

BB Seguridade

Earnings

1Q26

R\$2.2 billion (+11.4%)
net income¹

R\$ 1.7 billion (+2.2%)

operating result²,
with loss ratio improvement

R\$ 0.5 billion (+58.5%)

financial result²,
with higher profitability

Insurance
retained premiums

R\$3.6 bn
-0.1% YoY

Pension plans
reserves

R\$484.2 bn
+10.2% YoY

Pension plans
net inflow

R\$3.9 bn
-R\$1.5 bn YoY

Premium bonds
collections

R\$1.8 bn
+7.6% YoY

Lottery prizes
paid

R\$24.0 mm
+54.6% YoY

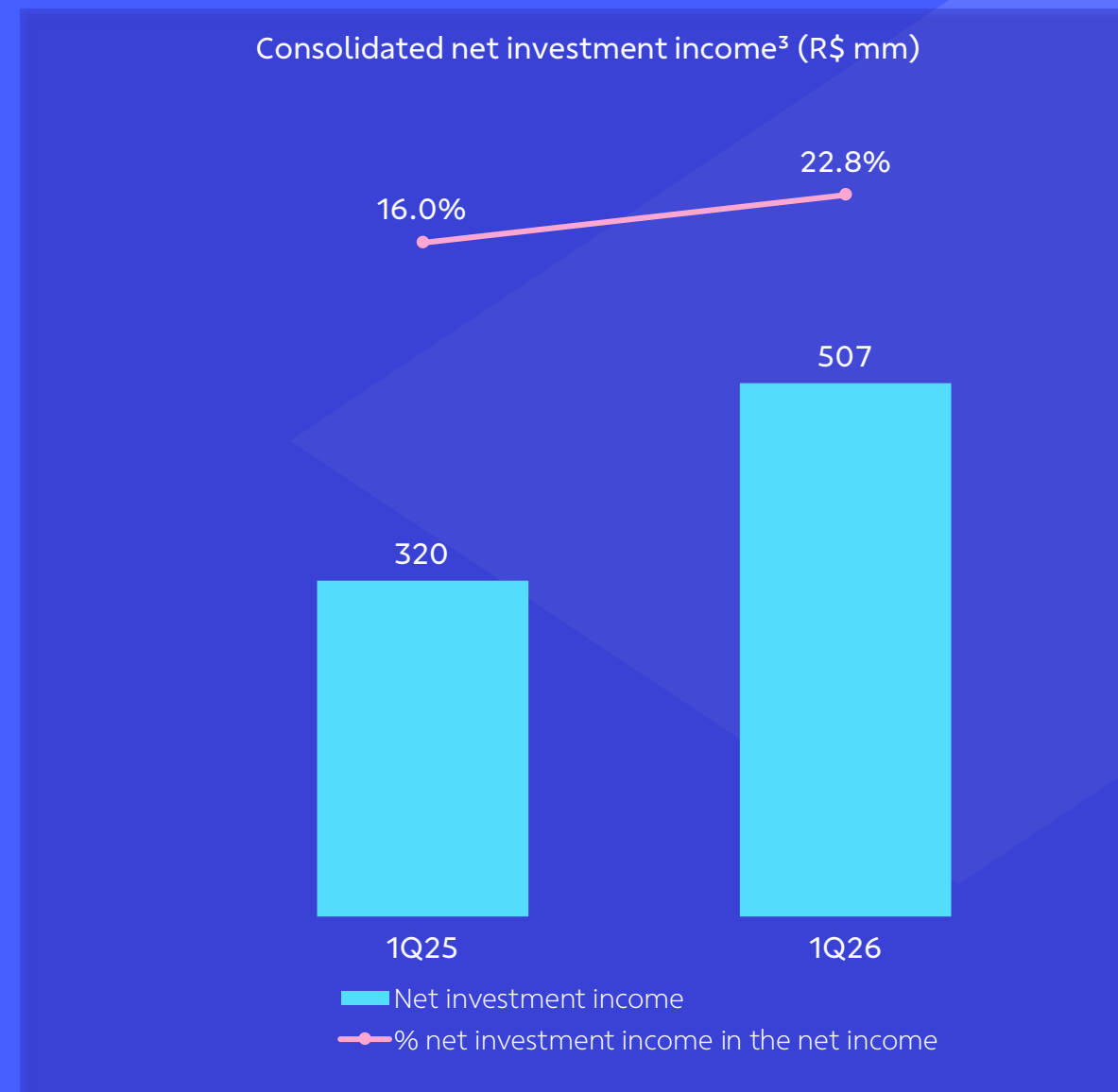
*Changes on 1Q25.

1 – Managerial net income (does not consider IFRS 17 standards)

2 – Consolidated, net of taxes, considering the effective tax rate and the equity stake of BB Seguridade in each company

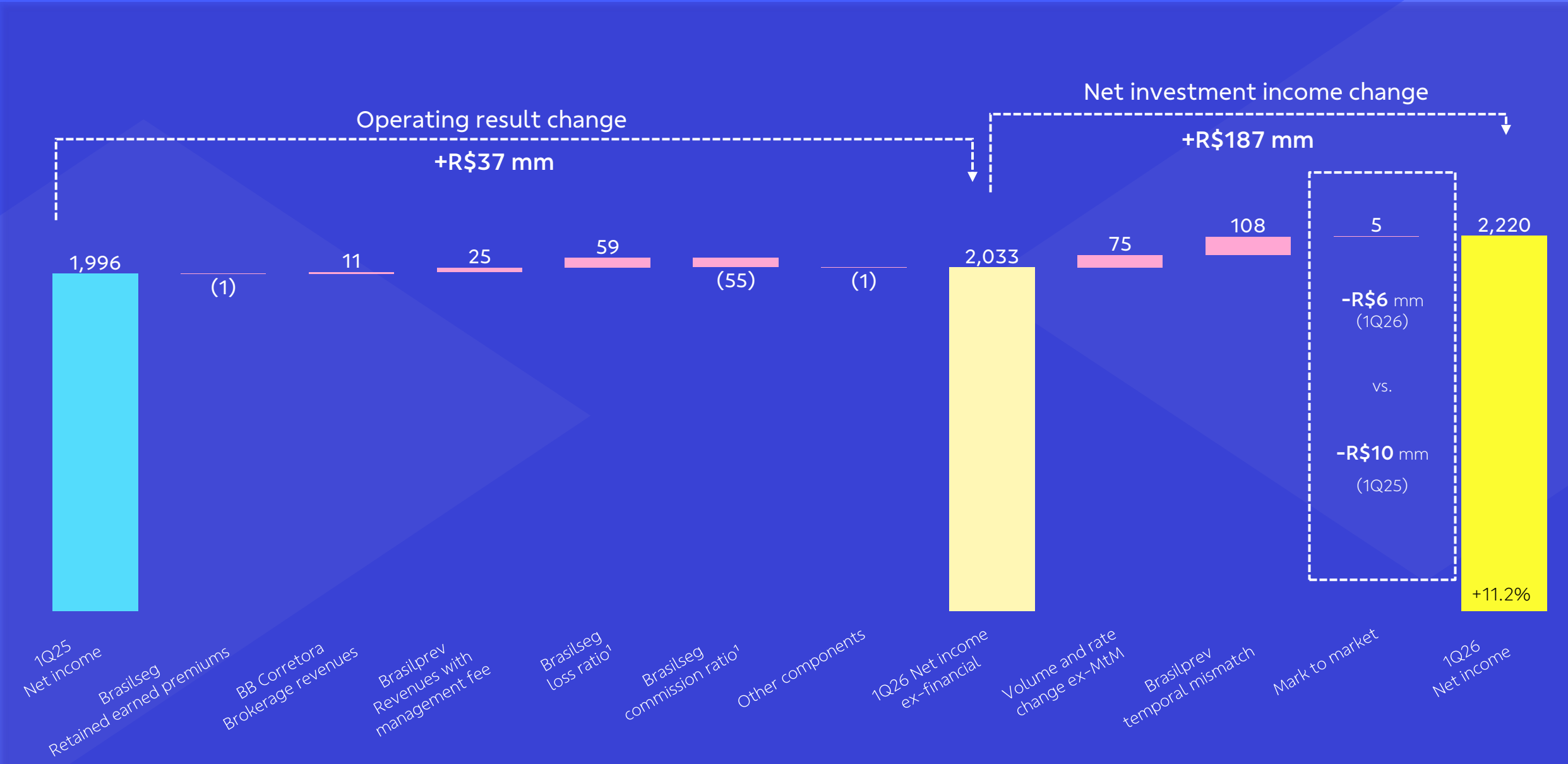
Our numbers

Managerial net income and net investment income¹



1 – Does not consider IFRS 17 standards | 2- Adjustment of the one-month lag in the IGP-M accrual on defined benefited plans of Brasilprev | 3- Net of taxes considering the effective tax rate of each company.

Managerial net income main components

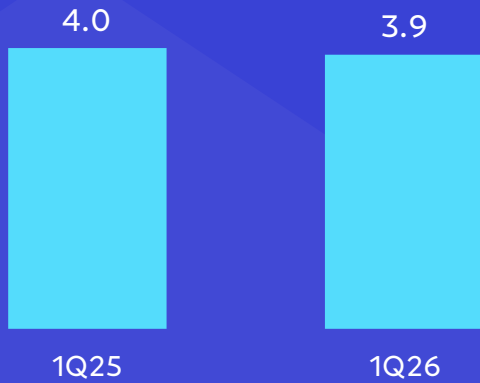


1 –Changes on retained claims and acquisition costs, considering the ratios reported in 1Q25.

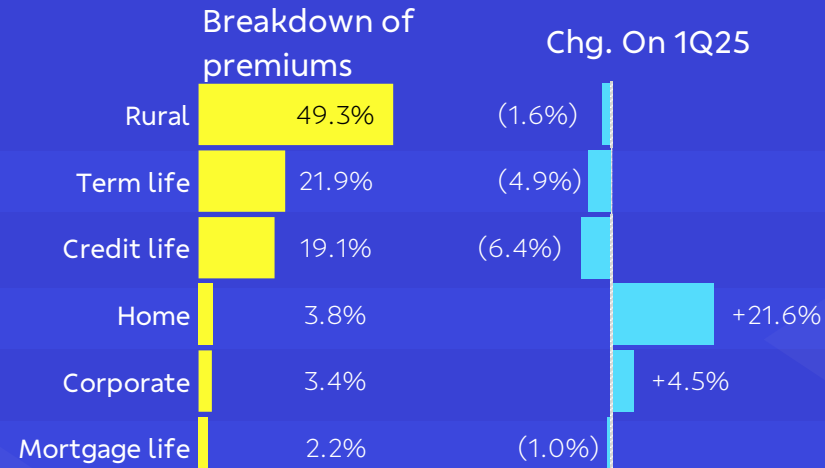
Insurance

Premium written (R\$ bn)

YoY: -2%

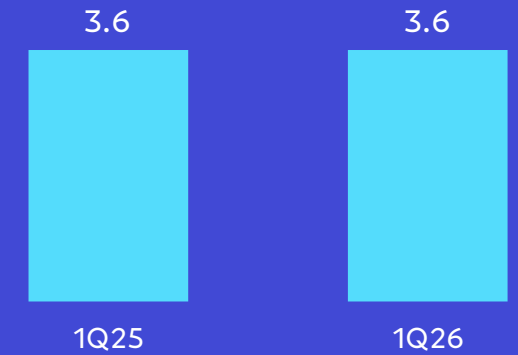


Premiums written by segment

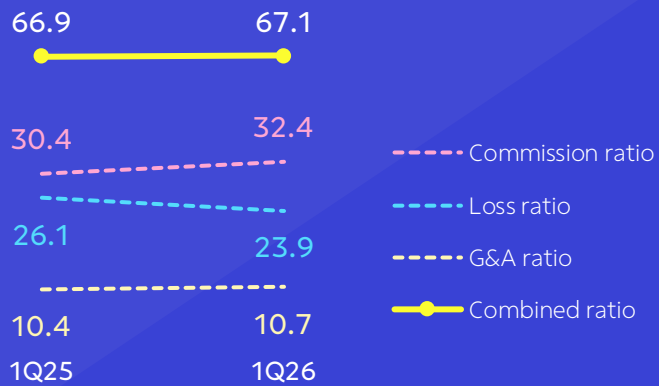


Retained premiums (R\$ bn)

YoY: -0.1%

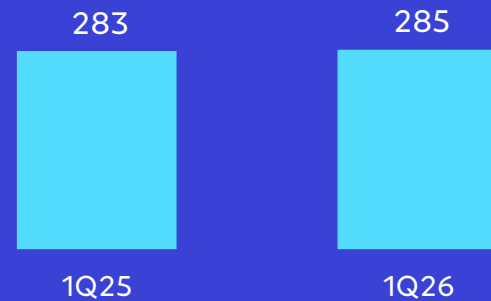


Performance ratios (%)



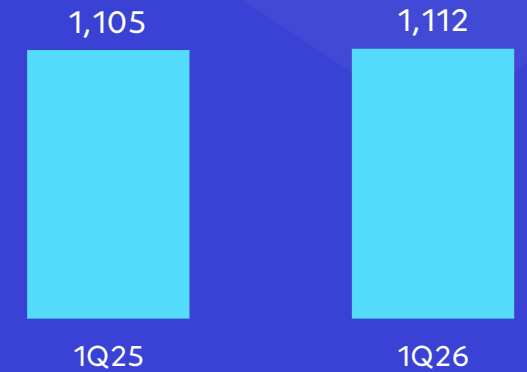
Net investment income (R\$ mm)

YoY: +1%



Managerial net income (R\$ mm)

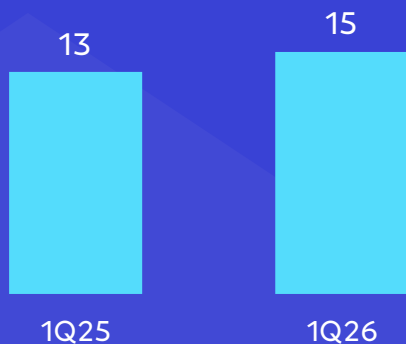
YoY: +1%



Pension plans

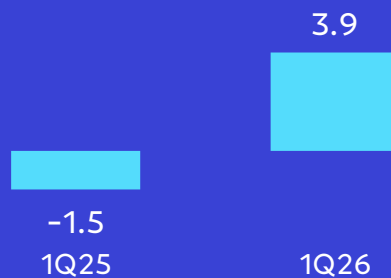
Contributions (R\$ bn)

YoY: +9%



Net inflow (R\$ bn)

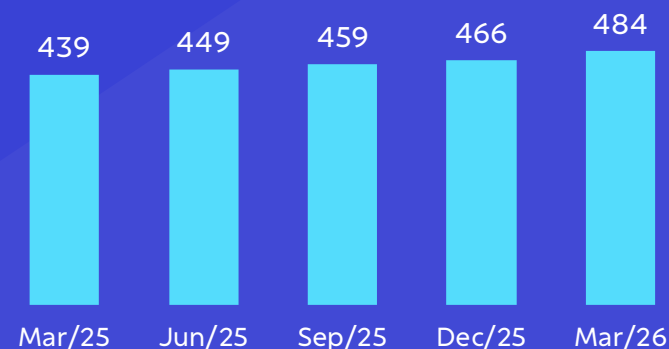
11.6%
7.9%



1 – Source: Quantum Axis.

Reserves (R\$ bn)

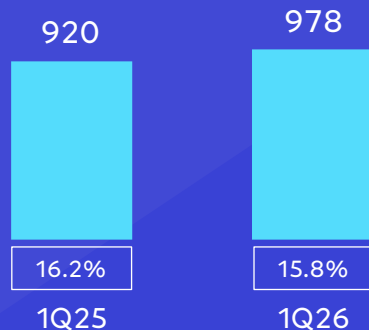
YoY: +10%



Mgmt. fee (R\$ mm)

YoY: +6%

0.88%
0.85%



% of multimarket funds on P/VGBL AuM

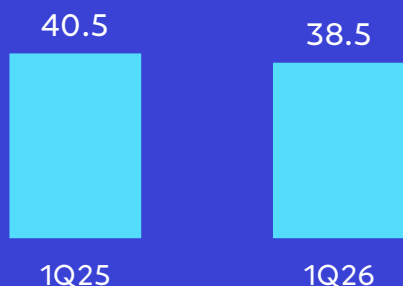
16.2%

15.8%

Management fee Avg. management fee

Cost to income ratio (%)

YoY: -2.0 p.p.



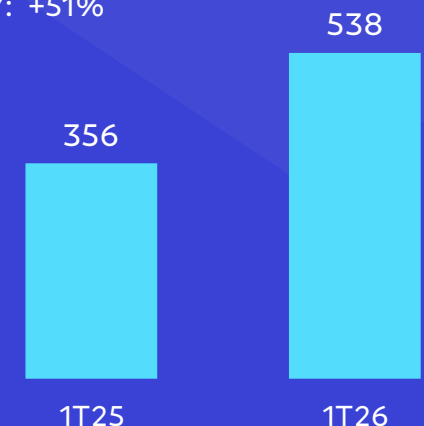
Net investment income (R\$ mm)

YoY: +716%



Managerial net income (R\$ mm)

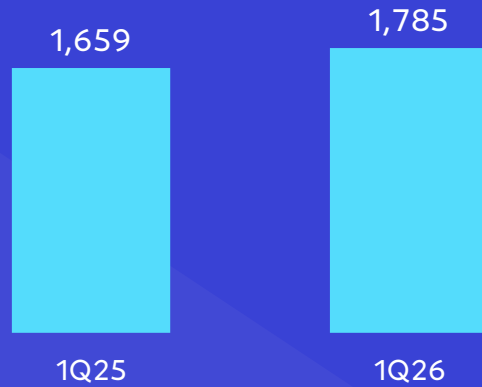
YoY: +51%



Premium bonds

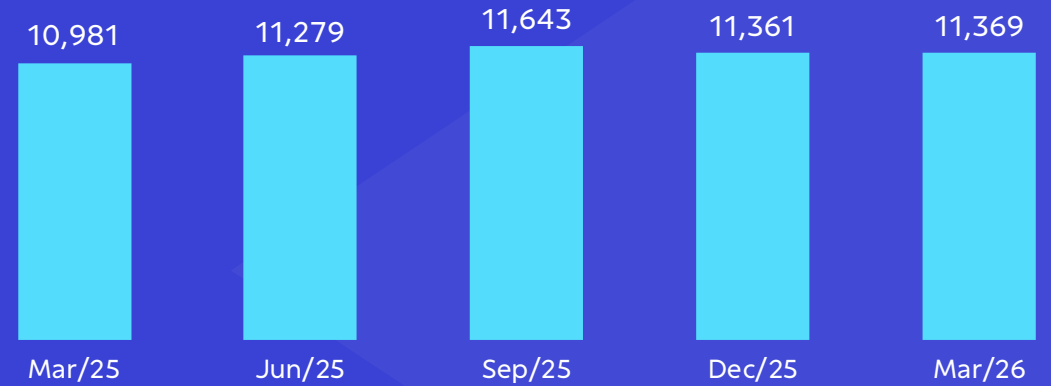
Collections (R\$ mm)

YoY: +8%



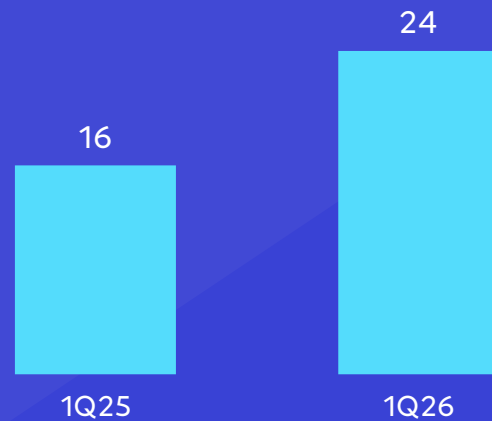
Reserves (R\$ mm)

YoY: +4%



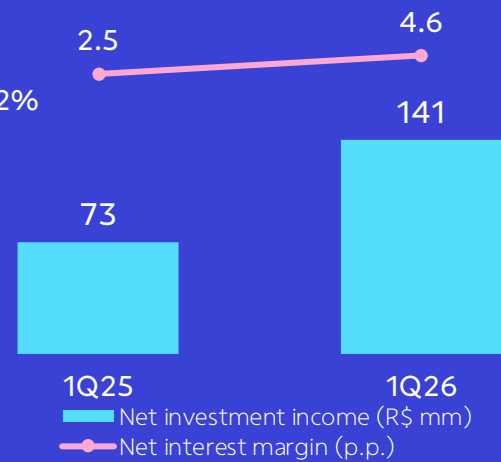
Lottery prizes paid (R\$ mm)

YoY: +55%



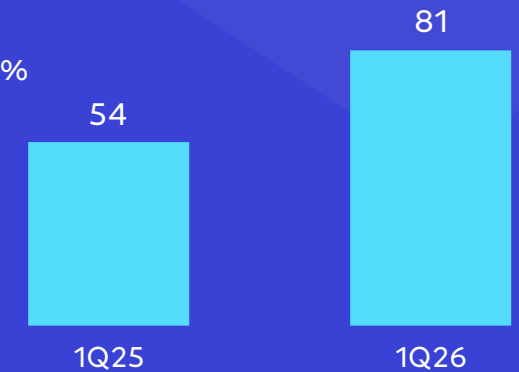
Net investment income

YoY: +92%



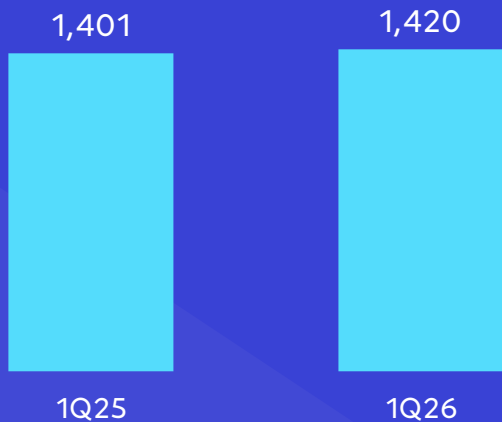
Net income (R\$ mm)

YoY: +51%

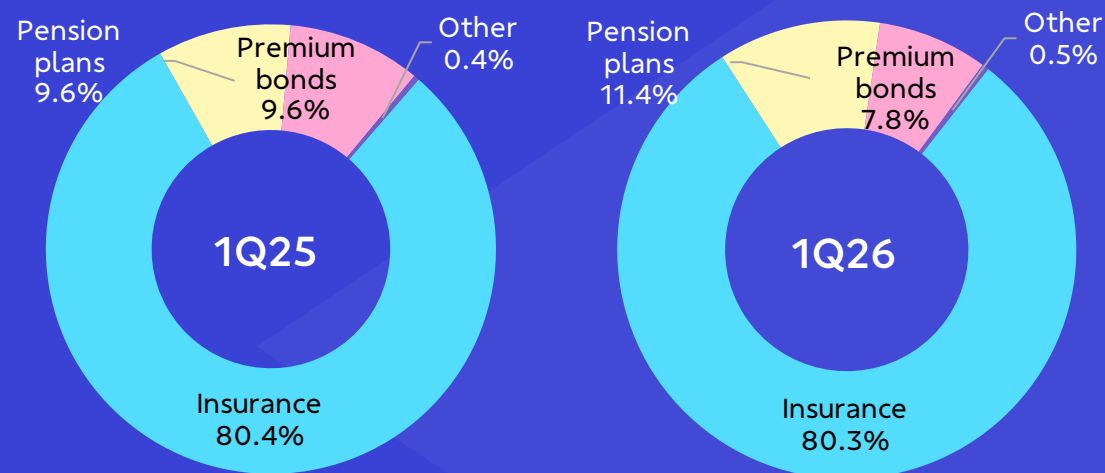


Brokerage revenues (R\$ mm)

YoY: +1%

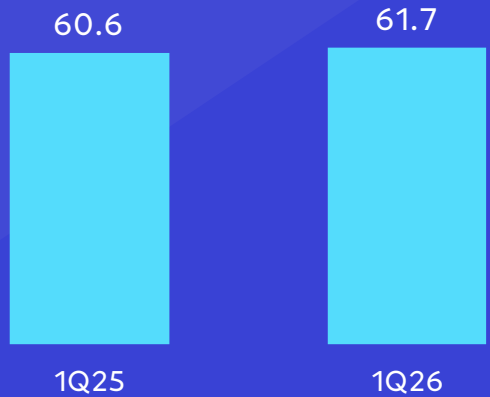


Brokerage revenue breakdown



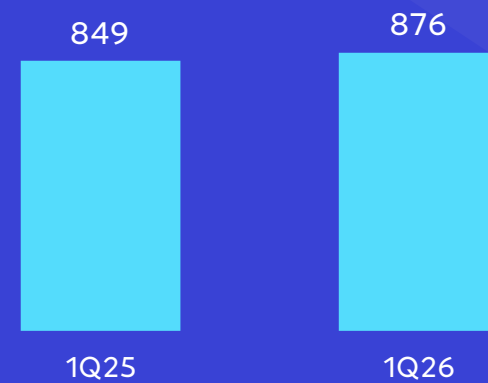
Net margin (%)

YoY: +1.0 p.p.



Net income (R\$ mm)

YoY: +3%



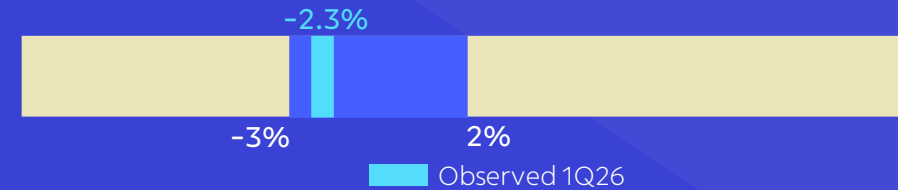
Guidance

Guidance 2026

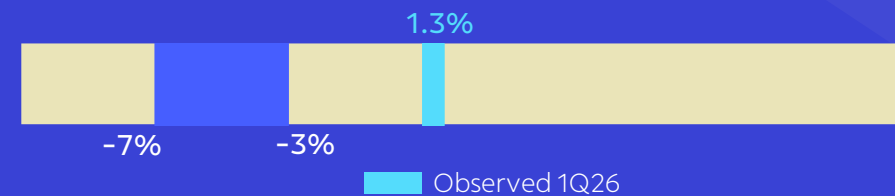
PGBL and VGBL pension plans reserves of Brasilprev



Premiums written of Brasilseg



Non-interest operating result (ex-holding)¹



¹ – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasil dental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

Contacts

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