



Apresentação de Resultado

**2T25**



Clique ou leia o  
QR Code para  
MD&A 2T25



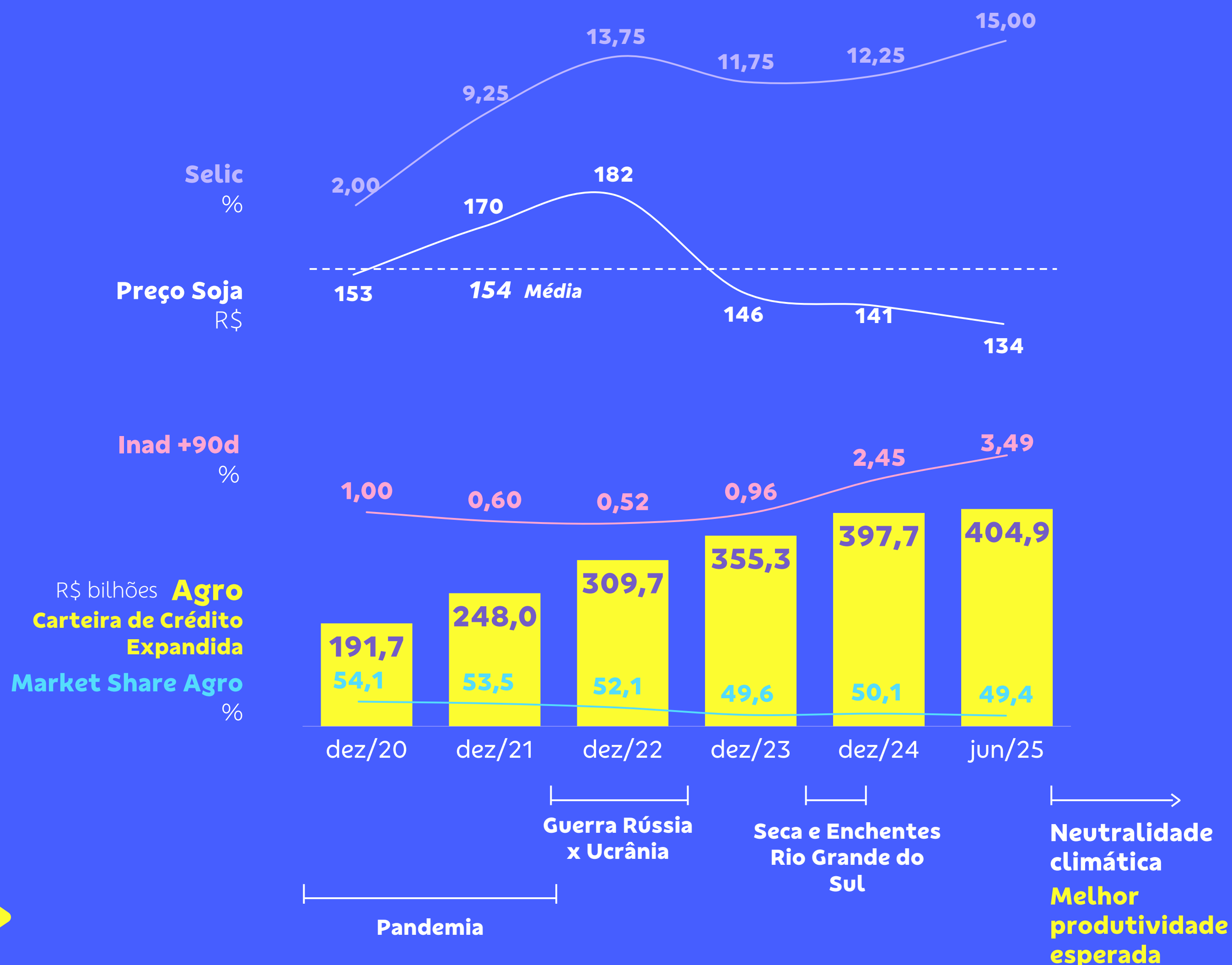
# 2025 é um ano de ajuste para retomar a rentabilidade



|  | R\$ bilhões | 1T25                  | 2T25                  | Varição<br>2T25/1T25 | 1S24        | 1S25        |
|--|-------------|-----------------------|-----------------------|----------------------|-------------|-------------|
| <b>Lucro Líquido Ajustado</b>            |             | <b>7,4</b>            | <b>3,8</b>            | <b>-48,7%</b>        | <b>18,8</b> | <b>11,2</b> |
| <b>Custo do Crédito</b>                  |             | <b>10,2</b>           | <b>15,9</b>           | <b>+56,7%</b>        | <b>16,3</b> | <b>26,1</b> |
| <b>Margem Financeira Bruta</b>           |             | <b>23,9</b>           | <b>25,1</b>           | <b>+4,9%</b>         | <b>51,3</b> | <b>48,9</b> |
| <b>Receitas de Prestação de Serviços</b> |             | <b>8,4</b>            | <b>8,8</b>            | <b>+4,7%</b>         | <b>17,2</b> | <b>17,1</b> |
| <b>Despesas Administrativas</b>          |             | <b>9,5</b>            | <b>9,7</b>            | <b>+1,9%</b>         | <b>18,1</b> | <b>19,2</b> |
| <b>Carteira de Crédito Expandida</b>     |             | <b>1.278</b><br>jun24 | <b>1.294</b><br>jun25 |                      |             |             |
| <b>Índice de Capital Principal</b>       |             | <b>10,97%</b>         | <b>10,97%</b>         |                      |             |             |



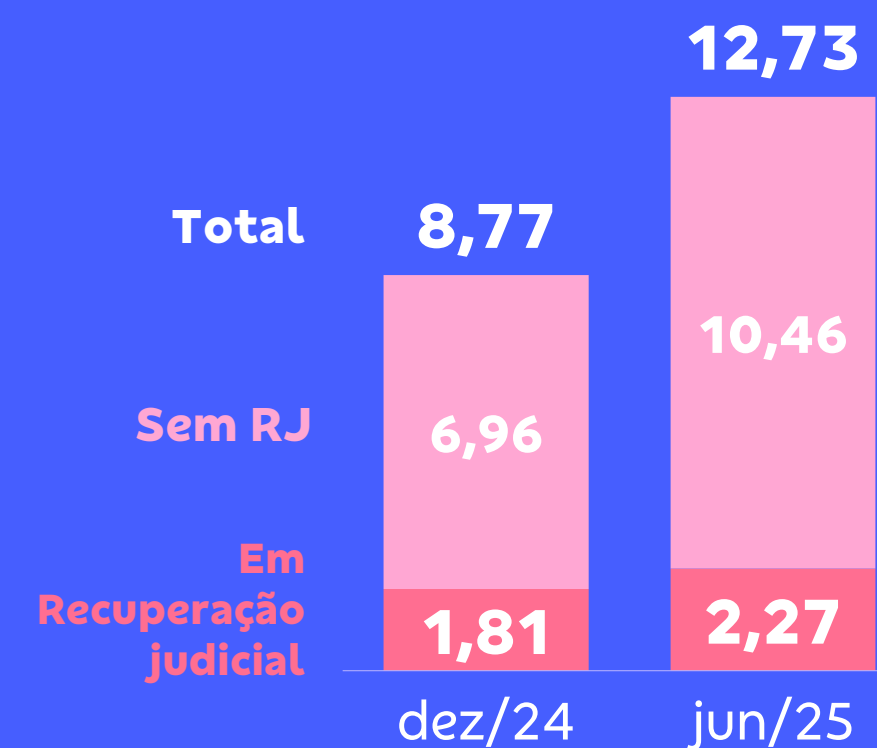
# O **agro** e seus ciclos em perspectiva



(1) Fonte: Indicador da Soja CEPEA/ESALQ- Paranaguá.

## Saldo Inadimplência 90 dias

R\$ bilhões



### ~20 mil clientes

74% nunca tinham ficado inadimplentes até 2023

### 52% da inad

nas regiões Centro-Oeste e Sul

### 50% da elevação

em soja, milho e bovinocultura

### 90% do Inad90 das RJs está coberto

### Recuperação judicial

Saldo total de R\$ 5,4 bilhões

808 clientes

### + inad

- arrendatários
- médio e grandes produtores



# MPMEs foram afetadas pelo ciclo de elevação da Selic



**10,6%**  
Inad + 90d MPME

**6,1%**  
Inad+90d MPME  
Sem composição  
de dívidas

## Garantias Carteira MPME

**25%**  
Fundos Garantidores

**18%**  
Imóveis, Demais  
Garantias Reais e  
Recebíveis



# Guidance

# 2025

## revisado

|  | Intervalo Anterior<br>entre                      | Realizado<br>1S25  | Intervalo Revisado<br>entre                    |
|--|--|--------------------|--|
| <b>Carteira de Crédito<sup>1</sup></b>   | <b>5,5% e 9,5%</b>                               | <b>10,3%</b>       | <b>3% e 6%</b>                                 |
| 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%  |
| <b>Carteira Sustentável</b>              | <b>7% e 11%</b>                                  | <b>10,6%</b>       | <b>7% e 10%</b>                                |
| <b>Margem Financeira Bruta</b>           | <b>Em revisão</b>                                | <b>R\$ 48,9 bi</b> | <small>R\$ bilhões</small><br><b>102 e 105</b> |
| <b>Custo do Crédito<sup>2</sup></b>      | <b>Em revisão</b>                                | <b>R\$ 26,1 bi</b> | <small>R\$ bilhões</small><br><b>53 e 56</b>   |
| <b>Receitas de Prestação de Serviços</b> | <small>R\$ bilhões</small><br><b>34,5 e 36,5</b> | <b>R\$ 17,1 bi</b> | <b>Mantido</b>                                 |
| <b>Despesas Administrativas</b>          | <small>R\$ bilhões</small><br><b>38,5 e 40,0</b> | <b>R\$ 19,2 bi</b> | <b>Mantido</b>                                 |
| <b>Lucro Líquido Ajustado</b>            | <b>Em revisão</b>                                | <b>R\$ 11,2 bi</b> | <small>R\$ bilhões</small><br><b>21 e 25</b>   |

(1) As projeções de crédito consideram a carteira classificada doméstica adicionada de TVM privados e garantias e não considera crédito ao governo. (2) Custo do Crédito: corresponde às despesas de perda esperada (conforme Resolução CMN nº 4.966/21), somadas aos descontos concedidos e deduzidas das receitas com recuperação de crédito.



## **Alavancas de resultado**

*Estratégias e movimentos táticos*

**Inovação e IA robustecem a jornada do crédito**

**Crescimento sustentável de negócios**

**Sem abrir mão de investimentos estruturantes e da melhor experiência do cliente**



# Inovação e IA robustecem a jornada do crédito

## Frente Adimplência

**Mudanças nas estruturas e esteiras** de cobrança e recuperação

**+ Sinergia** entre as redes Cobrança, Varejo e Atacado  
**mais de 800 funcionários dedicados** à cobrança e adimplência

**Maior agilidade nos** Protestos e judicializações  
**Agro:** Do saldo protestado, 38% foi regularizado

## Frente Originação

**Originação** em linhas mais seguras e com melhores riscos

**Ampliação** do portfólio de garantias

**Novas condições negociais e novos produtos**

## Frente: Engajamento e indução



**Rede de atendimento**



**Ferramentas digitais**  
CRM e uso de dados



**Mensagens**



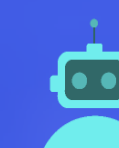
**E-mail**



**Mobile**



**Internet**



**Bot**



**Chat**



**Plataformas**



**#renegocie**

18,5% de efetividade para pontualização ou renegociação após comunicações digitais



# Atuação Agro

## Plano Safra 2025 / 2026

**R\$ 230 bilhões**

Já na nova matriz de resiliência, com foco em recursos controlados

## Diligentes e ainda mais próximos

Atuação perante às RJs  
Apoio ao cliente dentro das alternativas do MCR

## Atendimento especializado

Ampla rede própria e de correspondentes agro

Especialistas Agro em todas as regiões

## Interlocução com o regulador para especificidade do agro perante a Res. 4.966

Característica da carteira prorrogada e Fluxo de cura das operações





# Atuação MPME

## Desembolsos

em linhas de menor risco e com garantias

Pronampe + PEAC FGI

**R\$ 57 bilhões**

desembolsados desde 2020

**R\$ 8 bilhões**

desembolsados no 1S25

## Atendimento especializado

**215 agências** Empresa e **9 escritórios** High Empresas, além do atendimento especializado em mais de 4 mil pontos no país

**7,4 mil** profissionais dedicados

## ARI - Área de Recomendações Inteligentes

Há um ano, nossa assessoria em escala, que utiliza IA generativa inteligente, apoia a gestão financeira e empresarial de mais de 75 mil MPes

## Cielo

Posicionar a parceria como ecossistema de negócios, indo além do que apenas fornecer meios de pagamentos



# Crescimento sustentável de negócios

Otimização do mix de crédito e oportunidades com as Pessoas Físicas

## Crédito do Trabalhador 24% Market Share



Escrituração e pagamento primeira competência: **95%**

Seguro Prestamista  
**R\$ 106 milhões**

## Reposicionamento da proposta de valor no Segmento de Alta Renda

Ampliar em **+25%**  
a base de clientes  
Alta Renda em 5 anos



### Ampliação do modelo Alta Renda

Crescimento sustentável da receita esperada

Crescimento AuM Private mais que o dobro do mercado

Aumento em Ativos sob Gestão

Incremento no saldo da carteira de crédito

Ampliação do modelo High Estilo

Novo cartão premium: mais engajamento, benefícios e fidelização

# Sem abrir mão de investimentos estruturantes e da melhor experiência do cliente



## Movimento Aceleração Digital



### Antecipação em 2 anos da escalada do modelo ágil

**Redução média de 74%** no tempo do ciclo de desenvolvimento de soluções

Avanço em 5X o *time to market*

**Evolução para + 10 mil funcis** no novo modelo

## Investimento em Tecnologia e IA

**R\$ 3,2 bilhões** investidos em 2025

**+ 800** soluções em IA e Analytics

### Plataforma de CRM omnichannel

Solução única do mercado, integrando o relacionamento em todos os canais

**1º modelo gerenciado** 100% implementado:  
**2x mais** conversão no crédito

Motor sofisticado de **inteligência comercial**

**145 milhões** de contatos efetivos no 1S25

## Programas de Capacitação em Tecnologia

**62%** envolvidos em ações de desenvolvimento

**53 mil** Engajados em aprendizado e aprimoramento sobre Aceleração Digital

**5 mil** Certificados pela AcademiaIA: conhecimento em IA e dados, com linguagem simples e foco prático

**R\$ 41 milhões** Investidos em programas de capacitação em tecnologia em 2024 e 2025



# Sem abrir mão de investimentos estruturantes e da melhor experiência do cliente

## Transformação do atendimento para modelos mais flexíveis e modulares

50% de eficiência em 5 anos, adequando nosso posicionamento ao potencial de negócios de cada localidade e ao perfil dos nossos clientes

### Ponto BB

Novos Pontos BB em Belém e Rio de Janeiro  
+ Rentabilidade + NPS + Engajamento

### Parcerias beyond banking no ponto físico

Agências como ecossistemas de negócios

### Nova Loja Mais BB

Modelo com correspondentes fígital, mais leve e flexível

### Hub de Atendimento

Espaços compartilhados entre agências e gerando mais eficiência

### Relocalizações e pontos de atendimento mais leves

Agências sem numerário, pontos de atendimento em espaços mais adequados ao seu perfil

**Casa Estilo:** acolhimento de alto valor aos clientes alta renda



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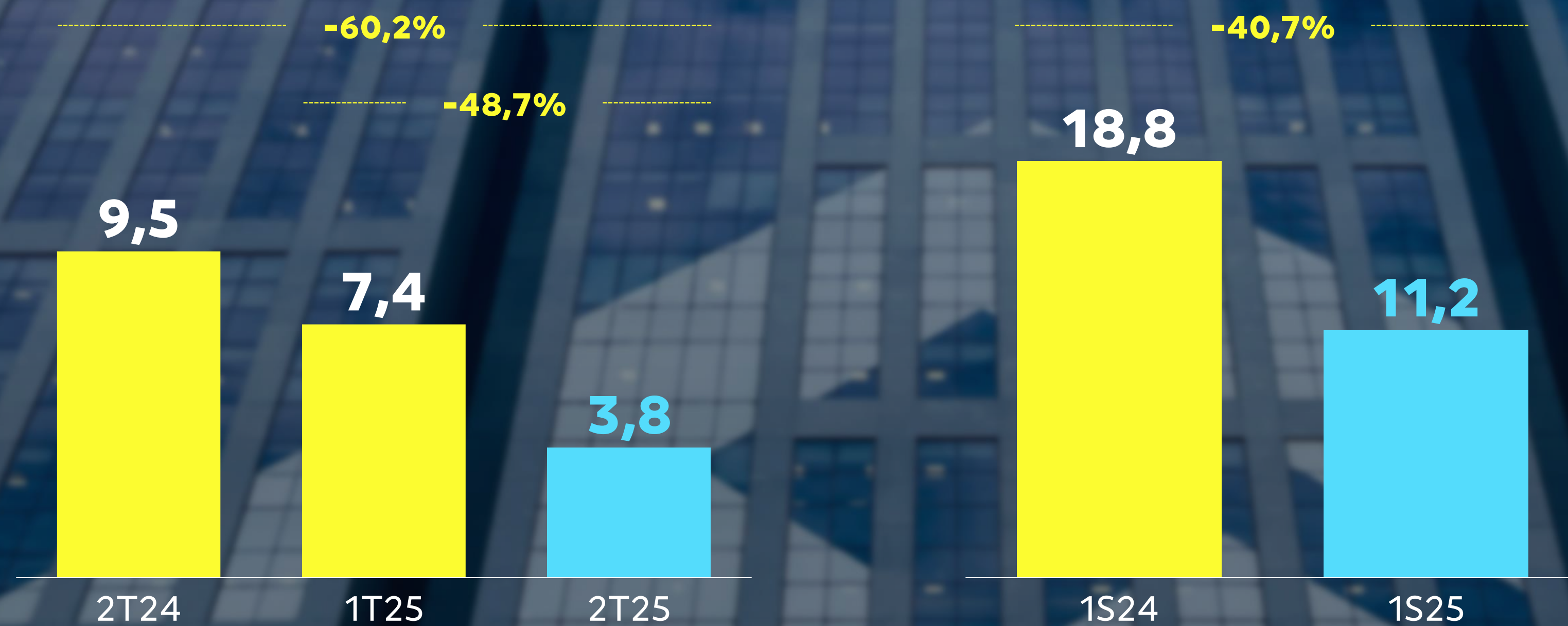


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# Lucro Líquido Ajustado

R\$ bilhões





# Guidance

# 2025

## revisado

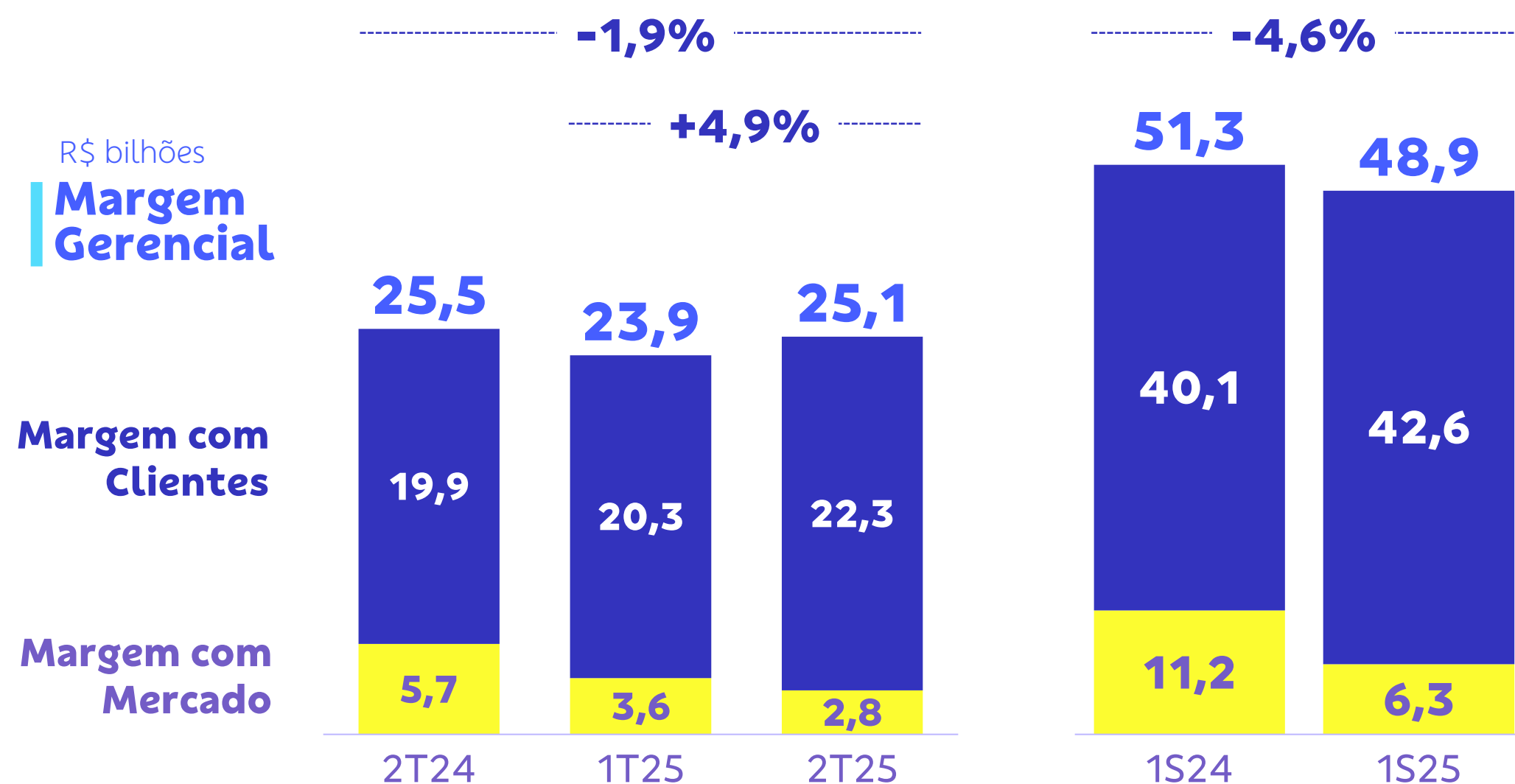
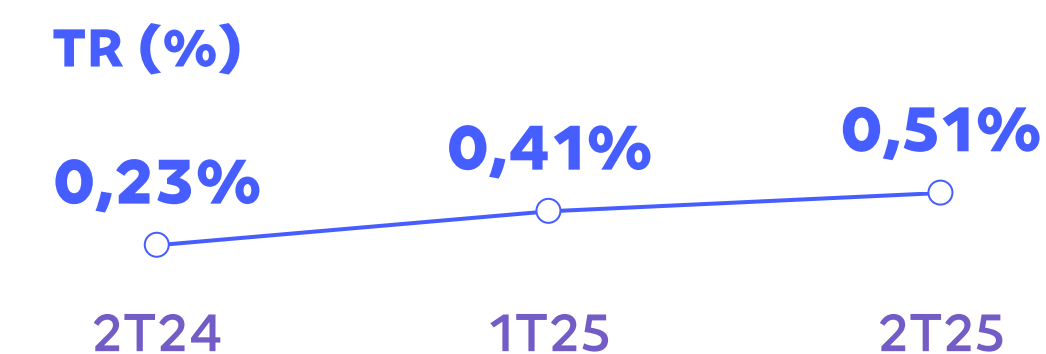
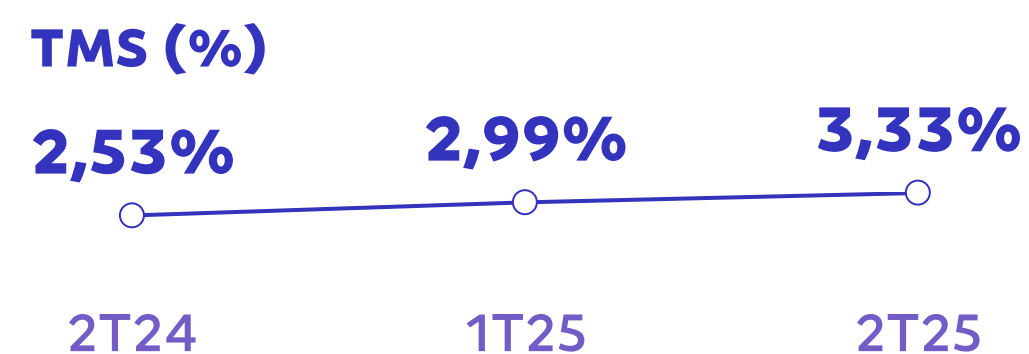
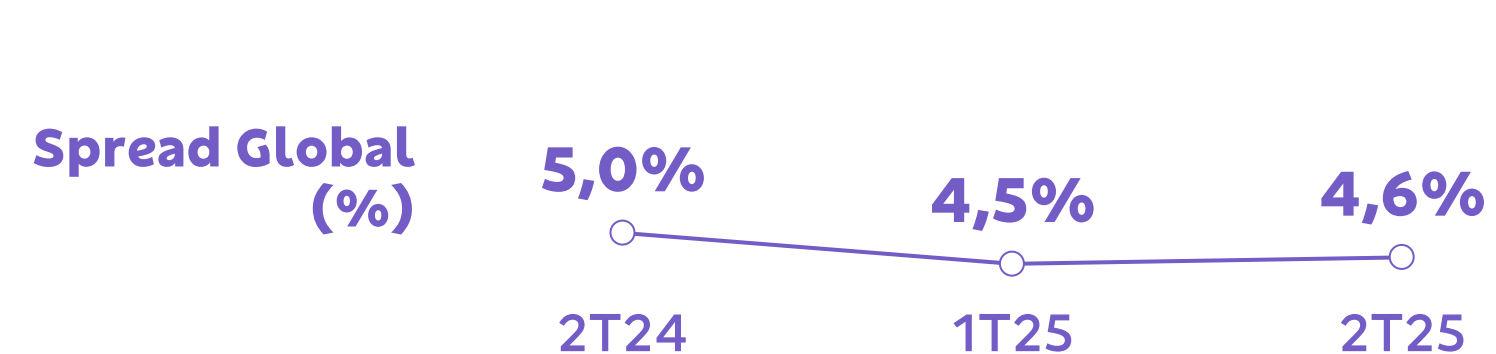
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# Margem Financeira Bruta



R\$ milhões

## Margem Contábil

|                                     | 2T24          | 1T25          | 2T25          | Δ% A/A       | Δ% T/T     | 1S24          | 1S25          | Δ% Acm.      |
|-------------------------------------|---------------|---------------|---------------|--------------|------------|---------------|---------------|--------------|
| <b>Margem Financeira Bruta</b>      | <b>25.549</b> | <b>23.881</b> | <b>25.061</b> | <b>(1,9)</b> | <b>4,9</b> | <b>51.283</b> | <b>48.943</b> | <b>(4,6)</b> |
| Receitas Financeiras                | 45.605        | 49.239        | 53.445        | 17,2         | 8,5        | 91.841        | 102.684       | 11,8         |
| Operações de Crédito <sup>1</sup>   | 34.704        | 42.038        | 45.240        | 30,4         | 7,6        | 69.003        | 87.277        | 26,5         |
| Tesouraria <sup>1 2</sup>           | 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 <sup>3</sup> | (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

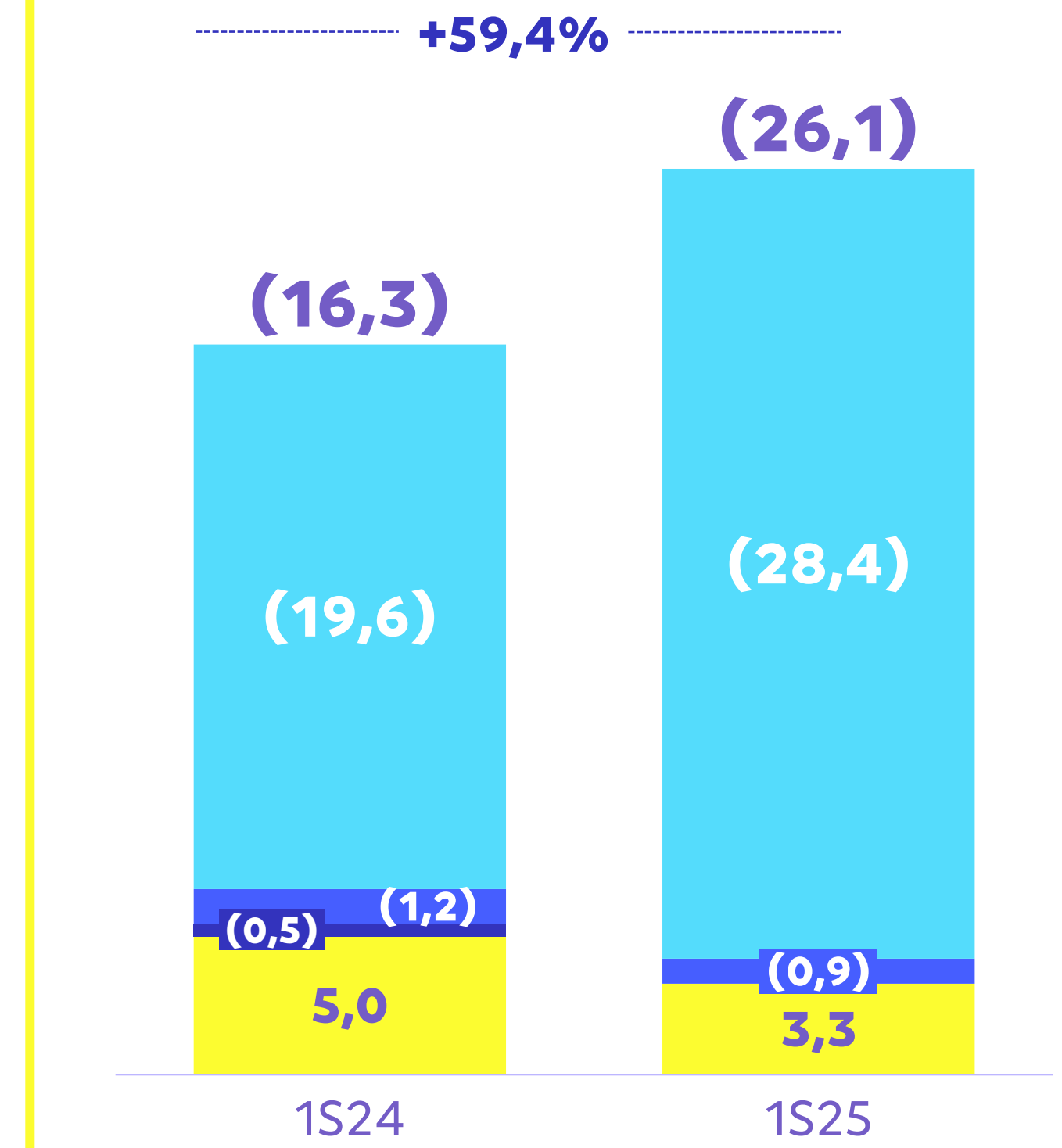
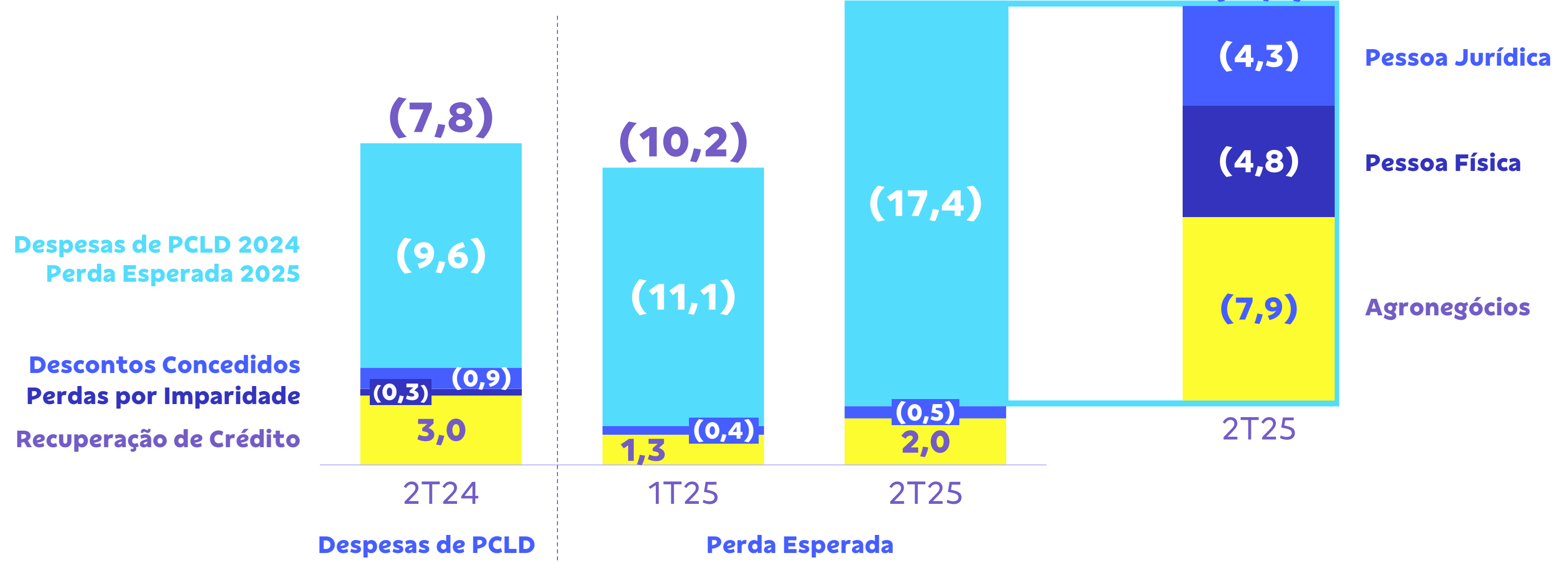
R\$ bilhões



+103,8%

+56,7%

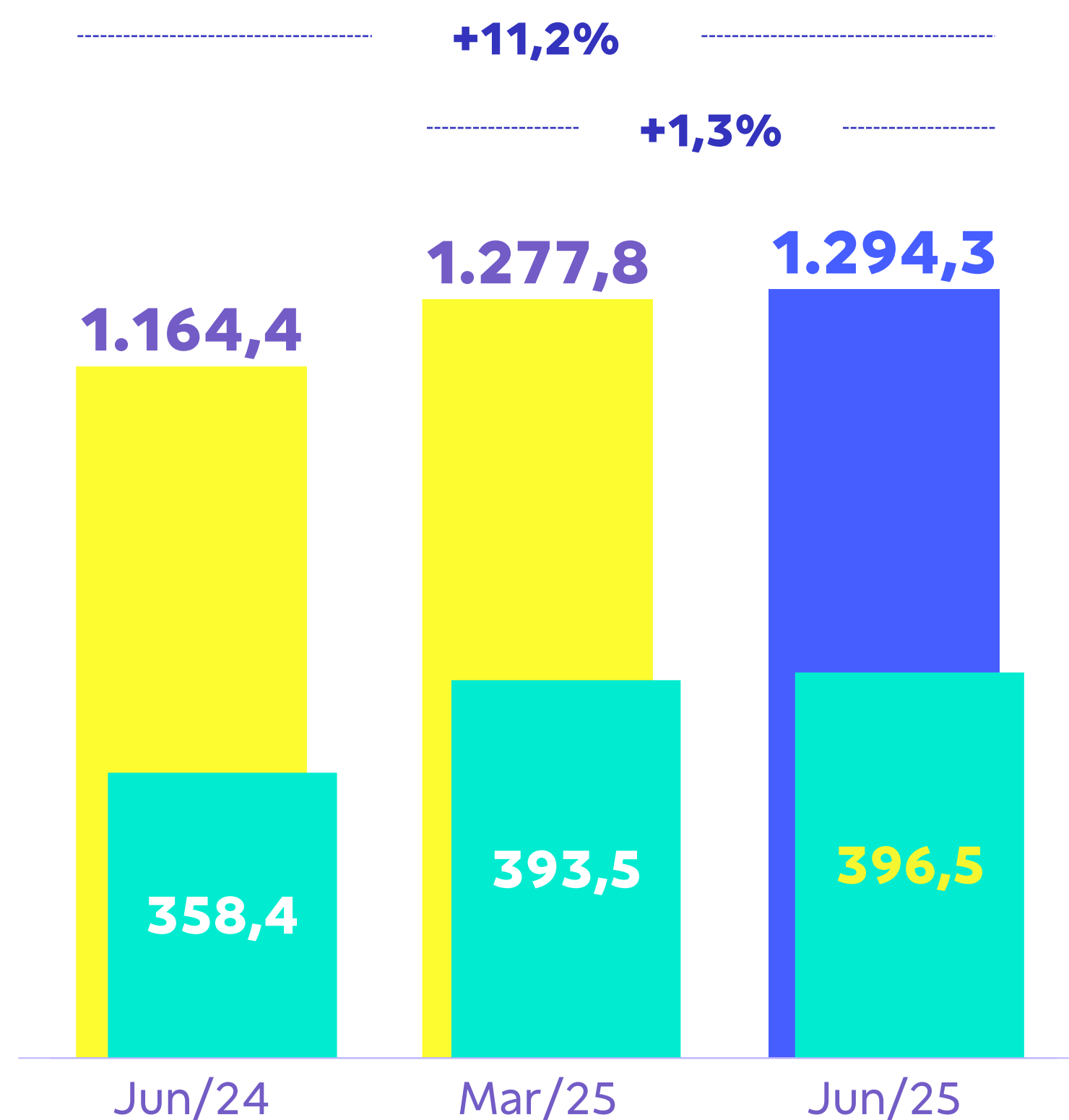
Fluxo da Perda Esperada (Carteira Interna)





# Carteira de Crédito Expandida<sup>1</sup>

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.

## Inad e Índice de Cobertura (%)

Inad +30d

4,38 4,56 4,64

Inad +90d

3,00 3,33 3,32

Cobertura

191,3 177,6 171,3

Jun/24 Set/24 Dez/24

5,53

5,92

3,86

4,21

184,8

179,2

Mar/25

Jun/25

## Formação da Inadimplência

Cobertura New NPL (%)

100,0 93,2 88,7

New NPL<sup>2</sup> / Carteira de Crédito<sup>3</sup> (%)

0,96 1,22 1,09

New NPL<sup>2</sup> (R\$ bilhões)

9,61 12,48 11,48

2T24

3T24

4T24

77,5

109,7

1,30

1,44

14,28

15,84

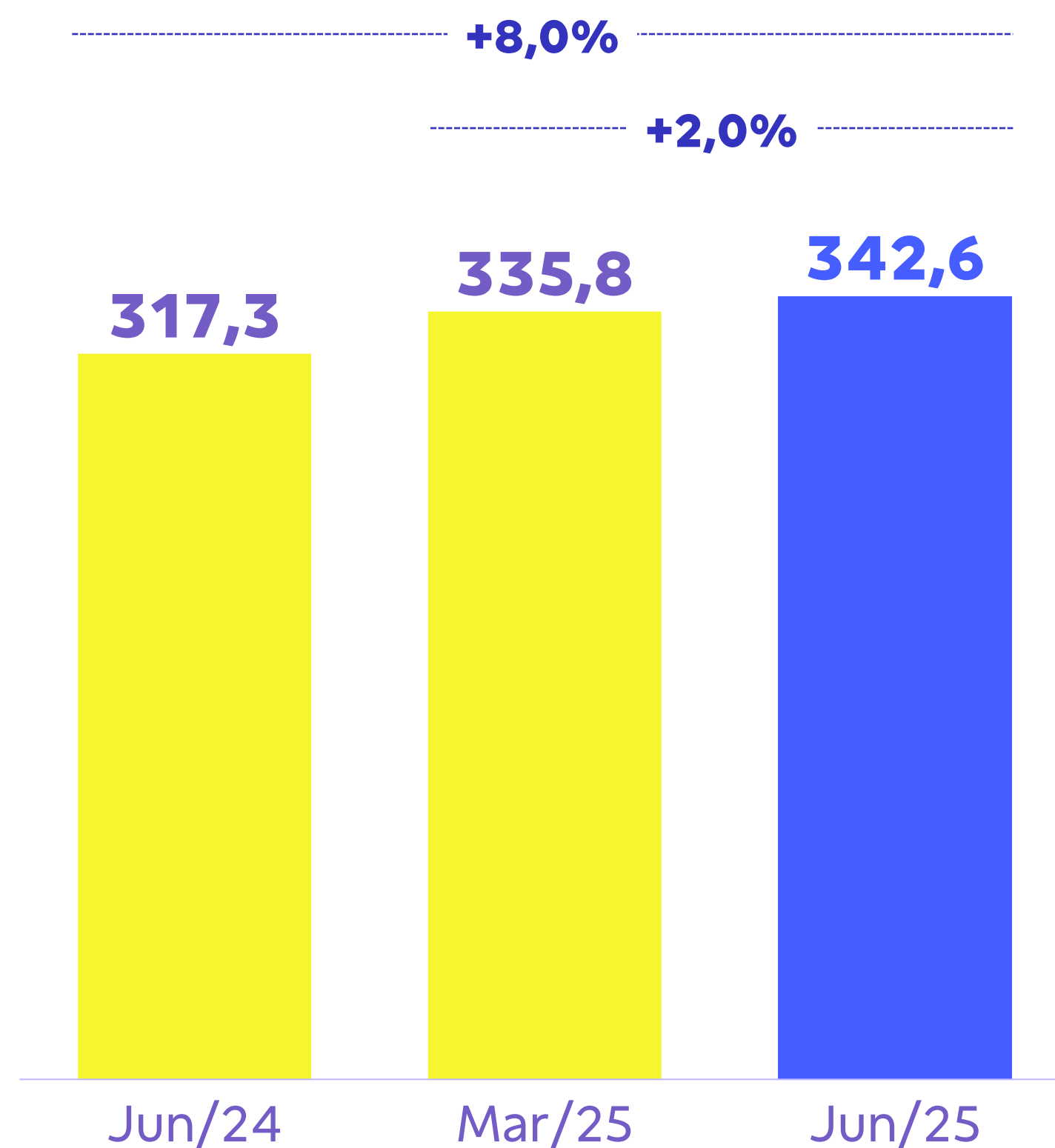
1T25

2T25

Carteira de Crédito

# Pessoa Física

R\$ bilhões



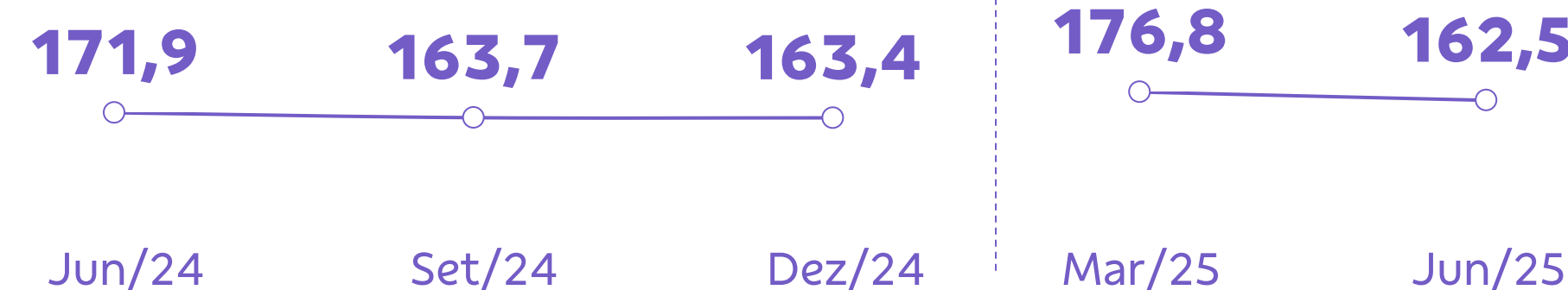
Inad +30d  
Pessoa Física  
(%)



Inad +90d  
Pessoa Física  
(%)

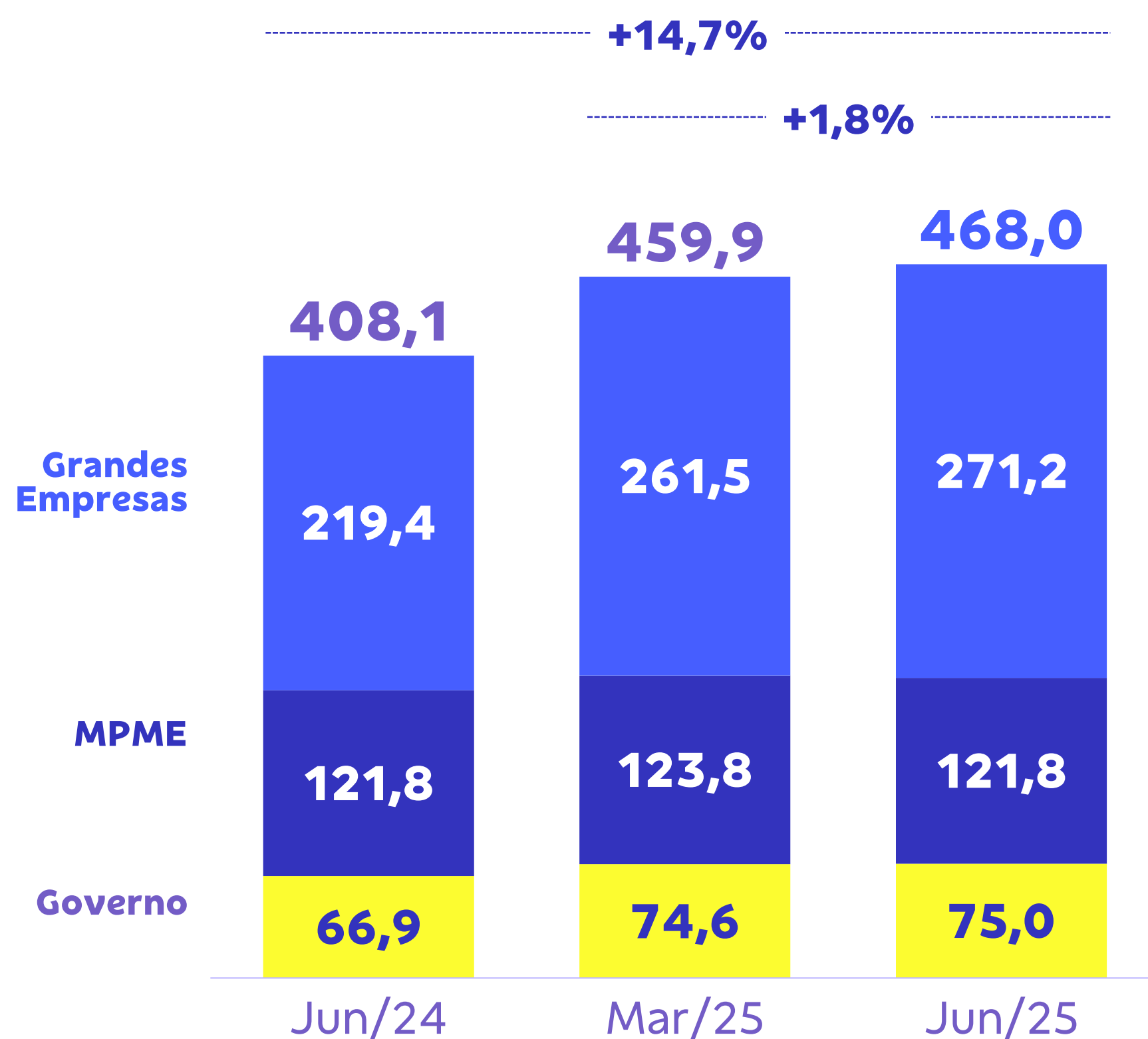
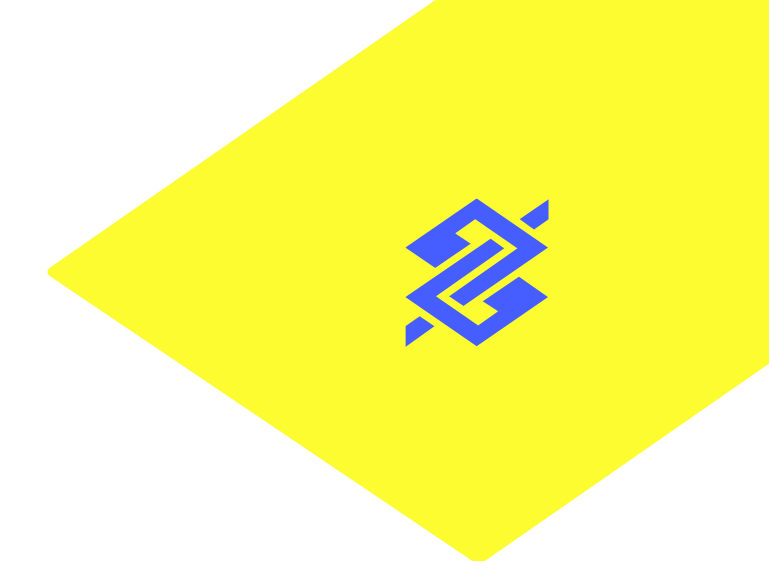


Índice de  
Cobertura  
Pessoa Física  
(%)



# Pessoa Jurídica

R\$ bilhões



Inad +30d  
Pessoa Jurídica (%)



Inad +90d  
Pessoa Jurídica (%)

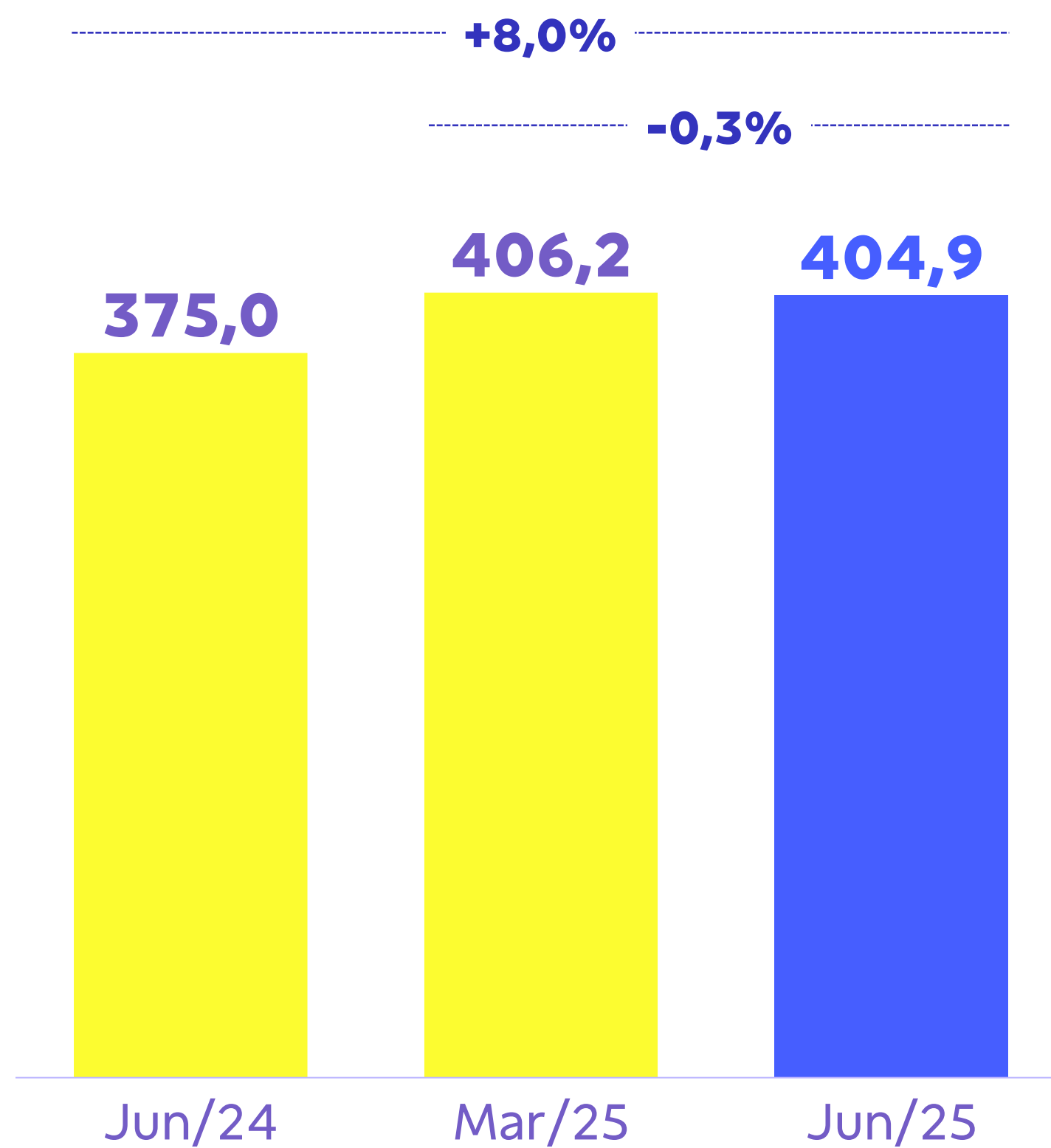
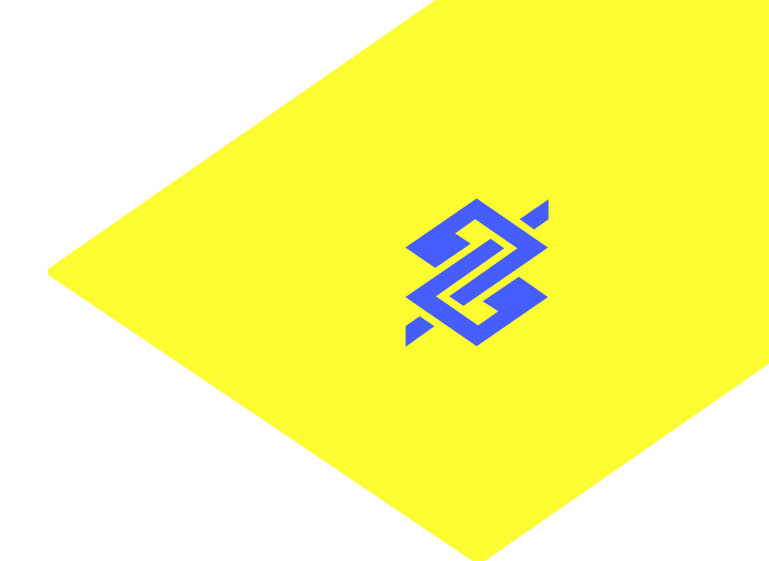


Índice de Cobertura  
Pessoa Jurídica (%)



# Agronegócio

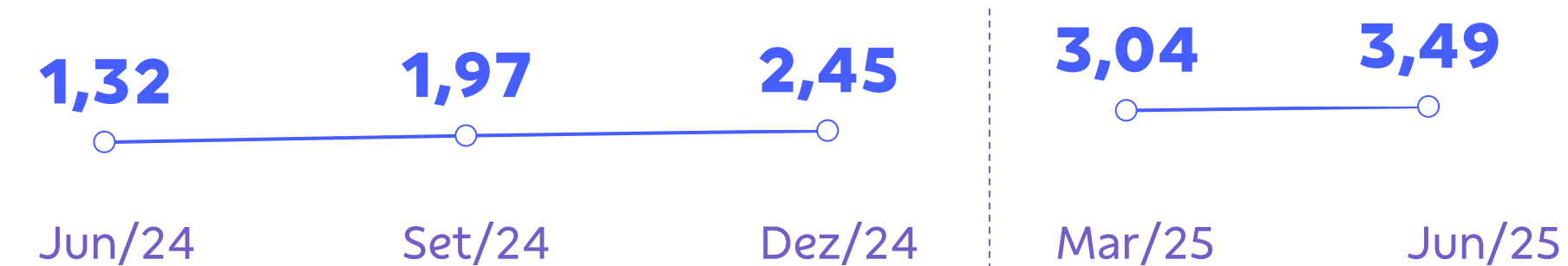
R\$ bilhões



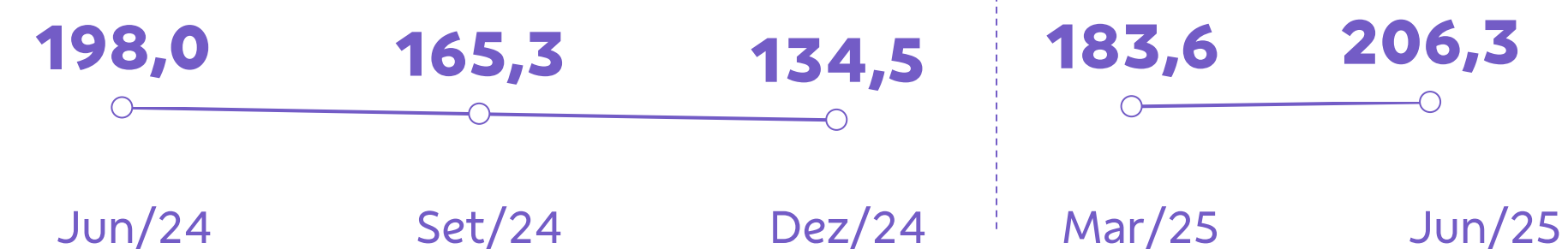
Inad +30d Agronegócio (%)



Inad +90d Agronegócio (%)



Índice de Cobertura Agronegócio (%)



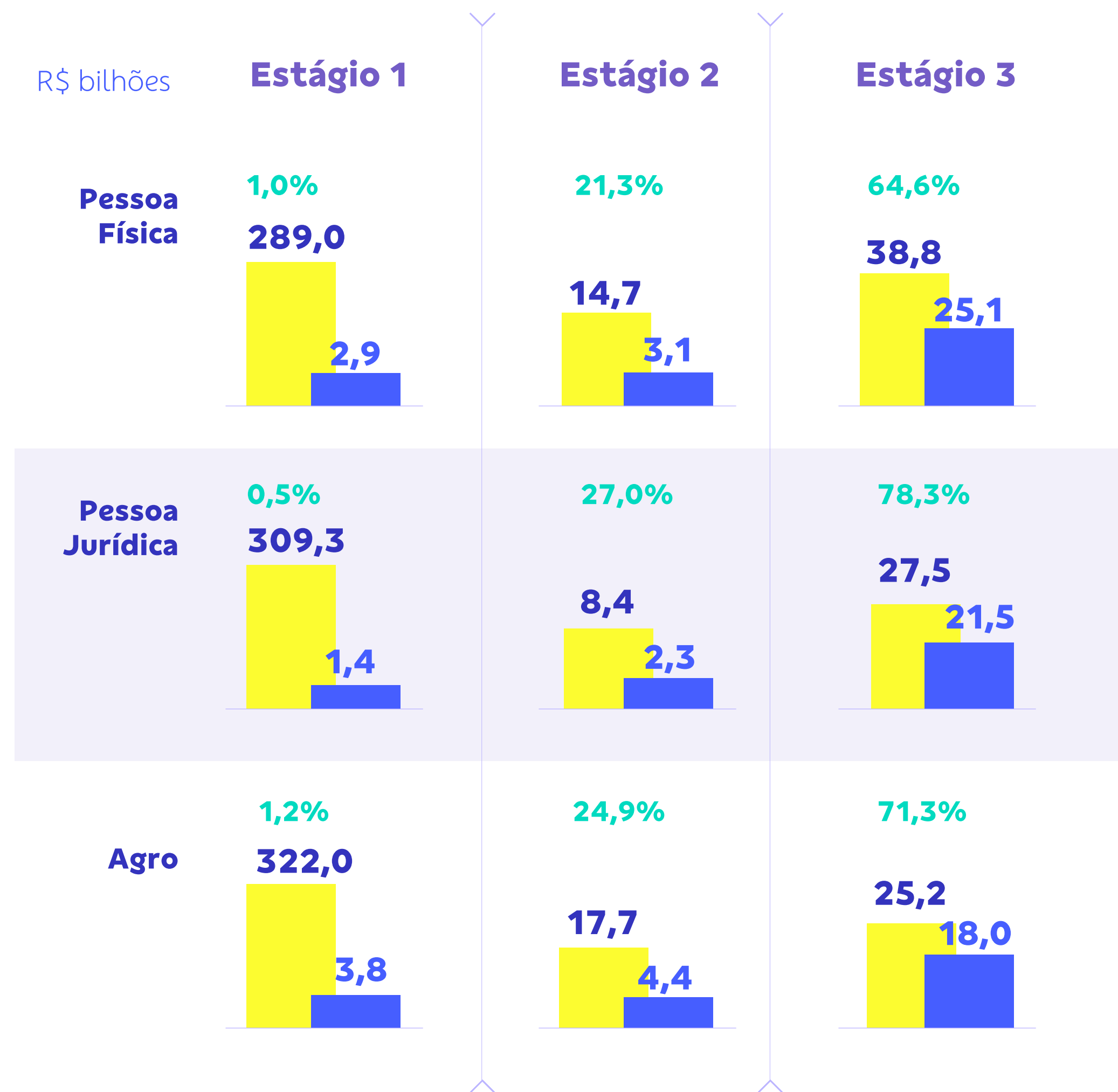
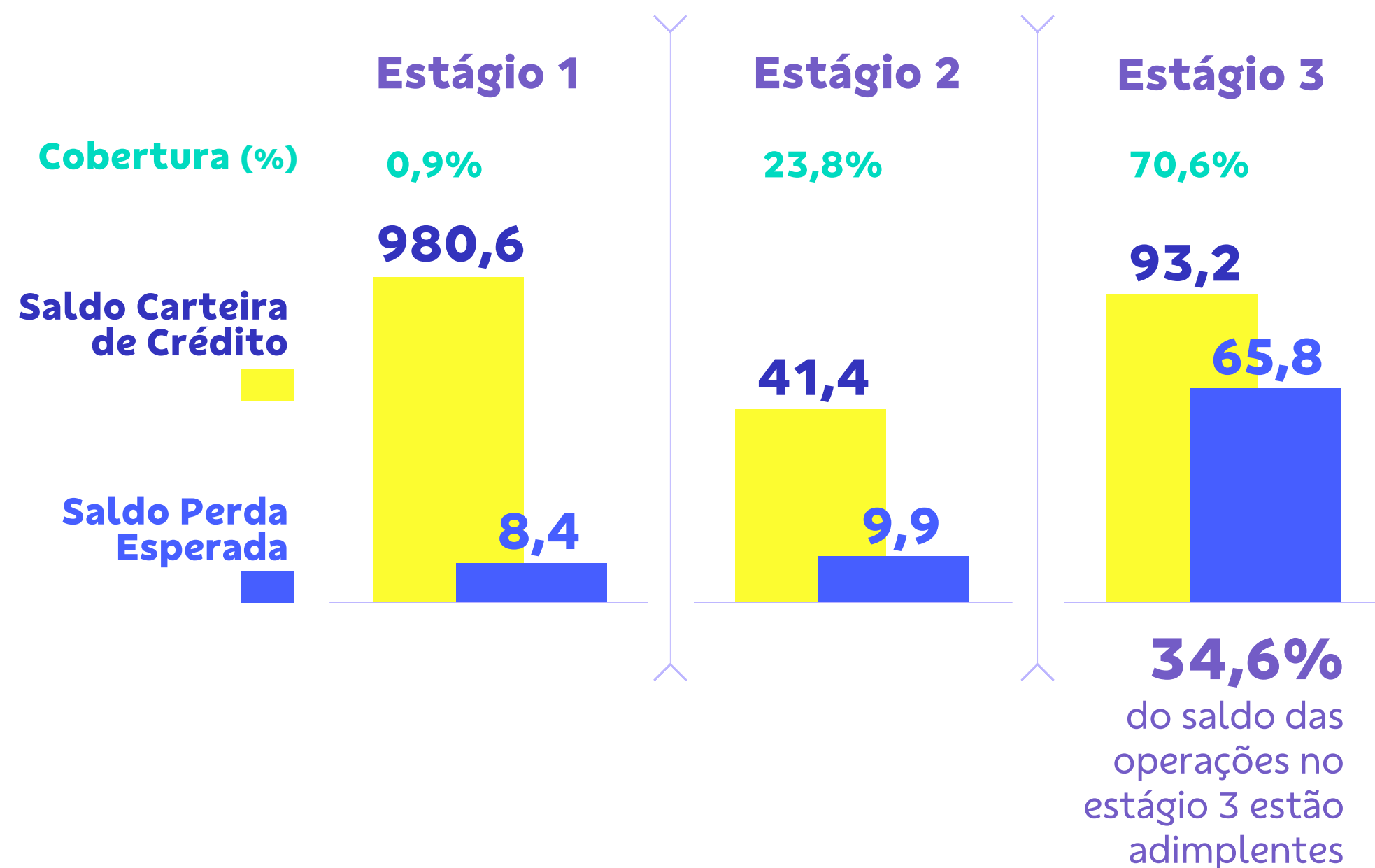
# Perda Esperada por Estágio

jun/25



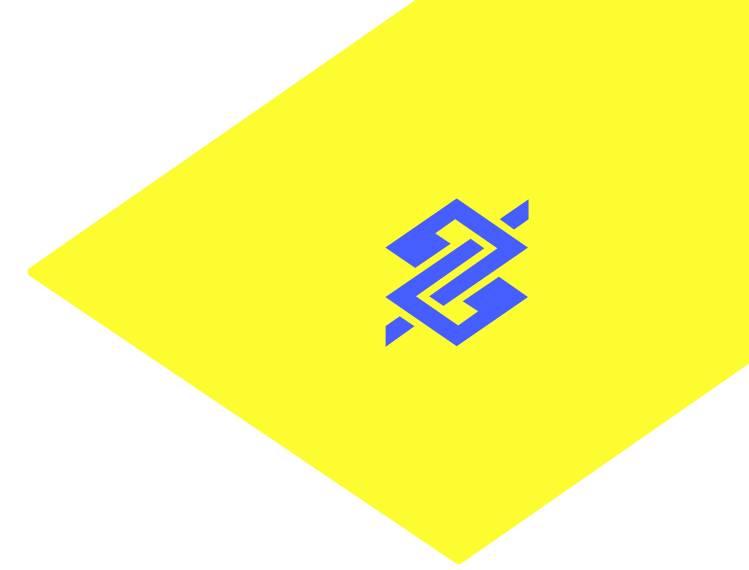
## Carteira de Crédito

R\$ bilhões



# Receitas de Prestação de Serviços e Despesas Administrativas

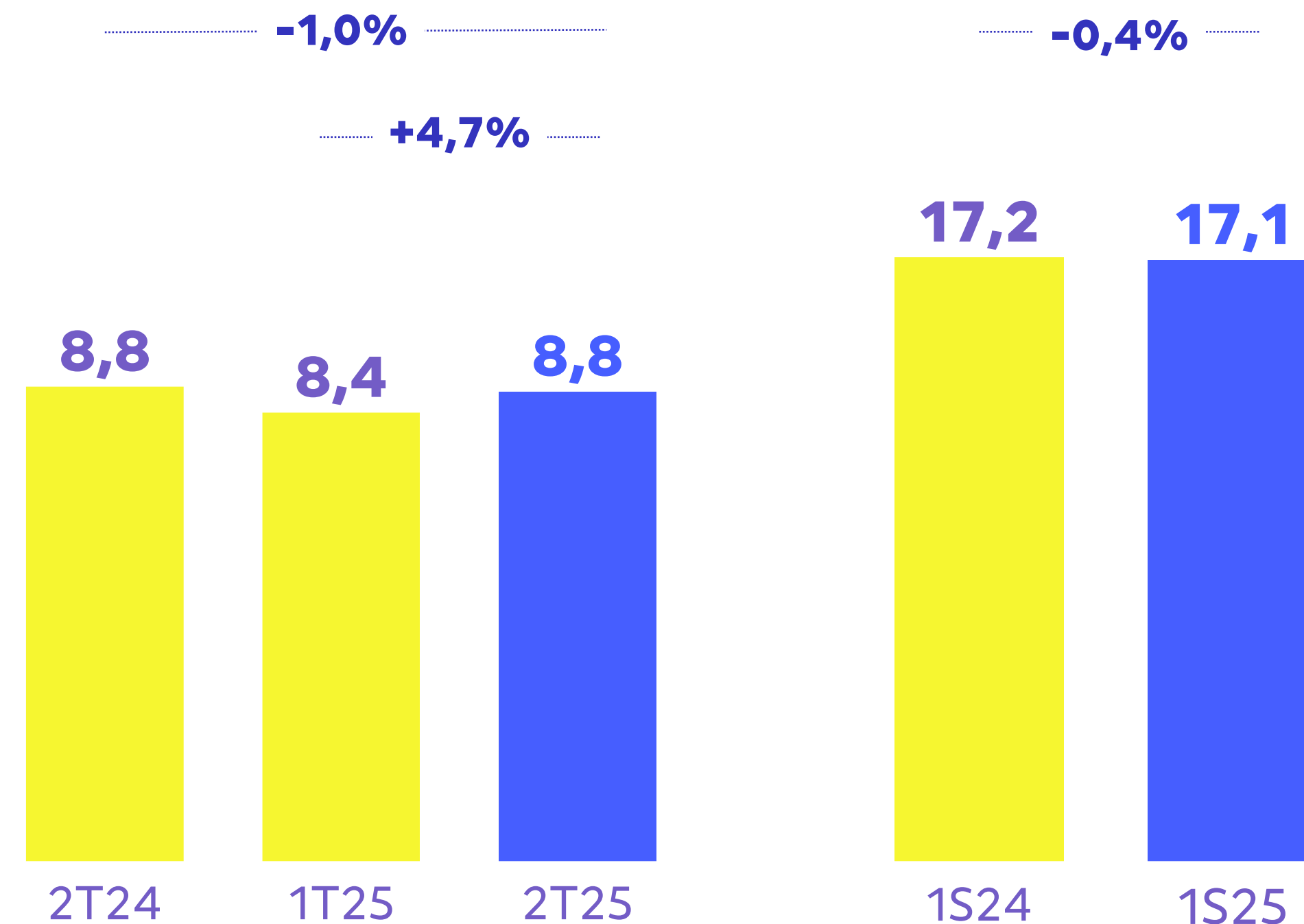
R\$ bilhões



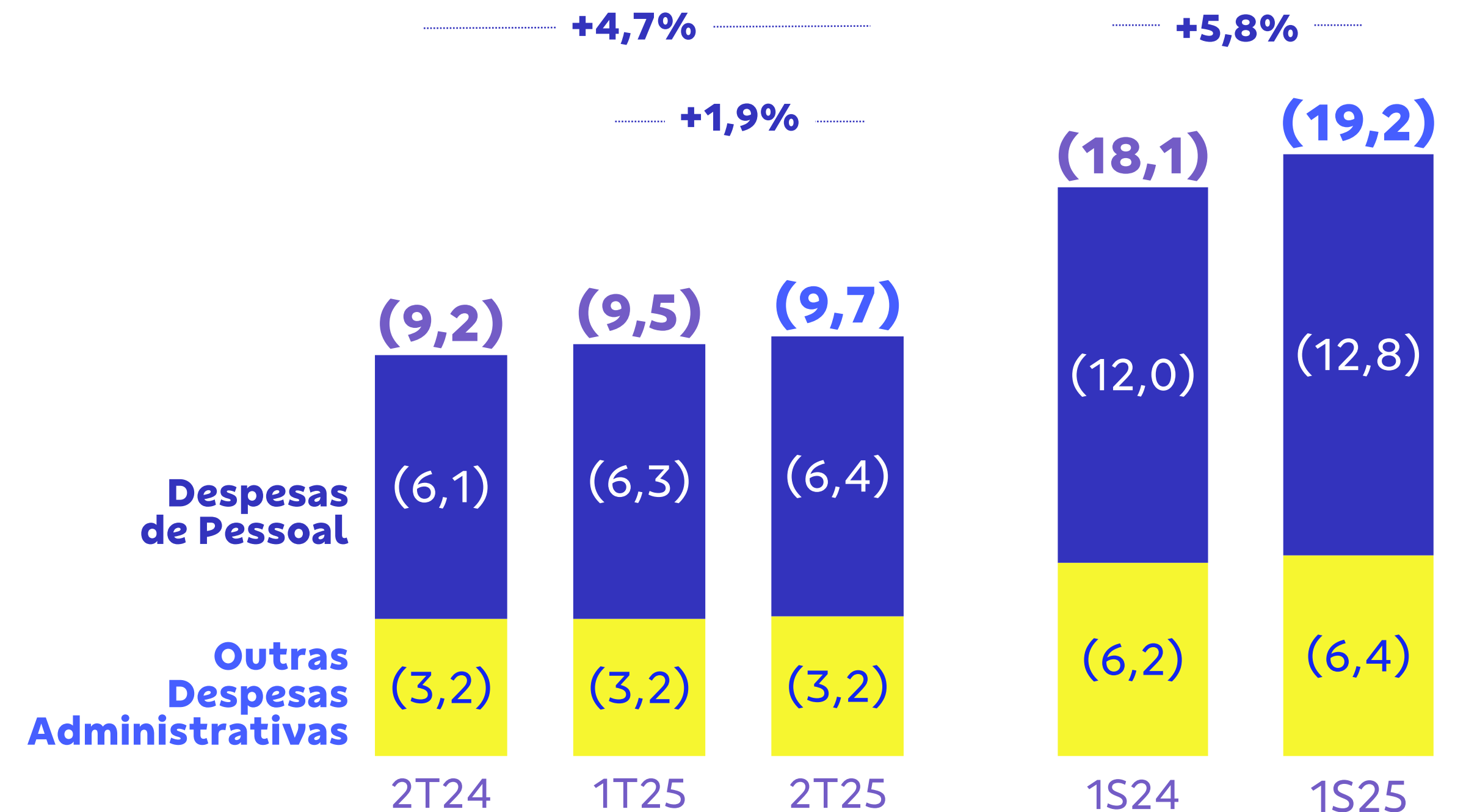
Índice de Eficiência 12m

**27,0%**

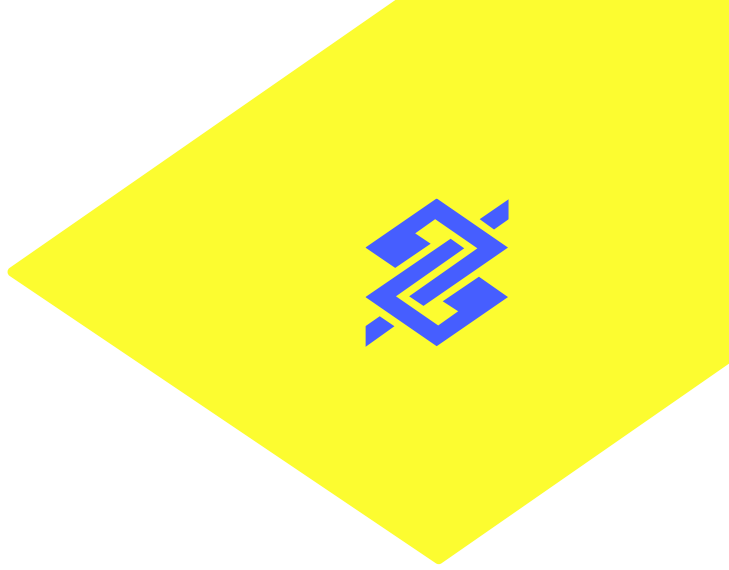
## Receitas de Prestação de Serviços



## Despesas Administrativas

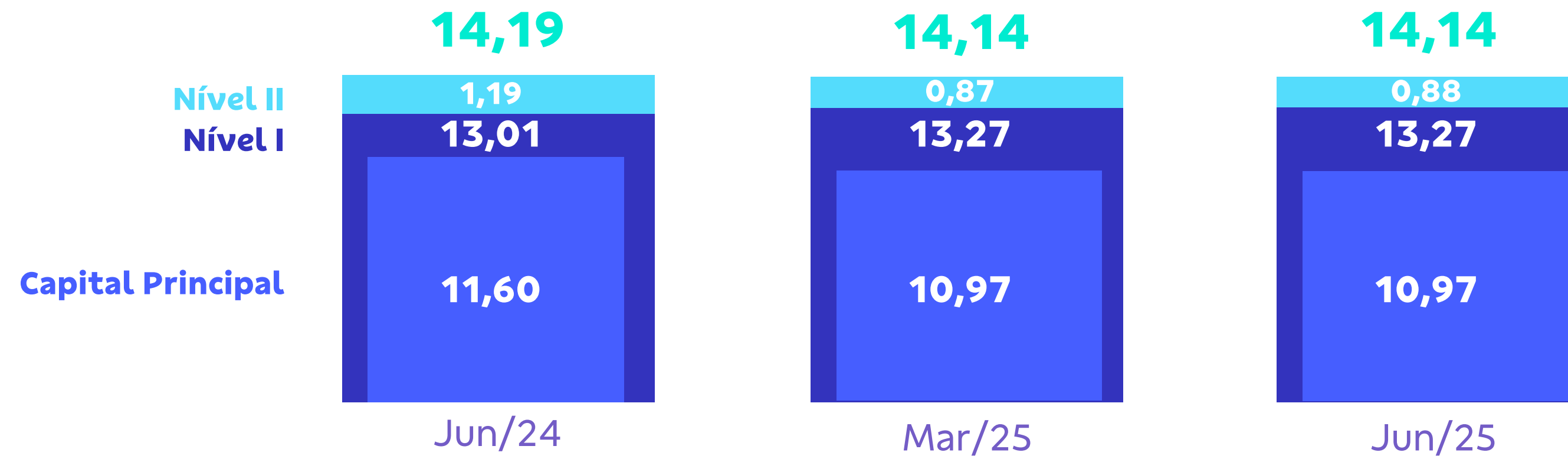




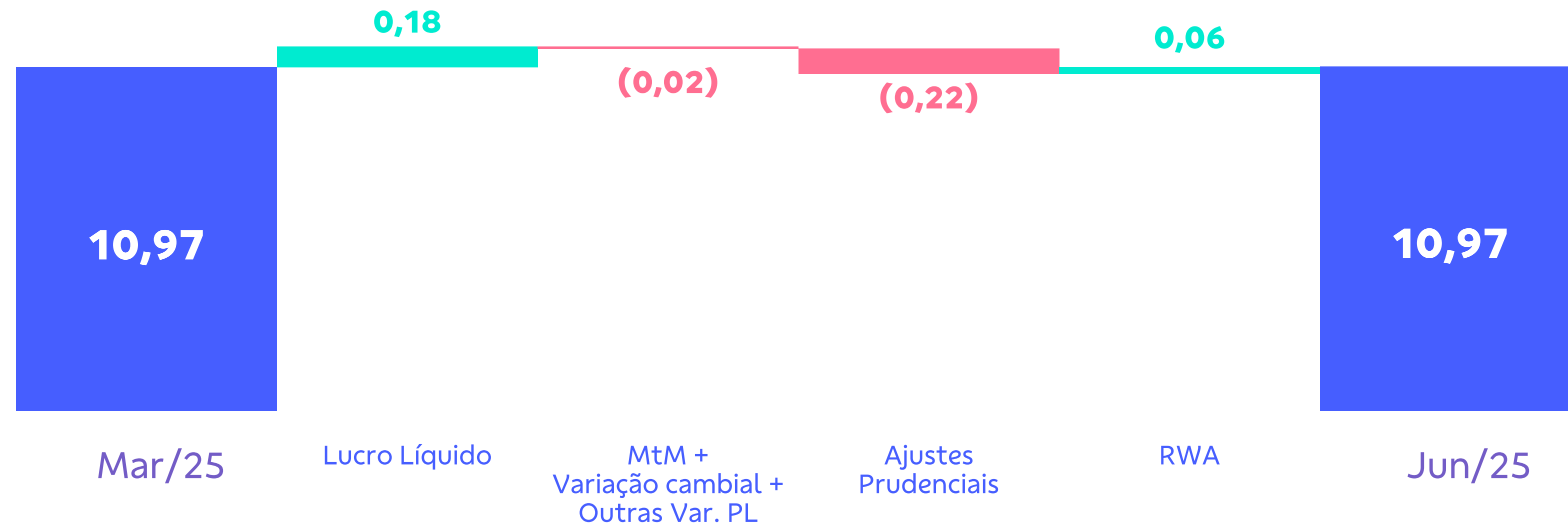


# Capital

Índice  
de Basileia  
(%)



Capital  
Principal  
(%)





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Earnings Presentation

# 2Q25



Click or scan  
the QR Code  
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**2025** is a year of adjustment  
to restore profitability



| R\$ billion                    | <b>1Q25</b>                          | <b>2Q25</b>                          | $\Delta\%$ Q/Q | <b>1H24</b> | <b>1H25</b> |
|--------------------------------|--------------------------------------|--------------------------------------|----------------|-------------|-------------|
| <b>Adjusted Net Income</b>     | <b>7.4</b>                           | <b>3.8</b>                           | <b>-48.7%</b>  | <b>18.8</b> | <b>11.2</b> |
| <b>Cost of Credit</b>          | <b>10.2</b>                          | <b>15.9</b>                          | <b>+56,7%</b>  | <b>16.3</b> | <b>26.1</b> |
| <b>Net Interest Income</b>     | <b>23.9</b>                          | <b>25.1</b>                          | <b>+4,9%</b>   | <b>51.3</b> | <b>48.9</b> |
| <b>Fee Income</b>              | <b>8,4</b>                           | <b>8.8</b>                           | <b>+4,7%</b>   | <b>17.2</b> | <b>17.1</b> |
| <b>Administrative Expenses</b> | <b>9.5</b>                           | <b>9.7</b>                           | <b>+1,9%</b>   | <b>18.1</b> | <b>19.2</b> |
| <b>Expanded Loan Portfolio</b> | <b>1,278</b><br><small>Jun24</small> | <b>1,294</b><br><small>Jun25</small> |                |             |             |
| <b>CET1</b>                    | <b>10.97%</b>                        | <b>10.97%</b>                        |                |             |             |



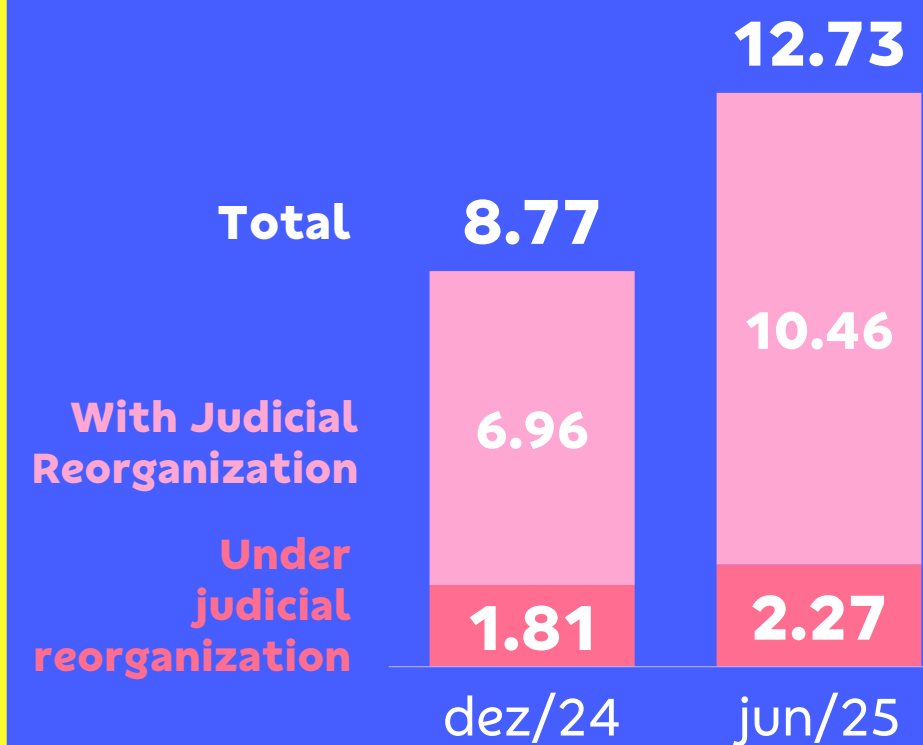
# Agribusiness and its cycles in perspective



(1) Source: Indicador da Soja CEPEA/ESALQ- Paranaguá.

## Balance NPL + 90 days

R\$ billion



### ~20k customers

74% had never defaulted on payments until 2023

### 52% of NPL +90d

in the Midwest and South regions

### 50% of the increase

in soybeans, corn and cattle farming

### 90% of NPL +90d of Judicial Reorganizations is covered

### Judicial Reorganization

Total balance of R\$ **5.4 billion**

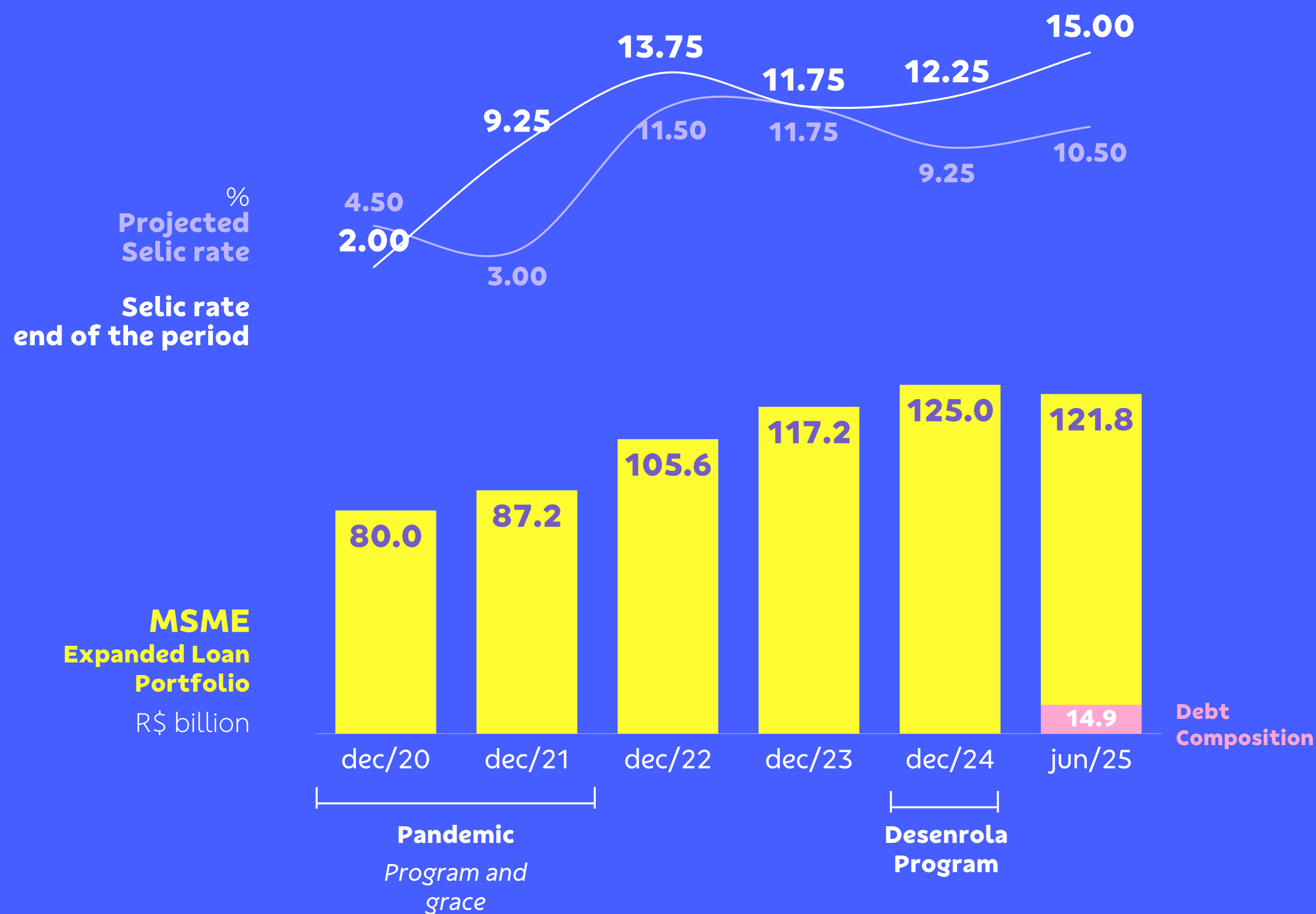
**808** customers

### + Delinquency

- tenant
- Medium and large producers



# MSMEs were affected by the cycle of Selic rate increases



**10.6%**  
NPL +90 days MSME

**6.1%**  
NPL +90days  
MSME  
Debt Composition

## Guarantees SMSE Portfolio

**25%**  
Guarantee Funds

**18%**  
Real State, other  
colateral and  
receivables



# 2025 Guidance

|                                   | Released<br>between                                | Observed<br>1H25   | Revised<br>between                               |
|-----------------------------------|--|--------------------|--|
| <b>Loan Portfolio<sup>1</sup></b> | <b>5.5% and 9.5%</b>                               | <b>10.3%</b>       | <b>3% and 6%</b>                                 |
| 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%  |
| <b>Sustainable Loan Portfolio</b> | <b>7% and 11%</b>                                  | <b>10.6%</b>       | <b>7% and 10%</b>                                |
| <b>Net Interest Income</b>        | <b>Under review</b>                                | <b>R\$ 48.9 bn</b> | <b>102 and 105</b><br><small>R\$ billion</small> |
| <b>Cost of Credit<sup>2</sup></b> | <b>Under review</b>                                | <b>R\$ 26.1 bn</b> | <b>53 and 56</b><br><small>R\$ billion</small>   |
| <b>Fee Income</b>                 | <b>34.5 and 36.5</b><br><small>R\$ billion</small> | <b>R\$ 17.1 bn</b> | <b>Unchanged</b>                                 |
| <b>Administrative Expenses</b>    | <b>38.5 and 40.0</b><br><small>R\$ billion</small> | <b>R\$ 19.2 bn</b> | <b>Unchanged</b>                                 |
| <b>Adjusted Net Income</b>        | <b>Under review</b>                                | <b>R\$ 11.2 bn</b> | <b>21 and 25</b><br><small>R\$ billion</small>   |

(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.



## ***Levers for results***

*Strategies and tactical moves*

***Innovation and AI strengthen the credit journey***

***Sustainable business growth***

***Without giving up on investments in infrastructure and the best customer experience***





# Innovation and AI strengthen the credit journey

## Compliant Front

**Change in structures and conveyor belts**  
collection and recovery

**+ Sinergy** between Collection, Retail and Wholesale network  
**More than 800 employees dedicated to collection and compliance**

**Greater agility**  
Protests and legal proceeding  
**Agribusiness:** 38% oh the protested balance, was settled

## Origination Front

**Origination**  
in safer lines and with better risks

**Expansion**  
of guarantees portfolio

**New business conditions and products**

## Engagement and induction Front



**Service Network**



**Digital tools**  
CRM and Data Usage



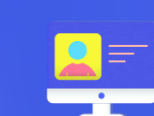
**Message**



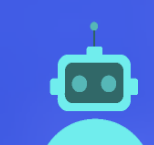
**E-mail**



**Mobile**



**Internet**



**Bot**



**Chat**



**Plataforms**



**#renegotiated**

18.5% effectiveness for regularization or renegotiation after digital communications



# Agribusiness Actions

## Crop Plan 2025 / 2026

**R\$ 230 billion**

In the new resilience matrix,  
with a focus on controlled  
resources

## Diligent and even closer

Action in Judicial  
Reorganization  
Customer support within agri  
book alternatives

## Specialized Service

Extensive own network and  
correspondents

Agribusiness experts  
in all regions

## Dialogue with the regulator regarding the specificity of agribusiness in **Res. 4,966**

Characteristics of the  
extended portfolio and  
recovery flow of operations



# MSME Actions

## Disbursements

in low-risk lines with guarantees

**Pronampe + PEAC FGI**

**R\$ 57 billion** disbursed since 2020

**R\$ 8 billion** disbursed on 1H25

## Specialized Service

**215 branches** Empresa and **9 offices** High Empresas, in addition to specialized service at more than 4k locations across the country

**7.4k** dedicated professionals

## ARI – Intelligent Recommendations Area

For a year now, our scalable advisory service, which uses intelligent generative AI, has been supporting the financial and business management of more than 75,000 micro and small enterprises.

## Cielo

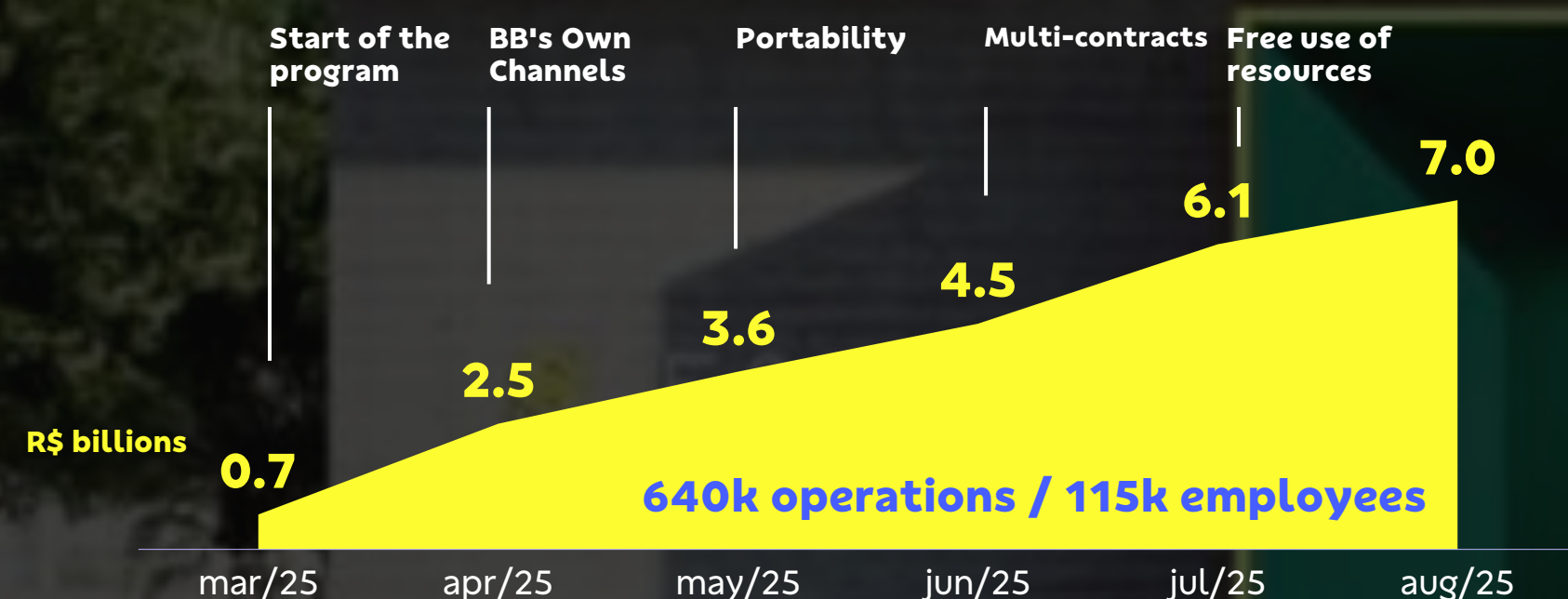
Position the partnership as a business ecosystem, going beyond just providing payment methods



# Sustainable business growth

Optimization of the credit mix and opportunities with individuals

## Private Payroll Loan (Crédito ao trabalhador) 24% Market Share



Book keeping and payment first competency: **95%**

Lender insurance **R\$ 106 million**

## Repositioning of the value proposition in the High-Income Segment

Expand in **+25%** the high-income customer base in 5 years



### Expansion of the High-Income model

Sustainable growth in expected revenue

Private AuM growth more than double that of the market

Increase in **Assets under management**

Increase in the balance of the credit portfolio

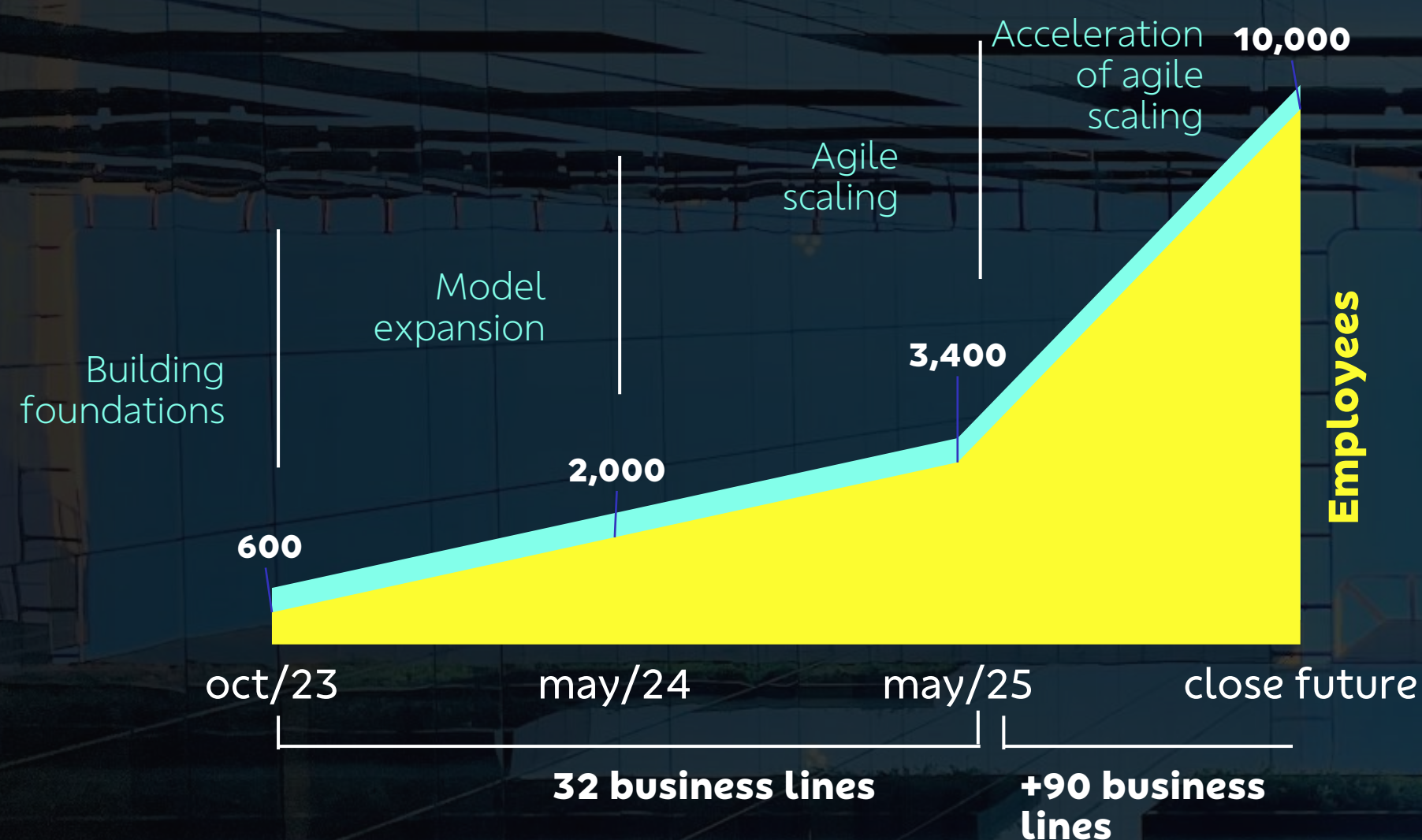
Expansion of the High Estilo model

**New premium credit card:** more engagement, benefits, and loyalty

# Without giving up on investments in infrastructure and the best customer experience



## Digital Acceleration Movement



### Anticipation of the agile model's rise by two years

Average reduction of 74% in solution development cycle time

5X faster time to market

Growth to over 10,000 employees in the new model

## Investment in Technology and AI

**R\$ 3.2 billion**

invested in 2025

**+ 800** AI and Analytics solutions

### Omnichannel CRM platform

A unique solution on the market, integrating relationships across all channels

**First managed model** 100% implemented: **2x more** credit conversion

Sophisticated business **intelligence engine**

**145 million** effective contacts in 1H25

## Technology Training Programs

**62%**

involved in development activities

**53k**

Committed to learning and improvement in Digital Acceleration

**5k**

Certified by the academy: knowledge of AI and data, with simple language and a practical focus

**R\$ 41 million**

Invested in technology training programs in 2024 and 2025



# Without giving up on investments in infrastructure and the best customer experience

## Transforming customer service to more flexible and modular models

50% efficiency in 5 years, adapting our positioning to the business potential of each location and the profile of our customers

### Ponto BB

New Pontos BB in Belém and Rio de Janeiro  
+ Rentabilidade + NPS + Engajamento

### Beyond banking partnerships at the physical location

Agencies as business ecosystems

### New Loja Mais BB

Model with figital counterparts, lighter and more flexible

### Customer Service Hub

Shared spaces between agencies, generating greater efficiency

### Relocations and lighter service points

Cashless agencies, service points in locations that best suit your profile

**Casa Estilo:** high-value service for high-income customers



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Earnings Presentation

# 2Q25



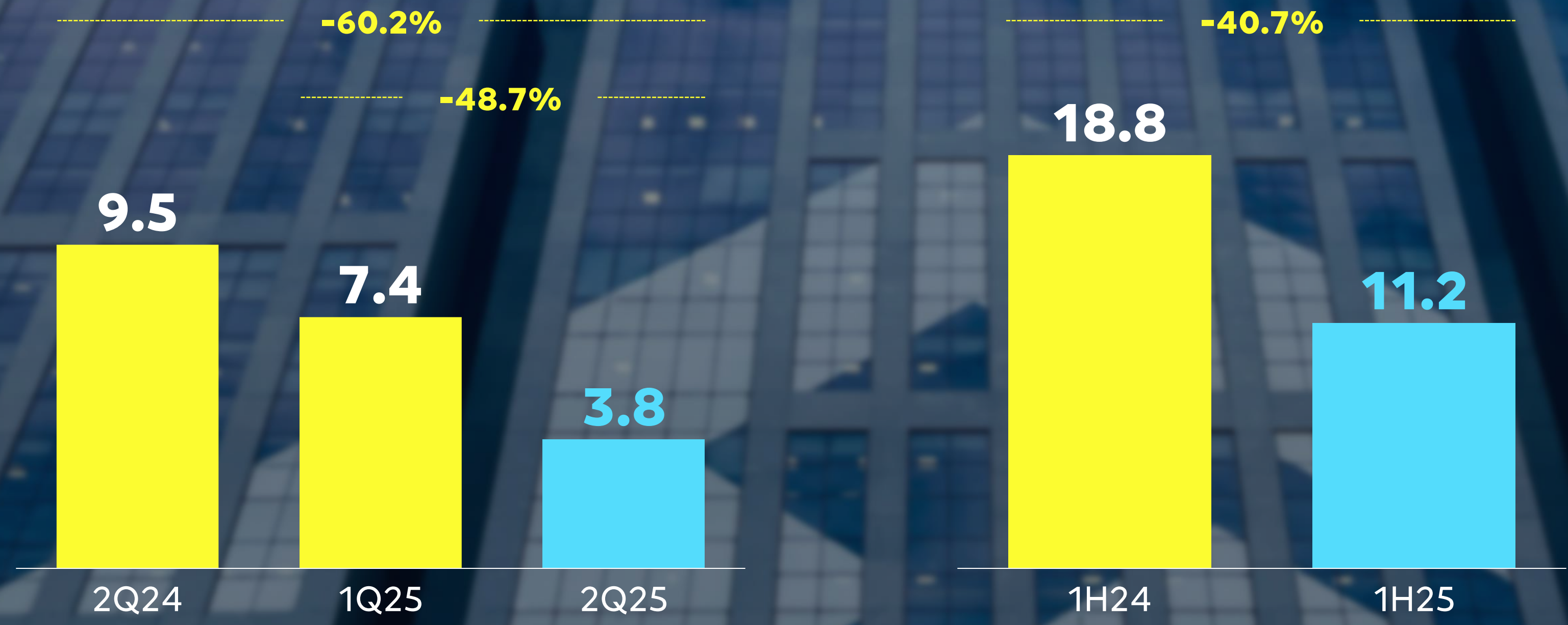
Click or read the  
QR Code for  
MD&A 2Q25





# Adjusted Net Income

R\$ billion





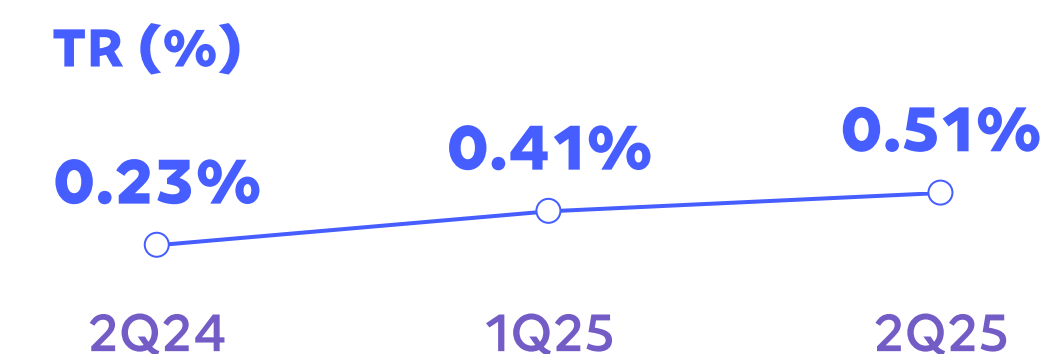
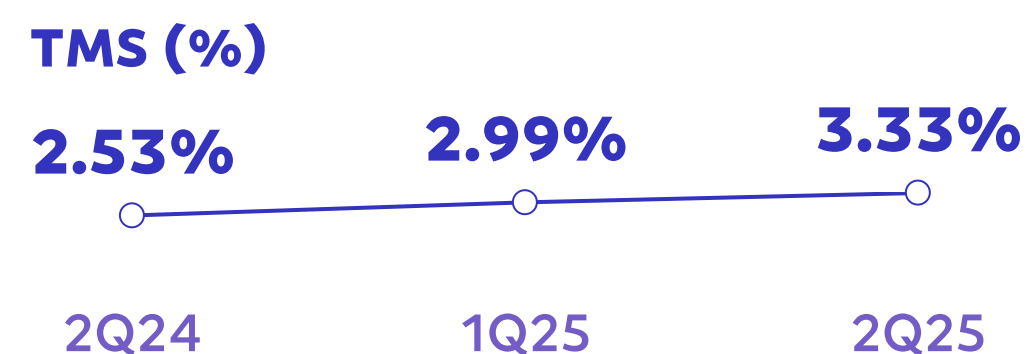
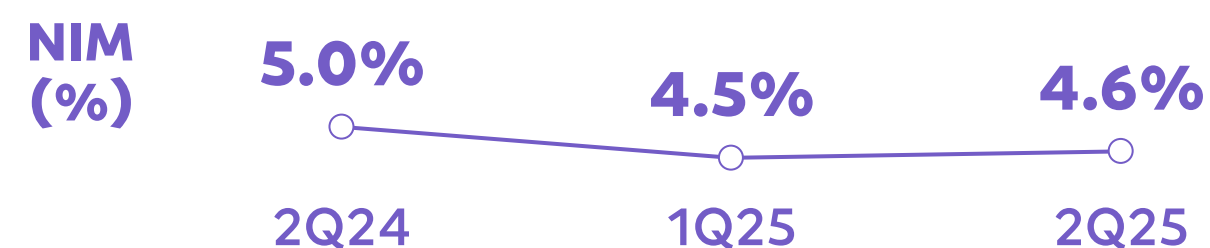
# 2025 Guidance

|                                   | Released<br>between                                | Observed<br>1H25   | Revised<br>between                               |
|-----------------------------------|--|--------------------|--|
| <b>Loan Portfolio<sup>1</sup></b> | <b>5.5% and 9.5%</b>                               | <b>10.3%</b>       | <b>3% and 6%</b>                                 |
| Individuals                       | 7% and 11%   | 8.0%               | 7% and 10%                                       |
| Companies                         | 4% and 8%  | 15.2%              | 0% and 3%  |
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| <b>Cost of Credit<sup>2</sup></b> | <b>Under review</b>                                | <b>R\$ 26.1 bn</b> | <b>53 and 56</b><br><small>R\$ billion</small>   |
| <b>Fee Income</b>                 | <b>34.5 and 36.5</b><br><small>R\$ billion</small> | <b>R\$ 17.1 bn</b> | <b>Unchanged</b>                                 |
| <b>Administrative Expenses</b>    | <b>38.5 and 40.0</b><br><small>R\$ billion</small> | <b>R\$ 19.2 bn</b> | <b>Unchanged</b>                                 |
| <b>Adjusted Net Income</b>        | <b>Under review</b>                                | <b>R\$ 11.2 bn</b> | <b>21 and 25</b><br><small>R\$ billion</small>   |

(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

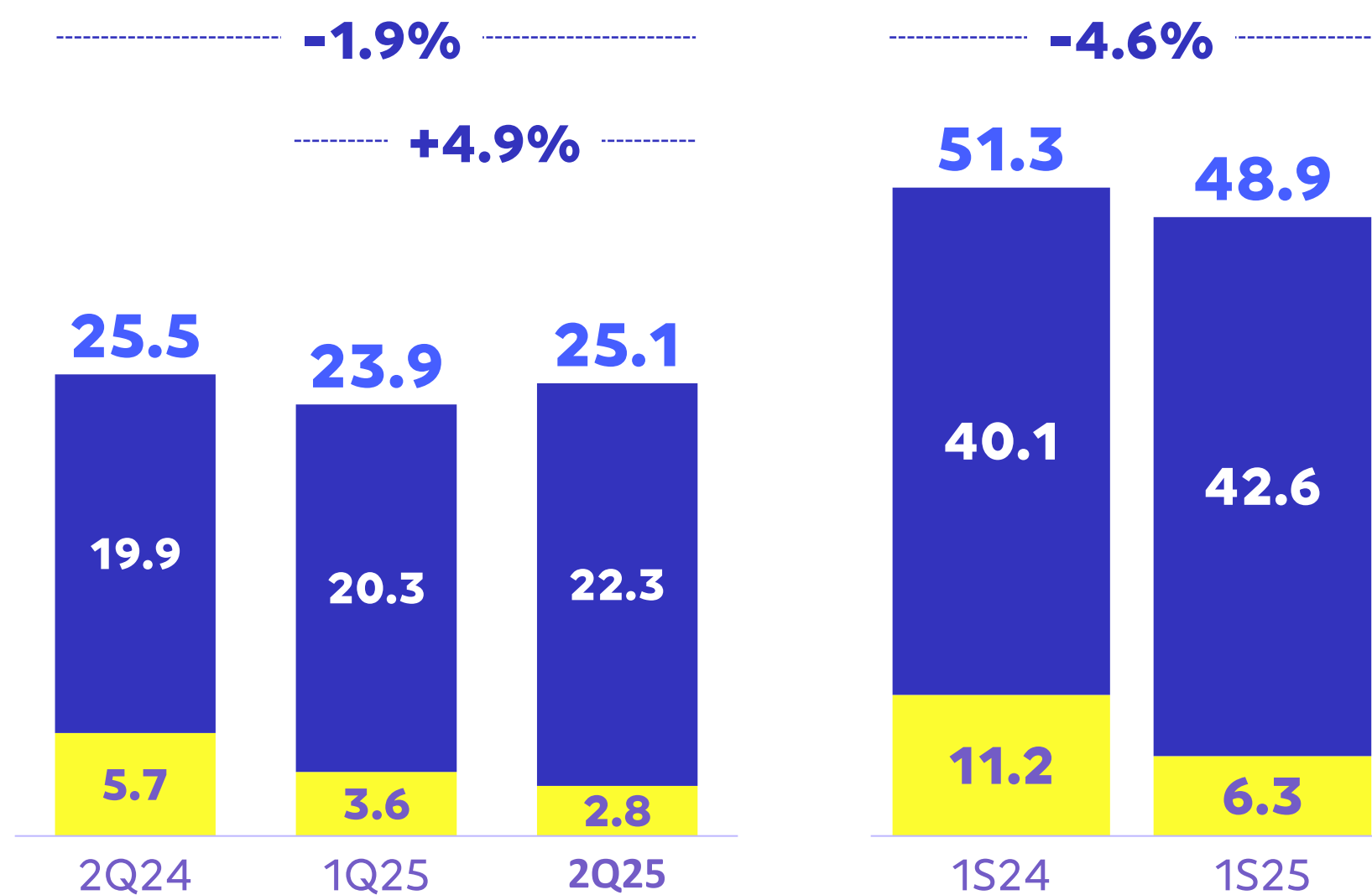


R\$ billion

**Managerial NII**

**Margin with clients**

**Margin with the market**



R\$ million

## Accounting NII

|                                    | 2Q24          | 1Q25          | 2Q25          | Δ% Y/Y       | Δ% Q/Q     | 1H24          | 1H25          | Δ% Acum.     |
|------------------------------------|---------------|---------------|---------------|--------------|------------|---------------|---------------|--------------|
| <b>Net Interest Income</b>         | <b>25,549</b> | <b>23,881</b> | <b>25,061</b> | <b>(1.9)</b> | <b>4.9</b> | <b>51,283</b> | <b>48,943</b> | <b>(4.6)</b> |
| Financial Income                   | 45,605        | 49,239        | 53,445        | 17.2         | 8.5        | 91,841        | 102,684       | 11.8         |
| Loan Operations <sup>1</sup>       | 34,704        | 42,038        | 45,240        | 30.4         | 7.6        | 69,003        | 87,277        | 26.5         |
| Treasury <sup>1 2</sup>            | 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 <sup>3</sup> | (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



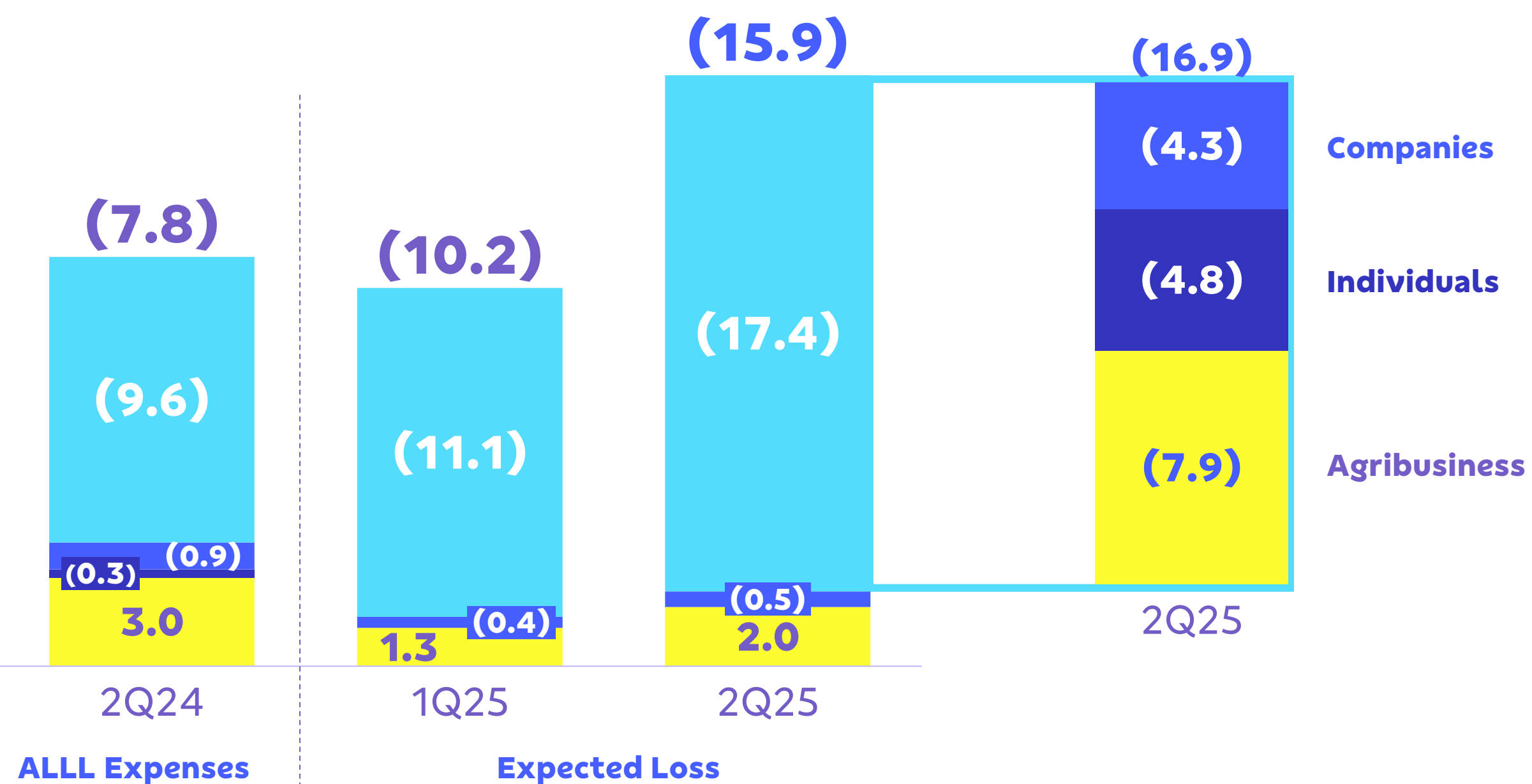
+103.8%

+56.7%

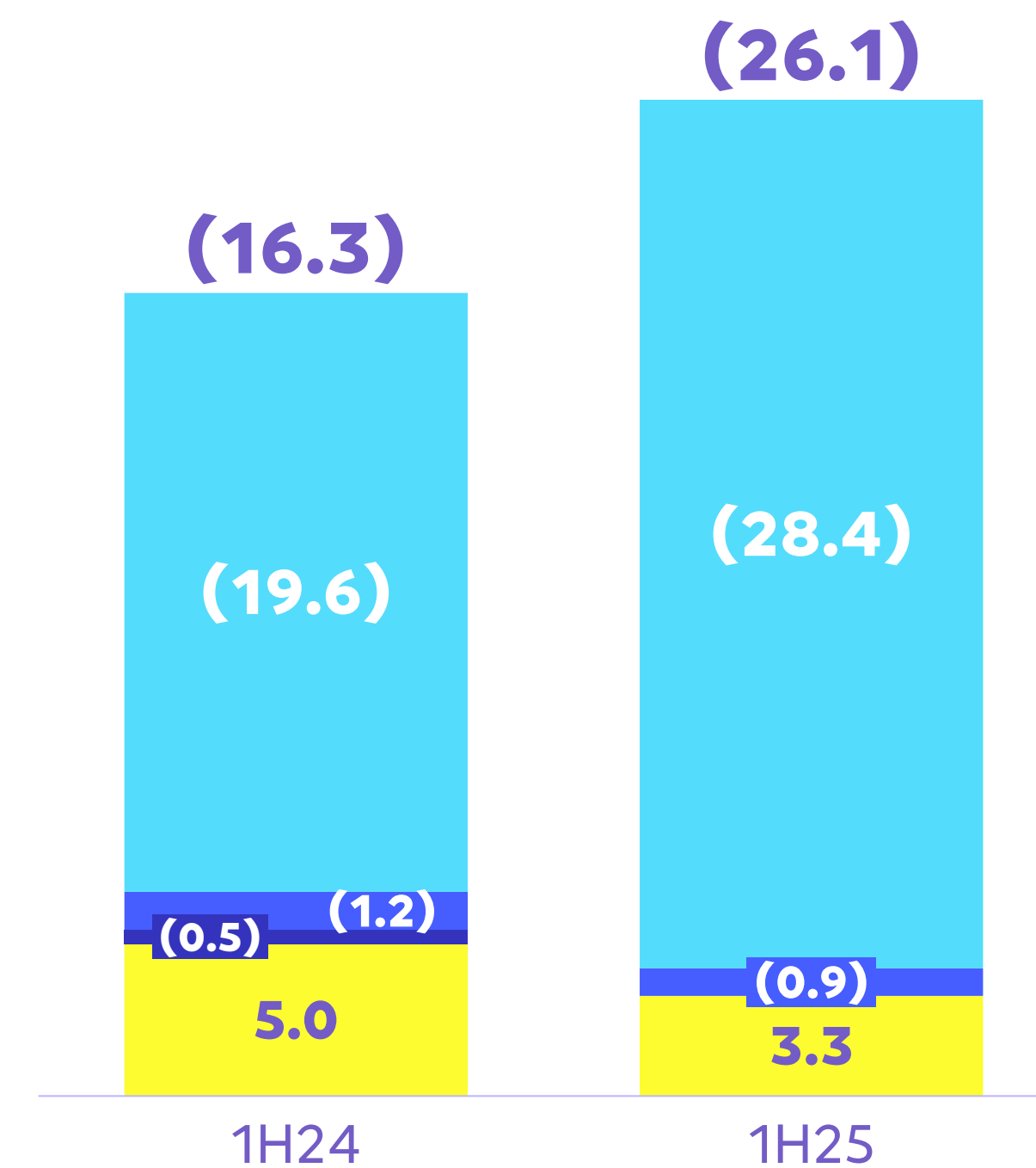
Flow by Segment  
(Internal Loan Portfolio)

ALLL Expenses 2024  
Expected Loss 2025

Discount Granted  
Impairments  
Recovery of  
write-offs



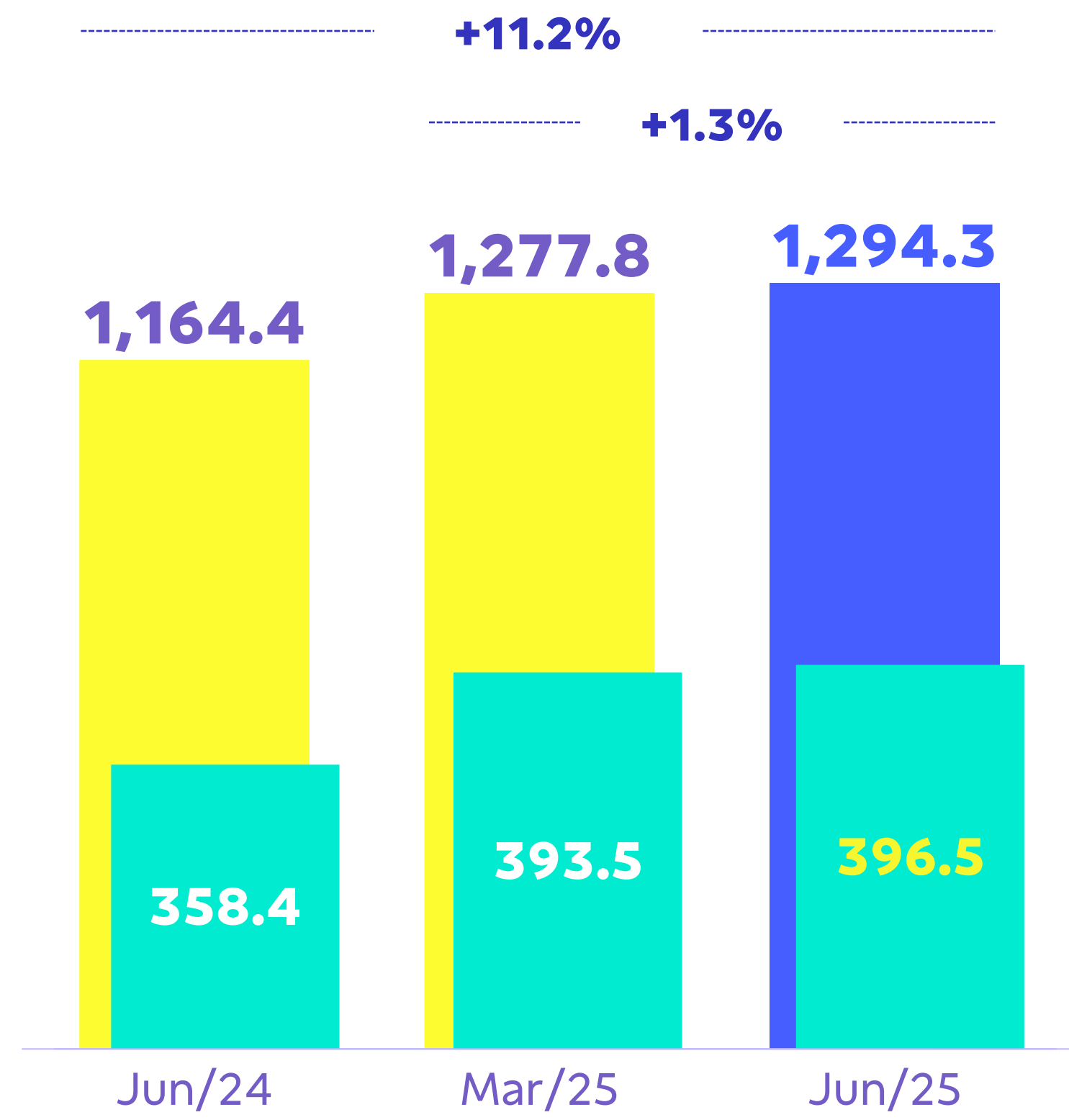
+59.4%



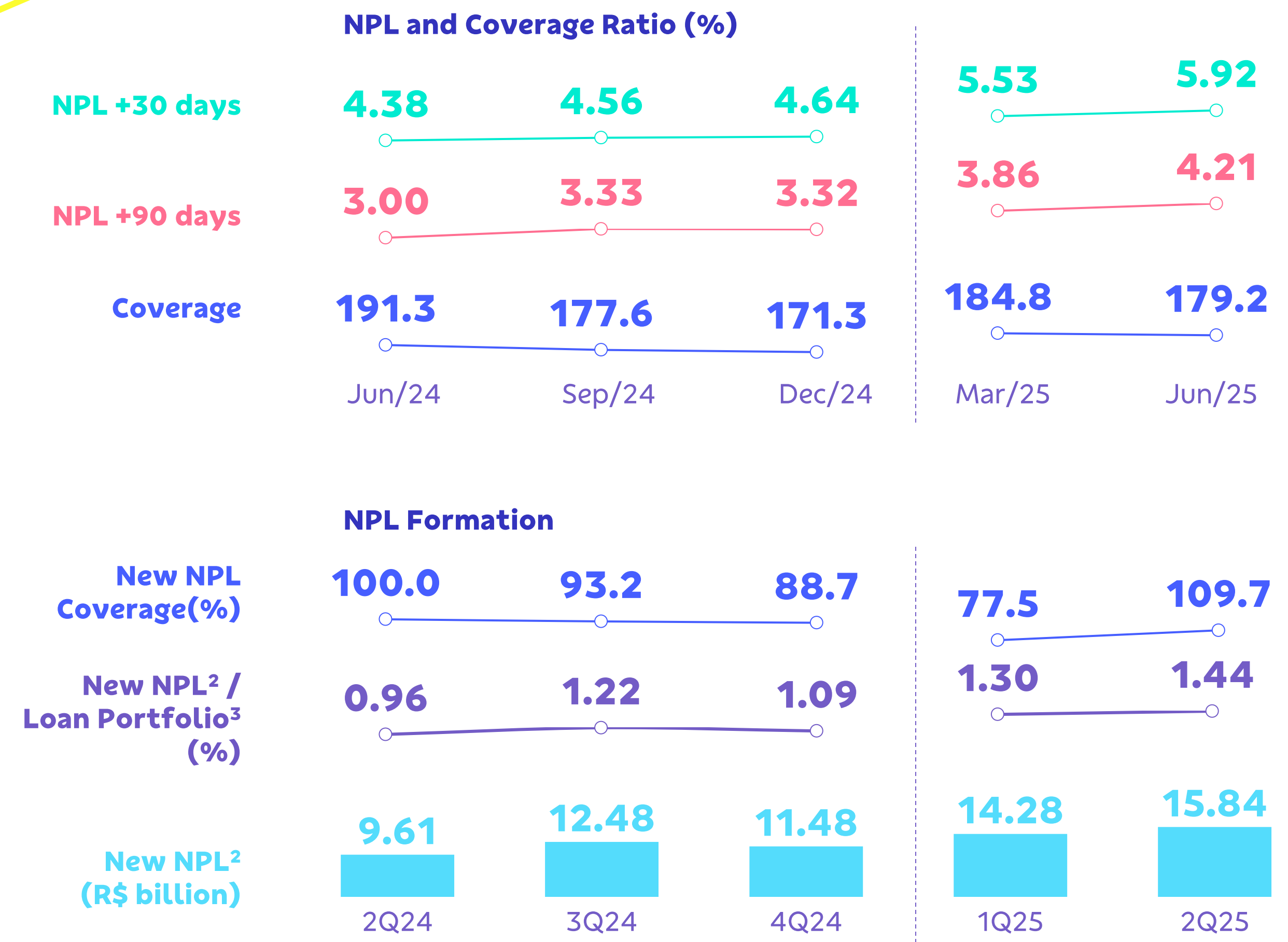


# Expanded Loan Portfolio<sup>1</sup>

R\$ billion



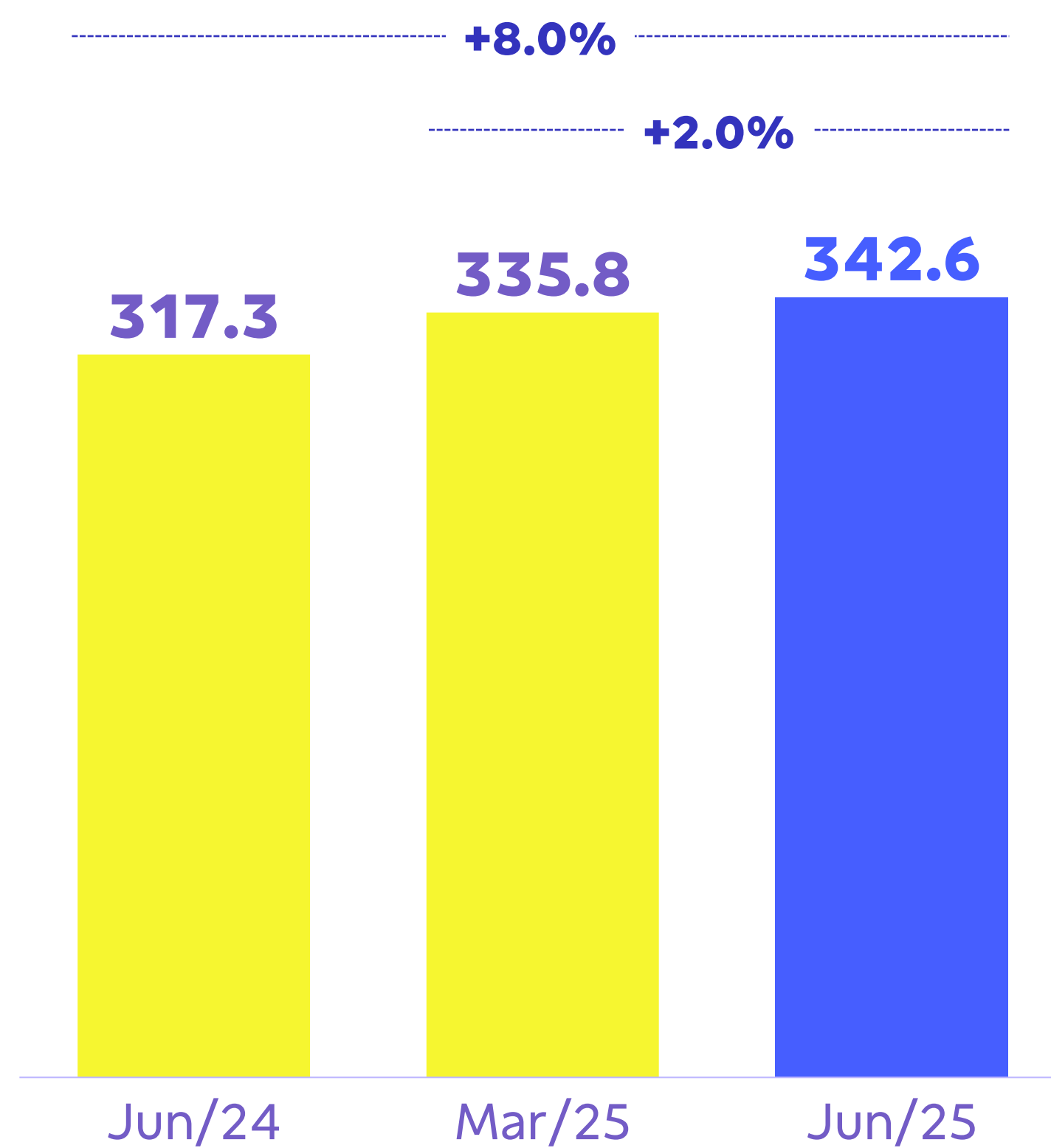
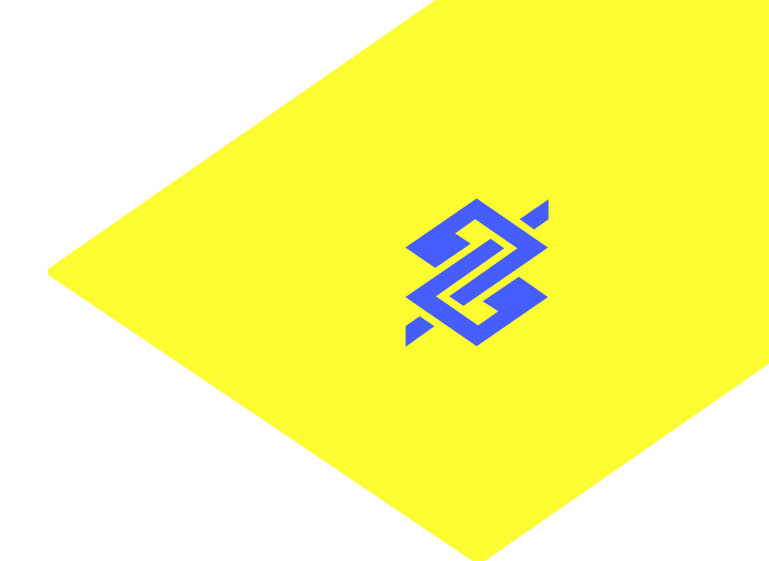
(1) Includes Private Securities and Guarantees. (2) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (3) Classified loan portfolio balance of the previous quarter.



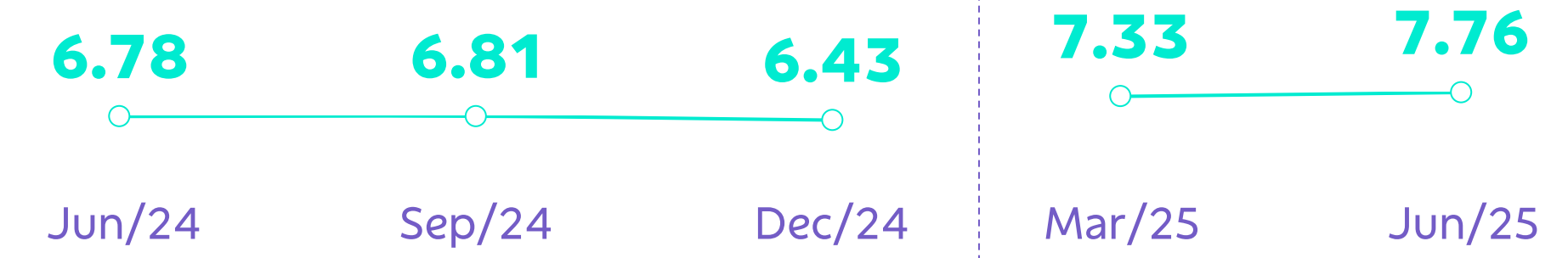
# Individuals

## Loan Portfolio

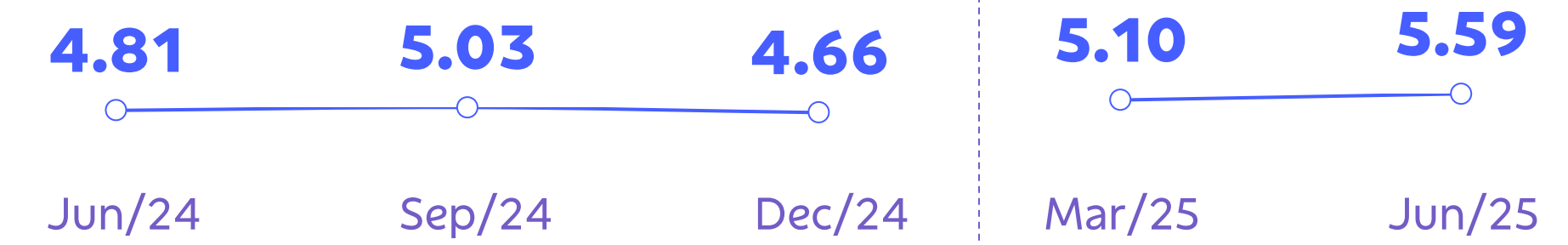
R\$ billion



NPL +30 days individuals (%)



NPL +90 days individuals (%)



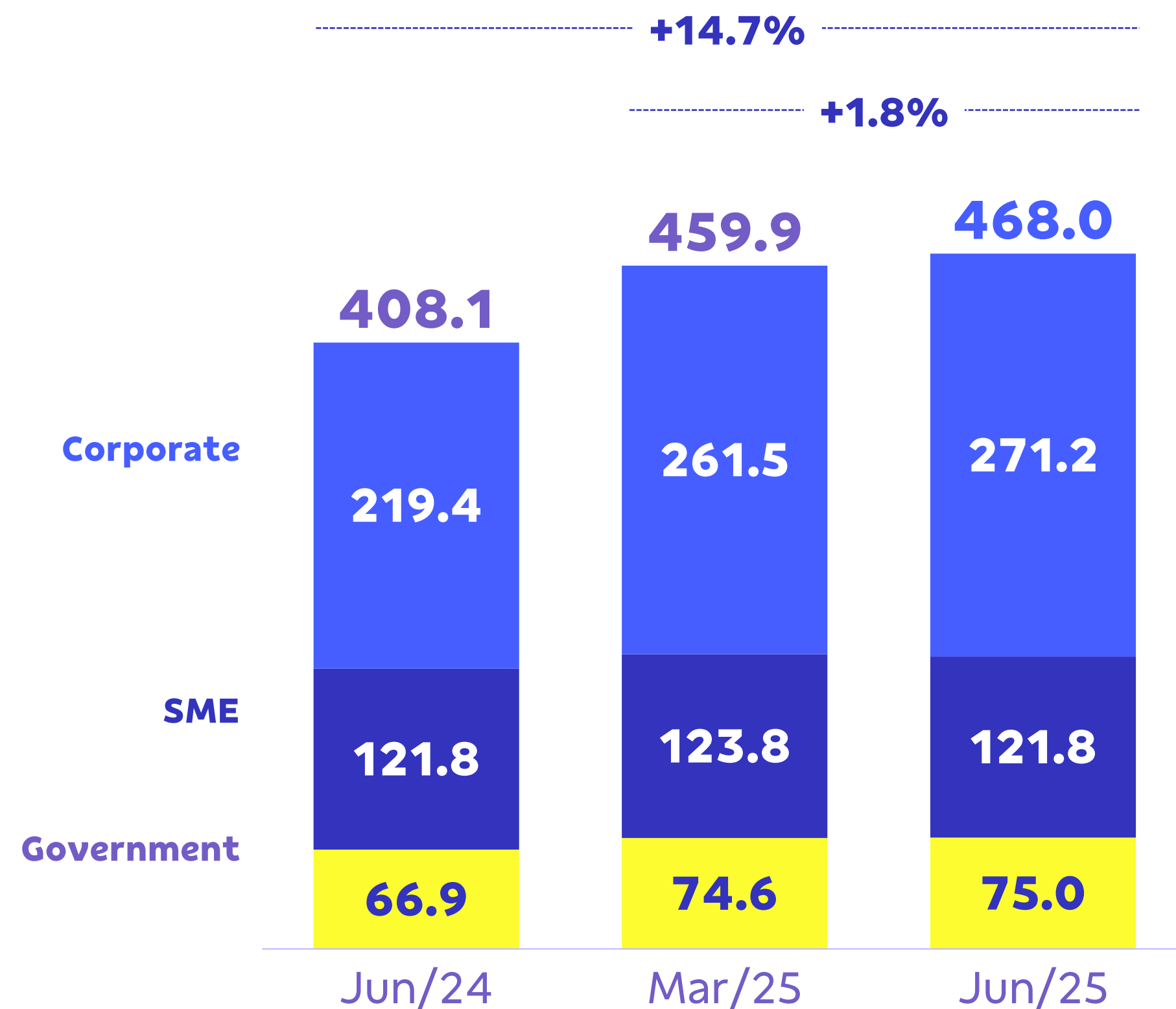
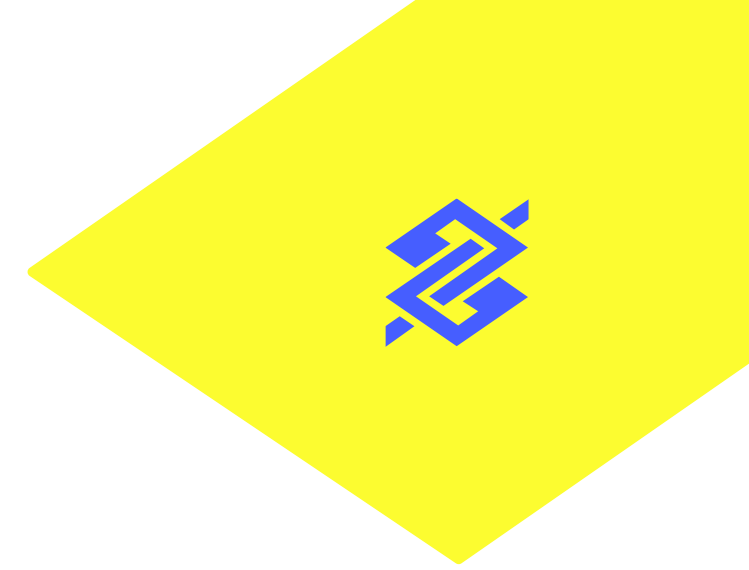
Individuals Coverage ratio (%)



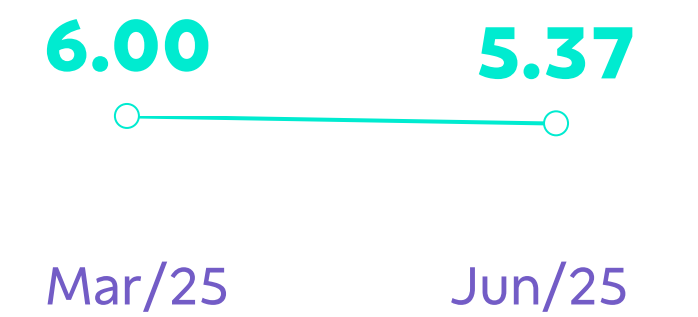
# Companies

## Loan Portfolio

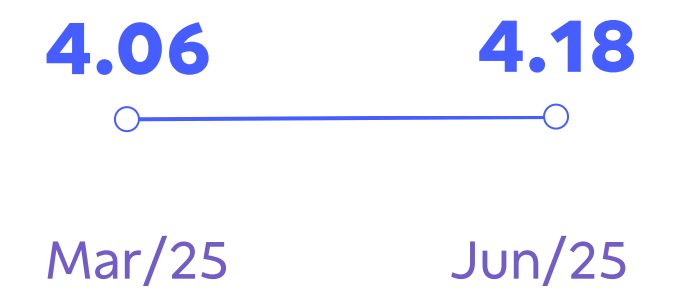
R\$ billion



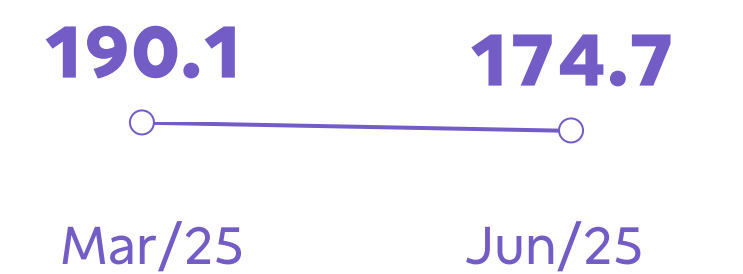
### NPL +30 days Companies (%)



### NPL +90 days Companies (%)



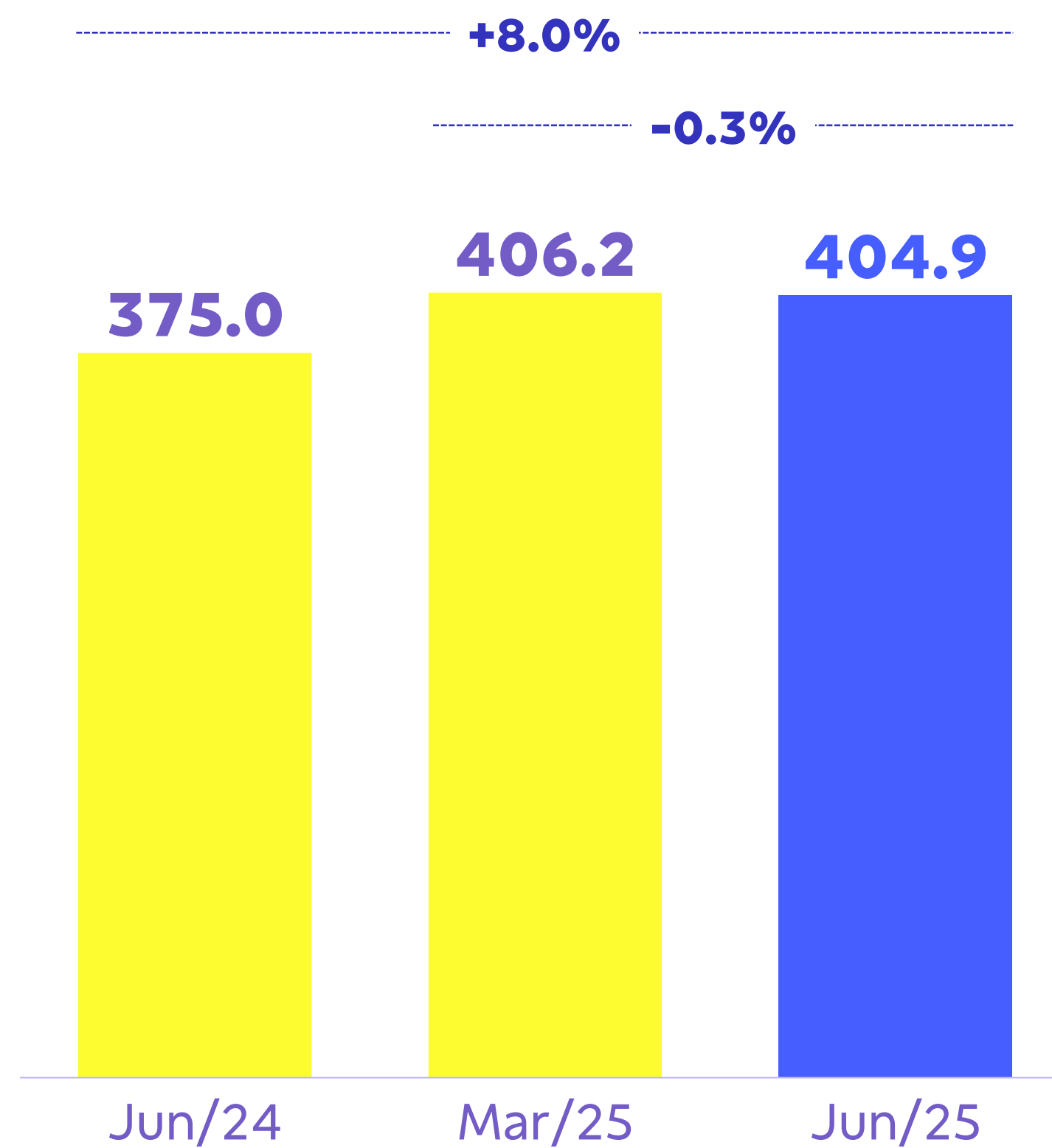
### Companies Coverage ratio (%)



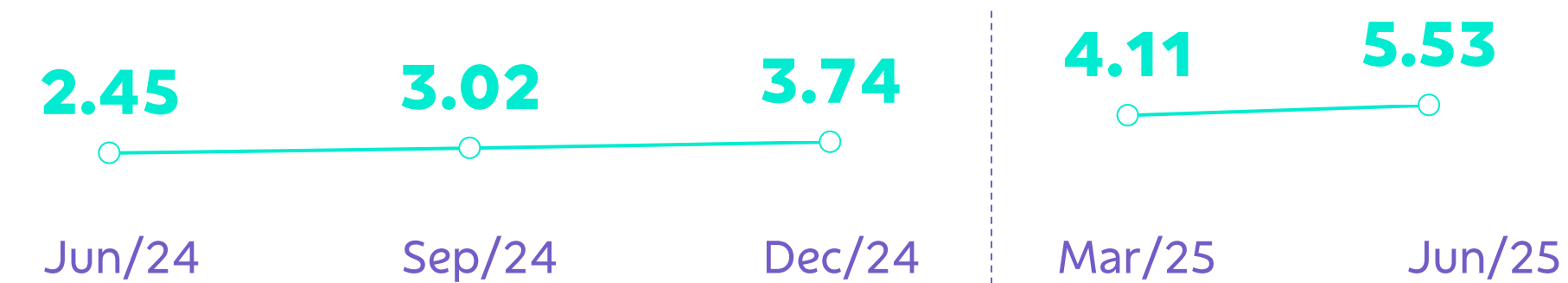
# Agribusiness

## Loan Portfolio

R\$ billion



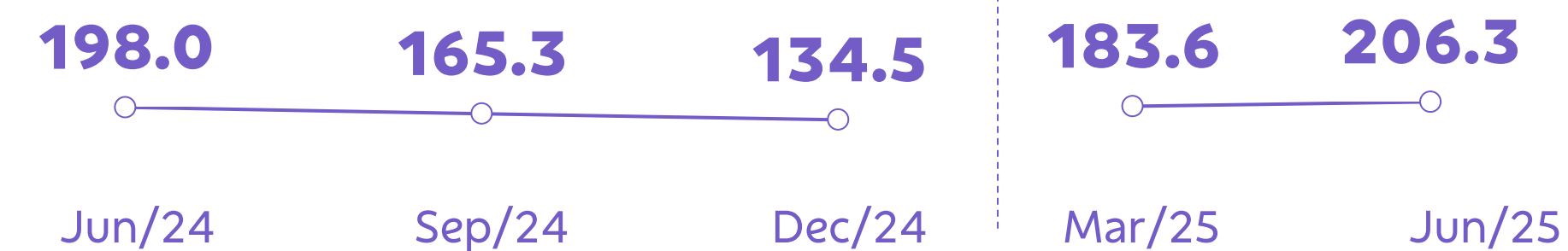
### NPL +30 days Agribusiness (%)



### NPL +90 days Agribusiness (%)



### Agribusiness Coverage ratio (%)



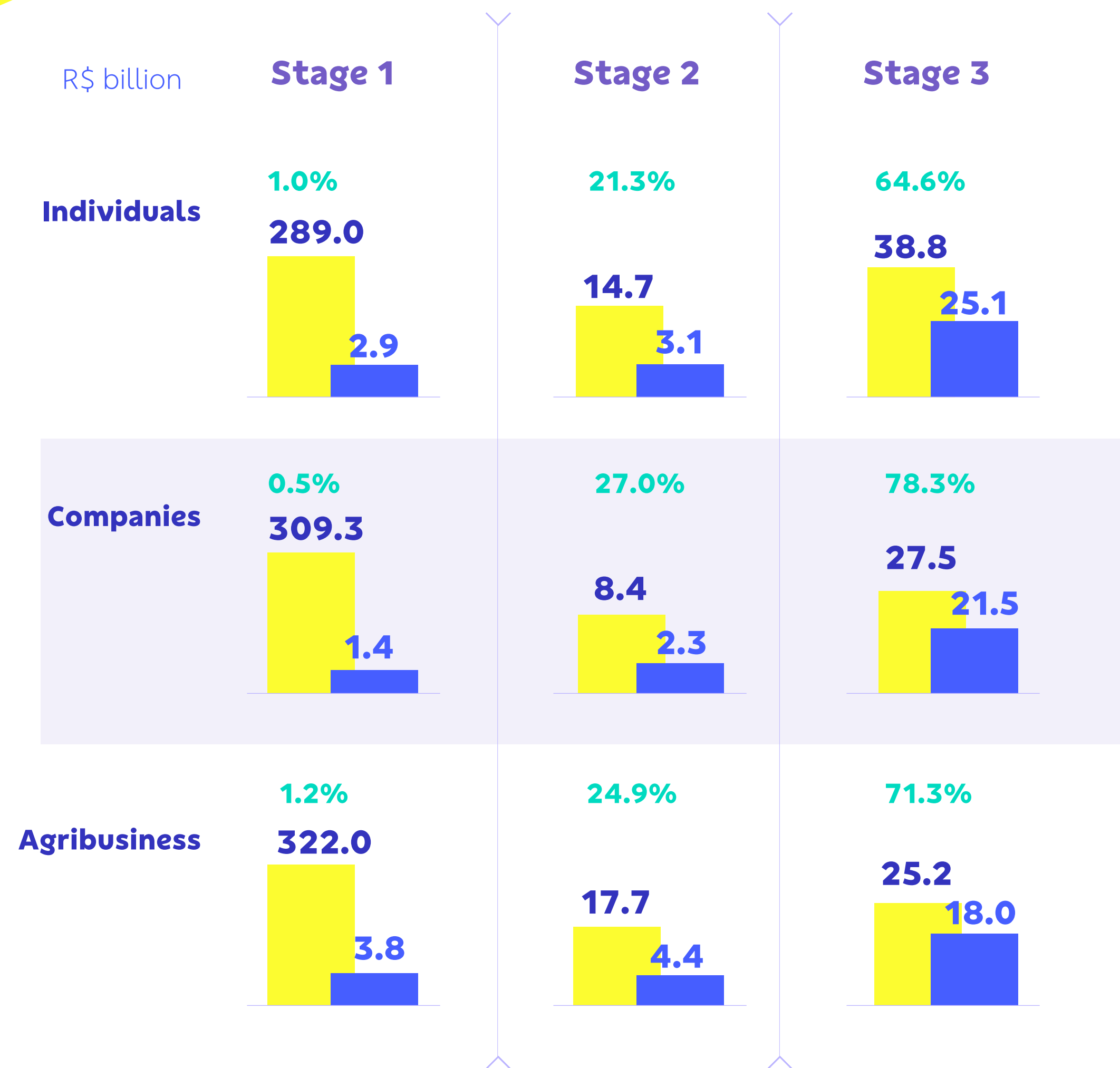
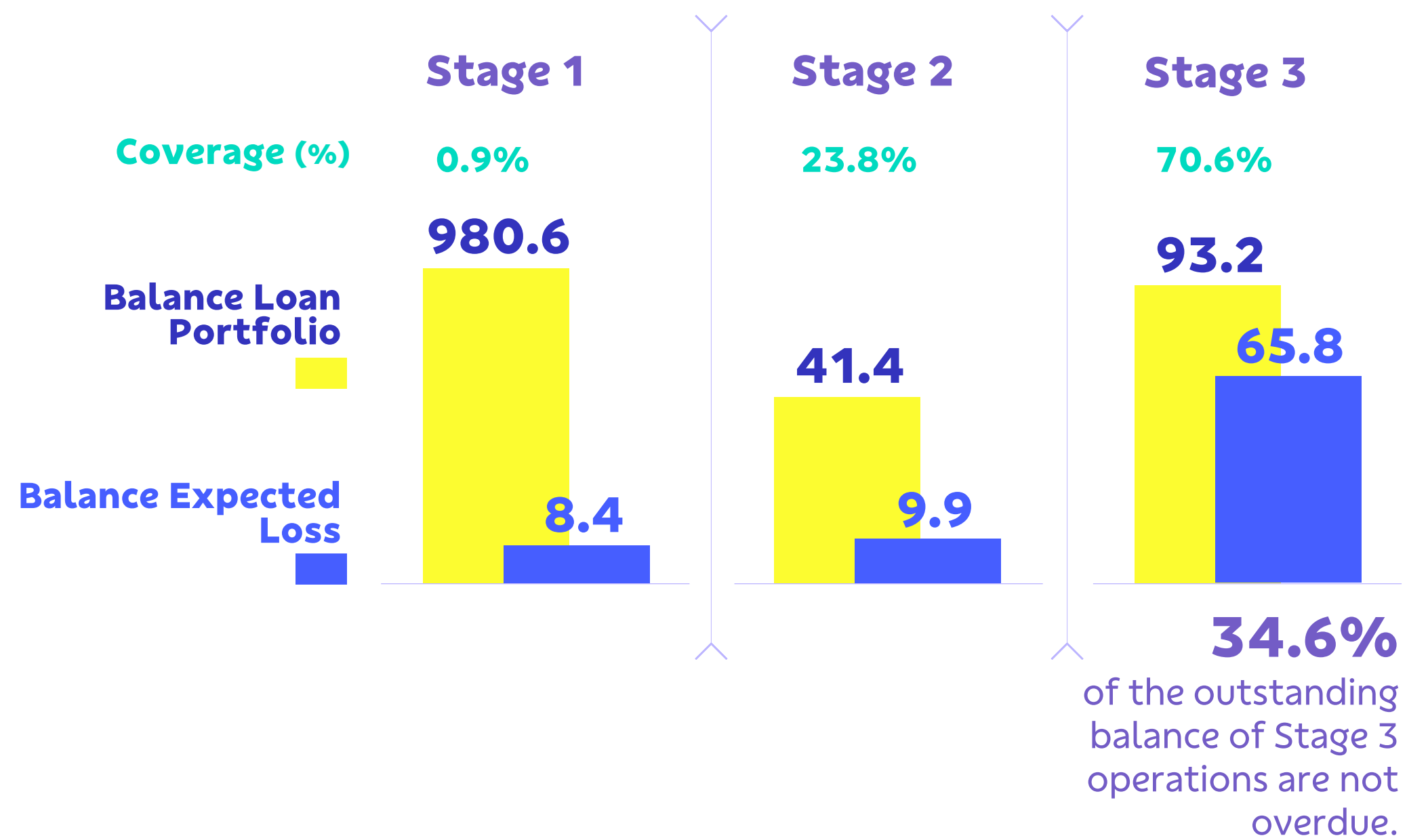


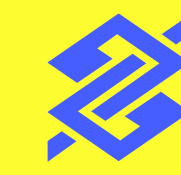
# Expected Loss by Stage

jun/25

## Loan Portfolio

R\$ billion





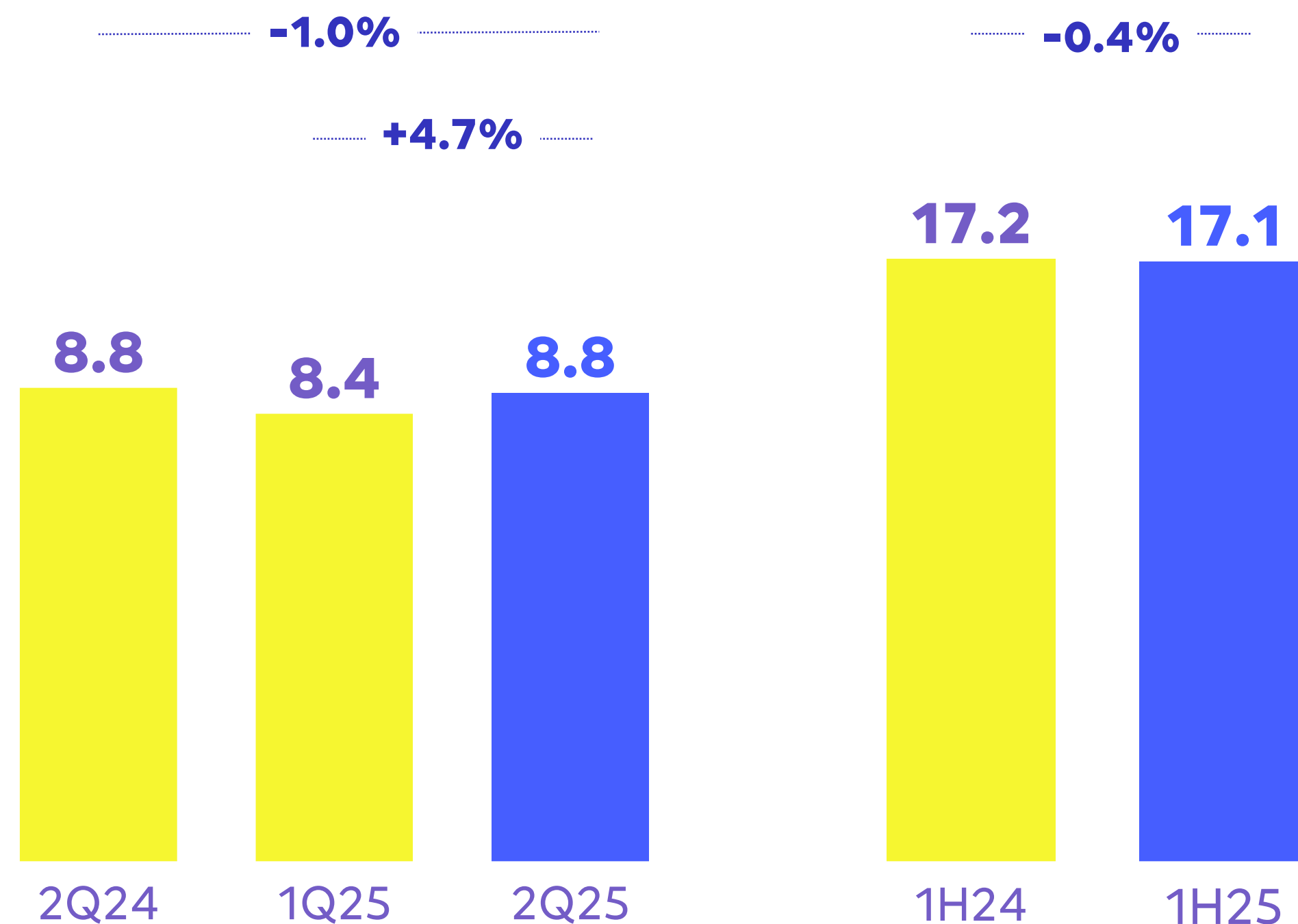
# Fee Income and Administrative Expenses

R\$ billion

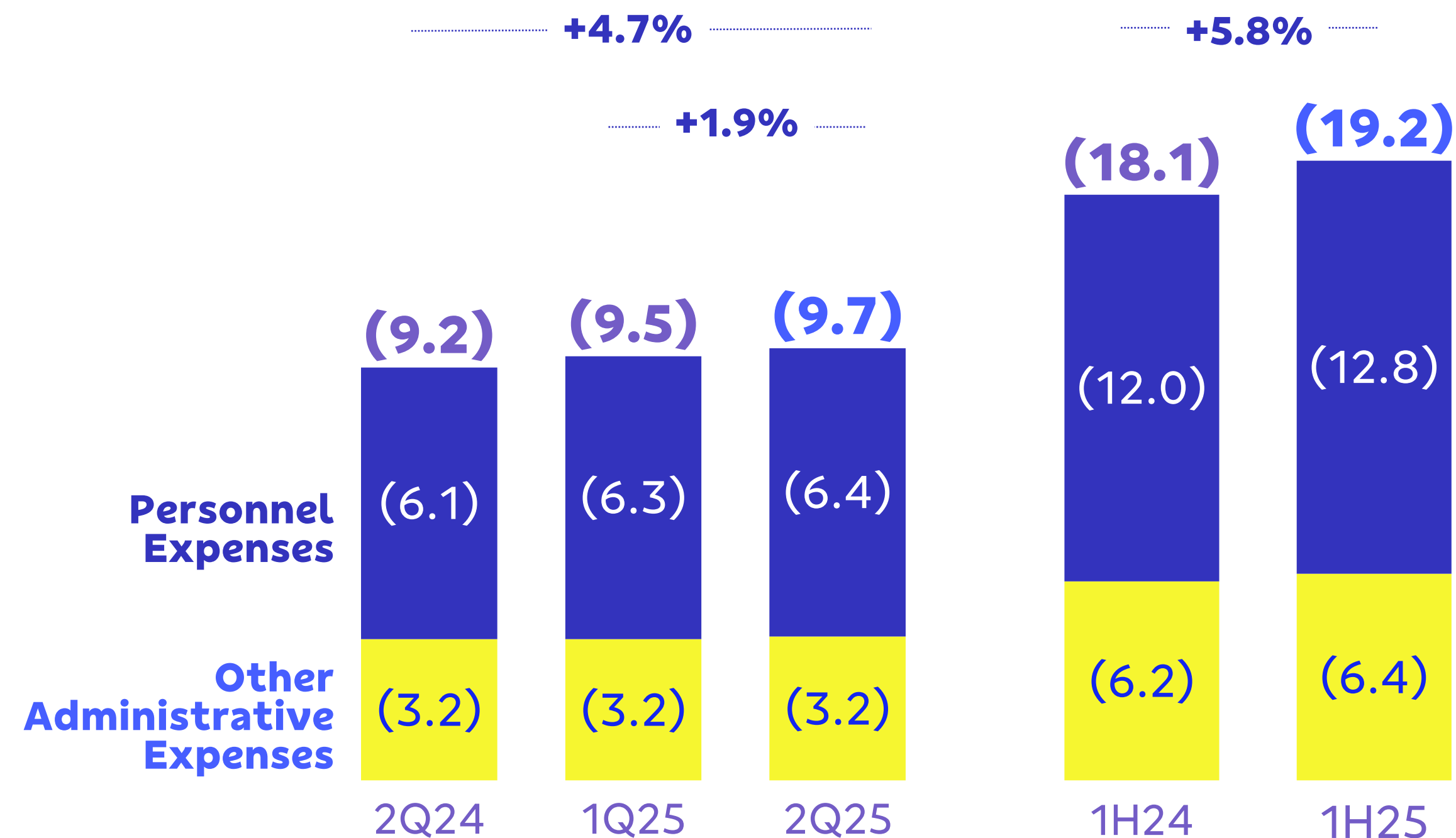
Cost-to-income ratio 12 months

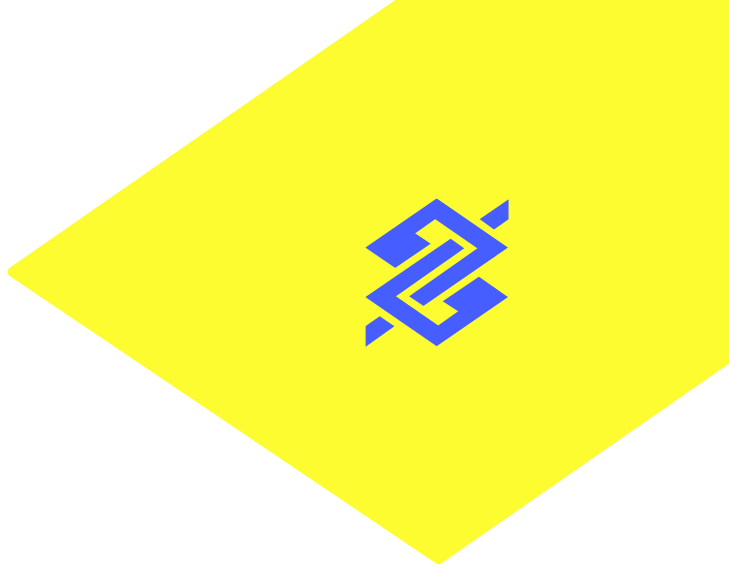
**27.0%**

## Fee Income



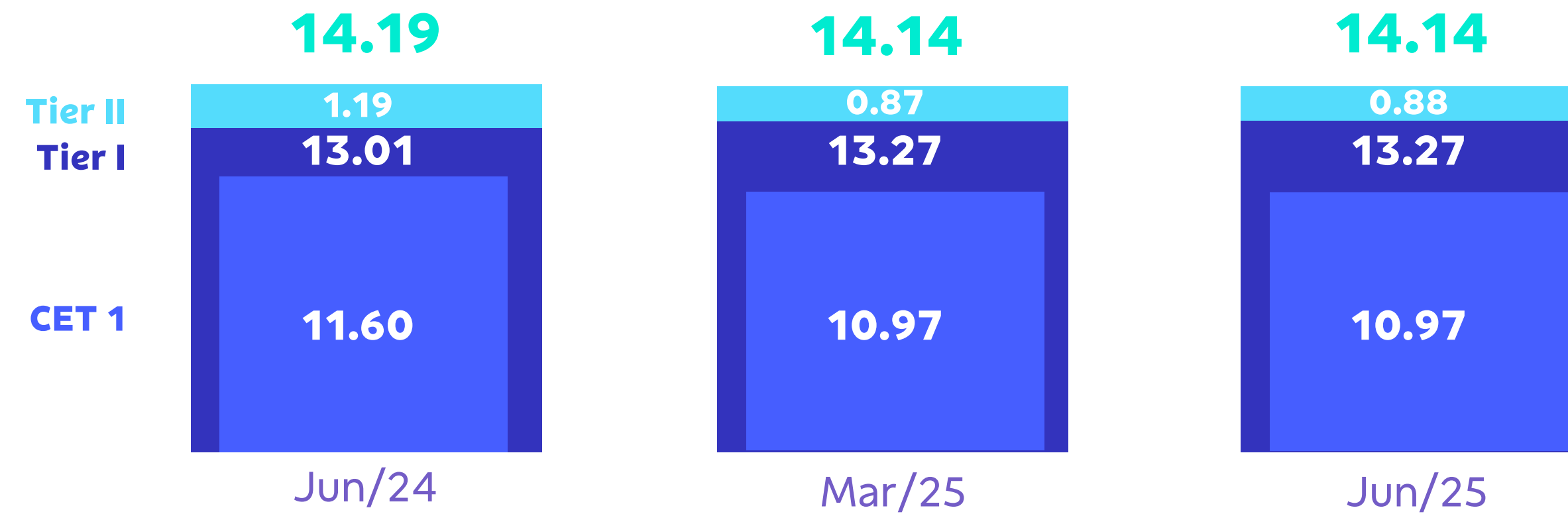
## Administrative Expenses



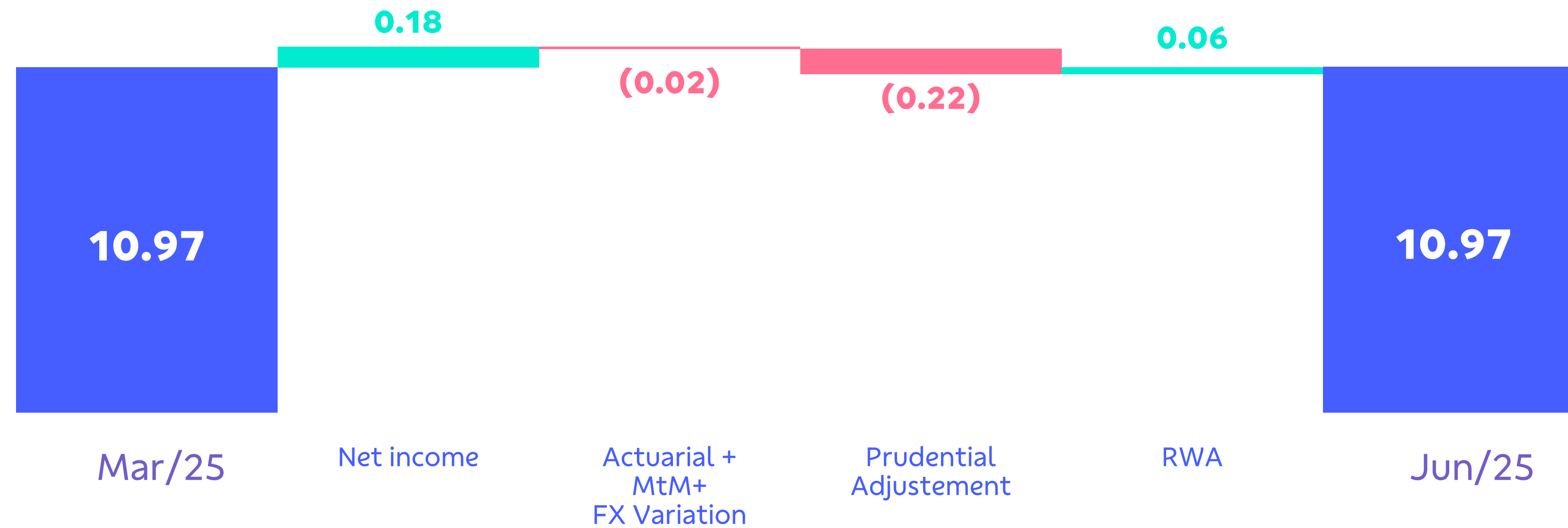


# Capital

**BIS III**  
(%)



**CET 1**  
(%)





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