



1Q26

Earnings
Presentation



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QR Code for
MD&A 1Q26





**Commitment
with transparency**

BANCO DO BRASIL



The strength of our operation

Net Interest
Income

R\$ 27.4 billion

+14.8% 1Q26/1Q25

Financial Income
Loan Operations

R\$ 46.5 billion

+10.5% 1Q26/1Q25

Financial Income
Treasury

R\$ 8.9 billion

+23.0% 1Q26/1Q25

Fee
Income

R\$ 8.8 billion

+5.5% 1Q26/1Q25

Asset
Management

R\$ 2.7 billion

+8.6% 1Q26/1Q25

Insurance, Pension Plans
and Premium Bonds

R\$ 1.5 billion

+3.5% 1Q26/1Q25

Consortium
Management Fees

R\$ 932 million

+14.0% 1Q26/1Q25

Administrative
expenses

+5.5% 1Q26/1Q25

Technology
investments

R\$ 2.2 billion 1Q26

Strategic credit management



CET 1
11.59 %

Loan Portfolio
Expanded View

R\$ 1.3 trillion
+2.2% mar26/mar25

Individuals
R\$ 361.8 billion
+7.8% mar26/mar25

Companies
R\$ 449.0 billion
-2.4% mar26/mar25

Agribusiness
R\$ 418.4 billion
+3.0% mar26/mar25

Disbursement
"Crédito do Trabalhador"
R\$ 17 billion

60%
of the working
capital for SMEs
with guarantee funds

"BB Regulariza Agro"
(Provisional Measure 1314/2025)
R\$ 37.9 billion
25k producers 92% secured by a real
property guarantee

Levers to strengthen the credit strategy

New resilience matrix
Enhanced collection processes
New collateral framework

63%
Fiduciary Sale
on Crop 25/26

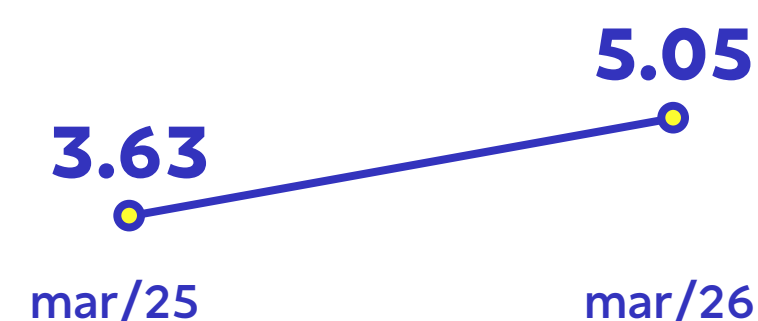
+116%
Litigation related
to credit recovery



The challenge of **provisions**

Cost of Credit
R\$ 18.9 billion
+85.8% 1Q26/1Q25
+5.0% 1Q26/4Q25

NPL+90 days



Scenario requires prudence

Geopolitical
context

Level of
indebtedness

2026 base scenario
End of period

Selic Rate

As of 02/2026:

12%

Steeper
fall cycle

As of 05/2026:

13.5%

Moderate
downward trend

Inflation
(IPCA)

As of 02/2026:

4.2%

As of 05/2026:

5.0%

Exchange
Rate
(US Dollar)

As of 02/2026:

R\$5.50

As of 05/2026:

R\$5.00

Guidance 2026



Responsibility
appropriate to
the context

	Released between	Observed 1Q26	Revised between
Loan Portfolio¹	0.5% and 4.5%	1.8%	Unchanged
Individuals	6% and 10%	7.8%	Unchanged
Companies	-3% and 1%	-4.5%	Unchanged
Agribusiness	-2% and 2%	3.0%	Unchanged
Sustainable Portfolio	2% and 6%	7.0%	Unchanged
Net Interest Income	4% and 8%	14.8%	7% and 11%
Cost of Credit²	53^{R\$ billion} and 58	18.9^{R\$ billion}	65^{R\$ billion} and 70
Fee Income	2% and 6%	5.5%	Unchanged
Administrative Expenses	5% and 9%	5.5%	Unchanged
Adjusted Net Income	22^{R\$ billion} and 26	3.4^{R\$ billion}	18^{R\$ billion} and 22

(1) Credit projections consider the domestic loan portfolio plus private securities (TVM) and guarantees, and do not include government credit.(2) Cost of Credit: corresponds to expected loss expenses (pursuant to CMN Resolution No. 4,966/21), added to discounts granted and net of credit recovery income.



Acting with
**focus on
restoring
financial
stability**
of customers

Phygital and
Specialized Journey



WhatsApp



App BB



Network

**More than
R\$ 1,0 billion**

Renegotiated

**+100k customers
+6,700 companies**

Benefited



Building the future
with purpose

Managing for the
long term

Adjusted Net Income

R\$ billion

ROE 16.7
%

8.4

8.4

12.4

7.3

-53.5%

-40.2%

7.4

3.8

3.8

5.7

3.4

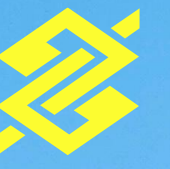
1Q25

2Q25

3Q25

4Q25

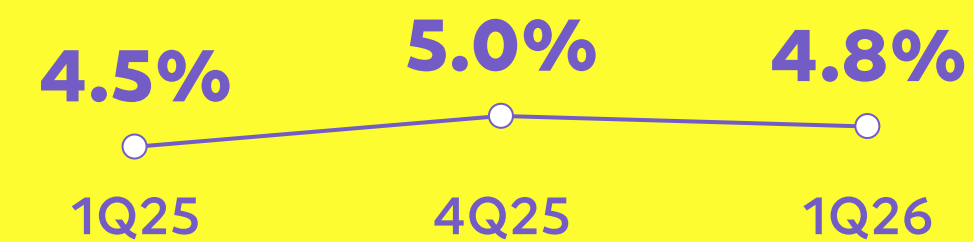
1Q26



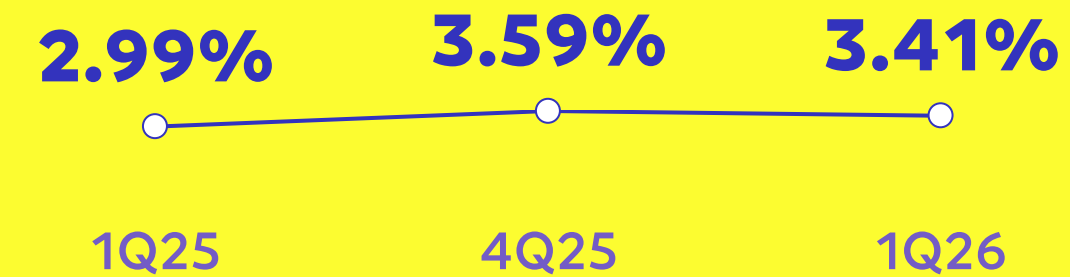
Net Interest Income



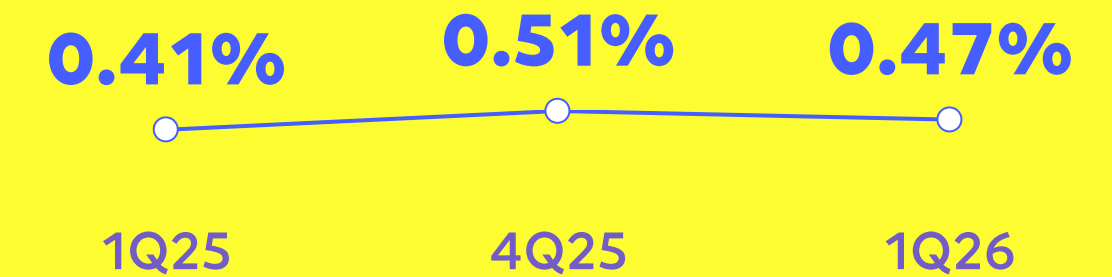
NIM (%)



TMS (%)

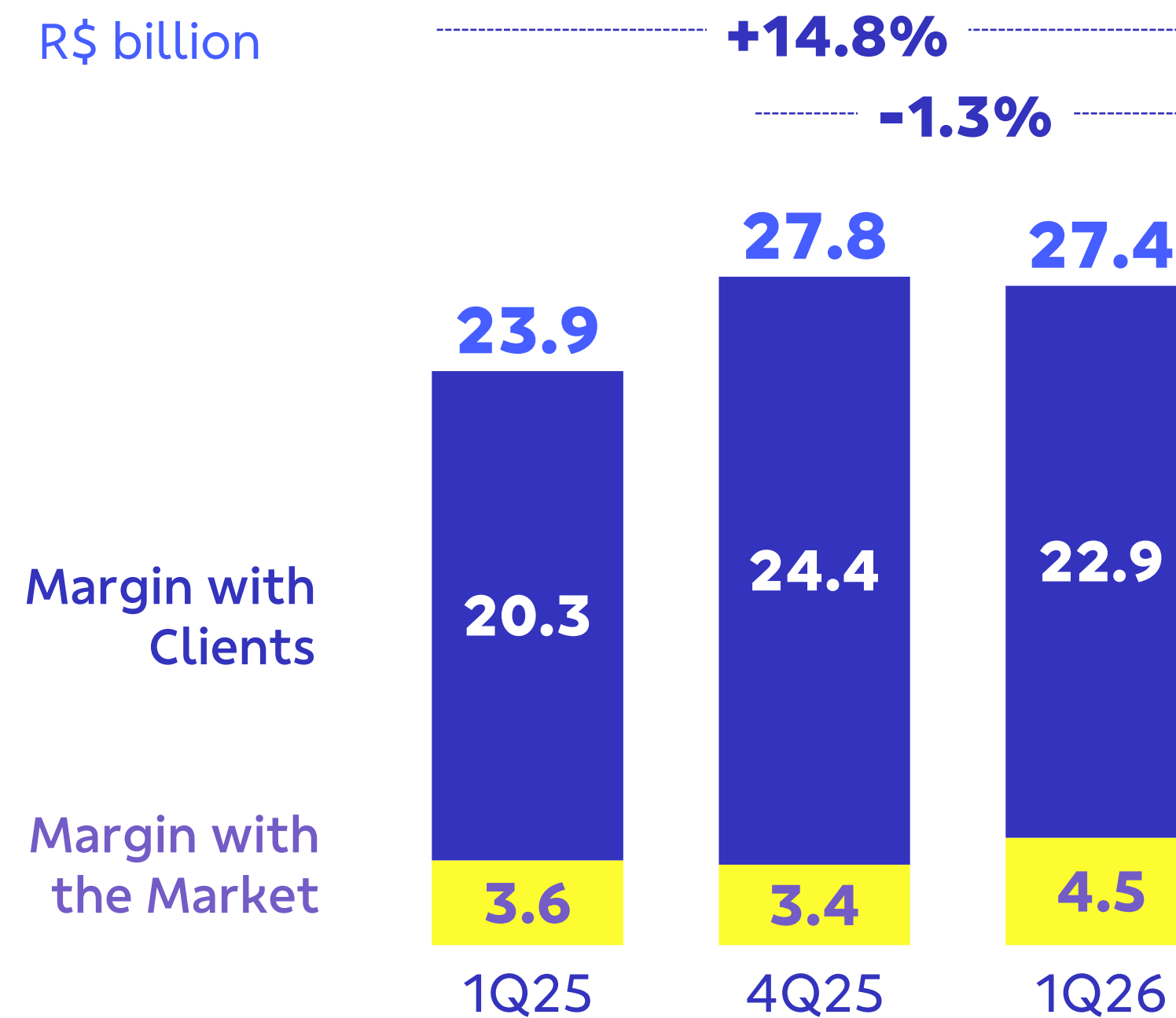


TR (%)



Managerial NII

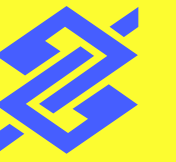
R\$ billion



Accounting NII

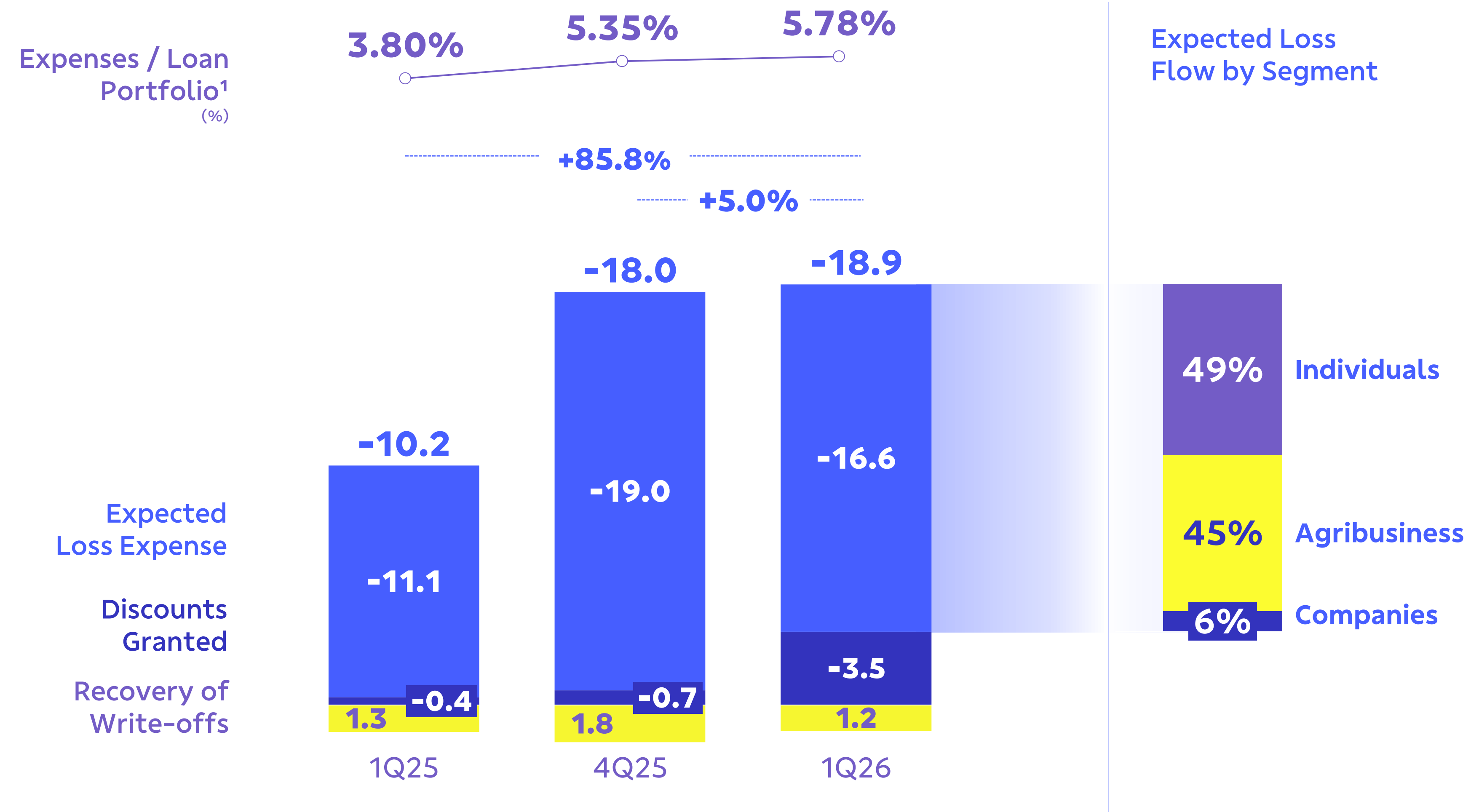
R\$ million

	1Q25	4Q25	1Q26	Δ% Y/Y	Δ% Q/Q
Net Interest Income	23,881	27,801	27,426	14.8%	-1.3%
Financial Income	49,239	57,508	55,307	12.3%	-3.8%
Loan Operations	42,038	47,352	46,453	10.5%	-1.9%
Treasury	7,201	10,156	8,854	23.0%	-12.8%
Financial Expenses	(25,357)	(29,707)	(27,880)	9.9%	-6.1%
Commercial Funding	(21,089)	(25,000)	(23,396)	10.9%	-6.4%
Institutional Funding	(4,268)	(4,707)	(4,484)	5.0%	-4.7%



Cost of Credit

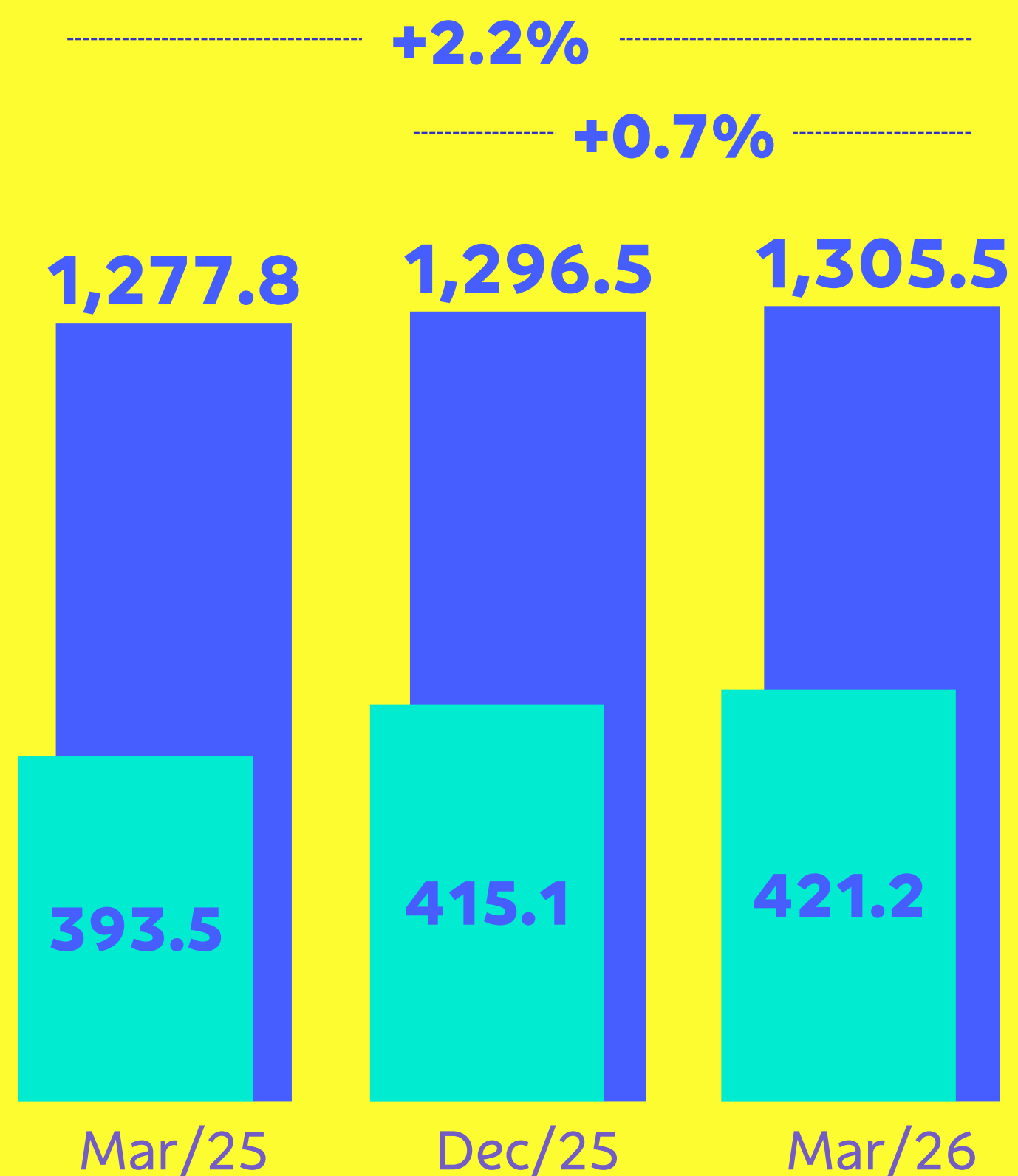
R\$ billion



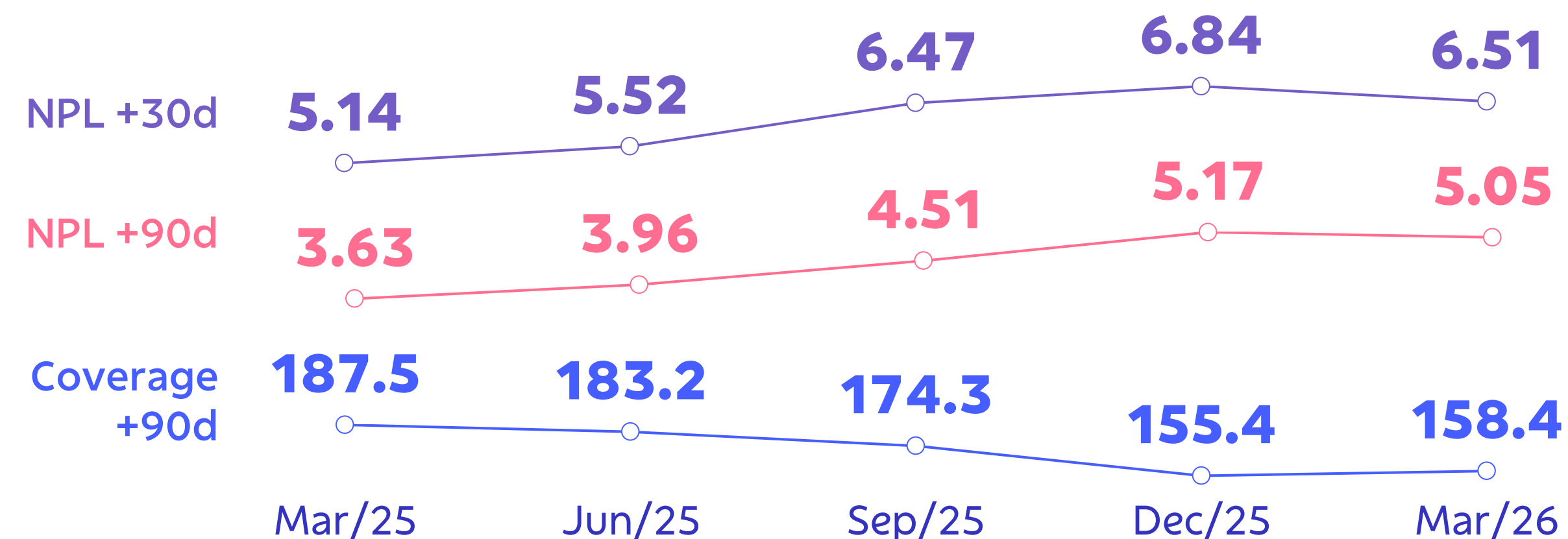
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio¹

R\$ billion



NPL and Coverage Ratio (%)



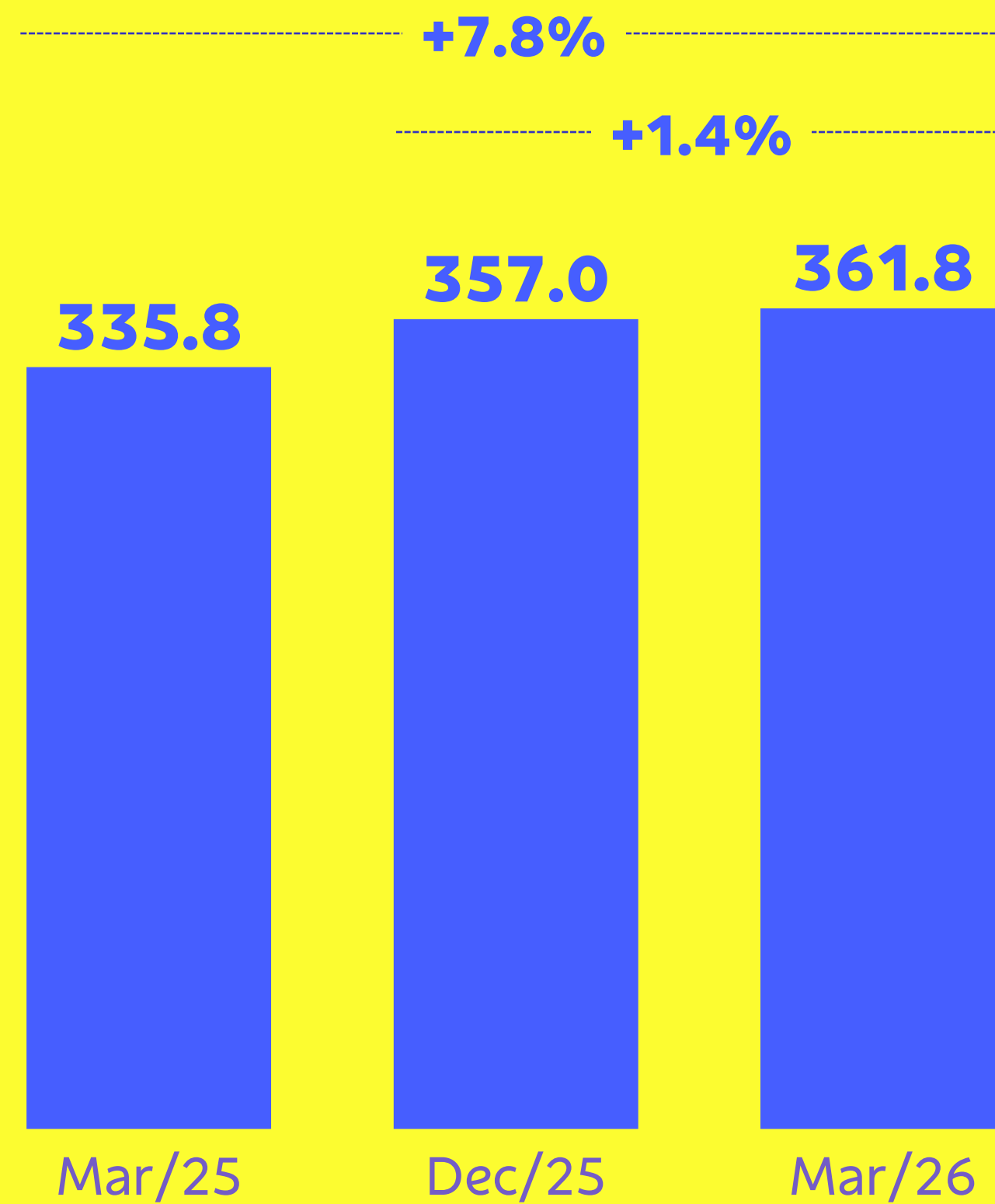
NPL Formation



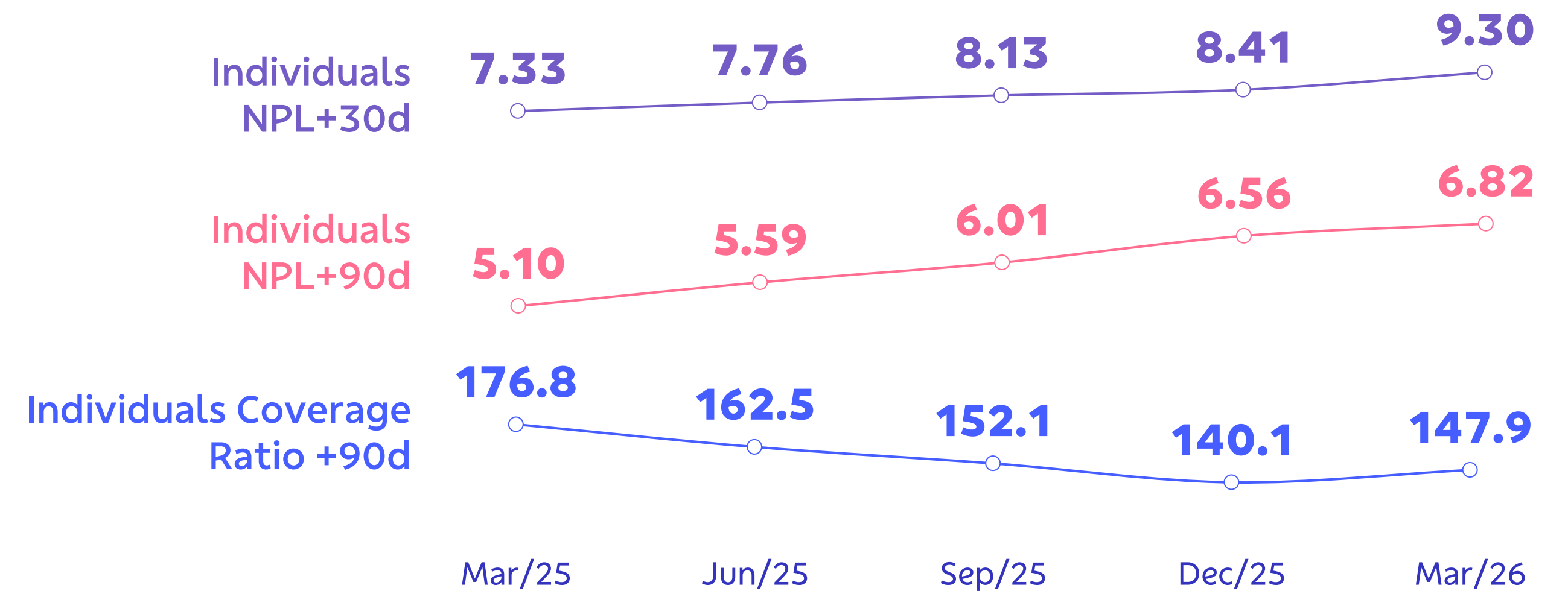
(1) Includes, in addition to the loan portfolio, TVMs with and without credit features, and collateral provided. (2) New NPL = quarterly change in the balance of loans past due for more than 90 days, plus write-offs for the quarter. (3) Balance of the loan portfolio for the immediately preceding quarter.

Individuals Loan Portfolio

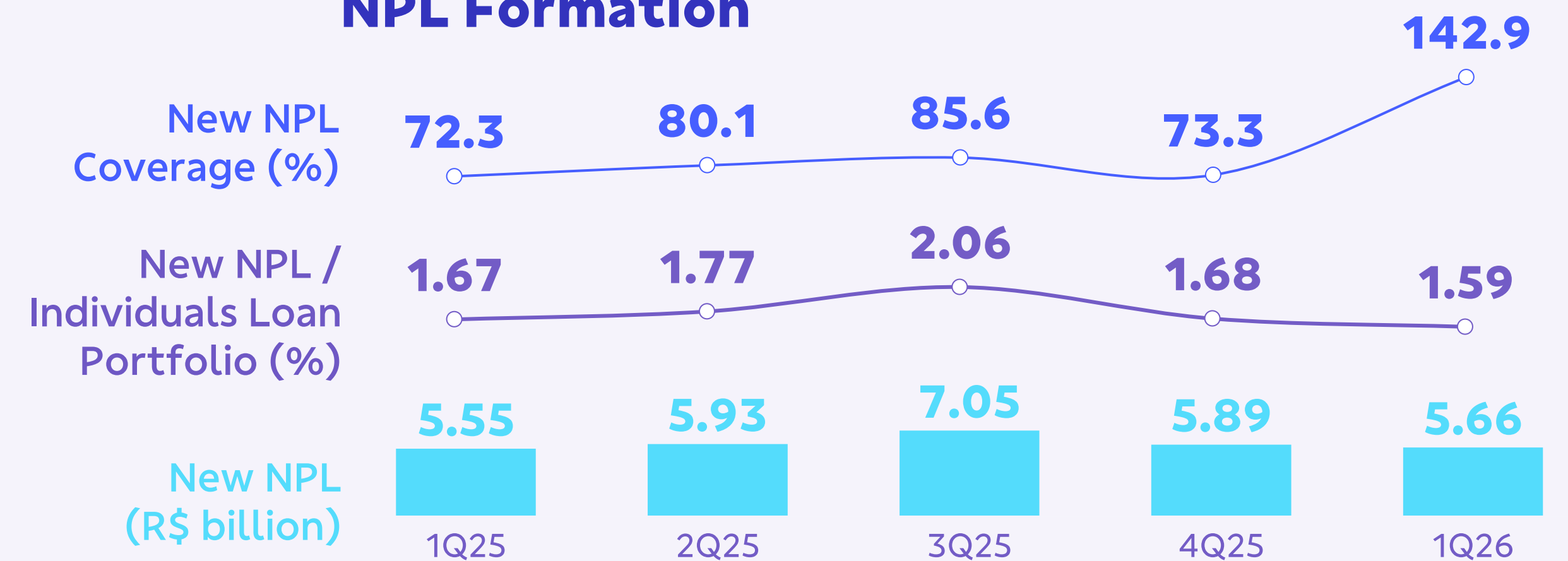
R\$ billion



NPL and Coverage Ratio (%)

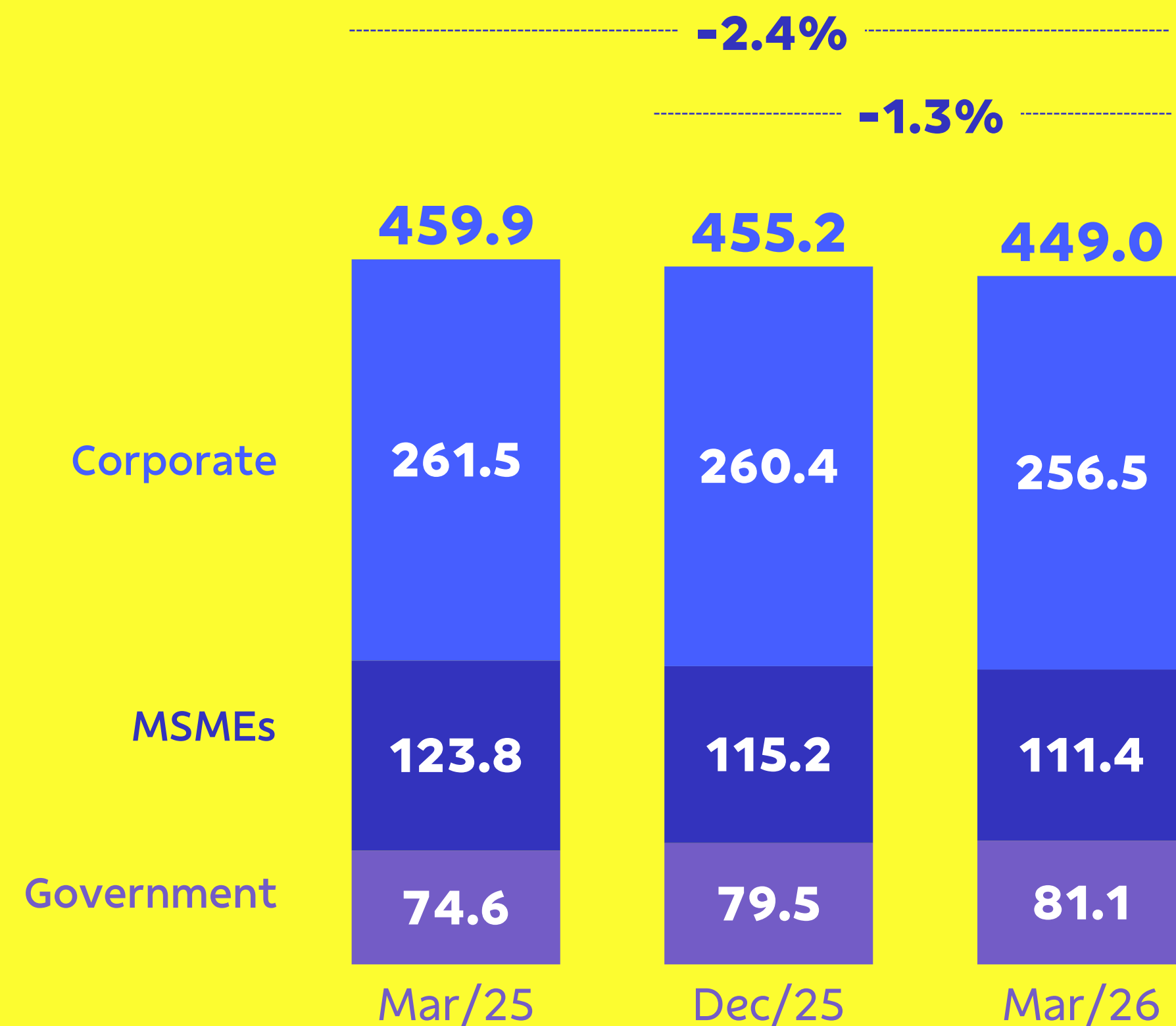


NPL Formation

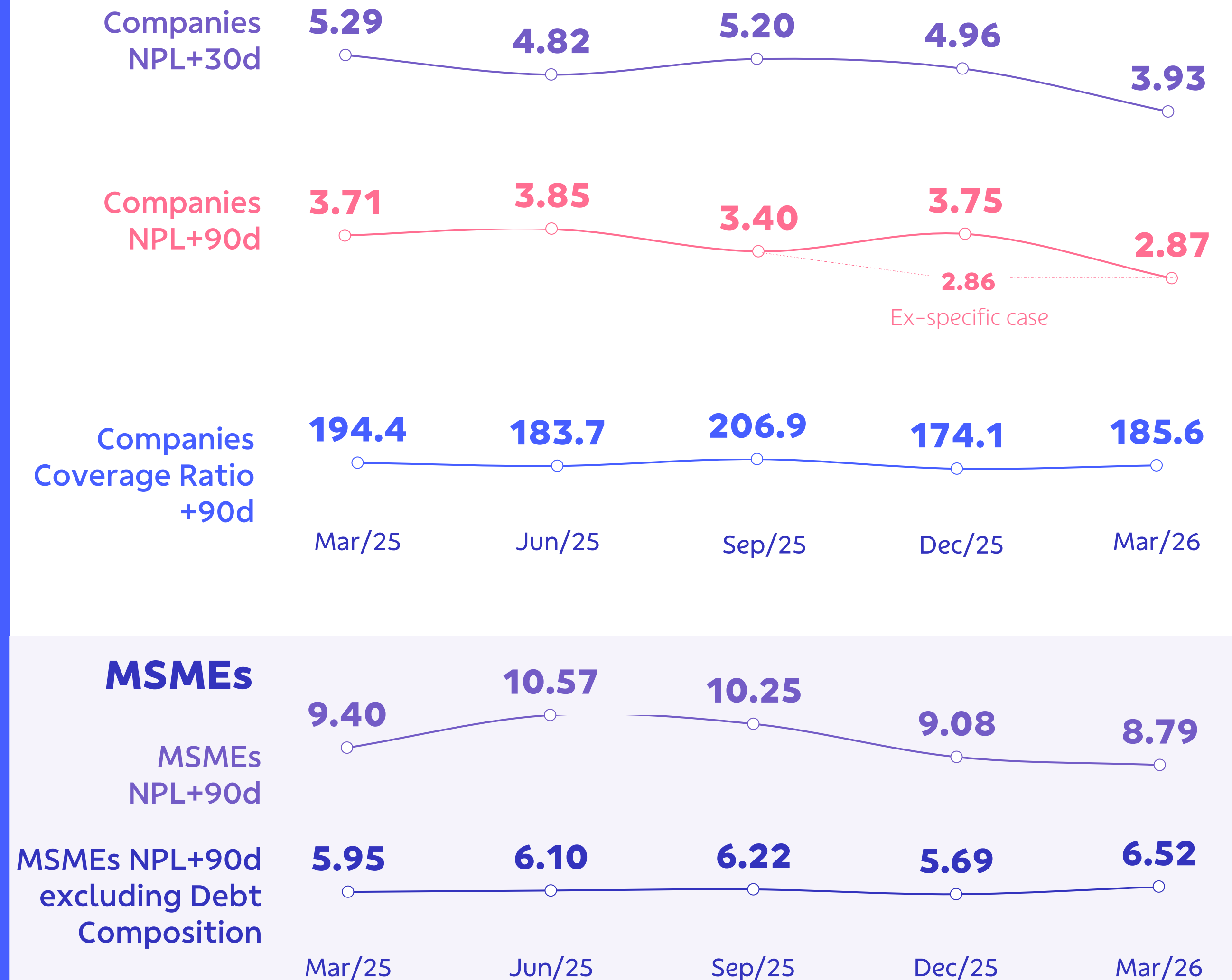


Companies Loan Portfolio

R\$ billion



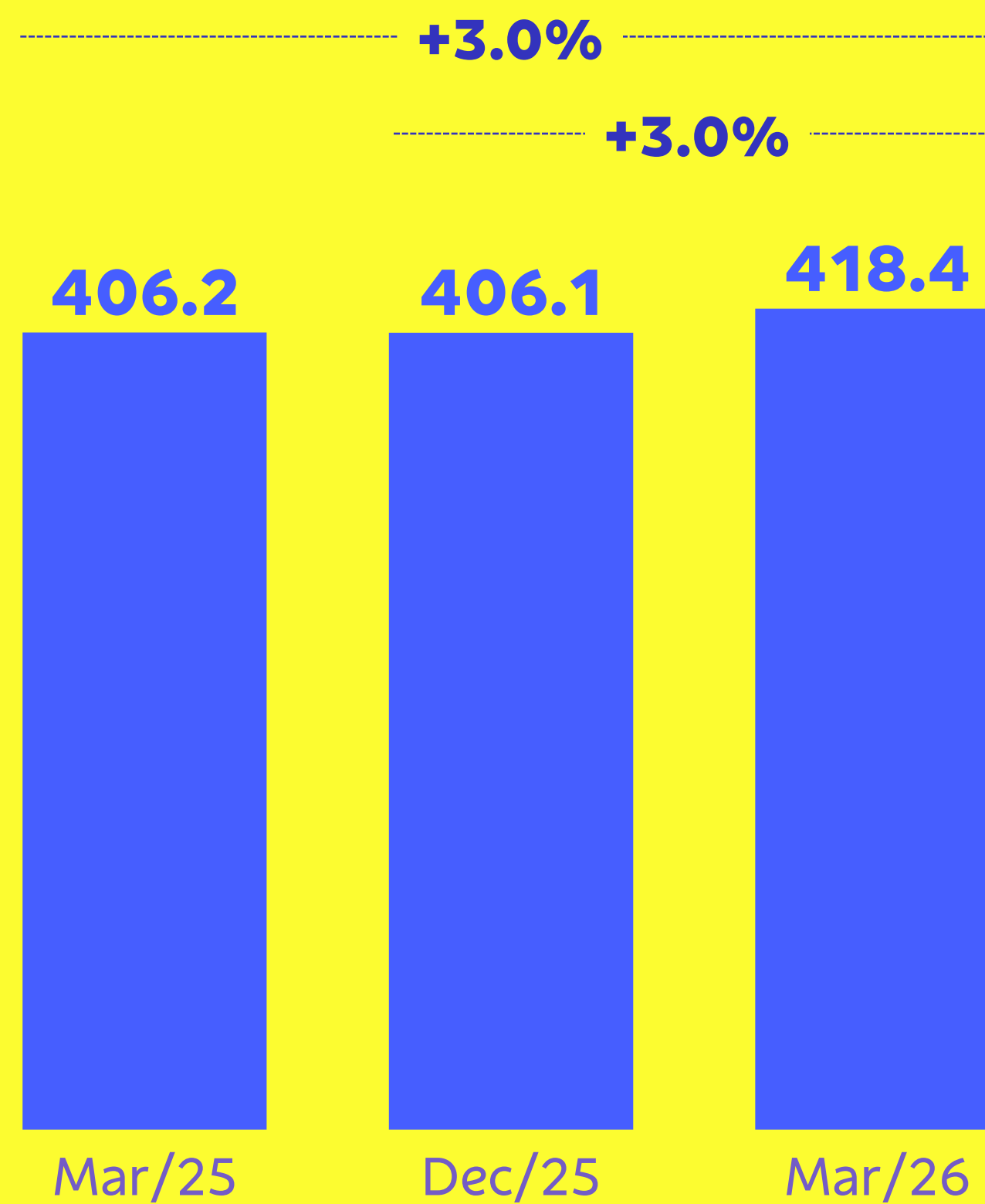
NPL and Coverage Ratio (%)



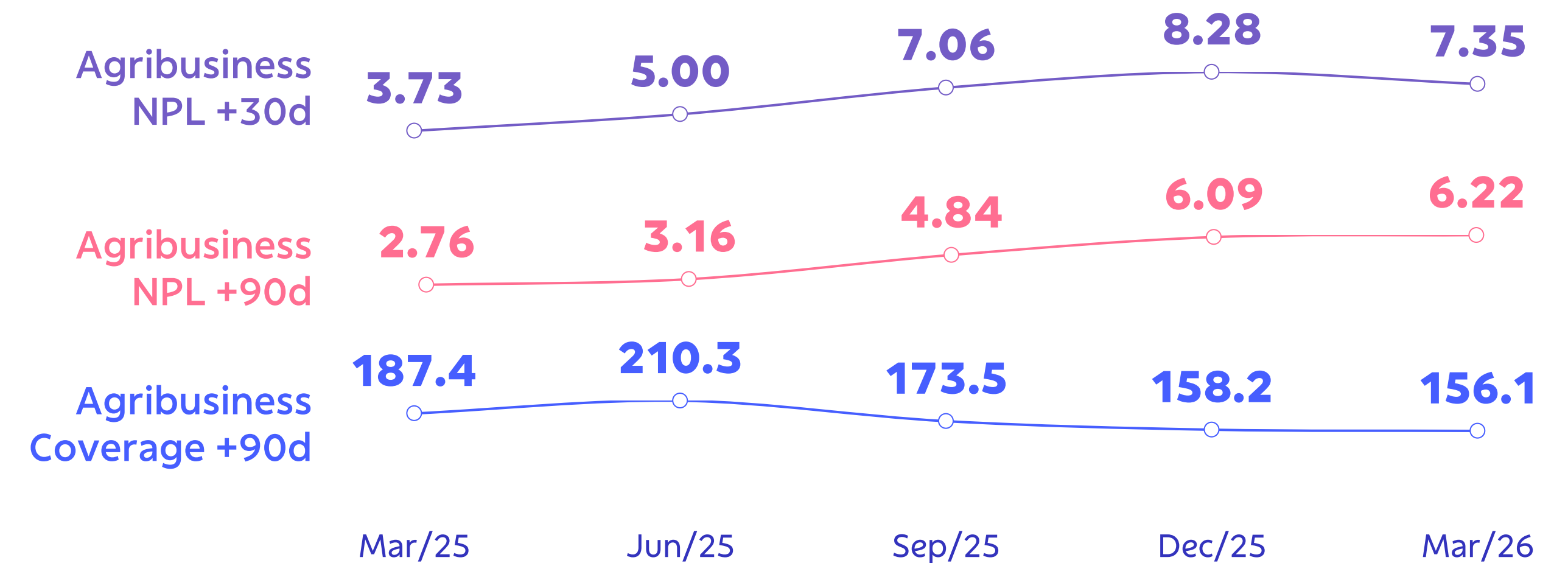
Agribusiness

Loan Portfolio

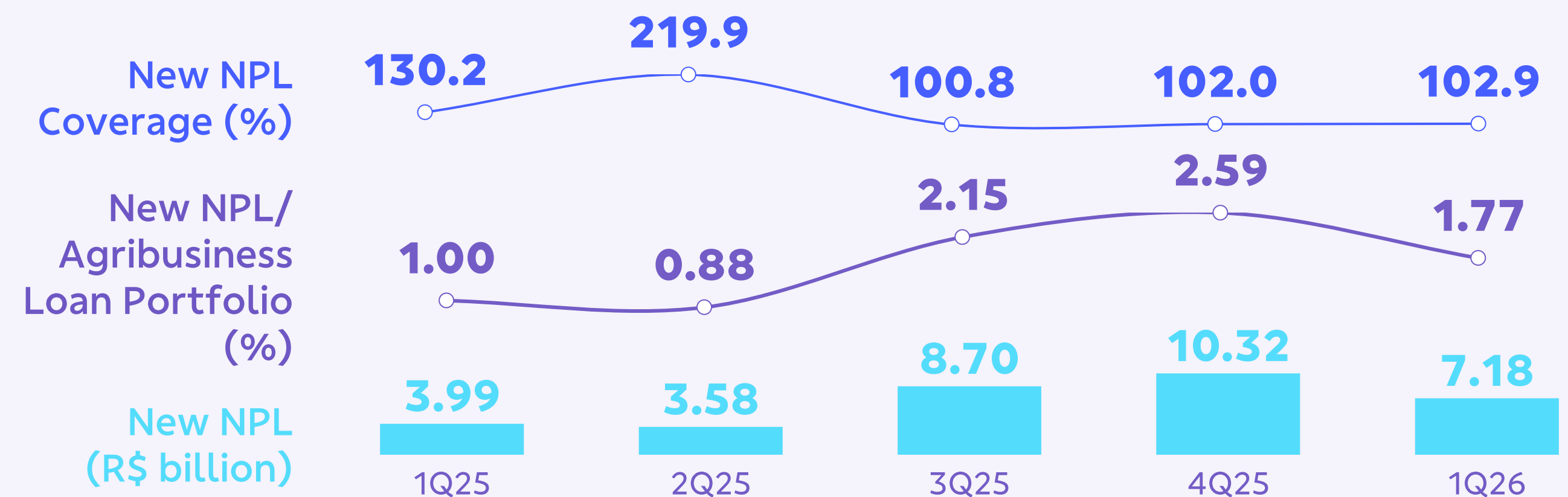
R\$ billion



NPL and Coverage Ratio(%)

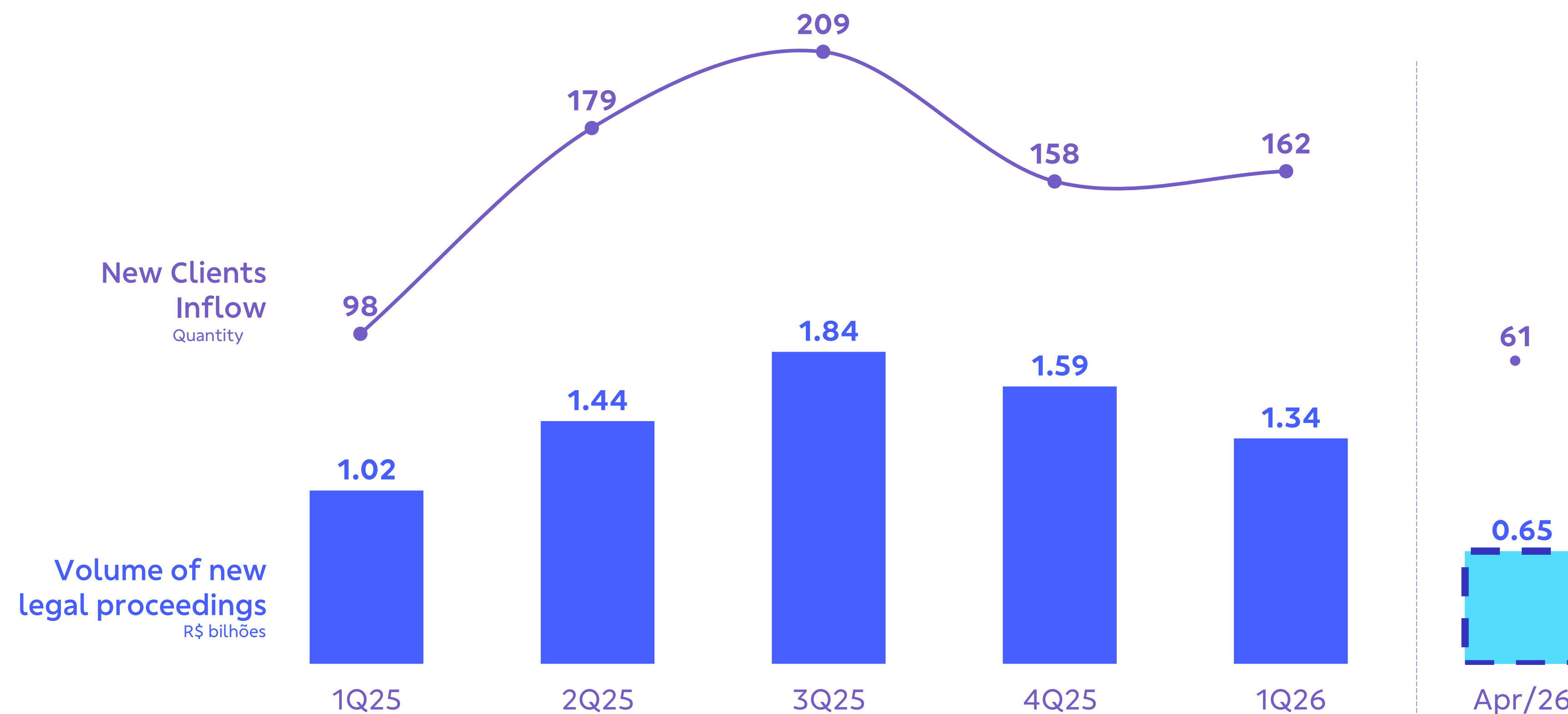


NPL Formation



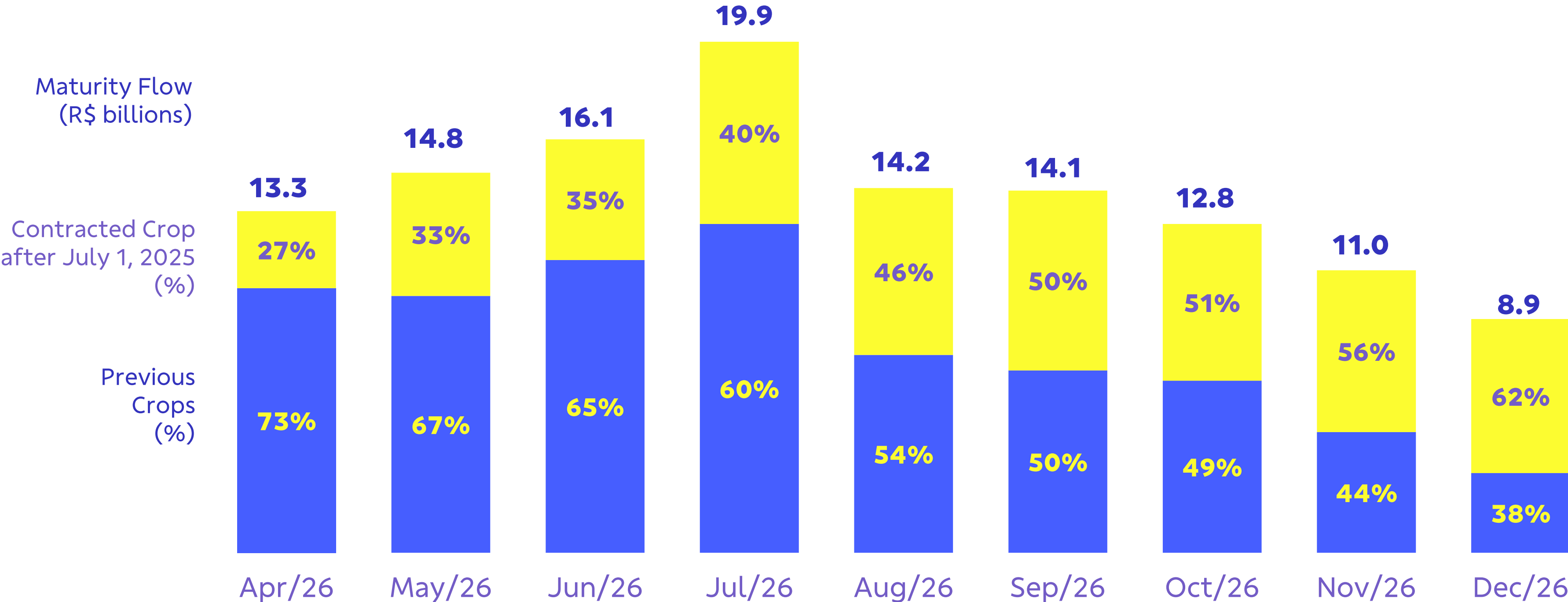


Agribusiness Judicial Reorganization





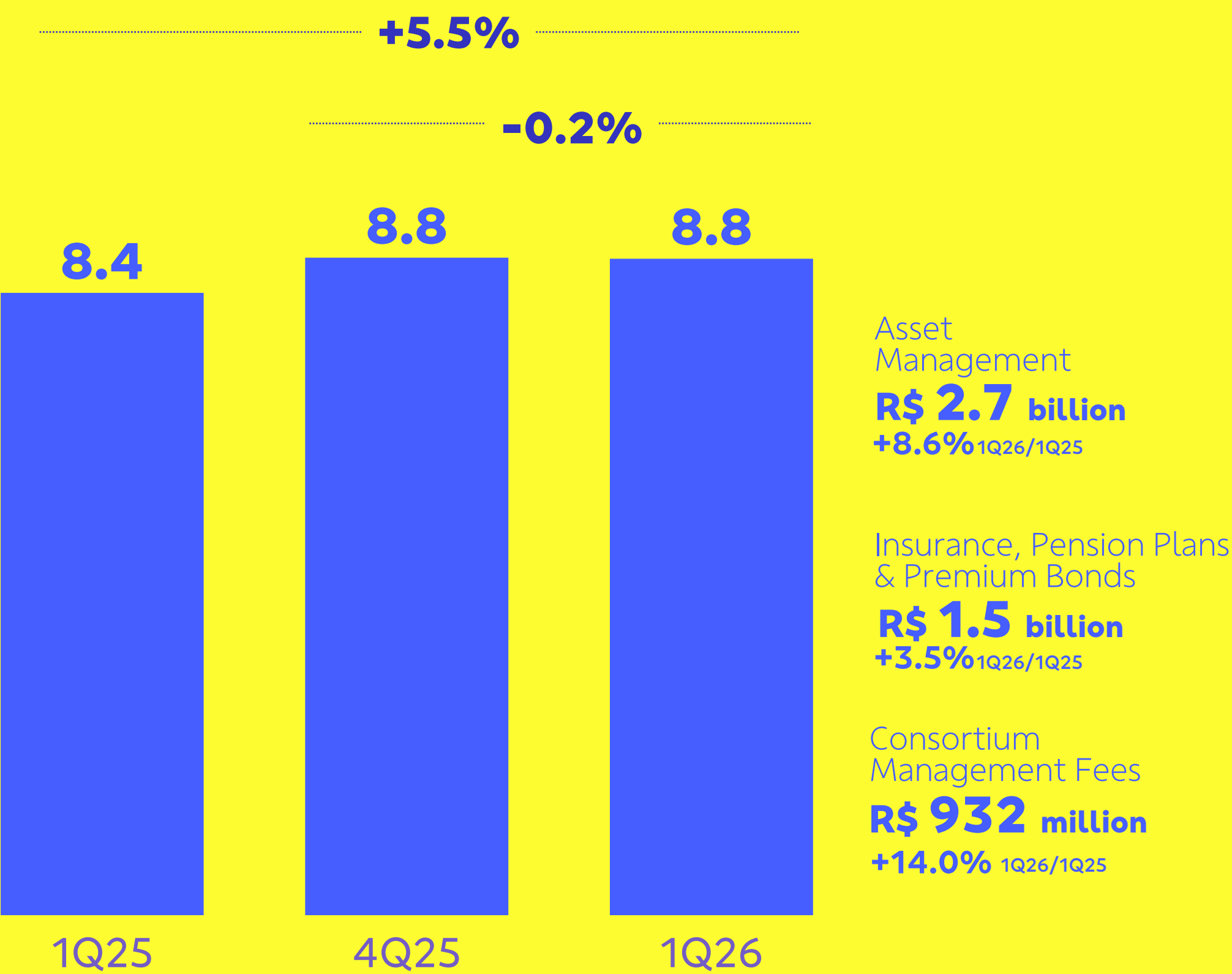
Agribusiness Maturities



(*) As of May 7, 2026.


Fee Income

R\$ billion

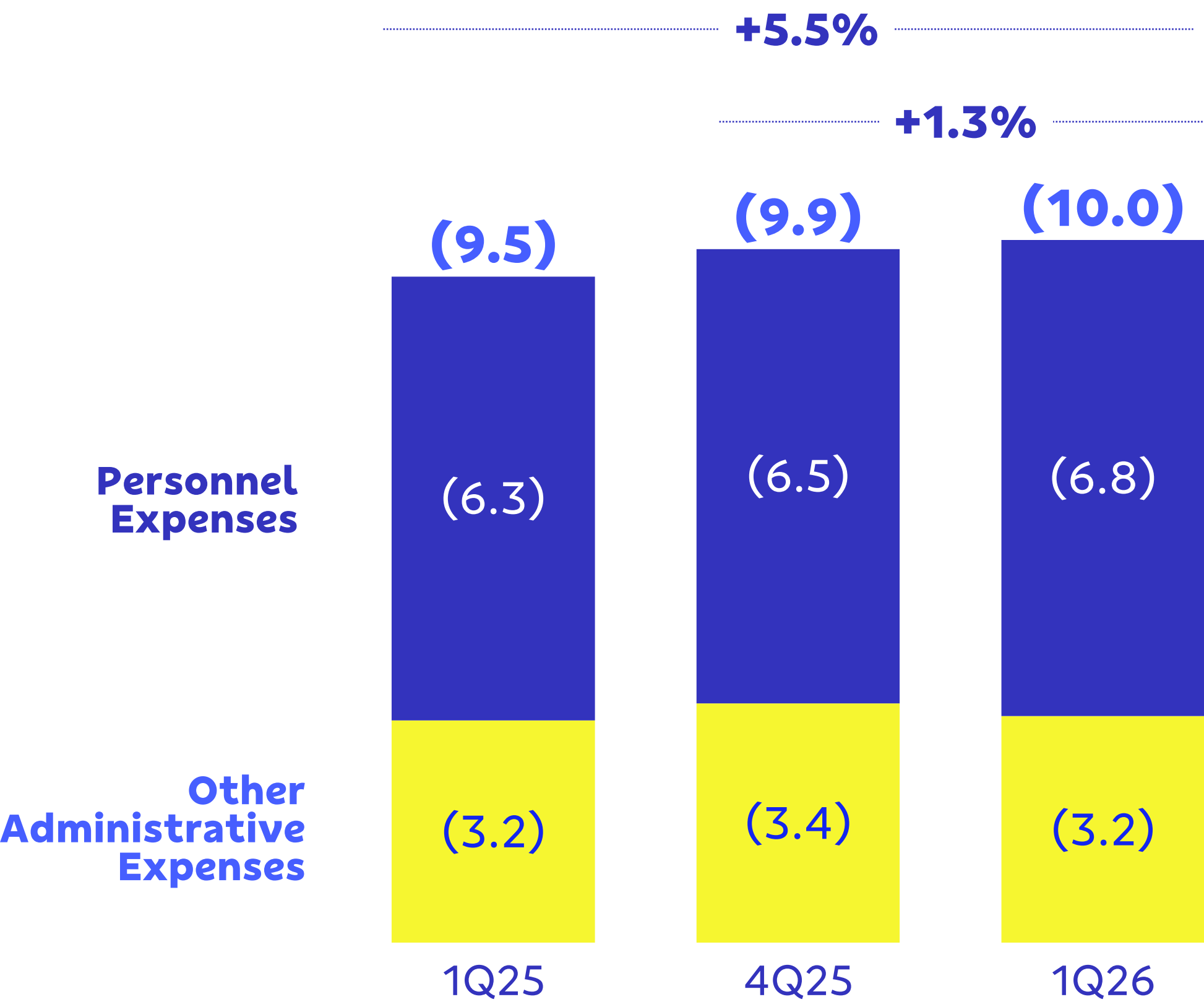


Administrative Expenses

R\$ billion



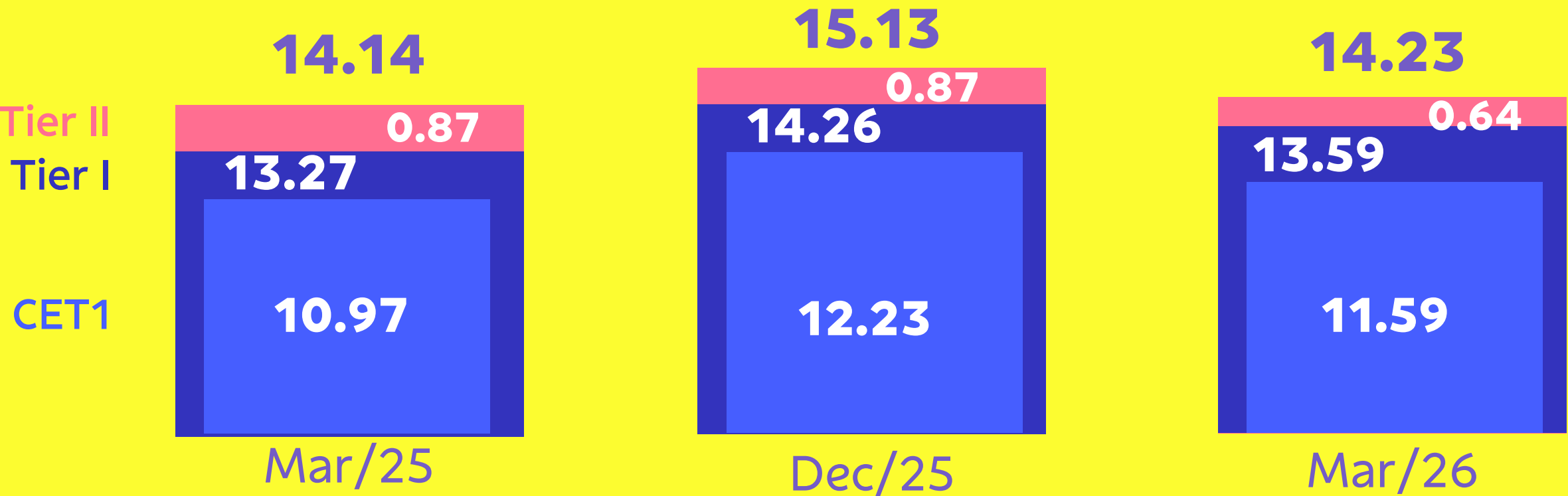
28.0%
Cost-to-income
Ratio 12m



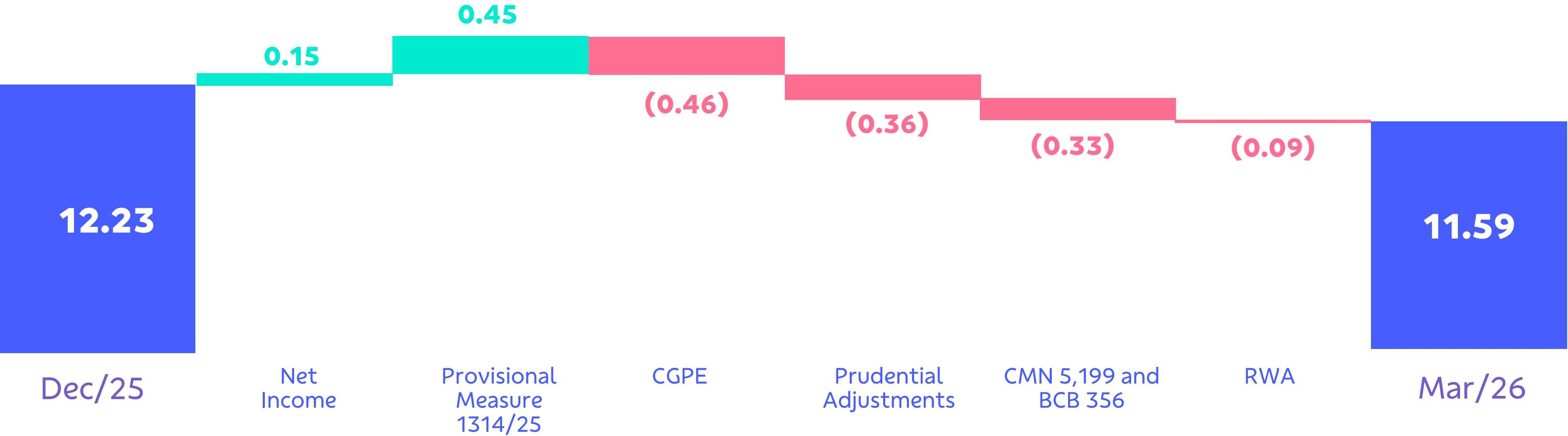
Capital



**BIS
Ratio
(%)**



**CET1
(%)**





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