

3Q26

Earnings Presentation

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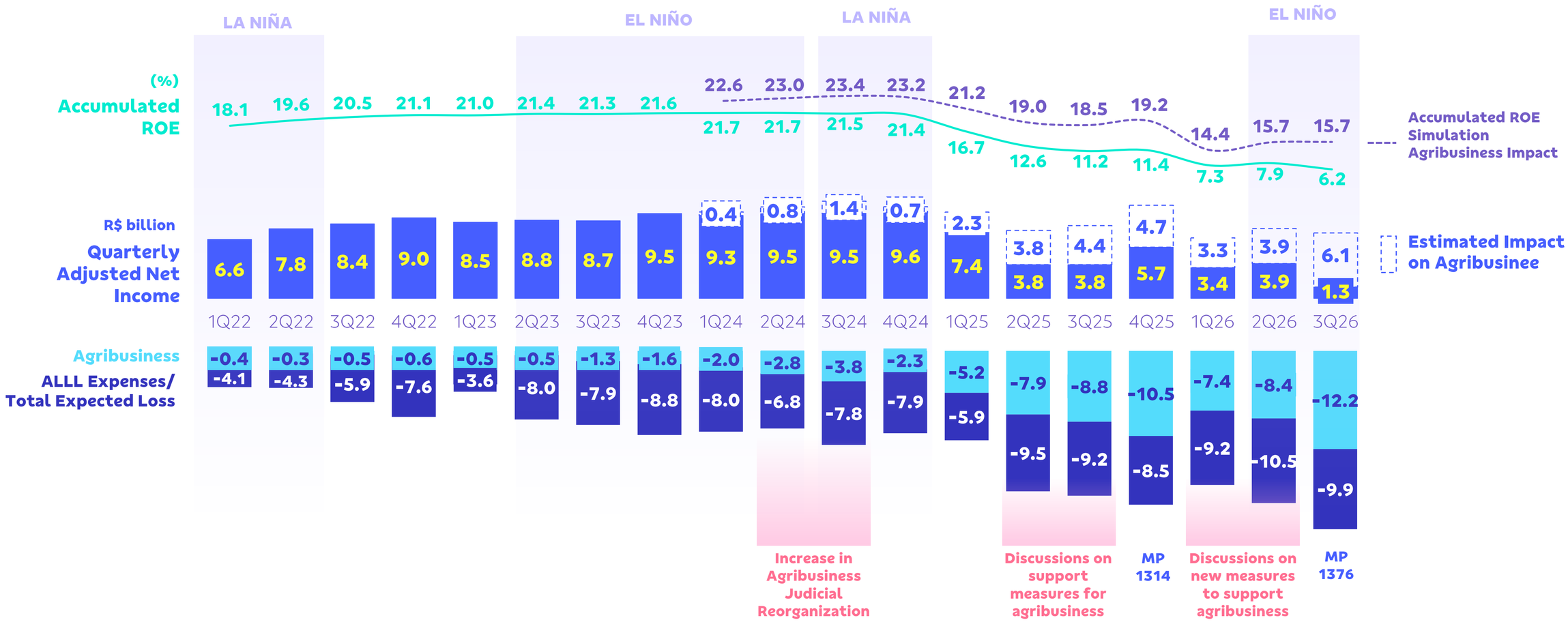
QR Code for MD&A 3Q26

Performance 3Q26 | 9M26

R$ billion	3Q26	Δ% Q/Q	Δ% Y/Y	9M26	Δ% YTD
Adjusted Net Income	**1.3**	-67.5%	-66.5%	**8.6**	-42.4%
Cost of Credit	**21.2**	+14.9%	+18.4%	**58.6**	+33.2%
Net Interest Income	**26.0**	-5.5%	-1.5%	**80.9**	+7.4%
Fee Income	**9.3**	+1.6%	+4.6%	**27.2**	+4.8%
Administrative Expenses	**10.3**	+2.0%	+4.8%	**30.4**	+4.8%

Earnings pressured by the Cost of Credit

Simulation[1]
Agribusiness impact



(1) Simulation that considers the normalization of the average risk of the agribusiness customer

We identify and anticipate the challenges of agribusiness

Deviation in the on-time of agribusiness led to the suspension of guidance in 1Q25

Concentration of agro delinquency

Medium and large-sized customers

Soybean, corn and livestock

Mainly in the Midwest

85% of delinquent customers have a history of late payments starting in 2024



Important decisions to meet the challenges

Qualified Origination

New Resilience Matrix

Review of the guarantee framework

Restructuring of collection, with creation of a dedicated Unit

Increased Collateral

R$ 61 billion of the agribusiness portfolio with fiduciary sale

~80% of the 2026/27 crop has fiduciary sale

MP 1,314/25

R$ 36.6 billion in hirings

Provisional Measure 1,376/26



R$ 13.4 billion renegociated

More than 7.7k customers

Distribution by portfolio

1% Pronaf

27% Pronamp

72% Companies

Profile

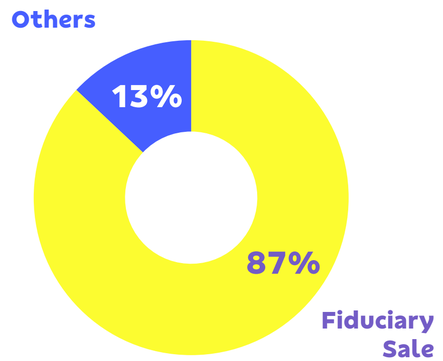
85% Performing

15% Non-performing

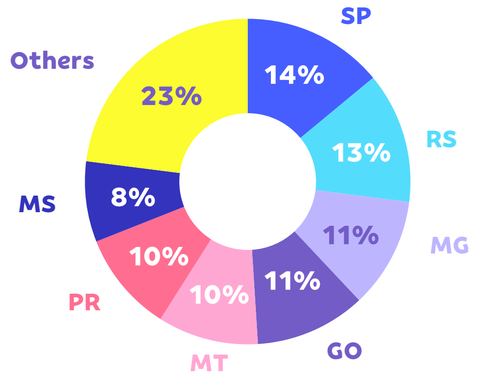
Over 90 days: 5%

Under 90 days: 10%

Distribution by guarantees

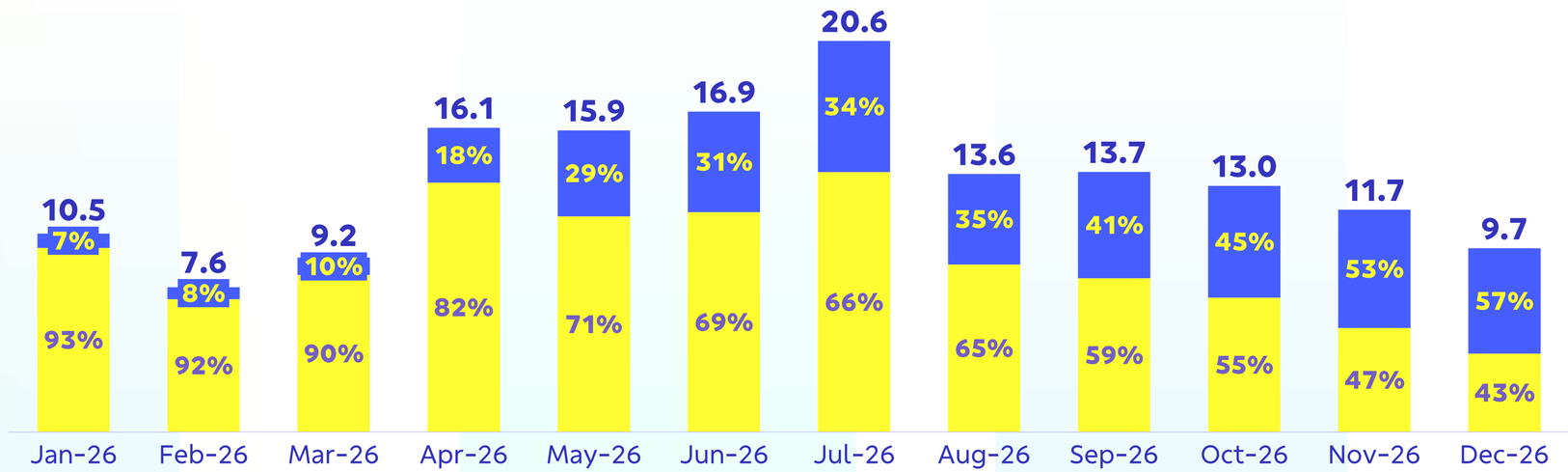


Distribution by region



#interna

Agribusiness
Maturities



	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Average
On-time Payment 2Q26 Total (%)	86%	85%	84%	78%	82%	78%	74%	-	-	-	**81%**
On-time Payment 3Q26 Total (%)	86%	85%	84%	79%	84%	85%	83%	81%	76%	66%	**81%**
On-time Payment Contracted after July 2025 (%)	93%	95%	95%	95%	96%	94%	91%	90%	86%	75%	**91%**
On-time Payment Previous Crops (%)	86%	85%	83%	76%	79%	80%	78%	72%	61%	58%	**76%**

Provisional Measure 1314

Discussions on new support measures for the agribusiness sector

Provisional Measure 1376

91%

Average On-time payment Crop contracted after July 2025

(*) As of October 30, 2026. Considers rural credit operations and agro securities.

Continuing to Address the Challenges Facing the Agricultural Sector

Complementary renegotiation strategy

R$ 3.8 billion
renegotiated

More than **20k extrajudicial notifications**

24% of those notified contacted the Bank to regularize the situation

544k rural customers
who take out loans

90% pay their bills on time

R$ 24,5 billion
disbursed in the new crop



Evolution of the credit mix

Disciplined in capital allocation

Payroll Loans

Leadership in the Public sector payroll loan

R$ 113.7 billion (Sep/26)

Private sector payroll loan

R$ 12.3 billion (Sep/26)

Organic Auto Loans Portfolio

R$ 4.5 billion
+71.7% (Sep26/Jun26)

Expansion of origination with guarantee funds

MSME Portfolio

R$ 108.9 billion (Sep/26)

Pronampe + PEAC FGI already represents **41%** of total MSE operations



Specialization and hyper-personalization expand the ability to compete

Specialized relationship

Companies

215 Exclusive branches

3.7K dedicated employees

Agribusiness

35k visits and consulting services for producers

Right offer at the right time

CRM 360º identifies **1 billion** of business possibilities per day

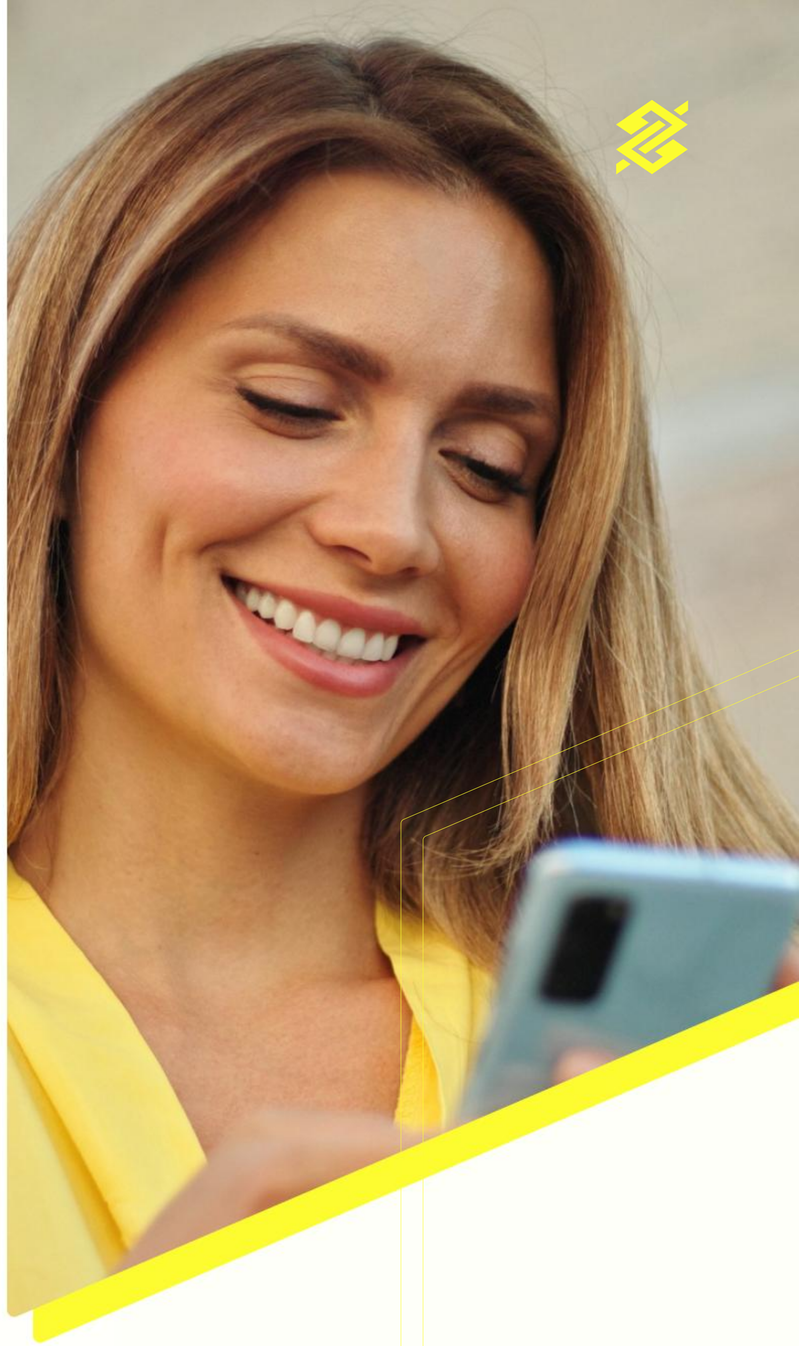
Digital Presence

36.4 million customers in digital channels

High Value segment evolution

Customers with Altus Liv credit card: **+29%** average spend after hiring

New BB Visa Infinite Private credit card





Technology and people drive our transformation

R$ 26.2 billion

invested in technology since January 2023

AI and analytics

~1.5 million hours of efficiency gains

More time for customer relationships and business

New dedicated unit

AcademIA BB

60k participants in both editions

New BB App

95% positive reviews

Diversity and sustainability are part of the way we do business

Diversity in leadership positions

Women:
from 25.8% to **30.0%**

Black, mixed-race and indigenous:
from 26.4% to **31.6%**

Sep26 /Dec23

Sustainable Loan Portfolio

R$ 431.5 billion

Sep/26

Sustainable Funding

R$ 55.8 billion in funding linked to ESG initiatives in 2026



Measures to Strengthen the Capital Structure

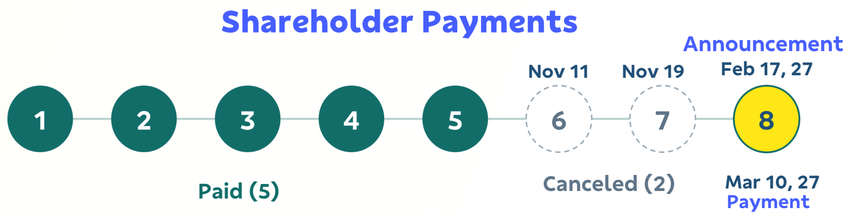
2026

Payout reduced to the 25% mandatory minimum

To align with the new payout, **no interim announcements will take place on Nov 11 or 19, 2026**.

The additional dividend needed to meet the new payout will be calculated from 2026 earnings, announced on Feb 17, 2027 and paid on Mar 10, 2027.

R$ 1.99 billion already distributed in 5 payments as IOC, **R$ 0.35 per share**



2027

No interim dividends will be declared or distributed

Declaration and payment of the mandatory minimum (25%) **depend on whether year-end capital projections support the payment**

Capital projections support payment

Payment of the mandatory minimum (25%)

Report to the Apr 2028 AGM

Capital projections do not support payment

Undistributed 2027 profit must remain in a special reserve while this situation persists

Articles 132(II) and 202(4)-(5), Law No. 6,404/1976



Recovering profitability is our focus



3Q26

Earnings

3Q26

Adjusted Net Income

R$ 1.3 billion

- 67.5% 3Q26/2Q26

- 66.5% 3Q26/3Q25

Net Interest Income

R$ 26.0 billion

- 5.5% 3Q26/2Q26

- 1.5% 3Q26/3Q25

Fee Income

R$ 9.3 billion

+ 1.6% 3Q26/2Q26

+ 4.6% 3Q26/3Q25

Administrative Expenses

R$ 10.3 billion

+ 2.0% 3Q26/2Q26

+ 4.8% 3Q26/3Q25

Cost of Credit

NPL + 90 Days **6.08%**

R$ 21.2 billion

+ 14.9% 3Q26/2Q26

+ 18.4% 3Q26/3Q25

CET 1

10.80 %

Sep/26

9M26

Adjusted Net Income

R$ 8.6 billion

- 42.4% 9M26/9M25

Net Interest Income

R$ 80.9 billion

+7.4% 9M26/9M25

Fee Income

R$ 27.2 billion

+ 4.8% 9M26/9M25

Administrative Expenses

R$ 30.4 billion

+ 4.8% 9M26/9M25

Cost of Credit

R$ 58.6 billion

+ 33.2% 9M26/9M25

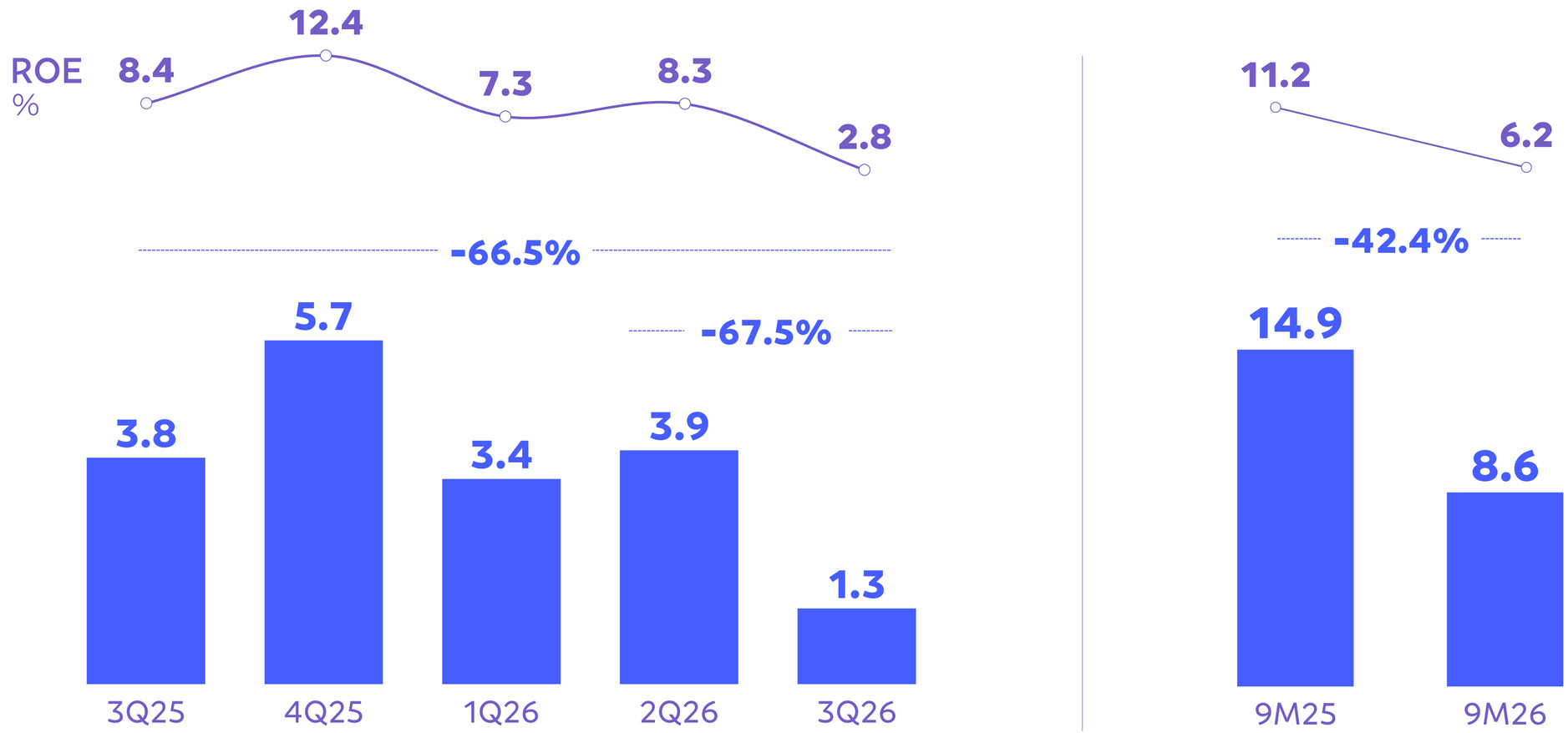
CET 1

10.80 %

Sep/26

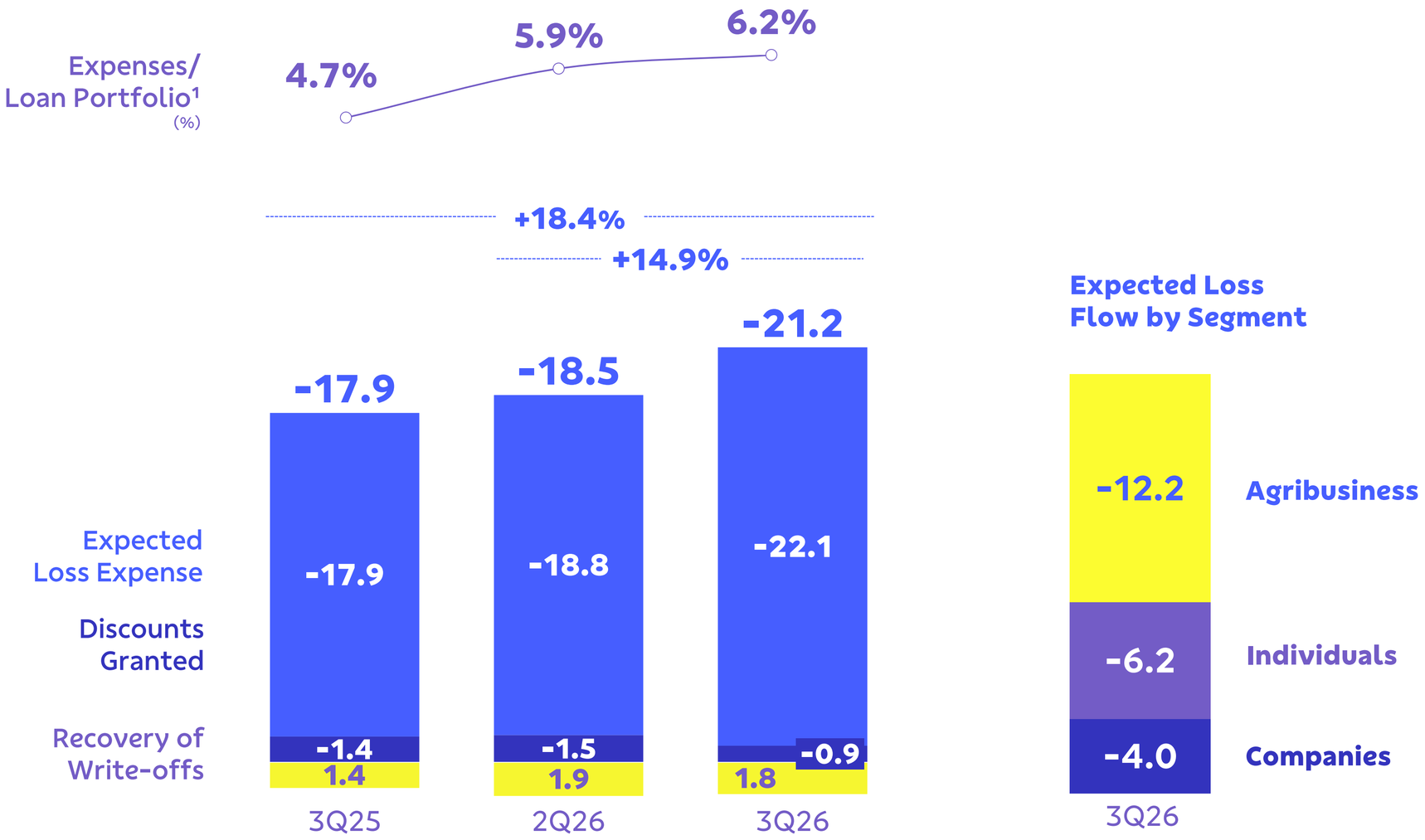
Adjusted Net Income

R$ billion



Cost of Credit

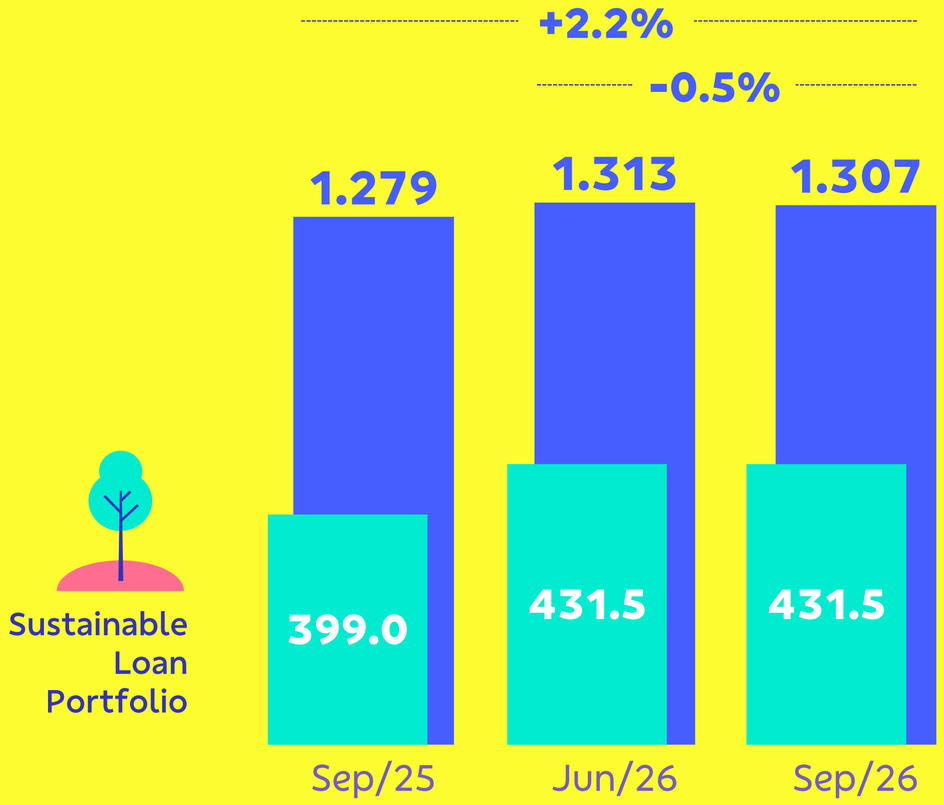
R$ billion



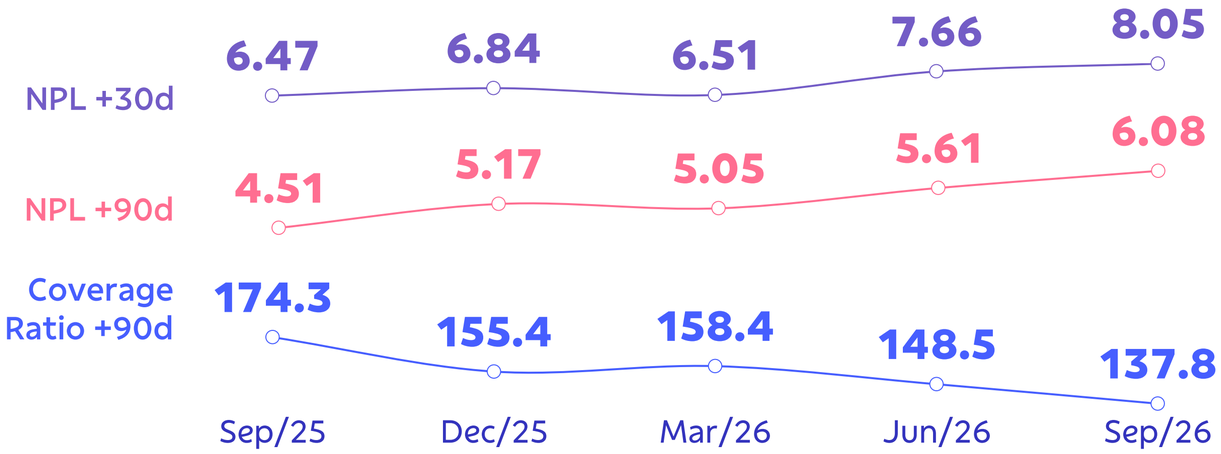
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio[1]

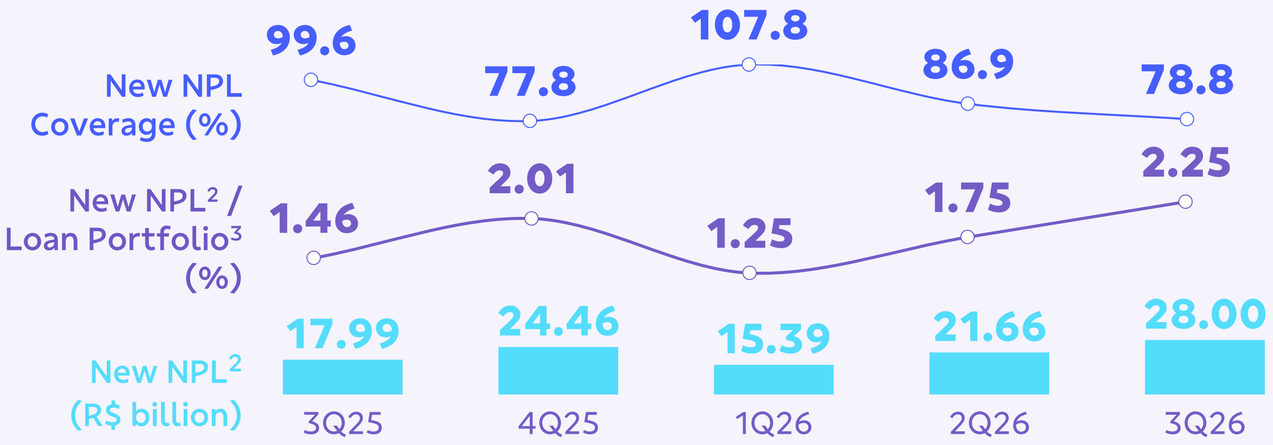
R$ billion



NPL and Coverage Ratio (%)



NPL Formation

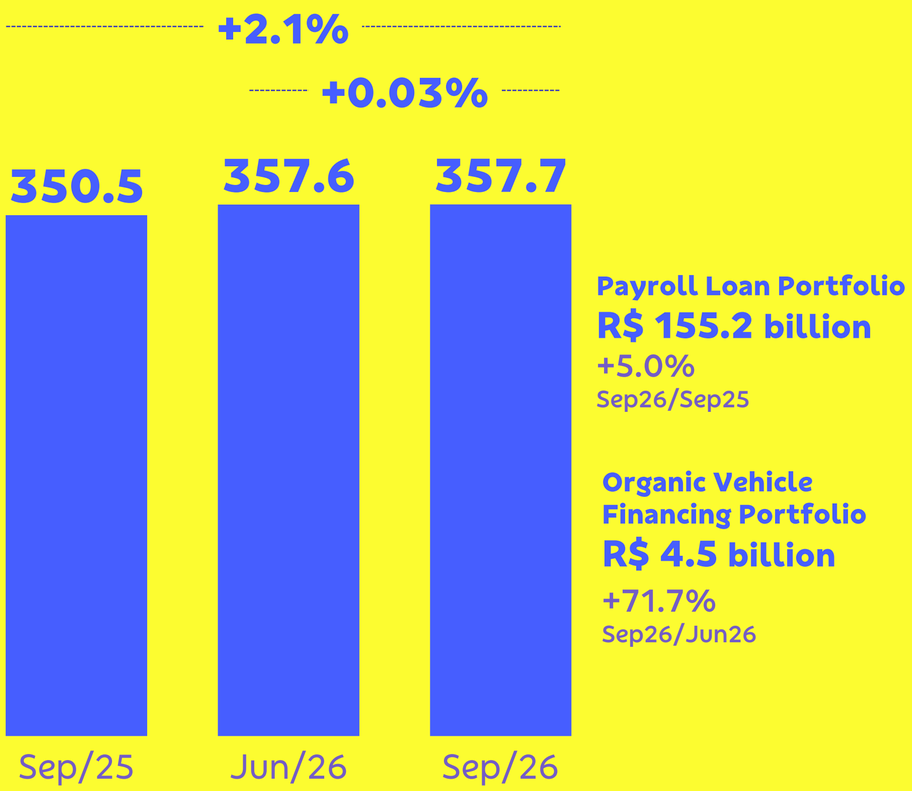


(1) Includes, in addition to the Loan Portfolio, securities with and without credit risk characteristics and guarantees provided. (2) New NPL = quarterly change in the balance of loans overdue by more than 90 days, plus write-offs recorded in the quarter. (3) Loan Portfolio balance of the immediately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

Individuals

Loan Portfolio

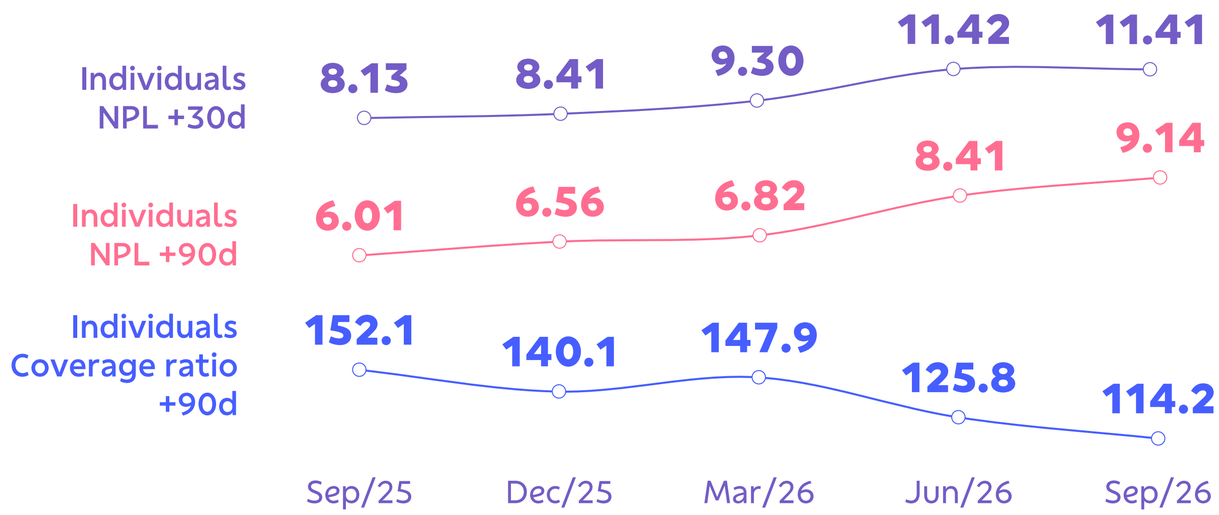
R$ billion



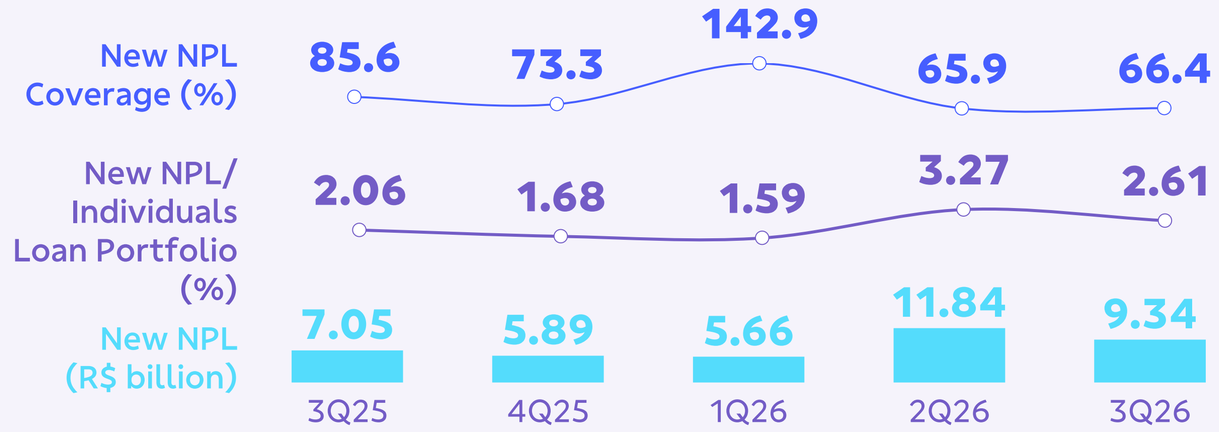
Payroll Loan Portfolio
R$ 155.2 billion
+5.0%
Sep26/Sep25

Organic Vehicle Financing Portfolio
R$ 4.5 billion
+71.7%
Sep26/Jun26

NPL and Coverage Ratio (%)



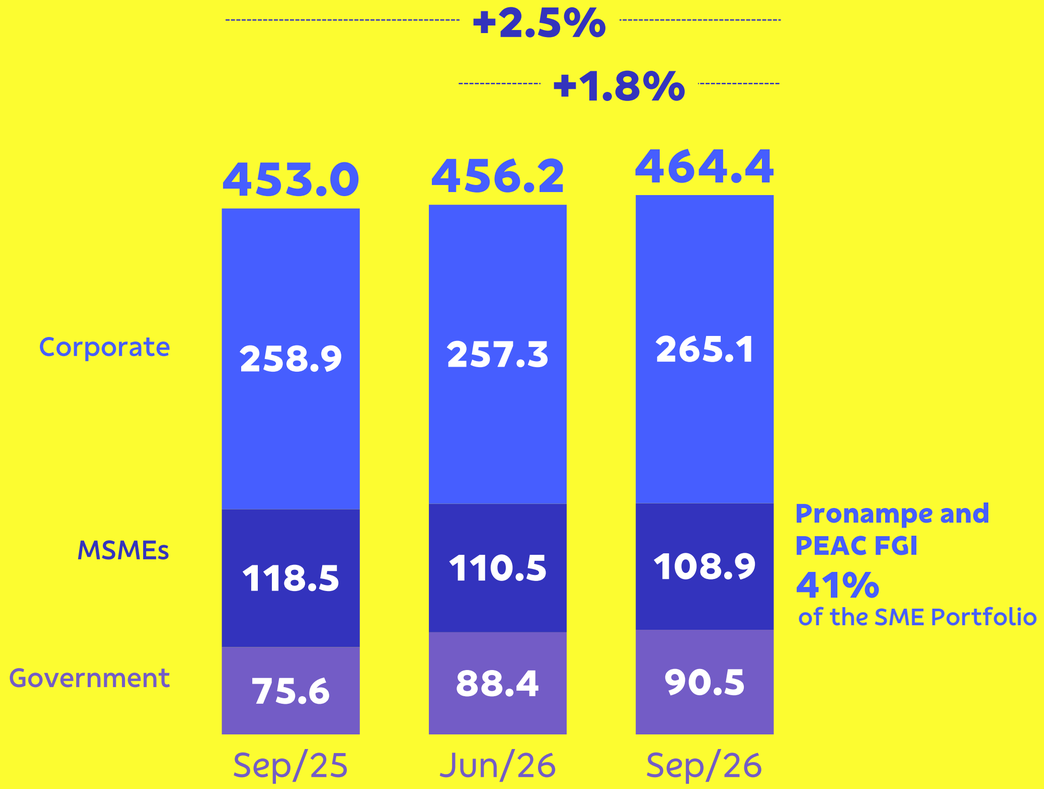
NPL Formation



Companies

Loan Portfolio

R$ billion

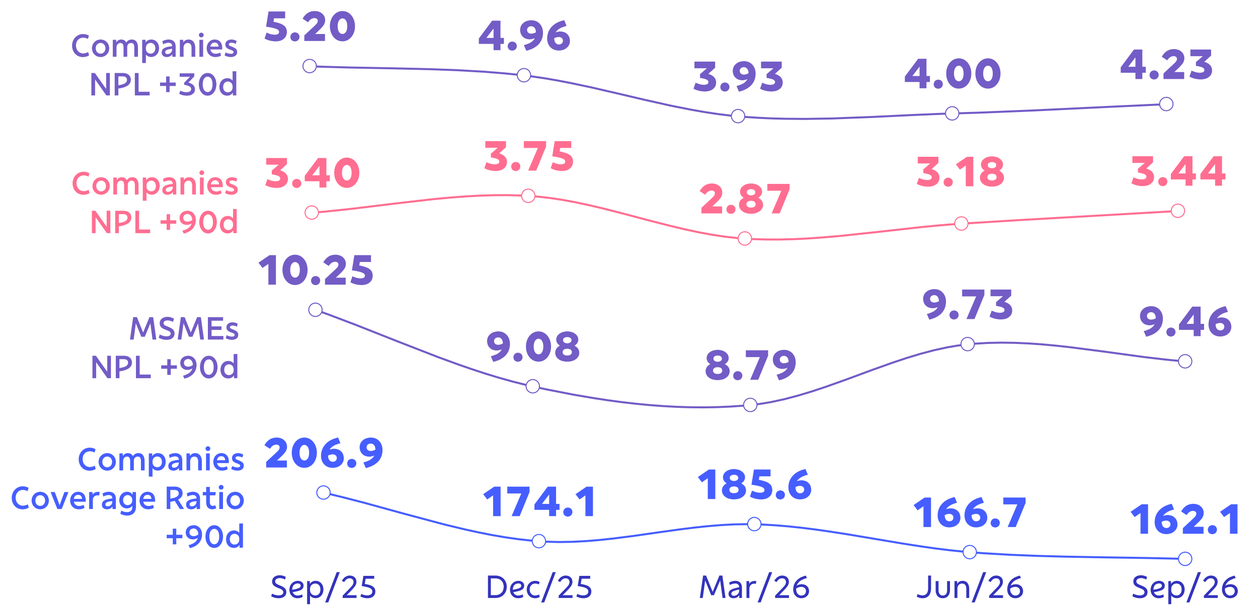


Pronampe and PEAC FGI

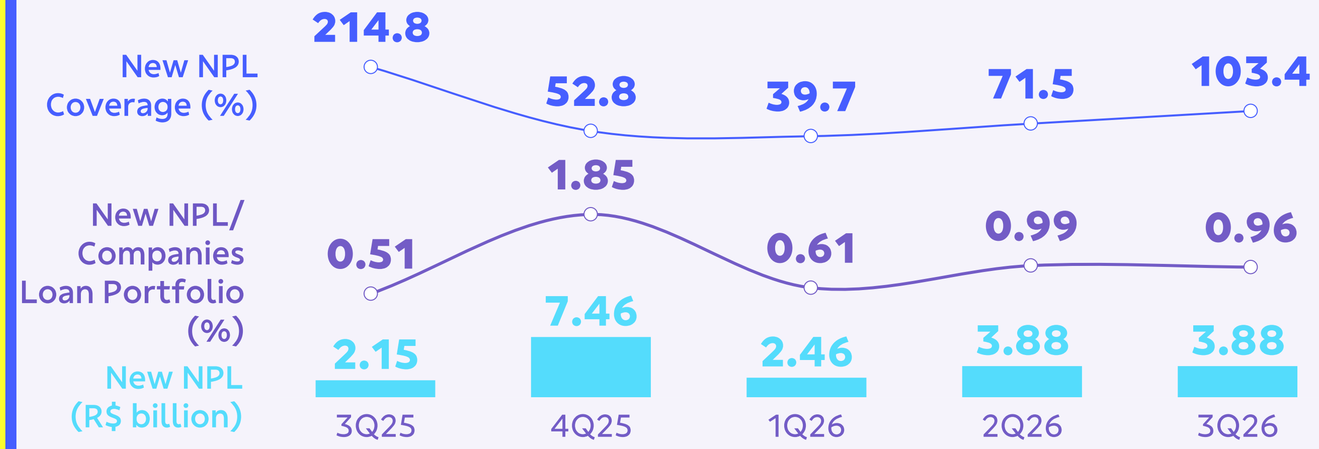
41%

of the SME Portfolio

NPL and Coverage Ratio (%)



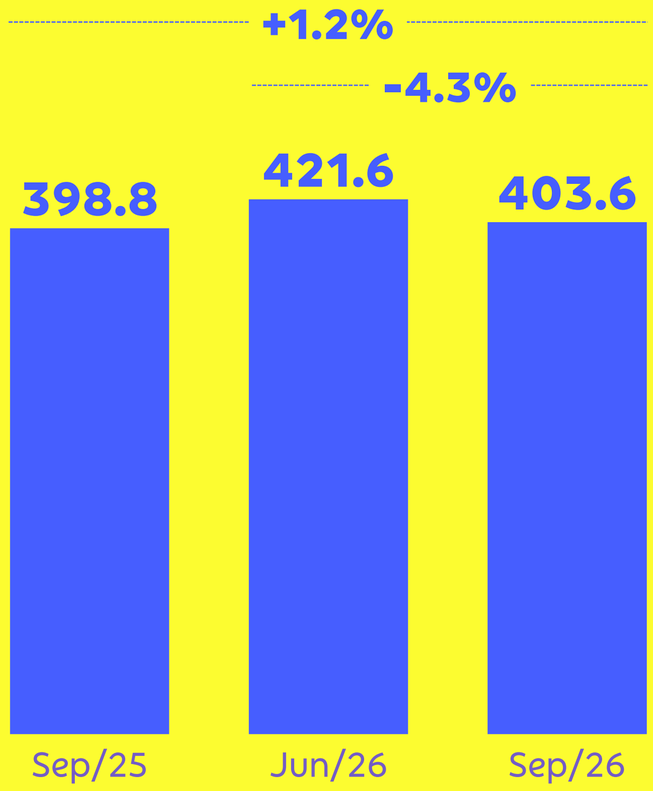
NPL Formation



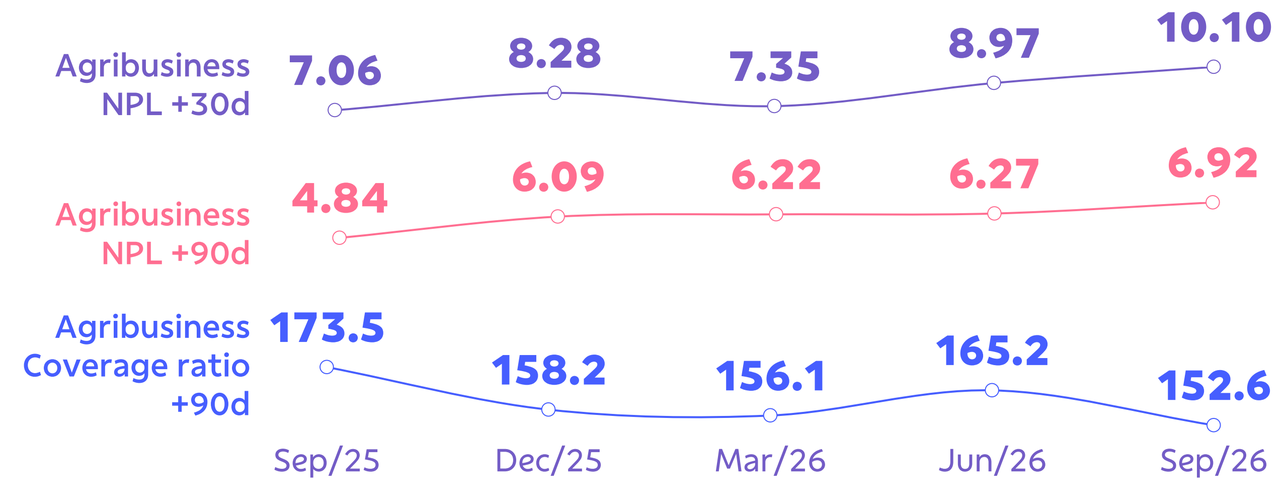
Agribusiness

Loan Portfolio

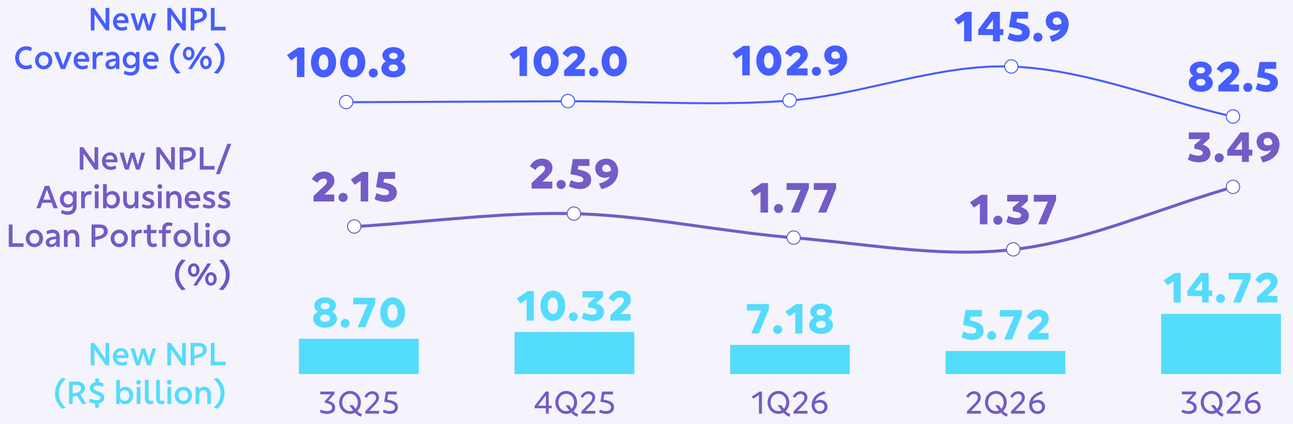
R$ billion



NPL and Coverage Ratio (%)

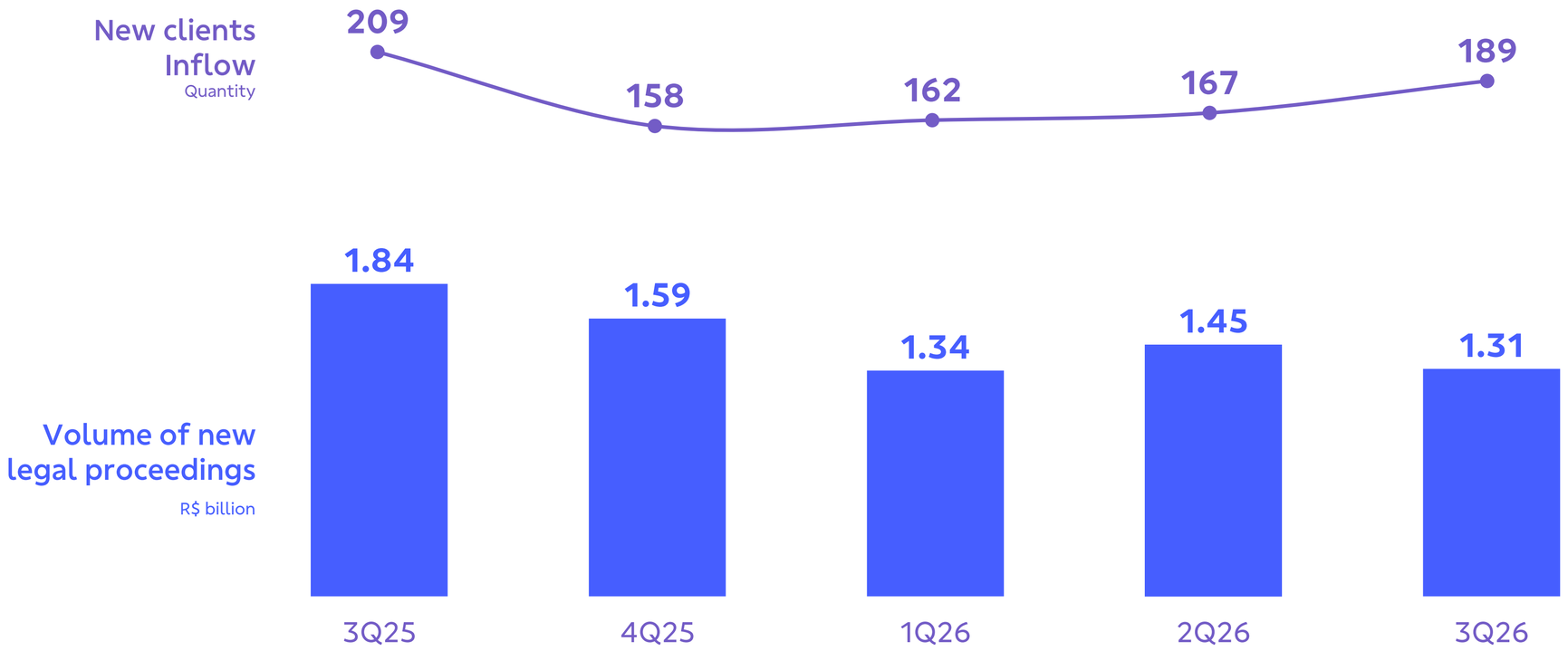


NPL Formation

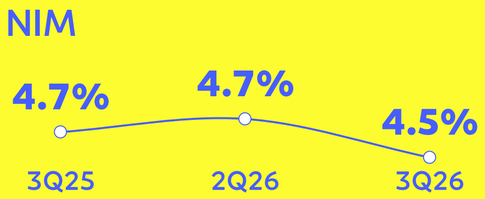


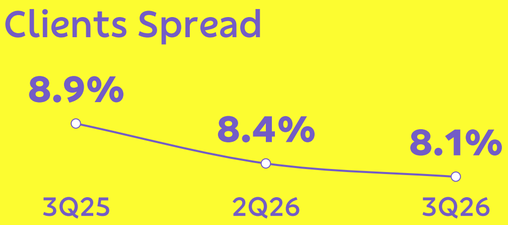
Agribusiness

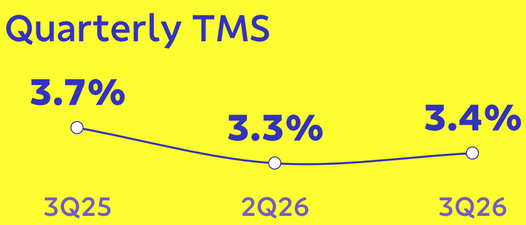
Judicial Reorganization



Net Interest Income

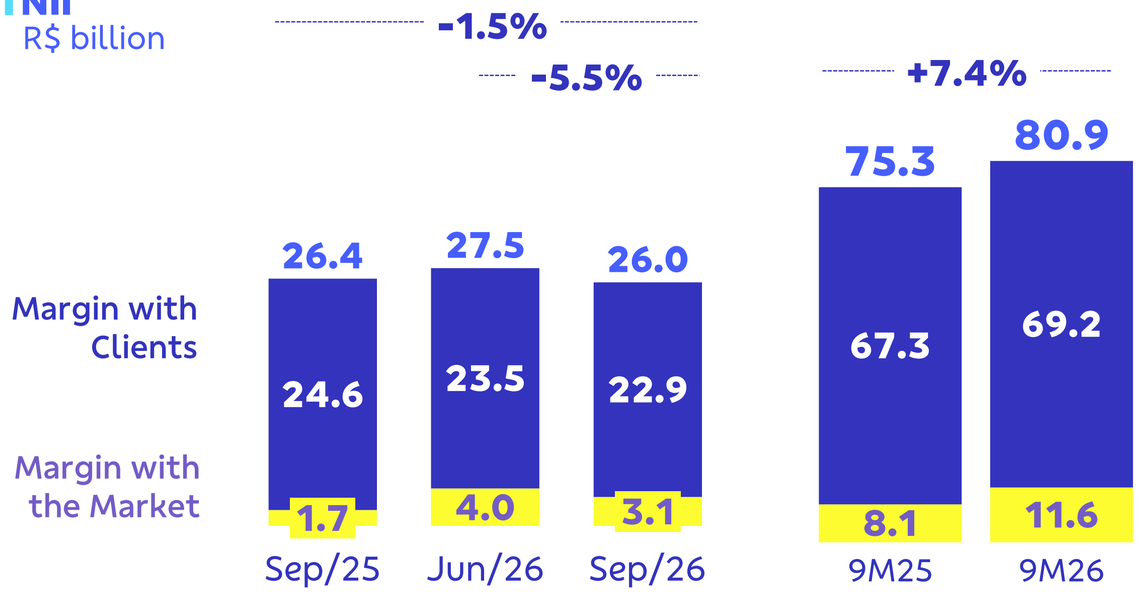






Managerial NII

R$ billion



Accounting NII

R$ million

	3Q25	2Q26	3Q26	△ % YoY	△ % QoQ
Net Interest Income	**26,365**	**27,483**	**25,982**	**-1.5**	**-5.5**
Financial Income	57,501	55,453	53,907	-6.3	-2.8
Loan Operations	47,245	46,409	44,992	-4.8	-3.1
Treasury	10,256	9,044	8,916	-13.1	-1.4
Financial Expenses	(31,136)	(27,970)	(27,925)	-10.3	-0.2
Commercial Funding	(26,240)	(23,258)	(23,194)	-11.6	-0.3
Institutional Funding	(4,896)	(4,712)	(4,731)	-3.4	+0.4

Fee Income

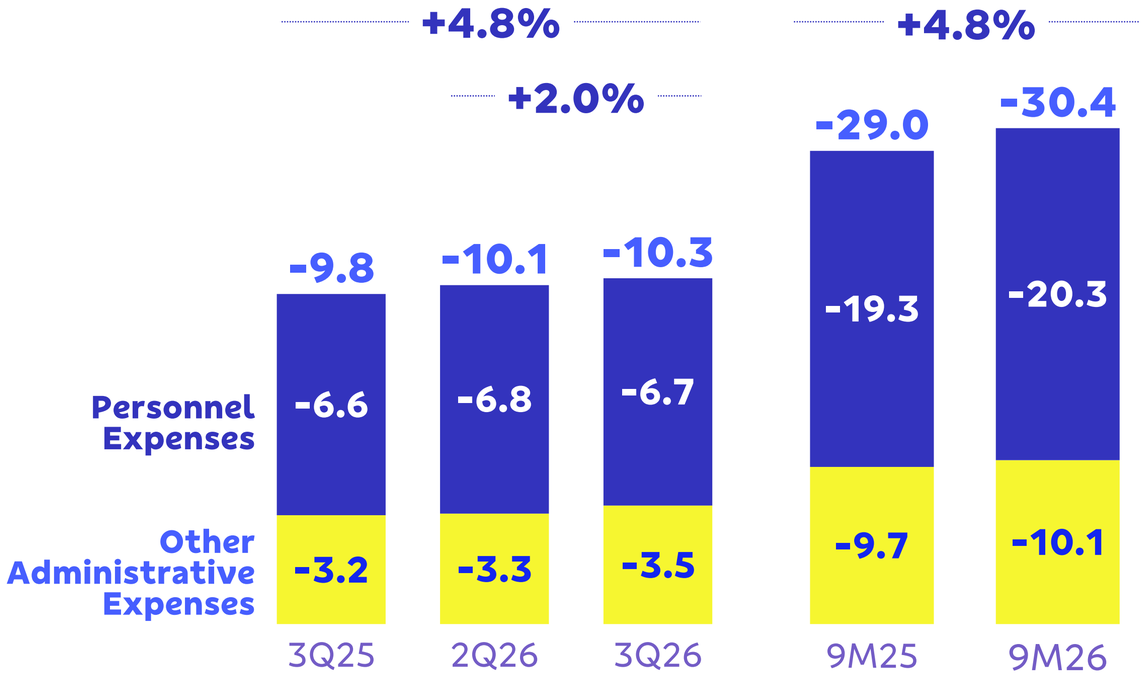
R$ billion



Administrative Expenses

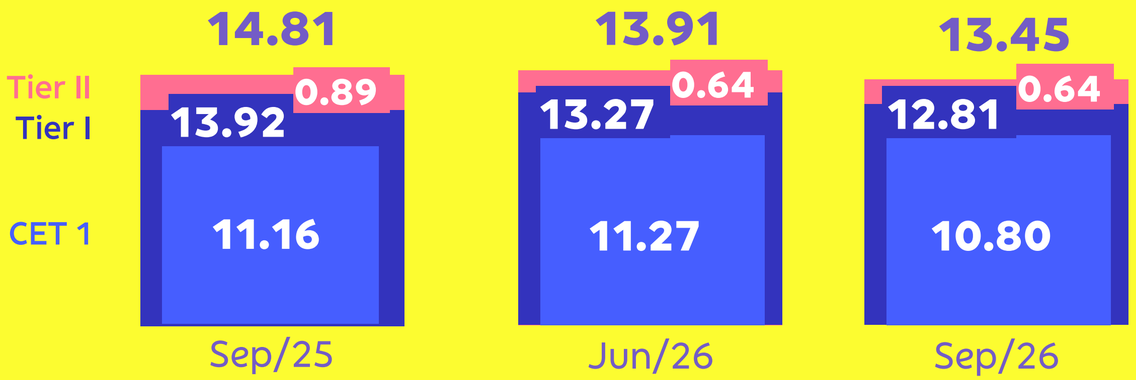
R$ billion

28.5%
Cost-to-Income Ratio 12m

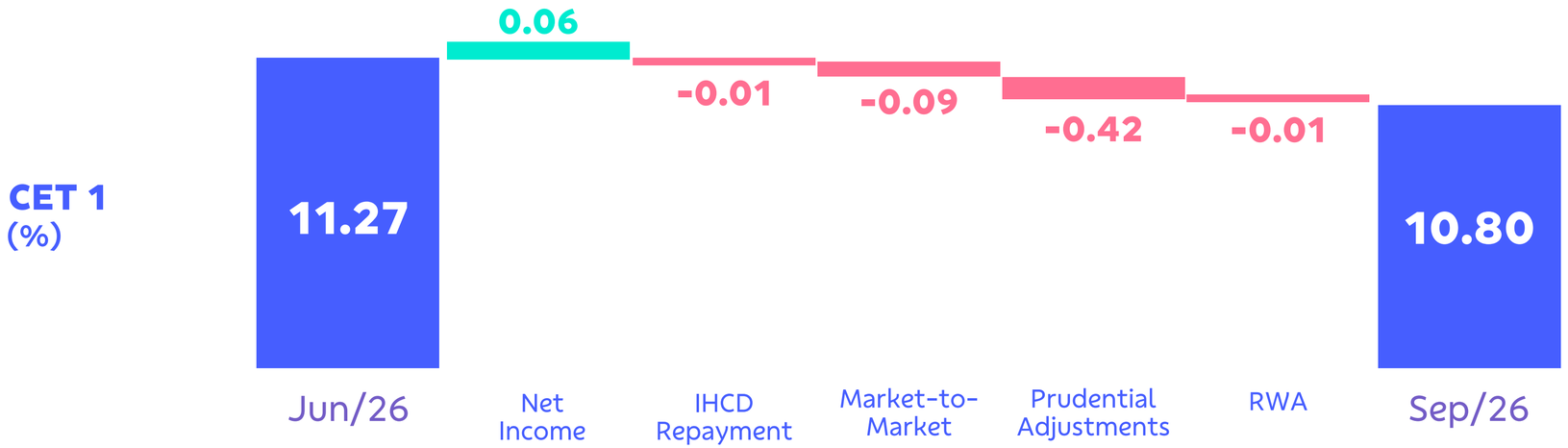


Capital

BIS Ratio (%)



CET 1 (%)



Expected regulatory impacts on Capital 2027 to 2029

- **CMN Resolution 4,966**
- **FRTB (*RWASens*)**
- ***RWAs (CPAD and OPAD)***
- **Provisional Measure 1,314**
- **IHCD Repayment**

Guidance 2026

	Previous Range between	Revised between	Observed 9M26
Loan Portfolio[1]	**0.5% and 4.5%**	**-2.0 and 0.0%**	**0.8%**
Individuals	6% and 10%	0.0 and 2.0%	2.1%
Companies	-3% and 1%	-4.0 and -2.0%	-0.9%
Agribusiness	-2% and 2%	-3.0 and -1.0%	1.2%
Sustainable Portfolio	**2% and 6%**	**Unchanged**	**8.2%**
Net Interest Income	**7% and 11%**	**2.5 and 4.5%**	**7.4%**
Cost of Credit[2]	R$ billion 65 and 70	R$ billion 80 and 83	R$ billion 58.6
Fee Income	**2% and 6%**	**Unchanged**	**4.8%**
Administrative Expenses	**5% and 9%**	**Unchanged**	**4.8%**
Adjusted Net Income	R$ billion 18 and 22	R$ billion 9 and 11	R$ billion 8.6

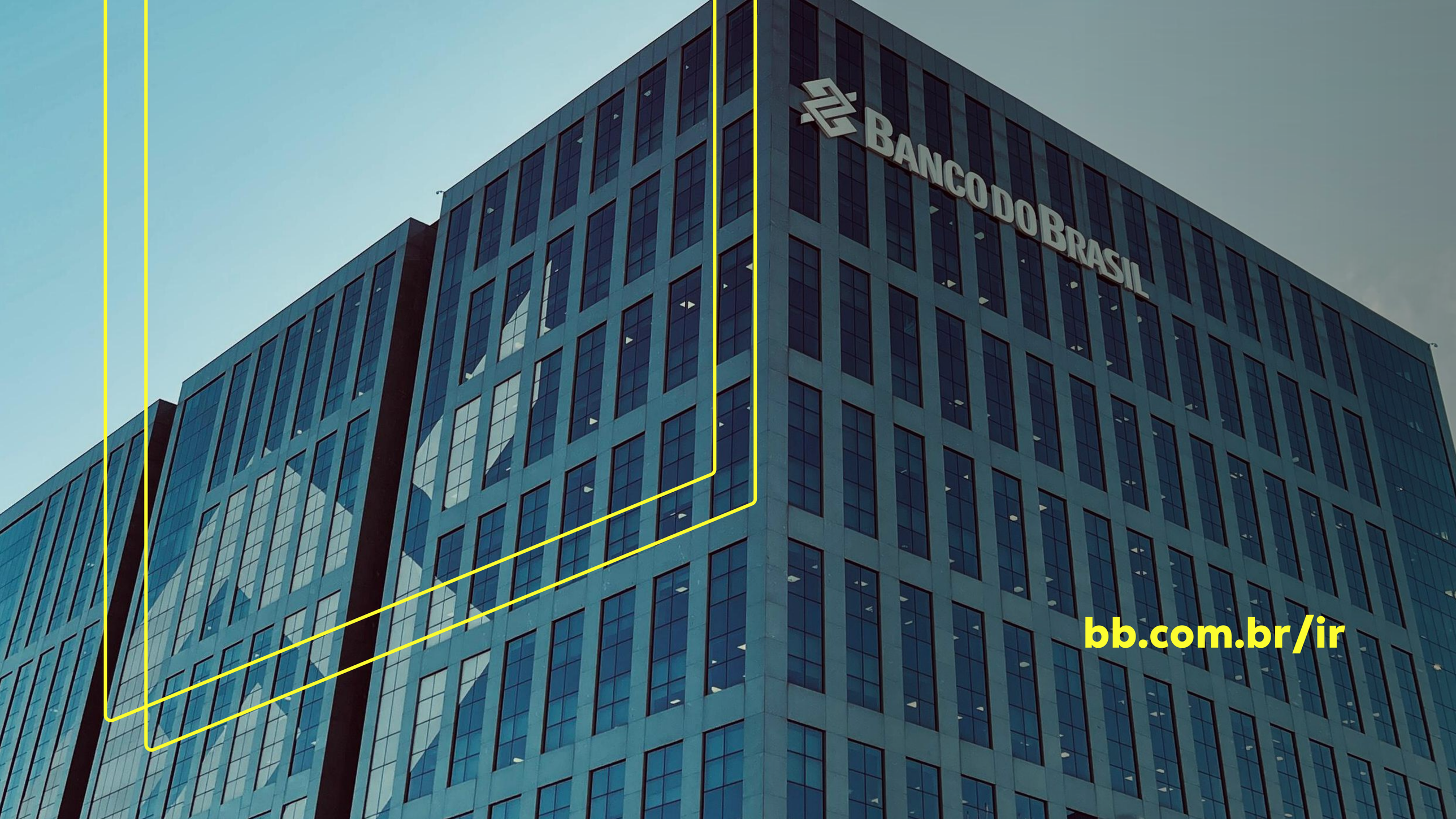
(1) Credit projections consider the domestic loan portfolio plus private securities (TVM) and guarantees, and do not include government credit. (2) Cost of Credit: corresponds to expected loss expenses (pursuant to CMN Resolution No. 4,966/21), added to discounts granted and net of credit recovery income.

This presentation contains references and statements regarding expectations, planned synergies, growth estimates, earnings projections and future strategies concerning Banco do Brasil, its subsidiaries, affiliates and controlled companies.

Although these references and statements reflect Management's current beliefs, they may involve uncertainties and risks that are difficult to predict and, therefore, actual outcomes or results may differ from those anticipated and discussed herein.

These expectations are highly dependent on market conditions, the overall economic performance of Brazil, the industry and international markets.

Banco do Brasil undertakes no obligation to update any estimates contained in this presentation.



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