Apresentação de Resultado

2T25

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QR Code para
MD&A 2T25

Lucro Líquido Ajustado

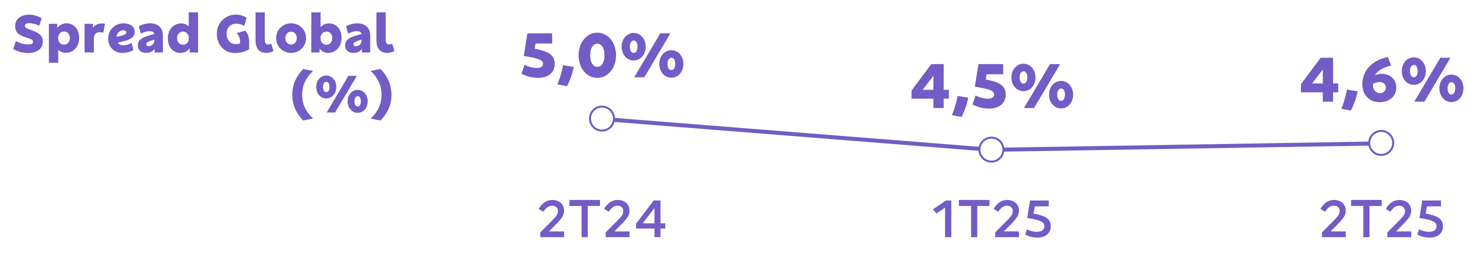
R$ bilhões

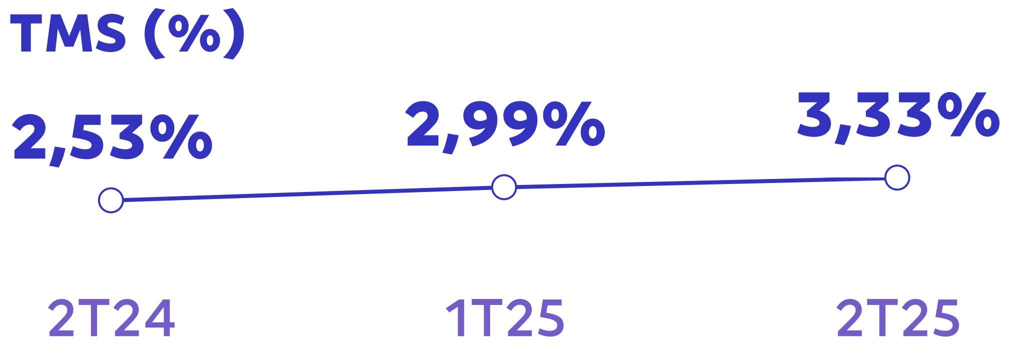
Guidance 2025 revisado

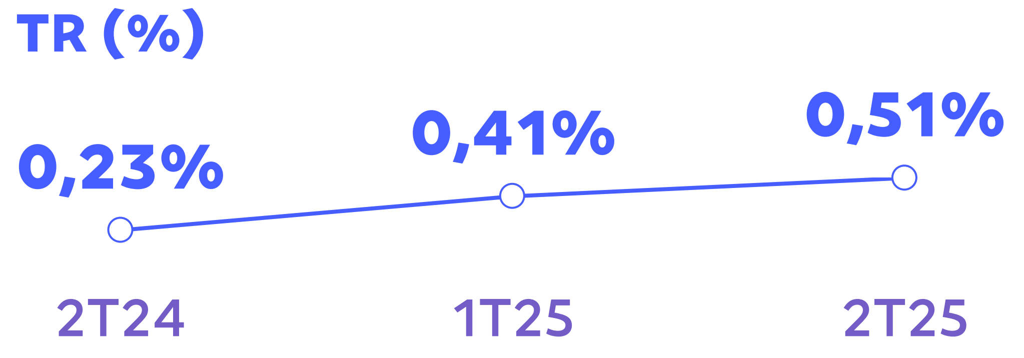
	Intervalo Anterior entre	Realizado 1S25	Intervalo Revisado entre
Carteira de Crédito[1]	5,5% e 9,5%	10,3%	3% e 6%
Pessoas Físicas	7% e 11%	8,0%	7% e 10%
Empresas	4% e 8%	15,2%	0% e 3%
Agronegócios	5% e 9%	8,0%	3% e 6%
Carteira Sustentável	7% e 11%	10,6%	7% e 10%
Margem Financeira Bruta	Em revisão	R$ 48,9 bi	R$ bilhões 102 e 105
Custo do Crédito[2]	Em revisão	R$ 26,1 bi	R$ bilhões 53 e 56
Receitas de Prestação de Serviços	R$ bilhões 34,5 e 36,5	R$ 17,1 bi	Mantido
Despesas Administrativas	R$ bilhões 38,5 e 40,0	R$ 19,2 bi	Mantido
Lucro Líquido Ajustado	Em revisão	R$ 11,2 bi	R$ bilhões 21 e 25

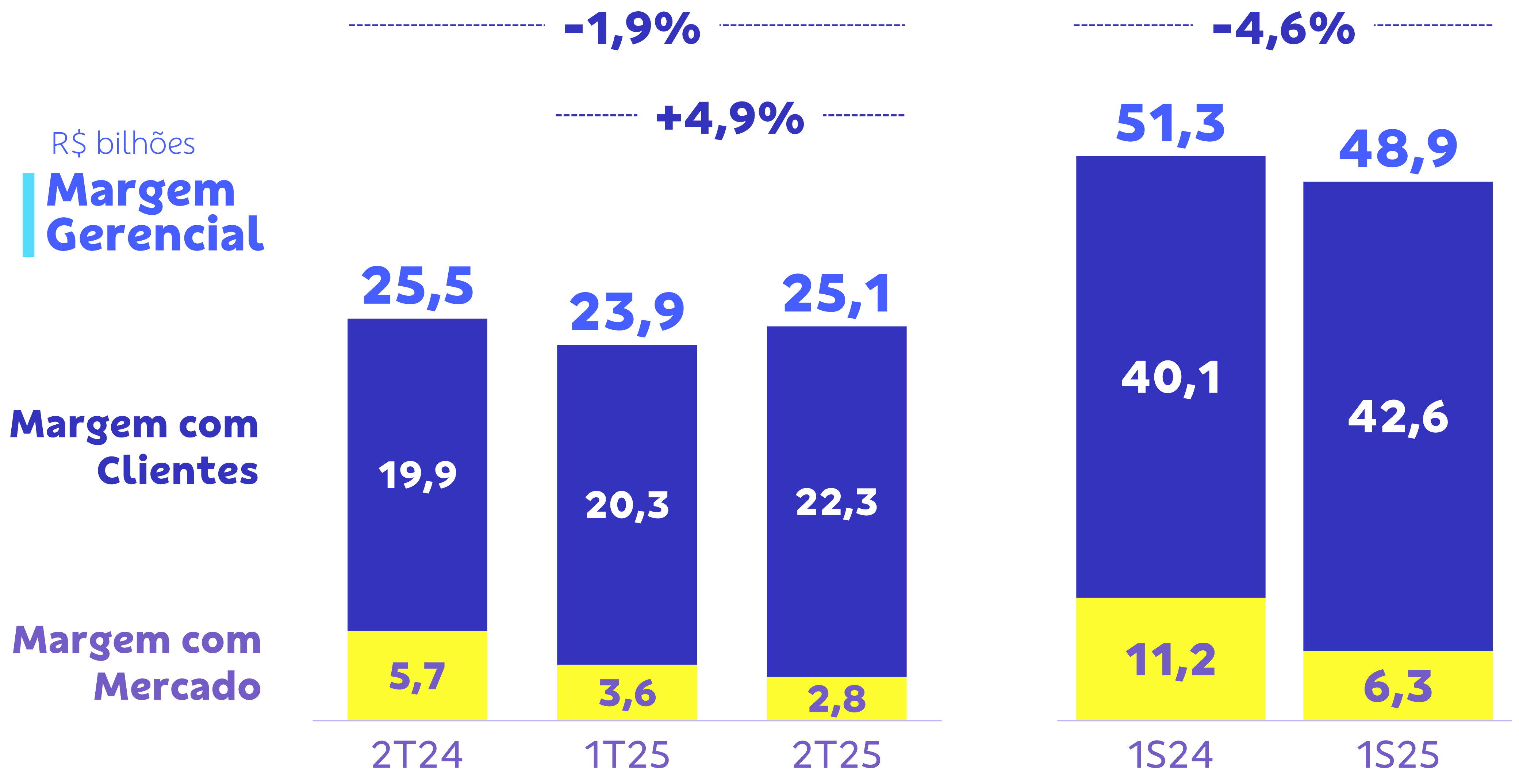
(1) As projeções de crédito consideram a carteira classificada doméstica adicionada de TVM privados e garantias e não considera crédito ao segmento governo. (2) Custo do Crédito: corresponde às provisões relacionadas ao risco de crédito de instrumentos financeiros de acordo com a Resolução CMN 4.966/21.

Margem Financeira Bruta









R$ milhões

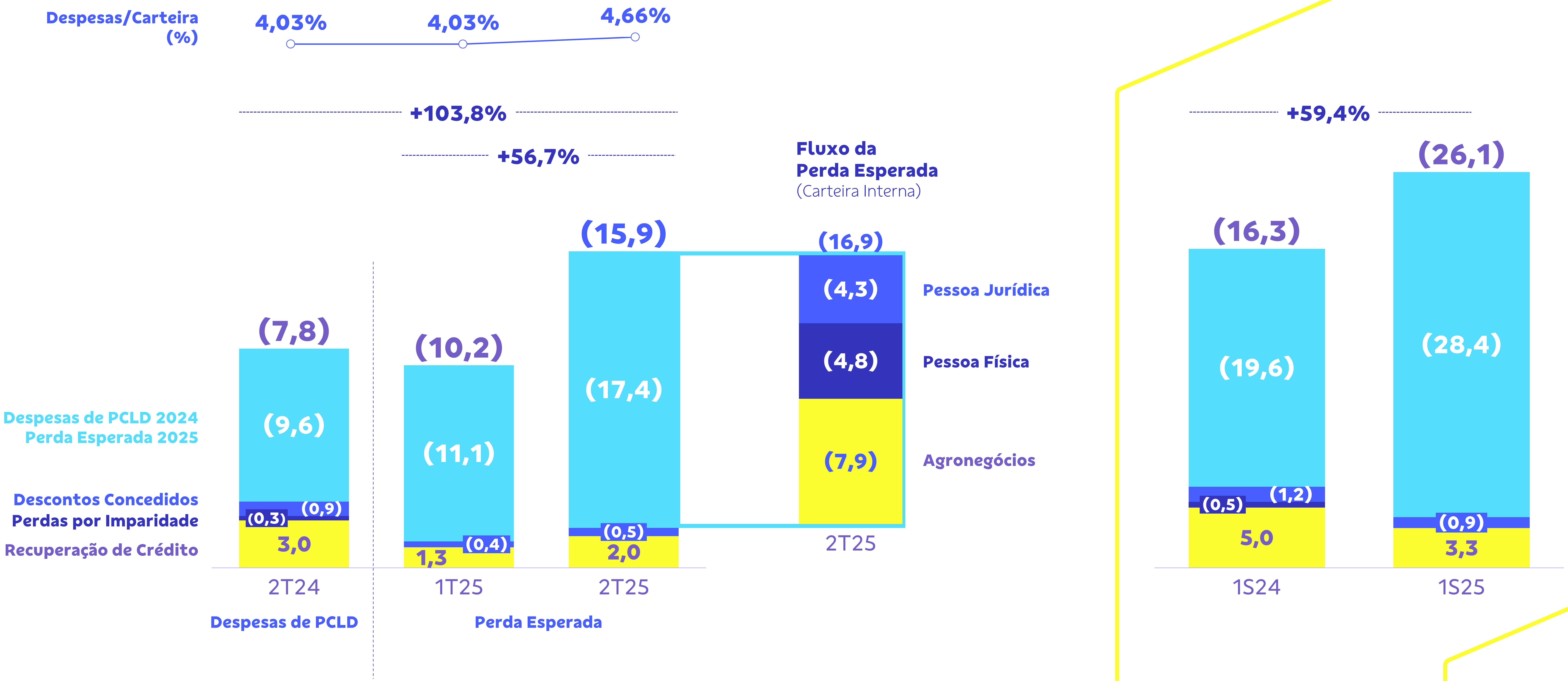
Margem Contábil

	2T24	1T25	2T25	Δ% A/A	Δ% T/T	1S24	1S25	Δ% Acm.
Margem Financeira Bruta	**25.549**	**23.881**	**25.061**	**(1,9)**	**4,9**	**51.283**	**48.943**	**(4,6)**
Receitas Financeiras	45.605	49.239	53.445	17,2	8,5	91.841	102.684	11,8
Operações de Crédito [1]	34.704	42.038	45.240	30,4	7,6	69.003	87.277	26,5
Tesouraria [1 2]	10.901	7.201	8.206	(24,7)	13,9	22.839	15.407	(32,5)
Despesas Financeiras	(20.056)	(25.357)	(28.384)	41,5	11,9	(40.559)	(53.741)	32,5
Captação Comercial	(16.933)	(21.089)	(23.650)	39,7	12,1	(34.442)	(44.739)	29,9
Captação Institucional [3]	(3.123)	(4.268)	(4.734)	51,6	10,9	(6.117)	(9.003)	47,2

(1) Em função da Resolução nº 4.966/21, a partir do 1T25, houve a migração do resultado da carteira de TVMs Privados com característica de crédito da Tesouraria para as Receitas Financeiras de Crédito. (2) Inclui o resultado com juros, hedge fiscal, derivativos e outros instrumentos financeiros que compensam os efeitos da variação cambial no resultado; (3) Inclui instrumentos de dívida sênior, dívida subordinada e IHCD (exceto instrumento elegível ao Capital Principal).

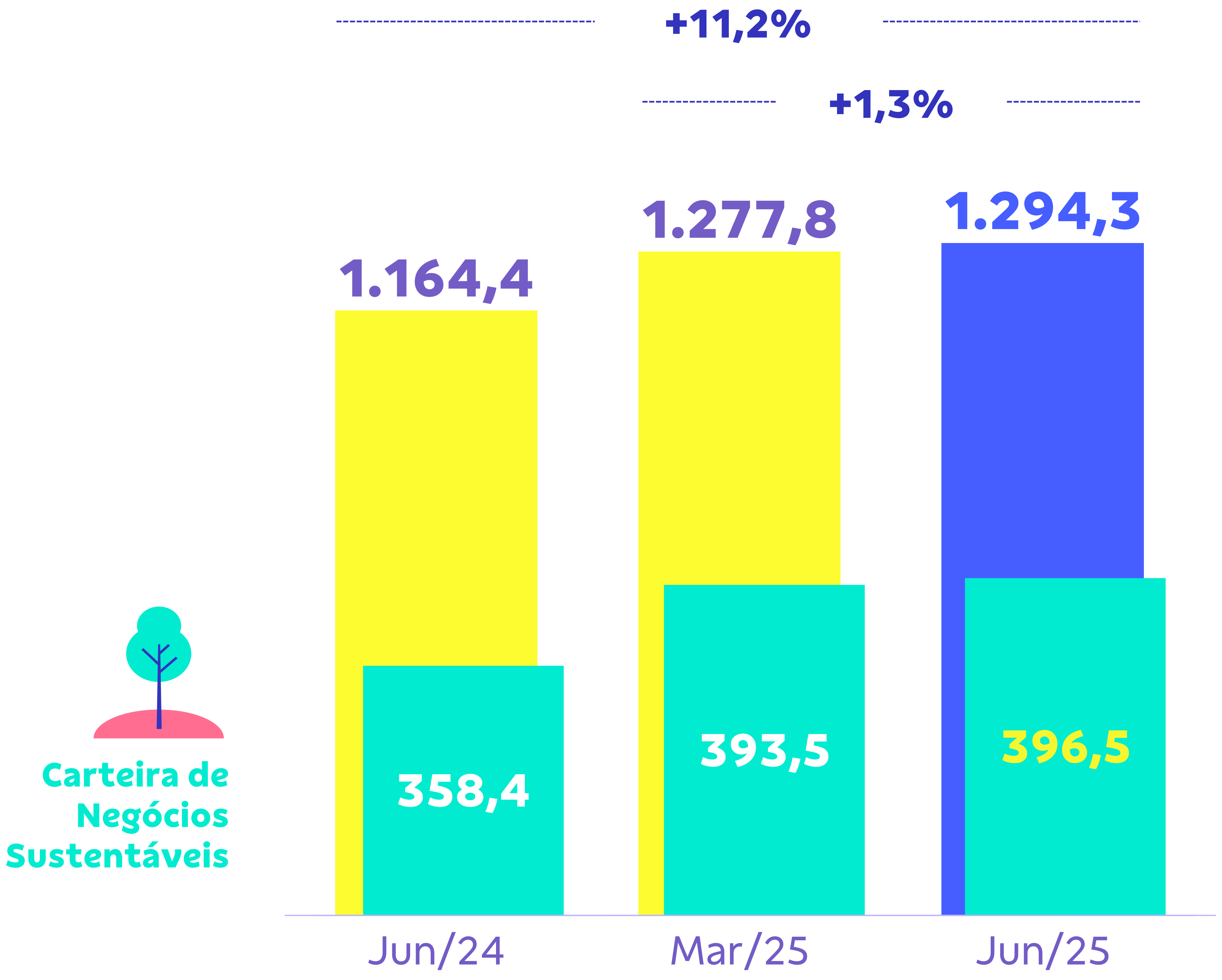
Custo do Crédito

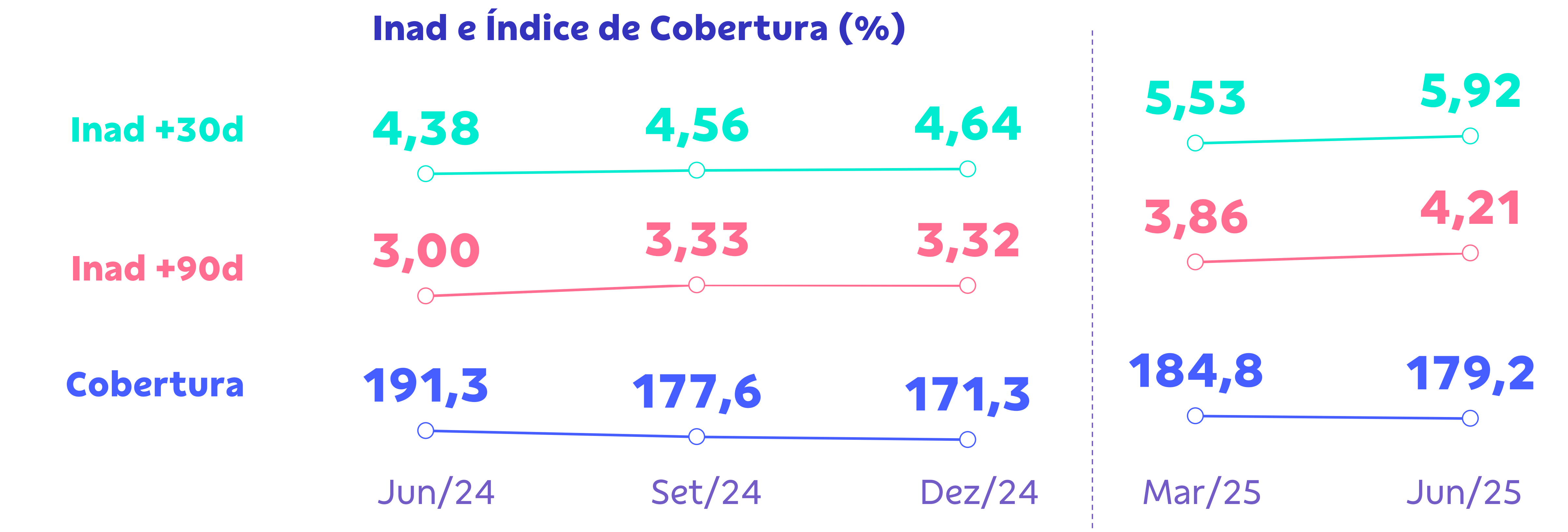
R$ bilhões

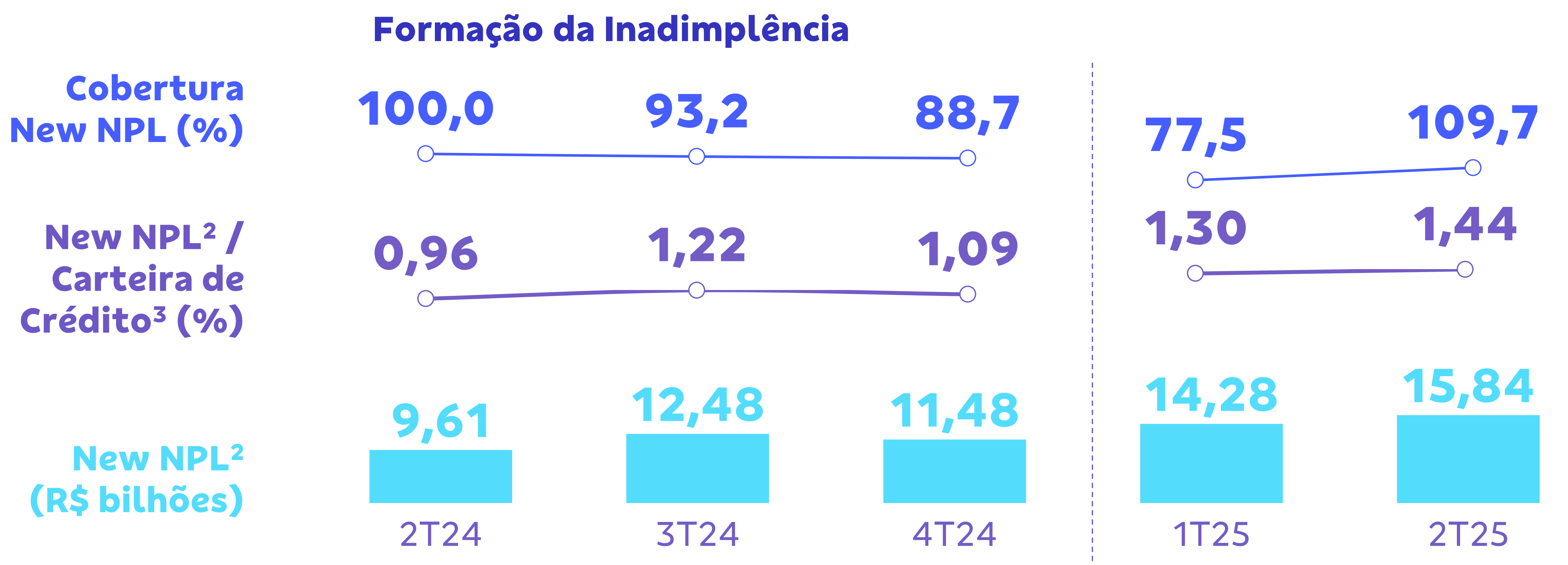


Carteira de Crédito Expandida[1]

R$ bilhões





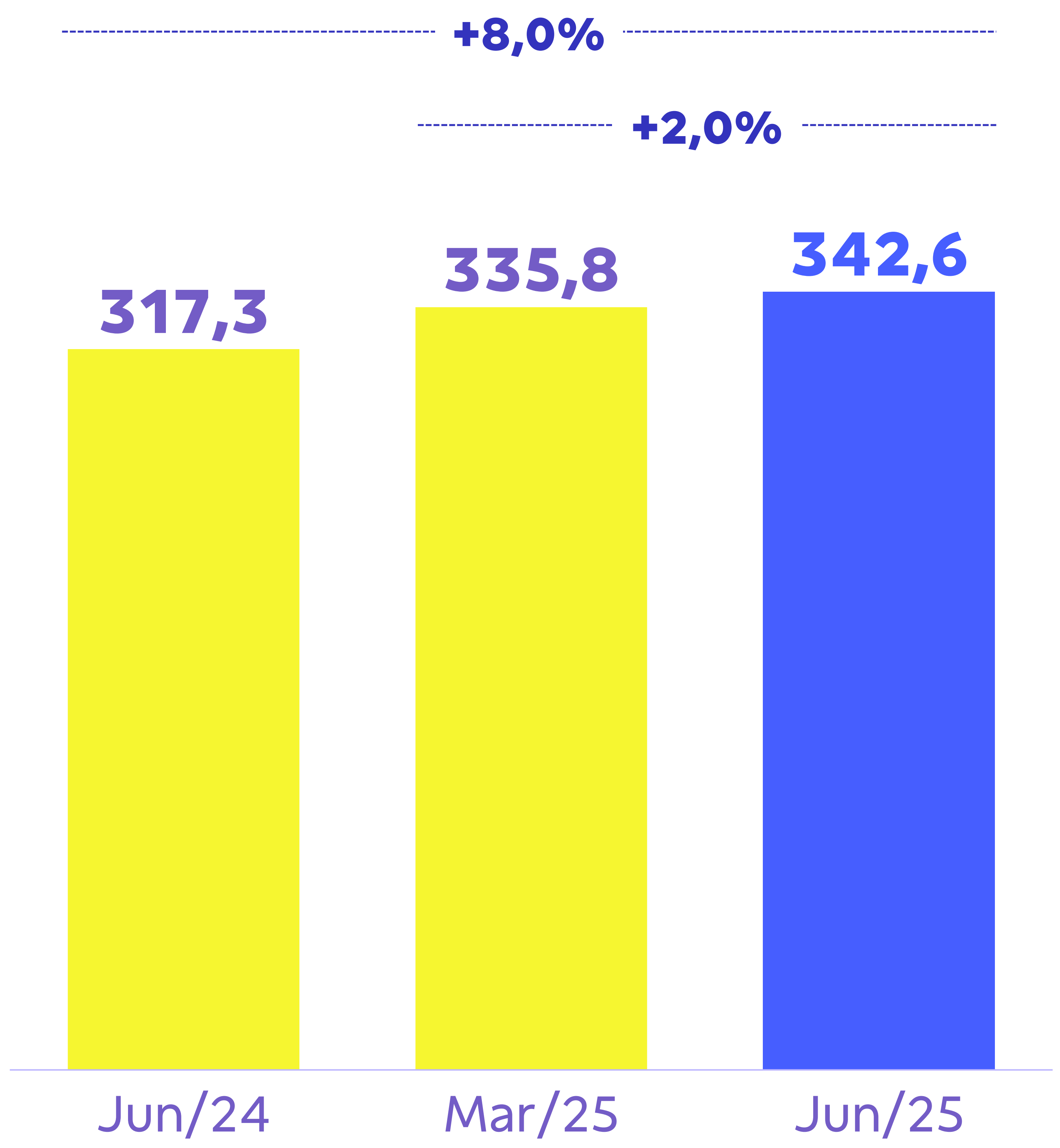


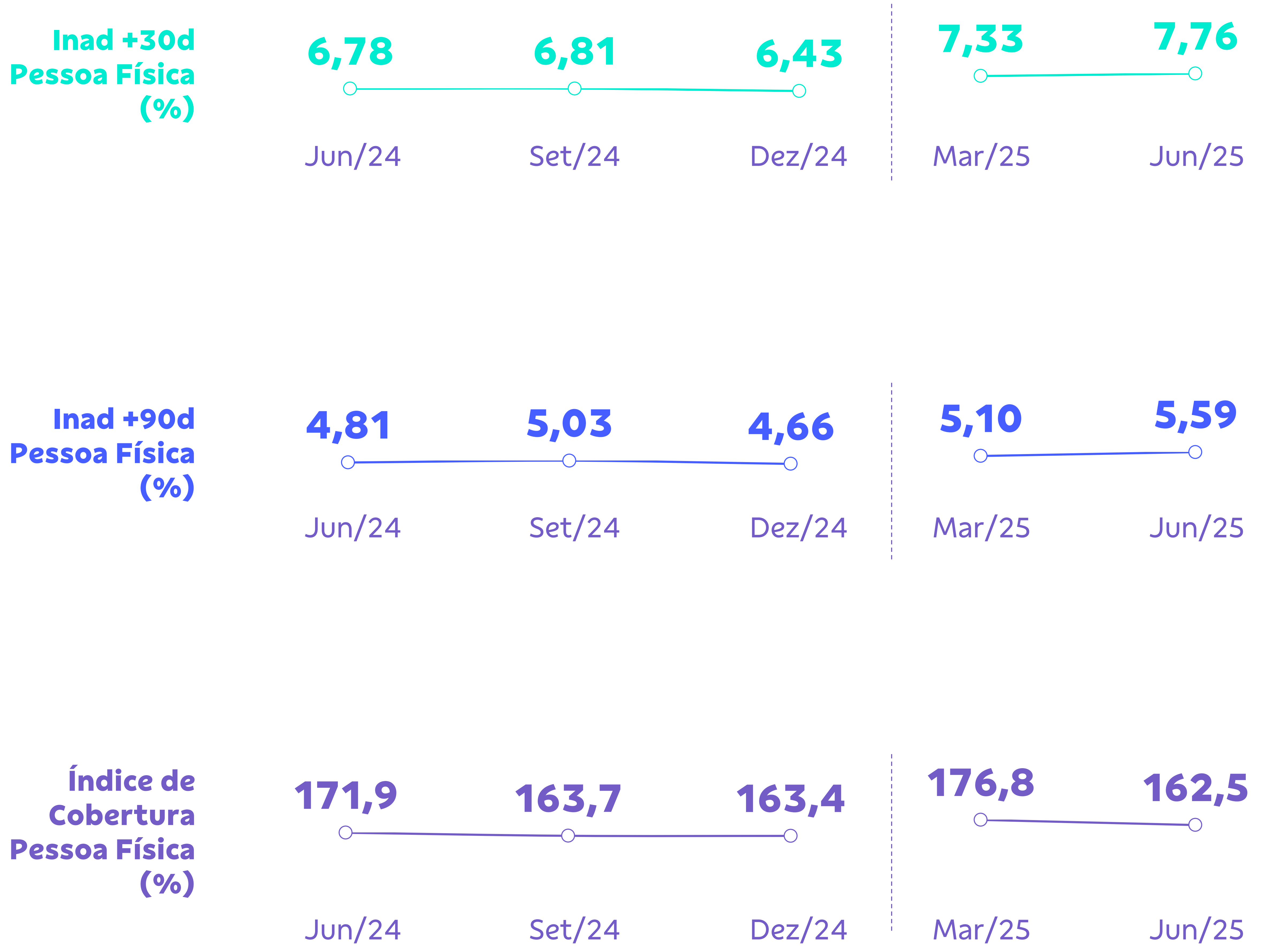
(1) Inclui TVM privados e garantias prestadas. (2) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescida das baixas para prejuízo do trimestre. (3) Saldo da carteira de crédito do trimestre imediatamente anterior.

Carteira de Crédito

Pessoa Física

R$ bilhões

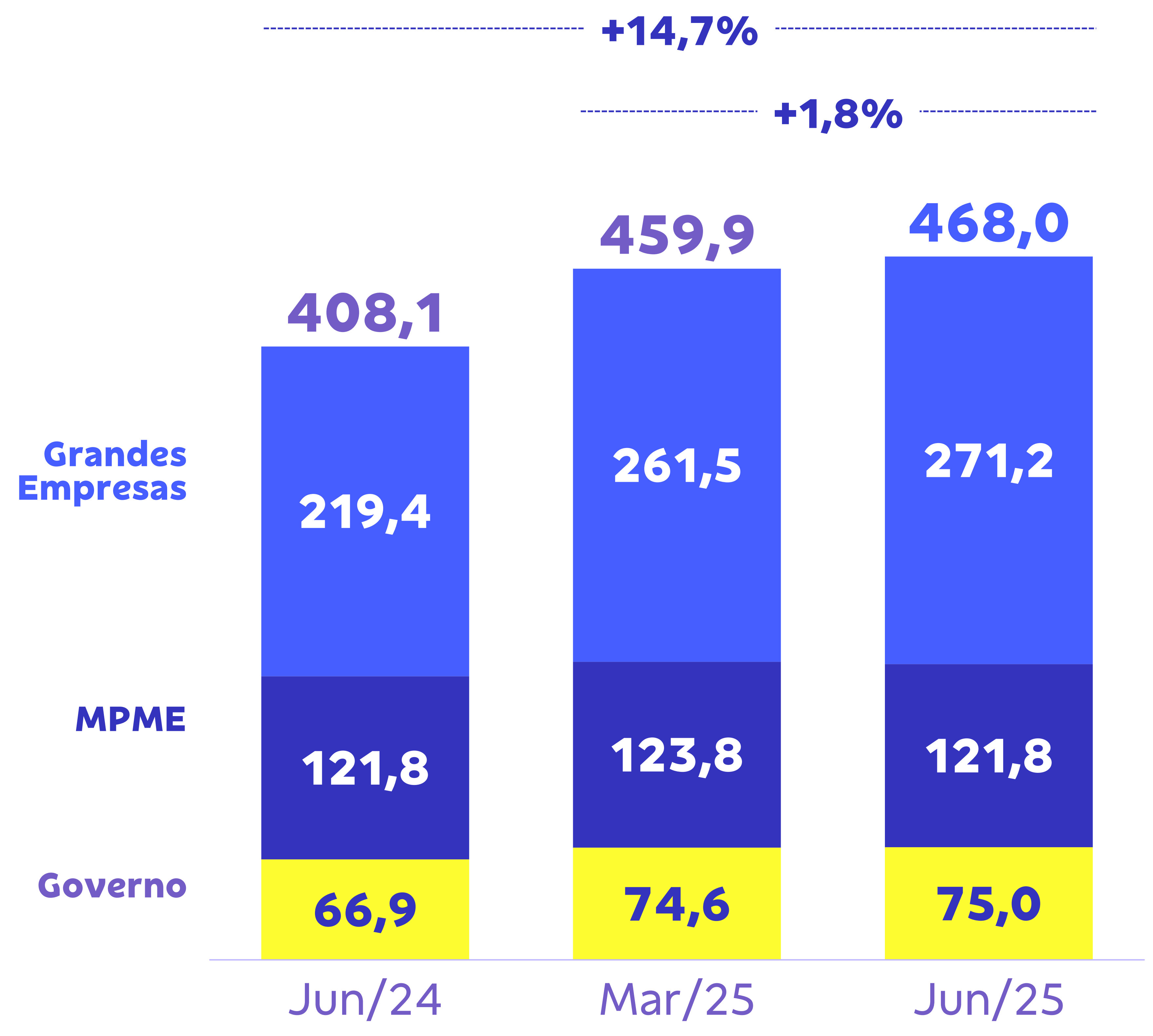


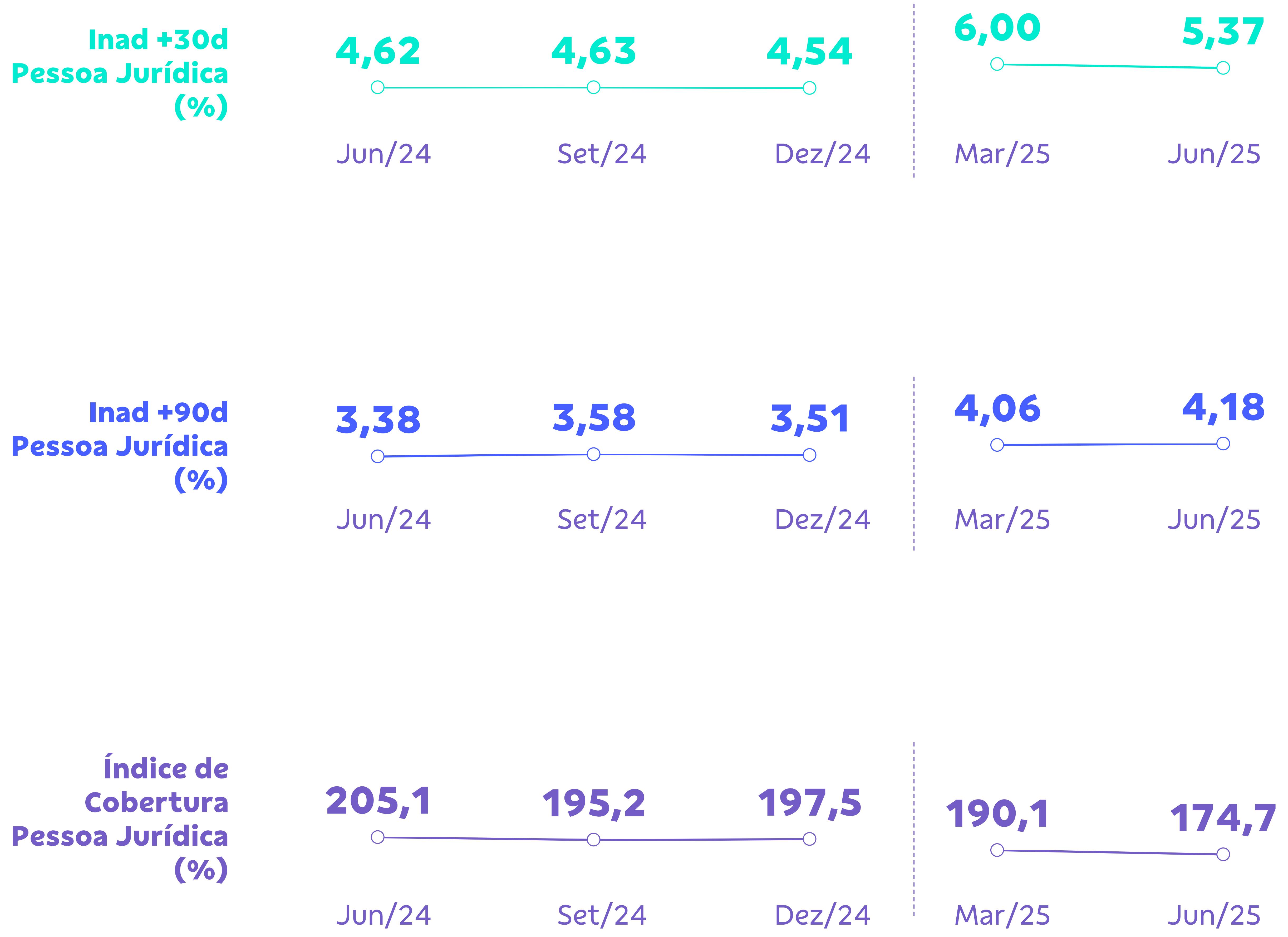


Carteira de Crédito

Pessoa Jurídica

R$ bilhões

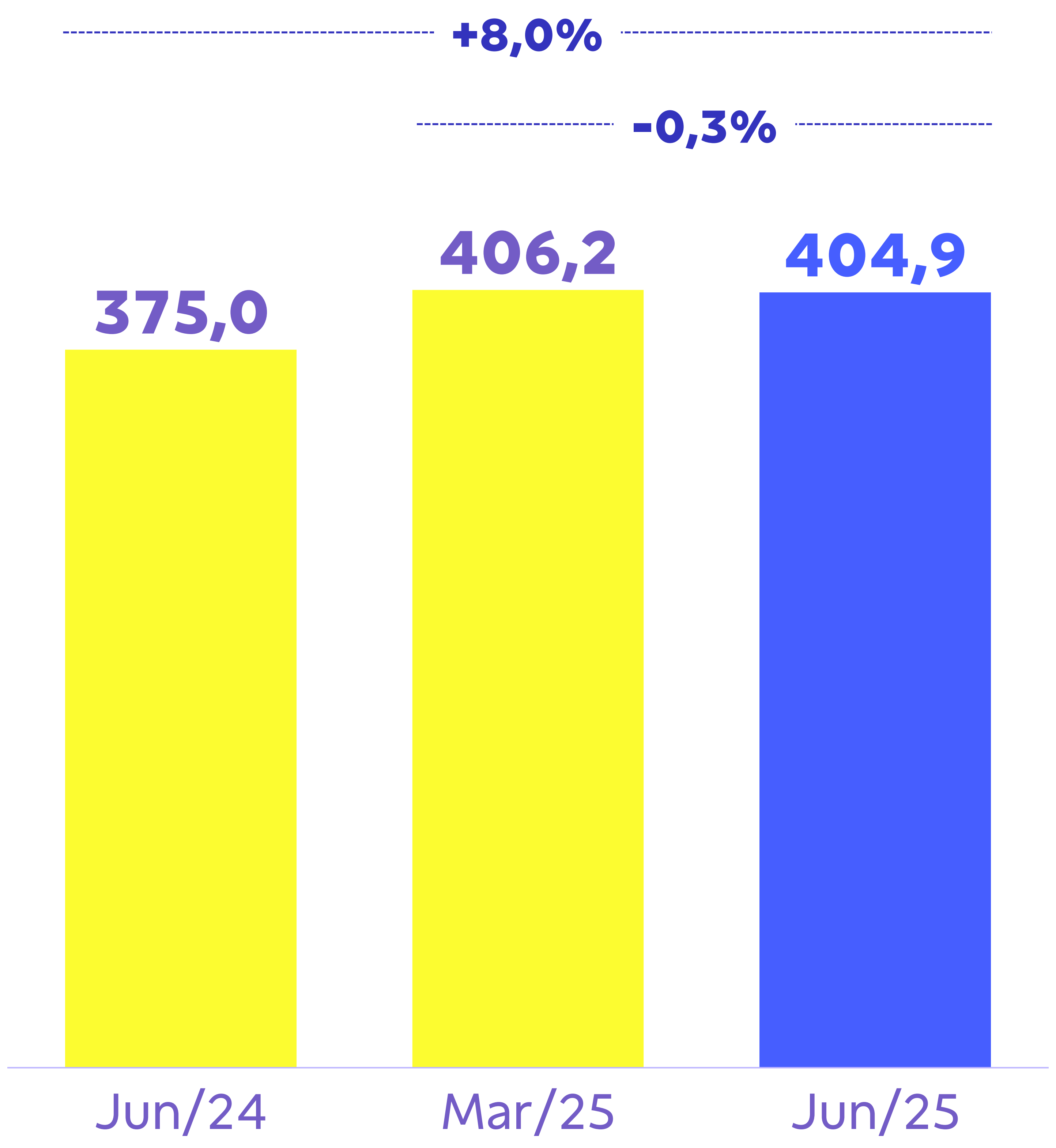


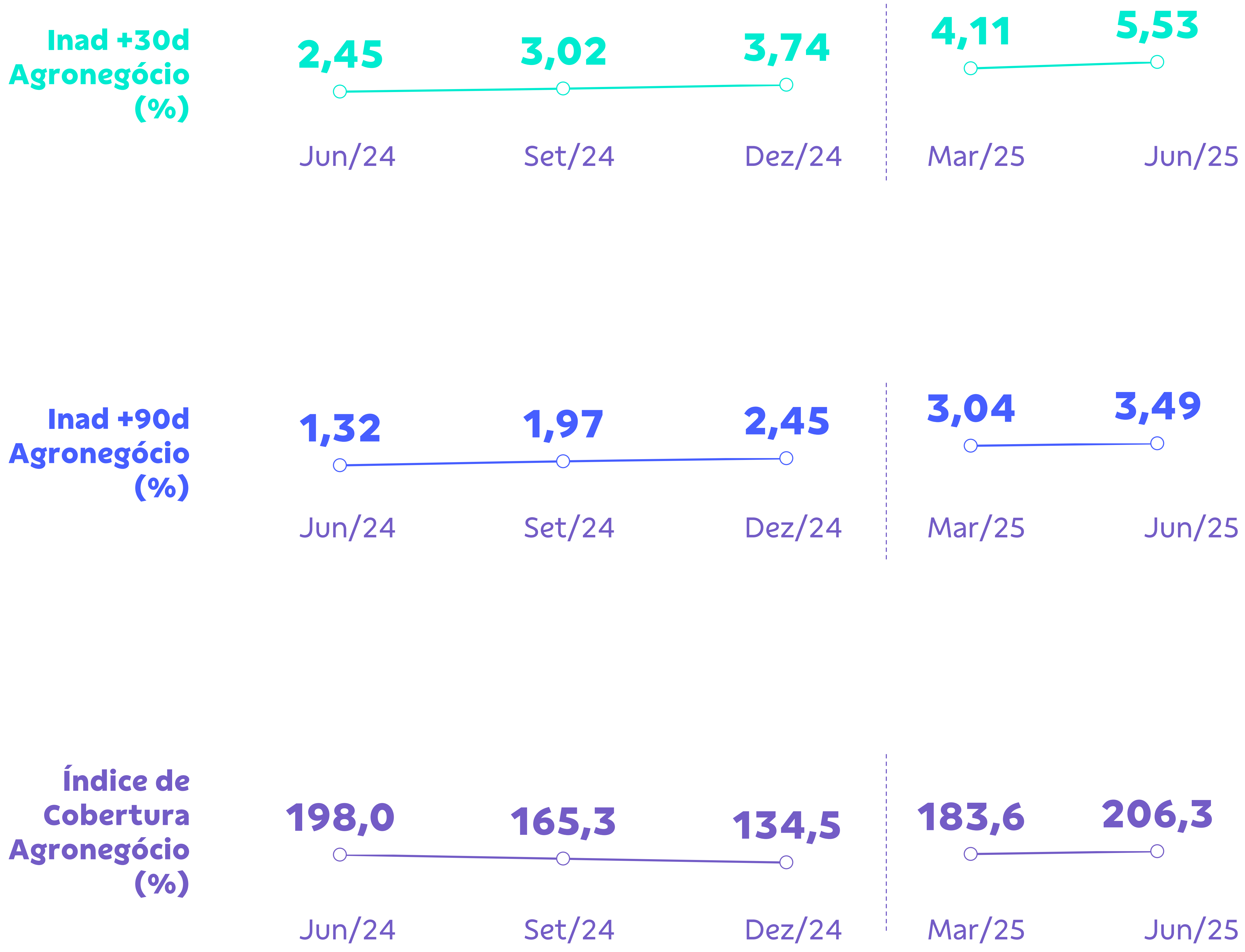


Carteira de Crédito

Agronegócio

R$ bilhões





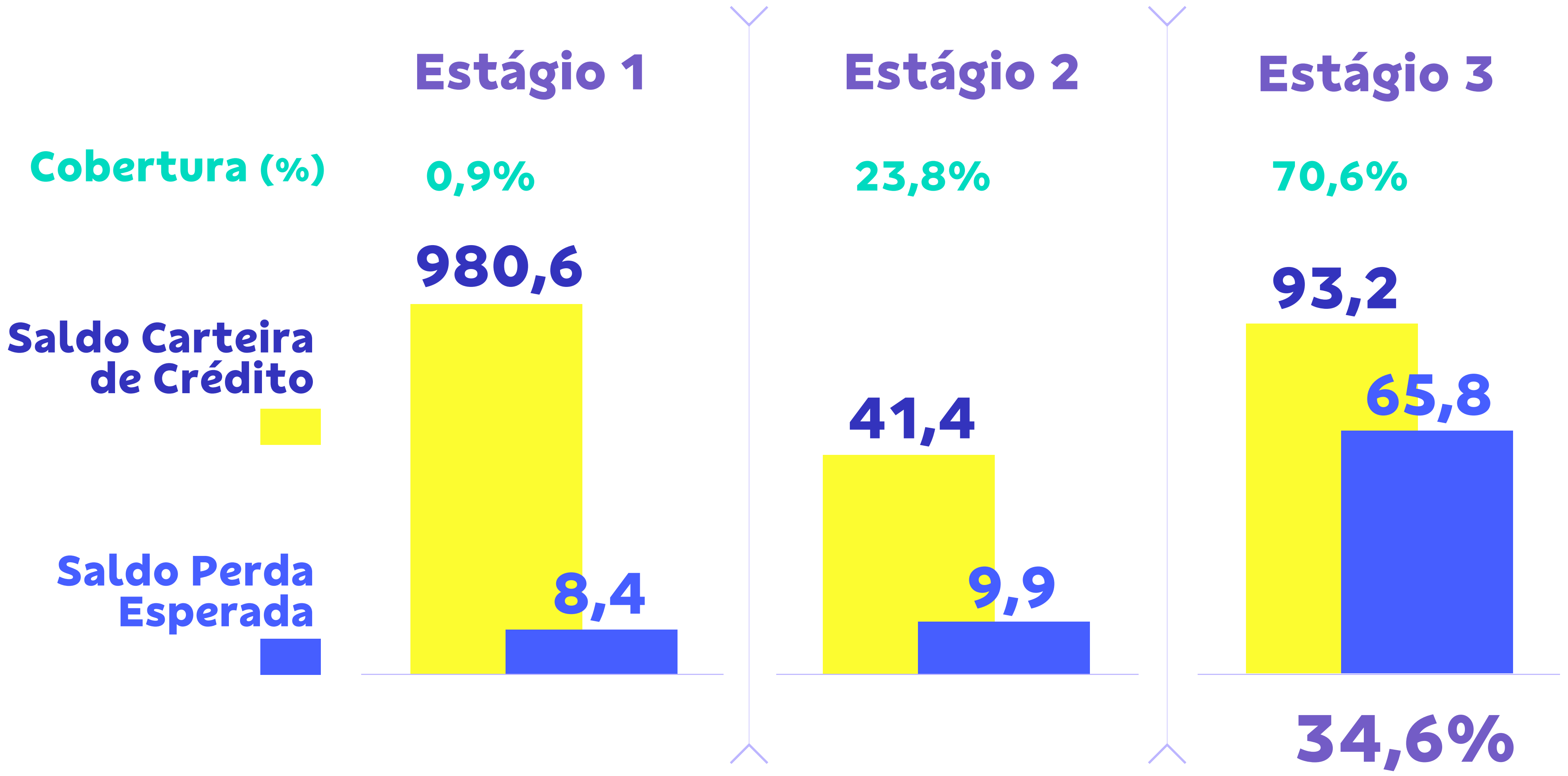
Resolução CMN 4.966/21

Perda Esperada por Estágio

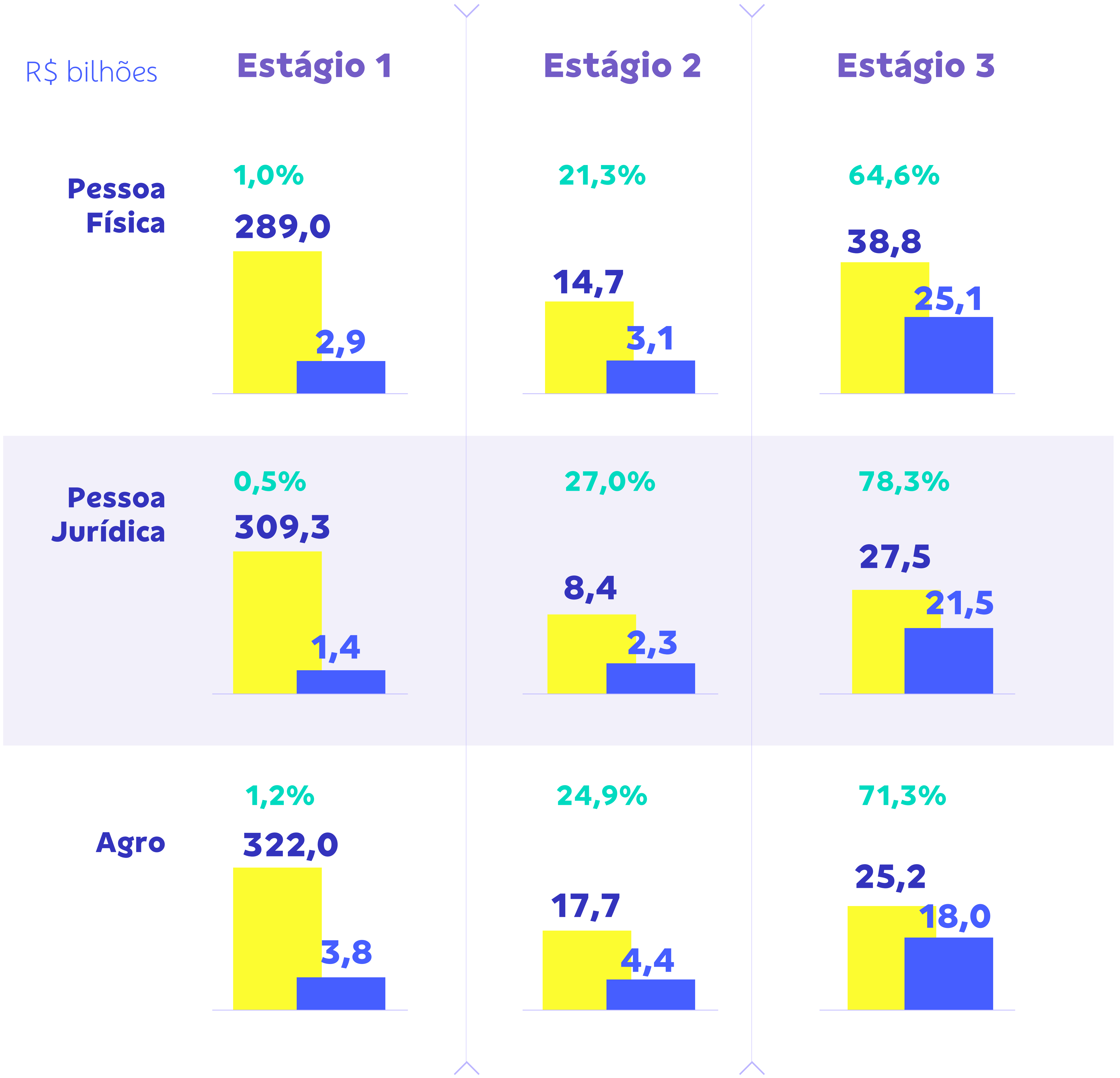
jun/25

Carteira de Crédito

R$ bilhões



34,6% do saldo das operações no estágio 3 estão adimplentes



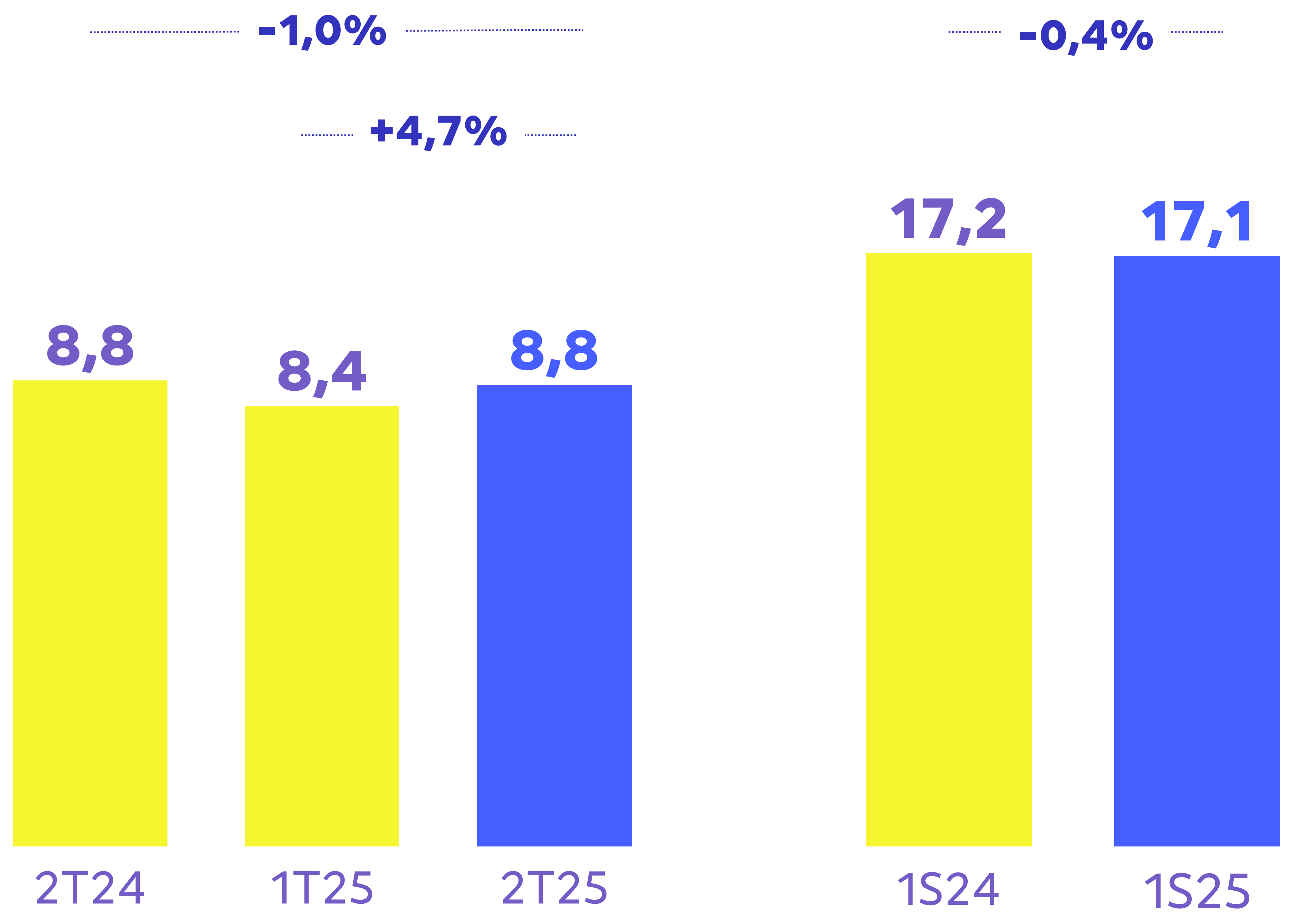
Receitas de Prestação de Serviços e Despesas Administrativas

R$ bilhões

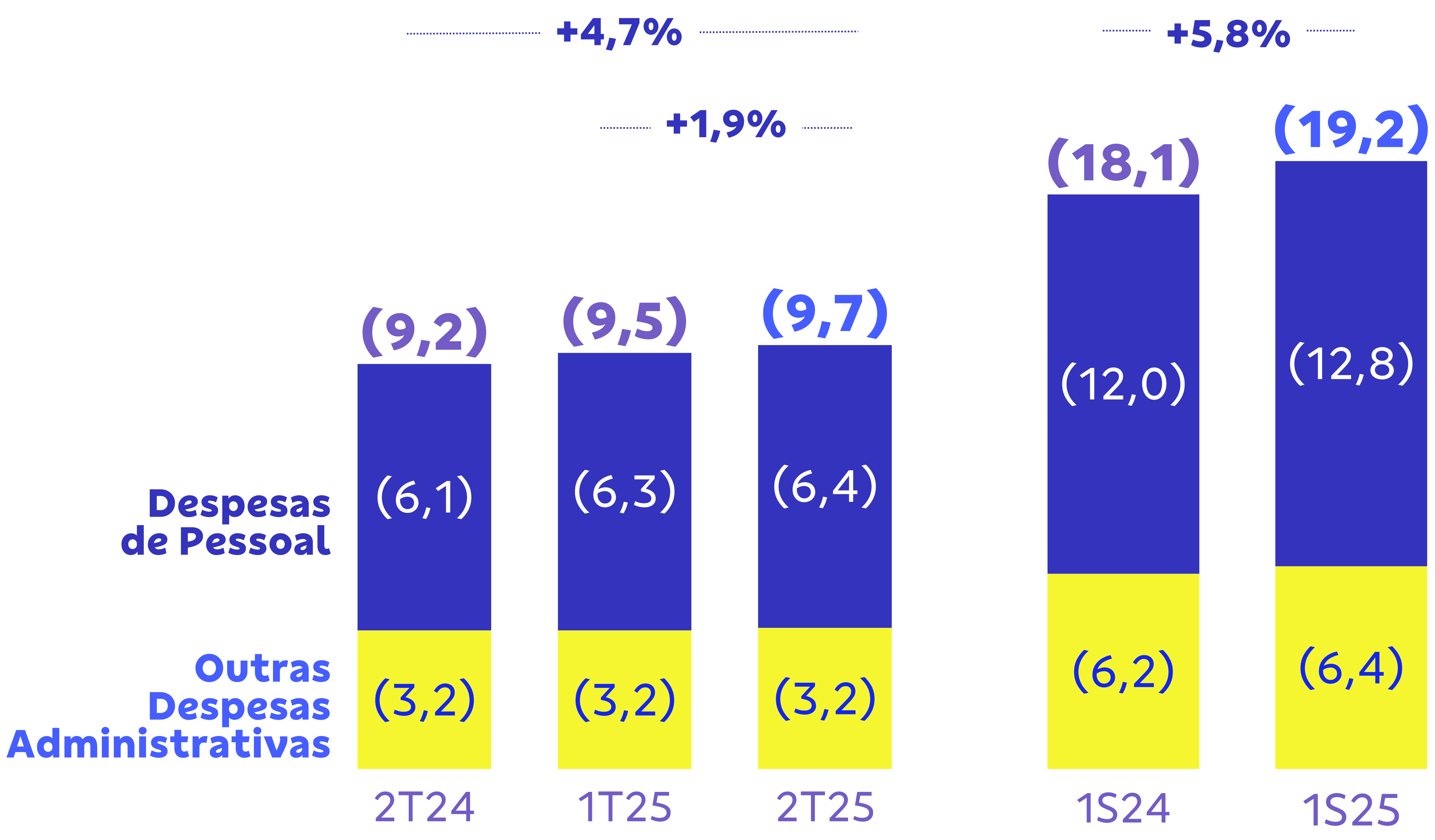
Índice de Eficiência 12m

27,0%

Receitas de Prestação de Serviços

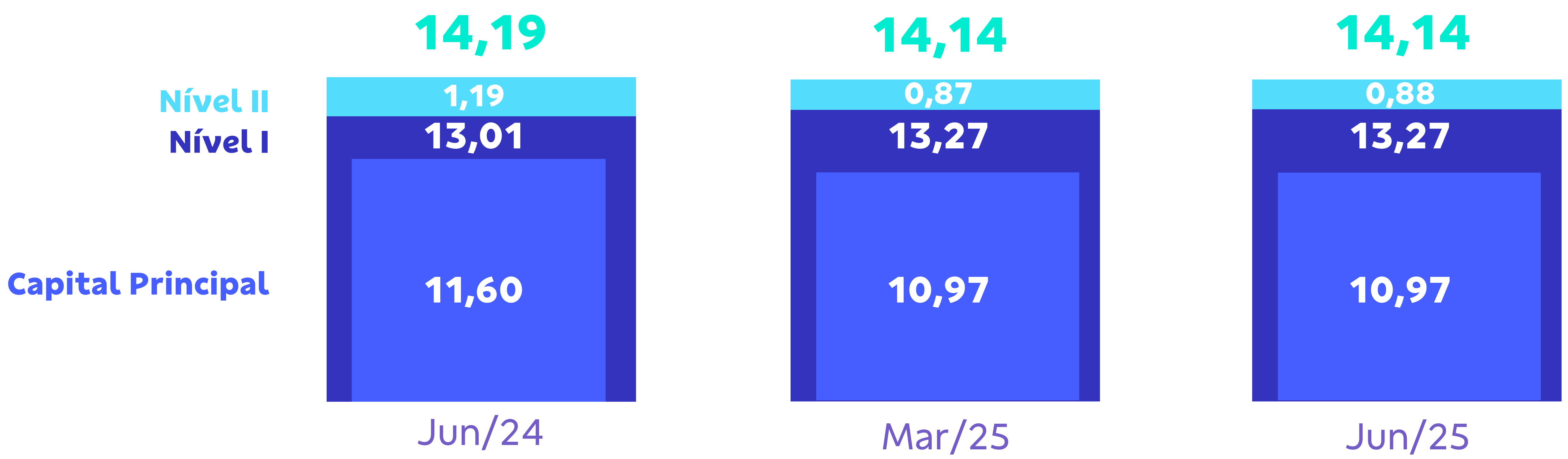


Despesas Administrativas

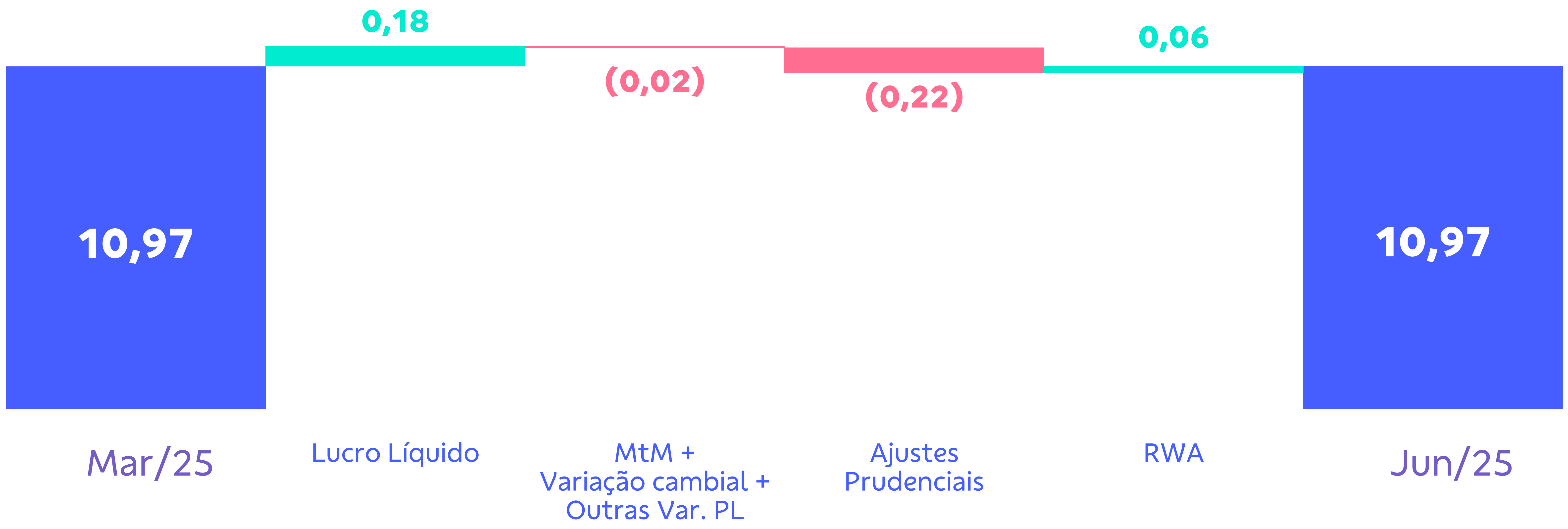


Capital

Índice de Basileia
(%)



Capital Principal
(%)

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Earnings Presentation

2Q25

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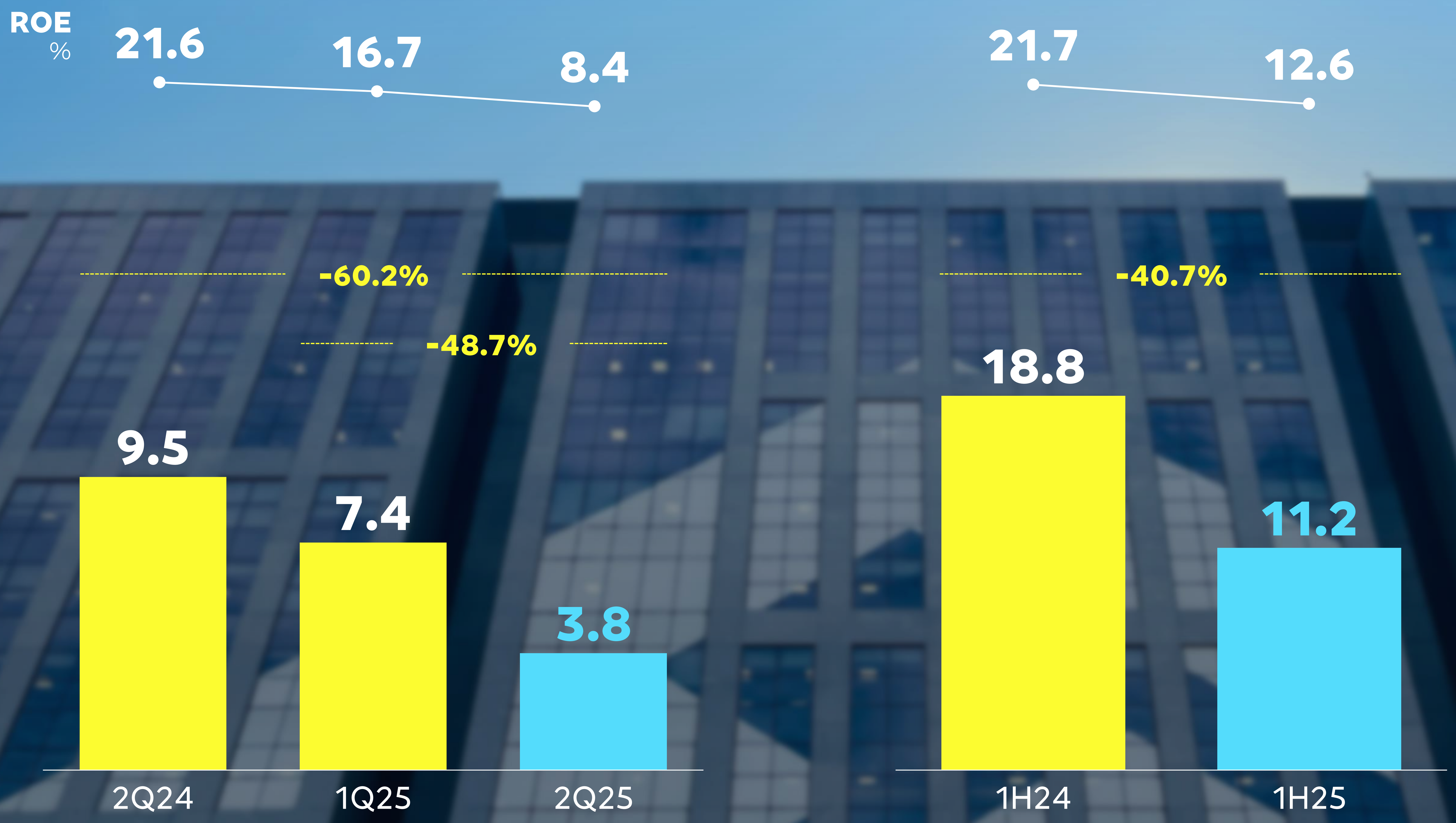
Adjusted Net Income

R$ billion

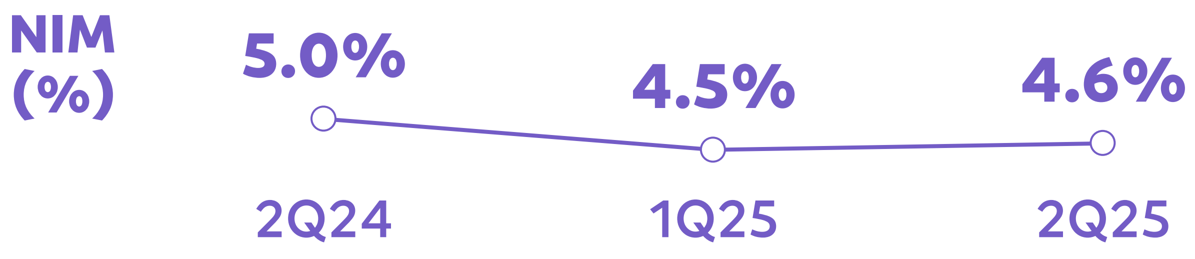


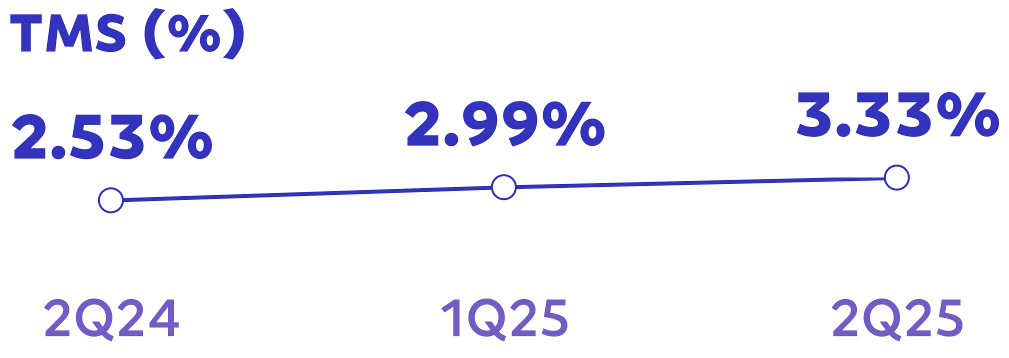
2025 Guidance

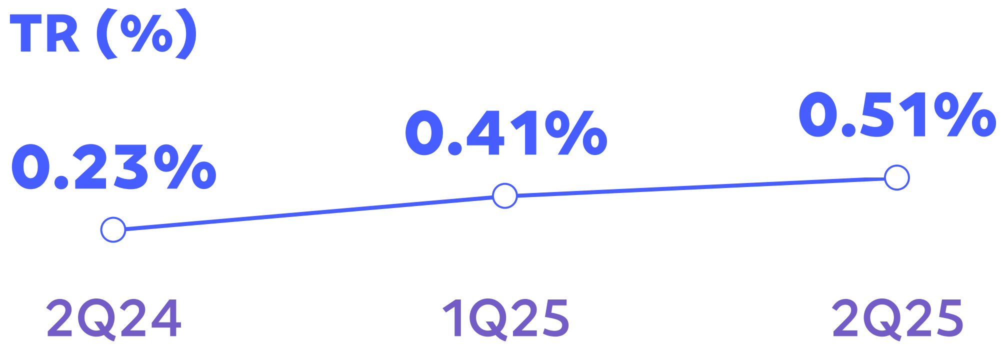
	Released (between)	Observed 1H25	Revised (between)
Loan Portfolio[1]	5.5% and 9.5%	10.3%	3% and 6%
Individuals	7% and 11%	8.0%	7% and 10%
Companies	4% and 8%	15.2%	0% and 3%
Agribusiness	5% and 9%	8.0%	3% and 6%
Sustainable Loan Portfolio	7% and 11%	10.6%	7% and 10%
Net Interest Income	Under review	R$ 48.9 bn	R$ billion 102 and 105
Cost of Credit[2]	Under review	R$ 26.1 bn	R$ billion 53 and 56
Fee Income	R$ billion 34.5 and 36.5	R$ 17.1 bn	Unchanged
Administrative Expenses	R$ billion 38.5 and 40.0	R$ 19.2 bn	Unchanged
Adjusted Net Income	Under review	R$ 11.2 bn	R$ billion 21 and 25

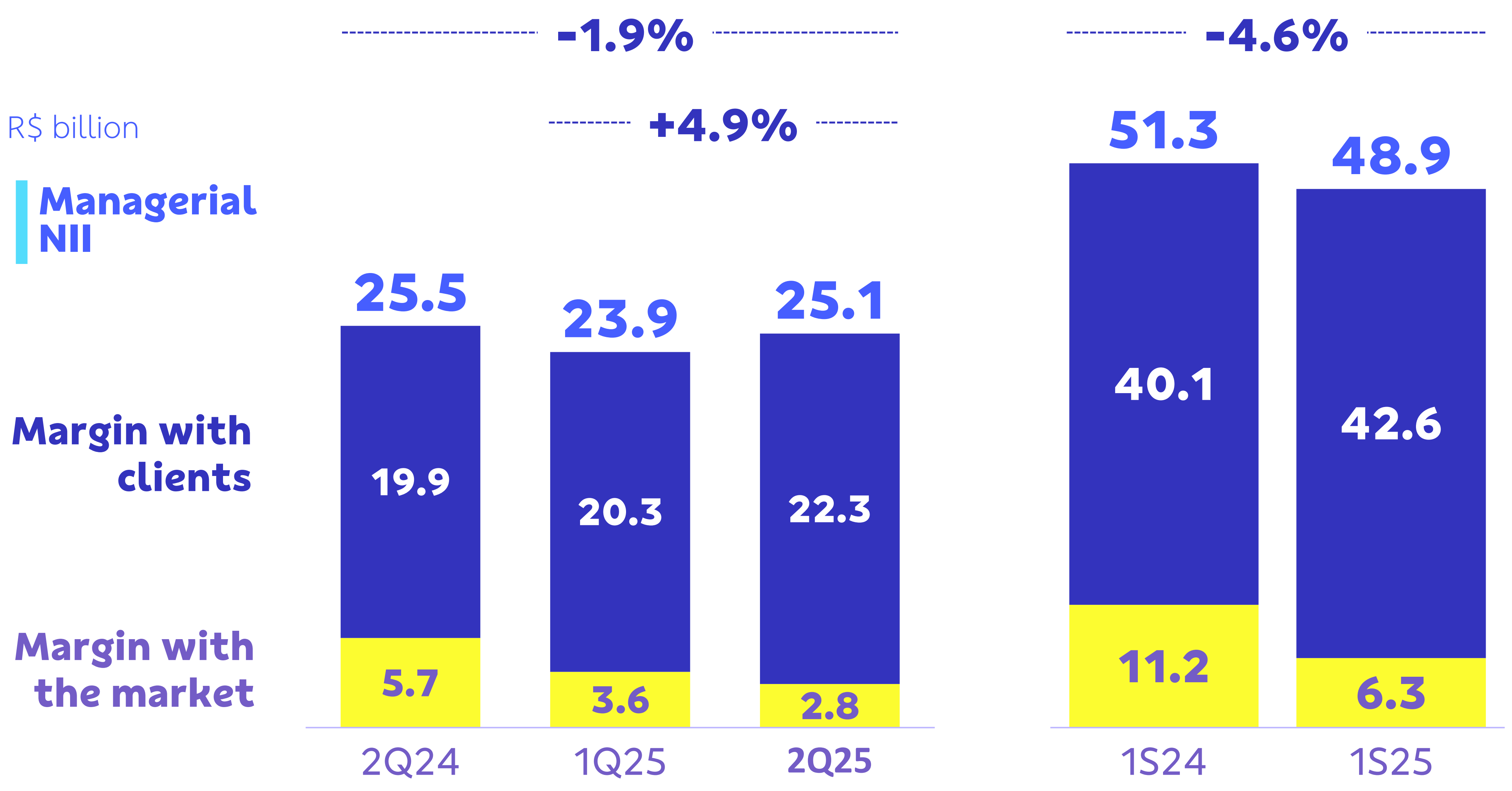
(1) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit. (2) Cost of Credit: corresponds to the provisions related to credit risk of financial instruments, in accordance with CMN Resolution 4,966/21.

Net Interest Income









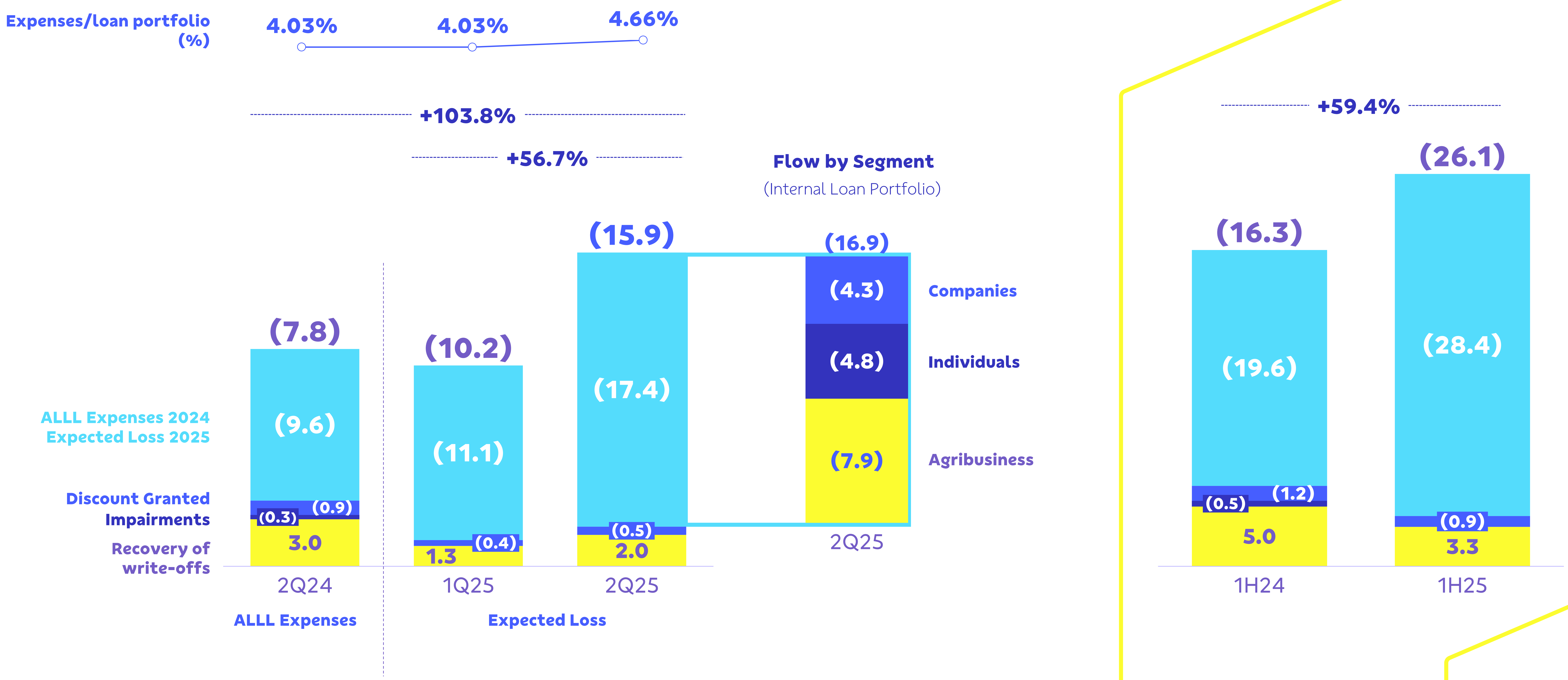
R$ million

Accounting NII	2Q24	1Q25	2Q25	Δ% Y/Y	Δ% Q/Q	1H24	1H25	Δ% Acm.
Net Interest Income	**25,549**	**23,881**	**25,061**	**(1.9)**	**4.9**	**51,283**	**48,943**	**(4.6)**
Financial Income	45,605	49,239	53,445	17.2	8.5	91,841	102,684	11.8
Loan Operations [1]	34,704	42,038	45,240	30.4	7.6	69,003	87,277	26.5
Treasury [1 2]	10,901	7,201	8,206	(24.7)	13.9	22,839	15,407	(32.5)
Financial Expenses	(20,056)	(25,357)	(28,384)	41.5	11.9	(40,559)	(53,741)	32.5
Commercial Funding	(16,933)	(21,089)	(23,650)	39.7	12.1	(34,442)	(44,739)	29.9
Institutional Funding [3]	(3,123)	(4,268)	(4,734)	51.6	10.9	(6,117)	(9,003)	47.2

(1) Due to Resolution No. 4,966, as of 1Q25, the Private Securities Securities portfolio with credit characteristics income was migrated from the Treasury Result to Loan Operations Income. (2) It includes the result from interest, tax hedging, derivatives, and other financial instruments that offset the effects of the exchange rate variation on result; (3) It includes senior bonds, subordinated debt, and hybrid capital instruments (except instruments qualifying as CET1).

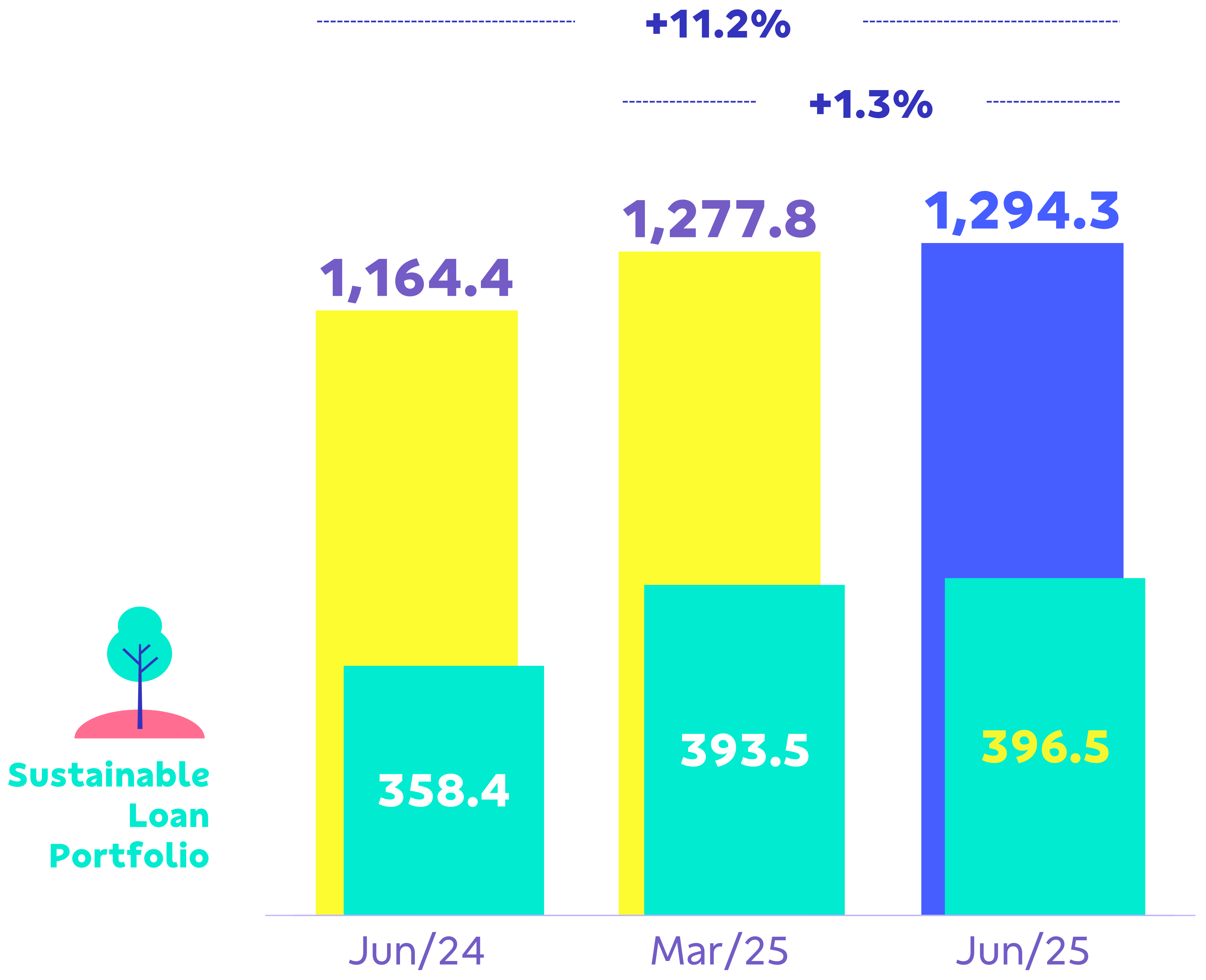
Cost of Credit

R$ billion



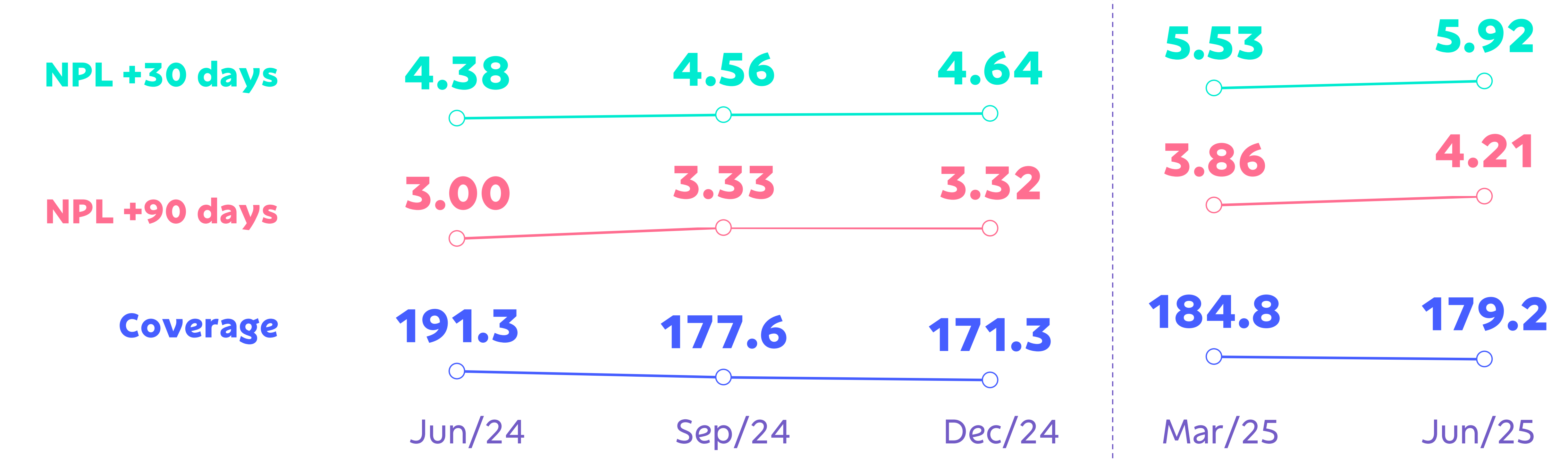
Expanded Loan Portfolio[1]

R$ billion

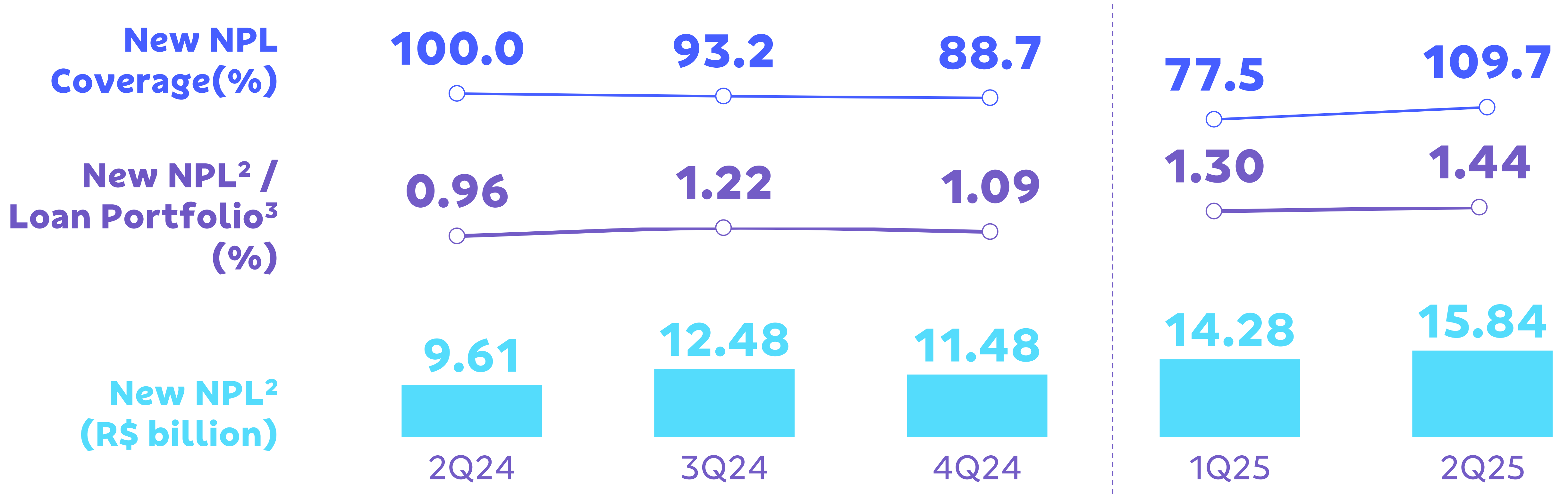


(1) Includes Private Securities and Guarantees. (2) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (3) Classified loan portfolio balance of the previous quarter.

NPL and Coverage Ratio (%)



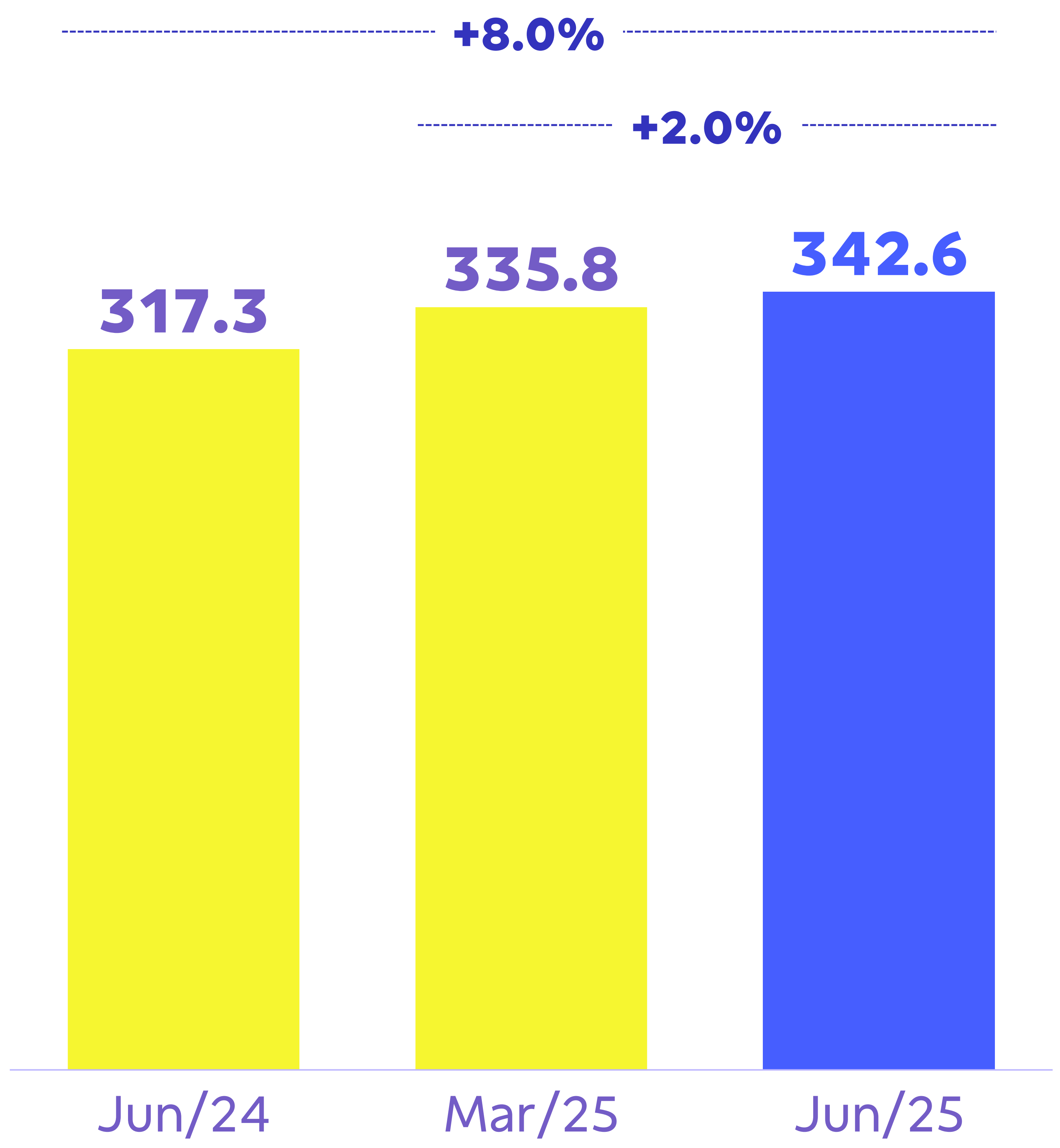
NPL Formation

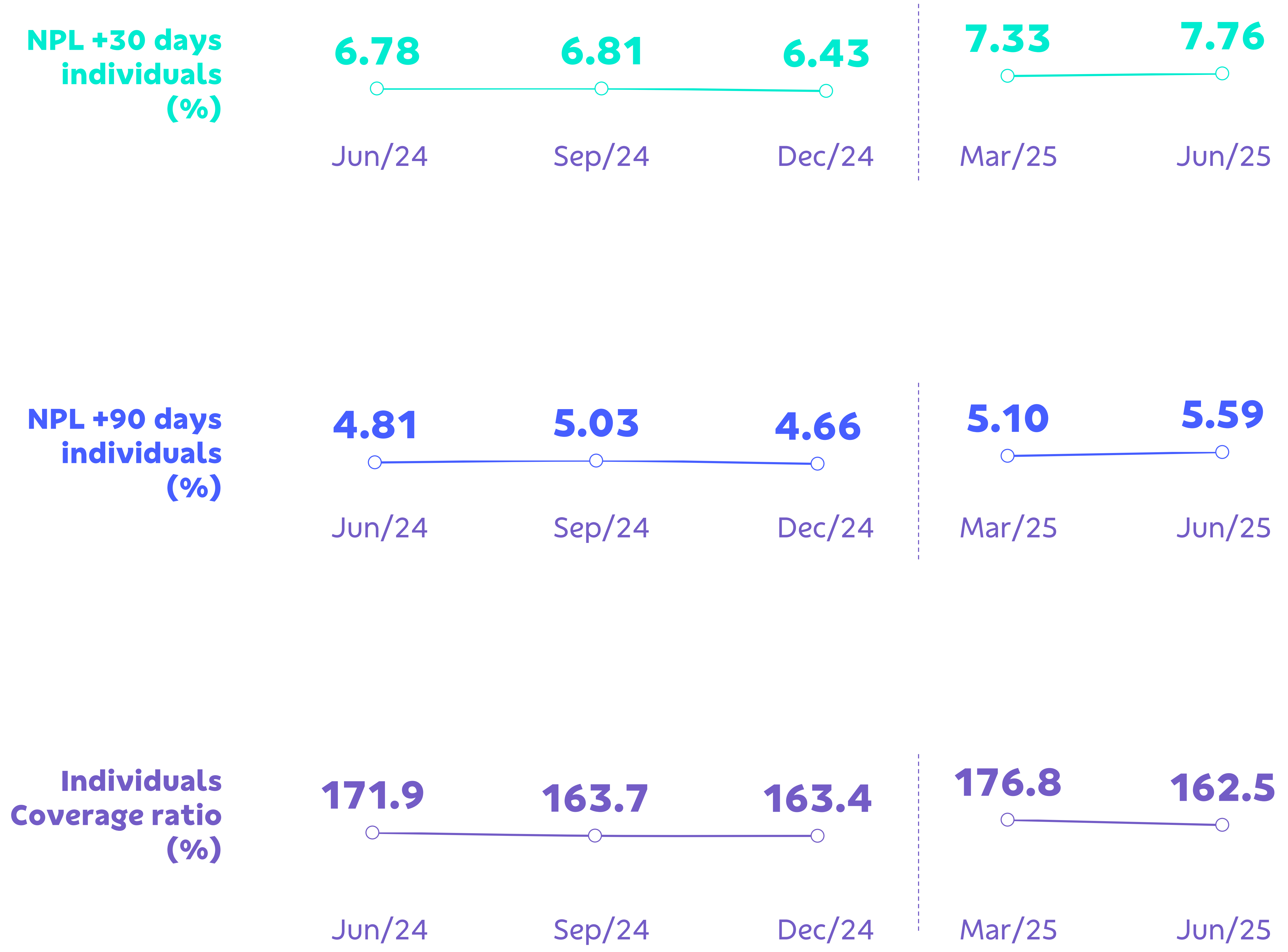


Individuals

Loan Portfolio

R$ billion

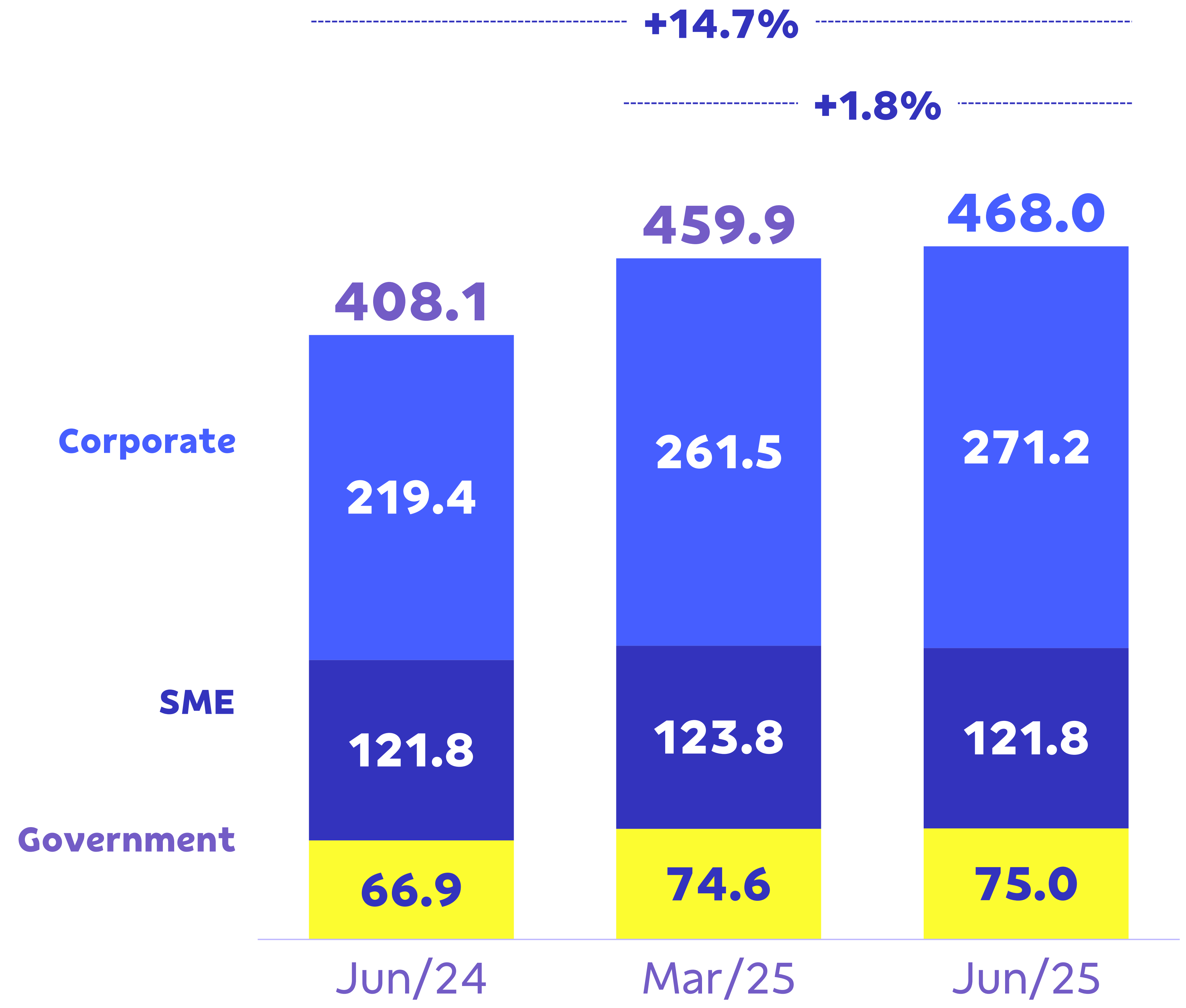


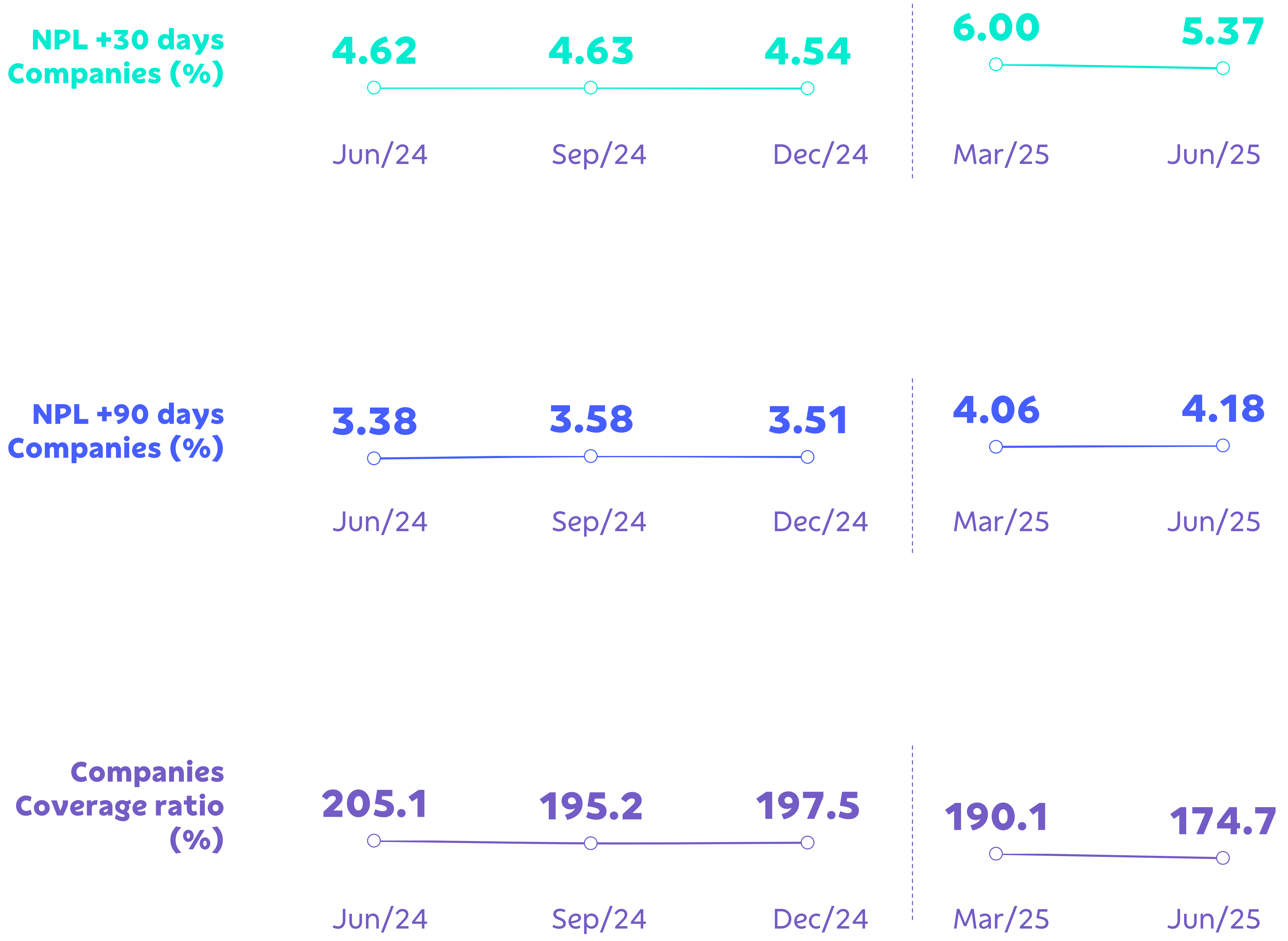


Companies

Loan Portfolio

R$ billion

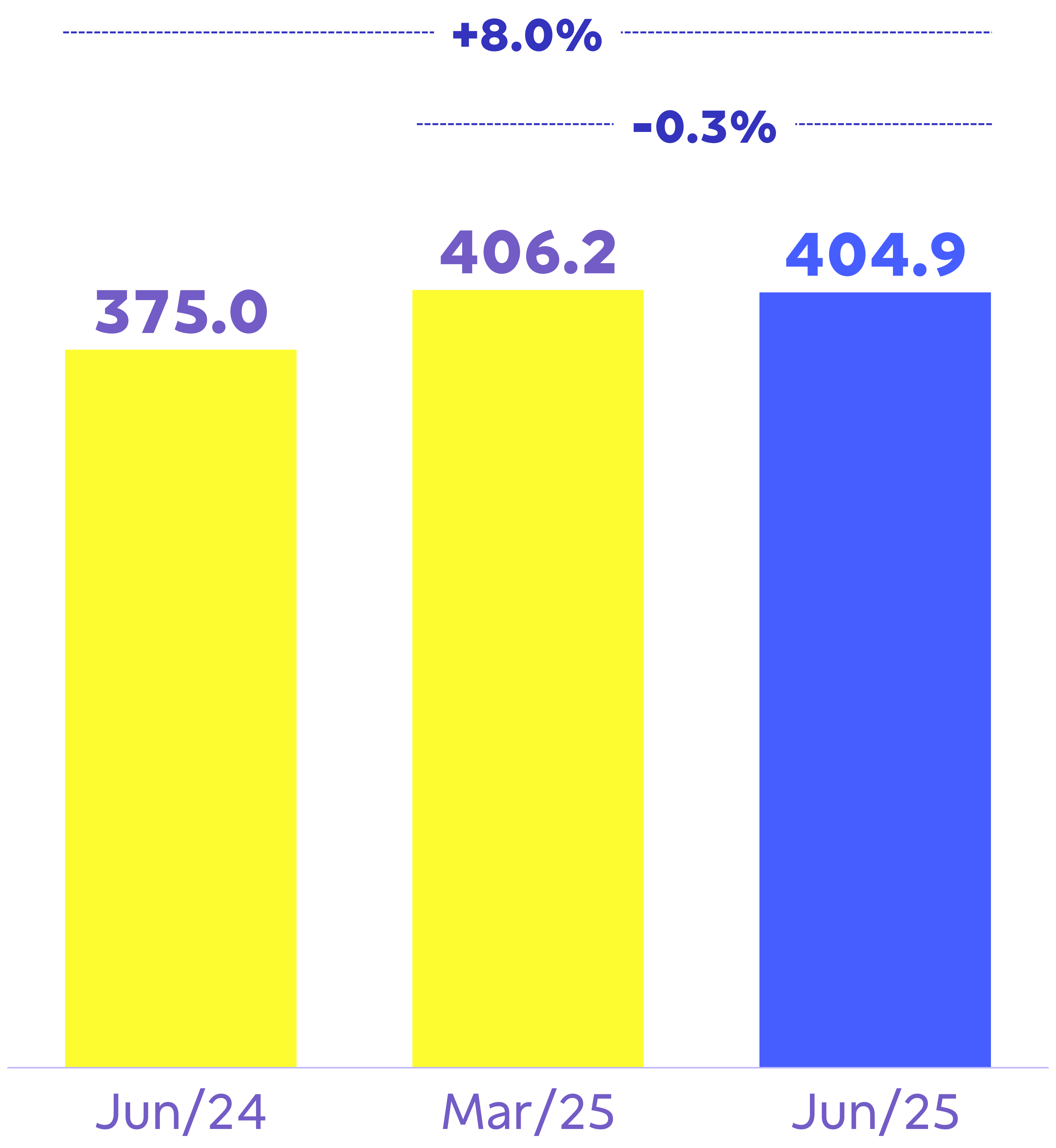


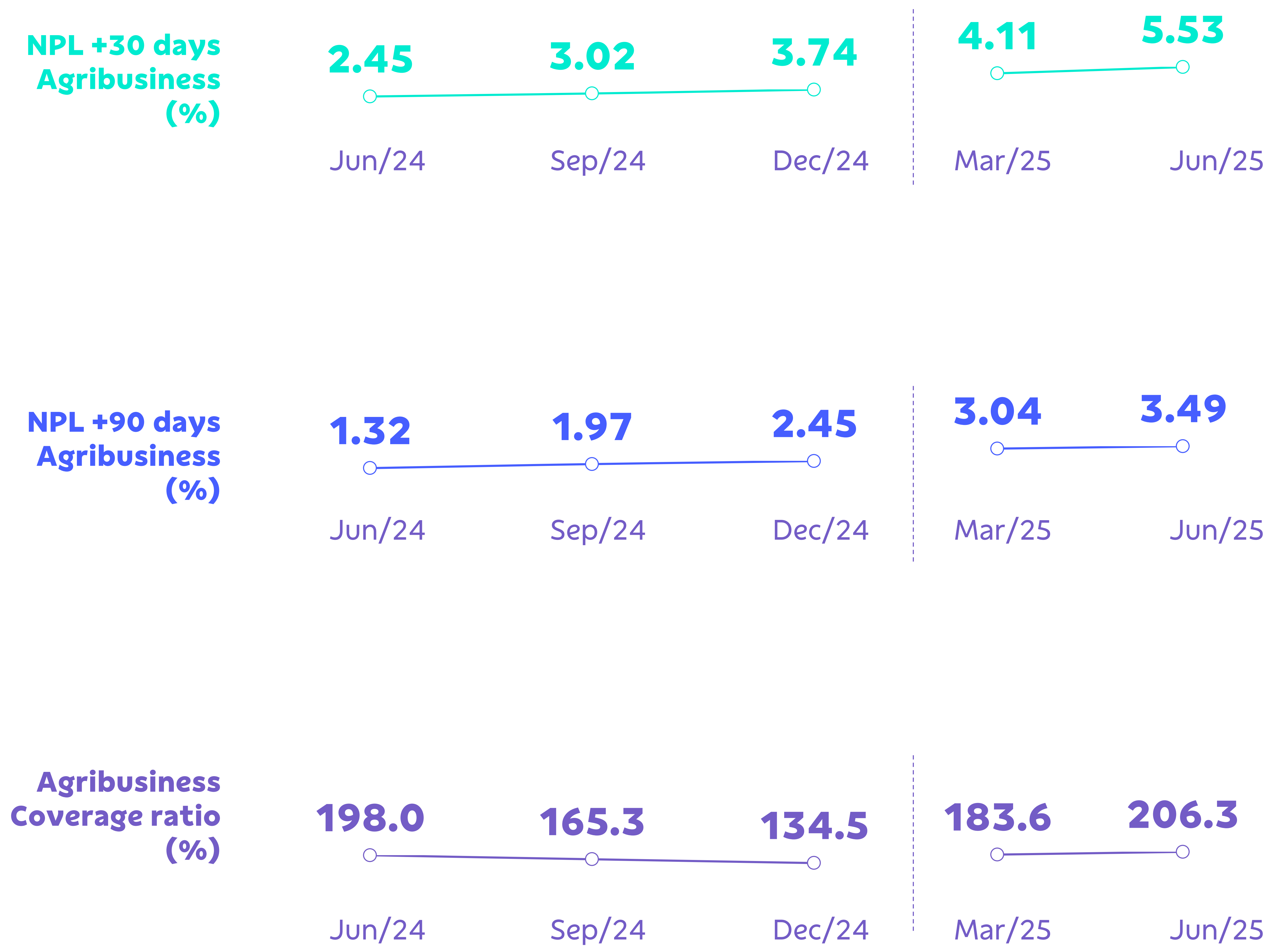


Agribusiness

Loan Portfolio

R$ billion





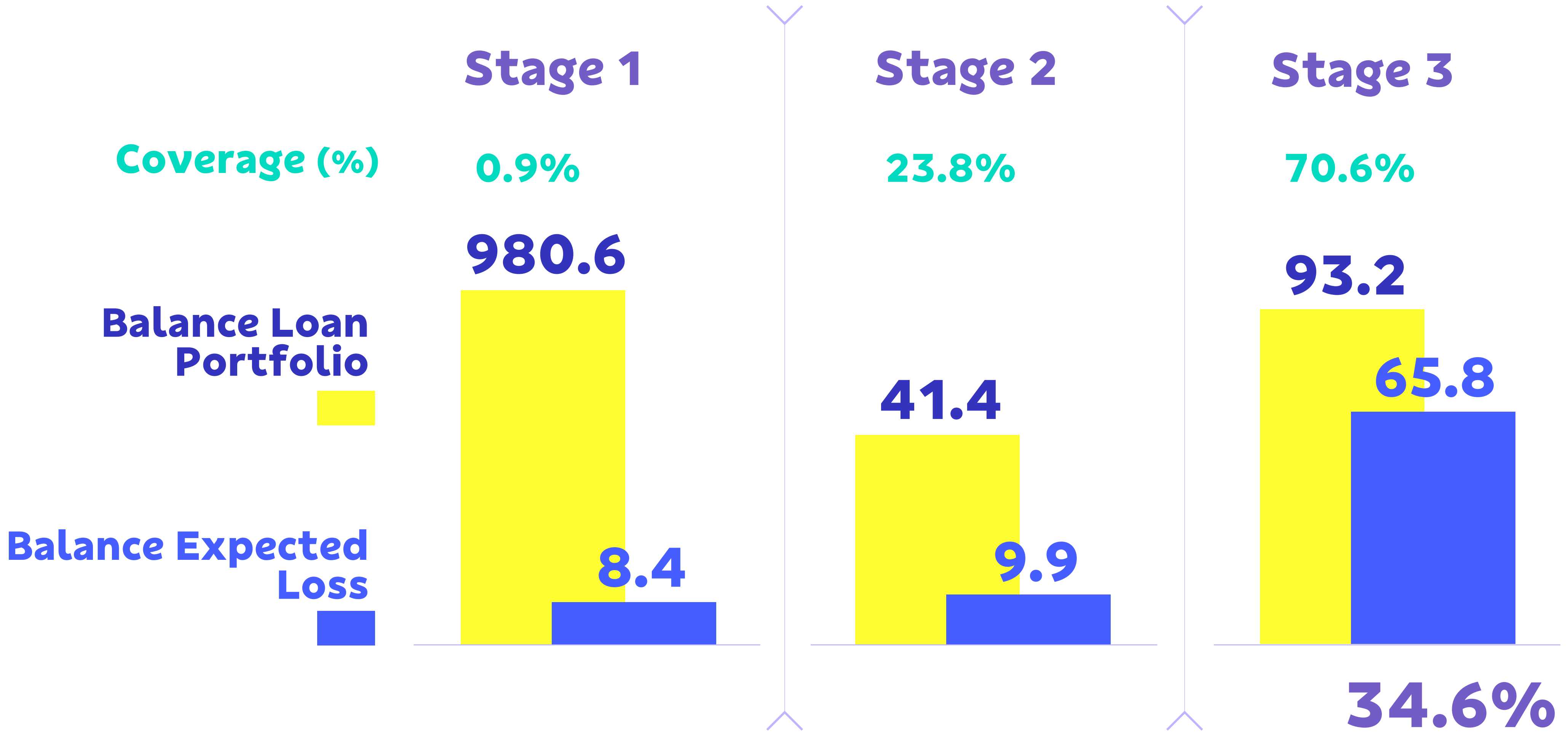
CMN Resolution No 4,966/21

Expected Loss by Stage

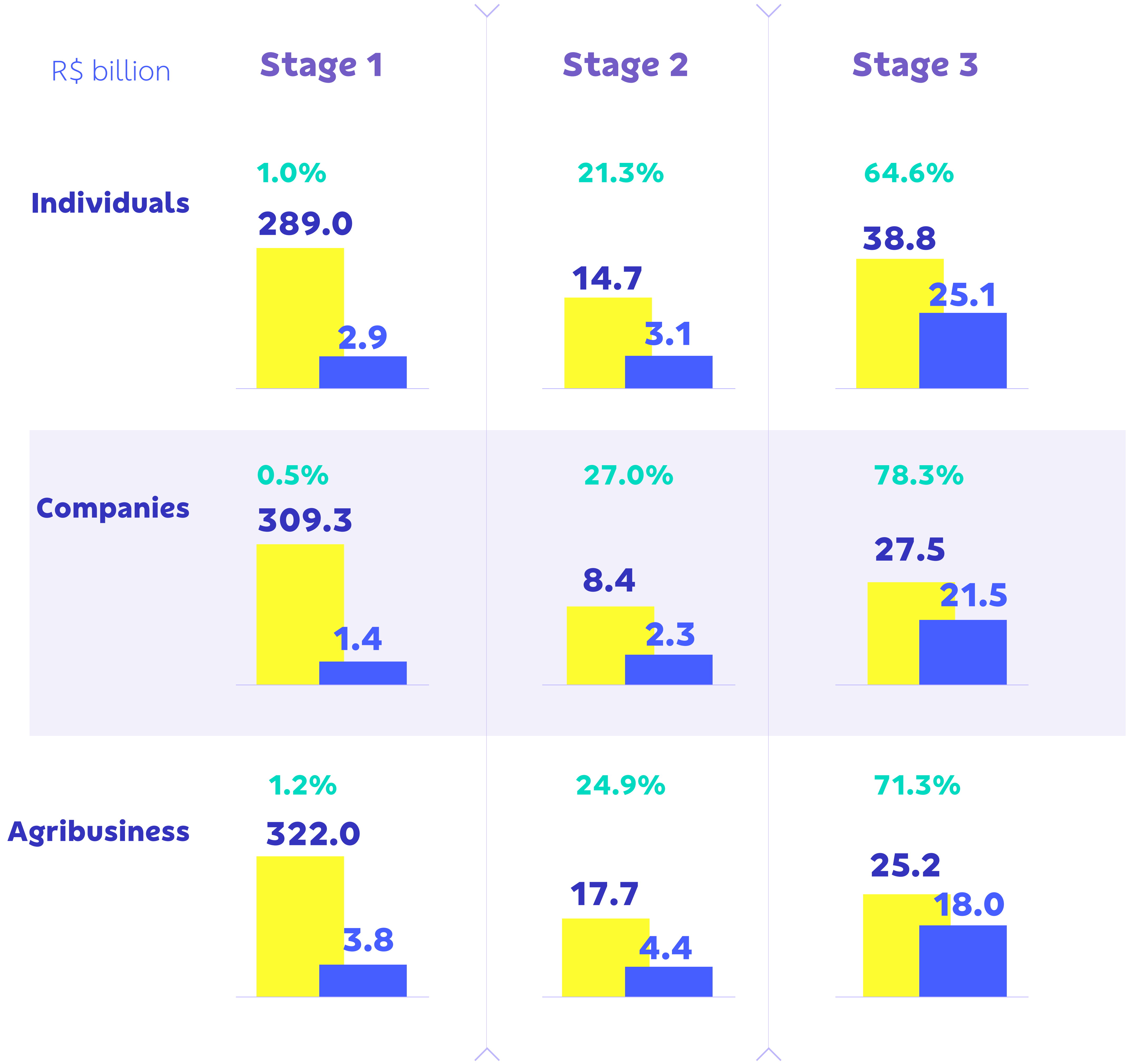
jun/25

Loan Portfolio

R$ billion



34.6% of the outstanding balance of Stage 3 operations are not overdue.



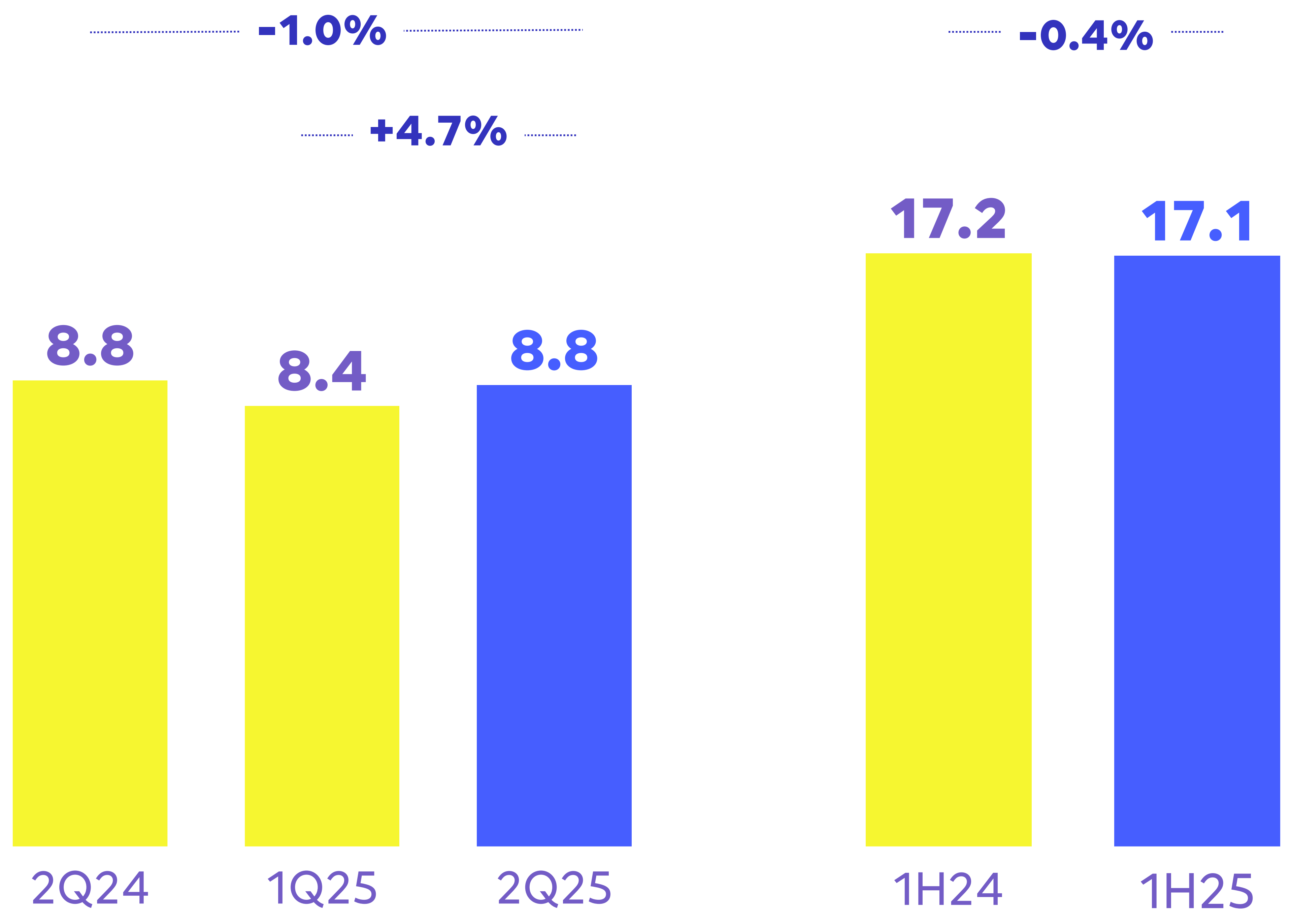
Fee Income and Administrative Expenses

R$ billion

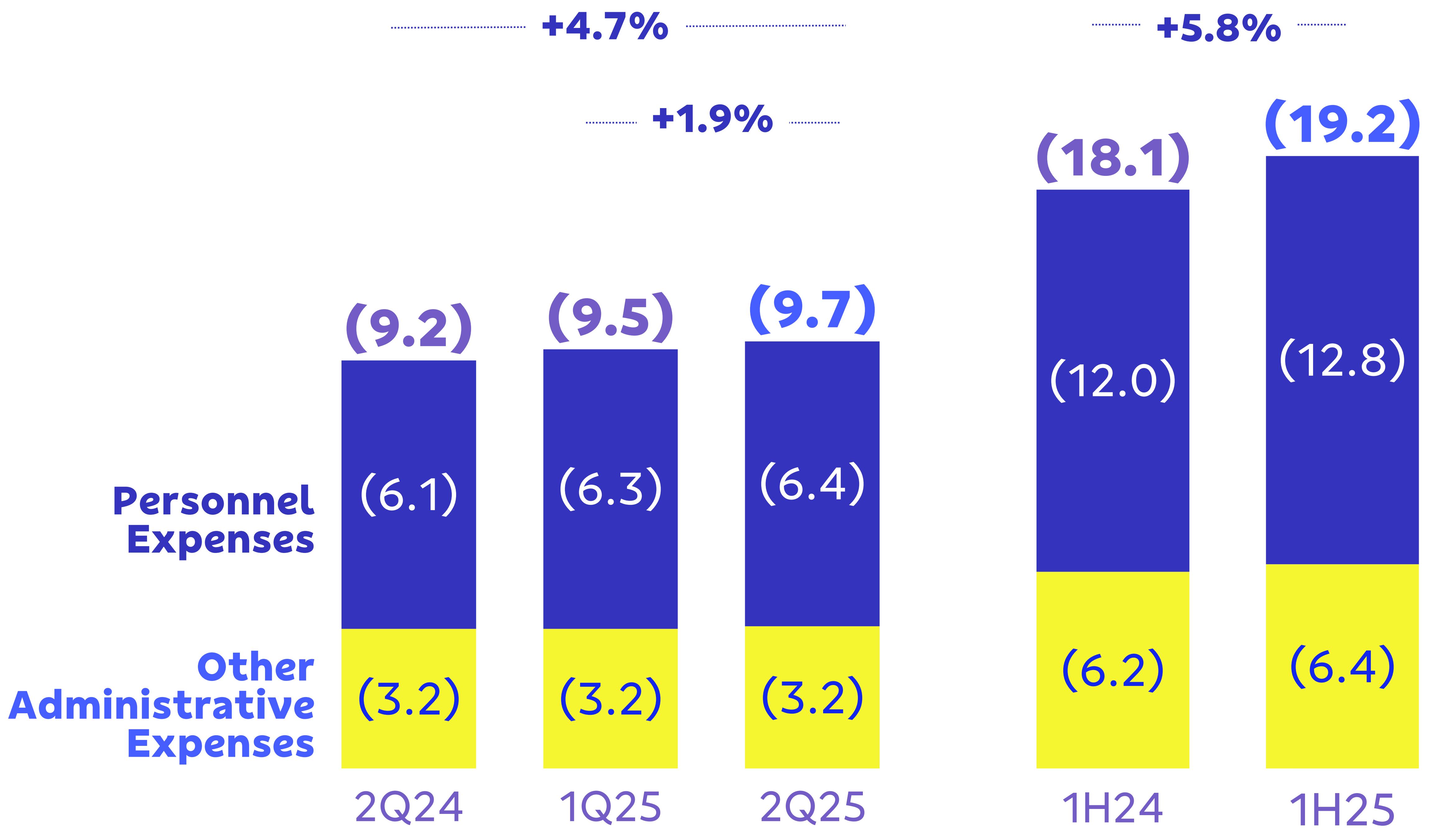
Cost-to-income ratio 12 months

27.0%

Fee Income

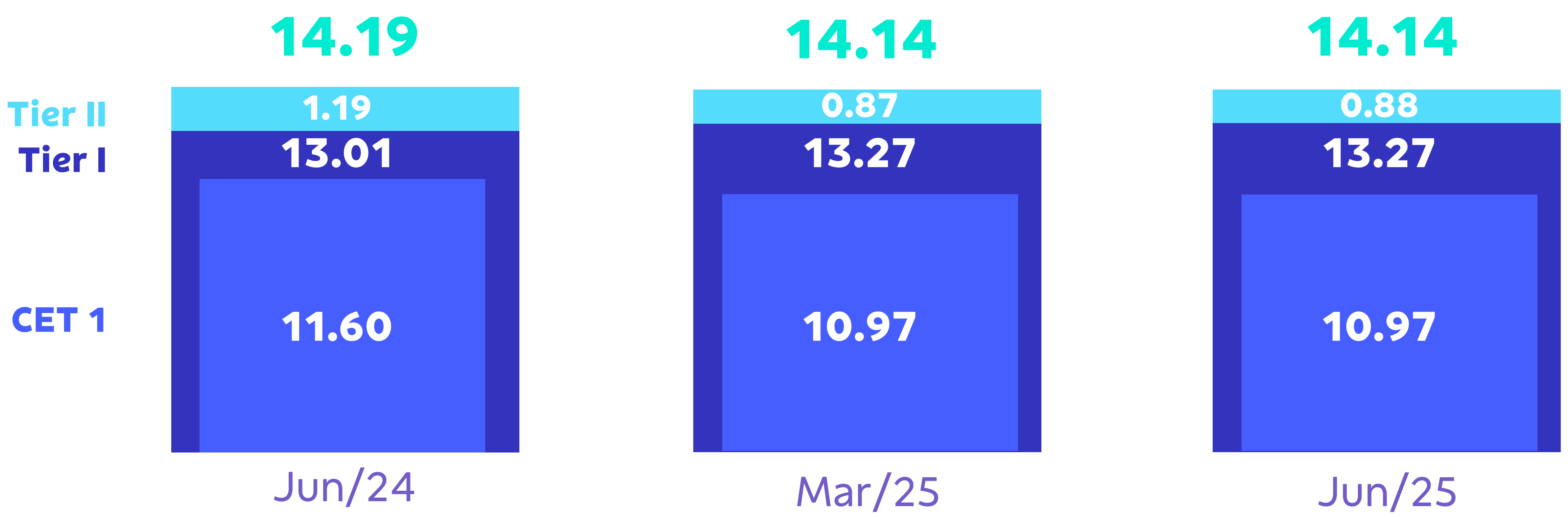


Administrative Expenses

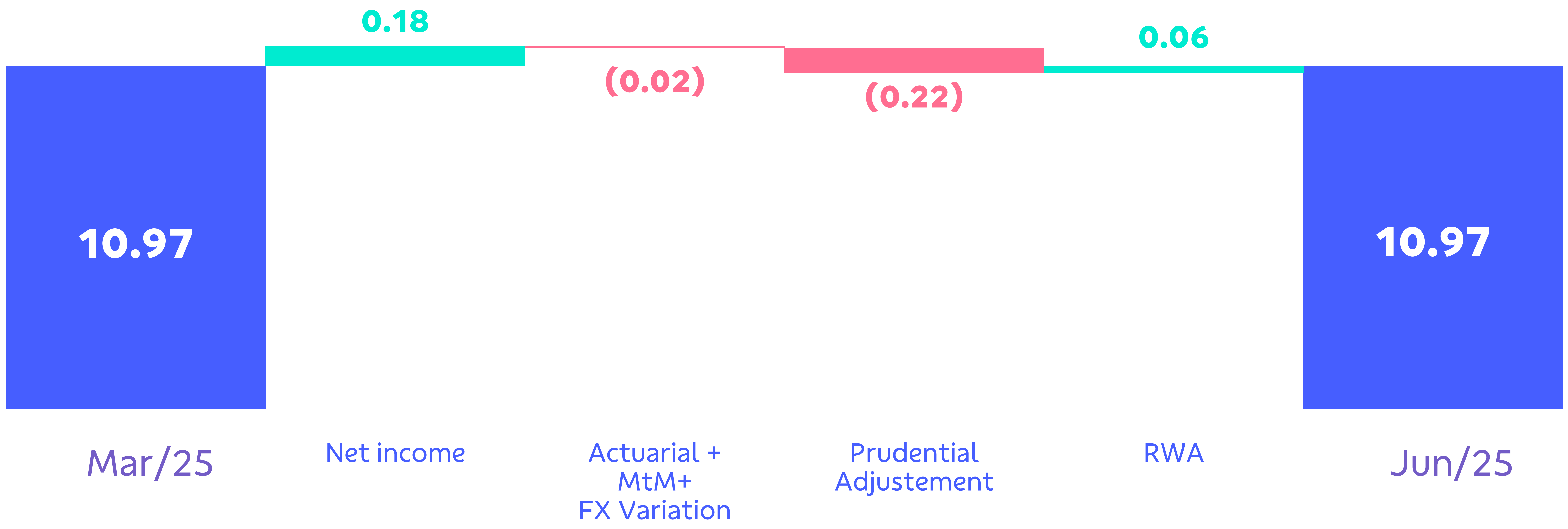


Capital

BIS III
(%)



CET 1
(%)

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