Risk Management Report

Pillar 3 3Q26



Summary

Introduction 3
Main Indicators 4
KM1 - Key Metrics: Quantitative information on prudential requirements 5
OV1: Overview of risk-weighted assets (RWA) 7
LR2: Leverage Ratio common disclosure template 8
LIQ1: Liquidity Coverage Ratio – LCR 9
LIQ2: Net Stable Funding Ratio – NSFR 11
MR1: Market risk under standardised approach 13

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.

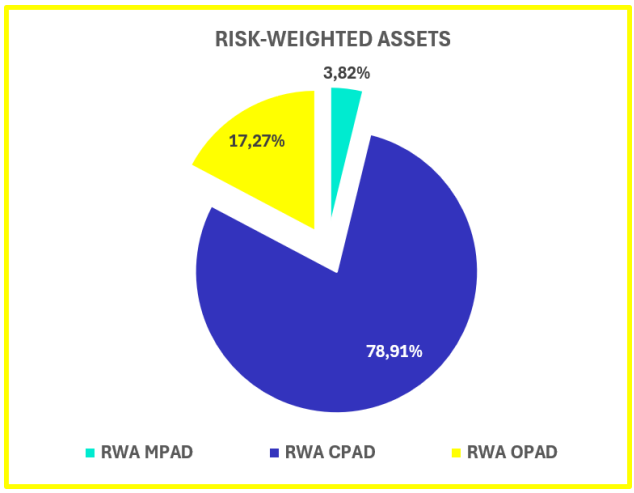
Main Indicators

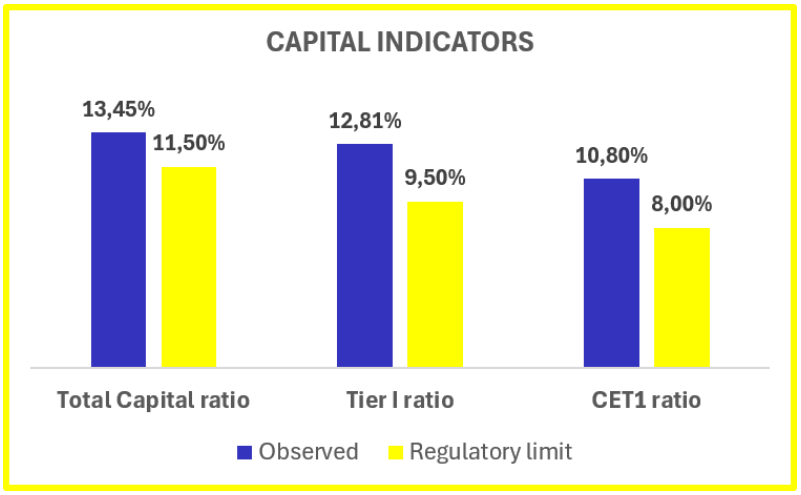
Capital adequacy is assessed based on regulatory requirements and prudential management limits, whose objective is to maintain BB capital at adequate levels to cover the risks incurred, seeking the optimization of resources, the sustainability of the Bank and the financial system.

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 09/30/2026:





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	Sep/2026	Jun/2026	Mar/2026	Dec/2025	Sep/2025
Available capital (amounts)					
Common Equity Tier I (CET1)	148.450.450	154.714.921	159.266.958	165.281.946	147.477.068
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 - art. 3º, caput, inciso I, alínea "i", §§ 8º e 9º, da Resolução BCB nº 199/22.	142.570.530	148.835.000	153.387.038	156.462.065	138.044.040
Tier I	175.942.550	182.207.021	186.759.058	192.794.046	183.970.677
Tier I considering the calculation of Principal Capital as per line 1a	170.062.630	176.327.100	180.879.138	183.974.165	174.537.650
Total Capital	184.743.620	191.008.090	195.560.128	204.528.805	195.705.437
Total Capital considering the calculation of Principal Capital as per line 1a	178.863.699	185.128.170	189.680.207	195.708.924	186.272.409
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)	1.373.969.530	1.372.716.326	1.374.409.168	1.351.829.024	1.321.763.456
RWA deducting, as applicable, the amount provided for by: - art. 4, caput, inciso XII, weighted by risk-weight fator, established in the art. 82-A, Resolução 229, de 12 de maio de 2022.	1.368.624.147	1.367.370.944	1.369.063.786	1.343.810.950	1.313.745.383
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	10,80%	11,27%	11,59%	12,23%	11,16%
"CET1 ratio considering: - Numerator: corresponds to line 1a - Denominator: corresponds to line 4b"	10,42%	10,88%	11,20%	11,64%	10,51%
Tier I ratio	12,81%	13,27%	13,59%	14,26%	13,92%
"Tier 1 ratio, considering: - Numerator: corresponds to line 2a - Denominator: corresponds to line 4b"	12,43%	12,90%	13,21%	13,69%	13,29%
Total Capital Ratio	13,45%	13,91%	14,23%	15,13%	14,81%
"Total Capital Ratio, considering: - Numerator: corresponds to line 3a - Denominator: corresponds to line 4b"	13,07%	13,54%	13,85%	14,56%	14,18%

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	2,80%	3,27%	3,59%	4,23%	3,16%
CET1 available after meeting the bank's minimum capital requirements (%) considering Principal Capital as per line 1a	2,42%	2,88%	3,20%	3,64%	2,51%
Leverage Ratio (LR)					
Total exposure	2.583.502.535	2.613.442.746	2.636.788.437	2.491.524.937	2.577.626.704
"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."	2.578.157.152	2.608.097.363	2.631.443.054	2.483.506.864	2.569.608.631
LR	6,81%	6,97%	7,08%	7,74%	7,14%
"LR considering: i. Numerator: corresponds to line 2a ii. Denominator: corresponds to line 13a"	6,60%	6,76%	6,87%	7,41%	6,79%
Liquidity Coverage Ratio (LCR)					
Total high-quality liquid assets (HQLA)	294.160.935	281.332.914	263.315.985	303.977.174	314.834.638
Total net cash outflow	164.915.939	157.383.906	157.056.957	172.856.376	174.088.938
LCR ratio	178,37%	178,76%	167,66%	175,86%	180,85%
Net Stable Funding Ratio (NSFR)					
Total available stable funding (ASF)	1.352.679.062	1.345.409.850	1.361.546.463	1.343.197.662	1.324.981.406
Total required stable funding (RSF)	1.200.462.546	1.208.463.403	1.195.495.306	1.171.149.558	1.114.120.931
NSFR ratio	112,68%	111,33%	113,89%	114,69%	118,93%

Comments

Comparing to the 2st 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:

a) Credit Risk (RWA_{CPAD}), relating to credit risk exposures subject to the calculation of the capital requirement using a standardized approach;
b) Market Risk (RWA_{MPAD}), relating to market risk exposures subject to the calculation of capital requirements using a standardized approach; and
c) 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)

	RWA		Minimum capital requirements
R$ thousand	**Sep/2026**	**Jun/2026**	**Sep/2026**
Credit Risk	**1.084.166.059**	**1.089.999.850**	**86.733.285**
Credit Risk	1.036.757.373	1.038.300.942	82.940.590
Of which: standardized approach	1.036.757.373	1.038.300.942	82.940.590
Of which: basic IRB approach	0	0	0
Of which: advantage IRB approach	0	0	0
Counterparty credit risk (CCR)	6.924.830	7.621.773	553.986
Of which: standardized approach for counterparty credit risk (SA-CCR)	4.414.585	4.776.452	353.167
Of which: CEM approach	0	0	0
Of which: other	2.510.245	2.845.322	200.820
Equity investments in funds – look-through approach	483.330	707.088	38.666
Equity investments in funds – mandate-based approach	0	0	0
Equity investments in funds – fall-back approach	327.004	235.046	26.160
Securitisation exposures in banking book	580.455	353.740	46.436
Amounts for exposures not deducted from total capital calculation	39.093.067	42.781.261	3.127.445
Market risk	**52.467.622**	**50.593.551**	**4.197.410**
Of which: standardized approach (SA)	52.467.622	50.593.551	4.197.410
Of which: internal model approach (IMA)	0	0	0
Operational risk	**237.335.849**	**232.122.926**	**18.986.868**
Payment Risk (RWAsp)	**0**	**0**	**0**
Total (1+6+12+13+14+16+20+24+I+25)	**1.373.969.530**	**1.372.716.326**	**109.917.562**

Comments

The reduction in RWAcpad is due to an increase in the volume of expected losses.
In line with the Bank's strategy, the main changes observed in RWAmpad were driven by 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 third quarter of 2026.
The increase in RWAOpad, relative to the value calculated for the previous period, was primarily due to an increase in the moving average of the annual business volume over the last 3 Years.

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 Resolution 478/2025. 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 Resolution 478/2025.

Table 3 - LR2: Leverage Ratio common disclosure template

R$ thousand	Sep/2026	Jun/2026
On-balance sheet exposures		
Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	2.394.131.470	2.415.810.696
Adjustments for equity items deducted in calculating Tier I	-42.036.758	-40.328.917
Total on-balance sheet exposures	**2.352.094.711**	**2.375.481.779**
Transactions using Derivative Financial Instruments		
Replacement value for derivatives transactions	6.451.946	5.537.552
Potential future gains from derivatives transactions	5.690.918	4.388.454
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	-77.714	0
Adjustment of reference value calculated for credit derivatives	0	0
Total exposure for derivative financial instruments	**12.065.151**	**9.926.007**
Repurchase Transactions and Securities Lending		
Investments in repurchase transactions and securities lending	142.058.908	155.542.240
Adjustment for repurchases for settlement and creditors of securities lending	0	0
Amount of counterparty credit risk	4.093.306	5.135.408
Amount of counterparty credit risk in transactions as intermediary	0	0
Total Exposure on Repurchase Transactions and Securities Lending	**146.152.213**	**160.677.647**
Off-balance sheet items		
Reference value of off-balance sheet transactions	262.923.780	255.148.711
Adjustment for application of FCC specific to off-balance sheet transactions	-189.733.321	-187.791.398
Total off-balance sheet exposure	**73.190.459**	**67.357.313**
Capital and Total Exposure		
Tier 1 capital	175.942.550	182.207.021
Total exposure	**2.583.502.535**	**2.613.442.746**
Leverage ratio		
Leverage ratio	6,81%	6,97%

Comments
- 2T26 - Values calculated in accordance with Central Bank Circular 3748 of 2015.
- 3T26 - Values calculated in accordance with Central Bank Resolution 478 of 2025.

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:

$$LCR = \frac{High\ Quality\ Liquid\ Assets\ (HQLA)}{Net\ Cash\ Outflows}$$

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 3rd quarter/2026, shows LCR figures calculated using the average values of daily observations sent to Bacen from July to September /2026:

Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

	Sep/2026	
R$ thousand	**Unweighted amount**	**Weighted amount**
High Quality Liquid Assets (HQLA)		
Total High Quality Liquid Assets (HQLA)		**294.160.935**
Cash outflows		
Retail funding, of which:	668.631.111	62.706.306
Stable funding	385.356.609	19.267.830
Less stable funding	283.274.502	43.438.476
Non-collateralized wholesale funding, of which:	179.293.051	100.611.014
Operating deposits (all counterparties) and affiliated cooperative deposits	11.412.898	1.459.828
Non-operational deposits (all counterparties)	138.919.829	70.190.863
Non-collateralized obligations	28.960.323	28.960.323
Collateralized wholesale funding		20.415.210
Additional requirements, of which:	194.082.737	33.468.735
Related to exposure to derivatives and other collateral requirements	20.737.136	16.906.533
Related to funding losses through the issue of debt instruments	4.045.708	4.045.708
Related to lines of credit and liquidity	169.299.893	12.516.494
Other contractual obligations	46.671.482	46.671.482
Other contingent obligations	455.604.198	7.753.133
Total Cash Outflows		**271.625.880**
Cash inflows		
Collateralized loans	764.898	0
Outstanding loans whose payments are fully up-to-date	48.472.278	38.712.227
Other cash inflows	83.011.730	67.997.714
Total Cash Inflows	**132.248.906**	**106.709.941**
Total Adjust. Amount		
Total HQLA		**294.160.935**
Total net cash outflows		**164.915.939**
Liquidity Coverage Ratio (LCR)		**178,37%**

Comments

Banco do Brasil's High-Quality Liquid Assets (HQLA) averaged R$ 294.2 billion in the quarter, mainly comprising Sovereign Bonds, Central Bank Reserves and Cash. During the period, Net Cash Outflows averaged R$ 164.9 billion, mainly comprising Retail Funding, Wholesale Funding, Additional Requirements, Contractual Obligations and Contingent Obligations, offset by Cash Inflows from Loans and Other Expected Cash Inflows. As a result, the average LCR for the quarter reached 178.4%, above the regulatory minimum, indicating that the institution has sufficient High-Quality Liquid Assets to cover its net cash outflows under a 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 Circular 3,869/2017.

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:

$$NSFR = \frac{Available\ Stable\ Funding\ (ASF)}{Required\ Stable\ Funding\ (RSF)}$$

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 3Q26:

Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

Sep/2026

	Unweighted value by residual maturity				
R$ thousand	**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	222.318.449	222.318.449
Total Capital, gross of regulatory deductions	0	0	0	213.517.380	213.517.380
Other capital instruments not included on line 2	0	0	0	8.801.069	8.801.069
Retail funding, of which:	459.369.305	215.136.856	0	0	626.254.554
Stable funding	254.533.854	129.446.330	0	0	364.781.174
Less stable funding	204.835.452	85.690.526	0	0	261.473.380
Wholesale funding, of which:	45.536.963	900.052.707	32.370.350	149.404.987	244.466.541
Operating deposits and affiliated cooperative deposits	8.430.589	0	0	0	4.215.294
Other wholesale funding	37.106.374	900.052.707	32.370.350	149.404.987	240.251.247
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	51.624	17	1	0

Other liabilities, of which:	0	266.360.499	0	259.639.517	259.639.517
Derivatives in which replacement value is less than zero			7.112.021		
Other liabilities elements or shareholders' equity not included in the previous lines	0	259.248.478	0	259.639.517	259.639.517
Total Available Stable Funding (ASF)					**1.352.679.062**
Required Stable Funding (RSF)					
Total High Quality Liquid Assets (HQLA)					51.280.315
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	388.896.054	142.633.276	736.520.652	815.898.267
Operations with financial institutions collateralized by Level 1 HQLA	0	141.542.803	0	0	14.154.280
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	139.881.871	118.596.754	575.188.471	620.634.715
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	4.849.955	637.204	42.154.694	30.146.547
Referred by Central Bank Resolution 229 of 2022, Article 50, items I, II, and III, and Article 51, items I and II	0	4.849.955	637.204	42.154.694	30.146.547
Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	102.621.424	23.399.318	119.177.486	150.962.725
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	57.978.272	0	0	0
Other assets, of which:	0	133.182.897	17.452.963	248.875.129	325.871.527
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			8.309.545		538.854
Derivatives in which replacement value is more than or equal to zero			563.582		563.582
Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			355.601		355.601
Other assets not included in the previous lines	0	133.182.897	17.452.963	239.646.400	324.413.490
Off-balance sheet operations	0	254.567.193	0	0	7.412.437
Total Required Stable Funding (RSF)					**1.200.462.546**
NSFR (%)					**112,68%**

Comments

Banco do Brasil reported Available Stable Funding (ASF) of R$ 1.353 trillion at the end of 3Q26, while Required Stable Funding (RSF) totaled R$ 1.200 trillion. As a result, the NSFR reached 112.68% at the end of the quarter, above the regulatory minimum, indicating that the Institution has sufficient stable funding to finance its long-term assets and activities.

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 6 - MR1: Market risk under standardized approach

	Sep/2026
R$ thousand	**RWA_{MPAD}**
Risk factors	
Interest rate	12.388.902
Fixed Rate in Reais (RWAJUR1)	4.991.425
Foreign Currency Coupon (RWAJUR2)	5.065.344
Price Index Coupon (RWAJUR3)	2.332.133
Interest Rate Coupon (RWAJUR4)	0
Shares (RWAACS)	1.655
Foreign exchange (RWACAM)	27.128.878
Commodity (RWACOM)	3.280.717
RWA DRC	4.438.211
RWA CVA	5.229.260
Total	**52.467.622**

Comments

In line with the Bank's strategy, the main changes observed in RWAmpad were driven by 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 third 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 and 3,641/2013, Resolutions: 291/2023 and 313/2023, and its respectives updates.