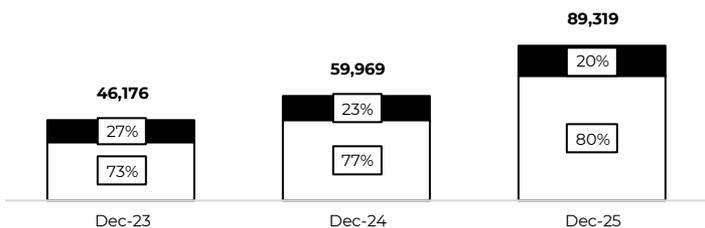


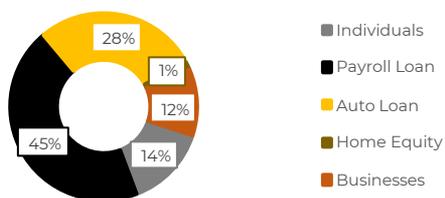
With a net income of R\$ 2,464 billion in 2025, C6 Bank achieved a ROAE of 45% during the period

Credit portfolio – Expanded (R\$ million)¹

□ Collateralized ■ Non-collateralized



Credit portfolio breakdown – Dez/25 (%)

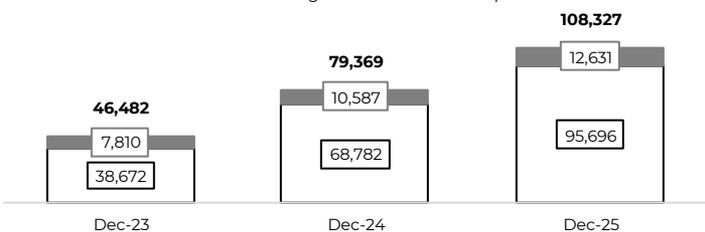


Delinquency indicators (%)

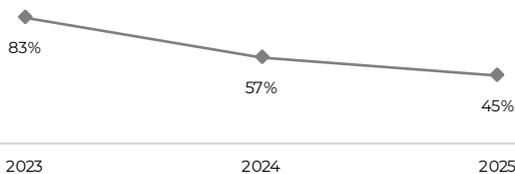


Funding (R\$ million)³

□ Term Funding ■ Demand deposits



Efficiency ratio (%)⁴



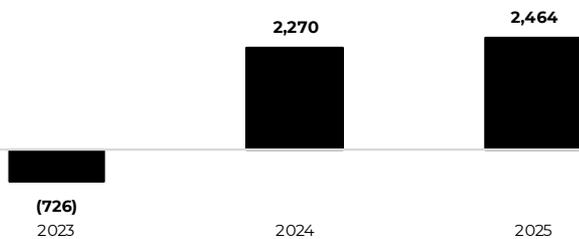
Highlights

- The expanded credit portfolio reached R\$ 89,3 billion in Dec-25, an increase of 49% compared to Dec-24. Growth was mainly driven by the expansion of collateralized credit portfolios, as payroll loans and auto loans.
- In Dec-25, the expanded credit portfolio of C6 Bank consisted of 45% payroll loans, followed by auto financing and loans for individuals accounting for 28% and 14% of total credit operations. Business loans and home equity accounted for 12% and 1% of the portfolio, respectively, as of that date.
- The delinquency rate for clients with more than 90 days past due (NPL 90+) rose from 2,6% in Dec-24 to 2,9% in Dec-25 due to the implementation of Resolution 4.966 (note 2). Excluding the impact of the new regulation, NPL 90+ would have reached 2,0% in Dec-25 (an improvement to 0,6 p.p. compared to Dec-24).
- The bank's total funding³ reached R\$ 108,3 billion in Dec-25, an increase of 36% compared to Dec-24. Demand deposits grew 19% over the same period, while term funding grew 39%.
- The efficiency ratio reached 45% in 2025, an improvement of 12 p.p. compared to 2024, reinforcing the continued improvement in operating leverage.

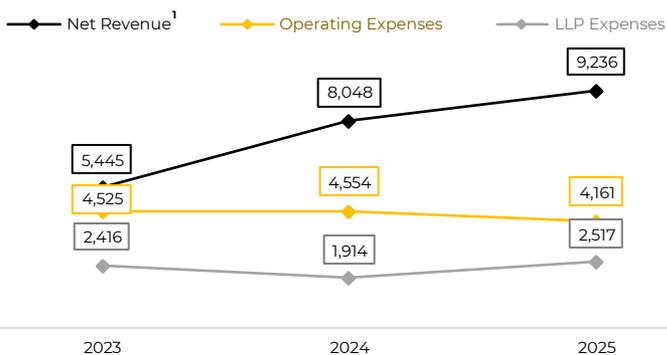
Notes:

- Expanded credit portfolio considers the accounting credit portfolio of the C6 Prudential Conglomerate, plus other assets within the conglomerate that carry credit risk.
- 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 regulation (CMN Resolution 2,682/1999).
- 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.
- 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.

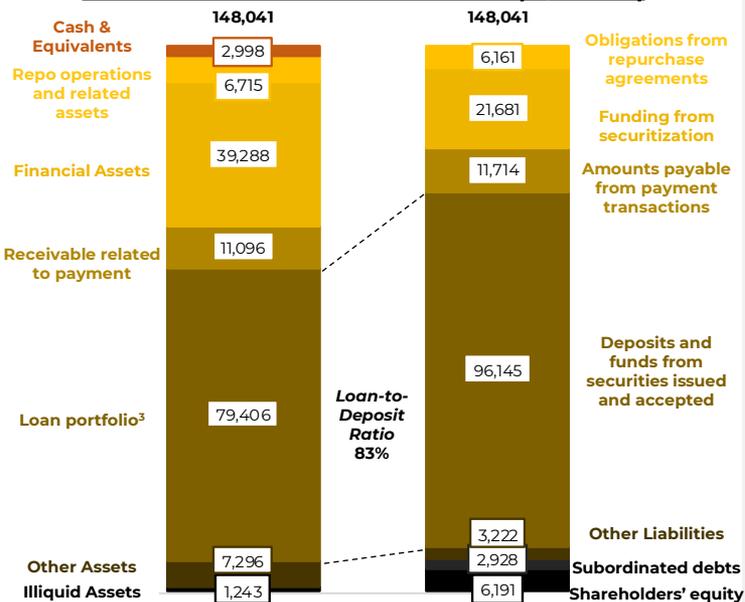
Net Income (R\$ million)



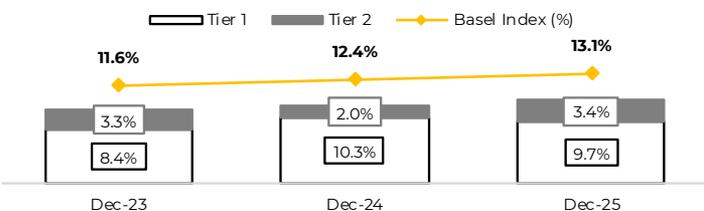
Summarized Managerial Income Statement (R\$ million)



Summarized Balance Sheet² in Dec-25 (R\$ million)



Basel Index (%)



Highlights

- C6 Bank reported **net income of R\$ 2,464 billion in 2025** compared to net income of R\$ 2,270 billion in 2024.
- Operating Expenses decreased from R\$ 4,554 billion in 2024 to R\$ 4,161 billion in 2025, reinforcing the bank's cost control and continued operating leverage.
- Loan loss provisions increase from R\$ 1,914 billion in 2024 to R\$ 2,517 billion in 2025 primarily driven by a 49% increase in the credit portfolio over the same period and the effects of the adoption of Resolution No. 4,966/2021 as of January 1, 2025.
- C6 Bank's summarized balance sheet shows the composition of the bank's assets and liabilities. Total assets of R\$ 148 billion classify C6 Bank as an S2 bank under the Central Bank of Brazil's segmentation framework. The Loan-to-Deposit Ratio⁴ reached 83% in Dec-25.
- C6 Bank's Basel Index in the end of 2025 was 13,1%.

Notes:
 1. Net Revenue includes the financial margin, service revenues and other operating income, minus tax expenses (PIS/COFINS and ISS).
 2. 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.
 3. Considers the interest-bearing credit portfolio (Bacen GAAP accounting basis), net of the allowance for credit losses.
 4. 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 Statement¹

	Dec-2025	Dec-2024
Financial Intermediation Revenue	20,681,131	14,409,696
Credit Operations	12,852,350	10,124,692
Financial Instruments	7,673,760	4,042,891
Foreign Exchange Operations	155,021	242,113
Financial Intermediation Expenses	(16,790,412)	(10,274,569)
Funding expenses	(13,718,915)	(8,190,405)
Borrowing and On-lending Operations	(554,200)	(170,233)
Provisions for Expected Credit Losses	(2,517,297)	(1,913,931)
Financial Intermediation Result	3,890,719	4,135,127
Service Revenue	2,230,949	1,880,129
Personnel Expenses	(974,298)	(810,800)
Depreciation and Amortization Expenses	(39,640)	(34,269)
Other Administrative Expenses	(2,071,144)	(1,929,682)
Tax Expenses	(388,023)	(352,165)
Equity Pick Up	244,389	94,906
Other Operating Income and Expenses	(99,750)	(1,248,652)
Operating Result	2,793,202	1,734,594
Other Non-Operating Income and Expenses	3,144	4,256
Non-Operating Result	3,144	4,256
Profit Before Income Tax and Profit Sharing	2,796,346	1,738,850
Income Tax and Social Contribution	(93,548)	690,068
Statutory Profit Sharing	(238,573)	(158,728)
Net Income for the Period	2,464,225	2,270,190

Balance Sheet – Prudential Conglomerate²

(in thousands of reais)

	Dec-2025
Cash and Cash Equivalents	2,998,422
Financial Assets Measured at Fair Value Through P&L	
Securities	2,764,995
Derivatives	235,384
Financial Assets Measured at Fair Value Through Other Comprehensive Income	
Securities	12,138,086
Financial Assets Measured at Amortized Cost	
Credit Portfolio	83,485,667
Securities	23,329,704
Other Financial Assets Measured at Amortized Cost	7,534,003
Receivables with Credit Granting Characteristics	11,614,933
(-) Allowance for Credit Losses	(4,598,554)
Tax Assets	3,896,230
Other Assets	3,399,296
Investments	1,076,693
Property and Equipment	227,908
(-) Depreciation	(99,972)
Intangible	59,409
(-) Amortization	(21,336)
(=) Total Assets	148,040,868
Financial Liabilities Measured at Amortized Cost	
Deposits	81,069,001
Borrowings	6,160,551
Securities Issued and Accepted	7,614,152
Loans and On-lending	7,461,585
Liabilities from Assigned Loan Portfolios	21,680,941
Subordinated Debt	2,928,398
Other Financial Liabilities	12,076,241
Financial Liabilities Measured at Fair Value Through P&L	
Derivatives	117,200
Provisions	179,197
Current and Deferred Tax Liabilities	228,538
Other Liabilities	2,334,508
(=) Total Liabilities	141,850,312
Shareholders' Equity	
Share Capital	3,988,064
Capital Reserves	146,215
Retained Earnings Reserves	2,088,014
Accumulated Losses	
Other Comprehensive Income	(31,737)
(=) Total Shareholders' Equity	6,190,556
(=) Total Liabilities and Equity	148,040,868

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.