BB SEGUROS
Pra tudo que importa

BB Seguridade

Earnings Presentation | **3Q25**

Highlights | 3Q25 and 9M25

	3Q25	9M25
Net income[1]	R$2.6bn +13.1%	R$6.8bn +13.7%
Operating result[2]	R$1.8bn +2.4%	R$5.3bn +5.7%
Net investment income[2]	R$0.7bn +55.1%	R$1.5bn +54.9%

Portfolio expansion[3]

Credit life for enterprises
R$294mm
in premiums from new SME credit lines

Credit life
R$160mm
in premiums from **private payroll loans**

Customer-centric strategies

NPS[4] in the quality zone **+5.1 pts**

Reduction of complaints[5] **-24%**

Improvement of churn[5] **-7%**

*Changes on 3Q24 and 9M24
1 – Recurring managerial net income (does not consider IFRS 17 standards and one-off events)
2 – Consolidated, net of taxes, considering the effective tax rate of each company

3 – Data as of 9M25
4 – September 2025 vs. September 2024
5 – Changes on 9M24

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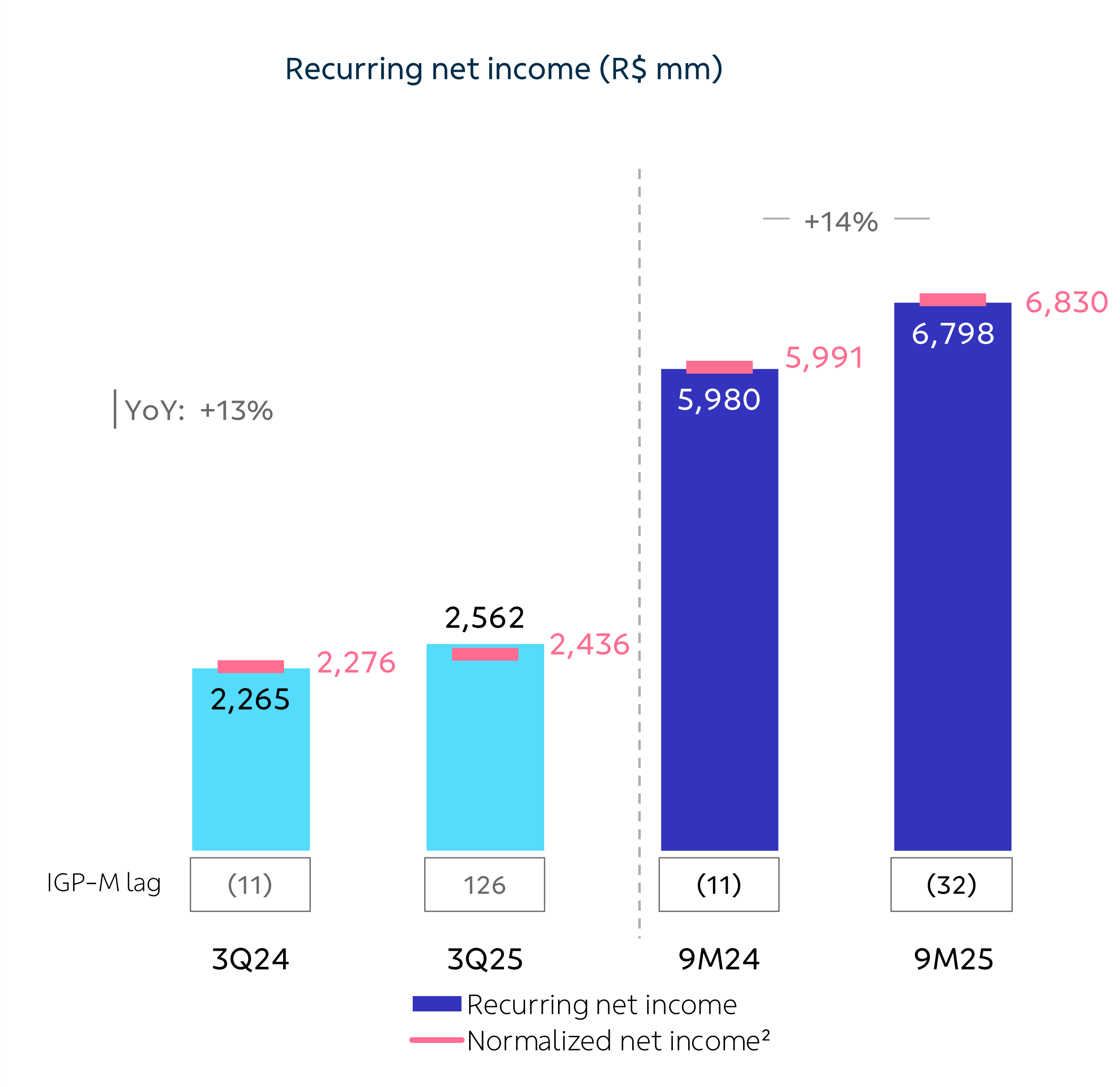
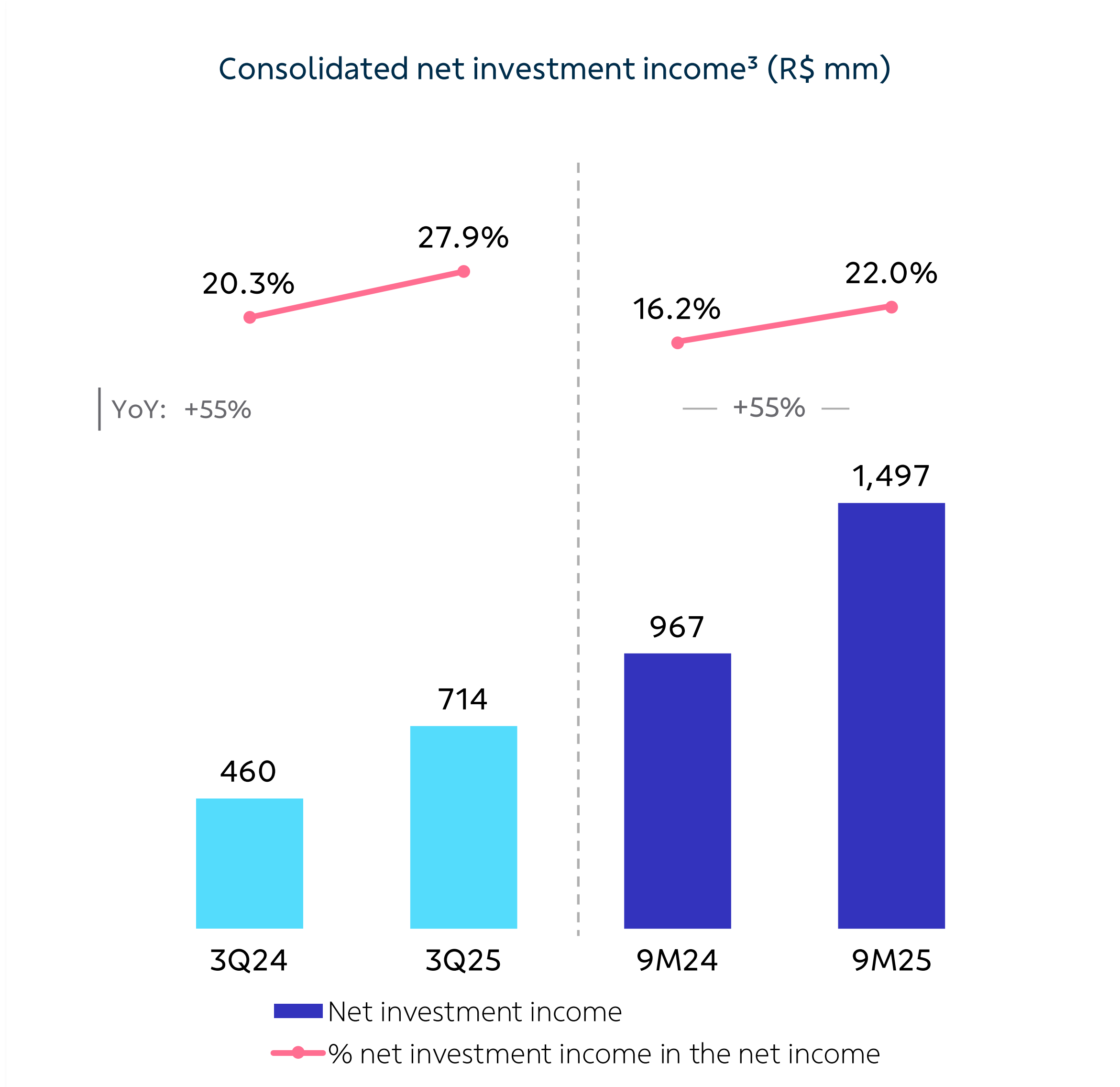
Our numbers

Recurring managerial net income and net investment income[1]



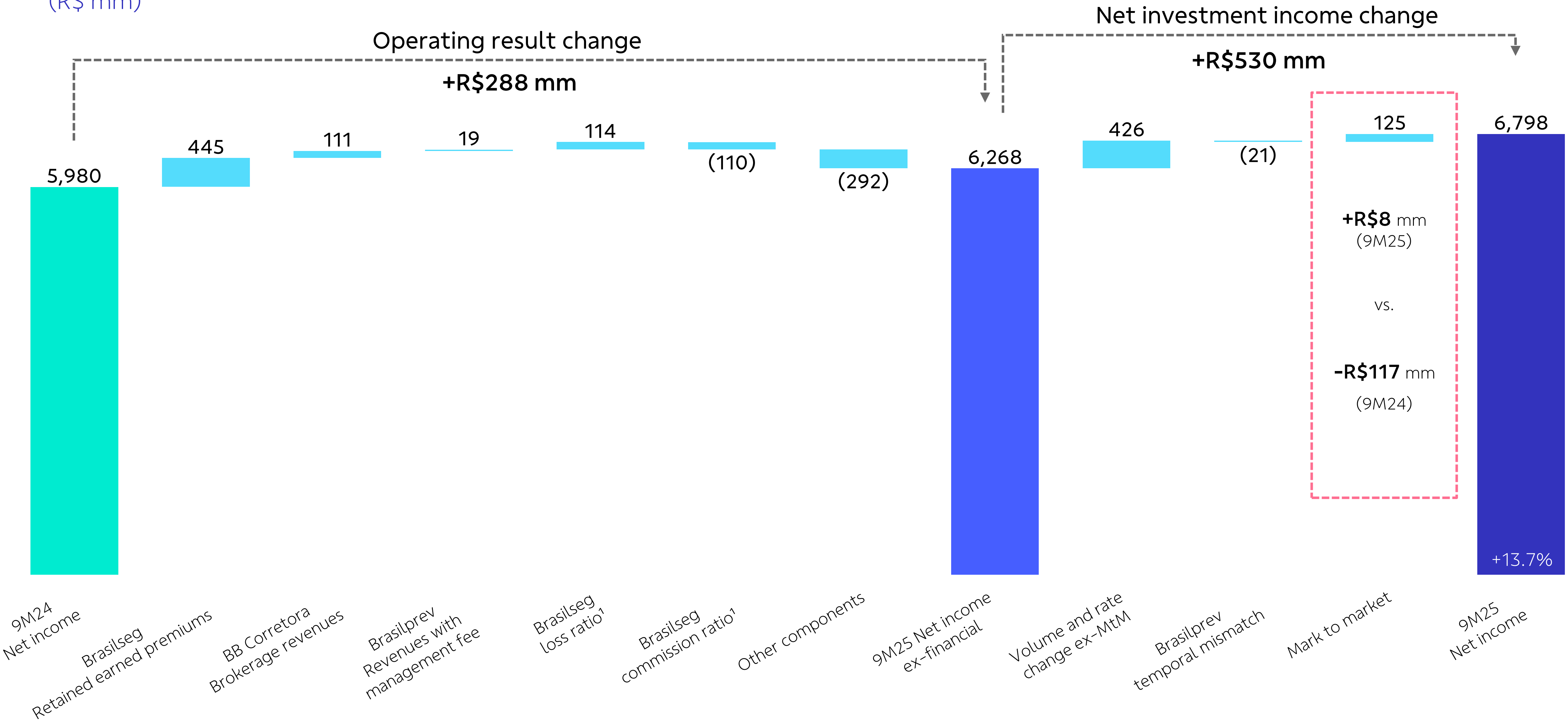


1 – Does not consider IFRS 17 standards
2- Adjustment of the one-month lag in the IGP-M accrual on defined benefited plans of Brasilprev.

3 – Net of taxes considering the effective tax rate of each company.

Recurring managerial net income main components

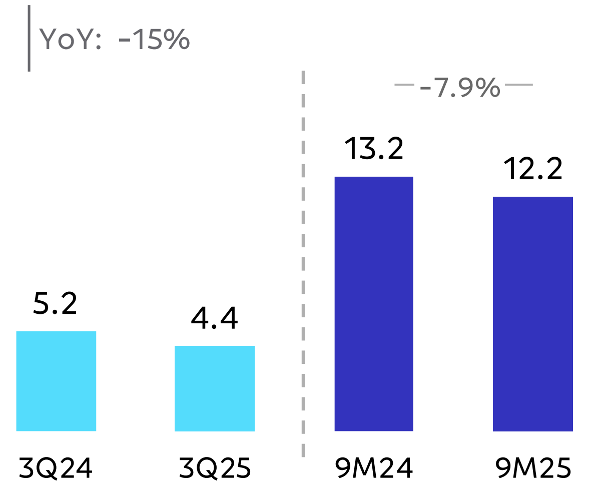
(R$ mm)



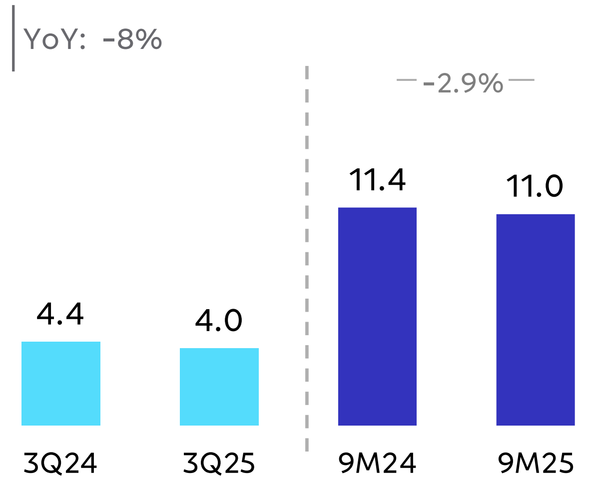
1 –Changes on retained claims and acquisition costs, considering the ratios reported in 9M24.

Brasilseg

Premiums written (R$ bn)



Retained premiums (R$ bn)

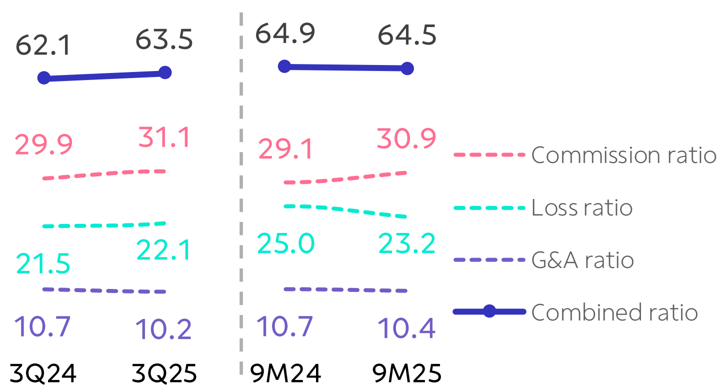


Premiums written by segment

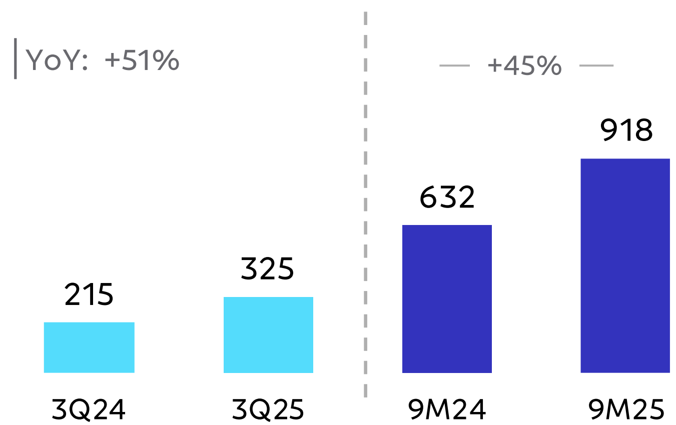
	Breakdown of premiums	Chg. On 9M24	On 3Q24
Rural	48.8%	(11.6%)	(24.4%)
Term life	22.3%	+1.6%	+4.2%
Credit life	20.7%	(12.8%)	(10.3%)
Corporate[1]	2.8%	(0.6%)	(7.5%)
Home	3.1%	+13.2%	+17.1%
Mortgage life	2.2%	+7.1%	+4.7%

1 – As of April 2024, a contract for the warranty insurance product was discontinued, which impacted the comparable for the corporate segment.

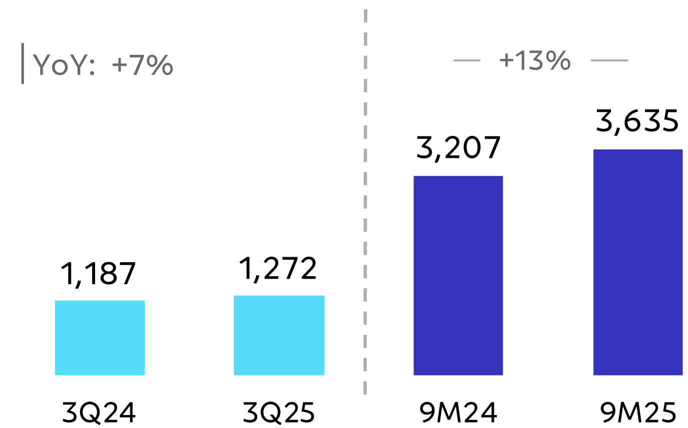
Performance ratios (%)



Net investment income (R$ mm)

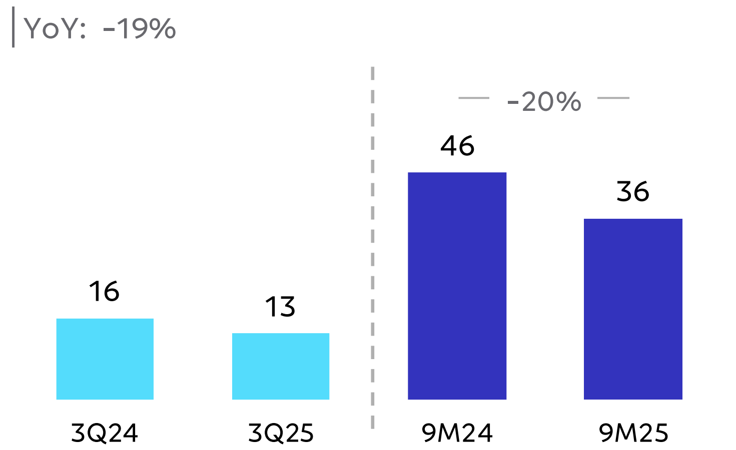


Recurring net income (R$ mm)

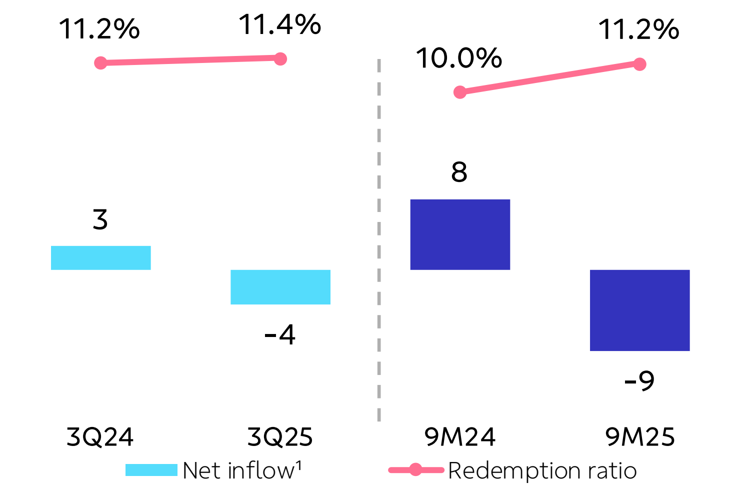


Brasilprev

Contributions (R$ bn)

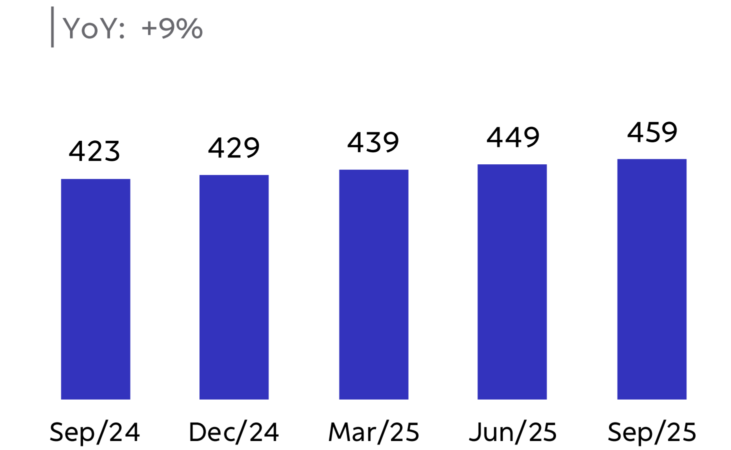


Net inflow (R$ bn)

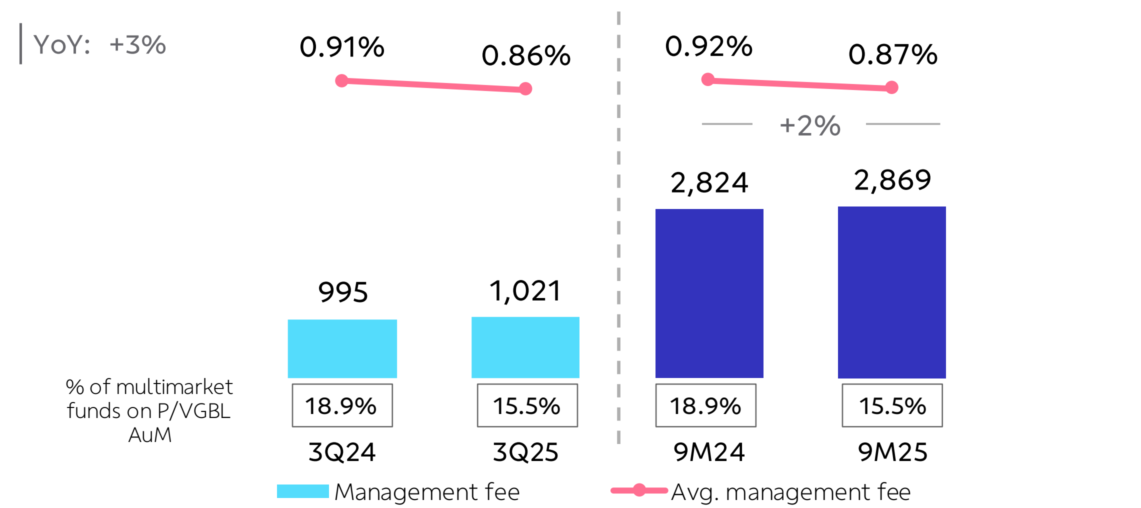


1 –Source: Quantum Axis

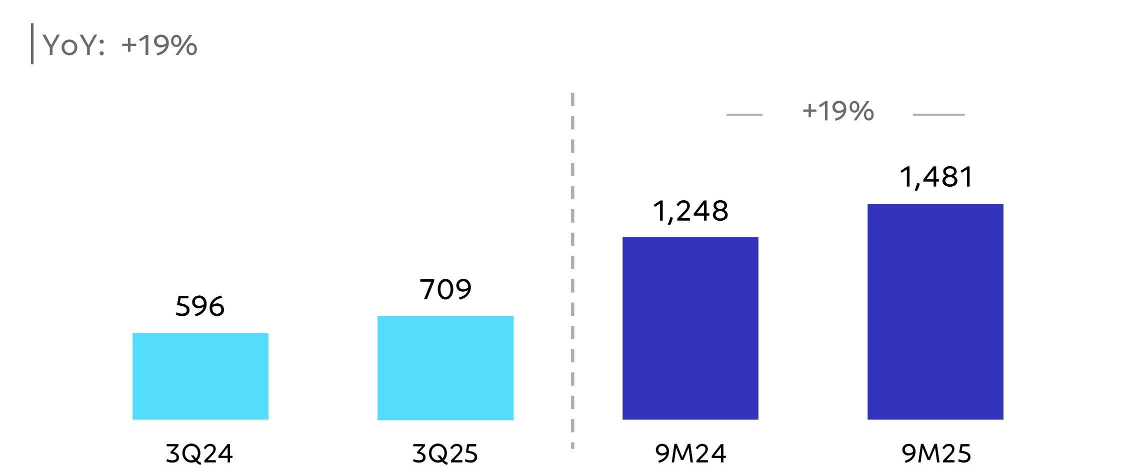
Reserves (R$ bn)



Mgmt. fee (R$ mm)

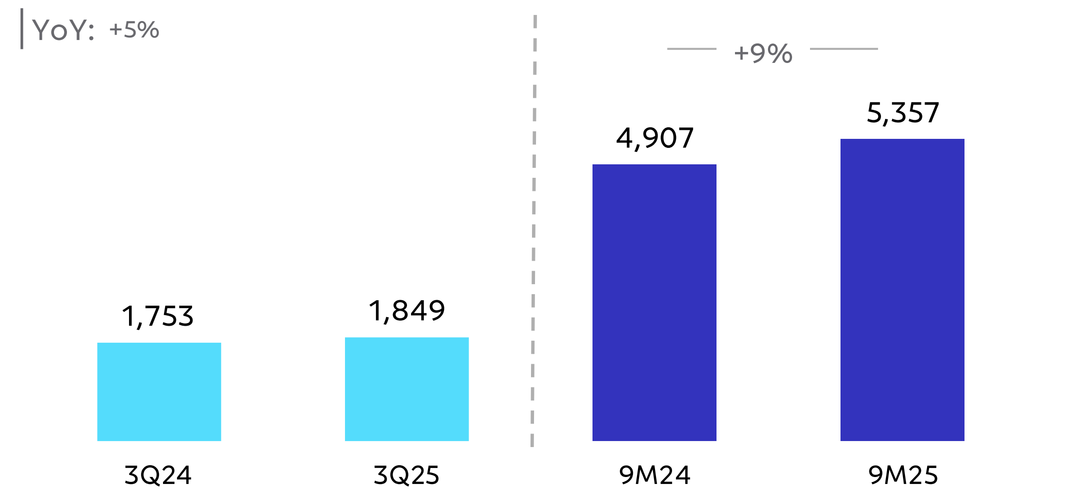


Recurring net income (R$ mm)

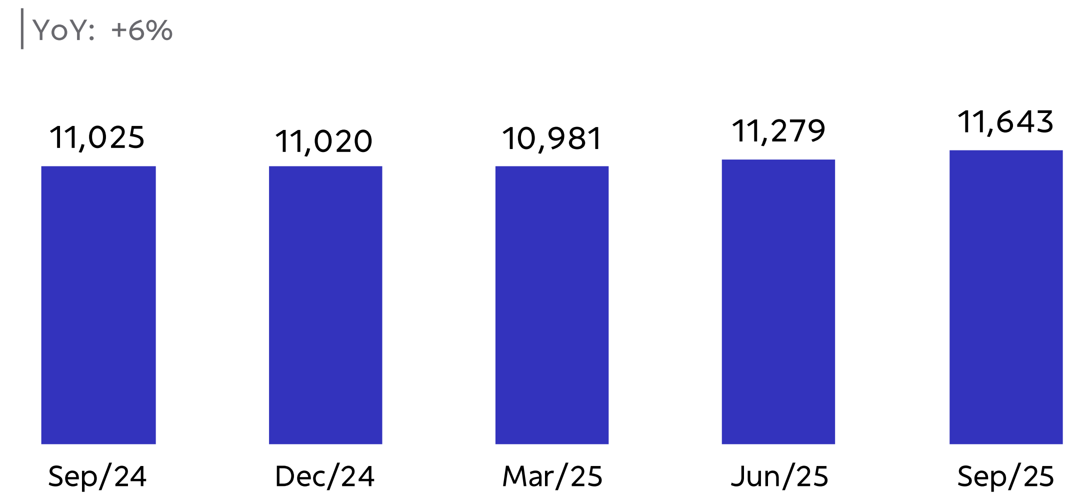


Brasilcap

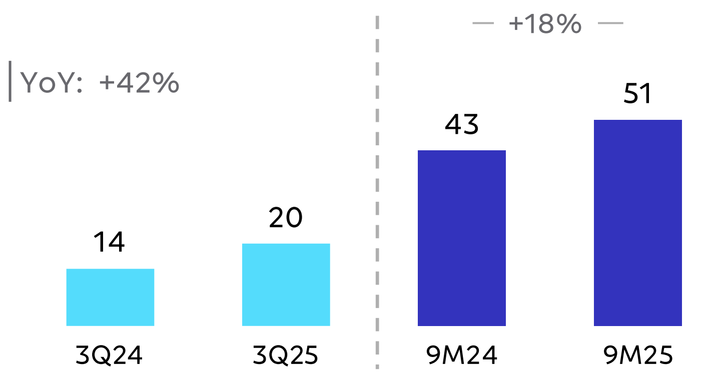
Collections (R$ mm)



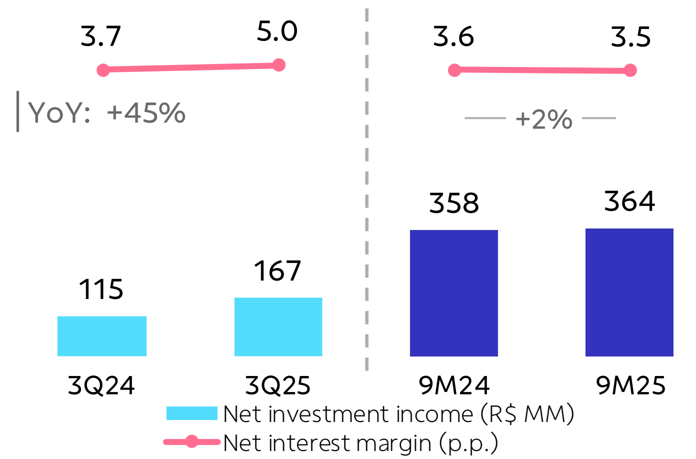
Reserves (R$ mm)



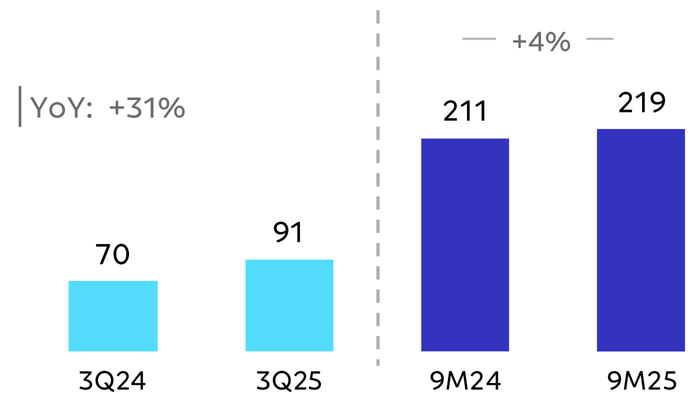
Lottery prizes paid (R$ mm)



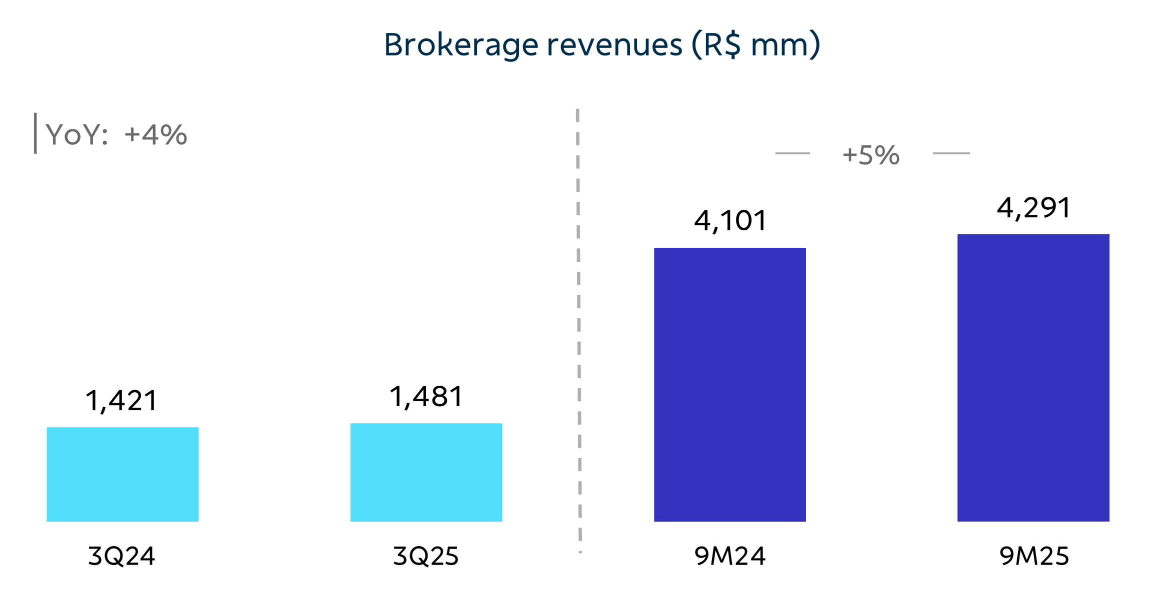
Net investment income

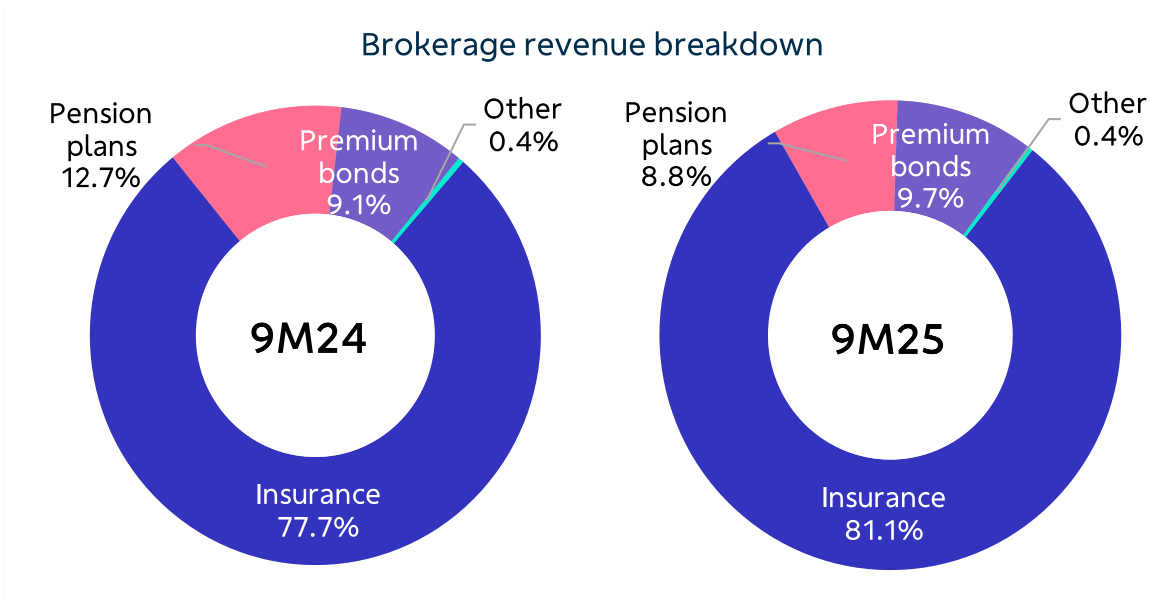


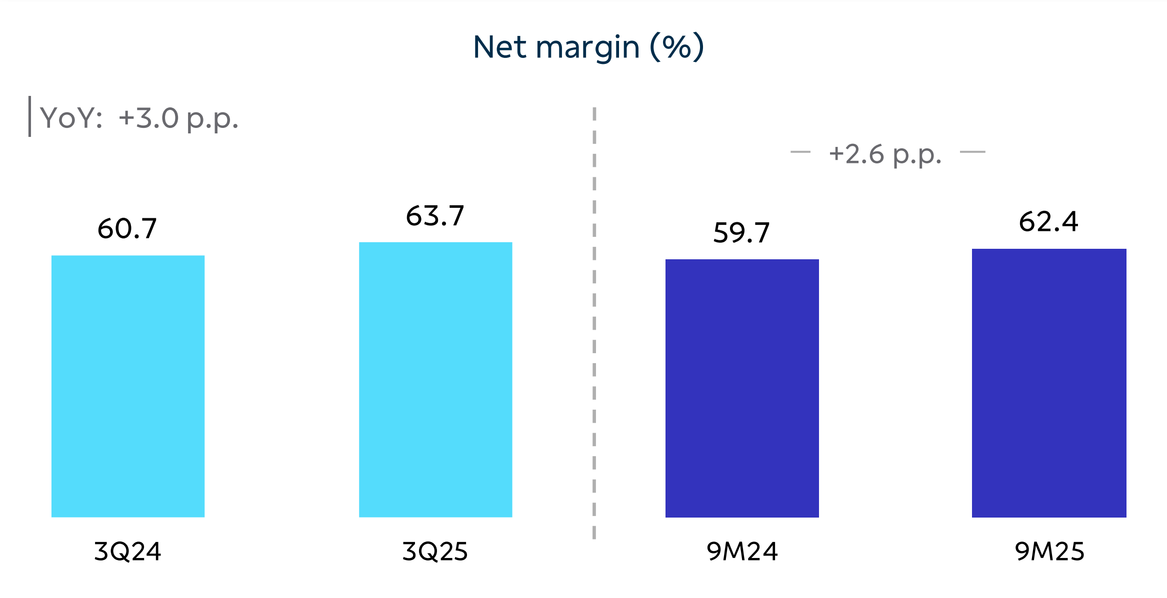
Net income (R$ mm)

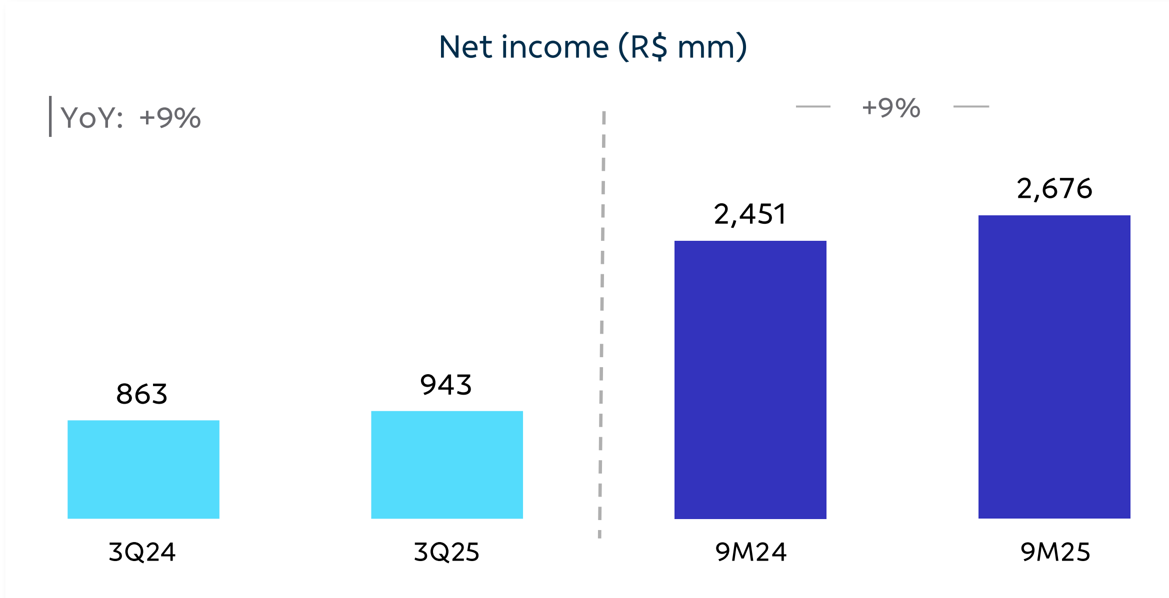


BB Corretora









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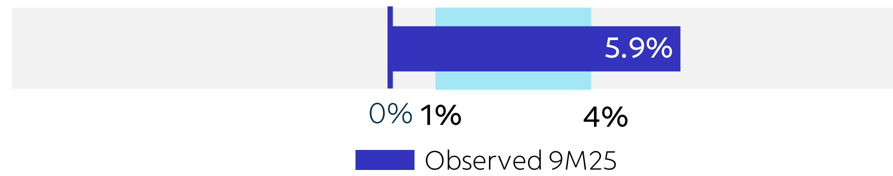
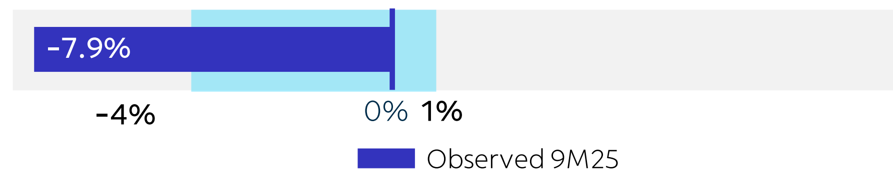
Guidance

Guidance 2025

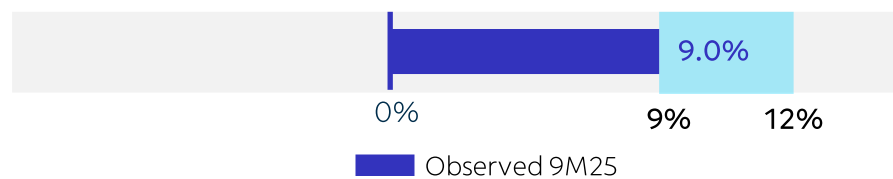
Non-interest operating result (ex-holding)[1]



Premiums written of Brasilseg



PGBL and VGBL pension plans reserves of Brasilprev



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

BB SEGUROS

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