C6 BANK

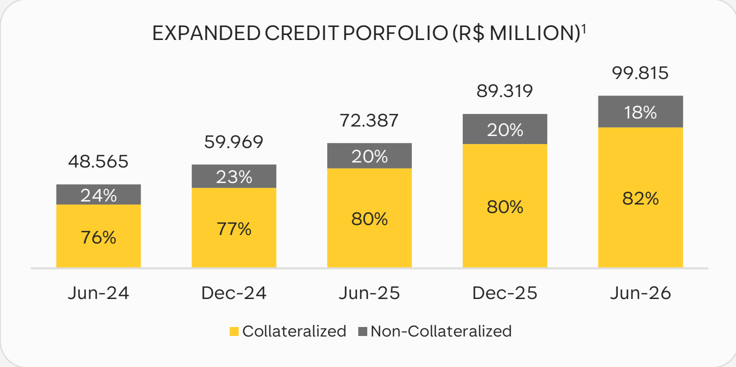
EARNINGS RELEASE

1st HALF OF 2026

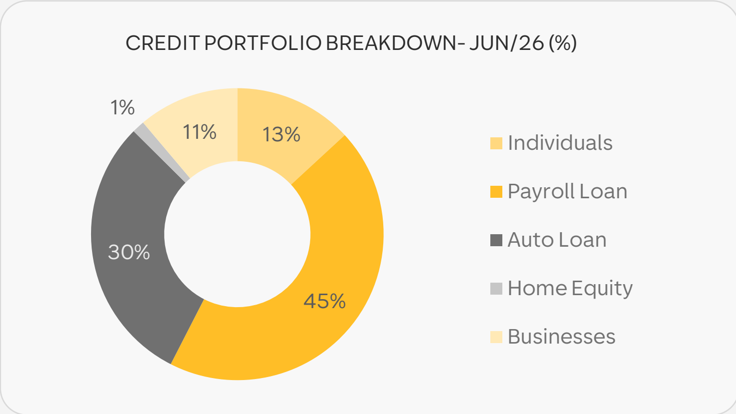
Presenting a net income of R$1.3 billion in the first half of 2026 and a growth of 20% (YoY), C6 Bank achieved a ROAE of 38% in 1H26.

HIGHLIGHTS

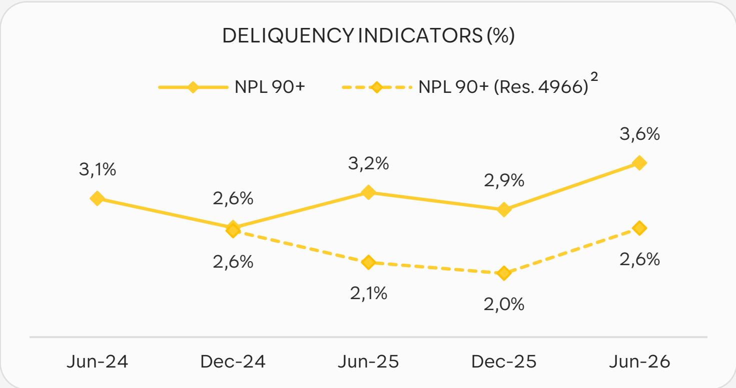
- The expanded credit portfolio reached R$ 99,8 billion in Jun-26, an increase of 38% compared to Jun-25. Growth was mainly driven by the expansion of collateralized credit portfolios, as private and public payroll loans and auto loans.



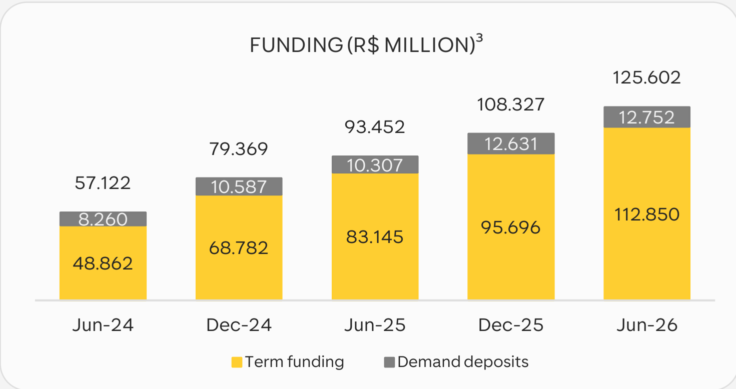
- In Jun-26, the expanded credit portfolio of C6 Bank consisted of 45% public and private payroll loans, followed by auto financing and loans for individuals accounting for 30% and 13% of total credit operations. Business loans and home equity accounted for 11% and 1% of the portfolio, respectively, as of that date.



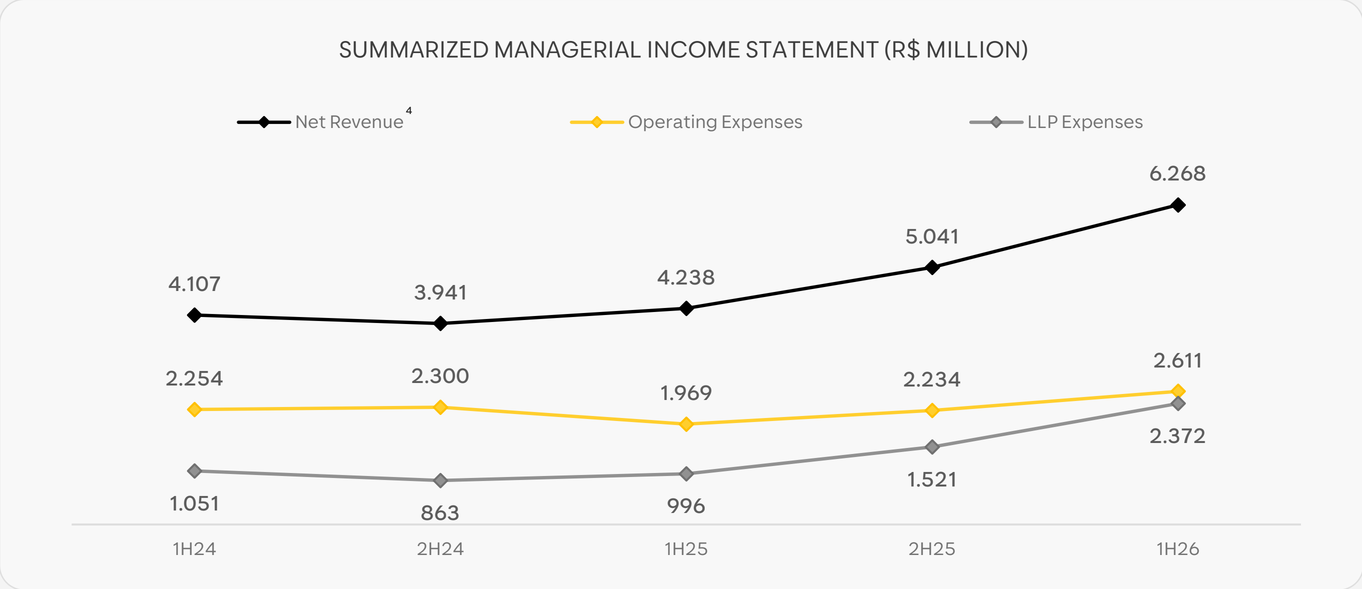
- The delinquency rate for clients with more than 90 days past due (NPL 90+) increased from 3.2% in June 2025 to 3.6% in June 2026, mainly driven by the growth of the private payroll loan portfolio. Excluding the impact of the new regulation, NPL 90+ would have reached 2.6% in June 2026.



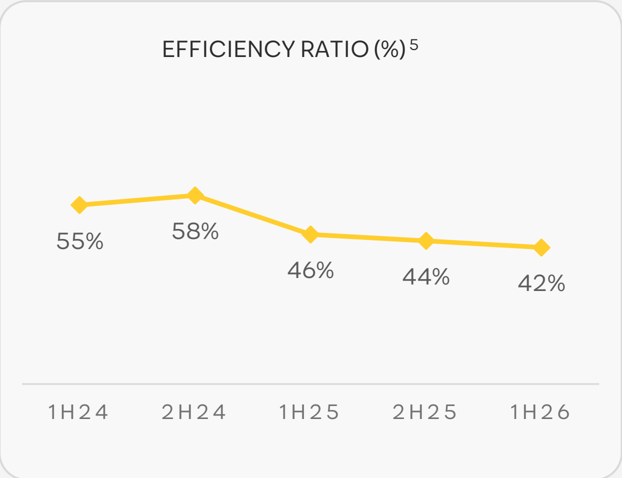
- Total funding reached R$125.6 billion in June 2026, representing a 34% increase compared to June 2025. Demand deposits grew by approximately 24% over the same period, while term funding increased by 36%.



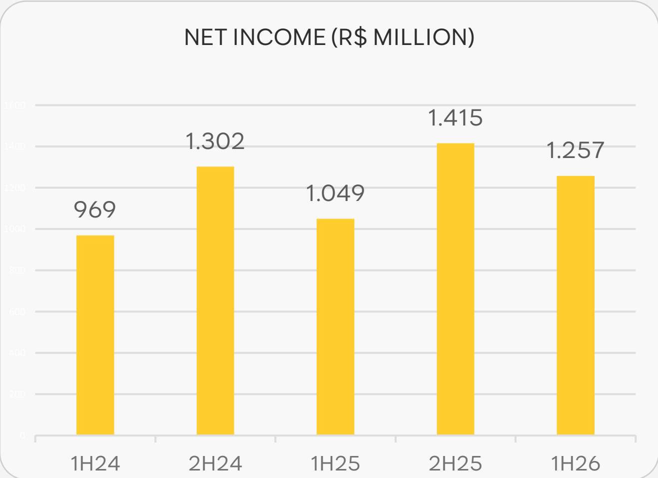
HIGHLIGHTS



- The operating expenses increased from R$1.969 billion in the first half of 2025 to R$2.611 billion in the first half of 2026, while revenues grew from R$4.238 billion in the first half of 2025 to R$6.268 billion in the first half of 2026, emphasizing C6 Bank's operating leverage.
- The loan loss provision expense increased from R$996 million in the first half of 2025 to R$2.372 billion in the first half of 2026, primarily driven by the growth of the private payroll loan portfolio, due to higher provisioning requirement levels.



- The efficiency ratio reached 42% in June 2026, representing an improvement of 4 percentage points compared to June 2025, further reinforcing the bank's continued improvement in operating leverage.

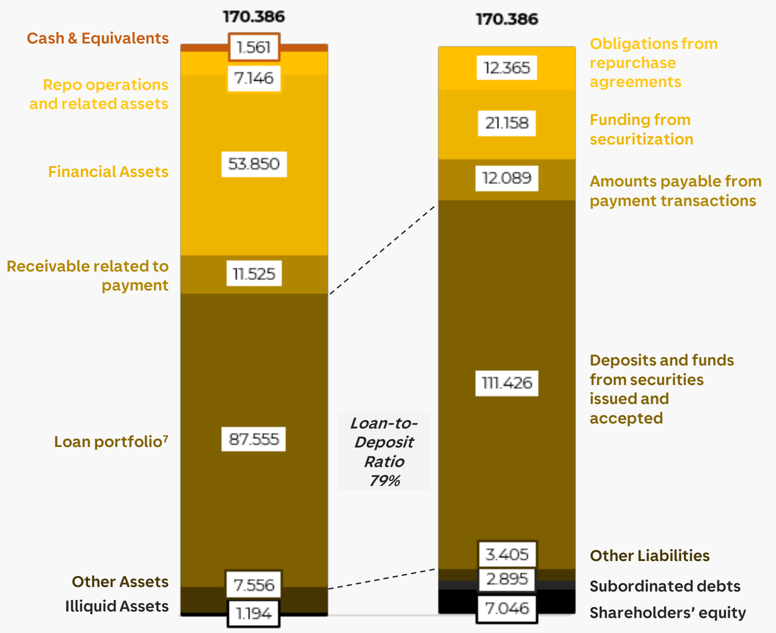


- The C6 Bank reported a **net income of R$1.257 billion in the first half of 2026**, a 20% growth when compared to a net income of R$1.049 billion in the first half of 2025

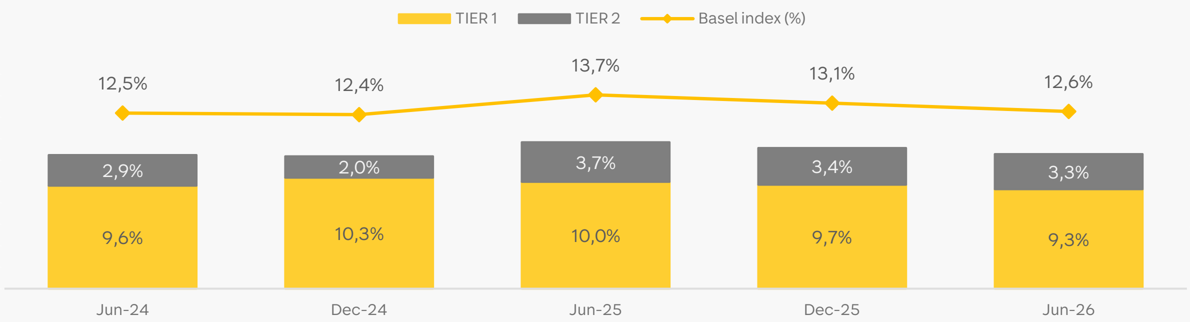
HIGHLIGHTS

- The C6 Bank's summarized balance sheet presents the composition of the bank's assets and liabilities. With total assets of R$170 billion in June 2026, C6 Bank started the S2 bank classification under Brazilian Central Bank regulation. The Loan-to-Deposit Ratio[8] reached 79% in June 2026.
- C6 Bank's Basel Index in the end of 2026 was 12,6%.

SUMMARIZED BALANCE SHEET[6] JUN-26



BASEL INDEX (%)



NOTES:

1. Expanded credit portfolio considers the accounting credit portfolio of the C6 Prudential Conglomerate, plus other assets within the conglomerate that carry credit risk.
2. With the implementation of CMN Resolution 4,966/2021 as of January 1, 2025, the write-off criteria for delinquent loans were changed, resulting in an increase in the balance of overdue loans remaining on the balance sheet and, consequently, impacting the NPL 90+ indicator. The normalized ratio presented in the chart simulates the calculation considering the write-off criteria under the previous re
3. Term funding includes the sum of time deposits, obligations from repurchase agreements with private securities, resources from acceptances and issuance of securities, loans and on-lending, subordinated debt, and funds obtained through securitization of the portfolio. Demand deposits include demand deposits at C6 Bank and customer deposits in payment accounts at C6 CTVM.
4. Net Revenue includes the financial margin, service revenues and other operating income, minus tax expenses (PIS/COFINS and ISS).
5. The "Efficiency Ratio" is calculated by dividing (A) Operating Expenses by (B) Net Revenue, as shown in the "Summarized Managerial Income Statement" chart on page 2.
6. Figures based on the audited balance sheet of the C6 Bank prudential conglomerate, presented in a modified format aligned with a standard financial disclosure model.
7. Considers the interest-bearing credit portfolio (Bacen GAAP accounting basis), net of the allowance for credit losses.
8. Loan-to-Deposit Ratio represents the ratio between (i) the interest-bearing credit portfolio (Bacen GAAP accounting basis), net of the allowance for credit losses, and (ii) Deposits and funds from securities issued and accepted.

ADJUSTED INCOME STATEMENT[1]	JUN-2026	JUN-2025
Financial Intermediation Revenue	**13.101.516**	**9.284.450**
Credit Operations	8.983.870	5.660.154
Result from Financial Instruments Operations	4.083.404	3.563.780
Result from Foreign Exchange Operations	34.242	60.516
Financial Intermediation Expenses	**(10.976.803)**	**(7.531.083)**
Funding Operations in the Market	(8.372.176)	(6.281.149)
Borrowing and Onlending Operations	(232.672)	(254.076)
Provision for Expected Credit Losses	(2.371.955)	(995.858)
Financial Intermediation Result	**2.124.713**	**1.753.367**
Service Revenue	1.194.574	1.037.788
Personnel Expenses	(675.805)	(619.179)
Depreciation and Amortization Expenses	(17.179)	(21.318)
Other Administrative Expenses	(1.243.630)	(943.835)
Tax Expenses	(290.002)	(151.125)
Share of Profit (Loss) of Associates and Subsidiaries	227.642	82.158
Other Operating Income and Expenses	(34.561)	134.921
Profit Before Taxes	**1.285.752**	**1.272.777**
Income tax and social contributions	(28.393)	(223.345)
Net Income	**1.257.359**	**1.049.432**

BALANCE SHEET – PRUDENTIAL CONGLOMERATE[2] (in thousands of reais)	JUN-2026	JUN-2025
Cash and Cash Equivalents	1.560.678	3.341.308
Financial Assets Measured at Fair Value Through P&L		
Securities	3.155.213	2.052.104
Derivatives	272.538	295.184
Financial Assets Measured at Fair Value Through Other Comprehensive Income		
Securities	14.513.800	10.260.407
Financial Assets Measured at Amortized Cost		
Loans and Advances to Customers	93.162.097	68.074.649
Securities	33.069.020	25.577.668
Other Financial Assets Measured at Amortized Cost	9.984.742	6.698.828
Receivables with Credit Granting Characteristics	12.021.532	7.333.565
(-) Allowance for Credit Losses	(6.103.757)	(3.873.213)
Tax Assets	4.007.480	3.794.558
Other Assets	3.548.932	1.904.522
Investments	995.764	913.636
Property and Equipment	238.392	215.251
(-) Depreciation	(113.165)	(88.168)
Intangible Assets	97.983	38.143
(-) Amortization	(25.323)	(19.048)
(=)Total Assets	**170.385.927**	**126.519.394**
Financial Liabilities Measured at Amortized Cost		
Deposits	92.274.279	73.336.437
Borrowings	12.365.429	4.850.048
Securities Issued and Acceptances	9.457.969	4.176.859
Loans and On-lending	9.694.053	7.385.839
Liabilities from Assigned Loan Portfolios	21.158.364	17.167.455
Subordinated Debt	2.895.362	2.629.086
Other Financial Liabilities	12.458.982	10.280.254
Financial Liabilities Measured at Fair Value Through P&L		
Derivatives	421.066	195.358
Provisions	213.127	165.640
Current and Deferred Tax Liabilities	259.758	211.666
Other Liabilities	2.141.688	1.132.839
(=) Total Liabilities	**163.340.076**	**121.531.481**
Share Capital		
Capital Reserves	3.988.064	8.124.863
Retained Earnings Reserves	106.426	233.224
(-) Accumulated Profit/Losses	1.735.635	125.000
(-) Other Comprehensive Income	1.257.360	(3.474.880)
Non-controlling Interests	(41.633)	(20.294)
(=) Total Shareholders' Equity	**7.045.851**	**4.987.913**
(=) Total Liabilities and Equity	**170.385.927**	**126.519.394**

NOTES:

1. The adjusted income statement considers the audited results of the Prudential Conglomerate of Banco C6 S.A. and Carbon Asset Management Ltda., in a manner that management believes is useful for evaluating operating performance. Therefore, the adjusted income statement is not directly comparable to the income statement or the financial statements and should not be considered in isolation or as an alternative to the financial statements. This information is not based on BRGAAP, IFRS, or any other accounting standards.

2. Figures based on the audited balance sheets of the Prudential Conglomerate of Banco C6 S.A. and Carbon Asset Management Ltda., presented in a modified format for a financial reporting model, including reclassifications between balance sheet line items, to provide a better analysis of the financial position from management's perspective. These modifications are not based on BRGAAP, IFRS, or any other accounting standards.