

Risk Management Report

Pillar 3 2Q26





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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).

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.



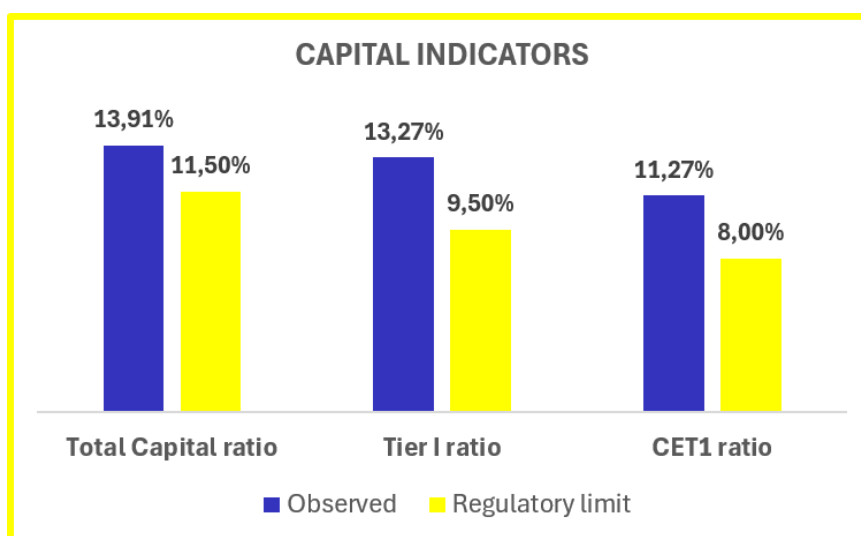
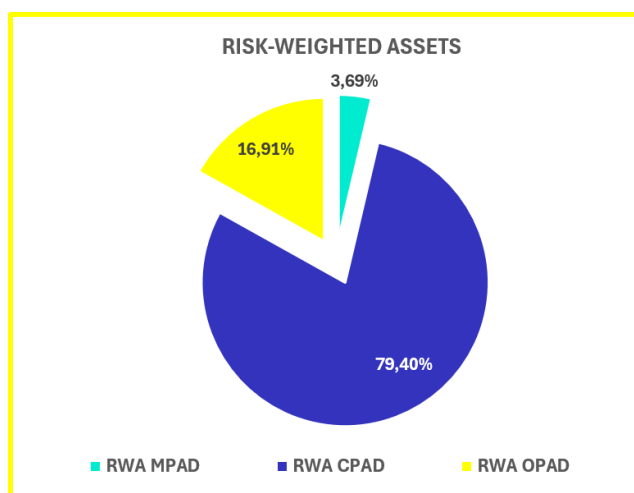
Main Indicators

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 I (CET1), Tier I (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 06/30/2026:





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	Jun/2026	Mar/2026	Dec/2025	Sep/2025	Jun/2025
Available capital (amounts)					
Common Equity Tier I (CET1)	154.714.921	159.266.958	165.281.946	147.477.068	146.716.931
Common Equity Tier I (CET1) deducting, as applicable, the amount provided for by:					
- art. 4º, caput, inciso I, alínea "i", e §§ 8º e 9º, da Resolução CMN nº 4.955/21; ou	148.835.000	153.387.038	156.462.065	138.044.040	137.283.903
- art. 3º, caput, inciso I, alínea "i", §§ 8º e 9º, da Resolução BCB nº 199/22.					
Tier I	182.207.021	186.759.058	192.794.046	183.970.677	177.432.447
Tier I considering the calculation of Principal Capital as per line 1a	176.327.100	180.879.138	183.974.165	174.537.650	167.999.419
Total Capital	191.008.090	195.560.128	204.528.805	195.705.437	189.167.206
Total Capital considering the calculation of Principal Capital as per line 1a	185.128.170	189.680.207	195.708.924	186.272.409	179.734.178
Excess of resources invested on permanent assets	0	0	0	0	0
Excess of resources invested on permanent assets considering Total Capital as per line 3a	0	0	0	0	0
Total Capital Detachments	0	0	0	0	0
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	1.372.716.326	1.374.409.168	1.351.829.024	1.321.763.456	1.337.456.754
RWA deducting, as applicable, the amount provided for by:					
- Item XII, caput, Art 4, weighted by the Risk Weighting Factor (RWF) established in Article 82-A of Resolution 229 of May 12, 2022.	1.367.370.944	1.369.063.786	1.343.810.950	1.313.745.383	1.329.438.681
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	11,27%	11,59%	12,23%	11,16%	10,97%
"CET1 ratio considering:					
- Numerator: corresponds to line 1a	10,88%	11,20%	11,64%	10,51%	10,33%
- Denominator: corresponds to line 4b"					
Tier I ratio	13,27%	13,59%	14,26%	13,92%	13,27%
"Tier 1 ratio, considering:					
- Numerator: corresponds to line 2a	12,90%	13,21%	13,69%	13,29%	12,64%
- Denominator: corresponds to line 4b"					
Total Capital Ratio	13,91%	14,23%	15,13%	14,81%	14,14%
"Total Capital Ratio, considering:					
- Numerator: corresponds to line 3a	13,54%	13,85%	14,56%	14,18%	13,52%
- Denominator: corresponds to line 4b"					


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	3,27%	3,59%	4,23%	3,16%	2,97%
CET1 available after meeting the bank's minimum capital requirements (%) considering Principal Capital as per line 1a	2,88%	3,20%	3,64%	2,51%	2,33%

Leverage Ratio (LR)

Total exposure	2.613.442.746	2.636.788.437	2.491.524.937	2.577.626.704	2.452.655.257
"Total exposure corresponds to line 13, deducting, as applicable, the amount corresponding to item XII of the caput of article 4 of Resolution 229, of May 12, 2022."	2.608.097.363	2.631.443.054	2.483.506.864	2.569.608.631	2.444.637.184
LR	6,97%	7,08%	7,74%	7,14%	7,23%
"LR considering:					
i. Numerator: corresponds to line 2a	6,76%	6,87%	7,41%	6,79%	6,87%
ii. Denominator: corresponds to line 13a"					

Liquidity Coverage Ratio (LCR)

Total high-quality liquid assets (HQLA)	281.332.914	263.315.985	303.977.174	314.834.638	258.301.075
Total net cash outflow	157.383.906	157.056.957	172.856.376	174.088.938	159.851.604
LCR ratio	178,76%	167,66%	175,86%	180,85%	161,59%

Net Stable Funding Ratio (NSFR)

Total available stable funding (ASF)	1.345.409.850	1.361.546.463	1.343.197.662	1.324.981.406	1.301.311.061
Total required stable funding (RSF)	1.208.463.403	1.195.495.306	1.171.149.558	1.114.120.931	1.127.524.203
NSFR ratio	111,33%	113,89%	114,69%	118,93%	115,41%

Comments

Comparing to the 1st quarter/2026, a decrease in the Referential Equity, resulting mainly from the increase in prudential adjustments, with emphasis on the increase in tax credits for tax loss and negative CSLL base



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	RWA		Minimum capital requirements
	Jun/2026	Mar/2026	Jun/2026
Credit Risk	1.089.999.850	1.093.993.824	87.199.988
Credit Risk	1.038.300.942	1.038.979.220	83.064.075
Of which: standardized approach	1.038.300.942	1.038.979.220	83.064.075
Of which: basic IRB approach	0	0	0
Of which: advantage IRB approach	0	0	0
Counterparty credit risk (CCR)	7.621.773	11.296.618	609.742
Of which: standardized approach for counterparty credit risk (SA-CCR)	4.776.452	8.433.844	382.116
Of which: CEM approach	0	0	0
Of which: other	2.845.322	2.862.774	227.626
Equity investments in funds – look-through approach	707.088	721.479	56.567
Equity investments in funds – mandate-based approach	0	0	0
Equity investments in funds – fall-back approach	235.046	1.108.969	18.804
Securitisation exposures in banking book	353.740	330.003	28.299
Amounts for exposures not deducted from total capital calculation	42.781.261	41.557.535	3.422.501
Market risk	50.593.551	48.292.418	4.047.484
Of which: standardized approach (SA)	50.593.551	48.292.418	4.047.484
Of which: internal model approach (IMA)	0	0	0
Operational risk	232.122.926	232.122.926	18.569.834
Payment Risk (RWAsp)	0	0	0
Total (1+6+12+13+14+16+20+24+I+25)	1.372.716.326	1.374.409.168	109.817.306

Comments

In line with the Bank's strategy, the main changes observed in RWAs were driven by foreign exchange exposures, interest rate coupon movements, and commodity positions. Pursuant to Article 11, item I(b), of BCB Resolution No. 111/2021, no reclassifications between the trading book and the banking book were carried out during the second quarter of 2026.



CC1: Composition of Regulatory Capital

The following table details the composition of the Reference Equity (PR), according to CMN Resolution 4,955/2021.

Table 3 - CC1: Composition of Regulatory Capital

Jun/2026

R\$ thousand	Amount (R\$ thousand)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier I: instruments and reserves		
Instruments Eligible to Common Equity Tier I	124.100.000	(a1)+(a2)
Profit reserve	86.769.740	(b)
Other revenue and other reserves	-20.587.744	(c1)+(c2)
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	583.818	(d)
Common Equity Tier 1 capital before regulatory adjustments	190.865.814	
Common Equity Tier I: prudential adjustments		
Prudent valuation adjustments	3.469	
Goodwill paid in the acquisition of investments based on prospects of future returns	21.180	(e1)+(e2)+(e3)
Intangible assets	12.229.412	(f)-(e1)-(e2)-(e3)
Tax credits from fiscal losses and negative base of Social Contribution on Net Income and those originated from this contribution related to periods ended until December 31, 1998	8.914.749	(g)
Adjustments related to the market value of derivative financial instruments used to hedge protected cash flow items which do not have their market-to-market adjustments booked in the accounting records (Cash flow hedge reserve)	0	
Actuarial assets related to defined benefit pension funds	12.459.878	(h1)-(h2)
Investments in own Common Equity Tier 1 instruments	253.010	(i)
Reciprocal cross-holdings in common equity	0	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	
Significant investments in the common stock of banking, financial and insurance	2.269.196	(j)
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
Amount exceeding the 15% threshold	0	
Of which: significant investments in the common stock of financials	0	
of which: from tax credits due to temporary differences that depend on the generation of profits or future taxable revenues for their realization	0	
National specific regulatory adjustments	0	
Deferred permanent assets	0	
Investments in facilities, controlled financial institution abroad or non-financial institution which belongs to the conglomerate, to which the Brazilian Central Bank did not have access to information, data and documents	0	
Unauthorized capital stock increase	0	
Amount exceeding the adjusted amount of the Common Equity Tier I	0	
Deposit to meet capital deficiency	0	
Amount of intangible assets Circular Letter 3,678, of October 31, 2013 constituted before the effectiveness of Resolution 4,192, of 2013	0	
Excess funds invested in Permanent Assets	0	
Capital highlights, as established on Resolution nº 4,589/17	0	
Other residual differences related to the methodology to calculate Common Equity Tier I for regulatory purposes	0	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
Total regulatory adjustments to Common Equity Tier 1	36.150.893	
Common Equity Tier 1 capital (CET1)	154.714.921	
Additional Tier 1 capital: instruments		
Instruments eligible to be part of the additional Tier I Capital	27.492.100	
Of which: classified as equity under applicable accounting standards	0	
Of which: classified as liabilities under applicable accounting standards	27.492.100	(k)
Instruments authorized to compose the Complementary Capital before the effectiveness of Resolution 4,192, of 2013	0	
Additional Tier 1 instruments issued by subsidiaries of the conglomerate and held by third parties	0	



of which: instruments issued by subsidiaries before the effectiveness of Resolution 4,192, of 2013	0	
Additional Tier 1 capital before regulatory adjustments	27.492.100	
Additional Tier 1 capital: regulatory adjustments		
Investments in own additional Tier 1 instruments	0	
Reciprocal cross-holdings in additional Tier 1 instruments	0	
Non-significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
National specific regulatory adjustments	0	
Interest of non-controlling shareholders in the additional Tier I	0	
Other residual differences related to the methodology to calculate additional Tier I for regulatory purposes	0	
Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
Total regulatory adjustments to additional Tier 1 capital	0	
Additional Tier 1 capital (AT1)	27.492.100	
Tier 1 capital (T1 = CET1 + AT1)	182.207.021	
Tier II: instruments		
Instruments eligible to Tier II	8.801.069	(L)
Instruments authorized to composed Tier II before the effectiveness of Resolution 4,192, of 2013	0	
Interest of non-controlling shareholders in subsidiaries of the conglomerate, not deductible from Tier II	0	
of which: instruments issued by subsidiaries before the effectiveness of Resolution 4,192, of 2013	0	
Tier II before the regulatory deductions	8.801.069	
Tier 2 capital: regulatory adjustments		
Investments in own Tier 2 instruments	0	
Reciprocal cross-holdings in Tier 2 instruments	0	
Non-significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
National specific regulatory adjustments	0	
Interest of non-controlling shareholders in Tier II	0	
Other residual differences related to the methodology to calculate Tier II for regulatory purposes	0	
Total regulatory adjustments to Tier 2 capital	0	
Tier 2 capital (T2)	8.801.069	
Total regulatory capital (TC = T1 + T2)	191.008.090	
Total risk-weighted assets	1.372.716.326	
Capital ratios and buffers		
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11,27%	-
Tier 1 (as a percentage of risk-weighted assets)	13,27%	-
Total capital (as a percentage of risk-weighted assets)	13,91%	-
Total of bank CET1 specific buffer requirements	3,50%	-
Of which: capital conservation buffer requirement	2,50%	-
Of which: bank-specific countercyclical buffer requirement	0,00%	-
Of which: systemic capital buffer requirement	1,00%	-
Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	3,27%	-
Amounts below the thresholds for deduction (before risk weighting)		
Non-significant investments in the capital and other TLAC liabilities of other financial entities	0	
Significant investments in the common stock of financial entities	15.698.412	(m)
Deferred tax assets arising from temporary differences (net of related tax liability)	1.414.093	(n1)-(n2)
Instruments authorized to compose the Regulatory Capital before the effectiveness of Resolution 4,192, of 2013 (applicable between October 1, 2013 and January 1, 2022)		
Current Cap on instruments authorized to compose the Complementary Capital before the effectiveness of Resolution 4,192, of 2013	0	
Amount excluded from Complementary Capital due to limit on line 82	0	
Current Cap on instruments authorized to composed Tier II before the effectiveness of Resolution 4,192, of 2013	0	
Amount excluded from Tier II due to limit in line 84	0	



CC2: Reconciliation of regulatory capital to balance sheet

The following table demonstrates the origin, in the published balance sheet, of the amounts reported in Table CC1.

Table 4 - CC2: Reconciliation of regulatory capital to balance sheet

			Jun/2026
	Balance sheet as in published financial statements As at period-end	Under regulatory scope of consolidation As at period-end	Reference
R\$ thousand			
Assets			
Cash and cash equivalents	27.063.120	27.063.080	
Financial Instruments - financial assets	2.466.750.040	2.458.424.774	
Leasing	0	0	
Other financial assets	2.466.750.040	2.458.424.774	
Allowance for losses associated with credit risk	-109.222.424	-109.221.481	
Tax assets	110.485.151	112.240.135	
Current tax assets	12.091.555	11.362.573	
Deferred tax assets (Tax credit)	98.393.595	100.877.562	
Resulting from tax losses carry forward and excess of depreciation	0	8.915.238	
Tax credits deducted from RE	0	8.914.749	(g)
Tax credits not deducted from RE	0	489	
Resulting from temporary differences	0	91.962.324	
Excess of 10% from Common Equity Tier 1 Capital	0	0	
Excess of 15% from Common Equity Tier 1 Capital	0	0	
Tax credits resulting from temporary differences not deducted from RE	0	5.844.637	(n1)
Tax credits resulting from temporary differences for loan losses	0	62.120.614	
Tax credits resulting from temporary differences - CGPE Program	0	23.997.073	
Investments	20.401.162	25.818.609	
Investments in subsidiaries, associates and joint ventures	20.255.325	25.672.772	
Significant investments	0	17.967.608	
Excess of 10% from Common Equity Tier 1 Capital	0	2.269.196	(j)
Excess of 15% from Common Equity Tier 1 Capital	0	0	
Investments not deducted from RE	0	15.698.412	(m)
Other investments in subsidiaries, associates and joint ventures	0	7.705.164	
Other investments	147.312	147.312	
(Allowance for losses/Impairment)	-1.475	-1.475	
(allowance for investments losses)	0	0	
Other allowances for losses	-1.475	-1.475	
Property for use	18.254.932	17.861.943	
Property and equipment	29.307.303	28.825.455	
Right of use	5.007.568	4.766.186	
(Accumulated depreciation)	-16.034.492	-15.704.718	
(Allowance for losses/Impairment)	-25.447	-24.980	
Leased assets	0	0	
Leased assets	0	0	
(Accumulated depreciation)	0	0	
Intangible	12.261.509	12.250.591	(f)
Intangible assets	24.404.153	24.261.658	
(Accumulated depreciation)	-12.073.222	-11.992.716	
(Allowance for losses/Impairment)	-69.422	-39.531	
Goodwill	0	106.710	(e1)
(Accumulated Amortization) of goodwill	0	-55.639	(e2)
(Allowance for losses/Impairment)	0	-29.891	(e3)
Other assets	38.776.521	39.131.152	
Actuarial assets related to defined benefit pension funds	0	22.781.662	(h1)
Other assets	38.776.521	16.349.490	
Total assets	2.584.770.011	2.583.568.803	
Liabilities	0	0	
Financial liabilities - Deposits and other financial instruments	2.286.498.890	2.293.078.067	
Funds from issuance of securities	296.074.171	289.152.935	
Subordinated debts	8.801.069	8.801.069	
In accordance with regulations preceding Basel III	0	8.801.069	(l)
Other subordinated debts	0	0	
Hybrid capital and debt instruments	12.060	12.060	
Debt instruments eligible as capital	30.358.861	30.358.861	
Instruments eligible as Additional Tier 1 Capital	0	27.492.100	(k)
Non-eligible portion	0	2.866.761	
Funds from issuance of securities	256.902.181	249.980.945	



Other financial liabilities	1.990.424.718	2.003.925.132	
Provisions	38.911.731	38.710.773	
Provisions for expected losses on financial guarantees provided and other commitments	741.135	741.135	
Tax liabilities	16.831.443	18.689.859	
Current tax liabilities	5.022.429	3.932.940	
Deferred tax liabilities	11.809.013	14.756.918	
Deferred tax liabilities associated to defined benefit pension funds assets	0	10.321.784	(h2)
Deferred tax liabilities deducted of the deferred tax assets value	0	4.430.544	(n2)
Deferred tax liabilities deducted of tax assets resulting from tax losses carry forward	0	489	
Deferred tax liabilities not offset	0	4.100	
Other liabilities	52.575.459	46.410.539	
Total liabilities	2.395.558.657	2.397.630.373	
Shareholders' equity	0	0	
Capital	120.000.000	120.000.000	
as of: Common Equity Tier 1 Capital	1.2E8	1.2E8	(a1)
as of: Additional Tier 1 Capital	0	0	
Instruments qualifying as common equity tier 1 capital	4.100.000	4.100.000	(a2)
Capital reserves	1.426.650	1.426.650	(c1)
Revaluation reserves	0	0	
Profit reserves	86.769.740	86.769.740	(b)
Other comprehensive income	-27.359.776	-27.359.776	(c2)
Retained earnings/accumulated losses	0	0	
(Treasury shares)	-253.010	-253.010	(i)
Non-controlling interests	4.527.750	1.254.826	(d)
Total Shareholders' equity	189.211.354	185.938.430	

CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

The following table details the geographic distribution of credit risk exposures considered in the calculation of the countercyclical ACP, according to Bacen Circular 3,769/2015.

Table 5 - CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Jun/2026

R\$ thousand	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
Geographical breakdown					
AFEGANISTAO	0,00%	1.135	0		0,00%
AFRICA DO SUL	1,00%	140	13		1,00%
ALBANIA	0,00%	5	0		0,00%
ALEMANHA	0,75%	3.677.233	3.263.161		0,75%
ANDORRA	0,00%	14	0		0,00%
ANGOLA	0,00%	4.988	0		0,00%
ANTIGUA E BARBUDA	0,00%	25	0		0,00%
ARABIA SAUDITA	1,00%	152	11		1,00%
ARGELIA	0,00%	10	0		0,00%
ARGENTINA	0,00%	11.178.027	0		0,00%
ARMENIA	1,50%	3	0		1,50%
AUSTRALIA	1,00%	2.283	654		1,00%
AUSTRIA	0,00%	15.001	0		0,00%
AZERBAIJAO	0,00%	209	0		0,00%
BAHAMAS	0,00%	0	0		0,00%
BANGLADESH	0,00%	233	0		0,00%
BAREIN	0,00%	0	0		0,00%
BELARUS	0,00%	152	0		0,00%
BELGICA	1,00%	811	198		1,00%
BENIN	0,00%	11	0		0,00%
BOLIVIA	0,00%	3.912	0		0,00%
BOSNIA-HERZEGOVINA	0,00%	27	0		0,00%
BOTSUANA	0,00%	133	0		0,00%
BRASIL	0,00%	2.092.293.832	0		0,00%
BRUNEI	0,00%	82	0		0,00%
BULGARIA	0,00%	7	0		0,00%

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BURKINA FASO	0,00%	105	0	0,00%
CABO VERDE	0,00%	542	0	0,00%
CAMAROEES	0,00%	63	0	0,00%
CAMBOJA	0,00%	1	0	0,00%
CANADA	0,00%	4.805	0	0,00%
CATAR	0,00%	1.218	0	0,00%
CAZAQUISTAO	0,00%	4	0	0,00%
CHILE	0,50%	26.765	25.244	0,50%
CHINA	0,00%	942.230	0	0,00%
CHIPRE	0,00%	20	0	0,00%
CINGAPURA	0,00%	43	0	0,00%
COLOMBIA	0,00%	796	0	0,00%
CONGO	0,00%	265	0	0,00%
COREIA DO SUL	1,00%	6	1	1,00%
COSTA DO MARFIM	0,00%	456	0	0,00%
COSTA RICA	0,00%	237	0	0,00%
CROACIA	0,00%	0	0	0,00%
CUBA	0,00%	6.236	0	0,00%
DINAMARCA	2,50%	973	328	2,50%
EGITO	0,00%	419	0	0,00%
EL SALVADOR	0,00%	74	0	0,00%
EMIRADOS ARABES UNIDOS	0,00%	21.073	0	0,00%
EQUADOR	0,00%	95	0	0,00%
ERITREIA	0,00%	1	0	0,00%
ESLOVAQUIA	0,00%	36	0	0,00%
ESLOVENIA	0,00%	9	0	0,00%
ESPAÑA	0,50%	5.425	1.687	0,50%
ESTADOS UNIDOS	0,00%	21.521.975	0	0,00%
ESTONIA	0,00%	0	0	0,00%
ETIOPIA	0,00%	0	0	0,00%
FILIPINAS	0,00%	4	0	0,00%
FINLANDIA	0,00%	63	0	0,00%
FRANCA	1,00%	40.138	24.292	1,00%
GABAO	0,00%	151	0	0,00%
GAMBIA	0,00%	5	0	0,00%
GANÁ	0,00%	14	0	0,00%
GIBRALTAR	0,00%	1	0	0,00%
GRECIA	0,00%	1	0	0,00%
GUATEMALA	0,00%	23	0	0,00%
GUIANA	0,00%	265	0	0,00%
GUIANA FRANCESA	0,00%	396	0	0,00%
GUINE	0,00%	3	0	0,00%
GUINE-BISSAU	0,00%	308	0	0,00%
HAITI	0,00%	3.986	0	0,00%
HOLANDA	2,00%	17.319	316	2,00%
HONDURAS	0,00%	55	0	0,00%
HONG KONG	0,50%	45	3	0,50%
HUNGRIA	0,00%	1	0	0,00%
IEMEN	0,00%	13	0	0,00%
ILHA DE SÃO MARTINHO	0,00%	8	0	0,00%
ILHAS CAYMAN	0,00%	5.582.586	0	0,00%
ILHAS	0,00%	0	0	0,00%
FALKLAND(MALVINAS)	0,00%	0	0	0,00%
INDIA	0,00%	73	0	0,00%
INDONESIA	0,00%	405	0	0,00%
IRA	0,00%	163	0	0,00%
IRAQUE	0,00%	201	0	0,00%
IRLANDA	1,50%	1.152	301	1,50%
ISRAEL	0,00%	329	0	0,00%
ITALIA	0,00%	5.341	0	0,00%
JAMAICA	0,00%	3	0	0,00%
JAPÃO	0,00%	6.296.217	0	0,00%
JORDANIA	0,00%	119	0	0,00%
KUWAIT	0,00%	35	0	0,00%
LIBANO	0,00%	38	0	0,00%
LIBERIA	0,00%	194	0	0,00%
LIBIA	0,00%	1	0	0,00%
LIECHTENSTEIN	0,00%	2	0	0,00%
LUXEMBURGO	0,50%	186	59	0,50%
MACAU	0,00%	0	0	0,00%
MALAUI	0,00%	14	0	0,00%
MALI	0,00%	19	0	0,00%
MALTA	0,00%	429	0	0,00%
MARROCOS	0,00%	151	0	0,00%
MARTINICA	0,00%	6	0	0,00%
MAURITANIA	0,00%	24	0	0,00%
MEXICO	0,00%	8.061	0	0,00%
MOCAMBIQUE	0,00%	1.715	0	0,00%
MONACO	0,00%	3	0	0,00%

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MONTENEGRO	0,00%	12	0	0,00%
NAMIBIA	0,00%	0	0	0,00%
NEPAL	0,00%	2	0	0,00%
NICARAGUA	0,00%	84	0	0,00%
NIGER	0,00%	7	0	0,00%
NIGERIA	0,00%	40	0	0,00%
NORUEGA	2,50%	480	63	2,50%
NOVA ZELANDIA	0,00%	297	0	0,00%
OMA	0,00%	181	0	0,00%
PALESTINA	0,00%	0	0	0,00%
PANAMA	0,00%	343	0	0,00%
PAQUISTAO	0,00%	9	0	0,00%
PARAGUAI	0,00%	527.817	0	0,00%
PERU	0,00%	15.844	0	0,00%
POLONIA	0,00%	97	0	0,00%
PORTO RICO	0,00%	1	0	0,00%
PORTUGAL	0,00%	78.956	0	0,00%
QUENIA	0,00%	35	0	0,00%
REINO UNIDO	2,00%	12.438.385	10.360.451	2,00%
REP.DEMOCRATICA DO CONGO	0,00%	93	0	0,00%
REPUBLICA DOMINICANA	0,00%	245	0	0,00%
REPUBLICA TCHECA	1,25%	28	2	1,25%
ROMENIA	0,00%	51	0	0,00%
RUSSIA	0,00%	50	0	0,00%
SAN MARINO	0,00%	45	0	0,00%
SAO TOME E PRINCIPE	0,00%	113	0	0,00%
SENEGAL	0,00%	446	0	0,00%
SERRA LEOA	0,00%	3	0	0,00%
SERVIA	0,00%	10	0	0,00%
SIRIA	0,00%	154	0	0,00%
SUDAO	0,00%	125	0	0,00%
SUECIA	2,00%	572	157	2,00%
SUICA	0,00%	11.755	0	0,00%
SURINAME	0,00%	31	0	0,00%
TAILANDIA	0,00%	173	0	0,00%
TAIWAN	0,00%	8	0	0,00%
TANZANIA	0,00%	198	0	0,00%
TOGO	0,00%	21	0	0,00%
TRINIDAD E TOBAGO	0,00%	1	0	0,00%
TUNISIA	0,00%	58	0	0,00%
TURQUIA	0,00%	15	0	0,00%
UCRANIA	0,00%	3	0	0,00%
UGANDA	0,00%	9	0	0,00%
URUGUAI	0,00%	4.643	0	0,00%
UZBEQUISTAO	0,00%	99	0	0,00%
VENEZUELA	0,00%	8.173	0	0,00%
VIETNA	0,00%	177	0	0,00%
ZAMBIA	0,00%	0	0	0,00%
Subtotal		0	0	
Total		2.154.762.451	13.676.942	-



LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

The following table presents the adjustments made to the value of total assets to obtain the Total Exposure used in the calculation of the Leverage Ratio (RA), as provided in Bacen Circular 3,748/2015.

Table 6 - LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

R\$ thousand	Jun/2026
Total consolidated assets as per published financial statements	2.583.094.255
Adjustment arising from accounting consolidation differences	0
Total assets of individual balance sheet or of the prudential conglomerate, in the case of LR calculation on consolidated bases	2.583.094.255
Adjustments for derivative financial instruments	4.388.454
Adjustment for repurchase transactions and asset loans	5.135.408
Adjustment for off-balance sheet items	67.357.313
Other adjustments	-46.532.683
Total Exposure	2.613.442.746



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 7 - LR2: Leverage Ratio common disclosure template

R\$ thousand	Jun/2026	Mar/2026
On-balance sheet exposures		
Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	2.415.810.696	2.385.474.736
Adjustments for equity items deducted in calculating Tier I	-40.328.917	-40.215.081
Total on-balance sheet exposures	2.375.481.779	2.345.259.655
Transactions using Derivative Financial Instruments		
Replacement value for derivatives transactions	5.537.552	5.673.378
Potential future gains from derivatives transactions	4.388.454	5.079.097
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	9.926.007	10.752.475
Repurchase Transactions and Securities Lending		
Investments in repurchase transactions and securities lending	155.542.240	207.001.668
Adjustment for repurchases for settlement and creditors of securities lending	0	0
Amount of counterparty credit risk	5.135.408	4.587.165
Amount of counterparty credit risk in transactions as intermediary	0	0
Total Exposure on Repurchase Transactions and Securities Lending	160.677.647	211.588.833
Off-balance sheet items		
Reference value of off-balance sheet transactions	255.148.711	257.325.058
Adjustment for application of FCC specific to off-balance sheet transactions	-187.791.398	-188.137.584
Total off-balance sheet exposure	67.357.313	69.187.474
Capital and Total Exposure		
Tier 1 capital	182.207.021	186.759.058
Total exposure	2.613.442.746	2.636.788.437
Leverage ratio		
Leverage ratio	6,97%	7,08%



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 2nd quarter/2026, shows LCR figures calculated using the average values of daily observations sent to Bacen from April to June 2026:



Table 8 - LIQ1: Liquidity Coverage Ratio – LCR

Jun/2026

R\$ thousand	Unweighted amount	Weighted amount
High Quality Liquid Assets (HQLA)		
Total High Quality Liquid Assets (HQLA)		281.332.914
Cash outflows		
Retail funding, of which:	663.876.077	62.744.082
Stable funding	379.237.013	18.961.851
Less stable funding	284.639.064	43.782.231
Non-collateralized wholesale funding, of which:	166.740.736	90.128.040
Operating deposits (all counterparties) and affiliated cooperative deposits	11.468.162	1.493.169
Non-operational deposits (all counterparties)	132.654.504	66.016.801
Non-collateralized obligations	22.618.070	22.618.070
Collateralized wholesale funding		18.645.598
Additional requirements, of which:	189.384.181	34.463.328
Related to exposure to derivatives and other collateral requirements	21.141.145	19.194.692
Related to funding losses through the issue of debt instruments	3.060.439	3.060.439
Related to lines of credit and liquidity	165.182.597	12.208.197
Other contractual obligations	47.449.642	47.449.642
Other contingent obligations	462.387.980	7.704.257
Total Cash Outflows		261.134.947
Cash inflows		
Collateralized loans	1.065.637	0
Outstanding loans whose payments are fully up-to-date	42.437.451	31.191.011
Other cash inflows	85.412.534	72.560.030
Total Cash Inflows	128.915.622	103.751.041
Total Adjust. Amount		
Total HQLA		281.332.914
Total net cash outflows		157.383.906
Liquidity Coverage Ratio (LCR)		178,76%

Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R\$ 281.3 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\$ 157.4 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 178.8%, 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 Resolution 54/20.

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 2Q26:



Table 9 - LIQ2: Net Stable Funding Ratio – NSFR

R\$ thousand	Unweighted value by residual maturity				Jun/2026
	No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	Weighted value
Available Stable Funding (ASF)					
Capital	0	0	0	222.530.413	222.530.413
Total Capital, gross of regulatory deductions	0	0	0	213.729.344	213.729.344
Other capital instruments not included on line 2	0	0	0	8.801.069	8.801.069
Retail funding, of which:	469.263.256	194.563.375	14.824	0	616.445.511
Stable funding	262.438.879	117.325.142	0	0	360.775.820
Less stable funding	206.824.377	77.238.233	14.824	0	255.669.691
Wholesale funding, of which:	46.391.655	937.412.475	39.039.303	156.710.444	247.282.697
Operating deposits and affiliated cooperative deposits	8.286.985	0	0	0	4.143.492
Other wholesale funding	38.104.670	937.412.475	39.039.303	156.710.444	243.139.205
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	44.140	14	1	0
Other liabilities, of which:	0	270.807.990	0	259.151.228	259.151.228
Derivatives in which replacement value is less than zero			5.614.344		
Other liabilities elements or shareholders' equity not included in the previous lines	0	265.193.646	0	259.151.228	259.151.228
Total Available Stable Funding (ASF)					1.345.409.850
Required Stable Funding (RSF)					
Total High Quality Liquid Assets (HQLA)					56.339.442
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	525.969.581	133.369.199	742.655.434	833.610.973
Operations with financial institutions collateralized by Level 1 HQLA	0	226.447.084	0	0	22.644.708
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	147.515.972	108.459.386	590.307.909	632.346.520
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	4.626.618	629.567	42.517.230	30.267.145
Referred by Central Bank Circular 3,644 from 2013, article 22	0	4.626.618	629.567	42.517.230	30.267.145
Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	147.379.907	24.280.246	109.830.295	148.352.599
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	59.847.311	0	0	0
Other assets, of which:	0	130.505.530	15.863.289	233.697.730	311.293.924
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			7.126.575		527.094
Derivatives in which replacement value is more than or equal to zero			892.541		892.541
Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			280.717		280.717
Other assets not included in the previous lines	0	130.505.530	15.863.289	225.397.896	309.593.571
Off-balance sheet operations	0	249.515.450	0	0	7.219.064
Total Required Stable Funding (RSF)					1.208.463.403
NSFR (%)					111,33%

Comments

Banco do Brasil reported the Available Stable Funding (ASF) of R\$ 1.345 trillion, and the Required Stable Funding (RSF) of R\$ 1.208 trillion in 2Q26. As a result, the NSFR reached 111.33% at the end of the quarter, demonstrating that the Institution has sufficiently stable funding to provide liquidity for its activities in the long term.



CR1: Credit quality of assets

For the quantitative tables referring to Credit Risk (CR1 to CR5), the increase in exposure, compared to the values disclosed in the last semester, refers mainly to increases in the volumes of loans, repo and derivatives transactions, in line with the strategic business guidelines established by BB.

The table below provides an overview of the quality of exposures subject to credit risk relating only to credit operations, debt securities and operations not recorded in the Balance Sheet.

Table 10 - CR1: Credit quality of assets

Jun/2026

R\$ thousand	Gross values of Exposures characterized as problem assets	Gross values of Exposures not characterized as problem assets	Allowances	Allowances, Of which: RWACPAD	Allowances, Of which: RWACIRB	Net Values (a+b-c)
Loans	101.785.091	1.668.538.983	100.533.369	100.533.369	0	1.669.790.706
Debt Securities	6.463.482	297.078.448	3.194.745	3.194.745	0	300.347.186
of which: national sovereign bonds	0	161.844.540	55.487	55.487	0	161.789.054
of which: other bonds	6.463.482	135.233.908	3.139.258	3.139.258	0	138.558.132
Off-balance sheet exposures	1.631.213	245.369.517	194.787	194.787	0	246.805.943
Total (1+2+3)	109.879.786	2.210.986.948	103.922.900	103.922.900	0	2.216.943.835

CR2: Changes in stock of problem assets

The following table identifies the changes in the stock of operations in abnormal course between two periods, considering the operations reported in table CR1.

Table 11 - CR2: Changes in stock of defaulted loans and debt securities

Jun/2026

R\$ thousand	Total
Value of exposures classified as problem assets at the end of the previous period	103.003.234
Value of exposures that are now classified as problem assets in the current period of the previous period	45.855.163
Value of exposures that are no longer characterized as assets problematic in the current period	-15.996.303
Amounts written off	-30.757.877
Other adjustments	7.775.568
Value of exposures classified as problematic assets at the end of the current period (1+2+3+4+5)	109.879.786

Comments

The scope of the survey was expanded to include commitments to be released (Compromissos a liberar) and financial guarantees provided (Financial guarantees provided).

-Credit Portfolio: 102.355.980,16

-Commitments to be released: 57.856,48

-Financial guarantees provided: 589.397,83



CR3: Credit risk mitigation techniques – overview

The following table discloses the use of credit risk mitigation. Values considered for prudential regulation purposes before and after the use of credit risk mitigation instruments, in accordance with Bacen Circular 3,809/2016.

Table 12 – CR3: Credit risk mitigation techniques – overview

Jun/2026

R\$ thousand	Exposures unsecured	Exposures secured	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Loans	1.439.744.358	230.046.348	802.156	229.244.193	0
Debt securities	261.926.674	38.420.512	12.182.551	26.237.961	0
Off Balance sheet	56.571.937	12.513.849	617.770	11.896.079	0
Others	369.490.547	0	0	0	0
Total	2.127.733.517	280.980.710	13.602.477	267.378.233	0
Of which defaulted	32.302.838	2.193.808	5.404	2.188.404	0



CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

The following table demonstrates the effects of credit risk mitigation in the calculation of capital requirements, according to Bacen Circular 3,809/2016.

Table 13 - CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

R\$ thousand	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density [e/(c+d)]
Sovereigns and their central banks	897.654.510	148.792	897.654.510	148.262	4.182.626	0,47%
Non-central government public sector entities (PSEs)	93.055.471	10.662.684	92.998.757	4.470.166	10.353.676	10,62%
Multilateral development banks	47.703	0	47.703	0	71.555	150,00%
Banks and other institutions authorized by the Central Bank of Brazil	117.095.712	15.066.692	117.096.398	3.723.735	32.175.570	26,63%
Corporates	269.096.716	68.593.163	269.116.702	25.689.520	242.308.297	82,19%
Of which: Specialized financing	5.663.245	2.988.778	5.663.255	2.988.778	9.703.843	112,16%
Dos quais: outros	263.433.471	65.604.385	263.453.448	22.700.742	232.604.455	81,29%
Regulatory retail portfolios	8.374.272	0	8.374.272	0	15.962.743	190,62%
Loans and financing secured by residential property	416.978.899	136.017.716	416.978.899	22.058.732	289.314.628	65,90%
Financing for commercial real estate construction	263.743.272	5.586.158	263.743.272	5.276.629	210.963.702	78,42%
Of which: secured by residential properties, in which compliance with the financial obligations associated with the exposures is not dependent on the cash flows generated by the properties.	48.789.452	53.681	48.789.452	53.681	13.572.120	27,79%
Of which: secured by residential properties, in which compliance with the financial obligations associated with the exposures is dependent on the cash flows generated by the properties.	0	0	0	0	0	0,00%
Of which: secured by non-residential properties, in which compliance with the financial obligations associated with the exposures is not dependent on the cash flows generated by the properties.	28.998.448	875.400	28.998.448	694.546	25.003.463	84,21%
Of which: secured by non-residential properties in which compliance with the financial obligations associated with the exposures is dependent on the cash flows generated by the properties.	168.610.778	1.984.766	168.610.778	1.857.963	147.195.379	86,35%
Of which: relating to real estate developments	17.344.594	2.672.311	17.344.594	2.670.439	25.192.740	125,87%
Problem Assets	33.244.467	1.462.028	33.244.467	1.195.246	34.100.003	99,01%
Other assets	128.602.660	126.873.163	128.638.702	119.455.210	198.868.143	80,16%
Total	2.227.893.682	364.410.397	2.227.893.682	182.017.501	1.038.300.942	43,08%



CR5: Standardized approach – exposures by asset classes and risk weights

The table below shows the exposures reported in table CR4 by category and risk weighting factor.

Table 14 - CR5: Standardized approach – exposures by asset classes and risk weights

Jun/2026

R\$ thousand	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	OTHERS	TOTAL		
Sovereigns and their central banks	755.435.840	-	-	5.224.141	-	-	-	-	-	177.325	-	-	-	-	-	-	-	271.641	-	-	-	1.851.663	-	762.960.609		
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92.637.513	-	-	-	-	4.831.410	97.468.923		
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47.703	-	47.703		
Banks and other institutions authorized by the Central Bank of Brazil	-	-	-	2.808.802	-	1.687.155	-	100.047.290	-	107.922	-	-	-	14.961	-	-	-	-	-	-	-	3.794.363	-	108.460.493		
Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporates	-	-	-	-	-	-	-	-	-	-	-	146.722.888	-	-	-	36.441.973	-	101.257.089	-	-	8.552.941	-	-	292.974.890		
Of which: Specialized financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174.385	-	-	8.552.941	-	-	8.727.326		
Of which: others	-	-	-	-	-	-	-	-	-	-	-	146.722.888	-	-	-	36.441.973	-	101.082.704	-	-	-	-	-	284.247.565		
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.374.272		
Loans and financing secured by residential property	-	-	-	-	-	-	-	-	64.476.112	-	-	-	-	373.667.068	-	-	-	-	-	-	-	-	-	1.059.498	439.202.678	
Exposures secured by residential real estate	-	-	-	11.566.723	6.948.352	26.893.598	-	3.108.453	-	97.113	444.314	2.527.704	87.371.600	12.085.309	-	3.604.522	27.001.536	14.020.263	-	56.415.036	-	13.454.085	3.640.685	269.179.292		
Of which: exposures secured by residential real estate where repayment is not materially dependent on cash flows generated by property	-	-	-	11.566.723	6.948.352	26.893.598	-	3.108.453	-	97.113	-	-	232.076	-	-	-	-	-	-	-	-	-	-	-	48.846.315	
Of which: calculated directly from the values of loans and financing without interference and use of average FPRs, each obtained from the combination of the FRP associated with the property given as collateral and the FPR of the loan borrower	-	-	-	11.566.723	6.948.352	26.893.598	-	3.108.453	-	97.113	-	-	232.076	-	-	-	-	-	-	-	-	-	-	-	48.846.315	
Of which: others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: exposures secured by residential real estate where repayment is materially dependent on cash flows generated by property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which : exposures secured by commercial state where repayment is not materially dependent on cash flows generated by property.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: calculated directly from the values of loans and financing without interference and use of weighted average FPRs, each of them obtained from the combination of the FPR associated with the property given as collateral and the FPR of the loan borrower	-	-	-	-	-	-	-	-	-	-	444.314	2.527.704	-	12.085.309	-	3.604.522	-	11.114.476	-	-	-	-	-	-	29.776.324	
Of which: others	-	-	-	-	-	-	-	-	-	-	444.314	-	-	-	-	-	-	-	-	-	-	-	-	-	444.314	
Of which: exposures secured by commercial real estate where repayment is materially dependent on cash flows generated by property	-	-	-	-	-	-	-	-	-	-	-	2.527.704	-	12.085.309	-	3.604.522	-	11.114.476	-	-	-	-	-	-	29.332.010	
Of which: related to real estate ventures	-	-	-	-	-	-	-	-	-	-	-	87.139.523	-	-	-	-	27.001.536	-	-	56.415.036	-	-	-	-	170.556.095	
Problem assets	-	-	-	-	-	-	-	-	-	432.254	-	-	-	-	-	-	-	2.905.787	-	-	-	13.454.085	3.640.685	20.000.557		
Other assets	12.918.050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56.122.432	-	-	-	-	7.733.299	11.129.858	34.359.737	
																									19.234.440	88.274.921

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



Table 15 - Exposures and FCC applied to off-balance sheet exposures

Jun/2026

R\$ thousand	Fator de ponderação de risco (FPR)			Total credit exposures (after FCC and mitigation)
	Exposures accounted for on the balance sheet	Exposures not accounted for in the balance sheet (before FCC)	Average FCC* (weighted by FPR)	
< 40%	978.730.694	1.867.603	20,00%	1.028.076.263
40% - 70%	393.095.900	157.565.332	23,00%	450.637.799
75%	385.752.366	26.577.625	30,00%	413.416.815
80% - 85%	38.901.999	11.751.704	18,00%	43.027.676
90% - 100%	346.113.361	33.940.497	34,00%	375.478.388
105 - 130%	62.928.222	3.654.160	99,00%	69.863.050
150%	25.619.362	3.204.039	39,00%	28.198.382
160 - 220%	0	0	0,00%	0
1250%	1.072.274	82.755	100,00%	1.212.808
Total	2.232.214.178	238.643.715	-	2.409.911.183



CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

The following table provides an overview of the approach used to calculate the capital requirement for counterparty credit risk in derivative operations, repurchase agreements and asset lending operations, and provides the main parameters used, as established in Bacen Circulars 3,809/2016 and 3,904/2018.

Table 16 - CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

Jun/2026

R\$ thousand	Valor de reposição	Exposição potencial futura	Alpha empregado no cálculo da EAD regulatória	Exposição total pós-mitigação	RWA
SA-CCR Approach	1.927.220	3.318.360	1,4	7.343.813	4.665.164
CEM (Current Exposure Method) Approach				0	0
Simple Approach for credit risk mitigation (for SFTs)				0	0
Comprehensive Approach for credit risk mitigation (for SFTs)				5.090.642	2.844.426
Total					7.509.591

CCR3: Standardized approach of CCR exposures by regulatory portfolio and risk weights

The following table shows the exposures to counterparty credit risk in derivative operations, repo operations and asset lending operations subject to the standardized approach, as established in Bacen Resolution 229/2022, per type of counterparty and risk weighting factor (RPF).

Table 17 - CCR3: Standardized approach of CCR exposures by regulatory portfolio and risk weights

Jun/2026

R\$ thousand	0%	10%	20%	50%	65%	85%	100%	150%	Outros	Total
Regulatory portfolio										
Sovereigns	1.119.237	0	0	0	0	0	0	0	0	1.119.237
Non-central government public sector entities (PSEs)	0	0	0	0	0	0	0	0	0	0
Multilateral development banks (MDBs)	0	0	0	0	0	0	0	0	0	0
Financial and other institutions authorized by the Central Bank of Brazil	0	0	1.290.908	0	0	0	0	190.162	3.035.331	4.516.401
Legal entities, except retail	0	0	0	0	1.405.743	348.779	2.572.813	0	0	4.327.334
Other	0	0	0	0	0	0	374.616	0	0	374.616
Total	1.119.237	0	1.290.908	0	1.405.743	348.779	2.947.428	190.162	3.035.331	10.337.588



CCR5: Composition of collateral for CCR exposure

The following table details the types of financial collateral received or delivered in derivative transactions, repurchase agreements and asset lending, in accordance with Bacen Circular 3,809/2016. It includes transactions carried out through central counterparties.

Table 18 - CCR5: Composition of collateral for CCR exposure

Jun/2026

R\$ thousand	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	0	0	0	0	0	683.591.640
Cash – other currencies	0	0	0	0	0	11.299.315
Domestic sovereign debt	0	0	0	0	153.597.253	0
Other sovereign debt	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0
Total	0	0	0	0	153.597.253	694.890.955

CCR6: CCR information regarding credit derivatives exposures

The following table presents the exposures associated with credit derivatives.

Table 19 - CCR6: CCR information regarding credit derivatives exposures

Jun/2026

R\$ thousand	Protection bought	Protection sold
Notionals	0,00	0,00
Single-name credit default swaps	0,00	0,00
Index credit default swaps	0,00	0,00
Total return swaps	0,00	0,00
Total notionals	0,00	0,00
Fair values	0,00	0,00
Positive fair value (asset)	0,00	0,00
Negative fair value (liability)	0,00	0,00



CCR8: CCR information regarding exposures to central counterparties

The following table provides a comprehensive overview of central counterparties exposures.

Table 20 - CCR8: CCR information regarding exposures to central counterparties

	Jun/2026	
R\$ thousand	EAD (post-CRM)	RWA
Exposures to QCCPs (total)		112.183
Exposures for trades at QCCPs (excluding initial margin and default fund contributions), of which:	4.019.324	80.386
(i) OTC derivatives	1.543.969	43.231
(ii) Exchange-traded derivatives	2.430.589	68.056
(iii) Asset loans and repurchase operations (repo)	44.766	895
(iv) Other operations	0	0
Segregated initial margin	0	
Non-segregated initial margin	0	0
Pre-funded default fund contributions	0	0
Unfunded default fund contributions	0	0
Exposures to non-QCCPs (total)		0
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
(i) OTC derivatives	0	0
(ii) Exchange-traded derivatives	0	0
(iii) Asset loans and repurchase operations (repo)	0	0
(iv) Other operations	0	0
Segregated initial margin	0	
Non-segregated initial margin	0	0
Pre-funded default fund contributions	0	0



SEC1: Securitization exposures in the banking book

The following table presents the securitization exposures classified in the banking book considered in the prudential regulation.

Table 21 – SEC1: Securitization exposures in the banking book

Jun/2026

R\$ thousand	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Retail (total), of which:	0	0	0	0	0	0	0	0	0
residential mortgage	0	0	0	0	0	0	0	0	0
credit card	0	0	0	0	0	0	1.122.097	0	1.122.097
other	0	0	0	0	0	0	91.108	0	91.108
re-securitisation	0	0	0	0	0	0	0	0	0
Wholesale (total), of which:	0	0	0	0	0	0	0	0	0
loans to corporates	0	0	0	0	0	0	0	0	0
commercial mortgage	0	0	0	0	0	0	0	0	0
lease and receivables	0	0	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0	0	0
re-securitization	0	0	0	0	0	0	0	0	0

SEC2: Securitization exposures in the trading book

The following table presents the securitization exposures classified in the trading book considered in the prudential regulation.

Table 22 – SEC2: Securitization exposures in the trading book

Jun/2026

R\$ thousand	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Retail (total), of which:	0	0	0	0	0	0	0	0	0
residential mortgage	0	0	0	0	0	0	0	0	0
credit card	0	0	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0	0	0
re-securitisation	0	0	0	0	0	0	0	0	0
Wholesale (total), of which:	0	0	0	0	0	0	0	0	0
loans to corporates	0	0	0	0	0	0	0	0	0
commercial mortgage	0	0	0	0	0	0	0	0	0
lease and receivables	0	0	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0	0	0
re-securitization	0	0	0	0	0	0	0	0	0



SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

The following table presents the securitization exposures classified in the banking book and the respective capital requirements when the institution acts as originator or sponsor. Values of exposures, the amount of RWA and capital requirements.

Table 23 – SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

R\$ thousand	Exposure values (by RW bands)					Exposure values (by regulatory approach)		RWA (by regulatory approach)		Capital charge after cap	
	≤20%	20% < RW < 50%	50% ≤ RW < 100%	100% ≤ RW < 1,250%	1,250%	SA	1.250%	SA	1.250%	SA	1.250%
Total exposures	0	0	0	0	0	0	0	0	0	0	0
Traditional securitization, of which:	0	0	0	0	0	0	0	0	0	0	0
Securitization:	0	0	0	0	0	0	0	0	0	0	0
retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
non-retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
Re-securitization:			0	0	0	0	0	0	0	0	0
Synthetic securitisation, of which:	0	0	0	0	0	0	0	0	0	0	0
Securitization:	0	0	0	0	0	0	0	0	0	0	0
retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
non-retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
Re-securitization:			0	0	0	0	0	0	0	0	0



SEC4: Securitization exposures in the banking book and associated capital requirements – bank acting as investor

Present securitization exposures classified in the banking book and the respective capital requirements when the institution acts as an investor. Values of exposures, the amount of RWA and capital requirements.

Table 24 - SEC4: Securitization exposures in the banking book and associated capital requirements – bank acting as investor

Jun/2026

R\$ thousand	Exposure values (by RW bands)					Exposure values (by regulatory approach)		RWA (by regulatory approach)		Capital charge after cap	
	≤20%	20% < RW < 50%	50% ≤ RW < 100%	100% ≤ RW < 1,250%	1,250%	SA	1,250%	SA	1,250%	SA	1,250%
Total exposures	0	1.122.097	91.108	0	0	1.213.205	0	353.740	0	28.299	0
Traditional securitization, of which:	0	1.122.097	91.108	0	0	1.213.205	0	353.740	0	28.299	0
Securitization:	0	1.122.097	91.108	0	0	1.213.205	0	353.740	0	28.299	0
retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
non-retail underlying assets	0	1.122.097	91.108	0	0	1.213.205	0	353.740	0	28.299	0
Re-securitization:			0	0	0	0	0	0	0	0	0
Synthetic securitization, of which:	0	0	0	0	0	0	0	0	0	0	0
Securitization:	0	0	0	0	0	0	0	0	0	0	0
retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
non-retail underlying assets	0	0	0	0	0	0	0	0	0	0	0
Re-securitization:			0	0	0	0	0	0	0	0	0



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 25 - MR1: Market risk under standardized approach

		Jun/2026
R\$ thousand		RWAMPAD
Risk factors		
Interest rate		10.495.223
Fixed Rate in Reais (RWAJUR1)		3.529.613
Foreign Currency Coupon (RWAJUR2)		4.616.799
Price Index Coupon (RWAJUR3)		2.348.810
Interest Rate Coupon (RWAJUR4)		0
Shares (RWAACS)		161.674
Foreign exchange (RWACAM)		27.279.181
Commodity (RWACOM)		2.256.914
RWA DRC		5.955.548
RWA CVA		4.445.012
Total		50.593.551

Comments

In line with the Bank's strategy, the main changes observed in RWAMPAD were driven by foreign exchange exposures, interest rate coupon movements, and commodity positions. Pursuant to Article 11, item I(b), of BCB Resolution No. 111/2021, no reclassifications between the trading book and the banking book were carried out during the second quarter of 2026.

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.



ENC: Linked Asset

The table below, incorporated into the Pillar 3 Report by BCB Normative Instruction 726/2026, aims to disclose the amount of the institution's encumbered and unencumbered assets, providing a complementary view of its liquidity position. Encumbered assets are those subject to legal, regulatory, statutory, or contractual restrictions or impediments to trading, as established by BCB Circular 3,869/2017. In this context, the disclosure of the ENC Table enhances transparency regarding the effective availability of assets for liquidity generation, complementing the analysis of short-term (LCR) and long-term (NSFR) prudential liquidity indicators by highlighting the portion of assets that can be mobilized in situations requiring funding or liquidity resources.

Table 26 - ENC: Linked Asset

Jun/2026

R\$ mil	Linked assets		Unlinked assets		Total
		Of which: eligible for HQLA		Of which: eligible for HQLA	
Asset type					
Federal government bonds	535.652.227	526.519.749	142.229.170	63.817.510	677.881.397
Private securities	0	0	0	0	0
Others	289.425.208	217.957	1.108.685.088	0	1.398.110.296

Comments

Encumbered assets are mainly composed of Federal Government Securities, most of which are eligible as HQLA. Unencumbered assets represent a significant share of total assets, predominantly classified as Other Assets.