



2Q26

Earnings
Presentation

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QR Code for
MD&A 2Q26





Challenges can not be overcome through shortcuts, but through **clear direction and hard work**



Adjusted Net
Income

R\$ **3.9** billion

+ **13.9%** 2Q26/1Q26
+ **3.3%** 2Q26/2Q25

Net Interest
Income

R\$ **27.5** billion

+ **0.2%** 2Q26/1Q26
+ **9.6%** 2Q26/2Q25

Fee
Income

R\$ **9.1** billion

+ **3.4%** 2Q26/1Q26
+ **4.2%** 2Q26/2Q25

Administrative
Expenses

R\$ **10.1** billion

+ **0.6%** 2Q26/1Q26
+ **4.1%** 2Q26/2Q25

Cost of
Credit

NPL + 90 days
5.61%

R\$ **18.5** billion

- **2.1%** 2Q26/1Q26
+ **16.1%** 2Q26/2Q25

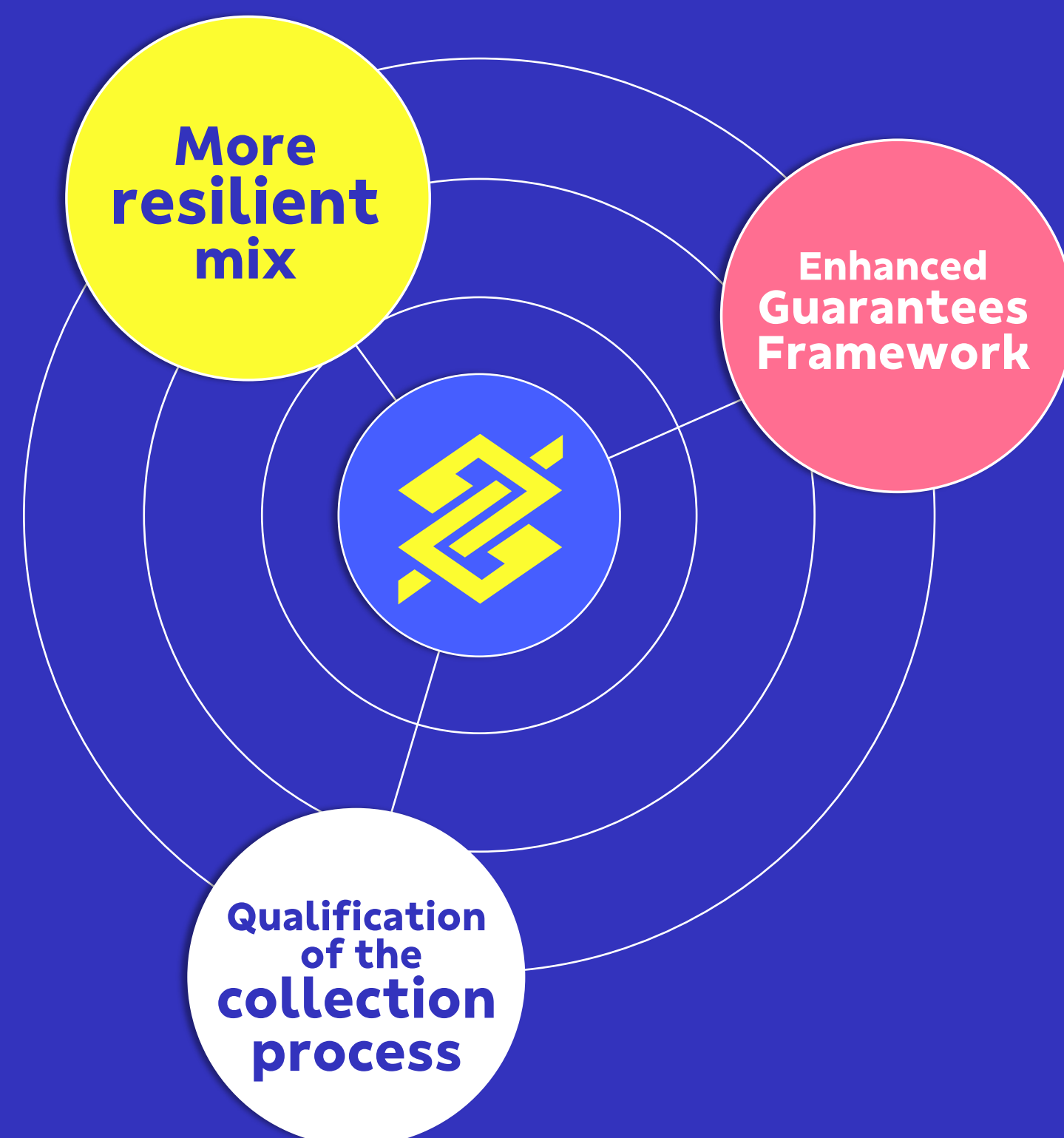
CET 1

11.27 %

Jun/26

Earnings
built on
business
generation
capacity

Strategic Credit Management



Expanded Loan Portfolio
R\$ 1.313 trillion
+ 1.5% Jun26/Jun25

Individuals Loan Portfolio
R\$ 358 billion
+ 4.4% Jun26/Jun25

Companies Loan Portfolio
R\$ 456 billion
- 2.5% Jun26/Jun25

Agribusiness Loan Portfolio
R\$ 422 billion
+ 4.1% Jun26/Jun25

R\$ 154 billion
Payroll Loan
Jun26

R\$ 16 billion
Crédito do trabalhador
Jun26

+32%
Pronampe + PEAC FGI
Jun26/Jun25

Evolution from 25% to 36% of the MSME portfolio in 1 year

70%
Fiduciary Sale in the Crop 25/56

Qualification of the collection process

Credit Recovery
R\$ 2 billion
+51.4% Jun26/Jun25

Filling Legal Claims
R\$ 15.5 billion
Volume for 1H26 already exceeds the total for 2025

The largest **agribusiness** partner

Almost **600k**
Agribusiness credit
customers

84%
of producers have a
relationship with BB
for more than 10 years

93%
of Brazilian municipalities
with agribusiness lines

200+ cultures
and funded
activities

**Crop
Plan** $\frac{26}{27}$
up to R\$ 210 billion



Provisional Measure 1,376/2026

BB potential portfolio
for the agribusiness restructuring program

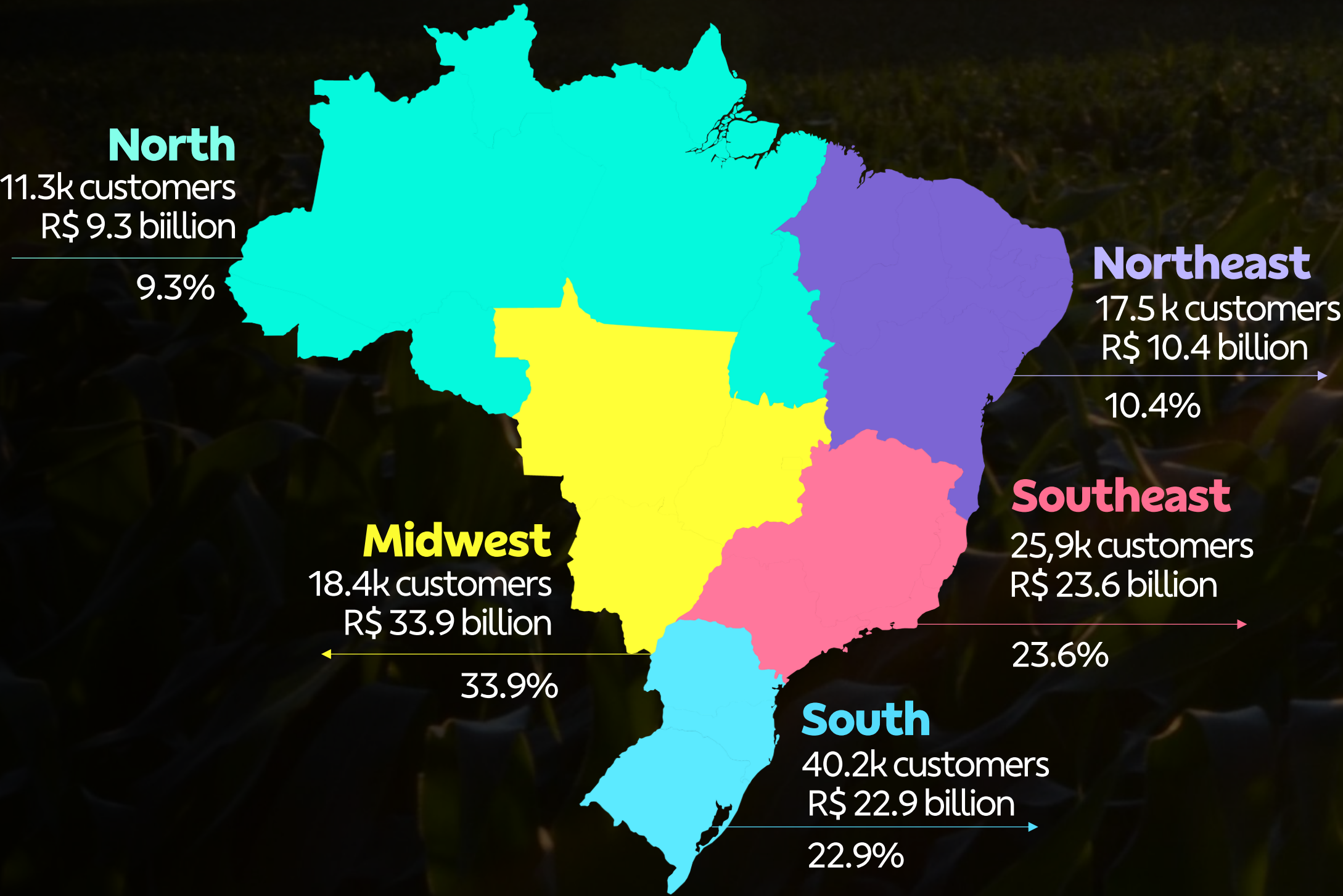


Up-to
R\$ 100
billion

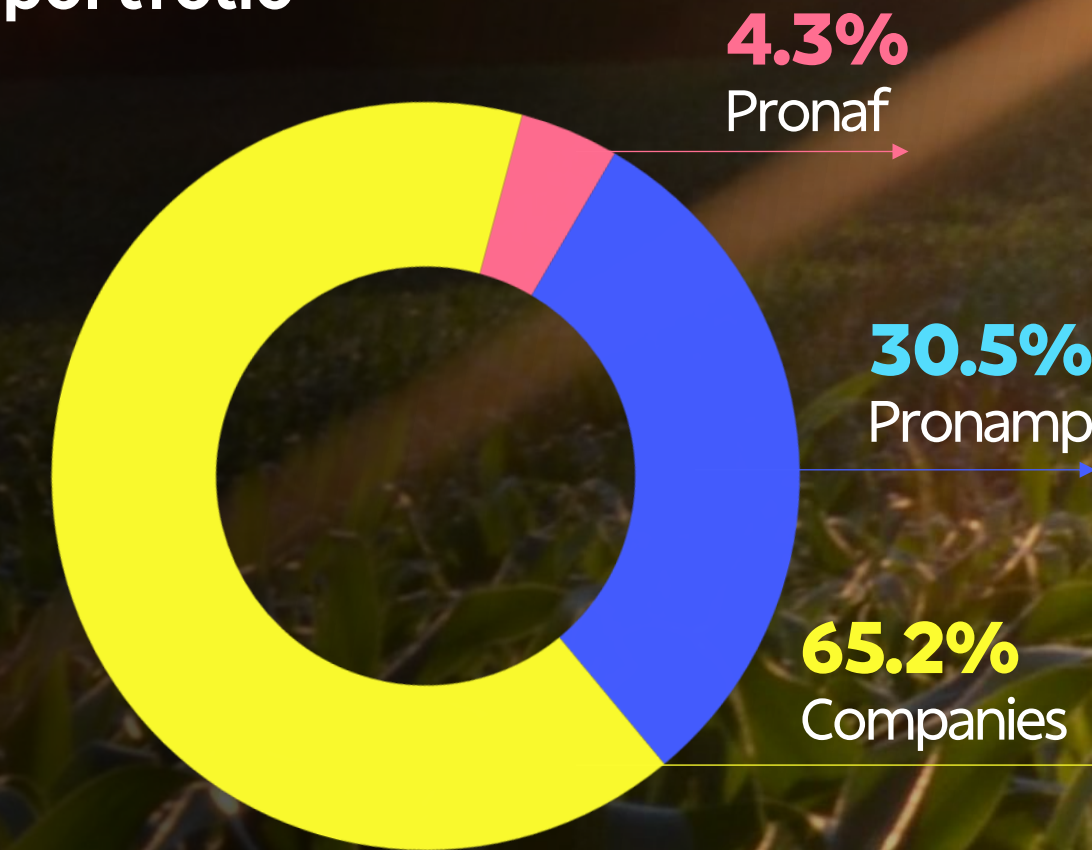
R\$ 36.7 bn
Non-Performing Loans

R\$ 63.5 bn
Extended or Renegotiated Performing Loans

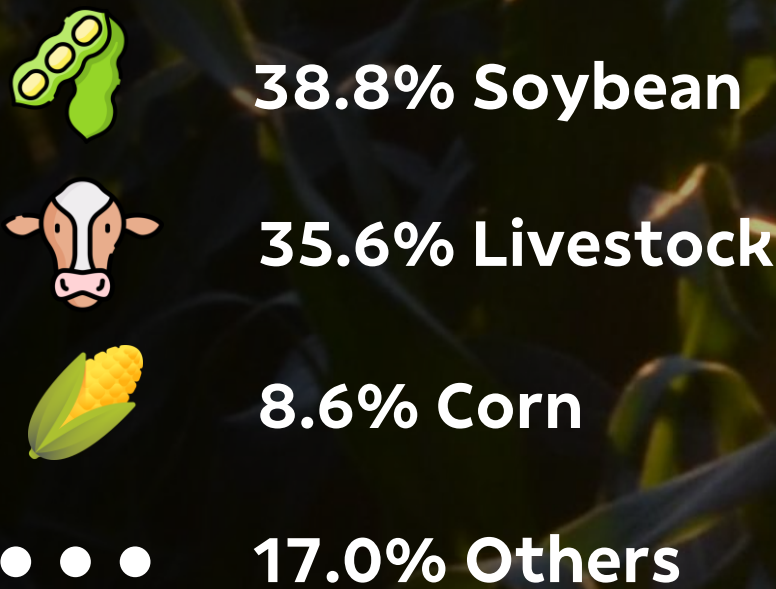
Distribution
by region



Distribution by
portfolio



Crops



Subject to compliance with
the conditions established
by the Provisional Measure
and BB's credit policy.

Primary Banking Relationship with **High-Value** customer

12%
of the service
network's employees*

+4%
Growth of the
Loan Portfolio*

+12%
AuM*

+15%
in customer spending
using the Altus Liv card

+ 100%
evolution of card billing in
relation to other cards

**High Value
Customer Base**
+4.3% Jun26/Dec24

**Network Optimization
Estilo Investidor**

+22% 2Q26/1Q26
Estilo Investidor branches
More proximity and advice

Casa BB
VIP Lounge at Guarulhos
International Airport as an **BB**
brand experience platform

**Benefit for BB customers and
potential customers flying in
business class of partner airlines**

Supporting customers in **reorganizing** their financial lives



BB
Renegotiations
R\$ 31 billion
2Q26

Novo
Desenrola
R\$ 12.1 billion

442k
Individuals

40k
Companies

10.2k
Rural
Producers

53k
Students and
alumni at FIES

More business **opportunities**



BB Move Brasil **R\$ 1.4 billion**

As of 08/11/2026

Partnership
with Uber for
cashback

Increase in ~40% at
BB Vehicle Loan Portfolio

More than 12.7k drivers served in
more than **1,100** municipalities

Move Agrícola

Acquisition of domestically produced
agricultural machinery, equipment, and
implements using FNDCT/Finep funds
resources

Diversification and risk mitigation

Line with guarantee funds and real
guarantees of the financed assets

People + Technology = Proximity²



Leadership and
Commitment

Indicators AI-specific

Magnifying
the use of AI and
new technologies

R\$ 8.2 billion
Investment
in technology ^{12m}

36.3k
employees in the
AI academy in 2026

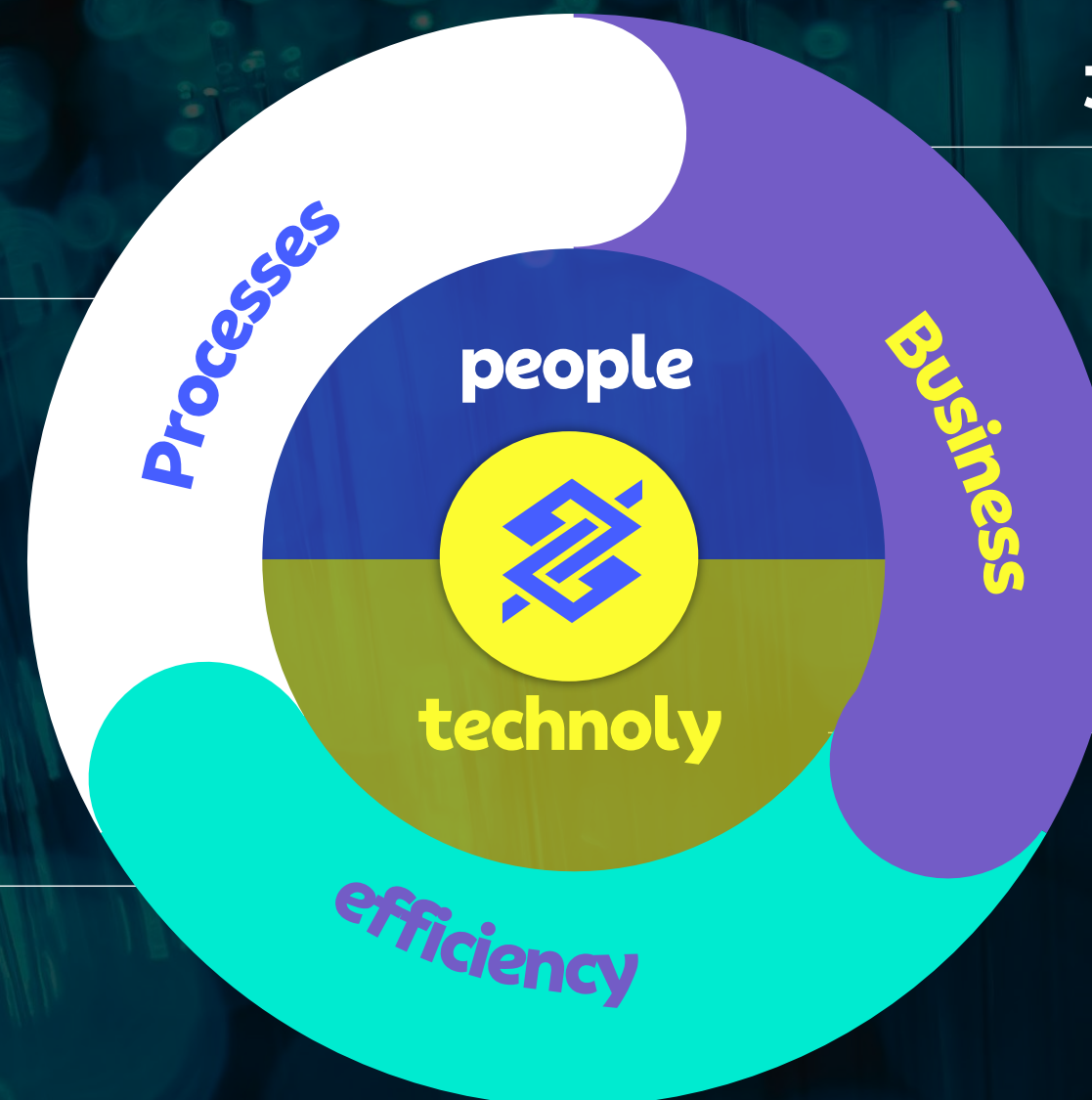
2.300
Analytical Models and AI
+28% Jun26/Dez25

Digital Scale-up
68% of the forecast progress
for the year in agile lines and
environments

71% of employees
with AI assistants
+22% 2Q26/1Q26



Strategic
resource
allocation



AI assistants
3x more in 2026

47%
of customers are
Digital Heavy Users*
Digital maturity in professional, expert and advanced

Nearly 1.5 million hours
of efficiency with AI and analytics
supporting the direction of employees to
business

More than 34%
of the employees of the service network
are in specialized structures
+127bps in 1 year

**AI in credit
renegotiation**
6x more conversion
and signings

35 million
Active customers on
digital channels
+12% Jun26/Jun25



Organization



Value
Capture



New BB App

The evolution of the digital experience



Hyper-personalization and adaptation to usage behavior



New social-based browsing experience



Conversational journeys



Performance evolution



Artificial Intelligence

Business diversification and **global presence** for a complete service



BB Conglomerate
More than
80 companies

**Conglomerate's
Contribution to Income**
52% on average

Global Operations

Connecting businesses
and opening markets

BB Américas
US\$ 2 billion
in real estate credit
+161% Jun26/Dec22

**Digital Account
at BB Portugal**
+12% of the number of
accounts since launch

BB Japan
More than 90k customers





**A bank that
transforms adversity
into solidity,
agility and new
opportunities**



Resultados 2T26



Adjusted Net Income

3.9 + 13.9% QoQ
+ 3.3% YoY

R\$ billion

Net Interest Income

27.5 + 0.2% QoQ
+ 9.6% YoY

R\$ billion

Fee Income

9.1 + 3.4% QoQ
+ 4.2% YoY

R\$ billion

Cost of Credit

18.5 - 2.1% QoQ
+ 16.1% YoY

R\$ billion

Administrative Expenses

10.1 + 0.6% QoQ
+ 4.1% YoY

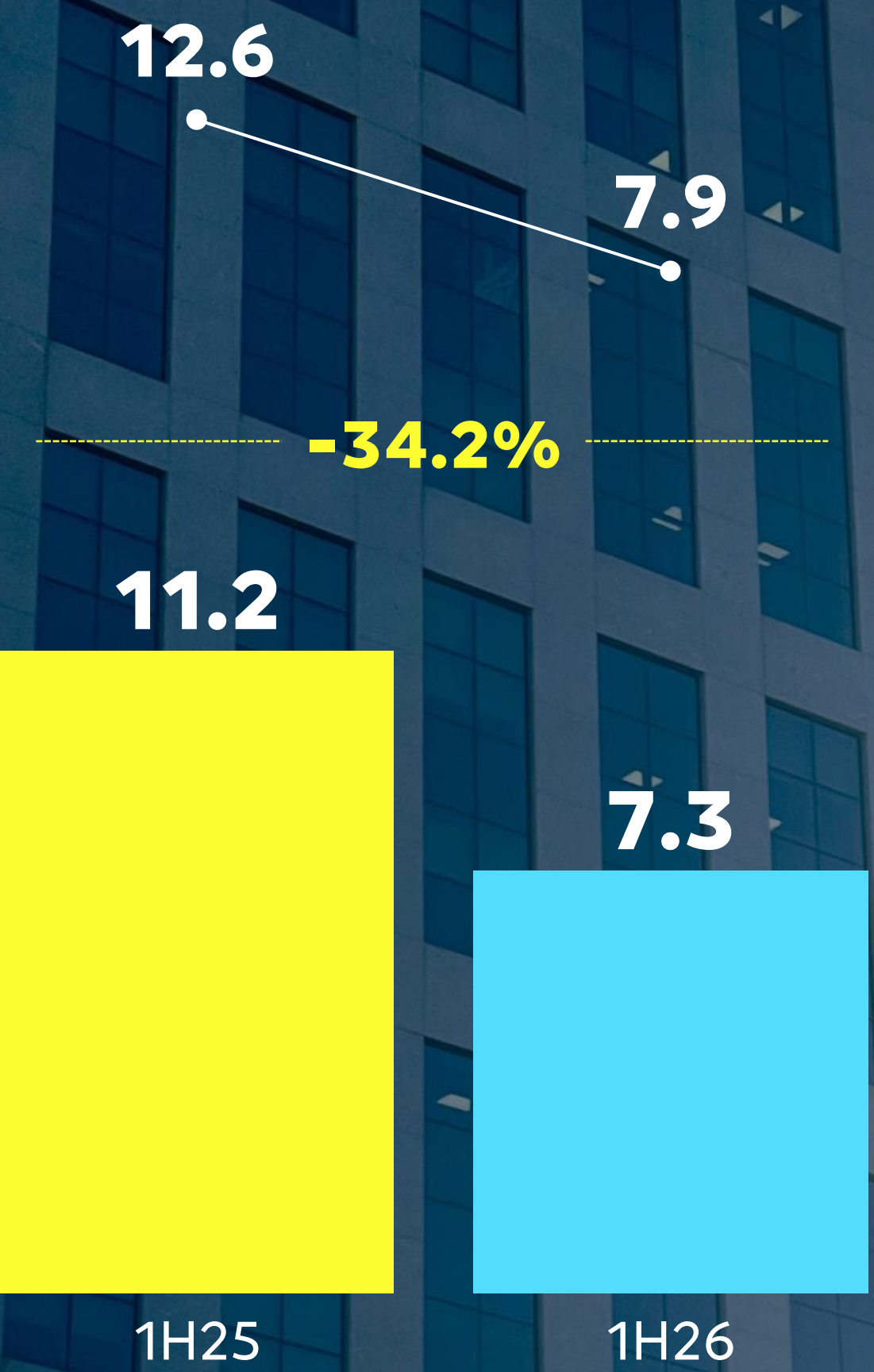
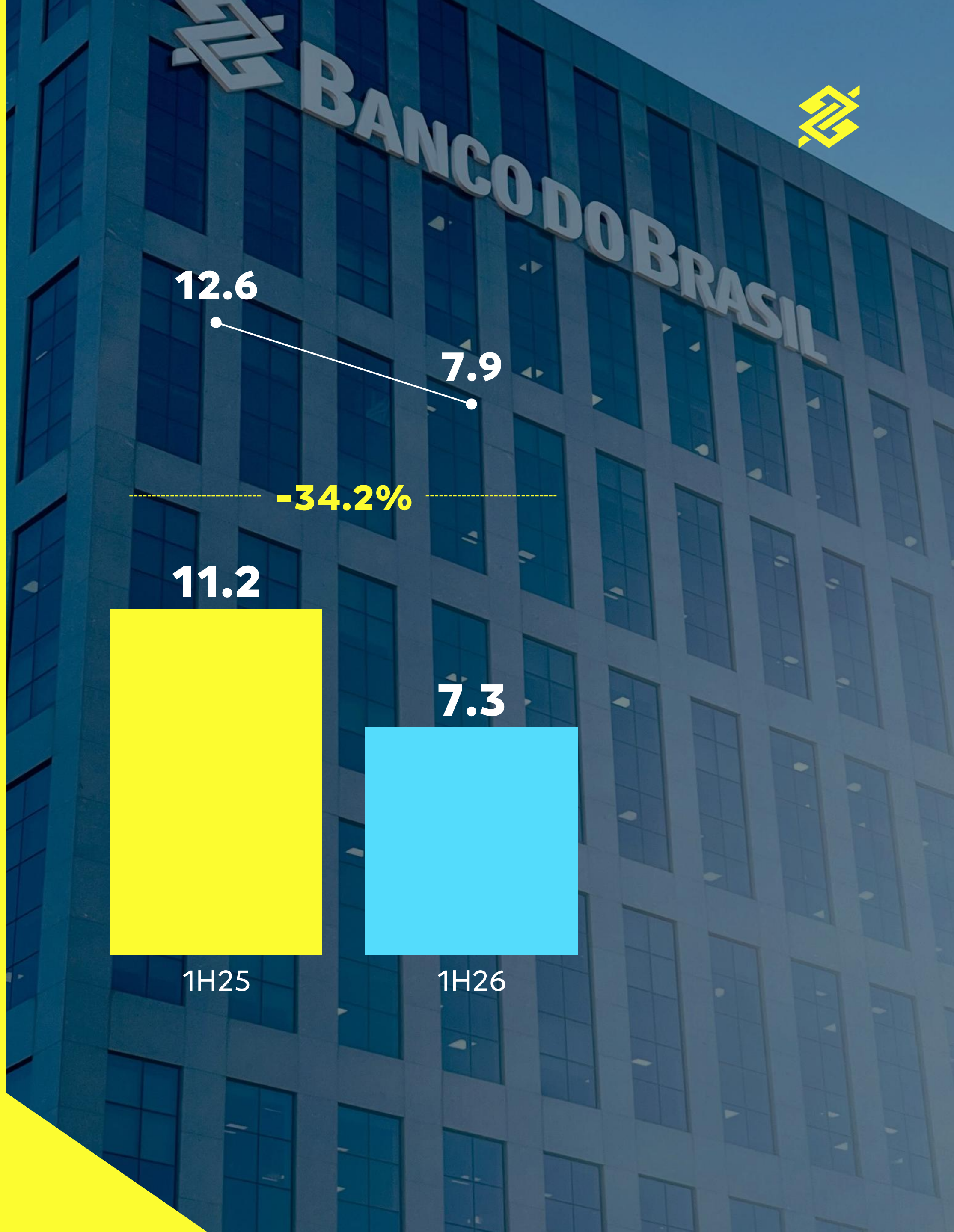
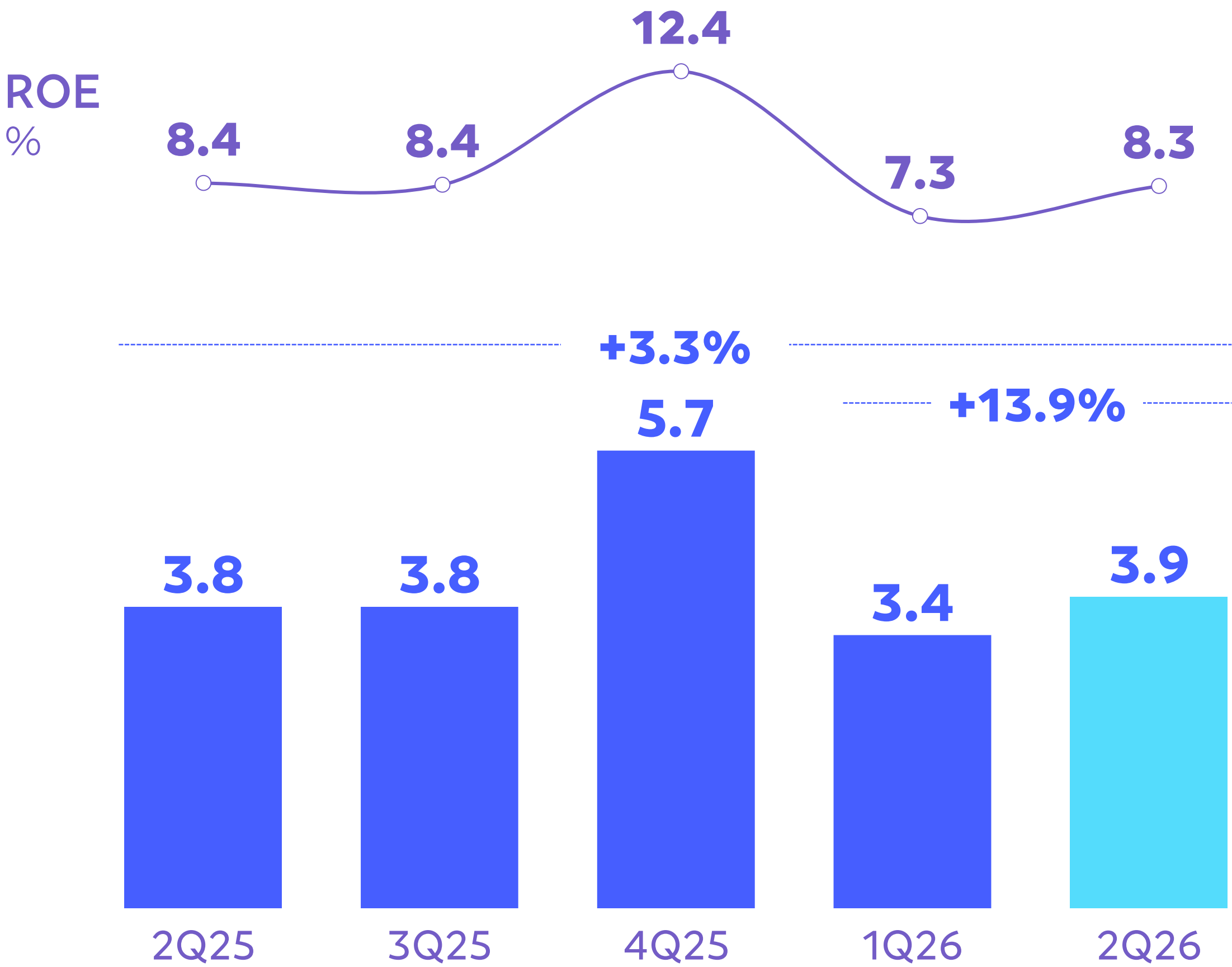
R\$ billion

CET1

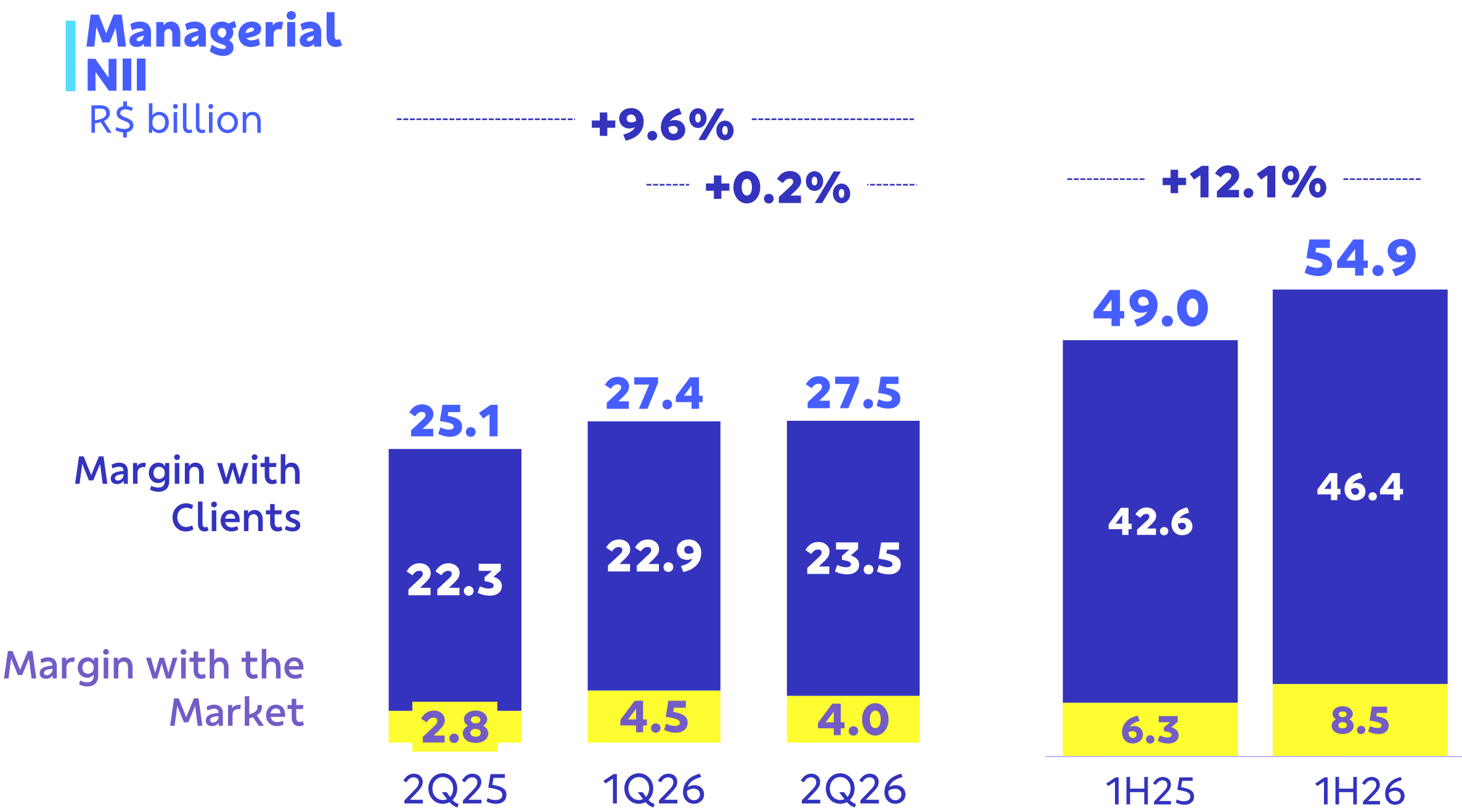
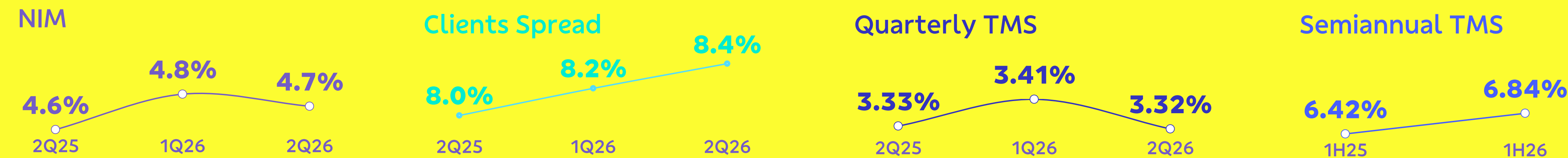
11.27 % Jun/26

Adjusted Net Income

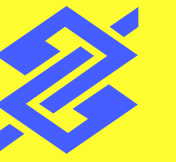
R\$ billion



Net Interest Income

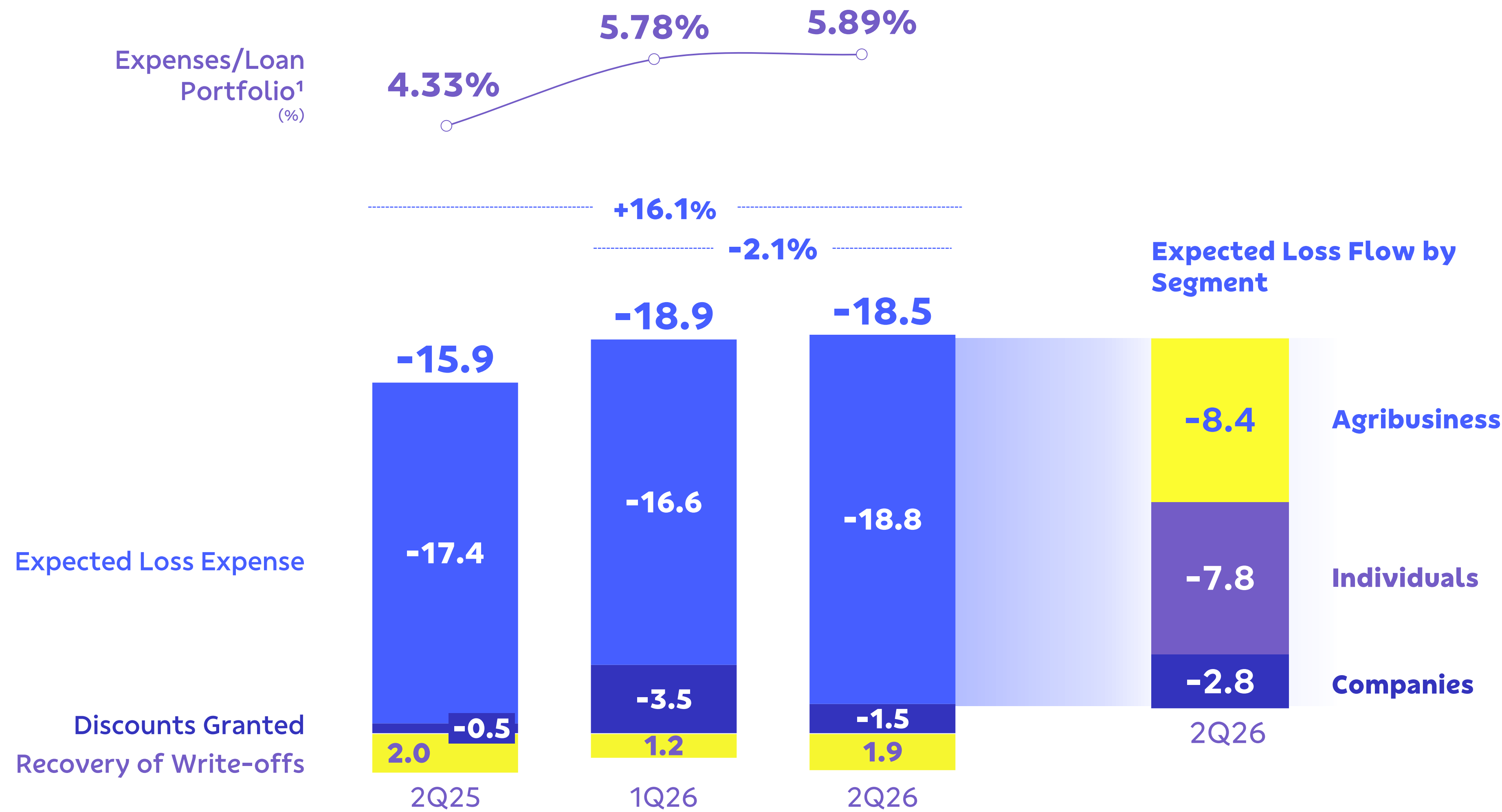


	2Q25	1Q26	2Q26	△ % YoY	△ % QoQ
Net Interest Income	25,080	27,426	27,483	9.6%	0.2%
Financial Income	53,464	55,306	55,453	3.7%	0.3%
Loan Operations	45,240	46,453	46,409	2.6%	-0.1%
Treasury	8,224	8,854	9,044	10.0%	2.1%
Financial Expenses	(28,384)	(27,880)	(27,970)	-1.5%	0.3%
Commercial Funding	(23,650)	(23,396)	(23,258)	-1.7%	-0.6%
Institutional Funding	(4,734)	(4,484)	(4,712)	-0.5%	5.1%



Cost of Credit

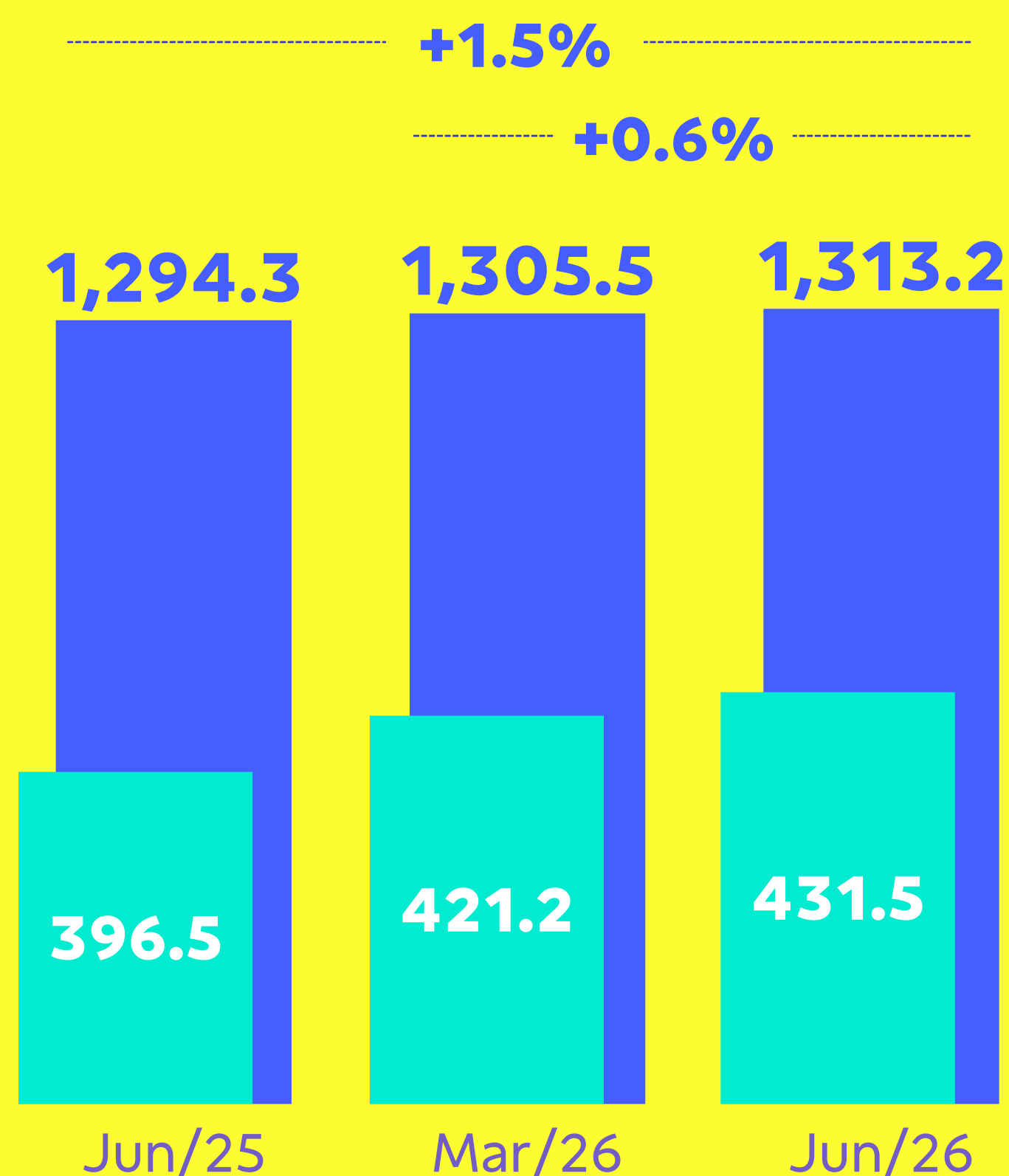
R\$ billion



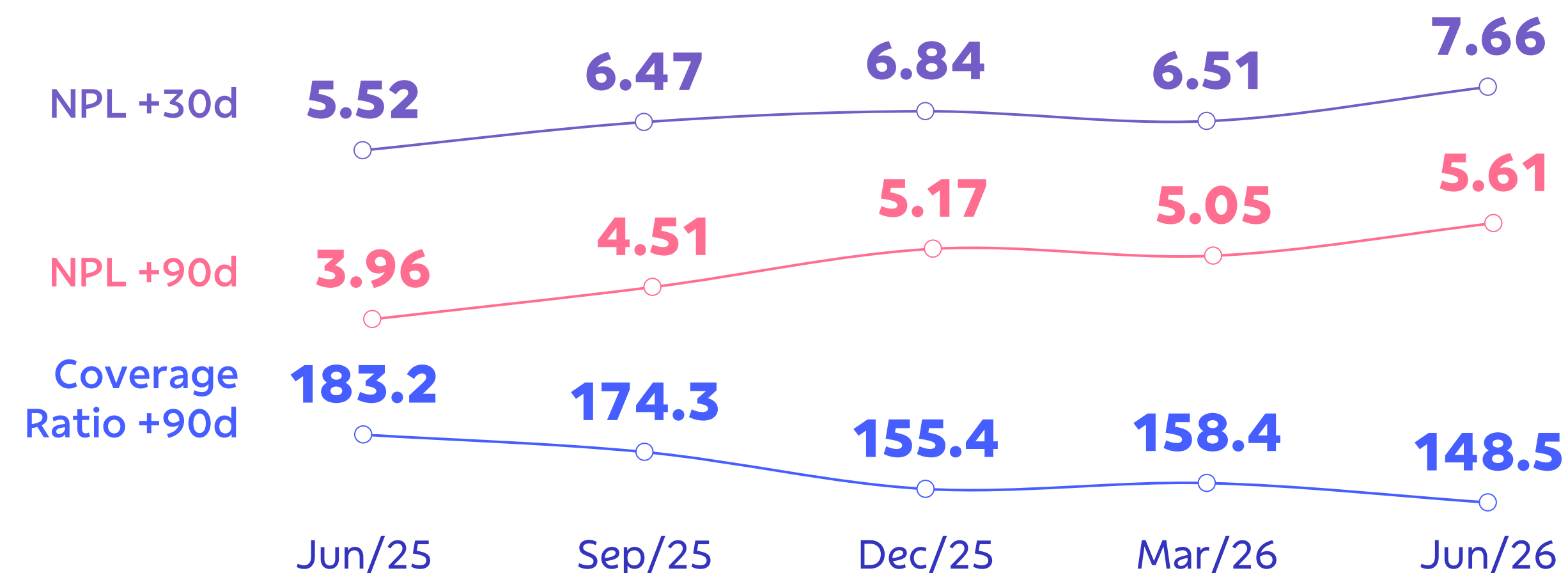
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio¹

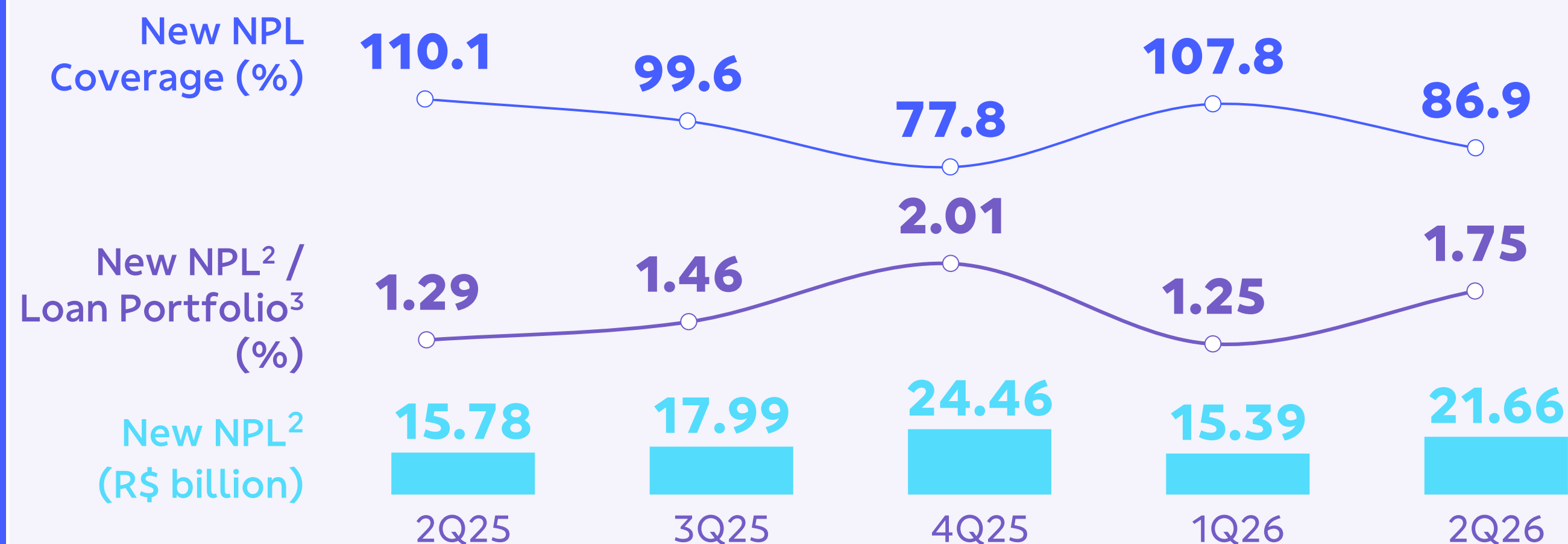
R\$ billion



NPL and Coverage Ratio (%)



NPL Formation

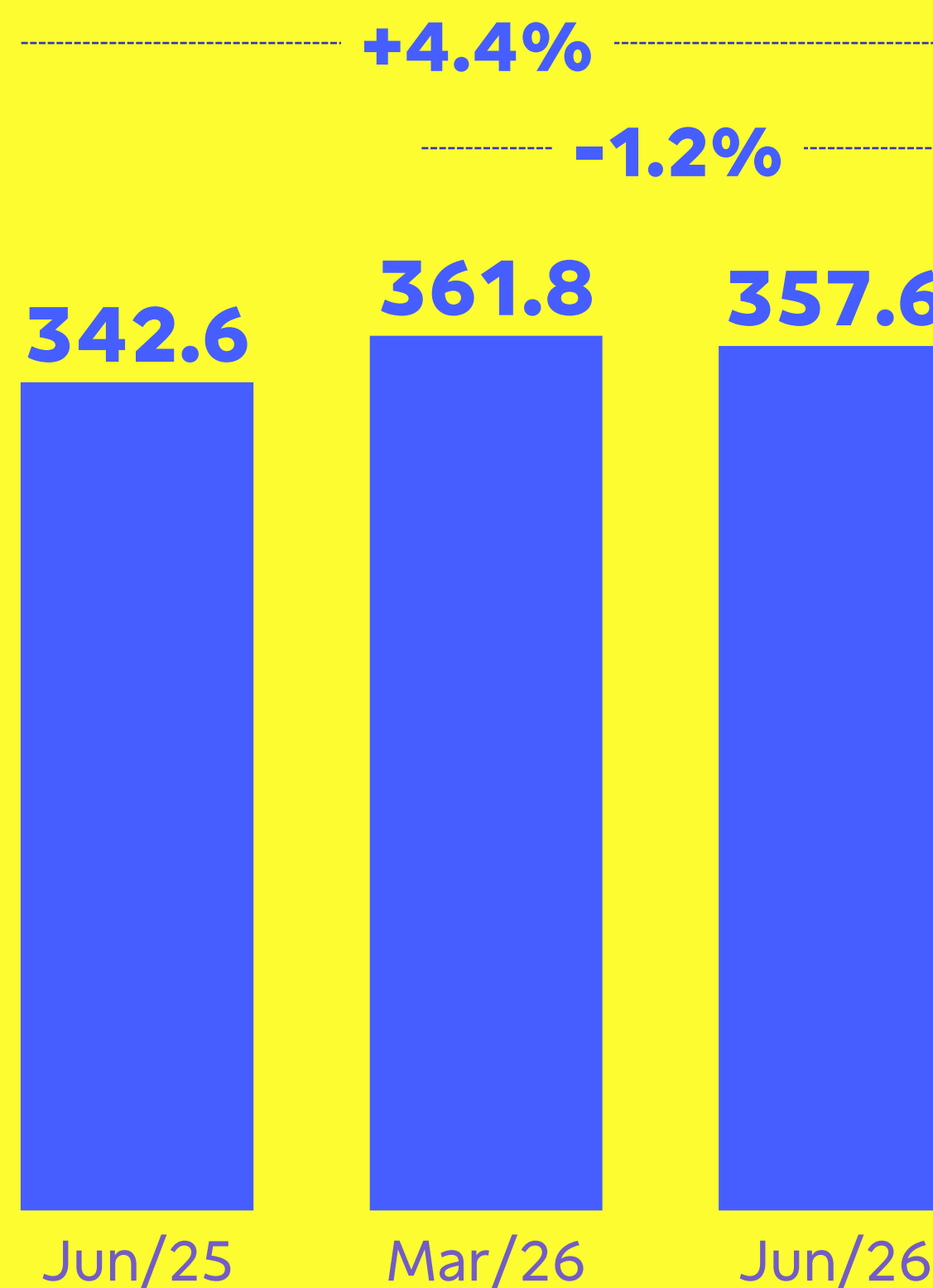


(1) Includes, in addition to the Loan Portfolio, securities with and without credit risk characteristics and guarantees provided. (2) New NPL = quarterly change in the balance of loans overdue by more than 90 days, plus write-offs recorded in the quarter. (3) Loan Portfolio balance of the immediately preceding quarter.

Individuals

Loan Portfolio

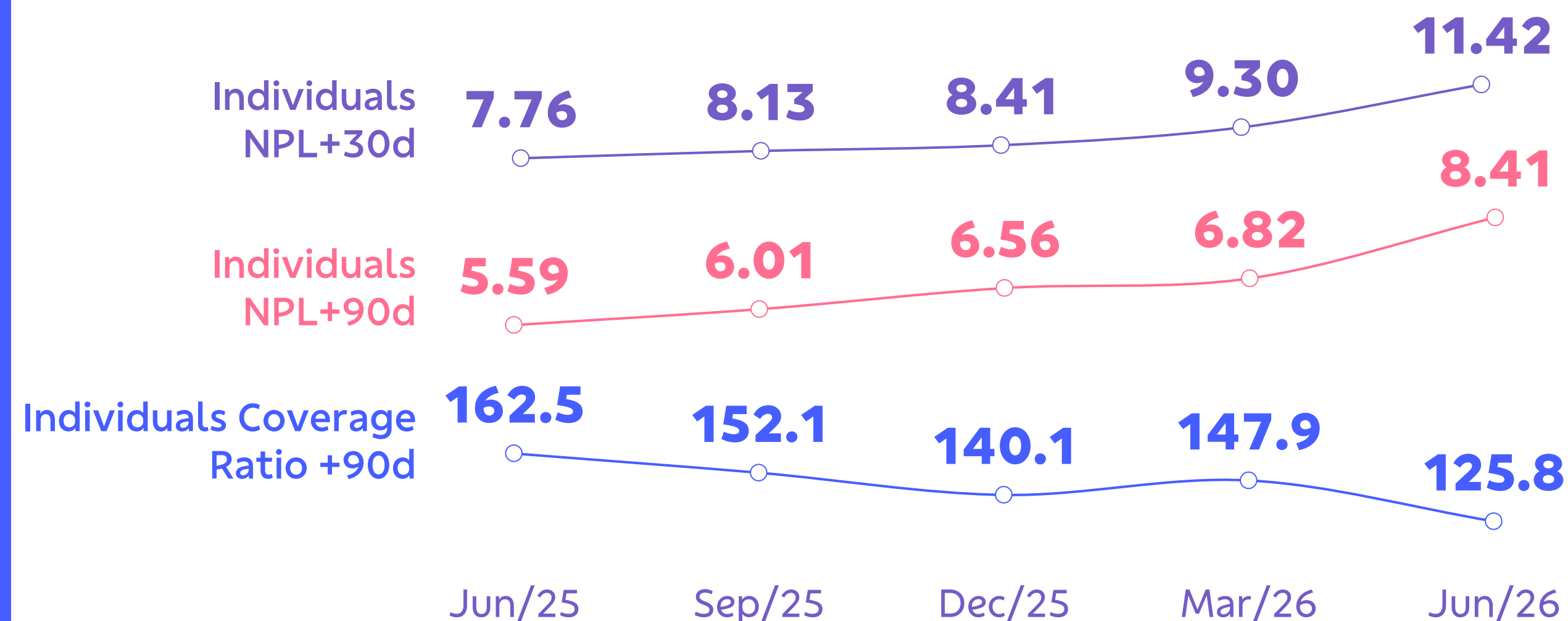
R\$ billion



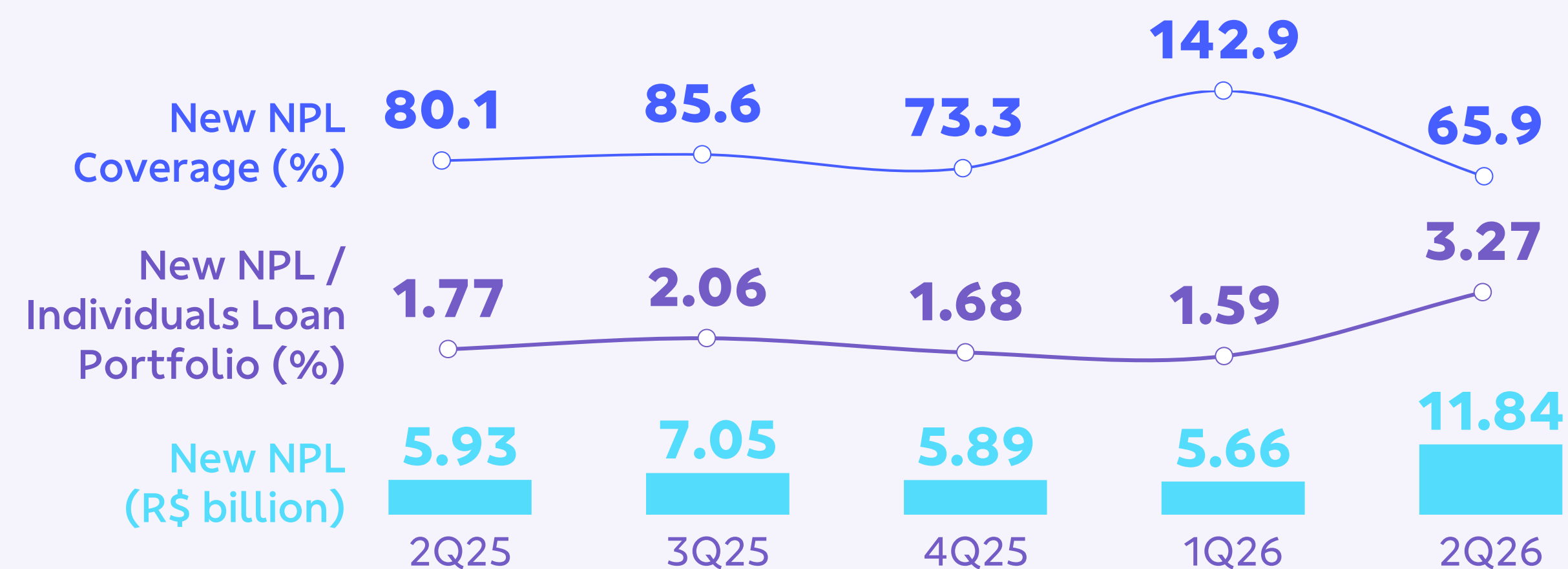
Total Payroll Loan Portfolio
R\$ 153.7 billion
+5.8%
Jun26/Jun25



NPL and Coverage Ratio (%)



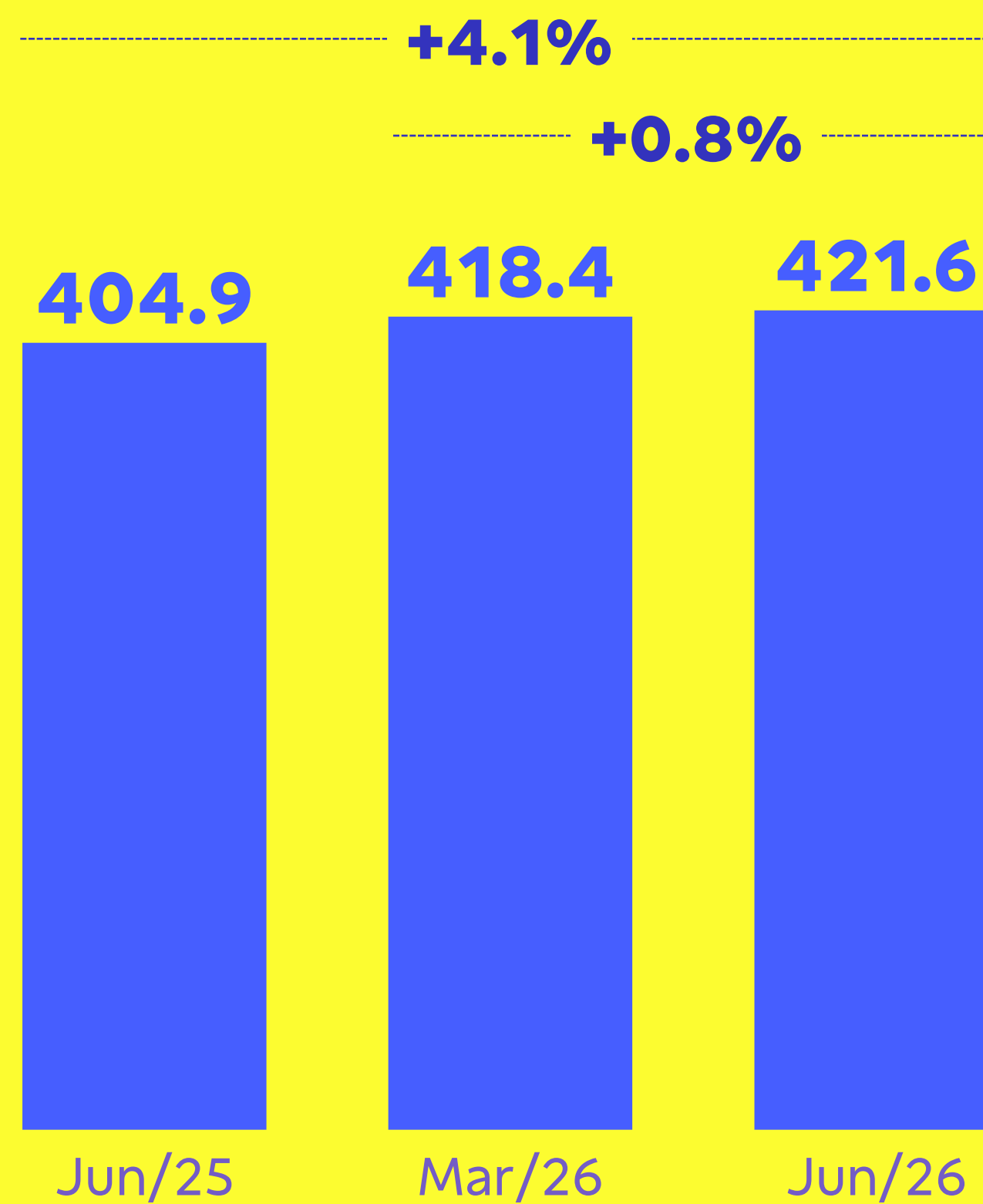
NPL Formation



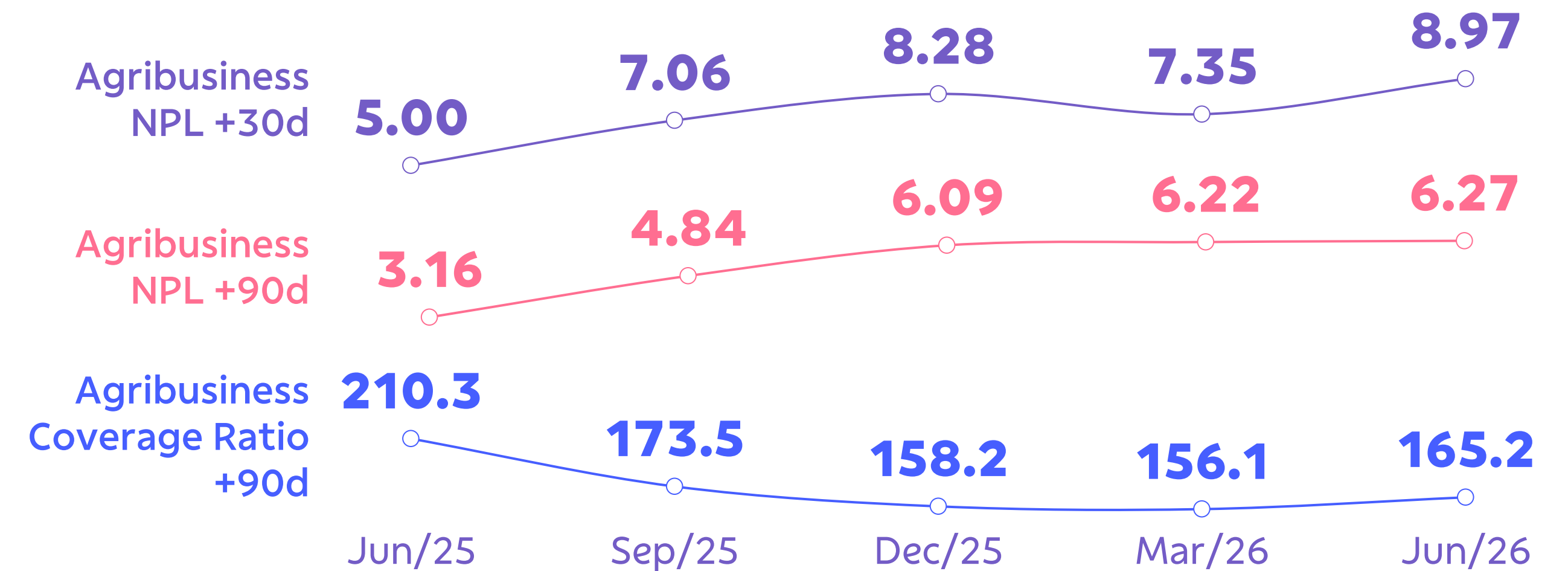
Agribusiness

Loan Portfolio

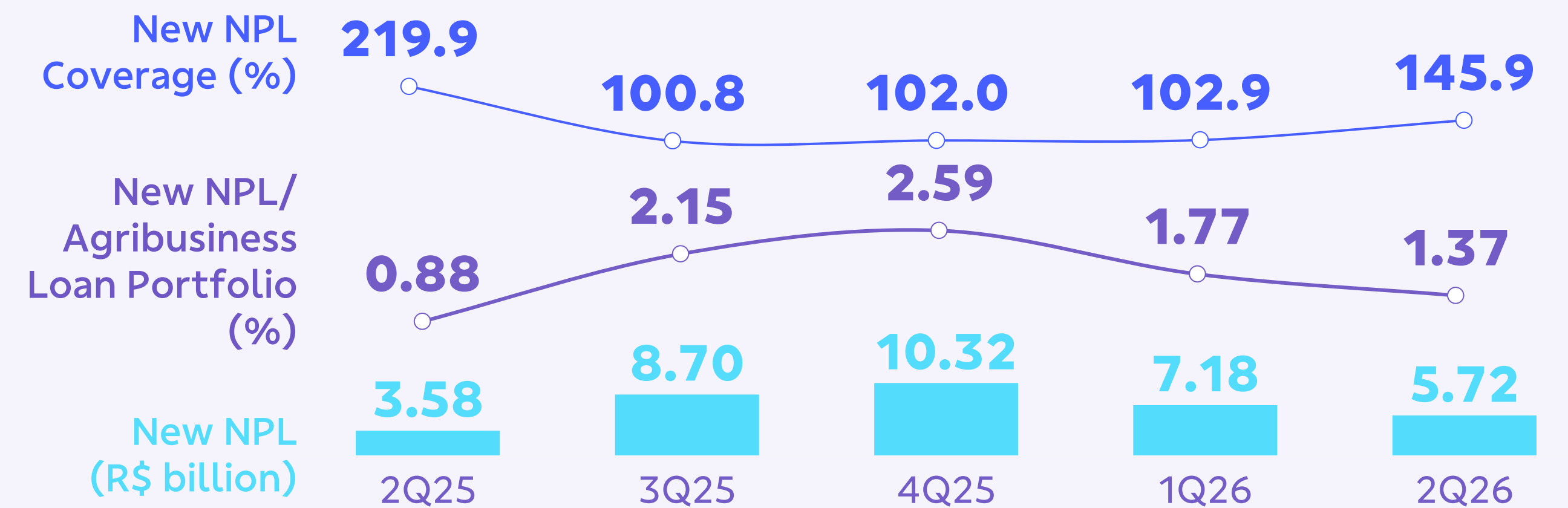
R\$ billion



NPL and Coverage Ratio (%)



NPL Formation

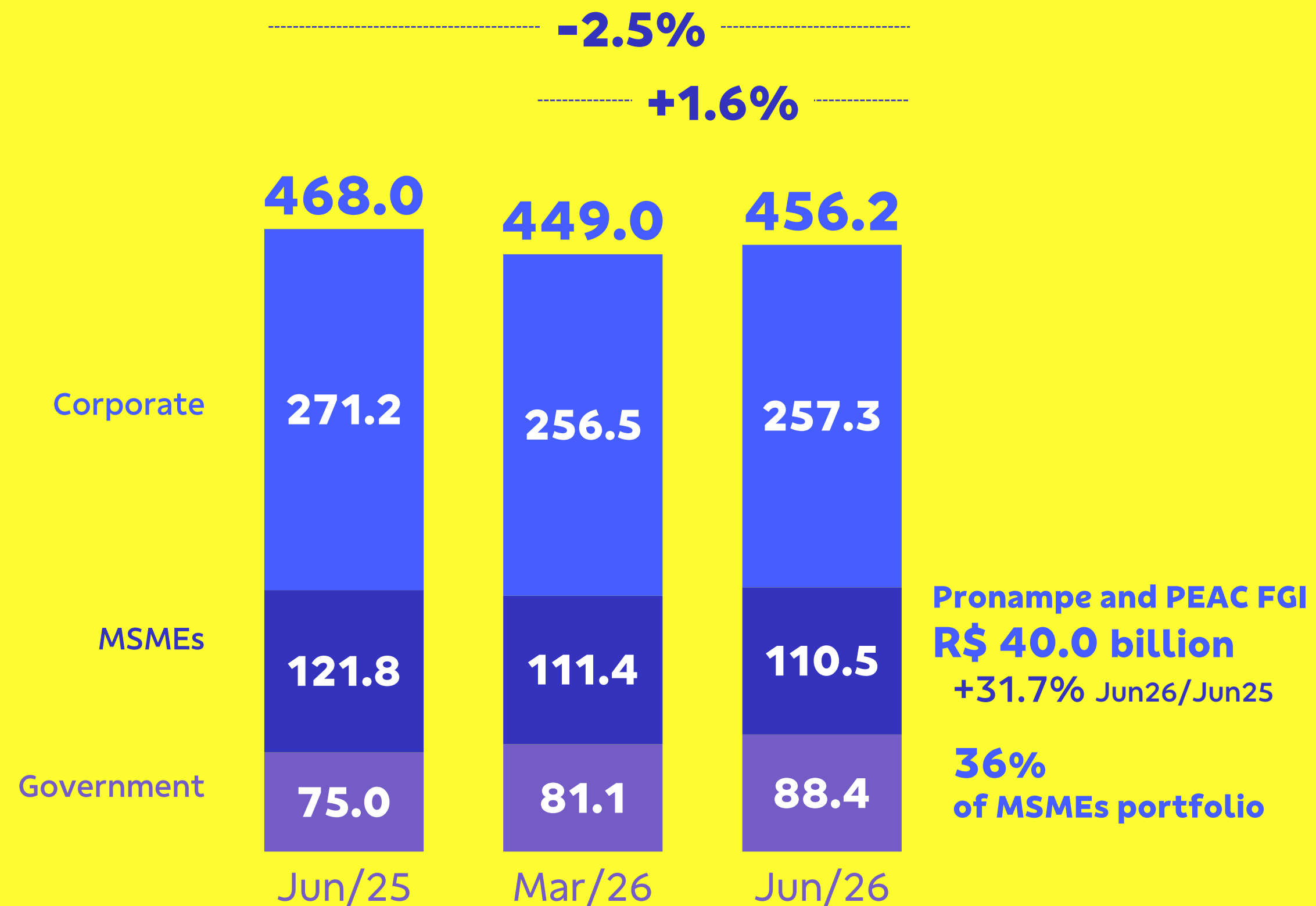




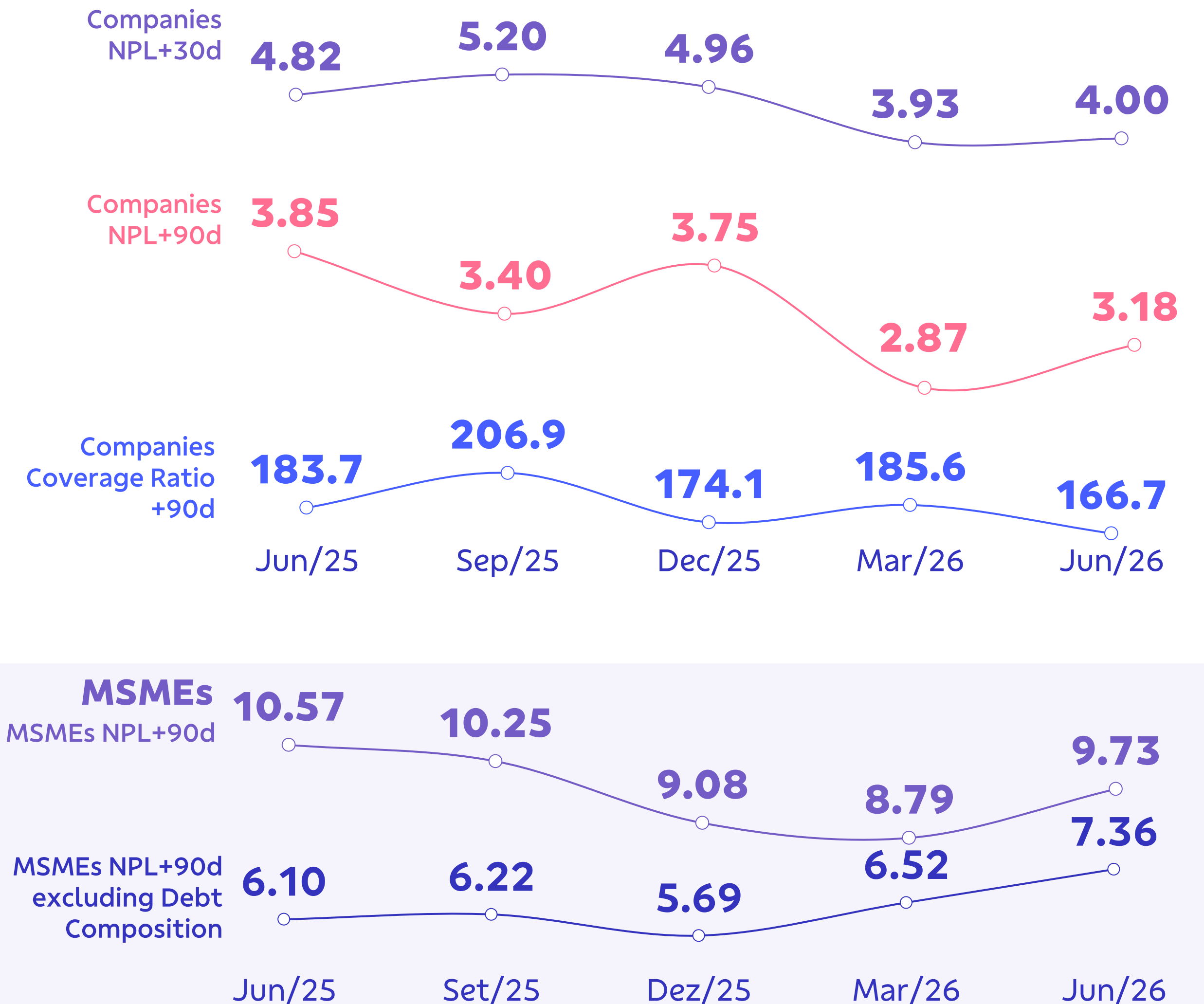
Companies

Loan Portfolio

R\$ billion

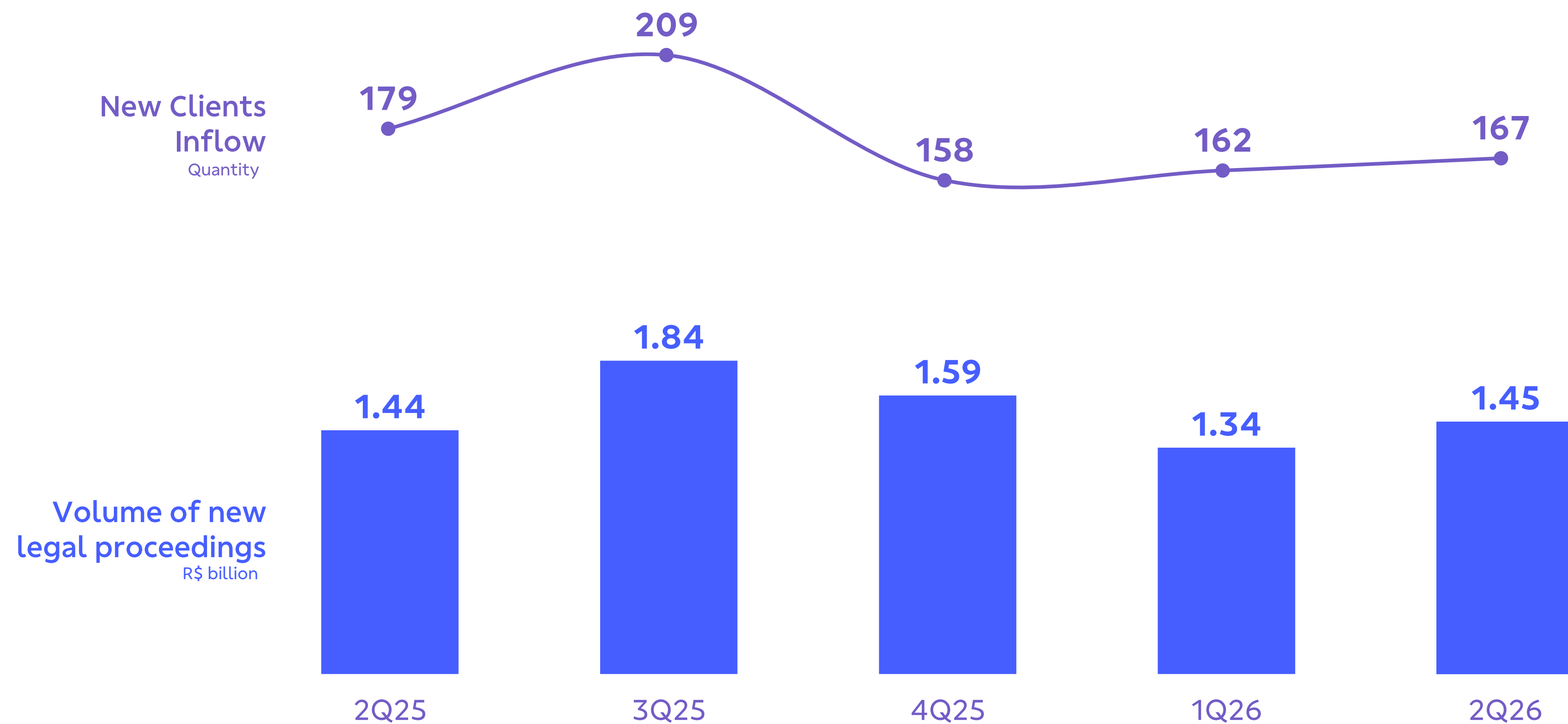


NPL and Coverage Ratio (%)



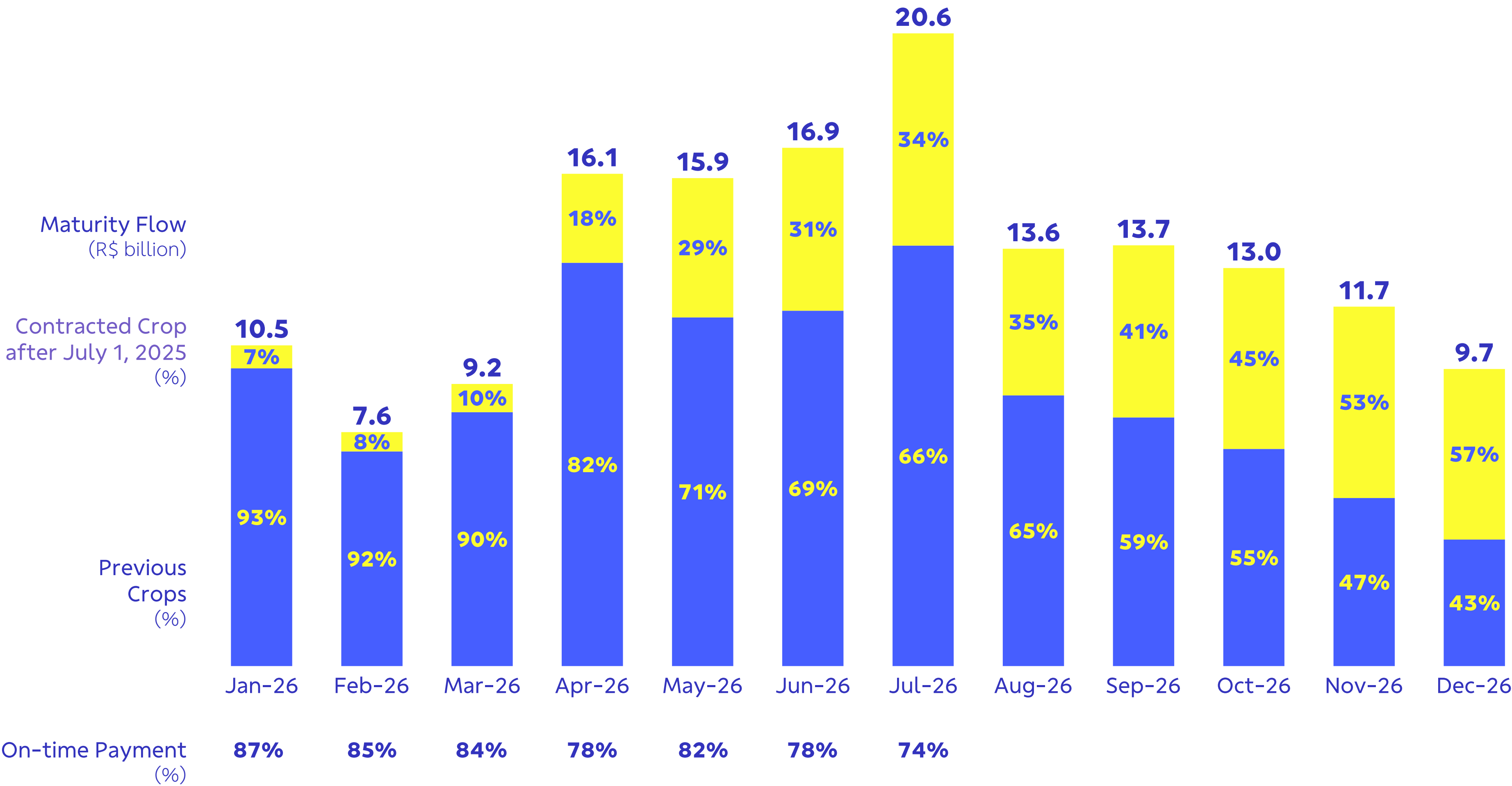


Agribusiness Judicial Reorganization





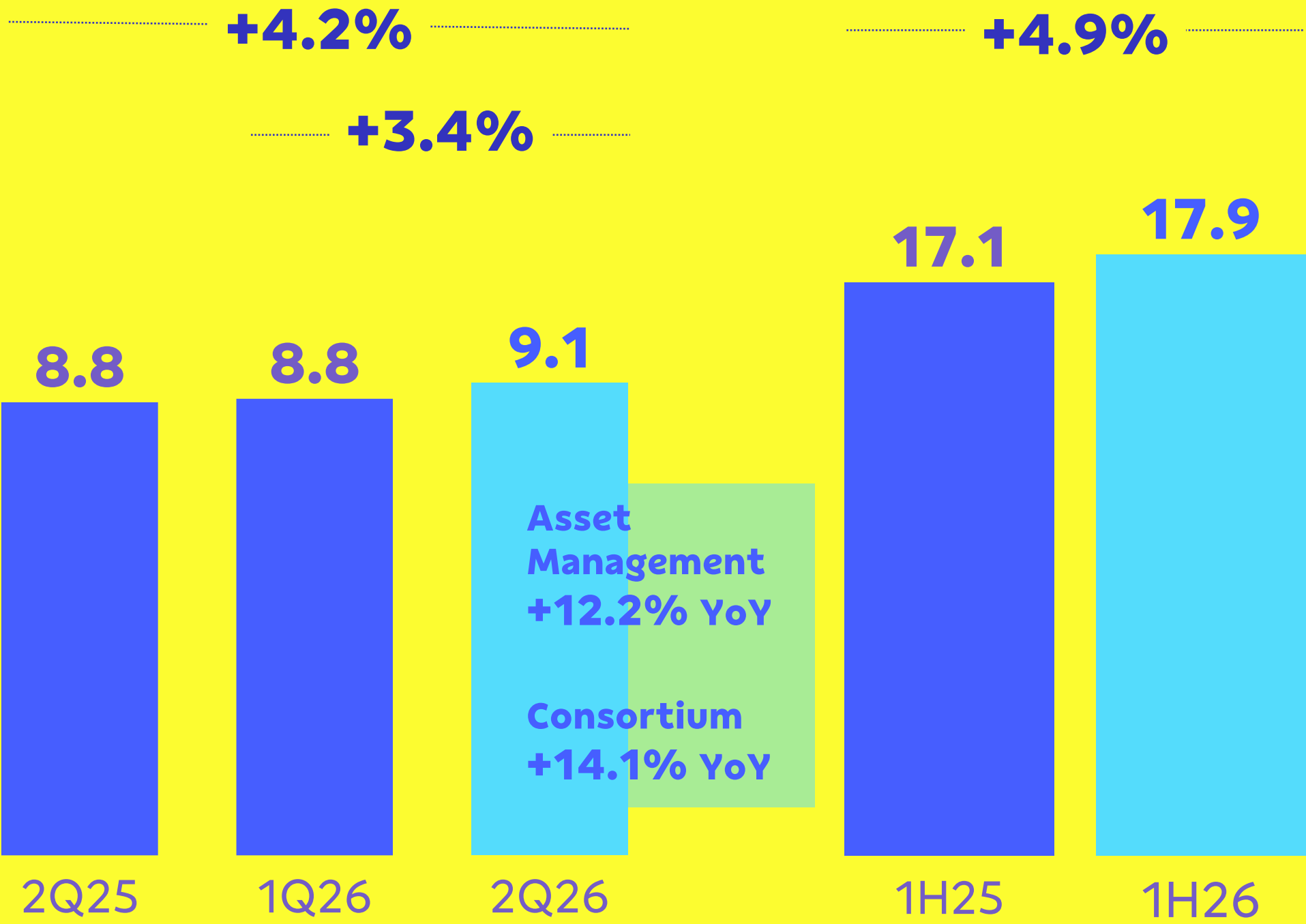
Agribusiness Maturities



(*) As of August 10, 2026. Considers rural credit operations and agro securities.

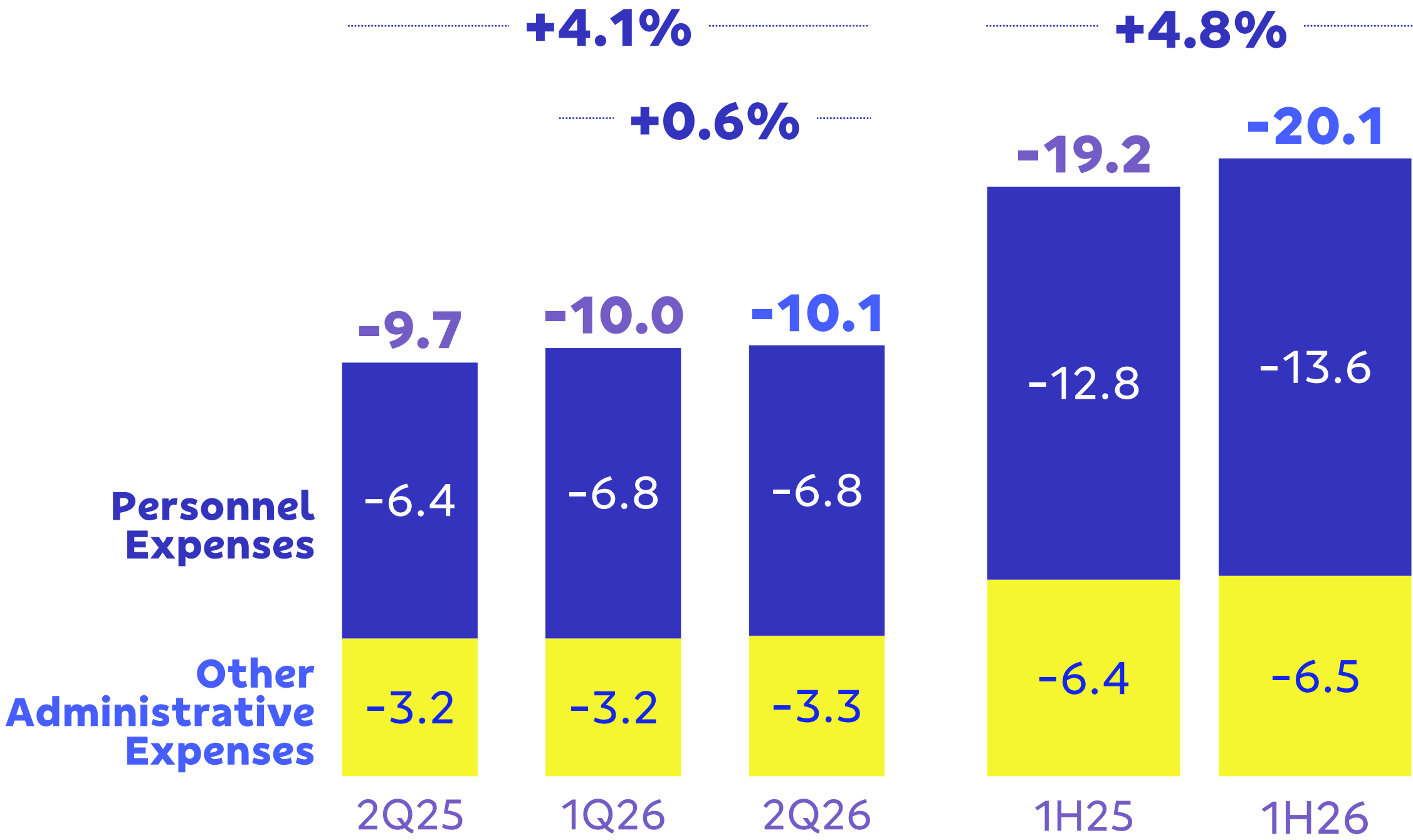
Fee Income

R\$ billion



Administrative Expenses

R\$ billion





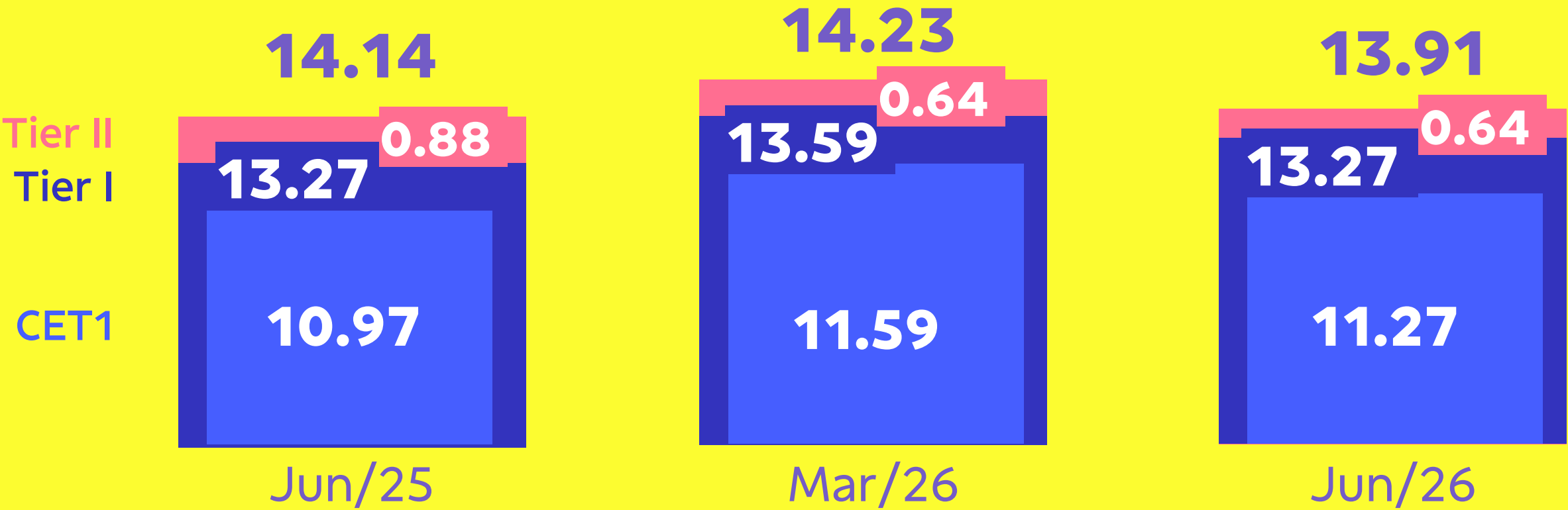
28.0%

Cost-to-income Ratio 12m

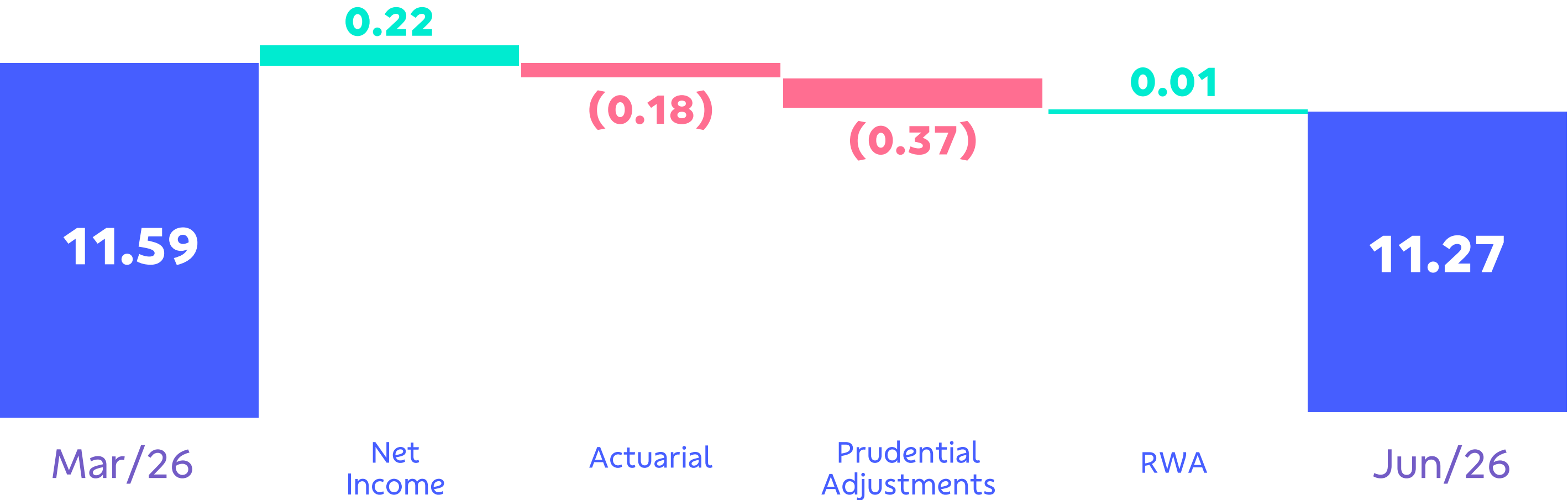
Capital



BIS
Ratio
(%)



CET1
(%)



Guidance 2026



Responsibility
appropriate to
the context

	Released between	Observed 1H26
Loan Portfolio¹	0.5% and 4.5%	0.6%
Individuals	6% and 10%	4.4%
Companies	-3% and 1%	-6.4%
Agribusiness	-2% and 2%	4.1%
Sustainable Portfolio	2% and 6%	8.8%
Net Interest Income	7% and 11%	12.1%
Cost of Credit²	R\$ billion 65 and 70	R\$ billion 37.3
Fee Income	2% and 6%	4.9%
Administrative Expenses	5% and 9%	4.8%
Adjusted Net Income	R\$ billion 18 and 22	R\$ billion 7.3

(1) Credit projections consider the domestic loan portfolio plus private securities (TVM) and guarantees, and do not include government credit. (2) Cost of Credit: corresponds to expected loss expenses (pursuant to CMN Resolution No. 4,966/21), added to discounts granted and net of credit recovery income.



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