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

Publicly-Held Company

NOTICE TO SHAREHOLDERS

FOURTH EXERCISE PERIOD OF THE SUBSCRIPTION WARRANTS

Banco Pine S.A. (the "Company"), in compliance with Law No. 6,404 of December 15, 1976, as amended (the "Brazilian Corporations Law"), and the regulations of the Brazilian Securities and Exchange Commission ("CVM"), hereby, in continuation of the information previously disclosed to the market regarding the increase in the Company's capital stock approved by the Board of Directors at a meeting held on November 27, 2025, in the amount of R$ 45,369,528.24 (the "November 2025 Capital Increase"), with the consequent issuance of 2,662,531 subscription warrants, granted as an additional benefit to the subscribers of each new share issued by the Company (the "Subscription Warrants"), informs its shareholders and the market in general that: (i) from December 1, 2026 to December 30, 2026 (inclusive), the subscription warrants granted to the shareholders who subscribed for the shares issued under the capital increase may be exercised; and (ii) reiterates the characteristics of the Subscription Warrants and announces the procedures required for their exercise.

1. Exercise of the Subscription Warrants
   1.1. Right to subscribe for shares upon exercise of the Subscription Warrants. As approved by the Board of Directors in connection with the November 2024 Capital Increase, each Subscription Warrant entitles its holder to subscribe for 1 (one) common share and 1 (one) preferred share issued by the Company.

   1.2. Exercise period. Each Subscription Warrant may be exercised by its holder:

(iv) during the period from December 1, 2026 to December 30, 2026 (the "Fourth Exercise Period");

(v) during the period from March 1, 2027 to March 31, 2027 (the "Fifth Exercise Period");

(vi) during the period from June 1, 2027 to June 30, 2027 (the "Sixth Exercise Period");

(vii) during the period from September 1, 2027 to September 30, 2027 (the "Seventh Exercise Period");

(viii) during the period from December 1, 2027 to December 30, 2027 (the "Eighth Exercise Period");

(ix) during the period from March 1, 2028 to March 31, 2028 (the "Ninth Exercise Period");

(x) during the period from June 1, 2028 to June 30, 2028 (the "Tenth Exercise Period");

(xi) during the period from September 1, 2028 to September 29, 2028 (the "Eleventh Exercise Period");

(xii) during the period from December 1, 2028 to December 29, 2028 (the "Twelfth Exercise Period");

(xiii) during the period from March 1, 2029 to March 29, 2029 (the "Thirteenth Exercise Period")

The Subscription Warrants may only be exercised during the periods mentioned above, subject to the procedures of the Bookkeeping Agent and of the Central Depository of B3 S.A. – Brasil, Bolsa, Balcão ("B3"), as applicable, and exercise of the Subscription Warrants before or after the exercise periods will not be permitted. Subscription Warrants not exercised during the exercise periods and in the manner provided herein will lose their effectiveness and will be automatically terminated by operation of law upon the end of the Thirteenth Exercise Period, without the need for any additional formality.

1.3. Procedures for the Exercise of the Subscription Warrants in the Fourth Exercise Period. Holders of Subscription Warrants who wish to exercise their Subscription Warrants must express their intention from December 1, 2026 to December 29, 2026 with respect to Subscription Warrants held in custody at B3, and on December 30, 2026 with respect to Subscription Warrants held in custody with the Bookkeeping Agent.

1.3.1. Bookkeeping Agent. With respect to Subscription Warrants not held in custody at B3, the exercise of the Subscription Warrants will be carried out through the procedures of the Bookkeeping Agent, set forth in item 2 below.

1.3.2. B3. With respect to Subscription Warrants held in custody at B3: (i) through the holder's custody agent, by indicating the number of Subscription Warrants held by the holder that will be exercised, in accordance with B3 procedures; or (ii) by withdrawing the respective Subscription Warrants from B3 in order to exercise them in book-entry form, subject to the other procedures of the Bookkeeping Agent mentioned in item 1.3.1 above.

1.4. Exercise Price. The exercise price of each Subscription Warrant on the Exercise Date is R$ 17.04, which corresponds to the sum of the issue prices of 1 (one) new common share and 1 (one) new preferred share to be subscribed for upon the exercise of each Subscription Warrant.

1.5. Payment of the Exercise Price. The Exercise Price must be paid in Brazilian currency, as follows:

1.5.1. Bookkeeping Agent. Holders of Subscription Warrants held in book-entry form must contact the Bookkeeping Agent, as per item 2 below, to obtain: (i) the number of subscription warrants they hold in book-entry form; (ii) the checking account details for payment; and (iii) the e-mail or address to which the formalization correspondence must be sent.

1.5.2. B3. Holders of Subscription Warrants held in custody at B3 must contact their custody agents and pay the Issue Price on the Credit Date of the shares issued (the "Credit Date"), as per item 1.7.

1.6. Board of Directors' Meeting ("RCA") to Approve the Capital Increase. Following the conclusion of the Fourth Exercise Period of the Subscription Warrants, a Board of Directors' Meeting of the Company will be held to resolve on the approval of the increase in its Capital Stock (the "Capital Increase resulting from the Fourth Exercise Period of the

Warrants") within the Company's authorized capital, pursuant to its Bylaws. The RCA will not be held if no Subscription Warrants are exercised.

1.7. Credit of the issued shares. The shares subscribed for as a result of the exercise of the Subscription Warrants will be issued and credited in the name of the subscribers on the Credit Date, following the approval by the Board of Directors of the Capital Increase resulting from the Fourth Exercise Period of the Warrants. The Credit Date will be announced by the Company through a Notice to Shareholders as soon as the Board of Directors approves the capital increase.

1.8. Rights and benefits of the shares resulting from the exercise of the Subscription Warrants. The preferred and common shares issued as a result of the exercise of the Subscription Warrants will be identical in all respects to the existing common and preferred shares and will participate in full in any dividends and/or interest on equity that may be declared, as well as in any other rights attributed to them by the Bank's Bylaws.

1.9. The exercise of the Subscription Warrant will be deemed an irrevocable and irreversible expression of intent, creating for its holder the irrevocable and irreversible obligation to pay the exercise price, through the procedures described herein, for the payment of the new shares subscribed for as a result of such exercise.

Bookkeeping Agent Procedures

2. Request for Exercise of the Warrants in book-entry form. Holders of Subscription Warrants held in custody with the Bookkeeping Agent must, within the applicable Exercise Period, request the conversion of their Subscription Warrants by contacting the Exclusive Investor Service by telephone at +55 (11) 3383-3445 or by e-mail at: escrituracao.acao@btgpactual.com to obtain: (i) the number of subscription warrants they hold in book-entry form; (ii) the checking account details for payment; and (iii) the e-mail or address to which the formalization correspondence must be sent. Subsequently, the shareholder must send to the Bookkeeping Agent correspondence signed with a digital signature under ICP-BRASIL or with notarized signature, indicating the number of Subscription Warrants held by the shareholder that will be exercised and canceled and the number of shares to be received, accompanied by proof of payment of the conversion price, see item 1.4, and by the Documents Evidencing Authority described in item 2.
    - 2.1.1. Documents Evidencing Authority.
        - 2.1.1.1.1. Individuals: (i) identification document legally recognized as such, with a recent photo and nationwide validity, within its validity period, if applicable (preferably a civil identity card, National Foreigner Registry (RNE), National Driver's License (CNH) or professional association card officially recognized and issued by an authorized body); (ii) proof of registration with the Individual Taxpayer Registry (CPF); and (iii) proof of residence.
        - 2.1.1.1.2. Legal Entities: (i) certified copy of the articles of association or consolidated bylaws; (ii) proof of registration with the National Corporate Taxpayer Registry (CNPJ); (iii) certified copy of the corporate documents evidencing the authority of the signatory of the subscription form; and (iv) certified copy of the photo ID, CPF and proof of residence of the signatory(ies). Additional documents may be required from investors resident abroad.

2.1.1.1.3. Representation by Power of Attorney: public instrument of power of attorney with specific powers, accompanied by the documents mentioned above, as applicable, of both the grantor and the attorney-in-fact.

The Bank's Investor Relations Department remains at the disposal of shareholders to clarify any questions related to the subject matter of this Notice to Shareholders by e-mail at ri@pine.com.

São Paulo, November 3, 2026.

Noberto Pinheiro Jr

Investor Relations Officer