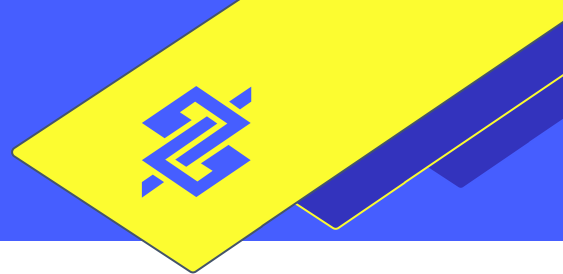


Press Release

Banco do Brasil S.A. | Second Quarter 2025



Press Release – Brasília (DF), August 14th, 2025.

Banco do Brasil report the adjusted net income of R\$ 11,2 billion in the 1H25 with return of equity (ROE) of 12.6%.

In the second quarter, the adjusted net income, reached R\$ 3.8 billion; Expanded Loan Portfolio grew 11.2% in one year; CET1 closed June 2025 at 10.97%

Expanded Loan Portfolio

The Expanded Loan Portfolio reached R\$ 1.3 trillion in June 2025, with a 11.2% year-over-year growth and a 1.3% increase compared to March 2025. Highlights includes:

Individuals: Reached R\$ 342.6 billion, up 8.0% year-over-year and 2.0% quarter-over-quarter, mainly driven by payroll loans (+2.5% q/q and +8.6% y/y), non-payroll loans (+3.8% q/q and +11.2% y/y), and credit cards (+2.9% q/q and +13.0% y/y).

Companies: Reached R\$ 468.0 billion, up 14.7% year-over-year and 1.8% quarter-over-quarter, with the largest contribution from the Corporate Loan Portfolio, which exceeded R\$ 271 billion, and the government portfolio, which reached R\$ 75.0 billion.

Agribusiness: Grew 8.0% over the past 12 months and remained relatively stable compared to March, totaling R\$ 404.9 billion. During the 2024/2025 Crop Plan period (July 2024 to June 2025), Banco do Brasil disbursed R\$ 225.8 billion. BB continues to be the leading financial agent for agribusiness in the country, significantly contributing to the segment's credit demand. The bank announced up to R\$ 230 billion in funding for Agribusiness under the 2025/2026 Crop Plan. Of this total, R\$ 54 billion will be allocated to small and medium producers, while R\$ 106 billion will support corporate agriculture, including large producers, cooperatives, and agribusinesses related industries.

Sustainable Loan Portfolio: Ended June 2025 at R\$ 396.5 billion, financing activities that generate positive social and environmental impacts, such as renewable energy, sustainable agriculture, and sustainable infrastructure projects, with a 10.6% increase over 12 months.

Worker Credit

Since the launch of the program in March this year, BB has already disbursed over R\$ 7 billion, with a market share of approximately 24%, reinforcing its leadership in payroll loans. Transactions were carried out in over 5,000 Brazilian municipalities, demonstrating BB's reach and the effectiveness of its "figital" strategy. With an analysis platform that integrates a wide range of data and relationship information with companies and workers, the bank offers personalized, secure, and efficient proposals, reinforcing its commitment to increasingly inclusive and customer-centric operations.



BB in Bacen Complaints Ranking

BB has maintained the best position among the five largest financial conglomerates for 12 consecutive quarters, reaffirming its commitment to excellence in customer relations.

Digital Channels

Digital channels — BB App, BB WhatsApp, and web platforms — remained the main means of customer interaction, accounting for 94% of transactions during the period. The BB App reached 27.2 million active users (+3.4% q/q). BB WhatsApp expanded its user base to 20 million (+22.6% q/q).

AI Solution for Companies Generates Over 60 million Recommendations

One year ago, BB launched ARI – Intelligent Recommendations Area, which uses Generative AI to support the management of micro and small businesses. Over 60 million personalized recommendations have already been generated, supporting more than 75,000 companies across the country. The insights translate complex data into practical and accessible guidance, with human curation to ensure safety and relevance. The tool is available on the Companies Dashboard and the BB Companies App.


BB Piggy Bank

As part of its financial education solutions, in May 2025 BB launched the BB Piggy Bank (Cofrinho BB), a financial reserve-building tool for all individual clients. Through the BB app, users can create goals, track financial progress, and customize each objective in a simple, intuitive, and secure way. There are already over 90,000 clients using the tool, 65% of whom are young investors, with more than R\$ 145 million invested.



Guidance

Banco do Brasil's performance in the first half of 2025 and the corporate projections for the year, which were revised this quarter, are presented below.

 2025 Guidance	Released between		Observed 1H25	Revised between
	Loan Portfolio¹	5.5% and 9.5%	10.3%	3% and 6%
	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%
	Sustainable Loan Portfolio	7% and 11%	10.6%	7% and 10%
	Net Interest Income	Under review	R\$ 48.9 bn	102 and 105 <small>R\$ billion</small>
	Cost of Credit²	Under review	R\$ 26.1 bn	53 and 56 <small>R\$ billion</small>
	Fee Income	34.5 and 36.5 <small>R\$ billion</small>	R\$ 17.1 bn	Unchanged
	Administrative Expenses	38.5 and 40.0 <small>R\$ billion</small>	R\$ 19.2 bn	Unchanged
	Adjusted Net Income	Under review	R\$ 11.2 bn	21 and 25 <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.