



**2Q25**

# **INSTITUTIONAL**

Presentation



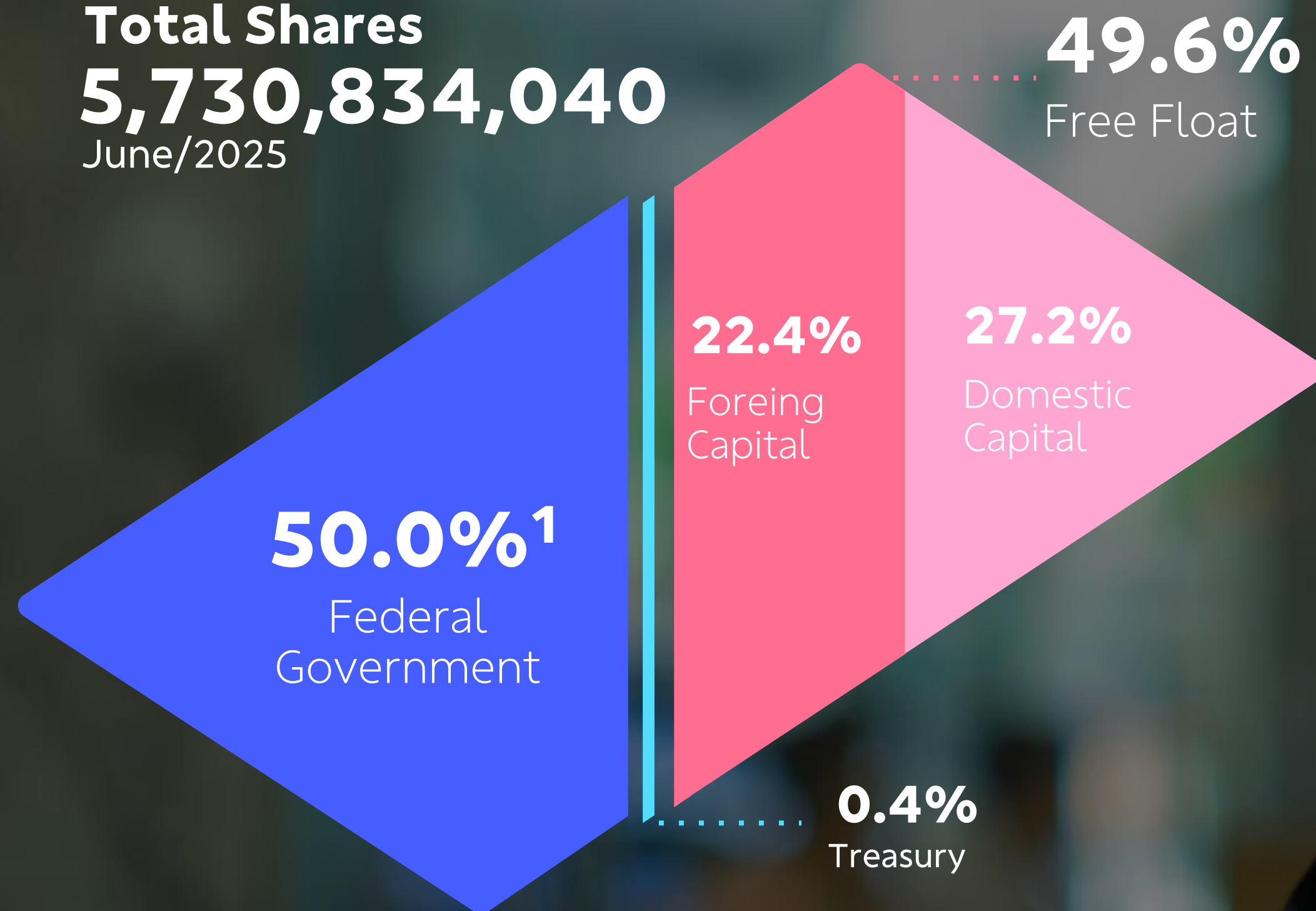
Click or read  
the QR Code  
for MD&A 2Q25



# We are Banco do Brasil



**Total Shares**  
**5,730,834,040**  
June/2025



In the 1H25, were distributed  
**R\$ 3.3 billion**  
in Dividends and IOC

Payout,  
**30%**  
In 2025

**R\$ 0.57**  
Amount  
per share

**1.6 million**  
shareholders

**99%**  
are individuals  
shareholders

There are no noncontrolling investors  
with more than 5% of the shares

(1) The Federal Government controls BB with 50.0000011% of the total shares.



**IDIVERSA B3**

**ISEB3**



FTSE4Good





# With 216 years

BANCO DO BRASIL

**1808**  
Foundation  
of Banco  
do Brasil

**1969**  
First bank to  
use computers  
in Brazil

**1985**  
Creation of  
Fundação BB

**1995**  
Green  
Protocol  
Adhesion

**2000**  
First bank with  
mobile service

**2003**  
BB's Charter of  
Socioenvironmental  
Principles

**2006**  
BB joins Novo  
Mercado B3

**2013**  
Artificial  
Intelligence  
Service

**2017**  
Opening  
account  
100% digital

**2020**  
Sustainable  
Finance  
Framework

**2022**  
Approval of  
Social,  
Environmental  
and Climate  
Responsibility  
Policy  
  
Issuance of the  
1st Social Bond

**2024**  
Phygital  
service with the  
1st Ponto BB

**1906**  
First  
Brazilian  
company  
listed on  
the stock  
exchange

**1987**  
Ourocard  
launch

**1984**  
First bank to  
offer ATMs  
in Brazil

**1996**  
Start of Internet  
Banking

**2005**  
Sustainability Plan  
launch

**2009**  
ADR Level I

**2015**  
BB's  
Socioenvironmental  
Responsibility  
Policy

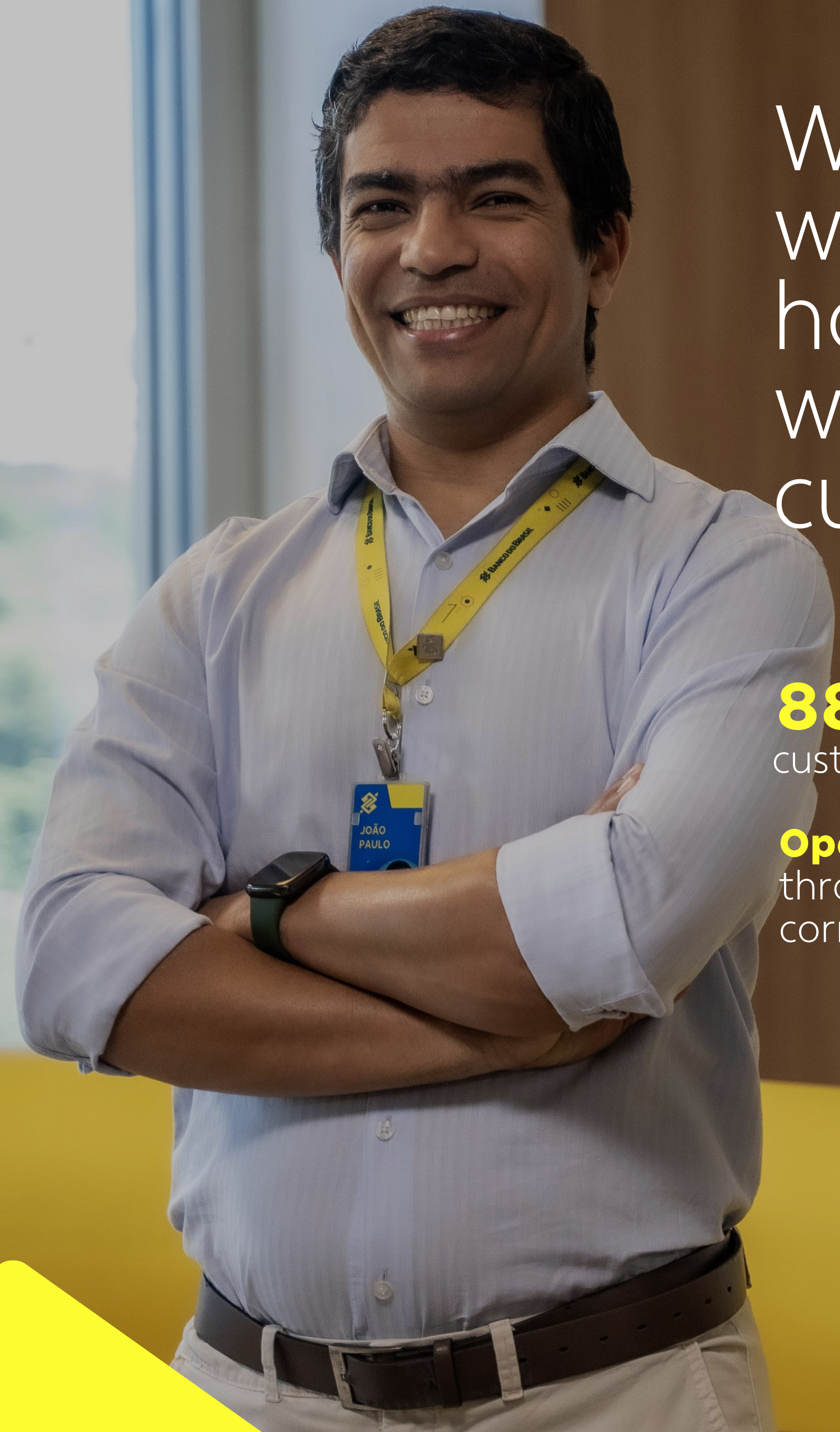
**2021**  
Signature  
of TCFD  
  
Shopping BB  
launch  
  
Venture Capital  
Program

**2023**  
Use of generative  
artificial  
intelligence  
  
Issuance  
of the 1st  
Sustainability Bond  
  
GRSAC  
Report on Social,  
Environmental and  
Climate Risks and  
Opportunities

**2025**  
World's  
Most  
Sustainable  
Bank for the  
6th time

# of history,





We are **present**  
wherever,  
however and  
whenever the  
customer wants

**88 million**  
customers in June/25

**Operating in 89 countries**  
through own network and banking  
correspondents



## Omnichannel

integrated channels and unique customer experience

Service  
**face-to-face**  
in Jun/25

**3,997** Branches  
**3,171** Traditional  
**826** Especialized

**6,646**  
Service  
Posts

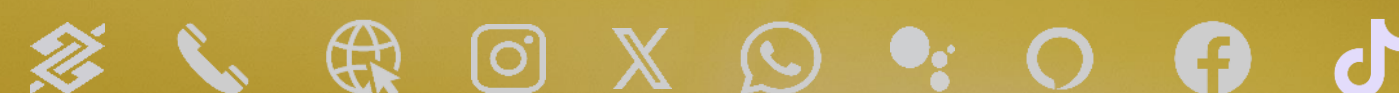
**15,749**  
MaisBB Network

2Q25  
**Digital**  
Service

**94%**  
of transactions are carried  
out on digital channels

**27.2 milhões**  
App BB users

**20 million**  
WhatsApp customers





# We are leader in several segments

## Market Share

**49.4%**

Agribusiness

**15.7%**

Loan Portfolio<sup>1</sup>

**20.6%**

Payroll Loan

**17.0%**

Total Deposits<sup>2</sup>



**1<sup>st</sup> place**

Asset Management.



**1<sup>st</sup> place**

Insurance Rural and Credit life.



**1<sup>st</sup> place**

Pension Plans.

((1) Brazil Credit Portfolio. (2) Central Bank Top 50 Report: consolidated banking segments I + II excluding BNDES. Data as of Mar/25.





# With solutions for every moment of life



Loans



Credit Card



Consortium



Agribusiness Solutions



Investments



Financial Advisory



Exchange



Insurance



Pension and Premium Bonds



Sustainable Solutions



Asset Management



Shopping BB with non-financial solutions





# We support Individuals

R\$ **342.6 bn**  
Individuals Loan Portfolio  
Jun/25

R\$ **145.2 bn**  
Payroll Loan  
**+8.6%** Jun25/Jun24





# We are the Bank of Agribusiness

R\$ **404.9 bn**  
Agribusiness Loan Portfolio  
Jun/25

R\$ **230 bn**  
made available in the  
Crop Plan 2025/2026.





# We work together with SMEs

R\$ **121.8 bn**

SME Loan Portfolio  
Jun/25

R\$ **4.5 bn**

in Giro Pronampe and PEAC FGI  
disbursements in 2Q25.

BB has over  
**1.3 million** women-led  
companies, representing  
**41%** of its customer portfolio





# and Corporates

R\$ **271.2 bn**

Corporate Loan Portfolio  
Jun/25

**We are partners of  
corporate,** offering a  
comprehensive loan portfolio,  
cash management,  
and foreign trade solutions.



# Committed to building a **greener, more inclusive and responsible world**



## Sustainable Loans



### Sustainable Loan Portfolio

R\$ 500 billion by 2030  
Jun/25 balance: **R\$ 396.5** billion



### Renewable Energy

R\$ 30 billion by 2030  
Jun/25 balance: **R\$ 20.9** billion



### Sustainable Agriculture

R\$ 200 billion by 2030  
Jun/25 balance: **R\$ 171.2** billion



### Municipal and State Efficiency Program

Disbursing<sup>1</sup>  
R\$ 40 billion by 2030  
Jun/25 : **R\$ 49.2** billion

## Responsible Investments



### Sustainable Investment Funds

R\$ 22 billion in sustainable investment funds<sup>2</sup> by 2030  
Jun/25 : **R\$ 9.2** billion



### Sustainable Resources

R\$ 100 billion of sustainable funding for BB and its customers  
Jun/25 : **R\$ 54.3** billion

## ESG Management



### GHG Direct Emissions

Reduce 42% of direct emissions (scope 1) by 2030<sup>4</sup>  
Jun/25 **29%** reduction

Offset 100% of scopes 1 and 2  
Jun/25 : **100%**

100% renewable energy<sup>3</sup> use from 2023 onward  
Jun/25 : **100%** reduction



### Diversity

30% of women in leadership positions by 2025  
**28.3 %** in Jun/25

30% of black, mixed-race, indigenous and other ethnicities underrepresented in leadership positions by 2025  
**29.9 %** in Jun/25



### Digital Heavy Users

Get 17 million customers as heavy users by 2025  
Jun/25 : **13.2** million

## Positive Impact in Value Chain



### Financial Inclusion

Renegotiate debt of 2.5 million customers by 2025  
Jun/25 : **3.6** millions

Reach 1 million entrepreneurs with loans by 2025  
Jun/25 : **909.3** thousand



### Banco do Brasil Foundation

Invest R\$ 1 billion in the BB Foundation by 2030  
Jun/25 : **R\$ 621.5** million



### Reforestation and Forest Conservation

1 million hectares conserved and/or reforested until 2025  
Jun/25 : **850** thousand hectares

(1) Agriculture, culture, civil defense, education, energy efficiency and public lighting, sport and leisure, road infrastructure, public cleaning, environment, urban mobility, health, security and health surveillance.

(2) In alignment with the regulatory change for sustainable investment funds. (3) Own plants, free market and RECs. (4) Compared to base-year, 2022.



# Awarded and recognized for our ESG achievements

## The most sustainable bank in the world

*Recognized for the sixth time.*

**GLOBAL100** 2025  
THE WORLD'S MOST SUSTAINABLE CORPORATIONS ©



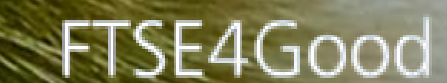
**World Portfolio**  
The best position among banks in the Americas. Benchmark in climate governance.



**UN Global Compact Ambassadors:**  
"They Lead 2030", "Race is Priority" and "Living Salary".



**Rating "A"** in the Morgan Stanley Capital International (MSCI) ESG Rating.



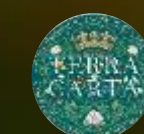
**Index Series**  
Benchmark in the Environmental aspect.



**Gender Balance** in the Board of Directors



**The most sustainable bank in South America**



**Terra Carta Seal**  
To recognize organizations that are leading the global acceleration towards a sustainable transition.



**1st place** among the 100 Brazilian companies with the best ESG Practices.



**Winner** in the Governance category







# We care about diversity

## Leadership:

**28.3%** of women in leadership positions in Mar/25.  
**30% by 2025.**

**29.9%** of black, mixed-race, indigenous and other ethnicities underrepresented in leadership in Mar/25.  
**30% by 2025.**

## Employees:

**30%** Black, mixed-Race and indigenous  
**41%** women.

## Executive Board:

**19%** Black, mixed-Race and indigenous  
**25%** women.

## Board of Officers:

**22%** Black, mixed-Race and indigenous  
**44%** women.

## BB's Diversity Program

We care about promoting a more inclusive and diverse society.

Discover BB's journey towards Diversity, Equity, and Inclusion.

**Race and ethnicity**

**Gender equity**

**People with disabilities**

**Neurodivergence**

**Generations**

**LGBTQIAPN+**

Scan the QR Code to learn more about Banco do Brasil's diversity actions







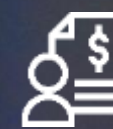
and a  
**Corporate Governance**  
strong and transparent



**Long-term strategic  
planning (5 years)**



**Structure of Statutory  
Committees**



**Senior Management  
Remuneration:  
50% paid in shares**

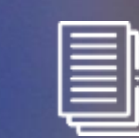
(vesting period: 4 years)



**Segregation of  
responsibility**



**Technical and  
collegiate decisions**

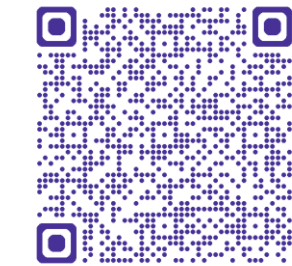


**Related party  
transactions report**



# Board of Officers

Get to know BB's  
Appointment and  
Succession Policy



**Tarciana Medeiros**  
Chief Executive Officer



**Ana Cristina Rosa Garcia**  
Chief Corporate Officer



**Felipe Guimarães Geissler Prince**  
Chief Risk Officer



**José Ricardo Sasseron**  
Chief Government Business and Corporate Sustainability Officer



**Marco Geovanne Tobias da Silva**  
Chief Financial Officer



**Carla Nesi**  
Chief Retail Business Officer



**Francisco Augusto Lassalvia**  
Chief Wholesale Officer



**Gilson Bittencourt**  
Chief Agribusiness and Family Farming Officer



**Marisa Reghini Ferreira Mattos**  
Chief Technology Officer

## Diversity



4  
Female



5  
Male



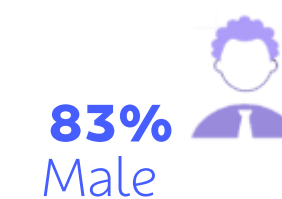
2  
LGBTQIAPN+



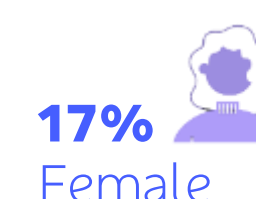
2  
Black and Mixed-race

## + 23 statutory officers

Up to 27 Officers, restricted to active employees (BB bylaws, art. 24)



83%  
Male



17%  
Female



# Board of Directors and Supervisory Board

## Board of Directors

**Anelize Lenzi  
Ruas de Almeida**

Chairperson  
Indicated by Ministry of Finance

4   
Male

4   
Female

**Selma Cristina  
Alves Siqueira**

Elected by Banco do Brasil's  
Employees

**Elisa  
Vieira Leonel**

Vice-president  
Indicated by Ministry of Finance


1   
LGBTQIAPN+

**Tarciana Paula  
Gomes Medeiros**

CEO of  
Banco do Brasil

**Fábio Franco  
Barbosa Fernandes**

Indicated by Ministry of  
Finance

1   
Black and  
Mixed-race

**Fernando  
Florêncio Campos**

Indicated by minority shareholders  
*Independent Member*

**Márcio Luiz de  
Albuquerque Oliveira**

Indicated by Ministry of  
Finance

**Valmir  
Pedro Rossi**


Indicated by minority shareholders  
*Independent Member*

## Supervisory Board

**Renato da Motta  
Andrade Neto**

Chairperson  
Indicated by Ministry of Finance

7   
Male

1   
Female

**Bernard  
Appy**

Incumbent  
Indicated by Ministry of Finance

**Tatiana  
Rosito**

Incumbent  
Indicated by Ministry of Finance

**Paulo  
Moreira Marques**

Alternate  
Indicated by Ministry of Finance

**Andriei  
José Beber**

Incumbent  
Indicated by minority shareholders  
*Independent Member*

**Antônio Emílio  
Bastos de Aguiar Freire**

Alternate  
Indicated by minority shareholders  
*Independent Member*

**João Vicente  
Silva Machado**

Incumbent  
Indicated by minority shareholders  
*Independent Member*

**Marcus Vinicius  
Codeceira Lopes Pedreira**

Alternate  
Indicated by minority shareholders  
*Independent Member*



# Statutory Advisory Committees to the Board of Directors

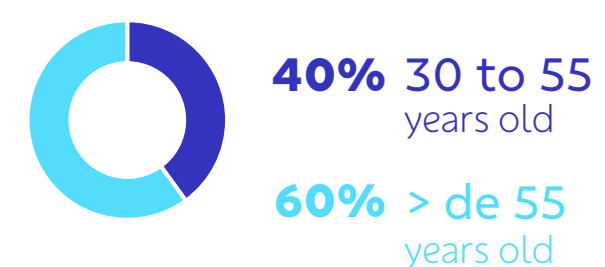


## Audit

Audit and Supervision



100% Independents

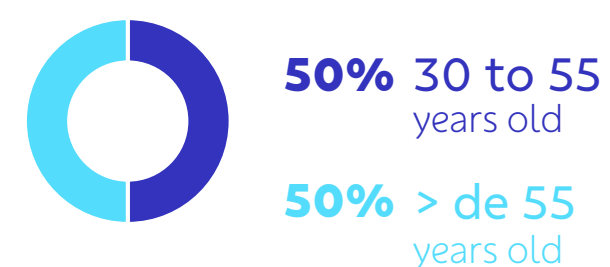


## People Remuneration and Eligibility

Policies on human resources management, remuneration, appointment and succession of directors



50% Independents

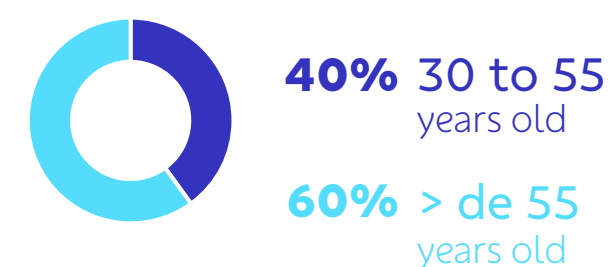


## Risk and Capital

Risk and capital management for institutions that are part of the Prudential Conglomerate

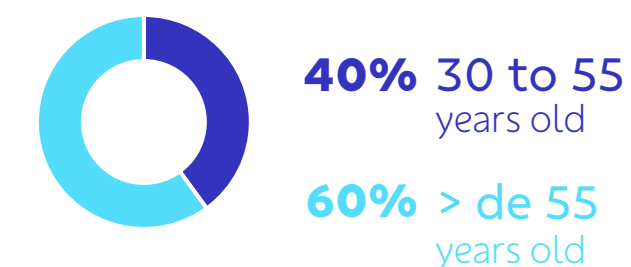


60% Independents



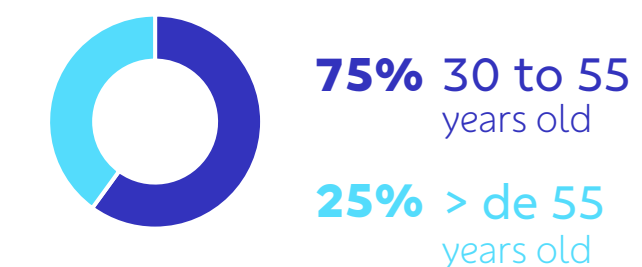
## Technology and Innovation

Technological trends, new business models and projects or initiatives of innovation



## Business Sustainability

Topics related to sustainability in BB, considering the best market practices and the commitments voluntarily made by the Bank

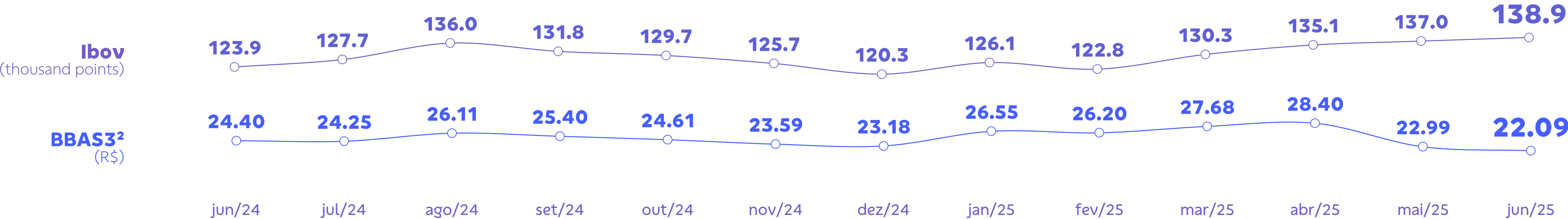






# Creating value for our shareholders

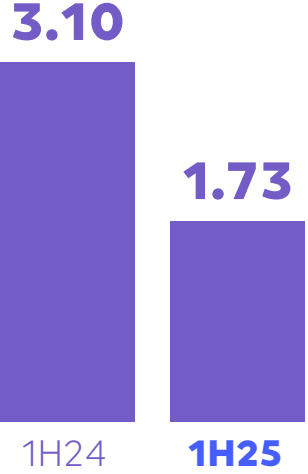
BBAS3 stock performance (R\$) and Ibovespa<sup>1</sup>



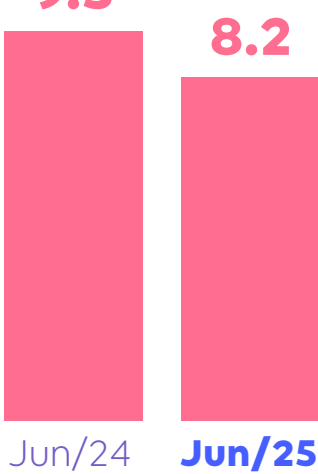
## Dividends and IOC distributed (R\$ bilhões)



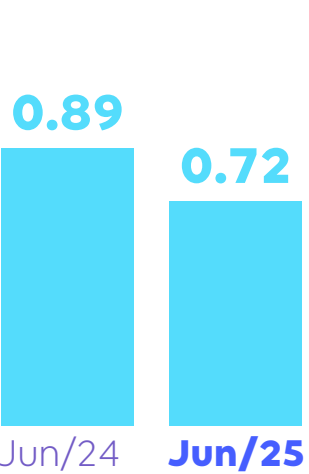
## Earnings per share<sup>2</sup> (R\$)



## Dividend Yield (%)



## Price / Book Value



## Recommendations

On 08/25/2025



■ Vender ■ Manter ■ Comprar

## Average Target Price BBAS3

On 08/25/2025

**R\$ 25.27**

## Stock Split

In April 2024, we carried out the split of BBAS3 and BDORY shares in a 1:2 ratio.

(1) Source: Economática. (2) Adjusted for dividends and IOC.





# Strategic agenda



# Driven by a clear purpose..

... to be close and relevant in people's lives at all times

## Our values

Proximity

Efficiency

Commitment to society

Innovation

Integrity

Diversity





## ***Levers for results***

*Strategies and tactical moves*

***Innovation and AI strengthen  
the credit journey***

***Sustainable business growth***

***Without giving up on investments  
in infrastructure and the best  
customer experience***



# Innovation and AI strengthen the credit journey

## Compliant Front

**Change in structures and conveyor belts**  
collection and recovery

**+ Sinergy** between Collection, Retail and Wholesale network  
**More than 800 employees dedicated to collection and compliance**

**Greater agility**  
Protests and legal proceeding  
**Agribusiness**: 38% oh the protested balance, was settled

## Origination Front

**Origination**  
in safer lines and with better risks

**Expansion**  
of guarantees portfolio

**New business conditions and products**

## Engagement and induction Front



**Service Network**



**Digital tools**  
CRM and Data Usage



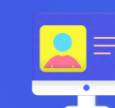
**Message**



**E-mail**



**Mobile**



**Internet**



**Bot**



**Chat**



**Plataforms**



**#renegotiated**

18.5% effectiveness for regularization or renegotiation after digital communications







# Agribusiness Actions

## Crop Plan 2025 / 2026

**R\$ 230 billion**

In the new resilience matrix,  
with a focus on controlled  
resources

## Diligent and even closer

Action in Judicial  
Reorganization  
Customer support within agri  
book alternatives

## Specialized Service

Extensive own network and  
correspondents

Agribusiness experts  
in all regions

## Dialogue with the regulator regarding the specificity of agribusiness in **Res. 4,966**

Characteristics of the  
extended portfolio and  
recovery flow of operations





# MSME Actions

## Disbursements

in low-risk lines with guarantees

**Pronampe + PEAC FGI**

**R\$ 57 billion** disbursed since 2020

**R\$ 8 billion** disbursed on 1H25

## Specialized Service

**215 branches** Empresa and **9 offices** High Empresas, in addition to specialized service at more than 4k locations across the country

**7.4k** dedicated professionals

## ARI – Intelligent Recommendations Area

For a year now, our scalable advisory service, which uses intelligent generative AI, has been supporting the financial and business management of more than 75,000 micro and small enterprises.

## Cielo

Position the partnership as a business ecosystem, going beyond just providing payment methods

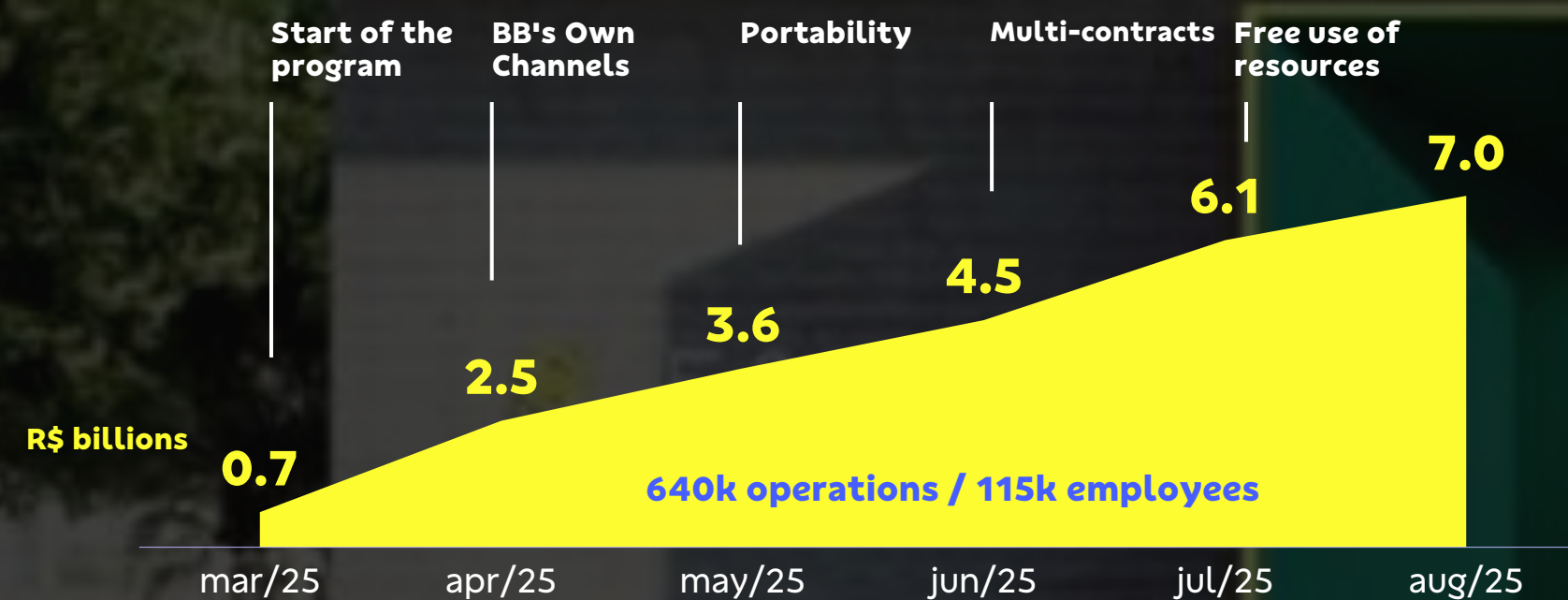




# Sustainable business growth

Optimization of the credit mix and opportunities with individuals

## Private Payroll Loan (Worker's Credit Program) 24% Market Share



Book keeping and payment  
first competency: **95%**

Lender insurance  
**R\$ 106 million**

## Repositioning of the value proposition in the High-Income Segment

Expand in  
**+25%**

the high-income  
customer base in 5 years



### Expansion of the High-Income model

Sustainable  
growth in  
expected revenue

Private AuM growth  
more than double  
that of the market

Increase in  
**Assets under  
management**

Increase in the  
balance of the  
credit portfolio

Expansion of the  
High Estilo  
model

New premium credit  
card: more engagement,  
benefits, and loyalty

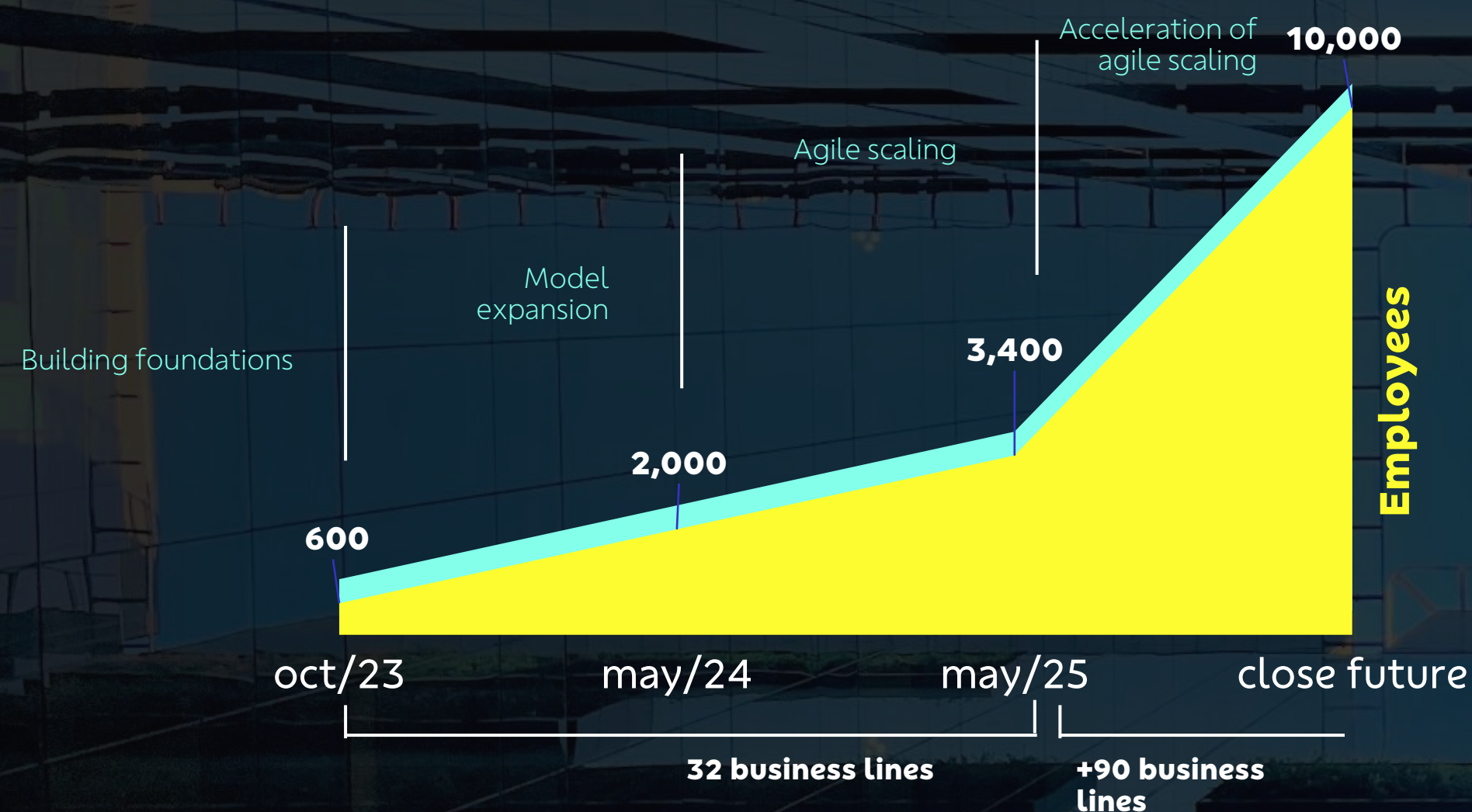
Without giving up on investments in infrastructure  
and the best customer experience



# Without giving up on investments in infrastructure and the best customer experience



## Digital Acceleration Movement



### Anticipation of the agile model's rise by two years

**Average reduction of 74%** in solution development cycle time

5X faster time to market

**Growth to over 10,000 employees** in the new model

## Investment in Technology and AI

**R\$ 3.2 billion**

invested in 2025

**+ 800** AI and Analytics solutions

### Omnichannel CRM platform

A unique solution on the market, integrating relationships across all channels

**First managed model** 100% implemented:  
**2x more** credit conversion

Sophisticated business **intelligence engine**

**145 million** effective contacts in 1H25

## Technology Training Programs

**62%**

involved in development activities

**53k**

Committed to learning and improvement in Digital Acceleration

**5k**

Certified by the academy: knowledge of AI and data, with simple language and a practical focus

**R\$ 41 million**

Invested in technology training programs in 2024 and 2025





# Without giving up on investments in infrastructure and the best customer experience

## Transforming customer service to more flexible and modular models

50% efficiency in 5 years, adapting our positioning to the business potential of each location and the profile of our customers

### Ponto BB

New Pontos BB in Belém and Rio de Janeiro  
+ Profitability + NPS + Engagement

### Beyond banking partnerships at the physical location

Agencies as business ecosystems

### New Loja Mais BB

Model with figital counterparts, lighter and more flexible

### Customer Service Hub

Shared spaces between agencies, generating greater efficiency

### Relocations and lighter service points

Cashless agencies, service points in locations that best suit your profile

**Casa Estilo:** high-value service for high-income customers





# Performance

Click or read the QR Code  
and watch the videocast from the earnings  
presentation with our CFO and the IR Team

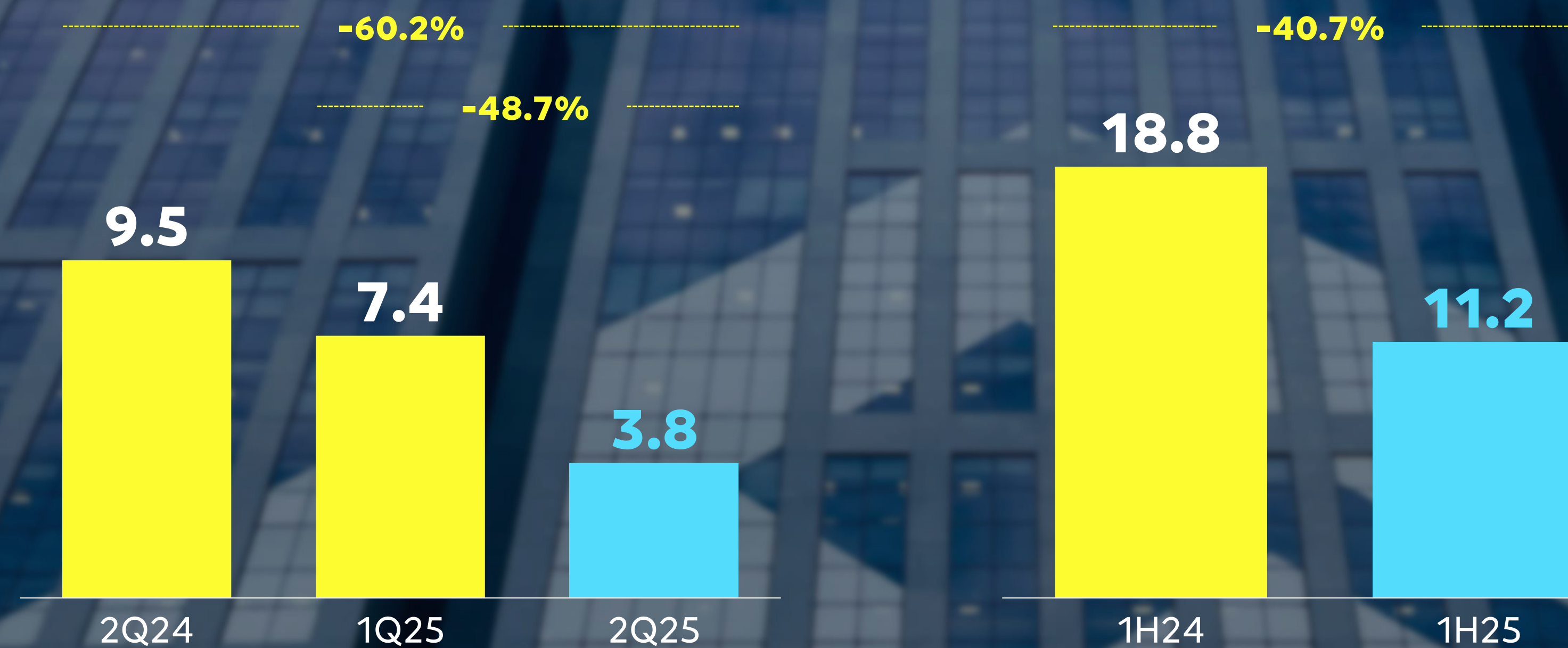




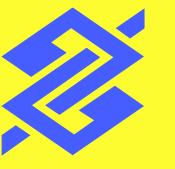


# Adjusted Net Income

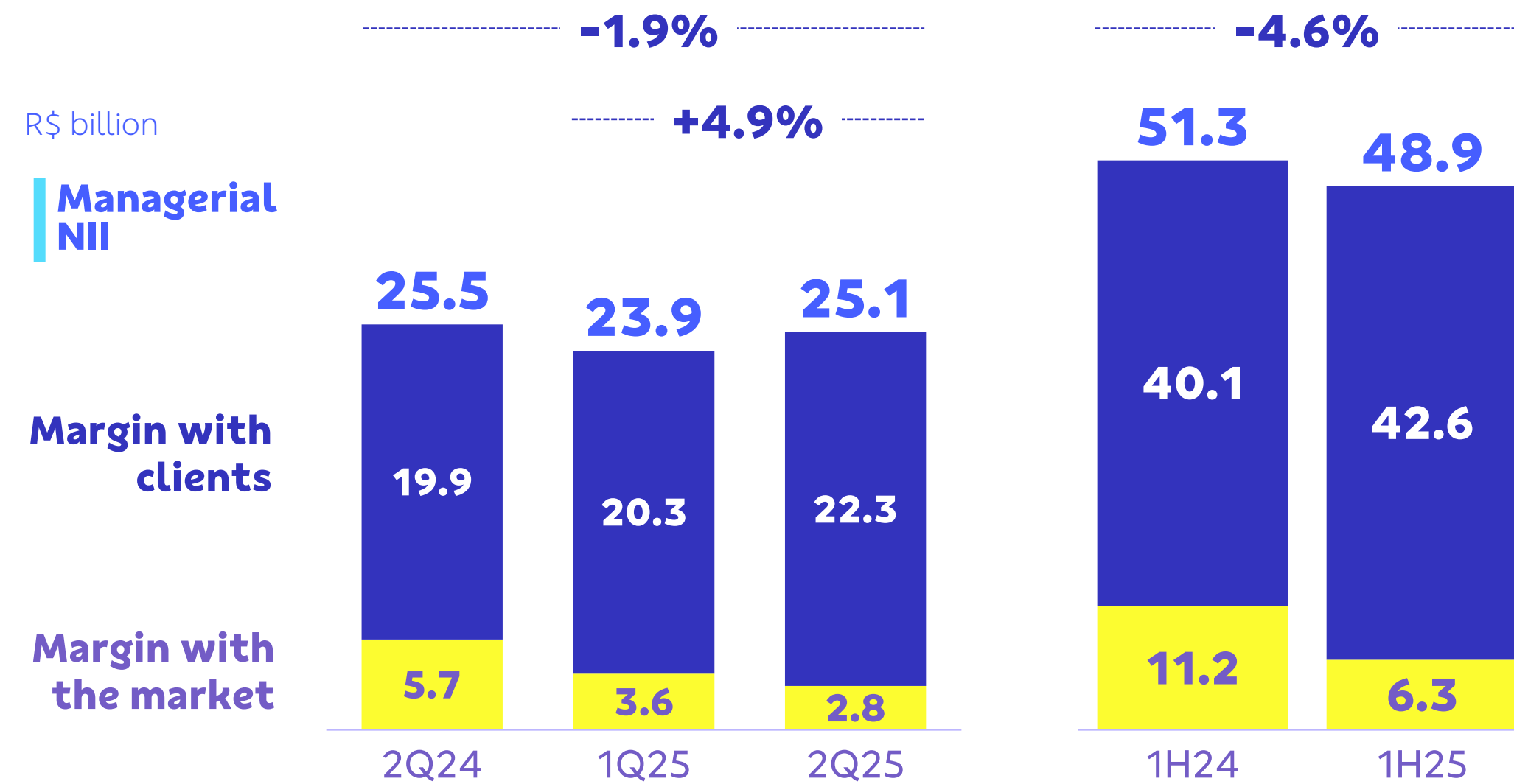
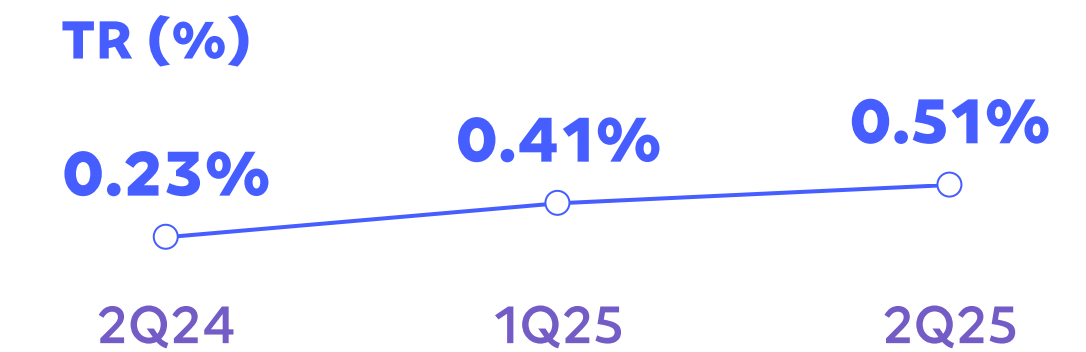
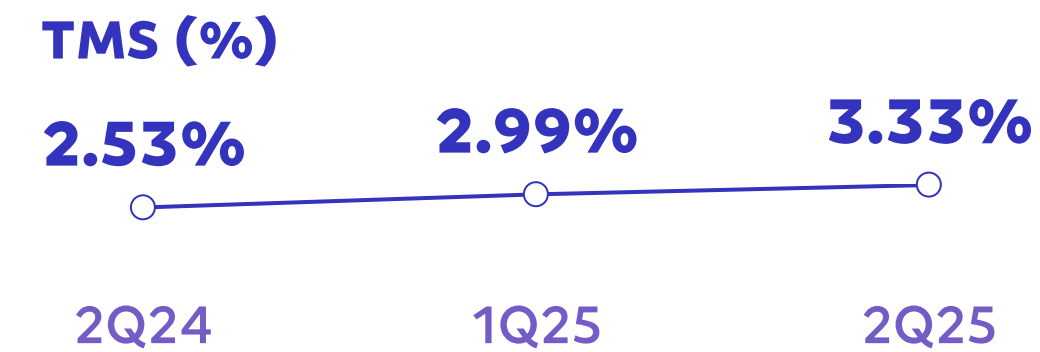
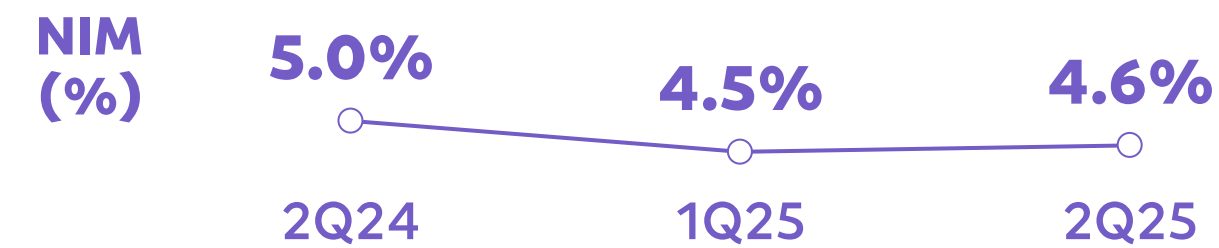
R\$ billion







# Net Interest Income



R\$ million

## Accounting NII

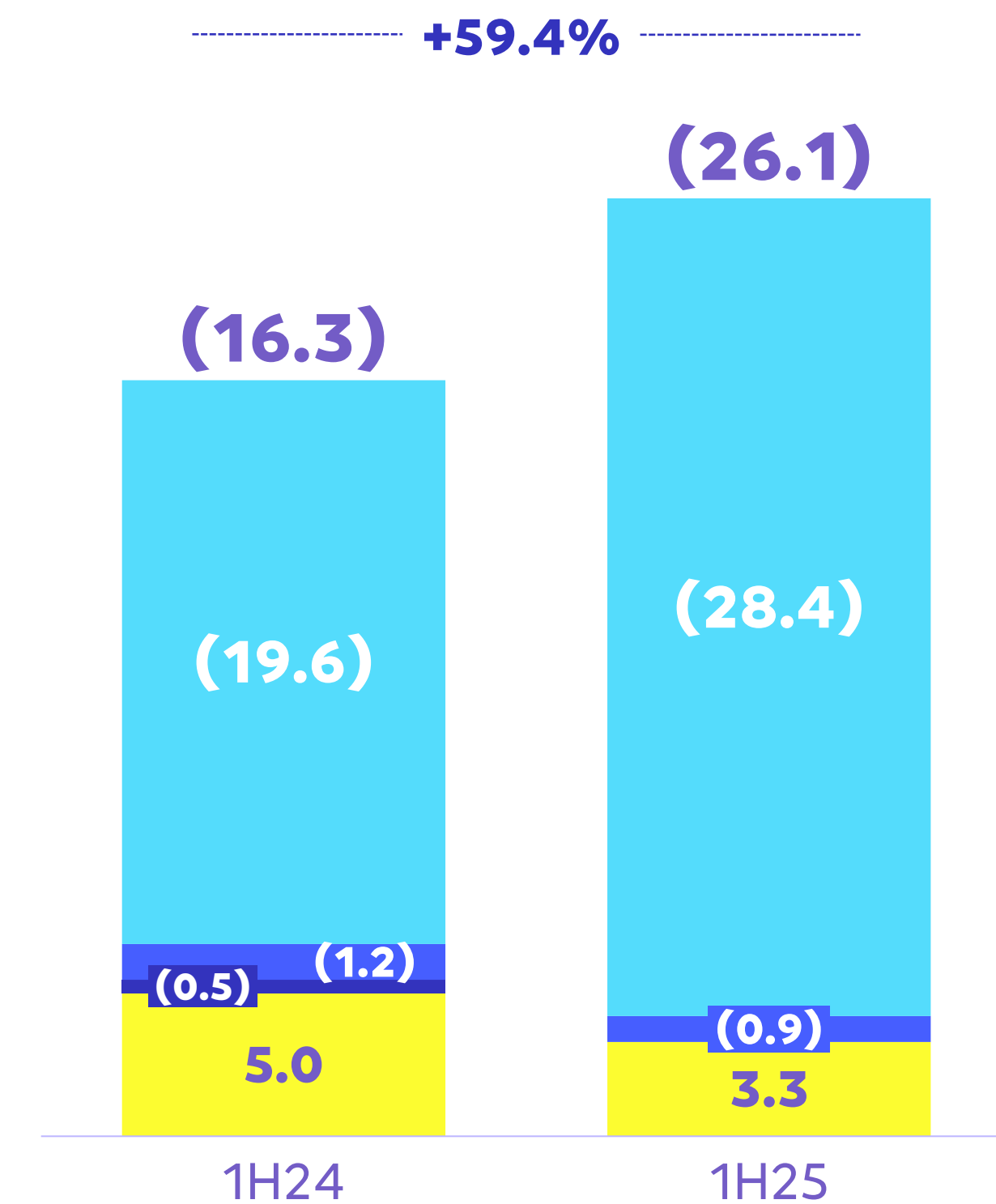
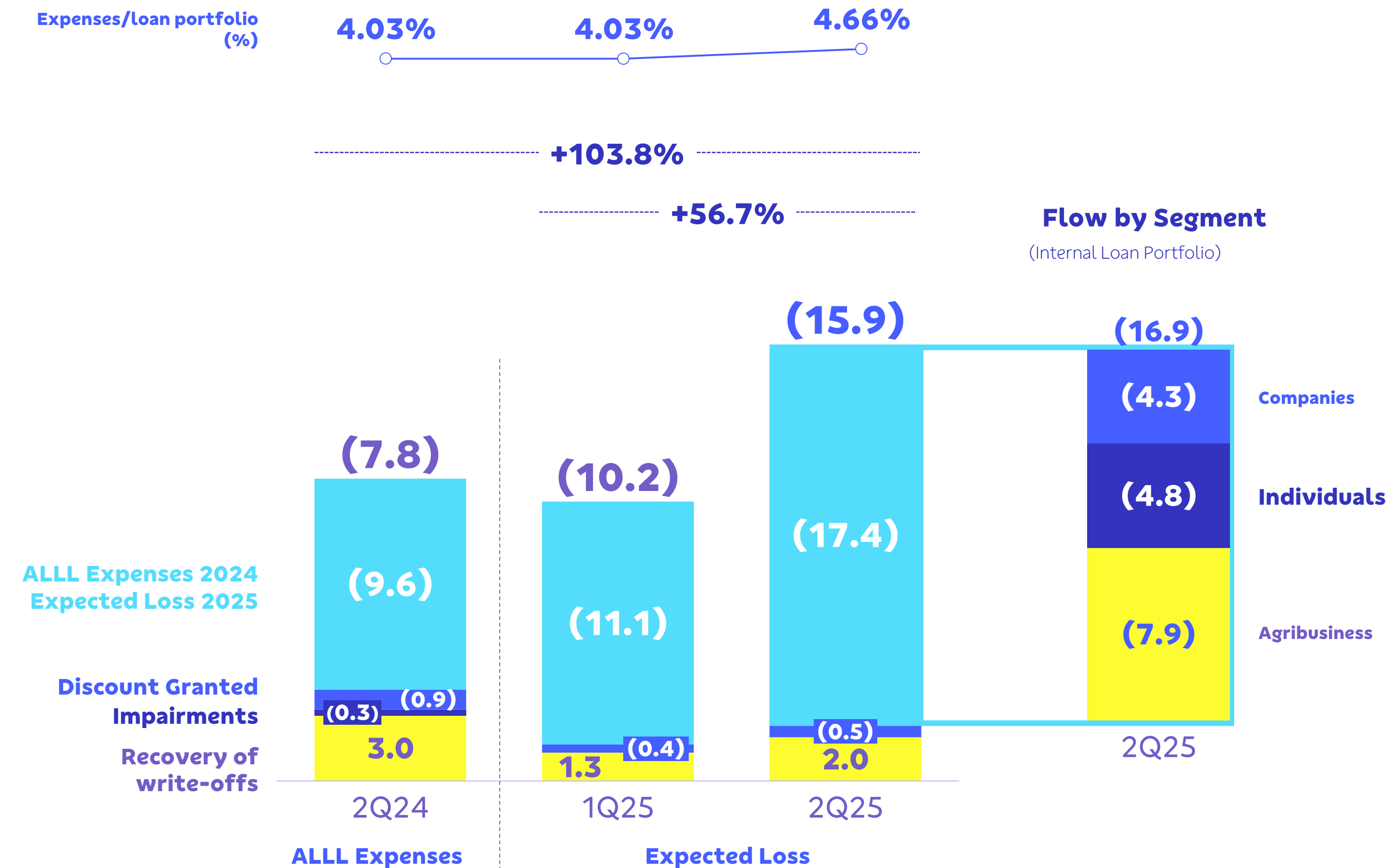
	2Q24	1Q25	2Q25	Δ% Y/Y	Δ% Q/Q	1H24	1H25	Δ% Acm.
Net Interest Income	25,549	23,881	25,061	(1.9)	4.9	51,283	48,943	(4.6)
Financial Income	45,605	49,239	53,445	17.2	8.5	91,841	102,684	11.8
Loan Operations <sup>1</sup>	34,704	42,038	45,240	30.4	7.6	69,003	87,277	26.5
Treasury <sup>1 2</sup>	10,901	7,201	8,206	(24.7)	13.9	22,839	15,407	(32.5)
Financial Expenses	(20,056)	(25,357)	(28,384)	41.5	11.9	(40,559)	(53,741)	32.5
Commercial Funding	(16,933)	(21,089)	(23,650)	39.7	12.1	(34,442)	(44,739)	29.9
Institutional Funding <sup>3</sup>	(3,123)	(4,268)	(4,734)	51.6	10.9	(6,117)	(9,003)	47.2

(1) Due to Resolution No. 4,966, as of 1Q25, the Private Securities Securities portfolio with credit characteristics income was migrated from the Treasury Result to Loan Operations Income. (2) It includes the result from interest, tax hedging, derivatives, and other financial instruments that offset the effects of the exchange rate variation on result; (3) It includes senior bonds, subordinated debt, and hybrid capital instruments (except instruments qualifying as CET1).

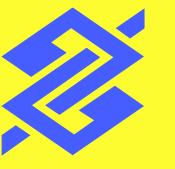


# Cost of Credit

R\$ billion

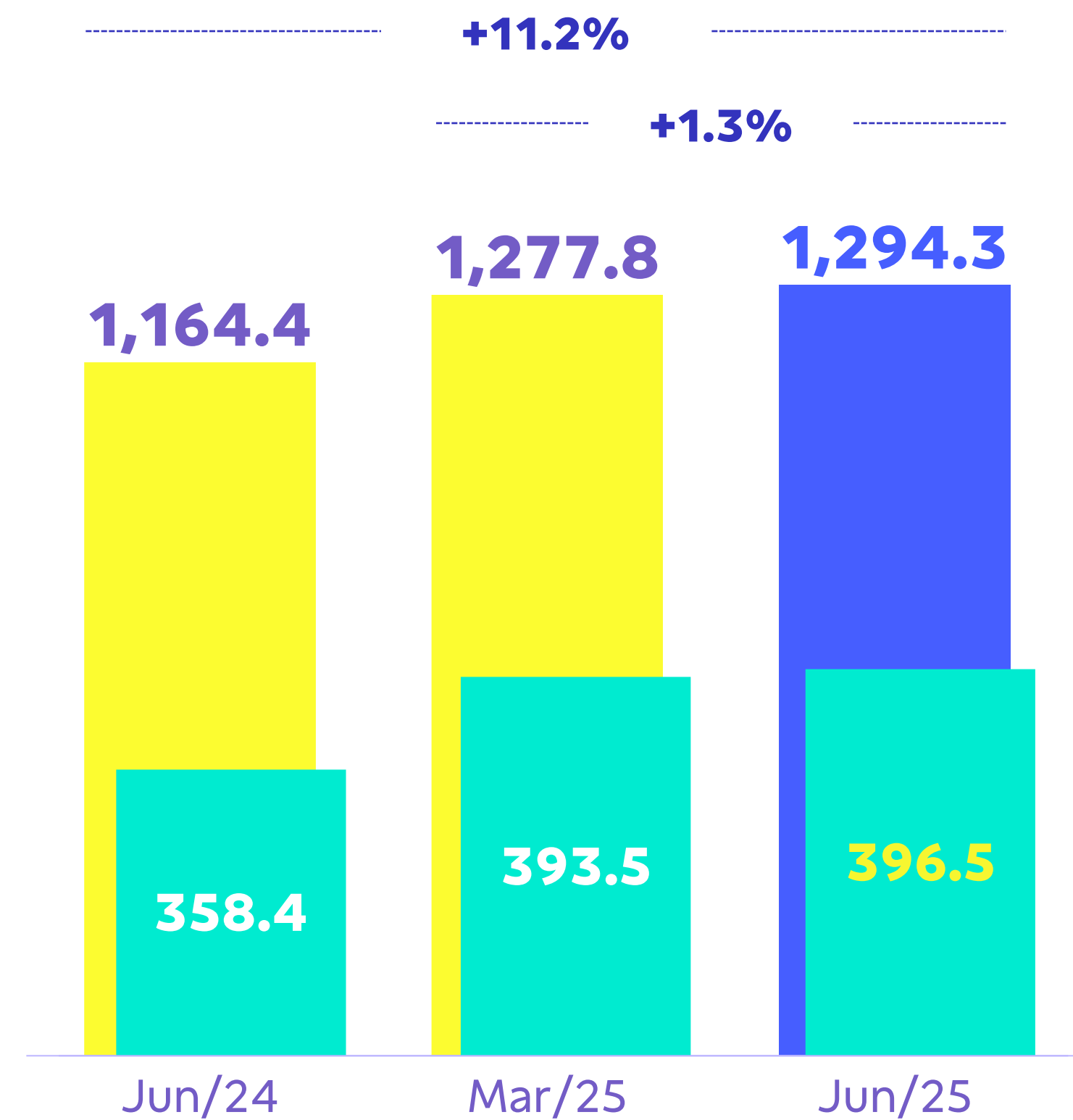




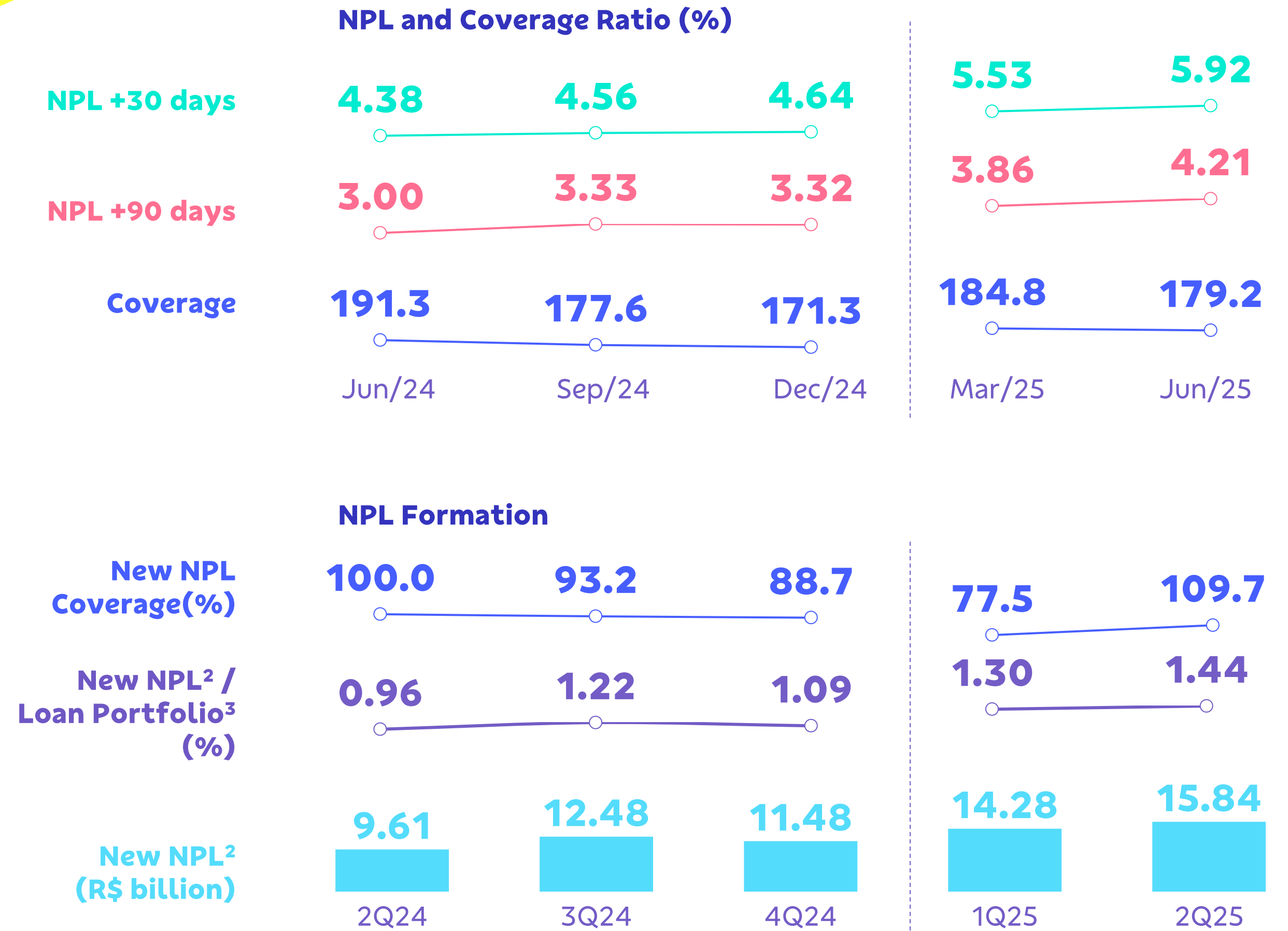


# Expanded Loan Portfolio<sup>1</sup>

R\$ billion



(1) Includes Private Securities and Guarantees. (2) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (3) Classified loan portfolio balance of the previous quarter.





# Sustainable Loan Portfolio

June/25

R\$ **396.5**  
billion  
**2.65 million**  
loans

**15.8%** Companies

**R\$ 62.8 billion**  
101.9k loans

**15.9%** Low Carbon  
Agriculture

**R\$ 62.9 billion**  
83.86k loans

**29.6%** Best Socio-  
Environmental  
Practices

**R\$ 117.2 billion**  
919,93 million loans

**38.7%** Social Loans

**R\$ 153.6 billion**  
1.55 million loans

R\$ billion



Companies

**62.82**



**Working Capital (No-till) 52.11**



**Low Carbon Program 10.75**



**Pronaf Mais Alimentos 47.96**  
(Loans for Food Production)



**Investment Loans 25.34**



**PCA/Moderagro 18.08**  
(Agribusiness Infrastructure Financing)



**Working Capital (Pronaf) 14.97**



**Infra and Develop Regional 8.89**



**Investment Loans (Pronaf) 1.99**



**Government 70.98**



**FIES 38.59**  
(Student Loans)



**Low Income Housing Loans 24.54**



**Covid Relief Loans 19.24**



**Other 0.24**



See the full  
report



Additionality /  
Sustainability  
Contribution



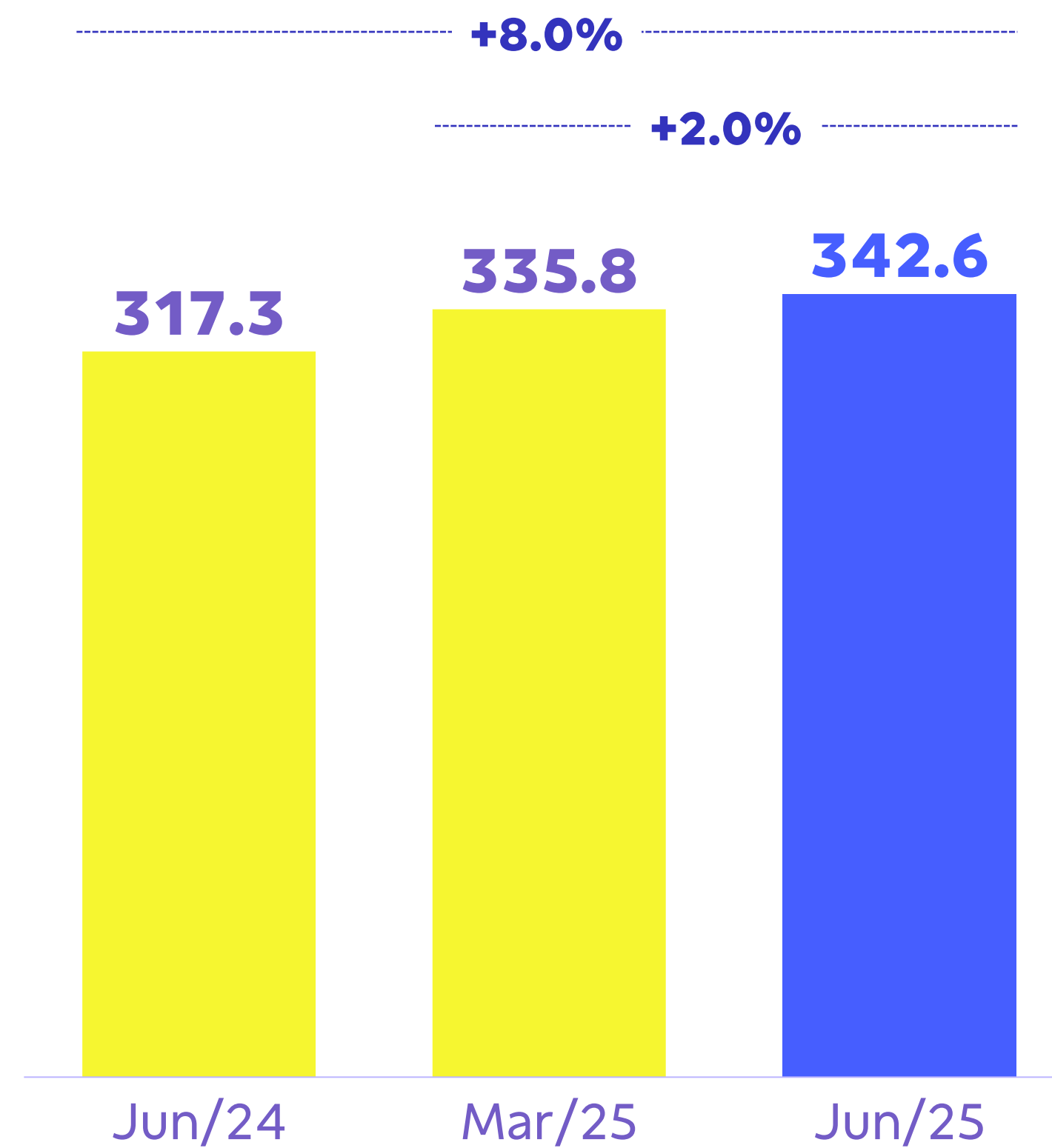
High / Transformational  
Moderate / Effective  
Limited / Transitional



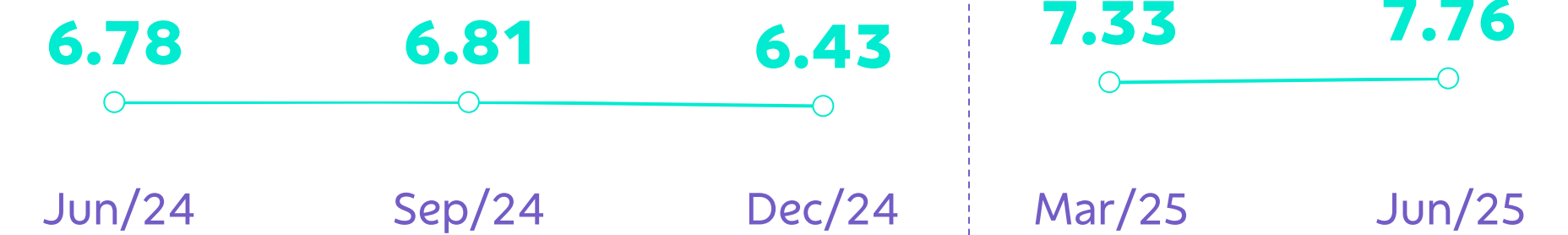
# Individuals

## Loan Portfolio

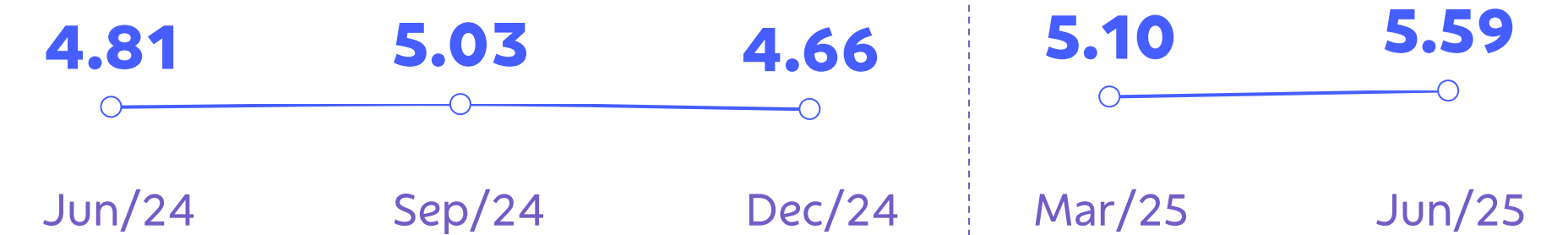
R\$ billion



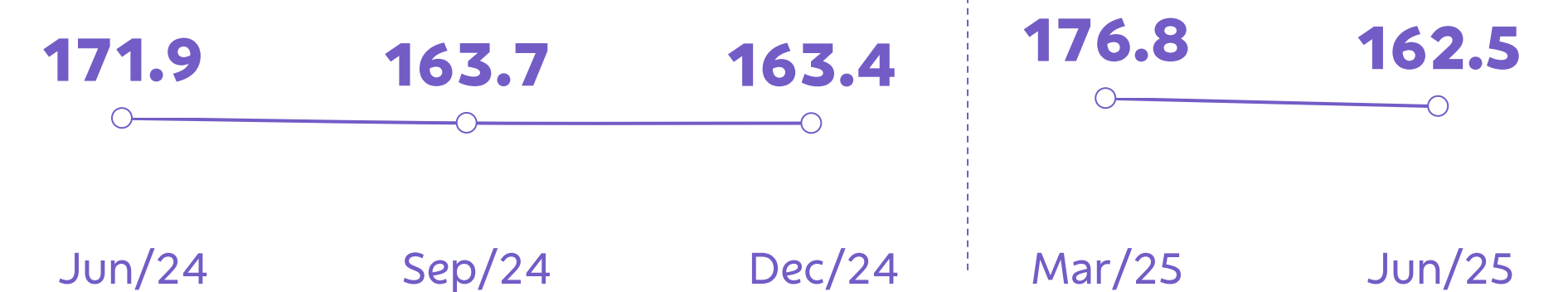
### NPL +30 days individuals (%)



### NPL +90 days individuals (%)



### Individuals Coverage ratio (%)





R\$ million

# Individuals

## Loan Portfolio

	Jun/24	Share %	Mar/25	Share %	Jun/25	Share %	Δ% Y/Y	Δ% Q/Q
<b>   Loan Portfolio (a)</b>	<b>317,235</b>	<b>100.0</b>	<b>335,734</b>	<b>100.0</b>	<b>342,512</b>	<b>100.0</b>	<b>8.0</b>	<b>2.0</b>
Direct Consumer Credit	176,334	55.6	187,236	55.8	192,563	56.2	9.2	2.8
Payroll Loan	133,742	42.1	141,624	42.2	145,219	42.4	8.6	2.5
Non-Payroll Loan	42,591	13.4	45,612	13.6	47,344	13.8	11.2	3.8
Credit Card	53,770	16.9	59,066	17.6	60,758	17.7	13.0	2.9
Mortgage	47,842	15.1	48,105	14.3	47,742	13.9	(0.2)	(0.8)
Debt Composition <sup>1</sup>	21,237	6.7	24,165	7.2	26,133	7.6	23.1	8.1
Auto Loans	14,043	4.4	12,756	3.8	11,028	3.2	(21.5)	(13.5)
Organic Portfolio	4,903	1.5	4,643	1.4	4,267	1.2	(13.0)	(8.1)
Acquired Portfolio	9,140	2.9	8,113	2.4	6,762	2.0	(26.0)	(16.7)
Overdraft Account	2,642	0.8	3,055	0.9	2,993	0.9	13.3	(2.0)
Microcredit	259	0.1	231	0.1	235	0.1	(9.5)	1.5
Other	1,109	0.3	1,119	0.3	1,061	0.3	(4.3)	(5.2)
<b>   Private Securities and Guarantees (b)<sup>2</sup></b>	<b>82</b>	<b>0.0</b>	<b>72</b>	<b>0.0</b>	<b>83</b>	<b>0.0</b>	<b>1.1</b>	<b>14.1</b>
<b>   Expanded Loan Portfolio (a + b)<sup>2</sup></b>	<b>317,317</b>	<b>100.0</b>	<b>335,806</b>	<b>100.0</b>	<b>342,595</b>	<b>100.0</b>	<b>8.0</b>	<b>2.0</b>

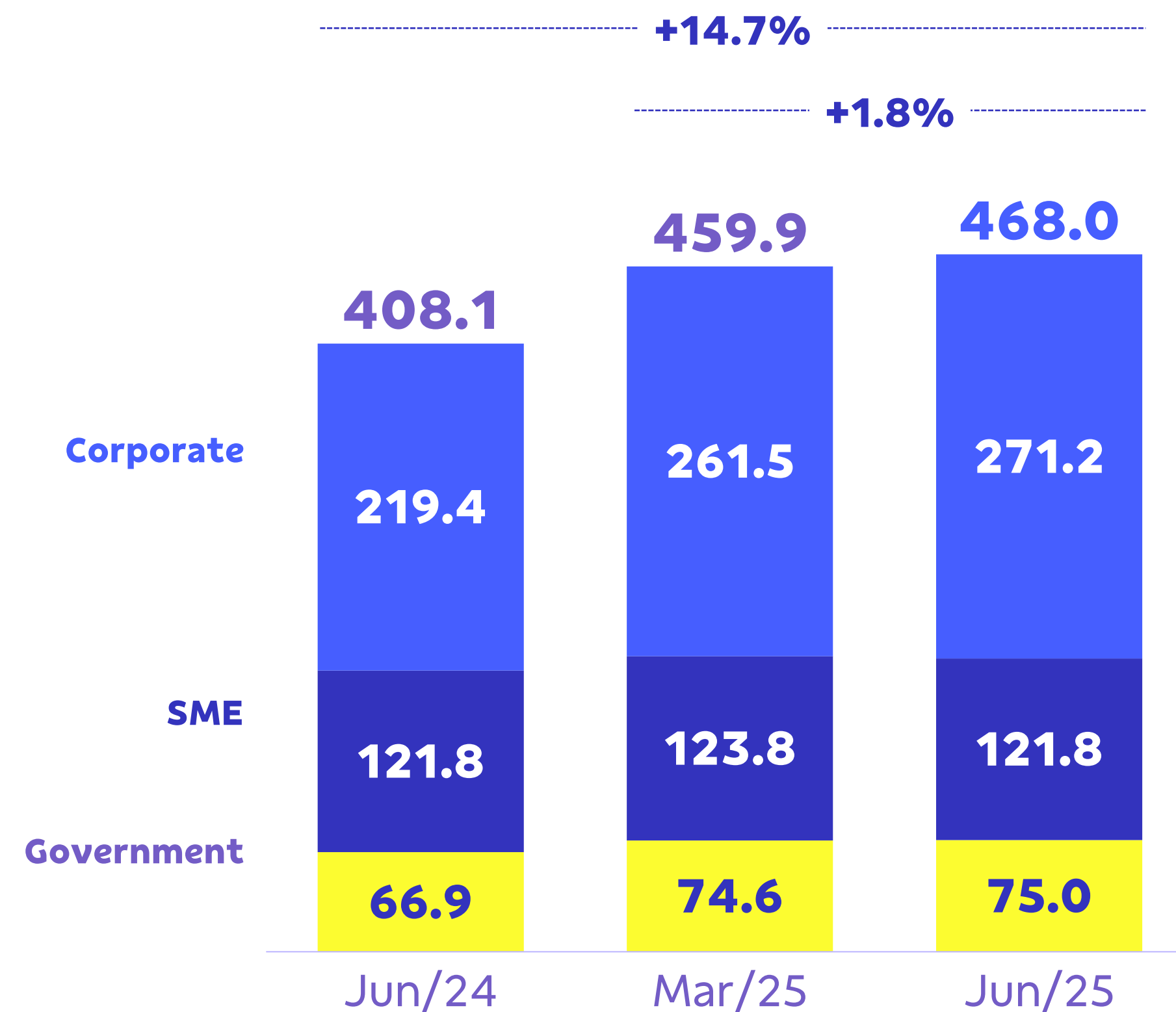
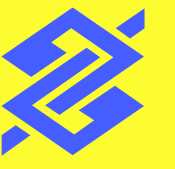
(1) The Debt Composition line is comprised of restructured and renegotiated loans, in accordance with the criteria established by Resolution No. 4,966/2021. (2) Series reprocessed to comply with the criteria established by CMN Resolution No. 4,966/21..



# Companies

## Loan Portfolio

R\$ billion



### NPL +30 days Companies (%)

4.62

4.63

4.54

Jun/24

Sep/24

Dec/24

6.00

5.37

Mar/25

Jun/25

### NPL +90 days Companies (%)

3.38

3.58

3.51

Jun/24

Sep/24

Dec/24

4.06

4.18

Mar/25

Jun/25

### Companies Coverage ratio (%)

205.1

195.2

197.5

Jun/24

Sep/24

Dec/24

190.1

174.7

Mar/25

Jun/25



R\$ million

# Companies

## Loan Portfolio

	Jun/24	Share %	Mar/25	Share %	Jun/25	Share %	Δ% Y/Y	Δ% Q/Q
<b>   Loan Portfolio (a)</b>	<b>323,812</b>	<b>79.3</b>	<b>339,705</b>	<b>73.9</b>	<b>345,203</b>	<b>73.8</b>	<b>6.6</b>	<b>1.6</b>
Broad Working Capital <sup>1</sup>	157,522	38.6	165,124	35.9	164,014	35.0	4.1	(0.7)
Working Capital <sup>1</sup>	137,072	33.6	138,086	30.0	139,907	29.9	2.1	1.3
Receivables	16,538	4.1	21,798	4.7	18,562	4.0	12.2	(14.8)
Pre-Approved-Credit	3,420	0.8	4,736	1.0	5,048	1.1	47.6	6.6
Overdraft Account	491	0.1	504	0.1	497	0.1	1.2	(1.4)
<b>Investments<sup>1</sup></b>	<b>97,075</b>	<b>23.8</b>	<b>107,509</b>	<b>23.4</b>	<b>105,606</b>	<b>22.6</b>	<b>8.8</b>	<b>(1.8)</b>
<b>ACC/ACE</b>	<b>30,644</b>	<b>7.5</b>	<b>23,691</b>	<b>5.2</b>	<b>28,747</b>	<b>6.1</b>	<b>(6.2)</b>	<b>21.3</b>
<b>Debt Composition</b>	<b>21,508</b>	<b>5.3</b>	<b>22,996</b>	<b>5.0</b>	<b>23,915</b>	<b>5.1</b>	<b>11.2</b>	<b>4.0</b>
Corporate	8,044	2.0	8,667	1.9	8,997	1.9	11.9	3.8
MSME	13,464	3.3	14,329	3.1	14,917	3.2	10.8	4.1
<b>Credit Card</b>	<b>7,352</b>	<b>1.8</b>	<b>6,723</b>	<b>1.5</b>	<b>8,178</b>	<b>1.7</b>	<b>11.2</b>	<b>21.6</b>
<b>Mortgage</b>	<b>2,659</b>	<b>0.7</b>	<b>3,867</b>	<b>0.8</b>	<b>4,088</b>	<b>0.9</b>	<b>53.8</b>	<b>5.7</b>
<b>Other</b>	<b>7,053</b>	<b>1.7</b>	<b>9,795</b>	<b>2.1</b>	<b>10,656</b>	<b>2.3</b>	<b>51.1</b>	<b>8.8</b>
<b>   Private Sec. and Guarantees (b)<sup>2</sup></b>	<b>84,284</b>	<b>20.7</b>	<b>120,181</b>	<b>26.1</b>	<b>122,783</b>	<b>26.2</b>	<b>45.7</b>	<b>2.2</b>
<b>   Expanded Loan Portfolio (a+b)<sup>3</sup></b>	<b>408,096</b>	<b>100.0</b>	<b>459,885</b>	<b>100.0</b>	<b>467,986</b>	<b>100.0</b>	<b>14.7</b>	<b>1.8</b>

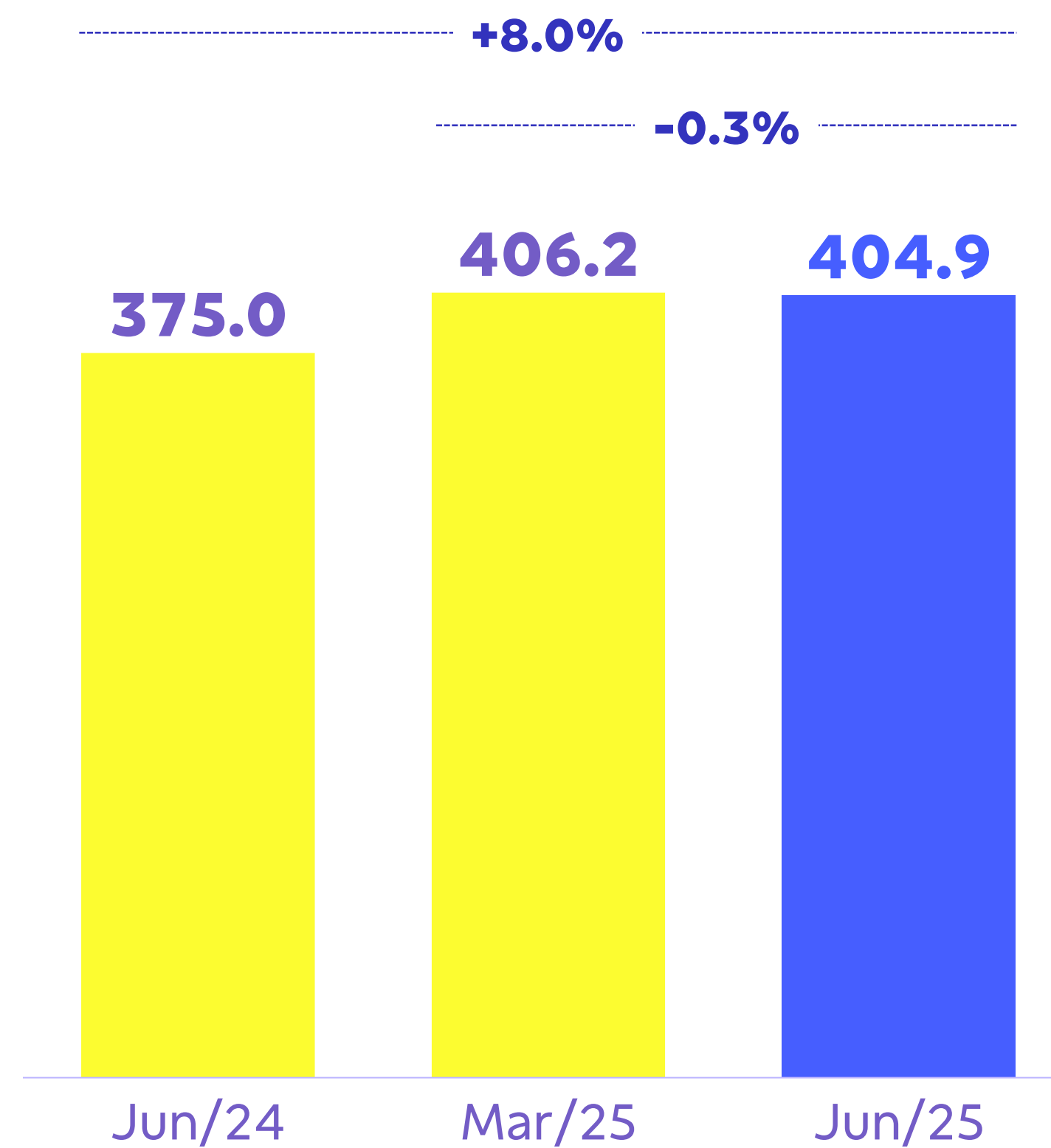
(1) Reprocessed series, between working capital and investments; (2) The Debt Composition line is comprised of restructured and renegotiated loans, in accordance with the criteria established by Resolution No. 4,966/2021. (3) Series reprocessed to comply with the criteria established by CMN Resolution No. 4,966/21.



# Agribusiness

## Loan Portfolio

R\$ billion



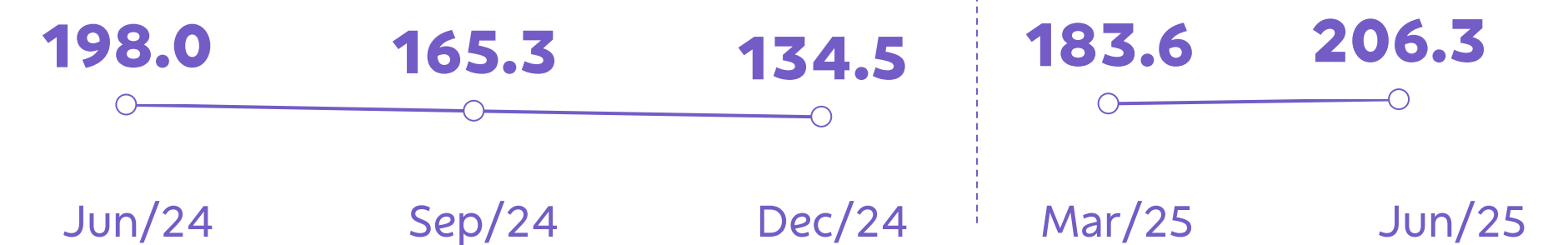
### NPL +30 days Agribusiness (%)



### NPL +90 days Agribusiness (%)



### Agribusiness Coverage ratio (%)





R\$ million

# Agribusiness

## Loan Portfolio

	Jun/24	Share %	Mar/25	Share %	Jun/25	Share %	Δ% Y/Y	Δ% Q/Q
<b>Loan Portfolio (a)</b>	<b>335,448</b>	<b>89.5</b>	<b>365,516</b>	<b>90.0</b>	<b>364,903</b>	<b>90.1</b>	<b>8.8</b>	<b>(0.2)</b>
<b>Rural Credit</b>	<b>331,977</b>	<b>88.5</b>	<b>363,076</b>	<b>89.4</b>	<b>361,490</b>	<b>89.3</b>	<b>8.9</b>	<b>(0.4)</b>
Working Capital for Input Purchase	113,456	30.3	132,789	32.7	129,183	31.9	13.9	(2.7)
Agricultural Investment	79,487	21.2	87,220	21.5	89,861	22.2	13.1	3.0
Pronaf	62,457	16.7	67,395	16.6	67,222	16.6	7.6	(0.3)
FCO Rural	32,004	8.5	34,910	8.6	35,778	8.8	11.8	2.5
Agricultural Selling	18,957	5.1	12,718	3.1	11,423	2.8	(39.7)	(10.2)
Pronamp	10,410	2.8	7,659	1.9	7,236	1.8	(30.5)	(5.5)
BNDES/Finame Rural	4,924	1.3	8,448	2.1	8,528	2.1	73.2	1.0
Industrialization	2,870	0.8	4,396	1.1	4,426	1.1	54.2	0.7
Low Carbon	3,795	1.0	3,018	0.7	2,852	0.7	(24.8)	(5.5)
Other	3,619	1.0	4,524	1.1	4,981	1.2	37.7	10.1
<b>Loans to Companies</b>	<b>3,471</b>	<b>0.9</b>	<b>2,441</b>	<b>0.6</b>	<b>3,412</b>	<b>0.8</b>	<b>(1.7)</b>	<b>39.8</b>
<b>Rural Prod. Bills and Guarantees (b)</b>	<b>29,312</b>	<b>7.8</b>	<b>33,455</b>	<b>8.2</b>	<b>33,320</b>	<b>8.2</b>	<b>13.7</b>	<b>(0.4)</b>
<b>CDCA (c)</b>	<b>10,229</b>	<b>2.7</b>	<b>7,227</b>	<b>1.8</b>	<b>6,671</b>	<b>1.6</b>	<b>(34.8)</b>	<b>(7.7)</b>
<b>   Expanded Loan Portfolio (a+b+c)</b>	<b>374,989</b>	<b>100.0</b>	<b>406,198</b>	<b>100.0</b>	<b>404,893</b>	<b>100.0</b>	<b>8.0</b>	<b>(0.3)</b>

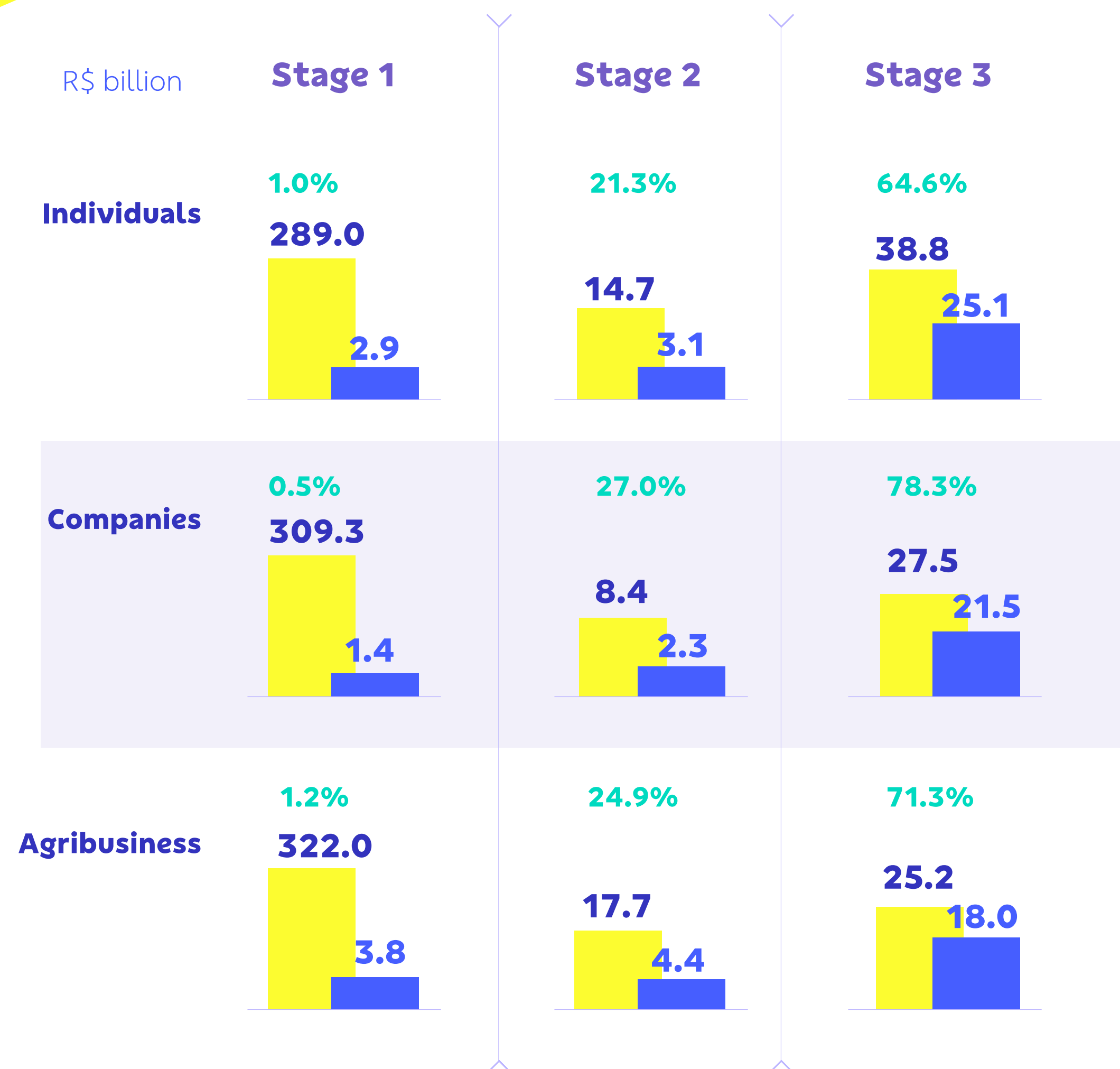
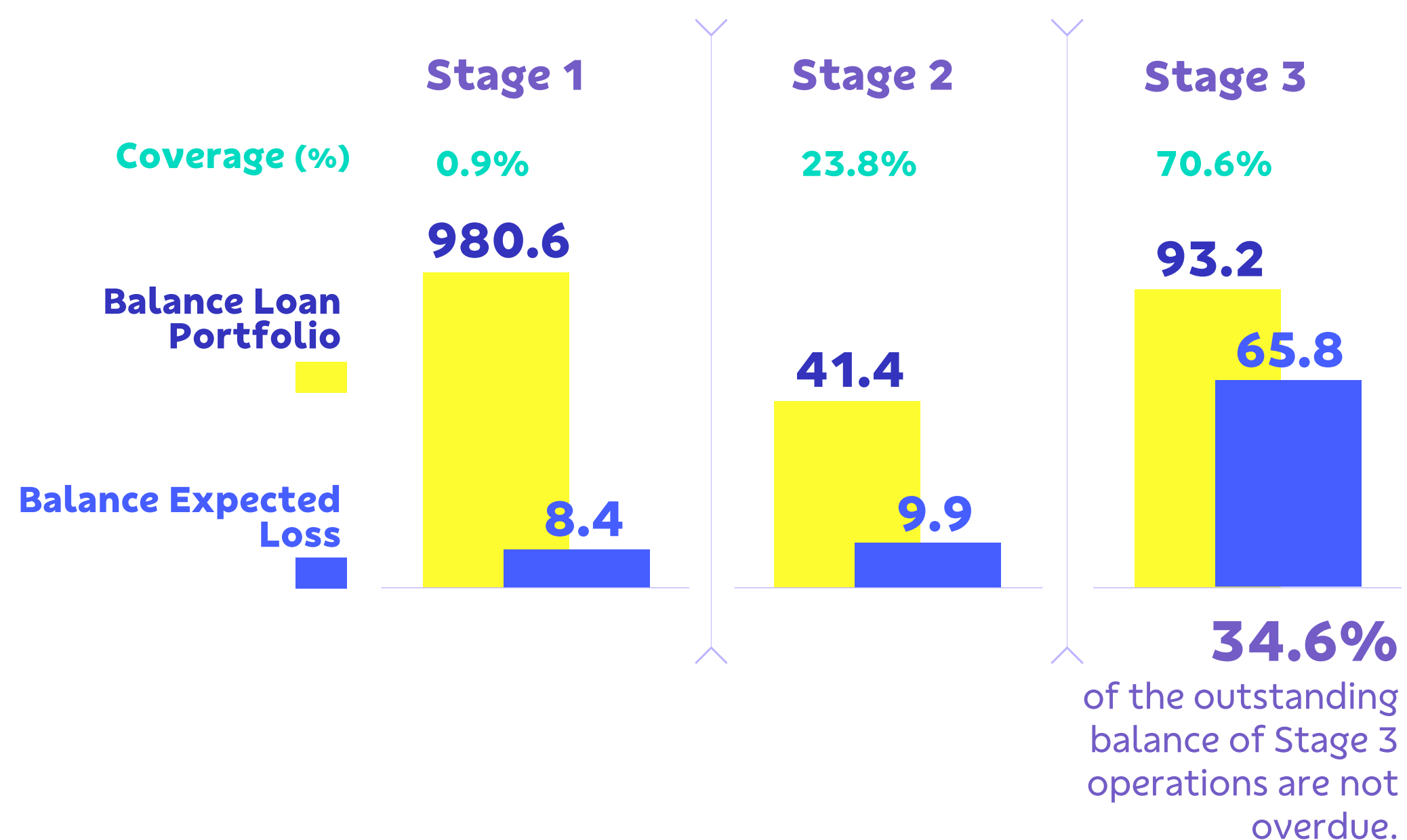


# Expected Loss by Stage

jun/25

## Loan Portfolio

R\$ billion





# Fee Income and Administrative Expenses

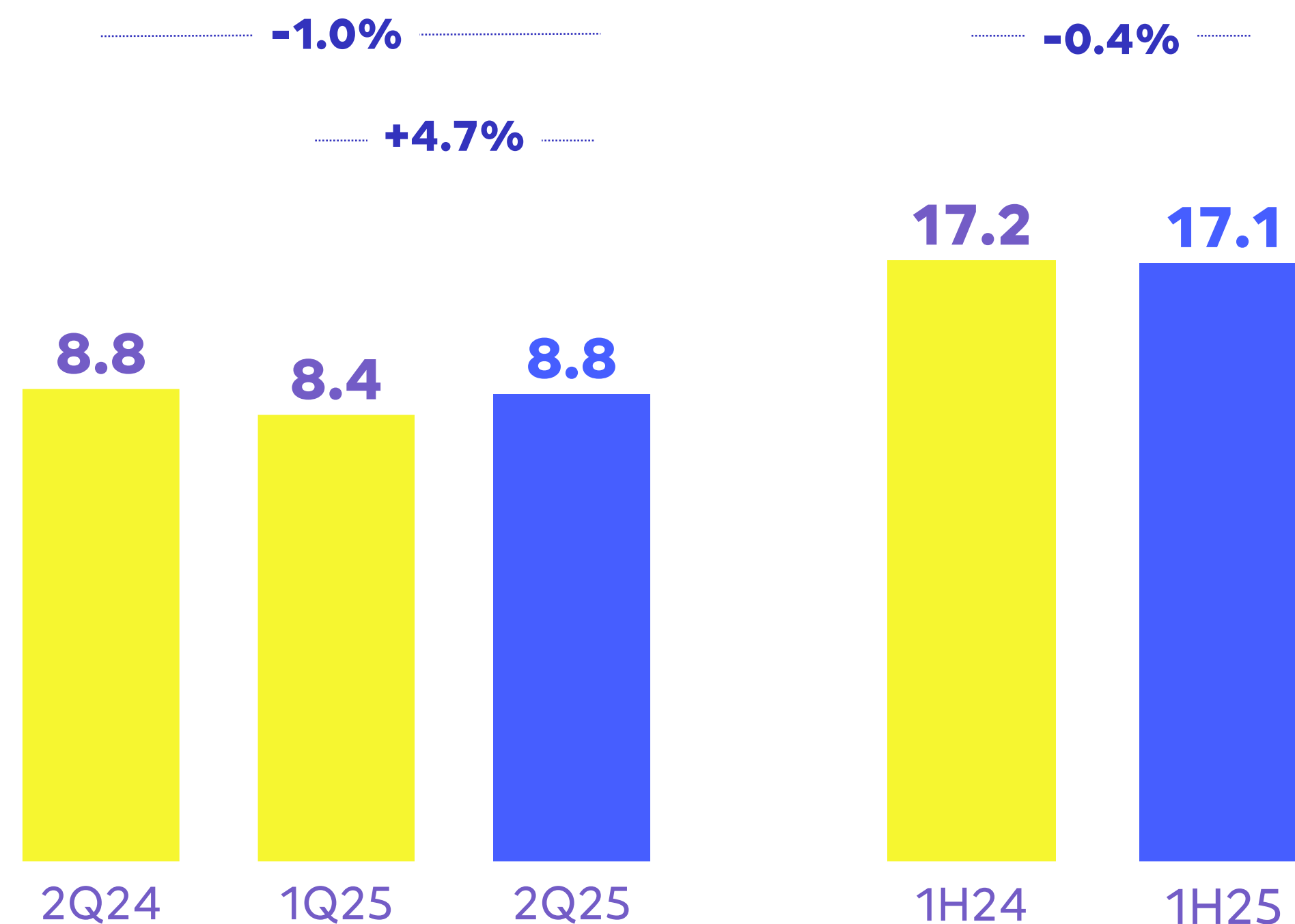
R\$ billion



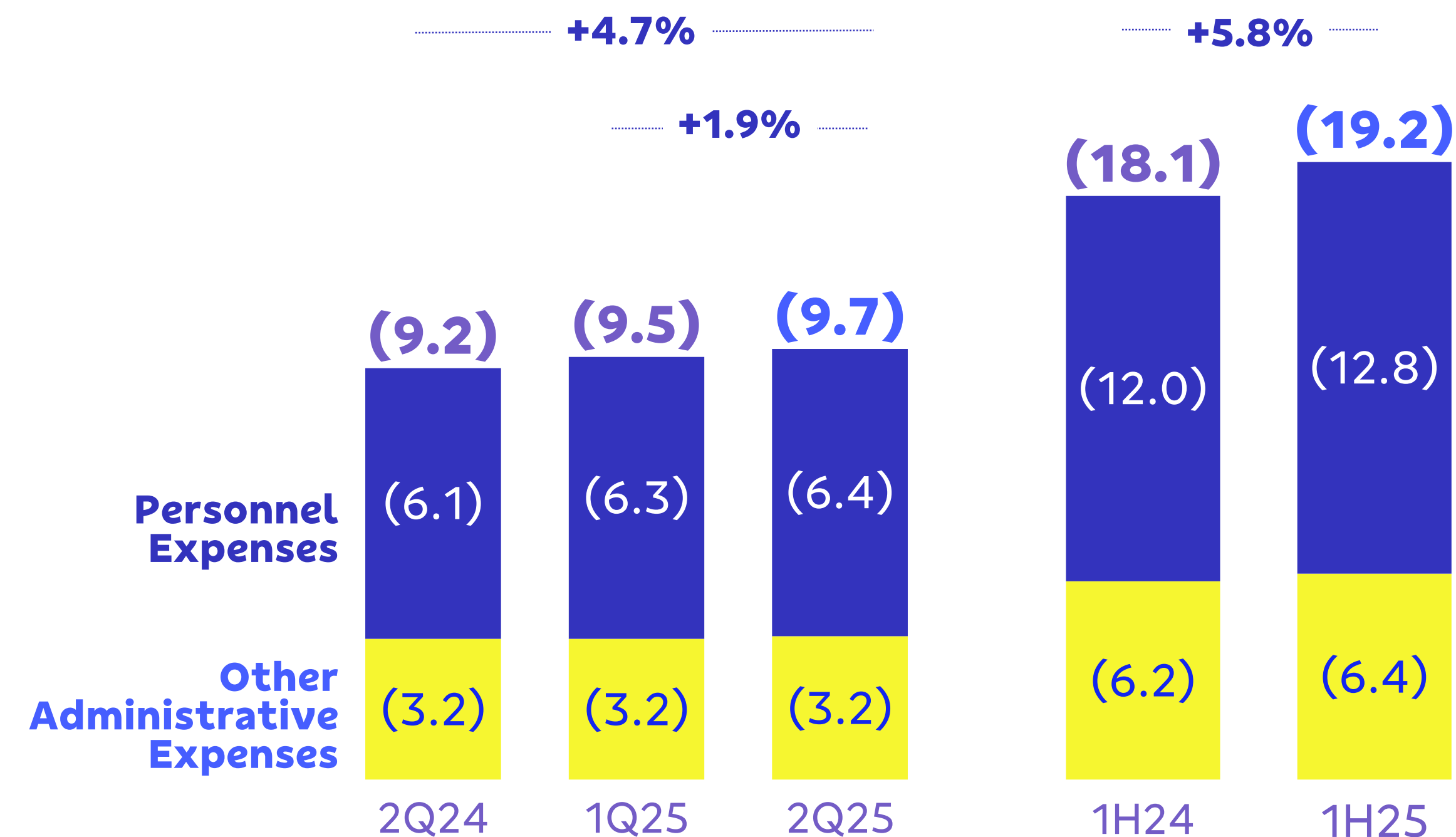
Cost-to-income ratio 12 months

**27.0%**

## Fee Income



## Administrative Expenses





# Current bonds issued abroad



## Banco do Brasil's Issues

Issue Date	Maturity Date	Issued Amount (US\$ thousand)	Outstanding Amount (US\$ thousand)	Coupon and Frequency <sup>1</sup> (% p.a.)	Issue Price	Return for Investor (% p.a.)	Spread over US Treasury (bps)	Currency	Rating S&P/Moody's/Fitch
01/31/2013	Perpetual	2,000,000	1,723,600	8.748 S	100.000	8.748	439.8	USD	B- / SR / SR
09/30/2021	09/30/2026	750,000	750,000	3.250 S	100.000	3.25	244.5	USD	SR/ Ba2 / BB
01/11/2022	01/11/2029	500,000	500,000	4.875 S	99.561	4.95	328.7	USD	SR/ Ba2 / BB
04/18/2023	04/18/2030	750,000	750,000	6.25 S	98.612	6.50	301.8	USD	SR/ Ba2 / BB
03/18/2024	03/18/2031	750,000	750,000	6.00 S	98.323	6.30	220	USD	SR/ Ba2 / BB

## Special-Purpose Entities' Issues

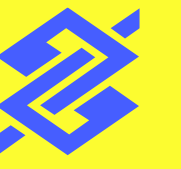
Issue Date	Maturity Date	Issued Amount (US\$ thousand)	Outstanding Amount (US\$ thousand)	Coupon and Frequency <sup>1</sup> (% p.a.)	Issue Price	Return for Investor (% p.a.)	Spread over US Treasury (bps)	Currency	Rating S&P/Moody's/Fitch
07/02/2019	06/15/2026	200,000	40,000	3.70 Q	100.00	3.700	N/A	USD	BBB
12/06/2022	12/15/2029	750,000	675000	2.75 + 3mSfr Q	100.00	2.75 + 3mSfr Q	N/A	USD	BBB
12/06/2022	12/15/2032	150,000	144000	6.65 Q	100.00	6.65 Q	N/A	USD	BBB
12/09/2014	11/01/2034	500,000	500,000	2.92826 + 6mSfr Q	100.00	2.92826 + 6mSfr Q	N/A	USD	AA-
12/23/2015	12/16/2030	320,000	320,000	3.62826 + 6mSfr Q	100.00	3.62826 + 6mSfr Q	N/A	USD	AA-

(1) A: annual; S: semiannual; Q: quarterly.



# Sources and Uses

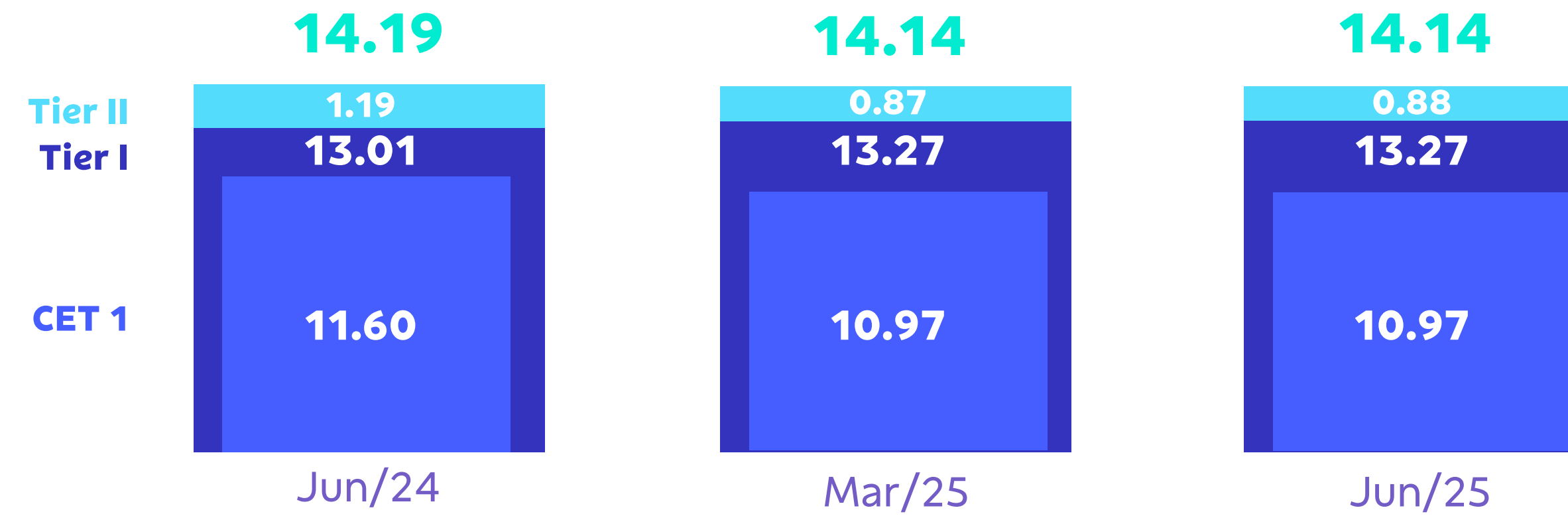
	Jun/24	%	Mar/25	%	Jun/25	%	Δ% Y/Y	Δ% Q/Q
<b>Sources</b>	<b>1,106,397</b>	<b>100.0</b>	<b>1,240,081</b>	<b>100.0</b>	<b>1,262,250</b>	<b>100.0</b>	<b>14.1</b>	<b>1.8</b>
Commercial Funding	1,025,326	92.7	1,105,710	89.2	1,138,673	90.2	11.1	3.0
Time Deposits	502,759	45.4	551,139	44.4	567,933	45.0	13.0	3.0
Savings Deposits	212,664	19.2	213,379	17.2	216,143	17.1	1.6	1.3
Letters of Credit – Agribusiness	188,587	17.0	225,379	18.2	243,064	19.3	28.9	7.8
Demand Deposits	106,834	9.7	100,454	8.1	96,281	7.6	(9.9)	(4.2)
Letters of Credit – Real Estate	14,239	1.3	15,184	1.2	14,942	1.2	4.9	(1.6)
Other Resources from Issuance	242	0.0	174	0.0	310	0.0	28.1	78.4
Institutional Funding	201,816	18.2	248,887	20.1	246,673	19.5	22.2	(0.9)
Borrowing, Assignments and Onlending	134,277	12.1	151,326	12.2	152,877	12.1	13.9	1.0
Subordinated Debt – Domestic <sup>1</sup>	8,753	0.8	22,214	1.8	23,257	1.8	165.7	4.7
Subordinated Debt – Abroad	9,758	0.9	10,296	0.8	9,580	0.8	(1.8)	(7.0)
Securities Issued Abroad	40,892	3.7	36,404	2.9	32,078	2.5	(21.6)	(11.9)
Financial Letters	8,136	0.7	28,646	2.3	28,882	2.3	255.0	0.8
Deposits with Central Bank	(120,745)	(10.9)	(114,515)	(9.2)	(123,095)	(9.8)	1.9	7.5
<b>Uses</b>	<b>1,106,397</b>	<b>100.0</b>	<b>1,240,081</b>	<b>100.0</b>	<b>1,262,250</b>	<b>100.0</b>	<b>14.1</b>	<b>1.8</b>
Classified Loan Portfolio	1,024,416	92.6	1,103,534	89.0	1,115,212	88.4	8.9	1.1
Available Funds	81,981	7.4	136,547	11.0	147,038	11.6	79.4	7.7
<b>Loan Portfolio/Total Deposits</b>	<b>124.6</b>		<b>127.6</b>		<b>126.7</b>		<b>2.1 p.p.</b>	<b>(0.9) p.p.</b>
<b>Loan Portfolio/Commercial Funding</b>	<b>99.9</b>		<b>99.8</b>		<b>97.9</b>		<b>(2.0) p.p.</b>	<b>(1.9) p.p.</b>
<b>Loan Portfolio/Uses</b>	<b>92.6</b>		<b>89.0</b>		<b>88.4</b>		<b>(4.2) p.p.</b>	<b>(0.6) p.p.</b>



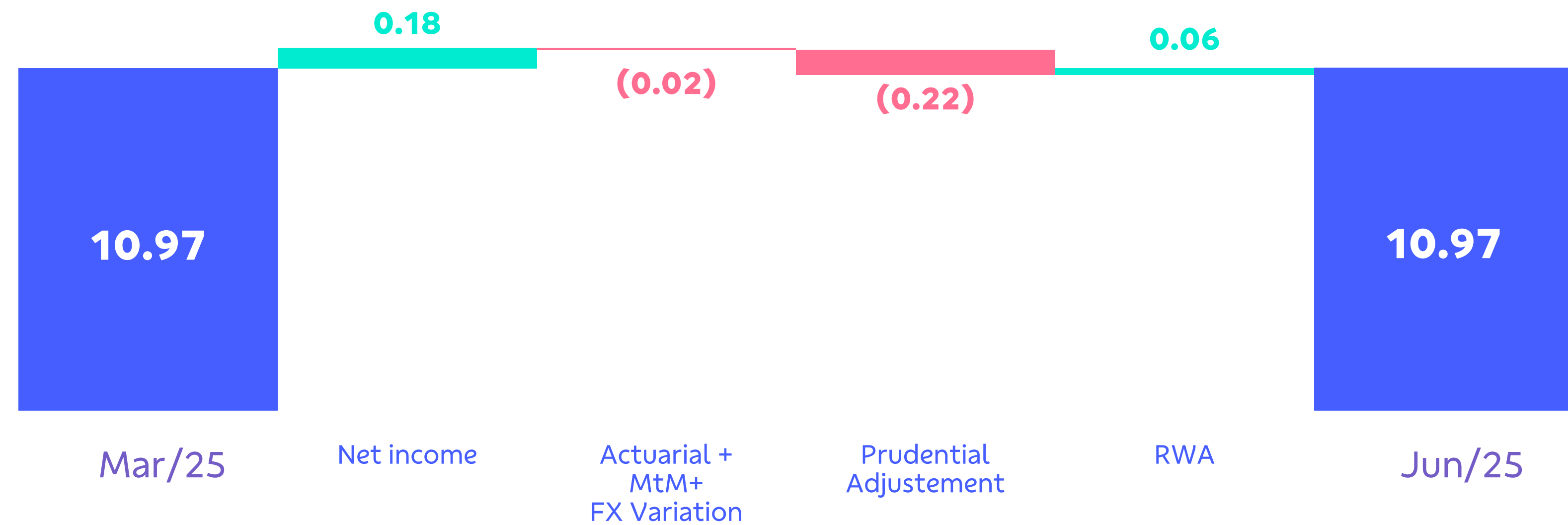


# Capital

**BIS III**  
(%)



**CET 1**  
(%)





# BIS Ratio



	Jun/24 (%)
COMMON EQUITY TIER 1 (CET1)	8.0
CET1	4.5
CAPITAL CONSERVATION BUFFER	2.5
ADDITIONAL CET1 SYSTEMIC (D-SIB) BUFFER	1.0
ADDITIONAL CET1 COUNTERCYCLICAL BUFFER <sup>1</sup>	0.0
TIER 1	9.5
BIS RATIO	11.5

Bis Ratio  
%

Current  
Requirements



TIER1



Perpetual Bonds  
Trigger  
5.125% CET1

Jun/25

(1) The Additional CET1 Countercyclical buffer is not activated and is limited to 2.5%. Any change should be communicated 12 months in advance by Banco Central do Brasil.



# Statement of income

R\$ million



	2Q24	1Q25	2Q25	Δ% Y/Y	Δ% Q/Q	1H24	1H25	Δ% YTD
<b>Net Interest Income</b>	<b>25,549</b>	<b>23,881</b>	<b>25,061</b>	<b>(1.9)</b>	<b>4.9</b>	<b>51,283</b>	<b>48,943</b>	<b>(4.6)</b>
Cost of Credit	(7,807)	(10,152)	(15,908)	103.8	56.7	(16,348)	(26,059)	59.4
Recovery of Write-offs	2,983	1,289	1,991	(33.3)	54.5	4,974	3,280	(34.1)
Expected Loss Expense	(9,610)	(11,067)	(17,374)	80.8	57.0	(19,610)	(28,441)	45.0
Discount Granted	(908)	(374)	(525)	(42.2)	40.4	(1,242)	(898)	(27.7)
Impairment	(272)	–	–	–	–	(471)	–	–
<b>Net Financial Margin</b>	<b>17,742</b>	<b>13,730</b>	<b>9,153</b>	<b>(48.4)</b>	<b>(33.3)</b>	<b>34,934</b>	<b>22,883</b>	<b>(34.5)</b>
Fee Income	8,845	8,361	8,754	(1.0)	4.7	17,189	17,115	(0.4)
Administrative Expenses	(9,245)	(9,496)	(9,676)	4.7	1.9	(18,123)	(19,172)	5.8
Personnel Expenses	(6,075)	(6,322)	(6,444)	6.1	1.9	(11,955)	(12,767)	6.8
Other Administrative Expenses	(3,171)	(3,174)	(3,232)	1.9	1.8	(6,169)	(6,406)	3.8
<b>Other Operating Income/Expenses</b>	<b>(1,422)</b>	<b>(1,306)</b>	<b>(1,231)</b>	<b>(13.4)</b>	<b>(5.8)</b>	<b>(2,741)</b>	<b>(2,537)</b>	<b>(7.4)</b>
Net Gains from Equity Method Investments	1,945	1,759	2,124	9.2	20.7	3,787	3,883	2.5
PREVI – Plano de Benefícios I	616	978	978	58.9	–	1,231	1,957	58.9
PREVI – Fundo Utilização Restatement	265	381	273	3.1	(28.3)	584	654	12.0
Tax Expenses	(2,176)	(2,104)	(2,186)	0.4	3.9	(4,299)	(4,290)	(0.2)
Other Income/Expenses	(2,071)	(2,320)	(2,421)	16.9	4.3	(4,044)	(4,741)	17.2
<b>Provisions</b>	<b>(1,831)</b>	<b>(1,823)</b>	<b>(1,823)</b>	<b>(0.5)</b>	<b>0.0</b>	<b>(3,381)</b>	<b>(3,645)</b>	<b>7.8</b>
Civil, Tax and Labor Claims	(1,804)	(1,811)	(1,821)	1.0	0.6	(3,327)	(3,633)	9.2
Other Provisions	(27)	(11)	(1)	(95.5)	(89.3)	(53)	(13)	(76.2)
<b>Operating Income</b>	<b>14,089</b>	<b>9,466</b>	<b>5,178</b>	<b>(63.2)</b>	<b>(45.3)</b>	<b>27,879</b>	<b>14,644</b>	<b>(47.5)</b>
<b>Net Non-Operating Income</b>	<b>56</b>	<b>39</b>	<b>98</b>	<b>75.3</b>	<b>151.3</b>	<b>104</b>	<b>137</b>	<b>32.5</b>
<b>Profit Before Taxation and Profit Sharing</b>	<b>14,145</b>	<b>9,505</b>	<b>5,276</b>	<b>(62.7)</b>	<b>(44.5)</b>	<b>27,982</b>	<b>14,781</b>	<b>(47.2)</b>
Income Tax and Social Contribution	(2,530)	(425)	(113)	(95.5)	(73.3)	(4,908)	(538)	(89.0)
Employee and Directors Profit Sharing	(1,208)	(937)	(489)	(59.5)	(47.8)	(2,391)	(1,426)	(40.3)
Non-Controlling Interests	(905)	(770)	(889)	(1.8)	15.5	(1,881)	(1,659)	(11.8)
<b>Adjusted Net Income</b>	<b>9,502</b>	<b>7,374</b>	<b>3,784</b>	<b>(60.2)</b>	<b>(48.7)</b>	<b>18,802</b>	<b>11,158</b>	<b>(40.7)</b>
One-Off Items	(537)	(602)	(749)	39.6	24.4	(1,055)	(1,351)	28.1
Economic Plans	(1,036)	(1,162)	(1,307)	26.2	12.5	(2,045)	(2,469)	20.8
Adherence to Transaction Program	–	–	(1,192)	–	–	–	(1,192)	–
Tax Voluntary Assessment	–	–	–	–	–	949	–	–
Securities Impairment	–	–	–	–	–	(1,717)	–	–
Tax Effect and Profit Sharing	499	560	1,751	250.5	212.5	1,758	2,311	31.4
<b>   Net Income</b>	<b>8,965</b>	<b>6,772</b>	<b>3,035</b>	<b>(66.1)</b>	<b>(55.2)</b>	<b>17,747</b>	<b>9,807</b>	<b>(44.7)</b>

(1) Since 1Q25, information is disclosed according to Resolution 4,966/21, while information regarding previous quarters was disclosed as regulation in force by 2024.





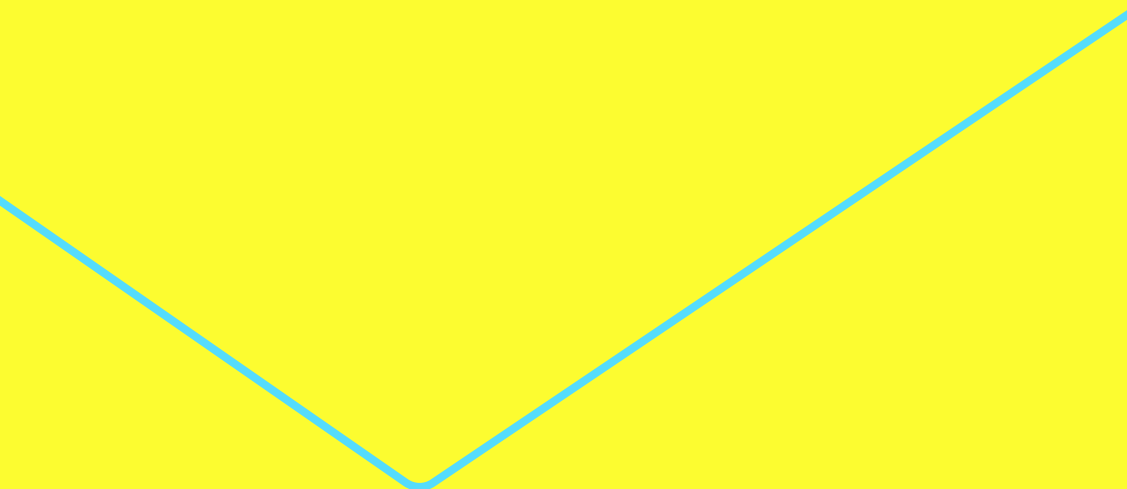
# 2025

## Guidance

	Released between	Observed 1H25	Revised between
<b>Loan Portfolio<sup>1</sup></b>	<b>5.5% and 9.5%</b>	<b>10.3%</b>	<b>3% and 6%</b>
Individuals	7% and 11%	8.0%	7% and 10%
Companies	4% and 8%	15.2%	0% and 3%
Agribusiness	5% and 9%	8.0%	3% and 6%
<b>Sustainable Loan Portfolio</b>	<b>7% and 11%</b>	<b>10.6%</b>	<b>7% and 10%</b>
<b>Net Interest Income</b>	<b>Under review</b>	<b>R\$ 48.9 bn</b>	<b>102 and 105</b> <small>R\$ billion</small>
<b>Cost of Credit<sup>2</sup></b>	<b>Under review</b>	<b>R\$ 26.1 bn</b>	<b>53 and 56</b> <small>R\$ billion</small>
<b>Fee Income</b>	<b>34.5 and 36.5</b> <small>R\$ billion</small>	<b>R\$ 17.1 bn</b>	<b>Unchanged</b>
<b>Administrative Expenses</b>	<b>38.5 and 40.0</b> <small>R\$ billion</small>	<b>R\$ 19.2 bn</b>	<b>Unchanged</b>
<b>Adjusted Net Income</b>	<b>Under review</b>	<b>R\$ 11.2 bn</b>	<b>21 and 25</b> <small>R\$ billion</small>

(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.



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This presentation makes references and statements about expectations, planned synergies, growth estimates, projections of results and future strategies about Banco do Brasil, its subsidiaries, affiliates and controlled companies.

While these references and statements reflect what administrators believe, they may involve inaccuracies and risks that are difficult to predict, and therefore, there may be consequences or results different from those anticipated and discussed here.

These expectations are highly dependent on market conditions, the general economic performance of the country, the sector and international markets. Banco do Brasil is not responsible for updating any estimate contained in this presentation.







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