



3Q25

INSTITUTIONAL

Presentation



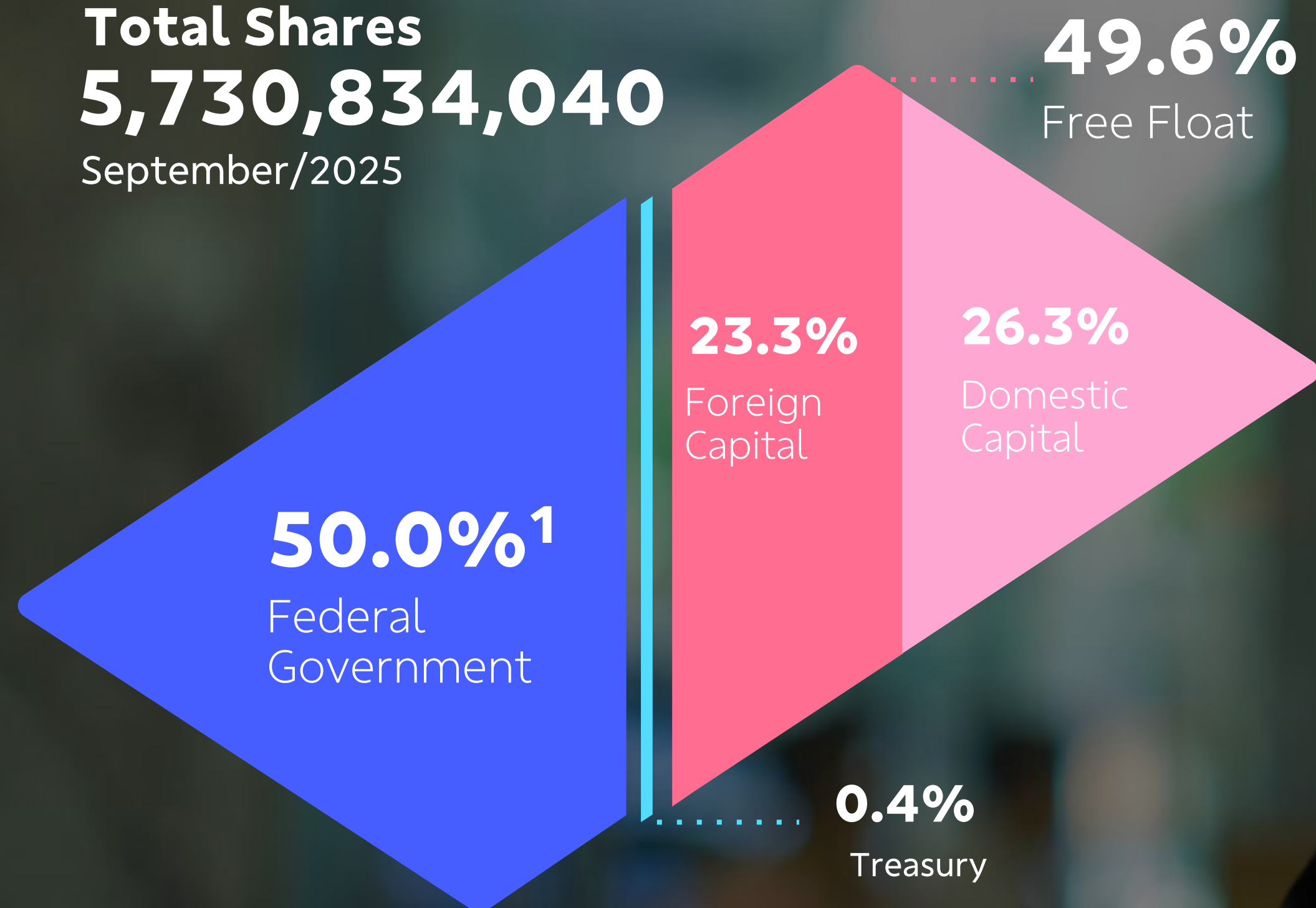
Scan the
QR Code for
MD&A 3Q25



We are Banco do Brasil



Total Shares
5,730,834,040
September/2025



In the 9M25, were distributed
R\$ 3.7 billion
in Dividends and IOC

Payout:

30%
in 2025

R\$ 0.65
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

History that inspires the future



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

1984
First bank to
offer ATMs
in Brazil

1987
Ourocard
launch

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



We are **present**
where, how and
when the
customer wants

89 million
customers in Sep/25

Operating in 88 countries
through own network and banking
correspondents



Omnichannel

integrated channels and unique customer experience

Service
face-to-face
in Sep/25

3,987 Branches

3,158 Traditional
829 Especialized

6,530

Service
Posts

20,102

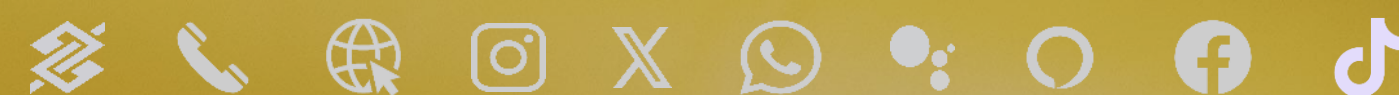
MaisBB Network

3Q25
Digital
Service

93%
of transactions are carried
out on digital channels

28.5 million
BB App users

20.2 million
WhatsApp users



We are leader in several segments

Market Share

15.3%

Loan Portfolio¹

20.6%

Payroll Loan

17.2%

Total Deposits²



1st place

Asset Management



1st place

Rural Insurance and Credit Life



1st place

Pension Plans



1st place

Consortium³

(1) Domestic Loan Portfolio. (2) Position: as of June 2025, the latest available. (3) Among those linked to financial institutions.



With solutions for every moment of life



Loans



Credit Card



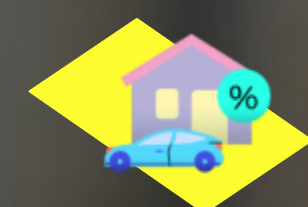
Investments



Agribusiness Solutions



Financial Advisory



Consortium



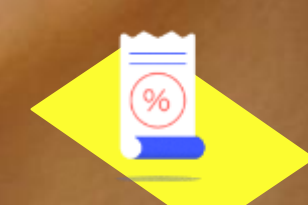
Exchange



Insurance



Pension Plans and Premium Bonds



Asset Management



Sustainable Solutions



Shopping BB with non-financial solutions

Guided by a clear purpose...



Our Values

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

Proximity



Efficiency



Commitment to society



Innovation



Integrity



Diversity



Year of adjustments

2025 has been a **challenging year**, where the resilience of our balance sheet has allowed us to absorb the impacts of increased **agribusiness delinquency** and **regulatory changes**



Responsibility
and agility

Transparency
and ethics

Diligence
tactical, strategic, and
operational changes

Commitment
Solution to the agribusiness situation

Discipline
in execution

Compromise
in building sustainable
long-term results



We support Individuals

R\$ **350.5 bn**
Individuals Loan Portfolio
Sep/25

R\$ **147.9 bn**
Payroll Loan
+7.8% Sep25/Sep24

R\$ **8.9 bn**
Crédito do Trabalhador
(Worker's credit)
Sep/25



We are the Bank of Agribusiness



R\$ 398.8 bn
Agribusiness Loan Portfolio
Sep/25

BB Regulariza Agro
Our strategy for operating in the
MP 1,314/2025

Free Resources
10/21 to 11/12

R\$ 5,4 bn
Approved proposals

R\$ 11,4 bn
Proposals under analysis

Supervised sources
10/27 to 11/12

R\$ 448 million
Proposals approved
at BNDES
(Brazilian Development Bank)

R\$ 721 million
Proposals under analysis



**We work together
with MSMEs**

R\$ 118.5 bn

MSME Loan Portfolio
Sep/25

R\$ 5,8 bn

Disbursements in
Giro Pronampe e PEAC FGI

+28% 3Q25/2Q25



**and with
Corporates**

R\$ 258.9 bn

Expanded Corporate
Loan Portfolio
Sep/25

**We are partners of
Corporates,**
with a complete portfolio of
Credit, Cash Management and
Foreign Trade.

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



BB's 2030 Commitments for a more Sustainable World

Sustainable Finance

 **Sustainable Loan Portfolio**
R\$ 500 billion by 2030
Sep/25 balance: **R\$ 399.0** billion

 **Renewable Energy**
R\$ 30 billion by 2030
Sep/25 balance: **R\$ 21.2** billion

 **Sustainable Agriculture**
R\$ 200 billion by 2030
Sep/25 balance: **R\$ 173.2** billion

 **Bioeconomy Strategy**
R\$ 5 billion by 2030
Sep/25 balance: **R\$ 2.7** billion

 **State and Municipality Efficiency¹**
R\$ 100 billion disbursed by 2030
Sep/25: **R\$ 52.1** billion

 **Sustainable Investment Products**
R\$ 30 billion in sustainable investment funds² by 2030
Sep/25: **R\$ 12.2** billion

 **Sustainable funds**
R\$ 100 billion in sustainable funding for BB and its customers by 2023
Sep/25: **R\$ 59.6** billion

Social, Environmental, and Climate Management

 **GHG Emissions Management**
Offset 100% of Scope 1
Jun/25: **100%**

100% renewable energy³ use from 2023 onward
Jun/25: **100%**

Reduce 42% of direct emissions (Scope 1) by 2030⁴
Jun/25: **29%** reduction

Reduce 42% of the emission intensity of the corporate loan portfolio by 2040
Dec/24: **3%** reduction

 **Diversity**
50% of women in leadership positions by 2030
Sep/25: **28.64%**

50% of black, mixed-race, indigenous, and other ethnicities underrepresented in leadership by 2030
Sep/25: **30.28%**

Positive Impacts on the Value Chain

 **Financial Inclusion**
1.4 million women-led business supported with financial solutions by 2030
Sep/25: **1.05** million
Expand financial citizenship to 7.5 million young customers from Generations Alpha⁵ and Z⁶ by 2030
Sep/25: **5.6** million

 **Social Inclusion**
1 million people impacted by actions taken in the bioeconomy by 2030
Sep/25: **R\$ 99** thousand

 **Private Social Investment**
R\$ 1 billion invested in education, environmental care, inclusion, humanitarian aid, fomenting volunteering, and social technologies through Fundação BB by 2030
Sep/25: **R\$ 649.2** million

 **Reforestation and Environmental Conservation**
2 million hectares preserved and/or reforested by 2030
Sep/25: **850** thousand hectares
1.5 million hectares of degraded areas recovered by 2030
Sep/25: **279.3** thousand hectares

(1) Agriculture, culture, civil defense, education, energy efficiency and public lighting, sports 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 the 2022 base year. (5) Generation Alpha: born after 2010. (6) Generation Z: born between 1997 and 2010.

Awarded and recognized for our ESG achievements

The most sustainable bank in the world

Recognized for the 6th time

GLOBAL100 2025
THE WORLD'S MOST SUSTAINABLE CORPORATIONS ©



World Portfolio
The best position among banks in the Americas and benchmark in climate governance



The most sustainable bank in South America



UN Global Compact Ambassadors:
"Elas Lideram 2030",
"Raça é Prioridade" e
"Salário Digno"



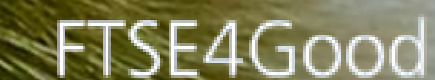
Terra Carta Seal
Recognize organizations that lead the global acceleration toward a sustainable transition



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



1st place among the 100 Brazilian companies with the best ESG practices



Index Series
Benchmark in the Environmental dimension



Winner in the Governance category



Gender Balance on the Board of Directors



Grade A in the Carbon Disclosure Project (CDP), the only Brazilian bank on the 2024 "A List"



Committed to diversity

Leaderships:

28.6% of leadership positions held by women as of Sep/25

Target of 50% by 2030

30.3% Black, Brown, Indigenous, and other underrepresented ethnic groups in leadership positions as of Sep/25

Target of 50% by 2030

Employees:

30% Black, Brown and Indigenous

41% women

Executive Board:

19% Black, Brown and Indigenous

25% women

Board of Officers:

22% Black, Brown and Indigenous

44% women

BB Diversity Program

We care about promoting a more inclusive and diverse society

Understand BB's Diversity, Equity, and Inclusion journey

Race and Ethnicity

Gender Equity

People with Disabilities

Neurodiversity

Generations

LGBTQIAPN+

Scan the QR Code to learn more about Banco do Brasil's diversity initiatives (Portuguese only)





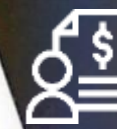
and strong, transparent **Corporate Governance**



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



**Statutory Committees
Structure**



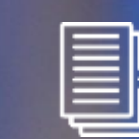
**Senior Management
Compensation: 50% of
variable compensation
paid in shares**
(vesting period: 4 years)



**Segregation of
Responsibilities**



**Technical and
collective decisions**



**Related Party
Transactions Report**

Executive Board

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 Information Officer

Diversity



4
Female



5
Male



2
LGBTQIAPN+

2

Black and Mixed-race

+ 23 statutory officers

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

**Tarciana Paula
Gomes Medeiros**

CEO of
Banco do Brasil

**Elisa
Vieira Leonel**

Vice-president
Indicated by Ministry of Finance


1 
LGBTQIAPN+

**Selma Cristina
Alves Siqueira**

Elected by Banco do Brasil's
Employees

**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





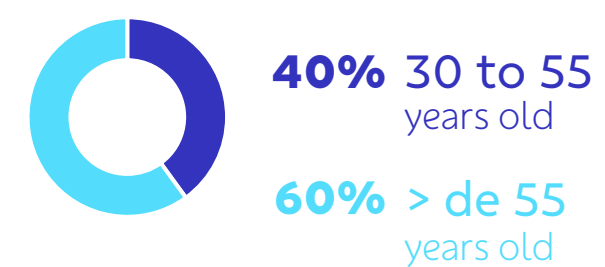
Statutory Advisory Committees to the Board of Directors

Audit

Audit and Supervision



100% Independents

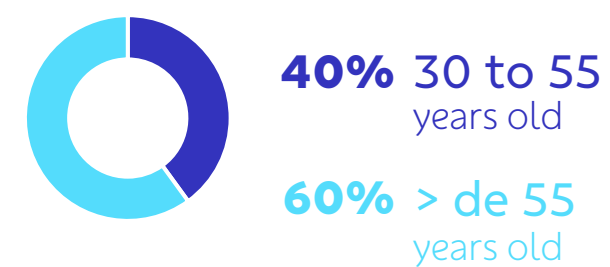


People Remuneration and Eligibility

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



50% Independents

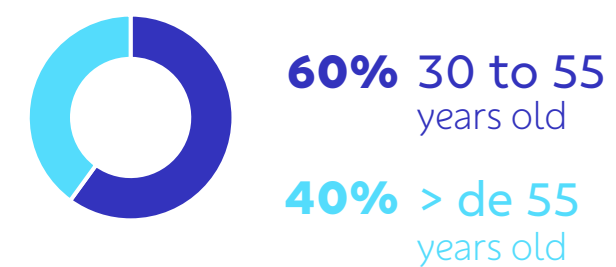


Risk and Capital

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

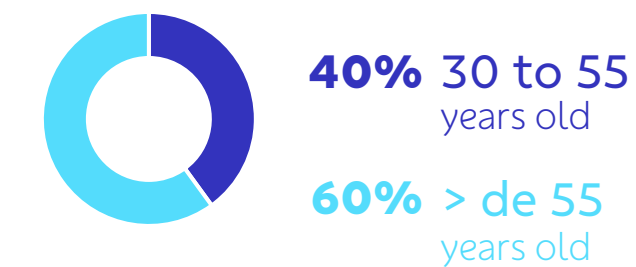


60% Independents



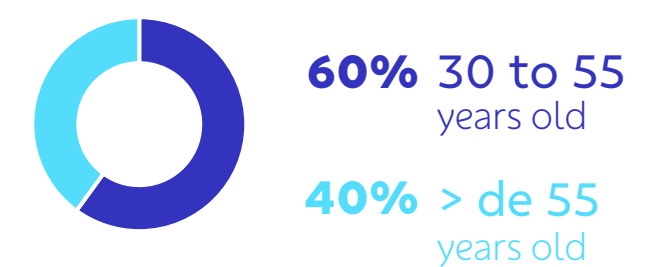
Technology and Innovation

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



Business Sustainability

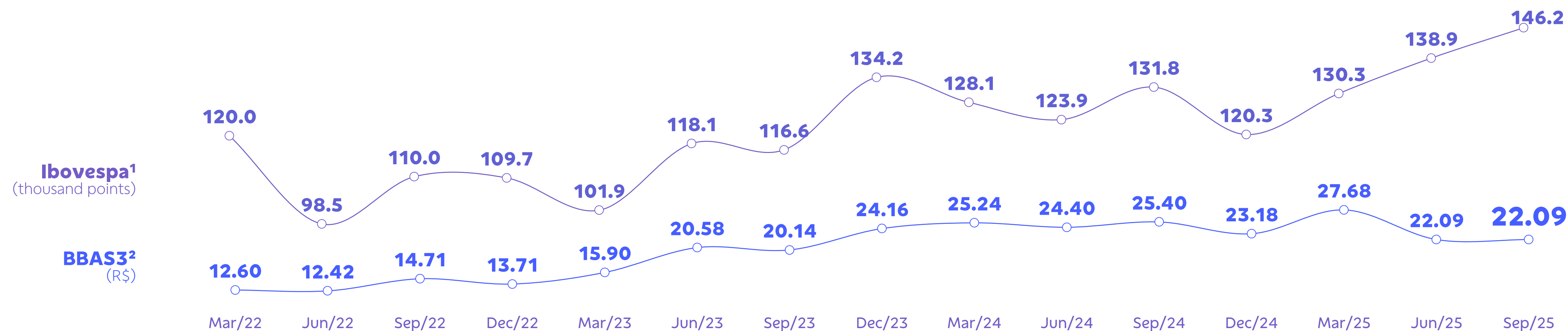
Topics related to sustainability in BB, considering the best market practices and the commitments voluntarily made by the Bank



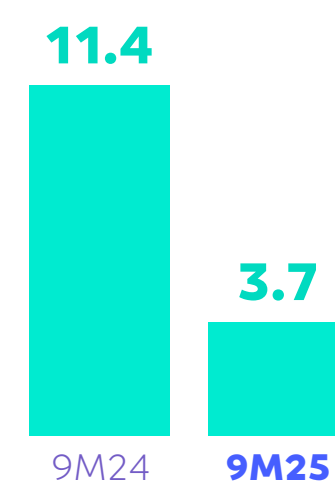


Creating Value for Our Shareholders

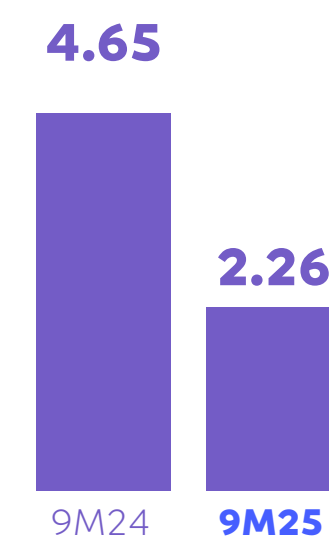
Performance of BBAS3 Shares (R\$) and Ibovespa



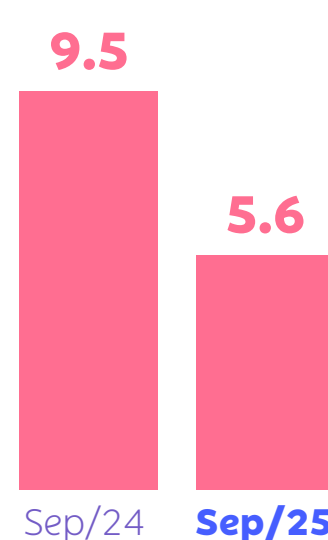
Dividends and IOC Distributed (R\$ billion)



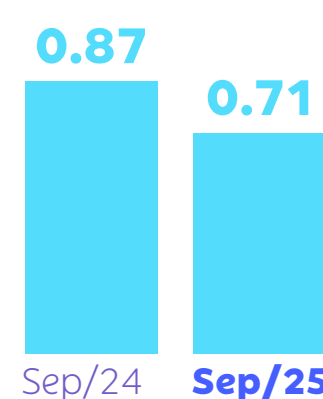
Earnings per Share (R\$)



Dividend Yield (%)



Price / Book Value



Analyst Coverage

In 11/14/2025



BBAS3 Average Target Price

In 11/14/2025

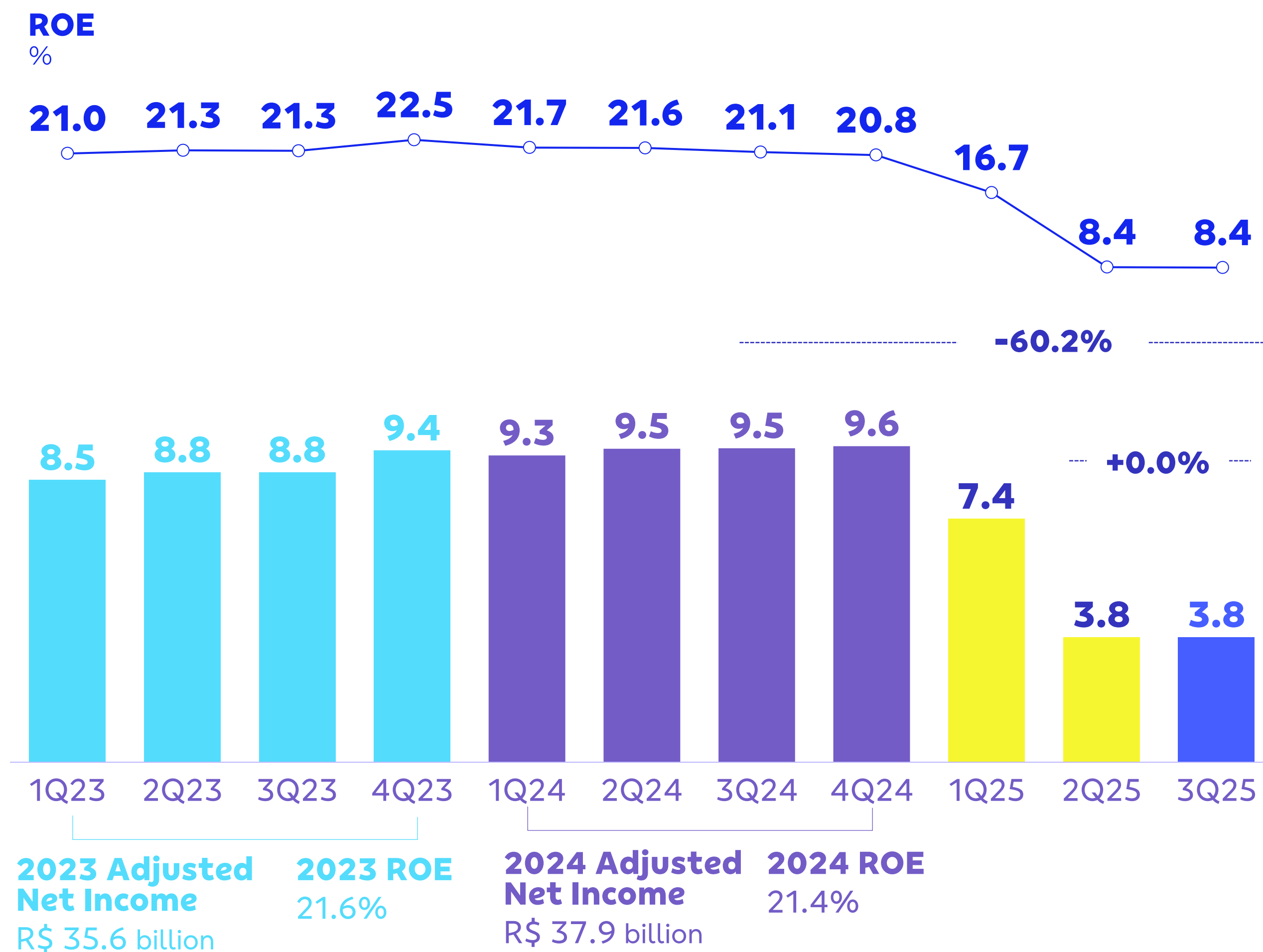
R\$ 24.50

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



Adjusted Net Income

R\$ billion



ROE

%

21.3

21.5

11.2

-47.2%

26.1

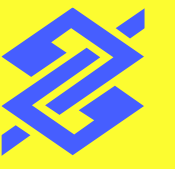
28.3

14.9

9M23

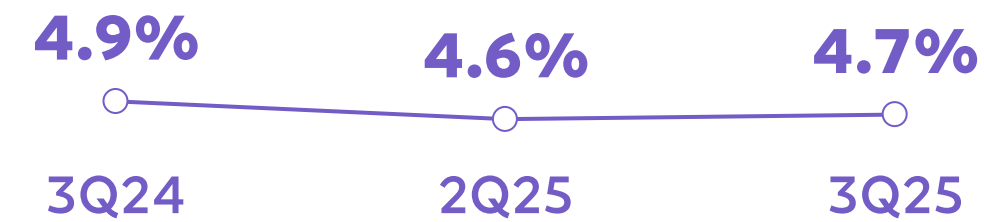
9M24

9M25

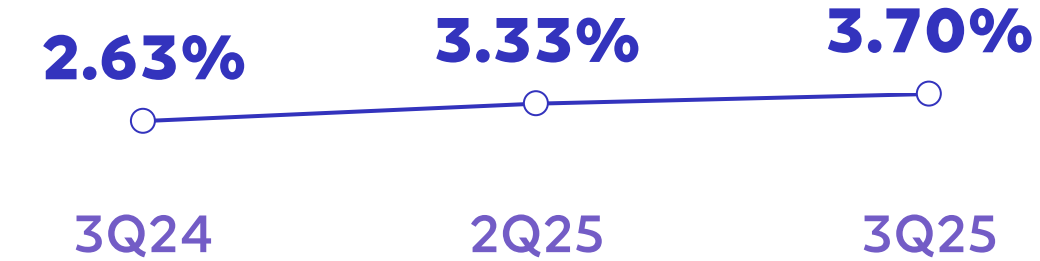


Net Interest Income

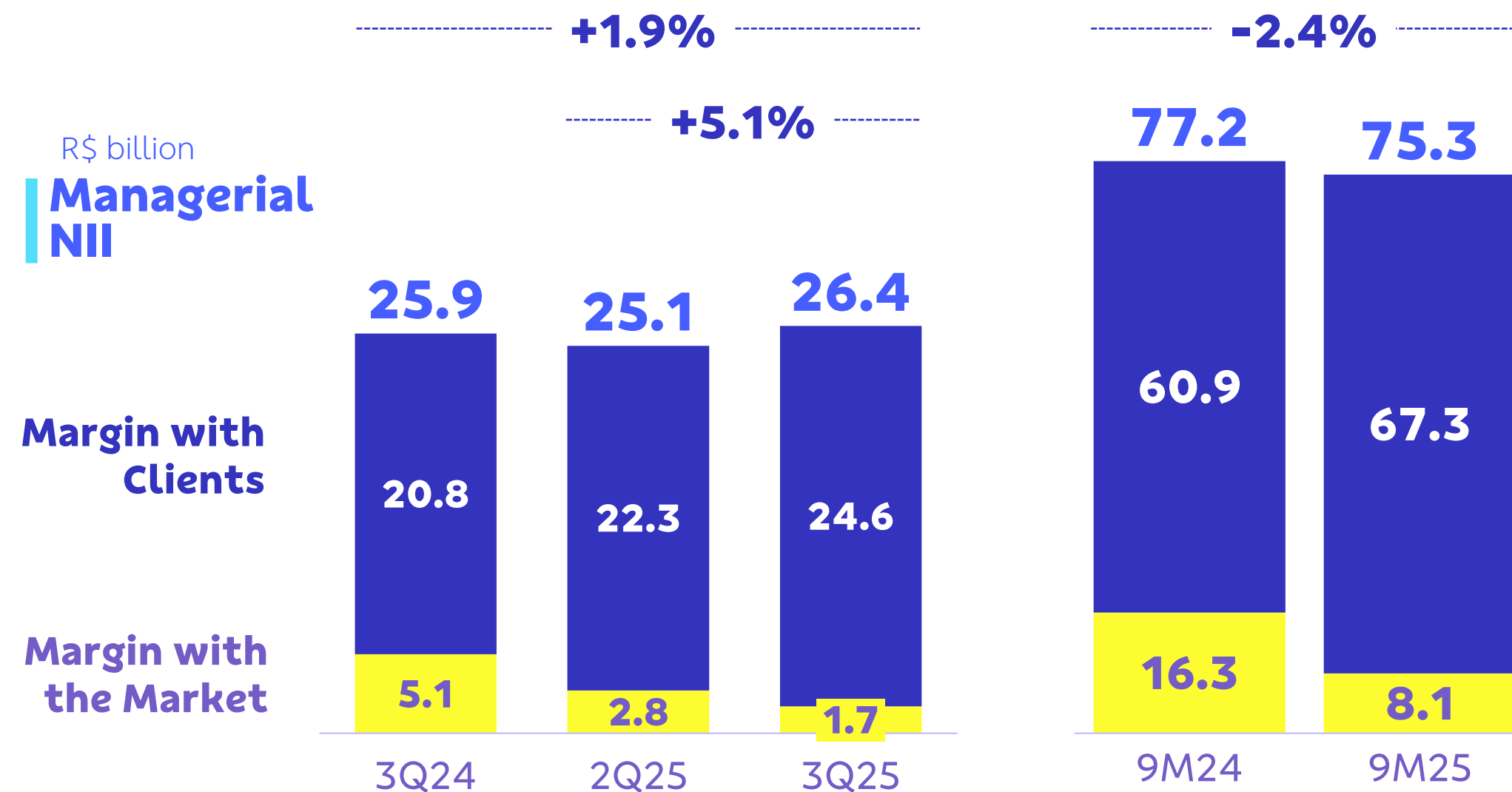
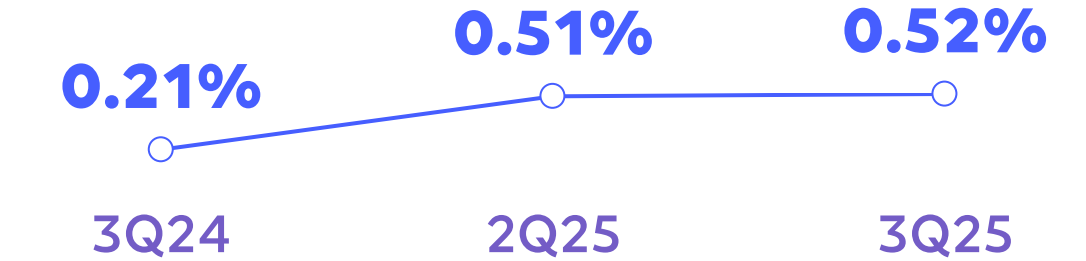
NIM (%)



TMS (%)



TR (%)



R\$ million

Accounting NII

	3Q24	2Q25	3Q25	Δ% Y/Y	Δ% Q/Q	9M24	9M25	Δ% YTD.
Net Interest Income	25,870	25,080	26,365	1.9	5.1	77,153	75,327	(2.4)
Financial Income	46,272	53,464	57,501	24.3	7.6	138,114	160,204	16.0
Loan Operations ¹	35,412	45,240	47,245	33.4	4.4	104,415	134,522	28.8
Treasury ^{1 2}	10,860	8,224	10,256	(5.6)	24.7	33,699	25,682	(23.8)
Financial Expenses	(20,402)	(28,384)	(31,136)	52.6	9.7	(60,961)	(84,877)	39.2
Commercial Funding	(17,349)	(23,650)	(26,240)	51.3	11.0	(51,790)	(70,979)	37.1
Institutional Funding ³	(3,053)	(4,734)	(4,896)	60.3	3.4	(9,170)	(13,898)	51.6

(1) Due to Resolution No. 4,966, as of 1Q25, the private securities portfolio with credit characteristics income was migrated from the treasury result to loan operations income. The movement had an equal negative impact on the treasury result (securities - interest income) and a positive impact on loan operations income, by R\$ 12.9 billion in 9M25. Disregarding this effect, the treasury result would have been R\$38.5 billion and the loan operations income would have been R\$ 121.6 billion in 9M25, representing growth of 14.4% and 16.5% in the cumulative comparison over nine months, respectively. (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

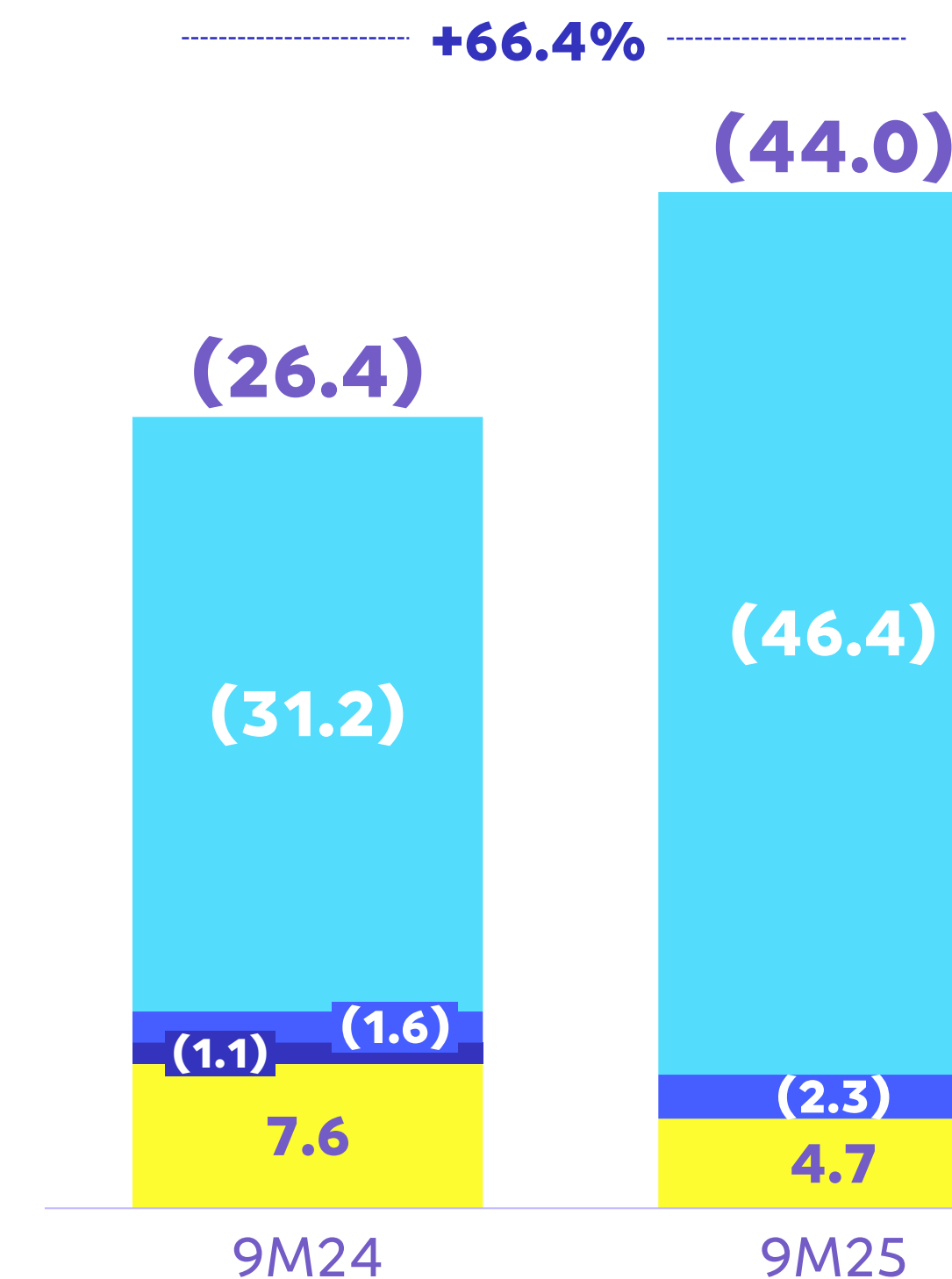
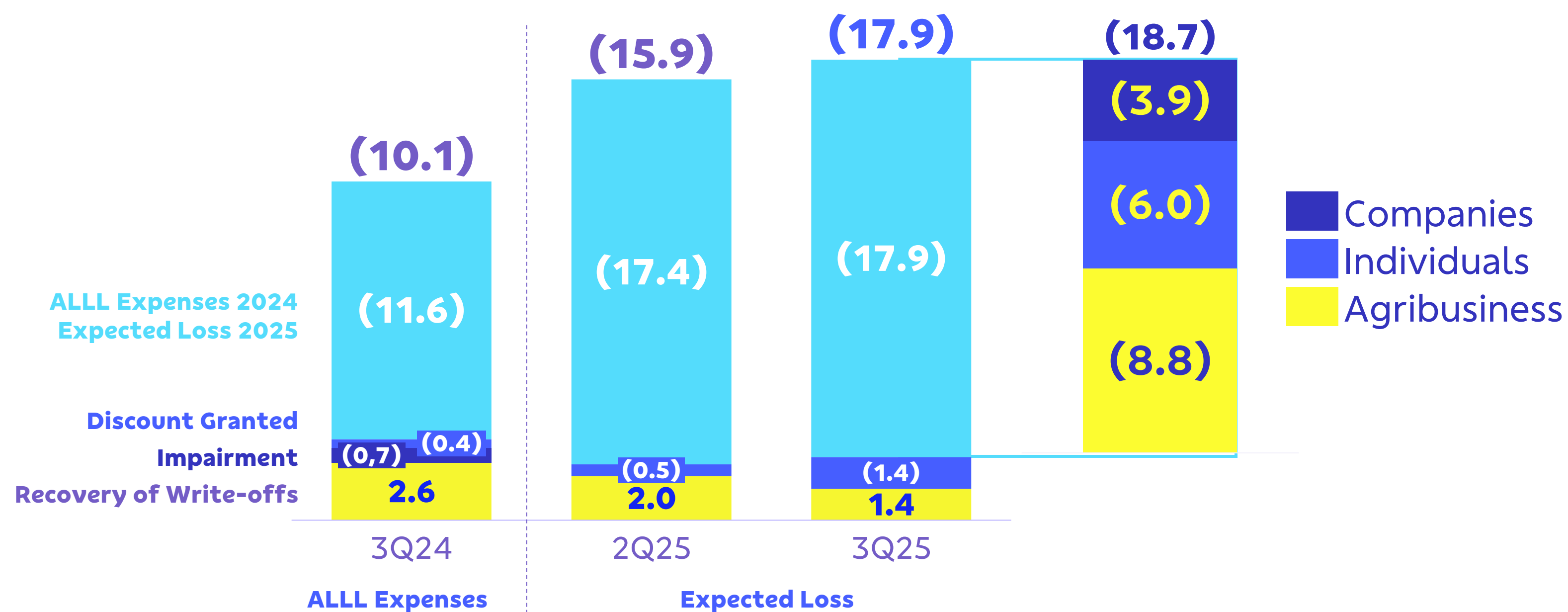
Expenses/Loan Portfolio¹
(%)

4.17% 4.66% 5.16%

+77.7%

+12.7%

Expected Loss Flow by Segment
(Internal Loan Portfolio – R\$ billion)

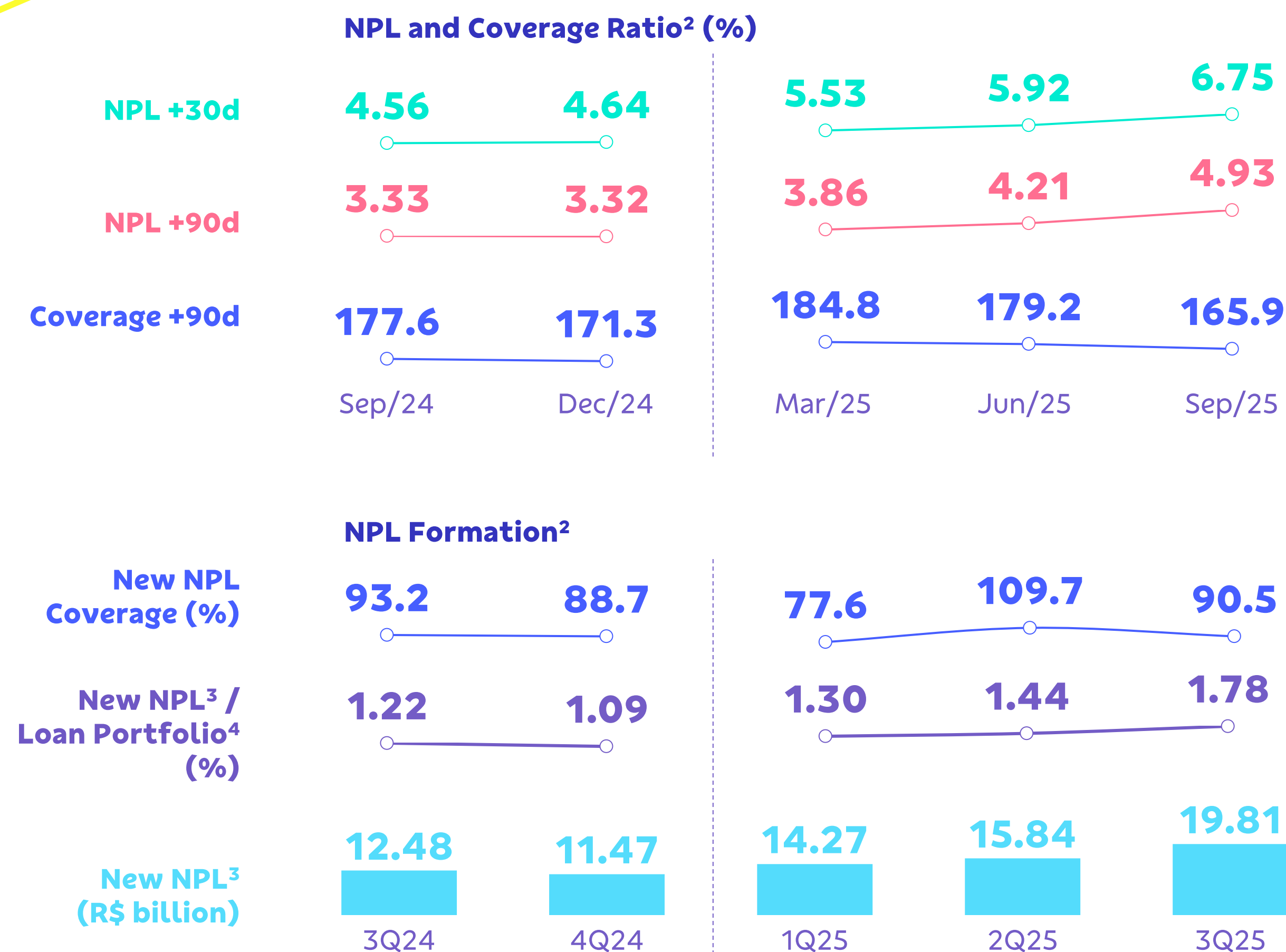
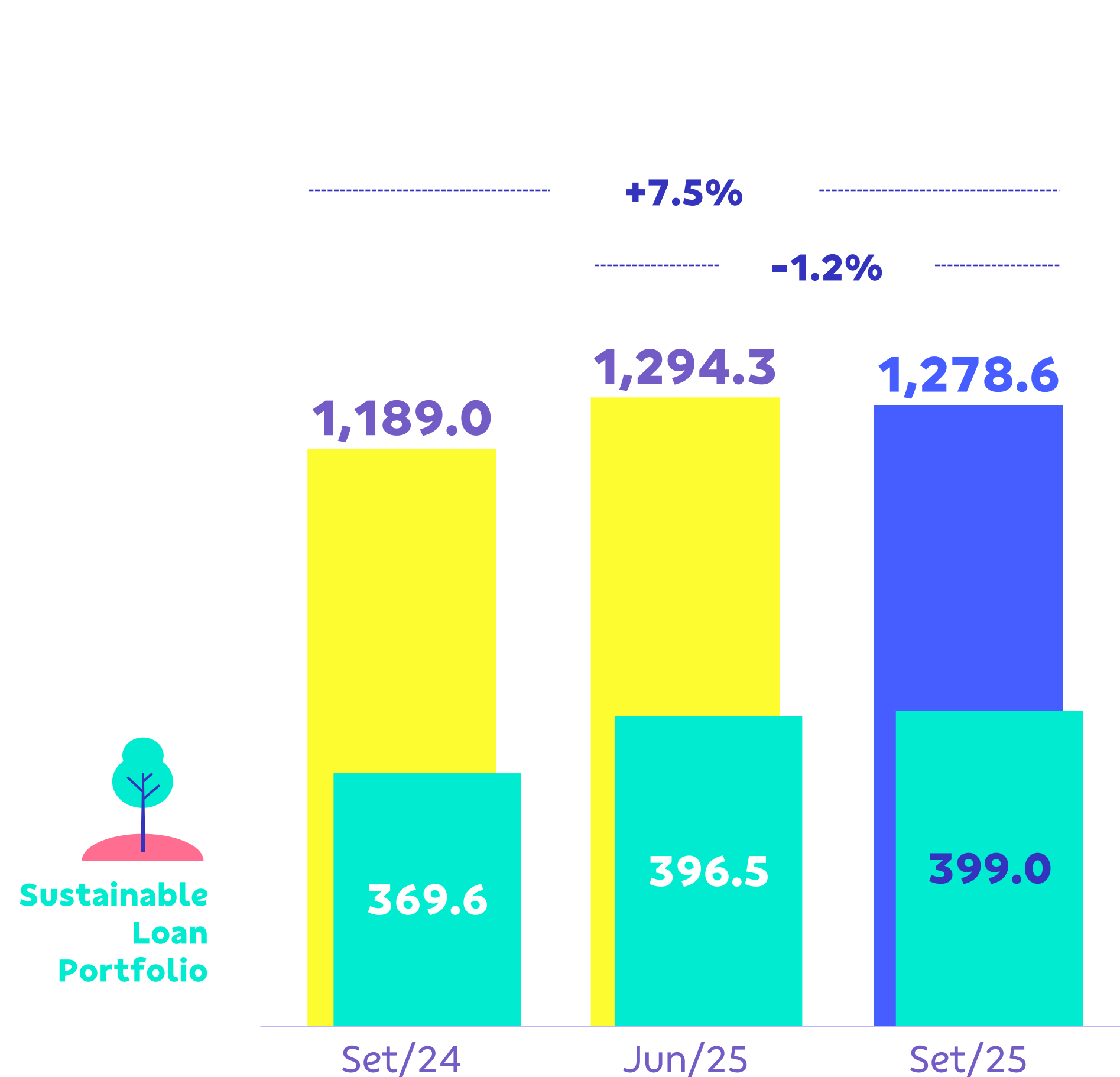


(1) Credit Risk Expenses – 12 Months / Average Credit Portfolio – 12 Months.



Expanded Loan Portfolio¹

R\$ billion



(1) Includes Private Securities and Guarantees. (2) Information regarding 2025 was disclosed according to Resolution No 4,966/21, while information regarding previous quarters was disclosed as regulation in force by 2024. (3) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (4) Classified loan portfolio balance of the previous quarter.

Sustainable Loan Portfolio

September/25

R\$ **399.0**
billion

2.59 million
loans

16.0% Companies

R\$ 64.1 billion
95.93 thousand loans

16.0% Low Carbon Agriculture

R\$ 63.7 billion
81.16 thousand loans

29.6% Best Socio-Environmental Practices

R\$ 118.1 billion
917.73 thousand loans

38.4% Social Loans

R\$ 153.0 billion
1.49 million loans

R\$ billion

 **Companies** **64.14**

 **Working Capital (No-till)** **53.01**

 **Low Carbon Program** **10.70**

 **Pronaf Mais Alimentos** **47.97**
(Loans for Food Production)

 **Investment Loans** **26.04**

 **PCA/Moderagro** **18.01**
(Agribusiness Infrastructure Financing)

 **Working Capital (Pronaf)** **15.18**

 **Infra and Develop Regional** **8.67**

 **Investment Loans (Pronaf)** **2.25**

 **Government** **71.74**

 **FIES** **38.47**
(Student Loans)

 **Low Income Housing Loans** **24.48**

 **Covid Relief Loans** **18.11**




 **Other** **0.24**



See the full
report



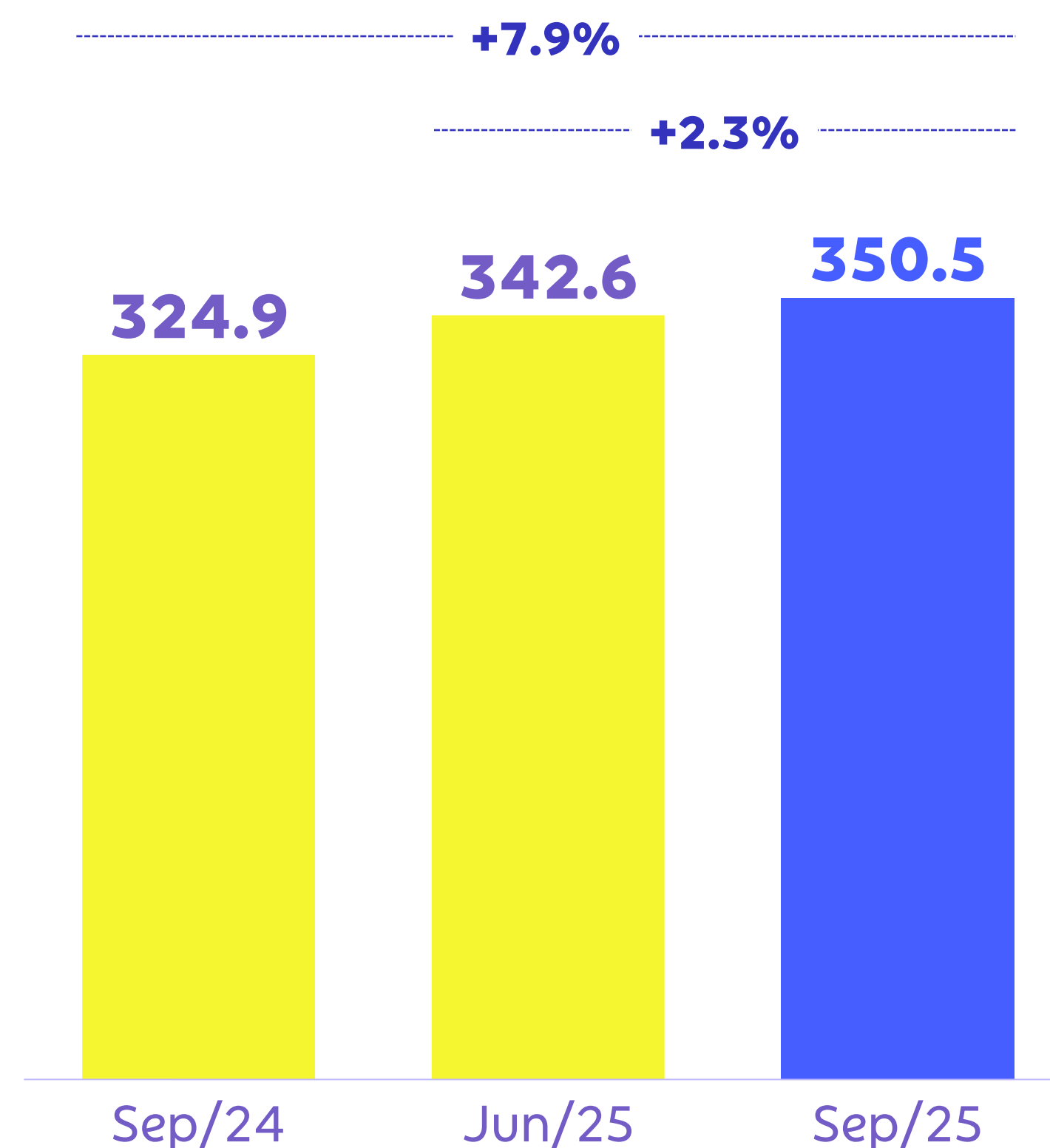
Additionality /
Sustainability
Contribution

 High / Transformational
 Moderate / Effective
 Limited / Transitional

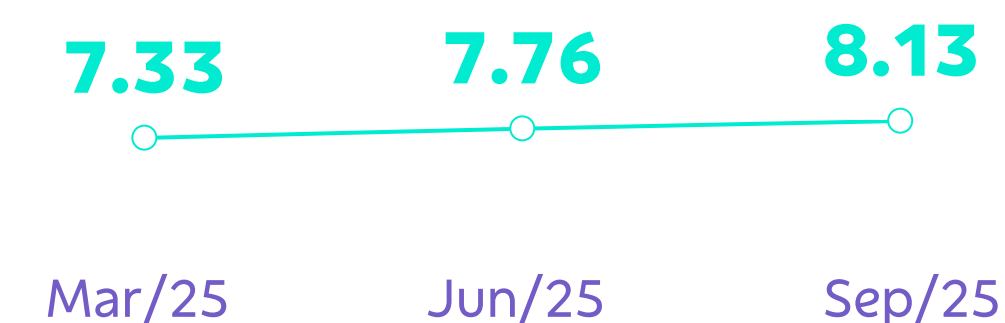
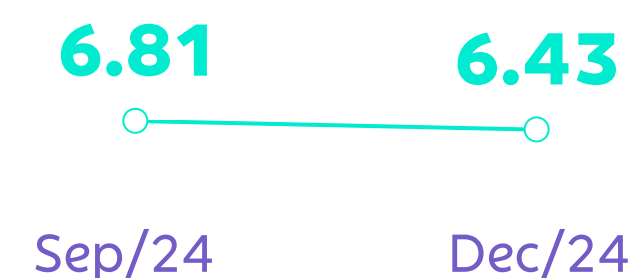
Individuals

Loan Portfolio

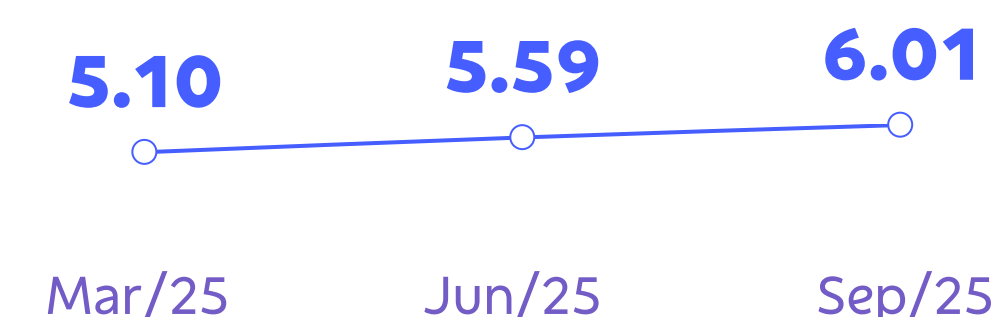
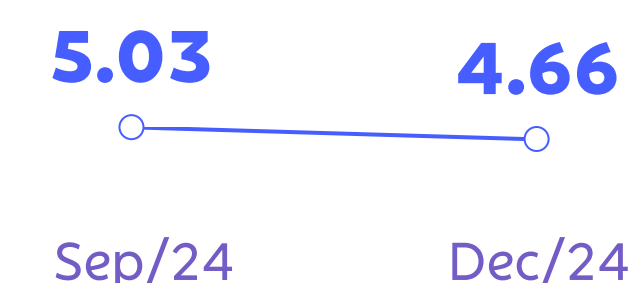
R\$ billion



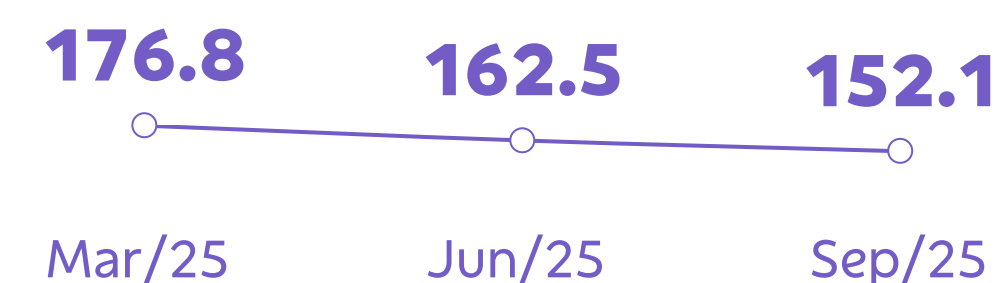
Individuals
NPL +30d¹
(%)



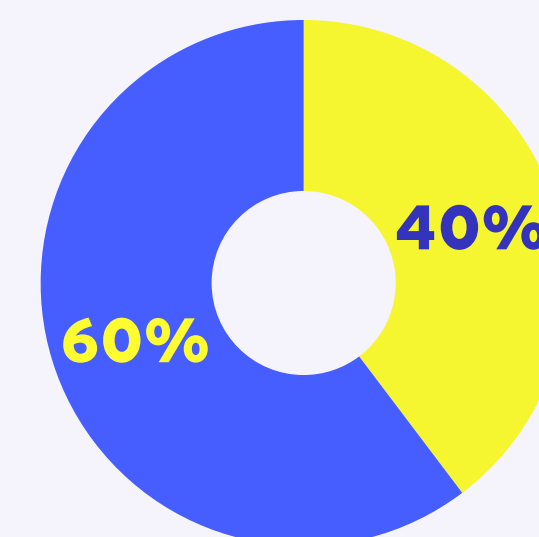
Individuals
NPL +90d¹
(%)



Individuals
Coverage +90d¹
(%)



Challenges faced by the agribusiness sector affect delinquency rates in the Individuals loan portfolio



Contribution to the increase in delinquency rates (Sep25/Sep24)

- Rural Producers
- Other individual customers

NPL +90 days for the individuals portfolio without rural producers would be **5.33%**

(1) Information regarding 2025 was disclosed according to Resolution No 4,966/21, while information regarding previous quarters was disclosed as regulation in force by 2024.

R\$ million

Individuals

Loan Portfolio

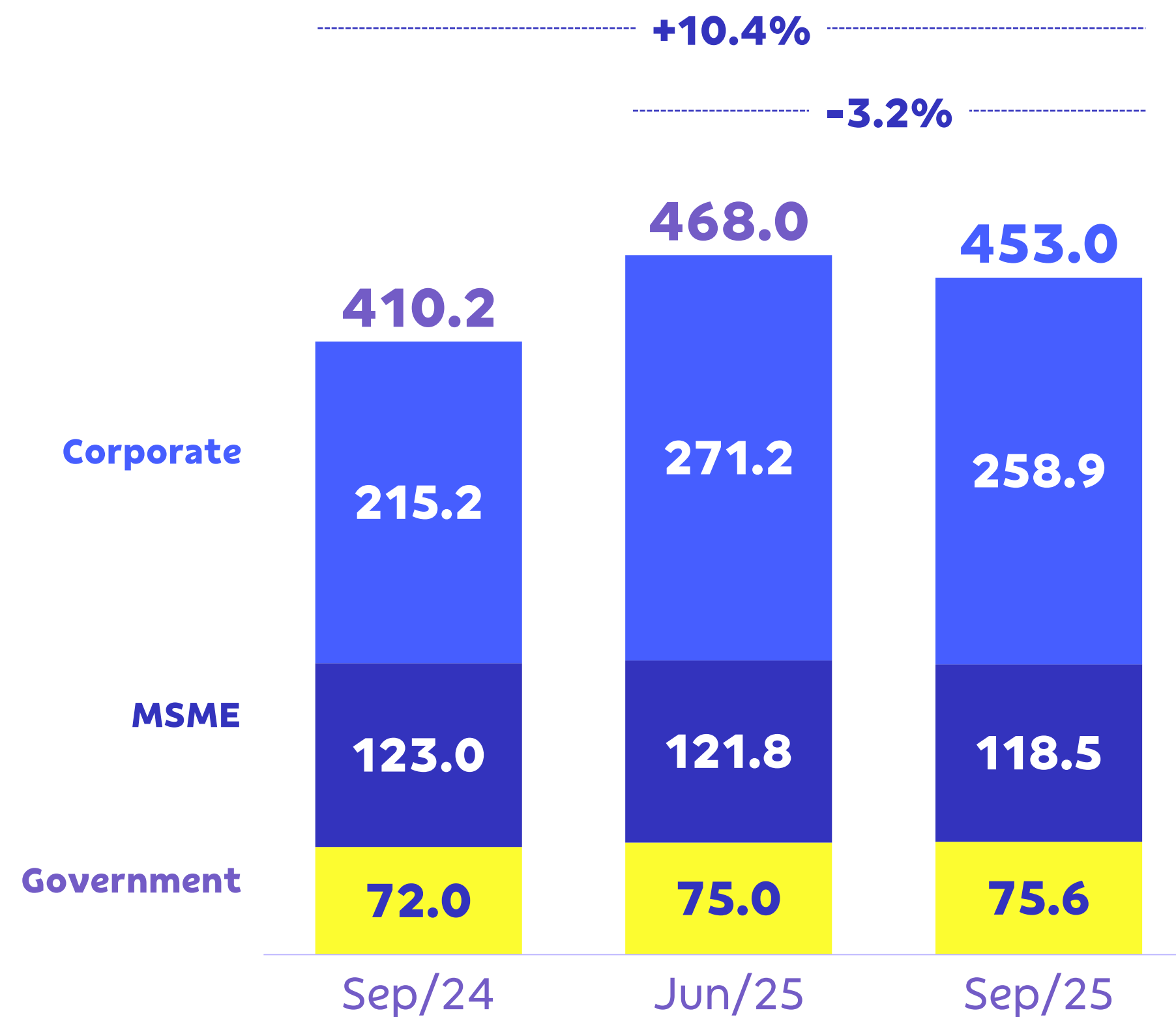
	Sep/24	Share %	Jun/25	Share %	Sep/25	Share %	Δ% Y/Y	Δ% Q/Q
 Loan Portfolio (a)	324,824	100.0	342,512	100.0	350,416	100.0	7.9	2.3
Direct Consumer Credit	180,356	55.5	192,563	56.2	196,624	56.1	9.0	2.1
Payroll Loan	137,187	42.2	145,219	42.4	147,893	42.2	7.8	1.8
Public Sector	110,273	33.9	112,604	32.9	112,207	32.0	1.8	(0.4)
Retirees	25,448	7.8	27,155	7.9	26,805	7.6	5.3	(1.3)
Private Sector	1,466	0.5	5,460	1.6	8,881	2.5	505.7	62.6
Non-Payroll Loan	43,168	13.3	47,344	13.8	48,731	13.9	12.9	2.9
Credit Card	54,806	16.9	60,758	17.7	63,882	18.2	16.6	5.1
Mortgage	48,099	14.8	47,742	13.9	47,310	13.5	(1.6)	(0.9)
Debt Composition ¹	22,096	6.8	26,133	7.6	25,133	7.2	13.7	(3.8)
Individuals	16,526	5.1	17,812	5.2	16,095	4.6	(2.6)	(9.6)
Rural Producer	5,570	1.7	8,321	2.4	9,038	2.6	62.3	8.6
Auto Loans	15,265	4.7	11,028	3.2	12,795	3.7	(16.2)	16.0
Organic Portfolio	4,877	1.5	4,267	1.2	3,979	1.1	(18.4)	(6.8)
Acquired Portfolio	10,388	3.2	6,762	2.0	8,816	2.5	(15.1)	30.4
Overdraft Account	2,876	0.9	2,993	0.9	3,356	1.0	16.7	12.2
Microcredit	236	0.1	235	0.1	240	0.1	2.0	2.4
Other	1,090	0.3	1,061	0.3	1,076	0.3	(1.3)	1.4
 Private Securities and Guarantees (b)²	71	0.0	83	0.0	95	0.0	33.6	14.8
 Expanded Loan Portfolio (a + b)²	324,895	100.0	342,595	100.0	350,511	100.0	7.9	2.3

(1) 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



Companies
Inad +30d¹
(%)

4.63 4.54

Companies
Inad +90d¹
(%)

3.58 3.51

Companies
Coverage +90d¹
(%)

195.2 197.5

Sep/24

Dec/24

6.00 5.37 5.14

4.06 4.18 4.06

190.1 174.7 178.4

Mar/25

Jun/25

Sep/25

MSME

MSME NPL +90d

10.57 10.25

MSME NPL +90d
without debt composition

6.10 6.22

Jun/25

Sep/25

(1) Information regarding 2025 was disclosed according to Resolution No 4,966/21, while information regarding previous quarters was disclosed as regulation in force by 2024.

R\$ million

Companies

Loan Portfolio

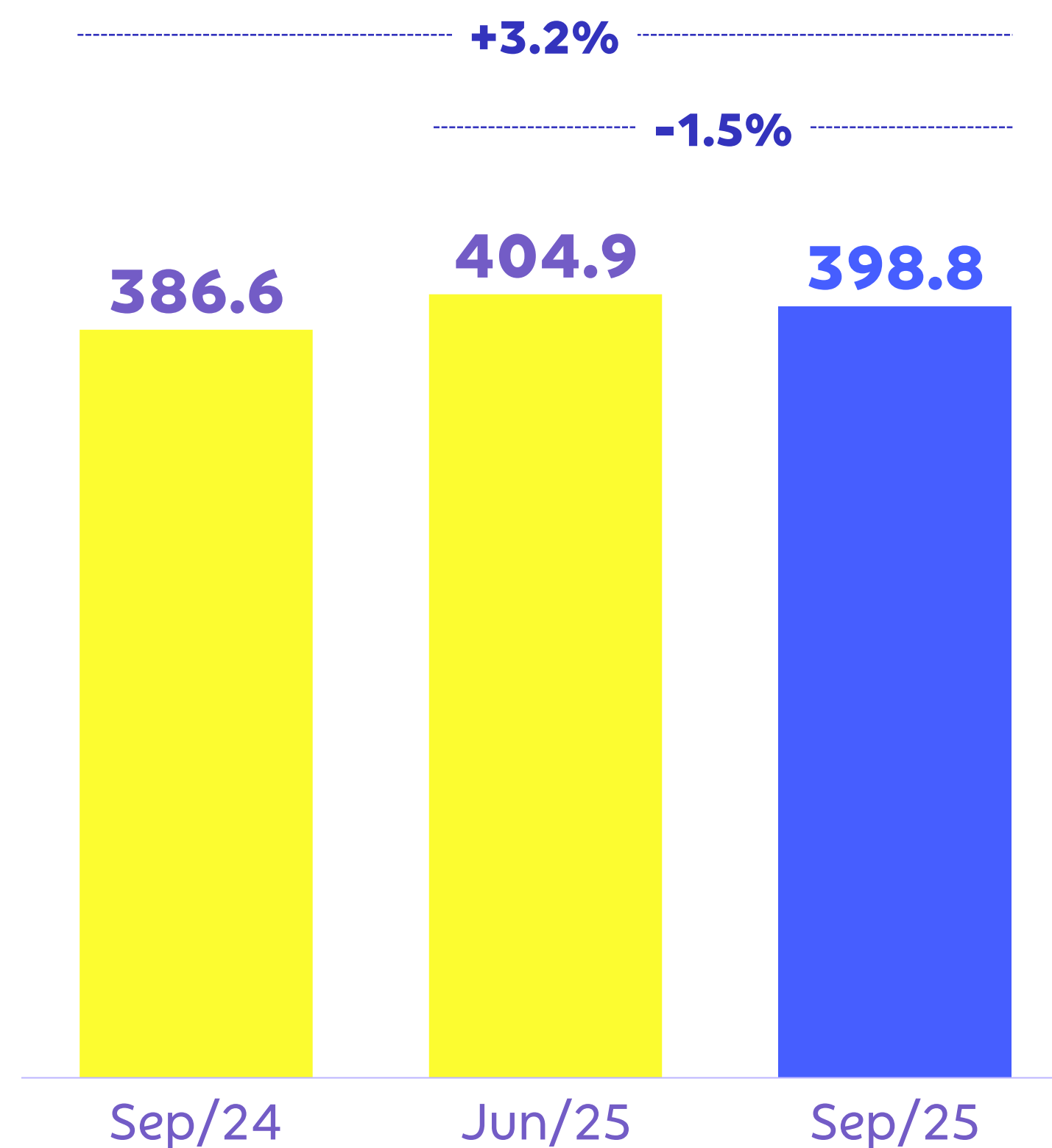
	Sep/24	Share %	Jun/25	Share %	Sep/25	Share %	Δ% Y/Y	Δ% Q/Q
 Loan Portfolio (a)	327,363	79.8	345,203	73.8	337,598	74.5	3.1	(2.2)
Broad Working Capital ¹	154,940	37.8	164,014	35.0	157,664	34.8	1.8	(3.9)
Working Capital ¹	134,685	32.8	139,907	29.9	136,036	30.0	1.0	(2.8)
Receivables	16,014	3.9	18,562	4.0	16,703	3.7	4.3	(10.0)
Pre-Approved-Credit	3,757	0.9	5,048	1.1	4,435	1.0	18.0	(12.2)
Overdraft Account	484	0.1	497	0.1	490	0.1	1.3	(1.3)
Investments ¹	102,895	25.1	105,606	22.6	106,333	23.5	3.3	0.7
ACC/ACE	29,966	7.3	28,747	6.1	27,295	6.0	(8.9)	(5.1)
Debt Composition	22,262	5.4	23,915	5.1	22,489	5.0	1.0	(6.0)
Corporate	8,219	2.0	8,997	1.9	9,213	2.0	12.1	2.4
MSME	14,043	3.4	14,917	3.2	13,276	2.9	(5.5)	(11.0)
Credit Card	6,534	1.6	8,178	1.7	7,849	1.7	20.1	(4.0)
Mortgage	3,125	0.8	4,088	0.9	4,390	1.0	40.5	7.4
Other	7,642	1.9	10,656	2.3	11,578	2.6	51.5	8.7
 Private Sec. and Guarantees (b)²	82,830	20.2	122,783	26.2	115,369	25.5	39.3	(6.0)
 Expanded Loan Portfolio (a+b)³	410,193	100.0	467,986	100.0	452,967	100.0	10.4	(3.2)

(1) In 1Q25, series reprocessed between working capital and investments; (2) 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



(1) Information regarding 2025 was disclosed according to Resolution No 4,966/21, while information regarding previous quarters was disclosed as regulation in force by 2024.



Agribusiness
NPL +30d¹
(%)

3.02 3.74

Agribusiness
NPL +90d¹
(%)

1.97 2.45

Agribusiness
Coverage +90d¹
(%)

165.3 134.5

Sep/24

Dec/24

4.11 5.53 7.78

3.04 3.49 5.34

183.6 206.3 170.0

Mar/25

Jun/25

Sep/25

Judicial Reorganization

Customers in Judicial
Reorganization
quantity

608

739

808

928

Total Balance in
Judicial Reorganization
R\$ billion

4.5

4.7

5.4

6.6

NPL+90d Balance in
Judicial Reorganization
R\$ billion

2.5

2.2

2.3

4.0

Dec/24

Mar/25

Jun/25

Sep/25

R\$ million

Agribusiness

Loan Portfolio

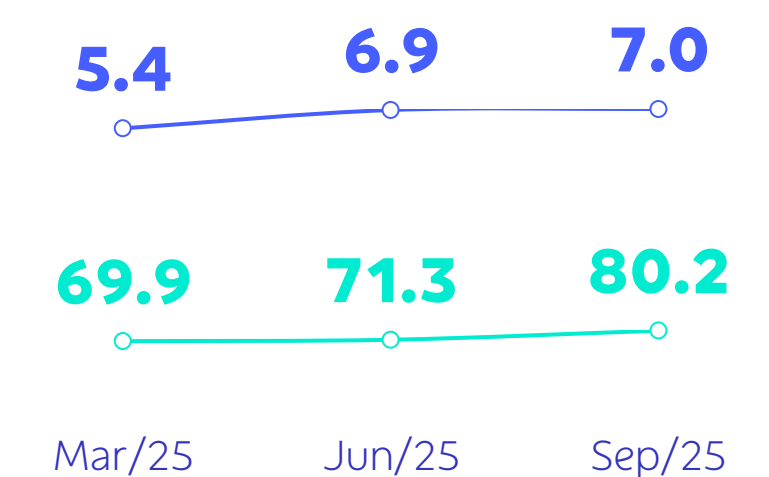
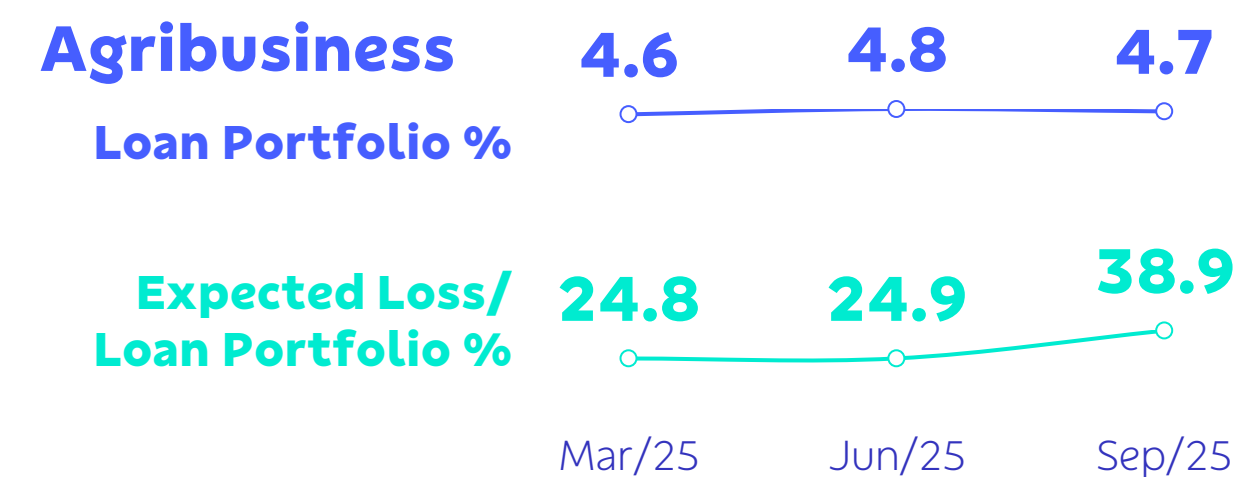
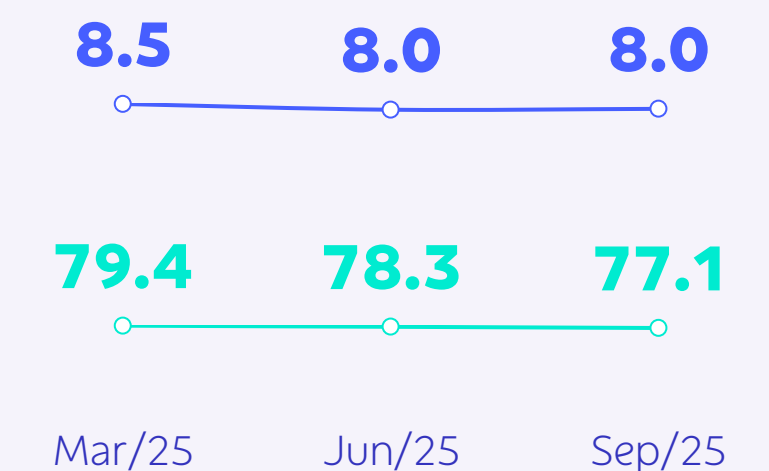
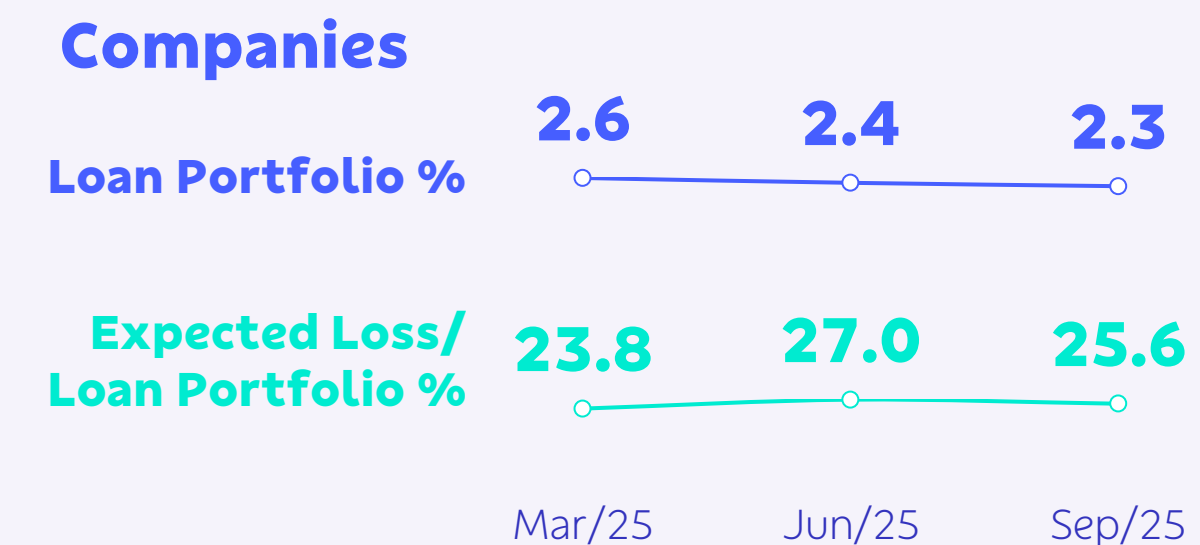
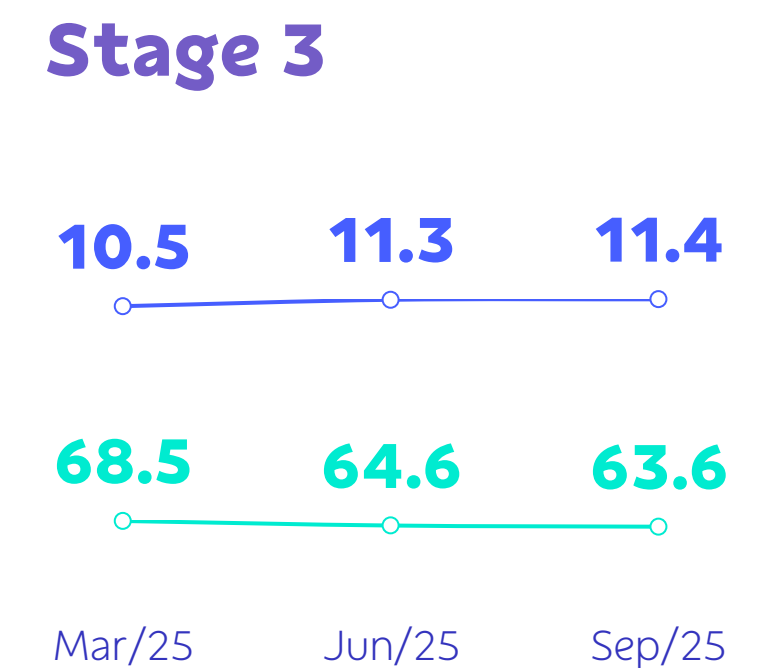
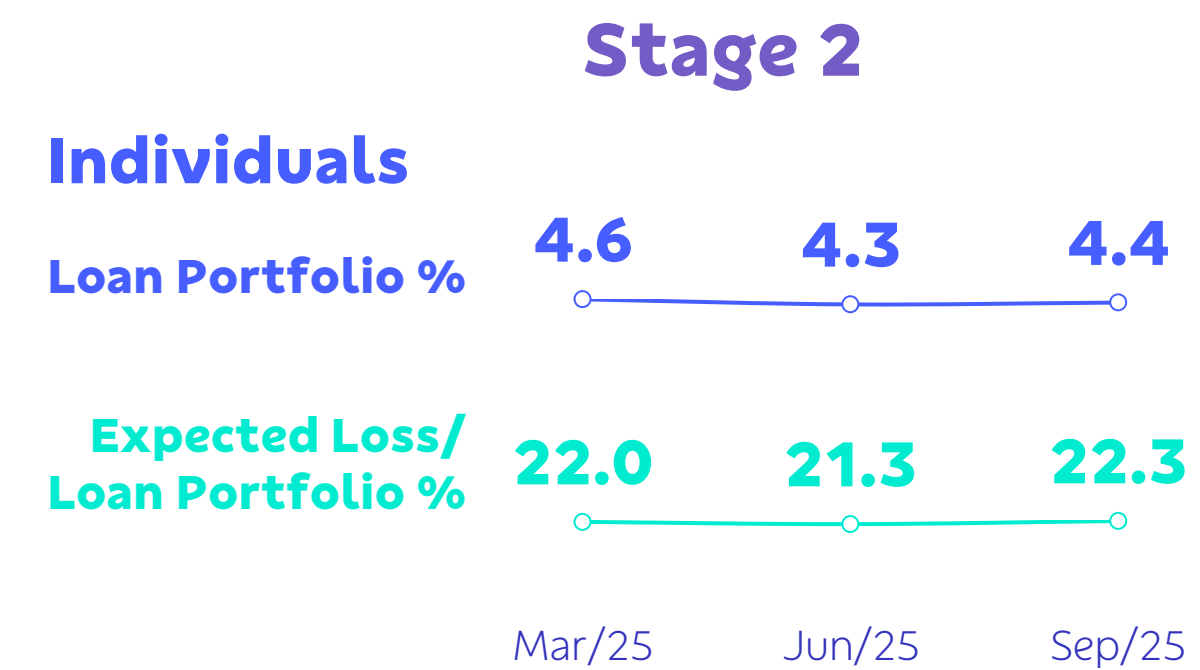
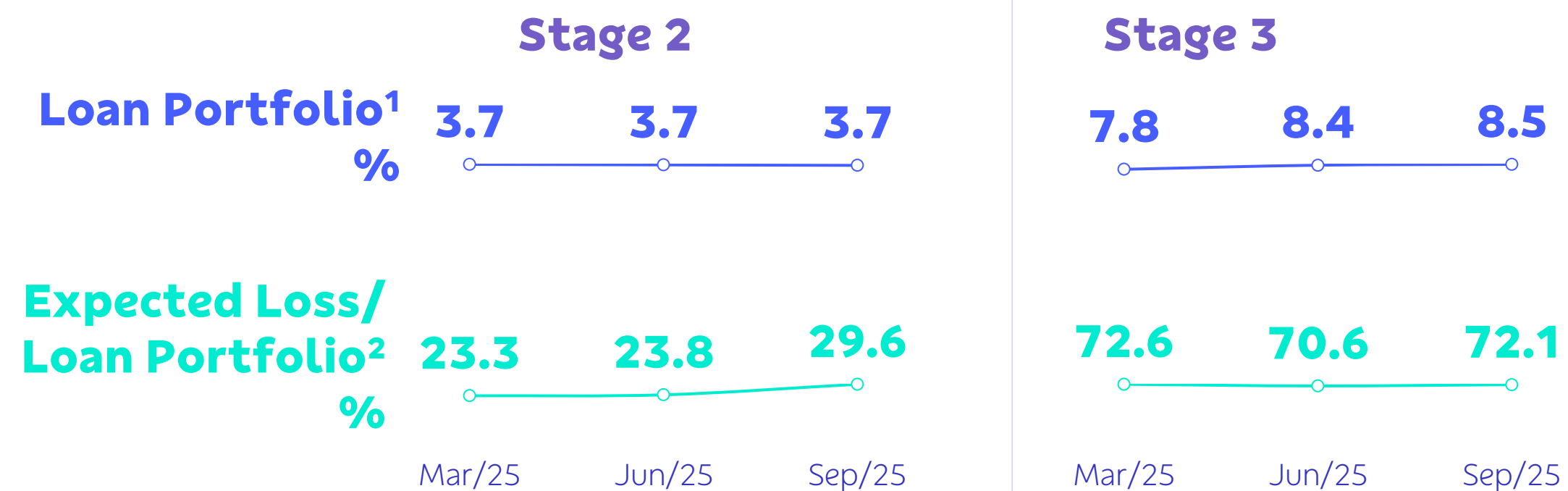
	Sep/24	Share %	Jun/25	Share %	Sep/25	Share %	Δ% Y/Y	Δ% Q/Q
Loan Portfolio (a)	347,109	89.8	364,903	90.1	361,846	90.7	4.2	(0.8)
Rural Credit	343,791	88.9	361,490	89.3	358,238	89.8	4.2	(0.9)
Working Capital for Input Purchase	121,840	31.5	129,183	31.9	129,228	32.4	6.1	0.0
Agricultural Investment	81,876	21.2	89,861	22.2	89,086	22.3	8.8	(0.9)
Pronaf	64,401	16.7	67,222	16.6	67,725	17.0	5.2	0.7
FCO Rural	32,584	8.4	35,778	8.8	36,747	9.2	12.8	2.7
Agricultural Selling	17,857	4.6	11,423	2.8	8,434	2.1	(52.8)	(26.2)
Pronamp	8,702	2.3	7,236	1.8	6,665	1.7	(23.4)	(7.9)
BNDES/Finame Rural	4,990	1.3	8,528	2.1	8,148	2.0	63.3	(4.5)
Industrialization	4,203	1.1	4,426	1.1	4,048	1.0	(3.7)	(8.5)
Low Carbon	3,412	0.9	2,852	0.7	2,526	0.6	(26.0)	(11.4)
Other	3,925	1.0	4,981	1.2	5,631	1.4	43.5	13.0
Loans to Companies	3,318	0.9	3,412	0.8	3,608	0.9	8.7	5.7
Rural Prod. Bills (b)	31,040	8.0	33,320	8.2	30,646	7.7	(1.3)	(8.0)
CDCA (c)	8,422	2.2	6,671	1.6	6,298	1.6	(25.2)	(5.6)
 Expanded Loan Portfolio (a+b+c)	386,571	100.0	404,893	100.0	398,790	100.0	3.2	(1.5)



Loan Portfolio by Stage



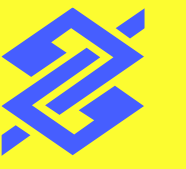
Loan Portfolio



(1) Loan Portfolio balance in the stage relative to the total portfolio. (2) Expected loss of the stage relative to the portfolio in the stage.

Fee Income and Administrative Expenses

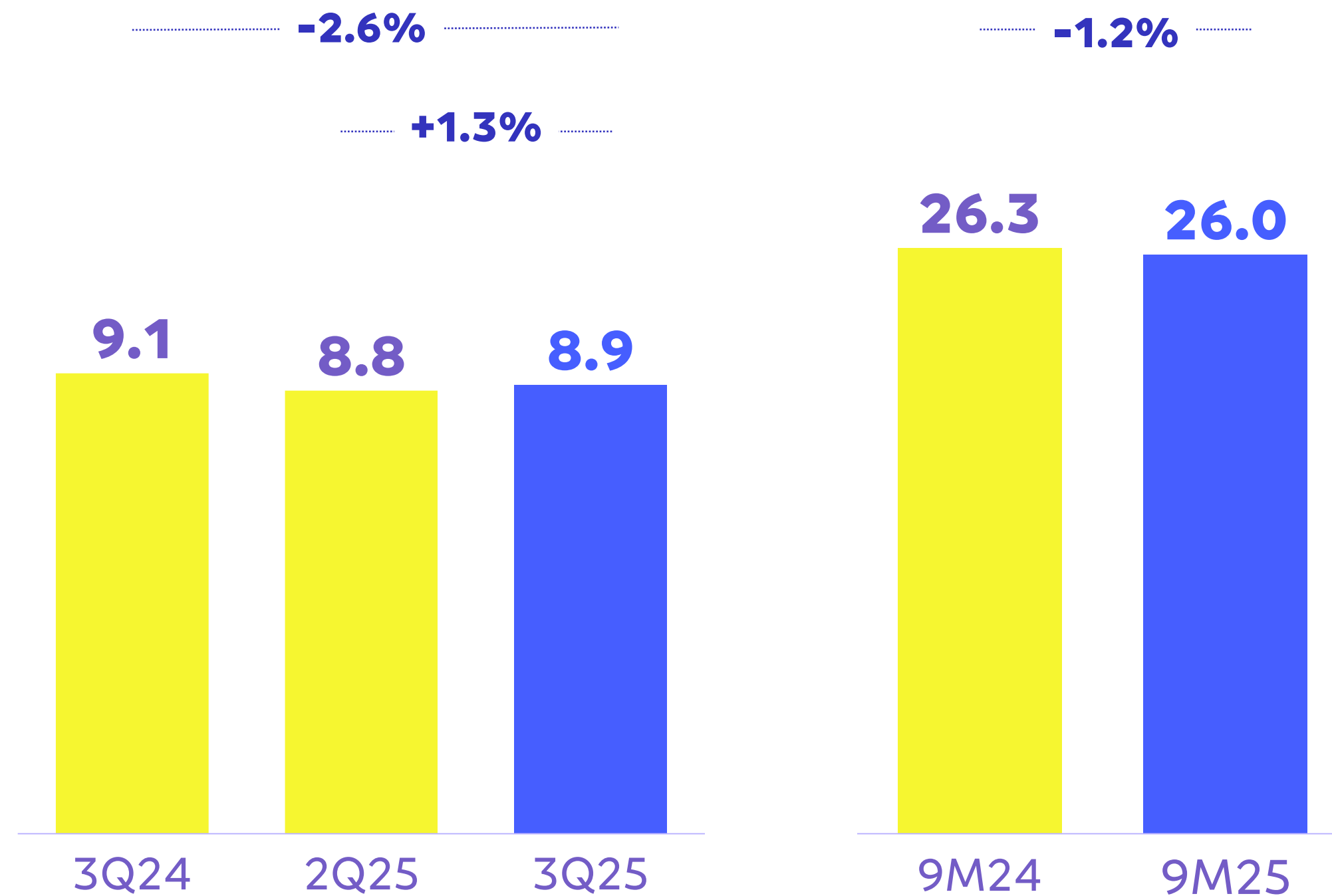
R\$ billion



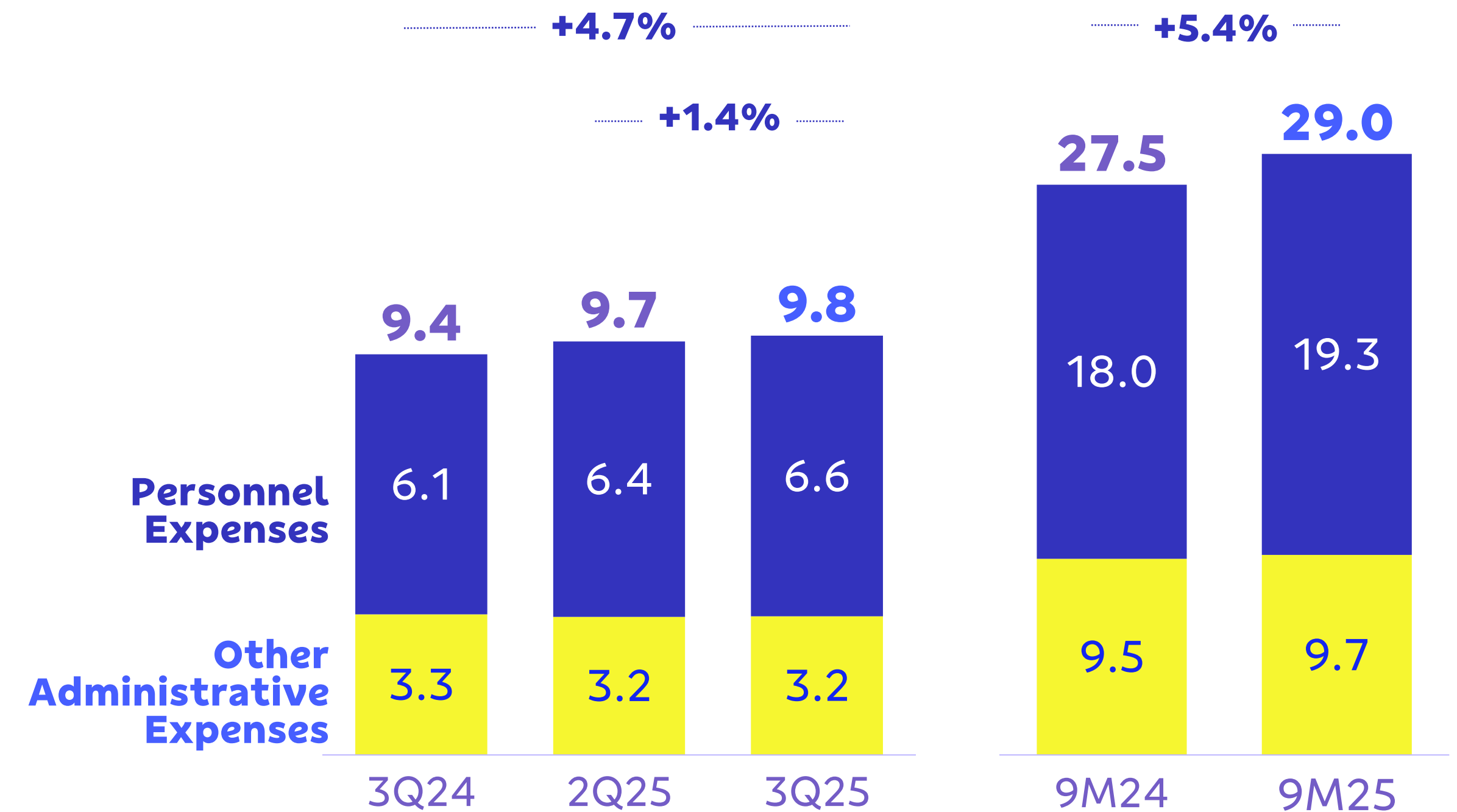
Cost-to-income
Ratio 12 months

27.6%

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 ¹ (% 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 ¹ (% 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	30,000	3.70 Q	100.00	3.700	N/A	USD	BBB
12/06/2022	12/15/2029	750,000	637500	2.75 + 3mSfr Q	100.00	2.75 + 3mSfr Q	N/A	USD	BBB
12/06/2022	12/15/2032	150,000	141000	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

R\$ million

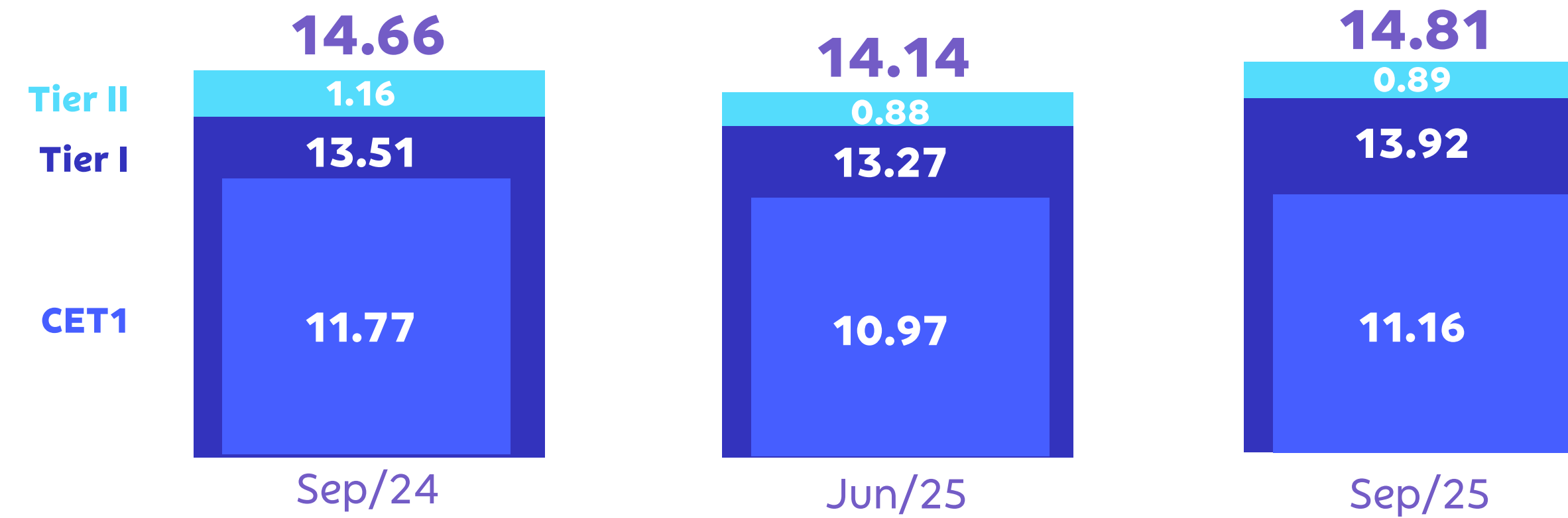
	Sep/24	%	Jun/25	%	Sep/25	%	Δ% Y/Y	Δ% Q/Q
Sources	1,151,042	100.0	1,262,250	100.0	1,281,748	100.0	11.4	1.5
Commercial Funding	1,059,935	92.1	1,138,673	90.2	1,149,651	89.7	8.5	1.0
Time Deposits	527,668	45.8	567,933	45.0	583,758	45.5	10.6	2.8
Savings Deposits	215,321	18.7	216,143	17.1	213,506	16.7	(0.8)	(1.2)
Letters of Credit – Agribusiness	194,220	16.9	243,064	19.3	242,553	18.9	24.9	(0.2)
Demand Deposits	108,368	9.4	96,281	7.6	94,057	7.3	(13.2)	(2.3)
Letters of Credit – Real Estate	14,135	1.2	14,942	1.2	15,436	1.2	9.2	3.3
Other Resources from Issuance	223	0.0	310	0.0	341	0.0	53.0	9.9
Institutional Funding	211,461	18.4	246,673	19.5	252,635	19.7	19.5	2.4
Borrowing, Assignments and Onlending	141,394	12.3	152,877	12.1	154,811	12.1	9.5	1.3
Subordinated Debt – Domestic ¹	13,213	1.1	23,257	1.8	29,055	2.3	119.9	24.9
Subordinated Debt – Abroad	9,769	0.8	9,580	0.8	9,428	0.7	(3.5)	(1.6)
Securities Issued Abroad	38,722	3.4	32,078	2.5	30,900	2.4	(20.2)	(3.7)
Financial Letters	8,363	0.7	28,882	2.3	28,441	2.2	240.1	(1.5)
Deposits with Central Bank	(120,354)	(10.5)	(123,095)	(9.8)	(120,538)	(9.4)	0.2	(2.1)
Uses	1,151,042	100.0	1,262,250	100.0	1,281,748	100.0	11.4	1.5
Loan Portfolio	1,050,006	91.2	1,115,212	88.4	1,111,687	86.7	5.9	(0.3)
Available Funds	101,036	8.8	147,038	11.6	170,061	13.3	68.3	15.7
Loan Portfolio/Total Deposits	123.3		126.7		124.7		1.4 p.p.	(2.0) p.p.
Loan Portfolio/Commercial Funding	99.1		97.9		96.7		(2.4) p.p.	(1.2) p.p.
Loan Portfolio/Uses	91.2		88.4		86.7		(4.5) p.p.	(1.6) p.p.

(1) Includes the update and interest of the domestic Hybrid Capital and Debt Instrument, in the amount of R\$ 4,100 million in Sep/25.

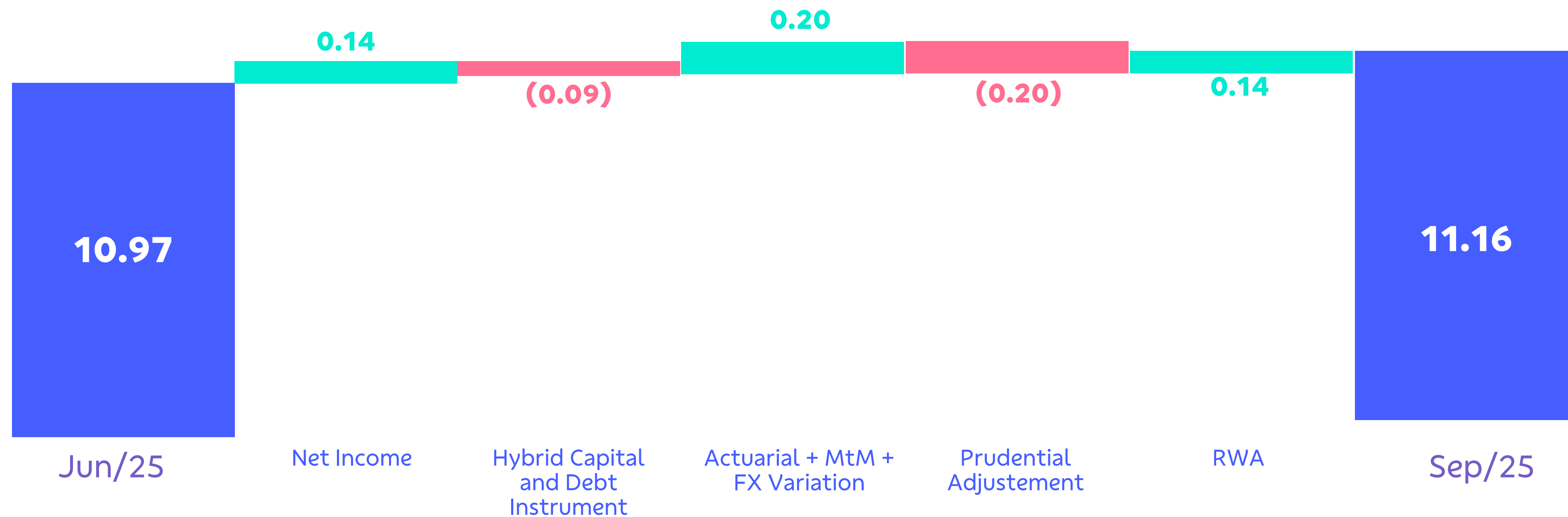


Capital

BIS III
(%)



CET1
(%)



BIS Ratio



	Sep/25 (%)
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 ¹	0.0
TIER 1	9.5
BIS RATIO	11.5

Bis Ratio
%

Current
Requirements



TIER1

13.92

CET1

11.16

Sep/25

Perpetual Bonds
Trigger
5.125% CET1

(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

	3Q24	2Q25	3Q25	Δ% Y/Y	Δ% Q/Q	9M24	9M25	Δ% YTD
Net Interest Income	25,870	25,080	26,365	1.9	5.1	77,153	75,327	(2.4)
Cost of Credit ⁽¹⁾	(10,086)	(15,908)	(17,928)	77.7	12.7	(26,435)	(43,987)	66.4
Recovery of Write-offs	2,597	1,991	1,424	(45.2)	(28.5)	7,571	4,703	(37.9)
Expected Loss Expense	(11,627)	(17,374)	(17,928)	54.2	3.2	(31,237)	(46,368)	48.4
Discount Granted	(393)	(525)	(1,424)	262.5	171.5	(1,635)	(2,322)	42.1
Impairment	(663)	-	-	-	-	(1,134)	-	-
Net Financial Margin	15,784	9,172	8,437	(46.5)	(8.0)	50,718	31,339	(38.2)
Fee Income	9,096	8,754	8,863	(2.6)	1.3	26,285	25,978	(1.2)
Administrative Expenses	(9,373)	(9,676)	(9,812)	4.7	1.4	(27,496)	(28,984)	5.4
Personnel Expenses	(6,081)	(6,444)	(6,567)	8.0	1.9	(18,035)	(19,334)	7.2
Other Administrative Expenses	(3,292)	(3,232)	(3,244)	(1.5)	0.4	(9,461)	(9,650)	2.0
Other Operating Income/Expenses	(1,347)	(1,250)	(1,465)	8.7	17.2	(4,088)	(4,021)	(1.7)
Net Gains from Equity Method Investments	1,942	2,124	1,989	2.4	(6.3)	5,729	5,872	2.5
PREVI – Plano de Benefícios I	700	978	822	17.4	(16.0)	1,931	2,779	43.9
PREVI – Fundo Utilização Restatement	209	273	208	(0.8)	(23.9)	793	862	8.6
Tax Expenses ⁽¹⁾	(2,113)	(2,186)	(2,235)	5.8	2.2	(6,412)	(6,524)	1.8
Other Income/Expenses	(2,086)	(2,439)	(2,249)	7.8	(7.8)	(6,131)	(7,009)	14.3
Provisions	(2,120)	(1,823)	(1,782)	(15.9)	(2.2)	(5,501)	(5,428)	(1.3)
Civil, Tax and Labor Claims	(1,978)	(1,821)	(1,782)	(9.9)	(2.1)	(5,305)	(5,415)	2.1
Other Provisions	(143)	(1)	-	-	-	(196)	(13)	(93.5)
Operating Income	12,040	5,178	4,241	(64.8)	(18.1)	39,918	18,885	(52.7)
Net Non-Operating Income	90	98	80	(10.2)	(18.2)	193	218	12.7
Profit Before Taxation and Profit Sharing	12,129	5,276	4,322	(64.4)	(18.1)	40,111	19,103	(52.4)
Income Tax and Social Contribution	(500)	(113)	716	-	-	(5,408)	178	-
Employee and Directors Profit Sharing ⁽¹⁾	(1,209)	(489)	(438)	(63.7)	(10.4)	(3,600)	(1,865)	(48.2)
Non-Controlling Interests	(906)	(889)	(814)	(10.1)	(8.4)	(2,787)	(2,473)	(11.3)
Adjusted Net Income	9,515	3,784	3,785	(60.2)	0.0	28,317	14,943	(47.2)
One-Off Items	(595)	(749)	(757)	27.1	1.0	(1,650)	(2,107)	27.7
Economic Plans	(1,149)	(1,307)	(1,461)	27.1	11.8	(3,194)	(3,930)	23.1
Adherence to Transaction Program ⁽¹⁾	-	(1,192)	-	-	-	-	(1,192)	-
Tax Voluntary Assessment	-	-	-	-	-	949	-	-
Securities Impairment	-	-	-	-	-	(1,717)	-	-
Tax Effect and Profit Sharing	554	1,751	704	27.1	(59.8)	2,312	3,015	30.4
Net Income	8,920	3,035	3,028	(66.0)	(0.2)	26,667	12,836	(51.9)

(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.

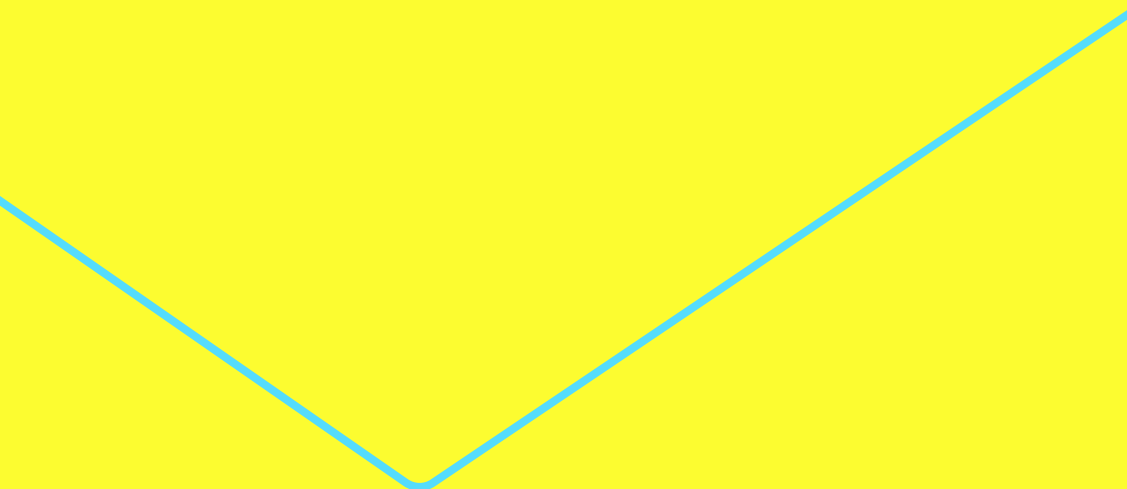




Guidance 2025

	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 and 105.0 <small>R\$ billion</small>	R\$ 75.3 bn	Unchanged
Cost of Credit²	53.0 and 56.0 <small>R\$ billion</small>	R\$ 44.0 bn	59.0 and 62.0 <small>R\$ billion</small>
Fee Income	34.5 and 36.5 <small>R\$ billion</small>	R\$ 26.0 bn	Unchanged
Administrative Expenses	38.5 and 40.0 <small>R\$ billion</small>	R\$ 29.0 bn	Unchanged
Adjusted Net Income	21.0 and 25.0 <small>R\$ billion</small>	R\$ 14.9 bn	18.0 and 21.0 <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.

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