

Risk Management Report 1Q25



Sumário

Introduction	3
Main Indicators.....	4
KM1: Key Metrics: Quantitative information on prudential requirements	5
OV1: Overview of risk-weighted assets (RWA).....	6
LR2: Leverage Ratio common disclosure template	7
LIQ1: Liquidity Coverage Ratio – LCR.....	8
LIQ2: Net Stable Funding Ratio – NSFR	10
MR1: Market risk under standardised approach	12



Introduction

This report presents information from Banco do Brasil's conglomerate, according to Bacen Resolution 54/2020, that established a new template on the release of the Risk Management – Pillar 3 Report. The measure is one of the actions of Agenda BC +, pillar SFN Mais Eficiente (Most Effective Banking Industry), and aims to improve governance mechanisms and transparency of the information made available.

The tables were divided according to their periodicity of disclosure (quarterly, half-yearly and yearly), have a fixed and flexible format, with quantitative or qualitative information, according to the model provided by Bacen, in order to preserve comparability between financial institutions.

- a) In 1Q and 3Q the quarterly tables are released;
- b) In 2Q the quarterly and half-yearly tables are released;
- c) In 4Q all the tables are released.

The information is also available in the open data form, available at Bacen website (dadosabertos.bcb.gov.br).¹

Pillar 3 Report is guided by the Risk and Capital Management Specific Policy, regulated by CMN Resolution 4,557/2017 and related regulations. This Policy guides the behavior of Banco do Brasil. Entities linked to Banco do Brasil (ELBB) are expected to define their directions based on these guidelines, considering the specific needs and the legal and regulatory aspects to which they are subject. The main aspects of the Policy linked with the information disclosure are listed below:

- a) we respect bank secrecy and preserve data confidentiality when disclosing information;
- b) we are transparent in the disclosure of risk and capital management information;
- c) we disclose information in accordance with best practices, banking legislation, the needs of external users and our interests, safeguarding those of a confidential and proprietary nature;
- d) we disclose the relevant information that allows investors and interested parties to prove the sufficiency of our capital to cover all the risks assumed;
- e) we consider relevance criteria when defining information provided to the market and use technical parameters to select those to be disclosed;
- f) we guarantee the reliability and integrity of the information provided to the external public;
- g) we submitted the information to be disclosed, as well as the elaboration and disclosure process to the validation of the internal control system;
- h) we detail the risk management model and information disclosure through specific internal regulations; and
- i) we prepare a public access report that contains, among other information:
 - a description of the continuous and integrated risk management structure;
 - a description of the continuous capital management structure; and
 - details of the calculation of Risk-Weighted Assets (RWA), the adequacy of the Reference Equity (PR), liquidity indicators, the Leverage Ratio (RA), and the remuneration of administrators.
- j) we provide risk and capital management information at www.bb.com.br/ri (Portuguese version) and www.bb.com.br/ir (English version).

The information disclosed may be rectified voluntarily or as determined by the Central Bank of Brazil, if inconsistencies are identified in the ISG calculation process. In this case it will be republished on the BB portal, according to Bacen Resolution 54, of 12.16.2020.

¹ Requirement temporarily suspended in accordance with Bacen Normative Instruction 425 of November 29, 2023.



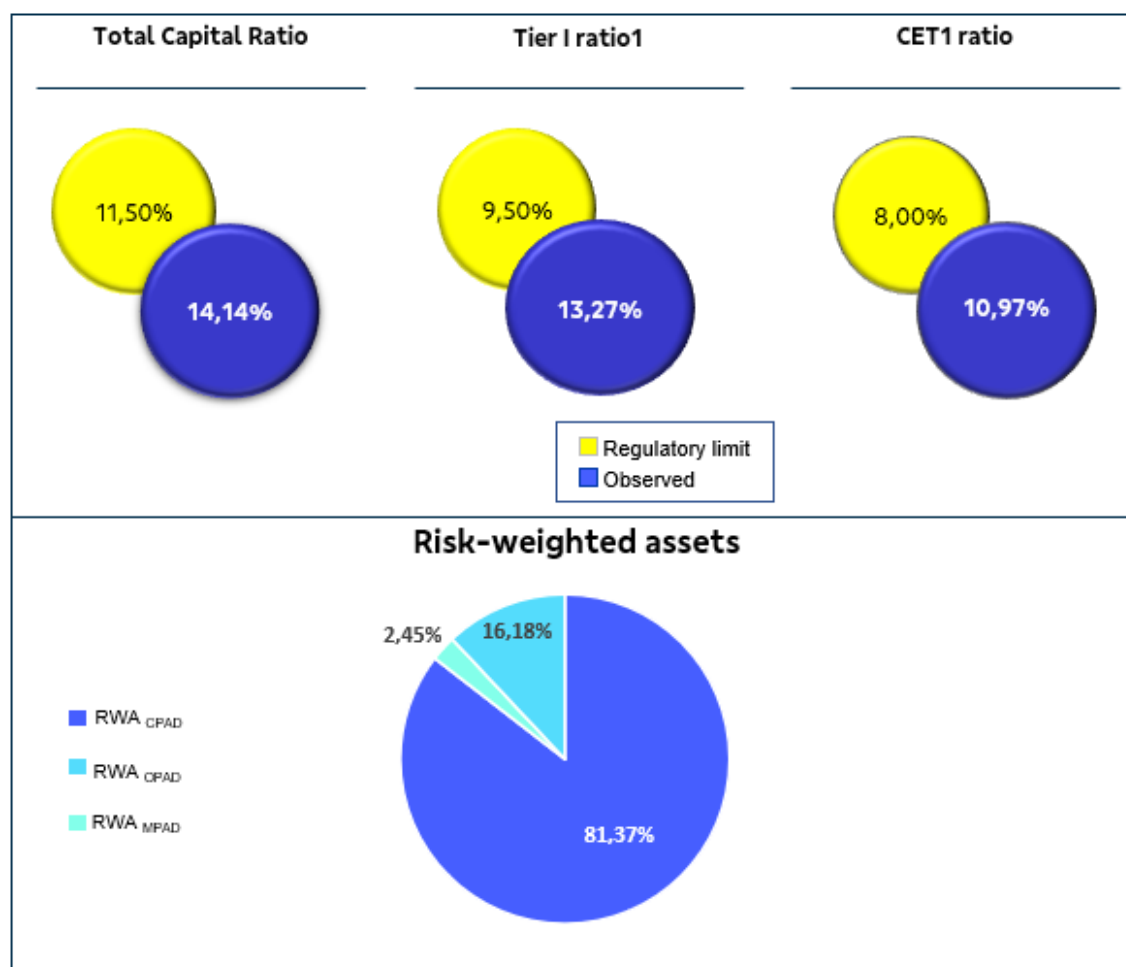
Main Indicators

Capital adequacy is assessed based on regulatory requirements and prudential management limits, whose objective is to maintain BB capital at adequate levels to cover the risks incurred, seeking the optimization of resources, the sustainability of the Bank and the financial system.

Therefore, minimum regulatory capital limits are defined considering the relationship among Risk-weighted assets (RWA), Common Equity Tier 1 (CET1), Tier 1 (CN1) and Total Capital (PR), calculated as defined in prudential regulation. BB also assess capital adequacy following the vision of economic capital through stress tests, which has as characteristic a better adherence to the characteristics of institution. The focus is on organic capital generation and credit growth in line with the best risk-return ratio.

The consolidation scope used as the basis for verifying the operating limits is the Prudential Conglomerate, defined in CMN Resolution 4,950/2021, in force since January 1st, 2022. Under the terms of the Accounting Plan for Financial Institutions (Cosif), the Prudential Conglomerate covers not only financial institutions, but also consortium administrators, payment institutions, companies that carry out the acquisition of operations or directly or indirectly assume credit risk, on which have direct and indirect control and investment funds in which the conglomerate substantially retains risks and benefits.

The following figure shows the main indicators of the report, calculated based on the BB Prudential Conglomerate, considering the position as of 03/31/2025:





KM1: Key Metrics: Quantitative information on prudential requirements

The table below shows the key metrics established by prudential regulation, such as regulatory capital, leverage ratio and liquidity indicators.

The capital indexes were calculated according to the criteria established by CMN Resolutions 4,955/2021, and 4,958/2021, which define the calculation of the Total Capital (PR) and the Minimum Required Reference Equity (PRMR) in relation to Risk Weighted Assets (RWA), respectively.

The following table shows the evolution of the Total Capital Ratio (IB), the CET1 ratio (ICP), the Tier 1 Ratio (ICN1), the IRRBB portion, the PR matching margin and the Additional CET1 buffer requirements as a percentage of RWA (ACP).

Table 1 - KM1 - Key Metrics: Quantitative information on prudential requirements

R\$ thousand	Mar/2025	Dec/2024	Set/2023	Jun/2023	Mar/2023
Available capital (amounts)					
Common Equity Tier I (CET1)	147.483.512	145.821.678	149.177.576	143.271.011	139.852.104
Tier I	178.384.724	169.489.680	171.172.759	160.679.853	163.153.809
Total Capital	190.119.483	184.158.129	185.841.208	175.348.301	177.822.258
Excess of resources invested on permanent assets	0	0	0	0	0
Total Capital Detachments	0	0	0	0	0
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	1.344.672.869	1.338.853.643	1.267.437.719	1.235.313.322	1.175.115.914
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	10,97%	10,89%	11,77%	11,60%	11,90%
Tier I ratio	13,27%	12,66%	13,51%	13,01%	13,88%
Total Capital Ratio	14,14%	13,75%	14,66%	14,20%	15,13%
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement	2,50%	2,50%	2,50%	2,50%	2,50%
Countercyclical capital buffer requirement	0,00%	0,00%	0,00%	0,00%	0,00%
Systemic capital buffer requirement	1,00%	1,00%	1,00%	1,00%	1,00%
Total of bank CET1 specific buffer requirements	3,50%	3,50%	3,50%	3,50%	3,50%
CET1 available after meeting the bank's minimum capital requirements	2,97%	2,89%	3,77%	3,60%	3,90%
Leverage Ratio (LR)					
Total exposure	2.448.827.233	2.421.943.625	2.463.523.262	2.350.835.187	2.293.934.157
LR	7,28%	7,00%	6,95%	6,84%	7,11%
Liquidity Coverage Ratio (LCR)					
Total high-quality liquid assets (HQLA)	212.332.523	214.265.588	212.787.420	221.126.238	232.989.069
Total net cash outflow	153.916.137	140.790.970	114.121.733	118.743.056	113.071.752
LCR ratio	137,95%	152,19%	186,46%	186,22%	206,05%
Net Stable Funding Ratio (NSFR)					
Total available stable funding (ASF)	1.305.029.871	1.263.315.106	1.205.479.242	1.184.459.143	1.141.549.342
Total required stable funding (RSF)	1.237.944.124	1.189.783.650	1.128.395.172	1.093.775.073	1.036.955.336
NSFR ratio	105,42%	106,18%	106,83%	108,29%	110,09%



OV1: Overview of risk-weighted assets (RWA)

The table below presents an overview of the amount of risk-weighted assets (RWA) used to calculate the minimum requirement for Total Capital (PR).

The Minimum Requirement for PR (PRMR) is the equity required by institutions and conglomerates authorized to operate by Bacen, to face the risks to which they are exposed, due to the activities developed, and is defined by CMN Resolution 4,958/2021.

The PRMR corresponds to the application of the "F" factor to the amount of risk-weighted assets (RWA), being 8% of the RWA.

In calculating the amount of risk-weighted assets (RWA), the sum of the following portions is considered:

- Credit Risk (RWA_{CPAD}), relating to credit risk exposures subject to the calculation of the capital requirement using a standardized approach;
- Market Risk (RWA_{MPAD}), relating to market risk exposures subject to the calculation of capital requirements using a standardized approach; and
- Operational Risk (RWA_{OPAD}), relating to the calculation of capital required for operational risk using a standardized approach.

The scope of consolidation, used as a basis for checking the operating limits, considers the Prudential Conglomerate, as per CMN Resolution 4,950/2021.

Table amended by Bacen Normative Instruction 385 of 05/30/2023, coming into force on 07/01/2023.

Table 2 - OV1: Overview of risk-weighted assets (RWA)

R\$ thousand	Mar/2025	Dec/2024	Mar/2025
Credit Risk			
Credit Risk	1.024.915.376	1.000.483.089	81.993.230
Of which: standardized approach	1.024.915.376	1.000.483.089	81.993.230
Of which: basic IRB approach	0	0	0
Of which: advantage IRB approach	0	0	0
Counterparty credit risk (CCR)	12.248.200	30.134.796	979.856
Of which: standardized approach for counterparty credit risk (SA-CCR)	12.087.890	24.598.893	967.031
Of which: CEM approach	0	0	0
Of which: other	160.310	5.535.902	12.825
Equity investments in funds – look-through approach	1.354.172	949.190	108.334
Equity investments in funds – mandate-based approach	0	0	0
Equity investments in funds – fall-back approach	313.984	1.232.673	25.119
Securitisation exposures in banking book	0	0	0
Amounts for exposures not deducted from total capital calculation	55.306.317	54.683.129	4.424.505
Market risk	32.944.815	52.732.352	2.635.585
Of which: standardized approach (SA)	32.944.815	52.732.352	2.635.585
Of which: internal model approach (IMA)	0	0	0
Operational risk	217.590.006	198.638.414	17.407.200
Payment Risk (RWAsp)	0	0	0
Total (1+6+12+13+14+16+20+24+I+25)	1.344.672.869	1.338.853.643	107.573.829

Comments

Comparing to the 4rd quarter/2024, there was a increase in exposures not deducted in the calculation of the Referential Equity mainly due to the shareholders equity.

The main variations in RWApad occurred in the RWAjur1, RWApjur2, RWApjur3, RWAcam and RWAcva installments, mainly resulting from the bank's strategy for exposure in interest rate coupons (cdi, prefixed and ipca), currency coupons, in currency exposure and in the commercial bank and treasury, and in exchange rate variations. In compliance with art. 111-b of BCB Resolution No. 111, of July 6, 2021, it is reported that portfolio or accounting category reclassifications were carried out in the amount of R\$58.4 billion, referring to private securities with credit characteristics that were in the Available for Sale category on December 31, 2024 and became part of the Amortized Cost category on January 2, 2025, as defined in CMN Resolution No. 4,966, of November 25, 2021.



LR2: Leverage Ratio common disclosure template

The leverage ratio (RA) is defined as the ratio between Tier I Capital and Total Exposure, calculated in accordance with Bacen Circular 3,748/2015. The ratio is intended to be a simple measure of leverage that is not risk sensitive, so it does not take into account risk weighting factors (RPF) or mitigations.

The Leverage Ratio, whose minimum requirement is 3%, aims to avoid excessive leverage by financial institutions and the consequent increase in systemic risk, with undesirable impacts on the economy.

The table below details the components of the Total Exposure used to calculate the RA, referred to in Bacen Circular 3,748/2015.

Table 3 - LR2: Leverage Ratio common disclosure template

R\$ thousand	Mar/2025	Dec/2024
On-balance sheet exposures		
Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	2.088.487.774	2.056.081.631
Adjustments for equity items deducted in calculating Tier I	-43.192.991	-44.189.105
Total on-balance sheet exposures	2.045.294.782	2.011.892.526
Transactions using Derivative Financial Instruments		
Replacement value for derivatives transactions	8.365.710	12.656.466
Potential future gains from derivatives transactions	4.609.809	5.717.921
Adjustment for daily margin held as collateral	0	0
Adjustment related to the deduction of the exposure related to qualified central counterparty (QCCP) in derivative transactions on behalf of clients in which there is no contractual obligation to reimburse due to bankruptcy or default of the entities responsible for the settlement and compensation of transactions	0	0
Reference value of credit derivatives	0	0
Adjustment of reference value calculated for credit derivatives	0	0
Total exposure for derivative financial instruments	12.975.519	18.374.387
Repurchase Transactions and Securities Lending		
Investments in repurchase transactions and securities lending	312.510.514	322.190.776
Adjustment for repurchases for settlement and creditors of securities lending	0	0
Amount of counterparty credit risk	17.325.796	8.204.602
Amount of counterparty credit risk in transactions as intermediary	0	0
Total Exposure on Repurchase Transactions and Securities Lending	329.836.311	330.395.378
Off-balance sheet items		
Reference value of off-balance sheet transactions	234.321.067	219.388.231
Adjustment for application of FCC specific to off-balance sheet transactions	-173.600.445	-158.106.897
Total off-balance sheet exposure	60.720.621	61.281.333
Capital and Total Exposure		
Tier 1 capital	178.384.724	169.489.680
Total exposure	2.448.827.233	2.421.943.625
Leverage ratio		
Leverage ratio	7,28%	7,00%



LIQ1: Liquidity Coverage Ratio – LCR

The Liquidity Coverage Ratio (LCR) is required for financial institutions that are classified in the S1 segment, in accordance with CMN Resolution 4,401/2015.

The LCR calculation follows the standardized stress scenario model established by Bacen through Circular Bacen 3,749/2015. This model complies with international guidelines and aims to guarantee the existence of sufficient high quality liquid assets to support a financial stress scenario with a 30 - day term.

The regulatory stress scenario used to calculate the LCR considers idiosyncratic and market shocks that results in:

- a) partial funding loss from retail operations and wholesale operations without collaterals.
- b) reduction in the institution`s ability to raise short - term funds;
- c) additional outflow of funds under agreement due to three levels credit risk downgrade, including additional collateral requirement;
- d) increase in the volatility of prices, rates or indexes that impact the quality of a collateral or the potential future exposure of derivative positions, resulting in the application of greater discounts to a collateral or additional collateral call, or other demands for liquidity;
- e) withdrawals higher than expected in lines of credit and liquidity granted; and
- f) the potential need to repurchase bonds issued or honor non-contractual obligations aiming to mitigate reputational risk.

Thus, LCR is the ratio between high quality liquid assets (HQLA) and the expected total net cash outflow for the next 30 days, as the following formula shows:

$$LCR = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows}}$$

Where: Net Cash Outflows = Cash Outflows (-) Cash Inflows

Cash Inflows is limited to 75% of cash outflows

The HQLA are assets that remain liquid in markets during periods of stress, which are easily and immediately converted into cash with low or without losses, it has no impediments, with a low risk and whose pricing is easy and right, i.e. that meet the minimum requirements set by the regulator (Bacen Circular 3,749/2015).

Net cash outflows are the cash outflows minus the cash inflows. Cash outflows are estimated by multiplying the balances of the various categories of obligations and commitments, recorded to liabilities or off-balance sheet, by weighting factors. Cash inflows are estimated by the multiplication by weighting factors, the balances of the various categories of receivables without default, for which there is no expectation of counterparty failure in the next 30 days.

The following table informs the cash inflows and outflows, as well as the institution's stock of High Liquidity Assets (HQLA), according to the definitions and calculation methodology established in Bacen Circular 3,749/2015. The following table, for the 1st quarter/2025, shows LCR figures calculated using the average values of daily observations sent to Bacen from January to March 2025:



Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

R\$ thousand	Unweighted amount	Mar/2025 Weighted amount
High Quality Liquid Assets (HQLA)		
Total High Quality Liquid Assets (HQLA)		212.332.523
Cash outflows		
Retail funding, of which:	602.190.968	55.428.798
Stable funding	352.884.078	17.644.204
Less stable funding	249.306.890	37.784.594
Non-collateralized wholesale funding, of which:	187.447.679	115.804.394
Operating deposits (all counterparties) and affiliated cooperative deposits	13.901.169	2.149.187
Non-operational deposits (all counterparties)	119.615.021	59.723.717
Non-collateralized obligations	53.931.490	53.931.490
Collateralized wholesale funding	0	13.972.032
Additional requirements, of which:	168.849.733	22.587.806
Related to exposure to derivatives and other collateral requirements	18.581.737	7.402.814
Related to funding losses through the issue of debt instruments	4.278.390	4.278.390
Related to lines of credit and liquidity	145.989.606	10.906.602
Other contractual obligations	36.548.076	36.548.076
Other contingent obligations	409.356.284	7.382.223
Total Cash Outflows	1.404.392.741	251.723.329
Cash inflows		
Collateralized loans	6.904	0
Outstanding loans whose payments are fully up-to-date	37.476.571	23.717.545
Other cash inflows	83.920.753	74.089.647
Total Cash Inflows	121.404.227	97.807.192
Total Adjust. Amount		
Total HQLA		212.332.523
Total net cash outflows		153.916.137
Liquidity Coverage Ratio (LCR)		137,95%

Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R\$ 212.3 billion in the quarter, mainly composed of sovereign bonds, central bank reserves and cash. In the period, Net Cash Outflows totaled an average of R\$ 153.9 billion, mainly composed of Funding from Retail, Wholesale, Additional Requirements, Contractual Obligations and Contingents, offset by Cash Inflows from Loans and Other Expected Inflows. Therefore, the average LCR in the quarter is 137.9%, above the regulatory limit, indicating that the institution has sufficient available stable funding to support losses in the standardized stress scenario.



LIQ2: Net Stable Funding Ratio – NSFR

The following table discloses information regarding the Net Stable Funding Ratio (NSFR) and its components, as established in Bacen Circular 3,869/2017.

The Net Stable Funding Ratio (NSFR) is a requirement for financial institutions classified in S1 segment, in accordance with CMN Resolution 4,616/2017.

The calculation of NSFR follows a methodology established by Bacen, through Circular 3,869/2017, which is aligned with Basel international guidelines and aims to ensure that financial institutions finance their activities with stable funding in a long-term view.

The NSFR is defined by the following calculation formula:

$$NSFR = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

Available Stable Funding – ASF

The available Stable Funding (ASF) refers to liabilities and equity weighted by a discount factor, as provided in Bacen Circular 3,869/2017.

The ASF is comprised mainly by capital and retail and wholesale funding.

Required Stable Funding – RSF

Required Stable Funding (RSF) correspond to the balance in stock, weighted by the respective weighting factors, of the elements recorded in assets and of exposures not accounted for in the institution's balance sheet (off balance exposures), according to Bacen Circular 3,869/2017.

The RSF is comprised mainly by loans, compulsory deposits, private and sovereign bonds, interbank applications, permanent assets and tax credit.

Each element of assets, liabilities, equity and off-balance exposures must comprise the amount of ASF and RSF, and are stated by maturities up six months, from six months to one year and greater than one year.

Depending on the level of liquidity (assets), level of stability (liabilities and equity), as well as according to maturity, the operations receive specific weights, resulting in the calculation of NSFR.

The following table presents Banco do Brasil Prudential Conglomerate NSFR of ending of 1Q25:



Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

R\$ thousand	Unweighted value by residual maturity				Weighted value
	No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	
Available Stable Funding (ASF)					
Capital	0	0	0	252.649.336	252.649.336
Total Capital, gross of regulatory deductions	0	0	0	240.914.577	240.914.577
Other capital instruments not included on line 2	0	0	0	11.734.759	11.734.759
Retail funding, of which:	566.124.561	91.550.574	794	31.908	611.527.684
Stable funding	309.106.056	82.642.745	0	0	372.161.361
Less stable funding	257.018.505	8.907.829	794	31.908	239.366.323
Wholesale funding, of which:	41.991.594	835.882.558	23.765.538	141.927.582	211.162.092
Operating deposits and affiliated cooperative deposits	10.543.281	0	0	0	5.271.641
Other wholesale funding	31.448.313	835.882.558	23.765.538	141.927.582	205.890.452
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	49.723.360	498	32	0
Other liabilities, of which:	0	108.815.447	0	229.690.759	229.690.759
Derivatives in which replacement value is less than zero			2.693.295		
Other liabilities elements or shareholders' equity not included in the previous lines	0	106.122.153	0	229.690.759	229.690.759
Total Available Stable Funding (ASF)					1.305.029.871
Required Stable Funding (RSF)					
Total High Quality Liquid Assets (HQLA)					329.699.708
Deposits held at other financial institutions for operational purposes	0	0	0	0	0
Bonds, securities and operations with financial institutions, non-financial institutions and central banks, of which:	0	231.581.733	114.157.461	631.333.957	695.141.044
Operations with financial institutions collateralized by Level 1 HQLA	0	349.999	0	0	35.000
Operations with financial institutions collateralized by Level 2A, 2B HQLA or non-collateralized	0	0	0	0	0
Loans and financing granted for retail and wholesale customers, central government and central banks operations, of which:	0	226.629.165	113.243.950	500.444.166	598.968.534
The Risk Weighting Factor, referred by Central Bank Circular 3,644, from 2013, is less than or equal to 35% (thirty five percent)	0	0	0	0	0
Performing residential mortgages, of which:	0	4.393.113	581.553	45.556.004	32.099.054
Referred by Central Bank Circular 3,644 from 2013, article 22	0	4.393.113	581.553	45.556.004	32.099.054
Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	209.456	331.958	85.333.787	64.038.456
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	55.706.563	0	0	0
Other assets, of which:	0	81.525.768	11.398.376	154.190.473	203.103.697
Gold and commodities transaction, including ones with physical settlement	0				0
Assets provided, due to initial margin deposit as collateral for derivatives operation and participation in mutualized guarantee funds of clearing house or service providers of clearing and settlement that may arbitrate as central counterparty			9.678.469		0
Derivatives in which replacement value is more than or equal to zero			5.371.487		5.371.487
Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			254.908		254.908
Other assets not included in the previous lines	0	81.525.768	11.398.376	138.885.609	197.477.302
Off-balance sheet operations	0	105.711.881	0	0	9.999.675
Total Required Stable Funding (RSF)					1.237.944.124
NSFR (%)					105,42%

Comments

Banco do Brasil reported the Available Stable Funding (ASF) of R\$ 1.305 trillion, and the Required Stable Funding (RSF) of R\$ 1.238 trillion in 1Q25. As a result, the NSFR reached 105.42% at the end of the quarter, demonstrating that the Institution has sufficiently stable funding to provide liquidity for its activities in the long term.



MR1: Market risk under standardised approach

The table below discloses the amount of risk-weighted assets for market risk calculated using the standardized approach (RWAMPAD).

Table 6 - MR1: Market risk under standardized approach

R\$ thousand	RWAMPAD
Interest rate	9.660.208
Fixed Rate in Reais (RWAJUR1)	2.760.174
Foreign Currency Coupon (RWAJUR2)	3.471.106
Price Index Coupon (RWAJUR3)	3.428.928
Interest Rate Coupon (RWAJUR4)	0
Shares (RWAACS)	9.310
Foreign exchange (RWACAM)	9.794.425
Commodity (RWACOM)	4.859.905
	2.493.619
	6.127.346
Total	32.944.815

Comments

As principais variações na parcela do RWAMPAD ocorreram nas parcelas RWAJur1, RWAPjur2, RWAPjur3, RWAcam e RWAcva, decorrente majoritariamente da estratégia do banco para exposição em cupom de taxas de juros (cdi, prefixado e ipca), cupom de moedas, na exposição em moedas e no banco comercial e tesouraria e, na variação cambial. Em cumprimento ao art. 11 I-b da Resolução BCB nº 111, de 06.07.2021, informa-se que foram realizadas reclassificações de carteira ou de categoria contábil no montante de R\$ 58,4 bilhões, referentes a títulos privados com característica de crédito que estavam na categoria Disponível Para Venda em 31.12.2024 e passaram a integrar a categoria Custo Amortizado em 02.01.2025, conforme definições da Resolução CMN nº 4.966, de 25.11.2021.

The amounts reported in table MR1 are the results of calculations of regulatory capital to cover Market Risk, carried out in accordance with Bacen Circulars: 3,634/2013, 3,635/2013, 3,636/2013, 3,637/2013, 3,639/2013, 3,641/2013, 291/2023 and 313/2023, and its respective updates.