

Risk Management Report

Pillar 3 1Q26





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Introduction

This report presents information from Banco do Brasil's conglomerate, according to Bacen Resolution 54/2020, that established a new template on the release of the Risk Management - Pillar 3 Report. The measure is one of the actions of Agenda BC +, pillar SFN Mais Eficiente (Most Effective Banking Industry), and aims to improve governance mechanisms and transparency of the information made available.

The tables were divided according to their periodicity of disclosure (quarterly, half-yearly and yearly), have a fixed and flexible format, with quantitative or qualitative information, according to the model provided by Bacen, in order to preserve comparability between financial institutions.

- a) In 1Q and 3Q the quarterly tables are released;
- b) In 2Q the quarterly and half-yearly tables are released;
- c) In 4Q all the tables are released.

The information is also available in the open data form, available at Bacen website (dadosabertos.bcb.gov.br).

Pillar 3 Report is guided by the Risk and Capital Management Specific Policy, regulated by CMN Resolution 4,557/2017 and related regulations. This Policy guides the behavior of Banco do Brasil. Entities linked to Banco do Brasil (ELBB) are expected to define their directions based on these guidelines, considering the specific needs and the legal and regulatory aspects to which they are subject. The main aspects of the Policy linked with the information disclosure are listed below:

- a) we respect bank secrecy and preserve data confidentiality when disclosing information;
- b) we are transparent in the disclosure of risk and capital management information;
- c) we disclose information in accordance with best practices, banking legislation, the needs of external users and our interests, safeguarding those of a confidential and proprietary nature;
- d) we disclose the relevant information that allows investors and interested parties to prove the sufficiency of our capital to cover all the risks assumed;
- e) we consider relevance criteria when defining information provided to the market and use technical parameters to select those to be disclosed;
- f) we guarantee the reliability and integrity of the information provided to the external public;
- g) we submitted the information to be disclosed, as well as the elaboration and disclosure process to the validation of the internal control system;
- h) we detail the risk management model and information disclosure through specific internal regulations; and
- i) we prepare a public access report that contains, among other information:
 - a description of the continuous and integrated risk management structure;
 - a description of the continuous capital management structure; and
 - details of the calculation of Risk-Weighted Assets (RWA), the adequacy of the Reference Equity (PR), liquidity indicators, the Leverage Ratio (RA), and the remuneration of administrators.
- j) we provide risk and capital management information at www.bb.com.br/ri (Portuguese version) and www.bb.com.br/ir (English version).

The information disclosed may be rectified voluntarily or as determined by the Central Bank of Brazil, if inconsistencies are identified in the ISG calculation process. In this case it will be republished on the BB portal, according to Bacen Resolution 54, of 12.16.2020.



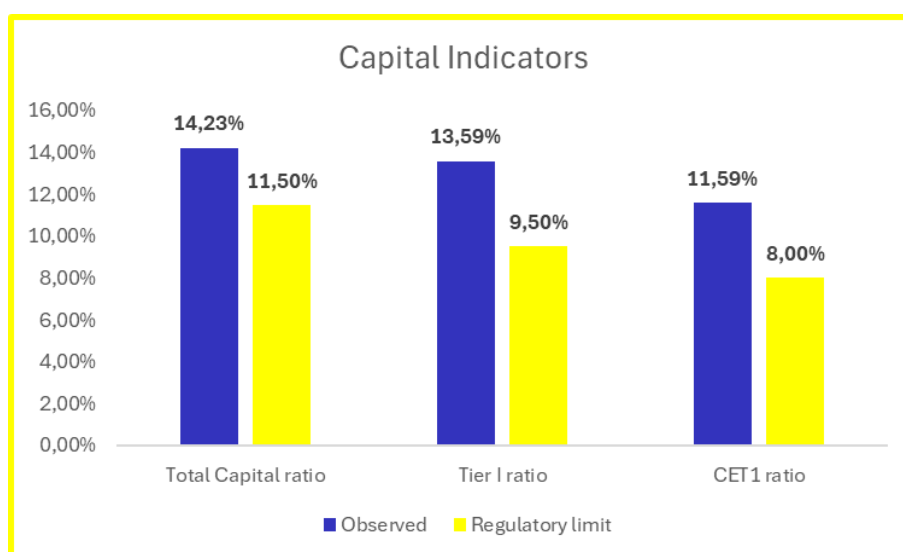
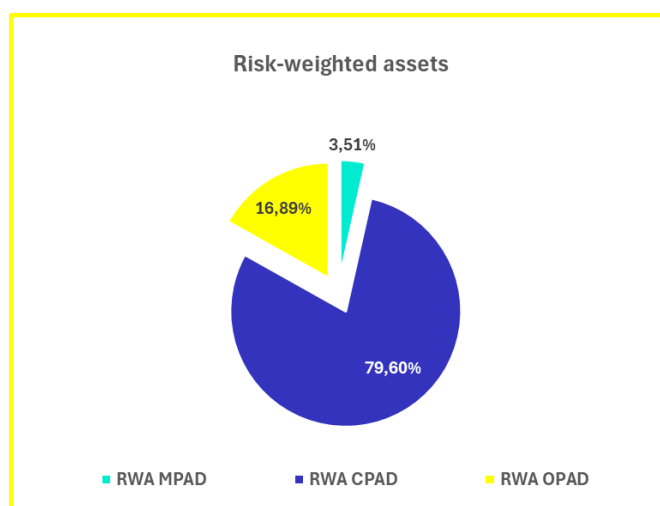
Main Indicators

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

Therefore, minimum regulatory capital limits are defined considering the relationship among Risk-weighted assets (RWA), Common Equity Tier 1 (CET1), Tier 1 (CN1) and Total Capital (PR), calculated as defined in prudential regulation. BB also assess capital adequacy following the vision of economic capital through stress tests, which has as characteristic a better adherence to the characteristics of institution. The focus is on organic capital generation and credit growth in line with the best risk-return ratio.

The consolidation scope used as the basis for verifying the operating limits is the Prudential Conglomerate, defined in CMN Resolution 4,950/2021, in force since January 1st, 2022. Under the terms of the Accounting Plan for Financial Institutions (Cosif), the Prudential Conglomerate covers not only financial institutions, but also consortium administrators, payment institutions, companies that carry out the acquisition of operations or directly or indirectly assume credit risk, on which have direct and indirect control and investment funds in which the conglomerate substantially retains risks and benefits.

The following figure shows the main indicators of the report, calculated based on the BB Prudential Conglomerate, considering the position as of 03/31/2026:





KM1 - Key Metrics: Quantitative information on prudential requirements

The table below shows the key metrics established by prudential regulation, such as regulatory capital, leverage ratio and liquidity indicators.

The capital indexes were calculated according to the criteria established by CMN Resolutions 4,955/2021, and 4,958/2021, which define the calculation of the Total Capital (PR) and the Minimum Required Reference Equity (PRMR) in relation to Risk Weighted Assets (RWA), respectively.

The following table shows the evolution of the Total Capital Ratio (IB), the CET1 ratio (ICP), the Tier 1 Ratio (ICN1), the IRRBB portion, the PR matching margin and the Additional CET1 buffer requirements as a percentage of RWA (ACP).

Table 1 - KM1 - Key Metrics: Quantitative information on prudential requirements

R\$ thousand	Mar/2026	Dec/2025	Sep/2025	Jun/2025	Mar/2025
Available capital (amounts)					
Common Equity Tier I (CET1)	159.266.958	165.281.946	147.477.068	146.716.931	147.483.512
Common Equity Tier I (CET1) deducting, as applicable, the amount provided for by:					
- art. 4º, caput, inciso I, alínea "i", e §§ 8º e 9º, da Resolução CMN nº 4.955/21; ou	153.387.038	156.462.065	138.044.040	137.283.903	-
- art. 3º, caput, inciso I, alínea "i", §§ 8º e 9º, da Resolução BCB nº 199/22.					
Tier I	186.759.058	192.794.046	183.970.677	177.432.447	178.384.724
Tier I considering the calculation of Principal Capital as per line 1a	180.879.138	183.974.165	174.537.650	167.999.419	-
Total Capital	195.560.128	204.528.805	195.705.437	189.167.206	190.119.483
Total Capital considering the calculation of Principal Capital as per line 1a	189.680.207	195.708.924	186.272.409	179.734.178	-
Excess of resources invested on permanent assets	0	0	0	0	0
Excess of resources invested on permanent assets considering Total Capital as per line 3a	0	0	0	0	-
Total Capital Detachments	0	0	0	0	0
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	1.374.409.168	1.351.829.024	1.321.763.456	1.337.456.754	1.344.672.869
RWA deducting, as applicable, the amount provided for by:					
- inciso XII do caput do art. 4º ponderado pelo Fator de Ponderação de Risco (FPR) estabelecido no art. 82-A, Resolução 229, de 12 de maio de 2022.	1.369.063.786	1.343.810.950	1.313.745.383	1.329.438.681	-
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	11,59%	12,23%	11,16%	10,97%	10,97%
"CET1 ratio considering:					
- Numerator: corresponds to line 1a	11,20%	11,64%	10,51%	10,33%	-
- Denominator: corresponds to line 4b"					
Tier I ratio	13,59%	14,26%	13,92%	13,27%	13,27%
"Tier 1 ratio, considering:					
- Numerator: corresponds to line 2a	13,21%	13,69%	13,29%	12,64%	-
- Denominator: corresponds to line 4b"					
Total Capital Ratio	14,23%	15,13%	14,81%	14,14%	14,14%
"Total Capital Ratio, considering:					
- Numerator: corresponds to line 3a	13,85%	14,56%	14,18%	13,52%	-
- Denominator: corresponds to line 4b"					
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement	2,50%	2,50%	2,50%	2,50%	2,50%
Countercyclical capital buffer requirement	0,00%	0,00%	0,00%	0,00%	0,00%
Systemic capital buffer requirement	1,00%	1,00%	1,00%	1,00%	1,00%
Total of bank CET1 specific buffer requirements	3,50%	3,50%	3,50%	3,50%	3,50%
CET1 available after meeting the bank's minimum capital requirements	3,59%	4,23%	3,16%	2,97%	2,97%
CET1 available after meeting the bank's minimum capital requirements (%) considering Principal Capital as per line 1a	3,20%	3,64%	2,51%	2,33%	-
Leverage Ratio (LR)					
Total exposure	2.636.788.437	2.491.524.937	2.577.626.704	2.452.655.257	2.448.827.233
"Total exposure corresponds to line 13, deducting, as applicable, the amount corresponding to item XII of the caput of article 4 of Resolution 229, of May 12, 2022."	2.631.443.054	2.483.506.864	2.569.608.631	2.444.637.184	-
LR	7,08%	7,74%	7,14%	7,23%	7,28%

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"LR considering:

i. Numerator: corresponds to line 2a

6,87%

7,41%

6,79%

6,87%

-

ii. Denominator: corresponds to line 13a"

Liquidity Coverage Ratio (LCR)

Total high-quality liquid assets (HQLA)	263.315.985	303.977.174	314.834.638	258.301.075	212.332.523
Total net cash outflow	157.056.957	172.856.376	174.088.938	159.851.604	153.916.137
LCR ratio	167,66%	175,86%	180,85%	161,59%	137,95%

Net Stable Funding Ratio (NSFR)

Total available stable funding (ASF)	1.361.546.463	1.343.197.662	1.324.981.406	1.301.311.061	1.305.029.871
Total required stable funding (RSF)	1.195.495.306	1.171.149.558	1.114.120.931	1.127.524.203	1.237.944.124
NSFR ratio	113,89%	114,69%	118,93%	115,41%	105,42%

Comments

Comparing to the 4nd quarter/2025, a decrease in the Referential Equity, resulting mainly from the increase in prudential adjustments, with emphasis on the increase in tax credits for tax loss and negative CSLL base.



OV1: Overview of risk-weighted assets (RWA)

The table below presents an overview of the amount of risk-weighted assets (RWA) used to calculate the minimum requirement for Total Capital (PR).

The Minimum Requirement for PR (PRMR) is the equity required by institutions and conglomerates authorized to operate by Bacen, to face the risks to which they are exposed, due to the activities developed, and is defined by CMN Resolution 4,958/2021.

The PRMR corresponds to the application of the "F" factor to the amount of risk-weighted assets (RWA), being 8% of the RWA.

In calculating the amount of risk-weighted assets (RWA), the sum of the following portions is considered:

- Credit Risk (RWA_{CPAD}), relating to credit risk exposures subject to the calculation of the capital requirement using a standardized approach;
- Market Risk (RWA_{MPAD}), relating to market risk exposures subject to the calculation of capital requirements using a standardized approach; and
- Operational Risk (RWA_{OPAD}), relating to the calculation of capital required for operational risk using a standardized approach.

The scope of consolidation, used as a basis for checking the operating limits, considers the Prudential Conglomerate, as per CMN Resolution 4,950/2021.

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

Table 2 - OV1: Overview of risk-weighted assets (RWA)

R\$ thousand	RWA		Minimum capital requirements
	Mar/2026	Dec/2025	Mar/2026
Credit Risk	1.093.993.824	1.090.837.455	87.519.506
Credit Risk	1.038.979.220	1.020.004.497	83.118.338
Of which: standardized approach	1.038.979.220	1.020.004.497	83.118.338
Of which: basic IRB approach	0	0	0
Of which: advantage IRB approach	0	0	0
Counterparty credit risk (CCR)	11.296.618	11.999.868	903.729
Of which: standardized approach for counterparty credit risk (SA-CCR)	8.433.844	9.187.664	674.707
Of which: CEM approach	0	0	0
Of which: other	2.862.774	2.812.203	229.022
Equity investments in funds – look-through approach	721.479	687.402	57.718
Equity investments in funds – mandate-based approach	0	0	0
Equity investments in funds – fall-back approach	1.108.969	1.128.345	88.718
Securitisation exposures in banking book	330.003	318.172	26.400
Amounts for exposures not deducted from total capital calculation	41.557.535	56.699.172	3.324.603
Market risk	48.292.418	40.709.562	3.863.393
Of which: standardized approach (SA)	48.292.418	40.709.562	3.863.393
Of which: internal model approach (IMA)	0	0	0
Operational risk	232.122.926	220.282.007	18.569.834
Payment Risk (RWAsp)	0	0	0
Total (1+6+12+13+14+16+20+24+I+25)	1.374.409.168	1.351.829.024	109.952.733

Comments

Comparing to the 4rd quarter/2025, there was a decrease in exposures not deducted in the calculation of the Referential Equity mainly due to the lower balance of tax credits weighted at 250%.

The main variations in the RWAmPad portion occurred in the RWAcAm, RWAPjur2, and RWAdrc portions, due to the strategy adopted by the Bank for currency exposure, as well as the operations of the commercial bank and treasury, in addition to the effects of exchange rate variations. In compliance with article 11, item I-b, of BCB Resolution No. 111, of 06/07/2021, it is reported that there were no reclassifications of accounting categories in the first quarter of 2026.



LR2: Leverage Ratio common disclosure template

The leverage ratio (RA) is defined as the ratio between Tier I Capital and Total Exposure, calculated in accordance with Bacen Circular 3,748/2015. The ratio is intended to be a simple measure of leverage that is not risk sensitive, so it does not take into account risk weighting factors (RPF) or mitigations.

The Leverage Ratio, whose minimum requirement is 3%, aims to avoid excessive leverage by financial institutions and the consequent increase in systemic risk, with undesirable impacts on the economy.

The table below details the components of the Total Exposure used to calculate the RA, referred to in Bacen Circular 3,748/2015.

Table 3 - LR2: Leverage Ratio common disclosure template

R\$ thousand	Mar/2026	Dec/2025
On-balance sheet exposures		
Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	2.385.474.736	2.315.114.465
Adjustments for equity items deducted in calculating Tier I	-40.215.081	-33.610.788
Total on-balance sheet exposures	2.345.259.655	2.281.503.677
Transactions using Derivative Financial Instruments		
Replacement value for derivatives transactions	5.673.378	4.628.459
Potential future gains from derivatives transactions	5.079.097	5.060.197
Adjustment for daily margin held as collateral	0	0
Adjustment related to the deduction of the exposure related to qualified central counterparty (QCCP) in derivative transactions on behalf of clients in which there is no contractual obligation to reimburse due to bankruptcy or default of the entities responsible for the settlement and compensation of transactions	0	0
Reference value of credit derivatives	0	0
Adjustment of reference value calculated for credit derivatives	0	0
Total exposure for derivative financial instruments	10.752.475	9.688.656
Repurchase Transactions and Securities Lending		
Investments in repurchase transactions and securities lending	207.001.668	128.350.385
Adjustment for repurchases for settlement and creditors of securities lending	0	0
Amount of counterparty credit risk	4.587.165	3.763.702
Amount of counterparty credit risk in transactions as intermediary	0	0
Total Exposure on Repurchase Transactions and Securities Lending	211.588.833	132.114.086
Off-balance sheet items		
Reference value of off-balance sheet transactions	257.325.058	253.911.412
Adjustment for application of FCC specific to off-balance sheet transactions	-188.137.584	-185.692.895
Total off-balance sheet exposure	69.187.474	68.218.517
Capital and Total Exposure		
Tier 1 capital	186.759.058	192.794.046
Total exposure	2.636.788.437	2.491.524.937
Leverage ratio		
Leverage ratio	7,08%	7,74%
Comments		
-		



LIQ1: Liquidity Coverage Ratio – LCR

The Liquidity Coverage Ratio (LCR) is required for financial institutions that are classified in the S1 segment, in accordance with CMN Resolution 4,401/2015.

The LCR calculation follows the standardized stress scenario model established by Bacen through Circular Bacen 3,749/2015. This model complies with international guidelines and aims to guarantee the existence of sufficient high quality liquid assets to support a financial stress scenario with a 30 - day term.

The regulatory stress scenario used to calculate the LCR considers idiosyncratic and market shocks that results in:

- a) partial funding loss from retail operations and wholesale operations without collaterals.
- b) reduction in the institution`s ability to raise short - term funds;
- c) additional outflow of funds under agreement due to three levels credit risk downgrade, including additional collateral requirement;
- d) increase in the volatility of prices, rates or indexes that impact the quality of a collateral or the potential future exposure of derivative positions, resulting in the application of greater discounts to a collateral or additional collateral call, or other demands for liquidity;
- e) withdrawals higher than expected in lines of credit and liquidity granted; and
- f) the potential need to repurchase bonds issued or honor non-contractual obligations aiming to mitigate reputational risk.

Thus, LCR is the ratio between high quality liquid assets (HQLA) and the expected total net cash outflow for the next 30 days, as the following formula shows:

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

Where: Net Cash Outflows = Cash Outflows (-) Cash Inflows

Cash Inflows is limited to 75% of cash outflows

The HQLA are assets that remain liquid in markets during periods of stress, which are easily and immediately converted into cash with low or without losses, it has no impediments, with a low risk and whose pricing is easy and right, i.e. that meet the minimum requirements set by the regulator (Bacen Circular 3,749/2015).

Net cash outflows are the cash outflows minus the cash inflows. Cash outflows are estimated by multiplying the balances of the various categories of obligations and commitments, recorded to liabilities or off-balance sheet, by weighting factors. Cash inflows are estimated by the multiplication by weighting factors, the balances of the various categories of receivables without default, for which there is no expectation of counterparty failure in the next 30 days.

The following table informs the cash inflows and outflows, as well as the institution's stock of High Liquidity Assets (HQLA), according to the definitions and calculation methodology established in Bacen Circular 3,749/2015. The following table, for the 1st quarter/2026, shows LCR figures calculated using the average values of daily observations sent to Bacen from January to March 2026:



Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

Mar/2026

R\$ thousand	Unweighted amount	Weighted amount
High Quality Liquid Assets (HQLA)		
Total High Quality Liquid Assets (HQLA)		263.315.985
Cash outflows		
Retail funding, of which:	655.451.428	62.222.974
Stable funding	373.087.571	18.654.379
Less stable funding	282.363.857	43.568.595
Non-collateralized wholesale funding, of which:	162.254.100	89.986.479
Operating deposits (all counterparties) and affiliated cooperative deposits	11.237.425	1.660.267
Non-operational deposits (all counterparties)	124.749.820	62.059.357
Non-collateralized obligations	26.266.855	26.266.855
Collateralized wholesale funding		19.004.599
Additional requirements, of which:	181.168.138	29.557.411
Related to exposure to derivatives and other collateral requirements	16.223.602	13.518.450
Related to funding losses through the issue of debt instruments	4.196.863	4.196.863
Related to lines of credit and liquidity	160.747.673	11.842.098
Other contractual obligations	42.603.326	42.603.326
Other contingent obligations	439.788.811	7.664.411
Total Cash Outflows		251.039.199
Cash inflows		
Collateralized loans	424.097	0
Outstanding loans whose payments are fully up-to-date	34.712.386	22.719.971
Other cash inflows	83.013.315	71.262.271
Total Cash Inflows	118.149.798	93.982.241
Total Adjust. Amount		
Total HQLA		263.315.985
Total net cash outflows		157.056.957
Liquidity Coverage Ratio (LCR)		167,66%

Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R\$ 263.3 billion in the quarter, mainly composed of sovereign bonds, central bank reserves and cash. In the period, Net Cash Outflows totaled an average of R\$ 157.1 billion, mainly composed of Funding from Retail, Wholesale, Additional Requirements, Contractual Obligations and Contingents, offset by Cash Inflows from Loans and Other Expected Inflows. Therefore, the average LCR in the quarter is 167.7%, above the regulatory limit, indicating that the institution has sufficient available stable funding to support losses in the standardized stress scenario.



LIQ2: Net Stable Funding Ratio – NSFR

The following table discloses information regarding the Net Stable Funding Ratio (NSFR) and its components, as established in Bacen Resolution 54/2020.

The Net Stable Funding Ratio (NSFR) is a requirement for financial institutions classified in S1 segment, in accordance with CMN Resolution 4,616/2017.

The calculation of NSFR follows a methodology established by Bacen, through Circular 3,869/2017, which is aligned with Basel international guidelines and aims to ensure that financial institutions finance their activities with stable funding in a long-term view.

The NSFR is defined by the following calculation formula:

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

Available Stable Funding – ASF

The Available Stable Funding (ASF) refers to liabilities and equity weighted by a discount factor, as provided in Bacen Circular 3,869/2017.

The ASF is comprised mainly by capital and retail and wholesale funding.

Required Stable Funding – RSF

Required Stable Funding (RSF) correspond to the balance in stock, weighted by the respective weighting factors, of the elements recorded in assets and of exposures not accounted for in the institution's balance sheet (off balance exposures), according to Bacen Circular 3,869/2017.

The RSF is comprised mainly by loans, compulsory deposits, private and sovereign bonds, interbank applications, permanent assets and tax credit.

Each element of assets, liabilities, equity and off-balance exposures must comprise the amount of ASF and RSF, and are stated by maturities up six months, from six months to one year and greater than one year.

Depending on the level of liquidity (assets), level of stability (liabilities and equity), as well as according to maturity, the operations receive specific weights, resulting in the calculation of NSFR.

The following table presents Banco do Brasil Prudential Conglomerate NSFR of ending of 1Q26:

Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

Mar/2026

R\$ thousand	Unweighted value by residual maturity				
	No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	Weighted value
Available Stable Funding (ASF)					
Capital	0	0	0	227.405.710	227.405.710
Total Capital, gross of regulatory deductions	0	0	0	218.604.641	218.604.641
Other capital instruments not included on line 2	0	0	0	8.801.069	8.801.069
Retail funding, of which:	473.688.986	181.965.598	23.100	0	608.684.923
Stable funding	263.246.418	108.253.734	0	0	352.925.144
Less stable funding	210.442.568	73.711.864	23.100	0	255.759.779
Wholesale funding, of which:	45.264.954	929.799.200	58.289.187	145.865.342	251.756.466
Operating deposits and affiliated cooperative deposits	8.490.708	0	0	0	4.245.354
Other wholesale funding	36.774.246	929.799.200	58.289.187	145.865.342	247.511.112

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Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	36.559	16	1	0
Other liabilities, of which:	0	273.526.119	0	273.699.364	273.699.364
Derivatives in which replacement value is less than zero			6.512.590		
Other liabilities elements or shareholders' equity not included in the previous lines	0	267.013.529	0	273.699.364	273.699.364
Total Available Stable Funding (ASF)					1.361.546.463
Required Stable Funding (RSF)					
Total High Quality Liquid Assets (HQLA)					57.229.920
Deposits held at other financial institutions for operational purposes	0	0	0	0	0
Bonds, securities and operations with financial institutions, non-financial institutions and central banks, of which:	0	541.423.084	131.151.013	708.648.123	824.114.325
Operations with financial institutions collateralized by Level 1 HQLA	0	204.671.613	0	0	20.467.161
Operations with financial institutions collateralized by Level 2A, 2B HQLA or non-collateralized	0	0	0	0	0
Loans and financing granted for retail and wholesale customers, central government and central banks operations, of which:	0	178.095.501	108.405.154	564.177.990	625.379.596
The Risk Weighting Factor, referred by Central Bank Circular 3,644, from 2013, is less than or equal to 35% (thirty five percent)	0	0	0	0	0
Performing residential mortgages, of which:	0	4.607.163	637.918	42.866.450	30.488.628
Referred by Central Bank Circular 3,644 from 2013, article 22	0	4.607.163	637.918	42.866.450	30.488.628
Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	154.048.807	22.107.941	101.603.684	147.778.940
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	60.872.671	0	0	0
Other assets, of which:	0	110.361.528	17.524.227	245.252.342	306.705.638
Gold and commodities transaction, including ones with physical settlement	0				0
Assets provided, due to initial margin deposit as collateral for derivatives operation and participation in mutualized guarantee funds of clearing house or service providers of clearing and settlement that may arbitrate as central counterparty			7.548.133		519.880
Derivatives in which replacement value is more than or equal to zero			423.919		423.919
Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			325.630		325.630
Other assets not included in the previous lines	0	110.361.528	17.524.227	236.954.661	305.436.209
Off-balance sheet operations	0	250.518.901	0	0	7.445.422
Total Required Stable Funding (RSF)					1.195.495.306
NSFR (%)					113,89%

Comments

Banco do Brasil reported the Available Stable Funding (ASF) of R\$ 1.362 trillion, and the Required Stable Funding (RSF) of R\$ 1.195 trillion in 1Q26. As a result, the NSFR reached 113.89% at the end of the quarter, demonstrating that the Institution has sufficiently stable funding to provide liquidity for its activities in the long term.



MR1: Market risk under standardised approach

The table below discloses the amount of risk-weighted assets for market risk calculated using the standardized approach (RWAMPAD).

Table 6 - MR1: Market risk under standardized approach

		Mar/2026
R\$ thousand		RWAMPAD
Risk factors		
Interest rate		9.123.537
Fixed Rate in Reais (RWAJUR1)		3.534.050
Foreign Currency Coupon (RWAJUR2)		3.326.334
Price Index Coupon (RWAJUR3)		2.263.154
Interest Rate Coupon (RWAJUR4)		0
Shares (RWAACS)		33.006
Foreign exchange (RWACAM)		25.200.348
Commodity (RWACOM)		3.580.823
RWA DRC		6.161.051
RWA CVA		4.193.653
Total		48.292.418

Comments

The main variations in the RWAMPAD portion occurred in the RWACAM, RWAPJUR2, and RWADRC portions, due to the strategy adopted by the Bank for currency exposure, as well as the operations of the commercial bank and treasury, in addition to the effects of exchange rate variations. In compliance with article 11, item I-b, of BCB Resolution No. 111, of 06/07/2021, it is reported that there were no reclassifications of accounting categories in the first quarter of 2026.

The amounts reported in table MR1 are the results of calculations of regulatory capital to cover Market Risk, carried out in accordance with Bacen Circulars: 3,634/2013, 3,635/2013, 3,636/2013, 3,637/2013, 3,639/2013, 3,641/2013, 291/2023 and 313/2023, and its respective updates.