

## BB SEGURIDADE REPORTS NET INCOME OF R\$ 9.1 BILLION IN 2025

*An increase of 11.4% compared to 2024*

BB Seguridade announces to the market the highest recurring managerial net income in its history, reaching R\$ 9.1 billion in 2025. The amount represents an 11.4% expansion compared to the previous year. In the fourth quarter of 2025, net income totaled R\$ 2.3 billion, a 5.1% increase versus the fourth quarter of 2024.

The combined operating result of the group's companies reached R\$ 7.0 billion in 2025, up 2.1% year-over-year, with the insurance loss ratio at the lowest level in the company's history, underscoring the robustness of its risk-underwriting model. The consolidated financial result grew 61.3% compared to 2024, supported by an increase in the average asset balance and a reduction in the cost of pension liabilities.

The Company's strong cash-generation capacity enabled the distribution of R\$ 8.7 billion in dividends, a 5.4% increase in the amount allocated to shareholder remuneration, representing approximately 96% payout.

Delano Valentim de Andrade, CEO of BB Seguridade, stated: "In 2025, we delivered exceptional bottom-line results, even in a year marked by a more challenging commercial environment. Supported by a solid financial result, we directed significant amounts to shareholder remuneration through dividends. In 2026, we will continue working tirelessly to offer the best experience to our clients, with increasingly integrated management that places them at the center of decision-making and enables efficiency gains that expand our value-creation capacity and ensure increasingly sustainable results."

### Highlights by Company

- **Brasilseg:** in 2025, recurring managerial net income increased 12.0%, driven by a 40.1% expansion in the net investment income and a 5.7% growth in non-interest operating result. The financial result benefited from the higher Selic rate, while operating performance was supported by higher retained earned premiums (+7.2%) and a reduction in the loss ratio (-1.1 p.p.).
- **Brasilprev:** the company recorded a 23.4% increase in recurring managerial net income for the year, supported by an improvement in the net investment income. This performance was mainly driven by positive mark-to-market effects on trading securities (+R\$39.8 million in 2025 vs. -R\$439.5 million in 2024) and by a decline in the average yield of interest bearing liabilities, consistent with the reduction in the IGP-M.
- **Brasilcap:** in 2025, net income continued its upward trajectory, growing 13.3% (R\$318.2 million). The performance reflects a 0.2 p.p. increase in the net interest margin and growth in the volume of interest-earning assets. Premium bonds collections rose 1.2% during the year, driven by the expansion of the monthly-payment bonds, which increased revenue recurrence.
- **BB Corretora:** net income grew 6.9% in 2025, supported by higher brokerage revenues (+2.5%), especially due to increased recognition of deferred insurance revenues, and by a 47.6% expansion in the net investment income, reflecting a higher average return rate and an increase in the volume of investments.

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