



Informações BB 3Q25

Year 7 – Edition 25
www.bb.com.br/ir

Earnings 3Q25

Adjusted Net Income

R\$ 3.8 billion

In line
with 2Q25

Net Interest Income

R\$ 26.4 billion

+5.1%
9M25/9M24

Expanded Loan Portfolio

R\$ 1.3 trillion

-1.2%
Sep25/ Jun25

Cost of Credit

R\$ 17.9 billion

+12.7%
3Q25/2Q25

Cost-to-income Ratio

12 months

27.6%

The best of
brazilian
financial system

CET 1

11.16%

+19bps
Sep25/ Jun25

Comments 3Q25



On November 12, we released our third quarter earnings. Watch the results videocast, where our CFO Geovanne Tobias discusses financial performance with the Investor Relations team.

Guidance 2025

	Observed 9M25	Guidance 2025
Loan Portfolio¹	7.3%	3% and 6%
Individuals	7.9%	7% and 10%
Companies	11.6%	0% and 3%
Agribusiness	3.2%	3% and 6%
Sustainable Loan Portfolio	8.0%	7% and 10%
Net Interest Income	R\$ 75.3 bn	102 and 105 <small>R\$ billion</small>
Cost of Credit²	R\$ 44.0 bn	59 and 62 <small>R\$ billion</small> Revised ●
Fee Income	R\$ 26.0 bn	34.5 and 36.5 <small>R\$ billion</small>
Administrative Expenses	R\$ 29.0 bn	38.5 and 40.0 <small>R\$ billion</small>
Adjusted Net Income	R\$ 14.9 bn	18 and 21 <small>R\$ billion</small> Revised ●

(1) Credit projections consider the internal portfolio added from private TVMs and guarantees and do not consider credit to the government segment.
 (2) Cost of Credit: corresponds to provisions related to the credit risk of financial instruments in accordance with CMN Resolution 4,966/21.

Earnings Live Conference 3Q25



On November 13, we held a live conference to present our third quarter earnings. Click to watch the replay.

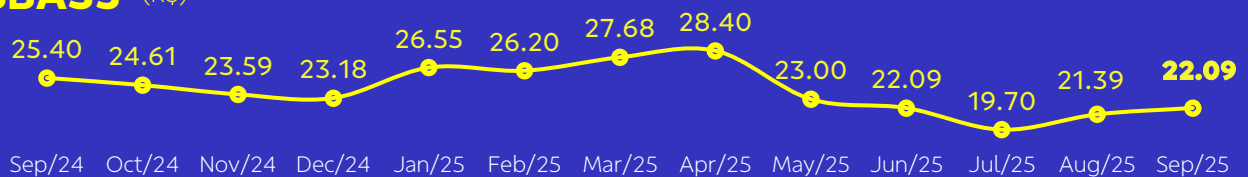
Market Indexes

1.5 million
shareholders

Ibov (thousand points)



BBAS3¹ (R\$)



(1) Adjusted for dividends and IOC.

Dividends
and IOC Distributed

R\$ 3.7 billion
9M25

Dividend
Yield 12M

5.6 %
Sep/25

Earnings
per share

R\$ 2.26
9M25

Payout
2025

30%

BBAS3 Recommendations

In November 14th, 2025.



■ Sell ■ Hold ■ Buy

BBAS3 Average
Target Price¹
R\$ 24.50

(1) Average target price from 14 analysts covering Banco do Brasil

Quarterly Highlights

BB Regulariza Agro

At the end of October, Banco do Brasil began renegotiating rural debts based on MP 1.314/2025, offering special conditions for producers and cooperatives to regularize financing, investment, and CPR operations. The new BB Regulariza Agro line offers terms of up to 9 years and a 1-year grace period, bringing financial relief and predictability to the sector. The initiative reinforces BB's commitment to agribusiness.

The first conversational AI in the Brazilian financial market

In October 2025, Banco do Brasil launched the evolution of its AI, ARI – Intelligent Recommendations Area, now in conversational format, offering direct and personalized interaction for MSME customers. The solution has already processed 10 TB of data, achieved 89% positive reviews, and serves more than 100,000 companies, reinforcing BB's commitment to technology, governance, and strategic support for micro, small and medium businesses.

New value proposition for the Estilo segment

Banco do Brasil has repositioned its Estilo segment for high-income customers, emphasizing sophistication and exclusive experiences. The strategy includes a new card, a dedicated app, the Casa Estilo concept branch, and expansion of the High Estilo model for investors with more than R\$ 1 million. With expectations of expanding the customer base in this segment by 25% over the next five years, BB is strengthening its leadership in premium relationships and sustainable wealth management.

Banco do Brasil at COP30

Banco do Brasil's presence at COP 30 generated historic results, with more than R\$ 3 billion in business with national and international partners. In terms of funding, €350 million was raised with the European Investment Bank, €50 million with the German development bank KfW, and US\$100 million with Crédit Agricole. Another highlight was the launch of the carbon credit desk, making BB a pioneer in this initiative among large Brazilian banks..

Investor Day 2025



In September 2025, we held **BB Investor Day**, with CEO Tarciana Medeiros and vice presidents, highlighting BB's strategic advances and prospects. We detailed adjustments implemented in 2025 and the results already seen on several fronts, **reinforcing our commitment to generating sustainable value.**

Click and watch the entire event.

Connect with BB



Want to stay on top of everything that happens at Banco do Brasil?

Visit our Investor Relations portal and discover complete information on performance, governance, sustainability and much more.

All in a transparent, direct and up-to-date manner:

Access: www.bb.com.br/ir

Ask questions or talk to us directly on WhatsApp! Our service is always ready for you: (+55 61 4004-0001) or go to the "Talk to RI" button on the website. Service from Monday to Friday, from 9 a.m. to 6 p.m.

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