



1T26

Apresentação
de Resultado



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MD&A 1T26





A força da nossa operação

Margem
Financeira Bruta

R\$ 27,4 bilhões

+14,8% 1T26/1T25

Receitas com
operações de crédito

R\$ 46,5 bilhões

+10,5% 1T26/1T25

Resultado de
tesouraria

R\$ 8,9 bilhões

+23,0% 1T26/1T25

Receitas de Prestação
de Serviços

R\$ 8,8 bilhões

+5,5% 1T26/1T25

Administração de
fundos

R\$ 2,7 bilhões

+8,6% 1T26/1T25

Seguros, Previdência
e Capitalização

R\$ 1,5 bilhão

+3,5% 1T26/1T25

Administração de
consórcios

R\$ 932 milhões

+14,0% 1T26/1T25

Capital Principal

11,59 %

Geração de negócios

R\$ bilhões



Carteira de Crédito Expandida

R\$ 1,3 trilhão
+2,2% Mar26/Mar25

Pessoa Física

Crédito Consignado

R\$ 151,8 bilhões
+7,2% Mar26/Mar25

Crédito do trabalhador

R\$ 15,1 bilhões
+2.053% Mar26/Mar25

Pessoa Jurídica

Pronampe e PEAC FGI

R\$ 37,8 bilhões
+31,5% Mar26/Mar25

Carteira Governo

R\$ 81,1 bilhões
+8,7% Mar26/Mar25

Agronegócio

BB Regulariza Agro (MP 1314/2025)

R\$ 37,9 bilhões

92% com vinculação de garantia real de imóvel

72% com vinculação de alienação fiduciária



Guidance 2026



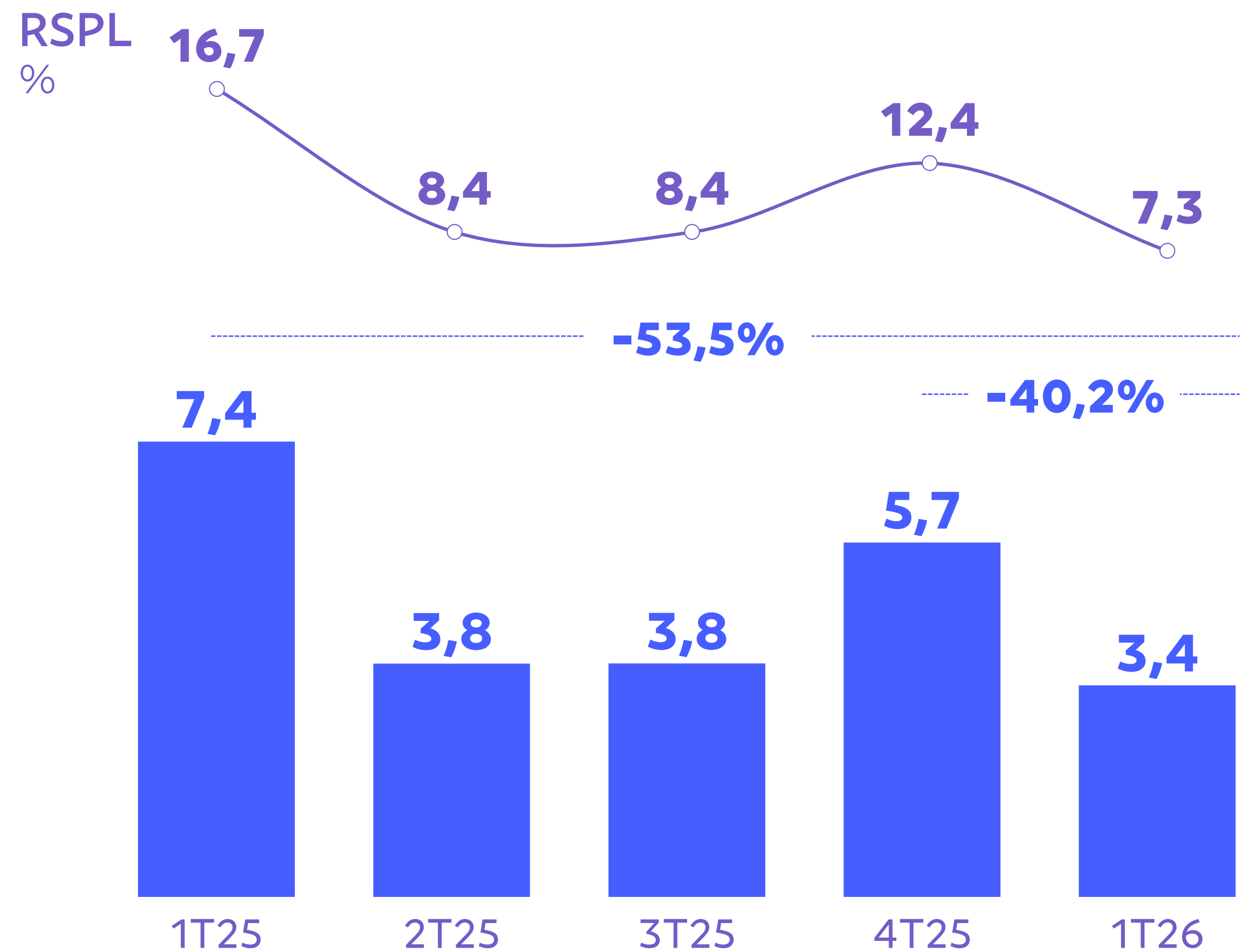
**Responsabilidade
adequada ao
contexto**

	Intervalo Anterior entre	Observado 1T26	Intervalo Revisado
Carteira de Crédito¹	0,5% e 4,5%	1,8%	Mantido
Pessoas Físicas	6% e 10%	7,8%	Mantido
Empresas	-3% e 1%	-4,5%	Mantido
Agronegócios	-2% e 2%	3,0%	Mantido
Carteira Sustentável	2% e 6%	7,0%	Mantido
Margem Financeira Bruta	4% e 8%	14,8%	7% e 11%
Custo do Crédito²	R\$ bilhões 53 e 58	R\$ bilhões 18,9	R\$ bilhões 65 e 70
Receitas de Prestação de Serviços	2% e 6%	5,5%	Mantido
Despesas Administrativas	5% e 9%	5,5%	Mantido
Lucro Líquido Ajustado	R\$ bilhões 22 e 26	R\$ bilhões 3,4	R\$ bilhões 18 e 22

(1) As projeções de crédito consideram a carteira 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.

Lucro Líquido Ajustado

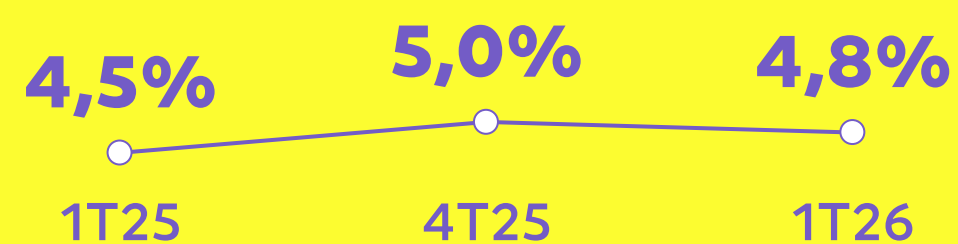
R\$ bilhões



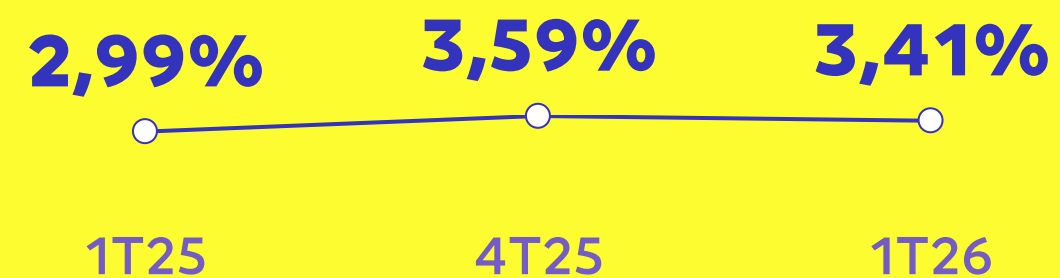
Margem Financeira Bruta



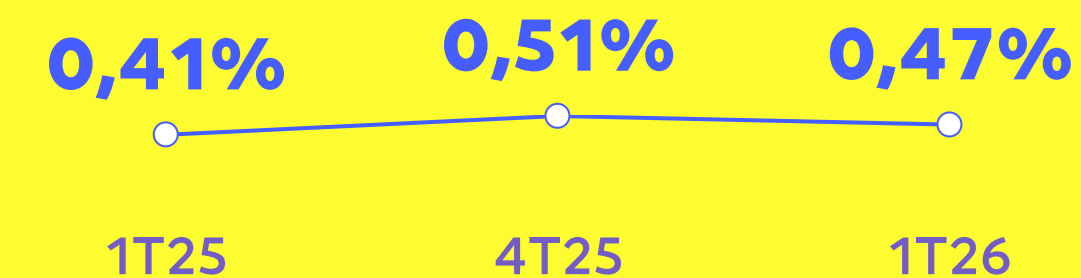
Spread Global (%)



TMS (%)

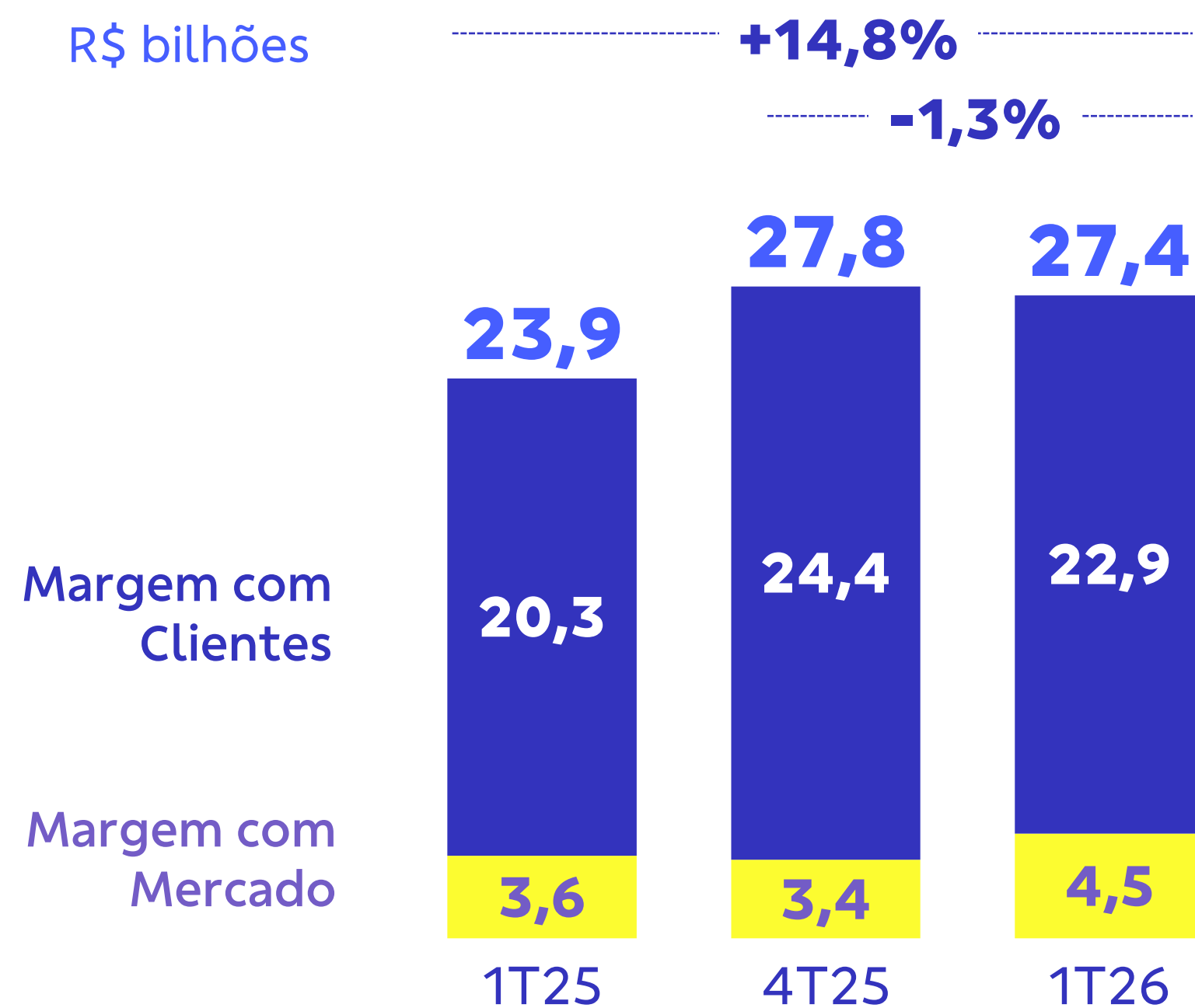


TR (%)



Margem Gerencial

R\$ bilhões



Margem Contábil

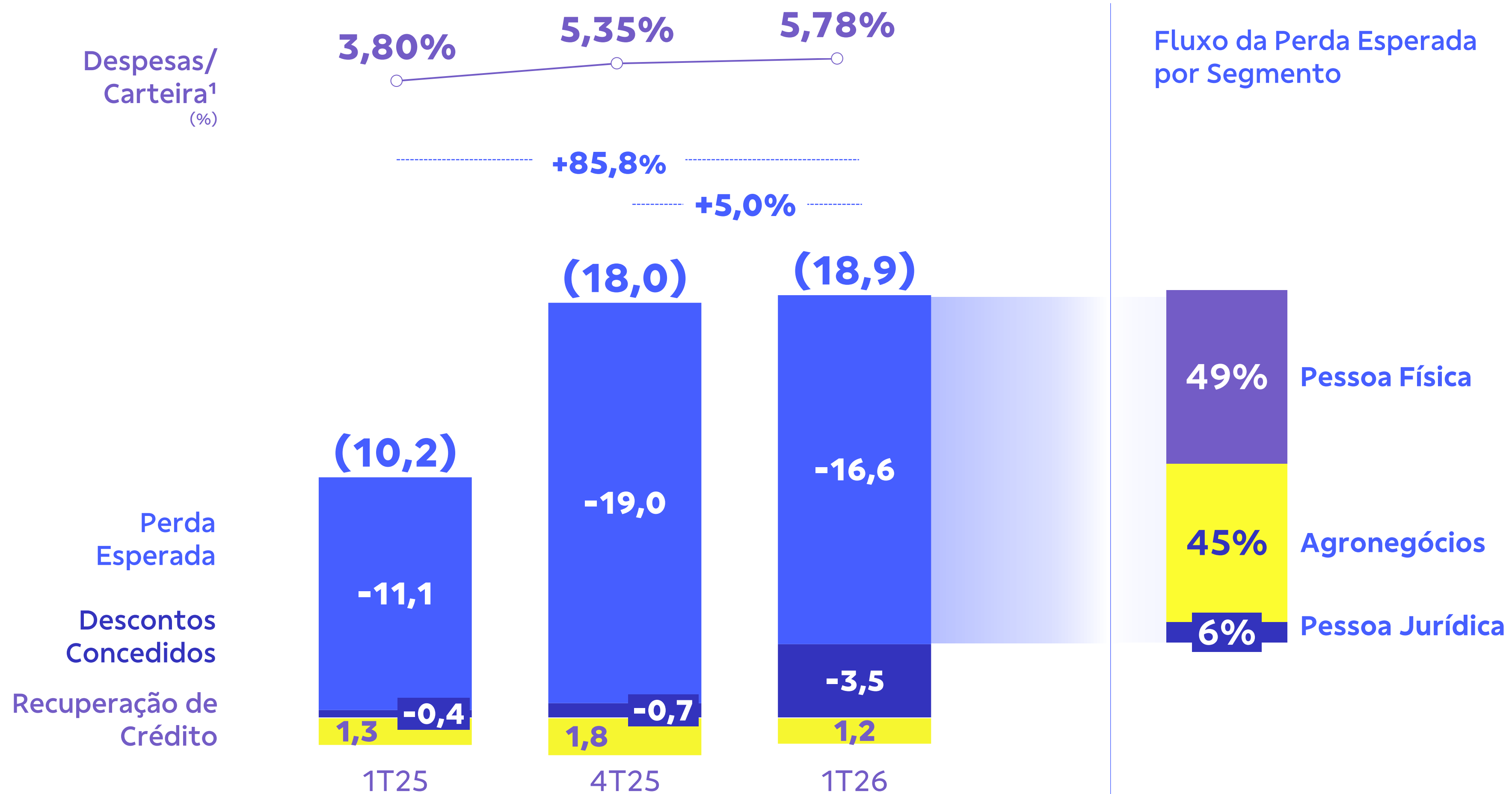
R\$ milhões

	1T25	4T25	1T26	Δ% A/A	Δ% T/T
Margem Financeira Bruta	23.881	27.801	27.426	14,8%	-1,3%
Receitas Financeiras	49.239	57.508	55.307	12,3%	-3,8%
Operações de Crédito	42.038	47.352	46.453	10,5%	-1,9%
Tesouraria	7.201	10.156	8.854	23,0%	-12,8%
Despesas Financeiras	(25.357)	(29.707)	(27.880)	9,9%	-6,1%
Captação Comercial	(21.089)	(25.000)	(23.396)	10,9%	-6,4%
Captação Institucional	(4.268)	(4.707)	(4.484)	5,0%	-4,7%



Custo do Crédito

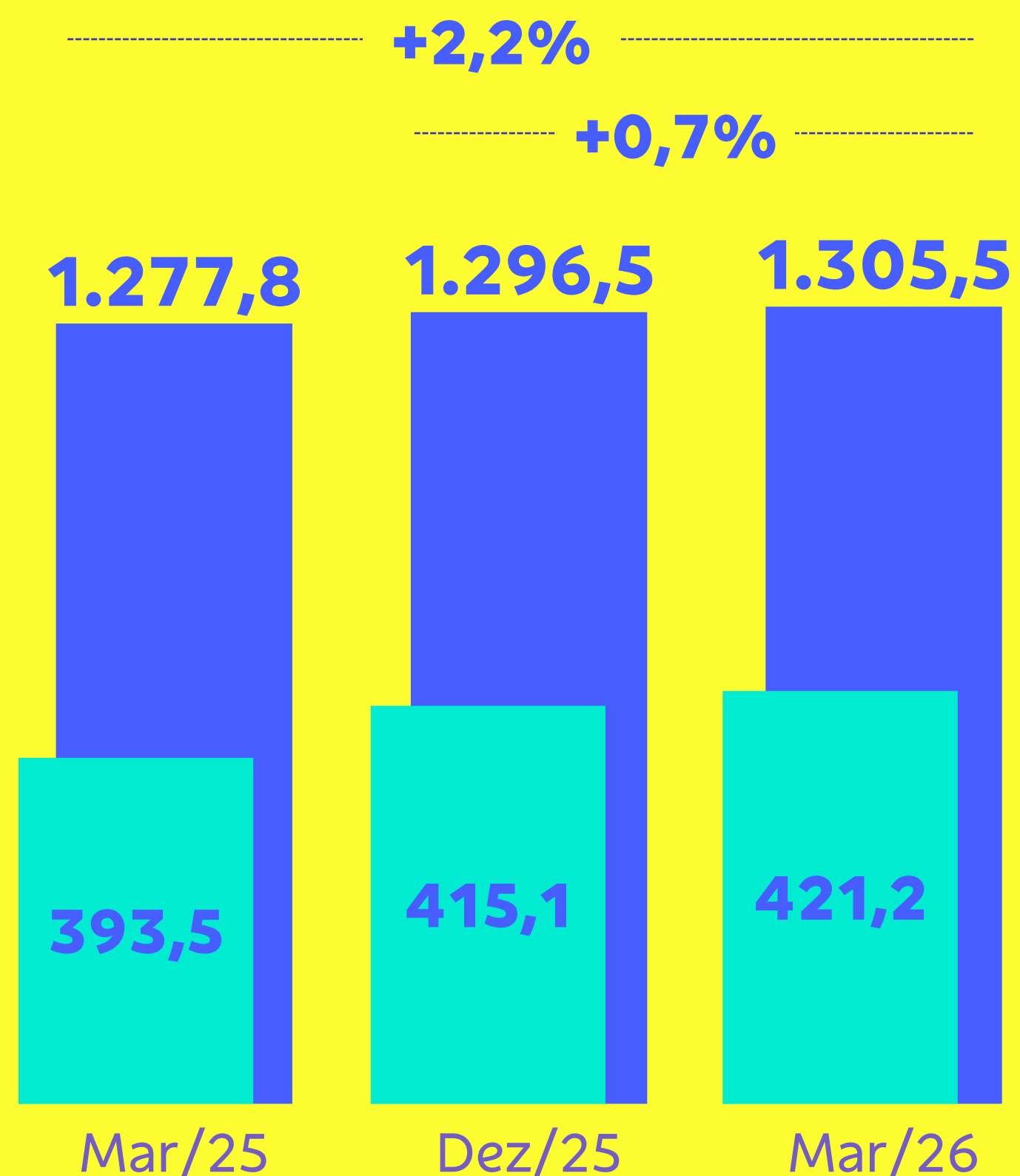
R\$ bilhões



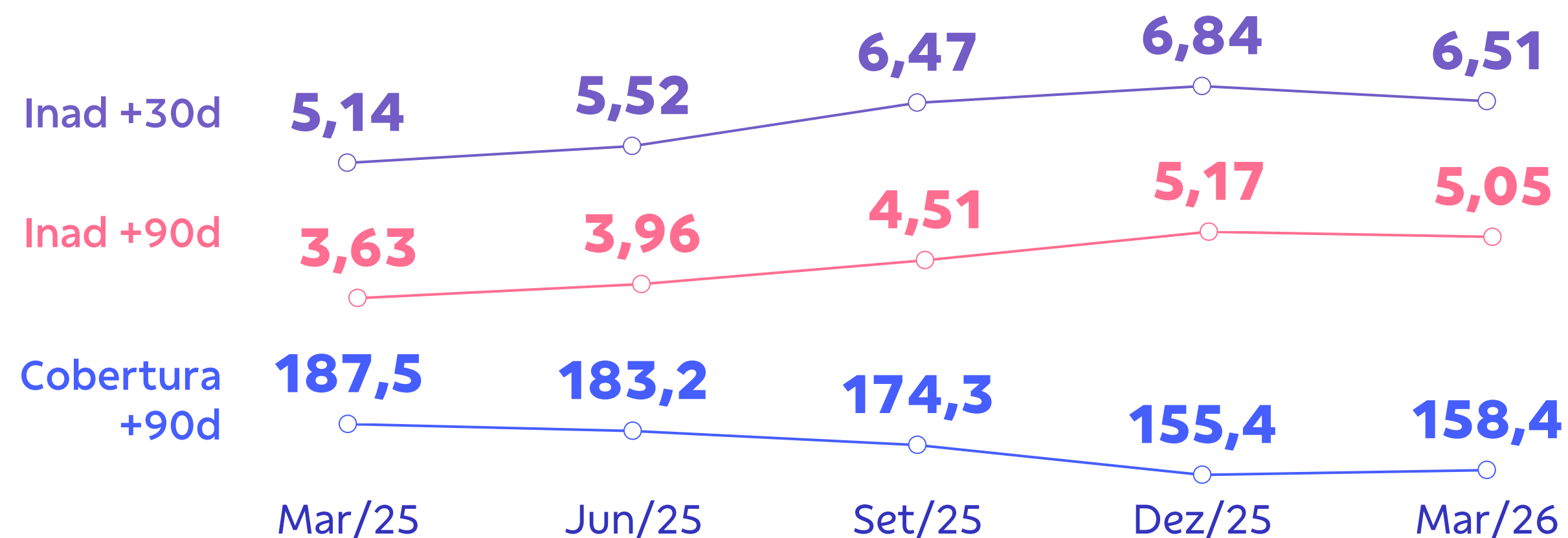
(1) Despesas de Perda Esperada - 12 Meses / Média da Carteira de Crédito - 12 meses.

Carteira de Crédito Expandida¹

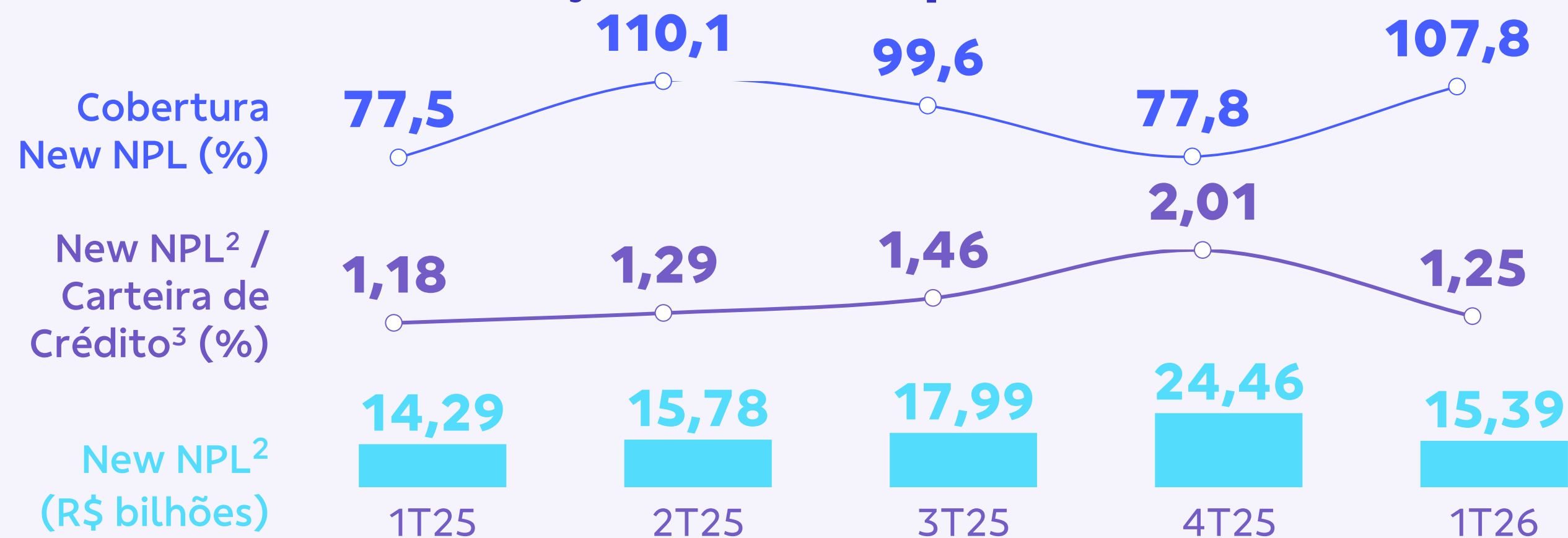
R\$ bilhões



Inad e Índice de Cobertura (%)



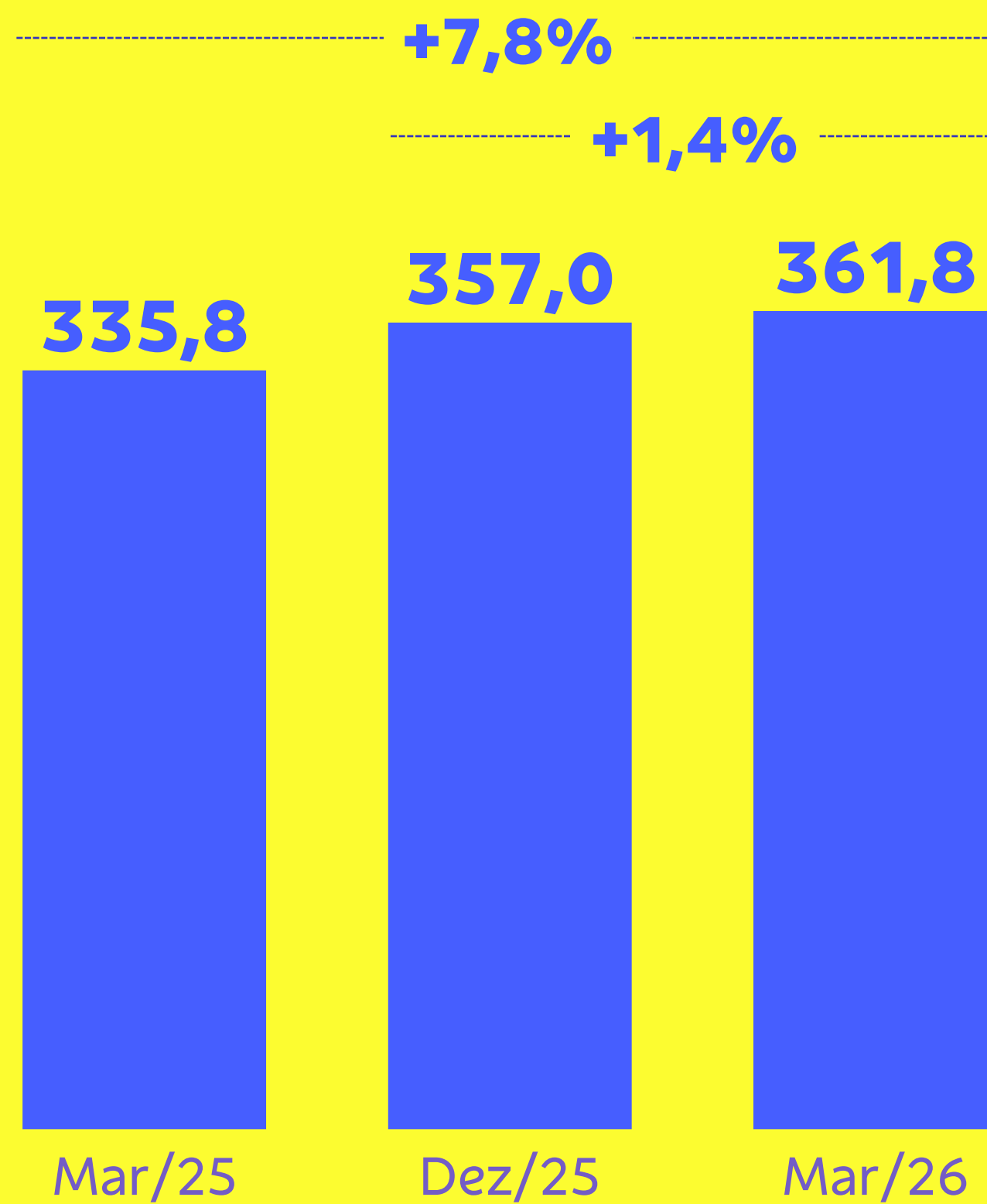
Formação da Inadimplência



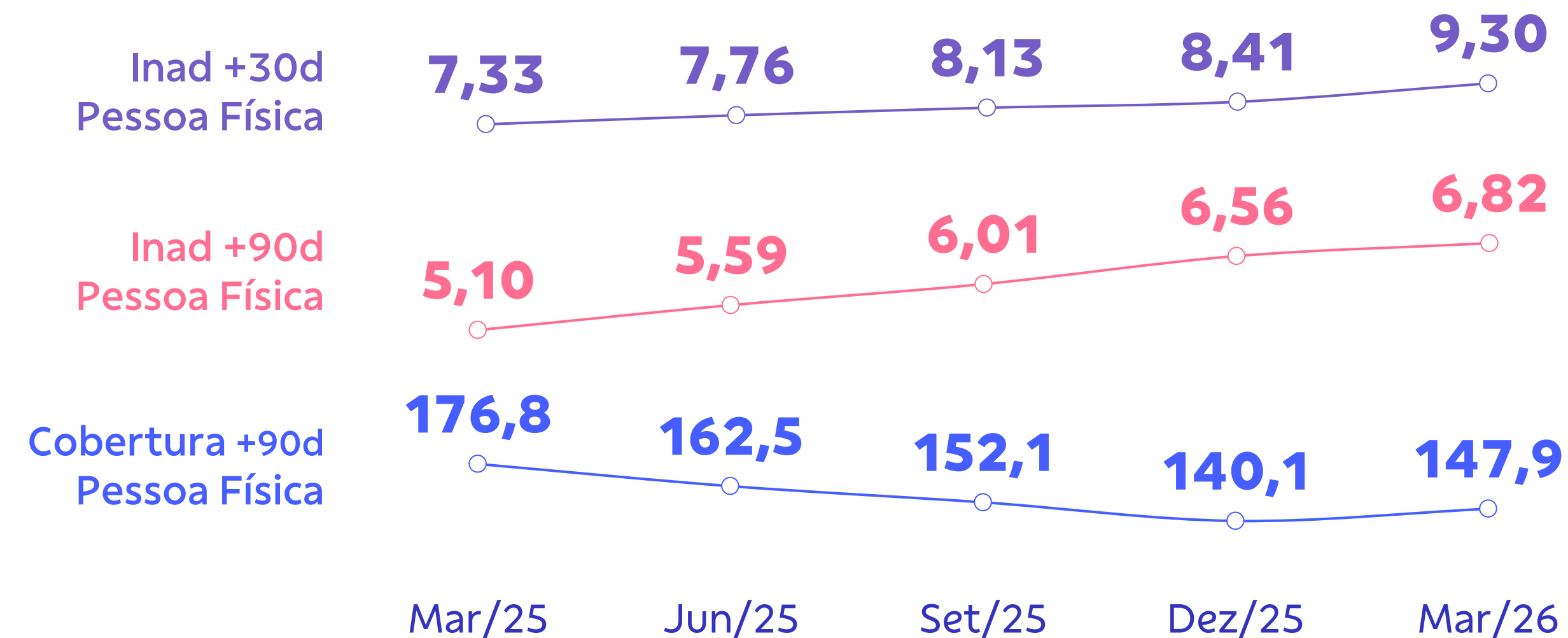
(1) Inclui, além da carteira de crédito, TVMs com e sem características de crédito e garantias prestadas. (2) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescida das baixas para prejuízo do trimestre. (3) Saldo da carteira de crédito do trimestre imediatamente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

Carteira de Crédito Pessoa Física

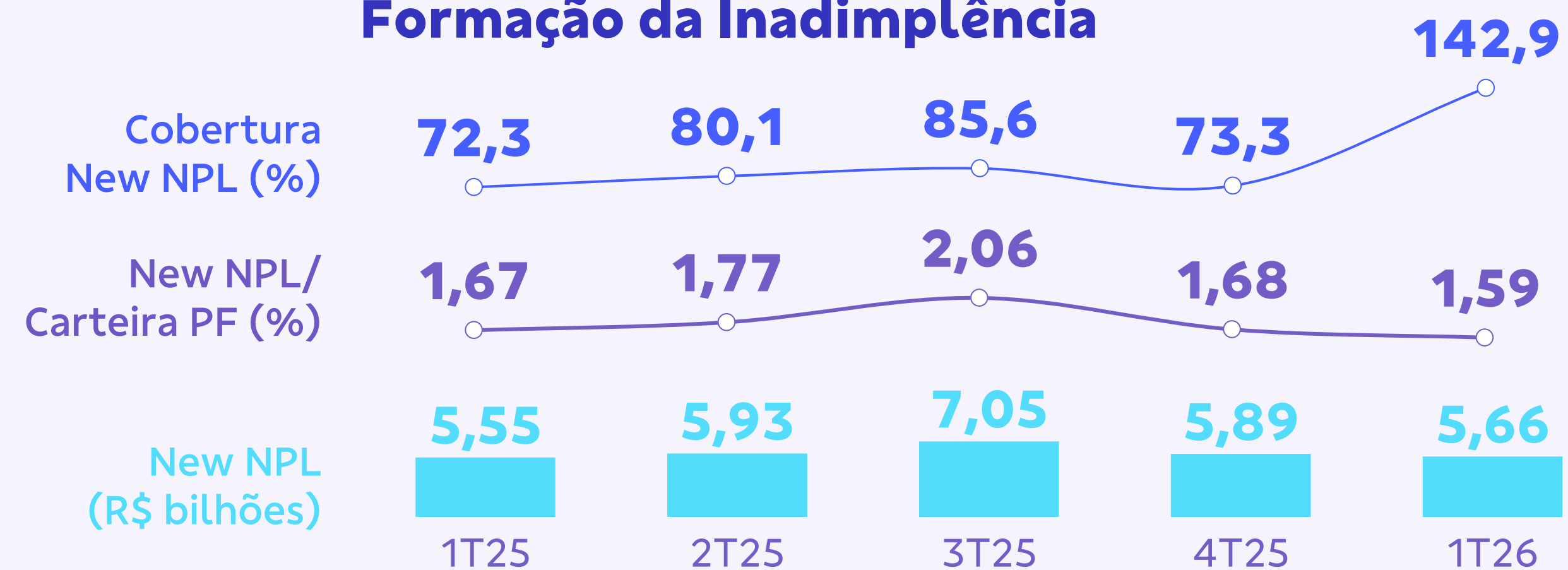
R\$ bilhões



Inad e Índice de Cobertura (%)



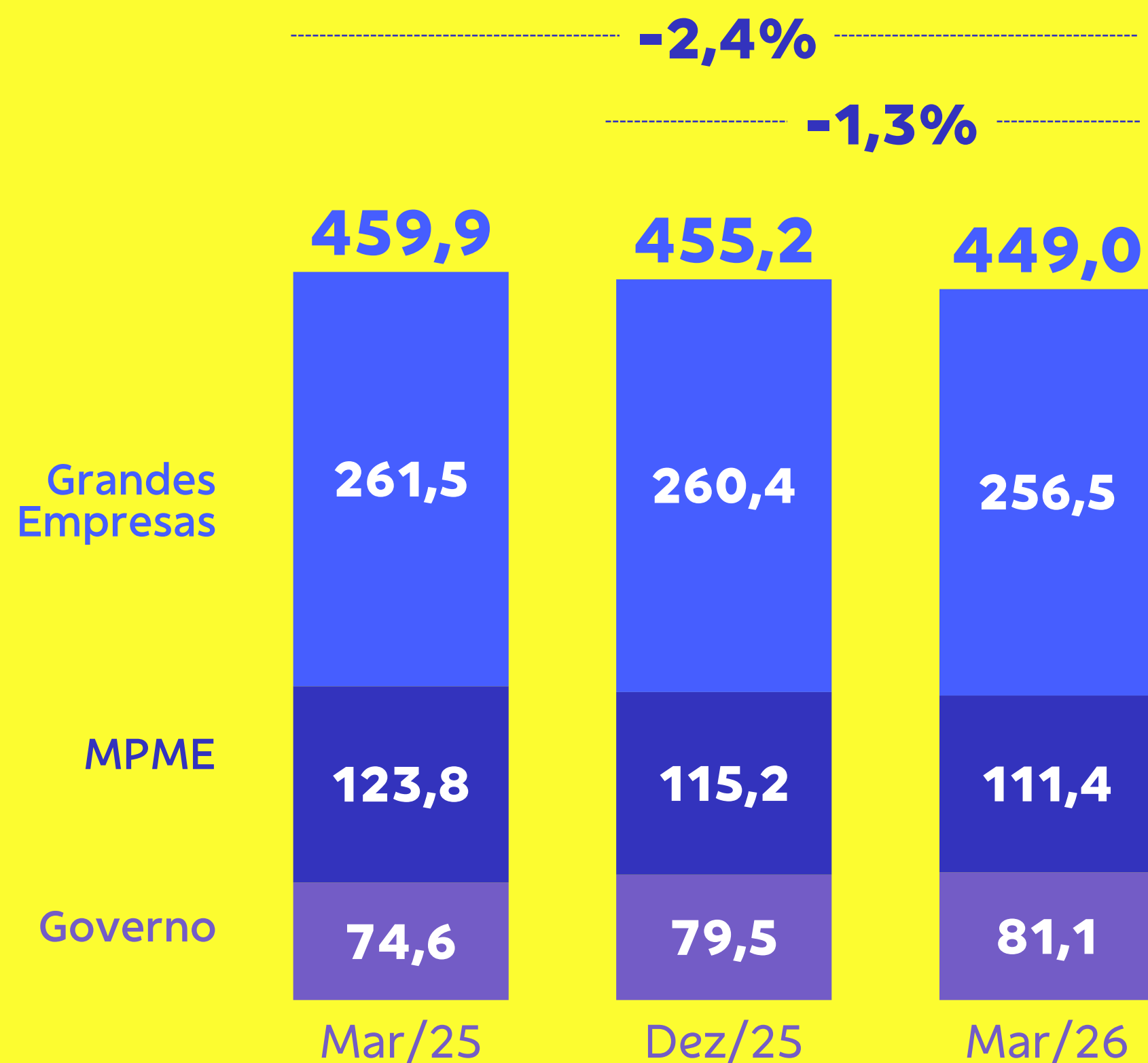
Formação da Inadimplência



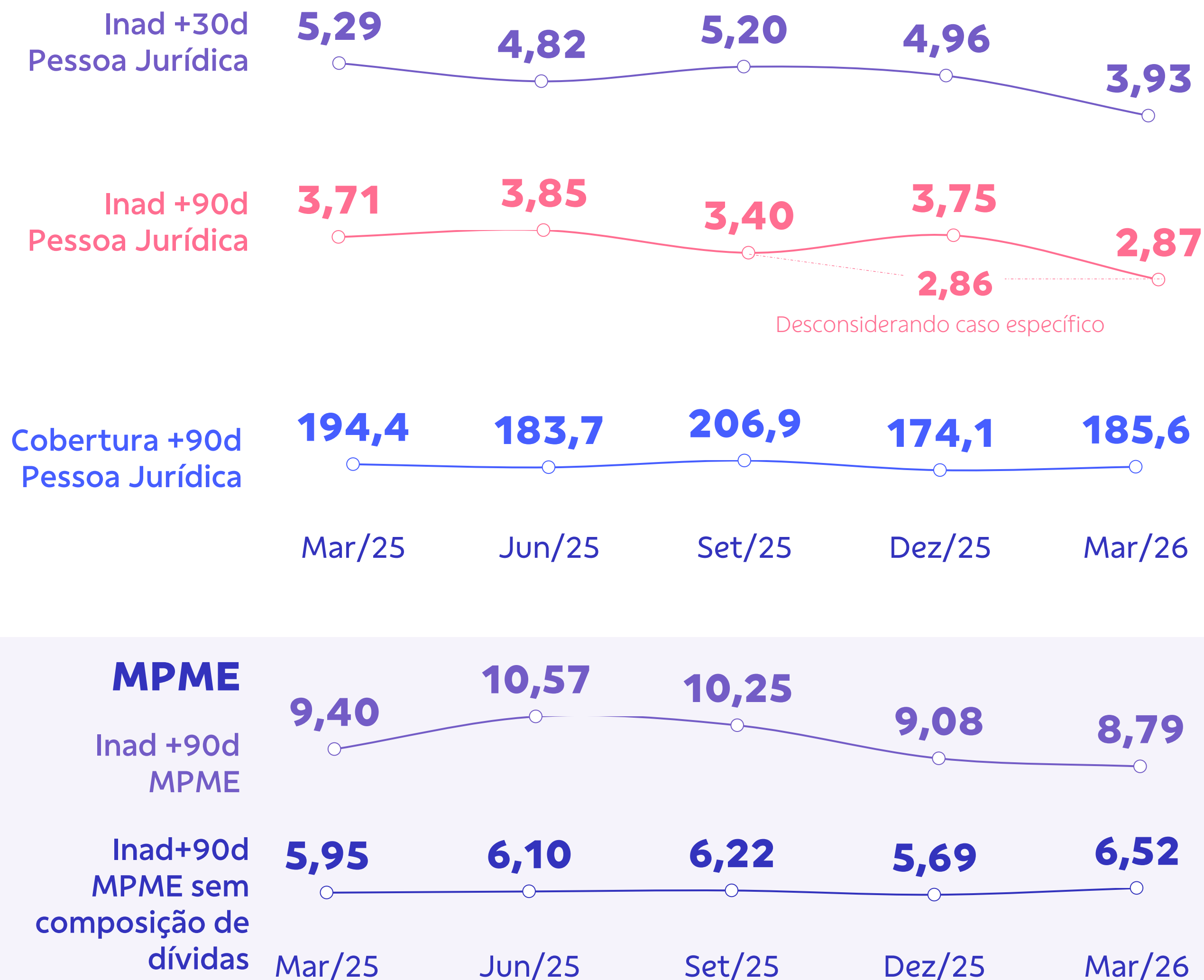


Carteira de Crédito Pessoa Jurídica

R\$ bilhões

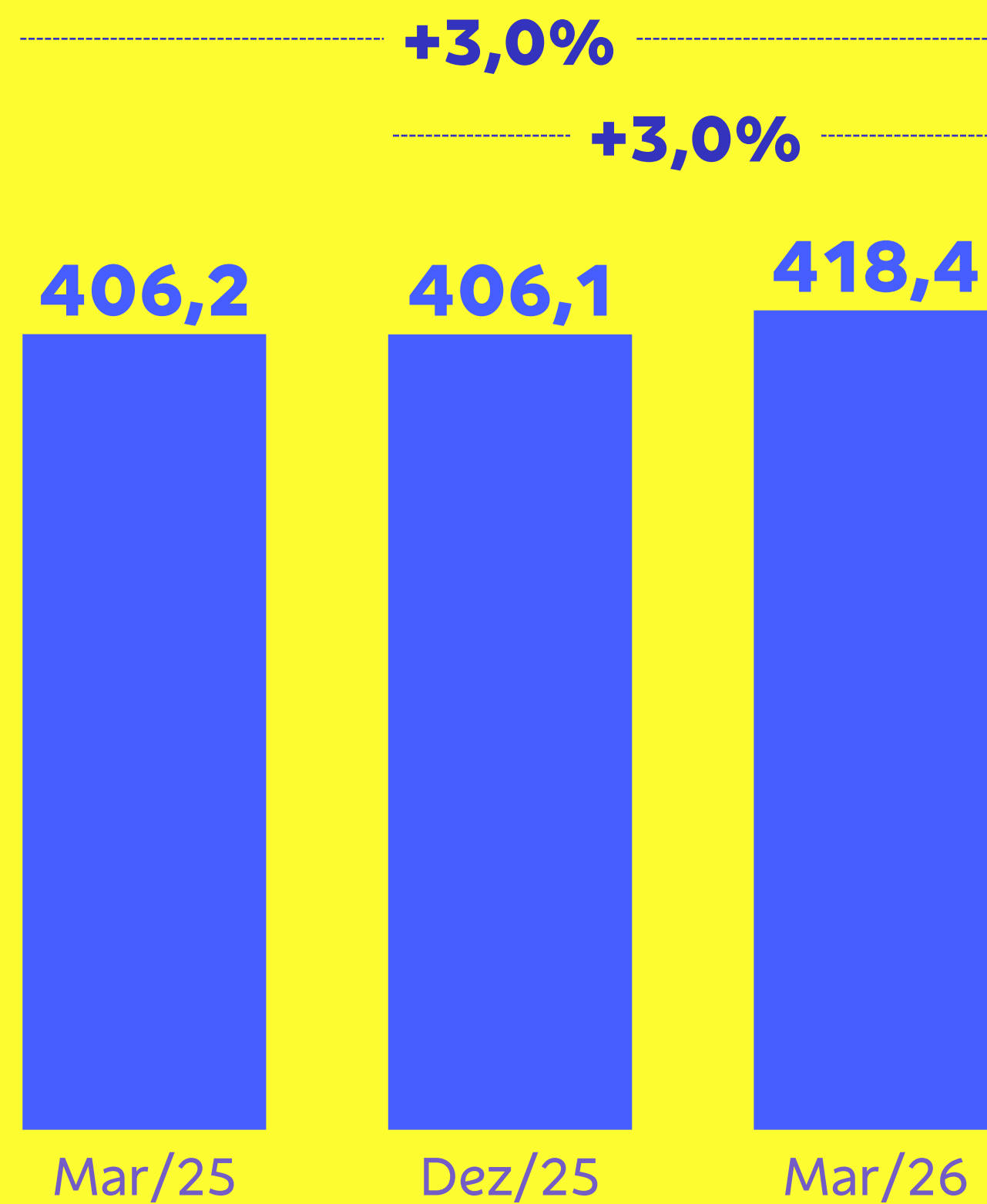


Inad e Índice de Cobertura (%)

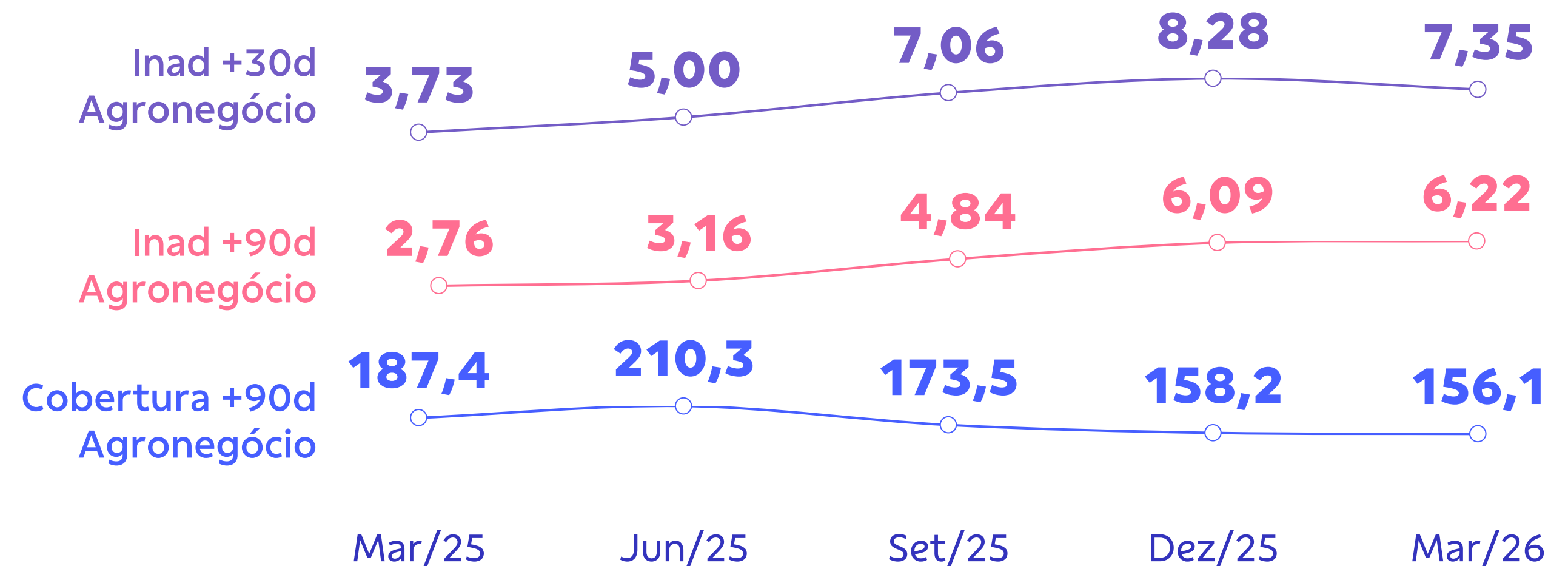


Carteira de Crédito Agronegócio

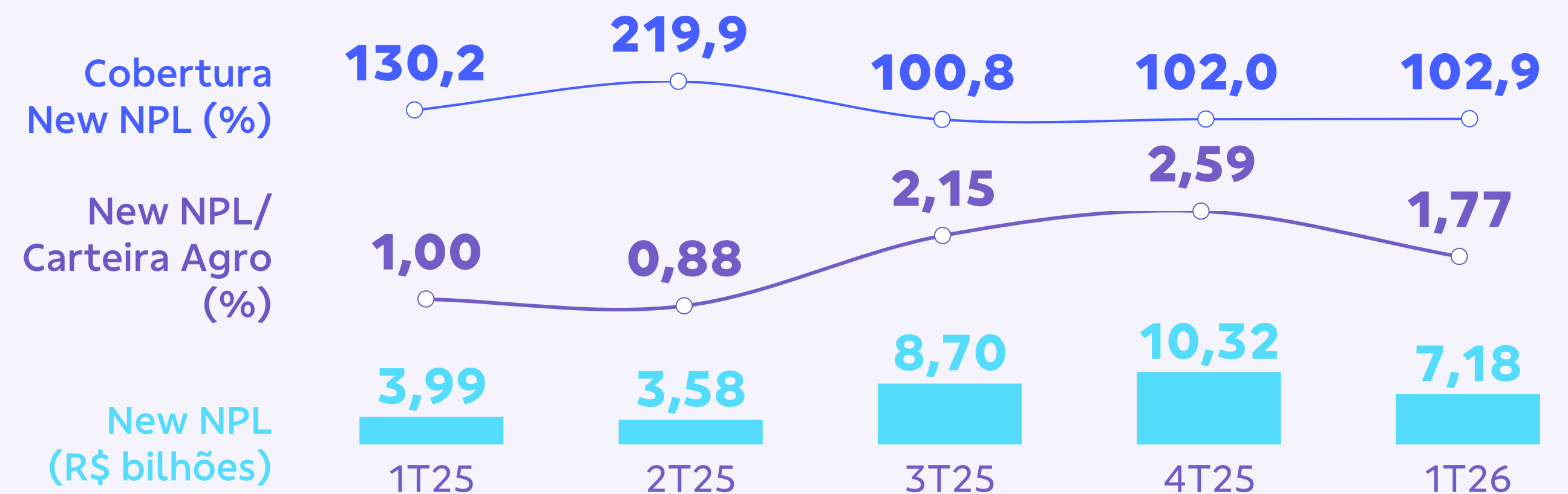
R\$ bilhões



Inad e Índice de Cobertura (%)

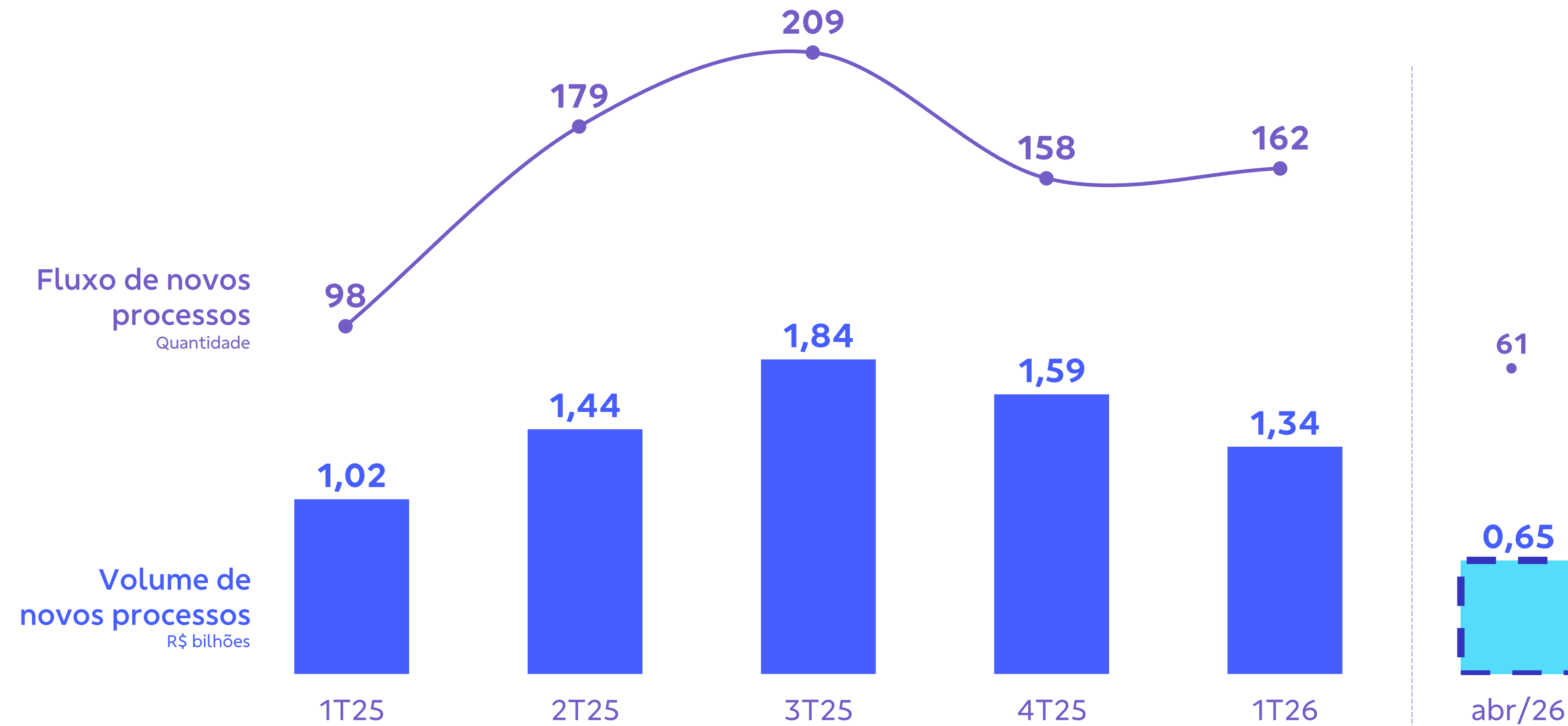


Formação da Inadimplência





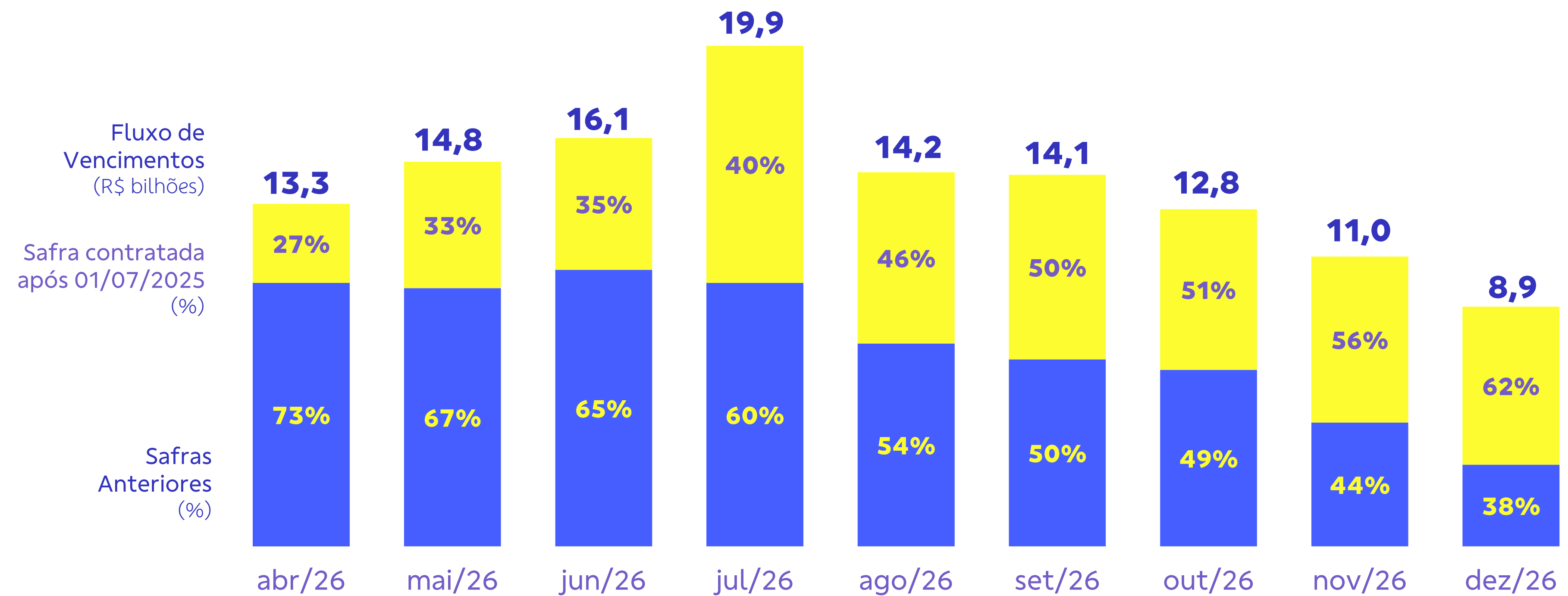
Agronegócio Recuperação Judicial





Agronegócio

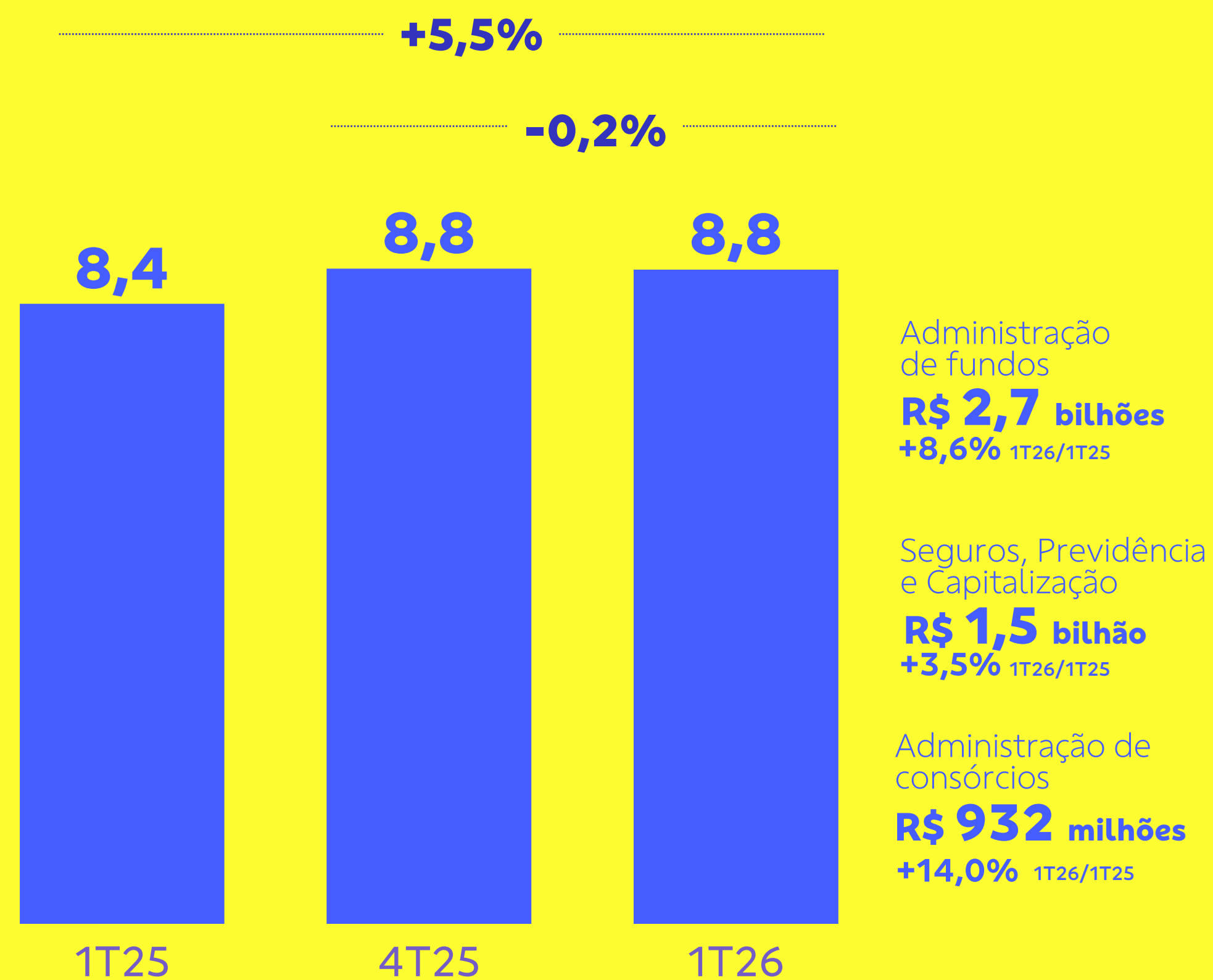
Vencimentos



(*) Dados de 07/05/2026.

Receitas de Prestação de Serviços

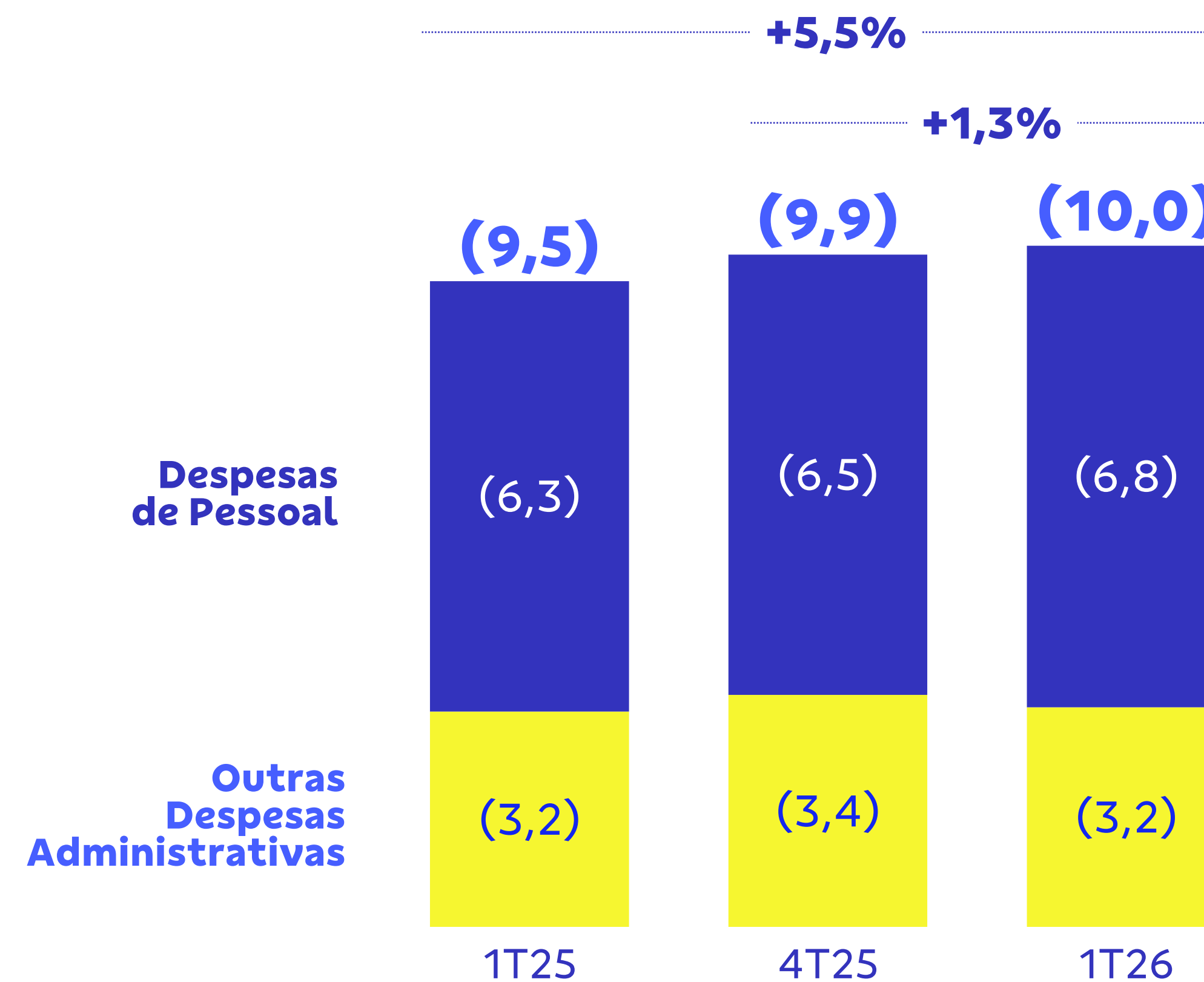
R\$ bilhões



Despesas Administrativas

R\$ bilhões

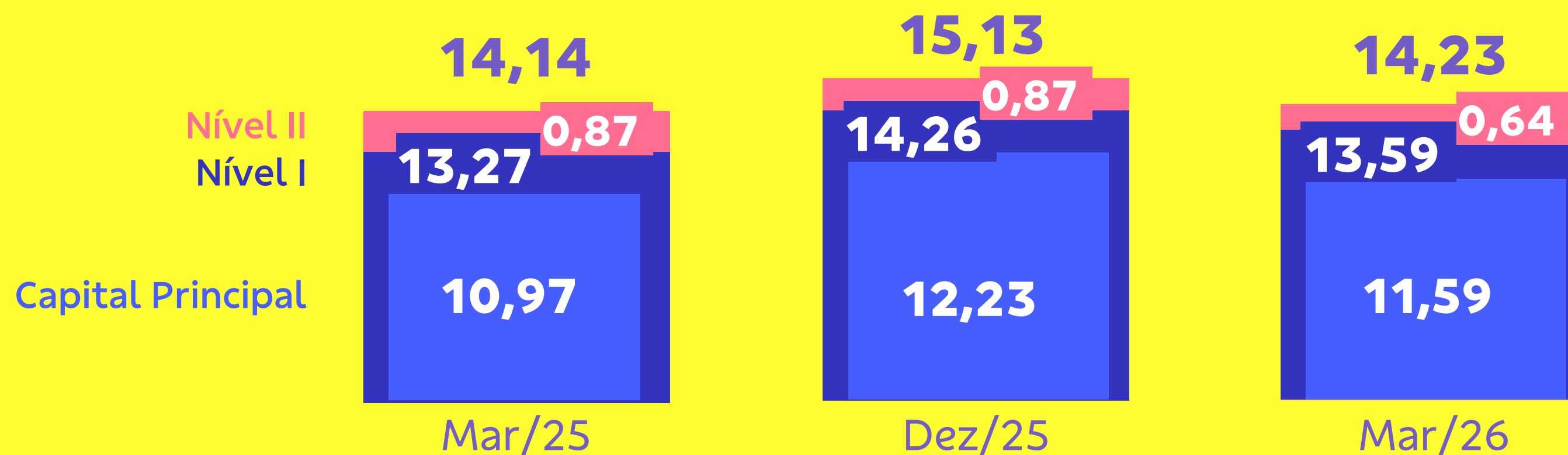
28,0%
Índice de Eficiência
12m



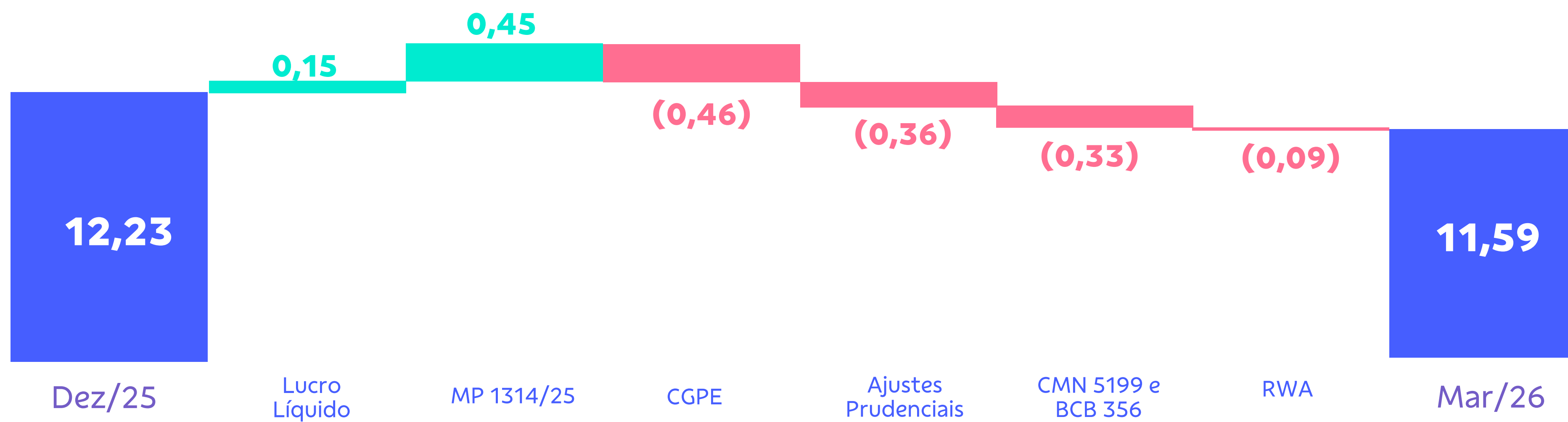
Capital



Índice de Basileia (%)



Capital Principal (%)





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1Q26

Earnings
Presentation



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QR Code for
MD&A 1Q26





The Strength of our operations

Net Interest
Income

R\$ 27.4 billion

+14.8% 1Q26/1Q25

Financial Income
Loan Operations

R\$ 46.5 billion

+10.5% 1Q26/1Q25

Financial Income
Treasury

R\$ 8.9 billion

+23.0% 1Q26/1Q25

Fee
Income

R\$ 8.8 billion

+5.5% 1Q26/1Q25

Asset
Management

R\$ 2.7 billion

+8.6% 1Q26/1Q25

Insurance, Pension
Plans and Premium
Bonds

R\$ 1.5 billion

+3.5% 1Q26/1Q25

Consortium
Management Fees

R\$ 932 million

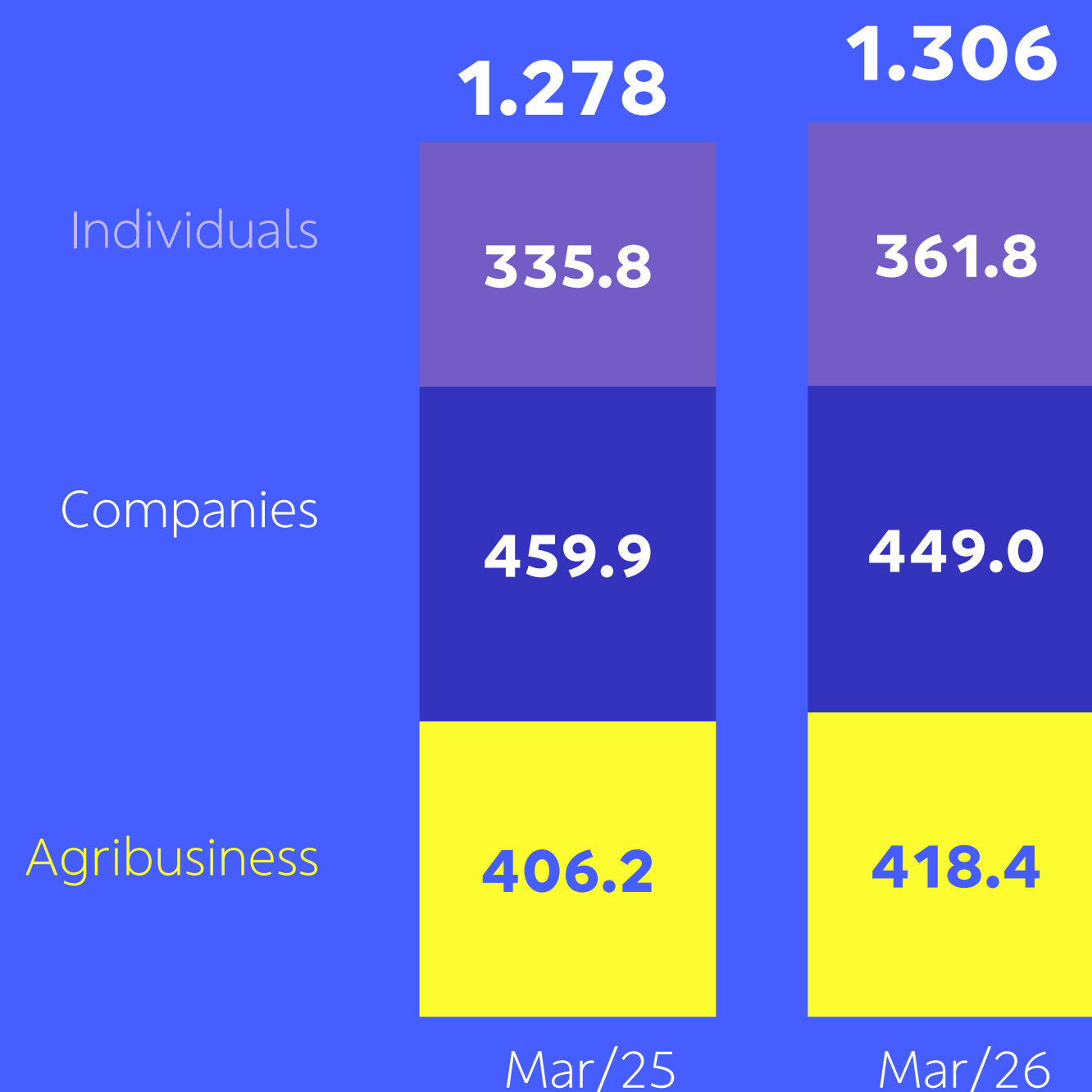
+14.0% 1Q26/1Q25

CET1

11.59 %

Business Generation

R\$ billion



Expanded Loan Portfolio

R\$ 1.3 trillion
+2.2% Mar26/Mar25

Individuals

Payroll Loan

R\$ 151.8 billion
+7.2% Mar26/Mar25

Crédito do trabalhador (private payroll loan)

R\$ 15.1 billion
+2053% Mar26/Mar25

Companies

Pronampe and PEAC FGI

R\$ 37.8 billion
+31.5% Mar26/Mar25

Government Loan Portfolio

R\$ 81.1 billion
+8.7% Mar26/Mar25

Agribusiness

BB Regulariza Agro (Provisional Measure 1314/2025)

R\$ 37.9 billion

92% secured by real estate collateral

72% secured by fiduciary sale



Guidance 2026



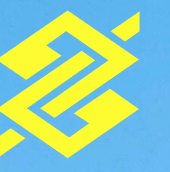
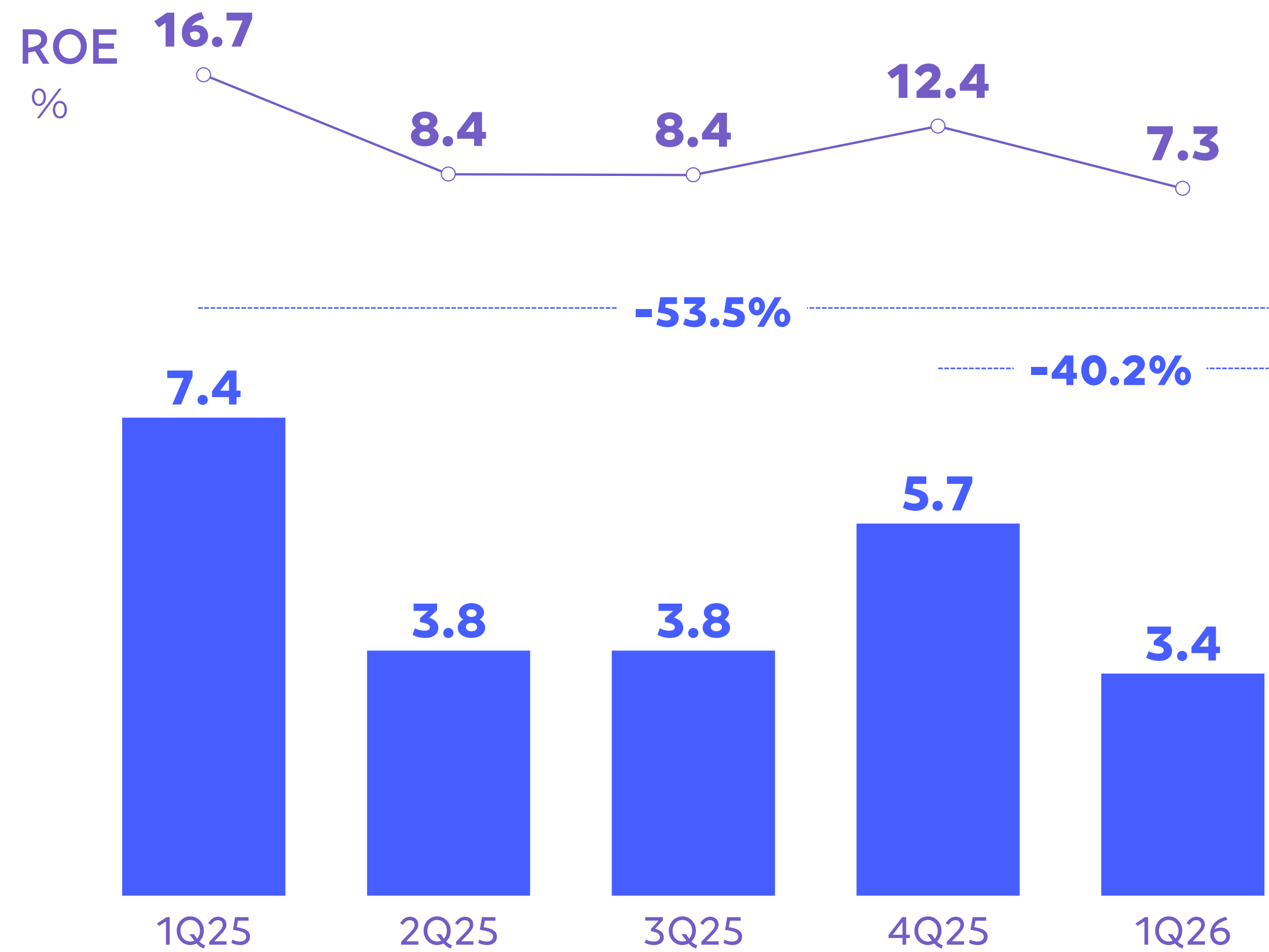
Responsibility
appropriate to
the context

	Released between	Observed 1Q26	Revised between
Loan Portfolio¹	0.5% and 4.5%	1.8%	Unchanged
Individuals	6% and 10%	7.8%	Unchanged
Companies	-3% and 1%	-4.5%	Unchanged
Agribusiness	-2% and 2%	3.0%	Unchanged
Sustainable Portfolio	2% and 6%	7.0%	Unchanged
Net Interest Income	4% and 8%	14.8%	7% and 11%
Cost of Credit²	53 and 58 <small>R\$ billion</small>	18.9 <small>R\$ billion</small>	65 and 70 <small>R\$ billion</small>
Fee Income	2% and 6%	5.5%	Unchanged
Administrative Expenses	5% and 9%	5.5%	Unchanged
Adjusted Net Income	22 and 26 <small>R\$ billion</small>	3.4 <small>R\$ billion</small>	18 and 22 <small>R\$ billion</small>

(1) Credit projections consider the domestic loan portfolio plus private securities (TVM) and guarantees, and do not include government credit. (2) Cost of Credit: corresponds to expected loss expenses (pursuant to CMN Resolution No. 4,966/21), added to discounts granted and net of credit recovery income.

Adjusted Net Income

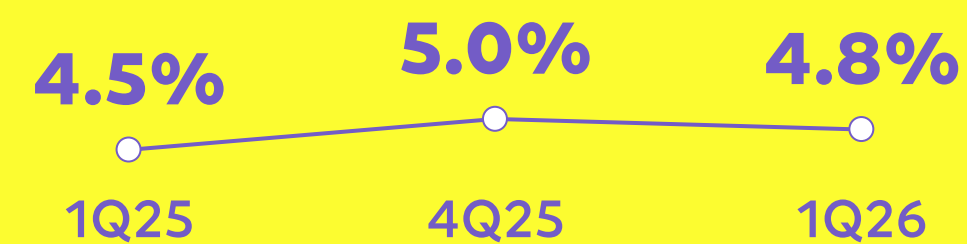
R\$ billion



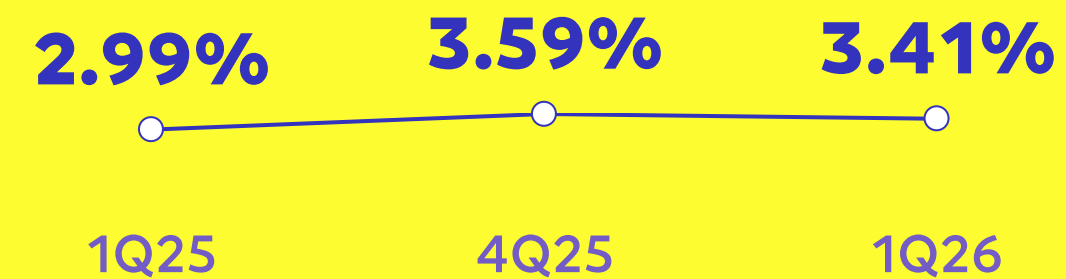
Net Interest Income



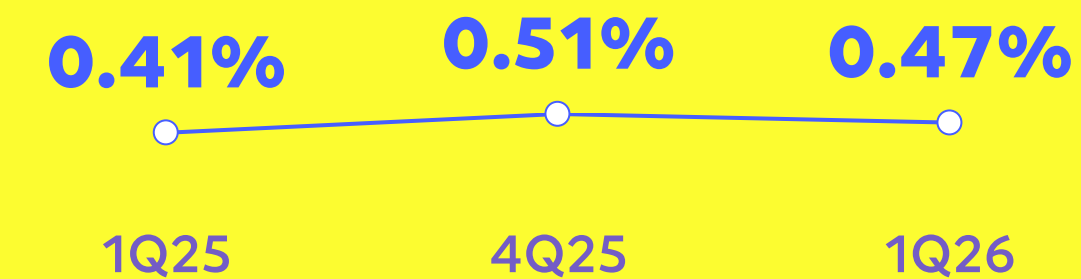
NIM (%)



TMS (%)

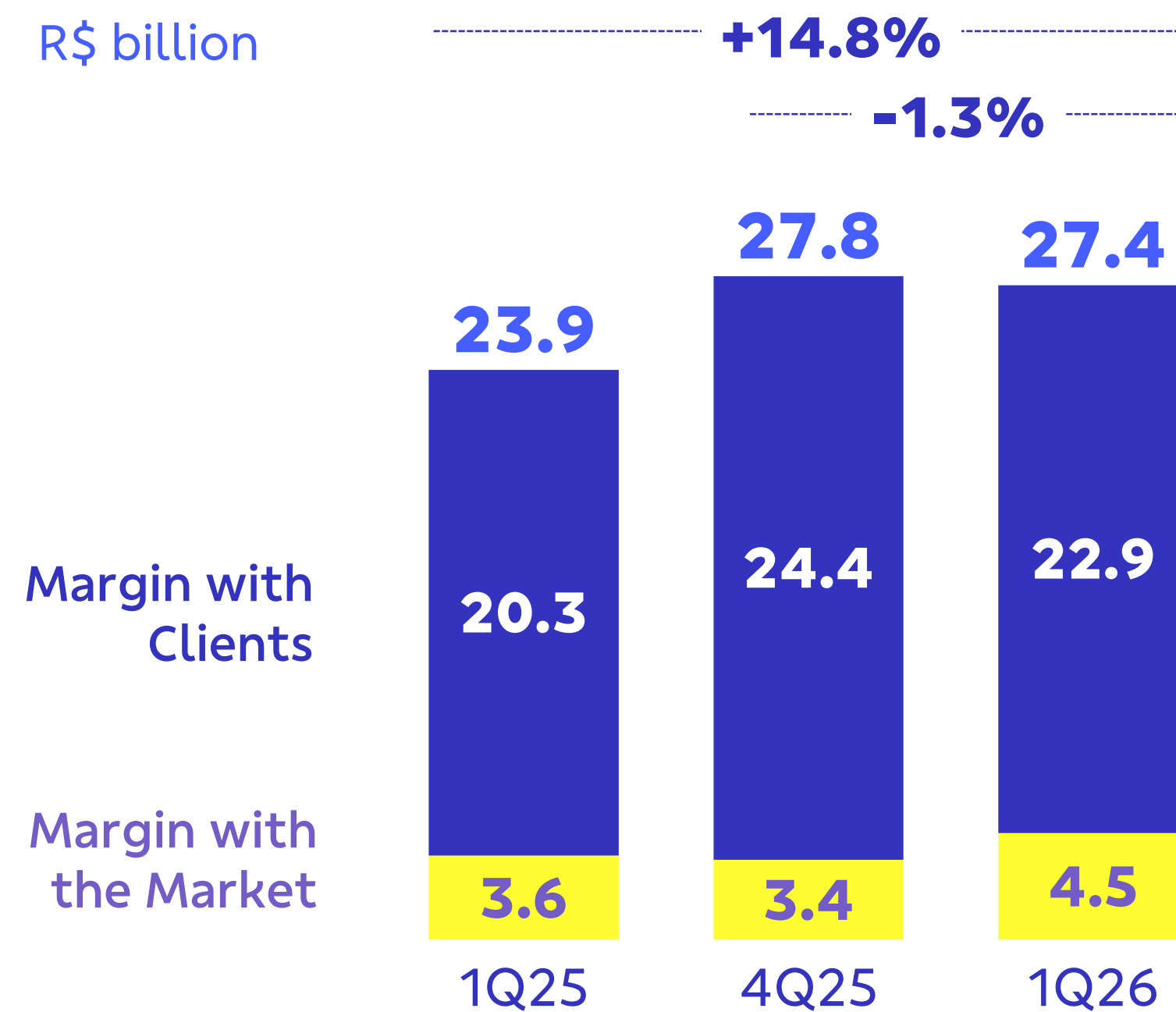


TR (%)



Managerial NII

R\$ billion



Accounting NII

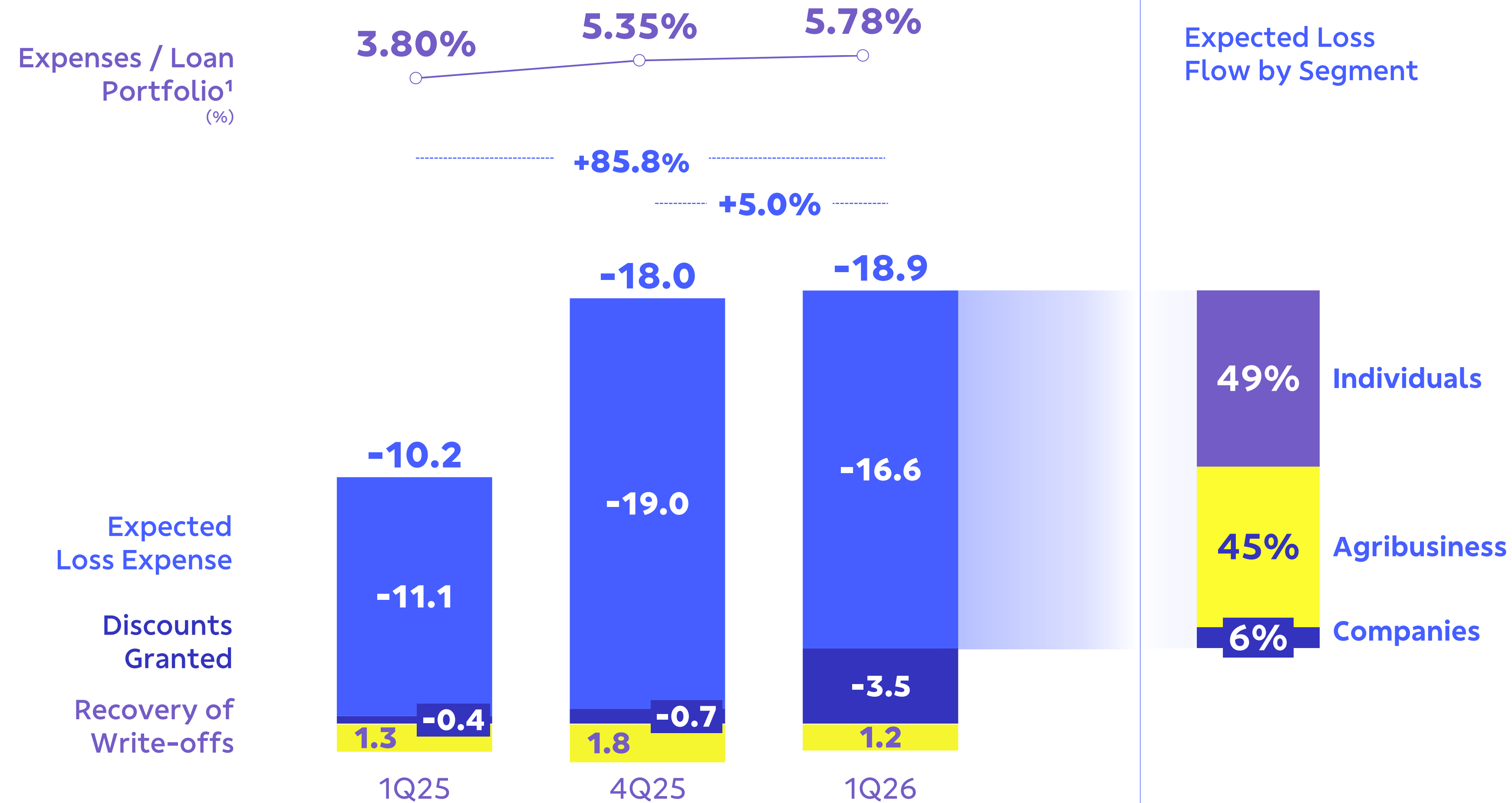
R\$ million

	1Q25	4Q25	1Q26	Δ% Y/Y	Δ% Q/Q
Net Interest Income	23,881	27,801	27,426	14.8%	-1.3%
Financial Income	49,239	57,508	55,307	12.3%	-3.8%
Loan Operations	42,038	47,352	46,453	10.5%	-1.9%
Treasury	7,201	10,156	8,854	23.0%	-12.8%
Financial Expenses	(25,357)	(29,707)	(27,880)	9.9%	-6.1%
Commercial Funding	(21,089)	(25,000)	(23,396)	10.9%	-6.4%
Institutional Funding	(4,268)	(4,707)	(4,484)	5.0%	-4.7%



Cost of Credit

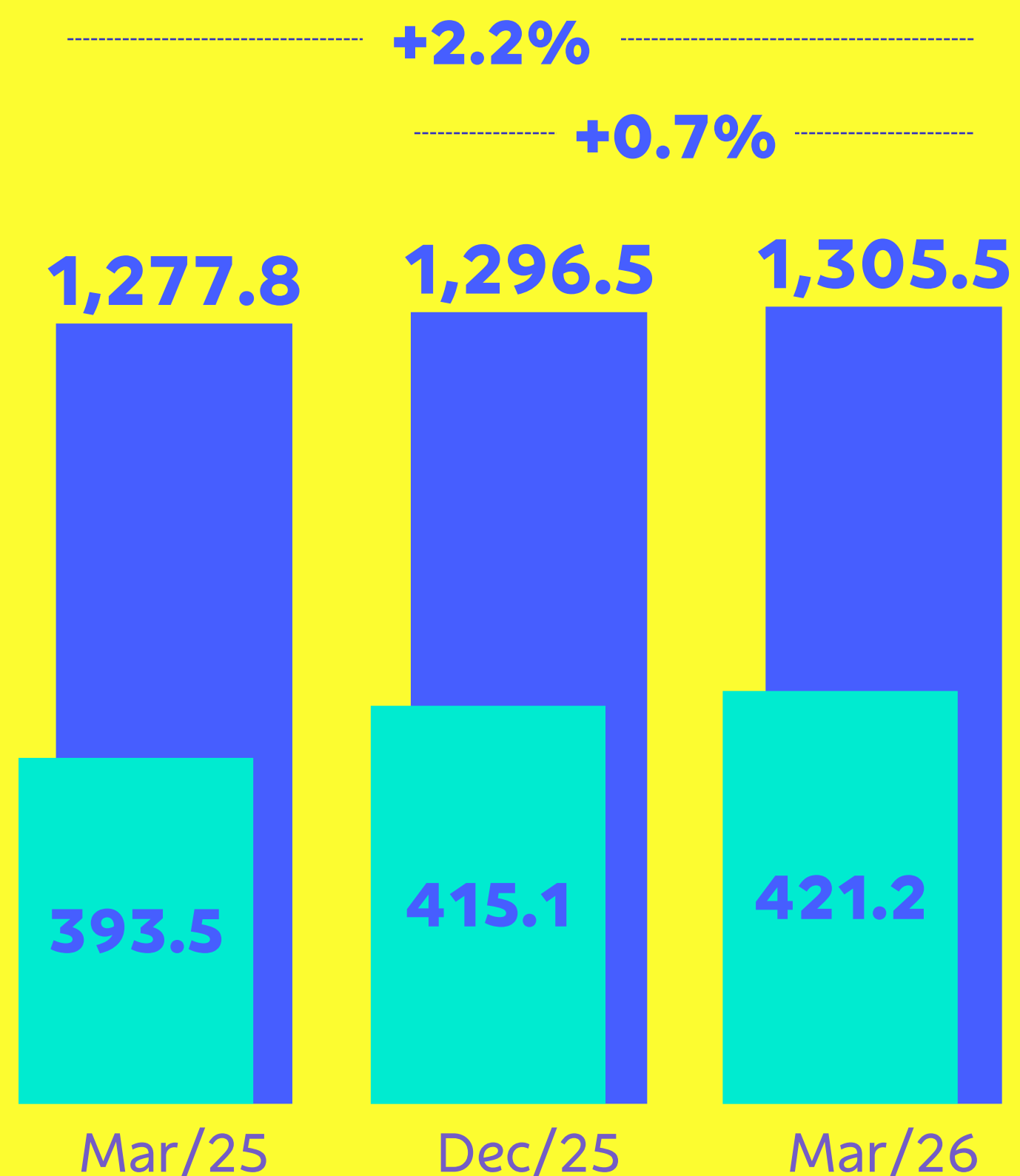
R\$ billion



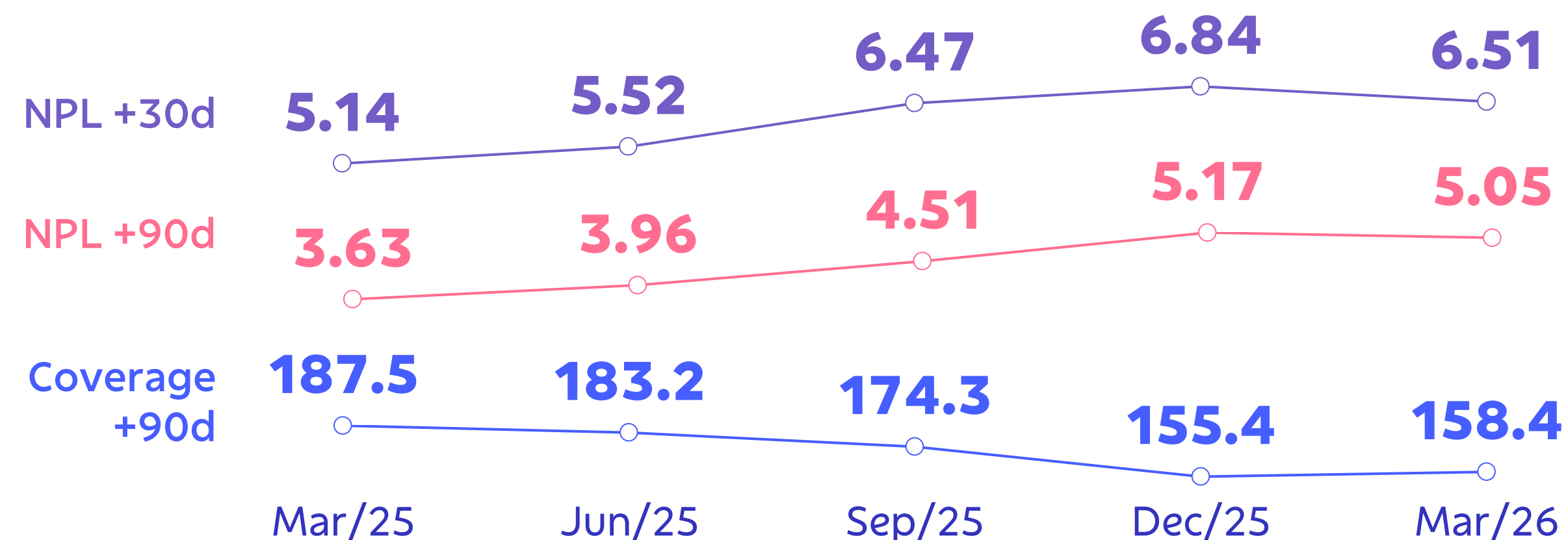
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio¹

R\$ billion



NPL and Coverage Ratio (%)



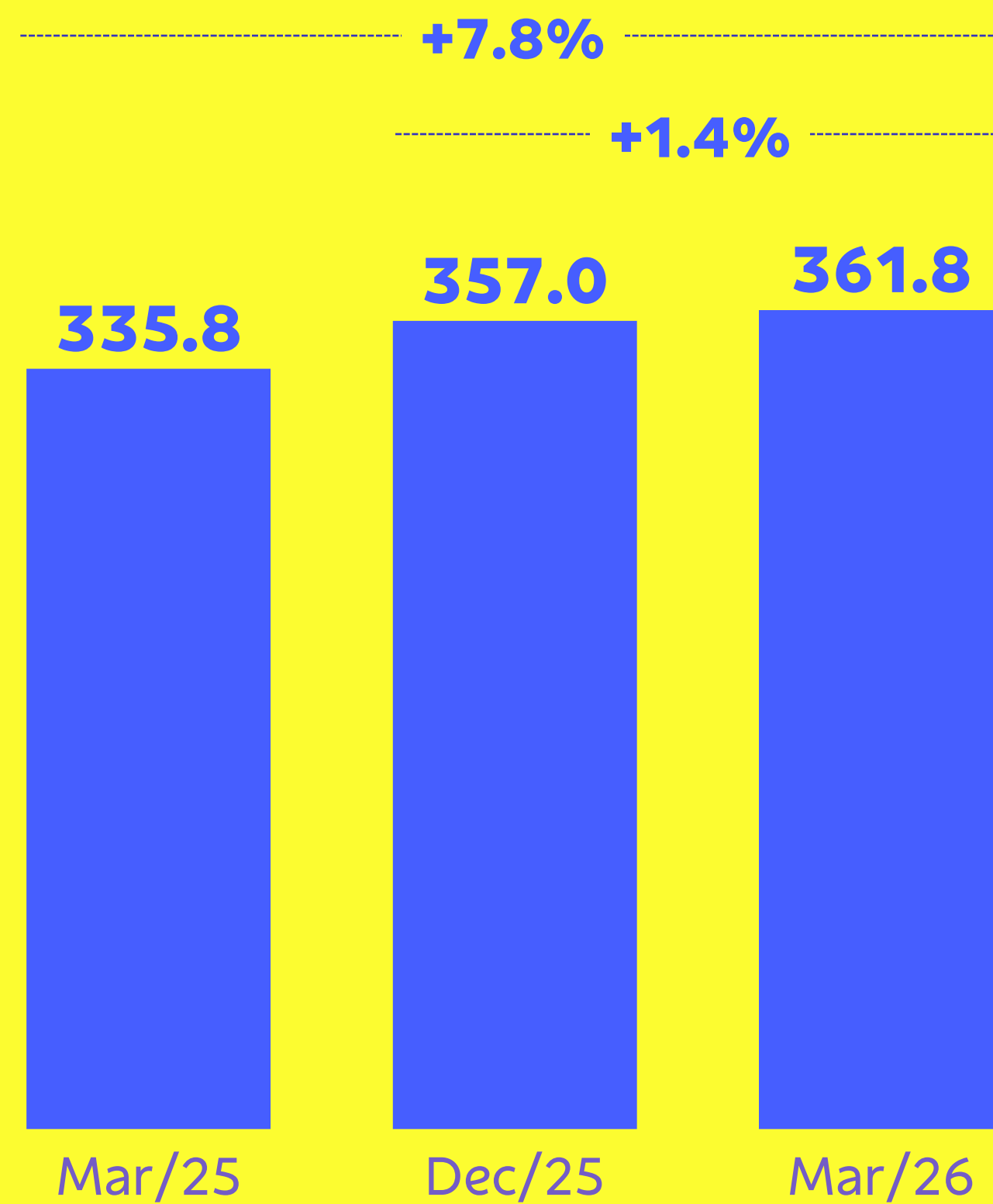
NPL Formation



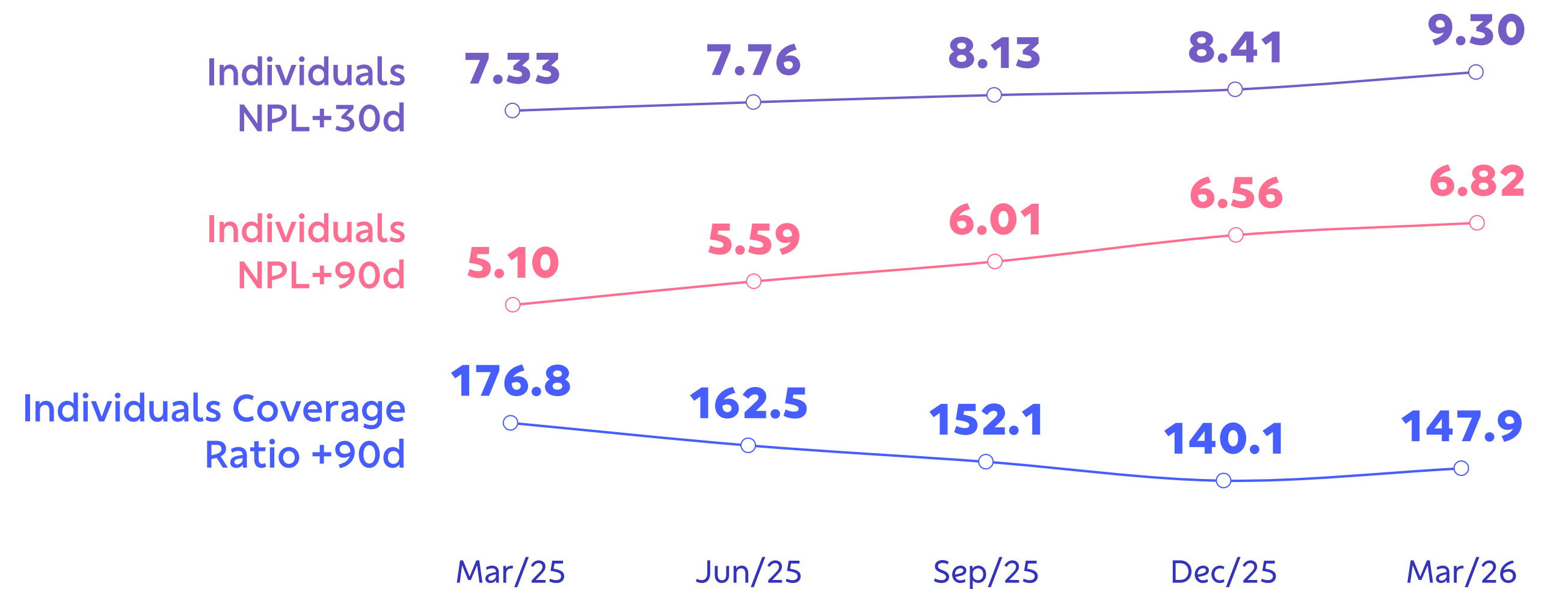
(1) Includes, in addition to the loan portfolio, TVMs with and without credit features, and collateral provided. (2) New NPL = quarterly change in the balance of loans past due for more than 90 days, plus write-offs for the quarter. (3) Balance of the loan portfolio for the immediately preceding quarter.

Individuals Loan Portfolio

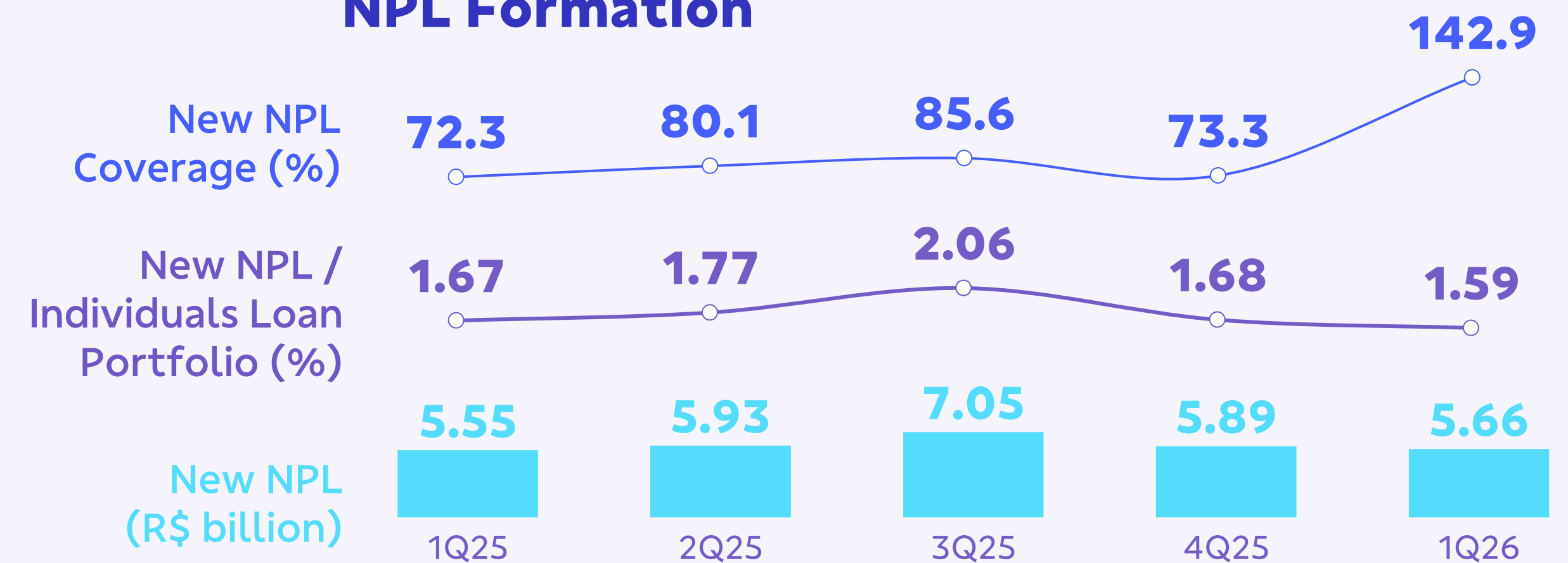
R\$ billion



NPL and Coverage Ratio (%)



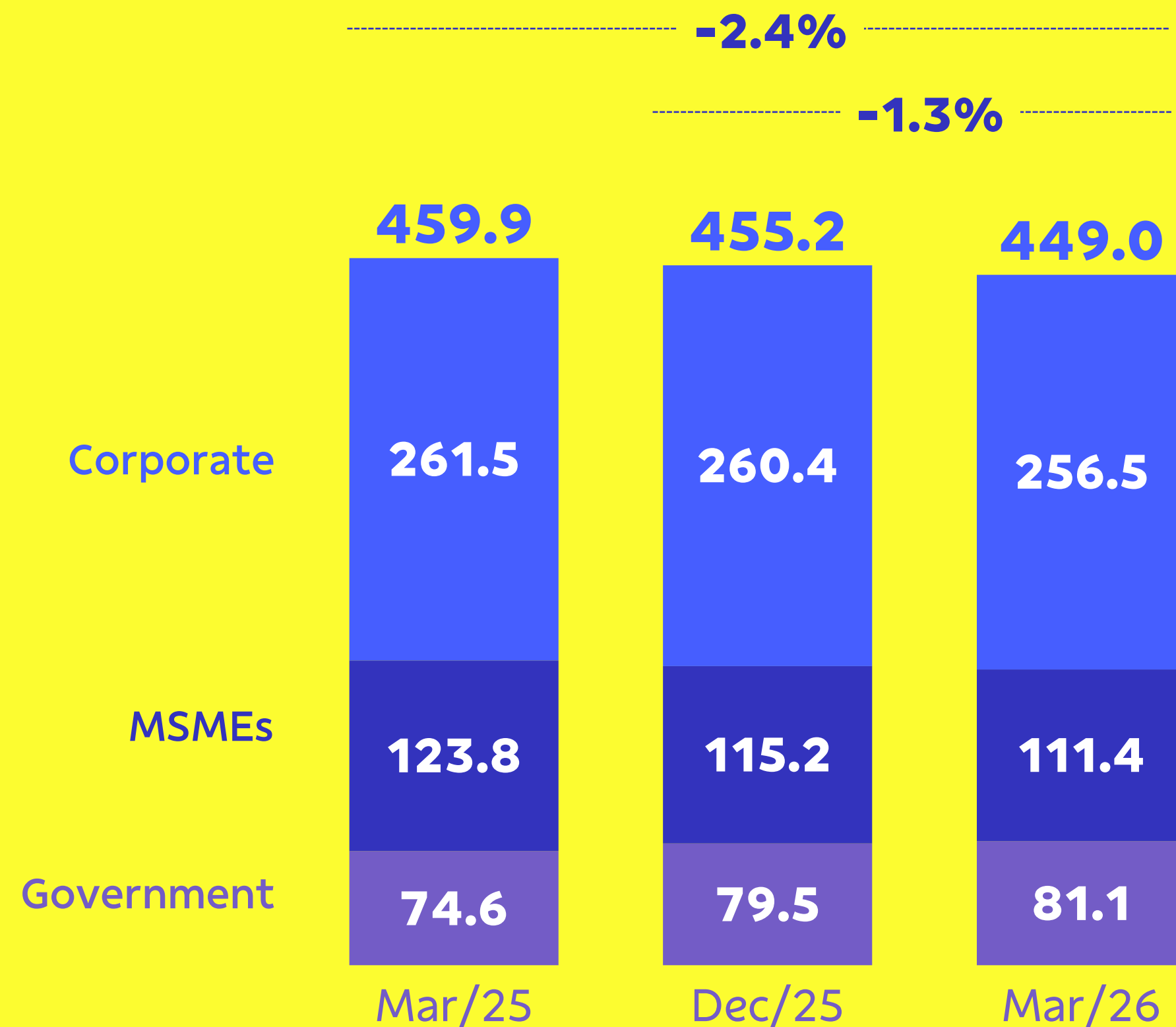
NPL Formation





Companies Loan Portfolio

R\$ billion



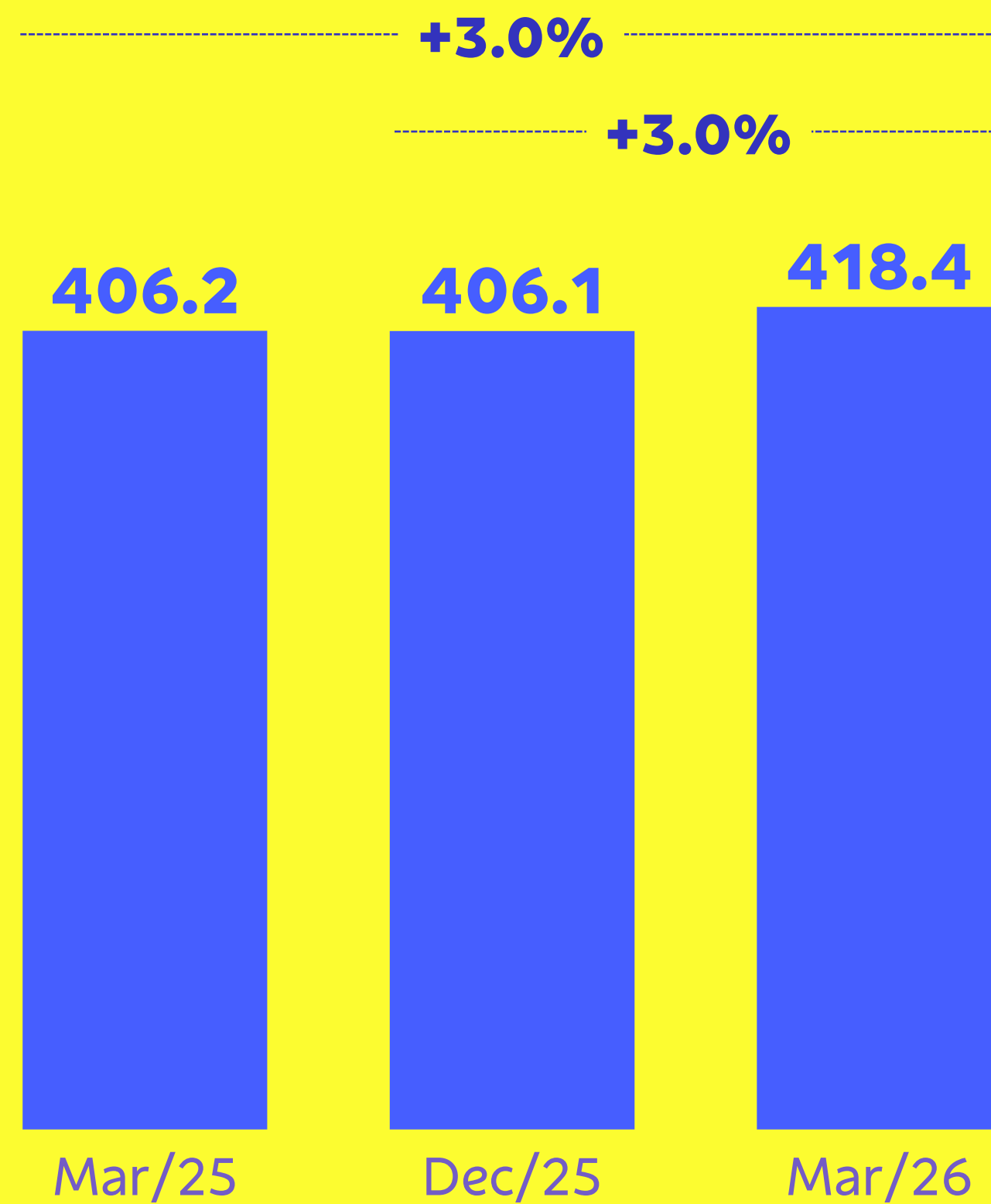
NPL and Coverage Ratio (%)



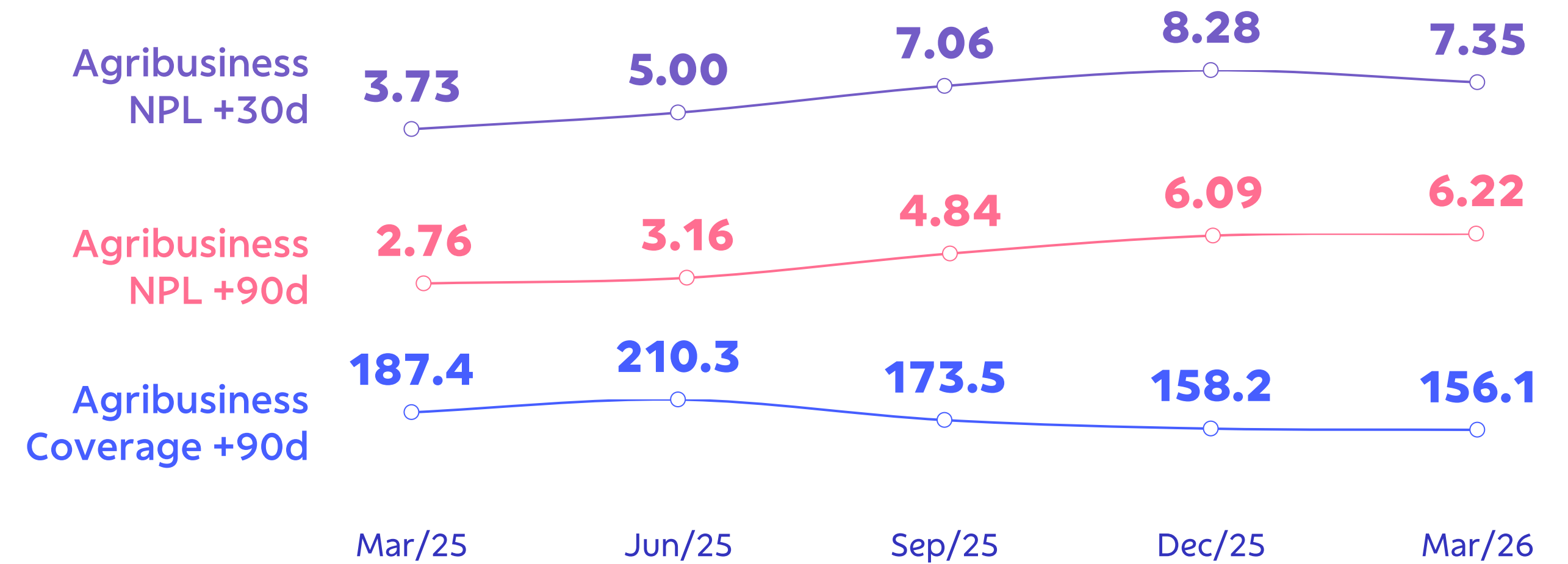
Agribusiness

Loan Portfolio

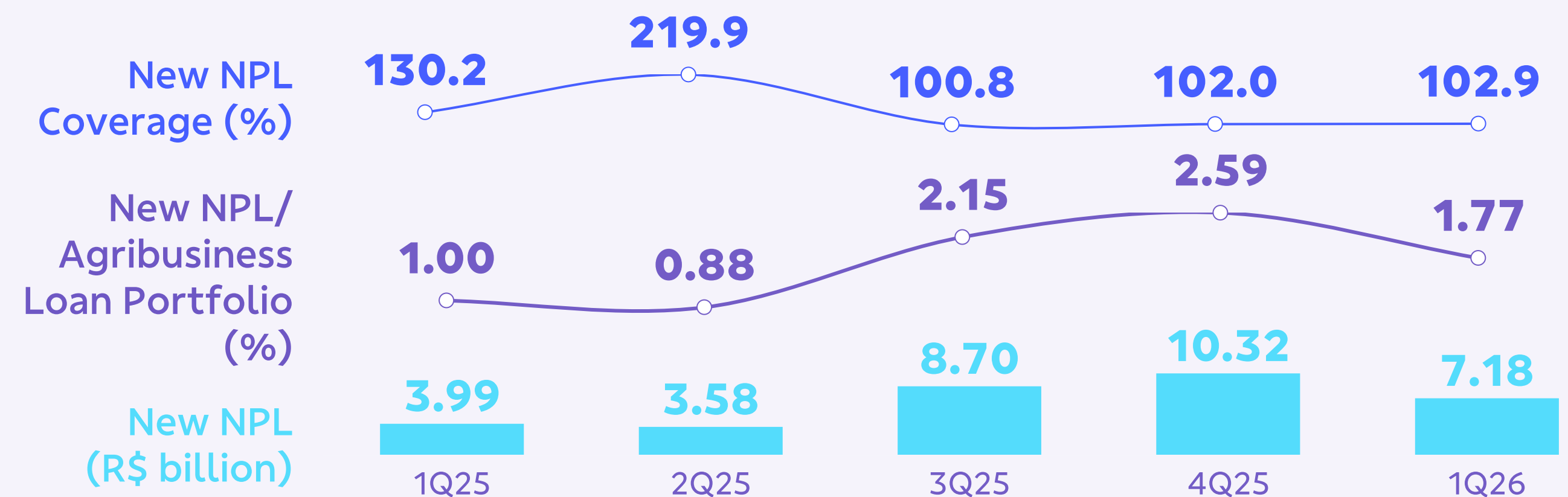
R\$ billion



NPL and Coverage Ratio(%)

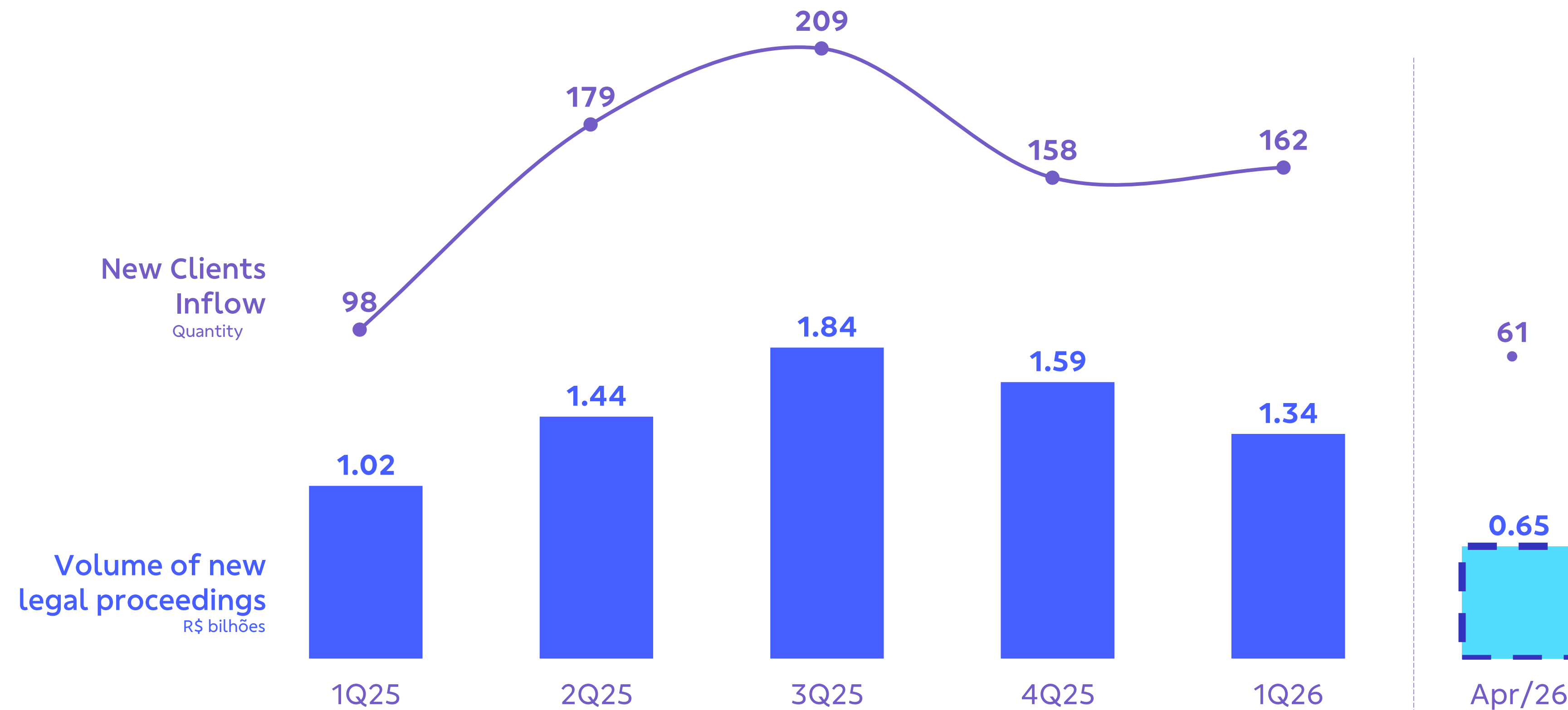


NPL Formation



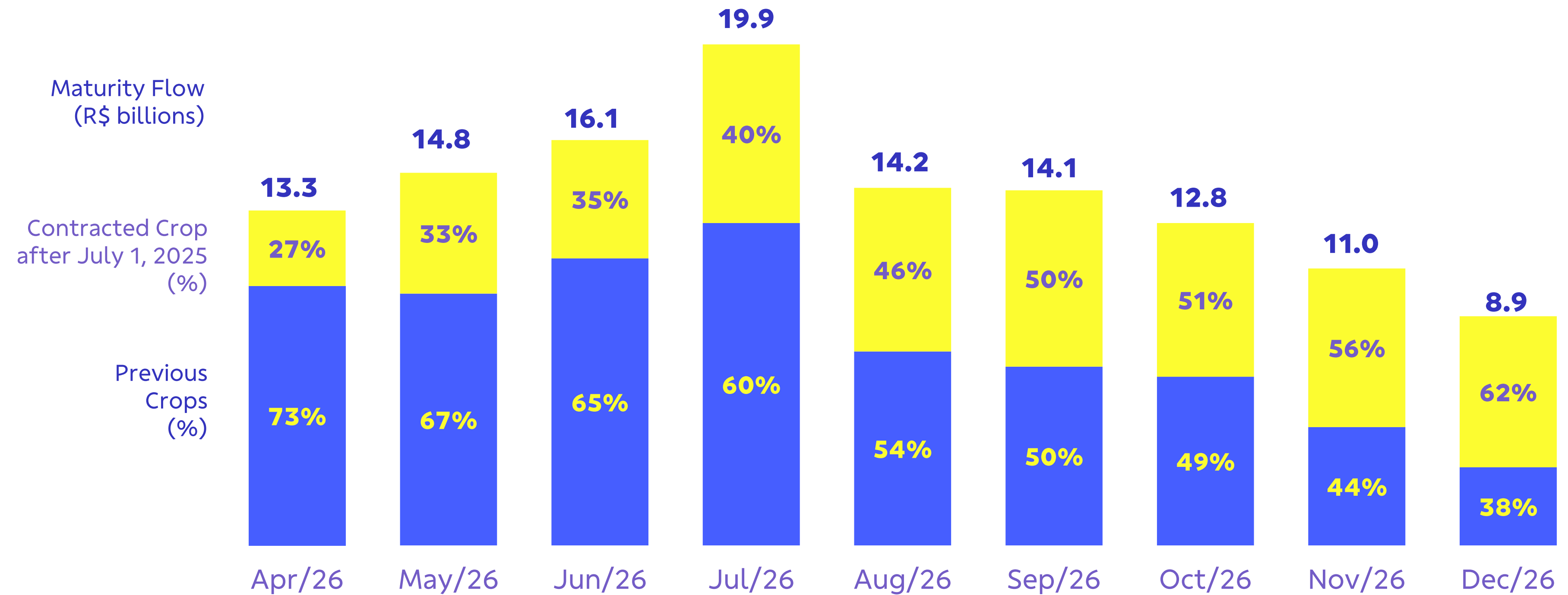


Agribusiness Judicial Reorganization





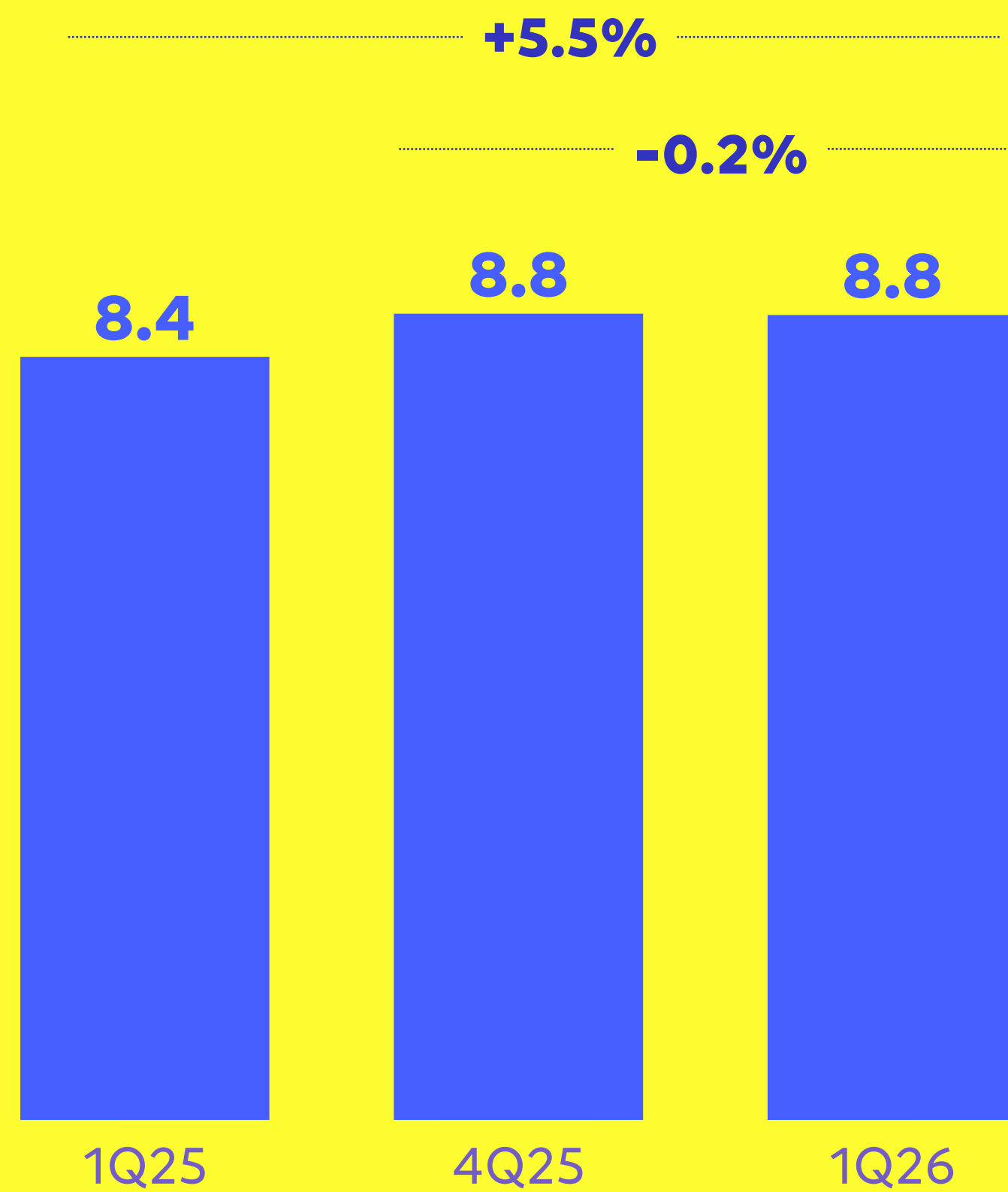
Agribusiness Maturities



(*) As of May 7, 2026.

Fee Income

R\$ billion



Asset Management
R\$ 2.7 billion
+8.6%_{1Q26/1Q25}

Insurance, Pension Plans & Premium Bonds
R\$ 1.5 billion
+3.5%_{1Q26/1Q25}

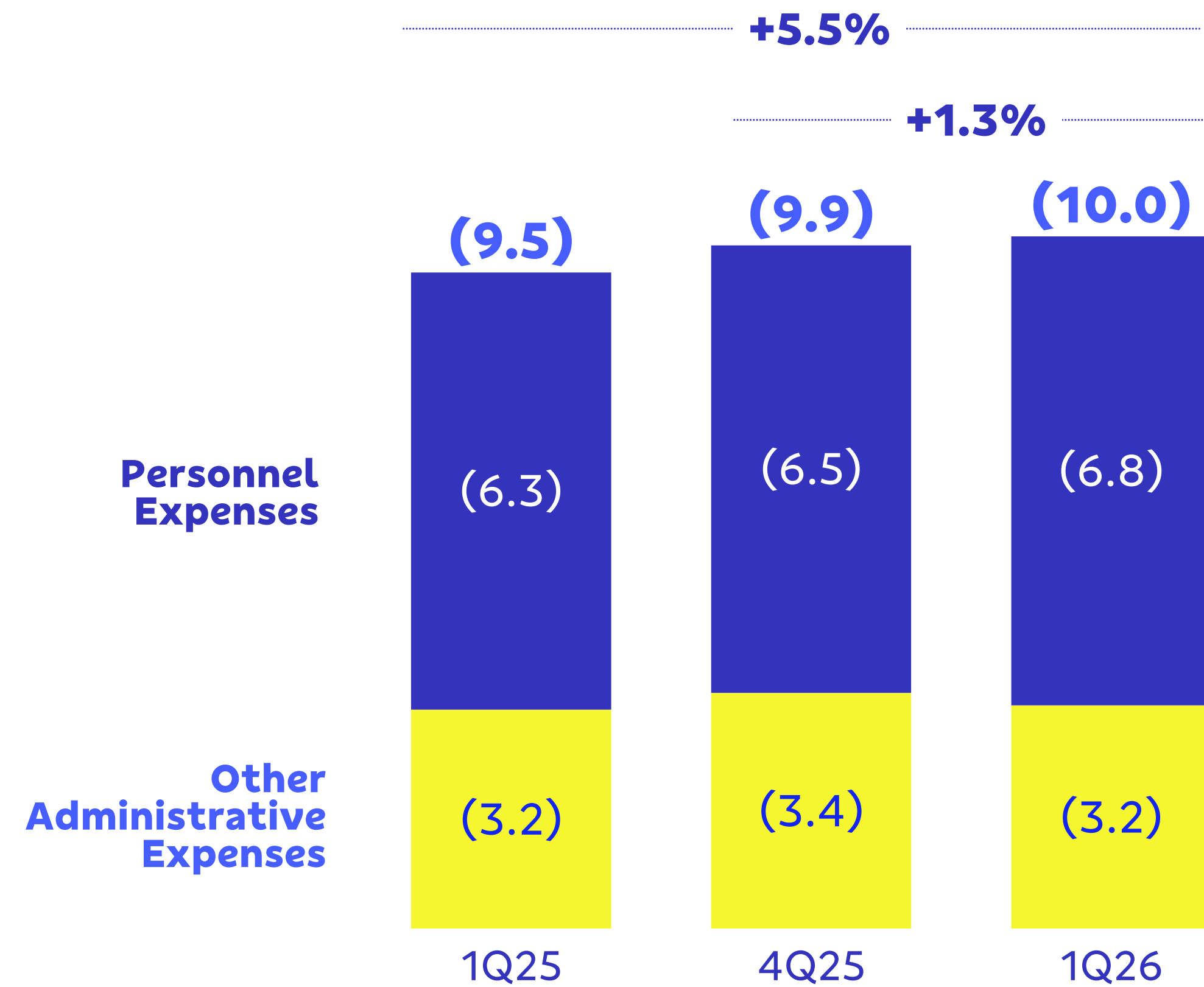
Consortium Management Fees
R\$ 932 million
+14.0%_{1Q26/1Q25}

Administrative Expenses

R\$ billion

28.0%

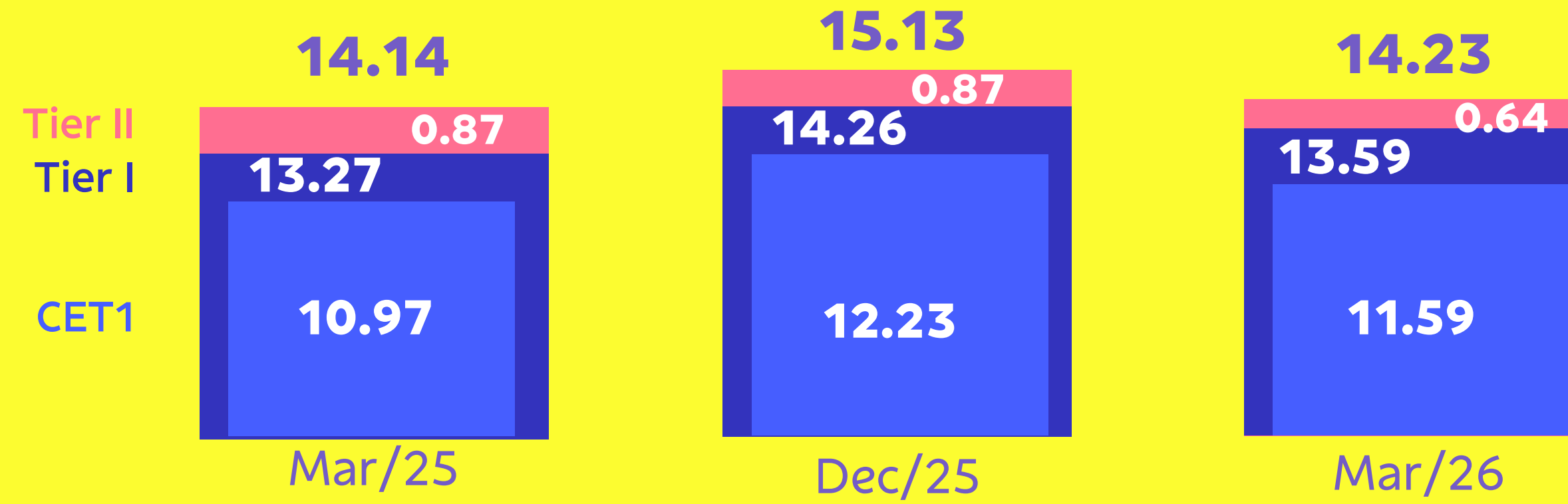
Cost-to-income Ratio 12m



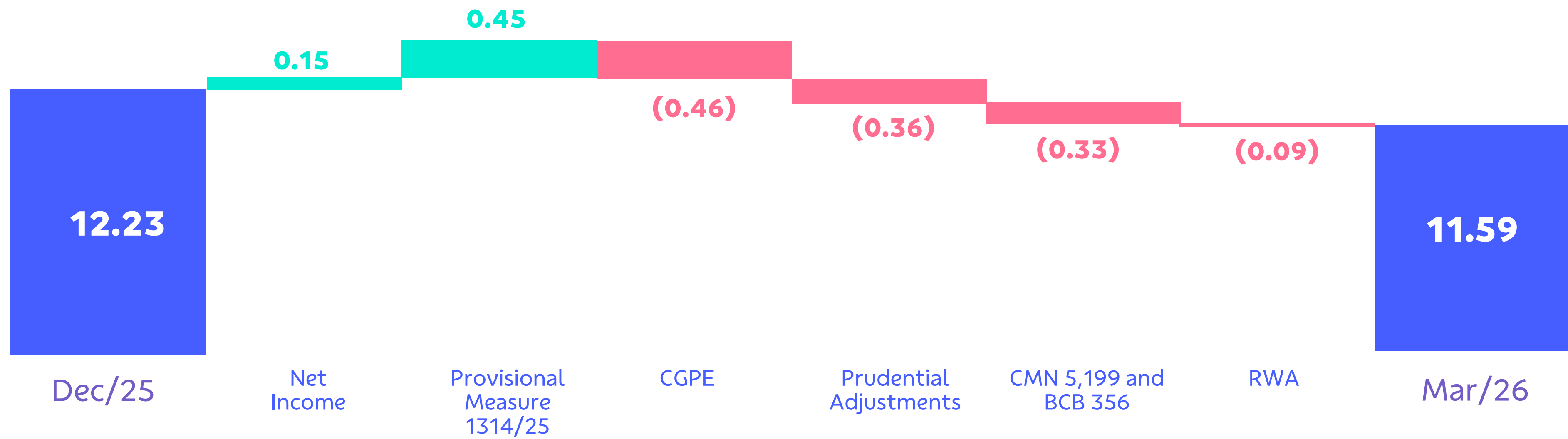
Capital



**BIS
Ratio
(%)**



**CET1
(%)**





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