BANCO PINE S.A.
CNPJ/MF nº 62.144.175/0001-20
NIRE 35300525515

Public Held Company

NOTICE TO THE MARKET

RATING UPGRADE BY S&P TO ‘brA+’

Banco Pine S.A. (“Company”, “Pine” or “Bank”) hereby informs its shareholders and the market in general that, on this date, the credit rating agency S&P has upgraded the Bank’s Long-Term National Scale rating by one notch, from “brA” to “brA+”, with a stable outlook. The agency emphasized that “The rating upgrade reflects the expansion of business and the solid, recurring growth in Banco Pine’s profitability over recent quarters”.

According to the report, the Agency considers that “Banco Pine stands out from its peers by consistently expanding its business and profitability — having achieved a return on average equity (ROAE – *return on average equity*) of 26.16%.” .

The report also states that “Banco Pine continues to show strong expansion of its credit portfolio, driven mainly by the growth of payroll-deductible products. This expansion has had positive effects, as the Bank’s revenues — which until recently came primarily from its wholesale portfolio and treasury and client desk operations — have also improved as a result of this diversification, extending the Bank’s recent track record of profitability.”.

The original S&P report is available for access here (portuguese only).

The bank's investor relations department remains available to shareholders to clarify any questions related to the object of this notice to the market through the email ri.pine.com.

São Paulo, Setember 25, 2025

Noberto Pinheiro Jr
Investor Relations Officer