



# Informações BB 1Q26

Year 8 – Issue 27  
[www.bb.com.br/ir](http://www.bb.com.br/ir)

# 1Q26 Earnings

## Adjusted Net Income

R\$ **3.4**  
billion

**-53.5%**  
1Q26/1Q25

## Net Interest Income

R\$ **27.4**  
billion

**+14.8%**  
1Q26/1Q25

## Expanded Loan Portfolio

R\$ **1.3**  
trillion

**+2.2%**  
Mar26/Mar25

## Cost of Credit

R\$ **18.9**  
billion

**+85.8%**  
1Q26/1Q25

## Cost-to-income Ratio 12M

**28.0%**

Proper cost control

## CET1

**11.59%**

**+62 bps**  
Mar26/Mar25

## Comments 1Q26 Earnings



Check out the 1Q26 Earnings Videocast [here](#), where our CFO, Geovanne Tobias, and the Investor Relations team present the main highlights of the quarter.

# Market Indexes

1.5 million  
shareholders

**Ibov** (thousand points)



**BBAS3<sup>1</sup>** (R\$)



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

**IOC Distributed**  
**R\$ 866 million**  
1Q26

**IOC per Share**  
**R\$ 0.15**  
1Q26

**2026 Payout**  
**30%**

## BBAS3 Recommendations

As of 05/15/2026



■ Sell    ■ Hold    ■ Buy

**BBAS3 Average Target Price<sup>1</sup>**  
**R\$ 25.30**

(1) Average target price from 14 analysts covering Banco do Brasil as of 05/15/2026.

## Annual and Extraordinary General Meetings

On April 29, 2026, Banco do Brasil held its Annual and Extraordinary General Meetings, with shareholders participating both in person and online. The 2025 financial statements, the allocation of net income, the distribution of dividends, and executive compensation were reviewed and approved. Governance topics were also addressed, including the election of members of the Supervisory Board, amendments to the Bylaws, and an increase in the authorized capital limit.

## Annual Report 2025

Banco do Brasil released its 2025 Annual Report, which covers the main initiatives, results, business management and the impact of BB's activities on the economic, environmental and social perspectives.

The Report presents BB's transformative role and commitment to a sustainable performance, also addressing risk management and corporate governance, among other relevant topics. Access the full report through the link below:

[Annual Report – 2025](#)

## Recognition in the Sustainability Yearbook 2026

Banco do Brasil was recognized as one of the world's top-performing institutions in sustainability in S&P Global's Sustainability Yearbook 2026, which evaluates companies' performance on the DJ BIC (Dow Jones Best-in-Class) Index. BB ranked among the top 5% of banks globally, making its best-ever performance on this index.

This result reinforces the correctness of the strategy and the consistency in integrating ESG concepts and practices into BB's governance, processes, and business operations.

# BB Highlights

## **BB Conducts Unprecedented International Issuance of Nature Bond**

In April, Banco do Brasil raised new funds in the international primary market through the issuance of a \$500 million Nature Bond with a five-and-a-half-year maturity. The transaction reinforces BB's commitment to sustainable finance and expands the bank's presence in financial instruments aligned with the social, environmental, and climate agenda.

## **Banco do Brasil launches Pix abroad**

This pioneering solution was launched in Argentina and developed in partnership between Banco Patagonia and Coelsa, offering the same user experience as Pix in Brazil and providing greater convenience to Brazilian customers. The solution has the potential to expand to other countries with a significant Brazilian population.

## **BB Portugal Digital Account**

BB has launched its BB Portugal international digital account, which can be opened entirely online directly through the BB App or WhatsApp, combining digital convenience with specialized customer service. The solution allows transactions in euros and U.S. dollars, international transfers, and integrated access to financial products, enhancing convenience and providing customers with a consolidated view of their assets. Banco do Brasil operates in Europe through BB AG, a wholly-owned subsidiary, with operations in Portugal focused on serving individual clients interested in investing or holding funds in euros and U.S. dollars, as well as offering financial solutions to Brazilian and Portuguese corporate with operations between Brazil and Europe.

## **Tesouro Reserva: New Bond Debuts First at BB**

Banco do Brasil was the first financial institution to offer Tesouro Reserva, a new government bond designed to expand access to investments.

The solution allows for automatic investments via Pix, offering convenience and an affordable initial investment amount.

## **More than just a VIP lounge, it's a BB experience**

We have opened Casa BB at Guarulhos International Airport, an exclusive VIP lounge designed for customers with selected credit cards.

The space reinforces BB's commitment to delivering value, transforming waiting time into a pleasant experience marked by comfort, connectivity, and convenience.

# Connect with BB



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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](http://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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