Management Discussion and Analysis 2Q26



Presentation

The Management Discussion and Analysis Report (MD&A) presents Banco do Brasil's economic and financial situation. Addressed to market analysts, shareholders, and investors with quarterly periodicity. The reader can find information about profitability, productivity, loan portfolio quality, capital structure, capital market, structural data, among others.

The MD&A and other documents can be accessed on the Investor Relations' website, where additional information about Banco do Brasil is also available, such as: structural information, corporate governance and sustainability, material facts and information to the market, presentations, corporate events, among others. All documents related to the earnings release can be consulted in the Results Center as well as download in the Investor's Kit.

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This report makes references and statements about expectations, planned synergies, growth estimates, earnings projections and future strategies projections regarding Banco do Brasil's Conglomerate. Such statements are based on current expectations, estimates and projections of management about future events and financial trends that may affect the business of the Group.

These references and statements do not guarantee future performance and involve risks and uncertainties that could extrapolate the control of management and can therefore result in balances and values different from those anticipated and discussed in this report. The expectations and projections depend on the market conditions (technological changes, competitive pressures on products, prices, among others), the macroeconomic performance of the country (interest and exchange rates, political and economic changes, inflation, changes in tax legislation, among others) and international markets.

Future expectations based on this report should consider the risks and uncertainties about the business of the Group. Banco do Brasil has no responsibility to update any estimate contained in reports published in previous periods.

The tables and charts in this report show, in addition to the accounting balances and values, financial and managerial numbers. The changes of relative rates are calculated before rounding procedure in millions of R$. Rounding utilized follows the rules established by Resolution 886/66 of IBGE's Foundation: if the decimal number is equal or greater than 0.5, it increases by one unit, if the decimal number is less than 0.5, there is no increase.

We provide explanatory texts and footnotes to highlight events that may affect comparability between periods, whether due to changes in accounting standards or adjustments made to improve the clarity and comparability of the information.

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Earnings Summary

Adjusted Net Income

R$**7.3** billion - 1H26

R$**11.2** billion - 1H25

ROE

7.9% - 1H26

12.6% - 1H25

CET1

11.27% - 1H26

10.97% - 1H25

Net Interest Income

R$**54.9** billion - 1H26

R$**49.0** billion - 1H25

Cost of Credit

R$**37.3** billion - 1H26

R$**26.1** billion - 1H25

Fee Income

R$**17.9** billion - 1H26

R$**17.1** billion – 1H25

Administrative Expenses

R$**20.1** billion - 1H26

R$**19.2** billion - 1H25

Loan Portfolio

R$**1.3** trillion

Individuals

R$**357.6** billion

Companies

R$**456.2** billion

Agribusiness

R$**421.6** billion

The second quarter results reflected the consistency of Banco do Brasil's strategic execution. We continued to strengthen the foundations of the Bank's long-term sustainability, from disciplined credit management to the integration of physical and digital channels (fígital), from revenue diversification to continuous investment in people and technology, with the commitment to generating sustainable value for shareholders and society. In this context, the main indicators for the period were as follows:

Adjusted Net Income reached R$3.9 billion in 2Q26, increasing 3.3% YoY and 13.9% compared to 1Q26. The main drivers of this performance were:

Net Interest Income (NII): reached R$27.5 billion in 2Q26, up 0.2% compared to 1Q26, mainly driven by higher treasury results (+2.1%).

In the first half of the comparison (1H26/1H25), NII increased 12.1%, supported by higher credit revenues, particularly from loans to individuals (+15.3%), and by the performance of treasury revenues (+16.0%).

Cost of Credit: amounted to R$18.5 billion in 2Q26, increasing 16.1% YoY and decreasing 2.1% compared to 1Q26. In 1H26, it totaled R$37.3 billion, up 43.3% compared to 1H25.

Fee Income: totaled R$9.1 billion in the quarter, increasing 3.4% compared to 1Q26 and 4.2% YoY. In the first half of 2026, fee income grew 4.9%.

Quarterly performance was mainly driven by higher revenues from fund management (+6.3%) and checking accounts (+7.6%), while credit and guarantee operations grew 4.7%.

In the first half of the comparison, highlight to the performance of fund management fees (+10.4%), credit and guarantee operations (+13.3%), and consortium administration fees (+14.1%).

Administrative Expenses: totaled R$10.1 billion in 2Q26, increasing 0.6% compared to 1Q26.

In the first half of the comparison (1H26/1H25), administrative expenses increased 4.8%, remaining below the 5.7% salary increase granted to bank employees under the collective bargaining agreement (ACT 24/26) in September 2025, while supporting continued investments in technology and cybersecurity.

Credit Portfolio: totaled R$1.3 trillion in June 2026, increasing 0.6% QoQ and 1.5% YoY. Highlights include:

Individuals: totaled R$357.6 billion, decreasing 1.2% compared to 1Q26 and increasing 4.4% YoY, mainly driven by payroll loans.

Companies: totaled R$456.2 billion, increasing 1.6% QoQ and decreasing 2.5% YoY.

Agribusiness: totaled R$421.6 billion, increasing 0.8% QoQ and 4.1% YoY.

Delinquency Indicators: the 90-day delinquency ratio stood at 5.61%, while the coverage ratio ended the period at 148.5%.

Capital: the CET1 reached 11.27%, and the Basel Ratio reached 13.91%.

Performance

Table 1. Summary of Income, Balance Sheet and Multiples

R$ million, except where indicated	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
|| Managerial Income								
Adjusted Net Income	**3.784**	**3.431**	**3.908**	**3,3**	**13,9**	**11.158**	**7.339**	**(34,2)**
Net Interest Income (NII)	**25.080**	**27.426**	**27.483**	9,6	0,2	48.961	54.909	12,1
Cost of Risk	(15.908)	(18.865)	(18.477)	16,1	(2,1)	(26.059)	(37.341)	43,3
Fee Income	8.754	8.821	9.125	4,2	3,4	17.115	17.946	4,9
Administrative Expenses	(9.676)	(10.017)	(10.076)	4,1	0,6	(19.172)	(20.093)	4,8
Accounting Net Income	**3.035**	**3.090**	**3.175**	**4,6**	**2,7**	**9.807**	**6.265**	**(36,1)**

R$ million, except where indicated	Jun/25	Mar/26	Jun/26	Δ% Y/Y	Δ% Q/Q
|| Balance Sheet					
Total Assets	**2.437.483**	**2.606.194**	**2.584.770**	**6,0**	**(0,8)**
Securities	605.581	752.065	768.259	26,9	2,2
Total Liabilities	**2.253.934**	**2.411.254**	**2.395.559**	**6,3**	**(0,7)**
Customers Resources	880.357	934.977	954.019	8,4	2,0
Shareholders' Equity	**183.549**	**194.940**	**189.211**	**3,1**	**(2,9)**
|| Loan Portfolio					
Expanded Loan Portfolio	**1.294.296**	**1.305.528**	**1.313.157**	**1,5**	**0,6**
Individuals Portfolio	342.595	361.834	357.640	4,4	(1,2)
Companies Portfolio	467.986	449.027	456.150	(2,5)	1,6
Agribusiness Portfolio	404.893	418.388	421.550	4,1	0,8
NPL+90d	**3,96%**	**5,05%**	**5,61%**	**165 bps**	**56 bps**
90d Coverage Ratio	**183,16%**	**158,39%**	**148,45%**	**(3.471) bps**	**(994) bps**
|| Capital Ratios					
Tier I Capital Ratio	13,27%	13,59%	13,27%	1 bps	(31) bps
CET1 Ratio	10,97%	11,59%	11,27%	30 bps	(32) bps
Capital Adequacy Ratio	14,14%	14,23%	13,91%	(23) bps	(31) bps

Units as detailed	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
|| Market Indexes and Multiples								
Return over Assets (ROA)	0,6%	0,5%	0,6%	(2) bps	6 bps	0,9%	0,5%	(38) bps
Return over Equity (ROE)	8,4%	7,3%	8,3%	(10) bps	107 bps	12,6%	7,3%	(535) bps
Cost-to-Income Ratio 12 months	27,0%	28,0%	28,0%	97 bps	(0) bps	27,0%	28,0%	97 bps
IOC/Dividends – R$ million	516	866	926	79,3	6,9	3.277	1.792	(0,45)
IOC/Dividends per Share – R$	0,09	0,15	0,16	79,3	6,9	0,57	0,31	(0,45)
Earnings per Share – R$	0,54	0,53	0,56	3,7	5,7	1,73	1,09	(0,37)
Book Value per Share – R$	30,61	32,67	31,76	3,8	(2,8)	30,61	31,76	1,15
Share Price per Share (BBAS3) – R$	22,09	23,00	19,9	(9,9)	(13,4)	22,09	19,91	(2,18)
(P/E) Price / Earnings per Share 12 months	4,59	9,13	7,84	325 bps	(129) bps	4,59	7,84	325 bps
(P/BV) Price / Book Value per Share	0,72	0,70	0,63	(9) bps	(8) bps	0,72	0,63	(9) bps

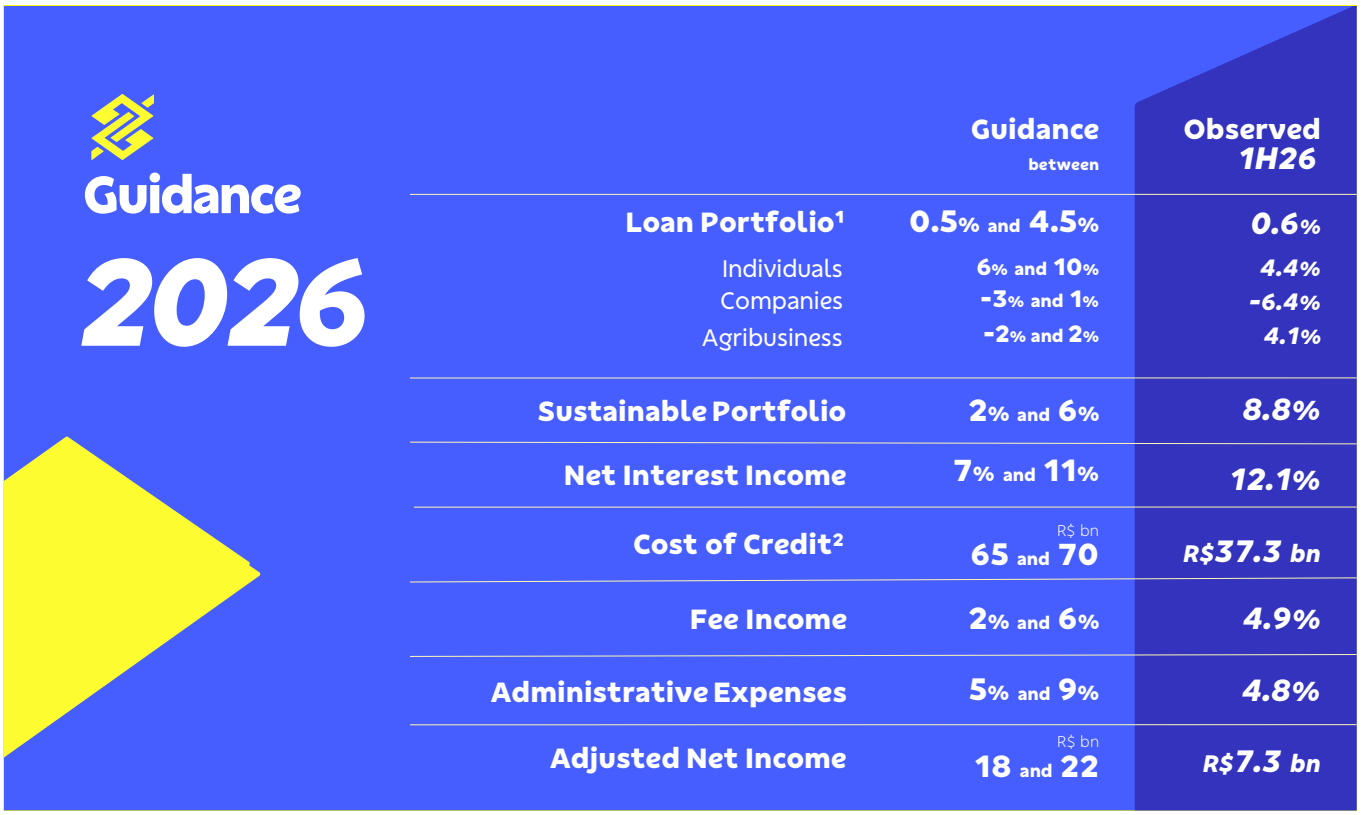
Guidance

Banco do Brasil's corporate projections (guidance) are prepared and presented for the reference year, with quarterly monitoring.

The estimates are based on Management's current expectations and projections regarding future events and financial trends that may affect the BB Conglomerate's business and are not a guarantee of future performance. Furthermore, they involve risks and uncertainties that may exceed Management's control, and may therefore result in balances and values different from those presented.

Management's expectations and projections are linked to markets conditions (technological changes, competitive pressures on products, prices, among others), the country's overall economic performance (interest and exchange rates, political and economic changes, inflation, changes in tax legislation, among others) and international markets. More information can be found in the Reference Form, section 3, at the link.

Figure 1. Guidance 2026



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.

1. Consolidated Financial Information Summary

Consolidated Balance Sheet

Table 2. Balance Sheet[1] – Assets, Liabilities and Shareholder's Equity – R$ million

	Jun/25	Mar/26	**Jun/26**	Δ% Y/Y	Δ% Q/Q
|| Total Assets	**2,437,483**	**2,606,194**	**2,584,770**	**6.0**	**(0.8)**
Availabilities	**24,468**	**23,947**	**27,063**	**10.6**	**13.0**
Financial Assets at Fair Value Through Profit or Loss	**12,792**	**15,801**	**16,166**	**26.4**	**2.3**
Securities	7,212	9,440	10,152	40.8	7.5
Derivative Financial Instruments	5,580	6,361	6,015	7.8	(5.4)
Financial Assets at FVOCI	**552,881**	**660,740**	**681,641**	**23.3**	**3.2**
Securities	552,881	660,740	681,641	23.3	3.2
Fin. Assets at Amortized Cost	**1,768,358**	**1,807,409**	**1,768,942**	**0.0**	**(2.1)**
Central Bank Compulsory Reserves	123,095	118,585	117,967	(4.2)	(0.5)
Interbank Investments	290,996	298,301	254,519	(12.5)	(14.7)
Securities	45,489	81,885	76,466	68.1	(6.6)
Loan Portfolio	1,231,084	1,235,304	1,245,872	1.2	0.9
Other Financial Assets	77,693	73,334	74,118	(4.6)	1.1
(Expected credit risk losses)	**(93,955)**	**(104,049)**	**(109,222)**	**16.2**	**5.0**
(Loan Portfolio)	(89,248)	(98,752)	(103,687)	16.2	5.0
(Other Financial Assets)	(4,707)	(5,296)	(5,536)	17.6	4.5
Tax Assets	**92,740**	**104,127**	**110,485**	**19.1**	**6.1**
Current Tax Assets	12,282	11,093	12,092	(1.6)	9.0
Deferred Tax Assets (Tax Credit)	80,457	93,034	98,394	22.3	5.8
Investments	**19,658**	**20,453**	**20,401**	**3.8**	**(0.3)**
Property	**13,841**	**18,073**	**18,255**	**31.9**	**1.0**
Intangible	**11,960**	**11,729**	**12,262**	**2.5**	**4.5**
Other Assets	**34,740**	**47,962**	**38,777**	**11.6**	**(19.2)**
|| Total Liabilities and Shareholder's Equity	**2,437,483**	**2,606,194**	**2,584,770**	**6.0**	**(0.8)**
Total Liabilities	**2,253,934**	**2,411,254**	**2,395,559**	**6.3**	**(0.7)**
Fin. Liabilitiess at Fair Value Through Profit or Loss	**5,423**	**6,513**	**5,614**	**3.5**	**(13.8)**
Derivative Financial Instruments	5,423	6,513	5,614	3.5	(13.8)
Financial Liabilities at Amortized Cost	**2,135,994**	**2,296,589**	**2,281,626**	**6.8**	**(0.7)**
Customer Resources	880,357	934,977	954,019	8.4	2.0
Financial Institutions Resources	725,471	938,415	922,436	27.1	(1.7)
Funds from Issuance of Securities	363,846	295,092	287,273	(21.0)	(2.6)
Other Financial Liabilities	166,320	128,106	117,898	(29.1)	(8.0)
Provisions	**33,712**	**37,647**	**38,912**	**15.4**	**3.4**
Provisions for Civil, Tax and Labor Claims	26,957	30,952	32,037	18.8	3.5
Other Provisions	6,755	6,696	6,875	1.8	2.7
Tax Liabilities	**15,835**	**20,078**	**16,831**	**6.3**	**(16.2)**
Current Tax Liabilities	4,773	4,217	5,022	5.2	19.1
Deferred Tax Liabilities	11,062	15,862	11,809	6.8	(25.5)
Other Liabilities	**62,970**	**50,426**	**52,575**	**(16.5)**	**4.3**
Shareholder's Equity	**183,549**	**194,940**	**189,211**	**3.1**	**(2.9)**
Capital	**120,000**	**120,000**	**120,000**	**0.0**	**0.0**
Instruments Qualifying as CET1	**5,100**	**4,100**	**4,100**	**(19.6)**	**0.0**
Capital Reserves	**1,417**	**1,417**	**1,427**	**0.7**	**0.7**
Profit Reserves	**76,225**	**81,435**	**86,770**	**13.8**	**6.6**
Other Comprehensive Income	**(23,166)**	**(19,895)**	**(27,360)**	**18.1**	**37.5**
(Treasury Shares)	**(258)**	**(258)**	**(253)**	**(2.0)**	**(2.1)**
Retained Earnings	**-**	**3,086**	**-**	**-**	**-**
Non-controlling Interest	**4,231**	**5,054**	**4,528**	**7.0**	**(10.4)**

(1) Prepared based on accounting principles but may include managerial adjustments to provide a clearer understanding of the business and the company's performance.

Consolidated Statement of Income

Table 3. Statement of Income with Reallocations – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Net Interest Income [1 2 3 4]	**25,080**	**27,426**	**27,483**	**9.6**	**0.2**	**48,961**	**54,909**	**12.1**
Cost of Credit [1 2 5 6]	**(15,908)**	**(18,865)**	**(18,477)**	**16.1**	**(2.1)**	**(26,059)**	**(37,341)**	**43.3**
Recovery of Write-offs	1,991	1,232	1,865	(6.3)	51.4	3,280	3,096	(5.6)
Expected Loss Expense	(17,374)	(16,593)	(18,831)	8.4	13.5	(28,441)	(35,424)	24.6
Discount Granted	(525)	(3,503)	(1,510)	187.9	(56.9)	(898)	(5,013)	458.1
Net Financial Margin	**9,172**	**8,562**	**9,006**	**(1.8)**	**5.2**	**22,902**	**17,568**	**(23.3)**
Fee Income	**8,754**	**8,821**	**9,125**	**4.2**	**3.4**	**17,115**	**17,946**	**4.9**
Administrative Expenses	**(9,676)**	**(10,017)**	**(10,076)**	**4.1**	**0.6**	**(19,172)**	**(20,093)**	**4.8**
Personnel Expenses [7]	(6,444)	(6,782)	(6,781)	5.2	(0.0)	(12,767)	(13,563)	6.2
Other Administrative Expenses [8]	(3,232)	(3,236)	(3,295)	2.0	1.8	(6,406)	(6,531)	1.9
Other Operating Income/Expenses	**(1,250)**	**(1,809)**	**(1,444)**	**15.6**	**(20.2)**	**(2,555)**	**(3,253)**	**27.3**
Net Gains from Equity Method Investments	2,124	1,793	2,085	(1.8)	16.3	3,883	3,878	(0.1)
PREVI - Plano de Benefícios I [9]	978	1,051	1,051	7.4	0.0	1,957	2,102	7.4
PREVI - Fundo Utilização Restatement [10]	273	376	350	28.0	(7.0)	654	726	11.0
Tax Expenses [4]	(2,186)	(2,290)	(2,307)	5.6	0.8	(4,290)	(4,597)	7.2
Other Income/Expenses [5 6 8 9 10 11 12]	(2,439)	(2,739)	(2,622)	7.5	(4.3)	(4,759)	(5,362)	12.7
Provisions	**(1,823)**	**(2,187)**	**(1,709)**	**(6.2)**	**(21.9)**	**(3,646)**	**(3,896)**	**6.9**
Civil, Tax and Labor Claims [11 13]	(1,821)	(2,181)	(1,709)	(6.2)	(21.6)	(3,633)	(3,889)	7.1
Other Provisions	(1)	(6)	-	-	-	(13)	(6)	(50.8)
Operating Income	**5,178**	**3,370**	**4,903**	**(5.3)**	**45.5**	**14,644**	**8,272**	**(43.5)**
Net Non-Operating Income	**98**	**206**	**99**	**0.9**	**(51.8)**	**137**	**305**	**122.0**
Profit Before Taxation and Profit Sharing	**5,276**	**3,575**	**5,002**	**(5.2)**	**39.9**	**14,781**	**8,577**	**(42.0)**
Income Tax and Social Contribution [3 14]	**(113)**	**1,101**	**258**	**-**	**(76.6)**	**(538)**	**1,359**	**-**
Employee and Directors Profit Sharing [15]	**(489)**	**(443)**	**(408)**	**(16.5)**	**(7.8)**	**(1,426)**	**(851)**	**(40.3)**
Non-Controlling Interests	**(889)**	**(803)**	**(944)**	**6.2**	**17.5**	**(1,659)**	**(1,747)**	**5.3**
Adjusted Net Income	**3,784**	**3,431**	**3,908**	**3.3**	**13.9**	**11,158**	**7,339**	**(34.2)**
One-Off Items	**(749)**	**(341)**	**(733)**	**(2.1)**	**115.1**	**(1,351)**	**(1,074)**	**(20.5)**
Economic Plans [13]	(1,307)	(658)	(1,415)	8.3	115.1	(2,469)	(2,073)	(16.0)
Adherence to Transaction Program [7 12]	(1,192)	-	-	-	-	(1,192)	-	-
Tax Effect and Profit Sharing [14 15]	1,751	317	682	(61.0)	115.1	2,311	999	(56.8)
Net Income	**3,035**	**3,090**	**3,175**	**4.6**	**2.7**	**9,807**	**6,265**	**(36.1)**

Table 4. Reallocations and One-Off Items Breakdown – R$ million

#	From	To	Event	2Q25	1Q26	2Q26	1H25	1H26
1	Net Interest Income	Cost of Credit	Recovery of Write-offs	1,991	1,232	**1,865**	3,280	**3,096**
2	Net Interest Income	Cost of Credit	Discount Granted	(195)	(3,152)	**(94)**	(307)	**(3,246)**
3	Income Tax and Social Contribution	Net Interest Income	Financial Investment Income	687	719	**695**	1,210	**1,415**
4	Tax Expenses	Net Interest Income	Tax Hedge	(17)	(41)	**(13)**	(86)	**(54)**
5	Cost of Credit	Other Income/Expenses	Expected Loss without Fin. Interm. Charact.	(181)	(250)	**(239)**	(601)	**(489)**
6	Other Income/Expenses	Cost of Credit	Discount Granted	(330)	(351)	**(1,417)**	(591)	**(1,767)**
7	Personnel Expenses	Securities Impairment	Adherence to Transaction Program	(433)	–	**–**	(433)	**–**
8	Other Administrative Expenses	Other Income/Expenses	Premiums Paid to Costumers	(476)	(491)	**(491)**	(933)	**(982)**
9	Other Income/Expenses	PREVI - Plano de Benefícios I	Actuarial Assets and Liabilities Valuation Adjust.	978	1,051	**1,051**	1,957	**2,102**
10	Other Income/Expenses	PREVI - Fundo Utilização Restatement	Actuarial Assets and Liabilities Valuation Adjust.	273	376	**350**	654	**726**
11	Other Income/Expenses	Civil, Tax and Labor Claims	Other Expenses on Civil Claims	(153)	(213)	**(262)**	(300)	**(475)**
12	Other Income/Expenses	Securities Impairment	Adherence to Transaction Program	(759)	–	**–**	(759)	**–**
13	Civil, Tax and Labor Claims	Economic Plans	Economic Plans	(1,307)	(658)	**(1,415)**	(2,469)	**(2,073)**
14	Income Tax and Social Contribution	Tax Effect and Profit Sharing	Tax Effect and Profit Sharing on One-Off Items	1,665	279	**600**	2,158	**879**
15	Employee and Directors Profit Sharing	Tax Effect and Profit Sharing	Tax Effect and Profit Sharing on One-Off Items	85	38	**82**	153	**121**

Glossary of Reallocations

(01), (02) and (06) Revenues (expenses) related to the cost of credit accounted for in recovery of write-offs, discounts granted on renegotiations.

(03) Revenues from non-financial companies financial investments.

(04) Tax effects on investments abroad hedge over investments abroad.

(05) Allowance for loan losses expenses for credits without financial intermediation characteristics.

(07) and (12) Effects of Banco do Brasil's adherence to the Comprehensive Transaction Program, establish by Attorney General for the National Treasury (PGFN) and RFB (Brazilian IRS).

(08) Payroll acquisition amortization.

(09) Revenues (expenses) from Previ's actuarial assets and liabilities review.

(10) Financial income from restatement of Previ's Fundo Utilização.

(11) Other expenses arising from civil claims

(13) Expenses with provision arising from lawsuits related to economic plans.

(14) and (15) One-off items effects on the calculation of employee and directors profit sharing and unification of these effects on income and social contribution taxes. The breakdown of the effects of extraordinary items is available in the table below.

Tax Effect and Profit Sharing on One-Off Items

The table below shows the effects of tax expenses (Income Tax and Social Contribution) and employee and directors profit sharing on each one-off item.

Table 5. Tax Effects and Profit Sharing on One-Off Items – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
|| Tax Effect and Profit Sharing on One-Off Items	**1,751**	**317**	**682**	**(61.0)**	**115.1**	**2,311**	**999**	**(56.8)**
Economic Plans	630	317	682	8.3	115.1	1,190	999	(16.0)
Adherence to Transaction Program	1,121	-	-	-	-	1,121	-	-

2. Net Interest Income

In 2Q26, NII was R$27.5 billion, up 0.2% QoQ, primarily reflecting the rise in treasury results (+2.1%).

In the YTD comparison (1H26/1H25), NII grew by 12.1%, driven by loan income—particularly in individuals operations (+15.3%) and treasury result (+16.0%).

Accounting NII

Table 6. Key Indicators

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
CDI / TMS – %	3.33	3.41	3.32	(0.3)	(2.7)	6.42	6.84	6.6
TJLP – %	2.18	2.32	2.30	5.6	(0.7)	4.23	4.67	10.4
TR – %	0.51	0.47	0.51	(0.5)	8.9	0.92	0.98	5.8
RDP – % [1]	2.00	1.99	2.01	0.3	0.7	3.97	4.04	1.8
Business days	61	61	61	–	–	122	122	–
Number of days	91	90	91	–	1.1	181	181	–
Exchange Rate – US$ [2]	5.46	5.22	5.18	(5.1)	(0.8)			

(1) Remuneration of Savings Deposits; (2) Closing exchange rate (PTAX sale) on the last business day of the reference period.

Table 7. Net Interest Income Breakdown – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Net Interest Income	**25,080**	**27,426**	**27,483**	**9.6**	**0.2**	**48,961**	**54,909**	**12.1**
Financial Income	**53,464**	**55,306**	**55,453**	**3.7**	**0.3**	**102,703**	**110,759**	**7.8**
Loan Operations	45,240	46,453	46,409	2.6	(0.1)	87,277	92,862	6.4
Treasury [1]	8,224	8,854	9,044	10.0	2.1	15,425	17,897	16.0
Financial Expenses	**(28,384)**	**(27,880)**	**(27,970)**	**(1.5)**	**0.3**	**(53,741)**	**(55,850)**	**3.9**
Commercial Funding	(23,650)	(23,396)	(23,258)	(1.7)	(0.6)	(44,739)	(46,654)	4.3
Institutional Funding [2]	(4,734)	(4,484)	(4,712)	(0.5)	5.1	(9,003)	(9,196)	2.1

(1) It includes the result from interest, tax hedging, derivatives, and other financial instruments that offset the effects of the exchange rate variation on result; (2) It includes senior bonds, subordinated debt, and hybrid capital instruments (except instruments qualifying as CET1).

Financial Income from Loan Operations

In QoQ comparison, noteworthy is the growth in individuals' loan income (+1.0%), in line with the strategy of diversifying the product mix, and the expansion of loan income from the agribusiness portfolio (+2.9%).

In YTD comparison, the growth in loan income from the retail portfolio (+15.3%) and from the agribusiness portfolio (+7.9%) stands out.

Table 8. Loan Operations Income – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Loan Operations Income	**45,240**	**46,453**	**46,409**	**2.6**	**(0.1)**	**87,277**	**92,862**	**6.4**
Individuals	16,167	17,900	18,086	11.9	1.0	31,198	35,986	15.3
Companies	16,152	15,337	14,935	(7.5)	(2.6)	31,180	30,272	(2.9)
Agribusiness	10,729	10,988	11,310	5.4	2.9	20,656	22,298	7.9
Abroad	1,919	1,955	1,756	(8.5)	(10.2)	3,668	3,712	1.2
Sale or Transference of Financial Assets	223	229	278	24.4	21.3	486	507	4.3
Leasing	29	34	33	16.5	(2.1)	55	68	23.8
Other	20	9	11	(42.5)	29.9	34	20	(42.2)

Figure 2. Loan Operations Income Breakdown – %



Figure 3. Loan Portfolio Breakdown – %



Financial Expenses from Commercial Funding

Commercial funding expenses was R$ 23.3 billion in 2Q26, down 0.6% QoQ, driven by a reduction in the TMS during the quarter (-9 bps) and a contraction in the average funding balance, particularly in Agribusiness Letters of Credit (-5.4%). In the YTD comparison, the +4.3% performance is primarily explained by the growth in the average funding balance (+5.1%) and the increase in the TMS (+42 bps).

Table 9. Commercial Funding Expenses – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Commercial Funding Expenses	**(23,650)**	**(23,396)**	**(23,258)**	**(1.7)**	**(0.6)**	**(44,739)**	**(46,654)**	**4.3**
Deposits Funding Expenses	**(18,215)**	**(19,000)**	**(19,476)**	**6.9**	**2.5**	**(34,745)**	**(38,476)**	**10.7**
Time Deposits [1]	(7,483)	(7,829)	(7,821)	4.5	(0.1)	(13,851)	(15,650)	13.0
Savings Deposits	(4,022)	(4,038)	(4,027)	0.1	(0.3)	(7,933)	(8,066)	1.7
Judicial Deposits	(6,710)	(7,132)	(7,628)	13.7	7.0	(12,960)	(14,760)	13.9
Letters of Credit Issuance Expenses	**(7,688)**	**(6,819)**	**(6,287)**	**(18.2)**	**(7.8)**	**(14,077)**	**(13,106)**	**(6.9)**
Agribusiness Letters of Credit	(7,247)	(6,327)	(5,821)	(19.7)	(8.0)	(13,240)	(12,148)	(8.3)
Mortgage Bonds	(433)	(480)	(450)	3.7	(6.4)	(824)	(930)	12.9
Other Resources from Issuance	(8)	(11)	(17)	118.7	53.8	(13)	(28)	114.5
Credit Guarantee Fund	**(242)**	**(237)**	**(238)**	**(1.4)**	**0.6**	**(474)**	**(475)**	**0.2**
Result of Deposits with Central Bank	**2,495**	**2,659**	**2,744**	**10.0**	**3.2**	**4,557**	**5,403**	**18.6**

(1) It Includes expenses with other deposits.

Table 10. Funding vs. Selic Rate – R$ million

	2Q25			1Q26			2Q26		
	Average Balance	Cost	% Selic	Average Balance	Cost	% Selic	Average Balance	Cost	% Selic
Total Funding	**1,154,629**	**(26,286)**	**68.4**	**1,161,565**	**(26,264)**	**66.3**	**1,217,293**	**(27,251)**	**67.4**
Time Deposits [1]	562,291	(14,193)	75.8	609,714	(14,961)	71.9	644,470	(15,449)	72.2
Savings Deposits	214,194	(4,022)	56.4	211,731	(4,038)	55.9	214,015	(4,027)	56.7
Agribusiness Letters of Credit	238,322	(7,247)	91.4	198,019	(6,327)	93.7	187,328	(5,820)	93.6
Demand Deposits	98,848	–	–	86,625	–	–	87,722	–	–
Interbank Deposits	25,990	(390)	–	39,203	(457)	–	68,140	(1,505)	–
Mortgage Bonds	14,984	(433)	86.9	16,273	(480)	86.6	15,619	(450)	86.7

(1) Includes judicial deposits and other deposits.

Financial Expenses from Institutional Funding

The following table presents the breakdown of institutional funding expenses, which refer to corporate bonds issued by the BB in capital markets, domestic and abroad, whose subscribers are qualified investors. It is worth mentioning that the Hybrid Capital Instrument issued in Brazil, the result of a Loan Agreement with the Federal Government and eligible as CET1, composes shareholders' equity as instruments qualifying as CET1 and its payment are made with resources from retained earnings and profit reserves, that is, they are not reflected in the institutional funding expenses.

Table 11. Institutional Funding Expenses – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Institutional Funding Expenses	**(4,734)**	**(4,484)**	**(4,712)**	**(0.5)**	**5.1**	**(9,003)**	**(9,196)**	**2.1**
Borrowing, Assignments and Onlending	(2,208)	(1,964)	(2,284)	3.4	16.3	(4,202)	(4,247)	1.1
Subordinated Debt	(1,051)	(1,131)	(1,135)	8.0	0.3	(1,964)	(2,266)	15.4
Domestic [1]	(837)	(1,131)	(1,135)	35.5	0.3	(1,529)	(2,266)	48.2
Abroad	(214)	–	–	-	-	(435)	–	-
Securities Issued Abroad	(519)	(464)	(445)	(14.3)	(4.1)	(1,092)	(908)	(16.8)
Financial Letters [2]	(957)	(926)	(849)	(11.3)	(8.3)	(1,745)	(1,775)	1.7

(1) It corresponds to expenses with Perpetual Financial Letters; (2) It represents expenses with senior instruments.

Treasury Result

Treasury result is composed by: (i) securities income, which includes interest income/expenses from trading and banking book portfolios negotiation, in addition to the mark-to-market of trading book; (ii) result of repo agreements; (iii) result of interbank deposits; and (iv) other components, which include the results of derivatives, foreign exchange transactions, exchange rate variation of financial instruments, exchange gain/loss on investments abroad and result of tax hedge (overhedge).

Table 12. Treasury Result – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Treasury Result	**8,224**	**8,854**	**9,044**	**10.0**	**2.1**	**15,425**	**17,897**	**16.0**
Securities [1]	8,257	8,039	8,172	(1.0)	1.7	14,578	16,211	11.2
Repo Operations Result	170	134	94	(44.5)	(29.8)	316	229	(27.6)
Interbank Investments	10,345	6,284	6,033	(41.7)	(4.0)	20,170	12,317	(38.9)
Open Market Funding [2]	(10,175)	(6,149)	(5,939)	(41.6)	(3.4)	(19,854)	(12,088)	(39.1)
Interbank Deposits Result	391	672	573	46.4	(14.7)	848	1,245	46.7
Interbank Deposits Investments	781	1,129	2,078	166.0	84.0	1,610	3,206	99.1
Interbank Deposits Funding	(390)	(457)	(1,505)	285.9	229.3	(762)	(1,962)	157.4
Other Treasury Components	(594)	8	205	-	-	(317)	213	-

(1) it contains open market funding expenses (own portfolio); (2) Refers to expenses with third-party portfolios.

Securities income was R$8.2 billion in 2Q26, up 1.7% QoQ, driven by the growth of the average loan portfolio (+2.8%). On a YTD basis, the 11.2% rise is explained by increased liquidity and TMS dynamics during the period.

Table 13. Securities Income – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Securities Income	**8,257**	**8,039**	**8,172**	**(1.0)**	**1.7**	**14,578**	**16,211**	**11.2**
Interest Income	7,848	7,929	8,259	5.2	4.2	13,814	16,188	17.2
Profit/Loss from Negotiation	403	186	103	(74.3)	(44.3)	592	289	(51.2)
Income/Expense from Mark to Market	6	(76)	(190)	-	152.1	172	(266)	-

Figure 4. Securities Portfolio by Index (BB Multiple Bank) – %



The following tables show the securities portfolio breakdown. The portfolio is mainly composed of federal government bonds.

Table 14. Securities Portfolio by Category – Market Value – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
Securities	**606,329**	**100.0**	**752,065**	**100.0**	**768,259**	**100.0**	**26.7**	**2.2**
At Fair Value through Profit or Loss	7,247	1.2	9,440	1.3	10,152	1.3	40.1	7.5
At Fair Value through Other Comp. Income	553,081	91.2	660,740	87.9	681,641	88.7	23.2	3.2
At Amortized Cost	46,001	7.6	81,885	10.9	76,466	10.0	66.2	(6.6)

Liquidity Balance

The following table sets forth the liquidity balance, calculated as liquidity assets less liquidity liabilities.

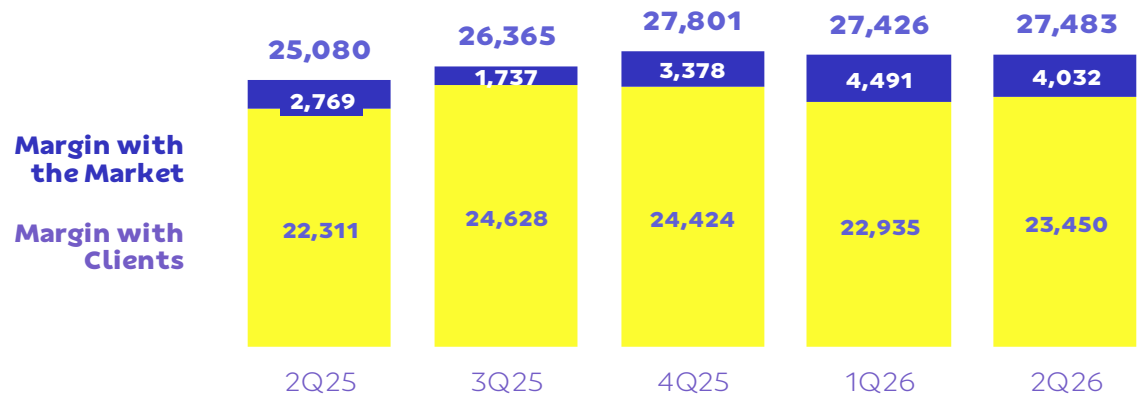
Table 15. Liquidity Balance – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
Liquidity Assets (a)	**921,050**	**100.0**	**1,074,313**	**100.0**	**1,049,841**	**100.0**	**14.0**	**(2.3)**
Securities	605,586	65.7	752,065	70.0	768,259	73.2	26.9	2.2
Interbank Investments	290,996	31.6	298,301	27.8	254,519	24.2	(12.5)	(14.7)
Available Funds	24,468	2.7	23,947	2.2	27,063	2.6	10.6	13.0
Liquidity Liabilities (b)	**644,140**	**100.0**	**776,561**	**100.0**	**756,567**	**100.0**	**17.5**	**(2.6)**
Open Market Funding	617,731	95.9	720,634	92.8	685,502	90.6	11.0	(4.9)
Interbank Deposits	26,408	4.1	55,927	7.2	71,065	9.4	169.1	27.1
Liquidity Balance (a-b)	**276,911**	**100.0**	**297,752**	**100.0**	**293,274**	**100.0**	**5.9**	**(1.5)**

Managerial NII

Next, the Managerial NII is presented, subdivided into Margin with Clients and with the Market.

Figure 5. Margin with Clients [1] and with the Market [2] – R$ million



(1) Comparing with the accounting NII presented at the beginning of this chapter, the Margin with Clients is essentially formed by the loan operations income plus private securities, net of opportunity expenses for each type of operation, and by the commercial funding expenses and compulsory deposits, plus opportunity income for each type of operation; (2) The Margin with the Market essentially consists of treasury result (excluding private securities), institutional funding expenses, Banco Patagonia's NII and net income from opportunities (income/expenses) plus income of compulsory applications.

Table 16. Margin with Clients and with the Market – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Net Interest Income	**25,080**	**27,426**	**27,483**	**9.6**	**0.2**	**48,961**	**54,909**	**12.1**
Margin with Clients	**22,311**	**22,935**	**23,450**	**5.1**	**2.2**	**42,639**	**46,385**	**8.8**
Average Balance	1,141,597	1,151,277	1,157,205	1.4	0.5	1,129,618	1,154,241	2.2
Clients Spread %	8.05	8.21	8.36	3.8	1.8	7.69	8.20	6.6
Margin with the Market	**2,769**	**4,491**	**4,032**	**45.6**	**(10.2)**	**6,322**	**8,524**	**34.8**

Margin with Clients was R$23.5 billion in 2Q26, up 2.2% QoQ, driven primarily by the growth of the loan portfolio. Liability margin was influenced by the expansion of time deposits, as well as one additional calendar day in the quarterly comparison.

On a YTD basis, client margin grew by 8.8%, mainly due to the increase in average loan portfolio volume and spreads in the individuals segment, while liability margin was positively influenced by a shift in the mix. The performance of Margin with the Market (+34.8%) is linked to the growth of the securities portfolio and the increase in the TMS during the period (+42 bps).

Assets and Liabilities Analysis

The tables regarding the earning assets and the interest-bearing liabilities present the following concepts: (i) Average Balance: arithmetic mean of the month-end balances for the period; (ii) Revenues/Expenses: calculated including the partial effect of exchange rate variation; and (iii) Annual Rate: 252 business days per year / business days in the period.

Earning Assets

Table 17. Average Balances and Interest Rate – Earning Assets (YoY) – R$ million

	2Q25			2Q26		
	Average Balance	Revenues	Annual Rate (%)	Average Balance	Revenues	Annual Rate (%)
Earning Assets	**2,227,268**	**77,962**	**14.8**	**2,366,617**	**82,346**	**14.7**
Loan Portfolio [1]	1,227,535	45,240	15.6	1,241,096	46,409	15.8
Securities	575,412	19,101	14.0	765,936	25,082	13.8
Interbank Investments	329,237	11,126	14.2	258,153	8,111	13.2
Remunerated Compulsory Deposits	95,083	2,495	10.9	101,431	2,744	11.3

(1) It includes credit transactions, leases and acquired portfolios, and private securities with credit characteristic portfolio.

Table 18. Average Balances and Interest Rate – Earning Assets (QoQ) – R$ million

	1Q26			2Q26		
	Average Balance	Revenues	Annual Rate (%)	Average Balance	Revenues	Annual Rate (%)
Earning Assets	**2,325,135**	**81,500**	**14.8**	**2,366,617**	**82,346**	**14.7**
Loan Portfolio [1]	1,235,283	46,453	15.9	1,241,096	46,409	15.8
Securities	744,946	24,975	14.1	765,936	25,082	13.8
Interbank Investments	248,774	7,413	12.5	258,153	8,111	13.2
Remunerated Compulsory Deposits	96,132	2,659	11.5	101,431	2,744	11.3

(1) It includes credit transactions, leases and acquired portfolios, and private securities with credit characteristic portfolio.

Table 19. Average Balances and Interest Rate – Earning Assets (YTD) – R$ million

	1H25			1H26		
	Average Balance	Revenues	Annual Rate (%)	Average Balance	Revenues	Annual Rate (%)
Earning Assets	**2,199,681**	**148,455**	**14.0**	**2,345,876**	**163,845**	**14.5**
Loan Portfolio [1]	1,223,015	87,277	14.8	1,238,190	92,862	15.6
Securities	544,979	34,840	13.2	755,441	50,057	13.7
Interbank Investments	341,767	21,780	13.2	253,463	15,524	12.6
Remunerated Compulsory Deposits	89,921	4,557	10.4	98,782	5,403	11.2

(1) It includes credit transactions, leases and acquired portfolios, and private securities with credit characteristic portfolio.

Interest-Bearing Liabilities

Table 20. Average Balances and Interest Rates – Interest-Bearing Liabilities (YoY) – R$ million

	2Q25			2Q26		
	Average Balance	Expenses	Annual Rate (%)	Average Balance	Expenses	Annual Rate (%)
Interest-Bearing Liabilities	**1,934,382**	**(52,047)**	**10.3**	**2,067,598**	**(54,829)**	**10.2**
Open Market Funding	630,465	(21,019)	12.7	687,677	(22,849)	12.6
Time Deposits	562,291	(14,193)	9.7	644,470	(15,449)	9.2
Saving Deposits	214,194	(4,022)	7.3	214,015	(4,027)	7.3
Agribusiness Letters of Credit	238,322	(7,247)	11.6	187,328	(5,820)	11.9
Borrowing and Onlending [1]	152,679	(2,208)	5.7	162,991	(2,284)	5.5
Subordinated Debt	32,805	(1,051)	12.2	30,028	(1,135)	14.3
Foreign Securities Borrowing	33,831	(519)	6.0	31,075	(445)	5.6
Interbank Deposits	25,990	(390)	5.9	68,140	(1,505)	8.5
Mortgage Bonds	14,984	(433)	11.1	15,619	(450)	11.0
Others Commercial Papers [2]	28,821	(964)	12.7	26,256	(866)	12.6

(1) Includes Financial and Development Funds; (2) Included: letters of credit, debentures and real estate receivables certificates.

Table 21. Average Balances and Interest Rates – Interest-Bearing Liabilities (QoQ) – R$ million

	1Q26			2Q26		
	Average Balance	Expenses	Annual Rate (%)	Average Balance	Expenses	Annual Rate (%)
Interest-Bearing Liabilities	**2,008,477**	**(53,845)**	**10.3**	**2,067,598**	**(54,829)**	**10.2**
Open Market Funding	688,575	(23,086)	12.8	687,677	(22,849)	12.6
Time Deposits	609,714	(14,961)	9.5	644,470	(15,449)	9.2
Saving Deposits	211,731	(4,038)	7.4	214,015	(4,027)	7.3
Agribusiness Letters of Credit	198,019	(6,327)	12.2	187,328	(5,820)	11.9
Borrowing and Onlending [1]	158,869	(1,964)	4.9	162,991	(2,284)	5.5
Subordinated Debt	29,218	(1,131)	14.6	30,028	(1,135)	14.3
Foreign Securities Borrowing	30,092	(464)	6.0	31,075	(445)	5.6
Interbank Deposits	39,203	(457)	4.6	68,140	(1,505)	8.5
Mortgage Bonds	16,273	(480)	11.3	15,619	(450)	11.0
Others Commercial Papers [2]	26,782	(937)	13.3	26,256	(866)	12.6

(1) It includes Financial and Development Funds; (2) Included: letters of credit, debentures and real estate receivables certificates.

Table 22. Average Balances and Interest Rates – Interest-Bearing Liabilities (YTD) – R$ million

	1H25			1H26		
	Average Balance	Expenses	Annual Rate (%)	Average Balance	Expenses	Annual Rate (%)
Interest-Bearing Liabilities	**1,913,319**	**(98,703)**	**10.1**	**2,038,038**	**(108,673)**	**10.4**
Open Market Funding	626,801	(40,116)	12.4	688,126	(45,934)	12.9
Time Deposits	553,181	(26,811)	9.5	627,092	(30,410)	9.5
Saving Deposits	214,160	(7,933)	7.3	212,873	(8,066)	7.4
Agribusiness Letters of Credit	228,813	(13,240)	11.2	192,673	(12,148)	12.2
Borrowing and Onlending [1]	153,244	(4,202)	5.4	160,930	(4,247)	5.2
Subordinated Debt	32,691	(1,964)	11.7	29,623	(2,266)	14.7
Foreign Securities Borrowing	35,287	(1,092)	6.1	30,583	(908)	5.9
Interbank Deposits	25,982	(762)	5.8	53,672	(1,962)	7.2
Mortgage Bonds	15,111	(824)	10.6	15,946	(930)	11.3
Others Commercial Papers [2]	28,048	(1,758)	12.1	26,519	(1,802)	13.1

(1) Includes Financial and Development Funds; (2) Included: letters of credit, debentures and real estate receivables certificates.

The following tables show change in interest income and expenses depending on the average volume of earning assets and interest-bearing liabilities and on the change in the average interest rate on these assets and liabilities.

Volume and Rate Analysis

Table 23. Change in Volume and Rate – R$ million

	2Q26 / 2Q25			2Q26 / 1Q26			1H26 / 1H25		
	Average Volume[1]	Average Rate[2]	Net Change[3]	Average Volume[1]	Average Rate[2]	Net Change[3]	Average Volume[1]	Average Rate[2]	Net Change[3]
Earning Assets	**4,849**	**(465)**	**4,383**	**1,443**	**(597)**	**846**	**10,211**	**5,179**	**15,390**
Loan Portfolio	507	663	1,170	217	(261)	(43)	1,138	4,447	5,585
Securities	6,239	(259)	5,980	687	(581)	106	13,946	1,271	15,216
Interbank Investments	(2,233)	(782)	(3,015)	295	403	698	(5,408)	(849)	(6,257)
Remunerated Compulsory Deposits	172	77	249	143	(58)	85	485	361	846
Interest-Bearing Liabilities	**(3,533)**	**751**	**(2,782)**	**(1,568)**	**584**	**(984)**	**(6,650)**	**(3,321)**	**(9,971)**
Open Market Funding	(1,901)	72	(1,829)	30	207	237	(4,094)	(1,724)	(5,818)
Time Deposits	(1,955)	699	(1,256)	(791)	304	(488)	(3,563)	(36)	(3,599)
Saving Deposits	3	(8)	(5)	(43)	54	11	49	(181)	(132)
Agribusiness Letters of Credit	1,584	(158)	1,426	332	175	507	2,279	(1,186)	1,092
Borrowing and Onlending	(144)	68	(76)	(58)	(262)	(320)	(203)	157	(45)
Subordinated Debt	105	(189)	(84)	(31)	27	(4)	235	(537)	(302)
Foreign Securities Borrowing	39	35	74	(14)	33	19	140	44	183
Interbank Deposits	(931)	(184)	(1,115)	(639)	(409)	(1,048)	(1,012)	(187)	(1,199)
Mortgage Bonds	(18)	2	(16)	19	12	31	(49)	(58)	(106)
Others Commercial Papers	85	14	99	17	53	71	104	(148)	(44)

(1) Net change – average rate; (2) (Interest for the current period/balance in the current period) x (balance in the previous period) – (interest for the previous period); (3) interest for the current period – interest for the previous period.

Spreads

Net Interest Margin

Net Interest Margin (NIM) is calculated by dividing the NII by the average earning assets.

Table 24. NIM and NII – R$ million

	2Q25	1Q26	2Q26	1H25	1H26
(a) Average Earning Assets	**2,227,268**	**2,325,135**	**2,366,617**	**2,199,681**	**2,345,876**
(b) Average Interest-Bearing Liabilities	**1,934,382**	**2,008,477**	**2,067,598**	**1,913,319**	**2,038,038**
(c) NII	**25,080**	**27,426**	**27,483**	**48,961**	**54,909**
(d) Net Interest Gain	**25,915**	**27,655**	**27,517**	**49,752**	**55,172**
(d.I) Interest Income	77,962	81,500	82,346	148,455	163,845
(d.II) Interest Expense	(52,047)	(53,845)	(54,829)	(98,703)	(108,673)
(e) Other Items [1]	**(835)**	**(228)**	**(34)**	**(791)**	**(262)**
AIBL / AEA (b/a) – %	**86.8**	**86.4**	**87.4**	**87.0**	**86.9**
Yield Average Assets [2] [4] (d.I/a) – %	**14.8**	**14.8**	**14.7**	**14.0**	**14.5**
Liabilities Average Cost [2] [4] (d.II/b) – %	**11.2**	**11.2**	**11.0**	**10.6**	**10.9**
Net Interest Rate [2] [3] – %	**3.5**	**3.6**	**3.6**	**3.4**	**3.5**
Adjusted NIM [2] (d/a) – %	**4.7**	**4.8**	**4.7**	**4.6**	**4.8**
NIM [2] (c/a) – %	**4.6**	**4.8**	**4.7**	**4.5**	**4.7**

(1) Includes derivatives, debt assumption contracts, foreign exchange portfolio, recovery of write-offs, gold loans, credit guarantor fund, foreign exchange gain/loss abroad and other income of a financial intermediation nature; (2) Annualized rates; (3) Difference between average rate of earning assets and average rate of nterest-bearing liabilities; (4) Calculated with partial effect of exchange rate change.

Table 25. NIM and Risk-Adjusted NIM – %

	2Q25	3Q25	4Q25	1Q26	2Q26
Net Interest Margin (NIM) [1]	**4.6**	**4.7**	**5.0**	**4.8**	**4.7**
Risk-Adjusted NIM [2]	**1.7**	**1.5**	**1.7**	**1.5**	**1.5**

(1) NII/average earning assets, annualized; (2) (NII less cost of credit)/ average earning assets, annualized.

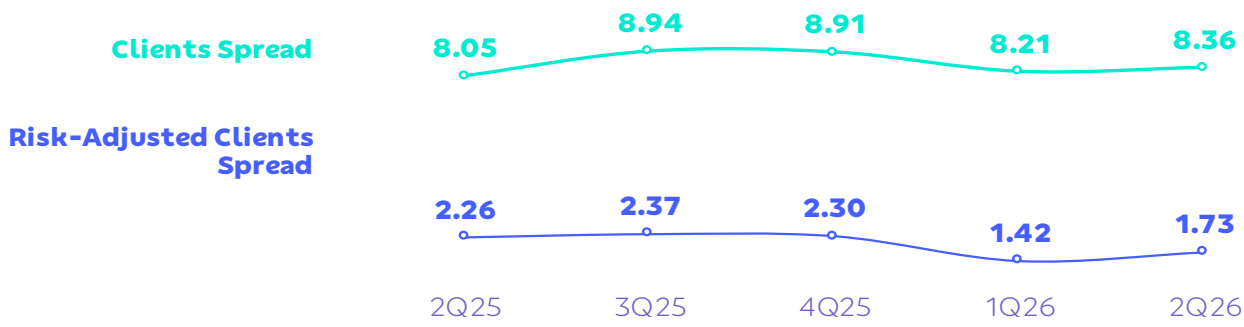
Clients Spread

Table 26. Clients Spread and Risk-Adjusted Clients Spread – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Margin with Clients	22,311	22,935	23,450	5.1	2.2	42,639	46,385	8.8
Cost of Credit	15,908	18,865	18,477	16.1	(2.1)	26,059	37,341	43.3
Average Balance with Clients	1,141,597	1,151,277	1,157,205	1.4	0.5	1,129,618	1,154,241	2.2
Clients Spread %	**8.05**	**8.21**	**8.36**	**3.8**	**1.8**	**7.69**	**8.20**	**6.6**
Risk-Adjusted Clients Spread % [1]	**2.26**	**1.42**	**1.73**	**(23.5)**	**21.7**	**2.96**	**1.57**	**(46.8)**

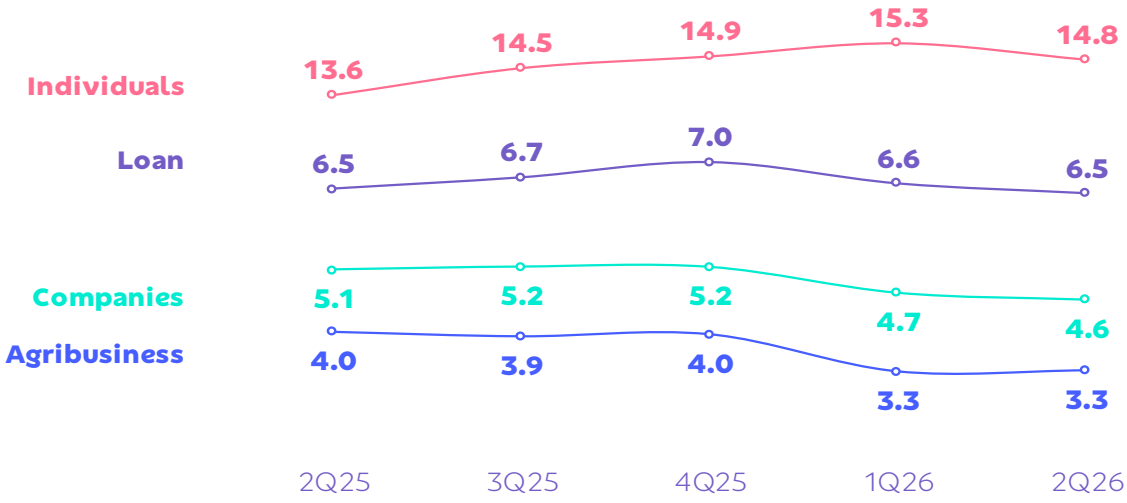
(1) Margin with Clients, net of Cost of Credit, divided by the average balance with clients, annualized.

Figure 6. Clients Spread and Risk-Adjusted Clients Spread – %



Managerial Credit Spread

Figure 7. Managerial Credit Spread [1]– %



(1) Result of the managerial credit margin divided by the respective average balances of each portfolio, subsequently annualized. It is worth noting that credit spreads do not consider private securities operations, government operations and operations contracted by BB units/subsidiaries abroad.

Balance in Foreign Currencies

Banco do Brasil uses tax hedging strategy, to reduce the earnings volatility, after tax effects on revenues, considering that earnings with the exchange rate variation of investments abroad are not taxed, just as losses do not generate a deduction in the tax base.

Banco do Brasil manages its foreign exchange exposure to minimize its effects on the Consolidated Result. The following table presents the BB's consolidated statement of assets, liabilities, and derivatives in foreign currencies.

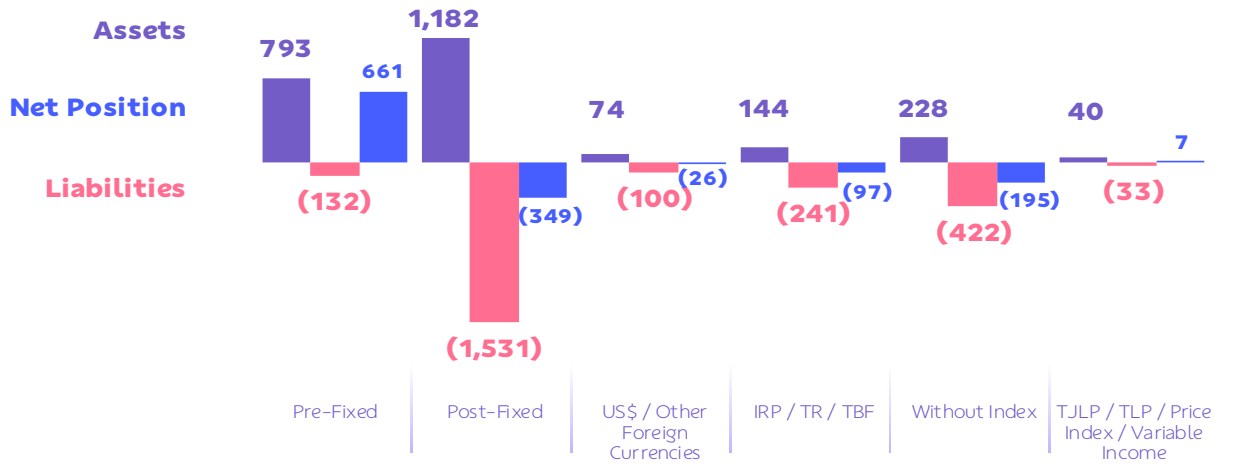
Table 27. Balance in Foreign Currencies – R$ million

	Balance Sheet		Derivatives		Total	
Currency	**Assets**	**Liabilities**	**Long**	**Short**	**Assets + Long**	**Liabilities + Short**
U.S. Dollar	223,778	233,846	85,543	78,379	309,321	312,225
Euro	18,582	12,947	9,256	15,377	27,838	28,324
Yen	4,224	3,837	2,455	2,863	6,679	6,700
Pound Sterling	1,203	1,378	392	204	1,595	1,582
Swiss Franc	203	36	3	164	206	200
Gold	355	–	–	–	355	–
Canadian Dollar	24	22	–	–	24	22
Other	15,868	13,672	4,870	722	20,738	14,394
Total	**264,237**	**265,738**	**102,519**	**97,709**	**366,756**	**363,447**
Total Net Position					**3,309**	
Total Net Position - in US$ million					**639**	

Balance Sheet by Index

The following figure presents Banco do Brasil's breakdown of consolidated assets and liabilities, including derivatives and its net position.

Figure 8. Assets and Liabilities by Index and Net Position (Multiple Bank) [1] – R$ billion



(1) Managerial classification of assets and liabilities.

Banco do Brasil's consolidated inventory of transactions sensitive to changes in interest rates (by maturity) is presented in the following table.

Table 28. Maturity Mismatch (Banco do Brasil) – R$ million

	< 1 Mo	1 > 3 Mo	3 > 6 Mo	6 > 12 Mo	1 > 3 Yrs	> 3 Yrs	Total
Assets	**1,094,958**	**122,652**	**103,598**	**179,716**	**406,605**	**553,557**	**2,461,087**
Pre-Fixed	141,237	46,659	72,721	108,034	229,782	194,501	792,933
Post-Fixed	787,504	70,956	16,182	36,884	94,564	176,123	1,182,214
Savings / TBF	10,728	5,922	2,934	9,867	29,152	85,608	144,212
Price Index	3,743	446	663	5,160	13,957	8,742	32,712
TJLP	43	86	111	85	206	6,560	7,090
US$ / Other Foreign Currencies	23,617	3,777	2,501	5,654	5,666	32,230	73,446
Variable Income	–	–	–	–	–	866	866
Without Index	128,086	(5,195)	8,486	14,033	33,277	48,926	227,614
Liabilities	**(887,755)**	**(59,697)**	**(49,867)**	**(173,031)**	**(389,806)**	**(900,930)**	**(2,461,087)**
Pre-Fixed	(54,222)	(8,443)	(6,340)	(15,333)	(21,787)	(26,076)	(132,201)
Post-Fixed	(699,524)	(32,332)	(24,346)	(84,677)	(283,590)	(406,992)	(1,531,461)
Savings / TBF	(12,086)	(9,697)	(4,169)	(16,560)	(43,515)	(155,357)	(241,384)
Price Index	(8,433)	(293)	(467)	(1,184)	(4,210)	(7,915)	(22,503)
TJLP	(215)	(132)	(177)	(107)	(161)	(9,817)	(10,609)
US$ / Other Foreign Currencies	(13,613)	(5,980)	(7,507)	(44,119)	(10,456)	(18,763)	(100,437)
Without Index	(99,662)	(2,821)	(6,861)	(11,049)	(26,088)	(276,011)	(422,492)
Gap	**207,203**	**62,955**	**53,731**	**6,685**	**16,799**	**(347,373)**	**(0)**
Cumulative Gap	**207,203**	**270,158**	**323,888**	**330,574**	**347,373**	**(0)**	**(0)**
Cumul. Gap as % Assets	**18.9**	**220.3**	**312.6**	**183.9**	**85.4**	**(0.0)**	

3. Fee Income

Fee Income totaled R$9.1 billion in the quarter, increasing 3.4% compared to 1Q26 and 4.2% YoY. In the first half of 2026, fee income grew 4.9%.

Quarterly performance was mainly driven by higher revenues from asset management (+6.3%), checking accounts (+7.6%), and loans and guarantee operations (+4.7%).

In the first half of the year, fee income increased 4.9%, mainly reflecting the performance of asset management fees (+10.4%), loans and guarantee operations (+13.3%), and consortium management fees (+14.1%).

The following table presents the fee income breakdown. The comparison with the previous quarter should be evaluated considering the effects of seasonality (volume of products and services marketed) and the dynamics of the businesses that impact revenue, such as asset management, lending, consortium commercial performance, and capital market activity. This information is available in Chapter 9 of this document.

Table 29. Fee Income – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Fee Income	**8,754**	**8,821**	**9,125**	**4.2**	**3.4**	**17,115**	**17,946**	**4.9**
Asset Management	2,568	2,712	2,882	12.2	6.3	5,065	5,594	10.4
Insur., Pens. Plans & Premium Bonds	1,483	1,540	1,471	(0.8)	(4.5)	2,972	3,012	1.3
Checking Account	1,342	1,326	1,426	6.3	7.6	2,684	2,752	2.5
Consortium Management Fees	863	932	984	14.1	5.6	1,680	1,917	14.1
Credit/Debit Cards	509	528	515	1.2	(2.5)	1,014	1,043	2.9
Loans and Guarantees	469	402	421	(10.2)	4.7	726	823	13.3
Collections	292	277	276	(5.5)	(0.3)	591	553	(6.3)
Billings	246	243	251	1.9	3.2	487	494	1.4
Capital Market	200	132	138	(31.0)	4.9	367	269	(26.5)
Nat. Treas. & Official Funds Manag.	79	70	80	1.4	13.6	153	150	(1.6)
Other	702	659	681	(3.1)	3.3	1,377	1,339	(2.8)
Business Days	**61**	**61**	**61**	**0.0**	**0.0**	**122**	**122**	–

4. Administrative Expenses

In 2Q26, administrative expenses amounted to R$10.1 billion, an increase of 0.6% QoQ.

In YTD comparison, administrative expenses grew by 4.8%, below the 5.7% salary increase granted to bank employees due to the salary adjustment (ACT 24/26) in September/25, and ensuring the continuity of investments in technology and cybersecurity.

Table 30. Administrative Expenses – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Administrative Expenses	**(9,676)**	**(10,017)**	**(10,076)**	**4.1**	**0.6**	**(19,172)**	**(20,093)**	**4.8**
Personnel Expenses	**(6,444)**	**(6,782)**	**(6,781)**	**5.2**	**(0.0)**	**(12,767)**	**(13,563)**	**6.2**
Wages and Salaries	(3,557)	(3,156)	(3,767)	5.9	19.4	(6,523)	(6,922)	6.1
Personnel Administrative Provisions	(494)	(1,191)	(503)	1.8	(57.7)	(1,557)	(1,694)	8.8
Benefits	(1,050)	(1,087)	(1,092)	4.0	0.5	(2,081)	(2,179)	4.7
Social Charges	(1,049)	(1,025)	(1,096)	4.5	6.9	(2,034)	(2,122)	4.3
Pension Plans	(258)	(294)	(286)	11.1	(2.5)	(508)	(580)	14.1
Directors and Officers Remuneration	(20)	(19)	(21)	5.8	10.0	(35)	(40)	13.3
Training	(17)	(11)	(16)	(6.1)	48.6	(28)	(26)	(5.9)
Other Administrative Expenses	**(3,232)**	**(3,236)**	**(3,295)**	**2.0**	**1.8**	**(6,406)**	**(6,531)**	**1.9**
Amortization and Depreciation	(690)	(970)	(1,015)	47.0	4.6	(1,305)	(1,985)	52.1
Telecommunic. and Data Processing	(516)	(552)	(497)	(3.8)	(10.0)	(1,054)	(1,049)	(0.4)
Rent and Property Maintenance	(609)	(410)	(398)	(34.6)	(2.8)	(1,290)	(809)	(37.3)
Security and Transport Services	(396)	(404)	(409)	3.2	1.1	(793)	(813)	2.5
Expenses with Outsourced Services	(296)	(254)	(301)	1.8	18.7	(589)	(554)	(5.9)
Advertising and Public Relations	(207)	(155)	(238)	14.9	53.7	(374)	(393)	5.2
PDG (Performance Bonus Program)	(158)	(132)	(127)	(19.7)	(4.2)	(318)	(259)	(18.6)
Others	(359)	(358)	(311)	(13.6)	(13.2)	(683)	(669)	(2.2)

Personnel Expenses totaled R$6.8 billion in 2Q26, stable QoQ. Up 6.2% YTD, mainly justified by salary adjustments of 5.7% granted to bank employees due to the collective bargaining agreement (ACT 24/26) in September/25.

Other Administrative Expenses totaled R$3.3 billion in 2Q26, up 1.8% QoQ. YTD comparison, Other Administrative Expenses increased by 1.9%, mainly justified by the increase in Amortization and Depreciation (+52.1%).

Table 31. BB's Staff Profile

	Jun/25	Sep/25	Dec/25	Mar/26	Jun/26
Employees	**85,959**	**85,802**	**85,206**	**84,619**	**83,991**
Gender					
Female	35,082	34,938	34,689	34,474	34,222
Male	50,877	50,864	50,517	50,145	49,769
Educational Level					
High School	9,478	9,311	9,005	8,656	8,397
College	23,951	23,625	23,129	22,687	22,179
Specialization, Master's and Doctorate	52,458	52,794	53,002	53,208	53,346
Others	72	72	70	68	69
Position					
Management	30,510	30,557	30,513	30,740	30,808
Technical	1,321	1,326	1,331	1,337	1,340
Advisor	12,313	12,593	12,812	12,732	12,718
Operational	40,027	39,544	38,794	37,712	36,915
Specialist	1,788	1,782	1,756	2,098	2,210
Interns	**444**	**420**	**431**	**410**	**396**
|| Turnover - Quarterly Index (%)	**0.5**	**0.6**	**0.6**	**0.6**	**0.6**

Customer Service Network

Table 32. Service Network

	Jun/25	Mar/26	Jun/26	Δ% Y/Y	Δ% Q/Q
Service Network	**51,322**	**56,617**	**56,368**	**9.8**	**(0.4)**
Own Service Network	**10,643**	**10,439**	**10,376**	**(2.5)**	**(0.6)**
Branches	3,997	3,942	3,931	(1.7)	(0.3)
Service Posts	1,492	1,386	1,396	(6.4)	0.7
Automated Service Posts	5,154	5,111	5,049	(2.0)	(1.2)
MaisBB Network	**15,749**	**18,866**	**18,221**	**15.7**	**(3.4)**
Banco24Horas	**24,930**	**27,312**	**27,771**	**11.4**	**1.7**

Table 33. Traditional and Specialized Service Network

	Jun/25	Mar/26	Jun/26	Δ% Y/Y	Δ% Q/Q
Own Service Network	**10,643**	**10,439**	**10,376**	**(2.5)**	**(0.6)**
Traditional Service	**9,817**	**9,612**	**9,538**	**(2.8)**	**(0.8)**
Traditional Branches	3,171	3,115	3,093	(2.5)	(0.7)
Service Posts	1,492	1,386	1,396	(6.4)	0.7
Automated Service Posts	5,154	5,111	5,049	(2.0)	(1.2)
Specialized Service	**826**	**827**	**838**	**1.5**	**1.3**
Digital and Specialized Serv. Branches	826	827	838	1.5	1.3
Digital Offices	15	16	16	6.7	–

Indicators

Table 34. Adjusted Coverage Ratios – R$ million

	2Q25	3Q25	4Q25	1Q26	2Q26
Fee Income (A)	**8,754**	**8,863**	**8,835**	**8,821**	**9,125**
Adm. Expenses (B) = (C) + (D)	**(9,676)**	**(9,812)**	**(9,888)**	**(10,017)**	**(10,076)**
Personnel Expenses (C)	(6,444)	(6,567)	(6,470)	(6,782)	(6,781)
Other Administrative Expenses (D)	(3,232)	(3,244)	(3,418)	(3,236)	(3,295)
|| Personnel Exp. Coverage (A/C) - %	**135.8**	**135.0**	**136.6**	**130.1**	**134.6**
|| Personnel Exp. Coverage 12 m - %	**140.9**	**137.3**	**134.9**	**134.3**	**134.0**
|| Adm. Exp. Coverage (A/B) - %	**90.5**	**90.3**	**89.4**	**88.1**	**90.6**
|| Adm. Exp. Coverage 12 months - %	**93.1**	**91.4**	**89.6**	**89.5**	**89.6**

Table 35. Adjusted Cost-to-Income Ratio – R$ million

	2Q25	3Q25	4Q25	1Q26	2Q26
Administrative Expenses (A)	**(9,676)**	**(9,812)**	**(9,888)**	**(10,017)**	**(10,076)**
Personnel Expenses	(6,444)	(6,567)	(6,470)	(6,782)	(6,781)
Other Administrative Expenses	(3,232)	(3,244)	(3,418)	(3,236)	(3,295)
Operating Income (B)	**34,984**	**34,968**	**37,721**	**33,030**	**36,425**
Net Interest Income	25,080	26,365	27,801	27,426	27,483
Recovery of Write-offs	1,991	1,424	1,777	1,232	1,865
Discounts Granted	(525)	(1,424)	(700)	(3,503)	(1,510)
Fee Income	8,754	8,863	8,835	8,821	9,125
Equity Int. in Assoc. Companies and JV	2,124	1,989	2,445	1,793	2,085
Other Operating Income/Expenses	(2,439)	(2,249)	(2,436)	(2,739)	(2,622)
|| Cost-to-Income Ratio (A/B) - %	**27.7**	**28.1**	**26.2**	**30.3**	**27.7**
|| Cost-to-Income Ratio 12 months - %	**27.0**	**27.6**	**27.7**	**28.0**	**28.0**

5. Other Components of Results

This section presents the main components of "Other Results," namely: Other Operating Income, Other Operating Expenses, and Equity Income; the latter is accounted for partly under the Net Gains from Equity Method Investments, and partly under other line items in the Statement of Income.

Other Operating Income and Expenses

Table 36. Other Operating Income/Expenses – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Other Income/Expenses	**(2,439)**	**(2,739)**	**(2,622)**	**7.5**	**(4.3)**	**(4,759)**	**(5,362)**	**12.7**
Other Income	**1,955**	**2,136**	**2,039**	**4.3**	**(4.6)**	**3,938**	**4,175**	**6.0**
Update of Deposits in Guarantee	715	718	737	3.0	2.6	1,373	1,455	6.0
Recovery of Charges and Expenses	481	420	452	(6.1)	7.6	954	872	(8.6)
Cards Transactions	344	191	297	(13.5)	55.7	654	488	(25.3)
Clube de Benefícios BB	124	109	105	(14.8)	(3.1)	252	214	(15.0)
Non-financial Subsidiaries	15	36	40	174.5	11.9	102	76	(25.2)
Adjustment of Recoverable Tax	66	252	162	144.9	(35.8)	125	414	230.1
Other	210	410	245	16.5	(40.2)	478	655	37.1
Other Expenses	**(4,395)**	**(4,875)**	**(4,661)**	**6.1**	**(4.4)**	**(8,697)**	**(9,536)**	**9.6**
Card Transactions	(650)	(949)	(698)	7.3	(26.4)	(1,249)	(1,647)	31.9
Business Relationship Allowance	(476)	(491)	(491)	3.2	0.2	(933)	(982)	5.2
Expenses with Outsourced Services	(459)	(449)	(479)	4.3	6.5	(876)	(928)	5.9
Business Relationship Bonus	(415)	(432)	(419)	0.9	(3.2)	(825)	(851)	3.2
Actuarial Liabilities Update	(335)	(345)	(345)	3.1	(0.0)	(670)	(691)	3.1
Non-financial Subsidiaries	(212)	(253)	(186)	(12.1)	(26.4)	(358)	(439)	22.5
Cash Transport Services	(159)	(167)	(209)	31.3	24.9	(313)	(377)	20.2
INSS (Social Security) Agreement	(155)	(174)	(179)	15.4	3.3	(307)	(353)	14.8
Life Insurance Premium - Consumer Credit	(138)	(132)	(125)	(9.2)	(5.3)	(269)	(258)	(4.2)
ATM Network	(173)	(66)	(67)	(61.5)	0.9	(266)	(133)	(50.1)
Failures/Frauds and Other Losses	(72)	(48)	(45)	(38.0)	(6.1)	(118)	(92)	(21.8)
Other	(1,150)	(1,369)	(1,418)	23.3	3.6	(2,513)	(2,786)	10.9

Information on Subsidiaries and Affiliates

Table 37. Investments in Associates and Joint Ventures in Brazil[1] – R$ thousand

				Book Value		Equity Income	
Investments in Associates and JV in Brazil	**Activity**		**Share**	**Jun/25**	**Jun/26**	**1H25**	**1H26**
Banco Votorantim S.A.	**Multiple Bank**	**(ii)**	**50.00%**	6,374,284	**6,480,845**	466,841	**476,012**
BB Administradora de Cartões de Crédito S.A.	**Service Rendering**	**(i)**	**100.00%**	40,542	**41,871**	16,209	**17,538**
BB Administradora de Consórcios S.A.	**Consortia**	**(i)**	**100.00%**	1,142,448	**1,328,640**	807,953	**967,234**
Ativos S.A. Securitizadora de Créditos Financeiros	**Credit Acquisition**	**(i)**	**100.00%**	1,101,820	**1,120,355**	121,878	**143,186**
BB Banco de Investimento S.A. – BBBI	**Investment Bank**	**(i)**	**100.00%**	811,633	**772,128**	356,317	**190,029**
‣ UBS BB Serv. de Assessoria Fin. e Participações S.A.	Investment Bank	(ii)	49.99%	772,336	744,854	14,619	3,447
BB Asset	**Asset Management**	**(i)**	**100.00%**	1,429,629	**1,429,558**	1,119,633	**1,245,521**
BB Elo Cartões Participações S.A.	**Holding**	**(i)**	**100.00%**	10,645,515	**10,657,573**	892,138	**751,348**
‣ Cateno Gestão de Contas de Pagamento S.A. [2]	Service Rendering	(ii)	30.00%	2,741,163	2,462,388	141,181	134,010
‣ Cielo S.A. [3]	Service Rendering	(ii)	29.17%	2,886,014	3,405,571	195,785	165,327
‣ Elo Participações S.A. [4]	Holding	(ii)	49.99%	613,825	1,565,721	386,104	328,428
BB Leasing S.A. Arrendamento Mercantil	**Leasing**	**(i)**	**100.00%**	4,838,655	**4,853,771**	176,599	**195,459**
BB Seguridade Participações S.A. [5 6]	**Holding**	**(i)**	**68.26%**	6,771,023	**7,053,337**	2,995,578	**3,113,214**
BB Mapfre Participações S.A. [7]	Holding	(ii)	74.99%	2,279,696	1,977,556	1,855,442	1,740,240
Brasilcap Capitalização S.A. [7]	Capitalization	(ii)	66.77%	621,962	641,362	85,249	119,736
Brasilprev Seguros e Previdência S.A. [7]	Insurance/Pension	(ii)	74.99%	5,489,882	5,087,044	640,008	856,170
BB Tecnologia e Serviços S.A. – BBTS [6]	**IT**	**(i)**	**100.00%**	605,475	**686,097**	80,079	**62,262**

				Book Value		Equity Income	
Investments in Associates and JV Overseas	**Activity**		**Share**	**Jun/25**	**Jun/26**	**1H25**	**1H26**
Banco do Brasil Aktiengesellschaft – BBAG	**Holding**	**(i)**	**100.00%**	**889,381**	**823,619**	10,874	**36,572**
Banco Patagonia S.A.	**Multiple Bank**	**(i)**	**80.39%**	**4,367,738**	**5,012,518**	1,093,736	**1,212,352**
BB Americas	**Multiple Bank**	**(i)**	**100.00%**	**1,662,051**	**1,803,063**	108,837	**154,028**
BB Cayman Islands Holding – BBCI	**Holding**	**(i)**	**100.00%**	**1,441,283**	**1,294,200**	150,261	**35,380**
‣ BB Securities LTD	Brokerage	(i)	100.00%	339,904	342,701	(7,172)	3,207
BB Securities LLC	**Brokerage**	**(i)**	**100.00%**	**411,810**	**383,045**	546	**2,649**
BB USA Holding Company INC	**Holding**	**(i)**	**100.00%**	**744**	**675**	(14)	**(10)**

(i) Fully consolidated companies; (ii) Companies valued using the equity method; (1) The net profit and equity method results of foreign subsidiaries are presented without the effects of exchange rate variations. These investments are subject to structural hedging, and their exchange rate impacts are reclassified to expenses related to resources from financial institutions; (2) The Banco do Brasil's indirect participation in Cateno, through its subsidiary BB Elo Cartões Participações S.A. The total share of the Banco do Brasil is 64.49 % due to Cielo S.A. holds 70.00 % of direct interest in Cateno. (3) The Bank's indirect interest in Cielo S.A. is held through its subsidiary BB Elo Cartões Participações S.A. The Bank's total interest is 49.28%, taking into account the stakes held by Livelo S.A. and Elo Participações Ltda. in Cielo; (4) Equity accounting for Elo Participações Ltda. is calculated based on the proportion of BB Elo Cartões' monthly contribution to the company's business, in accordance with the agreement dated November 1, 2017, between BB Elo Cartões and Bradescard; (5) The investment value based on the quoted market price is R$ 51,900,250 thousand (R$ 47,898,750 thousand as of December 31, 2025); (6) Net income and equity results of foreign subsidiaries are presented excluding the effects of foreign exchange rate fluctuations. These investments are subject to structural hedging, and their foreign exchange impacts are reclassified to expenses related to funds from financial institutions; (7) Equity interest held by BB Seguros Participações S.A. it includes harmonization adjustments in accounting practices.

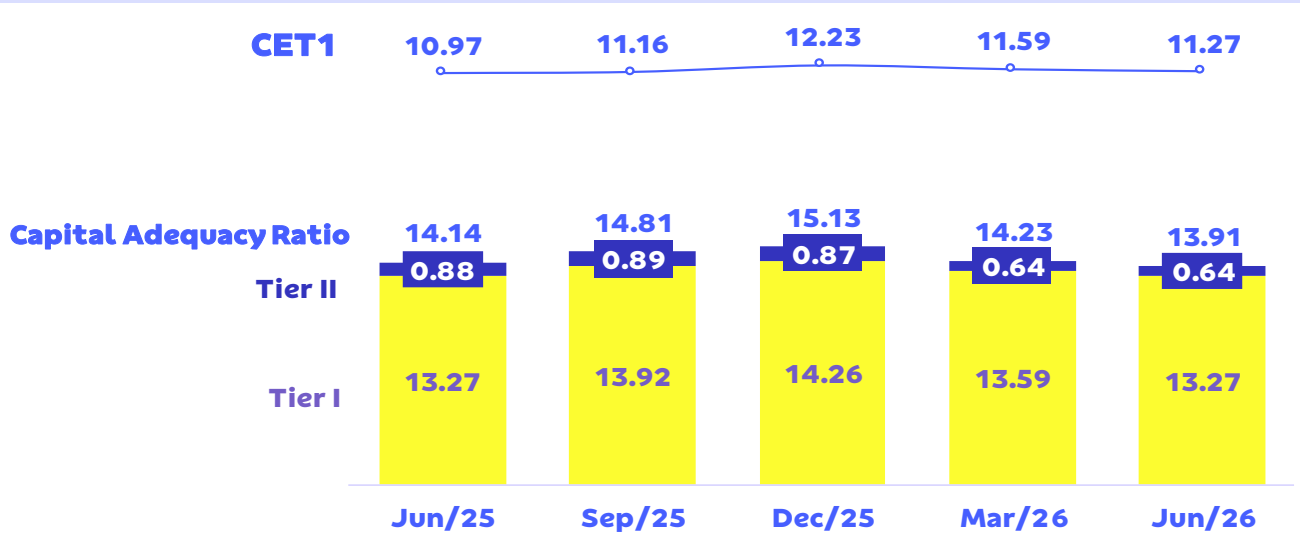
6. Capital Management

Risk and capital management are critical to the sustainability of the banking system. The methods of identifying, measuring, evaluating, monitoring, reporting, controlling and mitigating risks safeguard financial institutions in adverse times and support the generation of positive and recurring results over time.

The Capital Adequacy Ratio was 13.91% in June 2026. The Tier I Capital Ratio was 13.27%, of which 11.27% consisted of Core Equity. Referential Equity, which takes into account the Basel regulatory capital calculation requirements, was R$191.0 billion, up 1.0% YoY.

Risk management at Banco do Brasil includes all the relevant risks declared in Banco do Brasil's risk inventory. Management activities are carried out by specialized structures, according to the objectives, policies, strategies, processes, and systems described in each of these risks.

Figure 9. Capital Adequacy Ratio - %



The Capital Adequacy Ratio is calculated according to the criteria established by CMN Resolutions No. 4,955/2021 and No. 4,958/2021, which deal with the calculation of the Referential Equity – RE and the Minimum Referential Equity Required – MRER in relation to the Risk-Weighted Asset – RWA, respectively. The technical terms used for capital regulation are available in the glossary.

BB promotes capital management with a three-year prospective view and considers the Risk Appetite and Tolerance Statement, the Corporate Strategy, the Master Plan and the Corporate Budget.

The focus is on organic capital generation and sustainable growth of business with appropriate risk-adjusted return.

Banco do Brasil continues making progress in incorporating the regulatory adjustments associated with the adoption of the new accounting framework for financial instruments (CMN Resolution No. 4,966/2021) and the respective prudential transition regime related to the effects of the adoption on regulatory capital, as established by CMN Resolution No. 5,199/2024 (phase-in applicable to the period).

In addition, the standardized methodology for calculating the capital required for operational risk (RWA_{OPAD}) remained in application, pursuant to the Central Bank of Brazil (BCB) Resolution No. 356/2023, with reflections on the dynamics of RWA and, consequently, on the capital ratios (CET1, Tier I and Total Capital)

The scope of consolidation used as the basis for verifying operational limits is the Prudential Conglomerate, defined in CMN Resolution No. 4,950/2021.

Under the terms of the Financial Institutions Accounting Plan (Cosif), the Prudential Conglomerate covers not only financial institutions, but also consortium administrators, payment institutions, companies that acquire operations or directly or indirectly assume credit risk, over which they have direct and indirect control, and investment funds in which the conglomerate substantially retains risks and benefits.

Figure 10. CET1 – Waterfall (%)

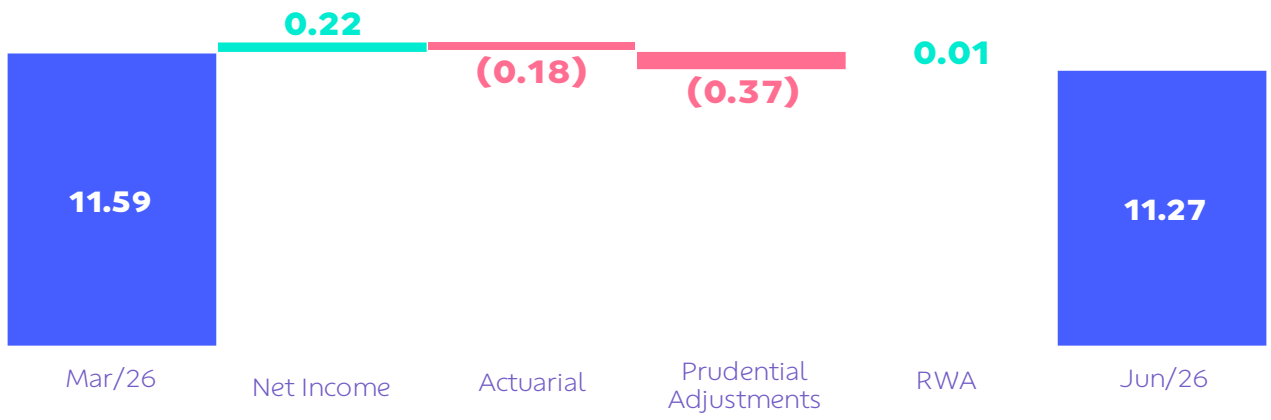


Table 38. Capital Adequacy Ratio – R$ million

	Balance				
	Jun/25	Sep/25	Dec/25	Mar/26	**Jun/26**
|| Referential Equity (RE)	**189,167**	**195,705**	**204,529**	**195,560**	**191,008**
Tier I	**177,432**	**183,971**	**192,794**	**186,759**	**182,207**
Common Equity Tier 1 Capital (CET1)	**146,717**	**147,477**	**165,282**	**159,267**	**154,715**
Shareholders Equity	175,291	178,573	184,878	186,994	181,822
Instruments Eligible to Capital	5,100	4,100	4,100	4,100	4,100
Adjustment Resulting from the Application of Res. CMN 5.199/24	8,018	8,018	8,018	5,345	5,345
Prudential Adjustments	(41,692)	(43,214)	(31,715)	(37,172)	(36,553)
Additional Tier I Capital	**30,716**	**36,494**	**27,512**	**27,492**	**27,492**
Tier II	**11,735**	**11,735**	**11,735**	**8,801**	**8,801**
Eligible to Capital Subordinated Debts	**11,735**	**11,735**	**11,735**	**8,801**	**8,801**
FCO Funding2	11,735	11,735	11,735	8,801	8,801
|| Risk-Weighted Assets (RWA)	**1,337,457**	**1,321,763**	**1,351,829**	**1,374,409**	**1,372,716**
Credit Risk (RWACPAD)3	**1,076,266**	**1,060,782**	**1,090,837**	**1,093,994**	**1,090,000**
Market Risk (RWAMPAD)	**43,601**	**40,699**	**40,710**	**48,292**	**50,594**
Operational Risk (RWAOPAD)	**217,590**	**220,282**	**220,282**	**232,123**	**232,123**
Tier I Capital Ratio (Tier I/RWA) - (%)4	**13.27**	**13.92**	**14.26**	**13.59**	**13.27**
CET1 Ratio (CET1/RWA) - (%)4	**10.97**	**11.16**	**12.23**	**11.59**	**11.27**
Capital Adequacy Ratio (RE/RWA) - (%)4	**14.14**	**14.81**	**15.13**	**14.23**	**13.91**

(1) As per Explanatory Note 30-f; (2) In compliance with the provisions of article 31 of CMN Resolution No. 4,955/2021, in 2025, the FCO balances correspond to the application of the 40% limiter (50% in 2024) to the amount computed in Level II on June 30, 2018; (3) In accordance with CMN Resolution No. 4,958/2021, it corresponds to the application of the "F" factor to the RWA amount, with "F" equal to 8%; (4) Amounts from the DLO (Statement of Operational Limits).

Risk-Weighted Asset – RWA

Figure 11. RWA Consumption – R$ billion

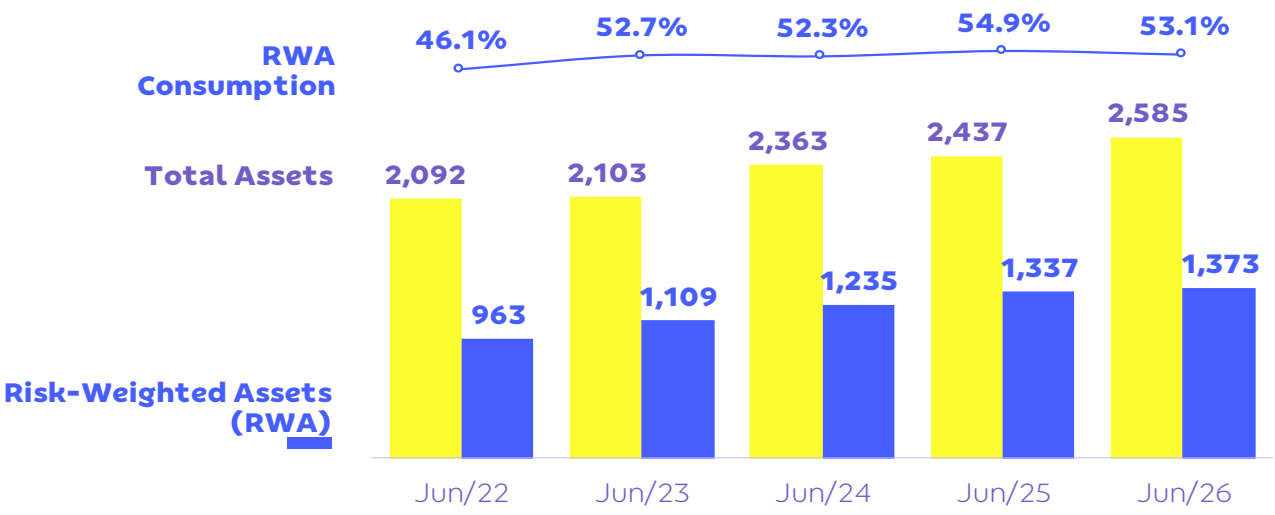


Figure 12. RWA Breakdown - %



The following is the MRER referring to the RWA portions subject to credit, operational and market risks, using a standardized approach. The current "F" factor is 8.0%. For the RWA_{CPAD}, the weighting relative to the calculation of the capital required for the credit risk using a standardized approach is considered.

Table 39. RWA_{CPAD}[1] MRER – R$ million

	Jun/25			Mar/26			Jun/26		
	RWA_{CPAD}	MRER	%	RWA_{CPAD}	MRER	%	RWA_{CPAD}	MRER	%
Total	**1,076,266**	**86,101**	**100.0**	**1,093,994**	**87,520**	**100.0**	**1,090,000**	**87,200**	**100.0**
Loan Operations	663,404	53,072	61.6	666,669	53,334	60.9	663,208	53,057	60.8
Securities and Derivatives	28,477	2,278	2.6	25,541	2,043	2.3	22,087	1,767	2.0
Tax Credits	88,250	7,060	8.2	87,403	6,992	8.0	89,653	7,172	8.2
Other Credits	159,927	12,794	14.9	148,572	11,886	13.6	152,229	12,178	14.0
Permanent Assets	52,975	4,238	4.9	75,299	6,024	6.9	73,071	5,846	6.7
Loans to Release	31,709	2,537	2.9	31,097	2,488	2.8	30,317	2,425	2.8
Guarantees Provided	12,473	998	1.2	15,845	1,268	1.4	15,920	1,274	1.5
Inv. in Clearings Guaratee Funds	49	4	0.0	353	28	0.0	385	31	0.0
Other	39,001	3,120	3.6	43,214	3,457	4.0	43,129	3,450	4.0

(1) As of 07.01.2023, the RWA_{CPAD} began to be calculated in accordance with the procedures for calculating the portion defined by BCB Resolution No. 229/22, replacing Circular No. 3,644/13, which was revoked by the Central Bank.

Table 40. RWA_{OPAD}[1] MRER – R$ million

	Jun/25	Mar/26	**Jun/26**
	RWA_{OPAD}	RWA_{OPAD}	RWA_{OPAD}
Total	**217,590**	**232,123**	**232,123**
Interest Component	50,409	55,768	55,768
Services Component	53,940	54,109	54,109
Financial Component	5,011	7,837	7,837
Business Indicator (BI)	109,361	117,714	117,714
BIC	16,254	17,507	17,507
ILM Factor (Internal Loss Multiplier)	0	1.1525%	1.1525%
Required Equity (MRER)	18,740	20,177	20,177
RWAopad (SAOR)	–	252,212	252,212
RWAopad (ASA)	–	212,034	212,034
Transition Percentage Rule (Central Bank Resolution No. 356)	–	50%	50%

(1) As of January 1, 2025, Central Bank of Brazil (BCB) Resolution No. 356 came into effect, establishing new procedures for calculating the portion of risk-weighted assets (RWA) related to the calculation required for operational risk using a standardized approach (RWA_{OPAD}). For FIs whose application of the new format results in a value higher than the RWA_{OPAD} determined on the base date of December 31, 2024, the portion considered for the year 2026 will consist of the RWA_{OPAD} determined on December 31, 2024, plus 50% of the difference between the new RWA_{OPAD} calculation and the value originally determined on said base date.

Table 41. RWA_{MPAD}[1] MRER – R$ million

	Jun/25			Mar/26			Jun/26		
	RWA_{MPAD}	MRER	%	RWA_{MPAD}	MRER	%	RWA_{MPAD}	MRER	%
Total	**43,601**	**3,488**	**100.0**	**48,292**	**3,863**	**100.0**	**50,594**	**4,047**	**100.0**
FX	20,159	1,613	46.2	25,200	2,016	52.2	27,279	2,182	53.9
Interest Rate	12,318	985	28.3	9,124	730	18.9	10,495	840	20.7
CVA	5,546	444	12.7	4,194	335	8.7	4,445	356	8.8
DRC[1]	1,978	158	4.5	6,161	493	12.8	5,956	476	11.8
Commodities	3,547	284	8.1	3,581	286	7.4	2,257	181	4.5
Shares	52	4	0.1	33	3	0.1	162	13	0.3

(1) As of 07.01.2024, the RWA_{DRC} began to be determined in accordance with Central Bank of Brazil (BCB) Resolution 313/23.

Table 42. RWA_{CPAD}[1] Segregated by Risk-Weighted Factor - R$ million

	Loans		Tax Credits		Securities and Financial Derivatives		Other Receivables		Permanent Assets		Other		Total	
	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]	RWA_{CPAD}[2]	MRER[3]
Total	**663,208**	**53,057**	**89,653**	**7,172**	**22,087**	**1,767**	**152,229**	**12,178**	**73,071**	**5,846**	**89,752**	**7,180**	**1,090,000**	**87,200**
RWA 2%	–	–	–	–	111	9	–	–	–	–	386	31	497	40
RWA 20%	2,319	185	–	–	147	12	0	0	–	–	1,759	141	4,225	338
RWA 25%	1,733	139	–	–	354	28	–	–	–	–	4	0	2,091	167
RWA 30%	8,093	647	–	–	0	0	–	–	–	–	581	47	8,675	694
RWA 40%	1,300	104	–	–	8,549	684	8,078	646	–	–	9,317	745	27,245	2,180
RWA 45%	–	–	–	–	–	–	22,584	1,807	–	–	6,427	514	29,012	2,321
RWA 50%	1,213	97	–	–	–	–	215	17	–	–	410	33	1,839	147
RWA 60%	267	21	–	–	–	–	–	–	–	–	1	0	268	21
RWA 65%	44,970	3,598	–	–	1,879	150	43,065	3,445	–	–	22,211	1,777	112,125	8,970
RWA 70%	59,872	4,790	–	–	–	–	1,119	89	–	–	633	51	61,624	4,930
RWA 75%	262,397	20,992	–	–	–	–	5,708	457	–	–	6,647	532	274,752	21,980
RWA 85%	22,458	1,797	–	–	358	29	5,998	480	–	–	4,753	380	33,567	2,685
RWA 90%	23,350	1,868	–	–	–	–	904	72	–	–	271	22	24,524	1,962
RWA 100%	139,111	11,129	86,118	6,889	9,435	755	59,546	4,764	17,862	1,429	24,027	1,922	336,099	26,888
RWA 110%	59,173	4,734	–	–	–	–	3,232	259	–	–	1,324	106	63,728	5,098
RWA 112.5%	878	70	–	–	–	–	1	0	–	–	408	33	1,287	103
RWA 130%	6,818	545	–	–	–	–	0	0	–	–	2,806	225	9,625	770
RWA 150%	29,257	2,341	–	–	691	55	1,777	142	–	–	7,786	623	39,511	3,161
RWA 190%	–	–	–	–	137	11	–	–	15,802	1,264	–	–	15,939	1,275
RWA 250%	–	–	3,535	283	–	–	–	–	39,246	3,140	–	–	42,781	3,423
RWA 280%	–	–	–	–	190	15	–	–	161	13	–	–	351	28
RWA 1,250%	–	–	–	–	235	19	–	–	–	–	–	–	235	19

(1) As of 07.01.2023, the RWA_{CPAD} began to be calculated in accordance with the procedures for calculating the portion defined by Central Bank of Brazil (BCB) Resolution No. 229/22, replacing Circular No. 3,644/13, which was revoked by the Central Bank of Brazil; (2) Sum of the products of exposures by the respective Risk-Weighted Factors, adjusted for the Conversion Factor; (3) Risk Factor-weighted exposure multiplied by 8.0%.

Liquidity Coverage Ratio – LCR

The Liquidity Coverage Ratio (LCR) is required for financial institutions that are classified in the S1 segment, in accordance with CMN Resolution 4,401/2015 and corresponds to the ratio of the balance of high-quality liquid assets (HQLA) over the total forecasted cash outflows for a 30-day period.

The LCR calculation follows the standardized stress scenario model established by Central Bank of Brazil through Circular BCB 3,749/2015. This model complies with international guidelines and aims to guarantee the existence of sufficient high quality liquid assets to support a financial stress scenario with a 30 - day term. In June/26, the LCR indicator was 178.8%

Net Stable Funding Ratio – NSFR

The Net Stable Funding Ratio (NSFR) is a requirement for financial institutions classified in S1 segment, in accordance with CMN Resolution 4,616/2017. The calculation of NSFR follows a methodology established by Central Bank of Brazil, through Circular BCB 3,869/2017, which is aligned with Basel international guidelines and aims to ensure that financial institutions finance their activities with stable funding in a long-term view. In June/26, the NSFR indicator was 111.3%

The NSFR is defined by the ratio of Available Stable Funding (ASF) over Required Stable Funding (RSF), in which:

Available Stable Funding (ASF): it refers to liabilities and equity weighted by a discount factor. The ASF is comprised mainly by capital and retail and wholesale funding.

Required Stable Funding (RSF): it refers to the balance in stock, weighted by the respective weighting factors, of the elements recorded in assets and of exposures not accounted for in the institution's balance sheet (off balance exposures). The RSF is comprised mainly by loans, compulsory deposits, private and sovereign bonds, interbank applications, permanent assets and tax credit.

7. Loans

The expanded loan portfolio was R$1.3 trillion in June/26, up 0.6% QoQ and up 1.5% YoY.

The individuals expanded portfolio contracted 1.2% QoQ and grew 4.4 YoY, mainly driven by the performance of payroll loans (+1.2% QoQ and +5.8% YoY).

The companies expanded portfolio was R$456.2 billion and grew 1.6% QoQ and contracted 2.5% YoY. Highlight to Pronampe and PEAC FGI operations, which were R$40 billion in June/26, +5.8% QoQ and -31.7% YoY.

The agribusiness expanded portfolio was R$421.6 billion in June/26, with growth in both the quarterly and 12-month comparisons (+0.8% QoQ and +4.1% YoY), with a highlight on the growth of operations contracted with fiduciary collateral.

Expanded Loan Portfolio

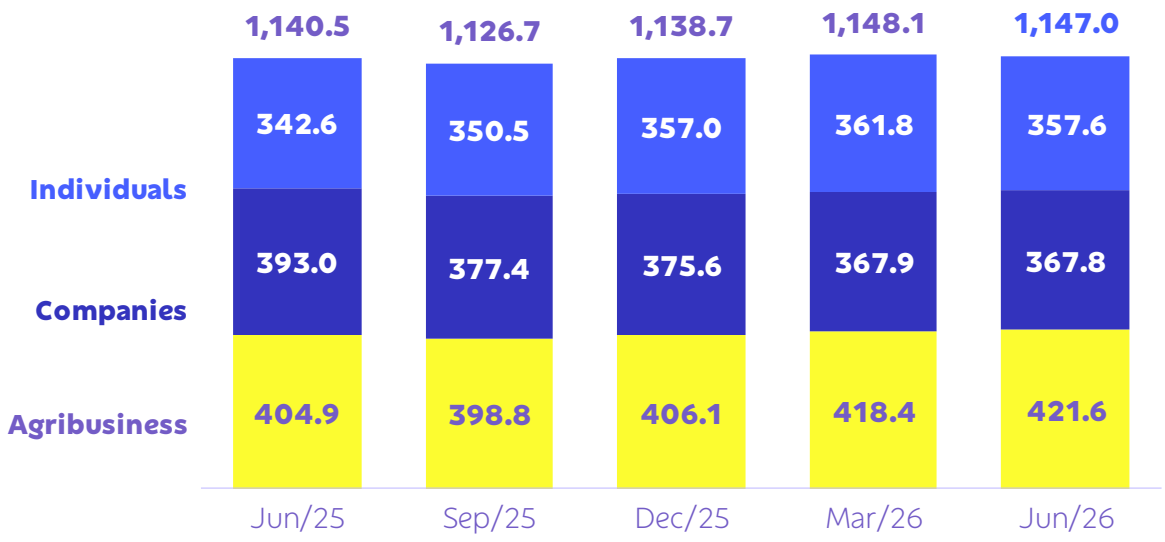
Table 43. Loan Portfolio and Expanded Loan Portfolio – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
Loan Portfolio (a)[1]	**1,231,084**	**100.0**	**1,235,304**	**100.0**	**1,245,872**	**100.0**	**1.2**	**0.9**
Brazil	1,168,491	94.9	1,173,537	94.7	1,183,207	95.0	1.3	0.8
Individuals	342,512	27.4	361,744	29.0	357,560	29.3	4.4	(1.2)
Companies	421,085	34.3	393,405	32.7	404,097	31.8	(4.0)	2.7
Corporate	224,312	18.1	200,832	16.9	205,244	16.3	(8.5)	2.2
MSME	121,772	10.1	111,445	9.4	110,476	9.0	(9.3)	(0.9)
Government	75,001	6.1	81,128	6.5	88,376	6.6	17.8	8.9
Agribusiness	404,893	33.2	418,388	33.0	421,550	33.9	4.1	0.8
Individuals	366,223	30.1	372,496	29.7	371,368	30.2	1.4	(0.3)
Companies	38,671	3.1	45,892	3.3	50,183	3.7	29.8	9.3
Abroad	62,594	5.1	61,768	5.3	62,665	5.0	0.1	1.5
Private Securities and Guarantees (b)[2]	**63,212**	**100.0**	**70,224**	**100.0**	**67,286**	**100.0**	**6.4**	**(4.2)**
Expanded Loan Portfolio (a + b)[1]	**1,294,296**	**100.0**	**1,305,528**	**100.0**	**1,313,157**	**100.0**	**1.5**	**0.6**
Brazil	1,215,475	94.1	1,229,248	94.0	1,235,341	94.2	1.6	0.5
Individuals	342,595	26.3	361,834	27.5	357,640	27.7	4.4	(1.2)
Companies	467,986	36.0	449,027	35.1	456,150	34.4	(2.5)	1.6
Agribusiness	404,893	31.8	418,388	31.3	421,550	32.0	4.1	0.8
Abroad	78,822	5.9	76,280	6.0	77,817	5.8	(1.3)	2.0
BB Market Share - %	**17.5**		**16.3**		**16.1**			

(1) It includes, in addition to the loan portfolio, securities with and without credit characteristics; (2) Line composed of private securities without credit characteristics and guarantees.

The next figure presents the view of the expanded portfolio of Individuals, companies, and agribusiness, according to 2026 Guidance.

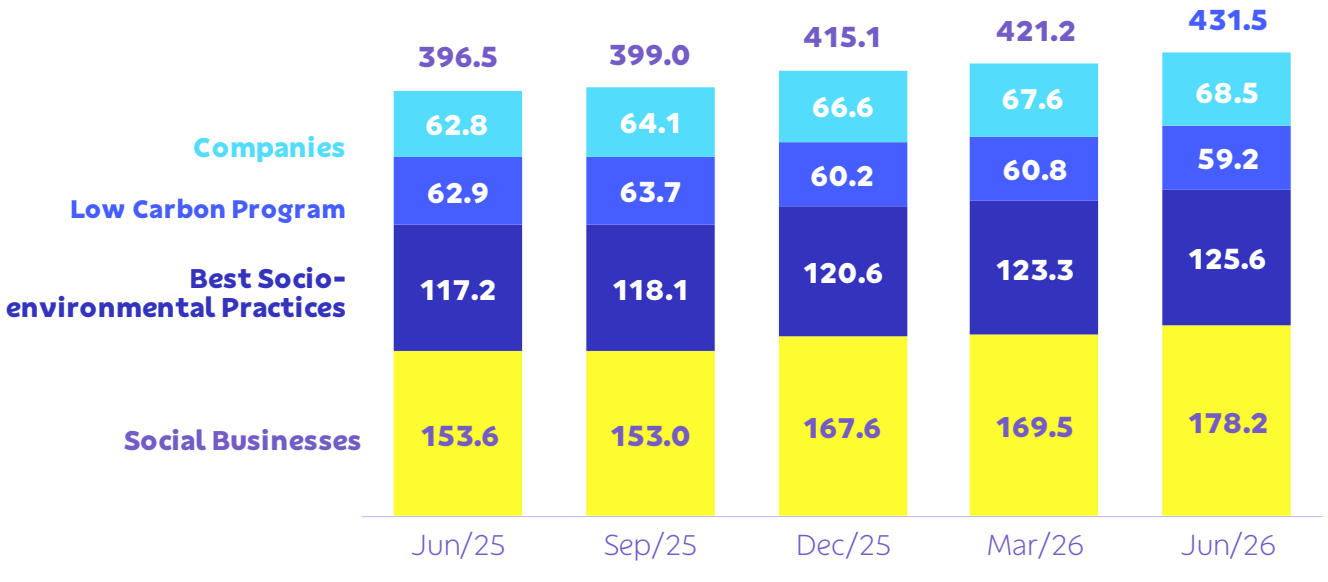
Figure 13. Portfolio - Guidance View – R$ billion



Reinforcing BB's commitment to a more sustainable future, BB monitors projections for its sustainable portfolio, which encompasses credit lines with an environmental and social focus, as well as financing for activities or segments that generate positive socio-environmental impacts, supported by second-party opinion validation. Further information on Banco do Brasil's ESG businesses and its sustainable portfolio is available in the ESG Strategic Book at the end of this document.

The Banco do Brasil's sustainable business portfolio was R$431.5 billion, up 8.8% YoY, and corresponds to 34.6% of the loan portfolio.

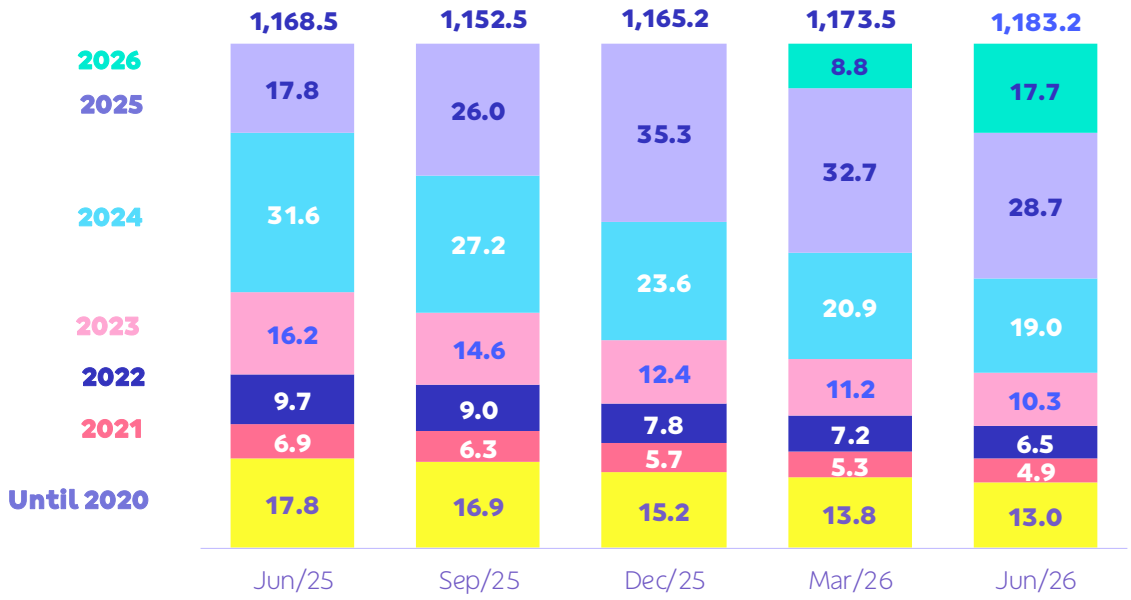
Figure 14. Sustainable Business Portfolio – R$ billion



The following figure shows the domestic loan portfolio considering the contracting period. In some cases, there is the possibility of disbursement occurring in installments. In these cases, all the installments are considered in the period they were contracted.

Considering the portfolio in June/26, 65.4% of the assets were contracted between 2024 and 2026.

Figure 15. BB's Loan Portfolio in Brazil by Contracted Period - %



The following tables shows the concentration level of the portfolio with customers and business groups with which Banco do Brasil has relationship.

Table 44. 100 Largest Customers in Relation to the Loan Portfolio and RE– R$ million

	Jun/25	Mar/26	**Jun/26**	**Loan Portfolio [1]**	**RE [2]**
1st Customer	19,429	16,768	16,307	1.3%	8.5%
2nd to 20th	89,596	89,715	91,830	7.4%	48.1%
21st to 100th	97,181	90,273	98,190	7.9%	51.4%
Top 100 Largest	**206,206**	**196,756**	**206,327**	**16.6%**	**108.0%**

(1) Loan Portfolio. (2) Referential Equity.

Credit Risk

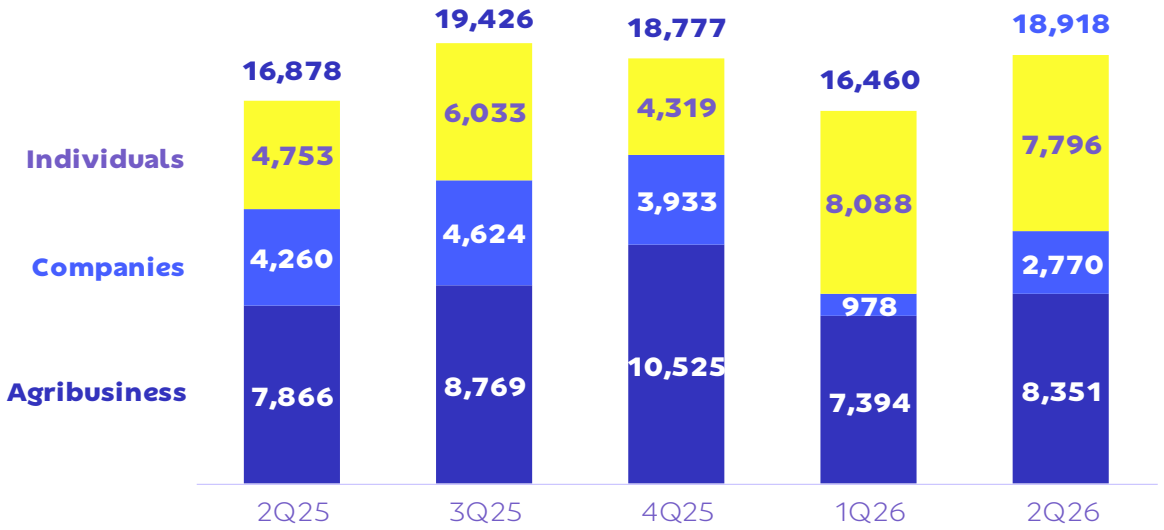
Cost of Credit

The Cost of Credit, which comprises expected loss expenses (as defined by CMN Resolution No. 4,966/21), combined with discounts granted and net of recovery of write-offs revenues, was R$18.5 billion in 2Q26. This level mainly reflects the continuity of the more aggravated dynamics in part of the Agribusiness and Individual portfolios.

Table 45. Cost of Credit of the Expanded Loan Portfolio – R$ million

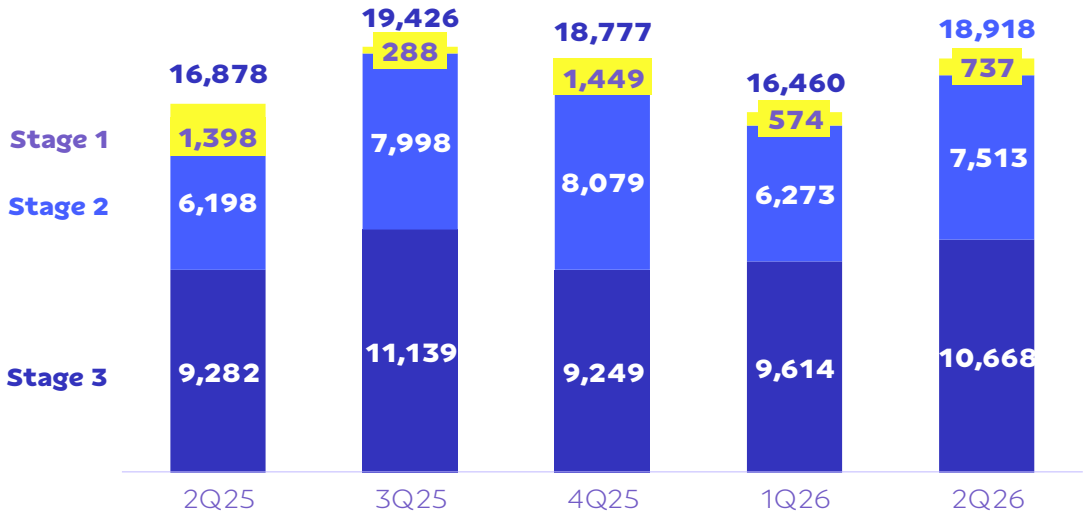
	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Cost of Credit	**(15,908)**	**(18,865)**	**(18,477)**	**16.1**	**(2.1)**	**(26,059)**	**(37,341)**	**43.3**
Credit Risk	(17,374)	(16,593)	(18,831)	8.4	13.5	(28,441)	(35,424)	24.6
Recovery of Write-offs	1,991	1,232	1,865	(6.3)	51.4	3,280	3,096	(5.6)
Discount Granted	(525)	(3,503)	(1,510)	187.9	(56.9)	(898)	(5,013)	458.1

Figure 16. Internal Loan Portfolio Expected Loss Expense[1] [2] by Segment– R$ million



(1) Expected Loss Expense in 2Q25 does not include securities with credit characteristics in its balance. (2) It does not consider expenses related to Expected Losses on the External Portfolio, securities without credit characteristics, guarantees, outstanding loans, and other financial instruments.

Figure 17. Internal Loan Portfolio Expected Loss Expense[1] [2] by Stage– R$ million

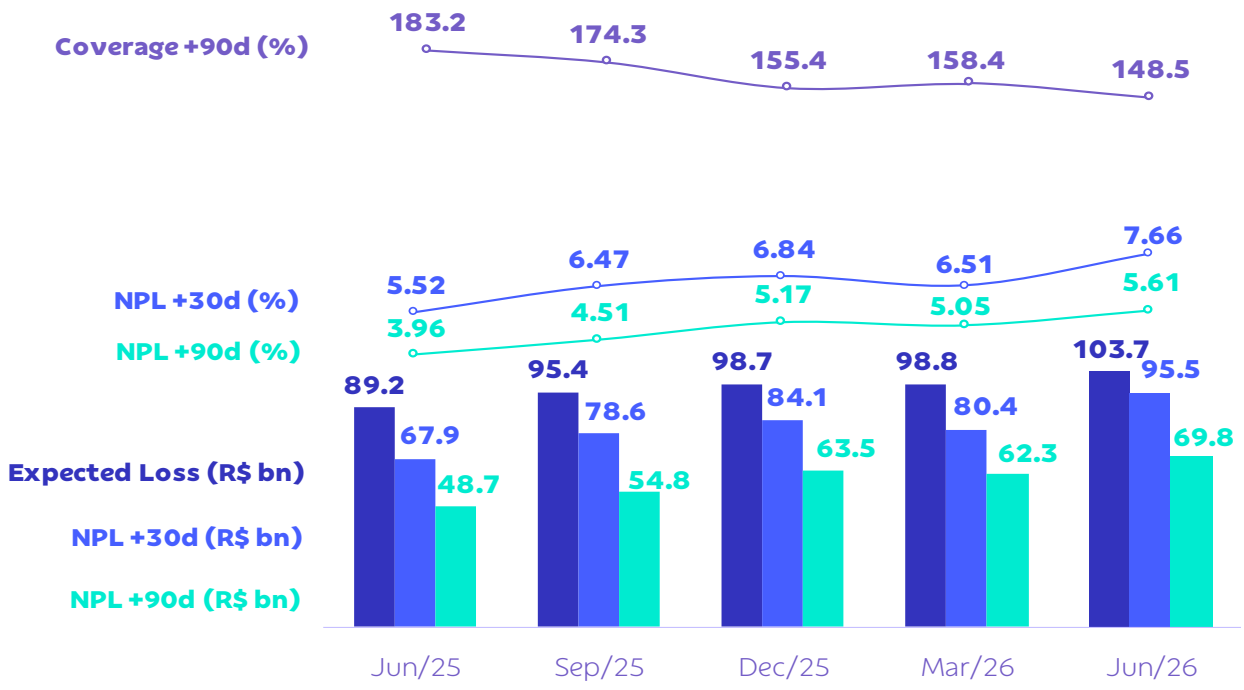


(1) Expected Loss Expense in 2Q25 does not include securities with credit characteristics in its balance. (2) It does not consider expenses related to Expected Losses on the External Portfolio, securities without credit characteristics, guarantees, outstanding loans, and other financial instruments.

NPL & Coverage

The over-90-day delinquency rate ended June/26 at 5.61% and the coverage ratio was 148.5%.

Figure 18. NPL +30d, NPL+90d and Loan Portfolio Coverage Index – %



As of June/26, 91.2% of the loan portfolio was classified under Stages 1 and 2.

Figure 19. Participation of the Stages in the Loan Portfolio

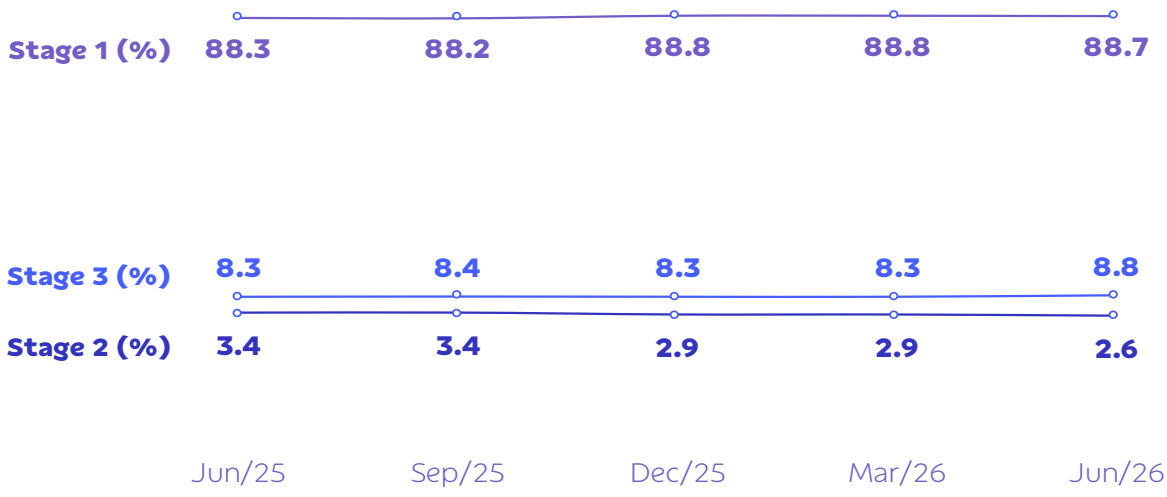


Table 46. Loan Portfolio and Expected Loss by Stage – R$ million

	Mar/26			Jun/26				
	Loan Portfolio	Expected Loss		Loan Portfolio		Expected Loss		
	Balance (a)	Balance (b)	(b)/(a) - %	Balance (a)	Δ% Mar/26	Balance (b)	Δ% Mar/26	(b)/(a) - %
Stage 1	1,096,766	15,384	1.4	1,104,991	0.7	18,044	17.3	1.6
Stage 2	35,775	11,654	32.6	31,845	(11.0)	9,867	(15.3)	31.0
Stage 3	102,763	71,715	69.8	109,035	6.1	75,776	5.7	69.5
Total	**1,235,304**	**98,752**	**8.0**	**1,245,872**	**0.9**	**103,687**	**5.0**	**8.3**

The New NPL/Loan Portfolio index is calculated by the ratio between: (i) the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off, and (ii) the loan portfolio balance of the previous quarter.

In 2Q26, the New NPL was R$21.7 billion and its coverage was 86.9%.

Figure 20. New NPL – % on the Loan Portfolio

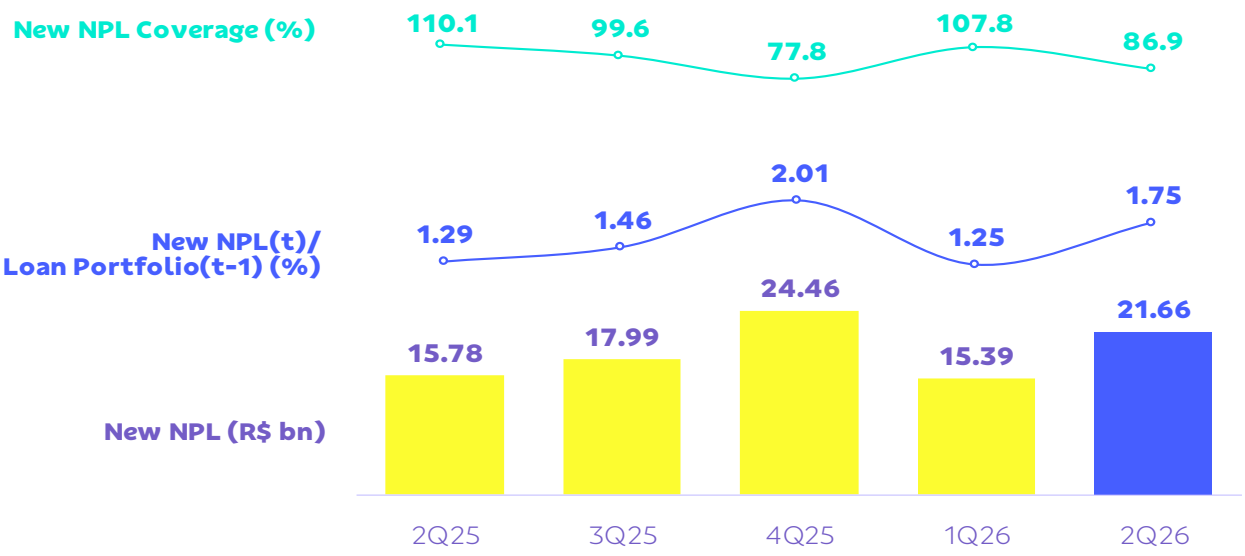
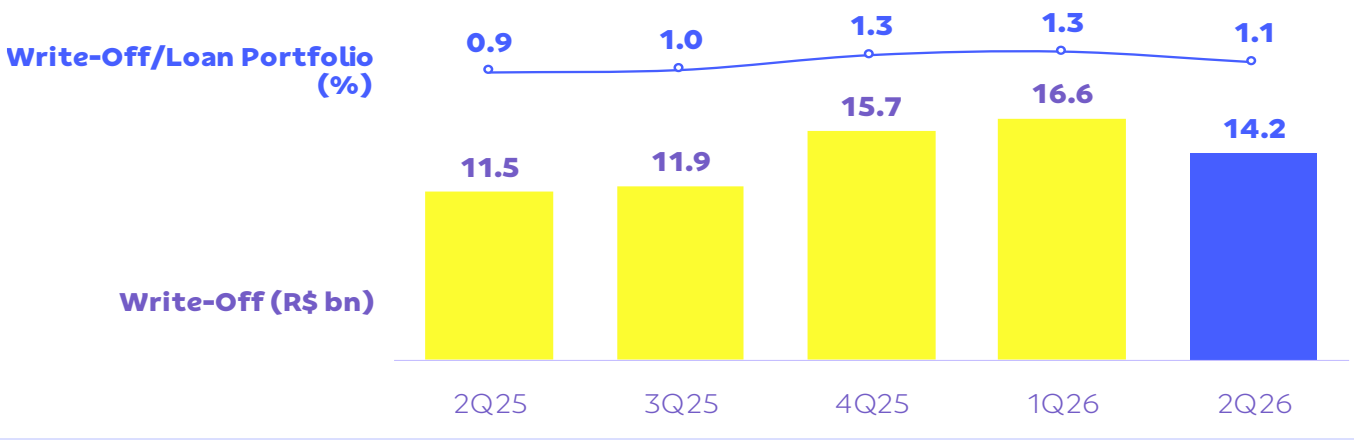


Figure 21. Write-Off – % on the Loan Portfolio



Credits Renegotiated and Restructured (2Rs)

CMN Resolution No. 4,966/21 introduced significant changes in the treatment of debt renegotiations and restructurings, aiming to align the practices of Brazilian financial institutions with international standards.

Renegotiated Credits

Renegotiated credits include operations in which the originally agreed terms have been modified, or where the credit line has been replaced through partial or full settlement or refinancing of the original obligation. It is important to note that such restructuring does not automatically imply a deterioration in credit quality.

Restructured Credits

Restructured loans refer to renegotiated credit operations in which significant concessions were granted to the client due to a deterioration in their credit quality—concessions that would not have been offered under normal circumstances. These adjustments are made with the objective of aligning the loan conditions to the client's financial situation.

Table 47. Credits Renegotiated and Restructured – Multiple Bank[1]– R$ million

	2Q25	3Q25	4Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q
Initial Balance	**84,898**	**86,725**	**82,332**	**79,770**	**71,460**	**(15.8)**	**(10.4)**
New Transactions	**12,814**	**10,331**	**10,094**	**7,590**	**11,430**	**(10.8)**	**50.6**
Renegotiation	5,144	3,526	3,339	2,862	4,536	(11.8)	58.5
Restructuring	7,670	6,804	6,755	4,728	6,893	(10.1)	45.8
Amortization Net of Interest [2]	(7,668)	(9,583)	(5,924)	(9,316)	(5,879)	(23.3)	(36.9)
Write-Off Credits	(3,319)	(5,141)	(6,733)	(6,584)	(3,272)	(1.4)	(50.3)
Final Balance	**86,725**	**82,332**	**79,770**	**71,460**	**73,738**	**(15.0)**	**3.2**
|| NPL +90d – %	**21.2**	**21.2**	**25.2**	**21.8**	**21.5**	**35 bps**	**(28) bps**
|| Coverage Ratio – %	**218.6**	**223.2**	**180.4**	**184.7**	**192.5**	**(2,614) bps**	**781 bps**
|| Restructuring Ratio – %	**47.1**	**52.1**	**54.0**	**55.1**	**56.8**	**973 bps**	**171 bps**

(1) According to Financial Statements Note 12-i; It does not include extended rural loan repayments supported by specific legislation. (2) Principal payments and interest payment net, including extended operations in the period and settlements involving full repayment of the principal amount .

Credit Regularization

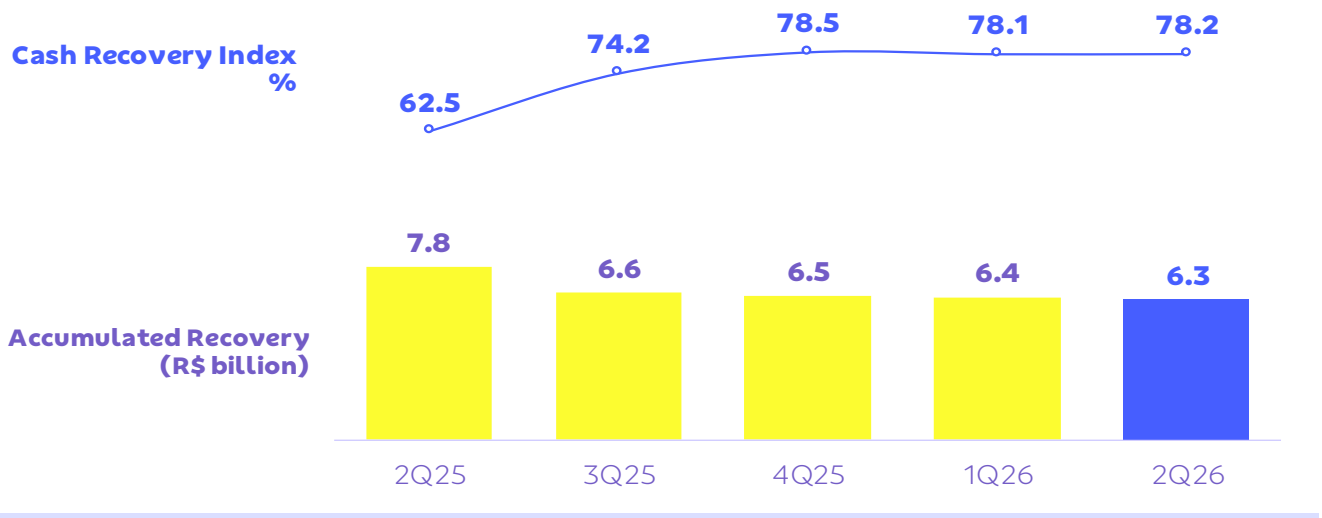
Collections and Credit Recovery

Banco do Brasil adopts strategies to regularize overdue loans as quickly as possible, acting preventively to avoid further deterioration in credit risk stages. The primary focus in regularization is lump-sum repayment, which contributes to reducing provisions and improving the quality of renegotiated assets.

Loss Recovery

Over the past twelve months, accumulated loss recovery was R$6.3 billion, of which R$4.9 billion (78.2%) came from lump-sum repayments. Since the first quarter of 2025, Banco do Brasil has intensified its focus on upfront recovery, helping to avoid increases in expected losses on term operations and further enhancing the quality of recoveries.

Figure 22. Accumulated Recovery (R$ billion) and Cash Recovery Index[1] – %



(1) 12 months accumulated.

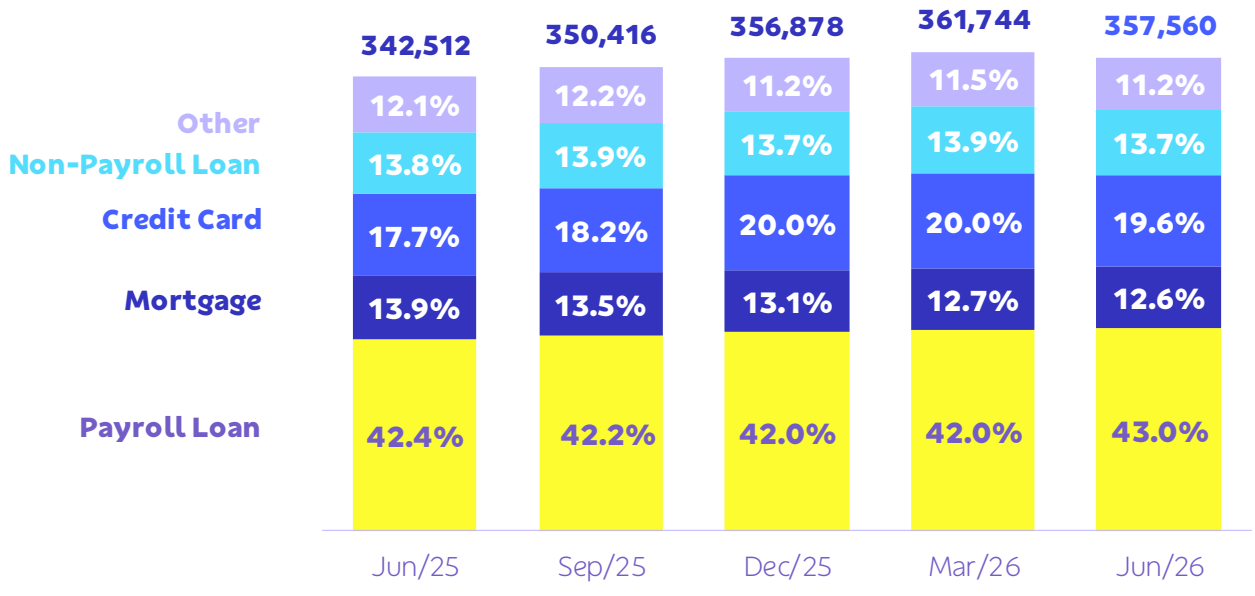
Individuals Loan Portfolio

The expanded individuals portfolio contracted 1.2% QoQ and grew 4.4% YoY, mainly due to the performance of payroll loans.

Table 48. Individuals Loan Portfolio – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
|| Loan Portfolio (a)	**342,512**	**100.0**	**361,744**	**100.0**	**357,560**	**100.0**	**4.4**	**(1.2)**
Direct Consumer Credit	**192,563**	**56.2**	**202,005**	**55.8**	**202,524**	**56.6**	**5.2**	**0.3**
Payroll Loan	145,219	42.4	151,814	42.0	153,663	43.0	5.8	1.2
Public Sector	112,604	32.9	112,126	31.0	112,975	31.6	0.3	0.8
Retirees	27,155	7.9	27,712	7.7	28,252	7.9	4.0	1.9
Private Sector	5,460	1.6	11,976	3.3	12,437	3.5	127.8	3.8
Non-Payroll Loan	47,344	13.8	50,191	13.9	48,860	13.7	3.2	(2.7)
Credit Card	**60,758**	**17.7**	**72,170**	**19.9**	**69,928**	**19.6**	**15.1**	**(3.1)**
Mortgage	**47,742**	**13.9**	**45,910**	**12.7**	**45,230**	**12.6**	**(5.3)**	**(1.5)**
Renegotiated Loan	**26,133**	**7.6**	**24,054**	**6.6**	**24,462**	**6.8**	**(6.4)**	**1.7**
Individuals	17,812	5.2	14,903	4.1	15,243	4.3	(14.4)	2.3
Rural Producer	8,321	2.4	9,151	2.5	9,218	2.6	10.8	0.7
Auto Loans	**11,028**	**3.2**	**12,675**	**3.5**	**10,957**	**3.1**	**(0.6)**	**(13.6)**
Organic Portfolio	4,267	1.2	3,356	0.9	3,121	0.9	(26.8)	(7.0)
Acquired Portfolio	6,762	2.0	9,319	2.6	7,836	2.2	15.9	(15.9)
Overdraft Account	**2,993**	**0.9**	**3,608**	**1.0**	**3,281**	**0.9**	**9.6**	**(9.1)**
Microcredit	**235**	**0.1**	**232**	**0.1**	**218**	**0.1**	**(6.9)**	**(6.0)**
Other	**1,061**	**0.3**	**1,089**	**0.3**	**960**	**0.3**	**(9.5)**	**(11.8)**
|| Private Securities and Guarantees (b)	**83**	**0.0**	**90**	**0.0**	**80**	**0.0**	**(3.0)**	**(11.0)**
|| Expanded Loan Portfolio (a + b)	**342,595**	**100.0**	**361,834**	**100.0**	**357,640**	**100.0**	**4.4**	**(1.2)**

Figure 23. Expanded Individuals Loan Portfolio Breakdown – R$ million

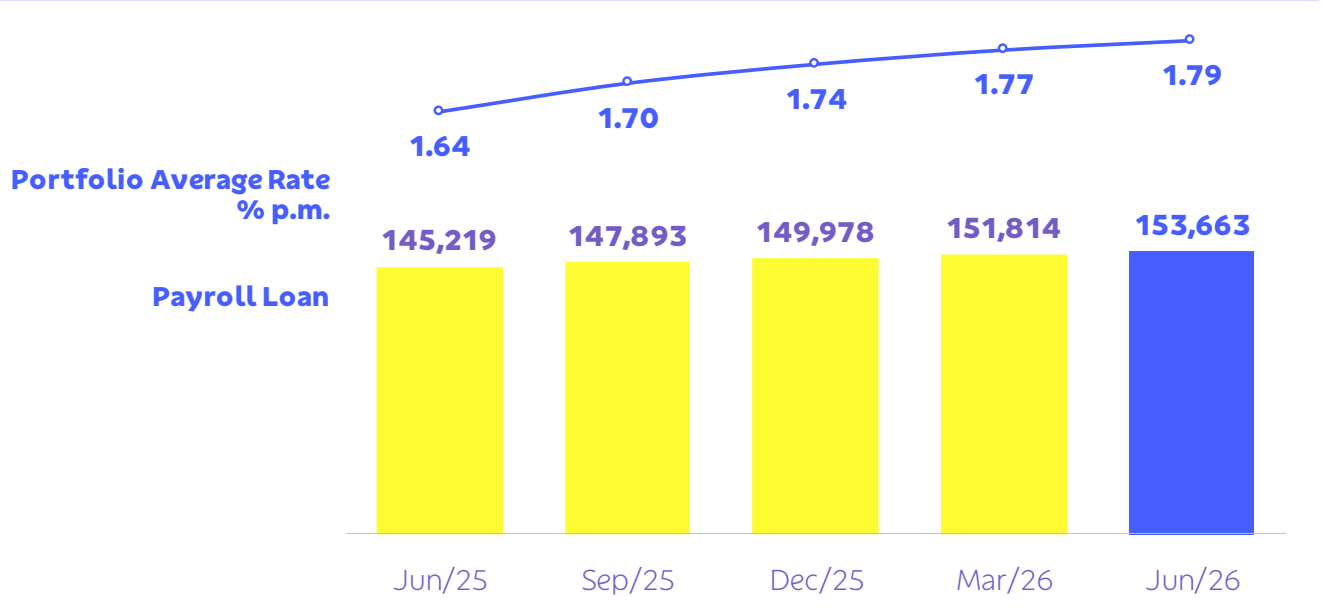


Payroll Loan

The balance of the payroll loan portfolio was R$153.7 billion in June/26, up 5.8% YoY. Highlight to private payroll loans, which allowed a 128% YoY growth for this portfolio.

The average rate of the payroll loan operations contracted is 1.79% p.m., with average maturity of 71 months.

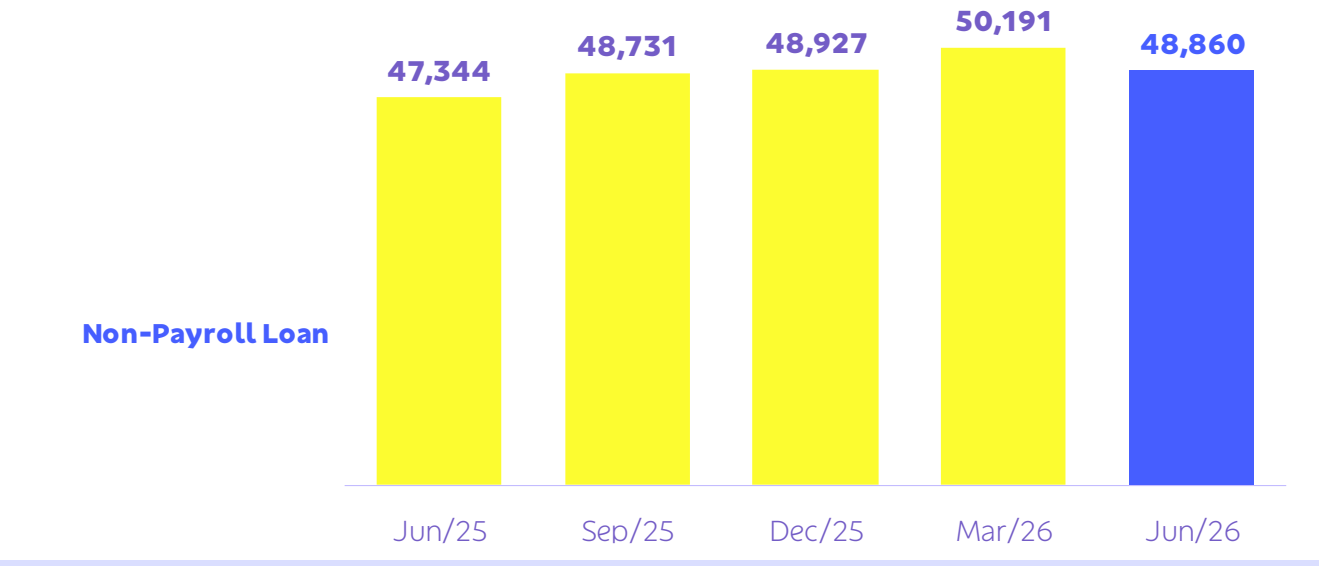
Figure 24. Payroll Loan – R$ million



Non-Payroll Loan

The Non-Payroll Loan Portfolio was R$48.9 billion in June/26, up 3.2% YoY and down 2.7% QoQ.

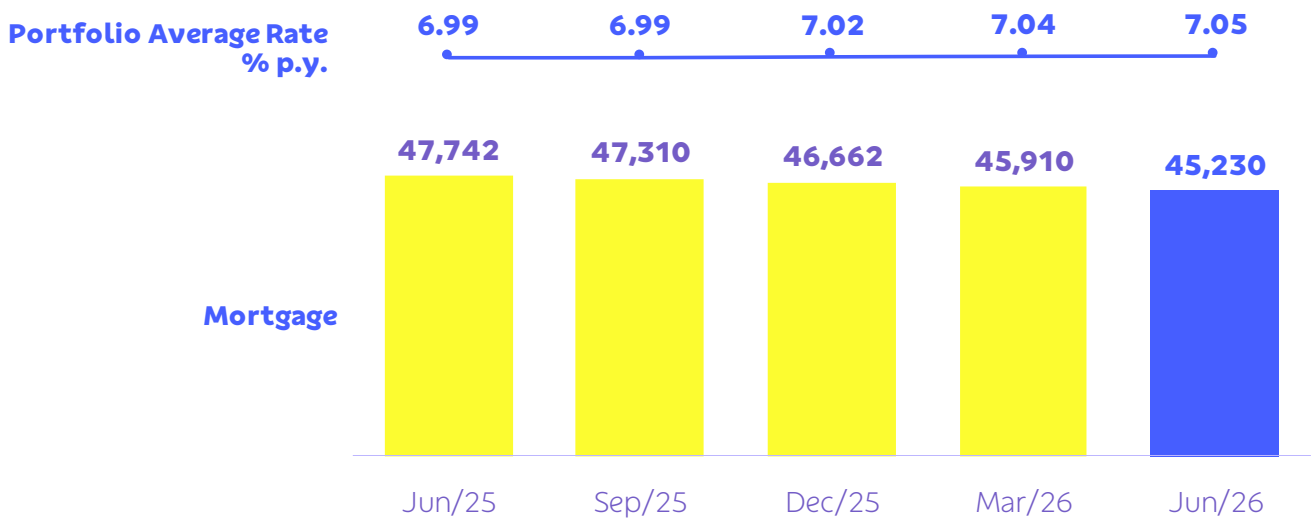
Figure 25. Non-Payroll Loan – R$ million



Mortgage

The mortgage portfolio was R$45.2 billion in June/26, down 5.3% YoY, and a loan-to-value of 62.2%. In the same period, the portfolio had an average rate of 7.05% p.y., with average maturity of 334 months.

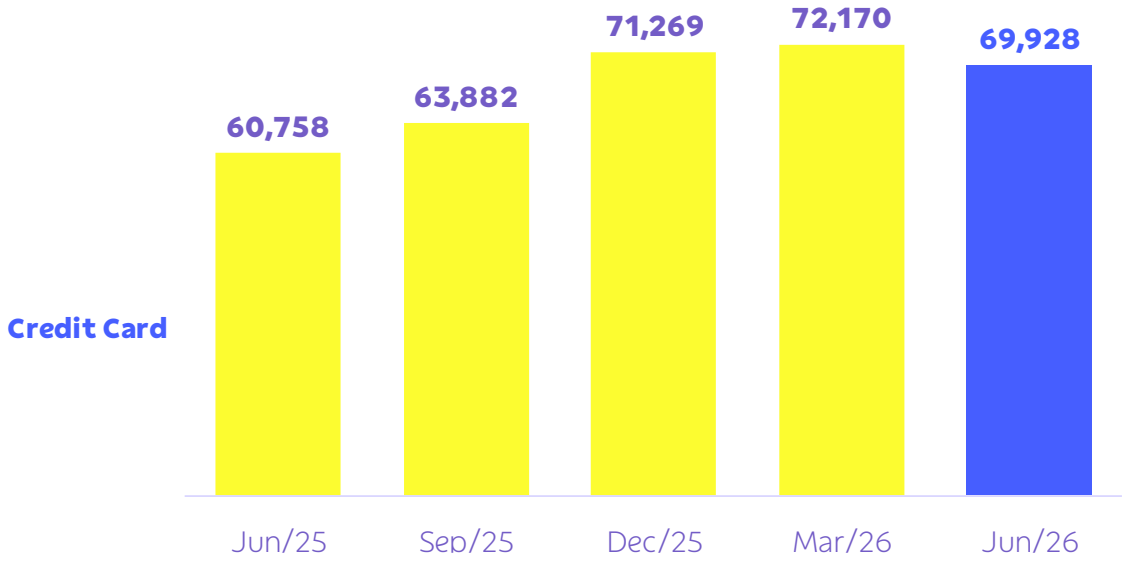
Figure 26. Mortgage – R$ million



Credit Card

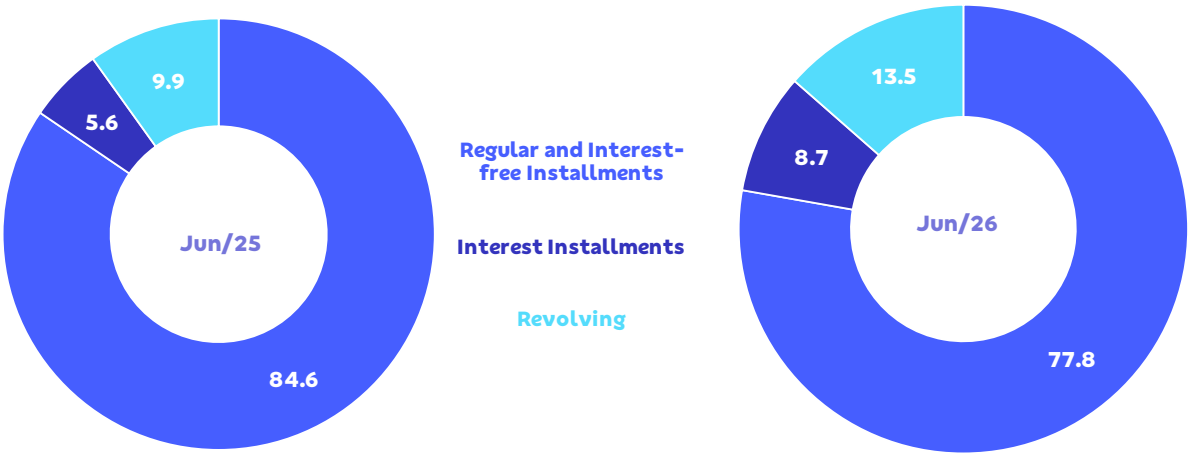
Credit card operations increased 15.1% YoY.

Figure 27. Credit Card – R$ million



The figure below shows the profile of the individual credit card portfolio by type and segregated according to interest sensitivity.

Figure 28. Credit Card – Portfolio Composition – %



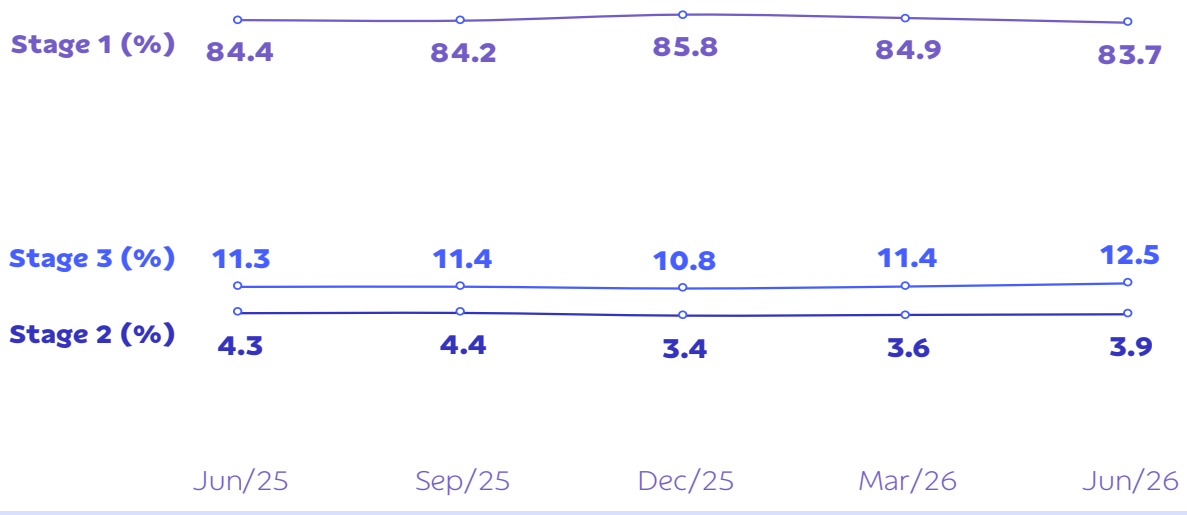
Individuals Credit Risk

The following table details the balance of the individual loan portfolio and the expected loss by stage.

Table 49. Individuals Loan Portfolio and the Expected Loss by Stage – R$ million

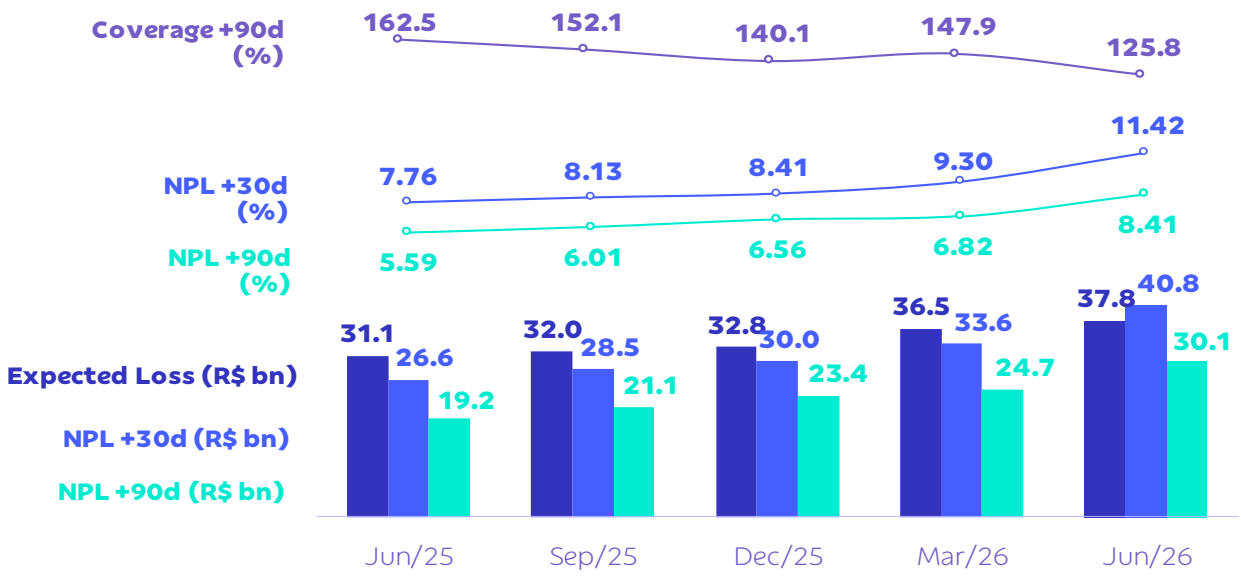
	Mar/26			Jun/26				
	Loan Portfolio	Expected Loss		Loan Portfolio		Expected Loss		
	Balance (a)	Balance (b)	(b)/(a) - %	Loan Portfolio	Δ% Mar/26	Expected Loss	Δ% Mar/26	(b)/(a) - %
Stage 1	307,224	3,865	1.3	299,186	(2.6)	3,933	1.8	1.3
Stage 2	13,134	3,990	30.4	13,857	5.5	4,348	9.0	31.4
Stage 3	41,386	28,618	69.1	44,517	7.6	29,559	3.3	66.4
Total	**361,744**	**36,473**	**10.1**	**357,560**	**(1.2)**	**37,840**	**3.8**	**10.6**

Figure 29. Participation of the Stages in the Individuals Loan Portfolio



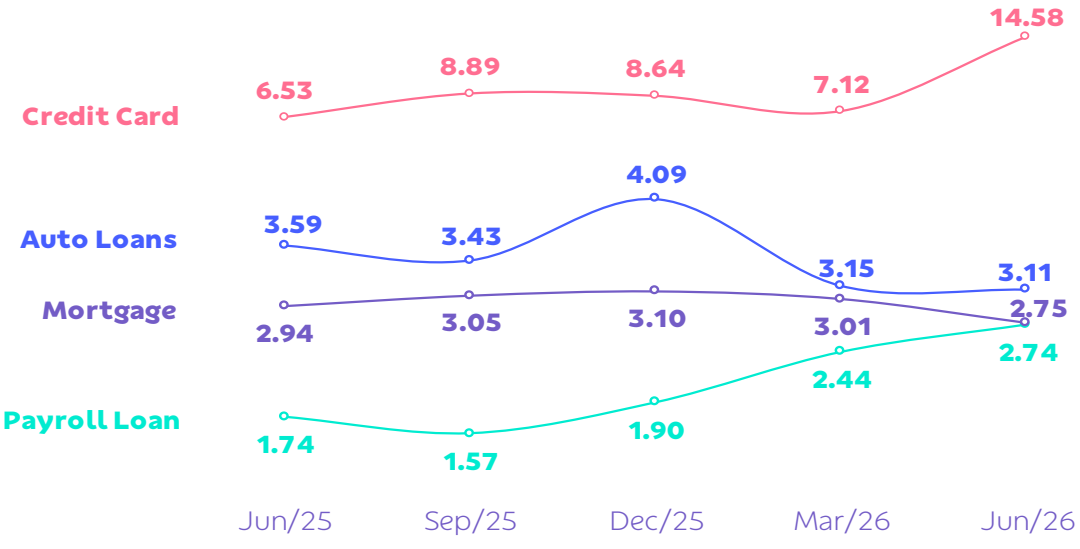
The NPL+90d (ratio between operations overdue for more than 90 days and the balance of the loan portfolio) ended June/26 in 8.41%. Disregarding the debt composition line of the individuals loan portfolio, the NPL+90d would be 7.39%.

Figure 30. Individuals NPL +30d, NPL+90d and Loan Portfolio Coverage Index – %



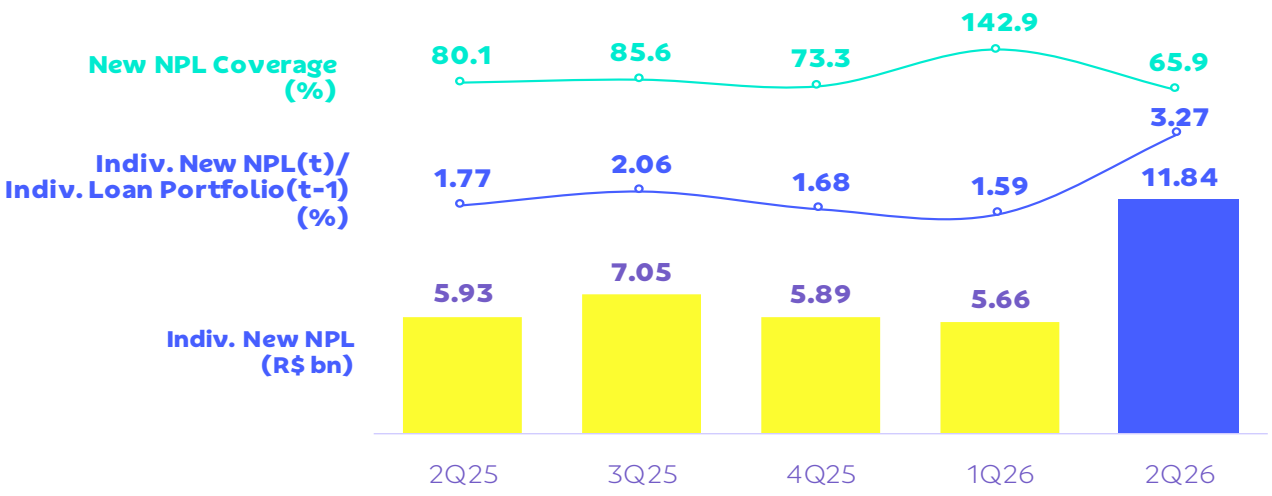
The following figure shows the evolution of delinquency in the main products of the Individuals portfolio.

Figure 31. NPL+90d Individuals Portfolio – % by Credit Line



The next figure shows the individuals loan portfolio's non-performance loans formation. The index closed June/26 at 3.27%. The New NPL coverage was 65.9%.

Figure 32. New NPL – Individuals Loan Portfolio



Companies Loan Portfolio

The companies expanded portfolio grew +1.6 QoQ and contracted -2.5% YoY.

Table 50. Companies Loan Portfolio – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
|| Loan Portfolio (a)	**421,085**	**90.0**	**393,405**	**87.6**	**404,097**	**88.6**	**(4.0)**	**2.7**
Broad Working Capital	**164,014**	**35.0**	**150,889**	**33.6**	**144,960**	**31.8**	**(11.6)**	**(3.9)**
Working Capital	139,907	29.9	127,395	28.4	123,655	27.1	(11.6)	(2.9)
Receivables	18,562	4.0	18,691	4.2	16,585	3.6	(10.7)	(11.3)
Pre-Approved-Credit	5,048	1.1	4,291	1.0	4,237	0.9	(16.1)	(1.3)
Overdraft Account	497	0.1	512	0.1	483	0.1	(2.8)	(5.6)
Investments	**105,606**	**22.6**	**111,909**	**24.9**	**118,938**	**26.1**	**12.6**	**6.3**
ACC/ACE	**29,269**	**6.3**	**24,593**	**5.5**	**27,006**	**5.9**	**(7.7)**	**9.8**
Debt Composition	**23,915**	**5.1**	**17,092**	**3.8**	**16,878**	**3.7**	**(29.4)**	**(1.3)**
Corporate	8,997	1.9	7,810	1.7	7,866	1.7	(12.6)	0.7
MSME	14,917	3.2	9,283	2.1	9,012	2.0	(39.6)	(2.9)
Securities with Credit Characteristics	**75,882**	**16.2**	**63,858**	**14.2**	**68,817**	**15.1**	**(9.3)**	**7.8**
Credit Card	**8,178**	**1.7**	**7,438**	**1.7**	**9,448**	**2.1**	**15.5**	**27.0**
Mortgage	**4,088**	**0.9**	**4,888**	**1.1**	**5,109**	**1.1**	**25.0**	**4.5**
Other	**10,133**	**2.2**	**12,738**	**2.8**	**12,940**	**2.8**	**27.7**	**1.6**
|| Priv. Sec. w/o Credit Charac. and Guarantees (b)	**46,901**	**10.0**	**55,622**	**12.4**	**52,054**	**11.4**	**11.0**	**(6.4)**
|| Expanded Loan Portfolio (a+b)	**467,986**	**100.0**	**449,027**	**100.0**	**456,150**	**100.0**	**(2.5)**	**1.6**

Figure 33. Expanded Companies Loan Portfolio Breakdown – R$ million

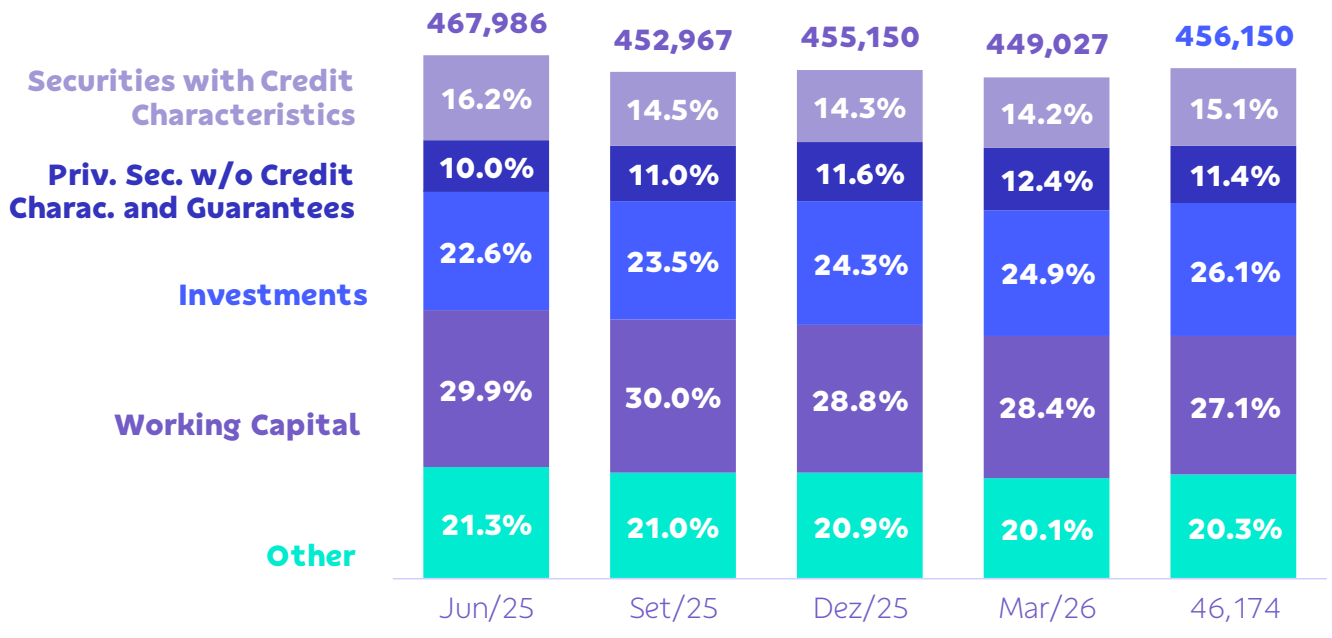
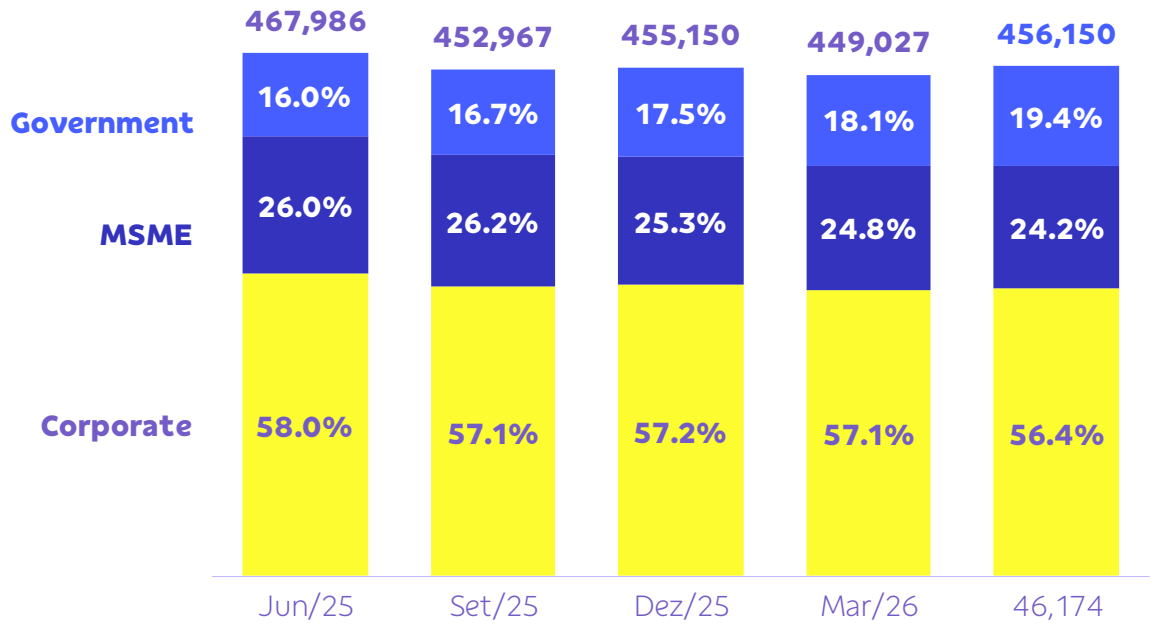


Figure 34. Expanded Companies Loan Portfolio Breakdown – R$ million



Corporate

Corporate are included in the segment with annual revenues over R$200 million.

Corporate Portfolio was R$257.3 billion in June/26, up 0.3% QoQ and down 5.1% YoY.

Private Securities and Guarantees

The main private securities instruments used by the Corporates to finance their business are debentures, Receivables Investment Funds (FIDC), Real Estate Receivables Certificates (CRI), and Agribusiness Receivables Certificates (CRA).

Debentures

Debentures are private securities representing the debt of publicly or privately held corporations ("S.A.") and the main instrument for raising funds in the capital market.

For corporate, debenture issues are competitive sources of funding when compared to traditional credit lines, as they often have a lower funding cost.

For investors, debentures usually offer good returns, usually indexed to the CDI or to price indexes.

Receivables Investment Funds (FIDC)

The Receivables Investment Funds represent a pool of resources that allocate a portion of their net worth to invest in credit rights arising from commercial, industrial, real estate, financial or service operations receivable by the companies, such as trade bills, contracts, checks, among others.

The rights of these credits are negotiable, that is, the corporate assigns to the fund, anticipating the receipt of the resource, whose anticipation is discounted by a variable rate with the credit risk of these receivables, optimizing the cash management without the need to raise its degree of indebtedness.

Real Estate Receivables Certificates (CRI)

The Real Estate Receivables Certificates are securities backed by real estate credits, representing portions of a credit right belonging to Corporates.

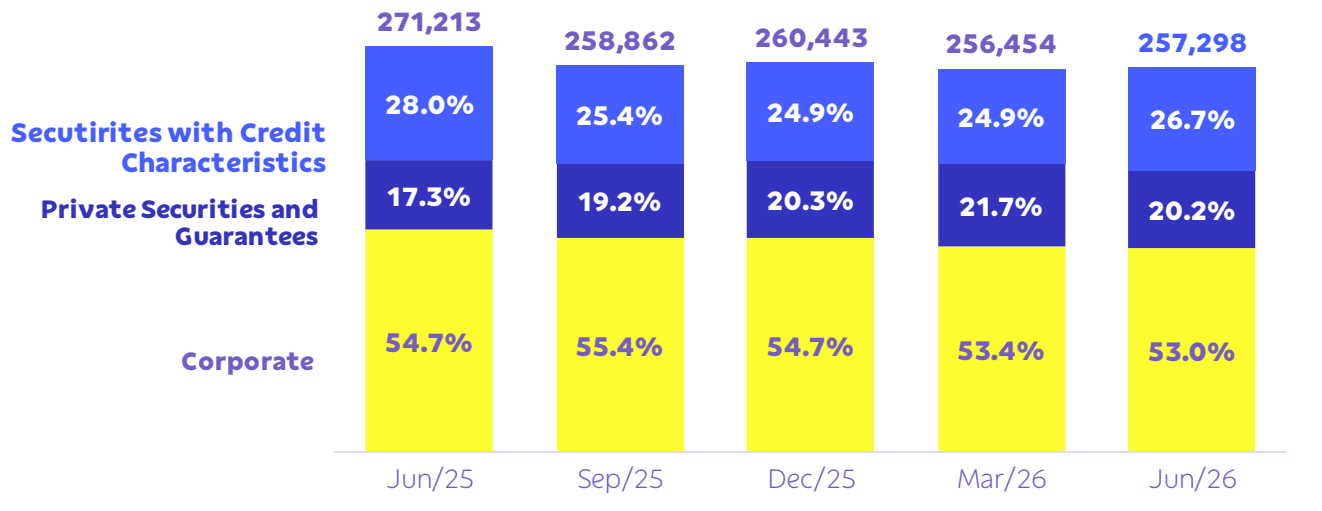
Agribusiness Receivables Certificates (CRA)

Agribusiness Receivables Certificates are securities backed by credit rights arising from deals carried out between rural producers, or their cooperatives, and third parties, related to the financing of agribusiness activities.

Guarantees

Among the businesses focused on providing guarantees, an important front of activity is that of completion guarantees in the scope of Project Finance. This is the provision of guarantees aimed at guaranteeing the creditors of investment projects during the implementation phase of the projects. In this front, BB's support for infrastructure projects stands out, especially those of renewable energy generation (mainly wind and solar).

Figure 35. Expanded Corporate Portfolio – R$ million



Micro, Small and Medium-sized Enterprises (MSME)

Micro, Small and Medium-sized Enterprises are included in the segment with annual revenues of up to R$200 million.

The MSME loan portfolio ended June/26 at R$110.5 billion (-0.9% QoQ and -9.3% YoY), mainly influenced by the broad working capital operations (-0.7% QoQ and -8.6% YoY) and debt composition operations (-2.9% QoQ and -39.6% YoY). Of the total portfolio balance, 93.2% is allocated to clients with a relationship length of over two years.

Highlight for Pronampe and PEAC FGI operations, which was R$40.0 billion in June/26, up 5.8% QoQ and up 31.7% YoY, which represent 36% of the portfolio in June/26 compared to 25% in June/25.

Table 51. MSME Loan Portfolio – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Loan Portfolio	**121,772**	**100.0**	**111,445**	**100.0**	**110,476**	**100.0**	**(9.3)**	**(0.9)**
Broad Working Capital	**80,416**	**66.0**	**73,999**	**66.4**	**73,513**	**66.5**	**(8.6)**	**(0.7)**
Working Capital	70,730	58.1	65,808	59.0	65,781	59.5	(7.0)	(0.0)
Receivables	5,113	4.2	3,956	3.5	3,574	3.2	(30.1)	(9.7)
Pre-Approved-Credit	4,082	3.4	3,730	3.3	3,683	3.3	(9.8)	(1.2)
Overdraft Account	491	0.4	506	0.5	476	0.4	(3.0)	(5.9)
Investments	**11,704**	**9.6**	**11,602**	**10.4**	**11,319**	**10.2**	**(3.3)**	**(2.4)**
Debt Composition	**14,917**	**12.3**	**9,283**	**8.3**	**9,012**	**8.2**	**(39.6)**	**(2.9)**
ACC/ACE	**4,583**	**3.8**	**4,618**	**4.1**	**4,461**	**4.0**	**(2.7)**	**(3.4)**
Credit Card	**4,160**	**3.4**	**4,451**	**4.0**	**4,370**	**4.0**	**5.0**	**(1.8)**
Mortgage	**1,061**	**0.9**	**1,355**	**1.2**	**1,445**	**1.3**	**36.2**	**6.7**
Other	**4,930**	**4.0**	**6,138**	**5.5**	**6,356**	**5.8**	**28.9**	**3.6**

Loan to the Government

Banco do Brasil supports the states, Federal District and the municipalities in their demands, financing investment programs that aims to improve quality and transparency of public administration, urban mobility, health, education, and public safety, generating real benefits for the population and contributing to the development of the country.

In June/26 loan to the Government was R$88.4 billion, up 17.8% YoY. R$16.5 billion were disbursed in 1H26 to the states and municipalities to enable investment programs included in the multi-annual plan.

Under Central Bank of Brazil CMN Resolution No 229/2022, Article 23, a Risk Weighting Factor (FPR) of 0% must be applied to the portion of exposure covered by credit guarantees provided by the National Treasury transactions, without thereby compromising capital.

The government portfolio has an important participation of on-lending in foreign currency, which implies in variations in function of the behavior of the exchange rate.

Concentration of Companies by Macro-Sector

The next table presents the concentration by economic macro-sectors of the companies and of the agribusiness companies portfolio, considering the Multiple Bank, operations with securities and guarantee and the external portfolio. The portfolio is constituted from exposures to customers according to their respective economic activity principal, being aggregated according to the macro-sectoral structure adopted by BB.

Table 52. Concentration of Companies and Agro Companies Loan Portfolio by Macro-Sector – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Total	**559,560**	**100.0**	**541,605**	**100.0**	**553,492**	**100.0**	**(1.1)**	**2.2**
Public Administration	75,249	13.4	81,324	15.0	88,573	16.0	17.7	8.9
Food Products of Vegetable Origin	58,186	10.4	57,044	10.5	60,409	10.9	3.8	5.9
Services	51,622	9.2	55,704	10.3	55,837	10.1	8.2	0.2
Financials	49,937	8.9	48,889	9.0	43,674	7.9	(12.5)	(10.7)
Electric Utilities	33,821	6.0	33,339	6.2	34,051	6.2	0.7	2.1
Oil and Gas	41,094	7.3	33,324	6.2	32,136	5.8	(21.8)	(3.6)
Metalworking and Steel	25,918	4.6	23,405	4.3	26,447	4.8	2.0	13.0
Transportation	24,441	4.4	25,369	4.7	25,026	4.5	2.4	(1.4)
Food Products of Animal Origin	20,372	3.6	21,399	4.0	23,049	4.2	13.1	7.7
Automobiles and Components	23,193	4.1	20,137	3.7	22,254	4.0	(4.1)	10.5
Agricultural Inputs	17,235	3.1	17,737	3.3	17,485	3.2	1.4	(1.4)
Retail	18,310	3.3	16,219	3.0	16,398	3.0	(10.4)	1.1
Chemicals	17,261	3.1	15,949	2.9	16,349	3.0	(5.3)	2.5
Electrical and Electronic Goods	15,788	2.8	13,555	2.5	14,071	2.5	(10.9)	3.8
Construction Materials	15,722	2.8	12,911	2.4	12,998	2.3	(17.3)	0.7
Pulp and Paper	11,131	2.0	10,598	2.0	10,589	1.9	(4.9)	(0.1)
Housing	11,827	2.1	10,196	1.9	10,314	1.9	(12.8)	1.2
Wholesale and Industries	10,534	1.9	10,010	1.8	10,140	1.8	(3.7)	1.3
Textiles	9,685	1.7	8,348	1.5	8,246	1.5	(14.9)	(1.2)
Furniture and Forest Products	6,690	1.2	7,154	1.3	7,245	1.3	8.3	1.3
Telecommunication Services	5,811	1.0	5,060	0.9	5,162	0.9	(11.2)	2.0
Heavy Construction	5,855	1.0	3,558	0.7	3,264	0.6	(44.3)	(8.3)
Leather and Shoes	2,384	0.4	2,228	0.4	2,339	0.4	(1.9)	5.0
Beverages	1,501	0.3	1,932	0.4	1,906	0.3	26.9	(1.3)
Other Activities	5,991	1.1	6,218	1.1	5,531	1.0	(7.7)	(11.1)
Total	**559,560**	**100.0**	**541,605**	**100.0**	**553,492**	**100.0**	**(1.1)**	**2.2**
Domestic Loan Portfolio	459,756	82.2	439,992	81.2	454,279	82.1	(1.2)	3.2
Abroad Loan Portfolio	36,690	6.6	31,921	5.9	32,450	5.9	(11.6)	1.7
Guarantees + Securities	63,114	11.3	69,691	12.9	66,763	12.1	5.8	(4.2)

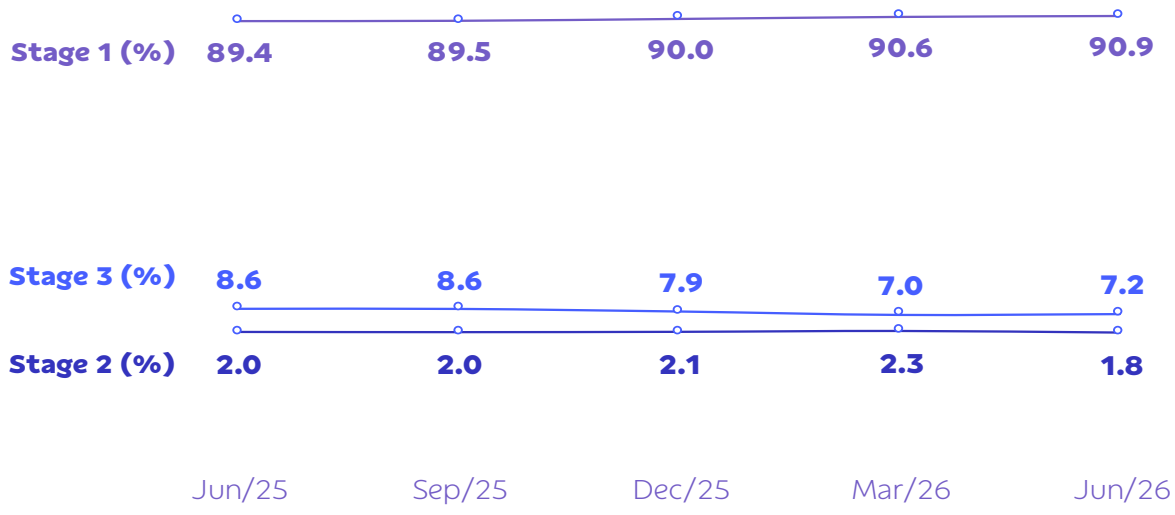
Companies Credit Risk

The following table details the balance of the companies loan portfolio and the expected loss by stage.

Table 53. Companies Loan Portfolio and the Expected Loss by Stage – R$ million

	Mar/26			Jun/26				
	Loan Portfolio	Expected Loss		Loan Portfolio		Expected Loss		
	Balance (a)	Balance (b)	(b)/(a) - %	Balance (a)	Δ% Mar/26	Balance (b)	Δ% Mar/26	(b)/(a) - %
Stage 1	356,570	1,489	0.4	367,390	3.0	1,117	(25.0)	0.3
Stage 2	9,145	2,219	24.3	7,430	(18.7)	1,503	(32.3)	20.2
Stage 3	27,690	17,268	62.4	29,276	5.7	18,790	8.8	64.2
Total	**393,405**	**20,976**	**5.3**	**404,097**	**2.7**	**21,410**	**2.1**	**5.3**

Figure 36. Participation of the Stages in the Companies Loan Portfolio



The NPL+90d (ratio between operations overdue for more than 90 days and the balance of the loan portfolio) ended June/26 at 3.18% and the coverage at 166.7%. The NPL+30d was 4.00%.

Figure 37. Companies NPL +30d, NPL+90d and Loan Portfolio Coverage Index – %

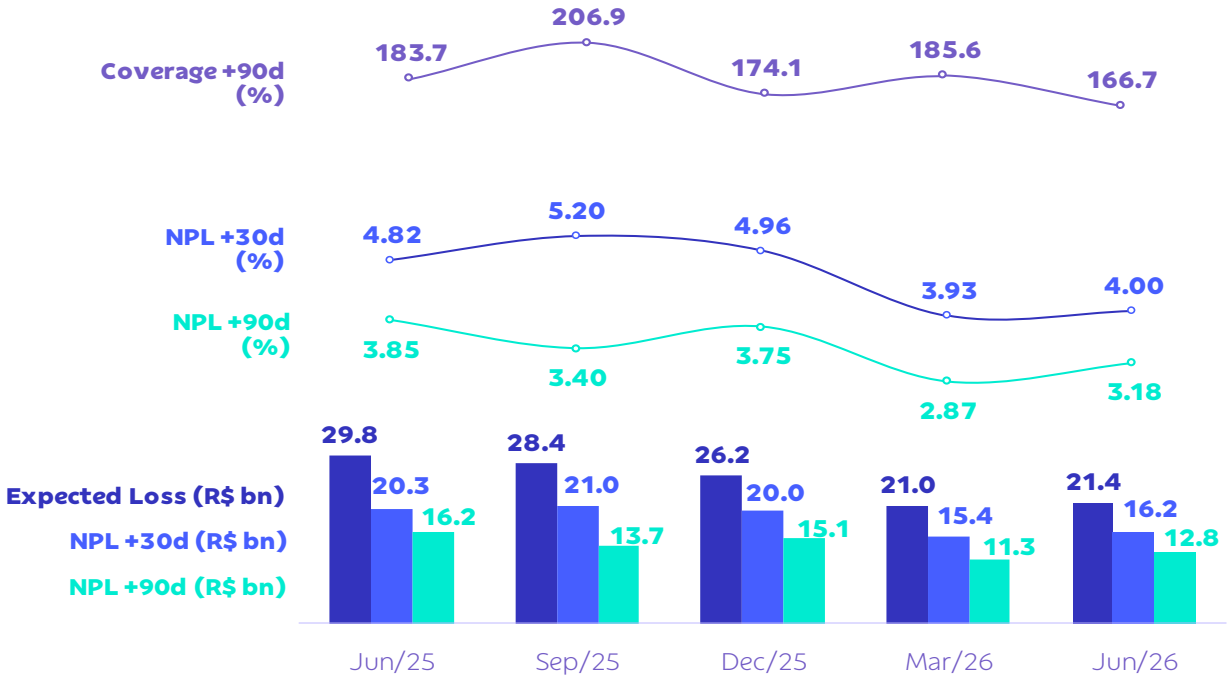
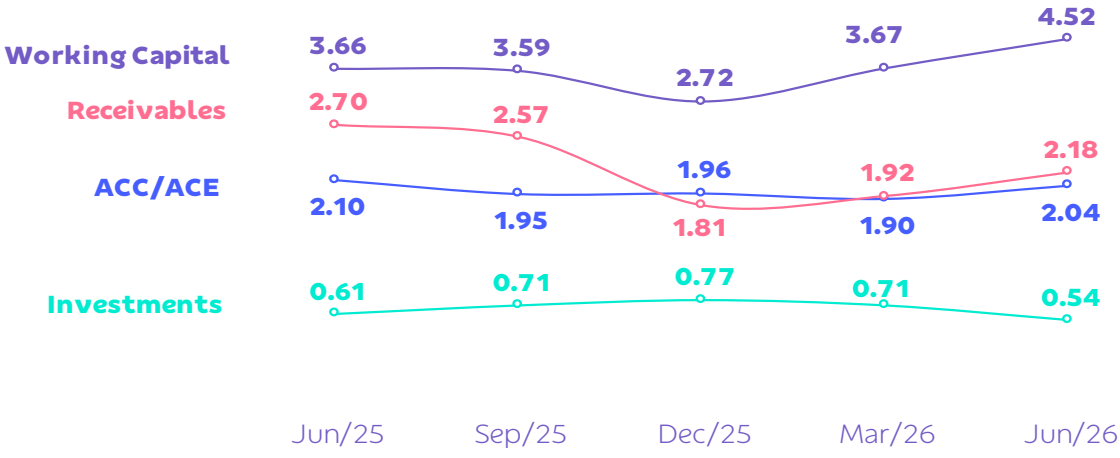


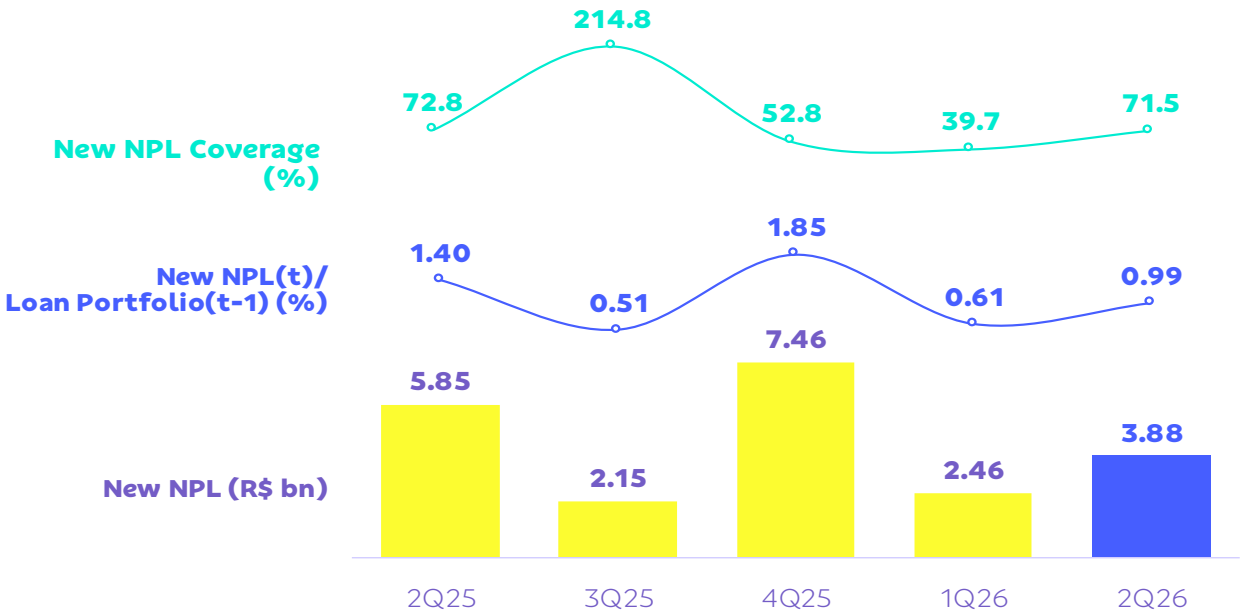
Figure 38. NPL+90d Companies Portfolio – % by Credit Line



When considering only the MSME segment, the NPL +90d was 9.73%, and excluding the debt composition operations from this portfolio, the default rate would be 7.36%.

The New NPL of the Companies Portfolio was R$3.9 billion and its coverage ended June/26 at 71.5%.

Figure 39. New NPL – Companies Loan Portfolio



Agribusiness Loan Portfolio

The agribusiness loan portfolio ended 2Q26 at R$421.6 billion, up 0.8% both QoQ and 4.1% YoY.

Table 54. Agribusiness Loan Portfolio – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Loan Portfolio	**404,893**	**100.0**	**418,388**	**100.0**	**421,550**	**100.0**	**4.1**	**0.8**
Rural Credit	**359,021**	**88.7**	**382,501**	**91.4**	**385,397**	**91.4**	**7.3**	**0.8**
Working Capital for Input Purchase	109,120	27.0	93,658	22.4	95,389	22.6	(12.6)	1.8
Agricultural Investment	88,100	21.8	79,618	19.0	78,417	18.6	(11.0)	(1.5)
Pronaf	67,222	16.6	69,692	16.7	69,604	16.5	3.5	(0.1)
FCO Rural	35,778	8.8	38,836	9.3	39,037	9.3	9.1	0.5
Agricultural Selling	11,423	2.8	5,838	1.4	4,872	1.2	(57.3)	(16.5)
Pronamp	32,701	8.1	37,732	9.0	37,532	8.9	14.8	(0.5)
BNDES/Finame Rural	7,739	1.9	7,131	1.7	6,998	1.7	(9.6)	(1.9)
Industrialization	4,426	1.1	9,903	2.4	12,181	2.9	175.2	23.0
Other	2,512	0.6	2,189	0.5	2,025	0.5	(19.4)	(7.5)
BB Regulariza Agro (MP 1314)	–	–	37,904	9.1	39,341	9.3	-	3.8
Loans to Companies	**3,412**	**0.8**	**5,122**	**1.2**	**5,370**	**1.3**	**57.4**	**4.8**
Rural Prod. Bills	**35,789**	**8.8**	**25,023**	**6.0**	**25,765**	**6.1**	**(28.0)**	**3.0**
CDCA	**6,671**	**1.6**	**5,742**	**1.4**	**5,019**	**1.2**	**(24.8)**	**(12.6)**

The following table shows the balance of agribusiness loan portfolio and the breakdown by customer size.

Table 55. Agribusiness Loan Portfolio by Customer Size – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Loan Portfolio	**404,893**	**100.0**	**418,388**	**100.0**	**421,550**	**100.0**	**4.1**	**0.8**
Medium and Large	271,409	67.0	280,298	67.0	280,308	66.5	3.3	0.0
Small	76,267	18.8	82,692	19.8	82,848	19.7	8.6	0.2
Companies	8,977	2.2	14,541	3.5	16,139	3.8	79.8	11.0
Agroindustrial Cooperatives	5,780	1.4	10,092	2.4	11,471	2.7	98.5	13.7
Rural Product Bills and Guarantees	**35,789**	**8.8**	**25,023**	**6.0**	**25,765**	**6.1**	**(28.0)**	**3.0**
CDCA	**6,671**	**1.6**	**5,742**	**1.4**	**5,019**	**1.2**	**(24.8)**	**(12.6)**

The following table shows the balance of agribusiness loan transactions by financed item.

Table 56. Agribusiness Loan Portfolio by Financed Item – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %	Δ% Y/Y	Δ% Q/Q
Loan Portfolio	**404,893**	**100.0**	**418,388**	**100.0**	**421,550**	**100.0**	**4.1**	**0.8**
Rural Credit	**359,022**	**88.7**	**382,501**	**91.4**	**385,396**	**91.4**	**7.3**	**0.8**
Livestock	91,746	22.7	84,934	20.3	84,721	20.1	(7.7)	(0.3)
Meat	68,952	17.0	63,309	15.1	63,427	15.0	(8.0)	0.2
Milk	22,794	5.6	21,625	5.2	21,294	5.1	(6.6)	(1.5)
Machinery and Equipment	58,037	14.3	52,350	12.5	50,681	12.0	(12.7)	(3.2)
Soybean	41,844	10.3	40,204	9.6	37,758	9.0	(9.8)	(6.1)
Agricultural Storage	17,150	4.2	17,691	4.2	17,898	4.2	4.4	1.2
Corn	18,684	4.6	16,438	3.9	15,750	3.7	(15.7)	(4.2)
Soil Improvement	16,085	4.0	15,520	3.7	15,464	3.7	(3.9)	(0.4)
Coffee	12,085	3.0	10,052	2.4	10,781	2.6	(10.8)	7.3
Pasture	10,565	2.6	10,314	2.5	10,446	2.5	(1.1)	1.3
Aviculture	5,820	1.4	7,237	1.7	8,359	2.0	43.6	15.5
Sugarcane	4,887	1.2	4,743	1.1	5,839	1.4	19.5	23.1
Cotton	2,165	0.5	2,900	0.7	3,480	0.8	60.7	20.0
Swine Production	2,788	0.7	2,599	0.6	2,644	0.6	(5.2)	1.7
Rice	2,874	0.7	2,516	0.6	2,548	0.6	(11.3)	1.3
Trucks/vehicles	2,415	0.6	2,053	0.5	1,889	0.4	(21.8)	(8.0)
Wheat	1,469	0.4	1,226	0.3	1,563	0.4	6.4	27.5
Eucalyptus/Pinus/Forests	1,121	0.3	1,316	0.3	1,404	0.3	25.2	6.7
BB Regulariza Agro (MP 1.314/25)	–	–	37,904	9.1	39,341	9.3	–	3.8
Other	69,286	17.1	72,504	17.3	74,830	17.8	8.0	3.2
Loans to Companies	**3,412**	**0.8**	**5,122**	**1.2**	**5,370**	**1.3**	**57.4**	**4.8**
Rural Product Bills and Guarantees	**35,789**	**8.8**	**25,023**	**6.0**	**25,765**	**6.1**	**(28.0)**	**3.0**
CDCA	**6,671**	**1.6**	**5,742**	**1.4**	**5,019**	**1.2**	**(24.8)**	**(12.6)**

During the 25/26 crop (July/25 to June/26), Banco do Brasil disbursed R$186.9 billion in agribusiness credit, in addition to R$23.3 billion in credit lines for the agribusiness value chain, which added up to R$209 billion. More than 489.8 thousand operations were contracted in the period, with 75.2% allocated for family farming (Pronaf) and mid-sized producers (Pronamp).

Table 57. Rural Credit Disbursements by Purpose – R$ million

	Crop 24/25	Crop 25/26	Δ% Crop 24/25
Total	**192,886**	**186,902**	**(3.1)**
Companies	112,111	85,067	(24.1)
Family - Pronaf	23,930	23,646	(1.2)
Medium - Pronamp	20,262	19,462	(3.9)
BB Regulariza Agro (MP 1.314/25)	–	36,635	–
Agro Securities	36,584	22,092	(39.6)

Risk Mitigators

Banco do Brasil encourages the use of risk mitigation mechanisms for contracting agricultural costing operations. The strategy is improved with each new harvest, expanding the protection mechanisms so that producers can invest safely.

The mitigation strategy considers various information, such as the risk of the activity, the crop to be financed, and the location of the financing. This information makes it possible to direct the most appropriate protection mechanism to the risk profile of each operation and agricultural enterprise.

The following table presents the recent history of the use of risk mitigators in the contracting of agricultural costing operations for the respective crops.

Table 58. Insurance in the Working Capital for Input Purchase – R$ million

	Crop 23/24	Share %	Crop 24/25	Share %	Crop 25/26	Share %
Working Capital for Input Purchase	**69,479**	**100.0**	**55,313**	**100.0**	**44,926**	**100.0**
Total Insured	**37,592**	**54.1**	**27,065**	**48.9**	**16,003**	**35.6**
Crop Insurance	29,997	43.2	21,358	38.6	11,993	26.7
Proagro	7,416	10.7	5,622	10.2	3,978	8.9
Hedge Price	179	0.3	86	0.2	32	0.1
Without Insurance	**31,887**	**45.9**	**28,248**	**51.1**	**28,923**	**64.4**

The risks assumed as a result of the contracting of crop agricultural insurance were distributed as follows in 2Q26: Brasilseg 25.0%; IRB Brasil Resseguros 15.8%; Hannover Ruck SE 15.8%; Arch Re 13.5%; Mapfre Re 13.5%, among others.

Agribusiness Market Share

Historically, Banco do Brasil remains the main financial agent of agribusiness in the country, contributing significantly to meeting the credit demand of the segment. According to data from the Central Bank of Brazil, in June/26, BB held a 49.1% stake in financing for the sector. In direct loans to rural producers (market share in Individual Agro Credit), the market share is 56.0%.

The distribution of agribusiness operations by Brazilian region shows the share of each in the loan portfolio.

Table 59. Agribusiness Loan Portfolio by Region – %

Region	Jun/23	Jun/24	Jun/25	Jun/26
Midwest	34.1	35.0	33.8	33.5
South	23.0	22.3	22.4	22.8
Southeast	24.1	22.9	23.8	24.5
North	9.3	9.9	9.8	9.3
Northeast	9.5	9.9	10.2	9.9

In June/26, sustainable agro operations accounted for 41.8% of the total agribusiness portfolio.

Table 60. Breakdown of the Sustainable Loan Portfolio - Agribusiness – R$ million

	Jun/25	Share %	Mar/26	Share %	Jun/26	Share %
Sustainable Loan Portfolio - Agriculture	**171,186**	**100.0**	**175,571**	**100.0**	**176,207**	**100.0**
Best Socio-environmental Practices	**108,334**	**63.3**	**114,791**	**65.4**	**116,969**	**66.4**
Pronaf Mais Alimentos	47,961	28.0	50,257	28.6	51,208	29.1
Investment Loans	45,401	26.5	49,919	28.4	51,410	29.2
Working Capital (Pronaf)	14,972	8.7	14,614	8.3	14,351	8.1
Low Carbon Program	**62,851**	**36.7**	**60,780**	**34.6**	**59,238**	**33.6**
Working Capital (No-till)	52,106	30.4	48,979	27.9	46,937	26.6
Low Carbon/Renovagro Program	10,745	6.3	11,801	6.7	12,301	7.0

Agribusiness Credit Risk

The following table details the balance of the companies loan portfolio and the expected loss by stage.

Table 61. Agribusiness Loan Portfolio and the Expected Loss by Stage – R$ million

	Mar/26			Jun/26				
	Loan Portfolio	Expected Loss		Loan Portfolio		Expected Loss		
	Balance (a)	Balance (b)	(b)/(a) - %	Balance (a)	Δ% Mar/26	Balance (b)	Δ% Mar/26	(b)/(a) - %
Stage 1	372,739	9,804	2.6	377,591	1.3	12,739	29.9	3.4
Stage 2	12,746	5,378	42.2	9,836	(22.8)	3,952	(26.5)	40.2
Stage 3	32,902	25,456	77.4	34,123	3.7	26,982	6.0	79.1
Total	**418,388**	**40,638**	**9.7**	**421,550**	**0.8**	**43,673**	**7.5**	**10.4**

Figure 40. Participation of the Stages in the Agribusiness Loan Portfolio

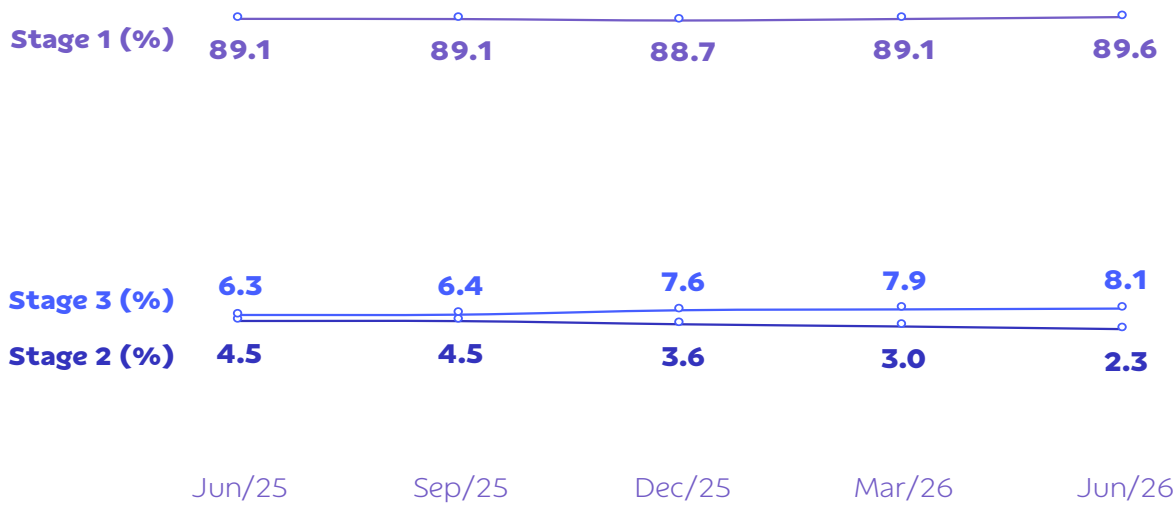
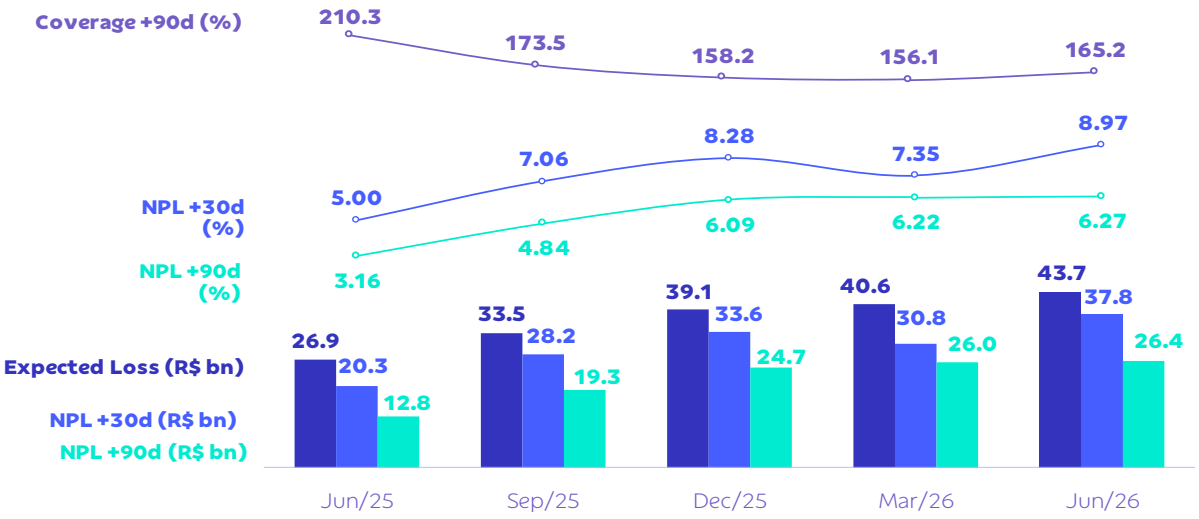
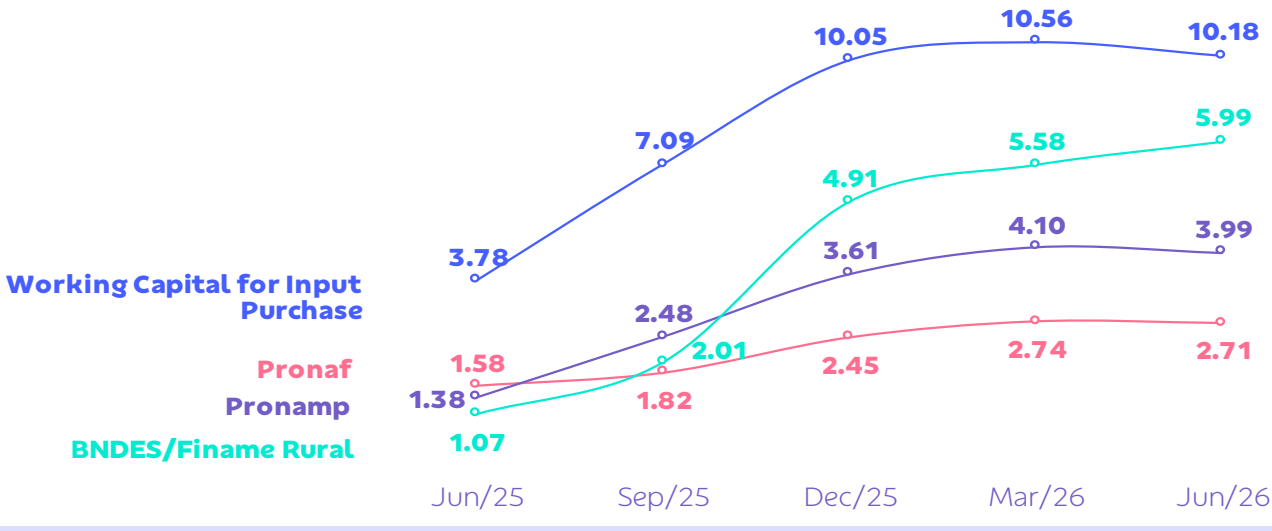


Figure 41. Agribusiness NPL+30d, NPL+90d and Loan Portfolio Coverage Index – %



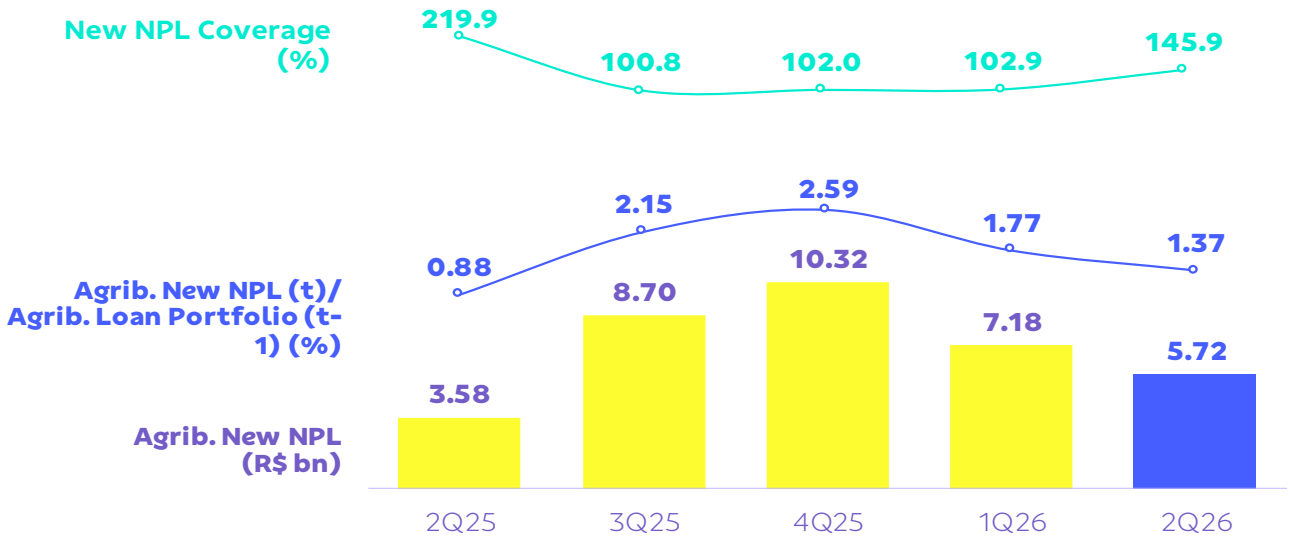
The following figure details the agribusiness loan portfolio NPL+90d by credit line.

Figure 42. NPL+90d Agribusiness Portfolio – % by Credit Line



The next figure shows the agribusiness loan portfolio's new NPL. The index closed the quarter at 1.37%. New NPL coverage was 145.9%

Figure 43. New NPL – Agribusiness Loan Portfolio



Provisional Presidential Decree (MP) 1,314/25

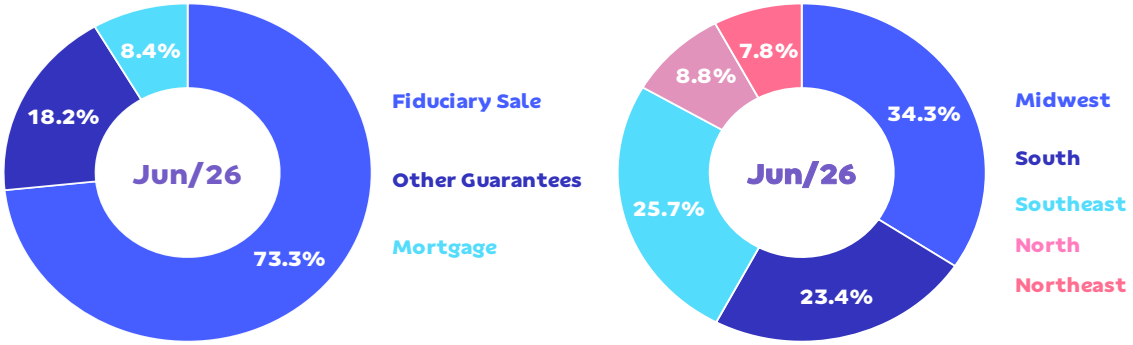
On September 05, 2025, MP No. 1,314 was published, which allowed the provision of a rural credit line for the settlement or amortization of debts of Rural Producers and Agricultural Cooperatives (as Rural Producers), who have faced cash flow difficulties, high indebtedness in the SNCR and impossibility of settling Rural Credit and Rural Product Bills operations due to accumulated losses due to adverse weather events.

The program was divided into verticals: BB Regulariza Dívidas Agro (Free Resources) and BNDES Program for the Settlement of Rural Debts (Funding from Social Fund/BNDES), with payment terms of up to 9 years (with interest charged during the grace period), semiannual or annual amortizations, in addition to guarantees admitted by the Bank, giving preference to real estate, and the pledge of future harvests and pledges of harvested products are prohibited.

Operations Profile

By the end of June/26, Banco do Brasil reached the volume of R$39.3 billion (91.5% in free resources), covering 25.6 thousand customers, with 73.3% of the amount of these operations secured with Fiduciary Sale. Furthermore, the ratio of Expected Loss over the portfolio is 10.9%.

Figure 44. Distribution of Tied Guarantees and Balance by Region



8. Funding

Commercial funding was R$1.1 trillion in June/26, up 0.7% QoQ and up 1.3% YoY. In the 12-month comparison, the performance of time deposits stands out, which showed an expansion of 16.8%.

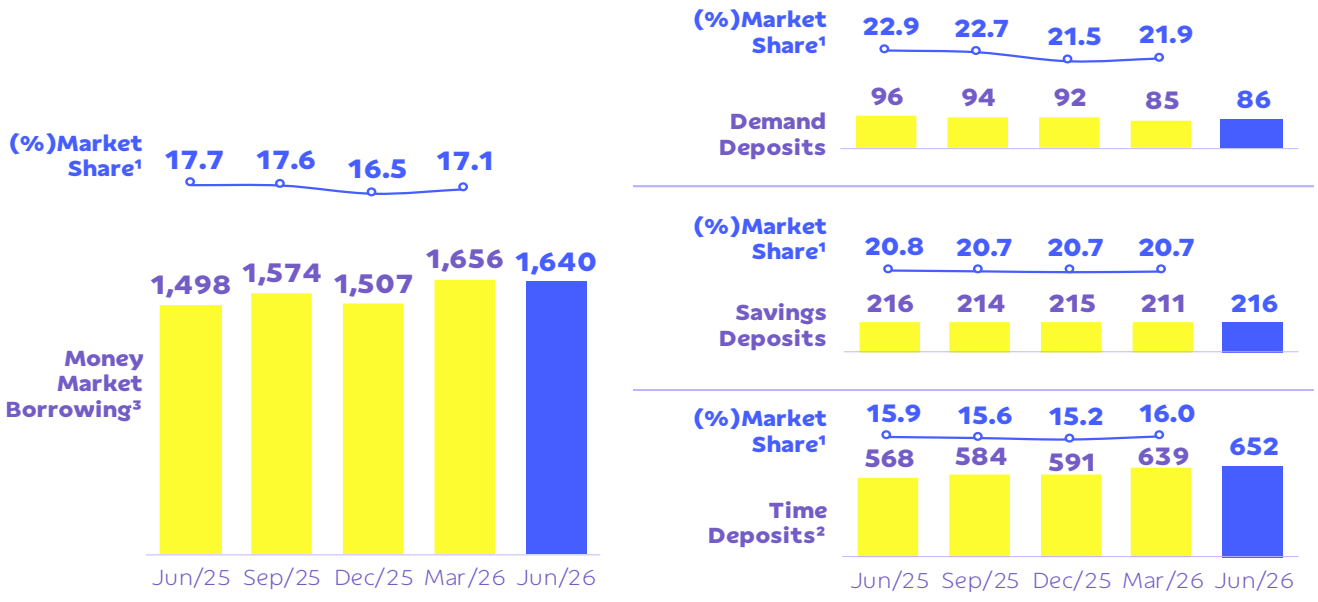
Balance and Market Share

Table 62. Commercial Funding – R$ million

	Jun/25	%	Mar/26	%	Jun/26	%	Δ% Y/Y	Δ% Q/Q
Commercial Funding	**1,138,673**	**100.0**	**1,145,421**	**100.0**	**1,153,551**	**100.0**	**1.3**	**0.7**
Time Deposits[1]	316,955	27.8	342,007	29.9	370,290	32.1	16.8	8.3
Judicial Deposits	250,979	22.0	297,080	25.9	281,289	24.4	12.1	(5.3)
Savings Deposits	216,143	19.0	211,234	18.4	216,112	18.7	(0.0)	2.3
Agribusiness Letters of Credits	243,064	21.3	193,802	16.9	183,376	15.9	(24.6)	(5.4)
Demand Deposits	96,281	8.5	84,656	7.4	86,329	7.5	(10.3)	2.0
Mortgage Bonds	14,942	1.3	16,225	1.4	15,440	1.3	3.3	(4.8)
Other Resources from Issuance	310	0.0	417	0.0	716	0.1	130.7	71.8

(1) It includes other deposits.

Figure 45. BB's Funding Market Share – R$ billion



(1) Market share in the BI was obtained from the report of the Central Bank of Brazil selected data from supervised entities available at https://www3.bcb.gov.br/ifdata/?lang=1. Position: March 2026, last available; (2) Includes judicial deposits and other deposits; (3) Includes total deposits and money market borrowing. Historical series updated by the Central Bank of Brazil.

The following table shows the balance of BB's institutional funding, which mostly consists of issuance of securities acquired by qualified investors.

Table 63. Institutional Funding – R$ million

	Jun/25	%	Mar/26	%	Jun/26	%	Δ% Y/Y	Δ% Q/Q
Institutional Funding	**246,673**	**100.0**	**246,502**	**100.0**	**253,610**	**100.0**	**2.8**	**2.9**
Borrowing, Assignments and Onlending	152,877	62.0	161,854	65.7	165,869	65.4	8.5	2.5
Securities Issued Abroad	32,078	13.0	30,311	12.3	31,543	12.4	(1.7)	4.1
Financial Letters	28,882	11.7	24,978	10.1	25,827	10.2	(10.6)	3.4
Subordinated Debt - Domestic	23,257	9.4	29,359	11.9	30,371	12.0	30.6	3.4
Subordinated Debt - Abroad	9,580	3.9	–	–	–	–	-	–

The following tables show BB's funding abroad balance (by type and by product).

Table 64. Commercial Funding Abroad – Modality – US$ million

	Jun/25	%	Mar/26	%	Jun/26	%	Δ% Y/Y	Δ% Q/Q
Funding Abroad	**27,389**	**100.0**	**28,527**	**100.0**	**30,407**	**100.0**	**11.0**	**6.6**
Interbanking Deposits and Loans	9,548	34.9	10,804	37.9	11,682	38.4	22.4	8.1
Companies	7,572	27.6	8,576	30.1	9,224	30.3	21.8	7.6
Fixed Inc. Sec. and Cert. of Deposit	5,894	21.5	4,255	14.9	4,576	15.0	(22.4)	7.5
Individuals	3,327	12.1	3,553	12.5	3,576	11.8	7.5	0.7
Repo	1,048	3.8	1,340	4.7	1,349	4.4	28.7	0.7

Table 65. Commercial Funding Abroad - Product – US$ million

	Jun/25	%	Mar/26	%	Jun/26	%	Δ% Y/Y	Δ% Q/Q
Funding Abroad	**27,389**	**100.0**	**28,527**	**100.0**	**30,407**	**100.0**	**11.0**	**6.6**
Time Deposits	8,863	32.4	10,429	36.6	11,042	36.3	24.6	5.9
Loans	5,924	21.6	6,229	21.8	6,670	21.9	12.6	7.1
Fixed Inc. Sec. and Cert. of Deposit	5,894	21.5	4,255	14.9	4,576	15.0	(22.4)	7.5
Demand Deposits	2,012	7.3	1,821	6.4	1,776	5.8	(11.7)	(2.5)
Repo	1,048	3.8	1,340	4.7	1,349	4.4	28.7	0.7
Call Account	1,010	3.7	1,463	5.1	1,521	5.0	50.7	4.0
Pledge	996	3.6	1,524	5.3	1,699	5.6	70.6	11.5
Savings Deposits	1,185	4.3	1,209	4.2	1,301	4.3	9.8	7.6
Over	458	1.7	258	0.9	472	1.6	3.2	83.2

Sources and Uses

The indicators presented in the following table shows the relation between funding sources and investments at Banco do Brasil. BB aims to diversify its funding sources by offering attractive alternatives to customers and providing a reduction in the funding cost for Banco do Brasil.

The loan portfolio remains the main use of funding with a share of 96.6% of total uses. The following table also shows the relation between the adjusted loan portfolio and the commercial funding, which disregards the credit originated by domestic onlendings.

More information on the Bank's liquidity can be found in the Risk Management Report, available at https://ri.bb.com.br/en/.

Table 66. Sources and Uses – R$ million

	Jun/25	%	Mar/26	%	Jun/26	%	Δ% Y/Y	Δ% Q/Q
Sources	**1,262,250**	**100.0**	**1,273,338**	**100.0**	**1,289,193**	**100.0**	**2.1**	**1.2**
Commercial Funding	**1,138,673**	**90.2**	**1,145,421**	**90.0**	**1,153,551**	**89.5**	**1.3**	**0.7**
Time Deposits	567,933	45.0	639,087	50.2	651,578	50.5	14.7	2.0
Savings Deposits	216,143	17.1	211,234	16.6	216,112	16.8	(0.0)	2.3
Letters of Credit - Agribusiness	243,064	19.3	193,802	15.2	183,376	14.2	(24.6)	(5.4)
Demand Deposits	96,281	7.6	84,656	6.6	86,329	6.7	(10.3)	2.0
Letters of Credit - Real Estate	14,942	1.2	16,225	1.3	15,440	1.2	3.3	(4.8)
Other Resources from Issuance	310	0.0	417	0.0	716	0.1	130.7	71.8
Institutional Funding	**246,673**	**19.5**	**246,502**	**19.4**	**253,610**	**19.7**	**2.8**	**2.9**
Borrowing, Assignments and Onlending	152,877	12.1	161,854	12.7	165,869	12.9	8.5	2.5
Securities Issued Abroad	32,078	2.5	30,311	2.4	31,543	2.4	(1.7)	4.1
Subordinated Debt - Domestic [1]	23,257	1.8	29,359	2.3	30,371	2.4	30.6	3.4
Financial Letters	28,882	2.3	24,978	2.0	25,827	2.0	(10.6)	3.4
Subordinated Debt - Abroad	9,580	0.8	–	–	–	–	–	–
Deposits with Central Bank	**(123,095)**	**(9.8)**	**(118,585)**	**(9.3)**	**(117,967)**	**(9.2)**	**(4.2)**	**(0.5)**
Uses	**1,262,250**	**100.0**	**1,273,338**	**100.0**	**1,289,193**	**100.0**	**2.1**	**1.2**
Loan Portfolio	**1,231,084**	**97.5**	**1,235,304**	**97.0**	**1,245,555**	**96.6**	**1.2**	**0.8**
Available Funds	**31,166**	**2.5**	**38,034**	**3.0**	**43,639**	**3.4**	**40.0**	**14.7**
Loan Portfolio/Total Deposits	**139.8**		**132.1**		**130.6**		**(9.3) p.p.**	**(1.6) p.p.**
Loan Portfolio/Commercial Funding	**108.1**		**107.8**		**108.0**		**(0.1) p.p.**	**0.1 p.p.**
Loan Portfolio/Uses	**97.5**		**97.0**		**96.6**		**(0.9) p.p.**	**(0.4) 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 Jun/26.

The next table presents the domestic subordinated financial letters, in line with the strategy of replacing part of the Tier I Capital instruments abroad with issues in the domestic market.

Table 67. Domestic Subordinated Letters of Credit – R$ million

	Issued Value	Remuneration p.a.	Issue Date	Maturity	Jun/26
Subordinated Letters of Credit					**30,359**
	2,308	100% of CDI + 2.60%	2022	Perpetual	2,641
	257	100% of CDI + 2.50%	2023	Perpetual	200
	2,537	100% of CDI + 2.25%	2023	Perpetual	2,984
	6,346	100% of CDI + 1.20%	2024	Perpetual	5,800
	2,732	100% of CDI + 1.90%	2024	Perpetual	2,910
	12,832	100% of CDI + 1.30%	2025	Perpetual	15,515
	342	100% of CDI + 1.25%	2025	Perpetual	310

The following table shows the current fixed income securities issued by Banco do Brasil, individually or through Specific Purpose Entities (SPE), in the international capital market.

In April 2026, Banco do Brasil S.A. has issued a sustainability senior bond, in the form of a nature bond, in the amount of US$ 500 million, maturing on October 23, 2031, with a coupon of 5.625% p.y. and a final return for the investor of 5.875% p.y.

The issuance resources will be allocated to initiatives aimed at the productive recovery of degraded areas, fostering soil restoration, increasing agricultural productivity, and reducing pressure for the conversion of new areas, with a focus on food production.

Table 68. 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**
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
04/23/2026	10/23/2031	500,000	500,000	5.625 S	98.839	5.875	195.5	USD	SR/ Ba1 / 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	0	3.70 Q	100.00	3.700	N/A	USD	BBB
12/06/2022	12/15/2029	750,000	525,000	2.75 + 3mSfr Q	100.00	2.75 + 3mSfr Q	N/A	USD	BBB
12/06/2022	12/15/2032	150,000	132,000	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.

9. Financial Solutions

Banco do Brasil offers its clients a wide variety of financial solutions that meet the needs of individuals and organizations.

Banco do Brasil seeks to provide the best experience, quickly and securely, through its network of branches and digital channels.

The solutions are aligned with the different phases of life and the demands of the public. They cover payment services, with a portfolio for individuals, legal entities, agribusiness, and government. They also include third-party asset management, with a variety of investment products. In addition, they cover capital market operations, important sources of financing for productive activity and fundraising instruments. Finally, they offer the flexibility of consortia.

Payment Methods

Banco do Brasil plays an important role in the payments market in the country and seeks to maintain this position by expanding its portfolio of solutions, improving processes and investing in people, innovation, technology and sustainable development, always with the central objective of ensuring the satisfaction and security of its millions of customers, who have at their disposal digital and physical channels to serve them according to their needs.

Cards

In addition to being a significant source of revenue, BB cards are high-value products that enhance customer recurrence, serving as a channel to strengthen relationships and create opportunities to promote other products. They encourage banking and financial inclusion, as well as engaging and retaining customers.

Figure 46. BB's Cards Turnovers – R$ billion



As part of its card strategy, the Bank works to expand its customer base and improve their experience with innovative solutions in the context of payment and financing solutions, digital enhancement and integration with other products in the BB portfolio.

Table 69. Card Base – Recurring Usage[1] – million

	2Q25	3Q25	4Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q
Credit Cards	11.3	11.7	11.4	11.5	**11.0**	(3.0)	(3.9)
Debit Cards	14.4	14.5	13.4	14.1	**14.0**	(2.9)	(0.9)

(1) At least one use in the quarter.

Income from Card Business

To provide a better overview of the income from card business, the results of Banco do Brasil and ELBBs are presented, as in the previous quarter, weighted by the percentage of equity participation in each company, being 49.99% in Livelo, 49.99% in Alelo, 33.33% in Elo Serviços, 30.00% in Cateno and 29.17% in Cielo, in 2Q26.

Table 70. Income from Card Business[1] – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Fee Income	3,415	3,350	3,344	(2.1)	(0.2)	6,682	6,695	0.2
Financial Income	2,228	3,799	3,163	41.9	(16.7)	4,290	6,961	62.3
Financial Expense[1]	(1,931)	(4,506)	(4,605)	138.4	2.2	(3,323)	(9,111)	174.2
Other Income and Expenses[2]	(1,981)	(2,404)	(2,586)	30.6	7.5	(3,775)	(4,990)	32.2
Taxes	(843)	(108)	36	-	-	(1,851)	(72)	(96.1)
Managerial Result[3]	**887**	**131**	**(649)**	**-**	**-**	**2,024**	**(518)**	**-**

(1) Includes Expected Loss. (2) Revenue from Exchange Rate Spread, Relationship Program Expenses, Card Brands, Processing, Customer Service and Service Provided. (3) Consolidation of net income from BB issuance with the income lines of the ELBBs payment methods.

Pix

In 2Q26, BB ended the quarter with 36.4 million active Pix keys, maintaining a significant presence in the ecosystem and accounting for 3.7% of the market's registered Pix keys.

During the quarter, BB processed R$1.3 billion in Pix transactions, up 10.0% compared to 1Q26 and 21.0% YoY, while the market expanded by 9.0% QoQ and 18.0% YoY.

BB Pay

BB Pay and the Payment Initiator (ITP) are part of Banco do Brasil's digital payments platform, which streamlines payment collection through solutions such as payment links, Tap on Phone, and API integration for e-commerce. These solutions enable businesses to accept digital payments securely and conveniently through the BB App.

In 2Q26, BB Pay processed R$5.9 billion through 6.0 million completed transactions across the platform's various solutions. The number of completed transactions increased 40.5% YoY.

BB is one of the leading providers of payment initiation services within the Open Finance ecosystem, delivering a seamless and integrated payment experience without the need for traditional intermediaries and reinforcing its position as a driver of innovation in the financial system.

Cash Management Services

BB offers integrated payment, collection, and reconciliation solutions that enable companies to manage their financial resources efficiently.

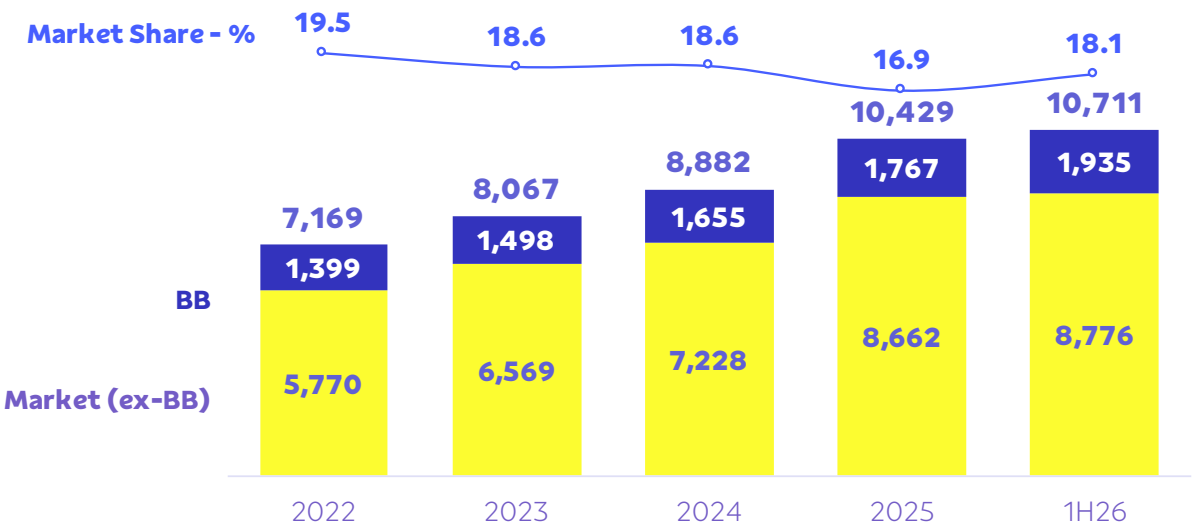
By the end of 2Q26, more than 61 thousand clients were connected through Cash APIs, representing growth of 8.6% compared to 1Q26 and 18.3% compared to 2Q25.

Third-Party Resource Management

BB Asset's main activities are the management and administration of funds as well as managed portfolios.

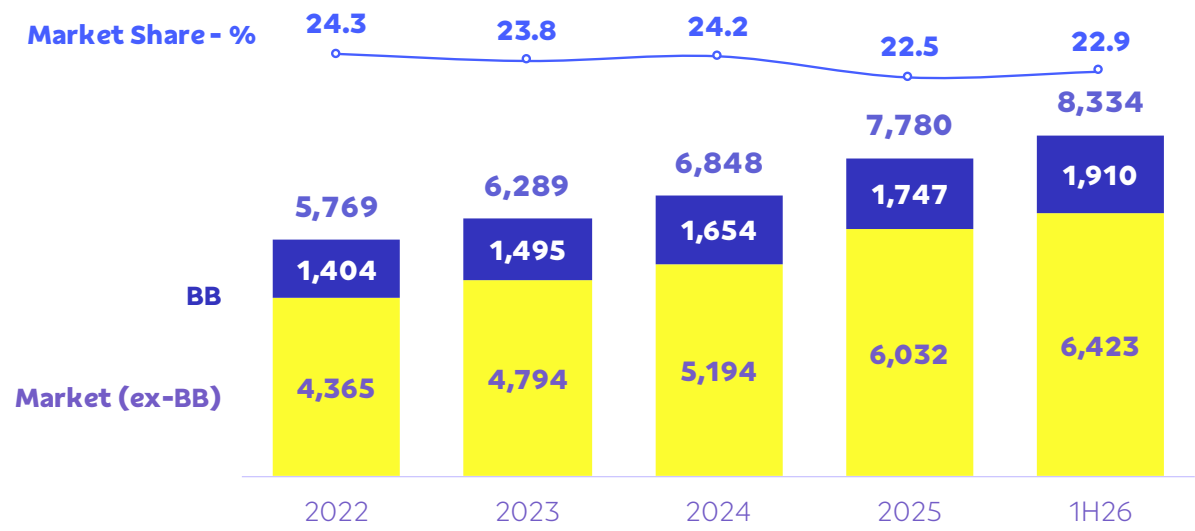
The following graphs show the balance of third-party funds managed and managed and BB Asset's participation in the Investment Fund Management Ranking and in the Global Asset Management Ranking of the Brazilian Association of Financial and Capital Markets Entities – ANBIMA.

Figure 47. Resource Management and Market Share – R$ billion



Source: ANBIMA.

Figure 48. Fiduciary Management and Market Share – R$ billion



Source: ANBIMA.

Regarding investor segmentation, according to ANBIMA's Management Ranking, BB Asset remained the leader in the segments: Institutional Investors, Public Authorities, Traditional Retail and RPPS.

The following tables show the distribution of resources under management by segment and ANBIMA class.

Table 71. Investment Funds by Segment – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Total	**1,754,001**	**100.0**	**1,880,082**	**100.0**	**1,934,825**	**100.0**	**10.3**	**2.9**
Institutional Investors	641,924	36.6	702,457	37.4	717,984	37.1	11.8	2.2
Government	544,215	31.0	555,084	29.5	572,761	29.6	5.2	3.2
Corporate	164,754	9.4	156,919	8.3	161,346	8.3	(2.1)	2.8
High Income	119,386	6.8	149,319	7.9	152,664	7.9	27.9	2.2
Retail	96,585	5.5	104,734	5.6	110,686	5.7	14.6	5.7
RPPS	94,324	5.4	104,406	5.6	108,096	5.6	14.6	3.5
Others	92,813	5.3	107,164	5.7	111,288	5.8	19.9	3.8

Source: ANBIMA.

Table 72. Investment Funds by ANBIMA Class[1] – R$ million

	Jun/25	Share %	Mar/26	Share %	**Jun/26**	**Share %**	Δ% Y/Y	Δ% Q/Q
Investment Fund	**1,754,001**	**100.0**	**1,880,082**	**100.0**	**1,934,825**	**100.0**	**10.3**	**2.9**
Fixed	1,206,724	68.8	1,318,552	70.1	1,363,501	70.5	13.0	3.4
Pension Plans	416,624	23.8	444,963	23.7	455,433	23.5	9.3	2.4
Multimarket	23,336	1.3	23,837	1.3	22,944	1.2	(1.7)	(3.7)
Stocks	22,579	1.3	25,559	1.4	25,437	1.3	12.7	(0.5)
Others[2]	84,738	4.8	67,172	3.6	67,510	3.5	(20.3)	0.5

(1) Data on the distribution by ANBIMA Class are obtained from the ANBIMA Management Ranking; (2) Includes Foreign Exchange, FIP, FIDC, ETF, Real Estate Fund and Off Shore. Source: ANBIMA.

Portfolio with Social and Environmental Characteristics

BB Asset reaffirms its commitment to good social, environmental and governance (ESG) practices and continues to make progress in generating sustainable business.

Currently, BB Asset manages and manages 31 sustainable investment funds (SI) and eleven funds that integrate ESG issues, in accordance with CVM Resolution No. 175. The following table summarizes the balance of assets under management in the 42 funds with an ESG investment strategy, highlighting that the IS funds are aligned with the BB Agenda 30, as well as the IS fund for ex-BB distribution, the result of a partnership with Régia Capital.

Table 73. Management of Investment Funds with Social and Environmental Characteristics – R$ million

	Jun/25	Mar/26	**Jun/26**	Δ% Y/Y	Δ% Q/Q
Total	**10,065**	**17,820**	**22,618**	**124.7**	**26.9**
Brasilprev TOP Estratégia JGP Equilíbrio PREV	2,247	5,243	5,631	150.6	7.4
BB Espelho JGP Institucional Equilibrio	2,283	3,270	3,285	43.9	0.5
BB Espelho JGP Equilíbrio	2,678	2,811	6,593	146.2	134.5
Fundos IS Parceira Régia Capital - Distribuição ex-BB	895	2,173	1,880	110.0	(13.5)
BB Espelho SulAmérica Crédito ASG	671	2,030	2,432	262.6	19.8
BB Ações Governança	624	854	781	25.2	(8.5)
BB Ações ESG FI Ações BDR	–	–	547		
Brasilprev TOP ESG MM	–	460	479	-	4.0
BB Bromélia	–	246	254	-	3.4
BB Nordea Global Climate and Environment[1]	241	212	247	2.5	16.8
Other	426	520	489	14.7	(6.1)

Source: Brazilian Securities and Exchange Commission (CVM).

In addition to the funds with an ESG investment strategy listed above, BB Asset transfers 50% of the management fee of BB Renda Fixa Referenciado DI 50 FIC FI, 20% of the management fee of the BB Ações Sustentabilidade IS Fund, 10% of the management fee of the BB Multimercado Balanced and BB Multimercado Balanceado Longo Prazo Private Funds and 10% of the management fee of the BB Ações Diversidade IS FIC FIA Fund to the Banco do Brazil, where they are applied in projects that aim to contribute to the social transformation and sustainable development of the country.

Capital Markets

The capital market is one of the main sources of financing for productive activity in economies around the world. In addition to enabling business growth, capital raising instruments also contribute to generating and diluting the risk of new investments.

Banco do Brasil has a prominent presence in the Brazilian capital market through its wholly-owned subsidiary, Banco do Brasil Banco de Investimento S.A. (BB-BI), and the joint venture UBS BB Investment Bank (UBS BB).

In 2Q26, the conglomerate's companies participated in 39 capital market transactions, 37 of which were fixed income and two were variable income.

The main products and services include Domestic Market Fixed Income and Securitization; International Market Fixed Income; Equity and Advisory services in mergers, acquisitions and project finance, including consulting on corporate reorganizations, private placements and financing structuring.

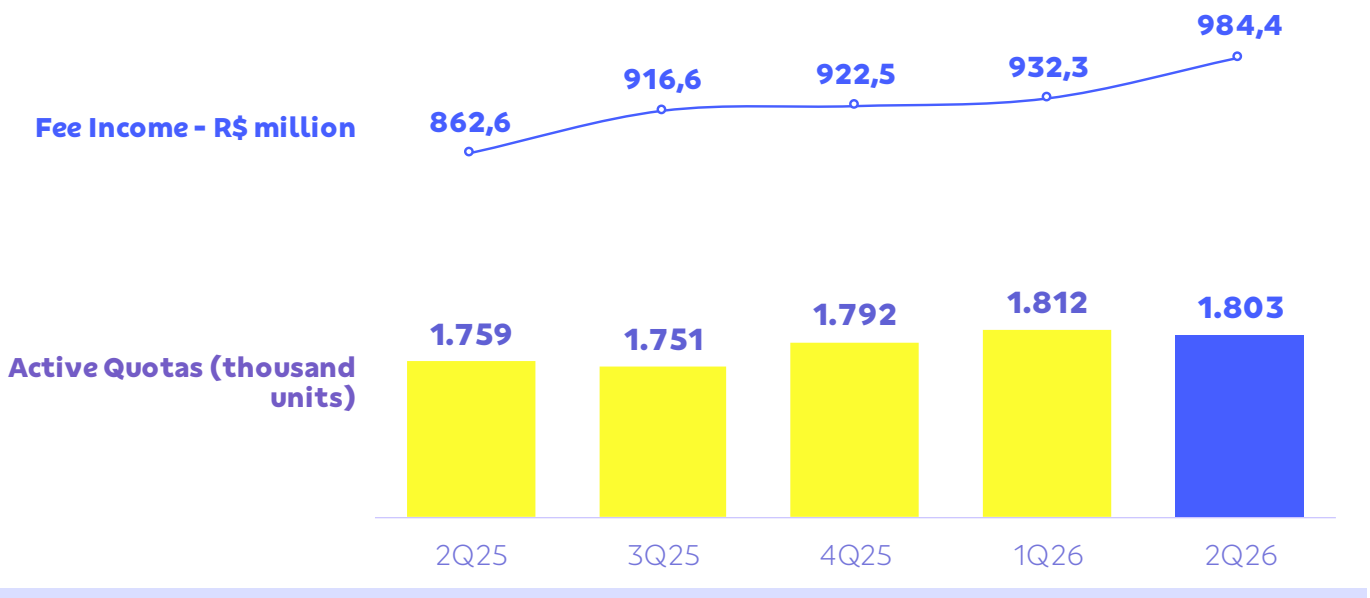
Consortium

According to the latest data released by the Brazilian Association of Consortium Administrators – ABAC, May/2026 edition, the consortium market reached R$232.9 billion in credits sold, a growth of 24.9% compared to the same period of the previous year.

Banco do Brasil operates in the consortium market through its subsidiary, BB Administradora de Consórcios S.A., which has a portfolio of 1.8 million active quotas, representing a 13.7% market share. Furthermore, the company remains the market leader in portfolio volume with R$ 156.7 billion.

In 2Q26, BB Consórcios sold more than 87.9 new consortium shares, reaching a business volume of R$7.8 billion. The highlight continues to be the "Automobile" segment, which registered growth of 24.2% compared to 2Q25 and 3.4% compared to 1Q26.

Figure 49. Consortium – Fee Income and Active Quotas



10. Other Information

This chapter presents other information about Banco do Brasil's employee benefit plans as well as additional information about BB's presence abroad.

The first part presents information on the actuarial assets of Previ's Plan 1 and the actuarial liabilities of the assistance plan administered by Cassi. The values are calculated every six months based on an actuarial valuation report and their availability is subject to compliance with the requirements established by legislation and regulatory authorities.

The second part contains the main information regarding BB's external network and Banco Patagonia. BB's presence abroad aims to maintain its position of reference for Brazilian companies and individuals in international markets.

Actuarial Assets and Liabilities

Previ

The plan's actuarial balance is measured on a semiannual basis (June and December) and contemplates: (i) the plan's surplus/deficit amount at the end of the current semester and (ii) the plan's estimated financial results of the subsequent semester, considering current service cost projections, contributions, liabilities interest costs and return on assets.

BB performs the advanced monthly recognition based on the estimated financial result of the Plan for the end of the following semester.

The most relevant variations are concentrated in the definition of the values related to Plan 1 - Previ.

Table 74. Assets Breakdown - %

	Jun/25	Sep/25	Dec/25	Mar/26	**Jun/26**
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Fixed Income	64.0	66.6	69.3	69.3	71.9
Variable Income	26.3	24.1	22.0	22.0	19.6
Real Estate Investments	5.8	5.7	5.4	5.4	5.2
Loans and Financing	2.8	2.8	2.7	2.7	2.7
Others	1.1	0.8	0.7	0.7	0.6
|| Amounts Listed in Fair Value of Plan Asset					
In the Entity's Own Financial Instruments	4.8	4.7	4.3	4.3	3.5
In Properties or Other Assets Used by Entity	0.7	0.6	0.6	0.6	0.6

Table 75. Main Actuarial Assumptions - %

	Jun/25	Sep/25	Dec/25	Mar/26	**Jun/26**
Real Discount Rate (p.y.)	**6.8**	**9.5**	**9.8**	**9.8**	**8.3**
Nominal Rate of Return on Investments (p.y.)	**10.6**	**13.8**	**13.7**	**13.7**	**14.3**

Table 76. Effects of Previ (Plano 1) Accounting - CVM Deliberation No.110/2022 – R$ million

	2Q25	3Q25	4Q25	1Q26	**2Q26**
(a) Fair Value of the Plan's Assets	191,481	191,481	202,191	202,191	202,242
(b) Present Value of Actuarial Liabilities	(142,875)	(142,875)	(139,573)	(139,573)	(157,546)
(c) Surplus/(Deficit) BB (a+b) x 0.5	**24,303**	**24,303**	**31,309**	**31,309**	**22,348**
(d) Actuarial Assets (Initial Period)	28,023	24,303	25,282	31,309	32,521
(e) Anticipated Financial Results	977	821	821	1,050	1,050
(f) Contributions of Funds	162	158	210	162	164
(g) Actuarial Valuation	(4,858)	–	4,995	–	(11,387)
(h) Actuarial Assets/(Liabilities) [1]	**24,303**	**25,282**	**31,309**	**32,521**	**22,348**

(1) Refers to the sponsor's share of the surplus/(deficit). For more information, EN 28 – Employee Benefits.

Previ - Plano 1: Surplus Allocation Fund

Table 77. Previ (Plano 1) – Fundos de Utilização[1] – R$ million

	2Q25	3Q25	4Q25	1Q26	**2Q26**
Initial Balance	**12,245**	**12,351**	**12,400**	**12,368**	**12,581**
Contributions to Plano 1	(167)	(158)	(210)	(162)	(166)
Restatement	273	208	177	376	350
Closing Balance	**12,351**	**12,400**	**12,368**	**12,581**	**12,765**

(1) Constituted by resources transferred from the Fundo de Destinação (from the surplus of the plan). It can be used by the Bank, as a form of reimbursement or as a reduction in future contributions, after complying with the requirements established by the applicable legislation. It is corrected by the actuarial target (INPC + 4.75% p.y.).

Cassi

BB sponsors a health plan administered by Cassi, whose main purpose is to assist members and their registered beneficiaries in the coverage of their health expenses.

The following table sets forth the evolution of Cassi's actuarial liability, pursuant to CVM Deliberation No. 110/2022.

Table 78. Effects of the Cassi Accounting - CVM Deliberation No.110/2022 – R$ million

	2Q25	3Q25	4Q25	1Q26	**2Q26**
(a) Fair Value of the Plan's Assets[1]	–	–	361	361	361
(b) Present Value of Actuarial Liabilities	(9,333)	(9,333)	(9,166)	(9,166)	(10,644)
(c) Deficit[2] BB (a+b)	**(9,333)**	**(9,333)**	**(8,805)**	**(8,805)**	**(10,283)**
(d) Actuarial Liabilities (Initial Period)	(8,535)	(9,333)	(9,423)	(8,805)	(8,880)
(e) Amounts recognized in statement of income	(308)	(317)	(317)	(313)	(313)
(f) BB - Amount paid[1]	476	–	874	–	477
(g) Actuarial Valuation	(966)	227	61	238	(1,566)
(h) Actuarial Liabilities[2] (d+e+f+g)	**(9,333)**	**(9,423)**	**(8,805)**	**(8,880)**	**(10,283)**

(1) Recognition of the advance of employers' contributions on the 13th salary from the years 2026 to 2028, as a guarantor asset of Cassi's Associates Plan. (2) Refers to the sponsor's share of the surplus/(deficit). For more information please see Explanatory Note 28 – Employee Benefits.

International Businesses

Operating internationally since 1941, and present in strategic locations in various countries to provide banking services, the Banco do Brasil's international service network has extensive experience in international financial markets. Banco do Brasil guarantees all its clients, whether public sector institutions, companies of all sizes, or individuals, the same solidity and security they have always enjoyed, even outside of Brazil.

In addition to this structure, Banco do Brasil has agreements with other financial institutions abroad to serve its clients, with 499 banks acting as BB correspondents in 84 countries.

Table 79. Foreign Service Network

Branches	Sub-Branches	Shared Services Units
▸ Asuncion – Paraguay	▸ Hamamatsu – Japan	▸ BB USA Servicing Center / Orlando – USA
▸ Frankfurt – Germany	▸ Nagoya – Japan	▸ BB Europa Servicing Center / Lisbon – Portugal
▸ Grand Cayman – Cayman Islands		
▸ London – England	**Subsidiaries And Branches**	**Securities**
▸ Miami – USA	▸ BB Americas. Inc. / Miami – USA [1]	▸ Banco do Brasil Securities LLC – USA
▸ New York – USA	▸ Banco Patagonia / Buenos Aires – Argentina [2]	▸ BB Securities Ltd – England
▸ Tokyo – Japan	▸ BB AG (Aktiengesellschaft) / Vienna – Austria [3]	
▸ Shanghai – China		

(1) It has branches in Miami, Lighthouse Point, Orlando and Aventura. (2) Banco Patagonia has a service network with 192 points and presence in all provinces of Argentina. (3) It has a branch in Lisbon.

Table 80. Consolidated Abroad - Assets – R$ million

	Jun/25	Mar/26	Jun/26	Δ% Y/Y	Δ% Q/Q
Assets	**234,122**	**222,146**	**220,912**	**(5.6)**	**(0.6)**
Short-term Interbank Investments	46,220	52,309	51,339	11.1	(1.9)
Securities	43,925	42,299	45,322	3.2	7.1
Loans	61,105	61,102	61,901	1.3	1.3
Other Assets	9,343	9,851	9,886	5.8	0.4
BB Group	73,529	56,585	52,464	(28.6)	(7.3)

Table 81. Consolidated Abroad - Liabilities – R$ million

	Jun/25	Mar/26	Jun/26	Δ% Y/Y	Δ% Q/Q
Liabilities	**234,122**	**222,146**	**220,912**	**(5.6)**	**(0.6)**
Deposits	74,934	78,734	82,995	10.8	5.4
Funds from Acceptances and Securities Issuance	22,882	22,234	23,867	4.3	7.3
Borrowings	32,082	31,651	33,933	5.8	7.2
Subordinated Debt and Perpetual Bonuses	9,580	–	–	-	-
Other Liabilities	27,186	30,619	30,375	11.7	(0.8)
BB Group	46,856	37,641	31,734	(32.3)	(15.7)
Shareholders' Equity	**20,602**	**21,267**	**18,008**	**(12.6)**	**(15.3)**
Controlling	19,537	20,057	16,770	(14.2)	(16.4)
Non-Controlling Interest [1]	1,065	1,210	1,238	16.2	2.3

(1) It corresponds to non-controlling shareholders' participation of Banco Patagonia.

Table 82. Consolidated Abroad - Statement of Income – R$ million

	2Q25	1Q26	**2Q26**	Δ% Y/Y	Δ% Q/Q	1H25	**1H26**	Δ% YTD
Income after Taxes and Statutory Participations [1]	1,131	1,130	1,327	17.3	17.4	2,447	2,457	0.4
Non-Controlling Interest [2]	124	124	177	42.4	42.9	267	300	12.5
Net Income	**1,255**	**1,254**	**1,503**	**19.8**	**19.9**	**2,714**	**2,757**	**1.6**

(1) It refers to operating net income. (2) It corresponds to non-controlling shareholders' participation of Banco Patagonia.

Banco Patagonia

All the numbers presented in this chapter reflect the entirety of the balances, equity, and income accounts. More detailed information is available on Banco Patagonia's official website.

Table 83. Banco Patagonia – Balance Sheet Highlights - R$ million

	Jun/25	Mar/26	**Jun/26**	Δ% Y/Y	Δ% Q/Q
Assets	30,732	34,018	34,926	13.6	2.7
Loans	11,951	14,284	14,641	22.5	2.5
Deposits	21,653	22,599	24,098	11.3	6.6
Shareholders' Equity	5,440	6,137	6,251	14.9	1.9

Figure 50. Banco Patagonia – Funding - US$ million

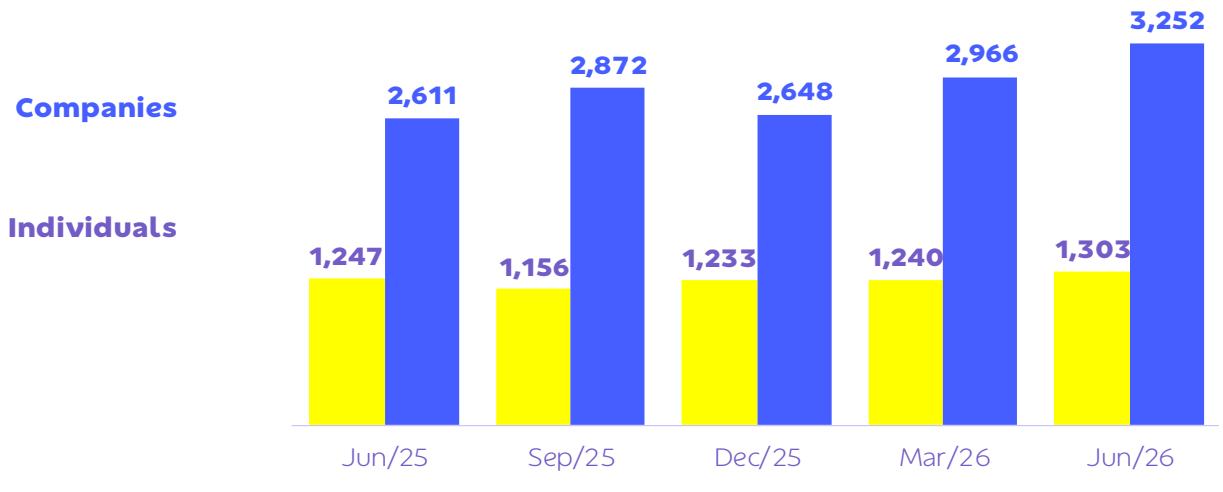


Table 84. Banco Patagonia – Main Statement of Income Items - R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Income from Financial Intermediation	**1,167**	**1,124**	**1,395**	**19.5**	**24.1**	**2,330**	**2,519**	**8.1**
Expected Loss	(28)	(152)	152	0.0	0.0	(163)	(1)	(99.5)
Gross Income from Financial Intermediation	**1,139**	**972**	**1,547**	**35.8**	**59.2**	**2,167**	**2,518**	**16.2**
Fee income	310	281	278	(10.4)	(1.3)	640	559	(12.6)
Administrative Expenses	(476)	(413)	(487)	2.3	17.7	(906)	(900)	(0.6)
Other	(165)	(176)	(174)	5.5	(1.3)	(284)	(350)	23.4
Income Before Taxes	**808**	**663**	**1,163**	**44.0**	**75.5**	**1,617**	**1,827**	**13.0**
Income and Social Contribuition Taxes	(175)	(43)	(272)	55.2	533.8	(256)	(314)	22.8
Net Income	**633**	**620**	**892**	**40.9**	**43.8**	**1,361**	**1,513**	**11.1**

For management and control, Banco Patagonia has measurement tools that allow for integrated management of interest rate risk along with liquidity risk (ALM strategy).

Table 85. Banco Patagonia – Net Interest Income – R$ million

	2Q25	1Q26	2Q26	Δ% Y/Y	Δ% Q/Q	1H25	1H26	Δ% YTD
Net Interest Income - Banco Patagonia	**1,181**	**1,188**	**1,454**	**23.1**	**22.4**	**2,380**	**2,643**	**11.0**
Loan Operations	1,094	1,144	987	(9.8)	(13.8)	2,022	2,131	5.4
Treasury	1,192	907	1,087	(8.8)	19.8	2,500	1,994	(20.3)
Funding Expenses	(1,041)	(801)	(564)	(45.8)	(29.6)	(2,034)	(1,365)	(32.9)
Financial Expense for Institutional Funding	(64)	(62)	(55)	(13.3)	(10.7)	(108)	(117)	9.0

Table 86. Banco Patagonia – Profitability, Capital and Credit Indicators - %

	2Q25	3Q25	4Q25	1Q26	2Q26
ROE [1]	9.4	7.2	6.6	4.5	8.7
Capital Adequacy Ratio	26.2	22.9	28.2	30.1	30.3
Coverage Index (+90 days)	115.8	92.9	91.2	82.3	85.7
NPL+90 days	1.2	1.7	2.1	2.9	2.9

(1) The calculation is annualized (multiplication of quarterly results by four). Considers the IFRS standard and comprehensive net income..

Strategic Books

Customer Experience

Centrality of the Customer and the Evolution of Satisfaction

Customer experience remains one of Banco do Brasil's key strategic drivers, guiding the evolution of relationship management models, service channels, digital solutions, and the offering of products and services. The Bank's approach is grounded in the development of personalized, relevant, and connected customer journeys tailored to different life moments, combining data-driven intelligence, advisory services, technological innovation, and relationship proximity to strengthen long-term relationships and generate sustainable value for customers, society, and shareholders.

The continuous monitoring of customer perception remains at the core of this strategy. The Bank closely monitors indicators such as Net Promoter Score (NPS) and Customer Satisfaction Score (CSAT), reinforcing its ongoing commitment to enhancing customer experience and supporting its strategic objective of continuously innovating in products and services to delight customers, understand their needs, and deliver value in every interaction.

Experiences and Relationships that Generate Value

The relationship strategy was strengthened through initiatives designed to enhance the emotional connection with customers and reinforce the brand's value proposition. BB Week 2026 brought together benefits, offers, and exclusive experiences for individual customers, increasing the visibility of the Bank's products and services while fostering greater engagement with the brand.

Within the high-income segment, key highlights included initiatives related to the 2026 FIFA World Cup, the inauguration of Casa BB at Guarulhos International Airport, gastronomic and cultural events across different regions of the country, and benefits associated with concerts, festivals, and corporate events. These initiatives reinforce attributes such as exclusivity, convenience, recognition, and proximity, strengthening relationships with customers who present higher value and business potential.

The Bank also expanded its personalized communication strategy through the launch of the BB Estilo Newsletter and the ongoing BB Estilo Always On campaign, which connects investments, travel, benefits, cards, and experiences to customers' various life moments, strengthening engagement and enhancing the segment's value proposition.

Building Relationships with New Generations

Rejuvenating the customer base is one of the pillars of Banco do Brasil's relationship strategy. In 2Q26, the number of customers aged 8 to 25 increased by more than 7% compared to the same period of the previous year, reflecting advances in simplified digital journeys, the Bank's presence within educational ecosystems, and the expansion of initiatives in environments aligned with the behavior and preferences of this audience.

For the youth segment, BB seeks to establish relationships from the earliest stages of life, promoting financial inclusion through digital journeys, simplifying access to financial solutions, and strengthening family engagement. The customer base aged 0 to 17 grew by 3% year over year.

Supporting this strategy, BB Cash recorded growth of 25% over the same period, highlighting increased adoption of the solution and stronger engagement with younger customers.

Within the university segment, the customer base increased by 6% year over year, supported by a Loan Portfolio of R$22.4 billion and a CSAT above the quality zone threshold. The Bank expanded its presence in universities through the Rolê que Rende initiative and launched the MVP of BB Educa, an initiative that integrates financial education, gamification, and academic development within the university environment.

Communication initiatives targeted at younger audiences also expanded the brand's reach, achieving daily peaks of 36 million impressions on YouTube and 10 million on TikTok, strengthening the Bank's connection with new generations.

Personalization and Data-Driven Intelligence

The evolution of customer experience is increasingly associated with the ability to understand customer behavior and transform data into decisions. In this context, the Bank strengthened its Value Intelligence model, enhancing its strategic segmentation capabilities across approximately 89 million individual customers by considering both their current value and future relationship potential.

Advancements in CRM and CRM360 further reinforced this strategy. During the quarter, 1,714 personalized campaigns were carried out across 86 products and 15 communication channels, resulting in 855 million offers and more than 361 million effective customer contacts.

Tools such as Lead Score and Lead Thermometer have been used to prioritize the best business opportunities, increasing the effectiveness of customer approaches, team productivity, and the ability to deliver solutions more closely aligned with customer needs.

CRM also played a significant role in debt renegotiation and financial recovery initiatives, such as Novo Desenrola Brasil, supporting hundreds of thousands of customers through simplified journeys, personalized offers, and coordinated actions across digital channels and human-assisted service.

Omnichannel Experience and the Evolution of the Phygital Model

The Bank continues to advance the integration of physical and digital channels, strengthening a phygital model that combines the extensive reach of its service network with the convenience of digital channels.

In 2Q26, 1.6 million text-based interactions were conducted through FaleCom for retail individual customers. In addition, approximately 2.9 million customers were served through assisted digital models, such as the Digital Branch and the Digital Retail Hub, receiving specialized support through telephone, WhatsApp, and FaleCom.

Also noteworthy was the evolution of the Ponto BB model. Since its inauguration in Belém, the space has hosted 35 events, welcomed more than 800 participants, and contributed to an average 27% increase in customer interactions and a 4.5% growth in the individual checking account customer base, consolidating its position as a benchmark for integrating business, relationships, culture, and community.

Inclusion, Accessibility, and Security in the Customer Journey

Customer experience also involves ensuring safe and inclusive access to financial services.

In this context, the Bank launched the 100% Accessible Account Statement, developed to provide greater autonomy for customers with visual impairments, benefiting more than 30 thousand people and reinforcing its institutional commitment to accessibility and financial inclusion.

On the digital security front, the BB Receipt Validator enabled more than seven thousand payment validations over the last three months, helping reduce fraud risks and generating positive customer feedback.

Additionally, the Bank advanced its suitability framework by strengthening governance, enhancing employee training, and continuously assessing the

appropriateness of products and services, reinforcing practices related to transparency, customer protection, and responsible relationship management.

Benefits, Loyalty, and Value Creation

The BB Benefits Platform continued to enhance customer value through personalized experiences and loyalty initiatives.

During the quarter, the BB Benefits Program reached 6.9 million participants. Automatic Benefit Conversion totaled R$43.9 million, representing growth of 11.4% compared to the previous quarter, while Points Cashback amounted to R$45.3 million in credits granted.

Digital Presence, Content, and Financial Education

Banco do Brasil strengthened its digital channels as important tools for relationship management, audience acquisition, and business generation.

In 2Q26, the BB Portal recorded 234.6 million organic impressions, 10 million clicks, and 3.1 million organic users.

The BB Blog further enhanced its relevance as a content and financial education platform, contributing to strengthening the institution's digital authority and supporting customers in their financial decision-making.

Financial education remained a key element of the Bank's value proposition. During the 13th National Financial Education Week, more than 160 thousand people were reached through in-person and digital initiatives across the country, complemented by mentoring and training programs targeted at students, apprentices, and interns.

Private

It includes the customer profiles: Investors and Megaproducers, sub-segmented according to the volume of investments (according to ANBIMA's guidelines, customers with investments of R$ 5 million or more are eligible) and/or the Gross Agricultural Income (RBA).

BB has the largest network of Private Offices in Brazil, distributed throughout the country and abroad, including services by BB Securities Miami, BB Americas and *a* banking structure in Lisbon.

The strategy of being close to and relevant in clients' lives continues to support high levels of customer satisfaction, as measured by NPS and CSAT within the segment. During the period, BB Private received national and international recognition for its performance in digital transformation and innovation, the application of technology in Private Banking, financial solutions for agribusiness, excellence in client engagement and omnichannel experience, family succession and next-generation advisory services, and wealth management.

Highlights include awards received at the International Business Magazine Awards, The Global Economics Awards, and the Bank's first recognition at the Global Private Banking Innovation Awards, including the unprecedented distinction of Best Private Bank for Succession & Next Generation Advisory – Latin America.

These awards underscore the strength of the Bank's solutions and leadership in areas such as succession planning and customer base renewal, portfolio management and digital solutions, emerging technologies, and agribusiness, reinforcing Banco do Brasil's position among the leading Private Banking institutions in Latin America.

Business Relationship

SME Customers

Banco do Brasil's approach to Micro and Small Enterprises (SMEs) is focused on strengthening customer relationships, increasing primary banking engagement, and supporting the sustainable growth of businesses through financial solutions, specialized

advisory services, digital transformation, and data-driven intelligence. In 2Q26, the Bank further strengthened its value proposition for the segment, reinforcing its position as a strategic partner for Brazilian entrepreneurs.

The advisory-based relationship strategy was strengthened through the implementation of the Corporate Specialists Office and the reorganization of specialized Cash Management services, expanding support for companies in financial management, cash flow management, collections, and payments.

The results reflect these advancements. The SME cash flow primary banking ratio increased from 26.7% to 28.7% over the last twelve months, representing the net addition of more than 36 thousand companies concentrating their receivables with the Bank. The partnership with Cielo also maintained a positive trajectory, with a 12.6% increase in transaction volume processed by Retail Corporate clients compared to the same period in 2025.

The Digital Business Account recorded 100% growth in accounts opened during the first half of 2026, while the Corporate Ecosystem, comprising the Corporate Dashboard, BB PJ App, and the Intelligent Recommendations Area (ARI), reached approximately 278 thousand users. Supported by data-driven intelligence, the platform generates more than 140 million recommendations per month based on the daily analysis of over one billion data points, contributing to more efficient business management.

The Bank also maintained its commitment to sustainable business growth by expanding access to credit. At the end of the quarter, 39.6% of the SME Loan Portfolio was supported by risk mitigation mechanisms, such as FGO and FGI, while guaranteed operations grew by 14.1% year over year, expanding entrepreneurs' financing capacity with greater security and sustainability.

Complementing these initiatives, programs such as Liga PJ, focused on entrepreneurial financial education, and the BB Companies Benefits Program, featuring gamified relationship and loyalty journeys, reinforce the Bank's commitment to delivering value beyond financial products. Support for female entrepreneurship also remained a priority, with relationships maintained with approximately 1.3 million women-led companies and disbursements totaling R$361 million through dedicated credit lines for the segment during the first half of 2026.

Corporate Wholesale

The Corporate service is aimed at companies with Annual Gross Revenue (FBA) between R$ 50 million and R$ 1.3 billion, offering specialized advice, customized solutions and incentives for business in the Value Chain, Capital Markets, agribusiness, services and ESG agenda.

The segment has been working in a structured manner to enhance the offering of integrated solutions across the Value Chain, strengthening BB's presence in corporate ecosystems and promoting greater connectivity among the various participants within production chains. In this context, the use of the Analytical Intelligence Platform, known as ODIN, has become a key tool supporting the Value Chain approach within the Corporate segment. The solution expands the understanding of clients through the analysis of their productive ecosystems and supports the structuring of business agendas throughout the value chain, contributing to stronger customer relationships, the delivery of integrated solutions, and a more proactive approach to risk management.

Corporate & Investment Banking

The segment is aimed at companies with Annual Gross Revenue (FBA) of more than R$ 1.3 billion, segmented into Ultra and Large, with specialized service by economic sector applied to about 1.2 thousand corporate groups, organized by anchor sectors, promoting synergy between companies in similar production chains.

BB offers a complete portfolio of solutions in Corporate & Investment Banking, with support for capital market operations through the UBS BB Joint venture, credit and cash management, foreign trade, Project finance, support for agribusiness and promotion of Value Chains integrating Retail, Private and External Network clients.

Digital Strategy

Technology that Transforms

Digital transformation is reshaping the relationship between Brazilians and financial services, and Banco do Brasil continues to stand out as one of the leading players in this movement. The awards received during the first half of the year underscore this position: BB was recognized as Bank of the Year by the Celent Model Bank Awards and received four additional awards for initiatives focused on innovation and artificial intelligence.

Banco do Brasil Recognized as Celent Model Bank of the Year

Banco do Brasil was named Bank of the Year by the Celent Model Bank Awards. The award, which celebrates 20 years of recognizing best practices among financial institutions worldwide, reinforces BB's position as an international benchmark in the strategic use of technology to generate value for clients.

This year's edition featured 115 nominated institutions from across all continents, evaluated based on rigorous criteria related to innovation, technological excellence and business results.

The recognition reflects BB's large-scale adoption of artificial intelligence and analytics, with solutions that enhance the Bank's ability to better understand, anticipate and address clients' needs with greater precision.

Banking Transformation Award

Banco do Brasil was also recognized at the Banking Transformation Award for four innovative initiatives that leverage artificial intelligence to enhance customer experience, improve operational efficiency and generate business value. The awarded solutions included: Generative AI in My Multi-Bank Finances, which personalizes clients' financial education journeys; AI for Individuals and Companies Client Portfolio Management, which optimizes portfolio management and enhances commercial performance; Aponto, an intelligent solution for automated analysis of surveys and forms; and Atlas, a predictive model that improves delinquency management in the Corporate segment. These initiatives reinforce BB's leadership in the digital transformation of the financial sector.

Digital Channels

The number of active customers using digital channels reached 35 million in 2Q26, up 12% year over year. Digital channels accounted for approximately 94% of all transactions carried out during the quarter, reflecting increasingly frequent and effective usage, aligned with customers' preferences for convenience and self-service.

Business origination through digital channels maintained solid performance, increasing 24.8% compared to the same period of the previous year. This result was driven by the continuous enhancement of digital journeys,

particularly in account opening, lending, payments and loan renegotiation, supported by the intensive use of data and analytics models to deliver more personalized offerings.

Cloud and Technology Modernization

The hybrid cloud strategy continued to advance, combining public and private cloud environments in alignment with business needs. Critical solutions such as Pix, Open Finance, chatbots and fraud monitoring operate under this model, which prioritizes scalability, security and speed of delivery. During the quarter, BB carried out more than 100 cloud deployments per day, accelerating development cycles and reducing solution implementation time.

Artificial Intelligence, Data and Governance

Banco do Brasil continued to advance its Artificial Intelligence and Data strategy, strengthening a data-driven culture and expanding value creation for clients, shareholders and society. In 2026, AcademIA BB consolidated its position as one of the largest AI training initiatives in the Brazilian financial sector, reaching more than 36 thousand participants and reinforcing the large-scale dissemination of knowledge in Generative and Agentic Artificial Intelligence. The program contributes to accelerating the adoption of these technologies in daily operations, enhancing productivity, innovation and business efficiency.

The Bank's progress in analytical maturity was also reflected in the Analytical Maturity Index (IMA), which positioned BB at the Data Safety level, a distinction awarded to organizations demonstrating a high degree of governance, security and trust in the use of data. Internally, the Bank exceeded the target established for the first half of 2026, demonstrating the continuous strengthening of its analytical capabilities. Complementing this journey, Plata.IA consolidated its position as the Bank's primary corporate Artificial Intelligence platform, expanding secure and scalable access to AI technologies and driving gains in operational efficiency and productivity.

During the period, BB reinforced its position as a benchmark in Artificial Intelligence governance and responsible AI practices. After becoming the first bank in Latin America to publish Guidelines for Ethical and Responsible AI, Banco do Brasil became a global pioneer by incorporating specific guidelines for Generative AI and Agentic AI. The Bank also advanced the secure sharing of data with BB Seguridade and strengthened its privacy agenda through the Caipora solution, which achieved 97.6% accuracy in the automated identification of personal data, contributing to compliance with Brazil's General Data Protection Law (LGPD) and further enhancing data governance.

The modernization of the technological infrastructure and the practical application of Artificial Intelligence continued to drive tangible business results. The evolution of the GAIA 3.0 platform enhanced scalability, traceability and the governance efficiency of data and AI solutions, reducing manual efforts related to cataloging and governance by approximately 50%. As of June 2026, the Bank had more than 2.3 thousand cataloged solutions. Applications with direct business impact include Intelligent Rural Inspection, which increases the effectiveness of rural credit assessments, and the Âncora model, designed to support client retention in the Companies segment within Banking Collection services.

Digital Security and Financial Education

Financial education and digital security remained key pillars of Banco do Brasil's customer relationship and customer experience strategy. In this context, Minhas Finanças further consolidated its position as one of the country's leading personal financial management platforms, reaching a record 14.8 million active users during the quarter, equivalent to approximately 50% of BB App active users. Supported by artificial intelligence, the solution processes more than

one billion financial transactions per month, providing financial planning, expense management and personalized guidance that contribute to financial well-being, responsible credit usage and savings accumulation.

At the same time, digital security remained a strategic priority, supported by continuous investments in fraud prevention, authentication and monitoring technologies. The evolution of adaptive security models expanded the use of real-time risk analysis, facial biometrics and multifactor authentication, enabling smarter controls tailored to the risk profile of each transaction. As a result, the use of digital channels increased in critical customer journeys, such as device authorization and password reset processes, reflecting greater customer confidence and the effectiveness of the solutions implemented.

The period was also marked by further enhancements in digital identity protection, fraud prevention and data governance. Key highlights included the expansion of BB Authenticator, the implementation of additional protection mechanisms for Pix transactions, the advancement of biometric capabilities and the enhancement of the My Privacy Center, which already serves more than six million active users. These initiatives reinforce Banco do Brasil's commitment to data protection, transparency, transaction security and the delivery of an increasingly secure, seamless and reliable digital experience for its clients.

Figure 51. Digital Strategy Highlights

Business Integration

30+ solutions via API (payments/receipts, credit, insurance, financial management, investments).
2.05 billion API calls/month in the last 12 months.

Digital channels

35 million active users in digital channels, +12% YoY.
94% of total transactions in 1H26.

Cloud

Hybrid architecture (public and private clouds) with **+100 deployments/day in the cloud**, accelerating deliveries with quality.

Financial Education

My Finances, BB's financial management solution:
+1 billion launches/month categorized.
Since 03/2022: R$ 47.2 billion planned with R$ 13.7 billion estimated savings.
+32.6 million unique users.

BB Ventures

Investments in **two new exclusive funds**, strengthening BB Ventures' presence across seven investment funds and a portfolio of 50 invested startups.

Digital Acceleration Movement

Launch of AcademIA BB 2026, a structuring program for capacity building in AI and data, with more than 36 thousand participants enrolled.

Pix Innovations

Implementation of MED 2.0 to enhance fund tracing and recovery in fraud cases, launch of Automatic Bolepix, enhancement of BB Pay Split, and expansion of Pix payments via QR Code in Argentina.

Shopping BB

An ecosystem with hundreds of partner stores, *gift cards*, gamer area, refills and ESG (BB Sustainability) curation. In 1H26, there were about **17 million transactions and R$ 620 million** in volume traded, involving **4 million customers.**

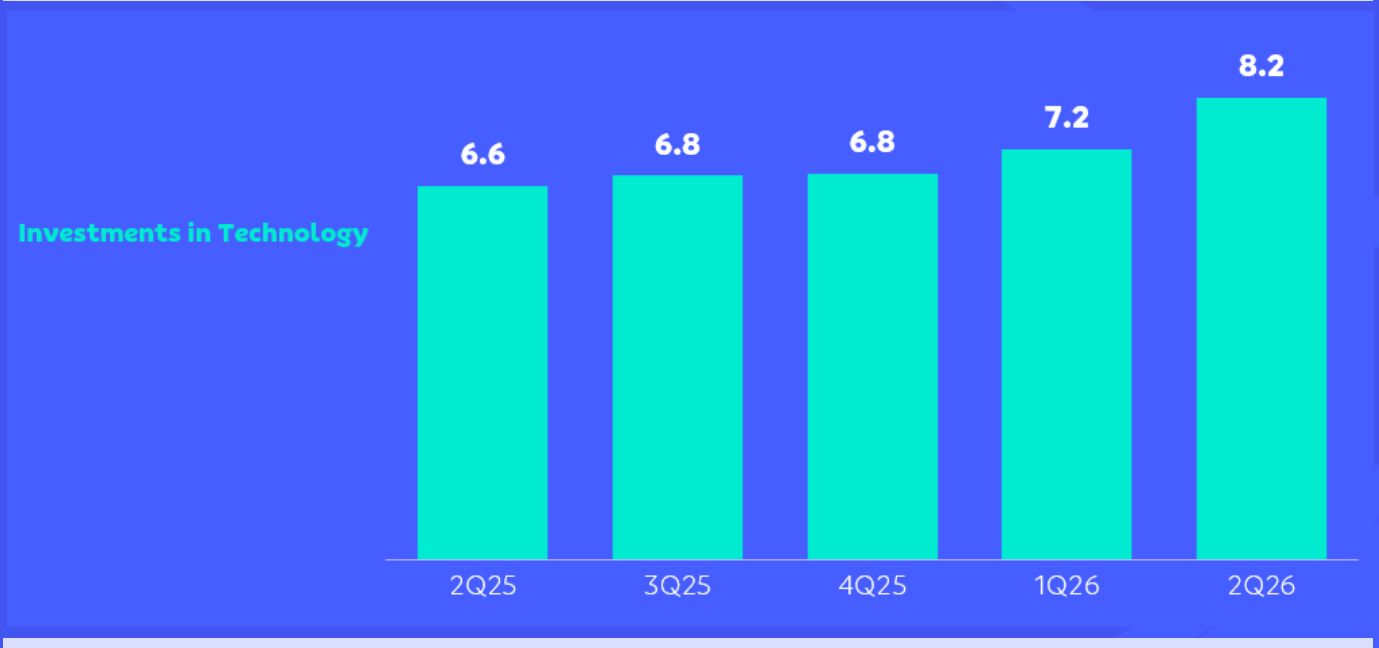
Super APP

29 million users accessed the platform within the last 90 days +10% YoY
High satisfaction 4.7 (Google Play) and 4.8 (Apple Store).
International integration of the BB + BB Americas Bank App.

Investments in Technology

In 2Q26, BB continued to invest in technology and security, delivering a high-quality digital experience whenever, wherever and however clients choose to interact with the Bank. From 2016 through 2Q26, BB invested R$48.3 billion in technology. These investments are intended to support the Digital Transformation Journey, organic growth and business continuity, while upholding the principles of innovation, agility, flexibility, reliability and cybersecurity.

Figure 52. Investments in Technology[1] – R$ billion



(1) Last 12 Months

Investment Advisory

Investment Strategy

Banco do Brasil's investment strategy is based on three complementary pillars that operate in an integrated manner: portfolio, advisory and innovation, which together deliver a consistent value proposition to investors. The combination of a robust and complete portfolio, specialized and excellent advice and advanced digital solutions allows us to expand commercial relevance and deepen the relationship with the customer who seeks convenience, personalization and greater precision in decision-making.

By positioning innovation as a transversal element of the investment journey, enhancing personalization, scalability and the ability to anticipate needs, Banco do Brasil strengthens its commitment to supporting more qualified decisions and contributing to generating sustainable value over time. All this translates into the number of young investors (up to 40 years old) that reached the mark of more than 1.1 million in 2Q26, contributing to the renewal and rejuvenation of the base.

Dedicated Investment Advisory

The solidity of an investment strategy is also revealed in the ability to transform presence into a qualified relationship. In this regard, Banco do Brasil reinforces one of its most relevant differentials: the combination of national capillarity, proximity to the customer and technical preparation to support decisions throughout different stages of the equity journey.

This structure is supported by more than 47 thousand professionals certified by Anbima and Planejar (CFP®), reinforcing BB's ability to offer specialized guidance in a broad service network, with a focus on the customer and a consultative view. The combination of technical knowledge, territorial presence and understanding of individual needs strengthens loyalty, deepens the relationship and expands the Bank's ability to accompany investors from simpler decisions to more sophisticated allocation strategies.

Portfolio

By offering a broad and diversified portfolio, capable of meeting different investment profiles, objectives and strategies, Banco do Brasil translates its strategy more objectively. More than breadth of offer, the Bank consolidates an ecosystem that combines solidity and sophistication, strengthening the permanence of the customer throughout their investment journey.

At the base of this structure, solutions aimed at resource preservation, liquidity, and predictability continue to play a relevant role in the investor relationship strategy. In addition to sustaining recurrence and permanence of resources, these fronts strengthen loyalty and create conditions for the gradual evolution of the customer.

As a highlight of 2Q26, Tesouro Reserva, launched on May 11, 2026, in partnership between BB, B3 and the National Treasury, reached a volume of R$3.9 billion by June 30, traded by 137 thousand unique customers. The product maintained a strong performance in attracting investors, contributing significantly both to the expansion of the investor customer base and to the raising of new funds, reinforcing its strategic role for the growth of investments in BB.

BB's advance in relation to the retail market in fixed income reflects the Bank's ability to generate value, converting its advice and innovation into results. With growth of 4.1% in 2Q26, BB stands out in the industry, which showed a growth of 2.8% in the same period, when compared to the previous quarter.

In the investment fund ecosystem, the quarter's performance also reinforces BB's competitiveness. The Bank's Funds grew by 7.3%, reaffirming a performance superior to the market in 2Q26, in the individual retail cut, which was 3.3%. This behavior shows the confidence of investors in the professional management of the institution and reaffirms the strength of a shelf built with consistency, history and risk discipline.

By connecting different strategies, risk profiles and financial objectives, Banco do Brasil reinforces its ability to serve investors at different stages of maturity, from reserve construction to wealth preservation. This performance reinforces the competitiveness of BB's value proposition, strengthens the relationship with investors and expands the opportunities for sustainable growth of assets under management.

Digital Solutions

Banco do Brasil's digital and technological innovation have been assuming an increasingly central role in the investment experience. In 2Q26, the Investimentos BB App registered 13.7 million accesses, a growth of 30.7% compared to 2Q25. With a score of 4.6 in the evaluation of users of both the Android and IOS operating systems, it remains one of the best rated applications on the market and consolidates itself as a relevant environment for relationship and conversion. This advance becomes even more significant when observed together with the evolution of customer behavior: 86.1% of contracts occurred through digital channels in the quarter, an increase of 8.9 percentage points, and the volume contracted in these channels grew 24.1% compared to 2Q25, totaling R$ 60.1 billion. This demonstrates an operation that not only digitizes the journey but improves business efficiency and ability to scale.

Innovation has been translating into sustainable business and has concrete benefit for the investor. Investment recommendations using artificial intelligence reached the mark of R$ 1.3 billion in funding. This solution unites individual particularities, most traded products and collaborative filtering to suggest personalized products to customers. In practice, this means an experience that is more adherent to the investor's profile, with greater relevance in the offer and better ability to support decisions in a more complex environment.

Innovation is also present in a solution aimed at the formation of reserve habits, financial education and the renewal of the investor base. Cofrinho BB reached net equity of R$ 2.3 billion, with more than 60% of the public made up of customers up to 40 years old, showing how the Bank manages to transform a simple solution into a gateway to a more recurring financial relationship with greater value over time.

In the field of content, brand positioning and showcase of the BB portfolio, InvesTalk is consistently advancing, registering more than 28 million searches and more than 1.5 million pageviews. The number of new users reached 690 thousand, a growth of 52% compared to 2Q25. By bringing together fluid experience, personalization, financial education and conversion capacity in the same architecture, Banco do Brasil reinforces a smarter digital journey, more connected to investor behavior and more relevant for the sustainable growth of the investment relationship.

Sustainability

Corporate Sustainability

Banco do Brasil adopts environmental, social and governance best practices that establish actions for the identification and management of risks and opportunities. These principles are embedded in BB Agenda 30, implemented through the BB 2030 Commitments for a More Sustainable World (long-term commitments) and the Banco do Brasil's Sustainability Plan.

The long-term commitments set targets across three strategic pillars: sustainable finance; environmental, social and climate governance; and positive impacts throughout the value chain. They reflect Banco do Brasil's commitment to global priorities, including the Sustainable Development Goals (SDGs) and the Paris Agreement, while strengthening the integration of sustainability into its business strategy.

Among these commitments, Banco do Brasil aims to reach a sustainable credit portfolio of R$500 billion by 2030, including R$200 billion allocated to sustainable agriculture, R$30 billion for renewable energy financing and R$5 billion to foster the bioeconomy.

In September 2025, together with the new commitments, the 10th edition of the Sustainability Plan was launched, comprising 100 strategic actions for the 2025-2027 period, linked to 20 sustainability challenges. Over the past two decades, this Agenda has continuously advanced sustainable practices and businesses, with efforts focused on the responsible management of natural resources, respect for human rights, and the generation of value for society and the environment.

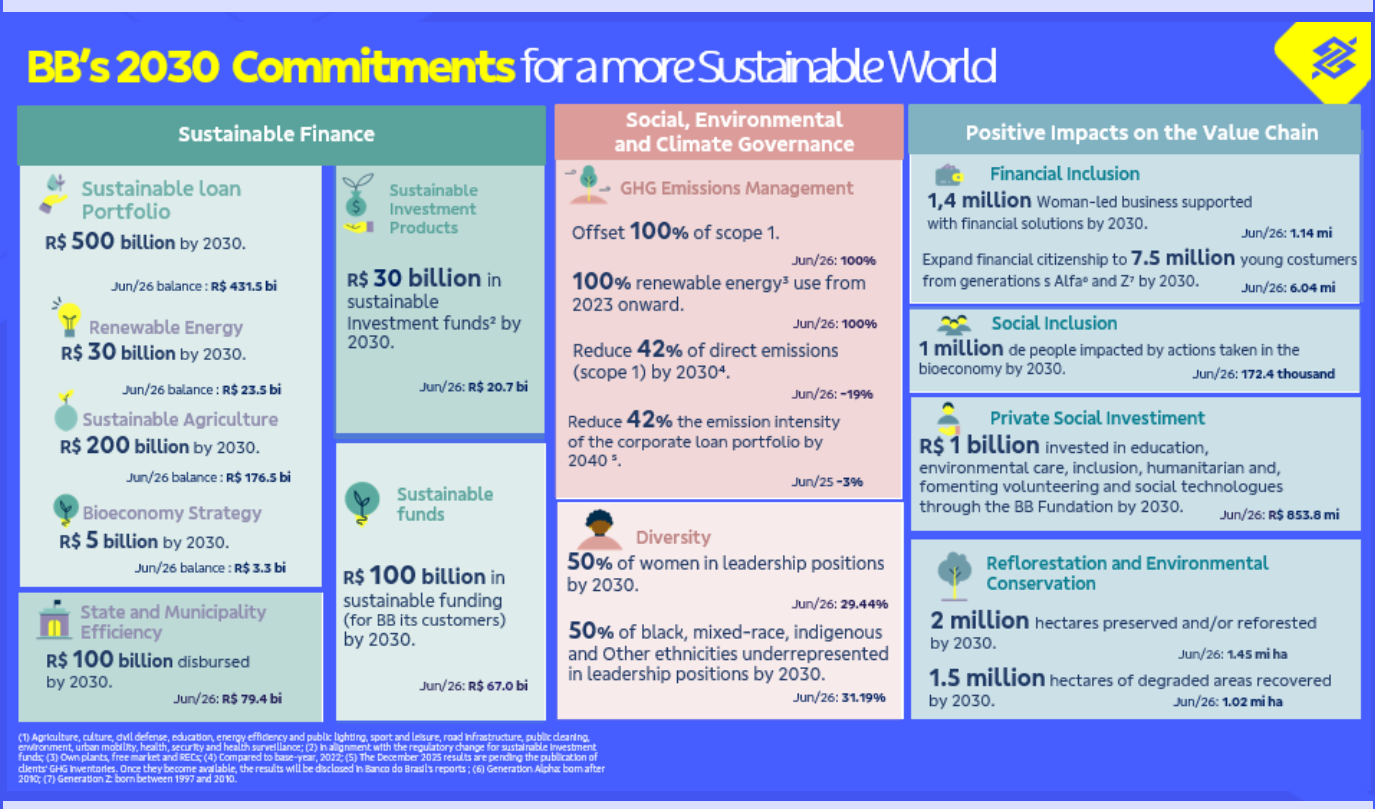
The commitment to developing business solutions incorporating social, environmental and climate aspects is also guided and formalized through the Social, Environmental and Climate Responsibility Policy (PRSAC), revised in December 2025 to better align with current sustainability challenges and the institution's corporate strategy.

Recognized as a national leader in the development of financial solutions and business models that support the transition to a sustainable and inclusive economy, Banco do Brasil incorporates climate change considerations into its strategic planning and invests in business opportunities aimed at fostering a low-carbon economy. The achievement of sustainability indicators and targets is reflected in the remuneration of all employees, including senior management, ensuring alignment among business objectives, people management, and social, environmental and climate-related matters.

Banco do Brasil remains committed to raising funds for sustainable investments, aligned with ANBIMA's new regulation for Sustainable Investment (SI) funds, as well as with its strategic objectives related to diversity, forest conservation and reforestation.

Reaffirming its commitment to Human Rights, engagement with Diversity, Equity and Inclusion (DE&I) remained a strategic guideline throughout the second quarter of 2026, reflecting the Banco do Brasil's public commitments and its efforts to address inequalities affecting historically underrepresented groups. This agenda guides sustainable value creation, influencing practices, decisions and relationships across the Banco do Brasil's entire value chain, including employees, clients, suppliers, partners and the communities in which it operates.

Figure 53. BB 2030 Commitments for a Sustainable + World



Sustainable Funding

Banco do Brasil reached R$51.1 billion in ESG-linked funding through the issuance of sustainable bonds in international markets and the execution of transactions with multilateral institutions, investment banks and global commercial banks.

In the second quarter of 2026, the main highlight was the international issuance of the Nature Bond, totaling US$500 million. The transaction expanded the Banco do Brasil's role in mobilizing resources to finance solutions related to the nature, climate and sustainable land-use agenda.

The transaction represented a milestone by directing proceeds toward initiatives focused on the productive restoration of degraded areas, promoting gains in agricultural productivity, environmental restoration and reduced pressure on the conversion of new natural areas. Strong demand from international investors demonstrated market recognition of Banco do Brasil's ESG strategy and its ability to structure financial instruments that combine economic returns with positive environmental impact.

The issuance also reinforces the Banco do Brasil's leadership in sustainable financial innovation by incorporating the nature agenda into its international funding strategy and expanding the range of instruments designed to channel capital toward activities with measurable environmental benefits and long-term value creation potential.

Complementing these achievements during the period, Banco do Brasil executed a new Green Building Repo

transaction, structured in partnership with the French bank Natixis, totaling US$200 million with a two-year maturity. The proceeds will be allocated to the financing and refinancing of sustainable buildings, including construction and retrofit projects meeting high energy-efficiency standards and internationally recognized environmental certifications. The transaction is aligned with Banco do Brasil's Sustainable Finance Framework and the Eco Invest Brasil Program, strengthening the attraction of international private capital to support the country's ecological transition.

Under the Eco Invest Brasil Program, Banco do Brasil's participation in the initiative's 4th Auction also deserves highlighting. The auction mobilized approximately R$6.4 billion for investments in socio-bioeconomy and sustainable tourism across all Brazilian biomes, with additional funding directed to green infrastructure projects in the Legal Amazon. The initiative strengthens the Banco do Brasil's strategy of channeling resources to activities with significant socio-environmental impact potential, fostering sustainable development, environmental conservation and economic inclusion.

International sustainable funding transactions and the structured operations carried out during the period reflect Banco do Brasil's ability to translate its ESG strategy into tangible results, expanding access to long-term funding, strengthening partnerships with global investors and contributing to the expansion of financial solutions that support the transition toward a more sustainable economy.

Sustainable Business

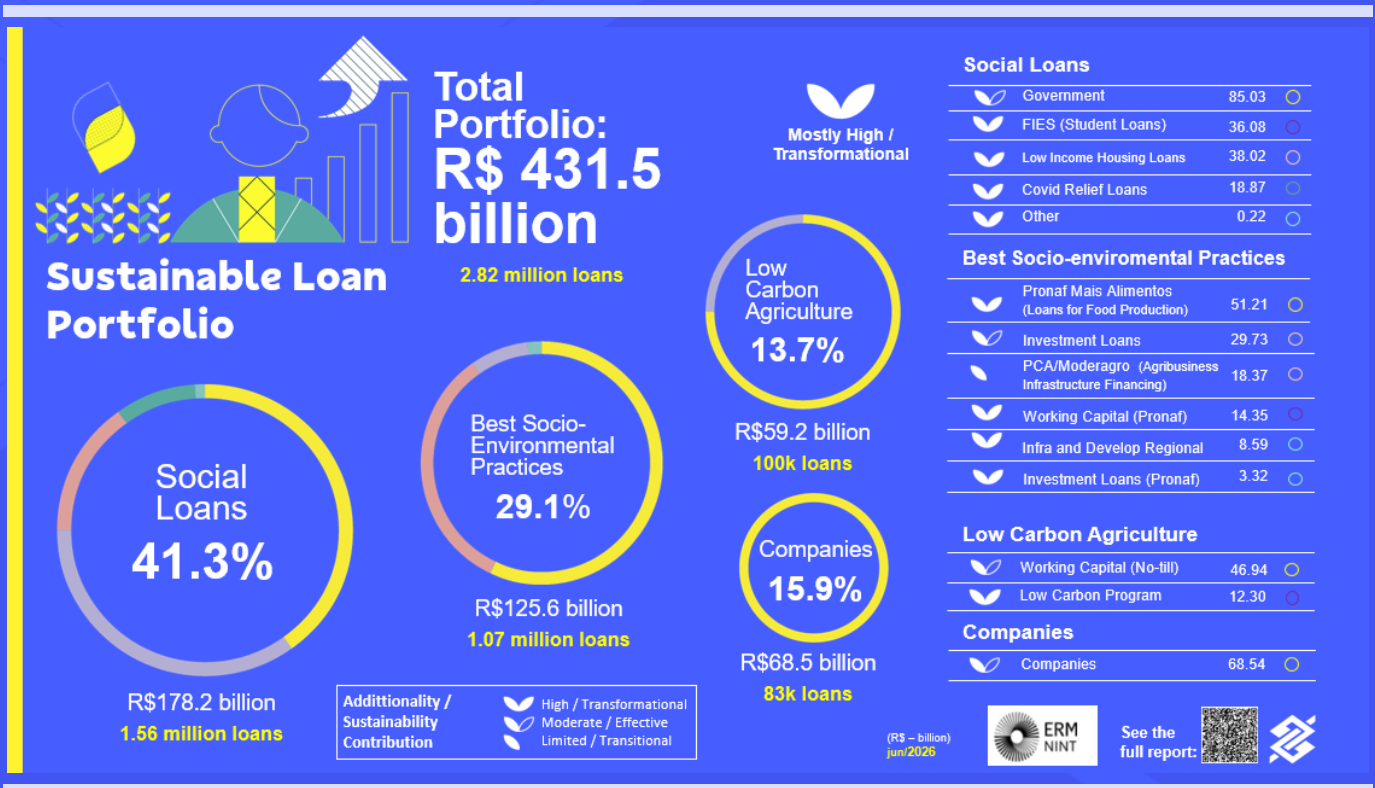
Banco do Brasil ended June 2026 with a Sustainable Loan Portfolio balance of R$431.5 billion, distributed across approximately 2.8 million transactions. This result demonstrates the institution's ability to expand the offering of financial solutions aligned with the transition to a more sustainable economy, consolidating its position as one of the country's leading providers of financing for activities with positive socio-environmental impact.

The portfolio's growth reflects the increasing integration of environmental and social aspects into the Banco do Brasil's business activities, directing resources toward initiatives capable of generating economic development, productive inclusion and environmental benefits, while also strengthening the resilience and competitiveness of the financed sectors.

The Sustainable Loan Portfolio is subject to independent assessment based on the leading national and international ESG taxonomies. Its methodology is continuously enhanced to incorporate market best practices, ensuring transparency, consistency and alignment with recognized sustainability standards.

The performance achieved reinforces Banco do Brasil's commitment to reaching R$500 billion in sustainable credit by 2030, consolidating its strategy of generating value through the financing of activities that contribute to the country's sustainable development.

Figure 54. Additionality/Contribution of the Sustainable Business Portfolio



Bioeconomy and Value Chain

Banco do Brasil plays a strategic role in fostering biodiversity development in Brazil by supporting family farmers, traditional peoples and communities, associations and cooperatives engaged in bioeconomy activities through financial resources, credit lines with differentiated conditions, specialized services and financial advisory, contributing to income generation and productive inclusion. In recent years, BB has strengthened and expanded its presence in this segment through new initiatives and strategic partnerships that broaden access to credit, promote innovation and connect bioeconomy producers and enterprises to markets and sustainable growth opportunities.

In line with its strategy to strengthen the socio-bioeconomy and expand access to credit in priority territories, Banco do Brasil, in partnership with the Ministry of Environment and Climate Change, the Ministry of Agrarian Development and Family Farming, the Inter-American Development Bank (IDB), the Climate and Society Institute (iCS) and Conexões Sustentáveis (Conexsus), provided training to 105 socio-bioeconomy credit agents to operate across the Amazon, Cerrado, Caatinga and Atlantic Forest biomes, in accordance with Joint Ordinance No. 2 of January 24, 2025, issued by the Ministry of Agrarian Development and the Ministry of Environment and Climate Change. The initiative strengthens the provision of specialized financial guidance and contributes to expanding access to financial solutions for family farmers, traditional peoples and communities, and other bioeconomy enterprises.

As a result, Banco do Brasil has consolidated its position as one of the country's leading financiers of forest and biodiversity-based products, with R$3.3 billion allocated to bioeconomy and value chain projects, positively impacting more than 172 thousand people.

Carbon Market

Banco do Brasil has strengthened its role in the voluntary carbon market by supporting clients in the development of carbon credit projects with significant environmental additionality. Banco do Brasil provides advisory services for GHG emissions inventories, decarbonization plans and product life cycle assessments, in addition to offering carbon credits to offset residual emissions that cannot be mitigated.

In addition to marketing carbon credits for clients' emissions offsetting needs, BB acts as an intermediary between buyers and sellers of carbon credits. Banco do Brasil also provides dedicated credit lines to foster projects that contribute to decarburization, including renewable energy and energy efficiency initiatives.

As of June 2026, BB contributed to the preservation or reforestation of 1.45 million hectares through carbon projects and credit operations. Forest conservation carbon projects (REDD+) combine environmental preservation with income generation for landowners.

In the forest restoration front, the São Paulo Agro Springs Reforestation Project, structured through a partnership among Carbonext, Banco do Brasil and Fundação Coopercitrus Credicitrus, represents an ARR (Afforestation, Reforestation and Revegetation) initiative focused on the restoration of degraded and environmentally relevant areas in the countryside of São Paulo State through native reforestation. The project provides for the restoration of 3 thousand hectares, with an estimated potential to generate approximately 900 thousand carbon removal credits over a 40-year period. The initiative positions Banco do Brasil as a facilitator of high-integrity climate assets, combining environmental restoration, productive inclusion of cooperative members and Brazil's access to international climate finance flows.

During the semester, BB advanced its sustainable innovation agenda through BB Ventures' investment in Agrorobótica, a Brazilian agtech specialized in agronomic intelligence, soil fertility and soil carbon measurement. The transaction resulted from the company's inclusion in the Banco do Brasil's portfolio of invested startups and reinforces the strategy of bringing together credit, technology and sustainability in agribusiness, supporting solutions capable of enhancing productivity, environmental traceability and future value creation through the origination of carbon credits.

In line with its diversification strategy, BB has formalized 27 soil carbon (ALM) projects to date, focused on the restoration of degraded pastureland, contributing to more sustainable agricultural practices while generating additional income streams for producers.

Human Rights and Diversity, Equity & Inclusion

By considering people, territories and the diverse social realities with which it engages, Banco do Brasil fosters more inclusive environments, expands development opportunities and contributes to social transformation, generating positive impact, reducing inequalities and promoting socioeconomic development wherever it operates.

As a result of these efforts, Banco do Brasil has achieved significant progress in promoting representation across its governance bodies. Women currently account for 44% of the Executive Board and 50% of the Board of Directors. In addition, two Executive Board members and one Board of Directors member self-identify as Black, two Executive

Board members and one Board of Directors member self-identify as members of the LGBTQIAPN+ community, and one Board of Directors member is a person with a disability (PwD).

Targets have been established to increase diversity in leadership positions. BB aims to achieve 50% female representation in leadership positions by 2030. Progress on this indicator has been consistent, increasing from 25.83% in December 2023 to 27.40% in December 2024 and 28.60% in December 2025, reaching 29.44% in June 2026.

Banco do Brasil has also established a target of achieving 50% representation of Black, Brown, Indigenous, and other underrepresented ethnic groups in leadership positions by 2030. This indicator increased from 26.40% in December 2023 to 29.10% in December 2024 and 30.49% in December 2025, reaching 31.19% in June 2026.

This trajectory is supported by a workforce recognized as one of the most diverse in the market, as reflected in its inclusion in B3's iDiversa Index, and extends to the Banco do Brasil's engagement in public initiatives, events and partnerships, enhancing its ability to understand and serve diverse audiences, generate positive social impacts and contribute to a more inclusive, equitable and sustainable society.

Aligned with its Corporate Strategy and purpose of generating value for society, BB supported initiatives focused on productive inclusion, diversity and sustainable development. Sponsorship of Favela Gastronômica contributed to strengthening community entrepreneurship and the creative economy in underserved areas, promoting income generation, cultural appreciation and opportunities for Black entrepreneurs, women, LGBTQIAPN+ individuals and other historically underrepresented groups. The event welcomed more than 40 thousand visitors, increasing the visibility of local businesses and supporting economic development in these communities.

During Pride Month, with the objective of fostering sustainable economic development, BB sponsored the Diversity Fair, which brought together more than 100 exhibitors and approximately 25 thousand visitors. The event promoted visibility, respect and inclusion of the LGBTQIAPN+ community, while encouraging entrepreneurship, employability, accessibility and income generation. These initiatives expanded the Banco do Brasil's institutional presence among strategic audiences, strengthened partnerships and enhanced value creation for society, generating positive impacts on the reduction of social, racial and territorial inequalities.

In order to encourage dialogue between Executive Board members and external specialists, contributing to the strengthening of inclusive, diverse and representative governance, Banco do Brasil held two editions of the Strategic Meeting of the Diversity, Equity and Inclusion Advisory Council (Codei), addressing the themes "ESG Driving the New Business Landscape" and "NR1: Psychosocial Risk and Impacts on Results". Regional Diversity, Equity and Inclusion and Employee Experience Forums were also held to discuss the impacts of NR1 from the employees' perspective. By strengthening a culture of diversity, equity, inclusion and well-being, these initiatives contribute to the Banco do Brasil's organizational transformation, fostering more innovative, collaborative and sustainable environments, with positive effects on talent attraction and retention, risk management, stakeholder engagement and shared value creation across its entire value chain.

Glossary

ADB: Average Daily Balance.

Adjusted Net Income: net income excluding one-off items.

Administrative Expenses Coverage: ratio between fee income and administrative expenses.

ALLL Extended View: according to BCB Res. No. 2,682/99, revoked by CMN Res. No. 4,966/21 on 01/01/2025, it corresponds to the credit risk expenses added to the amounts of credit recovered from losses, in addition to discounts granted and impairment losses.

Annualized Return on Equity: ratio between the net income and the average shareholders' equity, excluding non-controlling interest. The ratio is annualized.

Average Risk: required provisions over loan portfolio ratio.

Clients Spread: the result of the managerial financial margin with clients ("margin with clients") divided by the respective average balances of asset credit, private securities and similar.

Commercial Funding: includes Time Deposits, Judicial Deposits, Savings Deposits, Demand Deposits, Agribusiness Letters of Credit – LCA, Mortgage Bonds – LCI, and Other Resources from Issuances.

Correspondent Agents: are companies contracted by financial institutions and other institutions authorized by the Central Bank of Brazil to provide services to clients and customers of such institutions.

Cost of credit: accounts for the expected loss expenses plus the discounts granted and deducted from the revenues from credit recovery.

Cost of risk: ratio between the net ALLL expenses and the average loan portfolio of the period.

Cost to Income Ratio: productivity indicator that measures the relation between administrative expenses and operating revenues.

Credit Risk: allowance for losses associated with credit risk expenses, as BCB Res. No. 4,966/21.

Credit Spread: is the result of the managerial financial margin of credit (total, individuals, companies and agribusiness) divided by its respective average balances. Credit spreads do not consider private securities and deals acquired and/or contracted by the Bank's branches/subsidiaries abroad. Companies credit spread, different from the total credit spread, does not consider government portfolio.

Domestic Loan Portfolio: corresponds to the loan portfolio or the expanded loan portfolio, considering only the operations carried out in the country (Brazil).

Earning Assets: the sum of all assets that produce a financial return to the institution.

Expanded Loan Portfolio: refers to the loan portfolio combined with private securities and guarantees transactions.

Expected Loss: the expectation of losses associated with the credit risk of financial instruments.

Extraordinary Items: relevant revenues or expenses registered in the Income Statement that are originated from transactions that are not part of the day-to-day business of the Bank and/or refer to items or events that happened in previous years and impacted the current period.

Guarantees: transactions where BB ensures the payment of its client's obligations towards third parties.

Impairment Losses: grouping of accounts that record permanent losses in bonds and securities,

expenses with provision for impairment in bonds and securities and the negative result from sales or transfers of financial assets that were written off by the selling or transferring institution.

Institutional Funding: includes funding from institutional investors, with the use of instruments such as Borrowing, Assignments and Onlending, Domestic and Abroad Subordinated Debt, Securities Issued Abroad and Financial Letters.

Interest Bearing Liabilities: include the sum of all liabilities that carry an expense for the institution.

Loan Portfolio: accounts for the sum of loans, financing, leasing, other credit with loan characteristics and acquired loan portfolio.

Loan Portfolio Coverage Ratio: ratio between the balance of provisions and the balance of operations due for more than 90 days of the loan portfolio (total, individuals, companies, agribusiness or renegotiated).

Managerial Net Interest Income: is calculated by the sum of the Margin with Clients and the Margin with the Market.

Margin with Clients: essentially formed by the revenue from loans, plus private securities with credit characteristics, discounted from opportunity expenses for each type of operation and by the expenses of commercial funding (without compulsory investments), plus opportunity revenues for each type of operation.

Margin with the Market: essentially formed by the treasury result (without private TVMs), institutional funding expenses, Banco Patagonia's total NII and the net result of opportunities (revenues/expenses) plus the result of compulsory investments.

Micro, Small and Middle Market Companies (MSME): companies with up to R$200 million in annual revenues

Net Interest Income (NII): it is calculated as the difference between income and expenses from financial intermediation considering the reallocations. It represents the performance of financial intermediation transactions before ALLL.

Net Interest Margin: Net Interest Income divided by the average balance of earning assets.

NPL +90d: ratio between the balance of more than 90 days overdue operations and the loan portfolio balance.

Opportunity Expenses/Revenues: opportunity expense is defined, in the case of fixed rate transactions, considering the funding cost at the time of contracting, not being affected by the variation in the Selic rate and/or Term Structure of Interest Rates (ETTJ). Regarding the loans allocated to individuals and companies with free resources, it's opportunity cost can be backed by TMS (Average Selic Rate) and/or ETTJ. The opportunity cost for the agribusiness portfolio and other-directed resources is calculated based on the source of funds and the need to make any compulsory investment with a portion of the funds from the relevant source. Opportunity income, similarly, is predominantly post-fixed and based on the TMS of the period.

Organic Loan Portfolio: Loan Portfolio excluding the acquired portfolios.

Overdue Renegotiated Loan Portfolio: it comprises the renegotiated loans for debts composition due to delay in payments by customers. Furthermore, it does not comprise the rollover of agribusiness loans made in accordance with the Federal Regulation.

Personnel Expenses Coverage: ratio between fee income and personnel expenses.

Private Securities: transactions characterized by the acquisition of securities (commercial paper and debentures) mainly issued by private companies.

Reallocations: adjustments made in the Corporate Law Income Statement to provide a better understanding of the business and the company's performance.

Restructured Credits: renegotiated loan operations with significant concessions to the counterparty due

to a material deterioration in its credit quality, which would not be granted if such deterioration did not occur.

Renegotiated Credits: loan operations with changes in the conditions originally agreed upon or with the replacement of the original financial instrument by another instrument, either by liquidating the respective obligation or by partially or fully refinancing it.

Structural Hedge: transactions made by the Bank to protect itself against variations in the value of assets kept abroad in foreign currency.

Tax Hedge: transactions made by BB on top of the Structural Hedge to mitigate the effects of taxation on gains and losses made through the Hedge position.

Banco do Brasil's Capital Regulation

Additional Tier 1 Capital: Hybrid Capital and Debt Instruments that meet the CMN Res. No. 4,955/21 requirements can make up Tier 1, as long as they are authorized by the Central Bank.

Common Equity Tier 1: Shareholders' Equity and result, deducted the Prudential Adjustments.

Minimum Required Reference Equity (MRRE): is the equity required (capital volume required) from institutions, conglomerates, and other institutions authorized to operate by the Central Bank, to face the risks to which they are exposed due to the activities they are involved in, and it is defined by CMN Res. No. 4,958/21.

Prudential Adjustments: the Regulatory Adjustments are deductions from the Common Equity Tier 1 Capital of elements that can degrade its quality due to their low liquidity, difficulty to evaluate or reliance on future profits to be realized.

Reference Equity (RE): sum of Tier 1 with Tier 2.

RWA: risk-weighted assets are used to determine the minimum amount of regulatory capital that must be held by banks to maintain their solvency.

RWACPAD: assets weighting related to credit risk exposures.

RWAMPAD: assets weighting related to market risk exposures, subject to the calculation of capital requirements under standardized approach.

RWAOPAD: assets weighting related to operational risk exposures.

Tier 1: sum of Common Equity Tier 1 and Additional Tier 1 Capital.

Tier 2: subordinated debt instruments that meet the CMN Res. No. 4,955/21 requirements can make up Tier 2, as long as they are authorized by the Central Bank.

Vice Presidency of Financial Management and Investor Relations

Chief Financial Officer

Marco Geovanne Tobias da Silva

Head of IR

Janaína Storti

Executive Manager

Felipe de Mello Pimentel

Specialist

Marcelo Oliveira Alexandre

Managers

Fabíola Lopes Ribeiro

Daniela Priscila da Silva

Hilzenar Souza Alves da Cunha

Analysts

Adriano Gonçalves de Souza

Bruno Santos Garcia

Caroline Rosa

Clodoaldo Oliveira de Melo Neto

Fernanda Vasconcelos de Meneses

Fernando Cassimiro de Macedo

Filipe Cardoso Duda

Gustavo Correia de Brito

Laura Daianna Fernandes Cunha

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Independent auditors' limited assurance report on the supplementary consolidated financial information included in the Management Discussion and Analysis Report

To
The Shareholders, Board of Directors and Management of
Banco do Brasil S.A.
Brasília - Federal District

Introduction
We have been engaged by Banco do Brasil S.A. (“Bank”) to prepare a report on the presentation of the supplementary consolidated accounting information included in the Management Discussion and Analysis Report of Banco do Brasil S.A. for the three and six - month periods ended June 30, 2026, in the form of an independent limited assurance conclusion that the, based on the work performed and the evidence obtained, we have no knowledge of any fact that leads us to believe that the supplementary consolidated financial information included in the Management Discussion and Analysis Report is not adequately presented, in all material respects, in accordance with the consolidated financial statements prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, related to the base date of June 30, 2026, and the information referred to in the Summary Consolidated Financial Information section of the Bank’s Management Discussion and Analysis Report (“supplementary accounting information”), which include the item “Breakdown of Reallocations”, prepared by and under the responsibility of the Bank’s Management.

Supplementary accounting information has been compiled and presented based on the consolidated financial statements prepared in accordance with Brazilian accounting practices applicable to institutions authorized to operate by the Central Bank of Brazil, related to the base date of June 30, 2026, audited by us in accordance with Brazilian and international auditing standards, on which we issued an audit report on August 11, 2026.

The supplementary consolidated accounting information includes reallocations in accordance with the interpretations and judgments of the Bank's Management, in accordance with the preparation criteria described in the Summary Consolidated Financial Information section, in the item Breakdown of Reallocations of the Management Discussion and Analysis Report.

Responsibilities of the Bank's Management

Management is responsible for the preparation and proper presentation of the consolidated financial statements related to the base date of June 30, 2026, prepared in accordance with the accounting practices adopted in Brazil, applicable to financial institutions authorized to operate by the Central Bank of Brazil, as well as for the presentation of the supplementary consolidated financial information included in the Summary Consolidated Financial Information section of the Bank's Management Discussion and Analysis Report, whose amounts are obtained from the Bank's consolidated financial statements audited by us. The Bank's Management is responsible for the design, implementation and maintenance of the relevant internal controls that it has determined as necessary to allow such information to be free from material misstatement, whether caused by fraud or error.

Responsibility of independent auditors

Our responsibility is to express a conclusion on whether the presentation of the supplementary consolidated accounting information included in the 'Summary Consolidated Financial Information' section of the Bank's Management Discussion and Analysis Report relating to the three and six -month periods ended June 30, 2026, prepared by the Bank, is adequately presented, in all material respects, in accordance with the consolidated financial statements prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil related to the base date of June 30, 2026, and with the information referred to in the 'Summary Consolidated Financial Information' section of the Bank's Management Discussion and Analysis Report ("supplementary accounting information"), which include the item 'Breakdown of Reallocations' within the same section, and to prepare a report in the form of an independent limited assurance conclusion, based on the evidence obtained.

We conducted our engagement in accordance with NBC TO 3000 – "Trabalho de Asseguração Diferente de Auditoria e Revisão" and ISAE 3000 – Assurance Engagements Other Than Audits or Reviews of Historical Financial Information issued by the Federal Accounting Council and the International Auditing and Assurance Standards Board, respectively. These standards require that the work be planned and procedures performed in order to obtain a significant level of assurance as to whether the presentation of supplementary consolidated accounting information included in the Summary Consolidated Financial Information section of the Bank's Management Discussion and Analysis Report is adequately presented in all material respects, in accordance with the consolidated financial statements prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil related to the base date of June 30, 2026, and with the information referred to in the Summary Consolidated Financial Information section of the Bank's Management Discussion and Analysis Report, as a basis for our limited assurance conclusion.

KPMG Auditores Independentes Ltda. ("KPMG") applies the Brazilian Standard on Quality Management (NBC PA 01), which requires the firm to plan, implement and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards and applicable statutory and regulatory requirements. We have met the independence and other ethical requirements of the Accountant's Professional Code of Ethics and Professional Standards (including Independence Standards) based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The procedures selected depend on our understanding, including the assessment of the risks of material misstatement of the supplementary consolidated accounting information, whether due to fraud or error.

The procedures applied in a limited assurance engagement vary in terms of nature and timing, and their extent is smaller than a reasonable assurance engagement. Therefore, the level of assurance obtained from a limited assurance engagement is significantly lower than the assurance that would have been obtained if a reasonable assurance engagement had been carried out. Therefore, we do not express an audit opinion or reasonable assurance on the presentation of the supplementary consolidated accounting information included in the Summary Consolidated Financial Information section of the Bank's Management Discussion and Analysis Report for the three and six -month periods ended June 30, 2026.

Our conclusion does not include aspects related to the forward-looking information included in the Management Discussion and Analysis Report, nor does it provide any assurance as to whether the assumptions used by Management provide a reasonable basis for the estimates presented. Therefore, our report does not provide any type of assurance on the scope of future information (such as goals, expectations, and future plans) and descriptive information that may be subject to subjective evaluation.

Conclusion

Our conclusion was based on and is limited to the matters described in this report.

We believe that the evidence we have obtained is sufficient and appropriate to support our conclusion.

Based on the procedures performed and the evidence obtained, we have no knowledge of any fact that leads us to believe that the presentation of the supplementary consolidated accounting information included in the Management Discussion and Analysis Report was not adequately prepared, in all material respects, in accordance with the consolidated financial statements prepared in accordance with the accounting practices adopted in Brazil, applicable to institutions authorized to operate by the Central Bank of Brazil, related to the base date of June 30, 2026, and in accordance with the preparation criteria described in the Summary Consolidated Financial Information section, in the item “Breakdown of Reallocations”, of the Bank’s Management Discussion and Analysis Report.

Brasília, August 12, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Orignial in Portuguese signed by
Rodrigo de Mattos Lia
Contador CRC 1SP252418/O-3

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Management
Report

1H26



Management Report | 1H26

Net Income
R$ 6.3 billion in 1H26– R$ 9.8 billion in 1H25

Income from Financial Intermediation
R$ 17.5 billion in 1H26 – R$ 21.7 billion in 1H25

Allowance for losses associated with credit risk
R$ 35.9 billion in 1H26 – R$ 29.0 billion in 1H25

Fee Income
R$ 17.9 billion in 1H26 – R$ 17.1 billion in 1H25

Administrative and Personnel Expenses
R$ 21.1 billion in 1H26 – R$ 20.5 billion in 1H25

Capital Adequacy Ratio
13.91 %

CET1 Ratio
11.27 %

In June 2026, our assets reached R$2.6 trillion. The Loan Portfolio exceeded R$1.2 trillion, driven by the Individuals Loan Portfolio compared with June 2025, while Customers Resources totaled R$954 billion. CET1 was 11.27%, remaining at an adequate level to support the continued execution of our corporate strategy.

Financial intermediation income grew 19.7% compared to 1H25, reflecting higher income from loan operations and securities income. Financial intermediation expenses, in turn, increased 28.8% in the same comparison period, driven by both the growth in funding balances and the higher average Selic rate during the year.

Expected loss expenses increased by 23.7%, mainly reflecting higher delinquency levels in operations with rural producers.

Furthermore, the Bank continued to operate with specialized expertise and close relationships with rural producers, offering solutions that foster productivity, competitiveness, and the sustainable development of the sector.

With a robust and scalable phygital platform that integrates digital and physical channels and serves 35 million active customers across digital channels, we deliver a bank tailored to each customer: deeply digital, strategically comprehensive, and essentially human. Artificial intelligence and data analytics enhance personalized advisory services, while technology expands the reach of human interaction, strengthening customer relationships and business opportunities.

The diversification of fee income, which grew 4.9% YoY, was supported by fund management and consortiums, demonstrating our commercial strength and the significant synergies among the companies within the conglomerate. Administrative Expenses remained under control, increasing by 2.6% compared with 1H25, mainly reflecting investments in technology, artificial intelligence (AI), and cybersecurity.

As a result, Net Income in 1H26 totaled R$6.3 billion, while value added reached R$23.7 billion, including taxes, salaries, dividends, and other components.

In 2026, we continued to strengthen the foundations of Banco do Brasil's long-term sustainability, from disciplined credit management to phygital integration, from revenue diversification to continuous investment in technology and people. We remain committed to disciplined strategic execution and to generating sustainable value for shareholders and society.

The main highlights of the period

Crédito do Trabalhador Program

The private payroll loan portfolio under Crédito ao Trabalhador reached R$15.7 billion, comprising more than 1.8 million loans and serving over 1.2 million workers.

BB in the Central Bank of Brazil Complaints Ranking

Banco do Brasil's continued presence among the top-performing institutions in the Central Bank of Brazil (Bacen) Ranking reflects a robust corporate governance framework that is actively exercised across all levels of the organization. This achievement demonstrates the maturity of its corporate governance practices and its ability to translate insights gathered from the voice of the customer, market intelligence, and the use of new technologies into tangible improvement initiatives. It also reinforces the strategic role of the Ombudsman's Office, which continuously monitors and assesses market developments, mitigates emerging risks, and acts directly in coordinating internal efforts across business units.

The processes underpinning this performance are continuously refined to address regulatory, behavioral, and market changes, strengthening compliance, operational efficiency, and customer experience. These efforts further reinforce the Bank's commitment to service quality and effective resolution, in alignment with its corporate strategy and the guidelines established by regulatory authorities.

Crop Plan

We closed the 2025/2026 Crop Year with R$209 billion disbursed through approximately 500 thousand operations. For the 2026/2027 Crop Year, we reaffirm our role as the leading partner of Agribusiness.

Casa BB

We inaugurated Casa BB at Guarulhos International Airport, expanding our value proposition for high-value customers through an exclusive, differentiated experience tailored to their needs. Operating 24 hours a day, the lounge reinforces our strategy of strengthening primary banking relationships, increasing engagement, and enhancing the relevance of premium cards throughout customers' travel journeys. This initiative combines convenience, comfort, and relationship-building at one of Latin America's leading airports.

Nature Bond

We reinforced our leadership in sustainable finance through the issuance of a US$500 million Nature Bond in the international market, the first transaction by a commercial bank worldwide under this label and for this amount. The funds raised will support projects aimed at the productive restoration of degraded areas, strengthening our contribution to the climate agenda, the preservation of natural resources, and the sustainable development of Brazil. The transaction was more than five times oversubscribed, highlighting investors' confidence in the Bank's financial strength and the consistency of our ESG strategy.

AcademIA

In April, we launched a new edition of AcademIA BB, our corporate training program in Artificial Intelligence and Data, available to all employees across the Bank and its Conglomerate. This new edition, focused on Generative and Agentic AI, attracted more than 36 thousand participants from

a wide range of business areas across the organization. The initiative aims to democratize AI, reinforcing technology as one of the key pillars of the Bank's digital and cultural transformation.

Pix Innovations

We launched Boleto with Automatic Pix, a solution that enables the automation of recurring payments through customer authorization via QR Code at the time the boleto is paid. The new feature benefits companies of all sizes by reducing implementation costs, simplifying financial reconciliation, and increasing cash flow predictability, while preserving traditional boleto features such as interest charges, late-payment fees, protest registration, and negative credit reporting. This initiative reinforces Banco do Brasil's position as a benchmark for innovation in payment methods and in the delivery of digital solutions to its customers.

Disbursements under PEAC FGI and Pronampe

In 2026, we continued to operate in credit lines supported by guarantee funds, focusing on transactions with a stronger risk-return profile. Disbursements to micro and small enterprises supported by PEAC-FGI and Pronampe totaled R$11.1 billion in the semester, up 34% compared with the same period of 2025. We also advanced our resilience framework by expanding transactions backed by receivables and guarantees, reinforcing the quality and sustainability of the Loan Portfolio.

Shareholders

We have a shareholder base of 1.6 million shareholders, of which 99,1% are local individuals. At the end of june, 35% of our shares in free float were held by these clients, 17% by local corporate investors and 48% by investors residing abroad. Our shares (BBAS3) accounted for 2.47% of the Ibovespa in the second four months of 2026. On the last trading session of June, BBAS3 closed at R$ 19.91.

As disclosed in the material fact dated January 19, a payout of 30% was approved for the 2026 fiscal year. In 1H26, R$ 1.8 billion were distributed as interest on equity (JCP), corresponding to R$ 0.314 per share.

On April 23,2026, we held BB Day, an event during which the Bank's Management presented its perspectives on business trends and strategic positioning. To access the event, click here.

On April 29, 2026, Banco do Brasil held its Annual and Extraordinary Shareholders' Meetings, with shareholders participating both in person and digitally. The meetings reviewed and approved the 2025 financial statements, the allocation of earnings, the distribution of dividends, and management compensation. Governance matters were also deliberated, including the election of Supervisory Board members, amendments to the Bylaws, and an update to the authorized capital limit.

Strategy and Corporate Governance

During the first half of 2026, we continued executing Banco do Brasil's Corporate Strategy (ECBB) 2026-2030, which translates our vision for the future, priorities, and strategic choices, guiding the institution's strategic positioning and reinforcing our commitment to generating sustainable value for customers, partners, shareholders, and society.

Our purpose, to be close and relevant in people's lives at every moment, together with our values, guides behaviors, decisions, and delivery, strengthening Banco do Brasil's performance in a dynamic and constantly evolving business environment.

With a five-year horizon and annual reviews, the ECBB remains a continuous, dynamic, and collaborative process, capable of adapting to market transformations and society's evolving demands. For the 2026-2030 cycle, we maintained our focus on the long-term vision, supported by scenario planning and future-oriented thinking, the strengthening of organizational capabilities, and continued investment in innovation and digital transformation.

Our strategic drivers and objectives continue to be guided by five core principles, reflecting deliberate choices to ensure Banco do Brasil's competitiveness and long-term sustainability: intelligent and sustainable financial management; purpose-driven digital transformation; value creation and continuous innovation; expansion into new business arenas; and efficient and integrated governance.

Our culture fosters continuous learning, values diversity, and strengthens an environment of trust and safety for people. Our employees drive innovation, value creation, and closer relationships with customers and society, contributing to the consistent execution of our strategy and the delivery of sustainable long-term results.

Corporate Governance ensures integrity, transparency, fairness, accountability and sustainability in the conduct of business. Since 2006, we have been listed on B3's Novo Mercado, the segment with the highest corporate governance standards. Our governance structure comprises the General Shareholders' Meeting; the Board of Directors (CA) and its advisory committees — Audit Committee (Coaud); People, Eligibility, Succession and Remuneration Committee (Corem); Risk and Capital Committee (Coris); Technology and Innovation Committee (Cotei); and Corporate Sustainability Committee (Cosem); the Executive Board, composed of the Board of Officers (Chief Executive Officer and Executive Vice Presidents) and the other statutory Officers; and the Supervisory Board (CF).

The Board of Directors, the body responsible for setting the general guidelines for BB's business and that of its subsidiaries and controlled entities, includes independent members, as established in BB's Bylaws (Art. 18, §7), in line with B3 Novo Mercado regulations, applicable rules and corporate governance best practices. In addition, the Board reflects diversity in gender, race and professional background and, in its current composition, includes 50% female leadership, a practice reinforced by rules and indicators for racial and gender representation that further enhance the performance and diversity of the Bank's Corporate Governance.

Technology that Transforms

The emergence of new technologies, particularly advances in Artificial Intelligence, has been reshaping the way individuals, companies, and governments interact with financial services. In this context, we continue to pursue a consistent technology transformation agenda focused on generating sustainable value, enhancing operational efficiency, strengthening customer experience, and creating new business opportunities. Our strategy combines technological modernization, artificial intelligence, digital ecosystems, open innovation, and security, supported by an organizational culture that is increasingly integrated across business, technology, and data.

New way of working

During the semester, Banco do Brasil advanced the expansion of its Digital Acceleration model, strengthening the integration of business, technology, data, and customer experience, enabling closer alignment between strategy and execution.

The progressive adoption of the Agile Operating Model has enhanced our ability to translate strategic priorities into tangible deliveries, reducing organizational dependencies, accelerating decision-making, and driving productivity gains. By bringing together multidisciplinary teams organized around customer journeys and products, we strengthen collaboration, innovation, and continuous value creation, establishing the foundations required to sustain our long-term evolution.

Investments in innovation and technological modernization

We invested R$4.5 billion in technology in the first half of the year and, since 2016, this amount has reached R$48.3 billion, including investments and IT personnel expenses. These ongoing investments in technology, ranging from infrastructure modernization to security enhancements, increase scalability, resilience, and operational efficiency, while supporting a high-quality phygital experience that allows customers to access our services wherever, whenever, and however they choose.

Our cloud strategy, based on a combination of public and private environments, enables us to meet growing business demands with speed, flexibility, and security, supporting critical solutions and expanding our capacity for innovation.

Digital channels

Digital channels, including App BB, WhatsApp BB, and web platforms, remained the primary means of customer interaction, accounting for approximately 94% of total transactions carried out during the semester. This level reflects not only greater adoption but also more frequent and effective use of digital services, in line with customers' preference for convenience and security.

We also enhanced the security of transactions and payment methods through the expansion of the BB, It's Me! (BB, Sou Eu!) solution to WhatsApp and SMS channels, enabling customers to confirm purchases that had been declined due to security rules. This initiative further strengthens the security of digital journeys and customer protection.

Customer acquisition through digital channels maintained consistent performance. More than 1.65 million accounts were opened through the app in 2026, reflecting the attractiveness of Banco do

Brasil's digital value proposition and the effectiveness of its Onboarding Platform.

Artificial Intelligence and Analytics: leadership and innovation

In 2026, Banco do Brasil further advanced its Data and Artificial Intelligence strategy, combining capability building, governance, technological modernization, and business value creation. AcademIA BB expanded the reach of AI training, with more than 36 thousand participants, strengthening the adoption of the technology at scale across the organization. The Bank also enhanced its analytical maturity, achieving the Data Safety level, a benchmark for trust, governance, and data security.

The expansion of Plata.IA, the Bank's corporate platform that democratizes secure access to Artificial Intelligence, together with the evolution of GAIA 3.0, our governance environment for the lifecycle management of data, analytics, and AI, increased the scalability, efficiency, and governance of technology solutions. This modernization reduced manual governance efforts by approximately 50% and consolidated more than 2.3 thousand cataloged solutions.

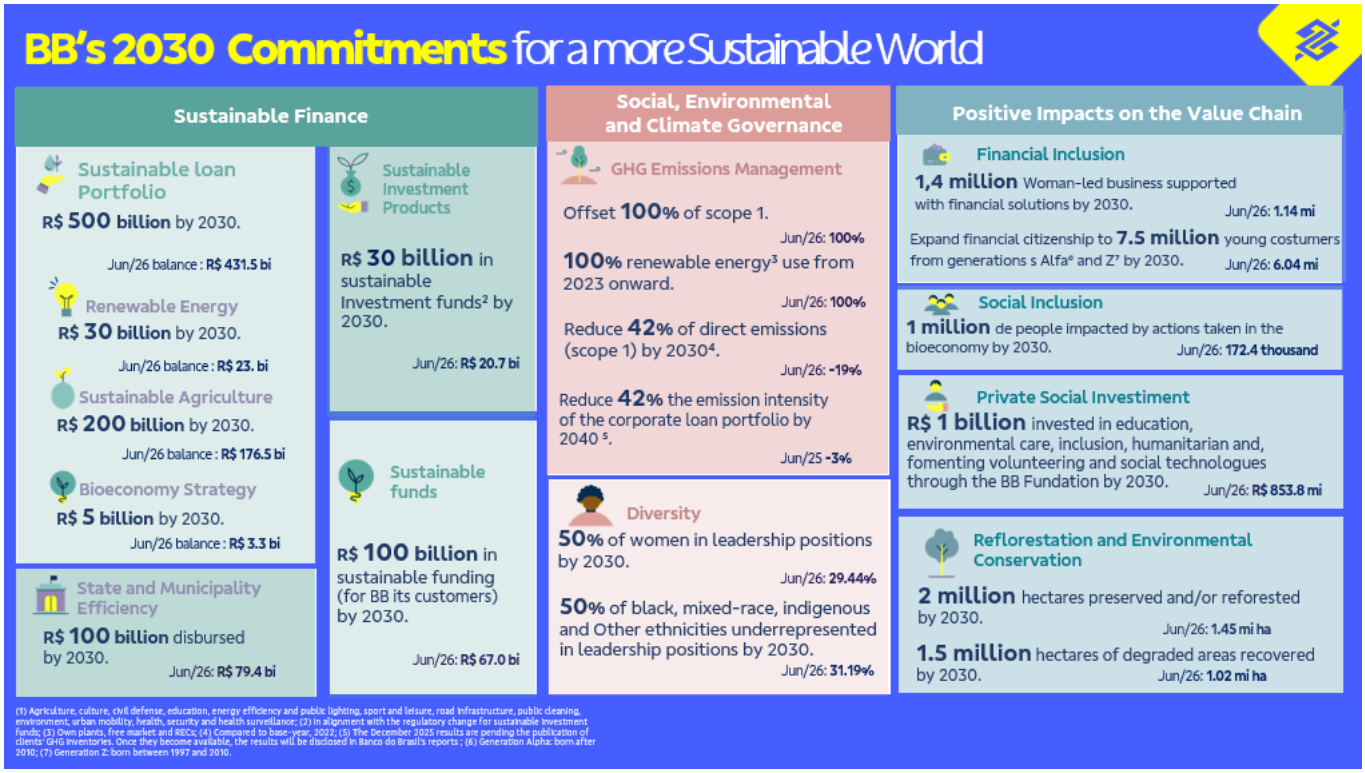
Artificial Intelligence is becoming increasingly embedded in internal processes and customer journeys, supporting decision-making, process automation, risk mitigation, offer personalization, and the continuous enhancement of user experience. These applications generate productivity gains for employees, improve operational efficiency, and contribute to stronger business performance, reinforcing customer relationships and expanding value creation for shareholders and society.

At the same time, BB strengthened its leadership in Ethical and Responsible AI, privacy, and secure data sharing, consolidating the foundations for the sustainable and secure expansion of Artificial Intelligence across the organization.

ESG (Environmental, Social and Governance) Agenda

We adopt Environmental, Social, and Governance (ESG) best practices that establish actions for identifying and managing risks and opportunities. These principles are embedded in BB Agenda 30, materialized through the BB 2030 Commitments for a More Sustainable World (long-term commitments) and the Bank's Sustainability Plan.

The BB 2030 Commitments establish targets across three strategic pillars: sustainable finance; environmental, social, and climate governance; and positive impacts throughout the value chain. These pillars reflect our engagement with global sustainable development priorities and reinforce the integration of the ESG agenda into our business management, risk management, and long-term value creation for customers, shareholders, and society.



Sustainable Funding

We reached R$51.1 billion in funding allocated to investments in ESG initiatives. These resources were obtained through the issuance of ESG bonds in international markets and through transactions with multilateral institutions, investment banks, and global commercial banks.

We continued to play a leading role in mobilizing international funding to support the climate agenda, economic and social development, and activities with positive environmental impact, in line with our sustainability strategy and our commitments under the sustainable finance agenda.

During the first half of 2026, the main highlight within this pillar was the international issuance of a US$500 million Nature Bond, further expanding BB's role in mobilizing resources to finance solutions aligned with nature, climate, and sustainable land-use agendas.

The transaction represented a milestone in the sustainable finance market by directing proceeds to projects focused on the productive restoration of degraded areas, promoting a combination of agricultural productivity gains, environmental restoration, and reduced pressure for the conversion of new natural areas. Strong demand from international investors underscored recognition of Banco do Brasil's financial strength, the consistency of its ESG strategy, and its ability to structure initiatives that deliver positive environmental impacts and generate long-term value.

The issuance also reinforced our position at the forefront of sustainable financial innovation by incorporating the nature agenda into our international funding strategy and expanding the range of instruments aimed at channeling capital toward activities with measurable environmental benefits and the potential to generate sustainable economic value.

Throughout the semester, sustainable international funding further strengthened the diversification of our funding sources, expanded access to long-term funding, and contributed to

deepening relationships with investors and global financial institutions.

We expanded our sustainable financing solutions through the execution of a new Green Building Repo, structured in partnership with the French bank Natixis, totaling US$200 million with a two-year tenor. The proceeds will be allocated to the financing and refinancing of sustainable buildings, including construction and retrofit projects with high energy efficiency and internationally recognized environmental certifications. The initiative is aligned with our Sustainable Finance Framework and the Eco Invest Brasil Program, strengthening the mobilization of international private capital to support Brazil's ecological transition.

Under the Eco Invest Brasil Program, we further consolidated our role in the implementation of the initiative, particularly through the results of the 4th Auction, which mobilized approximately R$6.4 billion for investments in sociobioeconomy, sustainable tourism, and green infrastructure projects in the Legal Amazon. Through these efforts, we reinforced our strategy of directing capital toward activities with significant social and environmental impact potential, contributing to environmental conservation, economic inclusion, and sustainable development across all Brazilian biomes.

Sustainable Business

In line with BB's long-term commitments and with the objective of supporting clients in the transition to a more sustainable economy, the Sustainable Loan Portfolio reached R$431.5 billion in sustainable credit operations in June, representing growth of 8.8% over the last 12 months. This performance demonstrates the Bank's ability to expand the offering of financial solutions aligned with the transition to a more sustainable economy, consolidating its position as one of the leading financiers of activities with positive social and environmental impact in Brazil.

The growth of the portfolio reflects the increasing integration of environmental and social aspects into the Bank's business activities, directing resources toward initiatives capable of generating economic development, productive inclusion, and environmental benefits, while strengthening the resilience and competitiveness of the financed sectors.

The Sustainable Loan Portfolio is subject to an independent assessment based on the main national and international ESG taxonomies. Its methodology is continuously enhanced to incorporate market best practices, ensuring transparency, consistency, and alignment with recognized sustainability standards.

Bioeconomy and Value Chain

We play a strategic role in strengthening biodiversity and the sociobioeconomy in Brazil by supporting family farmers, Indigenous peoples, traditional communities, associations, and cooperatives through financial solutions, credit lines with differentiated conditions, specialized services, and financial guidance. This approach contributes to income generation, productive inclusion, and the sustainable development of the regions where we operate.

In recent years, we have expanded our presence in this segment through new initiatives and strategic partnerships that strengthen access to credit, foster innovation, and connect bioeconomy producers and enterprises with markets and sustainable growth opportunities.

In line with our strategy to strengthen the sociobioeconomy and expand access to financial solutions in priority regions, we trained 105 Sociobioeconomy Credit Agents to operate across the Amazon, Cerrado, Caatinga, and Atlantic Forest biomes, in partnership with the Ministry of the

Environment and Climate Change (MMA), the Ministry of Agrarian Development and Family Farming (MDA), the Inter-American Development Bank (IDB), the Climate and Society Institute (iCS), and Conexsus, pursuant to Joint Ordinance MDA/MMA No. 2, dated January 24, 2025. This initiative strengthens the provision of specialized financial guidance and helps expand access to the financial solutions required for the development of activities carried out by family farmers, Indigenous peoples, traditional communities, and other bioeconomy enterprises.

As a result of this strategy, we consolidated our position among the leading financiers of the bioeconomy and biodiversity value chains in Brazil, with R$3.3 billion allocated to financing projects in the segment, positively impacting more than 172 thousand people and reinforcing our commitment to generating economic, social, and environmental value.

Carbon Market

We strengthened our presence in the voluntary carbon market by supporting clients in structuring projects with significant environmental additionality and expanding the range of solutions aimed at the transition to a low-carbon economy. Our activities include support for decarbonization strategies, the trading and intermediation of carbon credits, and the financing of renewable energy, energy efficiency, and environmental restoration initiatives.

Through June 2026, we contributed to the preservation and reforestation of 1.45 million hectares through carbon projects and credit operations, promoting natural resource conservation and generating value for producers and communities. In this context, forest conservation projects (REDD+) combine environmental protection with sustainable economic development.

We also advanced forest restoration initiatives, highlighted by the São Paulo Agro Springs Reforestation Project, developed in partnership with Carbonext and Fundação Coopercitrus Credicitrus. The initiative provides for the restoration of 3 thousand hectares of native vegetation and reinforces our role in structuring high-integrity climate assets, connecting environmental restoration, productive inclusion, and access to climate finance mechanisms.

During the semester, we further strengthened our sustainable innovation agenda through an investment, via BB Ventures, in Agrorobótica, an agtech company specialized in agronomic intelligence and soil carbon measurement. This initiative reinforces our strategy of bringing together credit, technology, and sustainability, expanding opportunities for value creation and the development of new markets linked to the climate agenda.

Diversity, Equity and Inclusion

We believe that diversity, equity, and inclusion are essential drivers of sustainable value creation and of strengthening our capacity for innovation, decision-making, and engagement with the diverse stakeholders with whom we interact. By considering people, territories, and the multiple social realities within our sphere of activity, we foster a more representative and inclusive environment, expand development opportunities, and contribute to reducing inequalities and promoting the socioeconomic development of the regions where we operate.

Our commitment is also reflected in the composition of our governance bodies. Currently,

women account for 44% of the Executive Board and 50% of the Board of Directors. In addition, two members of the Executive Board and one member of the Board of Directors self-identify as Black, two members of the Executive Board and one member of the Board of Directors self-identify as members of the LGBTQIAPN+ community, and one member of the Board of Directors is a person with a disability (PwD).

Below, we present the evolution in the number of women holding management positions at Banco do Brasil:

	jun/25		jun/26	
	Number of Women		Number of Women	
Board of Directors	4	50%	4	50%
Executive Board	4	44%	4	44%
Executive Management	9	28%	10	29%

= Percentage of women by hierarchical level

We have one of the most diverse workforces in the market, a distinction recognized by B3 through the iDiversa index. In compliance with item III of paragraph 6 of Article 133 of Law No. 6,404/1976, as amended by Law No. 15,177/2025, we inform that Banco do Brasil's remuneration policy is based on objective and equitable criteria, with no gender distinction across its remuneration components, whether fixed or variable. Fixed remuneration is based on the base salary or reference amount established for each position, with admission occurring exclusively through public competitive examinations and no difference in compensation between men and women, resulting in a women-to-men base salary ratio of 1.0 across all functional levels (Executive, Managerial, Technical, Operational, Advisory, and others). Variable remuneration linked to the performance of functions, as well as remuneration components of a personal nature, are governed by uniform corporate rules established according to the position held, the function performed, and objective eligibility criteria, likewise without any gender distinction. Currently, Banco do Brasil does not have any remuneration component classified as occasional remuneration.

The tables below present the number and proportion of women at each hierarchical level within Banco do Brasil, as well as the female-to-male base salary ratio.

	jun/25		jun/26	
	Number of Women		Number of Women	
Total Bank	**35,082**	**41%**	**34,222**	**41%**
Operational	18,073	45%	17,018	46%
Managerial	11,345	37%	11,433	37%
Advisory	4,276	35%	4,272	34%
Specialist	672	38%	776	35%
Technical	716	54%	723	54%

= Percentage of women by hierarchical level

Salary-base female/male ratio	jun/25	jun/26
Executive [1]	1	1
Managerial	1	1
Technical	1	1
Operational	1	1
Advisory	1	1
Others	1	1

[1] Includes statutory officers

We remain committed to increasing diversity in leadership positions, with the goal of achieving 50% female representation by 2030. The evolution of this indicator demonstrates consistent progress over recent years. We also continue advancing the representation of Black, Brown, Indigenous, and other underrepresented ethnic groups in leadership positions, for which we have established a target of reaching 50% by 2030.

To strengthen increasingly inclusive, diverse, and representative governance, we held two editions of the strategic meetings of the Diversity, Equity and Inclusion Advisory Council (Codei), fostering dialogue between members of the Executive Board and external experts on topics relevant to the business, namely "ESG Driving New Business Arenas" and "NR1 – Psychosocial Risk and Impacts on Performance." We also held meetings of the Regional Diversity, Equity and Inclusion and Employee Experience Forums, where the impacts

of NR1 were discussed from the perspective of our workforce.

Aligned with our Corporate Strategy and our purpose of generating value for society, we foster initiatives aimed at productive inclusion, the promotion of diversity, and sustainable development. In this context, we sponsored Favela Gastronômica, contributing to the strengthening of community entrepreneurship and the creative economy in underserved areas. The initiative promoted income generation, cultural appreciation, and expanded opportunities for Black entrepreneurs, women, LGBTQIAPN+ individuals, and other historically underrepresented groups, attracting more than 40 thousand visitors and increasing the visibility of local businesses.

During Pride Month, we sponsored the Diversity Fair, an initiative aligned with our commitment to inclusion, respect for diversity, and sustainable economic development. The event brought together more than 100 exhibitors and approximately 25 thousand visitors, promoting visibility and recognition for the LGBTQIAPN+ community, while fostering entrepreneurship, employability, accessibility, and income generation.

These initiatives reinforce our diversity, equity, inclusion, and well-being agenda, contributing to a stronger organizational culture, enhanced people management practices, and the development of more innovative, collaborative, and sustainable environments. At the same time, they strengthen our ability to attract and retain talent, manage risks, and generate sustainable value for our stakeholders.

Major Awards and Recognition

In March, we received the **Banking Transformation Award**, which recognizes innovative and transformative practices in the financial sector, reaffirming the relevance of Banco do Brasil's efforts in diversity, equity, and inclusion initiatives. This recognition reflects the consistent progress achieved in this strategic agenda, supported by initiatives such as the BB Diversity Equity Fund and direct support for entrepreneurship projects in underrepresented communities, which expand the reach and effectiveness of the Bank's actions. The award also highlights BB's alignment with the 2030 Agenda and the UN Global Compact, consolidating inclusion as a pillar of its corporate strategy and as a key driver of digital transformation and Brazil's socioeconomic development.

In May, we received the **Pro-Equity of Gender and Race Seal**, awarded by the Ministry of Women, as well as five recognitions at the **Best Companies and Diversity Leaders Awards**, organized by the Business Initiative for Racial Equality. These recognitions acknowledged initiatives related to the advancement of Black professionals, the implementation of affirmative action measures in internal recruitment, the promotion of racial equity, the engagement of the supplier chain in Human Rights and DE&I, and the appreciation of Black history and identity. These achievements reinforce the Bank's leadership in promoting equal opportunities, inclusion, and respect for Human Rights, while demonstrating the effectiveness of structural initiatives that generate positive impacts for employees, customers, suppliers, and society.

Also in May, Banco do Brasil's Pix Abroad solution won the popular vote in the **Digital Innovation Brazil** category at the 2026 Mobile Time Selection Award, a recognition that highlights innovative initiatives developed in Brazil over the past 12 months. A total of 21 initiatives selected by the editorial teams of Mobile Time and Mobile Time Latinoamérica competed for the award. This achievement reinforces the relevance of

the solution, which entered its pilot phase in Argentina in March 2026. Developed through the integration between Banco do Brasil and Banco Patagonia, the initiative enables Brazilians to make payments at participating merchants in the neighboring country through an experience similar to the Pix system used in Brazil.

In June, BB was named **Bank of the Year** by the Celent Model Bank Awards. The award, which celebrates 20 years of recognizing best practices among banks worldwide, establishes BB as an international benchmark in the strategic use of technology to create value for customers. This year's edition featured 115 nominated institutions from across all continents, evaluated based on rigorous criteria covering innovation, technological excellence, and business results. This recognition reflects BB's large-scale adoption of artificial intelligence and analytics, with solutions that enhance the Bank's ability to understand, anticipate, and address customer needs with greater precision.

The Bank also received the **Confia Seal** in June, awarded by the Brazilian Federal Revenue Service in recognition of excellence in tax management, reinforcing its commitment to transparency, compliance, and best governance practices.

In the macroeconomic field, Banco do Brasil achieved a prominent position in the **Broadcast Projections Award**, one of the most prestigious recognitions in the financial market. The award recognizes institutions whose forecasts for key economic indicators most closely match the actual outcomes, highlighting analytical consistency and excellence in scenario building. This year, BB was the only major financial institution to rank among the top ten, securing 7th place among more than 90 participants, including banks, brokerages, consulting firms, and asset managers, reaffirming its excellence in economic analysis and its contribution to a better understanding of the macroeconomic environment.

Throughout the semester, we also received significant international recognition for our performance in the Private Banking segment, reflecting the excellence of BB Private in delivering wealth management, digital, and specialized advisory solutions. Highlights included the awards granted by the *Euromoney Private Banking Awards*, which recognized BB Private as the **Best Private Bank in Brazil for Digital Solutions**, reflecting our commitment to innovation and the continuous enhancement of the customer experience; the *PWM Wealth Tech Awards*, in which we were named the **Best Private Bank in Latin America for Global Portfolio Management** and related products and services, underscoring the excellence of the solutions we offer for clients' global wealth management needs; and the *Global Private Banking Innovation Awards*, which recognized BB Private as the **Best Private Bank in Latin America for Family Succession Advisory Services** and Next-Generation Planning, highlighting the importance of *Generations*, BB Private's program dedicated to succession planning and the development of future family leaders.

Independent Audit

BB strictly complies with all legislation and regulations applicable to independent auditing, ensuring transparency and compliance in its processes. KPMG Auditores Independentes Ltda. is the firm engaged to provide external audit services on the financial statements.

With respect to non-audit services provided by the firm within BB, they do not represent a conflict of interest nor compromise its independence in conducting the work. Information regarding non-audit service fees is disclosed annually in our Reference Form, in accordance with CVM Resolution 162/2022.

Additional Clarifications

We have R$ 1.0 billion in unrecognized tax credits, as disclosed in Note 22 – Taxes (item "f"). In compliance with Article 243 of Law No. 6,404/1976, we inform that the Company's investments in associates and subsidiaries are disclosed in Notes 2 – Presentation of the Financial Statements and 14 – Investments.

We annually disclose the investments made in public policies in our Annual Letter on Public Policies and Corporate Governance, available at ri.bb.com.br.

Banco do Brasil, its shareholders, management and members of the Supervisory Board undertake to resolve all disputes or controversies related to the Novo Mercado Regulation through the B3 Arbitration Chamber, in accordance with the arbitration clause set forth in Banco do Brasil's Bylaws.

This Management Report was prepared based on the Individual and Consolidated Financial Statements prepared in accordance with the Accounting Standards for Institutions Regulated by the Central Bank of Brazil (Cosif). For further information, the Reference Form, the Performance Analysis report and the Institutional Presentation are available at ri.bb.com.br.

Acknowledgements

We are deeply grateful to our employees, whose commitment, dedication, and ability to innovate are demonstrated every day. Their efforts to adapt, create and improve solutions, while maintaining a relentless focus on building outstanding relationships with our customers, are essential to fulfilling our purpose. We also extend our gratitude to our customers and shareholders, whose trust is fundamental to our success. We reaffirm our commitment to generating sustainable value, balancing consistent results with social, environmental, and ethical responsibility in all our actions.

Financial Statements

June 30, 2026



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In thousands of Reais, unless otherwise stated

Statements of financial position

	Note	Banco do Brasil		Consolidated	
		June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Assets					
Cash and due from banks	7	**24,951,323**	**17,192,762**	**27,063,120**	**19,737,849**
Financial assets at fair value through profit or loss		**10,650,683**	**8,297,752**	**16,166,249**	**12,277,786**
Securities	10.b	4,662,878	3,669,173	10,151,513	7,620,302
Derivative financial instruments	11	5,987,805	4,628,579	6,014,736	4,657,484
Financial assets at fair value through other comprehensive income		**673,267,965**	**631,884,974**	**681,641,442**	**640,022,346**
Securities	10.c	673,267,965	631,884,974	681,641,442	640,022,346
Financial assets at amortized cost		**1,725,250,699**	**1,655,274,123**	**1,768,942,348**	**1,692,398,143**
Deposits with Central Bank of Brasil	8	117,967,414	120,016,133	117,967,414	120,016,133
Interbank investments	9	252,572,058	187,012,603	254,518,991	189,483,316
Securities	10.d	64,228,663	72,422,703	76,466,014	82,141,286
Loan portfolio	12	1,219,792,109	1,204,776,235	1,245,871,724	1,229,907,027
Other financial assets	13	70,690,455	71,046,449	74,118,205	70,850,381
Expected credit risk losses		**(108,031,039)**	**(102,776,536)**	**(109,222,424)**	**(103,790,491)**
Loan portfolio	12	(102,841,970)	(98,004,759)	(103,686,600)	(98,738,685)
Other financial assets	9 and 13	(5,189,069)	(4,771,777)	(5,535,824)	(5,051,806)
Tax assets		**106,091,494**	**97,419,480**	**110,485,151**	**101,077,006**
Current tax assets		10,626,712	11,548,781	12,091,555	12,408,456
Deferred tax assets (tax credit)	22	95,464,782	85,870,699	98,393,596	88,668,550
Investments		**43,136,672**	**41,173,368**	**20,401,162**	**20,526,343**
Investments in subsidiaries, associates and joint ventures	14	43,021,615	41,064,231	20,255,325	20,388,708
Other investments		147,312	143,790	147,312	143,790
Impairment losses		(32,255)	(34,653)	(1,475)	(6,155)
Property for use	15	**17,709,550**	**16,967,411**	**18,254,932**	**17,521,224**
Property for use		28,663,354	27,335,964	29,307,303	27,959,857
Right of use assets		4,687,515	4,377,166	5,007,568	4,680,985
Accumulated depreciation		(15,618,655)	(14,723,055)	(16,034,492)	(15,094,171)
Impairment losses		(22,664)	(22,664)	(25,447)	(25,447)
Intangibles	16	**12,186,009**	**11,953,028**	**12,261,509**	**12,034,747**
Intangible assets		23,855,688	22,251,907	24,404,155	22,811,545
Accumulated amortization		(11,630,146)	(10,259,346)	(12,073,222)	(10,707,374)
Impairment losses		(39,533)	(39,533)	(69,424)	(69,424)
Other assets	13	**36,400,526**	**37,388,944**	**38,776,522**	**39,815,755**
Total assets		**2,541,613,882**	**2,414,775,306**	**2,584,770,011**	**2,451,620,708**
Liabilities					
Financial liabilities at fair value through profit or loss		**5,613,667**	**4,476,749**	**5,614,344**	**4,474,734**
Derivative financial instruments	11	5,613,667	4,476,749	5,614,344	4,474,734
Financial liabilities at amortized cost		**2,260,627,323**	**2,135,779,671**	**2,280,884,545**	**2,149,141,134**
Customers resources	17	914,710,690	860,648,320	954,018,837	897,937,449
Financial institutions resources	18	867,585,672	755,054,062	845,408,764	727,039,247
Resources from issuance of debt securities	19	292,270,087	326,682,384	296,074,171	331,537,120
Other financial liabilities	20	186,060,874	193,394,905	185,382,773	192,627,318
Provisions		**37,914,606**	**36,048,625**	**38,911,731**	**37,198,751**
Provisions for civil, tax and labor claims	21	31,731,258	29,455,991	32,037,200	29,889,800
Other provisions		6,183,348	6,592,634	6,874,531	7,308,951
Provisions for expected credit losses on financial guarantee contracts and other commitments	31	**735,228**	**789,283**	**741,135**	**793,913**
Tax liabilities		**13,144,541**	**16,230,257**	**16,831,443**	**21,179,813**
Current tax liabilities		1,641,153	1,721,395	5,022,430	6,425,409
Deferred tax liabilities	22	11,503,388	14,508,862	11,809,013	14,754,404
Other liabilities	20	**42,245,412**	**36,862,963**	**52,575,459**	**46,727,068**
Total liabilities		**2,360,280,777**	**2,230,187,548**	**2,395,558,657**	**2,259,515,413**
Shareholders' equity					
Capital	23.b	120,000,000	120,000,000	120,000,000	120,000,000
Instruments qualifying to common equity tier 1 capital	23.c	--	--	4,100,000	4,100,000
Capital reserves	23.d	1,425,060	1,416,070	1,426,650	1,417,307
Profit reserves	23.d	87,519,241	83,087,465	86,769,740	82,301,417
Other comprehensive income (loss)	23.h	(27,359,776)	(19,658,517)	(27,359,776)	(19,658,517)
Treasury shares	23.l	(251,420)	(257,260)	(253,010)	(258,497)
Non-controlling interest	23.i	--	--	4,527,750	4,203,585
Total shareholders' equity	23	**181,333,105**	**184,587,758**	**189,211,354**	**192,105,295**
Total liabilities and equity		**2,541,613,882**	**2,414,775,306**	**2,584,770,011**	**2,451,620,708**

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Statements of income

	Note	Banco do Brasil		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Income from financial intermediation		**152,400,427**	**126,182,440**	**157,790,705**	**131,834,199**
Loan portfolio	12.b	87,785,523	75,463,907	90,831,626	78,020,998
Interbank investments	9.b	13,634,532	17,434,118	13,543,268	17,444,184
Securities	10.f	46,388,929	30,610,354	48,806,359	33,733,943
Derivative financial instruments	11.e	(1,388,447)	(2,366,045)	(1,370,147)	(2,430,743)
Reserve requirement	8.b	5,577,542	4,499,632	5,577,542	4,499,632
Other financial assets		402,348	540,474	402,057	566,185
Expenses from financial intermediation		**(103,782,234)**	**(79,762,023)**	**(104,391,420)**	**(81,043,234)**
Financial institutions resources	18.d	(49,994,874)	(31,268,157)	(48,884,861)	(30,046,249)
Customers resources	17.c	(36,924,927)	(32,713,865)	(38,444,281)	(34,939,940)
Resources from issuance of debt securities	19.d	(17,956,167)	(18,418,821)	(18,257,604)	(18,788,344)
Other funding expenses	20.b	1,093,734	2,638,820	1,195,326	2,731,299
Allowance for losses associated with credit risk		**(35,825,643)**	**(28,726,350)**	**(35,912,869)**	**(29,041,610)**
Loan portfolio	12.h	(35,454,757)	(28,733,360)	(35,798,852)	(28,880,147)
Financial guarantees provided and other commitments	31.b	56,141	120,206	54,399	119,880
Other financial assets	9.b, 10.f, 13.c	(427,027)	(113,196)	(168,416)	(281,343)
Net Income from financial intermediation		**12,792,550**	**17,694,067**	**17,486,416**	**21,749,355**
Other operating income/expenses		**(7,200,614)**	**(6,407,653)**	**(7,207,630)**	**(6,162,486)**
Service fee income	24	10,209,316	9,595,160	17,946,497	17,115,221
Personnel expenses	25.a	(12,352,735)	(12,010,673)	(13,562,725)	(13,199,667)
Other administrative expenses	25.b	(7,883,600)	(7,613,185)	(7,512,674)	(7,339,278)
Tax expenses	22.c	(3,285,813)	(3,071,816)	(4,651,714)	(4,375,560)
Income from equity method investments	14.a	8,315,041	8,134,642	3,878,427	3,882,645
Other income/(expenses)	26	(2,202,823)	(1,441,781)	(3,305,441)	(2,245,847)
Provisions	**21.b**	**(5,495,898)**	**(5,771,889)**	**(5,494,249)**	**(5,814,805)**
Provisions for civil, tax and labor claims		(5,489,664)	(5,759,223)	(5,488,015)	(5,802,139)
Other		(6,234)	(12,666)	(6,234)	(12,666)
Operating income		**96,038**	**5,514,525**	**4,784,537**	**9,772,064**
Net non-operating Income		**178,370**	**4,734**	**304,922**	**137,334**
Profit before taxation and profit sharing		**274,408**	**5,519,259**	**5,089,459**	**9,909,398**
Income tax and social contribution	**22**	**6,663,455**	**5,629,624**	**3,652,441**	**2,829,878**
Employee and directors profit sharing		**(721,807)**	**(1,264,634)**	**(730,278)**	**(1,273,315)**
Non-controlling interest	**23.i**	**--**	**--**	**(1,746,959)**	**(1,658,612)**
Net income		**6,216,056**	**9,884,249**	**6,264,663**	**9,807,349**
Net income attributable to shareholders					
Shareholders of the bank		6,216,056	9,884,249	6,264,663	9,807,349
Non-controlling interests		--	--	1,746,959	1,658,612
Earnings per share	**23.e**				
Weighted average number of shares - basic and diluted		5,709,696,692	5,708,696,148		
Basic and diluted earnings per share (R$)		1.09	1.73		

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Statements of comprehensive income

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Net income attributable to controlling interests	**6,216,056**	**9,884,249**	**6,264,663**	**9,807,349**
Net income attributable to non-controlling interests	--	--	1,746,959	1,658,612
Net income attributable to shareholders	**6,216,056**	**9,884,249**	**8,011,622**	**11,465,961**
Items that may be subsequently reclassified to the income Statement				
Financial assets at fair value in other comprehensive income	**68,021**	**2,452,368**	**(161,826)**	**2,304,400**
Unrealized gains/(losses)	376,290	4,401,528	(7,566)	4,409,841
Realized (gains)/losses - reclassified to profit or loss	(175,761)	(92,585)	(191,968)	(328,543)
Tax effect	(132,508)	(1,856,575)	37,708	(1,776,898)
Share in the comprehensive income of subsidiaries, associates and joint ventures	**(186,419)**	**74,823**	**(165,748)**	**233,722**
Unrealized gains/(losses) on financial assets at FVOCI	(366,987)	201,401	(353,020)	407,650
Unrealized gains/(losses) on cash flow hedge	68,210	(58,542)	68,210	(58,542)
Unrealized gains/(losses) on other comprehensive income	9,751	66,623	14,788	105,533
Tax effect	102,607	(134,659)	104,274	(220,919)
Hedge of net investment abroad	**56,091**	**120,461**	**56,091**	**120,461**
Unrealized gains/(losses)	101,984	219,018	101,984	219,018
Tax effect	(45,893)	(98,557)	(45,893)	(98,557)
Foreign currency exchange adjustments	**(450,280)**	**(1,348,034)**	**(545,551)**	**(1,661,828)**
Items that will not be subsequently reclassified to the income Statement				
Financial assets at fair value in other comprehensive income	**(96,289)**	**148,324**	**42,447**	**150,828**
Unrealized gains/(losses)	(183,583)	260,252	80,937	270,915
Tax effect	87,294	(111,928)	(38,490)	(120,087)
Defined benefit pension plans	**(7,092,383)**	**(3,298,421)**	**(7,092,383)**	**(3,298,421)**
Gains/(losses) related to remeasurement of defined benefit pension plans	(13,427,744)	(6,225,875)	(13,427,744)	(6,225,875)
Tax effect	6,335,361	2,927,454	6,335,361	2,927,454
Other comprehensive income net of tax effects	**(7,701,259)**	**(1,850,479)**	**(7,866,970)**	**(2,150,838)**
Total comprehensive income	**(1,485,203)**	**8,033,770**	**144,652**	**9,315,123**
Comprehensive income attributable to controlling interests	(1,485,203)	8,033,770	(1,436,596)	7,956,869
Comprehensive income attributable to non-controlling interests	--	--	1,581,248	1,358,254

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Statement of changes in shareholders' equity

Banco do Brasil	Note	Capital	Capital reserves	Profit reserves		Other comprehensive income (loss)	Treasury shares	Retained earnings (accumulated losses)	Total
				Legal reserve	Statutory reserves				
Balances at December 31, 2024		**120,000,000**	**1,410,594**	**15,221,388**	**66,401,024**	**(21,892,443)**	**(262,046)**	**--**	**180,878,517**
Adoption of CMN Resolution nº 4,966/2021		**--**	**--**	**--**	**--**	**577,266**	**--**	**(11,530,338)**	**(10,953,072)**
Balances at Jan 1, 2025		**120,000,000**	**1,410,594**	**15,221,388**	**66,401,024**	**(21,315,177)**	**(262,046)**	**(11,530,338)**	**169,925,445**
Financial assets at fair value	23.h	--	--	--	--	2,640,953	--	--	2,640,953
Accumulated other comprehensive income - benefit plans, net of taxes	23.h	--	--	--	--	(3,298,421)	--	--	(3,298,421)
Foreign exchange variation of investments abroad	23.h	--	--	--	--	(1,348,034)	--	--	(1,348,034)
Cash flow hedge	23.h	--	--	--	--	(32,198)	--	--	(32,198)
Hedge of net investment abroad	23.h	--	--	--	--	120,461	--	--	120,461
Change in participation in the capital of associates/subsidiaries	23.h	--	--	--	--	(4,000)	--	--	(4,000)
Other		--	--	--	--	70,760	--	41,734	112,494
Share-based payment transactions		--	5,476	--	--	--	4,786	--	10,262
Net income	23.g	--	--	--	--	--	--	9,884,249	9,884,249
Allocation - reserves	23.d	--	--	494,213	(2,098,568)	--	--	1,604,355	--
- Interest on own capital	23.f	--	--	--	(3,276,875)	--	--	--	(3,276,875)
Balances at June 30, 2025		**120,000,000**	**1,416,070**	**15,715,601**	**61,025,581**	**(23,165,656)**	**(257,260)**	**--**	**174,734,336**
Changes in the period		**--**	**5,476**	**494,213**	**(5,375,443)**	**(1,850,479)**	**4,786**	**11,530,338**	**4,808,891**
Balances at December 31, 2025		**120,000,000**	**1,416,070**	**16,128,978**	**66,958,487**	**(19,658,517)**	**(257,260)**	**--**	**184,587,758**
Financial assets at fair value	23.h	--	--	--	--	(261,868)	--	--	(261,868)
Accumulated other comprehensive income - benefit plans, net of taxes	23.h	--	--	--	--	(7,092,383)	--	--	(7,092,383)
Foreign exchange variation of investments abroad	23.h	--	--	--	--	(450,280)	--	--	(450,280)
Cash flow hedge	23.h	--	--	--	--	37,516	--	--	37,516
Hedge of net investment abroad	23.h	--	--	--	--	56,091	--	--	56,091
Change in participation in the capital of associates/subsidiaries	23.h	--	--	--	--	585	--	--	585
Other		--	--	--	--	9,080	--	7,447	16,527
Share-based payment transactions		--	8,990	--	--	--	5,840	--	14,830
Net income	23.g	--	--	--	--	--	--	6,216,056	6,216,056
Allocation - reserves	23.d	--	--	310,803	5,613,886	--	--	(5,924,689)	--
- Interest on own capital	23.f	--	--	--	(1,492,913)	--	--	(298,814)	(1,791,727)
Balances at June 30, 2026		**120,000,000**	**1,425,060**	**16,439,781**	**71,079,460**	**(27,359,776)**	**(251,420)**	**--**	**181,333,105**
Changes in the period		**--**	**8,990**	**310,803**	**4,120,973**	**(7,701,259)**	**5,840**	**--**	**(3,254,653)**

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Consolidated	Note	Capital	Instruments qualifying to common equity tier 1 capital	Capital reserves	Profit reserves		Other comprehensive income (loss)	Treasury shares	Retained earnings (accumulated losses)	Non-controlling interest	Total
					Legal reserve	Statutory reserves					
Balances at December 31, 2024		**120,000,000**	**5,100,000**	**1,412,071**	**15,221,388**	**65,994,017**	**(21,892,443)**	**(263,523)**	**--**	**4,501,238**	**190,072,748**
Adoption of CMN Resolution nº 4,966/2021		**--**	**--**	**--**	**--**	**--**	**577,266**	**--**	**(11,530,338)**	**(87,858)**	**(11,040,930)**
Balances at Jan 1, 2025		**120,000,000**	**5,100,000**	**1,412,071**	**15,221,388**	**65,994,017**	**(21,315,177)**	**(263,523)**	**(11,530,338)**	**4,413,380**	**179,031,818**
Financial assets at fair value	23.h	--	--	--	--	--	2,640,953	--	--	(25,339)	2,615,614
Accumulated other comprehensive income - benefit plans, net of taxes	23.h	--	--	--	--	--	(3,298,421)	--	--	--	(3,298,421)
Foreign exchange variation of investments abroad	23.h	--	--	--	--	--	(1,348,034)	--	--	(313,794)	(1,661,828)
Cash flow hedge	23.h	--	--	--	--	--	(32,198)	--	--	--	(32,198)
Hedge of net investment abroad	23.h	--	--	--	--	--	120,461	--	--	--	120,461
Change in participation in the capital of associates/subsidiaries	23.h	--	--	--	--	--	(4,000)	--	--	104	(3,896)
Other		--	--	--	--	--	70,760	--	41,734	38,670	151,164
Share-based payment transactions		--	--	4,994	--	--	--	5,268	--	--	10,262
Change in noncontrolling interest		--	--	--	--	--	--	--	--	(228,309)	(228,309)
Net income	23.g	--	--	--	--	--	--	--	9,807,349	1,658,612	11,465,961
Interest on instruments qualifying to common equity		--	--	--	--	--	--	--	(32,100)	--	(32,100)
Unrealized gains		--	--	--	--	(109,000)	--	--	109,000	--	--
Allocation - reserves	23.d	--	--	--	494,213	(2,098,568)	--	--	1,604,355	--	--
- Dividends	23.f	--	--	--	--	--	--	--	--	(1,312,654)	(1,312,654)
- Interest on own capital	23.f	--	--	--	--	(3,276,875)	--	--	--	--	(3,276,875)
Balances at June 30, 2025		**120,000,000**	**5,100,000**	**1,417,065**	**15,715,601**	**60,509,574**	**(23,165,656)**	**(258,255)**	**--**	**4,230,670**	**183,548,999**
Changes in the period		**--**	**--**	**4,994**	**494,213**	**(5,484,443)**	**(1,850,479)**	**5,268**	**11,530,338**	**(182,710)**	**4,517,181**
Balances at December 31, 2025		**120,000,000**	**4,100,000**	**1,417,307**	**16,128,978**	**66,172,439**	**(19,658,517)**	**(258,497)**	**--**	**4,203,585**	**192,105,295**
Financial assets at fair value	23.h	--	--	--	--	--	(261,868)	--	--	(75,654)	(337,522)
Accumulated other comprehensive income - benefit plans, net of taxes	23.h	--	--	--	--	--	(7,092,383)	--	--	--	(7,092,383)
Foreign exchange variation of investments abroad	23.h	--	--	--	--	--	(450,280)	--	--	(95,271)	(545,551)
Cash flow hedge	23.h	--	--	--	--	--	37,516	--	--	--	37,516
Hedge of net investment abroad	23.h	--	--	--	--	--	56,091	--	--	--	56,091
Change in participation in the capital of associates/subsidiaries	23.h	--	--	--	--	--	585	--	--	254	839
Other		--	--	--	--	--	9,080	--	7,447	4,960	21,487
Share-based payment transactions		--	--	9,343	--	--	--	5,487	--	--	14,830
Change in noncontrolling interest		--	--	--	--	--	--	--	--	5,534	5,534
Net income	23.g	--	--	--	--	--	--	--	6,264,663	1,746,959	8,011,622
Interest on instruments qualifying to common equity		--	--	--	--	--	--	--	(12,060)	--	(12,060)
Unrealized gains		--	--	--	--	36,547	--	--	(36,547)	--	--
Allocation - reserves	23.d	--	--	--	310,803	5,613,886	--	--	(5,924,689)	--	--
- Dividends	23.f	--	--	--	--	--	--	--	--	(1,262,617)	(1,262,617)
- Interest on own capital	23.f	--	--	--	--	(1,492,913)	--	--	(298,814)	--	(1,791,727)
Balances at June 30, 2026		**120,000,000**	**4,100,000**	**1,426,650**	**16,439,781**	**70,329,959**	**(27,359,776)**	**(253,010)**	**--**	**4,527,750**	**189,211,354**
Changes in the period		**--**	**--**	**9,343**	**310,803**	**4,157,520**	**(7,701,259)**	**5,487**	**--**	**324,165**	**(2,893,941)**

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Statements of cash flows

	Note	Banco do Brasil		Consolidated	
		01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Cash flows from operating activities					
Net income		**6,216,056**	**9,884,249**	**6,264,663**	**9,807,349**
Adjustments to net income		**25,239,296**	**19,846,319**	**34,905,695**	**26,757,991**
Expected credit risk losses		35,825,643	28,726,350	35,912,869	29,041,610
Depreciation and amortization		2,877,185	2,165,258	2,966,914	2,238,211
Exchange (gain) loss on the conversion of assets and liabilities into foreign currency		(3,918,279)	(9,588,012)	(4,359,500)	(10,528,716)
(Reversal) expenses from impairment		--	(86,608)	--	(86,608)
Share of (earnings) losses of subsidiaries, associates and joint ventures	14	(8,315,041)	(8,134,642)	(3,878,427)	(3,882,645)
(Gain) loss on the disposal of assets		(242,846)	(61,766)	(239,641)	(60,495)
Civil, tax and labor claims and other provisions	21	5,495,898	5,771,889	5,494,249	5,814,805
Adjustment of actuarial assets/liabilities and surplus allocation funds	28.d.4/f	(2,102,604)	(1,918,834)	(2,102,604)	(1,918,834)
Effect of changes in foreign exchange rates in cash and cash equivalents		2,630,383	6,854,106	2,977,017	7,659,861
Non-controlling interests		--	--	1,746,959	1,658,612
Income tax and social contribution		(6,663,455)	(5,629,624)	(3,652,441)	(2,829,878)
Other adjustments		(347,588)	1,748,202	40,300	(347,932)
Adjusted net income		**31,455,352**	**29,730,568**	**41,170,358**	**36,565,340**
Changes in assets and liabilities		**(4,186,291)**	**38,937,886**	**(7,289,690)**	**35,718,616**
(Increase) decrease in Central Bank compulsory reserves		2,048,719	(4,397,657)	2,048,719	(4,397,657)
(Increase) decrease in short-term interbank investments		(65,401,544)	83,659,994	(66,978,622)	83,180,767
(Increase) decrease in financial assets at fair value through profit or loss		(993,810)	(4,259,937)	(2,531,462)	(7,211,116)
(Increase) decrease in derivatives		(166,217)	4,245,778	(161,551)	4,268,364
(Increase) decrease in loans, net of expected losses		(46,562,115)	(40,975,256)	(47,420,729)	(41,457,657)
(Increase) decrease in other financial assets		(887,926)	(9,118,881)	(4,377,634)	(12,011,808)
(Increase) decrease in other assets		(1,413,689)	2,057,936	2,539,699	4,048,444
Income tax and social contribution paid		(75,957)	(1,542,904)	(3,365,373)	(5,447,371)
(Decrease) increase in customer resources		57,176,760	15,350,994	59,195,778	11,597,615
(Decrease) increase in financial institution resources		114,333,317	11,240,609	120,159,315	14,785,268
(Decrease) increase in funds from issuance of securities		(31,980,634)	34,577,199	(33,577,166)	32,355,081
(Decrease) increase in other financial liabilities		(22,114,744)	(61,164,054)	(23,684,774)	(53,181,375)
(Decrease) increase in other liabilities		(8,148,451)	9,264,065	(9,135,890)	9,190,061
CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES		**27,269,061**	**68,668,454**	**33,880,668**	**72,283,956**
Cash flows from investing activities					
Purchase of financial assets at fair value through other comprehensive income		(83,160,464)	(230,139,120)	(85,862,348)	(237,994,162)
Disposal of financial assets at fair value through other comprehensive income		71,456,224	165,361,087	74,226,537	176,648,154
Purchase of securities at amortized cost		(5,919,201)	(21,091,847)	(13,165,640)	(23,436,350)
Redemption of securities at amortized cost		207,941	1,835,164	6,579,762	1,835,164
Dividends received from associates and joint ventures		9,517,702	7,415,246	3,207,953	4,768,103
Purchase of property and equipment		(1,808,239)	(1,582,105)	(1,848,832)	(1,624,588)
Disposal of property and equipment		5,271	8,033	5,319	8,751
Purchase of intangible assets		(1,751,992)	(1,927,662)	(1,755,278)	(1,990,557)
Capital investment in Broto S.A.		(9,000)	(5,000)	(9,000)	(5,000)
Disposal of interest in Cadam S.A.		39,804	--	39,804	--
Disposal of interest in Galgo S.A.		--	--	--	3,458
Capital (investment)/redemption in controlled interests abroad		(14,383)	--	--	--
CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES		**(11,436,337)**	**(80,126,204)**	**(18,581,723)**	**(81,787,027)**
Cash flows from financing activities					
(Decrease) increase in subordinated debts		(2,613,195)	7,023,086	(2,613,195)	7,023,086
Dividends paid to non-controlling shareholders		--	--	(1,653,735)	(1,440,125)
Interest on own capital paid		(1,975,861)	(6,008,672)	(1,975,861)	(6,008,672)
Repayments and extinguishments of lease liabilities		(696,813)	(643,337)	(696,813)	(643,337)
CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES		**(5,285,869)**	**371,077**	**(6,939,604)**	**(1,069,048)**
Net variation of cash and cash equivalents		**10,546,855**	**(11,086,673)**	**8,359,341**	**(10,572,119)**
At the beginning of the period		58,474,875	81,150,329	59,635,525	83,167,243
Effect of changes in foreign exchange rates in cash and cash equivalents		(2,630,383)	(6,854,106)	(2,977,017)	(7,659,861)
At the end of the period		66,391,347	63,209,550	65,017,849	64,935,263
Increase (decrease) in cash and cash equivalents		**10,546,855**	**(11,086,673)**	**8,359,341**	**(10,572,119)**

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

Statements of value added

		Banco do Brasil				Consolidated			
		01/01 to 06/30/2026		01/01 to 06/30/2025		01/01 to 06/30/2026		01/01 to 06/30/2025	
Income		**119,263,752**		**99,755,708**		**131,329,567**		**111,897,883**	
Income from financial intermediation		152,400,427		126,182,440		157,790,705		131,834,199	
Service fee income		10,209,316		9,595,160		17,946,497		**17,115,221**	
Allowance for losses associated with credit risk		(35,825,643)		(28,726,350)		(35,912,869)		(29,041,610)	
Other income/(expenses)		(7,520,348)		(7,295,542)		(8,494,766)		(8,009,927)	
Expenses from financial intermediation		**(103,782,234)**		**(79,762,023)**		**(104,391,420)**		(81,043,234)	
Inputs purchased from third parties		**(4,628,516)**		**(4,458,808)**		**(4,161,888)**		**(4,106,114)**	
Materials, water, electric and gas		(223,534)		(233,204)		(237,655)		(253,797)	
Expenses with outsourced services	25	(385,303)		(408,833)		(171,277)		**(232,569)**	
Communications	25	(171,160)		(209,759)		(205,598)		(244,237)	
Data processing	25	(1,196,004)		(1,089,790)		(843,758)		**(809,473)**	
Transport	25	(27,254)		(48,947)		(38,048)		(60,498)	
Security services	25	(756,107)		(712,722)		(774,994)		**(732,709)**	
Financial system services	25	(198,944)		(228,105)		(246,995)		(291,234)	
Advertising and marketing	25	(217,392)		(232,527)		(238,568)		**(250,357)**	
Maintenance and upkeep	25	(641,645)		(635,559)		(445,816)		(445,832)	
(Reversal) expenses from impairment		--		86,608		--		**86,608**	
Other		(811,173)		(745,970)		(959,179)		(872,016)	
Gross added value		**10,853,002**		**15,534,877**		**22,776,259**		**26,748,535**	
Depreciation and amortization		(2,877,185)		(2,165,258)		(2,966,914)		(2,238,211)	
Value added produced by entity		**7,975,817**		**13,369,619**		**19,809,345**		**24,510,324**	
Value added received through transfer		**8,315,041**		**8,134,642**		**3,878,427**		3,882,645	
Income from equity method investiments		8,315,041		8,134,642		3,878,427		**3,882,645**	
Added value to distribute		**16,290,858**	**100.00%**	**21,504,261**	**100.00%**	**23,687,772**	**100.00%**	**28,392,969**	**100.00%**
Value added distributed		**16,290,858**	**100.00%**	**21,504,261**	**100.00%**	**23,687,772**	**100.00%**	**28,392,969**	**100.00%**
Personnel		**11,824,322**	**72.58%**	**11,749,851**	**54.64%**	**12,973,196**	**54.77%**	**12,866,831**	**45.32%**
Salaries and fees		6,363,332		6,043,266		7,220,804		6,875,934	
Employee and directors profit sharing		721,807		1,264,634		730,278		1,273,315	
Benefits and staff training		2,634,832		2,480,798		2,784,919		2,617,527	
FGTS (Government severance indemnity fund for employees)		489,270		460,807		508,448		480,387	
Other charges		1,615,081		1,500,346		1,728,747		1,619,668	
Taxes, rates and contributions		**(1,868,653)**	**-11.47%**	**(714,410)**	**-3.32%**	**2,577,848**	**10.88%**	**3,469,772**	**12.22%**
Federal		(2,462,499)		(1,284,448)		1,352,968		2,289,830	
State		629		545		629		545	
Municipal		593,217		569,493		1,224,251		1,179,397	
Interest on third parties' capital		**119,133**	**0.73%**	**584,571**	**2.72%**	**125,106**	**0.53%**	**590,405**	**2.08%**
Rent	25	119,133		584,571		125,106		590,405	
Interest on own capital		**6,216,056**	**38.16%**	**9,884,249**	**45.96%**	**8,011,622**	**33.82%**	**11,465,961**	**40.38%**
Federal government's interest on own capital		895,864		1,638,437		895,864		1,638,437	
Other shareholders' interest on own capital		895,863		1,638,438		895,863		1,638,438	
Non-controlling interest's dividends		--		--		1,262,617		1,312,654	
Interest on the instrument eligible to the federal government's common equity tier 1 capital		--		--		12,060		32,100	
Retained earnings		4,424,329		6,607,374		4,460,876		6,498,374	
Non-controlling interest in retained earnings		--		--		484,342		345,958	

See the accompanying notes to the financial statements.

In thousands of Reais, unless otherwise stated

1 – The Bank and its operations

Banco do Brasil S.A. ("Banco do Brasil" or the "Bank") is a publicly-traded company, which engages economic activities pursuant to art. 173 of the Brazilian Federal Constitution, subject to the rules of Brazilian Corporate Law, and is governed by Laws 4,595/1964, 13,303/2016 and the respective ruling Decree. The Brazilian Federal Government controls the Bank. Its headquarters and domicile are located at Setor de Autarquias Norte, Quadra 5, Lote B, Edifício Banco do Brasil, Brasília, Federal District, Brazil.

The Bank has its shares traded in the segment known as "Novo Mercado of B3 S.A. – Brasil", "Bolsa", "Balcão (B3)", under the ticker "BBAS3" and its American Depositary Receipts (ADRs) on the over-the-counter market in the United States under the ticker "BDORY". The Bank's shareholders, managers and members of the Fiscal Council are subject to the provisions of B3's Novo Mercado Regulation. The provisions of Novo Mercado will prevail over the statutory provisions, in case of prejudice to the rights of the recipients of the public offers provided for in the Bylaws.

The Bank is a multiple-purpose bank with operations throughout the national territory also develops activities in important financial centers globally. The Bank and its subsidiaries' business activities include the following:

- all banking operations (such as retail, commercial, investment, services, etc);
- banking and financial services, including foreign exchange transactions and other services such as insurance, pension plans, capitalization bonds, securities brokerage, credit/debit card management, consortium management, investment funds and managed portfolios; and
- all other types of transactions available to banks within Brazil's National Financial System.

The Bank also acts as an agent for execution of the Brazilian Federal Government's credit and financial policies, Brazilian Law requires the Bank to perform functions, specifically those under art. 19 of Law 4,595/1964:

- act as financial agent for the National Treasury;
- provide banking services on behalf of the Federal Government and other governmental agencies;
- provide clearing services for checks and other documents;
- buy and sell foreign currencies as determined by the National Monetary Council (CMN) for the Bank's own account and for the account of the Central Bank of Brasil (Bacen);
- provide receipt and payment services for Bacen, in addition to other services;
- finance the purchase and development of small and medium-sized farms; and
- disseminate and provide credit; among others.

With a history of 217 years, the Bank operates in a responsible manner to promote social inclusion through the generation of jobs and income.

The Bank finances the production and commercialization of agricultural goods; fosters rural investments such as storage, processing, industrialization of agricultural products and modernization of machinery and implements; and adapting rural properties to environmental legislation. Thus, the Bank supports Brazilian agribusiness in all stages of the production chain.

The Bank offers to micro and small companies, working capital, financing for investments, and foreign trade solutions, in addition to several other options related to cash flow, insurance, pension and services. The Bank provides financing alternatives and business models that promote the transition to an inclusive economy to several companies, including Individual Microentrepreneurs (*Microempreendedores Individuais – MEI*).

In foreign trade financing, the Bank operates government policy instruments regarding productive development, entrepreneurship, social and financial inclusion, including the Income Generation Program (*Programa de Geração e Renda – Exportação - Proger*) and the Export Financing Program (*Programa de Financiamento às Exportações – Proex*).

Banco do Brasil also acts as a Financial Market System Operating Institution (IOSMF) executing check clearing services through the Check Clearing Centralizer (*Compe*), a Financial Market Infrastructure (*IMF*), that forms part of the Brazilian Payment System (*SPB*), in accordance with BCB Resolutions nº 304 and 314/2023.

More information about the subsidiaries is included in Note 2, while Note 6 contains a description of the Bank's business segments.

2– Presentation of financial statements

a) Statement of compliance

These individual and consolidated financial statements have been prepared in accordance with accounting practices adopted in Brazil applicable to institutions authorized by the Central Bank of Brasil (Cosif), including accounting guidelines issued by Brazilian Corporate Law in compliance with the rules and instructions of the Brazilian Securities Commission (*Comissão de Valores Mobiliários - CVM*), when applicable. All relevant information specific to the financial statements is highlighted and corresponds to that used by Management in its administration.

As permitted by article 77 of CMN Resolution No. 4,966/2021, the consolidated financial statements prepared and disclosed in accordance with the Accounting Standards for Institutions regulated by the Central Bank of Brazil ("Cosif") are presented on an additional basis to the consolidated financial statements prepared in accordance with the International Financial Reporting Standards - Accounting Standards (IFRS), which are prepared and disclosed separately by the Bank, in accordance with the provisions of CMN Resolution No. 4,818/2020.

These individual and consolidated financial statements were approved by the Board of Directors and authorized for issuance on August 11, 2026.

b) Functional and presentation currency

These individual and consolidated financial statements are presented in Brazilian reais (R$), which is the Bank's functional and presentation currency. Unless otherwise indicated, the quantitative financial information is presented in thousands of Reais – BRL (R$ thousand).

c) Going concern

Management has assessed the Bank's ability to continue its normal operations and is satisfied that it has the adequate resources to continue as a going concern for the foreseeable future. In addition, Management is not aware of any material uncertainty that could generate significant doubts about its ability to continue as a going concern. In making this assessment, management has considered a wide range of information including projections of profitability, regulatory capital requirements and funding needs. The assessment also includes consideration of reasonably possible downside economic scenarios and their potential impacts on the profitability, capital and liquidity of the Bank.

d) Changes in material accounting policies

These individual and consolidated financial statements were prepared using the same policies and accounting methods used to prepare the individual and consolidated financial statements for the year ended December 31, 2025, except in the cases indicated in item "g" of this Note.

e) Consolidated financial statements

The consolidated financial statements include the operations of the Bank performed by its domestic and foreign agencies and also include the operations of the Bank's controlled entities. The consolidated financial statements reflect the assets, liabilities, income and expenses of Banco do Brasil and its controlled entities, in accordance with CPC 36 (R3) – Consolidated financial statements.

In the preparation of the consolidated financial statements, amounts resulting from transactions between consolidated companies, including the equity interest held by one in another, balance sheet accounts, revenues, expenses and unrealized profits, net of tax effects, were eliminated. Foreign exchange gains and losses arising from agency operations are presented within the statement of income line items where the related income and expenses of these operations are recognized. Foreign exchange gains and losses on assets and liabilities of overseas branches and subsidiaries are presented under "Expenses from financial institutions resources" (as per note 18.d) aiming to offset the foreign exchange effects on financial liabilities designated as hedging instruments to protect the Bank's results from currency fluctuations (as per note 14.a and 18.d).

In the consolidated financial statements, there was a reclassification of the Instrument qualifying as CET1 - hybrid capital and debt instrument to Shareholder's equity (Note 23.c).

Non-controlling interests are presented in the statements of financial position as a segregated component of equity. The result attributable to non-controlling interests is shown separately in the statements of income and in the statements of comprehensive income.

In thousands of Reais, unless otherwise stated

Non-exclusive and open-ended funds, originating from the initial investment of BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. – BB Asset's own resources, are intended for external investors, and it does not intend to assume or substantially retain the risks and benefits of these investment funds.

Equity interests included in the consolidated financial statements, segregated by business segments:

	Activity	Country of incorporation	Functional currency	Equity interest (%)	
				June 30, 2026	Dec 31, 2025
Banking segment					
Banco do Brasil AG	Banking	Austria	Real	100.00%	100.00%
BB Leasing S.A. - Arrendamento Mercantil	Leasing	Brazil	Real	100.00%	100.00%
Banco do Brasil Securities LLC.	Broker	USA	Real	100.00%	100.00%
BB Securities Ltd.	Broker	England	Real	100.00%	100.00%
BB USA Holding Company, Inc.	Holding	USA	Real	100.00%	100.00%
BB Cayman Islands Holding	Holding	Cayman Islands	Real	100.00%	100.00%
Banco do Brasil Americas	Banking	USA	American Dollar	100.00%	100.00%
Banco Patagonia S.A.	Banking	Argentina	Argentinian Peso	80.39%	80.39%
Investments segment					
BB Banco de Investimento S.A.	Investment bank	Brazil	Real	100.00%	100.00%
Fund management segment					
BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. – BB Asset	Asset management	Brazil	Real	100.00%	100.00%
Insurance, pension and capitalization segment					
BB Seguridade Participações S.A. [1]	Holding	Brazil	Real	68.26%	68.26%
BB Corretora de Seguros e Administradora de Bens S.A. [1]	Broker	Brazil	Real	68.26%	68.26%
BB Seguros Participações S.A. [1]	Holding	Brazil	Real	68.26%	68.26%
Payment method segment					
BB Administradora de Cartões de Crédito S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Elo Cartões Participações S.A.	Holding	Brazil	Real	100.00%	100.00%
Other segments					
Ativos S.A. Securitizadora de Créditos Financeiros	Credits acquisition	Brazil	Real	100.00%	100.00%
Ativos S.A. Gestão de Cobrança e Recuperação de Crédito	Collection management	Brazil	Real	100.00%	100.00%
BB Administradora de Consórcios S.A.	Consortium	Brazil	Real	100.00%	100.00%
BB Marketplace Intermediação de Negócios e Serviços S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Tecnologia e Serviços	IT	Brazil	Real	100.00%	100.00%
BB Impacto ASG I Fundo em Investimento em Multiestratégia Investimento no Exterior [2]	Investment funds	Brazil	Real	100.00%	100.00%
BB Ventures I Fundo de Investimento em Participações Multiestratégia – Investimento no Exterior [2]	Investment funds	Brazil	Real	100.00%	100.00%
FIP Agventures II Multiestratégias [2]	Investment funds	Brazil	Real	55.08%	55.08%

1 - Refers to the percentage of the equity interest, considering the acquisition of shares by the invested entity held in treasury.

2 - Investment funds in which the Bank substantially assumes or retains risks and benefits.

The consolidated financial statements also include securitization instruments controlled by the Bank, direct or indirect, described as follows.

Dollar Diversified Payment Rights Finance Company (SPE Dollar)

SPE Dollar was organized under the laws of the Cayman Islands for the following purposes:

- fund raising by issuance of securities in the international market;
- use of resources obtained by issuing securities to pay for the purchase, with the Bank, of the rights to payment orders issued by banking correspondents located in the U.S. and by the agency of BB New York, in USD, for any agency in Brazil (Rights on Consignment); and
- making payments of principal and interest on securities issued and other payments defined in the contract of issuance of these securities.

The SPE Dollar pays the obligations under the securities with USD funds received from the payment orders, has no material assets or liabilities other than rights and obligations under the securities contracts, and lastly has no subsidiaries or employees.

Loans Finance Company Limited (SPE Loans)

SPE Loans was organized under the laws of the Cayman Islands for the following purposes:

- fund raising by issuance of securities in the international market;
- closing and booking repurchase agreements with the Bank;
- purchasing of protection against credit risk of the Bank through a credit derivative, which is actionable only in case of the Bank's default in any of the obligations assumed in repurchase agreements.

The amounts, terms, currencies, rates and cash flows of the repurchase agreements are identical to those of the securities. The rights and income created from the repurchase agreements cover and match the obligations and expenses created by the securities. As a result, the SPE Loans does not generate profit or loss and does not hold any assets and liabilities other those from the repurchase agreements, credit default swap and outstanding securities.

Information for comparability purposes

We present below the effects of voluntary changes made to the presentation of foreign exchange variation results in the Statement of income. Part of the effects that were previously presented on a net basis under Income from Other financial assets are now disclosed under Loan portfolio income and Other funding expenses with the aim of reflect the economic substance of transactions within the scope of Financial intermediation income.

In accordance with CPC 23, comparative balances have been retrospectively restated. Consequently, the corresponding amounts in the Statement of value added were adjusted, as well as the related notes.

Statement of Income

01/01 to 06/30/2025	Banco do Brasil			Consolidated		
	Original report	Adjustments	Restarted balances	Original report	Adjustments	Restarted balances
Income from financial intermediation	**130,438,612**	**(4,256,172)**	**126,182,440**	**136,150,750**	**(4,316,551)**	**131,834,199**
Loan portfolio	74,973,760	490,147	75,463,907	77,530,851	490,147	78,020,998
Other financial assets	5,286,793	(4,746,319)	540,474	5,372,883	(4,806,698)	566,185
Expenses from financial intermediation	**(84,018,195)**	**4,256,172**	**(79,762,023)**	**(85,359,785)**	**4,316,551**	**(81,043,234)**
Other funding expenses	(1,617,352)	4,256,172	2,638,820	(1,585,252)	4,316,551	2,731,299

f) Convergence to IFRS Accounting Standards

The Accounting Pronouncements Committee (CPC) issues pronouncements and accounting interpretations aligned with International Financial Reporting Standards - Accounting Standards (IFRS) and approved by the CVM. CMN approved the following pronouncements, fully observed by the Bank:

CPC	Resolutions
CPC 00 (R2) - Conceptual framework for Financial Reporting	CMN Resolution 4,924/2021
CPC 01 (R1) - Impairment of Assets	CMN Resolution 4,924/2021
CPC 03 (R2) - Statement of Cash Flows	CMN Resolution 4,818/2020
CPC 05 (R1) - Related Party Disclosures	CMN Resolution 4,818/2020
CPC 06 (R2) - Lease	CMN Resolution 4,975/2021
CPC 10 (R1) - Share-based Payment	CMN Resolution 3,989/2011
CPC 23 - Accounting Policies, Changes in Accounting Estimates and Errors	CMN Resolution 4,924/2021
CPC 24 - Events after the Reporting Period	CMN Resolution 4,818/2020
CPC 25 - Provisions, Contingent Liabilities and Contingent Assets	CMN Resolution 3,823/2009
CPC 28 - Investment Property	CMN Resolution 4,967/2021
CPC 33 (R1) - Employee Benefits	CMN Resolution 4,877/2020
CPC 41 - Earnings per Share	CMN Resolution 4,818/2020
CPC 46 - Fair Value Measurement	CMN Resolution 4,924/2021
CPC 47 - Revenue from Contracts with Customers	CMN Resolution 4,924/2021

CMN also issued proprietary rules that partially incorporate the pronouncements issued by the CPC and are applicable to the individual and consolidated financial statements:

CMN Standard	Based on CPC Pronouncement
CMN Resolution 4,524/2016 - Recognition of foreign exchange hedging transactions for investments abroad.	CPC 48
CMN Resolution 4,534/2016 - Accounting recognition and measurement of Intangibles asset components.	CPC 04 (R1)
CMN Resolution 4,535/2016 – Recognition and accounting record of the components of property and equipment in use.	CPC 27
CMN Resolution 4,817/2020 - Accounting measurement and recognition of investments in associates, subsidiaries and joint ventures.	CPC 18 (R2) and CPC 45
CMN Resolution 4,966/2021 – Concepts and accounting criteria applicable to financial instruments, as well as for the designation and recognition of hedge relationships (hedge accounting).	CPC 48

The Bank also applied the following pronouncements that are not in conflict with Cosif, as determined by article 22, paragraph 2, of Law No. 6,385/1976:

CPC Pronouncement
CPC 09 (R1) - Statement of Added Value (DVA)
CPC 12 - Present Value Adjustment
CPC 22 - Operating Segments
CPC 36 (R3) - Consolidated Financial Statements

g) Recently issued standards, applicable or to be applied in future periods

Standards Applicable in Current Periods

g.1) CMN Resolution 5,185, of November 21, 2024

The regulation amends CMN Resolution 4,818/2020, which consolidates the general criteria for the preparation and disclosure of individual and consolidated financial statements by financial institutions and other entities authorized to operate by the Bacen.

According to the regulation, effective as of fiscal year 2026, the Bank must prepare and disclose the financial information report related to sustainability, adopting CBPS 01 and CBPS 02 pronouncements as an integral part of the annual consolidated financial statements. The regulation also establishes that, in the first year, disclosure must occur within 180 days from the reporting date (June 30, 2027).

Standards Applicable in Future Periods

g.2) CMN Resolution 4,966, of November 25, 2021

Although in force since January 1, 2025, CMN Resolution No. 4,966/2021 includes provisions with deferred application and transitional regimes, whose effects to the Bank converge on January 1, 2027, as described below:

(i) Hedge accounting

The Bank will apply the new hedge accounting requirements starting on January 1, 2027, as provided for in Article 75 of CMN Resolution No. 4,966/2021.

(ii) Present value adjustment of restructured financial assets

Until December 31, 2026, the Bank uses the renegotiated effective interest rate to calculate the present value of restructured contractual cash flows, and will begin to observe the definitive treatment set forth in CMN Resolution No. 4,966/2021 as of January 1, 2027, as permitted by Article 71-A.

g.3) CMN Resolution 5,252, of September 25, 2025

The Resolution establishes accounting concepts and criteria related to the measurement, recognition, derecognition, and disclosure of sustainability assets and liabilities. This standard comes into effect on January 1, 2027.

g.4) CMN Resolution 5,281, of February 26, 2026

The Resolution establishes accounting criteria related to the measurement, recognition, derecognition, and disclosure of virtual assets. This standard comes into effect on January 1, 2027.

3 – Description of significant accounting policies

The accounting practices adopted by Banco do Brasil are applied consistently in all periods presented in these financial statements and applied to all the entities of the Group Banco do Brasil.

a) Statement of income

On an accrual basis accounting, revenues and expenses are reported in the period in which they are incurred, regardless of receipt or payment. The operations with floating rates are adjusted pro rata die, based on the variation of the indexes agreed, and operations with fixed rates are recorded at future redemption value, adjusted for the unearned income or prepaid expenses for future periods. The operations indexed to foreign currencies are converted at the reporting date using current rates.

b) Cash and cash equivalents

They comprise cash and cash equivalents and short-term investments readily convertible into cash, with a maximum maturity of three months from the date of acquisition, to be used in short-term commitments, and subject to an insignificant risk of change in value. The balances of cash and cash equivalents in local currency, foreign currency, investments in repurchase agreements – bank position, investments in interbank deposits and investments in foreign currencies were considered.

c) Financial Instruments

The Bank classifies its financial instruments based on the contractual characteristics of the asset's cash flows, as well as the business model under which the assets are managed by the entity. All financial assets and liabilities are initially recognized on the date of their acquisition, origination, or issuance, that is, the date on which the Bank becomes a party to the contractual provisions of the instrument. The classification of financial assets and liabilities is determined at the initial recognition date.

Classification and Reclassification

Business Model: Reflects how the Bank manages the cash flows of its financial assets. The Bank's management has evaluated, among other factors:

- How the performance of the business model and financial assets is reported to key management personnel;
- The risks that affect the performance of the business model and how these risks are managed; and
- How business managers are compensated.

Based on this assessment, the Bank determined the business model for its financial assets according to whether the cash flows arise from:

- Receipt of contractual cash flows;
- Sale of financial assets; or
- Both.

SPPI Criterion (Solely Payments of Principal and Interest): When the contractual terms of financial instruments are consistent with a basic lending agreement, considering the time value of money, credit risk, transaction costs, profit margin, and other risks related to lending.

Contractual Characteristics of Cash Flows: The Bank analyzes the contractual characteristics of the cash flows of its financial assets to verify whether these flows represent soley payments of principal and interest (SPPI) on the outstanding principal amount. If the contractual terms expose the Bank to risks or volatility in cash flows unrelated to a basic lending agreement, the cash flow does not represent SPPI. Any misalignment in this characteristic will result in the financial instrument being measured at fair value through profit or loss.

Reclassification: Financial assets are reclassified when there are changes in the business models for managing their cash flows, and this reclassification must occur prospectively on the first day of the subsequent financial reporting period. The reclassification of financial liabilities is prohibited.

c.1) Financial Assets

Recognition and Measurement

In general, financial assets are initially recognized at fair value, plus transaction costs individually attributable to the operation, and net of any amounts received upon acquisition or origination of the instrument (except for assets measured at fair value through profit or loss - FVTPL). Subsequently, they are measured at amortized cost or fair value. They are measured at present value, reflecting the application of the effective interest method. The accounting policies applied to each class of financial instruments are as follows:

Amortized Cost (AC) – An asset is measured in this category when its contractual cash flows consist SPPI, and management maintains it within a business model aimed at receiving the respective contractual cash flows.

Assets measured in this category are initially recognized at fair value, including transaction costs, and subsequently evaluated at amortized cost using the effective interest rate. Financial income and expenses are recorded on an accrual basis and added to the principal amount each period, with the asset value reduced by principal amortizations and expected credit losses. Financial income earned is recorded in the income statement under financial intermediation revenues.

For the application of the effective interest rate concept to credit operations and other transactions with credit-granting characteristics classified in this category, the Bank uses a differentiated methodology for recognizing revenues and expenses related to transaction costs and amounts received upon origination of the instrument, without incorporating materiality criteria.

The differentiated methodology consists of:

- Recognition of revenues in the income statement on a pro rata temporis basis, considering the original contractual interest rate; and
- Recognition of revenues and expenses related to transaction costs and other amounts received upon origination of the financial instrument on a straight-line basis, according to the contract characteristics.

The main assets measured in this category are:

Interbank Investments

Interbank investments consist of investments in the open market (repurchase agreement operations) and interbank deposit applications. These assets are presented at their application or acquisition value, plus accrued income up to the balance sheet date, including interest, and reduced by expected losses when applicable.

Open Market Applications (Repurchase Agreement Operations):

The Bank invests in securities and financial instruments with a resale commitment, primarily comprising federal government bonds. Repurchase commitments are considered secured financial transactions. The repurchase agreement asset is subdivided into:

- pending resale – banked position: This consists of securities acquired with a resale commitment that have not been transferred, meaning they have not been sold with a repurchase commitment.
- pending resale – financed position: This includes securities acquired with a resale commitment that have been transferred, meaning they have been sold with a repurchase commitment.

Loan portfolio - they are financial assets with fixed or determinable payments.

Carrying amount of the credit portfolio is reduced by an expected loss allowance, which is recognized in the income statement as "Expected losses associated with credit risk," representing management's estimate of expected losses in the portfolio.

The Bank does not recognize revenue of any nature that has not yet been received (except for income arising from the recovery of financial assets previously written off, as provided for in regulation) for credit operations with recovery issues— that is, those overdue for more than 90 days or classified as such based on qualitative criteria. These amounts are recognized in the income statement only upon actual receipt.

Revenue recognition resumes from the period in which the credit operation is no longer classified as a financial asset with credit recovery issues.

Fair Value Through Other Comprehensive Income (FVOCI) - An asset is measured in this category when its contractual cash flows consist of SPPI, and management maintains it within a business model aimed at generating returns both through the receipt of its contractual cash flows and the sale of the financial asset with a substantial transfer of risks and rewards. These assets are initially and subsequently recognized at fair value, including transaction costs, with unrealized gains and losses recognized against other comprehensive income, net of tax effects.

The main assets measured in this category are:

Debt Instruments - Debt instruments grant their holders the right to receive money or another financial asset from another entity, according to contractually defined terms and rates. These include government bonds, foreign government securities, and other similar financial assets.

Equity Instruments - Any contract that evidences a residual interest in the assets of an entity or an investment fund after deducting all its liabilities.

This category includes equity instruments of other entities that are irrevocably designated at initial recognition, provided that such assets are not held within a business model whose primary objective is to realize returns through selling the instruments.

Fair Value Through Profit or Loss (FVTPL) - Financial assets that do not meet the classification criteria of the previous categories are classified in this category. Generally, assets are measured in this category when their contractual cash flows do not have the characteristic of SPPI, or when management holds them with the objective of generating cash flows through the sale of the assets.

The main assets measured in this category are:

Debt Instruments - Debt instruments grant their holders the right to receive money or another financial asset from another entity, according to contractually defined terms and rates. These include government bonds, foreign government securities, and other similar financial assets.

Equity Instruments - Any contract that evidences a residual interest in the assets of an entity or an investment fund after deducting all its liabilities.

Derivative Financial Instruments - Derivatives such as:

- Swaps, futures, forwards, options, and other similar derivatives based on interest rates, exchange rates, stock prices, commodities, and credit risk. Derivatives are recorded at fair value and maintained as assets when their fair value is positive and as liabilities when their fair value is negative.
- Derivatives not qualified for hedge accounting but used to manage exposure to market risks, primarily interest rates, currencies, and credit.
- Derivatives contracted at the request of clients, solely for the purpose of protecting against risks inherent to their economic activities.

c.2) Financial Liabilities

A financial instrument is classified as a financial liability when there is a contractual obligation for its settlement to be made through the delivery of cash or another financial asset, regardless of its legal form.

Financial liabilities should be classified under the amortized cost category, except for derivative liabilities, which should be classified under the FVTPL category.

Financial liabilities generated in transactions involving the lending or leasing of financial assets are also exceptions to classification at amortized cost. These must be classified under the FVTPL category.

Additionally, financial liabilities arising from the transfer of financial assets, as well as credit commitments and undrawn credit facilities, must be recognized and measured in accordance with specific provisions.

The main liabilities measured at amortized cost are:

Customer resources – Consisting of demand deposits, savings deposits, and voluntary term deposits, which are mostly characterized as products without a defined maturity.

Financial Institution resource (Open Market Funding) - The Bank raises funds through the sale of securities and financial instruments with repurchase agreements, primarily comprising government bonds. Repurchase agreements are considered secured financial transactions and are accounted for at their sale value, plus accrued interest.

Securities sold under repurchase agreements are not derecognized, as the Bank retains substantially all risks and rewards of ownership. The corresponding cash received, including appropriate interest, is recognized as a liability measured at amortized cost, reflecting the economic substance of the transaction as a debt of the Bank. Open market funding is subdivided into different categories:

- Proprietary portfolio, which consists of securities with repurchase agreements not linked to resales—that is, the Bank's proprietary portfolio securities linked to the open market.
- Third-party portfolio, which includes securities acquired with resale commitments and transferred—that is, sold with repurchase agreements.

The Bank provides financial guarantees to clients in favor of third parties in loan agreements. Financial guarantee contracts require payments to a creditor on behalf of a third-party debtor when the latter fails to make payments in accordance with the terms of the debt instrument.

After initial recognition, financial guarantees provided are measured at the higher of:

- The provision for expected credit loss associated with credit risk; and
- The fair value at initial recognition, less the cumulative amount of recognized revenue.

d) Derecognition of Financial Instruments

Financial assets - are derecognized when:

- The contractual rights to the related cash flows expire; or
- The asset is transferred, and the transfer qualifies for derecognition.

Rights and obligations retained in the transfer are recognized separately as assets and liabilities, where appropriate. If control over the asset is retained, the Bank continues to recognize it to the extent of its ongoing involvement, which is determined by the degree to which it remains exposed to changes in the value of the transferred asset.

A financial asset is derecognized due to expected credit loss when it is unlikely that the Bank will recover its value.

Financial liabilities - are derecognized when the contractual obligation expires, is settled, canceled, or extinguished.

e) Financial Instruments for Hedging

The Bank uses derivative instruments to manage exposure to interest rate, foreign exchange, and credit risks, including exposure arising from future transactions and firm commitments. To manage a specific risk, the Bank applies hedge accounting to transactions that meet specific criteria.

At the beginning of the hedge relationship, the Bank formalizes the process through documentation of the relationship between the hedged item and the hedging instrument, including the nature of the risk, the objective, and the strategy for designating the hedge, utilizing derivative financial instruments for this purpose.

Additionally, the Bank continuously determines, evaluates, and monitors the methodology and strategies to assess their effectiveness and ensure they are highly effective—that is, the hedging instruments offset, in the same proportions, the fair value variations attributed to the respective hedged items during the established hedge relationship period, with the objective of mitigating risk factors.

The effectiveness assessment of hedge structures is conducted both prospectively and retrospectively (throughout the operations). For this purpose, certain methodologies are employed, such as:

- Dollar Offset Method (or Ratio Analysis) – Based on the comparison of the fair value variation of the hedging instrument with the fair value variation of the hedged item.
- Correlation coefficient between the present value variation of the hedging instrument and the present value variations of the hedged item.
- Beta coefficient of regression between the regressor (represented by the present value variation of the hedging instrument) and the regressand (represented by the present value variation of the hedged item).

In risk management, it is expected that hedging instruments and hedged items move in opposite directions and in the same proportions to mitigate risk factors. Currently, the designated coverage ratio is 100% of the risk factor eligible for hedging. Sources of ineffectiveness are generally related to counterparty credit risk, early settlement risk of the hedged item, and potential mismatches in maturity between the hedging instrument and the hedged item.

f) Expected Credit Losses

The expected credit losses are determined based on internal models, including forward-looking factors that consider the current and future economic situation. The Bank employs a comprehensive methodology with risk parameters to calculate the provision for expected credit losses for most of its financial instruments.

The Bank also observes the provision levels established by current regulations for incurred credit risk losses related to delinquent financial assets (assets with a delay of more than 90 days), without prejudice to the establishment of provisions in amounts sufficient to cover the total expected loss in the realization of these assets. The provision levels for these operations will correspond to the value resulting from the application of the percentages defined in the regulations, considering the delay periods and the defined portfolios, based on the gross carrying amount of the asset.

The model for calculating expected credit losses at the Bank includes the assessment of financial assets in three stages:

Stage 1 – Performing Operations - Assets classified in this stage are considered in normal conditions and that have not incurred a significant increase in credit risk since their origination. This also includes assets with principal or interest payments that are past due by up to 30 days. Upon evaluation, the Bank may include in this stage instruments with delays of up to 60 days, provided there is evidence that there has been no significant increase in credit risk compared to that assessed at initial recognition. In this case, the expected loss is calculated based on the probability that the financial asset will become a credit-impaired financial asset within the next 12 months.

Stage 2 – Assets with Significant Increase in Credit Risk (SICR) - Assets in this stage have delays exceeding 30 days (or 60 days, subject to evaluation) on principal or interest payments or other indicators of a significant increase in credit risk compared to the original assessment. In this case, the expected loss is calculated based on the probability that the instrument will become a credit-impaired asset over its entire expected lifetime.

Stage 3 – Credit-Impaired Assets - Assets classified under this stage are financial instruments with recovery issues, either due to quantitative default (assessed based on the number of days past due—more than 90 days) or qualitative indicators, suggesting that the client will not fully honor the credit operation without relying on guarantees or collateral. Restructured operations are also included in this category. In this case, the expected loss is calculated considering that the instrument qualifies as a credit-impaired asset.

Financial instruments from the same counterparty (non-retail portfolio) are reallocated to Stage 3 when a financial instrument from that counterparty is classified as a credit-impaired asset, on the same reporting date as the balance sheet in which the allocation occurred. However, an exception applies when the financial instrument, due to its nature or purpose, presents a significantly lower credit risk than the instrument from the same counterparty classified as a credit-impaired asset.

The classification stage of assets is periodically reviewed, considering the Bank's risk monitoring processes to capture potential changes in the client's financial capacity. Operations may migrate between stages when the analysis indicates an improvement or deterioration in the credit risk of the transaction. The classification in Stage 3 is only revised when the financial asset is derecognized or when it satisfies the cure criteria.

The Bank uses econometric models, qualitative information, and forward-looking macroeconomic scenarios, developed internally, to estimate expected credit losses. The main macroeconomic variables used as inputs for projection include Gross Domestic Product (GDP), real Selic rate, exchange rate and the Economic Activity Indicator of the Central Bank (IBC-Br). The final projected values for expected credit losses consider a set of assumptions, different econometric analyses, qualitative assessment, and judgment-based evaluation.

Significant Increase in Credit Risk - A significant increase in credit risk typically encompasses exposures that are more than 30 days past due (or 60 days, subject to evaluation), a significant deterioration in credit risk indicators, or the restructuring of other obligations of the counterparty. Upon identification of SICR relative to initial recognition, the financial asset is reclassified from Stage 1 to Stage 2.

Renegotiated Operations - Instruments arising from agreements that involve modification of the originally agreed conditions of the instrument or replacement of the original financial instrument with another, through partial or full settlement or refinancing of the respective original obligation.

Restructured Operations - Instruments resulting from renegotiations that generally involve significant concessions to the counterparty due to the material deterioration of its credit quality, which would not have been granted if such deterioration had not occurred. This also includes other cases indicating renegotiations with heightened risk.

Non-Compliance with Contractual Payments - Migration to Stage 3 occurs when the asset has been past due for more than 90 days, qualifies as a restructured operation, or meets another qualitative criterion (e.g., bankruptcy, civil insolvency, or judicial recovery). This classification only changes when the asset is written off or meets the cure criterion for the operation.

Expected Loss Calculation - The expected loss calculation performed by the Bank is a probability-weighted estimate of credit losses, and to achieve this result, a combination of three parameters is used:

- Probability of Default (PD)
- Loss Given Default (LGD)
- Exposure at Default (EAD)

The expected loss calculation employs a measurement technique compatible with the nature and complexity of financial instruments, the size, risk profile, and business model of the institution. It considers forward-looking scenario weighting to anticipate potential increases in loss levels during the worst moments of the economic cycle, providing the necessary inputs for proactive risk and business management.

The expected loss estimate considers, among other factors:

- Customer characteristics reflected in registration information, delay history, credit limit status, transaction term (Lifetime view), customer segment, and macroeconomic scenario (forward-looking view).
- Financial aspects (time value of money) and the probability of different macroeconomic scenarios.

The assessment of credit risk and the expected loss associated with credit risk can be conducted collectively, using a model appropriate for portfolio-based credit risk treatment. Financial instruments may be grouped into homogeneous risk groups, meaning they share similar characteristics that allow for collective evaluation and quantification of credit risk, considering at least:

- Credit risk characteristics of the counterparty.
- Credit risk characteristics of the instrument, considering the instrument type, guarantees, or collateral associated with the instrument, when applicable
- Stage in which the instrument is allocated.
- Delay in principal or interest payments.
- Credit risk and stage allocation of other instruments from the same counterparty.
- Other relevant aspects, such as economic sector, geographic location of the counterparty, acquisition or origination period, and instrument maturity, as defined in the institution's credit policy and credit management procedures for retail operations, considering at least: Instrument value; total exposure of the institution to the counterparty; portfolio management conducted on a large-scale basis.

Probability of Default ("PD") - represents the likelihood that a financial instrument will not be honored by the counterparty (default) within the observed time horizon. For financial instruments that have not experienced a significant increase in credit risk, default is assessed over 12 months (PD 12 months). For instruments that have experienced a significant increase in credit risk, classified under Stages 2 and 3, PD is adjusted to reflect default behavior over the maximum contractual period of the asset (PD lifetime). Additionally, PD values are adjusted based on economic scenario weightings to better reflect default behavior in the subsequent reporting period, considering economic and market conditions that impact the credit risk of the instrument (Forward-Looking approach).

Loss Given Default ("LGD") - LGD is an estimate based on the historical accounting losses observed, weighted by the default rates of different portfolios. It represents the proportion of the value not recovered by the creditor relative to the amount exposed to risk at the time of default.

LGD is constructed based on statistical information and operational characteristics, including: recovery costs associated with the financial instrument, potential guarantees or collateral linked to the instrument, historical recovery rates for financial instruments with similar characteristics and credit risk, concessions granted to the counterparty.

Exposure at Default ("EAD") - EAD represents the estimated exposure of the transaction (base balance) in the event that the client enters a default situation. For credit facilities, this exposure may be effective (portion of the limit already utilized) and/or contingent (portion of the limit available but not yet used). In the case of non-cancelable unilateral limits, the Bank applies the Credit Conversion Factor (CCF) methodology, which is an estimate based on historical observations of limit utilization up to the moment of potential default, allowing for a projection of the balance that will be used by the client when default occurs.

The provision for expected credit losses is determined based on the risk expectation of contracts with similar characteristics (risk groupings, products, economic sector, and potential guarantees involved) and the estimate of future losses. The Bank's perspective on current and future economic conditions is incorporated into the credit loss estimate through the application of weighted macroeconomic scenarios.

Provision Levels for Credit Risk-Related Losses - The Bank observes the provision levels established by current regulations for losses incurred associated with credit risk for defaulted financial assets (assets with delays exceeding 90 days). This does not exempt the institution from its responsibility to establish provisions in amounts sufficient to cover the total expected loss upon realization of these assets. The records for incurred loss provisions (ILP) and expected loss provisions (ELP) are maintained separately.

The Bank occasionally conducts individualized analyses to assess credit risk in certain exposures monitored by management. These assessments consider relevant expert knowledge, based on financial indicators and qualitative aspects of companies, the business environment, and financial instruments.

The Bank calculates expected credit losses for off-balance exposures, such as financial guarantees issued and irrevocable loan commitments and undrawn credit facilities. In these cases, the Bank assesses the expected utilization of these balances by the borrower. A provision account is created in liabilities, with the corresponding entry recognized in the period's financial results.

g) Non-accrual of Interest

The Bank does not recognize in the statement of income any revenue not yet received related credit operations with credit recovery problems (Stage 3), except for income arising from the recovery of assets previously written off as losses, as required by applicable regulations. Such assets are those that are more than 90 days past due or are classified as such based on qualitative criteria. The related income is recognized in profit or loss only when effectively received.

h) Taxes

Taxes are calculated based on the rates shown in the table below:

Taxes	Rate
Income tax (15.00% + additional 10.00%)	25.00%
Social Contribution on Net Income - CSLL [1]	20.00%
Social Integration Program/Public servant fund program(PIS/Pasep) [2]	0.65%
Contribution to Social Security Financing – (Cofins) [2]	4.00%
Tax on services of any kind – (ISSQN)	Up to 5.00%

1 - Rate applied to banks, whereas, for other financial companies and non-financial companies in the areas of insurance, pension and capitalization sectors, the rate is 15%. For others non-financial companies, the CSLL rate is 9%.
2 - For non-financial firms that have opted for the non-cumulative regime of calculation, the PIS/PASEP rate is 1.65% and the Cofins rate is 7.6%.

Deferred tax assets and liabilities are established by applying current tax rates to their respective bases. The recognition, maintenance, and derecognition of deferred tax assets follow the criteria set forth in Resolution CMN No. 4.842/2020, supported by a realization capacity study.

In accordance with Article 6 of Law No. 14,467/2022 and the Bank's definition, losses determined as of January 1, 2025, relating to receivables that were in default as of December 31, 2024, which had not been deducted up to that date and have not been recovered, may only be excluded from net income, for the purposes of determining taxable income (lucro real) and the Social Contribution on Net Profit (CSLL) calculation basis, at a rate of 1/120 (one one-hundred-and-twentieth) per month of the reporting period, starting from January 2026.

Losses incurred under Article 2 of Law No. 14.467/2022, related to fiscal year 2025, could not be deducted in an amount exceeding the taxable income of the fiscal year, before accounting for this deduction. Any undeducted losses were added to the balance of losses determined on January 1, 2025, and excluded from net income at the same rate and within the same timeframe, in accordance with the option permitted by the law.

i) Investments, property, plant and equipment and intangible assets

Investments: investments in subsidiaries, associates and joint ventures in which the Bank has significant influence or an ownership interest of 20% or more of the voting shares, and in other companies which are part of a group or are under common control are accounted for by the equity method based on the Shareholders' equity of the subsidiaries, associates and joint ventures.

The cash flows related to dividends and interest on equity received are presented separately in the statement of cash flows, being consistently classified, from period to period, as arising from investment activities.

In the consolidated financial statements, the subsidiaries are fully consolidated, and the associates and joint ventures are accounted under the equity method.

Property and equipment: property and equipment are stated at acquisition cost less the impairment losses and depreciation, calculated using the straight-line method of the useful life of the asset. Depreciation of property and equipment in use is recorded in Other administrative expenses account.

Intangible: intangible assets consist of rights over intangible assets used in the running of the Bank, including acquired goodwill.

An asset meets the criteria for identification as an intangible asset, when it is separable, i.e, it can be separated from the entity and sold, transferred or licensed, rented or exchanged, individually or jointly with a contract, related assets or liabilities, regardless of the intention for use by the entity; or results from contractual rights or other legal rights, regardless of whether these rights are transferable or separable from the entity or other rights and obligations.

Goodwill based on expected future profitability is amortized against the income for the period, in accordance with the annual income projections contained in the economic-financial studies that supported the purchase price of the businesses and is annually tested for impairment.

The other intangible assets with finite useful lives comprise: disbursements for the acquisition of rights to provide banking services (rights to managing payrolls), amortized over the terms of contracts; software, amortized on a straight-line basis by the useful life from the date it is available for use. Intangible assets are adjusted for impairment losses, if applicable. The amortization of intangible assets is recorded in Other administrative expenses account.

j) Impairment of non-financial assets

Non-financial assets are reviewed to see if there is any indication that they may have depreciated, whenever events or changes in circumstances indicate that the carrying amount may not be recoverable.

If there is any indication of devaluation, the Bank estimates the asset's recoverable value, which is the higher of its fair value, less costs to sell it, and its value in use.

If the recoverable amount of the asset is less than its carrying amount, the asset's carrying amount is reduced to its recoverable amount through a provision for impairment, which is recognized in the Income statement.

Methodologies in assessing the recoverable amount of the main non-financial:

Property and equipment in use

Land and buildings – To determine the recoverable amounts of land and buildings, data from market indices, statistical tests based on data from sales of owned properties and technical evaluations are used in accordance with the rules of the Brazilian Association of Technical Standards – ABNT.

Data processing equipment – when available, the Bank uses market values to determine the recoverable amount of relevant data processing equipment, considering market rates for similar goods, substitutes or the same type of goods, based on internal or external sources. If Banco do Brasil cannot obtain reliable data to estimate the market price, the Bank the Bank assesses whether the expected benefits from the use of these assets still justify its best recovery value, qualifying the information that justifies this analysis.

Other items of property and equipment – these items are individually insignificant or fully depreciated. Although subject to evaluation of impairment indicators, the Bank does not determine their recoverable amount on an individual basis due to cost benefit considerations. However, the Bank controls these assets through a systematized register and conducts an annual inventory count and writes off assets that are lost or showing signs of deterioration.

Intangible

Rights due to the acquisition of payrolls – the recoverability of acquired payroll contracts is determined based on the contribution margin of the client relationships generated under each contract. The objective is to determine if the projections that justified the initial acquisition correspond to actual performance. An impairment loss is recognized on underperforming contracts.

Software – the Bank continuously invests in the modernization and adequacy of its internally developed software to accompany new technologies and meet the demands of the business. Since there is no similar software in the market, and because of the significant cost associated with developing models to calculate value in use, the Bank evaluates the ongoing utility of its software to test for impairment that consists of evaluating its usefulness for the Bank so that whenever a software goes out of use its value is written off.

The losses recorded in the Statement of Income to adjust the recoverable value of these assets, if any, are stated in the respective notes.

Investments and goodwill on the acquisition of investments

The methodology for determining the recoverable amount of investments and goodwill based on expected future profitability consists of measuring the expected result of the investment through discounted cash flows. To measure this result, the assumptions adopted are based on i) projections of the Banks' operations, results and investment plans; ii) macroeconomic scenarios developed by the Bank; and iii) internal methodology for calculating the cost of capital based on the Capital Asset Pricing Model – CAPM.

k) Lease Operations – Bank as Lessee

The Bank has operating lease agreements, which, according to current regulations, are classified as follows:

Right-of-Use Assets – These primarily refer to rental contracts for properties used in administrative and banking operations arising from operating lease agreements. Generally, these contracts are structured under standard market conditions and terms, including renewal options and annual rent adjustment clauses, using official inflation indices as the main adjustment parameters.

Lease Liabilities - Lease liabilities arise from the right-of-use assets mentioned above and represent the amount to be disbursed for lease installments, discounted by an interest rate equivalent to what the lessee would pay if borrowing the necessary funds to acquire a similar right-of-use asset, considering a similar economic environment, term, and collateral. The Bank applied the incremental borrowing rate, which represents the cost of its institutional funding, equivalent to a Subordinated Financial Note. Unified discount rates were used, considering a portfolio of similar terms and contracts.

Contractually defined installments are projected until their completion. Variable payments, linked to indices, are remeasured upon changes in installment value, occurring during annual adjustments on contract anniversary dates. The clauses do not impose any restrictions on the Bank regarding dividend payments, debt contracting, or entering into additional lease agreements.

Interest expenses related to lease liabilities are disclosed in Note 26. Note 15 presents the changes of right-of-use assets. Total cash outflows for leases are presented in the Statement of Cash Flows.

In addition to the properties mentioned above, the other leased items primarily consist of equipment, with contract durations of up to 12 months. For these items, the practical expedient was applied, recognizing them as expenses on a straight-line basis over the lease term. Expenses related to these short-term leases are disclosed in Note 26.

Bank as Lessor: In its capacity as a lessor, the Bank enters into finance lease arrangements through its subsidiaries.

l) Employee benefits

Employee benefits related to short-term benefits for current employees are recognized on an accrual basis as the services are provided. Post-employment benefits, comprising supplementary retirement benefits and medical assistance for which the Bank is responsible, are assessed in accordance with criteria established by CPC 33 (R1) - Employee benefits, approved by CVM Resolution 110/2022 and by the CMN Resolution 4,877/2020. The evaluations are carried out at least every six months or less when applicable.

In defined-contribution plans, the actuarial risk and the investment risk are borne by the plan participants. Accordingly, cost accounting is based on each period's contribution amount representing the Bank's obligation. Consequently, no actuarial calculation is required when measuring the obligation or expense, and there are neither actuarial gains nor losses.

In defined benefit plans, the actuarial risk and the investment risk value of plan assets fall substantially on the sponsoring entity. Accordingly, cost accounting requires the measurement of plan obligations and expenses, with a possibility of actuarial gains and losses, leading to recording a liability when the amount of the actuarial obligation exceeds the value of plan assets, or an asset when the amount of assets exceeds the value of plan obligations. In the latter instance, the asset should be recorded only when there is evidence that it can effectively reduce the contributions from the sponsor or will be refundable in the future.

The Bank recognizes the components of defined benefit cost in the period in which the actuarial valuation was performed, in accordance with criteria established by CPC 33 (R1), as follows:

- the current service cost and the net interest on the net defined benefit liability (asset) are recognized in profit or loss; and
- the remeasurements of the net defined benefit liability (asset) resulting from changes in actuarial assumptions are recognized in Accumulated other comprehensive income in Shareholders' equity, net of tax effects. And, according to the normative provision, these effects recognized directly in equity should not be reclassified to the result in subsequent periods.

Contributions to be paid by the Bank to medical assistance plans in some cases will continue after the employee's retirement. Therefore, the Bank's obligations are evaluated by the present actuarial value of the contributions to be paid over the expected period in which the plan participants and beneficiaries will be covered by the plan. Such obligations are evaluated and recognized under the same criteria used for defined benefit plans.

m) Provisions, Contingent Assets, and Contingent Liabilities

The Bank recognizes provisions when the following conditions are met:

- The Bank has a present obligation (legal or constructive) as a result of past events.
- It is probable that an outflow of economic benefits will be required to settle the obligation.
- The amount of the obligation can be reliably measured.

Provisions are established based on the best estimate of probable losses.

The Bank continuously monitors ongoing legal proceedings to assess, among other factors:

- Their nature and complexity.
- The progress of the cases.
- The opinion of the Bank's legal advisors.
- The Bank's experience with similar cases.

When assessing whether a loss is probable, the Bank considers:

- The likelihood of loss arising from claims that occurred before or on the balance sheet date but were identified after that date, yet before the financial statements are issued.
- The need to disclose claims or events that occur after the balance sheet date but before the financial statements are issued.

Non-contractual liabilities, mainly comprising provisions for legal proceedings, are measured at present value when the impact of discounting is material, based on the best estimate of the expected cash outflows required to settle the obligation.

Contingent assets are not recognized in financial statements. However, when there is evidence supporting their realization, typically represented by final court rulings and confirmation of their recoverability through receipt or offsetting against another payable, they are recognized as assets.

n) Assets Held for Sale

Investments Held for Sale

These refer to investments in associates, subsidiaries, and jointly controlled entities that the Bank intends to realize through sale, are available for immediate sale, and whose disposal is highly probable. Once the Bank decides to sell them, these assets are measured at the lower of:

- Carrying amount value, net of provisions for impairment losses.
- Fair value, assessed in accordance with specific regulations, net of selling expenses.

Any difference between the carrying amount value of the asset and its fair value net of selling expenses is recognized in the period's financial results.

Non-Financial Assets Held for Sale

These are assets not covered under the concept of financial assets, as per specific regulations. They primarily refer to non-operational properties received in settlement of credit operations that are difficult or doubtful to resolve.

These assets are initially recognized in the appropriate accounting classifications, based on the expected sale period, at the date of receipt by the Bank. They are valued at the lower of:

- Gross book value of the respective credit operation classified as difficult or doubtful to resolve.
- Fair value of the asset, assessed in accordance with specific regulations, net of selling expenses.

Any difference between the carrying amount of the respective financial instrument classified as difficult or doubtful to resolve, net of provisions, and its fair value is recognized in the period's financial results.

o) Other Assets and Liabilities

Other assets are presented at their realizable values, including, when applicable, income and monetary and exchange rate variations accrued on a pro rata die basis, as well as provision for loss when deemed necessary.

Other liabilities are presented at known and measurable values, increased, when applicable, by interest and

monetary and exchange rate variations incurred on a pro rata die basis.

p) Earnings per Share (EPS)

The calculation of earnings per share is performed in two ways:

- Basic EPS – Calculated by dividing the net income attributable to controlling shareholders by the weighted average number of ordinary shares outstanding during each reporting period.
- Diluted EPS – Calculated by dividing the net income attributable to controlling shareholders by the weighted average number of ordinary shares outstanding, adjusted to reflect the effect of all potentially dilutive ordinary shares.

q) Foreign Currency Transactions Conversion

Functional and Presentation Currency: The individual and consolidated financial statements are presented in Brazilian Reais (BRL), which is the functional and presentation currency of the Bank. The functional currency, which is the currency of the primary economic environment in which an entity operates, is BRL for all Group entities, except for Banco do Brasil Americas and Banco Patagonia.

The financial statements of foreign branches and subsidiaries follow Brazilian accounting standards and are converted to BRL before applying the equity method, as established by Resolution CMN No. 4.817/2020.

Foreign investments that have Brazilian Real (BRL) as their functional currency have their financial statements converted based on the daily balances of each accounting item, considering the daily exchange rate fluctuations, with their effects recognized in the investee's financial results.

For foreign investments with a functional currency different from Brazilian Real (BRL), assets and liabilities are converted using the exchange rate on the date of the respective trial balance or balance sheet, while revenues and expenses are converted using the average exchange rate for the period. Their effects are recognized in Other Comprehensive Income (OCI) within the shareholders' Equity.

r) Non-Recurring Results

As defined by Resolution BCB No. 2/2020, non-recurring results are those that are not related or are only incidentally related to the Bank's typical activities and are not expected to occur frequently in future periods. Information on recurring and non-recurring results is presented in Note 33.

s) Service Fee Income

Service and banking fee income is recognized when services are rendered or made available to customers, in an amount that reflects the consideration the Bank expects to be entitled to, in accordance with the satisfaction of the related performance obligations. Revenue from services provided over time is recognized on a straight-line basis over the term of the contracts, whereas revenue related to distinct services or specific events is recognized at the point in time when the service is performed or the event occurs.

In this context, the Bank's main contract portfolios relate to the following services: Fund management; commissions on insurance, pension plans and capitalization; account fee; Consortium management fees; Card income; Billing; e collections.

Accordingly, the related performance obligations generally comprise, respectively: enabling the movement of funds through deposits, checks, withdrawals, payment orders and/or transfers; enabling the purchase of goods and services at accredited merchants, as well as cash withdrawals in domestic and foreign currencies; receiving funds through the settlement of payment slips that may be paid at any bank; managing assets invested in investment funds; executing securities transactions in stock exchanges; and collecting taxes and other revenues on behalf of public sector entities.

4 – Significant Judgments and accounting estimates

The preparation of these individual and consolidated financial statements requires the application of certain relevant assumptions and judgments that involve a high degree of uncertainty and that may have a material impact on these financial statements. Accordingly, it requires Management to make judgments and use estimates that affect the recognized amounts of assets, liabilities, income and expenses. These adopted estimates and assumptions are reviewed on an ongoing basis, with the revisions recognized in the period in which the estimate is reassessed, with prospective effects. It should be noted that actual results may differ from these estimates.

Significant classes of assets and liabilities subject to estimates and the use of assumptions cover items for which fair value valuation is required. The following components of the consolidated financial statements require the highest degree of judgment and use of estimates:

a) Allowance for losses associated with credit risk

The Bank periodically reviews the composition of its financial instruments portfolio to assess whether expected losses should be recognized. The portfolio assessment process involves estimates and judgments. This process includes observing factors that indicate a change in the customer's risk profile, the credit instrument and the quality of the collateral that result in a reduction in the estimated income of future cash flows.

To support losses deriving from the possible need to honor obligations not recorded on the balance sheet (off-balance), the Bank establishes a provision for expected losses, for non-cancellable credit commitments and credits to be released, as well as for financial guarantees provided, with this amount being recognized as a liability against the result of the period.

The expected loss seeks to identify deficits that will occur in the next 12 months or that will occur during the life of the operation, considering a prospective view and encompassing the evaluation of financial instruments in 3 stages, while being subject to quantitative and qualitative analyses for the appropriate classification.

The classification stage is systematically reviewed considering the Bank's risk-sensing processes, in order to capture changes in the instruments' characteristics and their guarantees and in the customer's behavioral information, which result in an increase or decrease in credit risk, carried out through prospective economic scenarios. These estimates are based on assumptions of a series of factors and, for this reason, the actual results may vary, generating future reinforcements or reversals of losses.

Further information on the calculation methodology and assumptions used by the Bank to assess losses associated with credit risk, as well as the quantitative amounts recorded as expected losses associated with credit risk, can be found in Notes 3.f, 9, 10, 12, 13 and 31.

b) Impairment of non-financial assets

At each reporting date, based on internal and external sources of information, the Bank determines if there are any indicators that a non-financial asset may be impaired. If an indicator does exist, the Bank calculates the asset's recoverable amount, which is the highest of: (i) its fair value less costs to sell it; and (ii) its value in use.

Regardless of any indicator of impairment, the Bank tests the recoverable value of Intangible assets not yet available for use and of goodwill in the acquisition of investments, at least annually, always at the same period.

If the asset's recoverable amount is less than its carrying amount, the carrying amount is reduced to its recoverable amount by recording an impairment loss.

Determining the recoverable amount of non-financial assets requires Management to exercise judgment and make assumptions. These estimates are based on market prices, present value calculations, other pricing techniques, or a combination of these methods.

c) Income taxes

Income and gains generated by the Bank are subject to income taxes in the jurisdictions in which the Bank operates. The determination of income taxes requires interpretation of laws and the use of estimates. In the ordinary course of business, the final amount of income tax payable is uncertain for many different types of transactions and calculations. In these cases, the use of different interpretations and estimates may have resulted in different tax amounts being recorded.

Brazilian tax authorities can review the calculations made by the Bank and its subsidiaries for up to five years subsequent to the date on which a tax becomes due. During this process, the tax authorities may question the procedures adopted by the Bank, mainly with respect to the interpretation of tax legislation. However, Management believe that no significant adjustments will be required to the income tax recorded in these financial statements.

d) Recognition and assessment of deferred taxes

Deferred tax assets (tax credits) are calculated based on temporary differences and tax loss carryforwards and are recognized in the accounting records when the Bank expects to generate taxable profits in subsequent periods in amounts sufficient to offset such balances. The Bank's expected realization of deferred tax assets is based on projected future revenues and technical studies, in accordance with current tax legislation.

The estimates considered by the Bank for the recognition and measurement of deferred taxes are derived from current expectations and projections of future trends, with scenarios being periodically updated for the study. The main assumptions identified by the Bank that may affect these estimates are related to factors such as:

- changes in government regulations affecting tax matters;
- changes in interest rates;
- changes in inflation indices;
- adverse legal proceedings or disputes;
- credit risks;
- changes in the market values of Brazilian securities; and
- changes in domestic and international economic conditions.

e) Pensions and other employee benefits

The Bank sponsors defined contribution and defined benefit pension plans, accounted for in accordance with CPC 33 (R1). Actuarial valuations for defined benefit plans are based on a series of assumptions, including:

- interest rates;
- mortality tables;
- annual rate applied to the revision of retirement benefits;
- inflation index;
- annual salary adjustment; and
- method used to calculate vested benefit obligations for active employees.

Changes in these assumptions can have a significant impact on the amounts determined.

f) Provisions, contingent assets and liabilities

The recognition, measurement and disclosure of provisions, contingent assets and liabilities and legal obligations are carried out in accordance with the criteria defined by CPC 25.

Contingent assets are not recognized in the financial statements, however, they are recognized as assets when there is evidence assuring their realization, usually represented by the final judgment of the lawsuit and by the confirmation of the capacity for its recovery by receipt or offsetting by another receivable.

Contingent liabilities are recognized in the financial statements when, based on the opinion of the Bank's legal advisor and Management, the risk of loss of legal or administrative proceedings is considered probable, with a probable outflow of financial resource for the settlement of the obligation and when the amounts involved are measurable with sufficient assurance, being quantified when judicial noticed and revised monthly as follows:

Aggregated Method: cases that are similar and recurring in nature and whose values are not considered individually significant. Provisions are based on statistical data. It covers civil or labor judicial proceedings (except labor claims filed by trade unions and all proceedings classified as strategic) with probable value of award, estimated by legal advisors, up to R$ 1 million. The aggregated method covers all processes, regardless of the assessment carried out by the legal advisors.

Individual Method: cases considered unusual or whose value is considered relevant by our legal advisor. Provisions are based on the amount claimed; probability of an unfavorable decision; evidence presented; evaluation of legal precedents; other facts raised during the process; judicial decisions made during the course of the case; and the classification and the risk of loss of legal actions.

Contingent liabilities subject to individual method considered as possible losses are not recognized in the financial statements, they are disclosed in notes, while those classified as remote do not require any provision or disclosure.

5 – Acquisitions, disposals and corporate restructuring

There were no relevant acquisitions, disposals or corporate restructurings during the period.

6 – Information by segment

Segment information was prepared based on the criteria adopted by the Board of Directors for performance assessment and for decision-making regarding the allocation of resources for investment and other purposes. The framework also considers the regulatory environment and the similarities between goods and services. The information was prepared based on internal management reports (Management Information), reviewed regularly by Management.

The Bank operates primarily in Brazil, divided mainly into five segments: banking, investments, fund management, insurance (insurance, pension and capitalization) and payment methods. The Bank also engages in other activities, including consortium business and other services aggregated in "Other Segments".

The measurement of managerial income and of managerial assets and liabilities by segment takes into account all income and expenses as well as all assets and liabilities recorded by the Bank's entities (Note 2). There were no common income or expenses nor common assets or liabilities allocated between the segments, for any distribution criteria.

Transactions between segments were eliminated in the column "Intersegment transactions". They were conducted at the same terms and conditions as those practiced with unrelated parties for similar transactions. These transactions do not involve any unusual payment risks.

None of the Bank's customers individually account for more than 10% of the Bank's income.

a) Banking segment

Result generated predominantly in Brazil, derived from a diversified portfolio of products and services, including deposits, loans and services provided to customers through different distribution channels, located in the domestic market and abroad.

The banking segment includes business with the retail, wholesale and public sectors, which were carried out by the Bank's network and customer service teams. It also engages in businesses with micro-entrepreneurs and the informal sector, undertaken through banking correspondents.

b) Investments segment

This segment is responsible for operations in the domestic capital markets, acting on intermediation and distribution of debts in the primary and secondary markets, as well as being responsible for equity investments and the rendering of some financial services.

The income from financial intermediation of this segment is the accrued interest on securities investments net of interest expenses from third party funding costs. The principal equity investments were those in associates, subsidiary companies and joint ventures. Financial service fee income derives from economic/financial advisory services and the underwriting of fixed and variable income.

c) Fund management segment

This segment comprises purchase, sale and custody of securities, portfolio management, and management of investment funds and clubs. Income consists mainly of commissions and management fees for services charged to investors.

d) Insurance, pension and capitalization segment

In this segment, products and services offered are related to life, property and automobile insurance, private pension and capitalization plans.

The income is primarily derived from revenues from written insurance premiums, pension plan contributions, capitalization bonds, and investments in securities, net of selling expenses, technical provisions, and expenses related to benefits and redemptions.

e) Payment method segment

This segment comprises funding, transmission, processing and settlement of operations via electronic means.

Revenues are mainly from commissions and management fees charged to businesses and financial institutions for the services rendered, as well as income from rent, installation and maintenance of electronic terminals.

In thousands of Reais, unless otherwise stated

f) Other segments

Other segments comprise the consortium management and other services segments, which have been aggregated as they were not individually significant.

Their revenues are originated mainly from rendering services not covered in previous segments, such as: credit recovery; consortium management; development, manufacturing, sale, lease and integration of digital electronic systems and equipment, peripherals, programs, inputs and computing supplies.

g) Information of external customers by geographic region

	01/01 to 06/30/2026		01/01 to 06/30/2025	
	Brazil	Abroad	Brazil	Abroad
Income from external customers	**177,931,705**	**9,154,545**	**156,686,007**	**2,957,519**
Income from financial intermediation	**149,753,274**	**8,037,431**	**129,995,629**	**1,838,570**
Loan portfolio	86,497,713	4,333,913	80,133,557	(2,112,559)
Interbank investments	12,649,695	893,573	16,373,999	1,070,185
Securities	45,999,795	2,806,564	30,415,684	3,318,259
Derivative financial instruments	(1,373,597)	3,450	(2,345,290)	(85,453)
Reserve requirement	5,577,542	--	4,499,632	--
Other financial assets	402,126	(69)	918,047	(351,862)
Other income	**28,178,431**	**1,117,114**	**26,690,378**	**1,118,949**
Service fee income	17,206,905	739,592	16,307,960	807,261
Share of earnings (losses) of associates and joint ventures	3,878,427	--	3,882,645	--
Other	7,093,099	377,522	6,499,773	311,688
Non current assets[1]	**50,586,223**	**331,380**	**45,128,785**	**331,163**

1 - Except for financial instruments, deferred tax assets and post-employment benefit assets.

Revenues from abroad were mainly obtained by operations held by branches in South America.

In thousands of Reais, unless otherwise stated

h) Breakdown of managerial income by segment and reconciliation with accounting income

	01/01 to 06/30/2026							
	Managerial Information by Segment							
	Banking	Investments	Fund Management	Insurance, pension and capitalization	Payment methods	Other segments	Intersegment transactions	Consolidated
Income from financial intermediation	**157,459,305**	**294,143**	**218,425**	**154,711**	**166,753**	**470,486**	**(973,118)**	**157,790,705**
Loan portfolio	90,837,678	--	--	--	--	--	(6,052)	90,831,626
Interbank investments	13,755,124	268	162,838	--	127,406	425,191	(927,559)	13,543,268
Securities	48,396,881	153,791	55,710	154,706	39,483	45,295	(39,507)	48,806,359
Derivative financial instruments	(1,510,231)	140,084	--	--	--	--	--	(1,370,147)
Reserve requirement	5,577,542	--	--	--	--	--	--	5,577,542
Other financial assets	402,311	--	(123)	5	(136)	--	--	402,057
Expenses from financial intermediation	**(105,256,366)**	**(235,113)**	**--**	**--**	**--**	**(332,716)**	**1,432,775**	**(104,391,420)**
Financial institutions resources	(50,043,010)	(235,113)	--	--	--	(6)	1,393,268	(48,884,861)
Customers resources	(38,444,281)	--	--	--	--	--	--	(38,444,281)
Resources from issuance of debt securities	(17,964,401)	--	--	--	--	(293,203)	--	(18,257,604)
Other funding expenses	1,195,326	--	--	--	--	(39,507)	39,507	1,195,326
Expected credit risk losses	**(35,824,027)**	**(13,460)**	**--**	**--**	**--**	**(75,382)**	**--**	**(35,912,869)**
Other income	**18,432,829**	**286,423**	**2,203,534**	**6,000,877**	**753,681**	**3,858,218**	**(2,240,017)**	**29,295,545**
Service fee income	10,855,757	152,034	2,198,948	2,789,208	22,682	3,055,674	(1,127,806)	17,946,497
Share of earnings (losses) of associates and joint ventures	515,202	8,885	--	2,726,575	627,765	--	--	3,878,427
Other	7,061,870	125,504	4,586	485,094	103,234	802,544	(1,112,211)	7,470,621
Other expenses	**(34,677,156)**	**(198,624)**	**(380,202)**	**(656,287)**	**(86,180)**	**(1,980,164)**	**1,780,360**	**(36,198,253)**
Personnel expenses	(13,084,535)	(21,655)	(87,371)	(49,723)	(1,759)	(321,399)	3,717	(13,562,725)
Other administrative expenses	(5,327,384)	(15,469)	(49,211)	(33,437)	(624)	(243,075)	1,123,440	(4,545,760)
Amortization	(1,459,108)	--	--	(62)	--	(2,153)	--	(1,461,323)
Depreciation	(1,451,111)	--	--	--	--	(54,480)	--	(1,505,591)
Tax expenses	(3,675,941)	(20,764)	(157,038)	(353,797)	(18,043)	(426,131)	--	(4,651,714)
Other	(9,679,077)	(140,736)	(86,582)	(219,268)	(65,754)	(932,926)	653,203	(10,471,140)
Provisions	**(5,509,439)**	**6,637**	**24,306**	**(2,140)**	**6**	**(13,619)**	**--**	**(5,494,249)**
Provisions for civil, tax and labor claims	(5,503,205)	6,637	24,306	(2,140)	6	(13,619)	--	(5,488,015)
Other	(6,234)	--	--	--	--	--	--	(6,234)
Profit before taxation and profit sharing	**(5,374,854)**	**140,006**	**2,066,063**	**5,497,161**	**834,260**	**1,926,823**	**--**	**5,089,459**
Income tax and social contribution	6,140,225	(57,631)	(821,593)	(936,020)	(65,374)	(607,166)	--	3,652,441
Employee and directors profit sharing	(721,807)	(758)	(798)	--	--	(6,915)	--	(730,278)
Non-controlling interest	(300,163)	--	--	(1,447,927)	--	1,131	--	(1,746,959)
Net income	**(256,599)**	**81,617**	**1,243,672**	**3,113,214**	**768,886**	**1,313,873**	**--**	**6,264,663**
Balance sheet								
Interbank investments	258,336,873	--	2,433,840	6,150,902	1,016,366	8,659,229	(22,078,219)	254,518,991
Securities	760,053,466	3,106,732	915,199	3,495,961	756,297	821,472	(890,158)	768,258,969
Loan portfolio	1,245,953,757	--	--	--	--	--	(82,033)	1,245,871,724
Investments	29,229,251	1,247,908	--	7,743,199	5,271,963	--	(23,091,159)	20,401,162
Other assets	288,485,301	1,132,028	492,505	4,165,595	3,804,063	7,779,447	(10,139,774)	295,719,165
Total assets	**2,582,058,648**	**5,486,668**	**3,841,544**	**21,555,657**	**10,848,689**	**17,260,148**	**(56,281,343)**	**2,584,770,011**
Liabilities	**2,394,704,987**	**4,714,540**	**2,411,986**	**11,221,862**	**149,244**	**13,979,152**	**(31,623,114)**	**2,395,558,657**
Customers resources	954,126,418	--	--	--	--	--	(107,581)	954,018,837
Financial institutions resources	863,403,538	4,083,444	--	--	--	82,033	(22,160,251)	845,408,764
Resources from issuance of debt securities	288,397,678	--	--	--	--	8,432,297	(755,804)	296,074,171
Provisions	38,350,726	20,067	9,253	58,993	637	478,942	(6,887)	38,911,731
Other liabilities	250,426,627	611,029	2,402,733	11,162,869	148,607	4,985,880	(8,592,591)	261,145,154
Shareholders' equity	**187,353,661**	**772,128**	**1,429,558**	**10,333,795**	**10,699,445**	**3,280,996**	**(24,658,229)**	**189,211,354**
Total liabilities and equity	**2,582,058,648**	**5,486,668**	**3,841,544**	**21,555,657**	**10,848,689**	**17,260,148**	**(56,281,343)**	**2,584,770,011**

In thousands of Reais, unless otherwise stated

	01/01 to 06/30/2025							
	Managerial Information by Segment							
	Banking	Investments	Fund Management	Insurance, pension and capitalization	Payment methods	Other segments	Intersegment transactions	Consolidated
Income from financial intermediation	**131,446,941**	**375,470**	**182,985**	**115,516**	**223,976**	**384,144**	**(894,833)**	**131,834,199**
Loan portfolio	78,027,695	--	--	--	--	--	(6,697)	78,020,998
Interbank investments	17,563,784	177	156,850	--	223,838	387,671	(888,136)	17,444,184
Securities	33,194,243	401,101	26,472	115,516	138	(3,527)	--	33,733,943
Derivative financial instruments	(2,404,935)	(25,808)	--	--	--	--	--	(2,430,743)
Reserve requirement	4,499,632	--	--	--	--	--	--	4,499,632
Other financial assets	566,522	--	(337)	--	--	--	--	566,185
Expenses from financial intermediation	**(81,831,100)**	**(127,897)**	**--**	**--**	**--**	**(365,172)**	**1,280,935**	**(81,043,234)**
Financial institutions resources	(31,193,440)	(127,897)	--	--	--	(5,847)	1,280,935	(30,046,249)
Customers resources	(34,939,940)	--	--	--	--	--	--	(34,939,940)
Resources from issuance of debt securities	(18,429,019)	--	--	--	--	(359,325)	--	(18,788,344)
Other funding expenses	2,731,299	--	--	--	--	--	--	2,731,299
Expected credit risk losses	**(28,938,929)**	**(23,520)**	**--**	**--**	**--**	**(79,161)**	**--**	**(29,041,610)**
Other income	**17,271,137**	**368,413**	**1,997,281**	**5,813,402**	**847,788**	**3,477,687**	**(1,966,381)**	**27,809,327**
Service fee income	10,313,750	251,175	1,991,892	2,808,164	22,181	2,704,897	(976,838)	17,115,221
Share of earnings (losses) of associates and joint ventures	550,035	13,340	--	2,596,201	723,069	--	--	3,882,645
Other	6,407,352	103,898	5,389	409,037	102,538	772,790	(989,543)	6,811,461
Other expenses	**(32,512,724)**	**(111,665)**	**(312,849)**	**(615,062)**	**(75,025)**	**(1,787,433)**	**1,580,279**	**(33,834,479)**
Personnel expenses	(12,742,250)	(20,447)	(80,257)	(47,830)	(2,424)	(309,567)	3,108	(13,199,667)
Other administrative expenses	(5,742,705)	(26,190)	(46,727)	(44,295)	(624)	(202,340)	961,814	(5,101,067)
Amortization	(1,305,739)	--	--	(59)	--	(2,240)	--	(1,308,038)
Depreciation	(884,546)	--	--	--	--	(45,627)	--	(930,173)
Tax expenses	(3,446,961)	(37,543)	(142,075)	(352,399)	(20,964)	(375,618)	--	(4,375,560)
Other	(8,390,523)	(27,485)	(43,790)	(170,479)	(51,013)	(852,041)	615,357	(8,919,974)
Provisions	**(5,781,925)**	**(20,019)**	**(1,475)**	**(2,969)**	**(43)**	**(8,374)**	**--**	**(5,814,805)**
Provisions for civil, tax and labor claims	(5,769,259)	(20,019)	(1,475)	(2,969)	(43)	(8,374)	--	(5,802,139)
Other	(12,666)	--	--	--	--	--	--	(12,666)
Profit before taxation and profit sharing	**(346,600)**	**460,782**	**1,865,942**	**5,310,887**	**996,696**	**1,621,691**	**--**	**9,909,398**
Income tax and social contribution	5,303,158	(198,117)	(744,255)	(920,981)	(88,349)	(521,578)	--	2,829,878
Employee and directors profit sharing	(1,264,635)	(727)	(1,296)	--	--	(6,657)	--	(1,273,315)
Non-controlling interest	(266,746)	--	--	(1,393,137)	--	1,271	--	(1,658,612)
Net income	**3,425,177**	**261,938**	**1,120,391**	**2,996,769**	**908,347**	**1,094,727**	**--**	**9,807,349**
Balance sheet								
Interbank investments	292,682,108	7	2,612,775	7,072,012	3,154,847	8,448,220	(22,973,890)	290,996,079
Securities	601,825,287	1,564,753	534,552	1,900,242	648	623,096	(119,854)	606,328,724
Loan portfolio	1,231,273,691	--	--	--	--	--	(189,496)	1,231,084,195
Investments	28,615,315	1,209,999	--	8,420,161	3,963,478	--	(22,550,497)	19,658,456
Other assets	283,268,952	1,173,817	529,793	3,524,006	3,789,975	8,122,924	(10,993,574)	289,415,893
Total assets	**2,437,665,353**	**3,948,576**	**3,677,120**	**20,916,421**	**10,908,948**	**17,194,240**	**(56,827,311)**	**2,437,483,347**
Liabilities	**2,256,288,012**	**3,136,944**	**2,247,492**	**10,996,413**	**222,891**	**14,210,577**	**(33,167,981)**	**2,253,934,348**
Customers resources	880,430,655	--	--	--	--	--	(73,450)	880,357,205
Financial institutions resources	746,402,050	2,042,512	--	--	--	189,496	(23,163,386)	725,470,672
Resources from issuance of debt securities	354,649,957	--	--	--	--	9,196,345	--	363,846,302
Provisions	33,040,739	138,382	34,274	56,747	416	447,053	(5,730)	33,711,881
Other liabilities	241,764,611	956,050	2,213,218	10,939,666	222,475	4,377,683	(9,925,415)	250,548,288
Shareholders' equity	**181,377,341**	**811,632**	**1,429,628**	**9,920,008**	**10,686,057**	**2,983,663**	**(23,659,330)**	**183,548,999**
Total liabilities and equity	**2,437,665,353**	**3,948,576**	**3,677,120**	**20,916,421**	**10,908,948**	**17,194,240**	**(56,827,311)**	**2,437,483,347**

In thousands of Reais, unless otherwise stated

7 – Cash and cash equivalents

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Cash and due from banks	**24,951,323**	**17,192,762**	**27,063,120**	**19,737,849**
Local currency	12,425,150	10,238,077	12,430,528	10,239,446
Foreign currency	12,526,173	6,954,685	14,632,592	9,498,403
Interbank investments [1]	**41,440,024**	**41,282,113**	**37,954,729**	**39,897,676**
Securities purchased under resale agreements – guaranteed by securities not repledged/re-sold	1,718,846	285,257	2,220,411	313,853
Interbank deposits	38,686,080	40,996,856	35,734,318	39,583,823
Foreign currency	1,035,098	--	--	--
Total	**66,391,347**	**58,474,875**	**65,017,849**	**59,635,525**

1 - Investments whose original maturity is less than or equal to 90 days and with insignificant risk of change in fair value.

In thousands of Reais, unless otherwise stated

8 – Deposits with Central Bank of Brasil

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Time deposits	60,271,807	53,187,224	60,271,807	53,187,224
Savings deposits	41,815,964	42,454,209	41,815,964	42,454,209
Demand deposits	11,032,049	20,349,251	11,032,049	20,349,251
Instant payment account	4,707,832	3,843,247	4,707,832	3,843,247
Electronic currency deposits	139,762	182,202	139,762	182,202
Total	**117,967,414**	**120,016,133**	**117,967,414**	**120,016,133**

b) Income from reserve requirement investments

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Time deposits	3,939,520	2,848,811	3,939,520	2,848,811
Savings deposits	1,638,022	1,650,821	1,638,022	1,650,821
Total	**5,577,542**	**4,499,632**	**5,577,542**	**4,499,632**

In thousands of Reais, unless otherwise stated

9 – Interbank investments

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Securities purchased under resale agreements	**155,359,421**	**128,120,273**	**155,543,606**	**128,352,536**
Reverse repurchase agreement - own resources	**2,700,764**	**1,138,774**	**3,386,280**	**1,383,241**
Domestic Federal governments bonds	475,218	--	976,550	16,000
Sovereign bonds issued abroad	2,225,546	1,138,774	2,233,450	1,168,051
Other securities abroad	--	--	176,280	199,190
Reverse repurchase agreement- financed position	**152,658,657**	**126,981,499**	**152,157,326**	**126,969,295**
Domestic Federal governments bonds	152,658,657	126,981,499	152,157,326	126,965,499
Other securities	--	--	--	3,796
Interbank deposits [1]	**97,212,637**	**58,892,330**	**98,975,385**	**61,130,780**
Total of Interbank investments	**252,572,058**	**187,012,603**	**254,518,991**	**189,483,316**
Allowance for losses associated with credit risk	**(25,254)**	**(18,626)**	**(26,735)**	**(18,797)**
Expected loss on investments in interbank deposits	(25,254)	(18,626)	(25,370)	(18,634)
Expected loss on Securities purchased under resale agreements	--	--	(1,365)	(163)
Total of Interbank investments net of expected losses	**252,546,804**	**186,993,977**	**254,492,256**	**189,464,519**

1 - The Consolidated amounts include R$ 7,309,086, thousand related to investments abroad as required by local regulatory authorities.

b) Result of interbank investments

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Income from securities purchased under resale agreement	**12,286,413**	**20,149,939**	**12,317,052**	**20,169,781**
Funded position	12,233,082	20,096,599	12,233,081	20,096,599
Own portfolio position	53,331	53,340	83,971	73,182
Income from investments in interbank deposits	**3,129,848**	**1,684,142**	**3,007,945**	**1,674,366**
Exchange fluctuation	**(1,781,729)**	**(4,399,963)**	**(1,781,729)**	**(4,399,963)**
Revenue from Interbank investments	**13,634,532**	**17,434,118**	**13,543,268**	**17,444,184**
(Allowance)/ reversal for expected loss	(7,484)	(1,164)	(8,804)	(11,212)
Result of Interbank investments	**13,627,048**	**17,432,954**	**13,534,464**	**17,432,972**

In thousands of Reais, unless otherwise stated

c) Stages

June 30, 2026	Banco do Brasil			
	Stage 1	Stage 2	Stage 3	Total
Securities purchased under resale agreement	155,359,421	--	--	155,359,421
Interbank deposits	97,212,637	--	--	97,212,637
Total	**252,572,058**	**--**	**--**	**252,572,058**
Expected loss on interbank investments	(25,254)	--	--	(25,254)
Balance of interbank investments	**252,546,804**	**--**	**--**	**252,546,804**

December 31, 2025	Banco do Brasil			
	Stage 1	Stage 2	Stage 3	Total
Securities purchased under resale agreement	128,120,273	--	--	128,120,273
Interbank deposits	58,892,330	--	--	58,892,330
Total	**187,012,603**	**--**	**--**	**187,012,603**
Expected loss on interbank investments	(18,626)	--	--	(18,626)
Balance of interbank investments	**186,993,977**	**--**	**--**	**186,993,977**

June 30, 2026	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Securities purchased under resale agreement	155,543,606	--	--	155,543,606
Interbank deposits	98,975,385	--	--	98,975,385
Total	**254,518,991**	**--**	**--**	**254,518,991**
Expected loss on interbank investments	(26,735)	--	--	(26,735)
Balance of interbank investments	**254,492,256**	**--**	**--**	**254,492,256**

December 31, 2025	Consolidated			
	Stage 1	Stage 2	Stage 3	Total
Securities purchased under resale agreement	128,352,536	--	--	128,352,536
Interbank deposits	61,130,780	--	--	61,130,780
Total	**189,483,316**	**--**	**--**	**189,483,316**
Expected loss on interbank investments	(18,797)	--	--	(18,797)
Balance of interbank investments	**189,464,519**	**--**	**--**	**189,464,519**

In thousands of Reais, unless otherwise stated

10 – Securities

a) Portfolio of securities by classification category

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Securities at fair value through profit or loss	4,662,878	3,669,173	10,151,513	7,620,302
Securities at fair value through other comprehensive income	673,267,965	631,884,974	681,641,442	640,022,346
Securities at amortized cost	64,228,663	72,422,703	76,466,014	82,141,286
Total	**742,159,506**	**707,976,850**	**768,258,969**	**729,783,934**

b) Securities measured at fair value through profit or loss (FVPL)

Banco do Brasil	June 30, 2026			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**4,690,228**	**(24,282)**	**(3,159)**	**4,662,787**
Federal government bonds	4,179,563	8,719	--	4,188,282
Securities issued by financial companies	163,892	(18,348)	(225)	145,319
Securities issued by non-financial companies	346,773	(14,653)	(2,934)	329,186
Equity instruments	**88**	**3**	**--**	**91**
Investments in mutual funds	88	3	--	91
Total	**4,690,316**	**(24,279)**	**(3,159)**	**4,662,878**

Banco do Brasil	December 31, 2025			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**3,669,768**	**1,059**	**(1,722)**	**3,669,105**
Federal government bonds	3,145,059	961	--	3,146,020
Securities issued by financial companies	524,709	98	(1,722)	523,085
Equity instruments	**60**	**8**	**--**	**68**
Investments in mutual funds	60	8	--	68
Total	**3,669,828**	**1,067**	**(1,722)**	**3,669,173**

Consolidated	June 30, 2026			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**9,243,850**	**(88,597)**	**(18,799)**	**9,136,454**
Federal government bonds	4,727,132	8,812	--	4,735,944
Foreign governments bonds and official institutions abroad	821,994	79,727	--	901,721
Securities issued by financial companies	196,863	(18,400)	(225)	178,238
Securities issued by non-financial companies	3,497,861	(158,736)	(18,574)	3,320,551
Equity instruments	**950,452**	**64,607**	**--**	**1,015,059**
Shares	157,225	85	--	157,310
Investments in mutual funds	793,227	64,522	--	857,749
Total	**10,194,302**	**(23,990)**	**(18,799)**	**10,151,513**

In thousands of Reais, unless otherwise stated

Consolidated	December 31, 2025			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**6,647,486**	**38,810**	**(3,902)**	**6,682,394**
Federal government bonds	3,560,060	816	--	3,560,876
Foreign governments bonds and official institutions abroad	204,502	46,640	--	251,142
Securities issued by financial companies	28,581	(55)	--	28,526
Securities issued by non-financial companies	2,854,343	(8,591)	(3,902)	2,841,850
Equity instruments	**849,303**	**88,605**	**--**	**937,908**
Shares	131,593	89	--	131,682
Investments in mutual funds and other securities	717,710	88,516	--	806,226
Total	**7,496,789**	**127,415**	**(3,902)**	**7,620,302**

c) Securities measured at fair value through other comprehensive income (FVOCI)

Banco do Brasil	June 30, 2026			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**672,765,578**	**(1,670,974)**	**(7,308)**	**671,087,296**
Federal government bonds	662,163,694	(1,460,143)	--	660,703,551
Foreign governments bonds and official institutions abroad	4,966,754	(100,778)	(2,044)	4,863,932
Securities issued by financial companies	2,214,017	5,624	(2,761)	2,216,880
Securities issued by non-financial companies	3,421,113	(115,677)	(2,503)	3,302,933
Equity instruments [1]	**1,811,266**	**369,403**	**--**	**2,180,669**
Shares	124,926	218,158	--	343,084
Investments in mutual funds	1,686,340	151,245	--	1,837,585
Total	**674,576,844**	**(1,301,571)**	**(7,308)**	**673,267,965**

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

Banco do Brasil	December 31, 2025			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**631,206,760**	**(1,600,962)**	**(5,265)**	**629,600,533**
Federal government bonds	622,475,348	(1,454,257)	--	621,021,091
Foreign governments bonds and official institutions abroad	4,272,141	(72,644)	(1,763)	4,197,734
Securities issued by financial companies	1,345,929	26,593	(1,571)	1,370,951
Securities issued by non-financial companies	3,113,342	(100,654)	(1,931)	3,010,757
Equity instruments [1]	**2,000,760**	**283,681**	**--**	**2,284,441**
Shares	118,257	150,807	--	269,064
Investments in mutual funds	1,882,503	132,874	--	2,015,377
Total	**633,207,520**	**(1,317,281)**	**(5,265)**	**631,884,974**

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

In thousands of Reais, unless otherwise stated

Consolidated	June 30, 2026			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**681,261,415**	**(1,759,154)**	**(33,909)**	**679,468,352**
Federal government bonds	662,368,883	(1,484,348)	--	660,884,535
Foreign governments bonds and official institutions abroad	6,813,218	(87,655)	(14,503)	6,711,060
Securities issued by financial companies	2,247,512	5,774	(2,952)	2,250,334
Securities issued by non-financial companies	9,831,802	(192,925)	(16,454)	9,622,423
Equity instruments [1]	**1,814,286**	**358,804**	**--**	**2,173,090**
Shares	157,877	206,462	--	364,339
Investments in mutual funds	1,656,409	152,342	--	1,808,751
Total	**683,075,701**	**(1,400,350)**	**(33,909)**	**681,641,442**

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

Consolidated	December 31, 2025			
	Amortized cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**639,406,438**	**(1,559,295)**	**(138,494)**	**637,708,649**
Federal government bonds	622,680,662	(1,482,454)	--	621,198,208
Foreign governments bonds and official institutions abroad	5,943,722	(30,200)	(98,407)	5,815,115
Securities issued by financial companies	1,358,661	26,946	(1,710)	1,383,897
Securities issued by non-financial companies	9,423,393	(73,587)	(38,377)	9,311,429
Equity instruments [1]	**2,035,778**	**277,919**	**--**	**2,313,697**
Shares	152,090	131,487	--	283,577
Investments in mutual funds	1,883,688	146,432	--	2,030,120
Total	**641,442,216**	**(1,281,376)**	**(138,494)**	**640,022,346**

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

d) Expected maturities of securities at amortized cost

Banco do Brasil	June 30, 2026				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
Debt instruments	**37,560,368**	**26,703,373**	**--**	**--**	**64,263,741**
Federal government bonds	12,571,784	20,778,356	--	--	33,350,140
Foreign governments bonds and official institutions abroad	24,988,584	5,925,017	--	--	30,913,601
Expected securities losses	**(29,254)**	**(5,824)**	**--**	**--**	**(35,078)**
Total	**37,531,114**	**26,697,549**	**--**	**--**	**64,228,663**

Banco do Brasil	December 31, 2025				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
Debt instruments	**38,359,911**	**33,692,352**	**408,271**	**--**	**72,460,534**
Federal government bonds	13,863,518	23,245,529	408,271	--	37,517,318
Foreign governments bonds and official institutions abroad	24,496,393	10,446,823	--	--	34,943,216
Expected securities losses	**(27,907)**	**(9,924)**	**--**	**--**	**(37,831)**
Total	**38,332,004**	**33,682,428**	**408,271**	**--**	**72,422,703**

In thousands of Reais, unless otherwise stated

In accordance with the Bank's risk management and due to new business dynamics in 2025, the Bank revised its financial asset management strategy and certain business models related to the portfolio of fixed-rate government bonds. As a result, Securities were reclassified from the "fair value through other comprehensive income" category to the "amortized cost" category in the amount of R$ 32,929,465 thousand, with a net positive effect on shareholders' equity of R$ 1,146,778 thousand, with no impact on the income.

Consolidated	June 30, 2026				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
Debt instruments	**40,613,425**	**35,932,558**	**--**	**--**	**76,545,983**
Federal government bonds	12,887,861	24,808,604	--	--	37,696,465
Foreign governments bonds and official institutions abroad	27,711,656	11,123,954	--	--	38,835,610
Securities issued by financial companies	13,908	--	--	--	13,908
Expected securities losses	(38,207)	(41,762)	--	--	(79,969)
Total	**40,575,218**	**35,890,796**	**--**	**--**	**76,466,014**

Consolidated	December 31, 2025				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
Debt instruments	**46,831,319**	**35,238,298**	**408,271**	**--**	**82,477,888**
Federal government bonds	15,053,269	24,610,601	408,271	--	40,072,141
Foreign governments bonds and official institutions abroad	31,773,004	10,627,058	--	--	42,400,062
Securities issued by financial companies	5,046	--	--	--	5,046
Securities issued by non-financial companies	--	639	--	--	639
Expected securities losses	(315,369)	(21,233)	--	--	(336,602)
Total	**46,515,950**	**35,217,065**	**408,271**	**--**	**82,141,286**

In accordance with the Bank's risk management and due to new business dynamics in 2025, the Bank revised its financial asset management strategy and certain business models related to the portfolio of fixed-rate government bonds. As a result, Securities were reclassified from the "fair value through other comprehensive income" category to the "amortized cost" category in the amount of R$ 32,929,465 thousand, with a net positive effect on shareholders' equity of R$ 1,146,778 thousand, with no impact on the income.

In thousands of Reais, unless otherwise stated

e) Breakdown of the securities portfolio, net of expected credit losses

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Own portfolio	180,787,097	203,643,114	217,360,796	239,200,468
Subject to repurchase agreements	538,079,314	483,580,584	527,108,453	469,525,174
Pledged in guarantee	23,293,095	20,753,152	23,789,720	21,058,292
Total	**742,159,506**	**707,976,850**	**768,258,969**	**729,783,934**

f) Income from operations with securites

	Banco do Brasil		Consolidated	
	01/01 to 06/30/26	01/01 to 06/30/2025	01/01 to 06/30/26	01/01 to 06/30/2025
Fixed-income securities	44,044,788	28,353,855	44,409,822	28,745,957
Variable-income securities	93	--	18,889	1,123
Securities abroad	2,379,415	2,106,876	4,450,824	4,720,030
Investments in mutual funds	42	34	28,445	24,343
Fair value	(25,627)	78,862	(89,603)	172,092
Exchange rate variation	(9,782)	70,727	(12,018)	70,398
Securities income	**46,388,929**	**30,610,354**	**48,806,359**	**33,733,943**
Increase/Reversal for expected credit losses	1,044	(405,042)	328,142	(325,874)
Total securities income	**46,389,973**	**30,205,312**	**49,134,501**	**33,408,069**

g) Debt instruments by stage

Banco do Brasil	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Fair value through profit or loss	**4,684,446**	--	**5,782**	**4,690,228**
Federal government bonds	4,179,563	--	--	4,179,563
Securities issued by financial companies	163,892	--	--	163,892
Securities issued by non-financial companies	340,991	--	5,782	346,773
Fair value through other comprehensive income	**672,765,578**	--	**--**	**672,765,578**
Federal government bonds	662,163,694	--	--	662,163,694
Foreign governments bonds and official institutions abroad	4,966,754	--	--	4,966,754
Securities issued by financial companies	2,214,017	--	--	2,214,017
Securities issued by non-financial companies	3,421,113	--	--	3,421,113
Securities at amortized cost	**64,263,741**	**--**	**--**	**64,263,741**
Federal government bonds	33,350,140	--	--	33,350,140
Foreign governments bonds and official institutions abroad	30,913,601	--	--	30,913,601
Expected securities losses	**(42,884)**	--	**(2,661)**	**(45,545)**
Total	**741,670,881**	**--**	**3,121**	**741,674,002**

In thousands of Reais, unless otherwise stated

Banco do Brasil	December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total
Fair value through profit or loss	**3,664,280**	--	**5,488**	**3,669,768**
Federal government bonds	3,145,059	--	--	3,145,059
Securities issued by non-financial companies	519,221	--	5,488	524,709
Fair value through other comprehensive income	**631,206,625**	**--**	**135**	**631,206,760**
Federal government bonds	622,475,348	--	--	622,475,348
Foreign governments bonds and official institutions abroad	4,272,141	--	--	4,272,141
Securities issued by financial companies	1,345,929	--	--	1,345,929
Securities issued by non-financial companies	3,113,207	--	135	3,113,342
Securities at amortized cost	**72,460,534**	--	--	**72,460,534**
Foreign governments bonds and official institutions abroad	37,517,318	--	--	37,517,318
Securities issued by non-financial companies	34,943,216	--	--	34,943,216
Expected securities losses	**(43,526)**	--	**(1,292)**	**(44,818)**
Total	**707,287,913**	**--**	**4,331**	**707,292,244**

Consolidated	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Fair value through profit or loss	**9,186,417**	--	**57,433**	**9,243,850**
Federal government bonds	4,727,132	--	--	4,727,132
Foreign governments bonds and official institutions abroad	821,994	--	--	821,994
Securities issued by financial companies	196,863	--	--	196,863
Securities issued by non-financial companies	3,440,428	--	57,433	3,497,861
Securities issued by financial companies	**681,261,415**	**--**	**--**	**681,261,415**
Securities issued by non-financial companies	662,368,883	--	--	662,368,883
Fair value through other comprehensive income	6,813,218	--	--	6,813,218
Federal government bonds	2,247,512	--	--	2,247,512
Foreign governments bonds and official institutions abroad	9,831,802	--	--	9,831,802
Securities issued by financial companies	**76,545,983**	--	--	**76,545,983**
Securities issued by non-financial companies	37,696,465	--	--	37,696,465
Securities at amortized cost	38,835,610	--	--	38,835,610
Federal government bonds	13,908	--	--	13,908
Expected securities losses	**(115,929)**	--	(16,748)	**(132,677)**
Total	**766,877,886**	**--**	**40,685**	**766,918,571**

In thousands of Reais, unless otherwise stated

Consolidated	December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total
Fair value through profit or loss	**6,627,388**	**14,610**	**5,488**	**6,647,486**
Federal government bonds	3,560,060	--	--	3,560,060
Foreign governments bonds and official institutions abroad	189,892	14,610	--	204,502
Securities issued by financial companies	28,581	--	--	28,581
Securities issued by non-financial companies	2,848,855	--	5,488	2,854,343
Fair value through other comprehensive income	**637,793,594**	**1,612,709**	**135**	**639,406,438**
Federal government bonds	622,680,662	--	--	622,680,662
Foreign governments bonds and official institutions abroad	4,331,013	1,612,709	--	5,943,722
Securities issued by financial companies	1,358,661	--	--	1,358,661
Securities issued by non-financial companies	9,423,258	--	135	9,423,393
Securities at amortized cost	**76,477,958**	**5,999,930**	**--**	**82,477,888**
Federal government bonds	40,072,141	--	--	40,072,141
Foreign governments bonds and official institutions abroad	36,400,132	5,999,930	--	42,400,062
Securities issued by financial companies	5,046	--	--	5,046
Securities issued by non-financial companies	639	--	--	639
Expected securities losses	**(122,853)**	**(354,853)**	**(1,292)**	**(478,998)**
Total	**720,776,087**	**7,272,396**	**4,331**	**728,052,814**

h) Reconciliation of changes concerning the securities stages

Banco do Brasil	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Balance as of December 31, 2025	**707,331,439**	**--**	**5,623**	**707,337,062**
Transferred to stage 1	--	--	(135)	(135)
Transferred to stage 3	(26)	--	--	(26)
Originated from stage 1	--	--	26	26
Originated from stage 3	135	--	--	135
Other changes [1]	34,382,217	--	268	34,382,485
Balance as of Jun 30, 2026	**741,713,765**	**--**	**5,782**	**741,719,547**

1 – Purchased or settled assets..

Consolidated	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Balance as of December 31, 2025	**720,898,940**	**7,627,249**	**5,623**	**728,531,812**
Transferred to stage 1	--	(7,627,249)	(135)	(7,627,384)
Transferred to stage 3	(26)	--	--	(26)
Originated from stage 1	--	--	26	26
Originated from stage 2	7,627,249	--	--	7,627,249
Originated from stage 3	135	--	--	135
Other changes [1]	38,467,517	--	51,919	38,519,436
Balance as of Jun 30, 2026	**766,993,815**	**--**	**57,433**	**767,051,248**

1 – Purchased or settled assets.

i) Reconciliation of changes concerning the securities stages of expected credit losses

Banco do Brasil	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Balance as of December 31, 2025 [1]	**(43,526)**	**--**	**(1,292)**	**(44,818)**
Other changes [1]	642	--	(1,369)	(727)
Balance as of Jun 30, 2026	**(42,884)**	**--**	**(2,661)**	**(45,545)**

1 – Purchased or settled assets, allowance or reversal of expected credit losses.

In thousands of Reais, unless otherwise stated

Consolidated	June 30, 2026			
	Stage 1	Stage 2	Stage 3	Total
Balance as of December 31, 2025	**(122,853)**	**(354,853)**	**(1,292)**	**(478,998)**
Transfered to stage 1	--	354,853	--	354,853
Originated from stage 2	(354,853)	--	--	(354,853)
Other changes [1]	361,777	--	(15,456)	346,321
Balance as of Jun 30, 2026	**(115,929)**	**--**	**(16,748)**	**(132,677)**

1 – Purchased or settled assets, allowance or reversal of expected credit losses.

j) Reconciliation of changes concerning expected credit losses

Banco do Brasil	01/01 to 06/30/26				
	Balance as of Dec 31, 2025	(Allowance)/ reversal	Write-offs	Exchange rate	Balance as of Jun 30, 2026
Securities at fair value through profit or loss	(1,722)	(1,437)	--	--	(3,159)
Securities at fair value through other comprehensive income	(5,265)	(557)	--	(1,486)	(7,308)
Securities at amortized cost	(37,831)	3,038	--	(285)	(35,078)
Total	**(44,818)**	**1,044**	**--**	**(1,771)**	**(45,545)**

Consolidated	01/01 to 06/30/26				
	Balance as of Dec 31, 2025	(Allowance)/ reversal	Write-offs	Exchange rate	Balance as of Jun 30, 2026
Securities at fair value through profit or loss	(3,902)	(14,897)	--	--	(18,799)
Securities at fair value through other comprehensive income	(138,494)	99,563	--	5,022	(33,909)
Securities at amortized cost	(336,602)	243,476	--	13,157	(79,969)
Total	**(478,998)**	**328,142**	**--**	**18,179**	**(132,677)**

In thousands of Reais, unless otherwise stated

11 – Derivative financial instruments

	Banco do Brasil						Consolidated					
	Jun 30, 2026			Dec 31, 2025			Jun 30, 2026			Dec 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Assets												
Forwards[1]	1,706,948	(165,676)	1,541,272	1,096,510	(246,884)	849,626	1,707,402	(165,676)	1,541,726	1,121,430	(244,364)	877,066
Options	676,125	(243,960)	432,165	887,148	(375,988)	511,160	694,234	(240,169)	454,065	887,148	(375,988)	511,160
Swap	3,168,787	604,354	3,773,141	2,235,990	547,524	2,783,514	3,168,787	604,354	3,773,141	2,235,990	547,524	2,783,514
Other derivatives[2]	271,531	(30,304)	241,227	490,993	(6,714)	484,279	276,703	(30,899)	245,804	492,476	(6,732)	485,744
Total	**5,823,391**	**164,414**	**5,987,805**	**4,710,641**	**(82,062)**	**4,628,579**	**5,847,126**	**167,610**	**6,014,736**	**4,737,044**	**(79,560)**	**4,657,484**
Liabilities												
Forwards[1]	(5,736,229)	3,432,599	(2,303,630)	(3,127,329)	1,526,760	(1,600,569)	(5,737,103)	3,432,599	(2,304,504)	(3,127,455)	1,526,760	(1,600,695)
Options	(761,995)	(437,631)	(1,199,626)	(983,261)	169,746	(813,515)	(762,990)	(438,043)	(1,201,033)	(983,261)	169,746	(813,515)
Swap	(1,589,760)	(340,106)	(1,929,866)	(1,157,644)	(175,785)	(1,333,429)	(1,589,760)	(340,106)	(1,929,866)	(1,157,644)	(175,785)	(1,333,429)
Other derivatives[2]	(186,397)	5,852	(180,545)	(719,266)	(9,970)	(729,236)	(185,174)	6,233	(178,941)	(719,219)	(7,876)	(727,095)
Total	**(8,274,381)**	**2,660,714**	**(5,613,667)**	**(5,987,500)**	**1,510,751**	**(4,476,749)**	**(8,275,027)**	**2,660,683**	**(5,614,344)**	**(5,987,579)**	**1,512,845**	**(4,474,734)**

1 - Includes foreign exchange contracts, as they are forward currency transactions.

2 - Related essentially to non-deliverable currency forward contracts, settled exclusively in cash (non-deliverable forwards).

Derivatives are financial instruments that possess all the following characteristics:

(i) fair value changes reflect market conditions related to exchange rates, interest rates price index, and commodity prices;
(ii) they require no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors; and
(iii) they are settled at a future date.

Derivative financial instruments held or maintained by the Bank are essentially carried out for trading purposes, and these transactions are mostly associated with agreements with its customers. The Bank may also take positions with the expectation of profit, taking into account favorable variations in prices, rates or indexes.

In this way, the Bank uses derivative financial instruments to manage, at the consolidated level, credit risk and to meet clients' needs, classifying its own positions as hedge (market risk and investment abroad) and trading, both within limits approved by committees of the Bank. The hedge strategy of the equity positions is in line with macroeconomic analyses, and it is approved by the Executive Board of Directors.

The derivative financial instruments used by the Bank are compatible with the defined objectives, with the goal of observing and considering the economic scenario. The risk categories of the derivative financial instruments are considered in the management of these instruments and the consolidated view of different risk factors are adopted.

The Bank assesses the liquidity of derivative financial instruments and identifies, in advance, means of reversing positions. Systems and processes that allow the recording, monitoring and controlling of operations with derivative financial instruments are used. In the options market, long positions have the Bank as buyer, while short positions have the Bank as seller.

The main risks inherent to derivative financial instruments resulting from the business of the Bank and its subsidiaries are credit, market, liquidity and operational, which has its management process presented in note 30. The hedge accounting strategies are intended to mitigate market risks, such as changes in interest rates and changes in exchange rates.

The models used to manage derivatives' risks are reviewed periodically and the decisions made follow the risk/return relationship, estimating possible losses based on the analysis of macroeconomic scenarios. The negotiation of new derivatives, whether standardized or non-standardized, requires prior risk analysis.

Positioning strategies comply with established limits and risk exposure. Positions are reassessed daily and at the beginning of each day an evaluation of strategies and performances is conducted. Strategies are developed based on: analysis of economic scenarios; technical analysis (graphical) and fundamental analysis; simulation of expected results, Value-at-risk (VaR), Economic Value of Equity (EVE) and Stress testing.

The Bank carries out transactions with derivative financial instruments to hedge its own positions to meet the needs of our clients and to take intentional positions, according to limits, accountability and previously established procedures.

The objectives to be achieved with hedge operations are defined on a consolidated basis, managing the effectiveness of each operation and observing the regulations of each jurisdiction. Mechanisms for evaluating and monitoring the effectiveness of hedge operations are used in order to offset the effects of changes in market value, cash flow or exchange rate changes of the hedged item.

The risk assessment of the subsidiaries is undertaken on an individual basis and its management is done on a consolidated basis. The Bank uses statistical methods and simulations to measure the risks of its positions, including derivatives, using values at risk, sensitivity stress analysis models.

The VaR is used to estimate the potential loss, under usual market conditions, measured daily in monetary values, considering a confidence interval of 99.21%, a 10-day time horizon and a historical series of 252 business days.

In order to calculate the VaR and EVE, the Bank uses the Historical Simulation methodology, which assumes that the retrospective behavior of observed (historical) returns of risk factors constitutes relevant information to the measurement of market risks.

The following tables show the composition of the derivatives portfolio by type of risk with their reference values, as well as their respective fair values, and the composition of the derivatives portfolio by maturity dates of their reference values.

In thousands of Reais, unless otherwise stated

a) Compositions

By Index	Banco do Brasil				Consolidated			
	Jun 30, 2026		Dec 31, 2025		Jun 30, 2026		Dec 31, 2025	
	Notional value	Fair value	Notional value	Fair value	Notional value	Fair value	Notional value	Fair value
Futures								
Purchase commitments	**59,518,018**	**--**	**71,533,036**	**--**	**60,090,768**	**--**	**72,831,474**	**--**
Interest rate risk	46,042,792	--	43,695,170	--	46,042,792	--	43,695,170	--
Currency risk	13,211,204	--	27,711,790	--	13,783,954	--	29,010,228	--
Other risks	264,022	--	126,076	--	264,022	--	126,076	--
Sales commitments	**38,101,076**	**--**	**40,492,600**	**--**	**39,096,211**	**--**	**40,505,425**	**--**
Interest rate risk	28,204,836	--	29,990,599	--	29,035,813	--	29,990,599	--
Currency risk	7,644,198	--	7,070,272	--	7,712,006	--	7,083,097	--
Other risks	2,252,042	--	3,431,729	--	2,348,392	--	3,431,729	--
Forwards[1]								
Asset position	**27,405,873**	**1,541,272**	**20,830,739**	**849,626**	**27,447,484**	**1,541,726**	**21,393,178**	**877,066**
Interest rate risk	729,310	461,391	234,821	10,293	729,310	461,391	234,821	10,293
Currency risk	25,206,778	859,696	19,219,579	628,553	25,248,389	860,150	19,782,018	655,993
Other risks	1,469,785	220,185	1,376,339	210,780	1,469,785	220,185	1,376,339	210,780
Liability position	**44,374,941**	**(2,303,630)**	**33,567,596**	**(1,600,569)**	**44,432,515**	**(2,304,504)**	**33,582,674**	**(1,600,695)**
Interest rate risk	1,407,140	(483,887)	2,314,775	(135,615)	1,407,140	(483,887)	2,314,775	(135,615)
Currency risk	42,733,779	(1,806,832)	31,155,392	(1,461,676)	42,791,353	(1,807,706)	31,170,470	(1,461,802)
Other risks	234,022	(12,911)	97,429	(3,278)	234,022	(12,911)	97,429	(3,278)
Options								
Long position	**15,504,964**	**432,165**	**24,116,314**	**511,160**	**15,563,723**	**454,065**	**24,116,314**	**511,160**
Currency risk	15,504,964	432,165	24,116,314	511,160	15,504,964	432,165	24,116,314	511,160
Other risks	--	--	--	--	58,759	21,900	--	--
Short position	**16,912,734**	**(1,199,626)**	**24,014,075**	**(813,515)**	**16,971,493**	**(1,201,033)**	**24,014,075**	**(813,515)**
Interest rate risk	906,390	(2,587)	3,543	(7)	906,390	(2,587)	3,543	(7)
Currency risk	15,065,337	(1,179,836)	23,562,873	(808,203)	15,065,337	(1,179,836)	23,562,873	(808,203)
Other risks	941,007	(17,203)	447,659	(5,305)	999,766	(18,610)	447,659	(5,305)
Swap								
Asset position	**31,537,311**	**3,773,141**	**40,149,749**	**2,783,514**	**31,537,311**	**3,773,141**	**40,149,749**	**2,783,514**
Interest rate risk	20,968,427	3,287,188	25,589,130	2,258,294	20,968,427	3,287,188	25,589,130	2,258,294
Currency risk	10,568,884	485,953	14,560,619	525,220	10,568,884	485,953	14,560,619	525,220
Liability position	**23,655,645**	**(1,929,866)**	**19,197,847**	**(1,333,429)**	**23,655,645**	**(1,929,866)**	**19,197,847**	**(1,333,429)**
Interest rate risk	12,971,846	(1,483,139)	9,462,293	(691,990)	12,971,846	(1,483,139)	9,462,293	(691,990)
Currency risk	10,683,799	(446,727)	9,735,554	(641,439)	10,683,799	(446,727)	9,735,554	(641,439)
Other derivatives[2]								
Asset position	**8,570,838**	**241,227**	**5,111,233**	**484,279**	8,383,374	**245,804**	**4,469,467**	**485,744**
Currency risk	8,570,838	241,227	5,111,233	484,279	8,305,725	244,896	4,441,955	484,279
Other risk[3]	--	--	--	--	77,649	908	27,512	1,465
Liability position	**2,295,257**	**(180,545)**	**8,118,788**	**(729,236)**	**2,054,856**	**(178,941)**	**8,107,534**	**(727,095)**
Currency risk	2,295,257	(180,545)	8,118,788	(729,236)	2,054,856	(178,941)	8,107,534	(727,095)

1 - Includes foreign exchange contracts, as they are forward currency transactions.

2 - Related essentially to non-deliverable currency forward contracts, settled exclusively in cash (non-deliverable forwards).

3 - Related to CDS (Credit Default Swap) operations whose transferred risk amounts to the notional value of the contract.

In thousands of Reais, unless otherwise stated

b) Breakdown of the derivative portfolio by maturity (notional value)

Reference value – Asset position Maturity in days	Banco do Brasil						Consolidated					
	0 to 30	31 to 180	181 to 360	More than 360	Jun 30, 2026	Dec 31, 2025	0 to 30	31 to 180	181 to 360	More than 360	Jun 30, 2026	Dec 31, 2025
Futures	11,889,524	18,290,289	14,160,814	15,177,391	59,518,018	71,533,036	12,462,274	18,290,289	14,160,814	15,177,391	60,090,768	72,831,474
Forwards	8,360,614	8,664,554	6,670,433	3,710,272	27,405,873	20,830,739	8,402,225	8,664,554	6,670,433	3,710,272	27,447,484	21,393,178
Options	1,555,287	3,914,692	3,122,658	6,912,327	15,504,964	24,116,314	1,555,287	3,914,692	3,122,658	6,971,086	15,563,723	24,116,314
Swaps	5,040,277	5,258,958	6,829,311	14,408,765	31,537,311	40,149,749	5,040,277	5,258,958	6,829,311	14,408,765	31,537,311	40,149,749
Other	4,160,847	3,753,474	445,991	210,526	8,570,838	5,111,233	4,238,496	3,488,361	445,991	210,526	8,383,374	4,469,467

Reference value – Liability position Maturity in days	Banco do Brasil						Consolidated					
	0 to 30	31 to 180	181 to 360	More than 360	Jun 30, 2026	Dec 31, 2025	0 to 30	31 to 180	181 to 360	More than 360	Jun 30, 2026	Dec 31, 2025
Futures	7,526,776	4,411,196	9,298,616	16,864,488	38,101,076	40,492,600	7,621,275	4,480,855	9,298,616	17,695,465	39,096,211	40,505,425
Forwards	10,346,957	10,924,733	9,381,638	13,721,613	44,374,941	33,567,596	10,404,531	10,924,733	9,381,638	13,721,613	44,432,515	33,582,674
Options	1,812,921	4,846,770	3,347,371	6,905,672	16,912,734	24,014,075	1,812,921	4,846,770	3,347,371	6,964,431	16,971,493	24,014,075
Swaps	3,873,881	2,609,697	998,671	16,173,396	23,655,645	19,197,847	3,873,881	2,609,697	998,671	16,173,396	23,655,645	19,197,847
Other	1,568,606	563,705	162,946	--	2,295,257	8,118,788	1,328,205	563,705	162,946	--	2,054,856	8,107,534

c) Breakdown of the derivative portfolio by type location and counterparty (notional value)

Jun 30, 2026	Banco do Brasil					Consolidated				
	Futures	Forwards	Options	Swaps	Other	Futures	Forwards	Options	Swaps	Other
Stock exchange										
B3	97,296,131	--	2,968,300	--	--	98,232,592	--	2,968,300	--	--
Abroad	322,963	--	--	--	--	954,387	--	117,518	--	--
Over-the-counter										
Financial institutions	--	11,773,614	--	31,475,894	10,866,095	--	11,872,798	--	31,475,894	10,438,230
Clients	--	60,007,200	29,449,398	23,717,062	--	--	60,007,200	29,449,398	23,717,062	--

In thousands of Reais, unless otherwise stated

d) Breakdown of margin given as guarantee for transactions with derivative financial instruments

	Banco do Brasil		Consolidated	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Treasury financial bills	16,448,394	15,367,583	16,748,380	15,367,583

e) Income/(expenses) from derivative financial instruments

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Futures	279,760	1,311,144	263,305	1,294,121
Forwards	(2,048,270)	(4,512,269)	(2,088,066)	(4,514,447)
Options	(599,973)	(1,553,665)	(596,446)	(1,553,665)
Swaps	911,036	2,420,165	1,009,311	2,420,165
Other	69,000	(31,420)	41,749	(76,917)
Total	**(1,388,447)**	**(2,366,045)**	**(1,370,147)**	**(2,430,743)**

f) Hedge accounting

The Bank carries out fair value hedge and net investment hedge to manage interest rate risk and exchange rate risk presented by its own operations. The Bank documents the identification of the hedged item, the hedging instrument and the methodology to be used to assess its effectiveness from the conception of the accounting hedge structure.

The structure of risk limits extends to risk factor level, with specific limits aimed at improving the monitoring and understanding process, as well as avoiding the concentration of these risks.

The structures designated for the interest rate risk and exchange rate risk categories are carried out considering the risks in their entirety when there are compatible hedging instruments. By Management decision, in some cases, the risks are hedged by the term and risk factor limit of the hedging instrument.

In order to protect the fair value and exchange rate risk of instruments designated as the hedge item, the Bank uses derivative financial instruments (Futures and Swap).

At the beginning of the hedging relationship and continuously, the Bank evaluates and monitors their strategies to evaluate that they are highly effective, i.e., the hedging instruments offset the changes in fair value attributed to the respective hedged items during the period established for the hedging relationship.

The evaluation of the effectiveness of hedge structures is carried out prospectively and retrospectively (in the course of operations). For this, some methodologies are used, such as:

Dollar Offset Method (or Ratio Analysis), based on comparing the variation in the fair value of the hedging instrument with the variation in the fair value of the hedge item;

Correlation coefficient between the variation in the present value of the hedging instrument and the variations in the present value of the hedge item;

Beta coefficient of the regression between the regressor (represented by the change in the present value of the hedging instrument) and the regressand (represented by the change in the present value of the hedge item).

In risk management, hedging instruments and hedge items are expected to move in opposite directions and in the same proportions, with the objective of neutralizing risk factors. Currently, the designated coverage ratio is 100% of the risk factor that is eligible for coverage. The sources of ineffectiveness, in general, are related to counterparty credit risk, the risk of early settlement of the hedge item and possible term mismatches between the hedging instrument and the hedge item.

In thousands of Reais, unless otherwise stated

f.1) Fair value hedge

The Bank's fair value hedging strategy consists of protecting exposure to changes in the fair value of interest payments and receipts relating to recognized assets and liabilities.

The fair value management methodology adopted by the Bank segregates transactions by risk factor (e.g. exchange rate risk, interest rate risk, inflation risk, etc.). Transactions generate exposures that are consolidated by risk factor and compared to pre-established internal limits.

The Bank uses interest rate swap contracts related to assets and liabilities indexed to fixed interest rates to protect the fair value variation in the receipt and payment of interest.

The Bank applies the fair value hedge as follows:

- The Bank has Fixed Consumer Direct Credit (CDC) loans and Fixed-rate Agribusiness Credit Note on its portfolio. To manage this risk, interest rate futures (DI) operations are contracted and designated as fair value hedge of the corresponding loans, changing the exposure from fixed to post-fixed interest rates.
- The Bank has interest rate risk and foreign currency exposure generated by liabilities from issuance of securities, fundraising through interbank deposits and resources to financial institutions obtained abroad. The Bank designates swap operations (cross currency interest rate swap) as a hedging instrument in accounting hedge structure, changing exposure between foreign currencies and interest rates to manage this risk.
- The Bank has a fixed interest rate risk generated from issuance operations. To manage this risk the Bank contracts interest rate swaps and designates them as a hedging instrument in accounting hedge structure, changing the exposure from fixed to post-fixed interest rates.

Portfolio of derivatives designated as fair value hedges

	Banco do Brasil		Consolidated	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Hedge instruments[1]				
Assets	**4,857,415**	**2,215,676**	**4,857,415**	**2,215,676**
Swaps	2,085,293	2,215,676	2,085,293	2,215,676
Futures	2,772,122	--	2,772,122	--
Liabilities	**(241,249)**	**(517,308)**	**(241,249)**	**(517,308)**
Swaps	(195,485)	(468,551)	(195,485)	(468,551)
Futures	(45,764)	(48,757)	(45,764)	(48,757)
Hedged items				
Assets	**3,449,862**	**4,236,075**	**3,449,862**	**4,236,075**
Interbank deposits	3,404,197	4,187,393	3,404,197	4,187,393
Loans	45,665	48,682	45,665	48,682
Liabilities	**(8,051,804)**	**(5,916,737)**	**(8,051,804)**	**(5,916,737)**
Resources from issuance of debt securities	(6,494,232)	(4,208,772)	(6,494,232)	(4,208,772)
Financial institutions resources	(1,557,572)	(1,707,965)	(1,557,572)	(1,707,965)

1 – Refers to the notional amount of derivative financial instruments.

In fair value protection structures, gains or losses, both on hedging instruments and on hedge items (attributable to the type of risk being protected) are recognized directly in profit or loss.

Gains and losses with hedging instruments and fair value hedges

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Hedge items (losses)/gains	(155,112)	(330,152)	(155,112)	(330,152)
Hedging instruments gains/(losses)	146,678	325,687	146,678	325,687
Net effect	**(8,434)**	**(4,465)**	**(8,434)**	**(4,465)**

In thousands of Reais, unless otherwise stated

f.2) Hedge of net investment in a foreign operation

The hedging strategy for net investment in a foreign operation consists of protecting exposure to the exchange variation of the USD against the BRL due to the Bank's investment in BB Americas, whose functional currency is different from the real. The hedging instrument used is US dollar futures contracts. These operations are renewed monthly and the designated amount is updated every six months in view of changes in the investment amount considered in the hedge structure.

Portfolio of derivatives designated as hedge of net investment in a foreign operation

	Banco do Brasil		Consolidated	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Hedge instruments				
Liabilities	**(1,725,444)**	**(1,710,908)**	**(1,725,444)**	**(1,710,908)**
Futures	(1,725,444)	(1,710,908)	(1,725,444)	(1,710,908)
Hedged items				
Assets	1,715,248	1,701,698	1,715,248	1,701,698
Investment abroad	1,715,248	1,701,698	1,715,248	1,701,698

In structures for hedge of net investment in a foreign operation, the effective portion of the variation in the value of the hedging instrument is recognized in a separate account in shareholders' equity – "Other Comprehensive Income – Hedge of net investment in a foreign operation" (note 23.h). The ineffective portion is recognized directly in profit or loss.

Gains and losses with hedging instruments and hedged of net investment

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Hedge items (losses)/gains	(103,744)	(219,018)	(103,744)	(219,018)
Hedging instruments gains/(losses)	101,984	219,018	101,984	219,018
Net effect [1]	**(1,760)**	**--**	**(1,760)**	**--**

1 – The impact on the result arising from the non-effective portion of the hedge accounting structure was a gain of R$ 4,053 thousand in the 01/01 to 06/30/2025.

In thousands of Reais, unless otherwise stated

12 – Loan portfolio

a) Loan portfolio by modality

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Loans	**1,019,019,297**	**1,000,256,981**	**1,042,180,957**	**1,022,471,407**
Loans and discounted credit rights	377,731,870	377,847,057	387,243,331	388,276,355
Financing	198,874,037	197,501,887	201,726,776	198,692,549
Rural financing	392,069,723	373,579,404	392,069,723	373,579,404
Mortgage	50,262,693	51,239,535	61,060,153	61,834,001
Loan operations linked to assignment [1]	80,974	89,098	80,974	89,098
Other receivables with loan characteristics	**200,772,812**	**204,519,254**	**202,474,167**	**206,285,614**
Securities with loan characteristics	96,192,143	101,820,642	96,192,143	101,820,642
Credit card operations	58,145,956	60,951,339	59,847,311	62,717,699
Advances on foreign exchange contracts	26,414,521	26,324,947	26,414,521	26,324,947
Other receivables purchased under assignment [2]	7,845,749	7,379,771	7,845,749	7,379,771
Sundry	12,174,443	8,042,555	12,174,443	8,042,555
Leasing	**--**	**--**	**1,216,600**	**1,150,006**
Total loan portfolio	**1,219,792,109**	**1,204,776,235**	**1,245,871,724**	**1,229,907,027**
Expected credit risk losses	**(102,841,970)**	**(98,004,759)**	**(103,686,600)**	**(98,738,685)**
Expected loan losses	(96,503,513)	(90,110,675)	(97,104,109)	(90,599,522)
Expected other receivables with loan characteristics losses	(6,338,457)	(7,894,084)	(6,403,436)	(7,952,641)
Expected leases losses	--	--	(179,055)	(186,522)
Total loan portfolio net of expected credit losses	**1,116,950,139**	**1,106,771,476**	**1,142,185,124**	**1,131,168,342**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

b) Income of Loan portfolio

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Loans income	**93,016,556**	**88,126,408**	**95,948,070**	**90,596,197**
Loans and discounted credit rights	45,674,238	41,699,669	47,525,035	43,589,299
Rural financing	18,169,450	16,613,109	18,169,450	16,613,109
Financing	12,381,757	11,209,833	12,502,946	11,241,729
Securities with loan characteristics	6,744,808	8,109,493	6,744,808	8,109,493
Equalization of rates - agricultural crop- Law 8,427/1992	3,442,650	3,104,118	3,442,650	3,279,560
Recovery of loans previously written-off as loss [1]	2,571,267	3,262,346	3,096,244	3,262,346
Mortgage	2,495,057	2,454,025	2,929,608	2,826,846
Advances on foreign exchange contracts	626,220	958,554	626,220	958,554
Sundry	911,109	715,261	911,109	715,261
Leasing transactions income/(expenses)	**--**	**--**	**114,583**	**86,242**
Transfer of financial assets income/(expenses) [2] [3]	**(2,682,330)**	**179,277**	**(2,682,330)**	**179,277**
Fair value hedge adjustment for loan portfolio	**(316)**	**3,035**	**(316)**	**3,035**
Foreign exchange fluctuations in the loan portfolio	**(2,548,387)**	**(12,844,813)**	**(2,548,381)**	**(12,843,753)**
Total	**87,785,523**	**75,463,907**	**90,831,626**	**78,020,998**

1 - It was received from assignments without recourse of written off credits to entities outside the financial system the amount of R$ 257,990 thousand in the period from 01/01 to 06/30/2026 (with impact on the income of R$ 141,894 thousand, net of taxes) and R$ 630,856 thousand in the period of 01/01 to 06/30/2025 (with impact on the income of R$ 346,971 thousand, net of taxes), in accordance with CMN Resolution 2,836/2001. The book value of these transactions was R$ 558,796 thousand and R$ 2,668,165 thousand, respectively.

2 - In the period from 01/01 to 06/30/2026 includes the amount of R$ 286,993 thousand (R$ 157,846 thousand, net of taxes) and in the period of 01/01 to 06/30/2025 the amount of R$ 339,571 thousand (R$ 186,764 thousand, net of taxes), the result of credit operations assignments without recourse to entities outside of the financial system, in accordance with CMN Resolution 2,836/2001. These assignments generated a positive impact on the result of R$ 26,575 thousand in the period from 01/01 to 06/30/2026 and R$ 76,218 thousand in the period from 01/01 to 06/30/2025, net of allowance for loan losses. The carrying amount of these transactions was R$ 401,615 thousand and R$ 502,166 thousand, respectively.

3 - Includes, in the period from 01/01 to 06/30/2026, gains from the assignment of securities with credit-granting characteristics. The net effect on financial intermediation income was residual, due to the reversal of allowances for credit risk losses.

In thousands of Reais, unless otherwise stated

c) Breakdown of the loan portfolio by sector

	Banco do Brasil				Consolidated			
	June 30, 2026	%	December 31, 2025	%	June 30, 2026	%	December 31, 2025	%
Public sector	**112,030,171**	**9.2**	**101,671,109**	**8.4**	**112,030,171**	**9.0**	**101,671,109**	**8.3**
Public administration	88,378,497	7.3	79,495,304	6.6	88,378,497	7.1	79,495,304	6.5
Oil sector	16,325,221	1.3	16,865,575	1.4	16,325,221	1.3	16,865,575	1.4
Services	4,931,885	0.4	3,641,104	0.3	4,931,885	0.4	3,641,104	0.3
Electric power	759,398	0.1	12,804	--	759,398	0.1	12,804	--
Other activities	1,635,170	0.1	1,656,322	0.1	1,635,170	0.1	1,656,322	0.1
Private sector	**1,107,761,938**	**90.8**	**1,103,105,126**	**91.6**	**1,133,841,553**	**91.0**	**1,128,235,918**	**91.7**
Individuals	**733,334,387**	**60.1**	**726,490,981**	**60.3**	**741,940,272**	**59.5**	**733,923,573**	**59.7**
Companies	**374,427,551**	**30.7**	**376,614,145**	**31.3**	**391,901,281**	**31.5**	**394,312,345**	**32.0**
Agribusiness of plant origin	59,080,446	4.9	55,040,344	4.5	60,747,795	4.8	55,627,408	4.5
Services	48,675,581	4.0	49,231,211	4.1	51,920,280	4.2	52,571,121	4.3
Mining and metallurgy	26,131,449	2.1	23,835,257	2.0	26,830,567	2.2	24,405,973	2.0
Electric power	23,642,594	1.9	25,548,046	2.1	23,740,597	1.9	25,725,650	2.1
Automotive sector	21,451,515	1.8	18,741,559	1.6	23,632,022	1.9	20,878,392	1.7
Agribusiness of animal origin	21,980,505	1.8	19,885,686	1.6	22,457,237	1.8	20,358,676	1.7
Transportation	19,482,925	1.6	20,572,499	1.7	19,987,029	1.6	21,059,441	1.7
Agricultural inputs	16,983,413	1.4	17,540,950	1.5	16,996,892	1.4	17,553,981	1.4
Retail commerce	16,183,926	1.3	16,382,496	1.4	16,799,184	1.3	16,989,899	1.4
Chemical	16,091,400	1.3	16,021,750	1.3	16,297,064	1.3	16,363,756	1.3
Fuel	12,388,073	1.0	15,224,998	1.3	13,318,631	1.1	16,132,820	1.3
Electronics	12,996,728	1.1	12,957,876	1.1	13,163,895	1.1	13,055,080	1.1
Specific activities of construction	12,741,588	1.0	12,902,877	1.1	12,780,457	1.0	12,941,431	1.1
Real estate	9,870,321	0.8	10,915,749	0.9	12,484,543	1.0	13,239,738	1.1
Wholesale and various industries	9,719,052	0.8	10,026,392	0.8	11,124,264	0.9	11,495,420	0.9
Financial services	9,549,929	0.8	10,831,473	0.9	10,371,123	0.8	13,135,940	1.1
Pulp and paper	9,866,132	0.8	9,897,602	0.8	10,031,760	0.8	10,059,686	0.8
Textile and clothing	8,143,075	0.7	8,594,525	0.7	8,219,053	0.7	8,661,359	0.7
Woodworking and furniture market	7,216,226	0.6	7,362,819	0.6	7,269,409	0.6	7,419,285	0.6
Telecommunications	4,813,250	0.4	4,951,908	0.4	5,301,158	0.4	5,324,959	0.4
Heavy construction	3,200,878	0.3	5,678,017	0.5	3,797,163	0.3	6,251,618	0.5
Other activities	4,218,545	0.3	4,470,111	0.4	4,631,158	0.4	5,060,712	0.3
Total	**1,219,792,109**	**100.0**	**1,204,776,235**	**100.0**	**1,245,871,724**	**100.0**	**1,229,907,027**	**100.0**

In thousands of Reais, unless otherwise stated

d) Loan portfolio by provisions level and maturity

	Banco do Brasil					
	C1	C2	C3	C4	C5	June 30, 2026
Loans not past due						
Installments falling due						
01 to 30	3,755,382	5,719,641	19,346,778	1,602,096	41,905,932	72,329,829
31 to 60	3,636,118	5,076,791	16,310,195	1,232,264	12,129,655	38,385,023
61 to 90	5,051,797	4,751,572	16,202,629	681,970	9,754,500	36,442,468
91 to 180	14,896,795	10,555,730	34,128,329	2,951,653	22,519,867	85,052,374
181 to 360	32,039,479	17,714,574	48,506,672	3,998,661	31,216,380	133,475,766
More than 360	208,224,747	136,687,081	185,903,524	43,449,825	184,935,852	759,201,029
Installments overdue						
Up to 14 days	411,123	1,994,342	2,916,401	11,044	687,844	6,020,754
Subtotal	**268,015,441**	**182,499,731**	**323,314,528**	**53,927,513**	**303,150,030**	**1,130,907,243**
Loans past due						
Installments falling due						
01 to 30	79,320	189,243	371,341	1,318	492,743	1,133,965
31 to 60	76,590	177,744	316,344	1,574	446,522	1,018,774
61 to 90	73,992	204,160	340,284	1,787	449,185	1,069,408
91 to 180	212,418	539,895	845,900	4,486	1,293,077	2,895,776
181 to 360	576,557	1,409,478	1,926,942	6,090	2,336,111	6,255,178
More than 360	5,748,488	7,176,814	7,387,483	316,725	11,982,053	32,611,563
Installments overdue						
01 to 14	43,478	76,946	218,364	718	202,192	541,698
15 to 30	156,315	331,677	1,095,752	263,031	799,749	2,646,524
31 to 60	218,397	861,060	2,383,340	2,468	1,415,653	4,880,918
61 to 90	221,212	778,275	2,664,152	2,388	2,095,435	5,761,462
91 to 180	250,226	1,048,942	3,805,003	8,143	5,159,171	10,271,485
181 to 360	66,617	1,967,470	7,490,020	38,260	5,258,948	14,821,315
More than 360	7,671	628,516	2,233,071	9,590	2,097,952	4,976,800
Subtotal	**7,731,281**	**15,390,220**	**31,077,996**	**656,578**	**34,028,791**	**88,884,866**
Total	**275,746,722**	**197,889,951**	**354,392,524**	**54,584,091**	**337,178,821**	**1,219,792,109**

In thousands of Reais, unless otherwise stated

	Banco do Brasil					
	C1	C2	C3	C4	C5	December 31, 2025
Loans not past due						
Installments falling due						
01 to 30	1,041,395	3,726,639	20,776,954	1,174,767	48,505,896	75,225,651
31 to 60	1,014,828	2,178,728	17,238,534	460,309	14,245,084	35,137,483
61 to 90	1,184,177	1,666,101	16,348,850	639,296	9,014,065	28,852,489
91 to 180	7,099,972	6,989,430	56,316,347	3,893,652	23,553,762	97,853,163
181 to 360	18,337,104	15,016,271	85,777,528	3,084,246	31,176,744	153,391,893
More than 360	142,659,175	92,123,402	272,176,691	34,970,800	186,575,256	728,505,324
Installments overdue						
Up to 14 days	94,069	930,577	2,567,996	26,334	583,777	4,202,753
Subtotal	**171,430,720**	**122,631,148**	**471,202,900**	**44,249,404**	**313,654,584**	**1,123,168,756**
Loans past due						
Installments falling due						
01 to 30	15,566	71,470	340,191	636	372,873	800,736
31 to 60	16,097	77,339	361,163	701	401,799	857,099
61 to 90	16,850	71,897	332,980	535	322,327	744,589
91 to 180	51,896	301,149	1,084,520	2,638	1,012,749	2,452,952
181 to 360	103,072	865,394	2,613,637	6,067	1,844,991	5,433,161
More than 360	3,848,299	3,535,540	11,081,190	1,653,190	10,357,372	30,475,591
Installments overdue						
01 to 14	7,578	32,410	207,024	482	153,644	401,138
15 to 30	84,381	162,891	1,610,332	2,311	917,925	2,777,840
31 to 60	67,754	250,584	3,400,577	5,189	649,153	4,373,257
61 to 90	52,917	214,358	2,600,461	74,945	494,734	3,437,415
91 to 180	90,493	639,529	7,880,599	399,450	1,940,473	10,950,544
181 to 360	75,001	618,660	7,683,638	17,935	5,067,787	13,463,021
More than 360	52,481	378,122	1,968,083	15,928	3,025,522	5,440,136
Subtotal	**4,482,385**	**7,219,343**	**41,164,395**	**2,180,007**	**26,561,349**	**81,607,479**
Total	**175,913,105**	**129,850,491**	**512,367,295**	**46,429,411**	**340,215,933**	**1,204,776,235**

In thousands of Reais, unless otherwise stated

	Consolidated					
	C1	C2	C3	C4	C5	June 30, 2026
Loans not past due						
Installments falling due						
01 to 30	3,755,382	5,790,659	20,191,890	1,602,096	47,926,893	79,266,920
31 to 60	3,636,118	5,133,980	16,016,549	1,232,264	13,053,689	39,072,600
61 to 90	5,051,797	4,805,198	16,234,194	681,970	10,269,045	37,042,204
91 to 180	14,896,795	10,691,964	34,082,320	2,951,653	23,945,901	86,568,633
181 to 360	32,039,479	17,945,383	48,581,732	3,998,661	32,562,738	135,127,993
More than 360	208,224,747	138,368,080	195,968,661	43,449,825	186,805,854	772,817,167
Installments overdue						
Up to 14 days	411,123	1,998,143	3,171,072	11,044	738,047	6,329,429
Subtotal	**268,015,441**	**184,733,407**	**334,246,418**	**53,927,513**	**315,302,167**	**1,156,224,946**
Loans past due						
Installments falling due						
01 to 30	79,320	189,274	371,341	1,318	492,743	1,133,996
31 to 60	76,590	177,775	316,344	1,574	446,522	1,018,805
61 to 90	73,992	204,190	340,284	1,787	449,185	1,069,438
91 to 180	212,418	539,968	845,900	4,486	1,293,077	2,895,849
181 to 360	576,557	1,409,553	1,926,942	6,090	2,336,111	6,255,253
More than 360	5,748,488	7,176,930	7,387,483	316,725	11,982,053	32,611,679
Installments overdue						
01 to 14	43,478	76,973	218,364	718	202,192	541,725
15 to 30	156,315	332,319	1,267,874	263,031	853,138	2,872,677
31 to 60	218,397	861,448	2,467,640	2,468	1,460,411	5,010,364
61 to 90	221,212	778,429	2,692,303	2,388	2,127,927	5,822,259
91 to 180	250,226	1,049,167	3,847,363	8,143	5,249,410	10,404,309
181 to 360	66,617	1,967,744	7,513,743	38,260	5,414,143	15,000,507
More than 360	7,671	628,907	2,248,304	9,590	2,115,445	5,009,917
Subtotal	**7,731,281**	**15,392,677**	**31,443,885**	**656,578**	**34,422,357**	**89,646,778**
Total	**275,746,722**	**200,126,084**	**365,690,303**	**54,584,091**	**349,724,524**	**1,245,871,724**

In thousands of Reais, unless otherwise stated

	Consolidated					
	C1	C2	C3	C4	C5	December 31, 2025
Loans not past due						
Installments falling due						
01 to 30	1,041,395	3,836,527	21,430,741	1,174,767	53,830,782	81,314,212
31 to 60	1,014,828	2,232,365	16,957,786	460,309	15,066,748	35,732,036
61 to 90	1,184,177	1,700,684	16,326,506	639,296	9,638,740	29,489,403
91 to 180	7,099,972	7,123,430	56,216,048	3,893,652	24,899,349	99,232,451
181 to 360	18,337,104	15,228,088	85,766,500	3,084,246	32,605,273	155,021,211
More than 360	142,659,175	93,757,762	281,687,720	34,970,800	189,060,004	742,135,461
Installments overdue						
Up to 14 days	94,069	932,397	2,872,091	26,334	630,141	4,555,032
Subtotal	**171,430,720**	**124,811,253**	**481,257,392**	**44,249,404**	**325,731,037**	**1,147,479,806**
Loans past due						
Installments falling due						
01 to 30	15,566	71,743	340,192	636	372,872	801,009
31 to 60	16,097	77,604	361,163	701	401,799	857,364
61 to 90	16,850	72,148	332,980	535	322,327	744,840
91 to 180	51,896	301,866	1,084,520	2,638	1,012,749	2,453,669
181 to 360	103,072	866,716	2,613,637	6,067	1,844,991	5,434,483
More than 360	3,848,299	3,537,288	11,081,190	1,653,190	10,357,372	30,477,339
Installments overdue						
01 to 14	7,578	32,590	207,024	482	153,644	401,318
15 to 30	84,381	163,570	1,894,871	2,311	974,911	3,120,044
31 to 60	67,754	250,988	3,477,460	5,189	701,614	4,503,005
61 to 90	52,917	214,651	2,612,617	74,945	545,787	3,500,917
91 to 180	90,493	640,334	7,925,435	399,450	2,027,858	11,083,570
181 to 360	75,001	620,237	7,698,790	17,935	5,168,828	13,580,791
More than 360	52,481	380,342	1,987,062	15,928	3,033,059	5,468,872
Subtotal	**4,482,385**	**7,230,077**	**41,616,941**	**2,180,007**	**26,917,811**	**82,427,221**
Total	**175,913,105**	**132,041,330**	**522,874,333**	**46,429,411**	**352,648,848**	**1,229,907,027**

In thousands of Reais, unless otherwise stated

e) Loan portfolio and expected losses by stages

June 30, 2026	Banco do Brasil							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**892,869,584**	**(17,085,333)**	**28,201,274**	**(9,258,455)**	**97,948,439**	**(70,159,725)**	**1,019,019,297**	**(96,503,513)**
Loans and discounted credit rights	310,279,983	(3,580,454)	15,325,404	(4,678,099)	52,126,483	(37,083,994)	377,731,870	(45,342,547)
Financing	191,745,302	(478,168)	1,708,215	(330,967)	5,420,520	(3,849,238)	198,874,037	(4,658,373)
Rural financing	346,349,957	(12,978,765)	10,076,277	(4,224,739)	35,643,489	(28,518,785)	392,069,723	(45,722,289)
Mortgage	44,413,404	(47,944)	1,091,343	(24,650)	4,757,946	(707,708)	50,262,693	(780,302)
Loan operations linked to assignment [1]	80,938	(2)	35	--	1	--	80,974	(2)
Other receivables with loan characteristics	**187,470,353**	**(718,546)**	**3,022,603**	**(545,632)**	**10,279,856**	**(5,074,279)**	**200,772,812**	**(6,338,457)**
Securities with loan characteristics	89,117,769	(158,467)	669,156	(82,055)	6,405,218	(2,831,065)	96,192,143	(3,071,587)
Credit card operations	54,691,740	(492,656)	1,810,293	(345,001)	1,643,923	(1,060,874)	58,145,956	(1,898,531)
Advances on foreign exchange contracts	24,533,780	(45,245)	298,006	(57,738)	1,582,735	(692,756)	26,414,521	(795,739)
Other receivables purchase under assignment [2]	7,845,644	(10,841)	--	--	105	(105)	7,845,749	(10,946)
Sundry	11,281,420	(11,337)	245,148	(60,838)	647,875	(489,479)	12,174,443	(561,654)
Total loan portfolio	**1,080,339,937**	**(17,803,879)**	**31,223,877**	**(9,804,087)**	**108,228,295**	**(75,234,004)**	**1,219,792,109**	**(102,841,970)**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

December 31, 2025	Banco do Brasil							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**877,348,543**	**(13,423,335)**	**31,054,966**	**(11,112,626)**	**91,853,472**	**(65,574,714)**	**1,000,256,981**	**(90,110,675)**
Loans and discounted credit rights	317,245,223	(4,073,460)	12,638,526	(4,127,826)	47,963,308	(34,361,641)	377,847,057	(42,562,927)
Financing	190,312,731	(534,672)	1,804,849	(355,925)	5,384,307	(4,169,901)	197,501,887	(5,060,498)
Rural financing	324,775,989	(8,764,137)	15,083,143	(6,592,428)	33,720,272	(26,017,313)	373,579,404	(41,373,878)
Mortgage	44,925,908	(51,063)	1,528,180	(36,447)	4,785,447	(1,025,859)	51,239,535	(1,113,369)
Loan operations linked to assignment [1]	88,692	(3)	268	--	138	--	89,098	(3)
Other receivables with loan characteristics	**190,243,549**	**(960,517)**	**4,392,472**	**(689,814)**	**9,883,233**	**(6,243,753)**	**204,519,254**	**(7,894,084)**
Securities with loan characteristics	91,433,068	(244,930)	2,054,894	(308,573)	8,332,680	(5,182,849)	101,820,642	(5,736,352)
Credit card operations	58,879,078	(646,010)	1,763,864	(270,274)	308,397	(211,935)	60,951,339	(1,128,219)
Advances on foreign exchange contracts	25,101,664	(49,786)	327,931	(46,812)	895,352	(595,167)	26,324,947	(691,765)
Other receivables purchase under assignment [2]	7,379,666	(13,359)	105	(53)	--	--	7,379,771	(13,412)
Sundry	7,450,073	(6,432)	245,678	(64,102)	346,804	(253,802)	8,042,555	(324,336)
	--	--	--	--	--	--	--	--
Total loan portfolio	**1,067,592,092**	**(14,383,852)**	**35,447,438**	**(11,802,440)**	**101,736,705**	**(71,818,467)**	**1,204,776,235**	**(98,004,759)**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

June 30, 2026	Consolidated							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**914,968,599**	**(17,297,565)**	**28,726,824**	**(9,299,007)**	**98,485,534**	**(70,507,537)**	**1,042,180,957**	**(97,104,109)**
Loans and discounted credit rights	319,016,153	(3,621,032)	15,664,174	(4,706,320)	52,563,004	(37,377,359)	387,243,331	(45,704,711)
Financing	194,433,047	(481,119)	1,834,774	(339,661)	5,458,955	(3,870,021)	201,726,776	(4,690,801)
Rural financing	346,349,957	(12,978,765)	10,076,277	(4,224,739)	35,643,489	(28,518,785)	392,069,723	(45,722,289)
Mortgage	55,088,504	(216,647)	1,151,564	(28,287)	4,820,085	(741,372)	61,060,153	(986,306)
Loan operations linked to assignment [1]	80,938	(2)	35	--	1	--	80,974	(2)
Other receivables with loan characteristics	**189,038,626**	**(742,884)**	**3,126,347**	**(567,244)**	**10,309,194**	**(5,093,308)**	**202,474,167**	**(6,403,436)**
Securities with loan characteristics	89,117,769	(158,467)	669,156	(82,055)	6,405,218	(2,831,065)	96,192,143	(3,071,587)
Credit card operations	56,260,013	(516,994)	1,914,037	(366,613)	1,673,261	(1,079,903)	59,847,311	(1,963,510)
Advances on foreign exchange contracts	24,533,780	(45,245)	298,006	(57,738)	1,582,735	(692,756)	26,414,521	(795,739)
Other receivables purchase under assignment [2]	7,845,644	(10,841)	--	--	105	(105)	7,845,749	(10,946)
Sundry	11,281,420	(11,337)	245,148	(60,838)	647,875	(489,479)	12,174,443	(561,654)
Leasing	**1,032,517**	**(3,288)**	**8,312**	**(883)**	**175,771**	**(174,884)**	**1,216,600**	**(179,055)**
Total loan portfolio	**1,105,039,742**	**(18,043,737)**	**31,861,483**	**(9,867,134)**	**108,970,499**	**(75,775,729)**	**1,245,871,724**	**(103,686,600)**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

December 31, 2025	Consolidated							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**898,787,258**	**(13,620,072)**	**31,422,920**	**(11,144,738)**	**92,261,229**	**(65,834,712)**	**1,022,471,407**	**(90,599,522)**
Loans and discounted credit rights	327,155,724	(4,103,521)	12,831,998	(4,154,366)	48,288,633	(34,572,077)	388,276,355	(42,829,964)
Financing	191,421,019	(534,777)	1,858,162	(356,175)	5,413,368	(4,186,861)	198,692,549	(5,077,813)
Rural financing	324,775,989	(8,764,137)	15,083,143	(6,592,428)	33,720,272	(26,017,313)	373,579,404	(41,373,878)
Mortgage	55,345,834	(217,634)	1,649,349	(41,769)	4,838,818	(1,058,461)	61,834,001	(1,317,864)
Loan operations linked to assignment [1]	88,692	(3)	268	--	138	--	89,098	(3)
Other receivables with loan characteristics	**191,862,482**	**(977,070)**	**4,513,407**	**(713,798)**	**9,909,725**	**(6,261,773)**	**206,285,614**	**(7,952,641)**
Securities with loan characteristics	91,433,068	(244,930)	2,054,894	(308,573)	8,332,680	(5,182,849)	101,820,642	(5,736,352)
Credit card operations	60,498,011	(662,563)	1,884,799	(294,258)	334,889	(229,955)	62,717,699	(1,186,776)
Advances on foreign exchange contracts	25,101,664	(49,786)	327,931	(46,812)	895,352	(595,167)	26,324,947	(691,765)
Other receivables purchase under assignment [2]	7,379,666	(13,359)	105	(53)	--	--	7,379,771	(13,412)
Sundry	7,450,073	(6,432)	245,678	(64,102)	346,804	(253,802)	8,042,555	(324,336)
Leasing	**962,901**	**(2,907)**	**2,079**	**(487)**	**185,026**	**(183,128)**	**1,150,006**	**(186,522)**
Total loan portfolio	**1,091,612,641**	**(14,600,049)**	**35,938,406**	**(11,859,023)**	**102,355,980**	**(72,279,613)**	**1,229,907,027**	**(98,738,685)**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.

2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

f) Breakdown of loan portfolio by modality between stages

Banco do Brasil	December 31, 2025	Acquisition/ (settlement)/ changes	Transfer from/ (to) stage 1	Transfer from/ (to) stage 2	Transfer from/ (to) stage 3	Write off	June 30, 2026
Stage 1	**1,067,592,092**	**48,632,340**	**--**	**(13,072,665)**	**(22,811,830)**	**--**	**1,080,339,937**
Loans	**877,348,543**	**43,776,072**	**--**	**(10,243,917)**	**(18,011,114)**	**--**	**892,869,584**
Loans and discounted credit rights	317,245,223	9,601,844	--	(7,166,923)	(9,400,161)	--	310,279,983
Financing	190,312,731	3,759,342	--	(664,069)	(1,662,702)	--	191,745,302
Rural financing	324,775,989	30,934,657	--	(2,552,817)	(6,807,872)	--	346,349,957
Mortgage	44,925,908	(512,019)	--	139,821	(140,306)	--	44,413,404
Loan operations linked to assignment [1]	88,692	(7,752)	--	71	(73)	--	80,938
Other receivables with loan characteristics	**190,243,549**	**4,856,268**	**--**	**(2,828,748)**	**(4,800,716)**	**--**	**187,470,353**
Securities with loan characteristics	91,433,068	60,452	--	(584,663)	(1,791,088)	--	89,117,769
Credit card operations	58,879,078	(601,309)	--	(2,096,654)	(1,489,375)	--	54,691,740
Advances on foreign exchange contracts	25,101,664	1,005,468	--	(126,980)	(1,446,372)	--	24,533,780
Other receivables purchase under assignment [2]	7,379,666	465,978	--	--	--	--	7,845,644
Sundry	7,450,073	3,925,679	--	(20,451)	(73,881)	--	11,281,420
Stage 2	**35,447,438**	**(210,527)**	**13,072,665**	**--**	**(17,085,699)**	**--**	**31,223,877**
Loans	**31,054,966**	**2,071,981**	**10,243,917**	**--**	**(15,169,590)**	**--**	**28,201,274**
Loans and discounted credit rights	12,638,526	2,492,881	7,166,923	--	(6,972,926)	--	15,325,404
Financing	1,804,849	(370,784)	664,069	--	(389,919)	--	1,708,215
Rural financing	15,083,143	(37,283)	2,552,817	--	(7,522,400)	--	10,076,277
Mortgage	1,528,180	(12,671)	(139,821)	--	(284,345)	--	1,091,343
Loan operations linked to assignment [1]	268	(162)	(71)	--	--	--	35
Other receivables with loan characteristics	**4,392,472**	**(2,282,508)**	**2,828,748**	**--**	**(1,916,109)**	**--**	**3,022,603**
Securities with loan characteristics	2,054,894	(976,132)	584,663	--	(994,269)	--	669,156
Credit card operations	1,763,864	(1,158,905)	2,096,654	--	(891,320)	--	1,810,293
Advances on foreign exchange contracts	327,931	(152,215)	126,980	--	(4,690)	--	298,006
Other receivables purchase under assignment [2]	105	--	--	--	(105)	--	--
Sundry	**245,678**	**4,744**	**20,451**	**--**	**(25,725)**	**--**	**245,148**
Stage 3	**101,736,705**	**(2,799,671)**	**22,811,830**	**17,085,699**	**--**	**(30,606,268)**	**108,228,295**
Loans	**91,853,472**	**(507,842)**	**18,011,114**	**15,169,590**	**--**	**(26,577,895)**	**97,948,439**
Loans and discounted credit rights	47,963,308	215,440	9,400,161	6,972,926	--	(12,425,352)	52,126,483
Financing	5,384,307	125,242	1,662,702	389,919	--	(2,141,650)	5,420,520
Rural financing	33,720,272	(792,808)	6,807,872	7,522,400	--	(11,614,247)	35,643,489
Mortgage	4,785,447	(55,506)	140,306	284,345	--	(396,646)	4,757,946
Loan operations linked to assignment [1]	138	(210)	73	--	--	--	1
Other receivables with loan characteristics	**9,883,233**	**(2,291,829)**	**4,800,716**	**1,916,109**	**--**	**(4,028,373)**	**10,279,856**
Securities with loan characteristics	8,332,680	(4,343,061)	1,791,088	994,269	--	(369,758)	6,405,218
Credit card operations	308,397	2,351,841	1,489,375	891,320	--	(3,397,010)	1,643,923
Advances on foreign exchange contracts	895,352	(709,207)	1,446,372	4,690	--	(54,472)	1,582,735
Other receivables purchase under assignment [2]	--	--	--	105	--	--	105
Sundry	346,804	408,598	73,881	25,725	--	(207,133)	647,875
Total loan portfolio	**1,204,776,235**	**45,622,142**	**35,884,495**	**4,013,034**	**(39,897,529)**	**(30,606,268)**	**1,219,792,109**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

Consolidated	December 31, 2025	Acquisition/ (settlement)/ changes	Transfer from/ (to) stage 1	Transfer from/ (to) stage 2	Transfer from/ (to) stage 3	Write off	June 30, 2026
Stage 1	**1,091,612,641**	**49,675,688**	**--**	**(13,321,485)**	**(22,927,102)**	**--**	**1,105,039,742**
Loans	**898,787,258**	**44,723,828**	**--**	**(10,433,586)**	**(18,108,901)**	**--**	**914,968,599**
Loans and discounted credit rights	327,155,724	8,637,800	--	(7,297,967)	(9,479,404)	--	319,016,153
Financing	191,421,019	5,445,013	--	(756,791)	(1,676,194)	--	194,433,047
Rural financing	324,775,989	30,934,657	--	(2,552,817)	(6,807,872)	--	346,349,957
Mortgage	55,345,834	(285,890)	--	173,918	(145,358)	--	55,088,504
Loan operations linked to assignment [1]	88,692	(7,752)	--	71	(73)	--	80,938
Other receivables with loan characteristics	**191,862,482**	**4,872,450**	**--**	**(2,879,567)**	**(4,816,739)**	**--**	**189,038,626**
Securities with loan characteristics	91,433,068	60,452	--	(584,663)	(1,791,088)	--	89,117,769
Credit card operations	60,498,011	(585,127)	--	(2,147,473)	(1,505,398)	--	56,260,013
Advances on foreign exchange contracts	25,101,664	1,005,468	--	(126,980)	(1,446,372)	--	24,533,780
Other receivables purchase under assignment [2]	7,379,666	465,978	--	--	--	--	7,845,644
Sundry	7,450,073	3,925,679	--	(20,451)	(73,881)	--	11,281,420
Leasing	**962,901**	**79,410**	**--**	**(8,332)**	**(1,462)**	**--**	**1,032,517**
Stage 2	**35,938,406**	**(206,077)**	**13,321,485**	**--**	**(17,192,331)**	**--**	**31,861,483**
Loans	**31,422,920**	**2,144,011**	**10,433,586**	**--**	**(15,273,693)**	**--**	**28,726,824**
Loans and discounted credit rights	12,831,998	2,581,787	7,297,967	--	(7,047,578)	--	15,664,174
Financing	1,858,162	(373,722)	756,791	--	(406,457)	--	1,834,774
Rural financing	15,083,143	(37,283)	2,552,817	--	(7,522,400)	--	10,076,277
Mortgage	1,649,349	(26,609)	(173,918)	--	(297,258)	--	1,151,564
Loan operations linked to assignment [1]	268	(162)	(71)	--	--	--	35
Other receivables with loan characteristics	**4,513,407**	**(2,348,626)**	**2,879,567**	**--**	**(1,918,001)**	**--**	**3,126,347**
Securities with loan characteristics	2,054,894	(976,132)	584,663	--	(994,269)	--	669,156
Credit card operations	1,884,799	(1,225,023)	2,147,473	--	(893,212)	--	1,914,037
Advances on foreign exchange contracts	327,931	(152,215)	126,980	--	(4,690)	--	298,006
Other receivables purchase under assignment [2]	105	--	--	--	(105)	--	--
Sundry	245,678	4,744	20,451	--	(25,725)	--	245,148
Leasing	**2,079**	**(1,462)**	**8,332**	**--**	**(637)**	**--**	**8,312**
Stage 3	**102,355,980**	**(2,747,038)**	**22,927,102**	**17,192,331**	**--**	**(30,757,876)**	**108,970,499**
Loans	**92,261,229**	**(438,042)**	**18,108,901**	**15,273,693**	**--**	**(26,720,247)**	**98,485,534**
Loans and discounted credit rights	48,288,633	292,093	9,479,404	7,047,578	--	(12,544,704)	52,563,004
Financing	5,413,368	125,851	1,676,194	406,457	--	(2,162,915)	5,458,955
Rural financing	33,720,272	(792,808)	6,807,872	7,522,400	--	(11,614,247)	35,643,489
Mortgage	4,838,818	(62,968)	145,358	297,258	--	(398,381)	4,820,085
Loan operations linked to assignment [1]	138	(210)	73	--	--	--	1
Other receivables with loan characteristics	**9,909,725**	**(2,306,881)**	**4,816,739**	**1,918,001**	**--**	**(4,028,390)**	**10,309,194**
Securities with loan characteristics	8,332,680	(4,343,061)	1,791,088	994,269	--	(369,758)	6,405,218
Credit card operations	334,889	2,336,789	1,505,398	893,212	--	(3,397,027)	1,673,261
Advances on foreign exchange contracts	895,352	(709,207)	1,446,372	4,690	--	(54,472)	1,582,735
Other receivables purchase under assignment [2]	--	--	--	105	--	--	105
Sundry	346,804	408,598	73,881	25,725	--	(207,133)	647,875
Leasing	**185,026**	**(2,115)**	**1,462**	**637**	**--**	**(9,239)**	**175,771**
Total loan portfolio	**1,229,907,027**	**46,722,573**	**36,248,587**	**3,870,846**	**(40,119,433)**	**(30,757,876)**	**1,245,871,724**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

g) Breakdown of expected credit risk losses between stages

Banco do Brasil	December 31, 2025	Addition/ (reversal)/ changes	Transfer from/ (to) stage 1	Transfer from/ (to) stage 2	Transfer from/ (to) stage 3	Write off	June 30, 2026
Stage 1	**14,383,852**	**2,908,373**	**--**	**476,005**	**35,649**	**--**	**17,803,879**
Loans	**13,423,335**	**2,911,747**	**--**	**546,626**	**203,625**	**--**	**17,085,333**
Loans and discounted credit rights	4,073,460	(835,273)	--	(64,398)	406,665	--	3,580,454
Financing	534,672	(103,253)	--	29,283	17,466	--	478,168
Rural financing	8,764,137	3,875,517	--	572,976	(233,865)	--	12,978,765
Mortgage	51,063	(25,243)	--	8,765	13,359	--	47,944
Loan operations linked to assignment [1]	3	(1)	--	--	--	--	2
Other receivables with loan characteristics	**960,517**	**(3,374)**	**--**	**(70,621)**	**(167,976)**	**--**	**718,546**
Securities with loan characteristics	244,930	(54,633)	--	(10,395)	(21,435)	--	158,467
Credit card operations	646,010	49,592	--	(59,835)	(143,111)	--	492,656
Advances on foreign exchange contracts	49,786	(1,171)	--	(251)	(3,119)	--	45,245
Other receivables purchase under assignment [2]	13,359	(2,518)	--	--	--	--	10,841
Sundry	6,432	5,356	--	(140)	(311)	--	11,337
Stage 2	**11,802,440**	**4,993,242**	**(476,005)**	**--**	**(6,515,590)**	**--**	**9,804,087**
Loans	**11,112,626**	**4,946,562**	**(546,626)**	**--**	**(6,254,107)**	**--**	**9,258,455**
Loans and discounted credit rights	4,127,826	2,922,516	64,398	--	(2,436,641)	--	4,678,099
Financing	355,925	85,470	(29,283)	--	(81,145)	--	330,967
Rural financing	6,592,428	1,932,038	(572,976)	--	(3,726,751)	--	4,224,739
Mortgage	36,447	6,538	(8,765)	--	(9,570)	--	24,650
Loan operations linked to assignment [1]	--	--	--	--	--	--	--
Other receivables with loan characteristics	**689,814**	**46,680**	**70,621**	**--**	**(261,483)**	**--**	**545,632**
Securities with loan characteristics	308,573	(157,615)	10,395	--	(79,298)	--	82,055
Credit card operations	270,274	191,261	59,835	--	(176,369)	--	345,001
Advances on foreign exchange contracts	46,812	2,973	251	--	7,702	--	57,738
Other receivables purchase under assignment [2]	53	--	--	--	(53)	--	--
Sundry	**64,102**	**10,061**	**140**	**--**	**(13,465)**	**--**	**60,838**
Stage 3	**71,818,467**	**27,541,864**	**(35,649)**	**6,515,590**	**--**	**(30,606,268)**	**75,234,004**
Loans	**65,574,714**	**25,112,424**	**(203,625)**	**6,254,107**	**--**	**(26,577,895)**	**70,159,725**
Loans and discounted credit rights	34,361,641	13,117,729	(406,665)	2,436,641	--	(12,425,352)	37,083,994
Financing	4,169,901	1,757,308	(17,466)	81,145	--	(2,141,650)	3,849,238
Rural financing	26,017,313	10,155,103	233,865	3,726,751	--	(11,614,247)	28,518,785
Mortgage	1,025,859	82,284	(13,359)	9,570	--	(396,646)	707,708
Loan operations linked to assignment [1]	--	--	--	--	--	--	--
Other receivables with loan characteristics	**6,243,753**	**2,429,440**	**167,976**	**261,483**	**--**	**(4,028,373)**	**5,074,279**
Securities with loan characteristics	5,182,849	(2,082,759)	21,435	79,298	--	(369,758)	2,831,065
Credit card operations	211,935	3,926,469	143,111	176,369	--	(3,397,010)	1,060,874
Advances on foreign exchange contracts	595,167	156,644	3,119	(7,702)	--	(54,472)	692,756
Other receivables purchase under assignment [2]	--	52	--	53	--	--	105
Sundry	253,802	429,034	311	13,465	--	(207,133)	489,479
Total loan portfolio	**98,004,759**	**35,443,479**	**(511,654)**	**6,991,595**	**(6,479,941)**	**(30,606,268)**	**102,841,970**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

Consolidated	December 31, 2025	Addition/ (reversal)/ changes	Transfer from/ (to) stage 1	Transfer from/ (to) stage 2	Transfer from/ (to) stage 3	Write off	June 30, 2026
Stage 1	**14,600,049**	**2,917,391**	**--**	**483,426**	**42,871**	**--**	**18,043,737**
Loans	**13,620,072**	**2,915,689**	**--**	**551,584**	**210,220**	**--**	**17,297,565**
Loans and discounted credit rights	4,103,521	(826,614)	--	(61,656)	405,781	--	3,621,032
Financing	534,777	(100,464)	--	29,277	17,529	--	481,119
Rural financing	8,764,137	3,875,517	--	572,976	(233,865)	--	12,978,765
Mortgage	217,634	(32,749)	--	10,987	20,775	--	216,647
Loan operations linked to assignment [1]	3	(1)	--	--	--	--	2
Other receivables with loan characteristics	**977,070**	**1,586**	**--**	**(68,282)**	**(167,490)**	**--**	**742,884**
Securities with loan characteristics	244,930	(54,633)	--	(10,395)	(21,435)	--	158,467
Credit card operations	662,563	54,552	--	(57,496)	(142,625)	--	516,994
Advances on foreign exchange contracts	49,786	(1,171)	--	(251)	(3,119)	--	45,245
Other receivables purchase under assignment [2]	13,359	(2,518)	--	--	--	--	10,841
Sundry	6,432	5,356	--	(140)	(311)	--	11,337
Leasing	**2,907**	**116**	**--**	**124**	**141**	**--**	**3,288**
	--	--	--	--	--	--	--
Stage 2	**11,859,023**	**5,018,009**	**(483,426)**	**--**	**(6,526,472)**	**--**	**9,867,134**
Loans	**11,144,738**	**4,970,695**	**(551,584)**	**--**	**(6,264,842)**	**--**	**9,299,007**
Loans and discounted credit rights	4,154,366	2,939,336	61,656	--	(2,449,038)	--	4,706,320
Financing	356,175	93,780	(29,277)	--	(81,017)	--	339,661
Rural financing	6,592,428	1,932,038	(572,976)	--	(3,726,751)	--	4,224,739
Mortgage	41,769	5,541	(10,987)	--	(8,036)	--	28,287
Loan operations linked to assignment [1]	--	--	--	--	--	--	--
Other receivables with loan characteristics	**713,798**	**46,629**	**68,282**	**--**	**(261,465)**	**--**	**567,244**
Securities with loan characteristics	308,573	(157,615)	10,395	--	(79,298)	--	82,055
Credit card operations	294,258	191,210	57,496	--	(176,351)	--	366,613
Advances on foreign exchange contracts	46,812	2,973	251	--	7,702	--	57,738
Other receivables purchase under assignment [2]	53	--	--	--	(53)	--	--
Sundry	64,102	10,061	140	--	(13,465)	--	60,838
Leasing	**487**	**685**	**(124)**	**--**	**(165)**	**--**	**883**
	--	--	--	--	--	--	--
Stage 3	**72,279,613**	**27,770,391**	**(42,871)**	**6,526,472**	**--**	**(30,757,876)**	**75,775,729**
Loans	**65,834,712**	**25,338,450**	**(210,220)**	**6,264,842**	**--**	**(26,720,247)**	**70,507,537**
Loans and discounted credit rights	34,572,077	13,306,729	(405,781)	2,449,038	--	(12,544,704)	37,377,359
Financing	4,186,861	1,782,587	(17,529)	81,017	--	(2,162,915)	3,870,021
Rural financing	26,017,313	10,155,103	233,865	3,726,751	--	(11,614,247)	28,518,785
Mortgage	1,058,461	94,031	(20,775)	8,036	--	(398,381)	741,372
Loan operations linked to assignment [1]	--	--	--	--	--	--	--
Other receivables with loan characteristics	**6,261,773**	**2,430,970**	**167,490**	**261,465**	**--**	**(4,028,390)**	**5,093,308**
Securities with loan characteristics	5,182,849	(2,082,759)	21,435	79,298	--	(369,758)	2,831,065
Credit card operations	229,955	3,927,999	142,625	176,351	--	(3,397,027)	1,079,903
Advances on foreign exchange contracts	595,167	156,644	3,119	(7,702)	--	(54,472)	692,756
Other receivables purchase under assignment [2]	--	52	--	53	--	--	105
Sundry	253,802	429,034	311	13,465	--	(207,133)	489,479
Leasing	**183,128**	**971**	**(141)**	**165**	**--**	**(9,239)**	**174,884**
Total loan portfolio	**98,738,685**	**35,705,791**	**(526,297)**	**7,009,898**	**(6,483,601)**	**(30,757,876)**	**103,686,600**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

h) Summary of the changes in allowance for losses associated with credit risk

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Opening balance [1]	**(98,004,759)**	**(80,118,007)**	**(98,738,685)**	**(80,420,049)**
(Addition)/reversal of expected losses	(35,454,757)	(28,733,360)	(35,798,852)	(28,880,147)
Exchange fluctuation - foreign allowances	11,278	128,001	93,061	150,932
Write off	30,606,268	19,880,003	30,757,876	19,901,248
Closing balance	**(102,841,970)**	**(88,843,363)**	**(103,686,600)**	**(89,248,016)**

1 - In the period of 01/01 to 06/30/2025, opening balance, as of January 01, 2025, adjusted in accordance with the requirements of CMN Resolution 4.966/2021.

i) Renegotiated credits

	01/01 to 06/30/2026	01/01 to 06/30/2025
Opening balance	**79,769,609**	**70,539,842**
Renegotiated operations	7,398,842	9,528,894
Restructured operations	11,621,101	11,082,137
Interest (received) and appropriated	(15,194,798)	(10,092,284)
Write off	(9,856,417)	(6,774,335)
Closing balance [1]	**73,738,337**	**74,284,254**
(%) Restructured financial assets in relation to the final balance of the renegotiated	56.8%	48.7%

1 - Includes the amount of R$ 47 thousand (R$ 139 thousand as of June 30, 2025) related to renegotiated rural credits. The amount of R$ 66,464,360 thousand (R$ 57,744,248 as of June 30, 2025), related to extended credits from rural portfolio governed by specific legislation, is not included.

j) Concentration of loans

	June 30, 2026	% loans portfolio	December 31, 2025	% loans portfolio
Largest debtor	16,306,859	1.3	16,865,580	1.4
10 largest debtors	73,268,579	6.0	70,206,927	5.8
20 largest debtors	108,137,145	8.9	108,349,035	9.0
50 largest debtors	163,890,589	13.4	164,877,583	13.7
100 largest debtors	206,326,805	16.9	203,608,832	16.9

k) Allocation of funds for rural credit operations

Funding sources subject to enforceability requirements	2025/2026 crop year [1]				
	Amount required to meet enforceability requirements of funding sources (a)	Amount meeting enforceability requirements of funding sources (b)	Percentage meeting enforceability requirements (b)/(a)	Direct and indirect costs of compliance with enforceability requirements [2]	Costs for non-compliance with enforceability requirements [2]
Mandatory demand deposit requirements	34,859,041	35,774,217	102.6%	--	--
Rural savings deposits	135,066,539	136,141,349	100.8%	--	--
Agribusiness letters of credit – LCA [3]	132,558,017	132,768,536	100.2%	--	--

1 - Refers to the position as of June 30, 2026, corresponding to the end of the 2025/2026 crop year.

2 - No costs incurred in the last 5 crop years.

3 - The LCA funding source has a distinct dynamic compared to other sources subject to enforceability requirements, regarding the funding period as set forth in the Rural Credit Manual (MCR) issued by Bacen. The amount required to meet these enforceability requirements corresponds to funds raised from June through May of the following year and, therefore, may vary throughout the crop year.

Enforceability is understood as the obligation of financial institutions to maintain the allocation of funds for rural credit operations in an amount corresponding to a percentage defined by Bacen for each crop year (the period from July 1 of one year to June 30 of the following year). The calculation is based on the average daily balances of funds raised from the sources subject to enforceability requirements. Currently, for the 2024/2025 crop year, the following enforceability compliance percentages have been established: Savings deposits – 65%, Demand Deposits – 31.5%, and LCA – 50%.

In thousands of Reais, unless otherwise stated

l) Maximum exposure of financial instruments segregated by portfolio type and by credit risk classification

Banco do Brasil	June 30, 2026															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total
Individuals	**625,422,296**	**124,949,171**	**80,083**	**750,451,550**	**23,479,781**	**678,457**	**--**	**24,158,238**	**76,597,112**	**61,478**	**--**	**76,658,590**	**725,499,189**	**125,689,106**	**80,083**	**851,268,378**
Retail individuals	295,715,240	122,548,940	80,083	418,344,263	13,868,526	678,291	--	14,546,817	44,547,782	60,617	--	44,608,399	354,131,548	123,287,848	80,083	477,499,479
Retail rural producers	329,707,056	2,400,231	--	332,107,287	9,611,255	166	--	9,611,421	32,049,330	861	--	32,050,191	371,367,641	2,401,258	--	373,768,899
Companies	**454,917,641**	**99,958,500**	**19,713,232**	**574,589,373**	**7,744,096**	**117,741**	**4,738**	**7,866,575**	**31,631,183**	**25,525**	**822,279**	**32,478,987**	**494,292,920**	**100,101,766**	**20,540,249**	**614,934,935**
Wholesale	321,654,578	74,323,592	19,482,422	415,460,592	3,324,821	23,994	322	3,349,137	17,409,251	16,413	818,472	18,244,136	342,388,650	74,363,999	20,301,216	437,053,865
Retail MPE	85,379,421	24,991,890	230,810	110,602,121	4,194,274	93,497	4,416	4,292,187	12,147,961	9,111	3,807	12,160,879	101,721,656	25,094,498	239,033	127,055,187
Retail rural producers	47,883,642	643,018	--	48,526,660	225,001	250	--	225,251	2,073,971	1	--	2,073,972	50,182,614	643,269	--	50,825,883
Total	**1,080,339,937**	**224,907,671**	**19,793,315**	**1,325,040,923**	**31,223,877**	**796,198**	**4,738**	**32,024,813**	**108,228,295**	**87,003**	**822,279**	**109,137,577**	**1,219,792,109**	**225,790,872**	**20,620,332**	**1,466,203,313**
%	**81.5%**	**17.0%**	**1.5%**	**100.0%**	**97.5%**	**2.5%**	**0.0%**	**100.0%**	**99.2%**	**0.1%**	**0.7%**	**100.0%**	**83.2%**	**15.4%**	**1.4%**	**100.0%**

Banco do Brasil	December 31, 2025															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total
Individuals	**623,581,392**	**122,297,111**	**87,260**	**745,965,763**	**26,580,924**	**279,844**	**--**	**26,860,768**	**68,957,958**	**44,562**	**--**	**69,002,520**	**719,120,274**	**122,621,517**	**87,260**	**841,829,051**
Retail individuals	303,539,529	120,261,234	87,260	423,888,023	11,993,639	279,482	--	12,273,121	38,613,723	43,716	--	38,657,439	354,146,891	120,584,432	87,260	474,818,583
Retail rural producers	320,041,863	2,035,877	--	322,077,740	14,587,285	362	--	14,587,647	30,344,235	846	--	30,345,081	364,973,383	2,037,085	--	367,010,468
Companies	**444,010,700**	**106,730,042**	**17,451,419**	**568,192,161**	**8,866,514**	**116,062**	**4,955**	**8,987,531**	**32,778,747**	**13,295**	**589,398**	**33,381,440**	**485,655,961**	**106,859,399**	**18,045,772**	**610,561,132**
Wholesale	312,478,697	79,337,110	16,483,337	408,299,144	3,740,071	28,573	157	3,768,801	20,033,848	6,189	585,925	20,625,962	336,252,616	79,371,872	17,069,419	432,693,907
Retail MPE	91,275,302	25,946,372	968,082	118,189,756	4,896,471	87,089	4,798	4,988,358	12,071,951	7,106	3,473	12,082,530	108,243,724	26,040,567	976,353	135,260,644
Retail rural producers	40,256,701	1,446,560	--	41,703,261	229,972	400	--	230,372	672,948	--	--	672,948	41,159,621	1,446,960	--	42,606,581
Total	**1,067,592,092**	**229,027,153**	**17,538,679**	**1,314,157,924**	**35,447,438**	**395,906**	**4,955**	**35,848,299**	**101,736,705**	**57,857**	**589,398**	**102,383,960**	**1,204,776,235**	**229,480,916**	**18,133,032**	**1,452,390,183**
%	**81.3%**	**17.4%**	**1.3%**	**100.0%**	**98.9%**	**1.1%**	**0.0%**	**100.0%**	**99.4%**	**0.0%**	**0.6%**	**100.0%**	**83.0%**	**15.8%**	**1.2%**	**100.0%**

In thousands of Reais, unless otherwise stated

Consolidated	June 30, 2026															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total
Individuals	**639,733,843**	**124,949,171**	**80,561**	**764,763,575**	**23,880,373**	**678,457**	**--**	**24,558,830**	**77,229,337**	**61,478**	**--**	**77,290,815**	**740,843,553**	**125,689,106**	**80,561**	**866,613,220**
Retail individuals	310,026,787	122,548,940	80,561	432,656,288	14,269,118	678,291	--	14,947,409	45,180,007	60,617	--	45,240,624	369,475,912	123,287,848	80,561	492,844,321
Retail rural producers	329,707,056	2,400,231	--	332,107,287	9,611,255	166	--	9,611,421	32,049,330	861	--	32,050,191	371,367,641	2,401,258	--	373,768,899
Companies	**465,305,899**	**106,054,926**	**19,665,271**	**591,026,096**	**7,981,110**	**117,741**	**4,738**	**8,103,589**	**31,741,162**	**25,525**	**822,279**	**32,588,966**	**505,028,171**	**106,198,192**	**20,492,288**	**631,718,651**
Wholesale	321,723,362	80,420,018	19,434,461	421,577,841	3,307,516	23,994	322	3,331,832	17,474,185	16,413	818,472	18,309,070	342,505,063	80,460,425	20,253,255	443,218,743
Retail MPE	95,698,895	24,991,890	230,810	120,921,595	4,448,593	93,497	4,416	4,546,506	12,193,006	9,111	3,807	12,205,924	112,340,494	25,094,498	239,033	137,674,025
Retail rural producers	47,883,642	643,018	--	48,526,660	225,001	250	--	225,251	2,073,971	1	--	2,073,972	50,182,614	643,269	--	50,825,883
Total	**1,105,039,742**	**231,004,097**	**19,745,832**	**1,355,789,671**	**31,861,483**	**796,198**	**4,738**	**32,662,419**	**108,970,499**	**87,003**	**822,279**	**109,879,781**	**1,245,871,724**	**231,887,298**	**20,572,849**	**1,498,331,871**
%	**81.5%**	**17.0%**	**1.5%**	**100.0%**	**97.6%**	**2.4%**	**0.0%**	**100.0%**	**99.2%**	**0.1%**	**0.7%**	**100.0%**	**83.1%**	**15.5%**	**1.4%**	**100.0%**

Consolidated	December 31, 2025															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total	Loan portfolio	Credit commitments to be released	Guarantees Provided	Total
Individuals	**637,488,377**	**122,297,111**	**87,768**	**759,873,256**	**27,309,860**	**279,844**	**--**	**27,589,704**	**69,600,402**	**44,562**	**--**	**69,644,964**	**734,398,639**	**122,621,517**	**87,768**	**857,107,924**
Retail individuals	317,446,514	120,261,234	87,768	437,795,516	12,722,575	279,482	--	13,002,057	39,256,167	43,716	--	39,299,883	369,425,256	120,584,432	87,768	490,097,456
Retail rural producers	320,041,863	2,035,877	--	322,077,740	14,587,285	362	--	14,587,647	30,344,235	846	--	30,345,081	364,973,383	2,037,085	--	367,010,468
Companies	**454,124,264**	**110,432,665**	**17,466,745**	**582,023,674**	**8,628,546**	**116,062**	**4,955**	**8,749,563**	**32,755,578**	**13,295**	**589,398**	**33,358,271**	**495,508,388**	**110,562,022**	**18,061,098**	**624,131,508**
Wholesale	313,078,069	83,039,733	16,254,993	412,372,795	3,459,812	28,573	157	3,488,542	19,994,360	6,189	585,925	20,586,474	336,532,241	83,074,495	16,841,075	436,447,811
Retail MPE	100,789,494	25,946,372	1,211,752	127,947,618	4,938,762	87,089	4,798	5,030,649	12,088,270	7,106	3,473	12,098,849	117,816,526	26,040,567	1,220,023	145,077,116
Retail rural producers	40,256,701	1,446,560	--	41,703,261	229,972	400	--	230,372	672,948	--	--	672,948	41,159,621	1,446,960	--	42,606,581
Total	**1,091,612,641**	**232,729,776**	**17,554,513**	**1,341,896,930**	**35,938,406**	**395,906**	**4,955**	**36,339,267**	**102,355,980**	**57,857**	**589,398**	**103,003,235**	**1,229,907,027**	**233,183,539**	**18,148,866**	**1,481,239,432**
%	**81.4%**	**17.3%**	**1.3%**	**100.0%**	**98.9%**	**1.1%**	**0.0%**	**100.0%**	**99.4%**	**0.0%**	**0.6%**	**100.0%**	**83.0%**	**15.8%**	**1.2%**	**100.0%**

In thousands of Reais, unless otherwise stated

13 – Other assets

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Other financial assets	**70,690,455**	**71,046,449**	**74,118,205**	**70,850,381**
Sundry debtors from escrow deposits	39,343,699	38,220,956	40,167,959	39,250,337
Fund of allocation of surplus - Previ (Note 28.f)	12,764,815	12,367,543	12,764,815	12,367,543
Interest receivable	10,281,002	13,303,385	12,193,620	11,410,337
Notes and credits receivable [1]	2,143,655	3,238,860	2,273,724	3,408,244
Securities trading	1,085,400	1,314,155	1,597,135	1,899,056
Wage Variation Compensation Fund	620,111	598,591	620,111	598,591
Other	4,451,773	2,002,959	4,500,841	1,916,273
Other assets	**36,400,526**	**37,388,944**	**38,776,522**	**39,815,755**
Actuarial assets (Note 28.e)	22,781,663	31,774,493	22,781,663	31,774,493
Sundry debtors	6,646,980	3,736,712	7,282,057	4,361,550
Prepaid expenses[2]	5,576,959	1,261,336	5,785,920	1,416,294
Held for sale - Received	227,398	197,488	227,677	197,772
Held for sale - Own	63,970	116,920	73,974	128,556
Assets not for own use and materials in stock	5,499	5,349	59,066	54,286
Other	1,098,057	296,646	2,566,165	1,882,804

1 – Includes securities and receivables from the Brazilian National Treasury, amounting to R$ 91,845 thousand, arising from subsidies related to operations funded under MCR 6-2 and MCR 6-4 (Rural Credit Manual), supported by specific legislation, including resolutions issued by the National Monetary Council (CMN), the Cocoa Farming Recovery Program in the State of Bahia (CMN Resolution No. 2,960/2002), and the Regional Development Funds (FDNE and FDCO). It also includes receivables from the National Treasury from interest rate equalization of agricultural crops Law 8,427/1992, of R$ 803,292 thousand.
2 - Includes the prepayment of ordinary contributions made in March 2026, in cash, to the Credit Guarantee Fund (FGC), to be offset against future periodic ordinary contributions attributable to the Bank.

b) Expected credit risk losses

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Interest receivable	(4,395,314)	(4,030,649)	(4,395,314)	(4,030,649)
Notes and credits receivable	(573,057)	(572,972)	(918,328)	(852,825)
Other	(195,444)	(149,530)	(195,447)	(149,535)
Total	**(5,163,815)**	**(4,753,151)**	**(5,509,089)**	**(5,033,009)**

c) Breakdown of expected losses associated with credit risk

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Opening balance [1]	**(4,753,151)**	**(3,915,265)**	**(5,033,009)**	**(4,095,408)**
(Addition)/reversal	(420,588)	(517,074)	(487,754)	(596,005)
Exchange fluctuation - foreign allowances	--	--	(1,747)	28,148
Write-off/other adjustments	9,924	(5,929)	13,421	(5,704)
Closing balance	**(5,163,815)**	**(4,438,268)**	**(5,509,089)**	**(4,668,969)**

1 – In the period of 01/01 to 06/30/2025, opening balance, as of January 01, 2025, adjusted in accordance with the requirements of CMN Resolution 4.966/2021.

In thousands of Reais, unless otherwise stated

14 – Investments

a) Changes in subsidiaries, associates and joint ventures

Banco do Brasil	Share capital	Adjusted shareholders' equity [1]	Net income/(los	Number of shares (in thousands)		Ownership interest in share capital %	Book value	Changes - 01/01 to 06/30/2026			Book value	Equity income
			01/01 to 06/30/2026	Common	Preferred		Dec 31, 2025	Dividends	Other events [2]	Equity income	Jun 30, 2026	01/01 to 06/30/2025
Domestic							**32,206,836**	**(5,455,406)**	**(143,824)**	**7,055,905**	**33,663,511**	**6,952,129**
BB Elo Cartões Participações S.A.	7,734,513	10,657,573	751,348	10,000	--	100.00%	9,907,668	--	(1,443)	751,348	10,657,573	892,138
BB Seguridade Participações S.A. 3 4	6,269,692	10,333,796	4,561,148	1,325,000	--	68.26%	6,702,003	(2,627,852)	(134,028)	3,113,214	7,053,337	2,995,578
BB Leasing S.A. - Arrendamento Mercantil	3,261,860	4,853,771	195,459	3,000	--	100.00%	4,843,998	(185,686)	--	195,459	4,853,771	176,599
Banco Votorantim S.A.	8,480,372	12,961,691	952,024	1,096,653	600,952	50.00%	6,339,492	(367,000)	32,341	476,012	6,480,845	466,841
BB Banco de Investimento S.A.	417,788	772,128	190,029	3,790	--	100.00%	780,473	(190,029)	(8,345)	190,029	772,128	356,317
BB Tecnologia e Serviços [4]	299,749	686,098	62,262	2	2	100.00%	648,378	(21,062)	(3,481)	62,262	686,097	80,079
BB Administradora de Consórcios S.A.	727,543	1,328,640	967,234	14	--	100.00%	1,142,448	(781,041)	(1)	967,234	1,328,640	807,953
BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. - Asset	1,191,207	1,429,558	1,245,521	100,000	--	100.00%	1,428,199	(1,245,521)	1,359	1,245,521	1,429,558	1,119,633
BB Administradora de Cartões de Crédito S.A.	9,300	41,871	17,538	398,158	--	100.00%	24,333	--	--	17,538	41,871	16,209
Other investments	--	--	--	--	--		389,844	(37,215)	(30,226)	37,288	359,691	40,782
Overseas [5]							**8,857,395**	**(165,695)**	**(592,732)**	**1,259,136**	**9,358,104**	**1,182,513**
Banco Patagonia S.A.	2,512	6,235,297	1,508,100	578,117	--	80.39%	4,389,342	(165,695)	(423,481)	1,212,352	5,012,518	1,093,736
BB Cayman Islands Holding	1,187,451	1,294,200	35,380	211,023	--	100.00%	1,338,027	--	(79,207)	35,380	1,294,200	150,261
Banco do Brasil AG	403,143	823,619	36,572	638	--	100.00%	857,188	--	(70,141)	36,572	823,619	10,874
Banco do Brasil Securities LLC	27,903	383,045	2,649	5,000	--	100.00%	422,924	--	(42,528)	2,649	383,045	546
Banco do Brasil Americas	991,319	1,803,063	154,028	36,250	--	100.00%	1,806,736	--	(157,701)	154,028	1,803,063	108,837
BB USA Holding Company	--	675	(10)	--	--	100.00%	728	--	(43)	(10)	675	(14)
Goodwill on acquisition of investments abroad							42,450	--	(1,466)	--	40,984	--
Profit/(loss) with foreign exchange in the affiliates and associates [5]							--	--	181,835	(181,835)	--	(181,727)
Total investments in subsidiaries, associates and joint ventures							**41,064,231**	**(5,621,101)**	**(736,556)**	**8,315,041**	**43,021,615**	**8,134,642**
(Allowance for losses)							(34,653)	--	2,398	--	(32,255)	--

1 - Includes harmonization adjustments in accounting and considers the unrealized profits on transactions with Banco do Brasil.

2 - These basically refer to the exchange fluctuation and equity valuation adjustments of available-for-sale securities and the foreign exchange variation on investments abroad.

3 - The investment value considering the quoted market price is R$ 51,900,250 thousand (R$ 47,898,750 thousand on December 31,2025).

4 - Refers to the percentage of the equity interest, considering the acquisition of shares by the invested entity held in treasury.

5 - The net income and equity income of subsidiaries abroad are stated without the effects of foreign exchange variation. These investments are subject to structural hedge and their foreign exchange impacts are reclassified to expenses with funds from financial institutions.

In thousands of Reais, unless otherwise stated

BB Consolidated	Share capital	Adjusted shareholders' equity [1]	Net income/(loss)[1]	Number of shares (in thousands)		Ownership interest in share capital %	Book value	Changes - 01/01 to 06/30/2026			Book value	Equity income
			01/01 to 06/30/2026	Common	Preferred		Dec 31, 2025	Dividends	Other events [2]	Equity income	Jun 30, 2026	01/01 to 06/30/2025
Associates [3] and joint ventures [4]												
Banco Votorantim S.A.	8,480,372	12,961,691	952,024	1,096,653	600,952	50.00%	6,339,492	(367,000)	32,342	476,012	6,480,846	466,841
Cateno Gestão de Contas de Pagamento S.A. [5]	220,000	8,207,961	446,701	88,000	2,613,402	30.00%	2,850,334	(231,658)	(290,298)	134,010	2,462,388	141,181
Cielo S.A. [6]	5,700,000	11,674,670	566,759	778,320	--	29.17%	3,240,221	--	23	165,327	3,405,571	195,785
Brasilprev Seguros e Previdência S.A. [7]	3,529,257	6,783,267	1,141,651	879	1,759	74.99%	5,239,601	(797,674)	(211,053)	856,170	5,087,044	640,008
BB Mapfre Participações S.A. [7]	1,469,848	2,637,093	2,320,629	944,858	1,889,339	74.99%	2,237,728	(2,014,153)	13,741	1,740,240	1,977,556	1,855,442
Brasilcap Capitalização S.A. [7]	403,000	960,589	179,333	107,989	159,308	66.77%	685,207	(163,581)	--	119,736	641,362	85,249
Elo Participações Ltda. [8]	347,309	3,132,070	653,854	173,620	--	49.99%	1,233,804	(101,720)	105,209	328,428	1,565,721	386,104
UBS BB Serviços de Assessoria Financeira e Participações S.A.	1,425,605	1,490,005	6,895	1,954,245	--	49.99%	731,434	--	9,973	3,447	744,854	14,619
Others Participations							495,578	(45,315)	(31,372)	55,057	473,948	97,416
Unrealized gains [9]							(2,664,692)	--	80,727	--	(2,583,965)	--
Total							**20,388,708**	**(3,721,101)**	**(290,708)**	**3,878,427**	**20,255,325**	**3,882,645**
(Allowance for losses)							(6,155)	--	4,680	--	(1,475)	--

1 - Includes harmonization adjustments in accounting and considers the unrealized profits on transactions with Banco do Brasil.

2 - These basically refer to the corporate restructuring, harmonization adjustments in accounting practices and equity valuation adjustments of available-for-sale securities.

3 - The Bank has significant influence over the investee through board seats or other measures.

4 - The Bank has joint control over the investees' relevant activities through contractual arrangements.

5 - Indirect interest of the Bank in Cateno, through its subsidiary BB Elo Cartões Participações S.A. The total share of the Bank is 64.49 %. Cielo S.A. holds 70.00 % of direct interest in Cateno.

6 – Indirect interest of the Bank in Cielo, through its subsidiary BB Elo Cartões Participações S.A. The total share of the Bank is 49.28 %.

7 - Equity interest held by BB Seguros Participações S.A. Includes harmonization adjustments in accounting practices.

8 - The equity of Elo Participações Ltda. is calculated in proportion to the monthly contribution of BB Elo Cartões in the business of the company, according to agreement of November 01, 2017, between BB Elo Cartões and Bradescard.

9 - Unrealized profit arising from a new Shareholders´ Agrement between BB Elo Cartões Participações S.A. and Cielo S.A., forming Cateno Gestão de Contas de Pagamento S.A. and also including unrealized profit corresponds to an intangible asset contributed to UBS Serviços (investee), net of tax effects, which will be realized according to the amortization schedule of the asset, which is equivalent to the term of the partnership.

In thousands of Reais, unless otherwise stated

b) Qualitative information of associates and joint ventures

Company	Place of incorporation		Description	Segment	Strategic participation 1
	Country	Headquarters location			
Banco Votorantim S.A.	Brasil	São Paulo (SP)	Performs various types of bank activities, such as consumer lending, leasing and investment fund management.	Banking	Yes
Brasilprev Seguros e Previdência S.A.	Brasil	São Paulo (SP)	Commercializes life insurance with survivor coverage and with private retirement and benefit plans.	Insurance	Yes
Cielo S.A.	Brasil	Barueri (SP)	Provides services related to credit and debit cards and payments services.	Electronic payments	Yes
Cateno Gestão de Contas de Pagamentos S.A.	Brasil	Barueri (SP)	Provides services related to the management of transactions arisen from credit and debit card operations.	Electronic payments	Yes
BB Mapfre Participações S.A.	Brasil	São Paulo (SP)	Acts as a holding company for other companies which deal with life, real estate, and agricultural insurance.	Insurance	Yes
Elo Participações Ltda.	Brasil	Barueri (SP)	Acts as a holding company which consolidates the joint business related to electronic payment services.	Electronic payments	Yes
UBS BB Serviços de Assessoria Financeira e Participações S.A.	Brasil	São Paulo (SP)	Operates in investment banking and securities brokerage activities in the institutional segment in Brazil and in certain South American countries.	Investments	Yes
Brasilcap Capitalização S.A.	Brasil	Rio de Janeiro (RJ)	Commercializes capitalization plans and other products and services that capitalization companies are allowed to provide.	Insurance	Yes

1 - Strategic investments are made in companies with activities that complement or support those of the Bank and its subsidiaries.

In thousands of Reais, unless otherwise stated

c) Summarized financial information of associates and joint ventures, not adjusted for the equity interest percentage held by the Bank

Jun 30, 2026	Banco Votorantim S.A.	Brasilprev Seguros e Previdência S.A.	Cielo S.A.	Cateno Gestão de Contas de Pagamento S.A.	BB Mapfre Participações S.A.	Elo Participações Ltda.	UBS BB S.A.	Brasilcap S.A.
Current assets	73,390,016	482,816,771	107,777,422	1,922,711	25,125	1,687,010	372,557	6,393,903
Non-current assets	80,620,951	18,900,865	8,891,842	7,408,982	2,978,245	6,522,791	1,261,003	7,616,051
Current liabilities	94,878,700	68,486,195	94,819,344	1,118,383	1,202	579,228	143,555	11,601,023
Non-current liabilities	46,148,591	426,435,062	10,175,250	5,349	--	4,354,121	--	1,448,342
Contingent Liabilities	530,229	24,595	165,015	5,349	--	8,796	--	1,439,066
Net income - 01/01 to 06/30/2026	**961,453**	**1,140,646**	**566,759**	**446,701**	**2,320,629**	**867,479**	**6,895**	**156,022**
Harmonization adjustments in accounting and other adjustments	(9,429)	1,005	--	--	--	(213,624)	--	23,310
Adjusted net income - 01/01 to 06/30/2026	**952,024**	**1,141,651**	**566,759**	**446,701**	**2,320,629**	**653,854**	**6,895**	**179,333**
Ownership percentage	50.00%	74.99%	29.17%	30.00%	74.99%	49.99%	49.99%	66.77%
Equity income	**476,012**	**856,170**	**165,327**	**134,010**	**1,740,240**	**328,428**	**3,447**	**119,736**
Other comprehensive income	64,680	(281,421)	80	386,129	10,740	(3,163)	350	--
Total comprehensive income	1,016,704	860,230	566,839	832,830	2,331,369	650,691	7,246	179,333
Shareholders' equity	**12,983,676**	**6,796,379**	**11,674,670**	**8,207,961**	**3,002,168**	**3,276,452**	**1,490,005**	**960,589**
Harmonization adjustments in accounting and other adjustments	(21,985)	(13,113)	--	--	(365,075)	(144,383)	--	--
Adjusted shareholders' equity	**12,961,691**	**6,783,267**	**11,674,670**	**8,207,961**	**2,637,093**	**3,132,070**	**1,490,005**	**960,589**
Ownership percentage	50.00%	74.99%	29.17%	30.00%	74.99%	49.99%	49.99%	66.77%
Carrying amount of the investment	**6,480,846**	**5,087,044**	**3,405,571**	**2,462,388**	**1,977,556**	**1,565,721**	**744,854**	**641,362**
Unrealized profit	--	--	--	2,161,717	--	--	422,248	--

In thousands of Reais, unless otherwise stated

Dec 31, 2025	Banco Votorantim S.A.	Brasilprev Seguros e Previdência S.A.	Cielo S.A.	Cateno Gestão de Contas de Pagamento S.A.	BB Mapfre Participações S.A.	Elo Participações Ltda.	UBS BB S.A.	Brasilcap S.A.
Current assets	58,825,166	453,243,360	111,786,970	3,444,825	259,029	1,433,582	459,710	6,105,601
Non-current assets	79,483,296	19,205,216	9,688,939	7,613,443	3,091,442	6,152,357	1,258,722	7,815,008
Current liabilities	85,350,659	64,976,583	100,201,588	1,552,426	1,361	597,993	255,271	11,494,042
Non-current liabilities	40,275,288	400,471,202	10,166,490	4,730	--	4,375,462	--	1,400,310
Contingent Liabilities	577,555	24,962	151,740	4,730	--	19,185	--	1,390,970
Net income - 2025	**1,851,366**	**1,606,369**	**1,888,055**	**1,314,345**	**5,065,160**	**2,045,025**	**42,732**	**318,165**
Harmonization adjustments in accounting and other adjustments	2,726	152,002	--	--	--	(81,524)	--	(49,803)
Adjusted net income - 2025	**1,854,092**	**1,758,371**	**1,888,055**	**1,314,345**	**5,065,160**	**1,963,501**	**42,732**	**268,362**
Ownership percentage	50.00%	74.99%	29.17%	30.00%	74.99%	49.99%	49.99%	66.77%
Equity income	**927,046**	**1,318,673**	**550,757**	**394,303**	**3,798,364**	**981,554**	**26,383**	**179,179**
Other comprehensive income	421,759	487,011	169,676	--	(22,495)	--	184,694	(20,633)
Total comprehensive income	2,275,851	2,245,382	2,057,731	1,314,345	5,042,665	1,963,501	227,426	247,729
Shareholders' equity	**12,682,515**	**7,000,791**	**11,107,831**	**9,501,112**	**3,349,110**	**2,612,484**	**1,463,161**	**1,026,257**
Harmonization adjustments in accounting and other adjustments	(3,530)	(14,100)	--	--	(365,075)	(144,383)	--	--
Adjusted shareholders' equity	**12,678,985**	**6,986,691**	**11,107,831**	**9,501,112**	**2,984,035**	**2,468,101**	**1,463,161**	**1,026,257**
Ownership percentage	50.00%	74.99%	29.17%	30.00%	74.99%	49.99%	49.99%	66.77%
Carrying amount of the investment	**6,339,493**	**5,239,601**	**3,240,221**	**2,850,334**	**2,237,728**	**1,233,804**	**731,434**	**685,207**
Unrealized profit	--	--	--	2,219,620	--	--	445,072	--

In thousands of Reais, unless otherwise stated

15 – Property for use

Banco do Brasil	Annual depreciation rate	December 31, 2025	01/01 to 06/30/2026		June 30, 2026			
		Book value	Changes	Depreciation	Amortized cost	Accumulated	Impairment losses	Carrying amount
In use								
Buildings	4 to 10%	4,541,880	402,605	(233,179)	10,957,708	(6,228,924)	(17,478)	4,711,306
Furniture and equipment	10 to 20%	2,400,566	197,704	(204,101)	5,085,689	(2,691,389)	(131)	2,394,169
Data processing systems	10 to 20%	4,070,779	1,086,374	(445,024)	9,113,338	(4,401,209)	--	4,712,129
Constructions in progress	--	1,291,670	83,304	--	1,374,974	--	--	1,374,974
Land	--	296,968	(5,220)	--	291,748	--	--	291,748
Communication and security equipment	10%	286,459	19,939	(26,152)	797,094	(511,793)	(5,055)	280,246
Facilities	10%	123,336	18,313	(11,786)	1,026,348	(896,485)	--	129,863
Vehicles	10 to 20%	5,355	(3)	(381)	13,644	(8,673)	--	4,971
Works of art	--	2,131	(37)	--	2,094	--	--	2,094
Furniture and equipment in stock	--	728	(11)	--	717	--	--	717
Total		**13,019,872**	**1,802,968**	**(920,623)**	**28,663,354**	**(14,738,473)**	**(22,664)**	**13,902,217**
Right of use assets								
Buildings		3,947,539	361,816	(502,022)	4,687,515	(880,182)	--	3,807,333
Total		**16,967,411**	**2,164,784**	**(1,422,645)**	**33,350,869**	**(15,618,655)**	**(22,664)**	**17,709,550**

Consolidated	Annual depreciation rate	December 31, 2025	01/01 to 06/30/2026		June 30, 2026			
		Book value	Changes	Depreciation	Amortized cost	Accumulated	Impairment losses	Carrying amount
In use								
Buildings	4 to 10%	4,557,196	404,700	(238,102)	10,999,834	(6,256,246)	(19,794)	4,723,794
Furniture and equipment	10 to 20%	2,613,066	214,549	(222,673)	5,422,994	(2,817,454)	(598)	2,604,942
Data processing systems	10 to 20%	4,175,134	1,102,190	(461,767)	9,338,826	(4,523,269)	--	4,815,557
Constructions in progress	--	1,292,813	85,532	--	1,378,345	--	--	1,378,345
Land	--	299,030	(5,248)	--	293,782	--	--	293,782
Communication and security equipment	10%	296,670	22,515	(29,630)	813,539	(518,929)	(5,055)	289,555
Facilities	10%	132,806	18,828	(12,464)	1,039,601	(900,431)	--	139,170
Vehicles	10 to 20%	7,397	518	(691)	16,972	(9,748)	--	7,224
Works of art	--	2,752	(59)	--	2,693	--	--	2,693
Furniture and equipment in stock	--	729	(12)	--	717	--	--	717
Total		**13,377,593**	**1,843,513**	**(965,327)**	**29,307,303**	**(15,026,077)**	**(25,447)**	**14,255,779**
Right of use assets								
Buildings		4,143,631	395,786	(540,264)	5,007,568	(1,008,415)	--	3,999,153
Total		**17,521,224**	**2,239,299**	**(1,505,591)**	**34,314,871**	**(16,034,492)**	**(25,447)**	**18,254,932**

In thousands of Reais, unless otherwise stated

16 – Intangibles

a) Changes and breakdown

	Banco do Brasil			Consolidated				
	Rights to manage payroll	Software	Total	Rights to manage payroll	Software	Goodwill	Other intangible assets [1]	Total
Annual amortization rate	Contract term	10%		Contract term	10%	Technical study	Contract term	
Balances at December 31, 2025	**5,270,922**	**6,682,106**	**11,953,028**	**5,270,922**	**6,705,179**	**57,692**	**954**	**12,034,747**
Changes								
Additions	35,859	1,716,133	1,751,992	35,859	1,719,419	--	--	1,755,278
Exchange fluctuation	--	(2,114)	(2,114)	--	(2,202)	(1,575)	(75)	(3,852)
Write offs	--	(63,038)	(63,038)	--	(63,341)	--	--	(63,341)
Amortization	(982,085)	(471,774)	(1,453,859)	(982,085)	(474,747)	(4,491)	--	(1,461,323)
Balances at June 30, 2026	**4,324,696**	**7,861,313**	**12,186,009**	**4,324,696**	**7,884,308**	**51,626**	**879**	**12,261,509**
Cost	10,130,051	13,725,637	23,855,688	10,130,051	13,812,184	461,041	879	24,404,155
Accumulated amortization	(5,790,480)	(5,839,666)	(11,630,146)	(5,790,480)	(5,903,218)	(379,524)	--	(12,073,222)
Impairment losses	(14,875)	(24,658)	(39,533)	(14,875)	(24,658)	(29,891)	--	(69,424)
Estimate for amortization	**4,324,696**	**7,861,313**	**12,186,009**	**4,324,696**	**7,884,308**	**51,626**	**--**	**12,260,630**
2026	952,186	393,066	1,345,252	952,186	394,215	9,233	--	1,355,634
2027	1,647,247	786,131	2,433,378	1,647,247	788,431	9,782	--	2,445,460
2028	706,413	786,131	1,492,544	706,413	788,431	9,669	--	1,504,513
2029	645,695	786,131	1,431,826	645,695	788,431	9,498	--	1,443,624
2030	190,825	786,131	976,956	190,825	788,431	9,423	--	988,679
After 2030	182,330	4,323,723	4,506,053	182,330	4,336,369	4,021	--	4,522,720

1 - Includes the amounts related to the Intangibles assets with an undefined useful life.

b) Goodwill impairment test

The recoverable amount of goodwill based on expected future profitability is determined by the value in use, which is the discounted value of the cash flow projections of the invested entity (cash-generating unit). For the evaluation of the bank, the free cash flow for shareholders discounted by the cost of equity capital calculated for each invested entity was used.

Assumptions used to project these cash flows are based on public information, budgets and/or business plans of the acquired entities. These assumptions consider current and past performance, as well as expected market and macroeconomic growth.

The cash flow of the entity below was projected for five years and considered perpetual from the last period with fixed growth rates. For the periods that exceed the terms of the budget or business plan, the growth estimates are in line with those adopted by the acquired entity. The nominal discount rate is determined annually based on the CAPM (Capital Asset Pricing Model) adjusted for the market and the currency of each country.

Entity (cash-generating unit)	Growth rate p.a. [1]	Discount rate p.a. [2]
Banco Patagonia	7.50 %	32.28 %

1 - Nominal growth in perpetuity.

2 - Geometric average used in economic evaluations.

According to the sensitivity analysis carried out, there is no indication that changes in the assumptions would result in the carrying amount of the cash-generating unit to exceed the recoverable amount.

In the period presented, there was no impairment loss on goodwill based on expected future profitability.

In thousands of Reais, unless otherwise stated

17 – Customers resources

a) Deposits

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Time deposits	**618,715,106**	**560,668,565**	**651,428,676**	**590,567,475**
National currency	307,828,075	269,494,033	307,828,075	269,494,033
Judicial	281,111,164	263,446,160	281,288,644	263,612,005
Foreign currency	15,214,627	14,155,857	47,750,717	43,888,922
Special Regime [1]	8,215,389	7,802,204	8,215,389	7,802,204
Third party collateral [2]	4,112,409	3,572,481	4,112,409	3,572,481
Funproger (Note 17.e)	886,089	828,782	886,089	828,782
Fundo de Amparo ao Trabalhador - FAT (Note 17.d)	190,126	221,971	190,126	221,971
Other	1,157,227	1,147,077	1,157,227	1,147,077
Savings deposits	**216,111,514**	**215,188,602**	**216,111,514**	**215,188,602**
Individuals	207,934,568	207,500,608	207,934,568	207,500,608
Corporations	7,859,281	7,377,227	7,859,281	7,377,227
Associated	302,128	296,947	302,128	296,947
Financial system institutions	15,537	13,820	15,537	13,820
Demand deposits	**79,734,546**	**84,623,023**	**86,329,123**	**92,013,242**
Individuals	36,838,223	40,099,199	40,522,972	40,099,199
Corporations	23,615,812	31,993,487	26,640,708	35,134,864
Restricted [3]	13,779,800	7,944,070	13,781,183	7,946,524
Government	2,893,089	2,732,283	2,893,089	2,732,283
Domiciled abroad	879,076	168,209	876,402	163,897
Associated	473,386	625,098	441,114	4,941,733
National Treasury Special	380,063	15,506	380,063	15,506
Financial system institutions	461,867	479,603	376,115	409,157
Foreign currency	266,487	375,375	266,487	375,375
Other	146,743	190,193	150,990	194,704
Other deposits	**149,524**	**168,130**	**149,524**	**168,130**
Total	**914,710,690**	**860,648,320**	**954,018,837**	**897,937,449**

1 - Special deposits for the Justice Courts, to comply with the Constitutional Transitory Acts pursuant to Constitutional Amendment No. 99/2017.

2 - Cooperation agreements made between the Court houses or councils to attend Brazilian Justice National Council Resolution No. 98/2009.

3 - Includes the amount of R$ 1,223,159 thousand (R$ 2,471,727 thousand as of December 31, 2025) relating to DAF resources - Demonstrativos da Distribuição de Arrecadação Federal e Ordens Bancárias do Tesouro.

In thousands of Reais, unless otherwise stated

b) Segregation of deposits by repayment date

	Banco do Brasil						
	Without maturity	up to 90 days	from 91 to 360 days	1 to 3 years	3 to 5 years	June 30, 2026	December 31, 2025
Time deposits [1]	281,106,450	22,557,869	28,990,319	149,585,852	136,474,616	618,715,106	560,668,565
Savings deposits	216,111,514	--	--	--	--	216,111,514	215,188,602
Demand deposits	79,734,546	--	--	--	--	79,734,546	84,623,023
Other deposits	149,524	--	--	--	--	149,524	168,130
Total	**577,102,034**	**22,557,869**	**28,990,319**	**149,585,852**	**136,474,616**	**914,710,690**	**860,648,320**

1 - Includes the amount of R$ 182,886,358 thousand (R$ 160,946,222 thousand as of December 31, 2025), of time deposits with early repurchase clause (liquidity commitment), classified based on the contractual maturity dates.

	Consolidated						
	Without maturity	up to 90 days	from 91 to 360 days	1 to 3 years	3 to 5 years	June 30, 2026	December 31, 2025
Time deposits [1]	281,106,450	49,675,993	33,478,588	150,167,428	137,000,217	651,428,676	590,567,475
Savings deposits	216,111,514	--	--	--	--	216,111,514	215,188,602
Demand deposits	86,329,123	--	--	--	--	86,329,123	92,013,242
Other deposits	149,524	--	--	--	--	149,524	168,130
Total	**583,696,611**	**49,675,993**	**33,478,588**	**150,167,428**	**137,000,217**	**954,018,837**	**897,937,449**

1 - Includes the amount of R$ 182,886,358 thousand (R$ 160,946,222 thousand as of December 31, 2025), of time deposits with early repurchase clause (liquidity commitment), classified based on the contractual maturity dates.

c) Expenses of deposits from customers

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Time deposits	**(28,886,525)**	**(24,624,633)**	**(30,405,879)**	**(26,811,287)**
Judicial	(14,759,277)	(12,958,888)	(14,760,447)	(12,960,463)
Other	(14,127,248)	(11,665,745)	(15,645,432)	(13,850,824)
Savings deposits	**(8,065,542)**	**(7,933,291)**	**(8,065,542)**	**(7,933,291)**
Exchange rate variation on customers resources	**27,140**	**(155,941)**	**27,140**	**(195,362)**
Total	**(36,924,927)**	**(32,713,865)**	**(38,444,281)**	**(34,939,940)**

d) Fundo de Amparo ao Trabalhador (FAT) for workers' assistance

	Resolution/ TADE [1]	Repayment of FAT Funds		June 30, 2026			December 31, 2025		
		Type [2]	Initial date	Available TMS [3]	Invested TJLP and TLP [4]	Total	Available TMS [3]	Invested TJLP and TLP [4]	Total
Proger Urbano				**32,655**	**153,807**	**186,462**	**28,347**	**188,544**	**216,891**
Urbano Investimento	18/2005	RA	11/2005	32,655	153,807	186,462	28,347	188,544	216,891
Other				**680**	**2,984**	**3,664**	**1,014**	**4,066**	**5,080**
FAT Taxista	02/2009	RA	09/2009	680	2,984	3,664	1,014	4,066	5,080
Total				**33,335**	**156,791**	**190,126**	**29,361**	**192,610**	**221,971**

1 - TADE - Allocation Term of Special Deposits.
2 - RA - Automatic Return (monthly, 2% of the total balance).
3 - Funds remunerated by the Taxa Média Selic (average selic rate - TMS).
4 - Funds remunerated by Long–term interest rate (TJLP) for resources released until December 31, 2017 and Long-Term Rate (TLP) for those released as of January 01, 2018.

FAT is a fund, established by Law 7,998/1990, associated with the Ministério do Trabalho e Emprego (Ministry of Labor and Employment) and managed by the Executive Council of the Fundo de Amparo ao Trabalhador (Fund for Workers' Assistance) – Codefat. Codefat is a collective, tripartite, equal level organization, composed of representatives of workers, employers and government, who acts as manager of the FAT.

The main actions to promote employment using FAT funds are structured around the Employment and Earnings Generating Program (Proger), which resources are invested through special deposits, established by Law 8,352/1991, in official federal financial institutions. These programs include, among others, the urban Proger program (Investment and Working Capital), Popular Entrepreneur, the National Program for Strengthening Family Farming – Pronaf, in addition to special lines such as FAT Taxista, FAT Turismo Investimento and FAT Turismo Capital de Giro.

The FAT special deposits invested in Banco do Brasil are daily accrued the Average Selic Rate (TMS), when not lent out. As they are invested in the financing, they will be remunerated by the Long Term Rate (TLP) as of January 1, 2018 and TJLP (Long Term Interest Rate) for funds released through December 31, 2017, until maturity. The accruals are paid to FAT on a monthly basis, as established in Codefat Resolutions 439/2005, 489/2006 and 801/2017.

e) Endorsement fund for the generation of employment and income (Funproger)

The Endorsement fund for the generation of employment and income (Funproger) is a fund established on November 23, 1999 by Law 9,872/1999, amended by Law 10,360/2001 and by Law 11,110/2005 and regulated by Codefat Resolution 409/2004, and its amendments. It is managed by Banco do Brasil under the supervision of Codefat/MTE.

The objective of Funproger is to provide endorsement to entrepreneurs who do not have the necessary guarantees to contract financing by Proger Urbano and Programa Nacional de Microcrédito Produtivo Orientado, through the payment of a commission. The Funproger equity where incorporated from the spread between TMS and TJLP accrued over FAT special deposits. Other sources of funds are the operations accruals and the income paid by Banco do Brasil, the fund manager.

In thousands of Reais, unless otherwise stated

18 – Financial institutions resources

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Securities sold under repurchase agreements (Note 18.b)	702,733,823	632,211,590	685,501,796	609,233,273
Borrowings and onlendings (Note 18.c)	88,199,718	84,362,178	88,761,023	84,822,811
Interbank deposits	76,571,061	38,391,097	71,064,875	32,893,966
Liabilities for operations linked to assignments	81,070	89,197	81,070	89,197
Total	**867,585,672**	**755,054,062**	**845,408,764**	**727,039,247**

b) Securities sold under repurchase agreements

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Own portfolio	**550,044,150**	**505,229,549**	**533,313,455**	**482,263,422**
Treasury financial bills	522,812,448	459,170,642	509,526,063	439,758,808
Private securities	16,746,035	26,629,663	16,746,035	26,629,663
Securities abroad	10,485,667	11,116,469	7,041,357	7,656,375
National Treasury bills	--	8,312,775	--	8,218,576
Third-party portfolio	**152,689,673**	**126,982,041**	**152,188,341**	**126,969,851**
Treasury financial bills	90,362,572	52,510,997	89,937,211	52,510,997
National Treasury notes	46,729,061	15,111,835	46,729,061	15,111,835
National Treasury bills	15,598,040	59,359,209	15,522,069	59,343,209
Securities abroad	--	--	--	3,810
Total	**702,733,823**	**632,211,590**	**685,501,796**	**609,233,273**

c) Borrowings and onlendings

Obligations for loans abroad

	Banco do Brasil						
	up to 90 days	from 91 to 360 days	from 1 to 3 years	from 3 to 5 years	over 5 years	June 30, 2026	December 31, 2025
Borrowings from bankers	4,886,453	12,410,554	12,458,296	4,236,991	--	33,992,294	32,128,719
Imports	171,207	240,380	77,314	--	--	488,901	320,809
Total	**5,057,660**	**12,650,934**	**12,535,610**	**4,236,991**	**--**	**34,481,195**	**32,449,528**

	Consolidated						
	up to 90 days	from 91 to 360 days	from 1 to 3 years	from 3 to 5 years	over 5 years	June 30, 2026	December 31, 2025
Borrowings from bankers	5,397,637	12,445,595	12,468,400	4,241,965	--	34,553,597	32,589,352
Imports	171,209	240,380	77,314	--	--	488,903	320,809
Total	**5,568,846**	**12,685,975**	**12,545,714**	**4,241,965**	**--**	**35,042,500**	**32,910,161**

In thousands of Reais, unless otherwise stated

Onlendings

Domestic – official institutions

Programs	Financial charges p.a.	Banco do Brasil		Consolidated	
		June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
National Treasury		**1,786,601**	**1,249,845**	**1,786,601**	**1,249,845**
Pronaf	TMS (if available) or Fixed 0.50% to 8.00% (if applied)	130,981	506	130,981	506
Recoop	Fixed 5.75% to 8.25% or IGP-DI + 1.00% or IGP-DI + 2.00%	9,845	9,845	9,845	9,845
Fundo Nacional sobre Mudança do Clima - FNMC	Fixed 1,00%	1,640,311	1,233,191	1,640,311	1,233,191
Other		5,464	6,303	5,464	6,303
BNDES	**Fixed 0.50% to 14.87% TJLP + 0.50% to 5.00% IPCA TLP + 1.99% to 3.20% Q47 Selic + 2.08% FX Variation + 1.70% to 1.80% TFBD 5.37% to 6.47%**	**17,210,854**	**15,869,546**	**17,210,854**	**15,869,546**
Caixa Econômica Federal	**Fixed 4.85% (average)**	**25,229,750**	**25,522,638**	**25,229,750**	**25,522,638**
Finame	**Fixed 0.70% to 10.72% TJLP + 1.60% to 2.10% Selic + 0.75% to 1.41% TFBD + 0.95% to 6.47%**	**8,118,064**	**7,647,495**	**8,118,064**	**7,647,495**
Other official institutions		**473,608**	**647,199**	**473,608**	**647,199**
Funcafé	TMS (if available) Fixed 13.00% to 14,50% Funding 10.00% to 11,50%	473,580	647,171	473,580	647,171
Other		28	28	28	28
Total		**52,818,877**	**50,936,723**	**52,818,877**	**50,936,723**

Overseas

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Funds obtained under the terms of Resolution CMN 278/2022	899,646	975,927	899,646	975,927
Total	**899,646**	**975,927**	**899,646**	**975,927**

d) Expenses from financial institutions resources

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Securities sold under repurchase agreements	**(47,030,709)**	**(41,248,676)**	**(45,934,251)**	**(40,116,351)**
Own portfolio	(34,813,319)	(21,169,392)	(33,845,826)	(20,262,342)
Third-party portfolio	(12,217,390)	(20,079,284)	(12,088,425)	(19,854,009)
Interbank deposits	**(2,264,044)**	**(1,053,210)**	**(1,961,545)**	**(762,101)**
Borrowings	**(855,730)**	**(1,196,441)**	**(965,227)**	**(1,297,688)**
Onlendings	**(2,270,804)**	**(1,995,205)**	**(2,270,804)**	**(1,995,205)**
Caixa Econômica Federal	(890,347)	(890,350)	(890,347)	(890,350)
BNDES	(611,109)	(508,009)	(611,109)	(508,009)
Finame	(511,883)	(314,998)	(511,883)	(314,998)
Overseas	(162,597)	(226,097)	(162,597)	(226,097)
National Treasury	(14,726)	(3,318)	(14,726)	(3,318)
Other	(80,142)	(52,433)	(80,142)	(52,433)
Exchange fluctuation of financial institutions' resources [1]	**2,426,413**	**14,225,375**	**2,246,966**	**14,125,096**
Total	**(49,994,874)**	**(31,268,157)**	**(48,884,861)**	**(30,046,249)**

1-Foreign exchange on assets and liabilities of branches and subsidiaries abroad, reclassified to expenses with funds from financial institutions aiming to hedge foreign exchange variation on financial liability instruments contracted to protect the Bank's net income over exchange rate fluctuations.

In thousands of Reais, unless otherwise stated

19 – Resources from issuance of debt securities

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Resources from issuance of debt securities	248,998,097	280,797,197	256,902,181	289,751,933
Subordinated debt abroad (Note 19.c)	43,271,990	45,885,187	39,171,990	41,785,187
Total	**292,270,087**	**326,682,384**	**296,074,171**	**331,537,120**

b) Funds from issuance of securities

Funding	Currency	Issued value	Remuneration p.a.	Issue date	Maturity	June 30, 2026	December 31, 2025
Banco do Brasil						**248,998,097**	**280,797,197**
Global Medium - Term Notes Program [1]						**18,569,266**	**17,212,145**
	BRL	293,085	10.15%	2017	2027	290,753	290,309
	BRL	398,000	9.50%	2019	2026	--	398,464
	MXN	1,900,000	8.50%	2019	2026	583,645	604,569
	COP	520,000,000	6.50%	2019	2027	769,393	700,724
	USD	750,000	3.25%	2021	2026	3,903,789	4,132,061
	USD	500,000	4.88%	2022	2029	2,641,808	2,806,812
	USD	750,000	6.25%	2023	2030	3,899,062	4,139,934
	USD	750,000	6.00%	2024	2031	3,899,370	4,139,272
	USD	500,000	5.63%	2026	2031	2,581,446	--
Certificates of deposits [2]						**5,069,930**	**5,295,722**
Short term			0.99% to 16.25%			4,948,293	5,173,363
Long term			3.02% to 16.25%		2028	121,637	122,359
Certificates of structured operations						**715,933**	**275,050**
Short term			11.36% to 15.77% DI		2027	714,719	271,674
Long term			12.48% to 14.02% DI		2028	1,214	3,376
Letters of credit - real estate			**65.00% to 97,00% DI 100% of TR + 7.71%**			**15,439,855**	**16,103,911**
Short term					2026	4,509,985	4,410,417
Long term					2029	10,929,870	11,693,494
Letters of credit agribusiness			**65.00% to 99,00% DI 8.67% to 14.70%**			**183,376,000**	**213,144,186**
Short term					2028	49,070,938	42,544,901
Long term					2030	134,305,062	170,599,285
Financial letters			**100.00% DI + 0.30% to 0.35%**			**25,827,113**	**28,766,183**
Short term					2026	22,681,146	18,007,386
Long term					2028	3,145,967	10,758,797
Banco Patagonia						**246,243**	**262,538**
Short term	USD	47,222	6.25%	2025	2026	246,243	262,538
Special purpose entities SPE abroad [3]						**7,676,492**	**8,715,196**
Securitization of future flow of payment orders from abroad [3]							
	USD	200,000	3.70%	2019	2026	--	110,200
	USD	750,000	Sofr 3m + 2.75%	2022 e 2023	2029	2,715,099	3,298,903
	USD	150,000	6.65%	2022	2032	683,004	758,909
Structured notes [3]							
	USD	500,000	Sofr 6m + 2.93%	2014 e 2015	2034	2,616,787	2,780,707
	USD	320,000	Sofr 6m + 3.63%	2015	2030	1,661,602	1,766,477
Eliminated amount on consolidation [4]						**(18,651)**	**(22,998)**
Total						**256,902,181**	**289,751,933**

1 - The issuances are reported at their outstanding amount, in Brazilian reais, considering any partial repurchases.
2 - Securities issued abroad in USD, EUR e BRL.
3 - Information about SPE Dollar and SPE Loans may be found in Note 2.e
4 - Refers to securities issued by Banco do Brasil Conglomerate, which are in possession of overseas subsidiaries/entities.

In thousands of Reais, unless otherwise stated

c) Subordinated debt abroad

Borrowings	Currency	Issued value	Remuneration p.a.	Issue date	Maturity	June 30, 2026	December 31, 2025
FCO - Resources from Fundo Constitucional do Centro-Oeste [1]						**8,801,069**	**11,734,759**
Subordinated letters of credit						**30,358,861**	**30,015,161**
		20,000	100%CDI + 2.75	2021	Perpetual	--	21,360
		2,328,600	100%CDI + 2.60	2022	Perpetual	2,640,984	2,440,658
		199,800	100%CDI + 2.50	2023	Perpetual	199,882	217,327
		2,639,600	100%CDI + 2.25	2023	Perpetual	2,983,563	2,761,931
		5,180,100	100%CDI + 1.20	2024	Perpetual	5,799,616	5,396,182
		2,750,700	100%CDI + 1.90	2024	Perpetual	2,910,113	3,149,014
		14,093,300	100%CDI + 1.30	2025	Perpetual	15,514,716	15,693,687
		300,000	100%CDI + 1.25	2025	Perpetual	309,987	335,002
Perpetual bonds						**4,112,060**	**4,135,267**
	BRL	4,100,000	5,50%[2]	2012	Perpetual	4,112,060	4,135,267
Total Banco do Brasil						**43,271,990**	**45,885,187**
Total reclassified to shareholders' equity (Note 23.c)						(4,100,000)	(4,100,000)
Total BB Consolidated						**39,171,990**	**41,785,187**

1 - They are included in Tier II of the Regulatory Capital (PR).

2 - Since August 28, 2014, the remuneration is fully variable (Note 23.c).

Of the total amount of perpetual bonds and subordinated letters, the sum of R$ 27,492,100 thousand is included in the Referential Equity (R$ 31,612,100 thousand as of December 31, 2025). See PR calculation table presented in Note 30.f.

d) Expenses from issuance of debt securities

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Resources from issuance of debt securities	**(15,690,225)**	**(16,455,002)**	**(15,991,662)**	**(16,824,525)**
Letters of credit – agribusiness	(12,147,688)	(13,240,021)	(12,147,688)	(13,240,021)
Financial bills	(1,774,652)	(1,745,363)	(1,774,652)	(1,745,363)
Securities issued abroad	(809,914)	(632,880)	(1,111,351)	(1,002,403)
Letters of credit – real estate	(930,127)	(823,754)	(930,127)	(823,754)
Certificates of structured operations	(27,844)	(12,984)	(27,844)	(12,984)
Subordinated debt abroad	**(2,265,942)**	**(1,963,819)**	**(2,265,942)**	**(1,963,819)**
Perpetual bonds and letters of credit	(2,265,942)	(1,963,819)	(2,265,942)	(1,963,819)
Total	**(17,956,167)**	**(18,418,821)**	**(18,257,604)**	**(18,788,344)**

In thousands of Reais, unless otherwise stated

20 – Other liabilities

a) Breakdown

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Other financial liabilities	**186,060,874**	**193,394,905**	**185,382,773**	**192,627,318**
Credit/debit card operations	54,135,543	57,621,672	54,747,718	58,285,771
Obligations for advances on import exchange contracts	34,878,487	46,434,377	34,878,488	46,434,377
Lease liabilities	4,126,216	4,166,194	4,341,890	4,381,612
Financial and development funds	68,225,807	62,189,713	68,225,807	62,189,713
Fundo Constitucional do Centro Oeste - FCO [1]	52,714,215	47,245,963	52,714,215	47,245,963
Fundo de Desenvolvimento do Nordeste - FDNE	5,197,108	5,277,364	5,197,108	5,277,364
Marinha Mercante	4,395,234	4,962,643	4,395,234	4,962,643
Fundo de Desenvolvimento da Amazônia - FDA	3,007,371	2,852,672	3,007,371	2,852,672
Fundo de Desenvolvimento do Centro Oeste - FDCO	1,522,377	1,459,293	1,522,377	1,459,293
Pasep	183,932	123,735	183,932	123,735
Fundos do Governo do Estado de São Paulo	88,107	85,722	88,107	85,722
Other	1,117,463	182,321	1,117,463	182,321
Securities trading	3,663,141	4,371,897	432,587	404,306
Other	21,031,680	18,611,052	22,756,283	20,931,539
Other liabilities	**42,245,412**	**36,862,963**	**52,575,459**	**46,727,068**
Sundry creditors	14,822,460	17,253,923	16,075,180	18,257,325
Actuarial liabilities (Note 28.e)	12,757,981	10,715,698	12,757,981	10,715,698
Unearned commissions	--	--	6,143,090	6,130,044
Third party payment obligations	6,082,281	5,180,176	6,082,281	5,180,176
Billing and collection of taxes and contributions	5,686,079	661,182	5,698,185	679,914
Liabilities for official agreements	1,556,257	1,470,268	1,556,257	1,470,268
Shareholders and statutory distributions	876,045	1,132,718	888,545	1,154,195
Unearned revenues	8,043	8,519	97,564	102,875
Other	456,266	440,479	3,276,376	3,036,573

1 - CMN Resolution 4,955/2021 limited FCO resources to be considered as tier II of the Referential Equity – RE (Note 30.f), thus the amount disclosed refers to what exceed this value. The amount of R$ 50.041.078 thousand refers to funds applied (remunerated at the rates on the loans funded with these amounts less the del credere of the financial institution, according to article 9 of Law 7,827/1989) and R$ 2.673.136 thousand refers resources available (remunerated based on extra-market rate announced by the Bacen, according to article 9 of Law 7,827/1989).

b) Other funding expenses

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Financial and development funds	(1,011,418)	(909,175)	(1,011,418)	(909,175)
Foreign exchange fluctuations in other liabilities	3,414,380	4,881,471	3,503,912	4,941,850
Other	(1,309,228)	(1,333,476)	(1,297,168)	(1,301,376)
Total	**1,093,734**	**2,638,820**	**1,195,326**	**2,731,299**

21 – Provisions and contingent liabilities

a) Provisions, contingent assets and liabilities

Contingent assets

Contingent assets are not recognized in the financial statements according to CPC 25 – Provisions, Contingent Liabilities and Contingent Assets.

Labor lawsuits

The Bank is a party to labor claims involving mainly former employees, banking industry unions or former employees of companies that provide services (outsourced). These claims cover requests of compensation, overtime, incorrect working hours, and bonus payment, secondary liability, others claims.

Tax lawsuits

The Bank is subject to questions about taxes and tax conduct related to its position as a taxpayer or responsible for taxes, in inspection procedures, which may lead to the issuance of tax notices. Most claims arising from the notices relate to service tax (ISSQN), income tax, social contribution (CSLL), the Social Integration Program (PIS), Contribution to Social Security Financing (Cofins), Tax on Financial Transactions (IOF), and Employer Social Security Contributions (INSS). To guarantee the disputed tax credit, the Bank has judicial deposits, pledged collateral in the form of cash, government bonds or real estate pledges when necessary.

Civil lawsuits

Civil lawsuits relate mainly to claims from customers and users of the Bank's network. In most cases, they request indemnification for material or moral damages arising from banking products or services, inflationary deductions from Economic Plans on financial investments, judicial deposits and rural credit, return of payment due to revision of contractual clauses on financial responsibilities and actions of demanding accounts proposed by customers to explain entries made in checking accounts.

Indemnifications for material and moral damages are ordinarily based on consumer protection laws and are generally settled in specific civil courts, where compensation is limited to forty times the minimum wage.

The Bank is a defendant in claims seeking the payment and refund of the difference between the actual inflation rate and the inflation rate used for the adjustment of financial investments and rural credit when Economic Plans (Bresser Plan, Verão Plans and Collor Plans I and II) stand out, as well as in claims seeking for the refund of undue payments corresponding to the monetary correction index applied to rural credit operations in March 1990 (Collor Plan I).

Although the Bank complied with the laws and regulations in force at the time, provisions have been recognized for these lawsuits, considering claims brought against the Bank and the related loss risk. Loss probabilities are determined after an analysis of each claim considering the most recent decisions in the Superior Courts of Justice (STJ) and the Federal Supreme Court (STF).

With respect to cases involving the financial investments related to Economic Plans, the STF suspended prosecution of all cases in the knowledge phase. This will be the case until the court issues a definitive ruling. In the end of 2017, Febraban and the entities representing the savers signed an agreement about the demands involving the economic plans in savings accounts. This agreement has already been approved by STF. Since May 2018, savers can join the agreement, through a tool made available by Febraban. On March 12, 2020, the agreement was extended for 30 months, according to the Amendment signed by the entities representing financial institutions and consumers, being approved by the Plenary of the STF, according to the judgment published on June, 18, 2020, and newly extended for another 30 months, in voting at the Virtual Plenary of the STF, whose judgment was published on January, 09, 2023. In a new virtual session concluded on May 23, 2025, the STF ruled on the merits of the controversy and declared the constitutionality of the Bresser, Verão, Collor I, and Collor II Economic Plans. However, the Court upheld the right of account holders to receive the amounts established in the collective agreement, provided they formally adhere to the agreement within a 24 (twenty-four) month period.

Regarding lawsuits related to inflationary purges in judicial deposits, Minister Edson Fachin of the STF, after recognizing the general repercussion of the constitutional matter addressed with in the Extraordinary Appeal interposed by the Bank, Caixa Econômica Federal, the Federal Government and the Febraban (RE 1,141,156/RJ), ordered the suspension of all cases dealing with this matter throughout the national territory. This suspension was confirmed by the STF on December 19, 2019. On June 3, 2026, the hearing commenced with the presentation of oral arguments. Subsequently, the proceedings were adjourned.

The Bank is a defendant on civil lawsuits filed by rural credit borrowers linked to Collor Plan I. The plaintiffs alleged that the Bank incorrectly indexed their loans and is liable for the resulting differences. In 2015, STJ decided on the Special Appeal RESP 1,319,232-DF in the Public Civil Lawsuit ACP 94,008514-1, that the Federal Government, the Central Bank of Brasil and the Bank are jointly and severally liable for the indexation differences between the Customer Price Index (IPC - 84.32%) and the National Treasure Bonus (BTN - 41.28%), as found in March 1990, plus monetary correction and late-payment interest on any amount unduly paid. The defendants appealed and the litigation has yet to be resolved. It was filled under code number 1,445,162 and its trial is pending. On February 10, 2024, the Special Court of STF considered that is a constitutional matter and general interest issue (Theme 1,290/STF). On March 8th, 2024, the reporting Justice ordered a nationwide suspensive effect on all pending cases involving the same matter, including agreements and provisional enforcements related to the collective settlement arising from Public Civil Lawsuit ACP 94,008514-1. Extraordinary Appeal (RE) No. 1,445,162 is currently pending a decision on the merits before the Brazilian Supreme Federal Court (STF). In parallel, the Reporting Justice referred the case file to the Center for Consensual Conflict Resolution for mediation proceedings.

Provisions for civil, labor and tax claims – probable loss

The Bank recognizes provisions for civil, labor and tax claims for which a loss is assessed as probable risk, measured using either an individual or aggregated methodologies, depending on the nature and/or the amount involved in each proceeding.

The estimates of outcome and related financial effects are determined by the nature of the claims, management's judgment, legal counsel's assessment considering the available elements of each case, and the Bank's historical experience with similar matters.

Management considers the provision for losses of civil, labor and tax claims to be sufficient.

In thousands of Reais, unless otherwise stated

Changes in the provisions for civil, labor and tax claims classified as probable

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Civil lawsuits				
Opening balance	**20,107,078**	**14,766,177**	**20,282,228**	**14,928,656**
Addition	5,419,089	6,172,007	5,466,587	6,231,769
Provision reversals	(2,411,165)	(2,306,044)	(2,441,858)	(2,346,012)
Write off	(1,941,141)	(1,850,869)	(1,941,141)	(1,863,396)
Monetary correction and exchange fluctuation	1,165,422	507,590	1,171,302	506,939
Closing balance	**22,339,283**	**17,288,861**	**22,537,118**	**17,457,956**
Labor lawsuits				
Opening balance	**7,992,978**	**7,630,188**	**8,047,937**	**7,679,384**
Addition	1,759,614	1,719,816	1,764,676	1,729,998
Provision reversals	(901,641)	(870,670)	(902,795)	(879,673)
Write off	(1,218,586)	(1,240,410)	(1,222,193)	(1,244,861)
Monetary correction and exchange fluctuation	384,088	361,382	387,334	361,989
Closing balance	**8,016,453**	**7,600,306**	**8,074,959**	**7,646,837**
Tax lawsuits				
Opening balance	**1,355,935**	**1,584,401**	**1,559,635**	**1,750,418**
Addition	79,331	215,133	83,831	235,864
Provision reversals	(63,833)	(106,644)	(110,607)	(110,376)
Write off	(54,670)	(92,382)	(177,281)	(93,354)
Monetary correction and exchange fluctuation	58,759	63,796	69,545	69,867
Closing balance	**1,375,522**	**1,664,304**	**1,425,123**	**1,852,419**
Total civil, labor and tax	**31,731,258**	**26,553,471**	**32,037,200**	**26,957,212**

Expected outflows of economic benefits

	Banco do Brasil			Consolidated		
	Civil	Labor	Tax	Civil	Labor	Fiscais
Up to 5 years	16,836,154	7,249,067	726,117	17,011,059	7,307,558	757,639
over 5 years	5,503,129	767,386	649,405	5,526,059	767,401	667,484
Total	**22,339,283**	**8,016,453**	**1,375,522**	**22,537,118**	**8,074,959**	**1,425,123**

The scenario of unpredictability in the duration of the legal procedures, as well as the possibility of changes in the jurisprudence of the courts, make the expected disbursement schedule uncertain.

Contingent liabilities – possible loss

Civil, labor, and tax lawsuits for which the risk of loss is assessed as possible do not require the recognition of a provision, as the final outcome is uncertain and the likelihood of an outflow of resources is lower than probable but higher than remote.

In thousands of Reais, unless otherwise stated

Contingent liabilities classified as possible loss

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Tax lawsuits	12,777,823	12,258,057	13,947,982	13,366,086
Civil lawsuits	2,625,671	2,277,752	2,654,570	2,305,913
Labor lawsuits	109,460	72,912	136,061	98,390
Total	**15,512,954**	**14,608,721**	**16,738,613**	**15,770,389**

The main discussions regarding possible losses focus on fiscal nature and are detailed below:

- IRPJ e CSLL – R$ 4,911,005 thousand: Litigations arising the deduction of income taxes paid abroad;
- ISSQN – R$ 3,127,503 thousand: The incidence of ISS on various revenues of the financial institution is discussed; and
- Other matters are dispersed.

Deposits in guarantee

Deposits in guarantee balances recorded for contingencies

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Civil lawsuits	20,465,865	19,823,420	20,516,809	19,869,516
Tax lawsuits	9,851,217	9,646,279	10,492,911	10,499,731
Labor lawsuits	9,016,455	8,740,303	9,047,769	8,770,296
Total	**39,333,537**	**38,210,002**	**40,057,489**	**39,139,543**

b) Provisions expenses

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Civil, tax and labor claims	**(5,489,664)**	**(5,759,223)**	**(5,488,015)**	**(5,802,139)**
Civil	(4,173,346)	(4,376,410)	(4,196,031)	(4,394,470)
Labor	(1,242,061)	(1,210,528)	(1,249,215)	(1,212,314)
Tax	(74,257)	(172,285)	(42,769)	(195,355)
Other	**(6,234)**	**(12,666)**	**(6,234)**	**(12,666)**
Other	(6,234)	(12,666)	(6,234)	(12,666)
Total	**(5,495,898)**	**(5,771,889)**	**(5,494,249)**	**(5,814,805)**

In thousands of Reais, unless otherwise stated

22 – Taxes

a) Breakdown of income tax (IR) and social contribution expenses (CSLL)

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Current values	**150,361**	**(82,045)**	**(2,855,366)**	**(2,949,671)**
Domestic income tax and social contribution	205,803	(8,069)	(2,405,493)	(2,646,816)
Foreign income tax	(55,442)	(73,976)	(449,873)	(302,855)
Deferred values	**6,513,094**	**5,711,669**	**6,507,807**	**5,779,549**
Deferred tax liabilities	**(2,543,748)**	**(307,067)**	**(2,724,896)**	**(419,995)**
Leasing - portfolio adjustment and accelerated depreciation	--	--	(18,597)	(29,562)
Fair value	(721,100)	1,183,077	(851,985)	1,102,930
Positive adjustments of benefits plans	(1,038,986)	(979,559)	(1,038,986)	(979,559)
Foreign profits	(690,937)	(510,585)	(690,937)	(510,585)
Transactions carried out on the futures market	(92,173)	--	(123,479)	--
Unrealized gains (BB-BI)	--	--	10,271	10,271
Other	(552)	--	(11,183)	(13,490)
Deferred tax assets	**9,056,842**	**6,018,736**	**9,232,703**	**6,199,544**
Temporary Differences	772,487	6,477,720	739,104	6,565,872
Tax losses/CSLL negative bases	8,061,455	--	8,061,455	--
Fair value	237,334	(158,944)	446,578	(66,288)
Transactions carried out on the futures market	(14,434)	(300,040)	(14,434)	(300,040)
Total	**6,663,455**	**5,629,624**	**3,652,441**	**2,829,878**

b) Reconciliation of income tax and social contribution charges

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Profit before taxation and profit sharing	**274,408**	**5,519,259**	**5,089,459**	**9,909,398**
Total charges of IR (25%) and CSLL (20%)	(123,484)	(2,483,667)	(2,290,257)	(4,459,229)
Charges upon interest on own capital	806,277	1,474,594	806,277	1,474,594
Income from equity method investments	3,812,020	3,716,740	1,744,212	1,728,128
Employee profit sharing	317,892	562,632	320,359	565,199
Other amounts[1]	1,850,750	2,359,325	3,071,850	3,521,186
Income tax and social contribution	**6,663,455**	**5,629,624**	**3,652,441**	**2,829,878**

1- Mainly refer to the income of the Fundo Constitucional de Financiamento do Centro-Oeste – FCO.

c) Tax expenses

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Cofins	(2,315,979)	(2,152,351)	(2,928,291)	(2,730,623)
ISSQN	(480,336)	(463,903)	(736,401)	(708,182)
PIS/Pasep	(376,618)	(349,972)	(499,172)	(465,540)
Other	(112,880)	(105,590)	(487,850)	(471,215)
Total	**(3,285,813)**	**(3,071,816)**	**(4,651,714)**	**(4,375,560)**

In thousands of Reais, unless otherwise stated

d) Deferred tax liabilities

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Positive adjustments of benefits plans	7,563,360	12,472,759	7,563,360	12,472,759
Financial instruments fair value	2,922,241	1,832,748	2,929,036	1,841,397
Foreign entities	690,937	--	690,937	--
Interest and inflation adjustment of fiscal judicial deposits	134,144	134,144	134,144	134,144
Futures market transactions	102,162	--	135,655	--
Leasing portfolio adjustment	--	--	162,945	144,348
Foreign entities	21,895	16,561	21,895	16,561
Other	68,649	52,650	171,041	145,195
Total deferred tax liabilities	**11,503,388**	**14,508,862**	**11,809,013**	**14,754,404**
Income tax	5,994,603	7,497,325	6,241,803	7,706,197
Social contribution	4,769,609	5,976,462	4,803,681	5,995,064
Cofins	635,431	889,968	655,593	904,846
PIS/Pasep	103,745	145,107	107,936	148,297

e) Deferred tax assets (tax credit)

	Banco do Brasil			
	December 31, 2025	01/01 to 06/30/2026		June 30, 2026
	Balance	Constitution	Realization	Balance
Temporary Differences	85,049,960	22,702,721	(21,157,803)	86,594,878
Allowance for losses associated with credit risk	55,475,417	20,156,586	(13,751,722)	61,880,281
Provisions - taxes and social security	368,323	205,629	--	573,952
Provisions - others	25,656,406	722,312	(6,139,447)	20,239,271
Negative adjustments of benefits plans	954,678	889,241	--	1,843,919
Fair value adjustments (MTM)	1,284,066	728,953	(269,758)	1,743,261
Other provisions	1,311,070	--	(996,876)	314,194
CSLL written to 18% (MP 2,158/2001)	636,538	--	--	636,538
Tax losses carryforward/negative bases	184,201	8,061,456	(12,291)	8,233,366
Total deferred tax assets	**85,870,699**	**30,764,177**	**(21,170,094)**	**95,464,782**
Income tax	47,827,825	16,667,829	(11,357,796)	53,137,858
Social contribution	37,920,654	13,572,145	(9,335,919)	42,156,880
Cofins	105,136	464,307	(423,168)	146,275
PIS/Pasep	17,084	59,896	(53,211)	23,769

	Consolidated			
	December 31, 2025	01/01 to 06/30/2026		June 30, 2026
	Balance	Constitution	Realization	Balance
Temporary Differences	87,799,694	23,417,355	(21,738,692)	89,478,357
Allowance for losses associated with credit risk	55,636,428	20,192,323	(13,811,189)	62,017,562
Provisions - taxes and social security	368,332	205,637	--	573,969
Provisions - others	26,392,371	724,542	(6,174,341)	20,942,572
Negative adjustments of benefits plans	954,678	889,241	--	1,843,919
Fair value adjustments (MTM)	1,479,703	926,847	(364,338)	2,042,212
Other provisions	2,968,182	478,765	(1,388,824)	2,058,123
CSLL written to 18% (MP 2,158/2001)	636,538	--	--	636,538
Tax losses carryforward/negative bases	232,318	8,061,455	(15,072)	8,278,701
Total deferred tax assets	**88,668,550**	**31,478,810**	**(21,753,764)**	**98,393,596**
Income tax	49,616,436	17,390,705	(11,987,215)	55,019,926
Social contribution	38,684,377	13,482,735	(9,240,160)	42,926,952
Cofins	305,949	511,141	(443,793)	373,297
PIS/Pasep	61,788	94,229	(82,596)	73,421

f) Deferred tax assets (Tax credit - not recorded)

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Foreign deferred tax assets	770,058	826,096	1,002,793	1,015,344
Tax losses carryforward/negative bases	--	--	26,698	26,376
Temporary Differences	--	--	5,275	5,045
Total deferred tax assets	**770,058**	**826,096**	**1,034,766**	**1,046,765**
Income tax	427,810	458,942	574,870	581,536
Social contribution	342,248	367,154	459,896	465,229

Realization expectative

The expectation of realization of the deferred tax assets (tax credits) is based on a technical study, prepared on June 30, 2026, and the present value is determined based on the average rate of funding of Banco do Brasil.

	Banco do Brasil		Consolidated	
	Future value	Present value	Future value	Present value
In 2026	18,662,102	18,662,102	19,251,520	19,251,520
In 2027	16,864,004	15,729,368	17,342,226	16,175,415
In 2028	8,778,462	7,742,975	9,007,887	7,945,338
In 2029	9,698,488	8,132,260	9,949,875	8,343,051
In 2030	10,134,396	8,080,035	10,395,727	8,288,391
In 2031	7,034,867	5,333,096	7,217,473	5,471,529
In 2032	6,005,470	4,328,911	6,161,518	4,441,395
In 2033	6,653,757	4,560,440	6,823,787	4,676,977
In 2034	6,918,798	4,508,982	7,095,014	4,623,822
Em 2035	4,714,438	2,921,367	5,148,569	3,190,380
Total deferred tax asset on June 30, 2026	**95,464,782**	**79,999,536**	**98,393,596**	**82,407,818**

In 01/01 to 06/30/2026, it was possible to observe the realization of tax credits at Banco do Brasil, in the amount of R$ 21,170,094 thousand (R$ 21,753,764 thousand in the Consolidated), corresponding to 96.52% of the projection of use for the period of 2026 contained in the technical study prepared on December 31, 2025.

The realization of the nominal value of tax credits registered, based on a technical study conducted by Banco do Brasil on June 30, 2026, is projected for 10 years in the following proportions:

	Banco do Brasil		Consolidated	
	Tax losses/CSLL recoverable [1]	Temporary Differences [2]	Tax losses/CSLL recoverable [1]	Temporary Differences [2]
In 2026	0%	28%	0%	28%
In 2027	0%	24%	0%	24%
In 2028	5%	9%	5%	9%
From 2029	95%	39%	95%	39%

1 - Projected consumption linked to the capacity to generate IR and CSLL taxable amounts in subsequent periods.
2 - The consumption capacity results from the movements of provisions (expectation of reversals, write offs and uses).

In thousands of Reais, unless otherwise stated

23 – Shareholder's equity

a) Book value and market value per common share

	June 30, 2026	December 31, 2025
Shareholders' equity - Banco do Brasil	181,333,105	184,587,758
Book value per share (R$) [1]	31.76	32.34
Quoted market price per share (R$)	19.91	21.92
Shareholders' equity - consolidated	189,211,354	192,105,295

1 - Calculated based on the equity attributable to shareholders of Banco do Brasil.

b) Capital

Banco do Brasil's share capital of R$ 120,000,000 thousand (R$ 120,000,000 thousand on December 31,2025) is fully subscribed and paid-in and consists of 5,730,834,040 common shares (before split) with no par value. The Federal Government is the largest shareholder and holds a majority of the Bank's voting shares.

The Bank may, even without amending its by-laws, if approved by the Meeting of Shareholders, and in the conditions established therein, increase its capital up to the limit of R$ 150,000,000 thousand by issuing common shares, for which shareholders should be granted preference in the subscription in proportion to the number of shares held.

c) Instruments qualifying as common equity tier 1 capital

The Bank signed a loan agreement with the federal government on September 26, 2012, as hybrid capital and debt instrument, in the amount up to R$ 8,100,000 thousand, whose resources were designated for agribusiness financing.

On August 28, 2014, an amendment to the respective loan agreement was executed, under which the remuneration of the instrument is fully variable. Interest is accrued over periods coinciding with the Bank's fiscal year, with accrual commencing on January 1 and ending on December 31 of each year. Each years interest is paid in a single annual installment, adjusted by the Selic rate up to the effective payment date. Payment must be made within 30 calendar days after the dividend payment for the fiscal year.

The interest payment must be made from profits or profit reserves available for distribution at the end of the fiscal year preceding the calculation date. Payment is at Management's discretion. Unpaid interest does not accumulate. If the payment or dividend distribution is not made (including in the form of interest on own capital) prior to the end of the subsequent fiscal year, the accrued interest is no longer owed.

If the Bank's retained earnings, profit reserves (including the legal reserve) and capital reserve cannot fully absorb losses calculated at the end of a fiscal year, the Bank will no longer be obligated to the interest. The Bank will apply the accrued interest and principal balance, in this order, to offset any remaining losses. This will be considered a pay-down of the instrument.

The instrument does not have a maturity date. It is only payable if the Bank is dissolved or Bacen authorizes the repurchase of the instrument. If the Bank is dissolved, the payment of principal and interest is subordinated to payment of the Bank's other liabilities. There will be no preferred interest on the loan under any circumstances, including in relation to other equity instruments included in Reference Equity.

As the instrument is qualifying as Common Equity Tier I Capital, under the terms of Law 12,793 of April 02,2013, and Resolution 4,955/2021, its balance is reclassified to the Shareholders' Equity, for disclosure purposes.

According to the Information to the Market, dated April 8, 2021, the Bank presented a proposal to return the referred instrument in seven annual installments of R$ 1 billion and a final installment of R$ 1.1 billion, based on a schedule between July 31, 2022 and July 31, 2029. In 2026, following a request to renegotiate the repayment schedule and a favorable opinion from the Federal Court of Accounts (TCU), the outstanding balance will be amortized through annual installments of R$ 100 million in July 2026 and July 2027, R$ 1 billion in July 2028, and R$ 2.9 billion in July 2029.

In thousands of Reais, unless otherwise stated

d) Capital and profit reserves

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Capital reserves	1,425,060	1,416,070	1,426,650	1,417,307
Profit reserves	87,519,241	83,087,465	86,769,740	82,301,417
Legal reserve	16,439,781	16,128,978	16,439,781	16,128,978
Statutory reserves	71,079,460	66,958,487	70,329,959	66,172,439
Operating margin	58,261,790	55,454,847	57,188,317	54,328,927
Capital payout equalization	12,817,670	11,503,640	13,141,642	11,843,512

The capital reserve is intended, among others purposes, to record amounts arising from share-based payment transactions or other equity instruments to be settled through the delivery of shares, in addition to the gains realized on the sale of treasury shares.

The legal reserve ensures the adequacy of the Bank's capital structure and can only be used to offset losses or increase capital. Five percent of net income, before any other allocations, is transferred to the legal reserve. The amount of the reserve cannot exceed 20% of the share capital.

The operating margin statutory reserve ensures the adequacy of the Bank's operating margins in accordance with its business activities. The reserve consists of up to 100% of net income after allocation to legal reserve (including dividends) and is limited to 80% of the share capital.

The reserve for capital payout equalization provides funds to support the capital distributions. It may be constituted with up to 50% of net income after the allocation to the legal reserve (including dividends) and is capped at 20% of the share capital.

e) Earnings per share

	01/01 to 06/30/2026	01/01 to 06/30/2025
Net income Banco do Brasil (R$ thousand)	6,216,056	9,884,249
Weighted average number of shares (basic and diluted)	5,709,696,692	5,708,696,148
Earnings per share (basic and diluted) (R$)	1.09	1.73

In thousands of Reais, unless otherwise stated

f) Interest on own capital/dividends and destination of the income

In accordance with Laws 9,249/1995, 9,430/1996 and the Bank's Bylaws, Management decided on the payment of Interest on own capital to its shareholders.

In compliance with the income tax as well as social contribution legislation, the interest on own capital is calculated based on adjusted net equity value. It is limited, on a pro rata die basis, to the variation of long-term interest rate, as long as there is profit (before the deduction of interest on own capital) or reserves for retained earnings and profit reserves of at least twice its value, being deductible in the calculation of the taxable income.

Calculation base of dividends and the destination of the income of the period are shown below:

	01/01 to 06/30/2026	01/01 to 06/30/2025
1) Net income - Banco do Brasil	**6,216,056**	**9,884,249**
Domestic	3,759,056	7,436,840
Overseas	2,457,000	2,447,409
2) (±) Retained earnings/losses	7,447	41,734
3) (-) Legal reserve	(310,803)	(494,213)
4) Adjusted Net Income (item 1 + item 2 + item 3)	**5,912,700**	**9,431,770**
5) Interest on instrument qualifying as common equity tier 1 capital	**12,060**	**32,100**
6) Calculation base of dividends	**5,912,700**	**9,422,136**
7) Allocation		
Interest on own capital[1]	1,791,727	3,276,875
Statutory reserves	5,613,886	9,431,770
Statutory reserves used for remuneration of capital	(1,492,913)	(3,276,875)

1 – Amounts subject to Withholding Tax, with the exception of shareholders who are exempted or immune.

Payment schedule of interest on own capital and dividends:

2026	Amount	Amount per share (R$)	Base date of payment	Payment date
1st quarter				
Interest on own capital	400,396	0,070	Mar 02, 2026	Mar 11, 2026
Complementary Interest on own capital	465,703	0.082	Jun 01, 2026	Jun 11, 2026
2nd quarter				
Interest on own capital	340,718	0.060	Jun 01, 2026	Jun 11, 2026
Complementary Interest on own capital	584,910	0.102	Sep 01, 2026	Sep 11, 2026
Total allocated to the shareholders	**1,791,727**	**0.314**		
Interest on own capital[1]	1,791,727	0.314		

1 – Amounts subject to Withholding Tax, with the exception of shareholders who are exempted or immune.

2025	Amount	Amount per share (R$)	Base date of payment	Payment date
1st quarter				
Interest on own capital	852,492	0.149	Mar 11, 2025	Mar 21, 2025
Complementary Interest on own capital	1,908,077	0.334	Jun 02, 2025	Jun 12, 2025
2nd quarter				
Interest on own capital	516,306	0.090	Jun 02, 2025	Jun 12, 2025
Total allocated to the shareholders	**3,276,875**	**0.573**		
Interest on own capital[1]	3,276,875	0.573		

1 – Amounts subject to Withholding Tax, with the exception of shareholders who are exempted or immune.

In thousands of Reais, unless otherwise stated

g) Reconciliation of net income and shareholders' equity

	Net income		Shareholders' equity	
	01/01 to 06/30/2026	01/01 to 06/30/2025	June 30, 2026	December 31, 2025
Banco do Brasil	**6,216,056**	**9,884,249**	**181,333,105**	**184,587,758**
Instruments qualifying as common equity tier 1 capital[1]	12,060	32,100	4,100,000	4,100,000
Unrealized gains[2]	36,547	(109,000)	(749,501)	(786,048)
Non-controlling interests	--	--	4,527,750	4,203,585
Consolidated	**6,264,663**	**9,807,349**	**189,211,354**	**192,105,295**

1 - An instrument qualifying as CET1 was registered as a liability in the Individual Financial Statements with interest recognized as expenses with resources from issues of bonds and securities. This Instrument was reclassified to Shareholder's Equity in the consolidated financial statements (Notes 2.e and 23.c).

2 - Refers to unrealized results arising from the assignment of credits from the Bank to Ativos S.A.

h) Accumulated other comprehensive income

	June 30, 2026	December 31, 2025
Banco do Brasil		
Financial assets at fair value	(1,296,125)	(1,267,857)
Hedging of investment abroad	19,015	(37,076)
Foreign exchange variation of investments abroad	(11,494,568)	(11,044,288)
Actuarial gains/(losses) on pension plans	(13,309,912)	(6,217,529)
Subsidiaries, associates and joint ventures		
Financial assets at fair value	(394,567)	(160,967)
Cash flow hedge	(4,599)	(42,115)
Actuarial gains/(losses) on pension plans	296	296
Change in participation in the capital of associates/subsidiaries	(1,001,189)	(1,001,774)
Other comprehensive income (loss)	121,873	112,793
Total	**(27,359,776)**	**(19,658,517)**

i) Non-controlling interests

	Net income		Shareholders' equity	
	01/01 to 06/30/2026	01/01 to 06/30/2025	June 30, 2026	December 31, 2025
BB Tecnologia e Serviços [1]	--	10	--	--
Fundos de Investimento	(1,131)	(1,281)	8,533	10,007
Banco Patagonia S.A.	300,163	266,746	1,238,758	1,076,692
BB Seguridade S.A.	1,447,927	1,393,137	3,280,459	3,116,886
Non-controlling interest	**1,746,959**	**1,658,612**	**4,527,750**	**4,203,585**

1 - As of June 30, 2025, the Bank had not fully acquired all outstanding shares of BB Tecnologia e Serviços.

j) Shareholdings (number of shares)

Number of shares issued by the Bank to shareholders which, directly or indirectly, hold more than 5% of the shares:

Shareholders	June 30, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
Federal government - Tesouro Nacional	2,865,417,084	50.0	2,865,417,084	50.0
Caixa de Previdência dos Funcionários do Banco do Brasil - Previ	255,384,690	4.5	256,062,490	4.5
Treasury shares [1]	21,960,676	0.4	22,455,806	0.4
Other shareholders	2,588,071,590	45.1	2,586,898,660	45.1
Total	**5,730,834,040**	**100.0**	**5,730,834,040**	**100.0**
Resident shareholders	4,363,471,575	76.1	4,406,347,986	76.9
Non resident shareholders	1,367,362,465	23.9	1,324,486,054	23.1

1 - Includes, on June 30, 2026, 75,711 and 22,403 shares of the Bank held by BB Asset and BB-BI, respectively (73,450 and 11.957 shares on December 31,2025).

In thousands of Reais, unless otherwise stated

Number of shares issued by the Bank, held by the Board of Directors, the Executive Board, Fiscal Council and the Audit Committee:

	Common shares (ON) [1]	
	June 30, 2026	December 31, 2025
Board of Directors (except for Bank's CEO)	45,282	45,282
Executive Committee (it includes the Bank's CEO)	443,438	292,753
Fiscal council	8,800	--
Audit Committee	120	4,030

1 - The shareholding interest of the Board of Directors, Executive, Fiscal Council Committee, Fiscal Council and Audit Committee represents approximately 0.009% of the Bank's capital stock.

k) Movement of shares outstanding/free float

	June 30, 2026		December 31, 2025	
	Total	% Total	Total	% Total
Free float at the beginning of the period	2,842,623,097	49.6	2,842,288,271	49.6
Other changes [1]	344,445		334,826	
Free float at the end of the period [2]	2,842,967,542	49.6	2,842,623,097	49.6
Outstanding shares	**5,730,834,040**	**100.0**	**5,730,834,040**	**100.0**

1 - It includes changes coming from Technical and Advisory Bodies.

2 - The shares held by the Board of Directors and Executive Committee are not included. The shares held by the Caixa de Previdência dos Funcionários do Banco do Brasil - Previ compose the free float shares.

l) Treasury shares

The composition of the treasury shares is shown below:

	Banco do Brasil				Consolidated			
	June 30, 2026		December 31, 2025		June 30, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total	Shares	% Total	Shares	% Total
Treasury shares	**21,862,562**	**100.0**	**22,370,399**	**100.0**	**21,960,676**	**100.0**	**22,455,806**	**100.0**
Received in order to comply with operations secured by the FGCN - Fundo de Garantia para a Construção Naval	16,150,700	73.9	16,150,700	72.2	16,150,700	73.5	16,150,700	71.9
Repurchase Programs (2012 and 2015)	4,986,522	22.8	5,625,287	25.1	4,986,522	22.7	5,625,287	25.1
Share-based payment	725,214	3.3	594,286	2.7	823,328	3.7	679,693	3.0
Mergers	126	--	126	--	126	--	126	--
Carrying amount	**(251,420)**		**(257,260)**		**(253,010)**		**(258,497)**	

m) Share-based payment

The Program of Variable Remuneration

The program of variable remuneration was based on the CMN Resolution 5,177 of September 26, 2024, which governs compensation policies for executives of financial institutions.

The program has a yearly basis period. It is established according to the risks and the activity overseen by the executive and has as pre requirements: the activation of the Participation in Profit or Results Program and the achievement of accounting profit by the Bank.

The calculation of variable remuneration is based on indicators that measure the achievement of corporate and individual goals, based on the Corporate Strategy of Banco do Brasil - ECBB for the period. The program also determines that 50% of the remuneration should be paid in cash and the remaining 50% should be paid in shares.

The number of Banco do Brasil shares to be allocated to each participant is calculated by dividing the net amount equivalent to 50% of variable remuneration to which one is entitled, to the average price of the share in the week prior to the payment. The average price is the simple arithmetic mean of the daily average prices of the week prior to the payment.

Compensation through shares is structured proportionally to the administrator's level of responsibility, providing for the immediate transfer to the beneficiary of a variable percentage between 14% and 20%, while the remaining portion, between 80% and 86%, is deferred for a period of three to five years.

Expenses related to the Variable Remuneration program were R$ 15,380 thousand from 01/01 to 06/30/2026 (R$ 14,341 thousand from 01/01 to 06/30/2025).

BB Asset and BB-BI, in accordance with the resolution mentioned above, also adopted variable remuneration policy for its directors, directly acquiring treasury shares of the Banco do Brasil and the capital market, respectively. All shares acquired are BBAS3 and its fair value is the quoted market price on the date of grant.

In thousands of Reais, unless otherwise stated

We present the statement of acquired shares, its distribution and its transfer schedule:

	Total Program Shares	Average Cost [1]	Shares Distributed	Shares to Distribute	Estimated Schedule Transfers
2022 Program					
	401,045	19.58	296,464	24,835	2026
				79,746	2027
Total shares to be distributed				**104,581**	
2023 Program					
	306,829	29.01	192,394	22,633	2026
				42,724	2027
				30,512	2028
				18,566	2029
Total shares to be distributed				**114,435**	
2024 Program					
	346,916	28.03	132,868	40,647	2026
				69,342	2027
				48,531	2028
				34,664	2029
				20,864	2030
Total shares to be distributed				**214,048**	
2025 Program					
	477,704	23.12	88,870	149,941	2027
				95,524	2028
				66,856	2029
				47,748	2030
				28,765	2031
Total shares to be distributed				**388,834**	

1 – In the 2024 and 2025 programs, it refers to the weighted average cost of the Bank's shares held by Banco do Brasil, BB Asset and BB-BI.

In thousands of Reais, unless otherwise stated

24 – Service fee income

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Fund management	3,385,030	3,076,639	5,593,717	5,064,890
Commissions on insurance, pension plans and	224,854	163,736	3,011,593	2,971,899
Account fee	2,751,632	2,683,439	2,752,030	2,683,870
Consortium management fees	--	--	1,916,644	1,680,138
Card income	875,112	824,475	1,043,019	1,013,860
Loans and guarantees provided	822,684	723,744	822,561	725,725
Billing	524,363	558,298	553,498	590,854
Collection	510,625	502,822	494,218	487,226
Capital market income	82,847	75,508	269,497	366,553
National Treasury and official funds management[1]	150,292	152,796	150,292	152,796
Interbank	27,055	30,978	27,055	30,978
Other	854,822	802,725	1,312,373	1,346,432
Total	**10,209,316**	**9,595,160**	**17,946,497**	**17,115,221**

1 - Includes the amount of R$ 23,969 thousand in 01/01 to 06/30/2026 related to the collection of contributions and federal tax (R$ 23,350 thousand in 01/01 to 06/30/2025).

In thousands of Reais, unless otherwise stated

25 – Administrative expenses

a) Personnel expenses

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Wages and salaries	(6,077,462)	(5,701,592)	(6,922,495)	(6,523,100)
Benefits	(2,045,203)	(1,959,580)	(2,178,686)	(2,081,224)
Social charges	(1,923,092)	(2,251,965)	(2,121,658)	(2,466,945)
Administrative provisions for personnel costs	(1,690,245)	(1,552,584)	(1,694,110)	(1,557,201)
Pension plans	(567,903)	(498,419)	(579,875)	(508,300)
Directors' and officers' remuneration	(27,104)	(23,734)	(39,543)	(34,893)
Staff training	(21,726)	(22,799)	(26,358)	(28,004)
Total	**(12,352,735)**	**(12,010,673)**	**(13,562,725)**	**(13,199,667)**

b) Other administrative expenses

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Depreciation	(1,422,645)	(861,161)	(1,505,591)	(930,173)
Amortization	(1,454,540)	(1,304,097)	(1,461,323)	(1,308,038)
Data processing	(1,196,004)	(1,089,790)	(843,758)	(809,473)
Security services	(756,107)	(712,722)	(774,994)	(732,709)
Maintenance and upkeep	(641,645)	(635,559)	(445,816)	(445,832)
Specialized technical services	(287,061)	(275,163)	(383,151)	(356,671)
Performance-Based Incentive Program (PDG)	(258,766)	(317,940)	(258,766)	(317,940)
Financial system services	(198,944)	(228,105)	(246,995)	(291,234)
Advertising and marketing	(217,392)	(232,527)	(238,568)	(250,357)
Water, electricity and gas	(218,464)	(225,949)	(229,211)	(238,125)
Communications	(171,160)	(209,759)	(205,598)	(244,237)
Expenses with outsourced services	(385,303)	(408,833)	(171,277)	(232,569)
Promotion and public relations	(143,996)	(111,029)	(154,421)	(123,205)
Rent	(119,133)	(584,571)	(125,106)	(590,405)
Domestic travel	(51,006)	(51,292)	(67,763)	(70,430)
Transport	(27,254)	(48,947)	(38,048)	(60,498)
Materials	(5,070)	(7,255)	(8,444)	(15,672)
Other	(329,110)	(308,486)	(353,844)	(321,710)
Total	**(7,883,600)**	**(7,613,185)**	**(7,512,674)**	**(7,339,278)**

In thousands of Reais, unless otherwise stated

26 – Other income/expenses

a) Other operating income

	Banco do Brasil		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Defined benefit plan income	2,132,717	1,992,476	2,132,717	1,992,476
Update of deposits in guarantee	1,451,710	1,364,088	1,455,117	1,373,354
Recovery of charges and expenses	1,168,252	1,235,623	872,036	954,291
Surplus allocation update - Previ Plan 1 (Note 28.f)	725,604	653,920	725,604	653,920
Cards transactions	309,473	417,259	488,396	653,692
Adjustment of recoverable tax	413,521	125,253	413,521	125,253
BB Benefits club	213,989	251,674	213,989	251,674
Reversal of provisions - other	39,235	44,539	76,977	70,910
From non-financial subsidiaries	--	--	76,460	102,179
Dividends received	255,436	169,851	37,792	21,619
Reversal of provisions - administrative and personnel expenses	36,216	44,194	36,216	44,194
Convictions, costs and court settlements income	23,394	21,614	23,394	21,614
Receivables income	10,516	2,072	10,516	2,072
Other	232,708	163,710	439,148	300,542
Total	**7,012,771**	**6,486,273**	**7,001,883**	**6,567,790**

b) Other operating expenses

	Banco Múltiplo		Consolidated	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Discounts granted on renegotiations	(1,767,464)	(591,199)	(1,767,464)	(591,199)
Cards transactions	(1,520,434)	(1,108,169)	(1,646,545)	(1,248,559)
Expenses with outsourced services	(650,647)	(627,509)	(927,871)	(876,070)
Business relationship bonus	(851,171)	(824,527)	(851,171)	(824,527)
Actuarial liabilities update	(690,841)	(669,786)	(690,841)	(669,786)
From non-financial subsidiaries	--	--	(439,056)	(358,283)
Transportation of valuables	(376,722)	(313,290)	(376,722)	(313,290)
INSS - Social Security	(352,768)	(307,298)	(352,768)	(307,298)
Expense as tenants and subtenants	(245,144)	(57,818)	(266,135)	(81,808)
Life insurance premium - consumer credit	(257,784)	(269,196)	(257,784)	(269,196)
ATM Network	(132,620)	(265,862)	(132,620)	(265,862)
Failures/frauds and other losses	(74,981)	(99,247)	(92,290)	(118,086)
Other expenses - operational provisions	(288)	(660)	(44,811)	(41,868)
Other	(2,294,730)	(2,793,493)	(2,461,246)	(2,847,805)
Total	**(9,215,594)**	**(7,928,054)**	**(10,307,324)**	**(8,813,637)**

In thousands of Reais, unless otherwise stated

27 – Related party transactions

a) Bank's key management personnel

Salaries and other benefits paid to the Bank's key management personnel (Executive Board and Board of Directors) are as follows:

	01/01 to 06/30/2026	01/01 to 06/30/2025
Short-term benefits	**37,344**	**34,256**
Compensation and social charges	20,723	18,593
Executive Board	20,658	18,421
Board of Directors	65	172
Variable remuneration (cash) and social charges	11,692	12,265
Other [1]	4,929	3,398
Termination benefits	**100**	**109**
Share-based payment benefits	**9,687**	**15,138**
Total	**47,131**	**49,503**

1 - Includes compensation for the members of the Audit Committee and Risks and Capital Committee that are part of the Board of Directors, as well as employer contributions to pension plans and complementary health plans, housing assistance, relocation benefits, group insurance, among others.

The Bank's variable compensation policy (developed in accordance with CMN Resolution 5,177/2024) requires variable compensation for the Executive Directors to be paid partially in shares (Note 23.m).

The Bank does not offer post-employment benefits to its key management personnel, except for those who are part of the staff of the Bank.

b) Details of related party transactions

The Bank has the policy of related party transactions approved by the Board of Directors and disclosed to the market. The policy aims to establish rules to ensure that all decisions, especially those involving related parties and other potential conflicting situations, are made to observe the interests of the Bank and of its shareholders. It is applicable to all staff and directors of the Bank.

The policy forbids related party transactions under conditions other than those of the market or that may adversely affect the Bank's interest. Therefore, the transactions are conducted under normal market conditions. The terms and conditions reflect comparable transactions with unrelated parties (including interest rates and collateral requirements). These transactions do not involve unusual payment risks, as disclosed in other notes.

The transactions between the consolidated companies are eliminated in the consolidated financial statements.

The main transactions carried out by the Bank with related parties are:

a) intercompany transactions, such as: interbank deposits, securities, loans, buying and selling of foreign currencies, interest bearing and non-interest bearing deposits, securities sold under repurchase agreements, borrowings and onlendings, guarantees given and others;

b) receivables from the National Treasury for interest rate equalization under Federal Government programs (Law 8,427/1992). Interest rate equalization represents an economic subsidy for rural credit, which provides borrowers with discounted interest rates compared to the Bank's normal funding costs (including administrative and tax expenses). The equalization payment is updated by the Selic rate in accordance with the National Treasury's budgeting process (as defined by law) and is designed to preserve the Bank's earnings;

c) Previ uses the Bank's internal systems for voting, selective processes and access to common internal standards, which generates cost savings for both parties involved;

d) Related parties loan physical space to the Bank free of charge, using the spaces mainly for the installation of self-service terminals, banking service offices and branches. These free of charge loans with related parties do not represent significant value, because most of them are carried out with third parties;

e) provision of business support services for controlled and sponsored entities for which the Bank is reimbursed for its costs with employees, technology and materials. Sharing of structure aims to gain efficiency for the Conglomerate. In the period from 01/01 to 06/30/2026, the Bank was reimbursed a total of R$ 549,202 thousand (R$ 500,801 thousand in the period from 01/01 to 06/30/2025), related to the structure sharing and a total of R$ 253,723 thousand (R$ 227,149 thousand in the period from 01/01 to 06/30/2025) in the Consolidated. Additional information regarding the assignment of employees can be obtained in Note 35.d - Assignment of employees to outside agencies;

f) contracts in which the Bank rents property owned by the entities sponsored to carry out its activities;

g) acquisition of portfolio of loans transferred by Banco Votorantim;

h) assignment of credits arising from loans written off as losses to Ativos S.A;

i) hiring specialized services from BB Tecnologia S.A (BBTS) for specialized technical assistance, digitization and copy of documents, telemarketing, extrajudicial collection, support and backing for financial and non-financial business processes, monitoring, supervision and execution of activities inherent to equipment and environments, software development, support and testing, data center support and operation, management of cell phone electronic messages, outsourcing and monitoring of physical security systems and telephony outsourcing;

j) amounts receivable arising from the honors requested by the Bank to the Guarantee Funds (in which the Federal Government holds participation), according to the terms and conditions established by the regulation of each guarantee program. The Guarantee Funds are public or private nature instruments intended to guarantee projects and credit operations, aiming to, among others, enable structured enterprises of the Federal Government and support the inclusion of individuals and companies in the credit market; and

k) Guarantees received and given and other co-obligations, including contract of opening of a revolving interbank credit line with Banco Votorantim.

The Bank and Caixa Econômica Federal (CEF) signed a credit opening agreement for real estate loans, in the amount up to R$ 1,800,000 thousand, in 2026 (up to R$ 1,180,000 thousand in 2025).

The balances arising from the transactions mentioned above are disclosed in the "Summary of related party transactions" segregated by nature and category of related parties.

Some transactions are disclosed in other notes: the resources applied in federal government securities are disclosed in Note 10; information about the government funds is disclosed in Notes 19 and 20; and additional information about the Bank's contributions and other transactions with sponsored entities are disclosed in Note 28.

Fundação Banco do Brasil (FBB) promotes, encourages and sponsors actions in the areas of education, culture, health, social welfare, recreation and sports, science, technology and community development. In the period from 01/01 to 06/30/2026, the Bank's contributions to FBB totaled R$ 62,415 thousand (R$ 64,353 thousand in the period from 01/01 to 06/30/2025).

c) Acquisition of portfolio of loans transferred by Banco Votorantim

	01/01 to 06/30/2026	01/01 to 06/30/2025
Assignment with substantial retention of risks and rewards (with co-obligation)	3,491,168	379,224

In thousands of Reais, unless otherwise stated

d) Summary of related party transactions

We present the related party transactions segregated into the following categories:

a) Controller: Union (National Treasury and agencies of the direct administration of the Federal Government);

b) Subsidiaries: Companies are listed in Note 2.e;

c) Associates and joint ventures: Mainly refer to Banco Votorantim, Cielo, BB Mapfre Participações, Brasilprev, Brasilcap, Alelo, Cateno and Tecban;

d) Key management personnel: Board of Directors and Executive Board; and

e) Other related parties: State-owned companies and public companies controlled by the Federal Government, such as: Petrobras, CEF and BNDES. Government funds such as: Fundo de Amparo ao Trabalhador – FAT, Fundo de Aval para Geração de Emprego e Renda – Funproger. In addition, entities linked to employees and sponsored entities: Cassi, Previ and others.

Banco do Brasil	Controller	Subsidiaries	Associates and joint ventures	Key management personnel	Other related parties	June 30, 2026
Assets	**1,724,561**	**9,686,408**	**9,947,882**	**6,375**	**37,434,988**	**58,800,214**
Interbank investments	--	5,923,207	413,967	--	5,554,327	**11,891,501**
Securities and derivative financial instruments	319	--	240,063	--	1,819,164	**2,059,546**
Loan portfolio [1]	--	724,786	8,322,908	6,375	19,533,936	**28,588,005**
Other assets [2]	1,724,242	3,038,415	970,944	--	10,527,561	**16,261,162**
Guarantees received	189,280	--	--	--	3,225,169	**3,414,449**
Liabilities	**42,289,602**	**27,470,418**	**15,154,007**	**31,273**	**88,620,965**	**173,566,265**
Customers resources	4,783,748	243,333	429,819	4,656	11,508,850	**16,970,406**
Financial institutions resources	146,291	23,763,727	1,655,727	--	75,185,453	**100,751,198**
Resources from issuance of debt securities	4,129,903	18,651	--	26,617	29,122	**4,204,293**
Other liabilities [2] [3]	33,229,660	3,444,707	13,068,461	--	1,897,540	**51,640,368**
Guarantees given and other co-obligations	387,302	153,849	5,048,816	4,813	126,508	**5,721,288**
Statement of income	**01/01 to 06/30/2026**					
Income from financial intermediation	3,447,859	513,762	982,602	627	1,907,357	**6,852,207**
Expenses from financial intermediation	(164,084)	(1,473,247)	(80,837)	(1,873)	(2,673,309)	**(4,393,350)**
Service fee income	53,059	18,669	476,965	--	251,367	**800,060**
Other income	2,752	522,790	273,508	--	393,683	**1,192,733**
Other expenses [2]	(1,426,943)	(1,231,189)	(1,348,070)	--	(332,455)	**(4,338,657)**

1 - The Bank constituted the amount of R$ 18,905 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The reversal of expense for allowance was R$ 1,533 thousand in the period from 01/01 to 06/30/2026.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

Banco do Brasil	Controller	Subsidiaries	Associates and joint ventures	Key management personnel	Other related parties	December 31, 2025
Assets	**1,887,571**	**6,126,344**	**11,469,452**	**6,209**	**37,203,719**	**56,693,295**
Interbank investments	--	4,517,680	1,913,661	--	5,900,166	**12,331,507**
Securities and derivative financial instruments	81	9	253,451	--	1,591,857	**1,845,398**
Loan portfolio [1]	--	997,170	8,112,906	6,209	19,370,790	**28,487,075**
Other assets [2]	1,887,490	611,485	1,189,434	--	10,340,906	**14,029,315**
Guarantees received	207,061	--	--	--	2,501,538	**2,708,599**
Liabilities	**52,860,700**	**34,213,513**	**17,093,598**	**31,519**	**73,394,527**	**177,593,857**
Customers resources	3,777,713	202,928	407,858	2,971	11,117,284	**15,508,754**
Financial institutions resources	16,653	29,772,954	2,458,498	--	60,402,779	**92,650,884**
Resources from issuance of debt securities	4,135,267	22,999	22,450	28,548	57,692	**4,266,956**
Other liabilities [2] [3]	44,931,067	4,214,632	14,204,792	--	1,816,772	**65,167,263**
Guarantees given and other co-obligations	392,827	101,799	5,066,435	4,383	105,064	**5,670,508**
Statement of income	**01/01 to 06/30/2025**					
Income from financial intermediation	3,267,658	528,417	507,503	571	1,577,757	**5,881,906**
Expenses from financial intermediation	(114,535)	(1,453,719)	(136,323)	(2,032)	(2,261,603)	**(3,968,212)**
Service fee income	52,431	17,884	404,522	--	312,538	**787,375**
Other income	3,689	424,501	300,360	--	6,463	**735,013**
Other expenses [2]	(1,415,183)	(1,133,507)	(522,164)	--	(273,863)	**(3,344,717)**

1 - The Bank constituted the amount of R$ 20,438 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The constitution of expense for allowance was R$ 18,770 thousand in period from 01/01 to 06/30/2025.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

Consolidated	Controller	Associates and joint ventures	Key management personnel	Other related parties	June 30, 2026
Assets	**1,724,561**	**13,174,875**	**6,375**	**37,435,712**	**52,341,523**
Interbank investments	--	413,967	--	5,554,327	**5,968,294**
Securities and derivative financial instruments	319	240,063	--	1,819,657	**2,060,039**
Loan portfolio [1]	--	8,322,908	6,375	19,533,936	**27,863,219**
Other assets [2]	1,724,242	4,197,937	--	10,527,792	**16,449,971**
Guarantees received	189,280	--	--	3,225,169	**3,414,449**
Liabilities	**38,189,603**	**21,332,083**	**31,273**	**88,620,965**	**148,173,924**
Customers resources	4,783,749	429,819	4,656	11,508,850	**16,727,074**
Financial institutions resources	146,291	1,655,727	--	75,185,453	**76,987,471**
Resources from issuance of debt securities	29,903	--	26,617	29,122	**85,642**
Other liabilities [2] [3]	33,229,660	19,246,537	--	1,897,540	**54,373,737**
Guarantees given and other co-obligations	387,302	5,048,816	4,813	126,508	**5,567,439**
Statement of income	**01/01 to 06/30/2026**				
Income from financial intermediation	3,447,859	982,602	627	1,907,357	**6,338,445**
Expenses from financial intermediation	(164,084)	(80,837)	(1,873)	(2,673,309)	**(2,920,103)**
Service fee income	54,928	3,639,325	19	280,582	**3,974,854**
Other income	2,752	397,840	--	393,683	**794,275**
Other expenses [2]	(1,413,877)	(1,348,074)	--	(335,028)	**(3,096,979)**

1 - The Bank constituted the amount of R$ 18,905 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The reversal of expense for allowance was R$ 1,533 thousand in the period from 01/01 to 06/30/2026.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

Consolidated	Controller	Associates and joint ventures	Key management personnel	Other related parties	December 31, 2025
Assets	**1,887,571**	**14,722,005**	**6,209**	**37,204,601**	**53,820,386**
Interbank investments	--	1,913,661	--	5,900,166	**7,813,827**
Securities and derivative financial instruments	81	253,451	--	1,592,374	**1,845,906**
Loan portfolio [1]	--	8,112,906	6,209	19,370,790	**27,489,905**
Other assets [2]	1,887,490	4,441,987	--	10,341,271	**16,670,748**
Guarantees received	207,061	--	--	2,501,538	**2,708,599**
Liabilities	**48,760,700**	**23,305,175**	**31,519**	**73,394,527**	**145,491,921**
Customers resources	3,777,713	407,858	2,971	11,117,284	**15,305,826**
Financial institutions resources	16,653	2,458,498	--	60,402,779	**62,877,930**
Resources from issuance of debt securities	35,267	22,450	28,548	57,692	**143,957**
Other liabilities [2] [3]	44,931,067	20,416,369	--	1,816,772	**67,164,208**
Guarantees given and other co-obligations	392,827	5,066,435	4,383	105,064	**5,568,709**
Statement of income	**01/01 to 06/30/2025**				
Income from financial intermediation	3,267,658	505,997	571	1,580,965	**5,355,191**
Expenses from financial intermediation	(114,535)	(136,323)	(2,032)	(2,261,603)	**(2,514,493)**
Service fee income	58,620	3,558,679	11	360,106	**3,977,416**
Other income	3,689	424,692	--	6,463	**434,844**
Other expenses [2]	(1,377,038)	(522,175)	--	(276,067)	**(2,175,280)**

1 - The Bank constituted the amount of R$ 20,438 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The constitution of expense for allowance was R$ 18,770 thousand in period from 01/01 to 06/30/2025.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

28 – Employee benefits

Banco do Brasil sponsors the following pension and health insurance plans for its employees, that ensure the complementation of retirement benefits and medical assistance:

	Plans	Benefits	Classification
Previ - Caixa de Previdência dos Funcionários do Banco do Brasil	Previ Futuro	Retirement and Pension	Defined contribution
	Plano de Benefícios 1	Retirement and Pension	Defined benefit
	Plano Informal	Retirement and Pension	Defined benefit
Cassi - Caixa de Assistência dos Funcionários do Banco do Brasil	Plano de Associados	Health Care	Defined benefit
Economus – Instituto de Seguridade Social	Prevmais [1]	Retirement and Pension	Defined benefit
	Regulamento Geral	Retirement and Pension	Defined benefit
	Regulamento Complementar 1	Retirement and Pension	Defined benefit
	Grupo B'	Retirement and Pension	Defined benefit
	Plano Unificado de Saúde - PLUS	Health Care	Defined benefit
	Plano Unificado de Saúde - PLUS II	Health Care	Defined benefit
	Plano de Assistência Médica Complementar - PAMC	Health Care	Defined benefit
Fusesc - Fundação Codesc de Seguridade Social	Multifuturo I [1]	Retirement and Pension	Defined benefit
	Plano de Benefícios I	Retirement and Pension	Defined benefit
SIM - Caixa de Assistência dos Empregados dos Sistemas Besc e Codesc, do Badesc e da Fusesc	Plano de Saúde	Health Care	Defined contribution
Prevbep - Caixa de Previdência Social	Plano BEP	Retirement and Pension	Defined benefit

1 - Plans whose scheduled benefits present a combination of the characteristics of the defined contribution and defined benefit modalities, as chosen by the participant. Risk benefits belong to the defined benefit modality.

Number of participants covered by benefit plans sponsored by the Bank

	June 30, 2026			December 31, 2025		
	Number of participants			Number of participants		
	Actives	Retired/users	Total	Actives	Retired/users	Total
Retirement and pension plans	**85,897**	**121,297**	**207,194**	**86,919**	**121,572**	**208,491**
Plano de Benefícios 1 - Previ	2,350	98,074	100,424	2,525	98,524	101,049
Plano Previ Futuro	73,736	5,367	79,103	74,410	5,036	79,446
Plano Informal	--	1,682	1,682	--	1,717	1,717
Other plans	9,811	16,174	25,985	9,984	16,295	26,279
Health care plans	**87,498**	**104,346**	**191,844**	**88,528**	**104,848**	**193,376**
Cassi	79,285	99,690	178,975	80,182	99,898	180,080
Other plans	8,213	4,656	12,869	8,346	4,950	13,296

In thousands of Reais, unless otherwise stated

Bank's contributions to benefit plans

	01/01 to 06/30/2026	01/01 to 06/30/2025
Retirement and pension plans	**1,159,413**	**1,080,535**
Plano de Benefícios 1 - Previ [1]	328,331	329,387
Plano Previ Futuro	632,548	546,708
Plano Informal	58,062	58,574
Other plans	140,472	145,866
Health care plans	**1,174,678**	**1,128,419**
Cassi	1,040,467	999,769
Other plans	134,211	128,650
Total	**2,334,091**	**2,208,954**

1 - Refers to the contributions relating to participants subject to Agreement 97 and Plan 1, whereby these contributions occur by the realization of Fundo Paridade until 2018 and Fundo de Utilização (Note 28.f). Agreement 97 aims to regulate the funding required to constitute a portion equivalent to 53.7% of guaranteed amount relating to the supplementary pension due to the participants who joined the Bank up to April 14, 1967 and who have retired or will retire after the aforementioned date, except for those participants who are part of the Plano Informal.

On June 30, 2026, the Bank's contributions to defined benefit plans (post-employment) were estimated at R$ 1,204,657 thousand for the next 6 months and R$ 2,240,303 thousand for the next 12 months.

Amounts recorded in the Statement of Income

	01/01 to 06/30/2026	01/01 to 06/30/2025
Retirement and pension plans	**1,377,182**	**1,331,882**
Plano de Benefícios 1 - Previ	2,100,680	1,953,694
Plano Previ Futuro	(632,548)	(546,708)
Plano Informal	(54,147)	(50,955)
Other plans	(36,803)	(24,149)
Health care plans	**(1,320,560)**	**(1,264,462)**
Cassi	(1,190,344)	(1,139,454)
Other plans	(130,216)	(125,008)
Total	**56,622**	**67,420**

Detailed information regarding defined benefit plans is provided in Note 28.d.4.

a) Retirement and pension plans

Previ Futuro (Previ)

Participants in this plan include Bank employees hired after December 24, 1997. Depending on time of service and salary, active participants may contribute between 7% and 17% of their salary (retired participants do not contribute). The plan sponsor matches participants' contributions up to 14% of their salaries.

Plano de Benefícios 1 (Previ)

Participants in this plan include Bank employees hired prior to December 23, 1997. Active and retired participants may contribute between 1.8% and 7.8% of their salary or pension.

Plano Informal (Previ)

Banco do Brasil is fully responsible for this plan. The Bank's contractual obligations include:

(i) providing retirement benefits to the initial group of participants and pension payments to the beneficiaries of participants who died prior to April 14, 1967;

(ii) paying additional retirement benefits to plan participants who retired prior to April 14, 1967, or had the right to retire based on time of service and at least 20 years of service with the Bank; and

(iii) increasing retirement and pension benefits due to judicial and administrative decisions related to changes in the Bank's career, salary and incentive plans (in excess of the plan's original benefits).

Prevmais (Economus)

Participants in this plan include employees of Banco Nossa Caixa (a bank acquired by Banco do Brasil on November 30, 2009) who enrolled after August 01, 2006, or were part of the Regulamento Geral benefit plan and opted to receive their vested account balances. The sponsor and participants make equal contributions, which may not exceed 8% of participants' salaries. The plan provides additional risk coverage, including supplemental health, work-related accident, disability and death benefits.

Regulamento Geral (Economus)

Participants in this plan include employees of Banco Nossa Caixa who enrolled prior to July 31, 2006. This plan is closed to new members. The sponsor and participants contribute equally.

Regulamento Complementar 1 (Economus)

Participants in this plan include employees of Banco Nossa Caixa. This plan offers supplemental health benefits and annuities upon death or disability. The sponsor, participants and retired/other beneficiaries fund the plan.

Grupo B' (Economus)

Group of employees and retirees of Banco Nossa Caixa admitted between January 22, 1974, and May 13, 1974, and their beneficiaries.

Multifuturo I (Fusesc)

Participants in this plan include employees of the State Bank of Santa Catarina – Besc (acquired by Banco do Brasil on September 30, 2008) who enrolled after January 12, 2003, or were part of the Plano de Benefícios I (Fusesc) and chose to participate in this plan. Participants may contribute from 2% to 7% of their salaries. The plan sponsor matches these contributions.

Plano de Benefícios I (Fusesc)

Participants in this plan include employees of Besc who enrolled prior to January 11, 2003. This plan is closed to new members. The sponsor and participants contribute equally.

Plano BEP (Prevbep)

Participants in this plan include employees of the State Bank of Piauí – BEP (acquired by Banco do Brasil on November 30, 2008). The sponsor and participants contribute equally.

b) Health care plans

Plano de Associados (Cassi)

The Bank sponsors a health care plan managed by Cassi. The plan covers health care services related to prevention, protection, recovery and rehabilitation for participants and their beneficiaries. Each month, the Bank contributes 4.5% of participants' salaries or pension benefits, in addition to 3% per dependent of active employee (up to three dependents).

Monthly contributions by participants and pensioners total 4% of their salary or pension, copayments for certain hospital procedures, in addition to the contribution per dependent, following the rules provided for in the Cassi Statute and in the plan's regulations.

Plano Unificado de Saúde - PLUS (Economus)

Participants in this plan include employees from Banco Nossa Caixa, who enrolled prior to December 12, 2000. Participation in this plan requires a direct payroll deduction of 1.5%, providing coverage for employees and certain preferred dependents. An additional 10% copayment is required for each medical visit and low-cost exam performed by employees and their dependents (both preferred and non-preferred).

Plano Unificado de Saúde - PLUS II (Economus)

Participants in this plan include employees from Banco Nossa Caixa, who enrolled after January 01, 2001. Participation in this plan requires a direct payroll deduction of 1.5%, providing coverage for employees and certain preferred dependents. An additional 10% copayment is required for each medical visit and low-cost exam performed by employees and their dependents and adult children. This plan does not cover non-preferred dependents.

Plano de Assistência Médica Complementar - PAMC (Economus)

Participants in this plan include employees of Banco Nossa Caixa located in the state of São Paulo. The plan serves disabled employees under the Complementar and Regulamento Geral and their dependents. Participant costs vary based on usage and in accordance with a progressive salary table.

Plano de Saúde (SIM)

Participants in this plan include employees of Besc and other sponsors of the plan (including Badesc, Bescor, Fusesc and SIM). The monthly contribution of the active beneficiaries is variable according to the beneficiary's age, owed by themselves and their dependents, and the contribution's sponsors, in relation to the active beneficiaries and their respective dependents, is also variable according to its age group. The plan also provides copayment in medical appointments, exams and home care, following the rules set out in the plan's regulations.

c) Risk factors

The Bank may be required to make extraordinary contributions to sponsored entities, which may adversely affect the Bank's operating income and shareholders' equity.

From an asset point of view, actuarial risk is associated with the possibility of losses resulting from fluctuation (decrease) in the fair value of plan assets. On the other hand, from the point of view of actuarial liabilities, the risk is associated with the possibility of losses arising from the fluctuation (increase) in the present value of the actuarial obligations of the plans of the Defined Benefit category.

Determination of the Bank's obligations to these entities is based on long-term actuarial and financial estimates and the application and interpretation of current regulatory standards. Inaccuracies inherent to the estimation process could result in differences between recorded amounts and the actual obligations in the future. This could have a negative impact on the Bank's operating results.

In thousands of Reais, unless otherwise stated

d) Actuarial valuations

Actuarial evaluations are performed every six months. The information contained in the tables below refers to the calculations on June 30, 2026 and December 31, 2025.

d.1) Changes in present value of defined benefit actuarial obligations

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans	
	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025
Opening balance	**(139,573,241)**	**(129,071,404)**	**(664,842)**	**(637,536)**	**(9,166,110)**	**(8,459,342)**	**(8,337,601)**	**(7,762,407)**
Interest cost	(8,706,837)	(17,594,917)	(40,263)	(82,895)	(577,079)	(1,157,512)	(523,192)	(1,060,976)
Current service cost	(2,071)	(10,108)	--	--	(49,307)	(91,825)	(1,298)	(2,541)
Past service cost	--	--	(13,883)	(19,251)	--	--	--	--
Benefits paid using plan assets	8,761,673	17,045,504	58,062	121,579	476,509	987,804	473,214	986,275
Remeasurements of actuarial gain/(losses)	(18,025,621)	(9,942,316)	(54,955)	(46,739)	(1,328,098)	(445,235)	(956,891)	(497,952)
Experience adjustment	(3,069,599)	(1,442,634)	(14,346)	(9,801)	(291,335)	532	(126,771)	(17,242)
Changes to biometric/demographic assumptions	--	--	--	--	--	--	--	11,435
Changes to financial assumptions	(14,956,022)	(8,499,682)	(40,609)	(36,938)	(1,036,763)	(445,767)	(830,120)	(492,145)
Closing balance	**(157,546,097)**	**(139,573,241)**	**(715,881)**	**(664,842)**	**(10,644,085)**	**(9,166,110)**	**(9,345,768)**	**(8,337,601)**
Present value of actuarial liabilities with surplus	(157,546,097)	(139,573,241)	--	--	(361,462)	(361,462)	(7,698,439)	(7,671,516)
Present value of actuarial liabilities without surplus	--	--	(715,881)	(664,842)	(10,282,623)	(8,804,648)	(1,647,329)	(666,085)

In thousands of Reais, unless otherwise stated

d.2) Changes in fair value of plan assets

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans [1]	
	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025
Opening balance	**202,191,021**	**182,839,230**	**--**	**--**	**361,462**	**--**	**7,671,516**	**7,714,673**
Interest income	12,910,268	24,797,453	--	--	--	--	494,537	1,032,972
Advance consideration [2]	--	--	--	--	--	361,462	--	--
Contributions received	651,894	1,383,605	58,062	121,579	476,509	987,804	246,008	518,751
Participants	323,563	686,366	--	--	--	--	93,284	196,857
Sponsor	328,331	697,239	58,062	121,579	476,509	987,804	152,724	321,894
Benefits paid using plan assets	(8,761,673)	(17,045,504)	(58,062)	(121,579)	(476,509)	(987,804)	(473,214)	(986,275)
Actuarial gain/(loss) on plan assets	(4,749,146)	10,216,237	--	--	--	--	(240,408)	(608,605)
Closing balance	**202,242,364**	**202,191,021**	**--**	**--**	**361,462**	**361,462**	**7,698,439**	**7,671,516**

1 - Refers to the following plans: Regulamento Geral (Economus), Prevmais (Economus), Regulamento Complementar 1 (Economus), Multifuturo 1 (Fusesc), Plano 1 (Fusesc) and Plano BEP (Prevbep).
2 - It refers to the advance consideration of employer contributions on Christmas bonus (13th salary) corresponding to the period from 2026 to 2028, as a covering asset to Plano de Associados - Cassi.

d.3) Amounts recognized on the balance sheet

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
1) Fair value of the plan assets	202,242,364	202,191,021	--	--	361,462	361,462	7,698,439	7,671,516
2) Present value of actuarial liabilities	(157,546,097)	(139,573,241)	(715,881)	(664,842)	(10,644,085)	(9,166,110)	(9,345,768)	(8,337,601)
3) Superávit/(déficit) (1+2)	44,696,267	62,617,780	(715,881)	(664,842)	(10,282,623)	(8,804,648)	(1,647,329)	(666,085)
4) Net actuarial asset/(liability) [1]	**22,348,134**	**31,308,890**	**(715,881)**	**(664,842)**	**(10,282,623)**	**(8,804,648)**	**(1,325,948)**	**(780,605)**

1 - Refers to the portion of the surplus/(deficit) due from the sponsor.

In thousands of Reais, unless otherwise stated

d.4) Changes in fair value of plan assets

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Current service cost	(1,035)	(3,120)	--	--	(49,307)	(45,240)	(648)	(616)
Interest cost	(4,353,419)	(4,341,800)	(40,264)	(42,155)	(577,079)	(569,961)	(288,911)	(291,779)
Expected yield on plan assets	6,455,134	6,298,614	--	--	--	--	246,413	269,771
Unrecognized past service cost	--	--	(13,883)	(8,800)	--	--	--	--
Expense with active employees	--	--	--	--	(563,958)	(524,253)	(125,805)	(128,407)
Other adjustments/reversals	--	--	--	--	--	--	1,932	1,874
(Expense)/income recognized in the statement of income	**2,100,680**	**1,953,694**	**(54,147)**	**(50,955)**	**(1,190,344)**	**(1,139,454)**	**(167,019)**	**(149,157)**

d.5) Amounts recognized in the shareholders' equity

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Opening balance	**(5,106,099)**	**(5,175,074)**	**(95,549)**	**(69,842)**	**(445,724)**	**(200,844)**	**(570,157)**	**(255,701)**
Accumulated other comprehensive income	(11,389,768)	131,525	(54,954)	(46,740)	(1,328,098)	(445,236)	(654,924)	(574,170)
Tax effects	5,416,689	(62,550)	24,729	21,033	597,644	200,356	296,299	259,714
Closing balance	**(11,079,178)**	**(5,106,099)**	**(125,774)**	**(95,549)**	**(1,176,178)**	**(445,724)**	**(928,782)**	**(570,157)**

In thousands of Reais, unless otherwise stated

d.6) Maturity profile of defined benefit actuarial obligations

June 30, 2026	Duration [1]	Expected benefit payments [2]				
		Up to 1 year	1 to 2 years	2 to 3 years	Over 3 years	Total
Plano 1 (Previ)	7.23	18,149,177	17,227,948	16,896,409	315,212,611	367,486,145
Plano Informal (Previ)	5.32	117,850	107,199	99,354	978,446	1,302,849
Plano de Associados (Cassi)	8.62	1,113,519	1,095,762	1,072,711	31,938,643	35,220,635
Regulamento Geral (Economus)	7.08	794,489	787,966	778,497	13,770,624	16,131,576
Regulamento Complementar 1 (Economus)	8.01	5,346	5,512	5,728	134,697	151,283
Plus I e II (Economus)	9.06	56,810	57,863	59,182	2,023,352	2,197,207
Grupo B' (Economus)	6.30	27,137	26,820	26,358	359,206	439,521
Prevmais (Economus)	7.49	40,240	40,067	39,844	820,686	940,837
Multifuturo I (Fusesc)	7.22	10,206	9,759	9,659	184,326	213,950
Plano I (Fusesc)	5.98	58,183	54,739	52,993	657,771	823,686
Plano BEP (Prevbep)	7.48	8,510	8,461	8,389	164,888	190,248

1 - Weighted average duration, in years of the defined benefit actuarial obligation.
2 - Amounts considered without discounting at present value.

In thousands of Reais, unless otherwise stated

d.7) Composition of the plan assets

	Plano 1 - Previ		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Fixed income	145,472,932	140,057,720	7,195,576	7,117,660
Equity securities and similar instruments [1]	39,599,055	44,562,901	100,811	114,449
Real estate investments	10,496,379	10,857,658	172,385	198,082
Loans and financing	5,359,423	5,398,500	151,491	152,730
Other	1,314,575	1,314,242	439,638	450,057
Total	**202,242,364**	**202,191,021**	**8,059,901**	**8,032,978**
Amounts listed in fair value of plan assets				
In the entity's own financial instruments	7,139,155	8,734,652	29,980	19,794
In properties or other assets used by the entity	1,173,006	1,192,927	31,281	30,249

1 - It includes, in Plano 1 – Previ, the amount of R$ 5,636,177 thousand (R$ 5,207,747 thousand on December 31, 2025) related to the assets that are not quoted in active markets.

In thousands of Reais, unless otherwise stated

d.8) Main actuarial assumptions adopted

	Plano 1 - Previ		Plano Informal - Previ		Plano de Associados - Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Inflation rate (p.a.)	5.54%	3.58%	5.38%	3.60%	5.65%	3.57%	5.51%	3.58%
Real discount rate (p.a.) [1]	8.29%	9.80%	8.45%	9.74%	8.17%	9.83%	8.33%	9.79%
Nominal rate of return on investments (p.a.)	14.29%	13.73%	--	--	--	--	14.29%	13.72%
Real rate of expected salary growth (p.a.)	0.77%	0.77%	--	--	--	--	0.56%	0.56%
Actuarial life table	BR-EMSsb-2015		BR-EMSsb-2015		BR-EMSsb-2015		AT-2000 / AT-2012 / RP 2000	
Capitalization method	Projected credit unit		Projected credit unit		Projected credit unit		Projected credit unit	

1 - In June 2026, the Bank revised the methodology used to determine the real discount rate applied in the remeasurement of the actuarial liability of its benefit plans. This change in estimate was accounted for prospectively in the financial statements. The impacts of the actuarial remeasurement arising from the assumptions adopted, including the discount rate, are reflected in the amounts presented in table d.1

In order to determine the values for the defined benefit plans, the Bank uses methods and assumptions different from those submitted by the entities sponsored.

CPC 33 (R1) addresses the accounting, as well as the effects that occurred or that will occur in the entities that sponsor employee benefits plans. However, the sponsored entities themselves must comply with the rules issued by the Ministério da Previdência Social, through the Conselho Nacional de Previdência Complementar (CNPC) and the Superintendência Nacional de Previdência Complementar (Previc). The most significant differences are in the definition of the assumptions used in Plano 1 – Previ.

In thousands of Reais, unless otherwise stated

d.9) Differences in assumptions of the Plano 1 – Previ

June 30, 2026	Bank	Previ
Real discount rate (p.a.)	8.29%	4.75%
Evaluation of assets		
Federal government bonds	Fair value	Amortized Cost
Equity stakes	Fair value	Adjusted Value [1]
Capitalization method	Projected credit unit	Aggregate method

1 - In the valuation methodology for its investment in Litel, uses as reference the closing price of Vale's share, the Litel group's main asset, on the penultimate day of each month.

d.10) Reconciliation of amounts calculated in Plan 1 - Previ/Bank

	Plan assets		Actuarial liabilities		Effect in surplus/(deficit)	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Value determined - Previ	**232,878,255**	**226,681,143**	**(218,320,097)**	**(214,204,323)**	**14,558,158**	**12,476,820**
Adjustment in the value of plan assets [1]	(30,635,891)	(24,490,122)	--	--	(30,635,891)	(24,490,122)
Adjustment in the liabilities - discount rate/capitalization method	--	--	60,774,000	74,631,082	60,774,000	74,631,082
Value determined - Bank	**202,242,364**	**202,191,021**	**(157,546,097)**	**(139,573,241)**	**44,696,267**	**62,617,780**

1 - Refers mainly to adjustments made by the Bank in determining the fair value of the investments in Litel and in securities measured at amortized cost.

d.11) Sensitivity analysis

The sensitivity analysis is performed for changes in a single assumption while maintaining all others constant. This is unlikely to occur in practice, given that certain assumptions are correlated.

The methods used in conducting the sensitivity analysis have not changed compared to the previous period, however, updates in the discount rate parameters were considered.

The table below presents the sensitivity analysis of the most relevant actuarial assumptions, showing the increase/(decrease) in defined benefit obligations, with variations reasonably possible for June 30, 2026.

	Discount rate		Life expectancy		Salary increase	
	+0,25%	-0.25%	+1 age	-1 age	+0,25%	-0.25%
Plano 1 (Previ)	(2,810,898)	2,910,674	2,592,462	(2,647,348)	108	(107)
Plano Informal (Previ)	(9,189)	9,441	17,524	(17,518)	--	--
Plano de Associados (Cassi)	(172,326)	178,832	139,277	(141,434)	709	(695)
Regulamento Geral (Economus)	(127,303)	131,584	126,559	(130,501)	--	--
Regulamento Complementar 1 (Economus)	(1,311)	1,355	(1,962)	1,984	--	--
Plus I e II (Economus)	(16,264)	16,971	21,007	(20,632)	--	--
Grupo B' (Economus)	(2,357)	2,419	5,025	(5,104)	--	--
Prevmais (Economus)	(7,111)	7,373	2,738	(2,691)	809	(807)
Multifuturo I (Fusesc)	(2,046)	2,165	1,174	(1,212)	254	(234)
Plano I (Fusesc)	(6,172)	6,350	9,110	(9,228)	--	--
Plano BEP (Prevbep)	(1,509)	1,564	1,228	(1,275)	--	--

In thousands of Reais, unless otherwise stated

e) Overview of actuarial asset/(liability) recorded by the Bank

	Actuarial assets		Actuarial liabilities	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Plano 1 (Previ)	22,348,134	31,308,890	--	--
Plano Informal (Previ)	--	--	(715,881)	(664,842)
Plano de Associados (Cassi)	--	--	(10,282,623)	(8,804,648)
Regulamento Geral (Economus)	--	--	(826,888)	(433,310)
Regulamento Complementar 1 (Economus)	9,429	11,481	--	--
Plus I e II (Economus)	--	--	(710,147)	(607,913)
Grupo B' (Economus)	--	--	(222,442)	(204,985)
Prevmais (Economus)	174,390	188,701	--	--
Multifuturo I (Fusesc)	93,773	93,519	--	--
Plano I (Fusesc)	118,640	133,578	--	--
Plano BEP (Prevbep)	37,297	38,324	--	--
Total	**22,781,663**	**31,774,493**	**(12,757,981)**	**(10,715,698)**

f) Allocations of the Surplus - Plano 1

	01/01 to 06/30/2026	2025
Fundo de Utilização [1]		
Opening balance	**12,367,543**	**12,026,025**
Contributions to Plano 1	(328,331)	(697,239)
Benefit indexation	725,603	1,038,757
Closing balance	**12,764,815**	**12,367,543**

1 - Composed of resources transferred from the Fundo de Destinação (because of the plan's surplus).The Bank can use for repayments or to reduce future contributions (after first meeting all applicable legal requirements). The fund is recalculated based on the actuarial target (INPC + 4.75% p.a.).

In thousands of Reais, unless otherwise stated

29 – Fair value of financial instruments

Financial instruments, recorded in balance sheet accounts, compared to fair value:

	June 30, 2026		December 31, 2025	
	Carrying amount	Fair value	Carrying amount	Fair value
Assets	**2,493,813,159**	**2,501,321,141**	**2,364,436,124**	**2,358,614,695**
Cash and due from banks	27,063,120	27,063,120	19,737,849	19,737,849
Financial assets	**2,466,750,039**	**2,474,258,021**	**2,344,698,275**	**2,338,876,846**
Deposits with Central Bank of Brasil	117,967,414	117,967,414	120,016,133	120,016,133
Interbank investments	254,518,991	254,691,103	189,483,316	189,915,180
Securities	768,258,969	767,928,537	729,783,934	728,558,008
Derivative financial instruments	6,014,736	6,014,736	4,657,484	4,657,484
Loan portfolio	1,245,871,724	1,253,538,026	1,229,907,027	1,224,879,660
Other financial assets	74,118,205	74,118,205	70,850,381	70,850,381
Financial liabilities	**2,286,498,889**	**2,284,242,810**	**2,153,615,868**	**2,147,137,744**
Customers resources	954,018,837	952,497,723	897,937,449	896,808,990
Financial institutions resources	845,408,764	844,673,799	727,039,247	721,689,582
Resources from issuance of debt securities	296,074,171	296,074,171	331,537,120	331,537,120
Derivative financial instruments	5,614,344	5,614,344	4,474,734	4,474,734
Other financial liabilities	185,382,773	185,382,773	192,627,318	192,627,318

Measurement methodologies used to estimate the fair value of different types of financial instruments

Cash and due from banks: Amounts included in this line-item of the consolidated balance sheet represent highly liquid assets. Therefore, the carrying amount approximates fair value.

Financial assets and liabilities at fair value through profit or loss, financial assets at fair value through other comprehensive income and other financial assets at amortized cost: These line-items consist mainly of debt and equity instruments, and derivatives. Considering the concept of fair value, if there is no quoted price in an available active market for a financial instrument and it is also not possible to identify recent transactions with a similar financial instrument, the Bank defines the fair value of financial instruments based on valuation methodologies normally used by the market, such as the present value method obtained by discounted cash flow (for swaps, futures and currency forwards) and the Black-Scholes model (for options).

According to the present value method for assessing financial instruments, future cash flows projected based on the instruments' profitability indexes are discounted to present value, considering the terms and yield curves.

The yield curve considered depends on the asset subject to the fair value assessment, for example: for securities whose profitability is linked to the IPCA, the IPCA curve plus the spread on the measurement date.

The Bank uses a Black-Scholes model to price European options. The option price is measured as a closed-form solution to the Black-Scholes equation. The inputs to the model are directly observable in the market.

The Bank uses this model (without considering dividends) to calculate option premiums and volatility because it is widely used in the market and by stock exchanges to determine daily settlements for European options. In calculating volatility for call options, American and European models produce the same results. This allows for the use of the European model for all American call options. In the call options that will be used to obtain the surface, there is equivalence between the American and European models, which allows the use of the aforementioned model even in the case of American-type call options.

The primary sources used for each class of financial assets are the following: government bonds (Anbima/Bacen), private bonds (B3, SND – Sistema Nacional de Debêntures, Anbima and Cetip) and derivatives (B3, Broadcast and Reuters).

Alternative sources of information (secondary sources) operate on a contingency basis, in the event of no information being available from primary sources or a systemic crisis, in the event of a lack of liquidity for certain assets or asset classes and significant differences between information from market providers. Bloomberg is used as an alternative source and, in critical cases of a lack of information, information from primary servers from the previous day may be used.

Deposits with Central Bank of Brasil: For this line-item, the amount carried on the consolidated balance sheet is approximates fair value.

Interbank liquidity investments: The fair value of this grouping was determined by discounting the estimated cash flows, adopting interest rates equivalent to the current contracting rates for similar transactions. These assets have similar assets in the market and the information used to determine their fair value (funding interest rates) can be compared to the rates charged by other financial market institutions. For floating-rate transactions, the carrying amounts were considered approximately equivalent to the fair value.

Since they are transactions backed by securities, the pricing of repurchase agreements (repo) transactions does not consider any credit risk measurements in their fair value.

Derivative financial instruments: The determination of the fair value of derivatives is estimated in accordance with an internal pricing model, considering the rates disclosed for transactions with similar terms and indexes on the last trading day of the term.

Loan portfolio: The fair value of loans to customers, for post-fixed operations, was mostly considered as the book value itself, due to the equivalence between them. For transactions remunerated at fixed interest rates, future cash flows from loans to customers are calculated based on contractual interest rates and payment dates. Fair value is determined by discounting these estimated cash flows at rates being practiced on the valuation date for operations of similar types.

The credit risk spread is calculated using a methodology based on the expected loss index weighted by the maturity of the operation. This methodology considers loss rates and severities for a variety of different credit lines. It also considers customer data from when the loan was originated, including the business segment and credit risk assigned to the counterparty.

There are always similar assets in the market, so inputs used to calculate fair value (interest rates) can be compared to similar transactions carried out by other financial institutions. The interest rates reflect all applicable costs and risks, including credit risk. They also incorporate funding costs, administrative costs, taxes, credit losses and the Bank's spread.

The Bank has a group of short-term revolving loans (i.e. overdrafts and revolving credit cards) in which the carrying amount approximates fair value. The maturity of these transactions does not exceed one month.

Customer resources: The fair value of fixed rate deposits with fixed maturities is calculated by discounting the contractual cash flows by the current market rate for transactions with similar maturities.

There are always similar liabilities in the market, so inputs used to calculate fair value (funding rates) can be compared to similar transactions carried out by other financial institutions. These rates reflect all applicable costs and risks, including opportunity costs, administrative costs, taxes and the Bank's spread.

The carrying amount of variable rate deposits with maturities up to 30 days is the same as fair value.

Financial institutions resources: The fair value of securities sold under repurchase agreements with fixed interest rates is calculated by discounting the cash flows by the current market rate for similar transactions.

There are always similar liabilities in the market, so inputs used to calculate fair value (funding rates) can be compared to similar transactions carried out by other financial institutions. The carrying amount of variable rate transactions approximates fair value.

Since the transactions are guaranteed by securities, the fair value measurement for repurchase agreements does not consider credit risk.

Funds from issuance of securities: The fair value is approximately equivalent to the corresponding carrying amount.

Other financial assets and liabilities: For this line-item, the carrying amount in the consolidated balance sheet is considered to be the same as fair value.

Fair value input levels for financial assets and liabilities

Depending on the levels of information when measuring fair value, the evaluation techniques used by the Bank are as follows:

Level 1 – Price quotations are derived from active markets for identical financial instruments. Financial instruments are considered to be quoted in an active market if prices are readily available and are based on regularly occurring arm's length transactions.

Level 2 – Requires the use of information obtained from the market that is not Level 1. This includes prices quoted in non-active markets for similar assets and liabilities and information that can be corroborated in the market.

Level 3 – Requires the use of information not obtained from the market to measure fair value. When there is not an active market for an instrument, the Bank uses valuation techniques that incorporate internal data. The Bank's methodologies are consistent with commonly used techniques for pricing financial instruments.

Most of the Bank's fair value measurements consider data obtained directly from active markets. If direct information is not available, it uses references available in the market. As a final option, the Bank considers similar assets. The fair value measurement process is monitored on a daily basis to determine the extent to which market prices are available for the Bank's assets.

The Bank's policy for transferring financial instruments between levels considers liquidity in the market and fair value. The policy at the time of transfer recognition is the same for transfers between levels.

For private securities, the mark-to-market and mark-to-model methodologies are based on a market data hierarchy. The Bank monitors the valuation methods for all of these instruments on a daily basis.

When private securities are traded during the day, the fair value calculation is based on the closing price. If there are no trades registered, but an indicative price is released by Anbima, this price will be used or, in the absence of this, an indicative price disclosed by B3.

If there are no trades or indicative prices disclosed by Anbima or B3, the price of the security is calculated based on a mathematical model that considers the probability of default associated with each instrument as the credit risk spread.

In thousands of Reais, unless otherwise stated

Financial assets and liabilities measured at fair value in the balance sheet on a recurring basis

	June 30, 2026	Level 1	Level 2	Level 3
Assets	**701,257,553**	**673,594,205**	**27,348,528**	**314,820**
Financial assets at fair value through other comprehensive income	681,641,442	667,956,534	13,627,829	57,079
Debt and equity instruments	10,151,513	5,637,671	4,301,766	212,076
Derivative financial instruments	6,014,736	--	6,014,736	--
Interbank investments (hedged item)	3,404,197	--	3,404,197	--
Loan portfolio (hedged item)	45,665	--	--	45,665
Liabilities	**13,666,148**	**--**	**13,666,148**	**--**
Derivative financial instruments	5,614,344	--	5,614,344	--
Resources from issuance of debt securities (hedged item)	6,494,232	--	6,494,232	--
Financial institutions resources (hedged item)	1,557,572	--	1,557,572	--

	December 31, 2025	Level 1	Level 2	Level 3
Assets	**656,536,207**	**631,105,518**	**25,096,194**	**334,495**
Financial assets at fair value through other comprehensive income	640,022,346	627,293,500	12,655,319	73,527
Debt and equity instruments	7,620,302	3,812,018	3,595,998	212,286
Derivative financial instruments	4,657,484	--	4,657,484	--
Interbank investments (hedged item)	4,187,393	--	4,187,393	--
Loan portfolio (hedged item)	48,682	--	--	48,682
Liabilities	**10,391,471**	**--**	**10,391,471**	**--**
Derivative financial instruments	4,474,734	--	4,474,734	--
Resources from issuance of debt securities (hedged item)	4,208,772	--	4,208,772	--
Financial institutions resources (hedged item)	1,707,965	--	1,707,965	--

There were no transfers between Level 1 and Level 2 in the period. For assets valued at Level 3, gains, losses, transfers between levels and the effect of measurements are described in the table below.

Description	Fair Value on December 31, 2025	Total Gains or Losses (Realized/ Unrealized)	Purchases	Settlements	Transfers out of Level 3	Transfers into Level 3	Fair Value on June 30, 2026
Debt and equity instruments	212,286	(232)	--	--	--	22	212,076
Financial assets at fair value through other comprehensive income	73,527	(16,448)	--	--	--	--	57,079
Loan portfolio (hedged item)	48,682	(3,017)	--	--	--	--	45,665
Total	**334,495**	**(19,697)**	**--**	**--**	**--**	**22**	**314,820**

For Level 3 measurements in the fair value hierarchy, the following unobservable data were used.

Description	Valuation Techniques	Unobservable input
Assets		
Financial assets at fair value through profit or loss	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at fair value through other comprehensive income	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at amortized cost	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.

Occasionally, comparisons between unobservable data from the Bank and values based on market references (even with little or no record of trades) may present unacceptable convergence for some instruments, potentially indicating a lower degree of market liquidity for some of them, especially problem assets, potentially indicating a lower degree of market liquidity.

The most recurrent cases of assets categorized as Level 3 are justified by the discount factors used and private securities whose credit risk component is relevant. The renewal interest rate of portfolio operations is the most significant unobservable input used in the fair value measurement of Level 3 instruments. Significant changes in this interest rate can result in significant changes in fair value.

30 – Risk and capital management

a) Market risk and interest rate risk in the banking portfolio (IRRBB)

Market risk reflects the possibility of losses caused by changes in interest rates, foreign exchange rates, equity prices and commodity prices.

The interest rate risk in the bank portfolio is conceptualized as the risk, current or prospective, of the impact of adverse movements in interest rates on capital and on the results of the financial institution, for instruments classified in the bank portfolio.

Sensitivity analysis

Analysis method and objective

The Bank conducts a quarterly sensitivity analysis of exposure to the interest rate risk of its owned positions, using as a method the application of parallel shocks on the market yield curves relating to the most relevant risk factors. The method is intended to simulate the impacts on the Bank's income vis-à-vis potential scenarios, which consider possible fluctuations in the market interest rates.

Method assumptions and limitations

The application of parallel shocks on the market yield curves assumes that uptrends or downtrends in the interest rates occur in an identical way, both for short terms and for longer terms. As market movements do not usually present such behavior, this method can present deviations from actual results.

Scope, method application scenarios and implications for income

The sensitivity analysis process is carried out considering the following scope:

(i) operations classified in the trading portfolio, basically composed of trading government and private bonds and derivative financial instruments, have positive or negative effects as a result from the possible movements of interest rates in the market. These changes generate a direct impact on the Bank's results; and

(ii) operations classified in the banking portfolio, mainly composed of operations contracted with the primary objective of collect the respective contractual cash flows– credit portfolio, funding in the retail market and held to maturity securities - and which are accounted for at contracted interest rates. The positive or negative effects resulting from changes in the interest rates in the market do not directly affect the Bank's income.

The following scenarios are considered for the performance of the sensitivity analysis:

- Scenario I: 100 basis points (+/- 1%) changes, considering the worst loss by risk factor.
- Scenario II: +25% and -25% changes, considering the worst loss by risk factor.
- Scenario III: +50% and -50% changes, considering the worst loss by risk factor.

Results of the sensitivity analysis

Results obtained for the sensitivity analysis of the trading portfolio and for the set of operations included in the trading and banking portfolios are presented in the following tables charts:

In thousands of Reais, unless otherwise stated

Sensitivity analysis

Risk factors / Exposures	June 30, 2026			December 31, 2025		
	Scenario I	**Scenario II**	**Scenario III**	**Scenario I**	**Scenario II**	**Scenario III**
Trading						
Fixed rate	(77,895)	(251,565)	(492,532)	(59,016)	(185,673)	(364,233)
Interest rate coupons	(1,098)	(6)	(13)	(21,388)	(359)	(717)
Price index coupons	(211,734)	(389,689)	(714,044)	(184,117)	(320,059)	(594,607)
Foreign currency rates	(312,061)	(357,895)	(746,434)	(270,703)	(291,709)	(609,006)
Total	**(602,788)**	**(999,155)**	**(1,953,023)**	**(535,224)**	**(797,800)**	**(1,568,563)**
Trading and banking portfolio						
Fixed rate	(13,758,458)	(43,492,990)	(82,070,220)	(13,989,424)	(42,601,912)	(80,641,925)
Interest rate coupons	(14,101,140)	(27,446,820)	(58,828,535)	(13,629,125)	(24,712,100)	(52,923,067)
Price index coupons	(488,631)	(829,255)	(1,560,639)	(455,321)	(728,816)	(1,382,330)
Foreign currency rates	(6,089,729)	(533,784)	(1,086,444)	(5,082,322)	(303,072)	(616,128)
Total	**(34,437,958)**	**(72,302,849)**	**(143,545,838)**	**(33,156,192)**	**(68,345,900)**	**(135,563,450)**

b) Liquidity risk

Liquidity risk is the risk that the Bank will not be capable of fulfilling its financial commitments as they mature, without incurring significant losses. For risk management purposes, liquidity is measured in monetary values according to the composition of assets and liabilities established by the liquidity manager.

This risk takes two forms: market liquidity risk and cash flow liquidity risk. The first is the possibility of loss resulting from the incapacity to perform a transaction in a reasonable period of time and without significant loss of value. The second is associated with the possibility of a shortage of funds to honor commitments assumed on account of the mismatching between payments and receipts.

Liquidity risk management

Liquidity risk management segregates liquidity in national currency from liquidity in foreign currencies. The managerial views for liquidity risk management contribute to the adequate management of risk in the jurisdictions where the Bank operates and in the currencies for which there is exposure. For this, the following instruments are used:

a) liquidity projections: liquidity projections in a base and stress scenario allow for a prospective assessment, within a 90-day time horizon, of the mismatch between funding and investments, in order to identify situations that could compromise the Bank's liquidity. Additionally, it is worth mentioning that the projection of liquidity in the base scenario is used as an indicator in the Bank's Recovery Plan;

b) stress testing: the stress test is performed monthly from the liquidity projection, using the base and stress scenarios, against the Liquidity Reserve, assessing whether the potential volume of liquidity contingency measures (MCL) meets liquidity needs, when the projection in any scenario is below the liquidity reserve;

c) indicator of Maximum Intraday Liquidity Requirement – EMLI (only for liquidity in national currency): EMLI is the biggest difference, occurring during a business day, between the value of payments and receipts at any time of the day; and

d) risk limits: used to guarantee the maintenance of the level of exposure to liquidity risk at the levels desired by the Bank. The indicators used in the liquidity risk management process are:

- Liquidity Coverage Ratio (LCR);
- Net Stable Funding Ratio (NSFR);
- Liquidity Reserve;
- Liquidity Buffer;
- Free Funding Indicator (DRL); and
- Funding Concentration Indicator.

Banco do Brasil has a Liquidity Contingency Plan (PCL), which consists of a set of procedures, strategies and responsibilities to identify, manage and report Banco do Brasil's liquidity stress status, in order to ensure the maintenance of cash flow and restore the liquidity level to the desired level.

The liquidity stress status are used as a parameter for triggering the PCL and can occur when the observed liquidity falls below the liquidity reserve or when the LCR indicator falls below the limit established by the current RAS (Risk Appettite Statement).

The strategy to face the status of liquidity stress consists of activating the Liquidity Contingency Measures (MCL), aiming at re-establishing the liquidity reserve or the limit of the LCR indicator.

The instruments used in the management of liquidity risk are periodically reported to the Executive Committee for Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital (CEGRC) and to the Bank's Management Committee.

Liquidity risk analysis

The liquidity risk limits are used to monitor the liquidity risk exposure level of the Bank. The control of these limits, that act in a complementary manner in the management of the short, medium and long-term liquidity risk of the Bank, ensured a favorable liquidity situation throughout the period, avoiding the activation of the liquidity contingency plan or the implementation of emergency actions in the budget planning to address the structural liquidity adequacy concerns.

Funding management

Liabilities are presented based on product lines, making the table more intuitive in terms of the sources of funding. The maturity breakdown considers the materiality of the amounts and the criteria for allocation and running off balances over time, reflecting the internal methodology and making the information more consistent with the actual behavior observed for the instruments in question.

The composition of funding represented in balances, from a broad customer base, constitutes an important element in the management of Banco do Brasil's liquidity risk.

Funding instruments with a defined contractual maturity that forms part of the composition of commercial funding sources - represented by issuances of Agribusiness Credit - Bills (LCA), Real Estate Credit Bills (LCI) and Financial Bills – are available for daily redemption by depositors, irrespective of contractual grace periods. Historical behavioral evidence indicates that depositors generally adhere to contractual maturities, a pattern consistent with the treatment applied to Term Deposits.

Repurchase operations backed by bonds and funding carried out by the Bank's Treasury are carried out for short-term liquidity management while, for the implementation of capital market strategies, funding has medium and long-term characteristics.

Finally, despite the fact that the Demand Deposits, Judicial Deposits and Savings products remain longer in the composition of BB's funding, their balances were allocated to the first vertex, as shown in the table next.

In thousands of Reais, unless otherwise stated

Funding Breakdown

Liabilities	June 30, 2026						
	up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total	Part %
Term deposits	3,288,721	20,043,547	8,520,152	271,528,944	4,667	303,386,031	15.5%
LCA	4,604,666	7,513,559	37,155,388	134,414,933	--	183,688,546	9.4%
LCI	312,394	1,638,661	2,560,072	10,909,501	--	15,420,628	0.8%
Financial bills	--	14,298,513	8,358,138	3,142,524	--	25,799,175	1.3%
Savings	213,728,227	--	--	--	--	213,728,227	10.9%
Clients deposits	83,727,361	--	--	--	--	83,727,361	4.3%
Judicial deposits	289,861,950	--	--	--	--	289,861,950	14.8%
Treasury fundings	38,395,345	27,903,302	2,762,025	9,021,616	5,806,992	83,889,280	4.3%
Fixed time deposit	3,302,100	3,437,375	1,816,545	5,558,789	--	14,114,809	0.7%
Other retail fundings	10,174,724	102,681	265,687	1,714,083	--	12,257,175	0.6%
Foreign market funding	6,494,231	15,857,432	6,231,602	17,147,736	--	45,731,001	2.3%
Repurchase agreement	658,013,174	15,286,690	411,301	11,790,631	--	685,501,796	35.1%
Total	**1,311,902,893**	**106,081,760**	**68,080,910**	**465,228,757**	**5,811,659**	**1,957,105,979**	**100.0%**

Liabilities	December 31, 2025						
	up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total	Part %
Term deposits	1,831,242	20,782,790	8,117,937	236,499,720	3,744	267,235,433	14.6%
LCA	11,535,470	19,679,049	11,892,557	170,593,039	--	213,700,115	11.7%
LCI	190,364	1,988,591	2,243,910	11,680,911	--	16,103,776	0.9%
Financial bills	--	4,627,913	13,369,768	10,752,945	--	28,750,626	1.6%
Savings	214,193,122	--	--	--	--	214,193,122	11.7%
Clients deposits	75,986,157	--	--	--	--	75,986,157	4.0%
Judicial deposits	273,087,477	--	--	--	--	273,087,477	14.9%
Treasury fundings	8,219,620	17,613,876	16,144,716	10,118,511	5,851,612	57,948,335	3.2%
Fixed time deposit	3,113,144	2,488,549	1,671,139	6,669,468	--	13,942,300	0.8%
Other retail fundings	7,470,254	65,773	317,959	2,086,270	--	9,940,256	0.5%
Foreign market funding	4,456,480	17,851,761	7,537,350	22,580,065	--	52,425,656	2.9%
Repurchase agreement	584,803,019	13,585,902	365,540	10,478,812	--	609,233,273	33.2%
Total	**1,184,886,349**	**98,684,204**	**61,660,876**	**481,459,741**	**5,855,356**	**1,832,546,526**	**100.0%**

Derivative financial instruments

Banco do Brasil is a counterparty to financial derivative operations to hedge its own positions to meet the needs of our customers and to take proprietary positions. The hedging strategy is in line with the market and liquidity risk policy and with the derivative financial instruments use policy approved by the Board of Directors.

The Bank has a range of tools and systems for the management of derivative financial instruments and uses statistical and simulation methodologies to measure the risks of its positions, by means of a Value-at-Risk measure, sensitivity analysis and stress test models.

Operations with financial derivatives, with special emphasis on those subject to margin calls and daily adjustments, are considered in the measurement of the liquidity risk limits adopted by the Bank and in the composition of the scenarios used in the liquidity stress tests, conducted monthly.

c) Credit risk

The Bank's credit risk management process is based on best practices and complies with the requirements of Bacen. The process is designed to identify, measure, evaluate, monitor, report, control and mitigate exposures to credit risk. This contributes to the ongoing financial strength and solvency of the Bank and the protection of shareholders' interests.

The credit risk management includes counterparty credit risk (RCC), country risk, sovereign risk, transfer risk, credit concentration risk and the effectiveness of mitigation or transfer instruments used exposures that generate the designated risks.

Credit policy

The Bank's specific credit policy contains strategic guidelines to direct credit-risk management actions in the Banco do Brasil Group. It is approved by the Boad of Directors and reviewed every year. It applies to all business that involves credit risk and is available to all employees. It is expected that the Subsidiaries, Affiliates and Investment companies define their paths from these guidelines, taking into account the specific needs and legal and regulatory issues to which they are subject.

The specific credit policy guides the continuous, integrated and prospective management of credit risk, comprising all stages the credit process, the management of the assets subject to this risk as well as the process of credit collections and recovery, including those incurred at the risk and expanse of third parties.

Credit risk mitigation mechanisms

The Bank's credit policy addresses the use of risk mitigating instruments, which forms part of the strategic decision-making process. These polices are communicated throughout the Bank and cover every phase of the credit risk management process.

In conducting any business subject to credit risk, the bank's general rule is to tie it to a mechanism that provides partial or complete hedging of the risk incurred. In managing credit risk on the aggregate level, to keep exposure within the risk levels established by senior management, the Bank has the prerogative to transfer or to share credit risk.

Credit rules provide clear, comprehensive guidelines to the operational units. Among other aspects, the rules address ratings, requirements, choices, assessments, formalization, control and reinforcement of guarantees, ensuring the adequacy and sufficiency of credit risk mitigation throughout the entire life cycle of the transaction.

Measurement

Due to the nature and volume of the transactions and the diversity and complexity of its products and services and the significant amounts involved, the Bank's credit risk measurement process is performed systematically. The architecture of databases and corporate systems allows the Bank to perform comprehensive measurements of credit risk, prospectively evaluating the behavior of the portfolio subject to credit risk considered in several scenarios.

At the Bank, estimates of Expected Credit Losses (ECL) consider the macroeconomic environment, the likelihood that exposure will be characterized as a problematic asset (classified as Stage 3), and the recovery of credit, including concessions, execution costs and terms. The portfolio evaluation process involves several statistical and judgmental estimates, observing factors that show a change in the risk profile of the client, the credit instrument and the quality of the guarantees that result in a reduction in the estimate of the receipt of future cash flows.

The model adopted for the calculation of the impairment of financial assets is based on the concept of expected losses, thus, all operations have an expected loss since their origin and are monitored as the credit risk situation changes.

Credit deterioration

The expected loss models aim to identify the losses that will occur in the next 12 months or that will occur during the life of the operation on a forward-looking basis. Financial instruments are evaluated in 3 stages and are subject to quantitative and qualitative analysis.

The stage in which each asset is classified is systematically reviewed and considers the Bank's risk monitoring processes in order to capture changes in the characteristics of the instruments and their guarantees that impact the financial capacity of the client.

The migration of financial assets between stages is affected by analyses that result in either deterioration or an improvement in credit risk. Such estimates are based on assumptions derived from a range of factors and therefore, may change over time, giving rise to future increases or reversals of loss allowances.

Other information on the calculation methodology and assumptions used by the Bank for the evaluation of impairment losses on loans to customers, as well as the quantitative amounts recorded as expected credit loss, can be obtained in Notes 3, 4, 9, 10, 12 e 13.

Economic scenarios

The expected loss estimate aims to identify the anticipated credit losses, over a given time horizon, that influence the assets value, on a forward-looking basis. In order to calculate the expected loss provisions for financial instruments, the Bank associates systemic risk variables (macroeconomic variables). These variables are monitored and updated so that the provision appropriately reflects the prevailing credit risk, ensuring greater alignment with the economic reality and the quality of the portfolio.

Maximum credit risk exposure

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Financial assets at amortized cost	**1,607,318,363**	**1,535,295,821**	**1,651,054,903**	**1,572,718,612**
Interbank investments	252,572,058	187,012,603	254,518,991	189,483,316
Securities	64,263,741	72,460,534	76,545,983	82,477,888
Loan portfolio	1,219,792,109	1,204,776,235	1,245,871,724	1,229,907,027
Other financial assets	70,690,455	71,046,449	74,118,205	70,850,381
Financial assets at fair value through profit or loss	**10,653,842**	**8,299,474**	**16,185,048**	**12,281,388**
Debt and equity instruments	4,666,037	3,670,895	10,170,312	7,623,904
Derivatives	5,987,805	4,628,579	6,014,736	4,657,484
Financial assets at fair value through other comprehensive income	**673,275,273**	**631,890,239**	**681,675,351**	**640,160,840**
Off-balance sheet Items	**246,411,204**	**247,613,948**	**252,460,147**	**251,332,405**

Off-balance sheet items

The same risk classification criteria used for regular loans is also used for off-balance sheet items. These arrangements impact clients' credit limits and generally refer to pre-approved credit, credit pending disbursement and guarantees.

Pre-approved credit includes credit cards and overdraft limits. Credit pending disbursement represents future cash outflows under existing loan commitments (following a release of funds schedule), including project finance and real estate loans. These clients present low credit risk.

Guarantees provided represent various types of guarantees offered to low risk clients. Payment is only required under these agreements if the client defaults on its obligation to a third-party creditor. When payment is required, the exposure is transformed into a loan.

In thousands of Reais, unless otherwise stated

Assets received as collateral

Operation type	Banco do Brasil				Consolidated			
	June 30, 2026		December 31, 2025		June 30, 2026		December 31, 2025	
	Asset value	Collateral fair value	Asset value	Collateral fair value	Asset value	Collateral fair value	Asset value	Collateral fair value
Collateralized loans	**775,289,500**	**742,561,040**	**730,613,537**	**683,831,952**	**775,289,500**	**742,561,040**	**730,613,537**	**683,831,952**
Rural producer	**379,669,618**	**352,728,035**	**375,201,060**	**342,926,821**	**379,669,618**	**352,728,035**	**375,201,060**	**342,926,821**
Individuals	**53,042,133**	**52,572,640**	**53,901,893**	**53,217,004**	**53,042,133**	**52,572,640**	**53,901,893**	**53,217,004**
Vehicle Financing	2,045,458	1,987,844	2,443,188	2,344,507	2,045,458	1,987,844	2,443,188	2,344,507
Real estate financing	43,366,728	43,316,993	44,736,541	44,506,971	43,366,728	43,316,993	44,736,541	44,506,971
Other	7,629,947	7,267,803	6,722,164	6,365,526	7,629,947	7,267,803	6,722,164	6,365,526
Companies	**342,577,749**	**337,260,365**	**301,510,584**	**287,688,127**	**342,577,749**	**337,260,365**	**301,510,584**	**287,688,127**
Wholesale	161,417,129	156,318,883	125,331,420	113,846,680	161,417,129	156,318,883	125,331,420	113,846,680
Retail MPE	181,160,620	180,941,482	176,179,164	173,841,447	181,160,620	180,941,482	176,179,164	173,841,447
Uncollateralized loans	**231,974,066**	**--**	**194,202,966**	**--**	**231,974,066**	**--**	**194,202,966**	**--**
Loans with other mitigators	**212,528,543**	**--**	**279,959,732**	**--**	**238,608,158**	**--**	**305,090,524**	**--**
Total	**1,219,792,109**		**1,204,776,235**		**1,245,871,724**		**1,229,907,027**	

The different types of loan collateral received by the Bank are listed below:

(i) rural properties (land and buildings);
(ii) urban properties – real estate located in urban areas (houses, apartments, warehouses, sheds, commercial or industrial buildings, urban lots, shops, etc.);
(iii) crops – representing the harvest of the financed products (avocado, rice, beans, etc.). When the financed product is perishable (e.g.,vegetables, fruits, flowers) additional collateral is required;
(iv) furniture and equipment – only assets that can be easily moved or removed (machinery, equipment, vehicles, etc.);
(v) resources internalized at Banco do Brasil – financial investments with the Bank – savings accounts, certificates of deposit, fixed income funds, etc.;
(vi) personal guarantees – including personal endorsements and surety funds such as FGO, FAMPE, FUNPROGER, etc.;
(vii) extractive agricultural products – pineapple, acai, rice, coffee, cocoa, grapes, etc.;
(viii) industrial products – raw materials, goods or industrial products (steel coil, footwear, stainless steel plates, etc.);
(ix) receivables – including credit cards, future billings and checks;
(x) livestock – cattle, pigs, sheep, goats, horses, etc.;
(xi) securities and other rights – credit securities and other collateral rights (Commercial Credit Notes – CCC, Industrial Credit Notes – CCI, Credit Notes Export – CCE, Rural Product Notes – CPR, rural notes, resources held by the Bank, receivables or other credit notes arising from services provided or goods delivered); and
(xii) credit insurance – provided by the Brazilian Insurer for Export Credits – SBCE, Brazilian Credit Insurer – SECREB, etc.

In credit operations, preference is given to guarantees that provide high liquidity to the transaction.

The Bank has a system for managing credit portfolio concentration risk. In addition to monitoring concentration level indicators for different portfolio segments, calculated based on the Herfindahl-Hirshman Index, the impact of concentration on capital allocation for credit risk is assessed.

In thousands of Reais, unless otherwise stated

Percentage of coverage on assets received as collateral

ASSETS	% de cobertura
Credit rights	
Receipt for bank deposit	100%
Certificate of bank deposit [1]	100%
Savings	100%
Fixed income investment funds	100%
Pledge agreement – cash collateral [2]	100%
Standby letter of credit	100%
Others	80%
Guarantee funds	
Guarantee Fund for Generation of Employment and Income	100%
Guarantee Fund for Micro and Small Business	100%
Guarantee Fund for Operations	100%
Guarantee Fund for Investment	100%
Other	100%
Guarantee[3]	**100%**
Credit insurance	**100%**
Pledge agreement – securities [4]	**77%**
Offshore funds – BB Fund [5]	**77%**
Livestock[6]	**70%**
Pledge agreement – cash collateral [7]	**70%**
Other [8]	**50%**

1 - Except certificates that have swap contracts.
2 - In the same currency of the loan.
3 - Provided by a banking institution that has a credit limit at the Bank, with sufficient margin to support the co-obligation.
4 - Contract of deposit/transfer of customer funds.
5 - Exclusive or retail.
6 - Except in Rural Product Notes (CPR) transactions.
7 - Cash collateral celebrated in a distinct currency of the supported operations that have no foreign exchange hedge mechanism.
8 - Include properties, vehicles, machines, equipment, among others.

Collateral in the form of financial investments with the Bank may not be used by the client for other purposes until the loan is fully settled. Without having to notify the borrower, when the financial investments mature, the Bank may apply the funds to any past-due loan installments.

In addition to the credit assignment and credit rights assignment clauses, loans to customers also contain a collateral reinforcement clause. This ensures that the collateral coverage percentage agreed to at inception of the loan is maintained over the entire life of the transaction.

Concentration

The credit risk management strategies guide the Bank's activities at the operational level. Strategic decisions include, among other aspects, determination of the Bank's risk appetite and credit risk and concentration limits.

The Bank also follows the concentration limits established by Bacen.

The Bank has a systematic risk management approach to the concentration of the credit portfolio. In addition to monitoring the concentration levels of different segments of the portfolio, based on the Herfindahl-Hirshman Index, the impact of the concentration on capital allocation for credit risk is evaluated.

In thousands of Reais, unless otherwise stated

Exposures by geographic region

	Banco do Brasil		Consolidated	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Domestic market	**1,182,304,183**	**1,164,210,171**	**1,183,015,121**	**1,164,472,166**
Southeast	467,882,338	462,927,894	468,163,683	463,032,072
South	200,195,937	196,191,748	200,316,318	196,235,899
Mid-west	238,339,713	237,290,745	238,483,030	237,344,146
Northeast	188,802,289	182,559,693	188,915,819	182,600,777
North	87,083,906	85,240,090	87,136,271	85,259,273
Foreign market	**37,487,926**	**40,566,064**	**62,856,603**	**65,434,861**
Total assets	**1,219,792,109**	**1,204,776,235**	**1,245,871,724**	**1,229,907,027**

The information related to exposures by economic activity has been included in Note 12 - Loan Portfolio.

d) Operational Risk

Operational risk is the possibility of a loss due to failures, deficiencies or inadequacies in internal processes and systems, human error and external events. It also includes legal risk arising from errors or deficiencies in contracts, sanctions for non-compliance with laws and indemnification for damages caused to third parties.

In order to improve efficiency in the management, operational risk is made up of the following management categories: third-party risk, legal risk, compliance risk, security risk, conduct risk, cyber risk and IT risk. This composition allows the convergence of management instruments such as taxonomy and losses base, among others.

The regulatory categories of operational risk (inappropriate practices, labor practices, fraud and external theft, process failures, interruption of activities, damage to assets and people, fraud and internal theft, failures of systems and technology) are constantly monitored and their results reported to the Bank's Senior Management.

Specific risk and capital management policy

The Bank defines the specific risk and capital management policy, covering guidelines applicable to Operational Risk, with the objective of establishing the guidelines related to the continuous and integrated management of risks and capital and the disclosure of information on these topics to the Prudential Conglomerate, safeguarding those of a confidential and proprietary nature. The definition of the policy complies with applicable legislation and regulations and is based on best governance practices.

In accordance with CMN Resolution 4,557/2017, the policy permeates all of the activities related to operational risk and is designed to identify, measure, evaluate, mitigate, control, monitor, disclose and improve the risks in the Prudential Conglomerate and in each individual institution. It also aims to identify and monitor the risks associated to the investees of the institutions that compose the Prudential Conglomerate.

Management instruments and Monitoring

The Bank's operational risk management seeks to maintain a structured approach for the functioning of all the activities that are necessary for the risk to remain at levels adequate to the expected profitability of the businesses. This requires the processes to be regularly reviewed and updated.

Regarding the operational risk management instruments, particular emphasis is placed on the systematic monitoring of events and their corresponding loss thresholds, which are reported to the Executive Committee for Risk Management, CEGRC. In accordance with the established limits framework, the process, product, or service owners may be formally required to provide justification for the incurred losses and to present corrective measures or risk-mitigation actions, as prescribed by the governance standards applicable to Operational Risk.

The monitoring of operational losses is conducted through the Operational Loss Dashboard, which is also subject to review by the respective process, system, product, or service management units. Loss amounts are calculated on a monthly basis and evaluated against the institution’s global operational loss limit.

e) Capital management

Objectives and policies

In 2017, Bacen issued CMN Resolution 4,557, which defines the scope and requirements of the risk management structure and the capital management structure for financial institutions.

In compliance with the Resolution, the Board of Directors has established Risk Committee (Coris) and has appointed as the Chief Risk Officer (CRO), responsible for risk and capital management, the Vice President of Internal Controls and Risk Management.

Capital management aims to ensure the Institution's future solvency concurrent with the implementation of business strategies.

Capital management is carried out through an organizational structure appropriate to the nature of its operations, the complexity of its business and the extent of exposure to relevant risks.

There are defined and documented capital management strategies that establish mechanisms and procedures to keep capital compatible with the Risk Appetite and Tolerance Statement (RAS).

In addition, the Bank has specific policies, approved by the Board, which aim to guide the development of functions or behaviors, through strategic drivers that guide capital management actions. These specific policies apply to all businesses that involve risk and capital at the Bank.

Elements comprised by capital management:

Strategic plans, business goals and budgets respect the risk appetite and tolerance and indicators of capital adequacy and risk-adjusted return.

The Capital Plan is prepared consistent with the business strategy, seeking to maintain capital indicators at appropriate levels. This Plan highlights the capital planning of Banco do Brasil and the prospective assessment of any need for capital contribution.

The Capital Plan preparation is referenced in the guidelines and limits contained in RAS and the Bank's Corporate Budget (BB Budget), considering that this represents the materialization of the guidelines of Banco do Brasil Corporate Strategy (ECBB), the Master Plan (MP) and the Fixed Investment Plan.

The budgeted amounts must correspond to the goals and objectives defined by the Board of Directors for the consolidated Banco do Brasil. Thus, premises such as business growth, credit growth in operations with higher profitability, restrictions on operations in segments with lower profitability, among others, are contained in the BB Budget.

In addition, the BB Budget considers the macroeconomic scenario prepared by the Global Treasury Unit (Tesou) and the legislation applied to the Brazilian Banking Industry (SFN).

The review of the ECBB and the MP results from the application of a set of strategic planning methodologies, observing the best market practices. It is noteworthy that the review of the ECBB and the MP takes place in an integrated manner with the budgeting process, with the RAS and with the other documents of the strategic architecture, which ensures the alignment between such documents, giving greater internal consistency to the strategic planning process.

The BB Budget follows the guidelines defined in the ECBB, respects the RAS and aims to meet the floors and ceilings defined in the indicators approved in the MP. The BB Budget allows the quantification in financial values of the strategic objectives defined in the ECBB.

The RAS is the strategic document that guides the planning of the business strategy, directing budget and capital towards a sustainable and optimized allocation, according to the Institution's capacity to assume risks and its strategic objectives, in addition to promoting understanding and dissemination of the risk culture.

This statement is applied to the Bank and considers potential impacts on the capital of the Banco do Brasil Prudential Conglomerate. It is expected that the Subsidiaries, Affiliates and Investment companies (ELBB) define their drivers based on these guidelines considering specific needs and legal and regulatory aspects to which they are subject.

As defined in the RAS, risk appetite is the maximum level of risk that the Bank accepts to incur in order to achieve its objectives, materialized by indicators that define an aggregate view of risk exposure. Tolerance, in turn, induces risk management in a more granular way, considering the defined appetite.

RAS defines prudential minimum limits that aim to perpetuate the strategy of strengthening the Bank's capital structure. These limits are established above the regulatory minimum, represent the Bank's Risk Appetite and are effective as of January of each year.

The capital target is the level of capital desired by the Bank, which is why its management actions must be guided by this driver. The goals are distinguished from tolerance and risk appetite because the latter defines the level at which the Institution does not accept to operate, and must take timely measures for readjustment, which may trigger contingency measures.

Integration:

Adopting a prospective stance, the Bank assesses the capital status, including the leverage ratio, classified as Critical, Alert or Surveillance, according to the time horizon that precedes the projected deadline for the breach of the prudential minimum limits defined by Senior Management and detailed in the RAS, as the figure below:

Capital and Leverage Ratio		Period of noncompliance (months)					
		0 a 6	7 a 12	13 a 18	19 a 24	25 a 30	over 31
Appetite[1]	Common Equity Tier 1 Ratio	CRITICAL			ALERT		SURVEILLANCE
	Tier 1 Ratio	CRITICAL		ALERT		SURVEILLANCE	
	Basel Prudential Ratio	CRITICAL	ALERT		SURVEILLANCE		
	Leverage Prudential Ratio	CRITICAL		ALERT		SURVEILLANCE	

[1] level of capital desired by the institution

The Capital Forum has the responsibility of identifying the capital and leverage ratio status of the Bank and occurs through the control of Common Equity Tier 1 Capital Ratio (ICP), Tier I Ratio, Capital Adequacy Ratio and Leverage Ratio projected for a time horizon of at least 36 months. When the projections indicate a potential breach of the prudential minimum limits (risk appetite), the Institution will have enough time to promote strategic changes that avoid extrapolation, according to the deadlines defined for each indicator.

The assessment of the sufficiency of capital maintained by the Bank contemplates a 3-year time horizon and considers: i) the types of risks and respective levels to which the Institution is exposed and willing to assume; ii) the Institution's ability to manage risks effectively and prudently; iii) the Bank's strategic objectives; and iv) the conditions of competitiveness and the regulatory environment in which it operates.

In compliance with the provisions of Bacen Circular 3,846/2017, this analysis is also part of the Internal Capital Adequacy Assessment Process (Icaap) and must cover, at least:

- the assessment and measurement of the need for capital to cover credit risks (includes concentration and credit risk of the counterparty), market risk, interest rate variations for instruments classified in the bank portfolio (IRRBB) and operational;
- the assessment of the capital needs to cover the other relevant risks to which the Institution is exposed, considering, at least, the strategy, reputation, social, environmental and climate risks;
- the assessment of capital requirements based on the results of the stress test program; and
- the description of the methodologies and assumptions used in the evaluation and measurement of capital requirements.

The Icaap was implemented by the Bank on June 30, 2013. At the Bank, the responsibility for coordinating Icaap was assigned to the Risk Management Directorship. In turn, the Internal Controls Directorship is the responsible for validating the Icaap. Finally, Internal Audit is responsible for performing an annual evaluation of the overall capital management process.

Procedures:

Capital management is an ongoing process of planning, evaluating, controlling and monitoring capital. It supports the Board in the decision process that will lead the Institution to adopt a posture capable of absorbing eventual losses arising from business risks or changes in the financial environment.

Capital simulations are carried out, integrating the results of risk and business stress tests, based on macroeconomic and/or idiosyncratic scenarios. Stress tests are carried out periodically and their impacts are assessed from the perspective of capital.

Monitoring is conducted monthly of the variables used in the preparation of the Capital Plan due to the review of the behavior projected in the preparation of the Bank's Corporate Budget, based on the observed numbers, market expectations and business dynamics. The relevant deviations are presented and discussed, by the Boards participating in the process, in the monthly meetings of the Capital Forum.

Management reports on capital adequacy are disclosed to the areas and strategic intervening committees, supporting the decision-making process by the Board of Directors.

The adoption of a prospective stance, by conducting continuous assessments of the capital need, makes it possible to proactively identify events with a non-zero probability of occurrence or changes in market conditions that may have an adverse effect on capital adequacy, including in stress scenarios.

f) Capital Adequacy Ratio

The Bank has calculated the Capital Adequacy Ratio in accordance with the requirements established by CMN Resolutions 4,955/2021 and 4,958/2021. Those requirements are related to the calculation of Referential Equity (RE) and Minimum Referential Equity Required (MRER) as a percentage of Risk Weighted Assets (RWA).

The Basel Committee recommendations, related to the set of regulations governing the capital structure of financial institutions, are known as Basel III.

The regulatory capital is divided into Tier I and Tier II. Tier I consists of Common Equity Tier I Capital – CET1 (net of regulatory adjustments) and Additional Tier I Capital.

For calculating the regulatory capital, minimum requirements for RE, Tier I and CET1, and Additional CET1 are requested.

Regulatory adjustments listed below are considered for calculating CET1 ratio:

- goodwill;
- intangible assets;
- actuarial assets related to defined benefit pension plans, net of deferred tax liabilities;
- significant investments (greater than 10% of the share capital) in: non-consolidated entities similar to financial institutions, insurance companies, reinsurance companies, capitalization companies and open-ended pension funds; and institutions authorized by Bacen that are not part of the Prudential Conglomerate.
- non-controlling interests;
- deferred tax assets on temporary differences that rely on the generation of future taxable profits or income to be realized;
- deferred tax assets resulting from tax loss carry forward;
- value between the provisioned amount and the amount of the adjustments resulting from the evaluation provided by CMN Resolution 4,277/2013.

On August 28, 2014, Bacen authorized the R$ 4,100,000 thousand (R$ 5,100,000 thousand until June/2025) perpetual bond included in Additional Tier I Capital to be considered as Common Equity Tier I Capital, as described in Note 23.c.

In thousands of Reais, unless otherwise stated

CMN Resolution 5,199/2024 amended CMN Resolution 4,955/2021 and included in the calculation of Tier I Capital the absolute value of the negative adjustment recorded in equity, resulting from the application on January 1, 2025, of the criteria for constituting provision for expected losses provided in CMN Resolution 4,966/2021, observing the percentages below:

- 75%, until December 31, 2025;
- 50%, until December 31, 2026;
- 25%, until December 31, 2027;
- 0%, from January 1, 2028.

According to the CMN Resolutions 4,955/2021 and 4,958/2021, the calculation of the RE and the amount of RWA should be based on Prudential Conglomerate, consolidated view of Banco do Brasil in accordance with specific regulations of the Central Bank of Brazil.

	June 30, 2026	December 31, 2025
RE - Referential Equity	**191,008,090**	**204,528,805**
Tier I	**182,207,021**	**192,794,046**
Common Equity Tier 1 Capital (CET1)	**154,714,921**	**165,281,946**
Shareholders' equity	181,822,362	184,878,402
Instruments qualifying as common equity tier 1 capital	4,100,000	4,100,000
Adjustment resulting from the application of CMN Resolution 5,199/2024	5,345,382	8,018,074
Regulatory adjustments	(36,552,823)	(31,714,530)
Capital management	**27,492,100**	**27,512,100**
Perpetual subordinated notes (Note 19.c)	27,492,100	27,512,100
Tier II	**8,801,069**	**11,734,759**
Subordinated Debt eligible for regulatory capital (regulations preceding Basel III) - Funds obtained from the FCO (Note 19.c) [1]	8,801,069	11,734,759
Risk Weighted Assets (RWA)	**1,372,716,326**	**1,351,829,024**
Credit risk (RWACPAD)	1,089,999,850	1,090,837,455
Market risk (RWAMPAD)	50,593,551	40,709,562
Operational risk (RWAOPAD)	232,122,925	220,282,007
Minimum referential equity requirements [2]	**109,817,306**	**108,146,322**
Margin on the minimum referential equity required [3]	**81,190,784**	**96,382,483**
Tier I Ratio (Tier I/RWA) [3]	**13.27%**	**14.26%**
Common Equity Tier 1 Capital Ratio (CET1/RWA) [3]	11.27%	12.23%
Capital Adequacy Ratio (RE/RWA) [3]	**13.91%**	**15.13%**

1 - According to CMN Resolution 4,955/2021, art. 31, in 2026, the balance of FCO is limited to 30% (40% in 2025) of the amount that composed the Tier II of the RE on June 30, 2018.

2 - According to CMN Resolution 4,958/2021, corresponds to the application of the "F" factor to the amount of RWA, where "F" equals 8%.

3 - Values from DLO (Operational Threshold Statement).

In thousands of Reais, unless otherwise stated

Regulatory adjustments deducted from CET1:

	June 30, 2026	December 31, 2025
Actuarial assets related to defined benefit pension funds net of deferred tax liabilities	(12,459,877)	(17,165,731)
Intangible assets	(12,229,412)	(11,970,240)
Tax assets resulting from tax loss carry forward	(8,914,749)	(864,385)
Significant investments (excess of 10%) [1]	(2,269,196)	(1,073,292)
Non-controlling interests [2]	(654,940)	(583,688)
Goodwill	(21,180)	(52,779)
Shortfall of the value between the provisioned amount and the amount of the adjustments resulting from the evaluation provided by CMN Resolution 4,277/2013	(3,469)	(4,415)
Total	**(36,552,823)**	**(31,714,530)**

1 - It refers, mainly, to significant investments in non-consolidated entities similar to financial institutions, non-consolidated financial institutions and insurance companies, reinsurance companies, capitalization companies and open-ended pension funds.

2 - The adjustment of non-controlling interests was calculated according to CMN Resolution 4,955/2021, 1st paragraph of article 10.

g) Fixed asset ratio and margin

	June 30, 2026	December 31, 2025
Fixed asset ratio	21.68%	19.82%
Margin in relation to the fixed asset	54,092,690	61,723,580

Bacen defines the fixed asset ratio as the percentage of fixed assets to Referential Equity. The maximum rate allowed is 50%, according to CMN Resolution 4,957/2021.

Margin refers to the difference between the 50% limit of Referential Equity and total fixed assets.

h) Regulatory indicators vs. observed indicators

The minimum regulatory requirement for capital indicators in accordance to CMN Resolution 4,958/2021, as well as the achieved values at the Bank, are shown in the table below:

	Regulatory	June 30, 2026
Common Equity Tier 1 Capital Ratio [1]	8.00%	11.27%
Tier I Ratio [1]	9.50%	13.27%
Capital Adequacy Ratio [1]	11.50%	13.91%
Fixed asset ratio	Up to 50%	21.68%

1 - Includes additional main conservation, countercyclical and systemic capital

On June 30, 2026, the compliance with the regulatory indicators is observed. The Bank, through capital management strategies already listed, aims to surpass the minimum regulatory indicators, keeping them at levels capable of perpetuating the strategy of reinforcing the capital structure of the Bank. In this way, the Bank defines the minimum prudential limits of capital indicators and the main capital target to be reached in each period.

i) Instruments eligible as capital

The instruments eligible as capital are described in the Notes 19.c and 23.c.

For subordinated perpetual financial letters outstanding as of the reporting date, as defined in their respective issuance terms, the issuer holds a call option (buyback or redemption), subject to compliance with the following requirements:

- minimum of five years interval between the issue date and the first exercise date of the repurchase or redemption option;
- the exercise of the repurchase or redemption option is subject, on the exercise date, to the authorization of the Central Bank of Brazil;
- lack of characteristics that lead to the expectation that the repurchase or redemption option will be exercised, constituting an attribution of the Issuer;
- the interval between the repurchase or redemption option must be, at least, 180 days.

The Instrument qualifying as Common Equity Tier I Capital does not have a maturity date and can only be settled in situations of dissolution of the issuing institution or of repurchases authorized by the Central Bank of Brazil. The expected cash flows occur only through the payment of annual remuneration interest or in the eventual repayment of principal.

According to the Market Announcement dated June 26, 2026, the remaining balance of BRL 4.1 billion will be repaid in accordance with the following schedule: (i) two annual installments of BRL 100 million, in July 2026 and July 2027; (ii) one installment of BRL 1 billion in July 2028; and (iii) a final installment of BRL 2.9 billion in July 2029.

Regarding the dynamics of the FCO, the monthly flows contemplate the inflows/origins, such as the transfers from the National Treasury resulting from the collection of taxes (made every tenth day of the month), returns originating from payments of credit operations and remuneration on the available resources and the exits, such as the reimbursement of payment/rebate bonuses, the audit, del credere and provision. The use of FCO resources as an instrument eligible as capital is limited by CMN Resolution 4,955/2021 (Art. 31).

In thousands of Reais, unless otherwise stated

31 – Financial guarantees provided and other off-balance sheet commitments

	Banco do Brasil		Consolidated	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Credit commitments and credit to be released	**225,790,872**	**229,480,916**	**231,887,298**	**233,183,539**
Credit commitments	**214,978,383**	**216,736,304**	**221,074,809**	**220,438,927**
Non-cancelable	164,576,852	166,962,507	170,673,278	168,156,922
Cancelable	50,401,531	49,773,797	50,401,531	52,282,005
Credit to be released	**10,812,489**	**12,744,612**	**10,812,489**	**12,744,612**
Non-cancelable	311,603	253,471	311,603	253,471
Cancelable	10,500,886	12,491,141	10,500,886	12,491,141
Provided guarantees	**20,620,332**	**18,133,032**	**20,572,849**	**18,148,866**
Contracted open credits for import	**3,457,034**	**1,429,582**	**3,588,909**	**1,567,203**
Confirmed export credits	**173,997**	**186,005**	**174,713**	**186,535**

Contracted credits to be released are intended to record the balance of amounts to be disbursed for loans to clients and lease financing, such as overdraft facilities, revolving credit, and similar arrangements. Provided guarantees, such as open letters of credit ("standby") and financial guarantees through endorsements and sureties, are conditional commitments, generally aimed at ensuring a client's performance before a third party in loan agreements, Information regarding risk management practices and maximum exposure is detailed in Note 30.

In financial instruments linked to credit, the contractual amount of the financial instrument represents the maximum potential credit risk in the event that the counterparty fails to comply with the contract terms. Most of these commitments expire without being drawn upon. As a result, the total contractual amount does not represent the actual future credit risk exposure or liquidity requirements arising from these commitments. To mitigate credit risk, the Bank requires the contracting party to provide collateral in the form of cash, securities, or other assets to secure the credit opening, similar to the collateral required for credit operations.

To support potential losses arising from the need to honor obligations under the types of contracts specified above, the Bank has established a provision for expected losses related to financial guarantees provided and loan commitments.

a) Breakdown of expected losses classified by stages

	Banco do Brasil							
	Jun 30, 2026				Dec 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Financial guarantees provided	170,289	13,493	389,437	573,219	165,495	24,794	444,628	634,917
Credit commitments and credit to be released	136,777	24,702	530	162,009	137,921	15,985	460	154,366
Total	**307,066**	**38,195**	**389,967**	**735,228**	**303,416**	**40,779**	**445,088**	**789,283**

	Consolidated							
	Jun 30, 2026				Dec 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Financial guarantees provided	170,482	13,498	389,437	573,417	165,621	24,577	444,628	634,826
Credit commitments and credit to be released	142,166	25,022	530	167,718	142,614	16,013	460	159,087
Total	**312,648**	**38,520**	**389,967**	**741,135**	**308,235**	**40,590**	**445,088**	**793,913**

In thousands of Reais, unless otherwise stated

b) Reconciliation of changes

The expected losses from the financial guarantee provided and loan commitments are recorded in the Consolidated Statement of Income.

	Banco do Brasil				Consolidated			
	Open balance	Constitution/ (Reversal)	Other	Closing balance	Open balance	Constitution/ (Reversal)	Other	Closing balance
Financial guarantees provided	634,917	(63,760)	2,062	573,219	634,826	(63,437)	2,028	573,417
Credit commitments and credit to be released	154,366	7,619	24	162,009	159,087	9,038	(407)	167,718
Total	**789,283**	**(56,141)**	**2,086**	**735,228**	**793,913**	**(54,399)**	**1,621**	**741,135**

In thousands of Reais, unless otherwise stated

32 – Transfer of financial assets

The Bank transfers financial assets during the normal course of business. The most common assets transferred are debt and equity instruments and loans. To determine the appropriate accounting treatment, the Bank evaluates the level of continuing involvement with the transferred asset. This analysis allows the Bank to determine if the asset should continue to be recognized in full, recognized to the extent of its continuing involvement or derecognized.

The most common transfers are sales of securities under repurchase agreements and transfers of loan portfolios with retention of substantially all of the risks and rewards of ownership (with a corresponding liability recognized in Financial institution resources).

Financial assets transferred and recognized on the statement of financial position and their associated liabilities

	Jun 30, 2026		Dec 31, 2025	
	Financial assets transferred	Associated liabilities	Financial assets transferred	Associated liabilities
Financial assets related to repurchase agreements				
Financial assets at fair value through other comprehensive income	525,258,625	514,696,964	466,906,681	453,427,816
Financial assets at amortized cost – securities [1]	18,147,859	18,616,491	28,984,986	28,805,774
Financial assets at fair value through profit or loss	--	--	32,292	29,832
Total	**543,406,484**	**533,313,455**	**495,923,959**	**482,263,422**

1 – It includes the amount of R$ 16,298,031 thousand (R$ 26,398,785 thousand in 12/31/2025) related to securities with credit characteristics.

Financial assets transferred and recognized on the statement of financial position which the associated liabilities are resources only to the transferred assets

	Jun 30, 2026		Dec 31, 2025	
	Carrying amount	Fair value	Carrying amount	Fair value
Credit assignment with substantial retention of risks [1]				
Financial assets transferred	80,974	80,974	89,098	89,098
Associated liabilities	81,070	81,070	89,197	89,197
Net position	**(96)**	**(96)**	**(99)**	**(99)**

1 - Financial assets transferred and associated liabilities are recognized in the consolidated balance sheet in the line items “Loan portfolio” and “Financial institution resources”, respectively.

Sales with repurchase agreement

These are transactions in which the Bank sells a security and simultaneously agrees to buy it back for a fixed price on a future date. The Bank continues to recognize the security in full on the balance sheet, since it retains substantially all of the risks and rewards of ownership. Consequently, the Bank continues to participate in changes in fair value and income generated by the security.

The Bank recognizes the cash received as an asset. A liability is recognized for the obligation to repurchase the security. During the life of the transaction, the Bank does not have the right to negotiate the transferred asset, since it effectively sells the contractual rights to the security’s cash flows.

Credit assignment with substantial retention of risks and rewards

In these transactions, the Bank transfers the rights to the future cash flows of loans and receivables in exchange for cash. The Bank continues to recognize the assets on the balance sheet, since it retains substantially all of the risks and rewards associated with the loans. Consequently, the Bank has responsibility for any defaults on the receivables it transfers.

The Bank recognizes the cash received as an asset. A liability is recognized for the obligation to the counterparty financial institution. During the life of the transaction, the Bank does not have the right to negotiate the transferred asset, since it effectively sells the contractual rights to the loan's cash flows.

In thousands of Reais, unless otherwise stated

33 – Recurring and non-recurring net income

As defined by BCB Resolution 2/2020, non-recurring results are those that are not related or are only incidentally related to the Bank's typical activities and are not expected to occur frequently in future years.

	01/01 to 06/30/2026	01/01 to 06/30/2025
Recurring net income	**6,264,663**	**9,879,317**
Non-recurring net income	**--**	**(71,968)**
Adesão ao Programa de Transação Tributária (PTI) [1]	--	(1,192,474)
Tax effect and employee and directors profit sharing effect on non-recurring items [2]	--	(1,120,506)

1 - This refers to the program for adherence in tax litigation involving relevant and widespread legal controversy No. 27/2024, issued by the Office of the Attorney General of the National Treasury (PGFN) and the Special Secretariat of the Federal Revenue of Brazil (RFB). The program provides eligibility for settlement by adherence, among other matters, of debts under administrative or judicial litigation related to the incidence of social security contributions on amounts paid as profit sharing (PLR). Among the payment conditions for the debts selected for tax settlement, the program establishes a discount of 65% on the total amount of the debt or the registration eligible for settlement.
2 - The program establishes that the granted discounts will not be considered in the calculation of the tax base for Income Tax (IR) and Social Contribution on Net Profit (CSLL).

In thousands of Reais, unless otherwise stated

34 – Current and non current assets and liabilities

June 30, 2026	Banco do Brasil			Consolidated		
	Up to 1 year	After 1 year	Total	Up to 1 year	After 1 year	Total
Assets						
Cash and due from banks	**24,951,323**	**--**	**24,951,323**	**27,063,120**	**--**	**27,063,120**
Financial assets at fair value through profit or loss	**8,432,035**	**2,218,648**	**10,650,683**	**13,947,601**	**2,218,648**	**16,166,249**
Securities	4,662,878	--	4,662,878	10,151,513	--	10,151,513
Derivative financial instruments	3,769,157	2,218,648	5,987,805	3,796,088	2,218,648	6,014,736
Financial assets at fair value through other comprehensive income	**6,014,012**	**667,253,953**	**673,267,965**	**8,338,165**	**673,303,277**	**681,641,442**
Securities	6,014,012	667,253,953	673,267,965	8,338,165	673,303,277	681,641,442
Financial assets at amortized cost	**874,414,015**	**850,836,684**	**1,725,250,699**	**892,477,037**	**876,465,311**	**1,768,942,348**
Deposits with Central Bank of Brasil	117,967,414	--	117,967,414	117,967,414	--	117,967,414
Interbank investments	251,587,281	984,777	252,572,058	253,354,264	1,164,727	254,518,991
Securities	37,531,114	26,697,549	64,228,663	40,575,218	35,890,796	76,466,014
Loan portfolio	427,979,517	791,812,592	1,219,792,109	440,442,878	805,428,846	1,245,871,724
Other financial assets	39,348,689	31,341,766	70,690,455	40,137,263	33,980,942	74,118,205
Expected credit risk losses	**(41,272,019)**	**(66,759,020)**	**(108,031,039)**	**(41,867,591)**	**(67,354,833)**	**(109,222,424)**
Loan portfolio	(36,083,408)	(66,758,562)	(102,841,970)	(36,655,479)	(67,031,121)	(103,686,600)
Other financial assets	(5,188,611)	(458)	(5,189,069)	(5,212,112)	(323,712)	(5,535,824)
Tax assets	**30,757,165**	**75,334,329**	**106,091,494**	**33,065,047**	**77,420,104**	**110,485,151**
Current tax assets	10,626,712	--	10,626,712	12,091,555	--	12,091,555
Deferred tax assets (tax credit)	20,130,453	75,334,329	95,464,782	20,973,492	77,420,104	98,393,596
Investments	**--**	**43,136,672**	**43,136,672**	**--**	**20,401,162**	**20,401,162**
Investments in subsidiaries, associates and joint ventures	--	43,021,615	43,021,615	--	20,255,325	20,255,325
Other investments	--	147,312	147,312	--	147,312	147,312
Impairment losses	--	(32,255)	(32,255)	--	(1,475)	(1,475)
Property for use	**--**	**17,709,550**	**17,709,550**	**--**	**18,254,932**	**18,254,932**
Property for use	--	28,663,354	28,663,354	--	29,307,303	29,307,303
Right of use assets	--	4,687,515	4,687,515	--	5,007,568	5,007,568
Accumulated depreciation	--	(15,618,655)	(15,618,655)	--	(16,034,492)	(16,034,492)
Impairment losses	--	(22,664)	(22,664)	--	(25,447)	(25,447)
Intangibles	**--**	**12,186,009**	**12,186,009**	**--**	**12,261,509**	**12,261,509**
Intangible assets	--	23,855,688	23,855,688	--	24,404,155	24,404,155
Accumulated amortization	--	(11,630,146)	(11,630,146)	--	(12,073,222)	(12,073,222)
Impairment losses	--	(39,533)	(39,533)	--	(69,424)	(69,424)
Other assets	**13,539,509**	**22,861,017**	**36,400,526**	**15,611,118**	**23,165,404**	**38,776,522**
Total assets	**916,836,040**	**1,624,777,842**	**2,541,613,882**	**948,634,497**	**1,636,135,514**	**2,584,770,011**
Liabilities						
Financial liabilities at fair value through profit or loss	**3,256,118**	**2,357,549**	**5,613,667**	**3,256,795**	**2,357,549**	**5,614,344**
Derivative financial instruments	3,256,118	2,357,549	5,613,667	3,256,795	2,357,549	5,614,344
Financial liabilities at amortized cost	**1,639,226,970**	**621,400,353**	**2,260,627,323**	**1,662,261,112**	**618,623,433**	**2,280,884,545**
Customers resources	628,650,222	286,060,468	914,710,690	666,851,192	287,167,645	954,018,837
Financial institutions resources	808,186,683	59,398,989	867,585,672	790,224,757	55,184,007	845,408,764
Resources from issuance of debt securities	86,650,979	205,619,108	292,270,087	87,744,287	208,329,884	296,074,171
Other financial liabilities	115,739,086	70,321,788	186,060,874	117,440,876	67,941,897	185,382,773
Provisions	**12,589,349**	**25,325,257**	**37,914,606**	**13,285,553**	**25,626,178**	**38,911,731**
Provisions for civil, tax and labor claims	8,691,824	23,039,434	31,731,258	8,775,627	23,261,573	32,037,200
Other provisions	3,897,525	2,285,823	6,183,348	4,509,926	2,364,605	6,874,531
Provisions for expected credit losses on financial guarantee contracts and other	**307,066**	**428,162**	**735,228**	**312,648**	**428,487**	**741,135**
Tax liabilities	**5,581,181**	**7,563,360**	**13,144,541**	**9,010,396**	**7,821,047**	**16,831,443**
Current tax liabilities	1,641,153	--	1,641,153	5,022,430	--	5,022,430
Deferred tax liabilities	3,940,028	7,563,360	11,503,388	3,987,966	7,821,047	11,809,013
Other liabilities	**39,640,036**	**2,605,376**	**42,245,412**	**44,117,219**	**8,458,240**	**52,575,459**
Total liabilities	**1,700,600,720**	**659,680,057**	**2,360,280,777**	**1,732,243,723**	**663,314,934**	**2,395,558,657**
Shareholders' equity	**--**	**181,333,105**	**181,333,105**	**--**	**189,211,354**	**189,211,354**
Total liabilities and equity	**1,700,600,720**	**841,013,162**	**2,541,613,882**	**1,732,243,723**	**852,526,288**	**2,584,770,011**

In thousands of Reais, unless otherwise stated

December 31, 2025	Banco do Brasil			Consolidated		
	Up to 1 year	After 1 year	Total	Up to 1 year	After 1 year	Total
Assets						
Cash and due from banks	**17,192,762**	**--**	**17,192,762**	**19,737,849**	**--**	**19,737,849**
Financial assets at fair value through profit or loss	**6,616,204**	**1,681,548**	**8,297,752**	**10,596,238**	**1,681,548**	**12,277,786**
Securities	3,669,173	--	3,669,173	7,620,302	--	7,620,302
Derivative financial instruments	2,947,031	1,681,548	4,628,579	2,975,936	1,681,548	4,657,484
Financial assets at fair value through other comprehensive income	**13,759,033**	**618,125,941**	**631,884,974**	**16,238,944**	**623,783,402**	**640,022,346**
Securities	13,759,033	618,125,941	631,884,974	16,238,944	623,783,402	640,022,346
Financial assets at amortized cost	**821,384,110**	**833,890,013**	**1,655,274,123**	**839,171,058**	**853,227,085**	**1,692,398,143**
Deposits with Central Bank of Brasil	120,016,133	--	120,016,133	120,016,133	--	120,016,133
Interbank investments	184,613,389	2,399,214	187,012,603	187,716,049	1,767,267	189,483,316
Securities	38,332,004	34,090,699	72,422,703	46,515,950	35,625,336	82,141,286
Loan portfolio	445,795,320	758,980,915	1,204,776,235	457,294,227	772,612,800	1,229,907,027
Other financial assets	32,627,264	38,419,185	71,046,449	27,628,699	43,221,682	70,850,381
Expected credit risk losses	**(41,030,130)**	**(61,746,406)**	**(102,776,536)**	**(41,518,436)**	**(62,272,055)**	**(103,790,491)**
Loan portfolio	(36,264,048)	(61,740,711)	(98,004,759)	(36,712,231)	(62,026,454)	(98,738,685)
Other financial assets	(4,766,082)	(5,695)	(4,771,777)	(4,806,205)	(245,601)	(5,051,806)
Tax assets	**37,951,433**	**59,468,047**	**97,419,480**	**39,585,687**	**61,491,319**	**101,077,006**
Current tax assets	11,548,781	--	11,548,781	12,127,707	280,749	12,408,456
Deferred tax assets (tax credit)	26,402,652	59,468,047	85,870,699	27,457,980	61,210,570	88,668,550
Investments	**--**	**41,173,368**	**41,173,368**	**--**	**20,526,343**	**20,526,343**
Investments in subsidiaries, associates and joint ventures	--	41,064,231	41,064,231	--	20,388,708	20,388,708
Other investments	--	143,790	143,790	--	143,790	143,790
Impairment losses	--	(34,653)	(34,653)	--	(6,155)	(6,155)
Property for use	**--**	**16,967,411**	**16,967,411**	**--**	**17,521,224**	**17,521,224**
Property for use	--	27,335,964	27,335,964	--	27,959,857	27,959,857
Right of use assets	--	4,377,166	4,377,166	--	4,680,985	4,680,985
Accumulated depreciation	--	(14,723,055)	(14,723,055)	--	(15,094,171)	(15,094,171)
Impairment losses	--	(22,664)	(22,664)	--	(25,447)	(25,447)
Intangibles	**--**	**11,953,028**	**11,953,028**	**--**	**12,034,747**	**12,034,747**
Intangible assets	--	22,251,907	22,251,907	--	22,811,545	22,811,545
Accumulated amortization	--	(10,259,346)	(10,259,346)	--	(10,707,374)	(10,707,374)
Impairment losses	--	(39,533)	(39,533)	--	(69,424)	(69,424)
Other assets	**5,538,273**	**31,850,671**	**37,388,944**	**7,742,415**	**32,073,340**	**39,815,755**
Total assets	**861,411,685**	**1,553,363,621**	**2,414,775,306**	**891,553,755**	**1,560,066,953**	**2,451,620,708**
Liabilities						
Financial liabilities at fair value through profit or loss	**3,308,842**	**1,167,907**	**4,476,749**	**3,306,827**	**1,167,907**	**4,474,734**
Derivative financial instruments	3,308,842	1,167,907	4,476,749	3,306,827	1,167,907	4,474,734
Financial liabilities at amortized cost	**1,514,546,837**	**621,232,834**	**2,135,779,671**	**1,530,828,891**	**618,312,243**	**2,149,141,134**
Customers resources	617,998,627	242,649,693	860,648,320	654,263,505	243,673,944	897,937,449
Financial institutions resources	691,452,706	63,601,356	755,054,062	668,002,994	59,036,253	727,039,247
Resources from issuance of debt securities	75,731,233	250,951,151	326,682,384	76,992,192	254,544,928	331,537,120
Other financial liabilities	129,364,271	64,030,634	193,394,905	131,570,200	61,057,118	192,627,318
Provisions	**13,691,965**	**22,356,660**	**36,048,625**	**14,394,005**	**22,804,746**	**37,198,751**
Provisions for civil, tax and labor claims	8,930,895	20,525,096	29,455,991	9,062,424	20,827,376	29,889,800
Other provisions	4,761,070	1,831,564	6,592,634	5,331,581	1,977,370	7,308,951
Provisions for expected credit losses on financial guarantee contracts and other	**303,416**	**485,867**	**789,283**	**308,235**	**485,678**	**793,913**
Tax liabilities	**3,757,498**	**12,472,759**	**16,230,257**	**8,479,712**	**12,700,101**	**21,179,813**
Current tax liabilities	1,721,395	--	1,721,395	6,425,409	--	6,425,409
Deferred tax liabilities	2,036,103	12,472,759	14,508,862	2,054,303	12,700,101	14,754,404
Other liabilities	**14,333,449**	**22,529,514**	**36,862,963**	**18,560,781**	**28,166,287**	**46,727,068**
Total liabilities	**1,549,942,007**	**680,245,541**	**2,230,187,548**	**1,575,878,451**	**683,636,962**	**2,259,515,413**
Shareholders' equity	**--**	**184,587,758**	**184,587,758**	**--**	**192,105,295**	**192,105,295**
Total liabilities and equity	**1,549,942,007**	**864,833,299**	**2,414,775,306**	**1,575,878,451**	**875,742,257**	**2,451,620,708**

In thousands of Reais, unless otherwise stated

35 – Other information

a) Investment funds management

Funds managed by BB Asset:

	Numbers of funds/portfolios (in Units)		Balance	
	Jun 30,2026	December 31,2025	Jun 30,2026	December 31,2025
Managed funds	**1,285**	**1,267**	**1,950,325,509**	**1,782,896,415**
Investment funds	1,279	1,261	1,934,824,965	1,766,734,332
Managed portfolios	6	6	15,500,544	16,162,083

b) Details in relation to overseas branches, subsidiaries and associates

	Banco do Brasil		Consolidated	
	Jun 30,2026	December 31,2025	Jun 30,2026	December 31,2025
Assets				
BB Group	53,342,600	62,116,604	52,463,770	61,233,426
Third parties	113,702,650	109,830,719	168,448,469	161,788,093
Total Assets	**167,045,250**	**171,947,323**	**220,912,239**	**223,021,519**
Liabilities				
BB Group	33,159,112	33,974,110	31,734,034	32,495,716
Third parties	126,050,514	126,104,697	171,169,747	169,188,574
Shareholders' equity	**7,835,624**	**11,868,516**	**18,008,458**	**21,337,229**
Attributable to parent company	7,835,624	11,868,516	16,769,700	20,260,537
Non-controlling interest	**--**	**--**	**1,238,758**	**1,076,692**
Total liabilities	**167,045,250**	**171,947,323**	**220,912,239**	**223,021,519**

	Banco do Brasil		Consolidated	
	1st half/2026	1st half/2025	1st half/2026	1st half/2025
Net income	**1,018,678**	**1,083,716**	**2,757,163**	**2,714,155**
Attributable to parent company	1,018,678	1,083,716	2,457,000	2,447,409
Non-controlling interest	--	--	300,163	266,746

c) Consortium funds

	Jun 30,2026	December 31,2025
Monthly forecast of purchase pool members receivable funds	1,213,738	1,157,049
Obligations of the groups due to contributions	81,411,024	79,878,378
Purchase pool members - assets to be delivered	73,560,337	73,289,786
(In units)		
Quantity of groups managed	413	428
Quantity of active consortium members	1,802,874	1,791,702
Quantity of assets deliverable to members (drawn or winning offer)	256,910	250,625

	1st half/2026	1st half/2025
Quantity of assets (in units) delivered in the period	126,517	140,582

In thousands of Reais, unless otherwise stated

d) Assignment of employees to outside agencies

Federal government assignments are regulated by Law 10,470/2002 and Decree No. 10,835/2021.

	1st half/2026		1st half/2025	
	Quantity of assigned employees[1]	Cost in the period	Quantity of assigned employees[1]	Cost in the period
With costs for the Bank				
Labor unions	216	29,837	219	28,567
Other organizations/entities	7	3,143	8	3,215
Without cost to the Bank[2]				
Federal, state and municipal governments	245	--	228	--
External organizations (Cassi, Previ, Economus, Fusesc and PrevBep)	598	--	596	--
Employee entities	69	--	71	--
Subsidiaries and associates	872	--	818	--
Total	**2,007**	**32,980**	**1,940**	**31,782**

1 - Balance on the last day of the period.

2 -In the 1st half/2026, the Bank was reimbursed in the amount of R$ 426,429 thousand (R$ 382,973 thousand 1st half/2025), referring to the costs of assigned employees..

e) Remuneration of employees and managers

Monthly wages paid to employees and Directors of the Banco do Brasil (in Reais):

	Jun 30,2026	December 31,2025
Lowest salary	4,189	4,189
Highest salary	70,090	70,090
Average salary	13,239	13,033
Average value of benefits offered	6,452	6,360
President	94,028	90,186
Vice-president	84,162	80,723
Director	71,329	68,414
Audit Committee - member	64,196	61,573
Capital and Risk Committee	64,196	61,573
Fiscal council	8,168	7,847
Board of Directors	8,168	7,847

f) Insurance policy of assets

Despite the reduced level of risk to which its assets are subject, the Bank insured its assets in amounts rendered enough to hedge any losses.

Insurance contracted by the Bank in force on Jun 30,2026.

Covered risks	Amounts covered	Value of the premium
Property insurance for the relevant fixed assets	**1,151,339**	7,309
Life insurance and collective personal accident insurance for the Executive Board [1]	63,720	204
Other	72,460	129
Total	**1,287,519**	**7,642**

1 - Refers to individual coverage for members of the Executive Board.

g) Provisional Measure No. 1,314/2025 – Rural Credit

Provisional Measure No. 1,314/2025, published on September 5, 2025, authorized the use of the Federal Government's financial surplus and the free funds of financial institutions for rural credit transactions aimed at the settlement, amortization, or extension of debts owed by rural producers and cooperatives affected by adverse events, particularly climatic ones.

In compliance with the Provisional Measure, Banco do Brasil began operating the credit lines BB Regulariza Dívidas Agro (free funds) and BNDES Rural Debt Settlement (Social Fund/BNDES). As of Jun 30, 2026, the outstanding balance of contracted operations amounted to R$ 39,341,333 thousand (R$ 22,556,901 thousand as of December 31, 2025).

h) Global Minimum Tax (Pillar Two)

On December 27, 2024, Law No. 15,079/2024 was enacted in Brazil, introducing the CSLL Supplemental Tax (Contribuição Social sobre o Lucro Líquido) to implemente the Global Minimum Tax under the OECD Pillar Two framework and in alignment with the GloBE Rules. The legislation applies to multinational enterprise groups with consolidated revenue exceeding €750 million, a threshold met by the conglomerate led by the Bank.

The Brazilian regulation incorporates concepts from the international framework and specific elements of the GloBE Rules that differ from practices adopted under the Brazilian tax system, including adjustments to GloBE income, rules related to covered taxes, and the treatment of deferred taxes.

During 2026, Management performed the assessment procedures required under the regulations applicable to the CSLL Additional Tax, covering the Bank and its subsidiaries in the jurisdictions in which they operate. As a result of this assessment, no effects requiring recognition in the financial statements were identified arising from the application of Law No. 15,079/2024.

Management will continue to monitor developments in the Brazilian regulatory framework, guidance issued by the relevant authorities, and updates proposed by the OECD, including those resulting from international developments, which may affect the global implementation of Pillar Two and the application of the CSLL Additional Tax in future reporting periods.

i) Tax Reform

The Consumption Tax Reform, enacted by Constitutional Amendment No. 132/2023 and regulated by Complementary Laws No. 214/2025 and No. 227/2026, provides for the termination of PIS/Pasep and COFINS as of the end of 2026, with the full implementation of the Contribution on Goods and Services (CBS) effective from the beginning of 2027.With respect to the Goods and Services Tax (IBS), implementation will commence in 2027 at a reduced rate, followed by a transition period from 2029 through 2032, at the end of which the Tax on Services (ISS) and the Tax on the Circulation of Goods and Services (ICMS) will be fully discontinued.

Financial institutions will be subject to both the General Regime, for which the applicable tax rate is expected to be disclosed by December 2026, and the Specific Financial Services Regime, under which the combined tax rate will amount to 10.85% in 2027 and 2028, increasing gradually to 12.50% by 2033.

The Bank is closely monitoring the enacted legislation, as well as the issuance of additional secondary regulations, which are expected to impact systems and operational processes starting in 2026.

36 – Subsequent events

a) Implementation of Debt Restructuring Facilities for Rural Credit Exposures under Provisional Measure No. 1,376/2026

The Bank is taking the necessary measures to implement the credit facilities aimed at restructuring rural debt owed by customers affected by extreme climate events or by declines in commodity market prices, as established under Provisional Measure No. 1,376/2026.

At this stage, the Bank is awaiting the issuance of complementary regulations by the National Monetary Council (CMN) and a regulatory act by the Ministry of Finance, which will establish the applicable terms and conditions, including the equalization of financial charges. Such regulations are necessary for the implementation of these credit facilities and for the assessment of the measure's impacts on the Bank's financial position, financial performance, and regulatory and capital indicators.

b) Instrument qualifying as tier 1 capital installment settlement

On May 21, 2026, the Central Bank of Brazil authorized the fourth installment settlement of the instrument qualifying as tier 1 capital described in Note 23 – Shareholders' Equity, item “c”.

On July 29, 2026, the Bank transferred to the National Treasury the amount of R$ 100 million referring to the installment provided for in the renegotiated repayment schedule.

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(A free translation of the original report in Portuguese on the Individual and Consolidated Financial Statements)

Independent auditor's report on the individual and consolidated financial statements

To
The Shareholders, Board of Directors and Management of
Banco do Brasil S.A.
Brasília-DF

Opinion

We have audited the individual and consolidated financial statements of Banco do Brasil S.A. (the "Bank"), identified as Multiple Bank (Banco Múltiplo) and Consolidated, which comprise the balance sheet as at June 30, 2026 and the related individual and consolidated statements of income and comprehensive income, changes in shareholders' equity and cash flows for the six-month period ended, and the related notes, including a summary of the significant accounting policies.

In our opinion, the accompanying individual and consolidated financial statements present fairly, in all material respects, the individual and consolidated financial position of Banco do Brasil S.A. as at June 30, 2026, and its individual and consolidated financial performance and its individual and consolidated cash flows for the six-month period then ended, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil (BCB).

Basis for opinion

We conducted our audit in accordance with Brazilian and International auditing standards. Our responsibilities under those standards are further described in the section "Auditor's responsibilities for the audit of the individual and consolidated financial statements". We are independent of the Bank and its subsidiaries in accordance with the relevant ethical requirements in the Professional Code of Ethics for Accountants and the professional standards issued by the Federal Accounting Council, applicable to audits of financial statements of public interest entities in Brazil, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the individual and consolidated financial statements for the current six-month period. These matters were addressed in the context of our audit of the individual and consolidated financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Measurement of the allowance for expected losses associated with credit risk

As described in notes 3(f), 12(g) and 12(h) to the individual and consolidated financial statements, as at June 30, 2026, the Bank recognized an allowance for expected losses associated with credit risk on credit operations and securities with credit-granting characteristics.

The assessment of the allowance for expected credit losses associated with credit risk is a probability-weighted estimate of credit losses and, to achieve this result, a combination of three parameters is used:
(i) Probability of Default (PD); (ii) Loss Given Default (LGD); and (iii) Exposure at Default (EAD). The allowance for expected credit losses considers customer characteristics (registration information, arrears history, customer credit limit status, term of the transaction, customer segment and macroeconomic scenario), financial aspects and the probability of different macroeconomic scenarios. Financial instruments may be grouped into homogeneous risk groups, i.e., with similar characteristics that allow the credit risk to be assessed and quantified collectively. In addition, the Bank uses, on a case-by-case basis, individualized analyses to assess credit risk in certain exposures monitored by Management; in these cases, the assumptions used involve financial indicators and qualitative aspects of companies, the business environment and the financial instruments.

The Bank calculates expected credit losses over the remaining life of the financial instrument when the exposure has experienced a significant increase in credit risk (Stage 2) or when it is classified as credit-impaired (Stage 3). For other exposures, expected credit losses are calculated for the next 12 months (Stage 1).

Due to the relevance and complexity of the allowance for expected losses associated with credit risk, mainly as a result of uncertainties related to the assumptions and methods used in calculating the parameters mentioned above, we considered this to be a significant matter in our audit.

How our audit addressed the matter

Our audit procedures included, but were not limited to:

- Assessing the design and implementation of key internal controls related to the processes of: (i) developing and approving the models used to calculate the allowance for expected credit losses; (ii) determining the assumptions used to estimate PD, EAD, LGD and forward-looking macroeconomic scenarios; (iii) identifying exposures as credit-impaired and determining significant increase in credit risk; (iv) parameterizing the calculation of the allowance considering the provisioning levels for credit risk defined by BCB Resolution No. 352/23; (v) allocating credit operations and securities with credit-granting characteristics by stage; (vi) approving the calculation and analysis of expected credit losses for individually assessed exposures;
- With the support of our internal specialists with specialized knowledge in credit risk, performing: (i) a qualitative assessment of the expected credit loss methodologies through review of the models based on the technical requirements of CMN Resolution No. 4,966/21; and (ii) independent recalculation of PDs, EADs, LGDs and probability-weighted macroeconomic scenarios, including application of the minimum percentages defined by BCB Resolution No.
  352/23, and staging allocation;
- Assessing, on a sample basis, expected credit losses calculated on an individual basis, evaluating the assumptions and inspecting the related supporting documentation used by the Bank; and
- Assessing whether the disclosures in the individual and consolidated financial statements are in accordance with the requirements of the applicable accounting standards and include all relevant information.

Based on the audit evidence obtained from the procedures summarized above, we considered the recognition and measurement criteria for the allowance for expected losses associated with credit risk, as well as the related disclosures, to be acceptable in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026.

Recognition and measurement of provisions for tax, civil and labor contingencies

As described in notes 3(m), 4(f) and 21(b) to the individual and consolidated financial statements, the Bank is a defendant in judicial and administrative proceedings of a tax (fiscal), civil and labor nature. A provision for these claims is recognized when the Bank has a present obligation as a result of past events, an outflow of resources is probable to settle the obligation and the amount can be reliably estimated.

The measurement of this estimate involves Management judgment to determine the “Individual” and “Mass” methods, as well as to select the assumptions used in each method, which are based on: claimed compensation amount, the probable amount of loss, evidence presented and produced in the proceedings, case law, factual support gathered, court decisions, classification and degree of loss risk of the claim, for measuring the amount and classifying the probability of loss.

Due to the significance of the amounts and the uncertainties and judgments involved in determining the probability of loss and the probable amount of cash outflow, we considered this matter to be a key audit matter.

How our audit addressed the matter

Our audit procedures included, but were not limited to:

- Assessing the design and operating effectiveness of key internal controls related to the processes of: (i) defining and approving the methods and assumptions used to measure the provision; (ii) reviewing the probability of loss and the amount attributed to individually assessed claims by legal counsel; and (iii) performing periodic analysis by the Bank of the sufficiency of the provision;
- With the support of our internal specialists with knowledge in statistics, assessing the statistical parameters used to measure the provision under the mass method and analyzing the calculation of the provision amount;
- Assessing the assumptions used in the individual method, on a sample basis, through inspection of the technical studies prepared by the Bank’s legal counsel, as well as the consistency of the information obtained through consultation of official external sources;
- Assessing the sufficiency of provisions for contingencies based on analysis of the history of cash outflows during the six-month period compared to the respective provisioned amounts; and
- Assessing whether the disclosures in the individual and consolidated financial statements are in accordance with the requirements of the applicable accounting standards and include all relevant information.

Based on the audit evidence obtained from the procedures summarized above, we considered the recognition and measurement of provisions for tax, civil and labor contingencies, in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026, to be acceptable.

Measurement of actuarial liabilities of defined benefit plans

As described in notes 3(l), 4(e) and 28 to the individual and consolidated financial statements, the Bank is a sponsor of private pension plans related to post-employment benefits for its employees.

In defined benefit plans, where actuarial and investment risks substantially fall on the sponsoring entity, the measurement of actuarial liabilities, presented in the balance sheet within other liabilities, requires the use of actuarial techniques and judgment in setting assumptions, such as the discount rate, inflation

rate and mortality tables.

Due to the uncertainties and judgments involved in determining the assumptions used to measure the post-employment benefit actuarial liabilities related to defined benefit plans, we considered this matter to be a key audit matter.

How our audit addressed the matter

Our audit procedures included, but were not limited to:

- Assessing the design and operating effectiveness of key internal controls related to the definition and approval of assumptions used to measure defined benefit plan actuarial liabilities;
- With the support of our actuarial specialists, assessing the reasonableness and consistency of the assumptions used, such as the discount rate, inflation rate and mortality tables, including comparisons with data obtained from external sources;
- Recalculating, on a sample basis, the defined benefit plan actuarial liability; and
- Assessing whether the disclosures in the individual and consolidated financial statements are in accordance with the requirements of the applicable accounting standards and include all relevant information.

Based on the audit evidence obtained from the procedures summarized above, we considered the measurement of the actuarial liabilities of defined benefit plans, as well as the related disclosures, to be acceptable in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026.

Information technology environment

The Bank's technology environment includes processes for access management and change management in systems and applications, and development of new programs, as well as automated internal controls in various relevant processes. To keep its operations running, the Bank provides access to systems and applications to its employees, taking into consideration the roles they perform and its organizational structure.

Controls to authorize, monitor, restrict and/or revoke access to this environment should provide reasonable assurance that access and updates to information are carried out with integrity and accuracy and are performed by appropriate employees, to mitigate the potential risk of fraud or error arising from improper access or changes in a system or information, and to ensure the integrity of financial information and accounting records generated by these systems and applications.

Due to the Bank's high dependence on its information technology systems, the high volume of transactions processed daily, and the importance of access and change management controls in its systems and applications that process information used to plan the nature, timing and extent of our audit procedures, we considered this matter to be a key audit matter.

How our audit addressed the matter

Our audit procedures included, but were not limited to, with the support of our information technology professionals:

- Assessing the design and operating effectiveness of key internal controls, including compensating controls, related to the general information technology environment, covering access controls to systems and applications, such as authorization of new users, revocation of access for terminated employees and periodic review of active users, as well as the analysis of password policies, security configurations and internal controls over the development, maintenance and implementation of changes in systems and applications, in the areas where, in our judgment, there is a high dependence on information technology;

- Assessing the design and operating effectiveness of the internal controls that we identified as key to the financial reporting process and other relevant processes that are automated or have any component dependent on systems and applications, which impact the financial statements; and

- Assessing, on a sample basis, relevant information extracted from certain key systems used to prepare the individual and consolidated financial statements.

The audit evidence obtained through the procedures summarized above allowed us to consider information extracted from certain systems and applications to plan the nature, timing and extent of our substantive tests in the context of the individual and consolidated financial statements taken as a whole for the six-month period ended June 30, 2026.

Other matters

Statements of Value Added

The individual and consolidated statements of value added (SVA) for the six-month period ended June 30, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information in relation to the accounting practices adopted in Brazil applicable to financial institutions authorized to operate by the Central Bank of Brazil, were subjected to audit procedures performed
together with the audit of the Bank's individual and consolidated financial statements. For the purpose of forming our opinion, we assessed whether these statements are reconciled with the individual and consolidated financial statements and accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 – Statement of Value Added. In our opinion, the individual and consolidated statements of value added have been properly prepared, in all material respects, in accordance with the criteria defined in this Technical Pronouncement and are consistent with the individual and consolidated financial statements taken as a whole.

Consolidated financial statements

These consolidated financial statements for the six-month period ended June 30, 2026, which have been prepared in accordance with the accounting practices adopted in Brazil applicable to the institutions authorized to operate by the Central Bank of Brazil (BCB), are being presented as additional information, as allowed by Article No. 77 of CMN Resolution No. 4,966, to the consolidated financial statements prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB), which were presented separately by Banco do Brasil S.A. on this date and on which we issued an audit report containing no modifications, dated August 11, 2026.

Other information accompanying the individual and consolidated financial statements and the auditor's report

Management is responsible for the other information that comprises the Management Report.

Our opinion on the individual and consolidated financial statements does not cover the Management Report and we do not express any form of audit conclusion thereon.

In connection with our audit of the individual and consolidated financial statements, our responsibility is to read the Management Report and, in doing so, consider whether the Management Report is materially inconsistent with the individual and consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work performed,

we conclude that there is a material misstatement in the Management Report, we are required to communicate the matter. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the individual and consolidated financial statements

Management is responsible for the preparation and fair presentation of the individual and consolidated financial statements in accordance with the accounting practices adopted in Brazil applicable to the institutions authorized to operate by the Central Bank of Brazil, and for such internal control as Management determines is necessary to enable the preparation of individual and consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the individual and consolidated financial statements, Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's responsibilities for the audit of the individual and consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the individual and consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Brazilian and International auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these individual and consolidated financial statements.

As part of an audit in accordance with Brazilian and International auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the individual and consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control;

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management;

- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the individual and consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern;

- Evaluate the general presentation, structure and content of financial statements, including the disclosures and if the financial statements presents the corresponding transactions and the events in a manner consistent with the objective of fair presentation, and

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group to express an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for the purposes of the group audit and, consequently, for the audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, the actions taken to eliminate threats or the safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the individual and consolidated financial statements for the current six-month period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Brasília, August 11, 2026

KPMG Auditores Independentes Ltda. CRC SP-

014428/F-0

Original in Portuguese signed by

Rodrigo de Mattos Lia Contador CRC
1SP252418/O-3

Original signed

AUDIT COMMITTEE SUMMARY REPORT

Banco do Brasil's Individual and Consolidated Financial Statements prepared in accordance with Banco Central do Brasil (Bacen) accounting standards

First semester of 2026

Presentation

The Audit Committee (Coaud) is a statutory advisory committee, whose attributions are set by Law 13,303/2016 (State-Owned Entities Law), Decree 8,945/2016, CMN Resolution 4,910/2021, Bylaws of Banco do Brasil S.A. (BB), and its Internal Regulations. It provides permanent and independent advisory support to the Board of Directors (CA) in the exercise of its attributions.

Coaud evaluates and monitors risk exposures and capital management through coordination and joint action with the Risk and Capital Committee (Coris), in accordance with CMN Resolution 4,557/2017.

Management of Banco do Brasil and its subsidiaries is responsible for preparing and ensuring the integrity of the financial statements, managing risks, maintaining an effective internal control system, and ensuring compliance of activities with applicable laws and regulations.

Internal Audit (Audit) is responsible for conducting periodic work focused on the main risks to which the Conglomerate is exposed, independently evaluating the effectiveness of risk management, internal controls, accounting processes, and governance.

KPMG Auditores Independentes Ltda (KPMG) is responsible for auditing the individual and consolidated financial statements of BB and its subsidiaries covered by Coaud. As part of this work, it also assesses the quality and sufficiency of internal controls for the preparation and proper presentation of the financial statements.

Period Activities

The activities carried out by the Audit Committee (Coaud), as outlined in the 2026 Annual Work Plan approved by Banco do Brasil's Board of Directors on November 11, 2025, are recorded in meeting minutes and encompassed the full range of the Committee's responsibilities. These minutes were submitted to the Board of Directors, made available to the Fiscal Council and the Independent Auditor, and published as excerpts on the website www.bb.com.br/ri.

The Committee held meetings with representatives of BB's Executive Management and companies within the Conglomerate, as well as with their respective Boards of Directors and Fiscal Councils, the Risk and Capital Committee (Coris), Internal and Independent Auditors, and the Banco Central do Brasil (Bacen), in addition to meetings among Coaud members.

During these meetings, the Committee addressed matters under its purview, organized into the following thematic areas: internal control systems, internal audit, independent audit, related-party transactions, actuarial matters, risk exposures, and accounting.

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The Committee submitted periodic reports to the Board of Directors on its activities and issued opinions on matters within its scope. It also provided recommendations to Management and Internal Audit regarding key topics related to its responsibilities. These recommendations were discussed, accepted, and their implementation was monitored by Coaud.

No evidence or reports of fraud or non-compliance with legal or regulatory requirements that could jeopardize the institution's continuity came to Coaud's attention.

There were no significant disagreements between Management, the Independent Auditor, and the Audit Committee regarding the financial statements.

Conclusions

Based on the activities carried out and considering the responsibilities and limitations inherent to its scope of action, the Audit Committee (Coaud) concluded that:

a) The Internal Control System (ICS) is appropriate for the size and complexity of the Conglomerate's business and receives ongoing attention from Management;

b) Internal Audit is effective, has sufficient structure and budget to perform its functions, and operates with independence, objectivity, and quality;

c) KPMG performs its duties effectively and independently;

d) The processes related to related-party transactions are in compliance with BB's specific policy and applicable legislation;

e) The parameters and actuarial results of the benefit plans sponsored by pension funds are adequately reflected in the financial statements;

f) Risk exposures have been appropriately managed by Management;

g) The individual and consolidated financial statements adequately present, in all material respects, BB's financial position as of June 30, 2026, in accordance with accounting practices adopted in Brazil applicable to institutions authorized to operate by Banco Central do Brasil (Bacen).

Brasília, DF, August 11, 2026.

COMITÊ DE AUDITORIA (COAUD)

Egídio Otmar Ames

Coordinator

Aramis Sá de Andrade

Edson Teixer

Fernando Florêncio Campos

Marcelo Gasparino da Silva

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Declaration of the Executive Board members about the Financial Statements

According to the article 27, § 1, item VI, of CVM Instruction 80 of March 29, 2022, we declare that the Financial Statements of the Banco do Brasil S.A. related to the period ended june 30, 2026 were reviewed and, based on subsequent discussions, we agree that such statement fairly reflects, in all material facts, the financial position for the periods presented.

Brasília (DF), August 10, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

Carla Nesi
CHIEF RETAIL BUSINESS OFFICER

Felipe Guimarães Geissler Prince
CHIEF INTERNAL CONTROLS AND RISK MANAGEMENT OFFICER (CRO)

Francisco Augusto Lassalvia
CHIEF WHOLESALE OFFICER

José Ricardo Sasseron
CHIEF GOVERNMENT BUSINESS AND CORPORATE SUSTAINABILITY OFFICER

Gilson Alceu Bittencourt
CHIEF AGRIBUSINESS AND FAMILY FARMING OFFICER

Marco Geovanne Tobias da Silva
CHIEF FINANCIAL MANAGEMENT AND INVESTOR RELATIONS OFFICER (CFO)

Marisa Reghini Ferreira Mattos
CHIEF TECHNOLOGY AND DIGITAL BUSINESS OFFICER (CTO)

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Declaration of the Executive Board members about the Report of Independent Auditors

According to the article 27, §1, item V, of CVM Instruction 80 of March 29, 2022, we affirm based on our knowledge, on auditor's plan and on discussions about the work accomplished, that we agree, with no dissent, to the opinions/conclusions expressed in the Report of Independent Auditors for Financial Statements.

Brasília (DF), August 10, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

Carla Nesi
CHIEF RETAIL BUSINESS OFFICER

Felipe Guimarães Geissler Prince
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Marisa Reghini Ferreira Mattos
CHIEF TECHNOLOGY AND DIGITAL BUSINESS OFFICER (CTO)

Members of Management

CHIEF EXECUTIVE OFFICER (CEO)
Tarciana Paula Gomes Medeiros

VICE-PRESIDENTS
Ana Cristina Rosa Garcia
Carla Nesi
Felipe Guimarães Geissler Prince
Francisco Augusto Lassalvia
Gilson Alceu Bittencourt
José Ricardo Sasseron
Marco Geovanne Tobias da Silva
Marisa Reghini Ferreira Mattos

BOARD OF DIRECTORS
Anelize Lenzi Ruas de Almeida
Elisa Vieira Leonel
Fábio Franco Barbosa Fernandes
Fernando Florêncio Campos
Marcio Luiz de Albuquerque Oliveira
Selma Cristina Alves Siqueira
Tarciana Paula Gomes Medeiros
Valmir Pedro Rossi

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Alan Carlos Guedes de Oliveira
Alberto Martinhago Vieira
Alexandre Bocchetti Nunes
Antonio Carlos Wagner Chiarello
Bárbara dos Santos Lopes Freitas
Barbara Favero dos Santos Bosi
Bruno Alves do Nascimento
Carlos Eduardo Guedes Pinto
Euler Antonio Luz Mathias
Gilmar Dalilo Cezar Wanderley
João Vagnes de Moura Silva
José Salvador Constantino Zarcos Filho
Julio César Vezzaro
Kamillo Tononi Oliveira Silva
Larissa da Silva Novais Vieira
Marcelo Henrique Gomes da Silva
Mariana Pires Dias
Neudson Peres de Freitas
Paula Sayão Carvalho Araujo
Pedro Bramont
Pedro Henrique Duarte Oliveira
Rafael Machado Giovanella
Rodrigo Costa Vasconcelos
Rodrigo Mulinari
Rosiane Barbosa Laviola

SUPERVISORY BOARD
Andriei José Beber
Bernard Appy
João Vicente Silva Machado
José Pedro Bastos Neves
Paulo Moreira Marques

AUDIT COMMITTEE
Aramis Sá de Andrade
Edson Teixer
Egídio Otmar Ames
Fernando Florêncio Campos
Marcelo Gasparino da Silva

ACCOUNTING DEPT.
Pedro Henrique Duarte Oliveira
General Accountant
Accountant CRC-DF 023407/O-3
CPF 955.476.143-00

Anelise da Cunha Camilo Mariano
Accountant CRC-DF 023877/O-0
CPF 017.576.901-07