

Risk Management Report

Pillar 3 3Q25





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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).¹

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).

¹ Requirement temporarily suspended in accordance with Bacen Normative Instruction 425 of November 29, 2023.



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 12.16.2020².

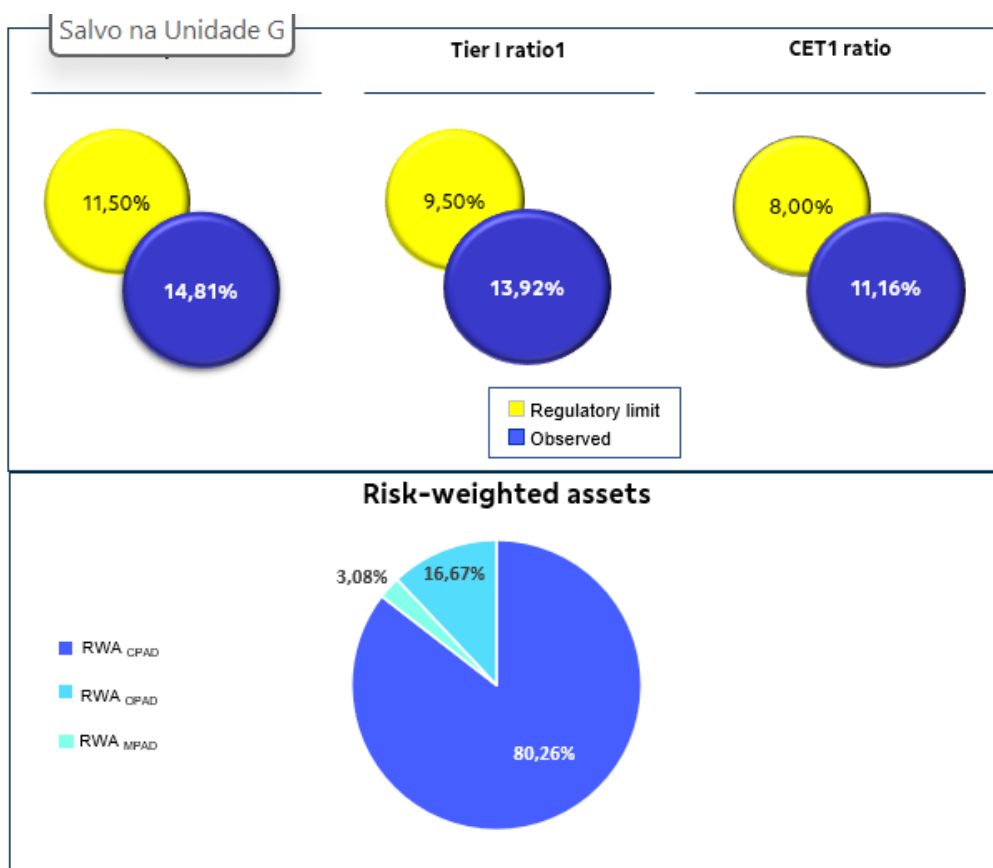
Main Indicators

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 I (CET1), Tier I (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 09/30/2025:



² There has been a change in the KM1 table, relating to the 2nd quarter of 2025.



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	Set/2025	Jun/2025	Mar/2025	Dec/2024	Jun/2024
Available capital (amounts)					
Common Equity Tier I (CET1)	147.477.068	146.716.931	147.483.512	145.821.678	149.177.576
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	138.044.040	137.283.903	-	-	-
- art. 3º, caput, inciso I, alínea "i", §§ 8º e 9º, da Resolução BCB nº 199/22.					
Tier I	183.970.677	177.432.447	178.384.724	169.489.680	171.172.759
Tier I considering the calculation of Principal Capital as per line 1a	174.537.650	167.999.419	-	-	-
Total Capital	195.705.437	189.167.206	190.119.483	184.158.129	185.841.208
Total Capital considering the calculation of Principal Capital as per line 1a	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	0
Total Capital Detachments	0	0	0	0	0
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	1.321.763.456	1.337.456.754	1.344.672.869	1.338.853.643	1.267.437.719
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.	1.313.745.383	1.329.438.681	-	-	-
Risk-based capital ratios as a percentage of RWA					
CET1 ratio	11,16%	10,97%	10,97%	10,89%	11,77%
"CET1 ratio considering:					
- Numerator: corresponds to line 1a	10,51%	10,33%	-	-	-
- Denominator: corresponds to line 4b"					
Tier I ratio	13,92%	13,27%	13,27%	12,66%	13,51%
"Tier 1 ratio, considering:					
- Numerator: corresponds to line 2a	13,29%	12,64%	-	-	-
- Denominator: corresponds to line 4b"					
Total Capital Ratio	14,81%	14,14%	14,14%	13,75%	14,66%
"Total Capital Ratio, considering:					
- Numerator: corresponds to line 3a	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	3,16%	2,97%	2,97%	2,89%	3,77%
CET1 available after meeting the bank's minimum capital requirements (%) considering Principal Capital as per line 1a	2,51%	2,33%*	-	-	-
Leverage Ratio (LR)					
Total exposure	2.577.626.704	2.452.655.257	2.448.827.233	2.421.943.625	2.463.523.262
"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."	2.569.608.631	2.444.637.183	-	-	-
LR	7,14%	7,23%	0,07%	7,00%	6,95%
"LR considering:					
i. Numerator: corresponds to line 2a	6,79%	6,87%	-	-	-
ii. Denominator: corresponds to line 13a"					
Liquidity Coverage Ratio (LCR)					
Total high-quality liquid assets (HQLA)	314.834.638	258.301.075	212.332.523	214.265.588	212.787.420
Total net cash outflow	174.088.938	159.851.604	153.916.137	140.790.970	114.121.733
LCR ratio	180,85%	161,59%	137,95%	152,19%	186,46%
Net Stable Funding Ratio (NSFR)					
Total available stable funding (ASF)	1.324.981.406	1.301.311.061	1.305.029.871	1.263.315.106	1.205.479.242
Total required stable funding (RSF)	1.114.120.931	1.127.524.203	1.237.944.124	1.189.783.650	1.128.395.172
NSFR ratio	118,93%	115,41%	105,42%	106,18%	106,83%
Comments					
Comparing to the 2nd quarter/2025, a increase in the Referential Equity is observed, mainly due to the decrease of prudential adjustments.					
*The adjustment to the excess margin of Core Capital, considering the Core Capital as per line 1a (item 12a) of 2Q25, resulted from a review of the understanding of the criteria provided in the completion instructions.					



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
	Set/2025	Jun/2025	Set/2025
Credit Risk			
Credit Risk	994.761.643	1.009.090.941	79.580.931
Of which: standardized approach	994.761.643	1.009.090.941	79.580.931
Of which: basic IRB approach	0	0	0
Of which: advantage IRB approach	0	0	0
Counterparty credit risk (CCR)	9.127.565	9.573.047	730.205
Of which: standardized approach for counterparty credit risk (SA-CCR)	8.880.359	9.169.669	710.429
Of which: CEM approach	0	0	0
Of which: other	247.207	403.378	19.777
Equity investments in funds – look-through approach	652.690	386.999	52.215
Equity investments in funds – mandate-based approach	0	0	0
Equity investments in funds – fall-back approach	602.501	1.816.502	48.200
Securitisation exposures in banking book	333.945	379.288	26.716
Amounts for exposures not deducted from total capital calculation	55.303.901	0	4.424.312
Market risk	40.699.206	43.601.122	3.255.936
Of which: standardized approach (SA)	40.699.206	43.601.122	3.255.936
Of which: internal model approach (IMA)	0	0	0
Operational risk	220.282.007	217.590.006	17.622.561
Payment Risk (RWAsp)	0	0	0
Total (2+6+10+12+13+14+16+25+20+24)	1.321.763.456	1.337.456.754	105.741.077

Comments

The main variations in the RWAmPad portion occurred in the RWAcOm and RWAcAm portions, mostly resulting from the strategy adopted by the bank for exposure in commodity coupons and currencies. In compliance with Article 11 I-b of BCB Resolution No. 111/2021, no reclassifications were made to the trading book or to the banking book in the third quarter of 2025. In the third quarter of 2025, a reclassification was made from the fair value category in other comprehensive income to amortized cost in the portfolio of fixed-rate federal public securities, totaling R\$ 32,033 million.

Comparing to the 2rd quarter/2025, there was a increase in exposures not deducted in the calculation of the Referential Equity mainly due to the growth of tax credits.



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	Set/2025	Jun/2025
On-balance sheet exposures		
Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	2.218.616.521	2.183.587.335
Adjustments for equity items deducted in calculating Tier I	-46.105.812	-43.957.551
Total on-balance sheet exposures	2.172.510.709	2.139.629.784
Transactions using Derivative Financial Instruments		
Replacement value for derivatives transactions	5.483.620	5.568.322
Potential future gains from derivatives transactions	4.751.537	4.647.503
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	10.235.157	10.215.825
Repurchase Transactions and Securities Lending		
Investments in repurchase transactions and securities lending	303.578.135	240.185.115
Adjustment for repurchases for settlement and creditors of securities lending	0	0
Amount of counterparty credit risk	22.713.640	882.674
Amount of counterparty credit risk in transactions as intermediary	0	0
Total Exposure on Repurchase Transactions and Securities Lending	326.291.775	241.067.789
Off-balance sheet items		
Reference value of off-balance sheet transactions	257.918.769	245.284.557
Adjustment for application of FCC specific to off-balance sheet transactions	-189.329.706	-183.542.698
Total off-balance sheet exposure	68.589.063	61.741.859
Capital and Total Exposure		
Tier 1 capital	183.970.677	177.432.447
Total exposure	2.577.626.704	2.452.655.257
Leverage ratio		
Leverage ratio	714,00%	7,23%



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 3rd quarter/2025, shows LCR figures calculated using the average values of daily observations sent to Bacen from July to September /2025:



Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

Sep/2025

R\$ thousand	Unweighted amount	Weighted amount
High Quality Liquid Assets (HQLA)		
Total High Quality Liquid Assets (HQLA)		314.834.638
Cash outflows		
Retail funding, of which:	662.278.428	63.115.279
Stable funding	375.045.278	18.752.264
Less stable funding	287.233.151	44.363.015
Non-collateralized wholesale funding, of which:	190.201.626	117.863.605
Operating deposits (all counterparties) and affiliated cooperative deposits	13.102.301	2.190.872
Non-operational deposits (all counterparties)	122.144.569	60.717.978
Non-collateralized obligations	54.954.755	54.954.755
Collateralized wholesale funding	0	17.399.605
Additional requirements, of which:	178.270.177	26.283.064
Related to exposure to derivatives and other collateral requirements	14.292.577	10.271.575
Related to funding losses through the issue of debt instruments	4.288.466	4.288.466
Related to lines of credit and liquidity	159.689.134	11.723.022
Other contractual obligations	39.402.550	39.402.550
Other contingent obligations	429.810.931	7.412.276
Total Cash Outflows	1.499.963.713	271.476.379
Cash inflows		
Collateralized loans	1.240.524	0
Outstanding loans whose payments are fully up-to-date	44.571.679	30.985.147
Other cash inflows	77.661.427	66.402.294
Total Cash Inflows	123.473.630	97.387.441
Total Adjust. Amount		
Total HQLA		314.834.638
Total net cash outflows		174.088.938
Liquidity Coverage Ratio (LCR)		180,85%

Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R\$ 314.8 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\$ 174.1 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 180.8%, 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 Circular 3,869/2017.

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 3Q25:

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Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

R\$ thousand	Unweighted value by residual maturity				Weighted value
	No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	
Available Stable Funding (ASF)					
Capital	0	0	0	230.918.690	230.918.690
Total Capital, gross of regulatory deductions	0	0	0	219.183.931	219.183.931
Other capital instruments not included on line 2	0	0	0	11.734.759	11.734.759
Retail funding, of which:	522.977.774	154.837.264	0	31.275	629.026.384
Stable funding	285.984.967	93.246.536	0	0	360.269.928
Less stable funding	236.992.807	61.590.728	0	31.275	268.756.456
Wholesale funding, of which:	49.965.137	883.196.219	34.298.856	134.179.951	223.888.255
Operating deposits and affiliated cooperative deposits	8.454.045	0	0	0	4.227.022
Other wholesale funding	41.511.092	883.196.219	34.298.856	134.179.951	219.661.233
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	74.839	16	1	0
Other liabilities, of which:	0	287.282.357	0	241.148.077	241.148.077
Derivatives in which replacement value is less than zero			8.894.539		
Other liabilities elements or shareholders' equity not included in the previous lines	0	278.387.818	0	241.148.077	241.148.077
Total Available Stable Funding (ASF)					1.324.981.406
Required Stable Funding (RSF)					
Total High Quality Liquid Assets (HQLA)					46.405.504
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	829.281.856	119.493.514	578.717.197	789.494.626
Operations with financial institutions collateralized by Level 1 HQLA	0	402.167.133	0	1.004.736	41.221.449
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	317.266.444	81.922.343	440.309.538	576.199.407
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	5.275.101	533.976	42.378.449	30.450.824
Referred by Central Bank Circular 3,644 from 2013, article 22	0	5.275.101	533.976	42.378.449	30.450.824
Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	104.573.178	37.037.194	95.024.475	141.622.946
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	57.701.368	0	0	0
Other assets, of which:	0	108.822.684	15.556.901	218.916.786	270.570.776
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			10.889.078		502.055
Derivatives in which replacement value is more than or equal to zero			1.434.439		1.434.439
Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			444.727		444.727
Other assets not included in the previous lines	0	108.822.684	15.556.901	206.148.543	268.189.555
Off-balance sheet operations	0	254.730.554	0	0	7.650.025
Total Required Stable Funding (RSF)					1.114.120.931
NSFR (%)					118,93%

Comments

Banco do Brasil reported the Available Stable Funding (ASF) of R\$ 1.325 trillion, and the Required Stable Funding (RSF) of R\$ 1.114 trillion in 3Q25. As a result, the NSFR reached 118.93% 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

R\$ thousand	RWA _{MPAD}
Interest rate	8.048.230
Fixed Rate in Reais (RWAJUR1)	3.223.367
Foreign Currency Coupon (RWAJUR2)	1.581.540
Price Index Coupon (RWAJUR3)	3.243.324
Interest Rate Coupon (RWAJUR4)	0
Shares (RWAACS)	6.597
Foreign exchange (RWACAM)	20.315.085
Commodity (RWACOM)	3.315.512
RWA DRC	4.021.598
RWA CVA	4.992.184
Total	40.699.206

Comments

The main variations in the RWAMPAD portion occurred in the RWACOM and RWACAM portions, mostly resulting from the strategy adopted by the bank for exposure in commodity coupons and currencies. In compliance with Article 11 I-b of BCB Resolution No. 111/2021, no reclassifications were made to the trading book or to the banking book in the third quarter of 2025. In the third quarter of 2025, a reclassification was made from the fair value category in other comprehensive income to amortized cost in the portfolio of fixed-rate federal public securities, totaling R\$ 32,033 million.

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.