Press Release

Banco do Brasil S.A. | Third Quarter 2026

Press Release – Brasília (DF), November 11, 2026

BB reports adjusted net income of R$ 8.6 billion in the 9 months of 2026

BB remains focused on restoring profitability, generating sustainable business, including through the more than 80 companies in the conglomerate, and on disbursements in segments with a better risk-return ratio

Banco do Brasil recorded adjusted net income of R$ 8.6 billion in the first nine months of 2026, in a period marked by the increase in the cost of credit, mainly due to the delinquency of the agribusiness portfolio. In the third quarter, the result was R$ 1.3 billion, while the expanded loan portfolio reached R$ 1.3 trillion and fee income advanced 4.8% year-to-date.

BB continues to focus on restoring profitability, on the generation of sustainable business, including through the more than 80 companies in the conglomerate, and on disbursements in segments with a better risk-return ratio. On the other hand, it continues to play an active role in managing the quality of the portfolio, with a focus on credit renegotiation and recovery solutions, expanding the collection and resumption of assets pledged as collateral.

Net Interest Income

Net Interest Income totaled R$ 26 billion in the third quarter of 2026, down 5.5% quarter-on-quarter and 1.5% in 12 months. In cumulative terms, the margin totaled R$ 80.9 billion, an increase of 7.4%, mainly supported by business with customers, especially revenues from credit operations.

Fee Income

Fee Service totaled R$ 9.3 billion in the quarter, up 1.6% from the second quarter of 2026 and 4.6% compared to 3Q25. In the cumulative view, the increase was 4.8%, totaling R$ 27.2 billion, mainly driven by revenues from asset management (+11.4%) and consortium (+12.7%), demonstrating the strength and importance of the companies of the BB Conglomerate.

Efficiency and administrative expenses

Administrative expenses totaled R$ 10.3 billion in the quarter, an increase of 2.0% compared to the previous quarter and 4.8% compared to 3Q25. In September/26, employees obtained a salary adjustment of 4.6%, in a collective agreement valid until 2028. In the cumulative nine months, the growth was 4.8%, reflecting salary adjustments and continuous investments in people and technology. The cost-to-

income ratio in 12 months was 28.5%.

Expanded Loan Portfolio

The Expanded Loan Portfolio ended September 2026 with a balance of R$ 1.3 trillion, a reduction of 0.5% in the quarter and growth of 2.2% in 12 months. Banco do Brasil continues to focus on lines that present a better risk-return ratio and guarantees.

Individuals: balance of R$ 357.7 billion, remaining stable in the quarterly change and growing 2.1% in 12 months, mainly influenced by the performance of payroll loans, where BB is the market leader, which grew 5.0% compared to September 2025.

Corporate: the portfolio totaled R$ 464.4 billion, an increase of 1.8% in the quarter and 2.5% in 12 months, with a highlight to the growth of the Government portfolio (+19.7%). Operations with guarantee funds also stood out, reaching 41% of the portfolio of micro and small enterprises.

Agribusiness: balance of R$ 403.6 billion, down 4.3% in the quarter and up 1.2% in 12 months. In the first three months of the 2026/2027 Crop Plan, R$ 24.5 billion were disbursed, with Pronaf (family farming) standing out, which grew 3.3% compared to the same period in 2025/2026.

Sustainable Loan Portfolio: reached R$ 431.5 billion in September 2026, remaining stable in the quarter and growing 8.2% in 12 months. The result demonstrates Banco do Brasil's ability to offer financial solutions aligned with the transition to a more sustainable economy, maintaining its prominent position as one of the main financiers of activities with a positive social and environmental impact in the country.

Cost of credit and loan portfolio quality

The cost of credit totaled R$ 21.2 billion in the quarter, up 14.9% from the previous quarter and 18.4% from 3Q25. In the nine-month cumulative view, it totaled R$ 58.6 billion, due to the continued increase in delinquency in the agribusiness portfolio. Delinquency is concentrated in medium and large producers, soybeans, corn and livestock, mainly in the Midwest.

The delinquency rate over 90 days ended September at 6.08%.

Capital

The Common Equity Tier 1 reached 10.80% in September 2026 and the Basel Ratio

ended the period at 13.45%.

Guidance

In line with the best available estimates and reaffirming its commitment to transparency and sustainability of operations, Banco do Brasil revised its guidance for 2026, as shown in the following table.

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.

The Corporate Projections reflect management's current expectations and do not constitute a guarantee of future performance. Because they are dependent on market conditions and economic performance (domestic and international) and are subject to risks and uncertainties, including beyond management's control, actual results and performance may differ from those anticipated in the projections.