



Informações BB

1Q25

Year 7 – Edition 23

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Shareholders' Newsletter

Earnings 1Q25



Adjusted Net Income

R\$ **7.4 billion**

Net Interest Income

R\$ **23.9 billion**

Expanded Loan Portfolio

R\$ **1.3 trillion**

Cost of Credit

R\$ **10.2 billion**

Fee Income

R\$ **8.4 billion**

Administrative Expenses

R\$ **9.5 billion**



**Click and watch our earnings videocast
with our CFO and the IR Team**



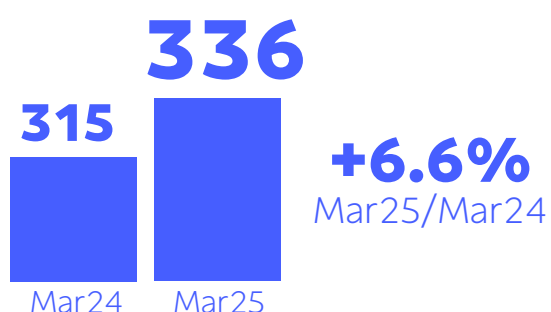
The information in this Shareholders' Newsletter will be disclosed according to the methodology established by Resolution 4.966/21 as of 1Q25, while previous periods will be presented according to the standard in force until December 31, 2024. This approach aims to maintain the clarity and transparency of the information, although direct and complete comparability will only be possible from 2026 onwards.

Loan Portfolio Performance



We support the individuals

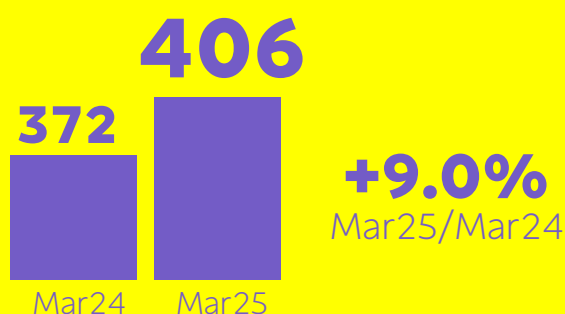
Individuals
Loan
Portfolio
R\$ billion



Payroll Loan
142 bn
+8.2%
Mar25/Mar24

Working across the entire agribusiness chain

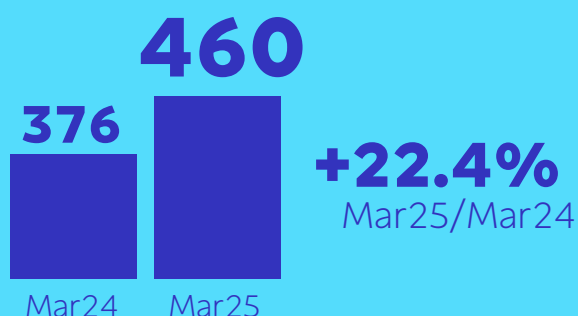
Agribusiness
Loan
Portfolio
R\$ billion



64%
of disbursements to
family farming and
medium-sized
producers

We work together with Brazilian companies

Companies
Loan
Portfolio
R\$ billion



1.6 bn
in disbursements on
Pronampe Working
Capital in the 1Q25

Market Indexes

1.5 million
shareholders

Ibov (thousand points)



BBAS3¹ (R\$)



Mar/24 Apr/24 May/24 Jun/24 Jul/24 Aug/24 Sep/24 Oct/24 Nov/24 Dec/24 Jan/25 Feb/25 Mar/25

(1) Adjusted for dividends and IOC.

BBAS3 Recommendations

In 05/30/2025



- Buy
- Sell
- Hold

Dividends
and IOC Distributed

R\$ 2.8 billion
1Q25

Earnings
per Share

R\$ 1.19
1Q25

Dividend
Yield 12M

8.8 %
Mar/25

BBAS3
Average
Target Price

R\$ 31.17
In 05/30/2025



Quarter Highlights



Workers Credit

Banco do Brasil has started contracting operations for its new payroll credit line for workers in private companies.

Since its launch in March 2025, BB has already disbursed more than R\$ 3.5 billion in this line, bringing accessibility and diversifying its credit portfolio.

OSM/ESM held on April 30, 2025

On April 30, 2025, the Ordinary and Extraordinary Shareholders Meetings of Banco do Brasil were held, where the following resolutions were passed:

- Election of Members to the Board of Directors
- Election of Members to the Supervisory Board
- Approval of the financial statements for the financial year 2024
- Approval of the allocation of net income for the financial year 2024
- Remuneration of directors, members of the Board of Directors, Supervisory Board and committees
- Approval of amendments to the articles of association

BB is a global leader in sustainable revenue

Banco do Brasil was recognized as the best-placed Brazilian financial institution in the 2025 Clean200 global ranking, reaching 37th place among the 200 publicly traded companies that generate the most revenue from clean sources and sustainable practices (ESG).

In addition to leading among Brazilian companies in the ranking, BB is the only representative outside the energy sector among the eight names in the country.

Disclosure of the Annual Report and Reference Form 2024

On May 30, 2025, we published the 2024 Reference Form (FRE), which contains detailed information about the bank, its operating segments, products, corporate governance, risk factors and other data. [Click here to access the reference form.](#)

On the same date, we released the Annual Report 2024, that covers the main initiatives, results, business management and impact of BB's activities from the economic, environmental and social perspectives. [Access the Annual Report here.](#)

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Visit our Investor Relations portal and discover complete information on performance, governance, sustainability and much more.

All in a transparent, direct and up-to-date manner:

[Access: www.bb.com.br/ir](http://www.bb.com.br/ir)

Ask questions or talk to us directly on WhatsApp! Our service is always ready for you: (+55 61 4004-0001) Or go to the "Talk to RI" button on the website.

Service from Monday to Friday, from 9 a.m. to 6 p.m.

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