BANCO DO BRASIL

Specific Risk and Capital Management Policy

1. Responsible Area: Risk Management Board (Diris)

2. Regulation: Resolution of the National Monetary Council 4.557, of February 23, 2017; Resolution of the National Monetary Council 4.745 of August 29, 2019; Resolution of the National Monetary Council 4.943 of September 15, 2021, and Resolution of the National Monetary Council 5.076 of May 18, 2023.

3. Review frequency: at least annually or, extraordinarily, at any time.

4. Introduction and Concepts:

   4.1. This Policy guides the Bank of Brazil behavior. Wait It is assumed that the Related Entities Bank of Brazil (ELBB) to define its directions based on these guidelines, taking into account the specific needs and legal and regulatory aspects to which they are Subject. The criteria, requirements, standards and procedures arising from this Policy are defined in normative instructions Internal (IN).

   4.2. The Risk and Capital Management Policy aims to establish the Guidelines related to continuous management and Integrated from Risks & Capital and dissemination of information on these topics to the Prudential Conglomerate, pursuant to the legislation, applicable regulations and based on best governance practices, safeguarding those of a confidential and proprietary nature.

   4.3. For the purposes of this Policy, the following shall be considered:

      4.3.1. Risk Appetite: maximum level of risk that the institution accepts to incur in order to achieve objectives, materialized by indicators that define an aggregated view of the risks.

      4.3.2. Risk Tolerance: inducing risk management in a more granular way, considering the defined appetite.

      4.3.3. Risk-Weighted Assets (RWA): methodology for calculating, in a weighted, the risk exposure of assets.

      4.3.4. Corporate Risk Suite Relevant: they are the risks considered significant by the Institution, based on an identification model and risk assessment, and that they should be managed according to established criteria.

      4.3.5. Statement of Risk Appetite and Tolerance or Risk Appetite Statement (RAS): document by means of which the level is defined maximum risk that the Institution agrees to incur to achieve its strategic objectives, considering the managerial constraints and regulatory.

      4.3.6. Capital Management: continuous process, based on the policies and strategies of the Bank's Senior Management. It has the goal from: monitor and control capital; evaluate the capital needed to cope with risks; and plan goals and capital needs.

4.3.7. Risk Management: coordinated activities to manage an organization as it relates to risks.

4.3.8. Reference Heritage: refers by the amount of capital available (level of capital held by the institution to deal with the risks assumed by it) to cover the risks to which the institution is exposed.

4.3.9. Capital Plan: document that shows the Bank's capital planning and valuation prospective capital requirements, to ensure the future solvency of the Institution, concomitant with the implementation of the of business.

4.3.10. Capital Contingency Plan (CCP): Set of procedures for planning of capital, to be adopted when there is indicative of non-compliance with the limits capital and capital prudential minimums leverage defined by Senior Management and detailed in the Appetite Statement and Risk Tolerance (RAS).

4.3.11. Recovery Plan: document that has as its objective the planning the reestablishment of levels adequate capital and liquidity in response to potential extreme situations. That plan aims at the stability and functioning of the institution.

4.3.12. Internal Suitability Assessment Process (Icaap): aims to carry out critical evaluation of key processes related to risk management and capital; and identify the need for improvement of these processes. The dynamics of the process is materialized annually, through the Icaap Report.

4.3.13. Stress Testing Program: set coordinated processes and routines, equipped with methodologies, documentation and governance with the main objective of identifying potential vulnerabilities of the institution, in the face of of stress scenarios.

4.3.14. Leverage Ratio (RA): indicator no risk-sensitive that seeks to limit the leverage of financial institutions.

4.3.15. Risk: possibility of something happening and preventing it or hinder the achievement of a goal.

4.3.16. Corporate Taxonomy of Risks: instrument that consolidates all the factors (causes), events and impacts of the risks inherent to activities carried out by the Bank.

4.3.17. Integrated Stress Testing (TEI): consists of simulations of stress events and in the assessment of its impacts on the business, the result and capital of the BB Conglomerate, with the aim of assessing resilience in the face of adverse events.

5. General Statements

BANCO DO BRASIL

5.1. The person responsible for risk and capital management, appointed by the Board of Directors, is the Vice President of Internal Controls and Risk Management (CRO – Chief Risk Officer).

5.2. We identify, measure, evaluate, mitigate, control, monitor, report the risks of the Prudential Conglomerate, and improve their management. Additionally, we identify and monitor the risks associated with other companies controlled by members of the Prudential Conglomerate, including when creating new products and services and their impacts on capital requirements.

5.3. We carry out the process of identifying and defining the relevance of risks, which results in the Corporate Risk Taxonomy and the Corporate Set of Relevant Risks, which are continuously reviewed.

5.4. We adopt a continuous and integrated risk and capital management governance structure, including the management of the leverage ratio, compatible with our size, our business model, the nature of the businesses, the complexity of products, services, activities and processes, proportional to the dimension and relevance of the exposure.

5.5. We carry out risk and capital management activities separately from business and internal audit activities.

5.6. We seek the continuous improvement of practices related to risk and capital management, using tools, models, processes, instruments, and technological environment that are adequate to our needs.

5.7. We validate the risk and capital management process and calculation of the components of the leverage ratio indicator through the Internal Controls area, which is also audited by internal and external audits and inspected by the Regulatory and Inspection Bodies.

5.8. In the risk and capital management process, we rely on human resources with the knowledge and experience necessary to perform their duties. And computerized systems suitable for implementing the approved policies and strategies, in addition to complying with legal determinations and the requirements of banking supervision.

5.9. We act to ensure regulatory adherence to legal and infra-legal norms, observing the best market practices and using contemporary management tools, with periodic reports to those involved and to the echelons of decisionmakers.

5.10. We list the compliance obligations to our processes, products, services and operational activities, aiming to identify and correct situations in which normative or regulatory non-compliance may occur.

5.11. We adopt a prospective posture regarding the monitoring and evaluation of eventual changes in the prudential banking regulation and in the composition of the Prudential Conglomerate that may result in an increase in liquidity and capital requirements, impacts on the Capital Plan and on the leverage ratio, with timely reporting, at least quarterly, of management information on capital adequacy and leverage ratio to Senior Management.

5.12. We seek to safeguard, in the management of risks and capital, the Bank's safety and solidity, the generation of positive economic results, the addition of value for investors and the Bank's participation in the market.

5.13. Models developed for use in the organization are inventoried, validated, approved, monitored, and used in accordance with the laws and regulations applicable to business, values, and principles stated by the company, in accordance with the model lifecycle.

5.14. We establish the maximum risk that the Institution accepts to incur in its business, in line with its capacity to assume risks and its strategic objectives through the Risk Appetite and Tolerance Statement (RAS).

5.15. We review the RAS annually, on an ordinary basis, or extraordinarily, when necessary.

5.16. We annually prepare the Capital Plan, wich includes the Capital Contingency Plan, and the Liquidity Contingency Plan consistent with business strategies and compatible with our appetite and risk tolerance, seeking to maintain capital indicators and the leverage ratio at adequate levels and planning to deal with stressful situations.

5.17. We carry out an internal capital adequacy assessment process (Icaap) and prepare a Recovery Plan containing actions to maintain the identified critical functions and re-establish adequate levels of capital and liquidity, in response to stress situations and the exhaustion of the measures of the Capital Contingency Plan, aiming at the stability and regular functioning of the Institution.

5.18. We have a Stress Testing Program with the main objective of identifying potential vulnerabilities in the institution or in a specific portfolio and their impacts on the Bank's capital.

5.19. We make available and disclose, in a timely manner, consistent, reliable and relevant information on risk and capital management to Senior Management, external inspection and control entities and the general public.

5.20. We disseminate the risk and capital management culture permanently throughout the Prudential Conglomerate, seeking the professional improvement and awareness-raising of all employees about the importance of risk and capital management.

5.21. We respect banking secrecy and preserve data confidentiality when disclosing information.

5.22. We are transparent in disclosing risk and capital management information.

5.23. We disclose information in accordance with best practices, banking legislation, the needs of external users and our interests, safeguarding those of a confidential and proprietary nature.

5.24. We disclose relevant information that enables investors and interested parties to prove the sufficiency of our capital to cover all the risks assumed.

5.25. We consider criteria of relevance when defining the information provided to the market and use technical parameters to select those to be disclosed.

5.26. We guarantee the reliability and integrity of the information provided to the external public.

5.27. We submit the information to be disclosed, as well as its preparation and disclosure process, to the validation by of the internal controls system.

5.28. We detail the risk management and information disclosure model through specific internal regulations.

5.29. We prepare a public report that contains, among other information:

5.29.1. description of the continuous and integrated risk management framework;

5.29.2. description of the ongoing capital management structure; and

5.29.3. details of the calculation of the amount of Risk-Weighted Assets (RWA), the adequacy of the Reference Equity (PR), the liquidity indicators, the Leverage Ratio (RA) and the executive compensation.

6. Date of last revision: 11/10/2025