Rendimento/

Financial Statements

June 30, 2026

Banco Rendimento S.A.

At June 30, 2026
(in thousands of R$)

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A Message from Management

Dear Shareholders,

In accordance with legal and corporate provisions, the management of Banco Rendimento S.A. (the "Institution" or the "Bank") presents this Management's Report and these Financial Statements for the half year ended June 30, 2026, together with the Independent Auditors' Report.

Banco Rendimento S.A. prioritizes investments in technology, human capital, and innovative artificial intelligence solutions with the goal of updating business and control environments, as well as committing to operational efficiency and excellence. In line with the long-term strategy, these initiatives were designed to maintain asset quality, ensure the Bank's financial strength, and create sustainable economic value.

Highlights for the half-year included net income of R$74.1 million (R$45.7 million for the half-year ended June 30, 2025) and a ROAE of 28.90% (19.27% at June 30, 2025), driven primarily by a nonrecurring gain on a discount, revenue from credit products, foreign exchange, and other services, as well as efficient capital allocation and business management. The expanded credit portfolio stood at R$2.4 billion (R$2.3 billion at December 31, 2025). Funding reached R$3.1 billion (R$2.8 billion at December 31, 2025). Net worth, consistent with portfolio performance, reached R$533 million (R$493 million at December 31, 2025), underscoring the continued strength of our financial position.

Management reaffirms its commitment to transparency, governance, and regulatory compliance in line with best market practices and the expectations of the Bank's shareholders, customers, and other stakeholders.

The Bank

Banco Rendimento S.A. operates in the foreign exchange market through financial and tourism exchange transactions, import and export of currencies, international transfers, receipt of funds from abroad, local and international prepaid cards, and opening of foreign currency current accounts. In the credit area, it concentrates its activities in the middle market, granting loans, financing, bond discounts, prepayment of receivables, guarantees, BNDES onlending, and foreign trade. The service platform is focused on payment solutions for the bank-as-a-service segment and in automotive tax collection.

Economic Scenario

Geopolitical unrest marked the first half of 2026. The outbreak of conflict in the Middle East has heightened uncertainty regarding the global outlook, as its effects are spreading throughout the region and the flow of commodities through the Strait of Hormuz is being disrupted, leading to higher prices for oil, fertilizers, and ocean freight. Despite its status as a net exporter of the commodity, Brazil has been impacted by external risk aversion and domestic fiscal and electoral uncertainties. Against this backdrop, the Ibovespa index closed the first half of the year at 172,000 points, up 6.76% from its April high of 198,000 points. Meanwhile, the US dollar exchange rate fell 5.94% to R$5.16. In the global context, the focus is on the impact of global inflation, which is prompting central banks to reconsider their monetary policy and adopt a more conservative stance.

Brazil's GDP grew by 1.1% in the first quarter, confirming the widespread rebound of the domestic economy. The agriculture and livestock sector was buoyed by yet another record soybean harvest; the services industry continued to grow, signaling an improvement in consumption; and manufacturing was driven by the extractive industry. Although the unemployment rate remains at historically low levels, there has been a reduction in the employed population and the labor force participation rate (LFPR). Growth projections have been revised downwards to reflect the greater degree of monetary tightening predicted, despite the expectation of fiscal stimulus in the election year.

In regard to monetary policy, the 12-month cumulative IPCA stood at 4.64% at the end of the first half of 2026, above the 4.50% ceiling of the target range. During the first six months of the year, the index came under pressure from rising food and electricity prices, which are a direct result of the war. This was worse than had been expected earlier in the year. Amid geopolitical uncertainty, the Monetary Policy Committee (Copom) began a cycle of Selic rate cuts, bringing the rate down from 15.00% p.a. to 14.25% p.a. over the course of the first half of the year. The economic outlook became more hawkish, highlighting an upswing in economic activity in the short term and inflation (both headline and core) above the upper bound of the target range, as well as an asymmetric, upward-biased balance of risks, by explicitly incorporating demand-side stimuli as a factor driving inflationary pressures.

As of June 2026, the cumulative balance of foreign exchange flows was $17.76 billion, driven by a foreign trade surplus of $33.86 billion. This surplus was the result of $155.45 billion in exports and $121.59 billion in imports. In contrast, the financial account posted a net outflow (deficit) of $16.11 billion. External sector resilience was bolstered by financing through foreign direct investment (FDI), which is generally more stable. Meanwhile, the robust trade balance remained in surplus by $28.6 billion.

Risks and Internal Controls

The management of capital and risk permeates the entire organization, with structures in line with the nature of the transactions and adherent to best practices, which ensures the continuity of business through processes, systems, and effective controls that address risk exposure.

The Risk, Capital and Internal Controls function is focused on regulatory compliance and follows the guidelines, policies and levels of approval established by, independent of, and aligned with senior management in order to create and preserve the Bank's economic value.

Corporate Governance

The corporate management policy of Banco Rendimento S.A. is based on market practices that permeate the organization. They are based on principles of ethics, transparency, respect, and equitable treatment in the engagement with clients, partners, suppliers, and staff, always focused on continually improving management, supported by Senior Management guidelines and strategies.

Independent Auditors

Deloitte Touche Tohmatsu Auditores Independentes Ltda. is the independent auditor engaged to review the financial statements of Banco Rendimento for the half-year ended June 30, 2026. The policy adopted complies with the principles that preserve the independence of the auditor, in accordance with internationally accepted criteria.

Acknowledgements

The Management of Banco Rendimento S.A. would like to thank its clients and partners for their trust and its employees for their commitment.

The Management

Banco Rendimento S.A.
Balance Sheet

At June 30, 2026 and December 31, 2025
(in thousands of R$)

ASSETS	Note	Jun/30/2026	Dec/31/2025
Available funds	**5**	**250,669**	**254,955**
Financial assets		**3,588,345**	**3,736,998**
At fair value through profit and loss		**4,569**	**6,150**
Marketable securities	7a	2,018	3,397
Derivative financial instruments	8a	2,551	2,753
At fair value through other comprehensive income		**235,252**	**480,588**
Marketable securities	7a	235,252	480,588
At amortized cost		**3,348,524**	**3,250,260**
Interbank investments	6	1,123,194	1,143,049
Marketable securities	7a	-	185,270
Interbank accounts	9	1,706,041	1,488,314
Loan transactions and other transactions with loan characteristics	10a	519,289	433,627
Other assets	**11**	**207,945**	**187,533**
Tax assets	**19a**	**166,516**	**192,964**
Investments	**12b**	**416,024**	**60,677**
Fixed assets		**11,423**	**15,838**
Intangible		**20,227**	**17,549**
TOTAL ASSETS		**4,661,149**	**4,466,514**

LIABILITIES	Note	Jun/30/2026	Dec/31/2025
Financial liabilities		**3,826,805**	**3,670,979**
At fair value through profit and loss		**4,672**	**2,385**
Derivative financial instruments	8a	4,672	2,385
At amortized cost		**3,822,133**	**3,668,594**
Deposits	13	2,962,419	2,765,655
Open market funding	14	94,950	59,451
Funds from acceptances and issuance of securities	15	13,707	1,220
Liabilities for loans and onlending	16	69,847	103,475
Other financial liabilities	17	681,210	738,793
Other liabilities	**18**	**151,774**	**118,493**
Allowances and other liabilities involving financial instruments		**2,694**	**2,468**
Tax liabilities	**19c**	**17,482**	**55,676**
Contingency allowances	**28b**	**129,561**	**125,642**
Equity	**21**	**532,833**	**493,256**
Capital stock		380,000	360,000
Earnings allowances		116,942	133,235
Other comprehensive income		44	21
Retained earnings		35,847	-
TOTAL LIABILITIES AND NET WORTH		**4,661,149**	**4,466,514**

The accompanying notes are an integral part of the financial statements.

Banco Rendimento S.A.
Statement of Income

Half-years ended June 30, 2026 and 2025
(in thousands of R$, except when otherwise stated)

	Note	First half / 2026	First half / 2025
Income from financial intermediation		**406,945**	**385,013**
Loan transactions and other transactions		238,420	197,527
Income from interbank investments		76,098	73,665
Marketable securities		23,790	19,009
Income from derivative financial instruments		(38,405)	(46,966)
Income from foreign-exchange transactions		107,042	141,778
Expenses from financial intermediation		**(156,317)**	**(116,729)**
Open market funding		(143,597)	(108,484)
Borrowings and onlending		(5,494)	(7,524)
Allowance for expected losses associated with credit risks		(7,226)	(721)
Income from financial intermediation		**250,628**	**268,284**
Other operating income / (expenses)		**(226,832)**	**(199,232)**
Income from services rendered	22	67,914	77,023
Personnel expenses	23	(120,860)	(121,999)
Other administrative expenses	24	(79,170)	(73,964)
Tax expenses	25	(19,404)	(20,323)
Income from equity in subsidiaries	12b	9,945	1,531
(Recognition) / Reversal of allowance for contingent liabilities	28c	(3,919)	(3,495)
Other operating income	26a	10,836	8,548
Other operating expenses	26b	(92,174)	(66,553)
Operating income		**23,796**	**69,052**
Non-operating income	27	**50,823**	**(129)**
Earnings before taxes on income		**74,619**	**68,923**
Income and social contribution taxes		**6,479**	**(20,448)**
Current income and social contribution taxes	19d	-	(14,504)
Deferred income and social contribution taxes	19d	6,479	(5,944)
Statutory profit sharing		**(6,954)**	**(2,727)**
Net earnings		**74,144**	**45,748**
Number of shares		149,118	149,118
Basic and diluted earnings per share (in R$)		497.22	306.79

The accompanying notes are an integral part of the financial statements.

Banco Rendimento S.A.
Statement of Comprehensive Income

Half-years ended June 30, 2026 and 2025
(in thousands of R$)

	First half / 2026	First half / 2025
Net earnings	**74,144**	**45,748**
Other comprehensive income that is or will be reclassified to income	**23**	**(3)**
Financial assets measured at fair value through other comprehensive income	59	(5)
Deferred taxes	(27)	2
Financial assets measured at fair value through other comprehensive income from subsidiaries	(9)	-
Comprehensive income	**74,167**	**45,745**

The accompanying notes are an integral part of the financial statements.

Banco Rendimento S.A.
Statement of Changes in Equity

Half-years ended June 30, 2026 and 2025
(in thousands of R$)

	Note	Capital stock	Allowances		Other comp. income	Accrued earnings / losses	Total
			Legal	Other			
Balances as of December 31, 2024		**360,000**	**13,065**	**114,249**	**3**	**-**	**487,317**
Initial adoption of CMN Directive no. 4966/21.		-	-	-	-	(3,942)	(3,942)
Balances at January 1, 2025		**360,000**	**13,065**	**114,249**	**3**	**(3,942)**	**483,375**
Adjustments at fair value, net of taxes		-	-	-	(3)	-	(3)
Net earnings		-	-	-	-	45,748	45,748
Recognition of legal allowance		-	2,394	-	-	(2,394)	-
Dividends	21b	-	-	-	-	(23,000)	(23,000)
Interest on own capital	21b	-	-	-	-	(19,421)	(19,421)
Balances at June 30, 2025		**360,000**	**15,459**	**114,249**	**-**	**(3,009)**	**486,699**
Balances as of December 31, 2025		**360,000**	**18,003**	**115,232**	**21**	**-**	**493,256**
Adjustments at fair value, net of taxes		-	-	-	23	-	23
Net earnings		-	-	-	-	74,144	74,144
Recognition of legal allowance		-	3,707	-	-	(3,707)	-
Increase in capital stock	21a	20,000	(18,003)	(1,997)	-	-	-
Dividends	21b	-	-	-	-	(12,000)	(12,000)
Interest on own capital	21b	-	-	-	-	(22,590)	(22,590)
Balances at June 30, 2026		**380,000**	**3,707**	**113,235**	**44**	**35,847**	**532,833**

The accompanying notes are an integral part of the financial statements.

Banco Rendimento S.A.
Statement of Cash Flows

Half-years ended June 30, 2026 and 2025
(in thousands of R$)

	Note	First half / 2026	First half / 2025
Cash flow from operating activities			
Net earnings		**74,144**	**45,748**
Adjustments to reconcile profit:			
Effect of the changes in foreign-exchange rates on cash and cash equivalents		(25,251)	(3,054)
Allowance / (reversal) of expected losses associated with credit risks		7,226	721
Income from equity in subsidiaries	12b	(9,945)	(1,531)
Depreciation and amortization	24	10,224	7,804
Operating and administrative allowances / (reversals)		5,448	(6,744)
Inflation adjustment of taxes and court deposits	26a	(3,558)	(4,441)
(Recognition) / Reversal of allowance for contingent liabilities		3,919	3,771
Discount on acquisition of investments	27	(51,147)	-
Current and deferred taxes	19d	(6,479)	20,448
Written-off fixed assets		7	-
Adjusted net earnings		**4,588**	**62,722**
Changes in operating assets:		**117,177**	**382,352**
(Increase) / reduction in bonds and securities		246,775	51,034
(Increase) / reduction in derivative financial instruments		202	(23,955)
(Increase) / reduction in interbank investments		(132)	530
(Increase) / reduction in loan transactions and other transactions with loan characteristics		93,831	47,984
(Increase) / reduction in interbranch accounts		(217,727)	303,405
(Increase) / reduction in other assets		(5,772)	2,687
(Increase) / reduction in tax assets		-	667
Changes in operating liabilities:		**174,413**	**354,306**
Increase / (reduction) in derivative financial instruments		2,287	10,129
Increase / (reduction) in deposits		196,764	331,544
Increase / (reduction) in open market funding		35,499	(13,135)
Increase / (reduction) in funds from acceptances and issuance of securities		12,487	(13,120)
Increase / (reduction) in liabilities for loans and onlending		(33,628)	(34,062)
Increase / (reduction) in other financial assets		(57,583)	(18,953)
Increase / (reduction) in other liabilities		27,833	121,462
Increase / (reduction) in current tax liabilities		1,327	4,369
Paid IRPJ and CSLL		(10,573)	(33,928)
Net cash earned from (consumed by) operating activities		**296,178**	**799,380**
Cash flow from investment activities:			
Acquisition of fixed-assets in use		(228)	(1,201)
Written-off fixed assets		-	23
Acquisition of intangible assets		(9,269)	(8,077)
Acquisition of investments		(305,568)	-
Decrease in investments		-	2,000
Net cash earned from (consumed by) investment activities		**(315,065)**	**(7,255)**
Cash flow from lending activities:			
Dividends distributed and paid		(12,000)	(23,000)
Interest on own capital distributed and paid		(18,637)	(19,421)
Net cash earned from (consumed by) lending activities		**(30,637)**	**(42,421)**
Increase / (reduction) in cash and cash equivalents		**(49,524)**	**749,704**
Start of the period		1,364,941	741,810
Foreign-exchange changes in cash and cash equivalents		25,251	3,054
End of the period	5	1,340,668	1,494,568
Increase / (reduction) in cash and cash equivalents		**(49,524)**	**749,704**

The accompanying notes are an integral part of the financial statements.

1. Operating context

Banco Rendimento S.A. (the "Institution," the "Bank," or "Banco Rendimento"), with principal offices at Av. Rebouças, 3970, 10º andar, is a private corporation. Together with its subsidiaries (jointly called the "Rendimento Group"), it carries out asset, liability, and accessory transactions permitted to commercial banks, including foreign-exchange portfolio, prepayment of receivables, payment solutions, and the management of bonds and securities. The benefits of the services rendered between these organizations and the costs of the operational and administrative structure are allocated to individual companies or to the group, as practical or reasonable.

2. Presentation of the financial statements

a) Basis for preparation

The financial statements are the responsibility of Management and have been prepared in accordance with accounting practices adopted in Brazil, based on accounting guidelines defined by the Brazilian Business Corporation Act (Law no. 6404/76), and its later changes, and comply with standards and instructions issued by the National Monetary Council (CMN), the Central Bank of Brazil (Bacen), based on CMN Directive no. 4818/20 and BCB Directive no. 2/2020, the Accounting Plan for the Institutions of the National Financial System (Cosif), and the Financial Statements Committee (CPC), as applicable.

The following reclassifications were made in the "Statement of Income" for the six-month period ended June 30, 2025, to improve presentation and comparability:

Statement of Income	First half/2025		
	Reported balance	Reclassif.	Updated balance
Loan transactions and other transactions	196,209	1,318	197,527
Income from interbank investments	92,674	(19,009)	73,665
Marketable securities	-	19,009	19,009
Income from derivative financial instruments	(45,980)	(986)	(46,966)
Income from foreign-exchange transactions	142,104	(326)	141,778
(Recognition) / Reversal of allowance for contingent liabilities	-	(3,495)	(3,495)
Other operating income	12,176	(3,628)	8,548
Other operating expenses	(73,652)	7,099	(66,553)
Non-operating income	(146)	17	(129)

Management cleared the issuing of these financial statements on August 12, 2026.

b) New rules applicable to the current fiscal year.

There were not new rules applicable to the half-year ended June 30, 2026

c) New rules applicable to future fiscal years.

CMN Directive no. 4966/21 and respective changes: It addresses the designation and accounting recognition of hedging transactions, as well as the adjustment to present value of restructured financial instruments, effective January 1, 2027. The possible impacts arising are under review and will be concluded by the time they become effective.

3. Summary of significant accounting practices

a) Income recording

Revenues and expenses are appropriated on an accrual basis; any financial revenues and expenses are appropriated on a daily-pro-rata basis.

Financial revenues and expenses are calculated exponentially, except those pertaining to discounted notes or related to transactions abroad, which are computed using the linear method. Fixed-rate transactions are recorded at their redemption amount, and revenues and expenses relative to the future period are recorded in a reduction account of the respective assets and liabilities. Floating-rate transactions are updated up to the date of the balance sheet, using the agreed indexes.

b) Functional currency

The financial statements of Banco Rendimento S.A. are shown in Brazilian reais (R$), which is the Institution's functional currency.

c) Cash and cash equivalents

The item cash and cash equivalents includes actual cash, deposits in financial institutions, short-term high-liquidity investments, with maturities of up to 90 days after investment, all with insignificant risks of change of value or limits.

d) Interbank investments

Fixed-rate transactions are recorded at their redemption amount, less any income relative to future periods, while floating-rate transactions are recorded at cost plus earnings recorded by the date of the balance sheet, less any devaluation allowances, if applicable. Investment in agreed transactions are classified according to their maturities, regardless of the maturity dates of the securities backing the transactions.

e) Financial instruments

The Bank maintains its financial instruments in accordance with CMN Directive no. 4966/21, BCB Directive no. 352/2023, and supplementary regulations.

Classification of Financial Instruments – The criteria adopted for this classification were based on the business model defined by Senior Management, considering the characteristics of the contractual cash flows and identifying, specifically, whether they meet the "Principal and Interest Payment Only" criterion. Under these conditions, financial instruments will be classified into three categories: These are financial assets managed to receive contractual cash flows, consisting only of payments of principal and interest (SPPJ). For the appropriation of income and expenses relating to transaction costs and other amounts received on the origination or issue of the financial instrument, the process uses the differentiated interest rate method; Fair Value in Other Comprehensive Income (VJORA): These are financial assets managed for cash flow and sale, provided they meet the SPPJ criteria; and iii. Fair Value in Profit or Loss (VJR): These are financial assets whose cash flows do not meet the SPPJ criterion or are managed for sale.

Principal and Interest Only Test (SPPJ) – The purpose of the SPPJ test is to verify whether the contractual cash flows consist solely of principal and interest payments on the principal amount and whether the applicable rates do not fluctuate substantially in a way that affects these cash flows. Based on this assessment, it is determined whether the assets meet the SPPJ criterion, justifying their classification as Amortized Cost or Fair Value through Profit or Loss (VJORA), with the remaining assets classified as Fair Value through Profit or Loss (VJR). For new products, the test will be applied at the time of contracting, ensuring compliance with regulatory standards.

Effective Interest Rate – The effective interest rate (TJE) will be calculated based on the effective interest method in accordance with Article 15 of CMN Directive no. 4966/21. For financial instruments classified as Amortized Cost, transaction costs and any amounts received in the origination or acquisition of the assets are taken into account and a different methodology was selected, appropriating income and expenses on a straight-line basis over the contractual term.

Allowances for Credit Risk – The Bank adopted the simplified methodology for calculating expected losses on financial instruments, in accordance with Article 50 of Directive 4966/21. Losses are estimated based on the analysis of the probability of the debtor's default, the percentage of non-recoverable exposure and the amount exposed at the time of default, whose classifications follow the methodology and percentages defined in BCB Directive no. 352/2023.

Portfolio 1 (C1) – This includes transactions with lower risk guarantees, such as fiduciary alienation of real estate and guarantees from the federal government or multilateral organizations.

Portfolio 2 (C2) – This covers transactions with high-quality collateral or guarantees, such as leasing, first mortgages, pledges, fiduciary sales of personal property, deposit guarantees, public entity securities, and credit insurance.

Portfolio 3 (C3) – This includes transactions backed by credit rights, including discounting of receivables and guarantees by fiduciary assignment, surety or pledge of credits, in addition to guarantees not included in the higher portfolios.

Portfolio 4 (C4) – This includes unsecured transactions, mainly for businesses, such as working capital, foreign-exchange and export advances (ACC/ACE), debentures, and unsecured farm credit for investment.

Portfolio 5 (C5) – This covers higher-risk transactions, such as personal loans, consumer loans, revolving credit, and other unsecured transactions not included in other portfolios.

Nonperforming Assets – These are those that are more than 90 days overdue or indicate that the payment will not be fully honored, taking into account the criteria defined by CMN Resolution 4.966/21 regarding late payment, qualitative indicators of operations and restructuring.

Renegotiations and **restructurings** of credit transactions are carried out with the aim of mitigating losses and preserving the relationship with the client, taking into account changes in contractual conditions and the intention to avoid default on the operation. After the restructuring, transactions are monitored for assessment and possible reclassification to lower risk stages.

The fair value measurement of securities is based on quoted prices in active markets for identical assets or liabilities at the measurement date. Quoted prices in an active market are considered to be the most reliable evidence of fair value and should be used without adjustment when available. As described below, fair value measurements are categorized into three hierarchical levels:

– Level 1: Prices quoted on active markets for the same instrument, without the need for additional adjustments or estimates.

– Level 2: Prices quoted in active markets for similar assets or liabilities, or values obtained through valuation methods such as the “Discounted Cash Flow” method, in which all significant inputs are based on observable market data.

– Level 3: Valuation techniques in which significant inputs are not observable in the market, requiring estimates and assumptions based on available information.

In the specific case of the securities held by the Bank, these are classified in Levels 1 and 2 of the fair value hierarchy. This means that the value is calculated by multiplying the quoted price of each individual security by the quantity held by the Bank, without the need for any further adjustments. This approach ensures greater confidence and transparency in measurement, since it is based directly on observable and verifiable market data.

f) Investments

Investments in subsidiaries are valued by the equity method. All other investments are valued at their cost of acquisition, less any allowance for losses, as applicable.

g) Property and equipment in use

These correspond to the rights acquired for tangible property intended for the upkeep of the institution’s business or performed for this purpose. These assets are recorded at their cost of acquisition, less accrued depreciation. Depreciation of premises and equipment is computed using the linear method at rates of 4 percent per annum for buildings; 10 percent per annum for installations, furniture, and fixtures and communication systems; and 20 percent per annum for all other items.

h) Intangible

Intangible assets represent the rights acquired for and investments in intangible property intended for the upkeep of the organization or performed for this purpose. These are valued at their cost of acquisition, less any accrued amortization and losses for the decrease in the recoverable value, as applicable. Intangible assets with defined working life are amortized considering their actual use or a method that reflects their economic benefits, while assets with undefined working life are tested annually regarding their recoverability.

i) Impairment (reduction of non-financial assets to their recoverable value)

The book recording of assets must reflect events or changes in economic, operating, or technological circumstances that could suggest deterioration or loss of their recoverable value. When such evidence is identified, and if the net book value exceeds the recoverable value, the Institution creates a deterioration allowance adjusting the net book value to the recoverable value. These allowances are recognized in the earnings for the period, as provided under CMN Directive no. 4924/21 and considering Technical Opinion no. 01, issued by the Accounting Statement Committee (CPC).

The values of non-financial assets are reviewed annually, except tax credits, which are realized every six months.

j) Deposits, open market funding, funds from acceptances and issuance of securities, and liabilities for lending and onlending

These are recorded according to their eligibility amount and considering the liability charges by the date of the balance sheet, recognized on a daily pro rata basis. Liabilities in foreign currency are adjusted according to official exchange rates in effect on the date of the balance sheets. Money marking funding is classified according to maturities, regardless of the maturity dates of the securities backing the transactions.

k) Income and social contribution taxes

Corporate income tax is provided for at the rate of 15% on taxable income, plus an additional 10% charge on taxable income, adjusted with additions and exclusions provided under the applicable tax code. The corporate social contribution tax (CSLL) rate is 20% for financial institutions, applicable on the company's net profit, after all adjustments provided under the applicable tax code.

Credits for the above taxes are computed using temporary additions and subtractions. Tax credits on temporary additions are realized when the respective allowances are used and/or reverted and are based on the current expectations for realization and considering technical studies and Management reviews.

l) Foreign-exchange transactions

The rate used to convert assets and liabilities into foreign currency is that in effect on the day of closing.

m) Contingent assets and liabilities and legal, tax, and social security obligations

Contingent assets and liabilities and legal obligations are recognized, measured, and reported according to Directive 3823/09 and Technical Opinion CPC 25, issued by the Accounting Statements Committee (CPC), following the criteria below:

(i) Asset contingencies – These are not recognized in the financial statements except when there is evidence that guarantees their realization and on which all appeals have been exhausted.

(ii) Liability contingencies – These are recognized in the financial statements when based on the opinion of the Management and legal counsel there is a probable risk of loss or of legal or administrative action, with a probable withdrawal of funds to settle the liabilities and when the amounts involved can be measured with reasonable accuracy. Contingent liabilities classified as possible losses by the legal counsel are disclosed only in the explanatory notes, while those classified as remote losses are neither provisioned for nor disclosed.

(iii) Legal, tax and social security obligations – These refer to legal actions challenging the legality or constitutionality of some taxes. The amount questioned is quantified, recorded, and updated monthly.

n) Use of estimates

The preparation of financial statements includes estimates and assumptions, such as the measuring of allowances for expected losses associated to credit risks, market value estimates for some financial instruments, contingency allowances, losses from the decrease in the recoverable value, and other allowances. Actual results can be different from such estimates and assumptions.

o) Subsequent events

This considers the events taking place between the base date of the financial statements and the date on which these financial statements have been cleared for publication, and which result from conditions not existing on the base date of these financial statements.

p) Recurring and non-recurring income

As provided by Bacen Directive no. 2/2020, recurring and non-recurring income must be reported separately, incidentally related or not to typical activities of the financial institution and not expected to frequently take place in future years. The effects of these events, deemed non-recurring, are explained in Note 29.

q) Conversion of foreign currency to update positions

Based on Bacen Directive no. 4924/21, to convert positions in foreign currency the Bank has used the rates announced by B3.

4. Acquisition of equity interest

N26 Sociedade de Crédito Direto S.A. (currently Rendimento Sociedade de Crédito Direto S.A.)

a) Background of the transaction

On December 8, 2025, the Central Bank of Brazil (BCB) approved the transfer of control of N26 Sociedade de Crédito Direto S.A. (currently Rendimento Sociedade de Crédito Direto S.A.) pursuant to the share purchase agreement entered on July 9, 2024. Subsequently, on January 30, 2026, the closing date was effected, with all conditions precedent being met, resulting in the definitive conclusion of the transfer of share control. The official publication in the Federal Official Gazette took place on May 25, 2026.

b) Increase in capital stock

The Bank made a capital contribution of R$300,000 to its subsidiary, Rendimento Sociedade de Crédito Direto S.A. This capital increase was approved at an Extraordinary General Meeting held on March 2, 2026. The Brazilian Central Bank (BCB) approved the corporate resolution on May 22, 2026, which was published in the Official Gazette (DOU) on May 27, 2026.

c) Allocation of the purchase price and recognition of the discount

In accordance with CMN Resolution No. 4,817/2020, which establishes the accounting criteria applicable to investments in affiliates and subsidiaries by financial institutions, the Bank measured the fair value of the identifiable assets and liabilities assumed through a report prepared by an independent firm specializing in asset valuation.

In order to determine the discount in the initial valuation and in compliance with Article 4 of the aforementioned Resolution, a new valuation was conducted by another independent and separate firm. Given the confirmation of the discount in both reports, the Institution recognized as non-operating revenue the lower amount determined by the two reports, totaling R$51,147, which was allocated to the "Non-operating income" line item (Note 27).

Below we summarize the amounts produced by these assessments:

	1st. assmt	2nd assmt.
Amount invested in 100% of N26 SCD	**8,568**	**8,568**
Net worth as of the base date	58,805	58,805
Added value	1,462	910
Discount (cost-effective purchase)	**(51,699)**	**(51,147)**

5. Cash and cash equivalents

	Jun/30/2026	Dec/31/2025
Available funds	**250,669**	**254,955**
Available funds in local currency	26,008	22,432
Available funds in foreign currency	224,661	232,523
Open market investments (Note 6)[1]	**1,089,999**	**1,109,986**
Total	**1,340,668**	**1,364,941**
Current	1,340,668	1,364,941

[1] Open market investment transactions included under "Cash and cash equivalents" have maturities of up to 90 days.

6. Interbank investments

	Jun/30/2026	Dec/31/2025
Open market investments – Bank resources	**1,089,999**	**1,109,986**
National Treasury Bills (LTN)	1,089,999	909,999
National Treasury Notes (NTN)	-	99,999
Financial Treasury Bills (LFT)	-	99,988
Foreign currency investments[1]	**22,735**	**24,290**
Interbank deposits	**10,460**	**8,773**
Total	**1,123,194**	**1,143,049**
Current	1,123,194	1,143,049

[1] Investments tied to partners abroad.

7. Marketable securities

a) Breakdown of securities by classification

	Jun/30/2026			Dec/31/2025		
	Cost value	Adjusts. to market value	Fair value	Cost value	Adjusts. to market value	Fair value
Financial assets measured at fair value through profit and loss	**2,018**	**-**	**2,018**	**3,397**	**-**	**3,397**
Own portfolio – available for trading	**2,018**	**-**	**2,018**	**3,397**	**-**	**3,397**
Shares in fixed-income investment funds[1]	218	-	218	1,633	-	1,633
Shares[2]	1,800	-	1,800	1,764	-	1,764
Financial assets measured at fair value through other comprehensive income	**235,155**	**97**	**235,252**	**480,550**	**38**	**480,588**
Own portfolio – available for trading	**86,990**	**(22)**	**86,968**	**311,228**	**21**	**311,249**
Financial Treasury Bills (LFT)[3]	79,788	27	79,815	309,143	23	309,166
National Treasury Notes (NTN)[3]	7,202	(49)	7,153	2,085	(2)	2,083
Linked to repurchase commitments	**44,991**	**(8)**	**44,983**	**59,491**	**(14)**	**59,477**
Financial Treasury Bills (LFT)[3]	41,524	-	41,524	56,967	1	56,968
National Treasury Notes (NTN)[3]	3,467	(8)	3,459	2,524	(15)	2,509
Linked to guarantees given	**103,174**	**127**	**103,301**	**109,831**	**31**	**109,862**
Financial Treasury Bills (LFT)[3]	103,174	127	103,301	109,831	31	109,862
Financial assets measured at amortized cost	**-**	**-**	**-**	**185,270**	**-**	**185,270**
Own portfolio – available for trading	**-**	**-**	**-**	**185,270**	**-**	**185,270**
Trade notes[1][4][5]	-	-	-	185,270	-	185,270
Total	**237,173**	**97**	**237,270**	**669,217**	**38**	**669,255**

[1] The transactions are classified as Level 2 of the fair value hierarchy.

[2] The transactions are classified as Level 3 of the fair value hierarchy.

[3] The transactions are classified as Level 1 of the fair value hierarchy.

[4] At December 31, 2025, includes expected losses associated with credit risk totaling R$3,342 measured in accordance with BCB Directive 4966/21 and BCB Directive 352/2023.

[5] [1] During the six-month period ended June 30, 2026, the Institution reclassified the reported balances of Trade notes to the line item "Credit transactions and other transactions with credit-granting characteristics." This adjustment is intended to better align the accounting presentation with the economic substance of the transaction.

a) Breakdown of securities by maturity

	Jun/30/2026				
	No maturity	Up to 3 months	3 to 12 months	Above 12 months	Total
Government securities	**-**	**3,372**	**64,638**	**167,242**	**235,252**
Financial Treasury Bills (LFT)	-	-	62,160	162,480	224,640
National Treasury Notes (NTN)	-	3,372	2,478	4,762	10,612
Private securities	**2,018**	**-**	**-**	**-**	**2,018**
Shares in investment funds	218	-	-	-	218
Shares	1,800	-	-	-	1,800
Total	**2,018**	**3,372**	**64,638**	**167,242**	**237,270**

	Dec/31/2025				
	No maturity	Up to 3 months	3 to 12 months	Above 12 months	Total
Government securities	**-**	**278,730**	**3,203**	**198,655**	**480,588**
Financial Treasury Bills (LFT)	-	278,730	-	197,266	475,996
National Treasury Notes (NTN)	-	-	3,203	1,389	4,592
Private securities	**3,397**	**41,141**	**17,548**	**126,581**	**188,667**
Shares in investment funds	1,633	-	-	-	1,633
Shares	1,764	-	-	-	1,764
Trade notes	-	41,141	17,548	126,581	185,270
Total	**3,397**	**319,871**	**20,751**	**325,236**	**669,255**

8. Derivative financial instruments

The Bank uses derivative financial instruments to hedge against market risks in foreign-exchange transactions involving fluctuations in exchange and interest rates.

Hedging decisions are made based on consolidated positions, according to currency. Accordingly, the Bank monitors the positions in foreign currency and the real (R$), subdivided into various indexes. The Bank uses high-liquidity derivative financial instruments, generally consisting of B3 S.A. – Brasil, Bolsa, Balcão future contracts, which are appraised at their fair value on a daily basis.

a) Breakdown of the portfolio of derivative financial instruments

	Jun/30/2026			Dec/31/2025		
	Notional amount	Amortized cost	Fair value	Notional amount	Amortized cost	Fair value
Futures contracts[1]	**-**	**-**	**-**	**-**	**-**	**-**
Long position	**1,505,776**	**-**	**-**	**1,545,135**	**-**	**-**
Currency	350,298	-	-	356,843	-	-
Interbank deposits	1,155,478	-	-	1,188,292	-	-
Short position	**(1,505,776)**	**-**	**-**	**(1,545,135)**	**-**	**-**
Currency	(1,155,478)	-	-	(1,188,292)	-	-
Interbank deposits	(350,298)	-	-	(356,843)	-	-
Other financial instruments	**-**	**16**	**(2,770)**	**-**	**(254)**	**(221)**
Long position	**23,995**	**1,354**	**1,321**	**187,471**	**1,581**	**1,653**
Non-deliverable forwards (NDF)	23,995	1,354	1,321	187,471	1,581	1,653
Short position	**(23,995)**	**(1,338)**	**(4,091)**	**(187,471)**	**(1,835)**	**(1,874)**
Non-deliverable forwards (NDF)	(23,995)	(1,338)	(4,091)	(187,471)	(1,835)	(1,874)
Foreign-exchange contracts	**649**	**649**	**649**	**589**	**589**	**589**
Long position	**1,230**	**1,230**	**1,230**	**1,100**	**1,100**	**1,100**
Foreign currency purchase contract	1,143	1,143	1,143	1,099	1,099	1,099
Foreign currency sale contract	87	87	87	1	1	1
Short position	**(581)**	**(581)**	**(581)**	**(511)**	**(511)**	**(511)**
Foreign currency purchase contracts	(284)	(284)	(284)	(304)	(304)	(304)
Foreign currency sale contracts	(297)	(297)	(297)	(207)	(207)	(207)
Total asset position	**1,531,001**	**2,584**	**2,551**	**1,733,706**	**2,681**	**2,753**
Total liability position	**(1,530,352)**	**(1,919)**	**(4,672)**	**(1,733,117)**	**(2,346)**	**(2,385)**

[1] The daily adjustments of payable futures contracts totaling R$332 (R$112 at December 31, 2025) are recorded in the Trading and Intermediation of Securities item. B3 S.A. - Brasil, Bolsa, Balcão is the custodian of these transactions.

b) Breakdown by maturity

	Jun/30/2026			
Notional amount	Up to 3 months	3 to 12 months	Above 12 months	Total
Long position	**865,639**	**569,381**	**95,981**	**1,531,001**
Futures contracts	857,739	552,056	95,981	1,505,776
NDF	6,670	17,325	-	23,995
Foreign-exchange contracts	1,230	-	-	1,230
Short position	**(864,990)**	**(569,381)**	**(95,981)**	**(1,530,352)**
Futures contracts	(857,739)	(552,056)	(95,981)	(1,505,776)
NDF	(6,670)	(17,325)	-	(23,995)
Foreign-exchange contracts	(581)	-	-	(581)

Notional amount	Dec/31/2025			
	Up to 3 months	3 to 12 months	Above 12 months	Total
Long position	**951,874**	**732,870**	**48,962**	**1,733,706**
Futures contracts	865,915	630,258	48,962	1,545,135
NDF	84,859	102,612	-	187,471
Foreign-exchange contracts	1,100	-	-	1,100
Short position	**(951,285)**	**(732,870)**	**(48,962)**	**(1,733,117)**
Futures contracts	(865,915)	(630,258)	(48,962)	(1,545,135)
NDF	(84,859)	(102,612)	-	(187,471)
Foreign-exchange contracts	(511)	-	-	(511)

c) Guarantee margin

The assets below are given as margin to guarantee the transactions involving derivative financial instruments:

	Jun/30/2026	Dec/31/2025
Linked to guarantees given	**103,301**	**109,862**
Financial Treasury Bills (LFT) (Note 7a)	103,301	109,862

9. Interbank accounts

	Jun/30/2026	Dec/31/2025
Payment transactions	1,626,636	1,417,201
Central Bank deposits	70,761	68,876
Rights vis-à-vis participants in settlement and payment arrangement systems	6,274	-
Domestic correspondent banks	2,370	2,237
Total	**1,706,041**	**1,488,314**
Current	1,641,101	1,447,725
Noncurrent	64,940	40,589

10. Loan transactions and other transactions with loan characteristics

a) Loan portfolio

	Jun/30/2026	Dec/31/2025
Loan transactions and other transactions with loan characteristics	**582,839**	**488,059**
Trade notes[1]	226,809	-
Working capital	123,757	188,589
BNDES/FINAME	65,137	84,405
Foreign-exchange contract advances (ACC)	43,374	31,796
Confirme	35,415	43,931
Guaranteed current account	27,167	39,685
Export credit certificates (CCE)	22,394	30,860
Personal loans	15,440	15,253
Check guarantee (overdraft)	9,386	15,576
Credit card	4,803	3,143
Consumer loans	3,241	2,076
Advances to depositors	2,520	1,820
Debt admission	2,515	2,585
Discounted securities	856	16,082
Foreign-currency loans	11	12,239
Other	14	19
Allowance for expected losses	**(63,550)**	**(54,432)**
Allowance for expected losses associated with credit risks	(53,250)	(52,992)
Allowance for other expected losses associated with credit risks	(10,300)	(1,440)
Total loan portfolio net of allowance	**519,289**	**433,627**

[1] [1] During the six-month period ended June 30, 2026, the Institution reclassified the reported balances of Trade notes to the line item "Credit transactions and other transactions with credit-granting characteristics." This adjustment is intended to better align the accounting presentation with the economic substance of the transaction.

b) Portfolio breakdown by type of client and business

	Jun/30/2026	Dec/31/2025
Legal entities – private sector	**554,061**	**455,538**
Construction and real estate	141,433	52,346
Retail	130,776	81,164
Machinery and equipment	60,010	49,088
Chemical and petrochemical	56,069	63,165
Education, healthcare, and other social services	45,773	40,123
Transportation	36,456	34,192
Food and beverages	30,001	12,263
Private services	28,444	52,137
Textile and garments	11,769	4,468
Wood and furniture	7,501	28,432
Automotive	2,735	27,006
Steel and metallurgy	1,551	893
Farming and ranching	6	9,830
Other	1,537	431
Individuals	**28,778**	**32,521**
Total loan portfolio	**582,839**	**488,059**

c) Portfolio breakdown by maturity

	Jun/30/2026	Dec/31/2025
Past due:	**21,741**	**4,913**
Up to 90 days	15,843	1,665
From 91 to 365 days	4,917	2,722
Over 365 days	981	526
Falling due:	**561,098**	**483,146**
Up to 90 days	162,145	164,557
From 91 to 365 days	228,284	210,343
Over 365 days	170,669	108,246
Total	**582,839**	**488,059**

d) Concentration of portfolio

	Jun/30/2026		Dec/31/2025	
	Amount	%	Amount	%
10 largest debtors	217,163	37.26%	197,537	40.47%
Next 50 largest debtors	289,458	49.66%	240,015	49.18%
Next 100 largest debtors	56,713	9.73%	36,631	7.51%
Other debtors	19,505	3.35%	13,876	2.84%
Total loan portfolio	**582,839**	**100.00%**	**488,059**	**100.00%**

e) Allowances for expected losses associated with credit risks

The allowance for expected loan losses associated with credit risks is distributed according to the following risk levels:

Risk level	Jun/30/2026			
	Falling due	Past due	Total	Total allowance
C1	160,121	-	**160,121**	**(19,807)**
C2	130,268	377	**130,645**	**(2,950)**
C3	89,069	-	**89,069**	**(4,423)**
C4	84,842	13,048	**97,890**	**(16,900)**
C5	96,798	8,316	**105,114**	**(19,470)**
Total	**561,098**	**21,741**	**582,839**	**(63,550)**

Risk level	Dec/31/2025			
	Falling due	Past due	Total	Total allowance
C1	104,369	225	**104,594**	**(27,421)**
C2	14,951	107	**15,058**	**(307)**
C3	207,301	299	**207,600**	**(8,166)**
C4	52,535	485	**53,020**	**(2,246)**
C5	103,990	3,797	**107,787**	**(16,292)**
Total	**483,146**	**4,913**	**488,059**	**(54,432)**

f) Changes in the allowance for expected losses associated with credit risks

The allowance for expected losses associated with credit risks had the following changes:

	First half / 2026	First half / 2025
Opening balance	**(54,432)**	**(50,771)**
Effect from the initial adoption of CMN Resolution no. 4966/21 at Jan/01/2025	-	(5,860)
Transfer of TVM item trade note allowance	(3,342)	-
Additions[(1)]	(16,535)	(16,095)
Reversals[(1)]	9,347	15,070
Credit write-offs against losses	1,412	386
Closing balance	**(63,550)**	**(57,270)**

(1) Changes in guarantees provided and credits not released are not included in the accrual and reversal balances.

g) Renegotiated and recovered loans

	First half / 2026	First half / 2025
Renegotiated loans	574	613
Recovered loans	5,088	1,375
Total	**5,662**	**1,988**

h) Guarantees provided to third parties

Liabilities arising from guarantees, sureties, and warranties provided to third parties as of June 30, 2026, totaled R$143,053 (R$120,174 at December 31, 2025), with an allowance for losses recorded under the "Provisions and Other Obligations Related to Financial Instruments" item in the amount of R$2,271 (R$2,233 at December 31, 2025), and income from guarantees provided of R$1,314 for the six-month period ended June 30, 2026 (R$1,241 for the six-month period ended June 30, 2025), recorded as income from services rendered (Note 22).

11. Other assets

	Jun/30/2026	Dec/31/2025
Debtors for security deposits (Note 28b)	114,592	111,171
Other assets[(1)]	43,634	42,301
Income receivable	16,787	2,762
Note and credit receivables without loan characteristics	6,459	3,887
Wage advances	4,006	698
Sundry debtors in Brazil	4,879	16,364
Other	17,588	10,350
Total	**207,945**	**187,533**
Current	69,106	65,486
Noncurrent	138,839	122,047

(1) Includes amounts related to the acquisition of virtual assets and non-financial received assets held for sale.

12. Investments

a) Summarized subsidiary information

	Jun/30/2026				First half / 2026
	Percentage stake	Number of shares held	Capital stock	Adjusted equity	Net earnings
Rendimento Sociedade de Crédito Direto S.A. [1]	100.00%	450,967,757	450,968	366,890	7,829
Cotação Serviços Finan. Ltda.	100.00%	1,381,522,683	13,815	17,319	1,435
Adm. Empreend. Imob. Ltda.	98.96%	28,734,208	28,971	31,534	420

[1] This refers to equity interest acquired in N26 Sociedade de Crédito Direto S.A. (currently Rendimento Sociedade de Crédito Direto S.A.) (Note 4).

	Dec/31/2025				First half / 2025
	Percentage stake	Number of shares held	Capital stock	Adjusted equity	Net earnings
Cotação Serviços Finan. Ltda.	100.00%	1,381,522,683	13,815	29,885	1,201
Adm. Empreend. Imob. Ltda.	98.96%	28,734,208	28,971	31,114	334

b) Breakdown of investment in subsidiaries

	Investment balance		Equity results	
	Jun/30/2026	Dec/31/2025	First half / 2026	First half / 2025
Rendimento Sociedade de Crédito Direto S.A. [1] [2]	367,497	-	8,094	-
Cotação Serviços Finan. Ltda.	17,319	29,885	1,435	1,201
Adm. Empreend. Imob. Ltda.	31,208	30,792	416	330
Total	**416,024**	**60,677**	**9,945**	**1,531**

[1] Includes in the investment balance the gain on assets not recognized in the invested company.

[2] [2] The equity method does not include the invested company's earnings at the base date of January 2026, which is the base period for the transaction's closing.

13. Deposits

Funding in cash, interbank term, and foreign-currency deposits is traded at usual market rates; their maturities are distributed as follows:

a) Portfolio breakdown by maturity

	Jun/30/2026				
	No maturity	Up to 3 months	3 to 12 months	Above 12 months	Total
Demand deposits	575,189	-	-	-	**575,189**
Foreign-currency deposits	374,750	-	-	-	**374,750**
Interbank deposits	-	5,009	15,725	-	**20,734**
Time deposits	-	289,660	751,692	950,394	**1,991,746**
Total	**949,939**	**294,669**	**767,417**	**950,394**	**2,962,419**

	Dec/31/2025				
	No maturity	Up to 3 months	3 to 12 months	Above 12 months	Total
Demand deposits	561,518	-	-	-	**561,518**
Foreign-currency deposits	313,625	-	-	-	**313,625**
Interbank deposits	-	10,695	48,450	3,240	**62,385**
Time deposits	-	157,504	703,135	967,488	**1,828,127**
Total	**875,143**	**168,199**	**751,585**	**970,728**	**2,765,655**

b) Concentration of depositors

	Jun/30/2026		Dec/31/2025	
	Amount	%	Amount	%
10 largest depositors	889,357	30%	737,537	27%
Next 50 largest depositors	734,516	25%	707,413	26%
Next 100 largest depositors	197,615	7%	351,633	13%
Other depositors	1,140,931	39%	969,072	35%
Total	**2,962,419**	**100%**	**2,765,655**	**100%**

14. Open market funding

	Jun/30/2026	Dec/31/2025
Own portfolio	**44,951**	**59,451**
Financial Treasury Bills (LFT)	41,496	56,949
National Treasury Notes (NTN)	3,455	2,502
Third-party portfolio	**49,999**	**-**
National Treasury Bills (LTN)	49,999	-
Total	**94,950**	**59,451**
Current	94,950	59,451

15. Funds from acceptances and issuance of securities

	Jun/30/2026	Dec/31/2025
Financial Bills	11,515	1,220
Real-estate letters of credit	2,192	-
Total	**13,707**	**1,220**
Current	3,501	1,220
Noncurrent	10,206	-

16. Liabilities for loans and onlending

	Jun/30/2026			
	Up to 3 months	3 to 12 months	Above 12 months	Total
FINAME	8,892	17,337	12,625	**38,854**
BNDES	2,730	8,100	14,836	**25,666**
Leases[1]	834	2,672	1,796	**5,302**
Total foreign borrowings (USD)	25	-	-	**25**
Total	**12,481**	**28,109**	**29,257**	**69,847**

	Dec/31/2025			
	Up to 3 months	3 to 12 months	Above 12 months	Total
FINAME	28	15,293	43,748	**59,069**
BNDES	-	56	25,079	**25,135**
Leases[1]	-	243	6,623	**6,866**
Total foreign borrowings (USD)	1,074	11,331	-	**12,405**
Total	**1,102**	**26,923**	**75,450**	**103,475**

[1] This includes real estate rental liabilities related to CMN Directive No. 4975/21, which approved CPC 06 – Leases (R2).

Expenses related to BNDES and Finame onlending totaled R$5,032 for the six-month period ended June 30, 2026 (R$7,524 for the six-month period ended June 30, 2025).

17. Other financial liabilities

	Jun/30/2026	Dec/31/2025
Other clearing systems [1]	184,566	-
Domestic correspondent banks	174,673	386,184
Foreign currency liabilities	165,631	173,073
Foreign-currency payment orders	97,791	109,364
Liabilities with instant payments	58,549	70,172
Total	**681,210**	**738,793**
Current	516,415	566,496
Noncurrent	164,795	172,297

[1] This refers to securities from other banks collected at the end of the period that are pending settlement.

18. Other liabilities

	Jun/30/2026	Dec/31/2025
Allowance for future payments	51,162	39,139
Social and statutory	46,331	59,835
Collected taxes and similar fees	38,354	6,340
Third-party funds in transit	8,523	-
Miscellaneous creditors – domestic[(1)]	6,339	6,187
Payables to related companies	836	1,290
Trading and intermediation of securities	229	5,698
Other	-	4
Total	**151,774**	**118,493**
Current	137,415	99,137
Noncurrent	14,359	19,356

(1) This includes obligations arising from the custody of clients' virtual assets.

19. Taxas

a) Tax assets

	Jun/30/2026	Dec/31/2025
Current tax assets	**22,144**	**54,379**
Taxes to be offset (IR/CSLL)	17,896	50,333
Other taxes to be offset	4,248	4,046
Deferred tax assets	**144,372**	**138,585**
Tax credits	144,372	138,585
Total	**166,516**	**192,964**
Current	4,640	37,096
Noncurrent	161,876	155,868

b) Tax credits

Tax credits had the following changes in the year:

	Dec/31/2025	1º Semestre/2026		Jun/30/2026
		Additions	(Realization)	
Losses associated with credit risks	29,240	8,100	(6,993)	**30,347**
Tax risks – PIS/Cofins	47,827	1,423	-	**49,250**
Contingencies	8,713	1,189	(849)	**9,053**
Profit-sharing and bonuses	23,518	9,041	(15,086)	**17,473**
Temporary differences	29,286	16,412	(9,019)	**36,679**
Tax losses	-	390	-	**390**
Other	-	1,179	-	**1,179**
Total	**138,585**	**37,734**	**(31,947)**	**144,372**

	Dec/31/2024	1º Semestre/2025		Jun/30/2025
		Additions	(Realization)	
Losses associated with credit risks	26,559	5,421	(2,210)	**29,770**
Tax risks – PIS/Cofins	45,048	1,284	-	**46,332**
Contingencies	7,320	1,082	(248)	**8,154**
Profit-sharing and bonuses	23,054	8,460	(10,601)	**20,913**
Other	29,489	5,887	(6,516)	**28,860**
Total	**131,470**	**22,134**	**(19,575)**	**134,029**

Tax credits are reviewed periodically based on future taxable profit for corporate income tax (IRPJ) and social contribution tax (CSLL) in amounts that justify recovering such credits. Tax credits will be offset within the time allowed under CMN Directive no. 4842/20, subject to the nature of the credit produced.

The projected realization of tax credits:

Year	Notional value	Present value
2026	38,422	33,004
2027	78,952	67,638
2028	8,554	7,309
2029	7,635	6,519
2030	7,863	6,711
Beyond 2030	2,946	2,513
Total	**144,372**	**123,694**

Based on earnings forecasts, the Management believes that it will earn taxable income within the necessary time to recover the tax credits recorded in the financial statements. This estimate is reviewed regularly, so that any possibilities of recovering such tax credits are timely included in the financial statements. The present value is estimated using the rate (Selic) of funding cost stipulated for the respective periods.

c) Tax liabilities

	Jun/30/2026	Dec/31/2025
Current tax liabilities	**16,320**	**53,848**
Unpaid taxes	16,320	53,848
Deferred tax liabilities	**1,162**	**1,828**
Allowance for deferred taxes[1]	1,162	1,828
Total	**17,482**	**55,676**
Current	16,320	53,848
Noncurrent	1,162	1,828

[1] This essentially covers updates to court-held deposits that are expected to be released after 5 years.

d) Statement of income tax (IR) and social contribution tax (CSLL) expenses

	First half / 2026	First half / 2025
Present values	**-**	**(14,504)**
IR and CSLL in Brazil – current	-	(14,504)
Deferred values	**6,479**	**(5,944)**
Temporary differences	6,479	(5,944)
Total	**6,479**	**(20,448)**

e) Conciliation of income tax and social contribution tax charges

	First half / 2026	First half / 2025
Earnings prior to taxes and equity interest	**74,619**	**68,923**
Total charges of IR (25%) and CSLL (20%)	(33,579)	(31,015)
JCP charges	10,166	8,740
Charges on investment in subsidiaries	4,475	689
Employee profit sharing	3,129	1,226
Other amounts[(1)]	22,288	(88)
Income and social contribution taxes in the period	**6,479**	**(20,448)**

(1) This essentially refers to the unrecognized deferred tax effect on the discount, due to the lack of an expectation that it will be realized.

20. Related-party transactions

a) Balance of the transactions

Related-party transactions were carried out in usual market conditions regarding charges and times.

	Jun/30/2026	First half / 2026	Dec/31/2025	First half / 2025
	Assets/ (Liabilities)	Revenues/ (Expenses)	Assets/ (Liabilities)	Revenues/ (Expenses)
Other assets	**-**	**-**	**2,110**	**-**
Rendimento DTVM S.A.	-	-	2,110	-
Deposits	**(12,754)**	**-**	**(13,938)**	**-**
Rendimento DTVM S.A.	(512)	-	(3,744)	-
RendimentoPay Instituição de Pagamentos S.A.	(9,446)	-	(9,195)	-
Individuals	(2,477)	-	(705)	-
Mac Participações e Controladas	(201)	-	(46)	-
Action Empreendimentos e Participações Ltda.	(8)	-	(5)	-
Rendimento SCD S.A.	(5)	-	-	-
Cotação Câmbio e Turismo Ltda.	-	-	(5)	-
Cotação Serviços Financeiros Ltda.	(3)	-	(3)	-
Other	(102)	-	(235)	-
Bank Deposit Certificates (CDB)	**(404,587)**	**(30,149)**	**(442,200)**	**(24,754)**
Action Empreendimentos e Participações Ltda.	(13,368)	(903)	(12,632)	(17)
Ades Investimentos e Participações Ltda.	(187)	(7)	(139)	(15)
Adm Empreendimentos Imobiliários Ltda.	(1,537)	(74)	(8,336)	(444)
Rendimento Ventures Ltda.	(1,735)	(42)	(110)	(187)
RendimentoPay Instituição de Pagamentos S.A.	(1,584)	(194)	(12,947)	(1,077)
Cotação Câmbio & Turismo Ltda.	-	-	(16,288)	(969)
Cotação Serviços Financeiros Ltda.	(17,516)	(1,186)	(652)	(856)
Rendimento Holding S.A.	(4,812)	(63)	(688)	(42)
Mac Participações e Controladas	(138,958)	(11,027)	(164,515)	(8,733)
Levpay Intermediação Financeira S.A.	(176)	(5)	(75)	(9)
Individuals	(213,604)	(14,008)	(214,366)	(11,582)
Other	(11,110)	(2,640)	(11,452)	(823)
Real-estate letters of credit	**(1,860)**	**(105)**	**-**	**(208)**
Individuals	(1,860)	(105)	-	(208)

Liabilities for agreed operations	**(1,305)**	**(92)**	**(3,235)**	**(897)**
Rendimento DTVM S.A.	(1,305)	(92)	(3,235)	(897)
Interbank accounts	**296,180**	**-**	**(102)**	**-**
Rendimento DTVM S.A.	-	-	(90)	-
RendimentoPay Instituição de Pagamentos S.A.	296,180	-	(12)	-
Other financial liabilities	**(637)**	**-**	**-**	**-**
RendimentoPay Instituição de Pagamentos S.A.	(637)	-	-	-
Prepaid and postpaid cards	**(665)**	**(6,070)**	**(602)**	**(6,070)**
Rendimento DTVM S.A.	-	-	-	(298)
RendimentoPay Instituição de Pagamentos S.A.	(665)	(6,070)	(602)	(5,772)
Foreign exchange portfolio	**2,913**	**-**	**-**	**541**
Rendimento DTVM S.A.	2,913	-	-	541
Other operating and administrative income/expenses	**826**	**1,255**	**-**	**617**
RendimentoPay Instituição de Pagamentos S.A.	826	1,206	-	960
Rendimento DTVM S.A.	-	49	-	(343)

b) Compensation of Management

Every year, during the Ordinary General Stockholders' Meeting, stockholders decide the annual amount for Management compensation, as determined by the Institution's bylaws and in accordance with the 30% limit defined by CMN Directive no. 4820/20. The Institution offered the following short-term benefits to its Management:

	First half / 2026	First half / 2025
Fixed remuneration	8,351	7,378
Variable remuneration	4,326	4,214
Payroll charges	3,118	2,883
Total	**15,795**	**14,475**

The Bank does not offer any long-term benefits, after-employment benefits, severance benefits, or compensation based on actions of key Management personnel.

21. Equity

a) Capital stoc

The subscribed and paid-up capital stock of the Bank totals R$380,000 (R$360,000 at December 31, 2025) and comprises 149,118 nominative shares with no par value, of which 74,559 are shares of common stock and 74,559 are shares of preferred stock.

On June 29, 2026, an Extraordinary General Meeting approved an increase in the Institution's capital stock through reserves, raising it from R$360, 000 to R$380,000, while maintaining the same number of 149,118 registered shares, consisting of 74,559 common shares and 74,559 preferred shares.

Preferred stock has no voting rights. However, the preferred stockholders have priority in returns of capital and are entitled to dividends and bonuses equally with common stock.

b) Payment of dividends and interest on own capital

The Board of Directors proposes the distribution of dividends for approval at the Ordinary General Stockholders' Meeting, which decides how much of the profits will be retained.

In the half-years ended June 30, 2026 and 2025, the Bank made the following payments of interest on equity capital (JCP) and dividends:

Jun/30/2026	Amount approved	IRRF	Net amount	Date of decision
Dividends	12,000	-	12,000	02/02/2026
Interest on own capital	22,590	(3,953)	18,637	23/06/2026
Total	**34,590**	**(3,953)**	**30,637**	

Jun/30/2025	Amount approved	IRRF	Net amount	Date of decision
Interest on own capital	19,421	(2,913)	16,508	28/01/2025
Dividends	15,000	-	15,000	28/01/2025
Dividends	8,000	-	8,000	13/06/2025
Total	**42,421**	**(2,913)**	**39,508**	

c) Earnings allowance

Legal reserve: Banco Rendimento S.A. must set aside 5% of its net profit every half-year in a legal allowance, which should not exceed 20% of the paid-in capital.

Other reserves: This consists of profits earned and to be distributed as per resolution of the Shareholders' General Meeting.

Management has a plan and the approval of the Ordinary General Stockholders' Meeting if profit reserves exceed capital stock.

22. Income from services rendered

	First half / 2026	First half / 2025
Clearing and collection fees	44,265	43,905
Foreign-exchange transaction fees	7,397	16,086
Processing fees (PIX)	3,455	4,125
Income from billing	1,408	1,621
Income on guarantees provided	1,314	1,241
Service bundles	945	905
Other	9,130	9,140
Total	**67,914**	**77,023**

23. Personnel expenses

	First half / 2026	First half / 2025
Payroll	(59,638)	(65,881)
Payroll charges	(27,264)	(24,651)
Benefits	(21,857)	(19,364)
Directors' fees	(11,852)	(11,764)
Other	(249)	(339)
Total	**(120,860)**	**(121,999)**

24. Other administrative expenses

	First half / 2026	First half / 2025
Data processing	(33,761)	(33,171)
Depreciation and amortization	(10,224)	(7,804)
Rental	(8,576)	(3,551)
Transportation	(5,172)	(4,650)
Specialized technical services	(4,795)	(6,159)
Financial system services	(3,791)	(4,826)
Third-party services	(2,066)	(943)
Advertising and publicity	(2,023)	(1,601)
Public relations	(1,272)	(1,440)
Charity donations	(1,203)	(1,541)
Communications	(1,131)	(1,318)
Property maintenance	(886)	(2,476)
Condominium expenses	(748)	(805)
Other	(3,522)	(3,679)
Total	**(79,170)**	**(73,964)**

25. Tax expenses

	First half / 2026	First half / 2025
Cofins (4%)	(12,650)	(13,131)
ISS (5%)	(3,395)	(3,856)
PIS (0.65%)	(2,059)	(2,157)
Other	(1,300)	(1,179)
Total	**(19,404)**	**(20,323)**

26. Other operating income and expenses

a) Other operating income

	First half / 2026	First half / 2025
Inflation adjustment of taxes and court deposits	3,558	4,441
Recovery of expenses	1,917	3,533
Other	5,361	574
Total	**10,836**	**8,548**

b) Other operating expenses

	First half / 2026	First half / 2025
Operational agreements	(64,253)	(60,730)
Payment transaction processing	(59)	(758)
Other [1]	(27,862)	(5,065)
Total	**(92,174)**	**(66,553)**

[1] Includes mainly amounts related to operating claims or losses.

27. Non-operating income

	First half / 2026	First half / 2025
Discount on acquisition of investments[1]	51,147	-
Other	(324)	(129)
Total	**50,823**	**(129)**

[1] This refers to the recognition of the discount arising from the purchase of N26 Sociedade de Crédito Direto S.A. (currently Rendimento Sociedade de Crédito Direto S.A. (Note 4).

28. Contingent assets and liabilities and legal, tax, and social security obligations

a) Contingent assets

At June 30, 2026 and December 31, 2025, there were no proceedings or processes deemed by Management to be likely realized.

b) Contingent liabilities classified as probable losses and legal obligations

(i) Civil and labor allowances – Contingencies are allowances according to the potential loss value of the individual actions, considering the present stage of the process, the opinion of courts on such matters, and the opinion of independent legal consultants. The estimated contingency classified as probable loss, plus the respective charges, is fully provisioned and updated at the frequency determined by law.

Civil litigation primarily stems from financial transactions that customers contest through compensation claims. These claims usually allege irregularities or failures in the institution's service provision, such as illegally charging fees, irregularities in opening accounts, cyber fraud, and other risks associated with offering products and services in the financial industry.

Legal contingencies of a labor nature mainly arise from disputes over rights relating to working hours, overtime, and various types of compensation.

(ii) Tax allowances – Allowances for tax risks consist of legal and administrative cases, provisioned in noncurrent liabilities under the "Contingency allowances" item and are represented mainly by the following case:

• Legal questioning of PIS and Cofins withholdings, based on Law no. 9718/98. For this cause, the Bank provisioned R$109,444 at June 30, 2026 (R$106,282 at December 31, 2025).

Changes in allowances for contingencies, court deposits, and other legal obligations taking place during the year are detailed below:

Contingency allowance	Tax	Labor cases	Civil cases	Total
Opening balance at Dec/31/2025	**112,141**	**11,387**	**2,114**	**125,642**
Additions / updates / (reversals)	3,429	296	194	3,919
Closing balance at Jun/30/2026	**115,570**	**11,683**	**2,308**	**129,561**
Opening balance at Dec/31/2024	**105,427**	**8,917**	**3,241**	**117,585**
Additions / updates / (reversals)	3,104	2,019	(985)	4,138
(Payment write-offs)	-	(541)	(102)	(643)
Closing balance at Jun/30/2025	**108,531**	**10,395**	**2,154**	**121,080**

Court deposits	Tax	Labor cases	Civil cases	Total
Opening balance at Dec/31/2025	**107,749**	**2,127**	**1,295**	**111,171**
Additions/adjustments	3,198	94	144	3,436
(Realizations)	-	-	(15)	(15)
Closing balance at Jun/30/2026 (Note 11)	**110,947**	**2,221**	**1,424**	**114,592**
Opening balance at Dec/31/2024	**101,465**	**2,005**	**1,549**	**105,019**
Additions/adjustments	2,907	22	74	3,003
(Realizations)	-	-	(125)	(125)
Closing balance at Jun/30/2025	**104,372**	**2,027**	**1,498**	**107,897**

c) (Recognition) / Reversal of allowance for contingent liabilities

	First half / 2026	First half / 2025
Tax	(3,429)	(3,104)
Labor	(296)	(1,478)
Civil	(194)	1,087
Total	**(3,919)**	**(3,495)**

d) Contingent liabilities classified as possible losses

At June 30, 2026, liability contingencies classified as possible losses are represented as follows:

• 103 civil cases totaling R$18,151, originating from from indemnity actions of financial transactions, and from physical damages and emotional distress;

• 39 labor suits totaling R$40,806;

• 3 tax suits totaling R$2,402;

• 5 administrative proceedings of labor nature totaling R$140; and

• 1 legal proceeding under the Securities Commission (CVM) totaling R$1,306.

• 12 civil cases totaling R$2,037, arising from actions to revise loan and financing agreements, as well as actions seeking damages arising from financial transactions and compensation for property damage and emotional distress; of which R$1,340 is secured by court-ordered deposits made by Banco Rendimento.

At December 31, 2025, liability contingencies classified as possible losses are represented as follows:

• 82 civil cases totaling R$13,434, originating from actions of review of loan contracts, from indemnity actions of financial transactions, and from physical damages and emotional distress;

• 24 labor suits totaling R$15,824;

• 1 tax suit totaling R$893;

• 3 administrative proceedings of labor nature totaling R$131; and

• 1 suit under the Securities Commission (CVM) totaling R$1,269.

29. Non-recurring income

For the six-month period ended June 30, 2026, the item classified as nonrecurring consists of the discount (gain on a bargain purchase) on the acquisition of N26 Sociedade de Crédito Direto S.A., in the amount of R$51,147, recorded under “Nonoperating Income” (in the six-month period ended June 30, 2025, there were no nonrecurring items).

30. Risk and capital management

Banco Rendimento adopts a capital and risk management policy aligned with best practices and in compliance with the prudential regulatory framework defined by the Central Bank of Brazil. The risk area is responsible for defining the principles determined in the Risk Appetite Statement, as approved by Senior Management. This area always pursues compliance with all legal provisions and actual control processes engaging the corporate structure and raising awareness to the need to understand and embed this issue and to everyone's responsibilities in monitoring and managing risks. In compliance with BCB Directive No. 54/2020, detailed information on the risk management structure and capital adequacy is provided in the "Pillar 3 Report," available at: *https://www.rendimento.com.br/institucional/governanca-corporativa.*

a) Market risk

This is represented by the possibility of losses associated with fluctuations in market factors (interest rates, price indices, currency coupons, exchange rates, share prices, and commodity prices).

The management of market risks relies on effective controls and is based on internal policies and guidelines approved by Senior Management. It identifies, monitors, and mitigates risk situations associated with losses.

The controls adopted are designed to comply with regulatory standards, quickly report risk to internal areas, and have consistent information communicated to ensure ideal decision making. On a daily basis, they monitor (i) compliance with the defined exposure limits; (ii) maximum expected economic loss (using the VAR methodology); (iii) GAP analysis; and (iv) stress scenario analysis.

Portfolios

Based on CMN Directive no. 4557/17, the Bank's asset and liability positions are segregated in the Trading and Bank Portfolio, as better defined below:

I. Trading Portfolio – This consists of transactions involving Bank positions on financial instruments and goods, including derivatives, maintained with the intention of trading or intended to hedge the trading portfolio, when there is the intention of trading them prior to their contract maturity, always considering usual market conditions, and which lack non-trading clauses.

II. Bank Portfolio – This consists of transactions not classified under the Trading Portfolio and which are intended to be held to maturity. They are represented by transactions originating from the Bank's business lines.

Stress scenario analysis

These analyses use shocks on metrics of sensitivity and loss control, demonstrating the impact on the market value of the positions when they are submitted to an increase of one basis point in the current interest rates or index used, when exposed to market risk, including derivative financial instruments. Below we have the results obtained after applying the above methodology.

	Jun/30/2026			
	MTM	Stress	Delta	% MTM
PL positions	774,663	774,640	(23)	0%
Amount exposed to stress	1,952,667	1,952,644	(23)	0%
Derivative exposure	(1,034,084)	(1,034,066)	19	0%
Total exposure	**918,583**	**918,578**	**(4)**	**0%**

	Dec/31/2025			
	MTM	Stress	Delta	% MTM
PL positions	1,386,559	1,386,524	(35)	0%
Amount exposed to stress	2,263,350	2,263,315	(35)	0%
Derivative exposure	(1,162,517)	(1,162,485)	32	0%
Total exposure	**1,100,833**	**1,100,830**	**(3)**	**0%**

c) Liquidity risk

By permanently monitoring and following daily cash positions, the Bank manages its liquidity risk considering asset and liability positions as well as contingent exposures under stress scenarios. This is designed to identify any mismatches between amounts paid and received that could impact the Bank's liquidity, as a result of internal and external factors, all considering different currencies, locations, and settlement times. This monitoring considers minimum liquidity limits in the respective financial flows, so that settlements happen safely and timely.

The risk area shares information with Senior Management, treasury, and business areas in daily reports that address cash position behavior and minimum cash limits considering the leveraging of its positions in relation to the Reference Net Worth and the flow of payments and credits, according to maturity dates over given time horizon.

c) Credit risk

In managing credit risk, the Bank defines parameters to mitigate the risk of lender defaults and requires guarantees that are compatible with the exposure and the financial capacity of clients, thus ensuring borrowers can honor their loan commitments. This is associated with economic, financial, market, and client information. The Risk and Credit areas monitor exposures in order to provide information that helps ensure efficient and optimal business opportunities, maintaining minimum yields that offset the risk involved in transactions.

When reviewing credit, the Bank relies on the following basic exposure assumptions: a review of the borrower's or counterparty's financial conditions under the terms agreed; devaluation of the credit contract; reduced gains or compensation because of exposure risk; and advantages granted to the client when renegotiating or restructuring operations.

When granting credit, a committee takes decisions based on approval limits and a financial review of the client. This is designed to ensure strict observance of the transaction risks, corrective measures, and action plans that identify and mitigate possible losses or credit risks, as defined by internal policies.

d) Operating risk

The management of operating risks and internal controls is in line with the Bank's businesses and activities. They rely on effective processes and tools that identify, assess, and monitor incidents such as fraud; labor claims and safety issues in the workplace; improper practices involving clients, products, and services; damage to physical assets; situations that could cause business interruption in the organization; technological malfunctions; and failure to execute and failure to honor times and activity management.

When applying these controls, the Bank relies on procedures that follow the legal framework by building a Risk and Control Matrix, which provide an accurate view of the operating risk exposure and its alignment using a mitigation action plan that applies to clients with higher exposure and that could impact both business continuity and the image of the Bank. This is designed to base the application of penalties by regulatory authorities and the pursuit of remedies to third parties.

The management model comprises three lines of defense, namely business area, risks and internal controls, and internal audit. They are supported by policies and defined roles, whose risk and control functions in the different lines share knowledge and information in order to help all functions better perform their roles.

Social and environmental risk

Social, environmental, and climate risk should be identified as a component of the various other types of risk to which the institution is exposed.

The Rendimento Group has reinforced its commitment to ESG (environmental, social, and governance) practices, incorporating them into its operations.

The Rendimento Group recognizes that ESG risks in the financial industry are essentially indirect and arise from relationships with customers, suppliers, and partners. For this reason, the Group has a comprehensive and rigorous due diligence process in place. This process involves a thorough review of all third parties to identify and mitigate risks related to criminal activities and illegal social and environmental acts.

To mitigate these risks, the Rendimento Group has implemented a Social, Environmental, and Climate Responsibility Policy (PRSAC), which guides our actions in favor of sustainability, as well as a robust Financial Education Policy, which in turn is designed to present financial education measures to its customers and users.

Senior management is committed to and aligned with the risk policy, in order to provide knowledge and disseminate to all staff the principles that guide effective applicability in work and business relationships with customers, partners, suppliers, and internal stakeholders.

f) Reputational risk

Banco Rendimento S.A. monitors its reputational risk in relation to its clients, employees, regulatory authorities, investors, and the market in general, in order to have a timely response and to identify and assess any such potential risks, always acting preventively to mitigate them.

g) Preventing money laundering and fighting terrorism financing

The Rendimento Group firmly upholds its role as a financial institution committed to and engaged in disseminating content to fight money laundering crimes, the financing of terrorism, the proliferation of weapons of mass destruction, corruption, and any other unlawful practices that could potentially affect the Bank's financial standing, legal position, and reputation. This includes permanent monitoring of customer, supplier, and partner transactions to prevent such practices.

In this regard, we reaffirm our commitment to being mindful, engaged, and diligent in carrying out our daily processes and activities, always taking into account the guidelines set forth in our Code of Conduct and Internal Regulatory Policies.

As part of the ongoing training management program, we also emphasize the implementation of PLD/FT Training by the Rendimento Group for all organization employees, with periodic updates in the form of refresher courses.

h) Information security

The Rendimento Group follows legal and prudential regulations and implements protection mechanisms that adhere to best security practices in cyber security, to identify, protect against, and prevent attacks on the IT infrastructure and systems, with permanent monitoring of the technological environment and regular assessments of threats and of controls related to cyber security.

The Information Security area continuously works to improve the information and cyber security strategy, in order to mitigate risks and protect the Institution, its partners, and its clients from threats and vulnerabilities that could jeopardize the confidentiality, availability, and integrity of information. In addition, the Security department runs frequent awareness and training programs for all employees and third parties working at the Rendimento Group.

Regarding the General Data Protection Law, the Rendimento Group fully adheres to the procedures determined in that act, applying best market practices and creating policies, process reviews, tools, and a structure to control, monitor, and protect client data and related information from any vulnerabilities.

i) Capital management structure

Capital management is designed to monitor and control capital by assessing the needs to achieve the objectives and goals set by Management, always addressing the risks inherent to the business. To preserve its levels of capital, the Bank prepares a three-year capital plan that considers business expectations, guidelines and strategies, economic backdrop, and regulatory environment. This is based on recommendations of the Basel Committee on the capital structure of financial institutions.

The capital plan assesses the future compatibility of operating limits with the Basel index, employing stress testing of the capital levels and considering suitable coverage against possible risks.

These checks are based on a systematic monitoring of the Reference Net Worth that presents the operating limits and the Risk-Weighted Assets (RWA), consisting of Credit, Market, and Operational risks, in order to identify operating limits.

Capital management follows risk-appetite strategic guidelines defined by Senior Management under a shared-management approach.

31. Operating limits

The proper level of regulatory capital is based on the Basel Index, Tier 1 Index and Main Capital Index. This is based on CMN Directive no. 4950/21, using methods determined in CMN Directives 4955/21 and 4958/21.

The Reference Net Worth for June 30, 2026 amounted to R$394,755 (R$423,264 at December 31, 2025), with the most significant prudential adjustments being deductions from Level I capital and tax credit adjustments, representing a consumption of R$96,409 (R$90,008 at December 31, 2025). Risk-weighted assets (RWA) totaled R$2,973,364 (R$3,130,176 at December 31, 2026).

	Jun/30/2026	Dec/31/2025
Basel Index (IB)	**13.28%**	**13.52%**
Reference Net Worth (PR)	**394,755**	**423,264**
Risk-weighted assets (RWA)	**2,973,364**	**3,130,176**
Credit risk – RWA_{CPAD}	**1,584,117**	**1,753,625**
Market risk – RWA_{MPAD}	**60,496**	**98,075**
Foreign-exchange risk – RWA_{CAM}	21,479	60,986
Interest rate risk: fixed interest – RWA_{PJUR1}	4,280	4,139
Interest rate risk: currency coupon – RWA_{PJUR2}	34,738	32,950
Payment services risk – RWA_{SP}	385,230	382,948
Operating risk – RWA_{OPAD}	**943,521**	**895,528**
Minimum reference net worth required for RWA	**237,869**	**250,414**

At June 30, 2026, the Basel index stood at 13.28% (13.52% at December 31, 2025), computed in accordance with CMN Directive no. 4958/21, whose minimum requirements are computed using consolidated Prudential Conglomerate bases.

32. Other information

a) Clearing agreements

Pursuant to CMN Resolution no. 3263/2005, the Institution has entered into an agreement for the clearing and settlement of obligations for an indeterminate period. The purpose of this instrument is to mitigate mutual credit risk in future financial transactions, such as time deposits and interbank loans.

33. Subsequent events

There were no subsequent events in the period.

The Management

Johnata Alex Sandro Troquetti
Accountant,
CRC – SP 305295/O-0