2T26

Apresentação de Resultado

Saiba mais
Clique ou Leia o
QR Code e acesse o
MD&A 2T26

2T26

Lucro Líquido Ajustado

3,9 R$ bilhões

+ 13,9% t/t
+ 3,3% a/a

Margem Financeira Bruta

27,5 R$ bilhões

+ 0,2% t/t
+ 9,6% a/a

Receitas de Prestação de Serviços

9,1 R$ bilhões

+ 3,4% t/t
+ 4,2% a/a

Custo do Crédito

18,5 R$ bilhões

-2,1% t/t
+16,1% a/a

Despesas Administrativas

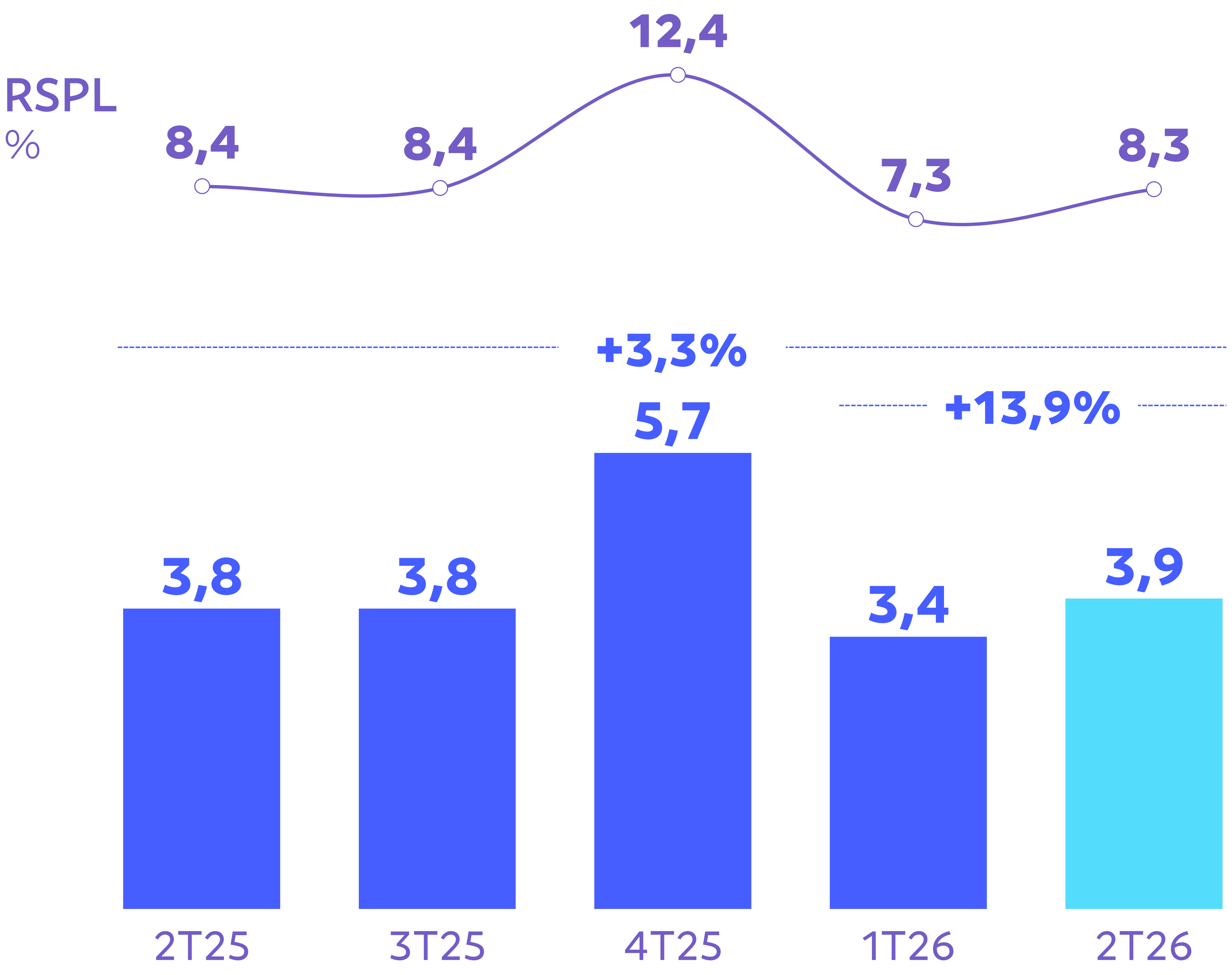
10,1 R$ bilhões

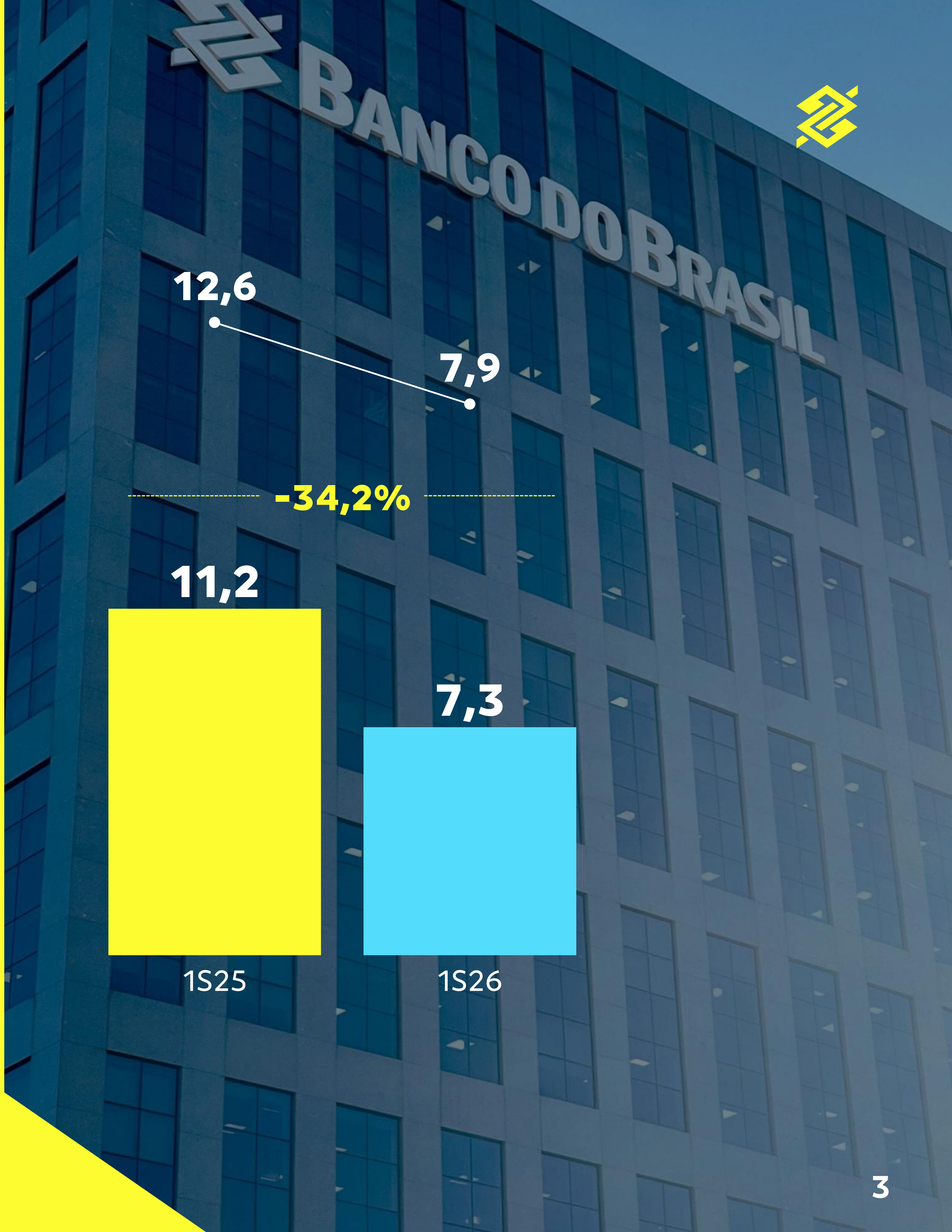
+ 0,6% t/t
+ 4,1% a/a

Capital Principal

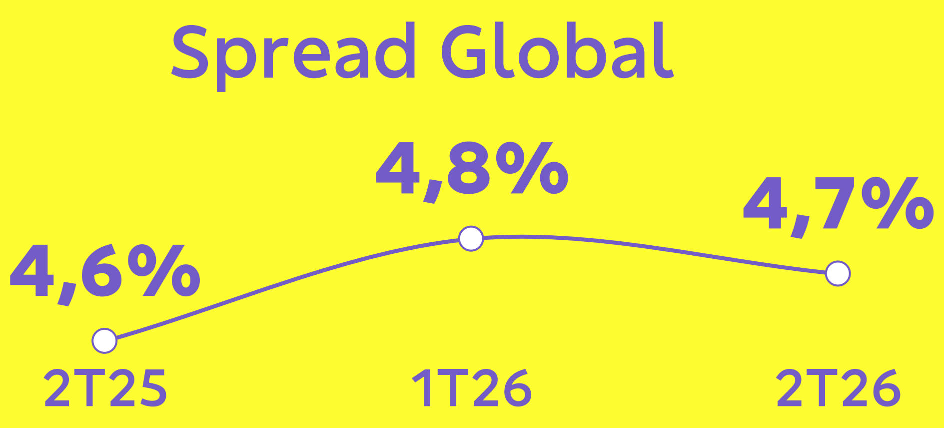
11,27 % Jun/26

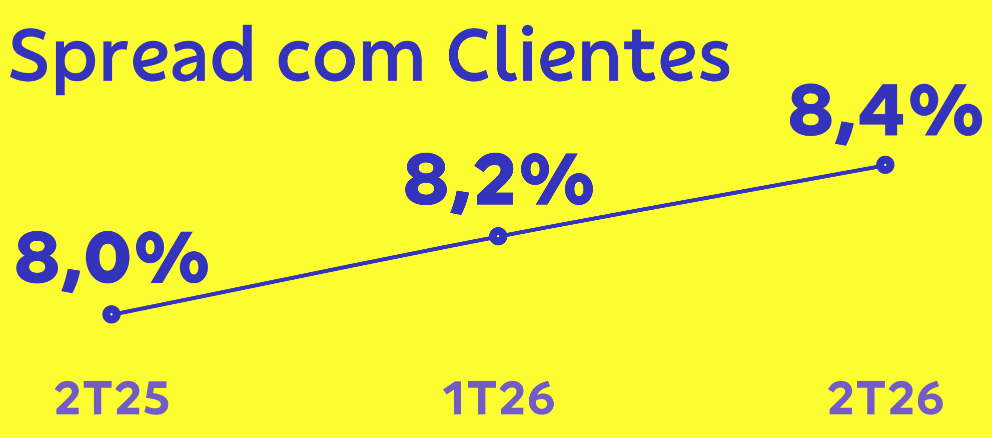
Lucro Líquido Ajustado
R$ bilhões

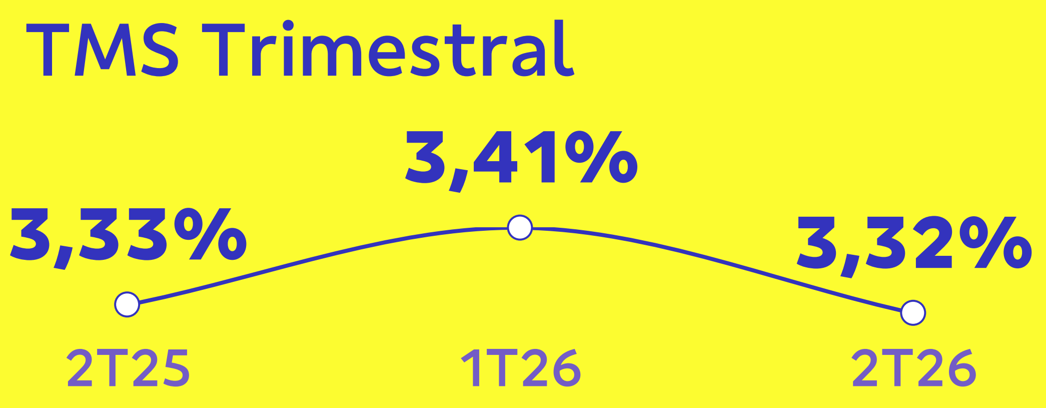


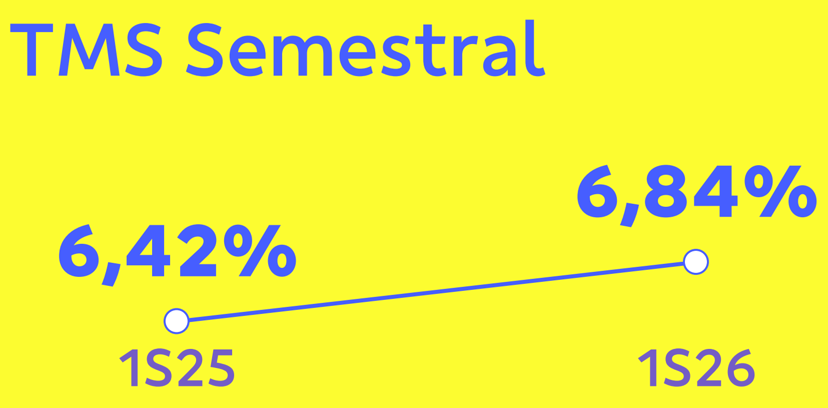


Margem Financeira Bruta



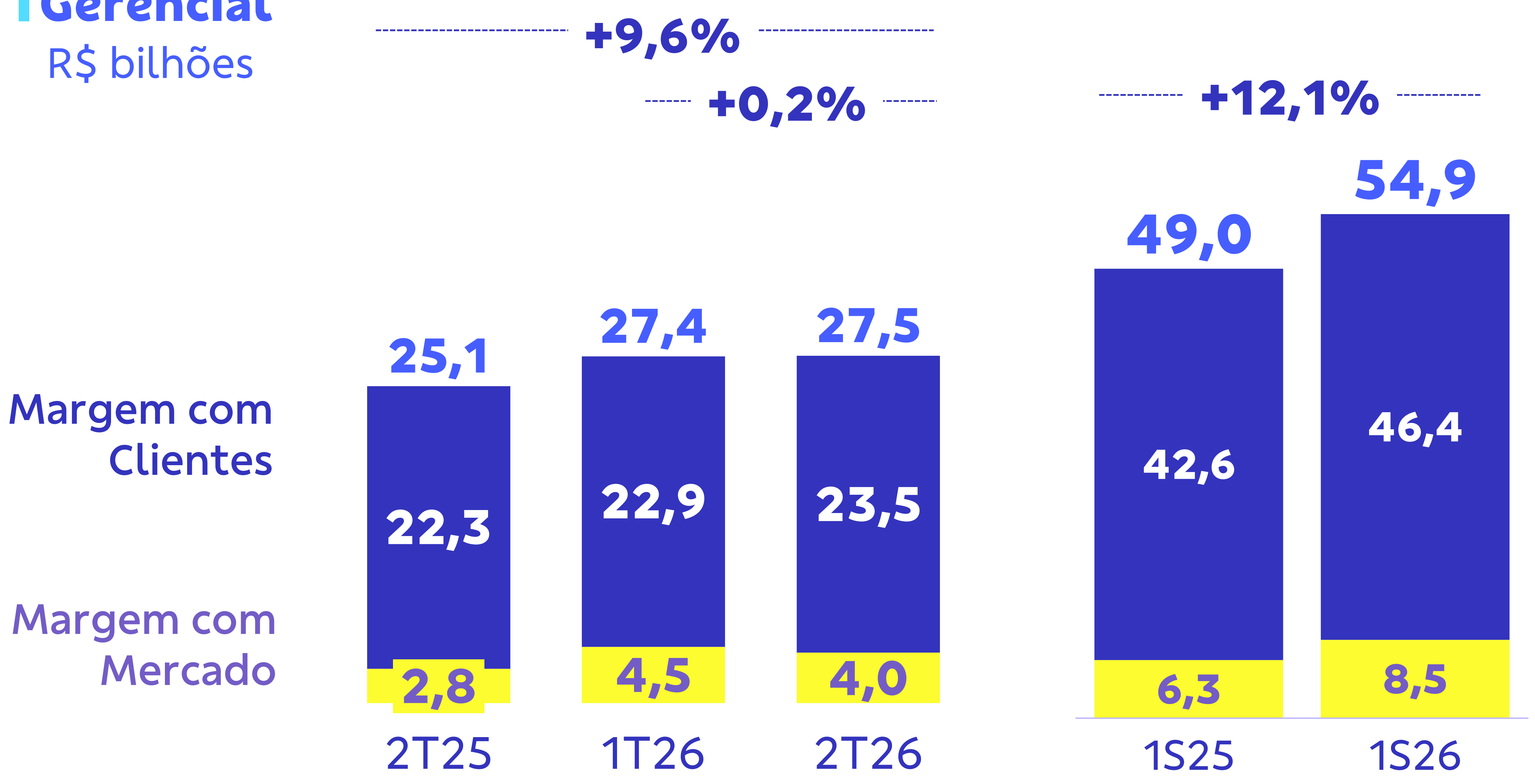






Margem Gerencial

R$ bilhões



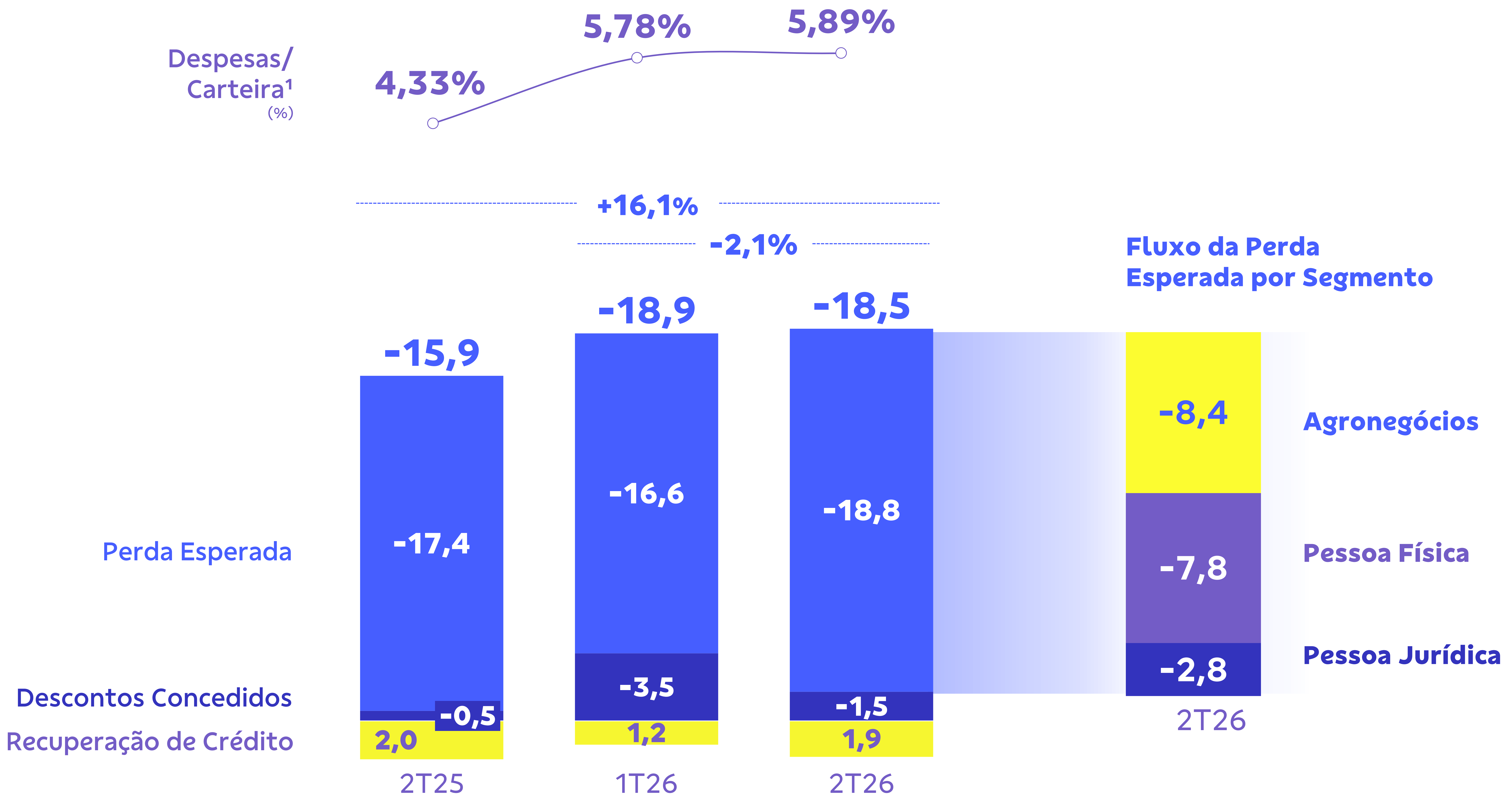
Margem Contábil

R$ milhões

	2T25	1T26	2T26	△ % A/A	△ % T/T
Margem Financeira Bruta	**25.080**	**27.426**	**27.483**	9,6%	0,2%
Receitas Financeiras	53.464	55.306	55.453	3,7%	0,3%
Operações de Crédito	45.240	46.453	46.409	2,6%	-0,1%
Resultado de Tesouraria	8.224	8.854	9.044	10,0%	2,1%
Despesas Financeiras	(28.384)	(27.880)	(27.970)	-1,5%	0,3%
Captação Comercial	(23.650)	(23.396)	(23.258)	-1,7%	-0,6%
Captação Institucional	(4.734)	(4.484)	(4.712)	-0,5%	5,1%

Custo do Crédito

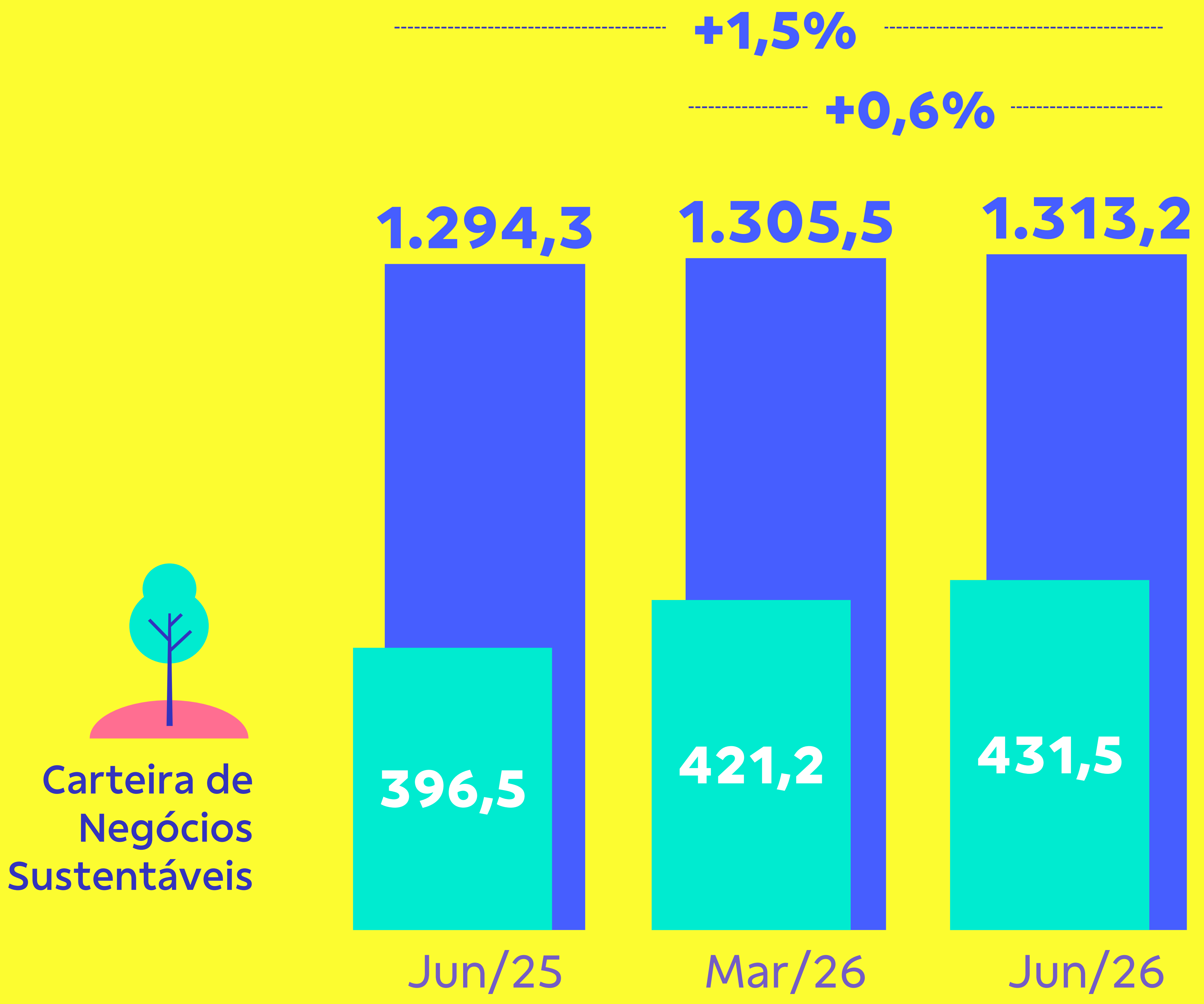
R$ bilhões



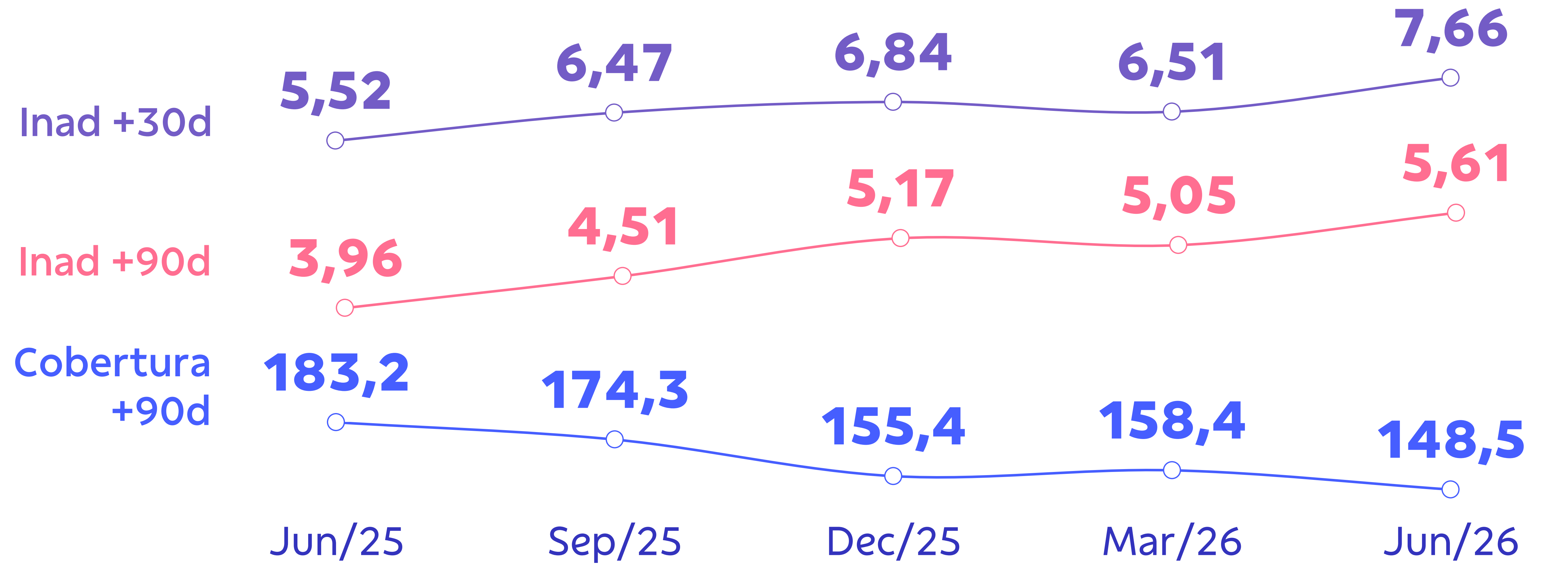
(1) Despesas de Perda Esperada - 12 Meses / Média da Carteira de Crédito – 12 meses.

Carteira de Crédito Expandida[1]

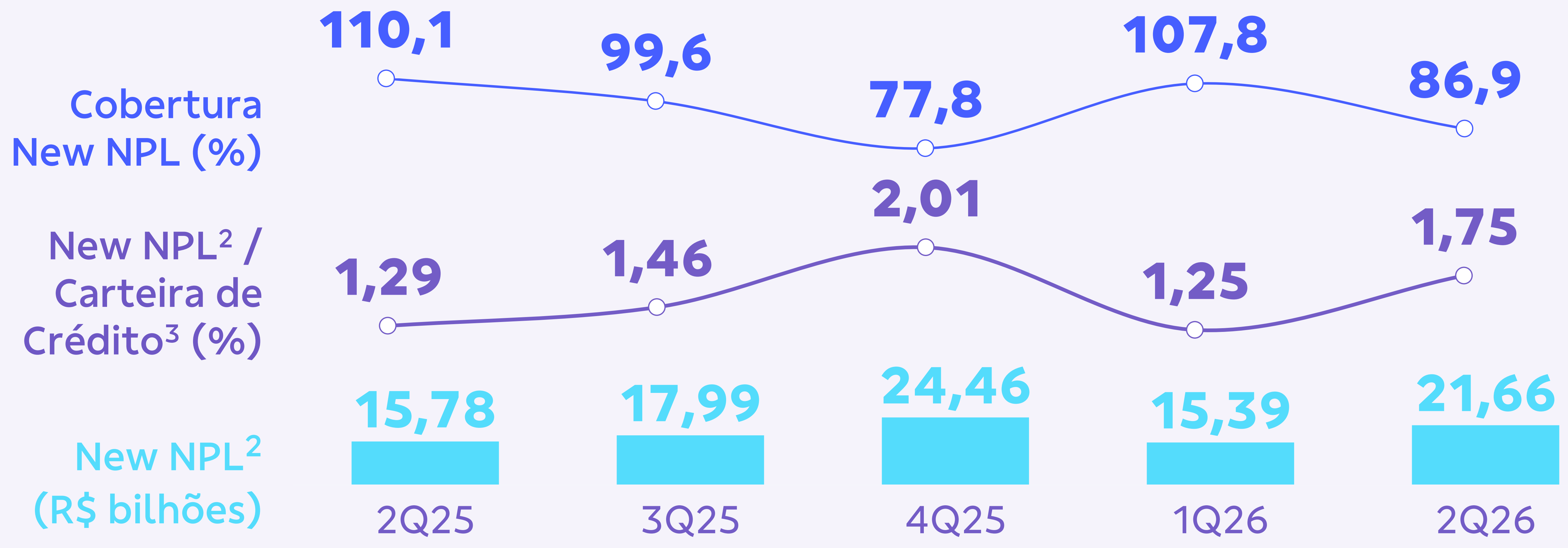
R$ bilhões



Inad e Índice de Cobertura (%)

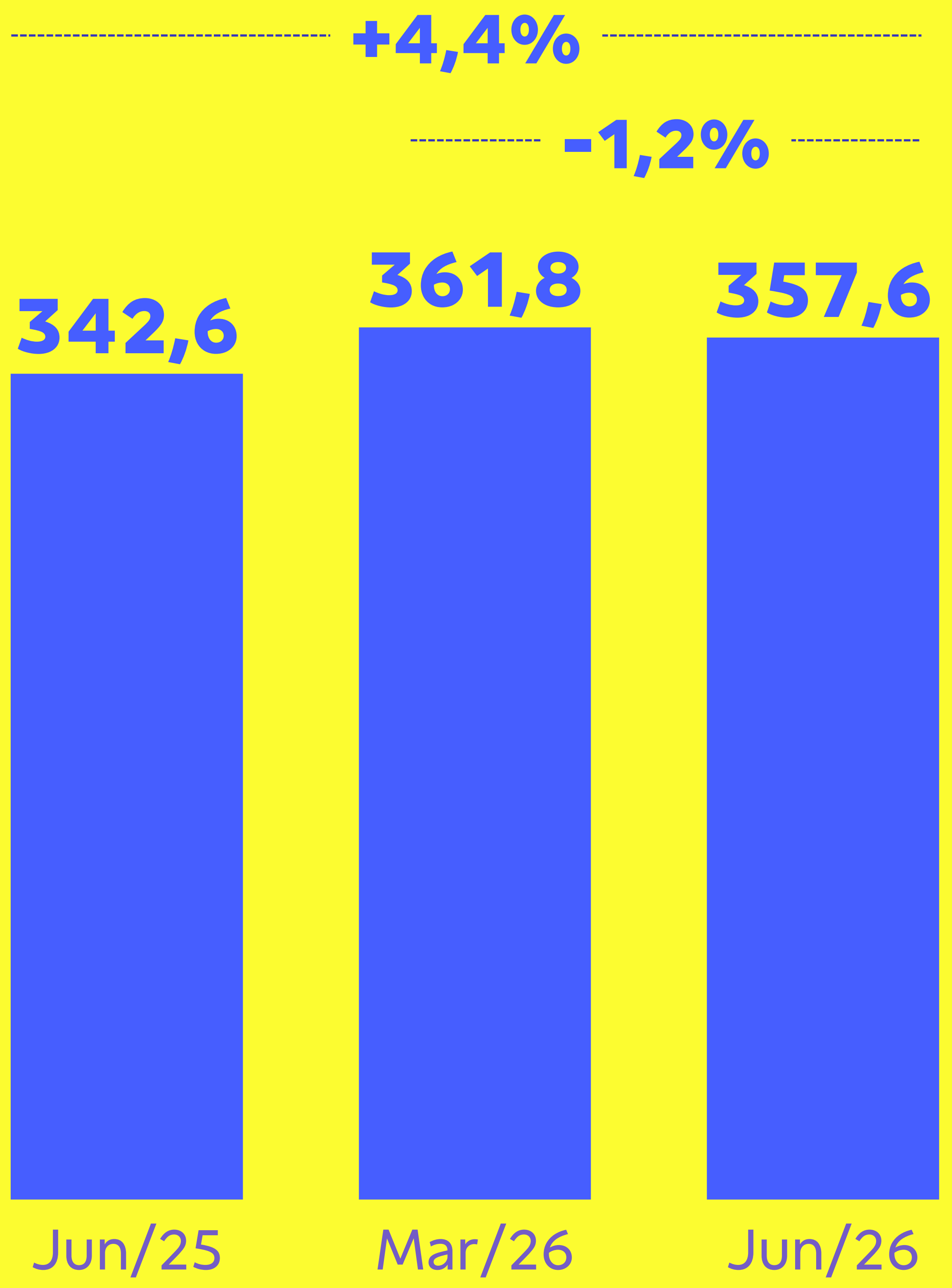


Formação da Inadimplência



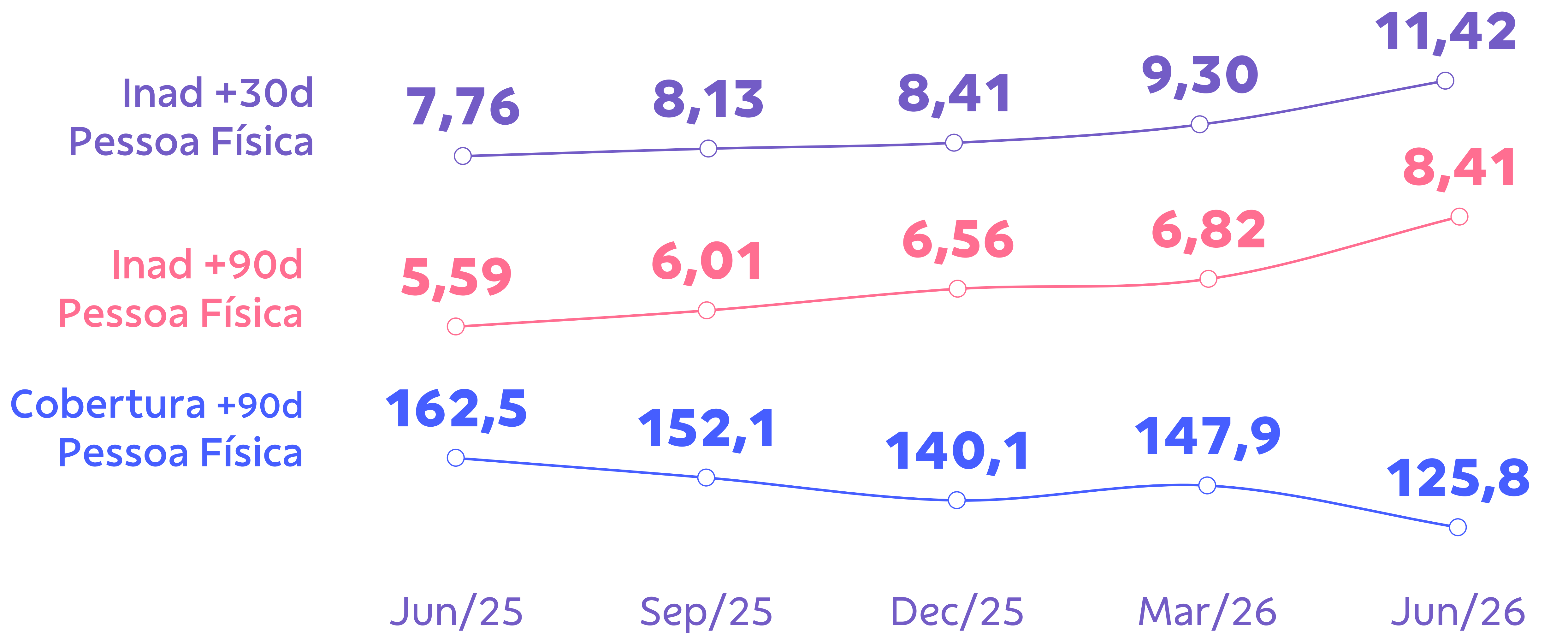
(1) Inclui, além da carteira de crédito, TVMs com e sem características de crédito e garantias prestadas. (2) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescida das baixas para prejuízo do trimestre. (3) Saldo da carteira de crédito do trimestre imediatamente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

Carteira de Crédito
Pessoa Física
R$ bilhões

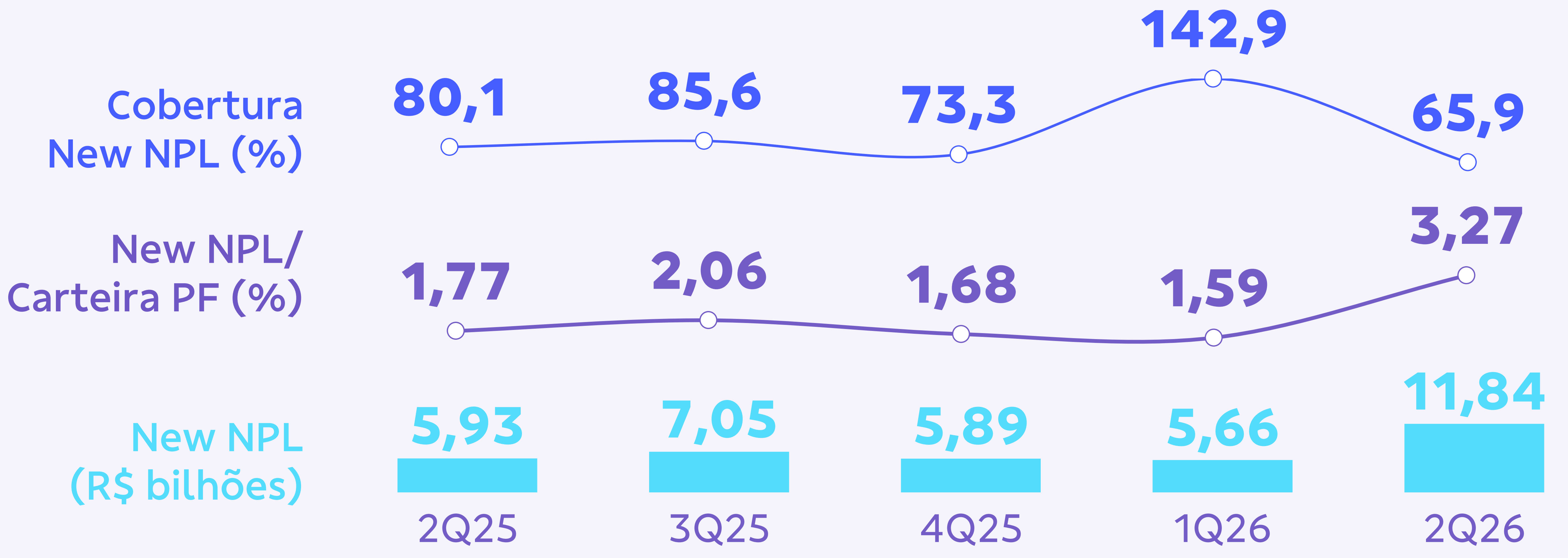


Consignado Total
R$ 153,7 bilhões
+5,8%
jun26/jun25

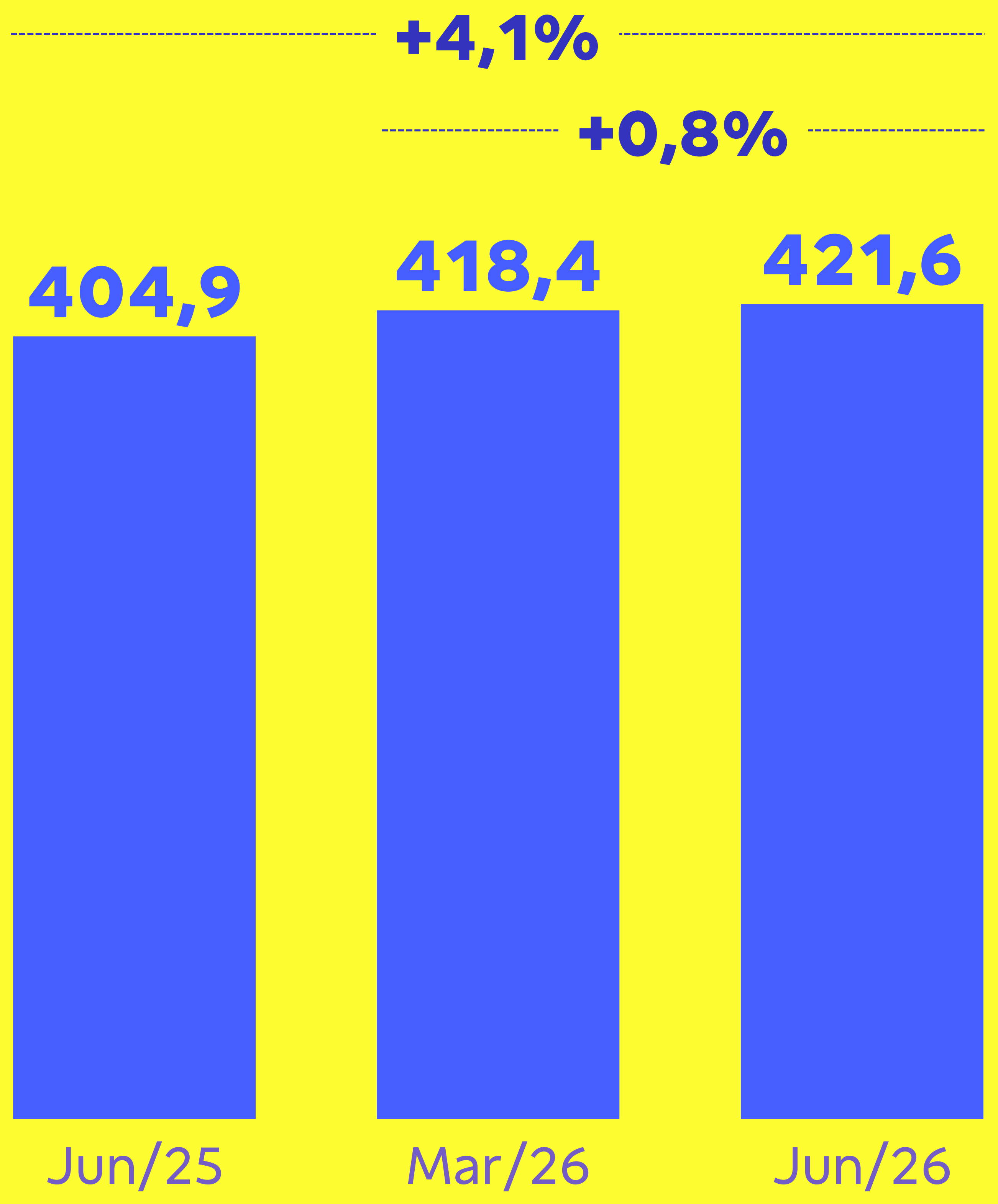
Inad e Índice de Cobertura (%)



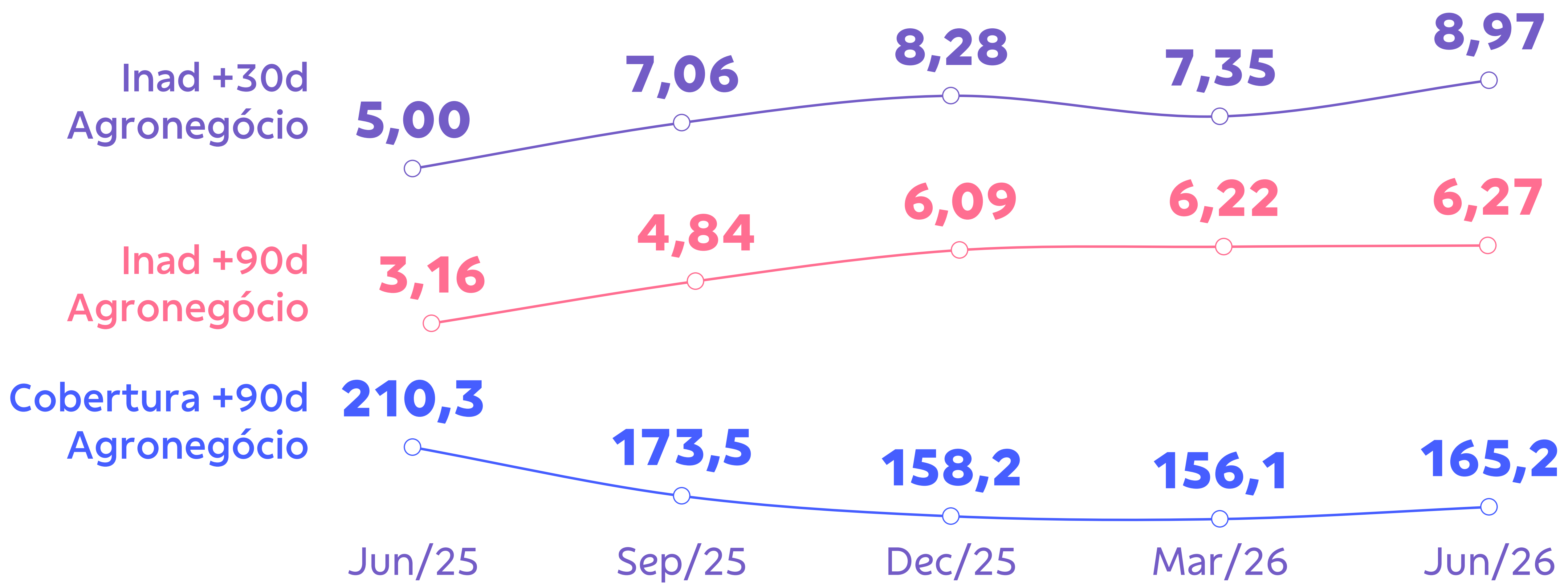
Formação da Inadimplência



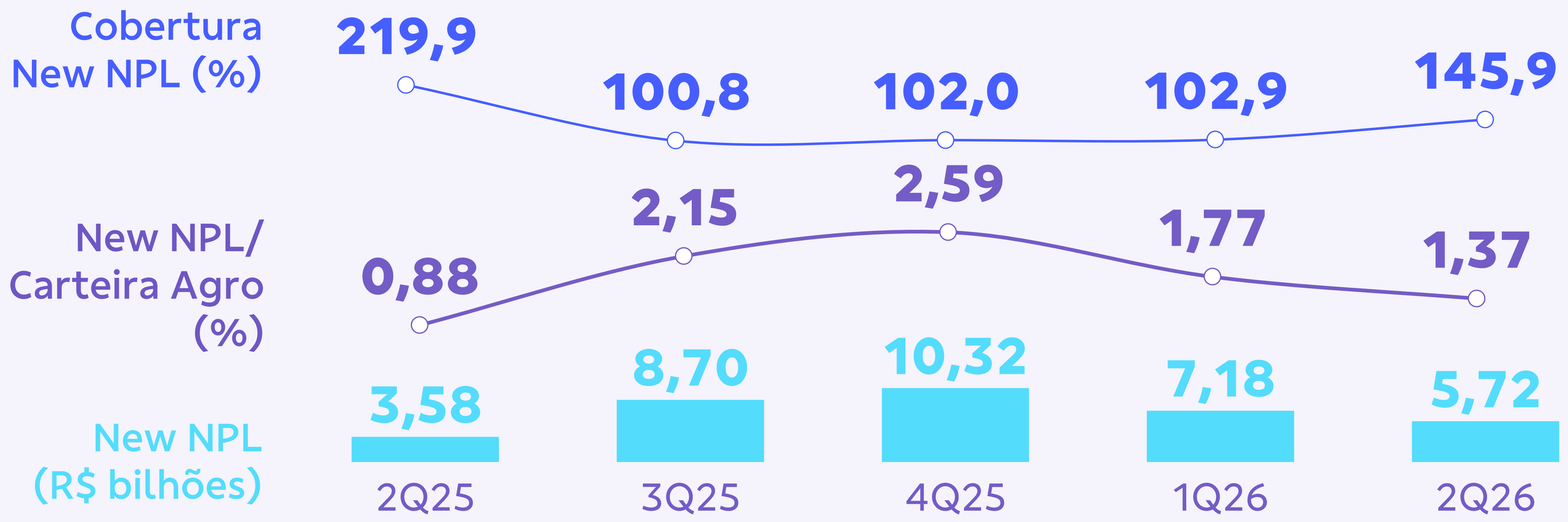
Carteira de Crédito
Agronegócio
R$ bilhões



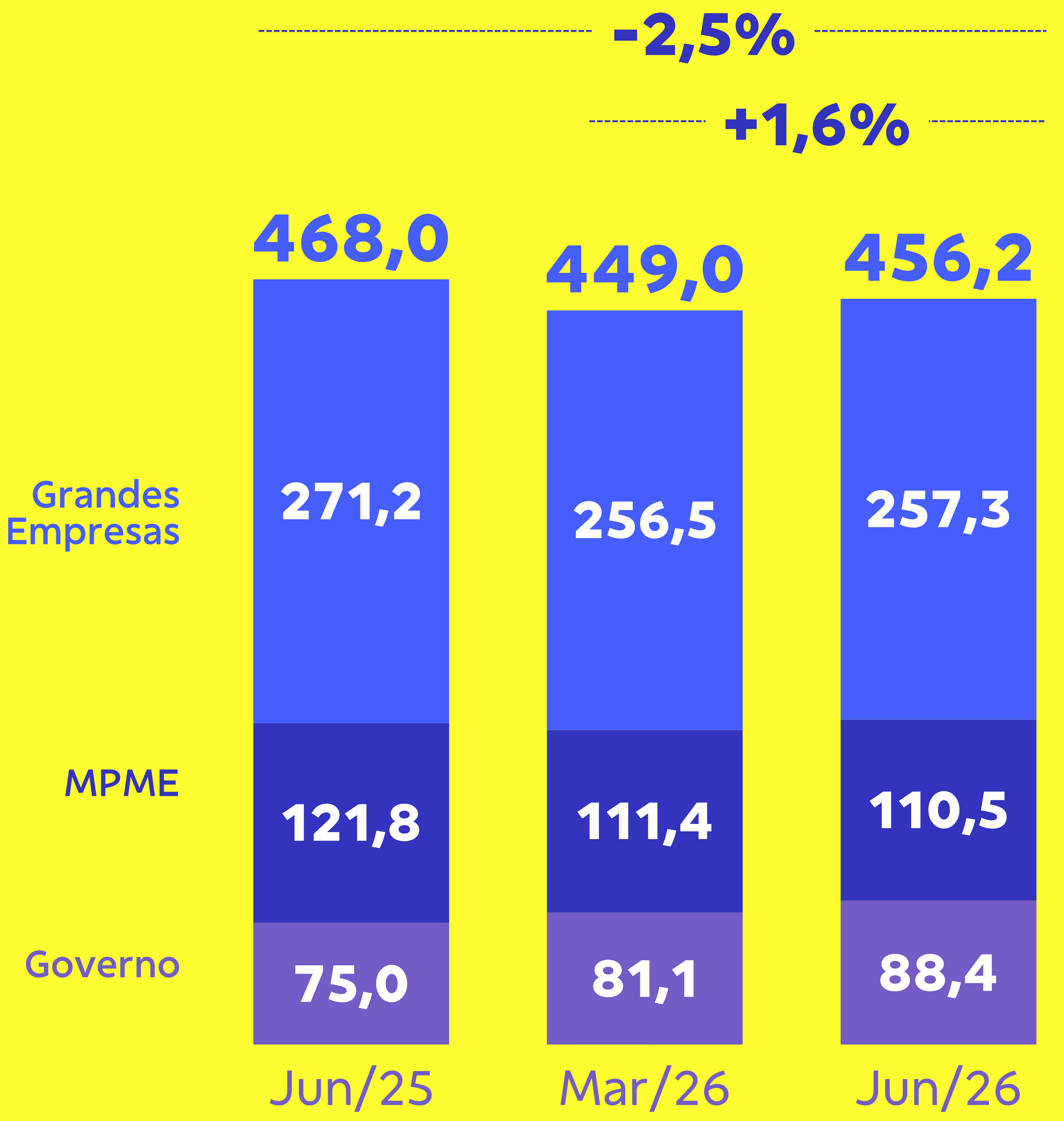
Inad e Índice de Cobertura (%)



Formação da Inadimplência



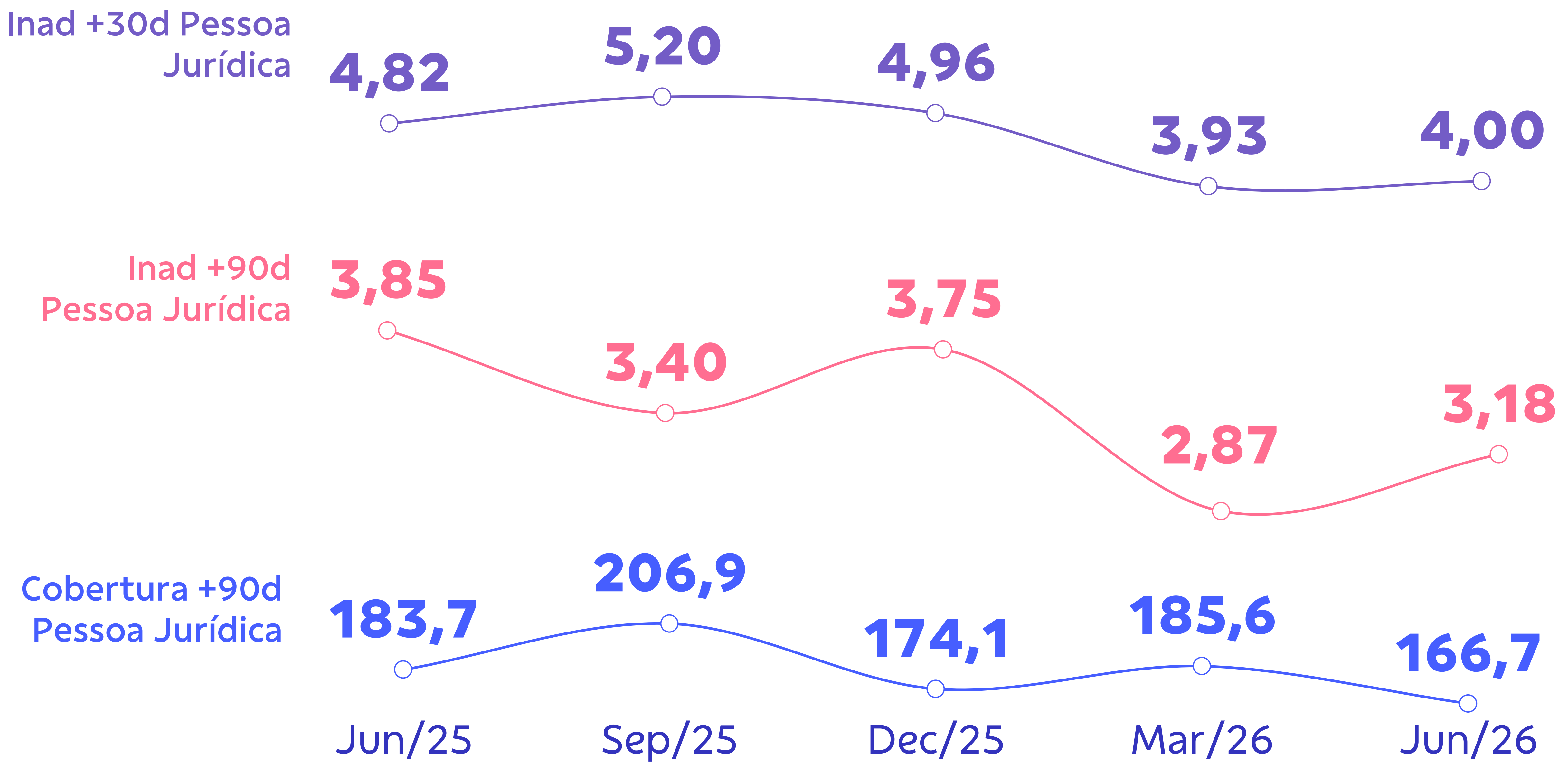
Carteira de Crédito
Pessoa Jurídica
R$ bilhões

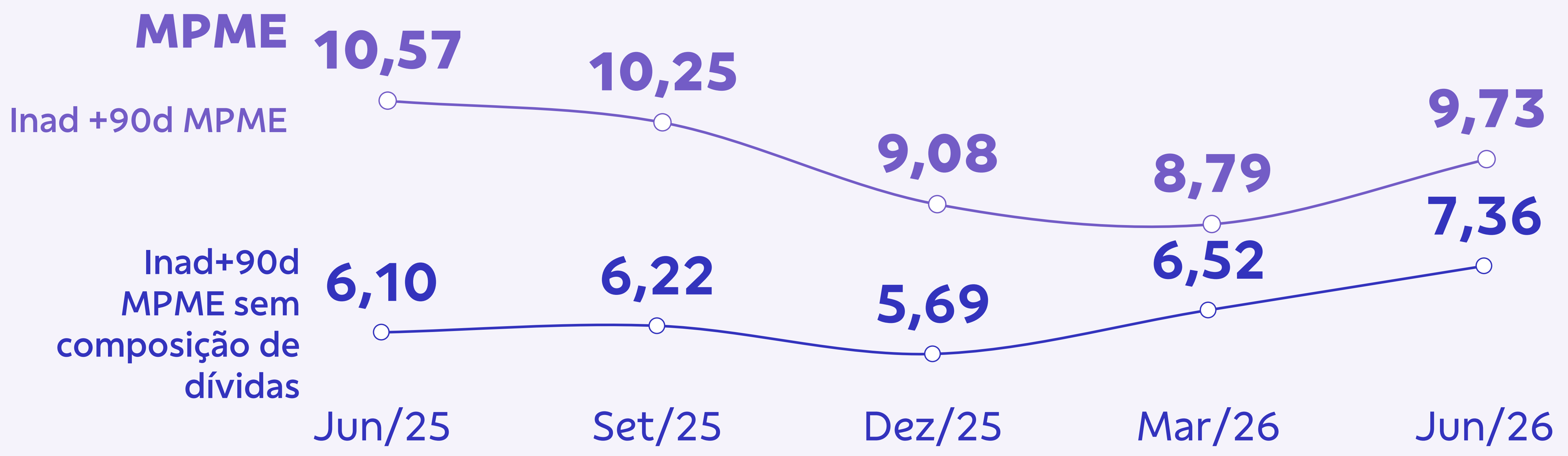


Pronampe e PEAC FGI
R$ 40,0 bilhões
+31,7% jun26/jun25

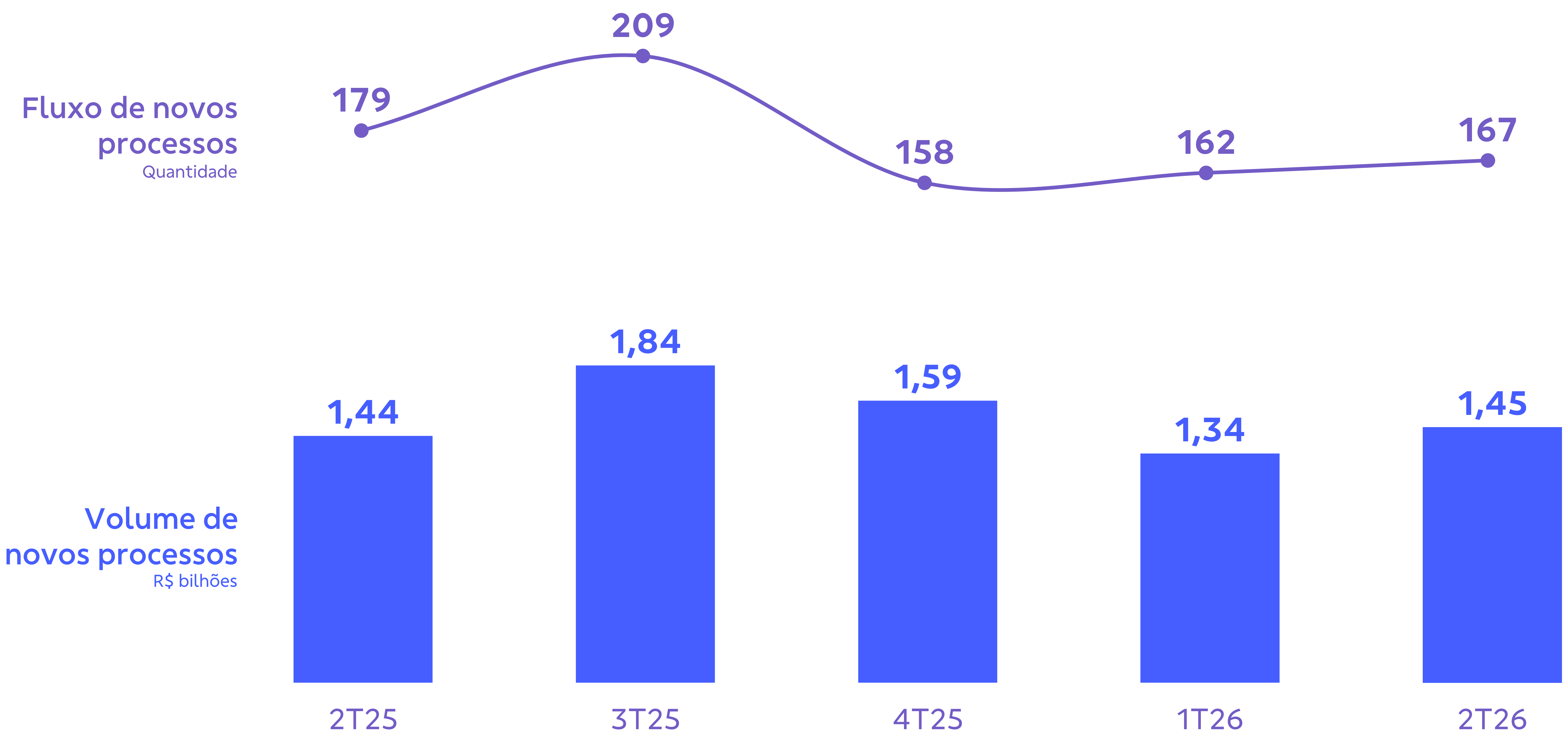
36%
da carteira MPME

Inad e Índice de Cobertura (%)



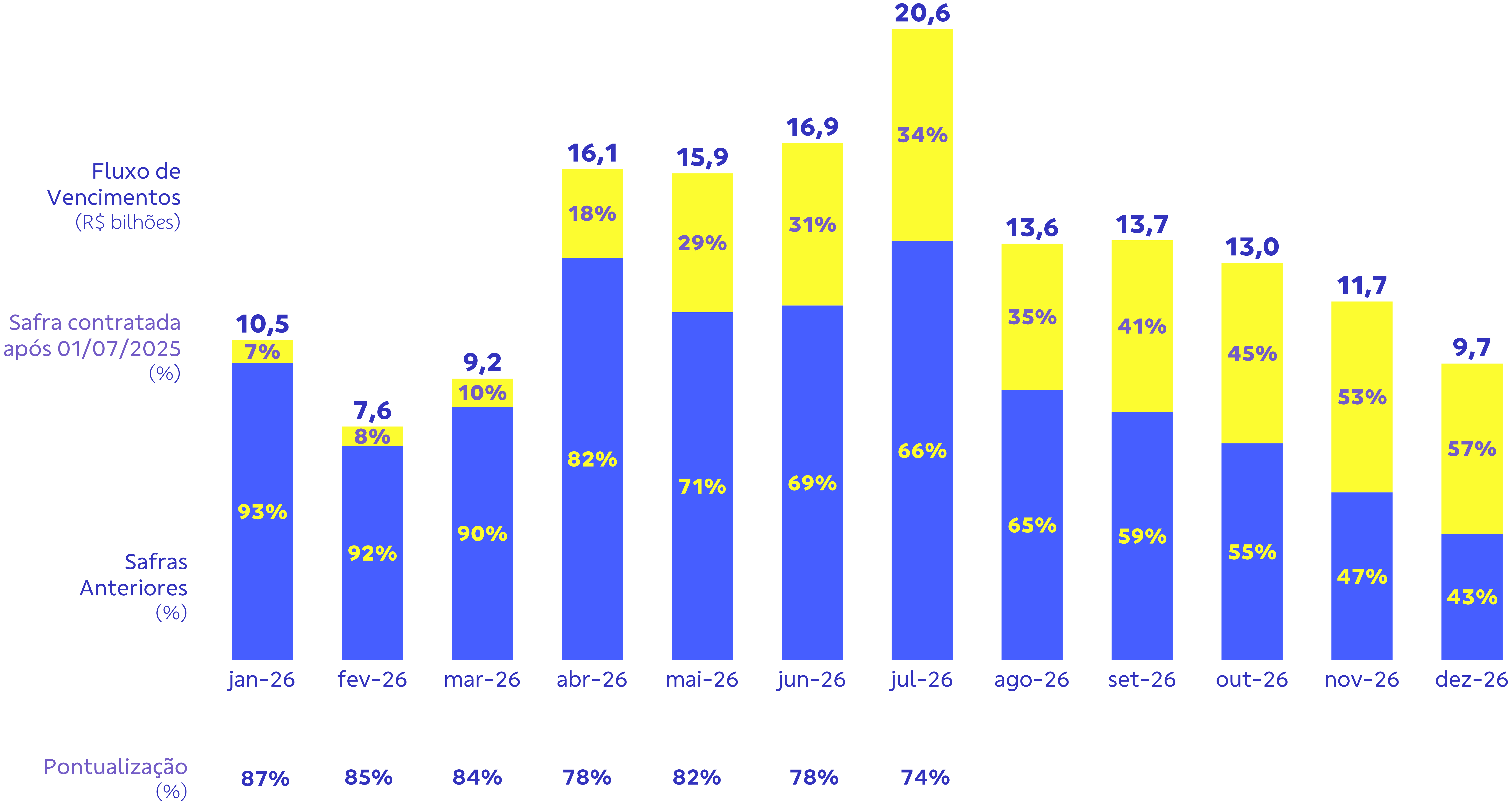


Agronegócio
Recuperação Judicial



Agronegócio

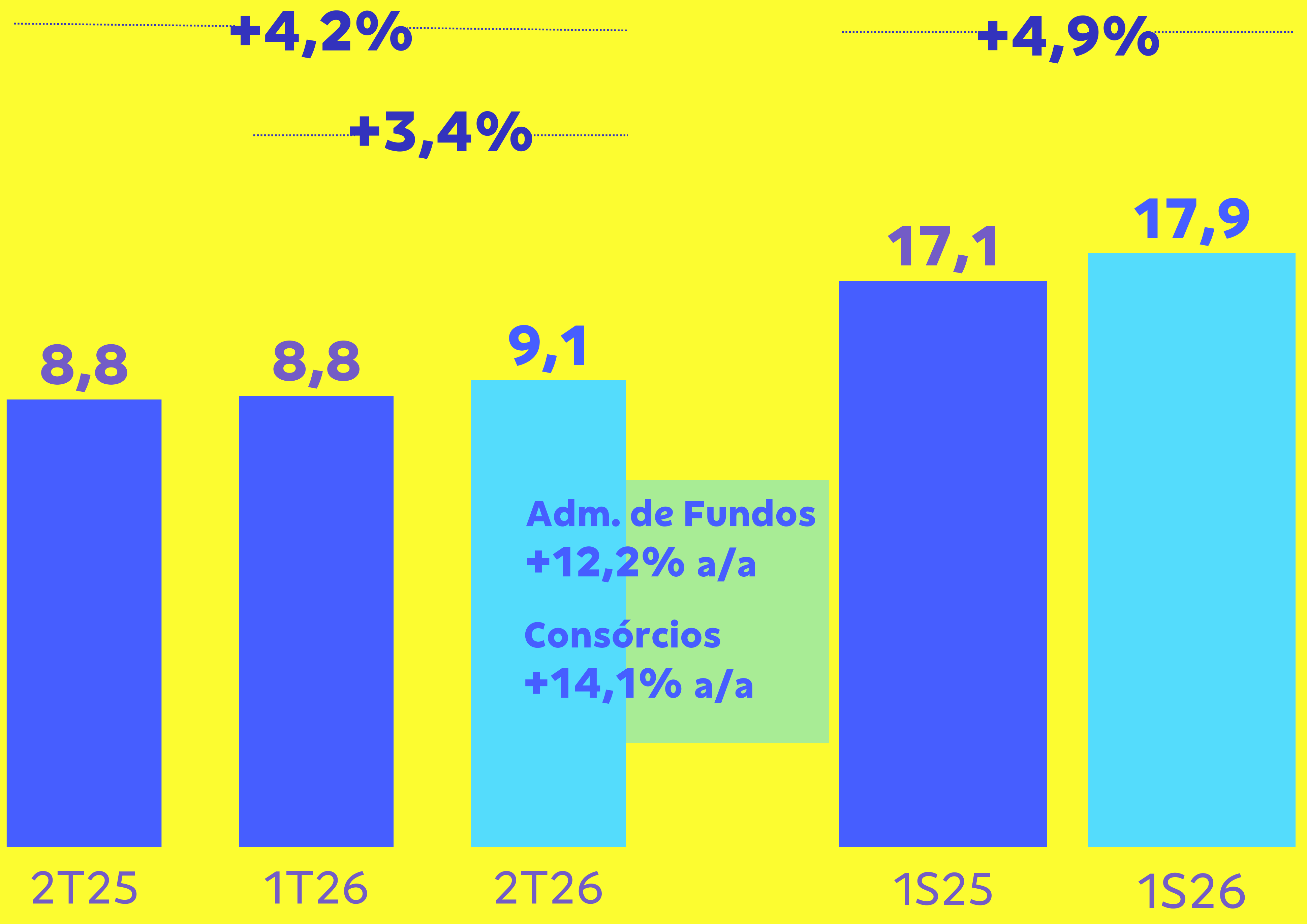
Vencimentos



(*) Dados de 10/08/2026. Considera operações de crédito rural e títulos do agro.

Receitas de Prestação de Serviços

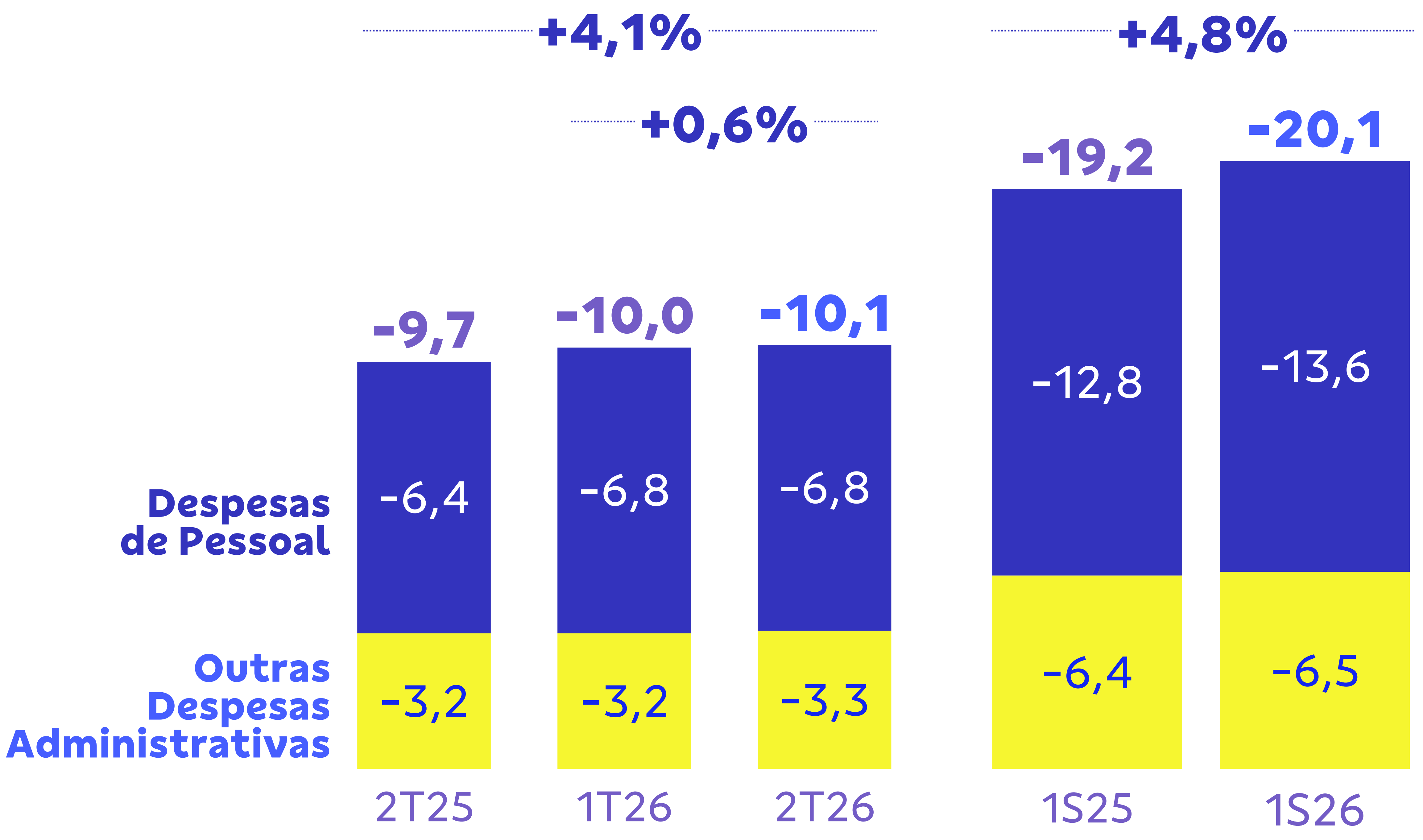
R$ bilhões



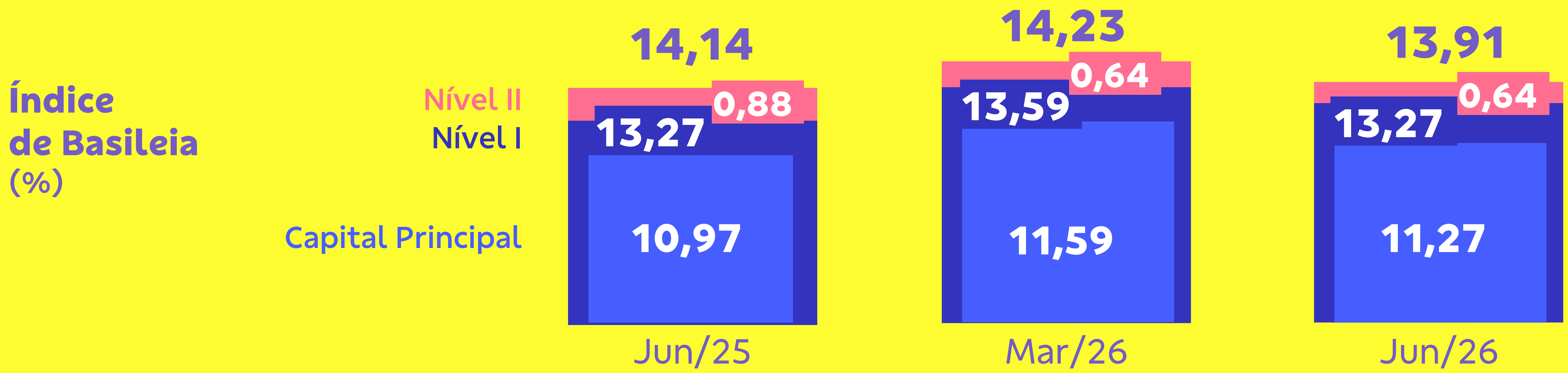
Despesas Administrativas

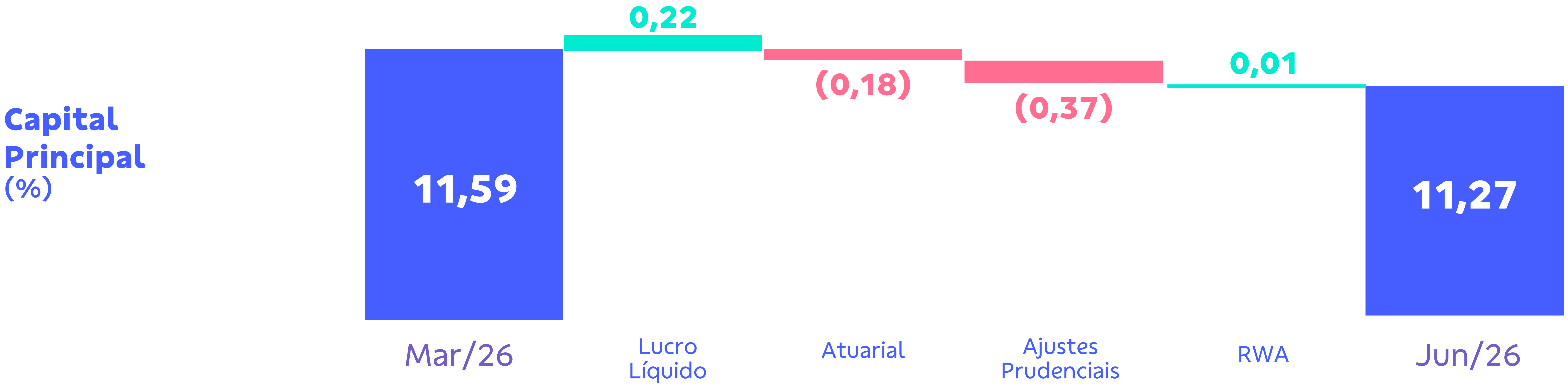
R$ bilhões

28,0%
Índice de Eficiência 12m



Capital


Índice
de Basileia
(%)
Nível II
Nível I
Capital Principal
14,14
0,88
13,27
10,97
Jun/25
14,23
0,64
13,59
11,59
Mar/26
13,91
0,64
13,27
11,27
Jun/26


Capital
Principal
(%)
11,59
Mar/26
0,22
Lucro
Líquido
(0,18)
Atuarial
(0,37)
Ajustes
Prudenciais
0,01
RWA
11,27
Jun/26

Guidance 2026

Responsabilidade adequada ao contexto

	Intervalo (entre)	Realizado 1S26
Carteira de Crédito[1]	0,5% e 4,5%	0,6%
Pessoas Físicas	6% e 10%	4,4%
Empresas	-3% e 1%	-6,4%
Agronegócios	-2% e 2%	4,1%
Carteira Sustentável	2% e 6%	8,8%
Margem Financeira Bruta	7% e 11%	12,1%
Custo do Crédito[2]	R$ bilhões 65 e 70	R$ bilhões 37,3
Receitas de Prestação de Serviços	2% e 6%	4,9%
Despesas Administrativas	5% e 9%	4,8%
Lucro Líquido Ajustado	R$ bilhões 18 e 22	R$ bilhões 7,3

(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.


bb.com.br/ri

2Q26

Earnings Presentation

For further info
Click or Scan the
QR Code for MD&A 2Q26

2Q26

Adjusted Net Income

3.9 R$ billion

+ 13.9% QoQ
+ 3.3% YoY

Net Interest Income

27.5 R$ billion

+ 0.2% QoQ
+ 9.6% YoY

Fee Income

9.1 R$ billion

+ 3.4% QoQ
+ 4.2% YoY

Cost of Credit

18.5 R$ billion

-2.1% QoQ
+16.1% YoY

Administrative Expenses

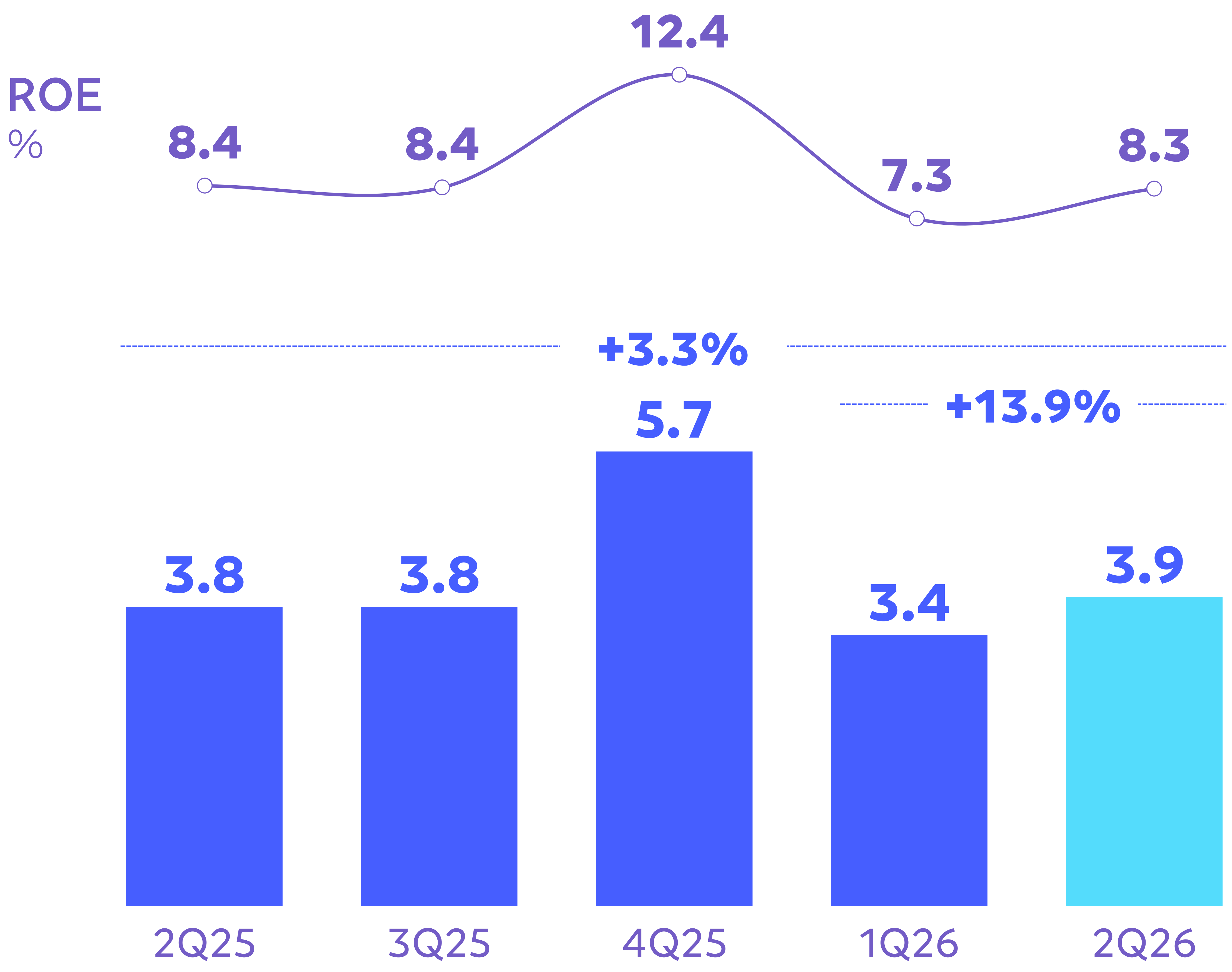
10.1 R$ billion

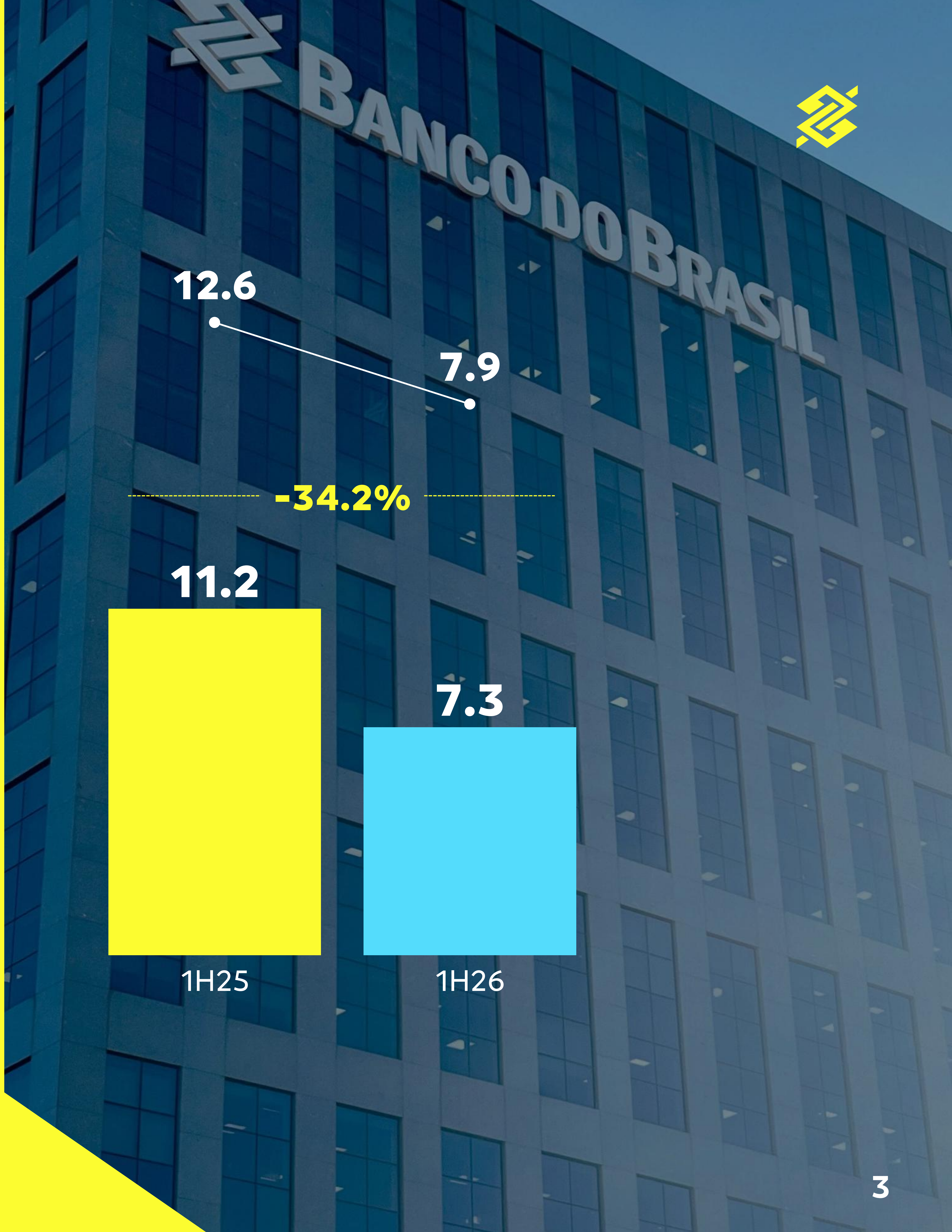
+ 0.6% QoQ
+ 4.1% YoY

CET1

11.27 % Jun/26

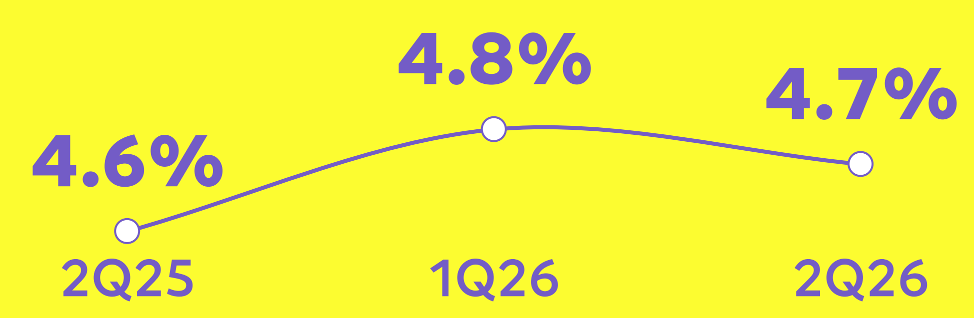
Adjusted Net Income
R$ billion



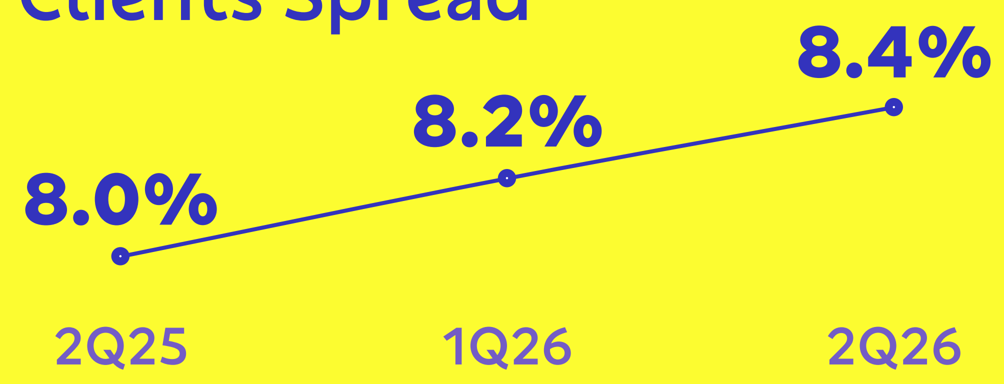


Net Interest Income

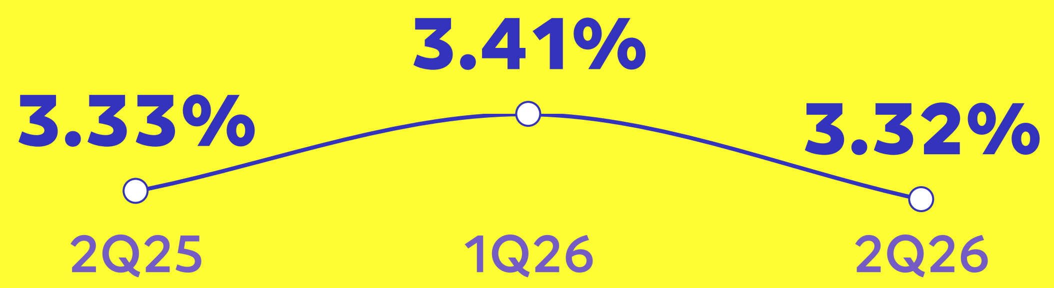
NIM



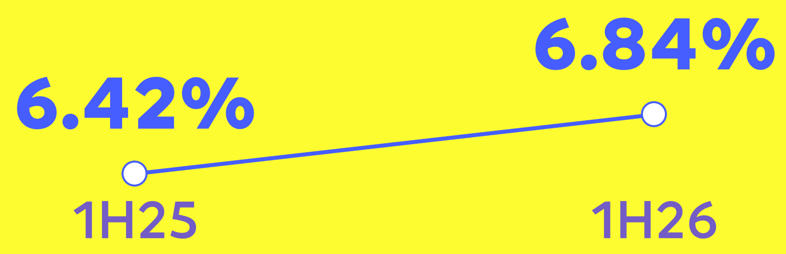
Clients Spread



Quarterly TMS

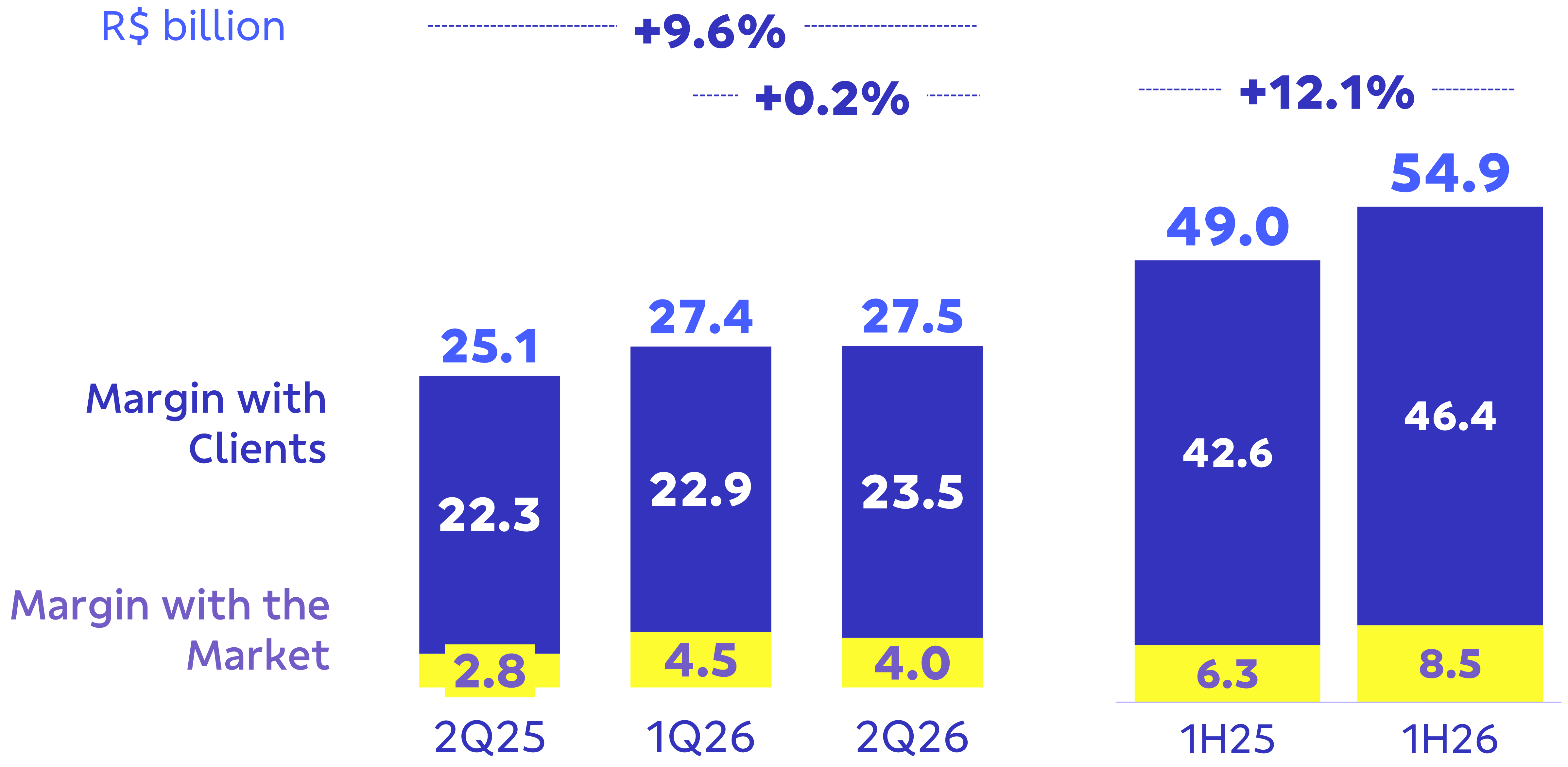


Semiannual TMS



Managerial NII

R$ billion



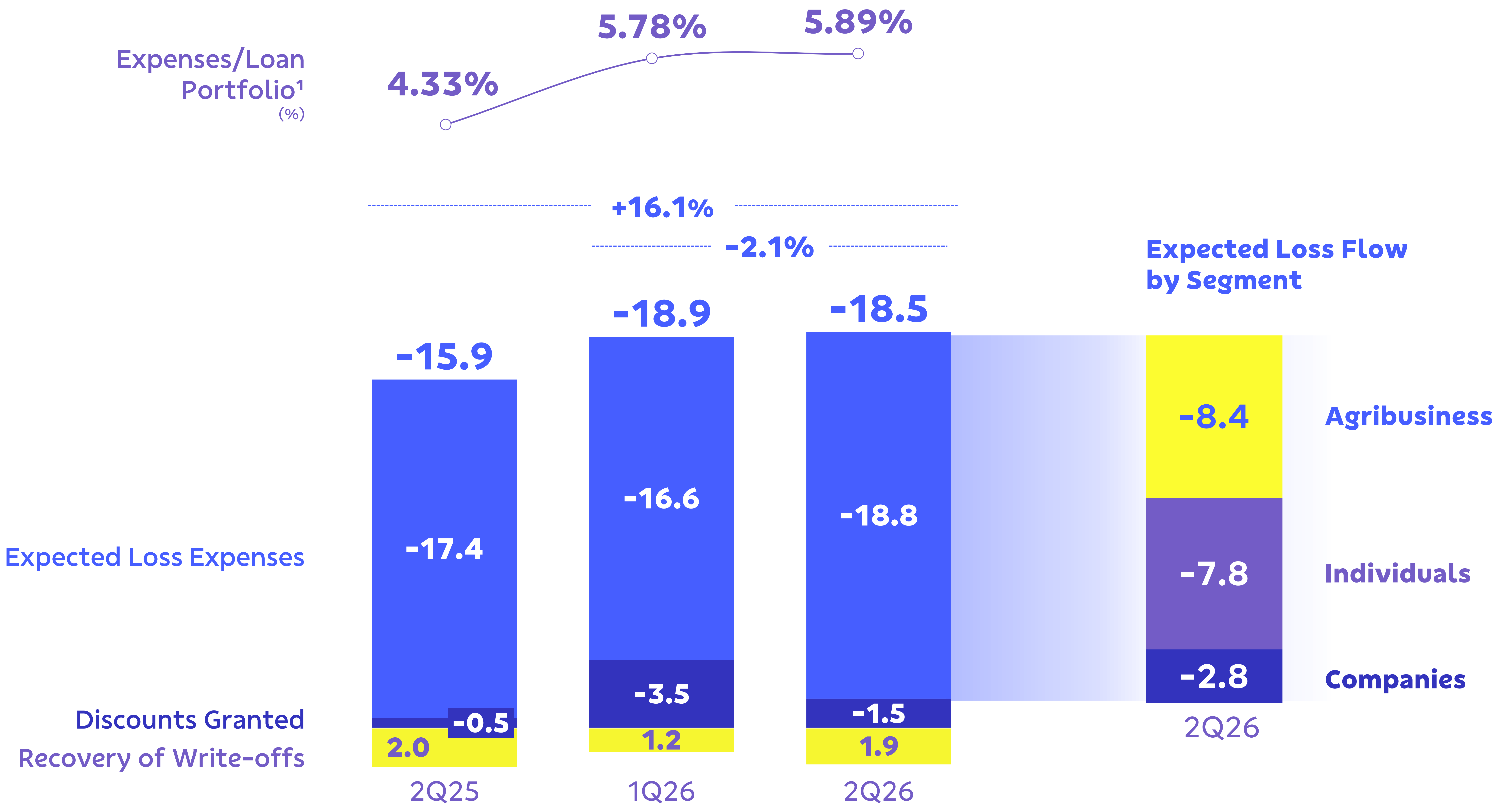
Accounting NII

R$ million

	2Q25	1Q26	2Q26	△ % YoY	△ % QoQ
Net Interest Income	**25,080**	**27,426**	**27,483**	9.6%	0.2%
Financial Income	53,464	55,306	55,453	3.7%	0.3%
Loan Operations	45,240	46,453	46,409	2.6%	-0.1%
Treasury	8,224	8,854	9,044	10.0%	2.1%
Financial Expenses	(28,384)	(27,880)	(27,970)	-1.5%	0.3%
Commercial Funding	(23,650)	(23,396)	(23,258)	-1.7%	-0.6%
Institutional Funding	(4,734)	(4,484)	(4,712)	-0.5%	5.1%

Cost of Credit

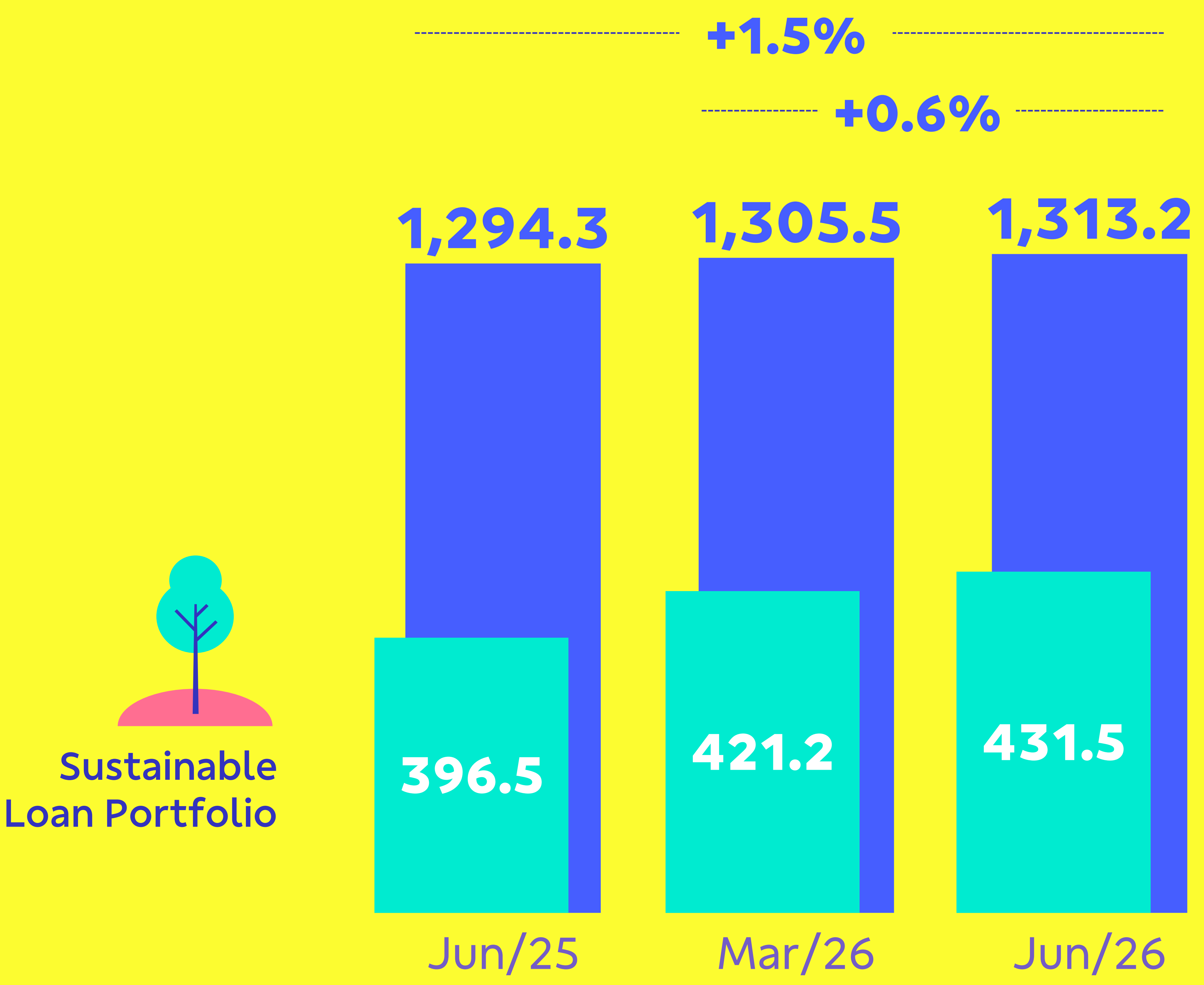
R$ billion



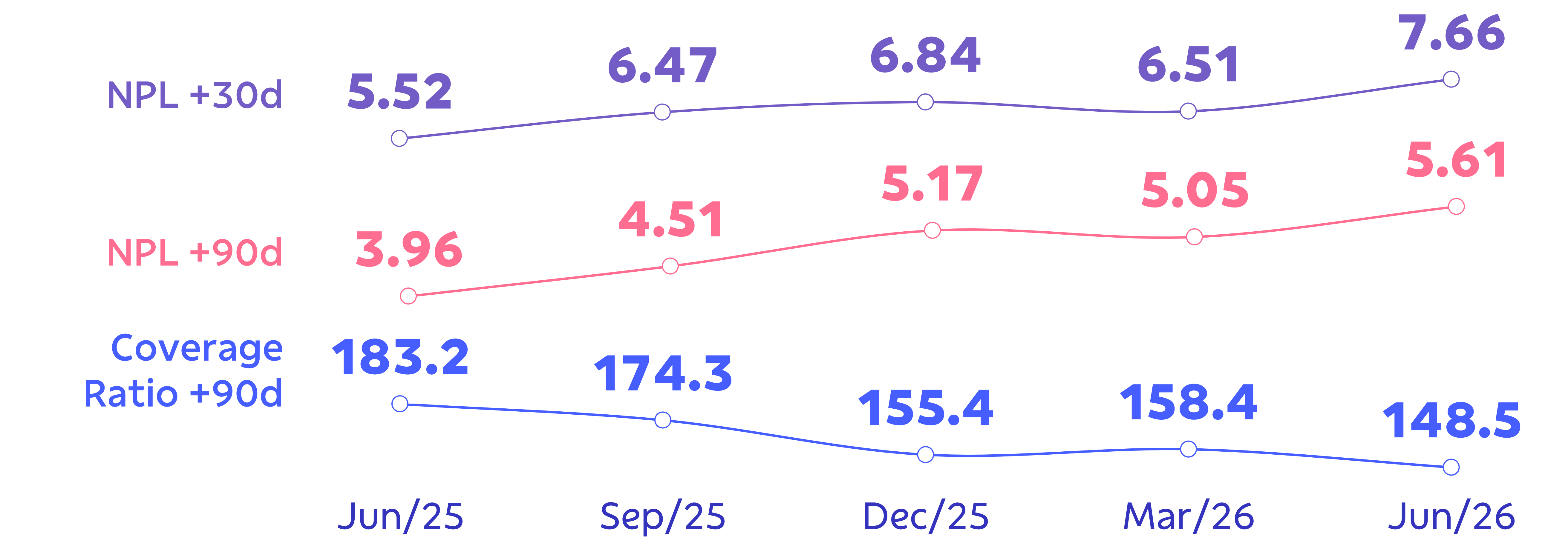
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio[1]

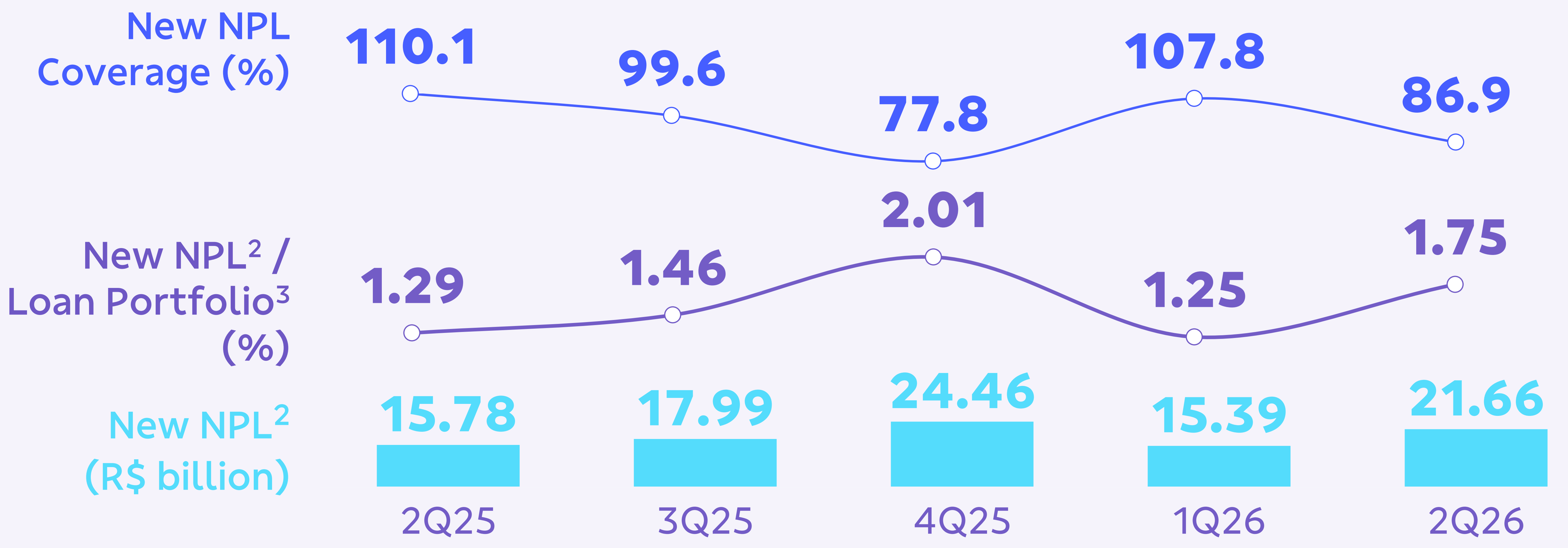
R$ billion



NPL and Coverage Ratio (%)



NPL Formation

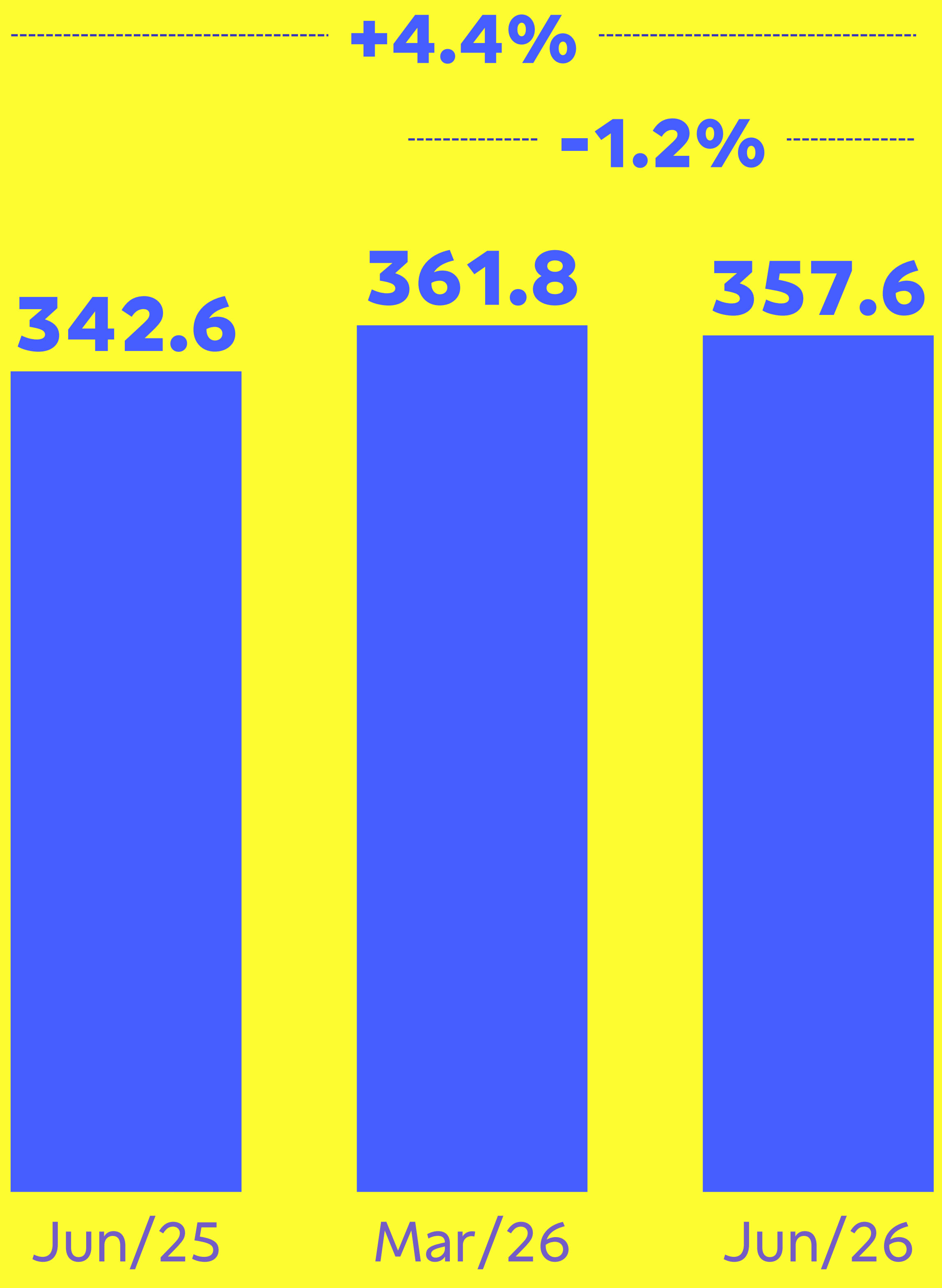


(1) Includes, in addition to the Loan Portfolio, securities with and without credit risk characteristics and guarantees provided.(2) New NPL = quarterly change in the balance of loans overdue by more than 90 days, plus write-offs recorded in the quarter. (3) Loan Portfolio balance of the immediately preceding quarter.

Individuals

Loan Portfolio

R$ billion



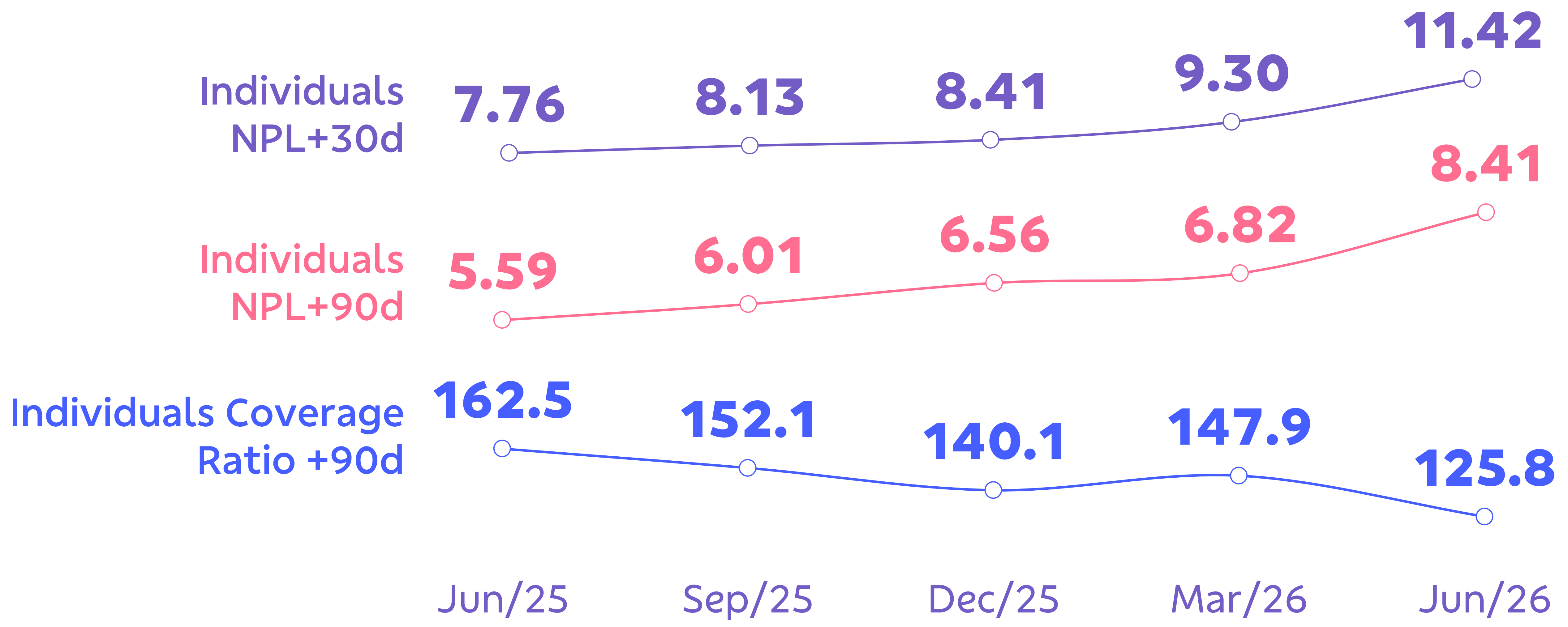
Total Payroll Loan Portfolio

R$ 153.7 billion

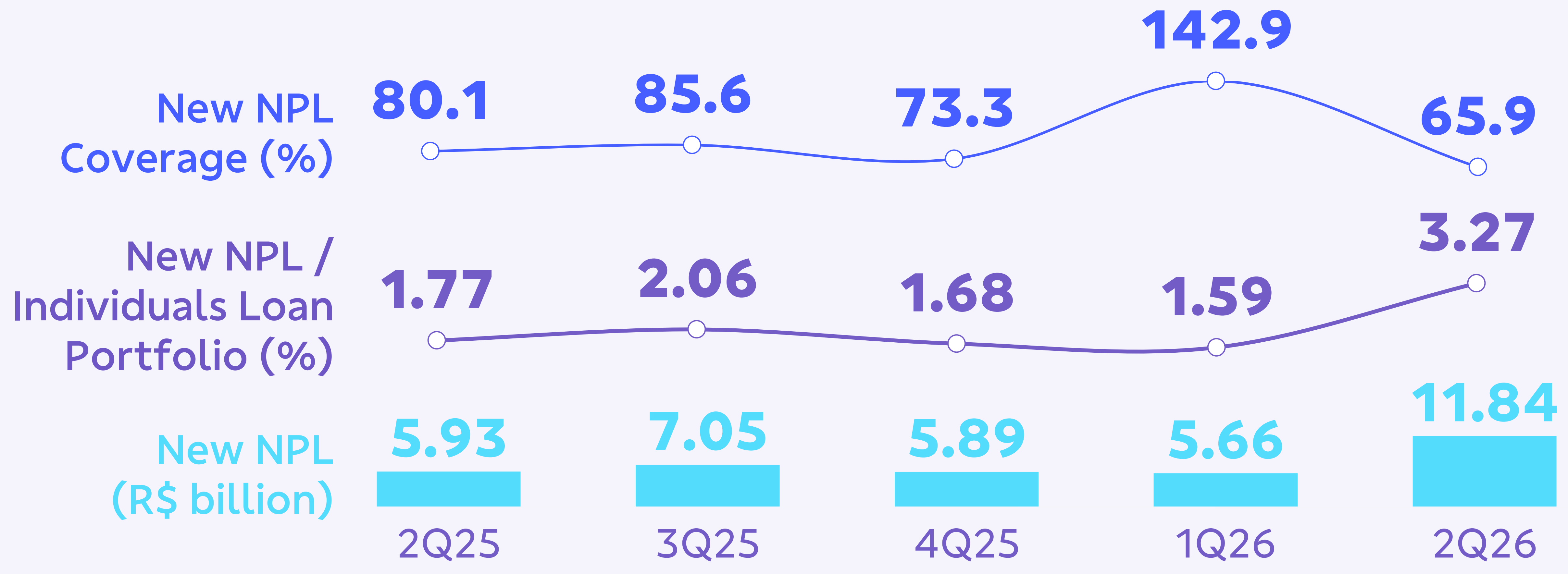
+5.8%

Jun26/Jun25

NPL and Coverage Ratio (%)



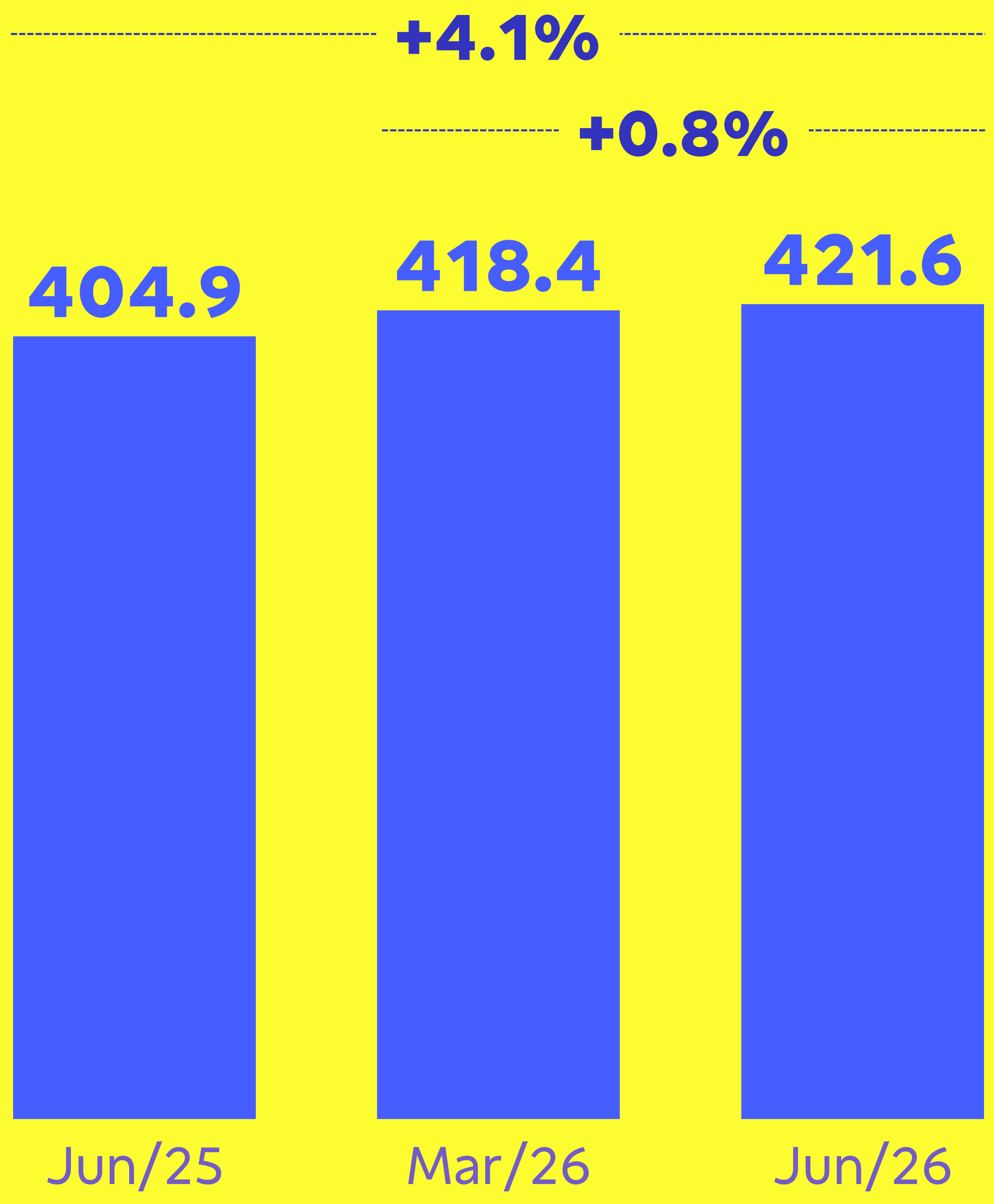
NPL Formation



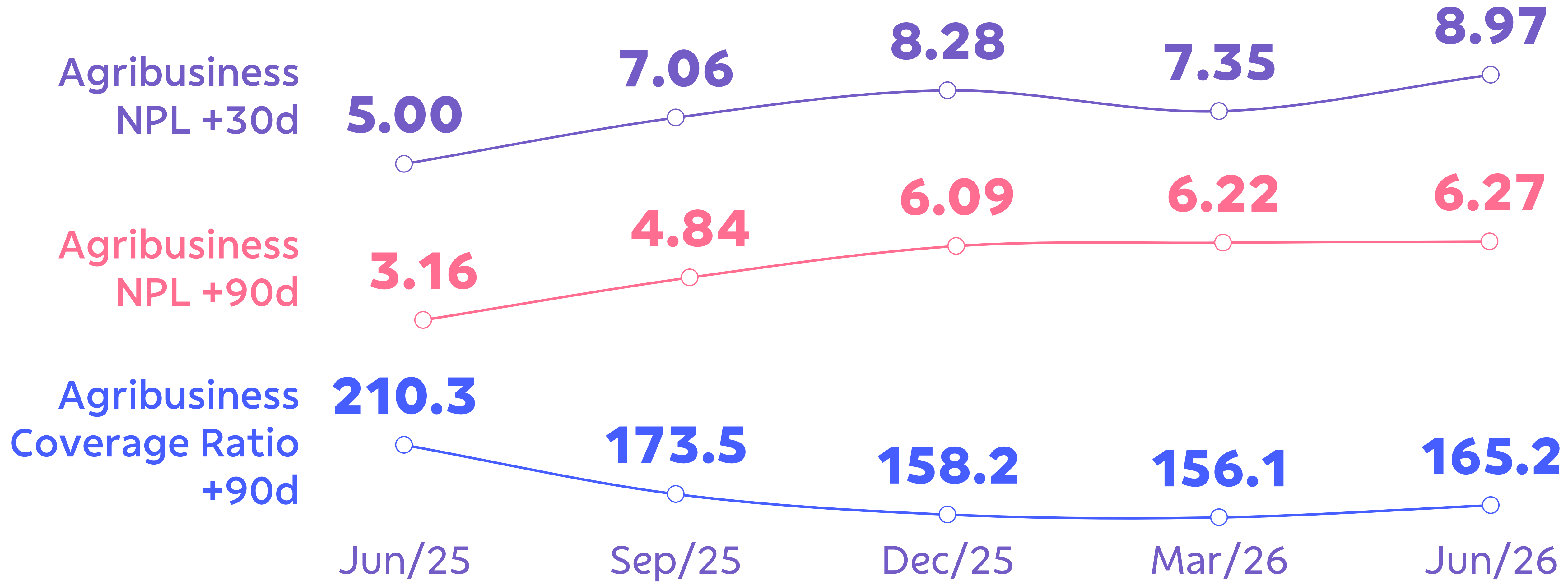
Agribusiness

Loan Portfolio

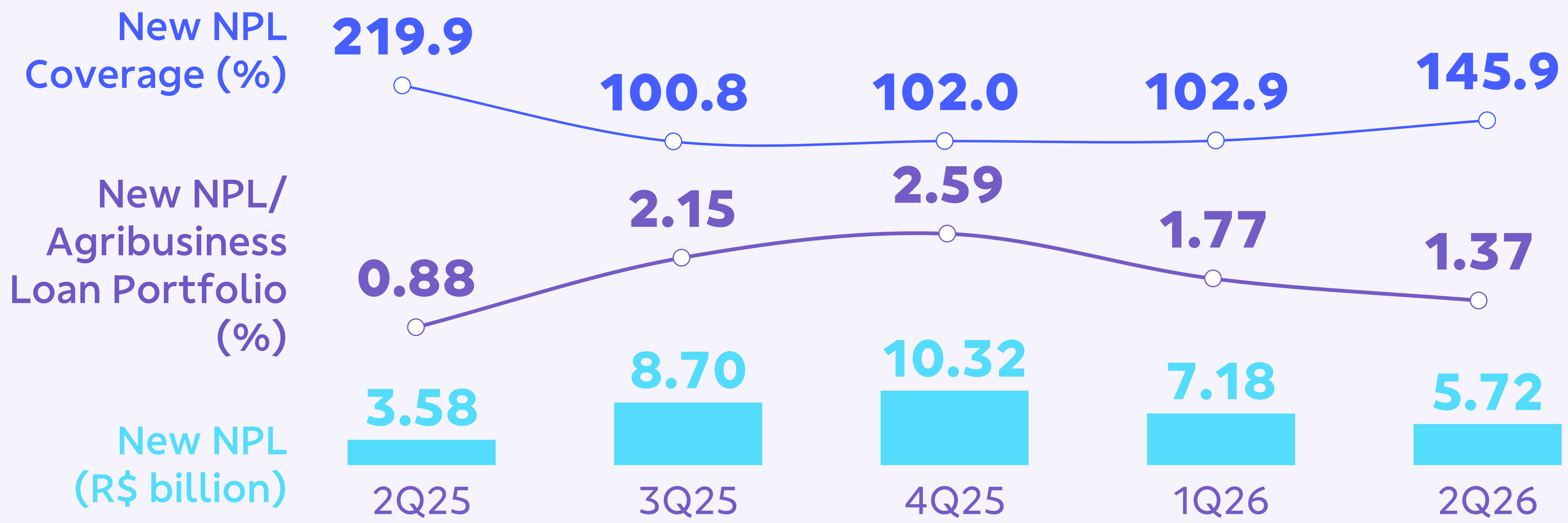
R$ billion



NPL and Coverage Ratio (%)



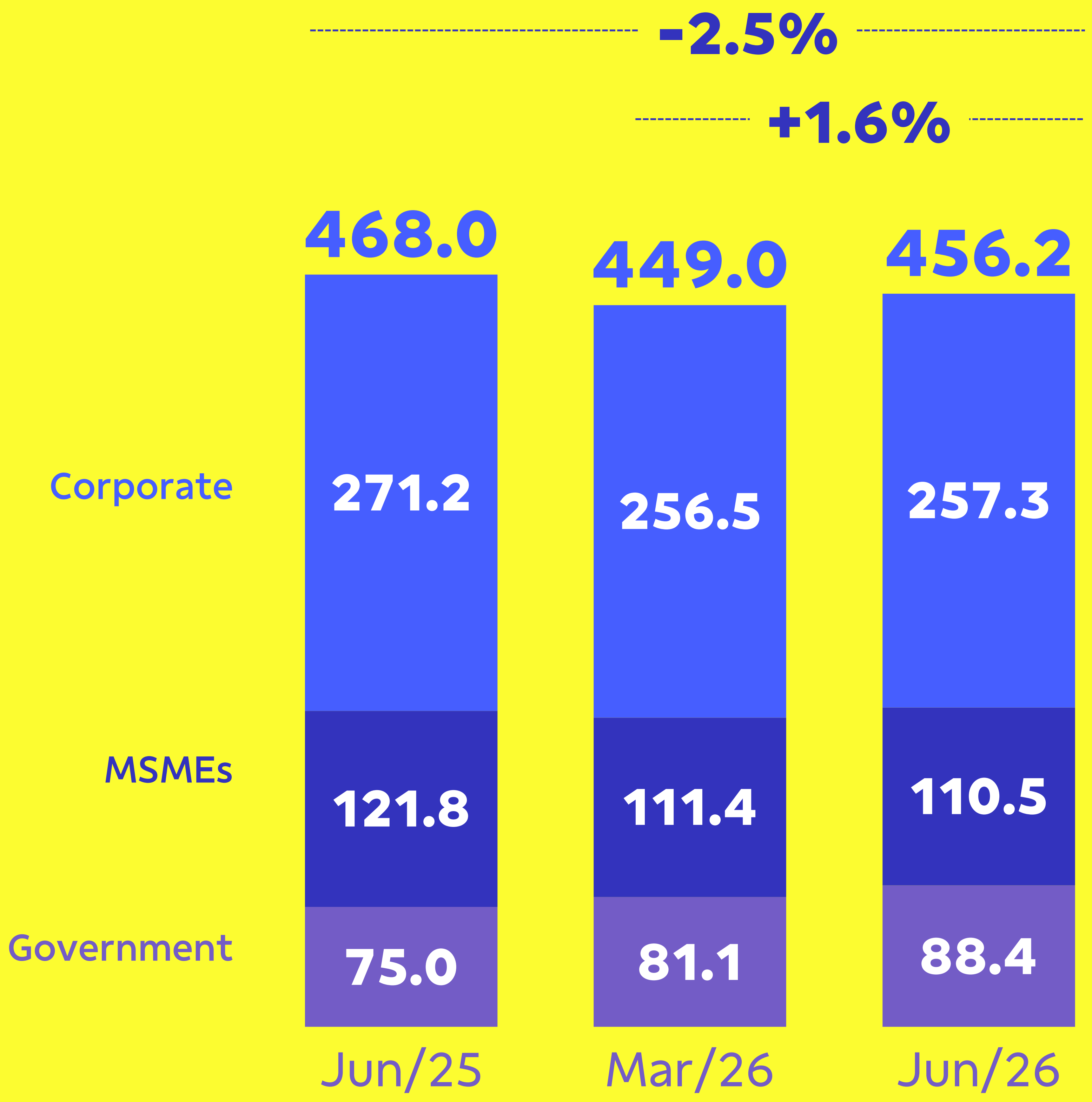
NPL Formation



Companies

Loan Portfolio

R$ billion



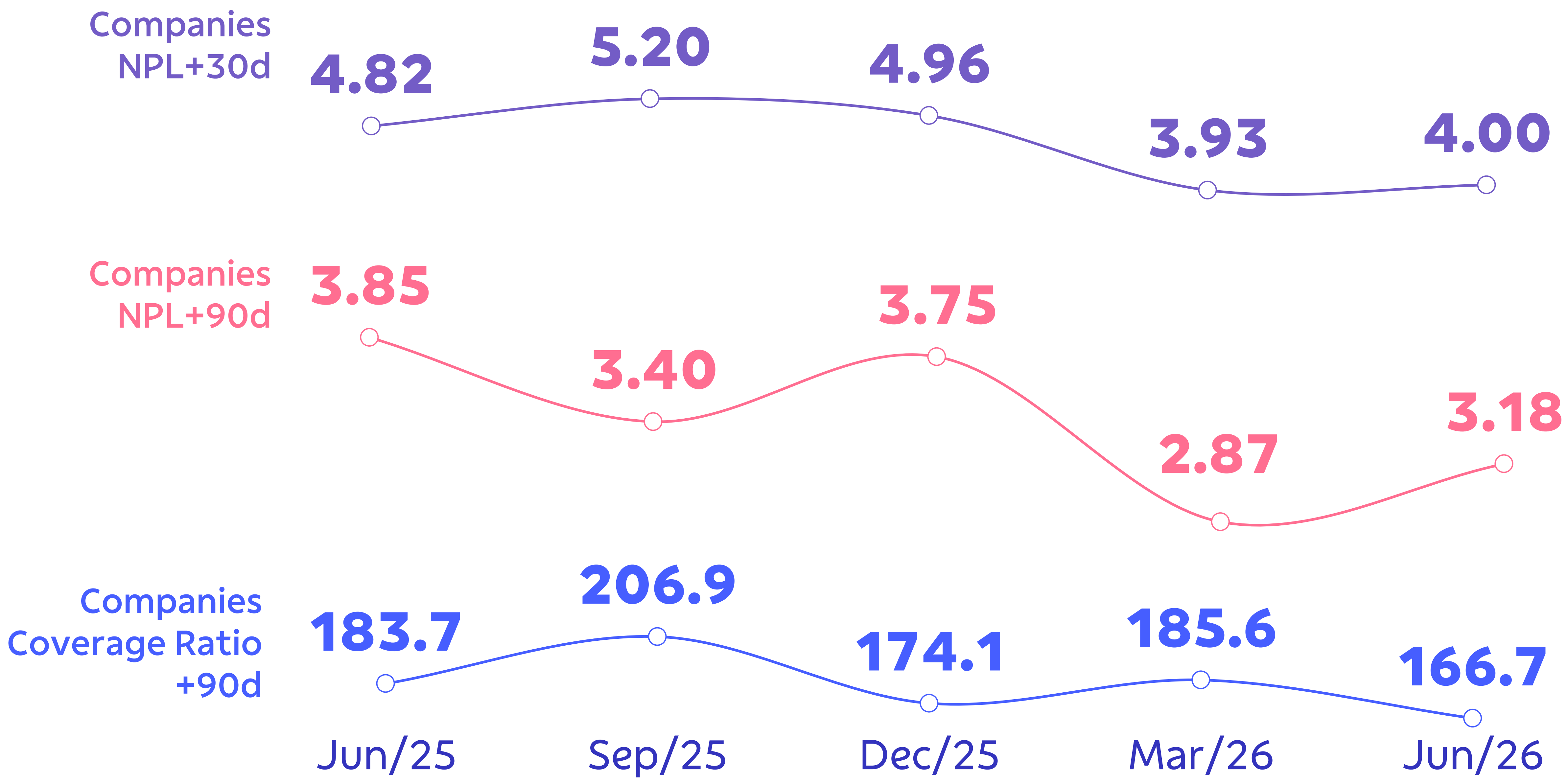
Pronampe and PEAC FGI

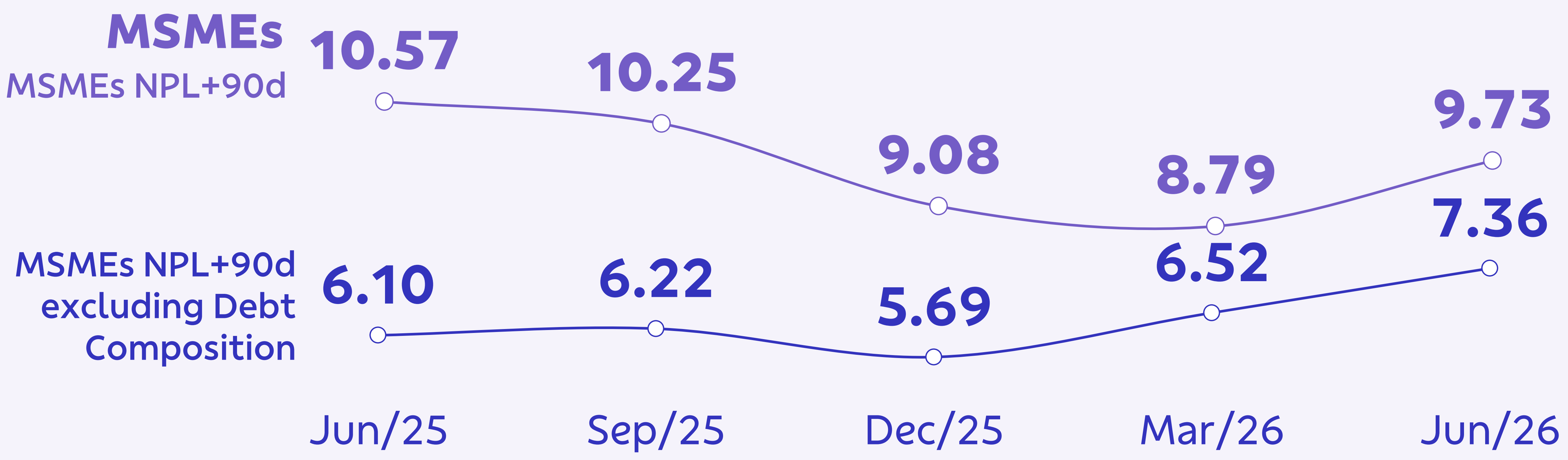
R$ 40.0 billion

+31.7% Jun26/Jun25

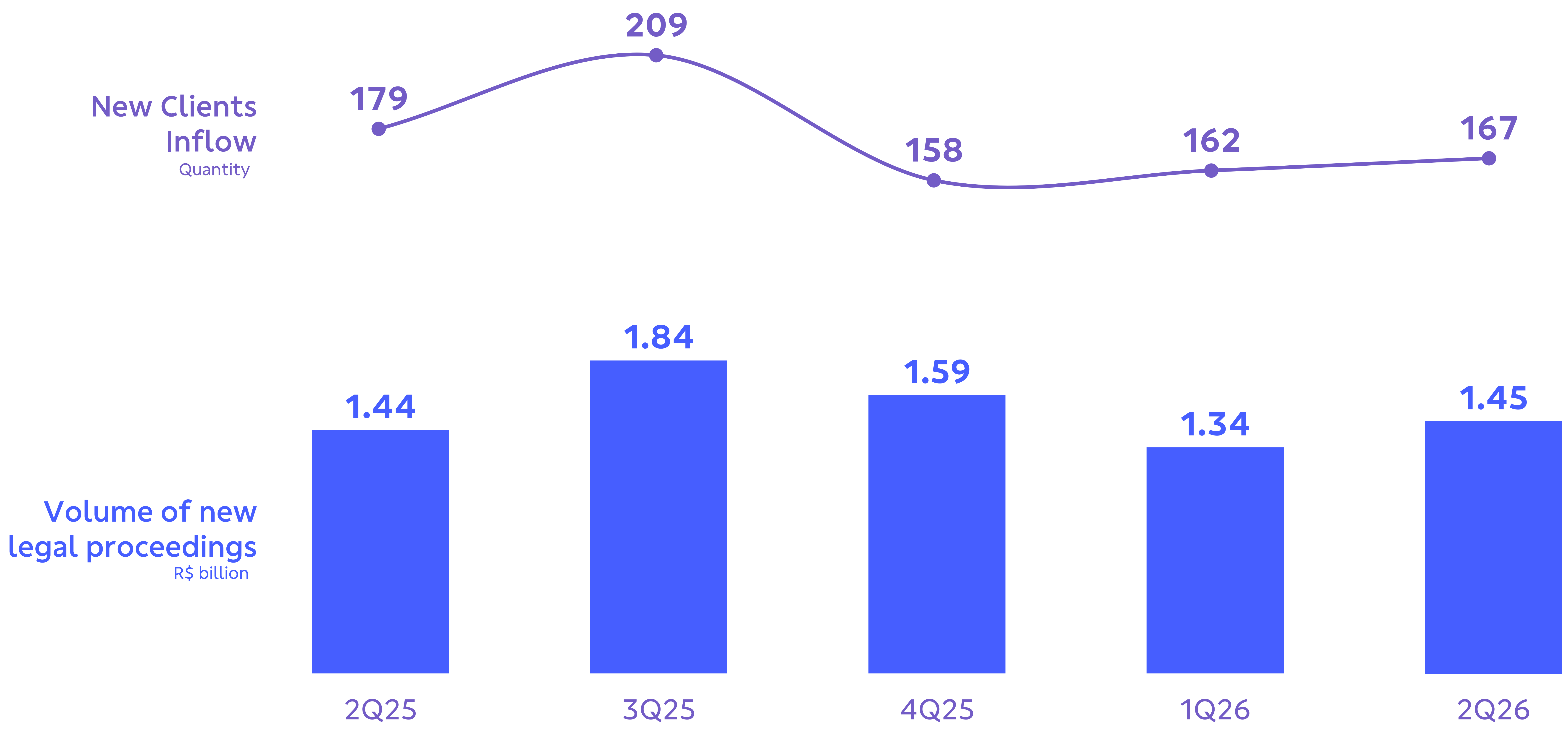
36%
of MSMEs portfolio

NPL and Coverage Ratio (%)



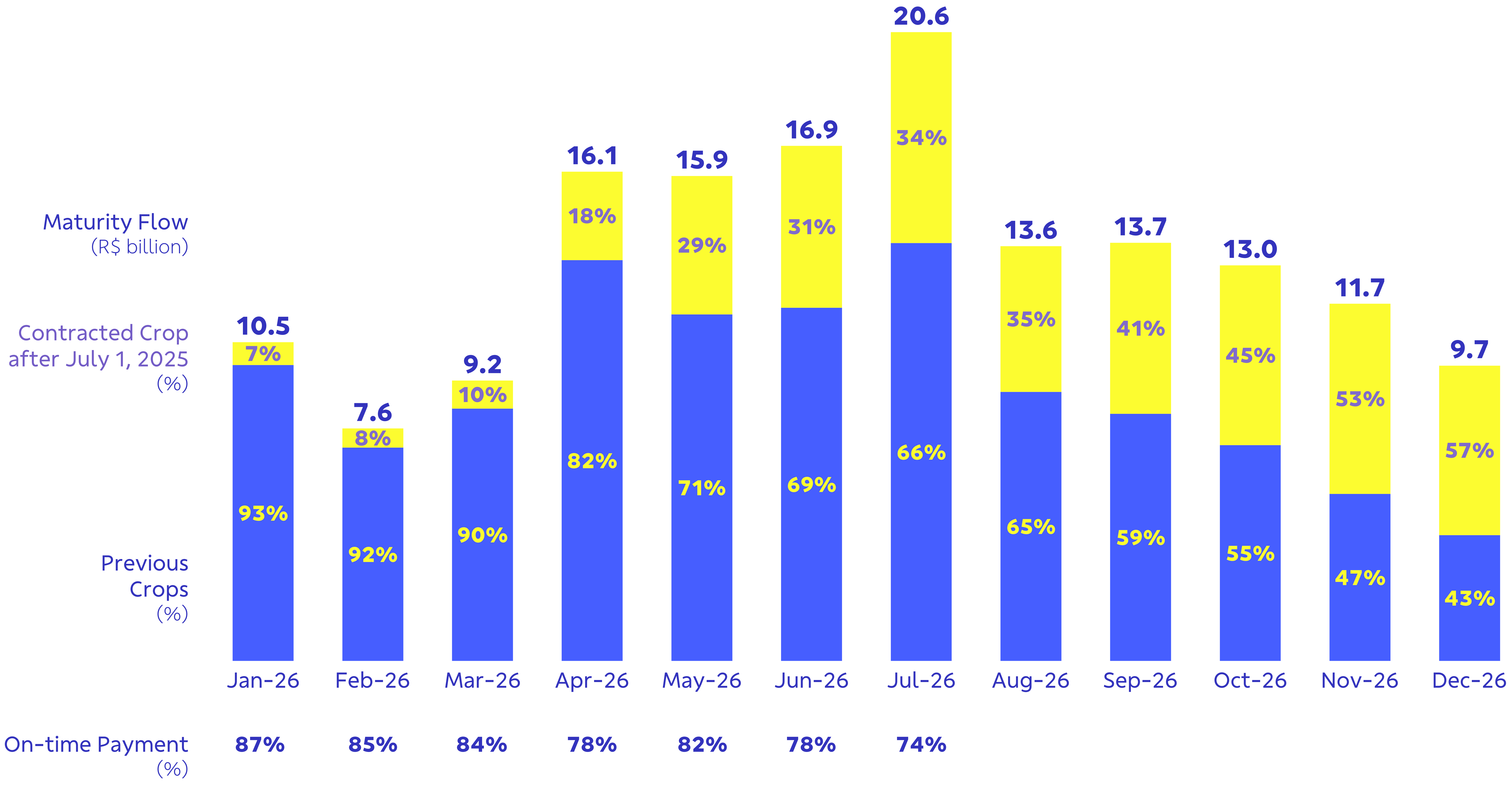


Agribusiness
Judicial Reorganization



Agribusiness

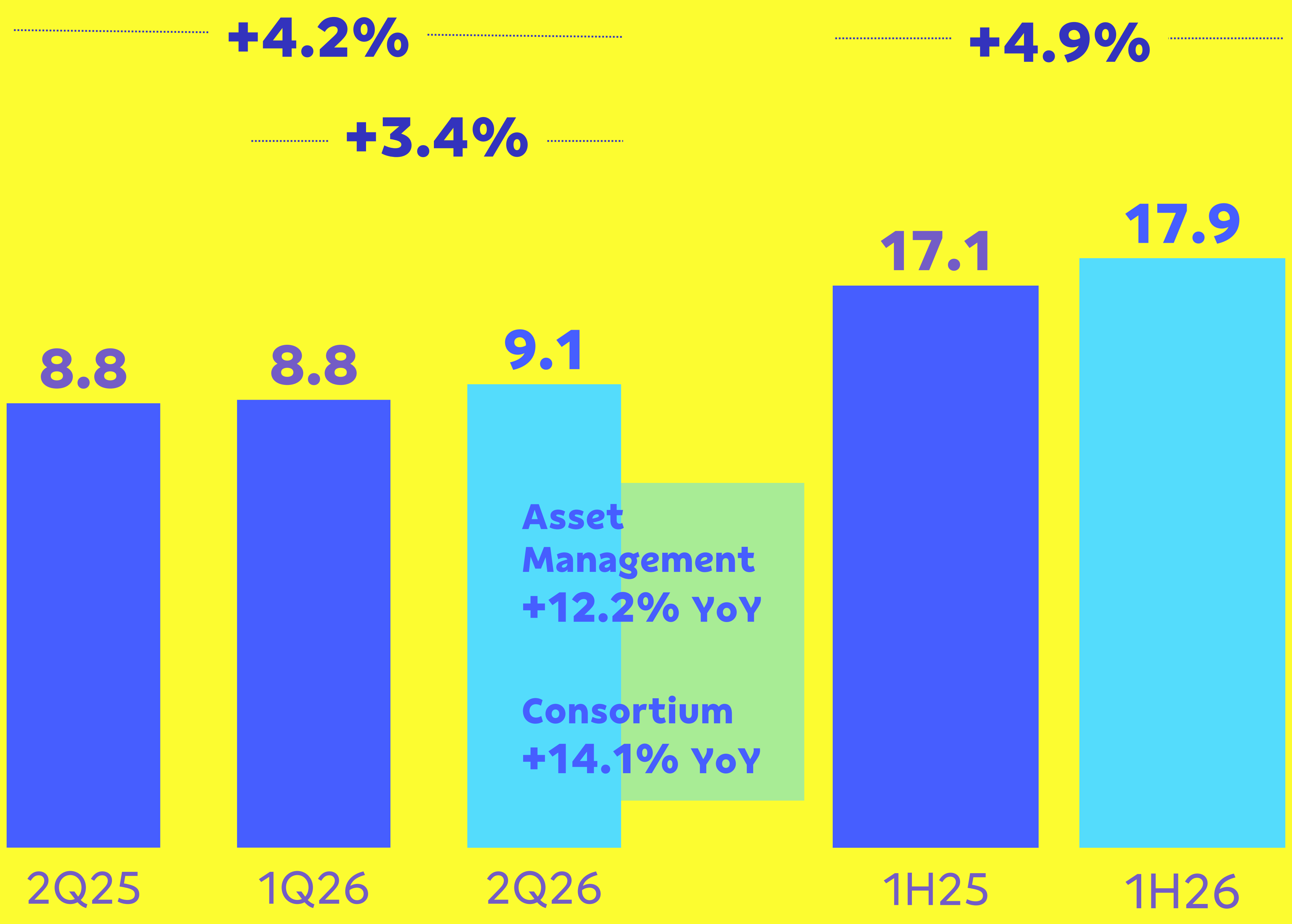
Maturities



(*) As of August 10, 2026. Considers rural credit operations and agribusiness securities.

Fee Income

R$ billion

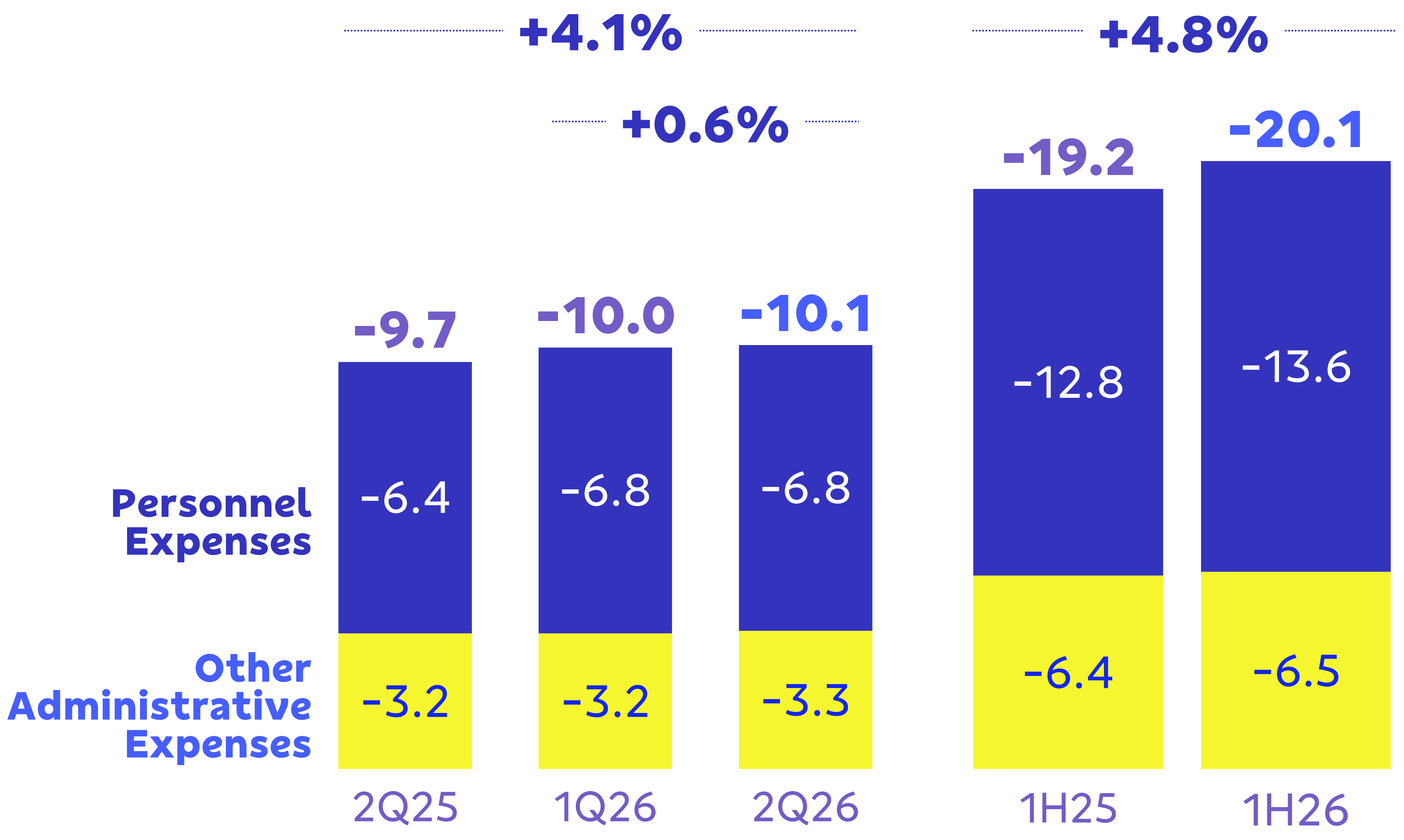


Administrative Expenses

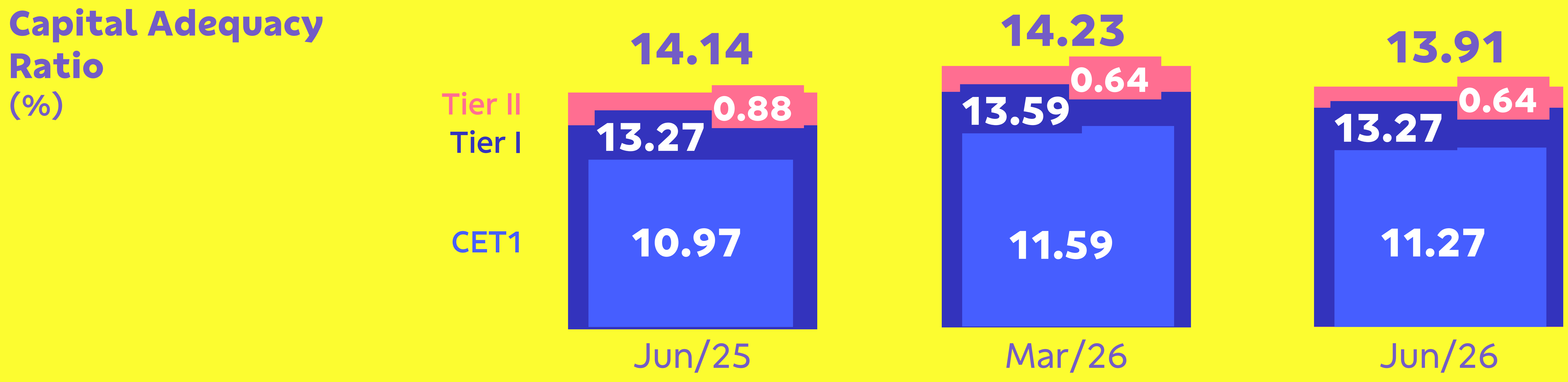
R$ billion

28.0%

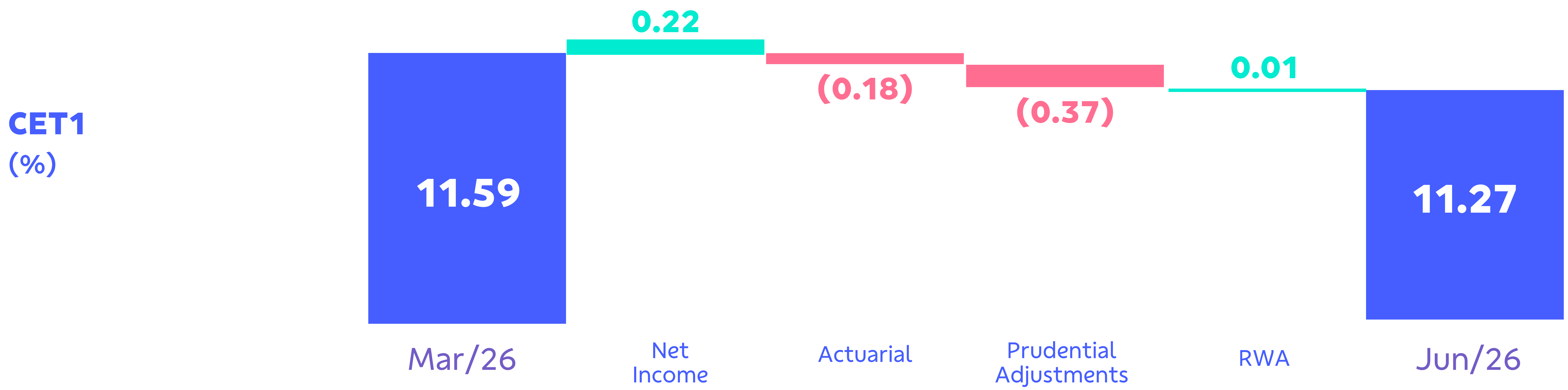
Cost-to-income
Ratio 12m



Capital



Capital Adequacy Ratio
(%)
Tier II
Tier I
CET1
14.14
0.88
13.27
10.97
Jun/25
14.23
0.64
13.59
11.59
Mar/26
13.91
0.64
13.27
11.27
Jun/26



CET1
(%)
11.59
Mar/26
0.22
Net Income
(0.18)
Actuarial
(0.37)
Prudential Adjustments
0.01
RWA
11.27
Jun/26

Guidance 2026

Responsibility appropriate to the context

	Released (between)	Observed (1H26)
Loan Portfolio[1]	0.5% and 4.5%	0.6%
Individuals	6% and 10%	4.4%
Companies	-3% and 1%	-6.4%
Agribusiness	-2% and 2%	4.1%
Sustainable Portfolio	2% and 6%	8.8%
Net Interest Income	7% and 11%	12.1%
Cost of Credit[2]	R$ billion 65 and 70	R$ billion 37.3
Fee Income	2% and 6%	4.9%
Administrative Expenses	5% and 9%	4.8%
Adjusted Net Income	R$ billion 18 and 22	R$ billion 7.3

(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.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