(A free translation of the original in Portuguese)

Parent Company and Consolidated Financial Statements

June 30, 2026

BANCO PINE

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We present the Management Report and the Parent Company and Consolidated Financial Statements of Banco Pine S.A. for the quarter and six-month period ended June 30, 2026, prepared in accordance with accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil (Bacen), as established by the Brazilian Corporate Law, and in compliance with the rules and regulations issued by the National Monetary Council (CMN) and the Brazilian Securities and Exchange Commission (CVM), when applicable.

Banco Pine is a publicly traded Brazilian bank that, for more than 28 years, has distinguished itself by financing and advising clients throughout Brazil. Banco Pine's strategy combines agility and customer focus with a diversified, efficient, and integrated business model, supported by data, technology, sector expertise, and capital allocation across different business segments, consistently driving growth, profitability, and resilience.

1. MACROECONOMIC ENVIRONMENT

The ongoing conflict between the United States and Iran dominated the economic and geopolitical landscape during the second quarter of 2026. Elevated uncertainty primarily affected commodity prices related to energy and fertilizers and increased volatility across international markets. In Brazil, attention focused on the inflationary impacts of the conflict and its implications for the conduct of monetary policy.

Following robust growth in the first quarter of 2026, economic activity showed signs of moderation during the second quarter. The Central Bank's monthly economic activity index (IBC-Br) increased by 0.5% in the second quarter (based on data available through May).

According to the Brazilian Institute of Geography and Statistics (IBGE) Agricultural Production Survey, grain, cereal, and legume production is projected to reach 347.4 million metric tons in 2026, representing a 0.4% increase compared to 2025. This favorable performance is primarily attributable to improved weather conditions in Brazil's Midwest region, which accounts for approximately 50% of national agricultural production.

Also according to IBGE data, industrial production expanded by 1.2% during the second quarter, while the services sector grew 0.3% and broad retail sales declined by 0.5% (based on data available through May).

The unemployment rate reached its lowest level for the period in the historical series, standing at 5.4% at the end of the second quarter. In the same period last year, the unemployment rate was 5.8%. The decline was driven by an increase of 741 thousand employed individuals (+0.7%), while the labor force expanded by 0.3%. Real average earnings and total real wage income grew by 4.1% and 4.8%, respectively, compared to the same period of the prior year.

Consumer inflation, as measured by the IPCA, rose 1.4% during the second quarter and accumulated 4.6% over the last twelve months, above the upper limit of the inflation target range (3.0%, with a tolerance band of ±1.5 percentage points). Market-determined prices, which are more sensitive to the economic cycle, increased by 1.3% during the quarter and 4.3% over the last twelve months, while administered prices rose by 1.7% during the quarter and 5.5% over the same period. Services inflation remained elevated, increasing 5.9% over the last twelve months.

The benchmark Selic rate ended the second quarter at 14.25% per annum, following the Monetary Policy Committee meeting held on June 17. The Central Bank maintained a cautious tone in its communications, emphasizing that unanchored inflation expectations and persistent inflationary pressures require monetary policy to remain restrictive for an extended period to ensure convergence toward the inflation target.

Despite the initial recalibration of the Selic rate, financial conditions remained tight and borrowing costs continued at elevated levels. In June, average interest rates on new non-earmarked credit operations stood at 64.0% per annum for individuals and 24.4% per annum for corporations. The total credit portfolio reached R$7.36 trillion, representing growth of 9.7% over the previous twelve months. Delinquency rates in the non-earmarked credit segment reached 7.6% among individuals and 4.0% among corporate borrowers.

Payroll-deductible private-sector lending continued to expand strongly, reaching an outstanding balance of R$113.3 billion, up 143.1% over the last twelve months. The average interest rate in this segment declined by 2.2 percentage points year-over-year to 54.0% per annum, while delinquency increased by 2.3 percentage points to 8.6%.

In the external sector, Brazil's trade balance recorded a surplus of US$42.3 billion in the first half of the year, representing growth of 40.1% compared to the same period in 2025. Exports increased by 11.4%, while imports rose by 5.0%. Foreign exchange flows were positive by US$17.8 billion, reflecting net inflows of US$33.9 billion in the commercial segment and net outflows of US$16.1 billion in the financial segment.

The global weakening of the U.S. dollar, amid geopolitical uncertainty and concerns regarding U.S. economic policy, together with favorable trade flows and a wide interest-rate differential, contributed to the appreciation of the Brazilian real. The Brazilian currency appreciated 5.5% during the first half of the year, ending June at R$5.18 per U.S. dollar.

Looking ahead to the second half of the year, the outlook remains challenging. The international environment continues to be marked by uncertainty related to the conflict and its medium-term effects. We expect Brazil's GDP to grow by approximately 2.0% in 2026, IPCA inflation to range between 5.0% and 5.5%, and only limited further recalibration of real interest rates.

2. PERFORMANCE

The first half of 2026 marked another important milestone in Banco Pine's strategy, combining loan portfolio growth, expansion of net interest income, and strong profitability, supported by a sound capital base and disciplined risk management.

The successful follow-on offering increased the liquidity of PINE4 shares and broadened the Bank's investor base, ensuring a strong balance sheet capable of supporting profitable growth while maintaining financial discipline

In the Collateralized Retail segment, we achieved record origination levels. The period was marked by portfolio expansion and continued enhancements to our digital origination and underwriting platforms, enabling scalability while maintaining asset quality. We continue to capture market opportunities and strengthen our ability to deliver sustainable growth.

In Wholesale Banking, we maintained a disciplined and selective approach, prioritizing transactions backed by strong collateral and attractive risk-adjusted returns, given a macroeconomic environment that still warrants caution.

We also advanced our productivity agenda by implementing artificial intelligence at scale across business and support functions, automating processes while enhancing both customer experience and operational efficiency.

The consistency of our results and the diversification of our business model were recognized through a credit rating upgrade, further reinforcing the strength of the Bank's fundamentals and its ability to create value across different credit cycles.

RESULTS (R$ million)	1H25	1H26	Δ
Net Interest Income	481.9	1,196.1	148.2%
Net Interest Income[2]	54.6	63.5	16.3%
Net income	**156.5**	**315.6**	**101.6%**
MANAGERIAL INDICATORS (%)	**1H25**	**1H26**	**Δ**
ROAE	26.2	39.1	12.9 p.p
Efficiency Index	35.0	21.0	(14.0 p.p)
BALANCE SHEET (R$ million)	**jun/25**	**jun/26**	**Δ**
Shareholders' equity	1,165	1,802	54.7%
EXPANDED CREDIT PORTFOLIO (R$ Million)	**jun/25**	**jun/26**	**Δ**
INSS	5,624	6.071	7.9%
Public Sector Payroll Loan	1,843	2.118	14.9%
Private Sector Payroll Loan	2,298	6.501	182.9%
Wholesale	5,826	7,124	22.3%
Total	**15,591**	**21,814**	**39.9%**

Net Interest Income totaled R$1,196.1 million in the period, an increase of 148.2% compared to the same period of the previous year, supported by a sound capital base and disciplined risk management.

Fee and commission income totaled R$63.5 million, up 16.3% compared to the same period of the previous year, primarily driven by the growth of the Retail segment's insurance business.

Net income reached R$315.6 million, an increase of 101.6% compared to 1H25, while ROAE (Return on Average Equity) reached 39.1%, up 12.9 percentage points. This performance was primarily driven by the expansion of gross financial

margin (+R$714.2 million), mainly reflecting portfolio growth and an improved business mix aligned with the Bank's yield optimization strategy, combined with cost discipline and operating leverage.

Shareholders' equity totaled R$1.802 billion at the end of June, representing growth of 54.7% compared to R$1.165 billion reported in the first half of 2025. The increase in shareholders' equity reflects a higher-quality loan portfolio, more structured transactions, and a significant strengthening of the Bank's capital base, further enhancing its financial solidity.

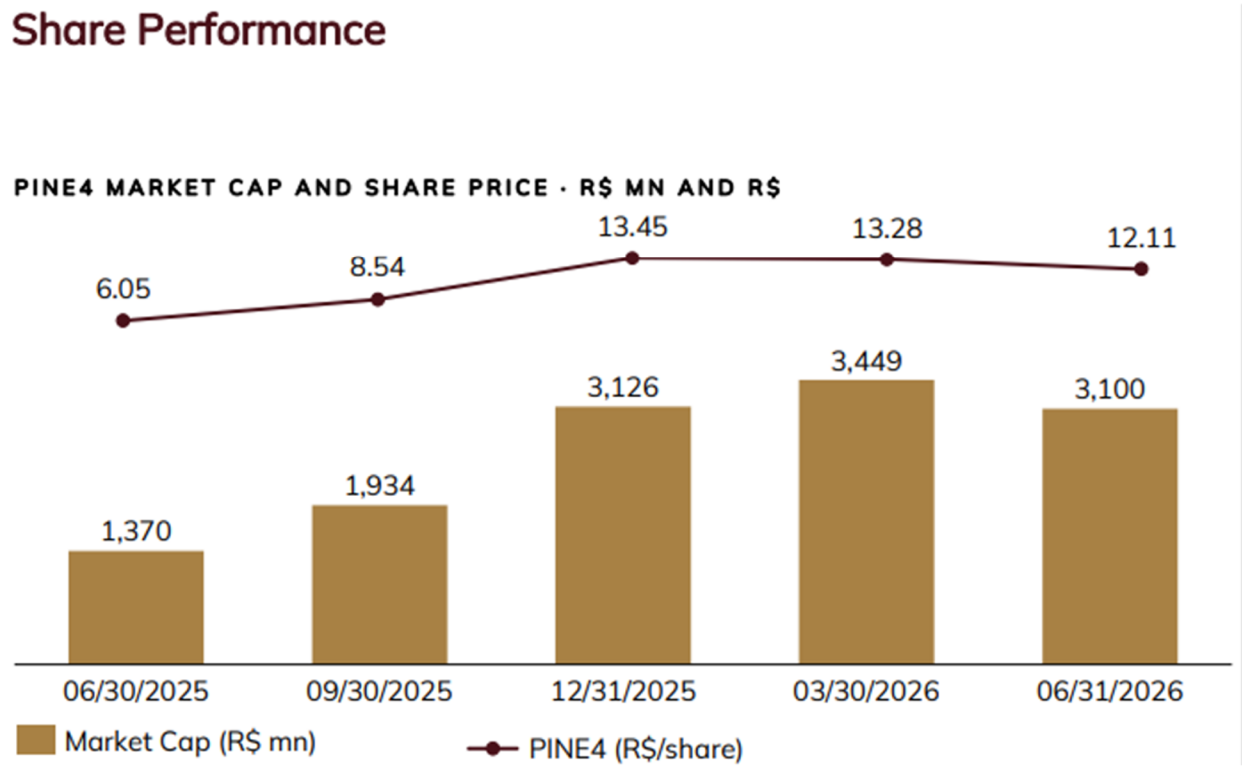
The expanded credit portfolio reached R$21.8 billion in June 2026, an increase of 39.9% compared to June 2025. This growth was mainly driven by the repositioning of the Collateralized Retail portfolio, with particular emphasis on the Private segment, which totaled R$6.5 billion, as well as continued progress in the Bank's yield-focused strategy. Growth was also supported by the resumption of expansion in the Wholesale portfolio, focused on collateralized transactions with appropriate risk-adjusted returns.

3. VALOR DE MERCADO E BASE ACIONÁRIA

We ended June 2026 with a market capitalization of R$3.1 billion. Our shares closed the period at R$12.10, and we finished the quarter with 17,814 shareholders.

Between June 30, 2025 and June 30, 2026, PINE4 shares delivered strong appreciation, with the share price increasing from R$6.10 to R$12.10, representing a gain of approximately 100%. This performance was accompanied by a significant increase in market capitalization, which rose from R$1.4 billion to R$3.1 billion over the same period.

4. SHARE PERFORMANCE



5. SHAREHOLDER REMUNERATION

At a meeting of the Board of Directors held on April 13, 2026, the distribution of interest on equity (JCP) in the gross amount of R$57,259,018.63 was approved, corresponding to a gross payment of R$0.222941 per common share and per preferred share, subject to the applicable withholding income tax provisions for purposes of calculating the net amount. Payment was made on April 30, 2026.

At a meeting of the Board of Directors held on July 7, 2026, the distribution of interest on equity (JCP) in the gross amount of R$69,000,000.00 was approved, corresponding to a gross payment of R$0.2714290 per common share and per preferred share, subject to the applicable withholding income tax provisions for purposes of calculating the net amount. Payment was made on July 22, 2026.

6. RATINGS

S&P Global Ratings assigns Banco Pine a 'brA+' credit rating with a stable outlook. The agency also noted that:

"Banco Pine continues to demonstrate strong growth in its loan portfolio, mainly driven by the expansion of payroll-deductible lending products. This growth has generated positive effects, as the Bank's revenues, which were previously concentrated in the wholesale portfolio and treasury and client desk operations, have also improved as a result of this diversification, further extending the Bank's track record of profitability."

Moody's Local Brazil assigns Banco Pine a 'brA+' credit rating with a positive outlook. The agency highlighted that:

"The upgrade of Pine's ratings reflects the recent strengthening of its capital position following the follow-on offering completed in March 2026, together with its stronger 2025 results, which demonstrated robust profitability and a controlled asset risk profile."

7. HUMAN RESOURCES

At Banco Pine, people are a fundamental and strategic pillar for delivering sustainable and consistent results. We rely on an experienced, engaged team dedicated to providing the best solutions to our clients and business partners.

Our culture values strong, long-term relationships, promotes continuous and experiential learning, and fosters a collaborative, welcoming, and harmonious work environment. This commitment and unique way of doing business have earned Banco Pine the Great Place to Work® (GPTW) certification, recognizing the Bank as one of the best companies to work for.

The People & Culture area serves as a key driver of sustainable value creation, ensuring that our human capital remains aligned with the Bank's growth and profitability objectives. We play a strategic role in attracting and retaining key talent, strengthening a high-performance culture, and implementing development initiatives that enhance productivity and organizational effectiveness.

8. CORPORATE GOVERNANCE

Banco Pine's corporate governance structure is composed of the Executive Officers and the Executive Committee, as well as the Board of Directors and its respective statutory advisory committees. The Executive Officers and the Executive Committee are responsible for the Bank's day-to-day management and the execution of its business strategy.

The Board of Directors is the collegiate body responsible for strategic decision-making and oversight of the Company's direction. The Board is supported by the following statutory committees: (i) the Compensation Committee, (ii) the Audit Committee, and (iii) the Risk and Capital Management Committee. The Executive Management and the Statutory Committees report directly to the Board of Directors.

In addition, as in the previous fiscal year, the Fiscal Council (Conselho Fiscal) was installed at the Annual Shareholders' Meeting held on April 30, 2026. The Fiscal Council is composed of three experienced independent members.

Banco Pine's corporate governance structure is aligned with market best practices and corporate governance standards, with a strong commitment to transparency, ethics, accountability, and corporate responsibility..

ESG

We recognize our role as a financial institution in fostering sustainable business practices and contributing to a more prosperous society.

We believe that the management of Environmental, Social and Governance (ESG) factors is essential to our long-term growth and sustainability. Accordingly, we actively participate in financial market forums dedicated to ESG matters, enabling us to identify opportunities and implement continuous improvements that support the longevity of our business.

In addition, the environmental, social, and governance agenda continues to evolve within Brazil's regulatory framework. In response, the Bank updated its Social, Environmental and Climate Responsibility Policy (PRSAC) in accordance with the latest regulatory guidelines, further strengthening its governance and management framework for social, environmental, and climate-related matters.

The Bank's PRSAC is guided by the principle of conducting business responsibly through the effective management of social, environmental, and climate risks, incorporating social, environmental, and governance criteria into its credit underwriting and approval processes.

In line with the Central Bank of Brazil's regulatory agenda regarding environmental, social, and climate risks, Banco Pine is reviewing its internal policies and procedures to measure, monitor, manage, and, where applicable, mitigate the risks associated with each client in its portfolio.

9. INDEPENDENT AUDITORS

In compliance with CVM Resolution No. 162/22, no services unrelated to the external audit were contracted from the Bank's independent auditors during the period from January to June 2026. Banco Pine maintains a policy of restricting the scope of services provided by its independent auditors in order to preserve their independence and objectivity, in accordance with applicable Brazilian and international auditing standards.

10. INVESTOR RELATIONS

The Investor Relations team operates with a strong commitment to transparency, fair disclosure, and the continuous pursuit of best practices, ensuring that Banco Pine's information, outlook, and strategy are communicated to the market in a clear and effective manner. Through its Investor Relations website (ri.pine.com), the Bank keeps shareholders continuously informed. For any inquiries, a dedicated communication channel is available via e-mail at ri@pine.com.

12. ACKNOWLEDGMENTS

Management would like to thank its shareholders and clients for their trust and confidence, as well as its employees for their dedication and outstanding work in helping build an increasingly competitive and ethical financial market. Committed to our responsibility of providing agile financing solutions and delivering superior service to our clients, we continuously seek new ways to improve our products and services for the benefit of individuals and businesses alike.

Management

BANCO PINE S.A.
Publicly Held Company - Company Registry (NIRE) 35300525515
Corporate Tax ID (CNPJ) 62.144.175/0001-20
SUMMARY OF THE AUDIT COMMITTEE

The Audit Committee of Banco Pine S.A. and its subsidiaries ("Pine Conglomerate") is a statutory advisory body for the Board of Directors, composed solely of independent members, implemented in accordance with the regulations of the Central Bank of Brazil – BACEN and the Brazilian Securities Commission – CVM. This body operates in accordance with the provisions of its Bylaws, available on the Investor Relations website (https://ri.pine.com), with the responsibility of ensuring: (i) the quality and integrity of the financial statements; (ii) for complying with legal and regulatory requirements; (iii) for the performance, independence and quality of the work of the independent audit firm; (iv) for the performance, independence and quality of the work of the Internal Audit; and (v) the quality and effectiveness of the internal control and risk management systems.

For the execution of supervision, the Audit Committee relies on information received from Management and from the business and support areas; in the work of the Internal Audit and the Independent Auditor; information from structures responsible for risk management, internal controls and compliance; as well as in their own analyzes resulting from direct observation. The Committee established an efficient communication channel, through the Internal Audit and the Governance Secretariat, so that requests for information are met by management and other employees.

The preparation of the Pine Conglomerate's Financial Statements, in accordance with accounting practices adopted in Brazil and applicable to Institutions authorized to operate by the Central Bank of Brazil, is the responsibility of its Management, which is responsible for establishing procedures that ensure the quality of information and processes used in the preparation of the Financial Statements. Furthermore, it is incumbent upon Management, among other responsibilities, to manage risks, establish the structure and operation of the internal control system and ensure legal compliance.

The Independent Auditor is responsible for auditing the Financial Statements and issuing a report on whether they fairly present, in all material respects, the financial position and financial performance of the Pine Conglomerate, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil. Furthermore, in compliance with Article 15, item III, of National Monetary Council Resolution No. 4,910, dated May 27, 2021 ("CMN Resolution 4,910/21"), the Audit Committee hereby reports that the Independent Auditor provided professional services in connection with a specific securities offering transaction in the Brazilian, U.S., and international capital markets. Such services consisted of issuing comfort letters addressed to the underwriters in connection with the closing of Banco Pine S.A.'s share offering completed during the first half of fiscal year 2026.

The Internal Audit is directly subordinated to the Board of Directors and supervised by the Audit Committee. It operates independently, adopts its own methodology in accordance with applicable standards and best practices in the profession. The methodology uses a risk-based approach to prioritizing and determining the frequency of work. Internal Audit provides the Board, Audit Committee and Executive Board with independent, impartial and objective assessments of the efficiency and effectiveness of internal risk management controls, governance practices and adherence of processes to regulatory standards and procedures established by the Administration.

1. Activities of the Audit Committee in semester ended June 30, 2026:

In fulfilling its attributions, the Audit Committee carried out the following activities:

a) Independent Audit: The Committee, whenever necessary, held meetings with PricewaterhouseCoopers (PwC) to assess the scope, planning and results of its work, as well as discuss relevant accounting aspects that support the auditor's opinion on the financial statements and financial reports, the recommendations included in the reports of internal controls and the respective action plans developed by Management. No flaws were identified in complying with legislation, regulations and internal rules that could jeopardize the operation of the Pine Conglomerate.

b) Internal Audit: In several meetings, the Committee interacted with the Internal Audit in order to monitor the adequacy of the structure and functioning, discuss, approve and monitor the execution of the Internal Audit plan regarding the coverage of the main risks of the Pine Conglomerate and the result of the works carried out, the issued reports, conclusions and recommendations, as well as action plans developed by Management to implement them. No flaws were identified in complying with legislation, regulations and internal rules that could jeopardize the operation of the Pine Conglomerate.

c) Consolidated Financial Statements: The Committee, in meetings with the Controllership and the Board of Directors, reviewed and monitored the process of preparing and discussing the criteria and accounting practices applied for the preparation of the Individual and Consolidated Financial Statements, the Explanatory Notes, the Management Report and the Independent Auditor's Report . No significant discrepancies were identified by Management, the Independent Auditors and the Audit Committee for the period under review, which could compromise the information presented.

d) Risk Management: The Committee met on several occasions with the Compliance, PLD, Risks and Information Security directorate, responsible for the Pine Conglomerate's Integrated Risk Management, in order to monitor aspects related to the Pine Conglomerate's risk management and control and the process governance to define the risk appetite and control established limits.

e) Reporting Channel: The Audit Committee monitors the operation of the Whistleblowing Channel available on the Pine Conglomerate's website, as well as the handling of cases involving Management, when applicable, through periodic meetings with the Compliance Department.

f) The Committee also held meetings with various areas of the Pine Conglomerate for knowledge, appreciation and evaluation of the internal control environment, with emphasis on aspects of legal compliance, risk management, governance practices, performance and commitment of managers.

g) The Committee has the participation of a member of the Board of Directors that allows systematic reports of its activities in this management body. Additionally, the chairman of the Committee was present at meetings of the Board of Directors.

h) The Chairwoman of the Committee also attended meetings of the Fiscal Council to discuss policies, practices and procedures identified within the scope of the Committee's responsibilities.

2. Conclusion

The Audit Committee, considering its responsibilities and the natural limitations arising from the scope of its activities, considers that the scope and depth of the independent and internal audit work were satisfactory in accordance with the proposed objectives, as well as the internal control system and the efforts that have been made for its continuous improvement are appropriate to the size and complexity of the Pine Conglomerate's operations and provide transparency and quality to the Financial Statements of Banco Pine S.A. and its subsidiaries for the six-month period ended June 30, 2026, based on the reviews performed in compliance with Article 11, item III, of CMN Resolution No. 4,910/21. Additionally, the Audit Committee reviewed the technical study for the realization of deferred tax assets, prepared in accordance with National Monetary Council Resolution No. 4,842, dated July 30, 2020, in connection with the closing of the six-month period ended June 30, 2026.

São Paulo, August 27, 2026.

Walkyria Aparecida Augusto – President

Harumi Susana Ueta Waldeck – Qualified Member

Sérgio Machado Zica de Castro – Representative Member of the Board of Directors

BANCO PINE S.A.
Publicly Held Company
Corporate Tax ID (CNPJ) 62.144.175/0001-20
STATEMENT OF THE MANAGEMENT ON PARENT COMPANY AND CONSOLIDATED FINANCIAL STATEMENTS

(A free translation of the original in Portuguese)

After the Company's Parent Company and Consolidated Financial Statements analysis of Banco Pine S.A. and controlled companies, related to semester ended on June 30, 2026, which include the Parent Company and Consolidated balance sheets and Parent Company and consolidated statements of income, comprehensive income, changes in shareholders' equity, cash flows, value added and explanatory notes ('Parent Company and Consolidated Financial Statements'), accompanied by the Management Report, Audit Committee Report, Fiscal Council Report and the Independent Auditors Review Report ('Financial Statements'), the members of the Executive Management, pursuant to the Article 27, Paragraph 1, section VI, of the CVM Resolution n° 80, from March 29, 2022, declare that the Parent Company and Consolidated Financial Statements were discussed, revised and agreed.

Executive Directors

Rodrigo Esteves Pinheiro
Noberto Nogueira Pinheiro Junior

Directors without specific designation

Alcides Roberto Rocha
Cristiano Oliveira Da Silva
Gersom Pereira Precaro
Guilherme Vieira Neves
Odilardo Guerreiro Rodrigues Filho
Ricardo de Castro Bampa
Ronaldo Silvestre
Tatiana Aparecida Munhoz
Sergio Martins da Rocha
Desiree Pereira Bonessi

BANCO PINE S.A.
Publicly Held Company
Corporate Tax ID (CNPJ) 62.144.175/0001-20
STATEMENT OF THE MANAGEMENT ON THE INDEPENDENT AUDITORS REVIEW REPORT

(A free translation of the original in Portuguese)

After the Company's Parent Company and Consolidated Financial Statements analysis of Banco Pine S.A. and controlled companies, related to the semester ended on June 30, 2026, which include the Parent Company and Consolidated balance sheets and Parent Company and Consolidated statements of income, comprehensive income, changes in shareholders' equity, cash flows, value added and explanatory notes ('Parent Company and Consolidated Financial Statements'), accompanied by the Management Report, Audit Committee Report, Fiscal Council Report and the Independent Auditors Review Report ('Financial Statements'), the members of the Executive Management, pursuant to the Article 27, Paragraph 1, section V, of the CVM Resolution n° 80, from March 29, 2022, declare that the opinion expressed in the Independent Auditors Review Report was discussed, revised and agreed.

Executive Directors

Rodrigo Esteves Pinheiro
Noberto Nogueira Pinheiro Junior

Directors without specific designation

Alcides Roberto Rocha
Cristiano Oliveira Da Silva
Gersom Pereira Precaro
Guilherme Vieira Neves
Odilardo Guerreiro Rodrigues Filho
Ricardo de Castro Bampa
Ronaldo Silvestre
Tatiana Aparecida Munhoz
Sergio Martins da Rocha
Desiree Pereira Bonessi

BANCO PINE S.A.
Publicly Held Company
Corporate Tax ID (CNPJ) 62.144.175/0001-20
OPINION OF THE FISCAL COUNCIL

(A free translation of the original in Portuguese)

The members of the Fiscal Council of Banco Pine S.A., within the scope of their legal and statutory duties and responsibilities, have examined the Parent Company and Consolidated Financial Statements for the six-month period ended June 30, 2026, which comprise the parent company and consolidated balance sheets, statements of income, comprehensive income, changes in shareholders' equity, cash flows and value added, as well as the accompanying notes to the financial statements ("Parent Company and Consolidated Financial Statements"), together with the Management Report. Based on the Semiannual Report of the Audit Committee, dated August 27, 2026, and the "Independent Auditor's Report on the Parent Company and Consolidated Financial Statements", to be issued by PricewaterhouseCoopers Auditores Independentes, and having no reservations regarding such documents, the members of the Fiscal Council note that their approval was ratified by the Board of Directors on this date.

São Paulo, August 28, 2026.

President of the Fiscal Council

Sergio Tuffy Sayeg

Members of the Fiscal Council

Francisco Asclepio Barroso Aguiar
Felipe Camera Ruiz

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Banco Pine S.A.

Parent company and consolidated financial statements at June 30, 2026 and independent auditor's report

Banco Pine S.A.

Independent auditor's report

To the Board of Directors and Stockholders
Banco Pine S.A.

Opinion

We have audited the accompanying parent company financial statements of Banco Pine S.A. ("Bank"), which comprise the balance sheet as at June 30, 2026 and the statements of income, comprehensive income, changes in shareholders' equity and cash flows for the six-month period then ended, as well as the accompanying consolidated financial statements of the Bank and its subsidiaries ("Consolidated"), which comprise the consolidated balance sheet as at June 30, 2026 and the consolidated statements of income, comprehensive income, changes in shareholders' equity and cash flows for the six-month period then ended, and notes to the financial statements, including a summary of significant accounting policies.

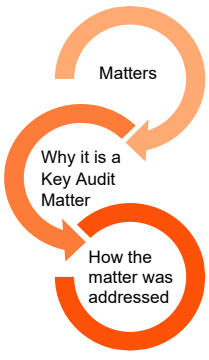
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Bank and of the Bank and its subsidiaries as at June 30, 2026, and the Bank's financial performance and the cash flows, as well as the consolidated financial performance and the cash flows, for the six-month period then ended, in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB).

Basis for opinion

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are described in the "Auditor's responsibilities for the audit of the parent company and consolidated financial statements" section of our report. We are independent of the Bank and its subsidiaries in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, as applicable to audits of financial statements of public interest entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Key Audit Matters

Key Audit Matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the six-month period. These matters were addressed in the context of our audit of the parent company and consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



Why it is a Key Audit Matter	How the matter was addressed in the audit
Measurement of the allowance for expected losses associated with credit risk (Notes 3(i) and 8)	
The measurement of the allowance for expected credit losses considering the requirements of National Monetary Council (CMN) Resolution No. 4,966 and BCB Resolution No. 352, is an area that involves management judgment, as the measurement of the allowance for expected credit losses associated with credit risk requires the application of assumptions and the use of quantitative models. These assumptions consider internal and external factors, including credit quality, default levels and the financial condition of counterparties. This is an area identified as an audit focus due to the fact that management's judgment in measuring the allowance for expected credit losses could result in significant variations in the estimate of this provision.	With the support of our specialists, we gained an understanding of the process developed by management to measure and recognize losses associated with credit risk. Our procedures included, among others: (i) analysis management's accounting policies in comparison with the requirements of CMN Resolution No. 4,966 and BCB Resolution No. 352; (ii) understanding and recalculating, on a sample basis, the measurement of the loss allowance, including the models and assumptions adopted by management; (iii) testing the classification of financial assets into stages; (iv) reconciliation of accounting balances with the analytical position; and (v) analysis and consistency of disclosures made by management in the financial statements. We consider that the criteria and assumptions adopted by management in measuring the allowance for expected losses associated with credit risk, as disclosed in the financial statements, are consistent with the information analyzed in our audit.
Information technology environment	
Due to the diversity and volume of transactions, the Bank is dependent on its technology structure for the management and generation of information used in the processing its transactions. Accordingly, inadequacy of technology structure and the respective controls could result in inaccurate processing of the Bank's transactions, or of information that is critical to decision making, as well as critical information used to prepare the financial statements. We considered that this continues to be an area of focus in our audit due to the complexity of the technological environment and the Bank's dependency on technology.	Our procedures considered the different levels of maturity of controls, and included, among others, the support of our systems experts, for updating our understanding and testing of the operational effectiveness of the information technology general controls, which also includes information security and management of system changes. We tested the effectiveness of the main automated controls or those that depend on technology, related to relevant processes to the preparation of the financial statements, as well as the compensating controls, when applicable.

Other matters – Statements of Value Added

The parent company and consolidated Statements of Value Added for the six-month period then ended June 30, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information, were submitted to audit procedures performed in conjunction with the audit of the Bank's financial statements. For the purposes of forming our opinion, we evaluated whether these statements are reconciled with the financial statements and accounting records, as applicable, and if their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - "Statement of Value Added". In our opinion, these Statements of Value Added have been properly prepared in all material respects, in accordance with the criteria established in the Technical Pronouncement, and are consistent with the parent company and consolidated financial statements taken as a whole.

Other information accompanying the parent company and consolidated financial statements and the auditor's report

The Bank's management is responsible for the other information that comprises the Management Report.

Our opinion on the parent company and consolidated financial statements does not cover the Management Report, and we do not express any form of audit conclusion thereon.

In connection with the audit of the parent company and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether this report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the parent company and consolidated financial statements

Management is responsible for the preparation and fair presentation of the parent company and consolidated financial statements in accordance with accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Brazilian Central Bank (BCB), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the parent company and consolidated financial statements, management is responsible for assessing the ability of the Bank and its subsidiaries, as a whole, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank and its subsidiaries, as a whole, or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's responsibilities for the audit of the parent company and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the parent company and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the parent company and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of the Bank and its subsidiaries.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank and its subsidiaries, as a whole, to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the parent company and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank and its subsidiaries, as a whole, to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the parent company and consolidated financial statements, including the disclosures, and whether these financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as

a basis for forming an opinion on the parent company and consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats to our independence or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current six-month period and are therefore the Key Audit Matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

São Paulo, August 28, 2026

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

Emerson Laerte da Silva
Contador CRC 1SP171089/O-3

BANCO PINE S.A. AND SUBSIDIARIES
BALANCE SHEET
(All amounts in thousands of reais)

(A free translation of the original in Portuguese)

ASSETS	Note	Parent company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Available funds	**4**	**123,657**	**38,696**	**323,357**	**89,895**
Financial assets		**35,276,189**	**30,127,606**	**33,704,655**	**29,438,925**
Financial assets measured at fair value through profit or loss (FVTPL)		**10,017,010**	**9,524,533**	**8,383,309**	**8,606,287**
Derivative financial instruments	6.c	208,480	1,255,924	208,480	1,255,924
Loan operations	7	1,555,959	1,150,335	1,555,959	1,150,335
Marketable securities	6.a	8,252,571	7,118,274	6,618,870	6,200,028
Financial assets measured at fair value through other comprehensive Income (FVOCI)		**1,450,057**	**2,063,167**	**1,450,057**	**2,063,167**
Other transactions with credit granting characteristics	7	593,701	1,072,518	593,701	1,072,518
Marketable securities	6.a	856,356	990,649	856,356	990,649
Financial assets measured at amortized cost (AC)		**23,809,122**	**18,539,906**	**23,871,289**	**18,769,471**
Interbank liquidity applications	5	501,482	865,221	501,482	865,221
Marketable securities	6.a	4,822,302	3,472,813	4,676,157	3,483,122
Loan operations	7	14,840,759	11,604,146	14,840,759	11,604,146
Other transactions with credit granting characteristics	7	3,144,909	2,305,730	3,144,909	2,305,730
Other financial assets	9	499,670	291,996	707,982	511,252
(-) Allowance for expected losses associated with credit risk	**8.a**	**(1,129,515)**	**(947,650)**	**(1,129,784)**	**(948,166)**
Tax assets	**10.a**	**1,024,949**	**1,052,851**	**1,024,960**	**1,052,862**
Investments in subsidiaries and associates	**11**	**760,971**	**721,850**	**15,059**	**2,790**
Other assets	**12**	**1,401,682**	**1,323,475**	**1,809,312**	**1,719,478**
Property and equipment in use	**13**	**88,576**	**86,853**	**88,634**	**86,911**
Intangible assets		**42,968**	**40,449**	**42,968**	**40,449**
(-) Depreciation and amortization		**(53,149)**	**(42,819)**	**(53,172)**	**(42,837)**
(-) Property and equipment in use	13	(32,734)	(27,231)	(32,757)	(27,249)
(-) Intangible assets		(20,415)	(15,588)	(20,415)	(15,588)
Total assets		**37,536,328**	**32,401,311**	**35,825,989**	**31,440,307**

LIABILITIES AND EQUITY	Note	Parent company		Consolidated	
		06/30/2026	12/31/2025	06/30/2026	12/31/2025
Financial liabilities		**32,447,006**	**28,278,147**	**32,343,412**	**28,206,193**
Financial liabilities measured at fair value through profit or loss (FVTPL)		**235,515**	**2,245,844**	**235,515**	**2,245,844**
Derivative financial instruments	6.c	235,515	2,245,844	235,515	2,245,844
Financial liabilities measured at amortized cost (AC)		**32,211,491**	**26,032,303**	**32,107,897**	**25,960,349**
Deposits	14.a	18,059,525	15,531,929	17,955,931	15,459,975
Money market	14.b	7,296,854	4,681,536	7,296,854	4,681,536
Funds from acceptance and issue of securities	14.c	4,809,036	4,837,331	4,809,036	4,837,331
Borrowings and onlendings	14.d	1,230,766	197,494	1,230,766	197,494
Subordinated debt	15	806,520	773,274	806,520	773,274
Other financial liabilities		8,790	10,739	8,790	10,739
Other liabilities		**3,286,683**	**2,717,572**	**1,680,218**	**1,826,484**
Provisions	16	9,787	13,126	9,816	13,155
Other liabilities	17	3,276,896	2,704,446	1,670,402	1,813,329
Total liabilities		**35,733,689**	**30,995,719**	**34,023,630**	**30,032,677**
Shareholders' equity	**18**	**1,802,639**	**1,405,592**	**1,802,359**	**1,407,630**
Capital		1,259,627	1,000,910	1,259,627	1,000,910
Local		1,130,760	872,043	1,130,760	872,043
Foreign		128,867	128,867	128,867	128,867
Other comprehensive income (loss)		(1,671)	(1,698)	(1,671)	(1,698)
Capital reserves		26,435	17,902	26,435	17,902
Profit reserves		585,857	396,548	584,887	396,548
(-) Treasury shares		(67,609)	(8,070)	(67,609)	(8,070)
Non-controlling Interests		-	-	690	2,038
Total equity	**18**	**1,802,639**	**1,405,592**	**1,802,359**	**1,407,630**
Total liabilities and shareholders' equity		**37,536,328**	**32,401,311**	**35,825,989**	**31,440,307**

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

BANCO PINE S.A. AND SUBSIDIARIES
STATEMENT OF INCOME
(All amounts in thousands of reais, except earnings per share)

(A free translation of the original in Portuguese)

	Note	Parent company		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Income from financial operations		**2,993,673**	**2,185,215**	**3,206,317**	**2,258,233**
Loan operations	19.a	1,993,830	1,041,773	2,225,326	1,150,333
Transactions with marketable securities	6.b	610,221	1,414,131	591,369	1,378,589
Derivative financial instruments and foreign exchange	6.c	389,622	(270,689)	389,622	(270,689)
Expenses from financial operations		**(2,318,708)**	**(1,784,332)**	**(2,450,310)**	**(1,847,412)**
Money market	19.b	(1,931,737)	(1,707,112)	(2,063,588)	(1,769,997)
Borrowings and onlendings	19.c	(12,025)	21,389	(12,025)	21,389
Allowance for expected losses associated with credit risk		(374,946)	(98,609)	(374,697)	(98,804)
Gross profit from financial operations		**674,965**	**400,883**	**756,007**	**410,821**
Operating income (expenses)		**(208,258)**	**(125,745)**	**(252,808)**	**(117,273)**
Revenue from services rendered	19.d	14,441	14,736	64,145	54,570
Income from bank charges		236	75	236	75
Personnel expenses	19.e	(87,062)	(67,434)	(100,217)	(70,266)
Other administrative expenses	19.f	(157,337)	(84,058)	(187,015)	(90,344)
Tax expenses	19.g	(33,734)	(13,473)	(53,297)	(19,133)
Equity in the results of investees	11.a	27,611	22,869	(594)	7,336
Other operating income	19.h	46,274	7,404	46,997	8,240
Other operating expenses	19.i	(18,687)	(5,864)	(23,063)	(7,751)
Operating income		**466,707**	**275,138**	**503,199**	**293,548**
Non-operating income	**19.j**	**5,352**	**2,765**	**(6,891)**	**(9,352)**
Profit before taxes on income and profit sharing		**472,059**	**277,903**	**496,308**	**284,196**
Income tax and social contribution	**20**	**(107,674)**	**(71,310)**	**(125,971)**	**(77,603)**
Profit sharing for the semester	**23**	**(48,817)**	**(50,121)**	**(53,778)**	**(50,121)**
Profit for the semester		**315,568**	**156,472**	**316,559**	**156,472**
Net profit for the period attributable to controlling shareholders		315,568	156,472	315,568	156,472
Net profit for the period attributable to non-controlling shareholders		-	-	991	-
Basic and diluted earnings per share based on the weighted average number of shares					
Earnings per common share		1.2142	0.6910	-	-

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

BANCO PINE S.A. AND SUBSIDIARIES
STATEMENT OF COMPREHENSIVE INCOME
(All amounts in thousands of reais)

(A free translation of the original in Portuguese)

	Note	Parent company		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Profit for the semester		**315,568**	**156,472**	**316,559**	**156,472**
Other comprehensive adjustments	**18.g**	**27**	**1,888**	**27**	**1,888**
Financial assets measured at fair value through profit or loss (FVTPL)		66	3,515	66	3,515
Income tax and social contribution		(39)	(1,627)	(39)	(1,627)
Comprehensive income for the semester		**315,595**	**158,360**	**316,586**	**158,360**
Net profit for the period attributable to controlling shareholders		315,595	158,360	315,595	158,360
Net profit for the period attributable to non-controlling shareholders		-	-	991	-

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

BANCO PINE S.A. AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
(All amounts in thousands of reais)

(A free translation of the original in Portuguese)

		Parent company								
			Revenue reserves							
	Note	Realized capital	Capital reserves	Legal	Statutory	Carrying value adjustments	Treasury shares	Accumulated profits (deficit)	Non-controlling Interests	Total
At December 31, 2024		**952,678**	**5,117**	**23,686**	**269,742**	**(3,610)**	**(20,406)**	**-**	**-**	**1,227,207**
Effects of the initial adoption of CMN Resolution No. 4,966/21	2.c	-	-	-	-	-	-	(171,404)	-	(171,404)
At January 1, 2025		**952,678**	**5,117**	**23,686**	**269,742**	**(3,610)**	**(20,406)**	**(171,404)**	**-**	**1,055,803**
Capital increase	18.a	223	-	-	-	-	-	-	-	223
Cancellation of treasury shares	18.f	-	-	-	(15,104)	-	15,104	-	-	-
Sale/(Acquisition) of treasury shares	18.f	-	-	-	-	-	(26,744)	-	-	(26,744)
Marked to market of financial assets measured at fair value through profit or loss (FVTPL)	18.g	-	-	-	-	1,888	-	-	-	1,888
Share-based payment	18.b	-	(2,956)	-	-	-	23,773	-	-	20,817
Profit for the semester	-	-	-	-	-	-	-	156,472	-	156,472
Appropriations:										
Interest on own capital	18.d	-	-	-	-	-	-	(43,450)	-	(43,450)
At June 30, 2026		**952,901**	**2,161**	**23,686**	**254,638**	**(1,722)**	**(8,273)**	**(58,382)**	**-**	**1,165,009**
At December 31, 2025		**1,000,910**	**17,902**	**45,866**	**350,682**	**(1,698)**	**(8,070)**	**-**	**-**	**1,405,592**
Capital increase	18.a	258,717	-	-	-	-	-	-	-	258,717
Sale/(Acquisition) of treasury shares	18.f	-	-	-	-	-	(67,644)	-	-	(67,644)
Marked to market of financial assets measured at fair value through profit or loss (FVTPL)	18.g	-	-	-	-	27	-	-	-	27
Share-based payment	18.b	-	8,533	-	-	-	8,105	-	-	16,638
Profit for the semester		-	-	-	-	-	-	315,568	-	315,568
Appropriations:										
Legal reserve	17.c	-	-	15,778	-	-	-	(15,778)	-	-
Interest on own capital	18.d	-	-	-	-	-	-	(126,259)	-	(126,259)
Statutory reserve	17.c	-	-	-	173,531	-	-	(173,531)	-	-
At June 30, 2026		**1,259,627**	**26,435**	**61,644**	**524,213**	**(1,671)**	**(67,609)**	**-**	**-**	**1,802,639**

		Consolidated								
			Revenue reserves							
	Note	Realized capital	Capital reserves	Legal	Statutory	Carrying value adjustments	Treasury shares	Accumulated profits (deficit)	Non-controlling Interests	Total
At December 31, 2024		**952,678**	**5,117**	**23,686**	**269,742**	**(3,610)**	**(20,406)**	**-**	**-**	**1,227,207**
Effects of the initial adoption of CMN Resolution No. 4,966/21	2.c	-	-	-	-	-	-	(171,404)	-	(171,404)
At January 1, 2025		**952,678**	**5,117**	**23,686**	**269,742**	**(3,610)**	**(20,406)**	**(171,404)**	**-**	**1,055,803**
Capital increase	18.a	223	-	-	-	-	-	-	-	223
Cancellation of treasury shares	18.f	-	-	-	(15,104)	-	15,104	-	-	-
Sale/(Acquisition) of treasury shares	18.f	-	-	-	-	-	(26,744)	-	-	(26,744)
Marked to market of financial assets measured at fair value through profit or loss (FVTPL)	18.g	-	-	-	-	1,888	-	-	-	1,888
Share-based payment	18.b	-	(2,956)	-	-	-	23,773	-	-	20,817
Profit for the semester		-	-	-	-	-	-	156,472	-	156,472
Appropriations:										
Interest on own capital	18.d	-	-	-	-	-	-	(43,450)	-	(43,450)
At June 30, 2026		**952,901**	**2,161**	**23,686**	**254,638**	**(1,722)**	**(8,273)**	**(58,382)**	**-**	**1,165,009**
At December 31, 2025		**1,000,910**	**17,902**	**45,866**	**350,682**	**(1,698)**	**(8,070)**	**-**	**2,038**	**1,407,630**
Capital increase	18.a	258,717	-	-	-	-	-	-	-	258,717
Sale/(Acquisition) of treasury shares	18.f	-	-	-	-	-	(67,644)	-	-	(67,644)
Marked to market of financial assets measured at fair value through profit or loss (FVTPL)	18.g	-	-	-	-	27	-	-	-	27
Share-based payment	18.b	-	8,533	-	-	-	8,105	-	-	16,638
Increase/(decrease) in non-controlling interests		-	-	-	-	-	-	-	(1,809)	(1,809)
Profit for the semester		-	-	-	-	-	-	315,568	991	316,559
Appropriations:										
Legal reserve	18.c	-	-	15,778	-	-	-	(15,778)	-	-
Interest on own capital	18.d	-	-	-	-	-	-	(126,259)	-	(126,259)
Dividends	-	-	-	-	-	-	-	(970)	(530)	(1,500)
Statutory reserve	18.c	-	-	-	172,561	-	-	(172,561)	-	-
At June 30, 2026		**1,259,627**	**26,435**	**61,644**	**523,243**	**(1,671)**	**(67,609)**	**-**	**690**	**1,802,359**

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

BANCO PINE S.A. AND SUBSIDIARIES
STATEMENTS OF CASH FLOWS (INDIRECT METHOD)
(All amounts in thousands of reais)

(A free translation of the original in Portuguese)

	Note	Parent company		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Operating activities					
Adjusted profit		**931,689**	**279,085**	**959,755**	**293,111**
Profit for the semester		315,568	156,472	316,559	156,472
Effects of changes in foreign exchange rates on cash and cash equivalents		204,740	(29,272)	204,740	(29,272)
Allowance for expected losses associated with credit risk		374,946	98,609	374,697	98,804
Deferred income tax and social contribution		61,503	65,929	60,622	64,227
Depreciation and amortization	19.f	7,303	7,452	7,303	7,452
Provision for contingencies	16.c	(3,339)	111	(3,339)	111
Equity in the results of investees	11.a	(27,611)	(22,869)	594	(7,336)
Share-based payment		(1,421)	1,953	(1,421)	1,953
Goodwill amortization		-	700	-	700
Changes in assets and liabilities		**(802,988)**	**(1,647,080)**	**(689,819)**	**(1,656,519)**
(Increase) decrease in short-term interbank investments		297,943	83,873	297,943	83,873
(Increase) decrease in marketable securities		(2,349,466)	(3,713,965)	828,173	(2,826,304)
(Increase) decrease in derivative financial instruments		(962,885)	2,026,715	(962,885)	2,026,715
(Increase) decrease in loan operations		(4,195,680)	(3,343,964)	(6,501,408)	(3,344,016)
(Increase) decrease in other financial assets		(207,674)	1,755,412	(196,730)	1,722,198
(Increase) decrease in tax assets		27,902	19,847	27,902	19,618
(Increase) decrease in other assets		(143,950)	(677,400)	(163,706)	(635,746)
Increase (decrease) in deposits		2,527,596	477,196	2,495,956	455,793
Increase (decrease) in open market fundraising		2,615,318	(1,490,346)	2,615,318	(1,490,346)
Increase (decrease) in funds from acceptance and issue of securities		(28,295)	1,755,621	(28,295)	1,755,621
Increase (decrease) in borrowings and onlendings		1,033,272	130,288	1,033,272	130,288
Increase (decrease) in subordinated debt		53,246	123,056	53,246	123,056
Increase (decrease) in other financial liabilities		(1,949)	(46,191)	(1,949)	(46,191)
Increase (decrease) in other liabilities		531,634	1,252,778	(186,656)	368,922
Net cash (used in) provided by operating activities		**128,701**	**(1,367,995)**	**269,936**	**(1,363,408)**
INVESTING ACTIVITIES					
Purchase (disposal) of property and equipment in use	13	(1,751)	(1,760)	(1,751)	(1,760)
Disposal (purchase) of intangible assets		536	(5,730)	536	(5,730)
Capital (increase) decrease in subsidiaries	11	(7,266)	(3,100)	-	-
Disposal (acquisition) of other investments		(4)	-	(4)	-
Net cash (used in) provided by investing activities		**(8,485)**	**(10,590)**	**(1,219)**	**(7,490)**
Financing activities					
Capital increase	18.a	258,717	223	258,717	223
Acquisition of treasury shares	18.f	(67,644)	(26,744)	(67,644)	(26,744)
Interest on own capital	18.d	(67,384)	(34,468)	(67,384)	(34,468)
Increase (decrease) in subordinated debts	15	(20,000)	(56,520)	(20,000)	(56,520)
Net cash (used in) provided by financing activities		**103,689**	**(117,509)**	**103,689**	**(117,509)**
Increase (decrease) in cash and cash equivalents		**223,905**	**(1,496,094)**	**372,406**	**(1,488,407)**
Cash and cash equivalents at the beginning of the semester	4	605,974	2,327,840	657,173	2,328,331
Effects of changes in foreign exchange rates on cash and cash equivalents		(204,740)	29,272	(204,740)	29,272
Cash and cash equivalents at the end of the semester	4	625,139	861,018	824,839	869,196

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

BANCO PINE S.A. AND SUBSIDIARIES
STATEMENT OF VALUE ADDED
(All amounts in thousands of reais)

(A free translation of the original in Portuguese)

	Note	Parent company		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Revenue		**2,687,742**	**2,229,850**	**2,957,904**	**2,394,568**
Income from financial operations		2,993,673	2,296,772	3,206,317	2,369,790
Revenue from services rendered	19.d	14,441	14,736	64,145	54,570
Income from bank charges		236	75	236	75
Allowance for expected losses associated with credit risk		(374,946)	(98,609)	(374,697)	(98,804)
Other		54,338	16,876	61,903	68,937
Expenses from financial operations		**(1,943,762)**	**(1,762,098)**	**(2,075,613)**	**(1,824,983)**
Inputs acquired from third parties	**19.f**	**(163,662)**	**(118,623)**	**(216,767)**	**(190,138)**
Materials, electric energy and other		(618)	(534)	(618)	(534)
Outsourced services		(107,915)	(91,913)	(129,881)	(97,160)
Other		(55,129)	(26,176)	(86,268)	(92,444)
Gross value added (used)		**580,318**	**349,129**	**665,524**	**379,447**
Depreciation and amortization	**19.f**	**(7,303)**	**(7,452)**	**(7,303)**	**(7,452)**
Net value added (used) produced by the entity		**573,015**	**341,677**	**658,221**	**371,995**
Value added received through transfer		**27,611**	**22,869**	**(594)**	**7,336**
Equity in the results of investees	11.a	27,611	22,869	(594)	7,336
Total undistributed value added (used)		**600,626**	**364,546**	**657,627**	**379,331**
Distribution of value added (used)		**600,626**	**364,546**	**657,627**	**379,331**
Employee compensation		135,879	117,555	153,995	120,387
Salaries	19.e	54,346	43,106	62,746	45,055
Benefits and training	19.e	13,347	9,294	15,397	9,363
Payroll charges	19.e	15,567	11,936	26,274	12,691
FGTS		3,802	3,098	(4,200)	3,157
Profit sharing		48,817	50,121	53,778	50,121
Government remuneration		141,408	84,783	179,268	96,736
Federal	19.g	31,562	11,769	43,506	15,760
Municipal	19.g	2,172	1,704	9,791	3,373
Income tax and social contribution	20	107,674	71,310	125,971	77,603
Remuneration on third party capital		7,771	5,736	7,805	5,736
Leased assets	19.f	7,771	5,736	7,805	5,736
Remuneration on own capital		315,568	156,472	316,559	156,472
Interest on own capital		126,259	43,450	126,259	43,450
Retained profit		189,309	113,022	190,300	113,022

The accompanying notes are an integral part of these Parent Company and Consolidated Financial Statements.

1. OPERATIONS

Banco Pine S.A. ("Pine") is a publicly-held company with its head office located at Avenida Presidente Juscelino Kubitschek, 1.830 - Itaim Bibi, São Paulo – SP, and it is authorized to operate commercial, investment, credit, financing, foreign exchange portfolios and leasing.

Pine's operations are carried out in the context of a group of institutions that act jointly, and some transactions involve the co-participation or intermediation of subsidiaries that are members of the Pine Conglomerate. The benefits from these intercompany services and the costs of the operational and administrative structures are absorbed, either jointly or individually, by these institutions as practicable and reasonable as possible in the circumstances.

2. PRESENTATION OF THE PARENT COMPANY AND CONSOLIDATED FINANCIAL STATEMENTS

Pine's Parent Company Financial Statements, which include its Grand Cayman Branch and the Consolidated Financial Statementsof Pine and Subsidiaries, are presented in Brazilian reais (R$), which is the functional currency of Pine, including its branch abroad and, unless otherwise stated, the amounts are expressed in thousands of reais and were rounded up or down to the closest thousand.

The Board of Directors authorized the issue of the Parent Company and Consolidated Financial Statements of June 30, 2026 at the meeting held on August 10, 2026, and ratified such approval on August 28, 2026.

a) Participation in subsidiaries

The Consolidated Financial Statements include the operations of Pine, including its foreign branch, its direct and indirect subsidiaries, and the special purpose entities presented below:

	Activity	Total interest % in capital on	
		06/30/2026	12/31/2025
Dependências no exterior			
Agência Grand Cayman	Foreign branch	100.0000	100.0000
Subsidiárias			
Pine Capital Ltda.	Equity Investment Management	100.0000	100.0000
Pine Investimentos Distribuidora de Títulos e Valores Mobiliários Ltda.	Securities dealer	100.0000	100.0000
Pine Assessoria e Consultoria Ltda.	Consulting	99.9800	99.9800
P3 Desenvolvimento Imobiliário SPE Ltda.	SPE	100.0000	100.0000
Pine Corretora de Seguros Ltda.	Brokerage	99.9800	99.9800
Pine Campo Grande Empreendimento Imobiliário [1]	SPE	100.0000	100.0000
Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.) [1]	SPE	100.0000	100.0000
ECO Comercializadora de Ativos Ambientais Ltda.	Commercialization of environmental assets	100.0000	100.0000
Pine Holding Ltda. (Formerly known as Pine Holding S.A.)	Holding of non-financial institutions	100.0000	99.0000
Santana de Parnaíba Ativos Imobiliários Ltda. (Formerly known as Pine 1 Desenvolvimento Participações Ltda.) [1] [2]	Equity Interest	100.0000	100.0000
Newco JV Gestão Empresarial Ltda [3]	Assessoria	100.0000	-

(1) Refers to investments held for sale as described in Note 3.p.

(2) Under a Private Instrument of Incorporation dated September 19, 2025, the incorporation of Pine 1 Desenvolvimento Participações Ltda. was approved, as well as the subscription of 1,000 quotas, totaling R$1.

(3) Pursuant to the Private Instrument of Incorporation dated May 21, 2026, the incorporation of Newco JV Gestão Empresarial Ltda. was approved, as well as the subscription of 100 equity quotas, totaling R$100.

	06/30/2026									
	Pine Capital Ltda.	Pine Investimentos Distribuidora de Títulos e Valores Mobiliários Ltda.	Pine Assessoria e Consultoria Ltda.	P3 Desenvolvimento Imobiliário SPE Ltda.	Pine Campo Grande Empreendimento Imobiliário	Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.)	ECO Comercializadora de Ativos Ambientais Ltda.	Pine Holding Ltda. (Formerly known as Pine Holding S.A.)	Santana de Parnaíba Ativos Imobiliários Ltda. (Formerly known as Pine 1 Desenvolvimento Participações Ltda.)	Newco JV Gestão Empresarial Ltda
ASSETS										
Available funds	2	-	16,731	1,914	-	2	-	1,016	-	1
Financial assets	2,810	4,580	82,935	206,729	1,647	15,332	11	60,863	-	-
(-) Allowance for expected losses associated with credit risk	-	-	-	(268)	-	-	-	-	-	-
Investments in subsidiaries and associates	567	-	-	-	-	12,479	-	26,411	-	-
Properties held for sale and other assets	222	4,870	7,433	399,771	52,692	66,536	-	20,295	43,523	-
Total assets	**3,601**	**9,450**	**107,099**	**608,146**	**54,339**	**94,349**	**11**	**108,585**	**43,523**	**1**
LIABILITIES										
Other liabilities	473	876	69,173	13,817	1,024	339	-	9,573	-	-
Total liabilities	**473**	**876**	**69,173**	**13,817**	**1,024**	**339**	**-**	**9,573**	**-**	**-**
Equity	**3,128**	**8,574**	**37,926**	**594,329**	**53,315**	**94,010**	**11**	**99,012**	**43,523**	**1**
Capital	310	6,132	500	588,596	53,200	95,364	10	68,685	43,524	1
Capital reserves	-	-	4,824	-	-	-	-	10,582	-	-
Profit reserves	3,834	2,271	5,037	18,327	403	324	-	4,169	-	-
Accumulated profit (loss)	(1,016)	171	27,565	(12,594)	(288)	(1,678)	1	15,576	(1)	-
Total equity	**3,128**	**8,574**	**37,926**	**594,329**	**53,315**	**94,010**	**11**	**99,012**	**43,523**	**1**
Total liabilities and equity	**3,601**	**9,450**	**107,099**	**608,146**	**54,339**	**94,349**	**11**	**108,585**	**43,523**	**1**

The partnership changes are described in Explanatory Note 11 - Investments.

b) Accounting standards that will become effective in future periods:

CMN Resolution No. 5,185/24, issued by the Sustainability Pronouncements Committee (CBPS), establishes the disclosure, as an integral part of the financial statements, of the Sustainability-related Financial Information Report – CBPS 01 and CBPS 02. The disclosure will be mandatory starting in 2027, with respect to the year ending December 31, 2026. Banco Pine is assessing the impacts of compliance with this standard.

CMN Resolutions No. 5,100/2023 and 5,146/2024 – Amend provisions of CMN Resolution No. 4,966/2021, establishing new criteria for renegotiated contracts and setting the effective date for the requirements applicable to hedge accounting as January 1, 2027.

On January 16, 2025, Complementary Law No. 214 was enacted, regulating the consumption tax reform and introducing IBS, CBS and IS, which will gradually replace PIS, COFINS, IPI and ISS. The transition period began on January 1, 2026, characterized as a testing phase, with the requirement to comply with ancillary obligations, without the effective payment of IBS and CBS in fiscal year 2026. The Bank monitors regulatory developments and assesses the operational, tax and technological impacts arising from the implementation of the new system, whose transition will extend until 2033.

c) Regulations that became effective:

Financial Instruments

As of January 1, 2025, the following regulations came into force: CMN Resolution No. 4,966/21, BCB Resolution No. 352/23, together with the corresponding complementary rules applicable to the Bank.

In November 2021, the National Monetary Council (CMN) published CMN Resolution No. 4,966/21, which introduces new accounting guidelines for financial instruments. The new resolution replaces Bacen resolutions and circulars that directed the classification and measurement of financial instruments (circulars No. 3,068/01 and No. 3,082/03) and the provision for doubtful accounts (CMN Resolution No. 2,682/99), which established the measurement basis for the provision for expected losses associated with the credit risk of financial institutions since 1999.

CMN Resolution No. 4,966/21 establishes that financial institutions must evaluate their financial instruments and classify and measure them in accordance with the business models established for each financial asset and liability. Among other aspects, the resolution requires that institutions measure their provision for expected losses associated with credit risk based on the concept of expected loss, without the need to wait for eventual default, making the provision more accurate in relation to future losses that the institution may verify in subsequent periods.

CMN Resolutions No. 5,100/23 and BCB Resolution No. 352/23 were issued, being complementary to CMN Resolution No. 4,966/21, and provide additional guidelines, mainly in relation to the treatment of the following matters:

- Application of the methodology for determining the effective interest rate of financial instruments;
- Establishment of a provision for losses associated with credit risk;
- Measurement of financial instruments;
- Disclosure of information related to financial instruments in explanatory notes to be observed by financial institutions;
- Recognition of immaterial components in the effective interest rate; and
- Allocation of revenue using the effective interest rate method.

Renegotiation and Restructuring

The requirements establish that in order to determine the carrying value of the balances of financial asset restructuring operations, the same must be revalued to represent the present value of the restructured contractual cash flows, discounted by the effective interest rate originally contracted. In the case of renegotiation of financial instruments not characterized as restructuring, the institution must revaluate the instrument so that it represents the present value of the cash flows discounted by the effective interest rate, in accordance with the renegotiated contractual conditions.

The use of the renegotiated effective interest rate to determine the present value of the restructured contractual cash flows is permitted until December 31, 2026. Banco Pine chose to adhere to this option and presents the restructured balances based on the present value of the cash flows discounted by the effective interest rate, in accordance with the renegotiated conditions.

Chart of Accounts (Cosif)

BCB Resolutions No. 426/23, 433/23, 390/24 and 537/24 to 543/24, effective January 1, 2025, provide for the structure of the Cosif account list to be observed by financial institutions and other institutions authorized to operate by Bacen.

Income Tax and Social Contribution

On November 16, 2022, Law No. 14,467 was published, effective January 1, 2025, which “provides for 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”, except for consortium administrators and payment institutions.

Transition

In accordance with Article 94 of BCB Resolution No. 352/23, the principles established in this resolution were applied prospectively to the individual and consolidated financial statements as of January 1, 2025. Therefore, the balances for the periods ended in 2024 were not adjusted and do not require republication, so that the effects of the initial adoption, when applicable, were recorded in equity in the retained earnings account as of January 1, 2025.

The impacts of the initial adoption of CMN Resolution No. 4,966/21 led to an increase in the provision for expected losses associated with credit risk, recorded as a counterpart to retained earnings in shareholders' equity in the amount of R$171,404, net of taxes.

Lease

CMN Resolution No. 4,975/21 – Effective January 1, 2025, it establishes the accounting criteria applicable to leasing transactions carried out by financial institutions and other institutions authorized to operate by BACEN, and these institutions must comply with the Technical Pronouncement of the Accounting Pronouncements Committee - (CPC 06 – R2) – Leases, in the recognition, measurement, presentation and disclosure of leasing transactions, in accordance with specific regulations. According to § 5 of said Resolution, Banco Pine will prospectively adopt the application of the standard for contracts to be executed as of January 1, 2025.

3. SIGNIFICANT ACCOUNTING PRACTICES

Pine’s Parent Company and Consolidated Financial Statements have been prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (Bacen), as established by Brazilian Corporate Law, and with the rules and instructions of the National Monetary Council (CMN) and the Brazilian Securities Commission (CVM), where applicable, and they evidence all information that is relevant to the Financial Statements, and only this information, which is consistent with the information used by management in its activities.

In compliance with the process of convergence with the international financial reporting standards, some standards and their interpretations were issued by the Brazilian Accounting Pronouncements Committee (CPC), which will be applicable to financial institutions only when they are approved by Bacen. The accounting pronouncements that have already been approved are:

CMN Resolution No. 4,924/21 – CPC 00 (R2) - Basic Conceptual Pronouncement
CMN Resolution No. 4,924/21 – CPC 01 (R1) - Impairment of Assets
CMN Resolution No. 4,524/16 – CPC 02 (R2) - The Effects of Changes in Foreign Exchange Rates and Translation of Financial Statements
CMN Resolution No. 4,818/20 – CPC 03 (R2) - Statement of Cash Flows
CMN Resolution No. 4,534/16 – CPC 04 (R1) - Intangible Assets
CMN Resolution No. 4,818/20 – CPC 05 (R1) – Related Party Disclosures
CMN Resolution No. 3,989/11 – CPC 10 (R1) - Share-Based Payment
CMN Resolution No. 4,924/21 – CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors
CMN Resolution No. 4,818/20 – CPC 24 - Subsequent Events
CMN Resolution No. 3,823/09 – CPC 25 - Provisions, Contingent Liabilities and Contingent Assets
CMN Resolution No. 4,535/16 – CPC 27 - Property, Plant and Equipment CMN Resolution No. 4,747/19 – CPC 31 - Non-current Assets Held for Sale
CMN Resolution No. 4,747/19 – CPC 31 - Non-financial assets held for sale
CMN Resolution No. 4,877/20 – CPC 33 (R1) - Employee Benefits
CMN Resolution No. 4,818/20 – CPC 41 - Earnings per Share
CMN Resolution No. 4,924/21 – CPC 46 - Fair Value Measurement
CMN Resolution No. 4,924/21 – CPC 47 - Revenue from Contracts with Customers

In the period ended June 30, 2026, no new Resolutions were identified, with relevant impacts.

a) Consolidation

In the Consolidated Financial Statements, balances and results from transactions between Banco Pine and its subsidiaries, assignments with recourse and securitizations backed by retail credit operations and special purpose entities were eliminated. The portions of net income and equity attributable to non-controlling interests were also separately presented.

b) Determination of results

Income and expenses are recognized on an accrual basis, which establishes that they should be included in the determination of the results for the periods in which they occur, always simultaneously when they correlate, regardless of their receipt or payment.

Finance income and costs are allocated on a pro rata temporis basis based substantially on the compound interest method.

Transactions with floating rates or indexed to foreign currencies are adjusted through the balance sheet date.

c) Cash and cash equivalents

Cash and cash equivalents comprise available funds in local and foreign currencies, short-term interbank investments and time deposits with maturities on the original investment date of up to 90 days that present an immaterial risk of change in fair value. They are used by Pine to manage its short-term commitments.

d) Short-term interbank investments

Short-term interbank investments are presented at cost plus related earnings accrued through the balance sheet date.

e) Financial Instruments

A financial instrument is any contract that gives rise to a financial asset for the entity and a financial liability or equity instrument for another entity. The classification and measurement of Banco Pine's financial instruments are carried out in accordance with CMN Resolution No. 4,966/2021 and BCB No. 352/23, and financial assets are classified based on the institution's business model for managing financial assets and the contractual characteristics of the cash flows of these assets in the following categories:

I - in the amortized cost category, financial assets that cumulatively meet the following conditions:

a) the asset is managed within a business model whose objective is to maintain financial assets in order to receive the respective contractual cash flows; and

b) the contractually foreseen future cash flows consist solely of payments of principal and interest on the principal amount, on specified dates;

II - in the fair value category in other comprehensive income, financial assets that cumulatively meet the following conditions:

a) the financial asset is managed within a business model whose objective is to generate returns both through the receipt of contractual cash flows and through the sale of the financial asset with substantial transfer of risks and benefits; and

b) the contractually foreseen future cash flows consist solely of payments of principal and interest on the principal amount, on specified dates; and

III - in the fair value through profit or loss category, other financial assets.

Loan transactions and other transactions with credit granting characteristics must be classified in the amortized cost category, except for the following, which must be classified in the fair value through profit or loss category:

a) a portion of the retail segment portfolio for which Management has defined, under its business model, the objective of selling these financial assets prior to contractual maturity. This portion of the retail segment portfolio was determined based on the historical pattern of assignments of retail credit operations.

Financial Liabilities

As provided for in Article 9 of CMN Resolution No. 4,966/2021, the Company must classify financial liabilities in the amortized cost category, except in cases where the financial liability is classified as "fair value through profit or loss" or designated as such, as follows:

• Derivatives that are liabilities, which must be classified in the fair value through profit or loss category;

• Financial liabilities generated in transactions involving the lending or leasing of financial assets, which must be classified in the fair value through profit or loss category;

• Liabilities resulting from the transfer of FVTPL assets not qualified for write-off;

• Financial guarantee: the greater of the provision for expected losses associated with credit risk and the fair value at initial recognition less the accumulated amount of revenue recognized in accordance with specific regulations;

• Hybrid contracts.

(iv) Effective Interest Rate (“EIR”)

This 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.

At Banco Pine, the effective interest rate is calculated considering origination fees and directly attributable transaction costs related to financial instruments. These amounts are included in the calculation of the rate and recognized in profit or loss on an accrual basis over the term of the respective instruments, using the effective interest method.

Financial assets and liabilities classified and measured at amortized cost, related to operations initiated as of January 2025, were recognized using the effective interest rate method. Credit operations originated up to December 31, 2024, continued to be recognized at the contractual rate, for the term of the respective contracts.

Fair Value Hierarchy

Financial instruments that are measured at fair value after initial recognition should be grouped into levels 1 to 3 based on the observable degree of fair value.

- Level 1 - fair value measurements obtained from quoted prices (unadjusted) in active markets for similar assets or liabilities. This includes highly liquid securities with observable prices in an active market, classified as Level 1. At this level, investments in fund shares with quotations available from the Brazilian Securities Commission and other securities traded in active markets are classified. Derivatives traded on stock exchanges are also classified as Level 1 in the hierarchy.

- Level 2 - measurements obtained through other variables besides quoted prices included in Level 1, which are observable for the asset or liability either directly (i.e., as prices) or indirectly (i.e., derived from prices). When price quotations cannot be observed, Management uses its own internal models to make its best estimate of the price that would be set by the market. These models use data based on observable market parameters as an important reference. Various techniques are employed to make these estimates, including extrapolation of observable market data. The best evidence of the fair value of a financial instrument at initial recognition is the transaction price, unless the fair value of the instrument can be obtained from other market transactions involving the same instrument or similar instruments, or can be measured using a valuation technique in which the variables used include only observable market data, especially interest rates. These securities are classified as Level 2 in the fair value hierarchy and mainly consist of Private Securities (notably debentures) in a less liquid market than those classified as Level 1, and Brazilian Government Securities (primarily LFT, NTN-B, and NTN-F). For over-the-counter derivatives, in the valuation of financial instruments (primarily swaps and options), observable market data such as exchange rates, interest rates, volatility, correlation between indices, and market liquidity are normally used.

- Level 3 - Measurements are obtained through valuation techniques that include variables for the asset or liability, but are not based on observable market data (unobservable data). When there is information not based on observable market data, Pine uses internally developed models based on curves generated according to its own model. Certain financial assets of privately held companies under legal proceedings are classified as financial assets measured through other comprehensive income (FVOCI), and credit transactions are classified as financial assets measured at fair value through profit or loss (FVTPL). No derivatives are classified as Level 3.

The following table shows a summary of the fair values of financial assets and liabilities for the periods ended June 30, 2026 and December 31, 2025, classified based on the various measurement methods adopted by Pine to determine their fair value:

Category	Type of Asset/Liability	Valuation techniques	Main inputs
Linear derivatives	Coupon form	BMF closing prices	Long-term FX Coupon Rate
	Inflation Swap	Discounted cash flow	IGPM Exchange Coupon Rate
	Interest Rate Swap	Discounted cash flow	Pre-fixed long-term exchange rates
Nonlinear derivatives	Equity options	Black&Scholes	Long-term implied volatility
	Inflation Options	Black&Scholes	IPCA long-term implied volatility
	Interest Options	Black&Scholes	IDI Long-Term Implied Volatilities
	Currency Options	Black&Scholes	USD/BRL long-term implied volatility
Cash	Private securities	Discounted cash flow	Discount Rates ("Yields")
	Government bonds	Discounted cash flow	ANBIMA's future DI and PU curve
	Loans and advances to customers (FVTPL)	Discounted cash flow	Discount Rates ("Yields")

	Parent company			
	06/30/2026			
	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss (FVTPL) [1]	832,865	7,628,186	1,555,959	10,017,010
Financial assets at fair value through other comprehensive income (FVOCI)	539	1,272,118	177,400	1,450,057
Financial liabilities held for trading (derivatives)	-	235,515	-	235,515

	Parent company			
	12/31/2025			
	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss (FVTPL) [1]	492,331	7,881,867	1,150,335	9,524,533
Financial assets at fair value through other comprehensive income (FVOCI)	505	1,879,918	182,744	2,063,167
Financial liabilities held for trading (derivatives)	-	2,245,844	-	2,245,844

	Consolidated			
	06/30/2026			
	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss (FVTPL) [1]	947,022	5,880,328	1,555,959	8,383,309
Financial assets at fair value through other comprehensive income (FVOCI)	539	1,272,118	177,400	1,450,057
Financial liabilities held for trading (derivatives)	-	235,515	-	235,515

	Consolidated			
	12/31/2025			
	Level 1	Level 2	Level 3	Total
Financial assets at fair value through profit or loss (FVTPL) [1]	578,626	6,877,326	1,150,335	8,606,287
Financial assets at fair value through other comprehensive income (FVOCI)	505	1,879,918	182,744	2,063,167
Financial liabilities held for trading (derivatives)	-	2,245,844	-	2,245,844

Level 3 Fair Value Movements

	Parent company and Consolidated					
	06/30/2026			12/31/2025		
	Fair value in 12/31/2025	Additions, liquidations, gains/losses and others movements	Fair value in 06/30/2026	Fair value in 01/01/2025	Additions, liquidations, gains/losses and others movements	Fair value in 12/31/2025
Financial assets at fair value through profit or loss (FVTPL) (1)	1,150,335	405,624	1,555,959	1,917,397	(767,062)	1,150,335
Financial assets at fair value through other comprehensive income (FVOCI)	182,744	(5,344)	177,400	90,385	92,359	182,744

(1) As of June 30, 2026, the Bank reassessed its product strategy and, with the objective of better reflecting its business model, reclassified a portion of the balance of Financial Assets measured at Fair Value Through Profit or Loss (FVTPL) to Amortized Cost (AC), thereby enhancing the presentation of financial information. Such reclassification did not have any impact on the results for the period.

f) Fair value of financial instruments

	06/30/2026		12/31/2025	
	Fair value	Carrying amount	Fair value	Carrying amount
Assets				
Short-term interbank investments (i)	501,482	501,482	865,221	865,221
Marketable securities and derivative financial instruments (ii)	4,458,289	4,822,302	5,371,116	5,778,543
Loan operations (iii)	14,885,137	14,840,759	10,735,246	10,054,531
Other receivables (iii)	499,670	499,670	291,996	291,996
Total financial assets	**20,344,578**	**20,664,213**	**17,263,579**	**16,990,291**
Liabilities				
Demand deposits (iv)	112,940	112,940	81,919	81,919
Interbank deposits (iv)	970,852	988,651	527,540	538,430
Time deposits (v)	16,814,746	16,957,934	14,780,548	14,911,580
Money market (ii)	7,296,854	7,296,854	4,681,536	4,681,536
Funds from acceptance and issue of securities (v)	4,629,030	4,809,036	4,756,864	4,837,331
Borrowings and onlendings (v)	1,230,766	1,230,766	197,494	197,494
Subordinated debt (v)	816,742	806,520	1,047,668	773,274
Total financial liabilities	**31,871,930**	**32,202,701**	**26,073,569**	**26,021,564**

The methods and assumptions used to estimate fair value are described below:

i) The fair value of short-term interbank investments substantially approximates their carrying amounts.

ii) The fair value of securities and securities raised in the open market reflects their carrying amount, except for securities classified in the "amortized cost" category.

iii) The loan operations and other credits are measured net of the allowance for expected losses associated with credit risk. The fair value of these operations represents the discounted amount of the future cash flows that are expected to be received. The expected cash flows are discounted at current market rates to determine their fair value.

iv) The estimated fair value of demand and interbank deposits substantially approximates their carrying amounts.

v) The estimated fair value of time deposits and other loans that are not quoted in an active market is based on discounted cash flows using the interest rates for new debts with similar maturities.

g) Renegotiations and Restructurings

According to BCB Resolution No. 352/23, the following are classified as renegotiations and restructurings:

Renegotiation: agreement that implies a change in the originally agreed terms of the instrument or the replacement of the original financial instrument by another, with partial or full settlement or refinancing of the respective original obligation;

Restructuring: renegotiation that implies significant concessions to the counterparty, due to a significant deterioration in its credit quality, which would not be granted if such deterioration had not occurred;

The Bank has mechanisms and controls to monitor changes in the originally agreed terms, by financial asset. An assessment must be performed to determine whether the terms of the new contract are substantially different from the terms of the existing agreement. This assessment considers both the change in cash flows resulting from the renegotiated terms and the change in the risk profile of the instrument.

In the case of restructuring of financial assets, the gross carrying amount of the instrument must be revalued to represent the present value of the restructured contractual cash flows, discounted at the effective interest rate originally contracted. In the case of renegotiation of financial instruments not characterized as restructuring, the institution must revaluate the instrument so that it represents the present value of the cash flows discounted at the effective interest rate, in accordance with the renegotiated contractual conditions.

Pine derecognizes a financial asset, such as a credit transaction granted to a customer, when the terms and conditions of the transaction are restructured to an extent that substantially makes it a new transaction.

The new recognized transaction is classified in Stage 1 for the purposes of measuring its expected losses, unless it is determined to be a transaction originated with credit recovery problems.

The use of the renegotiated effective interest rate to calculate the present value of the restructured contractual cash flows is permitted until December 31, 2026. The Bank has chosen to adhere to this option and presents the restructured balances in accordance with the renegotiated conditions.

h) Derecognition of financial assets

As determined by CMN Resolution No. 4,966/21, a financial asset is written off when the contractual rights to the cash flow of the financial asset expire or when the sale or transfer of this financial asset occurs. Derecognition occurs when there is no longer any expectation of recovery.

The sale or transfer of a financial asset must be classified into the following categories:

- Transactions with substantial transfer of risks and benefits: the transferor transfers substantially all the risks and benefits of ownership of the financial asset that is the subject of the transaction, such as: (i) unconditional sale of the financial asset; (ii) sale of the financial asset together with a repurchase option at the fair value of that asset at the time of repurchase; and (iii) sale of the financial asset together with a call or put option whose exercise is unlikely to occur;

- Transactions with substantial retention of risks and benefits: the transferor retains substantially all the risks and benefits of ownership of the financial asset that is the subject of the transaction, such as: (i) sale of the financial asset together with a commitment to repurchase the same asset at a fixed price or the sale price plus any income; (ii) securities lending agreements; (iii) sale of the financial asset together with a total return swap agreement that transfers the exposure to market risk back to the transferor; (iv) sale of the financial asset together with a call or put option whose exercise is likely to occur; and (v) sale of receivables for which the seller or transferor guarantees in any way to compensate the buyer or transferee for credit losses that may occur, or whose sale has occurred together with the acquisition of subordinated shares of the Credit Rights Investment Fund (FIDC); and

- Transactions without substantial transfer or retention of risks and rewards: transactions in which the transferor does not transfer or retain substantially all the risks and rewards of ownership of the financial asset that is the subject of the transaction should be classified.

- Derecognition of financial liabilities

A financial liability is derecognised when the obligation related to that liability is forgiven, cancelled or expired.

When an existing financial liability is replaced by another from the same counterparty with different terms or the terms of the existing liability are substantially modified, such exchange or modification is treated as derecognition of the original liability and recognition of a new liability. The difference between the carrying amount of the original liability and the amount paid is recognised in profit or loss.

i) Allowance for credit risk losses

(i) Overview of the principles used in the determination of expected credit losses:

As a financial institution authorized to operate by the Central Bank of Brazil, Pine determines the allowance for expected credit losses in accordance with the criteria established by CMN Resolution No. 4,966/21 and applicable complementary regulations, particularly BCB Resolution No. 352/2023.

The allowance is recognized for loans and advances to customers, debt instruments not measured at fair value through profit or loss, credit commitments that cannot be unconditionally and unilaterally cancelled, and financial guarantees provided, hereinafter collectively referred to as financial instruments subject to expected credit losses.

Expected credit losses are measured based on 12-month expected losses for instruments classified in Stage 1 and on lifetime expected losses for instruments classified in Stages 2 and 3.

Measurement is performed on either an individual or collective basis, depending on the nature and significance of the exposures. For collective assessments, financial instruments are grouped into homogeneous risk segments based on common characteristics considered relevant for the proper estimation of expected loss parameters. Individually significant instruments and exposures subject to specialized monitoring are assessed individually.

(ii) Allocation of financial instruments to stages

Stage 1: Financial instruments that, upon initial recognition, are not characterized as credit-impaired financial assets and whose credit risk has not increased significantly since initial recognition. This stage also includes exposures reclassified from Stage 2 that have met the criteria for reversal described in item (v).

Stage 2: Financial instruments whose credit risk has increased significantly since initial recognition but that are not characterized as credit-impaired financial assets. This stage also includes exposures reclassified from Stage 3 that have met the criteria for reversal described in item (v).

Stage 3: Financial instruments characterized as credit-impaired financial assets. Expected credit losses are measured over the lifetime of the exposure, subject to the minimum allowance level required by applicable regulations.

(iii) Significant increase in credit risk

At each reporting date, Pine assesses whether there has been a significant increase in credit risk since the initial recognition of the financial instrument. This assessment is based on a comparison between the credit risk observed at the reporting date and the credit risk existing at the date of initial recognition.

The assessment incorporates both quantitative and qualitative criteria, including changes in the counterparty's risk indicators, significant changes in internal risk ratings, credit restructurings, specialized monitoring, contractual delinquency and other reasonable and supportable information available without undue cost or effort.

In addition, Pine adopts the regulatory presumption of a significant increase in credit risk for exposures more than 30 days past due, subject to the exceptions and assessments established in its internal policies and procedures.

(iv) Credit-impaired financial assets

A financial instrument is characterized as a credit-impaired financial asset when:

i. principal or interest payments are more than 90 days past due; or

ii. there is evidence that the obligation is unlikely to be fully settled in accordance with its original contractual terms.

Indicators that an obligation is unlikely to be fully settled include, among others, a bankruptcy filing, liquidation proceedings or court-approved judicial reorganization of the counterparty, as well as restructurings involving concessions granted to the counterparty due to deterioration in its credit quality.

The characterization of a credit-impaired financial asset may be extended to other exposures of the same counterparty or its economic group, in accordance with applicable regulations and Pine's internal procedures.

(v) Stage reversals

The transfer of financial instruments to a lower-risk stage occurs only when there is objective evidence of a reduction in credit risk and after compliance with the minimum criteria established by applicable regulations and Pine's internal policies. Reclassifications take into account the analysis of the counterparty's behavior, the performance of the exposure and other information available at the assessment date.

(vi) Measurement of expected credit losses

Expected credit loss corresponds to the present value of the expected cash shortfall, defined as the difference between the contractual cash flows due and the cash flows that Pine expects to receive, discounted at the effective interest rate of the exposure.

Expected credit losses are measured using internal models that, where applicable, incorporate estimates of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), taking into account historical data, current information and forward-looking expectations.

For Stage 1 instruments, expected credit losses are measured over the following 12 months. For Stage 2 instruments, expected credit losses are measured over the remaining lifetime of the financial instrument. For Stage 3 instruments, the probability of default is considered to be 100%.

The maximum period considered in measuring expected credit losses corresponds to the period during which Pine remains exposed to the credit risk associated with the financial instrument.

(vii) Undrawn credit commitments

For the undrawn portion of credit limits, Pine estimates the portion of the committed amount expected to be drawn over the life of the commitment. The expected credit loss corresponds to the present value of the cash shortfall resulting from the estimated utilization.

(viii) Debt instruments measured at fair value through other comprehensive income (FVOCI)

Expected credit losses on debt instruments measured at fair value through other comprehensive income do not reduce the carrying amount of these assets, which remain measured at fair value. The allowance is recognized in profit or loss with a corresponding entry in other comprehensive income. Cumulative losses recognized in other comprehensive income are transferred to profit or loss upon derecognition of the asset.

(ix) Financial guarantees provided (endorsements and guarantees)

The expected cash shortfall associated with financial guarantees provided corresponds to the difference between the estimated payments required to honor the guarantee and the amounts expected to be recovered from the guaranteed party.

(x) Forward-looking information

Expected credit loss models incorporate forward-looking information through macroeconomic variables selected based on their ability to explain the credit risk behavior of different portfolios.

The estimates consider economic scenarios consistent with Management's expectations regarding the macroeconomic environment, weighted by their respective probabilities of occurrence.

The assumptions adopted are periodically reviewed and represent the best estimate available at the date of preparation of the financial statements.

(xi) Low credit risk financial instruments

CMN Resolution No. 4,966/21 exempts low credit risk financial instruments from the periodic assessment of significant increase in credit risk. Such instruments remain allocated to Stage 1 for as long as this condition is maintained.

To determine whether an instrument presents low credit risk, Pine uses internal credit ratings or methodologies consistent with internationally accepted definitions, considering all relevant terms and conditions of the instrument. Low credit risk instruments include, among others, Brazilian Federal Government Securities and certain private debt instruments classified as investment grade.

If the low credit risk condition is no longer met, the instrument becomes subject to the regular processes for assessing significant increases in credit risk and, where applicable, for determining whether it is credit-impaired.

(xii) Management overlays

When the models used to measure expected credit losses do not adequately reflect certain risks identified by Management, Pine may recognize additional adjustments to the allowance determined by the statistical models. Such overlays may result, among other factors, from limitations in available historical data, significant changes in portfolio profiles, extraordinary events or conditions not fully captured by the parameters used in the measurement of expected credit losses.

These adjustments are supported by technical analyses, subject to the applicable governance process, periodically reviewed and maintained only while the circumstances that justified their recognition continue to exist.

(xiii) Write-offs and recoveries

Financial assets are written off when there is no reasonable expectation of recovery, in accordance with applicable regulations and Pine's internal policies. The write-off does not extinguish the institution's collection rights, and recovery procedures continue to be pursued.

Amounts subsequently recovered are recognized in profit or loss when effectively received.

The expected credit loss methodology forms part of Pine's credit risk management framework, which is based on internal risk measurement models, continuous monitoring of the credit quality of exposures, and governance processes designed to ensure the proper identification, measurement, monitoring, control and mitigation of credit risk.

j) Derivative financial instruments

According to Resolution 4,966/21, derivative financial instruments, i.e., those whose value varies due to changes in a given interest rate, price of another financial instrument, price of a commodity, exchange rate, stock exchange index, price index, index or credit rating, and which do not require an initial net investment or the initial net investment is small in relation to the value of the contract and whose settlement will occur at a future date.

Derivative financial instruments are classified according to Pine's business model, on the date the transaction begins, taking into account whether their purpose is to protect against risk (hedge) or not. Derivative financial instruments used to protect exposures to risk or to modify the characteristics of financial assets and liabilities and which are: (i) highly correlated with respect to changes in their market value in relation to the market value of the item being hedged, both at the beginning and throughout the life of the contract; and (ii) considered effective in reducing the risk associated with the exposure to be hedged, are classified as hedges according to their nature:

- Market risk hedge - the hedged financial assets and liabilities and the respective related derivative financial instruments are recorded at market value, with the corresponding increases or decreases recognized in the income statement for the period;

- Cash flow hedge - the hedged financial assets and liabilities and the respective related derivative financial instruments are recorded at market value, with the corresponding increases or decreases, less tax effects, recognized in a separate equity account under the heading "Equity valuation adjustments". The ineffective portion of the hedge is recognized directly in the income statement for the period.

Derivative financial instruments that do not meet the accounting hedge criteria established by Bacen, mainly derivatives used to manage overall risk exposure, are recorded at market value, with the increases or decreases recognized directly in the income statement for the period.

k) Non-financial assets held for sale

Other assets refer mainly to non-financial assets held for sale, composed mainly of real estate properties received as payment in kind. Non-financial assets held for sale are usually recorded at fair value less selling costs or the carrying amount, whichever is the lowest, on the date on which they are classified in this category and are not depreciated, periodically evaluating any reduction in its recoverable amount (Note 3.o). When measuring the recoverable value of these assets, Pine considers appraisal reports prepared by external appraisers, as well as internal assessments based on assumptions established by Management.

l) Prepaid expenses

These are controlled by contract and accounted for in the “Prepaid expenses” account. The expenses are allocated to profit or loss for the period based on the corresponding contract term and recorded in the “Other administrative expenses” account.

m) Other current assets and long-term receivables

These are stated at cost including, where applicable, the related accrued earnings and monetary variations, less the corresponding provisions for loss or adjustments to the realizable value.

n) Investments in subsidiaries and associates, Property and equipment in use and Intangible assets

These assets are stated at cost combined with the following aspects:

- Investments in subsidiaries and affiliates are accounted for using the equity method;

- Investments in non-subsidiaries are accounted for using the cost method;

- Property and equipment items correspond to rights in tangible assets that are used to maintain activities, or rights that are exercised for this purpose, including those arising from transactions that transfer the risks, rewards and control of the assets to the entity. Depreciation of property and equipment is calculated and recorded using the straight-line method at rates that take into consideration the economic useful lives of the assets;

- Intangible assets correspond to the rights acquired in non-physical assets that are used to maintain the entity or rights that are exercised for this purpose. Intangible assets with defined useful lives are generally amortized using the straight-line method over the estimated period of the economic benefit.

o) Impairment of non-financial assets

An impairment loss is recognized if the carrying amount of an asset or its cash generating unit exceeds its recoverable amount. A cash generating unit is the smallest identifiable group of assets that generate cash flows that are largely independent from other assets or groups of assets. Impairment losses are recognized in profit or loss for the period. The amounts of non-financial assets, except for deferred tax assets, are tested at least annually to determine whether there is any evidence of an impairment loss.

p) Investments Held for Sale

The equity interests held by the Bank in Pine Campo Grande Empreendimento Imobiliário SPE Ltda., Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.) and Santana de Parnaíba Ativos Imobiliários Ltda. (Formerly known as Pine 1 Desenvolvimento Participações Ltda.) are presented as investments held for sale, considering the business model determined by the Bank’s management regarding these companies, as approved by the Board of Directors. The sale transaction is expected to be completed until March 2028. The assets and liabilities of these companies are presented in Note 2. These investments held for sale are recorded at the lower of their fair value and their carrying amount at the time of this classification.

q) Purchase and sale commitments

The purchase (sale) of financial assets based on a resale (repurchase) agreement at a fixed price is recognized in the balance sheet as financing granted (received) based on the nature of the debtor (creditor), within the "Short-term interbank investments" and "Money market” accounts.

r) Other current and long-term liabilities

These are stated at known or estimated amounts including, where applicable, charges and monetary or foreign exchange variations incurred through the balance sheet dates.

s) Contingent assets and liabilities and legal obligations

The recognition, measurement and disclosure of contingent assets and liabilities and legal obligations (tax and social security) are based on the criteria defined in CMN Resolution No. 3,823/09, and Bacen Circular Letter No. 3,429/10, repealed by Normative Instruction No. 319/22 as of January 1, 2023, which approved the Accounting Pronouncement CPC 25, as follows:

- Contingent assets: they are not recorded in the Financial Statements, except when there is evidence that provides guarantees that they will be realized against which no appeal can be filed.

- Contingent liabilities: these are determined according to the probability of an unfavorable decision or outcome for the related claims and probable interval of losses. The necessary provision for these contingencies is determined after an analysis of each claim and the opinion of the legal advisors. A provision for contingencies is recorded for those claims for which the probability of loss is deemed probable. The provisions required for these claims may be changed in the future due to changes related to the progress of each proceeding. For the proceedings for which the probability of loss is deemed possible, no provision is recorded and only the relevant ones are disclosed. For the contingencies where the risk of loss is considered remote, no disclosure is required. The proceedings are assessed on a recurring basis and the probability of loss involves a high level of judgment of the historical loss, among others, including, when necessary, the support of legal advisors; and

- Legal obligations (tax and social security): refer to administrative or judicial proceedings related to tax and social security obligations, where the subject of dispute is their legality or constitutionality. These proceedings are assessed on a recurring basis, and the probability of loss involves a high level of judgment, including historical loss experience and, when necessary, support from legal advisors.

When Pine obtains a favorable final and unappealable decision, the counterparty is entitled, provided that the specific legal requirements are met, to file a rescissory action within the period established by the legislation in force. Rescissory actions are considered new lawsuits and will be considered for the purpose of contingent liabilities if and when they are filed.

t) Provision for income tax and social contribution

Provisions for income tax and social contribution are recognized at the applicable statutory rates, as follows: income tax at 15%, plus a 10% surtax on taxable income exceeding R$240 thousand per year, and social contribution at 20% (Bank), 15% (Brokerage – DTVM), and 9% (other entities).

Deferred tax credits and liabilities are calculated primarily on temporary differences between accounting and taxable income, tax losses, negative basis, and adjustments to the market value of securities and derivative financial instruments. Deferred tax credits and liabilities are recognized at the rates applicable to the period in which the asset is expected to be realized and the liability is expected to be settled.

In accordance with the provision in the current regulation, tax assets are recorded when their recovery is deemed probable based on the generation of future taxable profit. Deferred tax assets are expected to be realized, as presented in Note 10.d, based on projections of results for the following ten years and on technical studies that include judgments and assumptions.

u) Profit sharing in the period

Pine has its own Profit Sharing Program tied to and ratified by the Profit Sharing Program of the Bank Workers’ Union.
The general assumptions of this program consist of: (a) business unit performance; (b) establishment of a fund for distribution across the organization; and (c) assessment of skills and achievement of targets in the support departments. These expenses were recorded in the 'Profit sharing in the period' account for the accrual period.

v) Earnings (loss) per share

Basic earnings (loss) per share

Basic earnings (loss) per share must be calculated by dividing the profit or loss attributable to the Company’s common stockholders, which is the numerator, by the average weighted number of common shares held by the stockholders, less treasury shares, which are the denominator, in the period.

Diluted earnings (loss) per share

For the purpose of calculating the diluted earnings (loss) per share, the Company must adjust the profit or loss attributable to the Company’s common stockholders, its own common shares and the average weighted number of total outstanding shares held by stockholders to reflect the effects of all potentially dilutive common shares.

The basic and diluted earnings (loss) per share are the same and are presented in only one line in the Statement of Income (Operations) as “Basic and diluted earnings (loss) per share based on the weighted average number of shares”.

w) Use of estimates

The preparation of the Financial Statements requires Pine to make estimates and adopt assumptions, to the best of its judgment, that affect the reported amounts of certain assets, liabilities, income and expenses and other transactions, such as the market value of assets and derivatives and the allowance for doubtful accounts; the determination of a period for the realization of the deferred tax assets; the recording and reversal of provisions for contingent liabilities;market value of non-financial assets for sale; and classification of financial assets to maturity. Actual results may differ from these estimates.

x) Changes in the Form of Tax Deductibility of Losses

Law 14,467/22, published on November 17, 2022, changes the rules related to the deduction of 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 (Law 9,430/96 ceases to be applicable to Financial Institutions as of January 1, 2025). These changes were intended to approximate tax and accounting rules, with a view to improving the disclosure of deferred tax assets recorded in the balance sheets of financial institutions.

Rules for deductibility of defaulted operations:

- The delay to consider the transaction as defaulted and subject to tax deductibility will be 90 days in relation to the payment of the principal or charges, regardless of the date of contracting;

- The amount of the deductible loss must be determined monthly, limited to the total value of the credit, following the following rules:

Application of factor "A" on the total value of the credit starting from the month in which the transaction is considered defaulted;

Plus the amount resulting from the application of factor "B" multiplied by the number of months of delay, starting from the month in which the transaction was considered defaulted, on the total value of the credit;

Minus the amounts already deducted in previous calculation periods.

Financial charges on credits: Financial charges on losses incurred in the receipt of credits and recognized in accounting terms as revenue from defaulted transactions or after the date of the declaration of bankruptcy or the granting of the debtor's judicial recovery must be excluded from the IRPJ and CSLL calculation basis. They must be added when they become available to the legal entity for legal purposes.

Recovery of Credits: The amount of credits deducted and recovered at any time or for any reason, including in cases of debt novation or seizure of assets received as collateral, must be included in the IRPJ and CSLL calculation basis. According to the guidelines established in Law 14,467/22, the Company will be responsible for making the deduction at a rate of 1/84 or 1/120 for each month of the assessment period, starting in January 2026, referring to temporary differences related to losses from credit operations added to the real profit base until December/24 not yet deducted, plus non-deductible credits depending on the taxable base of 2025.

Non-deductible losses: The concept was expanded to include controlling parties, whether legal entities or individuals; directors and members of statutory or contractual bodies (including spouses, partners and relatives, or relatives up to the second degree, when individuals); individuals with direct or indirect equity interest in the capital of the creditor equal to 15% or more of the shares or quotas in its capital; controlled legal entities, affiliates, over which there is effective operational control or predominance in deliberations, regardless of the equity interest, or have a director or member of the board of directors in common; in addition, the deduction of credits in transactions with residents or domiciled abroad was prohibited.

The effects and expected realization of the tax credit are presented in explanatory note no. 10.d.

y) Non-recurring profit or loss

The Bacen Resolution No. 2/20 established that the following is considered non-recurring profit or loss:

I - the profit or loss that is not related or incidentally related to the typical activities of the institution; and

II - the profit or loss that is not expected to occur frequently in the following years.

Banco Pine's non-recurring profit or loss is presented in Note 26.d on a segregated basis.

z) Subsequent events

These correspond to the event that took place between the base date of the Financial Statements and the date on which the issue of these Financial Statements and they include:

- Events that originate adjustments: they are those that evidence conditions that already existed on the base date of the Financial Statements; and

- Events that do not originate adjustments: they are those that evidence conditions that did not exist on the base date of the Financial Statements.

Subsequent events are disclosed in Note 27.

4. CASH AND CASH EQUIVALENTS

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Available funds [1]	123,657	38,696	323,357	89,895
Short-term interbank investments (Note 5) [2]	501,482	567,278	501,482	567,278
Total cash and cash equivalents	**625,139**	**605,974**	**824,839**	**657,173**

(1) On June 30, 2026 and December 31, 2025, this refers, substantially, to deposits abroad in foreign currencies.

(2) On June 30, 2026 and December 31, 2025, this refers to transactions with maturities at the original investment date equal to or less than 90 days.

5. INTERBANK INVESTMENTS

On June 30, 2026 and December 31, 2025, interbank liquidity investments are financial assets measured at fair value, composed as follows:

	Parent company and Consolidated				
	06/30/2026		12/31/2025		
Security/Maturity	Up to 3 months	Total	Up to 3 months	From 3 to 12 months	Total
Investments in repurchase agreements					
National Treasury Bills (LTN)	90,000	90,000	200,110	-	200,110
Financial Treasury Bills (LFT)	264,004	264,004	-	-	-
National Treasury Notes (NTN)	100,000	100,000	321,499	-	321,499
Total investments in repurchase agreements	**454,004**	**454,004**	**521,609**	**-**	**521,609**
Investments in interbank deposits					
Interbank Deposit Certificates - Post-fixed CDI	2,449	2,449	-	10,091	10,091
Deposits related to Rural Credit	-	-	-	287,852	287,852
Total investments in interbank deposits	**2,449**	**2,449**	**-**	**297,943**	**297,943**
Investments in foreign currencies					
Investments in foreign currencies	45,029	45,029	45,669	-	45,669
Total investments in foreign currencies	**45,029**	**45,029**	**45,669**	**-**	**45,669**
Total interbank investments	**501,482**	**501,482**	**567,278**	**297,943**	**865,221**

6. MARKETABLE SECURITIES AND DERIVATIVE FINANCIAL INSTRUMENTS

a) Marketable securities

On June 30, 2026 and December 31, 2025, the securities portfolio is presented as follows:

	Parent company										
	06/30/2026								12/31/2025		
	Market value/Carrying amount						Total		Total		
	No maturity date	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	From 5 to 15 years	Total	Curve value	Marked to market	Market value/Carrying amount	Curve value	Marked to market
Financial assets measured at FVTPL [1]											
Government bonds	**-**	**-**	**-**	**4,223,380**	**-**	**4,223,380**	**4,240,414**	**(17,034)**	**4,287,685**	**4,165,702**	**121,983**
National Treasury Notes (NTN)	-	-	-	4,223,380	-	4,223,380	4,240,414	(17,034)	4,287,685	4,165,702	121,983
Private securities	**832,865**	**-**	**-**	**647,729**	**2,548,597**	**4,029,191**	**4,029,191**	**-**	**2,830,589**	**2,830,589**	**-**
Shares of publicly-held companies	601	-	-	-	-	601	601	-	691	691	-
Investment fund shares	832,264	-	-	-	-	832,264	832,264	-	491,640	491,640	-
Debentures [2]	-	-	-	647,729	2,548,597	3,196,326	3,196,326	-	2,338,258	2,338,258	-
Total financial assets measured at FVTPL	**832,865**	**-**	**-**	**4,871,109**	**2,548,597**	**8,252,571**	**8,269,605**	**(17,034)**	**7,118,274**	**6,996,291**	**121,983**
Financial assets measured at FVOCI											
Government bonds	**-**	**-**	**-**	**539**	**-**	**539**	**538**	**1**	**505**	**503**	**2**
Financial Treasury Bills (LFT)	-	-	-	539	-	539	538	1	505	503	2
Private securities	**-**	**398,307**	**304,941**	**74,780**	**77,789**	**855,817**	**855,817**	**-**	**990,144**	**990,215**	**(71)**
Eurobonds	-	-	-	-	-	-	-	-	3,608	3,679	(71)
Debentures [3] [4]	-	398,307	261,741	44,870	54,905	759,823	759,823	-	887,923	887,923	-
Agribusiness receivables certificate	-	-	9,938	-	7,003	16,941	16,941	-	22,408	22,408	-
Real estate receivables certificate	-	-	33,262	29,910	15,881	79,053	79,053	-	76,205	76,205	-
Total financial assets measured at FVOCI	**-**	**398,307**	**304,941**	**75,319**	**77,789**	**856,356**	**856,355**	**1**	**990,649**	**990,718**	**(69)**
Financial assets measured at AC											
Government bonds	**-**	**2,653,554**	**741,290**	**63,532**	**-**	**3,458,376**	**3,458,376**	**-**	**3,472,813**	**3,472,813**	**-**
National Treasury Notes (NTN)	-	2,653,554	741,290	63,532	-	3,458,376	3,458,376	-	3,472,813	3,472,813	-
Private securities	**-**	**-**	**1,206,423**	**-**	**157,503**	**1,363,926**	**1,363,926**	**-**	**-**	**-**	**-**
Eurobonds	-	-	1,206,423	-	-	1,206,423	1,206,423	-	-	-	-
Debentures [2] [4]	-	-	-	-	157,503	157,503	157,503	-	-	-	-
Total financial assets measured at AC	**-**	**2,653,554**	**1,947,713**	**63,532**	**157,503**	**4,822,302**	**4,822,302**	**-**	**3,472,813**	**3,472,813**	**-**
Total securities	**832,865**	**3,051,861**	**2,252,654**	**5,009,960**	**2,783,889**	**13,931,229**	**13,948,262**	**(17,033)**	**11,581,736**	**11,459,822**	**121,914**

	Consolidated											
	06/30/2026								12/31/2025			
	Market value/Carrying amount						Total		Total			
	No maturity date	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	From 5 to 15 years	Total	Curve value	Marked to market	Market value/Carrying amount	Curve value	Marked to market
Financial assets measured at FVTPL [1]											
Government bonds	**-**	**-**	**-**	**4,223,380**	**-**	**4,223,380**	**4,240,414**	**(17,034)**	**4,287,685**	**4,165,702**	**121,983**
National Treasury Notes (NTN)	-	-	-	4,223,380	-	4,223,380	4,240,414	(17,034)	4,287,685	4,165,702	121,983
Private securities	**947,022**	**-**	**-**	**647,729**	**800,739**	**2,395,490**	**2,395,490**	**-**	**1,912,343**	**1,912,343**	**-**
Shares of publicly-held companies	601	-	-	-	-	601	601	-	691	691	-
Investment fund shares	946,421	-	-	-	-	946,421	946,421	-	567,626	567,626	-
Debentures [2]	-	-	-	647,729	800,739	1,448,468	1,448,468	-	1,344,026	1,344,026	-
Total Financial assets measured at FVTPL	**947,022**	**-**	**-**	**4,871,109**	**800,739**	**6,618,870**	**6,635,904**	**(17,034)**	**6,200,028**	**6,078,045**	**121,983**
Financial assets measured at FVOCI											
Government bonds	**-**	**-**	**-**	**539**	**-**	**539**	**538**	**1**	**505**	**503**	**2**
Financial Treasury Bills (LFT)	-	-	-	539	-	539	538	1	505	503	2
Private securities	**-**	**398,307**	**304,941**	**74,780**	**77,789**	**855,817**	**855,817**	**-**	**990,144**	**990,215**	**(71)**
Eurobonds	-	-	-	-	-	-	-	-	3,608	3,679	(71)
Debentures [3] [4]	-	398,307	261,741	44,870	54,905	759,823	759,823	-	887,923	887,923	-
Agribusiness receivables certificate	-	-	9,938	-	7,003	16,941	16,941	-	22,408	22,408	-
Real estate receivables certificate	-	-	33,262	29,910	15,881	79,053	79,053	-	76,205	76,205	-
Total financial assets measured at FVOCI	**-**	**398,307**	**304,941**	**75,319**	**77,789**	**856,356**	**856,355**	**1**	**990,649**	**990,718**	**(69)**
Financial assets measured at AC											
Government bonds	**-**	**2,653,554**	**741,290**	**63,532**	**-**	**3,458,376**	**3,458,376**	**-**	**3,472,813**	**3,472,813**	**-**
National Treasury Notes (NTN)	-	2,653,554	741,290	63,532	-	3,458,376	3,458,376	-	3,472,813	3,472,813	-
Private securities	**-**	**-**	**1,217,781**	**-**	**-**	**1,217,781**	**1,217,781**	**-**	**10,309**	**10,309**	**-**
Eurobonds	-	-	1,206,423	-	-	1,206,423	1,206,423	-	-	-	-
Bank Deposit Certificate (CDB)	-	-	11,358	-	-	11,358	11,358	-	10,309	10,309	-
Total financial assets measured at AC	**-**	**2,653,554**	**1,959,071**	**63,532**	**-**	**4,676,157**	**4,676,157**	**-**	**3,483,122**	**3,483,122**	**-**
Total securities	**947,022**	**3,051,861**	**2,264,012**	**5,009,960**	**878,528**	**12,151,383**	**12,168,416**	**(17,033)**	**10,673,799**	**10,551,885**	**121,914**

(1) Securities classified in the "FVTPL" category are stated for the term of the security, but has short-term characteristics.

(2) CMN Resolution No. 4,966/21 establishes procedures for the classification, accounting recognition, and disclosure of transactions involving the sale or transfer of financial assets. Under this framework, transferred assets remain recognized on the balance sheet of the transferring institution, while the proceeds received are recorded as assets, with a corresponding entry in liabilities reflecting the obligation assumed. During the period ended June 30, 2026 and the year ended December 31, 2025, Banco Pine structured a new credit assignment in the retail segment, with co-obligation for companies not related to Banco Pine. On June 30, 2026, the amount of R$1,905,361 (December 31, 2025 – R$994,232) was eliminated for the purposes of contributions from the Financial Statements against the item 'Other liabilities'.

(3) On June 30, 2026 and December 31, 2025, includes debentures classified with maturity terms between 3 to 12 months and 5 to 15 years, in the amount of R$57,937 (December 31, 2025 – R$57,937), which had early maturity declared, as stated in the General Meeting of Debenture Holders, held on September 22, 2023. These private securities have a provision of R$46,350 (December 31, 2025 – R$46,350).

(4) Expected losses associated with credit risk are evidenced in explanatory note 8.a.

In compliance with the provisions of CMN Resolution No. 4,966/21, Banco Pine has financial capacity and a business strategy full of cash flows of principal and interest, therefore classified as amortized cost.

As of June 30, 2026 and December 31, 2025, in accordance with regulatory changes issued by the Central Bank of Brazil, balances related to Rural Product Certificates (CPRs) and Commercial Notes with predominant exposure to credit risk were reclassified to the Loan Operations caption, as they meet the definition of “Transactions with Credit Granting Characteristics”, for regulatory alignment purposes and to enhance the presentation of the financial statements.

The market value of securities recorded in the 'FVOCI' and 'FVTPL' categories was determined based on prices and rates charged on June 30, 2026 and December 31, 2025, disclosed by Anbima - Brazilian Association of the Financial and Capital Market Entities, B3 SA - Brasil, Bolsa, Balcão, and International Information Agencies, when available, or by proprietary methodology that considers the broadest possible use of observable data. June 30, 2026, the marking to market of securities recorded in the 'measured at FVOCI' category has a negative accumulated adjustment in the amount of R$56 recorded in the equity of Pine’s Parent company and Consolidated information, net of tax effects (cumulative negative adjustment of R$83 thousand at both the parent company and consolidated levels as of December 31, 2025). The marking to market of securities recorded in the 'measured at FVTPL' category resulted in a negative adjustment in the amount of R$17,034 in the Parent company and Consolidated (positive adjustment of R$121,983 thousand at both the parent company and consolidated levels as of December 31, 2025), information in profit or loss.

b) Result from transactions with marketable securities

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Income (expenses) from transactions with fixed-income securities	577,719	1,380,542	536,243	1,347,980
Income (expenses) from transactions with variable-income securities	789	17,799	789	14,819
Equity instruments - investment funds	31,713	15,790	54,337	15,790
Total	**610,221**	**1,414,131**	**591,369**	**1,378,589**

c) Derivative financial instruments

i) Use policy

The growing level of sophistication of companies in a globalized market has prompted an increase in the demand for derivative financial instruments to manage balance sheet exposure to market risks, arising from fluctuations in interest and foreign exchange rates, commodity prices and other asset prices. To meet this demand, Pine offers alternatives to mitigate market risks to its clients through proper instruments.

ii) Management

Portfolio risk management is controlled by using methodologies such as: VaR, sensitivity, credit risk and stress scenarios. Based on this information, the Treasury Desks provide the necessary derivative financial instruments, in accordance with the market and credit risk policies previously defined by Pine. Operations with derivatives carried out by Pine with clients are neutralized so as to eliminate market risks.

The sale of derivative financial instruments to clients is subject to prior credit limit approval. The credit limit approval process takes into consideration, among other things, potential stress scenarios of the assets in question.

Knowing the client, the industry in which they operate and their risk appetite profile, as well as providing information on the risks involved in the operation and the negotiated conditions, assures transparency in the relationship between the parties and enables Pine to offer its clients the products that are most appropriate to their needs.

Most of the derivative contracts negotiated by the institution with clients in Brazil refer to operations with swap, forward contracts, options and futures registered with B3 S.A. - Brasil, Bolsa, Balcão. Operations in the international market comprise future derivative contracts, forward contracts, options and swaps registered mainly with the Chicago, New York and London stock exchanges, including over-the-counter operations of less importance in relation to Pine’s total exposures.

The main market risk factors monitored by Pine include foreign exchange rates, local interest rate fluctuation (fixed, Reference Rate (TR), General Market Price Index (IGP-M), Long-Term Interest Rate (TJLP) and the Broad Consumer Price Index (IPCA)), exchange coupons and commodities. Pine adopts a conservative approach, minimizing its exposure to risk factors and the mismatching of portfolio terms.

iii) Evaluation and measurement criteria, methods and assumptions used to determine the market value

To determine the market value of derivative financial instruments, Pine uses reference market rates mainly disclosed by B3 S.A. - Brasil, Bolsa, Balcão, Intercontinental Exchange - ICE and Bloomberg. For derivatives whose prices are not directly disclosed by stock exchanges, the fair prices are obtained by means of pricing models that use market information based on the disclosed prices of assets with higher liquidity. Interest curves and market volatilities that are used as input data for the models are obtained from these prices. Over-the-counter derivatives, forward contracts, and securities with low liquidity are in this situation.

iv) Amounts recorded in equity and memorandum accounts, segregated into the indexer, counterparty, place of trading, reference value, maturity band, cost and market value categories

On June 30, 2026 and December 31, 2025, the positions in derivative financial instruments are as follows:

	Parent company and Consolidated					
	06/30/2026			12/31/2025		
Derivative financial instruments	Short-term	Long-term	Total	Short-term	Long-term	Total
ASSETS						
Swaps – difference receivable	2,778	132,344	135,122	999,256	131,664	1,130,920
Forward contracts - receivable	22,596	1,167	23,763	60,187	2,833	63,020
Premiums from unexercised options	21,056	84	21,140	18,978	1,360	20,338
Unsettled foreign exchange purchased	1,034	-	1,034	1,445	-	1,445
Foreign exchange sale rights	1,886	-	1,886	860	-	860
Futures	1,646	23,889	25,535	25,380	13,961	39,341
Total receivable	**50,996**	**157,484**	**208,480**	**1,106,106**	**149,818**	**1,255,924**
LIABILITIES						
Swaps – difference payable	(1,913)	(61,759)	(63,672)	(2,139,166)	(12,965)	(2,152,131)
Forward contracts - payable	(100,452)	(7,262)	(107,714)	(26,679)	(18,432)	(45,111)
Premiums from written options	(8,966)	(8,727)	(17,693)	(1,709)	(4,216)	(5,925)
Unsettled foreign exchange sold	(4,837)	-	(4,837)	(464)	-	(464)
Liabilities for purchase of foreign exchange sales	(9,413)	-	(9,413)	(2,110)	-	(2,110)
Futures	(490)	(31,696)	(32,186)	(27,820)	(12,283)	(40,103)
Total payable	**(126,071)**	**(109,444)**	**(235,515)**	**(2,197,948)**	**(47,896)**	**(2,245,844)**
Net amount	**(75,075)**	**48,040**	**(27,035)**	**(1,091,842)**	**101,922**	**(989,920)**

ii) Derivative financial instruments by indexer

	Parent company and Consolidated							
	06/30/2026				12/31/2025			
	Notional amount	Amount receivable	Amount payable	Profit (loss)/Equity	Notional amount	Amount receivable	Amount payable	Profit (loss)/Equity
Swaps								
Market risk								
Asset position:	**9,678,472**	**131,360**	**-**		**5,314,175**	**1,129,431**	**-**	
Interest	8,064,565	118,599	-		4,718,177	1,104,503	-	
Currency	1,613,907	12,761	-		595,998	24,928	-	
Liability position:	**9,678,472**	**-**	**(63,672)**		**5,314,175**	**-**	**(2,152,131)**	
Interest	8,857,023	-	(62,657)		4,290,079	-	(2,152,064)	
Currency	821,449	-	(1,015)		1,024,096	-	(67)	
Net amount		**131,360**	**(63,672)**	**28,406**		**1,129,431**	**(2,152,131)**	**(435,554)**
Hedge accounting								
Cash Flow								
Asset position:	**63,365**	**3,762**	**-**		**30,000**	**1,489**	**-**	
Interest	15,000	1,238	-		15,000	1,179	-	
Currency	48,365	2,524	-		15,000	310	-	
Net amount		**3,762**	**-**	**-**		**1,489**	**-**	**-**
Swap net amount		**135,122**	**(63,672)**	**28,406**		**1,130,920**	**(2,152,131)**	**(435,554)**
Forward contracts								
Asset position:	**8,914,447**	**23,763**	**-**		**5,318,285**	**63,020**	**-**	
Interest	5,335,478	13,120	-		3,056,860	41,848	-	
Currency	3,389,557	10,373	-		2,194,475	20,929	-	
Commodities	189,412	270	-		66,950	243	-	
Liability position:	**8,914,447**	**-**	**(107,714)**		**5,318,285**	**-**	**(45,111)**	
Interest	3,389,192	-	(71,222)		2,261,426	-	(38,858)	
Currency	5,335,843	-	(34,967)		3,025,161	-	(3,585)	
Commodities	189,412	-	(1,525)		31,698	-	(2,668)	
Net amount		**23,763**	**(107,714)**	**72,687**		**63,020**	**(45,111)**	**(215,397)**

Options								
Premiums from unexercised options	**1,101,524**	**21,140**	**-**		**1,391,460**	**20,338**	**-**	
Interest	9,975	38	-		998,400	32	-	
Currency	1,088,000	6,627	-		389,010	1,497	-	
Commodities	3,549	14,475	-		4,050	18,809	-	
Premiums from written options	**1,697,516**	**-**	**(17,693)**		**1,883,900**	**-**	**(5,925)**	
Interest	-	-	-		998,400	-	-	
Currency	1,691,625	-	(17,686)		885,500	-	(5,914)	
Commodities	5,891	-	(7)		-	-	(11)	
Net amount		**21,140**	**(17,693)**	**(12,583)**		**20,338**	**(5,925)**	**36,787**
Exchange								
Assets	**-**	**2,920**	**-**		**-**	**2,305**	**-**	
Unsettled foreign exchange purchased	-	1,034	-		-	1,445	-	
Foreign exchange sale rights	-	1,886	-		-	860	-	
Liabilities	**-**	**-**	**(14,250)**		**-**	**-**	**(2,574)**	
Unsettled foreign exchange sold	-	-	(4,837)		-	-	(464)	
Liabilities for purchase of foreign exchange sales	-	-	(9,413)		-	-	(2,110)	
Net amount		**2,920**	**(14,250)**	**14,779**		**2,305**	**(2,574)**	**(5,314)**
Total receivable (payable) and gain (loss)		**182,945**	**(203,329)**	**103,289**		**1,216,583**	**(2,205,741)**	**(619,478)**

vi) Derivative financial instruments - futures contracts

	Parent company and Consolidated							
	06/30/2026				12/31/2025			
	Notional amount		Daily adjustment receivable (payable)	Profit (loss)	Notional amount		Daily adjustment receivable (payable)	Profit (loss)
	Purchase	Sale			Purchase	Sale		
Interbank market [1]	26,200,235	21,348,913	(9,779)		14,121,711	13,236,393	(70,345)	
Currency	2,566,972	178,353	1,014		877,713	-	(3,880)	
IPCA coupon	5,121,545	-	2,214		3,264,540	-	3,689	
Future foreign exchange coupon	-	1,747,294	(126)		12,544	2,043,142	23,168	
Commodities	105,412	136,138	60		118,848	280,539	(137)	
Total	**33,994,164**	**23,410,698**	**(6,617)**	**286,333**	**18,395,356**	**15,560,074**	**(47,505)**	**331,434**

(1) On June 30, 2026 and December 31, 2025 it also comprises a Hedge Instrument with Futures – Interbank Deposit (DI) (Note 6.c.x.a).

vii) Derivative financial instruments by maturity

	Parent company and Consolidated						
						06/30/2026	12/31/2025
Notional amount - Memorandum	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	From 5 to 15 years	Total	Total
Swaps	130,065	159,418	3,288,593	5,150,840	1,012,921	9,741,837	5,344,175
Forward contracts	8,258,960	406,406	158,619	90,462	-	8,914,447	5,318,285
Options	1,400,665	220,125	1,050,750	127,500	-	2,799,040	3,275,360
Futures	4,331,038	579,421	4,228,871	650,666	47,614,866	57,404,862	33,955,430
Total	**14,120,728**	**1,365,370**	**8,726,833**	**6,019,468**	**48,627,787**	**78,860,186**	**47,893,250**

viii) Derivative financial instruments by place of trading

On June 30, 2026 and December 31, 2025, swap transactions, forward contracts and options, whose notional amounts are recorded in a memorandum account, are as follows:

	Parent company and Consolidated							
	06/30/2026				12/31/2025			
Custodian	*Swaps*	Forward contracts	Options	Futures	*Swaps*	Forward contracts	Options	Futures
Stock exchange	**-**	**-**	**-**	**57,404,862**	**-**	**-**	**-**	**33,955,430**
B3 S.A. - Brasil, Bolsa, Balcão	-	-	-	57,194,446	-	-	-	33,575,399
Stock exchanges abroad	-	-	-	210,416	-	-	-	380,031
Over-the-counter market	**9,741,837**	**8,914,447**	**2,799,040**	**-**	**5,344,175**	**5,318,285**	**3,275,360**	**-**
Financial institutions	8,101,818	1,115,678	-	-	1,009,608	1,661,670	-	-
Companies	1,640,019	7,798,769	2,799,040	-	4,334,567	3,656,615	3,275,360	-
Total	**9,741,837**	**8,914,447**	**2,799,040**	**57,404,862**	**5,344,175**	**5,318,285**	**3,275,360**	**33,955,430**

ix) Amount and type of margin offered in guarantee

The amount of the margin deposited in guarantee for operations with derivative financial instruments on June 30, 2026 and December 31, 2025 is as follows:

	Parent company and Consolidated	
	Market value	
Security	06/30/2026	12/31/2025
National Treasury Notes (NTN)	425,419	1,541,038
Total	**425,419**	**1,541,038**

x) Hedge accounting

x.a) Market risk hedging

The effectiveness of hedge relationships is assessed both at the inception date and on an ongoing basis throughout their term, in order to ensure that hedge instruments are highly effective in offsetting changes in the fair value or cash flows of the respective hedged items. Effectiveness is measured by comparing the cumulative changes in the hedge instrument with those of the hedged item, and a hedge is considered effective when the observed results fall within the range of 80% to 125%, in accordance with the criteria established in the Bank's accounting policies. Effectiveness testing is applied to all transactions comprising the hedge accounting portfolio, ensuring consistency and compliance with applicable regulatory requirements. The effectiveness determined for the hedge portfolio is in accordance with the provisions of BACEN Circular No. 3,082/02.

Hedge Fund Portfolio - Bank Deposit Certificate, Agribusiness credit bills, Real Estate Credit Bill, Subordinated Financial Bills and Financial Letters: The objective of this hedge relationship is to reduce the exposures of funding (i) Bank Deposit Certificate, Real Estate Credit Bill and Agribusiness credit bills: pre-fixed and transform them into interest rates post-fixed to the CDI; (ii) Bank Deposit Certificate: pre-post fixed to the IPCA and (iii) Subordinated Financial Bills and Financial Letters: pre-fixed and transforming them into a pre-post interest rate fixed to the CDI, protecting structural exposure to market risk fluctuation in interest rates and inflation.

Hedge of the credit operations portfolio – loans (retail): The objective of this hedge relationship is to reduce the exposure of the loan portfolio - INSS, INSS GDF, FGTS, Private Credit and SIAPE - by converting fixed-rate positions into floating-rate positions, thereby hedging the structural exposure to market risk arising from fluctuations in interest rates.

Foreign funding hedge – external borrowing: The objective of this hedge relationship is to reduce exposures arising from foreign funding transactions contracted as external borrowings, protecting the Bank against market risk fluctuations associated with changes in international interest rates and exchange rates.

	Parent company and Consolidated							
	06/30/2026				12/31/2025			
	Notional amount	Curve value	Market value	Marking to market	Notional amount	Curve value	Market value	Marking to market
Hedge instrument								
Futures (Interbank Deposit (DI))	4,573,779	4,573,779	4,573,779	-	3,613,360	3,613,360	3,613,360	-
Futures (DAP)	5,121,542	5,121,542	5,121,542	-	4,754,844	4,754,844	4,754,844	-
Total	**9,695,321**	**9,695,321**	**9,695,321**	**-**	**8,368,204**	**8,368,204**	**8,368,204**	**-**
Hedged item								
Funding - Bank Deposit Certificate	4,655,318	8,963,693	8,679,015	(284,678)	6,144,643	8,205,319	7,916,292	(289,027)
Funding - Agribusiness credit bills and Real Estate	27,737	36,134	35,888	(246)	54,204	68,904	67,887	(1,017)
Funding - Financial bills	80,965	95,822	94,917	(905)	80,965	88,996	88,389	(607)
Funding - Financial bills subordinates	191,488	251,173	209,542	(41,631)	191,488	237,839	208,471	(29,368)
Total	**4,955,508**	**9,346,822**	**9,019,362**	**(327,460)**	**6,471,300**	**8,601,058**	**8,281,039**	**(320,019)**

	Parent company and Consolidated							
	06/30/2026				12/31/2025			
	Notional amount	Curve value	Market value	Marking to market	Notional amount	Curve value	Market value	Marking to market
Hedge instrument								
Futures (Interbank Deposit (DI))	11,575,618	11,575,618	11,575,618	-	7,135,610	7,135,610	7,135,610	-
Total	**11,575,618**	**11,575,618**	**11,575,618**	**-**	**7,135,610**	**7,135,610**	**7,135,610**	**-**
Hedged item								
Payroll loans	11,527,711	11,527,711	11,426,166	(101,545)	6,749,172	6,749,172	6,665,645	(83,527)
Total	**11,527,711**	**11,527,711**	**11,426,166**	**(101,545)**	**6,749,172**	**6,749,172**	**6,665,645**	**(83,527)**
Hedge instrument								
Swap	978,356	978,356	988,055	9,699	-	-	-	-
Total	**978,356**	**978,356**	**988,055**	**9,699**	**-**	**-**	**-**	**-**
Hedged item								
External borrowing	978,356	978,356	988,055	9,699	-	-	-	-
Total	**978,356**	**978,356**	**988,055**	**9,699**	**-**	**-**	**-**	**-**

7. LOAN PORTFOLIO, GUARANTEES OFFERED AND SECURITIES WITH CREDIT RISK

On June 30, 2026 and December 31, 2025, the information on the expanded loan portfolio is summarized as follows:

a) By type of operation

	Parent company		Consolidated	
Description	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Working capital	1,181,356	1,263,173	1,181,356	1,263,173
Overdraft account	26,887	34,836	26,887	34,836
Financing	250,090	273,400	250,090	273,400
Financing in foreign currency	298,680	281,595	298,680	281,595
Discounted notes	208,677	356,921	208,677	356,921
Advance on exchange contracts	137,003	202,318	137,003	202,318
Other transactions with credit granting characteristics	3,738,610	3,378,248	3,738,610	3,378,248
Payroll loans (1)	13,208,157	9,531,640	13,208,157	9,531,640
Subtotal – loan operations	**19,049,460**	**15,322,131**	**19,049,460**	**15,322,131**
Debtors from the purchase of securities and goods (2)	168,742	204,839	377,054	424,095
Sureties and honored guarantees	37,902	39,338	37,902	39,338
Loan portfolio	**19,256,104**	**15,566,308**	**19,464,416**	**15,785,564**
Outstanding import credits	140,775	49,978	140,775	49,978
Guarantees offered	377,715	562,973	377,715	562,973
Guarantees offered and responsibilities	**518,490**	**612,951**	**518,490**	**612,951**
Credit securities receivable	33,454	32,936	33,454	32,936
Corporate bonds (3)	4,925,997	3,705,221	3,134,793	2,786,975
Securities with credit risk	**4,959,451**	**3,738,157**	**3,168,247**	**2,819,911**
Total expanded portfolio	**24,734,045**	**19,917,416**	**23,151,153**	**19,218,426**
(+/-) Adjustment to fair value (4)	**448,690**	**335,564**	**448,690**	**335,564**
Total expanded portfolio after adjustment to fair value	**25,182,735**	**20,252,980**	**23,599,843**	**19,553,990**
Premium paid on the acquisition of credit operations	637,178	475,034	637,178	475,034
Expanded portfolio adjusted by the premium paid for the acquisition of credit (Adaptation to Resolution No. 4,966/21)	25,819,913	20,728,014	24,237,021	20,029,024

(1) Include contracts that are subject to market risk hedge fund.

(2) Recorded in “Other Financial Assets" (Note 9).

(3) Composed of debentures, investment fund shares, shares in publicly-held companies, agribusiness receivables certificate, real estate receivables certificate and eurobonds, except non-credit investment fund shares and debentures with retention substantial range of risks and benefits. (Note 6.a).

(4) Refers to the fair value adjustment of loans transactions that are the subject of market risk hedging (Note 6.c.xa) and the fair value adjustment of loans transactions measured at fair value in profit or loss that are not the subject of hedging.

b) By maturity

	Parent company			Consolidated		
			06/30/2026			06/30/2026
Term	To fall due	Overdue	Total	To fall due	Overdue	Total
Up to 3 months	949,713	97,485	1,047,198	949,735	97,485	1,047,220
From 3 to 12 months	2,365,749	55,852	2,421,601	2,366,887	55,852	2,422,739
From 1 to 3 years	4,610,506	48,416	4,658,922	4,657,031	48,416	4,705,447
From 3 to 5 years	6,629,299	-	6,629,299	6,777,416	1,120	6,778,536
From 5 to 15 years	4,490,418	-	4,490,418	4,495,402	239	4,495,641
Over 15 years	8,666	-	8,666	14,833	-	14,833
Total loan portfolio	**19,054,351**	**201,753**	**19,256,104**	**19,261,304**	**203,112**	**19,464,416**

	Parent company			Consolidated		
			12/31/2025			12/31/2025
Term	To fall due	Overdue	Total	To fall due	Overdue	Total
Up to 3 months	1,493,581	42,330	1,535,911	1,493,581	45,321	1,538,902
From 3 to 12 months	2,145,292	19,855	2,165,147	2,147,457	19,855	2,167,312
From 1 to 3 years	3,063,557	42,933	3,106,490	3,118,033	42,933	3,160,966
From 3 to 5 years	4,933,255	-	4,933,255	5,073,528	1,120	5,074,648
From 5 to 15 years	3,812,932	-	3,812,932	3,825,471	239	3,825,710
Over 15 years	12,573	-	12,573	18,026	-	18,026
Total loan portfolio	**15,461,190**	**105,118**	**15,566,308**	**15,676,096**	**109,468**	**15,785,564**

c) By business activity

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Agrobusiness	2,714,932	1,712,464	2,714,932	1,712,464
Real Estate	868,543	543,818	1,076,855	763,074
Infrastructure	125,523	83,967	125,523	83,967
Logistics and Transport	624,802	415,690	624,802	415,690
Mining	2,116	503,484	2,116	503,484
Telecommunications and IT	174,103	11,683	174,103	11,683
Industry	411,614	250,678	411,614	250,678
Services	133,052	125,080	133,052	125,080
Chemical and Petrochemical	218,203	201,694	218,203	201,694
Energy	25,579	40,267	25,579	40,267
Commerce	110,081	232,506	110,081	232,506
Financial Institution	52,864	128,922	52,864	128,922
Health and Education	13,575	13,847	13,575	13,847
Pulp and Paper	-	1,476	-	1,476
Private person	13,235,222	9,561,971	13,235,222	9,561,971
Other	545,895	1,738,761	545,895	1,738,761
Total loan portfolio	**19,256,104**	**15,566,308**	**19,464,416**	**15,785,564**

d) By concentration level

	Parent company				Consolidated			
	06/30/2026		12/31/2025		06/30/2026		12/31/2025	
Largest debtors	Amount	% of the portfolio	Amount	% of the portfolio	Amount	% of the portfolio	Amount	% of the portfolio
Largest debtor	194,567	1.01	151,488	0.97	194,567	1.00	151,488	0.96
2nd to 10th	662,073	3.44	638,022	4.10	662,073	3.40	772,358	4.89
11th to 20th	254,685	1.32	262,455	1.69	254,685	1.31	262,455	1.66
21st to 50th	349,443	1.81	386,173	2.48	349,443	1.80	386,173	2.45
51st to 100th	164,839	0.86	178,325	1.15	164,839	0.85	178,325	1.13
Other debtors	17,630,497	91.57	13,949,845	89.63	17,838,809	91.64	14,034,765	88.90
Total loan portfolio	**19,256,104**	**100.00**	**15,566,308**	**100.00**	**19,464,416**	**100.00**	**15,785,564**	**100.00**

e) Credit recovery

In the period ended on June 30, 2026, credits that had been written off as a loss were recovered in the amount of R$5,600 (R$11,953 in the period ended on June 30, 2025).

f) Renegotiation of contracts

On June 30, 2026, there were renegotiated contracts in the amount of R$106,308 (R$143,163 on December 31, 2025).

g) Credit assignments

Without substantial retention of risks and benefits (without co-obligation)

Wholesale segment: In the period ended June 30, 2026, credit assignment without co-obligation were carried out for companies not linked to Banco Pine in the amount of R$36,202 (R$5,766 on December 31, 2025), previously recorded as a loss. These assignments generated revenue of R$8,166 (R$2,572 on December 31, 2025).

Retail segment: In the period ended June 30, 2026, retail credit assignments were carried out, without co-obligation, to companies not related to Banco Pine, in the amount of R$1,300,898 (R$3,474,187 on December 31, 2025), related to Federal Entities. These assignments generated a revenue, net of premium, in relation to the face value, of R$1,150 (R$19,411 on December 31, 2025). The results of these assignments are recorded under the caption 'Income from financial operations - Loan operations'.

With substantial retention of risks and benefits (with co-obligation)

Retail segment: In the period ended June 30, 2026, retail segment credit assignment operations were carried out, with co-obligation to companies not linked to Banco Pine, in the amount of R$1,666,979 (R$1,766,781 on December 31, 2025), related to Federal Entities. These assignments did not generate any gain or loss, and the related credit operations underlying such assignments were not derecognized from Banco Pine's accounting records.

8. PORTFOLIO OF FINANCIAL ASSETS BY STAGE AND PROVISION FOR EXPECTED CREDIT LOSSES

a) Composition of the portfolio balance and expected losses of financial investments by stage

The following tables represent the composition of the portfolio balance and expected loss of financial assets, segregated by credit risk futures:

	Parent company				Consolidated			
					06/30/2026			
Composition	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
At December 31, 2025	**18,283,156**	**948,745**	**1,021,079**	**20,252,980**	**17,576,795**	**951,737**	**1,025,458**	**19,553,990**
Additions / (Settlements)	5,150,071	5,114	(35,731)	5,119,454	4,271,173	2,123	(37,744)	4,235,552
Transfers to Stage 1	54,655	(46,285)	(8,370)	-	54,655	(46,285)	(8,370)	-
Transfers to Stage 2	(795,037)	798,177	(3,140)	-	(795,037)	798,177	(3,140)	-
Transfers to Stage 3	(325,116)	(142,318)	467,434	-	(325,116)	(142,318)	467,434	-
Write-offs	(20,756)	(4,770)	(164,173)	(189,699)	(20,756)	(4,770)	(164,173)	(189,699)
At June 30, 2026	**22,346,973**	**1,558,663**	**1,277,099**	**25,182,735**	**20,761,714**	**1,558,664**	**1,279,465**	**23,599,843**

	Parent company				Consolidated			
					12/31/2025			
Composition	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
At January 1, 2025	**14,077,039**	**642,339**	**1,005,682**	**15,725,060**	**14,251,709**	**642,339**	**1,005,681**	**15,899,729**
Additions / (Settlements)	4,413,907	305,116	(104,948)	4,614,075	3,539,229	305,116	(103,929)	3,740,416
Transfers to Stage 1	76,500	(70,642)	(5,858)	-	76,500	(70,642)	(5,858)	-
Transfers to Stage 2	(105,947)	110,348	(4,401)	-	(108,939)	113,340	(4,401)	-
Transfers to Stage 3	(178,343)	(38,416)	216,759	-	(181,704)	(38,416)	220,120	-
Write-offs	-	-	(86,155)	(86,155)	-	-	(86,155)	(86,155)
At December 31, 2025	**18,283,156**	**948,745**	**1,021,079**	**20,252,980**	**17,576,795**	**951,737**	**1,025,458**	**19,553,990**

b) Movement in the balances of provisions for expected credit losses on financial assets

	Parent company				Consolidated			
					06/30/2026			
Composition	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
At December 31, 2025	**145,134**	**171,414**	**631,102**	**947,650**	**145,165**	**171,413**	**631,588**	**948,166**
Recognition (Reversal)	280,235	91,412	(83)	371,564	280,257	91,411	(351)	371,317
Transfers to Stage 1	(8,143)	1,120	7,023	-	(8,143)	1,120	7,023	-
Transfers to Stage 2	(1,761)	(1,171)	2,932	-	(1,761)	(1,171)	2,932	-
Transfers to Stage 3	(179,992)	(80,722)	260,714	-	(179,992)	(80,722)	260,714	-
Write-offs	(20,756)	(4,770)	(164,173)	(189,699)	(20,756)	(4,770)	(164,173)	(189,699)
At June 30, 2026	**214,717**	**177,283**	**737,515**	**1,129,515**	**214,770**	**177,281**	**737,733**	**1,129,784**

	Parent company				Consolidated			
					12/31/2025			
Composition	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
At January 1, 2025	**188,471**	**62,536**	**305,385**	**556,392**	**188,471**	**62,536**	**305,385**	**556,392**
Recognition (Reversal)	83,780	114,804	278,829	477,413	84,166	114,804	278,959	477,929
Transfers to Stage 1	6,199	(178)	(6,021)	-	6,199	(178)	(6,021)	-
Transfers to Stage 2	(21)	4,232	(4,211)	-	(21)	4,232	(4,211)	-
Transfers to Stage 3	(133,295)	(9,980)	143,275	-	(133,650)	(9,981)	143,631	-
Write-offs	-	-	(86,155)	(86,155)	-	-	(86,155)	(86,155)
At December 31, 2025	**145,134**	**171,414**	**631,102**	**947,650**	**145,165**	**171,413**	**631,588**	**948,166**

9. OTHER FINANCIAL ASSETS

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Sureties and honored guarantees	37,902	39,338	37,902	39,338
Securities and credits receivable	46,878	38,617	46,878	38,617
Debtors from the purchase of securities and goods [1]	168,742	204,839	377,054	424,095
Interbank accounts	246,148	9,202	246,148	9,202
Total	**499,670**	**291,996**	**707,982**	**511,252**
Current	**320,705**	**84,941**	**320,705**	**93,878**
Non-Current	**178,965**	**207,055**	**387,277**	**417,374**

(1) This refers to the receivables from the sale in installments of non-financial assets held for sale.

10. TAX ASSETS

a) Tax credits

Based on Bacen Resolution No. 2/20, Tax Credits must be fully presented in the long term for the purpose of the balance sheet.

On June 30, 2026 and December 31, 2025, deferred income tax and social contribution assets and liabilities are composed as follows:

	Parent company					
	06/30/2026			12/31/2025		
	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Allowance for expected losses associated with credit risk [1]	223,977	179,382	403,359	208,240	166,593	374,833
Fair value adjustments of securities at FVTPL	16,234	12,987	29,221	-	-	-
Credits written off as a loss	36,352	35,957	72,309	37,654	37,000	74,654
Provision for tax risks and contingent liabilities	2,447	1,957	4,404	-	-	-
MTM on Hedges and Derivatives	34,051	28,114	62,165	67	54	121
Income tax and social contribution loss carryforwards	196,474	157,082	353,556	205,248	164,096	369,344
Deemed credit - Resolution No. 4,838/20 [2]	-	-	-	232,353	-	232,353
Futures market – Law No. 11,196	17,790	14,232	32,022	-	-	-
Other provisions	37,730	30,183	67,913	859	687	1,546
Total	**565,055**	**459,894**	**1,024,949**	**684,421**	**368,430**	**1,052,851**

	Consolidated					
	06/30/2026			12/31/2025		
	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Allowance for expected losses associated with credit risk [1]	223,984	179,386	403,370	208,247	166,597	374,844
Fair value adjustments of securities at FVTPL	16,234	12,987	29,221	-	-	-
Credits written off as a loss	36,352	35,957	72,309	37,654	37,000	74,654
Provision for tax risks and contingent liabilities	2,447	1,957	4,404	-	-	-
MTM on Hedges and Derivatives	34,051	28,114	62,165	67	54	121
Income tax and social contribution loss carryforwards	196,474	157,082	353,556	205,248	164,096	369,344
Deemed credit - Resolution No. 4,838/20 [2]	-	-	-	232,353	-	232,353
Futures market – Law No. 11,196	17,790	14,232	32,022	-	-	-
Other provisions	37,730	30,183	67,913	859	687	1,546
Total	**565,062**	**459,898**	**1,024,960**	**684,428**	**368,434**	**1,052,862**

(1) On June 30, 2026 and December 31, 2025, includes the tax effect of the initial adoption of CMN Resolution No. 4,966/21, carried out on January 1, 2025, in the amount of R$140,239 for Individual and Consolidated.
(2) Provisional Measure No. 992/2020 authorized financial institutions participating in the Credit Program for Small and Medium-Sized Enterprises (CGPE) to convert tax assets arising from temporary differences into tax credits. The ability to recognize this deemed tax credit was in effect until December 31, 2025.

b) Deferred tax liabilities

	Parent company					
	06/30/2026			12/31/2025		
	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Monetary adjustment of judicial deposits	6,534	5,227	11,761	7,070	5,656	12,726
Adjustment of FVTPL	-	-	-	18,116	14,493	32,609
Adjustment of FVOCI	7,701	6,161	13,862	10,163	8,130	18,293
Futures market – Law No. 11,196	25,907	20,725	46,632	2,854	2,284	5,138
MTM on Hedges and Derivatives	247,361	197,888	445,249	205,080	164,064	369,144
Deemed credit – Resolution No. 4,838/20	-	-	-	48,393	-	48,393
Total (Note 17.a)	**287,503**	**230,001**	**517,504**	**291,676**	**194,627**	**486,303**

	Consolidated					
	06/30/2026			12/31/2025		
	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Monetary adjustment of judicial deposits	6,879	5,434	12,313	7,385	5,846	13,231
Adjustment of FVTPL	-	-	-	18,116	14,493	32,609
Adjustment of FVOCI	17,193	9,608	26,801	10,163	8,130	18,293
Futures market – Law No. 11,196	25,907	20,725	46,632	2,854	2,284	5,138
MTM on Hedges and Derivatives	247,361	197,888	445,249	205,080	164,064	369,144
Deemed credit – Resolution No. 4,838/20	-	-	-	48,393	-	48,393
Total (Note 17.a)	**297,340**	**233,655**	**530,995**	**291,991**	**194,817**	**486,808**

c) Changes in deferred tax assets and liabilities

Deferred tax assets	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
At January 1, 2025	**1,052,851**	**1,000,839**	**1,052,862**	**1,000,850**
Recognition	240,657	307,352	240,657	307,352
Reversal	(268,559)	(255,340)	(268,559)	(255,340)
Closing balance	**1,024,949**	**1,052,851**	**1,024,960**	**1,052,862**

Deferred tax liabilities	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
At January 1, 2025	**486,303**	**312,644**	**486,808**	**313,058**
Recognition	71,099	384,201	101,523	389,732
Reversal	(39,898)	(210,542)	(57,336)	(215,982)
Closing balance	**517,504**	**486,303**	**530,995**	**486,808**

d) Expected realization of deferred tax assets and liabilities

	06/30/2026							
	Parent company				Consolidated			
Deferred tax assets	Income tax	Social contribution	Total	Present value	Income tax	Social contribution	Total	Present value
Up to 1 year	23,704	19,292	42,996	37,173	23,704	19,292	42,996	37,173
From 1 to 2 years	34,108	27,761	61,869	45,998	34,115	27,765	61,880	46,006
From 2 to 3 years	40,428	32,904	73,332	47,218	40,428	32,904	73,332	47,218
From 3 to 4 years	57,119	46,489	103,608	58,517	57,119	46,489	103,608	58,517
From 4 to 5 years	66,673	54,265	120,938	58,816	66,673	54,265	120,938	58,816
From 5 to 8 years	208,500	169,698	378,198	138,104	208,500	169,698	378,198	138,104
From 8 to 10 years	134,523	109,485	244,008	62,490	134,523	109,485	244,008	62,490
Total	**565,055**	**459,894**	**1,024,949**	**448,316**	**565,062**	**459,898**	**1,024,960**	**448,324**

	12/31/2025							
	Parent company				Consolidated			
Deferred tax assets	Income tax	Social contribution	Total	Present value	Income tax	Social contribution	Total	Present value
Up to 1 year	24,705	13,299	38,004	194,458	24,705	13,299	38,004	194,458
From 1 to 2 years	58,260	31,362	89,622	179,668	58,267	31,366	89,633	179,676
From 2 to 3 years	69,778	37,562	107,340	128,185	69,778	37,562	107,340	128,185
From 3 to 4 years	89,581	48,222	137,803	45,011	89,581	48,222	137,803	45,011
From 4 to 5 years	82,807	44,575	127,382	42,884	82,807	44,575	127,382	42,884
From 5 to 8 years	232,642	125,233	357,875	65,040	232,642	125,233	357,875	65,040
From 8 to 10 years	126,648	68,177	194,825	4,320	126,648	68,177	194,825	4,320
Total	**684,421**	**368,430**	**1,052,851**	**659,565**	**684,428**	**368,434**	**1,052,862**	**659,573**

	06/30/2026					
	Parent company			Consolidated		
Deferred tax liabilities	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Up to 1 year	12,060	9,648	21,708	12,060	9,648	21,708
From 1 to 2 years	17,355	13,884	31,239	27,192	17,538	44,730
From 2 to 3 years	20,570	16,456	37,026	20,570	16,456	37,026
From 3 to 4 years	29,062	23,250	52,312	29,062	23,250	52,312
From 4 to 5 years	33,924	27,139	61,063	33,924	27,139	61,063
From 5 to 8 years	106,086	84,869	190,955	106,086	84,869	190,955
From 8 to 10 years	68,446	54,755	123,201	68,446	54,755	123,201
Total	**287,503**	**230,001**	**517,504**	**297,340**	**233,655**	**530,995**

	12/31/2025					
	Parent company			Consolidated		
Deferred tax liabilities	Income tax	Social contribution	Total	Income tax	Social contribution	Total
Up to 1 year	10,528	7,025	17,553	10,528	7,025	17,553
From 1 to 2 years	24,828	16,567	41,395	25,143	16,757	41,900
From 2 to 3 years	29,737	19,842	49,579	29,737	19,842	49,579
From 3 to 4 years	38,176	25,474	63,650	38,176	25,474	63,650
From 4 to 5 years	35,289	23,547	58,836	35,289	23,547	58,836
From 5 to 8 years	99,144	66,155	165,299	99,144	66,155	165,299
From 8 to 10 years	53,974	36,017	89,991	53,974	36,017	89,991
Total	**291,676**	**194,627**	**486,303**	**291,991**	**194,817**	**486,808**

11. INVESTMENTS

a) Investments in subsidiaries and associates accounted for based on the equity method

	06/30/2026						
	Holding %	Number of shares/quotas held	Capital	Adjusted equity	Profit (loss) for the period	Investment amount	Equity in the results of investees and affiliates
Subsidiaries							
Pine Capital Ltda.	100.0000	310,000	310	3,128	(1,016)	3,128	(1,016)
Pine Investimentos DTVM Ltda. [20]	100.0000	1,148,398	6,132	8,574	171	8,574	171
Pine Assessoria e Consultoria Ltda. [12]	99.9800	499,999	500	37,925	27,576	37,925	27,576
P3 Desenvolvimento Imobiliário SPE Ltda. [2] [4] [5] [14] [19] [21]	100.0000	853,037,796	588,596	594,329	(12,596)	594,329	(12,596)
Pine Corretora de Seguros Ltda. [12]	99.9800	492,156	18,102	16,727	(2,100)	16,727	(2,100)
ECO Comercializadora de Ativos Ambientais LTDA.	100.0000	10,000	10	11	-	11	-
Pine Holding Ltda. (Anteriormente denominada Pine Holding S.A.) [1] [6] [7] [9] [10] [11] [12] [13] [15] [16]	100.0000	68,685,000	68,685	99,012	15,576	99,012	15,576
Newco JV Gestão Empresarial Ltda	100.0000	100	1	1	-	1	-
Total					**27,611**	**759,707**	**27,611**

	12/31/2025						
	Holding %	Number of shares/quotas held	Capital	Adjusted equity	Profit (loss) for the period	Investment amount	Equity in the results of investees and affiliates
Subsidiaries							
Pine Capital Ltda.	100.0000	310,000	310	4,147	1,169	4,147	1,169
Pine Investimentos DTVM Ltda.	100.0000	892,300	4,765	7,036	247	7,036	247
Pine Assessoria e Consultoria Ltda. [12]	99.9800	499,999	500	5,736	52,255	5,736	52,255
P3 Desenvolvimento Imobiliário SPE Ltda. [2] [4] [5]	100.0000	844,488,145	582,697	601,024	(12,155)	601,024	(12,155)
Pine Corretora de Seguros Ltda. [12]	99.9800	492,156	18,102	19,200	5,071	19,200	5,071
Pine Campo Grande Empreendimento Imobiliário [8]	100.0000	53,200,000	53,200	53,555	(152)	-	(152)
Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.) [3] [8] [17]	100.0000	228,124,066	98,093	96,054	(184)	-	(184)
ECO Comercializadora de Ativos Ambientais LTDA.	100.0000	10,000	10	10	1	10	1
Pine Holding Ltda. (Anteriormente denominada Pine Holding S.A.) [1] [6] [7] [9] [10] [11] [12] [15]	99.0000	68,684,999	68,685	83,437	76,003	83,437	76,003
Santana de Parnaíba Ativos Imobiliários Ltda. (Formerly known as Pine 1 Desenvolvimento Participações Ltda.) [18]	100.0000	1,000	1	-	-	-	-
Subtotal					**122,255**	**720,590**	**122,255**

	12/31/2025						
	Holding %	Number of shares/quotas held	Capital	Adjusted equity	Profit (loss) for the earnings (loss)	Investment amount	Equity in the results of investees and affiliates
Investments in associates – measured using the equity method							
Amigoz Ltda. [1] [9]	87.8700	4,683,316	5,330	6,686	25,268	1,180	5,343
BYX Capital Ltda. [9]	-	-	4,286	3,059	34,362	-	4,887
Subtotal					**59,630**	**1,180**	**10,230**
Total					**181,885**	**721,770**	**132,485**

(1) As of June 30, 2026, on a consolidated basis, the investment balance includes goodwill in the amount of R$13,445 (R$1,180 as of December 31, 2025) related to Amigoz Ltda., an investee of Pine Holding Ltda.

(2) In a Contractual Amendment dated June 04, 2025, a resolution was adopted on an increase in the share capital of P3 Desenvolvimento Imobiliário SPE Ltda. by R$3,000, through the issuance of 4,348,071 new shares.

(3) In a Contractual Amendment dated May 8, 2025, a resolution was adopted on an increase in the share capital of Pine Ativos Imobiliários SPE Ltda. by R$100, through the issuance of 233,000 new shares.

(4) In a Contract Amendment dated August 8, 2025, it was approved to increase the share capital of P3 Desenvolvimento Imobiliário SPE Ltda. by R$ 1,000, through the issuance of 1,449,276 new shares.

(5) In a Contract Amendment dated September 9, 2025, it was approved to increase the share capital of P3 Desenvolvimento Imobiliário SPE Ltda. by R$ 6,400, through the issuance of 9,275,363 new shares.

(6) In a Contract Amendment dated March 7, 2025, it was approved to increase the share capital of Pine Holding S.A. by R$ 45,615, through the issuance of 45,615,000 new shares.

(7) In a Contract Amendment dated July 10, 2025, it was approved to increase the share capital of Pine Holding S.A. by R$200,000 through the issuance of 200,000 new shares.

(8) Refers to the equity result up to the date of classification of these equity interests as investments held for sale, as described in Note 3.p.

(9) Until July 2025, Banco Pine held equity interests of 50.29% in Amigoz Ltda. and 32.74% in Byx Capital Ltda., representing 2,676,435 and 1,407,363 quotas, respectively. The results of these equity interests for the period from January 1 to July 31, 2025 were recorded under “Operating income (expense) – income from investments in subsidiaries and associates,” in the amounts of R$5,343 thousand and R$4,887 thousand, respectively. On July 4, 2025, through a capital contribution of R$45,615 thousand effected via transfer of assets, Banco Pine transferred these equity interests to Pine Holding, which then became the direct quota holder, while the Bank became an indirect investor in these companies. As disclosed in the material fact dated November 26, 2025, the 32.74% interest in Byx Capital was sold for an amount receivable of R$101,463 thousand, recorded under “Other assets” in the consolidated balance sheet. Part of this amount, totaling R$63,333 thousand, was financed through the issuance by the buyer of commercial paper, fully subscribed and funded by the Bank, secured by fiduciary assignment of investment fund units held by the issuer, as established in the transaction agreement. An amount of R$97,206 thousand was effectively received on January 26, 2026, with the remaining balance to be received in future periods. The sale of this equity interest generated a result of R$62,458 thousand, before taxes, recorded under “Operating income (expense) – income from investments in subsidiaries and associates” at the parent company level and “Operating income (expense) – other operating income” at the consolidated level. Additionally, in this transaction, Pine Holding received 2,006,881 quotas of Amigoz (representing 37.65% of its share capital), previously held by Byx Capital, through a disproportionate partial spin-off of Byx Capital, with incorporation of the spun-off portion (comprising exclusively Amigoz quotas) by Pine Holding. This resulted in the delivery of these Amigoz quotas to Pine Holding at book value, increasing its ownership to 87.87%, and leading to the consolidation of Amigoz within the conglomerate as of December 2025. The transaction was approved by the Administrative Council for Economic Defense (CADE) and by the Central Bank of Brazil (Bacen) in December 2025.

(10) Pursuant to an Amendment Agreement dated November 28, 2025, an increase in the share capital of Pine Holding S.A. was approved in the amount of R$4,120 thousand, through the issuance of 4,120,000 new shares.

(11) Pursuant to an Amendment Agreement dated December 9, 2025, an increase in the share capital of Pine Holding S.A. was approved in the amount of R$18,750 thousand, through the issuance of 68,684,999 new shares.

(12) In partners’ meetings held throughout 2025, dividend distributions were approved totaling R$114,771 thousand.

(13) Pursuant to a private instrument dated January 27, 2026, Pine Holding acquired 638,634 quotas of Amigoz Ltda., in the amount of R$13,601 thousand. Following this acquisition, Pine Holding holds 99.85% of Amigoz, corresponding to 5,321,950 quotas.

(14) In a partners’ meeting held on February 10, 2026, a capital increase in the amount of R$2,407 thousand was approved, through the issuance of 3,488,582 new quotas.

(15) At an Extraordinary General Meeting held on February 13, 2025, the change in legal form and corporate name from Pine Holding S.A. to Pine Holding Ltda. was approved.

(16) Pursuant to a private instrument dated March 18, 2026, a change from a limited liability company to a single-member limited liability company was approved due to the withdrawal of a partner.

(17) In a Contractual Amendment dated April 6, 2026, a resolution was adopted to change the corporate name of Pine Ativos Imobiliários SPE Ltda. to Cuiabá Ativos Imobiliários SPE Ltda.

(18) In a Contractual Amendment dated April 6, 2026, a resolution was adopted to change the corporate name of Pine 1 Desenvolvimento Participações Ltda. to Santana de Parnaíba Ativos Imobiliários Ltda.

(19) In a Contractual Amendment dated May 11, 2026, a resolution was adopted to increase the share capital of P3 Desenvolvimento Imobiliário SPE Ltda. by R$1,492 through the issuance of 2,162,518 new equity quotas.

(20) In a Contractual Amendment dated May 15, 2026, a resolution was adopted to increase the share capital of Pine Investimentos DTVM Ltda. by R$1,367 through the issuance of 256,098 new equity quotas.

(21) In a Contractual Amendment dated June 18, 2026, a resolution was adopted to increase the share capital of P3 Desenvolvimento Imobiliário SPE Ltda. by R$2,000 through the issuance of 2,898,551 new equity quotas.

b) Other investments

	Parent company and Consolidated	
	06/30/2026	12/31/2025
CIP S.A. (1)	264	260
Investment Guarantee Fund (BNDES FGI)	1,000	1,000
Total	**1,264**	**1,260**

(1) On June 26, 2025, dividends were received from CIP S.A. in the amount of R$43. On December 10, 2025, additional dividends were received from CIP S.A. totaling R$39. As of June 30, 2026, there was an appreciation in the share value of CIP S.A. amounting to R$4 (June 30, 2025 – R$1)

12. OTHER ASSETS

a) Non-financial assets held for sale

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Real estate properties	299,789	343,798	857,940	856,623
Allowance for losses	-	-	(873)	(1,455)
Total	**299,789**	**343,798**	**857,067**	**855,168**
Non-current	**299,789**	**343,798**	**857,067**	**855,168**

b) Prepaid expenses

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Insurance premiums	12,821	15,480	19,858	24,187
Rentals	6,786	7,267	6,786	7,267
Structuring costs	75,097	40,189	75,097	40,189
Card issuance costs	134,655	91,817	134,655	91,817
Other	2,901	1,049	3,316	1,188
Total	**232,260**	**155,802**	**239,712**	**164,648**
Current	**65,640**	**28,191**	**66,944**	**28,407**
Non-current	**166,620**	**127,611**	**172,768**	**136,241**

c) Sundry

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Salary advances and advances	2,931	213	9,896	260
Advances for payment on our behalf	1,333	3,123	9,915	4,443
Advances for the acquisition of fixed assets	34,746	17,783	37,384	20,337
Advances to the Credit Guarantee Fund (FGC)	97,793	-	97,793	-
Income receivable	15,628	26,412	45,333	43,344
Dividends receivable	59,475	116,468	1,941	1,377
Debtors from deposit in guarantee (Note 16.b)	77,878	82,590	81,148	85,743
Negotiation and intermediation of securities	9,224	20,978	9,224	20,978
Income tax for offset	148,713	157,263	172,045	168,160
Amounts receivable from related companies	10,677	10,931	4,478	5,923
Investments held for sale (2)	213,854	149,607	23,007	-
Securities and credits receivable	33,454	44,229	33,454	44,229
Sundry debtors – Brazil and abroad (1)	163,927	194,278	186,915	304,868
Total	**869,633**	**823,875**	**712,533**	**699,662**

(1) As of June 30, 2026, this balance substantially comprises: (i) advances related to share-based payment plans, amounting to R$78,837 (December 31, 2025 - R$81,806) in the Parent Company and R$83,002 (December 31, 2025 - R$82,724) in the Consolidated Financial Statements; (ii) receivables from third parties amounting to R$64,199 (December 31, 2025 - R$49,463) in both the Parent Company and the Consolidated Financial Statements; and (iii) as of December 31, 2025, an amount receivable arising from the sale of BYX Capital Ltda. by Pine Holding, totaling R$101,463 in the Consolidated Financial Statements. Of this amount, R$97,206 was effectively settled on January 26, 2026, and the remaining balance will be received in future periods.

(2) Refers to investments classified as held for sale, as described in Note 3.p. In the period ended June 30, 2026, an impairment loss of R$1,918 was recognized (December 31, 2025 – R$53).

13. PROPERTY AND EQUIPMENT IN USE

Property and equipment items are depreciated using the straight-line method at the following annual rates: installations, data processing system and transportation system, 20%, furniture and equipment in use, communication system and security system, 10%. These rates properly represent the economic useful lives of the assets.

					Parent company and Consolidated	
	12/31/2025	01/01 a 06/30/2026				06/30/2026
	Accounting balance	Acquisitions	Depreciation	Cost	Accumulated depreciation	Accounting balance
Property and equipment in use	**13,802**	**103**	**(1,712)**	**33,949**	**(21,756)**	**12,193**
Installations, furniture and equipment in use	13,802	103	(1,712)	33,949	(21,756)	12,193
Other property and equipment in use	**45,820**	**1,648**	**(3,819)**	**54,627**	**(10,978)**	**43,649**
Security and communication systems	1,264	-	(232)	3,904	(2,872)	1,032
Transportation system	42,962	-	(3,195)	47,264	(7,497)	39,767
Right-of-Use Assets	1,594	1,648	(392)	3,459	(609)	2,850
Total	**59,622**	**1,751**	**(5,531)**	**88,576**	**(32,734)**	**55,842**

14. DEPOSITS AND OTHER FINANCIAL INSTRUMENTS

The funds of financial institutions are composed of deposits, money market, funds from acceptance and issue of securities and borrowings and onlendings.

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Deposits (Note 14.a)	18,344,203	15,820,956	18,240,609	15,749,002
Money market (Note 14.b)	7,296,854	4,681,536	7,296,854	4,681,536
Funds from acceptance and issue of securities (Note 14.c)	4,810,187	4,838,955	4,810,187	4,838,955
Borrowings and onlendings (Note 14.d)	1,230,766	197,494	1,230,766	197,494
(+/-) Adjustment to fair value (1)	**(285,829)**	**(290,651)**	**(285,829)**	**(290,651)**
Total after adjustment to fair value	**31,396,181**	**25,248,290**	**31,292,587**	**25,176,336**

(1) Refers to the fair value of deposits subject to market risk hedge (Note 6.c.xa).

a) Deposits

						06/30/2026
	Parent company			Consolidated		
Breakdown by maturity	Demand deposits	Time deposits	Interbank deposits	Demand deposits	Time deposits	Interbank deposits
No maturity date	112,940	-	-	93,420	-	-
Up to 30 days	,	427,192	2,592	-	426,847	2,592
From 31 to 60 days	-	193,189	101,333	-	193,125	101,333
From 61 to 90 days	-	137,796	837,213	-	136,871	837,213
From 91 to 180 days	-	1,579,592	31,220	-	1,578,935	31,220
From 181 to 360 days	-	3,878,722	16,293	-	3,878,711	16,293
Over 360 days	-	11,026,121	-	-	10,944,049	-
(+/-) Adjustment to fair value (1)	**-**	**(284,678)**	**-**	**-**	**(284,678)**	**-**
Total	**112,940**	**16,957,934**	**988,651**	**93,420**	**16,873,860**	**988,651**

(1) Refers to the fair value of deposits subject to market risk hedge (Note 6.c.xa).

Breakdown by maturity	12/31/2025 Parent company Demand deposits	Time deposits	Interbank deposits	Consolidated Demand deposits	Time deposits	Interbank deposits
No maturity date	81,919	-	-	69,120	-	-
Up to 30 days	,	1,070,233	-	-	1,070,231	-
From 31 to 60 days	-	544,567	133,432	-	544,566	133,432
From 61 to 90 days	-	376,844	93,578	-	376,764	93,578
From 91 to 180 days	-	1,334,110	14,129	-	1,332,857	14,129
From 181 to 360 days	-	1,987,606	297,291	-	1,985,067	297,291
Over 360 days	-	9,887,247	-	-	9,831,967	-
(+/-) Adjustment to fair value [1]	**-**	**(289,027)**	**-**	**-**	**(289,027)**	**-**
Total	**81,919**	**14,911,580**	**538,430**	**69,120**	**14,852,425**	**538,430**

(1) Refers to the fair value of deposits subject to market risk hedge (Note 6.c.xa).

b) Money market

	Parent company and Consolidated 06/30/2026	12/31/2025
Own portfolio		
National Treasury Notes (NTN)	5,535,003	3,618,497
Debentures	1,761,851	1,060,856
Real estate receivables certificate	-	2,183
Total	**7,296,854**	**4,681,536**

c) Funds from acceptance and issue of securities

	Parent company and Consolidated				06/30/2026	12/31/2025
	Up to 3 months	From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	Total	Total
Real estate credit bills	111,285	382,743	57,387	-	551,415	679,722
Agribusiness credit bills	207,153	777,776	567,165	-	1,552,094	1,601,704
Financial bills	182,491	2,036,396	443,886	43,905	2,706,678	2,557,529
(+/-) Adjustment to fair value [1]	**(79)**	**(383)**	**(648)**	**(41)**	**(1,151)**	**(1,624)**
Total adjustment to fair value	**500,850**	**3,196,532**	**1,067,790**	**43,864**	**4,809,036**	**4,837,331**

(1) Refers to the fair value of deposits subject to market risk hedge (Note 6.c.xa).

d) Borrowings and onlendings

	Parent company and Consolidated		06/30/2026	12/31/2025
	Up to 3 months	From 1 to 3 years	Total	Total
Onshore funding from official institutions	-	47,216	47,216	41,913
On-lending for foreign loans	-	988,056	988,056	-
Obligations in foreign currencies – imports	195,494	-	195,494	155,581
Total	**195,494**	**1,035,272**	**1,230,766**	**197,494**

15. SUBORDINATED DEBT

By maturity	Parent company and Consolidated From 3 to 12 months	From 1 to 3 years	From 3 to 5 years	From 5 to 15 years	Over 15 years	06/30/2026	12/31/2025
Financial bills subordinates	23,244	44,452	226,211	344,973	209,271	848,151	802,642
(+/-) Adjustment to fair value [1]	**(1,025)**	**(3,936)**	**(70)**	**(36,368)**	**(232)**	**(41,631)**	**(29,368)**
Total adjustment to fair value	**22,219**	**40,516**	**226,141**	**308,605**	**209,039**	**806,520**	**773,274**

(1) Refers to the fair value of deposits subject to market risk hedge (Note 6.c.xa).

Security	Parent company and Consolidated Principal amount	Issue	Maturity	Indexer	Yield per year (%)	06/30/2026
Financial bills						
	26,588	2021	2027 to 2028	IPCA	9.76% to 10.15%	33,547
	30,300	2021	2027 to 2028	CDI rate	162% to 188%	28,858
	65,317	2022	2029	CDI rate	135% to 150%	121,448
	139,350	2023	2030 to 2038	CDI rate	100% to 162%	149,220
	287,004	2024	2030 to 2099	CDI rate	100% to 154%	316,256
	121,556	2025	2030 to 2099	CDI rate	100% to 147%	135,419
	20,000	2026	2099	CDI rate	146%	21,772
Total	**690,115**					**806,520**

Security	Parent company and Consolidated Principal amount	Issue	Maturity	Indexer	Yield per year (%)	12/31/2025
Financial bills						
	5,300	2019	2026	CDI rate	149% to 150%	5,835
	1,000	2020	2026	CDI rate	140%	1,023
	26,588	2021	2027 to 2028	IPCA	9.76% to 10.15%	31,965
	30,300	2021	2027 to 2028	CDI rate	165% to 190%	30,525
	65,317	2022	2029	CDI rate	132% to 150%	111,052
	139,350	2023	2030 to 2038	CDI rate	100% to 162%	147,784
	287,004	2024	2030 to 2099	CDI rate	100% to 154%	313,157
	121,556	2025	2030 to 2099	CDI rate	100% to 133%	131,933
Total	**676,415**					**773,274**

16. PROVISIONS, CONTINGENT ASSETS AND LIABILITIES AND LEGAL LIABILITIES – TAX AND SOCIAL SECURITY

	Parent company 06/30/2026	12/31/2025	Consolidated 06/30/2026	12/31/2025
Provision for contingent liabilities – tax (Note 16.b)	-	-	29	29
Provision for contingent liabilities – labor (Note 16.b)	8,160	11,792	8,160	11,792
Provision for contingent liabilities - civil (Note 16.b)	1,627	1,334	1,627	1,334
Total	**9,787**	**13,126**	**9,816**	**13,155**

a) Contingent assets

On June 30, 2026 and December 31, 2025, there were no contingent assets.

b) Balances of the provisions for legal and administrative proceedings and legal liabilities by nature

	Parent company Judicial deposits 06/30/2026	12/31/2025	Provision 06/30/2026	12/31/2025	Consolidated Judicial deposits 06/30/2026	12/31/2025	Provision 06/30/2026	12/31/2025
Tax contingencies and legal liabilities	65,710	61,203	-	-	68,980	64,356	29	29
Labor contingencies	7,178	15,396	8,160	11,792	7,178	15,396	8,160	11,792
Civil contingencies	4,990	5,991	1,627	1,334	4,990	5,991	1,627	1,334
Total	**77,878**	**82,590**	**9,787**	**13,126**	**81,148**	**85,743**	**9,816**	**13,155**

Pine and Pine Investimentos obtained final and unappealable favorable decisions regarding lawsuits questioning the increase in the calculation bases of the Social Integration Program (PIS) and the Social Contribution on Revenue (COFINS) taxes due, according to Article 3, paragraph 1 of Law No. 9,718/98 and the provisions previously recorded in relation to these lawsuits, classified as Legal Liabilities, were reversed in previous periods.

With respect to COFINS, the above mentioned decision resulted in the determination of amounts that had not been converted into income in favor of the Federal Government by Banco Pine and Pine Investimentos. Nevertheless, the National Treasury Attorney-General Office (PGFN) filed an executive measure with respect to which Pine presented a defense and is awaiting a final decision. June 30, 2026 and December 31, 2025, there were no judicial deposits related to COFINS.

With respect to PIS, the proceeding is suspended due to the fact that it is affected by the general repercussion recognized by the Federal Supreme Court (STF) (Topic 372). On June 30, 2026, the deposits related to the PIS tax, represented R$60,627 in the Parent company information and R$61,027 in the Consolidated information (R$59,060 in the Parent Company and R$59,449 on a consolidated basis as of December 31, 2025).

Additionally, on June 30, 2026, the tax credits for offset, resulting from overpayments made over the course of these lawsuits, represented the amount of R$8,641 related to COFINS in the Parent Company and Consolidated information (R$8,475 in the Parent Company and on a consolidated basis as of December 31, 2025).

c) Changes in provisions for contingent liabilities

	Parent company				Consolidated			
	06/30/2026				06/30/2026			
	Tax and legal liabilities	Labor	Civil	Total	Tax and legal liabilities	Labor	Civil	Total
At December 31, 2025	**-**	**11,792**	**1,334**	**13,126**	**29**	**11,792**	**1,334**	**13,155**
Recognition	-	2,654	-	2,654	-	2,654	-	2,654
Reversal	-	(4,483)	(83)	(4,566)	-	(4,483)	(83)	(4,566)
Adjustments	-	(1,803)	376	(1,427)	-	(1,803)	376	(1,427)
Closing balance	**-**	**8,160**	**1,627**	**9,787**	**29**	**8,160**	**1,627**	**9,816**

	Parent company				Consolidated			
	12/31/2025				12/31/2025			
	Tax and legal liabilities	Labor	Civil	Total	Tax and legal liabilities	Labor	Civil	Total
At January 1, 2025	**-**	**10,389**	**1,435**	**11,824**	**578**	**10,389**	**1,435**	**12,402**
Recognition	-	84	182	266	-	84	182	266
Reversal	-	-	(286)	(286)	(549)	-	(286)	(835)
Adjustments	-	1,319	3	1,322	-	1,319	3	1,322
Closing balance	**-**	**11,792**	**1,334**	**13,126**	**29**	**11,792**	**1,334**	**13,155**

d) Main lawsuits and proceedings for which the probability of a loss was considered possible

Labor: On June 30, 2026 and December 31, 2025, Pine had no labor claims classified as possible.

Civil: On June 30, 2026, Pine had civil lawsuits classified as possible losses totaling R$21,285 in both the Parent Company and the Consolidated Financial Statements. These proceedings refer to consumer-related civil claims associated with the retail portfolio and are classified by the Legal Department, based on the assessment of its external legal advisors. All cases are currently under litigation and subject to first-instance court decisions. As of December 31, 2025, Pine had no civil lawsuits classified as possible losses.

Tax: On June 30, 2026, Pine had tax proceedings classified as possible losses totaling R$47,472 in both the Parent Company and the Consolidated Financial Statements. The proceeding relates to a tax dispute regarding the incidence of Corporate Income Tax (IRPJ) and Social Contribution on Net Profit (CSLL) on default interest received by Banco Pine in connection with contractual delays. The case is currently subject to an unfavorable court decision and is awaiting the review of the appeal filed by Banco Pine. It is important to note that the proceeding is secured by a surety bond. As of December 31, 2025, Pine had no tax proceedings classified as possible losses.

17. OTHER LIABILITIES

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Collection and payment of taxes and similar charges	5,392	2,949	5,392	2,949
Sundry creditors [1]	215,289	253,893	879,867	1,119,446
Tax and social security (Note 17.a)	554,307	495,572	607,910	543,974
Social and statutory	69,000	30,000	75,937	30,786
Personnel expense provisions	37,500	63,525	37,500	54,498
Other	40,160	43,727	63,796	61,676
Obligations for operations linked to assignment - Credit operations	2,355,248	1,814,780	-	-
Total	**3,276,896**	**2,704,446**	**1,670,402**	**1,813,329**
Current	**3,131,970**	**2,476,131**	**1,492,771**	**1,557,269**
Non-current	**144,926**	**228,315**	**177,631**	**256,060**

(1) As of June 30, 2026 and December 31, 2025, on a consolidated basis, it primarily refers to obligations with senior debenture holders related to debentures that are consolidated in these Financial Statements.

a) Tax and social security

	Parent company		Consolidated	
	06/30/2026	12/31/2025	06/30/2026	12/31/2025
Taxes and contributions on outsourced services	1,111	1,387	19,296	11,571
Taxes and contributions on salaries	3,884	4,731	4,110	13,996
Taxes and contributions on profit	28,928	79	39,412	17,219
Service tax (ISS)	125	153	1,250	869
Income Tax Withheld at Source (IRRF)	(2,163)	352	(2,163)	352
PIS and COFINS taxes payable	4,211	2,156	5,088	2,800
Provision for PIS and COFINS	-	-	7,705	8,012
Provision for deferred income tax and social contribution (Note 10.b)	517,504	486,303	530,995	486,808
Other	707	411	2,217	2,347
Total	**554,307**	**495,572**	**607,910**	**543,974**

18. EQUITY

a) Capital

In accordance with the Bylaws, subscribed and paid-up capital on June 30, 2026 amounts to R$1,259,627 (R$1,000,970 on December 31, 2025) and comprises 259,700,258 registered shares, of which 129,856,723 are common shares and 129,843,535 are preferred shares (232,451,347 on December 31, 2025), with no face value. Pine is authorized to increase its capital, without the need to amend the Bylaws, by up to a further 100,000,000 common or preferred shares, all of which registered, book-entry shares, with no par value, upon a resolution of the Board of Directors.

At a Board of Directors' meeting held on April 13, 2026, the homologation of a share capital increase, within the limit of authorized capital, in the amount of R$810 thousand was approved, through the issuance of 181,946 new registered, book-entry and no-par-value shares, comprising 72,506 common shares and 109,440 preferred shares. This capital increase results from the exercise of: (i) part of the Subscription Warrants issued on April 27, 2022, as an additional benefit to subscribers of shares issued by the Company in connection with the capital increase approved at the Board of Directors' meeting held on April 27, 2022, during the period from March 1, 2026 to March 31, 2026 ("Thirteenth exercise period"); (ii) part of the Subscription Warrants issued on October 3, 2024, as an additional benefit to subscribers of shares issued by the Company in connection with the capital increase approved at the Board of Directors' meeting held on October 3, 2024, during the period from March 1, 2026 to March 31, 2026 ("Fifth exercise period"); and (iii) part of the Subscription Warrants issued on October 13, 2025, as an additional benefit to subscribers of shares issued by the Company in connection with the capital increase approved at the Board of Directors' meeting held on November 27, 2025, during the period from March 1, 2026 to March 31, 2026 ("First exercise period"). The capital increase was approved by Bacen on May 25, 2026.

At the meeting of held on held on March 03, 2026, the Board of Directors decided on the increase in share capital was approved, within the limit of authorized capital, in the gross amount of R$245,926 thousand, through the issuance of 21,860,095 new shares, all registered, book-entry and with no par value. Transaction costs related to the issuance totaled R$9,857 thousand, net of taxes, resulting in a net capital increase of R$236,069 thousand, with the waiver of preemptive rights of existing shareholders, pursuant to Article 172, item I, of the Brazilian Corporation Law. The full subscription price per share was R$11.25. Due to the requirement for approval of the capital increase by the Central Bank of Brazil ("Bacen"), subscription receipts were issued and fully paid in cash in Brazilian currency, granting their holders the right to be converted into shares upon approval. After approval, the shares will entitle their holders to the same rights, benefits and restrictions applicable to the preferred shares issued by Banco Pine, in accordance with the Bylaws and applicable legislation. The capital increase was approved by Bacen on April 6, 2026.

At a Board of Directors' meeting held on January 15, 2026, an increase in the Bank's share capital was approved, within the limit of authorized capital, in the amount of R$21,917 thousand was approved, through the issuance of 5,206,870 new registered, book-entry and no-par-value shares, comprising 2,524,594 common shares and 2,682,276 preferred shares. This capital increase results from the exercise of: (i) part of the Subscription Warrants issued on April 27, 2022, as an additional benefit to subscribers of shares issued by the Company in connection with the capital increase approved at the Board of Directors' meeting held on April 27, 2022, during the period from December 1, 2025 to December 31, 2025 ("Twelfth exercise period"); and (ii) part of the Subscription Warrants issued on October 3, 2024, as an additional benefit to subscribers of shares issued by the Company in connection with the capital increase approved at the Board of Directors' meeting held on October 3, 2024, during the period from December 1, 2025 to December 31, 2025 ("Fourth exercise period"). The capital increase was approved by Bacen on April 6, 2026.

At the meeting of held on held on October 13, 2025, the Board of Directors decided on the increase of the Bank's capital within the limits of the authorized capital under the terms of the Bylaws, amounting to at least R$36,954 and at most R$48,719, through the issuance of at least 4,337,268 shares, consisting of 2,225,396 common shares and 2,111,872 preferred shares, and at most 5,718,156 new shares, consisting of 2,933,911 common shares and 2,784,245 preferred shares of the Bank, all registered, book-entry shares without par value. The issue price is R$8.52 per common or preferred share of the Bank. Shareholders may exercise their preemptive rights to subscribe new shares proportionately to the number of shares currently held. All Bank shareholders on October 16, 2025, will be granted a 30-day period to exercise their preemptive rights. After the effective subscription of the shares and payment of this capital increase, the Bank's Board of Directors will hold a new meeting to partially or fully approve the capital increase, within the authorized capital limit. After approval by the Bank's Board of Directors, the capital increase will be submitted to Bacen for approval.

At the meeting of held on held on October 1, 2025 the Board of Directors decided on the approval of a capital increase within the limits of the authorized capital, amounting to R$1,642, through the issuance of 386,717 new registered shares, consisting of 188,445 common shares and 198,272 preferred shares, all of which are registered, book-entry shares without par value. Said capital increase in the result of the exercise of: (i) part of the Subscription Warrants issued on April 27, 2022 as an additional benefit to the subscribers of the Company's shares as part of the capital increase approved at the Board of Directors' meeting held on April 27, 2022, from September 1, 2025 to September 30, 2025 ("Eleventh exercise period") and (ii) part of the Subscription Warrants, issued on October 3, 2024, as an additional benefit to the subscribers of the Company's shares issued as part of the capital increase approved at the Board of Directors' meeting held on October 3, 2024, from September 1, 2025 to September 30, 2025 ("Third exercise period"). The capital increase was approved by Bacen on December 22, 2025.

At a meeting of the Board of Directors held on July 1, 2025, it was resolved to approve the increase in share capital, within the limit of the authorized capital, in the amount of R$997, through the issuance of 311,198 new registered shares, of which 129,441 are common shares and 181,757 are preferred shares, all registered, book-entry and without par value. The aforementioned increase in share capital is due to the exercise of: (i) part of the Subscription Warrants, issued on April 27, 2022 as an additional benefit to subscribers of the Company's shares within the scope of the share capital increase approved at the Board of Directors Meeting held on April 27, 2022, for the period from June 2, 2025 to June 30, 2025 ("Tenth exercise period") and (ii) part of the Subscription Warrants, issued on October 3, 2024 as an additional benefit to subscribers of the Company's shares within the scope of the share capital increase approved at the Board of Directors Meeting held on October 3, 2024, for the period from June 2, 2025 to June 30, 2025 ("Second exercise period"). The capital increase was approved by the Central Bank of Brazil (Bacen) on September 22, 2025.

On April 24, 2025, the Board of Directors of Banco Pine, in compliance with CVM Resolution No. 44/21, approved the cancellation of 3,342,492 registered preferred shares and 73,100 registered common shares issued by the Bank, totaling R$15,104, currently held in treasury, without reducing the value of the share capital, pursuant to Article 19, XVI of the Bank's Bylaws. These shares were acquired through the share buyback program, in accordance with CVM Resolution No. 77/22. Due to the cancellation of shares held in treasury, the Company's share capital of R$952,902 is now divided into 226,428,370 registered shares, of which 115,914,712 are common and 110,513,658 are preferred, with no par value.

At a meeting of the Board of Directors held on April 1, 2025, it was resolved to approve the increase in share capital, within the limit of the authorized capital, in the amount of R$130, through the issuance of 49,979 new registered shares, of which 18,740 are common and 31,239 are preferred, all registered, book-entry and without par value. The aforementioned increase in share capital is due to the exercise of: (i) part of the Subscription Warrants, issued on April 27, 2022 as an additional benefit to subscribers of the Company's shares within the scope of the share capital increase approved at the Board of Directors Meeting held on April 27, 2022, for the period from March 6, 2025 to March 31, 2025 ("Ninth exercise period") and (ii) part of the Subscription Warrants, issued on October 3, 2024 as an additional benefit to subscribers of the Company's shares within the scope of the share capital increase approved at the Board of Directors Meeting held on October 3, 2024, for the period from March 6, 2025 to March 31, 2025 ("First exercise period"). The capital increase was approved by the Central Bank of Brazil (Bacen) on June 24, 2025.

At a Board of Directors meeting held on January 3, 2025, it was resolved to approve the increase in share capital, within the limit of the authorized capital, in the amount of R$93, through the issuance of 46,362 new registered shares, of which 15,454 are common and 30,908 are preferred, all registered, book-entry and without par value. This increase in share capital is due to the exercise of part of the Subscription Warrants issued on April 27, 2022, as an additional benefit to subscribers of the Company's shares within the scope of the share capital increase approved at the Board of Directors meeting held on April 27, 2022, for the period from December 2, 2024 to December 30, 2024 ("Eighth fiscal year"). The capital increase was approved by the Central Bank of Brazil (Bacen) on January 27, 2025.

b) Capital reserves

Capital reserves may be composed of: reserve for premiums on subscription of shares and other capital reserves, and may only be used to absorb losses that exceed accumulated profits and profit reserves; redemption, reimbursement or acquisition of shares issued by the Company; incorporation into the share capital; or payment of dividends on preferred shares in certain circumstances. As of June 30, 2026 and December 31, 2025, Banco Pine's capital reserves are composed of the deferral of share-based compensation plans.

c) Profit reserves

Pine's profit reserves comprise the legal and statutory reserves. The balance of the profit reserves cannot exceed Pine's capital, and any surplus must be capitalized or distributed as dividend. Pine does not have other profit reserves.

Legal reserve - According to Law No. 11,638/07 and the Bylaws, Pine must appropriate 5% of profit for the year to the legal reserve. The legal reserve cannot exceed 20% of Pine's paid-up capital. Moreover, Pine may choose not to appropriate a portion of profit to the legal reserve in the year in which the balance of this reserve plus the capital reserves exceeds 30% of capital.

Statutory reserve - According to Law No. 11,638/07, the Bylaws may create reserves, as long as it establishes their purpose, the percentage of profit to be appropriated to these reserves, and the maximum amount to be maintained in each statutory reserve. The appropriation of funds to these reserves may not be approved if it affects the mandatory dividend. The balance of profit for the year will be transferred to the Revenue reserves - Statutory Reserves account, which will be at the disposal of the General Shareholders' Meeting, which may maintain it up to the limit of 95% of the paid-up capital, aiming at maintaining an operating margin that is compatible with the development of the Bank's funding operations.

d) Interest on own capital

At a Board of Directors meeting held on July 7, 2026, it was decided to pay interest on equity in the amount of R$69,000, based on R$0.2714290, corresponding to the gross value per share, subject to withholding tax at a rate of 17.5%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. Payment was made on July 22, 2026.

At the Board of Directors meeting held on April 13, 2026, it was decided to pay interest on equity in the amount of R$57,259, based on R$0.223044, corresponding to the gross value per share, subject to withholding tax at a rate of 17.5%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. The payment occurred on April 30, 2026.

At the Board of Directors meeting held on December 26, 2025, it was decided to pay interest on equity in the amount of R$23,700, based on R$0.1022642, corresponding to the gross value per share, subject to income tax withheld at source at a rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. Payment occurred on January 17, 2026.

At the Board of Directors meeting held on October 13, 2025, it was decided to make an additional payment of interest on equity in the amount of R$57,316, based on R$0.253295, corresponding to the gross value per share, subject to income tax withholding at source at a rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. Payment occurred on November 27, 2025.

At the Board of Directors meeting held on October 9, 2025, it was decided to payment interest on equity in the amount of R$23,200, based on R$0.1025173, corresponding to the gross value per share, subject to withholding tax at a rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. The payment occurred on October 29, 2025.

At the Board of Directors meeting held on July 4, 2025, it was decided on the payment of interest on equity in the amount of R$24,700, based on R$0.1099374, corresponding to the gross value per share, subject to withholding income tax at the rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. The payment took place on July 25, 2025.

At the Board of Directors meeting held on April 04, 2025, it was decided on the payment of interest on equity in the amount of R$18,750, based on R$0.0823389, corresponding to the gross value per share, subject to withholding income tax at the rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. Payment occurred on April 25, 2025.

At the Board of Directors meeting held on December 26, 2024, it was decided on the payment of interest on equity in the amount of R$18,117, based on R$0.080554, corresponding to the gross value per share, subject to withholding income tax at the rate of 15%, as provided for in paragraph §2 of article 9 of Law No. 9,249, of December 26, 1995. The payment took place on January 16, 2025.

According to Law No. 9,249/95, interest on capital was accrued and declared, calculated based on the currently TJLP variation in the period. This interest on own capital reduced the income tax and social contribution charge for the period ended June 30, 2026 by R$56,817.

On June 30, 2026 and December 31, 2025, there was decision on interest on own capital, as below:

	Parent company and Consolidated					
	06/30/2026					
Descrição	Deliberation date	Payment date	Amount per gross share	Total gross amount	Amount per share net of income tax	Total net amount
Interest on own capital	07/07/2026	07/22/2026	0.271429	69,000	0.219036	56,925
Interest on own capital	04/13/2026	04/30/2026	0.223044	57,259	0.181897	47,239
Total				**126,259**		**104,164**

	Parent company and Consolidated					
	12/31/2025					
Descrição	Deliberation date	Payment date	Amount per gross share	Total gross amount	Amount per share net of income tax	Total net amount
Interest on own capital	12/26/2025	01/17/2026	0.102264	23,700	0.086663	20,145
Interest on own capital	10/13/2025	11/27/2025	0.253295	57,316	0.214866	48,719
Interest on own capital	10/09/2025	10/29/2025	0.102517	23,200	0.086974	19,720
Interest on own capital	07/04/2025	07/25/2025	0.109937	24,700	0.092722	20,995
Interest on own capital	04/04/2025	04/25/2025	0.082339	18,750	0.069356	15,938
Total				**147,666**		**125,517**

Below we present the reconciliation of interest on equity for the semester ended June 30, 2026 and for the year ended December 31, 2025:

	06/30/2026	12/31/2025
Profit for the period	315,568	443,594
Legal reserve	(15,778)	(22,180)
Calculation base	**299,790**	**421,414**
Interest on own capital [(1)]	126,259	153,966

(1) The amount of interest on equity distributed throughout the period ended June 30, 2026, will be imputed to the mandatory minimum dividend related to the year ended December 31, 2026. The amount is subject to IRRF withholding of 17,5% on the amount presented in the Explanatory Note. On December 31, 2025, the amount of interest on equity distributed reached the mandatory minimum of 25%.

e) Dividends

At the meeting of held on December 26, 2025, the Board of Directors decided on the payment of mandatory minimum dividends for 2025 amounting to R$6,300. Payment was made on January 17, 2026.

At the meeting of held on February 11, 2025, the Board of Directors decided on the payment of mandatory minimum dividends for 2024 amounting to R$3,131. Payment was made on February 28, 2025.

f) Treasury shares

During the period ended on June 30, 2026, Banco Pine repurchased 5,267,158 shares, in the amount of R$67,644, at an average cost of R$12.84. During the year ended December 31, 2025, Banco Pine repurchased 11,644,187 shares, in the amount of R$73,290, at an average cost of R$6,29.

	Parent company and Consolidated					
	06/30/2026			12/31/2025		
Descrição	Value	Quantity	Average Cost	Value	Quantity	Average Cost
Opening balance	**8,070**	**823**	**9.81**	**20,406**	**4,676**	**4.36**
Share acquisitions	67,644	5,267	12.84	73,290	11,644	6.29
Cancellation of shares	-	-	0.00	(15,104)	(3,416)	4.42
Releases - Share-based remuneration	(8,105)	(707)	11.46	(70,522)	(12,081)	5.84
Ending balance	**67,609**	**5,383**	**12.56**	**8,070**	**823**	**9.81**

g) Carrying value adjustments

	Parent company and Consolidated	
	06/30/2026	12/31/2025
Financial assets available for sale	**1**	**(69)**
Marketable securities	1	(69)
Tax effect	**(57)**	**(14)**
Affiliates companies		
Other [1]	**(1,615)**	**(1,615)**
Total	**(1,671)**	**(1,698)**

(1) As of June 30, 2026 and December 31, 2025, refers to accounting effects resulting from records occurring between equity accounts of associated companies.

19. STATEMENT OF INCOME (OPERATIONS)

a) Loan operations

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Advances to depositors	259	1,043	259	1,043
Income from loans [1] [2]	2,090,918	1,068,175	2,322,414	1,176,735
Income from financing [1]	30,476	7,737	30,476	7,737
Banking Correspondent Commissions	(127,823)	(35,182)	(127,823)	(35,182)
Total	**1,993,830**	**1,041,773**	**2,225,326**	**1,150,333**

(1) Includes foreign exchange variation.
(2) In the period ended on June 30, 2026, this amount includes mark-to-market results on transactions designated as hedging instruments, in the amount of R$18,018 (R$296,678 as of June 30, 2025) in the Parent Company and on a consolidated basis.

b) Money market

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Expenses with interbank deposits	57,455	70,546	57,455	70,546
Expenses with time deposits [1]	1,061,584	1,071,994	1,058,914	1,066,870
Expenses with repurchase agreements	409,051	282,053	543,572	350,062
Expenses with contribution to the credit guarantee fund	10,972	9,526	10,972	9,526
Expenses with agribusiness credit bills [2]	100,639	43,848	100,639	43,848
Expenses with financial bills [3]	252,512	177,663	252,512	177,663
Expenses with real estate credit bills [4]	39,524	51,482	39,524	51,482
Total	**1,931,737**	**1,707,112**	**2,063,588**	**1,769,997**

(1) In the period ended on June 30, 2026, this amount includes mark-to-market results on transactions designated as hedging instruments, in the amount of R$4,349 (R$151,066 as of June 30, 2025) in the Parent Company and on a consolidated basis.
(2) In the period ended on June 30, 2026, this amount includes mark-to-market results on transactions designated as hedging instruments, in the amount of R$87 (R$227 as of June 30, 2025) in the Parent Company and on a consolidated basis.
(3) In the period ended on June 30, 2026, this amount includes mark-to-market results on transactions designated as hedging instruments, in the amount of R$12,561 (R$15,790 as of June 30, 2025) in the Parent Company and on a consolidated basis.
(4) In the period ended on June 30, 2026, this amount includes mark-to-market results on transactions designated as hedging instruments, in the amount of R$684 (R$1,534 as of June 30, 2025) in the Parent Company and on a consolidated basis.

c) Borrowings and onlendings

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Disbursement expenses – domestic official institutions	607	-	607	-
Foreign exchange variation on foreign loans and onlending	(342)	(21,693)	(342)	(21,693)
Disbursement expenses abroad	9,699	-	9,699	-
Borrowing expenses abroad	2,061	304	2,061	304
Total	**12,025**	**(21,389)**	**12,025**	**(21,389)**

d) Revenue from services rendered

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Commission on guarantees	8,279	8,468	8,279	8,468
Advisory Fees on Securities Structuring	-	-	37,097	34,238
Income from collection	532	732	532	732
Income from tariffs	3,763	1,878	3,763	1,878
Brokerage services	-	-	5,003	5,596
Other [1]	1,867	3,658	9,471	3,658
Total	**14,441**	**14,736**	**64,145**	**54,570**

(1) In the period ended on June 30, 2026, on a consolidated basis, it primarily refers to service fee income from business intermediation and payroll-deductible loan portfolio management.

e) Personnel expenses

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Salaries	46,039	36,035	53,348	37,792
Benefits	13,347	9,294	15,397	9,363
Payroll charges	19,369	15,034	22,074	15,848
Management fees	7,939	6,878	9,008	7,070
Trainees	368	193	390	193
Total	**87,062**	**67,434**	**100,217**	**70,266**

f) Other administrative expenses

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Water, electric energy and gas	341	346	341	346
Rental	6,965	5,413	6,999	5,413
Leased assets	806	323	806	323
Communications	4,272	3,790	4,272	3,790
Maintenance and repair of assets	3,062	1,851	3,062	1,851
Materials	277	188	277	188
Data processing	33,370	17,561	36,978	17,569
Public relations	3,601	1,827	3,605	1,926
Insurance	3,037	5,150	4,715	5,172
Financial system services (1)	31,381	13,558	31,386	13,561
Outsourced services	8,374	4,084	13,989	4,988
Surveillance and security services	2,266	1,346	2,266	1,344
Specialized technical services	21,590	12,715	34,324	16,948
Transportation	2,856	1,746	2,856	1,746
Traveling	2,157	1,231	2,329	1,231
Civil and labor court decisions	13,356	117	13,356	117
Amortization and depreciation	7,303	7,452	7,303	7,452
Court and notary fees	683	1,308	683	1,310
Other administrative expenses	11,640	4,052	17,468	5,069
Total	**157,337**	**84,058**	**187,015**	**90,344**

(1) In the periods ended on June 30, 2026 and 2025, this refers to expenses with commissions with partners in retail operations.

g) Tax expenses

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Service tax (ISS)	781	807	8,317	2,373
Social Contribution on Revenue (COFINS)	26,299	9,917	35,633	12,555
Social Integration Program (PIS)	4,274	1,611	6,750	2,182
Other	2,380	1,138	2,598	2,023
Total	**33,734**	**13,473**	**53,298**	**19,133**

h) Other operating income

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Recovery of charges and expenses (1)	28,560	2,949	29,145	2,949
Monetary adjustment in assets (2)	2,954	4,231	3,092	4,368
Adjustment of judicial deposits	2,262	48	2,262	48
Reversal of provisions for labor, civil and tax contingencies	4,567	50	4,567	50
Other operating income	7,931	126	7,931	825
Total	**46,274**	**7,404**	**46,997**	**8,240**

(1) In the period ended on June 30, 2026, it refers mainly to reimbursement of operating costs.
(2) In the periods ended on June 30, 2026 and 2025, it primarily refers to monetary restatement on the balance of taxes recoverable.

i) Other operating expenses

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Operating Losses	5,604	-	10,111	1
Litigation Claims	7,608	736	7,608	736
Fines and Interest	1,226	1,265	1,231	1,274
Exchange rate variation	3	3	3	3
Other operating expenses	4,246	3,860	4,110	5,737
Total	**18,687**	**5,864**	**23,063**	**7,751**

j) Non-operating income

In the periods ended on June 30, 2026 and 2025, Non-operating income corresponds mainly to income from the sale of goods received as payment in kind for the settlement of loan operations.

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Non-operating income	8,064	9,472	14,906	60,697
Non-operating expenses	(2,712)	(6,707)	(21,797)	(70,049)
Total	**5,352**	**2,765**	**(6,891)**	**(9,352)**

20. INCOME TAX AND SOCIAL CONTRIBUTION

Reconciliation of income tax and social contribution expenses:

	Parent company		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Profit (loss) before income tax and social contribution less profit sharing	423,242	227,782	442,530	234,075
Profit (loss) before taxation	**423,242**	**227,782**	**442,530**	**234,075**
Effective rate (Note 3.t)	45%	45%	45%	45%
Expected income tax and social contribution expense in accordance with the effective rate	(190,459)	(102,502)	(199,139)	(105,334)
Permanent differences	**82,785**	**31,192**	**73,168**	**27,731**
Interest on own capital	56,817	19,553	56,817	19,553
Other adjustments (1)	25,968	11,639	16,351	8,178
Income tax and social contribution	**(107,674)**	**(71,310)**	**(125,971)**	**(77,603)**

(1) In the periods ended June 30, 2026 and 2025, mainly refers to the equity of subsidiaries and exclusion of income from restatement of taxes to be offset.

21. TRANSACTIONS BETWEEN RELATED PARTIES

a) Management compensation

In 2012, Pine approved the new Compensation Plan to address the standards and guidelines for the payment of fixed and variable compensation applicable to the members of the Board of Directors and statutory officers and, at the discretion of a specific committee, other executives with important positions and duties, in accordance with the provisions in CMN Resolution No. 3,921/10.

The main objectives of the Compensation Plan are: (i) the alignment of Pine's management compensation practices with its risk management policy; (ii) the prevention of behaviors that increase risk exposure to above the levels that are considered prudent in the short, medium and long-term strategies adopted by the institution; (iii) the creation of an instrument designed to retain and attract talents for Pine's key positions; and (iv) to adapt the compensation policy to the requirements of CMN Resolution No. 5,177/25, which revoked CMN Resolution No. 3,921/10.

The compensation defined in the Plan takes into consideration: (i) Pine's current and potential risks; (ii) Pine's overall result, in particular the realized recurring profit (profit for the period adjusted by unrealized results and free of the effects of controllable non-recurring events); (iii) the capacity to generate cash flows; (iv) the economic environment in which Pine is inserted and its trends; (v) the long-term sustainable financial bases and adjustments to future payments in view of the risks assumed, the fluctuations in the costs of capital and the liquidity projections; (vi) the individual performance of management members based on the set of institutional indicators and their business unit (vii) the qualitative and quantitative performance of management members based on the Bank's values.

The Variable Compensation is calculated as follows:

a) up to 50% of the amount established for the variable compensation is paid in kind; and

b) the remaining 50% of the variable remuneration will be paid in share-based instruments:

i. 10% of the amount will be paid in share-based instruments in cash; and

ii. 40% of the amount will be paid in share-based instruments deferred over 3 years.

The share-based instruments related to the deferred variable compensation attributable to management members will only be delivered if none of the following is verified during the applicable deferral period (i) a significant decrease in realized recurring profit; (ii) loss in Pine or business unit, or (iii) determination of errors in accounting and/or administrative procedures that affect the results determined during the vesting period of the right to variable compensation.

Pine also has a Compensation Committee responsible for (i) proposing to the Board of Directors the several forms of fixed and variable compensation; (ii) supervising the implementation and operation of the institution's management compensation policy; (iii) reviewing, on an annual basis, the institution's management compensation policy, recommending to the Board of Directors corrections or improvements; (iv) proposing to the Board of Directors the global management compensation amount to be submitted to the General Shareholders' Meeting, according to Article 152 of Brazilian Corporate Law; (v) assessing future internal and external scenarios and their possible impacts on the management compensation policy; (vi) analyzing the institution's management compensation policy in relation to market practices in order to identify significant discrepancies in relation to its peers, proposing the necessary adjustments; (vii) ensuring that the management compensation policy is always in line with Pine's risk management policy, targets and current and expected financial position; and (viii) preparing, on an annual basis, within ninety days as from December 31 of each year, a document named Compensation Committee Report, according to CMN Resolution No. 3,921/10.

In the period ended on June 30, 2026, a variable compensation in the amount of R$13,523 (R$6,715 on June 30, 2025) and the expense was R$14,008 in Individual and R$18,969 in Consolidated (R$13,673 in Individual and Consolidated on June 30, 2025) according to the criteria defined in the plan.

	Parent company and Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025
Fixed compensation	7,939	6,877
Variable compensation	13,523	6,715
Short-term benefits	12,965	7,904
Total	**34,427**	**21,496**

Short-term benefits to management members are mainly represented by salaries and social security contributions, paid leave and sick pay, profit sharing and bonuses (if payable in the twelve-month period after the end of the year) and non-monetary benefits (such as free or subsidized medical care, goods or services).

Termination of employment agreement

The termination of the employment relationship with management members in the event of non-compliance with obligations or voluntarily by the employee does not give rise to any financial compensation and their vested benefits, if conditional, will be discontinued.

b) Transactions with related parties

The transactions carried out between related parties, mainly with the companies described in Note 2, are carried out at the usual amounts, terms and average market rates effective on the respective dates and market conditions and are represented by:

	Interest rate % of the CDI rate	Maturity	Assets (liabilities) 06/30/2026	Assets (liabilities) 12/31/2025	Income (expenses) 06/30/2026	Income (expenses) 12/31/2025
Management members [1]			**(9,878)**	**(13,589)**	**(2,132)**	**(449)**
Loan operations	3.00% CDI rate	03/10/2031	20,228	17,056	(1,164)	-
Demand deposits	-	No maturity date	(55)	(6)	-	-
Time deposits	100% to 120% CDI rate and 100% IPCA	03/26/2031	(25,736)	(23,511)	(750)	(324)
Money market	95% CDI rate	06/19/2029	-	(2,183)	-	-
Agribusiness credit bills	96% to 100% CDI rate	11/28/2028	(1,591)	(1,680)	(102)	(3)
Real estate credit bills	95% to 100% CDI rate	04/16/2027	(919)	(1,214)	(58)	(67)
Funds from subordinated financial bills	100% CDI rate and 100% IPCA	06/14/2028	(1,805)	(2,051)	(58)	(55)
Funds from financial bills	100% CDI rate	06/29/2029	(80)	-	-	-
Immediate family members [1]			**(42,824)**	**(38,298)**	**(1,054)**	**(588)**
Loan operations	6.50% CDI rate	05/18/2026	-	730	-	(240)
Demand deposits	-	No maturity date	(3,277)	(5,369)	-	-
Time deposits	99% to 120% CDI rate and 100% IPCA	04/14/2031	(8,396)	(5,455)	(468)	(88)
Money market	95% CDI rate	10/20/2029	(1,522)	-	(10)	-
Agribusiness credit bills	92% to 100% CDI rate	11/27/2028	(1,771)	(1,066)	(105)	(13)
Real estate credit bills	98% CDI rate	05/18/2026	(508)	(494)	(32)	(27)
Funds from subordinated financial bills	135% CDI rate	09/27/2030	(27,252)	(26,554)	(431)	(220)
Funds from financial bills	100% IPCA	10/30/2027	(98)	(90)	(8)	-
Related parties			**(80,155)**	**(48,866)**	**(5,898)**	**(4,696)**
Amounts receivable						
Pine Investimentos Distribuidora de Títulos e Valores Mobiliários Ltda.			-	-	-	1
Pine Assessoria e Consultoria Ltda.			9,325	7,980	-	103
Pine Corretora de Seguros Ltda.			583	28	-	12
Pine Holding Ltda. (Formerly known as Pine Holding S.A.)			-	2,923	-	-
Demand deposits						
Pine Assessoria e Consultoria Ltda.		No maturity date	(16,731)	(2,135)	-	-
Pine Capital Ltda.		No maturity date	(2)	(2)	-	-
P3 Desenvolvimento Imobiliário SPE Ltda.		No maturity date	(1,914)	(1,290)	-	-
Pine Corretora de Seguros Ltda.		No maturity date	(97)	(484)	-	-
Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.)		No maturity date	(2)	-	-	-
Pine Holding Ltda. (Formerly known as Pine Holding S.A.)		No maturity date	(1,016)	(160)	-	-
Santana de Parnaíba Ativos Imobiliários Ltda. (Formerly known as Pine 1 Desenvolvimento Participações Ltda.)		No maturity date	-	(1)	-	-
Time deposits						
Pine Investimentos Distribuidora de Títulos e Valores Mobiliários Ltda.	99% CDI rate	05/21/2029	(4,580)	(4,299)	(281)	(254)
Pine Assessoria e Consultoria Ltda.	99% CDI rate	06/18/2029	(29,642)	(14,486)	(1,279)	(3,100)
Pine Capital Ltda.	99% CDI rate	01/24/2028	(2,810)	(2,786)	(185)	(144)
P3 Desenvolvimento Imobiliário SPE Ltda.	99% CDI rate	06/25/2029	(1,928)	(60)	(63)	(127)
Pine Corretora de Seguros Ltda.	99% CDI rate	06/25/2029	(15,806)	(16,804)	(1,053)	(488)
Pine Campo Grande Empreendimento Imobiliário SPE Ltda.	99% CDI rate	10/20/2028	(1,647)	(1,884)	(116)	(503)
Cuiabá Ativos Imobiliários SPE Ltda. (Formerly known as Pine Ativos Imobiliários SPE Ltda.)	99% CDI rate	08/04/2028	(13,877)	(15,290)	(1,064)	(195)
ECO Comercializadora de Ativos Ambientais Ltda.	99% to 112% CDI rate	06/29/2028	(11)	(10)	(1)	(1)
Pine Holding Ltda. (Formerly known as Pine Holding S.A.)	99% CDI rate	06/29/2028	-	(106)	(1,856)	-
Affiliates companies			**(14,646)**	**(12,822)**	**(525)**	**(246)**
Demand deposits						
Amigoz Ltda.	-	No maturity date	(1)	(1)	-	-
Amigoz Corretora de Seguros Ltda.	-	No maturity date	(7)	(9,184)	-	-
Pine Empreendimentos Imobiliários Ltda.	-	No maturity date	(14)	-	-	-
Boreal Capital Ltda.	-	No maturity date	-	(176)	-	-
PMC Mercado de Capitais Ltda.	-	No maturity date	(857)	-	-	-
Time deposits						
Amigoz Corretora de Seguros Ltda.	99% CDI rate	06/14/2029	(9,969)	(164)	(298)	-
Pine Empreendimentos Imobiliários Ltda.	99% CDI rate	06/15/2029	(3,798)	(3,297)	(227)	-
Loan operations						
BYX Capital Ltda. [2]	21.27% per year	01/31/2028	-	-	-	(246)

(1) The amounts referring to management members and immediate family members are not consolidated.
(2) Refers to income earned up to the date of disposal of Byx Capital, as disclosed in Note 11.

c) Ownership interest

The following table shows the direct ownership interest in common and preferred shares on June 30, 2026 and December 31, 2025, of the shareholders with more than 5% of total shares, of the members of the Board of Directors, the Fiscal Council and of the Executive Board.

	06/30/2026					
Shareholders	Common shares	Common shares (%)	Preferred shares	Preferred shares (%)	Total shares	Total shares (%)
Individuals	124,803,538	96.11	40,653,612	31.31	165,457,150	63.71
Legal entity	920,847	0.71	8,658,459	6.67	9,579,306	3.69
Board of Directors	3,044	0.00	72,852	0.06	75,896	0.03
Tax Advisory Board	605,144	0.47	7,164,100	5.52	7,769,244	2.99
Executive Board	1,747,429	1.35	17,799,591	13.71	19,547,020	7.53
Total	**128,080,002**	**98.63**	**74,348,614**	**57.26**	**202,428,616**	**77.95**

Shareholders	Common shares	Common shares (%)	Preferred shares	Preferred shares (%)	Total shares	Total shares (%)
						12/31/2025
Individuals	116,302,114	97.60	41,423,926	36.56	157,726,040	67.85
Legal entity	920,847	0.77	8,727,759	7.70	9,648,606	4.15
Board of Directors	3,044	0.00	82,851	0.07	85,895	0.04
Tax Advisory Board	604,244	0.51	6,989,701	6.17	7,593,945	3.27
Executive Board	219,657	0.18	17,305,084	15.28	17,524,741	7.54
Total	**118,049,906**	**99.06**	**74,529,321**	**65.79**	**192,579,227**	**82.85**

22. COMMITMENTS, GUARANTEES AND OTHER INFORMATION

The provision for probable losses associated with financial guarantees provided, which are transactions that require the guarantee provider to make contractually defined payments to reimburse the holder of a debt instrument or other similar instrument for losses arising from the debtor's failure to pay the obligation on the scheduled date, is based on recognized credit risk management practices, counterparty risk, historical portfolio behavior, the type or product of the financial guarantee provided, and future loss expectations, in accordance with Article 37 of CMN Resolution No. 4,966, with the financial instrument allocated by stages. The Methodology for Calculating the Provision for Expected Losses Associated with Credit Risk, in accordance with Article 45 of CMN Resolution No. 4,966, is based on the present value of estimated future disbursements for which the institution is responsible, linked to financial guarantee contracts provided. The model is reviewed monthly, or whenever there is a change in the estimated expected loss or in the stage in which the instrument is allocated, in accordance with CMN Resolution 4,966, Art. 48.

Type of financial guarantee	Parent company and Consolidated			
	06/30/2026		12/31/2025	
	Balance of the guarantees offered	Provision	Balance of the guarantees offered	Provision
Surety or guarantee in legal and administrative tax claims	67,926	-	13,869	1
Other bank guarantees	309,789	67	549,104	120
Total	**377,715**	**67**	**562,973**	**121**

23. PROFIT SHARING PROGRAM

Pine has its own profit sharing program that is approved by the Profit Sharing Program of the Bank Workers' Union.

The general assumptions of this program consist of the distribution of profit and results to employees taking into consideration: (a) performance of the business units; (b) individual performance based on targets; and (c) assessment of skills based on the Bank's values. The related expenses were recorded in the "Profit sharing" account.

24. RISK AND CAPITAL MANAGEMENT

a) Introduction

Pine's advantage is its conservative attitude in the management of the risks that are inherent to its activities, through the integrated management approach of risks and capital, and it is supervised by joint committees that support management's decisions.

The integrated management and risk control practices, reflecting the best market practices, seek to identify and define limits for the monitoring of financial losses so as to ensure that the objectives of the conglomerate are complied with and that the profitability targets are achieved, in a sustainable manner and in compliance with the risk appetite determined, always keeping transparency in corporate governance.

The integrated risk management structure is defined by the Board of Directors, which establishes the subsidiary duties to the Risk and Capital Management Committee, the CRO and the Executive Board, with respect to the responsibilities for approving calculation models, risk factors and metrics and indicators for the control and monitoring of limits and alerts.

Banco Pine's integrated risk management structure included the risk groups addressed in the context of financial risks, operational risks and strategic risks, separately and/or jointly.

b) Integrated risk management

The integrated risk management process at Pine comprises the group of integrated management and control activities, including the definition of strategies, guidelines, calculations and regular disclosure of management, control and monitoring information (Use Test).

The governance and integrated risk management structure comprises:

• Board of Directors, for the definition of risk appetite and approval of risk policies;

• Risk and Capital Management Committee, for supervision and coordination in general;

• Portfolio Committee, for the regular monitoring of matters under its authority (credit and environmental and social);

• ALCO (Asset and Liability Committee) and Risk and Treasury Committee, for the periodical monitoring of matters under its authority (liquidity);

• CRO (Chief Risk Officer), for the monitoring and implementation of established definitions and guidelines;

• Treasury Department, for the monitoring of the market and negotiations of zeroing operations in the market;

• Other Businesses, Operational and Information Technology Areas, for negotiations of operations with clients and for registration, processing and accounting;

• Controller's Office, for the monitoring of operations and budgetary scheduling; and

• Risk Control Office, for the calculation of risks and limit control.

The management and risk control processes and policies are subject to regular reviews for the purpose of aligning them to best market practices and complying with the regulations in effect.

The risk control activities are carried out by the Treasury Department on a centralized basis by a department that is independent from the Treasury, Business, Operational and Information Technology areas, thus ensuring exemption in reporting and implementing the identified corrective actions.

Risk Appetite Statement (RAS)

The assessment and definition of risks are carried out on a structured and coordinated basis through the Risk Appetite Statement, a management tool that integrates the many types of risk and implements their regular monitoring, in view of the levels established, in compliance with the business budgetary scheduling and regulatory requirements. The RAS establishes the indicators through limits and alerts, with regular monitoring, whether strategic or management related, whether tactical or operational.

c) Capital management

Capital management comprises a group of activities:

• Continuous monitoring process and capital control maintained by the institution;

• Assessment of the capital requirement to meet the business budgetary, including under stress conditions; and

• Planning of targets and capital requirement, taking into consideration the institution's strategic objectives.

Pine has a capital management structure that is compatible with its growth strategy and the complexity of its operations and it is aimed at the monitoring of the existing economic capital and the assessment of the capital requirements to face the risks to which it is exposed. The capital management process is in line with best market practices and covers all areas involved with the identification and assessment of the risks relevant to Pine's operations.

d) Risk categories

Credit risk

Credit risk is defined as the possibility of occurrence of losses associated with non-compliance, by the counterparty, with its agreed-upon obligations, depreciation, reduction in yields and gains expected in a financial instrument arising from the deterioration of the credit quality of the counterparty, the intervening party or the mitigating instrument, restructuring of financial instruments or recovery costs of exposures characterized as problem assets.

Liquidity risk

Liquidity risk is defined as the possibility of the institution not being able to efficiently honor its expected and unexpected obligations, current and future, including those arising from the conditioning of guarantees, without affecting its daily operations and without incurring significant losses, and the possibility of the institutions not being able to negotiate a position at market price due to its high volume in relation to the volume that is usually traded or due to some discontinuity in the market.

Market risk

Market risk is defined as the possibility of the occurrence of losses arising from the fluctuation in the market values of instruments held by the institution including variations in interest and foreign exchange rates, share prices and commodities prices.

Operational risk

Operational risk is defined as the possibility of occurrence of losses arising from failures, deficiencies or inadequacies of internal control, personnel and systems, or external events. This definition includes the legal risk associated with the inadequacy or deficiency in contracts entered into by the institution, as well as with penalties arising from non-compliance with legal provisions and with compensations for damage caused to third parties arising from the activities developed by the institution.

Environmental and social risk

Environmental and Social Risk is defined as the possibility of occurrence of losses arising from environmental and social damage, own or of clients and partners, caused by the institution.

Compliance risk

Compliance Risk (or regulatory risk) is defined as the possibility of the institution suffering legal or regulatory penalties, financial losses, reputational damage and other damage, arising from non-compliance or failures to comply with Laws, Regulations, Recommendations of supervisory bodies and applicable self-regulation Codes.

Reputational risk (or image risk)

Reputational risk is defined as the possibility of financial losses arising from the impossibility of the institution maintaining or establishing new relationships in the market or its client base.

e) Credit risk management

Credit risk management comprises a group of activities:

• Continuous monitoring process of the levels of exposure, concentration, sufficiency of guarantees and compliance with amounts receivable of clients and counterparties;

• Assessment and monitoring of the need to recognize a provision for losses, additional allocation of guarantees and/or credit restructuring, taking into consideration the default indicators, to meet the business budgetary scheduling and market expectations, including under stress conditions; and

• Planning of targets and credit risk limit control, taking into consideration the institution's strategic objectives.

Control and management metrics

Credit risk analyses are based on the following metrics:

Ratings and Credit Limit

The default risk rating and the grant of a credit limit are carried out on a structured and coordinated basis and it is formalized through the Credit Limit Proposal and its purpose is to assess and attribute the maximum expected exposure per client, counterparty, product, volume, contract term, and required guarantee.

Concentration monitoring

The purpose of the concentration monitoring is to define and monitor the maximum expected exposure by rating, risk rating, client, counterparty, economic segment, geographical region and contract term.

Monitoring of default indicators

The purpose of the monitoring of default is to monitor and define the levels acceptable for the recognition of a provision for losses in view of the periods of default in the payment of amounts receivable by clients and counterparties. Among these indicators are the 'Over 90' indicator that shows, over time, the behavior of the portfolio, allowing for the identification and implementation of corrective actions.

The sale of the non-performing loan portfolio is part of the Bank's credit recovery strategy.

It also makes a Provision for Expected Losses Associated with Credit Risk in accordance with the current legislation of the Central Bank and the National Monetary Council (Note 7 and 8).

f) Liquidity risk management

Liquidity risk management comprises a group of activities:

• Continuous monitoring process of proper liquidity levels;

• Assessment of the need to maintain a minimum liquidity to meet the business budgetary scheduling, including under stress conditions; and

• Planning of targets and liquidity needs, taking into consideration the institution's strategic objectives.

Control and management metrics

The liquidity risk analyses are based on the following metrics:

Effective Liquidity on the Date

The purpose of the effective liquidity on the date is to determine the realized balance and the projection for D+1 and the changes that have already been contracted in the balance of the assets that compose the effective liquidity, free Government Bonds, Selic rate in repurchase agreements and available in foreign currency.

Liquidity target

The purpose of the liquidity target is to show the value expected for the maintenance of the continuity of the current business, calculated based on the strategic objective and on the value, taking into consideration a safe margin in excess of the "Minimum Liquidity".

Projected Liquidity Scenario and Stress Scenario

The purpose of the projected liquidity and stress scenarios is to show prospective liquidity scenarios, developed based on the "Liquidity on the Date", in compliance with the business budgetary scheduling, taking into consideration, as an alternative, stress events for the main variables that affect liquidity.

Minimum Liquidity (Projected Scenario and Stress Scenario)

The purpose of the minimum liquidity, in the projected and stress scenarios, is to show the minimum amounts that represent the "cushion" to be maintained, calculated on a prospective basis, in compliance with the business budgetary scheduling, taking into consideration, as an alternative, stress events for the main variables that affect liquidity.

Liquidity Contingency Plan

The purpose of the liquidity contingency plan is to establish a set of measures, procedures and responsibilities to be adopted in situations of liquidity need that change the profile of the term and colume of receipts of assets and liabilities.

g) Market risk management

Pine's risk management complies with CMN Resolution No. 4,557/2017, constituting a transparent process for timely decision-making, taking into account the risks to which the Bank is exposed.

Market risk management comprises a group of activities:

• Continuous monitoring process of levels of exposure to market variations;

• Assessment of the need to adjust the exposures, through hedge, to meet the business budgetary scheduling and market expectations, including under stress conditions; and

• Planning of targets and market risk limit control, taking into consideration the institution's strategic objectives.

Intention of Negotiation

The market risk is determined in compliance with the business strategy and the intention of negotiation of the operations, and it may be:

The 'Trading Portfolio' is composed of operations traded with the intention of turnover, resale, obtainment of benefit from the changes in prices or arbitration of market asymmetries. The regulatory risk is determined based on a Daily Risk Statement standard model of the Bacen, which is compatible with the VaR approach.

The 'Banking Portfolio' is composed of the other operations that are not classified in the 'Trading Portfolio'. The regulatory risk is determined based on a Risk of Interest Rate on the Banking Portfolio standard model of the Bacen, which is compatible with the adverse changes approach in profit or loss and capital as a result of a shock in the interest rate curves.

Control and analysis metrics

Market risk analyses are based on the following metrics:

Value at risk (VaR) analysis

The purpose of the VaR is to determine the worst expected loss through a given horizon under usual market conditions at a given confidence level. The parametric model is used for the one-day horizon and a confidence interval of 99%, determined by market, maturity vertices and risk factor.

Analysis of Managerial Result to Market

The purpose of the analysis of result to market is to determine the economic managerial result at market (marked to market) based on the pricing of assets and liabilities, separating its impact in accordance with the nature of the result, whether accounting and/or managerial.

Sensitivity and stress analysis

The following is a table showing the sensitivity analysis of all transactions with financial instruments that expose the Bank to risks arising from exchange rate variation, interest or any other sources of exposure, and for the calculation of the impacts on interest rates, the respective variations in market rates are applied to the PV01s calculated on June 30, 2026.

		Sensitivity analysis		
		06/30/2026		
		Scenarios		
Risk factor	Exposure	Probable (I)	Possible (II)	Remote (III)
Fixed interest rate	Variations in fixed interest rate	(410,172)	(512,714)	(769,072)
Price index (IPCA)	Variations in the IPCA coupon	127,514	159,392	239,088
U.S. dollar coupon rate	Foreign exchange coupon variation	(15,371)	(19,213)	(28,820)
Currency basket	Currency basket variation	(15,371)	(19,213)	(28,820)
Total (uncorrelated sum)*		**(313,399)**	**(391,749)**	**(587,623)**
Total (correlated sum)**		**(52,625)**	**(65,781)**	**(98,672)**

*Uncorrelated sum: represents the sum of the results obtained in the stress scenario for each risk factor.
**Correlated sum: represents the worst result of the sum of the stress of all risk factors considering the correlation between them.

Scenarios

Scenario I - Probable

Scenario composed of the sum of the prices or market rates of June 30, 2026 and their respective volatilities determined through the EWMA method (λ = 94).

Curve	Market rate (1 year)	Shock	New market rate (1 year)
Fixed interest rate	14.02%	0.01%	14.03%
Price index (IPCA)	10.27%	0.01%	10.28%
Reference Rate (TR)	2.05%	0.01%	2.06%
U.S. dollar coupon rate	5.28%	0.01%	5.29%
Coupon rates – other currencies	5.43%	0.01%	5.44%
Offshore rates (Libor + other offshore rates)	3.08%	0.01%	3.09%
Currency basket	5.50	0.01%	5.50

Scenario II - Possible

Scenario composed of the shock of 25% in the amounts of the market interest rate curves (as disclosed by B3 S.A. - Brasil, Bolsa, Balcão), and closing prices (U.S. dollar and equity), as exemplified below:

Curve	Market rate (1 year)	Shock	New market rate (1 year)
Fixed interest rate	14.02%	25%	17.52%
Price index (IPCA)	10.27%	25%	12.84%
Reference Rate (TR)	2.05%	25%	2.56%
U.S. dollar coupon rate	5.28%	25%	6.60%
Coupon rates – other currencies	5.43%	25%	6.78%
Offshore rates (Libor + other offshore rates)	3.08%	25%	3.85%
Currency basket	5.50	25%	6.88

Scenario III - Remote

Scenario composed of the shock of 50% in the amounts of the market interest rate curves (as disclosed by B3 S.A. - Brasil, Bolsa, Balcão), and closing prices (U.S. dollar and equity), as exemplified below:

Curve	Market rate (1 year)	Shock	New market rate (1 year)
Fixed interest rate	14.02%	50%	21.02%
Price index (IPCA)	10.27%	50%	15.41%
Reference Rate (TR)	2.05%	50%	3.08%
U.S. dollar coupon rate	5.28%	50%	7.91%
Coupon rates – other currencies	5.43%	50%	8.14%
Offshore rates (Libor + other offshore rates)	3.08%	50%	4.62%
Currency basket	5.50	50%	8.25

Environmental and Social Responsibility Policy ("PRSA")

The PRSA guides the Institution to consider social, environmental and climate aspects as strategic drivers in Pine's activities, operations and relations with stakeholders, contributing to the improvement of business practices, as well as to sustainable development.

The pillars of the Policy are the guidelines, roles and responsibilities, the management of socio-environmental and climate risks (SAC risk) and the list of restrictions. The topics observe Brazilian legislation that addresses social and environmental issues and regulations of the Central Bank of Brazil and the Securities and Exchange Commission (CVM), as well as their public consultations.

The stakeholders of the PRSAC are the customers and users of the products and services offered by the Institution, the community internal to its organization and other people who may be impacted by our activities. Thus, Pine conducts structured consultations and dialogues with its Parties in order to contribute to the improvement of business management and promote continuous learning for both sides.

SAC risk management is integrated into credit granting, since the result of the risk analysis is one of the factors that make up the client's rating. Therefore, if PML-CFT (Prevention of Money Laundering and Combating the Financing of Terrorism) finds a negative socio-environmental point, the client may have a negative impact on their credit rating, which will be defined by the Credit Analysis area.

In accordance with the Policy guidelines, Pine reserves the right to restrict credit granting to certain activities and sectors. This list takes into account projects and companies that are involved in illegal labor practices, that violate Human Rights or that produce, sell or use products, substances or activities considered harmful to society and the environment. To avoid damage to its reputation and not to promote business that is not in compliance with the principles and policies, Pine conducts an ongoing assessment of current and potential clients that operate in critical sectors from a socio-environmental point of view.

Information technology

Banco Pine is characterized by the digital mindset and strategically invests in the continuous improvement of the technological environment, incorporating the trends of new products and languages and adopting the best market practices, in the continuous automation of critical processes and in the formulation of a systemic solution to integrate internal processes aimed at scalability, synergy and agility.

Business continuity plan

Pine adopts conservative data security and storage and technological solutions policies that allow for the maintenance of essential systems and information with redundancy and replication in real time, to mitigate the impacts caused and operational hardware and software operational failures, in its own technological environment and in the market infrastructure and connectivity.

The computational processing structure and capacity ensure the maintenance of the performance and security levels for the proper operation of the systemic applications and solutions for the service to the client, treatment of registration information, negotiation of operations, financial control and accounting, risk control and data processing.

Information security

Pine adopts strict procedures to ensure information security. Any security violation caused by unauthorized access to information or systems, which may have a significant adverse effect on the business, are covered by a continuous monitoring, whether to ensure the physical integrity of data, whether for the purpose of meeting the requirements of the General Data Protection Law ("LGPD") of 2018.

h) Basel ratio

On June 30, 2026, the Basel ratio reached 14.31% (14.69% as of December 31, 2025), calculated based on the 'Prudential Conglomerate'. In accordance with CMN Resolution No. 4,958/21, the minimum capital requirement is 10.50%, considering factor F (8%) and 2.5% of the ACPConservation portion.

i) Risk management - Pillar 3

Pine, in accordance with Bacen Circular No. 54/20, discloses, on a quarterly basis, information regarding risk management and Required Reference Equity. The report, with more details, structure and methodologies, is available on ri.pine.com.

25. RESTRICTED OPERATIONS ON ASSETS

Pine carries out restricted operations on assets under the terms of CMN Resolution No. 2,921/02. On June 30, 2026, the balances of restricted operations on assets and the corresponding funding operations, as well as the results determined in the year, are stated below:

	Parent company and Consolidated		
	06/30/2026		
	Currency	Long-term	Profit (loss)
Restricted operations on assets			
Loan operations	R$	146	14
Obligations from restricted operations on assets			
Time deposits	R$	221	48

On June 30, 2026, there were no restricted operations on assets in default or questionings in court about operations with assets or funds raised to be used in these operations.

26. OTHER INFORMATION

a) Operating lease

Pine has liabilities arising from the contracting of operating leases. The amounts corresponding to the commitments for leased equipment are not presented in the balance sheet since the contracted operations do not include a purchase option. On June 30, 2026, the cost of the lease contracts is recognized in the statement of income (operations) in the 'Administrative expenses - leased assets' account, in the amount of R$806 (R$323 on June 30, 2025).

b) Agreements for the clearing and settlement of obligations

Agreements for the clearing and settlement of obligations under the National Financial System – Agreements were entered into for the clearing of derivative contracts, as well as for the clearing and settlement of asset and liability operations under CMN Resolution No. 3,263/05, whose purpose is to enable the clearing of receivables and payables held with the same counterparty, whereby the maturities of the related rights and obligations may be accelerated to the date of an event of default by one of the parties or in the case of bankruptcy of the debtor.

c) Disclosure of other services rendered by the independent auditors

In compliance with CVM Instruction No. 162/22, in the period from January 1 to June 30, 2026, services not related to external audit were not contracted with the independent auditors. Pine's procedure consists of restricting the services provided by its independent auditors in order to preserve the independence and objectivity of the auditor in accordance with Brazilian and international standards.

d) Recurring and non-recurring profit (loss)

In the periods ended on June 30, 2026 and 2025, had no segregation of Recurring and Non-Recurring Profit (Loss) in accordance with the provision in Bacen Resolution No. 2/20.

27. SUBSEQUENT EVENTS

a) Increase in share capital

At a Board of Directors meeting held on July 2, 2026, it was decided to approve the increase in share capital, within the limit of the authorized capital, in the amount of R$922, through the issuance of 188,466 new registered shares, of which 94,233 are common shares and 94,233 are preferred shares, all registered, book-entry and with no par value. The aforementioned increase in share capital is due to the exercise of: (i) part of the Subscription Warrants, issued on October 3, 2024 as an additional benefit to subscribers of shares issued by the Company within the scope of the share capital increase approved at the Board of Directors meeting held on October 3, 2024, for the period from June 1, 2026 to June 30, 2026 ("Sixth exercise period"); and (ii) part of the Subscription Warrants, issued on October 13, 2025 as an additional benefit to subscribers of shares issued by the Company within the scope of the share capital increase approved at the Board of Directors meeting held on November 27, 2025, for the period from June 1, 2026 to June 30, 2026 ("Second exercise period"). The increase is pending approval by Bacen.

b) Cancellation of Treasury Shares

On July 16, 2026, the Board of Directors of Banco Pine, in compliance with the provisions of CVM Resolution No. 44/21, approved the cancellation of 2,000,000 registered preferred shares issued by the Bank, currently held in treasury, without reducing the value of the share capital, in accordance with Article 19, XVI of the Bank's Bylaws. Said shares were acquired through the share buyback program, in accordance with CVM Resolution No. 77/22. Due to the cancellation of shares held in treasury, the Company's share capital of R$1,270,485 is now divided into 257,888,724 registered shares, of which 129,950,956 are common shares and 127,937,768 are preferred shares, with no par value.

On August 21, 2026, the Board of Directors of Banco Pine, in compliance with the provisions of CVM Resolution No. 44/21, approved the cancellation of 4,000,000 registered preferred shares issued by the Bank, currently held in treasury, without reducing the value of the share capital, in accordance with Article 19, XVI of the Bank's Bylaws. Said shares were acquired through the share buyback program, in accordance with CVM Resolution No. 77/22. Due to the cancellation of shares held in treasury, the Company's share capital of R$1,270,485 is now divided into 257,888,724 registered shares, of which 129,950,956 are common shares and 127,937,768 are preferred shares, with no par value.

EXECUTIVE BOARD

ACCOUNTANT
Breno Costa Amaral - CRC MG 074923/O-9



CNPJ 62.144.175/0001-20
Av. Presidente Juscelino Kubitschek, n° 1.830