BB SEGUROS

BB Seguridade

Earnings

2Q26

BB SEGUROS

In 1H26

R$ 4.4 billion (+3.2%)

net income[1]

R$ 3.5 billion (+0.3%)

Operating result[2], with improved loss ratio

R$ 909.1 million (+16.0%)

financial result[2], with higher profitability

R$ 3.9 billion

in dividends distributed, 88% payout[1]
(R$1.98 per share)

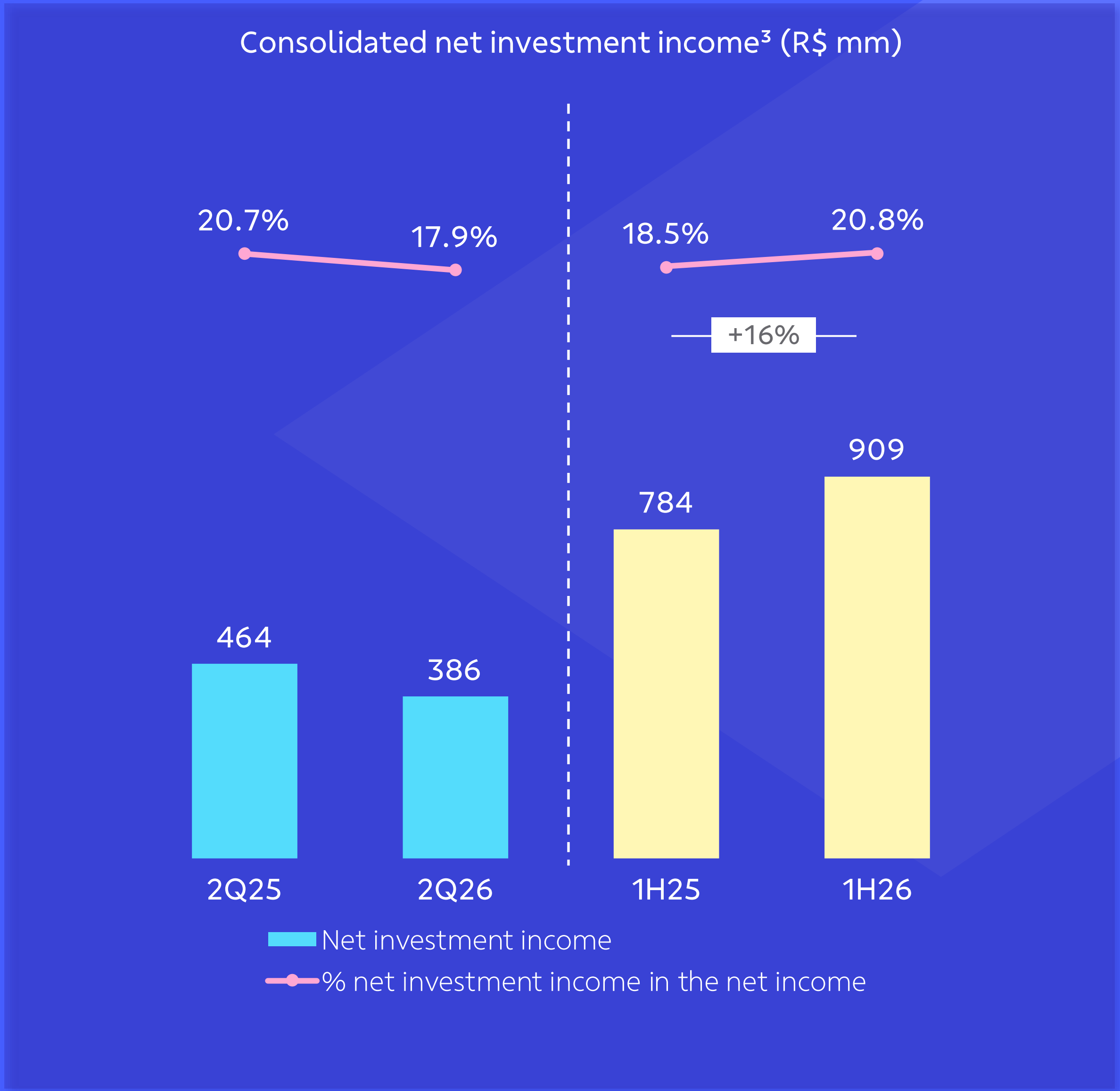
Insurance retained premiums	R$7.0 bn -0.4% YoY
Pension plans reserves	R$496.5 bn +10.6% YoY
Pension plans net inflow	R$2.8 bn -R$5.2 bn (1H25)
Premium bonds collections	R$3.4 bn -3.0% YoY
Lottery prizes paid	R$41.8 mm +36.1% YoY

*Changes on 1H25.
1 – Managerial net income (does not consider IFRS 17 standards and extraordinary events)
2 – Consolidated, net of taxes, considering the effective tax rate and the equity stake of BB Seguridade in each company

BB SEGUROS

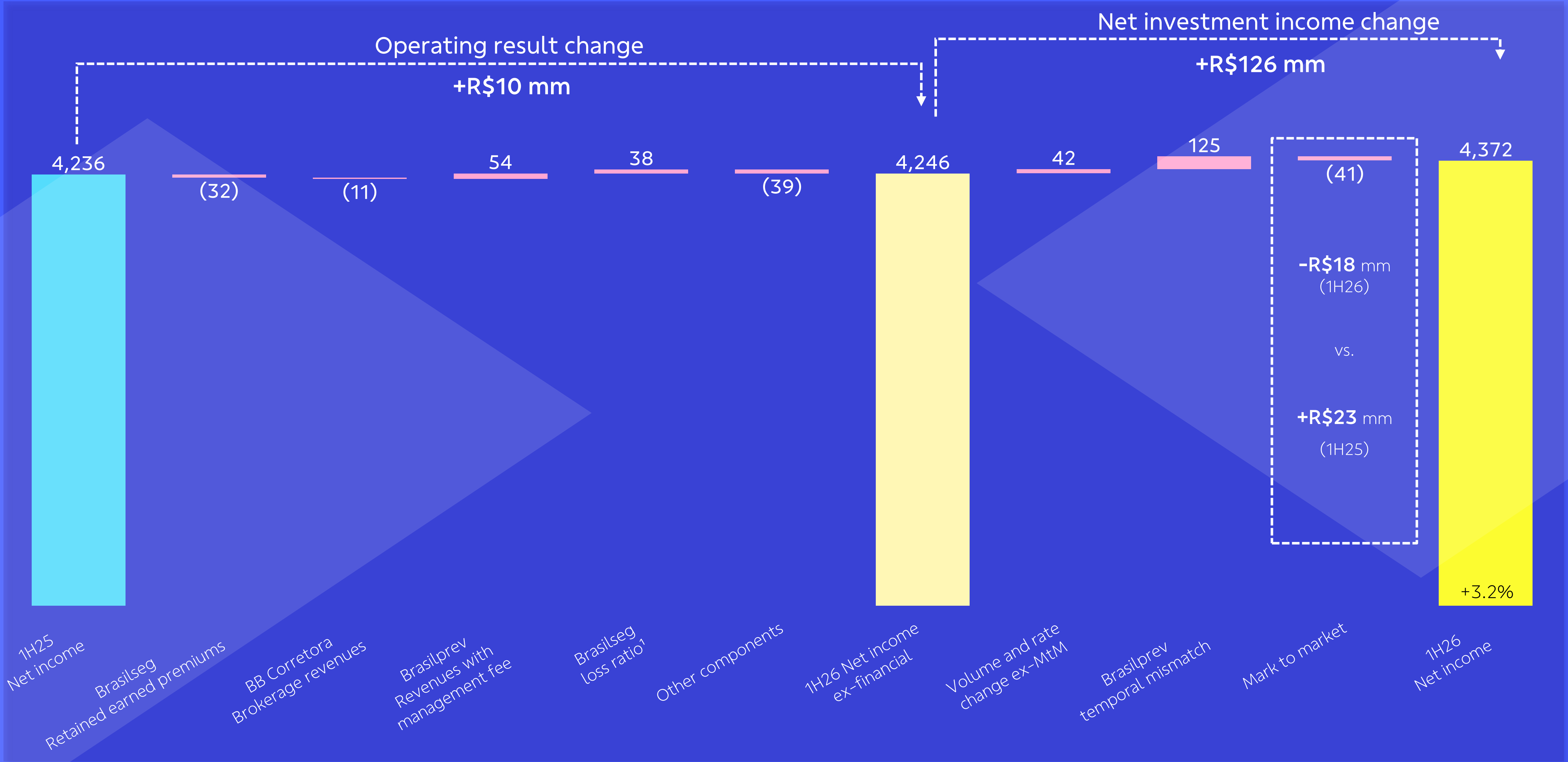
Our numbers

Recurring 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.

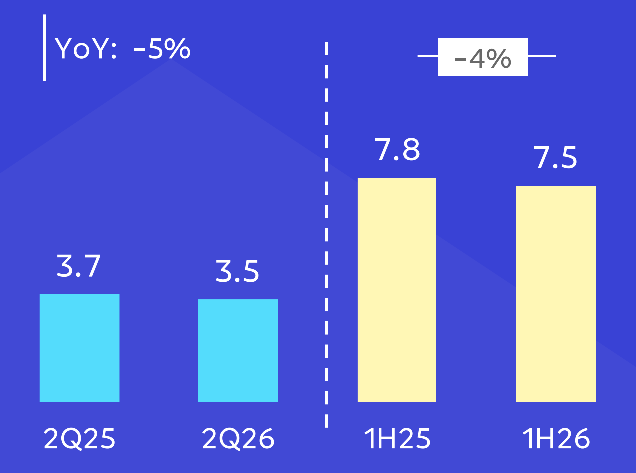
Recurring net income main components



1 –Changes on retained claims and acquisition costs, considering the ratios reported in 1H25.

Insurance

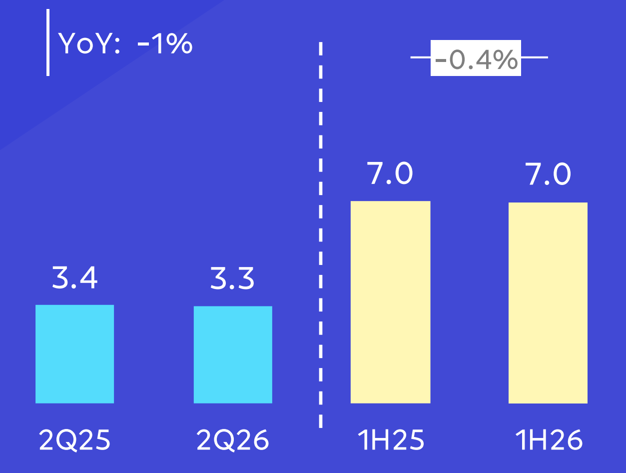
Premium written (R$ bn)



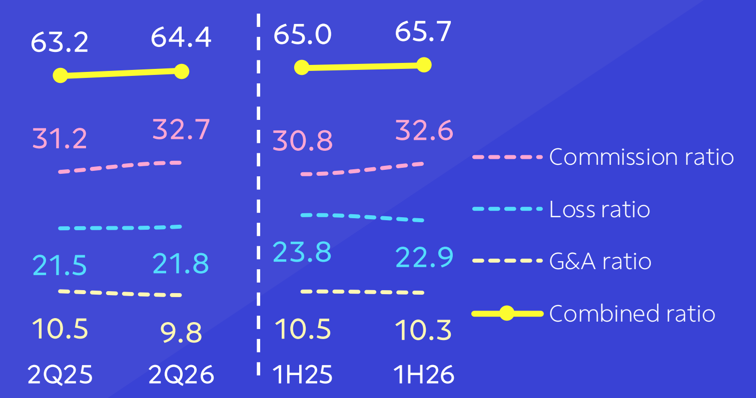
Premiums written by segment

	Breakdown of premiums 1H26	On 2Q25	Chg. On 1H25
Rural	46.7%	(11.4%)	(6.2%)
Term life	22.3%	(5.5%)	(5.2%)
Credit life	21.2%	+5.0%	(0.7%)
Home	3.9%	+24.4%	+22.9%
Corporate	3.3%	(5.7%)	(0.3%)
Mortgage life	2.3%	(0.2%)	(0.6%)

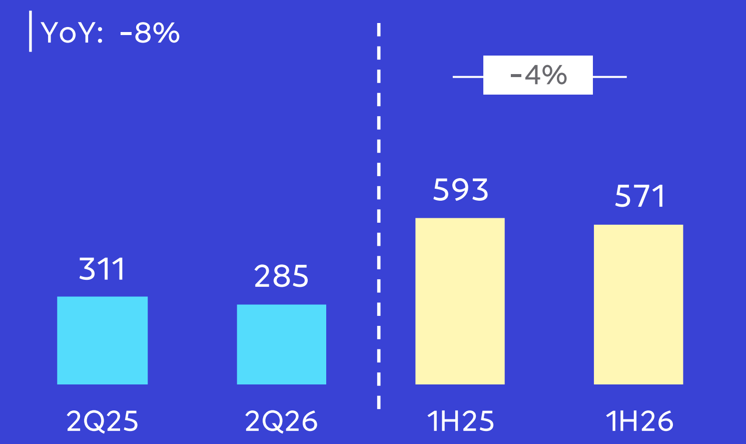
Retained premiums (R$ bn)



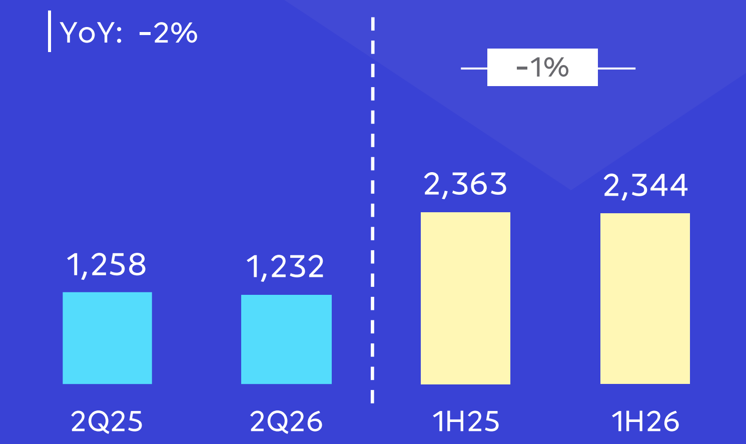
Performance ratios (%)



Net investment income (R$ mm)

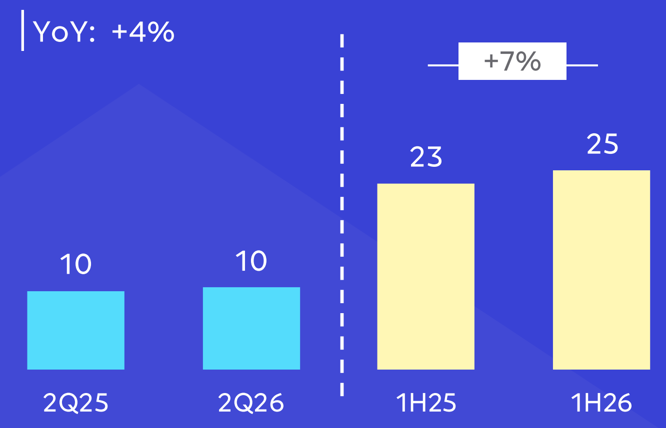


Recurring net income (R$ mm)

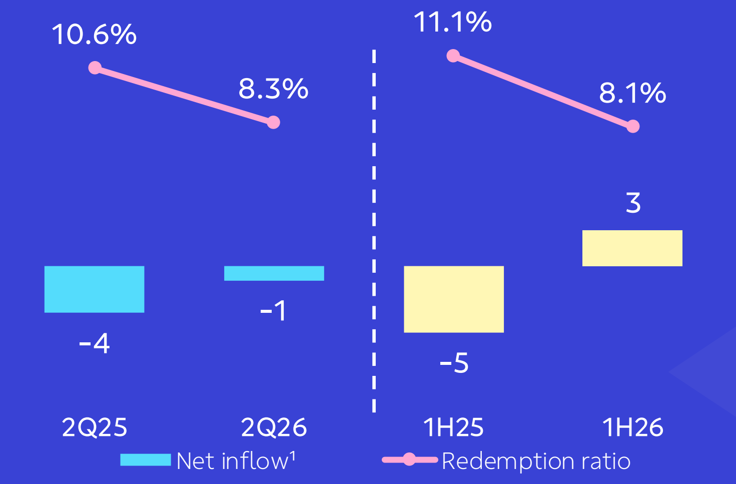


Pension plans

Contributions (R$ bn)

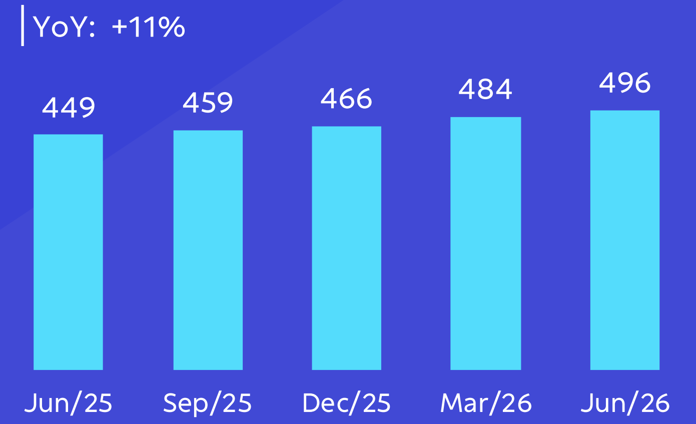


Net inflow (R$ bn)

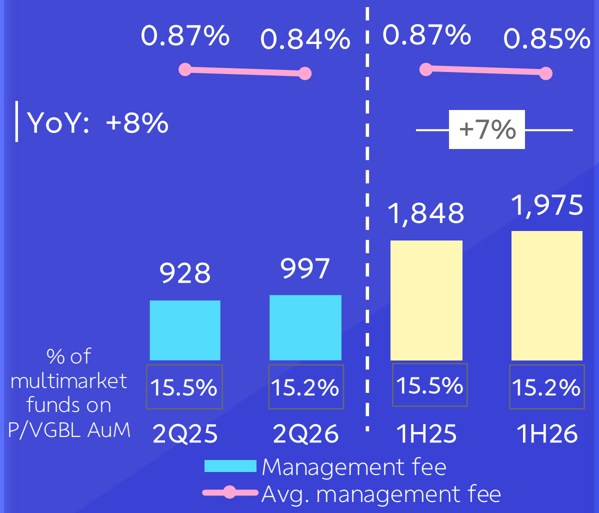


1 – Source: Quantum Axis.

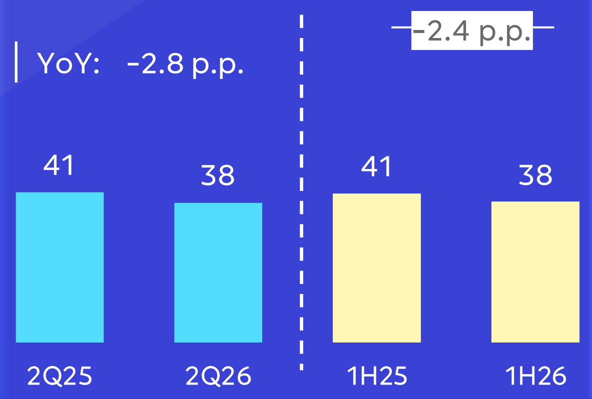
Reserves (R$ bn)



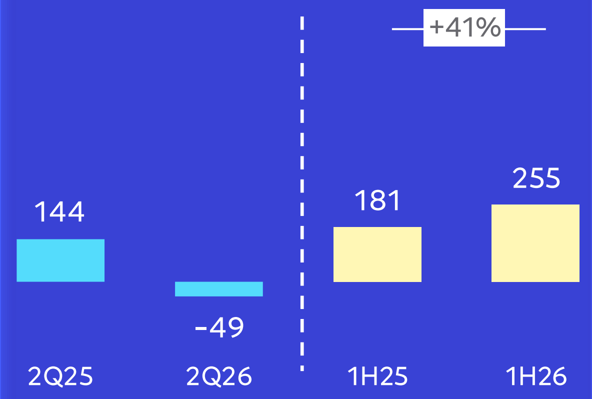
Mgmt. fee (R$ mm)



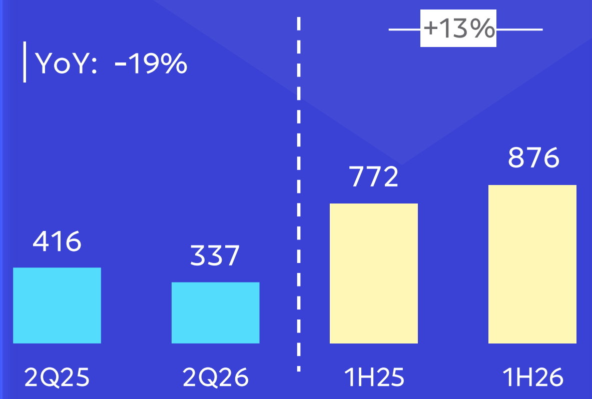
Cost to income ratio (%)



Net investment income (R$ mm)

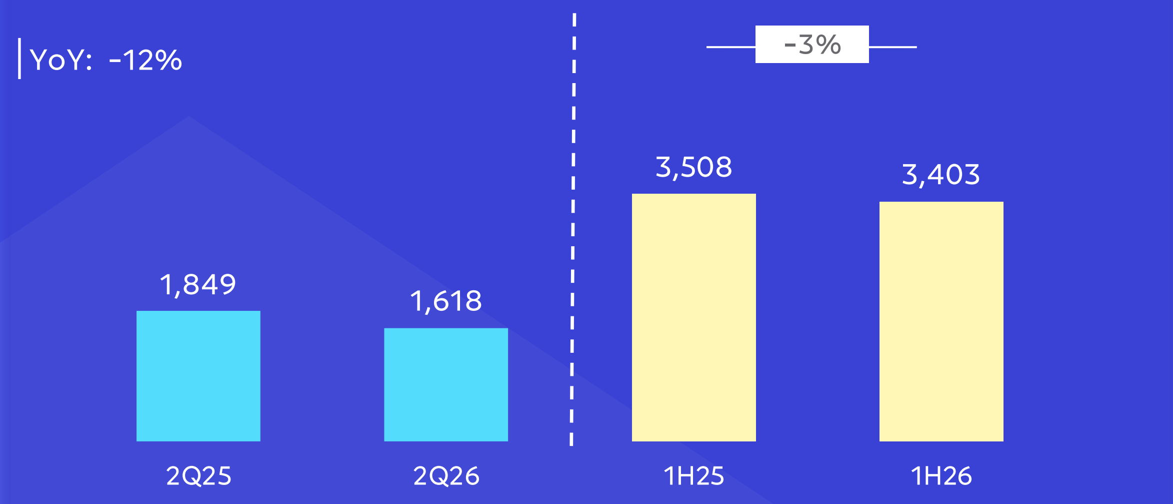


Managerial net income (R$ mm)

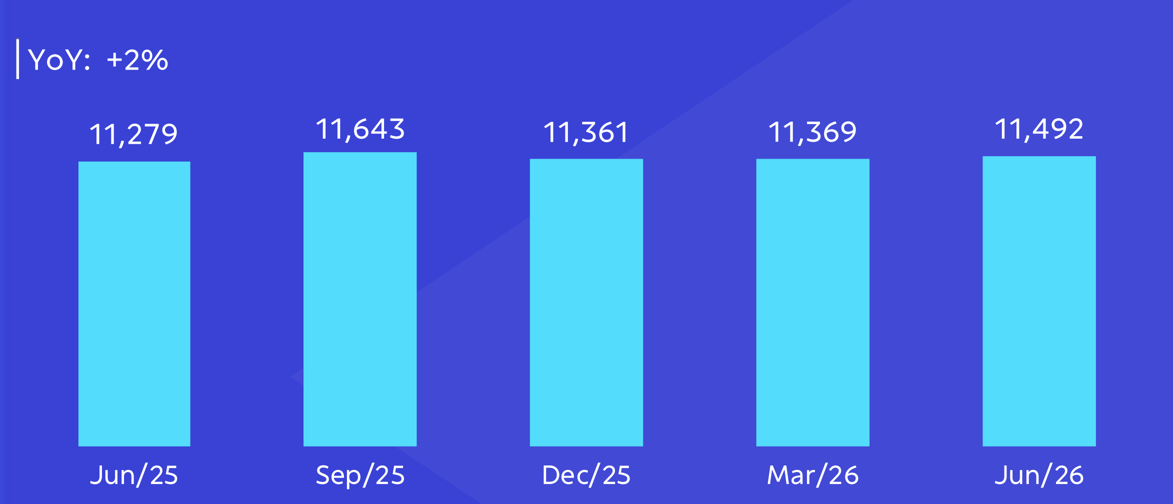


Premium bonds

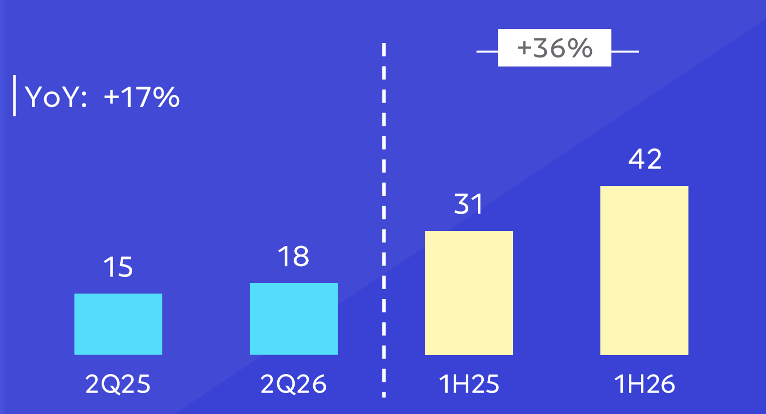
Collections (R$ mm)



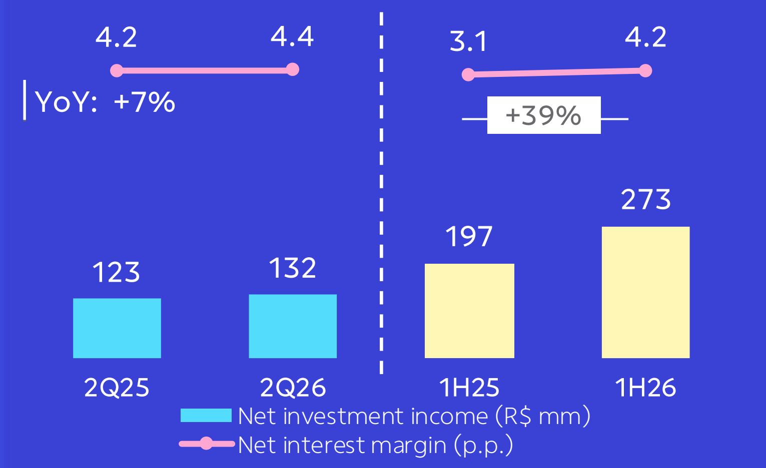
Reserves (R$ mm)



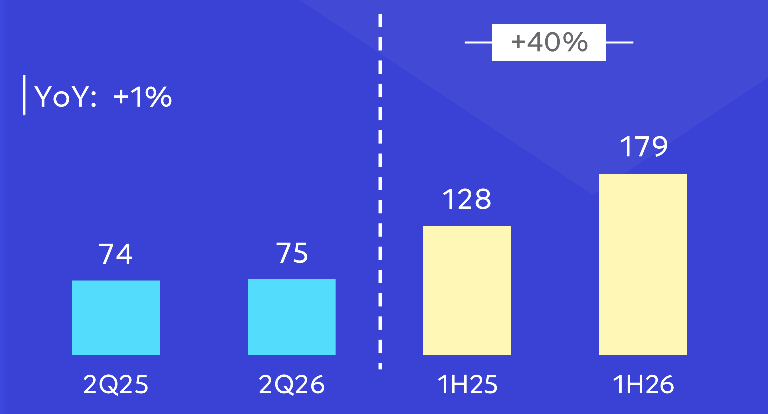
Lottery prizes paid (R$ mm)



Net investment income

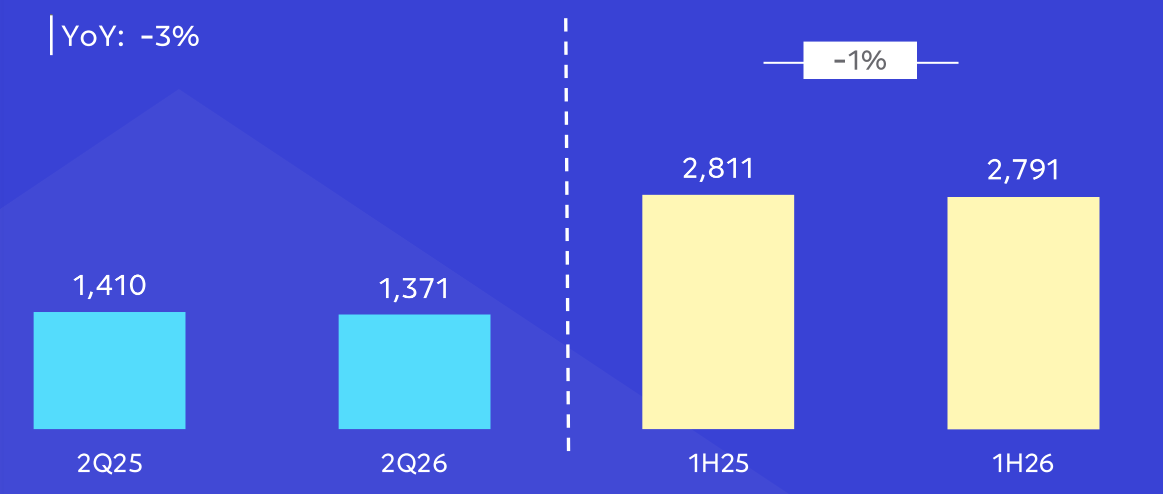


Net income (R$ mm)

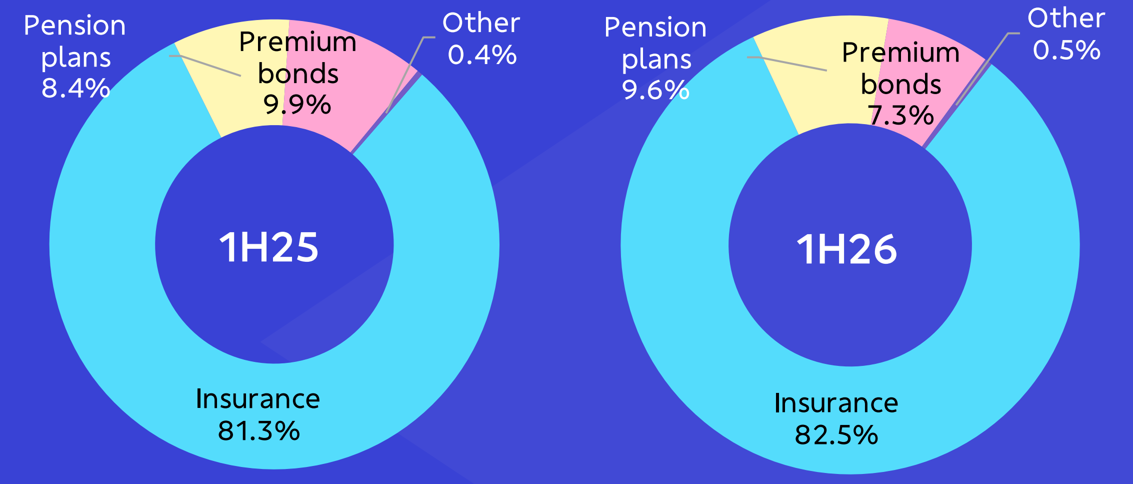


BB Corretora

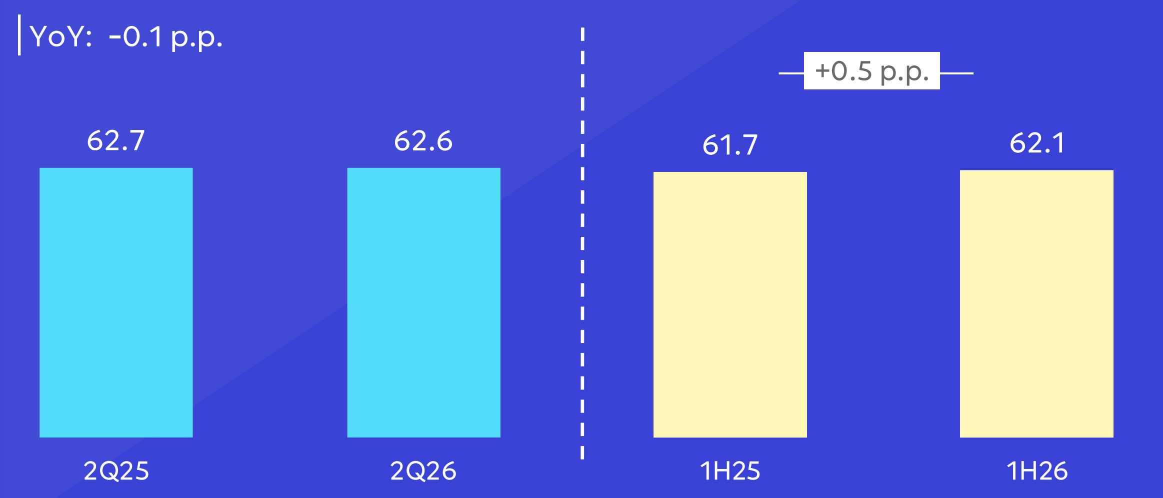
Brokerage revenues (R$ mm)



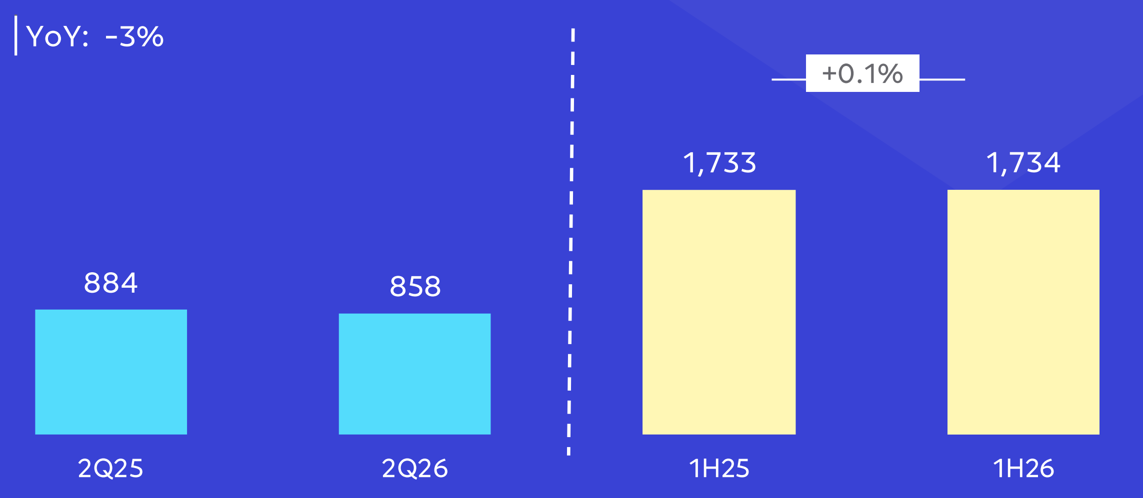
Brokerage revenue breakdown



Net margin (%)



Net income (R$ mm)

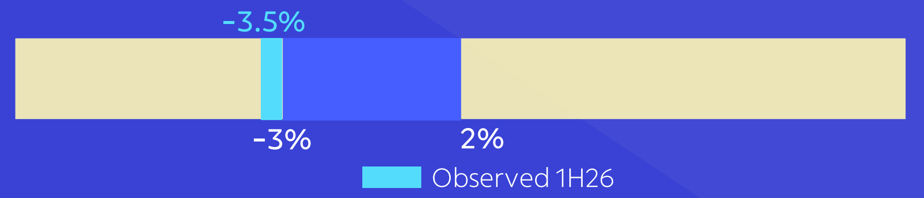


Guidance

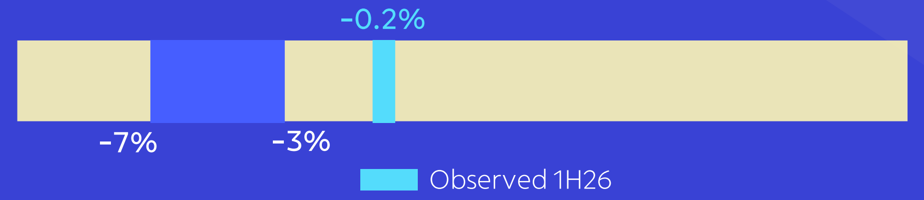
Guidance 2026

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, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

Contacts

Investor Relations
Rua Alexandre Dumas, 1671 – Térreo – Ala B
Chácara Santo Antônio – São Paulo - SP
CEP: 04717-903
Telephone: (11) 4297-0730
ri@bbseg.com.br

bbseguridaderi.com.br/en