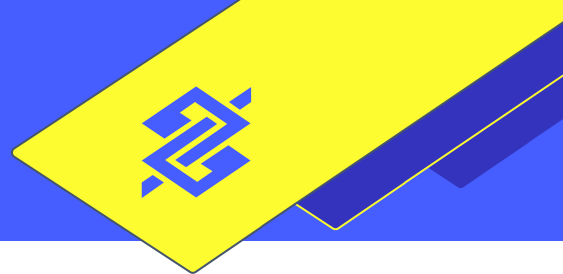


Press Release

Banco do Brasil S.A. | Third Quarter 2025



Press Release – Brasília (DF), November 12th, 2025.

BB reports Adjusted Net Income of R\$3.8 billion in the third quarter of 2025, remaining stable compared to the previous quarter.

Year-to-date 2025, Adjusted Net Income totaled R\$14.9 billion and ROE reached 11.2%. The expanded loan portfolio grew 7.5% over the past 12 months. The Common Equity Tier 1 (CET1) ratio closed September 2025 at 11.16%.

Revenue generation remains strong

Demonstrating a solid capacity to generate business, Net Interest Income (NII) posted consistent growth, totaling R\$26.4 billion in the quarter (+5.1% q/q and +1.9% y/y). For the first nine months of the year, NII reached R\$75.3 billion. Quarterly growth was primarily driven by client-related activities, with emphasis on Financial Income from Loan Operations, positively influenced by the performance of Worker's Credit Program (*Crédito do Trabalhador*), which contributed to an improved mix and enhanced risk-adjusted returns, in addition to effective liquidity management.

Fee Income rose 1.3% compared to June, with highlights in Asset Management (+7.1% q/q), Insurance, Pension Plans and Premium Bonds (+5.8% q/q), and Consortium Management (+6.3% q/q). Over nine months, Fee Income totaled R\$26.0 billion.

Efficiency

Banco do Brasil continues to invest in technology, training, and digital transformation with strong responsibility and a clear focus on productivity. Administrative Expenses increased 5.4% over the first nine months of the year, and the 12-month Cost-to-income Ratio reached 27.6%, the best among major banks.

Expanded Loan Portfolio

The portfolio reached a balance of R\$1.28 trillion in September 2025, up 7.5% year-over-year, with the following highlights:

Individuals: Reached R\$350.5 billion, an increase of 7.9% over the past 12 months, mainly driven by Payroll Loan (+7.8% y/y), Non-Payroll Loan (+12.9% y/y), and Credit Cards (+16.6% y/y).

Companies: Closed the quarter at R\$453.0 billion, up 10.4% year-over-year, with emphasis on Investments (+3.3% y/y) and Working Capital (+1.0% y/y) lines. Among segments, the Expanded Corporate Portfolio ended at R\$258.9 billion, a 20.3% increase in 12 months. The MSME portfolio closed September at R\$118.5 billion, down 3.7% y/y.

Agribusiness: Grew 3.2% over the past 12 months, totaling R\$398.8 billion. Highlights



include Working Capital for Input Purchase (+6.1% y/y), Agricultural Investment (+8.8% y/y), and Pronaf (+5.2% y/y)

Sustainable Loan Portfolio

The Sustainable Loan Portfolio closed September 2025 at R\$399.0 billion, financing social businesses, sound socio-environmental practices, and low-carbon agriculture, up 8.0% over the past 12 months. Recognized six times as the World's Most Sustainable Bank by Corporate Knights, Banco do Brasil was the first bank to provide guidance on the growth of its sustainable loan portfolio.

Cost of Credit

Cost of Credit reached R\$44.0 billion in 9M25, an increase of 66.4% compared to 9M24. In the quarter, Cost of Credit totaled R\$17.9 billion, up 12.7% from the previous quarter. It is worth noting that, in addition to higher delinquency rates, particularly in the Agribusiness segment—there were also deteriorations in specific cases within the Large Corporate segment.

Worker's Credit Program

Since the launch of the program in March this year, Banco do Brasil has originated R\$11 billion in Worker's Credit Program (*Crédito do Trabalhador*) transactions, with an excellent booking rate of 95%. With more than 1.3 million transactions across 97.4% of municipalities nationwide, the program offers credit under favorable conditions to employees with formal labor contracts.

Open Finance: BB Expands Leadership and Strengthens Customer Trust

With 3.2 million participating customers, Banco do Brasil recorded growth of +16% compared to the previous quarter and +73% versus 3Q24, consolidating its leading position in the Open Finance ecosystem. In the first nine months of 2025, BB accounted for 20% of portability requests, reinforcing customer confidence.

This performance reflects the Bank's strategy of combining technology, data, and relationship management to promote financial inclusion, creating value for customers and shareholders while expanding access to innovative and sustainable financial solutions.

BB launches first conversational AI in Brazil's financial sector


Banco do Brasil has introduced the first conversational artificial intelligence in Brazil's financial industry, combining technological curation with ethical governance. ARI – Intelligent Recommendations Area is a solution that provides personalized guidance to companies, using accessible language and focusing on business management. It supports corporate customers in their daily operations with insights and recommendations that drive



productivity and competitiveness.

Guidance

Banco do Brasil has updated its guidance for 2025, as shown in the table below.



Guidance
2025
revised

	Released between	Observed 9M25	Revised between
Loan Portfolio¹	3% and 6%	7.3%	Unchanged
Individuals	7% and 10%	7.9%	Unchanged
Companies	0% and 3%	11.6%	Unchanged
Agribusiness	3% and 6%	3.2%	Unchanged
Sustainable Portfolio	7% and 10%	8.0%	Unchanged
Net Interest Income	102.0 <small>R\$ billion</small> and 105.0	R\$ 75.3 bn	Unchanged
Cost of Credit²	53.0 <small>R\$ billion</small> and 56.0	R\$ 44.0 bn	59.0 <small>R\$ billion</small> and 62.0
Fee Income	34.5 <small>R\$ billion</small> and 36.5	R\$ 26.0 bn	Unchanged
Administrative Expenses	38.5 <small>R\$ billion</small> and 40.0	R\$ 29.0 bn	Unchanged
Adjusted Net Income	21.0 <small>R\$ billion</small> and 25.0	R\$ 14.9 bn	18.0 <small>R\$ billion</small> and 21.0

(1) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit. (2) Cost of Credit: corresponds to the provisions related to credit risk of financial instruments, in accordance with CMN Resolution 4,966/21.