



# Management Report

# 1Q26

## IFRS



# Management Report | 1Q26



## Net Income

R\$ 3.1 billion in 1Q26 – R\$ 4.2 billion in 1Q25

## Provision for Expected Losses

R\$ 16.3 billion in 1Q26 – R\$ 15.5 billion in 1Q25

## Fee Income

R\$ 8.8 billion in 1Q26 – R\$ 8.4 billion in 1Q25

## Administrative and Personnel Expenses

R\$ 9.5 billion in 1Q26 – R\$ 9.5 billion in 1Q25

## Capital Adequacy Ratio

14.23 %

## CET1 Ratio

11.59 %

In March 2026, our assets reached R\$ 2.6 trillion. The Loan Portfolio exceeded R\$ 1.1 trillion, with emphasis on the Individuals Loan Portfolio segment, while Customers Resources totaled R\$ 935.0 billion. CET1 was 11.59%, adequate to continue supporting the growth of our operations.

Provision for Expected Losses mainly reflected the increase in NPL in operations with rural producers. In this context, we implemented effective mitigation measures, such as the review of collection processes, enhancement of Guarantees and prioritization of disbursements in accordance with the resilience matrix.

Additionally, the Bank remained close to clients and fulfilled its role in the agribusiness segment. The BB Regulariza Dívidas Agro program, based on Provisional Presidential Decree No. 1,314/2025, totaled R\$ 37.9 billion across more than 73.3 thousand operations.

With a robust and scalable digital platform that integrates digital and physical channels and serves 35.6 million active customers in digital channels, we deliver a bank for each client — deeply digital, strategically comprehensive and essentially human. Artificial intelligence and data analytics enhance personalized advisory, while the proximity of human service strengthens relationships and business.

The diversification of fee and commission income, which increased by 5.6% year-over-year, was supported by third-party asset management and commissions, reflecting our strong commercial performance and significant synergies with companies within the conglomerate.

Administrative Expenses remained stable, reflecting the maintenance of strict expense control.

As a result, Net Income in 1Q26 totaled R\$ 3.1 billion, and value added reached R\$ 10.7 billion, considering taxes, salaries, dividends and other components.

In 2026, we continue to strengthen the foundations for Banco do Brasil's sustainability, from disciplined credit management to digital integration, from revenue diversification to continuous investment in technology and people, with discipline in strategic execution and a commitment to generating sustainable value for shareholders and society.



# The main highlights of the period

## Crédito do Trabalhador Program

Our private payroll loan portfolio within Crédito ao Trabalhador reached R\$ 15.1 billion, with more than 1.7 million operations, serving over 1.2 million workers in 98.8% of Brazilian municipalities. Banco do Brasil's performance reinforces its historical role as a driver of responsible credit policies aligned with the country's economic and social development.

## BB in the Central Bank of Brazil Complaints Ranking

We have completed 15 consecutive quarters in the leading position among the five largest financial conglomerate banks, reinforcing our commitment to excellence in customer relationships.

## BB Regulariza Agro

The total volume of operations carried out during the term of Provisional Presidential Decree No. 1,314/2025 reached R\$ 37.9 billion in rural debt by the end of March, encompassing working capital, investments and Rural Product Bills. The initiative comprised more than 73.3 thousand operations, benefiting 25.5 thousand rural producers, with an approach guided by technical rigor and individualized analysis of repayment capacity and the quality of Guarantees. As a result, we supported the restoration of clients' cash flow and the continuity of productive activity, reaffirming our role as the main financial partner of agribusiness.

## BB and Visa carry out the first e-commerce transaction with an AI agent in Brazil

In March, we advanced in innovation by carrying out, in partnership with Visa, the first e-commerce transaction with an autonomous artificial intelligence agent in Brazil. The initiative establishes a new security standard in e-commerce by combining biometric authentication, payment with tokenized BB cards and the use of Click to Pay technology, with the transfer of transaction risk to the issuer. This advancement significantly reduces fraud incidence, enhances customer experience and strengthens the payments ecosystem, reinforcing our leadership in anticipating global trends and in the technological evolution of digital commerce.

## Pix in Argentina

We strengthened our international presence in payment methods with the launch of Pix abroad, a pioneering initiative that enables in-person payments outside Brazil with the same experience as Pix in the country. Initially implemented in Argentina, in partnership with Banco Patagonia, the solution integrates foreign exchange and payments in a seamless flow, with debit in reais directly from the client's account. The initiative reinforces our strategic positioning in innovation, expands convenience for Brazilians abroad and consolidates regional integration through strategic partnerships, with potential for expansion into other markets.



## Modular Branch

We advanced in the modernization of our service network with the inauguration of our first Modular Branch. The new model enables faster, more flexible and sustainable deployments, using prefabricated modules that maintain the full branch environment, reducing lead times, costs and environmental impacts. The initiative expands our capacity to respond to local demands and emergency situations, strengthens proximity to communities, and consolidates a more efficient and innovative approach to the management of Banco do Brasil's physical network.

## Casa Estilo

In March, we inaugurated our first Casa Estilo in Belém (PA), focused on serving high-income clients. The new space reflects our repositioning, with a focus on proximity, specialized service and enhanced customer experience, integrating human interaction with digital convenience. The initiative strengthens our presence in a strategic region and adds to other recent institutional milestones, contributing to value creation at BB Estilo, a segment that has shown consistent growth in client base, assets under management, card billings and satisfaction indicators, while supporting our expansion plan into new locations.

## Companies Digital Branch

We expanded our digital service offering for SME clients with the nationwide rollout of the digital branch. The initiative was enabled through the implementation of four platforms located in João Pessoa (PB), Maringá (PR), Uberlândia (MG) and Sorocaba (SP), with an estimated service capacity of approximately 88 thousand clients. With a fully remote structure, the digital branch provides service through chat, video calls and telephone, combining convenience, agility and a high level of technical expertise in the support delivered.

## Disbursements under PEAC FGI and Pronampe

In 2026, we continued to operate in credit lines supported by guarantee funds, focusing on transactions with a stronger risk-return profile. Disbursements to micro, small and medium-sized companies, supported by PEAC-FGI and Pronampe, totaled R\$ 5.0 billion in the quarter, an increase of 33% compared to 1Q25. We also advanced in the resilience framework, expanding operations backed by receivables and guarantees, strengthening the quality and sustainability of the Loan Portfolio.

## Shareholders

We have a shareholder base of 1.5 million shareholders, of which 99.1% are local individuals. At the end of March, 32.5% of our shares in free float were held by these clients, 17.5% by local corporate investors and 50.0% by investors residing abroad. Our shares (BBAS3) accounted for 2.64% of the Ibovespa in the first four months of 2026. On the last trading session of March, BBAS3 closed at R\$ 23.00.

As disclosed in the material fact dated January 19, a payout of 30% was approved for the 2026 fiscal year. In 1Q26, R\$ 866 million were distributed as interest on equity (JCP), corresponding to R\$ 0.152 per share.



In April, we held BB Day, an event in which the Bank's Management presented perspectives on business dynamics and Banco do Brasil's strategic positioning. The event, held in a hybrid format, brought together investors, press and analysts, and was broadcast live on BB's YouTube channel.

To access the event, please follow the [link here](#).

## Strategy and Corporate Governance

Banco do Brasil's Corporate Strategy (ECBB) translates our vision for the future, our priorities and our choices, guiding the institution's strategic positioning.

Our purpose — to be close and relevant in people's lives at all times — and our values guide behaviors and reinforce our commitment to value creation for clients, partners and society as a whole.

With a five-year horizon and annual review, we conceive Corporate Strategy as a continuous, dynamic and collaborative process, capable of adapting to changes in the business environment and to society's demands.

For the 2026–2030 cycle, we reinforced our long-term vision and the development of growth avenues through a methodology based on scenario analysis and possible futures, strengthening of our organizational capabilities and investment in innovation and digital transformation.

Our strategic guidelines and objectives follow five guiding principles, reflecting deliberate choices to ensure Banco do Brasil's competitiveness and long-term sustainability:

- Smart and sustainable financial management
- Purpose-driven digital transformation
- Continuous value creation and innovation
- Expansion into new business arenas
- Efficient and integrated governance

Our culture is what drives and connects us. It fosters continuous learning, values diversity and creates an environment of trust and safety for people. Our employees and collaborators are the ones who turn strategy into reality, strengthening innovation, value generation and proximity to clients and to society.

Corporate Governance ensures integrity, transparency, fairness, accountability and sustainability in the conduct of business. Since 2006, we have been listed on B3's Novo Mercado, the segment with the highest corporate governance standards. Our governance structure comprises the General Shareholders' Meeting; the Board of Directors (CA) and its advisory committees — Audit Committee (Coaud); People, Eligibility, Succession and Remuneration Committee (Corem); Risk and Capital Committee (Coris); Technology and Innovation Committee (Cotei); and Corporate Sustainability Committee (Cossem); the Executive Board, composed of the Board of Officers (Chief Executive Officer and Executive Vice Presidents) and the other statutory Officers; and the Fiscal Council (CF).

The Board of Directors, the body responsible for setting the general guidelines for BB's business and that of its subsidiaries and controlled entities, includes independent members, as established in BB's Bylaws (Art. 18, §7), in line with B3 Novo Mercado regulations, applicable rules and corporate governance best practices. In addition, the Board reflects diversity in gender, race and professional background and, in its current





composition, includes 50% female leadership, a practice reinforced by rules and indicators for racial and gender representation that further enhance the performance and diversity of the Bank's Corporate Governance.

## Technology that Transforms

In the first quarter of 2026, Banco do Brasil continued to generate value for its clients, society and the market. With a robust technological infrastructure, we remained attentive to market developments and maintained our leading position: we advanced our ways of working; invested in innovation and technological modernization; expanded the base of our digital channels and their capacity to generate business; and increased the use of Artificial Intelligence and Analytics. In addition, we expanded integration with multiple ecosystems and enhanced our financial education and security solutions.

### New way of working

We continued to evolve our way of working through the Digital Acceleration Movement, maintaining a focus on agility, innovation and operational efficiency. More than 5 thousand employees are already working under this model, covering several of the Bank's strategic units and materializing our institutional commitment to continuously improving our ways of working. By scaling this initiative, BB strengthens its capacity to innovate, better serve its clients and sustain long-term growth, leveraging several organizational capabilities.

### Investments in innovation and technological modernization

We invested R\$ 2.2 billion in technology in the first quarter alone and, since 2016, this amount totals R\$ 46.0 billion. These ongoing investments in technology and security support a high-quality

digital experience, enabling clients to use our services where, when and how they choose.

We remain attentive to major market trends, monitoring technological and business developments to support the Bank's strategy and evolution. In this context, we adopted a smart cloud computing strategy, with a hybrid architecture of public and private clouds that ensures agility and scalability for the business. Solutions such as Pix, Open Banking, chatbots and fraud monitoring already operate under this model, with more than 100 cloud deployments per day. We reinforced our leadership by launching Pix abroad, in addition to innovating with BB Cripto, which allows the purchase and sale of major cryptocurrencies through the BB App. We also advanced in branch modernization, improving connectivity in 97% of approximately 4,000 units across the country, strengthening the phygital strategy and integration between physical and digital channels.

### Digital channels

Digital channels — BB App, WhatsApp BB and web platforms — remained the main interaction channel with clients, accounting for approximately 94.1% of total transactions carried out in the quarter. This level reflects not only increased adoption, but also more frequent and more effective use of digital services, aligned with clients' preference for convenience and security.



## Artificial Intelligence and Analytics: leadership and innovation

We continued to make structured progress in consolidating our Artificial Intelligence and Data strategy, reinforcing the alignment between institutional guidelines, strategic priorities, and results-driven execution. The adoption of these technologies is focused on generating sustainable value, supported by robust governance, scale, and measurable business impact.

In this context, Artificial Intelligence and Analytics have been consolidated as key drivers for increasing operational efficiency, mitigating risks, enhancing customer experience, and improving decision-making. The initiatives in production reflect Banco do Brasil's maturity in applying these technologies, combining innovation, institutional discipline, and integration with business processes, with predictable outcomes, high security standards, and regulatory compliance. In the first quarter of 2026, we surpassed the milestone of 2,000 cataloged solutions, including more than 1,200 models encompassing traditional, generative, and agentic AI, applied to strategic fronts such as customer service, credit, risk, and operational efficiency.

During the period, our pioneering progress in the application of agentic AI stands out, with the launch of the Autonomous Foreign Exchange Agent, which automates, in a governed manner, document analysis and the structuring of operations, achieving up to a 90% reduction in average analysis time, while also expanding operational capacity and improving customer experience. The solution sets a technological benchmark for future autonomous AI applications at the Bank.

In parallel, we continued to strengthen an integrated ecosystem of AI and Analytics solutions,

enhancing large-scale data usage. Plata.IA has been consolidated as a corporate platform that democratizes access to artificial intelligence and accelerates productivity gains, while ModelAI modernizes data modeling, increasing efficiency, reliability, and scale of analytical initiatives. Additionally, solutions such as ODIN, focused on relational intelligence, as well as advances in client allocation with AI and risk management models, increase decision accuracy and drive value generation across multiple business fronts.

The expansion of these initiatives is supported by an integrated and continuously evolving governance model, which ensures transparency, traceability, and regulatory compliance for traditional models, generative artificial intelligence, and autonomous agents, reinforcing our leadership in the safe, responsible, and strategic adoption of these technologies in the financial system.

Additionally, AcademIA BB 2026 reaffirms our commitment to the future of work by structuring continuous training in Artificial Intelligence throughout the year, with a focus on the practical and responsible use of generative and agentic AI. In 1Q26, more than 41.1 thousand employees completed at least one course from the AI and Analytics Learning Tracks, totaling 73.3 thousand courses completed, evidencing consistent progress in the democratization of knowledge and in the consolidation of a data- and AI-driven culture. Aligned with the Corporate Strategy 2026–2030, the program connects people, strategy, and business, contributing to the generation of sustainable value for customers, shareholders, and society.

## Integration Business

BB's Integration Business solutions reinforce the strategy to expand digital reach through the offering of products and services on third-party platforms. In the first quarter, efforts were



concentrated on the evolution of the BB Developers Portal and on the management of the APIs ecosystem, focusing on scale, efficiency and user experience. Currently, BB offers more than 30 integration solutions via APIs, covering areas such as payment methods, credit, insurance, financial management and investments, with a monthly average of 1.97 billion calls over the last 12 months and continuous growth in the base of integrated clients.

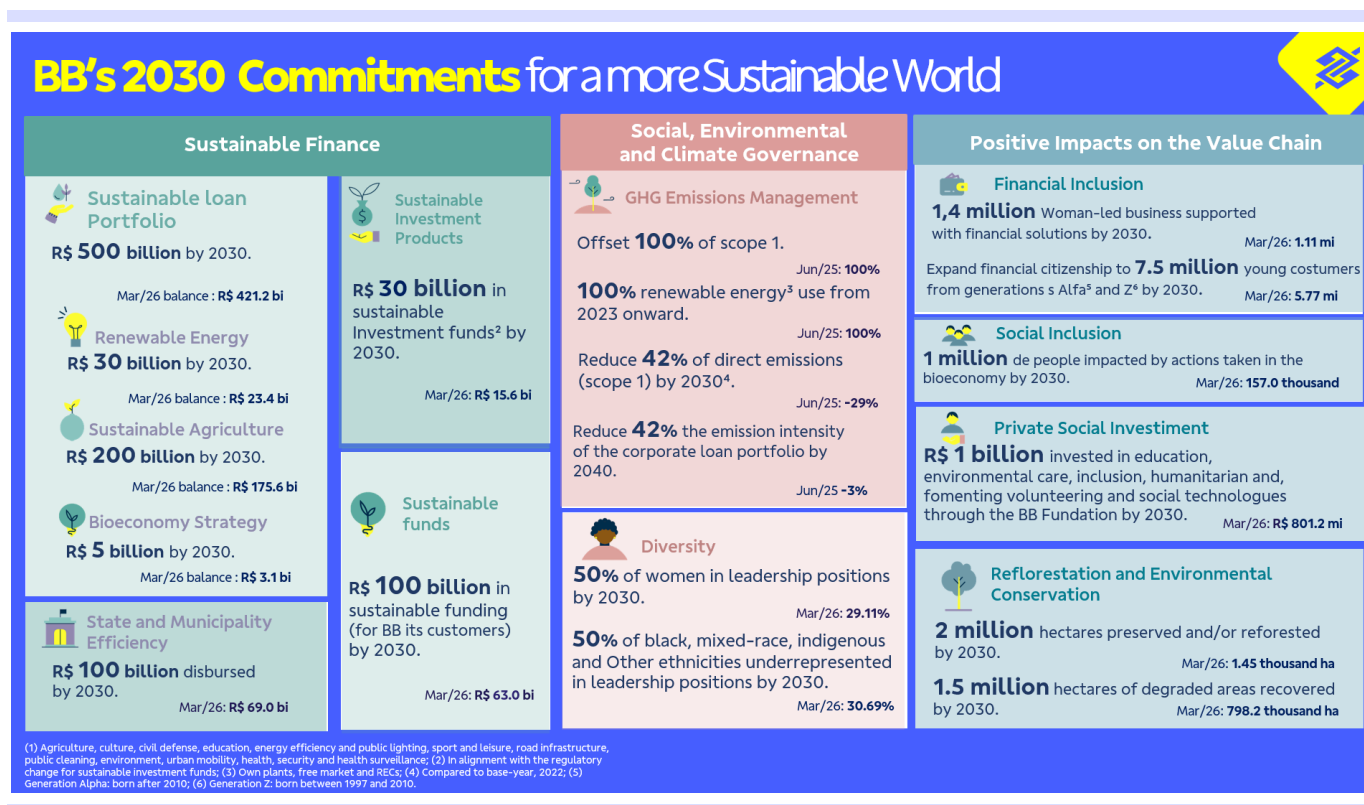
BB Shopping and BB Ventures also stand out. In the first quarter of 2026, BB Shopping recorded approximately 8 million transactions, totaling more than R\$ 316 million in sales of non-financial products and services to 2.9 million clients. BB Ventures maintains a portfolio of 50 invested startups, distributed across five investment funds — three multi-investor funds and two exclusive to the BB Conglomerate — strengthening the Bank's presence in innovation and new business opportunities.

## ESG (Environmental, Social and Governance) Agenda

We adopt best Environmental, Social and Governance practices, focused on the identification, assessment and management of risks and opportunities. These principles are embedded in the BB Agenda 30, materialized in the BB Commitments 2030 — which establish long-term guidelines for a more sustainable world — and in the Bank's Sustainability Plan, which guides the implementation of initiatives and the delivery of results.

The BB Commitments 2030 establish targets across three strategic fronts: sustainable finance; environmental, social and climate governance; and positive impacts along the value chain. These fronts reflect our engagement with global sustainable development priorities and reinforce the integration of the ESG agenda into business practices, risk management and long-term value creation for clients, shareholders and society.





## Sustainable Funding

We reached R\$ 45 billion in funding allocated to investments in ESG initiatives. These resources were raised through the issuance of ESG bonds and structured transactions with multilateral institutions, investment banks and international commercial banks.

We continue to act as a leading player in mobilizing international resources aimed at financing the climate agenda, economic and social development and supporting activities with positive environmental impact, in line with our sustainability strategy and the commitments undertaken within the scope of sustainable finance.

In 1Q26, a highlight in this sustainable funding front was the beginning of disbursements under the Climate Finance Initiative, structured based on an international operation carried out with the International Bank for Reconstruction and Development (IBRD). The initiative is pioneering in Brazil and aims to support companies and rural producers in reducing greenhouse gas emissions,

through the financing of investments in energy efficiency, low-carbon technologies and the use of renewable sources, with previously defined and monitored performance targets and indicators. With the start of disbursements, we advanced in the allocation and deployment of the funds raised, reinforcing our role as a financial intermediary in channeling international funding into productive credit aligned with the climate agenda.

Regarding the Eco Invest Brasil program, in 1Q26 we reached R\$ 3.9 billion in contracts, corresponding to 80% of the amount planned for the first auction, which allocates resources to projects focused on circular economy, energy efficiency, bioeconomy and green infrastructure. Still under the first auction, we received the second disbursement of funds, totaling R\$ 400 million.

Additionally, we initiated studies and project assessments for the allocation of resources from the second auction, aimed at converting degraded pastures into productive areas focused on food



production, with an expected mobilization of R\$ 6.8 billion. The commitment undertaken is the recovery of 275 thousand hectares over the 24-month investment period.

Finally, we were awarded in the third auction of the Program, raising R\$ 1 billion, linked to a counterpart commitment to support investments of up to R\$ 3 billion. These resources will be directed to supporting startups and leveraging small and medium-sized companies operating in the strategic pillars of Eco Invest: energy transition, bioeconomy, circular economy, green infrastructure and adaptation.

## Sustainable Business

In line with BB's long-term commitments and aiming to support clients in the transition to a more sustainable economy, in March the Sustainable Loan Portfolio reached R\$ 421.2 billion in sustainable credit operations, an increase of 7.0% over 12 months. This amount was extended through credit lines with environmental and social focus or to finance activities and segments with positive socio-environmental impact, reinforcing BB's role in the country's development and in building a more sustainable future.

The Sustainable Loan Portfolio is subject to an independent assessment, which considers the main national and international ESG taxonomies in the classification of clients and credit lines that comprise the portfolio. The methodology is continuously reviewed to incorporate best practices and leading references in recent years, as well as to include new products with ESG attributes.

## Bioeconomy and Value Chain

We have contributed to biodiversity development in Brazil by providing financial resources, specialized service, credit lines with attractive conditions and financial advisory services to support family farmers, associations and cooperatives operating in the bioeconomy. Our approach involves active listening and personalized service, with dedicated task forces to deliver banking services to remote regions. We combine technology and tradition to overcome logistical and cultural barriers.

Through this approach, we have consolidated our position as one of the main financiers of forestry products and biodiversity, with R\$ 3.1 billion allocated to bioeconomy projects in the Legal Amazon, positively impacting more than 157 thousand people.



In addition, with the purpose of fostering business within the corporate ecosystem and positioning ourselves as a strategic partner for medium-sized and large companies, we provide specialized advisory and tailored solutions that promote sustainable value creation across the entire production chain. By connecting large companies, MSMEs, cooperatives, rural producers and end consumers, we strengthen commercial relationships across all links of the value chain through agreements and solutions that expand access to credit, increase the efficiency of financial flows and contribute to more sustainable operations.




# Diversity, Equity and Inclusion

We remain committed to Diversity. Currently, women account for 44% of the Board of Officers (BoO) and 50% of the Board of Directors (BoD). In addition, two members of the BoO and one member of the BoD self-identify as Black. Two members of the BoO and one member of the BoD self-identify as part of the LGBTQIAPN+ community. Finally, the BoD also includes one member who self-identifies as a person with disabilities (PWD). We have also established targets to expand diversity across the Bank's leadership.



Below, we present the evolution in the number of women holding management positions at Banco do Brasil:


	mar/25		mar/26	
	Number of Women		Number of Women	
Board of Directors	4	50%	4	50%
Executive Board	4	44%	4	44%
Executive Management	9	28%	8	25%

 = Percentage of women by hierarchical level

We have one of the most diverse workforces in the market, as recognized by B3 through the iDiversa index. Entry into Banco do Brasil is through public examinations and, with regard to base salary or the reference amount established for entry-level positions, there is no difference in compensation between men and women. Likewise, compensation related to the performance of functions and personal allowances is defined and calculated without gender distinction, with a ratio of 1:1 between men and women.

The tables below present the number and proportion of women at each hierarchical level at Banco do Brasil, as well as the ratio of base salary between women and men.

	mar/25		mar/26	
	Number of Women		Number of Women	
<b>Total Bank</b>	<b>35,242</b>	<b>41%</b>	<b>34,474</b>	<b>41%</b>
Operational	18,254	45%	17,318	46%
Managerial	11,308	37%	11,398	37%
Advisory	4,325	35%	4,291	34%
Specialist	661	38%	746	36%
Technical	694	53%	721	54%

 = Percentage of women by hierarchical level

Salary-base female/male ratio	mar/25	mar/26
Executive <sup>1</sup>	1	1
Managerial	1	1
Technical	1	1
Operational	1	1
Advisory	1	1
Others	1	1

<sup>1</sup>Includes statutory officers

As part of our institutional engagement in the Human Rights and Diversity, Equity and Inclusion (DE&I) agenda, we participated in and hosted the 2026–2027 planning meeting of the Diversity, Equity and Inclusion Pact in Federal State-Owned Enterprises, an initiative coordinated by the Secretariat for Coordination and Governance of State-Owned Enterprises (SEST), under the Ministry of Management and Innovation in Public Services (MGI). The Pact is part of the Inova Program, established by Decree No. 12,303/2024, and aims to promote more inclusive practices in public companies, as well as to expand the representation of historically underrepresented groups.

Reaffirming our commitment to the promotion of women's rights and gender equity, we actively participated in the 70th Commission on the Status of Women, held in New York, United States, taking part in discussions focused on promoting and strengthening access to justice for all women and girls. The discussions addressed, among other topics, the strengthening of more inclusive and equitable legal systems, the elimination of



discriminatory laws, policies and practices, and the removal of structural barriers to advancing gender equity worldwide. In parallel, we participated in the international debate on strategies to prevent and eradicate femicide, held during CSW70 and organized by the Presidency of Brazil and by the Permanent Missions of Brazil and Mexico to the United Nations.

At our headquarters, we held the SME Clients Roundtable – Women Entrepreneurs. The initiative aimed to deepen our understanding of the experience of women entrepreneurs in their relationship with the Bank, based on direct and structured listening. During the meeting, relevant insights were shared regarding service, credit, channels and products, contributing to the identification of opportunities to enhance the

customer journey for this segment. We recognize female entrepreneurship as a strategic driver for economic growth and social transformation in the country.

Advancing the promotion of inclusion and respect for diversity, we implemented improvements in client registration, expanding gender identity options to also include transgender and travesti individuals. This measure contributes to proper identification and service for this public, historically the segment of the LGBTQIAPN+ population most exposed to situations of violence and, therefore, a priority for affirmative actions. Gender self-identification can be carried out at the branch network and will subsequently also be made available in employee records.

## Major Awards and Recognition

In March, we received the **Banking Transformation Award**, which recognizes innovative and transformational practices in the financial sector, reaffirming Banco do Brasil's relevance in the Diversity, Equity and Inclusion agenda. This recognition reflects consistent progress in this strategic front, supported by initiatives such as the BB Diversity Equity Fund and the direct support to entrepreneurship projects in underrepresented communities, expanding the reach and effectiveness of the Bank's actions. The award also highlights BB's alignment with the 2030 Agenda and the UN Global Compact, consolidating inclusion as a pillar of the corporate strategy and as a key driver for digital transformation and the country's socioeconomic development.

## Independent Audit

BB strictly complies with all legislation and regulations applicable to independent auditing, ensuring transparency and compliance in its processes. KPMG Auditores Independentes Ltda. is the firm engaged to provide external audit services on the financial statements.

With respect to non-audit services provided by the firm within BB, they do not represent a conflict of interest nor compromise its independence in conducting the work. Information regarding non-audit service fees is disclosed annually in our Reference Form, in accordance with CVM Resolution 162/2022.



## Additional Clarifications

In compliance with Article 243 of Law No. 6,404/1976, we inform that the Company's investments in associates and subsidiaries are disclosed in Notes 2 – Presentation of the Financial Statements and 14 – Investments.

We annually disclose the investments made in public policies in our Annual Letter on Public Policies and Corporate Governance, available at [ri.bb.com.br](http://ri.bb.com.br).

Banco do Brasil, its shareholders, management and members of the Fiscal Council undertake to resolve all disputes or controversies related to the Novo Mercado Regulation through the B3 Arbitration Chamber, in accordance with the arbitration clause set forth in Banco do Brasil's Bylaws.

This Management Report was prepared based on the Individual and Consolidated Financial Statements prepared in accordance with IFRS.

## Acknowledgements

We extend our sincere appreciation to our employees, who demonstrate commitment, dedication and the ability to innovate every day. Their efforts to adapt, create and enhance solutions, while maintaining a focus on excellent client relationships, are essential to achieving our purpose. We also thank our clients and shareholders, whose trust is fundamental. We reaffirm our commitment to sustainable value creation, balancing consistent results with social, environmental and ethical responsibility in all our actions.



**IFRS Financial  
Statements**  
**March 31, 2026**



**BANCO DO BRASIL**



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In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of income

	Note	1st quarter/2026	1st quarter/2025
Interest income		78,452,578	71,720,089
Interest expense		(55,195,131)	(47,952,209)
<b>Net interest income</b>	<b>5</b>	<b>23,257,447</b>	<b>23,767,880</b>
Net (constitution)/reversal of expected credit losses with:		(16,333,408)	(15,455,871)
Interbank investments		(5,912)	(30,361)
Loan portfolio	13	(16,104,178)	(19,328,534)
Other financial instruments		(223,318)	3,903,024
<b>Net interest income after allowance for losses</b>		<b>6,924,039</b>	<b>8,312,009</b>
<b>Non-interest income</b>		<b>14,455,064</b>	<b>11,946,280</b>
Commissions and fee income	6	8,825,949	8,356,487
Net gains/(losses) from financial instruments:		(960,555)	(1,092,249)
Fair value through profit or loss		(1,093,151)	(1,215,183)
Fair value through other comprehensive income		132,596	122,934
Income from equity method investments	14	1,741,440	1,561,575
Net income on foreign exchange and translation of foreign currency transactions		684,589	(684,321)
Other income	7	4,163,641	3,804,788
<b>Non-interest expenses</b>		<b>(20,356,276)</b>	<b>(19,976,450)</b>
Personnel expenses	8	(7,190,713)	(7,180,374)
Other administrative expenses	9	(2,279,988)	(2,312,794)
Tax expenses	19	(2,334,005)	(2,166,905)
Amortization of intangible assets		(719,557)	(637,163)
Provisions for civil, tax and labor claims	18	(2,625,755)	(2,826,913)
Depreciation		(889,155)	(820,396)
Other expenses	7	(4,317,103)	(4,031,905)
<b>Income before taxes</b>		<b>1,022,827</b>	<b>281,839</b>
<b>Income taxes</b>	<b>19</b>	<b>2,083,450</b>	<b>3,896,015</b>
Current		(1,571,790)	(1,332,201)
Deferred		3,655,240	5,228,216
<b>Net income</b>		<b>3,106,277</b>	<b>4,177,854</b>
Attributable to shareholders of the Bank		2,397,165	3,438,804
Attributable to non-controlling interests		709,112	739,050
<b>Earnings per share</b>			
Weighted average number of shares – basic and diluted		5,709,057,927	5,709,128,303
Basic and diluted earnings per share (R\$)		0.42	0.60

The accompanying notes are an integral part of the condensed consolidated interim financial statements.



In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of comprehensive income

	1st quarter/2026	1st quarter/2025
<b>Net income</b>	<b>3,106,277</b>	<b>4,177,854</b>
<b>Items that may be subsequently reclassified to the Income Statement</b>		
<b>Financial assets at fair value through other comprehensive income</b>	<b>375,278</b>	<b>1,595,659</b>
Unrealized gains/(losses)	984,942	2,482,193
Realized (gains)/losses – reclassified to profit or loss	(132,596)	(122,934)
Tax effect	(477,068)	(763,600)
<b>Share in the comprehensive income of associates and joint ventures</b>	<b>167,315</b>	<b>1,568</b>
Unrealized gains/(losses) on financial assets at FVOCI	(76,752)	83,714
Unrealized gains/(losses) on cash flow hedge	41,269	(30,078)
Unrealized gains/(losses) on other comprehensive income	192,247	(25,262)
Tax effect	10,551	(26,806)
<b>Hedge of net investment abroad</b>	<b>49,259</b>	<b>74,929</b>
Unrealized gains/(losses)	89,562	136,235
Tax effect	(40,303)	(61,306)
<b>Foreign currency exchange adjustments</b>	<b>(68,158)</b>	<b>(824,103)</b>
<b>Items that will not be subsequently reclassified to the Income Statement</b>		
<b>Financial assets at fair value through other comprehensive income</b>	<b>21,203</b>	<b>115,129</b>
Unrealized gains/(losses)	38,550	206,001
Tax effect	(17,347)	(90,872)
<b>Other comprehensive income net of tax effects</b>	<b>544,897</b>	<b>963,182</b>
<b>Total comprehensive income</b>	<b>3,651,174</b>	<b>5,141,036</b>
Attributable to controlling interests	2,894,581	4,590,286
Attributable to non-controlling interests	756,593	550,750

The accompanying notes are an integral part of the condensed consolidated interim financial statements.



In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of financial position

	Note	March 31, 2026	December 31, 2025
<b>Assets</b>			
Cash and due from banks	10	23,946,939	19,737,849
Deposits with Central Bank of Brasil		118,584,591	120,016,133
Financial assets at amortized cost, net		1,551,437,872	1,435,612,604
Interbank investments	11	298,277,205	189,464,519
Loan portfolio	13	1,138,175,308	1,133,069,621
Securities	12	46,923,281	47,261,092
Other financial assets		68,062,078	65,817,372
Financial assets at fair value through profit or loss	12	15,801,373	12,277,786
Debt and equity instruments		9,440,412	7,620,302
Derivatives		6,360,961	4,657,484
Financial assets at fair value through other comprehensive income	12	694,093,334	673,139,259
Non current assets held for sale		134,078	298,917
Investments in associates and joint ventures	14	21,811,807	21,916,589
Property and equipment		19,230,212	18,488,742
Use		14,507,178	13,700,864
Right of use assets		4,723,034	4,787,878
Intangibles		11,753,872	12,053,148
Tax assets		105,406,638	101,756,821
Current		11,093,424	12,408,456
Deferred	19	94,313,214	89,348,365
Other assets		48,000,101	39,845,405
<b>Total assets</b>		<b>2,610,200,817</b>	<b>2,455,143,253</b>
<b>Liabilities</b>			
Financial liabilities at amortized cost		2,296,520,177	2,149,846,333
Customers resources	15	934,977,009	897,937,449
Financial institutions resources	16	863,572,857	727,039,247
Resources from issuance of debt securities	17	303,892,571	331,537,120
Other financial liabilities		194,077,740	193,332,517
Financial liabilities at fair value through profit or loss	12	6,512,590	4,474,734
Provisions		38,350,338	37,895,972
Provisions for civil, tax and labor claims	18	30,951,645	29,889,800
Other provisions		7,398,693	8,006,172
Provisions for expected credit losses on financial guarantee contracts and other commitments		760,523	793,913
Tax liabilities		20,717,164	21,834,537
Current		4,216,882	6,425,409
Deferred	19	16,500,282	15,409,128
Other liabilities		50,428,489	46,730,348
<b>Total liabilities</b>		<b>2,413,289,281</b>	<b>2,261,575,837</b>
<b>Shareholders' equity</b>	20		
Capital		120,000,000	120,000,000
Instruments qualifying to common equity tier 1 capital		4,100,000	4,100,000
Treasury shares		(258,497)	(258,497)
Capital reserves		6,643,763	6,643,763
Profit reserves		81,486,681	82,301,417
Other comprehensive income (loss)		(16,145,543)	(16,642,959)
Unallocated retained earnings		(4,141,278)	(6,936,049)
<b>Shareholders' equity attributable to shareholders of the Bank</b>		<b>191,685,126</b>	<b>189,207,675</b>
Shareholders' equity attributable to non-controlling interest		5,226,410	4,359,741
<b>Total shareholders' equity</b>		<b>196,911,536</b>	<b>193,567,416</b>
<b>Total liabilities and equity</b>		<b>2,610,200,817</b>	<b>2,455,143,253</b>

The accompanying notes are an integral part of the condensed consolidated interim financial statements.





In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of changes in shareholders' equity

	Attributable to shareholders of the Bank											Shareholders' equity attributable to non-controlling interests	Total shareholders' equity
	Capital	Instruments qualifying as common equity tier 1 capital	Treasury shares	Capital reserves	Profit reserves	Other comprehensive income				Unallocated retained earnings	Shareholders' equity attributable to shareholders of the Bank		
						Financial assets at fair value through other comprehensive income	Defined benefit plans remeasurement	Foreign currency translation	Gains/(losses) on hedge/ others				
Balance at December 31, 2024	120,000,000	5,100,000	(263,523)	6,638,527	81,215,405	(6,049,681)	(5,701,461)	(4,625,576)	(1,315,096)	(15,375,577)	179,623,018	4,613,326	184,236,344
Net income	--	--	--	--	--	--	--	--	--	3,438,804	3,438,804	739,050	4,177,854
Other comprehensive income	--	--	--	--	--	1,791,907	--	(678,740)	38,315	--	1,151,482	(188,300)	963,182
Total comprehensive income	--	--	--	--	--	1,791,907	--	(678,740)	38,315	3,438,804	4,590,286	550,750	5,141,036
Share-based payments	--	--	4,863	4,397	--	--	--	--	--	--	9,260	--	9,260
Other	--	--	--	--	--	--	--	--	--	36,300	36,300	(21,477)	14,823
Allocation of profit reserves	--	--	--	--	(129,358)	--	--	--	--	129,358	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(102,581)	(102,581)	--	(102,581)
Distribution of interest on own capital	--	--	--	--	(2,760,569)	--	--	--	--	--	(2,760,569)	--	(2,760,569)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	(18,130)	(18,130)
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	397,950	397,950	97,078	495,028
Balance at March 31, 2025	120,000,000	5,100,000	(258,660)	6,642,924	78,325,478	(4,257,774)	(5,701,461)	(5,304,316)	(1,276,781)	(11,475,746)	181,793,664	5,221,547	187,015,211
Balance at December 31, 2025	120,000,000	4,100,000	(258,497)	6,643,763	82,301,417	(3,001,469)	(6,217,529)	(6,499,951)	(924,010)	(6,936,049)	189,207,675	4,359,741	193,567,416
Net income	--	--	--	--	--	--	--	--	--	2,397,165	2,397,165	709,112	3,106,277
Other comprehensive income	--	--	--	--	--	363,417	--	(68,619)	202,618	--	497,416	47,481	544,897
Total comprehensive income	--	--	--	--	--	363,417	--	(68,619)	202,618	2,397,165	2,894,581	756,593	3,651,174
Other	--	--	--	--	--	--	--	--	--	2,173	2,173	(892)	1,281
Allocation of profit reserves	--	--	--	--	51,363	--	--	--	--	(51,363)	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(5,779)	(5,779)	--	(5,779)
Distribution of interest on own capital	--	--	--	--	(866,099)	--	--	--	--	--	(866,099)	--	(866,099)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	565	565
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	452,575	452,575	110,403	562,978
Balance at March 31, 2026	120,000,000	4,100,000	(258,497)	6,643,763	81,486,681	(2,638,052)	(6,217,529)	(6,568,570)	(721,392)	(4,141,278)	191,685,126	5,226,410	196,911,536

The accompanying notes are an integral part of the condensed consolidated interim financial statements.



In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of cash flows

	1st quarter/2026	1st quarter/2025
<b>Operating activities</b>		
<b>Net income</b>	<b>3,106,277</b>	<b>4,177,854</b>
<b>Adjustments for:</b>	<b>17,872,048</b>	<b>19,386,827</b>
Net expected loss	17,126,476	16,352,643
Provision for labor, tax and civil lawsuits	2,625,755	2,826,913
Effect of exchange rate changes on cash and cash equivalents	2,475,992	4,902,711
Depreciation	889,155	820,396
Amortization of intangible assets	719,557	637,163
Impairment of other assets	50,962	7,448
Net losses of capital in other assets	28,175	23,121
Net (gains)/losses from financial assets at fair value through other comprehensive income	(132,596)	(122,934)
Net gains from disposal of property	(226,422)	(89,775)
Net (gains)/losses on foreign exchange and translation of foreign currency transactions	(684,589)	684,321
Adjustment of actuarial assets/liabilities and surplus allocation funds	(1,061,582)	(1,012,174)
Net gains from equity method investments	(1,741,440)	(1,561,575)
Income taxes	(2,083,450)	(3,896,015)
Other	(113,945)	(185,416)
<b>Adjustments for net change in operating assets and liabilities</b>	<b>(247,373)</b>	<b>24,814,123</b>
Deposits with the Central Bank of Brazil	2,431,540	1,182,272
Interbank investments	(111,970,099)	16,292,147
Financial assets at fair value through profit or loss	(3,523,587)	3,411,951
Loan portfolio	(21,989,734)	22,986,580
Non-current assets held for sale	144,093	(20,224)
Other assets	(11,966,932)	(9,836,376)
Customers resources	37,039,560	(8,738,309)
Financial liabilities at fair value through profit or loss	2,037,856	(3,168,520)
Financial institutions resources	136,533,610	25,541,028
Funds from issuance of securities	(24,019,847)	18,860,489
Other liabilities	(2,256,343)	(36,656,041)
Income taxes paid	(2,707,490)	(5,040,874)
<b>Net cash provided by operating activities</b>	<b>20,730,952</b>	<b>48,378,804</b>



In thousands of Reais, unless otherwise stated

Continued	1st quarter/2026	1st quarter/2025
<b>Investing activities</b>		
Acquisition of financial assets at fair value through other comprehensive income	(48,006,769)	(113,002,831)
Disposal of financial assets at fair value through other comprehensive income	37,026,571	69,421,747
Acquisition of securities at amortized cost	(635,359)	(13,097,167)
Redemption of securities at amortized cost	2,476,516	(168,815)
Acquisition of property and equipment	(1,200,825)	(957,787)
Disposal of property and equipment	3,586	6,854
Acquisition of intangible assets	(416,930)	(876,417)
Dividends and interest on own capital received	1,806,712	3,586,758
Capital investment - Broto S.A.	(9,000)	--
Disposal of interest in Cadam	39,804	--
<b>Net cash used in investing activities</b>	<b>(8,915,694)</b>	<b>(55,087,658)</b>
<b>Financing activities</b>		
Settlement of long-term liabilities	(3,624,702)	(2,392,981)
Issue of long-term liabilities	--	8,000,000
Repayments and extinguishments of lease liabilities	(351,138)	(382,433)
Dividends and/or interest on own capital paid to Bank's shareholders	(1,635,144)	(3,584,289)
Dividends and/or interest on own capital paid to non-controlling interests	(1,634,422)	(1,429,575)
Interest paid on additional equity instrument	(36,272)	(255,567)
<b>Net cash used in financing activities</b>	<b>(7,281,678)</b>	<b>(44,845)</b>
<b>Net increase or decrease in cash and cash equivalents</b>	<b>4,533,580</b>	<b>(6,753,699)</b>
Cash and cash equivalents at the beginning of the year	59,635,525	83,167,243
Effect of exchange rate changes on cash and cash equivalents	(2,475,992)	(4,902,711)
Cash and cash equivalents at the end of the year	61,693,113	71,510,833
<b>Increase/(decrease) in cash and cash equivalents</b>	<b>4,533,580</b>	<b>(6,753,699)</b>
<b>Complementary information about cash flow</b>		
Interest paid	(44,975,075)	(45,904,127)
Interest received	62,806,633	68,696,904

<b>Accounting changes not involving cash and cash equivalents</b>		
Assets reclassified as non-current assets held for sale	(20,745)	(26,786)
Unpaid dividends and/or interest on own capital	465,703	1,908,077

The accompanying notes are an integral part of the condensed consolidated interim financial statements.



In thousands of Reais, unless otherwise stated

## Condensed consolidated statements of added value

	Note	1st quarter/2026	1st quarter/2025
<b>Income</b>		<b>74,832,794</b>	<b>66,648,923</b>
Financial intermediation		78,176,612	69,943,519
Service rendering		12,989,590	12,161,275
Net (constitution)/reversal of expected credit losses with:		(16,333,408)	(15,455,871)
Loan portfólio		(16,104,178)	(19,328,534)
Interbank investments		(5,912)	(30,361)
Other financial instruments		(223,318)	3,903,024
<b>Financial intermediation expenses</b>		<b>(55,195,131)</b>	<b>(47,952,209)</b>
<b>Purchased inputs from third parties</b>		<b>(9,078,499)</b>	<b>(8,940,412)</b>
Supplies, energy, and others	9	(2,047,168)	(1,947,965)
Outsourced services	9	(88,473)	(133,629)
Other		(6,942,858)	(6,858,818)
Adjustment of actuarial liabilities	7	(345,421)	(334,893)
Performance bonus paid to customers for loyalty	7	(432,410)	(408,211)
Operating losses	7	(61,575)	(48,605)
Other		(6,103,452)	(6,067,109)
<b>Gross Value Added</b>		<b>10,559,164</b>	<b>9,756,302</b>
Depreciation and amortization		(1,608,712)	(1,457,559)
<b>Net Value Added produced by the entity</b>		<b>8,950,452</b>	<b>8,298,743</b>
<b>Value Added received in transference</b>		<b>1,741,440</b>	<b>1,561,575</b>
Net income/(loss) from equity method investments		1,741,440	1,561,575
<b>Total Value Added created</b>		<b>10,691,892</b>	<b>9,860,318</b>
<b>Distribution of Value Added created</b>		<b>10,691,892</b>	<b>9,860,318</b>
<b>Personnel</b>	<b>8</b>	<b>7,322,868</b>	<b>7,340,622</b>
Wages and salaries		3,714,637	4,002,078
Benefits		1,391,136	1,292,806
FGTS		229,960	216,775
Other charges		1,987,135	1,828,963
<b>Taxes, fees, and contributions</b>		<b>250,555</b>	<b>(1,729,110)</b>
Federal		(370,313)	(2,295,504)
State		503	463
Municipal		620,365	565,931
<b>Borrowed capital repayment</b>		<b>12,192</b>	<b>70,952</b>
Rental	9	12,192	70,952
<b>Own capital repayment</b>		<b>3,106,277</b>	<b>4,177,854</b>
Interest on own capital - Brazilian Government	20	433,050	1,380,285
Interest on own capital - others	20	433,049	1,380,284
Interest on instrument qualifying as common equity tier 1 capital		5,779	102,581
Retained earnings		1,525,287	575,654
Non-controlling interest on retained profit		709,112	739,050

The accompanying notes are an integral part of the condensed consolidated interim financial statements.



## 1– The bank and its operations

Banco do Brasil S.A. (“Banco do Brasil” or the “Bank”) is a publicly-traded company, which engages economic activities pursuant to art. 173 of the Brazilian Federal Constitution, subject to the rules of Brazilian Corporate Law, and is governed by Laws 4,595/1964, 13,303/2016 and the respective ruling Decree. The Brazilian Federal Government controls the Bank. Its headquarters and domicile are located at Setor de Autarquias Norte, Quadra 5, Lote B, Edifício Banco do Brasil, Brasília, Federal District, Brazil.

The Bank has its shares traded in the segment known as “Novo Mercado of B3 S.A. – Brasil”, “Bolsa”, “Balcão (B3)”, under the ticker “BBAS3” and its American Depositary Receipts (ADRs) on the over-the-counter market in the United States under the ticker “BDORY”. The Bank’s shareholders, managers and members of the Fiscal Council are subject to the provisions of B3’s Novo Mercado Regulation. The provisions of Novo Mercado will prevail over the statutory provisions, in case of prejudice to the rights of the recipients of the public offers provided for in the Bylaws.

The Bank is a multiple-purpose bank with operations throughout the national territory also develops activities in important financial centers globally. The Bank and its subsidiaries’ business activities include the following:

- all banking operations (such as retail, commercial, investment, services, etc);
- banking and financial services, including foreign exchange transactions and other services such as insurance, pension plans, capitalization bonds, securities brokerage, credit/debit card management, consortium management, investment funds and managed portfolios; and
- all other types of transactions available to banks within Brazil’s National Financial System.

The Bank also acts as an agent for execution of the Brazilian Federal Government’s credit and financial policies, Brazilian Law requires the Bank to perform functions, specifically those under art. 19 of Law 4,595/1964:

- act as financial agent for the National Treasury;
- provide banking services on behalf of the Federal Government and other governmental agencies;
- provide clearing services for checks and other documents;
- buy and sell foreign currencies as determined by the National Monetary Council (CMN) for the Bank’s own account and for the account of the Central Bank of Brasil (Bacen);
- provide receipt and payment services for Bacen, in addition to other services;
- finance the purchase and development of small and medium-sized farms; and
- disseminate and provide credit; among others.

With a history of 217 years, the Bank operates in a responsible manner to promote social inclusion through the generation of jobs and income.

The Bank finances the production and commercialization of agricultural goods; fosters rural investments such as storage, processing, industrialization of agricultural products and modernization of machinery and implements; and adapting rural properties to environmental legislation. Thus, the Bank supports Brazilian agribusiness in all stages of the production chain.

The Bank offers to micro and small companies, working capital, financing for investments, and foreign trade solutions, in addition to several other options related to cash flow, insurance, pension and services. The Bank provides financing alternatives and business models that promote the transition to an inclusive economy to several companies, including Individual Microentrepreneurs (*Microempreendedores Individuais – MEI*).

In foreign trade financing, the Bank operates government policy instruments regarding productive development, entrepreneurship, social and financial inclusion, including the Income Generation Program (*Programa de Geração e Renda – Exportação – Proger*) and the Export Financing Program (*Programa de Financiamento às Exportações – Proex*).

Banco do Brasil also acts as a Financial Market System Operating Institution (IOSMF) executing check clearing services through the Check Clearing Centralizer (*Compe*), a Financial Market Infrastructure (*IMF*), that forms part of the Brazilian Payment System (*SPB*), in accordance with BCB Resolutions nº 304 and 314/2023.

More information about the subsidiaries is included in Note 2, while Note 4 contains a description of the Bank’s business segments.





## 2– Presentation of consolidated interim financial statements

### a) Statement of compliance

These consolidated interim financial statements for the three-month period ended March 31, 2026 have been prepared in accordance with the requirements of IAS 34 – Interim Financial Reporting issued by the International Accounting Standards Board (IASB).

In accordance with IAS 34, the interim financial report aims to provide an update on the most recent annual consolidated financial statements, concentrating on new activities, events and circumstances that occurred during the period, instead of duplicating information previously reported.

For this reason, these consolidated interim financial statements do not include all the information required when preparing annual consolidated financial statements. Thus, they must be read jointly with the annual consolidated financial statements of the Bank for the year ended December 31, 2025, prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the IASB.

The Bank's Board of Directors approved these consolidated interim financial statements and authorized for issuance on May 12, 2026.

### b) Functional and presentation currency

The consolidated interim financial statements are presented in Brazilian reais, which is the Bank's functional and presentation currency. Financial information is presented in thousands of Reais - BRL (R\$ thousand), unless otherwise indicated. The functional currency of the Group's subsidiaries is detailed in item "h" of this note.

### c) Going concern

Management believes that the Bank has sufficient funds to continue its business in the future. Management is not aware of any material uncertainty that may generate significant doubts about the capacity to continue as a going concern. Accordingly, these consolidated interim financial statements have been prepared based on a going concern basis.

### d) Significant judgments and accounting estimates

The preparation of consolidated interim financial statements in accordance with IFRS requires the Bank's Management to make judgments and use estimates that change the recognized amount of assets, liabilities, income and expenses. These estimates and assumptions are reviewed on an ongoing basis. Changes in estimates are recognized prospectively in the period in which the estimates are revised. Actual results may differ from these estimates.

The judgments and accounting estimates considered significant applied in these consolidated interim financial statements are related to:

- (i) definition of fair value of financial instruments;
- (ii) expected credit losses of financial assets;
- (iii) impairment of non-financial assets;
- (iv) income taxes;
- (v) recognition and evaluation of deferred taxes;
- (vi) pension plans and other employee benefits; and
- (vii) provisions and contingent liabilities.

These judgments and accounting estimates are described in the consolidated financial statements of the Bank for the year ended December 31, 2025.

### e) Changes in material accounting policies

These consolidated interim financial statements were prepared using the same policies and accounting methods used to prepare the consolidated financial statements for the year ended December 31, 2025, except in the cases indicated in item "i" of this note.



#### f) Seasonality of operations

The business of the Bank and its subsidiaries is non-cyclic and non-seasonal. Consequently, there are no specific disclosures in these notes to the consolidated interim financial statements for the three-month period ended March 31, 2026.

#### g) Correlation between the notes to the annual financial statements and the notes to the interim financial statements

The Bank considers that relevant updates relating to its financial position and performance for the three-month period ended March 31, 2026 are presented in these interim financial statements.

These consolidated interim financial statements (condensed) include the same items and subtotals that were presented in the consolidated financial statements for the year ended on December 31, 2025.

Number of notes		Notes to the consolidated financial statements
2025	March 31, 2026	
1	1	The bank and its operations
2, 3 and 4	2	Presentation of consolidated interim financial statements
5	3	Acquisitions, disposals and corporate restructuring
6	4	Information by segment
7	5	Net interest income
8	6	Commissions and fee income
10	7	Other income/expenses
11	8	Personnel expenses
12	9	Other administrative expenses
13	10	Cash and cash equivalents
15	11	Interbank investments
16, 17 and 18	12	Financial assets and liabilities
19	13	Loan portfolio
20	14	Investments in associates and joint ventures
25	15	Customer resources
26	16	Financial institutions resources
27	17	Resources from issuance of debt securities
28	18	Provisions and contingent liabilities
29	19	Taxes
30	20	Shareholders' equity
31	21	Fair value of financial instruments
34	22	Risk management
37	23	Employee benefits
38	24	Related party transactions
39	25	Current and non current assets and liabilities
40	26	Other information
41	27	Subsequent events
42	28	Reconciliation of Shareholders' equity and income

#### h) Consolidated interim financial statements

The consolidated interim financial statements include the Bank's branches and subsidiaries in Brazil and abroad. Significant account balances and transactions among the consolidated companies are eliminated. The following table demonstrates the Bank's ownership interest in the companies included in the consolidated interim financial statements by business segment. No significant restrictions were identified for intra-group resource transfer.

Non-exclusive and open-ended funds, originating from the initial investment of BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. - BB Asset's own resources, are intended for external investors, and it does not intend to assume or substantially retain the risks and benefits of these investment funds.



In thousands of Reais, unless otherwise stated

	Activity	Country	Functional currency	March 31, 2026	December 31, 2025
				% Equity interest	
Banking segment					
Banco do Brasil AG	Banking	Austria	Real	100.00%	100.00%
BB Leasing S.A. – Arrendamento Mercantil	Leasing	Brazil	Real	100.00%	100.00%
Banco do Brasil Securities LLC.	Broker	USA	Real	100.00%	100.00%
BB Securities Ltd.	Broker	England	Real	100.00%	100.00%
BB USA Holding Company, Inc.	Holding	USA	Real	100.00%	100.00%
BB Cayman Islands Holding	Holding	Cayman Islands	Real	100.00%	100.00%
Banco do Brasil Americas	Banking	USA	American Dollar	100.00%	100.00%
Banco Patagonia S.A. <sup>1</sup>	Banking	Argentina	Argentinian Peso	80.39%	80.39%
Investment segment					
BB Banco de Investimento S.A.	Investment bank	Brazil	Real	100.00%	100.00%
Segment of fund management					
BB Gestão de Recursos – Distribuidora de Títulos e Valores Mobiliários S.A. – BB Asset	Asset management	Brazil	Real	100.00%	100.00%
Segment of insurance, private pension fund and capitalization					
BB Seguridade Participações S.A. <sup>2</sup>	Holding	Brazil	Real	68.26%	68.26%
BB Corretora de Seguros e Administradora de Bens S.A. <sup>2</sup>	Broker	Brazil	Real	68.26%	68.26%
BB Seguros Participações S.A. <sup>2</sup>	Holding	Brazil	Real	68.26%	68.26%
Segment of payment methods					
BB Administradora de Cartões de Crédito S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Elo Cartões Participações S.A.	Holding	Brazil	Real	100.00%	100.00%
Other segments					
Ativos S.A. Securitizadora de Créditos Financeiros	Credits acquisition	Brazil	Real	100.00%	100.00%
Ativos S.A. Gestão de Cobrança e Recuperação de Crédito	Collection management	Brazil	Real	100.00%	100.00%
BB Administradora de Consórcios S.A.	Consortium	Brazil	Real	100.00%	100.00%
BB Marketplace Intermediação de Negócios e Serviços S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Tecnologia e Serviços	IT	Brazil	Real	100.00%	100.00%
BB Impacto ASG I Fundo em Investimento em Multiestratégia Investimento no Exterior <sup>3</sup>	Investment funds	Brazil	Real	100.00%	100.00%
BB Ventures I Fundo de Investimento em Participações Multiestratégia – Investimento no Exterior <sup>3</sup>	Investment funds	Brazil	Real	100.00%	100.00%
FIP Agventures II Multiestratégias <sup>3</sup>	Investment funds	Brazil	Real	55.08%	55.08%

<sup>1</sup> - Operates in a hyperinflationary economic environment since 2018.

<sup>2</sup> - Refers to the percentage of the equity interest, considering the acquisition of shares by the invested entity held in treasury.

<sup>3</sup> - Investment funds in which the Bank substantially assumes or retains risks and benefits.

## i) Recently issued standards, applicable or to be applied in future periods

### Standards applicable from January 1st, 2026

**Amendment to IFRS 7 – Financial instruments: Disclosure and IFRS 9 – Financial instruments** – In May 2024, the IASB issued targeted amendments to the financial instruments' requirements. The changes include revised criteria for the derecognition of financial liabilities, updates to the SPPI (Solely Payments of Principal and Interest) assessment for loan and similar contracts, and clarifications regarding the classification and presentation of issued financial instruments.

In December 2024, the IASB issued amendments introducing specific guidance for contracts indexed to electricity generated from sources dependent on natural conditions (e.g., wind, solar), where the variability in delivered volumes is inherent to the underlying generation profile.

There were no material changes in the financial statements.

**IFRS Improvements – Volume 11** – On July 18, 2024, the IASB published in a single document Annual Improvements to IFRS – Volume 11. These improvements are limited to changes that either clarify the wording in an IFRS or correct unintended consequences, oversights or conflicts between Accounting Standards requirements.

There were no material changes in the financial statements.



## Standards to be adopted in future periods

**Amendments to IFRS 10 – Consolidated Financial Statements and IAS 28 – Investments in Associates and Joint Ventures** – In September 2014, the IASB issued amendments to IFRS 10 and to IAS 28 that address an acknowledged inconsistency between the requirements of these two standards, dealing with the sale or contribution of assets between an investor and its associate or joint venture.

The date these amendments will be effective was postponed and it will still be determined and issued by the IASB.

**IFRS 18 – Presentation and Disclosure in Financial Statements** – In April 2024, the IASB issued the new standard which one replaces IAS 1. The standard introduces new concepts and promotes structural changes in the income statement, requires managerial performance measures, and extends grouping of information in the primary financial statements or in the notes.

At this replacement, it carries forward many requirements from IAS 1 unchanged, with some increments, which ones will not change the realizing or measurement in the financial statements' items. There are expected changes in the "operating profit".

This change is effective for annual periods beginning on or after January 1, 2027, with retrospective approach. Earlier application is permitted.

**Amendment to IAS 21 - Lack of exchangeability** – In November 2025, the IASB introduced additional requirements for entities that present their financial statements in a hyperinflationary presentation currency, provided that their functional currency is not hyperinflationary.

This change is effective for annual periods beginning on or after 1 January 2027. Earlier application is permitted.

The Bank began evaluating the impacts of the new amendments adopting. Other impacts from the adoption of these standards, changes or interpretations are being evaluated and will be completed before they become effective.

## j) Information for comparability purposes

We present below the effects of the adjustments made to the consolidated statement of income, the consolidated statement of cash flows, and the consolidated statement of value added, arising from a voluntary change in accounting policy implemented to enhance the clarity and quality of financial information, in accordance with IAS 8. Consequently, the comparative amounts disclosed in the respective notes to the financial statements have been restated:

### Condensed consolidated statements of income

1st quarter/2025	Original report	Adjustments	Restated balances
Net (constitution)/reversal of expected credit losses with:	(15,455,871)	--	(15,455,871)
Interbank investments	(56,378)	26,017	(30,361)
Loan portfolio	(19,302,517)	(26,017)	(19,328,534)
<b>Non-interest income</b>	<b>10,047,281</b>	<b>1,898,999</b>	<b>11,946,280</b>
Commissions and fee income	6,457,488	1,898,999	8,356,487
<b>Non-interest expenses</b>	<b>(18,077,451)</b>	<b>(1,898,999)</b>	<b>(19,976,450)</b>
Other administrative expenses	(2,160,060)	(152,734)	(2,312,794)
Other expenses	(2,285,640)	(1,746,265)	(4,031,905)

### Condensed consolidated statements of cash flows

1st quarter/2025	Original report	Adjustments	Restated balances
Interbank investments	17,633,952	(1,341,805)	16,292,147
Loan portfolio	21,644,775	1,341,805	22,986,580



In thousands of Reais, unless otherwise stated

**Condensed consolidated statements of added value**

1st quarter/2025	Original report	Adjustments	Restated balances
<b>Income</b>	<b>64,749,924</b>	<b>1,898,999</b>	<b>66,648,923</b>
Service rendering	10,262,276	1,898,999	12,161,275
Net (constitution)/reversal of expected credit losses with:	(15,455,871)	--	(15,455,871)
Loan portfolio	(19,302,517)	(26,017)	(19,328,534)
Interbank investments	(56,378)	26,017	(30,361)
<b>Purchased inputs from third parties</b>	<b>(7,041,413)</b>	<b>(1,898,999)</b>	<b>(8,940,412)</b>
Supplies, energy, and others	(1,795,231)	(152,734)	(1,947,965)
Other	(5,112,553)	(1,746,265)	(6,858,818)
Other	(4,320,844)	(1,746,265)	(6,067,109)





### **3– Acquisitions, disposals and corporate restructuring**

There were no relevant acquisitions, disposals or corporate restructurings during the period.



## 4– Information by segment

Segment information was prepared based on internal reports used by the Board of Directors to assess performance and make decisions about the allocation of funds for investments and other purposes. The framework also takes into account the regulatory environment and similarities between products and services.

The Bank operates primarily in Brazil, divided in the following segments: banking, investments, fund management, insurance (including insurance, private pension funds and capitalization) and payments methods. The Bank also engages in other activities, including its consortium business and other services aggregated in "Other Segments".

Management (and the Chief Operating Decision Maker) use accounting information prepared in accordance with the laws, standards, and accounting practices (recognition and measurement) applicable to financial institutions in Brazil, as determined by Bacen, to evaluate performance and allocate resources. As a result, the Bank presents its segment results in accordance with these standards, which it refers to internally as the 'consolidated managerial' financial information.

The following accounting policies and estimates used to prepare the segment information represent the main differences with IFRS accounting principles:

- The recognition of expected losses associated with credit risk includes the calculation of minimum provisioning thresholds, carried out according to the days overdue and the classification of financial instruments in portfolios defined by Bacen;
- the amount of goodwill resulting from the acquisition of control of a company is amortized if it is based on expectations of future profitability; and
- prohibition of monetary correction in the financial statements resulting from an entity that operates in a hyperinflationary economy.

The segment information includes all the revenue and expenses as well as all assets and liabilities of companies included in the segment, as shown in Note 2 and Note 14. No revenue or expenses are allocated between the segments.

Inter-segment transactions are conducted at the same terms and conditions as those practiced with unrelated parties for similar transactions. These transactions do not involve any unusual payment risks.

None of the Bank's customers individually account for more than 10% of the Bank's interest income.

### a) Banking segment

Results are generated predominantly in Brazil, derived from a wide diversified portfolio of products and services, including deposits, loans and services provided to customers through different distribution channels, located in the domestic market and abroad.

The banking segment includes business with the retail, wholesale and public sectors, which were carried out by the Bank's network and customer service teams. It also engages in businesses with micro-entrepreneurs and the self-employed individuals, undertaken through banking correspondents.

### b) Investments segment

This segment is responsible for operations in the domestic capital markets, acting on intermediation and distribution of debts in the primary and secondary markets, as well as being responsible for equity investments and the rendering of some financial services.

The income from financial intermediation of this segment is the accrued interest on securities investments net of interest expenses from third party funding costs. The principal equity investments were those in associates, subsidiary companies and joint ventures. Financial service fee income derives from economic/financial advisory services and the underwriting of fixed and variable income.

### c) Fund management segment

This segment comprises purchase, sale and custody of securities, portfolio management, and management of investment funds and clubs. Income consists mainly of commissions and management fees for services charged to investors.



**d) Insurance, private pension fund and capitalization segment**

In this segment, products and services offered are related to life, property and automobile insurance, private pension and capitalization plans.

The income is primarily derived from revenues from written insurance premiums, pension plan contributions, capitalization bonds, and investments in securities, net of selling expenses, technical provisions, and expenses related to benefits and redemptions.

**e) Payment method segment**

This segment comprises funding, transmission, processing and settlement of operations via electronic means.

Revenues are mainly from commissions and management fees charged to businesses and financial institutions for the services rendered, as well as income from rent, installation and maintenance of electronic terminals.

**f) Other segments**

Other segments comprise the consortium management and other services segments, which have been aggregated as they were not individually significant.

Their revenues are originated mainly from rendering services not covered in previous segments, such as: credit recovery; consortium management; development, manufacturing, sale, lease and integration of digital electronic systems and equipment, peripherals, programs, inputs and computing supplies.



In thousands of Reais, unless otherwise stated

**g) Financial information by reportable segment reconciled with the consolidated IFRS results**

	1st quarter/2026									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment method	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	77,974,109	53,135	121,938	349,083	114,494	527,742	(779,559)	78,360,942	91,636	78,452,578
Interest expense	(55,655,277)	(87,320)	--	--	--	(169,986)	762,018	(55,150,565)	(44,566)	(55,195,131)
<b>Net interest income</b>	<b>22,318,832</b>	<b>(34,185)</b>	<b>121,938</b>	<b>349,083</b>	<b>114,494</b>	<b>357,756</b>	<b>(17,541)</b>	<b>23,210,377</b>	<b>47,070</b>	<b>23,257,447</b>
Expected losses	(16,006,756)	315	--	--	--	(43,684)	--	(16,050,125)	(283,283)	(16,333,408)
<b>Net interest income after expected losses</b>	<b>6,312,076</b>	<b>(33,870)</b>	<b>121,938</b>	<b>349,083</b>	<b>114,494</b>	<b>314,072</b>	<b>(17,541)</b>	<b>7,160,252</b>	<b>(236,213)</b>	<b>6,924,039</b>
<b>Non-interest income</b>	<b>9,672,631</b>	<b>110,872</b>	<b>1,067,658</b>	<b>2,660,270</b>	<b>368,150</b>	<b>1,623,756</b>	<b>(1,002,383)</b>	<b>14,500,954</b>	<b>(45,890)</b>	<b>14,455,064</b>
Commissions and fee income	5,309,261	79,396	1,067,168	1,419,949	11,504	1,500,796	(566,795)	8,821,279	4,670	8,825,949
Net gains/(losses) from financial instruments	(951,741)	(4,988)	(1,883)	--	--	(706)	--	(959,318)	(1,237)	(960,555)
Net gains/(losses) from equity method investments	253,687	1,400	--	1,231,909	306,247	--	--	1,793,243	(51,803)	1,741,440
Other operating income	5,061,424	35,064	2,373	8,412	50,399	123,666	(435,588)	4,845,750	2,480	4,848,230
<b>Non-interest expenses</b>	<b>(19,172,914)</b>	<b>(58,905)</b>	<b>(191,529)</b>	<b>(399,804)</b>	<b>(76,850)</b>	<b>(987,260)</b>	<b>1,019,924</b>	<b>(19,867,338)</b>	<b>(488,938)</b>	<b>(20,356,276)</b>
Personnel expenses	(6,948,827)	(11,015)	(43,270)	(23,752)	(893)	(160,278)	1,777	(7,186,258)	(4,455)	(7,190,713)
Administrative expenses	(2,638,606)	(7,879)	(23,496)	(60,120)	(405)	(194,876)	600,883	(2,324,499)	44,511	(2,279,988)
Contributions, fees and other taxes	(1,831,856)	(8,575)	(76,952)	(183,857)	(10,427)	(219,255)	--	(2,330,922)	(3,083)	(2,334,005)
Amortization of intangible assets	(718,520)	--	--	(31)	--	(1,139)	--	(719,690)	133	(719,557)
Labor, tax and civil claims	(2,636,074)	(5,104)	21,931	287	(29)	(6,766)	--	(2,625,755)	--	(2,625,755)
Depreciation	(714,915)	--	--	--	--	(26,221)	--	(741,136)	(148,019)	(889,155)
Other operating expenses	(3,684,116)	(26,332)	(69,742)	(132,331)	(65,096)	(378,725)	417,264	(3,939,078)	(378,025)	(4,317,103)
<b>Income before taxes</b>	<b>(3,188,207)</b>	<b>18,097</b>	<b>998,067</b>	<b>2,609,549</b>	<b>405,794</b>	<b>950,568</b>	<b>--</b>	<b>1,793,868</b>	<b>(771,041)</b>	<b>1,022,827</b>
<b>Income taxes</b>	<b>3,301,519</b>	<b>(7,031)</b>	<b>(398,143)</b>	<b>(465,616)</b>	<b>(31,716)</b>	<b>(299,714)</b>	<b>--</b>	<b>2,099,299</b>	<b>(15,849)</b>	<b>2,083,450</b>
Current	(322,526)	(43,179)	(389,499)	(465,504)	(16,808)	(330,627)	--	(1,568,143)	(3,647)	(1,571,790)
Deferred	3,624,045	36,148	(8,644)	(112)	(14,908)	30,913	--	3,667,442	(12,202)	3,655,240
<b>Net income</b>	<b>113,312</b>	<b>11,066</b>	<b>599,924</b>	<b>2,143,933</b>	<b>374,078</b>	<b>650,854</b>	<b>--</b>	<b>3,893,167</b>	<b>(786,890)</b>	<b>3,106,277</b>
Attributable to shareholders of the Bank	(10,278)	11,066	599,924	1,463,348	374,078	651,866	--	3,090,004	(692,839)	2,397,165
Attributable to non-controlling interests	123,590	--	--	680,585	--	(1,012)	--	803,163	(94,051)	709,112
<b>Investments in associates and joint ventures</b>	<b>6,713,780</b>	<b>370,216</b>	<b>--</b>	<b>8,052,020</b>	<b>5,175,316</b>	<b>--</b>	<b>--</b>	<b>20,311,332</b>	<b>1,500,475</b>	<b>21,811,807</b>
<b>Non-current assets</b>	<b>29,529,382</b>	<b>--</b>	<b>--</b>	<b>1,697</b>	<b>--</b>	<b>414,729</b>	<b>(1,633)</b>	<b>29,944,175</b>	<b>1,039,909</b>	<b>30,984,084</b>
<b>Total assets</b>	<b>2,603,307,430</b>	<b>5,485,515</b>	<b>3,019,190</b>	<b>19,042,066</b>	<b>10,563,464</b>	<b>16,739,573</b>	<b>(51,963,484)</b>	<b>2,606,193,754</b>	<b>4,007,063</b>	<b>2,610,200,817</b>
<b>Total liabilities</b>	<b>2,413,851,579</b>	<b>4,706,042</b>	<b>990,049</b>	<b>6,961,987</b>	<b>259,087</b>	<b>13,205,090</b>	<b>(28,720,004)</b>	<b>2,411,253,830</b>	<b>2,035,451</b>	<b>2,413,289,281</b>
<b>Total equity</b>	<b>189,455,851</b>	<b>779,473</b>	<b>2,029,141</b>	<b>12,080,079</b>	<b>10,304,377</b>	<b>3,534,483</b>	<b>(23,243,480)</b>	<b>194,939,924</b>	<b>1,971,612</b>	<b>196,911,536</b>



In thousands of Reais, unless otherwise stated

	1st quarter/2025									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment method	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	71,294,619	40,462	86,833	253,739	130,624	421,847	(657,251)	71,570,873	149,216	71,720,089
Interest expense	(48,258,168)	(51,798)	--	--	--	(192,810)	657,251	(47,845,525)	(106,684)	(47,952,209)
<b>Net interest income</b>	<b>23,036,451</b>	<b>(11,336)</b>	<b>86,833</b>	<b>253,739</b>	<b>130,624</b>	<b>229,037</b>	<b>--</b>	<b>23,725,348</b>	<b>42,532</b>	<b>23,767,880</b>
Expected losses	(10,527,570)	(23,582)	--	--	--	(38,709)	--	(10,589,861)	(4,866,010)	(15,455,871)
<b>Net interest income after expected losses</b>	<b>12,508,881</b>	<b>(34,918)</b>	<b>86,833</b>	<b>253,739</b>	<b>130,624</b>	<b>190,328</b>	<b>--</b>	<b>13,135,487</b>	<b>(4,823,478)</b>	<b>8,312,009</b>
<b>Non-interest income</b>	<b>7,810,793</b>	<b>283,591</b>	<b>979,177</b>	<b>2,518,908</b>	<b>451,956</b>	<b>1,444,047</b>	<b>(796,761)</b>	<b>12,691,711</b>	<b>(745,431)</b>	<b>11,946,280</b>
Commissions and fee income	4,092,300	103,867	975,669	1,400,922	11,131	1,290,784	(416,545)	7,458,128	898,359	8,356,487
Net gains/(losses) from financial instruments	(1,024,490)	139,377	--	--	204	(6,196)	--	(891,105)	(201,144)	(1,092,249)
Net gains/(losses) from equity method investments	266,412	(7,538)	--	1,109,080	390,949	--	--	1,758,903	(197,328)	1,561,575
Other operating income	4,476,571	47,885	3,508	8,906	49,672	159,459	(380,216)	4,365,785	(1,245,318)	3,120,467
<b>Non-interest expenses</b>	<b>(18,156,959)</b>	<b>(54,079)</b>	<b>(162,344)</b>	<b>(360,220)</b>	<b>(63,090)</b>	<b>(876,090)</b>	<b>796,761</b>	<b>(18,876,021)</b>	<b>(1,100,429)</b>	<b>(19,976,450)</b>
Personnel expenses	(6,959,053)	(9,742)	(39,928)	(22,788)	(1,215)	(160,423)	1,665	(7,191,484)	11,110	(7,180,374)
Administrative expenses	(2,824,885)	(12,241)	(21,283)	(63,414)	(345)	(167,403)	491,904	(2,597,667)	284,873	(2,312,794)
Contributions, fees and other taxes	(1,719,149)	(16,072)	(69,083)	(177,695)	(11,269)	(180,155)	--	(2,173,423)	6,518	(2,166,905)
Amortization of intangible assets	(636,759)	--	--	(29)	--	(1,083)	--	(637,871)	708	(637,163)
Labor, tax and civil claims	(2,817,798)	(4,100)	(661)	(1,241)	(5)	(3,108)	--	(2,826,913)	--	(2,826,913)
Depreciation	(412,969)	--	--	--	--	(21,146)	--	(434,115)	(386,281)	(820,396)
Other operating expenses	(2,786,346)	(11,924)	(31,389)	(95,053)	(50,256)	(342,772)	303,192	(3,014,548)	(1,017,357)	(4,031,905)
<b>Income before taxes</b>	<b>2,162,715</b>	<b>194,594</b>	<b>903,666</b>	<b>2,412,427</b>	<b>519,490</b>	<b>758,285</b>	<b>--</b>	<b>6,951,177</b>	<b>(6,669,338)</b>	<b>281,839</b>
<b>Income taxes</b>	<b>1,767,398</b>	<b>(88,574)</b>	<b>(360,985)</b>	<b>(443,880)</b>	<b>(41,798)</b>	<b>(241,746)</b>	<b>--</b>	<b>590,415</b>	<b>3,305,600</b>	<b>3,896,015</b>
Current	(121,935)	(70,604)	(360,983)	(444,350)	(26,881)	(308,134)	--	(1,332,887)	686	(1,332,201)
Deferred	1,889,333	(17,970)	(2)	470	(14,917)	66,388	--	1,923,302	3,304,914	5,228,216
<b>Net income</b>	<b>3,930,113</b>	<b>106,020</b>	<b>542,681</b>	<b>1,968,547</b>	<b>477,692</b>	<b>516,539</b>	<b>--</b>	<b>7,541,592</b>	<b>(3,363,738)</b>	<b>4,177,854</b>
Attributable to shareholders of the Bank	3,787,382	106,020	542,681	1,343,663	477,692	514,627	--	6,772,065	(3,333,261)	3,438,804
Attributable to non-controlling interests	142,731	--	--	624,884	--	1,912	--	769,527	(30,477)	739,050
<b>Investments in associates and joint ventures</b>	<b>6,580,779</b>	<b>350,297</b>	<b>--</b>	<b>7,738,922</b>	<b>3,664,201</b>	<b>--</b>	<b>--</b>	<b>18,334,199</b>	<b>1,577,059</b>	<b>19,911,258</b>
<b>Non-current assets</b>	<b>23,878,667</b>	<b>--</b>	<b>--</b>	<b>2,582</b>	<b>--</b>	<b>371,040</b>	<b>(2,610)</b>	<b>24,249,679</b>	<b>4,221,048</b>	<b>28,470,727</b>
<b>Total assets</b>	<b>2,436,293,461</b>	<b>3,917,056</b>	<b>4,077,799</b>	<b>20,852,098</b>	<b>11,822,038</b>	<b>19,706,796</b>	<b>(62,800,917)</b>	<b>2,433,868,331</b>	<b>(6,816,454)</b>	<b>2,427,051,877</b>
<b>Total liabilities</b>	<b>2,248,580,735</b>	<b>3,101,786</b>	<b>2,648,004</b>	<b>11,739,205</b>	<b>2,024,764</b>	<b>15,883,211</b>	<b>(40,182,122)</b>	<b>2,243,795,583</b>	<b>(3,758,917)</b>	<b>2,240,036,666</b>
<b>Total equity</b>	<b>187,712,726</b>	<b>815,270</b>	<b>1,429,795</b>	<b>9,112,893</b>	<b>9,797,274</b>	<b>3,823,585</b>	<b>(22,618,795)</b>	<b>190,072,748</b>	<b>(3,057,537)</b>	<b>187,015,211</b>



In thousands of Reais, unless otherwise stated

## h) Geographical information

	Brazil	Other countries			Total
	1st quarter/2026	Before eliminations	Eliminations	After eliminations	1st quarter/2026
Assets	2,444,053,175	286,340,478	(120,192,836)	166,147,642	2,610,200,817
Income	89,355,823	5,376,558	(1,824,739)	3,551,819	92,907,642
Expenses (including income tax)	(86,009,451)	(4,953,787)	1,161,873	(3,791,914)	(89,801,365)
Income/(loss) before taxes	1,151,845	533,848	(662,866)	(129,018)	1,022,827
Net income/(loss)	3,346,372	422,771	(662,866)	(240,095)	3,106,277

	Brazil	Other countries			Total
	1st quarter/2025	Before eliminations	Eliminations	After eliminations	1st quarter/2025
Assets	2,264,584,415	334,899,664	(172,432,202)	162,467,462	2,427,051,877
Income	80,570,359	6,064,501	(2,968,491)	3,096,010	83,666,369
Expenses (including income tax)	(75,603,823)	(10,745,283)	6,860,591	(3,884,692)	(79,488,515)
Income/(loss) before taxes	541,477	(4,151,738)	3,892,100	(259,638)	281,839
Net income/(loss)	4,966,536	(4,680,782)	3,892,100	(788,682)	4,177,854

Income consists of both interest and non-interest income. Expenses consist of interest expense, expected for credit losses, non-interest expense and income taxes.

From the overseas operations, the branches and subsidiaries located in South America provided the majority of the income and most parts of the assets. Assets abroad are mainly monetary and derived from loans portfolio and interbank investments.





In thousands of Reais, unless otherwise stated

## 5– Net interest income

	1st quarter/2026	1st quarter/2025
<b>Interest income</b>	<b>78,452,578</b>	<b>71,720,089</b>
Loan portfolio	41,843,779	41,586,168
Financial assets at fair value through other comprehensive income	21,488,283	13,123,313
Interbank investments	7,537,748	10,658,949
Deposits with Central Bank of Brazil	2,623,582	2,036,017
Securities at amortized cost	2,256,666	1,550,157
Financial assets at fair value through profit or loss	342,501	260,876
Other interest income <sup>1</sup>	2,360,019	2,504,609
<b>Interest expense</b>	<b>(55,195,131)</b>	<b>(47,952,209)</b>
Financial institutions resources	(25,226,002)	(21,150,662)
Customers resources	(19,355,087)	(16,773,383)
Resources from issuance of debt securities	(10,335,011)	(9,705,067)
Other interest expenses	(279,031)	(323,097)
<b>Net interest income</b>	<b>23,257,447</b>	<b>23,767,880</b>

1 - It includes interest income with guarantee deposits and with National Treasury bonds and credits.



In thousands of Reals, unless otherwise stated

## 6– Commissions and fee income

	1st quarter/2026	1st quarter/2025
<b>Services rendered to customers</b>	<b>2,922,250</b>	<b>2,854,479</b>
Account fee	1,336,057	1,411,874
Card income	529,413	499,666
Loans and guarantees provided	391,474	229,903
Billing	277,362	297,815
Collection	243,173	244,145
Capital market income	131,544	155,241
Interbank	13,227	15,835
<b>Asset management</b>	<b>3,714,511</b>	<b>3,385,796</b>
Investment funds	2,711,884	2,492,302
Consortium	932,256	819,497
Funds management and government credit collection	70,371	73,997
<b>Commissions</b>	<b>1,540,480</b>	<b>1,488,276</b>
Insurance distribution	1,324,417	1,283,484
Capitalization distribution	147,055	146,427
Pension plans distribution	69,008	58,365
<b>Other services</b>	<b>648,708</b>	<b>627,936</b>
<b>Total</b>	<b>8,825,949</b>	<b>8,356,487</b>



In thousands of Reais, unless otherwise stated

## 7– Other income/expenses

### a) Other income

	1st quarter/2026	1st quarter/2025
Gains from benefit plans – Surplus agreements	1,066,358	996,238
Receivables income	721,166	768,683
Recovery of charges and expenses	418,347	464,093
Gains from defined benefit plans – Plano 1 – Previ	375,936	380,822
Gains from the disposal of other assets	226,422	89,775
Card transactions	190,166	300,658
BB Benefits club	108,676	128,028
Reversal of provisions for sundry payments	61,091	114,690
Capital gains	14,637	15,364
Convictions, costs and court settlements income	14,310	13,979
Other	966,532	532,458
<b>Total</b>	<b>4,163,641</b>	<b>3,804,788</b>

### b) Other expenses

	1st quarter/2026	1st quarter/2025
Card transactions	(896,782)	(549,445)
Loss on the monetary position <sup>1</sup>	(499,150)	(384,172)
Outsourced services	(449,342)	(112,721)
Performance bonus paid to customers for loyalty	(432,410)	(409,465)
Adjustment of actuarial liabilities	(345,421)	(334,893)
Compensation for transactions of banking correspondents and business partners	(187,323)	(238,113)
INSS – Social Security	(173,529)	(152,009)
Transportation of valuables	(167,493)	(153,955)
Life insurance premium – consumer credit	(132,402)	(131,041)
ATM Network	(66,026)	(92,773)
Operating losses	(61,575)	(48,605)
Capital losses	(37,830)	(39,305)
Commission for credit recovery	(31,830)	(26,701)
Amounts pending release adjustment	(13,118)	(17,956)
Other	(822,872)	(1,340,751)
<b>Total</b>	<b>(4,317,103)</b>	<b>(4,031,905)</b>

1 – Hyperinflation adjustments on non-monetary items and results of Banco Patagonia in accordance with IAS 29, using the Consumer Price Index (CPI) of 9.4% in the 1st quarter/2026 (8.6% in the 1st quarter/2025).



In thousands of Reais, unless otherwise stated

## 8– Personnel expenses

	1st quarter/2026	1st quarter/2025
Wages and salaries	(3,159,240)	(2,957,193)
Administrative provisions for personnel costs	(1,190,900)	(1,063,031)
Benefits	(1,086,898)	(1,031,017)
Social charges	(1,026,195)	(982,708)
Profit sharing <sup>1</sup>	(404,415)	(869,297)
Pension plans	(293,633)	(250,572)
Directors' and officers' remuneration	(18,827)	(15,339)
Staff training	(10,605)	(11,217)
<b>Total</b>	<b>(7,190,713)</b>	<b>(7,180,374)</b>

1 – It includes the amount of R\$ 3,585 thousand in the 1st quarter/2026 (R\$ 3,118 thousand in the 1st quarter/2025) related to Share-based payment for the Executive Board (Note 20.m).



In thousands of Reais, unless otherwise stated

## 9– Other administrative expenses

	1st quarter/2026	1st quarter/2025
Data processing	(482,853)	(406,910)
Security services	(384,975)	(357,257)
Maintenance and upkeep	(239,209)	(242,071)
Specialized technical services	(173,098)	(165,319)
Performance-Based Incentive Program (PDG)	(132,155)	(160,248)
Financial system services	(126,970)	(148,252)
Water, eletricity and gas	(116,027)	(122,994)
Communications	(100,545)	(122,435)
Advertising and marketing	(99,971)	(109,558)
Expenses with outsourced services	(88,473)	(133,203)
Philanthropic contributions	(64,620)	(1,471)
Promotion and public relations	(49,199)	(55,049)
Travel expenses	(36,825)	(35,625)
Transport	(28,327)	(38,649)
Rent	(12,192)	(70,952)
Materials	(3,584)	(7,110)
Other	(140,965)	(135,691)
<b>Total</b>	<b>(2,279,988)</b>	<b>(2,312,794)</b>



In thousands of Reais, unless otherwise stated

## 10– Cash and cash equivalents

	March 31, 2026	December 31, 2025
<b>Cash and due from banks</b>	<b>23,946,939</b>	<b>19,737,849</b>
Local currency	13,011,002	10,239,446
Foreign currency	10,935,937	9,498,403
<b>Deposits with Central Bank of Brazil</b>	<b>999,999</b>	<b>--</b>
Discretionary deposits at the Central Bank	999,999	--
<b>Interbank investments <sup>1</sup></b>	<b>36,746,175</b>	<b>39,897,676</b>
Securities purchased under resale agreements	1,411,843	313,853
Interbank deposits	35,334,332	39,583,823
<b>Total</b>	<b>61,693,113</b>	<b>59,635,525</b>

1 - Investments whose original maturity is less than or equal to 90 days and with insignificant risk of change in fair value.





In thousands of Reais, unless otherwise stated

## 11– Interbank investments

	March 31, 2026	December 31, 2025
<b>Securities purchased under resale agreements</b>	<b>207,001,669</b>	<b>128,352,373</b>
<b>Reverse repurchase agreement - own resources</b>	<b>2,330,056</b>	<b>1,383,078</b>
Treasury Financial bills	--	16,000
Other securities	2,330,299	1,367,241
Expected losses on other securities	(243)	(163)
<b>Reverse repurchase agreement - financed position</b>	<b>204,671,613</b>	<b>126,969,295</b>
National Treasury notes	96,091,000	15,111,835
Treasury Financial bills	90,309,754	52,494,857
National Treasury bills	18,270,859	59,358,807
Other securities	--	3,796
<b>Interbank deposits</b>	<b>91,275,536</b>	<b>61,112,146</b>
Interbank deposits	91,299,484	61,130,780
Expected credit losses on interbank deposits	(23,948)	(18,634)
<b>Total</b>	<b>298,277,205</b>	<b>189,464,519</b>

## Changes in expected credit losses

	December 31, 2025	(Allowance)/ reversal	Foreign exchange	March 31, 2026
Other securities - own resources	(163)	(80)	--	(243)
Interbank deposits	(18,634)	(5,832)	518	(23,948)
<b>Total</b>	<b>(18,797)</b>	<b>(5,912)</b>	<b>518</b>	<b>(24,191)</b>

	December 31, 2024	(Allowance)/ reversal	Foreign exchange	March 31, 2025
Other securities - own resources	--	(18,389)	927	(17,462)
Other securities - financed position	(332)	332	--	--
Interbank deposits	(5,019)	(12,304)	604	(16,719)
<b>Total</b>	<b>(5,351)</b>	<b>(30,361)</b>	<b>1,531</b>	<b>(34,181)</b>



In thousands of Reais, unless otherwise stated

## 12– Financial assets and liabilities

### a) Financial assets and liabilities measured at fair value through profit or loss

#### Financial assets measured at fair value

	March 31, 2026			December 31, 2025		
	Amortized cost	Gains/(losses)	Fair value	Amortized cost	Gains/(losses)	Fair value
<b>Debt instruments</b>	<b>8,241,359</b>	<b>109,445</b>	<b>8,350,804</b>	<b>6,647,486</b>	<b>34,908</b>	<b>6,682,394</b>
Brazilian federal government bonds	4,114,604	7,161	4,121,765	3,560,060	816	3,560,876
Securities issued by non-financial companies	3,285,190	(119,502)	3,165,688	2,854,343	(12,493)	2,841,850
Foreign governments bonds and official institutions abroad	802,331	223,045	1,025,376	204,502	46,640	251,142
Securities issued by financial companies	39,234	(1,259)	37,975	28,581	(55)	28,526
<b>Equity instruments</b>	<b>1,002,886</b>	<b>86,722</b>	<b>1,089,608</b>	<b>849,303</b>	<b>88,605</b>	<b>937,908</b>
Investments in mutual funds and others	845,408	86,644	932,052	717,710	88,516	806,226
Shares	157,478	78	157,556	131,593	89	131,682
<b>Total</b>	<b>9,244,245</b>	<b>196,167</b>	<b>9,440,412</b>	<b>7,496,789</b>	<b>123,513</b>	<b>7,620,302</b>

No financial assets and liabilities at fair value through profit or loss were reclassified during 2026 or 2025.



In thousands of Reais, unless otherwise stated

## Derivatives

Assets	March 31, 2026			December 31, 2025		
	Amortized cost	Gains/(losses)	Fair value	Amortized cost	Gains/(losses)	Fair value
Swaps	3,085,513	577,354	3,662,867	2,235,990	547,524	2,783,514
Forwards <sup>1</sup>	2,069,849	(281,366)	1,788,483	1,121,430	(244,364)	877,066
Options	796,073	(354,315)	441,758	887,148	(375,988)	511,160
Other <sup>2</sup>	501,465	(33,612)	467,853	492,476	(6,732)	485,744
<b>Total</b>	<b>6,452,900</b>	<b>(91,939)</b>	<b>6,360,961</b>	<b>4,737,044</b>	<b>(79,560)</b>	<b>4,657,484</b>

Liabilities	March 31, 2026			December 31, 2025		
	Amortized cost	Gains/(losses)	Fair value	Amortized cost	Gains/(losses)	Fair value
Forwards <sup>1</sup>	(5,565,042)	2,414,261	(3,150,781)	(3,127,455)	1,526,760	(1,600,695)
Swaps	(1,639,099)	(294,958)	(1,934,057)	(1,157,644)	(175,785)	(1,333,429)
Options	(829,101)	(303,493)	(1,132,594)	(983,261)	169,746	(813,515)
Other <sup>2</sup>	(312,007)	16,849	(295,158)	(719,219)	(7,876)	(727,095)
<b>Total</b>	<b>(8,345,249)</b>	<b>1,832,659</b>	<b>(6,512,590)</b>	<b>(5,987,579)</b>	<b>1,512,845</b>	<b>(4,474,734)</b>

1 – Includes foreign exchange contracts, as they are forward currency transactions.

2 – Related essentially to non-deliverable currency forward contracts, settled exclusively in cash (non-deliverable forwards).



In thousands of Reais, unless otherwise stated

**b) Financial assets measured at fair value through other comprehensive income**

	March 31, 2026				December 31, 2025			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
<b>Debt instruments</b>	<b>694,752,270</b>	<b>(2,940,764)</b>	<b>(193,871)</b>	<b>691,617,635</b>	<b>674,002,349</b>	<b>(3,038,293)</b>	<b>(138,494)</b>	<b>670,825,562</b>
Brazilian federal government bonds	677,069,951	(2,840,762)	--	674,229,189	657,276,573	(2,961,452)	--	654,315,121
Securities issued by non-financial companies	9,047,574	(170,096)	(32,287)	8,845,191	9,423,393	(73,587)	(38,377)	9,311,429
Foreign governments bonds and official institutions abroad	6,721,878	69,719	(159,292)	6,632,305	5,943,722	(30,200)	(98,407)	5,815,115
Securities issued by financial companies	1,912,867	375	(2,292)	1,910,950	1,358,661	26,946	(1,710)	1,383,897
<b>Equity instruments<sup>1</sup></b>	<b>2,159,231</b>	<b>316,468</b>	<b>--</b>	<b>2,475,699</b>	<b>2,035,778</b>	<b>277,919</b>	<b>--</b>	<b>2,313,697</b>
Investments in mutual funds	2,000,542	149,529	--	2,150,071	1,883,688	146,432	--	2,030,120
Shares	158,689	166,939	--	325,628	152,090	131,487	--	283,577
<b>Total</b>	<b>696,911,471</b>	<b>(2,624,266)</b>	<b>(193,871)</b>	<b>694,093,334</b>	<b>676,038,127</b>	<b>(2,760,374)</b>	<b>(138,494)</b>	<b>673,139,259</b>

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

**Reconciliation of changes concerning expected credit losses**

	December 31, 2025	(Allowance) / reversal	March 31, 2026
<b>Expected credit losses</b>			
Foreign governments bonds and official institutions abroad	(98,407)	(60,885)	(159,292)
Securities issued by non-financial companies	(38,377)	6,090	(32,287)
Securities issued by financial companies	(1,710)	(582)	(2,292)
<b>Total</b>	<b>(138,494)</b>	<b>(55,377)</b>	<b>(193,871)</b>



In thousands of Reais, unless otherwise stated

## Debt and equity instruments by stages

	March 31, 2026				December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Debt and equity instruments</b>								
Brazilian federal government bonds	674,229,189	--	--	674,229,189	654,315,121	--	--	654,315,121
Securities issued by non-financial companies	8,845,056	--	135	8,845,191	9,311,294	--	135	9,311,429
Foreign governments bonds and official institutions abroad	6,023,359	608,946	--	6,632,305	4,202,406	1,612,709	--	5,815,115
Investments in mutual funds	2,150,071	--	--	2,150,071	2,030,120	--	--	2,030,120
Securities issued by financial companies	1,910,950	--	--	1,910,950	1,383,897	--	--	1,383,897
Shares	325,628	--	--	325,628	283,577	--	--	283,577
<b>Total</b>	<b>693,484,253</b>	<b>608,946</b>	<b>135</b>	<b>694,093,334</b>	<b>671,526,415</b>	<b>1,612,709</b>	<b>135</b>	<b>673,139,259</b>

## Fair value of the financial assets that are pledged as collateral

	March 31, 2026	December 31, 2025
Repurchase agreements	503,450,936	469,525,174
Guarantees provided	21,892,035	21,058,292
<b>Total</b>	<b>525,342,971</b>	<b>490,583,466</b>

Financial assets at fair value through other comprehensive income pledged as collateral represent government bonds pledged in derivatives transactions and the trading of securities and currencies on the B3 Stock Exchange. They also include collateral for equities transactions through the Câmara Brasileira de Liquidação e Custódia (CBLC – Brazilian Clearing & Depositary Corp.).



In thousands of Reais, unless otherwise stated

**c) Expected maturities of securities at amortized cost**

	March 31, 2026					December 31, 2025				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
<b>Debt instruments</b>										
Foreign governments bonds and official institutions abroad	36,864,410	5,504,849	--	--	42,369,259	31,773,004	10,325,445	--	--	42,098,449
Brazilian federal government bonds	992,921	3,826,496	--	--	4,819,417	1,856,856	3,619,375	--	--	5,476,231
Securities issued by financial companies	5,556	--	--	--	5,556	5,046	--	--	--	5,046
Securities issued by non-financial companies	--	--	--	--	--	--	639	--	--	639
<b>Subtotal</b>	<b>37,862,887</b>	<b>9,331,345</b>	<b>--</b>	<b>--</b>	<b>47,194,232</b>	<b>33,634,906</b>	<b>13,945,459</b>	<b>--</b>	<b>--</b>	<b>47,580,365</b>
Expected losses on securities	(236,445)	(34,506)	--	--	(270,951)	(315,369)	(3,904)	--	--	(319,273)
<b>Total</b>	<b>37,626,442</b>	<b>9,296,839</b>	<b>--</b>	<b>--</b>	<b>46,923,281</b>	<b>33,319,537</b>	<b>13,941,555</b>	<b>--</b>	<b>--</b>	<b>47,261,092</b>

**Reconciliation of changes concerning expected credit losses**

	December 31, 2025	(Allowance) / reversal	March 31, 2026
<b>Expected credit losses</b>			
Foreign governments bonds and official institutions abroad	(319,273)	48,322	(270,951)
<b>Total</b>	<b>(319,273)</b>	<b>48,322</b>	<b>(270,951)</b>

In 2026, no financial assets were reclassified from the securities category at amortized cost.



In thousands of Reais, unless otherwise stated

### Debt instruments by stages

	March 31, 2026				December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Debt instruments</b>								
Foreign governments bonds and official institutions abroad	37,866,058	4,503,201	--	42,369,259	36,098,519	5,999,930	--	42,098,449
Brazilian federal government bonds	4,819,417	--	--	4,819,417	5,476,231	--	--	5,476,231
Securities issued by financial companies	5,556	--	--	5,556	5,046	--	--	5,046
Securities issued by non-financial companies	--	--	--	--	639	--	--	639
<b>Subtotal</b>	<b>42,691,031</b>	<b>4,503,201</b>	<b>--</b>	<b>47,194,232</b>	<b>41,580,435</b>	<b>5,999,930</b>	<b>--</b>	<b>47,580,365</b>
Expected losses on securities	(97,902)	(173,049)	--	(270,951)	(61,064)	(258,209)	--	(319,273)
<b>Total</b>	<b>42,593,129</b>	<b>4,330,152</b>	<b>--</b>	<b>46,923,281</b>	<b>41,519,371</b>	<b>5,741,721</b>	<b>--</b>	<b>47,261,092</b>





In thousands of Reais, unless otherwise stated

## 13– Loan portfolio

### a) Loan portfolio by modality

	March 31, 2026	December 31, 2025
<b>Loans</b>	<b>1,033,906,689</b>	<b>1,022,471,175</b>
Loans and discounted credit rights	387,133,955	388,276,123
Financing	196,752,935	198,692,549
Rural financing	388,586,618	373,579,404
Mortgage	61,348,117	61,834,001
Loan operations linked to assignment <sup>1</sup>	85,064	89,098
<b>Other receivables with loan characteristics</b>	<b>200,232,996</b>	<b>206,285,614</b>
Securities with loan characteristics	91,740,349	101,820,642
Credit card operations	60,872,671	62,717,699
Advances on foreign exchange contracts	24,143,315	26,324,947
Other receivables purchased under assignment <sup>2</sup>	9,327,601	7,379,771
Sundry	14,149,060	8,042,555
<b>Leasing</b>	<b>1,164,226</b>	<b>1,150,006</b>
<b>Total loan portfolio</b>	<b>1,235,303,911</b>	<b>1,229,906,795</b>
<b>Expected credit risk losses</b>	<b>(97,128,603)</b>	<b>(96,837,174)</b>
Expected loan losses	(91,239,205)	(88,743,131)
Expected other receivables with loan characteristics losses	(5,703,106)	(7,908,085)
Expected leases losses	(186,292)	(185,958)
<b>Total loan portfolio net of expected credit losses</b>	<b>1,138,175,308</b>	<b>1,133,069,621</b>

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.

2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.



In thousands of Reals, unless otherwise stated

**b) Breakdown of the loan portfolio by sector**

	March 31, 2026	%	December 31, 2025	%
<b>Public sector</b>	<b>104,364,107</b>	<b>8.4</b>	<b>101,671,109</b>	<b>8.3</b>
Public administration	81,127,470	6.5	79,495,304	6.5
Oil sector	16,768,367	1.4	16,865,575	1.4
Services	4,823,322	0.4	3,641,104	0.3
Electric power	11,053	--	12,804	--
Other activities	1,633,895	0.1	1,656,322	0.1
<b>Private sector</b>	<b>1,130,939,804</b>	<b>91.6</b>	<b>1,128,235,686</b>	<b>91.7</b>
<b>Individuals</b>	<b>747,637,067</b>	<b>60.6</b>	<b>733,923,573</b>	<b>59.7</b>
<b>Companies</b>	<b>383,302,737</b>	<b>31.0</b>	<b>394,312,113</b>	<b>32.0</b>
Agribusiness of plant origin	56,184,567	4.5	55,627,408	4.5
Services	52,015,809	4.2	52,571,121	4.3
Electric power	24,790,041	2.0	25,725,650	2.1
Mining and metallurgy	23,770,380	1.9	24,405,973	2.0
Automotive sector	21,226,659	1.7	20,878,392	1.7
Agribusiness of animal origin	20,873,236	1.7	20,358,676	1.7
Transportation	20,361,263	1.6	21,059,441	1.7
Agricultural inputs	17,165,608	1.4	17,553,981	1.4
Retail commerce	16,633,143	1.3	16,989,899	1.4
Chemical	15,945,883	1.3	16,363,756	1.3
Fuel	14,524,152	1.2	16,132,820	1.3
Electronics	12,868,159	1.0	13,055,080	1.1
Specific activities of construction	12,678,475	1.0	12,941,431	1.1
Real estate	12,282,065	1.0	13,239,738	1.1
Financial services	11,553,939	0.9	13,135,708	1.1
Wholesale and various industries	11,035,919	0.9	11,495,420	0.9
Pulp and paper	9,906,179	0.8	10,059,686	0.8
Textile and clothing	8,310,922	0.7	8,661,359	0.7
Woodworking and furniture market	7,182,880	0.6	7,419,285	0.6
Telecommunications	5,056,620	0.4	5,324,959	0.4
Heavy construction	4,069,701	0.3	6,251,618	0.5
Other activities	4,867,137	0.6	5,060,712	0.3
<b>Total</b>	<b>1,235,303,911</b>	<b>100.0</b>	<b>1,229,906,795</b>	<b>100.0</b>



In thousands of Reais, unless otherwise stated

### c) Loan portfolio by maturity

The majority of our loans require principal and interest payments on a monthly, quarterly, semi-annual or annual basis. The table below shows the book value of the Bank's loan installments according to their contractual maturities. For loans with a single installment, the entire loan balance is presented according to the final maturity date.

	March 31, 2026	December 31, 2025
<b>Installments falling due</b>		
1 to 30 days	79,806,868	82,114,989
31 to 60 days	42,184,981	36,589,400
61 to 90 days	40,140,675	30,234,243
91 to 180 days	102,563,938	101,686,120
181 to 360 days	143,398,397	160,455,694
More than 360 days	784,196,226	772,612,800
<b>Subtotal</b>	<b>1,192,291,085</b>	<b>1,183,693,246</b>
<b>Installments overdue</b>		
1 to 14 days	5,305,715	4,956,350
15 to 30 days	2,715,523	3,120,044
31 to 60 days	4,231,832	4,503,005
61 to 90 days	2,760,617	3,500,917
91 to 180 days	7,666,988	11,083,570
181 to 360 days	14,597,780	13,580,791
More than 360 days	5,734,371	5,468,872
<b>Subtotal</b>	<b>43,012,826</b>	<b>46,213,549</b>
<b>Total</b>	<b>1,235,303,911</b>	<b>1,229,906,795</b>



In thousands of Reais, unless otherwise stated

**d) Loan portfolio and expected losses by stages**

	March 31, 2026							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
<b>Loans</b>	<b>908,976,789</b>	<b>(14,513,882)</b>	<b>31,659,057</b>	<b>(10,941,762)</b>	<b>93,270,843</b>	<b>(65,783,561)</b>	<b>1,033,906,689</b>	<b>(91,239,205)</b>
Loans and discounted credit rights	322,944,793	(3,976,319)	15,649,112	(4,857,863)	48,540,050	(34,861,848)	387,133,955	(43,696,030)
Financing	189,516,255	(507,080)	1,802,602	(429,415)	5,434,078	(3,559,245)	196,752,935	(4,495,740)
Rural financing	341,080,099	(9,823,272)	12,997,767	(5,620,889)	34,508,752	(26,844,452)	388,586,618	(42,288,613)
Mortgage	55,350,631	(207,209)	1,209,524	(33,595)	4,787,962	(518,016)	61,348,117	(758,820)
Loan operations linked to assignment	85,011	(2)	52	--	1	--	85,064	(2)
<b>Other receivables with loan characteristics</b>	<b>186,876,686</b>	<b>(865,896)</b>	<b>4,044,315</b>	<b>(711,081)</b>	<b>9,311,995</b>	<b>(4,126,129)</b>	<b>200,232,996</b>	<b>(5,703,106)</b>
Securities with loan characteristics	84,604,696	(163,046)	1,188,485	(222,088)	5,947,168	(2,435,861)	91,740,349	(2,820,995)
Credit card operations	57,855,245	(616,909)	2,151,943	(359,385)	865,483	(610,103)	60,872,671	(1,586,397)
Advances on foreign exchange contracts	21,759,051	(53,943)	448,578	(64,962)	1,935,686	(714,493)	24,143,315	(833,398)
Other receivables purchased under assignment	9,327,496	(18,536)	--	--	105	(103)	9,327,601	(18,639)
Sundry	13,330,198	(13,462)	255,309	(64,646)	563,553	(365,569)	14,149,060	(443,677)
<b>Leasing</b>	<b>971,827</b>	<b>(3,396)</b>	<b>8,670</b>	<b>(753)</b>	<b>183,729</b>	<b>(182,143)</b>	<b>1,164,226</b>	<b>(186,292)</b>
<b>Total</b>	<b>1,096,825,302</b>	<b>(15,383,174)</b>	<b>35,712,042</b>	<b>(11,653,596)</b>	<b>102,766,567</b>	<b>(70,091,833)</b>	<b>1,235,303,911</b>	<b>(97,128,603)</b>



In thousands of Reais, unless otherwise stated

	December 31, 2025							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
<b>Loans</b>	<b>898,787,026</b>	<b>(13,619,838)</b>	<b>31,422,920</b>	<b>(11,144,738)</b>	<b>92,261,229</b>	<b>(63,978,555)</b>	<b>1,022,471,175</b>	<b>(88,743,131)</b>
Loans and discounted credit rights	327,155,492	(4,103,287)	12,831,998	(4,154,366)	48,288,633	(33,428,400)	388,276,123	(41,686,053)
Financing	191,421,019	(534,777)	1,858,162	(356,175)	5,413,368	(4,145,149)	198,692,549	(5,036,101)
Rural financing	324,775,989	(8,764,137)	15,083,143	(6,592,428)	33,720,272	(25,647,181)	373,579,404	(41,003,746)
Mortgage	55,345,834	(217,634)	1,649,349	(41,769)	4,838,818	(757,825)	61,834,001	(1,017,228)
Loan operations linked to assignment	88,692	(3)	268	--	138	--	89,098	(3)
<b>Other receivables with loan characteristics</b>	<b>191,862,482</b>	<b>(977,070)</b>	<b>4,513,407</b>	<b>(713,798)</b>	<b>9,909,725</b>	<b>(6,217,217)</b>	<b>206,285,614</b>	<b>(7,908,085)</b>
Securities with loan characteristics	91,433,068	(244,930)	2,054,894	(308,573)	8,332,680	(5,150,013)	101,820,642	(5,703,516)
Credit card operations	60,498,011	(662,563)	1,884,799	(294,258)	334,889	(220,577)	62,717,699	(1,177,398)
Advances on foreign exchange contracts	25,101,664	(49,786)	327,931	(46,812)	895,352	(595,151)	26,324,947	(691,749)
Other receivables purchased under assignment	7,379,666	(13,359)	105	(53)	--	--	7,379,771	(13,412)
Sundry	7,450,073	(6,432)	245,678	(64,102)	346,804	(251,476)	8,042,555	(322,010)
<b>Leasing</b>	<b>962,901</b>	<b>(2,907)</b>	<b>2,079</b>	<b>(487)</b>	<b>185,026</b>	<b>(182,564)</b>	<b>1,150,006</b>	<b>(185,958)</b>
<b>Total</b>	<b>1,091,612,409</b>	<b>(14,599,815)</b>	<b>35,938,406</b>	<b>(11,859,023)</b>	<b>102,355,980</b>	<b>(70,378,336)</b>	<b>1,229,906,795</b>	<b>(96,837,174)</b>

In the period, from January 2025, the Expected Credit Loss (ECL) under IFRS started being calculated considering enhancements in credit risk parameters (PD, LGD, and EAD), due to increased knowledge and new information, with a prospective impact on the financial results.



In thousands of Reals, unless otherwise stated

#### e) Leasing portfolio by maturity

	March 31, 2026			December 31, 2025		
	Minimum lease payments	Unearned finance income	Present value	Minimum lease payments	Unearned finance income	Present value
Up to one year <sup>1</sup>	599,807	(125,851)	473,956	620,639	(134,904)	485,735
Over one year to five years	858,246	(180,077)	678,169	820,974	(178,449)	642,525
Over five years	15,314	(3,213)	12,101	27,787	(6,041)	21,746
<b>Total</b>	<b>1,473,367</b>	<b>(309,141)</b>	<b>1,164,226</b>	<b>1,469,400</b>	<b>(319,394)</b>	<b>1,150,006</b>

1 - Includes amounts related to installments overdue.

#### f) Expected credit loss on loan portfolio, net

	1st quarter/2026	1st quarter/2025
Constitution	(16,897,246)	(20,225,306)
Recovery <sup>1</sup>	793,068	896,772
<b>Expected credit losses for loans portfolio, net</b>	<b>(16,104,178)</b>	<b>(19,328,534)</b>

1 - Refers to recovery of principal.

#### g) Summary of the changes in allowance for losses associated with credit risk

	1st quarter/2026	1st quarter/2025
<b>Opening balance</b>	<b>(96,837,174)</b>	<b>(69,717,722)</b>
(Addition)/reversal of expected losses	(16,897,246)	(20,225,306)
Exchange fluctuation - foreign allowances	13,889	57,923
Write off	16,591,928	8,494,933
<b>Closing balance</b>	<b>(97,128,603)</b>	<b>(81,390,172)</b>

#### h) Renegotiated credits

	1st quarter/2026	1st quarter/2025
<b>Opening balance</b>	<b>79,769,609</b>	<b>70,539,842</b>
Renegotiated operations	2,862,465	4,731,378
Restructured operations	4,727,897	4,757,616
Interest (received) and appropriated	(9,315,651)	(4,136,765)
Write off	(6,584,065)	(3,929,534)
<b>Closing balance <sup>1</sup></b>	<b>71,460,255</b>	<b>71,962,537</b>
(%) Restructured financial assets in relation to the final balance of the renegotiated	55.1%	47.2%

1 - Includes the amount of R\$ 71 thousand (R\$ 153 thousand as of March 31, 2025) related to renegotiated rural credits. The amount of R\$ 62,781,823 thousand (R\$ 50,801,652 thousand as of March 31, 2025), related to extended credits from rural portfolio governed by specific legislation, is not included.



In thousands of Reais, unless otherwise stated

i) Maximum exposure of financial instruments segregated by portfolio type and by credit risk classification

	March 31, 2026															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total
<b>Individuals</b>	646,820,488	123,618,413	89,964	770,528,865	25,777,539	587,068	--	26,364,607	72,971,589	82,063	--	73,053,652	745,569,616	124,287,544	89,964	869,947,124
Retail Individuals	317,895,046	121,191,817	89,964	439,176,827	13,366,951	586,504	--	13,953,455	41,811,977	81,277	--	41,893,254	373,073,974	121,859,598	89,964	495,023,536
Retail rural producers	328,925,442	2,426,596	--	331,352,038	12,410,588	564	--	12,411,152	31,159,612	786	--	31,160,398	372,495,642	2,427,946	--	374,923,588
<b>Companies</b>	450,004,814	110,669,765	19,052,736	579,727,315	9,934,503	106,984	14,780	10,056,267	29,794,978	23,817	594,393	30,413,188	489,734,295	110,800,566	19,661,909	620,196,770
Wholesale	308,892,305	84,046,337	18,095,799	411,034,441	3,846,857	16,395	6,086	3,869,338	16,581,943	16,136	591,745	17,189,824	329,321,105	84,078,868	18,693,630	432,093,603
Retail MPE	97,298,719	25,593,416	956,937	123,849,072	5,752,316	90,589	8,694	5,851,599	11,470,173	7,681	2,648	11,480,502	114,521,208	25,691,686	968,279	141,181,173
Retail rural producers	43,813,790	1,030,012	--	44,843,802	335,330	--	--	335,330	1,742,862	--	--	1,742,862	45,891,982	1,030,012	--	46,921,994
<b>Total</b>	1,096,825,302	234,288,178	19,142,700	1,350,256,180	35,712,042	694,052	14,780	36,420,874	102,766,567	105,880	594,393	103,466,840	1,235,303,911	235,088,110	19,751,873	1,490,143,894
<b>%</b>	81.23%	17.35%	1.42%	100.00%	98.05%	1.91%	0.04%	100.00%	99.33%	0.10%	0.57%	100.00%	82.89%	15.78%	1.33%	100.00%

	December 31, 2025															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total
<b>Individuals</b>	637,488,377	122,297,111	87,768	759,873,256	27,309,860	279,844	--	27,589,704	69,600,402	44,562	--	69,644,964	734,398,639	122,621,517	87,768	857,107,924
Retail Individuals	317,446,514	120,261,234	87,768	437,795,516	12,722,575	279,482	--	13,002,057	39,256,167	43,716	--	39,299,883	369,425,256	120,584,432	87,768	490,097,456
Retail rural producers	320,041,863	2,035,877	--	322,077,740	14,587,285	362	--	14,587,647	30,344,235	846	--	30,345,081	364,973,383	2,037,085	--	367,010,468
<b>Companies</b>	454,124,032	110,432,665	17,466,745	582,023,442	8,628,546	116,062	4,955	8,749,563	32,755,578	13,295	589,398	33,358,271	495,508,156	110,562,022	18,061,098	624,131,276
Wholesale	313,077,837	83,039,733	16,254,993	412,372,563	3,459,812	28,573	157	3,488,542	19,994,360	6,189	585,925	20,586,474	336,532,009	83,074,495	16,841,075	436,447,579
Retail MPE	100,789,494	25,946,372	1,211,752	127,947,618	4,938,762	87,089	4,798	5,030,649	12,088,270	7,106	3,473	12,098,849	117,816,526	26,040,567	1,220,023	145,077,116
Retail rural producers	40,256,701	1,446,560	--	41,703,261	229,972	400	--	230,372	672,948	--	--	672,948	41,159,621	1,446,960	--	42,606,581
<b>Total</b>	1,091,612,409	232,729,776	17,554,513	1,341,896,698	35,938,406	395,906	4,955	36,339,267	102,355,980	57,857	589,398	103,003,235	1,229,906,795	233,183,539	18,148,866	1,481,239,200
<b>%</b>	81.35%	17.34%	1.31%	100.00%	98.90%	1.09%	0.01%	100.00%	99.37%	0.06%	0.57%	100.00%	83.03%	15.74%	1.23%	100.00%





In thousands of Reais, unless otherwise stated

## 14– Investments in associates and joint ventures

### a) Equity method investments

Company	Equity interest percentage				Shareholders' equity of investee		Carrying amount of investment		Net gains/(losses) from equity method investments		Dividends	
	March 31, 2026		December 31, 2025		March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025	1st quarter/2026	1st quarter/2025	1st quarter/2026	1st quarter/2025
	Total	Common stock	Total	Common stock								
<b>Associates <sup>1</sup> and joint ventures <sup>2</sup></b>												
Banco Votorantim S.A.	50.00	49.99	50.00	49.99	13,018,587	13,066,541	6,509,293	6,533,270	188,051	57,240	257,000	100,000
Brasileprev Seguros e Previdência S.A. <sup>3</sup>	74.99	49.99	74.99	49.99	7,084,979	6,986,599	5,313,380	5,239,600	342,555	240,397	374,975	530,202
Cielo S.A. <sup>4</sup>	29.17	29.17	29.17	29.17	11,460,194	11,133,797	3,707,340	3,612,128	95,265	115,165	--	--
Cateno Gestão de Contas de Pagamentos S.A. <sup>5</sup>	30.00	1.38	30.00	1.38	8,650,612	9,501,112	2,595,184	2,850,333	58,251	69,859	22,973	48,507
BB Mapfre Participações S.A. <sup>6</sup>	74.99	49.99	74.99	49.99	2,939,493	3,111,324	2,892,749	3,021,605	812,106	819,816	950,795	815,891
Elo Participações Ltda.	49.99	49.99	49.99	49.99	3,015,695	2,612,485	1,507,546	1,305,981	152,730	199,427	--	2,026,237
UBS BB Serviços de Assessoria Financeira e Participações S.A. <sup>7</sup>	49.99	49.99	49.99	49.99	1,462,671	1,463,162	731,189	731,435	(342)	(7,558)	--	1,908
Brasilcap Capitalização S.A. <sup>8</sup>	66.77	49.99	66.77	49.99	885,887	1,026,258	702,235	795,956	69,859	36,059	163,581	--
Others <sup>9</sup>							483,364	492,737	22,965	31,170	3,975	4,725
Unrealized profit <sup>10</sup>							(2,630,473)	(2,666,456)				
<b>Total</b>							<b>21,811,807</b>	<b>21,916,589</b>	<b>1,741,440</b>	<b>1,561,575</b>	<b>1,773,299</b>	<b>3,527,470</b>

1 - The Bank has significant influence over the investee through board seats or other measures.

2 - The Bank has joint control over the investees' relevant activities through contractual arrangements.

3 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 51.19%.

4 - Includes the amount of R\$ 364,332 thousand related to goodwill on acquisition of the investment.

5 - Indirect ownership interest held by the Bank in Cateno, through its wholly-owned subsidiary BB Elo Cartões Participações S.A. The total interest held by the Bank is 64.49% (64.49% on December 31, 2024), considering that Cielo S.A. holds 70% of direct participation in Cateno.

6 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 51.19%. Includes the amount of R\$ 688,423 thousand related to goodwill on acquisition of the investment.

7 - Company arising from the strategic partnership between BB-Banco de Investimentos S.A. and UBS A.G. to operate in investment banking and securities brokerage activities.

8 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 45.57%. Includes the amount of R\$ 110,749 thousand related to goodwill on acquisition of the investment.

9 - Refers to investments in the following companies: Brasil Dental Operadora de Planos Odontológicos S.A., Cíclis Corretora de Seguros S.A., Gestora de Inteligência de Crédito S.A. - QUOD, Tecnologia Bancária S.A. - Tecban, Câmara Interbancárias de Pagamentos - CIP and Broto S.A. Investment value is reduced by impairment losses of R\$ 2,826 thousand on December 31, 2025.

10 - Unrealized profit arising from the strategic partnership between BB Elo Cartões Participações S.A. and Cielo S.A., forming Cateno Gestão de Contas de Pagamento S.A. and unrealized profit arising from the strategic partnership between BB-BI and UBS A.G.



In thousands of Reais, unless otherwise stated

## b) Qualitative information of associates and joint ventures

Company	Place of incorporation		Description	Segment	Strategic participation <sup>1</sup>
	Country	Headquarters location			
Banco Votorantim S.A.	Brasil	São Paulo (SP)	Performs various types of bank activities, such as consumer lending, leasing and investment fund management.	Banking	Yes
Brasilprev Seguros e Previdência S.A.	Brasil	São Paulo (SP)	Commercializes life insurance with survivor coverage and with private retirement and benefit plans.	Insurance	Yes
Cielo S.A.	Brasil	Barueri (SP)	Provides services related to credit and debit cards and payments services.	Electronic payments	Yes
Cateno Gestão de Contas de Pagamentos S.A.	Brasil	Barueri (SP)	Provides services related to the management of transactions arisen from credit and debit card operations.	Electronic payments	Yes
BB Mapfre Participações S.A.	Brasil	São Paulo (SP)	Acts as a holding company for other companies which deal with life, real estate and agricultural insurance.	Insurance	Yes
Elo Participações Ltda.	Brasil	Barueri (SP)	Acts as a holding company which consolidates the joint business related to electronic payment services.	Electronic payments	Yes
UBS BB Serviços de Assessoria Financeira e Participações S.A.	Brasil	São Paulo (SP)	Operates in investment banking and securities brokerage activities in the institutional segment in Brazil and in certain South American countries.	Investments	Yes
Brasilcap Capitalização S.A.	Brasil	Rio de Janeiro (RJ)	Commercializes capitalization plans and other products and services that capitalization companies are allowed to provide.	Insurance	Yes

1- Strategic investments are made in companies with activities that complement or support those of the Bank and its subsidiaries.



In thousands of Reais, unless otherwise stated

### c) Reconciliation of changes

Company	Opening balance	Changes			Closing balance
	December 31, 2025	Net gains / (losses) from equity method investments	Dividends	Other changes <sup>1</sup>	March 31, 2026
Banco Votorantim S.A.	6,533,270	188,051	(257,000)	44,972	6,509,293
Brasilprev Seguros e Previdência S.A.	5,239,600	342,555	(374,975)	106,200	5,313,380
Cielo S.A.	3,612,128	95,265	--	(53)	3,707,340
Cateno Gestão de Contas de Pagamentos S.A.	2,850,333	58,251	(22,973)	(290,427)	2,595,184
BB Mapfre Participações S.A.	3,021,605	812,106	(950,795)	9,833	2,892,749
Elo Participações Ltda.	1,305,981	152,730	--	48,835	1,507,546
UBS BB Serviços de Assessoria Financeira e Participações S.A.	731,435	(342)	--	96	731,189
Brasilcap Capitalização S.A.	795,956	69,859	(163,581)	1	702,235
Others	492,737	22,965	(3,975)	(28,363)	483,364
<b>Subtotal</b>	<b>24,583,045</b>	<b>1,741,440</b>	<b>(1,773,299)</b>	<b>(108,906)</b>	<b>24,442,280</b>
Unrealized profit	(2,666,456)	--	--	35,983	(2,630,473)
<b>Total</b>	<b>21,916,589</b>	<b>1,741,440</b>	<b>(1,773,299)</b>	<b>(72,923)</b>	<b>21,811,807</b>

1 - Refers mainly to unrealized gains/(losses) on financial assets at fair value through other comprehensive income, foreign exchange changes on investments abroad and adjustments from previous years made by the investees.

### d) Other information

The associates and joint ventures do not expose the Bank to any significant contingent liabilities.

None of the Bank's associates or joint ventures presented significant restrictions on the transfer of resources in the form of cash dividends or the repayment of loans or advances.

None of the associates or joint ventures had discontinued operations.

The Bank does not have any unrecognized losses with respect to its associates or joint ventures in the periods presented or carried-forward from previous years.

All joint arrangements of the Bank are structured through a separate vehicle.



In thousands of Reais, unless otherwise stated

## 15– Customer resources

	March 31, 2026	December 31, 2025
<b>Domestic</b>	<b>879,949,665</b>	<b>843,553,760</b>
Demand deposits	75,295,500	81,860,502
Non-interest bearing deposits	75,064,194	81,621,420
Interest bearing deposits <sup>1</sup>	231,306	239,082
Savings deposits	211,233,818	215,188,602
Time deposits	593,420,347	546,504,656
<b>Abroad</b>	<b>55,027,344</b>	<b>54,383,689</b>
Demand deposits - non-interest bearing deposits	9,515,852	10,320,870
Time deposits	45,511,492	44,062,819
<b>Total</b>	<b>934,977,009</b>	<b>897,937,449</b>

1 - Refers to "special accounts", whose purpose is to record the movement of foreign currency accounts opened in the country on behalf of embassies, legations abroad, international organizations, as well as public entities beneficiaries for credit or borrowers of loans granted by international financial bodies or foreign government agencies.



In thousands of Reals, unless otherwise stated

## 16– Financial institutions resources

### a) Breakdown

	March 31, 2026	December 31, 2025
<b>Securities sold under repurchase agreements (Note 16.b)</b>	<b>720,633,926</b>	<b>609,233,273</b>
<b>Borrowings and onlending</b>	<b>86,926,777</b>	<b>84,822,811</b>
<b>Amount payable to financial institutions</b>	<b>56,012,154</b>	<b>32,983,163</b>
Interbank deposits	55,926,991	32,893,966
Loan portfolios assigned with guarantee of the Bank	85,163	89,197
<b>Total</b>	<b>863,572,857</b>	<b>727,039,247</b>

### b) Securities sold under repurchase agreements

	March 31, 2026	December 31, 2025
<b>Own portfolio</b>	<b>516,023,464</b>	<b>482,263,422</b>
Treasury Financial bills	482,346,216	439,758,808
Private securities	23,343,120	26,629,663
Securities abroad	7,078,438	7,656,375
National Treasury bills	3,255,690	8,218,576
<b>Third-party portfolio</b>	<b>204,610,462</b>	<b>126,969,851</b>
National Treasury notes	96,024,260	15,111,835
Treasury Financial bills	90,315,344	52,510,997
National Treasury bills	18,270,858	59,343,209
Other securities	--	3,810
<b>Total</b>	<b>720,633,926</b>	<b>609,233,273</b>

### c) Borrowings and onlendings

#### Obligations for loans

	up to 90 days	from 91 to 360 days	from 1 to 3 years	from 3 to 5 years	over 5 years	March 31, 2026	December 31, 2025
Borrowings from bankers	5,379,525	9,580,749	10,310,914	6,943,415	--	32,214,603	32,589,352
Imports	152,969	227,474	74,077	--	--	454,520	320,809
Exports	7,824	19,206	11	--	--	27,041	--
<b>Total</b>	<b>5,540,318</b>	<b>9,827,429</b>	<b>10,385,002</b>	<b>6,943,415</b>	<b>--</b>	<b>32,696,164</b>	<b>32,910,161</b>



In thousands of Reais, unless otherwise stated

## Onlendings

Programs	Finance charges p.a.	March 31, 2026	December 31, 2025
<b>National Treasury</b>		<b>2,172,036</b>	<b>1,249,845</b>
Pronaf	TMS (if available) or Fixed 0.50% to 8.00% (if applied)	199,855	506
Recoop	Fixed 5.75% to 8.25% or IGP-DI + 1.00% or IGP-DI + 2.00%	9,845	9,845
Fundo Nacional sobre Mudança do Clima - FNMC	Fixed 1.00%	1,956,033	1,233,191
Other		6,303	6,303
<b>BNDES</b>	<b>Fixed 0.50% to 14.87% TJLP + 0.50% to 5.00% IPCA TLP + 1.99% to 3.20% Selic + 0.76% to 2.08% FX Variation 1.70% to 1.80% TFBD 5.37% to 6.47%</b>	<b>17,236,697</b>	<b>15,869,546</b>
<b>Caixa Econômica Federal <sup>1</sup></b>	<b>Fixed 4.85% (average)</b>	<b>25,355,494</b>	<b>25,522,638</b>
<b>Finame</b>	<b>Fixed 0.70% to 16.61% TJLP + 2.10% Selic + 0.75% to 1.41% TFBD + 0.95% to 6.47%</b>	<b>7,948,134</b>	<b>7,647,495</b>
<b>Other official institutions</b>		<b>565,504</b>	<b>647,199</b>
Funcafé	TMS (if available) Fixed 13.00% to 14.50% Funding 10.00% to 11.50%	565,477	647,171
Other		27	28
<b>Abroad</b>		<b>952,748</b>	<b>975,927</b>
<b>Total</b>		<b>54,230,613</b>	<b>51,912,650</b>

1 - The average maturity of Caixa Econômica Federal obligations is 355 months.



In thousands of Reais, unless otherwise stated

## 17– Resources from issuance of debt securities

	March 31, 2026	December 31, 2025
Resources from issuance of debt securities	265,732,089	289,751,933
Subordinated debt abroad	38,160,482	41,785,187
<b>Total</b>	<b>303,892,571</b>	<b>331,537,120</b>



## 18– Provisions and contingent liabilities

### Civil lawsuits

Civil lawsuits relate mainly to claims from customers and users of the Bank's network. In most cases, they request indemnification for material or moral damages arising from banking products or services, inflationary deductions from Economic Plans on financial investments, judicial deposits and rural credit, return of payment due to revision of contractual clauses on financial responsibilities and actions of demanding accounts proposed by customers to explain entries made in checking accounts.

Indemnifications for material and moral damages are ordinarily based on consumer protection laws and are generally settled in specific civil courts, where compensation is limited to forty times the minimum wage (R\$ 1,621.00 on March 31, 2026).

The Bank is a defendant in claims seeking the payment and refund of the difference between the actual inflation rate and the inflation rate used for the adjustment of financial investments and rural credit when Economic Plans (Bresser Plan, Verão Plans and Collor Plans I and II) stand out, as well as in claims seeking for the refund of undue payments corresponding to the monetary correction index applied to rural credit operations in March 1990 (Collor Plan I).

Although the Bank complied with the laws and regulations in force at the time, provisions have been recognized for these lawsuits, considering claims brought against the Bank and the related loss risk. Loss probabilities are determined after an analysis of each claim considering the most recent decisions in the Superior Courts of Justice (STJ) and the Federal Supreme Court (STF).

With respect to cases involving the financial investments related to Economic Plans, the STF suspended prosecution of all cases in the knowledge phase. This will be the case until the court issues a definitive ruling. In the end of 2017, Febraban and the entities representing the savers signed an agreement about the demands involving the economic plans in savings accounts. This agreement has already been approved by STF. Since May 2018, savers can join the agreement, through a tool made available by Febraban. On March 12, 2020, the agreement was extended for 30 months, according to the Amendment signed by the entities representing financial institutions and consumers, being approved by the Plenary of the STF, according to the judgment published on June, 18, 2020, and newly extended for another 30 months, in voting at the Virtual Plenary of the STF, whose judgment was published on January, 09, 2023. In a new virtual session concluded on May 23, 2025, the STF ruled on the merits of the controversy and declared the constitutionality of the Bresser, Verão, Collor I, and Collor II Economic Plans. However, the Court upheld the right of account holders to receive the amounts established in the collective agreement, provided they formally adhere to the agreement within a 24 (twenty-four) month period.

Regarding lawsuits related to inflationary purges in judicial deposits, Minister Edson Fachin of the STF, after recognizing the general repercussion of the constitutional matter addressed with in the Extraordinary Appeal interposed by the Bank, Caixa Econômica Federal, the Federal Government and the Febraban (RE 1,141,156/RJ), ordered the suspension of all cases dealing with this matter throughout the national territory. This suspension was confirmed by the STF on December 19, 2019.

The Bank is a defendant on civil lawsuits filed by rural credit borrowers linked to Collor Plan I. The plaintiffs alleged that the Bank incorrectly indexed their loans and is liable for the resulting differences. In 2015, STJ decided on the Special Appeal RESP 1,319,232-DF in the Public Civil Lawsuit ACP 94,008514-1, that the Federal Government, the Central Bank of Brasil and the Bank are jointly and severally liable for the indexation differences between the Customer Price Index (IPC - 84.32%) and the National Treasure Bonus (BTN - 41.28%), as found in March 1990, monetarily correcting the amounts from the overpayment, by the index applicable to judicial debts, plus interest for late payment. The defendants appealed and the litigation has yet to be resolved. On June 22, 2021, the Extraordinary Appeal was dismissed and the Bank subsequently filed a new appeal with the STJ. On February 1, 2023, the Special Court of STJ admitted the Bank's appeal and ordered the processing and remittance of the Extraordinary Appeal to the STF. It was filled under code number 1,445,162 and its trial is pending. On February 10, 2024, the Special Court of STF considered that is a constitutional matter and general interest issue (Theme 1,290/STF). On March 8<sup>th</sup>, 2024, the reporting Justice ordered a nationwide suspensive effect on all pending cases involving the same matter, including agreements and provisional enforcements related to the collective settlement arising from Public Civil Lawsuit ACP 94,008514-1. Extraordinary Appeal (RE) No. 1,445,162 is still pending a final judgment by the Federal Supreme Court (STF). However, the Reporting Justice has referred the case files to the Center for Consensual Conflict Resolution for mediation, which is currently underway.





### **Labor lawsuits**

The Bank is a party to labor claims involving mainly former employees, banking industry unions or former employees of companies that provide services (outsourced). These claims cover requests of compensation, overtime, incorrect working hours, and bonus payment, secondary liability, others claims.

### **Tax lawsuits**

The Bank is subject to questions about taxes and tax conduct related to its position as a taxpayer or responsible for taxes, in inspection procedures, which may lead to the issuance of tax notices. Most claims arising from the notices relate to service tax (ISSQN), income tax, social contribution (CSLL), the Social Integration Program (PIS), Contribution to Social Security Financing (Cofins), Tax on Financial Transactions (IOF), and Employer Social Security Contributions (INSS). To guarantee the disputed tax credit, the Bank has judicial deposits, pledged collateral in the form of cash, government bonds or real estate pledges when necessary.

### **a) Provisions**

The Bank recognizes provisions for civil, labor and tax claims for which a loss is assessed as probable risk, measured using either an individual or aggregated methodologies, depending on the nature and/or the amount involved in each proceeding.

The estimates of outcome and related financial effects are determined by the nature of the claims, management's judgment, legal counsel's assessment considering the available elements of each case, and the Bank's historical experience with similar matters.

Management considers the provision for losses of civil, labor and tax claims to be sufficient.



In thousands of Reais, unless otherwise stated

### Changes in the provisions for civil, labor and tax claims classified as probable

	1st quarter/2026	1st quarter/2025
<b>Civil lawsuits</b>		
Opening balance	20,282,228	14,941,432
Addition	2,008,731	2,300,535
Provision reversals	(746,719)	(659,614)
Write-off	(996,484)	(865,043)
Monetary correction and exchange fluctuation	593,276	275,809
<b>Closing balance</b>	<b>21,141,032</b>	<b>15,993,119</b>
<b>Labor lawsuits</b>		
Opening balance	8,047,937	7,679,384
Addition	834,969	708,258
Provision reversals	(308,021)	(108,582)
Write-off	(533,996)	(552,911)
Monetary correction and exchange fluctuation	196,059	177,261
<b>Closing balance</b>	<b>8,236,948</b>	<b>7,903,410</b>
<b>Tax lawsuits</b>		
Opening balance	1,559,635	1,158,205
Addition	40,599	161,444
Provision reversals	(29,217)	(78,266)
Write-off	(33,430)	(81,253)
Monetary correction and exchange fluctuation	36,078	624,047
<b>Closing balance</b>	<b>1,573,665</b>	<b>1,784,177</b>
<b>Total civil, labor and tax</b>	<b>30,951,645</b>	<b>25,680,706</b>

1 – Includes, 1st quarter/2025, the balance of R\$ 592,298 thousand reclassified from "Other liabilities".

### Civil, labor and tax claims expenses

	1st quarter/2026	1st quarter/2025
Civil lawsuits	(1,855,288)	(1,934,964)
Labor lawsuits	(723,007)	(776,937)
Tax lawsuits	(47,460)	(115,012)
<b>Total</b>	<b>(2,625,755)</b>	<b>(2,826,913)</b>

### Expected outflows of economic benefits

	Civil	Labor	Tax
Up to 5 years	16,768,261	7,388,801	1,043,017
Over 5 years	4,372,771	848,147	530,648
<b>Total</b>	<b>21,141,032</b>	<b>8,236,948</b>	<b>1,573,665</b>

The scenario of unpredictability in the duration of the legal procedures, as well as the possibility of changes in the jurisprudence of the courts, make the expected disbursement schedule uncertain.



In thousands of Reals, unless otherwise stated

## b) Contingent liabilities - possible loss

Civil, labor, and tax lawsuits for which the risk of loss is assessed as possible do not require the recognition of a provision, as the final outcome is uncertain and the likelihood of an outflow of resources is lower than probable but higher than remote.

### Contingent liabilities classified as possible loss

	March 31, 2026	December 31, 2025
Tax lawsuits	13,812,569	13,366,086
Civil lawsuits	2,386,952	2,305,913
Labor lawsuits	105,053	98,390
<b>Total</b>	<b>16,304,574</b>	<b>15,770,389</b>

The main discussions regarding possible losses focus on their tax nature and are detailed below:

- IRPJ e CSLL – R\$ 5,060,607 thousand: Litigations arising the deduction of income taxes paid abroad;
- ISSQN – R\$ 3,016,795 thousand: The incidence of ISS on different revenues streams of the financial institution is discussed; and
- Other matters are dispersed.

## c) Deposits in guarantee

This line-item represents cash held in the Bank or with another official financial institution as payment, or guarantee of payment, for condemnations, claims, agreements and other expenses arising from lawsuits. Deposits in guarantee are recorded in “other financial assets” in the consolidated statements of financial position.

### Deposits given in guarantee of contingencies

	March 31, 2026	December 31, 2025
Civil lawsuits	20,135,169	19,869,516
Tax lawsuits	10,453,885	10,499,731
Labor lawsuits	8,935,003	8,770,296
<b>Total</b>	<b>39,524,057</b>	<b>39,139,543</b>



In thousands of Reais, unless otherwise stated

## 19– Taxes

### a) Reconciliation of income taxes expense

	1st quarter/2026	1st quarter/2025
<b>Income before taxes</b>	<b>1,022,827</b>	<b>281,839</b>
<b>Total charges of IR (25%) and CSLL (20%)</b>	<b>(460,272)</b>	<b>(126,828)</b>
Interest on own capital	389,745	1,242,256
Net gains from equity method investments	783,648	702,709
Other non-taxable revenues/non-deductible expenses <sup>1</sup>	1,370,329	2,077,878
<b>Income taxes benefit (expense)</b>	<b>2,083,450</b>	<b>3,896,015</b>
Effective rate	--	--

1 - Mainly refer to the income of the Fundo Constitucional de Financiamento do Centro-Oeste – FCO.

### b) Tax expenses

	1st quarter/2026	1st quarter/2025
Cofins	(1,461,402)	(1,373,586)
ISSQN	(360,592)	(343,297)
PIS/Pasep	(249,154)	(233,906)
Other	(262,857)	(216,116)
<b>Total</b>	<b>(2,334,005)</b>	<b>(2,166,905)</b>

### c) Deferred tax assets (tax credit)

	March 31, 2026	December 31, 2025
<b>Deferred tax assets</b>		
Allowance for losses associated with credit risk	62,049,241	55,636,428
Provisions – others	20,231,053	26,392,371
Business combination	2,379,677	2,379,473
Financial instruments fair value	2,664,335	1,479,703
Negative adjustments of benefits plans	954,678	954,678
Recoverable social contribution	636,538	636,538
Provisions – taxes and social security	578,564	368,332
Income taxes carryforwards	4,653,806	232,318
Other	165,322	1,268,524
<b>Total</b>	<b>94,313,214</b>	<b>89,348,365</b>



In thousands of Reais, unless otherwise stated

**d) Deferred tax liabilities**

	March 31, 2026	December 31, 2025
<b>Deferred tax liabilities</b>		
Positive adjustments of benefits plans	12,352,274	12,472,759
Financial instruments fair value	2,645,282	1,841,397
Bargain purchase gains	337,712	337,712
Abroad profits	308,209	--
Leasing portfolio adjustment	158,538	144,348
Interest and inflation adjustment of fiscal judicial deposits	134,144	134,144
Other	564,123	478,768
<b>Total</b>	<b>16,500,282</b>	<b>15,409,128</b>



In thousands of Reals, unless otherwise stated

## 20– Shareholders' equity

### a) Market value per common share

	March 31, 2026	December 31, 2025
Shareholders' equity	191,685,126	189,207,675
Quoted market price per share (R\$)	23.00	21.92

### b) Share capital

Banco do Brasil's share capital of R\$ 120,000,000 thousand (R\$ 120,000,000 thousand on December 31, 2025) is fully subscribed and paid-in and consists of 5,730,834,040 common shares (before split) with no par value. The Federal Government is the largest shareholder and holds a majority of the Bank's voting shares.

The Bank may, even without amending its by-laws, if approved by the Meeting of Shareholders, and in the conditions established therein, increase its capital up to the limit of R\$ 150,000,000 thousand by issuing common shares, for which shareholders should be granted preference in the subscription in proportion to the number of shares held.

### c) Instruments qualifying as common equity tier 1 capital

The Bank signed a loan agreement with the federal government on September 26, 2012, as hybrid capital and debt instrument, in the amount up to R\$ 8,100,000 thousand, whose resources were designated for agribusiness financing.

On August 28, 2014, an amendment to the respective loan agreement was executed, under which the remuneration of the instrument is fully variable. Interest is accrued over periods coinciding with the Bank's fiscal year, with accrual commencing on January 1 and ending on December 31 of each year. Each year's interest is paid in a single annual installment, adjusted by the Selic rate up to the effective payment date. Payment must be made within 30 calendar days after the dividend payment for the fiscal year.

The interest payment must be made from profits or profit reserves available for distribution at the end of the fiscal year preceding the calculation date. Payment is at Management's discretion. Unpaid interest does not accumulate. If the payment or dividend distribution is not made (including in the form of interest on own capital) prior to the end of the subsequent fiscal year, the accrued interest is no longer owed.

If the Bank's retained earnings, profit reserves (including the legal reserve) and capital reserve cannot fully absorb losses calculated at the end of a fiscal year, the Bank will no longer be obligated to the interest. The Bank will apply the accrued interest and principal balance, in this order, to offset any remaining losses. This will be considered a pay-down of the instrument.

The instrument does not have a maturity date. It is only payable if the Bank is dissolved or Bacen authorizes the repurchase of the instrument. If the Bank is dissolved, the payment of principal and interest is subordinated to payment of the Bank's other liabilities. There will be no preferred interest on the loan under any circumstances, including in relation to other equity instruments included in Reference Equity.

According to the Information to the Market, dated April 8, 2021, the Bank presented a proposal to return the referred instrument in seven annual installments of R\$ 1 billion and a final installment of R\$ 1.1 billion, based on a schedule between July 31, 2022 and July, 31 2029. On July 29, 2025, the Bank returned to the National Treasury the amount of R\$ 1 billion referring to the fourth installment, which early settlement has been authorized by Bacen on May 20, 2025.

### d) Capital reserves

The capital reserve is intended, among other purposes, to record amounts arising from share-based payment transactions or other equity instruments to be settled through the delivery of shares, in addition to the gains realized on the sale of treasury shares.



In thousands of Reais, unless otherwise stated

The capital reserves, totaling R\$ 6,643,763 thousand (R\$ 6,643,763 thousand on December 31, 2025), relates mainly to changes in the Bank's ownership interest in BB Seguridade after the IPO, increased ownership interest in Banco Patagonia resulting from the exercise of a put option, by minority shareholders, as provided for in a Shareholders Agreement entered into on April 12, 2011 between the Bank and the minority shareholders, as well as the sale of treasury shares, occurred on October 23, 2019.

#### e) Profit reserves

	March 31, 2026	December 31, 2025
<b>Profit reserves</b>	<b>81,486,681</b>	<b>82,301,417</b>
Legal reserve	16,128,978	16,128,978
Statutory reserves	65,357,703	66,172,439
Operating margin	54,402,477	54,328,927
Capital payout equalization	10,955,226	11,843,512

The legal reserve ensures the adequacy of the Bank's capital structure and can only be used to offset losses or increase capital. Five percent of net income calculated in accordance with accounting practices applicable for financial institutions in Brazil, before any other allocations, is transferred to the legal reserve. The amount of the reserve cannot exceed 20% of the share capital.

The operating margin statutory reserve ensures the adequacy of the Bank's operating margins in accordance with its business activities. The reserve consists of up to 100% of net income calculated in accordance with accounting practices applicable for financial institutions in Brazil after allocation to legal reserve (including dividends) and is limited to 80% of the share capital.

The reserve for capital payout equalization provides funds to support the capital distributions. It may be constituted with up to 50% of net income after the allocation to the legal reserve (including dividends) and is capped at 20% of the share capital.

#### f) Earnings per share

	1st quarter/2026	1st quarter/2025
Net income attributable to shareholders of the Bank (R\$ thousand)	2,397,165	3,438,804
Weighted average number of shares (basic and diluted)	5,709,057,927	5,709,128,303
<b>Earnings per share (basic and diluted) (R\$)</b>	<b>0.42</b>	<b>0.60</b>



In thousands of Reais, unless otherwise stated

### g) Accumulated other comprehensive income/(loss)

Accumulated other comprehensive income/(loss) includes fair value adjustments for financial assets as fair value through other comprehensive income, translation adjustments on foreign operations, net effects of hedges and remeasurements of defined benefit plans. The Bank recognized in other comprehensive income/(loss) all translation adjustments on foreign operations whose functional currency is not the Brazilian Real.

	March 31, 2026	December 31, 2025
Financial assets at fair value through other comprehensive income	(2,638,052)	(3,001,469)
Hedge of investment in a foreign operation	12,183	(37,076)
Foreign currency translation	(6,568,570)	(6,499,951)
Actuarial gains/(losses) on pension plans	(6,217,529)	(6,217,529)
Cash flow hedge	461	(22,237)
Other	(734,036)	(864,697)
<b>Total</b>	<b>(16,145,543)</b>	<b>(16,642,959)</b>

### h) Unallocated retained earnings

The amount included in this account represents, besides the unallocated retained earnings, the effect of differences between accounting practices applicable for financial institutions in Brazil and IFRS. Net income calculated in accordance with accounting practices applicable for financial institutions in Brazil is fully distributed semiannually in the form of dividends/interest on own capital or allocated to the legal and profit reserves.

### i) Interest on own capital/dividends

In accordance with Laws 9,249/1995, 9,430/1996 and the Bank's Bylaws, Management decided on the payment of Interest on own capital to its shareholders.

In compliance with the income tax as well as social contribution legislation, the interest on own capital is calculated based on adjusted net equity value. It is limited, on a pro rata die basis, to the variation of long-term interest rate, as long as there is profit (before the deduction of interest on own capital) or reserves for retained earnings and profit reserves of at least twice its value, being deductible in the calculation of the taxable income.

Payment schedule of interest on own capital and dividends:

2026	Amount	Amount per share (R\$)	Base date of payment	Payment date
<b>1st quarter</b>				
Interest on own capital	400,396	0.070	Mar 02, 2026	Mar 11, 2026
Complementary interest on own capital	465,703	0.082	Jun 01, 2026	Jun 11, 2026
<b>Total allocated to the shareholders</b>	<b>866,099</b>	<b>0.152</b>		
Interest on own capital <sup>1</sup>	866,099	0.152		

1 - Amounts subject to withholding tax, with the exception of shareholders who are exempted or immune.

2025	Amount	Amount per share (R\$)	Base date of payment	Payment date
<b>1st quarter</b>				
Interest on own capital	852,492	0.149	Mar 11, 2025	Mar 21, 2025
Complementary interest on own capital	1,908,077	0.334	Jun 02, 2025	Jun 12, 2025
<b>Total allocated to the shareholders</b>	<b>2,760,569</b>	<b>0.483</b>		
Interest on own capital <sup>1</sup>	2,760,569	0.483		

1 - Amounts subject to withholding tax, with the exception of shareholders who are exempted or immune.





In thousands of Reais, unless otherwise stated

## j) Shareholders (number of shares)

Number of shares issued by the Bank to shareholders which, directly or indirectly, hold more than 5% of the shares. It also includes members of the Bank's Board of Directors, Executive Committee, Fiscal Council and Audit Committee as follows:

Shareholders	March 31, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
Federal Government - Tesouro Nacional	2,865,417,084	50.0	2,865,417,084	50.0
Caixa de Previdência dos Funcionários do Banco do Brasil - Previ	255,384,690	4.5	256,062,490	4.5
Treasury shares <sup>1</sup>	22,455,806	0.4	22,455,806	0.4
Other shareholders	2,587,576,460	45.1	2,586,898,660	45.1
<b>Total</b>	<b>5,730,834,040</b>	<b>100.0</b>	<b>5,730,834,040</b>	<b>100.0</b>

1 - As of March 31, 2026 and December 31, 2025, the balance comprises 73,450 and 11,957 equity instruments, respectively, issued by Banco do Brasil, held with BB Asset and BB-BI.

	Common shares ON <sup>1</sup>	
	March 31, 2026	December 31, 2025
Board of Directors (except for the Bank's CEO)	45,282	45,282
Executive Committee (includes the Bank's CEO)	292,753	292,753
Audit Committee	120	4,030

1 - The shareholding interest of the Board of Directors, Executive Committee, Fiscal Council and Audit Committee represents approximately 0.006% of the Bank's capital stock.

## k) Quantity of issued shares and quantity of shares in the market (free float)

	Quantity of shares	
	Common shares	Treasury shares
<b>Balance on December 31, 2025</b>	<b>5,730,834,040</b>	<b>22,455,806</b>
Changes	--	--
<b>Balance on March 31, 2026</b>	<b>5,730,834,040</b>	<b>22,455,806</b>

	March 31, 2026		December 31, 2025	
	Amount	%	Amount	%
<b>Free float at the beginning of period</b>	<b>2,842,623,097</b>	<b>49.6</b>	<b>2,842,288,271</b>	<b>49.6</b>
Other changes <sup>1</sup>	--		334,826	
<b>Free float at the end of period<sup>2</sup></b>	<b>2,842,623,097</b>	<b>49.6</b>	<b>2,842,623,097</b>	<b>49.6</b>

1 - Includes changes coming from Technical and Advisory Bodies.

2 - It does not include any shares held by the Board of Directors and Executive committee. The shares held by the Caixa de Previdência dos Funcionários do Banco do Brasil - Previ compose the free float shares.



In thousands of Reals, unless otherwise stated

## l) Treasury shares

The composition of the treasury shares is shown below:

	March 31, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
<b>Treasury shares</b>	<b>22,455,806</b>	<b>100.0</b>	<b>22,455,806</b>	<b>100.0</b>
Received in order to comply with operations secured by the FGCM – Fundo de Garantia para a construção Naval	16,150,700	71.9	16,150,700	71.9
Repurchase programs (2012 and 2015)	5,625,287	25.1	5,625,287	25.1
Share-based payment	679,693	3.0	679,693	3.0
Mergers	126	--	126	--
<b>Cost</b>	<b>(258,497)</b>		<b>(258,497)</b>	

## m) Share-based payments

### The program of variable remuneration

The program of variable remuneration was based on the CMN Resolution 5,177 of September 26, 2024, which governs compensation policies for executives of financial institutions.

The program has a yearly basis period. It is established according to the risks and the activity overseen by the executive and has as pre requirements: the activation of the participation in profit and results program and the achievement of accounting profit by the Bank.

The calculation of variable remuneration is based on indicators that measure the achievement of corporate and individual goals, based on the Corporate Strategy of Banco do Brasil – ECBB for the period. The program also determines that 50% of the remuneration should be paid in cash and the remaining 50% should be paid in shares.

The number of Banco do Brasil shares to be allocated to each participant is calculated by dividing the net amount equivalent to 50% of variable remuneration to which one is entitled, to the average price of the share in the week prior to the payment. The average price is the simple arithmetic mean of the daily average prices of the week prior to the payment.

Compensation through shares is structured proportionally to the administrator's level of responsibility, providing for the immediate transfer to the beneficiary of a variable percentage between 14% and 20%, while the remaining portion, between 80% and 86%, is deferred for a period of three to five years.

Expenses related to the Variable Remuneration program were R\$ 7,171 thousand in the 1st quarter/2026 (R\$ 6,236 thousand in the 1st quarter/2025).

BB Asset and BB-BI, in accordance with the resolution mentioned above, also adopted variable remuneration policy for its directors, directly acquiring treasury shares of Banco do Brasil and the capital market, respectively. All shares acquired are BBAS3 and its fair value is the quoted market price on the date of grant.



In thousands of Reais, unless otherwise stated

We present the statement of acquired shares, its distribution and its transfer schedule:

	Total program shares	Average cost	Shares distributed	Shares to distribute	Estimated schedule transfers
<b>2021 Program</b>					
	442,658	16.76	354,170	88,488	Apr 2026
<b>Total shares to be distributed</b>				<b>88,488</b>	
<b>2022 Program</b>					
	400,715	19.58	241,223	79,746	Apr 2026
				79,746	Mar 2027
<b>Total shares to be distributed</b>				<b>159,492</b>	
<b>2023 Program</b>					
	306,250	29.01	153,384	61,064	Apr 2026
				42,724	Mar 2027
				30,512	Mar 2028
				18,566	Mar 2029
<b>Total shares to be distributed</b>				<b>152,866</b>	
<b>2024 Program</b>					
	346,759	28.03	69,342	104,016	Apr 2026
				69,342	Mar 2027
				48,531	Mar 2028
				34,664	Mar 2029
				20,864	Mar 2030
<b>Total shares to be distributed</b>				<b>277,417</b>	

1 - In the 2024 program, it refers to the weighted average cost of the Bank's shares held by Banco do Brasil, BB Asset and BB-BI.



In thousands of Reals, unless otherwise stated

## 21– Fair value of financial instruments

	March 31, 2026		December 31, 2025	
	Carrying amount	Fair Value	Carrying amount	Fair Value
<b>Assets</b>				
Cash and due from banks	23,946,939	23,946,939	19,737,849	19,737,849
Deposits with Central Bank of Brasil	118,584,591	118,584,591	120,016,133	120,016,133
Financial assets at amortized cost, net	1,551,437,872	1,550,622,620	1,435,612,604	1,429,791,175
Interbank investments	298,277,205	299,343,087	189,464,519	189,896,383
Loan portfolio	1,138,175,308	1,136,851,626	1,133,069,621	1,128,042,254
Securities	46,923,281	46,365,829	47,261,092	46,035,166
Other financial assets	68,062,078	68,062,078	65,817,372	65,817,372
Financial assets at fair value through profit or loss	15,801,373	15,801,373	12,277,786	12,277,786
Financial assets at fair value through other comprehensive income	694,093,334	694,093,334	673,139,259	673,139,259
<b>Liabilities</b>				
Financial liabilities at amortized cost	2,296,520,177	2,286,027,828	2,149,846,333	2,143,368,209
Customers resources	934,977,009	933,726,411	897,937,449	896,808,990
Financial institutions resources	863,572,857	854,331,106	727,039,247	721,689,582
Resources from issuance of debt securities	303,892,571	303,892,571	331,537,120	331,537,120
Other financial liabilities	194,077,740	194,077,740	193,332,517	193,332,517
Financial liabilities at fair value through profit or loss	6,512,590	6,512,590	4,474,734	4,474,734

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. When quoted prices in an active market are available, fair value of financial instruments is based on those prices. In the absence of an active market for a financial instrument, fair value is estimated to arrive at a fair and equitable valuation for the instrument.

### a) Fair value input levels for financial assets and liabilities

Depending on the levels of information when measuring fair value, the evaluation techniques used by the Bank are as follows:

Level 1 – Price quotations are derived from active markets for identical financial instruments. Financial instruments are considered to be quoted in an active market if prices are readily available and are based on regularly occurring arm's length transactions.

Level 2 – Requires the use of information obtained from the market that is not Level 1. This includes prices quoted in non-active markets for similar assets and liabilities and information that can be corroborated in the market.

Level 3 – Requires the use of information not obtained from the market to measure fair value. When there is not an active market for an instrument, the Bank uses valuation techniques that incorporate internal data. The Bank's methodologies are consistent with commonly used techniques for pricing financial instruments.

Most of the Bank's fair value measurements consider data obtained directly from active markets. If direct information is not available, it uses references available in the market. As a final option, the Bank considers similar assets. The fair value measurement process is monitored on a daily basis to determine the extent to which market prices are available for the Bank's assets.

The Bank's policy for transferring financial instruments between levels considers liquidity in the market and fair value. The policy at the time of transfer recognition is the same for transfers between levels.

For private securities, the mark-to-market and mark-to-model methodologies are based on a market data hierarchy. The Bank monitors the valuation methods for all of these instruments on a daily basis.



When private securities are traded during the day, the fair value calculation is based on the closing price. If there are no trades registered, but an indicative price is released by Anbima, this price will be used or, in the absence of this, an indicative price disclosed by B3.

If there are no trades or indicative prices disclosed by Anbima or B3, the price of the security is calculated based on a mathematical model that considers the probability of default associated with each instrument as the credit risk spread.



In thousands of Reais, unless otherwise stated

	March 31, 2026	Distribution by level		
		Level 1	Level 2	Level 3
<b>Financial assets and liabilities measured at fair value in the statements of financial position on a recurring basis</b>				
<b>Assets</b>	<b>713,868,329</b>	<b>686,330,863</b>	<b>27,194,289</b>	<b>343,177</b>
<b>Financial assets at fair value through profit or loss</b>	<b>15,801,373</b>	<b>5,147,141</b>	<b>10,416,730</b>	<b>237,502</b>
Debt and equity instruments	9,440,412	5,147,141	4,055,769	237,502
Government bonds	5,147,141	5,147,141	--	--
Corporate bonds	4,293,271	--	4,055,769	237,502
Derivatives	6,360,961	--	6,360,961	--
Swaps	3,662,867	--	3,662,867	--
Forward operations	1,788,483	--	1,788,483	--
Options	441,758	--	441,758	--
Other derivative financial instruments	467,853	--	467,853	--
<b>Financial assets at fair value through other comprehensive income</b>	<b>694,093,334</b>	<b>681,183,722</b>	<b>12,851,444</b>	<b>58,168</b>
Government bonds	680,861,494	680,861,494	--	--
Corporate bonds	13,231,840	322,228	12,851,444	58,168
<b>Financial assets at amortized cost (hedged item)</b>	<b>3,973,622</b>	<b>--</b>	<b>3,926,115</b>	<b>47,507</b>
Interbank investments	3,926,115	--	3,926,115	--
Loan portfolio	47,507	--	--	47,507
<b>Liabilities</b>	<b>14,705,873</b>	<b>--</b>	<b>14,705,873</b>	<b>--</b>
<b>Financial liabilities at fair value through profit or loss</b>	<b>6,512,590</b>	<b>--</b>	<b>6,512,590</b>	<b>--</b>
Derivatives	6,512,590	--	6,512,590	--
Forward operations	3,150,781	--	3,150,781	--
Swaps	1,934,057	--	1,934,057	--
Options	1,132,594	--	1,132,594	--
Other derivative financial instruments	295,158	--	295,158	--
<b>Financial liabilities at amortized cost (hedged item)</b>	<b>8,193,283</b>	<b>--</b>	<b>8,193,283</b>	<b>--</b>
Financial institutions resources	1,571,764	--	1,571,764	--
Resources from issuance of debt securities	6,621,519	--	6,621,519	--
<b>Financial assets and liabilities not measured at fair value in the statements of financial position</b>				
<b>Assets</b>	<b>1,546,648,998</b>	<b>25,560,711</b>	<b>20,805,118</b>	<b>1,500,283,169</b>
Financial assets at amortized cost, net	1,546,648,998	25,560,711	20,805,118	1,500,283,169
Interbank investments	295,416,972	--	--	295,416,972
Loan portfolio	1,136,804,119	--	--	1,136,804,119
Securities	46,365,829	25,560,711	20,805,118	--
Other financial assets	68,062,078	--	--	68,062,078
<b>Liabilities</b>	<b>2,277,834,545</b>	<b>--</b>	<b>--</b>	<b>2,277,834,545</b>
Financial liabilities at amortized cost	2,277,834,545	--	--	2,277,834,545
Customers resources	933,726,411	--	--	933,726,411
Financial institutions resources	852,759,342	--	--	852,759,342
Resources from issuance of debt securities	297,271,052	--	--	297,271,052
Other financial liabilities	194,077,740	--	--	194,077,740



In thousands of Reais, unless otherwise stated

	December 31, 2025	Distribution by level		
		Level 1	Level 2	Level 3
<b>Financial assets and liabilities measured at fair value in the statements of financial position on a recurring basis</b>				
<b>Assets</b>	<b>689,653,120</b>	<b>664,222,431</b>	<b>25,096,194</b>	<b>334,495</b>
<b>Financial assets at fair value through profit or loss</b>	<b>12,277,786</b>	<b>3,812,018</b>	<b>8,253,482</b>	<b>212,286</b>
<b>Debt and equity instruments</b>	<b>7,620,302</b>	<b>3,812,018</b>	<b>3,595,998</b>	<b>212,286</b>
Government bonds	3,812,018	3,812,018	--	--
Corporate bonds	3,808,284	--	3,595,998	212,286
<b>Derivatives</b>	<b>4,657,484</b>	<b>--</b>	<b>4,657,484</b>	<b>--</b>
Swaps	2,783,514	--	2,783,514	--
Forward operations	877,066	--	877,066	--
Options	511,160	--	511,160	--
Other derivative financial instruments	485,744	--	485,744	--
<b>Financial assets at fair value through other comprehensive income</b>	<b>673,139,259</b>	<b>660,410,413</b>	<b>12,655,319</b>	<b>73,527</b>
Government bonds	660,130,236	660,130,236	--	--
Corporate bonds	13,009,023	280,177	12,655,319	73,527
<b>Financial assets at amortized cost (hedged item)</b>	<b>4,236,075</b>	<b>--</b>	<b>4,187,393</b>	<b>48,682</b>
Interbank investments	4,187,393	--	4,187,393	--
Loan portfolio	48,682	--	--	48,682
<b>Liabilities</b>	<b>10,391,471</b>	<b>--</b>	<b>10,391,471</b>	<b>--</b>
<b>Financial liabilities at fair value through profit or loss</b>	<b>4,474,734</b>	<b>--</b>	<b>4,474,734</b>	<b>--</b>
<b>Derivatives</b>	<b>4,474,734</b>	<b>--</b>	<b>4,474,734</b>	<b>--</b>
Forward operations	1,600,695	--	1,600,695	--
Swaps	1,333,429	--	1,333,429	--
Options	813,515	--	813,515	--
Other derivative financial instruments	727,095	--	727,095	--
<b>Financial liabilities at amortized cost (hedged item)</b>	<b>5,916,737</b>	<b>--</b>	<b>5,916,737</b>	<b>--</b>
Financial institutions resources	1,707,965	--	1,707,965	--
Resources from issuance of debt securities	4,208,772	--	4,208,772	--
<b>Financial assets and liabilities not measured at fair value in the statements of financial position</b>				
<b>Assets</b>	<b>1,425,555,100</b>	<b>25,746,355</b>	<b>20,288,811</b>	<b>1,379,519,934</b>
Financial assets at amortized cost, net	1,425,555,100	25,746,355	20,288,811	1,379,519,934
Interbank investments	185,708,990	--	--	185,708,990
Loan portfolio	1,127,993,572	--	--	1,127,993,572
Securities	46,035,166	25,746,355	20,288,811	--
Other financial assets	65,817,372	--	--	65,817,372
<b>Liabilities</b>	<b>2,137,451,472</b>	<b>--</b>	<b>--</b>	<b>2,137,451,472</b>
Financial liabilities at amortized cost	2,137,451,472	--	--	2,137,451,472
Customers resources	896,808,990	--	--	896,808,990
Financial institutions resources	719,981,617	--	--	719,981,617
Resources from issuance of debt securities	327,328,348	--	--	327,328,348
Other financial liabilities	193,332,517	--	--	193,332,517



In thousands of Reals, unless otherwise stated

There were no transfers between Level 1 and Level 2 in the period. For assets valued at Level 3, gains, losses, transfers between levels and the effect of measurements are described in the table below:

Description	Fair Value on December 31, 2025	Total Gains or Losses (Realized/ Unrealized)	Purchases	Settlements	Transfers out of Level 3	Transfers into Level 3	Fair Value on March 31, 2026
Financial assets at fair value through profit or loss	212,286	25,194	--	--	--	22	237,502
Financial assets at fair value through other comprehensive income	73,527	(15,359)	--	--	--	--	58,168
Loan portfolio (hedged item)	48,682	(1,175)	--	--	--	--	47,507
<b>Total</b>	<b>334,495</b>	<b>8,660</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>22</b>	<b>343,177</b>

For Level 3 measurements in the fair value hierarchy, the following unobservable data were used:

Description	Valuation Techniques	Unobservable input
<b>Assets</b>		
Financial assets at fair value through profit or loss	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at fair value through other comprehensive income	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at amortized cost	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.

Occasionally, comparisons between unobservable data from the Bank and values based on market references (even with little or no record of trades) may present unacceptable convergence for some instruments, potentially indicating a lower degree of market liquidity for some of them, especially problem assets, potentially indicating a lower degree of market liquidity.

The most recurrent cases of assets categorized as Level 3 are justified by the discount factors used and private securities whose credit risk component is relevant. The renewal interest rate of portfolio operations is the most significant unobservable input used in the fair value measurement of Level 3 instruments. Significant changes in this interest rate can result in significant changes in fair value. The sensitivity analysis is prepared considering market information and data produced by the Bank, using its own method of applying market curves for the most relevant risk factors.





## 22– Risk management

### a) Market risk and interest rate risk in the banking portfolio (IRRBB)

Market risk reflects the possibility of losses caused by changes in interest rates, foreign exchange rates, equity prices and commodity prices.

The interest rate risk in the bank portfolio is conceptualized as the risk, current or prospective, of the impact of adverse movements in interest rates on capital and on the results of the financial institution, for instruments classified in the bank portfolio.

#### Sensitivity analysis

##### Analysis method and objective

The Bank conducts a quarterly sensitivity analysis of exposure to the interest rate risk of its owned positions, using as a method the application of parallel shocks on the market yield curves relating to the most relevant risk factors. The method is intended to simulate the impacts on the Bank's income in the face of potential scenarios, which consider possible fluctuations in the market interest rates.

##### Method assumptions and limitations

The application of parallel shocks on the market yield curves assumes that uptrends or downtrends in the interest rates occur in an identical way, both for short terms and for longer terms. As market movements do not usually present such behavior, this method can present deviations from actual results.

##### Scope, method application scenarios and implications for income

The sensitivity analysis process is carried out considering the following scope:

- (i) operations classified in the trading portfolio, basically composed of trading government and private bonds and derivative financial instruments, have positive or negative effects as a result from the possible movements of interest rates in the market. These changes generate a direct impact on the Bank's results; and
- (ii) operations classified in the banking portfolio, mainly composed of operations contracted with the primary objective of receiving the respective contractual cash flows– loan portfolio, funding in the retail market and held to maturity securities – and which are accounted for at contracted interest rates. The positive or negative effects resulting from changes in the interest rates in the market do not directly affect the Bank's income.

The following scenarios are considered for the performance of the sensitivity analysis:

- Scenario I: 100 basis points (+/- 1%) changes, considering the worst loss by risk factor.
- Scenario II: +25% and -25% changes, considering the worst loss by risk factor.
- Scenario III: +50% and -50% changes, considering the worst loss by risk factor.

#### Results of the sensitivity analysis

Results obtained for the sensitivity analysis of the trading portfolio and for the set of operations included in the trading and banking portfolios are presented in the following tables charts:



In thousands of Reals, unless otherwise stated

## Sensitivity analysis for trading and trading and banking portfolio

Risk factors / Exposures	March 31, 2026			December 31, 2025		
	Scenario I	Scenario II	Scenario III	Scenario I	Scenario II	Scenario III
<b>Trading portfolio</b>						
Fixed rate	(55,261)	(178,819)	(354,416)	(59,016)	(185,673)	(364,233)
Interest rate coupons	(2,919)	(5)	(10)	(21,388)	(359)	(717)
Price index coupons	(191,218)	(334,521)	(617,574)	(184,117)	(320,059)	(594,607)
Foreign currency rates	(336,767)	(367,549)	(766,469)	(270,703)	(291,709)	(609,006)
<b>Total</b>	<b>(586,165)</b>	<b>(880,894)</b>	<b>(1,738,469)</b>	<b>(535,224)</b>	<b>(797,800)</b>	<b>(1,568,563)</b>
<b>Trading and banking portfolios</b>						
Fixed rate	(13,601,768)	(42,321,168)	(79,969,560)	(13,989,424)	(42,601,912)	(80,641,925)
Interest rate coupons	(14,778,044)	(27,411,914)	(58,652,549)	(13,629,125)	(24,712,100)	(52,923,067)
Price index coupons	(470,738)	(763,538)	(1,444,062)	(455,321)	(728,816)	(1,382,330)
Foreign currency rates	(6,029,582)	(689,743)	(1,403,502)	(5,082,322)	(303,072)	(616,128)
<b>Total</b>	<b>(34,880,132)</b>	<b>(71,186,363)</b>	<b>(141,469,673)</b>	<b>(33,156,192)</b>	<b>(68,345,900)</b>	<b>(135,563,450)</b>

## b) Liquidity risk

Liquidity risk is the risk that the Bank will not be capable of fulfilling its financial commitments as they mature, without incurring significant losses. For risk management purposes, liquidity is measured in monetary values according to the composition of assets and liabilities established by the liquidity manager.

This risk takes two forms: market liquidity risk and cash flow liquidity risk. The first is the possibility of loss resulting from the incapacity to perform a transaction in a reasonable period of time and without significant loss of value. The second is associated with the possibility of a shortage of funds to honor commitments assumed on account of the mismatching between payments and receipts.

### Liquidity risk management

Liquidity risk management segregates liquidity in national currency from liquidity in foreign currencies. The managerial views for liquidity risk management contribute to the adequate management of risk in the jurisdictions where the Bank operates and in the currencies for which there is exposure. For this, the following instruments are used:

- liquidity projections: liquidity projections in a base and stress scenario allow for a prospective assessment, within a 90-day time horizon, of the mismatch between funding and investments, in order to identify situations that could compromise the Bank's liquidity. Additionally, it is worth mentioning that the projection of liquidity in the base scenario is used as an indicator in the Bank's Recovery Plan;
- stress testing: the stress test is performed monthly from the liquidity projection, using the base and stress scenarios, against the Liquidity Reserve, assessing whether the potential volume of liquidity contingency measures (MCL) meets liquidity needs, when the projection in any scenario is below the liquidity reserve;
- indicator of Maximum Intraday Liquidity Requirement – EMLI (only for liquidity in national currency): EMLI is the biggest difference, occurring during a business day, between the value of payments and receipts at any time of the day; and
- risk limits: used to guarantee the maintenance of the level of exposure to liquidity risk at the levels desired by the Bank. The indicators used in the liquidity risk management process are:
  - Liquidity Coverage Ratio (LCR);
  - Net Stable Funding Ratio (NSFR);
  - Liquidity Reserve;



- Liquidity Buffer;
- Free Funding Indicator (DRL); and
- Funding Concentration Indicator.

Banco do Brasil has a Liquidity Contingency Plan (PCL), which consists of a set of procedures, strategies and responsibilities to identify, manage and report Banco do Brasil's liquidity stress status, in order to ensure the maintenance of cash flow and restore the liquidity level to the desired level.

The liquidity stress status are used as a parameter for triggering the PCL and can occur when the observed liquidity falls below the liquidity reserve or when the LCR indicator falls below the limit established by the current RAS (Risk Appetite Statement).

The strategy to face the status of liquidity stress consists of activating the Liquidity Contingency Measures (MCL), aiming at re-establishing the liquidity reserve or the limit of the LCR indicator.

The instruments used in the management of liquidity risk are periodically reported to the Executive Committee for Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital (CEGRC) and to the Bank's Management Committee.

#### **Liquidity risk analysis**

The liquidity risk limits are used to monitor the liquidity risk exposure level of the Bank. The control of these limits, that act in a complementary manner in the management of the short, medium and long-term liquidity risk of the Bank, ensured a favorable liquidity situation throughout the period, avoiding the activation of the liquidity contingency plan or the implementation of emergency actions in the budget planning to address the structural liquidity adequacy concerns.

#### **Funding management**

Liabilities are presented based on product lines, making the table more intuitive in terms of the sources of funding. The maturity breakdown considers the materiality of the amounts and the criteria for allocation and running off balances over time, reflecting the internal methodology and making the information more consistent with the actual behavior observed for the instruments in question.

The composition of funding represented in balances, from a broad customer base, constitutes an important element in the management of Banco do Brasil's liquidity risk.

Funding instruments with a defined contractual maturity that forms part of the composition of commercial funding sources – represented by issuances of Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI) and Financial Bills – are available for daily redemption by depositors, irrespective of contractual grace periods. Historical behavioral evidence indicates that depositors generally adhere to contractual maturities, a pattern consistent with the treatment applied to Term Deposits.

Repurchase operations backed by bonds and funding carried out by the Bank's Treasury are carried out for short-term liquidity management, while, for the implementation of capital market strategies, funding has medium and long-term characteristics.

Finally, despite the fact that the Demand Deposits, Judicial Deposits and Savings products remain longer in the composition of BB's funding, their balances were allocated to the first vertex, as shown in the table next.



In thousands of Reals, unless otherwise stated

## Funding Breakdown

Liabilities	March 31, 2026						
	Up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total gross	Part %
Term deposits	2,277,036	14,422,251	8,128,533	244,257,295	4,259	269,089,374	13.7%
LCA	3,352,542	15,544,054	14,810,691	160,194,015	--	193,901,302	9.9%
LCI	636,489	1,941,655	2,192,295	11,422,562	--	16,193,001	0.8%
Financial bills	--	--	21,899,643	3,037,153	--	24,936,796	1.3%
Savings	208,434,341	--	--	--	--	208,434,341	10.6%
Clients deposits	74,278,950	--	--	--	--	74,278,950	3.8%
Judicial deposits	306,436,257	--	--	--	--	306,436,257	15.7%
Treasury fundings	29,627,426	17,589,188	10,052,110	9,341,909	5,788,507	72,399,140	3.7%
Fixed time deposit	3,214,775	3,013,479	1,608,632	5,534,225	--	13,371,111	0.7%
Other retail fundings	8,147,142	52,527	255,673	1,674,284	--	10,129,626	0.5%
Foreign market funding	2,747,763	18,161,748	6,397,937	20,735,083	--	48,042,531	2.5%
Repurchase agreement	691,736,505	16,070,137	432,380	12,394,904	--	720,633,926	36.8%
<b>Total</b>	<b>1,330,889,226</b>	<b>86,795,039</b>	<b>65,777,894</b>	<b>468,591,430</b>	<b>5,792,766</b>	<b>1,957,846,355</b>	<b>100.0%</b>

Liabilities	December 31, 2025						
	Up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total gross	Part %
Term deposits	1,831,242	20,782,790	8,117,937	236,499,720	3,744	267,235,433	14.6%
LCA	11,535,470	19,679,049	11,892,557	170,593,039	--	213,700,115	11.7%
LCI	190,364	1,988,591	2,243,910	11,680,911	--	16,103,776	0.9%
Financial bills	--	4,627,913	13,369,768	10,752,945	--	28,750,626	1.6%
Savings	214,193,122	--	--	--	--	214,193,122	11.7%
Clients deposits	75,986,157	--	--	--	--	75,986,157	4.0%
Judicial deposits	273,087,477	--	--	--	--	273,087,477	14.9%
Treasury fundings	8,219,620	17,613,876	16,144,716	10,118,511	5,851,612	57,948,335	3.2%
Fixed time deposit	3,113,144	2,488,549	1,671,139	6,669,468	--	13,942,300	0.8%
Other retail fundings	7,470,254	65,773	317,959	2,086,270	--	9,940,256	0.5%
Foreign market funding	4,456,480	17,851,761	7,537,350	22,580,065	--	52,425,656	2.9%
Repurchase agreement	584,803,019	13,585,902	365,540	10,478,812	--	609,233,273	33.2%
<b>Total</b>	<b>1,184,886,349</b>	<b>98,684,204</b>	<b>61,660,876</b>	<b>481,459,741</b>	<b>5,855,356</b>	<b>1,832,546,526</b>	<b>100.0%</b>

## Derivative financial instruments

Banco do Brasil is a counterparty to financial derivative operations to hedge its own positions to meet the needs of our customers and to take proprietary positions. The hedging strategy is in line with the market and liquidity risk policy and with the derivative financial instruments use policy approved by the Board of Directors.

The Bank has a range of tools and systems for the management of derivative financial instruments and uses statistical and simulation methodologies to measure the risks of its positions, by means of a Value-at-Risk measure, sensitivity analysis and stress test models.

Operations with financial derivatives, with special emphasis on those subject to margin calls and daily adjustments, are considered in the measurement of the liquidity risk limits adopted by the Bank and in the composition of the scenarios used in the liquidity stress tests, conducted monthly.



In thousands of Reais, unless otherwise stated

### c) Credit risk

The Bank's credit risk management process is based on best practices and complies with the requirements of Bacen. The process is designed to identify, measure, evaluate, monitor, report, control and mitigate exposures to credit risk. This contributes to the ongoing financial strength and solvency of the Bank and the protection of shareholders' interests.

The credit risk management includes counterparty credit risk (RCC), country risk, sovereign risk, transfer risk, credit concentration risk and the effectiveness of mitigation or transfer instruments used exposures that generate the designated risks.

#### Maximum credit risk exposure

	March 31, 2026	December 31, 2025
<b>Deposits with Central Bank of Brasil</b>	<b>118,584,591</b>	<b>120,016,133</b>
<b>Financial assets at amortized cost</b>	<b>1,654,133,540</b>	<b>1,537,820,856</b>
Interbank investments	298,301,396	189,483,316
Loan portfolio	1,235,303,911	1,229,906,795
Securities	47,194,232	47,580,365
Other financial assets	73,334,001	70,850,380
<b>Financial assets at fair value through profit or loss</b>	<b>15,801,373</b>	<b>12,277,786</b>
Debt and equity instruments	9,440,412	7,620,302
Derivatives	6,360,961	4,657,484
<b>Financial assets at fair value through other comprehensive income</b>	<b>694,287,205</b>	<b>673,277,753</b>
<b>Off-balance sheet items</b>	<b>254,839,983</b>	<b>251,332,405</b>

### Concentration

The credit risk management strategies guide the Bank's activities at the operational level. Strategic decisions include, among other aspects, determination of the Bank's risk appetite and credit risk and concentration limits. The Bank also follows the concentration limits established by Bacen.

The Bank has a systematic risk management approach to the concentration of the loan portfolio. In addition to monitoring the concentration levels of different segments of the portfolio, based on the Herfindahl-Hirshman Index, the impact of the concentration on capital allocation for credit risk is evaluated.

#### Exposures by geographic region

	March 31, 2026	December 31, 2025
<b>Domestic market</b>	<b>1,172,589,953</b>	<b>1,164,471,947</b>
Southeast	459,217,080	463,031,985
South	198,703,845	196,235,862
Midwest	243,928,026	237,344,101
Northeast	184,769,597	182,600,742
North	85,971,405	85,259,257
<b>Foreign market</b>	<b>62,713,958</b>	<b>65,434,848</b>
<b>Total assets</b>	<b>1,235,303,911</b>	<b>1,229,906,795</b>

Additional information about credit exposure by economic activity is contained in Note 13 – Loan portfolio.



#### **d) Operational risk**

Operational risk is the possibility of a loss due to failures, deficiencies or inadequacies in internal processes and systems, human error and external events. It also includes legal risk arising from errors or deficiencies in contracts, sanctions for non-compliance with laws and indemnification for damages caused to third parties.

In order to improve efficiency in the management, operational risk is made up of the following management categories: third-party risk, legal risk, compliance risk, security risk, conduct risk, cyber risk and IT risk. This composition allows the convergence of management instruments such as taxonomy and losses base, among others.

The regulatory categories of operational risk (inappropriate practices, labor practices, fraud and external theft, process failures, interruption of activities, damage to assets and people, fraud and internal theft, failures of systems and technology) are constantly monitored and their results reported to the Bank's Senior Management.

#### **Specific risk and capital management policy**

Banco do Brasil defines the specific risk and capital management policy, covering guidelines applicable to Operational Risk, with the objective of establishing the guidelines related to the continuous and integrated management of risks and capital and the disclosure of information on these topics to the Prudential Conglomerate, safeguarding those of a confidential and proprietary nature. The definition of the policy complies with applicable legislation and regulations and is based on best governance practices.

In accordance with CMN Resolution 4,557/2017, the policy permeates all of the activities related to operational risk and is designed to identify, measure, evaluate, mitigate, control, monitor, disclose and improve the risks in the Prudential Conglomerate and in each individual institution. It also aims to identify and monitor the risks associated to the investees of the institutions that compose the Prudential Conglomerate.

#### **Management instruments and Monitoring**

Banco do Brasil's operational risk management seeks to maintain a structured approach for the functioning of all the activities that are necessary for the risk to remain at levels adequate to the expected profitability of the businesses. This requires the processes to be regularly reviewed and updated, which means continuously improving management.

Regarding the operational risk management instruments, particular emphasis is placed on the systematic monitoring of events and their corresponding loss thresholds, which are reported to the Executive Committee for Risk Management, Internal Controls, Assest, Liabilities, Liquiditu, and Capital - CEGRC. In accordance with the established limits framework, the process, product, or service owners may be formally required to provide justification for the incurred losses and to present corrective measures or risk-mitigation actions, as prescribed by the governance standards applicable to Operational Risk.

The monitoring of operational losses is conducted through the Operational Loss Dashboard, which is also subject to review by the respective process, system, product, or service management units. Loss amounts are calculated on a monthly basis and evaluated against the institution's global operational loss limit.



In thousands of Reais, unless otherwise stated

## 23– Employee benefits

Banco do Brasil sponsors the following pension and health insurance plans for its employees, that ensure the retirement benefits and medical assistance:

	Plans	Benefits	Classification
Previ – Caixa de Previdência dos Funcionários do Banco do Brasil	Previ Futuro	Retirement and pension	Defined contribution
	Benefit Plan <sup>1</sup>	Retirement and pension	Defined benefit
	Informal Plan	Retirement and pension	Defined benefit
Cassi – Caixa de Assistência dos Funcionários do Banco do Brasil	Associates Plan	Health care	Defined benefit
Economus – Instituto de Seguridade Social	Prevmais <sup>1</sup>	Retirement and pension	Defined benefit
	General Regulation	Retirement and pension	Defined benefit
	Complementary Regulation <sup>1</sup>	Retirement and pension	Defined benefit
	B' Group	Retirement and pension	Defined benefit
	Unified Health Plan – PLUS	Health care	Defined benefit
	Unified Health Plan – PLUS II	Health care	Defined benefit
	Complementary Health Care – PAMC	Health care	Defined benefit
Fusesc – Fundação Codesc de Seguridade Social	Multifuturo Plan I <sup>1</sup>	Retirement and pension	Defined benefit
	Benefit Plan I	Retirement and pension	Defined benefit
SIM – Caixa de Assistência dos Empregados dos Sistemas Besc e Codesc, do Badesc e da Fusesc	Health Plan	Health care	Defined contribution
Prevbep – Caixa de Previdência Social	BEP Plan	Retirement and pension	Defined benefit

<sup>1</sup> – Plans whose scheduled benefits present a combination of the characteristics of the defined contribution and defined benefit modalities, as chosen by the participant. Risk benefits belong to the defined benefit modality.

### Number of participants covered by benefit plans sponsored by the Bank

	March 31, 2026			December 31, 2025		
	Number of participants			Number of participants		
	Active	Retired/users	Total	Active	Retired/users	Total
<b>Retirement and pension plans</b>	<b>86,404</b>	<b>121,550</b>	<b>207,954</b>	<b>86,919</b>	<b>121,572</b>	<b>208,491</b>
Benefit Plan 1 – Previ	2,430	98,379	100,809	2,525	98,524	101,049
Previ Futuro	74,063	5,189	79,252	74,410	5,036	79,446
Informal Plan	--	1,717	1,717	--	1,717	1,717
Other plans	9,911	16,265	26,176	9,984	16,295	26,279
<b>Health care plans</b>	<b>88,059</b>	<b>104,552</b>	<b>192,611</b>	<b>88,528</b>	<b>104,848</b>	<b>193,376</b>
Cassi	79,772	99,793	179,565	80,182	99,898	180,080
Other plans	8,287	4,759	13,046	8,346	4,950	13,296



In thousands of Reais, unless otherwise stated

### Bank's contributions to benefit plans

	1st quarter/2026	1st quarter/2025
<b>Retirement and pension plans</b>	<b>580,529</b>	<b>535,845</b>
Benefit Plan 1 – Previ <sup>1</sup>	162,244	161,891
Previ Futuro	318,928	275,153
Informal Plan	25,454	25,543
Other plans	73,903	73,258
<b>Health care plans</b>	<b>588,627</b>	<b>562,726</b>
Cassi	522,073	496,359
Other plans	66,554	66,367
<b>Total</b>	<b>1,169,156</b>	<b>1,098,571</b>

1 – It refers to the contributions relating to participants subject to Agreement 97 and Plan 1, whereby these contributions occur by the realization of Fundo Paridade until 2018 and Fundo de Utilização (Note 23.d). Agreement 97 aims to regulate the funding required to constitute a portion equivalent to 53.7% of guaranteed amount relating to the supplementary pension due to the participants who joined the Bank up to April 14, 1967 and who have retired or will retire after the aforementioned date, except for those participants who are part of the Informal Plan.

On December 31, 2025, the Bank's contributions to defined benefit plans (post-employment) were estimated at R\$ 1,013,337 thousand for the next 6 months and R\$ 2,162,681 thousand for the next 12 months.

### Amounts recognized in the statement of income

	1st quarter/2026	1st quarter/2025
<b>Retirement and pension plans</b>	<b>678,894</b>	<b>662,045</b>
Benefit Plan 1 – Previ	1,050,340	976,847
Previ Futuro	(318,928)	(275,153)
Informal Plan	(29,928)	(26,583)
Other plans	(22,590)	(13,066)
<b>Health care plans</b>	<b>(661,024)</b>	<b>(634,872)</b>
Cassi	(597,538)	(571,640)
Other plans	(63,486)	(63,232)
<b>Total</b>	<b>17,870</b>	<b>27,173</b>

Detailed information regarding defined benefit plans is provided in Note 23.b.4.

#### a) Risk factors

The Bank may be required to make extraordinary contributions to sponsored entities, which may adversely affect the Bank's operating income and shareholders' equity.

From an asset point of view, actuarial risk is associated with the possibility of losses resulting from fluctuation (decrease) in the fair value of plan assets. Additionally, for actuarial liabilities, the risk is associated with the possibility of losses arising from the fluctuation (increase) in the present value of the actuarial obligations of the plans of the Defined Benefit category.

Determination of the Bank's obligations to these entities is based on long-term actuarial and financial estimates and the application and interpretation of current regulatory standards. Inaccuracies inherent to the estimation process could result in differences between recorded amounts and the actual obligations in the future. This could have a negative impact on the Bank's operating results.





In thousands of Reais, unless otherwise stated

## b) Actuarial valuations

Actuarial evaluations are performed every six months. The information contained in the below tables refers to the calculations on December 31, 2025 and on December 31, 2024.

### b.1) Changes in present value of defined benefit actuarial obligations

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	2025	2024	2025	2024	2025	2024	2025	2024
<b>Opening balance</b>	<b>(129,071,404)</b>	<b>(170,184,420)</b>	<b>(637,536)</b>	<b>(815,963)</b>	<b>(8,459,342)</b>	<b>(10,912,671)</b>	<b>(7,762,407)</b>	<b>(10,008,619)</b>
Interest cost	(17,594,917)	(16,805,251)	(82,895)	(76,667)	(1,157,512)	(1,094,779)	(1,060,976)	(998,629)
Current service cost	(10,108)	(32,447)	--	--	(91,825)	(92,829)	(2,541)	(3,909)
Past service cost	--	--	(19,251)	(27,063)	--	--	--	--
Benefits paid using plan assets	17,045,504	16,486,575	121,579	126,081	987,804	951,818	986,275	947,416
Remeasurements of actuarial gain/(losses)	(9,942,316)	41,464,139	(46,739)	156,076	(445,235)	2,689,119	(497,952)	2,301,334
Experience adjustment	(1,442,634)	(3,502,836)	(9,801)	2,870	532	100,180	(17,242)	(104,183)
Changes to biometric/demographic assumptions	--	(183,709)	--	(8,198)	--	26,623	11,435	5,705
Changes to financial assumptions	(8,499,682)	45,150,684	(36,938)	161,404	(445,767)	2,562,316	(492,145)	2,399,812
<b>Closing balance</b>	<b>(139,573,241)</b>	<b>(129,071,404)</b>	<b>(664,842)</b>	<b>(637,536)</b>	<b>(9,166,110)</b>	<b>(8,459,342)</b>	<b>(8,337,601)</b>	<b>(7,762,407)</b>
Present value of actuarial liabilities with surplus	(139,573,241)	(129,071,404)	--	--	(361,462)	--	(7,671,516)	(7,714,673)
Present value of actuarial liabilities without surplus	--	--	(664,842)	(637,536)	(8,804,648)	(8,459,342)	(666,085)	(47,734)



In thousands of Reais, unless otherwise stated

## b.2) Changes in fair value of plan assets

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans <sup>1</sup>	
	2025	2024	2025	2024	2025	2024	2025	2024
<b>Opening balance</b>	<b>182,839,230</b>	<b>217,226,231</b>	--	--	--	--	<b>7,714,673</b>	<b>8,065,338</b>
Interest income	24,797,453	22,067,980	--	--	--	--	1,032,972	845,192
Advance consideration <sup>2</sup>	--	--	--	--	361,462	--	--	--
Contributions received	1,383,605	1,355,345	121,579	126,081	987,804	951,818	518,751	494,002
Participants	686,366	670,292	--	--	--	--	196,857	190,281
Sponsor	697,239	685,053	121,579	126,081	987,804	951,818	321,894	303,721
Benefits paid using plan assets	(17,045,504)	(16,486,575)	(121,579)	(126,081)	(987,804)	(951,818)	(986,275)	(947,416)
Actuarial gain/(loss) on plan assets	10,216,237	(41,323,751)	--	--	--	--	(608,605)	(742,443)
<b>Closing balance</b>	<b>202,191,021</b>	<b>182,839,230</b>	--	--	<b>361,462</b>	--	<b>7,671,516</b>	<b>7,714,673</b>

1 - It refers to the following plans: General Regulation (Economus), Prevmis (Economus), Complementary Regulation 1 (Economus), Multifuturo I (Fusesc), Benefit Plan I (Fusesc) and BEP Plan (Prevbep).

2 - It refers to the advance consideration of employer contributions on Christmas bonus (13th salary) corresponding to the period from 2026 to 2028, as a covering asset to Plano de Associados - Cassi.

## b.3) Amounts recognized on the consolidated balance sheet

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
1) Fair value of the plan assets	202,191,021	202,191,021	--	--	361,462	361,462	7,671,516	7,671,516
2) Present value of actuarial liabilities	(139,573,241)	(139,573,241)	(664,842)	(664,842)	(9,166,110)	(9,166,110)	(8,337,601)	(8,337,601)
3) Surplus/(deficit) (1+2)	62,617,780	62,617,780	(664,842)	(664,842)	(8,804,648)	(8,804,648)	(666,085)	(666,085)
4) Surplus/(deficit) - plot sponsor	31,308,890	31,308,890	(664,842)	(664,842)	(8,804,648)	(8,804,648)	(780,605)	(780,605)
5) Amounts recognized in profit <sup>1</sup>	1,050,340	--	(29,928)	--	(313,193)	--	(21,574)	--
6) Amounts received from funds (Note 23.d) <sup>1</sup>	162,244	--	--	--	--	--	--	--
7) Benefits paid <sup>1</sup>	--	--	25,453	--	237,746	--	75,956	--
<b>8) Net actuarial asset/(liability) (4+5+6+7) <sup>2</sup></b>	<b>32,521,474</b>	<b>31,308,890</b>	<b>(669,317)</b>	<b>(664,842)</b>	<b>(8,880,095)</b>	<b>(8,804,648)</b>	<b>(726,223)</b>	<b>(780,605)</b>

1 - Changes occurred after the actuarial valuation from December.

2 - It refers to the portion of the surplus/(deficit) due from the sponsor.



In thousands of Reais, unless otherwise stated

**b.4) Breakdown of the amounts recognized in the consolidated statement of income relating to defined benefit plans**

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	1st quarter/2026	1st quarter/2025	1st quarter/2026	1st quarter/2025	1st quarter/2026	1st quarter/2025	1st quarter/2026	1st quarter/2025
Current service cost	(518)	(1,560)	--	--	(24,654)	(22,620)	(324)	(308)
Interest cost	(2,176,709)	(2,170,900)	(20,131)	(21,078)	(288,539)	(284,981)	(144,456)	(145,889)
Expected yield on plan assets	3,227,567	3,149,307	--	--	--	--	123,207	134,886
Unrecognized past service cost	--	--	(9,797)	(5,505)	--	--	--	--
Expense with active employees	--	--	--	--	(284,345)	(264,039)	(64,503)	(64,987)
<b>(Expense)/income recognized in profit or loss</b>	<b>1,050,340</b>	<b>976,847</b>	<b>(29,928)</b>	<b>(26,583)</b>	<b>(597,538)</b>	<b>(571,640)</b>	<b>(86,076)</b>	<b>(76,298)</b>

**b.5) Amounts recognized in the shareholders' equity**

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
<b>Opening balance</b>	<b>(5,175,074)</b>	<b>(5,208,015)</b>	<b>(69,842)</b>	<b>(155,684)</b>	<b>(200,844)</b>	<b>(1,679,860)</b>	<b>(255,701)</b>	<b>(750,441)</b>
Accumulated other comprehensive income	131,525	62,813	(46,740)	156,077	(445,236)	2,689,119	(574,170)	903,089
Tax effects	(62,550)	(29,872)	21,033	(70,235)	200,356	(1,210,103)	259,714	(408,349)
<b>Closing balance</b>	<b>(5,106,099)</b>	<b>(5,175,074)</b>	<b>(95,549)</b>	<b>(69,842)</b>	<b>(445,724)</b>	<b>(200,844)</b>	<b>(570,157)</b>	<b>(255,701)</b>



In thousands of Reals, unless otherwise stated

**b.6) Maturity profile of defined benefit actuarial obligations on December 31, 2025**

	Duration <sup>1</sup>	Expected benefit payments <sup>2</sup>				
		Up to 1 year	1 to 2 years	2 to 3 years	Over 3 years	Total
Benefit Plan 1 (Previ)	7.45	17,076,362	16,794,198	16,478,812	311,823,117	362,172,489
Informal Plan (Previ)	5.43	114,338	106,223	98,375	952,892	1,271,828
Associates Plan (Cassi)	8.73	1,069,360	1,047,213	1,025,912	29,803,043	32,945,528
General Regulation (Economus)	7.32	769,129	761,624	752,989	13,602,578	15,886,320
Complementary Regulation 1 (Economus)	8.32	5,048	5,256	5,475	134,381	150,160
Plus I and II (Economus)	9.59	54,824	56,600	58,277	2,238,814	2,408,515
B' Group (Economus)	6.50	26,655	26,285	25,863	360,936	439,739
Prevmais (Economus)	7.97	37,823	37,649	37,464	843,232	956,168
Multifuturo Plan I (Fusesc)	7.52	9,360	9,298	9,226	179,232	207,116
Benefit Plan I (Fusesc)	6.21	54,849	53,350	51,742	657,427	817,368
BEP Plan (Prevbep)	7.68	8,426	8,367	8,298	166,270	191,361

1 - Weighted average duration, in years, of the defined benefit actuarial obligation.

2 - Amounts considered without discounting at present value.

**b.7) Composition of the plan assets**

	Benefit Plan 1 – Previ		Other plans	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Fixed income	140,057,720	116,962,255	7,117,660	7,126,005
Equity and funds <sup>1</sup>	44,562,901	48,013,582	114,449	131,446
Real estate investments	10,857,658	10,641,243	198,082	206,842
Loans and financing	5,398,500	5,210,918	152,730	154,238
Other	1,314,242	2,011,232	450,057	96,142
<b>Total</b>	<b>202,191,021</b>	<b>182,839,230</b>	<b>8,032,978</b>	<b>7,714,673</b>
Amounts listed in fair value of plan assets				
In the sponsor's own financial instruments	8,734,652	8,776,283	19,794	19,027
In properties or other assets used by the sponsor	1,192,927	1,225,023	30,249	32,032

1 - It includes, in Plano 1 – Previ, the amount of R\$ 5,207,747 thousand (R\$ 3,947,785 thousand on December 31, 2024), related to the assets that are not quoted in active markets.



In thousands of Reais, unless otherwise stated

#### b.8) Main actuarial assumptions adopted

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Inflation rate (p.a.)	3.58%	3.80%	3.60%	3.89%	3.57%	3.78%	3.58%	3.80%
Real discount rate (p.a.)	9.80%	10.70%	9.74%	10.86%	9.83%	10.62%	9.79%	10.72%
Nominal rate of return on investments (p.a.)	13.73%	14.91%	--	--	--	--	13.72%	14.92%
Real rate of expected salary growth (p.a.)	0.77%	0.77%	--	--	--	--	0.56%	0.91%
Actuarial life table	BR-EMSsb-2015		BR-EMSsb-2015		BR-EMSsb-2015		AT-2000 / AT-2012 / RP 2000	
Capitalization method	Projected credit unit		Projected credit unit		Projected credit unit		Projected credit unit	

In order to determine the values for the defined benefit plans, the Bank uses methods and assumptions different from those submitted by the entities sponsored.

IAS 19 and IFRIC 14 prescribe the accounting, as well as the effects that occurred or that will occur in the entities that sponsor employee benefits plans. However, the sponsored entities themselves must comply with the rules issued by the Ministério da Previdência Social, through the Conselho Nacional de Previdência Complementar (CNPIC) and the Superintendência Nacional de Previdência Complementar (Previc). The most significant differences are in the definition of the assumptions used in Plano 1 – Previ.

#### b.9) Sensitivity analysis

The sensitivity analysis is performed for changes in a single assumption while maintaining all others constant. This is unlikely to occur in practice, given that certain assumptions are correlated.

The methods used in conducting the sensitivity analysis have not changed compared to the previous period, however, updates in the discount rate parameters were considered.

The table below presents the sensitivity analysis of the most relevant actuarial assumptions, showing the increase/(decrease) in defined benefit obligations, with variations reasonably possible for December 31, 2025.

	Discount rate		Life expectancy		Salary increase	
	+0.25%	-0.25%	+1 age	-1 age	+0.25%	-0.25%
Benefit Plan 1 (Previ)	(2,292,325)	2,367,881	2,102,774	(2,159,187)	466	(465)
Informal Plan (Previ)	(7,981)	8,185	15,845	(15,881)	--	--
Associates Plan (Cassi)	(132,876)	137,369	106,207	(108,549)	518	(508)
General Regulation (Economus)	(105,156)	108,481	97,584	(101,345)	--	--
Complementary Regulation 1 (Economus)	(1,078)	1,113	(1,971)	2,007	--	--
Plus I and II (Economus)	(12,524)	13,020	16,168	(15,985)	--	--
B' Group (Economus)	(2,990)	3,074	4,347	(4,500)	--	--
Prevmais (Economus)	(5,577)	5,767	1,884	(1,861)	706	(701)
Multifuturo I (Fusesc)	(1,537)	1,606	884	(924)	156	(149)
Benefit Plan I (Fusesc)	(5,116)	5,742	7,774	(7,441)	--	--
BEP Plan (Prevbep)	(1,250)	1,292	938	(981)	--	--



In thousands of Reais, unless otherwise stated

### c) Overview of actuarial asset/(liability) recorded by the Bank

	Actuarial assets		Actuarial liabilities	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Benefit Plan 1 (Previ)	32,521,474	31,308,890	--	--
Informal Plan (Previ)	--	--	(669,317)	(664,842)
Associates Plan (Cassi)	--	--	(8,880,095)	(8,804,648)
General Regulation (Economus)	--	--	(397,493)	(433,310)
Complementary Regulation 1 (Economus)	12,236	11,481	--	--
Plus I and II (Economus)	--	--	(604,845)	(607,913)
B' Group (Economus)	--	--	(205,185)	(204,985)
Prevmais (Economus)	194,876	188,701	--	--
Multifuturo I (Fusesc)	96,584	93,519	--	--
Benefit Plan I (Fusesc)	138,007	133,578	--	--
BEP Plan (Prevbep)	39,597	38,324	--	--
<b>Total</b>	<b>33,002,774</b>	<b>31,774,493</b>	<b>(10,756,935)</b>	<b>(10,715,698)</b>

### d) Allocations of the surplus – Benefit Plan 1

	1st quarter/2026	1st quarter/2025
<b>Surplus Fund<sup>1</sup></b>		
<b>Opening balance</b>	<b>12,367,543</b>	<b>12,026,025</b>
Contributions to Plan 1	(162,244)	(161,891)
Benefit indexation	375,936	380,822
<b>Closing balance</b>	<b>12,581,235</b>	<b>12,244,956</b>

1 - Composed of resources transferred from the Allocation Fund (because of the plan's surplus). The Bank can use for repayments or to reduce future contributions (after first meeting all applicable legal requirements). The fund is recalculated based on the actuarial target (INPC + 4.75% p.a.).



In thousands of Reals, unless otherwise stated

## 24– Related party transactions

### a) Bank's key management personnel

Salaries and other benefits paid to the Bank's key management personnel (Executive Board and Board of Directors) are as follows:

	1st quarter/2026	1st quarter/2025
<b>Short-term benefits</b>	<b>11,746</b>	<b>15,709</b>
Compensation and social charges	9,337	8,086
Executive Board	9,305	8,033
Board of Directors	32	53
Variable remuneration (cash) and social charges	--	5,878
Other <sup>1</sup>	2,409	1,745
<b>Termination benefits</b>	<b>100</b>	<b>109</b>
<b>Share-based payment benefits</b>	<b>--</b>	<b>15,137</b>
<b>Total</b>	<b>11,846</b>	<b>30,955</b>

1 - Includes compensation for the members of the Audit Committee and Risks and Capital Committee that are part of the Board of Directors, as well as employer contributions to pension plans and complementary health plans, housing assistance, relocation benefits, group insurance, among others.

The Bank's variable compensation policy (developed in accordance with CMN Resolution 5,177/2024) requires variable compensation for the Executive Directors to be paid partially in shares (Note 20.m).

The Bank does not offer post-employment benefits to its key management personnel, except for those who are part of the staff of the Bank.

### b) Details of related party transactions

The Bank has the policy of related party transactions approved by the Board of Directors and disclosed to the market. The policy aims to establish rules to ensure that all decisions, especially those involving related parties and other potential conflicting situations, are made to observe the interests of the Bank and of its shareholders. It is applicable to all staff and directors of the Bank.

The policy forbids related party transactions under conditions other than those of the market or that may adversely affect the Bank's interest. Therefore, the transactions are conducted under normal market conditions. The terms and conditions reflect comparable transactions with unrelated parties (including interest rates and collateral requirements). These transactions do not involve unusual payment risks, as disclosed in other notes.

The transactions between the consolidated companies are eliminated in the consolidated financial statements.

The main transactions carried out by the Bank with related parties are:

- intercompany transactions, such as: interbank deposits, securities, loans, buying and selling foreign currencies, interest bearing and non-interest bearing deposits, securities sold under repurchase agreements, borrowings and onlendings, guarantees given and others;
- receivables from the National Treasury for interest rate equalization under Federal Government programs (Law 8,427/1992). Interest rate equalization represents an economic subsidy for rural credit, which provides borrowers with discounted interest rates compared to the Bank's normal funding costs (including administrative and tax expenses). The equalization payment is updated by the Selic rate in accordance with the National Treasury's budgeting process (as defined by law) and is designed to preserve the Bank's earnings;
- Previ uses the Bank's internal systems for voting, selective processes and access to common internal standards, which generates cost savings for both parties involved;
- related parties loan physical space to the Bank free of charge, using the spaces mainly for the installation of self-service terminals, banking service offices and branches. These free of charge loans with related parties do not represent significant value, because most of them are carried out with third parties;



In thousands of Reals, unless otherwise stated

- provision of business support services for controlled and sponsored entities for which the Bank is reimbursed for its costs with employees, technology and materials. Sharing of structure aims to gain efficiency for the Conglomerate. In the 1st quarter/2026, the Bank was reimbursed a total of R\$ 128,232 thousand (R\$ 118,506 thousand in the 1st quarter/2025), related to the structure sharing and a total of R\$ 211,153 thousand (R\$ 188,665 thousand in the 1st quarter/2025), related to employees assigned;
- contracts in which the Bank rents property owned by the entities sponsored to carry out its activities;
- acquisition of portfolio of loans transferred by Banco Votorantim;
- assignment of credits arising from loans written off as losses to Ativos S.A;
- hiring specialized services from BB Tecnologia S.A (BBTS) for specialized technical assistance, digitization and copy of documents, telemarketing, extrajudicial collection, support and backing for financial and non-financial business processes, monitoring, supervision and execution of activities inherent to equipment and environments, software development, support and testing, data center support and operation, management of cell phone electronic messages, outsourcing and monitoring of physical security systems and telephony outsourcing;
- amounts receivable arising from the honors requested by the Bank to the Guarantee Funds (in which the Federal Government holds participation), according to the terms and conditions established by the regulation of each guarantee program. The Guarantee Funds are public or private nature instruments intended to guarantee projects and credit operations, aiming to, among others, enable structured enterprises of the Federal Government and support the inclusion of individuals and companies in the credit market; and
- Guarantees received and given and other co-obligations, including contract of opening of a revolving interbank credit line with Banco Votorantim.

The Bank and Caixa Econômica Federal (CEF) signed a credit opening agreement for real estate loans, in the amount up to R\$ 1,800,000 thousand, in 2026 (up to R\$ 1,180,000 thousand in 2025).

The balances arising from the transactions mentioned above are disclosed in the "Summary of related party transactions" segregated by nature and category of related parties.

Some transactions are disclosed in other notes: the resources applied in federal government securities are disclosed in Note 12; information about the government funds is disclosed in Note 16; and additional information about the Bank's contributions and other transactions with sponsored entities is disclosed in Note 23.

Fundação Banco do Brasil (FBB) promotes, encourages and sponsors actions in the areas of education, culture, health, social welfare, recreation and sports, science, technology and community development. In the 1st quarter/2026, the Bank's contributions to FBB totaled R\$ 61,330 thousand (R\$ 923 thousand in the 1st quarter/2025).

### c) Acquisition of portfolio of loans transferred by Banco Votorantim

	1st quarter/2026	1st quarter/2025
Assignment with substantial retention of risks and rewards (with co-obligation)	3,361,416	204,940





In thousands of Reais, unless otherwise stated

#### d) Summary of related party transactions

We present the related party transactions segregated into the following categories:

- Controller: Union (National Treasury and agencies of the direct administration of the Federal Government);
- Associates and joint ventures: Mainly refer to Banco Votorantim, Cielo, BB Mapfre Participações, Brasilprev, Brasilcap, Alelo, Cateno and Tecban;
- Key management personnel: Board of Directors and Executive Board; and
- Other related parties: State-owned companies and public companies controlled by the Federal Government, such as: Petrobras, CEF and BNDES. Government funds such as: Fundo de Amparo ao Trabalhador – FAT, Fundo de Aval para Geração de Emprego e Renda – Funproger. In addition, entities linked to employees and sponsored entities: Cassi, Previ and others.

	Controlling shareholder	Associates and joint ventures	Key management personnel	Other related parties	March 31, 2026
<b>Assets</b>	<b>1,624,576</b>	<b>15,023,324</b>	<b>7,031</b>	<b>37,613,414</b>	<b>54,268,345</b>
Interbank investments	--	524,869	--	5,812,492	<b>6,337,361</b>
Financial assets	377	237,826	--	1,503,531	<b>1,741,734</b>
Loan portfolio <sup>1</sup>	--	9,829,313	7,031	19,915,554	<b>29,751,898</b>
Other assets <sup>2</sup>	1,624,199	4,431,316	--	10,381,837	<b>16,437,352</b>
<b>Guarantees received</b>	<b>191,714</b>	<b>--</b>	<b>--</b>	<b>3,109,390</b>	<b>3,301,104</b>
<b>Liabilities</b>	<b>51,030,681</b>	<b>21,219,179</b>	<b>31,361</b>	<b>79,351,718</b>	<b>151,632,939</b>
Customers resources	4,228,332	433,412	3,623	11,633,682	<b>16,299,049</b>
Financial institutions resources	216,002	1,220,877	--	65,682,777	<b>67,119,656</b>
Funds from issuance of securities	23,582	--	27,738	43,478	<b>94,798</b>
Other liabilities <sup>2,3</sup>	46,562,765	19,564,890	--	1,991,781	<b>68,119,436</b>
<b>Guarantees given and other co-obligations</b>	<b>393,631</b>	<b>5,000,000</b>	<b>4,517</b>	<b>111,407</b>	<b>5,509,555</b>
<b>Statement of income</b>	<b>1st quarter/2026</b>				
Interest income	1,784,360	539,770	306	865,148	<b>3,189,584</b>
Interest expense	(73,784)	(38,318)	(951)	(1,270,330)	<b>(1,383,383)</b>
Commissions and fee income	23,815	1,891,444	5	134,610	<b>2,049,874</b>
Other operating income	198	203,180	--	275,316	<b>478,694</b>
Other operating expenses <sup>2</sup>	(763,284)	(765,159)	--	(160,649)	<b>(1,689,092)</b>

1 - The Bank constituted the amount of R\$ 26,822 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The constitution of expense for allowance was R\$ 6,384 thousand in the 1st quarter/2026.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other operational expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.



In thousands of Reais, unless otherwise stated

	Controlling shareholder	Associates and joint ventures	Key management personnel	Other related parties	December 31, 2025
<b>Assets</b>	<b>1,887,571</b>	<b>14,722,005</b>	<b>6,209</b>	<b>37,204,601</b>	<b>53,820,386</b>
Interbank investments	--	1,913,661	--	5,900,166	<b>7,813,827</b>
Financial assets	81	253,451	--	1,592,374	<b>1,845,906</b>
Loan portfolio <sup>1</sup>	--	8,112,906	6,209	19,370,790	<b>27,489,905</b>
Other assets <sup>2</sup>	1,887,490	4,441,987	--	10,341,271	<b>16,670,748</b>
<b>Guarantees received</b>	<b>207,061</b>	<b>--</b>	<b>--</b>	<b>2,501,538</b>	<b>2,708,599</b>
<b>Liabilities</b>	<b>48,760,700</b>	<b>23,305,175</b>	<b>31,519</b>	<b>73,394,527</b>	<b>145,491,921</b>
Customers resources	3,777,713	407,858	2,971	11,117,284	<b>15,305,826</b>
Financial institutions resources	16,653	2,458,498	--	60,402,779	<b>62,877,930</b>
Funds from issuance of securities	35,267	22,450	28,548	57,692	<b>143,957</b>
Other liabilities <sup>2,3</sup>	44,931,067	20,416,369	--	1,816,772	<b>67,164,208</b>
<b>Guarantees given and other co-obligations</b>	<b>392,827</b>	<b>5,066,435</b>	<b>4,383</b>	<b>105,064</b>	<b>5,568,709</b>
<b>Statement of income</b>	<b>1st quarter/2025</b>				
Interest income	1,536,246	268,693	286	530,243	<b>2,335,468</b>
Interest expense	(54,177)	(13,096)	(917)	(1,094,105)	<b>(1,162,295)</b>
Commissions and fee income	26,054	1,778,825	4	178,313	<b>1,983,196</b>
Other operating income	1,171	254,250	--	3,354	<b>258,775</b>
Other operating expenses <sup>2</sup>	(544,330)	(307,965)	--	(125,576)	<b>(977,871)</b>

1 - The Bank constituted the amount of R\$ 20,438 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The constitution of expense was R\$ 33,045 thousand in the 1st quarter/2025.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other operational expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.



In thousands of Reais, unless otherwise stated

## 25– Current and non current assets and liabilities

	March 31, 2026		
	Up to 1 year	After 1 year	Total
<b>Assets</b>			
Cash and due from banks	23,946,939	--	23,946,939
Deposits with Central Bank of Brazil	118,584,591	--	118,584,591
Financial assets at amortized cost, net	782,947,149	768,490,723	1,551,437,872
Interbank investments	296,871,729	1,405,476	298,277,205
Loan portfolio	415,638,309	722,536,999	1,138,175,308
Securities	37,626,442	9,296,839	46,923,281
Other financial assets	32,810,669	35,251,409	68,062,078
Financial assets at fair value through profit or loss	13,859,819	1,941,554	15,801,373
Debt and equity instruments	9,440,412	--	9,440,412
Derivatives	4,419,407	1,941,554	6,360,961
Financial assets at fair value through other comprehensive income	26,945,383	667,147,951	694,093,334
Non current assets held for sale	134,078	--	134,078
Investments in associates and joint ventures	--	21,811,807	21,811,807
Property and equipment	--	19,230,212	19,230,212
Use	--	14,507,178	14,507,178
Right of use assets	--	4,723,034	4,723,034
Intangibles	--	11,753,872	11,753,872
Tax assets	43,091,774	62,314,864	105,406,638
Current	11,093,424	--	11,093,424
Deferred	31,998,350	62,314,864	94,313,214
Other assets	14,630,092	33,370,009	48,000,101
<b>Total assets</b>	<b>1,024,139,825</b>	<b>1,586,060,992</b>	<b>2,610,200,817</b>
<b>Liabilities</b>			
Financial liabilities at amortized cost	1,682,529,275	613,990,902	2,296,520,177
Customers resources	672,868,975	262,108,034	934,977,009
Financial institutions resources	808,376,921	55,195,936	863,572,857
Resources from issuance of debt securities	72,508,230	231,384,341	303,892,571
Other financial liabilities	128,775,149	65,302,591	194,077,740
Financial liabilities at fair value through profit or loss	4,456,727	2,055,863	6,512,590
Provisions	12,874,593	25,475,745	38,350,338
Provisions for civil, tax and labor claims	9,007,745	21,943,900	30,951,645
Other provisions	3,866,848	3,531,845	7,398,693
Provisions for expected credit losses on financial guarantee contracts and other commitments	313,964	446,559	760,523
Tax liabilities	7,607,053	13,110,111	20,717,164
Current	4,216,882	--	4,216,882
Deferred	3,390,171	13,110,111	16,500,282
Other liabilities	20,933,490	29,494,999	50,428,489
<b>Shareholders' equity</b>	<b>--</b>	<b>196,911,536</b>	<b>196,911,536</b>
<b>Total liabilities and shareholders' equity</b>	<b>1,728,715,102</b>	<b>881,485,715</b>	<b>2,610,200,817</b>



In thousands of Reais, unless otherwise stated

	December 31, 2025		
	Up to 1 year	After 1 year	Total
<b>Assets</b>			
Cash and due from banks	19,737,849	--	19,737,849
Deposits with Central Bank of Brazil	120,016,133	--	120,016,133
Financial assets at amortized cost, net	667,977,479	767,635,125	1,435,612,604
Interbank investments	187,703,126	1,761,393	189,464,519
Loan portfolio	421,288,780	711,780,841	1,133,069,621
Securities	33,319,537	13,941,555	47,261,092
Other financial assets	25,666,036	40,151,336	65,817,372
Financial assets at fair value through profit or loss	10,596,238	1,681,548	12,277,786
Debt and equity instruments	7,620,302	--	7,620,302
Derivatives	2,975,936	1,681,548	4,657,484
Financial assets at fair value through other comprehensive income	29,435,356	643,703,903	673,139,259
Non current assets held for sale	298,917	--	298,917
Investments in associates and joint ventures	--	21,916,589	21,916,589
Property and equipment	--	18,488,742	18,488,742
Use	--	13,700,864	13,700,864
Right of use assets	--	4,787,878	4,787,878
Intangibles	--	12,053,148	12,053,148
Tax assets	39,796,206	61,960,615	101,756,821
Current	12,127,707	280,749	12,408,456
Deferred	27,668,499	61,679,866	89,348,365
Other assets	7,748,181	32,097,224	39,845,405
<b>Total assets</b>	<b>895,606,359</b>	<b>1,559,536,894</b>	<b>2,455,143,253</b>
<b>Liabilities</b>			
Financial liabilities at amortized cost	1,531,384,980	618,461,353	2,149,846,333
Customers resources	654,263,505	243,673,944	897,937,449
Financial institutions resources	668,002,994	59,036,253	727,039,247
Resources from issuance of debt securities	76,992,192	254,544,928	331,537,120
Other financial liabilities	132,126,289	61,206,228	193,332,517
Financial liabilities at fair value through profit or loss	3,306,827	1,167,907	4,474,734
Provisions	14,902,599	22,993,373	37,895,972
Provisions for civil, tax and labor claims	9,062,424	20,827,376	29,889,800
Other provisions	5,840,175	2,165,997	8,006,172
Provisions for expected credit losses on financial guarantee contracts and other commitments	308,235	485,678	793,913
Tax liabilities	6,425,409	15,409,128	21,834,537
Current	6,425,409	--	6,425,409
Deferred	--	15,409,128	15,409,128
Other liabilities	18,562,084	28,168,264	46,730,348
<b>Shareholders' equity</b>	<b>--</b>	<b>193,567,416</b>	<b>193,567,416</b>
<b>Total liabilities and shareholders' equity</b>	<b>1,574,890,134</b>	<b>880,253,119</b>	<b>2,455,143,253</b>



## 26– Other information

### a) Provisional Measure No. 1,314/2025 – Rural Credit

Provisional Measure No. 1,314/2025, published on September 5, 2025, authorized the use of the Federal Government's financial surplus and the free funds of financial institutions for rural credit transactions aimed at the settlement, amortization, or extension of debts owed by rural producers and cooperatives affected by adverse events, particularly climatic ones.

In compliance with the Provisional Measure, Banco do Brasil began operating the credit lines BB Regulariza Dívidas Agro (free funds) and BNDES Rural Debt Settlement (Social Fund/BNDES). As of March 31, 2026, the outstanding balance of contracted operations amounted to R\$ 37,904,160 thousand (R\$ 22,556,901 thousand as of December 31, 2025).

### b) Global Minimum Tax (Pillar Two)

On December 27, 2024, Law No. 15,079/2024 was enacted, introducing in Brazil the CSLL Surtax designed to implement the Global Minimum Tax (Pillar Two), aligned with the OECD GloBE Rules and applicable to multinational enterprise (MNE) groups with consolidated revenue exceeding €750 million—an income band in which the Bank-led conglomerate is included.

The Brazilian framework has adapted concepts from international legislation, incorporating features of the GloBE Rules that diverge from traditional practices within the national tax system, including specific adjustments to GloBE Income and the treatment of deferred income tax within covered taxes.

Management has been monitoring the regulations in force both in Brazil and abroad and has been adjusting internal processes and systems to comply with Pillar Two requirements in the jurisdictions where the Bank and its subsidiaries operate.

The Bank will continue to monitor the evolution of Brazilian regulations and the updates proposed by the OECD, including those influenced by the international geopolitical environment, which may affect the global implementation of Pillar Two.

As of the date of these financial statements, no material impacts have been identified for recognition. Management continues to assess potential effects as new guidance is issued.

### c) Tax Reform

The Consumption Tax Reform, enacted by Constitutional Amendment No. 132/2023 and regulated by Complementary Laws No. 214/2025 and No. 227/2026, provides for the termination of PIS/Pasep and COFINS as of the end of 2026, with the full implementation of the Contribution on Goods and Services (CBS) effective from the beginning of 2027. With respect to the Goods and Services Tax (IBS), implementation will commence in 2027 at a reduced rate, followed by a transition period from 2029 through 2032, at the end of which the Tax on Services (ISS) and the Tax on the Circulation of Goods and Services (ICMS) will be fully discontinued.

Financial institutions will be subject to both the General Regime, for which the applicable tax rate is expected to be disclosed by December 2026, and the Specific Financial Services Regime, under which the combined tax rate will amount to 10.85% in 2027 and 2028, increasing gradually to 12.50% by 2033.

The Bank is closely monitoring the enacted legislation, as well as the issuance of additional secondary regulations, which are expected to impact systems and operational processes starting in 2026.



## **27– Subsequent events**

### **a) Sustainable International Senior Debt Issuance**

The Bank carried out a sustainable international issuance of senior debt (nature bond) in the amount of US\$ 500 million, maturing in October 2031. The transaction was priced on April 16, 2026, with financial settlement completed on April 23, 2026.

The issuance is aligned with the Sustainable Finance Framework, and the proceeds will be allocated to the financing of environmentally sustainable initiatives, in accordance with the eligibility criteria established under such framework.

The amounts raised will be recognized in the financial statements prospectively from the settlement date.



In thousands of Reais, unless otherwise stated

## 28– Reconciliation of Shareholders' equity and income

	Reference	Net income		Shareholders' equity	
		1st quarter/2026	1st quarter/2025	March 31, 2026	December 31, 2025
<b>Attributable to shareholders of the Bank – BRGAAP</b>		<b>3,090,004</b>	<b>6,772,065</b>	<b>189,885,590</b>	<b>187,901,710</b>
<b>IFRS adjustments net of tax effect</b>		<b>(692,839)</b>	<b>(3,333,261)</b>	<b>1,799,536</b>	<b>1,305,965</b>
Expected losses on financial instruments	(a)	(282,075)	(3,063,448)	1,630,468	1,912,543
Restatement of Financial Statements in Hyperinflationary Economies	(b)	(393,012)	(332,585)	363,123	311,851
Other adjustments		(17,752)	62,772	(194,055)	(918,429)
<b>Attributable to shareholders of the Bank – IFRS</b>		<b>2,397,165</b>	<b>3,438,804</b>	<b>191,685,126</b>	<b>189,207,675</b>
Attributable to non-controlling interests		709,112	739,050	5,226,410	4,359,741
<b>According to IFRS</b>		<b>3,106,277</b>	<b>4,177,854</b>	<b>196,911,536</b>	<b>193,567,416</b>

### a) Expected losses on financial instruments

The differences between BRGAAP and IFRS in the measurement of expected credit losses arise from the adoption of different normative measurement criteria. Under BRGAAP, regulatory provisioning floors apply to exposures classified as Stage 3 — characterized by default — which are not adopted under IFRS and are therefore reversed.

### b) Restatement of Financial Statements in Hyperinflationary Economies

The differences between BRGAAP and IFRS arise from the application of the standards for hyperinflationary economies, in accordance with IAS 29 and IAS 21, which require the restatement of balance sheet and income statement accounts for inflation, the recognition of net monetary loss in profit or loss, and the translation of financial statements at the closing exchange rate.



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*(A free translation of the original report in Portuguese on Individual and Consolidated Interim Financial Information)*

## **Report on review of condensed consolidated interim financial statements**

To  
The Shareholders, Board of Directors and Management of  
**Banco do Brasil S.A**  
Brasília - DF

### **Introduction**

We have reviewed the condensed consolidated interim financial statements of Banco do Brasil S.A. (the "Bank") at March 31, 2026, which comprise the condensed consolidated balance sheet as of March 31, 2026, the related condensed consolidated statements of income, comprehensive income, the changes in shareholders' equity and cash flows for the three month-periods then ended, and explanatory notes to the condensed consolidated interim financial statements.

Bank's management is responsible for the proper preparation and presentation of these condensed consolidated interim financial statements according to the International Accounting Standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board (IASB). Our responsibility is to express a conclusion on these interim financial statements based on our review.

### **Scope of review**

We conducted our review in accordance with the Brazilian and International review standards (NBC TR 2410 - Review of Interim Financial Information Performed by the Entity's Auditor and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of individuals responsible for financial and accounting matters, and applying analytical and other review procedures. The scope of a review is substantially less than that of an audit conducted in accordance with the Brazilian and International auditing standards and, consequently, does not allow us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Therefore, we do not express an audit opinion.



**Conclusion on the condensed consolidated interim financial information**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim financial information referred to above is not prepared, in all material respects, according to the International Accounting Standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board (IASB).

**Other matters****Statement of Value Added**

The above-mentioned condensed consolidated interim financial statements include the condensed consolidated statement of value added for the three-month period ended March 31, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information for IAS 34 purposes. This statement has been subjected to review procedures performed together with the review of the condensed consolidated interim financial statements, with the aim of concluding whether it is reconciled with the interim accounting information and accounting records, as applicable, and whether its form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any facts that would lead us to believe that this statement of value added was not prepared, in all material respects, according to the criteria defined in this standard and consistently in relation to the condensed consolidated interim financial statements taken as a whole.

Brasília, May 12, 2026

KPMG Auditores Independentes Ltda.  
CRC SP-014428/F-0

Original in Portuguese signed by  
João Paulo Dal Poz Alouche  
Contador CRC 1SP245785/O-2



## Declaration of the Executive Board members about the Financial Statements

According to the article 27, § 1, item VI, of CVM Instruction 80 of March 29, 2022, we declare that the Financial Statements of the Banco do Brasil S.A. related to the period ended March 31, 2026 were reviewed and, based on subsequent discussions, we agree that such statement fairly reflects, in all material facts, the financial position for the periods presented.

Brasília (DF), May 11, 2026.

Tarciana Paula Gomes Medeiros  
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia  
CHIEF CORPORATE OFFICER

Carla Nesi  
CHIEF RETAIL BUSINESS OFFICER

Felipe Guimarães Geissler Prince  
CHIEF INTERNAL CONTROLS AND RISK  
MANAGEMENT OFFICER (CRO)

Francisco Augusto Lassalvia  
CHIEF WHOLESALE OFFICER

José Ricardo Sasseron  
CHIEF GOVERNMENT BUSINESS AND  
CORPORATE SUSTAINABILITY OFFICER

Gilson Alceu Bittencourt  
CHIEF AGRIBUSINESS AND FAMILY FARMING  
OFFICER

Marco Geovanne Tobias da Silva  
CHIEF FINANCIAL MANAGEMENT AND  
INVESTOR RELATIONS OFFICER (CFO)

Marisa Reghini Ferreira Mattos  
CHIEF TECHNOLOGY AND DIGITAL BUSINESS  
OFFICER (CTO)



## Declaration of the Executive Board members about the Report of Independent Auditors

According to the article 27, §1, item V, of CVM Instruction 80 of March 29, 2022, we affirm based on our knowledge, on auditor's plan and on discussions about the work accomplished, that we agree, with no dissent, to the opinions/conclusions expressed in the Report of Independent Auditors for Financial Statements.

Brasília (DF), May 11, 2026.

Tarciana Paula Gomes Medeiros  
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia  
CHIEF CORPORATE OFFICER

Felipe Guimarães Geissler Prince  
CHIEF INTERNAL CONTROLS AND RISK  
MANAGEMENT OFFICER (CRO)

José Ricardo Sasserón  
CHIEF GOVERNMENT BUSINESS AND  
CORPORATE SUSTAINABILITY OFFICER

Marco Geovanne Tobias da Silva  
CHIEF FINANCIAL MANAGEMENT AND  
INVESTOR RELATIONS OFFICER (CFO)

Carla Nesi  
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Francisco Augusto Lassalvia  
CHIEF WHOLESALE OFFICER

Gilson Alceu Bittencourt  
CHIEF AGRIBUSINESS AND FAMILY  
FARMING OFFICER

Marisa Reghini Ferreira Mattos  
CHIEF TECHNOLOGY AND DIGITAL  
BUSINESS OFFICER (CTO)



## Members of management

### CHIEF EXECUTIVE OFFICER (CEO)

Tarciana Paula Gomes Medeiros

### VICE-PRESIDENTS

Ana Cristina Rosa Garcia  
Carla Nesi  
Felipe Guimarães Geissler Prince  
Francisco Augusto Lassalvia  
Gilson Alceu Bittencourt  
José Ricardo Sasseron  
Marco Geovanne Tobias da Silva  
Marisa Reghini Ferreira Mattos

### DIRECTORS

Alan Carlos Guedes de Oliveira  
Alberto Martinhago Vieira  
Alexandre Bocchetti Nunes  
Antonio Carlos Wagner Chiarello  
Bárbara dos Santos Lopes Freitas  
Bruno Alves do Nascimento  
Carlos Eduardo Guedes Pinto  
Euler Antonio Luz Mathias  
João Vagnes de Moura Silva  
José Salvador Constantino Zarcos Filho  
Julio César Vezzaro  
Kamillo Tononi Oliveira Silva  
Larissa da Silva Novais Vieira  
Luciano Matarazzo Regno  
Marcelo Henrique Gomes da Silva  
Mariana Pires Dias  
Neudson Peres de Freitas  
Paula Sayão Carvalho Araujo  
Pedro Bramont  
Pedro Henrique Duarte Oliveira  
Rafael Machado Giovanella  
Rodrigo Costa Vasconcelos  
Rodrigo Mulinari  
Rosiane Barbosa Laviola

### BOARD OF DIRECTORS

Anelize Lenzi Ruas de Almeida  
Elisa Vieira Leonel  
Fábio Franco Barbosa Fernandes  
Fernando Florêncio Campos  
Marcio Luiz de Albuquerque Oliveira  
Selma Cristina Alves Siqueira  
Tarciana Paula Gomes Medeiros  
Valmir Pedro Rossi

### SUPERVISORY BOARD

Andriei José Beber  
Bernard Appy  
João Vicente Silva Machado  
José Pedro Bastos Neves  
Paulo Moreira Marques

### AUDIT COMMITTEE

Aramis Sá de Andrade  
Egídio Otmar Ames  
Fernando Florêncio Campos  
Marcelo Gasparino da Silva

### ACCOUNTING DEPT.

Pedro Henrique Duarte Oliveira  
General Accountant  
Accountant CRC-DF 023407/O-3  
CPF 955.476.143-00

Anelise da Cunha Camilo Mariano  
Accountant CRC-DF 023877/O-0  
CPF 017.576.901-07