

Annual Report 2025

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Reading accessibility, using Adobe Acrobat's "read aloud" tool.

Interactive summary



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BB's sustainability agenda reflects our responsible operations, always guided by transparency and value creation for Brazilian society.

Our sustainability agenda continues to advance consistently, guided by action plans with clear targets and by the engagement of our stakeholders. In 2025, this commitment remained strong and gained further relevance, as sustainability is increasingly recognized as a central topic globally.

Sustainability guides decisions, shapes priorities, and strengthens business perpetuity in alignment with Brazil's development. At the same time that we maintained transparent dialogue with stakeholders, enhanced customer experience, and pursued returns for shareholders, we expanded financial solutions to support a more diverse, inclusive, and sustainable economy, underpinned by robust governance and consistent management of social, environmental, and climate-related risks.

Guided by this commitment, we present the 2025 Annual Report. It outlines the most relevant initiatives, results, and progress achieved during the year, aligned with the same reporting period as the financial statements, and demonstrates how sustainability is embedded in our business model, risk management strategy, and decision-making processes, creating value for our stakeholders, in line with our responsibility as a publicly traded state-owned bank and our commitment to the country's sustainable development.

Throughout this report, we highlight strategies, programs, and initiatives focused on sustainable development, financial and social inclusion, the strengthening of value chains, and support for the transition to a low-carbon economy. These initiatives reflect our pursuit of business perpetuity and our efforts to foster more responsible and resilient practices among customers and society.

To ensure consistency and comparability, this document has been prepared in accordance with the GRI Sustainability Reporting Standards (2021), with indicators identified throughout the content and detailed in the GRI Annex. The report has been subjected to independent assurance. We have also adopted principles of Integrated Reporting. Economic and financial information follows the Brazilian Corporate Law and the regulations of the CVM and the Central Bank of Brazil, reflecting Banco do Brasil's performance. The information related to environmental and social disclosures refers 100% to Banco do Brasil.

This report reflects our responsible operations, guided by transparency and value creation for Brazilian society.

We hope you enjoy your reading.

Message from the Board of Directors

Anelize Lenzi Ruas de Almeida
Chair of the Board of Directors



50%
of women
on the Board
of Directors.

Dear reader,

We present Banco do Brasil's Board of Directors' results and reflections for fiscal year 2025. We remain guided by a strong corporate governance framework and a long-term strategy, integrating ESG risk and opportunity analysis into the Bank's decisions, in line with our internal policies and the leading international transparency and control standards.

Over the past year, we reinforced the importance of monitoring ESG commitments, strengthening compliance practices, and enhancing operational resilience in the face of adverse macroeconomic landscapes. We also strengthened oversight of the implementation of sustainability targets and their integration into business plans and executive variable compensation, as a clear signal of alignment between financial performance and socio-environmental impact.

The Bank's strong governance has been essential to sustaining our longstanding track record of shared value amid challenging landscapes. The balanced representation of women in leadership positions, with 50% on the Board of Directors and around 44% on the Executive Board, reflects our commitment to diversity and plurality of perspectives at the highest governance level.

The Board reaffirms its confidence in the strategies that position BB as a resilient, innovative institution aligned with global and national sustainability principles. The BB 2030 Agenda, with the commitments established therein, remains one of the most important pillars for managing social, environmental, and climate-related risks and for creating long-term value for all stakeholders.

We believe that the results presented herein reflect not only financial performance but also the consistency of an institutional project aimed at building a more inclusive, competitive, and sustainable society.

Anelize Lenzi Ruas de Almeida
Chair of the Board of Directors

Message from the CEO

GRI 2-22

Tarciana Medeiros
Chief Executive Officer of
Banco do Brasil S.A



I highlight our commitment to transparency and to providing relevant, reliable information that meets the needs of the market and our stakeholders.

Hello everyone,

I am pleased to present to you Banco do Brasil S.A.'s 2025 Annual Report, which highlights the key achievements and progress made over the past year. This document reflects the consistency of our strategy and our ongoing commitment to transparency with our customers, shareholders, employees, and Brazilian society.

In 2025, we adjusted our earnings outlook, taking into account higher credit costs, and remained focused on financial discipline, operational efficiency, and excellence in serving our audiences. This report underscores our resilience, as well as our ability to innovate and create value for a wide range of stakeholders in Brazil and abroad.

We have also advanced in digital acceleration, with increasingly hyper-customized solutions throughout the customer journey, strengthening value creation across the entire value chain. Revenue diversification remains a strategic priority, with a particular focus on *Crédito do Trabalhador*, which expanded access to private payroll loans and reaffirmed BB's role as an operator of public policies aligned with the country's development.

We consistently expanded our operations in sustainable loans and in products aligned with the transition to a low-carbon economy, reaching a historic milestone of R$415.1 billion in our sustainable portfolio, with a goal of reaching R$500 billion by 2030.

We celebrated two decades since our first Sustainability Plan, which has now taken shape as the BB 2030 Agenda, was designed. We maintained our leadership in key sustainability indices, ratings, and rankings, both in Brazil and abroad, and made consistent progress in promoting financial inclusion and diversity, with a commitment to achieving 50% representation of women, Black, Brown, and other ethnic groups in leadership positions by 2030.

We maintain a strict approach to risk management, focus on innovation, and financial discipline, determined to build sustainable value each fiscal year. We reaffirm our commitment to consolidating a competitive Bank, strengthening the confidence of investors and customers in our ability to contribute, in a tangible way, to Brazil's economic and social development.

Tarciana Medeiros
Chief Executive Officer of Banco do Brasil S.A

Awards and recognitions

Institutional

- **Global 100 – Corporate Knights**
  For the sixth time, we were recognized as the planet's most sustainable bank, and were placed 17th overall in the global ranking, as announced in the World Economic Forum, in Davos.

- **CDP – Climate Change**
  In 2025, we once again achieved an A score in Climate Change. We were the first Brazilian bank to feature in the A List, in 2024.

- **FTSE4Good**
  We remained in the index, with the highest score in the environmental dimension.

- **B3' ESG Indices (ISE B3, IDIVERSA B3, and ICO_2 B3)**
  We remain in the indices since they were created.

- **ESG Integrity Yearbook**
  We took 2nd place in the domestic ranking, featuring as the best bank in the yearbook.

- **World's Best Companies – Time**
  We ranked 27th, featuring among the top 30 companies worldwide and as the highest-ranked company in Brazil.

- **Dow Jones Best-in-Class Indices:**
  We remained in the World and Emerging Markets portfolios, achieving the best performance in our history.

- **Gold Seal – Brazilian GHG Protocol Program**
  We were awarded the Gold Seal, demonstrating the highest level of transparency and quality in our emissions inventory, covering Scopes 1, 2, and 3.

- **Febraban Self-Regulation Seal**
  For the 5th consecutive year, we achieved 100% compliance across the Consumer Relations, Financial Crime Prevention, and Socio-environmental Responsibility pillars.

- **Abracam Compliance Seal**
  We received the Compliance Seal for the third time, reinforcing the robustness of our procedures and regulatory alignment in foreign exchange operations and money laundering and terrorist financing prevention (PLD/FT).

- **Fraud Prevention Seal**
  We were recognized for advanced practices in fraud prevention, controls, and awareness.

- **AB2L Legal Department 4.0**
  For the 3rd consecutive year, we received the AB2L certification, recognizing collaborative, efficient performance integrated with new technologies.

- **Justice-Friendly Company (TJSP)**
  For the 7th consecutive year, we received the "Friendly Company" certificate, recognizing our role in social pacification initiatives and consensual dispute resolution.

- **Waste Picker-Friendly Seal**
  Granted at Expocatadores exhibit, organized by Ancat, this recognition highlighted the pioneering BB Zero Waste Program, which compensates waste pickers for collection and proper disposal of recyclable waste, promoting social inclusion and positive environmental impacts.

- **Corporate Racial Equity Index (Iere)**
  We ranked 1st among non-private companies and 5th in the Advancement pillar, in recognition of our initiatives to promote racial equity.

- **Ethos/Época Survey – Diversity, Equity, and Inclusion (Financial Sector)**
  We were recognized for best practices in diversity and inclusion in the financial sector.

- **Best Companies and Leaders in Diversity (BB Foundation)**
  We were recognized in the Value Chain Engagement category, with a project in partnership with Zumbi dos Palmares University.



■ **ABTD – National DE&I Meeting (UniBB Governance)**

We were recognized as a company committed to diversity and inclusion, with emphasis on the Mentorship for People with Disabilities pilot program.

■ **Infra Women Brazil (IWB) Award**

We received an Honorable Mention for our Diversity, Equity, and Inclusion (DE&I) Program in the second edition of the award, in the Pro-Women Program category (diversity and inclusion).

■ ***Raça Negra* Award**

Our CEO, Tarciana Medeiros, was recognized for her trajectory, leadership, and institutional role in advancing diversity, equity, and inclusion, as well as addressing racial inequalities, thus reinforcing Banco do Brasil's commitment to a responsible and socially transformative corporate agenda.

■ **Global Banking & Finance Review**

We were recognized in the Best Bank for Treasury Activities Latin America and Best Sustainable Finance Deal categories. The first award highlighted our treasury operations with customers, the use of data, and sustainable business practices; the second recognized the Blue Repo transaction, executed to celebrate World Water Day.

■ **Gold Seal – National Public Transparency Program (PNTP)**

Awarded by the Federal Court of Accounts (TCU), the Gold Seal recognized BB's Transparency Portal as one of the best among public institutions, in compliance with the Access to Information Law, the State-Owned Companies Law, and governance standards, with regular updates and accessibility features.

Customer relationship

- ***Consumidor Moderno – Grupo Padrão***
  We were recognized in the Large Banks category, based on evaluations and practical tests of customer service channel performance, technology, and the omnichannel experience.

- **Stevie Awards**
  We received Bronze in the Best Use of Omnichannel in Customer Service category, with the Ponto BB case.

- **Abrarec CX Customer Service Award**
  We were recognized in the Banking category for the Ponto BB case, highlighted as a comprehensive customer service experience.

- **The Customer Summit Awards**
  We were recognized in the Customer Engagement and Communication category, with the Rolê que Rende BB case.

- **Best Performance Award**
  We received the award in the Customer Management Excellence: Retention category, with the "*Acordos que Conectam*" case, which promotes amicable settlements and resolves disputes through solutions within our ecosystem, such as Ourocap and Livelo points.

- **Top 30 – Abrarec CX Customer Service Award**
  Banco do Brasil's Ombudsman Office and Customer Service (SAC) were ranked among the Top 30 at the Abrarec CX Customer Service Award for excellence and innovation cases. The Ombudsman Office stood out for its agile resolution of billing disputes, reducing complaints by more than 50% in 2024 and improving processes. The SAC was recognized for its humanized service, which generated strong positive impact and praise on social media.

- **NICE CX Excellence Awards**
  For the third consecutive year, we were recognized in the CX category with the solution integrating the WhatsApp accounts of Relationship Managers' corporate lines into BB's new omnichannel environment. This strategy was also recognized as pioneering by Meta, becoming a benchmark in the domestic market.

Business

- **International Recognition – ITC (ONU/OMC)**
  The First Export Program – Women in the World Edition was recognized as one of the three leading best practices in Brazil and included in SheTrades Outlook.

- **ECO Award – Amcham**
  We won the Products and Services category with the Socio-Bioeconomy Financial Hub, recognized as one of the best corporate sustainability practices in Brazil.

- **Recognition of the Hub as an Innovative Territorial Strategy**
  The Socio-Bioeconomy Financial Hub was recognized as an innovative territorial strategy in an initiative by Concertação pela Amazônia and ABDE, with support from the Frankfurt School and AFD.

- **BNDES Recognition Award 2025**
  Banco do Brasil stood out in the BNDES Recognition 2025 in the "Finame 60 Years" and "Corporate Excellence" categories, ranking 1st overall in disbursements among more than 60 partner financial institutions of BNDES.

- **BB Private**
  BB Private received national and international awards, including:

  - **Euromoney Private Banking Awards:** Best Private Bank in Brazil for sustainability.
  - **World Business Outlook Awards:** five awards, including Best Private Bank Brazil and Best Use of Tech in Private Banking Brazil.
  - **PWM & The Banker Global Private Banking Awards:** Best Private Bank for Wealthy Women Latin America.
  - **Corporate Vision – Global Business Awards:** Private Bank of the Year Brazil and Client Service Excellence Award.
  - **International Business Magazine Awards:** Best Private Bank Brazil.
  - **PBI Global Wealth Awards:** Outstanding Private Bank for Entrepreneurs.
  - **Leaders League Filasa:** Excellent ranking.



Innovation

- **Celent Model Bank Award**
  We were recognized in Digital Banking Innovation for the use of generative AI in personalized financial recommendations, with emphasis on ARI.

- **Global Finance – The Innovators and AI in Finance Awards**
  We received recognition for AI and generative AI solutions in business management and relationships with corporate customers, as well as in categories such as Consumer Banking (Brazil and Latin America), Enhanced Customer Experience, and Personalized Financial Advice.

- **Corporate Startup Stars Award – Câmara de Comércio Internacional**
  We were selected among leading organizations in open innovation, with recognition for collaboration with startups, including BB Ventures.

- **Qorus–Infosys Finacle Banking Innovation Awards**
  We were recognized in Operations and Workforce Transformation with the Data Guru case

- **Stevie Awards**
  We received an award for Excellence in Accessibility with the BB App – Digital Inclusion case.

- **Cloudera Evolve25**
  We were recognized for initiatives in data and AI, including big data modernization, RAG/generative AI supporting agribusiness loans, data governance, and real-time fraud detection.

- **Global Performance Marketing Awards – International Chamber of Commerce**
  We won Silver in the Best Use of Incentives in Affiliate Marketing category with the Dia da Marca case.

- **Banking Transformation Awards**
  We were finalists in AI and Generative AI Innovation with the Generative AI in BB Minhas Finanças Multibanco case.

- **Top 10 Intrapreneurship Award – Aevo**
  We were recognized in Intrapreneurship, with emphasis on the Corporate Customer Dashboard (Painel PJ).

- **CEI Season – Best Performance Award (Gold)**
  We received the Gold award for consistency of results and contribution to continuous improvement and a performance-driven culture.

Learn more →
Read more about awards in the Management Report.

2025 highlights

GOVERNANCE

A new methodology for the **2026–2030 Corporate Strategy,** guided by scenarios and possible futures, with a focus on competitiveness, innovation, and sustainability.

Controls and compliance:
We were recognized by Abracam (foreign exchange and PLD/FT), AB2L (Legal Department 4.0), and TJSP (Justice-Friendly Company), as well as certified with a Fraud Prevention Seal.

ENVIRONMENTAL

100% of the energy consumed is renewable, and we offset all Scope 1 emissions.

+1 million hectares preserved or reforested, on our path to our target of **2.0 million hectares.**

Growth of our socio-bioeconomy strategy through the consolidation and expansion of the **consolidation/expansion of the Bioeconomy Financial Hub** in Manaus (AM), Ilhéus (BA), and Belém (PA).

Presence at COP30
to establish partnerships and sustainable business.

+ than **R$3 billion** in socio-bioeconomy financing with

+ than **100,000** people benefited.

SOCIAL

BB renewed its commitment as an ambassador company of the UN Global Compact – Brazil Network, for the Race is Priority, Women Lead 2030, and Living Wage initiatives.

Structured DEI:
Regional Diversity, Equity, and Inclusion (DE&I) and Employee Experience (EX) Forums were established across 14 regions of the country.

Social investment carried out by BB Foundation totaled **R$ 228 million**, benefiting **299 projects** and **96,000** people across **814 municipalities.**



2025 highlights

FINANCIAL

Adjusted Net Income:
R$ 20.7 billion.

Basel Ratio:
15.13 %.

Net Interest Income (NII):
R$ 103.1 billion.

Common Equity Tier 1 Capital (CET1):
12.23%.

Expanded Loan Portfolio:
R$ 1.3 trillion.

Fee Income:
R$ 34.8 billion.

SUSTAINABLE LOAN PORTFOLIO (CCS)

Balance of R$ 415.1 billion, moving towards the **target** of **R$ 500 billion** by 2030.

Sustainable Agriculture Loan:
R$ 2.4 billion disbursed under the RenovAgro program, fostering low environmental impact practices.

BB at COP30

In 2025, we participated in COP30, in Belém (Pará), as agents of sustainable development and promoters of financial solutions aligned with global climate challenges. At the event, we fostered a space for dialogue and collaboration with governments, multilateral organizations, the private sector, civil society, and local communities, connecting the climate agenda to local realities.

The socio-bioeconomy was highlighted as a strategic priority, as it directly contributes to a fair and inclusive transition to a low-carbon economy. We also brought to COP30 a symbol of our commitment to active listening and responsible innovation. We presented the book "*A Gente se Importa*" ("We Care"), the result of the Árvore BB journey, an AI-supported engagement platform that traveled across the country and gathered input from more than 8,000 Brazilians.

By integrating our business agenda with the COP30 climate agenda, we reinforced our role in financing sustainable development and in translating guidelines into concrete local actions. More information about our participation in COP30 is available on our website and on page 233 of this report.



At COP30, we were able to engage with governments and other organizations, connecting the climate agenda to local realities.

Our commitment, as highlighted at the event, is to active listening and responsible innovation.



1 About us

Profile
Sustainability journey and milestones
Distribution and relationship network
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Interactive summary

Profile

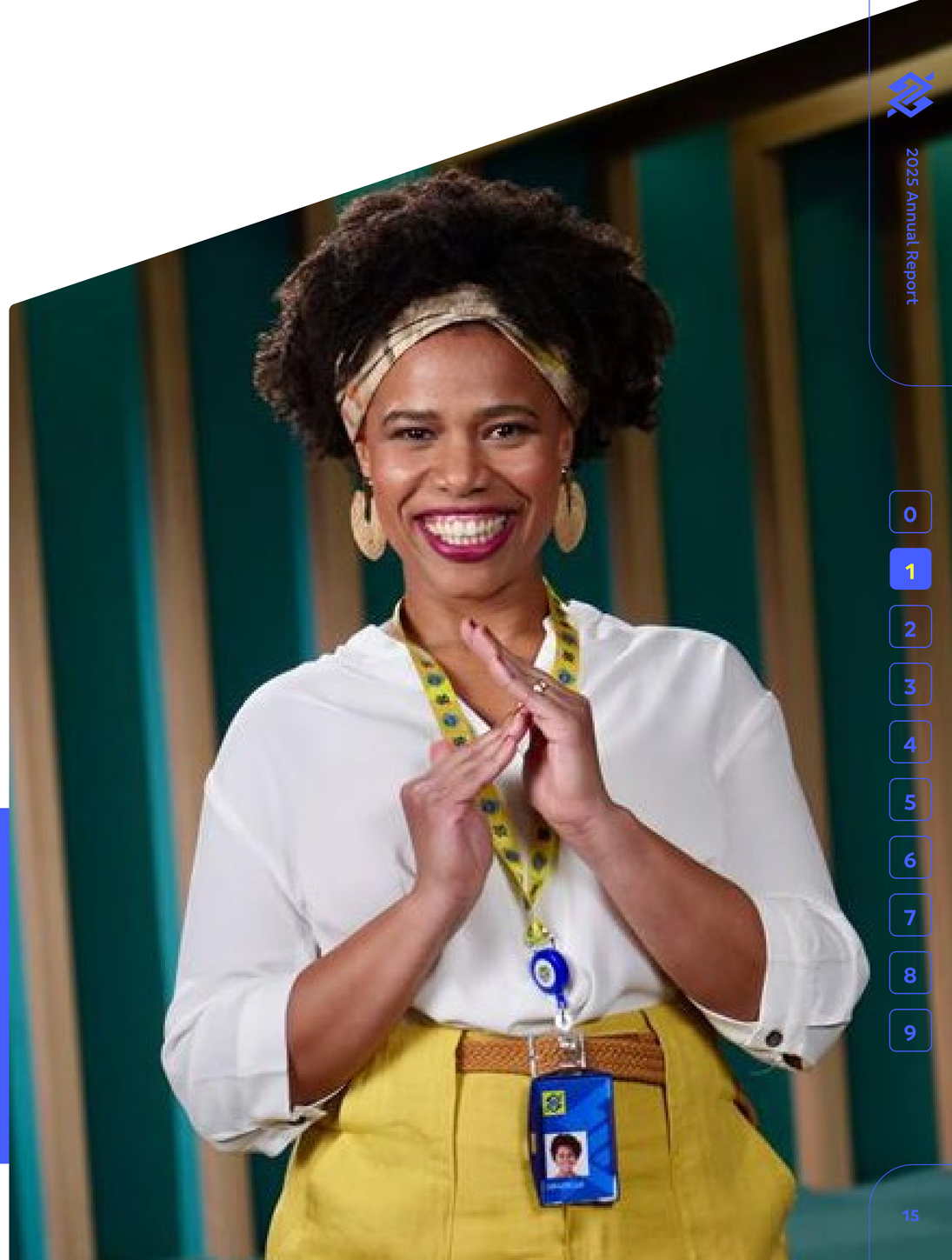
GRI 2-1, 2-6

With a 217-year history, Banco do Brasil S.A. (BB) operates as a mixed capital, publicly traded corporation under the control of the Federal Government, which holds 50% of its shares[1]. With a longstanding role in the development of Brazil's capital markets, we have been pioneers in public offerings of shares and, since 2006, have been listed on B3's Novo Mercado, a segment that brings together companies committed to best corporate governance standards.

Our operations are integrated, both in Brazil and abroad, through a range of companies whose structure supports and enables the provision of financial, operational, and support solutions across different markets. These companies have different types of relationships with BB and are therefore classified as subsidiaries, affiliates, immaterial interests, managed entities, sponsored entities, and foundations.

[1] The Federal Government holds a controlling interest in BB, with 50.0000011% of total shares.

We are globally recognized for our sustainable performance, having been ranked the most sustainable bank in the world in Corporate Knights' 2025 Global 100 ranking. We also have an outstanding position in key sustainability indices in the financial sector, such as the Dow Jones Best-in-Class, the Corporate Sustainability Index (ISE), and the Financial Times Stock Exchange (FTSE).





Purpose and values

We exist to support and maintain strong relationships, respecting each stakeholder group's preferred channel. Our purpose is **to be close and relevant in people's lives at all times**, creating value and positive impact for customers, shareholders, investors, suppliers, employees, partners, and society. We offer a comprehensive suite of solutions that support customers across different stages of their lives. Our values reflect this purpose and drive our culture, guiding how we act, make decisions, and build relationships, and expressing who we are.

We are guided by proximity, efficiency, innovation, integrity, commitment to society, and diversity.

Our purpose is to be close and relevant in people's lives at all times.

Our Values

Innovation
We innovate to simplify solutions and make people's lives easier

Proximity
We are present, proactive, and empathetic to delight people

Commitment to society
We consider the collective interest in our decision-making

Integrity
We act based on respect, trust, ethics, and transparency

Efficiency
We optimize available resources to create value for our stakeholders

Diversity
We promote diversity, equity, and inclusion to build sustainable relationships and results

Sustainability journey and milestones

A sustainability agenda: 20-year history

1985

- We established Fundação Banco do Brasil (BB Foundation) to contribute to social transformation in Brazil and to the country's sustainable development.

1995

- We signed the Green Protocol, a charter of principles adopted by public financial institutions.

2003

- We joined the UN Global Compact.
- We established the BB Charter of Social and Environmental Responsibility Principles.

2005

- We launched our first Sustainability Plan: the Corporate Agenda 21.

2007

- We were included in the Corporate Sustainability Index (ISE B3) portfolio for the first time.
- We published our first Carbon Disclosure Project (CDP) report and joined the Equator Principles.

2010

- We were included in the Carbon Efficient Index (ICO_2).
- We joined the Women's Empowerment Principles.

2012

- We were included in the World Index of the Dow Jones Sustainability Index (DJSI).
- We joined the Business Pact for Integrity and Against Corruption and the Business Charter for Human Rights and the Promotion of Decent Work of the Ethos Institute.

2015

- We published the first version of our Social and Environmental Responsibility Policy (PRSA).

2017

- We aligned our Sustainability Plan with the Sustainable Development Goals (SDGs), which became the BB 2030 Agenda.

2007

- We became a founding member of the Brazilian GHG Protocol Program.
- We were awarded the Gender and Race Pro-Equity Seal.
- We launched our Corporate Governance Code.
- We published our first Sustainability Report in accordance with the Global Reporting Initiative (GRI) Standards.

2018

- We joined the UN Standards of Conduct for Business on tackling discrimination against LGBTIQIA+ people.

2020

- We launched the Sustainable Finance Framework.

2021

- We launched the 10 Long-Term Sustainability Commitments.
- We joined the Business Ambition for 1.5°C initiative and the TCFD recommendations.

2022

- We were awarded the Women on Board (WOB) certification.
- We were listed among the most transparent companies by the GRI Brazil Transparency Observatory.
- We raised US$500 million through our first Social Bond issuance.
- We published the Social, Environmental and Climate Responsibility Policy (PRSAC) and its respective action plan for BB and the Affiliated Entities that make up the Prudential Conglomerate.

2023

- We joined the UN Global Compact — Network Brazil initiatives as ambassadors (Women Lead 2030, Race is Priority, and Living Wage Movements).
- We were recognized as South America's most sustainable bank (Capital Finance International — CFI).
- We were awarded the Terra Carta Seal by the Sustainable Markets Initiative (SMI).
- We updated the BB 2030 Commitments for a More Sustainable World.

2024

- We joined the Pact for Diversity, Equity and Inclusion, together with the Ministry of Management and other state-owned companies.
- We topped the ESG Integrity Yearbook 2024.
- We incorporated the ESG Guidance (Sustainable Loan Portfolio) into our corporate guidance, reinforcing financial practices aligned with environmental, social, and governance criteria.
- We achieved again an A rating in the Carbon Disclosure Project (CDP), reflecting consistent progress in addressing environmental and climate challenges.

2025

- We were recognized, for the sixth time, as the world's most sustainable bank, placed 17th overall in Corporate Knights' Global 100 ranking.
- We recorded our best historical performance in the S&P Global Corporate Sustainability Assessment (CSA), with a score of 90 (out of 100).[1]

1 Score date: February 11, 2026.

Read more in the ESG Databook by clicking here.

Distribution and relationship network

GRI 2-1, 2-6

We have a broad geographic presence, both in Brazil and abroad, with a service network that includes face-to-face and digital channels. Through these, we serve individuals, micro and small businesses, large corporations, financial institutions, and the public sector, offering solutions in 88 countries. These business lines are focused on proximity, scale, and security.

Abroad, our presence is materialized through branches, sub-branches, and shared services units, strategically distributed to serve customers, support global operations, and strengthen our operations in major financial centers.



ADDITIONAL INFORMATION

Branches: Our own network comprises eight branches. In addition, we maintain agreements with other financial institutions abroad to serve our customers.

Entities Affiliated to Banco do Brasil (ELBB): abroad, operating in Banking, Investment, Capital Markets, and Foreign Trade Financing.

Nationwide presence

GRI 2-6, 2-7

We have a network of

56.8 thousand

service points, including own branches, shared service points, and banking correspondents.

Headcount

Region	2023	2024	2025
North	3,830	3,754	3,575
Northeast	13,944	13,648	13,422
Midwest	17,762	18,793	19,362
Southeast	35,826	35,671	34,414
South	14,840	14,686	14,412
Abroad	18	22	21
Total	**86,220**	**86,574**	**85,206**

Number of branches

Region	2023	2024	2025
North	253	253	251
Northeast	820	821	817
Midwest	399	399	389
Southeast	1,706	1,710	1,690
South	814	814	808
Total	**3,992**	**3,997**	**3,955**



Type of distribution network

	2023	2024	2025
Own network	**10,778**	**10,692**	**10,464**
Branches	3,992	3,997	3,955[1]
Service branches	1,551	1,523	1,380
ATMs	5,235	5,172	5,129
Rede MaisBB	**18,847**	**16,806**	**19,637**
Shared network	**24,439**	**24,293**	**26,703**
Banco24Horas	24,247	24,293	26,703
ATM: Partner banks	192	-	-
Total	**54,064**	**51,791**	**56,804**

[1] The reduction in the number of branches was due to changes in branch typologies, converting them into BB Stores, registered as PAA with the Central Bank of Brazil (Bacen). There was no reduction in the physical presence of service points.

Business context

The global landscape in 2025 was marked by the continuation of moderate economic growth, in an environment still shaped by uncertainty, geopolitical tensions, and structural transformations in financial and productive markets. The gradual slowdown of inflation in several economies allowed for cautious adjustments in monetary policies, although interest rates remained at relatively high levels. This context required banks to adopt greater rigor in risk management, discipline in capital allocation, and focus on operational efficiency, while demands for innovation and digitalization intensified.

The global financial sector remained under heightened competitive pressure, driven by technological developments and the advancement of new players. In this context, we maintained a leading position in the domestic sector, reinforcing our commitment to creating shared value.

In the global financial sector, competitive pressure remained high, driven by technological advances and the emergence of new players. The use of data, artificial intelligence, and digital solutions became essential to increasing productivity, tailoring services, and strengthening governance, cybersecurity, and operational resilience.

In Brazil, the economic environment reflected some of these global trends, with more controlled inflation, but not yet resulting in a reduction of the benchmark interest rate. The scenario required caution, given fiscal challenges, external volatility, and international financial conditions. The Brazilian financial system remained resilient, balancing responsible credit expansion, investment in innovation, and the expansion of financial inclusion.

The transition to a more sustainable economy remained at the center of global and national agendas in 2025. Banks expanded their role in directing capital toward activities aligned with climate, environmental, and social agendas, while investors, regulators, and society increased demands for transparency, impact measurement, and tangible results in sustainable finance.

In this context, we maintained a leading position in the Brazilian financial system, aligning innovation, financial inclusion, and sustainability as strategic pillars, reinforcing our commitment to shared value creation and to supporting the country's economic and social development.



Our key brands

GRI 2-1, 2-2, 2-6

Our DNA is reflected in the trajectory we have built over time, in our principles, and in the relationship of trust established with society. This symbolic and economic asset translates into a robust brand portfolio: as of December 2025, we had 593 registered trademarks and 125 applications in progress in Brazil, in addition to 62 trademark registrations in countries across the Americas, Europe, and Asia, reflecting the breadth and relevance of our operations.

As a publicly traded company, we recognize that the strength of intangible assets directly influences the market's perception of value. The brand, in particular, strengthens customer preference, sustains the competitiveness of products and services, engages people, and enhances our attractiveness to investors, with positive impacts on financial performance and the Institution's risk assessment.

Our structure reflects the diversification and integration strategy that guides us. Below, we present the companies organized according to their relationship with Banco do Brasil (subsidiaries, affiliates, immaterial interests, managed entities, sponsored entities, and foundations).

As of December 2025, we held

593 registered trademarks.

For more information on these entities, please refer to the full organizational chart available on the Investor Relations website.



Banco do Brasil:

Subsidiaries:

BB Consórcios; BB Asset; BB Leasing, BB-BI, Ativos Gestão, Ativos SA, BB Cartões, BB Elo Cartões, BB Corretora, BB Marketplace, BB Seguridade, BB Seguros, and BBTS.

Affiliates and immaterial interests:

Brasilcap; Brasilprev; Cielo; Alelo; Livelo; Cateno, Banco BV, Tecban, BrasilSeg, and UBSBB.

Managed and sponsored entities and foundations:

BB Previdência; Previ; Fundação BB, and Cassi.



2 Governance, ethics, and transparency

Corporate governance
Ethics and Transparency
Risk Management
Capital
Internal controls
Internal Audit

Interactive summary

Corporate governance

We adopt a corporate governance model guided by high standards of transparency, fairness, accountability, and corporate responsibility, which direct our activities and strengthen stakeholder trust. This model is supported by joint committees and executive bodies that ensure the quality of the decision-making process and alignment with the Institution's strategic guidelines.



Governance structure

GRI 2-9, 2-12

Our corporate governance structure comprises the General Shareholders' Meeting, the Board of Directors (CA) and the Fiscal Council (CF), with their advisory committees, and Internal Audit, in addition to the Board of Executive Officers (Direx), composed of the Board of Officers (CD) and other statutory officers. We also rely on Independent Audit, reinforcing our control and oversight mechanisms.

The Board of Directors and the Board of Executive Officers are supported by specialized committees responsible for conducting in-depth technical and strategic analyses on specific matters. Composed of professionals with experience and expertise aligned with their responsibilities, these committees contribute to decisions consistent with best corporate governance practices and regulatory requirements, as set forth in our Bylaws.

Learn more →
The Board of Directors' internal regulations are available here.

General Shareholders' Meeting

The General Shareholders' Meeting is our highest decision-making body, liable for strategic decisions that are most relevant to the Institution's governance. As provided for in the Bylaws, the Shareholders' Meeting may by summoned by the Board of Directors or by shareholders, and resolves on issues such as the sale of shares, mergers, incorporations, capital increase and adhesion to special corporate governance practices, such as B3's Novo Mercado. In line with good transparency practices, we provide information on the Meeting's agendas on our Investor Relations page, encouraging shareholders' participation. The Meeting is a key moment of accountability and interaction, allowing members to follow up and participate in the decisions that define our future.

Learn more →
The Board of Directors' internal regulations are available here.

Board of Directors (CA)

GRI 2-9, 2-10, 2-11

The Board of Directors (CA) is the collegiate body responsible for setting the overall direction of our business and that of our subsidiaries and controlled entities. It holds strategic, guiding, elective, and oversight responsibilities, without encompassing operational or executive functions.

The Board is composed of eight members, including one employee representative elected by direct vote among active employees, through a process conducted jointly with labor unions. This member is subject to the same legal, regulatory, and statutory requirements applicable to the other members, as set forth in the Bylaws. The Board also includes two members elected by minority shareholders through separate voting, in accordance with corporate law, except in cases of election by cumulative voting. In line with governance best practices, the Chair of the Board does not hold executive positions.

In addition, the Board complies with the requirement that at least 30% of its members be independent, in accordance with criteria established by law and the Novo Mercado regulations, observing applicable rounding rules. Members elected by minority shareholders considered independent by default.



Learn more →
The Board of Directors' internal regulations are available here.

Board of Officers (CD)

Our Board of Officers is composed of the CEO and Vice Presidents and is responsible for leading strategic decisions that guide the Board of Executive Officers' activities. It proposes and implements corporate policies, strategies, the master plan, the overall budget, and the investment plan, besides approving the market plan and the collective bargaining agreement, as provided for in the Bylaws.

The Board of Officers is also responsible for defining our internal organization, the administrative structure of the executive offices and other units, deliberating on the allocation and use of profits, always in compliance with the decisions of the General Shareholders' Meeting or the Board of Directors and applicable legislation.

Fiscal Council (CF)

The Fiscal Council is an independent and permanent body that oversees management's actions and ensures compliance with legal and statutory requirements. Its duties include reviewing the financial statements and issuing opinions on the policies and practices adopted by management. It is also responsible for reviewing the proposed Internal Audit Annual Plan (PAINT) and monitoring its implementation, as well as overseeing risk and capital management activities and internal controls through the analysis of reports and periodic meetings with representatives of the Executive Board.

Board of Executive Officers (Direx)

The Board of Executive Officers is responsible for day-to-day management, implementing the strategies defined by the Board of Directors. It is composed of the Chief Executive Officer, Vice Presidents, and Executive Officers, each heading specific areas, enabling specialized and focused management across the various segments in which we operate.

The Board of Directors observes the requirement of at least 30% independent members, in accordance with the criteria set forth in the legislation and in the Novo Mercado Regulation.

Internal and Independent Audit

The Internal Audit (Audit) is part of the Internal Control System of the Federal Executive Branch within the scope of oversight activities. Provided for in our Bylaws, its structure is aligned with principles of transparency and best corporate governance practices. The Internal Audit reports, both functionally and administratively, to our Board of Directors, in accordance with the guidelines defined in our organizational structure.

The Independent Audit is responsible for auditing and issuing an opinion on the financial statements and their respective notes, ensuring compliance with accounting standards issued by the National Monetary Council (CMN) and the Central Bank of Brazil (Bacen). Its duties also include assessing the quality and adequacy of internal control systems, encompassing electronic data processing systems and risk management systems, identifying and documenting any deficiencies, as well as describing any non-compliance with legal and regulatory provisions that may have a material impact on our financial statements or operations.

Audit Committee (Coaud)

The Audit Committee (Coaud) is a statutory and permanent body that advises the Board of Directors (CA) on audit and oversight matters. It is responsible for continuously supervising audit activities and evaluating the work of the independent audit, as well as performing its duties in relation to subsidiaries that adopt a single Audit Committee structure.

The Coaud monitors and evaluates the activities of both Internal Audit and the Independent Audit, ensuring proper integration between these processes. It also oversees risk exposures, monitors accounting practices, and contributes to the transparency and reliability of information, supporting the CA in deliberations related to management oversight, corporate compliance, and governance.

People, Remuneration and Eligibility Committee (Corem)

GRI 2-9

The People, Eligibility, Succession and Remuneration Committee (Corem) is a statutory, permanent body that advises the Board of Directors on the definition of people management policies, executive remuneration, and nomination and succession processes. Its responsibilities also include other duties set forth in applicable legislation.

Corem is responsible for issuing opinions to support shareholders in the nomination of members of management, advisory committees to the CA, and the Fiscal Council, assessing compliance with the applicable requirements and the absence of impediments to their election. The Committee also verifies the compliance of evaluation processes for management, members of advisory committees to the CA, Fiscal Council members, the Chief Audit Executive, and the Ombudsman.

Risk and Capital Committee (Coris)

GRI 2-9

The Risk and Capital Committee (Coris) is a statutory, permanent collegiate body that advises the Board of Directors on integrated risk management, including social, environmental, and climate-related risks, as well as on capital management, in a unified manner across the institutions that comprise Banco do Brasil's Prudential Conglomerate. Its main responsibilities include overseeing the terms of the Risk Appetite Statement (RAS); evaluating proposals for the creation and revision of specific policies related to risk and capital management; monitoring compliance with these policies; and assessing the degree of alignment of processes and the management structure with risk and capital policies.

Technology and Innovation Committee (Cotei)

GRI 2-9

The Technology and Innovation Committee (Cotei) is a statutory collegiate body that advises the Board of Directors on matters related to technological trends, new business models, and innovation projects or initiatives, supporting the assessment of these trends and their impacts on the Institution.

Corporate Sustainability Committee (Cosem)

GRI 2-9

The Corporate Sustainability Committee (Cosem) is a collegiate body that advises the Board of Directors on matters related to sustainability and the Bank's social, environmental, and climate responsibilities, taking into account market best practices and the voluntary commitments made by the Institution.

Cosem meets on a regular basis every two months and may invite Bank employees and

members of the Board of Executive Officers. The Committee may also meet with Management, at the request of any of its bodies or on its own initiative, to address strategies, policies, and practices related to matters within its purview.



Nomination and selection

GRI 2-10

The selection and nomination of members of the Board of Directors, its advisory committees, and other governance bodies follow structured nomination and succession guidelines conducted in a transparent manner. This process includes the recruitment, nomination, prior approval by the Civil House, analysis and opinion by Corem, election, and investiture, considering the conditions required to hold such positions.

In this context, members of the Management Bodies must be Brazilian, resident in the country, and possess recognized knowledge, experience, moral integrity, an unblemished reputation, and technical expertise compatible with their roles, in compliance with the minimum requirements set forth in Law No. 13,303/2016 and Decree No. 8,945/2016, as well as the restrictions established in the Bylaws and other applicable regulations.

Aligned with these guidelines, we recognize the importance of diversity in the composition of governance bodies and seek to ensure that management positions are held by qualified and experienced individuals, considering diversity in educational background, qualifications, experience, and social identity markers. In this regard, the Board of Directors is composed of 50% women, including a female Chair. In accordance with the Nomination and Succession Policy, at least 50% of the members of the Board of Executive Officers must meet diversity criteria, including at least 30% women and 20% individuals who self-identify as Black, Brown, Indigenous, members of the LGBTQIAPN+ community, or persons with disabilities.

Members of the management bodies have recognized knowledge, experience, moral integrity, an unblemished reputation, and technical expertise compatible with their positions, including in areas such as corporate governance, compliance, integrity, and corporate accountability. The succession process is structured based on merit and the diversity of competencies and experience required for our proper functioning, supported by succession plans that ensure positions are filled by professionals who are prepared and capable of implementing the defined strategy.

The delegation of authority to management bodies stems from the General Shareholders' Meeting and is formalized in the Bylaws. The Board of Directors is responsible for electing the members of the Board of Executive Officers, defining their duties, and overseeing their performance. Vice Presidencies are responsible for managing, supervising, and coordinating the areas under their responsibility, as well as the activities of Statutory Officers and associated units. Statutory Officers, in turn, are responsible for managing, overseeing, and coordinating the activities of the departments and units under their oversight.

Underrepresented social groups

GRI 2-9

We promote diversity and inclusion across the organization, considering gender, race, and generational dimensions, in alignment with equity principles. Our Nomination and Succession Policy, which is part of the Corporate Governance Architecture, establishes guidelines aimed at valuing diversity of individuals, qualifications, and experiences in the composition of our management bodies. The policy provides that, at the time of election, at least 50% of the members of the Board of Executive Officers meet diversity criteria, encompassing gender, race, generations, and individuals from historically underrepresented groups.

We invest in the continuous development of Senior Management, combining technical training, updates on trends, and ethical reflection.

BB Leaders Program

GRI 2-17

At Banco do Brasil, we understand that strong governance begins with well-prepared leadership that is continuously developed. To this end, we invest in the ongoing development of Senior Management, combining technical training, updates on emerging trends, and ethical reflection to strengthen responsible decision-making aligned with our strategy and society's expectations.

In this context, in compliance with Law No. 13,303/2016, our Annual Training Plan establishes a minimum of 16 hours of capacity-building activities. This commitment is supported by Banco do Brasil's Corporate University (UniBB), which offers a dedicated learning track for Senior Management, with courses delivered by leading national and international experts and covering key topics such as ethics, disclosure, anti-corruption, risk management, ESG, customer experience, culture, digital acceleration, and leadership.

In addition to continuous training, leadership development is complemented by annual succession cycles, in which potential successors are assessed based on performance, potential, and readiness. These assessments are consolidated into a Succession Matrix, which indicates levels of preparedness, highlights risks, and supports retention strategies.

Since 2017, we have offered the "Senior Management in Focus" course, which is mandatory for officers and board members within 30 days of their investiture. The course is part of the "Senior Management" learning track, which currently comprises 28 educational solutions and is updated annually.

In 2025, we added the "Data Governance and AI" module into the track to reinforce a culture of ethical and responsible use of artificial intelligence; and the "Social, Environmental, and Climate Responsibility" course to the "ESG — Environmental, Social, and Governance" module.

To foster knowledge exchange and deepen discussions on emerging topics, throughout the year, Banco do Brasil's Corporate University (UniBB) organized lectures, workshops, and debates in partnership with other internal units and the UN Global Compact. These sessions addressed topics such as AI and data for decision-



making, gender equity, diversity and inclusion, affirmative action, masculinities, sustainability, and disinformation.

In 2025, we also held meetings of the Diversity, Equity, and Inclusion Advisory Council, addressing topics such as Affirmative Action; Masculinities; Disinformation — a global ESG risk; and Sustainability in Action: Socio-biodiversity and Climate Justice, facilitating dialogue between members of the Board of Officers and external experts and promoting inclusive governance.



Senior Management remuneration

GRI 3-3 Talent Attraction, Retention, Satisfaction, and Development, 2-19, 2-20

Our Senior Management Remuneration Policy is aligned with Banco do Brasil's strategic guidelines (ECBB) and CMN Resolution No. 5,177/2025, observing principles of transparency, fairness, and regulatory compliance. Through this model, we aim to recognize, attract, and retain executives, while encouraging responsible and sustainable business conduct, consistent with risk limits and short-, medium-, and long-term strategies.

We are supported by Corem, which assists in defining the senior management remuneration policy and monitors the implementation of the approved guidelines.

Each year, we submit the composition of overall remuneration — comprising fixed and variable pay, and benefits — to the deliberation of the General Shareholders' Meeting, in accordance with legal and regulatory requirements. By majority vote at the General Shareholders' Meeting held on April 30, 2025, the overall senior management remuneration was approved, in compliance with federal legislation. The amounts effectively paid were disclosed in a transparent manner.

Proposals and guidelines related to remuneration also observe the governance bodies applicable to state-owned enterprises, where relevant.

Fixed remuneration and benefits

Fixed remuneration and benefits are defined based on criteria such as internal balance, responsibilities, required competencies, and market benchmarks, respecting the particularities of each position. To support these definitions, we rely on salary surveys conducted by an independent specialized consultancy, with no direct relationship with us. We pay social security contributions for the Officers at the same levels applicable to other employees, both under the General Social Security System (RGPS/INSS) and the supplementary social security system. There are no additional or special pension benefits exclusively for Senior Management, in compliance with each regime and plan rules.

Our Management Variable Remuneration Program (RVA) is applicable exclusively to members of the Board of Executive Officers and is granted on an annual basis. Its implementation is contingent upon the activation of the Employee Profit-Sharing Program (PLR), the achievement of accounting profit, and compliance with risks inherent to the activities performed. To ensure alignment with the ECBB, we use indicators that reflect institutional, individual, and unit-level performance under the responsibility of the Officer, including customer experience, sustainable finance, ESG practices, digital transformation, and the strengthening of organizational culture.

Sustainability and performance management

Sustainability is embedded in performance management through indicators applied across all levels, from the strategic level (Master Plan – PD) to the operational level (unit's ATBs and individual employee performance), directly influencing senior management's variable remuneration. These indicators are linked to corporate goals related to talent attraction, retention, satisfaction and development, promoting leadership decisions aligned with sustainable value creation and the responsible management of social, environmental, and climate impacts.

We pay part of variable remuneration in cash and defer a portion in shares. Between 40% and 43% of the total amount paid in shares is deferred — depending on the position held — for a minimum of three (3) and a maximum of five (5) years, which are subject to maintaining performance results and may be reverted back to the Bank of criteria are not met. This mechanism reinforces a long-term perspective, prudence in risk-taking, and consistency between performance and remuneration.

Additionally, we provide for the refund of amounts already paid when mismanagement is confirmed, in breach of the fiduciary duties set forth in Articles 153 to 158 of Law No. 6,404/1976 and in the Bylaws. Where applicable, any sign-in bonus, termination conditions, and other related payments follow applicable legislation, current regulations, and relevant internal policies.

Sustainability is integrated into performance management at all levels, from strategic to operational, and directly influences Senior Management variable compensation.

Senior Management Performance Review

GRI 2-18

The performance review process for senior management is structured across multiple dimensions of corporate governance, including expectations related to economic and socio-environmental impacts, in line with our Bylaws and applicable regulations.

Every year, we conduct self-assessments and review the performance of the Board of Directors, its Chair, the advisory committees, the Board of Executive Officers, and the Corporate Governance and Institutional Relations Unit (UGR). Every six months, we evaluate the Chief Audit Executive and our Chief Executive Officer. In addition to the internal process, we conduct an annual independent performance review of the Board of Directors and its members, carried out by a specialized external firm, reinforcing transparency and alignment with corporate governance best practices. The evaluation results are submitted to the Board of Directors for review and deliberation on any measures or recommendations aimed at the continuous improvement of governance and the performance of governance bodies and their members.

The individual performance of members of the Board of Executive Officers is reviewed semiannually through a specific instrument that considers two dimensions: "Competencies" and "Results." The assessment covers leadership, planning and management capabilities, results, and skills such as the ability to "engage customers," "act with courage," "adapt quickly," and "promote diversity and innovation."

The performance review is multidimensional, incorporating different perspectives, including self-assessments and evaluations by peers, direct reports, and direct leader. In the case of individual performance reviews of the Board of Executive Officers (executive officers, vice presidents, and the chief executive officer), the results are submitted every six months to the Board of Directors for calibration review and ratification, as well as validation of performance, including discussion and proposals of measures or recommendations aimed at enhancing the performance of the evaluated officer. The evaluation process is periodically subject to compliance verification by Corem, which may provide methodological and procedural support to the Board of Directors.

Ethics and Transparency

GRI 2-16, 2-26, SASB FN-CB-510a.2

Ethics underpins all our internal processes and is a fundamental principle guiding our relationships with customers, suppliers, partners, and our internal stakeholders, composed of employees. In 2025, we continued to strengthen the prevention of ethical and business misconduct, while maintaining a focus on respectful interactions, through initiatives addressing topics such as prevention of conflicts of interest, ethics in artificial intelligence, and ethics related to the prevention of psychosocial risks. Key initiatives during the year included:

- We developed business ethics content, with the participation of strategic BB units and guidance from the Corporate University, focusing on risk prevention and mitigation, as well as strengthening employees' ethical awareness to support upright and ethical business relationships.
- We provided training to Senior Leadership on Ethics and Psychosocial Risk, addressing legal aspects and leadership responsibilities in promoting healthy work environments.
- We hosted the 6th Compliance, Ethics, and Integrity Season, combined with the 3rd RSAC Journey, generating synergies between the events and highlighting the intersection between "Integrity" and "Sustainability" under the theme "From Climate to Organizational Climate."
- We continued to conduct workplace violence prevention initiatives, consolidating concepts aligned with CNJ guidelines and expanding awareness and engagement across different audiences. These actions encouraged reporting through the *Canal de Ética* (Whistleblowing Channel), reinforcing whistleblower protection and ensuring specialized support.
- Reinforcement of "Conflict of Interest" as a core topic, through initiatives aimed at mitigating risks, ensuring impartiality in business dealings, and preventing situations of potential bias. A robust and accessible communication plan was implemented to encourage reflection on ethical conduct.



Building on the premise that ethics must go hand in hand with business, the Bank seeks to consolidate this principle in all its interactions, strategies and decisions. To sustain this agenda in day-to-day operations, we have a robust framework of policies and practices to guide individuals seeking advice on responsible business conduct, ensuring alignment with CMN Resolution No. 4,949/2021 and the Specific Policy on Relationships with Customers and Users, with clarity, accessibility, and effectiveness.

This support is anchored in institutional guidance channels, such as the BB Pessoas Platform, designed for consultation of corporate policies and explanatory content, including the Relationship Policy e-book, and acknowledgment records, and the Relationship Policy Portal, which brings together manuals, indicators, methodologies, and supporting materials. In addition, we maintain periodic training and refresher programs coordinated by the Culture and People Management Board (Dipes) and the Internal Controls and Compliance Board (Dicoi), as well as courses and internal communication campaigns that reinforce ethical principles and customer centricity.

Dicoi also acts as a technical reference to support the interpretation of standards and the mitigation of conduct risks. Specialized units such as Digital Security, Institutional Security, and Technology, support Dicoi in applying requirements to processes, products, and channels that impact the customer experience. In an integrated manner, our corporate ethics management spans the area responsible for policies and guidelines on culture and people management, also involving Internal Controls, Internal Audit, network managers, and Senior Management.

At the regional level, we have a State Ethics Committee in each Brazilian state, composed of strategic roles and focused on disseminating ethical principles and good business practices, with the participation of state superintendents, general managers of People Management in each state, and two employee-elected representatives. Its responsibilities include clarifying doubts and guiding colleagues on expected conduct.

In addition to this structure, we provide channels to address stakeholders' demands, handle specific matters, and receive reports of breaches of the Code of Ethics and reports of wrongdoing of any nature, including corruption.

Customers have four channels at their disposal:

CRBB

Customer relationship call center channel, providing support for banking customer demands, focused on quality, convenience, speed, and security, contributing to business performance and supporting the branch network.

SAC

Handles consumer-related demands (information requests, inquiries, complaints, and requests for suspension or cancellation of contracts and services), including from non-customers, and seeks to resolve issues at first contact (First Call Resolution – FCR), achieved in more than 95% of cases.

BB Ombudsman

A second-level channel, activated when conventional service channels do not resolve the customer's request.

Whistleblowing Channel

It receives reports not related to consumer relations, but rather concerning irregularities involving Banco do Brasil, its companies, and employees.

Ombudsman

In addition, the Ombudsman Unit identifies opportunities for process improvement, reduces demand volumes, and promotes the continuous enhancement of customer and user experience and satisfaction, including initiatives carried out through Working Groups aimed at reducing second-level complaints.

We maintain a structured, multi-channel system that ensures critical concerns are identified, addressed, and promptly communicated to the highest governance bodies. Critical concerns include actual or potential negative impacts arising from misconduct, interpersonal conflicts, ethical violations, or risks associated with operations and business relationships.

Demands received through the Whistleblowing Channel undergo screening and detailed analysis conducted by the internal controls department and the Ombudsman Unit, which operate independently and confidentially, protecting the whistleblower.



Activities related to the Whistleblowing Channel are reported semiannually through a dedicated report to the Audit Committee, the Board of Officers, and Board of Directors.

The Ombudsman Unit also participates in strategic forums and thematic committees, such as the Customer Service and Experience Committee, the Service Solutions and Improvements Forum, the Sustainability Forum, the Employee Experience Forum, and Febraban's Ombudsman, Customer Relations and Service Channels Committee (Corc). As a result, Recommendations and Improvement Proposals (RPM) are put forward to product and service managers and, subsequently, the proposed solution is submitted to the Board of Directors, in accordance with the Bylaws. This process ensures that sensitive topics and emerging risks identified through stakeholder reports are brought directly to the highest governance bodies.

The Ombudsman Unit's activities are formally reported through semiannual Activity Reports submitted to the Board of Directors and prepared in accordance with CMN Resolution No. 4,860/2020 and CVM Resolution No. 43/2021. These reports consolidate strategic indicators, rankings, diagnostics, critical issues, improvement opportunities, recurring cases, and risks identified through complaint mechanisms, enabling the Board to make evidence-based decisions. Monthly and quarterly reports are also submitted to management, strengthening the ongoing monitoring of potential negative impacts.

Requests received through service channels undergo screening and detailed analyses conducted by the Ombudsman Office, which acts independently and confidentially, with whistleblower protection.

Critical concerns related to business conduct, reputational risks, customer impacts, product vulnerabilities, or operational failures are also discussed in specialized working groups. These bodies act preventively, and their outcomes and recommendations are included in the Activity Report submitted to the Board of Officers and the Board of Directors. It is worth noting that, in the event of any irregularities, the Ombudsman operates under the principle of direct reporting to the Board of Officers (CD).

Accordingly, our governance ensures a structured and reliable flow through which critical concerns raised by stakeholders — whether internal, external, behavioral, operational, or ethical — are rigorously assessed, addressed impartially, and reported directly to the highest governance body, ensuring integrity, transparency, and continuous improvement.

Compliance and Integrity Program

In 2025, Banco do Brasil implemented a new version of its Compliance and Integrity Program, consolidating it as a strategic governance instrument and a mechanism for risk anticipation. The Program evolved into a model integrated with institutional decision-making, risk management, and organizational culture, thereby reinforcing prevention, transparency, and trust.

Key advancements in 2025

- **Compliance as an integrated governance system:** the Program now operates with an expanded risk approach, incorporating behavioral, cultural, and psychosocial dimensions in addition to traditional risks. Continuous monitoring strengthens the Institution's ability to prevent and adapt.
- **Technology and ethics in the use of AI:** the technological dimension was enhanced, with a focus on data governance, ethical use of artificial intelligence, and mitigation of algorithmic bias.
- **Due diligence and value chain:** integrity risk assessment was expanded across the value chain, covering contractors and suppliers, with structured mechanisms for prevention, response, and remediation.
- **Strategic monitoring :** regulatory monitoring now supports strategic decision-making, contributing to risk anticipation and greater institutional resilience.
- **Human rights as a guiding pillar:** the Diversity, Equity, and Inclusion agenda was systematically incorporated into the Program, integrating policies, controls, and decision-making processes.
- **Maturity and Action Plan:** the Bank advanced in applying the Federal Controller General's Maturity Model, using a structured diagnosis to prioritize initiatives. Based on this framework and the mapping of corporate risks, the Integrity Plan was implemented, with actions focused on strengthening controls, training, improving investigation processes, and enhancing indicators.
- **Institutional commitment and dissemination:** the Program is supported by the engagement of all employees, regardless of hierarchical level, and by alignment across the conglomerate, whose companies structure their own programs in line with institutional values.

The guidelines are disseminated through initiatives such as the Compliance, Ethics and Integrity (CEI) Season, the "Integrity in Focus," and other corporate events, expanding dialogue with employees, leadership, customers, and other stakeholders in the value chain.

In the same year, Banco do Brasil joined the Transparency 100% Movement, an initiative of the UN Global Compact – Brazil Network that encourages companies to undertake public commitments and ambitious targets for integrity and transparency, aligned with Sustainable Development Goal 16 (Peace, Justice and Strong Institutions). This commitment reinforces BB's position as a benchmark in corporate governance, ethics, and anti-corruption, by promoting practices that go beyond legal requirements, with a focus on transparency in relations with the public sector, robust compliance mechanisms, and the integrity of senior management. For Banco do Brasil, participating in the Transparency 100% Movement strengthens the trust of investors, customers, and society, enhances institutional credibility, and contributes to business continuity, in line with global commitments to sustainability and corporate integrity.

To read more go to: →
Governance: Codes, Indicators, and Compliance - Banco do Brasil RI



Access to information

We maintain Access to Information and Transparency pages on our website (bb.com.br/transparencia), where we disclose public information of collective interest that we produce or hold, in compliance with the Access to Information Law (Law No. 12,527/2011). In addition, we have Banco do Brasil's Citizen Information Service (SICBB), through which any individual or legal entity may request information not available on those pages. The SICBB receives and processes information requests submitted through the *Fala.BR* platform, within the deadlines established by the Access to Information Law.

Read more in our Code of Conduct.

Code of Ethics

GRI 2-26, 205-2, SASB FN-CB-510a.2

Banco do Brasil's Code of Ethics serves as a reference for our decisions and actions, guiding our relationships with employees, partners, customers, suppliers, shareholders, investors, creditors, governments, competitors, and society, in compliance with our organizational principles and applicable legislation.

The Code establishes ethics as a guiding principle in how we assess our professionals and conduct performance management, ensuring that inappropriate conduct is not tolerated and that situations of non-compliance are addressed from the earliest signs, through ongoing guidance and feedback, supporting development and reinforcing alignment with expected conduct.

In 2025, we intensified training initiatives aimed at disseminating the Code's guidelines, covering topics such as corporate ethics, professional conduct, prevention of harassment and discrimination, and the promotion of an inclusive and respectful work environment.

In addition to the mandatory reading of the Code of Ethics by all employees, Banco do Brasil encourages continuous learning on ethics-related topics, primarily through the Ethics Learning Track and communications under the "Ética em Gotas" initiative. Topics addressed include Conflict of Interest, Non-violent Communication, Social Media, Anti-Corruption, Prevention of Harassment and Discrimination, Business Ethics, among others.

Percentage of employees who acknowledged reading the Code of Ethics

(in percentage)

2023	2023 Target	2024	2024 Target	2025	2025 Target	Chg. 2024-2025	2026 Target
99.73	99.5	99.67	99.5	94.7	99.5	4.99	99.5

Reporting of misconduct/whistleblowing

GRI 2-16, 205-3

We maintain structured tools for reporting suspected misconduct and encourage customers, employees, and other stakeholders to use these channels.

Semiannually, in accordance with CMN Resolution No. 4,859/2020, we prepare a report detailing the number of reports received, their nature, the responsible areas for handling them, the average resolution time, and the measures adopted. The report is submitted for approval to the Board of Directors, following prior review by the Executive Committee for the Prevention of Financial and Foreign Exchange Illegal Practices, the Board of Officers, and the Audit Committee.

In 2025, the Whistleblowing Channel received 15,384 reports. In the second half of the year, a 120% increase in the volume of records was observed, driven by the centralization of disciplinary proceedings in this channel and the migration of reports from the Internal Ombudsman to the Whistleblowing Channel, implemented in April of the same year.

Breaches of the Code of Ethics are handled considering the severity of misconduct and the level of involvement of those concerned, reinforcing our culture of integrity. The communication channels through which employees and external stakeholders can report concerns are:

a) in Brazil:

- **Website: https://canaldedenuncia.com.br/bancodobrasil**;
- **Banco do Brasil app:** Menu>Services>Whistleblowing Channel;
- **Whatsapp: 0800 300 4455**, with chatbot;
- **Telephone: 0800 300 4455**, 24/7, with live support in Portuguese, English, and Spanish;

b)Abroad:

- **Website: https://canaldedenuncia.com.br/bancodobrasil**;
- **Banco do Brasil app:** Menu>Services>Whistleblowing Channel;
- **Telephone — Paraguay: 009 800 110 572**: 24/7, with automated service;
- **Telephone — Germany: 0800 1811400**, 24/7, with automated service;
- **Telephone — China: (400-1) 400 120 0434,** 24/7, with automated service;
- **Telephone — USA / Canada: 1 (800) 298-9716**, 24/7, with automated service;
- **Telephone — UK: 0800 014 8434**:24/7, with automated service;
- **Telephone — Cayman Islands: 1-833-312-2293**, 24/7, with automated service;

Across all these channels, anyone may report, including anonymously, suspected irregularities in the activities of the Institution and its companies. All reports receive a response, and their status can be tracked using the protocol number generated at the time of submission.

All records are rigorously assessed and subject to procedures designed to ensure timely responses and, when necessary, the adoption of corrective or preventive measures. Information obtained through these channels also feeds back into internal improvement initiatives and the strengthening of a culture of ethics and transparency.

When there are indications of irregularities involving omission or actions not in compliance with laws, the Code of Ethics, or internal regulations, these cases are referred to the responsible areas for handling through the Disciplinary Control process. This process governs the discipline of employees and former employees involved in irregularities and is initiated once the infraction is characterized and authorship and materiality are confirmed, encompassing the stages of investigation, analysis, decision, judgment, enforcement, and review. If responsibility is confirmed, measures may range from guidance (such as a Formal Acknowledgment or Ethical-Business Alert) to disciplinary sanctions (such as suspension, removal from position, or termination). Depending on the case, judicial or extrajudicial measures may be adopted to recover any losses incurred by the Bank.

In 2025, demands received by the Internal Ombudsman were addressed through the Internal Ombudsman Case Study (ECO) methodology, applied to investigate breaches of the Code of Ethics with collective impact. A

total of 121 cases were received: 40 were confirmed as substantiated and resulted in administrative measures; 33 were closed as unsubstantiated; 22 were archived due to insufficient data or compromised investigation; 21 were addressed during the Reassessment phase; and 5 were referred for disciplinary administrative proceedings related to cases involving the charging or receipt of amounts for services rendered, resulting in the dismissal of those involved.

A total of 24 conflict mediation cases were recorded, of which 11 resulted in agreements between the parties.

In 2025, following the centralization of disciplinary case initiation within the Whistleblowing Channel, 1,452 reports were referred for disciplinary handling, of which 872 are under review and the remainder resulted in the application of appropriate measures, as detailed in the table below:

Claims of non-compliance with Code of Ethics guidelines

Findings	Treatment	2023	2024	2025	Chg. 2024-2025
Indications of irregularity	Disciplinary investigation	989	750	453	-39.60%
Inappropriate socio-occupational conduct	Internal Ombudsman case study	138	174	121	-30.50%
Inappropriate communication and minor conduct deviations	Repositioning feedback	585	836	843	0.84%
Conflicts between two employees	Conflict mediation	28	21	40	90.48%
Administrative matters	Referred to process managers or relevant units	670	685	646	-5.69%
Requests received by the Internal Ombudsman	-	2,410	2,466	2,395	-2.88%
Conflict of interests	Disciplinary investigation	76	437	1,989	355.1%

Note: Complaints about deviations related to conflict of interests began to be mapped in 2023. The increase recorded in 2024 and 2025 is due to enhancements in the investigation process, improved detection tools, and ongoing improvements in classification and indexing carried out by GECOI-PE, as well as the strengthening of Banco do Brasil's internal controls.

Measures taken per employee

	2023	2024	2025	Chg. % 2024-2025
In progress	38	43	872	1,928
Acknowledgment statement	44	9	202	2,144
Ethics Alert	6	1	23	2,200
Termination	12	11	68	518
Suspension	16	9	57	533
Warning	6	5	55	1,000
Irregularity not evidenced	14	6	151	2,417
Dismissal	3	5	6	20
Acknowledgment statement and financial accountability	0	0	0	0
Warning and financial accountability	0	0	0	0
Alert	0	0	0	0
Case dismissed	4	1	18	1,700
Total number of measures taken	**143**	**90**	**1,452**	**1,513**

Note: Following the centralization of report intake in the Whistleblowing Channel, the number of cases received increased.

Ombudsman Case Study

	2023	2024	2025	Chg. % 2024-2025
Unsubstantiated	72	68	57	-16.17%
Substantiated, with administrative/ educational measures	66	106	42	-60.37%
Insufficient data for treatment	14	12	10	-16.67%
Under study	53	56	0	-
Waiver	7	4	12	300%
Total number of reports	**212**	**246**	**121**	**-50.81%**

Ethics learning path

GRI 2-25, 205-2

One of Banco do Brasil's main training initiatives on ethics and anti-corruption is the Ethics Learning Path, structured within its Corporate University (UniBB). The program is designed as a continuous and dynamic learning journey, with frequent updates to ensure alignment with internal policies, applicable legislation, and best practices in integrity.

The Ethics Learning Path currently comprises 19 educational solutions, including courses, video lessons, articles, and booklets, aimed at fostering critical thinking and strengthening ethical conduct in professional activities. Content directly related to the prevention and combating of corruption include the courses Companies and Anti-Corruption; Experiencing the Code of Ethics; Ethics: A Timeless Perspective; Conflict of Interest; Understanding the Anti-Corruption Law; and Prevention of Terrorism Financing and Proliferation.

Completion of the courses within the Ethics Learning Path is a prerequisite for participating in internal selection processes, applications for career advancement opportunities, and eligibility for scholarships in Continuing Education Programs. This requirement reinforces the institutional expectation that employees are fully aware of expected conduct, integrity standards, and mechanisms for preventing misconduct.

Through this training, employees are expected to act in accordance with the ethical principles established by the Bank, adopting a diligent approach to identifying and reporting situations that may constitute irregularities, including through the use of available institutional channels.

Additionally, itinerant Ombudsman events are held in various locations with a preventive and educational focus. This initiative aims to strengthen proximity with employees, promote active listening, reinforce the educational role of the Internal Ombudsman, and provide guidance on recurring issues identified in handled cases, contributing to the consolidation of an integrity culture.

Specific awareness initiatives are also conducted for senior leadership, including lectures and workshops on behavioral and integrity-related topics. Customized regional events are held for branch network leadership, focused on achieving sustainable results aligned with ethics and a people-centered approach to decision-making.



The Ethics Learning Path brings together 19 educational solutions aimed at fostering critical reflection and ethical behavior in professional activities.

We conduct awareness-raising initiatives for senior leadership on behavioral and integrity-related topics.

Conflict of interests

GRI 2-15

The prevention and management of conflicts of interest are fundamental to the integrity of decision-making and to maintaining the trust of our stakeholders. Therefore, we provide clear guidance to our officers and promote ongoing training to ensure ethical conduct, prioritizing the interests of the Bank and society.

The Related-Party Transactions Policy, whose implementation involves approval by the Board of Directors, defines a conflict of interest as a situation in which an individual participates in a decision-making process with the ability to influence the outcome in order to obtain a personal benefit, or a benefit for a family member or a third party with whom they have a relationship, or when such a condition compromises their independence and ability to exercise impartial judgment.



To mitigate associated risks, we adopt a collegiate decision-making model, in place since 1995, under which deliberations at all hierarchical levels involve the participation of representatives from different units and the support of executive committees in defining strategies and approving proposals, thereby reducing the concentration of responsibilities. Any identified conflict-of-interest situations and their respective mitigation measures are recorded in the documents that make up Banco do Brasil's Governance Architecture and, except in cases of business confidentiality, relevant information is disclosed to stakeholders on the Investor Relations website. In cases of cross or reciprocal directorships, the practice is prohibited by Law No. 6,404/1976 (Article 244).

Relationships with suppliers are governed by the Third-Party Relationship Policy, the Banco do Brasil Bidding and Contracts Regulation (RLBB), and the Related-Party Transactions Policy, particularly with regard to contracting services from entities related to us. We also provide legally and regulatorily required information through instruments such as the Reference Form and the Financial Statements. Likewise, transactions with the Federal Government, our controlling shareholder, and with other related parties comply with the Specific Related-Party Transactions Policy, including disclosure in the Related-Party Transactions Report.

Adopted since 1995, the collegiate decision-making model strengthens governance by distributing responsibilities across different bodies and ensuring transparency in the handling of potential conflicts of interests.

Preventing and fighting against corruption and money laundering

GRI 205-1, 205-2

To support this approach, we rely on a robust governance structure and a Specific Policy for the Prevention and Combating of Money Laundering, Terrorism Financing, Financing of the Proliferation of Weapons of Mass Destruction, and Corruption (PLD/FTP-C). Within this framework, we adopt an internal risk assessment methodology in compliance with local and international regulations, guiding the implementation of controls and mitigation measures proportional to the identified risk levels. In this context, in 2025, we implemented relevant improvements to the Internal Risk Assessment methodology (AIR-PLD/FTP-C), incorporating updates for the 2026–2027 biennium.

Law No. 12,846/2013, known as the Anti-Corruption Law or Clean Company Act, addresses the administrative and civil liability of legal entities for acts against the public administration. Under Brazilian law, as we operate in the market and interact with public administration entities, we may be considered both perpetrators and victims of corruption. As a federally controlled mixed-capital company, we are part of the indirect public administration and, in this role, may be subject to illicit acts. When we are potential victims of corruption, an Administrative Accountability Proceeding (PAR) is initiated to investigate and sanction the companies involved.

In 2025, we sanctioned two legal entities under PAR. Upon confirming that we had been victims of corruption, fines were imposed—one in the amount of R$120,000 and another of R$80,000—totaling R$200,000 in 2025, in addition to sanctions requiring the extraordinary publication of the conviction decisions.

As a perpetrator of corruption, we were neither convicted nor involved in acts against the public administration, whether domestic or foreign, within the scope of PAR.

Our Internal Risk Assessment of Money Laundering, Terrorism Financing, Financing of the Proliferation of Weapons of Mass Destruction, and Corruption (LD/FTP-C) for the 2024–2025 biennium was reviewed and approved in December 2024. The approved methodology considered probabilities and impacts as provided for in regulation, covering risk profiles related to the Institution, customers, products and services, distribution channels, employees, and third parties.

The assessment considered probability and impact from financial, legal, and reputational perspectives (reviewed in accordance with the internal crisis methodology), as well as socio-environmental and climate dimensions, in line with regulatory guidelines. ESG criteria were applied to relevant risk profiles through the AIR-PLD/FTP-C methodology, supporting the development of business aligned with best sustainability practices.

In addition to the topics provided for in current regulations, this assessment includes corruption as an additional dimension, given its potential to harm economic development, governance, and efforts to combat organized crime. The inclusion of corruption contributes to protecting the integrity of the public sector, safeguarding private institutions against abuses, and facilitating the detection, investigation, and enforcement of illicit acts.

Based on the methodology approved by governance, the assessment aims to define inherent risk categories in banking activities, enabling the adoption of management and mitigation controls.

Within the scope of the Prevention and Combating of Money Laundering, Terrorism Financing, Financing of the Proliferation of Weapons of Mass Destruction, and Corruption (PLD/FTP-C) process, assessments were conducted for 35 related entities, in the supervisory cycle related to the 2024–2025 biennium.

In 2025, there were no cases involving money laundering or insider trading within the scope of the Legal Executive Board.

The Policy for the Prevention and Combating of Money Laundering, Terrorism Financing, Financing of the Proliferation of Weapons of Mass Destruction, and Corruption is available on our website: Specific PLDFTP-C Policy | BB Portal.

In addition to methodological enhancements, we strengthened cooperation with strategic bodies as part of our institutional role. We entered into an Adhesion Agreement with the

Improvements to the AIR-PLD/ FTP-C Methodology for the 2026–2027 Biennium:

- **Adjustment of attribute weights:** application of the Analytic Hierarchy Process (AHP) methodology.
- **Review of the Institution's risk profile**: incorporation of new risks into the Business Model Assessment.
- **Review of third-party risk profiles:** including suppliers, banking correspondents, partnerships, and both banking and non-banking financial institutions.
- **Review of customer risk profiles:** expansion to five risk levels; adjustments to cut-off thresholds; revision of escalation criteria.
- **Review of distribution network risk profiles:** standardization of risk ranges; inclusion of interface calculations.
- **Review of employee risk profiles:** adjustments to probability parameters.

Thematic Chamber of the National Financial System, part of the Brazilian Intelligence System (Sisbin), promoted by the Brazilian Intelligence Agency (Abin), expanding knowledge exchange and value delivery to society. Complementarily, we signed a Technical Cooperation Agreement with the Ministry of Justice and Public Security, through the National Secretariat of Justice, strengthening investigative and preventive efforts in Brazil within the scope of the National Network of Technology Laboratories Against Money Laundering (Rede-LAB).

We also strengthened fraud prevention as part of our efforts to combat financial crimes. The net loss ratio from fraud decreased by 25% compared to 2024, despite the significant growth in transaction volumes. The average monthly value of blocked fraud increased by more than 230% compared to the previous year, reflecting improvements in detection models, process automation, and continuous monitoring of digital and physical channels. We also expanded the use of facial and behavioral biometrics, enhancing security standards and mitigating the risk of identity fraud.

The strengthening of policies and compliance practices was evidenced by receiving, for the second consecutive year, Febraban/CNF/Fin's Anti-Fraud Seal and by our active participation in the National Anti-Fraud Alliance, coordinated by the Ministry of Justice and Public Security. The revision of risk assessment methodologies and the updating of internal standards aligned our practices with leading national and international benchmarks, reinforcing our performance in integrity, governance, and the prevention of financial crimes.





Monitoring and assessment mechanisms

SASB FN-CB-510a.2, GRI 205-1

We also invest in training as a key tool for monitoring process effectiveness.

The effectiveness of practices to prevent and combat corruption, money laundering, and other financial crimes is monitored through structured mechanisms for oversight, assessment, and supervision, enabling verification of regulatory compliance, control consistency, and continuous process improvement.

In this context, we monitor the 2024–2025 oversight cycle of the Entities Affiliated to Banco do Brasil (ELBB), which provides for the assessment of 39 companies, in addition to special reviews at two ELBBs. The cycle covers, among other topics, the PLD/FTP-C process, as well as Business Continuity Management and Crisis Management, contributing to the identification of improvement opportunities and the strengthening of controls.

We also reinforce continuous monitoring through the periodic review of the AIR-PLD/FTP-C methodology and the update of the PLD/FTP-C management and monitoring tool at our branches in New York (USA) and Frankfurt (Germany). The cloud-based solution enhances scalability and security, reduces IT costs, and remains aligned with local regulations and market best practices.

In addition, we enhanced relevant operational controls, such as the Business Relationship Termination (MRN) process, which was adjusted to improve efficiency and strengthen internal controls, contributing to regulatory compliance, reputational strength, and the prevention of financial crimes.

As regards fraud prevention, we continuously monitor digital and physical channels, supported by effectiveness indicators that enable the assessment of control performance, such as reductions in net losses and increases in blocked amounts.

In 2025, we trained

42,819

employees and officers in anti-corruption and anti-money laundering practices, strengthening the culture of integrity and ensuring the proper application of policies and controls across the Institution.

Strengthening the culture

GRI 205-2

In 2025, we expanded the dissemination of the culture of integrity and security by strengthening our communication and training initiatives. We conducted educational and awareness campaigns aimed at customers and employees across the country, broadcast through our official social media channels.

In this context, we highlight the Security Week, a highly relevant initiative that brought together lectures, roundtables, and the sharing of best practices, reaching more than 10,000 employees. The program covered key areas such as digital security, physical security, and anti-money laundering practices, reinforcing our commitment to integrity, protection, and corporate responsibility.

Within BB's corporate strategy, Integrity is one of its core values. Accordingly, conduct guided by the principles of ethics and legality is essential and required under its internal policies.

The Bank's anti-corruption commitment is reinforced through several initiatives, ranging from the inclusion of this topic in the Code of Ethics and the Compliance and Integrity Program to the creation and periodic update of a Specific Anti-Corruption Policy, which was revised in 2025.

This policy provides guidelines applicable to day-to-day work and covers numerous situations involving risks, requiring employees to exercise responsibility in decision-making and in reporting potential misconduct.

To disseminate this content, we conducted internal campaigns and training sessions, as well as initiatives aimed at external audiences, publicly demonstrating BB's stance against corruption.

Internally, we highlight the Ethics Learning Path, the Business Security Learning Path, and the Prevention of Illegal Activities Learning Path, each comprising multiple educational solutions available on the UniBB Portal. These training programs are directed at all employees, who are encouraged to complete the courses through incentive mechanisms.

The Ethics Learning Path, in particular, consists of mandatory courses, without which employees are not eligible for career advancement within the Bank. Comprising 19 courses, the program includes three specific modules on corruption prevention, which had a significant number of completions by 2025 (Understanding Anti-Corruption Law: 35,888; Companies and Anti-Corruption: 85,715; Conflict of Interest: 83,142).

We also offer the Senior Management Learning Path, which covers topics such as the Code of Ethics, Conflict of Interest, Anti-Corruption Law, and Prevention of Terrorism Financing and Proliferation. These are monitored training programs that must be completed by all members of senior management, including members of the Board of Directors, Board of Officers and other Boards and executives.

Another noteworthy initiative is the Compliance, Ethics, and Integrity Season, now in its 6th edition, in which the entire Bank is engaged

As a result, our large-scale security campaign generated approximately 908.5 million impressions across various media and social platforms, contributing to a 13% reduction in scams and a 16% reduction in fraud, further reinforcing our commitment to the security of customers and users.

around topics such as Prevention of Conflicts of Interest, Corruption, Workplace Violence, and Sustainable Business.

It is important to note that all initiatives are supported by robust communication plans. An example is the *Ética em Gotas* project, whose communications cover a wide range of topics, including the most critical issues within the company. Corruption prevention is addressed at various points, and in 2025 alone, at least three communications on the topic were issued under this initiative, which targets all BB employees.

In addition to the initiatives already implemented, measures to consolidate ethical conduct at BB are continuously reviewed to ensure alignment with best practices. An example is the study conducted in 2025 for the creation of the Policy on Conflicts of Interest, a topic closely related to corruption. This new institutional policy is scheduled for official release in 2026, with broad dissemination and a dedicated awareness campaign for all employees via BB's internal platform. The goal is to encourage employees to take ownership of the topic and adopt behaviors aligned with laws and regulations.

With regard to external stakeholders, campaigns on digital security, physical security, and the prevention of money laundering and corruption achieved significant reach (approximately 908.5 million impressions across different media and social networks) and had a positive impact on reducing irregularities and fraud (13% reduction in scams and 16% in fraud). These results demonstrate BB's role in fostering a more ethical market and a more transparent society.

Investigation

GRI 205-3, SASB FN-CB-510a.1

In Brazil, the administrative and civil liability of legal entities for acts against the public administration, whether domestic or foreign, is established by Law No. 12,846/2013 (Anti-Corruption Law/Clean Company Act). Given our interaction with public entities, we are subject to this legislation both as a potential perpetrator of harmful acts and as a victim of unlawful practices committed by third parties. In such cases, when companies commit harmful acts against us, we initiate an Administrative Accountability Proceeding (PAR) to investigate and, where applicable, hold those involved accountable.

In 2025, we concluded five disciplinary administrative proceedings to determine accountability in cases related to the improper charging or receipt of amounts for services rendered, resulting in the dismissal of those involved, noting that a single case file may involve more than one employee.



Information, complaints, and whistleblowing channels

GRI 2-26, 406-1, 417-2, SASB FN-CB-510a.2

We maintain an integrated structure of channels designed to guide, receive, process, and monitor reports, information, and complaints, with a focus on resolution, integrity, transparency, and continuous improvement. This approach contributes to mitigating reputational risks, reducing litigation, and strengthening Banco do Brasil's corporate governance.

In this context, we operate through the Ombudsman as a central institutional unit responsible for implementing and advising on responsible business conduct policies and practices. In addition to mediating conflicts and resolving demands, it uses the reports received as a qualified source of intelligence to continuously improve processes, products, and services, engaging internal areas to provide timely, consistent responses aligned with institutional guidelines.

At the Customer Service Center (SAC), we achieved first-contact resolution in **93%** of cases.

The Ombudsman Unit participates, on a permanent and deliberative basis, in internal and industry forums and committees, such as the Service Solutions and Improvements Forum, the Customer Service and Experience Committee (CEC), the Executive People Committee (Cepes), the Employee Experience Forum (EX), the Sustainability Forum, and Febraban's Ombudsman, Customer Relations and Service Channels Committee (Corc). In these instances, it makes recommendations and improvement proposals to the Board of Directors, as provided for in the Bylaws, in addition to participating in multidisciplinary working groups and the C3 methodology, anticipating risks, correcting deviations, and strengthening process and product governance.

To ensure accessibility, confidentiality, and protection for different stakeholders, we offer diverse and integrated channels for guidance and communication, with continuous feedback to the submitter, including the Ombudsman, WhatsApp service, an Internal Portal with an electronic form, and Direct Access for critical demands submitted by the branch network. These channels are widely disclosed through the Bank's institutional communication channels.

On a monthly and quarterly basis, management reports and strategic indicators are submitted to leadership, including analyses of recurrence, critical topics, most requested products, and regulatory projections. Tools such as the Resolution Dashboard consolidate strategic information to support decision-making, conflict prevention, and continuous improvement. The Activity Report is submitted every six months to the Board of Directors, in compliance with CMN Resolution No. 4,860/2020 and CVM Resolution No. 43/2021.

The External Ombudsman acts as a second-level channel and institutional interface with external bodies, handling demands not resolved through primary channels or submitted by entities such as the Central Bank of Brazil, Consumer Protection Agencies (Procons), the CVM, and Senacon, in accordance with Bacen Resolution No. 4,949/2021 and Banking Self-Regulation SARB 27/2023. This role prioritizes resolution, transparency, and strict compliance with regulatory deadlines.

In addition to institutional mediation, the External Ombudsman critically analyzes processes and service standards, identifies

improvement opportunities, and issues recommendations and management reports that guide structural adjustments and enhancements to the Customer Relationship Policy. It also participates in technical meetings with regulators, consumer protection bodies, and sectoral forums, reinforcing its commitment to active listening and continuous improvement.

In 2025, we advanced in strengthening the governance of customer service for vulnerable customers by implementing actions arising from Audit recommendations, enhancing specialized workflows, ensuring proper routing of demands, and increasing first-contact resolution. Structural measures were adopted, including specific training for humanized and empathetic service, expansion of decision-making authority, consolidation of resolution and satisfaction indicators, and the implementation of visual alerts highlighting the level of customer vulnerability within the service platform (corporate customer service tool). These actions strengthen mechanisms for listening, handling, and monitoring communications; mitigate risks related to conduct, communication, and inadequate treatment; enhance complaint management; and contribute to continuous improvement in customer experience.



Internally, through the Internal Ombudsman, we act strategically in preventing and resolving interpersonal conflicts, offering active and former employees, interns, apprentices, and contracted workers safe and confidential channels to address situations related to misconduct, discrimination, or non-compliance with the Code of Ethics. Its actions are guided by restorative practices, empathetic communication, and the promotion of psychological safety, with referrals to Ethics Committees or the Executive People Committee (Cepes), when applicable, ensuring governance, alignment with current guidelines, and protection for good-faith whistleblowers.

In 2025, the Internal Ombudsman's activities were expanded through training and preventive initiatives, including leadership awareness programs, support actions for teams dealing with sensitive reports, and the Itinerant Ombudsman project. This initiative strengthened active listening and the prevention of inappropriate behavior based on qualified data, promoting spaces for dialogue, trust, and the dissemination of best practices in leadership, psychological safety, and empathetic communication. In the second half of 2025, the project reached several units of the conglomerate, engaging more than 3,000 participants in face-to-face, virtual, and hybrid sessions, with an average satisfaction score of 9.6.

Additionally, the Ombudsman Unit carried out preventive actions with senior leadership, Entities Affiliated to Banco do Brasil (ELBBs), and retail network managers, as well as participated in Workplace Accident Prevention Week (Sipat) events, further expanding the dissemination of guidance on empathetic communication, prevention of misconduct, and the institutional role of the Internal Ombudsman.

Further progress was achieved based on Internal Audit recommendations, including improvements to mechanisms for protecting whistleblowers and witnesses, the structuring of emotional support workflows when necessary, and the alignment of guidelines across ELBBs, which share the Internal Ombudsman structure.

In 2025, Banco do Brasil's Ombudsman Unit consolidated its role as a strategic hub for listening, institutional intelligence, innovation, and governance, reaffirming its commitment to ethics, transparency, and customer experience, in alignment with the pillars of BB's Corporate Strategy (ECBB).



Ethics and compliance initiatives

Reimbursement to scam victims

We led the evolution of the reimbursement process through the Social Engineering Working Group, launched in 2023, structuring more agile, transparent, and fair processes, guided by ethical commitment and fair treatment of all parties involved. This collaborative and multidisciplinary approach reduced litigation, operational losses, and substantiated complaints at the Central Bank of Brazil, strengthening internal resolution, customer trust, and our commitment to excellence, transparency, and social responsibility.

Digital transformation, Central Bank of Brazil, and AI

We advanced customer service and complaint tracking via WhatsApp, with real-time monitoring. We implemented the Central Bank Online Service Chat on a pilot basis between June and September, handling 420 cases, achieving a 95.5% resolution rate, 40.7% closed on the same day, an 86.2% retention rate, and an average response time of 2.46 business days. In 2025, we incorporated artificial intelligence into response monitoring, validating solutions, reviewing grammar, and assessing empathetic tone, enhancing quality, agility, and humanization in service.

Ethical culture, leadership, and care for people

We intensified active listening and prevention through the Itinerant Ombudsman initiative, reinforcing the educational role of the Internal Ombudsman based on handled cases. We launched the Soma Program, in partnership with strategic areas, offering lectures, workshops, and training for senior leadership and branch teams, promoting respect and psychological safety. We also implemented the *Acolhendo Quem Acolhe* project, providing emotional and psychological support to employees handling sensitive reports, integrating mental health, ethics, and corporate governance.

Consolidation of the Whistleblowing Channel

We integrated demands from the former Ethics Channel and the Internal Ombudsman into a single platform, consolidated as the Whistleblowing Channel, eliminating fragmentation and ensuring a simpler, more agile, and secure journey. This integration improved efficiency through unified screening, proper routing, and faster

handling of cases, strengthening corporate governance, institutional transparency, and alignment with best compliance practices.

Conglomerate integration and sectoral engagement

We held the 6th Ombudsmen Meeting, with representatives from 25 companies, promoting integration, strategic alignment, and the sharing of best practices, including the use of AI in customer service. The 7th Meeting advanced further with practical application of solutions, analysis of real cases, and the development of an integrated agenda for 2026, focused on efficiency, active listening, and innovation. The use of agile methodologies and design thinking consolidated ombudsman units as strategic areas and agents of transformation.

Sector engagement and consumer relations

We organized a workshop together with Febraban, bringing together more than 30 financial institutions and positioning ombudsman units as hubs of intelligence and innovation. We hosted the 21st National Semarc and the North and Midwest Regional Semarc, focusing on conscious consumption, financial education, transparency, sustainability, and the prevention of scams and fraud, reinforcing our leadership in customer relations.

Service for neurodivergent individuals – hyper-customization in the Ombudsman

We implemented hyper-customization service for neurodivergent employees in Internal Ombudsman cases, adapting language, channels, and approach to individual needs, in line with ESG practices and the Brazilian Inclusion Law. Service may be provided through the user's preferred channel (Teams, WhatsApp, or phone), ensuring accessible communication, empathy, and psychological safety. This initiative was developed collaboratively and reinforces the Ombudsman Units' educational and preventive role in promoting ethical conduct and mediating conflicts.

We implemented hyper-customized service for neurodivergent employees at the Internal Ombudsman Office, adapting language and channels to ensure accessible communication.

Whistleblowing Channel

In 2025, the Whistleblowing Channel underwent enhancements that reinforce our commitment to transparency, accessibility, and governance:

- We centralized the initiation of disciplinary actions, ensuring greater process standardization, integration across strategic areas, and stricter control over investigation workflows.
- We made the User Manual available in Portuguese, Spanish, and English, providing guidance for properly submitting reports.
- We introduced new reporting channels via the BB App and WhatsApp, in addition to the **0800 300 4455** phone line and the form available on the website, facilitating user access.

Service across our channels is provided by specialized professionals, with backgrounds in psychology and related fields, trained to support whistleblowers with empathy and guide them in submitting clear, complete, and well-structured reports.

Our Whistleblowing Channel is supported by a specialized third-party provider, Aliant, responsible for receiving and classifying reports. Aliant serves large organizations and has consistently been awarded the Pro-Ethics seal since 2015. Engaging an independent company for intake is a recognized market best practice, as it strengthens impartiality, confidentiality, and the credibility of the process.

Relationship between external stakeholders and service channels

Channel	Type of service	Whistleblowers	Matters addressed	Timeframes
Ethics and Whistleblowing at Banco do Brasil	Form on Banco do Brasil's website, WhatsApp, BB App and toll-free number (0800).	Employees, interns, apprentices, workers of companies contracted by BB and Entities Affiliated to BB, customers, users, partners or suppliers of Banco do Brasil.	Reporting of irregularities of any nature, including corruption, fraud, interpersonal conduct, discrimination, and breaches of the Code of Ethics.	Reports are generally concluded within up to 30 business days from the date the case is logged, and may take longer depending on the complexity of the case.
Customer Service Call Center (SAC[1])	Inbound support via telephone (toll-free 0800 line).	Customers of the Banco do Brasil Conglomerate and other customers.	Consumer requests related to information, inquiries, complaints, disputes, and the suspension or cancellation of contracts and services.	Legal deadline of up to seven calendar days. In 93% of cases, requests are resolved at first contact. The average resolution time for remaining requests is 3.97 days. On social media channels, the average resolution time is under 24 hours.
BB Relationship Center (CRBB)	Telephone service via IVR or live agent. Inbound and outbound service.	Account holders and banking consumers.	CRBB is a telephone channel dedicated to customer relationship management and handling banking consumer requests. It provides inquiries, banking transactions, and technical guidance on the use of self-service channels.	Immediate service.
BB External Ombudsman	Contact via toll-free telephone (0800) through the SAC or via the internet.	Complaints from Banco do Brasil Conglomerate customers that were not resolved through primary service channels or that require a review of the solution provided.	The BB Ombudsman is the specialized channel for handling complaints from customers and users who have used the SAC, branches, or other service points and were not satisfied with the response received.	Ten business days. In 2025, the overall average resolution time was 4.51 days, with a 67.13% first contact resolution (FCR) rate.

[1] Due to the new SAC Decree No. 11,034, dated April 5, 2022, the resolution time for SAC cases was changed from business days to calendar days.

SAC Results

Information	2023	2024	2025
Average monthly calls	590,000	520,000	370,000
% solved in First Contact Resolution (FCR)	95.4%	93%	93%
Average resolution time	0.28 day[1]	0.25 day	0.26 day
Average resolution time for requests not resolved immediately	3.41 day[1]	3.54 business days	3.97 business days
Monthly requests resolved via social media channels	24,377	25,917	23,196

[1] Due to the new SAC Decree No. 11,034, of April 5, 2022, the resolution time for SAC cases was changed from business days to calendar days.

External Ombudsman Results

Information	2023	2024	2025	Chg. % 2024-2025
Reports received	109,709	113,732	165,521	45.54%
Average term (Ombudsman)	4.38 days	4.92	4.56	-7.32%
FCR - SAC	5,397,106	5,370,099	3,515,616	-34.53%
SAC Reports	438,259	402,608	417,281	3.64%
Ombudsman Reports (reopened from External Ombudsman)	38,007	39,454	43,113	9.27%
Whistleblowers who sought internal channels (SAC and Ombudsman)	99%	99%	97.01%	-1.75%
Whistleblowers who sought Bacen	1%	1%	2.2%	161.91%

BB Whistleblowing Channel Results[1]

	2023	2024[4]	2025
Reports received (total)	**4,436**	**5,235**	**15,384**
Fraud, misrepresentation, fraud schemes, document forgery, etc.	473	0	[5]
Other crimes or reports	759	0	[5]
Corruption	155	0	[5]
Crimes against Public Administration, whether domestic or foreign, crimes against the financial system, money laundering, etc.[2]	-	0	[5]
Crimes against Public Administration, whether domestic or foreign	43	1	[5]
Crimes against the National Financial System (SFN)	140	0	[5]
Money laundering	64	0	[5]
Breach of secrecy	152	34	[5]
Breach of bank secrecy	0	83	230
Sexual harassment, discrimination, insult, slander, defamation, crimes against honor	16	0	[5]
Robbery, burglary, theft and kidnapping	11	0	[5]
Consumer relationship[3]	260	1.196	4,168

BB Whistleblowing Channel Results[1]

	2023	2024[4]	2025
Improper access to the Register	10	38	68
Predatory Legal Practice	18	0	[5]
Physical assault/violence	14	18	33
Moral harassment	75	223	[5]
Sexual harassment	12	53	[5]
Threats	0	18	80
Unacceptable conduct (Normative Instruction No. 1,173)[4]	667	0	[5]
Inappropriate conduct of a moral nature	-	-	921
Inappropriate conduct of a sexual nature	-	-	138
Conflict of Interests[4]	1	18	201
Bank Correspondents — Working at self-service lounges (SAA) or inside the branch[4]	30	41	73
Bank Correspondents — Fee charging	5	12	13
Bank Correspondents — Fraud	18	49	[5]
Bank Correspondents — Commercial Fraud	-	-	32
Bank Correspondents — Transactional Fraud	-	-	26
Bank Correspondents — Unsustainable practices	43	216	244
Bank Correspondents — Operational failure	1	1	3
Crimes against honor — slander	3	4	17
Crimes against honor — defamation	2	6	5
Crimes against honor — insult	2	2	4
Crimes against the SFN — money laundering	62	75	[5]
Crimes against the SFN — corruption	32	12	[5]
Crimes against the SFN — financial fraud	96	35	[5]
Misconduct against the SFN — money laundering	-	-	43
Misconduct against the SFN — corruption	-	-	11
Misconduct against the SFN — financial fraud	-	-	116

BB Whistleblowing Channel Results[1]

	2023	2024[4]	2025
Report with incomplete information	281	262	114
Report with sufficient information (new category as of 2H25)	-	-	162
Non-compliance with labor regulations	48	73	300
Misconduct — outsourced service provider	15	68	107
Courtesy	0	11	[5]
Discourtesy	-	-	445
Misuse of rural credit funds	53	135	92
Discrimination — elitism	0	14	11
Discrimination — age	1	2	10
Discrimination — gender	3	13	47
Discrimination — sexual orientation	1	20	17
Discrimination — neurodivergence	0	4	19
Discrimination — People with Disabilities (ableism)	2	13	30
Discrimination — Racial	10	43	75
Fraud — bank slip/collection	23	49	29
Fraud — card	18	55	45
Fraud — cyber	78	51	146
Fraud — checking account	74	75	75
Fraud — document	115	153	114
Fraud — social engineering	186	693	1,031
Fraud — customer identity	49	88	44
Fraud — internal	154	349	873
Exam fraud	5	6	2
Fraud — rural insurance	1	0	28
Theft	1	10	14
Performance Indicator	2	24	82

BB Whistleblowing Channel Results[1]

	2023	2024[4]	2025
Imprudence, negligence, or malpractice	0	84	940
Nepotism	2	4	7
Improper conduct	9	38	100
Internal recruitment process	1	28	87
Interpersonal relationships	74	178	696
Retaliation against whistleblower	4	12	72
Robbery	2	5	1
Kidnapping	1	1	0
Request for information	13	157	368
Circumvention to meet targets	0	285	700
Complaints/suggestions/compliments	35	135	280
Compulsory labor	1	0	0
Misuse of the BB brand	3	13	93
Information leakage (non-bank secrecy)	0	2	41
Domestic violence	0	0	9
Other matters not listed above	-	-	1,712

[1] The classification/nature of Banco do Brasil's Whistleblowing Channel was adjusted during 2023, along with other improvements to the tool.

[2] Classification/nature with nomenclature adjusted in 2022.

[3] Classification/nature discontinued in 2022, but resumed in 2023.

[4] A protocol can cover various subjects; therefore, the sum of these subjects does not correspond to the total reports received in 2024. New categories were considered in 2024.

[5] Nomenclature not in effect in 2025.

Central Bank complaint indicators

GRI 2-26

We systematically monitor complaint indicators, including reports with projections for the Central Bank ranking, as well as briefings on critical issues, most requested topics and products, and the results of implemented actions. These reports are provided to managers on a monthly and quarterly basis, supporting decision-making and the implementation of continuous improvements. Tools such as Conexão and the Resolution Dashboard consolidate strategic indicators and enhance our monitoring capabilities.

We regularly participate in meetings with the Central Bank, reinforcing compliance with regulatory requirements and the continuous improvement of the Customer Relationship Policy. We monitor resolution performance through the retention rate, which measures requests resolved internally that did not escalate to the Central Bank, Procon, or the Judiciary within 180 days.

We have also made progress in preventing escalation to external bodies through the implementation of the Central Bank Online Service Chat, which enables proactive support before a complaint is formally filed. In the pilot project conducted between June and September, 420 cases were handled, with a 95.5% resolution rate, 40.7% resolved on the same day, a retention rate of 86.2%, and an average response time of 2.46 business days. Over a 180-day follow-up period, the retention rate for these cases reached 96.02%, demonstrating the effectiveness of the initiative.

As a mediation channel between the Bank and its stakeholders, the Ombudsman Unit receives requests not resolved through primary channels or forwarded by external bodies such as Procons, the Central Bank, the CVM, and Senacon, in accordance with Bacen Resolution No. 4,949/2021. It operates as an independent second-line instance, with an average response time of five business days and a 98.67% resolution rate. In addition to ensuring effective resolution, it conducts critical analysis of reports, identifies improvement opportunities, proposes adjustments to processes, products, and services, issues recommendations, and provides periodic reports with rankings and insights to support preventive and structural actions.

Complaints at Bacen

		2023	2024[1]	2025	Chg % 2024-2025
Complains received		39,495	45,040	82,653	83.51%
Substantiated complaints	1Q	-	342	1,617	[2]
	2Q	-	1,405	1,776	26.41%
	3Q	-	1,407	2,091	48.61%
	4Q	-	1,419	1,330	-6.27%
	Total	**2,324**	**4,573**	**6,814**	[2]

[1] 2024 data have been restated following changes to the ranking calculation methodology.

[2] Comparability is affected due to changes implemented by Bacen as of 2Q24.

Ranking of financial institutions complaints

	2023	2024	2025
1Q	13th	14th	14th
2Q	12th	14th	13th
3Q	12th	14th	12th
4Q	13th	14th	12th

Internal Ombudsman

GRI 2-25

To strengthen a culture of respect and psychological safety, the Internal Ombudsman provides open channels for reporting moral or sexual harassment, discrimination, or any other violations of privacy, diversity, and the Code of Ethics. Actions are guided by restorative practices, empathetic communication, and psychological safety, promoting constructive repositioning and the development of interpersonal and management skills.

The implementation of the Whistleblower Protection and Non-Retaliation Commitment ensures additional protection mechanisms for good-faith whistleblowers and engages multidisciplinary teams to assess retaliation cases. In addition to the Internal Ombudsman via the Whistleblowing Channel (24/7), the Internal Portal and Direct Access are also available, ensuring confidentiality and accessibility. The management of reports is monitored by state Ethics Committees and decision-making bodies, with appropriate restorative measures and sanctions.

Channel	Type of service	Whistleblowers	Matters addressed	Timeframes	Solutions
Internal Ombudsman	Complaints, people management processes	Employees, interns, apprentices and contractors	Opportunity to improve people management processes.	20 business days	If there is an opportunity to improve people management processes, the request is forwarded to the responsible area as a recommendation.
	Restorative mediation	Employees	Interpersonal conflicts	20 business days	Remediation of harm and restoration of interpersonal relationships through a mediator-led session aimed at identifying points of convergence and divergence and collaboratively developing solutions to resolve the conflict, under conditions of confidentiality.
	Ombudsman Case Study	Employees	Inappropriate conduct	30 business days	Action plan (when applicable): behavioral re-education. Temporary restriction on career progression and participation in recognition and incentive programs.
	OCDI	Employees	Inappropriate conduct	20 business days	Structured feedback + Commitment Statement focused on behavioral re-education.
	Compliment	Employees	Recognition of action	5 business days	Forwarding of the compliment to the immediate supervisor with guidance to record recognition in the GDP system.
	Suggestion	Employees	Opportunity for process improvement	15 business days	Forwarding of the suggestion to the relevant area and response to the requester.

Risk Management

Risk management governance

GRI 3-3 Social, Environmental, and Climate-related Risk

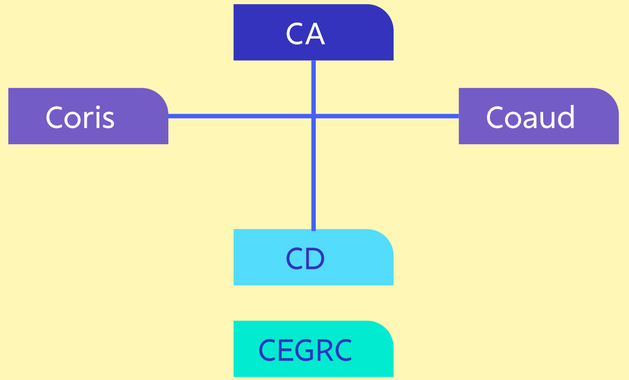
Our risk management strategy is based on guidelines that ensure a complete management cycle, from identifying and measuring, to the assessment, monitoring, control and mitigation of risks, in line with best market practices and national and international regulations. To sustain this effort, we structured a risk management governance framework designed to meet the regulatory requirements of the National Monetary Council (CMN) and the Central Bank of Brazil (Bacen), with separation of business and risk duties, a specific risk and capital management structure, formal processes, decision-making at different levels of the hierarchy, clear rules, defined skills and levels, and continuously mirroring reference to best management practices.

To support the framework and improve the risk and capital agenda, we rely on specialized committees, notably: the Risks and Capital Committee (CORIS), which advises the Board of Directors on issues related to risk and capital management; and the Risk Management and Internal Controls Executive Committee (CEGRC), which oversees operational risk management and compliance activities, ensuring adhesion to corporate policies.

This framework is constantly improved through the recurring evaluation of the corporate structure, processes, systems, and methodologies applied to risk and capital management, allowing the Bank to identify and address improvement opportunities.

As a complementary measure, we utilize the Lines of Defense Risk Model (MRLD) (more details on page 61).

The effectiveness of these actions is reinforced by the operations from the second and third lines, which monitor specific managers and risk-takers under the RSAC framework, supplemented by external audits, checklists and periodic documentary verifications, contractual and service inspections, whistleblowing and ombudsman channels to identify non-compliance, as well as assessments conducted by Bacen.



CA - Board of Directors

Coaud - Audit Committee

Coris - Risk and Capital Committee

CD - Board of Officers

CEGRC - Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital Executive Committee



Mapping and Identifying Risks

GRI 3-3 Social, Environmental, and Climate-related Risk

We adopt a structured risk mapping and identification process based on a forward-looking approach, seeking to anticipate trends and potential impacts on our business, strategy, and capital. This process is part of our corporate risk management routine and is continuously enhanced through a combination of internal and external inputs.

The risk assessment is based on multiple sources: risks that could impact the ECBB's strategic objectives; risks inherent to the ELBB's activities; risk factors included in the Reference Form, with potential impact on business and results; risks identified by first line of defense managers in internal processes; national and international regulatory guidelines; and studies by specialized consultancies and benchmarking with financial institutions in Brazil and abroad.

These risks are analyzed and classified according to quantitative criteria, such as direct losses, and qualitative criteria, such as indirect losses and causing factors. The result of this process guides the prioritization of material risks, enabling efficient management proportional to the exposure level and aligned with best market practices.

Within this context, the Corporate Suite of Relevant Risks plays a strategic role by consolidating analyses and supporting both the integrated risk and capital management and the business decision-making process. In 2025, factors such as operational resilience, cyber incidents, data use and protection, vendor concentration, and geopolitical conflicts significantly influenced the analyzed risk landscapes, driving a recalibration of our identification methodologies to align with a shifting global environment and the rise of emerging risks.

Our integrated risk and capital management model is compatible with the size, business model and complexity of the Bank's operations, ensuring continuous and structured monitoring. This model is sustained by solid governance, proportional to the size and relevance of our risk exposure, with annual validation by internal and external audits and ongoing supervision from regulatory bodies, ensuring regulatory compliance and mitigation of vulnerabilities.

To mitigate Social, Environmental, and Climate Risk (RSAC), we establish and review policies, management standards, procedures, and contractual clauses, in addition to recommending corrective measures and procedures when deficiencies are identified. In the agribusiness segment, the Agricultural Technical Reference System (RTA) supports the analysis, origination, and monitoring of operations, with backing from the Portfolio Technical Advisory (ATNC) team, with approximately 250 professionals. Based on the data collected, the system evaluates

Among the mapped risks, we highlight the following:

- Model risk.
- Credit Risk.
- Strategy risk.
- Reputation risk.
- Operational risk.
- Liquidity risk.
- Banking Book Interest Rate Risk (IRRBB).
- Social, Environmental and Climate Risk (RSAC).
- Contagion risk.
- Market risk.
- Actuarial risk.

the attractiveness of each micro-region, logs production data, informs the setting of credit limits, and guides the automated origination of operations such as crop financing and agricultural insurance.

Regulatory Radar

The Regulatory Radar is a corporate tool used to strengthen our governance and improve our capacity to anticipate regulatory requirements. This tool automates the monitoring of regulatory standards published in over 200 research sources. It also evaluates the impact of new regulations, maps them against internal action plans, and ensures our processes remain continuously aligned with evolving regulatory requirements.

To further modernize the process, we implemented a generative AI model able to automatically categorize the criticality of new regulations and assign them more assertively to their responsible managers. This innovation increased operational efficiency by more than 70%, while also improving the timeliness of regulatory decisions.

In 2025, the Regulatory Radar processed more than 170,000 regulatory documents, identifying approximately 1,130 critical standards, being 17% categorized as medium, high or very high criticality. This led to the creation of 969 action plans to ensure regulatory compliance, of which 87% have been concluded. With these results, our system has become more intelligent and robust, fully aligned with best market practices in terms of regulatory management.

The Regulatory Radar analyzed more than 170,000 regulatory documents in 2025, classifying approximately 1,130 rules as having an impact and generating 969 action plans to ensure regulatory adherence, 87% of which have already been completed.

Compliance Risk Exposure Index (iConf)

The Compliance Risk Exposure Index (iConf) measures the quality of compliance risk management in our Strategic Units, based on quantitative elements divided into the pillars of prevention, detection, correction and information. In 2025, after analyzing historic data and performance of previous cycles, the Bank's Senior Management approved iConf to be included in the 2026 Risk Appetite Statement (RAS), establishing it as a strategic indicator aligned with the institutional risk appetite criteria.

"Our Risk Management strategy goes beyond complying with regulations and anticipating trends and potential business impacts. It is supported by robust governance and powered by technology, data, and artificial intelligence, strengthening our decisions and allowing us to take proactive actions. In 2025, our highlights were the Digital Compliance, Analytical Intelligence, and Direct Scope Assessment projects, which expanded our capacity to identify and respond to risks in a timely manner.

Amidst high regulatory complexity and shifting market dynamics, our practices ensure resilience, adherence to best practices, and business continuity, safeguarding our financial and reputational integrity while reinforcing our commitment to shareholders, customers, and society."



Felipe Guimarães Geissler Prince
Chief Officer of Internal Controls and Risk Management

Digital compliance

We apply digital compliance to automate verification services for digitized documents, thus reducing reliance on manual verifications, increasing operational efficiency and strengthening the Internal Control System (SCI).

In 2025, the Digital Compliance Project advanced and established itself as a pillar for documental compliance with the launch of the Digital Compliance Seal, combining artificial intelligence with traditional rules to detect non-compliance at the time a document is inserted into the electronic dossier, triggering alerts, remediations and justification logs. After the flagging system was implemented into the platform, the volume of non-conforming loan documents dropped from 2,141 in July 2024, to 857 in July 2025, reducing by approximately 60%. This automated scope currently validates over 70 types of documents.

We also enhanced image classification models (improving the quality of assessment and reducing false negatives) and refined our digital signature detection. We also developed new indicators and made available data for monitoring purposes, improved the parameterization of critical pending items, developed ETL routines for collateral verification, and structured the Digital Compliance Portal.



Regarding Related-Party Transactions (TPR), we implemented the 'TPR-GPT' and 'TPR On Demand' solutions, which use tools via API-based language models to detect potentially unreported transactions, both through the continuous monitoring of formalized documentation and ad-hoc reviews, including during the draft stage, thereby strengthening our prevention measures and ensuring regulatory compliance.

The Digital Compliance Project expanded the use of artificial intelligence in document analysis, helping reduce non-compliant credit instruments from 2,141 to 857, a decrease of approximately 60%.

CEI Season & RSAC Journey

The Compliance, Ethics, and Integrity (CEI) Season is a collaborative initiative by several areas aimed at strengthening our compliance, ethics and integrity culture in our daily activities. The RSAC Journey, in turn, focuses on promoting the dissemination of sustainability principles embedded in social, environmental, and climate-related risk management processes. It consists of two outreach events that reinforce awareness and understanding of topics that underpin the strategy and long-term sustainability of the business.

In 2025, we joined the 6th CEI Season with the 3rd RSAC Journey, aligned with the COP30 agenda, to address topics of integrity and sustainability in an integrated manner, linking ethical behavior and organizational climate to social, environmental, and climate-related risk management. The event's agenda combined initiatives for all employees through specific activities for each audience, including activities for segmented customer bases and strategic partners. Under the theme "From Climate to Organizational Climate," we hosted 13 live sessions on Teams to debate topics such as sustainable business, climate-related risk, carbon markets, environmental integrity, security and privacy, psychosocial risks, and the climate crisis response in Rio Grande do Sul, among others, with an average of 550 participants per session, as well as supporting communication materials and a final learning assessment quiz.

Risk management processes and strategies

GRI 2-12

Risk management is an essential pillar for the sustainability and strength of our operations. In a landscape of intense regulatory complexity and dynamic market conditions, we adopt robust governance frameworks and ongoing oversight mechanisms focused on compliance, resilience, and alignment with best practices. This approach seeks to safeguard financial integrity, uphold our corporate reputation, and ensure business continuity, in line with our strategic goals and our commitment to shareholders, customers, and society.

To achieve this, we support our activities through data-intensive frameworks and analytical tools for internal and external information, enabling us to continuously identify, measure, and monitor risk exposures. By blending quantitative and qualitative criteria, including direct losses, reputational impacts, and strategic alignment, we facilitate more agile responses.

Governance is guided by the Risk Appetite Statement (RAS), which is approved by the Board of Directors and revised at least once a year. The RAS establishes guidelines for our strategic planning, policies and capital allocation, setting parameters and thresholds for key risks, including credit, market, and operational. These limits consider both the current risk profile and the long-term outlook and are systematically monitored, with periodic reporting to governance bodies and strategic committees, including the Board of Directors.

In terms of credit risk, we use the Credit Value at Risk (VaR) indicator and analysis tools to guide the composition of our portfolio, incorporating factors such as country, sovereign and concentration risk, thus balancing risk and expected return. As for market risk, factors such as interest, exchange rates, commodities and equities are defined to establish capital consumption thresholds, reinforcing discipline in exposure management.

This framework is integrated into the Corporate Strategy (ECBB), which has a five-year horizon, needs to be approved by the Board, and is reviewed annually. The ECBB consists of long-term components, such as purpose, values and customer segmentation, and a strategy map that includes drivers, objectives and a master plan. Through this process, we assess the impacts caused by our operations, including ESG aspects, and define drivers that are aligned with our sustainability strategy.

Our strategic drivers also guide the instruments that are approved by the Board of Directors, such as the Bank's RAS and General Budget, and steer the BB 2030 Agenda, which integrates long-term commitments and the Sustainability Plan, aligned with the SDGs and the Paris Agreement. The BB 2030 Commitments consists of 10 commitments and 19 long-term goals. The Sustainability Plan, which is reviewed every two years, unfolds these commitments into actions for three-year cycles involving nearly all our Strategic Units.

To support sustainability oversight, COSEM submits evaluated themes to the departments responsible for executing them and, when applicable, requests periodic reports to monitor how initiatives have been advancing, to assess the effectiveness of processes, and to take corrective measures as needed.



Risk management categories

Credit Risks: monitored using metrics such as VaR and portfolio analysis tools. Credit risk management integrates factors such as country, sovereign, and concentration risk, ensuring a balance between return and security.



Operational Risks: covers internal processes, systems and external events. The Operational Risk Panel tool makes it easier to monitor losses and adopt preventive measures.



Social, Environmental and Climate-related Risks (RSAC): incorporated into the business strategy, with emphasis on the integrated climate risk report and stress tests for physical and climate transition scenarios.



Cyber and IT Risks: supported by ongoing reviews of security frameworks and training to mitigate technological vulnerabilities.

Lines of Defense Risk Model (MRLD)

SASB FN-CB-550a.2

We organize our risk and control management based on the Lines of Defense Risk Model (MRLD), in compliance with banking supervision and regulatory standards, establishing guidelines for managing the risks inherent in our operations and the controls needed to mitigate them. This model distributes responsibilities across three complementary levels, ensuring that roles are clearly defined, duties are segregated, and that we have effective risk and capital management.

The First Line of Defense is made up of specific risk takers and risk managers (the risk owners), whose daily attributions include identifying, measuring, assessing, controlling, monitoring, mitigating and reporting risks in processes, businesses and services under their responsibility. This line is the operational foundation for our risk management and has the first-line responsibility for preventing and addressing exposures.

The Second Line of Defense, under the responsibility of Dicoi and Diris, sets corporate guidelines, oversees the Internal Controls, Compliance and Risk Management Systems, also providing guidance and advisory to the first-line areas, supporting decision-making and the standardization of control practices.

The Third Line of Defense, under the responsibility of the Audit department, conducts independent assessment of the effectiveness of the entire risk management, internal controls and governance cycles, including how the first two lines are performing, thus contributing to the system's continuous enhancement.

Main Initiatives and Improvements in Risk Management

During the year, we also reviewed our RSAC indicators and developed initiatives to integrate the RSAC with other risk management and business processes, such as operational risk management, adhering to regulatory requirements and best practices. Additionally, we proposed and updated our RAS indicators and enhanced our stress testing by incorporating socio-environmental and climate-related risk factors. Detailed information on these processes is available in the Social, Environmental, and Climate-related Risks and Opportunities Report (GRSAC Report).

The oversight and contagion risk management processes were also improved with the development of the BBGRC tool on a corporate platform, with features that evaluate ELBBs. Also, during the second half of 2024, we conducted assessments for ELBBs that are part of the Prudential Conglomerate (CP).

Internal Controls Effectiveness (ECI)

The ECI allows us to monitor, continuously and independently, the effectiveness and quality of internal controls at our business units based on indicators related to the most relevant processes. Currently, we monitor 76 indicators proposed by Dicoi and Strategic Units, organized under three perspectives: Control Environment, Compliance, and Customer Experience. To optimize and increase its effectiveness, we classified these indicators into two blocks: the inductor module, with impact on the Labor Agreement (ATB) and Unit Connection, and the monitoring module for general management purposes. In 2025, we launched a new ECI for the Retail Distribution Network and, at the end of the year, we carried out assessments for 5,643 business units.

Business Compliance (CNEG)

In 2025, we developed and implemented, within the collective labor agreement of the Branch Network, a new broad product-focused compliance indicator called Business Compliance (CNEG), which measures adherence of our business activities and operations with internal and external regulations through population-based quantitative checks and sample-based qualitative assessments, classifying events as compliant or non-compliant and determining the units' compliance rate. Through data sets that are updated daily, CNEG streamlines the identification and remediation of non-compliant events, strengthening risk mitigation and continuously improving our controls and processes.

Credit risk

Credit risk is characterized by the possibility of incurring losses from the failure of a borrower or counterparty to meet their financial obligations under the agreed terms and conditions. These losses may also be due to a devaluation or reduction in expected gains on financial instruments arising from the deterioration in the credit quality of a counterparty, guarantor or mitigating instrument, as well as from the restructuring of financial instruments or costs associated with the recovery of exposures classified as troubled assets.

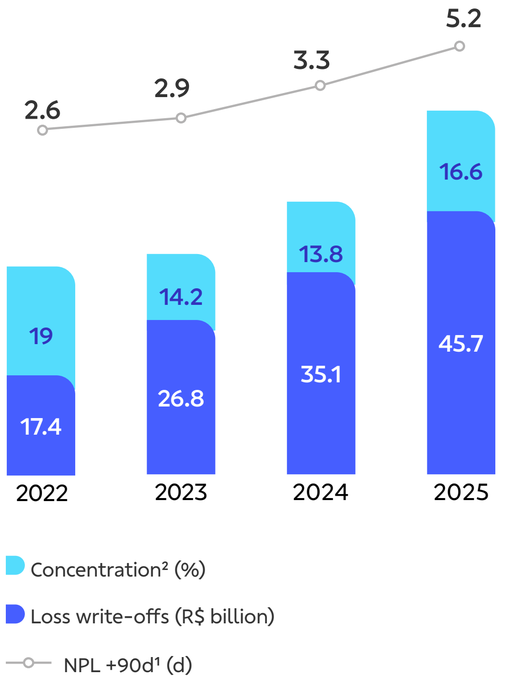
To comprehensively address these exposures, our credit risk management efforts include factors such as counterparty credit risk (CCR), country risk, sovereign risk, transfer risk, and credit concentration risk. We sustain this management through a structure that has been designed to identify, measure, evaluate, monitor, report, control, and mitigate risk, permanently focused on continuously improving our processes and maintaining consistency in decisions.

We manage risk in way that is integrated with our business goals, establishing limits compatible with an appropriate risk-return ratio. To achieve this, we rely on premises that guide our decisions and capital allocation by: (1) maintaining a minimum Common Equity Tier 1 Capital, seeking exposure profile that favors profitability and efficiency in the use of Risk-Weighted Assets (RWA), based on projected exposures; (2) utilizing VaR as a metric for setting limits given its comprehensive representation of both expected and unexpected portfolio losses; and (3) optimizing capital allocation by considering the risk profile of each portfolio.

This effort is reinforced by management policies and guidelines, the systematic identification and analysis of risk factors, and mechanisms that support our decision-making process, ensuring risk is controlled within the standards defined by Senior Management and strengthening compliance with regulatory requirements.

Indexes for measuring credit risk

(R$ billion)



¹ Ratio between transactions overdue by more than 90 days and the balance of the classified loan portfolio.

² Concentration of the 100 largest debtors in relation to the total loan portfolio.

Market risk and interest rate risk in the banking book (IRRBB)

SASB FN-CB-550a.2

We adopt practices that reduce effects caused by market fluctuations and interest rates on the Bank, preserving our financial margins and contributing to the long-term stability of our results. Within this context, the management of Market Risk and Interest Rate Risk in the Banking Book (IRRBB) is a key element for financial stability and business resilience.

We define market risk as the possibility of incurring losses resulting from fluctuations in the market values of financial instruments, such as foreign exchange, commodities, interest rates, equities, and market indexes. Our management conduct is based on policies and limits that are compatible with the risk appetite defined in our corporate governance, ensuring discipline, transparency, and predictability in our decision-making processes.

The trading portfolio is actively managed to maximize risk-adjusted returns. Asset diversification, correlation analysis and strategic capital allocation are practices that reduce exposure to specific risks, increase resilience and broaden our response to movements in the financial market. The IRRBB refers to potential changes in economic value or net interest income arising from fluctuations in interest rates that affect the banking book, including non-trading assets and liabilities such as loans, deposits, and hedging operations. This risk is particularly relevant in the long term, as fluctuations in interest rates may directly impact our profitability and regulatory capital. For this reason, we use advanced quantitative methodologies to measure and monitor IRRBB, in which we highlight:

- **ΔEVE (Economic Value of Equity):** estimates how different shock scenarios in interest curves change the present value of our balance sheet, considering assets, liabilities and derivatives subject to the IRRBB.

- **EGL (Embedded Gains and Losses):** measures the difference between the present value of positions and off-balance sheet exposures with their carrying amount, capturing embedded gains and losses.

- **ΔNII (Net Interest Income):** estimates how different interest rate scenarios affect the financial intermediation result, by the variation in interest income and expenses from instruments subject to the IRRBB.

The ΔEVE and ΔNII metrics capture variations recorded in shock scenario and the base scenario. With this, we assess our positions in different hypothetical interest rate scenarios that affect economic value and net interest income, including adverse scenarios, to measure potential impacts on our economic value and financial margin during extreme movements.



The market risk and IRRBB management receive oversight from CORIS and CEGRC, which monitor the indicators and ensure that the established limits are observed, indicating adjustments when needed. In addition, specific policies are reviewed periodically to ensure that they are aligned with changes in the regulatory and economic environment.

Advances in 2025

In 2025, we continued to enhance our analytical solutions, strengthening governance, consistency, and agility in financial risk management. Our robust centralized architecture facilitates the sharing of critical data, accelerates the adaptation to changes in regulatory standards, and supports the deployment of new management models.

We have also advanced in implementing the technological infrastructure required to prepare the Bank for the new market risk regulatory capital calculation methodology, effective January 1, 2027 (BCB Resolution No. 470/2025). For this, we reviewed our market risk management framework, incorporating governance and control enhancements.

Liquidity risk

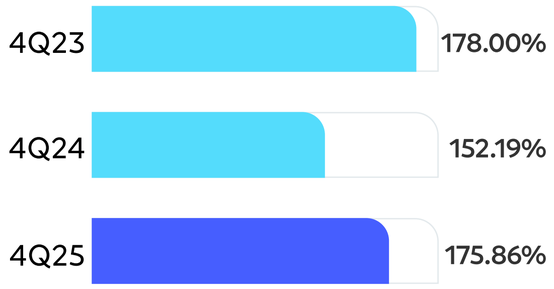
Liquidity risk refers to our ability to honor financial obligations when they fall due, incurring small or insignificant losses. To mitigate this risk, we combine preventive practices, ongoing monitoring and solid governance, ensuring that resources are available to meet operational and strategic demands, even in adverse scenarios.

Liquidity management is focused on both the short and long term. In the short term, we ensure the availability of cash and high-quality net assets that can be readily converted into financial resources. In the long term, a structured analysis of the balance between assets and liabilities is carried out to minimize mismatches that could compromise the institution's future financial capacity. This approach is complemented by stress tests that simulate different adverse scenarios, allowing us to identify vulnerabilities and adjust strategies preventively.

In addition, Senior Management and strategic committees regularly follow up and monitor liquidity indicators and projections. This analysis includes assessing the impact of the mismatch between funding and investments, results from stress tests, applicable management and regulatory limits, as well as reviewing the liquidity contingency plan and the potential effectiveness of the measures adopted.

Short-term Liquidity Indicator (LCR)

(in percentage)



Operational risk

SASB FN-CB-550a.2

Our operational risk management seeks to maintain a structured approach so that the activities needed to deliver products and services remain at levels appropriate to achieve the expected profitability. To achieve this, we periodically review and update our processes, continuously enhancing this management.

Operational risks stem from performing the activities and using the resources necessary to deliver services and can lead to the reduction, deterioration or interruption of activities, as well as the potential generation of contractual, regulatory and environmental liabilities.
To navigate this complexity, we categorize operational risk into different management segments, allowing for greater specialization and mitigation tools tailored to the specific needs of each area.

The risk management area provides guidance to managers on identification and categorization of events, root causes, and impacts, while specific managers track market practices and support risk takers in addressing risks within their processes. This work is sustained by specific policies, controls and monitoring actions that consider risk capacity, appetite, and tolerance, maintaining exposures within the levels defined by the Bank's strategy.

The Governance framework involves bimonthly meetings with the Board of Directors and oversight from several governance bodies.

Contagion risk

In 2025, we made significant progress in enhancing contagion risk management and strengthening the ELBBs. A major milestone was achieved with the rollout of the calculation and reporting of the Qualitative Assessment Score (NAQ).

The NAQ now has a central role in our oversight methodology, broadening the scope beyond traditional qualitative aspects. In addition to deepening the analysis of governance practices, internal controls, and compliance with regulatory standards, this new approach integrates a structured quantitative dimension into the final rating, based on selected economic and financial indicators.

As a result, the assessment for ELBBs has been strengthened, balancing qualitative insights with objective financial performance metrics. This integration brings higher accuracy in identifying vulnerabilities, enhances the risk model's predictive capacity, and contributes to more timely and consistent supervision, aligned with the best practices of prudential management.

Advances in 2025

In 2025, we improved our management and monitoring indicators and advanced in implementing actions aimed at mitigating operational losses. Among them, we highlight the strengthening of settlement strategies in legal proceedings and a more consistent approach in resolving out-of-court and administrative proceedings, thus preventing additional litigations in the future.



Crises and business continuity management

The Crises and Business Continuity Management System (SGCN) is among our strategic pillars and essential to ensuring operational resilience, preserving lives, and protecting the Bank's interests, reputation, and brand, as well as safeguarding critical processes against adverse events. In 2025, we further committed to national and international best practices, including the ABNT NBR ISO 22301 standards and applicable regulatory guidelines, consolidating our position as a reference player the financial system.

We rely on strategic frameworks and integrated tools that structure the SGCN. Among them, we highlight the Business Continuity Management Policy, the Business Continuity Plan (PCN), and the Crisis Management Plan (PGC). The Business Continuity Management Policy provides guidelines for the Bank's business and IT service continuity, while the PCN describes critical scenarios, strategies, and recovery tasks to navigate abnormal situations and disruptions. In 2025, we reinforced crisis management and business continuity as strategic priorities to protect our people, critical processes, and trust in the BB brand, as follows:

Continuity and crisis

- 218 Business Continuity Plans, covering 576 assets evaluated for criticality; and 6 Crisis Management Plans addressing ESG, cybersecurity, fraud, information, people, and IT. Creation of the Operational Crisis Management Plan - Fraud.

Simulations and readiness

- 2 Simulations: an ESG Crisis Simulation, focusing on potential scenarios related to COP30 with the participation of 12 members of our Senior Management; and a Business Continuity Simulation focused on an Operational Fraud Crisis, gathering 44 Institutional Security, Digital Security, and Information Security professionals.

Technology and modernization of the SGCN

- Launch of the integrated SGCN platform, which has automated alert system and connects corporate databases.

ESG, climate and the 2030 Agenda

- New actions under the BB 2030 Agenda's Sustainability Plan and enhancements to the ESG Corporate Crisis Management Plan, integrating environmental and climate risk into the Crisis Matrix.

International coverage for the SGCN

- The Business Continuity Policy for the BB unit in Frankfurt was drafted and validated in compliance with DORA. SGCN also covers Affiliated Entities and international branches, which were assessed according to process criticality, establishing continuity alternatives and recommendations for improvement as needed.

Physical security and protection of our facilities

- Modernization of video surveillance systems, usage of high-resolution cameras, and the expansion of Artificial Intelligence in monitoring activities, resulting in a 36.8% reduction in security incidents flagged as false positives. Recognition of Banco do Brasil's incident monitoring software (PSIM) as a Strategic Defense Product (PED) by the Ministry of Defense.

Institutional relations and reputation

- Our engagement with regulators and industry forums were intensified, including agendas with the Central Bank of Brazil (Bacen), to consolidate our position as a technical benchmark in highly complex environments.



Cyber risk

GRI 3-3 Cybersecurity, Privacy, and Data Protection, SASB FN-CB-230a.2, SASB FN-CB-550a.2

Cyber risk is managed through a systemic and preventive approach, aligning our strategy and controls with best international practices under the NIST Cybersecurity Framework 2.0 and ISO/IEC 27005. This approach seeks to safeguard the confidentiality, integrity, and availability of data, while strengthening operational resilience, sustaining business continuity, and reducing exposure to attacks and incidents within our digital and technological landscapes.

Our operations are sustained by an integrated set of controls, processes, and continuous investments, covering:

- **Incident response:** specialized teams and formal procedures to identify, contain and quickly respond to incidents.
- **Threat management:** continuous monitoring, cyber intelligence, and proactively hunting for threats.
- **Vulnerability management:** internal and external testing, including penetration testing, DAST, and SAST, to identify and mitigate vulnerabilities.
- **Data protection:** end-to-end encryption for sensitive data and proper information classification protocols.
- **Training:** permanent training and awareness programs in cyber and information security.
- **Access control:** robust identity and credentials, secure authentication, and application of the principle of least privilege.
- **Technology and innovation:** continuous investment in technological solutions to enhance processes and elevate security levels.
- **Infrastructure and networks:** safeguarding systems, networks, and applications against cyber threats.

To ensure consistency and oversight, we have a robust governance framework structured through our Information Security Management System (SGSI), which sets out responsibilities across different corporate levels. The Board of Directors provides strategic guidance; the Board of Officers ensures resources and infrastructure; the Executive Security Committee integrates and sustains the strategy; the Digital and Information Security Unit coordinates and monitors actions, acting as the CISO; the Technology Division is responsible for

IT risk management, acting as the CIO; and the Internal Audit team assesses and reports on business strategy alignment and regulatory compliance.

In terms of privacy, we formalized the appointment of the Data Protection Officer (DPO), who serves as the official communication channel between the Bank, data owners, and the National Data Protection Authority (ANPD). We also integrated privacy governance into the Lines of Defense Risk Model (MRLD), ensuring stronger alignment between risk management, internal controls, and regulatory compliance.

With this structure, we achieved the NBR ISO/IEC 27001 – Information Security Management System certification, consolidating our continuous commitment to protecting data and information assets. The standard establishes strict requirements for implementing, maintaining, and constantly improving SGSI, which demonstrates the maturity of the control practices adopted by the Bank and their alignment with international standards. Our system undergoes periodic and independent audits, ensuring that security practices receive constant oversight, objectively indicating to our customers, partners, and regulatory bodies the strength of our governance framework and operational resilience.

In 2025, we also advanced our privacy agenda by achieving the NBR ISO/IEC 27701:2019 – Privacy Information Management System certification, reinforcing our compliance with Law No. 13,709/2018 (LGPD) and with international best practices. The certification highlights our commitment to constantly improving our control systems, to increasing transparency, and to strengthening the trust we receive from data owners on how we treat their personal information.

We further reinforced LGPD compliance by constantly updating the Personal Data Processing Inventory (ITDP), offering the Minha Privacidade (My Privacy) center for data owners to exercise their rights, and formalizing agreements with third parties who process personal data on our behalf. We also adopted technical and administrative measures to prevent unauthorized access and mitigate risks of destruction, loss, alteration, communication, or illicit processing, solidifying a unified approach in cybersecurity, privacy, and corporate risk management.

In monitoring and response, we automated alert handling using artificial intelligence to reduce false positives and focus efforts on real threats, expanding channels for transaction validation and dispute.

Customer experience in digital security and fraud prevention

Regarding customer experience in digital security and anti-fraud measures, we intensified prevention and guidance initiatives, in which we highlight the Chamada Segura (Safe Call) initiative to reinforce secure practices and reduce exposure to scams, particularly phone scams, by informing that we never request apps to be installed on devices or passwords and personal data to be shared. We also improved authentication and access management, including resetting passwords through facial recognition, reviewing error messaging on the web platform, and introducing a new business hour management feature for corporate customers, aimed at reducing friction and improving communication transparency.

We have further refined critical user journeys by deploying faster and more secure device provisioning solutions, such as WhatsApp-based activation through facial biometrics, a BB Code for instant desktop authorization, and push notifications for corporate customers. We also introduced cross-account authorization for personal profiles that have been previously activated. For retail onboarding, we updated our risk detection policies and technologies, which reduced abandonment of opened digital accounts by 57%, significantly optimizing conversion rates. We also integrated facial biometrics for in-person individual customers onboarding, increasing security while streamlining the process.

In terms of monitoring and response, we automated alerts via Artificial Intelligence to reduce false positives and prioritize our efforts towards real threats. We also expanded transaction validation mechanisms and dispute channels by leveraging WhatsApp to validate suspicious Pix transfers and enabling

Information security and privacy certifications

In 2025, we strengthened our commitment to security and privacy by achieving international certifications from the Carlos Alberto Vanzolini Foundation. These certifications attest that our management systems adhere to robust, auditable, and globally recognized standards.

The NBR ISO/IEC 27001– Information Security Management System certification validates that our controls and processes are aligned with best practices for safeguarding people, products, and infrastructure. It highlights our security management maturity and commitment to a secure, ethical, and resilient digital environment.

Furthermore, the NBR ISO/IEC 27701:2019 – Privacy Information Management System certification validates, through external accreditation, that BB's processing of personal data meets global standards for protecting data owners. This is supported by structured governance, auditable controls, and adherence to legal and regulatory requirements.

Pix disputes on the BB App via MED, a special return mechanism (increasing customer-initiated requests by 125% in a single month), in addition to implementing real-time SMS notifications for all new corporate credential setups. Additionally, we strengthened risk evaluations on logins and transactions, implementing preventive blocks on high-risk Pix transfers and bank slip payments. We also improved observational mechanisms and end-to-end traceability on transactions and launched the 'Automatic Pix' option to increase security on recurring payments.

For corporate customers, we revised transaction limits and enabled trusted contacts to be registered on mobile devices. These updates led to a 52% drop in average daily decline rates on transactions and reduced demand for in-person services at our branches, all while maintaining security as a foundational premise. Lastly, we enhanced our integration with the Gov.br platform by adopting a login strategy that validates directly through the BB App (using a previously authorized device), reducing SMS dependency, mitigating phishing risks, and generating an estimated cost saving of approximately R$670,000 per semester.

Crisis management plan

Our initiatives are backed by the Crisis Management Plan, which defines scenarios and procedures for responding to incidents, so we can take quick actions and strengthen our operational resilience. During the period covered in this report, there were no incidents involving emerging cyber threats or new attacks that impacted our systems or operations. Nevertheless, in 2025, we noticed an increase in cyber risks for the supply chain and a higher level of cyber insider recruitment attempts. This further validated our priority to maintain advanced solutions and scale up safeguards aimed at preventing and mitigating these risks.

From a regulatory perspective, we comply with Decree No. 12,572/2025 and CMN Resolution No. 4,893/2021, while also adhering to international standards and best practices, such as ISO/IEC 27001.

In 2025, our Internal Audit assessed the governance, controls, and procedures for safeguarding privacy and personal data, including at our international units. This assessment also verified compliance with ANPD Resolution No. 19/2024 (international data transfers and standard contractual clauses), ultimately certifying the effectiveness of our actions. During the same period, we obtained the ISO/IEC 27701 certification, which highlights the maturity and full compliance of our Privacy Information Management System (SGPI).

Cybersecurity Policy

Our Cybersecurity Policy is aligned with normative instructions and regulatory requirements, including applicable Resolutions such as CMN Resolution No. 4,893/2021 (amended by CMN Resolution No. 5,274/2025), BCB Resolution No. 85/2021 (amended by BCB Resolution No. 538), and BCB Resolution No. 304/2023. This Policy covers cybersecurity governance across the entire Company, as well as the Specific Information and Cybersecurity Policy.

The Policy was reviewed on March 21, 2025, and is available on www.bb.com/psi, reinforcing the Bank's commitment to safeguarding data and information of its customers, partners, suppliers and own assets. The policy defines that digital security must be structured through guidelines, processes, people, and technologies for preventing, responding and defending against cyber threats, vulnerabilities, and attacks.

This Policy integrates our normative framework, consisting of the Specific Information and Cybersecurity Policy and other related internal regulations, along with the procedures outlined in the Cyber Incident Prevention and Response Plan that guides processes, controls, and technologies used to prevent, detect, and respond to potential cybersecurity incidents. Therefore, our framework has been structured in full compliance with applicable regulatory requirements.

Additionally, we maintain a Specific Personal Data Protection and Privacy Policy and a Public Privacy Policy strengthening confidentiality, transparency, and compliance in the processing of personal information. We also implemented a robust Cybersecurity Awareness and Training Program, conducted through UniBB, with a handbook and a web series on the topic, also extending the awareness program to third-party employees. We offer other courses and training sessions to our entire staff, encouraging them to pursue professional certifications in Security and Information Technology Management by offering full reimbursement for enrollment costs.

We also disseminate guidelines to ensure that suspicious activities or potential IT threats are reported and analyzed by specialized teams, with similar guidance extended to partners and suppliers through the Information Security Policy for Partners and Suppliers and BB's Information and Cybersecurity Portal.

Furthermore, we reaffirmed our commitment to ethics, security, and trust in the use of Artificial Intelligence and data. We were the first bank in Latin America to publicly disclose the Guidelines and Good Practices for Ethical and Responsible AI, which is available on our Investor Relations website, reinforcing our pioneering spirit with our Data and Model Policy. These resources provide a framework that guides the development, application, and use of solutions that are aligned with best practices, internal regulations, and legal requirements, ensuring our governance is integrated and secure, with sustainable results for our customers and the Bank.

Links and reporting channels

Information and Cybersecurity Portal (Specific Information and Cybersecurity Policy):
https://www.bb.com.br/psi

Privacy Policy:
www.bb.com.br/privacidade

Reporting of suspicious activities and incidents:
csirt@bb.com.br

Reporting of suspicious activities and IT threats:
abuse@bb.com.br



Cybersecurity governance and digital security strategy

Our cybersecurity governance and digital security strategy are structured to ensure strategic guidance, operational consistency, and continuous risk monitoring. We organize this governance into three complementary levels: the Board of Directors and the Security Executive Committee, responsible for formulating strategic guidelines; the Digital and Information Security Unit, in charge of implementing the guidelines and continuously monitoring risks; and the Cybersecurity Operating Model, which is regularly updated to incorporate technological advances and respond to new threats.

Our Chief Information Security Officer (CISO) is responsible for developing and implementing the information and cybersecurity strategy, guiding the security program and its initiatives, and ensuring alignment with the Bank's Corporate Strategy to strengthen its digital resilience. Complementary to this, our leaders are capacitated through the Senior Management Learning Path, which offers specialized training on themes such as Internal Controls, Capital Markets and Cybersecurity, ensuring our ability to address emerging challenges.

To implement the guidelines and strategies defined in the Cybersecurity Policy, we prepare an annual Cybersecurity Action Plan (PASC), integrating priority actions, regulatory directives, and strategic decisions related to the topic.

We highlight that, in 2025, we conducted four phishing simulation exercises with our staff to enhance their detection capabilities and reduce exposure to cyber risks. Furthermore, we evaluate employee responses to simulated attack scenarios, ensuring that anyone who falls for these simulations receives special follow-up training to strengthen their awareness on the matter.

We define our objectives and goals according to several metrics, including Objectives and Key Results (OKRs), a methodology that promotes agility and strategic alignment across the entire Company. We also use the 'Phishing Indicator,' which measures the number of employees who clicked on a phishing link and/or provided their credentials during the simulation exercises. We plan to continue these exercises in 2026, ensuring they are permanently updated and reinforcing our digital security culture.

Regarding privacy, we use a corporate indicator to measure the risk level related to the protection of personal data, considering the maintenance and updating of related evidence. This indicator remained consistently above 95% during 2025.

We did not record breaches of corporate information under the Information Security Management criteria in 2025. We had only one breach involving customers' personal data; however, it caused them little or no harm considering the scope of the information and the number of data owners affected under the criteria established in our internal regulations. No material cybersecurity incidents were recorded in 2025.

On privacy, we have a corporate indicator to measure the level of risk related to personal data protection, considering the maintenance and updating of artifacts linked to the topic. In 2025, this indicator remained above 95%.

Training, culture and awareness

Our management efforts relating to impacts and risks reinforced the importance of continuously training our employees, partners, and suppliers. To achieve this, we unified the Training and Culture Dissemination Plan as a strategic component of our Privacy Governance Program, which is approved and conducted annually to ensure its compliance with regulatory requirements and best market practices.

Through UniBB, we provide specific courses on best practices for privacy and personal data protection, accessible to all employees, including members of Senior Management. Besides these courses, we offer complementary content, such as videos and podcasts, maximizing the accessibility and effectiveness of our educational initiatives.

To reinforce our corporate culture, we maintain the Personal Data Protection & Privacy Portal, dedicated to disseminating regulations, processes, best practices, services for data owners, internal and external events, and news related to the topic. We also provide a guidance handbook for suppliers and Affiliated Entities, featuring guidelines on how to protect privacy and personal data, ensuring that our business partners and the entire BB Conglomerate remain aligned with the established policies and responsibilities.



Technology and innovation in security

We continuously invest in technology and innovation, providing a high-quality digital experience whenever, wherever, and however the customer chooses. From 2016 to 4Q25, our investment in technology reached R$43.7 billion. Our goal is to drive the Digital Transformation Movement, foster organic growth, and ensure service continuity while remaining committed to innovation, agility, flexibility, and the reliability of our IT solutions through ongoing investments in specialized technological solutions that enable us to monitor information assets, prevent and respond to cyberattacks.

Regarding privacy and protection of personal data, our efforts are geared towards mitigating risks to data owners by maintaining and updating institutional artifacts, such as the Personal Data Processing Inventory (ITDP), the Data Protection Impact Assessment (RIPD), and the Personal Data Retention Standard (NRDP). We also monitor the regulatory landscape, track inquiries from the ANPD and other regulatory bodies, and ensure that rights granted to the data owners are fulfilled. In October, we updated our Privacy Policy to reflect the use of new technologies and expanded its accessibility by offering versions in English and Spanish, reinforcing transparency and trust in our stakeholder relationships.

From 2016 thought 4Q25, we invested

R$ 43.7 billion

in technology.

Learn more at → www.bb.com.br/privacidade.

Privacy and personal data protection program

GRI 3-3 Cybersecurity, Privacy and Data Protection

We have a Governance in Privacy and Personal Data Protection Program, which is monitored and periodically updated to strengthen the management of business processes and mitigate business risks, ensuring that collection, use, sharing, storage, and retention of information are conducted under criteria such as ethics, security, and transparency, in compliance with the LGPD and other applicable laws.

To support the Data Protection Officer's actions, we established an area specialized in data privacy and protection, with formal responsibilities, such as:

- Providing guidance on proper data processing practices.
- Monitoring compliance with internal regulations and legislation.
- Providing employee training on data protection.
- Acting as the primary liaison with the ANPD.
- Providing guidance on the recording of processing activities.
- Responding to inquiries made by data owners.

We maintain a comprehensive set of regulations that govern our products, services, and internal processes, reinforcing our commitment to the LGPD and best market practices, in which we highlight the following:

- Internal Normative Instruction: consolidates documents and criteria to ensure operations are maintained fully compliant with legislation.
- Specific Personal Data Protection and Privacy Policy: sets guidelines to ensure confidentiality and transparency when processing information.
- Public Privacy Policy: **available at https://www.bb.com.br/site/usage-and-privacy-policies/**, revised on October 3, 2025, with updates on a triennial basis or as required.

To complement this structure, we also have controls and security measures that include, among others, encryption of sensitive data, multi-factor authentication, and least-privilege access control, in addition to conducting recurring awareness initiatives to strengthen our internal culture and support the proper handling of information by both our staff and partners. In addition, we provide channels for data owners to exercise their rights, as provided in legislation, such as inquiries related to their personal data described in our **Privacy Policy.**

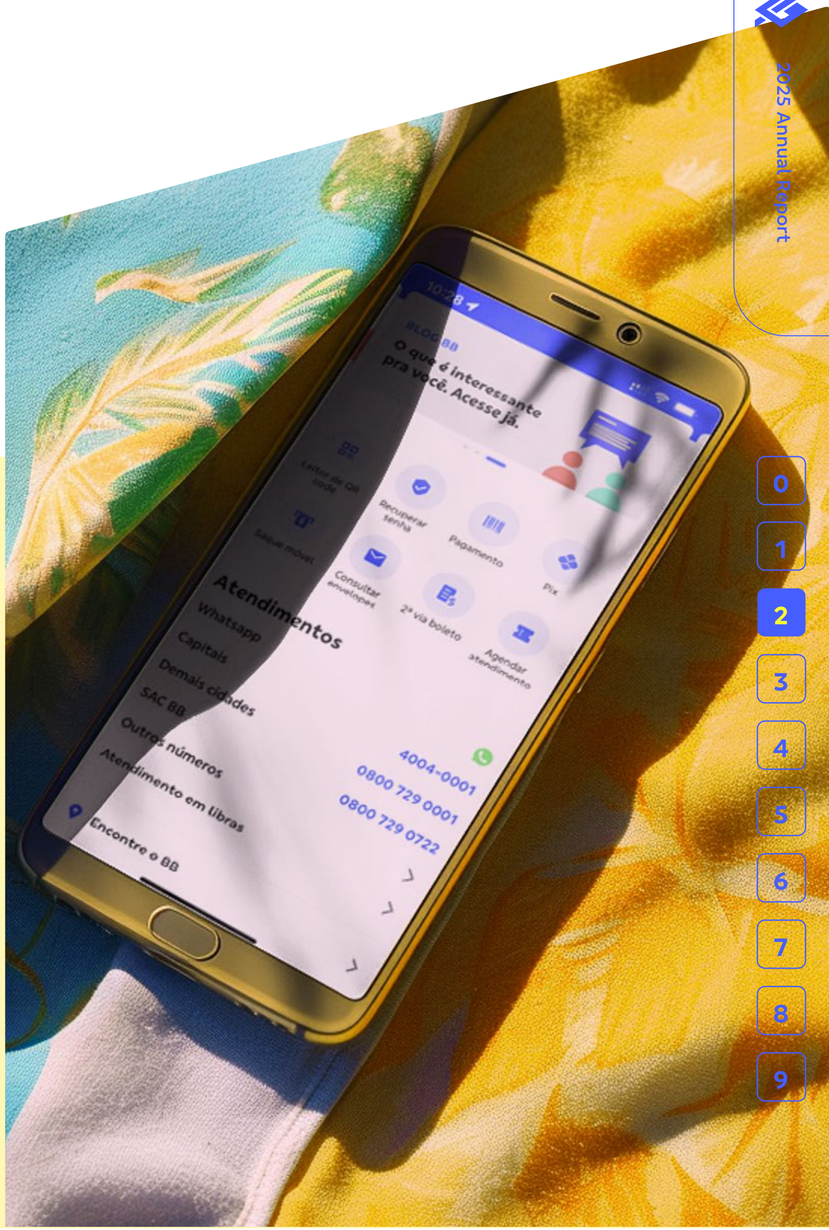
These efforts demonstrate our commitment to safeguarding personal data, ensuring transparency, and maintaining full compliance with regulatory standards.

The program's structure consists of strategic and operational levels that ensure privacy is incorporated into our corporate actions:

- **Board of Directors:** sets strategic guidelines and monitors compliance with the privacy and data protection policy.
- **Board of Officers**: ensures that necessary resources and infrastructure are available to implement and maintain the strategy.
- **Security Executive Committee:** analyzes and sustains the strategy, promoting engagement of business managers.
- **Digital and Information Security Unit:** develops the strategy and ensures its alignment with corporate processes.
- **Data Protection Officer Data Protection Officer:** acts as the communication channel between the organization, the data subjects, and the National Data Protection Authority (ANPD).

Advances in data protection and cybersecurity in 2025

In 2025, we further matured our cybersecurity processes, building on the structured cycle launched in 2024. This assessment was based on the NIST CSF 2.0 framework, with evidence collected and validated in three waves during an 18-month period, leading to consistent advancements across the People, Processes, and Technology pillars. For the coming cycle, we plan to deploy an integrated GRC (Governance, Risk, and Compliance) solution to improve integration, traceability, and automation of our activities. The model has been systematized into our corporate platform and enables, as of 2026, automated workflows, ongoing monitoring, and a centralized data repository.



Cybersecurity Action Plan (PASC)

The PASC has guided strategic decisions pursuant to CMN Resolution No. 4,893/2021, as amended by CMN Resolution No. 5,274/2025, BCB Resolution No 85/2021, as amended by BCB Resolution No. 368/2025, and BCB Resolution No. 304/2023. Initiatives prioritized the strengthening of operational resilience, the integration of emerging technologies to prevent incidents and take responsive actions, and the dissemination of a security culture among employees and partners. These actions ensured a more robust protection of critical assets and information, fully aligned with regulatory requirements and best market practices.

Cyber risk assessment methodology

Banco do Brasil has developed its own cyber risk assessment methodology, formalized in the Risk Assessment Guide and aligned with ISO 27005, NIST guidelines, and the NBR IEC 31010 standard. This approach allows us to measure residual risks once controls have been deployed, defining corrective and preventive actions that are aligned with the Risk Management Strategy. In 2025, we assessed 32 events across 12 digital security processes, all of which were classified as very low, low, or medium and adhered with the Risk Appetite and Tolerance Statement (RAS), demonstrating the effectiveness of our controls and the maturity of our governance.

Our vulnerability management was modernized through the integration of detection tools and structured treatment processes, expanding coverage and response agility.

Digital Security Training and Awareness

To strengthen digital security within our corporate culture, we conducted periodic awareness campaigns, including phishing prevention actions and internal engagement initiatives, in which we highlight the Conglomerate Summit and CyBBer4all strategic events, which joined renowned experts to debate and disseminate technical knowledge. In alignment with our Training Plan, national and international events were attended by advisors, managers, and executives, ensuring they receive ongoing awareness of emerging trends and best practices. We also welcomed new employees through public entrance exams, all of whom received specialized external training, reinforcing our ongoing investment in technical qualifications.

Vulnerability Disclosure Program (VDP)

Banco do Brasil took a pioneer step among public-sector companies and implemented the Vulnerability Disclosure Program (VDP), led by the Red Team and structured through crowdsourcing for the collaborative identification of vulnerabilities. Penetration tests are carried out by independent specialists, known as bug hunters, according to international standards ISO 29147 and ISO 30111 to ensure governance, transparency, and structured handling of identified vulnerabilities. This initiative strengthens our proactive security stance and alignment with global practices.

Security in the development pipeline – CyBBer DevSecOps Seal

Focusing on incorporating security from the initial stages of software development, we introduced the CyBBer DevSecOps Seal, an automated corporate solution that evaluates and ranks applications based on their adherence to best security practices. The tool provides structured and real-time feedback to users of the CI/CD pipeline, integrating development, security, and operations. This approach contributes to decreasing cyber risks, mitigating early-stage vulnerabilities, and reducing costs associated with late-stage corrections.

Efficient vulnerability management

Our vulnerability management was modernized by integrating detection tools and structured remediation processes, expanding coverage and the agility of responses. The connection between security and IT operations teams reduced remediation time and increased improved oversight into the vulnerability lifecycle. Workflow automation minimizes manual errors, ensures consistent prioritizing, and strengthens regulatory compliance, all of which aligns risk management with strategic business priorities.

General Personal Data Protection Law (LGPD)

SASB FN-CB-230a.1, FN-CB-230a.2

At the beginning of the second half of the year, the Federal Accounting Court (TCU) notified us of Decision 1372/2025 - Full Court, arising from a compliance audit designed to assess the controls implemented by federal public-sector companies to ensure alignment with the General Data Protection Law (LGPD).

The analysis considered nine core dimensions for implementing LGPD: preparation, corporate context, leadership, training, compliance in processing data, data owners' rights, sharing of personal data, breaches to personal data, and security safeguards.

A total of 387 federal public-sector companies were assessed, with improvement recommendations issued to most of them. We achieved 94.33% adequacy score, corresponding to the 'Enhanced' level, the highest in TCU's assessment. Furthermore, we received zero recommendations for improvement, demonstrating the robustness, transparency, and alignment of our practices with legal requirements and best practices in terms of governance for privacy and data protection.

We reached **94.33%** for the respective adequacy indicator, corresponding to the "Enhanced" level.

Social, environmental, and climate-related risk

GRI 2-23, 2-24, 2-25, 2-26, 2-23, 3-3 Social, Environmental and Climate-related Risk, SASB FN-CB-410a.2, SASB FN-CB-550a.2

In the environmental aspect, we encourage practices that foster emissions reduction, environmental conservation, and the adoption of social and environmental criteria in operations and with suppliers.

We have an integrated governance, risk, and capital management framework designed to mitigate material exposures and guide decisions that shape the economic, environmental, and social impacts associated with our activities, products, and relationships.

This approach considers that impacts arise from the materialization of external events and trends, such as climate change, regulatory transition, and socio-environmental issues within the value chain, as well as from our own activities through lending, investments, and the fostering of best practices. From an economic perspective, we support sustainable businesses and projects, strengthening financial resilience through monitoring and management tools that enable us to foresee impacts and safeguard our portfolio, while identifying opportunities in the low-carbon economy transition. Simultaneously, we recognize risks such as operational losses and adaptation costs in the most exposed sectors and regions.

From an environmental perspective, we encourage practices that reduce emissions, conserve the environment and are based on socio-environmental criteria for both our operations and among our suppliers. On the other hand, we acknowledge that increasingly frequent and severe weather events may lead to environmental decline, the loss of biodiversity, and material damage to infrastructure and production cycles. In terms of people and human rights, we believe that social, environmental, and climate-related risks can affect workers, customers, and communities, particularly more vulnerable groups, by compromising livelihoods, working conditions, and access to basic essential services. Within this context, we aim to contribute with regional inclusion and development through responsible

initiatives, reinforcing due diligence, monitoring, and engagement to prevent and mitigate negative impacts across the value chain.

To address these challenges, we have adopted methodologies compatible with international frameworks and Brazilian regulations to assess Social, Environmental, and Climate-related Risks (RSAC) during the entire transaction lifecycle, from credit analysis to settlement. Our assessment covers direct impacts, such as physical damage to assets and operational disruptions caused by extreme weather events, as well as indirect impacts, including evolving regulations, shifts in market trends favoring sustainable practices, and potential reputational impacts.

This approach is supported by a governance structure based on the Three Lines of Defense model. At the corporate level, our processes identify risks within our corporate taxonomy and determine which are material risks, including those related to RSAC, which is reviewed annually and incorporated across all business segments. Strategic documents, such as the Sustainability Guidelines for Credit, the Reference Form, the Risk and Capital Policy, and the Social, Environmental, and Climate Responsibility Policy (PRSAC) operationalize this framework through objective criteria for assessing projects, applying precautionary principles, and respecting human rights.

When we identify opportunities for improvement, we issue guidance to correct practices that deviate from the expected standard. Supervision takes place in biennial cycles, with reporting to Senior Management.

Social, Environmental, and Climate-related Risks and Opportunities Report (GRSAC Report).

The GRSAC Report covers Social, Environmental, and Climate-related Risks and Opportunities management in detail, in the chapters:

1. **GVT Table:** Governance of social, environmental and climate-related risk management
2. **EST Table:** Strategies used in the treatment of social, environmental and climate-related risk
3. **GER Table:** Social, environmental and climate risk management processes
4. **MEM Table:** Indicators used in the management of social, environmental and climate-related risk
5. **OPO Table:** Business opportunities associated with social, environmental and climate-related issues

The Social, Environmental, and Climate-related Risks and Opportunities Report (GRSAC Report) is available at https://ri.bb.com.br/en/corporate-governance-and-sustainability/sustainability/ tab "Social, Environmental, and Climate-related Risks."

RSAC monitoring

To continuously identify, map, and monitor RSAC, we leverage tools and models that provide granular exposure analysis by sector and territory, with special emphasis to highly sensitive segments, such as agribusiness.

As part of this preventive framework, we disclose BB's Sustainability Guidelines for Credit, which applies to ten economic sectors: Agribusiness, Irrigated Agriculture, Electric Energy, Civil Construction, Cement, Mining, Oil & Gas, Transportation, Pulp & Paper, and Steel. These guidelines are complemented by the Restrictive and Exclusion List, which serve as a framework for preventing the financing of controversial sectors and restricted activities. These instruments give visibility to our business and administrative practices, supporting the mitigation of social, environmental, and climate-related risks, in line with current legislation. They also contribute to reducing the negative impacts of financing and investment while simultaneously assisting in identifying opportunities within sustainable business value chains.

This strategic guidance is also reflected in the development of products and services, embedding ESG and RSAC assessments from the initial concept to the approval of each initiative. We use external data to identify, prevent, and mitigate risks when evaluating customers and transactions. These include the Ministry of Labor and Employment's forced labor list, fines and embargoes issued by IBAMA and ICMBio, the MapBiomas Alerts platform, and public news regarding socio-environmental incidents. These databases enable continuous tracking and contribute to responses that are proportional to the severity of the identified incidents.

We also track material credit concentrations that could impact the portfolio and increase oversight for sectors highly sensitive to climate transition risk and subject to regulatory changes and carbon pricing that can potentially effect cash flow generation and credit quality. In addition, we monitor regions facing water scarcity, particularly those that are relevant for agribusiness operations given their high dependency on water resources.



Deforestation risk

GRI 2-23

We have incorporated deforestation risk as a specific component of RSAC, with special attention to credit operations associated with agribusiness and activities in environmentally sensitive locations, such as the Amazon Biome. This management effort is backed by socio-environmental due diligence using external data and monitoring tools that enable us to identify, prevent, and mitigate exposures linked with illegal deforestation.

For this process, we utilize data from fines and embargoes issued by IBAMA and ICMBio, data from the Rural Environmental Registry (CAR), and geospatial overlapping analysis for financed areas with embargoed zones, conservation units, and biomes. Additionally, we track alerts through public platforms, such as *MapBiomas* Alertas, and consider public media reports on significant socio-environmental situations. This set of databases facilitates the mapping and monitoring of risk over time, enabling responses proportional to the severity of identified incidents at municipal and regional levels.

The Questionnaire for Assessing Levels of Social, Environmental and Climate Responsibility (QRSAC), in turn, incorporates specific questions on illegal deforestation risk, in compliance with SARB 26/2023, a banking self-regulation normative issued by FEBRABAN aimed at mitigating the risk of illegal deforestation in the Legal Amazon and Maranhão region, particularly focusing on the beef supply chain. This normative provides guidelines on how financial institutions should monitor and track their customers, namely slaughterhouses and meatpacking plants, to ensure they have responsible and traceable activities that are aligned with socio-environmental criteria.

BB sees SARB 026/2023 as more than just a regulatory obligation. It serves as a strategic action that reinforces our role in supporting sustainable agribusiness, consolidating our leadership in the ESG agenda and promoting responsible actions in the sector.

This initiative is directly connected to our Corporate Strategy and commitments, such as:

- **Reduction of GHG emissions:** through traceable and sustainable activities, we contribute to lowering environmental impacts and supporting the transition to a low-carbon economy.
- **Fight against illegal deforestation:** aligning public and international policies that strengthen not only Brazil's image, but also BB's image as agents of environmental conservation.
- **Governance and transparency:** this topic is periodically reported to the Executive Sustainability Committee (CESUS), ensuring its constant monitoring and compliance.
- **Internal training and engagement:** integrated into UniBB, exceeding enrollment goals.
- **Responsible credit policy:** adjustments to our loan policies, with alignment incentives and potential consequences for non-conformities.

By adopting SARB 026/2023, we reaffirm our positioning on sustainability, giving investors the assurance that their capital is managed by an institution committed to bringing positive impacts, managing risk, and generating long-term value. This initiative strengthens our image as a strategic partner in building a more responsible and competitive future for Brazil.

Additionally, our RSAC sensitivity assessment methodology integrates sector, customer, and operational analyses with locational variables, such as identifying customers located within the Amazon Biome.

In relation to mitigation actions, we have established initiatives aimed at inhibiting illegal deforestation, driving the adoption of best practices across the value chain, and encouraging the restoration of pastures and degraded lands. In terms of preventive measures, we withhold rural loans from properties listed in IBAMA's database as areas embargoed for illegal land clearing or unauthorized burning.

Advances in 2025

In 2025, we strengthened our RSAC management across the Conglomerate and within the scope of our Corporate Strategy by improving oversight, integrating the risk framework, and disseminating this culture internally. We highlight the following:

- Methodological evolution, featuring enhanced sensitivity analysis and the incorporation of robust assumptions for impact assessment, in alignment with global reporting standards.
- Promoting debates on key themes, such as climate change and its impact on financial institutions, market reporting (sustainability and RSAC), and social risk in relationships with customers and society.
- Consolidation of the agenda on sustainable opportunities, with a focus on key pillars such as low-carbon agriculture, bioeconomy, and biodiversity preservation, in line with the BB 2030 Agenda and the BB 2030 Commitments.
- Deepening the strategic integration of RSAC by refining indicators and scenarios, increasing integration with other material risks, updating the Risk Appetite Statement (RAS), and advancing climate stress testing capabilities.
- Enhancing RSAC governance across multiple levels and collegiate decision-making, integrated across the lines of defense to reinforce monitoring and ensure risks are mitigated in a timely manner.
- Expansion of the RSAC Journey, whose 2nd edition was held in December 2024 and organized by Dicoi, the ESG Unit, and Diris, promoted the dissemination of a risk and controls culture, with participation from market experts and the Central Bank. The 3rd edition (2025) was held jointly with the 6th CEI (Compliance, Ethics and Integrity) Season.



Corporate policies and commitments

GRI 3-3 Management of material topics: Topic - Sustainable Business

Our commitment to social, environmental, and climate responsibility is guided by a robust framework of corporate policies, anchored by the PRSAC, which applies to the Bank and all entities of the Conglomerate.

Foundational guidelines

The PRSAC steers the operations carried out by the Bank and the entities of the Conglomerate, applied based on relevance, proportionality, and efficiency, and details in our internal regulations that are aligned with legal and regulatory requirements.

Management and controls

Socio-environmental and climate due diligence for operations involving customers and suppliers, backed by questionnaires, sector and regional analyses, tracking of public databases, and relevant media on the matter.

Rules for the value chain

Socio-environmental and human rights obligations are contractually required, along with verification processes and accountability mechanisms, with penalties and the possibility of contractual termination.

Monitoring and reporting

Constant tracking through ESG indicators, oversight and periodic reporting to Senior Management aimed at foreseeing emerging risks and guiding decisions.

Restrictions and exclusions

We maintain exclusion and restriction lists for high-risk activities that are not aligned with our guidelines, including matters such forced or compulsory labor, illegal deforestation, coal mining, and weapons of mass destruction.

Transparency and recognition

Constant monitoring through indicators and reports, being recognized in national and international sustainability indexes.

Public commitments and strategic goals

The BB 2030 Agenda and its BB 2030 Commitments are aligned with the SDGs and focus on sustainable credit, responsible investment, climate management, diversity, and generating positive impacts across the value chain.

Response and remediation

Emergency measures are taken during extreme events (such as renegotiating debt, flexible credit terms and supporting customers and communities) and incentives are given for restoration and sustainable transition projects (such as restoration of degraded areas, reforestation, and sustainable agriculture).

Corporate risk taxonomy

BB's Corporate Risk Taxonomy standardizes the identification, assessment and management of all types of risks faced by the Institution, including RSAC. By establishing a common language and consistent criteria, this taxonomy supports integrated risk management, facilitates internal comparability efforts, and aligns with local regulatory frameworks and global standards.

Within the scope of the RSAC, taxonomy allows us to detail and track exposures across several dimensions. Social risks cover themes such as human rights, diversity and inclusion, community relations, and fair work conditions. Environmental risks cover potential impacts associated with environmental degradation, pollution, loss of biodiversity, and changes in land use. As for climate risks, they are assessed by considering physical risks, such as those related to extreme weather events and gradual climate changes, and transition risks related to regulatory, technological, and market shifts caused by the transition to a low-carbon economy.

To ensure the sustainability of investments and mitigate risks, we supervise the Entities Affiliated to Banco do Brasil (ELBB) in biennial cycles, with reporting to Senior Management at the end of each cycle.

Operations and projects classified under high criticality trigger in-depth due diligence procedures that involve additional analyses, with further conditions and adjustments made to reduce exposure and strengthen controls, as needed. After the operation has been concluded, we track its entire lifecycle through monitoring tools and indicators aimed at both verifying compliance with commitments and supporting mitigation of potential negative impacts.

RSAC assessment at the ELBBs

We adopt a structured and consolidated methodology to oversee the Entities Affiliated to Banco do Brasil (ELBBs), which allows us to assess the Governance, Risk and Control System (SGRC) of all our equity holdings classified within this category. This assessment is part of our Integrated Oversight Cycle, which focuses on verifying the adhesion of the processes conducted by the ELBBs to corporate guidelines, best market practices and the Conglomerate's expectations.

The assessment covers relevant aspects of risk management, including requirements for social, environmental, and climate-related risks (RSAC), which is a core dimension of the entire process. In addition, we consider elements relating to governance, internal controls, compliance, and security, among others. When improvement opportunities are identified, we guide these entities so they can adjust the practices that fall short of the expected standards.

To ensure investment sustainability and mitigate risks, the ELBBs are supervised in two-year cycles, and reports are submitted to Senior Management at the conclusion of each cycle.

Beyond our oversight role, we also maintain ongoing dialogues with the ELBBs through capacity-building initiatives, including seminars, benchmarking, and training on matters such as governance, risk management, internal controls, compliance, and security.

By the end of 2025, through the SGRC assessment, we had issued 515 improvement guidelines to the ELBBs, six of which were related to RSAC themes.

Alignment with Initiatives

GRI 2-23

We strengthen our RSAC management by adhering to reference pacts and initiatives, such as the Equator Principles, the Green Protocol and the Principles for Responsible Investment (PRI). These commitments drive our efforts to mitigate material exposures, reinforce decision-making consistency, and identify opportunities related to the socio-environmental and climate change agendas.

In 2025, the Board of Directors approved the revision of the PRSAC to include ESG market trends and our ongoing continuous advances in social, environmental, and climate responsibility initiatives, aimed at more accurately reflecting our strategic drivers.

This strategic guidance is carried out through policies and procedures that integrate social, environmental, and climate factors into business routines, from granting loans and making investment decisions to our supplier relationships and internal engagement levels. We apply sustainability criteria across the board, prioritizing prevention measures and ensuring they are aligned with the risk profile of each operation.

Within the framework of the Equator Principles, we have adopted the International Finance Corporation's (IFC) Social and Environmental Sustainability Performance Standards and the World Bank Group's Environment, Health and Safety Guidelines as our reference. These standards are applied for analyzing financial products linked to large-scale industrial and infrastructure projects, using a socio-environmental risk matrix to identify the potential impacts involved, guide diligence efforts and define mitigation and monitoring measures.

Customer and supplier engagement

GRI 2-29, 201-2, FS10

Customer and supplier relationships contribute to identifying key themes, refining practices, and strengthening sustainability across the value chain. This process is guided by frameworks such as AA1000 and ISO 26000 and was reinforced, in 2024, with the revision of the stakeholder map, which updated the relevance of our target audiences.

We engage with our stakeholders in different ways, and our corporate structure expresses these relationships. To engage customers, we organize our strategic and business units according to audience profile, such as Retail Individuals, Retail MSEs, Public Sector, and Private Banking, while also developing specific initiatives for investors, suppliers, the government, and employees.

This engagement is directly linked to how we structure our relationships. Our customer relationships are conducted through Customer Councils and digital and physical channels, such as our website, the BB App, virtual assistants, Customer Service, and the Ombudsman's Office. Our relationships with employees are carried out through an internal ombudsman, a centralized HR hub, surveys, and events featuring the Executive Committee. Our relationships with shareholders and investors are conducted exclusively through IR support channels, along with quarterly earnings webcasts and events such as BB Day. As for communities and society, we mobilize initiatives such as the BB 2030 Commitments and the Annual Chart of Public Policies and Corporate Governance. Lastly, our supplier relationships are backed by policies, guides, and the BB Supplier Portal.

Socio-environmental and climate criteria adopted by Banco do Brasil for granting loans, as defined in our Sustainability Guidelines for Credit and our Restrictive and Exclusion Lists, are applied to 100% of the Bank's customers. For instance, these guidelines prohibit the granting of loans to entities blacklisted as having degrading working conditions or who engage in sexual exploitation or child labor, as well as the financing of activities on embargoed rural properties. In our supplier relationships, we require compliance statements with our Supplier Relationship Policy, the Code of Ethics, the Compliance Program, and policies to prevent money laundering, terrorism financing and corruption.

Lastly, stakeholder contributions are integrated into our sustainability management model to ensure we are constantly evolving and aligned with their expectations. These consultations generally take place every two years. In 2024, these contributions were instrumental in prioritizing challenges for the BB 2030 Agenda's Sustainability Plan (2025–2027), in addition to supporting the periodic reassessment of economic, social, and environmental topics, aligned with our Corporate Strategy, sector studies, and ESG indexes and ratings.

RSAC questionnaire

Regarding the identification, assessment, and management of Social, Environmental, and Climate-related Risks (RSAC) in large-scale industrial and infrastructure project finance, we have been adopting the Equator Principles since 2005. This risk management framework is based on the Performance Standards on Environmental and Social Sustainability issued by the International Finance Corporation (IFC) and the Environmental,

Health, and Safety Guidelines issued by the World Bank Group.

In 2025, we contracted three financing instruments under the Equator Principles framework, all involving infrastructure-related Project Finance operations. Two of these operations required independent specialized consultancy to carry out a social and environmental assessment. In general terms, the assessments concluded that the social, environmental, and climate-related risks associated with these projects are limited, reversible, and manageable through mitigation measures.

Additionally, in the credit analysis process for large-scale customers and investment projects, particularly in sectors with higher potential for adverse social, environmental, and climate impacts, we apply a RSAC Questionnaire for assessing risk levels, one of the inputs used for risk calculation methodologies at BB. The RSAC Questionnaire allows us to evaluate practices and mitigation measures used by customers of the target audience according to size and sector, including for companies based overseas, financial institutions, rural cooperatives, and rural producers. In 2025, a total of 6,605 RSAC Questionnaires were applied.

Questionnaire for assessing RSAC levels

	2023	2024	2025
No. of RSAC questionnaires applied	5,599	5,577	6,605
No. of corporate RSAC questionnaires applied in risk and credit limit analysis	5,550	5,541	6,569
Business groups	2,202	2,686	3,155
Individual customers	1,852	1,522	1,956
Cooperatives	183	185	161
Rural producers (groups and individuals)	1,313	1,148	1,297
No. of RSAC questionnaires applied in investment project analysis	49	36	36
Business groups	35	26	24
Individual customers	14	10	12

Operations in line with the Equator Principles

Information	2023	2024	2025
Number of operations contracted under the Equator Principles	7	9	3
Number of Project Finance operations	7	9	3
Number of customers interacting from the perspective of the Equator Principles	61	61	72
In addition to the Equator Principles, we adopt social, environmental, and climate criteria in the analysis of risk and credit limits, as well as in the assessment of investment projects with a value equal to or greater than	R$ 10.00 million	R$ 10.00 million	R$ 10.00 million

Note: Regarding 2024, we have restated the following information: one infrastructure project and one energy project were contracted and classified as Category “C,” and seven energy projects were contracted and classified as Category “B,” totaling nine Project Finance projects contracted during the year. GRI 2-4.

Mitigating social, environmental and climate impacts

GRI 2-27, 3-3 Social, Environmental, and Climate-related Risk

Continuously improved, progress is reported to Senior Management, governance bodies, and stakeholders through institutional reports and disclosures.

In 2025, we remained mindful of potential negative impacts associated with our activities and our business relationships, particularly in sectors with higher socio-environmental and climate sensitivity such as agribusiness, energy, and mining, as well as in highly relevant territories such as the Legal Amazon, which require enhanced monitoring and preventive measures. To address these challenges, we carry out prevention and management initiatives, including socio-environmental due diligence, tracking of public databases and lists, and contractual clauses that reinforce commitments to human rights and sustainability, while continuously improving our controls and policies.

Preventing and mitigating impacts begin at the First Line of Defense and extend across the value chain. We engage and monitor risk-takers in relation to identifying and treating potential negative impacts and carry out integrated efforts among areas involved in supplier management, credit and rural operations, human resources, and sustainable and social impact businesses.

Our supply chain is controlled through robust governance and oversight practices, including the appointing of formal contract and service inspectors, use of sustainable procurement standards under socio-environmental criteria, and screening suppliers against official database blacklists to identify suspended or sanctioned entities. We also maintain a whistleblowing channel for third parties to report child labor, degrading work conditions, harassment, corruption, fraud, and non-conformities with contractual clauses. Additionally, we also monitor labor and legal liabilities, focusing on OSH requirements and human rights and request suppliers to provide monthly reports on their workforce and standardized 'Worker Information' filings when needed, further strengthening integrity during the term of the contract.

When negative impacts are identified during a contractual term, we apply the corrective measures established in our Bidding and Contract Regulations, including warnings, fines, and termination. We may also apply administrative sanctions that may result in temporary suspension or disqualification from participating in new bidding processes, requiring the full remediation of any outstanding non-conformities before the contract is resumed or finalized. Serious misconducts are reported to competent authorities, and we cooperate with government bodies, supported by whistleblowing and ombudsman mechanisms and follow documented and monitored internal protocols.

The risks and impacts for our credit portfolio are mitigated through policies, guidelines, and procedures applied during every stage of the process. Among them, we highlight our Sustainability Guidelines for Credit, which provides restrictive and exclusion lists, and the tools and procedures used for this purpose, including the CAR registry, automated verifications on overlapping rural properties with environmentally sensitive areas, climate zoning, screening of embargoed and labor watchlists, technical reference standards, field inspections, and the exclusion of environmental violators.

We measure the effectiveness of these instruments through structured monitoring, assessments, and reporting processes based on internal and external indicators, periodic reviews, audits, sector analyses, and evaluated impacts. These efforts are supported by control dashboards, performance reports, and collegiate governance bodies. We define targets and goals according to internal diagnostics, collaboration among different departments, and alignment with our Corporate Strategy and the BB 2030 Agenda, considering the sustainability landscape and benchmarks such as the SDGs and climate agreements. Progress is reported to Senior Management, governance bodies, and stakeholders through institutional reports and disclosures. This process is continuously refined based on feedback and policy updates, also referenced by public frameworks such as the Brazilian Sustainable Taxonomy, the Brazilian Carbon Market regulation, and other regulatory standards.

Capital

Capital management is a continuous process designed to sustain the execution of our strategy and preserve our capacity to meet obligations and support growth over time. To achieve this, we integrate planning, monitoring, and controls into a management routine that includes the nature and complexity of our operations and exposure to material risks. This framework translates into formalized strategies, roles, and procedures, which allow us to calibrate capital levels consistently with our Risk Appetite Statement (RAS) and applicable requirements from the Prudential Conglomerate.

The Capital Plan integrates this vision and connects it with the corporate budget and the strategy defined by the ECBB, incorporating the guidelines of the Basel III Accord. Our priority lies in generating organic capital, and we seek efficient use of this resource, steering growth towards portfolios and products with a better return-to-capital consumption ratio. Therefore, we reinforce our financial resilience and maintain capital levels that are compatible with market challenges and regulatory requirements, supporting long-term sustainability.

RWA Composition

(R$ Million)

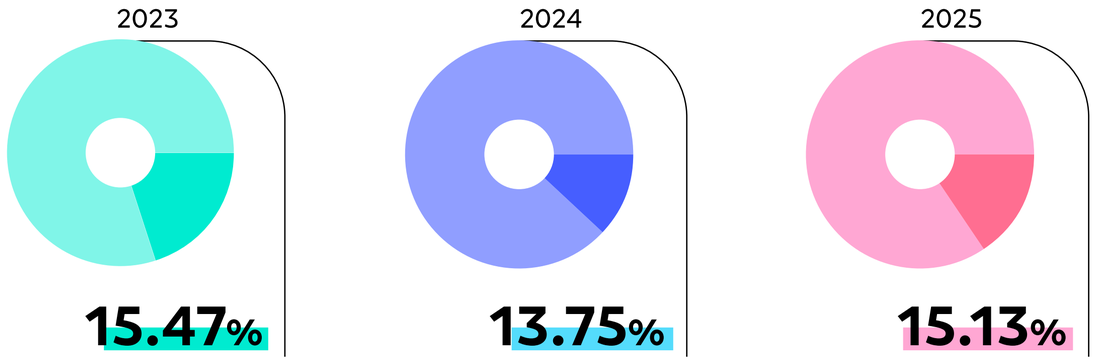
	2023	2024	2025
Credit Risk (RWA CPAD)	938,287	1,087,483	1,090,837
Market Risk (RWA MPAD)	28,285	52,732	40,710
Operational Risk (RWA OPAD)	158,182	198,638	220,282
Total	**11,124,754**	**1,338,853**	**1,351,829**

Basel Ratio

(in R$ million)

	2023	2024	2025
Reference Equity	174,033	184,158	204,529
Tier I	**156,431**	**169,490**	**192,794**
Common Equity Tier I Capital	136,356	145,822	165,282
Prudential Adjustments	(33,571)	(41,104)	(31,715)
Additional Tier I Capital	20,075	23,668	27,512
Tier II	**17,602**	**14,668**	**11,735**
RWA	1,124,754	1,338,854	1,351,829
Minimum Required Reference Equity (PRMR)	89,980	107,108	108,146
Margin on Minimum Required Reference Equity (PR-PRMR)	84,053	77,050	96,382
Tier I Capital Ratio (Tier I/ RWA) - %	13.91%	12.66%	14.26%
CET 1 Ratio (Tier I/RWA) - %	12.12%	10.89%	12.23%

Basel Ratio (%)



Internal controls

The Internal Control System is structured based on specific methodologies that consider the nature of the issues assessed, the risks identified and their criticality, guided by the MRLD and recognized frameworks such as COSO 2013, COSO ERM 2017, COBIT and ISO 31010. The scope of action is defined by a proprietary methodology that prioritizes topics aligned with our Corporate Strategy, regulation and market intelligence. New products and processes adopt the C3 Methodology, which carries out a preventive risk and compliance analysis before rollout, considering adhesion to standards, ESG aspects, customer service and security against fraud and cyber-attacks.

We also have the ECI indicator to monitor the effectiveness and quality of controls in our organizational units, which is carried out through continuous and independent assessments involving operational, support, tactical, and strategic units, based on indicators relating to their relevant processes and with distinct reporting characteristics.

To optimize and ensure greater assertiveness and simplicity, the components of the ECI are classified into two blocks, distinguished by their impact and consequence:

- **Inductor module:** priority indicators designed to drive performance, with a direct impact on the Work Agreement (ATB) and Unit Integration.
- **Monitoring module:** indicators used for tracking and management purposes, without immediate impact on the business unit, and assessing if operations, transactions, and/or processes are being executed in compliance with internal policies, laws and regulations.



The induction is carried out through three perspectives:

Control environment - shows the outcome of the assessment and validation activities conducted by Dicoi as the Second Line of Defense (exclusive to Strategic Units).

Compliance - monitors the execution of operations, transactions, and/or processes, ensuring they adhere to internal policies, laws and regulations.

Customer experience - measures processes that impact customer relationships at the strategic, tactical, and operational levels.

Innovative control management tools

During 2025, we focused on continuously improving our control management systems, achieving significant advances in solutions and processes, and carrying out internal dissemination efforts. Our main deliveries were centered on initiatives aimed at risk prevention, stronger compliance, and increasing efficiency in resolving inquiries, directly impacting governance and mitigating legal and financial exposures, including:

Immediate Solution (SIM): addressing risks and strengthening the ECI

In 2025, we advanced in how we address Risk Reports for the Operations Executive Office (Diope), the Loans and Financing Solutions Executive Office (Diemp), and the Payment Means Executive Office (Dimep), working alongside responsible managers through the *Simplifique* platform. We also implemented SIM 5125 Compliance Indicator into the ECI's Inductor Module, improving how we monitor compliance levels.

Out-of-Court Civil Settlement (AEC)

We enhanced the AEC by introducing a settlement option using Livelo points, generating savings for the Bank. We also launched the 'Unearned Profitability' feature for values of up to R$5,000, increasing the consistency of our analysis.

Events and disclosure

We held a nationwide 'Live' event regarding the migration of the AEC to the BB Platform and announced the new AEC in the Banco do Brasil News Agency (*Agência de Notícias*) for all employees. We also participated in the Enlid (Dialogue Space) and Soma, reinforcing training and managerial responsibilities across the retail network.

Recognition and communication

SIM was mentioned in the Ombudsman's In-house communication regarding the Central Bank Ranking, a theme which was reinforced during the BAPcast at UniBB Radio, highlighting the contributions of SIM and AEC in preventing lawsuits, in using AI, and in receiving support by C-Agents.

Simplifique Project

The main objective of the *Simplifique* project is to optimize institutional controls and processes, providing efficient work experience for employees, enhancing customer satisfaction and greater business sustainability. Through a specific platform, it allows employees at any corporate level to suggest measures that simplify, eliminate or optimize controls, processes, products and services.

This initiative seeks to redesign our processes by connecting employees and solution managers, eliminating obsolete stages, expanding digitization and contributing to the digital transformation underway at BB. The project also reduces operating costs and paper use, while converting working hours into productivity gains.

In 2025

9,875 suggestion were received, of which **767** were implemented,

representing annual savings of over **R$ 747 million** in operating efficiency, besides a reduction of **+ than 1,5 million hours** in employee working hours and **296,000 hours** in customer journeys.

During the same period, through our optimized processes, we stopped printing over **7.5 million pages** per year, representing a decrease of **147 tons** in CO2 emissions, equivalent to **1,000 trees** preserved, **118,000 kWh** of energy saved, and **25.8 million liters** of water conserved.

Entities Affiliated to Banco do Brasil (ELBB)

As the leading institution in the Prudential Conglomerate and a strategic investor, we have structured corporate governance practices to strengthen the effectiveness, integrity and longevity of the ELBBs' business model. These processes aim to promote alignment with corporate guidelines, increase transparency and reduce exposure to risks associated with the activities of these entities.

As part of our commitment to meeting legal and regulatory requirements and managing investment risk, we conduct the Entities Oversight Process. Within this framework, the ELBBs are overseen by internal controls and compliance, in which Senior Management receives a report at the end of each cycle, consolidating findings, suggestions, and action plans.

This oversight takes place in two-year cycles, integrating participating areas in monitoring, assessing, and guiding governance, risk, control, and compliance practices. This contributes to the Conglomerate's soundness and the economic and financial stability of the ELBBs. In line with our continuous improvement efforts, we continue to refine the model, so it becomes more agile and interconnected, including through automated solutions for risk and control monitoring, while following up on recommendations issued in previous cycles and executing specific assessments on critical processes.

In 2025, we maintained strategic relationships with 64 Entities Affiliated to Banco do Brasil, being 25 of them subsidiaries and 39 affiliates. Of this amount, 13 entities are located overseas, significantly contributing to the soundness and expansion of the business.

Strategic project portfolio for internal controls

In 2025, we structured a strategic portfolio of projects to strengthen the Second Line of Defense and support other lines for assessing and mitigating risks, driving the evolution of the SCI.

In total, we developed

13 projects,
monitored by

47 quarterly KRs
reaching a success rate of

92.7%



Internal Audit

GRI 205-1

The Internal Audit operates independently and objectively to assess corporate processes and provide consulting services, aimed at strengthening governance, improving risk and control management, and meeting the expectations of regulatory bodies and governance forums. Aligned with the Institute of Internal Auditors' (IIA) Three Lines Model, it operates as the third line, responsible for assessing the effectiveness of the Bank's risk management and control cycle. To guide its analysis, it uses Risk and Control Corporate Taxonomy focused on corporate risks, including the identification of potential fraud risks, measuring impacts and promptly reporting the findings to competent authorities.

Within the process of Preventing Financial Crimes and Corruption, the Audit assesses the effectiveness of governance, internal controls, and risk management actions related to Prevention and Combat of Money Laundering, Terrorist Financing, Financing of Proliferation of Weapons of Mass Destruction, and Corruption (PLD/FTP C). The annual assessments cover processes and controls and are not conducted at the individual transaction level and therefore figures or percentages of examined transactions are not reported. Whenever improvement opportunities are identified, recommendations are given to ensure internal controls are continuously strengthened.

Audit findings result in formal recommendations to managers, with deadlines set according to the severity of the risk. The Audit team monitors the implementation of corrective measures until completion and, once they have been adopted, certifies their effectiveness in mitigating the identified risks.

As of November 10, 2025, a total of 160 audit works had been completed, and 343 Audit Benefits were recorded, from the regulator's perspective, totaling R$175 million. This highlights the department's contribution to creating value and strengthening internal controls. In addition, Audit oversees inspections led by government oversight bodies, assessing if the Bank's responses are consistent and comprehensive, thereby contributing to the ongoing improvement of governance and risk management.

Regarding evolution and strategy, Audit periodically reevaluates its organizational structure and auditable universe to maintain alignment with the Conglomerate's guidelines and the changes in internal and external environments, including digital transformation initiatives and the use of advanced data analytics and emerging technologies. In 2025, we advanced by adopting Generative Artificial Intelligence solutions to enhance the effectiveness of assessments and concluded relevant projects on the Bank's Analytical Platform, driving gains for the planning and execution of audit works.

In accordance with the IIA's new International Professional Practices Framework (IPPF) and Banco do Brasil's strategic goals (2025–2029), the Internal Audit's 2025–2027 Digital Strategy was defined and approved by the Board of Directors in June 2025. The strategy organizes the transformation of the audit role through integrated initiatives, including: the use of generative AI, predictive modeling, and machine learning techniques; the use of analytics, automation, and continuous data monitoring tools, supported by functional and technological maturity metrics; the strengthening of data governance and digital literacy; and the development of skills that are associated with a digital mindset.

To support this continuous evolution, our strategy prioritizes training and gradually adopting advanced technological solutions. Backed by recommendations from specialized consulting firms, we have made improvements in our organizational structure and methodological framework in alignment with best market practices, therefore expanding our oversight on topics such as cyber risks, information security, ESG, model risk (including AI), technology, credit, and risk management. Within this context, we created a Center of Excellence in Emerging Technologies, which focuses on strengthening and integrating the use of analytical and artificial intelligence into our auditing activities.



3

Strategy and Sustainability

Corporate strategy

Materiality

Sustainability

BB 2030 Agenda

Business model and value creation

Value chain

Interactive summary

Corporate strategy

GRI 2-12, 2-29

Banco do Brasil's Corporate Strategy (ECBB) guides our strategic planning and translates our goals and long-term vision. The ECBB is structured around Long-Term Components — Purpose and Values, Customer Segmentation, and Organizational Capabilities — and a Strategic Map — Strategic Drivers and the Master Plan — which ensure alignment between strategic intent, execution, and value creation.

Although we adopt a five-year horizon, we view strategy as a dynamic process, capable of adapting to new contexts and challenges. For the 2026–2030 cycle, we adopted a new methodology based on scenario analysis and possible futures, with the aim of translating our long-term vision into concrete actions that foster competitiveness, innovation, and sustainability.

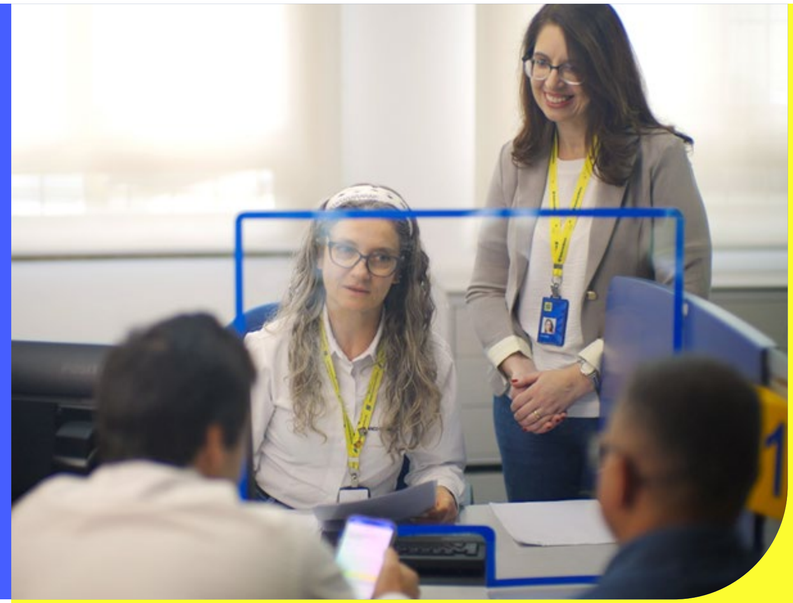
We developed the strategy using a structured approach that combines technical analysis with the active participation of representatives from different business units and hierarchical levels, supported by thematic workshops focused on validating assessments, identifying gaps, and prioritizing initiatives. The process also incorporated internal and external inputs — such as value proposition, customer journey, market studies, megatrends, benchmarks, and open surveys — ensuring an integrated, data-driven strategy centered on our customers and value creation.

Guiding principles

The strategy reflects the choices and trade-offs required to position Banco do Brasil in light of market scenarios and challenges, considering organizational capabilities and needs.

The guiding principles for the 2026–2030 cycle are:

- Smart and sustainable financial management, ensuring stability, liquidity, and profitability with a focus on resilience.
- Digital advancement and value creation with purpose, grounded in diversity and collaboration.
- Continuous product and service innovation, focused on the customer journey, anticipating needs and delivering value at every interaction.
- Leadership in emerging arenas and beyond banking.
- Efficiency and integration as the foundation of governance.



Business model

Our business model combines institutional strength with continuous innovation, with the aim of becoming an essential bank for individuals and for society as a whole. This evolution is supported by ambitions such as hyper-customization, the integration of artificial intelligence, and digital transformation, aligned with ESG practices. Our approach is to operate as a hub of financial solutions and beyond traditional banking, with a seamless physical and digital presence, strategic partnerships, and ethical governance, strengthening trust and promoting positive social impact.

Our integrated view of customers goes beyond the mere use of technological tools; it represents the essence of a relationship that recognizes the uniqueness of each individual. By consolidating internal and external data and applying advanced analytics and artificial intelligence, we develop a deep understanding of the multiple dimensions of each customer, whether as an individual, entrepreneur, investor, or citizen. This 360-degree view enables us to deliver integrated and hyper-customized offerings and journeys, respecting specific contexts, life moments, and expectations.

Omnichannel integration, combined with a human-centered approach and the use of predictive AI, ensures seamlessness, anticipation of needs, and simplicity, connecting financial solutions and services beyond traditional banking. Thus, we continue to evolve toward a phygital model that combines technology and proximity, fostering inclusion, sustainability, and value creation at every touchpoint.

Operating segments

Individual

- **Private** — Over R$5 million invested*
- **Individuals Retail**

Corporate customer

- **Corporate Retail** — Up to R$50 million
- **Wholesale** — Over R$50 million
- **Public Sector**

*Eligibility according to the ANBIMA Private Banking Code rule



Value proposition

We are an essential partner in the lives of individuals, companies, and institutions, offering financial solutions and services beyond traditional banking that drive sustainable prosperity, trust, and positive impact on society. We combine technology, advanced analytics, and human-centered service to deliver simple, secure, and seamless phygital experiences, respecting individual needs and the different roles each customer plays throughout their journey.

Our competitive edge is anchored in our ability to deliver hyper-customized, customer-centric experiences, supported by a seamless omnichannel architecture that integrates physical and digital channels as well as partners, ensuring frictionless and continuous journeys; in the extensive use of data, artificial intelligence, and analytics to anticipate needs and create value; in positioning digital security as a strategic differentiator, with advanced practices that reinforce trust; and in a data-driven governance model and a strong commitment to sustainability, ensuring alignment between strategy, execution, and socio-environmental impact, and strengthening Banco do Brasil's position as a benchmark for innovation, ethics, and relevance in the market.

Our value proposition is structured around three pillars:

1

Customer centricity and hyper-customization:

a 360-degree view of relationships, integrating data and leveraging AI to anticipate needs and customize offerings and journeys.

2

Phygital experience and expanded ecosystem:

seamless integration between physical and digital channels, supported by a portfolio of financial and non-financial solutions, including partnerships and beyond-banking service.

3

Security, sustainability, and shared value:

digital security and ethical practices as the foundation of relationships, with operations aligned with ESG principles, financial inclusion, and positive impact.

Strategic drivers and master plan

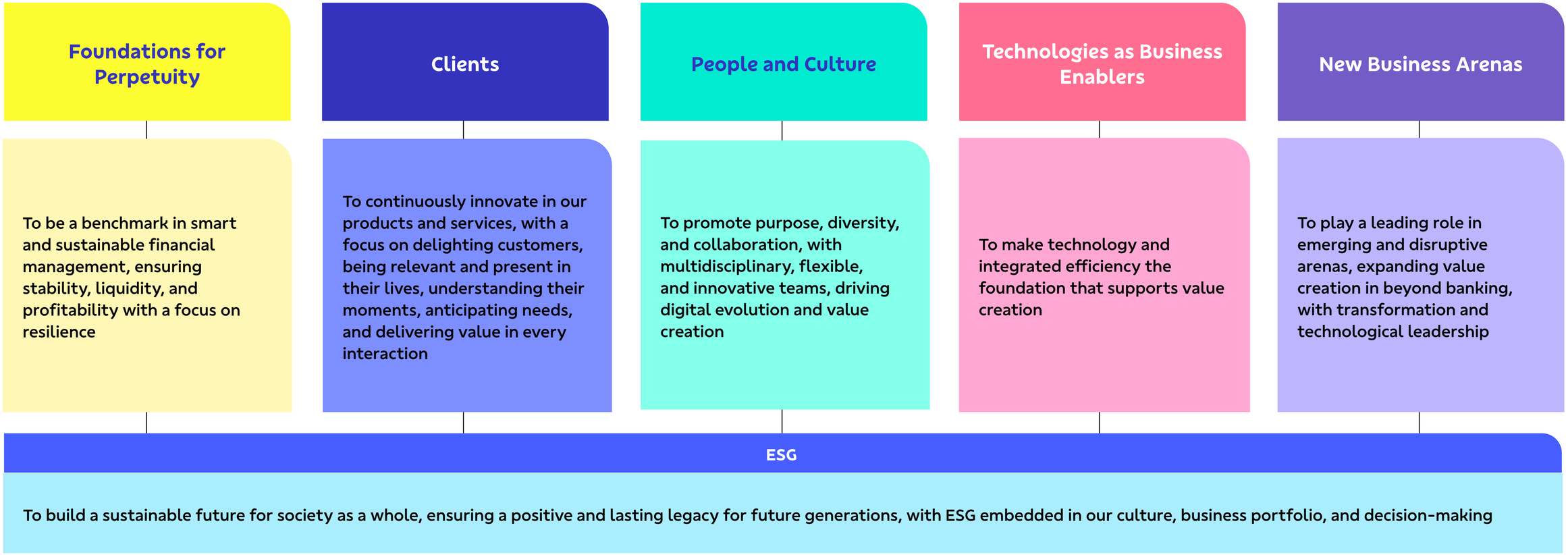
GRI 2-12, 2-29

The drivers are broad, corporate-level strategic guidelines that express the organization's desired future direction. They are not tied to a specific area; rather, they address systemic developments that impact the Bank as a whole. As such, they are designed to indicate where the institution should advance, representing future outcomes rather than operational actions. They connect different capabilities, align with strategic ambitions, and enable natural cascading into organizational targets and initiatives. For this cycle, our drivers prioritize the following topics:

- Integrated and unified customer view.
- Portfolio management through active listening and hyper-customization.
- Application of advanced analytics and artificial intelligence in processes.
- Efficiency in capital management.
- Brand positioning to strengthen relationships.
- Innovation in ways of working.
- Integration of ESG practices into business strategy and brands.

The Master Plan (PD) comprises strategic targets and indicators for a five-year horizon, defined based on Banco do Brasil's Corporate Strategy (ECBB) guidelines. At a corporate level, it consolidates the results we aim to achieve over the period, providing an integrated view across our entire scope of operations.

In this cycle, under the new methodology adopted, the Master Plan's goals and targets are structured into OKRs based on the following strategic pillars:



Within this context, the BB 2030 Agenda Sustainability Plan integrates into this process by translating priorities and challenges into actions and targets.

Materiality

GRI 3-1, 3-2, 2-29

Materiality is a cornerstone of our sustainability strategy, transparent management practices, and the identification of priority topics for our stakeholders.

The list of material topics, aligned with international corporate sustainability and reporting guidelines, is reviewed every two years — the most recent comprehensive review took place in 2024. In our latest consultation process, 7,098 stakeholders were engaged online.

These material topics are defined based on a detailed analysis that considers ESG risks, opportunities, and trends, as well as sector studies and benchmarking. This process ensures that our actions are increasingly aligned with stakeholder expectations and long-term sustainability principles. As with the process of prioritizing sustainability topics, the definition of our material risks takes into account Banco do Brasil's Corporate Strategy (ECBB), risks inherent to the activities of Entities Affiliated to Banco do Brasil (ELBB), regulatory standards, internal and external risk factors, and benchmarking against national and international peers. We also consider market indices, ratings, and rankings, in addition to consultations with our stakeholders. This approach enables us to identify the impacts our activities have on the economy, society, and the environment (impact materiality – inside-out), as well as to generate key insights into how these issues directly influence our performance, competitiveness, and development (financial materiality – outside-in).

The priority topics guiding our strategy encompass socioeconomic, environmental, climate, governance, and cultural dimensions. They are selected based on a structured analysis of ESG risks, opportunities, and trends, complemented by sector studies and comparisons with national and international institutions, as well as market benchmarks and stakeholder consultations. Material sustainability topics are connected to corporate risk management, contributing to strategic decision-making guided by sustainable criteria and aligned with market transformations.

In line with this approach, the definition of material risks considers the ECBB, risks inherent to the activities of ELBBs, regulatory standards, internal and external factors, benchmarking against national and international peers, as well as specialized consultancies and publications. Material sustainability topics, together with other matters related to internal and external scenarios, influence the definition of material risks through the assessment of risk factors. For these risks, management processes are established with a focus on value creation and the achievement of sustainable results. The prioritization process is continuously enhanced to incorporate new topics and aspects of the ECBB, including matters related to risk and capital management.

Material topics:

1. Climate Change and Decarbonization
2. Sustainable Business
3. Diversity, Equity and Inclusion
4. Well-being, Occupational Safety and Health
5. Innovation and Technology
6. Social, Environmental, and Climate-related Risk
7. Cybersecurity, Privacy, and Data protection
8. Talent Attraction, Retention, Satisfaction, and Development
9. Biodiversity
10. Financial Inclusion and Health

Sustainability

GRI 2-16, 2-23, 2-24, 2-25

With a well-established track record in social, environmental, and climate responsibility, we have sustainability as a core element of our operating model, integrating business, people, the environment, and innovation to generate positive impacts and contribute to the country's economic and social development. This agenda is embedded in our Corporate Strategy and guides business and risk management, promoting the integration of ESG aspects into planning, execution, and decision-making across the value chain.

We align our operations with best governance practices and global challenges, such as the SDGs and the Paris Agreement, seeking to reconcile business competitiveness with the development of a fairer, greener, and more inclusive economy. We are also signatories to national and international pacts and commitments that foster sustainable development and drive the continuous evolution of our processes and decisions. In 2025, we renewed our role as an Ambassador Company in three UN Global Compact Human Rights movements — Women Lead 2030, Race is Priority, and Living Wage — strengthening initiatives with social impact.

The Social, Environmental, and Climate Responsibility Policy (PRSAC) guides the conduct of the Bank and its Affiliated Entities within the domestic Prudential Conglomerate, based on the principles of relevance, proportionality, and efficiency. In 2025, the Policy was revised and approved by the Board of Directors, incorporating new social, environmental, and climate concepts and guidelines, and reorganizing topics to more accurately reflect current strategic drivers.

The principles and guidelines of the PRSAC are deployed through internal initiatives and regulations and guide the design and development of processes, products, and services, as well as business and administrative practices, such as loan and investment operations and relationships with suppliers

The consolidation of our social and environmental responsibility is driven by the recognition of global sustainability demands, with the aim of fostering a fairer, greener, and more inclusive economy, without compromising business competitiveness.

"Our business model combines strength and continuous innovation to become an essential bank for individuals and for society as a whole. To this end, we support society in addressing its most pressing challenges, contributing to sustainability through financial solutions that promote the bioeconomy, a low-carbon and inclusive economy, and sustainable agriculture.

Over the past twenty years, we have achieved continuous progress under the BB 2030 Agenda, guided by a strategic perspective and concrete action plans, with objective and ambitious targets. We have also advanced in the application of our sustainable credit guidelines through the use of new technologies and the strengthening of processes.

In 2025, we renewed our role as an Ambassador Company in three Human Rights movements — Women Lead 2030, Race is Priority, and Living Wage — strengthening initiatives with social impact. We also revised our Social, Environmental, and Climate Responsibility Policy (PRSAC), incorporating new concepts and guidelines and achieving greater alignment with our current strategic drivers.

In doing so, we reinforce our role as a key player in the country's economic development, combined with environmental stewardship and social inclusion."



José Ricardo Sasseron
Chief Officer of Business, Government and Corporate Sustainability

and employees. These guidelines are reinforced by the BB Sustainability Guidelines for Credit, which include a Restricted List and an Exclusion List.

To deliver results, we assess sustainability drivers through indicators defined in the Corporate Strategy, from the strategic to the operational level, with cascading effects on variable compensation. We periodically consolidate information and performance in reports and institutional channels.

To strengthen ESG culture, we offer the PRSAC course at UniBB, in partnership with Febraban, available to all employees. As of November 2025, more than 58,000 completions had been recorded. At UniBB, we also provide training in sustainability and, in the area of Human Rights and diversity, we have advanced awareness and education initiatives, with emphasis on the Diversity, Equity, and Inclusion Learning Path available on the UniBB Portal.

Human rights and diversity, equity, and Inclusion

GRI 3-3 Diversity, equity, and inclusion

To expand diversity within our workforce, we continue to improve our recruitment and selection processes, ensuring that all qualified candidates have the opportunity to join our team, in compliance with legal requirements and with a fair and effective approach to inclusion. The management of related actual and potential positive impacts is carried out through the monitoring of corporate indicators that measure progress in social diversity markers in leadership positions.

Within the scope of social risk, restrictions are applied to third-party activities on Indigenous lands or on lands occupied by remaining quilombo communities. We do not assume credit risk exposure to third parties engaged in activities related to sexual exploitation or that are involved in human rights violations, such as forced or child labor.

In our relationships with strategic and critical suppliers, we apply Human Rights due diligence questionnaires as part of our multidimensional supplier risk management. The aspects assessed include forced or compulsory labor and/or child labor; moral or sexual harassment and/or discrimination; discrimination in employment and occupation; employee satisfaction; improvement in employees' quality of life; engagement with local communities aimed at their development; diversity factors such as gender, race, ethnicity, sexual orientation, country of origin, or nationality; and the employability of people with disabilities.

The effectiveness of our actions is embedded in the management of social risk mitigation, in line with Social, Environmental, and Climate-related Risk (RSAC) management practices, guided by the Specific Policy for Risk and Capital Management and the Social, Environmental, and Climate Responsibility Policy (PRSAC), and is treated within our governance as a relevant risk. RSAC management involves the direct engagement of Senior Management through the definition of policies and guidelines and is supported by advisory bodies to the Board of Directors, such as the Risk and Capital Committee (Coris) and the Sustainability Committee (Cosem). The Human Resources and DE&I departments are subject to internal audit assessments.



To strengthen our practices and contribute to a more just and inclusive society, we have undertaken significant and impactful commitments to promote diversity and human rights:

- We signed a memorandum of understanding with the Ministry of Racial Equality (MIR) to join efforts in initiatives aimed at overcoming racial discrimination, promoting inclusion, and valuing Black women.
- We are signatories to the 7th edition of the Pro-Equity of Gender and Race Program, coordinated by the Ministry of Women in partnership with the Ministry of Racial Equality, the Ministry of Labor and Employment, UN Women, and the ILO.
- We are signatories to the Zero Sexual Violence Movement — Dial 100, an initiative that brings together more than 150 organizations to mobilize companies, institutions, and society in preventing sexual violence against children and adolescents.
- We joined the Global Coalition for Social Justice, an initiative led by the International Labour Organization (ILO) aimed at promoting social justice through international cooperation, political mobilization, and the implementation of concrete actions in support of inclusion, equality, and decent work.

To further strengthen our management of this topic, we developed a Communication Guide, a tool designed to support the creation of content and interactions aligned with ESG principles and our Diversity, Equity, and Inclusion (DE&I) strategy. Launched in 2025, it reflects our commitment to respectful, inclusive, and bias-free communication, reinforcing our organizational culture and mitigating reputational risks. The document establishes guidelines to:

- Reduce and eliminate communication barriers, ensuring accessibility for all.
- Use appropriate terminology, avoiding terms that reinforce bias or stereotypes.
- Give voice to diversity and promote representation.
- Raise organizational awareness of unconscious bias.
- Reduce brand exposure risks, ensuring alignment with the BB Code of Ethics and Anti-Discrimination Protocol.

Diversity, Equity and Inclusion Governance

GRI 405-1

Human Rights and Diversity, Equity, and Inclusion are connected to our BB 2030 Agenda, aligned with the United Nations Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), and SDG 18 (Lives safe from UXO). Our approach to these topics is guided by dedicated policies and initiatives that span from senior leadership to the value chain, among which we highlight:

- Diversity, Equity, and Inclusion Advisory Council, addressing topics such as “Affirmative Action,” “Masculinities,” “Sustainability in Action: Socio-biodiversity and Climate Justice,” and “Disinformation: A Global ESG Risk,” fostering dialogue between Board of Officers members and external experts and promoting inclusive governance.
- Diversity in corporate governance, through the integration of racial and gender representation targets and indicators into the institutional strategy.
- Capacity-building and training, by providing DE&I training content for employees and society, strengthening awareness and engagement.
- Inclusive products and services, aimed at historically underserved groups, contributing to economic and social inclusion.

- Sustainable investments, through the development of funds and financial products aligned with best practices in diversity.
- Promotion of research and knowledge, by supporting studies and academic initiatives focused on equity and fighting discrimination.
- Supplier due diligence and dissemination of guidelines through the "Guidance on Human Rights and DE&I," promoting best practices among Banking Correspondents, Suppliers, and Business Partners.

To achieve our long-term commitments and in our role as ambassadors of the Women Lead and Race is Priority movements, we implemented structural actions, fostered cross-functional dialogue, and advanced recruitment initiatives with affirmative action measures, among other efforts to meet our goals.

We have advanced diversity within our highest governance bodies. Female representation reached 44% on the Board of Officers (CD) and 50% on the Board of Directors (CA). In addition, two members of the CD and one member of the CA self-identify as Black. Two members of the CD and one member of the CA self-identify as members of the LGBTQIAPN+ community, and one member of the CA is a person with a disability.

Across our overall workforce, Banco do Brasil maintains an ongoing commitment to promoting inclusion, allocating 12.5% of positions to people with disabilities in the latest external recruitment process. This percentage reflects a significant effort to comply with Article 93 of Law No. 8,213/1991.

Diversity (headcount)

	2023		2024		2025		Chg. % 2024-2025
	Number	% of total	Number	% of total	Number	% of total	
Black	3,283	3.81	3,532	4.08	3,544	4.16	0.34
Brown	18,877	21.89	19,555	22.59	19,642	23.05	0.44
Indigenous people	147	0.17	153	0.17	146	0.17	-4.58
People with Disabilities[1]	2,231	2.59	2,913	3.36	3,280	3.85	12.60
Total	**24,538**	**28.46**	**26,153**	**30.2**	**26,612**	**31.23**	**1.76**

Note: For the purposes of this table, the consolidated data include only Banco do Brasil employees. Interns, although reported in GRI 2-7 as a specific category and presented separately in certain GRI 405-1 tables, are not included in the consolidated totals presented herein.

Diversity in managerial positions

	2023		2024		2025		Chg. % 2024-2025
	Number	% of total	Number	% of total	Number	% of total	
Black, Brown and Indigenous People	7,867	25.07	8,317	26.41	8,361	27.40	0.53
People with Disabilities[1]	460	1.4	624	1.98	754	2.47	20.83
Total	**8,327**	**26.47**	**8,941**	**28.4**	**9,115**	**29.87**	**1.95**

[1] The number of People with Disabilities may include other members of the diversity groups: Black, Brown or Indigenous people.

At Fundação Banco do Brasil (BB Foundation), diversity, equity, and valuing people are part of the strategy and guiding principles for both its external initiatives and internal management. This commitment translates into tangible results: as of December 2025, women held 40% of management positions — including the Presidency, Executive Offices, and Departments — and 53.6% of the workforce consisted of individuals who self-identify as Black or Brown.

DE&I actions and initiatives

In 2025, we advanced our Diversity, Equity, and Inclusion (DE&I) agenda through initiatives focused on listening, equitable opportunities, and the promotion of more inclusive environments, in alignment with ESG principles.

- **Regional Diversity, Equity, and Inclusion (DE&I) and Employee Experience (EX) Forums:** in 2025, Regional DE&I and Employee Experience (EX) Forums were established across 14 regions of the country. These forums serve as active listening mechanisms, enhancing employee representation, fostering the exchange of experiences, and mapping regional needs.

- **1st Recognition, Support, and Incentive Seal for Human Rights and Diversity, Equity, and Inclusion (DH and DE&I) Actions in the Supply Chain:** the launch of the first edition of the seal reinforces our commitment to promoting Human Rights, Diversity, Equity, and Inclusion across our supply chain.

- **Research grant program:** we announced the opening of applications for research grants aimed at Black master's and doctoral students. Under the theme "Studies on the impact of beauty and aesthetics activities on income generation for Black individuals in underserved communities," the initiative seeks to foster scientific knowledge production and encourage research that highlights Afro-Brazilian culture.

- **ESG Communication Guide:** in 2025, we launched the ESG Communication Guide, a tool designed to support the creation of content and interactions aligned with ESG principles and our Diversity, Equity, and Inclusion (DE&I) strategy.

- **Domestic Violence Support Protocol:** this initiative provides specialized and human-centered support to active employees experiencing domestic violence. While applicable to all genders, the protocol acknowledges the higher incidence of such violence against women and incorporates measures tailored to this context.

- **Lactation support rooms:** we implemented lactation support rooms in our main corporate buildings, providing comfort and privacy for breastfeeding employees, in line with World Health Organization (WHO) recommendations, which encourage breastfeeding up to two years or beyond. Currently, lactation rooms are available at the following locations: Ed. BB DF – 9th floor, opened in July 2024; Sede III – 2nd floor, opened in December 2024; Sede IV – 3rd floor, opened in December 2024; Ed. BB SP – 12th floor, delivered by the engineering team in April 2025; and Ed. Ventura RJ – 10th floor, delivered by the engineering team in February 2025.

- **Public call for proposals on the Socioeconomic Empowerment of Black Women:** we allocated R$22 million to 90 projects, benefiting approximately 11,000 women across 70 municipalities, with a focus on training, income generation, and strengthening initiatives led by Black women.

- **Women Lead and Race is Priority Mentorship Program:** launched in August 2025, the Women Lead and Race is Priority Mentorship program aims to promote gender and racial equity in the technology field, focusing on the development of women and Black, Indigenous, and Asian individuals to expand their presence in management positions. In its first edition, 42 mentorship pairs were formed.

- **Gender equity for emergency response teams:** we included contractual clauses to ensure female participation in operational firefighting brigade roles. This initiative aims not only to expand women's participation in strategic functions but also to inspire other Executive Offices and organizations to adopt inclusive practices.

- ***O Afro Tech*:** an initiative to strengthen racial diversity in corporate IT through mentorships, workshops, discussion groups, hackathons, and partnerships with universities and Black collectives, as well as ongoing monitoring through internal surveys and talent mapping to ensure effectiveness and continuous improvement.

- Banco do Brasil actively participated in the **69th Commission on the Status of Women (CSW), in New York**, The CSW is the United Nations' main intergovernmental forum dedicated to gender equality and women's empowerment, with a focus on reviewing the 30-year anniversary of the Beijing Declaration and Platform for Action and its contribution to the 2030 Agenda. As part of both the Brazilian Government delegation and the UN Global Compact Network Brazil delegation, the Bank took part in panels and strategic dialogues on women's leadership, diversity, equity and inclusion, climate justice, climate resilience, and sustainable finance, reinforcing BB's institutional commitment to promoting women's rights, fostering best practices in the market, and integrating Human Rights and DE&I agendas into its strategy and value chain.

Diversity, Equity and Inclusion Program

Our Diversity, Equity, and Inclusion Program is integrated into our Corporate Strategy. It has a positive impact on the workplace by fostering an inclusive, safe, and collaborative environment, strengthening our reputation as a benchmark in people management, and contributing to our performance by promoting innovation and operational efficiency. The prioritized diversity markers are Race and ethnicity; Gender equity; People with disabilities; Neurodivergence; Generations; and LGBTQIAP+.

The Program includes guidelines aimed at all our stakeholders, with a particular focus on our internal audience. Our purpose is to foster an inclusive culture through dialogue, ensuring a safe and respectful work environment where everyone can be their authentic selves.

To this end, we have policies such as the **Specific People Management Policy** and the **Code of Ethics**, which prohibit any form of discrimination based on age, gender, race, tenure at the Bank, or other criteria. Our approach is applied across the entire employee journey, from recruitment to development on diversity and inclusion topics, as well as through the accountability of managers and teams, extending to our institutional positioning.



Diversity, Equity and Inclusion Culture

GRI 3-3 Diversity, Equity, and Inclusion

We value diversity, equity, and inclusion, addressing these topics strategically at the core of our organizational culture. Our efforts in this area focus on strengthening affirmative policies, eliminating structural barriers, and building an inclusive environment where diversity is recognized as a driver of innovation, sustainable development, and operational efficiency. Below are the key initiatives carried out in 2025:

DE&I Guideline (2025):

we recognize diversity, equity, and inclusion as a strategic pillar of our culture, with a focus on affirmative policies, the elimination of barriers, and the development of an inclusive environment that fosters innovation, sustainability, and operational efficiency.

Future scenarios for the Black population:

a workshop held at the headquarters to develop scenarios for the future of the Black population in Brazil over a 25-year horizon. The project brings together 35 leaders, both Black and non-Black, from different areas, sectors, and regions of Brazil to engage in dialogue and co-create possible future scenarios, assess their implications, and develop pathways and strategies to achieve the desired future.

State-Owned Companies Pact:

participation in meetings bringing together dozens of federal state-owned companies that are signatories to the pact established in September 2024, aimed at promoting the exchange of experiences and fostering best practices in Diversity, Equity, and Inclusion.

Women at the Top:

partnership with LinkedIn to develop a comprehensive content hub and learning paths to support women entrepreneurs and their career development.

Tempo de Mulher (5th edition):

an event sponsored by Banco do Brasil, serving as a network that connects C-level leadership and entrepreneurship, featuring the participation of CEO Tarciana Medeiros as a speaker.



Inovahack MBM São Paulo:
sponsorship and participation in the Black Money Movement event to foster technology solutions with social impact in underserved communities.

LGBT+ Diversity Cultural Fair:
presence and sponsorship of the event, with initiatives focused on entrepreneurship and professional development for the LGBTQIAPN+ community.

Pacto das Pretas Festival:
sponsorship of the festival that places Black women at the center of discussions and mobilizes leadership in combating racism and sexism in the workplace.

State-Owned Companies Pact for Diversity:
participation throughout the year aimed at promoting the exchange of experiences and fostering best practices in Diversity, Equity, and Inclusion. One of the highlights presented was progress and challenges related to physical accessibility and the strengthening of inclusive corporate environments.

Pink Economy Experience:
sponsorship of the event that connects the LGBTQIAPN+ community with the market and the creative economy, promoting entrepreneurship, inclusion, and human rights.

Women in IT Movement (MMTI):
created in 2022, the Women in IT Movement promotes diversity and inclusion in the technology sector through initiatives focused on inclusive culture, talent development, and attraction. In 2025, more than 40 initiatives were carried out, including workshops, mentorships, and participation in key events, impacting over 8,500 people and contributing to strengthening female representation in technology.

MMTI Mentorship Program:
in its 4th edition, the program delivered 334 mentorship sessions, enhancing the technical capabilities of female employees in strategic areas and contributing to professional development, inclusion, and the advancement of digital transformation at Banco do Brasil.

Women's Leadership Development Program in Public Finance – Executive Education:
in an innovative partnership with the National Treasury Secretariat and the Instituto de Ensino e Pesquisa (Insper), this initiative is one of the first focused on female leadership in the public sector, addressing the role of women in public management and the challenges related to gender, inclusion, and development.

Fundação Banco do Brasil DE&I initiatives:

The BB Foundation's strategy prioritizes support for socially vulnerable populations, focusing on groups such as Black individuals, LGBTQIAPN+ communities, Indigenous peoples, traditional communities, waste pickers, rural workers, and vulnerable urban populations, applying diversity as a cross-cutting element across its initiatives. Valuing diversity is a guiding principle across all programs and projects and, in 2025, BB Foundation implemented specific actions targeting these priority groups.

- **Socio-Environmental Memory Lab (Casa Sueli Carneiro):** systematization of Black memories and practices as social technologies for sustainable socio-environmental solutions, strengthening identities and community leadership, with the participation of 50 quilombola individuals in São Paulo (SP).

- **Bridges and Challenges for Racial Justice (Instituto Peregum):** production and nationwide dissemination of accessible content (course, video, and podcast) on racial justice and social inclusion, focused on youth and Black community leaders from underserved areas. Geographic focus: Brasília (DF).

- ***Wá Jeum da Liberdade* (Inaê):** Afro-Brazilian gastronomy courses to enhance visibility and socioeconomic inclusion and strengthen Serra da Barriga as a cultural reference, with the participation of 304 quilombola individuals across 19 municipalities in the Northeast region.

- **Afrocandanga Square Circuit (Instituto Rosa dos Ventos):** revitalization of Praça dos Orixás in Brasília (DF), a symbolic and educational space that serves as a reference for Black culture and Afro-Brazilian religions, with the participation of 300 people.

- ***Agulha Puxa Linha* (Nzinga):** strengthening the autonomy and well-being of Black women through income generation, support networks, mentorship, and self-care. Target audience: 60 quilombola women in Belo Horizonte (MG).



- **Lélia Gonzalez Memory Project:** we launched a new phase of the project, with traveling initiatives that recover her legacy and thinking through exhibitions and seminars held in different cities.

- ***Nova Casa da Tia Ciata*:** the BB Foundation supported the Nova Casa da Tia Ciata with an investment of R$2.3 million, enabling façade renovation and the implementation of a new structure with classrooms, cultural spaces, and improvements in accessibility, solar energy, climate control, and digital infrastructure, contributing to the preservation and promotion of Afro-diasporic culture in Brazil.

- **Diversity in Rural Areas – Agroecology for LGBTQIA+ populations:** an initiative focused on productive inclusion, involving 100 female farmers from settlements in Roraima (RR) and Mato Grosso (MT), with training in agroecology and human rights, the establishment of community nurseries, and technical assistance.

- ***Novo Cataforte* Call for Proposals:** strengthening the work of waste pickers, promoting network development, encouraging the circular economy, increasing income, and fostering decent working conditions.

- ***Conexão Cidadã*:** in partnership with Ancat, services were launched in Recife and Brasília, providing support, qualified listening, and the distribution of personal protective equipment (PPE) to homeless waste pickers.

- ***Ecorecicla+* Project:** implemented during the Salvador Carnival, in partnership with Unisol Bahia, providing infrastructure for food, hygiene, and rest, contributing to the collection of 177 metric tons of recyclables.

- ***Me Kukradja Me Pyka o Tyj*:** a project aimed at strengthening the institutional capacity and community governance of the Kapot Jarinã Indigenous Cultural Association, with initiatives focused on territorial protection, food security, environmental conservation, and cultural appreciation.

BB Foundation's strategy prioritizes serving vulnerable populations and therefore seeks to invest in diversity in a cross-cutting and inclusive manner.

- **Capacity-building for beauty and aesthetics businesses in underserved urban areas:** asupport provided to Zumbi dos Palmares University, aimed at training and guiding 600 beauty entrepreneurs in underserved urban areas of major cities.

- ***Empregando Orgulho*:** partnership with the Distrito Drag collective to develop a digital platform aimed at the economic inclusion of the LGBTQIA+ population in the Federal District, connecting professionals with companies committed to diversity, while also offering training courses, educational content, and professional development support, as well as selecting entrepreneurs to receive financial support and specialized guidance.

BB Sustainability Forum

The Sustainability Forum is an important engagement mechanism for the Institution, fostering discussions, the exchange of experiences and knowledge, the dissemination of best practices and market trends, as well as the development of a sustainability-oriented culture.

In addition, it supports the incorporation, alignment, and dissemination of sustainability principles and practices, while monitoring socio-environmental initiatives and the implementation of actions under the BB 2030 Agenda Sustainability Plan.

The Forum is held quarterly and includes the participation of strategic areas of Banco do Brasil and the BB Foundation (FBB).

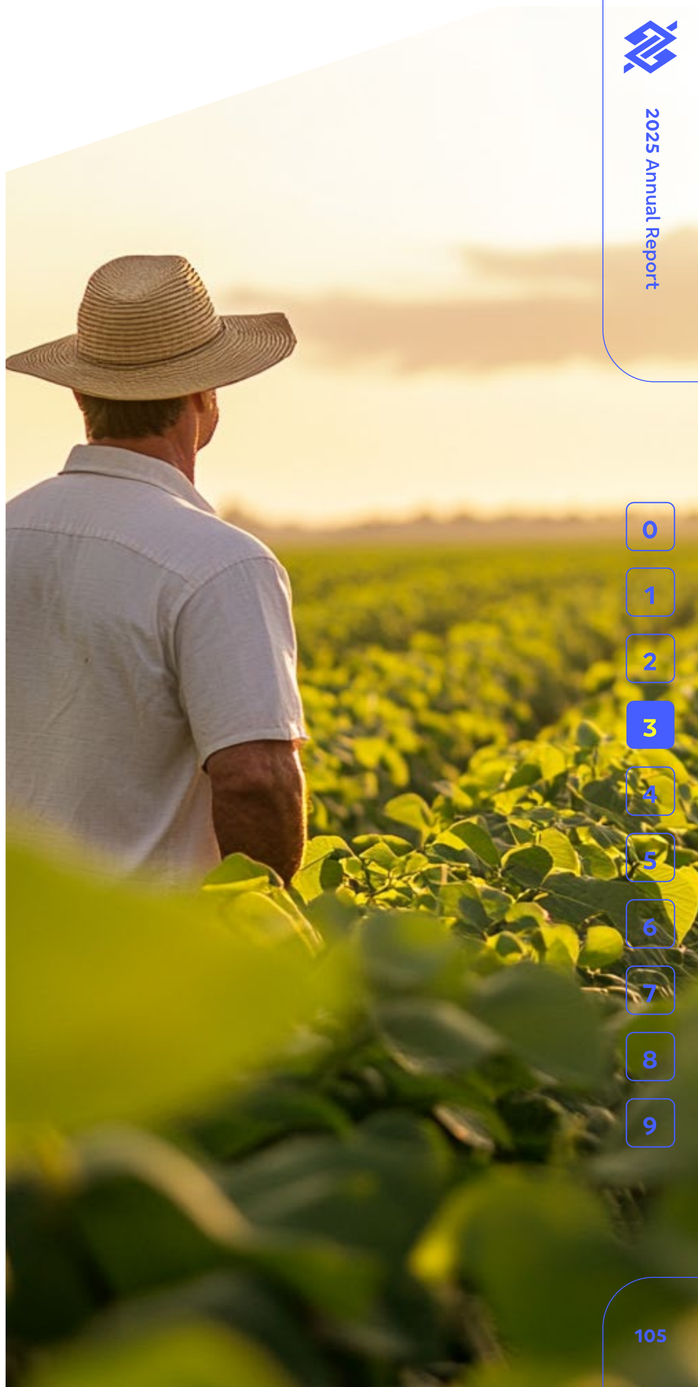
In 2025, four meetings were held, addressing ESG-related topics. In the second half of the year, discussions focused on the Bank's strategy, preparation, and organization for COP30 during the third meeting, while the final meeting of the year, held after COP30, presented and discussed the outcomes of this engagement, including the exchange of experiences, partnerships and business opportunities generated, as well as the strategic directions arising from participation in the Conference.

The purpose of the Sustainability Forum is to disseminate sustainability principles and practices, foster knowledge sharing and promote discussions, as well as monitor social and environmental initiatives.

Sustainability journey

The International Sustainability Journey was created to support companies committed to ESG practices in their processes, strengthening their competitiveness and expanding access to global markets that are increasingly demanding in terms of sustainability. With 140 engaged participants, this free initiative offers a comprehensive experience, including up-to-date digital content, strategic workshops, and specialized advisory support, ensuring that companies are prepared to meet international regulations and the evolving demands of foreign trade.

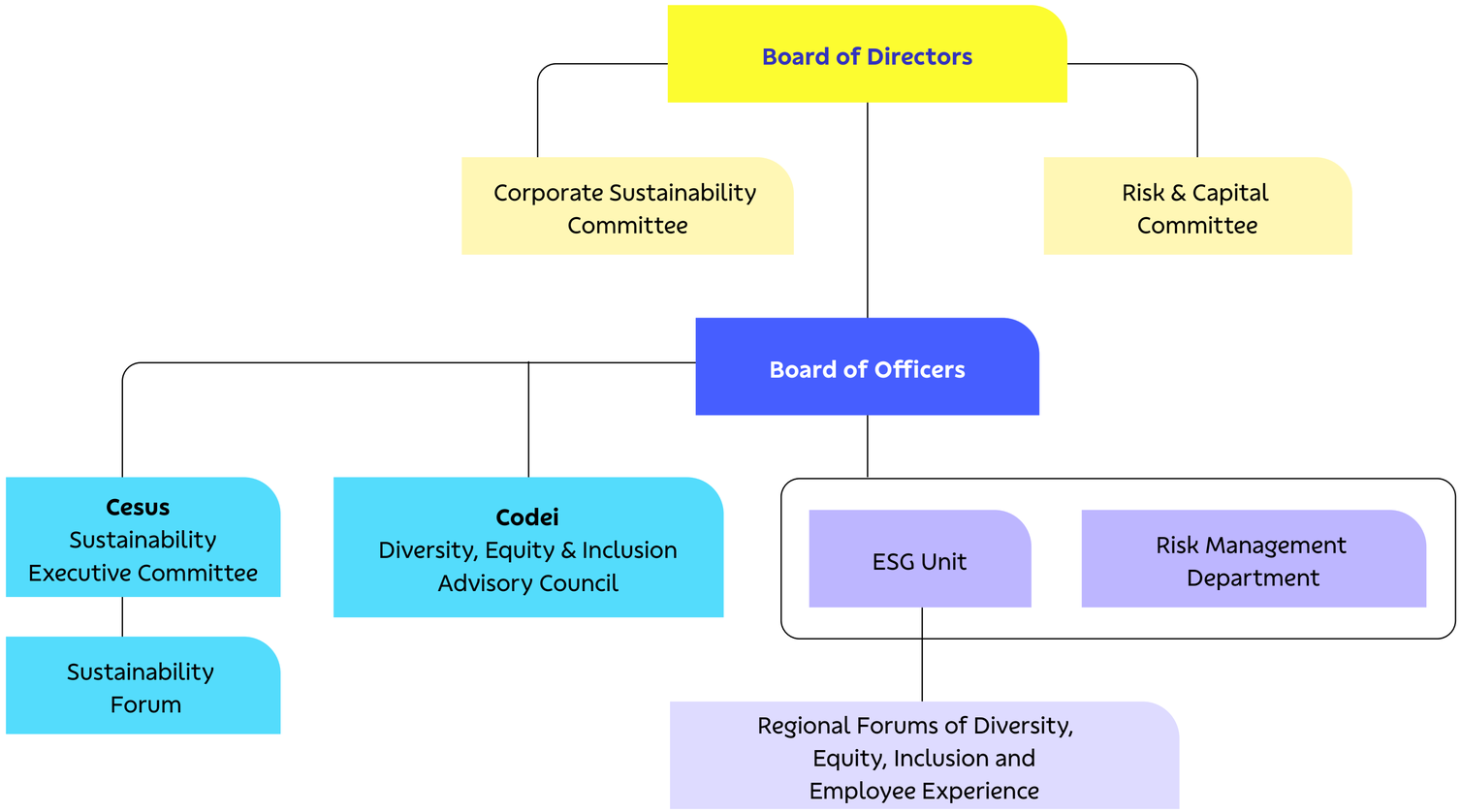
This initiative aims to encourage the adoption of best practices as a competitive differentiator, enabling Brazilian exporters to position themselves strongly in response to global requirements such as decarbonization and climate transparency.



Sustainability governance

GRI 2-9, 2-12, 2-14

The primary goal of sustainability governance is to ensure the consistent adoption of best corporate sustainability practices and to guide the monitoring and management of our social, environmental, and climate performance.



Board of Directors (CA)

The Board of Directors reviews, on a semiannual basis, the evolution of our social, environmental, and climate performance and monitors the progress of key initiatives related to the topic.

Board of Officers (CD)

The Board of Officers conducts semiannual monitoring of social, environmental, and climate performance and oversees the progress of ongoing strategic actions in these areas.

Corporate Sustainability Committee (Cosem)

The Corporate Sustainability Committee is a collegiate body that advises the Board of Directors on sustainability and social, environmental, and climate responsibility matters. It operates in alignment with market best practices and our voluntary commitments, contributing to their integration into the institutional strategy.

Risk and Capital Committee (Coris)

The Risk and Capital Committee supports the Board of Directors in its responsibilities related to integrated risk management, including RSAC, and capital management, thereby strengthening a systemic perspective and decision-making.

People, Equity, and Diversity Executive Committee

This committee is linked to the Board of Officers, composed of the CEO, Vice Presidents, and Executive Officers, focused on discussions and the exchange of experiences related to Diversity, Equity, and Inclusion (DE&I), as well as market trends and benchmarks applicable to BB's management.

Executive Sustainability Committee (Cesus)

Linked to the Board of Officers and composed of Vice Presidents and Executive Officers, the Executive Sustainability Committee approves and monitors the execution of the BB 2030 Agenda Sustainability Plan, guides initiatives with potential business impact, sets guidelines, and ensures a multidisciplinary perspective in decision-making. It has also incorporated responsibilities from Ceped, including the approval of guidelines and goals for the DE&I Program.

BB Sustainability Forum

Comprising our executive managers and representatives from the BB Foundation, it supports the incorporation, alignment, and dissemination of sustainable practices, monitors initiatives, and contributes to the implementation of actions under the BB 2030 Agenda Sustainability Plan. It meets quarterly under the supervision of Cesus.

ESG Unit

A strategic unit linked to the Chief Office of Business, Government, and Corporate Sustainability, responsible for planning and executing corporate sustainability actions, reinforcing strategic alignment, and promoting ESG culture. It also manages social, environmental, and climate-related risks in an integrated manner.

Risk Management Executive Office (Diris)

Linked to the Chief Officer of Internal Controls and Risk Management, Diris is responsible for the corporate management of social, environmental, and climate-related risks (RSAC), ensuring an integrated approach aligned with our guidelines.

Regional Diversity, Equity, Inclusion, and Employee Experience Forums (DE&I and EX Forums)

Linked to the ESG Unit, these forums bring together Tactical Units, Regional People Management Units, and elected representatives of the workforce, in accordance with the BB Diversity Program's Social Markers. They promote discussions and the exchange of experiences in DE&I and Employee Experience, propose actions and incentives with structural impact, map regional needs, and support the implementation of DE&I and EX-related initiatives.

Impact management

GRI 2-13

Our approach to managing social, environmental, and climate impacts is structured within an integrated governance model, aligned with our Corporate Strategy and the commitments we have undertaken. This structure is guided by applicable legislation, the Banco do Brasil Bylaws (ESBB), the internal charters of governance bodies, the advisory committees to the Board of Directors, as well as Corporate Policies and Normative Instructions.

The Board of Directors, with the support of Cosem, ensures that decisions regarding sustainability and social, environmental, and climate responsibility are conducted in alignment with our strategic guidelines, market best practices, and applicable regulations, with transparent and reliable disclosure. The activities and assessments carried out during the period — including the analysis of these risks, the deliberations adopted, and the key measures implemented to ensure compliance with the Sustainability Plan and alignment with the Social, Environmental, and Climate Responsibility Policy — are consolidated into a specific document, which is kept available to the Board for a period of five years.

BB 2030 Agenda

GRI 2-24, 2-29

For twenty years, we have advanced consistently in our sustainability agenda, guided by a strategic perspective and concrete action plans, with objective and ambitious targets. Following the Brazilian 21 Agenda, in 2005 we developed our first Sustainability Plan, then called BB 2021 Agenda, as a result of a commitment established with the Ministry of the Environment (MMA). As global commitments evolved, the Plan was renamed BB 2030 Agenda, reflecting our engagement with the challenges of the UN 2030 Agenda and our commitment to building a sustainable future. Between 2005 and 2025, the BB 2021 Agenda and the BB 2030 Agenda have supported more than 500 strategic actions across the social, environmental, and governance dimensions.

The BB Agenda encompasses long-term commitments, with a strategic outlook to 2030 and 2040, as well as the actions linked to the Sustainability Plan. Complementarily, the Plan establishes the tactical-strategic direction for the short and medium term — in this cycle, covering the period from 2025 to 2027. This is achieved through initiatives and targets aligned with global priorities, such as the SDGs and the Paris Agreement. Through the BB 2030 Agenda, we seek to meet the expectations of our stakeholders, strengthen sustainability governance, and foster sustainable practices and business, reflecting our commitment to generating positive impacts for society and the environment.

2025-2027 Sustainability Plan

GRI 2-24, 2-29

In 2025, we reached the tenth version of the Sustainability Plan, comprising 100 actions for the 2025–2027 cycle, linked to 20 strategic challenges. The Plan is reviewed every two years and is structured around sustainability challenges, unfolding into actions and targets over a three-year period. In the same year, the BB 2030 Agenda was updated to incorporate both the Sustainability Plan and the BB 2030 Commitments for a More Sustainable World, both of which were revised. The BB 2030 Commitments encompass 10 commitments and 19 targets, organized into three pillars: Sustainable Finance; Social, Environmental, and Climate Governance; and Positive Impacts on the Value Chain.

The Sustainability Plan and the BB 2030 Commitments articulate actions, indicators, and targets aimed at strengthening governance and the management of climate-related risks and opportunities; supporting decarbonization; developing financial solutions and business models that incorporate ESG aspects; promoting diversity; assessing and measuring social, environmental, climate, and economic impacts; and reinforcing initiatives to reduce deforestation. These challenges are defined based on the assessment of national and international trends, market benchmarks, and societal demands, in alignment with the SDGs.

In 2025, we launched the tenth edition of the BB 2030 Agenda, an instrument that materializes our long-term commitments and the Sustainability Plan. The launch event was held at the Banco do Brasil Cultural Center in Brasília (DF) and was attended by Ministers Marina Silva, of the Environment and Climate Change, and Esther Dweck, of Management and Innovation in Public Services, as well as strategic partners and members of our Senior Management.

Developing the BB 2030 Agenda

We manage social, environmental, and climate-related impacts, risks, and opportunities through identification and prioritization processes based on the assessment of ESG trends, sector studies, sustainability indices, ratings and rankings, as well as market best practices. Through a comprehensive and participatory process, we incorporate input from our stakeholders in defining material topics and consolidating the commitments set out in our Agenda. In the 10th update cycle, we carried out the following steps:



1

Territory of socio-environmental impact materiality

20 topics and 21 challenges mapped out based on an analysis of the main sustainability references, including national and international trends and studies, market benchmarking and BB's strategic guidelines.

2

Map of stakeholders

Identification and prioritization of which audiences would contribute most to the sustainability agenda and which should be consulted.



3

Consultation with stakeholders

Consultation with stakeholders to prioritize the topics, which relied on the participation of more than 7,000 people, including: senior management, employees, customers, BB conglomerate companies, suppliers, the government and regulators.

4

Consolidation of results and definition of materiality

The materiality results were assessed by the executive managers at the 56th BB Sustainability Forum, with a proposal to be forwarded to the Sustainability Executive Committee for validation. Of the 20 topics mapped, 10 were considered material (priority).

5

Identification of gaps and opportunities

Analysis of sustainability indexes, ratings and rankings, stakeholders demands and good market practices.



6

Agenda 30 BB Planning

Proposal of strategic actions with an ESG bias, involving the entire company, as well as a review of the Long-Term Sustainability Commitments.

7

In-house engagement

The commitments and actions are assessed by the areas in charge, contributing to defining goals and suggesting new approaches.

10

Accountability

Half-yearly accountability to the Sustainability Executive Committee (Cesus) and annually to stakeholders through the Annual Report.

Senior management approval

Approval of Agenda 30 BB, agreed upon in the 10 LongTerm Sustainability Commitments and the 2025-2027 Sustainability Plan, by the Board of Officers.

Validation in management committees

The commitments and actions are validated by the Executive Committees of the respective areas involved in the process.

2025-2027 Sustainability Plan

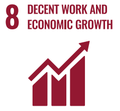
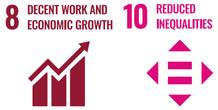
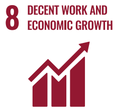
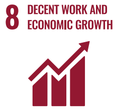
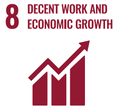
The 2025–2027 Sustainability Plan includes 100 strategic actions that contribute to the development of sustainable business and the enhancement of ESG practices. Below, we highlight the non-confidential actions linked to the sustainability challenges prioritized in the materiality process.

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Climate change and decarbonization	Anticipate and adapt to climate change and to enhance the management of related opportunities.	Structure an incentive program/initiative to originate new carbon credit–generating projects with Wholesale and Retail customers by June 30, 2026.	2 ZERO HUNGER; 13 CLIMATE ACTION	✓
		Assess the feasibility of incorporating, into procurement processes for strategic and critical suppliers, the requirement to submit a GHG emissions inventory by December 31, 2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Implement a solution enabling MSE customers to measure their carbon footprint and purchase carbon credits for its offsetting by June 30, 2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
	Act to reduce Greenhouse Gas (GHG) emissions from the Bank's own operations, as well as its financed and investment-related emissions.	Reduce direct GHG emissions (Scope 1) by 26.25% compared to 2022, by December 31, 2027.	13 CLIMATE ACTION; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Develop a proposal for intermediate and/or net-zero sectoral targets (Scope 3, Category 15) for the decarbonization of BB's portfolio (credit, investments, and sovereign bonds), for submission to the appropriate decision-making body by June 30, 2026.	13 CLIMATE ACTION; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Identify potential GHG emissions reduction opportunities in financed sectors and/or those that are more carbon-intensive by December 31, 2025.	13 CLIMATE ACTION	✓
		Submit the measurement of financed emissions data (Scope 3, Category 15) for verification by an independent third party and/or validation by the Science Based Targets initiative (SBTi) by June 30, 2027.	13 CLIMATE ACTION; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Identify opportunities for BB to contribute to achieving the commitments set out in Brazil's Nationally Determined Contribution (NDC) by June 30, 2026.	13 CLIMATE ACTION	✓

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Sustainable Business	Develop and offer financial solutions and business models that incorporate environmental, social, and governance (ESG) aspects, fostering the transition to a low-carbon, green, inclusive, and diverse economy.	Originate sustainable funding for BB and its customers, contributing to the achievement of a total of R$67 billion by December 31, 2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Reach a balance of R$1.9 billion in sustainable investment funds – Public Sector Market, by December 31, 2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Reach a balance of R$7.1 billion in sustainable investment funds – Retail and Wholesale Markets, by December 31, 2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Reach a balance of R$433 billion in the sustainable loan portfolio by December 31, 2027.	1 NO POVERTY, 2 ZERO HUNGER, 4 QUALITY EDUCATION, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY, 8 DECENT WORK AND ECONOMIC GROWTH, 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE, 10 REDUCED INEQUALITIES, 11 SUSTAINABLE CITIES AND COMMUNITIES, 13 CLIMATE ACTION, 15 LIFE ON LAND	✓
		Reach a balance of R$6 billion in energy efficiency and renewable energy – Agribusiness Market, by December 31, 2027.	7 AFFORDABLE AND CLEAN ENERGY	✓
		Develop a strategy for engagement and business origination aimed at increasing the balance of the renewable energy and/or energy efficiency loan portfolio – Corporate/MSE Market, by June 30, 2026.	7 AFFORDABLE AND CLEAN ENERGY	✓

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Sustainable Business	Develop and offer financial solutions and business models that incorporate environmental, social, and governance (ESG) aspects, fostering the transition to a low-carbon, green, inclusive, and diverse economy.	Reach a balance of R$1 billion in renewable energy and/or energy efficiency – Corporate/MSE Market, by December 31, 2027.	7 AFFORDABLE AND CLEAN ENERGY	
		Reach a balance of R$12 billion in renewable energy and/or energy efficiency – Wholesale Market (Corporate and Large Corporate), by December 31, 2027.	7 AFFORDABLE AND CLEAN ENERGY	
		Reach a balance of R$1.2 billion in energy efficiency and renewable energy – Public Sector Market, by December 31, 2027.	7 AFFORDABLE AND CLEAN ENERGY	
		Develop a strategy for engagement and business origination, including the update and/or formalization of new agreements with BB partner companies, aimed at increasing the balance of the renewable energy and/or energy efficiency loan portfolio – Individual (Retail) Market, by June 30, 2026.	7 AFFORDABLE AND CLEAN ENERGY	
		Reach a balance of R$1 billion in renewable energy and/or energy efficiency – Individual Market, by December 31, 2027.	7 AFFORDABLE AND CLEAN ENERGY	
		Reach a balance of R$190 billion in credit allocated to good agricultural practices and low-carbon agriculture by December 31, 2027.	1 NO POVERTY, 2 ZERO HUNGER, 13 CLIMATE ACTION, 15 LIFE ON LAND	
		Reach R$83 billion in credit disbursements to support state and municipal efficiency by December 31, 2027.	4 QUALITY EDUCATION, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY, 11 SUSTAINABLE CITIES AND COMMUNITIES	

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Sustainable Business	Develop and offer financial solutions and business models that incorporate environmental, social, and governance (ESG) aspects, fostering the transition to a low-carbon, green, inclusive, and diverse economy.	Implement new attributes and/or special commercial terms for financing the production of low-carbon and efficient transportation and mobility solutions and/or inputs linked to the industry value chain, by December 31, 2027.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE; 13 CLIMATE ACTION	✓
		Publish a Climate Transition Finance Framework by December 31, 2026.	13 CLIMATE ACTION; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	✓
		Update BB's Sustainability-Linked Finance Framework (SLFF BB) by June 30, 2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
		Maintain and ensure DE&I principles and criteria within the strategic guidelines of the Startup Investment Strategic Program, aiming to promote diversity in investments made by BB Ventures, by December 31, 2025.	5 GENDER EQUALITY; 10 REDUCED INEQUALITIES; 18 ETHNIC-RACIAL QUALITY	
		Prepare a study to identify and assess trends and/or business opportunities related to circular economy activities, by June 30, 2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
Diversity, equity, and inclusion	Promote diversity, equity, and inclusion and combat any form of discrimination in the workplace and in interactions with stakeholders.	Assess the feasibility of establishing a Specific Human Rights and Diversity, Equity, and Inclusion (DE&I) Policy, including references to international human rights instruments (International Bill of Human Rights, Children's Rights and Business Principles), and, depending on the outcome, to publish it by June 30, 2026.	5 GENDER EQUALITY; 10 REDUCED INEQUALITIES; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS; 18 ETHNIC-RACIAL QUALITY	
		Propose and/or guide Entities Affiliated to BB (ELBBs) in establishing criteria related to diversity of gender, race, and other underrepresented ethnic groups for leadership positions, by June 30, 2026.	5 GENDER EQUALITY; 10 REDUCED INEQUALITIES; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS; 18 ETHNIC-RACIAL QUALITY	

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Diversity, equity, and inclusion	Promote diversity, equity, and inclusion and combat any form of discrimination in the workplace and in interactions with stakeholders.	Establish and implement a strategy to align the percentage of Black youth and people with disabilities hired in internship and apprenticeship programs with the respective corporate diversity targets for employees, by December 31, 2026.		
		Achieve 38% of women in leadership positions by December 31, 2027.		
		Achieve 38% of Black individuals (Black and Brown) and other underrepresented ethnic groups (Indigenous and Asian) in leadership positions by December 31, 2027.		
Well-being, Occupational Safety and Health	Promote a safe and healthy work environment that ensures employee well-being and quality of live	Establish annual targets for reducing exposure to psychosocial risk within the Bank, by June 30, 2026.		
Well-being, Occupational Safety and Health	Promote a safe and healthy work environment that ensures employee well-being and quality of live	Prioritize managers of employees with disabilities and neurodivergent employees in support, training (e.g., DE&I Workshops), and/or mentoring initiatives, with a view to enhancing their ability to address cases involving these groups, by December 31, 2026.		
		Have more than 10% of the Bank's workforce covered by certification of the Occupational Safety and Health (OSH) management system, by December 31, 2027.		
		Reach the 2027 target for reducing exposure to psychosocial risk within the Bank, by December 31, 2027.		
Innovation and Technology	Anticipate market trends, promote continuous innovation, and integrate emerging technologies in order to increase operational efficiency and ensure the Bank's competitiveness.	Reach 15 million individual customers in segments D and E accessing BB's digital channels on a monthly basis, by December 31, 2027.		
		Prepare a study to identify and assess opportunities and potential uses of AI for ESG business solutions, by December 31, 2026.		

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Social, Environmental, and Climate-related Risk	Enhance governance and the management of social, environmental, and climate-related risks in the Bank's business, processes, and commercial relationships.	Identify the main occurrences related to social risk affecting employees and assess the adequacy of mitigation measures for this risk, by June 30, 2026.	8 DECENT WORK AND ECONOMIC GROWTH; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
		Review BB Sustainability Guidelines for Credit and restrictive/exclusion lists, considering controversial sectors and emerging risks, by June 30, 2027.	8 DECENT WORK AND ECONOMIC GROWTH; 13 CLIMATE ACTION; 15 LIFE ON LAND; 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
Cybersecurity, Privacy, and Data protection	Enhance internal processes and structures for preventing cyberattacks and to ensure data protection and customer privacy, in compliance with national and international laws and standards.	Obtain ISO 27001 certification for information and cybersecurity in an eligible BB process, by December 31, 2025.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
		Incorporate information security and cybersecurity aspects into employees' multidimensional performance evaluation, by December 31, 2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
Talent Attraction, Retention, Satisfaction, and Development	Promote programs and initiatives related to talent attraction and retention, as well as human capital development, in order to increase productivity, business competitiveness, and employee satisfaction.	Include a module on generational topics in the Career Mentoring Program materials, by December 31, 2025.	8 DECENT WORK AND ECONOMIC GROWTH	
		Develop an action plan to promote/increase the engagement and approval rates of underrepresented groups in BB's external recruitment processes, by December 31, 2025.	10 REDUCED INEQUALITIES	
		Carry out a new cycle of the Career Mentoring Program focused on people with disabilities, by June 30, 2026.	8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES	
		Structure a model and/or strategy to strengthen and consolidate initiatives aimed at generational groups, focused on employee mobilization and engagement, in line with BB's DE&I Program guidelines, by June 30, 2026.	8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES	

Material Topic	Challenge	Strategic action/term	Impacted SDG	Paris Agreement
Talent Attraction, Retention, Satisfaction, and Development	Promote programs and initiatives related to talent attraction and retention, as well as human capital development, in order to increase productivity, business competitiveness, and employee satisfaction.	Develop a proposal for training and professional development initiatives focused on career progression and succession planning for talent pipelines to leadership, aimed at employees from gender, racial, and disability groups, by December 31, 2026.	8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES; 18 IGUALDADE ÉTNICO-RACIAL	
		Conduct a pilot career guidance program for neurodivergent individuals, by June 30, 2027.	8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES	
Biodiversity	Develop initiatives aimed at strengthening the bioeconomy and increasing the financing of reforestation and conservation projects in Brazilian biomes, particularly the Amazon.	Prepare/review a document outlining BB's guidelines and commitments regarding its activities in biodiversity, by June 30, 2027.	15 LIFE ON LAND	
		Develop a proposal for a Payment for Environmental Services (PES) model/strategy, by June 30, 2027.	15 LIFE ON LAND	
		Reach 1.4 million hectares in forest conservation and/or reforestation projects, by December 31, 2027.	13 CLIMATE ACTION; 15 LIFE ON LAND	
Financial Inclusion and Health	Promote inclusion and improve the financial health of customers, employees, and users through initiatives that provide access to banking services and financial education.	Assess the feasibility of including, in the Specific Financial Education Policy, principles related to financial health and/or debt collection guidelines for individual customers and business entrepreneurs, in compliance with the provisions of Central Bank of Brazil Joint Resolution No. 8, by December 31, 2025.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
		Reach 7.7 million customers using "Minhas Finanças" (My Finance) as a Personal Financial Management (PFM) tool, by December 31, 2025.	10 REDUCED INEQUALITIES	
		Reach 1.1 million women-led businesses supported by BB, by December 31, 2027.	5 GENDER EQUALITY; 8 DECENT WORK AND ECONOMIC GROWTH; 10 REDUCED INEQUALITIES	
		Reach 350,000 customers with investment transactions carried out through advisory solutions, by December 31, 2027.	10 REDUCED INEQUALITIES	

We disclose only the actions considered confidential and linked to material topics, as the plan is broader and encompasses other sustainability topics and challenges identified in the materiality assessment and in the update of the BB 2030 Agenda.

Accountability for the 2023–2025 and 2025–2027 cycles – Sustainability Plan

Sustainable Business

Challenge

Develop and offer financial solutions and business models that incorporate environmental, social, and governance (ESG) aspects, fostering the transition to a low-carbon, green, inclusive, and diverse economy.

Ation

Implement new attributes and/or special commercial terms for a product/service aimed at the transition to a low-carbon and inclusive economy.

Indicator:

Implement new special commercial terms for green/climate credit and financing operations by June 30, 2025.

Accountability for the 2023–2025 cycle

Indicator achieved within the deadline, driven by the financial structuring of Eco Invest Brasil, the creation of the BNDES Finame Fundo Clima Automático line, which offers special terms and rates, and changes to the commercial terms of lines related to the promotion of renewable energy.

SDGs impacted

8 DECENT WORK AND ECONOMIC GROWTH
13 CLIMATE ACTION
15 LIFE ON LAND

Action

Maintain and ensure DE&I principles and criteria within the strategic guidelines of the Startup Investment Strategic Program, aiming to promote diversity in investments made by BB Ventures, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline, as a result of the review and expansion of the Startup Investment Strategic Program (BB Ventures), with the inclusion of DE&I, bioeconomy, and carbon market domains.

SDGs impacted

5 GENDER EQUALITY
10 REDUCED INEQUALITIES
18 ETHNIC-RACIAL QUALITY

Social, Environmental and Climate Impacts of Operations and Activities

Challenge

Assess and measure the social, environmental and climate impacts (externalities) generated by Banco do Brasil's products, services and activities so that to maximize the positive impacts and reduce the negative impacts on the environment and society.

Action

Measure the socio-environmental and economic impacts (externalities) of BB's products, services and activities.

Indicator

Measure the impacts of two new activities, products, services or projects by June 30, 2025.

Accountability for the 2023–2025 cycle

Indicator achieved within the deadline, with the update and expanded analytical coverage of the economic, social, and environmental impacts arising from BB's operational and business activities.

SDGs impacted

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Climate change and decarbonization

Challenge

Act to reduce Greenhouse Gas (GHG) emissions from the Bank's own operations, as well as its financed and investment-related emissions.

Action

Identify potential GHG emissions reduction opportunities in financed sectors and/or those that are more carbon-intensive by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline, as a result of the Decarbonization Advisory strategy.

SDGs impacted

13 CLIMATE ACTION

Talent Attraction, Retention, Satisfaction, and Development

Challenge

Promote programs and initiatives related to talent attraction and retention, as well as human capital development, in order to increase productivity, business competitiveness, and employee satisfaction.

Action

Include a module on generational topics in the Career Mentoring Program materials, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline.

SDGs impacted

8 DECENT WORK AND ECONOMIC GROWTH

Action

Develop an action plan to promote/increase the engagement and approval rates of underrepresented groups in BB's external recruitment processes, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline.

SDGs impacted

10 REDUCED INEQUALITIES

Cybersecurity, Privacy, and Data protection

Challenge

Enhance internal processes and structures for preventing cyberattacks and to ensure data protection and customer privacy, in compliance with national and international laws and standards.

Action

Obtain ISO 27001 certification for information and cybersecurity in an eligible BB process, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline.

SDG

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Fight against Corruption, Bribery, and Money Laundering

Challenge

Improve and make transparent the policies and processes related to the fight against corruption, illegal acts, money laundering and tax evasion.

Action

Strengthen the management and practices for preventing and combating money laundering, terrorism financing, financing of the proliferation of weapons of mass destruction, corruption, and tax evasion.

Indicator:

Assess the need to develop and/or update specific and periodic training on the topics of preventing and combating money laundering, terrorism financing, financing the proliferation of mass destruction weapons, corruption and tax evasion, in line with best market practices, and, depending on the need identified, implement them by December 31, 2025.

Accountability for the 2023–2025 cycle

Indicator achieved ahead of schedule, with the development of a course on international cooperation to combat tax evasion and the update of the course on the Prevention of Money Laundering and the Financing of Terrorism.

SDGs impacted

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Financial Inclusion and Health

Challenge

Promote inclusion and improve the financial health of customers, employees, and users through initiatives that provide access to banking services and financial education.

Action

Assess the feasibility of including, in the Specific Financial Education Policy, principles related to financial health and/or debt collection guidelines for individual customers and business entrepreneurs, in compliance with the provisions of Central Bank of Brazil Joint Resolution No. 8, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline.

SDGs impacted

16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Action

Reach 7.7 million customers using “Minhas Finanças” (My Finance) as a Personal Financial Management (PFM) tool, by December 31, 2025.

Accountability for the 2025–2027 cycle

Action completed within the deadline, reaching 7.9 million unique monthly users on the “Minhas Finanças” tool, exceeding the target of 7.7 million set for the period.

SDGs impacted

10 REDUCED INEQUALITIES

* We disclose only the actions/indicators that are not confidential and linked to material topics/challenges, as the plan is broader and encompasses other sustainability topics and challenges identified in the materiality assessment and in the update of the BB 2030 Agenda.

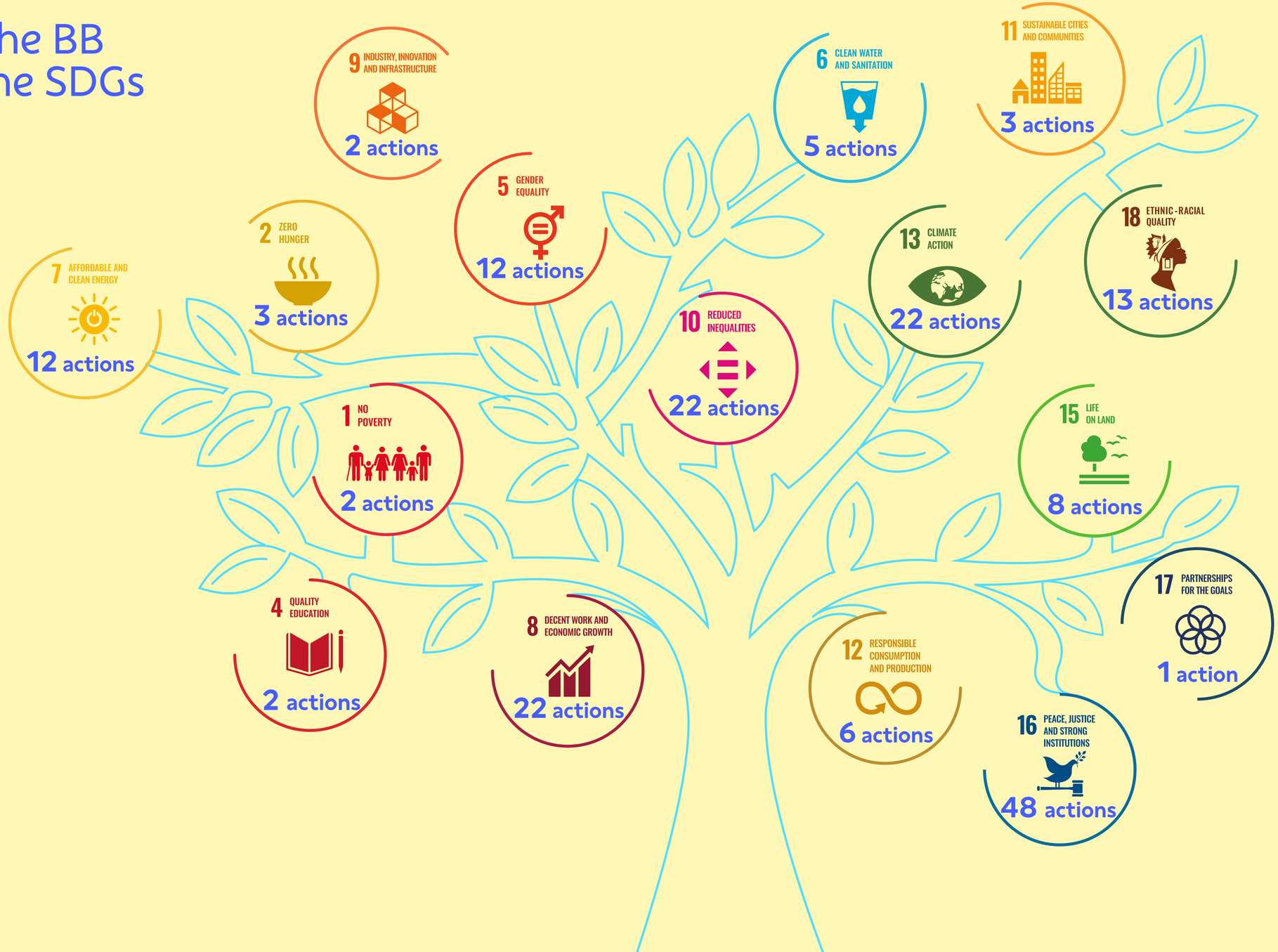
** For some topics, no actions are planned for the 2025–2027 cycle, as they were reassessed in the socio-environmental impact materiality update process for the 2024/2025 cycle.

*** In line with the newly prioritized material topics and the results of the 10th BB 2030 Agenda update cycle, some actions scheduled for completion by December 31, 2025 were reviewed and, where applicable, adjusted and/or extended.

Contributions of the BB 2030 Agenda to the SDGs

GRI 2-24

By continuously strengthening our business and management practices guided by corporate sustainability, we contribute to global sustainable development priorities. Below, we present a quantitative summary of the BB 2030 Agenda actions with positive impacts on the UN SDGs.



BB 2030 Commitments for a More Sustainable World

GRI 2-16, 2-24

Our long-term sustainability commitments guide our strategic initiatives and reinforce our transformative role in building a more just, responsible, and low-carbon future. Launched in 2021 and periodically revised, these commitments reflect our continuous evolution and drive solutions focused on sustainable loans, responsible investment, GHG emissions reduction, the promotion of diversity, equity, and inclusion, and environmental conservation.

In 2025, we updated our commitments by expanding targets and incorporating new goals aimed at supporting customers, partners, and society in the transition to a more sustainable portfolio, while also accelerating the generation of positive impacts across the value chain.

In the Sustainable Finance pillar, we seek to expand the Sustainable Loan Portfolio and strengthen the use of sustainable investment and funding mechanisms. In the Environmental, Social, and Climate Governance pillar, we direct our efforts toward reducing and offsetting GHG emissions and advancing diversity in leadership positions. In the Positive Impacts on the Value Chain pillar, focused on inclusion and financial health, as well as initiatives related to the bioeconomy, reforestation, and environmental conservation, we work to expand the benefits generated for society and the environment.

There are 10 commitments, with 19 long-term targets to be achieved, strengthening the integration of sustainability into our business strategy and contributing to a more sustainable world.



Social, environmental and climate governance

Promote inclusion practices and mitigate environmental and climate impacts, to reinforce a more responsible and equitable culture.

Sustainable finance

Allocate resources to foment businesses and support our customers in the transition to an increasingly sustainable portfolio.

Positive impacts on the value chain

Bolster economic transformation to create value for society and the environment.

BB's 2030 Commitments for a more Sustainable World

Sustainable Finance
Dec/25

Sustainable loan Portfolio
Reach a balance of **R$ 500 billion** by 2030

R$ 415.1 bi
Dec/25

Renewable Energy
Reach a balance of **R$ 30 billion** by 2030

R$ 22.3 bi
Dec/25

Sustainable Agriculture
Reach a balance of **R$ 200 billion** by 2030

R$ 172.1 bi
Dec/25

Bioeconomy Strategy
Reach a balance of **R$ 5 billion** by 2030

R$ 3.0 bi
Dec/25

State and Municipality Efficiency
Disburse[1] **R$ 100 billion** by 2030

R$ 62.8 bi
Dec/25

Sustainable Investment Products
Reach a balance of **R$ 30 billion in sustainable Investment** funds[2] by 2030

R$ 13.5 bi
Dec/25

Sustainable funds
Originate **R$ 100 billion** in sustainable funding for BB and its customers by 2030

R$ 61.6 bi
Dec/25

[1] Agriculture, culture, civil defense, education, energy efficiency and public lighting, sport and leisure, road infrastructure, public cleaning, environment, urban mobility, health, security and health surveillance.

[2] In alignment with the regulatory change for sustainable investment funds.

Social, Environmental and Climate Governance

GHG Emissions Management
Offset **100% of Scope 1 and 2** emissions

100%
Jun/25

100% renewable energy[3] use from 2023 onward

100%
Jun/25

Reduce **42% of direct emissions** (scope 1) by 2030

-29%
Jun/25

Reduce **42% the emission intensity** of corporate loan portfolio by 2040.

-3%
Jun/25

Diversity
Achieve **50% women** in leadership positions by 2030

28.88%
Dec/25

Achieve **50% of black,** mixed-race, indigenous and other ethnicities underrepresented in leadership positions by 2030

30.49%
Dec/25

Positive Impacts ond the Value Chain
Dec/25

Financial Inclusion
1.4 million woman-led business supported with financial solutions by 2030

1.07 mi Dec/25

Expand financial citizenship to **7.5 million young** customers from generations Alfa[5] and Z[6] by 2030

6.06 mi Dec/25

Social Inclusion
1 million people impacted by actions taken in the bioeconomy by 2030

107 thousand Dec/25

Private Social Investment
R$ 1 billion invested in education, environmental care, inclusion, humanitarian and, fomenting volunteering and social technologues through the BB Fundation by 2030

R$ 763 mi Dec/25

Reflorestation and Environmental Conservation
2 million hectares preserved and/or reforested by 2030

1.05 thousand ha
Dec/25

1.5 million hectares of degraded areas recovered by 2030

558.5 thousand ha
Dec/25

Business model and value creation

Our inputs

Human capital
+ 85 thousand employees
+ 3 thousand online courses available at UniBB.
28.88% of women in leadership positions
30.49% of black, mixed-race, indigenous and other ethnicities underrepresented in leadership positions

Natural capital
Reduce direct emissions (Scope 1) by 42% by 2030.
100% of the energy consumed by BB is linked to renewable energy sources.

Intellectual capital
R$ 43.7 billion invested in technology from 2016 to 2025
BB Ventures:
+ 1,190 startups assessed and **53** invested.
Innovation Plataform:
+ 5 thousand innovation ideas

- AcademiIA
- Data Leaders Challenge
- AI-based portfolio assignment

Social and relationship capital
+ 89.892 million customers
1.6 million shareholders
+ 4,899 suppliers with **13,665 active contracts**
R$ 534.9 million in private social investment by BB Foundation

Financial capital
Loan Portfolio R$ 1.75 trillion in third-party assets under management
R$ 192.1 billion in shareholders' equity

Manufactured capital
Service Network**: 56,804**
Own service network: **10,464**

Our strategy

STRATEGIC OBJECTIVES

Foundations for continuity

Customers

People and Culture

Technology as business enabler

New Business Arenas

ESG (cross-cutting axis)

Our governance

PURPOSE
To be close and relevant in people's lives at all times.

VALUES

Proximity
We are present, proactive, and empathetic to delight people..

Innovation
We innovate to simplify solutions and make people's lives easier.

Integrity
We act based on respect, trust, ethics, and transparency.

Efficiency
We optimize available resources to create value for our stakeholders.

Commitment to society
We consider the collective interest in our decision-making.

Diversity
We promote diversity, equity, and inclusion to build sustainable relationships and results.

Our competitive advantages

SERVICES
Agribusiness market share: 48.3%

Credit market share: 16.4%

CCS
R$ 415.1 billion
7.3% over 2024

Physical presence

Digital business

Brand

External scenario
Macroeconomic scenario and the financial industry

Digital transformation

Climate change

Our contribution
100% GHG offsetting in scopes 1 and 2

National Family Farming Program (Pronaf): nearly 202 thousand family farmers assisted with a total of R$ 21.3 billion

Our results

Human capital
+ 13 million training hours and **+ than 4.3 million** courses completed at Bando do Brasil Corporate University (UniBB)
+1.5 thousand scholarships granted
1.95% voluntary turnover rate
71.17% engagement in the Engagement Survey

Natural capital
+ R$ 3 billion in investments in bioeconomy, sanitation, and women entrepreneurship, especially in the Amazon region
100% offsetting of Scope 1 emissions
A Score in CDP
16.994 $MtCO_2e$ financed in 2024

Intellectual capital
241 thousand courses completed in AI learning paths
14 solutions built in the Data Leaders Challenge with scalable value potential
7.4 thousand corporate customers assigned to portfolios using AI

Social and relationship capital
Brand value: **R$ 59.298 billion**[1]
BB Blog: **+ than 2,257,852 users**
5.13% increase in NPS
30% payout in 2025
+6.9 million people benefited since 2014 through BB Foundation

Financial capital
Broad asset screening, considering ESG aspects - **100% of assets** eligible for this analysis (**1,723 billion**)
Record Agribusiness Porfolio: **R$ 406.1 billion**
Agribusiness BB Market share: **48.3%**
Agribusiness PF Market share: **55.0%**
Adjusted Net Income: **R$ 20.7 billion**

Manufactured capital
35.8 million active customers on digital platforms, representing **93%** of BB customer transactions

1. Amount referring to 2024. The brand valuation for 2025 is still being assessed.

Value chain

GRI 2-1, 2-6, 2-27

Our value chain approach aims to drive business through solutions that combine sustainability, growth, and diversification of business activities. We act as a strategic partner within the corporate ecosystem, connecting customers, suppliers, and partners to enable opportunities and strengthen long-term relationships.

Stakeholders

Community

24 years of the BB Volunteer Program:

- **+ than 30 thousand** volunteer actions carried out and
- **+ than 30 thousand** volunteers registered.

Employees

+ than 85 thousand employees in all Brazilian states and abroad.

Shareholders

+ than 1.6 million shareholders 99.1% of them are individuals and 0.9% companies

Suppliers

R$ 13.51 billion paid to suppliers.

Services

Asset management segment

- Services: acquisition, sale and custody of securities, portfolio management and asset management and investment fund and club management.
- Individuals, companies investors and institutional markets.

Operating revenues R$ 4.6 billion.

Banking segment

- Deposits services, loan operations and rendering of services, which are made available to customers through the most varied distribution channels located in the country and abroad.
- Retail, wholesale, government, micro-entrepreneurs markets and the informal sector.

Operating revenues R$ 339.0 billion.

Investment segment

- Services: debt intermediation and distribution on the primary and secondary markets, equity holdings, financial services, economic and financial advisory services, securities investments.
- Individual and companies investors markets, fundraisers.

Operating revenues R$ 1.5 billion.

Means of payment segment

- Capture, transmission, processing and financial settlement of electronic transactions services.
- Issue, brand and acquiring markets.

Operating revenues R$ 2.6 billion.

Insurance, private pension and savings bonds segments

- Products and services related to life, property and automobile insurance, supplementary pension plans and savings bonds.
- Individuals and companies segment.

Operating revenues R$ 12.2 billion.

Total adde value:
R$ 51.9 billion.

Staff:
R$ 25.5 billion.

Government[2]:
R$ 4.4 billion.

Equity and debt capital remuneration[3]:
R$ 22.0 billion.

2 Taxes, Fees, and Contributions. 3 R$21.1 billion and R$0.9 billion, respectively.

Impacts

Impacts on the consumption of natural resources

- Water: **1,364.24 thousand m³**.
- Energy: **512.35 GWh**.
- Paper: **1,099 t**.

BB Foundation

Since 2014, the Bando do Brasil Foundation has invested **R$ 2.5 billion** in socio-environmental initiatives and **+ than 6.9 million** people have had their realities transformed.

Data processing and communication

R$ 2.2 billion.

Services[1]

R$ 2.6 billion.

Materials

Water, energy and gas
R$ 0.5 billion.

Asset maintenance and upkeep

R$ 0.8 billion.

1 Contractors, surveillance, advertising and transportation.



4

Transformational Role

Our contribution

Sustainable Loan Portfolio (CCS)

Products and services with ESG attributes

Interactive summary

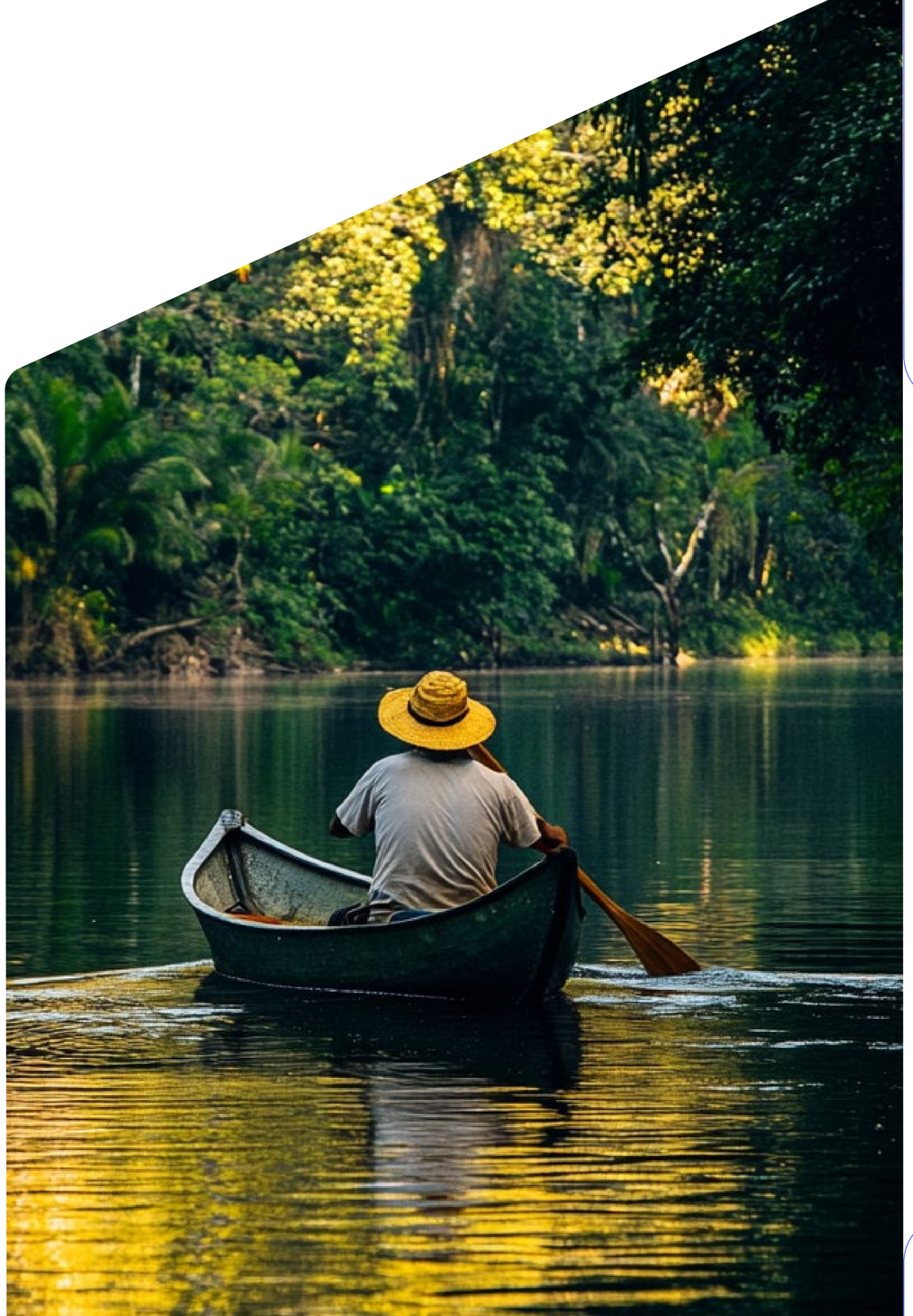
Our contribution

Our operations are highly integrated with the development of Brazil, cooperating with the Federal Government to scale positive impacts across strategic sectors of economy and society. Our work contributes to addressing structural challenges, such as housing deficit, job and income creation, strengthening the productive sector, and expanding investments in infrastructure, while simultaneously creating shareholder value and promoting lasting social transformation.

We structure sustainability-focused financial solutions aimed at the efficient use of natural resources and aligned with Brazil's international commitments, particularly those related to mitigating and adapting to climate change.

Within this context, we structure sustainability-focused financial solutions aimed at the efficient use of natural resources and aligned with Brazil's international commitments, particularly those related to mitigating and adapting to climate change. This approach guides the allocation of capital toward production chains that bring minimum exposure to social, environmental, and climate risks while offering higher potential economic returns.

As part of this commitment, we support innovative financing mechanisms aimed at projects with sustainable attributes, covering initiatives in reforestation, urban infrastructure, sustainable mobility, decentralized energy generation and energy efficiency, and the strengthening of sustainable value chains in agriculture and livestock. We continue to integrate socio-environmental and climate aspects into our project analysis and evaluation processes, in compliance with our Environmental, Social, and Climate Responsibility Policy and our Sustainability Guidelines for Credit.



Sustainable Loan Portfolio (CCS)

GRI 203-2

A Our Sustainable Loan Portfolio is guided by sustainability criteria established in our Sustainability Guidelines for Credit, which governs both the origination and monitoring of our operations. We require compliance with environmental regulations as a prerequisite for all contracts and maintain continuous monitoring routines, with contractual clauses that allow us to take corrective measures when irregularities are identified. With this approach, we seek to ensure that our extended credit reconciles with economic performance and creates socio-environmental benefits.

In 2025, the Portfolio's balance surpassed R$415 billion, a 7.3% year-over-year growth, marking a steady path in reaching our R$500 billion goal to finance initiatives such as renewable energy, energy efficiency, green infrastructure, sustainable transportation and tourism, water resources, fisheries, forestry, sustainable agriculture, and waste management.

In terms of funding activities, we signed agreements with multilateral and development banks, such as the European Investment Bank (EIB), the German Development Bank (KfW), and the Bank of Montreal (BMO), alongside new operations with the World Bank and the Inter-American Development Bank (IDB). Funds raised are directed toward areas such as bioeconomy, sustainable agriculture, and financing for micro and small-sized enterprises (MSEs), among other initiatives aligned with the ESG agenda.

As financial agents for public policy and strategic initiatives, we work to promote social inclusion, sustainable development, and the strengthening of the national economy. In housing loans, through our *BB Crédito Imobiliário* mortgage line and the federal *Minha Casa Minha Vida* Program, we contribute to reducing housing deficits and stimulating the civil construction supply chain. This fosters job and income creation in alignment with the Sustainable Development Goals (SDGs). In terms of financial inclusion, we offer the *Microcrédito Produtivo Orientado*, a guided microcredit line that supports both formal and informal entrepreneurs. This initiative drives income generation, encourages business formalization, and expands access to banking inclusion, positively impacting the local economy and reducing social vulnerability.

Our operations also incorporate solutions focused on inclusion and innovation. Through the *BB Crédito Acessibilidade*, an accessibility credit line that facilitates the acquisition of assistive technologies, we contribute with creating equal opportunities and the inclusion of people with disabilities, in alignment with the National Plan for the Rights of People with Disabilities. Complementing these efforts, we also provide credit lines aimed at urban mobility and energy transition, such as the *BB Crédito Mobilidade*, a mobility credit line, and the *BB Crédito Energia Renovável*, a credit line for renewable energy, both aimed at incentivizing practices that aligned with our BB 2030 Agenda and that help reduce environmental impacts, while supporting innovative sectors and mitigating the effects of climate change.

Our loan transactions with States, the Federal District, and Municipalities are classified according to the primary financing purposes based on information available from the Public Debt Analysis, Credit Operations, and Guarantees System (SADIPEM) database. These products are categorized under the following thematic pillars: Water for All; Sustainable and Resilient Cities; Education, Science, and Technology; Digital Inclusion and Connectivity; Inclusive Social Infrastructure; Healthcare; Energy Transition and Security; and Efficient and Sustainable Transportation. We emphasize that these classifications are based on contracted amounts rather than actual disbursements.

As part of our ESG practices, we incorporated a specific component to monitor our Sustainable Loan Portfolio at the operational level. In 2025, our units were incentivized to develop products and services that are aligned with the Diversity, Equity, and Inclusion agenda through the Diversity and Inclusion Seal of Excellence. This instrument recognizes products that foster diversity, awarding a bonus to the final score of initiatives providing tailored solutions that meet the needs of minority social groups.

Significant results in 2025

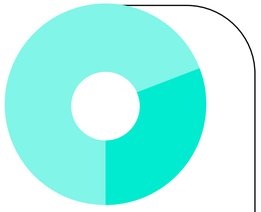
Target:
R$ 500 billion
in sustainable loan operations

Result:
R$ 415.1 billion.

Target:
R$ 100 billion
in sustainable resources for BB and its customers

Result:
balance of
R$ 61.6 billion.

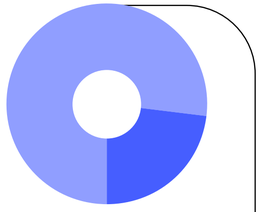
Social business



40.4%

R$ 167.6 billion
1.54 million of operations

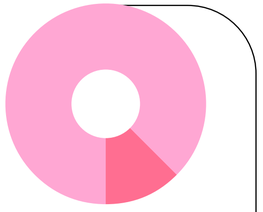
Good socio-environmental practices



29.1%

R$ 120.6 billion
1.08 million of operations

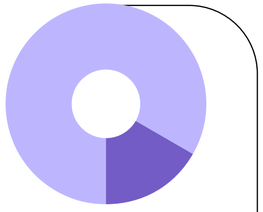
Low-carbon agriculture



14.5%

R$ 60.2 billion
122.77 thousand of operations

Corporate



16.1%

R$ 66.6 billion
89.48 thousand of operations

Total

415 billion

2.83 million
of operations

High/transformational

Social business

Government	75.64	Moderate/effective
Student Financing Fund (*Fundo de Financiamento Estudantil — Fies*)	38.31	High/transformational
Housing	36.15	High/transformational
Emergency Covid	17.06	High/transformational
Other	0.24	High/transformational

Corporate

Corporate	66.65	Moderate/effective

Good socio-environmental practices

Pronaf Mais Alimentos	48.81	High/transformational
Investments	27.45	Moderate/effective
PCA/Moderagro	18.23	Limited/transitory
Pronaf Custeio	14.93	High/transformational
Infrastructure and regional development	8.68	High/transformational
Pronaf Investimento	2.52	High/transformational

Low-carbon agriculture

Custeio Plantio Direto	49.18	Moderate/effective
ABC Program	11.02	High/transformational

Additionality/contribution to sustainability

High/transformational · Moderate/effective · Limited/transitory

Eco Invest Program

We intensified our presence in the Eco Invest Program, attracting foreign capital to the country to fund projects that deliver social, environmental, and climate benefits. After the initial auction in 2024, we contracted our first operations, ending the year with R$2.4 billion in disbursements for projects in energy transition, circular economy, green infrastructure and adaptation, and bioeconomy. In 2025, we participated in a new auction focused on converting degraded pastures into productive land. This led to R$4.2 billion in funds raised to leverage an additional R$2.6 billion and the prioritization of food production. We submitted the highest bid in this auction, with an expectation of restoring 275,000 hectares over the course of the program. The third auction prioritized, among other themes, fostering the innovation ecosystem, including support for ESG-oriented startups and priority sectors related to Energy Transition; Green Infrastructure and Adaptation; Bioeconomy; and the Circular Economy.



Learn more about the program here.

Sustainable funding

GRI 203-2, SASB FN-CB-410a.2

R$ 6.8 bi

in ESG disbursed funds in 2025.

We increased our activities with multilateral institutions and commercial banks in the interbank market, while strengthening our engagement with investors in the international capital markets. In 2025, this led to more than R$6.8 billion in ESG disbursed funds, with another R$5.0 billion already negotiated for future disbursements.

Total disbursements from operations backed by international institutions and the capital markets grew by 27%. These transactions enable us to diversify our funding mix and provide credit across all regions of Brazil, with highlight to ESG-aligned projects.

Focusing on governance, we published, in 2025, a new ESG Allocation and Impact Report detailing the allocation of capital raised through our international funding and bonds issued. The document was analyzed by an independent third party, ensuring the robustness, reliability, and clarity of the disclosed data.

Throughout the year, we also announced the launch of a powershoring initiative, developed in partnership with the Institute for Climate and Society (iCS) and *Consórcio Nordeste*, aimed at structuring a taxonomy and guidelines to incentivize the relocation of energy-intensive companies to the Northeast region, leveraging on the region's competitive and abundant renewable energy supply. This initiative helps guide sustainable investments, support regional development, and strengthen the energy transition.

To facilitate these deliverables, we intensified our engagement with multilateral institutions and commercial banks in the interbank market, while strengthening relationships with investors in the international capital markets, diversifying our funding mix and expanding our capacity to offer ESG-focused credit across all regions of Brazil. In 2025, this initiative brought over R$6.8 billion in ESG funding through 10 sustainable operations with multilateral and investment banks abroad, all of which has already been disbursed, and an additional R$5.0 billion has already been negotiated for future disbursements. Growth in disbursements for operations funded by international institutions and the market reached 27%, reflecting the increasing reach and scale of our sustainable operations.

Among the operations, we highlight the US$250 million raised for low-carbon agriculture, focusing on biofuel financing through an operation structured with MIGA, HSBC, and BBVA, and the €250 million raised with Cassa Depositi e Prestiti (CDP) to finance micro and small-sized enterprises (MSEs) and support reconstruction efforts after the climate disasters in Rio Grande do Sul. We also contracted a US$195 million loan with Natixis to provide financing for sanitation and sustainable agriculture projects.

Lastly, at COP30, we announced investments of over R$3 billion for bioeconomy, sanitation, and women entrepreneurship projects, focused specifically on the Amazon region, seeking to drive socioeconomic development and boost the region's growth through expected investments for the next two years.

All initiatives strictly adhere to the principles of our Sustainable Finance Framework, reaffirming our leading role in the transition to a low-carbon economy and in promoting ESG practices on a global scale.

Carbon market

GRI 201-2

We have been operating in the carbon market for three years, structuring our operations across three complementary pillars: project development, ESG advisory (including emissions inventories, decarbonization plans, and assessments on product life cycles), and carbon credit trading, connecting supply and demand through an integrated solution for our customers.

In 2025, we achieved significant progress by consolidating our three-pillar strategy. In the project development front, we scaled our Agricultural Land Management (ALM) program, facilitating the adoption of regenerative farming practices linked to carbon sequestration projects and supported by specialized agribusiness funding, including the RenovAgro program. This agenda is expected to gain scale in 2026, driven by the expansion of credit allocated to the restoration of degraded land, in convergence with methodologies applicable to carbon credit projects.

On the demand side, we increased our engagement with large wholesale customers to support them in preparing for the regulated carbon market and to comply with the requirements established by the Brazilian Emission Offsetting System (SBCE). Among the mandatory requirements, we highlight the obligation, starting in 2026, to carry out an emissions inventory aimed at ensuring compliance with the standards established by Law 15,042/2024.

Within the trading pillar, we officially launched our carbon credit trading desk at COP30, aimed at connecting credit supply and demand originating from both our proprietary projects and third-party initiatives. This initiative is designed to position us as a leading hub for domestic and international carbon credit transactions.

We ended 2025 with over 1 million hectares preserved and/or reforested through projects that were developed through our support, including reforestation credit operations and Green Preservation CPR notes. With this, we successfully completed the first stage of our public preservation and reforestation commitment, moving closer to our target of reaching 2 million hectares by 2030. We also established a commitment to restore 1.5 million hectares of degraded areas within the same period, further signaling to the market the ESG agenda at the core of our Corporate Strategy.

At COP30, we announced more than R$3 billion in investments in bioeconomy, sanitation, and women's entrepreneurship, particularly in the Amazon region, seeking to drive economic and social development in the region.

In project development, we maintained our focus on four primary methodologies: REDD+, ALM, Biogas, and ARR. In 2025, we signed development contracts for these fronts while continuing to monitor trends and emerging segments in Brazil, such as biochar and Enhanced Rock Weathering (ERW). In our view, carbon credits can enable complementary projects, with preservation and reforestation efforts mutually reinforcing each other over time.

Within our ALM projects, in addition to our soil analysis that estimates existing carbon and establishes baselines, we also conduct fertility studies to support productivity gains, reduce fertilizer costs through precision agriculture, and generate ancillary revenue via carbon credits, enabling producers to generate cash flow without losing sight of their agribusiness activities. In 2025, we also expanded our innovation agenda by signing a Memorandum of Understanding at COP30 for a partnership with a leading player in the amino acids sector, aimed at reducing methane emissions associated with enteric fermentation in livestock, unlocking a new front for carbon credit origination projects to be offered to our customers.

Energy solutions

Our ESG leadership guides the expansion of our presence in the energy sector through initiatives that integrate sustainable solutions, innovation, and value creation for our customers and stakeholders. Within this context, our electric power trading operations are structured through partnerships with specialized energy brokers, allowing us access to better conditions in the Free Energy Market via a 12-month MVP, extendable for an additional 12 months.

We advanced our Distributed Generation initiative through partnerships with regional industry players, seeking to integrate financial services by offering subscription-based energy solutions. Through pilot projects, we validated solutions that blend technology with sustainability, not only creating value for our customers but also unlocking new revenue streams and solidifying our leadership in this rapidly expanding market.

Based on lessons learned and results achieved, these initiatives reinforced the consolidation of our role in integrating financial solutions with business opportunities in the energy sector. By expanding our presence in this strategic segment, we diversified our portfolio, strengthened customer relationships, and contributed to the country's energy transition, in alignment with ESG guidelines and the BB 2030 Agenda, focused on socio-environmental efficiency, relevance, and responsibility..



Strategic partnership in carbon credits

Jointly with Eletrobrás, we signed the first carbon credit purchase and sale agreement between both institutions. This partnership is a mutual milestone, as we combine our vast customer network and experience in developing tailored solutions and Eletrobrás leverages its leading role in generating carbon credits given its positioning as Brazil's largest hydroelectric energy player. This initiative reinforces the integration between the financial market and the energy sector in promoting solutions aimed at the low-carbon economy transition.

Products and services with ESG attributes

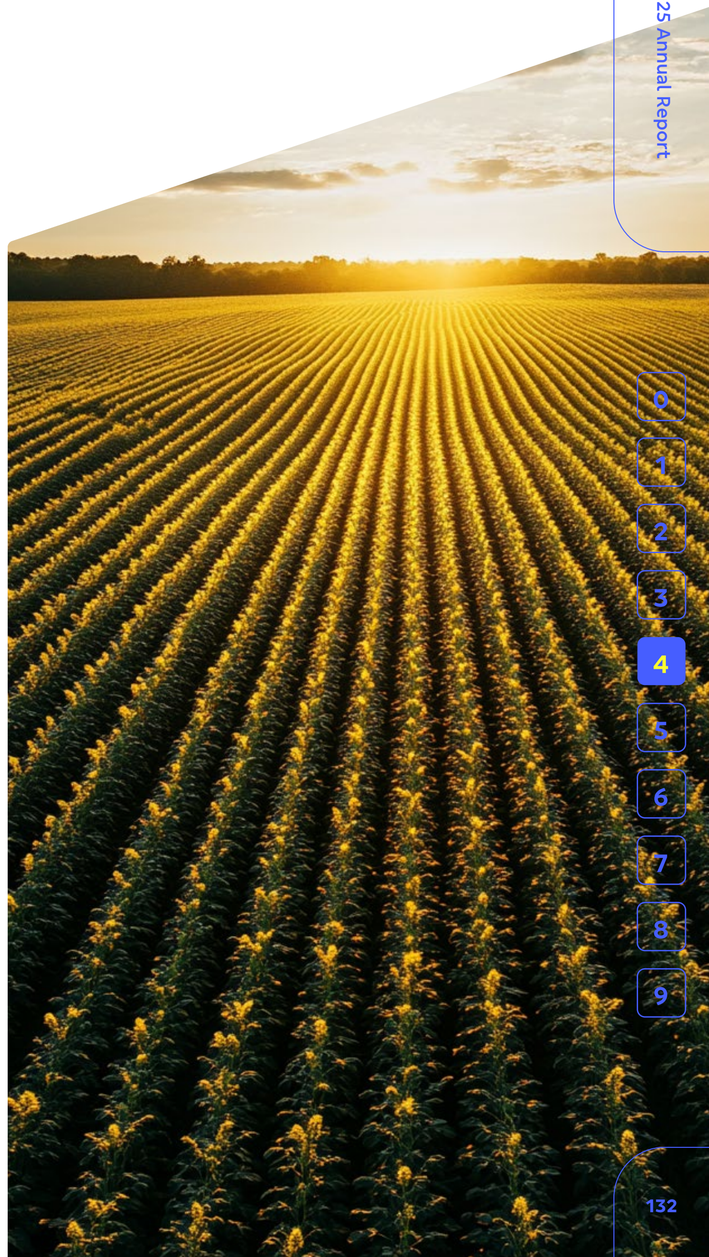
GRI 3-3 Sustainable Business

We offer financial products and services with ESG attributes as a core pillar of our business strategy, allocating capital toward activities that drive sustainable economic development, social inclusion and the transition to low-carbon economy. We foster the green economy by providing loans to finance initiatives such as low-carbon agriculture, renewable energy, bioeconomics, forest conservation, reforestation, and recovery of degraded areas, contributing with job creation, innovation, and increased competitiveness in the sectors we serve.

To broaden the reach of these solutions, we incorporated socio-environmental criteria into our loan granting process, investment decisions, and supplier relationships, therefore encouraging sustainable practices and responsible use of natural resources across the entire value chain. This approach is also reflected in the development of solutions aligned with climate transition opportunities, such as the carbon market, sustainable funding, and innovative financial instruments that seek to reconcile financial returns with ESG performance, creating value for our customers over time.

Governance for these products and services is guided by corporate policies and commitments, such as the Corporate Environmental, Social and Climate Responsibility Policy (PRSAC), the BB 2030 Agenda, and the BB 2030 Commitments for a More Sustainable World, which establish guidelines for responsible and transparent actions. Performance and impacts associated with ESG solutions are monitored through specific indicators and reported periodically, thus ensuring a continuous tracking of results and improvement in practices.

As part of this ongoing improvement effort, we use the Product Certification index, which is comprised of metrics designed to elevate the quality of our products and services. The index measures quality during the contracting and post-contracting stages, ensuring strict adherence to all applicable regulations and resolutions. This methodology is structured across three dimensions: Customer Experience, which evaluates performance during the customer journey, including complaint management, cancellations, service channels, and quality of information; Employee Experience, which measures the effectiveness of internal support and capacity to solve demands and provide guidance to teams; and Competitive Differentiation, which involves benchmarking our products against key market competitors to identify best practices and benefits delivered to customers.



Inclusive businesses

GRI 3-3 Sustainable Business, SASB FN-CB-240a.1, SASB FN-CB-410a.

We strengthened our presence in social business, viewing it as a strategic driver to expand social and financial inclusion, stimulate productive development, and support entrepreneurship. By offering small-scale producers, traditional communities, and vulnerable groups increased access to products and services, we integrate credit, guidance, and financial education to reduce inequalities and strengthen local economies. These initiatives were designed to meet the needs of strategic audiences, contribute to renewing and retaining our customer portfolio, and generate long-term positive impacts. They are aligned with the PRSAC and the BB Sustainability Guidelines for Credit, reinforcing our role in Brazil's sustainable and inclusive economic growth.

Throughout the year, we remained focused on expanding access to credit and offering innovative financial solutions aligned with sustainability, citizenship, and the country's economic development. Within this context, we continued to consolidate our efforts in advancing financial inclusion and sustainable development and strengthening productive activities, particularly for segments with high income-generating potential and social impact. During the year, we expanded and diversified our operations among our key programs, in which we highlight the following:

BB Crédito Acessibilidade: this accessibility credit line offers special conditions to promote accessibility and equal opportunities for people with disabilities, targeted at individuals with a monthly income of up to ten minimum wages who meet the credit approval criteria, in line with our Living Without Limits plan.

BB Crédito Mobilidade: this mobility credit line offers financing products for urban mobility solutions, such as bicycles and electric or manual scooters, including charging kits for electric vehicles. Furthermore, we have the *BB Crédito Veículo* line with special conditions for the purchase of hybrid and electric vehicles, in alignment with the BB 2030 Agenda.

Minha Casa Minha Vida: in the housing segment, through our partnership with the Federal Government, we participate in the *Minha Casa Minha Vida* program, helping to reduce housing deficit and expanding access to safe and adequate housing, in alignment with SDG 11 – Sustainable Cities and Communities.

FCO Mulheres Empreendedoras: this credit line is targeted at woman entrepreneurs, offering them priority and special conditions in terms of grace periods, maturity, and credit limits for companies controlled and managed by women, in alignment with our Sustainability Guidelines for Credit within the Human Rights pillar.

PRONAMPE, PROCRED 360 and *Capital de Giro PEAC FGI:* to increase credit availability and liquidity for businesses, we intensified our engagement through strategic products, such as the PRONAMPE and a working capital line named *Capital de Giro PEAC FGI*, with special conditions to support productive sectors aimed at fostering innovation and preserving competitiveness.

PROGER Urbano Empresarial* and *FCO Empresarial: these corporate credit lines support energy and water efficiency projects, including purchases of solar panels and related infrastructure, in alignment with the BB 2030 Agenda and the expansion of sustainable credit.

BB Crédito Energia Renovável PF: to accelerate the energy transition process, this renewable energy credit line for individuals can be used to finance up to 100% of acquisition costs for photovoltaic systems, including installation. The *BB Financiamento PJ* corporate credit line enables the acquisition of machinery and equipment that generate renewable energy, including photovoltaic systems, through special rates.

Microcrédito Produtivo Orientado (MPO): this guided productive microcredit line facilitates working capital and investment requirements for the productive activities of both individual and corporate entrepreneurs, integrating with the National Program of Oriented Productive Microcredit (PNMPO) and strengthening income generation and local businesses.

Sustainable investments

GRI 3-3 Sustainable Business, GRI FS7, FS8

In alignment with our adhesion to the Business Ambition for 1.5°C and the SBTi standards and guidance for the sector, we committed to achieving net-zero emissions by 2050 and established a goal to reduce the emissions intensity of our corporate loan portfolio by 25% within a 10-year period, considering 2021 as our base year.

To sustain this strategy and responsibly allocate funds, we adopt policies and guidelines that govern our credit and investment processes, going beyond what is expected in terms of meeting regulatory requirements. The BB Sustainability Guidelines for Credit establishes that social, environmental, and climate criteria must be integrated into the credit analysis and granting process, aimed at mitigating socio-environmental and climate risks and reducing potential negative impacts related to financing and investment activities.

Under this framework, we do not approve loans with credit risk involving statutory impediments or due to lack of compliance with our guidelines, including customers who submit workers to degrading or compulsory labor, use child labor, engage in sexual exploitation, carry out illegal activities, promote race or gender discrimination, or are responsible for intentional environmental damage. We also verify documentation to confirm the environmental status of the financed activities (including environmental licenses, impact studies and reports, and water permits, as applicable), along with other documents to confirm the origin of animal or vegetable products, including the Forest Origin Document.



We advanced the integration of ESG criteria into our credit lines and customer journey, expanding alternatives that reconcile financial return with environmental, social, and governance benefits. We currently have 29 sustainable funds, in addition to 11 funds that use ESG analysis in the decision-making process. In 2025, assets under management in sustainable funds reached R$15.7 billion, contributing to the achievement of the recently revised BB 20230 Agenda commitment, which targets R$30 billion in sustainable funds by 2030.

To increase awareness and make ESG solutions easier to find and understand, we maintained customer engagement across all digital omnichannel, including WhatsApp, email, and push notifications, in addition to expanding our educational content on all platforms. Under this initiative, the InvesTalk Hub further strengthened its role as a bridge between information and decision-making: over 45 articles on sustainable funds were published, surpassing 9,000 views for our sustainability editorials. Content was designed to guide, build confidence, and support more informed decision-making.

Building on this strategic momentum, in October 2025, we launched the BB Sustainable Shopping channel, which is aimed at consolidating products ranging from social-cause credit cards to ESG investment funds, optimizing the experience for those seeking responsible investments and elevating visibility for our sustainable product portfolio.

To support our strategy related to sustainable investments and allocate resources responsibly, we adopt policies and guidelines that steer the credit and investment process, going beyond regulatory compliance.



International partnerships

Over the last few years, we have consolidated our position as a strategic partner for international financial institutions, broadening access to external capital through agreements with development banks, credit agencies, and multilateral organizations. These partnerships have enabled funding to be acquired on competitive terms and allocated to structural projects across various Brazilian regions.

Over the last ten years, we signed 19 agreements with international financial institutions, raising

US$ 4.07 billion and disbursing .

US$ 3.49 billion to enable projects across several regions of the country.

We signed two Export Credit Notes (NCEs) with sustainability commitments, amounting

to **R$ 3.5 billion**

and **R$ 3 billion**
both maturing in 2032, integrating financing with sustainability.

We executed a **US$ 20 million** direct loan with the New Development Bank (NDB) for a **corporate group in the Matopiba region** to support the irrigation of approximately 105,000 hectares, boosting productivity and driving regional development.

Investment and credit analysis criteria

Deliberation on operational aspects and allocation decisions are made according to socio-environmental and climate criteria in a workflow process that includes credit approval, pre-contract analysis, and monitoring. These criteria, guided by the Sustainability Guidelines for Credit, are centered on four structural themes which support us in identifying risks and impacts, establishing contractual conditions and safeguards, and promoting more sustainable solutions:

Forests and biodiversity

We assess risks and impacts related to deforestation, loss of biodiversity, and land use considering project geography, compliance with environmental standards, and adoption of conservation practices. Transactions may be subject to mitigation of impacts, and we prohibit financing for activities involving Indigenous territories or intentional environmental damage. Continuous monitoring practices are integrated into the credit management cycle.

Water resources

Our operational assessment analyzes water risk and stress on river basins, particularly for water-intensive activities. We demand compliance with water usage permits, where required, while evaluating efficiency measures, reduction in water consumption and initiatives that mitigate impacts on water resources and surrounding communities.

Climate Change

We analyze climate-related risks and opportunities, covering both physical and transition risks. We consider exposure to extreme weather events, emission intensity, and the implementation of low-carbon practices, such as energy efficiency, renewable energy, and low-carbon agriculture. We encourage climate management actions, such as emissions inventories and reduction and adaptation strategies.

Human rights

We analyze respect for human rights in financed operations, covering working conditions, community relations, and material social impacts. We prohibit financing for operations with signs of compulsory labor, child labor, sexual exploitation of children and/or adolescents, or other serious violations. Large-scale projects are also analyzed based on the existence of dialogue channels with impacted communities.

The criteria presented herein are based on the Sustainability Guidelines for Credit.



Learn More →
For specific details on sectors and full guidelines, please refer to the document.

Sustainable agriculture

GRI 3-3 Sustainable Business, 203-2, SASB FN-CB-000.A

Support for sustainable agriculture aims to ensure reliable financial returns over the long term, expanding the analysis beyond the conventional financial and risk components. We acknowledge that sustainable technologies also reduce costs and enhance efficiency, contributing to the long-term sustainability of agricultural production models.

From small-scale producers to large-scale agribusinesses, we finance working capital costs and the marketing of agricultural products, in addition to rural investments, including those related to the construction and expansion of storage facilities, acquisition and modernization of machinery and implements, as well as processing and industrialization of agricultural products and alignment of rural properties with environmental regulations. We are the leading supporter of Brazilian agribusiness, with a 48% share of financing for the sector.

RenovAgro, the Sustainable Agricultural Production Systems Financing Program, supports initiatives aimed at reducing CO_2 emissions in farming activities and promotes environmental conservation. In 2025, we maintained our market leadership, reaching a 52% market share with loan origination totaling R$2.4 billion.

The total balance of Products and Services with Environmental, Social, and Governance Attributes (ESG) in 2025 (R$172.2 billion) represents 42% of the Agribusiness Classified Portfolio (R$406.1 billion).

52%

market share in loan origination and financing reached in 2025.

Risk management and mitigation for granting rural credit

To mitigate the Social, Environmental, and Climate-related Risks (RSAC) in rural loans, we established and revised policies, management standards, procedures, and contractual clauses, while recommending corrective measures when deficiencies are identified. The Agricultural Technical Reference System (RTA) is the base standard, which incorporates mechanisms for originating loans and constantly monitoring operations. Based on data recorded by field professionals through a proprietary methodology, the RTA analyzes the attractiveness of a project across the country's micro regions, then inputs production data into our systems, and provides the basis for establishing the rural producer's credit limit. The system also provides parameters for the automatic approval of other products, such as agricultural working capital and crop insurance, among others.

We also reinforced preventive control measures on the AGROnline Attention Indicators system, a study-based tool that maps situations requiring more detailed analysis prior to approving credit. The system flags proposals with unusual characteristics that have been historically associated with irregularities. The presence of a flag does not necessarily imply fraud, but it guides a re-evaluation prior to approval, thus increasing security in the formalization of operations.

We use the Crop Monitoring and Agricultural Alerts system to monitor operations after they have been contracted, in which expert agribusiness advisors input data into our platform, with insights on climatic and market-driven events. These alerts allow us to monitor adverse events and take proactive risk mitigation measures, including the triggering of insurance policies, thereby ensuring the business continuity of the rural producer.

We also use the Agricultural Climate Risk Zoning (ZARC), published by the Ministry of Agriculture, Livestock and Supply To mitigate physical climate-related risk, identifying municipalities with climatic and soil suitability for specific crops and the most climate-resilient varieties, serving as the benchmark for crop production financing. Our customers also have access to a range of mitigation tools, such as Crop Insurance, Revenue-Based Crop Insurance, *Proagro*, and *Proagro Mais*, which help reduce the impact caused by production losses due to extreme weather events.

Initiatives within sustainable agriculture

During 2025, we took additional initiatives to strengthen sustainable agriculture and expand the positive socio-environmental impact of our operations. These actions combine access to funding, partnerships to drive more resilient production models, and productive inclusion mechanisms, contributing to regional development and the transition to more sustainable production practices.

We concluded a US$100 million funding with Natixis S.A., through the Climate-Smart Agriculture Repurchase Agreement, with a 2-year maturity. This operation strengthens our treasury management and broadens our partnership with the French bank, which has already provided another US$295 million in sustainable fundraising (Blue Repo and Triple Sustainable Repo). The operation is backed by an agribusiness credit note (CDCA) issued by a farming company with environmental certifications and sustainable cultivation practices, supporting investments focused on mitigating GHG emissions.

We maintain requirements for environmental compliance, licensing, water-use permits, and production traceability, such as the Forest Origin Document, as well as a dashboard to measure the impacts of climate events on Individual Rural Credit.

We formalized an agreement with Natura to finance up to R$50 million in impact projects in Brazil's Northern region, focusing on Agroforestry Systems (SAF). This partnership seeks to increase climatic and social benefits by innovating palm oil cultivation, aligned with Natura's institutional goal to reforest 40,000 hectares by 2035, with total investments exceeding R$2 billion.

At the launch of the *Programa Acredita no Primeiro Passo* in Cáceres (MT), an initiative by the Federal Government for the productive inclusion of families enrolled in the *Cadastro Único*, a unified registry system for social programs, we announced the entrance of our Socio-bioeconomy Credit Agents strategy in that municipality, with training, employment support, and entrepreneurship guidance for access to microcredit lines under favorable conditions.

Conscious rural credit

GRI 3-3 Sustainable Business ,3-3 Social, Environmental and Climate-related Risks, 203-2, SASB FN-CB-000.A

Our credit policy and guidelines ensure compliance with socio-environmental criteria across all stages of analysis and loan granting process. We require borrowers, from the receipt and analysis of proposals through to the disbursement of loans and, where applicable, release of installments in investment operations, to submit proof of compliance with socio-environmental standards, including environmental licenses, certificates, and specific clearance statements such as the FGTS Regularity Certificate (CRF). Additionally, all operations have contractual clauses which provide for fund transfers to be suspended, or the early termination of the contract in which the loaned amounts are immediately due, in the event of infringements or impediments related to socio-environmental regulations. This approach seeks to reconcile economic and social development while preserving natural resources, ensuring successful, long-lasting businesses recognized by the market for making a positive difference.

Environmental, social, and climate-related risk assessments are applied across all stages of the process, from application to settlement, including risk and credit limit analysis, through the Questionnaire for Assessing Levels of Social, Environmental and Climate Responsibility (QRSAC), which is targeted at high-risk applicants and investment projects with loans equal to or exceeding R$10 million, with on-site verification when deemed necessary. We complement our due diligence with automated tracking of regulatory sanctions and citations from IBAMA and ICMBio, as well as monitoring of negative media coverage, which may trigger a reassessment of risk and credit limits. Our rural credit policy strictly prohibits loans on embargoed areas within the Amazon Biome, and real estate collateral must meet obligations and undergo technical verifications of restrictions, such as protected areas or land contamination.

As signatories to the Equator Principles, we require independent consultancy and a detailed action plan for projects categorized under significant social or environmental risks. We also comply with requirements for environmental regularity, licensing, water extraction permits, and production traceability, such as the Forest Origin Document, which are constantly monitored. We also have a dashboard that

measures the impact of extreme weather events on the Crédito Rural PF line, a rural loan instrument offered to individuals. Lastly, we do not take risks with customers who are involved in illegal practices, such as submitting workers to degrading or compulsory labor, using child labor and who are responsible for intentional environmental damage, also prohibiting operations with customers who carry out discrimination based on race or gender.

We are guided by the Rural Credit Manual, which details the restrictions on lending criteria that ensure our operations remain both precise and transparent.

Mitigating policies and instruments for granting rural credit

To ensure the responsible granting of rural credit, we adopt policies and instruments that objectively establish and analyze approval and releasing of loans, thus ensuring that the financed projects comply with legal and sustainability requirements. During the proposal analysis stage, we verify essential documents to confirm the borrower's regularity status, including with environmental licenses and grants for the use of water resources, as applicable. Contracted operations also have contractual clauses providing for fund transfers to be suspended, or the early termination of the contract, in the event of infringements related to social or environmental regulation.

Rural Environmental Registry

Since 2019, the Bank has granted rural loans under the condition that rural properties are registered in the Rural Environmental Registry (CAR), as required by the New Forest Code (Law No. 12,651/2012). As of August 2023, following the regulatory determinations of the National Monetary Council (CMN), we do not provide loans on properties with CAR in "Suspended" status, therefore strengthening the compliance criteria required during the contracting process.



"We are the leading market player in supporting Brazilian agribusiness by promoting sustainable and increasingly efficient farming. Investments in sustainable technologies are linked to lower costs, higher productivity and efficiency gains, increasing the sector's competitiveness and resilience.

Our initiatives not only promote sustainable development in agriculture but also support the sector in mitigating climate-related risks. Crop Monitoring via Agricultural Alerts helps develop solutions based on the observation of adverse climate events, supporting proactive actions to mitigate financial risks.

Our actions also include access to partnerships that drive more resilient production models and productive inclusion mechanisms that promote regional development and the transition to more sustainable production practices.

In terms of credit management, the same vision that reconciles economic and social development through the preservation of natural resources ensures a long-lasting business environment, acknowledged by the market for making a positive difference.

To complement our focus on the sector, we offer the BB Agriculture Debt Normalization and the BNDES Rural Debt Settlement programs, in addition to supporting the Federal Government in structuring the Desenrola Rural Program, reaffirming our partnership with thousands of producers in facing challenges and enabling them to continue producing, thereby contributing to the national economy and society."



Gilson Alceu Bittencourt
Vice President of Agribusiness and Family Farming

Checking areas embargoed by IBAMA and Indigenous lands – Geo Socio-Environmental Diagnosis

We adopt verification mechanisms to monitor environmentally and socially sensitive areas, such as embargoed areas, Indigenous lands, nature conservation units, non-designated public forests, and Quilombola territories. Our analysis system ensures that financed properties are not located in restricted areas. If irregularities are identified, the contracting process is immediately halted.

We use Geo Socio-Environmental Diagnosis to ensure that rural credit financing operations comply with strict legal and socio-environmental criteria. The solution conducts a detailed and automated analysis of properties (CAR) and lands linked to the loan proposals, checking their overlap with various public cartographic bases, classified as impeding, informative or alerts. The informative bases include aspects, such as hydrography, soil types, biome delimitation and municipality locations.

The restrictive bases due to legal or internal regulatory issues ensure that financed areas and properties of the project do not overlap into areas with environmental embargoes, approved indigenous lands, residual Quilombola lands, Nature Conservation Units, Type B Public Forests (non-designated) and properties with specific restrictions in the Amazon Biome. The Geo Socio-Environmental Diagnosis also monitors illegal deforestation alerts through the MapBiomas Alertas platform, ensuring that operations are aligned with the best environmental preservation practices.

This analysis is carried out when proposals are accepted and the rural loan operation is formalized, in which we assess the geographical coordinates of the property (CAR) and lands in relation to cartographic bases. If any overlap with restricted or prohibited areas is identified, the contract process is immediately halted.

Once the operation has been contracted, a Geo Socio-Environmental monitoring is conducted on a quarterly basis to ensure recurring compliance throughout the term of the loan. If irregularities are identified, an assessment process is initiated, which may declassify the operation and trigger its early maturity.

In this sense, in 2025, we prevented R$31.6 billion from being directed to areas that are not aligned with socio-environmental regulations or the Bank's sustainability principles, such as embargoed areas, indigenous lands, conservation units, and areas with illegal deforestation. In 2024, this amount reached R$12.8 billion.

Geomapa Rural

Geomapa Rural is a tool that allows customers to capture the geographic coordinates of the land to be financed, analyzing the CAR registry of the area and enabling the Geo Socio-Environmental Diagnosis for both the area and the CAR prior to submission. This feature is now accessible at any time, even before the loan proposal is submitted to the Bank.

This effort is aimed at flagging potential irregularities to customers in advance, allowing them to regularize their areas, as needed, by either contacting the regulatory bodies responsible for restriction certificates, such as IBAMA for environmental embargos, or submitting necessary documentation, such as the Native Vegetation Suppression Authorization (ASV). The *Geomapa Rural* tool is available to rural producers and providers of agricultural technical assistance and can be accessed through our **website** or via app

Crop monitoring via remote sensing

We began adopting remote sensing technology during the 2025/2026 harvest, aimed at monitoring the production cycle of financed crops, from planting to harvest.

This monitoring enables agile and precise tracking of cultivated areas, ensuring greater alignment with the contractual terms of rural operations.

Based on satellite imagery and artificial intelligence, the proprietary solution BB MAP identifies crop emergence, estimates effectively cultivated areas, and verifies operational compliance with ZARC. Thus, it is possible to validate declared data and provide information to support strategic decisions.

This practice contributes to mitigating fraud, enhances the quality of collateral assets, and the sustainability of loan operations, strengthening portfolio management capacity and ensuring a greater level of security for the loan granting process.

The remote sensing monitoring of the loan portfolio ensures that financed crops develop as planned, strengthening the security and efficiency of rural loans.

Initiatives to foster sustainable production

GRI 203-2

Our strategic programs are designed to accelerate the adoption of low carbon technologies and practices, as well as reduce emissions, responsibly increase productivity, and promote social inclusion in rural areas. The initiatives described below evidence how our work impacts the sustainability in different production chains and in generating income for thousands of Brazilians.

Desenrola Rural Program

We supported the Federal Government in structuring the *Desenrola Rural* Program, which aims to allow family farmers to settle outstanding debts and increase access to rural credit, ensuring stronger rural activities and improving the quality of life in the countryside. In 2025, the Program assisted approximately 36,393,000 family farmers, restructuring R$1.48 billion in rural debt.

More than R$184.9 million was also originated in new loans, benefiting approximately 4,000 family farmers.

the Program assisted

36,393,000
family farmers
restructuring **R$ 1.48 billion**
in rural debt.

BB Regulariza Dívidas Agro

We offer rural producers and agricultural cooperatives alternatives to repay and settle their outstanding debt: the *BB Regulariza Dívidas Agro* and the *BNDES Liquidação de Dívidas Rurais* settlement lines are aimed at restoring the creditworthiness of thousands of producers to maintain their farming operations, therefore contributing to the country's economy and increasing food security for all Brazilians.

These lines comply with the provisions of Provisional Measure 1,314/2025 and CMN Resolution 5,247/2025, allowing rural producers to settle or amortize outstanding debt if certain conditions established by regulatory bodies and BB are met.



National Family Farming Strengthening Program (PRONAF)

GRI 203-2, FS7

PRONAF aims to foster the sustainable development of family farming in Brazil. The program is targeted at mini and small rural producers, in which we offer technical support by teams that are specialized in rural loans, investment, and agronomic assistance, contributing to generating income and strengthening productive field activities.

In 2025, we benefited approximately 202,000 family farmers, with R$21.3 billion in contracted loans. These operations accounted for 33% of the market's total origination volume for needs such as working capital, investment, and industrialization, consolidating our position as the leading partner for Brazilian family farming.



R$ 21.3 billion
in contracted loans.

PRONAF has a significant geographic reach, covering 85% of Brazilian municipalities, reinforcing our strategic role in promoting productive inclusion, strengthening the rural economy and reducing regional inequalities. PRONAF can be contracted through our agricultural partners nationwide, including banking correspondents, technical assistance firms, labor unions, rural associations, and family farming cooperatives, expanding our service reach and streamlining the loan process to meet producers' specific needs.

In 2025, we intensified our engagement with family farmers in Groups A, A/C, and B, including agrarian reform settlers, quilombolas, and indigenous communities, benefiting 22,000 families with R$825.6 million in new loans, 377% higher than in 2024. Through the PRONAF Group B segment, targeted at producers with a gross annual family income of up to R$50,000, we supported 6,772 producers with R$91.5 million in loans contracted under the National Program for Guided Productive Microcredit (PNMPO). The program offers financial education assistance, through which we monitor and guide farmers in planning and managing their microcredit operations.

GEO Studies Center in the Gerag Network

The GEO Studies Center is an initiative that amplifies the impact of our agribusiness advisors, using georeferencing and geoprocessing tools to generate strategic data and devise solutions for the agricultural sector. This initiative increased the Bank's capacity to anticipate analysis, provide technical guidance, and support on-site decision-making processes, mainly during extreme weather events such as floods and fires, allowing us to take faster and more effective actions.

BB Cast Agro

To broaden the dissemination of strategic information and support the qualified monitoring of agribusiness, we provide periodic content featuring analysis and market outlooks for the sector. Produced daily by the Agribusiness and Family Farming Department (DIRAG) in partnership with the Agribusiness Management Network (GERAG), *BB Cast Agro* brings analysis of the scenarios of the main agricultural crops, providing essential insights for producers, customers and our partners. The content is available on YouTube, Broto and Spotify.

Additionally, the Monday edition of *BB Cast Agro*, presented in video format, offers an updated overview focusing on short-term price behaviors for key commodities such as soybean, corn, coffee, and cattle. The material, produced by the agricultural scenario teams at DIRAG and GERAG, is published every Monday on our channels, the Broto platform, on YouTube, and is also available on Investalk.

Risk mitigation

GRI 201-2

To mitigate Social, Environmental and Climate-related Risk (ASCR) in rural loan operations, we adopt a framework of policies, standards, procedures, contractual covenants, and corrective measures. This is supported by tools that improve analysis, strengthen prevention against irregularities, and expand our response capacity to adverse events.

These tools include our Agricultural Technical Reference System (RTA), which integrates the origination and monitoring of operations; the AGROnline Attention Indicators, which flags the need for additional due diligence and blocks proposals with prohibitive indicators; the Crop Monitoring and Agricultural Alerts, which enables proactive measures and simplifies insurance claims; and ZARC.

We also offer our customers a diversified product portfolio to mitigate financial risks, including Agricultural Insurance, Agricultural Billing Insurance, Proagro and Proagro Mais, all of which enhance producer resilience in the face of losses caused by extreme weather events. In 2025, 43% of all agricultural loans, totaling R$18.3 billion, were covered by Agricultural Insurance and Proagro, ensuring mitigation against risks related to losses caused by extreme weather events.



Agro Energia Program

GRI 201-2

The *Agro Energia* Program fosters the use of renewable energy in rural areas by facilitating financing for power plants through alternative, renewable, and clean energy sources to support agricultural activities. The initiative includes solutions such as solar, biomass, and wind energy, contributing to better energy efficiency and the long-term sustainability of field operations. In 2025, contracts under this program brought R$526 million in investments to the sector, illustrating the growing search for sustainable energy solutions in rural areas.

The Brazilian agribusiness value chain

GRI 203-2

In 2025, we continued to deepen our engagement in the Brazilian agribusiness value chain, reinforcing our commitment to its sustainable development, and supported by all types of rural producers, with special attention to family farming. This strategic focus enhanced integration across the entire agribusiness chain and strengthened business models based on productive efficiency, inclusion, and value creation in the regions.



Rural loan portfolio linked to agribusiness value chains totaling

R$ 9.6 billion.

Through this strategy, we structured and expanded integrated operations with anchor companies, cooperatives, and other agents across production chains. With this, we achieved a rural loan portfolio of R$9.6 billion for the agribusiness production chain involving 225 partner companies across integrated operations.

Within this context, agribusiness partnerships, such as cooperatives and their members, established themselves as a strategic instrument for strengthening production chains. This model ensures that raw materials have the appropriate

quality, volume, and predictability while increasing their opportunities to access credit and sell products, promoting better stability, coordination and efficiency across the chain.

As a result, rural producers gained access to additional credit, specialized technical assistance, and innovative technologies, contributing to higher productivity and the long-term sustainability of their operations. Providing support to family farming remained a core pillar of our agribusiness strategy in 2025, reinforcing the role of partnerships as catalysts for productive inclusion, resilience, and prosperity in the countryside.

These agreements are currently available in the Integration, Raw Material Origination, and Government modalities, which were designed to enhance the productive chain and promote long-lasting relationships between the Bank, producers, cooperatives and companies.

Within the framework of our agribusiness partnerships, we signed sustainability alliances with companies, startups, and cooperatives that develop solutions focused on creating economic and financial value with clear socio-environmental returns. These alliances improve our ability to connect producers with practices, technologies, and business models that strengthen farming productivity and resilience.

Production and selling efforts under these initiatives are structured to drive constant reductions in usage of natural resources and ecosystem services, coupled with increased competitiveness and continuity of productive activities.

Agricultural Business Circuit

GRI 203-2

The BB Agricultural Business Circuit is a touring initiative that visits municipalities across Brazil with trailers that operate as mobile branches to activate and build relationships. By positioning us at the heart of the agricultural sector, the Circuit connects rural producers with business opportunities, technological innovation and training, in addition to strengthening local economies by disseminating financial products and services, lectures on best practices, and sharing technical knowledge tailored to meet specific demands of each region.

In 2025, our trailers participated in 166 stages, of which 134 served as BB stands in agricultural fairs and events. Geographically speaking, BB's trailers were present in 21 states, reaching more than 600 municipalities. From a business perspective, over R$3.6 billion was prospected in loan proposals, reinforcing the role of mobile branches as a strategic tool for creating customer proximity and expanding businesses in the agribusiness sector.

Having solidified its relevance in agribusiness, the Circuit is now scaling its reach beyond rural boundaries, bringing innovation, proximity, and opportunity to new audiences and regions. Through an active presence in several regions and events, this initiative expands our engagement with corporate and individual customers, retirees, youth, pensioners, and university students, promoting inclusion, strengthening relationships, and driving the origination of sustainable businesses.

More Sustainable Livestock and the *Caminho Verde Brasil* Program

GRI 203-2

The More Sustainable Livestock Program, established by BB, seeks to promote a production model based on traceability, restoration of degraded areas, enhanced management, adoption of best practices, genetic improvement, and integration with the final buyer, involving all players in the production chain.

This initiative aligns with the Federal Government's Caminho Verde Brasil Program, made possible through the 2nd Eco Invest Brasil Auction – Degraded Land Restoration. Auction results were announced in August 2025, in which BB was granted R$4.2 billion in catalytic funds, the largest volume among participating institutions, aimed at enabling the restoration of 275,000 hectares.

Our participation in the 2nd auction was aligned with the commitment established in the BB 2030 Agenda to support the restoration of 1.5 million hectares by 2030, complemented by other credit solutions to small, medium, and large-scale producers.

Affordable housing

GRI 203-2, FS7, SASB FN-CB-240a.1, SASB FN-CB-000.A

In the housing segment, we work in partnership with the Federal Government to help reduce the housing deficit through the *Minha Casa Minha Vida Program* (PMCMV), expanding access to homeownership for low-income families. Through the BB Crédito Imobiliário mortgage line, we provide funding under this framework to help reduce housing deficit while simultaneously stimulating the civil construction supply chain to foster job creation and boost economic activity.

This commitment is aligned with the Sustainable Development Goals, specifically SDG 11 — Sustainable Cities and Communities — by supporting access to safe, adequate, and affordable housing. Simultaneously, this reinforces our role as a financial agent for foundational public policies, promoting social inclusion and economic development in an integrated way.

Beyond expanding access to housing, mortgage loans generate multiplier effects across the economy by strengthening suppliers, homebuilders and construction workers. This has a direct impact on improving housing conditions and the quality of life for the Brazilian population.

We currently have eleven projects underway, totaling 8,804 housing units, all of which are classified as Level 1 in the PMCMV, targeted at families with a monthly income of up to R$2,850, highlighting our commitment to the most socially vulnerable segments of the population.

Productive development and support for entrepreneurship

GRI 203-2, FS7, SASB FN-CB-240a.1, SASB FN-CB-410a.2

We are continually improving our services to micro and small-sized enterprises (MSEs), focusing on specialization and customization. Our managed services model has been broadened to promote greater efficiency, increase customer satisfaction levels and optimize resources, expanding our operations in the segment. We rely on a dedicated team of more than 7,400 professionals specialized in serving MSEs and, by combining technological solutions and in-depth knowledge of our customers' profiles, we offer quick and accurate answers to cash flow, working capital, investment and financial management needs. To meet this demand, we offer solutions such as BB Pay, a Credit Card Reconciliation solution; integration with ERPs and APIs through the Developers Portal; expert support from our cash management team; and the Multichannel Corporate Retail Conveyor, which automates customized recommendations across our digital channels.

Within this context, our MEI Card has established itself as an essential tool for supporting entrepreneurship, streamlining the daily operations of Individual Microentrepreneurs (MEIs) and expanding access to solutions tailored to their routines. In 2025, we issued over 119,000 cards for this segment, compared to 20,000 in 2024, a 475% growth that signals entrepreneurs' trust in this initiative. Benefits under the MEI Card include no annual fees, installments for purchases, simplified bill payments, access to content on corporate and entrepreneurial education, and an engagement platform with rewards, therefore promoting financial organization and strengthening small businesses.

During the same period, we disbursed R$21.9 billion through the PRONAMPE, PEAC FGI, and PROCRED 360 credit lines, benefiting approximately 92,000 companies. The balance of the MSE portfolio is currently at R$105.2 billion, with active loan operations for 555,700 companies, of which 225,600 are run by women. We also highlight the significant increase in credit lines backed by receivables, particularly card receivables, which was responsible for boosting credit volume in the period, increasing disbursements by 26%.

In terms of financial inclusion, we highlight the B*B Microcrédito Produtivo Orientado* guided microcredit line, which supports formal and informal entrepreneurs by stimulating income generation, formalizing businesses, and fostering financial inclusion to help develop local economies and reduce social vulnerability. This product is targeted at informal entrepreneurs with a monthly income of up to R$30,000, as well as MEIs and MSEs with annual revenue of up to R$ 360,000. In 2025, we served more than 1,500 customers, surpassing 1,700 operations, with total disbursement of R$6.56 million.

We also highlight the *BB Crédito Acessibilidade* accessibility line for the acquisition of assistive technology aimed at promoting the social inclusion and quality of life for people with disabilities, in line with the National Plan for the Rights of People with Disabilities. In 2025, we disbursed R$111.8 million through 8,300 operations, benefiting over 8,000 customers. Since the credit line was launched, in 2012, it has reached R$1.15 billion in total investment and benefited approximately 109,000 individuals nationwide.

Complementing our sustainability strategy, we offer credit lines focused on urban mobility and energy transition, such as *BB Crédito Mobilidade* and *BB Crédito Energia Renovável* lines that encourage actions aligned with the BB 2030 Agenda and mitigation of environmental impacts. In 2025, the *BB Crédito Energia Renovável* credit line disbursed R$104.94 million in 4,720 operations, while the *BB Crédito Mobilidade* credit line disbursed R$7.36 million, driving innovative sectors and contributing to the fight against climate change.

In addition, the *FCO Mulheres Empreendedoras*, a credit line focused on valuing women entrepreneurs by creating jobs, and driving business competitiveness, recorded R$982 million in disbursements in 2025, reinforcing our commitment to regional development and social inclusion.

Beyond credit, we also strengthen skills and accelerate business development through *Liga PJ*, an initiative that connects, educates, and supports micro and small-sized entrepreneurs across Brazil. The goal is to drive economic growth while fostering socio-environmental responsibility, acting as a business accelerator to reduce business failure rates and encourage sustainable practices. The program focuses on sustainable financial education, digital and social inclusion, and partnerships that broaden the support network. The results show that its reach exceeded 2.2 million users between 2022 and 2025, establishing it as a benchmark in Entrepreneurial Education. The newsletter reached 9,600 subscribers in 2025, with 1.8 million reads. On Instagram, the @ligapj profile reached more than 415,000 users, totaling 860,000 views during the year.

MSE Loans

Companies with annual gross revenue of less than R$200 million are classified under micro, small, and medium-sized enterprises (MSEs). The MSE loan portfolio at the end of December 2025 had a balance of R$115.2 billion (-2.8% quarter-over-quarter and -7.9% year-over-year). In the annual comparison, we highlight the guaranteed overdraft (+4.5% year-over-year) and real estate loans (+15% year-over-year). From this balance, 99.5% of the portfolio corresponds customers with a relationship tenure of more than two years. We also highlight the growth in disbursements, reaching R$6.1 billion in 4Q25 and R$20.1 billion in 2025, mainly through guaranteed loans exclusively for the PRONAMPE and PEAC FGI credit lines, which grew 29% quarter-over-quarter and 63% year-over-year. This expansion strengthens the quality of our operations and improves the overall portfolio mix.

Women Entrepreneurship – Women at the Top

GRI 2-29, SASB FN-CB-240a.1

We have been steadily supporting women entrepreneurship, recognizing its vital role in the economy and in fostering productive inclusion. We serve more than 1.3 million businesses led by women, accounting for nearly 41% of our corporate customer base and 36.6% of the balance of our loan portfolio, reaffirming the importance of this audience for our business strategy.

To broaden support for these entrepreneurs, we reinforced the Women at the Top strategy, which supports women who are interested in starting or expanding their businesses. In 2025, we expanded this strategy with the launch of the Women on Top LinkedIn Showcase Page, a content hub dedicated to women's empowerment in entrepreneurship, leadership, and the labor market. The platform gathers exclusive content, inspiring podcasts, posts from top voice women, career tips, training modules, articles, and market data, real-life stories and opportunities, all of which is tailored to support women entrepreneurs. By the end of 2025, the showcase reached a milestone of 38,000 followers.

We strengthen capabilities and accelerate business development through *Liga PJ*, an initiative that connects, educates, and supports micro and small entrepreneurs across Brazil.

Complementarily, we support thematic events, such as the RME Festival and the Delas Summit, and provide credit solutions with favorable conditions for women-led companies, including the *Giro Mulher Empreendedora*, *FCO Mulher Empreendedora*, *PROCRED 360 Mulheres* and *Giro Mãe Empreendedora* working capital lines for women entrepreneurs, the latter focusing on mompreneurs. In 2025, we expanded this portfolio with the launch of a women export credit line, targeted at supporting women entrepreneurs seeking to enter and expand their presence in international markets.

Value chain actions

Regionalized initiatives within Value Chain ecosystems have advanced significantly in their support for MSEs, benefiting approximately 6,000 companies through working capital lines at more favorable rates. This strategy strengthens local production networks, drives regional sustainable development, and generates positive impacts for suppliers, service providers, and the local workforce at these locations.

Farming MSE

SASB FN-CB-240a.1

Strengthening the agricultural sector through resources from the Crop Plan, in which special terms and conditions are available for MSEs, remains among our core commitments. Our products include credit lines for rural producers and agribusinesses to fund their operations, invest, and sell their products through subsidized interest rates under the program's guidelines.

In 2025, the rural loan portfolio targeted at MSEs grew significantly, increasing by R$661 million volume available in 2024, highlighting the relevance of our strategic role in promoting sustainability and competitiveness for domestic agribusiness.

Local Productive Arrangements (APL)

GRI 3-3 Sustainable Business

Local Productive Arrangements (APL) are groups of companies and projects located in the same territory and that share a common specialization, supported by coordination and governance frameworks that organize the group's development. By stimulating coordination among participants, the APLs strengthen relationships based on collaboration, interaction, and sharing of knowledge, also integrating local stakeholders such as governments, business associations, financial institutions, educational, and research institutions.



"This year, we reaffirmed our partnership and proximity to micro, small, and medium-sized companies (MSEs), providing support through innovative solutions focused not only on granting credit, but also on assisting in the management of their businesses. To meet the evolving needs of this audience, we offer solutions such as BB Pay, a Credit Card Reconciliation tool, and ERP and API integrations, along with our digital channels and an MSE service network with over 7,000 employees dedicated to Brazilian entrepreneurs.

We also strongly supported women entrepreneurship, recognizing its vital role in the economy and in fostering productive inclusion. We strengthened the Women on Top initiative, which empowers women in entrepreneurship and leadership roles, with highlight the Women on Top LinkedIn Showcase Page as a key engagement hub, featuring content that focuses on female empowerment in entrepreneurship, leadership, and the job market. We also supported thematic events such as the RME Festival and the Delas Summit, and launched the *Crédito Mulher Exportadora*, an export credit line aimed at facilitating women entrepreneurs seeking to enter and expand their presence in international markets."

Carla Nesi

Chief Officer of Retail Business



Foreign trade for MSE

In 2025, we increased our support for the internationalization of MSEs, acknowledging their essential contribution in diversifying and driving the domestic export infrastructure. For customers within the foreign trade segment, we offer specialized support, technical consultancy, and a portfolio of financial solutions aimed at enabling their operations and fostering sustainable growth in international markets. We also offer special terms and conditions for internationalization courses, thus contributing to the development of key skills required to enter global environments as competitive players. Within this context, our MSE foreign trade portfolio reached a balance of R$6.8 billion, maintaining a strong performance despite the uncertain global geopolitical landscape, illustrating the positive impact of the Bank's efforts in promoting the internationalization of smaller-scale Brazilian companies.

We act as the Federal Government's exclusive agent in operating the Export Financing Program (Proex), enabling exporting companies to access federal government funds and helping enhance their competitiveness in foreign trade.

To broaden access to financing instruments and allow smaller companies to scale their operations, in 2025, we launched the *BB Crédito Exportação*, an export credit line for retail customers, consolidating it as a key support tool for exporters and companies in the foreign trade supply chain. In the same period, our program disbursed US$2.33 billion (approximately R$12.75 billion) with advantages such as competitive rates and tax exemptions (IR and IOF), enhancing the execution capacity and international expansion of these businesses.

This support is reinforced by training and readiness initiatives elaborated according to new market requirements. Our International Sustainability Journey, a free initiative, supports companies committed to ESG practices and prepares them for the growing number of regulations and demands of global markets. With 140 engaged participants, this initiative offers digital content, workshops, and tailored advisory services, promoting sustainability as a competitive edge, particularly for areas such as decarbonization and climate transparency.

Simultaneously, we have been enhancing our International Business platform to expand alternatives and reduce operational barriers in foreign trade. In August 2025, we opened a new front with our first trade finance operations in Chinese currency. This included the first ACC export pre-shipment finance disbursement in Renminbi (RMB), the official currency of the People's Republic of China, followed by an Import Financing (FINIMP) line and international guarantees in the same currency, increasing the number of solutions available to our customers.

We also act as the Federal Government's sole agent operating in the Export Financing Program (Proex), which enables export companies to access federal funds to improve their competitiveness in foreign trade. This strategic role is backed by governance, compliance, and transparency standards, monitored by competent governing bodies and reporting of key data and indicators. As a result, in 2025, we combined tailored support, financing, skills training, and innovative solutions to strengthen the foreign trade activities of MSEs and support Brazilian companies on their international journeys, aligned with operational efficiency, competitiveness, and sustainability, as detailed in the key initiatives below:

Women in the World First Export Program

The most recent Women in the World edition of the First Export Program impacted a total of 584 participating women entrepreneurs, offering training and tailored advisory to support the entry of women-led businesses into the international market. This initiative reinforces our commitment to inclusion and diversity by promoting gender equality in foreign trade and expanding opportunities for increasingly more women entrepreneurs to access new markets.

To further strengthen this internationalization journey and contribute to a fairer and more inclusive foreign trade, we launched the BB Crédito Mulher Exportadora credit line, aimed at offering export loans to women entrepreneurs. The target audience includes companies, cooperatives, and entities with annual gross revenue between R$1 million and R$15 million and a minimum women ownership stake of 40%. Operations are executed in Brazilian Reais (BRL), reducing exposure to foreign exchange risk and improving the financial predictability for business planning and to expand internationally.

BB Franchise

SASB FN-CB-240a.1

Through the BB Franchise initiative, we reinforce our presence in the franchise segment by offering structured financial solutions that help modernize, expand and consolidate franchised businesses, focusing mainly on micro and small-sized enterprises (MSEs). The portfolio features differentiated credit terms, including special rates for working capital, discounts on bank fees, exclusive services, and specific advantages for franchisees during their start-up phase.

This strategic role is aligned with our commitment to promote advisory and tailored approaches according to the requirements of the franchise model and reality of each business's maturity level. We act as a facilitator for the expansion of franchise networks, strengthening local economies and generating jobs.

In 2025, we reached 442 partner brands and served over 13,300 franchisee accounts, with a credit balance of R$1.7 billion. This shows the relevance of our strategic role in promoting sustainable development and stimulating the franchise segment.

Corporate customer (PJ) journey

GRI 2-29

In 2025, we made intensive efforts to enhance the digital transaction journey for corporate customers, simplifying processes for them while consistently maintaining the channels' security standards. These features eliminate the need to interact with our branches on a daily basis, making the customer journey 100% resolvable within the platform. This , includes automated device activation, password management, registering transfer beneficiaries, and adjusting default transaction limits.

We automatically adjusted daily financial transaction limits, reducing declined transaction rates and requests for limit adjustments at our branches. In the third quarter of 2025, we analyzed MSE customer transactions and identified behavioral patterns that enabled us to adjust daily limits, reducing the number of rejected transactions by over 50%.

442

partner brands reached in 2025 under the BB Franchise program.

Painel PJ – A corporate panel platform that streamlines financial management for MSEs

In 2025, the *Painel PJ* established itself as one of the leading financial management platforms for micro and small-sized enterprises (MSEs), reinforcing our role as a strategic partner in the corporate segment. This solution was developed to centralize financial data, simplify the management journey for MSEs, and offer insights that support safer and more efficient decision-making processes.

During the year, *Painel PJ* reached 228,000 unique users, with consistent growth in its active base. Customer satisfaction remained high, with an NPS above 80 points, highlighting the relevance of the experience we are providing. Furthermore, the Reconciliation feature, which focuses on sales management, reached R$536 million in reconciled sales, generating both direct and indirect revenue.

Key developments include integration with Cielo Acquirer APIs, which simplified and automated the sales opt-in process, along with modernizing our technical architecture to achieve significant gains in scalability and security. The panel also advanced in terms of mobile accessibility by launching a Financial Summary feature for companies, thus increasing the consolidated view of accounts and the ability to analyze cash flow. These enhancements allowed the companies using the platform to reach an estimated consolidated annual revenue of over R$880 billion, solidifying *Painel PJ* as a comprehensive hub for corporate management.

This initiative is aligned with BB's Corporate Strategy, highlighting the Customer, Digital Transformation, and Beyond Banking fronts while strengthening ESG commitments by supporting the longevity and sustainability of micro and small-sized enterprises.

Smart Recommendations Area (ARI)

In 2025, the Smart Recommendations Area (ARI) evolved into a pioneer solution in the Brazilian financial market, using Generative Artificial Intelligence to offer tailored and contextualized recommendations to corporate customers. With accessible language and human curatorship, ARI offers entrepreneurs support in cash flow management, financial planning, and in mitigating delinquency, reinforcing Banco do Brasil's strategy to deliver innovative digital experiences.

The results achieved show how this initiative has brough impacts. More than 128,000 companies interacted with ARI during the year, solidifying the solution as a benchmark in technology applied to business management. Over 61 million monthly recommendations were generated. Satisfaction also remained high at 89%, reflecting the quality of the tool's interactions and users' trust in the platform. Key deliverables include the expansion into new channels, with ARI now available on BB Digital PJ and the PJ App, and the implementation of conversational features, introducing a new standard for digital relationships, a pioneer move in the financial market. This solution also brought delinquency prevention strategies by segmenting audiences according to higher risk and propensity levels.

ARI is aligned with our corporate commitment towards digital transformation, financial education, and responsible innovation goals, ensuring the ethical use of artificial intelligence and that customer data is protected. In 2025, the solution was featured in strategic events, such as BB Digital Week, Web Summit, Rio Innovation Week and South Summit, earning international recognition at innovation forums, such as Global Finance 2025 London, for the use of generative artificial intelligence in the financial industry.

Improvements to *Painel PJ* contributed to estimated annual revenue of + than R$ **880** billion among companies using the platform.

Liga PJ (Corporate League)

GRI 2-29, SASB FN-CB-240a.4

Recognizing that entrepreneurship requires both resilience and access to knowledge, our *Liga PJ* initiative connects, educates, and supports micro and small entrepreneurs nationwide, promoting growth while remaining deeply committed to socio-environmental responsibility. Functioning as a business accelerator, *Liga PJ* offers practical and strategic support to reduce business failure rates and encourage the use of sustainable practices. The initiative provides content on Instagram (@ligapj) and the www.ligapj.com.br platform, fosters digital and social inclusion by allowing free access to knowledge and tools, and maintains partnerships with organizations such as SEBRAE, Cielo, among others, to expand its support network for entrepreneurs.

The results confirm the effectiveness of our efforts: user-generated content surpassed 590,000 views and the platform received over 2.2 million unique visits in 2025, consolidating its position as a benchmark in entrepreneurial education. Furthermore, we increased publications on conscious management, waste reduction, and ESG practices. *Liga PJ* is also embedded into our financial solutions in a contextualized and educational way, aligning with the entrepreneur's journey and contributing to more informed decision-making and with the sustainable growth of small businesses.



Pilars of *Liga PJ*

- Sustainable financial education;
- Digital and social inclusion;
- Partnerships for sustainable impact.

Digital Corporate Account

GRI 2-29, SASB FN-CB-240a.3

Available exclusively through PJ APP and designed for MEI, EI, and SLU corporate entities, the Digital Corporate Account set successive records for new openings in 2025, ending the year with 96,300 accounts, being 92,900 (96.5%) on the Free Digital Plan, increasing by 51.7% from 2024. This progress was driven mainly by the implementation of a new onboarding flow, which modernized and simplified the customer journey by reducing the number of steps and requiring less information.

Consequently, our Digital Corporate Account has been solidified among the primary entry points for small businesses in our ecosystem. Enhancements in user experience (UX) and the use of new IT solutions increased the speed and fluidity of the onboarding process, preserving the continuity of the user's journey at their convenience while ensuring the integrity and security of all procedures until the account has been activated.

Digital Corporate Account

96,300
new openings.

51.7%
compared to the same period in 2024.

2025 MSE Week

GRI 2-29

The 2025 edition of the MSE Week was marked as one of the key movements for strengthening relationships with micro and small-sized enterprises. This event always takes place during the National Micro and Small Enterprise Day in Brazil and plays a strategic role in several fronts: on the commercial side, it drives business opportunities and increases the use of our solutions through campaigns and promotional conditions aligned with key retail dates. On the institutional front, the MSE Week strengthens the brand's connection with Brazilian entrepreneurs and reinforces our role as a partner for the business community, combining proximity, innovation, and solutions that are tailored to meet the segment's needs.

In 2025, the MPE Week was also marked by the announcement of our sub-brand BB Empresas, increasing the consistency of our communication with the corporate segment and reinforcing the value proposition dedicated to small businesses.

The actions held at the 2025 MPE Week resulted in a total business volume of over R$66 million for several products, including consortiums, life insurance, credit life insurance, and property insurance, in addition to bringing in new customers for the BB Dental line.

High-value business segment

We consistently solidified our high-value business segment during 2025, targeted at the top tier micro and small-sized enterprise (MSE) retail audience whose annual gross revenues surpasses R$15 million. We structured a differentiated value proposition for this audience based on tailored, consultative services aligned with more complex demands for financial management, business growth, and planning.

During the year, a total of 162 specialized portfolios were structured exclusively for this segment in Brazil. We also launched nine High-Value Business Branches under an exclusive, personalized, and close relationship model.

Hybrid service and organizational structure

Our business service team is comprised of nearly 7,400 professionals spread across our physical branch network and remote human assistance centers. This hybrid model combines proximity and efficiency, aligning the vast knowledge of each customer's profile with the use of technological solutions, enabling agile and assertive responses to demands related to cash flow, working capital, investments, and financial management.

Innovation in customer service, technology, and humanization

We innovated our customer service efforts by expanding the number of available channels and integrating technology with humanization. Along with our digital solutions, customers can also rely on ARI, our advanced virtual assistant for businesses. Simultaneously, we give our customers the option of receiving human assistance in all interactions, respecting their preference and ensuring a balanced experience between technological efficiency and high-quality relationships.

Transforming digital communication

We also increased our digital communication with micro and small-sized enterprises, particularly in terms of credit card products, leveraging a more customized and intelligent approach. The strategy includes segmentation, lifecycle, and card type, all powered by analytical models and artificial intelligence. By achieving critical milestones, such as higher limits, issuing cards, and offering usage incentives, we drove engagement and created 129 customer profiles and 129 communication variations, reaching more than 610,000 personalized interactions and boosting monthly MCSR by 3.9%.

BB Empresas is a new brand identity that unites business expertise in Brazil with personalized customer services. This rebranding emphasizes active listening and co-creation with micro and small-sized enterprises, in addition to focusing on effective solutions.

BB Empresas transcends portfolio, experience, and consultative service; its strength is rooted in how we connect with every customer, in every interaction and every shared decision. It is in daily interactions, by transforming needs into practical solutions, that we demonstrate our value. When our advice turns into actions, when we quickly overcome challenges, and when we celebrate milestones together, that is when our solutions gain real purpose and recognition.

Asset management

GRI 201-2, FS11, SASB FN-CB-410a.2

BB Asset Management (BB Asset) is the market leader for Brazilian investment funds and asset-managed portfolios. As a signatory to the Principles for Responsible Investment (PRI) and the Brazilian Stewardship Code, BB Asset incorporates ESG attributes in the valuation of assets, combining financial returns with social, environmental, climate, and governance principles.

We continued to expand our product portfolio aligned with responsible investment. We ended 2025 with 29 investment funds with sustainable strategies (Sustainable Investment – IS), in compliance with CVM Resolution 175, and 11 funds that integrate ESG issues, also in accordance with CVM Resolution 175. During the year, we also advanced the BB 2030 Agenda, which was revised to meet more challenging levels, aimed at reaching R$30 billion in managed sustainable funds by 2030. In 2025, funds linked to the BB 2030 Agenda reached a balance of R$15.7 billion[1] (more than tripling the amount achieved in 2024) and ESG funds totaled R$1.9 billion.

In 2025, we advanced the agenda associated with the BB 2030 Agenda, revised to more challenging levels, with the goal of reaching R$30 billion in sustainable fund balances by 2030.

To sustain this agenda, we carry out strict screening, analysis, and asset selection processes under ESG criteria. Following our strategic guidance standards, we perform extensive screening covering social, environmental, climate, and governance aspects. Under our integrated ESG framework, a total of R$1.723 trillion in assets were covered by this methodology by the end of 2025, corresponding to 100% of all assets eligible for ESG analysis.

We use our own ESG analysis framework (ESG Rating) to value companies and assets, based on qualitative and quantitative indicators aimed at identifying investment challenges and opportunities through the lens of responsible investment based on conduct relating to socio-environmental and climate aspects, as well as corporate responsibility, and financial performance. This methodology uses public data on investees to address inquiries that are structured according to 17 aspects. Each investee's ESG Rating is calculated based on factors that are weighed according to a materiality matrix under SASB standards, with a scale ranging from ESG1 (Excellent) to ESG4 (Insufficient). Portfolio managers have access to our ESG Ratings through our internal system.

[1] R$13.5 billion in funds classified as IS and R$2.2 billion from the balance related to BB Asset's stake in Régia Capital.

Visitas PJ app, a smart relationship management

We enhanced our proprietary smart relationship management solution through the *Visitas PJ* app. Since its launch in May 2025, the tool has transformed how we connect with customers by prioritizing mobility, efficiency, and business intelligence. During 2025, this tool captured 1.7 million photos, concluded 650,000 visits, and responded to 500,000 inquiries on credit limit, establishing itself as a strategic pillar across the entire relationship journey, from planning to actual on-site visits. The app streamlines the collection of strategic data and generates insights on business decisions, directly contributing with higher-quality originations, stronger portfolio management, and better credit quality. It also organizes a structured record of all interactions.



PRI in Person 2025

In November 2025, BB Asset, together with Régia Capital, was the lead sponsor of PRI in Person 2025, held in São Paulo (SP). This is the world's leading conference on responsible investment, organized by the UN-supported Principles for Responsible Investment (PRI). Under the theme "Global Challenges, Resilient Strategies, Investment Opportunities," the event gathered more than a thousand participants, including CEOs, CIOs, and leading sustainability professionals.

This edition of the event gained further prominence as it was officially integrated into the COP30 pre-conference week within the scope of the COP30 Business and Finance Forum, increasing Brazil's visibility in driving capital towards sustainable solutions. Within this context, BB Asset hosted panels with national and international experts on topics such as nature-based solutions, Eco Invest, sustainable investments, critical minerals, carbon market, and climate resilience, engaging more than 900 attendees in its exclusive lounge.

Our framework is applied to both equities and private credit funds. In private credit, ESG aspects serve as a benchmark that drives decisions, potentially resulting in denials, reductions or expansion of credit limits, while also encouraging companies to structure sustainable debt instruments with long-term ESG commitments.

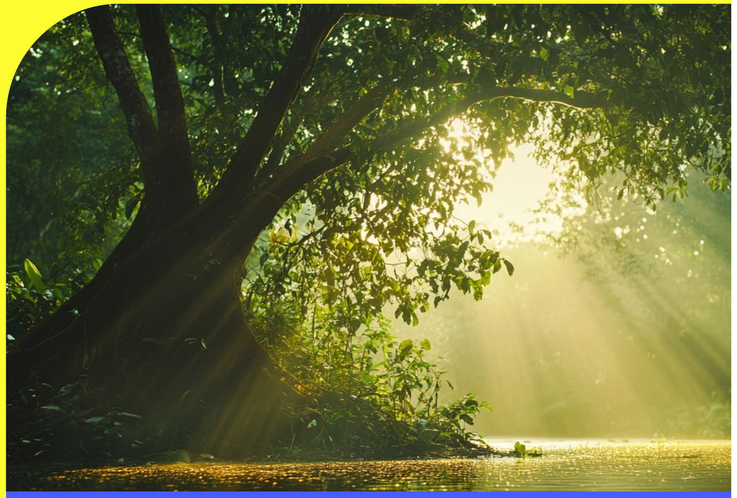
We also developed our own methodologies for valuing structured products and sovereign risk, including the Sovereign ESG Rating (MRS-ESG). For this assessment, we created an independent scoring matrix and country-specific scenario analysis, incorporating socio-environmental and governance risks, social aspects, natural disasters, and the long-term effects of environmental issues, reflecting how these factors can influence the ability and willingness of governments to honor their debt commitments.

Furthermore, we use our own ESG methodology for assessing external managers, designed to measure their maturity from an ESG perspective based on criteria such existence of sustainable funds, diversity, proxy voting processes, and engagement strategies. The ESG scale used for assessing external managers impacts the due diligence process and is reflected in their final score.

Our sustainable fund management uses positive screening and a best-in-class approach, with ESG elements defined according to each strategy and described in the funds' ESG Methodology Form. We also maintain a negative screening for specific activities, under the guidelines of the Responsible Investment Policy available on the Asset Manager's website.

Lastly, we carry out an ongoing stewardship process with investees and use own methodology for qualifying candidates nominated to Boards of Directors and Fiscal Councils, contributing to better corporate governance practices.

Under the stewardship perspective, we engage with investee companies on key sustainability topics, such as climate change, biodiversity, deforestation, governance, and diversity, tailored to the specific reality of each sector and company. To broaden the exchange of experiences and disseminate best practices, we created the Engagement Roundtable initiative, joining investees from different sectors to discuss and share common challenges and solutions. In 2025, we hosted six roundtables with 22 companies. Additional information on this process can be found in our Stewardship Report, available on the Asset Manager's website.



Climate and biodiversity report

BB Asset acknowledges its indirect environmental impact from its capital allocation strategies to fund companies across diverse sectors. Since 2024, we have been disclosing a climate report with data on GHG emissions financed by our investment funds, aligned with the Task Force on Climate-Related Disclosure (TCFD) standards. In 2025, we broadened this scope to include biodiversity and forest metrics, based on an assessment grounded in the guidelines of the TNFD (Taskforce on Nature-related Financial Disclosures). The public disclosure of this information reinforces our transparency and adherence to best market practices.

The report is available on BB Asset's website.

Amazon for All

In 2025, the Inter-American Development Bank Group (IDB Group) launched the Amazon for All initiative during COP30, aiming to democratize access to sustainable investments in the Amazon and attract capital for the region's sustainable and inclusive development. The initiative is part of the Amazonia Forever program and consists of a set of investment products designed for both institutional and retail investors.

Within this context, in partnership with CAIXA and BNDES, we were designated alongside the first institutions to develop products under the Amazon for All brand. Among the solutions currently being structured, we highlight the Amazon for All FIDC receivables fund, aimed at channeling capital into sustainable projects in the Amazon region. This announcement reinforces our intention of broadening the investor base and enabling access through affordable entry points, with minimum investments starting at R$100.

The Amazon for All brand will be targeted at products with high sustainability standards, focusing on measurable impact and transparency. These products will use the Amazon Bond Issuance Guidelines, developed by the IDB and the World Bank, as a reference.

Bioeconomy Financial Hub

In 2025, our specialized Bioeconomy Financial Hub model expanded its reach across multiple biomes. We established a structured presence in the Amazon, Cerrado, and Atlantic Forest biomes, strengthening a strategy that combines phygital service, technical expertise, and proximity with local communities.

This model serves as a central platform for bioeconomy initiatives, directs new resources to strategic regions, and contributes to creating job opportunities and developing the local economy, while simultaneously deepening relationships with family farmers, producers, and traditional communities.

Our hubs seek to objectively address the key difficulties reported by customers when accessing financial services. To achieve this, we assist in updating registrations and obtaining essential documents, such as proof of income, land deeds, and the PRONAF Eligibility Certificate (DAP), in addition to offering tailored service workflows according to the profile and segment of each audience we serve.

We aim to create and strengthen mechanisms that enable family farmers to access credit through guidance from expert teams, ensuring services that are tailored according to the socio-economic and productive realities of the peoples and communities within the Amazon, Cerrado, and Atlantic Forest biomes.



Private Equity Investment Funds (FIP)

The private equity and venture capital investment program is undergoing a divestment phase. In 2025, the program had three Private Equity Investment Funds (FIP) with ESG attributes. During the period, three divestments were made in assets held by FIPs managed by BB – Banco de Investimentos (BB-BI).

The FIPs regulations in which we act as investors prioritize the adoption of best practices in socio-environmental governance and management, contributing to the sustainability of the investees. The funds also adopt high corporate governance standards and criteria that govern the conduct of both fund managers and portfolio companies across the FIP's entire holding period as a shareholder. Among the guidelines adopted, we highlight:

- Term of office limited to two years for all members of the Board of Directors.
- Transparency in providing relevant information to shareholders.
- Adhesion to Arbitration Chambers to resolve corporate disputes.
- Annual audits by independent auditors registered with the CVM.
- Implementation of policies that minimize adverse environmental impacts.
- Promotion of good human resources management practices and appreciation of human capital.
- Adoption of socio-environmental responsibility standards.
- Guarantee of compliance with regulatory corporate governance standards.
- Prohibition of child, forced or compulsory labor.
- Commitment to equal treatment in all its relations.

In addition to establishing these guidelines, the fund regulations also define governance standards that must be observed by managers, ensuring that investees adopt these practices during the FIP's participation as a shareholder. This structure reinforces the alignment of the funds with ethical and sustainability principles and seeks to drive improvements in governance and socio-environmental performance across the market.

Product	BB-BI % interest	Types of attributes	Description (purpose, product description and, when applicable, the target socio-environmental aspect)	Fund's net worth in 2023 (R$ million)	Fund's net worth in 2024 (R$ million)	Fund's net worth in 2025 (R$ million)
Brasil Portos e Ativos Logísticos FIP	18.81%	Governance	Intended for purchase of companies in different logistics sectors, including port, backport and warehousing assets, distribution centers and cargo handling and transportation assets. Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	260.2	249.1	300.9
Fundo Brasil de Internacionalização de Empresas FIP – Multiestratégia	24.44%	Social Governance	Intended for purchase of interest in medium-sized Brazilian companies already operating in foreign trade or with the potential for internationalization (such as high value-added sectors, leading companies in domestic sectors and sectors in which Brazil is competitive, for instance). Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	168	128.2	96.2
FIP Brasil Internacionalização de Empresas II	21.45%	Social Governance	Intended for purchase of interest in medium-sized Brazilian companies already operating in foreign trade or with the potential for internationalization (such as high value-added sectors, leading companies in domestic sectors and sectors in which Brazil is competitive, for instance). Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	606.1	393.7	217.4
Brasil Sustentabilidade FIP – Multiestratégia	9.5%	Environmental	Intended for purchase of interest in companies whose activities are associated with projects with potential carbon credit generation, with incorporation of sustainability principles into the investment decisions.	91.3	43.8	ND
Brasil Agronegócios FIP – Multiestratégia	19.05%	Environmental Governance	Intended for purchase of interest in Brazilian companies with sound worth fundamentals that can benefit from capital contributions so that they become listed companies. The fund's investment focus will cover the entire agribusiness production chain.	301.2	248.6	ND



5 Stakeholder relationship

Employees
Customers
Suppliers
Shareholders
Private Social Investments

Interactive summary

Employees

GRI 3-3 Talent Attraction, Retention, Satisfaction, and Development

We take a comprehensive approach to talent retention, combining professional development, diversity and inclusion, competitive benefits, a positive organizational culture, and digital transformation. This approach not only attracts new talent, but also strengthens employee engagement and motivation, mitigating risks related to talent retention and operational efficiency. As a result, based on exit and turnover data compared to the market, we do not face significant turnover or retention issues.

Beyond benefits and programs, knowledge management is critical to sustaining organizational success and driving a seamless digital transformation. To achieve this, we rely on a detailed and integrated people strategy that includes, among other initiatives, knowledge management and innovation.

The medium- and long-term initiatives that drive our strategy are:

- Improve forms of compensation, career advancement and recognition.
- Promote engaging leadership development and continuous training for all employees.
- Ensure a psychologically healthy workplace.
- Enhance working models.



Our Strategic People Map also includes a Strategic Plan that addresses key themes that strengthen our image as employer of choice, support a consistent flow of shared knowledge, and drive growth in operational efficiency. Below are the key highlights for the goals set for our 2025 People Strategic Plan:



Targets of our Strategic Workforce Planning in 2025

Accelerate our employees' development in business and digital skills and continuous learning

Goal: reach an engagement level of 50% with target audiences in reskilling programs.

Outcome: engagement level of **80.8%**.

Enhance working models

Goal: Maintain the Analytical Maturity Index (IMA) at a level **above 8**.

Outcome: IMA of **8.57%**.

Goal: Increase the percentage of managers working under the Institutional Remote Work (TRI) model from 81% to **83%**, with minimum frequency of twice per month.

Outcome: of managers work under the TRI model **85%**.

Have leaders engaged as active promoters of an ethical, collaborative, respectful, and inclusive culture

Goal: increase the registration of development plans for employees with identified performance gaps, from 71% to **90%.** The goal is to drive continuous improvement, strengthen specific skill sets, and increase motivation and engagement.

Outcome: registered development plans for employees with performance gaps reached. **90.06%**



Our staff

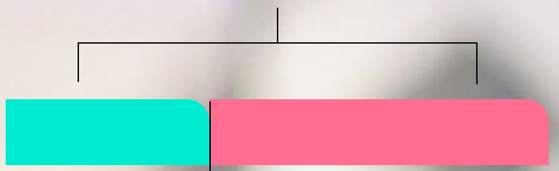
GRI 2-7

Number of employees

85,667
employees

Our total headcount is comprised of

99.46%
of employees hired under the Brazilian labor law (CLT)



0.04%
as Statutory Employees
(32 statutory)

0.50%
as Trainees
(429 trainees)

We do not have temporary workers as part of our permanent staff.

Gender distribution

40.66%
Women



59.00%
men

The remaining gender categories ('Other' and 'Not disclosed') make up for **0.34%** of our headcount.

The percentage of male participation increased, mainly due to a higher success rate among men for the Technology Agent positions during our most recent external recruitment process.

Gender self-declaration

The self-declaration of gender has been available to employees since 2023. In 2025, **0.18%** of employees chose not to provide this information, therefore were classified in the "Not disclosed" category.

Number of own and statutory employees by employment contract and gender[1]

	2023					2024					2025				
	Women	Men	Other [2]	Not disclosed [2]	Total	Women	Men	Other [2]	Not disclosed[2]	Total	Women	Men	Other [2]	Not disclosed [2]	Total
CLT[3]	35,557	50,416	102	145	86,220	35,300	51,008	112	154	86,574	34,592	50,326	131	157	85,206
Statutory	9	25	-	-	34	9	23	-	-	32	8	24	-	-	32
Interns	211	177	-	-	388	237	215	-	-	425	237	192	-	-	429

[1] The headcount does not include temporary staff.

[2] The "Other" field comprises employees who have self-identified their gender as "Non-binary" or "Other."
For the self-declaration of gender, we assigned to the "not disclosed" field those employees who chose not to answer.

[3] Individual employment contracts governed by the Brazilian Labor Law (CLT).

Organizational engagement and employee satisfaction

To generate relevant results for society, employee engagement and satisfaction are determining factors.

Every six months, we conduct an Engagement Survey in partnership with Gallup, a renowned consulting and research company that develops methodologies to enhance the performance and engagement of people and institutions. This approach allows us to evaluate our employees' engagement levels and compare them with other institutions, generating data to support our own initiatives.

In the first half of 2025, the questionnaire was sent to 86,374 employees, with 65,852 respondents, corresponding to a participation rate of 74.04%. In the second half of 2025, the questionnaire was sent to 86,084 employees, with 67,547 respondents, corresponding to 78.60% of our staff.

To complement the Engagement Survey, the Bank also conducts an internal survey to measure employee recommendation levels through the e-NPS (Employee Net Promoter Score) and l-NPS (Leadership Net Promoter Score).

These metrics provide a deeper understanding of our employees' experience and perceptions in relation to leaders and further diagnose employee sentiment, resulting in a more specific and targeted analysis.

The surveys allow us to make more assertive decisions, strengthen team productivity, and stimulate an increasingly healthy work environment that fosters trust, collaboration, and a sense of belonging.

Over time, these efforts have significantly improved training, internal communication, recognition programs, wellness policies, organizational culture and several other initiatives that directly impact the daily experiences of our entire team.

Engagement Survey

	2023	2024	2025
BB engagement index	67.1	70.5	71.17
Women	69	71.6	72.76
Men	65.8	69.7	70.04
Managers	68.3	71.3	72.88
Advisors	72.5	75.0	74.68
Technicians	75.5	79.0	79.69
Operational staff	66.4	69.4	71.61
Clerks and Executive Cashiers1	62.8	67.5	65.94

[1] In addition to clerks and executive cashiers, other effective (non-commissioned) positions are also considered.

BB Engagement Index

68 2023 Target	**70** 2024 Target	**71** 2025 Target	**3.85**[1] 2026 Target

Note:

[1] Adopts the new methodology to be used as of 2026. Until 2025, the Engagement Index was calculated based on the scores obtained from the Q12® (Gallup methodology), in which each employee was classified as follows:

Score ≤ 2.5: actively disengaged

Score between 2.5 and 3.49: disengaged

Score ≥ 3.5: engaged

The Engagement Index formula through 2025 considered: (number of engaged employees in the half-year/total respondents) × 100

2025 Engagement Index = (1H25 Index + 2H25 Index)/2

As of 2026, the methodology follows the global Gallup approach, i.e., the Engagement Index will be the average of all Q12® scores, and the annual index will be calculated as the average of the 1st and 2nd halves of 2026, as follows:

2026 Engagement Index = (1H26 Index + 2H26 Index)/2



Banco do Brasil Volunteering Program

With over 20 years of existence, the BB Volunteering Program strengthens our commitment to social development and the social dimension of the ESG agenda. Since 2013, the BB Volunteering Program has been supporting our volunteer program acting as a digital platform that connects individuals interested in social actions and impactful initiatives across the country.

In 2024, we began offering the BB Volunteering Mentorship Program to guide young professionals through direct interaction between them and experienced volunteers in virtual sessions. At these meetings, mentors share their knowledge through a personal and individualized approach.

In 2025, the BB Volunteering Mentorship Program stood out as a high-potential initiative, with 930 mentor-mentee pairs who successfully completed training on interpersonal soft skills and financial education.

Also in 2025, the BB Volunteering Program reaffirmed the Bank's role as a catalyst for inclusive financial education, through the 2025 ENEF Week, engaging 90 volunteers and over 40 educational centers, demonstrating the power of volunteering to connect knowledge, purpose, and social value.

Key Numbers for the BB Volunteering Program since its foundation:

+ than 30,000
volunteer actions.

+ than 1 billion
individuals benefited nationwide.

+ than 30,000
volunteers currently registered in all Brazilian states and the Federal District.

4,594 thousand
branch committees forming an active network.



Solidarity IT Program

We launched a Solidarity IT Program as an initiative targeted at promoting solidarity and strengthening the culture of volunteerism, mobilizing employees in campaigns to collect and donate goods and services of social interest. In 2025, this initiative collected over 6,690 items, such as toys, personal hygiene products, clothing, and footwear, as well as 3.4 tons in non-perishable food items. These actions also secured 131 blood donations, a registration of five potential bone marrow donors, and R$9,853 in financial contributions for partner institutions, expanding our social impact and strengthening solidarity within Banco do Brasil and the communities we serve.

Corporate development and education

GRI 3-3 Talent Attraction, Retention, Satisfaction, and Development

Our approach to talent development consists of attracting, identifying, training and succession planning and it has always held a strategic position with highest relevance.

One of our main challenges is to prepare our staff for keeping up with the digital transformations that have been reshaping the financial industry. To achieve this, we carried out a large-scale transformation process, structured according to our Digital Acceleration Model, which introduced shared management practices through squads, representing a major cultural shift in our corporate culture which has traditionally operated under a hierarchical and highly departmentalized structure.

Transitioning to this model demands a profound cultural shift, requiring teams to adapt to new management processes and overcome resistance caused by our entrenched hierarchical structure and departmental barriers. To address these challenges, we are working to promote a cultural transformation aligned with our strategic needs by focusing on the customer, encouraging inter-departmental collaboration, and providing extensive ongoing professional development programs.

This process is continually shaped by cultural and technological transformations, reinforcing the importance of achieving synergy between our corporate strategy and the activities conducted by UniBB, our corporate university. UniBB contributes directly to the Company's strategic goals and drives professional development, making our business increasingly innovative and sustainable.

Our development process is continuously influenced by cultural and technological transformations, reinforcing the need for dialogue between strategy and corporate education.

Banco do Brasil Corporate University

The Banco do Brasil Corporate University (UniBB), serves as the Bank's primary vehicle for developing talent within the Company. Available to all employees, trainees, and apprentices, it is responsible for structuring and coordinating learning initiatives designed to build the skills required to execute Banco do Brasil's corporate strategy, in addition to managing and coordinating talent identification and selection processes that support the professional growth of our staff and ensure the sustainability of strategic capabilities at the Bank.

Its initiatives are strategically aligned with the Company's goals and contribute to strengthening a continuous learning culture, professional development, and in preparing employees for the challenges of the financial sector.

UniBB operates under the 70/20/10 learning model, where 70% of development comes from on-the-job professional and personal experiences, 20% comes from informal learning and social interactions, and 10% comes from formal education, combining several different learning modalities, including digital courses, in-person programs, learning paths, certifications, and hands-on experiences such as mentorship programs. This model broadens access to knowledge and fosters progressive development of skills that are aligned with the business' needs.

Amidst an accelerated technological transformation environment and growing customer demands, UniBB plays a strategic role in preparing Banco do Brasil's professionals for new corporate and market challenges, contributing to the strengthening of institutional capabilities and to generating sustainable value.

In 2025, UniBB maintained its large-scale impact, solidifying learning as a foundational element of talent management at Banco do Brasil.

The UniBB Portal received over 5.6 million visits, with approximately 99% of our staff participating in at least one learning activity during the year, demonstrating the widespread reach of our educational programs.

To maintain its in-person programs, UniBB has an infrastructure comprised of 14 regional talent management units, equipped with 67 classrooms, five auditoriums, and seven computer labs, in addition to a network of corporate educators comprising of the Bank's own professionals who are responsible for conducting the training sessions.

Key initiatives and projects in 2025

In 2025, UniBB consolidated initiatives targeted at developing crucial skills for the future of Banco do Brasil, converging learning, innovation, and talent development.

On the business front, UniBB launched *RelacionaBB*, an educational initiative focused on strengthening customer service and business skills, structured into three development journeys: *RelacionaBB* – Services and Business, which engages approximately 23,000 distribution network employees; *RelacionaBB Estilo*, involving 3,800 account managers from the Estilo branches; and *RelacionaBB* Personalized Agro, an initiative with roughly 500 agribusiness managers.

Among the initiatives focused on developing leaders, we highlight the Digital Leader Program aimed at strengthening managerial skills in an environment driven by data and artificial intelligence. In 2025, over 2,000 leaders from strategic, tactical, and support units gained access to the program, and we plan to roll out this initiative to our more than 30,000 managers across the Bank, via UniBB.

We also highlight the Regional Superintendent – Female Leadership Program, aimed at identifying and developing talent for strategic roles. This initiative received 1,089 applications, resulting in 60 professionals nominated to the talent pool and significantly expanding female representation in key roles, rising from 10% to roughly 23%.

In terms of racial equity and leadership development, the Race is Priority program is focused on identifying and accelerating careers of Black professionals who have potential to take on strategic roles at the Bank. This initiative attracted 2,150 interested professionals and identified 150 high-potential candidates through People Analytics, in which 97 candidates were admitted to the talent pool and 134 concluded career acceleration paths, reinforcing BB's commitment to enhancing diversity among its leaders.

Another achievement in 2025 was the Banco do Brasil Graduate Certification Program. This year's edition awarded 30 Master's and Doctoral scholarships and selected five Research fellowships, enabling employees to step away from their daily roles to focus exclusively on their research development. This initiative reinforces our innovation capacity, encourages applied knowledge, and promotes ongoing employee training, aligning professional development with the Bank's strategic needs.

Information

	2023	2024	2025
No. of courses in the online catalog	2,217	2,623	3,048
No. of courses completed in the year	3.7 million	+ than 4 million	+ than 4.3 million
No. of courses completed in the year by UniBB Mobile	15.73 thousand	+ than 76.85 thousand	+ than 174.7 thousand

Scholarships

Type of scholarship awarded	2023	2024	2025
BB MBA Contract Class	391	128	310
Specialization Programs	84	598	511
Undergraduate Programs	126	240	221
Languages	202	424	467
Master's/Doctorate	14	57	53
Overall total	**817**	**1,447**	**1,562**
Total No. of ongoing scholarships at December 31	**1,597**	**1,855**	**2,016**

Note: 2023 data regarding the total number of ongoing scholarships are being restated (GRI 2-4). Scholarships awarded: Number of scholarships awarded each year, according to the number of slots offered per modality. Ongoing scholarships: Refer to scholarships for which the courses have not yet been completed. These are scholarships currently in progress, with completion expected in accordance with the timeframe defined for each modality.

	2023	2024	2025
Minimum annual training hours per employee	40	40	40
Percentage of employees who have completed the minimum annual training hours	99.84	98.71	95.55
Target percentage of employees who should complete the minimum annual training hours	90	90	90

Investment in corporate talent development and retention programs

(R$ million)

	2023	2024	2025	Chg. % 2024-2025
Amount invested	80.2	96.8	88.5	-8.5%

ESG Journey

We centralized, in a single environment, a broad range of training solutions driven for strategic sustainability topics that are essential for advancing our ESG Journey, which currently consists of 69 educational modules covering crucial topics such as Socio-Environmental Risk; Diversity, Equity, and Inclusion; Carbon Markets; and ESG, among others.

In 2025, a total of 3,483 participants concluded the ESG Journey, directly contributing to the strengthening of our ESG strategy and supporting our employees' development in this crucial area.

RelacionaBB Program

Launched in July 2025, *RelacionaBB* has grown into one of Banco do Brasil's key training initiatives. Conducted by the UniBB Corporate University, it focuses on developing the core skills required for professional success in today's evolving landscape. This program supports our staff in navigating the transformations of the financial market, changes in customer expectations, and new work dynamics, integrating human development, strategic guidance, and customer experience.

Built on contemporary learning methodologies, such as the 70-20-10 and 6Ds models, *RelacionaBB* offers a progressive learning journey designed to drive engagement, ensure the practical application of knowledge, and deliver sustainable long-term



results. In 2025, the program participated in several strategic fronts through the *RelacionaBB* Services and Business, *RelacionaBB* Estilo, and *RelacionaBB* Personalized Agro initiatives, reaching key front-line audiences.

RelacionaBB Services and Business offered support in implementing new roles at business units and strengthening a more advisory approach focused on creating value. This was achieved through structured content, hands-on activities, and specialized learning tracks tailored to specific professional profiles. *RelacionaBB* Estilo guided the repositioning of the high-income segment by combining training on technical and interpersonal skills, immersion experiences, and practical innovation projects, such as the *RelacionaBB* Estilo Hackathon. *RelacionaBB* Personalized Agro focused on strengthening advisory relationships in the agribusiness sector, integrating behavioral, negotiation, and technical skills tailored to the industry's specific needs.

In 2025, the *RelacionaBB* programs reached Stage 4 of their development paths, solidifying behavioral skills and specialized expertise tailored to individual career tracks. The evolution to Stage 5 is set for 2026, focusing on proactive career management, preparation for the future and linking skill development with tangible growth opportunities at the Bank, reinforcing *RelacionaBB*'s role as a continuous professional development strategy.

Mentorship for People with Disabilities pilot

In 2025, we also conducted a pilot program to train mentors and managers of people with disabilities, establishing mentor-mentee pairings focused on inclusion, knowledge sharing, sense of belonging, preparedness, and increasing the representativeness of this group in leadership positions.

A total of 114 mentors were trained, and 70 mentorship pairs were formed.

The pilot program achieved an NPS of 10 based on evaluations from both mentors and mentees.

Performance review

GRI 3-3 Talent Attraction, Retention, Satisfaction, and Development, 404-3

As part of the BB 30 Agenda, we included the challenge to promote programs and initiatives that attract, retain, and develop talent, aimed at increasing productivity and business competitiveness while improving the overall employee experience. Among the ten priority material topics of the BB 2030 Agenda is the "talent attraction, retention, satisfaction, and development." Consequently, in the 2023–2025 Sustainability Plan, we committed to maintain 100% of employees covered by a multidimensional performance review, which considers socio-environmental and climate factors and directly impacts compensation.

Our performance review is conducted twice a year through the Conexão Platform, focusing on dimensions such as skills and results. The skills dimension is assessed according to measurable workplace behaviors through a multidimensional approach that includes self-assessment and feedback from the immediate leader, peers and, where applicable, direct subordinates. The results dimension considers individual and collective indicators, encouraging collaboration, high performance and alignment with each unit's Work Agreement.

We monitor performance during the entire cycle, engaging in ongoing feedback and agile conversations to align expectations and development. For cases of unsatisfactory performance in the previous cycle, we offer development paths with training actions co-defined between managers and employees, aiming to strengthen skills and improve outcomes.

Our performance review process guides professional development, enables career planning, and supports people management programs, such as UniBB scholarships, recognition and award programs, in-house recruitment and selection processes, career advancements, and the Bank's Automatic System of Competition for Transfer. We adopt clear rules for shared performance management, with alignment discussions taking place periodically and development programs focused on agile and collaborative leadership where managers act as facilitators, in addition to individual indicators aligned with collective metrics, all of which are focused on delivered value and sustain a continuous learning environment.

We continuously monitor our employees' perception of the performance review process by conducting surveys twice a semester, at the beginning and end of the cycle, and we also participate in benchmarking initiatives with other institutions. These inputs drive continuous improvements to the process, such as adjusting the platform, promoting more frequent conversations, and enhancing in how leaders conduct the performance reviews.

Currently, all employees participate in the Performance Review process, including those who have worked with us for at least 90 days during the semester. This process is an essential tool for aligning individual skills with corporate goals, preventing gaps in critical skills and strengthening a work environment that is transparent, ethical, and guided toward continuous improvement.

Performance review[1]

	2023	2024	2025
Number of eligible employees[2] [3]	84,177	85,375	84,171
Number of employees who underwent performance review[4]	83,470	84,916	84,100
Percentage of employees who underwent performance review (%)	99.16	99.46	99.92

[1] Fluctuations due to occasional absences in each evaluation cycle, as well as variations in the number of employees in the workforce.

[2] "Number of eligible employees": number of employees who, at the end of the cycle, have worked more days than the number of days absent during the evaluation period, excluding absentees due to various types of leave, seconded employees, those under probationary contracts, etc.

[3] The criteria for selecting/defining eligible employees do not allow for the same groups to be used as in disclosure 405-1.

[4] "Number of employees who underwent performance review": number of employees who received ratings in the overall performance review and who, at some point during the cycle, were considered eligible, even if they were later (within the same cycle) reclassified as "non-eligible."

DigiTAO

We use *DigiTAO*, our internal recruitment system, as a digital tool to identify and select employees for non-executive positions, allowing employees to voluntarily apply for internal job openings. This system compares skills and experiences with job requirements and generates a ranking based on predefined criteria and scoring.

Since August 2025, we have used affirmative actions within the *DigiTAO* system to increase the representation of women, Blacks, Indigenous people, and people with disabilities, particularly for strategic and leadership roles. These actions allow us to allocate positions within percentages defined according to our staff profile and corporate goals, which may be adjusted over time. Joining is optional and requires a signed consent form for sensitive data processing, ensuring transparency and compliance with data protection regulations.



"Diversity, equity, and inclusion are at the core of our corporate culture. We've strengthened affirmative policies to eliminate barriers and are committed to building an inclusive space where diversity is recognized for its innovative potential in driving sustainable development and operational efficiency.

We conduct a comprehensive transformation process for developing talent, which is structured under the Digital Acceleration Model and reinforced by UniBB, directly contributing to our strategic goals and making our business increasingly innovative and sustainable. By strengthening our diversity and inclusion culture, as well as continuously developing our employees, we foster an inclusive environment that drives high-scale innovation"

Ana Cristina Rosa Garcia
Corporate Chief Officer



Remuneration

GRI 2-19, 2-20, 402-1

To ensure competitive remuneration, we conduct regular internal and external salary benchmarking studies according to our corporate structure. This includes elements such as salary scales based on duties and roles, responsibilities, and span of control. The external benchmarking is assessed through salary surveys conducted by specialized consultancies, who also support the People Department in defining strategic guidelines.

Employee remuneration is made up of amounts linked to the performance of duties and personal bonuses. The amounts linked to the performance of duties are defined according to elements such as hierarchical level, job complexity, location, and other characteristics of the job position, which may be adjusted due to changes in corporate structure. Personal bonuses are based on personal growth paths and date of employment and once granted, are irreducible.

The Executive Remuneration Policy is aligned with strategic guidelines and CMN Resolution 5,177/2024, aiming to attract, retain, and reward executives while encouraging sustainable management, complying with risk limits and short-, medium-, and long-term strategies. Total remuneration is submitted every year for approval at the General Shareholders' Meeting (GSM), with the overall management remuneration approved on April 30, 2025. The amounts paid are disclosed on the Investor Relations website, in accordance with current legislation.

Fixed remuneration and benefits granted to executive officers are defined based on criteria such as internal balance, skills, responsibilities and market analysis. Variable remuneration for executive officers is paid on an annual basis exclusively to members of the Board of Executive Officers and is subject to the activation of the employee Profit Sharing Program (PLR) and accounting profit. The program uses indicators aligned with strategic guidelines, covering customer experience, sustainable finance, ESG practices, digital transformation, and corporate culture. A portion of the amount is paid in cash and another portion in shares, with 43% allocated to the Chief Executive Officer, 42% to Chief Officers, and 40% to Officers during a minimum of 3 (three) years and a maximum of 5 (five) years, all of which is subject to maintaining performance results and may be reverted back to the Bank.

We have a People, Eligibility, Succession and Remuneration Committee that advises the Board of Directors on the remuneration policy, comprised mainly by independent members nominated by different shareholders. Proposals are also evaluated by the Secretariat for Governance of State-Owned Companies. The policy also provides for the refund of amounts already paid when mismanagement is confirmed.

Rules and contributions regarding retirement benefits under sponsored plans are applied equally among all participants based on historic remuneration amounts. We also maintain a permanent program for former officers and executives no longer at the Bank, with options such as incentivized dismissals, with no differentiation in severance pay or notice periods. Significant changes to processes and procedures are communicated through a structured approach, beginning with discussions with labor unions followed by disclosure on our internal channels.

Lastly, all employees are covered by the Collective Bargaining Agreement (ACT), signed through Collective Bargaining and generally valid for two years. Although there are no stipulated minimum deadlines for notifying changes, we strive to ensure that changes are maintained accessible and communicated in advance, with the ACT available for consultation whenever necessary. Whenever there is an operational change, the unions are informed in advance, ensuring that employees are fully informed.



Merit-based promotion

GRI 2-20

Focused on efficiency and sustainable results, our promotion program foresees career growth under a long-term perspective, recognizing performance and preparedness to take on new responsibilities. The merit-based promotion is comprised of 25 levels and employee advancement is based on their tenure in commissioned positions, positions of trust, or receipt of a cash bonus on a permanent or substitute basis, also considering advantages granted for vacations, bonuses, paid time off, weekends, and public holidays. Each grouping has a daily score linked to the merit payment code, according to the Reference Value (VR), which is updated by the readjustment index of the ACT, in which employees advance to the next level upon reaching 1,095 points.

Profit-Sharing Program (PLR)

GRI 2-19, 2-20

The Profit-Sharing Program (PLR) is an initiative that recognizes employees' efforts in building our results by sharing part of the profits achieved in each period. The program foments the pursuit of improved results and reinforces the mutual commitment between employees and the Bank. The program's main objectives include:

- Strengthen our partnership with our employees.
- Recognize collective efforts in building results.
- Stimulate employee interest in the Bank's management and strategic direction.
- Transparently distribute profits or results.
- Contribute to business growth and maximize profits.

The PLR is structured in two parts: one fixed and one variable. The variable portion is conditioned to the performance of the business units where employees worked during the reporting period, ensuring that rewards reflect the efforts and results delivered in each area. In compliance with legal requirements, we signed a Collective Profit-Sharing Agreement with employee representation entities to establish criteria for the program's eligibility, triggering, distribution, and payment.

Profit Sharing (PLR) contributes to merit recognition, which is essential to improving our results and reinforces the partnership relationship.

Safety, health, and well-being

GRI 3-3 Well-being, Occupational Safety and Health, 403-3, 403-4, 403-10

We are committed to promoting a safe work environment and fostering the well-being of our employees. This commitment is guided by the People Management Policy, which focuses on the continuous improvement of processes and practices and Occupational Safety and Health (OSH) systems, covering both direct employees and outsourced workers.

The main health issues identified among our employees are musculoskeletal diseases and psychological disorders such as anxiety and depression. In the case of outsourced workers who are not directly employed by the Bank, but whose workplace is managed by the institution, musculoskeletal disorders are the most common.

In this sense, we made significant improvements, in 2025, to the Psychosocial Risk program (NR-1), designed to manage psychosocial risks. This program analyzes and maps key elements affecting employee health, such as high cognitive load, excessive pressure, workplace bullying, sexual harassment, lack of support, and insecurity in the work environment.

By prioritizing preventive and corrective measures, seeking to promote healthier and more productive environments, we strengthen the well-being of our employees. This initiative fully complies with current legislation, ensuring not only legal conformity but also the prevention of negative impacts on the mental and physical health of our employees. We also carry out assessments within the Risk Management Program (PGR) with processes to identify, analyze and mitigate risks at each of our units.

Below are some of the key figures for Occupational Safety and Health in 2025:

883,918 days
lost to sick leave for health reasons (occupational and non-occupational).

0.3%
rate of days lost.

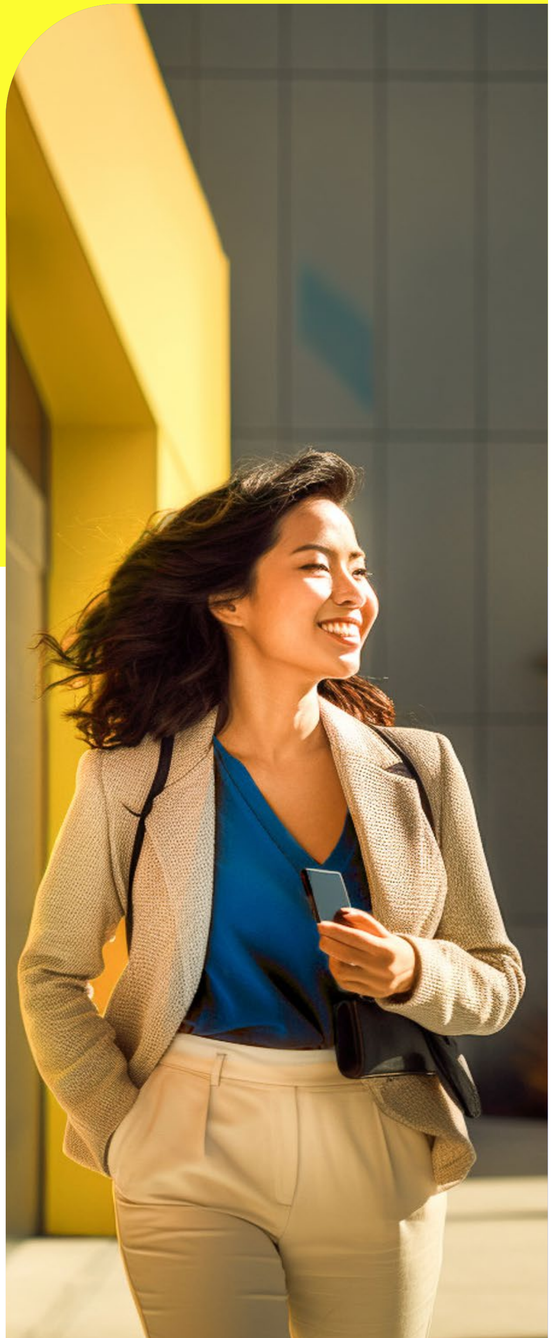
34 cases
of recognized occupational illness.

There were no recorded fatalities resulting from occupational illnesses in any of the years analyzed.

Our structure of Specialized Services in Safety Engineering and Occupational Medicine (SESMT) relies on 121 professionals, including engineers, occupational safety technicians, physicians, nurses, and nursing assistants, working in all states and the Federal District. We also have a Safety and Health Portal, which centralizes information on OSH and gives employees a reporting channel for accidents, incidents, and suggestions, ensuring a continuous flow of enhanced practices.

Our structure also includes formal health and safety committees comprised by employees who critically analyze the OSH Management System at least once a year, ensuring its adequacy and effectiveness. Meetings are held annually, but can be convened at any time as needed, and include representatives from various strategic areas.

Our Safety and Health Policy is available online in the Sustainability section of our Investor Relations website. It is also published in our Internal Regulations (IN) 606. The policy was last revised on January 19, 2026.



We offer employee engagement and consultation processes through periodic meetings, health and safety committees, and formal direct communication channels, such as emails and our corporate intranet. Our main committees and discussion forums range from regular meetings among members of the SESMT, meetings with the Internal Committee for Accident Prevention (CIPA) at buildings where this structure exists, and consultation on internal regulations related to OSH.

Workers actively participate in the development, implementation, and evaluation of the OSH Management System through recurring feedback and submission of suggestions aimed at strengthening the collective development of preventive practices.

Material information on health and safety is provided across various channels, including training sessions, newsletters, documents on the intranet, and the OSH System.

Another internal communication option we offer is *Fale com a Gepes*, a tool that allows employees to submit comments or proposals to the people management team seeking to improve the OSH Management System. We also have a WhatsApp-integrated chatbot for quick access to OSH information. When the chatbot cannot resolve matters automatically, inquiries are forwarded to members of the SESMT team designated for this type of service.

In addition to these mechanisms, employees can interact through our News Agency by commenting on published articles. These comments are analyzed by the departments responsible for each topic, who evaluate the relevance of the suggestions.

Workers covered by the occupational safety and health management system

	2024	2025
Percentage of workers covered by the system	100%	100%
Number of workers covered by the system with internal audit	86,574	85,667
Percentage of workers covered by the system with internal audit	100%	100%
Number of workers covered by the system with external audit	6,555	6,587
Percentage of workers covered by the system with external audit	8%	8%

Preventing and Mitigating Occupational Safety and Health (OSH) Impacts

GRI 403-7, 403-8

To ensure effective management, we have adopted a set of structured tools and programs, including:

- Risk Management Program (PGR), which carries out a systematic assessment of environmental risks (physical, chemical, biological, ergonomic, and mechanical accidents), proposing action plans for mitigation and control.
- Ongoing training, providing employees with training in safety standards, proper use of equipment and good working practices.
- Safety inspections, conducted regularly to identify potential non-conformities and foment the continuous improvement of working conditions.
- Ergonomic Workplace Analysis (AET), which assesses and adjusts working conditions to the psycho-physiological characteristics of employees, aiming for comfort, safety and productivity.
- Safe use of technological equipment, ensuring that all employees have access to training and safety protocols when using digital tools and electronic devices.
- OSH Data Security Management, ensuring the correct handling of sensitive documents and the protection of information related to workers' safety and health.
- Emergency Response Action Plan, establishing guidelines for agile and effective response to incidents that could compromise worker safety.
- Occupational health monitoring, through periodic medical examinations and monitoring of the main causes of sick leave to implement preventive measures.

Our OSH Management System covers all employees, without any exclusion, ensuring that every worker has access to occupational safety guidelines and processes.

Methodologies and applicable standards

GRI 403-7, 403-8

Our OSH practices comply with international and regulatory standards, ensuring that our operations are aligned with legal requirements and the highest global standards. As part of this commitment, we have ISO 45001 certification for our headquarters in Brasília (Ed. BB), which has approximately 6,587 employees.

We have two strategic manuals to ensure that processes are standardized at all our business units:

- OSH Management Manual for the Headquarters Building, applicable to certified operations, setting out guidelines validated by the international certifier.
- Banco do Brasil's OSH Management Manual, which replicates the processes and procedures of ISO 45001 certification for all non-certified units, ensuring the seamless application of the best occupational health and safety practices throughout the country.

Alignment with international and regulatory standards enables our operations to meet the highest global standards. To this end, we rely on strategic manuals for process standardization.

Risk Management Program

GRI 403-1, 403-2, 403-7, 403-8

The Risk Management Program (PGR) guides us in managing occupational risks across our business. Risks are identified during technical visits to all units and are based on previous studies, employee health-related data and workers' perception of occupational risks. The stages of the PGR are as follows: analyzing the building's configuration, identifying risks and where they originate, including the employees that are exposed, followed by an assessment of the identified risks, and classifying their risk levels under the established methodology.

Through the PGR, we can identify the risks pertaining to our work environment and processes, as well as occupational risks, such as physical, chemical, biological, ergonomic, and mechanical (accidents), using a risk matrix based on frequency and severity. These risks can be eliminated or mitigated through structured action plans as part of a continuous improvement process.

A mandatory reassessment is conducted every two years but can be performed at any time as needed. The environmental risks analysis covers physical, chemical, biological, ergonomic, and mechanical (accident) elements using a risk matrix based on frequency and severity.

We have implemented structured plans to eliminate or mitigate identified risk under a continuous process that is monitored by the OSH Management System, which monitors the performance of the measures adopted and identifies areas that need improvement.

Collected data is recorded into the system and action plans are developed to eliminate or reduce risks, as needed. OSH professionals monitor the schedule and fulfillment of goals related to these actions. Priorities are determined according to the level of the identified risk, considering the likelihood of occurring and the severity of the impact.



We develop plans to mitigate identified risks as part of a continuous improvement process, monitored by the Occupational Health and Safety Management System (OHSMS).

Our management system is based on the Plan, Do, Check, Act (PDCA) cycle, a tool that drives the continuous improvement of processes. Therefore, anticipating control variables is key to ensure that, between each stage of the process, proper monitoring is conducted on the executed actions, followed by an assessment of the results achieved, thereby promoting the intended ongoing evolution.

Our OSH structure is based on compliance with standards and regulations to promote safety across our operations. The SESMT network is supported at our units by the CIPA and the Accident Prevention Officer (RPA). In accordance with Regulatory Standard 5 (NR-5) issued by the Ministry of Labor and Employment, units with up to 80 employees must have a designated Accident Prevention Officer (RPA), and those with more than 80 employees must have an established CIPA committee.

The RPA and CIPA members are trained professionals dedicated to preventing work-related accidents and occupational illnesses at their business units, always under the guidance and advisory of the SESMT. Therefore, all business units are covered by formal occupational safety and health structures, ensuring that preventive practices are in place and strengthening the prevention culture.

We have a clear, structured and confidential process for employees to report hazards and dangerous situations. Upon identifying any condition that could harm health or safety, employees must report it to SESMT, which will initiate a detailed investigation. Alternatively, the matter may also be reported to CIPA or the RPA. In the event of reports of risks, workplace inspections or conditions identified through an employee's own initiative, the building's management must also be notified.

To ensure our employees are protected against any form of retaliation,we adopt strict policies that prohibit practices such as unjustified termination, demotion, loss of pay, or any other unfavorable treatment resulting from the reporting of risks. We also offer anonymous reporting channels and promote awareness programs regarding employees' rights and the importance of work safety.

Under Regulatory Standard NR-01, any employee has the right to refuse unsafe work conditions by halting their activities once serious and imminent risks to their safety and health, or to the safety and health of others, has been identified. In these situations, employees must immediately notify their immediate supervisor so that necessary measures can be taken. This guidance is available in the OSH System, which provides an exclusive space for employees to record dangerous situations or identified lack of compliance.

Protective measures for workers, implemented during technical visits, are broadly developed in conjunction with the identification of occupational hazards.

Occupational risks are identified during technical visits to all our business units, based on previous studies, employee health-related data and employees' perception of occupational risks relating to their activities. Each identified risk, and its potential to cause harm or health injuries, is assessed and classified according to levels described in the methodology used for the PGR Report.

In 2025, we elaborated 2,184 PGRs covering 100% of our business units, achieving our target. Beyond guiding the efforts related to mitigating and eliminating risks, these PGRs also serve as a strategic resource for developing health programs tailored to our employees' specific needs.

We also conduct Ergonomic Workplace Analysis (AET) to adapt working conditions according to the psycho-physiological characteristics of employees, ensuring comfort, safety and efficient performance. These assessments are carried out from the initial design phase of new environments, machinery, equipment and production processes, reducing the need for future corrective measures.

AETs and Preliminary Ergonomic Analyses are also conducted to adapt work environments to the needs of People with Disabilities, as well as for overall adaptation of workstations and processes. The Bank also offers ergonomic consulting, enabling any employee to request a workstation evaluation, in person or online. In 2025, we performed 568 ergonomic consultations.

To develop the PGR and conduct inspections, SESMT teams make biennial visits, or on a shorter basis if needed, to our business units. These visits are aimed at identifying risks and assessing the mitigation of chemical, physical, biological, ergonomic, and work-related risks by measuring environmental aspects such as noise, lighting, humidity, and temperature.

To address emergency situations, such as fires, building evacuation drills are conducted by Emergency Response Groups (GRUAs) comprised of employees who have been trained to execute emergency plan procedures alongside fire brigades, complying with local legislation.

This system was implemented in response to the need for monitoring and controlling processes related to occupational safety and health.

The OSH guidelines established in the Policy are carried out through the OSH Management System, emphasizing the Risk Management Program (PGR), in compliance with requirements established under NR-01 and the standards set by the Ministry of Labor and Employment that apply to our operations.

Our OSH Management System covers all employees, including those working at branches, offices, and administrative centers, ranging from activities such as customer service and banking operations to administrative routines. Exceptions may apply in specific situations, such as temporary locations or outsourced environments, in which case the responsibility for OSH management is shared with other entities.

Medical control and employee health monitoring

Our Occupational Health Medical Control Program (PCMSO) is designed to prevent and reduce health issues through occupational examinations, including admission, periodic, and return-to-work assessments, in which we identify employee epidemiological profiles, providing a foundation for implementing effective preventive measures.

We offer an annual free-of-charge influenza vaccination campaign for all employees, apprentices, and trainees and our goal is to achieve a vaccination rate of 66% among the target population. The Periodic Health Examination (EPS) takes place annually to screen for eventual occupational issues and identify common illnesses such as depression. The EPS also includes the Lipp test for general stress, checks for BMI and sedentary lifestyle levels, which are directly related to cardiovascular risk. Our goal is to achieve a test rate of 95%. In 2025, 85,271 EPSs were performed.

Employees can also require optional complementary examinations according to their age and gender. We continuously monitor the main causes of sick leave through the OSH Management System, which helps to implement prevention programs and actions.



The Occupational Health Medical Control Program (PCMSO) works to prevent health issues.

Annual influenza vaccination campaign for all employees.

Quality of life

GRI 403-6

Our activities involve great responsibilities and demand a high cognitive load, which may cause biopsychosocial risks leading to stress, anxiety, and physical health problems.

To mitigate these risks, we have a comprehensive strategy in place for promoting health and well-being, with actions aimed at keeping our employees healthy and motivated. This strategy includes a range of initiatives focused on occupational health, safety, and quality of life, fostering a healthy work environment where all employees feel valued and can engage in meaningful work, both for the Bank and for society.

Quality of life in the workplace is understood as the result of a joint effort to build conditions that promote the personal and professional development of our employees. Through participative management, we foster open dialogues, continuous learning, collaboration among team members, and balanced integration between personal and work life. All this promotes physical and mental health, also ensuring a safe and inclusive environment.

Healthy habits pillar

Our approach focuses on three pillars: Physical Activity, Healthy Eating and Mindfulness, and we carry out several initiatives to improve our employees' quality of life.

Over 24,000 employees are active on our wellness platform, which offers access to a variety of resources, including online classes as well as meditation, yoga, sleep, mental health and financial health programs (28,227 Wellhub subscribers and 5,857 TotalPass subscribers). In 2025, we began offering an additional platform, expanding access and increasing engagement opportunities. These platforms also provide online classes, access to gym partnerships, meditation programs, yoga, and sleep improvement techniques, as well as content focused on healthy habits, mental health, and financial well-being.

Complementing this holistic care, we developed initiatives related to food and nutrition, such as the *Saúde no Prato* program to encourage more balanced food choices, consumption of whole foods, and building of a more mindful relationship with food, reinforcing nutrition as an essential health pillar.

In addition to our ongoing initiatives, we also carry out annual challenges to engage employees in practices that promote health, well-being, and quality of life. We also held, in partnership with Wellz, two self-care challenges (in August and December), focusing on mental health, in which more than 6,500 employees participated. Through these initiatives, participants were able to schedule therapy sessions, consult with specialists, track their well-being with mood journals, access educational resources, and listen to curated audio content, all designed to strengthen their mental and emotional health.

In 2025, we celebrated the 10th anniversary of the Top Chef BB contest, receiving a record-breaking number of 678 recipes, reaffirming its commitment to promoting healthy habits and valuing comfort food. In this anniversary edition, the contest featured two categories: Dishes with a Story and Delicious Treats, highlighting recipes that blend flavor, tradition, and well-being.



28 thousand

of our employees are active on our well-being platform.

Education Pillar

In 2025, we featured exclusive content on the Mental Health Learning Path, developed in collaboration with renowned industry experts and made available on the UniBB Portal. The content addressed critical employee well-being aspects, including work-life balance, the link between nutrition and workplace health, work-related psychosocial risks, among others.

Since the launch of the Mental Health Learning Path in 2021, the UniBB Portal has recorded over

+ than 759,900
accesses to Mental Health Learning Path content offered by UniBB.

759,900 visits to its content. This significant volume reinforces the Program's importance as a strategic tool for developing, gaining awareness and promoting mental health across the Bank.

To deepen understanding and dismantle the stigma surrounding mental health, we maintained our manager-led roundtable discussions focused on mental health issues. These meetings established safe spaces for authentic dialogue and shared experiences, reinforcing mutual care and collective responsibility within our corporate culture.

Through these initiatives, employees completed over 31,700 modules related to the roundtable discussions, in addition to holding 340 sessions with various teams. These activities were driven either by our managers' own initiatives or facilitated by professionals from the Gepes network and SESMT.

Ergonomics Pillar

The Specialized Services in Safety Engineering and Occupational Medicine (SESMT) provides ergonomic consulting to all employees to assess their workstations, either at the office or remotely. In 2025, a total of 568 assessments were conducted.

Another important initiative in the ergonomics pillar is the weekly promotion of online stretching activities, in partnership with Cassi. These live classes are also recorded and made available to employees who prefer to take part asynchronously, ensuring greater flexibility of access.

The regular practice of labor gymnastics significantly contributes to preventing work-related injuries, aligning posture and reducing fatigue and stress at work. It also helps increase concentration and muscle strength, encouraging employees to adopt other physical activity habits on a regular basis.



Additionally, in 2025, we launched the second season of stretching activities on the Mental Health Learning Path, allowing employees to access the content at any time, according to their availability and needs.

Psychological Support Pillar

In addition to psychotherapy coverage available through our health insurance plan, starting in 2025, employees gained access to two partner platforms with free online psychological support, further expanding our mental health care alternatives.

Therefore, besides the previous platform, our employees have another option for online psychotherapy at no extra cost.

Through these platforms, employees receive up to four free-of-charge online psychological sessions per month. These digital environments also offer additional wellness and emotional resources, including moderated group discussions, chat-based access to specialized psychologists, emotional support apps, interactive activities, and mental well-being journeys.



The Mental Health Path is further enhanced by our partnership with TotalPass and Conexa, providing access to over 25,000 fitness centers nationwide, as well as online physical activity programs.

In 2025, the free online psychological support program served more than 28,000 active participants and conducted approximately 96,000 consultations, demonstrating the initiative's extensive reach and rising adoption of mental health resources across our workforce.

Care Pillar

We recognize the importance of supporting employees who are on leave from work, fostering their welcoming reintegration into the workplace and respecting the unique potential of every individual. Within this context, our Reintegration Program is designed for employees who have been on leave for more than six months, aiming to facilitate a safe, gradual, and sustainable return to their professional activities.

Within the framework of this program, employees are supported by a multidisciplinary team that may recommend workplace adaptations or adjustments to processes to ensure a seamless, inclusive, and compassionate reintegration process. We also established specific protocols within our Internal Ombudsman's Office for handling cases involving mental health disorders, seeking to ensure a careful, responsible, and effective approach for investigating and resolving reported situations.

In 2025, we maintained the Substance Dependency Program (tobacco, alcohol, and drugs), designed in partnership with Cassi. After identifying employees struggling with substance dependency, we invite them to participate in initial screenings, medical assessments, and support groups. Depending on the unique requirements of each case, referrals are made for specialized care, psychiatric and psychological evaluations, or other clinical interventions.

The SESMT, together with Cassi, conducts systematic clinical monitoring for each employee, ensuring continuity of care, prioritizing strict data confidentiality and implementing targeted measures to promote the health, well-being, and overall quality of life of all participants.

Accident prevention

GRI 403-9

To safeguard our employees, we maintain a proactive prevention approach aimed at minimizing risks and eliminating workplace accidents. Our initiatives are conducted under the Risk Management Program (PGR), which uses Hierarchy of Controls to eliminate or mitigate identified hazards.

The main accidents recorded are related to trips and falls at ground level, most of which result in sprained wrists and elbows. The risk assessments carried out on the PGR did not indicate the existence of hazards with serious consequences. All work-related injuries must be reported. These are primarily categorized as typical workplace accidents—occurring during the performance of duties and resulting in bodily harm—or commuting accidents, which occur during the transit between an employee's home and the workplace. Except in cases of fatalities, we do not break down accidents according to the severity of the injuries. Currently, 4,721 physical sites have been individually assessed.

When necessary, we develop and monitor tailored action plans to eliminate or mitigate risks, supported by SESMT specialists. We also utilize a root cause analysis tool to precisely identify the factors behind work-related accidents, enabling us to implement effective measures to prevent their recurrence.

All assessments follow recognized standards and adopt qualitative and quantitative methodologies to identify risks and implement preventive measures. The data collected is analyzed according to our defined action plans, ensuring the accuracy and relevance of the information reported.

We also care for the safety of our service providers and therefore require strict compliance with labor laws and OSH standards. Data from outsourced contractors and suppliers is not incorporated into our internal indicators.



Rate of work-related illness[1]

2023	2024	2025[2]
0.1	0.2	0.2

[1] Illness frequency * 1,000,000/ planned hours worked.

[2] 2025 = (34 * 1,000,000)/(85,667 * 250 * 8) = 0.2 To calculate the rate of work-related illness: all cases of work-related illness that have been investigated and recognized as being of occupational origin. The statistic includes all cases of work-related illness, regardless of severity or need for time off work.

Note: Calculation method adjusted to align with GRI 403. 2023 and 2024 data have been restated GRI 2-4.

Absenteeism rate (%) [1]

	2023	2024	2025
Total absenteeism due to health reasons	3.87	4.08	4.13
Absenteeism due to Occupational Safety and Health issues	0.26	0.3	0.3
Absenteeism due to Non-occupational Health issues	3.61	3.79	3.86

[1] Absenteeism rate = (scheduled days lost / scheduled days) × 100. Absenteeism excludes excused absences, such as public holidays, study leave, maternity leave, paternity leave, and compassionate leave.

Injury rate (%)[1]

2023	2024	2025
1.5	1.4	1.3

[1] Frequency of injuries from workplace accidents and commuting accidents × 1,000,000 / planned hours worked.
2025 = (224 * 1,000,000) / (85,667 * 250 * 8) = 1.3

Note: Calculation method adjusted to align with GRI 403. 2023 and 2024 data have been restated GRI 2-4.

Lost-day rate (%)[1]

2023	2024	2025
0.2	0.3	0.3

[1] Lost-day rate = lost days / scheduled days.
2025 = (883,918 / 85,667 * 250) * 100 = 0.3.

Lost days include absences due to health-related reasons, both occupational and non-occupational.

Lost days - absolute figures[1]

2023	2024	2025
833,795	883,949	883,918

[1] days include absences due to health-related reasons, both occupational and non-occupational.

Safety and Health Training and capacity-building

GRI 403-5, 403-6

Information and knowledge a.re essential tools for a safe work environment. Therefore, we continuously invest in the training of our employees and outsourced workers, offering access to comprehensive training on occupational safety and health.

Our approach encourages open discussion, hands-on knowledge, collaboration, and a harmonious integration between career and personal life, thereby promoting health and safety in the workplace. The Banco do Brasil Work-Life Quality Program consists of a catalog with over 30 pre-authorized practices, offering our business units the opportunity to implement them using a corporate budget for this purpose (*Verba QVT*).

Furthermore, we offer the opportunity to develop Well-Being Projects that are directly linked to the results of employees' Periodic Health Examinations (EPS), thus maximizing outcomes while promoting quality of life and wellness along with broader institutional actions.

UniBB, Banco do Brasil's corporate university, offers a Well-Being Path with courses on obesity, cardiovascular risk, the inclusion of people with disabilities, emotional health, ergonomics, and workflow management. This initiative is targeted at CIPA members and safety officers and includes mandatory legal training, such as NR 5, workplace harassment, risks and hazards, labor legislation, occupational risks, contingencies, work-related musculoskeletal disorders, and first aid protocols.

The Mental Health Learning Path was established to meet the needs identified during the Covid-19 pandemic and has been continuously refined and expanded. It features courses on burnout, work-life balance, workflow management, emotional management, healthy habits, emotional stability, and therapeutic approaches. Through this initiative, available on the UniBB Portal, we aim to raise employee awareness regarding the importance of adopting healthier lifestyles. We also offer educational content on emotional intelligence, mindfulness, nutrition, weight management, cardiovascular risk, stress management, sleep quality, time and conflict management, resilience, substance and digital dependency, workplace happiness, lifestyle neuroscience, ergonomics, cognitive aging, and stretching activities, among other topics focused on prevention and integrated health.

We also offer a Remote Work Learning Path that addresses key topics such as time management, ergonomics, productivity maintenance, non-violent communication, and virtual leadership. In addition, we have a specialized path in Architecture, Engineering, and Occupational Safety, featuring courses on compliance with norms and regulations, including NR 8 (Buildings), NR 5, and CIPA, among others.

We continuously invest in training targeted at preventing work-related risks and in maintaining occupational health. In 2025, we offered specialized training in OSH, covering educational solutions on work hazards, labor and social security legislation, harassment prevention, ergonomics, health, and quality of life.

We also maintain a Safety Portal, which serves as a centralized hub for all OSH information. This portal features an exclusive communication channel for reporting accidents, incidents, and non-conformities, as well as for submitting feedback and suggestions.

We maintain continuous investments in training and prevention, as information and knowledge are essential tools for building a safe and healthy work environment.

Benefits and programs

GRI 3-3 Talent Attraction, Retention, Satisfaction, and Development | 401-2

In 2025, we reaffirmed our commitment to modernizing and innovating the benefit application process, aligning it with our strategic goals relating to operational efficiency, employee experience, and digital transformation. We are focused on continuously developing solutions that add value to people and our Company. A key highlight of our recent achievements is the migration of Daycare Allowance and Disabled Children Assistance benefits to our Digital Platform and to the BB Funci App.

Below is a list of the benefits and programs available to our employees:

Benefit / Program	Description	Gains / Effects Generated to Employee	Monitoring Indicators
QVT Program	Promotes complementary actions to occupational health and safety.	A healthy lifestyle, including sports, and emotional health activities, tends to reduce the risk of diseases, increase production capacity, and improve overall wellness.	• Organizational engagement; • Absenteeism rate; • EPS indicators; and • Ergonomics consultancy.
Ergonomics at the workplace	Workplace Ergonomic Analysis to adapt working conditions and worker's psychophysiological characteristics, addressing at least the aspects related to workstation furniture, equipment and environmental conditions such as noise, temperature, air speed and relative humidity, lighting, and the work organization.	Prevention of work-related and work-aggravated diseases.	• Organizational engagement; and • Absenteeism rate.
Stress management	Data monitoring on occupational or non-occupational stress	Early detection and intervention in cases of stress-related illness tends to reduce the worsening of the disease, preventing extended leaves of absence.	• Absenteeism rate; and • Specific test result (Lipp).
Grocery allowance	An amount credited to an electronic benefits card to help partially cover the cost of food and groceries at groceries stores or supermarkets. The amount is defined in the Collective Bargaining Convention (CCT) and the Collective Bargaining Agreement (ACT).	Assistance with food costs.	There is no indicator.

Benefit / Program	Description	Gains / Effects Generated to Employee	Monitoring Indicators
Meal allowance	An amount credited to an electronic benefits card to help partially cover the cost of meals at restaurants and snack bars. The amount is defined in the Collective Bargaining Convention (CCT) and the Collective Bargaining Agreement (ACT).	Assistance with food costs.	There is no indicator.
Flexible working hours	A time bank system that allows: • Reduction in working hours to be compensated within six months; and • Accumulated overtime hours that can be used to reduce the number of working hours or to take a day, or days, off.	Balance between personal and professional lives.	There is no indicator.
Remote work	A work model implemented in 2022 at units that could perform their activities remotely. The model evolved to include eligibility criteria and management-level staff, and to expand into additional business units, among others. This model is constantly evolving and enhancing.	Flexible alternatives for work locations, aligning interests of the company and employees.	There is no indicator.
Daycare allowance	Financial aid to reimburse expenses incurred with nurseries and pre-schools of choice and, under the same conditions and amount, expenses incurred to pay for a housekeeper or nanny. The amount is defined in the Collective Bargaining Agreement (ACT).	Support employees in caring for their families.	There is no indicator.
Disabled children assistance	Financial aid to partially reimburse expenses with children with disabilities, effective from when the disability is diagnosed, with no age limit. The amount is defined in the Collective Bargaining Agreement (ACT).	Support employees in caring for their families.	There is no indicator.
Benefits for employees who are parents of disabled children.	Reduced working hours possible for employees who are parents of disabled children with high level of disability.	Balanced work routine to help employees monitoring the therapeutic treatments of their children.	There is no indicator.
Benefits for breastfeeding employees.	Granting of two 30-minute rest periods or, in the case of twins, two 60-minute periods. Applies to mothers, single-parent fathers or employees of same-sex civil unions registered with the Bank or INSS with children under 12 months of age.	More time with the child, who benefits from breastfeeding for his/her development.	There is no indicator.
Special hours due to paternity leave.	Possibility of reducing the employee's daily working hours by one hour for ten calendar days, immediately at the end of paternity leave.	More time with the child, who benefits from the father-child relationship for his/her development.	There is no indicator.
Paid maternity leave above the legally required minimum.	Possibility of extending paid maternity leave for a further 60 days, beyond the 120 days provided for in legislation - Citizen Company Program.	More time with the child, who benefits from breastfeeding for his/her development.	There is no indicator.

Benefit / Program	Description	Gains / Effects Generated to Employee	Monitoring Indicators
Paid paternity leave above the legally required minimum.	Extension of paternity leave for another 15 days beyond the 5 days provided for in the legislation - Citizen Company Program.	More time with the child, strengthening the father-child relationship.	There is no indicator.
Leave to accompany sick family members (Lapef)	Grants paid leave (70% of remuneration) for employees who can prove the need to accompany sick spouses/partners, children and parents.	Possibility of being present during the treatment/recovery of a sick family member while partially maintaining remuneration.	There is no indicator.
Social Assistance Program (PAS)	Type of financial aid that partially meets specific needs, complementing coverages provided by the Cassi Membership Plan for health procedures. The program provides two modalities: • Advance payment and Assistance.	Partially fulfills needs provided for in the program.	There is no indicator.
Transportation voucher	Partial subsidizes to employees' urban transportation costs when commuting from home to work and vice versa. This does not apply to commuting via selective or special transportation.	Partial assistance with transportation costs when commuting from home to work and vice versa.	There is no indicator.
Personal advantage (VCP)	Remuneration is paid on a personal basis and for a certain period for a role held by an employee who is dismissed due to a reduction in the unit's budget or if they are appointed to another position with lower remuneration.	Ensure, for a certain period, financial stability for employees who: • are dismissed due to a reduction in the unit's budget, or • are appointed to a position with lower remuneration.	There is no indicator.
Robbery compensation (PAVAS)	Compensation for employees and their legal dependents in the event of permanent disability or decease arising from kidnapping and/or robbery against the Bank.	Aid and assist employees and their dependents during challenging times.	There is no indicator.
Educational assistance for dependents (PAVAS)	Benefit granted through compensation, for dependent of an employee who has died or been diagnosed with permanent disability because of a robbery committed against the Bank, including the educational cycles, nursery, primary 1 and 2, secondary, and higher education, where appropriate.	Care and support for the employee's family.	There is no indicator.
Medical assistance	Banco do Brasil is allowed to contribute as a sponsor to only one healthcare plan per employee, regardless of the type, including those from merged financial institutions.	Healthcare for employees and their dependents.	There is no indicator.

Benefit / Program	Description	Gains / Effects Generated to Employee	Monitoring Indicators
Supplementary pension plan	Banco do Brasil is allowed to contribute as a sponsor to only one supplementary pension benefit plan per employee, including those from merged financial institutions.	Contribute to improving the quality and lifestyle of employees in the future.	There is no indicator.
Dental plan	Offered by Banco do Brasil, through Brasildental, to current employees and their direct dependents covering a nationwide network of accredited dentists.	Healthcare for employees and their dependents.	There is no indicator.
Funeral allowance	Designed to partially cover expenses in the event of decease of an employee or their direct dependent.	Help and assist employees and their dependents during difficult times.	There is no indicator.
Advantages for appointments and relocation	Aimed at partially covering expenses associated with relocation, installation and travel for employees appointed or transferred according to the Company's interest and who relocate to a new residence.	Advantages aimed at partially funding situations involving travel during appointments relocation and installation to a new residence.	There is no indicator.
Assistance program to victims of robbery and kidnapping (PAVAS)	Ensures medical, psychological, legal and security assistance to those victimized in robbery and kidnappings targeting property.	Psychological/social support helps to prevent the development of serious psychiatric illnesses. Covers treatment for diseases related to the event.	Absenteeism rate; and Work-related illness rate.

Working hours

In our relationship with our employees, we adopt practices aimed at promoting work-life balance, focusing on health, well-being, and compliance with current legislation. In this regard, we observe clear limits on working hours and overtime that are aligned with Brazilian labor laws and applicable collective bargaining agreements.

The Bank's contractual clauses and internal policies ensure compliance with labor legislation, establishing a maximum daily workday of 8 (eight) hours, with a limit of 2 (two) additional overtime hours when work beyond the contractual schedule is required.

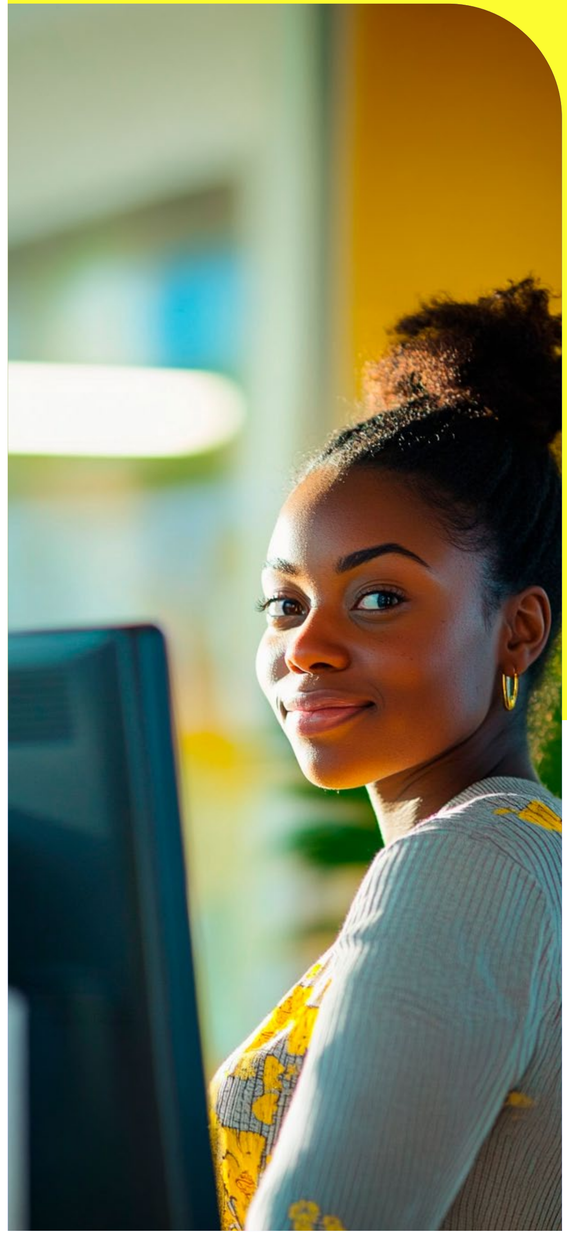
Overtime hours are subject to rigorous planning and oversight. The Bank tracks excessive overtime (beyond two hours) and unauthorized overtime through a Work Schedule Indicator, integrating these metrics into its internal governance and control frameworks. This indicator allows managers and teams to take preventive actions, emphasizing the importance of approving overtime hours in advance and properly documenting them, minimizing labor risks and promoting sustainable work management practices.

Whenever workdays exceed contractual hours, overtime is managed with transparency and equity and is paid according to the rates specified in the Collective Bargaining Agreement. Alternatively, employees may decide to convert these hours into time off through the Time Bank system, which is used as a key tool for workday flexibility, allowing each additional overtime hour to be converted into an hour of time off. This enables employees to balance personal commitments, such as travel, studies, healthcare, or family needs, while maintaining their regular remuneration.

Our Time Bank also allows for a negative balance within predefined rules, which further increases workday flexibility by allowing employees to negotiate with their managers on time off in advance and compensate for the hours in the future. Both positive and negative balances on the Time Bank are monitored systematically, with established deadlines for being compensated. This approach reinforces predictability, transparency, and equality in managing worked hours.

Thus, Banco do Brasil reaffirms its commitment to responsible labor practices, ensuring that every hour worked is duly remunerated or compensated and that our workday management remains fully aligned with legislation, collective agreements, and best corporate governance practices, focusing on our employees' well-being and the long-term sustainability of our business.

Additional hours are handled transparently and regulated by the Collective Bargaining Agreement, reaffirming our commitment to labor legislation.





Paid vacation

Banco do Brasil grants annual paid leave to its employees as part of its commitment to care for their well-being, promote health and comply with current labor laws. Upon completing a 12-month qualifying period, employees are entitled to 30 consecutive days of paid vacation.

Vacation must be taken within 12 (twelve) months after the qualifying period has been met. Carrying over vacation periods from one year to the next is strictly prohibited. The Bank constantly monitors the planning and usage of vacation days to ensure that annual rest periods are effectively taken. To support this process, we use corporate tracking systems and automated communication, such as notifying employees when no annual leave has been scheduled, which helps prevent expired vacation and reduces the risk of labor liabilities.

Vacation days may be fragmented if minimum requirements for its intended rest purpose are met. These fragmented days may not be shorter than 5 (five) consecutive days, and at least one of them must consist of 14 (fourteen) consecutive days. Vacation periods must coincide with a working day, and leave may not begin during the two-day window prior to a national holiday or the weekly rest days (Saturday and Sunday). This ensures employees receive the fullest extent of their designated leave.

The rules also establish clear limits for converting vacation leave into pay. Employees may cash in up to 10 (ten) days of their annual leave, while the remaining days must be used as time off. This restriction reinforces the understanding that vacation is an instrument used for physical and mental well-being, and not simply as a form of remuneration.

Vacation management is tracked through a structured process, in which leaders have full access to identify unscheduled leave or vacation periods that are approaching their expiry dates and take preventive actions, ensuring all employees take their annual leaves as scheduled. Through these measures, Banco do Brasil reaffirms its commitment to responsible employment practices, fostering transparency and predictability, while supporting a healthy work-life balance.

Recognition and Awards

Conexão Award

GRI 2-19

Launched in the second half of 2023, the *Conexão* Award recognizes exceptional performance among employees in our business units and customer service areas. This award follows a biannual cycle, evaluating management indicators, skills and deliverables, all of which are strictly anchored in our strategic goals.

Based on the *Conexão* Platform, the official tool for employee performance tracking and evaluation, the *Conexão* Award was designed to enhance the recognition experience for all participants. Award levels are defined according to employee performance to guarantee fair and motivating recognition. Currently, the program can distribute awards to 100% of its target audience.

Joga Junto BB

GRI 2-19

Joga Junto BB is a recognition and reward model that values behavioral dimensions, management, and the significant achievements of each participant through a collaborative approach. The program is guided by our corporate culture and strategy, and its target audience reaches approximately 20,000 employees across strategic, tactical, and support units. The award cycle occurs every six months and is based on the following goals:

- Recognize and reward employees who demonstrate exceptional performance.
- Encourage cross-functional recognition across all levels and roles.
- Foster a collaborative, trustworthy, and transparent environment that values a plurality of ideas and teamwork.
- Drive employee engagement, fostering a sense of belonging and professional appreciation.

BB Award

The BB Award, launched in the second half of 2024, is aimed at recognizing exceptional initiatives that reinforce our corporate strategy and culture. The award aims to incentivize, promote, and recognize employees and exceptional strategic initiatives; promote inclusion and diversity at the workplace; maximize innovation, efficiency, collaboration, and our brand's positioning with society.

The award allows strategic and business initiatives to be submitted across eight different categories. At the end of a three-stage evaluation process, the Bank's Board of Directors and employees vote on the three best initiatives in each category. The winning initiatives receive a collective award and exclusive BB Brand experiences.

Customers

Our Corporate Strategy prioritizes customer-centricity, taking on the challenge of delivering valuable experiences across all relationship channels. Accurate segmentation is key to creating value propositions and specific strategies, prioritizing actions that expand business operations, increase satisfaction, and attract and retain new customers.

The Net Promoter Score (NPS) is the main tool used by us to monitor our customers' experience. To preserve the impartiality and independence of the evaluation process, we engaged renowned market research institutes affiliated to the Brazilian Association of Research Companies (ABEP) and/or the European Society for Opinion and Marketing Research (ESOMAR). As of December 2025, our NPS had grown by 5.13%, demonstrating the consistent progress of our recurring initiatives to improve and strengthen our customer relationships. This performance was mainly driven by our evolution in Human Service, a better perception of the cost-benefit ratio and, above all, our mobile app, which stood out as the main promotion driver. In recent years, we have reached the indicator's quality zone, attesting that our Corporate Strategy provides increasingly superior experiences.

We carry out Customer Experience and Service Evaluation surveys covering in-person, telephone, and digital channels, such as the BB App. These assessments provide insights into satisfaction for specific service aspects and guide our teams' performance. Employee performance is assessed every six months, and we use the results of these surveys to ensure alignment between individual objectives and the institutional goal of providing excellent services.

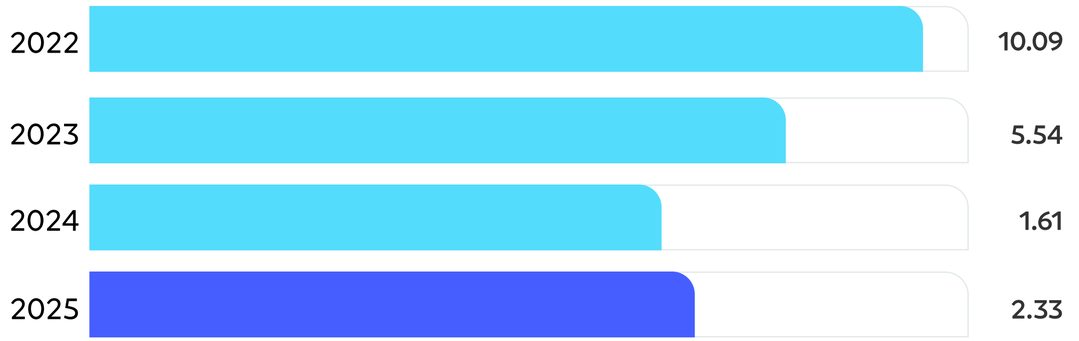
Complementary indicators, such as the Customer Effort Score (CES) and the Employee Effort Score (EES), are also monitored regularly. These indicators help to identify points for improvement, streamlining processes and reducing efforts for both customers and employees. The Customer Relationship Policy guides institutional conduct and ensures that customer service complies with suitability criteria, respecting the specific characteristics and needs of each customer.

In 2025, the suitability agenda focused on governance, controls within the digital journey, and structured measurement, converting tracking insights into concrete actions. This brought direct benefits: increased product security, clearer customer communication, and enhanced ability to demonstrate compliance to regulators. Simultaneously, we refined our sales incentives to automatically reflect suitability rules, reducing undue exposure and strengthening trust in our relationships.

Throughout the year, we also enhanced our monitoring and data quality by upgrading our dashboards, regulatory review routines, and institutional communication, widening our ability to demonstrate compliance and improve customer experience. With these initiatives, the access rate measured by our suitability tool increased by 398% from January to December, signaling that processes have been adopted and that our initiatives have been effective.

Annual NPS growth

(points)



Customer Intelligence

In 2025, the Customer Intelligence for Individuals area consolidated its role as providing strategic support in creating value by adopting advanced artificial intelligence and machine learning mechanisms. The goal was to deepen our customer knowledge and offer more tailored and relevant experiences, strengthening sales of banking products and services.

In 2025 alone, we created over 730 strategic audience segments designed to identify each customer's profile, interests and life stage to offer them banking opportunities. This approach has made our commercial actions more precise and targeted.

+ than 730
strategic hearing entries in 2025.

We mapped connections between customers to offer service linking family ties and the financial capacity of the household group. This integrated perspective has strengthened proximity and increased the relevance of our relationships.

Through machine learning, we developed algorithms capable of estimating consumption potential for various products, making our commercial strategies more effective. We also produced over 15 predictive models based on time series, focused on projecting churn rates, disbursements, and investments that help support our budgeting process. Currently, we also rely on Generative AI to identify preferred consumer brands for individual customers, in addition to 119 machine learning models that help us understand the behavior of these customers, such as propensity models for acquiring savings bonds and loans.

Through these initiatives, we aim to enhance customer satisfaction, reduce friction, and increase conversion rates in strategic products, strengthening BB's positioning in terms of relationship management and innovation.

Customer Allocation – Executive View

In 2025, we structured an advanced analytical model for allocating our individual and corporate portfolios. This model uses Artificial Intelligence to automatically direct customers to the most appropriate relationship model, either digital or physical, based on behavior, economic potential, digital maturity, and location.

This initiative includes a comprehensive mapping of our customer base, organized into various relationship models, such as investors, Estilo, exclusive, agriculture and retail, among others, enabling a more granular, strategic, and dynamic management of relationships during the customer's entire life cycle at Banco do Brasil.

The project addressed one of our historical challenges: excessive dependency on rigid criteria, such as individual income or corporate revenue, which restricted our ability to capture opportunities and failed to prioritize customers with high growth probability in terms of margin and relationship. The new model significantly enhances our value proposition by incorporating over 200 features, spanning transactional, behavioral, commercial, digital, and geographic data. This enables higher precision decision-making that aligns the customer and the Bank's network.

The solution combines high-complexity predictive analytics, featuring models based on over 1,000 decision trees, with intelligent geographic allocation that integrate with corporate systems, consistently elevating the accuracy of portfolio allocation, the operational efficiency of our branches and offices, and generating sustainable income.



For corporate customers, our geographic allocation prioritizes branch proximity while balancing installed capacity and segment expertise, reducing regional asymmetries and optimizing our network footprint. For individual customers, the model creates a balance between digital hubs and physical branches, strengthening Banco do Brasil's phygital strategy based on actual behavioral data rather than just theoretical potential.

The project was built on robust, governed, and scalable architecture, providing end-to-end model lifecycle management and ensuring adherence to risk, audit, versioning, and traceability standards. Its implementation required a realignment of business processes, automating portfolio allocation workflows, and implementing tracking dashboards and structured communication with the network to ensure the project's widespread adoption and to constantly feeding data back into the system.

Beyond its immediate impact, this initiative establishes a strategic foundation for the ongoing evolution of customer relationships, enabling sophisticated models for future portfolio management, including upgrades, downgrades, and post-allocation activation, thereby consolidating a new management paradigm centered on data-driven insights and future potential, rather than static criteria.

External recognition further validates the solution's relevance and maturity: the project won the Banking Transformation Award in the Customer Experience and Service category, the most highly contested award, demonstrating its strategic impact for the business and our customer experience.

Learn more in Artificial Intelligence on page 261.

Relationship Strategy

Our relationship strategy is guided by the Customer and User Relationship Policy, which defines the institutional principles and guidelines that apply to customer interactions and users of financial products and services. This policy is aligned with CMN Resolution No. 4,949 and, in 2025, it reaffirmed its commitment to maintaining ethical, transparent, and responsible relationships, demonstrating adherence with current regulatory requirements and best practices of the Brazilian financial market, as well as its strategic relevance for business sustainability and strengthening of institutional trust.

This structured perspective on our customers also allows us to understand their needs and challenges, including social and environmental considerations, and to identify how our products and services can generate positive or negative impacts in these dimensions. Key points of concern in our customer relationships include the rising level of indebtedness and lack of adequate financial education.

To address these challenges, we implemented a specific financial education policy that integrates this theme into every stage of

In 2025, our 18–40-year-old customer base grew by **65%** from 2024.

Our university segment reached the milestone of **2.05 million** customers.

Accompanied by a significant improvement in NPS, which was **11%** higher in December 2025 from the same period in 2024, reflecting increased satisfaction and engagement with this audience.

the product lifecycle and customer relationship. This strategy includes customized communication and accessible language tailored to diverse profiles, expanding financial inclusion and sustainable value while channeling investments to amplify positive social impacts across our segments.

To ensure the effectiveness of these measures, we maintain recurring monitoring and assessment efforts, such as active listening conducted by our Customer Council and satisfaction surveys. These tools allow us to capture insights, refine strategies, and elevate users' experience. We also have established strategic KPIs and targets tied to core priorities, such as rejuvenating our customer base, increasing engagement and profitability, and promoting financial inclusion and citizenship.

These parameters act as governance and management frameworks, allowing us to measure results in a transparent and comparable way, aligned with regulatory and best corporate practices. Simultaneously, we began developing an exclusive financial education dashboard aimed at consolidating reach, engagement, and effectiveness metrics, supporting both governance and strategic decision-making

Customer-centric digital transformation

We are merging technology and business with a customer-centric lens, accelerating our digital transformation through new ways of working and scaling agile methodology across the Bank. By the end of 2026, our Digital Acceleration Movement (MAD) is expected to engage **over 10,000 employees** across all strategic units. Currently, nine out of ten customers already use digital tools for their transactions, and we continue to optimize our channels to improve communication, anticipate solutions, and sustain organic growth by investing in IT solutions focused on innovation, agility, flexibility, and service reliability.





CRM

- **Collections and prevention:** new flow with 160 messages, using the best channel and time; in 2Q25, 3.1 million unique customers in journeys and more than 420 new hyper-customized communications; 7.5% growth in contextual actions and R$25.5 billion in associated business.

- **Satisfaction:** NPS reached a record level with the new platform, with emphasis on progress in the Leve Offices (+5.6 p.p. in September 2025 vs. the previous year) and in the Exclusive segment (+6.5 p.p. in the same period), in addition to relative improvement where CRM360 was implemented.

Martech's integrated work with the CoE strengthens governance and training, increasing proficiency in CRM/Data/Martech, standardizing guidelines, accelerating the adoption of cloud CRM, and supporting the scaling of multidisciplinary teams.

Analytical intelligence was also decisive in managing delinquency and preserving portfolio quality. Through communication journeys segmented into more than 160 profiles — Agribusiness, Real Estate, Cards, and other portfolios — the Bank optimized the timing and contact channel from the fourth day past due. Also in 4Q25, 6.9 million unique customers were reached through collection journeys and 5 million through preventive actions, totaling 75 million digital contacts aimed at regularization and formalization of agreements. In Agribusiness alone, these actions resulted in more than R$1.1 billion regularized and R$4.8 billion avoided, both in the Inad90 block, reinforcing the efficiency of the analytical model in recovery and risk mitigation.

The strategic work on retail opportunity dates also deserves mention, including BB Friday, with more than R$9.3 billion; a record in consortia, with R$4.69 billion; and Shopping BB, with R$78 million in GMV (Gross Merchandise Value), up 24% year-over-year. During Customer Week, held from September 11 to 17, 2025, more than 8 million customers were impacted, generating R$3.5 billion in business in credit, consortia, and investments.

The advance in hyper-customization across multiple channels, through cross-channel actions that begin by identifying interests in non-logged-in environments — such as the BB portal, which supports the consideration stage — and evolve to logged-in channels, such as the app, internet banking, and platforms used by relationship managers, reached more than 21 million users of BB channels. Highlights include marketing initiatives such as Black Friday and Crédito do Trabalhador, which recorded more than 2 million and 1.5 million accesses, respectively.

+420
new hyper-customized communications.

- **BB Portal and Blog:** capturing interest in non-logged-in environments, with an estimated 90 million users, directing them to higher-conversion logged-in channels; progress in SEO/GEO and content governance; in 4Q25, approximately 70 million visits to bb.com.br, positioning it as a strategic channel for acquisition and engagement, supported by more qualified editorial curation.

Vulnerable customers service and complaints monitoring

Vulnerability is an attribute assigned to consumers who, due to personal temporary, sporadic, or permanent consequences, have a higher likelihood of incurring losses. These individuals may be less able to protect their own interests and are more likely to experience negative impacts than the typical consumer.

Within this context, we use a robust mathematical model to identify customer vulnerability. Those classified under the high vulnerability category are the ones facing significant challenges in using products and services or unable to make sound decisions. This condition can be due to permanent or temporary factors, such as high indebtedness, advanced age, or low digital literacy, among others.

We remain attentive to our customers' individual needs. By managing vulnerabilities, we strive to provide more qualified service experience while developing sustainable business relationships.

Strategic priority actions are defined periodically, supported by mechanisms to track effectiveness. This approach helps us ensure the maturity level of vulnerability management is constantly improved, promoting transparency, social responsibility and best practices in our customer and user relationships.

Disseminating our Relationship Policy principles across the Bank ensures that strategic guidelines are aligned with day-to-day activities. The customer vulnerability theme was deeply discussed during the 2025 cycle, reinforcing key concepts and ensuring that all staff members are prepared to apply the best vulnerability management initiatives in their daily attributions.

Immediate Solution (SIM)

Our SIM system is a fast settlement tracking protocol that handles lower court lawsuits, once we confirm said claims caused customers financial loss due to flaws in services, products, processes, systems or internal fraud, as well as for out-of-court settlements. The objective is to implement a 'reimburse-first' model for disputed claims, providing the customer with provisional credit immediately, followed by an internal investigation into the occurrence.

In the period, the automatic approval for SIM protocols was based on Customer Profitability, improving our decision-making processes and accelerating operational agility. The tool calculates a threshold equivalent to 10% of the total profitability over the last 12 months, plus an additional R$200.00. When the disputed amount falls within this range, the protocol is automatically approved without the need for a branch manager to validate the request.

An Out-of-Court Settlements (AEC) tool is also available on the BB platform, the same environment hosting the SIM, streamlining protocol registration and processing times. These actions drive efficiency and agility, promoting a significant improvement in customer experience.

Alteration of Agreed Conditions (ACP)

We also offer our customers an automated tool for altering contracted conditions, the Alteration of Agreed Conditions (ACP). This tool allows changes to the terms of contracted operations, such as replacing collaterals, adjusting payment schedules or modifying discount ceiling values.

The ACP facilitates the ability to meet customers' needs in a more agile and flexible manner, allowing for adjustments to the initially agreed-upon conditions in response to changes in the customer's circumstances. In instances where operational ceilings are in place, automatic renewal is allowed, provided that the general credit conditions and the specific terms of the line are fulfilled. This process can be renewed for up to 360 days, whenever favorable conditions are identified for the customer, ensuring flexibility and continuous adaptation to their needs.

Customer Council

GRI 2-29

Our Customer Council is designed to amplify customers' voice throughout the Bank's hierarchy, ensuring their perceptions and expectations serve as the foundation for our strategic decisions. The Council promotes the active participation of representatives from our various relationship segments and leaders from the Senior Management team.

During the meetings, customers can share their opinions, experiences and concerns about our services, products, and solutions. These interactions continuously enhance relationships and ensure the effective delivery of value, tailored for different customer profiles, such as Retail for Individuals, Retail for Companies, Public Sector and Private.

Financial education and social engagement are central pillars of our corporate strategy, strengthening our role as an agent of sustainable development.

Financial Education

GRI 3-3 Financial Inclusion and Health

We are in the forefront of the national financial sector by consolidating financial education and social engagement as core pillars of our Corporate Strategy, strengthening our role as a driver of sustainable development in a landscape undergoing economic and digital transformation. Our commitment, aligned with governance values and social impact, delivers concrete benefits for customers, employees, and society through innovative solutions, tailored services, and opportunities that promote a more secure, autonomous, and sustainable financial life. By investing in campaigns, digital tools, and educational content, the Bank encourages informed decisions, strengthens budget planning, and reduces risks, therefore enhancing our customers' ability to manage their resources independently. Thus, we strengthen our role as a partner of trust, dedicated to the future of every customer and to building a fairer and more balanced society, rooted in a responsible and sustainable financial culture.

Acknowledging the importance of including over-indebted and vulnerable groups, we developed specific financial education initiatives tailored to these segments. We offer practical guides on how to renegotiate debt, control expenses, and restructure the family budget while providing humanized service channels and educational content tailored to the realities of these groups. Our goal is to provide effective support for regaining financial balance, promoting social inclusion, empowerment, and dignity for those facing financial challenges, while reinforcing our commitment to a fairer and more accessible society.

In 2025, we made consistent progress in expanding and integrating our financial education initiatives, focusing on responsible use of credit and strengthening our customers' financial autonomy. We encouraged the adoption of digital tools, such as the *Minhas Finanças* personal finance tool aimed at empowering customers in taking control of their budget and financial planning, while also making more educated decisions. We also launched a tailored communication journey for indebted customers, offering clear guidance and solutions for renegotiating debt, restructuring their personal budget, and restoring their financial stability.

Given the negative impacts associated with increasing indebtedness and delinquency rates, we strengthened our mitigation efforts through targeted communications to all customers, regardless of their current debt levels. These initiatives encourage financial planning, the habit of saving money, and building financial resilience, while promoting responsible use of credit and providing guidance so that personal choices commensurate with financial reality.

As part of our focus in offering financial education to younger generations, we highlight the *Rolê que Rende* movement that

engaged approximately 500,000 young people through in-person activities such as lectures, fairs, hackathons, and physical activations. Digitally, the movement reached over 2.5 million young people via social media and key media outlets, significantly expanding the scale and relevance of our message.

Another important highlight is the personalization of our customer relationships. We segmented approximately 40 million individual account holders into financial profiles, powered by an analytical Personal Financial Manager (PFM) model, which allows us to comprehend each customer's life stage, behavior, and specific needs. This strategy enhances the accuracy of our communications and solutions we offer, increasing satisfaction, engagement, and loyalty levels while reinforcing our leadership in service and innovation.

To support this agenda, we constantly invest in employee training, ensuring expert guidance and dissemination of sound financial management practices. The learning path associated with the Financial Education Policy at UniBB has already trained over 25,000 professionals. We complement this effort with initiatives such as monthly learning pills on the Banking Correspondents' Portal and training for the *Rede Mais BB* network, expanding the reach of our guidance and strengthening long-term relationships with our customers.

We have also intensified our digital outreach with accessible, prevention-oriented communication initiatives. We launched targeted campaigns to prevent over-indebtedness among online bettors, alongside recurring educational content on financial management and investment delivered through diverse media formats. Among them, we highlight our *Cuidados Financeiros* YouTube series on financial health, with approximately 9,500 views, and a weekly personal finance editorial on the BB Blog. The InvesTalk platform also discusses market analysis and trends, and other segmented content are available on channels such as *Liga PJ* and *Broto*.

Another milestone was the launch of the Financial Education page on the BB Portal, which centralizes tools and content to support financial autonomy, including resources for income and expense tracking, initiatives that encourage the habit of saving money, and self-assessment tools, as well as short videos and series with practical tips for organizing a household budget.

In terms of social engagement, we strengthened our presence through nationwide events and initiatives. We participated in the 12th National Financial Education Week with a program tailored to children and youth, conducting over 400 actions across 21 states and 71 cities and engaging more than 6,000 participants. We complemented this agenda with inclusive events for diverse audiences, such as the *Gincana da Prevenção* challenge for high school students and the *Chá da Prevenção* afternoon tea for customers over 60, focusing on providing guidance on digital and banking security. At Ponto BB Recife, our innovation hub, we hosted events on financial education and entrepreneurship, contributing to the development of young people and local business owners.

Lastly, we expanded our reach through the BB Volunteering Program, mobilizing our employees to engage with communities, schools, and social institutions through financial education lectures and mentoring. With this, we consolidated our position as a benchmark financial institution in promoting financial citizenship and generating sustainable value for society.

We participated in the 12th National Financial Education Week, with programming aimed at children and young people, carrying out more than 400 initiatives across the country.

The Rolê que Rende movement reached approximately

500,000

young people in person through lectures, fairs, hackathons, and activations.

Individuals

Among the actions that facilitate our customers' initial investment journey, while strengthening our strategy to rejuvenate the investor base, we highlight the Cofrinho BB savings initiative, a solution designed to build wealth accumulation and encourage financial education, reaching over 241,000 active customers.

With 65% of the user base comprising individuals under 40, this initiative is effectively driving the habit of saving money among this younger demographic. In 2025, this segment invested R$849 million, demonstrating the relevance of this initiative. The *Cofrinho* project took a leap forward and launched an unprecedented feature in the market: a virtual pot in which Pix contributions can be received from friends and family members at any other financial institution with no additional cost. This innovation expands the solution's reach, strengthens healthy financial habits and helps our customers achieve their personal goals.

Our investment cashback solution is also one of the drivers for rejuvenating our investor base. Young individuals account for 37% of total adhesion, highlighting their strong presence and preference for simple, accessible investment practices.

In an integrated approach, these initiatives enhance overall customer experience, ensuring that the transition into investing practices is supported by robust security, ongoing education and a seamless digital journey. Within this context, in 2025, Ponto BB Recife reaffirmed its role as a strategic hub for innovation, relationships, and financial education, while also establishing itself as a benchmark for omnichannel experiences.

In the first half of 2025, Ponto BB celebrated its first anniversary with several innovations, including the rebranding of the Coffee Shop and a partnership with BB Consórcios, distributing over 9,000 vouchers for coffee and popsicles, fostering high-level networking and collaboration opportunities among professionals of different fields. The hub also launched the Concierge Totem, powered by generative artificial intelligence to enhance visitor interaction and significantly elevate their experience.

Ponto BB gained national and international acclaim by winning the Abrarec and Stevie Awards, and hosted key initiatives such as the 12th National Financial Education Week.

In 4Q25, Ponto BB played a strategic role in Rec'n'Play, one of the country's largest festivals for innovation, technology, creative economy, business, and culture, and was also present in Banco do Brasil's initiatives during COP30 in Belém, reinforcing the Bank's commitment to sustainability, social innovation, and financial education.

One of the key highlights was the *Rolê de Futuro* project, developed in partnership with local stakeholders from Porto Digital, connecting university students with financial solutions and the regional innovation ecosystem. In 3Q25, another innovation was the Ponto BB no Controle event, a gaming tournament that attracted a young audience and strengthened our connection with new generations.

As a result of these actions, in 2025

Ponto BB Recife received **55,000 visitors**

and hosted **100 events**

increasing its prospecting of new customers by **9%** from the previous year.



Retail – Individuals (PF)

Our commitment to digital inclusion is reflected in the increase of human-led digital support provided via the FaleCom channel, which is now available to 100% of unassigned Retail Customers, allowing them to resolve their banking needs efficiently and conveniently. This initiative aims to enhance customer experience, expand access to financial services, and drive higher customer satisfaction levels. Furthermore, it helps reduce the need for in-person interactions and leverages communication technologies to optimize our resources.

During 2025, we reached the milestone of 2.91 million unassigned retail customers through our assisted 'Digital Branch' and 'Digital Retail Hub' models. Under this strategy, retail customers with high business potential and digital maturity gain access to a dedicated BB team via remote channels, such as FaleCom, phone, and WhatsApp. These options generate higher levels of proximity, agility, and relevance for these customers, while also driving new business opportunities.

Lastly, in June 2025, we revitalized our branch network by integrating 100% of unassigned customers into the portfolios of our retail branches. This initiative ensures better customer allocation, fosters proximity, and improves the assertiveness of the products and services offered by our branch network.

The expansion of human support in digital channels reaffirms our commitment to inclusion and enables customers to resolve their requests efficiently and conveniently.

Customer Profitability

We have consolidated our position as one of the leading providers of consumer credit in Brazil, maintaining a significant presence in both the public and private sectors.

In 2025, this presence was particularly evident in the private market, in which we led the Federal Government's *Crédito do Trabalhador* payroll-deductible loan program. This success was driven by competitive rates, flexible terms, and streamlined application processes, along with the substantial expansion of our corporate partnership network, which significantly accelerated the lending process to this audience.

From August to December 2025, we implemented the *Ação Consig* strategic initiative, offering payroll-deductible loans to pensioners and public servants of the INSS, SIAPE, state governments, municipal governments, armed forces, and leading public universities. This initiative increased our daily average disbursement by 24%, as of July 2025. During this period, we granted loans to 756,000 customers, including 135,000 first-time users of this product, illustrating the significant expansion of our customer base and effectiveness of our strategy with public servants.

BB Benefits Program

SASB FN-CB-240a.2

In 2025, the BB Benefits Platform continued its growth trajectory, expanding and customizing products to serve Individual (PF) customers more efficiently, registering 6.7 million new customers, a 12% year-over-year growth.

This advance was supported by the initiatives for the Individuals (PF) Relationship Program, which focused on increasing financial efficiency, enhancing customer satisfaction, and delivering benefits according to each customer's relationship level, life stage, and consumption patterns.

Benefícios

As part of this strategy, the PF Promotions Center, responsible for developing incentive actions for our customers through the **BB Benefits Program**, carried out 10 promotional campaigns.

Key achievements include:

- **R$ 1 billion** in cashback.
- **17%** growth in total volume of funds handled.
- **+ than 3 million** customers benefited.



Among our campaigns, we highlight the ***1 bilhão de motivos para comemorar*** **(one billion reasons to celebrate)** initiative, which focused on encouraging customers to redeem points and purchase integrated solutions within our ecosystem.

The highlights of this campaign were as follows:

- **Additional cashback** for points redemption via Ourocard.
- **Exclusive offers on Shopping BB**, including partnerships with the leading marketplaces and e-commerce platforms in Brazil.
- **Over R$ 2.6 million** returned to approximately 26,000 customers.
- **134 million** points redeemed.
- **19 million** bonus points granted.



Also in the first half of 2025, ***the Meu Crédito Dá Sorte*** **(Lucky Credit)** campaign, carried out in March 2025, reinforced responsible use of credit and increased engagement levels.

This campaign achieved**:**

- **2.3 million** loan operations.
- **Over R$ 30 billion** in disbursements.
- **15** prizes of **150 mil** Livelo points.
- **2** grand prizes of **1 million** Livelo points.
- **Matching reward** for the employee who concluded the operation.

Additionally, the PF Promotions Center launched the second edition of the Bariloche Winter Season campaign, in which benefits included access to the Estilo Brasil Lounge at Cerro Catedral, featuring sofas, heating, and Wi-Fi where identified BB customers received perks and exclusive benefits, such as free ski lessons. This campaign also included two other promotions with significant results.

The credit card initiative, which offered 500% bonus points for purchases made in Bariloche, lead to a spending volume of R$226 million at this destination (a 24% year-over-year growth), and the Brasilprev promotional campaign, featuring a grand prize trip to Bariloche for five winners and their guests, generated R$252 million in new contributions.

The BB Benefits Club, a subscription service focused on personalized rewards, recorded gross revenue growth of more than 4% compared to 2024.

In the relationship pillar, the *Mimo BB* campaign stood out by allowing account managers to deliver customized gifts to their customers. In 2025, over 50,000 gifts were distributed, including vouchers for online shopping, chocolates, transportation and delivery services, as well as movie tickets, reaching more than 9,000 portfolios within our high-income relationship models (Estilo, High Estilo, Estilo Agro, *Exclusivo, Personalizado*, and *Personalizado* Agro). In 2024, we expanded the initiative to include other options, such as physical gifts and Livelo points, differentiating our brand from other market players and helping us attract new customers and deepen the engagement with existing ones.

In addition, our Clube de Investimentos BB, a subscription-based program focused on customized rewards, reached gross revenues of R$513 million in 2025, growing by 4.56% from 2024. We continue to enhance the rewards delivery experience, with benefits across key areas such as health, education, leisure, streaming, and wellness.

In the BB Benefits Program points ecosystem, we reached a record number of 6.75 million engaged customers, a 12% year-over-year growth. This performance reflects the many strategic and commercial actions we implemented, consolidating our platform as an important lever for engagement and loyalty.

In 2025, we also recorded significant performance with products that converted purchases into benefits, reflecting shifts in customer behavior and our liquidity strategy. The Automatic Conversion of Benefits model established itself as the primary solution, gradually replacing the points-based model. The high adhesion rate indicates a growing preference for immediate liquidity and simplicity in user experience, with over 600,000 enrollments and approximately R$201.9 million in transactions in the period, in which more than 76% of customers chose cashback deposits directly into their checking accounts.

This decline was due to the migration to the Automatic Conversion model, which automatically deposits credits to bank accounts, investment funds, or credit card balances, reducing the traditional points model. Our observations indicate a continued preference for solutions that provide immediate liquidity.

Lastly, our *Vantagens BB* coupon platform granted more than 906 exclusive discounts, with over 179,000 monthly visits, covering products and initiatives for accumulating and redeeming points.



Over-indebted customers

Our commitment to over-indebted customers continues. We address this matter through integrated strategies that combine continuous monitoring, financial planning assistance, and guidance on responsible use of credit. These customers are included in our credit limit analysis methodologies, and we take a preventive approach aimed at avoiding a deterioration in their financial conditions.

We conduct campaigns aimed at re-profiling debts and offering tailor-made solutions for financial restructuring, in addition to implementing preventive actions that encourage responsible use of credit and promoting financial education.

Citizen services

The Public Sector Platform is a digital environment designed to make it easier for citizens to access public services and utilities. Fully online and accessible via bb.com.br/cidadao, the platform offers features that allow citizens to consult social security and labor benefits, as well as redeem their salary bonuses quickly and securely.

Citizen Services are available to both customers and non-customers, simply by logging in with their Gov.br credentials. This solution reflects Banco do Brasil's commitment to broadening access to essential services, streamlining processes and promoting an accessible and integrated digital experience.

INSS Beneficiaries

Our customer base for INSS social security benefits continues to grow and now reaches 6.1 million customers, with 300,000 new beneficiaries since 2024 (+5.2%). To offer an increasingly comprehensive and satisfying experience, we are constantly investing to improve communication and service journeys, ensuring higher efficiency and convenience for this audience.

Among the advantages, we highlight our payroll-deductible loan product, which ended 2025 with a portfolio of R$27.7 billion (+R$ 1.1 billion over 2024), and our benefit card linked with special conditions to meet our beneficiaries' financial needs. For account holders, we offer additional benefits such as discounts and cashback on online purchases at partner stores, as well as the Minhas Finanças tool to help manage their personal finances, thus promoting better financial control and planning.

The advantages of receiving social security benefits with BB are listed on our website, reinforcing BB's commitment to financial inclusion and in continuously improving its customers' experience.

Salary and pension payment

Banco do Brasil maintains its commitment strategy for this segment. In 2025, contribution margins from our civil servant base increased by 9.8% from 2024.

We remained focused on prospecting new salary payment agreements and winning customers through salary portability, reinforcing our position as the preferred bank for receiving payments. We ended December 2025 with a 5% increase in salary portability in relation to 2024. We highlight our new onboarding process for civil servant pensioners, which significantly improved the account opening journey, with faster and more convenient services for those who choose to receive payments with us.

In 2025, we expanded our relationship and business initiatives, which are always aligned to meet our customers' needs. A key example was the launch of the Federal Government's Crédito do Trabalhador payroll-deductible loan program, designed for private-sector employees, illustrating our market leadership.

A key example was the launch of the Federal Government's Crédito do Trabalhador payroll-deductible loan program, designed for private-sector employees, illustrating our market leadership. The advantages of being a BB civil servant customer are available at our website, offering detailed information on benefits, products and services.

InvesTalk Hub

In 2025, we reinforced our investment strategy by offering a clear value proposition: integrated, accessible solutions for every investor profile, connected with a financial education journey and

a robust digital advisory platform supported by informative content and knowledge-sharing initiatives on digital social media.

In this movement, the InvesTalk Hub moved to the forefront. What began as a YouTube playlist in 2018, matured into a robust investment content portal, gathering market perspectives, analysis, tips, and talks with expert curation and accessible language. In 2025, the Hub introduced specialized editorials on equities, private credit, and crypto assets featuring exclusive content designed to streamline investment decisions, including AI-generated summaries.

In 2025, the hub accumulated **7.5 million** pageviews and **+ than 3 million** unique visitors.

Another milestone was the integration of the InvesTalk Hub into the BB Investments App, featuring news stories directly on the login screen, carousel-driven content, and a dedicated InvesTalk interface within the application. In 2025, the InvestTalk Hub registered 6.3 million pageviews and over 2.7 million unique visitors, reinforcing our commitment to quality information, evolution in investor experience, and greater access to a comprehensive, competitive, and open portfolio.

People with Disabilities

We provide solutions that meet the specific needs of customers andemployees with disabilities. Since 2022, when we became the first financial institution to offer Libras (Brazilian Sign Language) interpreters in branches, SAC, Ombudsman and Relationship Center, we have recorded more than 24,000 calls with interpreters and 4,900 face-to-face assistances with remote support.

We have also expanded the specialized service via BB, which now operates 24/7,ensuring continuous support for our customers. We have also introduced the functionality of self-declaration of Person with Disability status directly via the BB App which eliminates the need to go to the branches. This solution provides our customers with greater convenience, security and autonomy. In the corporate environment, we extend the use of accessibility tools to employees at events and daily activities, promoting equal opportunities and a more inclusive work experience for all.

In addition, we announced the launch of new features in the BB App aimed at promoting inclusion and accessibility. Users can now customize the font size across the entire App and increase the touch area for home screen shortcuts, making navigation more comfortable and adapted to individual needs.

With this innovation, we are the first financial institution to allow font size adjustments directly within an application. This breakthrough demonstrates our commitment to inclusion, specifically prioritizing accessibility for People with Disabilities and vulnerable groups. However, these new features benefit all customers, regardless of their individual circumstances.

Braille Card

We pioneered in the launch of Brazil's first credit card printed entirely in Braille, available for self-declared blind or visually impaired customers. The card displays information such as number, CVV, expiration date and flag in Braille, allowing for greater autonomy in transactions, especially online purchases. The kit also includes a card holder and an explanatory folder, both adapted in Braille and with enlarged characters for low-vision customers.

Since 2009, we have been developing solutions for individuals with visual impairments that not only meet regulatory requirements, but also surpass them, continuously aiming to enhance our services based on market studies to offer products according to the needs of this audience.

BB Private

During 2025, BB Private consolidated strategic initiatives aimed at enhancing customer experience, driving business growth, and strengthening our competitive positioning against the market's leading players. Focusing on short- and medium-term goals, we reinforced priority actions to ensure a more fluid, customized journey aligned with best practices for the Private Banking segment.

Our strategy remains centered on sustaining customer experience excellence by monitoring two widely recognized market indicators: the Customer Satisfaction Score (CSAT), which measures satisfaction, and the Net Promoter Score (NPS), which assesses the likelihood of recommending our relationship model. As of October 2025, the results confirm the consistency of this strategy: year-to-date CSAT scores remained high, within the excellence zone for this indicator, and the NPS performance was also strong, moving steadily toward the excellence benchmark as well. To support these improvements, we deployed the Slack and CRM360 platforms to strengthen our digital transformation and scale our omnichannel capabilities and security, providing a 360-degree view of our customer relationship.

Within this context, we advanced in offering exclusive and individualized solutions, supported by CRM technologies, behavioral analysis, satisfaction surveys, and guidance from the BB Private Customers Council. We also promote communication initiatives for opportunities in Carbon Credit Projects, with marketing materials designed to share knowledge and expand engagement in sustainable practices, integrating ESG principles into the customer journey.

Focusing on the continuous improvement of the NPS advisory score, we launched the new version of the Asset Allocation Management (GAS) tool that combines generative artificial intelligence, strategic vision, regulatory compliance, and customer experience under a modern and intuitive interface. Additionally, we reinforced our guidance through technical materials published on social media.

In terms of investment funds, private pension, and fundraising, the BB Private Banking segment had recorded a consistent 12.42% growth in Assets under Management (AuM) as of October 2025. This performance was supported by initiatives such as expansion of the investment funds and private pension portfolio, the launch of income tax-exempt infrastructure funds, the adoption of new ESG strategies, and a focus on creating exclusive funds.

To serve large-scale producers, we developed the Agro Sensing tool aimed at identifying early warning signs of financial distress in the sector so that proactive guidance can be given, along with proposing customized solutions. The platform combines multiple assessment modules to generate preventive alerts, reinforcing corporate commitments towards risk and sustainability management.

In loan operations, we have been steadily growing our portfolio and supporting the agribusiness industry, recognizing that credit is a fundamental pillar of national and international trade, as well as a vital engine for the country's development. Economic conditions drove the sector to intensify sustainable practices in 2025. By the end of 3Q25, we had a 5% year-over-year growth in our total loan portfolio, significantly concentrated on agriculture-related operations.

Estilo Experience

The Estilo relationship model focuses on unique services and customized solutions to help our customers achieve their goals. Our account managers are certified by Anbima (CPA-20) and specialized in investments, insurance, and private pensions, besides other financial products supporting our customers' needs.

New Estilo

In 2025, BB Estilo strengthened its position in the high-income market. During the year, we conducted a strategic rebranding, with new visual identity and a manifesto that emphasizes attributes of sophistication, the Brazilian essence, and exclusivity. This movement was accompanied by a robust communication cycle, including advertising campaigns and engagement initiatives to increase our value perception among these high-income customers. In parallel, we expanded the High Estilo model, targeting investor customers with greater wealth potential.

Within our products and services portfolio, we highlight the launch of the Estilo – Altus Liv card, designed for investor customers with high purchasing power and featuring exclusive benefits, and the advances to the BB Estilo app, which now offers a personalized digital journey with the new brand identity, reinforcing our convenience and innovation strategy.

Our customer experience was enriched through several events, including cultural initiatives such as the Estilo Brasil festival (in Brasília from September 21 to December 14, featuring renowned national and international artists), as well as Gilberto Gil's Tempo Rei tour. Customers also enjoyed culinary experiences, such as the Taste Festival, Rio Gastronomia, and SP Gastronomia, as well as sports events, including the NFL Brazil game in São Paulo. In addition, the second edition of the Bariloche Winter Season campaign offered unique experiences and strengthened relationships with the high-income audience.

Internally, the Relaciona BB Estilo program offered training paths on essential skills, such as emotional intelligence and communication, along with engagement initiatives that drove advisory and specialized services within the Estilo network. These initiatives increased integration among our teams, helping us continuously enhance our customer service standards.

The qualitative results achieved reflect the strengthening of the brand in the high-income segment, enhancement in customer experience, and level of internal engagement.

Exclusive

In 2025, we organized initiatives for the middle-income segment focusing on strategic themes that integrated technology, customer intelligence, and talent development. To deliver value to these customers, we created the Exclusive Talents Program, a development initiative for Relationship Managers with insights from internal specialists on strategic and market areas in themes relating to consumer behavior patterns.

We enhanced our portfolio management by implementing intra-model movements (upgrades and downgrades) and refined our portfolio allocation criteria. These efforts were powered by artificial intelligence to optimize customer allocation based on business potential, considering characteristics such as digital profile, income, and investments.

As a commitment to our customer experience, we launched extended service hours for select in-person portfolios. This initiative is aimed at offering greater convenience without compromising our personalized services.

Our strategy was anchored on continuously monitoring satisfaction indicators, including the NPS, which received historical high scores, combined with studies on customer behavior and journeys that allowed us to conduct dynamic adjustments to ensure alignment with market trends and expectations.

Loan Disbursement with Business Correspondents

Our nationwide presence is achieved through our network of business correspondents, which facilitates access to credit operations such as payroll-deductible loans, personal loans, agricultural loans, and real estate loans, connecting us with our customers. These professionals also open checking accounts for individuals and companies and sell insurance, consortia and savings bonds products in partnership with BB Seguros and BB Consórcios.

Troco Solidário (Solidarity Change)

Troco Solidário is a sustainable and voluntary initiative that transforms small amounts of money into large social impacts. The solution is available through the *MaisBB* Banking Correspondents Network, allowing customers and users to direct changes from their transactions or donate additional amounts directly to the Fundação Banco do Brasil (the Banco do Brasil Foundation), which is responsible for allocating funds towards social projects that promote people and community development nationwide. Besides the donations made through Banking Correspondents, the BB Foundation also benefits from products offered by BB Asset, Brasilcap, and Fenabb, expanding its fundraising possibilities and strengthening the reach of the social projects supported by us.

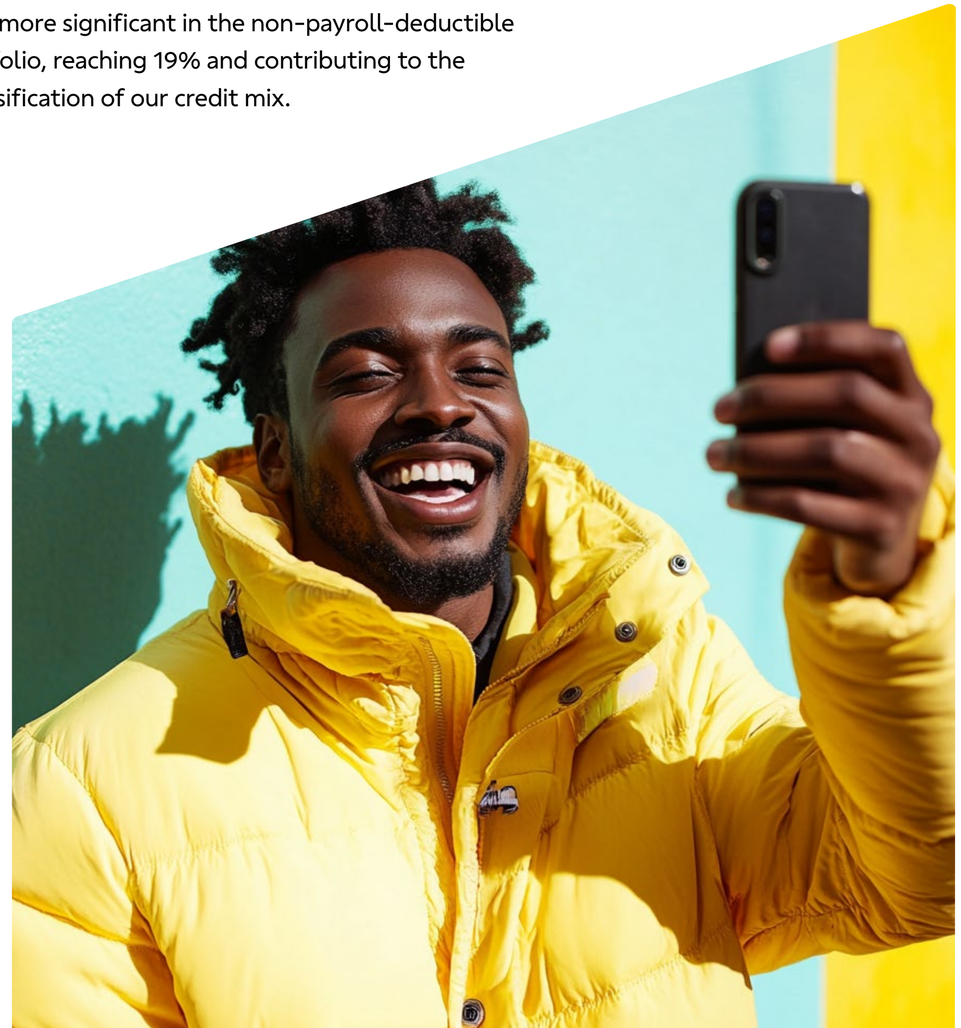
This initiative goes beyond collection as it also creates a chain of benefits. The amounts donated generate a positive social impact, strengthen the entities served by the BB Foundation and contribute to actions that improve the quality of life in communities. Simultaneously, this program supports the MaisBB Network's correspondents, helping them deal with currency shortages and efficiently maintaining the flow of financial operations.

Strategic professionals

We maintain an ongoing relationship cycle to guide these customers during their personal and professional journeys, aimed at deepening our connection with this audience while enhancing satisfaction and loyalty.

This year, we launched benefits designed for participating members of the Ministry of Education's *Mais Professores para o Brasil* program, reinforcing our commitment to valuing teachers, offering them financial solutions under special terms and conditions.

The credit limit analysis follows our exclusive methodology, considering unique characteristics of different professions, complemented by enhancements in the segmentation process for this specific audience. Customers continue to benefit from competitive rates, particularly for non-payroll-deductible loans, ensuring more flexibility and advantages for those seeking smart financial solutions. In 4Q25, the balance for this loan portfolio increased by 4% from 4Q24. Growth was even more significant in the non-payroll-deductible portfolio, reaching 19% and contributing to the diversification of our credit mix.



Relationship with agribusiness customers

GRI 2-29

We are the leading institution in credit to Brazilian agribusiness, operating in an environment marked by more selective lending and evolving market dynamics. Even in this context — marked by changes in the sector's competitive landscape and higher delinquency levels — the Bank has maintained its systemic role and strategic relevance in financing national agricultural production.

Our specialized approach to serving individual agribusiness customers (Agro PF) continued to be a key competitive advantage, supporting producers with a broad range of solutions, expert advisory, and digital tools such as *BB Digital Produtor Rural* and *GeoMapa Rural BB*. With 18 Agro branches and more than 3,000 specialists, the Bank expanded its specialized presence to 61 additional municipalities, reaching approximately 320,000 customers through the dedicated service model. The pilot assisted model for small producers, implemented in 15 regions and covering around 4,100 customers, delivered promising initial results.

Our active presence at key trade fairs and events, including Agrishow, Tecnoshow Comigo, Agrotins, AgroBrasília, and Bahia Farm Show, supported business origination and strengthened our proximity to different value chains. At Expointer, the largest open-air agricultural fair in Latin America, the Bank recorded R$1.6 billion in proposals and achieved its all-time high revenue at the Family Farming Pavilion. The *Carreta Agro* touring initiative further expanded our regional reach, participating in more than 40 events across the country.

In risk management, we strengthened structured support measures for rural producers. The application of Provisional Measure No. 1,314 enabled the extension of operations for more than 15,000 producers, supporting cash flow recovery and helping mitigate risks. In addition, sector intelligence produced through the Agro BB Bulletin enhanced transparency and provided technical insights to market participants, with analyses on productivity, weather, and market trends.

By combining a specialized distribution network, digital innovation, responsible risk management, and a strong presence across regions, we reinforced in 2025 our contribution to a more resilient and sustainable agribusiness sector. As a systemically relevant institution, our role remained central to investors, markets, and the development of the country's production chains.

At Expointer, the largest open-air agricultural fair in Latin America, the Bank recorded

R$ 1.6 billion

in proposals and the highest revenue ever achieved at the Family Farming Pavilion.

Large-scale producers and ESG strategy

We encourage large-scale producers, BB Private and Agro Advisory customers to adopt financial protection strategies and sustainable agricultural practices through a specialized service that integrates strategic business management and financial advisory. This holistic approach considers both individual and corporate operations. Combined with a portfolio of solutions aligned with ESG guidelines, this advisory reinforces our role in supporting responsible and sustainable agricultural production.

Youth customers

In 2025, we made significant progress in our strategy to strengthen relationships with younger generations, consolidating a movement initiated in previous years and expanding its contribution to the Bank's results. Our approach is grounded in three key pillars — attraction, monetization, and engagement — focused on creating experiences that are relevant to young people's daily lives, strengthening our presence in the university ecosystem, and promoting financial education on a national scale. This strategy reinforces our commitment to connecting meaningfully with children, adolescents, young adults, and university students, offering comprehensive solutions, streamlined journeys, and a strong focus on innovation.

Rejuvenation of results

The strategy of focusing on younger customers remains one of our priorities and drove strong results in 2025. This outstanding performance reflects a combination of streamlined digital journeys, a broader range of customized solutions, behavior-driven communication tailored to each audience, integration of *Rende Fácil* into the onboarding flow in the BB App and BB Platform, large-scale in-person and digital initiatives, strong performance from the branch network, and the expansion of Private Payroll-deductible Loans (*Crédito do Trabalhador*).

We monetized

+ than 983,000

customers aged 18 to 40,

representing a 65%

increase compared to 2024.

BB Cash

BB Cash, a digital account designed for children and adolescents, was significantly enhanced in 2025. Improvements included a more streamlined onboarding journey, fewer registration steps, integration of Rende Fácil into the account opening flow, access to dependents' statements by legal guardians, and an expanded investment portfolio, including mirror funds and multi-asset funds. The minimum age for account opening was also reduced in the platform and is now available from birth.

We currently serve 1.18 million customers aged 0 to 17, of whom 39% use BB Cash. The indicators highlight strong engagement within this base: 95% participate in digital journeys, 65% have an active card, 66% use Pix, and 50% already invest, with an average ticket of R$2,900.

To meet the aspirations of a growing segment — currently representing 409,000 customers within the 0–17 age group — we launched a new equities journey with a fully digital investor onboarding process for BB Cash. This new feature, now available to all our customers, represents an important step forward in the investor experience, offering greater agility and simplicity for those taking their first steps in the capital markets.

Rolê que Rende BB

In 2025, *Rolê que Rende* BB was established as our largest financial education initiative focused on younger demographics. The initiative delivers financial knowledge in a gamified, accessible, and interactive way to children, adolescents young adults, and university students. The initiative reached approximately 600,000 young people in person through lectures, fairs, hackathons, and activations in physical environments, in addition to reaching more than 3 million through content distributed across social media and major media outlets. This set of actions reinforces the initiative's national relevance and strengthens our relationship with younger audiences, building consistent and lasting connections.

University ecosystem, education, and innovation

The year 2025 also marked an expansion of our presence in the university environment and the innovation ecosystem. In addition to workshops, conferences, and career fairs, hackathons were incorporated as a strategic tool to foster youth entrepreneurship and strengthen our connection with the country's creative and technology-driven economies. These co-creation environments bring together students, startups, faculty members, and experts to develop real solutions, reinforcing our positioning as an innovative, technology-driven bank open to dialogue with younger generations.

Within the university segment, we reached 2.05 million customers, driven by the launch in February 2025 of a fully digital university account opening process, with no requirement to provide proof of enrollment or residence. The university NPS also showed significant improvement, reaching in December a level 11% higher than that recorded in the same period of 2024.

Companies

Market segmentation is a key pillar of our operations, enabling the delivery of value propositions that are increasingly aligned with customer needs. By deepening our understanding of companies, identifying and prioritizing opportunities, and specializing our service model, we structure our relationship with corporate customers around two main pillars:

- Retail Pillar: MSEs – Micro, Small, and Medium-sized Enterprises
- Wholesale Pillar: Corporate, e Ultra e Large Corporate

The Corporate Wholesale segment is dedicated to relationships with companies with annual gross revenue starting at R$50 million. Our purpose is to drive business within the corporate ecosystem, positioning ourselves as a strategic partner for mid-sized and large companies, as well as major corporate groups. To this end, we provide specialized advisory and customized financial solutions, fostering sustainable value creation across value chains and delivering a differentiated experience for our customers and their economic groups.

The Corporate Wholesale service model ensures specialized relationships, fully aligned with internal policies, regulatory compliance, anti-money laundering practices, and the Equator Principles. This approach is recognized for the quality, depth, and consistency of the relationships built with our customers. Our value proposition is delivered through qualified financial advisory services provided by officers and supported by specialist teams in cash management, investments, insurance, foreign trade, capital markets, agribusiness, ESG, and structured operations.

One of the segment's strategies is to strengthen our role across customers' value chains. Through agreements and integrated financial solutions, we enhance business relationships throughout the corporate ecosystem, connecting large and mid-sized companies with small and microenterprises, as well as reaching rural producers and end consumers.

Reflecting our efforts to enhance the customer experience, NPS reached 79.63 in December 2025. External customer satisfaction closed the year at 87.96, reaffirming our commitment to delivering excellent banking and advisory services.

Internally, satisfaction assessments highlight a positive perception among employees. In December 2025, we achieved an eNPS of 63.27 and an LNPS of 72.11 — up 4% and 3% year-over-year, respectively. In the same period, the engagement survey reached

"We strengthened our position in wholesale banking through our role across customers' value chains, offering financial solutions that foster business relationships throughout the corporate ecosystem and connect the production chain from large companies and SMEs to rural producers and end consumers.

The improvement in customer satisfaction demonstrates that our strategy — focused on innovation and sustainability — meets their needs and drives shared value creation. Through high-impact social investments, supporting agribusiness and sustainable development, we stand out as partners of Brazil's productive sector."



Francisco Augusto Lassalvia
Chief Officer of Wholesale Business

81.71, reflecting a high level of motivation and connection with the Institution.

The segment reaffirmed its strategy of qualified expansion in 2025, with consistent growth in the Expanded Loan Portfolio, which totaled R$93.4 billion, up 2.37% compared to the previous year. Portfolio growth was mainly driven by receivables (up by 6.51%), securities (TVM) (up by 7.76%), and agribusiness (up by 41.78%). Operations originated by the External Network also contributed significantly, growing 14.11% year-over-year, excluding exchange rate effects.

These results reflect the balance between growth and disciplined risk management, supported by a diversified portfolio and rigorous credit analysis, helping maintain quality indicators aligned with the portfolio profile even in a more selective environment.

In the Agribusiness Portfolio, driven mainly by funding and trading lines, rural credit closed the year with a balance of R$6.7 billion, representing a 54% increase compared to December 2024.

Agro Agreements — established with cooperatives and agribusiness companies that act as anchors in enabling access to credit and technical assistance for small rural producers — reached 69 partners and benefited more than 1,500 producers with active operations, totaling over R$900 million in credit. The Sustainable Business Portfolio reached R$14.6 billion in December 2025, compared to R$11 billion in 2024, representing a 33% increase in the period.

The Sustainable Business Portfolio reached

R$ 14.6 billion

in December 2025.

The ESG Advisory segment advanced discussions on decarbonization with customers through Carbon Talks, an in-person event held in five editions with the participation of 66 companies. In 2025, 11 ESG Advisory contracts were formalized, covering initiatives such as carbon credit generation and emissions inventories.

These initiatives contributed to expanding knowledge on sustainability, fostering demand for specialized solutions, and reinforcing our positioning as a reference in supporting the transition to a low-carbon economy.

Commercial strategies, process modernization, and the expansion of advisory in corporate solutions drove growth in the Services segment, with highlights including foreign exchange, derivatives, financial investments, insurance/consortium products, and cash management operations.

Established in March 2025, THE Federal Government's *Crédito do Trabalhador* program represents a new private payroll-deductible loan modality aimed at formally employed professionals. Since its launch, approximately 270,000 employees linked to Corporate segment companies have contracted credit through the program, demonstrating its relevance and rapid adoption.

The Corporate segment's performance in 2025 reaffirms the strength of our strategy and our ability to support the development of mid-sized and large companies. The progress of indicators, combined with business expansion and strengthened specialized advisory services, highlights the maturity of the model and its alignment with market demands. With high levels of customer and employee satisfaction, the segment is consolidated as a key driver of sustainable value creation and reinforces its positioning within the corporate ecosystem.

Benefícios BB Empresas (Corporate Benefits)

GRI 2-29

In 2025, the *Benefícios BB Empresas* relationship program focused mainly on enhancing the perceived value for participating customers, making it even more attractive and fostering the use of Banco do Brasil's key business solutions. To achieve this purpose, we prioritized improving the user experience and increasing engagement by encouraging the accumulation and redemption of points. As a result, customers were able to fully benefit from their partnership with BB, being rewarded for using key business solutions such as Credit Cards, *Pix Recebimentos*, Cielo POS devices, Investments, among others. In addition, we increased the frequency of monthly promotional campaigns, offering exclusive discounts on products and services and bonus point transfer promotions to Smiles and LATAM Pass, further strengthening the program's attractiveness.

Analytical Intelligence in lending processes

Analytical Intelligence is applied across lending processes, supporting the development of solutions for different audiences and contributing to strategic goals such as reducing operational risk and increasing efficiency. In this context, we use integrated data and advanced analytics to enhance monitoring, data updates, and decision-making throughout the credit journey.

One of the main initiatives within this scope is DELC, a solution that enables customers to submit documents digitally on a continuous basis. The tool allows for timely monitoring, tracking, and updating of customer records, ensuring that customers eligible to access credit keep their information up to date with the Bank.

In addition, we have advanced smart income and revenue initiatives, which use inputs from multiple reliable data sources to automatically update customers' income and revenue information, reducing the need for submitting hard copies of supporting documents. This data integration enhances information quality and streamlines credit approval and review processes.

As a result, we achieved significant gains in customer experience, operational efficiency, and credit readiness. In 2025, more than R$35 billion in credit limits were established, with a 90% reduction in branch processing time, 3.7 million income updates, integration with the Transparency Portal, and an increase from 33% to 82% in waivers of income documentation requirements in *Cadastro-e*.

Another relevant front in our data and intelligence strategy was the application of advanced analytics to credit limits in the Retail Corporate segment, with a focus on fraud risk mitigation. These actions enabled preventive adjustments to granted limits, resulting in a R$397 million reduction in exposures associated with customers with fraud risk.

Within this same context of strengthening analytical credit management, we developed the *Diagnóstico PJ Brasil* Project, aimed at enhancing the analysis and management of corporate customers. The initiative entailed defining an integrated strategy and building a robust analytical database of nearly 80 variables, linking customer registration data with COP transactions since January 2022, as well as indicators related to default, delays, visits, contracting flow, portfolio allocation, indebtedness, behavior, and profile. Transactional data were also incorporated, enabling the creation of alert levels to guide findings and actions for the evaluated MCIs.

Through digital transformation initiatives, we reinforce our commitment to innovation, governance, and efficiency, consolidating practices that strengthen compliance, expand analytical capabilities, and contribute to risk mitigation in critical processes.

As a result, a monitoring dashboard was made available and a strategic partnership was established among several executive areas to implement preventive and corrective measures within their respective scopes. Under this arrangement, the network departments, the Central Autonomous Executive Management Department of Targets, the Superintendencies, and the Internal Controls Executive Office agreed to provide access to the corporate customer base with alert levels, enabling more in-depth and tailored assessments of the actions to be taken. To ensure analytical robustness, statistical and machine learning

tests were conducted to assess the relevance of independent variables in defining alert levels. The results indicated better model performance when all variables were considered, a conclusion validated through the training and testing of artificial intelligence models using training, testing, and validation datasets.

In addition, the Agro Sensing tool, a tracking, monitoring, and diagnostics solution focused on risk management in agribusiness, with a compliance perspective, stands out. The tool performs automated analysis of critical variables throughout the entire lifecycle of the operation, both before and after contracting, identifying warning signals and classifying risk into five levels. By consolidating dispersed data and applying specialized criteria, Agro Sensing enables proactive and preventive actions, contributing to fraud mitigation, reduction of operational losses, and greater efficiency in decision-making.

Large e Ultra Large Corporate

In 2025, we strengthened our strategic positioning in the Large and Ultra Large Corporate segments, which comprise large companies and business groups, with a focus on enhanced segmentation and service hyper-customization. This approach expanded customer value creation, supported by sector specialization and the strengthening of structured and sustainable financial solutions aligned with the specific needs of each segment.

Progress in structuring Project Finance transactions with ESG attributes stood out, prioritizing investments in renewable energy, energy efficiency, and GHG emissions reduction, reinforcing our role as an agent of sustainable development. We also expanded our engagement through partnerships with strategic companies, fostering sustainable practices across value chains, focused on Scope 3 emissions and facilitating suppliers' access to financial solutions suited to the transition to a low-carbon economy.

At the same time, we advanced structured operations, including solutions for stressed assets through bilateral negotiations, syndications, and club deals, with a focus on preserving performing status.

Throughout the period, we continued to advance digital transformation initiatives, strengthen capital markets and carbon credit activities, and promote ongoing capacity-building efforts, supported by strong governance, compliance, and transparency practices. The segment closed 2025 reaffirming its strategy of disciplined expansion, with consistent growth in the Expanded Loan Portfolio, demonstrating a balance between growth and prudent risk management, even in a more selective environment.

These initiatives contributed to expanding knowledge on sustainability, fostering demand for specialized solutions, and reinforcing our positioning as a reference in supporting the transition to a low-carbon economy. Closer customer engagement, combined with strengthened risk prevention and management practices, led to a reduction in the ICred90 indicator, reinforcing the trajectory of improved portfolio quality. Commercial strategies, process modernization, and the expansion of advisory in corporate solutions drove growth in the Services segment, with highlights including foreign exchange, derivatives, financial investments, insurance, consortia products, and cash management operations.

The segment's performance in 2025 reinforces the strength of our strategy and our ability to support the development of mid-sized and large companies. The progress of indicators, combined with business expansion and strengthened specialized advisory services, demonstrates the maturity of the model and its alignment with market demands, consolidating the segment as a relevant driver of sustainable value creation in the corporate ecosystem.

Digital transformation and innovation

We continually strive to modernize our flow and products to offer greater agility, transparency, and security to our customers. With *Finimp Digital*, we now offer quotes through simulations on the *BB Digital PJ* platform, as well as enable the submission of proposals and the attachment of documents directly within the tool.

In the digital Advance on Exchange Contract (ACC), the simulator allows customers to preview pricing, costs, and the net amount to be received before finalizing the transaction, providing greater predictability and efficiency in the process.

In addition, we implemented the Foreign Exchange API, a solution that enables foreign exchange transactions to be carried out directly through the customer's corporate system, making currency exchange even more agile and accessible within companies' digital environments.

Public sector

Support for states and municipalities

GRI 203-2

In 2025, we disbursed R$27.8 billion in loan operations with states, the Federal District and municipalities, contributing to the execution of investment programs provided for in the public entities' multi-year plans. These funds make strategic initiatives feasible, bolstering infrastructure, public management and sustainable development in the regions served.

Moreover, we established business partnerships with three Govtechs to structure and offer new BB solutions:

- **BB and Aprova Digital S.A. (Aprova):** *BB Governo Digital* solution.
- **BB and Muove Brasil S.A. (Gove):** *BB Gov 360* solution.
- **BB and Lemobs - Soluções em Tecnologia de Informações LTDA.:** *BB Alimentação Escolar* solution.

Beyond innovation and the reduction of waste and costs, partnerships with Govtechs aim to increase efficiency in financial management and service delivery, leading to improved customer experience (government and citizens). These actions are aligned with government initiatives such as the Digital Government Strategy and the School Feeding Sprint. This movement is part of the Smart Cities Strategy, which aims to position us as the orchestrator of the country's smart cities ecosystem, supporting municipalities in becoming more intelligent, resilient, and sustainable through solutions and specialized advisory services.

Public procurement

The *Licitações-e* platform has consolidated itself as an essential tool for holding electronic auctions. In line with the Bidding Law (Law No. 14,133/21), which governs state and municipal procurement, the platform ensures greater transparency and efficiency in the use of public resources. Integrated with the National Public Procurement Portal (PNCP), the system allows all procurement information to be centralized, enhancing the visibility and accessibility of processes.

Interconnection with courts

We remain leaders in the Brazilian Court Deposits market. Today, nearly 100% of courts are interconnected, and the vast majority of court deposit withdrawals are processed through this channel, ensuring greater security, operational efficiency, and traceability. This interconnection has also been enhanced and now includes cloud certification and the issuance of withdrawal receipts.

The Guarantee Deposit product was revamped, with expanded intake options now allowing transactions via Pix. It has been consolidated as the appropriate solution in line with the requirements set forth in Law No. 14,133/2021, particularly regarding labor and social security obligations.

Aligned with our strategy to expand the API ecosystem, a new API was delivered to the Rio de Janeiro Court of Justice for issuance of payment slips. In addition, TRF2 was integrated into the receipt issuance solution, enabling automatic submission of withdrawal receipts directly to case files.

To provide approximately 67,000 statements to more than 60,000 individual beneficiaries, focused on convenience, customer satisfaction, and reducing the burden on the distribution network, we proposed the use of the Judiciary Portal — currently under development by the DVO stream and initially intended for courts. As a result of the joint efforts of the DVO, USD, COE, and Security Platform teams, the Judicial Services for Individual Customers page was created, accessible via gov.br gold-level login, enabling individual customers to access their statements fully digitally, without the need to visit a Banco do Brasil branch.

All these initiatives are fully aligned with Banco do Brasil's strategies, particularly with regard to digital transformation, process sustainability, and service excellence, reinforcing the Bank's institutional positioning as an agent of innovation, operational efficiency, and customer focus.

Service channels

In 2025, service channels intensified their deliveries to ensure customers and users an integrated, personalized, and accessible experience, connecting physical and digital channels to meet different profiles and needs. We expanded the base of active customers in digital channels and increased the share of transactions carried out through these channels, while maintaining our physical presence and close relationships with customers.

In digital channels, there were significant advances in usability, security, and convenience. The app introduced new versions, including a younger, simpler, and more personalized interface, as well as accessibility features (font enlargement, expanded touch areas, and self-declaration for people with disabilities).

These new features streamlined critical journeys, such as login using CPF number, device authorization via WhatsApp with facial biometrics, and smart Pix using image or voice. Other versions were tailored to specific audiences, with emphasis on rural producers, who now benefit from an exclusive interface in the BB App.

Digital onboarding unified entry flows, ensuring greater security and higher account opening conversion rates, while the new version of the Renegotiation Center in the app boosted the regularization of overdue operations, strengthening resolution capacity and credit recovery. Integration with WhatsApp evolved through *Conecta Fácil* BB, enabling document submission during interactions, with most engagements handled by artificial intelligence, ensuring agility and efficiency.

Innovation also reached call centers, with the modernization of the Customer Service (SAC) IVR, which now uses synthetic voice and intelligent routing, reducing internal transfers. Programs such as *SAC BB 70+* provided assisted and personalized service for customers over 70 years old. More than 17.5 million of our customers fall into this age group, representing 20.8% of the total customer base. The initiative recorded more than 9,500 calls in May, delivering specialized, welcoming, and personalized service for this audience.

When contacting the Customer Service via the 0800 toll-free number, customers aged over 70 are automatically identified by the IVR based on their CPF number and registration data. Their calls are then prioritized and routed to trained agents capable of providing more empathetic and effective service with minimal waiting time. Tools such as Secure Call alert customers to phone scams while using the app. The adoption of generative AI delivered significant gains, including automatic summaries of reports on platforms such as Reclame Aqui and Consumidor.gov, as well as intelligent assistants to support employees with contextualized responses, enhancing service quality and consistency.

The physical network remained relevant, supported by investments in innovative branch models, efficient architecture, and the integration of solutions beyond core banking services, through partnerships such as vending machines and collaborations with partners in the food and insurance sectors, enriching the in-person experience. The offering of video service and the integration between in-person and remote service increased convenience, especially for customers with lower digital familiarity.

In the *Mais BB* Network, banking correspondents reinforced their strategic role in financial inclusion, ensuring presence across Brazilian municipalities and expanding operations in regions with lower banking coverage. In partnership with Instituto Conexões Sustentáveis (Conexsus), the Bank strengthened socio-environmental impact businesses, fostering income generation in rural areas and the conservation of biomes, aligned with ESG practices and the COP30 agenda.

App BB

The BB App remains among the best rated in the financial sector, consolidating its position as a benchmark in digital experience. On Google Play, it achieved a score of 4.71 and on the Apple Store, it received 4.75 stars.

		2023	2024	2025	Chg. 2024-2025
% of total App transactions		83.2%	85.3%	84.4%	-0.9%
Customers who access the App monthly		+ than 20.7 million	+ than 22.2 million	+ than 24.9 million	11.9%
App store ratings	Android	4.600	4.615	4.709	2.0%
	iOS	4.743	4.748	4.753	0.11%

	2023	2024	2025	Chg. 2024-2025
No. of App users - individuals (million)	22.9	24.5	28.01	14.2%
No. of App users - companies (million)	1.23	1.52	1.26	-17.3%
No. of App users (individuals + companies) (million)	24.1	26.0	29.3	12.4%

Digital Channels Survey Results

In 2025, transactions carried out via mobile and internet channels reached 93.3%, while transactions carried out through other physical channels, such as cashiers, POS devices, and banking correspondents, showed a slight increase, accounting for 4.9% of total transactions. Automatic Teller Machines (ATMs) continued to represent 1.5%. The digital experience remains a key differentiator, reflected in high customer satisfaction levels. In 2024, overall satisfaction reached 89.97%, with particular emphasis on BB App users, who recorded a satisfaction rate of 91.11%. These figures reinforce BB's position as an institution centered on digital experience and customer convenience.

Transactions by type

(%)

	2023	2024	2025	Chg. 2024-2025
Mobile + internet	93	93.8	93.3	-0.5
Other (Cashier, POS, Correspondents in the country and CABB)	4.1	4.5	4.9	0.4
ATM terminals	2.4	1.5	1.5	0

	2023	2024	2025
Satisfaction index	87.80%	88.53%	89.97%
Among App users	89.41%	89.99%	91.11%
On the internet	86.19%	87.06%	88.83%

Note: 2024 data have been restated. (GRI 2-4)

Suppliers

GRI 3-3 Social, Environmental, and Climate-related Risk, 2-6, 2-29, 205-2, 308-1, 408-1, 409-1, 403-10, 414-1

Our supplier base spans a diverse range of sectors and activities responsible for providing goods and services essential to Banco do Brasil's operations. In 2025, we recorded 4,899 suppliers, responsible for 13,665 contracts, of which 639 involved outsourced labor, equivalent to 4.68%. During the period, total spending on suppliers amounted to R$13.51 billion. Most contracts were concentrated in the Services category, accounting for 91.45% of the total, followed by Buildings (5.02%), Equipment (4.61%), Furniture (1.25%), and other residual categories such as Utensils, Software, and Office Supplies.

To enhance management and guide targeted relationship strategies, we classify suppliers based on economic variables, annualized contract value, and supply criticality. As of December 2025, 1.16% were classified as Strategic, 0.18% as Critical, 10.49% as Leverage, 60.52% as Tactical, and 27.64% as Non-classified. This classification guides the level of monitoring and risk mitigation actions, particularly for contracts that are more critical to the continuity of our operations.

Throughout the year, we maintained structured prevention and reporting mechanisms, including contract and service inspectors, as well as the Internal Ombudsman channel for employees of contracted companies to report potential irregularities. The management of social, environmental and climate-related risks in the supply chain is integrated into our stakeholder engagement process. In updating the BB 2030 Agenda, we consulted approximately 7,000 individuals, including Senior Management, employees, customers, conglomerate companies, suppliers, government representatives, and regulators, ensuring representativeness in defining material topics and long-term strategic commitments.

The contributions received were incorporated into the 2025–2027 Sustainability Plan, with emphasis on strengthening supplier due diligence and initiatives aimed at promoting human rights and diversity. Information on the implementation and effectiveness of these measures is disclosed in the Annual Report and the sustainability portal, reinforcing transparency and alignment with best practices.

Our procurement processes comply with the Bidding and Contract Regulations, aligned with Law No. 13,303/2016 and Decree No. 8,945/2016, incorporating criteria related to integrity, human rights, and sustainability. We require contractual clauses that prohibit child, forced or compulsory labor, ensure compliance with environmental, labor, and social security legislation, and reinforce health and safety standards. These commitments are reflected in the Policy on the Bank's Relationship with Third Parties and the Code of Ethics, aligned with the principles of the UN Global Compact and SDG 8 – Decent Work and Economic Growth.

Our actions are guided by specific sustainable procurement standards, including the "Sustainable Procurement and Disposal Standard." Whenever possible, specifications for the acquisition of goods and the contracting of services and works incorporate justified sustainability criteria, while preserving fairness and competitiveness in procurement procedures. In contracting processes, managers must formally state the adoption of applicable environmental criteria or justify their non-applicability, ensuring that 100% of contracts include environmental and social requirements.

We have reinforced this commitment by joining the Living Wage Movement, an initiative of the UN Global Compact aimed at promoting decent work and fair compensation. As ambassadors, we have committed to ensuring a living wage for our employees and outsourced workers, as well as engaging our supply chain in this agenda. In 2025, we achieved ahead of schedule our goal of providing a living wage to 100% of employees by 2030. Additionally, we launched the first edition of the Recognition,

Support, and Incentive Seal for Human Rights and Diversity, Equity, and Inclusion Actions in the Supply Chain, recognizing suppliers with practices aligned with these principles.

It is important to note that we do not contract companies that engage in forced, compulsory, or child labor. We monitor service provision within our facilities and apply administrative penalties, including the possibility of unilateral contract termination, when irregularities are identified. In 2025, considering the preventive and deterrent measures adopted in procurement and contracting processes, we did not identify operations or suppliers with significant risk of forced or compulsory labor.

Lastly, contractual segmentation by category, particularly in contracts involving outsourced labor, enables more targeted analysis and more effective oversight. We map the total number of outsourced positions by region, with emphasis on activities such as security, cleaning, maintenance, and administrative support. These data are disclosed in the Annual Report, ensuring transparency, traceability, and adherence to good governance practices.

Profile of Banco do Brasil's suppliers

GRI 2-6

Contract information by type of supply

Type of Supply	Number of contracts			Number of suppliers1			Amount contracted (R$ million)			Amount paid (R$ million)		
					2024	2025	2023	2024	2025	2023	2024	2025
Services	12,565	9,161	8,052	4,649	4,133	4,480	39,918.38	38,764.81	67,106.10	10,916.55	12,143.16	10,879.02
Buildings	3,293	2,079	3,818	284	280	246	3,538.45	2,828.26	2,578.15	922.68	816.49	1,150.52
Equipment	512	1,843	1,299	180	257	226	6,738.18	20,603.40	6,543.42	1,491.12	1,602.65	1,230.37
Furniture	302	327	333	56	45	61	1,721.71	2,146.16	2,254.09	56.41	76.28	191.89
Office supplies	22	12	12	18	8	8	13.89	5.04	5.63	2.08	1.28	1.00
Utensílios	126	96	103	45	36	42	103.82	65.88	76.1	9.02	6.81	6.01
Utensils	40	35	48	25	27	26	284.28	2,674.10	407,.41	10.62	863.82	52.10
Total	**16,860**	**13,553**	**13,665**	**5,257[1]**	**4,562**	**4,899**	**52,318.71**	**67.087,65**	**78,970.90**	**13,408.48**	**15,510.49**	**13,510.91**

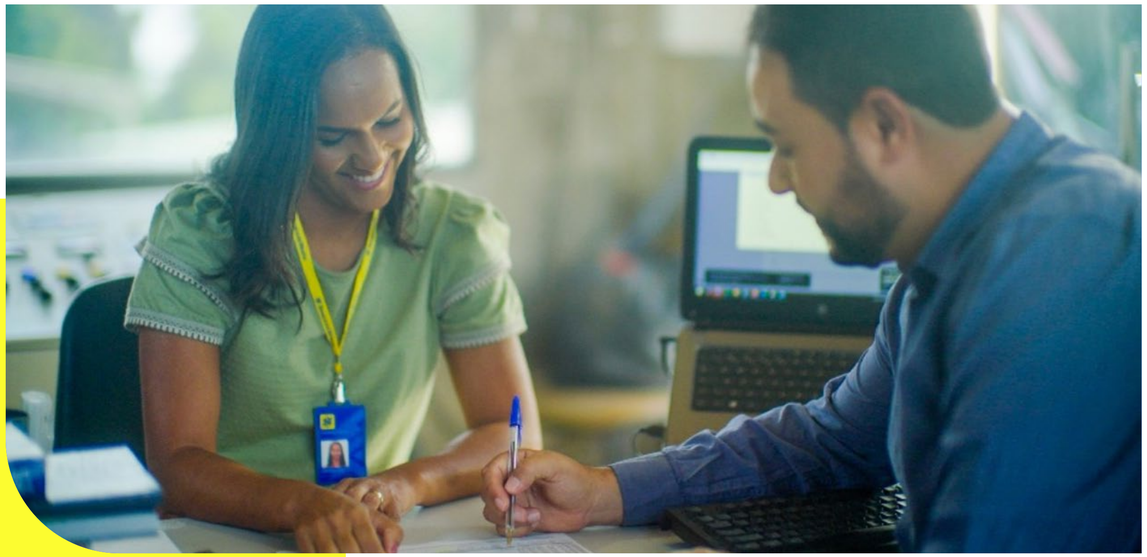
[1] A supplier can provide more than one type of supply.

Integrated due diligence

GRI 3-3 Social, Environmental, and Climate-related Risk, 308-2, 414-2, 205-2, 205-3

The integrated BB Supplier due diligence complements the documentary due diligence conducted during contracting and payment processes, aimed at mitigating risks and avoiding adverse associations. During the period, 568 due diligence processes were carried out for suppliers of goods, materials, and services contracted through public bidding, under the framework of the State-Owned Companies Law, its complementary regulations, and Banco do Brasil's Bidding and Contract Regulations (RLBB), covering suppliers of different sizes and sectors. This assessed group corresponds to approximately 65.52% of BB's total contracted value (as of December 2025). In this reporting cycle, 66% of the supplier base were classified as strategic or critical.

In terms of negative socio-environmental impacts, 0.18% of the suppliers assessed in due diligence are or have been subject, in the past three years, to court or administrative proceedings related to practices involving forced or compulsory labor and/or child labor. Considering the preventive and deterrent measures adopted in procurement and contracting processes, as well as in contracts and suppliers maintained in corporate systems, in 2025 we did not identify any sanctioning proceedings related to instances of child labor or forced labor, nor were there any complaints reported through the Ombudsman Office regarding such cases.



Regarding potential negative socio-environmental impacts, among the suppliers assessed, 313 presented high risk in the Social (human rights) dimension and 414 presented high risk in the Environmental dimension, of which 305 showed high risk in both dimensions. In addition, 1.23% had been cited, fined, or formally notified in the past ten years for environmental crimes or non-compliance with environmental legislation. Furthermore, 31.34% of suppliers did not have structured procedures for reverse logistics, in accordance with Law No. 12,305/2010, and 78.35% do not have a selective waste collection program in place. No suppliers (0%) had contracts terminated due to environmental impacts or corruption-related violations in 2025.

For suppliers identified as high risk in any of the assessed dimensions — Environmental, Social (human rights), and Integrity — we provided feedback with guidance and recommendations to improve processes and management practices related to these topics. In addition, we offer courses and reference materials aimed at disseminating the guidelines of BB's Code of Ethics and Supplier Relationship Policy. We also hold engagement sessions with selected suppliers to raise awareness of the importance of implementing ESG measures in operations and organizational management. To reinforce the Integrity dimension in relationships with third parties, we adopt both contractual mechanisms and supplier guidance initiatives.

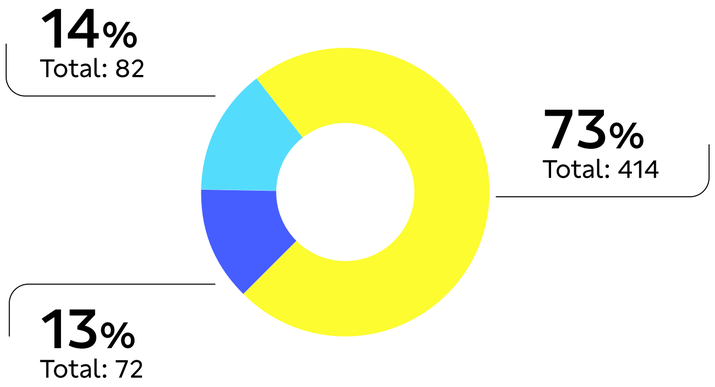
Our draft contracts include clauses requiring suppliers to declare their awareness of and compliance with BB's Code of Ethics and Compliance Program, Conduct Standards, Specific Policy for the Bank's Relationships with

Third Parties, and the Specific Policy to Prevent and Combat Money Laundering, Terrorism Financing, and Corruption, all available on BB's website. Through the Supplier Portal, companies must also declare awareness of and compliance with the Code of Ethics and the Specific Supplier Relationship Policy to access the system. In 2025, 6,745 representatives from 4,624 suppliers (94.39% of the total of 4,899 suppliers) declared awareness of the Code of Ethics, and 6,490 representatives from 4,542 suppliers declared awareness of the Specific Supplier Relationship Policy, published in April 2024 (92.71% of the total of 4,899 suppliers). Since 2021, it has also been a contractual requirement that company representatives or agents complete BB's courses related to ethics and integrity or provide evidence of equivalent training available in the market.

In 2025, 961 sanctioning proceedings involving suppliers were completed, of which 182 were related to labor non-compliance, out of a total of 13,665 active contracts, representing a 1.33% rate of labor-related non-compliance by suppliers. A total of 209 administrative sanctions were applied across the 182 proceedings related to labor non-compliance, including 168 fines (80.4%), 21 warnings (10%), and 20 temporary suspensions of the right to bid and contract with BB (9.6%), following the proper initiation and processing of sanctioning proceedings in accordance with legal and contractual provisions, ensuring the rights to adversary proceedings and a full defense. In 2025, of the 13,665 active contracts, 18 contracts (0.13%) were terminated due to non-compliance with labor legislation, after the appropriate sanctioning proceedings had been duly conducted, ensuring the rights to adversary proceedings and a full defense.

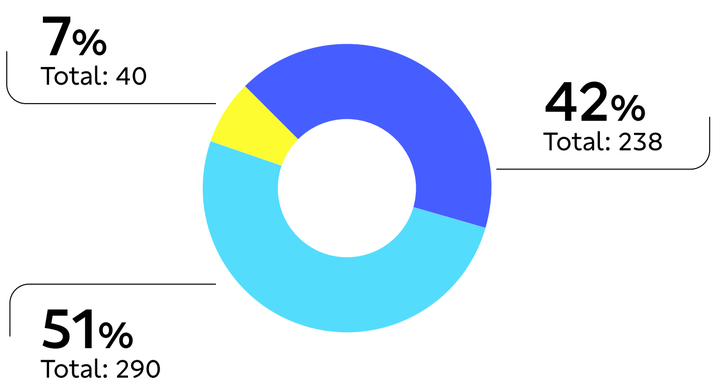
Results of due diligence processes — Environmental

(percentage)



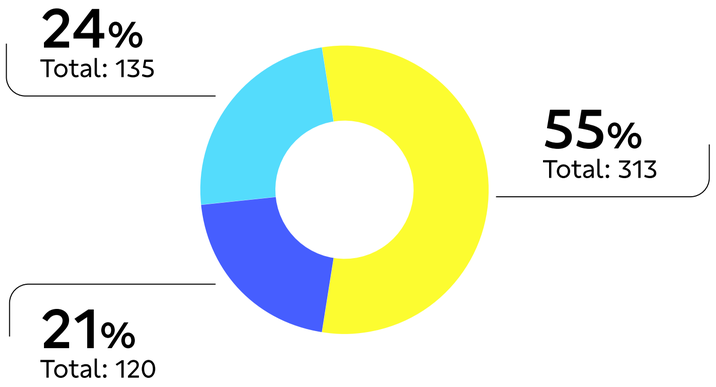
Results of due diligence processes — Integrity

(percentage)



Results of due diligence processes — Social (human rights)

(percentage)



Caption: Low and Very Low Risk Scores · Average Risk Scores · High and Very High Risk Scores

Leases and loan for use

GRI 2-6

If space is not available in our real estate portfolio, we authorize contracting external areas to house any of the Bank's units. Such arrangements may occur free of charge, by means of loan for use or on a paid basis, through lease agreements. Both leasing and loan-for-use processes must be conducted in accordance with the Code of Ethics, Banco do Brasil's Standards of Conduct, and Anti-Corruption guidelines. We also emphasize compliance

with regulations related to the prevention and combating of money laundering and the financing of terrorism. To formalize the agreement, we require the lessor to provider:

- Declaration of Politically Exposed Person (PEP) status;
- Declaration that they do not employ individuals under 18 years of age in nighttime, hazardous, or unhealthy work, nor individuals under 16 years of age, except as apprentices from the age of 14;
- Declaration of awareness of the Bank's Code of Ethics, available on the institutional website (this requirement is waived for legal entities that have their own code of ethics).

The contract is formalized only after confirming the absence of restrictive records or occurrences in our internal databases, as well as in the National Registry of Ineligible and Suspended Companies (CEIS) and the Unified Supplier Registration System (SICAF).

	2023		2024		2025	
	Quantity	Amount paid in R$	Quantity	Amount paid in R$	Quantity	Amount paid in R$
Lessors	3,235	1,408,503,422.53	3,180	1,301,880,000.00	3,087	Lease: R$836,515,675.00 Depreciation: R$397,873,697.00
Lenders	1,538	-	1,468	-	1,269	-
Total	**4,773**	**1,408,503,422.53**	**4,648**	**1,301,880,000.00**	**4,356**	**BRL 1,234,389,372.00**

Note: 2024 data are being restated GRI 2-4.



Shareholders

We have a shareholder base of 1.6 million, of which 99.1% are local individual investors. At the end of December, 34% of our free float was held by these shareholders, 19% by local corporate investors, and 47% by foreign investors. Our shares (BBAS3) accounted for 2.85% of the Ibovespa in the last four-month period.

Shareholders

	12/31/2025		12/31/2024		12/31/2023	
	Shares[1]	% Total	Shares[1]	% Total	Shares	% Total
Federal Government — National Treasury[2]	2,865,417,084	50	2,865,417,084	50	2,865,417,084	50
Caixa de previdência dos funcionários do Banco do Brasil — Previ	256,062,490	4.5	257,988,090	4.5	204,417,348	3.6
Treasury Shares[3]	22,455,806	0.4	22,876,034	0.4	23,281,960	0.4
Other shareholders	2,586,898,660	45.1	2,584,552,832	45.1	2,637,717,648	46
Total	**5,730,834,040**	**100**	**5,730,834,040**	**100**	**5,730,834,040**	**100**
Residing in the country	4,406,347,986	76.9	4,384,934,042	76.5	4,225,739,888	73.7
Residing abroad	1,324,486,054	23.1	1,345,899,998	23.5	1,505,094,152	26.3

[1] Values for 2023 and 2024 have been adjusted due to the stock split that occurred on April 15, 2024, at a ratio of 1:2, in accordance with the material fact dated February 5, 2024.

[2] The Federal Government holds a controlling interest in BB, with 50.0000022% of total shares.

[3] Includes, on 12/31/2024, 89,466 Banco do Brasil shares held at BB Asset (100,500 on 12/31/2023).

Common Shares (ON)[1]

	12/31/2025	12/31/2024	12/31/2023
Board of Directors (except for the Bank's CEO)	45,282	--	2,000
Board of Executive Officers (includes the Bank's CEO)	292,753	252,633	186,850
Fiscal Council	6	22,576	21,678
Audit Committee	4,030	5,808	4,808

1 The shareholding of the Board of Directors, Board of Executive Officers and Audit Committee accounts for approximately 0.005% of the Bank's capital.

Market Indicators (ex-treasury shares)

	2025	2024	2023
Earnings per Share (R$)	3.18	6.18	5.89
12-month Price/Profit	6.89	3.89	4.67
Share Price/Equity Value	0.68	0.76	0.97
Market Capitalization (R$ million)	125,130	137,961	158,081
Equity Value per Share (R$)	32.34	31.69	28.67
Common Share Price (R$)1	21.9	24.17	27.70

[1] Adjusted for earnings, except dividends.

Shareholder remuneration

Banco do Brasil's Shareholder Remuneration Policy is guided by a commitment to long-term value creation, supported by the Institution's financial strength and continuity. The adopted model seeks to balance flexibility and financial soundness, ensuring our business sustainability over time.

In 2025, the payout ratio was 30%, totaling R$5.2 billion distributed as Interest on Own Capital (IOC), equivalent to R$0.907 per share.

Private Social Investments

Private social investment is defined as the voluntary transfer of private funds to social, environmental, and cultural projects in the public interest, which is conducted in a planned, monitored, and systematic way. This can be leveraged by tax incentives granted by public authorities and the allocation of non-financial and intangible resources.

Tax incentives

(R$ million)

	2023	2024	2025[1]
Rouanet Culture Support Law	7	31.5	37.7
Fund for the Rights of Children and Adolescents	2.4	10	12.5
Fund for the Elderly	2.4	9.5	9.6
National Program to Support Oncological Care (Pronon)	2.4	0.5	0
Total donations	**14.2**	**51.5**	**59.8**

1 Amounts donated by Banco do Brasil and the Affiliated Entities that are part of the Conglomerate (ELBBs).

As of 2025, the amounts reported in the historical series include incentivized donations by Banco do Brasil and the ELBBs, with respect to funds and programs.

Mãos Dadas BB (Hand in Hand) Program

We strengthened our Private Social Investment initiatives by allocating a portion of our corporate income tax due, through tax incentives, to projects that support public policies in social initiatives. These include, for example, the protection of the rights of children and adolescents (Childhood and Adolescence Fund – FIA), the elderly (National Fund for the Elderly), the National Program to Support Oncological Care (Pronon), and the National Program to Support the Health Care of People with Disabilities (Pronas/PcD), in addition to supporting cultural and sports projects and initiatives. To support these actions through tax incentives, we created the *Mãos Dadas* BB Program, with the aim of strengthening our role, and that of our Affiliated Entities, as drivers of sustainable and innovative social development, creating value for all our stakeholders and transforming lives. The *Mãos Dadas* Program operates through incentivized donations.

In 2025, together with the Conglomerate's Affiliated Entities, we once again sought to act inclusively, reinforcing social impact through our broad reach across regions and beneficiary communities, ensuring greater access to the *Mãos Dadas* Program. The program regulations were disclosed through a press release, resulting in nearly 150 applications, 43 eligible projects, 31 selected entities — 15 of which were supported for the first time. Another relevant aspect of our strategy, along with our Affiliated Entities, was once again to promote democratization in social development through social markers such as Race and Ethnicity, Gender, People with Disabilities, Neurodivergent individuals, Generations, and LGBTQIAPN+, as well as traditional communities.

Through the *Mãos Dadas* – Incentivized Donations initiative, we allocated R$22.1 million to support projects that benefited 81,000 people. The initiative was joined by BB Seguros, BB Asset, BB Consórcio, Ativos, BBTS, and BB BI.

The *Mãos Dadas* BB – Incentivized Donations initiative consists of selecting projects that we support directly alongside our Affiliated Entities (ELBBs). Incentivized donations are a legal prerogative that allows companies to allocate a portion of their income tax due, within the legal limits, to one or more funds of their choice. From 2012 to 2025, together with the Conglomerate's Affiliated Entities, we donated R$304.3 million

Throught the Mãos Dadas - Incentivized Donations

we allocated

R$ 22.1 million

to support projects that benefited

81 thousand people.

BB Seguros, BB Asset, BB Consórcio, Ativos, BBTS, and BB BI joined us.

Fundação Banco do Brasil (BB Foundation)

In 2025, the BB Foundation celebrated 40 years of contributions to the transformation of the most vulnerable segments of society and to Brazil's sustainable development. Its main area of activity is Social Technology (TS), and since 2001 it has been replicating solutions to socio-environmental challenges. We are recognized as promoters and multipliers of Social Technology, which is embedded in the actions of BB Foundation's structured programs: TS (a cross-cutting pillar), Education for the Future, Environment and Income, Health and Well-being, Volunteering, and Humanitarian Aid.

The reach of these initiatives across Brazil is enhanced through partnerships with the public sector, private sector, and third sector, expanding implementation capacity and positive impact on the communities.

In this context, BB Foundation's work complements and strengthens the BB Conglomerate's socio-environmental agenda, contributing to responsible value creation and to enhancing the Bank's reputation in sustainability. The partnership between the institutions promotes relevant synergies in expanding impact and adding value to society. To enable this work, the BB Foundation receives contributions from different companies within the Conglomerate, as detailed below.

Over the years, the BB Foundation has structured its activities around strategic pillars permeated by sustainability and the replication of social technology, encompassing Education, Environment, Income Generation, Sports and Culture, Health and Well-being, Humanitarian Aid, and Volunteering. This structure guides the implementation of initiatives focused on long-term social and environmental impact.

With the revision of its 2024–2028 Five-Year Strategic Plan, the BB Foundation reaffirmed its priority on communities with low Human Development Index (HDI), expanding its presence in new municipalities and strengthening coordination with public policies. In this context, social technology remains at the core of BB Foundation's work, driving innovative and replicable solutions capable of generating lasting positive impacts.

Direct engagement with communities is a central element in building effective strategies, fostering local community empowerment and structural change. This approach is strengthened through partnerships with the public, private, and third sectors, aligned with the principles of the BB 2030 Agenda and ECBB's Sustainability pillar.

With more than 6.9 million people benefited since 2014 and R$2.5 billion invested in socio-environmental initiatives, BB Foundation reaffirms its role as a catalyst for sustainable development, social inclusion, and addressing the climate emergency.

In private social investment, our commitment is to invest R$1 billion in education, environmental care, inclusion, humanitarian

Over the past 10 years, the BB Foundation has invested

R$ 2.5 billion
benefiting
6.9 million
people.

Approximately 3,200
Brazilian municipalities have been reached, across all states and the Federal District.

aid, support for volunteering initiatives, and social technologies through BB Foundation by 2030, with the expectation of reaching this amount as early as 2026. As of December 2025, total investment amounted to R$763 million.

BB Foundation mobilizes people and leadership, and in the past year alone, it allocated R$228 million in direct social investment and partner resources to build stories of sustainable transformation.

BB Conglomerate's contributions to Fundação Banco do Brasil by source

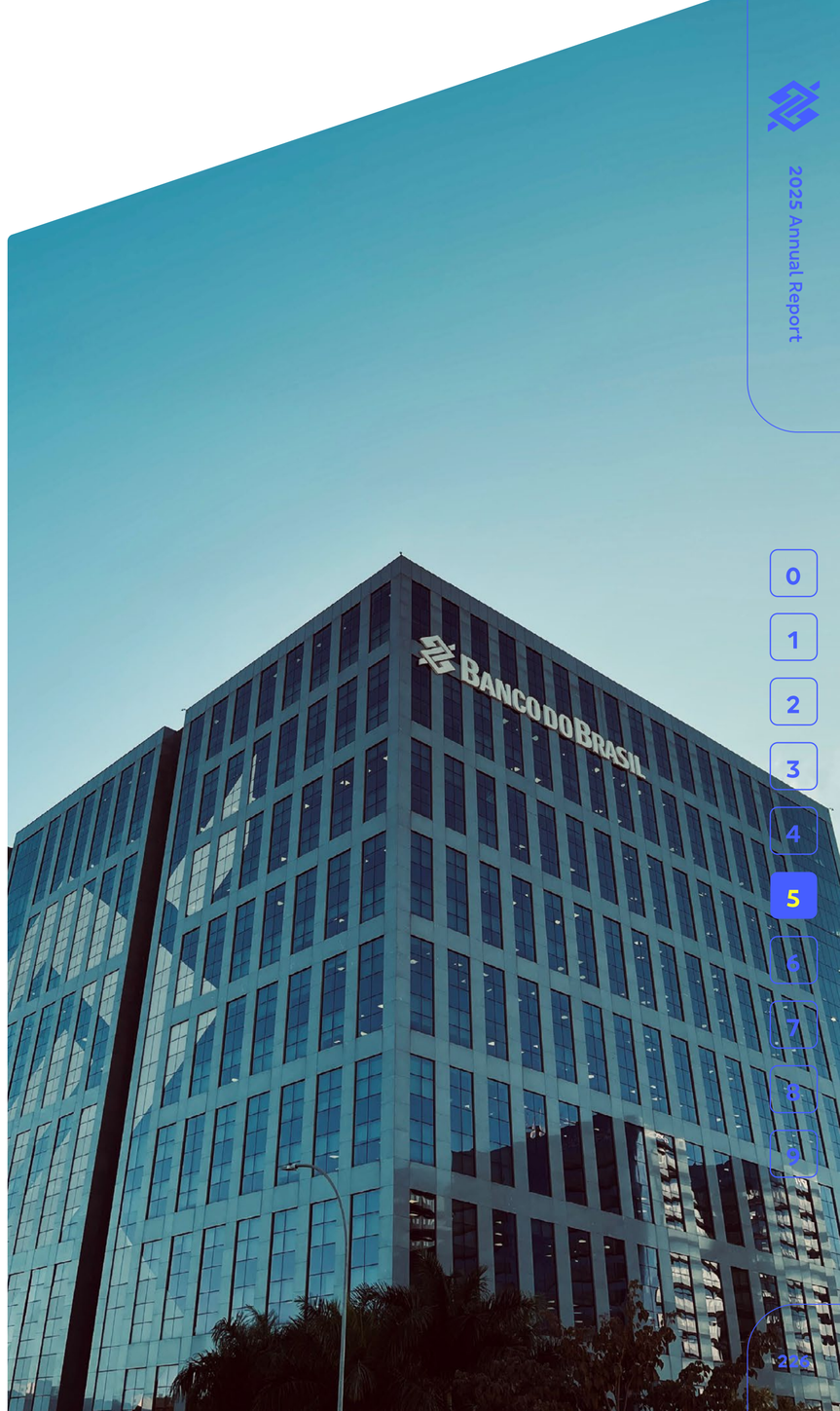
(R$ million)

Source of funds	2023	2024	2025
Banco do Brasil S.A.	83.5	178.4[1]	128.4[2]
BB Asset Management3	1.4	1.4	1.9
Federação Nacional das AABBs Associações Atléticas Banco do Brasil (Fenabb)	20.7	20.1	19.86
BB Administradora de Consórcios S.A.	3.0	4.5	3.5
Livelo S.A.	0.2	0.0	0.02
UBS BB	0.5	0.0	0.1
Brasilcap	0.2	0.0	0.06
Alelo	0.2	0.0	0.0
Cateno	0.1	0.0	0.0

[1] Sum of Ordinary Contributions (R$125 million), Extraordinary Contributions (R$50 million allocated to projects supporting the reconstruction of Rio Grande do Sul following the disasters), and Products and Services (R$3.4 million).

[2] Sum of Ordinary Contributions(R$125 million) and Products and Services (R$3.4 million) updated up to December 31, 2025.

[3] 2023 and 2024 data have been restated. GRI 2-4



Cataforte Project

In 2025, we contributed to strengthening recycling and the circular economy by contracting projects under the *Cataforte* Project which is part of the Pró-Catador Program, aimed at valuing and promoting the social and economic inclusion of waste pickers

In partnership with BNDES, local governments, universities, civil society, and organizations representing waste pickers, we supported initiatives that promote income generation, professionalization, and environmental sustainability. Solidarity-based enterprises, self-managed by waste pickers, foster the circular economy, encourage resource reuse and sustainable consumption, and contribute to addressing climate change. The *Novo Cataforte* call for proposals, launched in 2024, selected 25 networks to receive support through social projects.

The *Novo Cataforte* 2024 call for proposals aimed to select projects focused on strengthening networks to promote the social and economic inclusion of waste pickers across all Brazilian regions. The initiative seeks to improve working conditions, modernize the infrastructure of cooperative and association networks, enhance solid waste management models, and expand access to new markets, such as reverse logistics and environmental services.



The target audience of the call comprises approximately 17,000 waste pickers, of whom 5,630 have already been directly benefited across the 25 supported networks to date. To this end, R$57.5 million in funding was allocated, including R$32.8 million from BB Foundation and R$24.7 million from BNDES.

The program covers networks across all Brazilian regions: North (Amazonas, Pará, and Rondônia), Northeast (Bahia, Maranhão, Piauí, Rio Grande do Norte, and Sergipe), Midwest (Goiás, Mato Grosso do Sul, and the Federal District), Southeast (Espírito Santo, Minas Gerais, São Paulo, and Rio de Janeiro), and South (Paraná and Rio Grande do Sul).

The Cataforte strategy is aligned with the Sustainable Development Goals (SDGs 10, 11, and 12), prioritizing the reduction of inequalities, sustainable cities and communities, responsible consumption and production, technological modernization, diversity, inclusion, and effectiveness of results.

Key deliverables of these projects include the acquisition of machinery, equipment, and vehicles; renovation and adaptation of facilities; hiring of technical teams; delivery of workshops and training sessions on cooperativism, financial education, and reverse logistics; implementation of management and commercialization systems; development of business plans; land regularization; environmental licensing; and environmental education campaigns.

Expected outcomes include improvements across the recycling value chain, technical and managerial capacity building, infrastructure modernization, support for the energy transition through renewable sources, access to new markets, improved working conditions and income, strengthened self-management, reduced environmental impacts, and the promotion of social inclusion with gender equity.

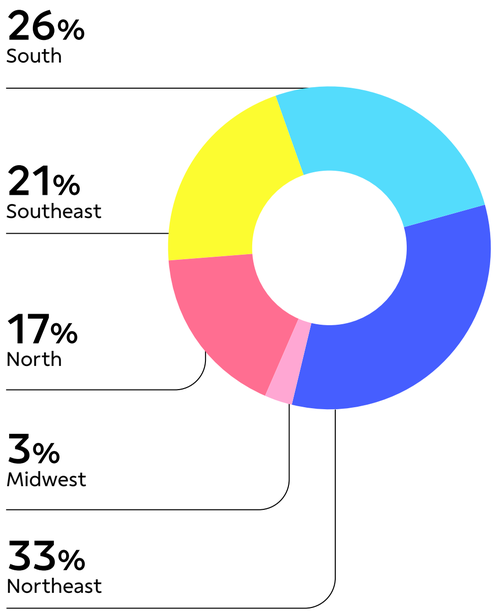
In the long term, the program aims to ensure operational efficiency and scale, revenue diversification, greater autonomy of cooperatives, and lasting benefits for communities and the environment. In addition, the initiative is aligned with the Interministerial Committee for the Social and Economic Inclusion of Waste Pickers (CIISC) and values self-management, cooperativism, and the solidarity economy as pillars for social transformation.

Ecoforte

In partnership with BNDES, we continue to strengthen family farming, agroecology, and socio-biodiversity across Brazil. A total of 37 networks were selected, and in 2025, we focused on finalizing formal agreements to begin implementing on-the-ground actions. With investments of R$84.8 million, this project benefits 21,200 people across 17 Brazilian states.

Investments by region

(in percentage)



The supported projects focused on establishing reference units for agroecological, extractive, and organic production, with emphasis on value-added processing through community-based agribusinesses and the strengthening of commercialization structures, such as local markets, distribution hubs and storage centers. Key initiatives include agroecological production, such as agroforestry systems, vegetable gardens, and orchards, as well as socio-biodiversity preservation efforts and the sustainable management of açaí groves and native fruits. Complementary themes, including heirloom seeds, participatory certification, bio-inputs, apiculture, agroecological education and sustainable livestock, also reinforce the diversity of our strategies and the strengthening of family farming.

Agroecology is viewed as a strategic driver for eradicating hunger, ensuring food security, and advancing sustainable production and consumption models. By valuing biodiversity, reducing reliance on chemical inputs, and stimulating agroecological networks, these initiatives contribute to generating income, social inclusion, and mitigating environmental and climate impacts.

Furthermore, the selection process incentivized diversity within the supported networks by giving additional scoring for projects focused on traditional peoples and communities, particularly Indigenous and Quilombola groups, as well as groups led primarily by women and youth. This guideline reinforces BB Foundation's commitment to priority audiences, both through targeted actions and a cross-cutting approach that permeates every initiative we support.



Family farming, extractive production and solidarity economy enterprises

Beyond being a priority audience and having a core operational value, our support for family farming and the solidarity economy benefits people nationwide and contributes to sustainable development. BB Foundation has established agreements regarding these themes with strategic partners, including the Federal Government's General Secretariat and several ministries, under the framework of the *Ecoforte* Program; the Ministry of Labor and Employment (MTE), in the process of empowering the Solidarity Economy; and the Ministry of Agrarian Development and Family Farming (MDA), in the process of solidarity agro-industrialization, in alignment with the *Coopera Mais* Program and Sebrae Nacional.

Coopera Mais Brasil

Family farming is a pillar of the Brazilian agricultural production; however, it still faces structural challenges related to access to credit, technical assistance, legal regularization, and market entry. Within this context, the Solidarity Agro-industry initiative was designed to strengthen the agro-industrialization of family farming, promoting value-added products, income generation, and the productive inclusion of farmers, settlers, traditional peoples and communities.

The initiative is aligned with the *Coopera Mais* Brasil Program of the Ministry of Agrarian Development and Family Farming (MDA), under a cooperation agreement with the BB Foundation, and prioritizes strategic sectors for food sovereignty, such as bio-inputs, rice, açaí, and minimally processed foods. As of November 2025, five projects had been approved across different regions of the country, focused on establishing and expanding collective agro-industries.

Sanear Marajó Socioambiental - Socio-Productive Inclusion through the Structuring of the Açaí Value Chain

This project, developed in partnership with the International Education Institute of Brazil (IIEB) and Fundo Amazônia, managed by BNDES, serves 294 families and benefits 924 people. The initiative combines agroecology training with the development of community multipliers and integration of structural Social Technologies for Sanitation (Sanear) initiatives, with over 100 units and collective systems completed, and has expanded access to sanitation and drinking water, driving significant improvements in the overall health and quality of life of these communities.

The project also strengthens the açaí value chain by establishing agro-extractive kitchens focused on generating income, along with implementing three solidarity kitchens that contribute to food security and the financial autonomy of women. In 2025, the *Sanear Marajó* Project consolidated its actions, in which we highlight the leadership of agro-extractive women and the synergy between care, production, and income generation within the Marajó territory.

Within this context, collective agro-extractive kitchens have played a strategic role as spaces for community engagement, for strengthening the local economy, and as a driver of socio-biodiversity. In 2025, two kitchens were completed in the municipalities of Portel and Breves, serving as structured units for processing of açaí and other family farming products.

Beyond the kitchens, the project achieved significant results:

More than **180,000**
agroforestry seedlings were planted

across **135 hectares,**

engaging **145 families** in productive home gardens and agroforestry systems

Workshops on community management and business models were conducted, focusing on women's financial autonomy and collective organization.

Progress has been made in implementing social technologies for access to water and sanitation, ensuring improved conditions for domestic consumption and the safe handling of agro-extractive products.

Connections that Transform: Popular and Solidarity Economy Network

Focused on social inclusion and income generation, we contribute to strengthening the Popular and Solidarity Economy Network through partnerships with Unisol Bahia and local collaborators. We provide capacity building for representatives of solidarity enterprises, prepare financial feasibility assessments, and coordinate actions among social movements, universities, public agencies, and national networks.

This initiative promotes the development of technical and managerial skills while encouraging innovative and sustainable practices, strengthening collaborative networks, and expanding the formalization and territorial integration of solidarity enterprises. The project has enabled representatives of solidarity enterprises to participate in several forums for sharing and building knowledge, thus contributing to the development of social capital and strengthening the cooperation network, which are critical structural elements for establishing the solidarity economy as a feasible alternative for generating income with social justice and caring for the environment.

Reconstruction of Rio Grande do Sul

In response to the heavy rains that impacted the State of Rio Grande do Sul between April and May 2024, BB Foundation, jointly with Banco do Brasil, mobilized funds to provide emergency support to the most affected communities, focusing on food security, income generation, and implementing structural projects aimed at the State's social and economic reconstruction.

In partnership with the Federal Government's Chief of Staff, the Ministry of Labor and Employment, through the National Secretariat for the Popular and Solidarity Economy (Senaes), and Banco do Brasil, BB Foundation supported the restructuring of solidarity enterprises across the State. As a result, over R$100 million was invested in structural initiatives, including support for recycling cooperatives, the restructuring of agricultural production in land reform settlements, housing renovations prioritizing women, acquisition of equipment, infrastructure works, and the creation of processing plants for family farming and bio-input production.

Bio-inputs: A Solidarity-Based Business for Sustainable Agriculture

The joint initiative between BB Foundation and Cooperbio aims to strengthen the solidarity-based business model through the local production of bio-inputs, promoting a transition to more sustainable and resilient agroecological systems. Implemented in Seberi (RS), this effort is the first bio-input production experience applied to family farming. The agroecological bio-factory is a social technology built on modular structures and affordable equipment to transform natural resources and organic waste into bio-fertilizers, efficient microorganisms and animal feed supplements, driving producer self-sufficiency and sustainable farming practices. This innovative concept has the potential to shape public policies aimed at promoting a more sustainable, resilient, and solidarity-based agriculture.

Quintais Produtivos Agroflorestais

Among the projects carried out for the reconstruction of the State of Rio Grande do Sul, we highlight the initiative aimed at strengthening family farming by implementing Productive Agroforestry Home Gardens, which promote sustainable methods that restore soil, enhance biodiversity, and safeguard food security for communities impacted by climate change. This initiative, arising from the partnership between BB Foundation, Instituto Cultural Padre Josimo and *Movimento dos Pequenos Agricultores*, a small farmers' movement, cultivates hope and autonomy by connecting traditional knowledge with agroecological innovation, driving cooperation networks that transform territories and lives, rooted in respect for both nature and humans.

Aligned with our inclusion strategies, we contribute to strengthening the Popular and Solidarity Economy Network through local partners.

Integration of Social Technologies and Socio-Environmental Solutions

We also highlight an initiative that combines innovation and sustainability through a partnership between BB Foundation and the National Association of People Affected by Dams (ANAB). This initiative is aimed at developing productive home gardens, social technologies for water heating and clean energy generation, along with community and state-level meetings focused on climate awareness and adaptation. Through participatory management and focusing on territorial development, we strive to transform the climate crisis into an opportunity for sustainable growth, promoting the socio-productive reintegration of communities, strengthening local networks and driving lasting structural changes.

Food Security

Addressing hunger and food insecurity was at the core of our initiatives during 2025. We implemented structured programs aimed at ensuring access to healthy foods and promoted community empowerment through the solidarity economy, including productive home gardens and solidarity kitchens. We invested in sustainable local production solutions, strengthened community networks and expanded the capacity for generating jobs and income, directly improving quality of life. We also supported, in 2025, the *Sementes* Project (Phase 1), *Missão Josué de Castro*, which is a strategy that focuses efforts on tackling the root causes of hunger and the systemic risks that undermine food sovereignty.

Solidarity Kitchens: healthy nutrition and social inclusion

In 2025, we expanded our commitment to the Solidarity Kitchen Program, a partnership between the BB Foundation and the Ministry of Social Development and Fight Against Hunger (MDS). With the launch of two new projects (totalizing 101 kitchens being implemented), we now directly serve more than 1,400 people across the cities of Recife (PE), Belo Horizonte (MG), São Paulo (SP), São Bernardo do Campo (SP), Porto Alegre (RS), Boa Vista (RR), Curitiba (PR), and Brasília (DF). Actions include improving the infrastructure of community kitchens, distributing healthy meals, and providing training in nutrition, agroecology, and social rights, in addition to implementing urban gardens led by women and strengthening local solidarity and volunteer networks. This public policy plays a critical role in reducing food insecurity nationwide and was a decisive factor for Brazil's removal from the UN Hunger Map, ensuring access to adequate nutrition for vulnerable groups.

Sementes Project (Phase 1): *Missão Josué de Castro*

This project's central mission is to drive the ecological transition of Brazilian food systems by uniting civil society and the Federal Government to address the climate crisis, food insecurity, and social inequalities. Efforts are focused on the structural causes of hunger, such as the climate vulnerability of agricultural systems and the barriers that limit access to healthy food. The proposal contemplates 10 territories across 17 states, benefiting family farmers, traditional peoples, and vulnerable urban communities. The intervention is rooted in territorial principles and a systemic approach, integrated into a large-scale national project for the agroecological transition of Brazil's food system. The target audience includes family farmers, indigenous peoples, Quilombolas, riverside communities, and resettled farmers, as well as women, youth, and healthy food consumers, with a goal of reaching 500 people.

The Solidarity Kitchen Program plays a key role in reducing food insecurity in Brazil and was decisive in Brazil's removal from the UN Hunger Map, promoting access to adequate food for vulnerable populations.

Brazilian Water Springs

This project is executed by Instituto Espinhaço - Biodiversidade, Cultura e Desenvolvimento Socioambiental, aimed at protecting and recovering water springs and aquifer recharge areas, focusing on agroecological practices and forest restoration at locations such as Minas Gerais and strategic regions of the Cerrado and Atlantic Forest biomes. We highlight the institutional mobilization of public officials and collaborative actions across 30 municipalities in all five regions of Brazil, aimed at assessing and identifying areas for the recovery of native vegetation on small-scale farms.



Climate Agenda

The Global Climate Agenda guides BB Foundation's operations, aligned with the Sustainable Development Goals (SDGs) and international climate frameworks. Foundation monitors and incorporates insights from the Conferences of the Parties (COPs), focusing on decarbonization, circular economy, and energy transition to help tackle the climate emergency, preserve Brazilian biomes, and strengthen community resilience.

In 2025, with Brazil presiding and hosting the COP30, held in Belém (PA), BB Foundation actively participated in the event by supporting the *Espaço Chico Mendes* e *Fundação BB* project, in partnership with the Chico Mendes Committee, the National Council of Extractive Populations (CNS) and the Ministry of Environment and Climate Change (MMA), working on strategic coordination, the collective building of civil society agendas, and in mobilizing partnerships to execute and systematize results.

Health

Healthcare is one of the BB Foundation's priority pillars. Within our cross-cutting approach to primary healthcare and priority groups, we approved the *UBS da Floresta* primary healthcare unit in late 2024. In 2025, we highlight the delivery of revitalized and fully equipped Primary Healthcare Units, along with other initiatives in the health and well-being sector.

UBS da Floresta Healthcare Unit

Ithis sociotechnical innovation initiative integrates primary healthcare with the energy transition in the Amazon. In 2025, a new unit was inaugurated in the Anã community, in Santarém (PA), in partnership with the Saúde e Alegria Project, with the presence of the Minister of Health, Alexandre Padilha. This primary healthcare unit was remodeled with new medical equipment, a solar power system, vaccine refrigeration infrastructure, a playroom, and internet connectivity allowing for telemedicine consultations and expanding access to faster, more compassionate care for riverside families. This milestone is part of an expansion plan that envisions the delivery of 24 healthcare units across various municipalities in the region.

Medicinal Plants Project

Health and Well-Being: this project was approved in 2025 and is developed by the BB Foundation in partnership with the Casa Espírita Terra de Ismael across five municipalities in the North and Northeast regions. This initiative promotes the safe and sustainable use of medicinal plants in primary healthcare, strengthening phytotherapy within the Federal Government's unified healthcare system (SUS) by training healthcare professionals, distributing seedlings, elaborating accessible technical manuals, and providing telemedicine consultations.

Social Technology

Social Technology is one of BB Foundation's structural pillars for developing and replicating sociotechnical solutions that drive social transformation in vulnerable territories, combining technical expertise, community participation, and scalability potential. In 2025, we advanced in promoting these initiatives through incubation, recognition, and networking instruments, focusing on key topics such as food security, climate change, income generation, education, healthcare, and violence in marginalized urban areas.

In partnership with Universidade de Brasília (UnB), we launched the Call for Proposals for the Social Technology Laboratory (LabTS), focused on project incubation. In total, we received 571 applications and selected 20 finalists, which were announced in October and already received R$25,000 in seed funding, with the second installment of R$25,000 due in early 2026. In the next stage, following a performance evaluation, these projects will be eligible to access additional support, of up to R$150,000, to scale their respective Social Technologies.

Registrations were also opened for the 13th BB Foundation Social Technology Award, from October to December, allocating up to R$6 million in funds, including financial support and assistance for scaling registered technologies. We must highlight BB Foundation's 40 Years of Challenge, which provides for support to two projects, with investments totaling up to R$1 million each, celebrating the Institution's four decades of impact.

Complementing these actions, we held four regional meetings in partnership with the Brazilian Association for Teaching, Research, and Extension in Social Technology (ABEPETS) in the South, Southeast, North, and Northeast regions, aimed at consolidating spaces for articulating, debating and strengthening Social Technologies as effective transformation and inclusion tools.



The BB Foundation 40-Year Challenge provides support for two projects, with investment of up to **R$ 1 million** each, in celebration of the Institution's four decades.

Social Technologies under Implementation

Beyond its funding instruments, BB Foundation invests directly in community solutions based on Social Technologies, aimed at transforming local realities across various Brazilian regions. In 2025, we highlight the initiatives that combined traditional knowledge, sociotechnical innovation and strengthening of communities.

Among the supported projects, the *Saberes Guaranis – Mandalas Tintoriais* dyeing of mandalas project strengthens the autonomy of the Guarani M'bya people in northern Santa Catarina. This initiative promotes food security and income generation for Indigenous women by combining the valuing of traditional crafts with environmental sustainability.

In rural territories, the *Kits Bomba Solar – Energia das Mulheres da Terra* project enables community to access water supply systems powered by solar energy, combining community management, technical training, and self-construction through collective work efforts focusing on the leadership role of women in the countryside. In the healthcare sector, the Integrative Community Therapy (ICT) is supported as a social technology focused on collective mental healthcare in vulnerable territories, strengthening community bonds, particularly in regions affected by disasters and those with limited access to healthcare services.

On the educational and cultural front, the Cinema Nosso project creates opportunities for youth in marginalized urban areas through training in audiovisual and new technologies. This initiative uses the Methodology of Affection to promote inclusion, diversity, and tackle structural racism, with its results to be showcased at COP30 in Pará.



6

Climate change and biodiversity

COP30

Environmental performance

Interactive summary

COP30

Emission reduction targets, the energy transition, circularity, and social inclusion depend on concrete actions by the productive sector. Through projects that provide sustainable solutions for agriculture, financing for renewable energy projects, as well as investments to advance the bioeconomy, and forest conservation, and support for the development of traditional communities, we have taken a leading role in this agenda and positioned ourselves among the key supporters of COP30.

PRIORITY PILLARS:

- Catalysts and accelerators, including financing, technology, and capacity building.
- Transformation of agriculture and food systems.
- Building resilience in cities, infrastructure, and water.
- Transition across the energy, industry, and transport sectors.
- Promotion of human and social development.
- Sustainable management of forests, oceans, and biodiversity.

Our booth was among the most visited at the event, featuring impactful and interactive activations that invited the public to reflect on the realities of communities living near the Amazon rainforest and to engage in conversations about the future.

The space welcomed approximately

2,300 visitors in the first two days alone.

Our presence was marked by multiple fronts of action.

Key highlights of our work at COP included:

- During COP30, we were present with a booth and a mobile branch, supported by a dedicated team to assist visitors' needs.
- We signed a memorandum of understanding with the European Investment Bank (EIB Global) to raise **€350 million**, aimed at supporting women entrepreneurs and deploying clean energy in the Legal Amazon.
- We presented the results of the Credit Activation Forums, highlighting positive impacts on Amazonian communities, in partnership with ICS, Conexsus, and the Ministry of the Environment and Climate Change (MMA).
- We participated in panels and discussions on socio-bioeconomy, open innovation, and access to new markets, connecting traditional communities, startups, and large companies.
- During COP 30, we launched the *Inovathon*, an initiative integrated into the *Rolê que Rende* BB program, focused on connecting youth, technology, and financial education.
- We took part in PRI in Person 2025, held in São Paulo as part of the pre-COP30 week, reinforcing Brazil's role in the climate agenda and in mobilizing capital for sustainable solutions.
- We revitalized **15 branches** in the Belém metropolitan area and invested more than **R$1.2 million** in upgrading air conditioning systems, in preparation for COP30 and contributing to infrastructure efficiency.
- We participated in strategic international events, such as Global Citizen Now: Amazônia, and in high-level panels on financing sustainable development and climate resilience, highlighting initiatives such as the Bioeconomy Finance Hub, with **R$1.9 billion** invested in the Legal Amazon, and the management of the Benefit-Sharing Fund, with assets of **R$10 million.**



We supported the *Espaço Chico Mendes e Fundação BB na* COP30 project, in partnership with the Chico Mendes Committee, the CNS, and the MMA.

We brought to the event discussions on a just and participatory energy transition, circular economy, and strategies to foster the flow of resources.

BB Foundation at COP30

To promote qualified and representative participation of social movements from rural, urban, and forest territories at COP30, we supported the *Espaço Chico Mendes e Fundação BB na COP30* project. In partnership with the Chico Mendes Committee, the National Council of Extractive Peoples (CNS), and the Ministry of the Environment and Climate Change (MMA), it served as a platform for visibility, coordination, and the promotion of social and climate justice.

The initiative included preparatory activities, programming during COP, and post-event systematization of outcomes, with actions carried out at Espaço Chico Mendes and at BB Foundation's venue set up at the Emílio Goeldi Museum Research Campus. Throughout this process, we acted as advocates, contributing to discussions and the collective development of agendas of interest to civil society while encouraging partnerships to support their implementation.

In the preparatory phase, highlights included the pre-COP events on agroecology and solidarity economy, focused on addressing demands and solutions related to these topics in the context of climate change. During COP, we promoted discussions with various social movements on bioeconomy, and the role of women in decision-making and in the implementation of mitigation and adaptation actions, as well as the importance of participatory processes, particularly involving populations most affected by the energy transition.

We also held strategic meetings, including the First National Meeting of Extractive Women, with participation of women from Extractive Reserves across all biomes; the Extractive Youth Meeting, bringing together experiences from forests, rural areas, and water-based communities; and the International Meeting of Indigenous Women. The space also featured exhibitions, cultural programming, and a fair of socio-biodiversity products.

At BB Foundation's booth, we offered an immersive experience using virtual reality headsets, showcasing Justa Trama, a network that integrates agroecological cotton production in the Caatinga biome, seed supply chains in the Amazon, textile production in Minas Gerais, and garment manufacturing in Rio Grande do Sul, highlighting the strength of fair and solidarity-based cooperative work, as well as its impacts on socio-biodiversity and income generation.

In addition, we brought to the event discussions on a fair and participatory energy transition, the circular economy, and strategies to foster the circulation of resources within territories, strengthening the solidarity economy. We also addressed innovation in sustainable investments, the expansion of Private Social Investment (IS´P), and the role of the third sector as a permanent partner of the Federal Government and the economic system.

As next steps, we will systematize and disseminate the discussions across territories to support advocacy by social movements and to contribute to the monitoring of actions agreed upon within COP30's decision-making forums.

Environmental performance

GRI 3-3 Social, Environmental, and Climate-related Risk, Climate Change and Decarbonization, Biodiversity

We foster responsible practices and initiatives through the BB 2030 Agenda, which drives our operations with clear guidelines on environmental preservation, efficient natural resource management, and the integration of Environmental, Social, and Governance (ESG) criteria into our business. Our strategies are aligned with global best practices and we adopt an integrated approach to managing risks and opportunities related to climate change, decarbonization, and biodiversity.

In this chapter, we present our key results and progress in the environmental agenda, especially the use of innovative financial instruments, the allocation of sustainable investments, and the strengthening of initiatives aimed at environmental conservation and productive inclusion. The actions described herein demonstrate our role in allocating capital, supporting the transition to a low-carbon economy, and promoting sustainable development in the territories where we operate.

Climate change

GRI 3-3 Climate change and decarbonization, 201-2

We have embedded climate risks into our analyses and strategies, continuously developing solutions that strengthen our resilience and that of our customers. Climate change is among our most significant challenges, with direct impacts on our loan portfolio, our liquidity, and the continuity of operations, both for the Bank and for the customers and value chains we finance, requiring a robust strategic approach to mitigate its effects.

Our risk management methods are data-driven and incorporate environmental aspects into the Bank's operations. In credit analyses and in projects with higher risk potential, we apply the Climate Responsibility Assessment Questionnaire, ensuring thorough evaluations. At the same time, we monitor physical weather events impacting the loan portfolio through dedicated dashboards and reports.

In addition, we conduct studies and issue macro-sector alerts to identify the effects of different climate scenarios on sensitive sectors. We also use the Agricultural Climate Risk Zoning (ZARC), which provides information on climate and soil suitability for specific crops, supporting more precise strategic decisions. Greenhouse Gas emissions are measured according to the Partnership for Carbon Accounting Financials (PCAF) and Science Based Targets initiative (SBTi) recommendations.

We periodically conduct stress tests that incorporate climate-related variables. The results of these exercises enable us to identify areas of attention and potential vulnerabilities, as well as to assess the adequacy of our capital resources, liquidity, and ability to maintain operational continuity under different climate scenarios.

In agribusiness, we use tools such as the Agricultural Technical Reference System (RTA), which consolidates data on production costs, prices, and productivity by crop and region, in addition to Crop Monitoring and Agricultural Alerts issued by the Agribusiness Intelligence Network. These instruments support more precise risk management and inform strategic decisions on resource use.

We also provide customers with financial protection solutions, such as Agricultural Insurance, Agricultural Revenue Insurance, *Proagro*, and *Proagro Mais*, which mitigate risks of losses from extreme weather events, supporting the continuity of rural producers' operations and the stability of the loan portfolio. In 2025, these solutions covered 43% of agricultural production financing, equivalent to R$18.3 billion.

Criteria adopted to develop climate change scenarios

GRI 3-3 Social, Environmental, and Climate-related Risk, 201- 2

Climate-related risks can be classified into physical and transition risks, each with distinct but equally relevant implications for our operations.

- **Physical risks:** events such as rising temperatures, water scarcity, soil changes, and increased insurance costs negatively impact the productivity of financed agribusiness, compromise harvests, and depreciate financed assets. These events may also damage operational infrastructure, create logistical challenges, and disrupt activities, affecting the continuity of customers' operations and their repayment capacity. In addition, they place pressure on sectors such as energy — highly dependent on water — and on agricultural value chains, which are vulnerable to droughts, windstorms, and hail.

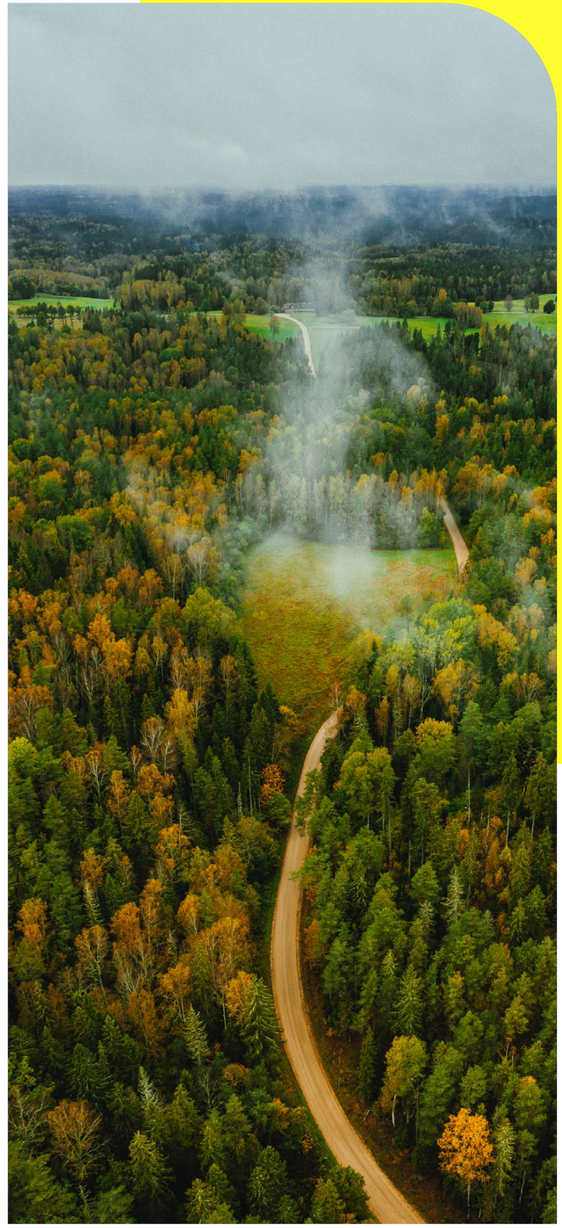
- **Transition risks:** the transition to a low-carbon economy requires investments in new technologies, decarbonization, compliance with emerging regulations, and alignment with stakeholder expectations for more responsible practices. Inefficiencies or delays in this process may lead to business disruptions among borrowers, increasing debt renegotiations, defaults, and financial obligations for the Bank, with impacts on operational continuity and credit supply dynamics.

- **Legal and regulatory risk:** regulatory changes may require companies to strengthen their ability to adapt to a low-carbon economy, which may temporarily affect their financial performance, business sustainability, and operational continuity.

- **Reputational risk:** if a company fails to meet market expectations regarding social, environmental, and climate practices, it may affect said company's revenue and access to credit, putting at risk their continuity, as well as the Bank's operations and competitiveness.

- **Criteria for Assessing Physical and Transition Climate Risks in Brazil**
  - Physical damage
  - Water shortage
  - Energy
  - Productivity
  - Technology
  - Regulatory
  - Change in consumption patterns
  - Emissions pricing

Read more in the 2025 Social, Environmental, and Climate-related Risks and Opportunities Report



Financial implications of climate change and weather events

GRI 201-2, SASB FN-CB-550a.2

Climate conditions have a significant influence on our operations and on the performance of our loan portfolio, requiring specific analysis, monitoring, and response mechanisms. To address this context, we incorporate climate variables into our risk management processes, including the periodic execution of stress tests, which support the assessment of financial resilience, capital adequacy, liquidity, and our ability to maintain operational continuity under different adverse scenarios.

Climate-related risk analysis is integrated into credit decisions through proprietary tools, such as the Climate Responsibility Level Assessment Questionnaire, applied to companies, rural producers, cooperatives, and financial institutions with higher exposure potential. This tool is also used in the assessment of investment projects financed in amounts equal to or greater than R$10 million, and its results support models for measuring physical and transition climate-related risks.

We continuously monitor extreme weather events, such as droughts and floods, particularly when a state of public calamity is declared. The information collected is consolidated into analytical dashboards that enable the assessment of potential and actual impacts on the loan portfolio. In parallel, we conduct sectoral studies focused on activities that are more sensitive to climate change and measure greenhouse gas emissions associated with the financed portfolio, in line with the recommendations of PCAF and the Science Based Targets initiative (SBTi).

Physical risks may directly affect the performance of loan operations through the loss of collateral value, compromised harvests, or reduced productivity, with impacts on insurance costs, default levels, and the need for debt renegotiations. These risks may also lead to operational disruptions, extended payment terms, and additional pressure on provisions, affecting the continuity of customers' operations and, consequently, the Bank. Transition risks, in turn, are associated with the transformations required by a low-carbon economy, such as regulatory compliance, investments in cleaner technologies, and changes in business models. Companies' ability to adapt to this new context is a determining factor for maintaining competitiveness and repayment capacity, as well as for ensuring operational continuity, guiding the adoption of mitigation and adaptation strategies aligned with evolving market conditions.

In terms of opportunities, the strengthening of products and services with environmental, social, and governance attributes, as well as climate risk mitigation instruments, contributes to reducing portfolio exposure and supporting the continuity of customers' operations in adverse weather scenarios, reinforcing the Bank's resilience.

Stress testing

We periodically run stress tests that consider factors related to social, environmental, and climate-related risks. The results are reported to the risk committees and the Board of Directors, supporting strategic decision-making and the review of risk appetite, limits, and internal policies. The outcomes of these tests, considering the RSAC, enable us to identify areas of attention or potential vulnerabilities and to assess capital adequacy, while also providing relevant insights into impacts across portfolios, business segments, and geographic exposures, thereby supporting strategic evaluations. Whenever situations with the potential for significant impact arise, we run targeted simulations to measure effects on capital, liquidity, and results, anticipating vulnerabilities and guiding corrective actions. This integration between stress testing, capital planning, and corporate strategy strengthens our proactive risk management and Banco do Brasil's sustainability. We discuss scenarios and methodologies in technical and strategic forums, validate them independently, and review them periodically, ensuring that risk management remains aligned with sustainable value creation, long-term business resilience, and institutional transparency.

Climate change and GHG

GRI 3-3 Climate change and decarbonization, 305-5

Within the scope of managing the material topic "Climate Change and Decarbonization," we publish on our website the **Social, Environmental, and Climate Responsibility Policy** and the **BB Commitment to Climate Change**, which guide our actions and incorporate recognized international frameworks, going beyond mere regulatory compliance. These instruments structure the integration of the topic into the Bank's strategy and underpin the **BB 2030 Agenda**, which sets out clear targets to address climate change and advance decarbonization.

To reinforce these commitments, we participate in international initiatives such as the UN Global Compact, The CEO Water Mandate, and the Carbon Disclosure Project (CDP), as well as global climate conferences such as COP30. We also adopt sustainable finance frameworks, including the Green Bond and the Sustainability-Linked Bond Principles.

Decarbonization targets and actions are supported by continuous technical monitoring, with an annual GHG inventory in accordance with NBR ISO 14064-3 and the GHG



Climate change and decarbonization targets

- 100% of **energy consumption** sourced from renewable energy since 2023.
- 42% reduction in **direct Greenhouse Gas emissions** (Scope 1) by 2030, based on the 2020 inventory baseline.
- 100% offsetting of **direct emissions** (Scope 1) through carbon credits.
- **Alignment of the decarbonization pathway** with a net-zero emissions target across the value chain by 2050, in line with the Business Ambition for 1.5°C and SBTi guidance.

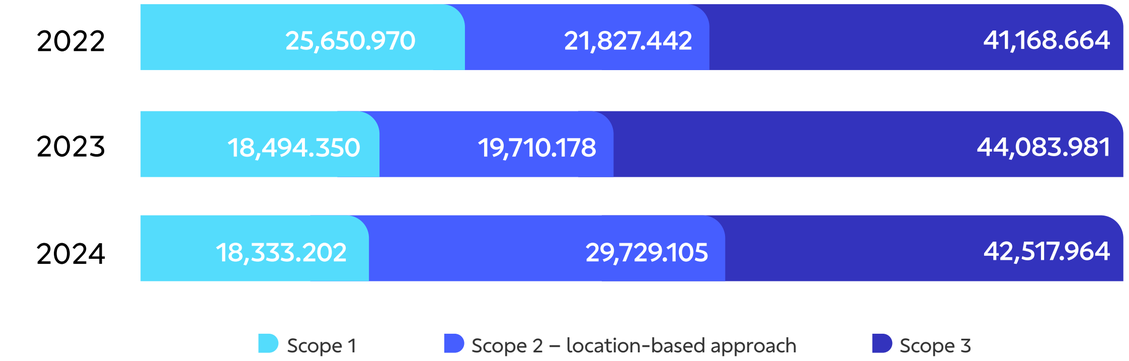
Protocol methodology. In addition, indicators and initiatives are periodically assessed under the BB 2030 Agenda. For Scope 1 emissions, in 2025, we maintained the full offsetting of emissions through carbon credits from renewable energy projects registered with the American Carbon Registry (ACR). In 2024, we retired 18,334 credits and maintain a stock of more than 60,000 credits for future offsetting. In parallel, we advanced in directly reducing emissions, prioritizing the modernization of air conditioning equipment — given that refrigerants account for approximately 90% of emissions in this scope.

For Scope 2 emissions, we neutralize emissions through Renewable Energy Certificates (RECs), self-generation from 27 photovoltaic plants (supplying 1,790 facilities), and energy procurement in the Free Energy Market (ACL), prioritizing renewable sources (1,541 buildings). To strengthen governance on this topic, in 2021 we established the Executive Sustainability Committee (Cesus), under the Board of Officers, and the Corporate Sustainability Committee (Cosem), responsible for monitoring performance, assessing the effectiveness of actions, identifying risks and opportunities, and advising the Board of Directors.

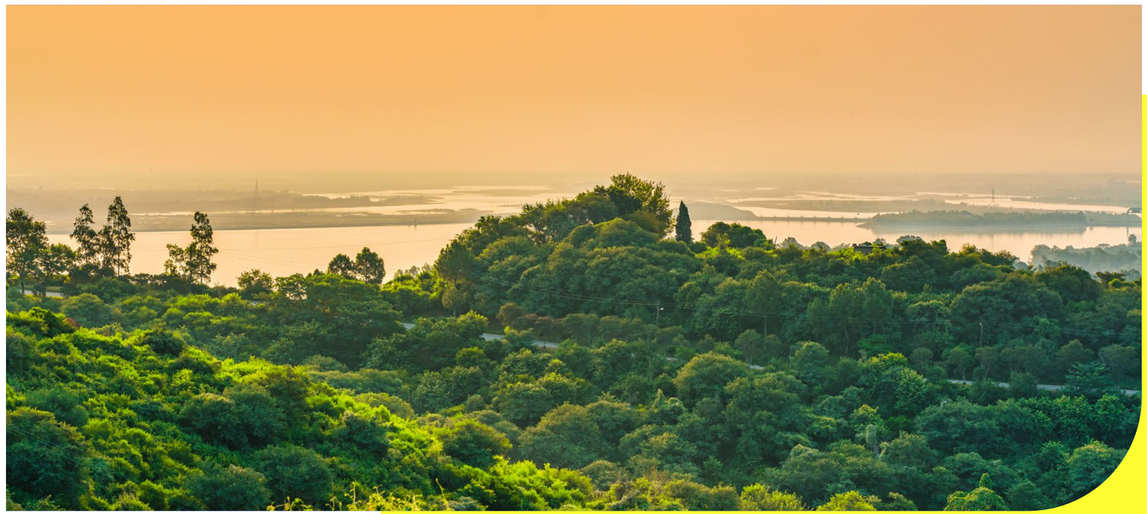
The effectiveness of these measures is tracked through the annual inventory, performance indicators, and independent verification. In 2025, we replaced approximately 5,000 air conditioning units with more efficient alternatives using R32 refrigerant, contributing to reduce consumption and emissions and accelerating progress toward the 2030 target. Information is validated by a third party (Instituto Totum), ensuring the Gold Seal of the Brazilian GHG Protocol Program, and results are periodically reported under the BB 2030 Agenda.

As a key lesson learned, we identified the need to strengthen internal capabilities to accelerate the modernization initiated in 2024: expanding procurement instruments and training 510 engineers and architects increased equipment replacement performance by 163%, from 3,459 units in 2024 to 5,626 units using R32 refrigerant in 2025. Stakeholder engagement is carried out through committees (Cesus and Cosem), BB 2030 Agenda consultations, and socio-environmental due diligence, while communication of effectiveness is provided through public reports, inventories, and indicators, using feedback to drive continuous improvements.

Total GHG emissions by scope (tCO_2e)



Learn more →
Our Emissions Inventory is available on our Investor Relations website.



Data centers

We maintain our commitment to sustainability and energy efficiency in our operations, with emphasis on the practices adopted in our data centers. Key initiatives implemented include:

- The use of oxycatalysts and S10 diesel in generators, a technology that enables us to reduce by up to 98% the emission of nitrogen oxides and up to 80% the emission of Sulphur oxides and other particles compared to conventional diesel.
- The exclusive use of electricity from renewable sources such as wind, water and solar energy.

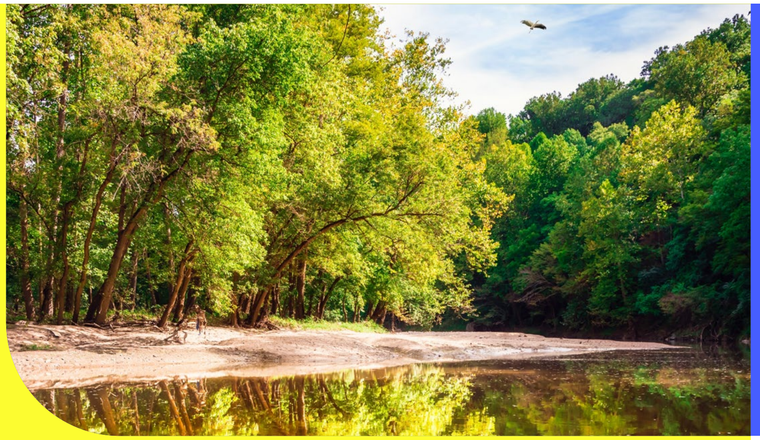
Internal carbon pricing

GRI 201-2

We approved the update of our internal carbon pricing in June 2024, adopting R$45.64/t$CO_2$e or US$8.39/tCO_2e (PTAX = R$5.44/US$ as of June 21, 2024), based on the average carbon price per metric ton observed in voluntary and regulated markets in Brazil and globally.

The purpose of defining the internal carbon pricing methodology and the internal carbon price is to guide the acquisition of credits to offset our Scope 1 and Scope 2 emissions, as well as to support the assessment of investments in our own operations. Carbon pricing also enables the allocation of investments toward lower-carbon solutions by internalizing part of the externalities associated with emissions, i.e., allowing companies to incorporate these external costs into business decisions and seek alternatives to mitigate their impacts.

Another effect of establishing a carbon pricing methodology is to enable the assessment of potential financial implications and the costs of actions related to risks driven by regulatory changes, considering that, to date, there is no regulated carbon market in Brazil. We assess that the definition of sectoral Greenhouse Gas (GHG) emissions reduction targets or their potential taxation by the Brazilian government for sectors we finance could impact the financial performance of companies benefiting from these services, due to the need for investments to reduce emissions, as well as potential increases in production costs and reduced profitability, which may affect their loan repayment capacity.



To manage this risk, we operate across the following fronts:

1. Internal carbon pricing.
2. Emissions reduction and offsetting targets.
3. Model for assessing and measuring economic and socio-environmental impacts.

Financed emissions

We are strongly committed to achieving GHG emissions neutrality by 2050 and aim to reduce the emissions intensity of our corporate loan portfolio[1] by 25% over 10 years, using 2021 as the base year.

These targets are aligned with our commitment to the Business Ambition for 1.5°C and are supported by SBTi sectoral guidance.[2]

The Partnership for Carbon Accounting Financials (PCAF) methodology is used to measure financed emissions. The Science Based Targets initiative (SBTi) serves as the reference for setting our targets.

In 2021, the first year, financed emissions totaled 13.437 $MtCO_2e$, with an emissions intensity of 0.1196 million tCO_2e per R$1 billion in loans granted. In 2022, financed emissions amounted to 11.802 $MtCO_2e$, with an emissions intensity of 0.0957 million tCO_2e per R$1 billion in loans granted.

We are monitoring the development of the SBTi Financial Institutions Net-Zero Standard and will submit our targets for validation once the guidelines are published. The Corporate Loan Portfolio comprises loans to companies with annual revenues exceeding R$200 million and, in 2024, represented 42.28% of the Expanded Corporate Loan Portfolio.

In 2023, following the revision of short-term criteria for financial institutions published by the SBTi in May 2024, financed emissions reached 14.733 $MtCO_2e$ for a corporate loan portfolio of R$130.058 billion, equivalent to an emissions intensity of 0.1133 million tCO_2e per R$1 billion in loans granted.

In 2024, financed emissions totaled 16.994 $MtCO_2e$ for a corporate loan portfolio of R$146.5 billion, corresponding to an emissions intensity of 0.1160 million tCO_2e per R$1 billion in loans granted.

The table below presents disaggregated data for key sectors within the corporate loan portfolio, under the PCAF methodology:

Sector/industry	Emissions MtCO2e			Balance R$ billion			Emissions intensity MtCO2e/ R$bn		
	2022	2023	2024	2022	2023	2024	2022	2023	2024
Transportation, storage, postal services	0.8	1	1.2	2.64	2.92	3.68	0.30	0.34	0.33
Steel industry	1	1.2	1.5	4.10	6.20	6.70	0.24	0.20	0.22

For more information
see the BB Commitments to Climate Change.

[1] The Corporate Loan Portfolio comprises loans to companies with annual revenues exceeding R$200 million and, in 2024, represented 42.28% of the Expanded Corporate Loan Portfolio.

[2] The Bank has been monitoring the development of the SBTi Financial Institutions Net-Zero Standard and will submit its targets for validation once the guidelines are published.

Renewable energy matrix

GRI 201-2

We promote the increased use of renewable energy sources and the reduction of Greenhouse Gas emissions through initiatives that combine energy efficiency, clean generation, and incentives for sustainable solutions among our customers. One example is our support for Granja da Glória in developing a project aimed at reducing emissions, with the implementation of a biodigester capable of generating approximately 120,000 kWh of energy per month. In addition to generating renewable energy, the biodigester produces biofertilizers, contributing to reduced use of chemical fertilizers, and enables the producer to connect with carbon credit developers, fostering partnerships that create new revenue streams for rural producers.

To reduce GHG emissions from our electricity consumption (Scope 2), we operate 27 photovoltaic plants supplying 1,790 facilities, and we procure energy from the Free Contracting Environment (ACL), sourced from renewable generation, supplying 1,541 buildings at a lower cost. In addition, we purchase Renewable Energy Certificates (RECs) sufficient to offset the remaining emissions.



Ecoeffiency

GRI 302-1, 302-4, 303-1, 303-5, 301-1, 301-2, 306-3

The adoption of renewable energy sources and low-carbon solutions is part of our strategy to enhance the energy mix, reduce emissions, and create economic and environmental value in an integrated manner. BB's interactive Environmental Management System (Portal GABBi), which guides our strategy, fosters continuous improvement, the development of internal and external stakeholders, and the dissemination of sustainable practices. The effectiveness of our eco-efficient performance is evidenced by certifications such as LEED and ISO 14001, as well as by the use of the Operational Eco-efficiency Index (IEO), which monitors resource consumption and selective waste collection.

In our customer relationships, we support projects that promote decentralized renewable energy generation and waste valorization, such as the implementation of biodigesters in rural properties. These initiatives enable continuous energy production, the replacement of chemical inputs with biofertilizers, and the reduction of Greenhouse Gas emissions. They also expand producers' access to market mechanisms, such as carbon credits, through partnerships with specialized companies, creating revenue opportunities and strengthening business sustainability.

In the Bank's operations, management of Scope 2 emissions is guided by the full adoption of renewable energy sources, combining in-house generation from photovoltaic plants, energy procurement in the Free Contracting Environment, and the use of Renewable Energy Certificates (RECs). This approach ensures that thousands of facilities are supplied with clean energy and is incorporated into the annual GHG emissions inventory, which is verified by an independent third party, ensuring transparency, traceability, and recognition under the Brazilian GHG Protocol Program.

Overall target

- 9.29% in consumption over 5 years, compared to 2022 (2023-2023)

	2023	2024	2025	2026	2027
Annual reduction targets	-1.46%	-1.80%	-1.95%	-2.08%	-2.08%

	2023	2024	2025
Annual consumption (GWh)[1]	520.54	551.97	518.35
Reduction target set (% change compared to the previous year)	-1.46%	7.84%	4.14%
Target achieved	not achieved (+2.17%)	not achieved (6.04%)	exceeded (-6.09%)

Note:2024 data have been restated GRI 2-4.

Energy consumption — breakdown (GWh)

(GWh)

Annual consumption (GWh)	2023	2024	2025	Chg. % 2024-2025
National Interconnected System (SIN)	386.36	364.54	163.25	55.22%
Free Contracting Environment (ACL)	99.51	136.06	272.79	100.49%
Distributed Generation (solar power plants)	34.67	51.37	82.31	60.23%
Total consumption in the year (GWh)	520.54	551.97	518.35	-6%
Total consumption in the year (GJ)	1,873,965.2	1,987,092	1,866,060	-6%

Energy expenses

Total in the year (R$ million)	2023	2024	2025	Chg. % 2024-2025
National Interconnected System (SIN)	478.3	468.9	392.9	-16.21%

Note: Since 2020, BB has been acquiring I-RECs to ensure that 100% of the electricity consumed comes from renewable sources, thus avoiding 100% of GHG emissions from electricity consumption.

Water

	2023	2024	2025
Annual consumption (thousand m³)	1,301.41	1,350.67	1,364.24
Reduction target set (% change compared to the previous year)	-1%	-1%	1%
Target achieved	not achieved (+15.33%)	not achieved (+3.79%)	Achieved (+1.00%)

Note: The increase in consumption was due to the intensified use of air conditioning systems, many of which use water as a refrigerant fluid and condensation medium.

	2023	2024	2025	Chg. % 2024-2025
Water expenses (R$ million)	31.6	35.7	38	6.44

Note: Increase due to a tariff adjustment by utility companies, which amounted to 9.88%.

Waste management

GRI 306-3, 301-1

As of 2025, with the implementation of the BB Zero Waste Program, non-hazardous waste began to be collected and sent for recycling under an agreement with Ancat.

In 2025, we strengthened our waste management practices by adopting a new model, including the BB Zero Waste Program across 953 branches; upgrading the GABBi Portal with mass data entry for branches located in administrative buildings under facility management; and implementing engagement and awareness campaigns throughout the year. This set of actions resulted in a significant increase in the volume of waste sent for recycling, as well as in the amount directed to public collection. With the BB Zero Waste Program, as of 2025, non-hazardous waste is collected and sent for recycling through a contract with the National Association of Waste Pickers (Ancat), with structured weighing and data collection, contributing to improved management and an increase in the volume of waste reported.

The Bank's waste management is conducted across two fronts. The first addresses unserviceable movable assets, with a contract in place for collection and proper disposal of their components. The second relates to selective waste collection at branches, carried out through three mechanisms: (i) voluntary reporting of the amount of waste sent for recycling and public collection, entered by units into the GABBi Portal; (ii) mass data entry, performed monthly by building management teams for units located in administrative buildings under their responsibility, implemented in 2025; and (iii) collection by waste picker cooperatives under the contract with Ancat, with data weighing and traceability, also starting in 2025. In this context, we are in the process of enhancing data quality and strengthening the traceability and consistency of reported information.

GRI 306-3

Waste Generated (metric tons)

Type of waste	2023	2024	2025
Hazardous waste (Class I)	96.9	132.3	78.3
Non-hazardous waste (Class II)	3,919.7	3,420.4	3,949.7
Total	**4,016.7**	**3,552.7**	**4,027.9**

Note: Hazardous waste includes lamps, batteries, portable batteries, and electronic boards. Non-hazardous waste includes paper, plastic, glass, metal, and waste sent to public collection from daily branch operations, as well as waste from assets no longer usable by the Bank.

Weight of non-hazardous waste, broken down by type of disposal

	2023	2024	2025	Chg. 2025/2024
Reuse — donation (unit)	11,786	10,736	19,506	81.7%
Reuse — Internal (unit)	37,634	58,042	27,503	-52.6%
Recycling (t)	3,299.5	2,909	2,732.07	-6.1%
Selective collection — Recycling (t)	362.3	266.2	436.27	63.9%
Public collection (mixed or non-recyclable waste generated by units participating in the Selective Collection Program) (t)[1], [2]	257.98	245.22	772.03	214.8%

[1] BB does not direct the waste generated at its units to incineration. Units participating in the BB Zero Waste Program (formerly the Selective Collection Program) generate mixed or non-recyclable waste that is directed to public collection. Therefore, this waste receives the same treatment as all waste generated in the municipality where the Bank's unit is located, in accordance with local legislation and the municipality's waste management program.

[2] With regard to waste recycling targets, following the implementation of the BB Zero Waste Program, we estimate a 20% reduction target in waste directed to public collection by 2030 (base year 2020), providing an improved disposal for waste dumped in landfills, so that to redirect it to recycling.

Non-hazardous waste (t)

	2023	2024[1], [2]	2025[1], [3]	Chg. 2025/2024[4]
Plastic	60.73	38.92	89.66	130.4%
Metal	13.93	7.32	14.34	95.8%
Glass	15.31	13.56	26.10	92.5%
Paper	272.28	206.4	468.05	126.8%
Total	**362.25**	**266.2**	**436.27**	**63.9%**

[1] Data refer to recyclable waste generated from the Bank's daily operational activities. Units voluntarily record, on a monthly basis, the estimated quantities of waste sent for recycling in the Bank's internal system. Data with significant discrepancies are disregarded, as entries are voluntary and based on estimates. This voluntary data reporting system is being migrated to the new BB Zero Waste Program model, which foresees that, by the end of 2027, 3,000 units will be served by the National Association of Waste Pickers (Ancat), recently contracted by BB to manage the collection of non-hazardous waste (paper, plastic, metal, and glass). Ancat will be responsible for designating the cooperative that will serve each unit for the collection and processing of waste, as well as for reporting the gravimetric composition and traceability of collected waste through an automated data management system.

[2] We note that, with respect to non-hazardous waste from the recycling of BB's movable assets, in 2024, 28.86 metric tons of plastic, 2,072.50 metric tons of metal, and 52.42 metric tons of glass were generated.

[3] In 2025, with respect to non-hazardous waste from the recycling of BB's movable assets, 621.8 metric tons of plastic, 1,127 metric tons of metal, 155.8 metric tons of glass, and 35.2 metric tons of paper were generated, while 9.29 metric tons were sent to landfill.

[4] In 2025, there was an increase in the volume of non-hazardous waste due to improvements in data structuring within the GABBi Portal (BB's interactive Environmental Management System), with the implementation of mass data entry for branches located in administrative buildings under facility management, as well as the rollout of the new BB Zero Waste Program model, which includes an automated data management system for 953 units served by Ancat, as noted in footnote 1.

Weight of hazardous waste, broken down by type of disposal (lamps, batteries and electronic boards)

	2023	2024	2025[1]
Other (chemical reaction and decontamination) (t)	96.92	132.29	7.15
Recycling	0	0	71.11

1 In 2025, electronic boards began to be recycled.

In 2025, we recorded total consumption of 90,759.77 kg of plastic materials, predominantly used as packaging and protective items for products, documents, and internal operations. The assessment covered different types of plastic items used throughout the year, enabling greater transparency and traceability regarding the impact of these materials on our environmental performance.

Paper[1]

Overall target **- 70.00% in printed materials by 2028, compared to 2017**

	2023	2024	2025	2026	2027	2028
Annual reduction targets	-4.00%	-4.25%	-4.50%	-7.87%	-7.87%	-3.03%

[1] The targets for 2026, 2027, and 2028 were revised and made more ambitious to reflect the commitment established in the BB 2030 Agenda's 2025–2027 Sustainability Plan to reduce printed materials by 29.5% by December 2027, compared to 2024. Accordingly, the overall target of achieving a 70% reduction in printed materials by 2028, compared to 2017, remains unchanged.

Consumption

	2023	2024	2025
Volume of printed materials (million)[1]	88.9	100.9	82.2
Reduction target set (% change compared to the previous year)[2]	-4.00%	-4.00%	-4.50%
Target achieved	Not achieved (-2.32%)	Not achieved (+20%)	Achieved (-16.33%)

[1] The volume of printed materials includes, in addition to documents managed by BB, printouts managed by the Affiliated Entity (EL) BB Seguros. As the EL publishes its own sustainability report, available at bbseguros.com.br, where it discloses its paper consumption, these printouts were excluded from the total reported in BB's 2025 Annual Report, as noted in the 2024 version of the report, and the baselines were adjusted for subsequent years.

[2] In 2020, the target was to reduce the volume of printed material by 50%, using 2017 (224.22 million printouts) as the baseline. For subsequent years, the target was revised to a year-over-year reduction.

Renewable materials

Paper use	2023	2024	2025	Change % 2024-2025
Total paper used (t)	1,656	1,566	1,099	-30%
Certified virgin paper (t)	1,359	1,402	1,034	-26%
Recycled paper (t)	297	163	65	-60%
Percentage of recycled paper	18%	10%	6%	-4%



Biodiversity

GRI 3-3 Biodiversity

We are one of the leading financiers of forest products and biodiversity, with a R$2 billion bioeconomy portfolio in the Amazon, positively impacting 69,000 people.

To minimize negative nature-related impacts and enhance positive ones, we operate based on a socio-bioeconomy strategy focused on territorial activation and environmental awareness. This approach is implemented through training sessions and sustainable management workshops conducted in loan activation forums, as well as through the support of the Socio-bioeconomy Hub, which advises customers and other stakeholders on topics such as documentation, financial inclusion, and engagement with public and private institutions.

Additionally, we rely on specialized loan agents trained to promote financial inclusion, sustainable agricultural practices, and financial education in the communities where we operate, strengthening local productive arrangements and socio-biodiversity value chains.

Our approach is aligned with the applicable legal and regulatory framework, including guidelines related to biodiversity protection and the rules established by the Central Bank of Brazil. This foundation is reinforced by internal governance and planning instruments, such as the BB Commitments to Climate Change and the BB 2030 Agenda, with its BB 2030 Commitments for a More Sustainable World, which consolidate guidelines and targets for topics such as financial inclusion, climate mitigation, and bioeconomy. In line with these commitments, in 2025, we published the Climate Risk Management Report, available on our website, contributing to transparency and the continuous improvement of the management of socio-environmental risks and opportunities.



We recognize biodiversity as a strategic topic for sustainability and for our business. Our actions are focused on nature preservation, combating deforestation, and promoting sustainable solutions aligned with global standards and the creation of positive value for nature. At the same time, we identify risks associated with biodiversity loss and deforestation, with potential reputational impacts and reduced opportunities for sustainable financing. These risks are mitigated through mechanisms such as exclusion lists for customers with environmental violations and contractual clauses that establish strict sustainability criteria, as described in the Conscious Rural Credit section on page 138, as well as the guidelines set out in the BB 2030 Agenda on page 108, which guide socio-environmental and climate actions and promote the continuous improvement of business and processes.

In 2025, we focused our bioeconomy efforts primarily on the Amazon, Cerrado, and Atlantic Forest biomes, with emphasis on the Amazon, through initiatives that support the growth of our sustainable loan portfolio, financing for sustainable agriculture, and support for renewable energy. As regards positive impacts, this strategy is strengthened by institutional partnerships, including cooperation with the World Bank and the Inter-American Development Bank to foster our activities in the Legal Amazon and the Cerrado biome, as well as technical partnerships with the Instituto Clima e Sociedade and Instituto Conexões Sustentáveis. These initiatives contribute to conservation, reforestation, and the strengthening of socio-biodiversity value chains while also expanding opportunities to attract external funding and international partnerships. The development of nature-based solutions and the structuring of biodiversity credits are also part of this approach, combining economic value creation with environmental benefits.

Biodiversity partnerships

We entered into a partnership agreement with the Coopercitrus cooperative to develop a reforestation project aimed at restoring up to 50,000 hectares of native vegetation in the Cerrado and Atlantic Forest biomes in the state of São Paulo. Coopercitrus, one of the largest cooperatives in the country, brings together thousands of members, many of whom may act as partners in implementing the project's planned actions.

We also signed a Technical Cooperation Agreement (ACT) with Instituto Clima e Sociedade (ICS) to design and implement a support program for Indigenous peoples, Quilombola communities, and traditional communities. The initiative aims to foster sustainable socioeconomic development and cultural appreciation for these groups, in line with BB's 2025–2029 Corporate Strategy and our commitment to ESG practices.

The agreement includes actions across four main pillars:

- **Socio-bioeconomy:** fostering the production and sale of sustainable products based on traditional knowledge.
- **Handicrafts:** valuing local culture through support for the production and sale of artisanal goods.
- **Restoration of degraded land:** promoting ecological and productive restoration in collective territories.
- **Ethnotourism:** fostering sustainable, community-based tourism.

Bioeconomy and value chain

Committed to preserving biodiversity and advancing the green economy, we actively promote Bioeconomy, contributing to a healthier and more balanced future for the next generations. Our efforts are focused on fostering the bioeconomy in the Amazon, Cerrado, and Atlantic Forest biomes, recognizing that the conservation of biodiversity and carbon stocks in Brazilian biomes is essential for global climate regulation and, at the same time, fundamental to local economies, generating social and economic benefits for the region.

We contribute to the development of biodiversity in Brazil by providing financial resources, specialized support, credit lines with attractive conditions, and financial advisory services to support family farmers, associations, and cooperatives engaged in the bioeconomy. Our aim is to strengthen and promote productive inclusion through projects that respect sound environmental practices and value local cultures.

In addition, we employ our expertise and connections to drive the sustainable growth of Brazilian biomes, particularly the Amazon biome, acting as a facilitator of partnerships among various players, from small producers and community organizations to agents responsible for processing, selling, and exporting biodiversity products. Our commitment is to operate across the entire value chain, strengthening our engagement with Indigenous peoples and traditional communities.

Our bioeconomy strategy focuses on the territorial and social activation of the communities, respecting cultural traditions and promoting the sustainable use of socio-biodiversity. It aims to strengthen regional value chains to generate income and improve quality of life without compromising ecosystems. Present in the Legal Amazon, Cerrado, and Atlantic Forest, we prioritize family farmers, Indigenous peoples, Quilombola, and traditional communities, tailoring actions to local realities. The strategy is implemented through specific actions:

- **Credit Activation Forums:** provide training to producers in sustainable management and agroecological practices while connecting local territories to available financing lines. In 2025, outreach efforts were carried out in strategic regions such as the Amazon and Ilhéus, with training sessions and workshops focused on access to Pronaf and the strengthening of sustainable value chains, respecting traditional knowledge and promoting products such as Brazil nuts, cocoa, açaí berries, coffee beans, and rubber.

- **Bioeconomy Hub:** supports customers and partners by providing guidance on specific credit lines, conducting financial inclusion task forces, and fostering institutional coordination to enable and accelerate bioeconomy initiatives.

- **Socio-bioeconomy Credit Agents Strategy:** The Socio-bioeconomy Credit Agents Strategy trains technical professionals to operate on the ground, focusing on technical assistance, financial education, project development support, and expanding access to credit, based on specific training in sustainable rural practices. The strategy effectiveness and progress are monitored through semiannual assessments conducted by the ESG unit, including oversight of implementation, risk mitigation, and adjustments to ensure target achievement. The strategy may be revised in line with new guidelines and integrated into the BB 2030 Agenda. The model is supported by stakeholders and structured as a collaborative governance framework to enhance socio-environmental impact and alignment with public policies and international best practices.

Approaching its first year of operation, the Bioeconomy Financial Hub, located in Belém (PA) and Manaus (AM), has already reached a R$3 billion financing portfolio for socio-bioeconomy, benefiting more than 100,000 people. We expect to reach a R$5 billion portfolio by 2030, positively impacting the lives of approximately 2 million people in the region, by creating jobs and generating income from Amazon-based products.

Below are some of our partnerships:

- **IDB and World Bank:** technical cooperation for the Bioeconomy Strategy and expansion of the Financial Hub, with expected funding of approximately US$400 million for bioeconomy, forest restoration, and pasture recovery through low-carbon agriculture.

- **Ministry of the Environment and Climate Change (MMA):** alignment with public policies and strengthening of the socio-bioeconomy as a driver of biodiversity conservation and income generation.

- **Conexsus:** organization of credit activation forums, support for legal and land regularization, and provision of technical assistance.

- **Instituto Clima e Sociedade (ICS):** technical and financial support for on-the-ground implementation, training of credit agents, and structuring of sustainable productive ecosystems.

- **WWF-Brazil:** Memorandum of Understanding for economic development, social inclusion, and environmental conservation across different biomes, with funding of approximately R$2 million from the Banco do Brasil Foundation for social initiatives.

- **French Development Agency (AFD):** letter of intent to raise €250 million for projects in bioeconomy, environmental restoration, low-carbon agriculture, reforestation, biofuels, and energy transition.

Environmental Conservation strategy

In 2024, we disclosed our Environmental Conservation Strategy, which consolidates our commitment to sustainability and to mitigating the social, environmental, and climate-related risks from our operations. Throughout 2025, we advanced its implementation, enhancing guidelines, instruments, and monitoring mechanisms to increase its effectiveness and alignment with regulatory, climate, and market developments. The strategy guides our financing of the agricultural sector and reinforces the role of credit as a driver of economic development combined with environmental conservation.

The granting of rural credit is supported by a robust framework for analysis and monitoring, aimed at reconciling the strengthening of agricultural production with the preservation of natural resources, the long-term viability of productive activities, and the generation of positive externalities. In this context, we maintained and strengthened initiatives to support rural producers in adopting sustainable practices, resilient production systems, and land-use models compatible with environmental conservation.

The Environmental Conservation Strategy also contributes to the promotion of new sustainable businesses, going beyond regulatory compliance and risk mitigation in credit granting. Notably, it includes our activities in the bioeconomy, particularly in the Legal Amazon, with a focus on promoting economic and social development in these territories. Supported initiatives include income generation and carbon emissions reduction, encompassing actions to combat deforestation, conserve biodiversity, promote sustainable land use, and ensure responsible management of natural resources.

Learn more
To learn more about the Environmental Conservation Strategy, see the ESG Databook 2025.





7
Financial result

Financial result

GRI 201-1

In January 2025, CMN Resolution No. 4,966/2021 came into effect, introducing structural changes to the accounting of financial assets and the recognition of provisions for expected losses associated with credit risk. The standard was adopted on a prospective basis; therefore, its effects were not applied retrospectively to prior periods. The Resolution primarily affects the calculation of expected losses and the recognition of interest on loan operations, including the extension of the accrual period for non-performing loans from 60 to 90 days, the recognition of Stage 3 operations on a cash basis, and the deferral of revenues and costs associated with loan operations using the effective interest rate. As a result, comparisons with prior periods are not directly comparable, particularly with respect to net interest margin, fee income, and expected loss expenses. Further details are provided in Note 2(g) to the 2025 Financial Statements and in the Management Discussion and Analysis report.

In 2025, Adjusted Net Income was R$20.7 billion. The year 2025 was marked by adjustments. We acted responsibly to manage delinquency, drive new business, and diversify revenue streams, while also advancing innovation and sustainability through consistent investments in people and the promotion of diversity.

We reaffirmed our commitment to all our stakeholders, aligned with our purpose of being close to and relevant in people's lives at all times. We continue to strengthen our position as the bank of agribusiness — from small farmers to large exporters — supporting workers, families, companies, and the public sector.

Our Expanded Loan Portfolio reached R$1.3 trillion, a 2.5% increase year-over-year. The individuals expanded portfolio grew by 7.6% YoY, mainly driven by the performance of payroll loans (+1.4% QoQ and +8.1 YoY), especially *Crédito ao Trabalhador* operations, with the portfolio reaching R$14.3 billion at the end of 2025. The companies expanded portfolio remained stable in the quarter and in the annual comparison (+0.5% QoQ and +0.6% YoY). The agribusiness expanded portfolio was up by 2.1% in the period.

"The results achieved throughout 2025 demonstrate Banco do Brasil's ability to navigate different scenarios with responsibility, discipline, and a strong focus on execution. The initiatives implemented strengthened our operational, financial, and capital base, positioning BB for a new cycle of sustainable growth. We remain committed to consistently creating value for customers, employees, shareholders, and other stakeholders, guided by a long-term perspective and responsible conduct."



Marco Geovanne Tobias da Silva
Chief Officer of Financial Management and Investor Relations

Summary Income Statement

R$ million

	2023	2024	2025[3]	Chg. % 2024-2025
Net Interest Income	**93,497**	**103,944**	**103,128**	**(0.8)**
Cost of credit	(30,531)	(35,698)	(61,947)	73.5
Credit recovery	8,275	9,499	6,480	(31.8)
Expected losses	(32,221)	(41,422)	(65,405)	57.9
Impairment losses	(4,900)	(1,754)	0	-
Discounts granted	(1,686)	(2,020)	(3,022)	49.6
Net Interest Income	**62,966**	**68,246**	**41,181**	**(39.7)**
Fee income	33,831	35,477	34,813	(1.9)
Administrative expenses	(35,454)	(36,998)	(38,872)	5.1
Legal risk[1]	(5,426)	(7,533)	(7,560)	0.4%
Stake in Subsidiaries and Affiliates	7,325	7,789	8,317	6.8
Previ - Benefits Plan1	2,903	2,631	3,601	36.9
Previ - Fund Utilization Update	954	1,102	1,039	(5.7)
Other income components[2]	(14,843)	(16,691)	(17,920)	7.4
Income before tax on income	**52,255**	**54,024**	**24,600**	**(54.5)**
Income tax and social contribution	(8,382)	(7,657)	2,008	
Statutory interest	(4,524)	(4,814)	(2,597)	(46.1)
Minority interest	(3,788)	(3,656)	(3,326)	(9.0)
Adjusted Net Income	**35,562**	**37,896**	**20,685**	**(45.4)**
Non-recurring items	(1,743)	(2,456)	(2,877)	17.1
Net income	33,819	35,440	17,808	(49.8)

Note: The nomenclature of Credit Risk line items has been revised. Until 2024, credit risk reflected Allowance for Loan Losses (PCLD) expenses in accordance with Resolution No. 2,862. As of 2025, it reflects Expected Losses in accordance with Resolution No. 4,966. [1] Grouping comprising the balance of the 'Civil, Tax and Labor Claims' line. [2] Grouping comprising the result of the 'Other Provisions', Tax Expenses, 'Other Operating Income/Expenses' and 'Non-Operating Result' lines. [3] Amounts as of 2025 are presented in accordance with Resolution No. 4,966/21, while prior periods follow the regulation in effect through December 31, 2024.

Net Interest Income (NII)

In 2025, NII totaled R$103.1 billion, compared to 2024. This annual performance is explained by the 16.5% increase in financial revenues, positively impacted by the loan portfolio growth and the securities portfolio, which partially offset the 37.9% rise in financial expenses, driven by the growth in the average funding balance and the effect of the increase in the TMS (+345 bps) and the TR (+116 bps).

Net Interest Income (NII)

R$ million

	2023	2024	2025[3]	Chg. % 2025-2024
NII	**93,497**	**103,944**	**103,128**	**(0.8)**
Financial revenues	**186,759**	**187,031**	**217,712**	**16.4**
Loan Operations[4]	135,495	141,517	181,875	28.5
Treasury[1] [4]	48,264	45,514	35,838	(21.3)
Financial expenses	**(90,262)**	**(83,088)**	**(114,584)**	**37.9**
Commercial Funding	(78,899)	(70,465)	(95,979)	36.2
Institutional funding[2]	(11,363)	(12,622)	(18,605)	47.4

[1] Includes interest income, tax hedges, derivatives and other financial instruments that offset the effects of exchange rate variation on the result.

[2] Includes senior debt, subordinated debt and IHCD instruments in the country and abroad.

[3] Amounts as of 2025 are presented in accordance with Resolution No. 4,966/21, while prior periods follow the regulation in effect through December 31, 2024.

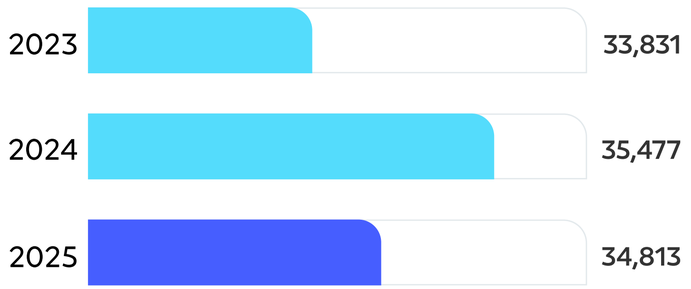
[4] Due to CMN Resolution No. 4,966/21, as of 2025, results from the portfolio of private securities with credit characteristics were reclassified from Treasury to Credit Financial Income. This movement had an equivalent negative impact on Treasury results (Securities – Interest Income) and a positive impact on income from loan operations, amounting to approximately R$16.9 billion in 2025. Excluding this effect, Treasury results would have totaled R$52.9 billion and Income from loan operations would have reached R$165.0 billion in 2025, representing year-over-year growth of 15.8% and 16.6%, respectively.

Fee Income

Fee income totaled R$34.8 billion in 2025.
We strengthened the diversification of fee income, with emphasis on fund management, consortia, and commissions from insurance, pension plans, and savings bonds, demonstrating our commercial strength and the strong synergies and complementarity across companies within our conglomerate.

Changes in fee income

(R$ million)



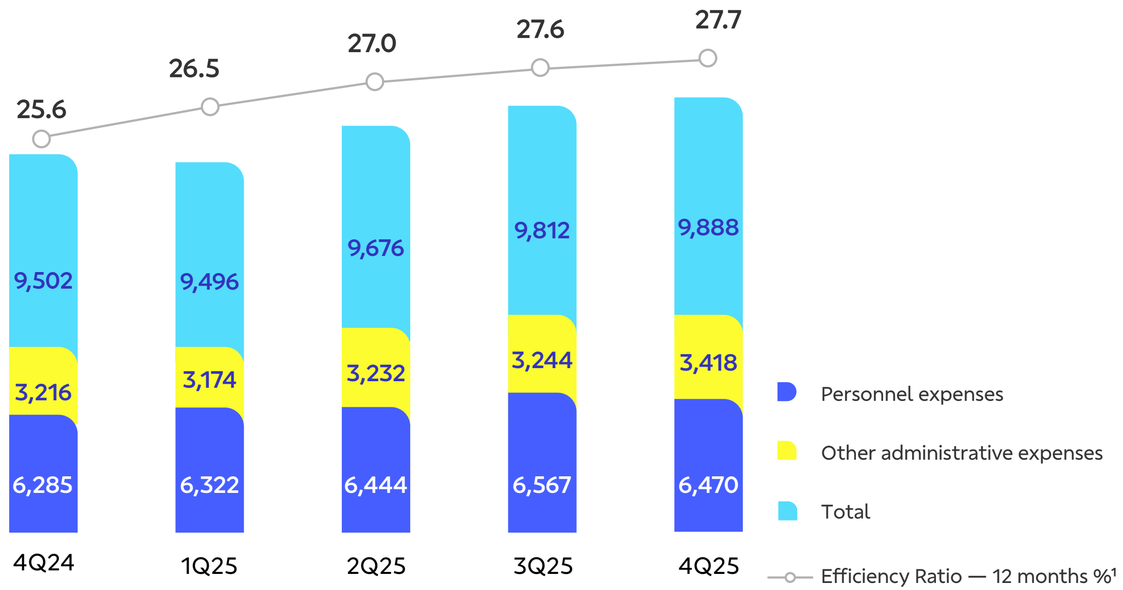
Note: When compared to the previous year, the changes introduced by CMN Resolution No. 4,966 as of 2025 should be considered, under which fees associated with the origination of credit operations began to be recognized on a deferred basis over the term of the operations under Loan Operations Income, which is part of the Net Interest Income (NII). This led to a reduction of R$1.3 billion in fee income in 2025.

Administrative Expenses and Efficiency Ratio

In 2025, our administrative expenses totaled R$38.9 billion, reflecting the salary adjustments of bank employees and continued investments in artificial intelligence and cybersecurity. We ended 2025 with an Efficiency Ratio of 27.7% year-over-year, one of the best ratios in the market.

Administrative Expenses

(R$ million)



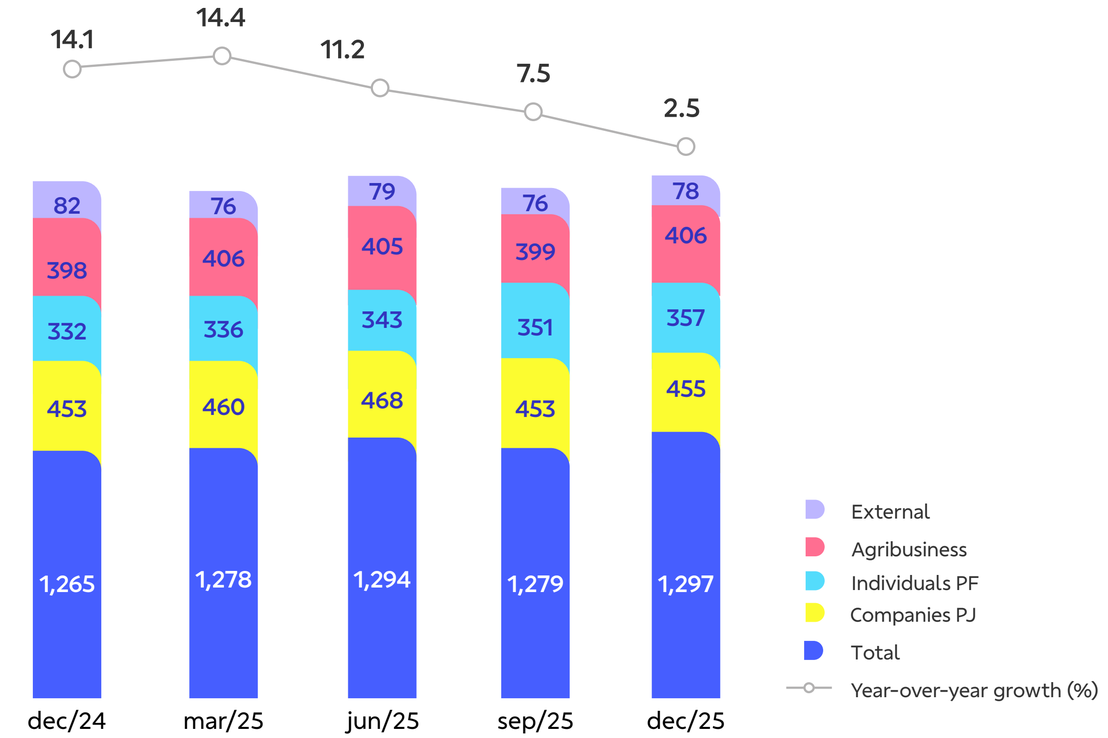
[1] Efficiency Ratio: Administrative Expenses/Operating Income. Data referring to the Income Statement with Reallocations.

Loan Portfolio

The expanded loan portfolio, which includes the classified portfolio, private securities, and collaterals provided, totaled R$1.3 trillion in December 2025, up by 2.5% year-over-year. The individuals expanded portfolio grew up by 7.6% year-over-year, mainly driven by the performance of payroll loans (+8.1 YoY). The companies expanded portfolio remained stable in the 12-month comparison, and the agribusiness expanded portfolio grew by 2.1% year-over-year.

Expanded Loan Portfolio

(R$ Billion)



Cost of credit

Expected losses, influenced by the new provisioning dynamics following the adoption of Resolution No. 4,966/21, primarily reflected the increase in delinquency in operations with rural producers. In this context, we acted with transparency and implemented effective mitigation measures, responding quickly and decisively by revising collection processes, strengthening collateral, and prioritizing disbursements in line with the resilience matrix.

Cost of Credit[1]

(R$ million)

	2023	2024	2025	% Accum.
Cost of credit	**(30,531)**	**(35,698)**	**(61,947)**	**73.5**
Credit recovery	8,275	9,499	6,480	(31.8)
Expected losses expenses	(32,221)	(41,422)	(65,405)	57.9
Impairment losses	(4,900)	(1,754)	0	-
Discounts granted	(1,686)	(2,020)	(3,022)	49.6

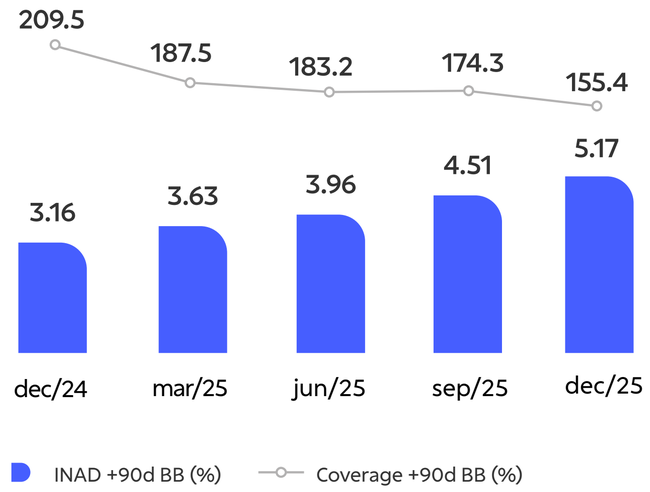
[1] Amounts as of 2025 are presented in accordance with Resolution No. 4,966/21, while prior periods follow the regulation in effect through December 31, 2024.

Loan Quality

The over-90-day delinquency rate (NPL +90d) — which measures the ratio of operations overdue by more than 90 days in relation to the total classified portfolio — ended December 2025 at 5.17%. The coverage ratio, which indicates the ratio between the balance of provisions and total of delinquent operations in the same period, ended December at 155.4%.

NPL +90d and Loan Portfolio Coverage Ratio

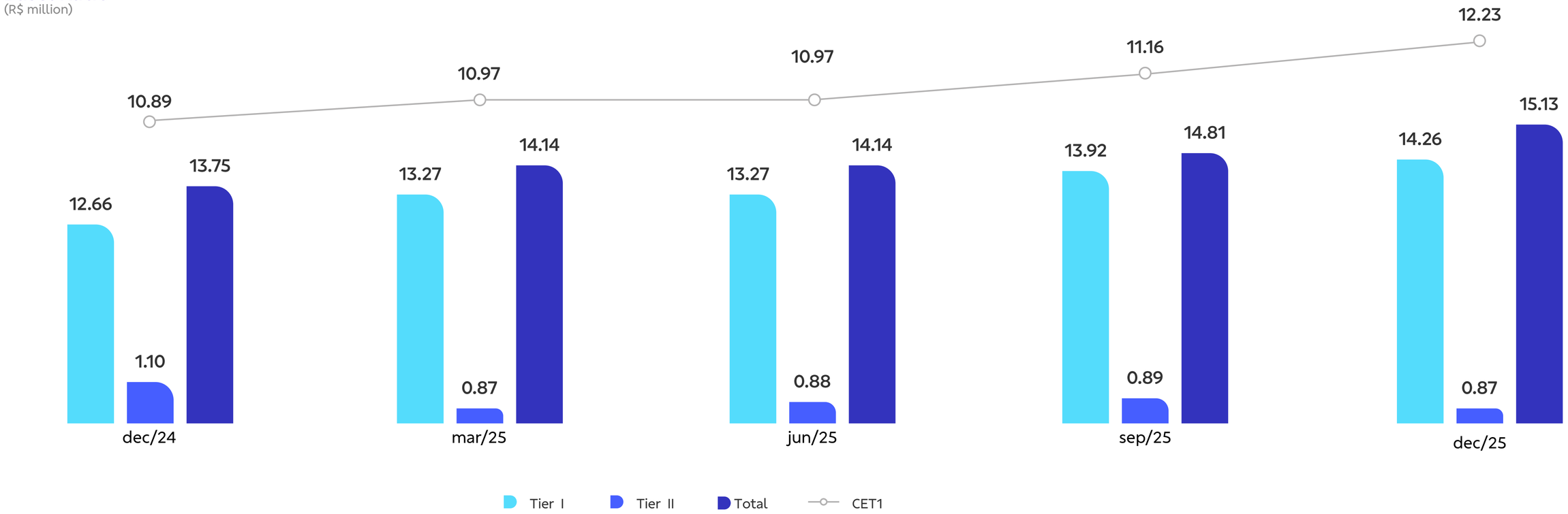
(in percentage)



Basel Ratio

We ended December 2025 with a Basel Ratio of 15.13%. The Tier I Capital Ratio was 14.26%, of which 12.23% consisted of Common Equity (CE). Referential Equity (RE), calculated according to the Basel regulatory criteria, totaled R$204.5 billion, an 11.1% increase YoY.

Basel Ratio
(R$ million)





8 Innovation and digital businesses

Innovation and digital businesses
Digital strategy
Artificial Intelligence and Analytics
Ecosystem integration technologies and business
Our technology transforming lives

Interactive summary

Innovation and digital businesses

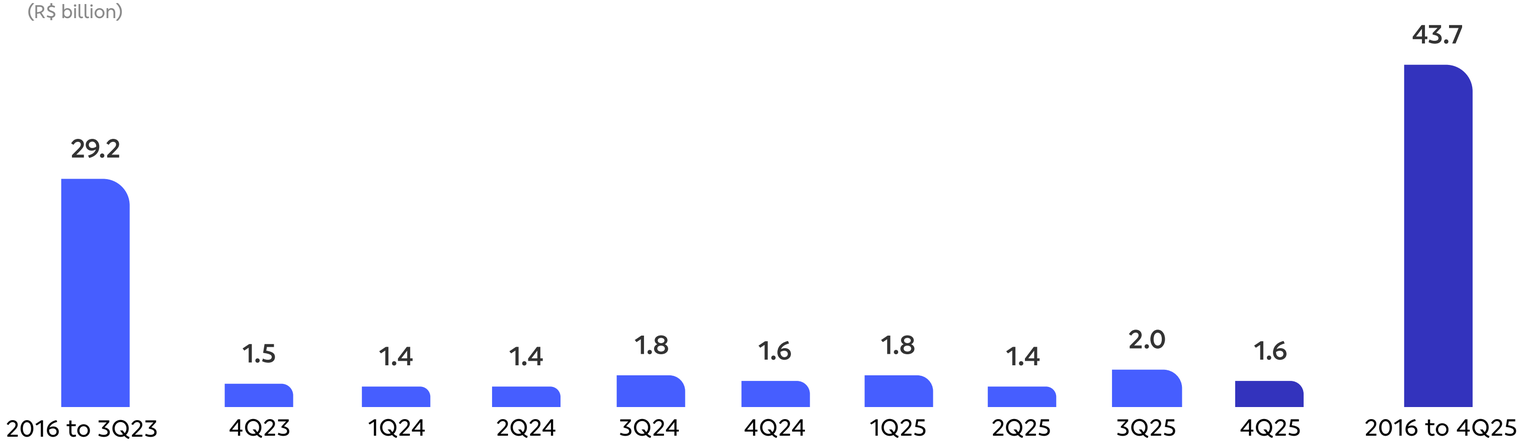
GRI 3-3 Innovation and Technology

In 2025, we continued to invest in technology and innovation, contributing to value creation for customers, society, and the market. Supported by a robust and efficient technology infrastructure and mindful of market developments, we maintained our leadership position. We advanced our ways of working, enhanced digital channels, expanded the use of Artificial and Analytic Intelligence, improved our financial education solutions, and broadened integration with multiple ecosystems.

Throughout the year, BB continued to invest in technology and security, delivering a high-quality digital experience whenever, wherever, and however customers choose. From 2016 through 4Q25, BB invested R$43.7 billion in technology. Our goal is to ensure the Digital Transformation Movement, organic growth, and service continuity, while upholding the principles of innovation, agility, flexibility, reliability, and cybersecurity.

Investments in technology

(R$ billion)



Innovation continued to be driven by structured scouting and experimentation initiatives, such as the Experimentation and New Technologies Laboratories and Lentes BB, which enable the monitoring of trends and the evaluation of emerging technologies, focusing on those that add value to the business.

Also noteworthy is the BB Innovation Platform, a unique environment capable of hosting multiple ideation campaigns and even hackathons. It allows strategic areas (product, channel, and customer managers) to activate the intelligence distributed across the conglomerate in a structured way, based on real challenges. In this context, the Platform places innovation at the service of these areas and reinforces the distributed execution model. Since its launch, we have run several campaigns with different recognitions, reaffirming our commitment to valuing talent. Inovathon-type events are events that engage multiple areas around shared challenges, fostering employee engagement, generating ideas that will become prototypes and recommendations, enhancing institutional recognition and visibility, and investing in training.

To accelerate new business development, anticipate market trends, and foster open innovation, we also rely on BB Ventures, our Corporate Venture Capital program. Through this program

and via Private Equity Investment Funds (FIP), we invest in companies in the fintech, agtech, and govtech segments, selected at the seed and Series A stages, with already validated products and an active customer base, ensuring greater potential for integration with business areas and driving the launch of solutions that benefit customers and society.

BB Ventures ended 2025 with the review of over 1,190 startups. Currently, there are 53 invested startups, including 8 through our exclusive funds: Aprova Digital, Gênica, IDGeo, iRancho, Pagaleve, Payfy, Traive and Malga.



We highlight three new solutions launched in partnership with portfolio startups:

- ***BB Governo Digital* and *BB Gov 360*:** solutions that enable customers — public entities — to increase efficiency and transparency in management, reducing resource consumption and service lead times.

- **BB Expenses:** a solution that complements our portfolio, enabling customers to manage corporate and government spending using corporate and prepaid cards, offering expense recording and reconciliation via app or web platform, as well as detailed reports and spending analytics.

"Our innovation journey is connected to our customers' needs and the development of our employees. By focusing on efficiency, accessibility, and security, we develop solutions that enable us to secure our market position and deliver seamless experiences tailored to customer expectations. We have received more than 15 awards related to AI and Data initiatives, reinforcing our leadership in the responsible and innovative use of artificial intelligence to create solutions that delight customers and add value.

Through initiatives such as CuradorIA, aimed at professionals already working directly with AI and Data and focused on the practical application of knowledge, and AcademIA, which accelerates the dissemination of AI expertise, we ensure excellence in the use of the most advanced technologies, bringing us closer to customers and amplifying our positive impact."



Marisa Mattos
Chief Officer of Digital Business and Technology

Digital strategy

GRI 3-3 Innovation and Technology

Guided by BB's Corporate Strategy (ECBB) and a robust Digital Strategy, Banco do Brasil consolidated, throughout 2025, an integrated ecosystem in which data, technology, and innovation drive efficiency, energize business, and strengthen the customer experience. The continuous advancement of digital channels combined with the intensive use of Artificial Intelligence, mature data governance, and a modern technological architecture, enhances the Bank's competitiveness and deepens its ability to deliver financial and non-financial solutions in a secure, personalized, and scalable manner.

The Corporate Strategy and the Digital Strategy engage representatives from different hierarchical levels in their development, execution, and monitoring, strengthening alignment and governance. Through these strategies, we regularly monitor the strategic moves of other players and trends in the financial industry, generating insights, studies, and initiatives that guide our efforts and priorities. We remain attentive to disruptive, convergent, and enabling technologies, such as quantum computing, blockchain, artificial intelligence, IoT, 5G, and digital assets, recognizing their potential to transform complex processes and open new business opportunities.



A key strategic milestone, the Digital Acceleration Movement (MAD) represents a profound cultural and technological transformation, focused on agility, innovation, and operational efficiency. By integrating business and technology areas into multidisciplinary teams, the Movement promotes a collaborative, customer-centric approach, resulting in gains such as increased productivity and reduced solution delivery time.

In second half of 2025, we made a strategic decision to expand its scope, incorporating new operational elements and extending the agile model across multiple areas of the Bank. With this scaling, the movement is expected to involve over 10,000 employees across all our strategic units by the end of 2026.

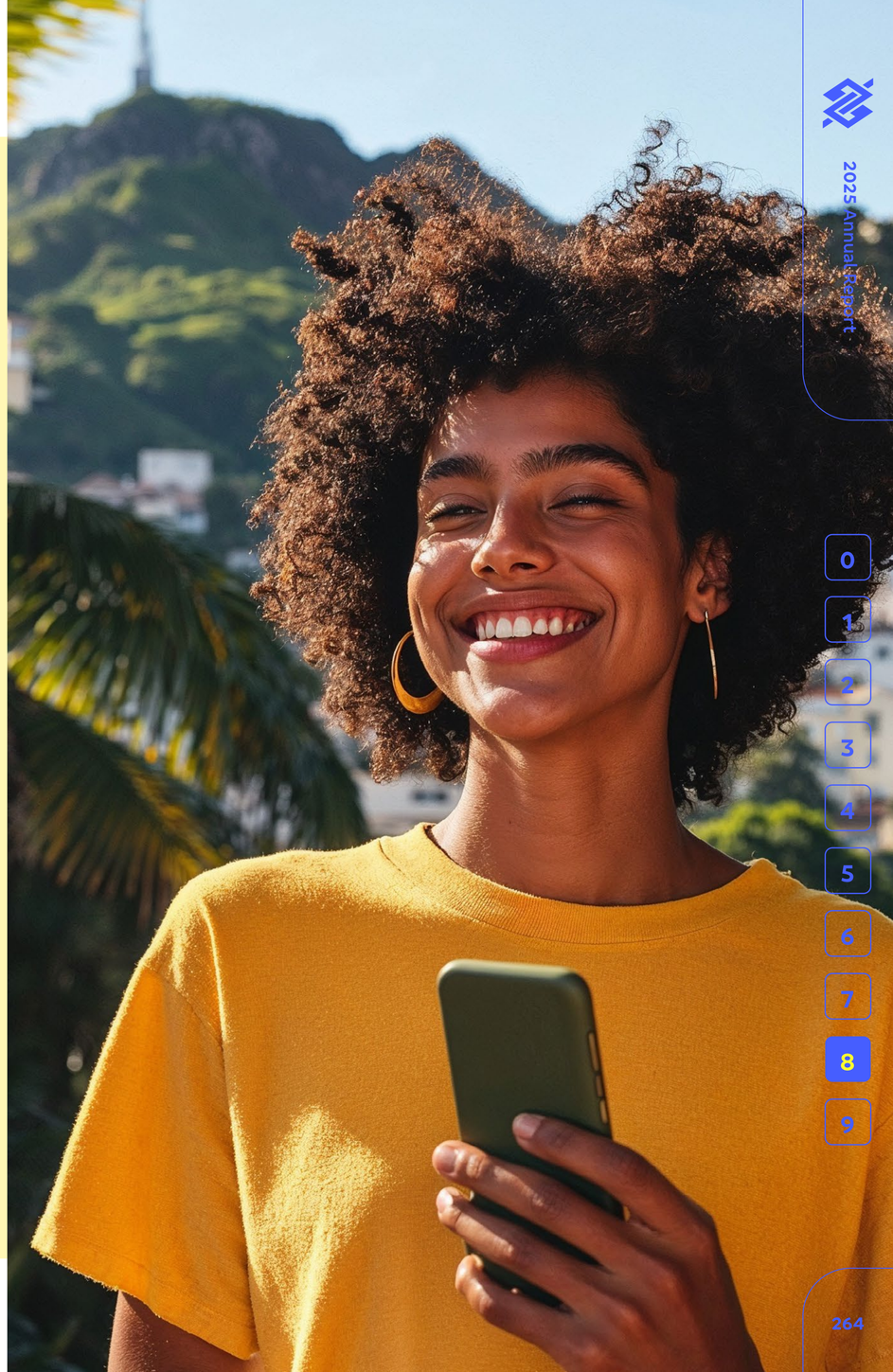
The program's data-driven, collaborative model brings together technology and business, enhancing our adaptability and preparing us to surprise, delight, and deliver actual value in the right time for customers. Scaling the movement also includes investments in training, organizational design, and the advancement of digital capabilities, ensuring a continuous process of evolution, supported by governance, clear communication, and leadership engagement.

It is also important to highlight the Cybersecurity Policy, aligned with normative instructions and regulatory requirements, which encompasses Cybersecurity Governance and is articulated with the Specific Information and Cybersecurity Policy. This framework, approved annually by the Board of Directors, reinforces our commitments to protecting the data and information of customers, partners, and suppliers and helps mitigate risks related to technological obsolescence, loss of competitiveness, data privacy, fraud, and cyberattacks.

The results achieved through our digital solutions and innovation initiatives demonstrate our leadership in the financial sector:

- In 4Q25, our digital platforms have reached over **35.8 million** active users, a **16.18% YoY increase**, reinforcing the importance of digital channels in customer transactions.
- **93%** of our transactions are conducted through digital channels, including **74.4%** of personal loans, **55.9%** of payroll-deductible loans, and **74.1%** of investments.
- WhatsApp BB reached **23.5 million users** (**+16.98% YoY**) and recorded **791 million interactions** in 2025.
- The Onboarding Platform also advanced, with a **2.8x increase** in new customer acquisition, and currently nearly **62%** of checking accounts are opened digitally.
- The BB PF and PJ apps total **29.7 million active users** (**+12.40% YoY**) and maintained excellent ratings: 4.7 on Google Play and 4.8 on the Apple Store. In 4Q25, the BB App (PF) reached a historic milestone in the Customer Satisfaction Index (CSAT), with **91.11** points, a **1.24%** increase compared to 4Q24 and above the excellence threshold of 90 points.
- Delinquency management was prioritized in digital channels through deliveries such as the new Debt Solutions Center, enabling fully digital recovery. In just over one month, we observed a **41.8%** increase in the total financial volume of operations and a **73.6%** increase in the number of contracts initiated in the app compared to 1H25.

We continue to strengthen trust and relationships with our customers, ensuring convenience, efficiency, and innovation in every interaction.



Artificial Intelligence and Analytics

GRI 3-3 Innovation and Technology

In 2025, we were recognized by the market with over 15 awards for AI and data initiatives, reinforcing our leadership in the responsible and innovative use of artificial intelligence to create solutions that delight customers and add value.

We advanced our Responsible and Scalable AI Governance Framework, which reviews the governance model in the context of generative and agentic AI. This approach connects data, models, use cases, and monitoring in a continuous cycle, ensuring traceability, compliance, and strategic alignment — not merely as a regulatory requirement, but as a strategic pillar to mitigate risks and increase trust.

We delivered good results in relevant indicators:

An increase of more than **28%** in less than one year in Data Readiness for AI.

Growth of more than 59% over the past two years in Data Governance Maturity.

We currently have over 1,800 analytical solutions cataloged in our corporate tool, including more than 1,000 artificial intelligence models, encompassing generative AI use cases and intelligent agents.

In 2025, more than 67,000 employees completed training across AI and analytics learning paths, totaling over 241,000 courses completed, demonstrating the scale and consistency of our investment in internal upskilling.

Among these programs, AcademIA stands out, with more than 24,000 participants registered in 2024 and now available to the entire workforce through the Banco do Brasil Corporate University (UniBB), expanding access and accelerating knowledge dissemination. CuradorIA, an initiative aimed at professionals already working directly with AI and data, focuses on the practical application of knowledge, the curation of specialized content, and the connection between learning and business value creation.

Another highlight is the Digital Leader program, which strengthens the role of managers in driving our digital transformation. The initial phase included over 1,800 leaders from strategic, tactical, and support units. With content made available through the UniBB, the initiative has the potential to reach over 30,000 leaders across the organization. As an extension of the program, in December 2025, we held the Data Leaders Challenge 2025, a gamified experience aimed at this audience that combined training with practical application. Among the outcomes of the challenge, the development of 14 solutions with scalable value-generation potential across multiple business segments stands out, with development and implementation scheduled for 2026.

The development of AI and analytics solutions also delivers significant gains in operational efficiency and risk mitigation through automation, streamlining employee journeys and enhancing critical processes. Among these applications, INGPT centralizes and synthesizes the content of over 1,300 internal normative instructions in a single environment, already totaling more than 800,000 searches performed by 45,000 users and generating an estimated gain of 50,000 hours in productivity. In the legal area, AMY automates the registration of legal proceedings, achieving up to 24% efficiency in case allocation and ensuring greater agility and operational savings.

In the MSE segment, Intelligent Billing calculates, in nearly 30 seconds, the score, reliability, and compatibility of reported revenue, reducing update time by 90%. In the pilot conducted between April and November 2025 across 564 branches in four states, about 140,000 requests were analyzed, with an estimated minimum savings of 9,000 working hours. This portfolio is

complemented by the Credit Conversational Agent, which supports service for corporate and retail customers using multiple data sources; the Delinquency Assistant, which organizes and prioritizes renegotiation alternatives in accordance with CMN Resolution No. 4,966/2021; and analytical solutions such as Inad Agro and predictive models with guarantee funds, which support portfolio management and decision-making for more sustainable loan operations.

Artificial intelligence also enhances commercial effectiveness. We innovated in portfolio allocation using AI by analyzing registration and behavioral dimensions to identify customers with the greatest contribution potential. In the first month, the strategy generated over R$5 million in results, 91% above the traditional model, and in subsequent months, the target audience recorded a 62% increase in average contribution margin, 3.5 times higher than the previous model.

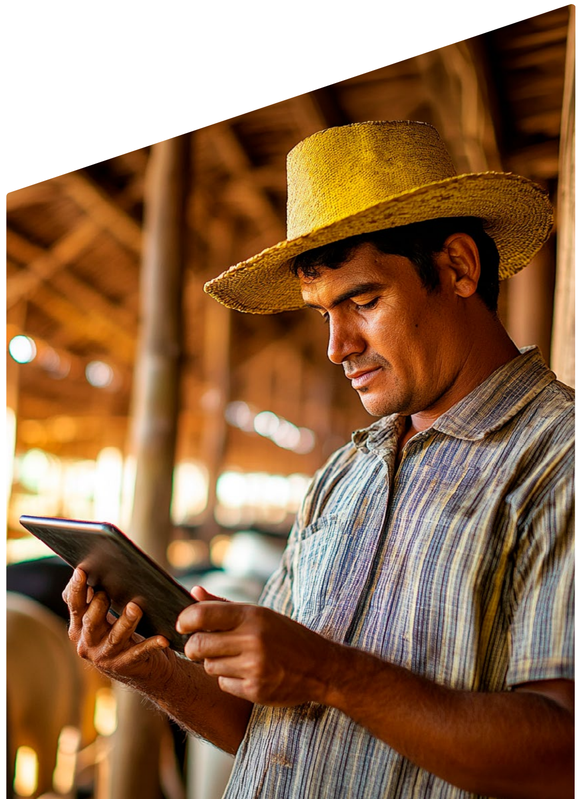
In the corporate segment, AI has already allocated 7,400 customers to portfolios and identified over 20,000 with potential, reinforcing the impact of technology on value creation and commercial efficiency. In parallel, we advanced the implementation of CRM 360, which consolidates opportunities, alerts, and leads in real time on a single screen and enables the initiation of conversations via phone, chat, or WhatsApp within a single platform, strengthening omnichannel capabilities. Among the new features are generative AI functionalities such as *ResumeAI*, which summarizes interactions and identifies emotions, interests, and intentions to support personalized approaches, and *ResumeAI Cliente*, which provides a comprehensive customer overview to support decision-making and strengthen relationships.

In customer relationship and experience, ARI Conversational provides personalized guidance based on the profile of each corporate customer in the BB App, BB Digital PJ, and the *Painel PJ*. The solution generates monthly recommendations for about 2.6 million customers, with over 55 types of suggestions across 11 topics, and achieves an approval rate above 89%, with significant engagement from small businesses. The Smart Recommendations Area (ARI) also supports branch employees through a conversational agent in Microsoft Teams, streamlining service for unmanaged corporate customers. For retail customers, Minhas Finanças now includes generative AI at no additional cost, offering insights and support for financial education and assisting over 7 million customers monthly. Since the launch of the multi-bank version in March 2022, more than 3 million plans have been created, totaling R$22 billion in planned amounts and an estimated R$7.5 billion in savings, in addition to over 460 million accesses by 25 million unique users.

For investors, we implemented a tool that expands segmentation variables, tracks profile evolution over time, and generates insights for more targeted campaigns. Since its implementation, the number of customers segmented in this niche has increased by more than 400%.

The use of AI also strengthens the sustainability agenda. We were recognized at the 7th MapBiomas Award for a solution that contributed to a 33% increase in contract signings and to achieving the goal of conserving 1 million hectares by 2025. The solution promotes low-carbon agriculture using AI and geospatial analysis to identify properties with greater potential for greenhouse gas retention, combining internal data with information from *MapBiomas* and INPE and generating statistical indices that optimize prospecting and reinforce our leadership in green assets. This initiative is also connected to the Carbon Credit Prospecting by Image project and aligns with the *Lei do Bem*, with the potential to generate significant tax benefits. In the 2024/2025 cycle, initiatives of this nature resulted in estimated tax savings of R$119 million.

Another relevant technology integrates internal and external data, such as Bacen and IBGE, to analyze market share and identify opportunities in agribusiness, with results presented in dashboards and interactive maps. This approach optimizes the sales force and expands both physical and digital presence, with an expected increase of around R$14 billion in agricultural credit over the next two harvests.



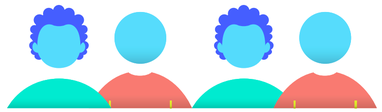
Ecosystem integration technologies and business

Open Finance

GRI 3-3 Innovation and Technology

We continued to expand customer adoption of data sharing with us, enabling use cases to scale further. We also continued to broaden the range of solutions based on shared data and payment initiation (ITP). In 4Q25, we surpassed 4.01 million unique customers with Open Finance consent, with over 99% granted on an indefinite basis, contributing to the continuity of benefits derived from data usage and improving customer experience with Open Finance. Shared data are used in analytical models to personalize offers, rates, and credit limits, including for corporate customers. Our main use cases continue to evolve in scope and results.

Loan portability using shared data, together with other use cases that generate insights and personalized offers for customers, achieved significant results:



R$ 2.2 billion
in cumulative contracted volume for over **66,000** customers.



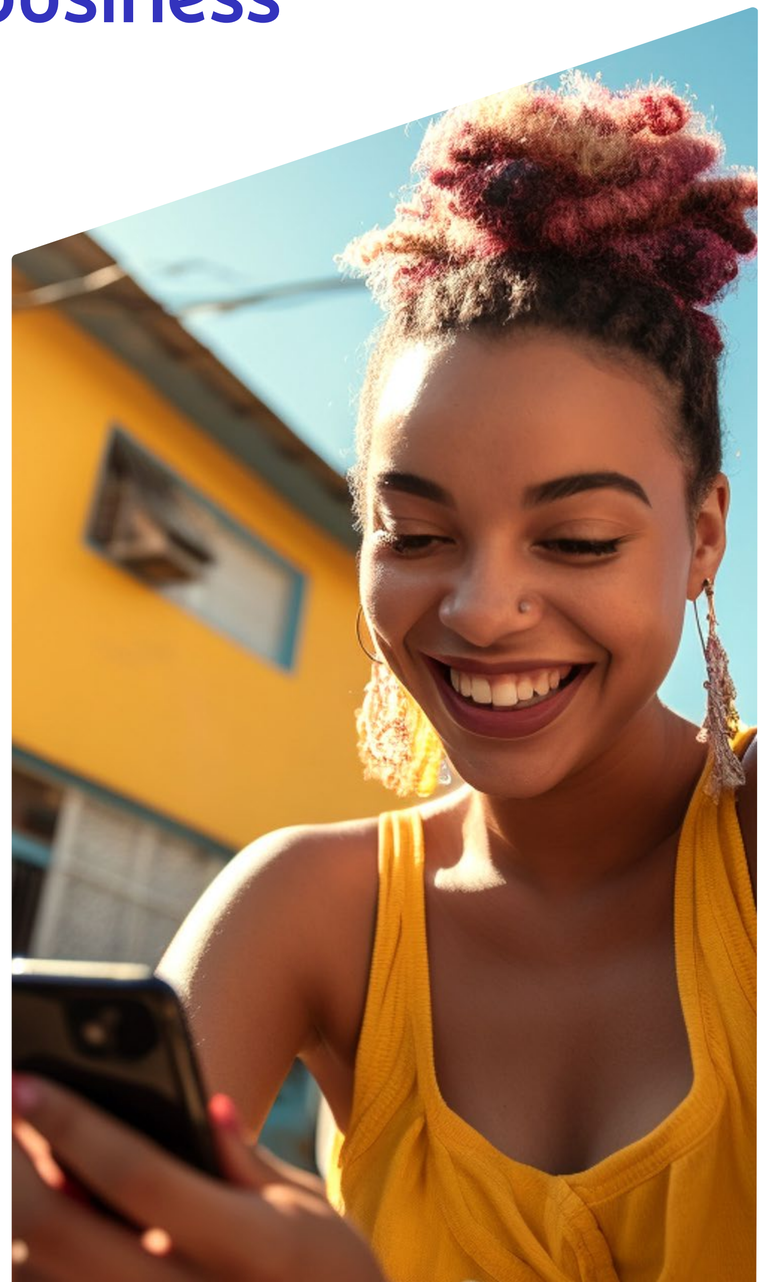
R$ 2.31 billion
in loan originations.



R$ 5.54 billion
in cumulative corporate credit disbursements (Working Capital).



R$ 7.58 billion
in funding.



Developers Portal

Given the breadth of use cases enabled by different types of digital integration, following a portfolio assessment we began addressing the topic under the designation "Integration Business." This strategy is designed to expand our digital reach by distributing our portfolio to customers across other platforms, promoting convenience and enhanced experiences for the end user.

In 2025, we continued to improve the experience on our integration platform and the BB Developers Portal, providing business and technical information on solutions, a testing environment, and support for developers and partners. We invested in autonomy and process optimization for our business units to increase agility in deploying new solutions and reduce time to market.

During the year, we also strengthened the governance and strategy of integration businesses, focusing on monitoring commercial strategy, developing methodologies to accelerate learning, and supporting the full lifecycle of integration businesses, as well as evaluating partnership models and analyzing trends to guide the development of future businesses.

Through this strategy, we expanded our capacity to digitally distribute products and services, now offering more than 30 solutions available via APIs across payments and collections, loans, insurance, financial management, and investments. These solutions enhance our relationships with customers and partners by optimizing how they consume financial products and services while maintaining our proximity and relevance at all times.

Over the past 12 months, we recorded an average of 1.8 billion monthly API calls and a steady increase in the number of customers integrated with our solutions.

Shopping BB

Shopping BB brings together several of our business initiatives under the bank-as-a-platform (BaaP) concept, demonstrating value potential beyond traditional banking services and increasing customer engagement and loyalty through a strategy that continues to evolve within the context of our Digital Acceleration Movement.

In 2025, we recorded approximately 33 million transactions, totaling an estimated R$1.3 trillion in sales of non-financial products and services to more than 5.2 million customers. Among the businesses conducted through Shopping BB, the following stand out:

- More than two hundred e-commerce platforms available to all our account holders, meeting their primary needs and offering benefits such as discounts and cashback.
- Tens of thousands of SKUs available for purchase through a journey fully integrated into the BB app, providing a safer, more comprehensive, and seamless shopping experience for our customers.
- Dozens of gift card brands, spanning transportation, delivery, and streaming services, sports retailers, business solutions, and multi-brand cards.
- A Gamer Area featuring a selection of gaming gift cards, cashback at selected stores, and financial services tailored to the needs of this audience.
- Mobile top-ups for the main operators in Brazil.

Throughout the year, Shopping BB introduced two new concepts for segmented product offerings: Shopping BB Travel, where customers can find everything related to tourism and travel, and Shopping BB Sustainability, which features a selection of products, partner brands, and financial solutions distinguished by ESG initiatives.

BB Shopping, as part of the Digital Acceleration Movement, strengthened the Bank as a Platform (BaaP) concept, generating 33 million transactions and moving R$1.3 trillion in 2025, in addition to engaging more than 5.2 million customers in sales of non-financial products and services.



Our technology transforming lives

GRI 3-3 Innovation and Technology

Financial Education: *Minhas Finanças Multibanco*

In 2025, we continued to enhance *Minhas Finanças Multibanco* (My Multibank Finances), our free solution for personal financial management, which has been integrated into the Open Finance ecosystem since 2022. The tool allows our customers to have a unified view of their transactions across different financial institutions, expanding their ability to plan and organize their finances. Throughout the year, we promoted updates that made the experience even more comprehensive and intelligent.

The Financial Agenda evolved to provide a unified view of commitments, incorporating future entries, obligations via Authorized Direct Debit (DDA), and personalized intelligent insights based on artificial intelligence. These features guide customers in their financial decisions, supporting expense management and the development of their financial well-being. At the same time, we improved the *Planejamento Financeiro* (Financial Planning), *Meus Gastos* (My Spending), and *Extrato Multibanco* (Multibank Statement) features simplifying expense control and encouraging more informed choices.

These developments reinforce our commitment to financial inclusion, financial education, and technological innovation, aligned with our corporate strategies and our vision of an increasingly digital, efficient, and customer-centric operation. We are aligned with the guidelines of the UN's 2030 Agenda, which establishes the Sustainable Development Goals (SDGs), aimed at promoting social inclusion, economic growth, and environmental preservation. At the same time, we comply with Resolution No. 8 of the Central Bank of Brazil, which recognizes financial education as a responsibility of financial institutions.

In this context, Minhas Finanças enables simple and inclusive financial management, supporting sustainable business practices and delivering a better customer experience. With a focus on continuous value delivery, the use of generative AI to provide personalized tips is a viable business opportunity, enabling more accurate recommendations based on the customer's financial profile.

In doing so, we not only enhance the customer experience but also reinforce our commitment to sustainable practices and the ESG agenda, strengthening our position as a benchmark for innovation and responsibility in the financial sector.

BB Digital Week

In 2025, we held the 4th edition of BB Digital Week, an event that reinforces our commitment to innovation, technology, and sustainability. With the topic "Technology made in Brazil: the future is now," the event brought together more than 26,000 participants, of whom 47% were employees and 53% from general public. The program featured over 300 content sessions, including keynotes, lectures, panels, and workshops, with the participation of more than 700 contributors, including speakers and panelists.

The 2025 BB Digital Week also stood out for adopting measures focused on accessibility and inclusion, offering services such as sighted guide assistance, mobility support, and assistance for specific needs. In total, the event registered 725 participants with disabilities, 394 individuals with autism spectrum disorder, as well as 20 sighted guide requests and 35 instances of Brazilian Sign Language (Libras) interpretation services.

Notable diversity and inclusion initiatives include the *Mulheres na TI* (Women in IT) Movement, together with the Cyber Mulheres and Infra por Elas groups, promoting specific actions during the event, bringing together 534 participants in activities such as games, speed mentoring sessions, and 15 panels focused on career and innovation topics.

With an approach focused on innovation, inclusion, and people development, the event contributed to expanding employee autonomy and providing an enhanced digital experience, strengthening capabilities and the quality of services delivered.

26,000
participants in the 4th edition of BB Digital Week.

Computadores para Inclusão (Computers for Inclusion) Program – Asset donation and strategic partnership

The program promotes digital inclusion and the circular economy through the donation of unused equipment to Computer Refurbishment Centers. Through a Technical Cooperation Agreement signed with the Ministry of Communications (MCOM) in June 2024, the Bank donated 39,800 pieces of equipment over two years — 10,700 in 2024 and 29,100 in 2025 —expanding access to technology and reducing improper disposal.

Public Call For Asset Donation

In 2025, the Bank published three public call notices to encourage the reuse of unused furniture and equipment, ensuring transparency and equal access. As a result, 2,617 items were donated, benefiting 140 institutions across the country, strengthening the circular economy and social responsibility.

29,100
unused equipments donated in 2025.

Sumaúma Challenge and integration with the Computadores para Inclusão Program

As part of the pre-COP30 mobilization, coordinated by the Ministry of Communications, with a national target of 200 metric tons in 30 days, the Bank collected 31 metric tons of electronic waste, representing 15% of the target. The internal mobilization included BB Destralha (Declutter) Day, which collected an additional 1 metric ton. The materials were integrated into the *Computadores para Inclusão* Program, and the Bank received the Sumaúma Digital Challenge Supporter Seal in the Green Zone at COP30.

9

Complementary content

GRI Exhibit
GRI content index
SASB Reference Table
Measuring Stakeholder Capitalism Initiative Summary
TCFD Recommendations
Social, Environmental and Climate Responsibility Policy (PRSAC)
TCU Content Index
Limited Assurance Report
Credits

Interactive summary



GRI Exhibit

2-7 Employees[1,2]

Employees by employment contract and gender

	2023	2024	2025	Chg. 2024-2025
Permanent and full-time — men	50,416	51,008	50,326	-1.34%
Permanent and full-time — women	35,557	35,300	34,592	-2.01%
Permanent and full-time — other[3]	102	112	131	16.96%
Permanent and full-time — not disclosed[3]	145	154	157	1.95%
Total	**86,220**	**86,574**	**85,206**	**-1.58%**

Permanent full-time employees, by region

Region	2023	2024	2025	Chg. 2024-2025
North	3,830	3,754	3,575	-4.77%
Northeast	13,944	13,648	13,422	-1.66%
Midwest	17,762	18,793	19,362	3.03%
Southeast	35,826	35,671	34,414	-3.52%
South	14,840	14,686	14,412	-1.87%
Abroad	18	22	21	-4.55%
Total	**86,220**	**86,574**	**85,206**	**-1.58%**

[1] Methodology applied: headcount of employees in active workforce at the end of each year.

[2] Banco do Brasil does not have employees under temporary employment contracts in its workforce. The same applies to employees without fixed working hours and part-time employees.

[3] Gender self-identification was made available to employees only as of 2023. Therefore, data are available only for this period. For the self-declaration of gender, we assigned to the "not disclosed" field those employees who chose not to answer. A significant variation in the number of full-time permanent employees identified as "other" is noted, driven by the increase in the number of respondents to the Gender Self-Identification and by efforts to promote a more inclusive and diversity-friendly workplace.

2-8 Workers who are not employees

Total number of outsourced positions, by region[1] [2]

	2023	2024	2025	% Chg. 2024-2025
North	1,393	1,501	1,490	-0.73%
Northeast	4,783	4,983	4,949	-0.68%
Midwest	2,725	3,092	3,246	4.98%
Southeast	10,754	10,440	11,066	6.00%
South	4,057	4,283	3,906	-8.80%
Total	**23,712**	**24,299**	**24,657**	**1.47%**

[1] For the calculation of workers who are not employees, the number of positions specified in the contract for the period is used, which may differ from the number of the supplier's employees involved in service delivery, as the Bank does not use headcount (FTE equivalent). For fractional positions (e.g., gardening), the quantity is calculated proportionally and rounded up to the nearest whole number. In this count, floating positions in cleaning services are not considered; instead, positions are counted by service area, and occasional service positions are also excluded. For security service contracts, which operate under a band-based model, the number of fixed positions activated in the period is considered (excluding lunch relief positions, floating positions, or those involved in any occasional services). In addition, the Bank does not use period averages to determine the number of positions; rather, it considers the number of positions specified in the contract for service delivery in the period. The count is performed/updated monthly to reflect any additions or reductions made through amendments to service contracts.

[2] There were no changes in the structure of significant suppliers or in the contracts executed with them that could have impacted our operations.

2-21 Annual total compensation ratio

Information	2023	2024	2025	Chg. 2024-2025
Ratio of the CEO's annual total compensation to the median annual total compensation for all employees (excluding the highest-paid individual) in Brazil	11.78	11.62	12.9	10.98
Ratio of the CEO's annual total compensation to the average total annual total compensation for all employees (excluding the highest-paid individual)	9.74	9.62	10.78	12.08
Ratio of the percentage increase in the annual total compensation of the Organization's highest-paid individual and the average percentage increase in annual total compensation of all employees (excluding the highest-paid individual)	1.18	0.78	12.94	

Note: Considering that the percentage change for the highest-paid individual is 13.18% and the average annual total compensation for all employees was 1.02%, the ratio is 12.94%. The highest-paid individual at Banco do Brasil holds the position of Chief Executive Officer.

2-27 Compliance with laws and regulationss

In 2025, a total of R$9.12 million was recorded in fines for non-compliance with laws and regulations relating to the supply and use of products and services. Of this amount in 2025, 31% was related to the processing of payment slips linked to the FGTS and Social Security, 22% was related to fines referring to the Consumer Protection Code, 20% was related to security plans and 11% was related to queuing time.

In 2025, 849 fines were applied, of which 394 (the most significant amount) were related to labor fines, 145 were related to security plans, and 123 referred to the Consumer Protection Code.

2-28 Membership associations

The main bodies, entities, and associations of which we are signatories or representatives are presented below:

- UN Global Compact — Network Brazil
- Brazilian Business Council for Sustainable Development (CEBDS);
- Brazilian Association of Toys Manufacturers (Abrinq);
- Ethos Institute;
- Carbon CDP Project (CDP);
- Brazilian Federation of Banks (Febraban);
- Brazilian Association of Real Estate Credit and Savings Entities (Abecip);
- National Association of Credit, Financing and Investment Institutions (Acrefi);
- Brazilian Association of Development Finance Institutions (ABDE);
- Brazilian Association of Credit Card and Services Companies (Abecs).

Learn more →
Check out the full list in the ESG Databook

2-30 Collective bargaining agreements

Banco do Brasil has 100% of its employees covered by the Collective Bargaining Agreement (ACT), a result of collective bargaining. This means that the Bank's entire workforce is included under the current agreement.

201-1 Direct economic value generated and distributed

R$ Billion	2023	2024	2025	Chg. 2024-2025
Direct economic value generated (revenues)	**261.6**	**272.6**	**256.0**	**-6.1%**
Economic value distributed	**86.1**	**85.4**	**51.9**	**-39.2%**
Personnel (employee salaries and benefits)	28.7	30.2	25.5	-15.6%
Debt capital remuneration	1.5	1.5	0.9	-38.5%
Interest on equity and dividends	14.9	17.5	8.1	-53.9%
Taxes, fees and contributions	18.3	14.7	4.4	-69.8%
Retained economic value	**175.5**	**187.2**	**204.1**	**9.0%**
Retained earnings	20.6	20.0	12.6	-37.0%
Non-controlling interest in retained earnings	1.9	1.3	0.4	-66.5%

Note: Data related to Direct economic value generated, Economic value distributed, and Economic value retained for 2023 and 2024 are being restated after aligning the understanding that "Direct economic value generated (revenues)" corresponds to the "revenues" line in the DVA, and "Economic value distributed" corresponds to the "Distributed Value Added" line in the DVA. GRI 2-4.

202-1 Ratio of the lowest salary and the local minimum wage, by gender

	2023	2024	2025	Chg. 2024-2025
Ratio of the lowest salary paid by BB and the local minimum wage for the year	2.87	2.81	2.76	-1.79

Note: For calculation purposes, the local minimum wage of R$1,518.00 (January 2025) and the entry-level starting compensation at Banco do Brasil, of R$4,189.05, were considered.

205-2 Communication and training on anti-corruption policies and procedures

Total number and percentage of employees that have received at least one anti-corruption course, broken down by employee category and region

		2023		2024		2025		Accumulated total	
Region	Employee category	Trained	% (total staff)	Trained	% (total staff)	Trained	% (total staff)	Trained	% (total staff)
Midwest	Advisors	886	10.9	1,837	19.02	1,204	11.99	10,043	99.98%
	Managerial	505	10.7	343	7.04	265	5.34	4,961	99.98%
	Operational staff	1,321	28.4	935	23.53	309	7.86	3,916	99.62%
	Technicians	21	7.95	25	8.47	14	3.3	424	100.00%
Abroad	Managerial	5	27.78	0	0.00	1	4.76	21	100.00%
Northeast	Advisors	26	8.84	24	7.84	25	7.79	321	100.00%
	Managerial	420	7.9	350	6.62	353	6.96	5,075	100.00%
	Operational staff	1,559	18.77	1,649	20.56	473	5.92	7,957	99.62%
	Technicians	1	3.57	5	16.67	1	2.56	39	100.00%
North	Advisors	7	9.86	9	12.68	5	6.94	72	100.00%
	Managerial	139	8.47	107	6.54	89	5.63	1,581	100.00%
	Operational staff	510	24.18	503	24.69	153	7.99	1,907	99.63%
	Technicians	1	11.11	1	11.11	0	0	8	100.00%
Southeast	Advisors	156	8.04	146	7.33	164	8.5	1,929	100.00%
	Managerial	1,101	7.88	882	6.33	698	5.23	13,347	100.00%
	Operational staff	2,829	14.77	3,366	17.75	935	5.06	18,424	99.80%
	Technicians	66	8.65	83	10.77	38	5.61	677	100.00%
South	Advisors	40	9.59	43	9.86	28	6.29	445	100.00%
	Managerial	392	6.86	326	5.74	384	6.95	5,528	100.00%
	Operational staff	1,214	14.21	1,650	19.64	437	5.29	8,250	99.95%
	Technicians	9	5.39	11	6.43	6	3.24	185	100.00%

302-1 Energy consumption within the Organization

Fuel (liters)

(liters)

	2023	2024	2025	2023 (GJ)	2024 (GJ)	2025 (GJ)	Chg. 2024-2025
Total diesel oil consumption by generators	240,381.50	209,532.84	163,139.03	9,863.13	8,597.27	6,693.70	-22.14%
Total diesel oil consumption for vehicles	173,412.80	245,128.40	395,702.77	7,115.31	10,057.43	16,235.94	61.43%
Total gasoline consumption	520,943.17	510,041.36	490,765.73	18,757.09	18,364.78	17,670.75	-3.78%
Total ethanol consumption	1,476,544.30	1,281,158.46	1,230,022.16	31,527.17	27,355.99	26,264.27	-3.99%

Note: Energy and fuel consumption data were extracted from the GABBi portal. Conversion factor adopted:
https://www.converter-unidades.info/conversor-de-unidades.php Data related to the total consumption of diesel oil for generator sets in 2024 (GJ) are being restated after reviewing the conversion. GRI 2-4

302-3 Energy intensity

Energy intensity ratio[1]

	2023	2024	2025	Chg. 2024-2025
Electricity intensity (Total electricity consumption/employee/year) (MWh/employee/year)	6.04	6.38	6.04	-5.21%
Total electricity consumption (MWh)	520,540	551,970	518,358.0	-6.09%
Total electricity consumption (GJ)	1,873,965.2	1,987,092	1,866,088.8	-6.09%
Headcount[2]	86,220	86,574	85,206	-0.92%

[1] We consume energy from the National Interconnected System (SIN), procure energy in the Free Contracting Environment (ACL), and have solar generation plants supplying the Bank under a distributed generation model. To reduce our carbon footprint, we began acquiring RECs equivalent to the Bank's total energy consumption.

[2] The active workforce was considered, based on official data. Subject to confirmation by DIPES.

401-1 New employee hires and employee turnover

New hires by gender

	2023	2024	2025	Chg. % 2024-2025
New hires in the period	**2,327**	**2,402**	**736**	**-69.36**
Women	367	422	97	-77.01
Men	1,960	1,980	639	-67.73
Hiring rate (%)	**2.69**	**2.77**	**0.87**	**-68.73**
Women (%)	0.42	0.49	0.11	-76.70
Men (%)	2.27	2.28	0.75	-67.02

New hires by age group

	2023	2024	2025	Chg. % 2024-2025
New hires in the period	**2,327**	**2,402**	**736**	**-69.36**
Under 30 years old	1,521	1,240	353	-71.53
30-50 years old	768	1,087	374	-65.59
Over 50 years old	38	75	9	-88.00
Hiring rate (%)	**2.69**	**2.77**	**0.87**	**-68.78**
Under 30 years old (%)	1.76	1.43	0.42	-71.00
30-50 years old (%)	0.89	1.25	0.44	-64.79
Over 50 years old (%)	0.04	0.09	0.01	-87.77

New hires by region

	2023	2024	2025	Chg. 2024-2025
New hires in the period	**2,327**	**2,402**	**736**	**-69.36**
South	225	250	1	-99.60
Southeast	524	582	2	-99.66
Midwest	1,026	1,276	729	-42.87
North	164	87	1	-98.85
Northeast	388	207	3	-98.55
Hiring rate (%)	**2.69**	**2.77**	**0.87**	**-68.73**
South (%)	0.26	0.29	0.00	-99.59
Southeast (%)	0.61	0.67	0.00	-99.65
Midwest (%)	1.18	1.47	0.86	-41.79
North (%)	0.19	0.10	0.00	-98.83
Northeast (%)	0.45	0.24	0.00	-98.52

Note: hiring indicators for 2025 were calculated based on a report that consolidates all employment relationships initiated through civil service exam during the year, considered as part of the active workforce at some point in 2025. The dataset resulted in 736 valid hiring records in 2025, after applying the classification criteria adopted in the survey.

Hiring rates (%) were calculated based on the Company's active workforce, comprising 84,975 employees, using the following formula:

Hiring rate (%) = (Number of new hires in the period ÷ Active workforce) × 100

The percentage change from 2024 to 2025 was calculated by comparing the values recorded for 2025 with the consolidated data for 2024, using the following formula:
% Change = (Value in 2025 − Value in 2024) ÷ Value in 2024 × 100

Total and voluntary turnover rates

Total turnover rate

(%)

	2023	2024	2025	Chg. 2024-2025
	2.11	2.25	2.43	6.37
Age group				
Under 30 years old	0.13	0.25	0.16	-38.53
30-50 years old	0.95	1.04	0.98	-6.36
Over 50 years old	1.03	0.96	1.29	31.85
Gender				
Women (%)	0.73	0.72	0.88	20.00
Men (%)	1.38	1.53	1.55	-0.08

Voluntary turnover rate

(%)

	2023	2024	2025	Chg. 2024-2025
	1.69	1.74	1.95	10.5
Age group				
Under 30 years old	0.12	0.21	0.15	-28.09
30-50 years old	0.71	0.71	0.72	-0.81
Over 50 years old	0.86	0.82	1.08	30.08
Gender				
Women (%)	0.62	0.6	0.76	24.09
Men (%)	1.07	1.14	1.19	3.26

Total turnover

	2023	2024	2025	Chg. 2024-2025
Total dismissals in the period	1,827	1,946	2,070	6.37
Age group				
Under 30 years old	117	218	134	-38.53
30-50 years old	826	896	839	-6.36
Over 50 years old	884	832	1,097	31.85
Gender				
Women	633	625	750	20.00
Men	1,194	1,321	1,320	-0.08

Voluntary turnover

	2023	2024	2025	Chg. 2024-2025
Voluntary dismissals in the period	1,464	1,505	1,663	10.5
Age group				
Under 30 years old	110	178	128	-28.09
30-50 years old	613	619	614	-0.81
Over 50 years old	741	708	921	30.08
Gender				
Women	538	523	649	24.09
Men	926	982	1,014	3.26

Total turnover by region

	2023	2024	2025	Chg. 2024-2025
Total dismissals in the period	**1,827**	**1,946**	**2,070**	**6.37**
South	313	330	373	13.03
Southeast	757	815	893	9.57
Midwest	420	421	441	4.75
North	80	69	89	28.99
Northeast	246	311	274	-11.90
Abroad	11	0	0	0.00
Total turnover rate by region(%)	**2.11**	**2.25**	**2.43**	**6.37**
South (%)	0.36	0.38	0.44	13.03
Southeast (%)	0.87	0.94	1.05	9.57
Midwest (%)	0.49	0.49	0.52	4.75
North (%)	0.09	0.08	0.1	28.99
Northeast (%)	0.29	0.36	0.32	-11.90
Abroad (%)	0.01	0	0	0.00

Voluntary turnover by region

	2023	2024	2025	Chg. 2024-2025
Voluntary dismissals in the period	**1,464**	**1,505**	**1,663**	**10.50**
South	266	272	**314**	15.44
Southeast	645	638	**728**	14.11
Midwest	341	356	**375**	5.34
North	52	39	**60**	53.85
Northeast	160	200	**186**	-7.00
Abroad	-	-	**-**	-
Voluntary turnover rate by region (%)	**1.69**	**1.74**	**1.95**	**10.50**
South (%)	0.3	0.31	**0.37**	15.44
Southeast (%)	0.75	0.74	**0.85**	14.11
Midwest (%)	0.4	0.41	**0.44**	5.34
North (%)	0.06	0.05	**0.07**	53.85
Northeast (%)	0.18	0.23	**0.22**	-7.00
Abroad (%)	-	0	**0**	-

Note: Turnover rate calculated as the number of dismissals in the period divided by the total number of active employees. We recorded another year with a low turnover rate. A one-off increase was observed in dismissals among employees aged over 50 and among female employees. A one-off increase was also observed in dismissals in the North region. However, this region represents a very small share of BB's total dismissals.

403-9 Work-related injuries

The most frequently recorded injuries result from trips and falls on the same level, generally leading to wrist and elbow sprains. PGR assessments did not identify risks capable of causing severe injuries, and all injuries are subject to mandatory reporting, being mainly classified as work-related (during work activities) or commuting (home–work travel). Except in fatal cases, there is no severity breakdown.

Risk elimination and mitigation follow the PGR hierarchy of controls, with periodic inspections across BB's 4,721 facilities. PGR assessments use qualitative and quantitative methodologies, with data collection and processing carried out in accordance with the action plan, ensuring reliability and relevance for decision-making.

The main control measures involve ergonomics for seated and computer-based work (adjustments to furniture and screens, supports, postural guidance, breaks, lighting control, and visual alternation) and noise control in service centers (dosimetry, medical evaluations, audiometric tests, adjustable and protective headsets, speech therapy monitoring, training, and a hearing conservation program).

The occupational health and safety system supports root cause investigations to enable more effective action plans.

Data for contractors and suppliers are not included; however, compliance with occupational health and safety legislation is contractually required.

Employee information

	2023	2024	2025
Number of fatalities caused by work-related injuries	1	0	3
Number of recordable work-related injuries	284	283	258
Rate of recordable work-related injuries	100%	100%	100%
Number of scheduled working days	21,555,000	21,643,500	21,416,750

Note: all three fatalities were due to commuting accidents.

403-10 Work-related ill health

The main work-related diseases identified are musculoskeletal and psychological (anxiety and depression). Occupational risk management is carried out at the establishment level through the PGR, in accordance with NR 01, with hazard identification conducted during technical visits, considering prior studies, health data, and employee perception. Risks and potential health impacts are assessed and classified using an internal methodology; reports are generated in the system, electronically signed, made available on the OSH Portal, and reassessed at any time or, mandatorily, within a maximum period of two years.

PCMSO preventive actions, based on epidemiological studies, aim to identify and control risk factors, prevent diseases, screen and enable early diagnosis of conditions related (or unrelated) to work, refer cases for treatment, and support reintegration/readaptation. These actions include stress screening (Lipp Inventory), depression screening (Duncan questionnaire, 2013), ergonomic assessments (AET/AEIP), and identification of alcohol use (CAGE questionnaire), with appropriate referrals.

In health promotion and prevention focused on mental health, the Mental Health Program stands out, structured around five pillars: Healthy Habits (physical activity platforms, nutrition education, challenges, and initiatives such as Top Chef BB); Education (content on UniBB and Talk Sessions); Ergonomics (consulting services and online workplace exercise programs); Psychological Support (free online psychotherapy platforms offering up to four sessions per month and other resources); and Care (Reintegration Program, ombudsman protocols for mental health conditions, and continuation of the substance dependency program in partnership with Cassi, with systematic monitoring by SESMT).

Work-related ill health[1]

	2023	2024	2025
Number of fatalities as a result of work-related ill health	0	0	0
Rate of fatalities as a result of work-related ill health	0	0	0
Number of mandatory reporting work-related ill health cases	22	39	34

[1] No fatalities resulting from occupational diseases were identified.

404-1 Average hours of training per year, per employee

Training sessions - employees (direct employees)

	2023	2024	2025	Change % 2024-2025
Headcount	86,220	86,574	85,206	-1.58%
No. of trained employees	86,080	86,366	85,036	-1.54%
Total No. of training sessions	3,290,950	4,093,987	4,343,829	6.10%
Total No. of hours	11,238,409	12,463,495	13,174,090	5.70%
% of trained employees	99.84	99.76	99.80	0.04%
No. training sessions per employee	38.23	47.40	51.08	7.76%
Training hours per employee	130.56	144.31	154.92	7.35%

Training by gender and position - Employees (direct employees)

	2023				2024				2025							
	Men		Women		Men		Women		Men				Women			
	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	Change % 2024-2025	Non-managerial	Change % 2024-2025	Managerial	Change % 2024-2025	Non-managerial	Change % 2024-2025
Employees	19,714	30,877	11,661	23,968	19,704	31,482	11,734	23,654	19,180	-2.66%	31,337	-0.46%	11,334	-3.41%	23,355	-1.26%
Governance body members that have been trained	19,684	30,822	11,646	23,928	19,656	31,404	11,705	23,601	19,155	-2.55%	31,246	-0.50%	11,327	-3.23%	23,308	-1.24%
Training	662,743	1,272,399	376,577	979,231	873,038	1,558,816	523,746	1,138,387	905,121	3.67%	1,646,826	5.65%	547,451	4.53%	1,244,431	9.32%
Hours	2,453,962	4,252,957	1,379,165	3,152,325	2,698,359	4,833,342	1,591,202	3,340,592	2,910,365	7.86%	4,998,003	3.41%	1,730,004	8.72%	3,535,718	5.84%
Percentage of trained employees	99.85	99.8	99.9	99.8	99.76	99.75	99.75	99.77	99.87	0.11%	99.71	-0.04%	99.94	0.19%	99.8	0.03%
No. training sessions per employee	33.8	41.28	32.34	40.92	44.42	49.64	44.74	48.23	47.25	6.37%	52.71	6.18%	48.33	8.02%	53.39	10.70%
Hours per employee	124.67	137.98	118.42	131.74	137.28	153.9	135.94	141.54	151.94	10.68%	159.96	3.94%	152.73	12.35%	151.7	7.18%

Training by position - Employees (direct employees)

	Managerial				Advisors			
	2023	2024	2025	Change % 2024-2025	2023	2024	2025	Change % 2024-2025
Employees	31,375	31,438	30,514	-2.94%	10,851	12,460	12,812	2.83%
Governance body members that have been trained	31,330	31,361	30,482	-2.80%	10,840	12,451	12,806	2.85%
Training	1,039,320	1,396,784	1,452,572	3.99%	385,341	583,427	687,626	17.86%
Hours	3,833,127	4,289,561	4,640,369	8.18%	1,390,592	2,174,570	2,265,831	4.20%
Percentage of trained employees	99.80	99.75	99.90	0.15%	99.90	99.93	99.95	0.02%
No. training sessions per employee	33.17	44.54	47.65	6.98%	35.55	46.86	53.70	14.60%
Hours per employee	122.35	136.78	152.23	11.30%	140.31	174.65	176.94	1.31%

	Operational staff				Technicians			
	2023	2024	2025	Change % 2024-2025	2023	2024	2025	Change % 2024-2025
Employees	42,763	41,400	40,547	-2.06%	1,231	1,276	1,333	4.47%
Governance body members that have been trained	42,679	41,278	40,416	-2.09%	1,231	1,276	1,332	4.39%
Training	1,823,248	2,049,653	2,135,378	4.18%	43,041	64,123	68,253	6.44%
Hours	5,725,325	5,779,511	6,068,641	5.00%	158,964	219,853	199,249	-9.37%
Percentage of trained employees	99.8	99.70	99.68	-0.02%	100	100	99.92	-0.08%
No. training sessions per employee	42.72	49.65	52.83	6.40%	34.96	50.25	51.24	1.97%
Hours per employee	134.15	140.01	150.15	7.24%	129.13	172.29	149.59	-13.18%

404-3 Percentage of employees receiving regular performance and career development reviews

Employee level	2023				2024				2025					
	Women	% of total	Men	% of total	Women	% of total	Men	% of total	Women	% of total	Change % 2024-2025	Men	% of total	Change % 2024-2025
Managerial	11,769	36.96	20,076	63.04	11,783.00	37.03	20,036	62.97	11,391	36.92	-3.33	19,463	63.08	-2.86
Technicians	681	48.37	727	51.63	688.00	48.25	738	51.75	701	53.84	1.89	601	46.16	-18.56
Operational staff	18,376	46.31	21,306	53.69	17,927.00	4.10	21,823	54.9	19,002	44.77	6.00	23,442	55.23	7.42
Advisors	3,932	37.32	6,603	62.68	4,190.00	35.15	7,731	64.85	3,013	31.72	-28.09	6,487	68.28	-16.09
Other	-	0	-	0	-	0	-	0	-	0	0	-	0	0
Total	**34,758**	**41.64**	**48,712**	**58.36**	**34,588.00**	**40.73**	**50,328**	**59.27**	**34,107**	**40.56**	**-1.39**	**49,993**	**59.44**	**-0.67**

405-1 Diversity of governance bodies and employees

Diversity in governance (%)[1]

(%)

		2023	2024	2025	Change % 2024-2025
By gender	Women	30.19	32.14	30.00	0.00
	Men	69.81	67.86	70.00	10.53
By age group	under 30 years old	0.00	0.00	0.00	0.00
	30-50 years old	47.17	51.79	50.00	3.45
	over 50 years old	52.83	48.21	50.00	11.11
By minority group	Indigenous people	0.00	0.00	0.00	0.00
	Black	1.89	1.79	1.67	0.00
	Brown	9.43	12.07	8.33	-28.57

[1] Includes members of the Board of Directors (CA), the Board of Executive Officers (Direx), the Fiscal Council (sitting members only), and the Audit; People, Remuneration and Eligibility; Risk and Capital; Technology and Innovation; and Corporate Sustainability Committees.

General indicators of diversity in the workforce (%)

(%)

		2023	2024	2025	Change % 2024-2025
By gender	Women	41.32	40.88	40.71	-1.98
	Men	58.68	59.12	59.29	-1.31
By age group	under 30 years old	4.06	4.56	4.13	-11.01
	30-50 years old	72.88	70.66	68.94	-3.97
	over 50 years old	23.06	24.78	26.93	6.96
By minority group	Indigenous people	0.17	0.18	0.17	-4.58
	Black	3.81	4.08	4.16	0.34
	Brown	21.89	22.59	23.05	0.44

Note: For the purposes of this table, consolidated data include only Banco do Brasil employees. Interns, although reported in GRI 2-7 as a specific category and presented separately in certain GRI 405-1 tables, are not included in the consolidated totals presented herein.

By gender (% of the total workforce in each employee category)

(%)

		2023	2024	2025	Change % 2024-2025
Managerial	Women	37.17	37.31	37.14	-3.52
	Men	62.83	62.69	62.86	-2.84
Technicians	Women	52.88	53.77	53.64	6.41
	Men	47.12	46.23	46.36	6.93
Operational staff	Women	45.09	45.16	45.58	-5.03
	Men	54.91	54.84	54.42	-6.62
Advisors	Women	37.18	34.8	33.66	-0.46
	Men	62.82	65.2	66.34	4.71
Interns	Women	54.24	53.9	55.24	1.34
	Men	45.76	46.1	44.76	-1.34

By age group (% of the total workforce in each employee category)

		2023	2024	2025	Change % 2024-2025
Managerial	Under 30 years old	0.65	0.63	1.01	54.77
	30-50 years old	79.94	78.13	76.40	-5.24
	Over 50 years old	19.41	21.24	22.59	3.10
Technicians	Under 30 years old	0.32	0.16	0.23	50.00
	30 - 50 years old	77.99	76.52	75.28	4.92
	Over 50 years old	21.69	23.32	24.49	12.03
Operational staff	Under 30 years old	6.59	6.08	4.51	-30.26
	30-50 years old	65.95	63.69	61.75	-8.76
	Over 50 years old	27.46	30.23	33.74	5.02
Advisors	Under 30 years old	4.36	9.97	10.90	12.49
	30-50 years old	79.27	74.06	72.30	0.46
	Over 50 years old	16.37	15.97	16.80	8.30
Interns	Under 30 years old	93.71	94.91	93.71	-1.2
	30-50 years old	6.05	4.87	6.29	1.42
	Over 50 years old	0.24	0.22	0.00	-0.22

By minority groups (% of the total workforce in each employee category)

		2023	2024	2025	Change % 2024-2025
Managerial	Indigenous people	0.11	0.14	0.15	0.00
	Black	3.53	3.91	4.02	-0.32
	Brown	21.43	22	23.23	0.68
Technicians	Indigenous people	0.16	0.08	0.00	-100.00
	Black	3.09	3.29	3.91	23.81
	Brown	16.33	17.4	18.11	11.57
Operational staff	Indigenous people	0.21	0.2	0.18	-13.58
	Black	4.03	4.05	3.94	-8.39
	Brown	22.32	22.45	22.36	-6.35
Advisors	Indigenous people	0.18	0.21	0.21	8.00
	Black	3.8	4.69	5.07	11.70
	Brown	22.2	24.11	24.94	6.39
Interns	Indigenous people	0	0	0	0
	Black	8.96	6.64	10.49	3.85
	Brown	23.49	25.00	28.9	3.9

Note: During the year, we identified a significant decrease in the number of Brown (mixed-race) members within the governance bodies. We attribute this variation to new appointments of members who did not disclose race and color information. We also recorded a significant increase in the number of employees with disabilities, due to the continued hiring of candidates approved in the latest external selection process (2022/001). We also observed a notable increase in employees under the age of 30 in most segments, except for the operational segment, reflecting the career progression of employees approved in recent external selection processes. We observed a decrease in members of minority groups in the operational segment and an increase in other segments, reflecting the organization's efforts to enhance workforce diversity and to support the career progression of minority group members.

405-2 Ratio of basic salary and compensation of women to men

Ratio of basic salary women/men

	2023	2024	2025
Executive	1	1	1
Managerial	1	1	1
Technicians	1	1	1
Operational staff	1	1	1
Advisors	1	1	1
Other	1	1	1

Note: Information on remuneration by gender and functional level covers only our operations in Brazil. All positions held at the Bank in 2025 were considered as the parameter referred to as "significant locations of operation."

406-1 Incidents of discrimination and corrective actions taken

Incidents of discrimination known by BB

	2023	2024	2025
Incidents under investigation	0	11	0
Incidents investigated	1	11	272
Incidents not yet investigated	0	0	0
Total	**1**	**22**	**272**

Incidents of discrimination known by BB (Conclusion)

	2023	2024	2025
Incidents deemed substantiated	1	11	234
Incidents deemed unsubstantiated	0	0	38
Total	**1**	**11**	**272**

410-1 Security personnel trained in human rights policies or procedures

Surveillance services at our units are carried out through contracted private security firms. In compliance with the requirements of the regulatory body, namely Federal Police Ordinance 18,045/2023, all security personnel must undergo mandatory training and periodic refresher courses to legally perform their duties. Human dignity is a core objective of the private security policy, as declared in Article 1 of Ordinance 18,045/2023.

All employees of contracted private security firms must take a surveillance training course, with material approved by the Federal Police Department, which includes aspects of human rights and relations, in accordance with legal and contractual provisions. According to Ordinance 18,045/2024, to work as a security guard, one must undergo a surveillance training course, covering aspects of human rights and relations. Therefore, companies providing security teams are obliged to meet this requirement.

416-1 Assessment of the health and safety impacts of product and service categories

In all architectural and engineering interventions, the solutions adopted by Banco do Brasil are developed in strict compliance with internal regulations and applicable legislation, including, among others, those of the fire brigade, environmental and historical heritage agencies, when incidents occur. This guideline ensures that projects meet all legal, technical, and safety requirements, mitigating operational, environmental, and occupational risks. For furniture procurement processes, Banco do Brasil adopts a structured procedure that includes a mandatory technical qualification phase, in which suppliers must provide prior proof that their products comply with technical standards and regulations related to safety, occupational health, and performance. Key requirements include the ABNT Product Conformity Certificate, an Ergonomics Report in compliance with Regulatory Standard NR-17 of the Ministry of Labor and Employment, and the RoHS Declaration of Compliance regarding restriction of hazardous substances. This preliminary technical assessment aims to ensure the quality, durability, and ergonomic suitability of furniture while maintaining proper working conditions for employees and high standards of service for customers, adhering to best practices in engineering, ergonomics, and risk management.

FS6 - Percentage of the portfolio for business lines by specific region, size (e.g., micro, medium, large) and by sector

Agribusiness Portfolio

From small-scale producers to large-scale agribusinesses, we finance working capital costs and the marketing of agricultural products, in addition to rural investments, including those related to the construction and expansion of storage facilities, acquisition and modernization of machinery and implements, as well as processing and industrialization of agricultural products and alignment of rural properties with environmental regulations.

(R$ Billion)	2023	2024	2025	Chg. % 2024-2025
North				
Individuals	30.99	35.78	36.74	2.7%
Companies (PJ)	0.17	0.17	0.29	68.9%
Total	**31.16**	**35.95**	**37.04**	**3.0%**
Northeast				
Individuals	30.2	35.34	36.26	2.6%
Companies (PJ)	0.54	0.65	1.45	122.5%
Total	**30.73**	**35.99**	**37.71**	**4.8%**

(R$ Billion)	2023	2024	2025	Chg. % 2024-2025
Midwest				
Individuals	109.06	121.78	123.94	1.8%
Companies (PJ)	2.67	2.87	5.26	83.6%
Total	111.73	124.64	129.21	3.7%
Southeast				
Individuals	68.72	75.84	79.53	4.9%
Companies (PJ)	5.59	4.45	4.99	12.3%
Total	74.31	80.29	84.52	5.3%
South				
Individuals	68.17	75.20	75.79	0.8%
Companies (PJ)	4.14	5.44	7.58	39.4%
Total	72.32	80.64	83.37	3.4%
Total	**320.26**	**357.51**	**371.84**	**4.0%**
Medium-sized and Large Producer	239.58	269.56	272.21	1.0%
Micro and Small Producer	67.57	74.37	80.05	7.6%
Agricultural companies and cooperatives	13.11	13.58	19.58	44.2%

Agribusiness by type of financed item

(R$ million)

	2023	2024	2025	Chg. % 2024-2025
Classification Loan Portfolio	320,262	357,513	371,844	4.0%
Cotton	2,261	2,222	2,426	9.2%
Storage	14,098	15,979	17,503	9.5%
Rice	2,619	3,142	2,474	-21.3%
Poultry farming	3,973	5,343	6,453	20.8%
Cattle farming	78,785	89,211	86,366	-3.2%
Meat	65,772	66,785	64,663	-3.2%
Milk	13,013	22,426	21,703	-3.2%
Coffee	10,595	11,111	9,846	-11.4%
Trucks/Vehicles	2,379	2,457	2,173	-11.6%
Sugarcane	4,685	4,549	4,357	-4.2%
Agro-industrial Loan	4,685	2,706	4,815	77.9%
Other	44,493	61,421	94,392	53.7%
Eucalyptus/Pine/Forests	909	1,060	1,260	18.9%
Machinery and implements	57,853	58,656	54,142	-7.7%
Soil Improvement	12,810	15,231	15,531	2.0%
Corn	19,603	20,367	16,397	-19.5%
Pasture	9,211	10,119	10,231	1.1%
Soybean	46,668	49,408	39,733	-19.6%
Swine farming	2,802	2,749	2,437	-11.3%
Wheat	2,388	1,782	1,308	-26.6%

FS7 - Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose

FS8 - Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
Fundos IS (Sustentáveis) registrados na Anbima[1]						
BB TOP AÇÕES ÍNDICE DE SUSTENTABILIDADE EMPRESARIAL IS FI AÇÕES	• Environmental • Social • Governance	Transfer of 20% of the management fee to the Banco do Brasil Foundation program. The Fund comprises a portfolio of assets whose gross yield reflects the ISE's theoretical portfolio performance.	26.2	10.2	13.9	35.85%
BB AÇÕES SUSTENTABILIDADE IS FIC AÇÕES[2]	• Environmental • Social • Governance	Transfer of 20% of the management fee to the Banco do Brasil Foundation program. The Fund comprises a portfolio of assets whose gross yield reflects the ISE's theoretical portfolio performance.	26.2	10.2	13.9	35.81%
BB GOVERNANÇA IS FI AÇÕES	• Governance	Seeks to track the IGC-T theoretical portfolio, an index com-posed of shares of companies recognized for good corporate governance practices. These companies must be listed on B3's Novo Mercado segment or classified under Level 1 or Level 2.	783.6	573.7	693.9	20.95%
BB EQUIDADE IS FI AÇÕES[2]	• Social	Its characteristic is to allocate funds to publicly-held compa-nies that are signatories to the Women's Empowerment Principles.	13.9	35.85%	114.1	107.34%
BB ASSET EQUIDADE IS FIC AÇÕES[2]	• Social	It is targeted at the Private and Retail segments and its char-acteristic is to allocate funds to publicly-held companies that are signatories to the Women's Empowerment Principles. It allocates 60% of its resources in Brazil and 40% in one or more funds domiciled abroad. Investments prioritize compa-nies that incorporate and consider the impacts of their operations and/or directly promote social and environmen-tal responsibility in the environment and the communities where they operate.	2	1.7	6.0	263.28%

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
BB EQUIDADE IS FIC AÇÕES[2]	• Social	The fund family aims to invest in companies that adopt or promote equity practices, extending beyond gender equity to include the empowerment of women in the corporate envi-ronment.	81.2	53.4	106.9	100.11%
BB TOP AÇÕES ASG BRASIL IS FI AÇÕES	• Environmental • Social • Governance	The fund aims to allocate its resources through active man-agement, in financial assets composing a variable income portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria.	17.1	5.7	7.2	26.74%
BB ASG BRASIL IS FIC AÇÕES[2]	• Environmental • Social • Governance	The fund aims to invest its resources through active man-agement, in financial assets composing a variable income portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria.	7.3	5.7	7.1	25.36%
BRASILPREV TOP ASG BRASIL IS FI AÇÕES	• Environmental • Social • Governance	The fund aims to allocate its resources to build a portfolio of equity assets linked to Brazilian companies that adopt best practices in ESG criteria, with the objective of delivering returns above the ISE.	64.1	144.2	137.8	-4.39%
BRASILPREV PRIVA-TE ASG FIC MULTI-MERCADO[2]	• Environmental • Social • Governance	The fund aims to allocate its resources to build a portfolio of equity assets linked to Brazilian companies that adopt best practices in ESG criteria, with the objective of delivering returns above the ISE.	107.1	144.1	229.7	59.32%
BB BRL PICTET GLOBAL ENVIRONMENTAL OPPORTUNITIES IS INVESTIMENTO NO EXTERIOR FI AÇÕES	• Environmental • Social • Governance	The Fund invests in shares of global companies selected based on their alignment with ESG positioning criteria. The strategy focuses on companies that provide products and services that help minimize negative environmental impact and improve resource efficiency, and are classified as Article 9 under the European SFDR regulation.	2.8	3.1	2.0	-35.37%
BB BRL ALLSPRING CLIMATE TRANSI-TION IS INVESTIMENTO NO EXTERIOR FI MULTIMERCADO	• Environmental	The Fund aims to invest at least two-thirds of its portfolio in credits rated as investment grade, i.e., with strong credit quality. It also seeks to achieve full portfolio decarbonization by 2050. Its climate transition credit strategy is designed to deliver attractive financial returns while supporting inves-tors, companies, and the transition of the real economy to net zero.	0.9	3.9	20.4	422.56%
BB BRL ALLSPRING CLIMATE TRANSI-TION IS INVESTIMENTO NO EXTERIOR FI MULTIMERCADO	• Social	An index fund structured as an open-ended condominium, with an indefinite term, intended for investment in a portfo-lio of financial assets, with the goal of reflecting the perfor-mance and returns of the B3 Diversity Index, calculated by B3 S.A.	37.9	61.9	64.5	4.16%
BB TOP AÇÕES DIVERSIDADE IS FI AÇÕES[2]	• Social	Fund intended for investment in a portfolio of financial assets, with the goal of reflecting the performance and returns of the B3 Diversity Index, calculated by B3 S.A.	36	16.9	13.5	-20.14%

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
BB AÇÕES DIVERSI-DADE IS FIC AÇÕES[2]	• Social	Transfer of 10% of the management fee to Banco do Brasil Foundation's programs. Fund intended for investment in a portfolio of financial assets, with the goal of reflecting the performance and returns of the B3 Diversity Index, calculat-ed by B3 S.A.	36	16.2	13.5	-16.72%
BB TOP NORDEA GLOBAL CLIMATE AND ENVIRONMENT IS INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF AÇÕES	• Environmental	The fund seeks to generate positive environmental impact by investing in companies that are materially involved in eco-nomic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals.	25.2	54.3	33.2	-38.86%
BB NORDEA GLOBAL CLIMATE AND ENVIRONMENT IS INVESTIMENTO NO EXTERIOR FI AÇÕES	• Environmental	The fund seeks to generate positive environmental impact by investing in companies that are materially involved in eco-nomic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals.	398.4	326.8	235.3	-27.99%
BB ASSET NORDEA GLOBAL CLIMATE AND ENVIRONMENT IS INVESTIMENTO NO EXTERIOR FIC AÇÕES[2]	• Environmental	The fund seeks to generate positive environmental impact by investing in companies that are materially involved in eco-nomic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals.	2.4	2.6	1.6	-38.30%
BB FX NORDEA GLOBAL CLIMATE AND ENVIRONMENT IS INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF CIC AÇÕES[2]	• Environmental	The fund seeks to generate positive environmental impact by investing in companies that are materially involved in eco-nomic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals.	37.8	52.3	31.0	-40.80%
BB ESPELHO SULA-MÉRICA CRÉDITO ASG IS RESP LIMITADA FIC REN-DA FIXA CRÉDITO PRI-VADO	• Environmental • Social • Governance	It aims to deliver returns to its quotaholders through invest-ments in financial assets and/or instruments that incorporate ESG aspects available in the fixed income market, linked to interest rate movements (floating or fixed), price indices, or both, excluding strategies that entail equity risk, except for transactions that result in a predetermined interest yield.	155.6	243.9	1,751.5	618.24%
BB ESPELHO JGP INSTITUCIONAL EQUILÍBRIO 30 IS RESP LIMITADA FIF CIC RENDA FIXA CRÉDITO PRIVADO LP	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	648.5	3,070.2	373.42%

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
BB ESPELHO JGP EQUILÍBRIO F IS RESP LIMITADA FIC REN-DA FIXA CRÉDITO PRIVADO LP	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	1,916.7	2,926.8	52.70%
BRASILPREV TOP EST JGP ESG 100	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	36.1	19.5	56.3	189.09%
BRASILPREV REG ESG 100 FIC FIA RESP LTDA[2]	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	33.31	18.6	58.1	212.61%
BRASILPREV TOP ESTRATÉGIA JGP EQUILÍBRIO PREV FUNDO DE INVES-TIMENTO FINANCEI-RO IS RENDA FIXA CRÉDITO PRIVADO RESPONSABILIDADE LIMITADA	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	1.0	3,685.9	361,120.05%
BRASILPREV JGP EQUILÍBRIO PREV FICFI IS RF CRÉDITO PRIVADO RESPON-SABILIDADE LIMITA-DA[2]	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	1.6	3,726.5	231,506.52%
BRASILPREV TOP ESG MM	• Environmental • Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	-	418.8	-
BB BROMÉLIA GLOBAL BONDS CAIXA CVP FIF M IS	• Environmental • Social	The fund aims to invest in sovereign sustainable bonds.	-	-	239.0	-
BB Esp Ações Régia Glob Health IS	• Environmental • Social • Governance	The fund aims to invest in companies in the global healthcare sector that adopt strong ESG practices.	-	-	1.9	-
IS Funds – Distribution ex-BB33						
Total AUM of Funds – 49% Regia Capital Balance (distribution ex-BB) – BB 2030 Agenda			-	-	2.191,50	-

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
ESG funds registered with Anbima[1]						
BB AÇÕES GLOBAIS INSTITUCIONAL FI AÇÕES BDR NÍVEL I	• Environmental • Social • Governance	The fund aims to offer its quotaholders, in the medium and long term, consistent and competitive performance in rela-tion to global stock market, within the fluctuations and risks inherent in this market, through the investment of its re-sources, primarily in foreign companies share receipts (BDR - Brazilian Depositary Receipts) that meet the criteria of the ESG topic traded in Brazil.	1,297.1	1,932.9	1,254.7	-35.09%
BB AÇÕES GLOBAIS FIC AÇÕES BD	• Environmental • Social • Governance	The fund family aims to offer its quotaholders, in the medi-um and long term, consistent and competitive performance in relation to global stock market, within the fluctuations and risks inherent in this market, through the investment of its resources, primarily in BDRs that meet the criteria of the ESG topic traded in Brazil.	648.5	1139.4	586.0	-48.56%
BB GLOBAL VITA PRIVATE FI MULTI-MERCADO LP	• Environmental	It incorporates the themes of longevity and quality of life into the portfolio management strategy. The fund aims to build a portfolio of financial assets focused on shares issued by companies in the healthcare, biotechnology, nutrition, and environmental sectors, among others related to healthy life expectancy.	227.1	298.2	349.2	17.09%
BB BRL BLACKROCK MULTIASSET ESG INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF MUL-TIMERCADO	• Environmental • Social • Governance	The fund invests its quotas in an overseas investment fund managed by BlackRock, the ESG Multi-Asset strategy. BlackRock's fund aims for a comprehensive approach to ESG integration into a multi-asset market portfolio.	8.7	14.0	12.2	-12.98%
BB BRL BLACKROCK MULTIASSET ESG INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF CIC MULTIMERCADO[2]	• Environmental • Social • Governance	The fund invests its quotas in an overseas investment fund managed by BlackRock, the ESG Multi-Asset strategy. BlackRock's fund aims for a comprehensive approach to ESG integration into a multi-asset market portfolio.	8.7	14.4	12.6	-12.46%
BB NORDEA GLOBAL DISRUPTION ESG INVESTIMENTO NO EXTERIOR FI AÇÕES	• Environmental • Social • Governance	The Fund invests in global companies focused on disruptive and sustainable initiatives.	14.0	26.8	10.0	-62.50%
BB FX NORDEA GLOBAL DISRUPTION ESG PRIVATE INVES-TIMENTO NO EXTE-RIOR FIC AÇÕES[2]	• Environmental • Social • Governance	The Fund invests in global companies focused on disruptive and sustainable initiatives.	12.9	26.1	10.4	-60.32%

Asset management

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025
BB TOP MULTIMER-CADO BALANCEADO FUNDO DE INVES-TIMENTO LONGO PRAZO	• Environmental • Social • Governance	The Fund seeks balanced exposure to fixed income and equity assets, targeting domestic and international financial and capital markets that adopt best practices in ESG (Envi-ronmental, Social, and Governance) criteria.	194.0	130.3	101.6	-21.99%
BB MULTIMERCADO BALANCEADO LONGO PRAZO FUNDO DE INVES-TIMENTO EM COTAS DE FUNDOS DE INVESTIMENTO[2]	• Environmental • Social • Governance	The Fund seeks balanced exposure to fixed income and equity assets, targeting domestic and international financial and capital markets that adopt best practices in ESG (Envi-ronmental, Social, and Governance) criteria.	119.3	97.1	79.1	-18.55%
BB MULTIMERCADO BALANCEADO LONGO PRAZO PRIVATE FUNDO DE INVESTIMENTO EM COTAS DE FUNDOS DE INVESTIMENTO[2]	• Environmental • Social • Governance	The Fund seeks balanced exposure to fixed income and equity assets, targeting domestic and international financial and capital markets that adopt best practices in ESG (Envi-ronmental, Social, and Governance) criteria.	77.1	34.7	25.1	-27.58%
BB GLOBAL PRIVATE FI MULTIMERCADO LP	• Environmental • Social	It aims to generate returns on quotaholders' invested re-sources while maintaining at least 60% of its AUM in financial assets in Brazil and up to 40% in financial assets abroad, with an ESG-related focus, specifically on environment, sustaina-bility, and responsible resource consumption.	112.8	142.5	139.6	-2.01%

[1] In 2023, new rules were published by the CVM and Anbima for funds to be considered sustainable. The funds listed above are those already registered with the self-regulatory agency as sustainable products. [2] The balances of these funds are included in the balances of the funds immediately above them and should not be included in the total balance. [3] In 2024, BB Asset entered into a strategic partnership creating Régia Capital, an asset manager 100% dedicated to sustainable investment. The balance related to BB Asset's interest in Régia Capital at the end of 4Q25 was R$2,191.5 billion.

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
RenovAgro Program	• Environmental	Its main objectives are to reduce GHG emissions from agricultural activities and deforestation, and to promote the restoration of degraded areas.	9,375	10,051	11,022	10%	1,265	2,799.5	1,588	2,184	1,982	2,464
ABC Recuperação e conversão	• Environmental	Recovery of degraded pastures.	3,944	3,780	3,864	2%	570	1,032.7	472	528	701	702
RenovAgro Orgânico	• Environmental	Implementation and improvement of organic agricultural production systems.	17	39	43	9%	7	7	25	22	7	5
RenovAgro Sistema Plantio Direto	• Environmental	Implementation and improvement of no-till farming systems.	3,772	4,120	4,270	4%	412	1,210.4	535	950	522	833
RenovAgro Integração	• Environmental	Implementation and improvement of integrated crop–livestock, crop–forest, livestock–forest, and crop–livestock–forest systems, as well as agroforestry systems.	404	515	631	23%	82	131.3	126	170	122	169
RenovAgro	• Environmental	Implementation, maintenance, and improvement of the management of commercial forests, including those intended for industrial use or for charcoal production.	647	702	845	20%	60	90.4	138	169	153	207
RenovAgro Ambiental	• Environmental	Compliance or regularization of rural properties with environmental legislation, including the restoration of legal reserves and permanent preservation areas, the rehabilitation of degraded areas, and the implementation and improvement of sustainable forest management plans.	197	227	260	15%	24	28.4	53	54	57	69

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
RenovAgro Manejo de Resíduos	• Environmental	Implementation, improvement, and maintenance of systems for treating manure and waste from animal production for energy generation and composting.	59	71	85	19%	4	18.5	12	18	16	19
RenovAgro Palmáceas	• Environmental	Implementation, improvement, and maintenance of oil palm plantations, preferably in degrad-ed productive areas.	2	2	2	0%	-	-	-	-	-	-
RenovAgro Bioinsumos	• Environmental	Promotion of the use of biological nitrogen fixation.	316	579	1,007	74%	106	280.8	227	272	404	461
ABC Demais[1]	• Environmental	Implementation, improvement, and maintenance of plantations of açaí, cocoa, olive, and walnut trees.	16	15	14	-6%	-	-	-	-	-	-
ABC Demais[1]	• Environmental	Other ABC operations without identification of a specific subpro-gram.	-	-	-	-	-	-	-	-	-	-
Custeio Plantio Direto	• Environmental	Financing using the No-Till Farm-ing System (SPDP).	56,684	57,418	49,187	-14%	82,230	64,874.5	116,903	42,401	74,135	30,932
Custeio Agrícola Tradicional - Plantio Direto	• Environmental		49,811	53,760	46,230	-14%	37,364	56,804.6	66,083	39,569	36,170	28,778
Pronamp Custeio - Plantio Direto	• Environmental		3,198	206	15	-93%	9,037	3,210.3	224	43	2	0
Pronaf Custeio - Plantio Direto	• Environmental • Social		3,675	3,452	2,942	-15%	35,829	4,859.5	50,596	2,790	37,963	2,154
Pronaf Mais Alimentos	• Social	Financing for family farmers and rural producers to invest in their production and service infrastructure.	41,816	46,575	48,812	5%	64,041	7,603.3	95,948	11,850	77,575	9,310
Pronaf Investimento	• Environmental • Social	Credit lines for investment availa-ble to farmers eligible under Pronaf.	1,778	1,862	2,521	35%	2,576	216,5	7,437	368	23,937	965

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
Pronaf Florestal	• Environmental • Social	It aims to support investments in projects that meet the require-ments established by the Depart-ment of Family Agricul-ture/Ministry of Agrarian Devel-opment for agroforestry systems; ecologically sustainable extractive activities; forest management plans and practices, including costs related to the implementa-tion and maintenance of the venture; and the enrichment of areas that already have diversified forest cover through the planting of one or more native forest species of the biome.	105	90	62	-32%	-	-	9	0	-	-
Pronaf Agroecologia	• Environmental • Social	Credit line for farmers eligible under Pronaf to finance invest-ments in specific agroecological or organic production systems, including costs related to the implementation and maintenance of the venture.	15	16	18	14%	36	2.7	43	3	50	5
Pronaf Bioeconomia -Dendê / Seringueira	• Environmental • Social	Credit line for farmers eligible under Pronaf to finance invest-ments in the establishment of oil palm or rubber tree crops, includ-ing associated working capital for crop maintenance.	5	4	3	-23%	-	-	1	0	-	-

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
Pronaf Bioeconomia	• Environmental • Social	Credit line for farmers eligible under Pronaf to finance the implementation, use, recovery, or adoption of renewable energy and/or environmental technologies, water storage, small-scale hydropower, forestry, or conservation practices, as well as soil acidity correction and fertility improvement.	646	582	511	-12%	-	1.9	-	-	1	0
Pronaf Mulher	• Social	Financing aimed at women farm-ers, regardless of their marital status.	44	50	55	10%	61	6.2	127	14	108	12
Pronaf Agroindústria	• Social	Financing for family farmers and rural producers (individuals and legal entities), as well as cooperatives, to invest in processing, storage, handling, and trade of agricultural, extractive, artisanal, and forest products, as well as to support rural tourism activities.	588	641	660	3%	42	113.9	88	176	52	94
Pronaf Cotas-partes	• Social	Financing for the subscription of equity shares by Pronaf beneficiaries who are members of rural production cooperatives, and for the cooperative's use of funds for working capital, operating expenses, investments, or financial restructuring.	-	-	.		-	-	-	-	-	-
Pronaf Programas Especiais - Semiárido	• Ambiental • Social	Investments in projects adapted to semi-arid conditions, focused on the sustainability of agroecosystems, aimed at the implementation, expansion, recovery, or modernization of productive infrastructure, including those related to agricultural and non-agricultural production and service projects, in line with the realities of families in the region.	30	21	11	-49%	8	0.4	5	0	3	0

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
Pronaf Programas Especiais - Jovem	• Social	Financing for family farmers and rural producers (individuals) to invest in production activities, provided that beneficiaries are over 16 and under 29 years of age, among other requirements.	1	1	1	1%	2	0.1	5	0	3	0
Pronaf Grupo B	• Social	Financing for family farmers and rural producers (individuals) with gross family income of up to R$23,000 in the 12 months of normal production preceding the application for the Declaration of Aptitude to Pronaf (DAP).	11	44	120	173%	17	0.6	2,519	32	6,778	95
Pronaf Reforma Agrária - Planta Brasil - Grupo A	• Social	Financing for investments aimed at the implementation, expansion, and modernization of infrastructure for agricultural and non-agricultural production and services on rural properties or in nearby rural community areas, carried out by families benefiting from the National Agrarian Reform Program (PNRA) and the National Land Credit Program (PNCF).	334	413	1,080	161%	2,410	90.6	4,640	141	16,942	759
Investimentos	• Environmental • Social	Credit lines for agricultural investments with environmental and social attributes.	31,708	35,812	40,588	13%	11,327	10,187.6	10,920	7,728	9,768	8,332
Pronamp Investimento	• Environmental • Social	Program aimed at financing investments to promote the development of rural activities among mid-sized producers, while increasing income and generating employment in rural areas.	7,294	7,669	8,271	8%	4,782	1,590	4,552	1,525	4,932	1,706

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
Moderagro	• Environmental • Social	Fixed-rate credit line for agricultural investments funded by the Brazilian Development Bank (BNDES). It supports initiatives related to animal health and the implementation of animal traceability systems for human food supply. The program also supports soil recovery and promotes the production, processing, industrialization, and storage sectors for products from beekeeping, aquaculture, poultry farming, chinchilla farming, rabbit farming, floriculture, fruit growing, horticulture, fishing, sheep and goat farming, dairy farming, frog farming, sericulture, and swine production.	4,048	5,206	5,185	0%	4,314	2,335.4	3,166	1,665	1,115	669
Programa de Construção e Ampliação de Armazéns (PCA)	• Social	It aims to support the investments required for the expansion and construction of new storage facilities. In doing so, it contributes to increasing rural producers' income, improving the distribu-tion and storage of food produced in the country, and supporting food security.	10,559	11,320	13,046	15%	333	3,092.2	440	1,953	760	2,518
Inovagro	• Environmental	The Program to Encourage Technological Innovation in Agricultural Production supports the investments required to incorporate technological innovation into rural properties and aims to increase productivity, promote the adoption of good agricultural and farm management practices, and enhance the competitive integration of rural producers into different consumer markets.	7,326	8,515	10,121	19%	1,524	2,312	2,158	1,861	2,070	2,325

Agribusiness Loan

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ million)	Balance in 2024 (R$ million)	Balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
Moderinfra	• Environmental	Financing for the development of sustainable irrigated agriculture, as well as for promoting the use of protected cultivation structures and protecting fruit production in temperate climates against hail.	2,482	3,103	3,966	28%	374	858	604	724	891	1,113
FCO Verde[2]	• Environmental	It aims to finance the environmental and land regularization of rural properties in Brazil's Midwest Region, supporting the implementation of production systems and technologies focused on GHG mitigation.	1,444	2,540	4,296	69%	344	587.1	1,162	1,334	1,536	1,888
Prodecoop[2]	• Social	Cooperative Development Program for Adding Value to Agricultural Production (Prodecoop). Financing line aimed at enhancing the competitiveness of Brazilian agricultural cooperatives' agribusiness complex through the modernization of production and marketing systems.	521	624	796	28%	1	81.3	50	202	36	277
Pronaf Custeio - Exceto Plantio Direto	• Social	Purchase of seeds, fertilizers, pesticides, vaccines, feed, and other inputs required for agricul-tural or livestock production by family farmers with a DAP, exclud-ing Groups A and A/C.	13,952	14,726	14,932	1%	206,333	18,052	167,278	10,273	140,195	9,508

1 This credit line was discontinued and replaced by FCO Verde as of 2021. 2 Credit lines included in our CCS following the review conducted in 2021.

ESG Funding Products

Product	Types of attrib-utes	Description (purpose, product description and, when applica-ble, the target so-cio/ environmental aspect)	Funding in 2023 (R$ million)	Funding in 2024 (R$ million)	Funding in 2025 (R$ million)
LCA Verde	Ambiental	The purpose of the Agribusiness Bill of Credit is to foster BB's sustainability portfolio. The funds are directed exclusively at low-carbon agriculture operations, renewable energy and other lines that meet the ESG criteria set out in BB's Sustainable Finance Framework.	7,746	7,175	0

In 2025, the LCA VERDE modality remained closed to new funding, due to current regulations that define the eligibility criteria for underlying assets, impacting the product dynamics.

Loans for Individuals (PF)

Product	Types of attributes	Description (purpose, product description and, when applica-ble, the target so-cio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in 2025 (R$ million)
Fundo de Amparo ao Trabalhador (FAT) Táxi	Social	Financing line for domestical-ly manufactured new vehi-cles, aimed at renewing the taxi fleet in operation across the country; it also benefits new permit holders, sup-porting job and income generation and maintenance.	13.49	5.87	2.12	-63.88%	0	11.52	0	0	0	0
BB FCO Energia Renovável PF	• Environmental	Credit line for individual customers (PF) served by the Midwest Constitutional Financing Fund (FCO), aimed at financing equipment and services for micro- and mini-scale solar power generation to meet household consump-tion and generate credits for net metering with electricity distribution companies.	21.21	32.29	28.23	-12.57%	730	15.46	772	14.85	111	2.51

Loans for Individuals (PF)

Product	Types of attributes	Description (purpose, product description and, when applica-ble, the target so-cio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in 2025 (R$ million)
BB Crédito Energia Renovável PF	• Environmental	Credit line for individual customers (PF) aimed at financing equipment and services for micro- and mini-scale solar power generation to meet household consump-tion and generate credits for net metering with electricity distribution companies.	575.69	575.77	439.55	-23.66%	10,326	252.79	10,902	236.96	4,724	104.94

Loans for companies (PJ)

Product	Types of attributes	Description (purpose, product description and, when applica-ble, the target so-cio/ environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in2025 (R$ million)
Income Generation Program (Proger)	• Environmental • Social	Financing line for micro and small enterprises (MSEs) for investment projects, with or without associated working capital, that support job and income generation or mainte-nance in urban areas, enabling the sustainable development of MSEs, in line with Proger Ur-bano.	226.2	216.33	148.11	-31.54%	453	86.01	385	88.58	0	132.73
BB FCO Programa de Desenvolvimento Turismo Regional[1]	• Social	The regional tourism develop-ment line aims to support modernization, provide fixed credit, and facilitate access to the goods and services required for the implementation, expan-sion, and modernization of tourism ventures.	467.16	548.53	594.92	8.46%	136	119.09	127	155.14	153	119.68

Loans for companies (PJ)

Product	Types of attributes	Description (purpose, product description and, when applica-ble, the target so-cio/ environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in2025 (R$ million)
BB FCO Programa de Infraestrutura Econômica[1]	• Social	The economic infrastructure line aims to support the imple-mentation, expansion, modern-ization, and refurbishment of economic infrastructure by financing and providing credit for the goods and services required in the sectors of waterway transportation, sanitation, water supply, do-mestic and industrial wastewater treatment, com-posting and sanitary landfills, and energy generation from renewable sources.	1,462.73	1,502.79	1,434.35	-4.55%	32	146.47	52	194.16	11	132.19
BB FCO Capital de Giro Dissociado covid-19[1] [2]	• Social	This financing line aims to cover working capital needs based on CMN Resolution No. 4,798, of April 6, 2020, in the context of the public calamity resulting from the COVID-19 pandemic. Eligible uses under this line include all operating expenses, maintenance, and inventory buildup, including payroll, contributions, and various expenses at risk of not being met due to the reduction or suspension of productive activities caused by the pan-demic.	0	0	0	0.00%	0	0	0	0	0	0

Loans for companies (PJ)

Product	Types of attributes	Description (purpose, product description and, when applicable, the target so-cio/ environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volume in2025 (R$ million)
Sudene - FDNE[1]	• Environmental • Social	This credit line aims to promote regional development in Sudene's areas of operation through the Northeast Devel-opment Fund (FDNE), ensuring resources for investments in infrastructure, public services, and productive ventures. Its target audience includes medi-um and large companies, including mixed-capital compa-nies. Sudene's mission is to coordinate and foster coopera-tion among representative social forces to promote inclu-sive and sustainable develop-ment in the Northeast region, cultural preservation, and the competitive integration of the region's economic base into national and international markets.	4,383	5,284.60	5,495.88	4.00%	15	1,744	5	1,010.52	0	549.25
PESE Fopag[2]	• Social	Emergency credit line to finance the payroll of small and medi-um-sized enterprises for up to four months, under the Emer-gency Employment Support Program, regulated by Law No. 14,043 of August 19, 2020. It targets companies (PJ) with gross operating revenue above R$360,000 (exclusive) and up to R$50 million (inclusive), based on the fiscal year ended in 2019.	48.4	47.44	1.12	-97.64%	0	0	0	0	0	0

Loans for companies (PJ)

Product	Types of attributes	Description (purpose, product description and, when applicable, the target so-cio/ environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2024 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in2025 (R$ million)
Pronampe[3]	• Social	Working capital credit line linked to the National Support Program for Micro and Small Enterprises (Pronampe), estab-lished by Law No. 13,999 of May 18, 2020. The program became permanent under Law No. 14,161 of June 2, 2021, targeting customers in the MSE segment with annual gross revenue of up to R$4.8 million, as reported to the Brazilian Federal Revenue Service.	23,983	21,697.33	17,060.26	-21.37%	96,113	7,317	102,368	7,093.29	86,201	4,908.61

[1] Credit lines included in our Sustainable Loan Portfolio following the review conducted in 2021. 2 This credit line was in effect until October 31, 2020. 3 Program resources are subject to availability.

Crédito Governo

Product	Types of attrib-utes	Description (purpose, product descrip-tion and, when applicable, the target socio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in 2025 (R$ million)
BB Financiamento Setor Público (operações com estados e municípios) - Fundo Programa 39314, 89389 e 97772	Social	Financing, through on-lending of exter-nal or own resources, for programs and initiatives included in the states' strate-gic plans. It generates social impacts by improving the population's quality of life.	51,133.00	65,188.00	66,595.24	2.16	35	12,211.00	26	13,647.00	36	18,897.90
Programa Eficiência Municipal - Fundo Programa 90506, 96407, 96415, 97004 e 97780	Social	Supports investment projects or the acquisition of goods and services, on a standalone basis, for municipal public administration aimed at improving infrastructure, enhancing public man-agement efficiency, and raising the quality of public services. In doing so, it contributes to the economic develop-ment of municipalities and to the quality of life of communities.	3,534.00	8,377.00	9,046.94	7.99	358	2,063.00	366	5,388.00	179	1,686.53

Insurance and Savings Bonds

Product	Types of at-tributes	Description (pur-pose, product de-scription and, when applicable, the target socio/environmental aspect)	Balance in 2023 (R$ mil-lion)	Balance in 2024 (R$ mil-lion)	Balance in 2025 (R$ mil-lion)
Ourocap Estilo Flex[1]	• Environmental	Transfers to the BB Foundation an amount equivalent to 0.25% of the total resources collected from the payment, by subscrib-ers, of the 48 monthly installments of PP 93 capitalization bonds, in amounts ranging from R$250.00 to R$500.00, through direct debit from their accounts.	0	[3]	[3]
Doadin[2]	Social	Single-payment bond with a two-month term, offered directly through the BB app, allowing the subscriber to vol-untarily donate the full redemption amount to the BB Foundation.	0,4	[3]	[3]

[1] The 2023 revenue of the Ourocap Estilo Flex product was R$389.07. The amount of R$0.97 was transferred to the BB Foundation, relating to 2023 sales.

[2] The 2023 revenue of the Doadin AppBB product was R$399,550.00 The amount of R$153,680.64 was transferred to the BB Foundation, relating to 2023 sales.

[3] The BB Foundation has no products or services in operation in 2024.

Social businesses

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disburse-ment volu-me in 2023 (R$ million)	Number of transactions carried out in 2024	Disburse-ment volu-me in 2024 (R$ million)	Number of transactions carried out in 2025	Disburse-ment volu-me in 2025 (R$ million)
Minha Casa, Minha Vida Program - PMCMV (Level 1; Level 1.5; Level 2; Level 3 and rural)	Social	Covers the financing of developments and housing that meet requirements such as the inclusion of elderly people and people with disabilities; environ-mental preservation standards and practices, includ-ing the use of equipment and solutions; compliance with recommendations during construction; and the promotion of discussions and the dissemination among members of knowledge on material reuse, rational use of natural resources, low-cost alterna-tive measures for water heating/degradable con-struction materials or other uses, risks arising from lack of environmental preservation, and other related topics.	PMCMV: 19,405 Service provision to the Federal Government, remunerated by a fee; it does not constitute a credit operation. This amount is fully returned to FAR/OGU2, with no spread per transaction and no charges passed on to program beneficiaries.	17,988	17,318	-0.04	1	1.53	0	0,334[1]	0	0

Social businesses

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
BB Crédito Acessibilidade	Social	Credit line aimed at financing assistive technology goods and services, intended to promote social inclusion and ensure equal opportunities for people with disabilities.	229.14	210.88	231.32	9.69%	8,089	99.4	6,205	78.76	8,253	111.78
BB Microcrédito Empreendedor	Social	Credit line for individual and corporate customers, aligned with the National Program for Oriented Productive Microcredit (PNMPO), aimed at financing working capital or investment needs, focused on supporting small-scale productive entrepreneurs. Uses a methodology based on direct engagement with entrepreneurs, aimed at providing guidance and ongoing support for their businesses.	23.4	16.05	7.38	-54.02%	8,786	28.83	5,839	20.1	1,776	6.56
FIES	Social	Ministry of Education Program aimed at financing undergraduate studies for students enrolled in non-tuition-free institutions.	40.96									

Note: No new hires have been made since the second half of 2017.

Social businesses

Product	Types of attributes	Description (purpose, product description and, when applicable, the target socio/environmental aspect)	Portfolio balance in 2023 (R$ million)	Portfolio balance in 2024 (R$ million)	Portfolio balance in 2025 (R$ million)	Change % 2024-2025	Number of transactions carried out in 2023	Disbursement volume in 2023 (R$ million)	Number of transactions carried out in 2024	Disbursement volume in 2024 (R$ million)	Number of transactions carried out in 2025	Disbursement volume in 2025 (R$ million)
1 Casa Verde e Amarela Project 2 Residential Leasing Fund/ Federal Government Overall Budget	Social	Covers the financing of developments and housing that meet requirements such as the inclusion of elderly people and people with disabilities; environ-mental preservation standards and practices, includ-ing the use of equipment and solutions; compliance with recommendations during construction; and the promotion of discussions and the dissemination among members of knowledge on material reuse, rational use of natural resources, low-cost alterna-tive measures for water heating/degradable con-struction materials or other uses, risks arising from lack of environmental preservation, and other related topics. Under this item, data are captured from product 436 and modality 34, which were used for the Casa Verde e Amarela Program (PCVA) until March 13, 2023. As of May 6, 2024, they are used for all modalities that fall under the Minha Casa, Minha Vida (MCMV) program.	21.13	44.64	98.64	120.97%	1	1.53	172	25.05	348	55.28

[1] Transactions formalized in prior years that, for various reasons, were disbursed in 2024, including cases where developments release funds in tranches, legal proceedings, or changes in funding sources.

FS9 - Coverage and frequency of audits to assess the implementation of social and environmental policies and risk assessment procedures

The Internal Audit (Audit) is established under the Bank's Bylaws and reports both functionally and administratively to the Board of Directors, as established in the Company's corporate structure. Internal audit activities comply with the applicable regulatory framework, namely: a) Normative Instruction No. 03/2017 of the Office of the Federal Controller General (CGU), which approved the Technical Framework for Internal Government Audit Activities; b) the Technical Guidance Manual for Internal Government Audit Activities, published by the Federal Secretariat of Internal Control (SFC) in December 2017, which provides practical details for applying the requirements defined in Normative Instruction 03/2017; c) Normative Instruction 05/2021 of the CGU, which establishes guidelines for the Annual Internal Audit Plan (PAINT), the Annual Internal Audit Activity Report (RAINT), and the opinion on the accountability reports of units subject to the technical supervision of the Federal Executive Branch's Internal Control System; and d) Normative Instruction 10/2020 of the CGU, which regulates the methodology for quantifying and recording the results and benefits of Internal Government Audit Activities.

The Audit scope comprises the assessment of corporate processes and the Governance, Risk Management, and Internal Control Systems of both the Bank and its Affiliated Entities, adopting a risk-based integrated audit methodology. The Annual Audit Plan follows conclusive cycles of up to three years and its activities include oversight of work performed by the Second Line, External Audit, as well as inspections conducted by regulatory and control entities, therefore preventing the duplication of efforts and adding value to the audit findings. Consequently, each audit work is developed according to the scope, coverage, risks, and limitations that have been previously defined during the pre-audit phase.

Identified improvement opportunities are forwarded to the managers responsible through recommendations, with remediation deadlines according to the level of the identified risk. These recommendations are monitored to confirm that corrective actions have been taken. Findings from this monitoring are used as a basis for the reports submitted to senior management and relevant Oversight and Control Entities.

In terms of the Specific Social and Environmental Responsibility Policy (PRSAC), its assessment is carried out within the scope of the Corporate ESG Process. In 2023, an effectiveness analysis was conducted on the actions implemented to align the Bank with the PRSAC, as well as the management of risks associated with pacts and commitments related to ESG themes. In 2026, a new audit engagement is planned to assess the effectiveness of the PRSAC and how social, environmental, and economic impacts and actions are managed for Banco do Brasil's activities, in alignment with the ESG framework, CMN Resolution 4,945/2021, and the BB 2030 Agenda.

FS10 - Percentage and number of companies held in the Organization's portfolio with which the Organization interacts on environmental or social issues

Projects contracted under the Equator Principles

	2023			2024			2025		
Industry	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**
Mining	-	-	-	-	-	-	-	-	-
Infrastructure	-	1	-	-	-	1	-	2	1
Oil and gas	-	-	-	-	-	-	-	-	-
Energy	-	5	1	-	7	1	-	-	-
Other (indus-try)	-	-	-	-	-	-	-	-	-
Subtotal	-	6	1	-	7	2	-	2	1
Region	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**
Americas	-	6	1	-	7	2	-	2	1
Europe, Middle East and Africa	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Subtotal	-	6	1	-	7	2	-	2	1
Country designation	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**
Designated country	-	-	-	-	-	-	-	-	-
Non-designated country	-	6	1	-	7	2	-	2	1
Subtotal	-	6	1	-	7	2	-	2	1
Independent Consultancy	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**	**Category A**	**Category B**	**Category C**
Yes	-	6	-	-	7	-	-	2	-
No	-	-	1	-	-	2	-	-	1
Subtotal	-	6	1	-	7	-	-	2	1
Total	**-**	**6**	**1**	**-**	**7**	**2**	**-**	**2**	**1**

Note: 2024 data have been restated | GRI 2-4 | GRI 2-4

FS13 - Access points in low-populated or economically disadvantaged areas by type

UF	2023				2024				2025			
	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches
AC	216	5.4	2.6	1	197	5.4	2.37	-19	206	5.41	2.48	9
AL	999	111.9	3.2	-11	951	112.0	3.04	-48	946	112.0	3.02	-5
AM	980	2.5	2.48	-63	919	2.5	2.33	-61	927	2.5	2.35	8
AP	235	6.8	3.04	-18	199	6.4	2.71	-36	208	6.4	2.83	9
BA	4,656	25.9	3.18	-129	4,509	24.9	3.19	-147	4,739	24.9	3.35	230
CE	2,751	61.1	3.08	3	2,760	60.1	3.14	9	2,800	60.1	3.18	40
DF	1,167	503.9	3.34	139	947	485.6	3.36	-220	992	485.6	3.52	45
ES	839	86.2	2.11	-609	800	83.1	2.09	-39	972	83.1	2.54	172
GO	1,885	20.4	2.71	-80	1,775	20.7	2.52	-110	2,093	20.7	2.97	318
MA	1,793	16.3	2.64	11	1,781	16.3	2.63	-12	1,896	16.3	2.80	115
MG	4,801	33.3	2.32	-147	4,561	33.0	2.22	-240	5,094	33.0	2.48	533
MS	944	7.9	3.33	-107	829	7.7	3.01	-115	924	7.7	3.35	95
MT	764	4.2	2.02	-34	723	4.0	1.98	-41	941	0.7	2.57	218
PA	1,608	6.7	1.9	-124	1,500	6.5	1.85	-108	1,637	6.5	2.02	137
PB	1,289	71.3	3.2	10	1,272	70.3	3.20	-17	1,302	70.3	3.28	30
PE	2271	91.5	2.51	-85	2,268	91.6	2.50	-3	2,362	91.6	2.61	94
PI	1,575	13.0	4.82	33	1,539	13.0	4.70	-36	1,549	13.0	4.74	10
PR	2,422	59.3	2.05	-25	2,353	57.3	2.06	-69	2,875	57.3	2.51	522
RJ	4189	378.4	2.52	62	4,286	365.7	2.67	97	4,434	365.7	2.76	148
RN	1,267	61.5	3.77	-62	1,295	61.5	3.86	28	1,309	61.5	3.90	14
RO	355	6.8	2.2	-42	306	6.6	1.94	-49	454	6.6	2.87	148

UF	2023				2024				2025			
	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the num-ber of service branches
RR	228	2.8	2.21	-21	201	2.8	3.16	-27	217	2.8	3.41	16
RS	2,394	40.8	2.16	-77	2,109	40.1	1.94	-285	3,424	40.1	3.15	1315
SC	1,511	81.3	1.95	-119	1,376	79.7	1.81	-135	1,680	79.7	2.21	304
SE	603	100.3	2.73	-29	549	100.2	2.48	-54	593	100.2	2.68	44
SP	11890	185.2	2.58	-239	11,394	178.7	2.57	-496	11,755	178.7	2.65	361
TO	432	5.7	2.73	-41	392	5.5	2.59	-40	475	5.5	3.14	83

Number of municipalities

	AC	AL	AP	BA	CE	GO	MA	MG	MS	MT	PA	PB	PE	PI	PR	RJ	RN	RR	SC	SE	SP	TO
2023	1	4	1	15	4	5	3	13	1	0	0	5	3	12	1	0	9	3	1	2	31	7
2024	2	7	3	31	14	5	11	16	0	0	0	15	10	17	1	4	12	3	0	2	46	8
2025	2	22	3	79	51	8	28	14	1	0	0	28	42	25	2	4	20	3	0	4	55	12

FS14 - Initiatives to improve access to financial services for underprivileged people with disabilities

In 2025, Banco do Brasil advanced significantly towards the expansion in accessibility across its units, distributing 7,208 pieces of accessible furniture to benefit 3,042 branches nationwide. These items are essential for inclusive customer service, such as accessible service desks, folding wheelchairs, tactile map holders, adapted upholstered modules, and several models of accessible service booths.

Among the deliveries, we highlight 1,715 seats designated for obese customers, improving comfort and service suitability for this audience. We also proactively delivered 1,508 wheelchairs and 1,306 units of the 3.0 Cashier Booth, which allows full accessibility for both customers and employees.

Also in 2025, aiming to increase the autonomy for visually impaired customers, we delivered 400 tactile map holders at branches nationwide and distributed 18,891 signage labels for priority service areas and seating to strengthen communication and the visibility of priority services, ensuring accessibility at all our units.

GRI content index

Use statement	Banco do Brasil has reported in accordance with the GRI Standards for the period from January 1, 2025 to December 31, 2025 GRI used
GRI used	GRI 1: Foundation 2021

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 2: General Disclosures 2021	2-1	Organizational details	15, 19, 22			
	2-2	Entities included in the organization's sustainability reporting	22 | The consolidated financial statements include Banco do Brasil's operations carried out by its branches and subsidiaries in Brazil and abroad, as well as the operations of its controlled entities. They reflect the assets, liabilities, income, and expenses of Banco do Brasil and its controlled entities, prepared in accordance with Technical Pronouncement CPC 36 (R3) – Consolidated Financial Statements. The list of consolidated companies is included in BB's Financial Statements, in Explanatory Note 2 – Presentation of the financial statements (https://ri.bb.com.br/en/financial-information/results-center/).			
	2-3	Reporting period, frequency and contact	4			
	2-4	Restatements of information	83, 167, 183, 217, 222, 226, 245, 246, 276			
	2-5	External assurance	4, 334			
	2-6	Activities, value chain and other business relationships	15, 19, 20, 22, 124, 218, 219, 222	2-6	Not applicable.	There were no changes in the structure of significant suppliers or in the contracts entered into with them that could have any impact on our operations.

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 2: General Disclosures 2021	2-7	Employees	20, 161, 272			
	2-8	Workers who are not employees	272			
	2-9	Governance structure and composition	24, 25, 26, 28,106			
	2-10	Nomination and selection of the highest governance body	25, 27			
	2-11	Chair of the highest governance body	25			
	2-12	Role of the highest governance body in overseeing the management of impacts	24, 60, 91, 93, 106			
	2-13	Delegation of responsibility for managing impacts	107			
	2-14	Role of the highest governance body in sustainability reporting	106			
	2-15	Conflicts of interest	39			
	2-16	Communication of critical concerns	31, 36, 96, 121			
	2-17	Collective knowledge of the highest governance body	28			
	2-18	Evaluation of the performance of the highest governance body	30			
	2-19	Remuneration policies	29, 171, 172, 191			
	2-20	Process to determine remuneration	29, 171, 172			
	2-21	Annual total compensation ratio	273			
	2-22	Statement on sustainable development strategy	6			
	2-23	Policy commitments	76, 78, 81, 96			
	2-24	Embedding policy commitments	76, 96, 108, 120, 121			
	2-25	Processes to remediate negative impacts	38, 55, 76, 96			
	2-26	Mechanisms for seeking advice and raising concerns	31, 35, 45, 54, 76			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 2: General Disclosures 2021	2-27	Compliance with laws and regulations	84, 124, 273			
	2-28	Membership associations	273			
	2-29	Approach to stakeholder engagement	82, 91, 93, 95, 108, 146, 149, 151, 152, 198, 209, 213, 218			
	2-30	Collective bargaining agreements	273			
GRI 3: Material Topics 2021						
GRI 3: Material Topics 2021	3-1	Process to determine material topics	95			
	3-2	List of material topics	95			
Material Topic: Talent Attraction, Retention, Satisfaction and Development						
GRI 3: Material Topics 2021	3-3	Management of material topics	29, 159, 165, 169, 185			
GRI 401: Employment 2016	401-1	New employee hires and employee turnove	276			
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	185			
GRI 404: Training and Education 2016	404-1	Average hours of training per yearper employee	280			
	404-3	Programs for upgrading employees kills and transition assistance programs	169, 282			
Material Topic: Climate Change and decarbonization						
GRI 3: Material Topics 2021	3-3	Management of material topics	238, 241			
GRI 201: Economic Perfomance 2016	201-2	Financial implications and o ther risks and opportunities due to climate change	82, 130, 143, 153, 238, 239, 240, 243, 245	v)	Information not available.	We did not record costs for the development of these activities.

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Climate Change and decarbonization						
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions		Full booklet	Information not available.	Information on the 2025 emissions inventories is still being prepared and is expected to be finalized only after June 2026. For this reason, it will not be possible to disclose this information in the 2025 Sustainability Report. Information on these emissions indicators will be subsequently disclosed on the Investor Relations website.
	305-2	Energy indirect (Scope 2) GHG emissions				
	305-3	Other indirect (Scope 3) GHG emissions				
	305-4	GHG emissions intensity				
	305-5	Reduction of GHG emissions				
Material Topic: Diversity, Equity, Inclusion						
GRI 3: Material Topics 2021	3-3	Management of material topics	97, 102			
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	98, 282			
	405-2	Ratio of basic salary and remuneration of women to men	284			
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	45, 284			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Environmental, Social and Climate Risk						
GRI 3: Material Topics 2021	3-3	Management of material topics	56, 57, 76, 84, 138, 218, 220, 238, 239			
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	218			
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	218			
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screenedusing social criteria	218			
GRI 414: Supplier Social Assessment 2016	414-2	Negative social impacts in the supplychain and actions taken	220			
Material Topic: Well-being, health and safety at work						
GRI 3: Material Topics 2021	3-3	Management of material topics	173			
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	173, 176			
	403-2	Hazard identification, riskassessment, and incident investigation	176			
	403-3	Occupational health services	173			
	403-4	Worker participation, consultation,and communication on occupational health and safety	173			
	403-5	Worker training on occupationalhealth and safety	184			
	403-6	Promotion of worker health	179, 184			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Well-being, health and safety at work						
GRI 403: Occupational Health and Safety 2018	403-7	Prevention and mitigation ofoccupational health and safety impacts directly linked bybusiness relationships	175, 176			
GRI 403: Occupational Health and Safety 2018	403-8	Workers covered by an occupationalhealth and safety management system	175, 176			
	403-9	Work-related injuries	182, 278			
	403-10	Work-related ill health	173, 218, 279			
Material Topic: Cybersecurity, Privacy and Data Safety						
GRI 3: Material Topics 2021	3-3	Management of material topics	67, 73			
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning customer privacy and losses of customer data	No complaints were received from regulatory agencies regarding violations of customer privacy in 2025. We reported one confirmed breach related to customers' personal data; however, it had low or no impact on customers, considering the scope of the information and the number of affected data subjects, according to the criteria established in internal regulations. Within the scope of the BB Ombudsman Office, in 2025, we received five (5) customer requests related to privacy violations and data loss. One of them was referred for investigation through the Whistleblowing Channel, which is handled by the Internal Controls Department. One was deemed valid by the external body (BACEN), and the other three were not assessed by the regulator.			
Material Topic: Innovation and Technology						
GRI 3: Material Topics 2021	3-3	Management of material topics	261, 263, 265, 268, 269			
Material Topic: Biodiversity						
GRI 3: Material Topics 2021	3-3	Management of material topics	238, 249			
Material Topic: Social inclusion and financial health						
GRI 3: Material Topics 2021	3-3	Management of material topics	198			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Sustaninable Businesses						
GRI 3: Material Topics 2021	3-3	Management of material topics	80, 132, 133, 134, 137, 138, 147			
Non-material topics						
GRI 201: Economic Performance 2016	201-1	Direct economic value generated anddistributed	254, 274			
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wageby gender compared to local minimum wage	274			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	127, 129, 137, 138, 141, 142, 143, 144, 145, 215			
GRI 205: Anti-corruption 2014	205-1	Operations assessed for risksrelated to corruption	40, 42, 89			
	205-2	Communication and training aboutanti-corruption policies and procedures	35, 38, 40, 43, 218, 220, 275			
	205-3	Confirmed incidents of corruption andactions taken	36, 44, 220 Within the scope of Dijur's operations, no lawsuits related to confirmed cases of corruption against the organization or its employees were identified during 2025.			
GRI 301: Materials 2016	301-1	Materials used by weight or volume	245, 246			
	301-2	Recycled input materials used	245			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	245, 276			
	302-3	Energy intensity	276			
	302-4	Reduction of energy consumption	245			
GRI 303: Water and Effluents 2018	303-5	Water consumption	245			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 306: Waste 2020	306-3	Waste generated	245, 246, 247			
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screenedusing environmental criteria	218			
	308-2	Negative environmental impacts in the supply chain and actions taken	220 No suppliers (0%) had their contracts terminated due to environmental impacts in 2025.			
GRI 402: Labor/ Management Relations 2016	402-1	Minimum notice periods regardingoperational changes	171			
GRI 410: Security Practices 2016	410-1	Security personnel trained in humanrights policies or procedures	285			
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safetyimpacts of product and service categories	285			
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling	45			
GRI G4 FS	FS6	Percentage of the portfolio for business lines by specific region, size (E.G. micro/SME/large) and by sector	285			
	FS7	Monetary Value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	134, 142, 145, 287			
	FS8	Monetary Value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	134, 287			
	FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	308			
	FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	82, 309			

GRI Standard	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Non-material topics						
GRI G4 FS	FS11	Percentage of assets subject to positive and negative environmental or social screening	153 % of total assets subject to negative environmental and/or social screening: 16.62%. % of total assets subject to combined positive and negative environmental and/or social screening: 1.51%.			
	FS13	Access points in low-populated or economically disadvantaged areas by type	310			
	FS14	Initiatives to improve access to financial services for disadvantaged people	311			

SASB Reference Table

Commercial Banks

Accounting Metric		Page	Adherence	Complement
Topic: Data Security				
FN-CB-230a.1	Number of data breaches, percentage involving personally identifiable information (PII), number of account holders affected. Note to FN-CB-230a.1– Disclosure shall include a description of corrective actions implemented in response to data breaches.	76 Of the reports received and assessed in 2025, we reported one breach related to customers' personal data; however, it had low or no impact on customers, considering the scope of the information and the number of affected data subjects, according to the criteria established in internal regulations. A total of 816 account holders affected by the confirmed personal data breach in 2025 mentioned above were identified, as reported to the National Data Protection Authority (ANPD) during the investigation of the incident.		
FN-CB-230a.2	Description of approach to identifying and addressing data security risks.	67, 76		One or more laws do not apply to Brazil.
Topic: Financial Inclusion & Capacity Building				
FN-CB-240a.1	Number and amount of loans outstanding qualified to programs designed to promote small business and community development. Note to FN-CB-240a.1– Disclosure shall include a description of how the entity's results of the Community Reinvestment Act (CRA) Examinations are integrated into its financial inclusionand capacity building strategy.	133, 145, 146, 147, 149		One or more laws do not apply to Brazil.

Accounting Metric		Page	Adherence	Complement
FN-CB-240a.2	Number and amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development.	202		Further information can be accessed in the 4Q25 Performance Analysis, under Renewed Loans, Loans Renegotiated Due to Arrears, and NPL +90 – as a % of the Classified Loan Portfolio.
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.	151 In 2025, we opened 96.3 thousand accounts through the BB App for MEI, EI, and SLU legal entities, of which 92.9 thousand accounts (96.5%) were opened under the Free Digital Plan. The solution aims to support entrepreneurs who previously would have had no access or limited access to banking services.		
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers. Note to FN-CB-240a.4– Disclosure shall include a description of financial literacy initiatives.	151		
Topic: Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by industry			The loan portfolio by economic activity sector can be found under Loans in the 2025 Consolidated Financial Statements.
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	76, 129, 133, 145, 153		
Topic: Business Ethics				
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations. Note to FN-CB-510a.1 – The entity shall briefly describe the nature, context, and anycorrective actions taken as a result of the monetary losses	44 In 2025, the Central Bank of Brazil concluded Administrative Proceeding No. 269808, which aimed to analyze a potential action by BB contrary to CMN Resolution No. 3,919/2010. BB entered into a Commitment Agreement, undertaking the obligation to pay a pecuniary contribution in the amount of R$3,750,000.00.		One or more laws do not apply to Brazil. Other fines and sanctions for non-compliance with laws and regulations can be found in Sections 4.3, 4.4, and 4.7 of the Reference Form.
FN-CB-510a.2	Description of whistleblower policies and procedures.	31, 35, 42, 45		

Accounting Metric		Page	Adherence	Complement
Topic: Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category. Note to FN-CB-550a.1– The entity shall describe whether the Global Systemically Important Bank (G-SIB) score is calculated by the entity or obtained from regulatory authorities and whether the entity is required to report the underlying data to the regulators.	According to the list published on the FSB website, Banco do Brasil is not included in the 2025 list of G-SIB banks. (https://www.fsb.org/2025/11/2025-list-of-global-systemically-important-banks-g-sibs/)		The Information for the Assessment of Global Systemic Importance (IAISG) is available on the Investor Relations website.
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	61, 63, 64, 67, 76, 240		One or more laws do not apply to Brazil. Further information is available in the Risk Management Report on the Investor Relations website.
Topic: : Activity Metric				
FN-CB-000.A	Number and value of checking and savings accounts by segment: (a) personal and (b) small business.	137, 138, 145 Poupança PF: 35,41 milhões de contas | saldo R$ 210,46 bilhões. Poupança PJ: 11.708 mil clientes únicos (MCI) | saldo R$ 1,11 bilhão.		Checking Account: The requested information is considered strategic by Banco do Brasil. For further information on checking accounts, see Customer Funds in the 2025 Consolidated Financial Statements and in the Performance Analysis.
FN-CB-000.B	Number and value of loans by segment: (a) personal, (b) small business, and (c) corporate. Note to FN-CB-000.B – Mortgage loans as well as revolving credit loans shall be excluded from the scope of disclosure.			Further information is available in Chapter 7 – Loans of the 4Q25 Performance Analysis.

Measuring Stakeholder Capitalism Initiative Summary

Core metrics

Theme	Principle	Metric	Section/Page
Principles of Governance	**Governing Purpose**	The company's stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental, and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	126
		How the company's stated purpose is embedded in company strategies, policies, and goals.	108
	Quality of Governing Body	Governance body composition.	24
		Progress against strategic milestones.	24
		Remuneration. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental and social topics, as connected to the company's stated purpose, strategy, and long-term value.	29
	Stakeholder Engagement	Material issues impacting stakeholders. A list of the topics that are material to key stakeholders and the company, how the topics were identified, and how the stakeholders were engaged.	95
	Ethical Behaviour	Anti-corruption. Total percentage of governance body members, employees and business partners who have received training on the organization's anti-corruption policies and procedures. Total number and nature of incidents of corruption confirmed during the current year. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.	35
		Protected ethics advice and reporting mechanisms. A description of internal and external mechanisms for: 1) Seeking advice about ethical and lawful behaviour and organizational integrity; 2) Reporting concerns about unethical or lawful behaviour and organizational integrity.	35, 43 to 55
		Monetary losses from unethical behaviour	37
	Risk and Opportunity Oversight	Integrating risk and opportunity into business process. Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes.	57
		Economic, environmental, and social topics in capital allocation framework.	60

Theme	Principle	Metric	Section/Page
Planet	**Climate change**	Greenhouse Gas (GHG) emissions: For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO2e) GHG Protocol Scope 1 and Scope 2 emissions.	Information unavailable — the data will be disclosed on the Investor Relations website by June 2025.
		TCFD implementation.	TCFD Recommendations
People	**Dignity and equality**	Diversity and inclusion (%). Percentage of employees per employee category, per age group, gender and other indicators of diversity (e.g. ethnicity.)	161, 282
		Pay equality. Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men; minor to major ethnic groups; and other relevant equality areas.	171, 284
		Wage level (%). Ratios of standard entry-level wage by gender compared to local minimum wage	274
		Risk for incidents of child, forced or compulsory labour. An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour.	218
	Skills for the future	Training provided. Average hours of training per person that the organization's employees have undertaken during the reporting period, by gender and employee category.	280
Prosperity	**Employment and wealth generation**	Employment generation: total number and rate of jobs created in the reporting year, broken down by age, gender, and other diversity indicators. Total number and turnover rate.	276
		Financial investment contribution disclosure.	132
		Economic Contribution.	127
	Innovation in better products and services	Total R&D expenses.	261 to 268
	Community and social vitality	Community investment is included within the economic contribution metric (part of EVG&D)	254
		Total tax paid.	274 4Q25 Performance Analysis

TCFD Recommendations

Core element	Recommended Disclosures[1]	Section/page
Governance	Disclose the organization's governance around climate-related risks and opportunities.	108 to 122, 239 to 241
Strategy	Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material.	238 to 240
Risk Management	Disclose how the organization identifies, assesses, and manages climate-related risks.	76, 82, 83, 238 to 240
Metrics and Targets	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	238 to 240

[1] Further information will be disclosed on our website, under "Policies, Guidelines, and Commitments," in the document "BB's Commitment to Climate Change," and in the Social, Environmental, and Climate-Related Risks and Opportunities Report (GRSAC).

Social, Environmental and Climate Responsibility Policy (PRSAC)

Statements	Location
1. Principles	
1.1. We act with social, environmental and climate responsibility according our bstrategic drivers, aligned with the laws and regulations governing the subject, and with the pacts and commitments undertaken voluntarily.	82, 95, 96, 108 to 122, 241 https://www.bb.com.br/site/sustentabilidade/como-bb-atua/
1.2. We are guided by the ethics, the promotion of human rights and fundamental labor rights, the universalization of social rights and citizenship and the respect for the environment	15, 31 to 44, 81, 96, 97, 108 to 121, 219, 220
1.3. We consider the social, environmental and/or climate impacts of our activities, processes, products and services.	125 to 126, 238 to 240, 287 https://ri.bb.com.br/en/ (GHG emissions inventory)
1.4. We encourage, disseminate and implement social, environmental, and climate practices in our value chain.	108 to 122, 152 to 222
1.5. We adopt a social, environmental and climate responsibility governance structure proportional to our size and business model, the nature of our operations, the complexity of our products, services, activities and processes; and a risk management structure appropriate to the size and relevance of our exposure to social, environmental and climate risks.	106 to 107, 56 to 62, 76 to 81
1.6. We continuously seek to improve our social, environmental and climate performance.	95, 108 to 122
1.7. We seek business opportunities that consider social, environmental and/or climate aspects, aligned with the sustainable business portfolio growth objective and the transition to a low-carbon economy.	127 to 156, 287 to 308
1.8. We act in compliance with the regulatory environment in which we operate, considering ethics, integrity and civility as the guiding principles of our relations with competitors and other stakeholders.	24 to 45, 74
1.9. We engage and enable our employees at all levels to comply with this Policy.	165 to 169
2. Social, Environmental and Climate Guidelines	
2.1. We seek to develop initiatives for the socioenvironmental management, the eco-efficiency and the prevention of pollution, and carbon emission of products, services and processes, as well as the attention with the proper disposal of generated wastes.	238 to 248 ESG Databook (Eco-efficiency) https://ri.bb.com.br/en/ (GHG emissions inventory)

Statements	Location
2. Social, Environmental and Climate Guidelines	
2.2. We adopt exclusion criteria in conducting business, in contracting goods and services, investments or corporate partnerships with third parties that submit workers to degrading conditions of labor or analogous to slavery; that practice the sexual exploitation of minors and/or child labor; and that are responsible for intentional damage to the environment.	218, 81 to 83
2.3. We respect, encourage and value diversity and equity in relationships, as well as repudiate conducts that may characterize harassment of any nature.	97 to 103, 282
2.4. We continually seek to improve professional relationships, based on mutual respect and trust, in order to maintain a good working environment.	97 to 103, 159 to 190
2.5. We value dialogue, maintaining channels able to receive and process doubts, denunciations, complaints and suggestions, as well as guaranteeing anonymity.	43 to 55
2.6. We prioritize the search for solutions to customers and users demands, quickly and accurately, to ensure their satisfaction with our products and services.	43 to 55
2.7. We seek to generate value for customers and society through our business performance by stimulating financial education, innovation, entrepreneurship, and socio-productive inclusion.	123 to 124, 127, 133, 145 to 152, 198, 204, 205, 305
2.8. We work with suppliers that comply with the current legislation and mandatorily state and commit to good social, environmental and climate practices, as well as being aligned with the values and culture of Banco do Brasil.	218 to 222, 327 a 328
2.9. We voluntarily transfer resources in a planned, monitored and circumstantial way for social projects and programs, besides making donations and volunteer activities involving employees.	161 to 163, 224 to 226 ESG Databook (Tax incentives)
2.10. Specifically for third-party asset management:	
2.10.1. We adopt our own methodologies for analyzing the companies belonging to our coverage universe that evaluate social, environmental and climate criteria, based on the pillars of economic financial performance, corporate governance, and environmental and social aspects.	
2.10.2. We observe BB DTVM's Responsible Investment Guidelines, which aim to guide the Company's behavior regarding the best practices related to Responsible Investment, including the processes to evaluate, select, and engage companies, considering environmental, social, and corporate governance (ESG) aspects.	152 to 153, 287 https://www.bbasset.com.br/
2.10.3. We observe the Guideline for Exercising Voting Rights at BB DTVM's Meetings, which aims to guide the Company's behavior regarding to voting on relevant mandatory matters when participating in Meetings held by issuers of the financial assets instruments that make up the portfolio of its funds based in Brazil.	

TCU Content Index

Federal Court of Accounts Index	Section/page
Pretextual elements	
Information that helps the reader, as required, to locate the information contained in the report, in the form of a summary.	2
Organizational overview and external environment	
a) identification of the Reporting Unit (UPC) and statement of its mission and vision.	15, 16
b) indication of the main guiding norms.	24 to 27; 219; 332 https://ri.bb.com.br/en/corporate-governance-and-sustainability/bylaws-policies-and-guidelines/
c) organizational structure chart, including governance structures (governance boards or committees, among others).	24 to 30; 57 to 60; 89 https://ri.bb.com.br/en/banco-do-brasil/organizational-structure-2/
d) business model, including inputs, activities, products, impacts, generated value and its recipients, and value chain diagram, aiming to provide a comprehensive understanding of the organizational overview.	91 to 94; 123 and 124; 127; 132 to 153
e) if applicable, the list of government policies and programs/budgetary actions, as well as programs from the Multiyear Plan, other domestic, sectorial and transversal government plans in which it operates, with their respective objectives and goals.	Accountability disclosed in the Annual Chart of Public Policies and Corporate Governance.
f) information about management contracts entered into and how they are integrated in the value generated by the unit.	Not applicable
g) relationship with the external environment and the recipients of the products and services produced by the organization.	15 and 16; 21; 43 to 55; 123 and 124
h) share capital and equity interests held in other companies.	https://ri.bb.com.br/en/banco-do-brasil/ownership-structure/ https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/ad179d8f-dae6-2793-e578-06182210521d?origin=2
Risks, opportunities and outlook	
a) what are the main specific risks identified that could affect the ability of UPC to achieve its goals and how does UPC addresses these issues.	57 to 76; 82 to 83; 89; 238 to 240 4Q25 Risk Management Report

Federal Court of Accounts Index	Section/page
b) what are the main opportunities identified that could enhance the ability of the UPC to achieve its goals and the related actions to take advantage of them.	91, 124
c) the specific sources of risks and opportunities, which may be internal, external, or usually a combination of the two.	4Q25 Risk Management Report
d) assessment, by the UPC, of the likelihood that the risk or opportunity will occur and the magnitude of its effect, should it occur, taking into account, such as the specific circumstances that would lead to the materialization of a risk or opportunity.	57 to 76; 82 to 89; 238 to 240
Governance, strategy, and performance	
a) description of how the governance structure supports the achievement of the strategic goals, addressing the relationship with society and the organization's stakeholders, as well as taking into consideration of their needs and expectations in defining the strategy, risk management, and management oversight.	24 to 30; 33 to 55; 57 to 89; 91 to 122
b) strategic objectives, responsible parties, performance indicators, with the agreed upon targets for the period and their annual unfolding, as well as their link to the Multiyear Plan, to the domestic and sectoral government plans and the higher governance bodies, indicating the results already achieved by comparing them with the agreed upon targets and goals.	91 to 94; 110 to 122 Accountability disclosed in the Annual Chart of Public Policies and Corporate Governance.
c) short-term plans of the organization with the indication of the annual goals, the measures, initiatives, projects, and programs necessary to achieve them, the deadlines, the people in charge, the goals for the period to which the management report refers, and the results achieved by comparing them with the agreed targets and goals.	110 to 119; 121 to 122 4Q25 Performance Analysis
d) summarized presentation of the results of key areas and/or operations/activities of the main programs, projects, and initiatives of the UPC, also covering, as applicable, the contribution of independent agencies and foundations and subsidiaries, management contracts, and SPEs, according to the materiality of the segments' contribution to making up the value added by the UPC.	124; 127 to 153; 238 to 252; 254 to 271
e) measures adopted with respect to governanceand management indicators measures adopted, such as the indicatorsthose addressed by the TCU in Decisions 588/2018-Full Courtand 2699/2018 Full Court (both reported by Justice Bruno Dantas).	24 to 30; 57 to 76; 89; 159 to 191; 218 to 222
f) main oversight, control, and corrective actions adopted by the UPC to ensure the lawfulness, legitimacy, cost-effectiveness, and transparency of the use of public funds.	33, 45, 48 Transparency Portal
Budget, financial, and accounting reporting	
a) summary of the UPC's financial position (balances of the main accounts and/or groups of accounts, profit or loss, revenue and expenses) and the unfolding of the annual period compared to previous year.	254 to 259 4Q25 Results Summary 4Q25 Financial Statements

Federal Court of Accounts Index	Section/page
Budget, financial, and accounting reporting	
b) the accounts relating to the financing funds shall present information about the overall shareholders' equity and the gains and losses of the loan operations carried out on account of these funds in light of the goals set.	4Q25 Results Summary 4Q25 Financial Statements
c) key accounting facts, accounts, or groups of accounts, balances and occurrences relating to the performance and financial position of the UPC during the year.	4Q25 Results Summary 4Q25 Financial Statements
d) conclusions from independent auditors and/or public supervisory bodies and the measures adopted with regards to the conclusions reached or possible notes.	4Q25 Results Summary 4Q25 Financial Statements
e) indications of places or electronic addresses where balance sheets, statements, and explanatory notes are issued and/or can be accessed in their entirety.	Investor Relations Website
f) clarifications about the way the financial statements were handled in case the UPC has more than one accounting entity in its composition.	Banco do Brasil BB Banco de Investimento S.A. BB Asset BB Leasing S.A. BB Seguridade BB Tecnologia e Serviços Banco Patagonia BV Cielo Elo Cartões Participações S.A.

TCU Content Index

Operating models

- Our supplier relationship model is structured to ensure quality, compliance, and business continuity, strengthening performance monitoring and risk management. We manage suppliers through multidisciplinary teams that monitor the entire supplier journey, planning development actions and performance assessments. This integrated approach allows us to have greater control over costs and the quality of purchased products and services, while also ensuring the satisfaction of our customers and shareholders.

To strengthen internal training on supplier management, we provide a learning path at UniBB, covering topics such as compliance, corruption prevention, conflict of interests, contract management, and risks. We recently updated this content to include new guidelines on internal controls and market best practices.

Our supplier management has a relationship plan, structured based on industry best practices and focused on mitigating risks of shortage and business discontinuity. To enhance our contracting strategies, we adopt segmentation criteria, classifying suppliers into four categories:

- Strategic suppliers, responsible for supplying high-cost, high-value, and highly critical items that are essential to our competitive advantage;
- Critical suppliers, which supply lower-cost items that are highly critical to the continuity of operations;
- Leverage suppliers, which supply high-cost and high-value items, but with lower critical impact on our supply chain;
- Tactical suppliers, which offer lower-cost and low-criticality items, generally widely available in the market.

All contracts entered into include a risk matrix, which defines the responsibilities between the parties and ensures economic and financial balance, preventing contractual amendments arising from events previously allocated as the contractor's responsibility. In bidding processes with amounts exceeding five million reais, as well as in information technology contracts and workforce assignment, we apply a due diligence procedure, requiring the completion of Banco do Brasil's supplier due diligence questionnaire.

In these cases, we follow a specific assessment metric to ensure greater control over risks and regulatory compliance. In the latest assessment cycle, we analyzed 568 suppliers of goods, materials, and services contracted through public bidding, covering different segments and sizes.

Cost management

Cost management is conducted based on specific methodologies aimed at identifying, calculating, allocating, and assessing operating costs. To maintain a strategic and integrated view of the topic, we adopt a hybrid costing model, which combines the principles of Activity-Based Costing (ABC) and Absorption Costing.

To identify fixed costs, we use an approach that takes into account the time required to perform activities related to the contracting and maintenance of products and services. This methodology makes it possible to measure the resources consumed and calculate the unit cost of each activity, providing greater accuracy to financial analyses.

Cost calculation is carried out through the Result Calculation System (RST), in the specific module for fixed costs. The management information obtained from this system makes it possible to monitor the costs linked to each product, conduct periodic comparisons, and support strategic adjustments when necessary.

We also use the cost-to-serve model as a tool to further analyze operating costs. Through this model, we individually assess the effective consumption of resources by each customer, considering the actual use of service channels and the infrastructure made available. This provides a more detailed view of the financial impact of each business relationship.

The data produced by these methodologies and systems support strategic decision-making. They are used in the pricing of products and services, efficient resource allocation, analysis of the feasibility of new products, assessment of performance across different markets, and reimbursement of costs of entities affiliated to the Bank.

Key oversight, control and remedy actions adopted by BB to ensure legality, legitimacy, cost-effectiveness and transparency in the use of public resources

Compliance in Advertising Services

Advertising services are an integral part of our business strategy and brand positioning, enabling the annual communication initiatives set out in the Company's Annual Communication Plan (ACP). For this process, prior technical assessments are conducted to evaluate the need for and timeliness of contracting, as well as to estimate the required resources. For each of our campaigns, we prepare a planning memorandum and a briefing document. The choice of procurement method, whether electronic or otherwise, is justified in accordance with the provisions of the State-Owned Companies Law, the Banco do Brasil's Bidding and Contract Regulation (RLBB), and, where applicable, industry-specific regulations such as Law No. 12,232/2010, Law No. 4,680/1965, and Decree No. 57,690/1966. The "Best Technical Proposal" criterion is adopted based on Law No. 12,232/2010, which governs the procurement of advertising services by the Public Administration, as well as on our Bidding and Contract Regulation, taking into account the intellectual and strategic nature of the services contracted. Proposals submitted in the bidding process are evaluated by a formally established technical subcommittee, in accordance with the tender documents. Additionally, we use a standardized methodology to assess the results of advertising campaigns.

Assessment of BB's Transparency Portal within the National Public Transparency Program (USD)

The Federal Court of Accounts (TCU) reviewed the websites of the organizations selected to represent the Federal Government under the 2025 National Public Transparency Program (PNTP) to ensure compliance with applicable legislation and transparency best practices, based on the criteria set out in the PNTP guidelines. First, the entities themselves conducted a self-assessment, which was subsequently reviewed and validated by auditors from the TCU's specialized technical units.

In the 2025 cycle, the TCU assessed 54 federal organizations — 10 government entities and 44 state-owned companies — to verify compliance with the public transparency criteria defined by the PNTP.

As a result of this assessment, Banco do Brasil was awarded the Public Transparency Quality Seal (Gold category) under the National Public Transparency Program, with an active transparency index exceeding 85% on our **Transparency Portal** (bb.com.br/transparencia).

Limited Assurance Report

GRI 2-5

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Independent Auditors' Limited Assurance Report

To the Board of Directors and Shareholders of
Banco do Brasil S.A.
Brasília – DF

Limited assurance report on the Environmental, Social and Governance (ESG) information included in 2025 Integrated Report of Banco do Brasil S.A.for the year ended December 31, 2025

(This is a free translation of the original report issued in Portuguese)

Conclusion

We have performed a limited assurance engagement on whether the Environmental, Social and Governance (ESG) information included in 2025 Integrated Report(Report) of Banco do Brasil S.A. ("BB") for the year ended December 31, 2025, has been prepared based on the Global Reporting Initiative (GRI) Standards (the "Criteria").

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Environmental, Social and Governance (ESG) information included in 205 Integrated Report of Banco do Brasil S.A. for the year ended December 31, 2025 has not been prepared, in all material respects, based on the Global Reporting Initiative (GRI) Standards.

Our limited assurance does not extend to Fundação Banco do Brasil or to any other information disclosed together with the Report, including any images, audio files, or embedded videos.

Basis for conclusion

We conducted our engagement in accordance with NBC TO 3000 (Revised) – the Brazilian equivalent of ISAE 3000 (Revised), and International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the Federal Accounting Council (CFC) and the International Auditing and Assurance Standards Board (IAASB), respectively. Our responsibilities under these standards are further described in the section "Our responsibilities" of this report.

We complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants and Professional Standards (including Independence Standards) issued by the Federal Accounting Council (CFC), which are based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior.

Our firm applies NBC PA 01 – Quality Management for Audit Firms and International Standard on Quality Management (ISQM) 1 – Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the CFC and the IAASB, respectively. These standards require the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities of management for the Report

BB's management is responsible for:

- the design, implementation and maintenance of relevant internal controls for the preparation of the information included in the Report that is free from material misstatement, whether due to fraud or error;
- the selection of the Criteria as appropriate for the preparation of the information included in the Report, and appropriate reference to, or description of, the Criteria used; and
- the preparation and fair presentation of the information included in the Report based on the Criteria.

Our responsibilities

We are responsible for:

- plan and perform the engagement to obtain limited assurance about whether the Report is free from material misstatement, whether due to fraud or error;
- form an independent conclusion based on the procedures performed and the evidence obtained; and
- report our conclusion to the Board of Directors and Shareholders of BB.

Summary of the work performed as a basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed procedures to obtain evidence regarding the Report that is sufficient and appropriate to provide a basis for our conclusion. The procedures selected depend on our understanding of the Report and other engagement circumstances, as well as our consideration of areas where material misstatements are likely to arise. In performing the engagement, we:

- planned the engagement considering the materiality of BB's activities, the relevance of the information disclosed, the volume of quantitative and qualitative information, and the operational systems and internal controls that support the preparation of the information included in the Report;
- obtained an understanding of calculation methodologies and procedures for compiling indicators through inquiries and interviews with management responsible for preparing the information;
- applied analytical procedures to quantitative information and made inquiries regarding qualitative information and its consistency with the indicators disclosed in the Report;
- for cases in which non-financial data correlate with indicators of a financial nature, we performed cross-checks of these indicators against the financial statements and/or accounting records; and
- evaluated the processes for preparing the Report and its structure and content based on the Criteria.

The procedures performed in a limited assurance engagement vary in nature and timing and are less extensive than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Brasília, May 27, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original report in Portuguese signed by
Bernardo Moreira Peixoto Neto
Accountant CRC RJ-064887/O-8

Credits



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Photos
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Branches: Acervo BB
Other: Adobe Stock