



Inform Ações BB **2Q25**

Year 7 – Edition 24
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2025 is a year of adjustment
to restore profitability



R\$ billion	1Q25	2Q25	Δ% Q/Q	1H24	H25
Adjusted Net Income	7.4	3.8	-48.7%	18.8	11.2
Cost of Credit	10.2	15.9	+56.7%	16.3	26.1
Net Interest Income	23.9	25.1	+4.9%	51.3	48.9
Fee Income	8.4	8.8	+4.7%	17.2	17.1
Administrative Expenses	9.5	9.7	+1.9%	18.1	19.2
Expanded Loan Portfolio	1.278 jun24	1.294 jun25			
CET1	10.97%	10.97%			

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earnings videocast
with the **CFO** and
the **IR** team



Guidance



Pursuant to Law 6,404/1976, article 157, § 4, and to CVM (Brazilian Securities and Exchange Commission) Resolutions No. 44/2021 and No. 80/2022, and as a complement to the material fact disclosed on May 15, 2025, Banco do Brasil S.A. (BB) announces the review of the Guidance for the Credit Portfolio and the resumption of the ranges for the Cost of Credit, Net Interest Income and Adjusted Net Income lines, based on a reassessment of the impacts for the current scenario and aligned with management's best current expectations for 2025.

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 R\$ billion
Cost of Credit²	Under review	R\$ 26.1 bn	53 and 56 R\$ billion
Fee Income	34.5 and 36.5 R\$ billion	R\$ 17.1 bn	Unchanged
Administrative Expenses	38.5 and 40.0 R\$ billion	R\$ 19.2 bn	Unchanged
Adjusted Net Income	Under review	R\$ 11.2 bn	21 and 25 R\$ billion

(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



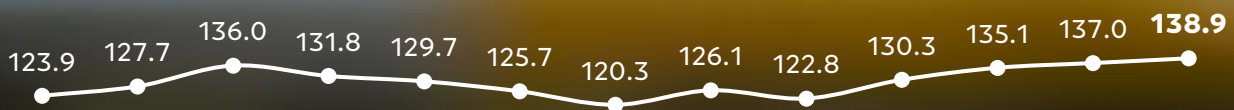
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Market Indexes

1.6 million
shareholders

Ibov (thousand points)



BBAS3¹ (R\$)

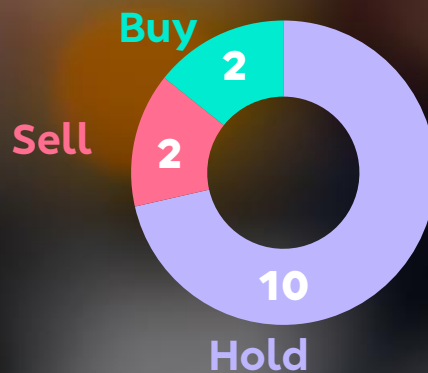


(1) Adjusted for dividends and IOC.

BBAS3 Recommendations

In 08/25/2025

BBAS3
Average
Target Price²
R\$ 25.27



(2) Average target price from 14 analysts covering Banco do Brasil

Dividends
and IOC Distributed
R\$ 3.3 billion
1H25

Dividend Yield 12M

8.2 %
jun/25

Earnings per Share
R\$ 1.73
1H25

Revised Payout

The payout ratio for 2025 has been revised and set at 30%.



Quarter Highlights



Private Payroll Loan (Worker's Credit Program)

Banco do Brasil continued to consolidate its leadership in payroll loans, surpassing R\$7 billion in disbursements under the Worker's Credit Program. Over 640 thousand transactions were carried out, resulting in a market share close to 24%. These operations were executed across more than 5,000 Brazilian municipalities, highlighting the Bank's extensive reach and the effectiveness of its phygital strategy, which integrates physical and digital channels to enhance convenience and proximity for clients. This performance reflects Banco do Brasil's ongoing commitment to a more inclusive, intelligent, and client-centric approach.



BB in the Bacen Complaints Ranking

BB maintained its leading position in the Bacen Complaints Ranking for 12 consecutive quarters, standing out among the five largest financial conglomerates, reinforcing its commitment to excellence in client service.



BB at the top of global sustainability rankings

BB is the only Brazilian bank rated A by the Carbon Disclosure Project (CDP), placing it among the top 2% globally in sustainability. The Bank also leads the FTSE4Good Index, a global benchmark in the field, and received the highest ESG Risk rating among major Brazilian banks from Sustainalytics.



Banco do Brasil leads the high-income segment

With the largest specialized service network in the country, Banco do Brasil expanded its presence in the high-income segment, focusing on clients it knows well and on sustainable growth. BB is the only bank with dedicated structures in all state capitals. In 2025, growth in assets under management (AUM) in the Private segment grew at more than twice the market average, reflecting the trust placed in the Bank by its clients.

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Access: www.bb.com.br/ir

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