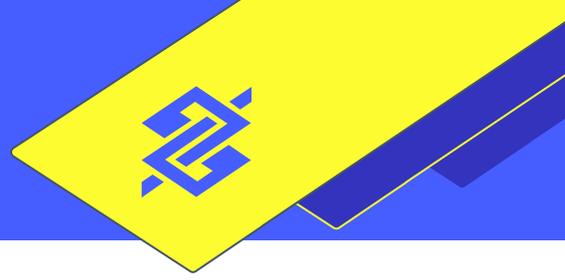


Press Release

Banco do Brasil S.A. | Fourth quarter 2025



Press Release – Brasília (DF), February 11, 2026.

BB reports Adjusted Net Income of R\$ 20.7 billion in 2025

with Return on Equity (ROE) of 11.4%

In the quarter, Adjusted Net Income was R\$ 5.7 billion, up 51.7% versus 3Q25; the Expanded Loan Portfolio grew 1.4% quarter-over-quarter; and the Common Equity Tier 1 (CET1) ratio ended December 2025 at 12.23%.

Net Interest Income (NII)

NII totaled R\$ 103.1 billion in 2025. In 4Q25, NII reached R\$ 27.8 billion (+5.4% q/q; +3.8% y/y). Of note, margin with clients rose 12.3%, to R\$ 91.7 billion from R\$ 81.7 billion in the prior year. This performance was driven by higher financial revenues—particularly from consumer lending to individuals—in line with our strategy to diversify the mix and the growing contribution of “Worker’s Credit Program” (“Crédito do Trabalhador”). Overall, NII performance demonstrates the consistency of BB’s revenue generation.

Fee Income and Administrative Expenses

Fee income totaled R\$ 8.8 billion in the quarter, broadly stable versus the prior quarter. For the year, fee income reached R\$ 34.8 billion, with highlights in asset management fees (+13.5%), consortium management fees (+19.3%), and capital markets revenues (+7.9%). This delivery underscores the breadth and leadership of the Banco do Brasil conglomerate and the diversification of solutions provided to clients across all operating segments.

In 2025, Banco do Brasil maintained disciplined expense control without compromising investments in technology, innovation, and cybersecurity. As a result, administrative expenses rose 5.1% y/y.

Cost-to-Income Ratio ended the year at 27.7%, one of the best levels in the market.

Expanded Loan Portfolio

As of December 2025, the Expanded Loan Portfolio reached R\$ 1.3 trillion, up 2.5% versus December 2024, with the following highlights:

Individuals: Reached R\$ 357.0 billion, +7.6% y/y, driven mainly by Payroll-linked Loans (+8.1% y/y), Non-payroll Personal Loans (+11.8% y/y) and Credit Cards (+19.6% y/y). “Worker’s Credit Program” consolidated itself as one of the main growth drivers of payroll-linked lending in 2025, with more than R\$ 13 billion in disbursements across 1.5+ million transactions.

Companies: Reached R\$ 455.2 billion, +0.6% y/y. The Expanded Portfolio for Large Corporates ended at R\$ 260.4 billion, +4.3% in 12 months. In MSME, disbursements in



guarantee-backed lines such as Pronampe and PEAC-FGI surpassed R\$ 20 billion, up 63% versus 2024.

Agribusiness and Family Farming: Up 2.1% in the last 12 months, totaling R\$ 406.1 billion. In the first six months of the 2025/26 Crop (July–December 2025), Banco do Brasil disbursed over R\$ 103 billion in agribusiness credit, plus R\$ 12.3 billion in lines to the value chain. More than 281 thousand transactions were contracted in the first half of the Crop Plan, 73% of which were directed to family farming (Pronaf) and medium-sized producers (Pronamp).

Sustainable Loan Portfolio: Ended December 2025 at R\$ 415.1 billion, +7.3% y/y, across 2.8 million transactions aimed at financing social businesses, fostering sound environmental and social practices, and promoting low-carbon agriculture, underscoring Banco do Brasil’s commitment to building a more sustainable future.

Cost of Credit

Cost of Credit totaled R\$ 61.9 billion in 2025, reflecting higher credit risk over the year, notably in the agribusiness sector. In 4Q25, Cost of Credit was R\$ 18.0 billion, stable versus the prior quarter. The NPL +90d ratio ended December at 5.17%, up 66 bps compared with September 2025.

Corporate Guidance

Below we present Banco do Brasil’s performance versus 2025 guidance and the corporate projections for 2026:

 Guidance 2025	Released		Observed
	between		2025
Loan Portfolio¹	3% and 6%		3.1%
Individuals	7% and 10%		7.6%
Companies	0% and 3%		0.2%
Agribusiness	3% and 6%		2.1%
Sustainable Portfolio	7% and 10%		7.3%
Net Interest Income	102 and 105	R\$ billion	103.1
Cost of Credit²	59 and 62	R\$ billion	61.9
Fee Income	34.5 and 36.5	R\$ billion	34.8
Administrative Expenses	38.5 and 40	R\$ billion	38.9
Adjusted Net Income	18 and 21	R\$ billion	20.7

(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.



Guidance 2026

	Range between
Loan Portfolio¹	0.5% and 4.5%
Individuals	6% and 10%
Companies	-3% and 1%
Agribusiness	-2% and 2%
Sustainable Portfolio	2% and 6%
Net Interest Income	4% and 8%
Cost of Credit²	<small>RS billion</small> 53 and 58
Fee Income	2% and 6%
Administrative Expenses	5% and 9%
Adjusted Net Income	<small>RS billion</small> 22 and 26

(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.