



Informações BB 4Q25

Year 8 – Edition 26
www.bb.com.br/ir

Earnings 4Q25

A year of resilience and courage, with results that demonstrate our ability to navigate adverse scenarios with diligence, responsibility, and focus.

Adjusted Net Income

R\$ **5.7**
billion

+51.7%
4Q25/3Q25

Net Interest Income

R\$ **27.8**
billion

+5.4%
4Q25/3Q25

Expanded Loan Portfolio

R\$ **1.3**
trillion

+1.4%
Dec25/Sep25

Cost of Credit

R\$ **18.0**
billion

+0.2%
4Q25/3Q25

Cost-to-income Ratio 12M

27.7%

The best of
brazilian
financial system

CET 1

12.23%

+107 bps
Dec25/Sep25

Comments 4Q25



Check out [here](#) the 4Q25 Earnings Results videocast, in which BB's CFO, Geovanne Tobias, and the Investor Relations team analyze the main highlights of the period.

Guidance 2026

	Guidance between
Loan Portfolio¹	0.5% and 4.5%
Individuals	6% and 10%
Companies	-3% and 1%
Agribusiness	-2% and 2%
Sustainable Loan Portfolio	2% and 6%
Net Interest Income	4% and 8%
Cost of Credit²	53 and 58 <small>RS billion</small>
Fee Income	2% and 6%
Administrative Expenses	5% and 9%
Adjusted Net Income	22 and 26 <small>RS billion</small>

(1) Credit projections consider the domestic portfolio plus private securities and guarantees and do not consider government credit. (2) Cost of Credit: corresponds to expected loss expenses (as per CMN Resolution No. 4,966/21), plus discounts granted and less revenue from credit recovery.

BB Day 2026

April 23th

Save the date!

Join Banco do Brasil's online event and learn more about our strategies and vision for the future. Details coming soon at www.bb.com.br/ir.

Market Indexes

1.6 million
shareholders

Ibov (thousand points)



BBAS3¹ (R\$)



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

IOC Distributed
R\$ 5.2 billion
2025

IOC per Share
R\$ 0.91
2025

Payout 2025 and 2026
30%

BBAS3 Recommendations

As of 02/18/2026



■ Sell ■ Hold ■ Buy

BBAS3 Average Target Price¹
R\$ 25.44

(1) Average target price from 14 analysts covering Banco do Brasil as of 02/18/2026.

Quarterly Highlights

Launch of BB Visa Altus Liv premium credit card

Banco do Brasil, which offers cards to all Brazilians, continues to evolve its portfolio in line with global changes and new consumer habits. As part of this movement, it launched BB Visa Altus Liv. More than just a credit card, it reflects the style of those who have achieved the privilege of living lightly, enjoying every moment in their own time and in their own way. Among the benefits are access to more than 1,700 VIP lounges at airports, zero Tax on Financial Operations (IOF) on international purchases, extra points, and exclusive advantages at concerts and events sponsored by Banco do Brasil.

Best position among the major banks in the Central Bank's Complaints Ranking

The Central Bank of Brazil released the Complaints Ranking for 4Q25, confirming a well-established outcome: for the 14th consecutive quarter, Banco do Brasil maintains the best position among banks with a phygital operating model, recording a continued reduction in valid complaints and reinforcing its commitment to excellence in customer relations.

Launch of the Carbon Credits Trading Desk

During COP30, in Belém, Banco do Brasil launched its carbon credits trading desk, becoming the first major Brazilian bank to enable companies with emission targets to acquire credits from forest preservation or clean energy projects. It is estimated that more than five thousand economic groups will need to manage their emissions inventories, and BB is working to meet this demand, both in the trading of credits and in the origination of decarbonization projects.

Expansion of BB Ventures, the Corporate Venture Capital Program

Banco do Brasil continues to advance in its innovation journey by strengthening BB Ventures, its Corporate Venture Capital program launched in 2020. The expansion broadens the program's scope by incorporating themes such as bioeconomy, ESG, and Diversity, Equity and Inclusion, supporting entrepreneurs and production chains across all regions of Brazil. To sustain this new phase, BB Ventures will have up to R\$ 500 million in capital starting in 2026.

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

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

Access: www.bb.com.br/ir

Ask questions or talk to us directly on WhatsApp! Our service is always ready for you: (+55 61 4004-0001) or go to the "RI Contact" banner on the website. Service from Monday to Friday, from 9 a.m. to 6 p.m.

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