Compulsory Deposits with Central Bank of Brazil	9,429	0
6.01.02.02	Derivative Financial Instruments	243,156	0
6.01.02.03	Interbank Deposit Investments	-151,423	0
6.01.02.04	Investments in Foreign Currencies	-16,135	0
6.01.02.05	Loans	-2,558,176	0
6.01.02.06	Allowance for Loan Losses Associated with Credit Risk	377,981	0
6.01.02.07	Other Assets	601,485	0
6.01.02.08	Tax Assets	51,038	0
6.01.02.09	Deposits	-2,469,745	0
6.01.02.10	Open Market Funding	235,820	0
6.01.02.11	Borrowings and Onlending	-1,299,094	0
6.01.02.12	Financial and Development Funds Obligations	1,710,581	0
6.01.02.13	Provision for Financial Guarantees Provided	448,348	0
6.01.02.14	Allowance for Loan Losses with Credit Commitments and Credits to be Released	-199,132	0
6.01.02.15	Provision for Contingencies	51,666	0
6.01.02.16	Actuarial Liabilities	140,880	0
6.01.02.17	Income Received in Advance	-7,500	0
6.01.02.18	Tax Liabilities	131,885	0
6.01.02.19	Income Tax and Social Contribution Paid	-1,378,006	0
6.01.02.20	Other Liabilities	-2,354,818	0
6.02	Net Cash from Investing Activities	-1,279,706	0
6.02.01	Investments	-793	0
6.02.02	Investments in Property and Equipment in Use	-52,493	0
6.02.03	Investments in Intangible Assets	-118,889	0
6.02.04	Securities	-1,107,531	0
6.03	Net Cash from Financing Activities	-345,609	0
6.03.01	Payment of Dividends as Interest on Equity	-589,384	0
6.03.02	Subordinated Debts Eligible to Capital	243,775	0
6.05	Increase (Decrease) in Cash and Cash Equivalents	-2,395,852	0
6.05.01	Cash and Cash Equivalents at Beginning of Period	3,032,421	0
6.05.02	Cash and Cash Equivalents at End of Period	636,569	0

(A free translation of the original in Portuguese)

Individual Interim Financial Statements / Statement of Changes in Equity / SCE - 01/01/2025 to 09/30/2025

(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	11,648,938	0	3,207,051	0	0	-904,716	13,951,273
5.02	Prior-Year Adjustments	0	0	0	0	-218,970	0	-218,970
5.03	Adjusted Opening Balances	11,648,938	0	3,207,051	0	-218,970	-904,716	13,732,303
5.04	Capital Transactions with Shareholders	1,589,234	0	-1,589,234	0	-274,700	0	-274,700
5.04.01	Capital Increase	1,589,234	0	-1,589,234	0	0	0	0
5.04.07	Interest on Equity	0	0	0	0	-274,700	0	-274,700
5.05	Total Comprehensive Income	0	0	0	0	2,041,522	82,038	2,123,560
5.05.01	Net Income for the Period	0	0	0	0	2,041,522	0	2,041,522
5.05.02	Other Comprehensive Income	0	0	0	0	0	82,038	82,038
5.05.02.01	Adjustments to Financial Instruments	0	0	0	0	0	149,159	149,159
5.05.02.02	Taxes on Adjustments to Financial Instruments	0	0	0	0	0	-67,121	-67,121
5.06	Internal Changes in Equity	0	0	1,046,697	0	-1,046,697	-59,825	-59,825
5.06.01	Set-up of Reserves	0	0	1,046,745	0	-1,046,745	-59,825	-59,825
5.06.01.01	Actuarial Gains or Losses	0	0	0	0	0	-108,772	-108,772
5.06.01.02	Taxes on Actuarial Gains or Losses	0	0	0	0	0	48,947	48,947
5.06.01.03	Legal and Statutory Reserves	0	0	890,042	0	-890,042	0	0
5.06.01.04	Special Income Reserve	0	0	156,703	0	-156,703	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	13,238,172	0	2,664,514	0	501,155	-882,503	15,521,338

(A free translation of the original in Portuguese)

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 Issuance 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

(A free translation of the original in Portuguese)

Individual Interim Financial Statements / Statement of Value Added

(In thousands of reais)

Account Code	Account Description	YTD – Current Year	YTD - Prior Year
		01/01/2025 to 09/30/2025	01/01/2024 to 09/30/2024
7.01	Revenues	12,154,346	0
7.01.01	Financial Intermediation	7,429,094	0
7.01.02	Rendering of Services	3,027,562	0
7.01.03	(Reversal of) Allowance for Loan Losses Associated with Credit Risk	-486,578	0
7.01.04	Others	2,184,268	0
7.02	Expenses from Financial Intermediation	-3,703,217	0
7.03	Inputs Acquired from Third Parties	-1,857,817	0
7.03.01	Materials, Energy and Other	-89,599	0
7.03.02	Third-Party Services	-1,110,111	0
7.03.04	Others	-658,107	0
7.03.04.01	Data Processing and Telecommunications	-395,614	0
7.03.04.02	Advertising, Promotions and Publicity	-61,712	0
7.03.04.03	Transportation	-24,733	0
7.03.04.04	Security	-73,297	0
7.03.04.05	Travels	-19,433	0
7.03.04.06	Others	-83,318	0
7.04	Gross Value Added	6,593,312	0
7.05	Retentions	-34,265	0
7.05.01	Depreciation, Amortization and Depletion	-34,265	0
7.06	Net Value Added Produced by the Entity	6,559,047	0
7.08	Total Value Added to Distribute	6,559,047	0
7.09	Distribution of Value Added	6,559,047	0
7.09.01	Personnel	2,236,666	0
7.09.01.01	Direct Compensation	1,641,381	0
7.09.01.02	Benefits	489,708	0
7.09.01.03	Unemployment Compensation Fund (FGTS)	105,577	0
7.09.02	Taxes, Charges and Contributions	2,243,405	0
7.09.02.01	Federal	2,195,112	0
7.09.02.02	State	28	0
7.09.02.03	Local	48,265	0
7.09.03	Debt Remuneration	37,454	0
7.09.03.01	Rents	37,454	0
7.09.04	Equity Remuneration	2,041,522	0
7.09.04.01	Interest on Equity	274,699	0
7.09.04.03	Retained Earnings (Accumulated Losses) for the Period	1,766,823	0

Comments on Performance

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OPERATIONAL PERFORMANCE

In the third quarter of 2025, BNB entered into 1,246,935 loan and financing transactions in the total amount of R\$ 16.2 billion. Of these funds, R\$ 11.60 billion (454,197 contracts) came from Fundo Constitucional de Financiamento do Nordeste (FNE).

Regarding the National Family Farming Strengthening Program (Pronaf), BNB entered into 198,615 financing transactions, involving approximately R\$ 2.58 billion in the period. Under the Pronaf program, BNB operates Agroamigo, a rural production-oriented microloan program. In the third quarter of 2025, 188,918 transactions with family farmers were entered into in this modality, totaling R\$ 2.20 billion.

Through its urban production-oriented microloan program (Crediamigo), BNB disbursed R\$ 3.29 billion, with 1,017,405 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\$ 5.49 billion was contracted out in the third quarter of 2025, with 1,206,323 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 11,800 transactions in the third quarter of 2025, in the amount of R\$ 1.61 billion.

As for BNB's financial result, Operating Income increased by 31.9% compared to the third quarter of 2024, totaling R\$ 1.4 billion in the third quarter of 2025, with emphasis on the growth of the financial margin and increase in service revenues, despite a higher level of credit risk in the result due to the new allowance for expected losses, set forth in Resolution No. 4966/21, of the Central Bank. Net Income totaled R\$ 657.8 million, 21.5% higher than in the same period of the previous year.

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

	3rd quarter of 25	01.01 to 09.30.2025
Recurring Income	688.92	2,071.37
Non-recurring Income	(31.08)	(29.85)
- Desenrola Rural Program - FNE operations with shared risk	1.32	3.26
Impact of Law 14166/Law 14554	2.92	3.99
Impact of Law 13340	2.90	3.11
Voluntary Resignation Program – VRP	-70.14	-70.14
<u>- Tax and profit sharing effects on extraordinary items</u>	31.93	29.93
Net Income	657.84	2,041.52

Comments on Performance

“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.

Notes

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(A free translation of the original in Portuguese)

Note 1 - The Bank and its Characteristics

Banco do Nordeste do Brasil S.A. (Bank) 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 11.a.6 and 14.a.1. 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 the Quarterly Information - ITR

The Quarterly Information - ITR was 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), and the Brazilian Securities and Exchange Commission (Comissão de Valores Mobiliários - CVM).

As permitted by Article 79, of CMN Resolution No. 4966, of 11.25.2021, the Quarterly Information - ITR does not present comparative information related to prior periods.

Asset and Liability accounts in the Balance Sheet are being presented exclusively in order of liquidity and term, as permitted by BCB Resolution No. 2, of 08.12.2020. The segregation into current or noncurrent is disclosed in the Explanatory Notes.

The Quarterly Information - ITR was 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 this Quarterly Information - ITR, 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) – The 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. 4.534 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 06 (R2) – Leases (CMN Resolution No. 4975, of 12.16.2021, and CVM Resolution No. 95 of 05.20.2022);
- 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);

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- CPC 12 (R1) – Present Value Adjustment (CVM Resolution No. 190 of 10.09.2023);
- 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);
- 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, Plant and Equipment (CMN Resolution No. 4535 of 11.24.2016);
- CPC 28 – Investment Property (CMN Resolution No. 4967 of 11.25.2021);
- 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).

Standards effective as from 01.01.2025:

a) for Financial Instruments:

On 11.25.2021, CMN published Resolution No. 4966, which introduced new accounting guidelines for financial instruments, aligned with the principles established in the international standard IFRS 9. The new Resolution revoked, among others, fully CMN Resolution No. 2682, of 12.21.1999, which established the measurement basis for the allowance for loan losses, and Bacen Circular Letter No. 3068, of 01.08.2001, applicable to securities, and partially Bacen Circular Letter 3082, of 01.30.2002, which addresses the recording and measurement of derivative financial instruments.

CMN Resolution No. 4966 represents a significant change in accounting practices for financial instruments, mainly regarding the adoption of the expected losses model, advancing the recognition of possible losses associated with credit risk. The new regulation required adjustments to accounting processes and disclosure criteria, covering classification, measurement, write-off and recognition of financial assets, including hedge instruments.

As regards the model of expected losses associated with credit risk adopted by the Bank as from 01.01.2025, it is important to point out: (i) the use of the full calculation methodology in the assessment of the loss, as provided for in Art. 40 of CMN Resolution No. 4966, since according to the segmentation established by CMN Resolution No. 4553, of 01.30.2017, the Bank is classified in Segment 2 (S2); and (ii) the consideration not only of the current situation of the credit and the debtor, but also expected future events that may affect the debtor's capacity and conditions related to the credit, which differs from the procedure previously applied, in which recognized credit losses were recorded based on the classification on a rating scale, applying percentages to the exposed balance, increasing as the classification worsened. Another change concerns the classification of securities. Under Bacen Circular Letter No. 3068, securities were classified into three categories: held for trading, available for sale and held to maturity. With the enactment of CMN Resolution No. 4966, securities are now classified based on business models for managing financial assets and the contractual characteristics of the cash flows of these assets, into three new categories: Fair Value through Profit or Loss ("FVTPL"), Fair Value through Other Comprehensive Income ("FVOCI") and Amortized Cost ("AC").

On 11.16.2022, Law No. 14467 was published, which "addresses the new tax treatment applicable to losses incurred in the receipt of credits arising from the activities of financial institutions and other institutions authorized to operate by the Central Bank of Brazil". The aforementioned Law establishes that articles 9, 9A and 10 to 12 of Law No. 9430, of 12.27.1996 will no longer apply to financial institutions, with regard to the recording of losses, financial charges on overdue credits and credits recovered, in line with

Notes

Resolution No. 4966. Such changes in the treatment of losses for tax purposes aim to align tax and accounting standards, reducing vulnerabilities arising from deferred tax assets recorded in the balance sheets of financial institutions. On 12.27.2024, Law No. 15078 introduced amendments to article 6 of Law No. 14467, allowing institutions authorized to operate by Bacen to use the ratio of 1/84 for exclusion from net income, upon determining the taxable profit and CSLL calculation basis, of the losses recorded at 01.01.2025, relating to credits that are in default at 12.31.2024, which have not been deducted up to that date nor recovered. However, this deductibility will only be allowed as from January/2026.

On 11.23.2023, Bacen issued Resolution No. 352, which established the procedures to be adopted to: (i) define the future cash flows of a financial asset as solely payment of principal and interest on the principal amount; (ii) apply the methodology for calculating the effective interest rate of financial instruments; (iii) establish the allowance for losses associated with credit risk; (iv) request authorization to use the full methodology for calculating the allowance for loan losses associated with credit risk; and (v) disclose information on financial instruments in the notes to the Quarterly Information - ITR.

b) for Leasing Transactions:

CMN Resolution No. 4975 of 12.16.2021, which “establishes the accounting criteria applicable to leasing transactions by financial institutions and other institutions authorized to operate by the Central Bank of Brazil”, was applied prospectively by the Bank, as from 01.01.2025, in the recognition, measurement, presentation and disclosure of its leasing transactions, as a lessee, in compliance with Technical Pronouncement CPC 06 (R2) – Leases, approved on 10.06.2017.

Note 3 - Summary of Accounting Policies

The accounting policies listed below were applied to the period presented in the Quarterly Information - ITR.

a) Functional Currency

The functional and presentation currency of the Bank's Quarterly Information - ITR 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) 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.

d) Financial Instruments

A Financial Instrument is a contract that gives rise to a financial asset for an entity and a financial liability or equity instrument for another entity.

1) Classification

The Bank classifies its Financial Assets and Liabilities considering the business models to manage them, associated with the respective contractual cash flow characteristics, as follows:

a) Financial Assets:

a.1) At Fair Value through Profit or Loss (“FVTPL”):

- whose objective is to be sold before their respective maturities, but which do not include reimbursement schemes that provide for payment of principal plus charges on previously established dates; or,

Notes

- which are classified as Derivative Financial Instruments.

a.2) At Fair Value through Other Comprehensive Income (“FVOCI”), which meet, cumulatively, both the following conditions:

- whose objective is to be held in the portfolio for the receipt of their contractual cash flows (principal plus charges) on the dates agreed with the customer (reimbursement scheme), and to be sold before their respective maturities; and
- include reimbursement schemes that provide for payments of principal plus charges on previously established dates.

a.3) At Amortized Cost (“AC”), which meet, cumulatively, both the following conditions:

- whose objective is to be held in the portfolio for the receipt of their contractual cash flows (principal plus charges) on the dates agreed with the customer (reimbursement scheme); and
- include reimbursement schemes that provide for payments of principal plus charges on previously established dates.

b) Financial Liabilities:

b.1) At Amortized Cost (“AC”), except those that are the subject of the irrevocable option, as to measurement at FVTPL; and

b.2) At Fair Value through Profit or Loss (“FVTPL”), Liabilities arising from Derivative Financial Instruments.

II) Reclassification

The Bank only reclassifies Financial Assets in the event of changes in its business models to manage them and, under no circumstances, reclassifies its Financial Liabilities.

III) Effective Interest Rate (“EIR”)

It is the rate that exactly discounts estimated future cash payments or receipts over the expected life of the Financial Asset or Financial Liability to the gross carrying amount of a Financial Asset (i.e. its amortized cost before any provision for impairment) or to the amortized cost of a Financial Liability.

Financial Assets and Liabilities classified and measured at amortized cost, relating to operations initiated as from January 2025, were recognized using the effective interest rate method. Loans originated up to 12.31.2024 continued to be recognized at the contractual rate, for the term of the respective contracts, except if renegotiated/restructured as from January 1, 2025.

Interest income is calculated by applying the effective interest rate to the gross carrying amount of the Financial Asset.

As to loans classified as at amortized cost, the Bank opted, for appropriation of revenues and expenses related to transaction costs and other amounts received upon origination or issuance of financial instruments, to conduct the process following the appropriation [linear differentiated] method to contractual revenue, and without recognition of immaterial costs, as provided for in art. 13 of BCB Resolution 352/23.

Due to the Bank's asset and liability transactions, the following transaction/origination costs and fees/commissions make up the EIR, since they refer to costs directly attributable to the issuance of the financial instrument:

- Credit Facility Fee (TAC) and Arrangement Fee (charged on the origination of loans); and
- Flat Rate (charged on the release of funds from liability operations with BNDES).

Notes

IV) Credit Risk Classification

Portfolio Classification

i - Portfolio 1 (C1):

- a) credits guaranteed by statutory lien of properties; and
- b) credits with personal guarantee of the Federal Government, of central governments of foreign jurisdictions and their respective central banks or multilateral organizations and multilateral development entities;

ii - Portfolio 2 (C2):

- a) credits from leases under Law No. 6099, of September 12, 1974;
- b) credits guaranteed by first mortgage of residential properties, pledge of chattels and properties or statutory liens on assets;
- c) credits guaranteed by demand, time or savings deposits;
- d) credits arising from financial assets issued by a federal public entity or institutions authorized to operate by the Central Bank of Brazil;
- e) credits with personal guarantee of institutions authorized to operate by the Central Bank of Brazil; and
- f) credits with insurance coverage issued by an entity that is not a related party of the institution, pursuant to Resolution No. 4818, of May 29, 2020;

iii Portfolio 3 (C3):

- a) credits arising from operations of discount of credit rights, including trade receivables acquired and operations formalized as acquisition of trade receivables from a person not included in the National Financial System, and in which this person is joint and/or subsidiary debtor of the receivables;
- b) credits arising from operations guaranteed by fiduciary transfer, collateral of credit rights or pledge of credit rights; and
- c) credits with insurance coverage, real guarantee or personal guarantee not included in the hypotheses provided for in items I and II of the heading;

iv - Portfolio 4 (C4):

- a) credits for working capital, advances on exchange contracts, advances on future exports, debentures and other securities issued by private companies, without guarantees or collaterals; and
- b) rural credit transactions without guarantees or collaterals intended for investments; or

v - Portfolio 5 (C5):

- a) personal credit operations, with or without consignment, direct consumer credit, rural credit not included by the hypotheses included in item IV of the heading and revolving credit without guarantees or collaterals;
- b) credit without guarantees or collaterals not included in the hypotheses provided for in item IV of the heading; and
- c) credits from trade operations and other operations with credit granting characteristics not included in the hypotheses provided for in items I to IV of the heading.

Allowance for Loan Losses Associated with Credit Risk

The Bank adopts the complete methodology for calculating the Allowance for Loan Losses Associated with Credit Risk, observing the following criteria:

- losses incurred with financial instruments are considered, as defined by BCB Resolution No. 352, article 76, for both fulfilled and defaulted transactions, inclusive. The aforementioned Resolution does not exempt Financial Institutions required to apply the complete methodology for calculating the allowance for loan losses associated with credit risk from recording an additional allowance in accordance with the type of portfolio and the percentages defined therein.

- expected future events and economic conditions are also considered, in addition to objective evidence of impairment of the Assets. This occurs as a result of one or more loss events occurred after the initial recognition of the Assets, which negatively impact the expected future cash flows of the Asset and may be reliably estimated.

The Bank does not recognize interest as from the moment Management understands that the recognition of revenue is not probable, due to significant uncertainty of future receipt, which cannot exceed the maximum period of 90 days overdue.

Notes

V) Derecognition of Financial Assets

The Bank derecognizes a Financial Asset if:

- the contractual rights to receive cash flows from the Asset have expired; or
- the Financial Asset is transferred and the transfer qualifies for derecognition.

According to the assessment model established by the Bank, the period for recognizing the impairment of an Asset was defined as 19 months after the beginning of the delinquency for credit instruments classified in Portfolios C3, C4 and C5, according to the incurred loss table, with 18 months of default plus 1 month until the recording as loss, and 25 months after the beginning of the delinquency for credit instruments classified in Portfolios C1 and C2, with 24 months of delinquency plus 1 month until the recording as loss.

VI) Fair Value Measurement

Fair value is the amount for which an asset can be sold or liability settled between well informed and willing parties under normal and competitive market conditions, on the assessment date.

The measurement of the fair values of Financial Assets and Financial Liabilities is based on quoted market prices or price quotations from market agents for financial instruments traded in active markets. For other financial instruments, fair value is determined using valuation techniques. Valuation techniques include net present value techniques, discounted cash flow method, comparison with similar instruments for which there are observable market prices, and valuation models. The Bank uses widely recognized valuation methods to determine the fair value of financial instruments, according to its business model, taking into account observable market data. For more complex financial instruments, the Bank uses exclusive models, which are usually developed based on valuation models recognized in the market, as determined in the marking policy or manual. Part or all of the data included in these models may not be observable in the market, and are derived from market prices or rates or are estimated based on assumptions.

Financial instruments are measured according to the fair value measurement hierarchy described below:

Level 1: Quoted prices (unadjusted) in active markets for identical Assets or Liabilities.

Level 2: Inputs, except for quoted prices, included in Level 1, which are observable for Assets or Liabilities, directly (prices) or indirectly (derived from prices).

Level 3: Inputs, for Assets or Liabilities, which are not based on observable market data (non-observable inputs).

e) Derivative Financial Instruments

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.

Notes

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

In view of the implementation of the new Accounting Standard for Institutions Regulated by the Central Bank of Brazil (Chart of Accounts for Institutions of the National Financial System (COSIF)), as of 01.01.2025, foreign exchange contracts, as derivative financial instruments, started to be recorded at fair value with recognition of changes in fair value directly in profit or loss for the period.

f) Interbank Investments

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

g) Securities

Are recorded at cost, plus brokerage and other fees, and are classified in the FVTPL, FVOCI and AC categories.

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).

h) Other Values and Assets

Nonfinancial Assets Held for Sale corresponding to real estate, vehicles and other assets (own decommissioned, received in accord and satisfaction or arising from enforcement of guarantees). These assets are adjusted to fair value, 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.

i) Investment Properties, Property and Equipment and Intangible Assets

Investment Properties: these are stated at cost, less respective depreciation.

Property and Equipment in Use: stated at acquisition cost, less impairment losses (if any) 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.

j) Impairment of Assets

Impairment losses are recognized when the carrying amount of an asset exceeds its recoverable amount. The amounts of significant non-financial assets and financial assets for sale, as defined in the business model, and the form of collection of cash flows are reviewed at least at the end of each reporting period, to determine if there is any indication of impairment loss.

Notes

k) 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.

l) Subordinated Debts

These are recorded at amortized cost, 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.

m) 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.

Provisions for civil, tax, labor and other claims are recognized in the Quarterly Information - ITR 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, and, as from May 2025, in lawsuits with estimated financial loss lower than R\$ 1 million, 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.

n) 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.

Notes

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 periodically 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.

o) 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, 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. 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. 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. 14467 of 11.16.2022;
- Other provisions: payment forecast (contribution flow, stock market prediction, etc.); and
- Fair value adjustment: contractual term.

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).

In light of Law No. 14467, of 11.16.2022, amended by Law No. 15078, of 12.27.2024, losses recorded at 01.01.2025 related to the loans in default at 12.31.2024, which were not deducted up to that date nor recovered, will be excluded from net income, upon the calculation of the taxable profit and CSLL calculation basis, at a ratio of 1/84, as from January/2026. In relation to credit operations contracted as from 2025, for the calculation of losses incurred on the receipt of the credit, factors A and B will be applied to operations in default (delay of more than 90 days), pursuant to articles 2 and 3 of Law No. 14467, of 11.16.2022.

Notes

p) Use of Estimates

The preparation of the Quarterly Information - ITR 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.

q) 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.

r) 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.

s) 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 quarter ended 09.30.2025, 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	07.01 to 09.30.2025			01.01 to 09.30.2025		
	Own Portfolio	FNE	Total	Own Portfolio	FNE	Total
Revenues	3,206,130	658,907	3,865,037	9,363,351	1,800,973	11,164,324
Income from Loans (Note 7.c.2.3)	1,031,217	-	1,031,217	2,944,883	-	2,944,883
Gain (Loss) on Securities (Note 7.a.1.1)	1,031,604	654,028	1,685,632	2,869,249	1,796,094	4,665,343
Gains (Losses) on Derivative Financial Instruments (Note 7.a.2.3)	(26,782)	-	(26,782)	(195,737)	-	(195,737)
Compulsory Investment Gains (Losses)	5,077	-	5,077	14,605	-	14,605
Other Income	1,165,014	4,879	1,169,893	3,730,351	4,879	3,735,230
Expenses	(858,110)	(878,141)	(1,736,251)	(2,395,785)	(2,700,028)	(5,095,813)
Expenses with Open Market Funding (Note 11.a.2.1)	(683,535)	-	(683,535)	(1,770,855)	-	(1,770,855)
Expenses with Borrowings and Onlending	(59,693)	(654,028)	(713,721)	(138,353)	(1,794,009)	(1,932,362)
Allowance for Credit Risk	(114,882)	(224,113)	(338,995)	(486,577)	(906,019)	(1,392,596)
Financial Margin	2,348,020	(219,234)	2,128,786	6,967,566	(899,055)	6,068,511
Service Revenues (Note 21.a)	247,933	817,696	1,065,629	611,531	2,321,183	2,932,714
Income from Fees, Charges and Commissions (Note 21.b)	33,405	-	33,405	94,848	-	94,848
PASEP and COFINS	(71,822)	(88,276)	(160,098)	(204,700)	(254,038)	(458,738)
Income after Fees and Commissions	2,557,536	510,186	3,067,722	7,469,245	1,168,090	8,637,335
Administrative Expenses			(1,501,062)			(4,282,358)
Personnel Expenses (Note 21.c)			(854,016)			(2,352,822)
Other Administrative Expenses (Note 21.d)			(647,046)			(1,929,536)
Other Expenses			(78,468)			(474,106)
Expenses with Provisions, Except Allowance for Loan Losses			(66,658)			(220,383)
Income Before Taxation and Profit Sharing			1,421,534			3,660,488
Income Tax and Social Contribution			(668,609)			(1,410,132)
Profit Sharing			(95,082)			(208,834)
Net Income			657,843			2,041,522

Notes

Note 5 - Cash and Cash Equivalents

Specification	09.30.2025
Cash	132,451
Cash in Foreign Currency	4,121
Total Cash	136,572
Interbank Investments ⁽¹⁾	499,997
Total Cash and Cash Equivalents	636,569

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

Note 6 - Compulsory Deposits with Central Bank of Brazil

Specification	09.30.2025
Compulsory Deposits on Cash Funds	532,413
Compulsory Deposits on Savings Accounts	251,261
Central Bank of Brazil – Instant Payment Account	201,625
Total ⁽¹⁾	985,299

⁽¹⁾ Transactions maturing within 12 months.

Notes

Note 7 – Financial Instruments

a) Financial Assets at Fair Value through Profit or Loss (“FVTPL”)

a.1) Securities

Securities	09.30.2025						
	Maturity Range		Final Maturity	Cost Value	Fair Value	Market Value Adjustment (Profit or Loss)	Fair Value Measurement Level
	Up to 360 days	Over 360 days					
Fixed Income Securities	72,199	870,250		952,801	942,449	(10,352)	
Financial Treasury Bills (LFT)	-	556,066	2030 to 2031	554,248	556,066	1,818	Level 1
National Treasury Bills (LTN)	49,972	-	2025	49,978	49,972	(6)	Level 1
National Treasury Notes (NTN)	22,227	314,184	2026 to 2060	348,575	336,411	(12,164)	Level 1
Investment Fund Shares							
Vinci Crédito FIC Infra	-	394,976	2099	394,976	394,976	-	Level 1
Security Deposits ⁽¹⁾	6,176	-		6,176	6,176	-	
Shares Issued by Publicly Held Companies	6,176	-	No Maturity	6,176	6,176	-	Level 1
Total of Category	78,375	1,265,226		1,353,953	1,343,601	(10,352)	
Tax Credit						5,802	
Provision for Deferred Taxes and Contributions (Note 18.d)						(1,144)	
Total Market Value Adjustment						(5,694)	

⁽¹⁾ Breakdown: Guarantees on Judicial Proceedings of R\$ 4,715.

a.1.1) Gain (Loss) on Securities

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Open Market Investments	67,654	219,034
Interbank Deposit Investments	34,478	82,582
Fixed Income Securities	1,578,786	4,356,714
Variable Income Securities	4,714	7,013
Total	1,685,632	4,665,343

Notes

a.2) Derivative Financial Instruments (DFI)

a.2.1) Derivative Financial Instruments Classified as Market Risk Hedge (Hedge Accounting)

At 09.30.2025							
Specification	Notional Value	Market Value		Curve Yield		Market Adjustment	
		Differential Receivable	Differential Payable	Differential Receivable	Differential Payable	Positive Differential	Negative Differential
Long Position	625,382	60,455	21,499	52,736	9,837	7,719	11,662
Foreign Currency (Euro)	314,382	60,455	-	52,736	-	7,719	-
Foreign Currency (Euro)	311,000	-	21,499	-	9,837	-	11,662
Short Position							
Total	625,382	60,455	21,499	52,736	9,837	7,719	11,662

Specification	09.30.2025	
	Differential Receivable	Differential Payable
5 to 15 years	60,455	21,499
Total	60,455	21,499

Specification	09.30.2025				Market Value Adjustment
	Curve Yield		Market Value		
DFI used as hedge	Assets Euro	Liabilities IPCA	Assets Euro	Liabilities IPCA	
Swap - Foreign Currency - Long Position - EURO	383,596	330,860	377,187	316,732	7,719
Swap - Foreign Currency - Long Position - EURO	318,296	328,133	310,400	331,899	(11,662)
Hedged Item ⁽¹⁾	Curve Yield		Market Value		Market Value Adjustment
Funding abroad	701,061		687,588		(13,473)

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

Considering the risk of foreign exchange exposure as well as market conditions for funding abroad with 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).

Notes

a.2.2) Composition of the Margin Given in Guarantee of Operations with DFI

Specification	09.30.2025
Simple Swap - Non-Constant Flow	3,474
Total	3,474

a.2.3) Derivative Financial Instruments Arising from Exchange Contracts

At 09.30.2025		
Specification	Notional Value	Adjustment
Exchange Contract – Sale of Foreign Currency	15,536	36
Total	15,536	36

a.2.4) Gains (Losses) on Derivative Financial Instruments (DFI)

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Swap	(26,782)	(195,737)
Total	(26,782)	(195,737)

Notes

b) Financial Assets at Fair Value through Other Comprehensive Income (“FVOCI”)

Securities	09.30.2025											
	Maturity Range					Final Maturity	Cost Value	Market/Book Value	Market Adjustment	Fair Value Measurement Level	Expected Losses	
	No Maturity	0 to 30 days	31 to 180 days	181 to 360 days	Over 360 days						Stage 1	Total
Fixed Income Securities	-	-	912,921	864,492	36,330,612		39,042,325	38,108,025	(934,300)		(4,603)	(4,603)
Financial Treasury Bills (LFT)	-	-	-	-	33,319,934	2027 to 2030	33,210,712	33,319,934	109,222	Level 1	-	-
National Treasury Notes (NTN)	-	-	-	151,144	2,913,908	2026 to 2055	3,870,271	3,065,052	(805,219)	Level 1	-	-
Financial Bills	-	-	912,921	713,348	-	2025 to 2026	1,624,603	1,626,269	1,666	Level 3	(4,120)	(4,120)
Debentures	-	-	-	-	94,311	2035	334,415	94,311	(240,104)	Level 3	(483)	(483)
Federal Government Securities - FCVS	-	-	-	-	2,459	2027	2,324	2,459	135	Level 2	-	-
Investment Fund Shares	6,728	-	68,116	-	319,818		394,662	394,662	-		-	-
Investment Guarantee Fund (FGI)	588	-	-	-	-	No Maturity	588	588	-	Level 1	-	-
Quotas Investment Fund CRIATEC	-	-	8,069	-	-	2025	8,069	8,069	-	Level 1	-	-
Quotas Investment Fund CRIATEC II	-	-	14,468	-	-	2025	14,468	14,468	-	Level 1	-	-
Quotas Investment Fund CRIATEC III	-	-	13,834	-	-	2026	13,834	13,834	-	Level 1	-	-
Quotas Investment Fund CRIATEC IV	-	-	-	-	1,695	2033	1,695	1,695	-	Level 1	-	-
FIP Brasil Agronegócio	-	-	10,120	-	-	2026	10,120	10,120	-	Level 1	-	-
Nordeste III FIP	-	-	21,625	-	-	2025	21,625	21,625	-	Level 1	-	-
FIP Anjo	-	-	-	-	12,684	2029	12,684	12,684	-	Level 1	-	-
Vinci Impacto e Retorno IV Feeder B	-	-	-	-	28,374	2030	28,374	28,374	-	Level 1	-	-
Vinci Cred Infra Institucional	-	-	-	-	276,022	2037	276,022	276,022	-	Level 1	-	-
Fundo de Investimento Liquidez Câmara B3 Multimercado - FILCB	6,140	-	-	-	-	No Maturity	6,140	6,140	-	Level 1	-	-
FIP Nordeste Capital Semente Responsabilidade LTDA	-	-	-	-	1,043	2035	1,043	1,043	-	Level 1	-	-
Security Deposits ⁽¹⁾	-	-	-	-	3,567,455		3,555,600	3,567,455	11,855		-	-
Financial Treasury Bills (LFT)	-	-	-	-	3,567,455	2028 to 2030	3,555,600	3,567,455	11,855	Level 1	-	-
Total of Category	6,728	-	981,037	864,492	40,217,885		42,992,587	42,070,142	(922,445)		(4,603)	(4,603)
Tax Credit (Note 18.c)									470,599			
Provision for Deferred Taxes and Contributions (Note 18.d)									(55,498)			
Total Mark Value Adjustment ⁽²⁾									(507,344)			

⁽¹⁾ Breakdown: Guarantees on Stock Exchange Transactions R\$ 1,328,313; and Other Guarantees R\$ 2,239,142; and

⁽²⁾ Recognized in “Other Comprehensive Income”.

Notes

Changes in Securities Measured at Fair Value

Specification	Financial Bills	Debentures
Balance on 12.31.2024	1,594,144	62,474
Sales/Judicial Unlocking	(154,281)	-
Amortization	-	(3,339)
Income	170,798	2,491
Securities Cutover – Res. 4966 Retained Earnings (Accumulated Losses)	1,624	34,974
Expected Losses/Reversals ⁽¹⁾	(4,120)	(483)
Market Adjustment ⁽²⁾	13,984	(2,289)
Balance on 09.30.2025	1,622,149	93,828

⁽¹⁾ Recognized in "Net Income"; and

⁽²⁾ Recognized in "Other Comprehensive Income".

Specification	Financial Bills	Debentures
Balance on 09.30.2024	1,549,341	84,987
Sales/Judicial Unlocking	-	-
Amortization	-	-
Income	-	(3,339)
Securities Cutover – Res. 4966 Retained Earnings (Accumulated Losses)	63,493	873
Expected Losses/Reversals ⁽¹⁾	(1,100)	-
Market Adjustment ⁽²⁾	10,415	11,307
Balance on 09.30.2024	1,622,149	93,828

⁽¹⁾ Recognized in "Net Income"; and

⁽²⁾ Recognized in "Other Comprehensive Income".

c) Financial Assets at Amortized Cost ("AC")

c.1) Securities and Interbank Investments

Specification	09.30.2025		
	Maturity Range	Final Maturity	Cost (Book) Value
	Over 360 days		
Fixed Income Securities	278,986		278,986
National Treasury Notes (NTN) - P	278,986	2030	278,986
Interbank Investments	1,325,768		1,325,768
Investments in Repurchase Agreements	499,997	2025	499,997
Interbank Deposit Investments	782,969	2026	782,969
Investments in Foreign Currencies	42,802	2025	42,802
Total of Category	1,604,754		1,604,754

c.2) Loans

c.2.1) Loan Portfolio

Specification	09.30.2025	
	Gross Amount	Provision
Loans	19,054,464	(872,441)
Other Accounts with Loan Features	580,137	(106,289)
Total	19,634,601	(978,730)

Notes

c.2.2) Breakdown of Loan Portfolio (net of provision)

Specification	09.30.2025
Advances to Depositors	2,358
Borrowings	10,134,606
Discounted Credit Notes	1,423
Financing	2,541,260
Export Financing	-
Financing in Foreign Currency	42,441
Agribusiness Financing	93
Rural Financing	1,553,892
Infrastructure and Development Financing	3,905,950
Total Loans	18,182,023
Guarantees and Sureties Honored	6,438
Notes and Credits Receivable	46,672
Advances on Exchange Contracts (ACC)	420,738
Total Other Accounts with Loan Features	473,848
Total Loan Portfolio	18,655,871

c.2.3) Income from Loans

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Loans and Discounted Credit Notes	747,961	2,032,221
Financing	154,434	467,676
Agribusiness Financing	1	3
Rural Financing	62,309	152,963
Other Transactions with Loan Features	11,106	46,575
Recovery of Loans Written off as Losses	55,406	245,445
Total	1,031,217	2,944,883

c.2.4) Distribution of Operations Broken down by Maturity

of 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 09.30.2025
Rural	52,690	63,380	68,200	164,864	1,099,316	91,299	1,539,749
Manufacturing	95,096	85,774	98,200	576,152	485,490	4,762,835	6,103,547
Government	-	-	-	31,663	-	109,225	140,888
Other Services	185,405	159,982	219,320	532,271	567,798	2,413,431	4,078,207
Trade	750,126	639,365	600,298	1,104,760	875,423	2,063,725	6,033,697
Individuals	2,419	1,033	1,025	1,791	1,301	3,014	10,583
Total 09.30.2025	1,085,736	949,534	987,043	2,411,501	3,029,328	9,443,529	17,906,671

⁽¹⁾ Includes loans past due up to 14 days.

Past Due Loans

Type of Customer/Activity	Falling Due Installments						Total at 09.30.2025
	01 to 30 days	31 to 60 days	61 to 90 days	91 to 180 days	181 to 360 days	Over 360 days	
Rural	13	13	39	39	2,971	15,187	18,262
Manufacturing	8,359	5,429	5,294	15,349	26,319	98,602	159,352
Government	-	-	-	3,134	-	12,538	15,672
Other Services	15,012	12,894	11,803	29,165	47,116	137,444	253,434
Trade	54,587	43,189	37,742	75,065	99,472	263,027	573,082
Individuals	274	193	216	261	477	255	1,676
Total 09.30.2025	78,245	61,718	55,094	123,013	176,355	527,053	1,021,478

Notes

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	Total at 09.30.2025
Rural	301	210	2,775	21,845	23,540	3,385	9,008	61,064
Manufacturing	35,938	1,715	8,286	3,797	2,948	4,440	1,630	58,754
Government	3,846	-	-	-	-	-	-	3,846
Other Services	11,535	7,169	11,778	7,934	20,073	190,768	14,898	264,155
Trade	38,306	26,169	33,898	28,853	71,478	92,400	16,458	307,562
Individuals	1,234	538	691	633	1,827	3,652	2,496	11,071
Total 09.30.2025	91,160	35,801	57,428	63,062	119,866	294,645	44,490	706,452

c.2.5) Loan Concentration

Specification	09.30.2025	
	Balance	% of portfolio
10 Major debtors	2,240,412	11.41
50 Major debtors	5,640,032	28.72
100 Major debtors	7,901,282	40.24

c.2.6) In the 3rd quarter of 2025, credits written off as losses were recovered in the amount of R\$ 55,406 (R\$ 245,445 from 01.01 to 09.30.2025). Renegotiations totaled R\$ 326,105.

c.3) Risk Levels

The Allowance for Loan Losses Associated with Credit Risk is recorded according to the stage in which the financial instrument is allocated, as follows:

- **first stage:** the recording of the allowance considers the probability of the financial instrument being classified as an Asset with credit recovery problems in the next 12 months, or during the expected term of the instrument, if less than 12 months;
- **second stage:** the recording of the allowance considers the probability of the financial instrument being classified as an Asset with credit recovery problems throughout the expected term of the financial instrument; and
- **third stage:** the recording of the allowance considers that the financial instrument is classified as an Asset with credit recovery problems.

The determination of the level of the allowance for loan losses associated with credit risk considers the characteristics of the Financial Assets segregated by portfolios (C1, C2, C3, C4 or C5).

Notes

c.3.1) Classification of Financial Assets by Stage

Financial Assets	09.30.2025			
	Stages			
	1	2	3	Total
Interbank Investments	1,325,768	-	-	1,325,768
Debt Instruments	43,829,712	-	-	43,829,712
Federal Government Securities	41,870,694	-	-	41,870,694
Private Securities from Financial Institutions	1,624,603	-	-	1,624,603
Private Securities from Non-Financial Institutions	334,415	-	-	334,415
Loans	17,251,943	754,020	1,048,502	19,054,465
Loans and Credit Rights Discounted	9,444,839	568,396	736,425	10,749,660
Financing	2,532,402	55,777	141,823	2,730,002
Rural Financing	1,518,646	38,165	47,639	1,604,450
Infrastructure and Development Financing	3,756,056	91,682	122,615	3,970,353
Other Transactions with Loan Features	407,370	2,822	169,944	580,136
Advances on Exchange Contracts with Loan Features	405,080	2,568	30,651	438,299
Securities with Loan Features	2,290	254	139,293	141,837
Total	62,814,793	756,842	1,218,446	64,790,081

c.4) Classification of Financial Assets by Portfolio Type

Financial Assets	09.30.2025					Total
	Portfolios					
	C1	C2	C3	C4	C5	
Non-troubled Assets	1,928,299	52,428,997	8,188,714	798,819	226,756	63,571,585
From 0 to 14 Days Overdue	1,894,222	52,305,228	7,959,094	794,819	222,935	63,176,298
From 15 to 30 Days Overdue	4,886	57,027	67,408	1,098	1,232	131,651
From 31 to 60 Days Overdue	6,379	46,188	64,797	2,300	1,606	121,270
From 61 to 90 Days Overdue	22,812	20,554	97,415	602	983	142,366
Honored Troubled Assets	19,903	205,159	122,518	39,373	7,670	394,623
From 0 to 90 Days Overdue	19,903	205,159	122,518	39,373	7,670	394,623
Delinquent Troubled Assets	38,535	149,671	595,357	5,526	34,784	823,873
Default - Less than 1 Month	2,569	24,297	41,477	496	14,333	83,172
. Default - Period equal to or greater than 1 and lower than 2	973	28,197	34,139	81	2,127	65,517
. Default - Period equal to or greater than 2 and lower than 3	7,855	28,976	30,562	187	1,348	68,928
. Default - Period equal to or greater than 3 and lower than 4	-	7,549	24,742	1,408	1,176	34,875
. Default - Period equal to or greater than 4 and lower than 5	4,563	16,208	35,212	379	1,898	58,260
. Default - Period equal to or greater than 5 and lower than 6	-	6,822	158,381	404	3,344	168,951
. Default - Period equal to or greater than 6 and lower than 7	2,274	3,734	35,515	191	1,295	43,009
. Default - Period equal to or greater than 7 and lower than 8	-	1,413	26,745	11	903	29,072
. Default - Period equal to or greater than 8 and lower than 9	-	7,921	111,784	379	989	121,073
. Default - Period equal to or greater than 9 and lower than 10	8,048	8,567	27,680	369	1,286	45,950
. Default - Period equal to or greater than 10 and lower than 11 months	364	2,620	11,493	2	1,829	16,308
. Default - Period equal to or greater than 11 and lower than 12 months	-	1,453	7,975	82	882	10,392
. Default - Period equal to or greater than 12 and lower than 13 months	629	1,608	14,351	731	990	18,309
. Default - Period equal to or greater than 13 and lower than 14 months	62	4,410	7,110	18	811	12,411
. Default - Period equal to or greater than 14 and lower than 15 months	9,055	2,443	7,847	387	691	20,423
. Default - Period equal to or greater than 15 and lower than 16 months	2,143	1,998	20,344	401	882	25,768
. Default - Period equal to or greater than 16 and lower than 17 months	-	1,348	-	-	-	1,348
. Default - Period equal to or greater than 20 and lower than 21 months	-	107	-	-	-	107
Total	1,986,737	52,783,827	8,906,589	843,718	269,210	64,790,081

Notes

c.5) Changes in the Allowance for Loan Losses Associated with Credit Risk

Specification	09.30.2025
Opening Balance of the Allowance for Loan Losses Associated with Credit Risk	588,557
Effect of the Initial Adoption of CMN Resolution 4966	62,266
(+) Allowance Recognized in the Period	631,769
(-) Reversal of Allowance	(145,191)
(-) Loans Written off as Loss	(154,068)
(=) Closing Balance of the Allowance for Loan Losses Associated with Credit Risk	983,333

c.6) Breakdown of the Balance of Expenses with the Allowance for Loan Losses Associated with Credit Risk

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
(+) Allowance for Loans	114,192	480,288
(+) Allowance for Other Credits with Loan Features	21,961	104,875
(+) Allowance for Credit Commitments and Credits to be Released	95	40,618
(+) Allowance for Securities	2,314	3,882
(+) Allowance for Other Financial Assets	996	2,106
(-) Reversal of Allowance for Loan Losses	-	(68,321)
(-) Reversal of Allowance for Other Credits with Loan Features and Securities	(10,362)	(14,792)
(-) Reversal of Allowance for Credit Commitments and Credits to be Released	(14,314)	(62,078)
(=) Balance of the Expenses with the Allowance for Loan Losses Associated with Credit Risk	114,882	486,578

Note 8 - Other Financial Assets

Specification	Maturity up to 360 days	Maturity over 360 days	09.30.2025
Interbank Accounts	61,484	13,008	74,492
Receipts and Payments Pending Settlement	61,484	-	61,484
Correspondents	-	-	-
National Housing System (SFH)	-	14,604	14,604
Allowance for Losses - SFH	-	(1,596)	(1,596)
Payment Transactions	39,880	111	39,991
Provision for Losses - Payment Transactions	(976)	(310)	(1,286)
Total	100,388	12,809	113,197

Note 9 - Other Non-Financial Assets

Specification	Maturity up to 360 days	Maturity over 360 days	09.30.2025
Other Assets	690,376	668,786	1,359,162
Income Receivable	49,364	-	49,364
Debtors for Escrow Deposits	-	649,156	649,156
Taxes and Contributions to be Offset	18,571	-	18,571
Tax Incentive Options	-	19,630	19,630
Advances and Early Salary Payments	61,431	-	61,431
Payments to be Refunded	1,877	-	1,877
Amounts Receivable - Bonus/Rebates	29,831	-	29,831
Sundry Debtors – Domestic	169,709	-	169,709
Advances for Payment of our account of the Institution	165,897	-	165,897
Participations paid in advance	113,126	-	113,126
Other Amounts	80,570	-	80,570
Allowance for Losses on Other Credits Without Loan Features (Note 7.c.3.1)	(733)	(18,688)	(19,421)
Total	689,643	650,098	1,339,741

Notes

Note 10 – Investment Properties, Property and Equipment and Intangible

Assets

Specification	09.30.2025		
	Cost	Depreciation	Accounting Balance
Property	793	(439)	354

Property and Equipment

Specification	12.31.2024	01.01 to 09.30.2025			09.30.2025		
	Accounting Balance	Changes			Cost	Accumulated Depreciation	Accounting Balance
		Additions	Write-offs	Depreciation			
Buildings	118,281	13,087	109	(1,943)	318,083	(188,549)	129,534
Data Processing System	130,394	27,423	(947)	(10,547)	268,691	(122,368)	146,323
Furniture and Equipment in Use	35,243	8,461	(891)	(3,155)	103,080	(63,422)	39,658
Land	16,759	0	0	0	16,759	0	16,759
Facilities	5,200	117	(84)	(80)	17,551	(12,398)	5,153
Communication Equipment	167	55	(6)	(14)	414	(212)	202
Security Equipment	19,319	1,087	(147)	(400)	18,952	907	19,859
Transportation Equipment	17	0	0	0	14,329	(14,312)	17
Artworks and Valuables	1,275	0	0	0	1,275	0	1,275
Right-of-use Assets	0	2,263	(120)	(412)	2,143	(412)	1,731
Total	326,655	52,493	(2,086)	(16,551)	761,277	(400,766)	360,511

Notes

Intangible Assets

Specification	12.31.2024	01.01 to 09.30.2025			09.30.2025		
	Accounting Balance	Changes			Cost	Accumulated Amortization	Accounting Balance
		Additions	Write-offs	Amortization			
Software License	102,013	22,746	-	(7,790)	132,760	(15,791)	116,969
Software Update	2,970	-	-	(267)	3,446	(743)	2,703
Software Development	72,212	96,144	-	(9,657)	172,932	(14,233)	158,699
Total	177,195	118,890	-	(17,714)	309,138	(30,767)	278,371

Note 11 – Financial Liabilities

a) At Amortized Cost

a.1) 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 09.30.2025
Demand Deposits	3,034,205	-	-	-	-	-	3,034,205
Savings Deposits	1,262,253	-	-	-	-	-	1,262,253
Interbank Deposits	1,069,440	539,538	-	-	-	-	1,608,978
Time Deposits	403,977	930,194	3,929,164	2,235,874	768,113	491,855	8,759,177
Time Deposits	145,333	930,194	2,576,862	2,004,879	537,118	491,855	6,686,241
Interest-Yielding Judicial Deposits	202,908	-	-	-	-	-	202,908
Finor/Cash and Cash Equivalents and Reinvestments - Law No. 8167	-	-	1,352,302	230,995	230,995	-	1,814,292
Others	55,736	-	-	-	-	-	55,736
Funds from Acceptance and Issue of Securities	-	420,360	-	-	-	-	420,360
Financial Bills – Charges	-	51,150	-	-	-	-	51,150
Liabilities from Issue of Credit Bills (LCA) ⁽¹⁾	-	369,210	-	-	-	-	369,210
Debt Instruments Eligible to Capital (Note 11.a.5)	-	-	-	-	-	790,489	790,489
Subordinated Debts Eligible to Capital (Note 11.a.5)	-	-	-	-	-	3,883,307	3,883,307
Total at 09.30.2025	5,769,875	1,890,092	3,929,164	2,235,874	768,113	5,165,651	19,758,769

⁽¹⁾ Security with an average term of 187 days, subject to an average yield of 90% of the CDI p.a. on a pro rata basis up to maturity.

Notes

a.2) Open Market Funding

Specification	Maturity up to 360 days	09.30.2025
Own Portfolio	4,552,112	4,552,112
Financial Treasury Bills (LFT)	4,562,112	4,562,112
Total	4,562,112	4,562,112

a.2.1) Expenses with Market Funding

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Funding Expenses	(520,084)	(1,256,246)
Time Deposits	(257,419)	(693,448)
Savings Deposits	(24,604)	(70,969)
Judicial Deposits	(3,962)	(11,523)
Interbank Deposits	(45,208)	(121,090)
Special Deposits	(65,007)	(217,123)
Expenses Eligible to Capital	(109,123)	(109,123)
Other Deposits	(14,761)	(32,970)
Expenses with Open Market Funding	(163,451)	(514,609)
Own Portfolio	(163,451)	(455,222)
Financial Bills	-	(59,387)
Total	(683,535)	(1,770,855)

a.3) 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 09.30.2025
Foreign Borrowings	237,663	164,745	-	-	-	-	402,408
Domestic Onlending	27,310	97,467	298,554	248,717	260,886	8,430	941,364
Foreign Onlending	14,507	69,975	155,711	171,639	415,623	-	827,455
Total at 09.30.2025	279,480	332,187	454,265	420,356	676,509	8,430	2,171,227

a.3.1) Domestic Onlending - Official Institutions

Specification	Annual monetary adjustment rate (%)	09.30.2025
National Treasury	IGP-DI + 2.00	763
BNDES		494,937
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	490,569
Investment Guarantee Fund (FGI)	Non-interest bearing	4,368
Fund for Financing the Acquisition of Industrial Machinery and Equipment (FINAME)	SELIC + 0.95 to 1.13 TLP + 1.13 to 1.34	271,877
Finep	TR + 1.20	55,343
Fungetur	Selic INPC	118,444
Total		941,364

a.3.2) Borrowings

Specification	Annual monetary adjustment rate (%)	09.30.2025
Foreign borrowings/Foreign currency payables	USD + SOFR + 0.75 to 2.00	402,408
Total		402,408

a.3.3) Foreign Onlending

Specification	Annual monetary adjustment rate (%)	09.30.2025
BID – Prodetur II	USD + SOFR + 1.25	139,868
FDA - French Development Agency ⁽¹⁾	EUR + 5.44 EUR + 4.41	701,061
Fair Value Hedge Adjustment		(13,474)
Total		827,455

⁽¹⁾ Funding in November 2023 and December 2024, maturing in April 2035, with semiannual amortizations, which are in the principal grace period up to October 2027.

Notes

a.3.4) Expenses with Borrowings and Onlending

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Expenses with Onlending	(31,895)	(110,635)
Domestic Onlending - Official Institutions	(16,763)	(53,005)
National Treasury	(1)	(7)
BNDES	(10,029)	(35,879)
Fund for Financing the Acquisition of Industrial Machinery and Equipment (FINAME)	(6,169)	(16,094)
Finep	(564)	(1,025)
Foreign Onlending Expenses	(15,132)	(57,630)
Expenses with Onlending with Foreign Banks	(5,626)	(16,449)
Expenses with Onlending with Other Financial Institutions	(1,674)	(5,005)
Total	(39,195)	(132,089)

a.4) Leases

The Bank, as lessee, has contracts for the rental of properties used in its administrative and banking operations. These contracts have renewal options and annual rental price adjustment clauses.

Specification	09.30.2025
Right-to-use Lease	1,794

a.5) Other Debt Instruments

Specification	Maturity up to 12 months	Maturity over 12 months	09.30.2025
Funds from Issuance of Financial Bills	420,360	-	420,360
Debt Instruments Eligible to Capital	-	790,489	790,489
Subordinated Debts Eligible to Capital	-	3,883,307	3,883,307
Total	420,360	4,673,796	5,094,156

a.6) Financial and Development Funds Obligations

Specification	Maturity up to 12 months	Maturity over 12 months	09.30.2025
Financial and Development Funds	1,518,144	15,741,944	17,260,088
FNE	1,280,506	14,886,996	16,167,502
FDNE	106,640	478,136	584,776
Merchant Marine Fund (FMM)	16,462	21,642	38,104
Finep/Fundeci	60,996	-	60,996
Pilot Project to Support Agrarian Reform	-	70,188	70,188
National Rural Property Financing Program	20,724	264,276	285,000
Banco da Terra	8,188	18,722	26,910
Others	24,628	1,984	26,612
Total	1,518,144	15,741,944	17,260,088

Notes

a.7) Expenses with Financial and Development Funds Obligations

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Financial and Development Funds	(674,526)	(1,800,273)
FNE	(654,028)	(1,749,786)
FDNE	(4,525)	(13,615)
Merchant Marine Fund (FMM)	(423)	(1,305)
Pilot Project to Support Agrarian Reform	(2,507)	(6,596)
National Rural Property Financing Program	(11,176)	(23,066)
Banco da Terra	(1,481)	(3,752)
Others	(386)	(2,153)
Total	(674,526)	(1,800,273)

a.8) Tier I Referential Equity - Complementary Capital:

Subordinated Financial Bills taken out in June 2019, which comprise the Tier I Referential Equity, as Complementary Capital, as authorized by Bacen:

Specification	Amount Issued	Remuneration	Funding Date	09.30.2025
Financial Bills ⁽¹⁾ ⁽²⁾	801,040	117% of SELIC	06.2019	790,489

(1) Interest paid semiannually; and
(2) Securities with No Maturity.

a.9) 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	09.30.2025
Fundo Constitucional de Financiamento do Nordeste (FNE)	3,883,307
Funds Available	383,868
Funds Applied	3,499,439
Total	3,883,307

Note 12 – Financial and Development Funds

a) Fundo Constitucional de Financiamento do Nordeste (FNE)

Net Assets of FNE, amounting to R\$ 173,797,008, 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\$ 16,159,591, recorded under "Other Financial Instruments/Financial and Development Funds" bear interest at the Selic rate. Until the 3rd quarter of 2025, expenses with the remuneration of cash and cash equivalents totaled R\$ 1,749,785.

Until the 3rd quarter of 2025, revenue from del credere commission totaled R\$ 2,987,693. 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.

Until the 3rd quarter of 2025, the administration fee was R\$ 1,501,744, calculated at 1.5% p.a. on Equity and allocated monthly.

Until the 3rd quarter of 2025, the remuneration paid to the Bank in relation to FNE's cash and cash equivalents totaled R\$ 11,928, calculated at the rate of 0.09% p.a.

Until the 3rd quarter of 2025, renegotiations arising from operations entered into by FNE totaled R\$ 2,561,587.

Notes

b) 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;
- 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:

a.10) Revenue from Del Credere and Provision Expense

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Revenue from Del Credere	3,735	10,235
Provision Expense (Net)	(1,635)	(3,615)

a.11) Balances of Contracted Operations

Specification	09.30.2025
FDNE - Debentures	8,729,442
FDNE - Onlending	(526,457)

Note 13 - Income Received in Advance

Revenue from the strategic commercial partnership agreement entered into with Icatu Seguros in May 2020, 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	09.30.2025
Opening Balance of Income Received in Advance	200,000
(-) Recognized in current Revenue over the years	(53,898)
(=) Closing Balance to be Recognized	146,102

Note 14 – Provision For Financial Guarantees Provided

a) Breakdown of the Balance Exposed to Risk and the Provision for Financial Guarantees Provided

Specification	09.30.2025	
	Balance	Provision
Public Sector	69,770,769	(4,145,854)
FNE	69,555,292	(4,142,330)
FDNE	215,265	(3,524)
Proagro	212	-

a.1) Changes in Provision for Financial Guarantees Provided

Specification	09.30.2025					
	Opening balance	Initial Adoption of CMN Res. 4966	Set up	Reversal	Write-off	Closing Balance
FNE	3,562,596	306,335	858,161	(71,240)	(513,522)	4,142,330
FDNE	884	2,964	3,615	(651)	(3,288)	3,524
(=) Provision for Financial Guarantees Provided	3,563,480	309,299	861,776	(71,891)	(516,810)	4,145,854

Notes

a.2) the provision to cover the risk on FNE transactions is recognized pursuant to the following criteria:

a.2.1) in transactions entered into up to 11.30.1998, the Bank is risk-free;

a.2.2) 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. 4966; and

a.2.3) 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 the Bank's transactions with other sources.

a.2.4) in compliance with Sub Item "V", of Art. 9, of CMN Resolution 4966, the financial guarantees provided by the Bank, after initial recognition, are measured at the amount of the allowances for loan losses associated with credit risk because it is higher than the fair value on initial recognition less the accumulated revenue recognized.

Note 15 – Allowance for Loan Losses with Credit Commitments and Credits to be Released

Breakdown of the Balance and the Allowance for Credit Commitments and Credits to be Released		
Specification	09.30.2025	
	Credit Commitments	Allowance
Legal Entities	1,979,125	23,126
Individuals	706,514	9,215
	Credits to be Released	Allowance
Legal Entities	7,139,084	36,533
Individuals	655,580	9,741
Total	10,480,305	78,615(1)

(1) The allowance balance related to the Bank's operations is R\$ 21,864 and the allowance balance relating to Financial Guarantees Provided is R\$ 56,751.

NOTE 16 - Contingent Assets, Contingent Liabilities and Provisions

a) Contingent Assets are not accounted for. However, there are three lawsuits in progress for which the likelihood of a favorable outcome is assessed as probable: the first, in the amount of R\$ 29,319, refers to a suit for the collection of insurance indemnity; the second refers to judicial collections due to non-compliance with contractual obligations, in the amount of R\$ 146; and the third, in the amount of R\$ 19,000, refers to an indemnity action for property damages.

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:

Notes

Specification	09.30.2025	
	Base Value	Provision
b.1) Tax proceedings	9,931,261	36,834
Probable (Note 16 g.ii)	36,834	36,834
Possible	9,894,427	-
b.2) Labor Claims	478,896	397,920
Probable (Note 16 g.ii)	397,920	397,920
Possible	80,976	-
b.3) Civil Proceedings	4,376,751	665,818
Probable (Note 16 g.iii.)	665,818	665,818
Possible	3,710,933	-
b.4) Other Contingencies (Note 16 g.iv)	384,726	15,988
i) Securitized Transactions	443	443
ii) Other Proceedings	384,283	15,545
Probable	15,545	15,545
Possible	368,738	-

c) As from May 2025, Banco do Nordeste changed how it assesses provisions and contingent liabilities to include the proceedings with estimated financial loss lower than R\$ 1 million in the mass model. All other assessment models remain unchanged. Up to the change, all proceedings were assessed individually, except for those under procedural steps at the Special Civil Courts and Regional Labor Offices, which were assessed on a mass basis. The table below shows a comparison of the total amounts that would be obtained under the previous model and those calculated using the current model.

Specification	Previous Model (position 09.30.2025)				Current Model (position 09.30.2025)			
	Probable	Possible	Remote	Total Balance	Probable	Possible	Remote	Total Balance
i) Tax proceedings	38,632	9,911,919	78,904	10,029,455	36,834	9,894,427	74,749	10,006,010
ii) Labor claims	399,341	133,334	90,278	622,953	397,920	80,976	50,835	529,731
iii) Civil proceedings	674,967	3,814,172	4,898,102	9,387,241	665,818	3,710,933	4,779,840	9,156,591
iv) Other proceedings	17,323	374,459	6,363	398,145	15,988	368,738	5,236	389,962
Total	1,130,263	14,233,884	5,073,647	20,437,794	1,116,560	14,055,074	4,910,660	20,082,294

d) 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.

e) 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 seven (07) lawsuits, arising from tax assessment notices issued by Municipal Finance Departments seeking to collect taxes, five of which aim to cancel a tax assessment notice and two address the cancellation of the tax debt. Estimated financial losses amount to R\$ 9,367,012 at 09.30.2025.

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, on the base date 09.30.2025, is R\$ 318,541.

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\$ 1,326,501 at 09.30.2025.

Notes

Monitory action discussing the payment of attorney's fees based on a court ruling. Estimated loss at 09.30.2025 amounts to R\$ 254,300, of which R\$ 247,441 is classified as possible risk and R\$ 6,858 as probable risk.

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 at 09.30.2025 amounts to R\$ 167,933, of which R\$ 155,407 is classified as possible risk and R\$ 12,525 as probable risk.

Declaratory action claiming recovery of unduly paid amounts, payment of fines, and attorney's fees based on alleged non-release of funds. Estimated loss amounts to R\$ 147,341 at 09.30.2025.

f) Judicial and appeal deposits as guarantee of judicial and administrative proceedings are as follows:

Specification	09.30.2025
Labor Claims	345,256
Tax Proceedings	61,216
Civil Proceedings	202,424
Other Proceedings	327
Counter-guarantees - IDB Onlending	39,932
Total	649,155

Change in Provisions

g) Tax, Labor, Civil and Other

Specification	09.30.2025				
	Opening balance	Set up	Reversal	Payment	Closing Balance
i) Tax proceedings (Note 16.b.1)	36,596	23,938	(8,064)	(15,636)	36,834
ii) Labor claims (Note 16.b.2)	405,488	216,127	(118,213)	(105,482)	397,920
iii) Civil proceedings (Note 16.b.3)	606,697	271,499	(165,075)	(47,303)	665,818
iv) Others (Note 16.b.4)	15,698	2,628	(2,250)	(88)	15,988
Total	1,064,479	514,192	(293,602)	(168,509)	1,116,560

NOTE 17 - 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:

Notes

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.

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 09.30.2025, 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.

Notes

c) Contribution Ratio (Participants/Sponsor)

At 09.30.2025, 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.

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.

e) Amounts Recognized in the Quarterly Information - ITR

e.1) Balance Sheet (Liabilities)

Specification	Maturity up to 12 months	Maturity over 12 months	09.30.2025
DB Plan	100,463	390,761	491,224
Natural Plan	83,268	1,653,801	1,737,069
Life Insurance	6,190	227,875	234,065
TOTAL	189,921	2,272,437	2,462,358

e.2) Balance Sheet (Equity)

Specification	09.30.2025			
	DB Plan	VC I PLAN	Natural Plan	Life Insurance
Amounts Recognized in Equity ^{(1) (2)}	31,564	(3,959)	(115,364)	(21,012)

⁽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.

Specification	09.30.2025			
	DB	VC I	NATURAL	INSURANCE
Financial Assumptions				
Actual discount rate (%)	7.64	7.24	7.24	7.23

Notes

e.3) Income Statement

Specification	01.01 to 09.30.2025			
	DB Plan	VC I PLAN	Natural	Life Insurance
1. Current Service Cost, Net	(2,505)	1,644	(11,816)	2,131
2. Net Interest	(40,767)	-	(121,633)	(16,241)
3. Amounts recognized in P&L (1 + 2) ⁽¹⁾	(43,272)	1,644	(133,449)	(14,110)
4. DB Plan Administrative Expenses	(2,099)	-	-	-
5. VC I Plan contributions (DC portion)	-	(71,657)	-	-
6. Transferred employees' contributions, refunded to the Bank	-	288	62	7
7. Provision for 13 th month salary contribution	(175)	(6,264)	-	-
8. Amount Allocated to Expenses	(45,546)	(77,633)	(133,387)	(14,103)

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

Note 18 – Tax Assets and Liabilities

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 09.30.2025	01.01 to 09.30.2025
Income Before Income Taxes and Profit Sharing	3,660,488	3,660,488
Statutory Profit Sharing	(208,834)	(208,834)
Income before Income Taxes, less Statutory Profit Sharing	3,451,654	3,451,654
Permanent Additions/Exclusions	(395,054)	(396,992)
Temporary Additions/Exclusions	353,595	353,595
Taxable Income	3,410,195	3,408,257
Expenses with Provision for IRPJ and CSLL – before Tax Incentives and Revaluation Reserve	(852,531)	(681,651)
Deductions (Tax Incentives)	12,204	-
Provision for IRPJ/CSLL on Realization of Revaluation Reserve	22	18
Provision for Taxes on Adjustments to Retained Earnings (Accumulated Losses)	(6,643)	(5,315)
Current IRPJ/CSLL Expenses - after Tax Incentives, Revaluation Reserve and Adjustments to Retained Earnings (Accumulated Losses)	(846,948)	(686,948)
Provision for Deferred Taxes and Contributions - Arising from Tax Credits Recovered and Depreciation	4,419	3,535
Provision for Income Tax and Social Contribution	(842,529)	(683,413)
Prior-Year Adjustments	-	-
Adjusted Provision for Income Tax and Social Contribution	(842,529)	(683,413)
IRPJ/CSLL Tax Credits - Provisions	64,346	51,464
Total IRPJ/CSLL	(778,183)	(631,949)
Effective Rate (%)	22.55	18.31
a.2) Specification of the Provision for IRPJ and CSLL		
Provision for Income Tax and Social Contribution	846,948	686,948
Provision for Taxes on Realization of Revaluation Reserve	22	18
Provision for Taxes on Adjustments to Retained Earnings (Accumulated Losses)	(6,643)	(5,315)
Provision for Income Tax and Social Contribution	840,327	681,651
Taxes Recoverable on Prepayments, including Withholding Taxes	(399,190)	(254,913)
Taxes Payable (Recoverable) for the Period	441,137	426,738

Notes

b) Reconciliation of IRPJ and CSLL Charges

Specification	01.01 to 09.30.2025
I) Income before Taxes and Profit Sharing	3,660,488
II) Income tax and social contribution at statutory rate (45%)	(1,647,219)
III) Adjustments to determine the effective rate:	237,087
- Profit sharing	217,590
- Other income / FNE/DeI Credere/Omlending transactions - Law No. 7827 Article 9-A	59,500
- Temporary Differences - Actuarial Provisions	49,114
- Temporary Differences - Other Nondeductible Provisions	(6,181)
- Temporary Differences - Deferred Revenue	(1,815)
- Temporary Differences - Transactions with Reimbursement in More than 10 Years	(73,760)
- Market Value Adjustment	356
- Tax Incentives	12,243
- Permanent Additions, Net	(19,960)
IV) Expenses with set-up of provision for income tax and social contribution	(1,410,132)
V) Deferred income tax and social contribution	115,810
VI) Current income tax and social contribution	(1,525,942)
VII) Tax Expenses before the Adjustments (V + VI)	(1,410,132)
VIII) Prior-year Adjustments	-
IX) Adjusted Tax Expenses (VII + VIII)	(1,410,132)
X) Effective income and social contribution tax rate	38.5%

Notes

c) Deferred Tax Assets

Specification	09.30.2025		
	IRPJ	CSLL	Total
Effect on P&L			
a) Allowances (ALL)			
Opening Balance	828,333	662,686	1,491,019
Set up	403,793	323,040	726,833
Realization/Reversal	(335,420)	(268,355)	(603,775)
Closing Balance	896,706	717,371	1,614,077
b) Unearned Income - Operations not Related to Legal Proceedings			
Opening Balance	506	405	911
Set up	-	-	-
Realization/Reversal	(112)	(89)	(201)
Closing Balance	394	316	710
c) Provisions - Extended Transactions			
Opening Balance	103	83	186
Set up	59	47	106
Realization/Reversal	(52)	(41)	(93)
Closing Balance	110	89	199
d) Actuarial Provisions			
Opening Balance	268,028	214,423	482,451
Set up	97,473	77,978	175,451
Realization/Reversal	(62,159)	(49,728)	(111,887)
Closing Balance	303,342	242,673	546,015
e) Provision for the Voluntary Resignation Program ("VRP")			
Opening Balance	-	-	-
Set up	17,534	14,027	31,561
Realization/Reversal	0	0	0
Closing Balance	17,534	14,027	31,561
f) Deferred Revenue - Effective Interest Rate for the Operation (TJEO)			
Opening Balance	-	-	-
Set up	26,022	20,818	46,840
Realization/Reversal	(637)	(510)	(1,147)
Closing Balance	25,385	20,308	45,693
g) Provisions for Contingencies			
Opening Balance	262,032	209,626	471,658
Set up	132,474	105,979	238,453
Realization/Reversal	(123,217)	(98,574)	(221,791)
Closing Balance	271,289	217,031	488,320
Derivative Financial Instruments (DFI)			
Opening Balance	2,355	1,884	4,239
Set up	5,654	4,523	10,177
Realization/Reversal	(5,093)	(4,075)	(9,168)
Closing Balance	2,916	2,332	5,248
i) Hedged item			
Opening Balance	-	-	-
Set up	198	158	356
Realization/Reversal	(198)	(158)	(356)
Closing Balance	-	-	-
j) Securities			
Opening Balance	4,909	3,928	8,837
Set up	1,453	1,162	2,615
Realization/Reversal	(3,139)	(2,511)	(5,650)
Closing Balance (Note 7.a.1)	3,223	2,579	5,802
Effect on Equity			
k) Securities			
Opening Balance	275,953	220,762	496,715
Set up	314,277	251,422	565,699
Realization/Reversal	(328,786)	(263,029)	(591,815)
Closing Balance (Note 7.b)	261,444	209,155	470,599
l) Actuarial Valuation Adjustments			
Opening Balance	153,050	122,440	275,490
Set up	162,288	129,830	292,118
Realization/Reversal	(135,095)	(108,076)	(243,171)
Closing Balance	180,243	144,194	324,437

Notes

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

Specification	Income Tax	Social Contribution
	09.30.2025	09.30.2025
1. Total Temporary Differences	9,844,940	9,844,940
2. Tax Credits on Temporary Differences	2,461,235	1,968,988
3. Tax Credits Recognized in Assets on Provisions	1,695,003	1,356,009
4. Tax Credits Recognized in Assets due to Mark-to-Market of Securities	267,583	214,066
5. Total Tax Credits Recognized in Assets (item 3 + item 4) ⁽¹⁾	1,962,586	1,570,075
6. Tax Credits not Recognized in Assets (item 2 - item 5) ⁽²⁾	498,649	398,913

⁽¹⁾ Recorded in "Deferred Tax 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 1, 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 full provision, since it is limited to the flow, according to the assumption defined in the Technical Study; and (c) provisions for contingencies in relation to the tax proceedings that are above the average of 10 years;

(d) Deferred Revenue - Effective Interest Rate for the Operation in relation to operations in default for over 90 days.

The expected realization values of Deferred Tax Assets at 09.30.2025 are as follows:

Year ⁽¹⁾	IRPJ		CSLL		Total	
	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾
2025	162,482	158,186	129,992	126,555	292,474	284,741
2026	333,842	301,016	267,074	240,812	600,916	541,828
2027	197,668	173,677	158,134	138,942	355,802	312,619
2028	220,623	192,655	176,498	154,124	397,121	346,779
2029	149,601	118,537	119,680	94,829	269,281	213,366
2030	124,114	90,679	99,291	72,543	223,405	163,222
2031	109,022	75,269	87,217	60,215	196,239	135,484
2032	98,513	65,155	78,810	52,125	177,323	117,280
2033	49,552	38,354	39,641	30,683	89,193	69,037
2034	44,134	33,876	35,308	27,101	79,442	60,977
From 2034 onwards	473,035	468,110	378,430	374,488	851,465	842,598
Total	1,962,586	1,715,514	1,570,075	1,372,417	3,532,661	3,087,931

⁽¹⁾ For present value calculation purposes, the goal for average Over - Selic rates was considered, projected by Bacen at 09.30.2025.

Notes

d) Deferred Tax Liabilities

Specification	09.30.2025		
	IRPJ	CSLL	Total
Effect on P&L			
a) Derivative Financial Instruments			
Opening Balance	2,169	1,735	3,904
Set up	4,192	3,354	7,546
Realization/Reversal	(4,432)	(3,545)	(7,977)
Closing Balance	1,929	1,544	3,473
b) Arising from Credits Recovered ⁽¹⁾			
Opening Balance	217,106	173,684	390,790
Set up	-	-	-
Realization/Reversal	(2,394)	(1,915)	(4,309)
Closing Balance	214,712	171,769	386,481
c) Hedged Item			
Opening Balance	6,225	4,980	11,205
Set up	11,308	9,047	20,355
Realization/Reversal	(14,165)	(11,332)	(25,497)
Closing Balance	3,368	2,695	6,063
d) Securities			
Opening Balance	2,168	1,734	3,902
Set up	1,193	955	2,148
Realization/Reversal	(2,726)	(2,180)	(4,906)
Closing Balance	635	509	1,144
Effect on Equity			
e) Revaluation Reserve			
Opening Balance	820	656	1,476
Set up	-	-	-
Realization/Reversal	(22)	(18)	(40)
Closing Balance	798	638	1,436
f) Securities			
Opening Balance	17,768	14,215	31,983
Set up	276,790	221,432	498,222
Realization/Reversal	(263,726)	(210,981)	(474,707)
Closing Balance (Note 7.b)	30,832	24,666	55,498
g) Equity Item – Unrealized Gains			
Opening Balance	-	-	-
Set up	11,719	9,375	21,094
Realization/Reversal	(2,003)	(1,601)	(3,604)
Closing Balance	9,716	7,774	17,490

⁽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 09.30.2025, are as follows:

Year	IRPJ		CSLL		Total	
	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾	Book Value	Present Value ⁽¹⁾
2025	26,756	26,175	21,405	20,940	48,161	47,115
2026	63,777	54,746	51,021	43,797	114,798	98,543
2027	61,225	47,634	48,980	38,107	110,205	85,741
2028	59,504	43,814	47,603	35,051	107,107	78,865
2029	24,299	21,728	19,440	17,382	43,739	39,110
2030	15,208	12,710	12,166	10,169	27,374	22,879
2031	1,673	919	1,339	735	3,012	1,654
2032	1,123	566	899	453	2,022	1,019
2033	840	388	672	310	1,512	698
2034	899	476	720	381	1,619	857
From 2034 onwards	6,686	5,837	5,350	4,669	12,036	10,506
Total	261,990	214,993	209,595	171,994	471,585	386,987

⁽¹⁾ For present value calculation purposes, the goal for average Selic rates for five years was considered, projected by Bacen at 09.30.2025. The last rate was adopted for the other years.

Notes

Note 19 - Other Liabilities

Specification	09.30.2025
a) Collection of Taxes and Other Contributions	96,973
Funds from Proagro	16
Federal Taxes Received	86,256
Tax on Financial Transactions (IOF) payable	10,152
Other Taxes and Levies	549
b) Interbank and Interdepartmental Accounts	182,251
c) Social and Statutory	212,295
Remuneration on Capital Payable	935
Profit Sharing	211,360
d) Taxes and Contributions Payable	121,841
e) Credit Cards	217,398
f) Obligations under Official Agreements	47,148
g) Others	1,090,860
Accrued Payments	885,366
Personnel Expenses	523,449
Other Amounts	361,917
Other Amounts	158,346
Total	1,921,618

NOTE 20 - Equity

a) Capital

The Bank's capital in the amount R\$ 13,238,172 is represented, in its entirety, by common, book-entry, paid-in shares, with no par value, held as follows:

Specification	09.30.2025	
	Number of Shares ⁽¹⁾	% of Capital
Shareholders		
Federal Government	60,219,687	61.01
FI CAIXA FGEDUC MULTIMERCADO	30,205,568	30.60
BB FGO Fundo de Investimento em Ações	6,206,000	6.29
Others	2,068,494	2.10
Total	98,699,749	100.00

⁽¹⁾ In units.

b) Revaluation Reserve

The amount of R\$ 13,054 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. In the 3rd quarter of 2025, the amount of R\$ 16 was transferred to Retained Earnings (Accumulated Losses).

c) **Retained Earnings (Accumulated Losses)** – the table below summarizes the changes arising from the implementation of the accounting rules established by CMN Resolution No. 4966:

Retained Earnings (Accumulated Losses)	Initial Adoption of CMN Resolution 4966 - effects
Before the Adjustments of CMN Resolution 4966	-
Recognition and Measurement of Financial Instruments	36,598
Losses on Financial Instruments	(436,021)
Allowance for Loan Losses Associated with Credit Risk	(62,266)
Provision for Financial Guarantees Provided	(309,299)
Stop Accrual	689
Adjustments due to the Reclassification of Exchange Operations to DFI	(65,145)
Total effects on Retained Earnings (Accumulated Losses) (Gross Amount)	(399,423)
(Tax Effects)	180,453
Balance of Retained Earnings (Accumulated Losses) after Adjustments (net of tax effects) on 01.31.2025	(218,970)

Notes

NOTE 21 - Other Operating Income/Expenses

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
a) Service Revenue	1,065,629	2,932,714
Investment Fund Management	40,540	110,254
Fund and Program Management	835,191	2,363,835
Rendering of Services	189,898	458,625
b) Income from Bank Fees	33,405	94,848
c) Personnel Expenses	(854,016)	(2,352,822)
Salaries	(466,752)	(1,350,110)
Social Charges	(168,197)	(487,095)
Voluntary Resignation Program (VRP)	(70,137)	(70,137)
Retirement and Pension Plan - DB and VC I Capef Plans	(42,021)	(123,179)
Health Care Plan - Camed Natural Plan	(44,545)	(133,386)
Life Insurance - Post-employment Benefit	(4,738)	(14,104)
Benefits, Training Sessions, Fees and Compensation of Interns	(57,626)	(174,811)
d) Other Administrative Expenses	(647,046)	(1,929,536)
Data Processing	(126,686)	(385,658)
Advertising and Publicity	(4,977)	(23,541)
Third-party Services ⁽¹⁾	(336,514)	(1,017,163)
Rents, Material and Public Utilities	(26,646)	(77,080)
Travels	(7,039)	(19,433)
Communications	(3,920)	(9,956)
Depreciation and Amortization	(13,150)	(34,265)
Asset Maintenance and Upkeeping	(20,623)	(49,973)
Surveillance, Security and Transportation	(32,705)	(98,030)
Promotions, Public Relations and Publications	(18,470)	(38,171)
Financial System Services	(9,847)	(27,534)
Specialized Technical Services	(18,581)	(65,414)
Insurance	(311)	(989)
Court, Notary and Attorney's Fees	(15,508)	(40,600)
Workers' Union Dues and Associations	(1,133)	(4,080)
Condominium Fees, Catering, Kitchen and Meals	(1,699)	(5,220)
Other Amounts	(9,237)	(32,429)
e) Tax Expenses	(178,739)	(508,283)
COFINS and PIS/PASEP	(160,098)	(458,738)
ISS and IPTU/Improvement Tax	(17,875)	(47,530)
Other Amounts	(766)	(2,015)
f) FNE Del Credere Commission	1,025,198	2,987,693
g) Other Operating Income	138,370	735,463
Del Credere Commission on Managed Funds	3,735	10,235
Exchange Losses on Borrowings	35,925	165,655
Exchange Losses on Funds Raised	864	11,121
Exchange Losses/Reclassification of FNE expenses	540	3,987
Recovery of Charges and Expenses	4,646	10,540
Reversal of Operating Provisions	1,384	6,461
Interest and Commissions	-	176
Monetary Adjustment	-	1
Foreign Exchange Gains (Losses)	428	112,468
Monetary Adjustment of Appeal Deposits	10,593	31,530
Other Amounts	80,255	383,289
h) Commitments of Credit to be Released FNE	(1,020)	(111,990)
i) Provision for Financial Guarantees Provided	(223,093)	(794,028)
j) Provision for Contingent Liabilities	(66,658)	(220,383)
Other Operating Expenses	(57,449)	(417,320)
Exchange Loss	(6,296)	(100,310)
Discounts Granted in Renegotiations	(632)	(7,581)
Loan Charges	(261)	(1,274)
FNE Remuneration - Available Funds - article 9-A of Law No. 7827	-	(44,224)
FNE Remuneration - Funds Applied - article 9-A of Law No. 7827	-	(125,496)
Other Amounts	(50,260)	(138,435)
Total	234,581	416,356

⁽¹⁾ These comprise expenses for the 3rd quarter of 2025 amounting to R\$ 264,332 (R\$ 620,709 from 01.01 to 09.30.2025) for the operation of the urban and rural production-oriented microloan programs.

Notes

NOTE 22 - Employee and Officer Compensation

a) Employees

Gross Compensation (Monthly)		09.30.2025
Maximum		71,204.01
Minimum		2,851.21
Average		18,168.19

Other Information		09.30.2025
Number of employees		7,117
Average benefit amounts		6,214.09

b) Officers

Executive Board Compensation (Monthly)		09.30.2025
Maximum		91,990.11
Minimum		68,493.78
Average		80,032.14

c) Boards

Average Board Compensation (Monthly)		09.30.2025
Board of Directors		5,692.50
Supervisory Board		5,497.84

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

NOTE 23 - 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.

In this context, the Bank's risk management is based on its Risk Appetite Statement (RAS) and its Corporate Risk Management Policy, documents approved by the Board of Directors, which are prepared taking into account the Bank's Strategic Planning and Capital Plan. In the RAS, significant risks are defined based on their potential impact on achieving the Bank's strategic objectives. The Corporate Policy consolidates the guidance and guidelines to be adopted in the continuous and integrated management of these 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 Bank's policies and standards website.

The systematization of risk management is based on the use of defined and documented methodologies, which can be tested for consistency, reliability and transparency of results. Management processes are continuously monitored and reviewed at least once a year.

The performance of this structure is based on the Bank'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.

Lastly, it is possible to conclude with reasonable assurance that the structure implemented is compatible with the nature of the operations and the complexity of the products and services offered, and with an adequate dimension of the Bank's risk exposures.

Notes

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://ri.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), Tier I RE, Principal Capital 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.

In the current plan, there is no indication 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 Equity (RE) 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 this Quarterly Information - ITR.

Notes

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.

Breakdown of the balance of credit risk exposures by source of funds:

Source of Funds	Exposure – EAD	
	09.30.2025	01.01.2025
FNE	78,149,098	70,444,805
Securities	45,902,316	47,134,716
RECIN	13,045,826	11,670,954
FNE – 2	3,623,687	3,013,890
RURAL SAVINGS ACCOUNT	1,139,333	1,025,152
BNDES/FINAME	1,108,405	802,427
FDNE/ONLENDING	793,932	638,701
FDA	579,376	604,558
EXTERNAL RESOURCES	491,165	627,815
FDNE	280,565	176,782
Agribusiness Credit Note (LCA)	356,188	162,405
IDB	160,406	268,472
FINEP	78,860	47,978
FUNGETUR	118,548	100,660
GENERIC SOURCE	-	90
DER	-	7
Total	145,827,705	136,719,412

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.

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.

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 Bank 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 risk management area uses projection models to estimate changes in cash and manage the Bank's capacity to honor future commitments, communicating the Bank's liquidity position to management through daily reports.

The daily market and liquidity risk management report includes, among others, 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.

Notes

Specification		09.30.2025 (%)
Liquidity Ratio	At reporting date	832.79
	Average for the last 12 months	1,000.82
	Maximum for the last 12 months	1,214.36
	Minimum for the last 12 months	739.24

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:

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

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.

Notes

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 (ΔNII) 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 09.30.2025, 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\$ 951,615 and portfolio risk of R\$ 95,189.

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 Letter No. 3876 of 01.31.2018, using the following two metrics:

- 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
- 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 09.30.2025, the Bank's Banking Portfolio had marked-to-market exposure of R\$ 21,092,404, presenting Δ EVE and Δ NII in the amounts of R\$ 325,782 and R\$ 601,635, 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

Notes

of a historical distribution of variations in interest rates, considering the considering the 1-year holding and the 5-year observation period;

- b) 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
- c) 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.

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	1,540	0.01	-	0.00
IPCA	IPCA coupon rates	74,856	0.49	(67,568)	0.44
Fixed	Fixed interest rates in reais	12,492	0.08	(12)	0.00
Banking Portfolio					
Fixed	Fixed interest rates in reais	(313,073)	2.04	(585,133)	3.81
Foreign exchange coupons	Foreign currency coupon rates	(5,281)	0.03	(10,912)	0.07
Foreign currency	Foreign exchange rates	(17,733)	0.12	(35,465)	0.23
Price indexes	Inflation coupon rates	(60,263)	0.39	(85,125)	0.55
Long-Term Interest Rate (TJLP)	TJLP coupon rates	(1,564)	0.01	(3,206)	0.02
Long-Term Rate (TLP)	TLP coupon rates	(1,718)	0.01	(3,454)	0.02
Referential Rate (TR)	TR coupon rates	(134,423)	0.87	(286,687)	1.87

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. 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	Euro X IPCA swap	687,587	586,087	101,500	505,615	181,972
		Liabilities in foreign currency	(648,631)	(573,885)	(74,746)	(512,819)	(135,812)
		Net exposure	38,956	12,202	26,754	(7,204)	46,160

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.

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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.

e) Operational Risk

Operational risk management is carried out through a dedicated organizational structure, considering a process view, to support risk assessment activities in the Bank's business and support processes. This management is conducted in an integrated manner and aligned with Bacen standards, focusing on the proactive identification of exposures through the methodology for self-assessment of risks and controls in processes - Risk and Control Self-Assessment (RCSA), which allows measuring inherent risks and developing the Risk Matrix of the processes, complemented by continuous monitoring of Key Risk Indicators (KRIs) and centralized recording of operating losses.

In accordance with BCB Resolution 356, of 11.28.2023, the advanced methodology for calculating capital allocated to operational risk was implemented in 2025, replacing the previous model (Basic Indicator Approach - BIA). The new approach, based on historical data and stress scenarios, allowed for greater accuracy in measuring risks, without giving rise to an increase in capital compared to the old methodology, thanks to the optimization of processes and preventive controls established through the qualitative assessments carried out.

The migration to the new model reinforced the governance structure, with improvements to the action monitoring systems, maintaining full compliance with Bacen requirements. It is important to maintain adequate capital to cover extreme events, ensuring resilience even in adverse scenarios.

The commitment to continuous improvement of operational risk management remains, ensuring business sustainability and protecting the interests of all stakeholders, through a dedicated structure and consolidated methodologies for identifying, assessing and mitigating risks, in strict compliance with regulatory guidelines.

f) Foreign Exchange Exposure

Transactions under agreements that provide for currency adjustment clause presented net balance of foreign exchange exposure purchased, in the amount of R\$ 32,161, as follows:

Specification	09.30.2025	Specification	09.30.2025
Cash	4,121	Interbranch Accounts	78,649
Interbank Investments	42,802	Borrowings and Onlending - In Brazil	20,453
Loans	129,683	Borrowings and Onlending - Foreign	840,929
Other Credits	523,444	Other Liabilities	413,695
Total Assets in Foreign Currencies, excluding Derivatives	700,050	Total Liabilities in Foreign Currencies	1,353,726
Swap Transactions	685,837		
Total Long Position in Foreign Currencies	1,385,887	Total Short Position in Foreign Currencies	1,353,726

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;

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- 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
- 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 09.30.2025, the Bank presented regulatory capital ratios, as well as weighted assets and respective margins, according to table "i" below. 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	09.30.2025
Referential Equity (RE)	17,081,369
Tier I	16,168,327
Principal Capital	15,377,838
Complementary Capital	790,489
Tier II	913,042
Risk-Weighted Assets (RWA)	119,344,425
RWACPAD	101,240,534
RWACAM	165,482
RWAJUR	1,177,544
RWACOM	1,404
RWAACS	12,318
RWACVA	207,747
RWADRC	4,619
RWAOPAD	16,534,777
Margin on Required Referential Equity	7,533,815
Capital to Interest Rate Risk for Instruments Classified in the Banking Portfolio (IRRBB)	601,635
Margin on Required Referential Equity considering IRRBB	6,932,180
Margin on Tier I Required Referential Equity	9,007,662
Margin on Required Principal Capital	10,007,339
Required Additional Capital - ACP (2.5%)	2,983,611
Margin on Required Additional Capital	4,550,204
Basel Ratios:	
Principal Capital Ratio (minimum requirement of 4.5%)	12.89%
Tier I Ratio (minimum requirement of 6.0%)	13.55%
Referential Equity Ratio (minimum requirement of 8.0%)	14.31%
Referential Equity Ratio including IRRBB	13.46%

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	09.30.2025
Referential Equity (RE)	17,081,369
Tier I Referential Equity	16,168,327
Principal Capital	15,377,838
Capital	13,238,172
Income Reserves	2,651,460
Revaluation Reserves	13,054
Credit P&L Accounts	5,464,550
Debt P&L Accounts	(4,749,889)
Other Comprehensive Income	(882,503)
Retained Earnings (Accumulated Losses)	(213,506)
Adjustment from the Recording of Expected Losses	138,873
Prudential Adjustments	(282,373)
Intangible Assets	(278,371)
Difference to Less - Adjustments of CMN Resolution No. 4277 of 10.31.2013	(4,002)
Complementary Capital	790,489
Instruments Eligible to Complementary Capital	790,489
Tier II Referential Equity	913,042
Instruments Eligible to Tier II	913,042

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.

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 Letter 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	09.30.2025
Tier I Referential Equity	16,168,327
Total Exposure	155,024,874
Leverage Ratio (%)	10.43%

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	09.30.2025
Referential Equity - Fixed Asset to Equity Limit	17,081,369
Fixed Asset to Equity Limit (50% of adjusted RE)	8,540,684
Situation	360,866
Margin	8,179,819
Fixed Asset to Equity Ratio	2.11%

Notes

NOTE 24 - 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, loans and onlending, in addition to other transactions arising from the rental of properties and assignment of employees to an entity considered a related party.

a.1) Balances of Transactions with Related Parties

Specification	09.30.2025			
	Entities under the control of the Federal Government ⁽¹⁾	Key management personnel ⁽²⁾	Other related parties	Total
Assets				
Loan Portfolio	-	117	811	928
Liabilities				
Demand Deposits	231	62	89	382
Savings Deposits	-	108	274	382
Time Deposits	-	1,073	-	1,073
Funds from Acceptance and Issue of Securities		1,583	1,812	3,395
Domestic Onlending (Note 11.a.3.1)	941,364	-	-	941,364
Subordinated Debts Eligible to Capital (Note 11.a.5)	3,883,307	-	-	3,883,307
Financial and Development Funds (Note 11.a.6)	17,260,088	-	-	17,260,088
Provisions Actuarial Liability (Post-employment Benefits: Retirement and Pension Plans, Health Care Plan and Life Insurance)	-	-	2,462,357	2,462,357

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

⁽²⁾ Board of Directors and Executive Board;

a.2) Revenues and Expenses of Related Parties

Specification	Other related parties ⁽¹⁾	
	07.01 to 09.30.2025	01.01 to 09.30.2025
Revenues	892	2,511
Reimbursement referring to costs with employees assigned without cost	892	2,511
Expenses	(1,037)	(3,081)
Rent of properties used in the Bank's administrative and banking activities	(1,037)	(3,081)

⁽¹⁾ Capef

Notes

a.3) Managing Officers' Compensation

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

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
Fees	1,340	3,881
Executive Board	1,194	3,446
Board of Directors	93	277
Supervisory Board	53	158
Others	606	1,760
Variable Compensation ⁽¹⁾	766	2,198
Share-based Variable Compensation	383	1,099
Variable Compensation Converted into Cash	383	1,099
Total Short-term Benefits	2,712	7,839
Post-employment Benefits	95	236
Total	2,807	8,075

⁽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 25 - Recurring and Nonrecurring Income

Specification	07.01 to 09.30.2025	01.01 to 09.30.2025
(A) Recurring Income	688,921	2,071,374
(B) Nonrecurring Income	(31,078)	(29,852)
Desenrola Rural Program - FNE operations with shared risk ⁽¹⁾	1,316	3,259
Impact of Law 14166 ⁽²⁾	2,920	3,986
Impact of Law 13340 ⁽³⁾	2,896	3,110
Voluntary Resignation Program – VRP	(70,137)	(70,137)
Tax and profit sharing effects on extraordinary items	31,927	29,930
(C) = Net Income (A)+(B)	657,843	2,041,522

⁽¹⁾ Result in the BNB Balance Sheet from the Debt Regularization and Facilitation of Access to Rural Credit for Family Farming Program – Desenrola Rural, established by Decree No. 12381, of 02.11.2025, in operations of Fundo Constitucional de Financiamento do Nordeste (FNE) with shared risk.

⁽²⁾ Impact from the recovery of loans on P&L for the year, based on Law No. 14166 of 06/10/2021, which provides for the extraordinary renegotiation of debts in the scope of Fundo Constitucional de Financiamento do Nordeste (FNE), extended by Law No. 14995 of 04.20.2023;

⁽³⁾ Law No. 13340 of 09.28.2016, extended by Law 14995, which authorized the settlement and renegotiation of rural credit debts for producers of the North and Northeast regions.

Notes

Note 26 - Other Information

a) Voluntary Resignation Program (VRP)

on 08.29.2025, the Bank's Board of Directors approved the implementation of the Voluntary Resignation Program (VRP) - 2025, to encourage the voluntary resignation of employees through a package of benefits granted. The expense recognized in the 3rd quarter of 2025 amounted to R\$ 70,137, with the budgeted limit for the VRP (R\$ 164,540).

b) Statement of compliance

The Bank confirms that all significant information of the Quarterly Information - ITR, and only such information, is being disclosed and corresponds to that used in the management of Banco do Nordeste.

c) Approval of the Quarterly Information – ITR

This Quarterly Information - ITR of the Bank was approved at a Board of Directors meeting held on November 7, 2025.

Fortaleza (CE), November 7, 2025.

The Executive Board

Note: The Notes are an integral part of the Quarterly Information – ITR of Banco do Nordeste do Brasil S.A.

BOARD OF DIRECTORS: Sávia Gavazza dos Santos (Chairman) – Adauto Modesto Júnior – Lindemberg de Lima Bezerra – Luiz Alberto da Silva Júnior – Olavo Rebelo de Carvalho Filho – Romildo Carneiro Rolim – Wanger Antônio de Alencar Rocha

EXECUTIVE BOARD: Wanger Antônio de Alencar Rocha (Acting President concurrently serving as Director of Finance and Credit) – Ana Teresa Barbosa de Carvalho (Director of Administration) – José Aldemir Freire (Director of Planning) – Leonardo Victor Dantas da Cruz (Director of Control and Risk) – Raimundo Vandir Farias Júnior (Director of Business)

SUPERVISORY BOARD: Fernanda Peixoto Souto (Chairman) – Carlos Higino Ribeiro de Alencar – Jose Lucenildo Parente Pimentel

AUDIT COMMITTEE: João Andrade Vieira da Silva (Coordinator) – Décio José Padilha da Cruz – Marcelo Andrade Bezerra Barros – Olavo Rebelo de Carvalho Filho

CONTROLLERSHIP SUPERINTENDENT: Aíla Maria Ribeiro de Almeida Medeiros (Accountant CRC-CE 016318/O-7)

ACCOUNTANT: José Graciano Dias – CRC-CE 007949/O-7



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, 2025, comprising the balance sheet as 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).



Banco do Nordeste do Brasil S.A.

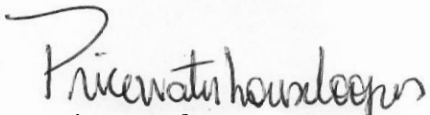
Emphasis of matter - Comparative information

We draw attention to Note 2 to the interim accounting information, which describes that the quarterly information was prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, considering the exemption to present, in the interim accounting information for the three- and nine-month periods ended September 30, 2025, the comparative amounts for prior periods, pursuant to Resolution No. 4966 of the National Monetary Council (CMN) and Resolution No. 352 of the Central Bank of Brazil. Our opinion is not qualified in respect of this matter.

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, 2025. 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 10, 2025


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

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Assinado por: CAIO FERNANDES ARANTES 14850911870
CPF: 14850911870
Data/Hora da Assinatura: 10 de novembro de 2025 | 17:07 BRT
O: ICP-Brasil, OU: Secretaria de Receita Federal do Brasil - RFB
C: BR
E-mail: AC.SERASA.RFB.v5
6050FA381C48B3

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, 2025.

Fortaleza, November 4, 2025

EXECUTIVE BOARD: Wanger Antônio de Alencar Rocha (Acting President concurrently serving as Director of Finance and Credit) – Ana Teresa Barbosa de Carvalho (Director of Administration) – José Aldemir Freire (Director of Planning) – Leonardo Victor Dantas da Cruz (Director of Control and Risk) – Raimundo Vandir Farias Júnior (Director of Business)

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, 2025.

Fortaleza, November 10, 2025

EXECUTIVE BOARD: Wanger Antônio de Alencar Rocha (Acting President concurrently serving as Director of Finance and Credit) – Ana Teresa Barbosa de Carvalho (Director of Administration) – José Aldemir Freire (Director of Planning) – Leonardo Victor Dantas da Cruz (Director of Control and Risk) – Raimundo Vândir Farias Júnior (Director of Business).

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BR_Sao-Paulo-Arquivo-Atendimento-Team

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Eventos do signatário

Caio Fernandes Arantes

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Sócio

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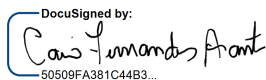
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Assunto: CN=CAIO FERNANDES ARANTES:14850911870

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Assinado: 16 de dezembro de 2025 | 17:07

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Eventos de entrega intermediários	Status	Registro de hora e data
Eventos de entrega certificados	Status	Registro de hora e data
Eventos de cópia	Status	Registro de hora e data
Daniel Andrade daniel.jandrade@pwc.com	Copiado	Enviado: 16 de dezembro de 2025 16:29 Visualizado: 16 de dezembro de 2025 16:31
Nível de segurança: E-mail, Autenticação da conta (Nenhuma)		

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Concluído	Segurança verificada	16 de dezembro de 2025 17:08

Eventos de pagamento	Status	Carimbo de data/hora
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