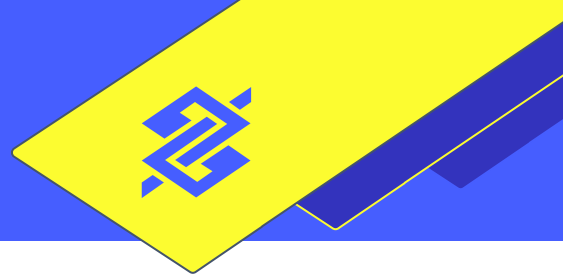


Press Release

Banco do Brasil S.A. | Second Quarter 2026



Press Release – Brasília (DF), August 12, 2026

Banco do Brasil reported Adjusted Net Income of R\$ 3.9 billion in the second quarter of 2026

- *The result represents an increase of 3.3% compared to the same period last year and of 13.9% compared to the first quarter of 2026*
- *Revenue generation remains solid, evidence of the Bank's business capacity and close relationship with customers*
- *In the annual comparison, Net Interest Income (NII) grew 9.6%*
- *Return on Equity (ROE) was 8.3% in the quarter.*

Banco do Brasil reported Adjusted Net Income of R\$ 3.9 billion in the second quarter of 2026, up 3.3% compared to the same period in 2025 and up 13.9% compared to the first quarter of this year.

Revenue generation remains solid, highlighting the Bank's business capacity, the strength of the conglomerate, and its close relationships with customers. On a year-over-year basis, Net Interest Income (NII) grew by 9.6% in the quarter. Return on Equity (ROE) was 8.3%. The Expanded Loan Portfolio exceeded R\$ 1.3 trillion. CET1 stood at 11.27% at the end of June.

Revenue Generation

Revenue generation remains solid, highlighting the Bank's business capacity and close relationship with customers. Net Interest Income (NII) reached R\$ 27.5 billion in the second quarter of 2026, up 0.2% quarter-over-quarter and 9.6% year-over-year, driven by credit revenues, especially in transactions with individuals.

Fee Income

Fee Income reached R\$ 9.1 billion in the quarter, an increase of 3.4% compared to the first quarter of 2026. Highlights include asset management (+6.3%), checking accounts (+7.6%) and loans and guarantees operations (+4.7%).

Administrative Expenses

Administrative Expenses totaled R\$ 10.1 billion in the quarter, an increase of 0.6% compared to the previous quarter and 4.1% compared to the 2Q25, in line with the ongoing investment in people and technology.

Expanded Loan Portfolio reaches R\$ 1.3 trillion

The Expanded Loan Portfolio exceeded R\$ 1.3 trillion in June 2026, with growth of 0.6% for



the quarter and 1.5% over the past 12 months.

Individuals: reached a balance of R\$ 357.6 billion, up 4.4% year-over-year and down 1.2% compared to March 2026. Payroll Loans grew 5.8% over the past 12 months, with Worker's Credit (Crédito do Trabalhador) operations standing out, reaching a balance of R\$ 15.7 billion.

Companies: ended the quarter with a balance of R\$ 456.2 billion, an increase of 1.6% for the quarter and a decrease of 2.5% year-over-year. Highlight for Pronampe and PEAC FGI operations, with a balance of R\$ 40.0 billion in June 2026, up 5.8% quarter-over-quarter and 31.7% year-over-year.

Agribusiness: reached a balance of R\$ 421.6 billion, up 0.8% for the quarter and 4.1% over 12 months. Highlight for the growth in transactions structured with fiduciary sales, which reached 70% in the 2025/2026 crop season.

Sustainable Loan Portfolio: closed June 2026 at R\$ 431.5 billion, an increase of 2.5% for the quarter and 8.8% over 12 months. These funds finance activities with positive socio-environmental impacts, such as renewable energy, sustainable agriculture, and sustainable infrastructure projects.

Cost of Credit and Delinquency

The Cost of Credit totaled R\$ 18.5 billion in the quarter, a decrease of 2.1% compared to the previous quarter. NPL+90d was 5.61% at the end of June.

Capital

CET1 reached 11.27% in June 2026, and the Basel Index was 13.91%, both at adequate levels.

BB named Bank of the Year by Celent Model Bank

Banco do Brasil was named Bank of the Year by Celent Model Bank, one of the leading international awards for technology and innovation in the financial sector. In this edition, 115 institutions from different continents were evaluated based on innovation initiatives, technological excellence, and business results. The recognition highlights BB's efforts in the large-scale use of artificial intelligence and data analytics, connecting technology with strategy to enhance customer experience and drive results.



Guidance

Below are Banco do Brasil's guidance:

 Responsibility appropriate to the context	Guidance 2026		Observed 1H26
		Released between	
	Loan Portfolio¹	0.5% – 4.5%	0.6%
	Individuals	6% – 10%	4.4%
	Companies	-3% – 1%	-6.4%
	Agribusiness	-2% – 2%	4.1%
	Sustainable Portfolio	2% – 6%	8.8%
	Net Interest Income	7% – 11%	12.1%
	Cost of Credit²	65 – 70 R\$ billion	37.3 R\$ billion
	Fee Income	2% – 6%	4.9%
	Administrative Expenses	5% – 9%	4.8%
	Adjusted Net Income	18 – 22 R\$ billion	7.3 R\$ billion

(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.

The Guidance reflects management's current expectations and does not constitute a guarantee of future performance. Because they depend on market conditions and economic performance (both domestic and international) and are subject to risks and uncertainties, including those beyond management's control, actual results and performance may differ from those projected.