Management
Report

1H26

IFRS

Management Report | 1H26

Net Income
R$ 6.4 billion in 1H26– R$ 7.8 billion in 1H25

Provision for Expected Losses
R$ 34.4 billion in 1H26 – R$ 31.6 billion in 1H25

Fee Income
R$ 17.9 billion in 1H26 – R$ 17.0 billion in 1H25

Administrative and Personnel Expenses
R$ 18.9 billion in 1H26 – R$ 19.9 billion in 1H25

Capital Adequacy Ratio
13.91 %

CET1 Ratio
11.27 %

In June 2026, our assets reached R$2.6 trillion. The Loan Portfolio exceeded R$1.1 trillion, driven by the Individuals Loan Portfolio compared with June 2025, while Customers Resources totaled R$954 billion. CET1 was 11.27%, remaining at an adequate level to support the continued execution of our corporate strategy.

Expected loss expenses increased by 8.7%, mainly reflecting higher delinquency levels in operations with rural producers.

Furthermore, the Bank continued to operate with specialized expertise and close relationships with rural producers, offering solutions that foster productivity, competitiveness, and the sustainable development of the sector.

With a robust and scalable phygital platform that integrates digital and physical channels and serves 35 million active customers across digital channels, we deliver a bank tailored to each customer: deeply digital, strategically comprehensive, and essentially human. Artificial intelligence and data analytics enhance personalized advisory services, while technology expands the reach of human interaction, strengthening customer relationships and business opportunities.

The diversification of fee income, which grew 5.2% YoY, was supported by fund management and consortiums, demonstrating our commercial strength and the significant synergies among the companies within the conglomerate. Administrative Expenses remained under control, decreasing 5.0% compared to 1H25, with emphasis on investments in technology, AI and cybersecurity.

As a result, Net Income in 1H26 totaled R$6.4 billion, while value added reached R$21.9 billion, including taxes, salaries, dividends, and other components.

In 2026, we continued to strengthen the foundations of Banco do Brasil’s long-term sustainability, from disciplined credit management to phygital integration, from revenue diversification to continuous investment in technology and people. We remain committed to disciplined strategic execution and to generating sustainable value for shareholders and society.

The main highlights of the period

Crédito do Trabalhador Program

The private payroll loan portfolio under Crédito ao Trabalhador reached R$15.7 billion, comprising more than 1.8 million loans and serving over 1.2 million workers.

BB in the Central Bank of Brazil Complaints Ranking

Banco do Brasil's continued presence among the top-performing institutions in the Central Bank of Brazil (Bacen) Ranking reflects a robust corporate governance framework that is actively exercised across all levels of the organization. This achievement demonstrates the maturity of its corporate governance practices and its ability to translate insights gathered from the voice of the customer, market intelligence, and the use of new technologies into tangible improvement initiatives. It also reinforces the strategic role of the Ombudsman's Office, which continuously monitors and assesses market developments, mitigates emerging risks, and acts directly in coordinating internal efforts across business units. The processes underpinning this performance are continuously refined to address regulatory, behavioral, and market changes, strengthening compliance, operational efficiency, and customer experience. These efforts further reinforce the Bank's commitment to service quality and effective resolution, in alignment with its corporate strategy and the guidelines established by regulatory authorities.

Crop Plan

We closed the 2025/2026 Crop Year with R$209 billion disbursed through approximately 500 thousand operations. For the 2026/2027 Crop Year, we reaffirm our role as the leading partner of Agribusiness.

Casa BB

We inaugurated Casa BB at Guarulhos International Airport, expanding our value proposition for high-value customers through an exclusive, differentiated experience tailored to their needs. Operating 24 hours a day, the lounge reinforces our strategy of strengthening primary banking relationships, increasing engagement, and enhancing the relevance of premium cards throughout customers' travel journeys. This initiative combines convenience, comfort, and relationship-building at one of Latin America's leading airports.

Nature Bond

We reinforced our leadership in sustainable finance through the issuance of a US$500 million Nature Bond in the international market, the first transaction by a commercial bank worldwide under this label and for this amount. The funds raised will support projects aimed at the productive restoration of degraded areas, strengthening our contribution to the climate agenda, the preservation of natural resources, and the sustainable development of Brazil. The transaction was more than five times oversubscribed, highlighting investors' confidence in the Bank's financial strength and the consistency of our ESG strategy.

AcademIA

In April, we launched a new edition of AcademIA BB, our corporate training program in Artificial Intelligence and Data, available to all employees across the Bank and its Conglomerate. This new edition, focused on Generative and Agentic AI, attracted more than 36 thousand participants from a wide range of business areas across the organization. The initiative aims to democratize AI, reinforcing technology as one of the key pillars of the Bank's digital and cultural transformation.

Pix Innovations

We launched Boleto with Automatic Pix, a solution that enables the automation of recurring payments through customer authorization via QR Code at the time the boleto is paid. The new feature benefits companies of all sizes by reducing implementation costs, simplifying financial reconciliation, and increasing cash flow predictability, while preserving traditional boleto features such as interest charges, late-payment fees, protest registration, and negative credit reporting. This initiative reinforces Banco do Brasil's position as a benchmark for innovation in payment methods and in the delivery of digital solutions to its customers.

Disbursements under PEAC FGI and Pronampe

In 2026, we continued to operate in credit lines supported by guarantee funds, focusing on transactions with a stronger risk-return profile. Disbursements to micro and small enterprises supported by PEAC-FGI and Pronampe totaled R$11.1 billion in the semester, up 34% compared with the same period of 2025. We also advanced our resilience framework by expanding transactions backed by receivables and guarantees, reinforcing the quality and sustainability of the Loan Portfolio.

Shareholders

We have a shareholder base of 1.6 million shareholders, of which 99,1% are local individuals. At the end of june, 35% of our shares in free float were held by these clients, 17% by local corporate investors and 48% by investors residing abroad. Our shares (BBAS3) accounted for 2.47% of the Ibovespa in the second four months of 2026. On the last trading session of June, BBAS3 closed at R$ 19.91.

As disclosed in the material fact dated January 19, a payout of 30% was approved for the 2026 fiscal year. In 1H26, R$ 1.8 billion were distributed as interest on equity (JCP), corresponding to R$ 0.314 per share.

On April 23, 2026, we held BB Day, an event during which the Bank's Management presented its perspectives on business trends and strategic positioning. To access the event, click here.

On April 29, 2026, Banco do Brasil held its Annual and Extraordinary Shareholders' Meetings, with shareholders participating both in person and digitally. The meetings reviewed and approved the 2025 financial statements, the allocation of earnings, the distribution of dividends, and management compensation. Governance matters were also deliberated, including the election of Supervisory Board members, amendments to the Bylaws, and an update to the authorized capital limit.

Strategy and Corporate Governance

During the first half of 2026, we continued executing Banco do Brasil's Corporate Strategy (ECBB) 2026-2030, which translates our vision for the future, priorities, and strategic choices, guiding the institution's strategic positioning and reinforcing our commitment to generating sustainable value for customers, partners, shareholders, and society.

Our purpose, to be close and relevant in people's lives at every moment, together with our values, guides behaviors, decisions, and delivery, strengthening Banco do Brasil's performance in a dynamic and constantly evolving business environment.

With a five-year horizon and annual reviews, the ECBB remains a continuous, dynamic, and collaborative process, capable of adapting to market transformations and society's evolving demands. For the 2026-2030 cycle, we maintained our focus on the long-term vision, supported by scenario planning and future-oriented thinking, the strengthening of organizational capabilities, and continued investment in innovation and digital transformation.

Our strategic drivers and objectives continue to be guided by five core principles, reflecting deliberate choices to ensure Banco do Brasil's competitiveness and long-term sustainability: intelligent and sustainable financial management; purpose-driven digital transformation; value creation and continuous innovation; expansion into new business arenas; and efficient and integrated governance.

Our culture fosters continuous learning, values diversity, and strengthens an environment of trust and safety for people. Our employees drive innovation, value creation, and closer relationships with customers and society, contributing to the consistent execution of our strategy and the delivery of sustainable long-term results.

Corporate Governance ensures integrity, transparency, fairness, accountability and sustainability in the conduct of business. Since 2006, we have been listed on B3's Novo Mercado, the segment with the highest corporate governance standards. Our governance structure comprises the General Shareholders' Meeting; the Board of Directors (CA) and its advisory committees — Audit Committee (Coaud); People, Eligibility, Succession and Remuneration Committee (Corem); Risk and Capital Committee (Coris); Technology and Innovation Committee (Cotei); and Corporate Sustainability Committee (Cosem); the Executive Board, composed of the Board of Officers (Chief Executive Officer and Executive Vice Presidents) and the other statutory Officers; and the Supervisory Board (CF).

The Board of Directors, the body responsible for setting the general guidelines for BB's business and that of its subsidiaries and controlled entities, includes independent members, as established in BB's Bylaws (Art. 18, §7), in line with B3 Novo Mercado regulations, applicable rules and corporate governance best practices. In addition, the Board reflects diversity in gender, race and professional background and, in its current composition, includes 50% female leadership, a practice reinforced by rules and indicators for racial and gender representation that further enhance the performance and diversity of the Bank's Corporate Governance.

Technology that Transforms

The emergence of new technologies, particularly advances in Artificial Intelligence, has been reshaping the way individuals, companies, and governments interact with financial services. In this context, we continue to pursue a consistent technology transformation agenda focused on generating sustainable value, enhancing operational efficiency, strengthening customer experience, and creating new business opportunities. Our strategy combines technological modernization, artificial intelligence, digital ecosystems, open innovation, and security, supported by an organizational culture that is increasingly integrated across business, technology, and data.

New way of working

During the semester, Banco do Brasil advanced the expansion of its Digital Acceleration model, strengthening the integration of business, technology, data, and customer experience, enabling closer alignment between strategy and execution.

The progressive adoption of the Agile Operating Model has enhanced our ability to translate strategic priorities into tangible deliveries, reducing organizational dependencies, accelerating decision-making, and driving productivity gains. By bringing together multidisciplinary teams organized around customer journeys and products, we strengthen collaboration, innovation, and continuous value creation, establishing the foundations required to sustain our long-term evolution.

Investments in innovation and technological modernization

We invested R$4.5 billion in technology in the first half of the year and, since 2016, this amount has reached R$48.3 billion, including investments and IT personnel expenses. These ongoing investments in technology, ranging from infrastructure modernization to security enhancements, increase scalability, resilience, and operational efficiency, while supporting a high-quality phygital experience that allows customers to access our services wherever, whenever, and however they choose.

Our cloud strategy, based on a combination of public and private environments, enables us to meet growing business demands with speed, flexibility, and security, supporting critical solutions and expanding our capacity for innovation.

Digital channels

Digital channels, including App BB, WhatsApp BB, and web platforms, remained the primary means of customer interaction, accounting for approximately 94% of total transactions carried out during the semester. This level reflects not only greater adoption but also more frequent and effective use of digital services, in line with customers' preference for convenience and security.

We also enhanced the security of transactions and payment methods through the expansion of the BB, It's Me! (BB, Sou Eu!) solution to WhatsApp and SMS channels, enabling customers to confirm purchases that had been declined due to security rules. This initiative further strengthens the security of digital journeys and customer protection.

Customer acquisition through digital channels maintained consistent performance. More than 1.65 million accounts were opened through the app in 2026, reflecting the attractiveness of Banco do

Brasil's digital value proposition and the effectiveness of its Onboarding Platform.

Artificial Intelligence and Analytics: leadership and innovation

In 2026, Banco do Brasil further advanced its Data and Artificial Intelligence strategy, combining capability building, governance, technological modernization, and business value creation. AcademIA BB expanded the reach of AI training, with more than 36 thousand participants, strengthening the adoption of the technology at scale across the organization. The Bank also enhanced its analytical maturity, achieving the Data Safety level, a benchmark for trust, governance, and data security.

The expansion of Plata.IA, the Bank's corporate platform that democratizes secure access to Artificial Intelligence, together with the evolution of GAIA 3.0, our governance environment for the lifecycle management of data, analytics, and AI, increased the scalability, efficiency, and governance of technology solutions. This modernization reduced manual governance efforts by approximately 50% and consolidated more than 2.3 thousand cataloged solutions.

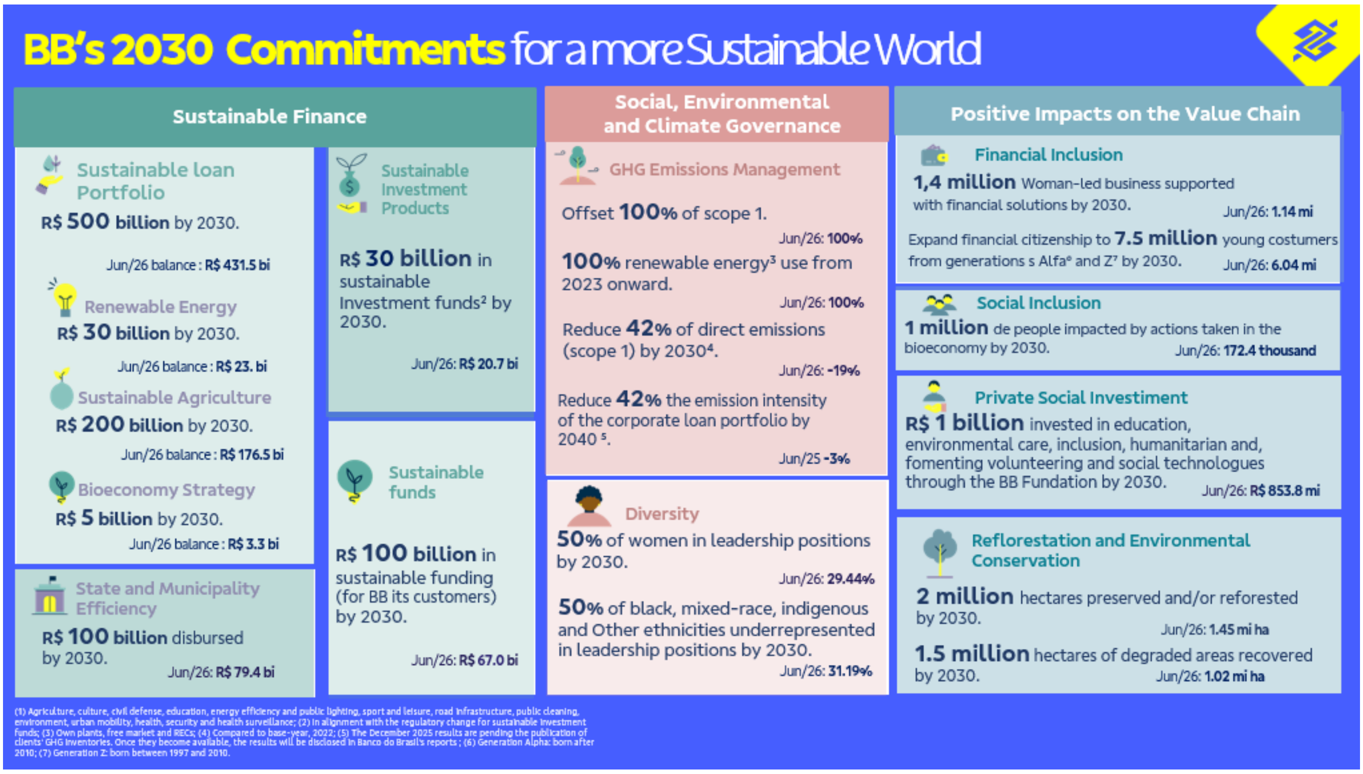
Artificial Intelligence is becoming increasingly embedded in internal processes and customer journeys, supporting decision-making, process automation, risk mitigation, offer personalization, and the continuous enhancement of user experience. These applications generate productivity gains for employees, improve operational efficiency, and contribute to stronger business performance, reinforcing customer relationships and expanding value creation for shareholders and society.

At the same time, BB strengthened its leadership in Ethical and Responsible AI, privacy, and secure data sharing, consolidating the foundations for the sustainable and secure expansion of Artificial Intelligence across the organization.

ESG (Environmental, Social and Governance) Agenda

We adopt Environmental, Social, and Governance (ESG) best practices that establish actions for identifying and managing risks and opportunities. These principles are embedded in BB Agenda 30, materialized through the BB 2030 Commitments for a More Sustainable World (long-term commitments) and the Bank's Sustainability Plan.

The BB 2030 Commitments establish targets across three strategic pillars: sustainable finance; environmental, social, and climate governance; and positive impacts throughout the value chain. These pillars reflect our engagement with global sustainable development priorities and reinforce the integration of the ESG agenda into our business management, risk management, and long-term value creation for customers, shareholders, and society.



Sustainable Funding

We reached R$51.1 billion in funding allocated to investments in ESG initiatives. These resources were obtained through the issuance of ESG bonds in international markets and through transactions with multilateral institutions, investment banks, and global commercial banks.

We continued to play a leading role in mobilizing international funding to support the climate agenda, economic and social development, and activities with positive environmental impact, in line with our sustainability strategy and our commitments under the sustainable finance agenda.

During the first half of 2026, the main highlight within this pillar was the international issuance of a US$500 million Nature Bond, further expanding BB's role in mobilizing resources to finance solutions aligned with nature, climate, and sustainable land-use agendas.

The transaction represented a milestone in the sustainable finance market by directing proceeds to projects focused on the productive restoration of degraded areas, promoting a combination of agricultural productivity gains, environmental restoration, and reduced pressure for the conversion of new natural areas. Strong demand from international investors underscored recognition of Banco do Brasil's financial strength, the consistency of its ESG strategy, and its ability to structure initiatives that deliver positive environmental impacts and generate long-term value.

The issuance also reinforced our position at the forefront of sustainable financial innovation by incorporating the nature agenda into our international funding strategy and expanding the range of instruments aimed at channeling capital toward activities with measurable environmental benefits and the potential to generate sustainable economic value.

Throughout the semester, sustainable international funding further strengthened the diversification of our funding sources, expanded access to long-term funding, and contributed to deepening relationships with investors and global financial institutions.

We expanded our sustainable financing solutions through the execution of a new Green Building Repo, structured in partnership with the French bank Natixis, totaling US$200 million with a two-year tenor. The proceeds will be allocated to the financing and refinancing of sustainable buildings, including construction and retrofit projects with high energy efficiency and internationally recognized environmental certifications. The initiative is aligned with our Sustainable Finance Framework and the Eco Invest Brasil Program, strengthening the mobilization of international private capital to support Brazil's ecological transition.

Under the Eco Invest Brasil Program, we further consolidated our role in the implementation of the initiative, particularly through the results of the 4th Auction, which mobilized approximately R$6.4 billion for investments in sociobioeconomy, sustainable tourism, and green infrastructure projects in the Legal Amazon. Through these efforts, we reinforced our strategy of directing capital toward activities with significant social and environmental impact potential, contributing to environmental conservation, economic inclusion, and sustainable development across all Brazilian biomes.

Sustainable Business

In line with BB's long-term commitments and with the objective of supporting clients in the transition to a more sustainable economy, the Sustainable Loan Portfolio reached R$431.5 billion in sustainable credit operations in June, representing growth of 8.8% over the last 12 months. This performance demonstrates the Bank's ability to expand the offering of financial solutions aligned with the transition to a more sustainable economy, consolidating its position as one of the leading financiers of activities with positive social and environmental impact in Brazil.

The growth of the portfolio reflects the increasing integration of environmental and social aspects into the Bank's business activities, directing resources toward initiatives capable of generating economic development, productive inclusion, and environmental benefits, while strengthening the resilience and competitiveness of the financed sectors.

The Sustainable Loan Portfolio is subject to an independent assessment based on the main national and international ESG taxonomies. Its methodology is continuously enhanced to incorporate market best practices, ensuring transparency, consistency, and alignment with recognized sustainability standards.

Bioeconomy and Value Chain

We play a strategic role in strengthening biodiversity and the sociobioeconomy in Brazil by supporting family farmers, Indigenous peoples, traditional communities, associations, and cooperatives through financial solutions, credit lines with differentiated conditions, specialized services, and financial guidance. This approach contributes to income generation, productive inclusion, and the sustainable development of the regions where we operate.

In recent years, we have expanded our presence in this segment through new initiatives and strategic partnerships that strengthen access to credit, foster innovation, and connect bioeconomy producers and enterprises with markets and sustainable growth opportunities.

In line with our strategy to strengthen the sociobioeconomy and expand access to financial solutions in priority regions, we trained 105 Sociobioeconomy Credit Agents to operate across the Amazon, Cerrado, Caatinga, and Atlantic Forest biomes, in partnership with the Ministry of the

Environment and Climate Change (MMA), the Ministry of Agrarian Development and Family Farming (MDA), the Inter-American Development Bank (IDB), the Climate and Society Institute (iCS), and Conexsus, pursuant to Joint Ordinance MDA/MMA No. 2, dated January 24, 2025. This initiative strengthens the provision of specialized financial guidance and helps expand access to the financial solutions required for the development of activities carried out by family farmers, Indigenous peoples, traditional communities, and other bioeconomy enterprises.

As a result of this strategy, we consolidated our position among the leading financiers of the bioeconomy and biodiversity value chains in Brazil, with R$3.3 billion allocated to financing projects in the segment, positively impacting more than 172 thousand people and reinforcing our commitment to generating economic, social, and environmental value.

Carbon Market

We strengthened our presence in the voluntary carbon market by supporting clients in structuring projects with significant environmental additionality and expanding the range of solutions aimed at the transition to a low-carbon economy. Our activities include support for decarbonization strategies, the trading and intermediation of carbon credits, and the financing of renewable energy, energy efficiency, and environmental restoration initiatives.

Through June 2026, we contributed to the preservation and reforestation of 1.45 million hectares through carbon projects and credit operations, promoting natural resource conservation and generating value for producers and communities. In this context, forest conservation projects (REDD+) combine environmental protection with sustainable economic development.

We also advanced forest restoration initiatives, highlighted by the São Paulo Agro Springs Reforestation Project, developed in partnership with Carbonext and Fundação Coopercitrus Credicitrus. The initiative provides for the restoration of 3 thousand hectares of native vegetation and reinforces our role in structuring high-integrity climate assets, connecting environmental restoration, productive inclusion, and access to climate finance mechanisms.

During the semester, we further strengthened our sustainable innovation agenda through an investment, via BB Ventures, in Agrorobótica, an agtech company specialized in agronomic intelligence and soil carbon measurement. This initiative reinforces our strategy of bringing together credit, technology, and sustainability, expanding opportunities for value creation and the development of new markets linked to the climate agenda.

Diversity, Equity and Inclusion

We believe that diversity, equity, and inclusion are essential drivers of sustainable value creation and of strengthening our capacity for innovation, decision-making, and engagement with the diverse stakeholders with whom we interact. By considering people, territories, and the multiple social realities within our sphere of activity, we foster a more representative and inclusive environment, expand development opportunities, and contribute to reducing inequalities and promoting the socioeconomic development of the regions where we operate.

Our commitment is also reflected in the composition of our governance bodies. Currently, women account for 44% of the Executive Board and 50% of the Board of Directors. In addition, two members of the Executive Board and one member of the Board of Directors self-identify as Black, two members of the Executive Board and one member of the Board of Directors self-identify as members of the LGBTQIAPN+ community, and one member of the Board of Directors is a person with a disability (PwD).

Below, we present the evolution in the number of women holding management positions at Banco do Brasil:

	jun/25		jun/26	
	Number of Women	%	Number of Women	%
Board of Directors	4	50%	4	50%
Executive Board	4	44%	4	44%
Executive Management	9	28%	10	29%

% = Percentage of women by hierarchical level

We have one of the most diverse workforces in the market, a distinction recognized by B3 through the iDiversa index. In compliance with item III of paragraph 6 of Article 133 of Law No. 6,404/1976, as amended by Law No. 15,177/2025, we inform that Banco do Brasil's remuneration policy is based on objective and equitable criteria, with no gender distinction across its remuneration components, whether fixed or variable. Fixed remuneration is based on the base salary or reference amount established for each position, with admission occurring exclusively through public competitive examinations and no difference in compensation between men and women, resulting in a women-to-men base salary ratio of 1.0 across all functional levels (Executive, Managerial, Technical, Operational, Advisory, and others). Variable remuneration linked to the performance of functions, as well as remuneration components of a personal nature, are governed by uniform corporate rules established according to the position held, the function performed, and objective eligibility criteria, likewise without any gender distinction. Currently, Banco do Brasil does not have any remuneration component classified as occasional remuneration.

The tables below present the number and proportion of women at each hierarchical level within Banco do Brasil, as well as the female-to-male base salary ratio.

	jun/25		jun/26	
	Number of Women	%	Number of Women	%
Total Bank	**35,082**	**41%**	**34,222**	**41%**
Operational	18,073	45%	17,018	46%
Managerial	11,345	37%	11,433	37%
Advisory	4,276	35%	4,272	34%
Specialist	672	38%	776	35%
Technical	716	54%	723	54%

% = Percentage of women by hierarchical level

Salary-base female/male ratio	jun/25	jun/26
Executive [1]	1	1
Managerial	1	1
Technical	1	1
Operational	1	1
Advisory	1	1
Others	1	1

[1] Includes statutory officers

We remain committed to increasing diversity in leadership positions, with the goal of achieving 50% female representation by 2030. The evolution of this indicator demonstrates consistent progress over recent years. We also continue advancing the representation of Black, Brown, Indigenous, and other underrepresented ethnic groups in leadership positions, for which we have established a target of reaching 50% by 2030.

To strengthen increasingly inclusive, diverse, and representative governance, we held two editions of the strategic meetings of the Diversity, Equity and Inclusion Advisory Council (Codei), fostering dialogue between members of the Executive Board and external experts on topics relevant to the business, namely "ESG Driving New Business Arenas" and "NR1 – Psychosocial Risk and Impacts on Performance." We also held meetings of the Regional Diversity, Equity and Inclusion and Employee Experience Forums, where the impacts of NR1 were discussed from the perspective of our workforce.

Aligned with our Corporate Strategy and our purpose of generating value for society, we foster initiatives aimed at productive inclusion, the promotion of diversity, and sustainable development. In this context, we sponsored Favela Gastronômica, contributing to the strengthening of community entrepreneurship and the creative economy in underserved areas. The initiative promoted income generation, cultural appreciation, and expanded opportunities for Black entrepreneurs, women, LGBTQIAPN+ individuals, and other historically underrepresented groups, attracting more than 40 thousand visitors and increasing the visibility of local businesses.

During Pride Month, we sponsored the Diversity Fair, an initiative aligned with our commitment to inclusion, respect for diversity, and sustainable economic development. The event brought together more than 100 exhibitors and approximately 25 thousand visitors, promoting visibility and recognition for the LGBTQIAPN+ community, while fostering entrepreneurship, employability, accessibility, and income generation.

These initiatives reinforce our diversity, equity, inclusion, and well-being agenda, contributing to a stronger organizational culture, enhanced people management practices, and the development of more innovative, collaborative, and sustainable environments. At the same time, they strengthen our ability to attract and retain talent, manage risks, and generate sustainable value for our stakeholders.

Major Awards and Recognition

In March, we received the **Banking Transformation Award**, which recognizes innovative and transformative practices in the financial sector, reaffirming the relevance of Banco do Brasil's efforts in diversity, equity, and inclusion initiatives. This recognition reflects the consistent progress achieved in this strategic agenda, supported by initiatives such as the BB Diversity Equity Fund and direct support for entrepreneurship projects in underrepresented communities, which expand the reach and effectiveness of the Bank's actions. The award also highlights BB's alignment with the 2030 Agenda and the UN Global Compact, consolidating inclusion as a pillar of its corporate strategy and as a key driver of digital transformation and Brazil's socioeconomic development.

In May, we received the **Pro-Equity of Gender and Race Seal**, awarded by the Ministry of Women, as well as five recognitions at the **Best Companies and Diversity Leaders Awards**, organized by the Business Initiative for Racial Equality. These recognitions acknowledged initiatives related to the advancement of Black professionals, the implementation of affirmative action measures in internal recruitment, the promotion of racial equity, the engagement of the supplier chain in Human Rights and DE&I, and the appreciation of Black history and identity. These achievements reinforce the Bank's leadership in promoting equal opportunities, inclusion, and respect for Human Rights, while demonstrating the effectiveness of structural initiatives that generate positive impacts for employees, customers, suppliers, and society.

Also in May, Banco do Brasil's Pix Abroad solution won the popular vote in the **Digital Innovation Brazil** category at the 2026 Mobile Time Selection Award, a recognition that highlights innovative initiatives developed in Brazil over the past 12 months. A total of 21 initiatives selected by the editorial teams of Mobile Time and Mobile Time Latinoamérica competed for the award. This achievement reinforces the relevance of the solution, which entered its pilot phase in Argentina in March 2026. Developed through the integration between Banco do Brasil and Banco Patagonia, the initiative enables Brazilians to make payments at participating merchants in the neighboring country through an experience similar to the Pix system used in Brazil.

In June, BB was named **Bank of the Year** by the Celent Model Bank Awards. The award, which celebrates 20 years of recognizing best practices among banks worldwide, establishes BB as an international benchmark in the strategic use of technology to create value for customers. This year's edition featured 115 nominated institutions from across all continents, evaluated based on rigorous criteria covering innovation, technological excellence, and business results. This recognition reflects BB's large-scale adoption of artificial intelligence and analytics, with solutions that enhance the Bank's ability to understand, anticipate, and address customer needs with greater precision.

The Bank also received the **Confia Seal** in June, awarded by the Brazilian Federal Revenue Service in recognition of excellence in tax management, reinforcing its commitment to transparency, compliance, and best governance practices.

In the macroeconomic field, Banco do Brasil achieved a prominent position in the **Broadcast Projections Award**, one of the most prestigious recognitions in the financial market. The award recognizes institutions whose forecasts for key economic indicators most closely match the actual outcomes, highlighting analytical consistency and excellence in scenario building. This year, BB was the only major financial institution to rank among the top ten, securing 7th place among more than 90 participants, including banks, brokerages, consulting firms, and asset managers, reaffirming its excellence in economic analysis and its contribution to a better understanding of the macroeconomic environment.

Throughout the semester, we also received significant international recognition for our performance in the Private Banking segment, reflecting the excellence of BB Private in delivering wealth management, digital, and specialized advisory solutions. Highlights included the awards granted by the *Euromoney Private Banking Awards*, which recognized BB Private as the **Best Private Bank in Brazil for Digital Solutions**, reflecting our commitment to innovation and the continuous enhancement of the customer experience; the *PWM Wealth Tech Awards*, in which we were named the **Best Private Bank in Latin America for Global Portfolio Management** and related products and services, underscoring the excellence of the solutions we offer for clients' global wealth management needs; and the *Global Private Banking Innovation Awards*, which recognized BB Private as the **Best Private Bank in Latin America for Family Succession Advisory Services** and Next-Generation Planning, highlighting the importance of *Generations*, BB Private's program dedicated to succession planning and the development of future family leaders.

Independent Audit

BB strictly complies with all legislation and regulations applicable to independent auditing, ensuring transparency and compliance in its processes. KPMG Auditores Independentes Ltda. is the firm engaged to provide external audit services on the financial statements.

With respect to non-audit services provided by the firm within BB, they do not represent a conflict of interest nor compromise its independence in conducting the work. Information regarding non-audit service fees is disclosed annually in our Reference Form, in accordance with CVM Resolution 162/2022.

Additional Clarifications

In compliance with Article 243 of Law No. 6,404/1976, we inform that the Company's investments in associates and subsidiaries are disclosed in Notes 2 – Presentation of the Financial Statements and 14 – Investments.

We annually disclose the investments made in public policies in our Annual Letter on Public Policies and Corporate Governance, available at ri.bb.com.br.

Banco do Brasil, its shareholders, management and members of the Supervisory Board undertake to resolve all disputes or controversies related to the Novo Mercado Regulation through the B3 Arbitration Chamber, in accordance with the arbitration clause set forth in Banco do Brasil's Bylaws.

This Management Report was prepared based on the Individual and Consolidated Financial Statements prepared in accordance with IFRS.

Acknowledgements

We are deeply grateful to our employees, whose commitment, dedication, and ability to innovate are demonstrated every day. Their efforts to adapt, create and improve solutions, while maintaining a relentless focus on building outstanding relationships with our customers, are essential to fulfilling our purpose. We also extend our gratitude to our customers and shareholders, whose trust is fundamental to our success. We reaffirm our commitment to generating sustainable value, balancing consistent results with social, environmental, and ethical responsibility in all our actions.

IFRS Financial Statements
June 30, 2026

Contents

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of income

	Note	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Interest income		160,747,114	149,252,571	81,771,473	77,532,482
Interest expense		(111,283,805)	(101,288,276)	(56,088,674)	(53,336,067)
Net interest income	5	**49,463,309**	**47,964,295**	**25,682,799**	**24,196,415**
Net (constitution)/reversal of expected credit losses with:		(34,397,820)	(31,635,779)	(18,064,412)	(16,179,908)
Interbank investments		(8,804)	(33,270)	(2,892)	(2,909)
Loan portfolio	13	(34,300,749)	(35,171,600)	(18,196,571)	(15,843,066)
Other financial instruments		(88,267)	3,569,091	135,051	(333,933)
Net interest income after allowance for losses		**15,065,489**	**16,328,516**	**7,618,387**	**8,016,507**
Non-interest income		**28,263,458**	**25,802,338**	**14,331,457**	**13,856,058**
Service fee income	6	17,934,696	17,049,443	9,108,747	8,692,956
Net gains/(losses) from financial instruments:		(1,385,678)	(1,860,769)	(425,123)	(768,520)
Fair value through profit or loss		(1,577,646)	(2,189,312)	(484,495)	(974,129)
Fair value through other comprehensive income		191,968	328,543	59,372	205,609
Income from equity method investments	14	3,803,118	3,574,726	2,061,678	2,013,151
Net income on foreign exchange and translation of foreign currency transactions		927,003	(461,852)	242,414	222,469
Other income	7	6,984,319	7,500,790	3,343,741	3,696,002
Non-interest expenses		**(40,603,820)**	**(40,487,484)**	**(20,247,544)**	**(20,511,034)**
Personnel expenses	8	(14,280,659)	(15,172,242)	(7,089,946)	(7,991,868)
Other administrative expenses	9	(4,580,140)	(4,681,820)	(2,300,152)	(2,369,026)
Tax expenses	19	(4,644,109)	(4,339,544)	(2,310,104)	(2,172,639)
Amortization of intangible assets		(1,460,971)	(1,307,457)	(741,414)	(670,294)
Provisions for civil, tax and labor claims	18	(5,488,015)	(5,802,139)	(2,862,260)	(2,975,226)
Depreciation		(1,796,681)	(1,556,554)	(907,526)	(736,158)
Other expenses	7	(8,353,245)	(7,627,728)	(4,036,142)	(3,595,823)
Income before taxes		**2,725,127**	**1,643,370**	**1,702,300**	**1,361,531**
Income taxes	**19**	**3,637,834**	**6,116,746**	**1,554,384**	**2,220,731**
Current		(2,848,021)	(2,931,178)	(1,276,231)	(1,598,977)
Deferred		6,485,855	9,047,924	2,830,615	3,819,708
Net income		**6,362,961**	**7,760,116**	**3,256,684**	**3,582,262**
Attributable to shareholders of the Bank		4,794,808	6,220,887	2,397,643	2,782,083
Attributable to non-controlling interests		1,568,153	1,539,229	859,041	800,179
Earnings per share					
Weighted average number of shares - basic and diluted		5,709,696,692	5,708,696,148	5,709,201,562	5,709,024,632
Basic and diluted earnings per share (R$)		0.84	1.09	0.42	0.49

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of comprehensive income

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Net income	**6,362,961**	**7,760,116**	**3,256,684**	**3,582,262**
Items that may be subsequently reclassified to the Income Statement				
Financial assets at fair value through other comprehensive income	**653,546**	**2,868,488**	**278,268**	**1,272,829**
Unrealized gains/(losses)	1,537,661	4,842,953	552,719	2,360,760
Realized (gains)/losses – reclassified to profit or loss	(191,968)	(328,543)	(59,372)	(205,609)
Tax effect	(692,147)	(1,645,922)	(215,079)	(882,322)
Share in the comprehensive income of associates and joint ventures	**(186,967)**	**226,995**	**(354,282)**	**225,427**
Unrealized gains/(losses) on financial assets at FVOCI	(393,736)	281,590	(316,984)	197,876
Unrealized gains/(losses) on cash flow hedge	60,122	(62,296)	18,853	(32,218)
Unrealized gains/(losses) on other comprehensive income	14,788	105,533	(177,459)	130,795
Tax effect	131,859	(97,832)	121,308	(71,026)
Hedge of net investment abroad	**56,091**	**120,460**	**6,832**	**45,531**
Unrealized gains/(losses)	101,984	219,018	12,422	82,783
Tax effect	(45,893)	(98,558)	(5,590)	(37,252)
Foreign currency exchange adjustments	**(546,006)**	**(1,655,033)**	**(477,848)**	**(830,930)**
Items that will not be subsequently reclassified to the Income Statement				
Financial assets at fair value through other comprehensive income	**42,447**	**150,828**	**21,244**	**35,699**
Unrealized gains/(losses)	80,937	270,915	42,387	64,914
Tax effect	(38,490)	(120,087)	(21,143)	(29,215)
Defined benefit pension plans	**(7,092,383)**	**(3,298,421)**	**(7,092,383)**	**(3,298,421)**
Gains/(losses) related to remeasurement of defined benefit pension plans	(13,427,744)	(6,225,875)	(13,427,744)	(6,225,875)
Tax effect	6,335,361	2,927,454	6,335,361	2,927,454
Other comprehensive income net of tax effects	**(7,073,272)**	**(1,586,683)**	**(7,618,169)**	**(2,549,865)**
Total comprehensive income	**(710,311)**	**6,173,433**	**(4,361,485)**	**1,032,397**
Attributable to controlling interests	(2,099,631)	4,958,110	(4,994,212)	367,824
Attributable to non-controlling interests	1,389,320	1,215,323	632,727	664,573

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of financial position

	Note	June 30, 2026	December 31, 2025
Assets			
Cash and due from banks	10	27,063,120	19,737,849
Deposits with Central Bank of Brasil		117,967,414	120,016,133
Financial assets at amortized cost, net		1,512,291,634	1,435,612,604
Interbank investments	11	254,492,256	189,464,519
Loan portfolio	13	1,143,392,032	1,133,069,621
Securities	12	45,798,230	47,261,092
Other financial assets		68,609,116	65,817,372
Financial assets at fair value through profit or loss	12	16,166,249	12,277,786
Debt and equity instruments		10,151,513	7,620,302
Derivatives		6,014,736	4,657,484
Financial assets at fair value through other comprehensive income	12	710,853,110	673,139,259
Non current assets held for sale		284,754	298,917
Investments in associates and joint ventures	14	21,699,105	21,916,589
Property and equipment		19,218,424	18,488,742
Use		14,761,853	13,700,864
Right of use assets		4,456,571	4,787,878
Intangibles		12,266,132	12,053,148
Tax assets		111,609,476	101,756,821
Current		12,091,555	12,408,456
Deferred	19	99,517,921	89,348,365
Other assets		38,684,322	39,845,405
Total assets		**2,588,103,740**	**2,455,143,253**
Liabilities			
Financial liabilities at amortized cost		2,281,392,957	2,149,846,333
Customers resources	15	954,018,837	897,937,449
Financial institutions resources	16	845,408,764	727,039,247
Resources from issuance of debt securities	17	296,074,171	331,537,120
Other financial liabilities		185,891,185	193,332,517
Financial liabilities at fair value through profit or loss	12	5,614,344	4,474,734
Provisions		39,610,198	37,895,972
Provisions for civil, tax and labor claims	18	32,037,200	29,889,800
Other provisions		7,572,998	8,006,172
Provisions for expected credit losses on financial guarantee contracts and other commitments		741,135	793,913
Tax liabilities		17,400,361	21,834,537
Current		5,022,430	6,425,409
Deferred	19	12,377,931	15,409,128
Other liabilities		52,576,885	46,730,348
Total liabilities		**2,397,335,880**	**2,261,575,837**
Shareholders' equity	20		
Capital		120,000,000	120,000,000
Instruments qualifying to common equity tier 1 capital		4,100,000	4,100,000
Treasury shares		(253,010)	(258,497)
Capital reserves		6,653,106	6,643,763
Profit reserves		86,769,740	82,301,417
Other comprehensive income (loss)		(23,537,398)	(16,642,959)
Unallocated retained earnings		(7,652,967)	(6,936,049)
Shareholders' equity attributable to shareholders of the Bank		**186,079,471**	**189,207,675**
Shareholders' equity attributable to non-controlling interest		4,688,389	4,359,741
Total shareholders' equity		**190,767,860**	**193,567,416**
Total liabilities and equity		**2,588,103,740**	**2,455,143,253**

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of changes in shareholders' equity

	Attributable to shareholders of the Bank											Shareholders' equity attributable to non-controlling interests	Total shareholders' equity
						Other comprehensive income							
	Capital	Instruments qualifying as common equity tier 1 capital	Treasury shares	Capital reserves	Profit reserves	Financial assets at fair value through other comprehensive income	Defined benefit plans remeasurement	Foreign currency translation	Gains/(losses) on hedge/ others	Unallocated retained earnings	Shareholders' equity attributable to shareholders of the Bank		
Balance at December 31, 2024	**120,000,000**	**5,100,000**	**(263,523)**	**6,638,527**	**81,215,405**	**(6,049,681)**	**(5,701,461)**	**(4,625,576)**	**(1,315,096)**	**(15,375,577)**	**179,623,018**	**4,613,326**	**184,236,344**
Net income	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**6,220,887**	**6,220,887**	**1,539,229**	**7,760,116**
Other comprehensive income	--	--	--	--	--	3,198,041	(3,298,421)	(1,317,693)	155,296	--	(1,262,777)	(323,906)	(1,586,683)
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**3,198,041**	**(3,298,421)**	**(1,317,693)**	**155,296**	**6,220,887**	**4,958,110**	**1,215,323**	**6,173,433**
Share-based payments	--	--	5,268	4,994	--	--	--	--	--	--	10,262	--	10,262
Other	--	--	--	--	--	--	--	--	--	41,734	41,734	7,102	48,836
Allocation of profit reserves	--	--	--	--	(1,713,355)	--	--	--	--	1,713,355	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(32,100)	(32,100)	--	(32,100)
Distribution of interest on own capital and dividends	--	--	--	--	(3,276,875)	--	--	--	--	--	(3,276,875)	(1,312,654)	(4,589,529)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	(228,309)	(228,309)
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	666,590	666,590	162,611	829,201
Balance at June 30, 2025	**120,000,000**	**5,100,000**	**(258,255)**	**6,643,521**	**76,225,175**	**(2,851,640)**	**(8,999,882)**	**(5,943,269)**	**(1,159,800)**	**(6,765,111)**	**181,990,739**	**4,457,399**	**186,448,138**
Balance at December 31, 2025	**120,000,000**	**4,100,000**	**(258,497)**	**6,643,763**	**82,301,417**	**(3,001,469)**	**(6,217,529)**	**(6,499,951)**	**(924,010)**	**(6,936,049)**	**189,207,675**	**4,359,741**	**193,567,416**
Net income	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**4,794,808**	**4,794,808**	**1,568,153**	**6,362,961**
Other comprehensive income	--	--	--	--	--	536,815	(7,092,383)	(437,868)	98,997	--	(6,894,439)	(178,833)	(7,073,272)
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**536,815**	**(7,092,383)**	**(437,868)**	**98,997**	**4,794,808**	**(2,099,631)**	**1,389,320**	**(710,311)**
Share-based payments	--	--	5,487	9,343	--	--	--	--	--	--	14,830	--	14,830
Other	--	--	--	--	--	--	--	--	--	7,447	7,447	12,736	20,183
Allocation of profit reserves	--	--	--	--	5,961,236	--	--	--	--	(5,961,236)	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(12,060)	(12,060)	--	(12,060)
Distribution of interest on own capital and dividends	--	--	--	--	(1,492,913)	--	--	--	--	(298,814)	(1,791,727)	(1,262,617)	(3,054,344)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	5,534	5,534
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	752,937	752,937	183,675	936,612
Balance at June 30, 2026	**120,000,000**	**4,100,000**	**(253,010)**	**6,653,106**	**86,769,740**	**(2,464,654)**	**(13,309,912)**	**(6,937,819)**	**(825,013)**	**(7,652,967)**	**186,079,471**	**4,688,389**	**190,767,860**

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of cash flows

	01/01 to 06/30/2026	01/01 to 06/30/2025
Operating activities		
Net income	**6,362,961**	**7,760,116**
Adjustments for:	**37,232,553**	**38,133,186**
Net expected loss	36,591,042	33,980,599
Provision for labor, tax and civil lawsuits	5,488,015	5,802,139
Effect of exchange rate changes on cash and cash equivalents	2,977,017	7,659,861
Depreciation	1,796,681	1,556,554
Amortization of intangible assets	1,460,971	1,307,457
Net losses of capital in other assets	64,126	37,137
Impairment of other assets	21,293	20,744
Net (gains)/losses from financial assets at fair value through other comprehensive income	(191,968)	(328,543)
Net gains from disposal of property	(295,234)	(187,648)
Net (gains)/losses on foreign exchange and translation of foreign currency transactions	(927,003)	461,852
Adjustment of actuarial assets/liabilities and surplus allocation funds	(2,102,604)	(1,918,834)
Income taxes	(3,637,834)	(6,116,746)
Net gains from equity method investments	(3,803,118)	(3,574,726)
Other	(208,831)	(566,660)
Adjustments for net change in operating assets and liabilities	**(9,556,302)**	**26,461,145**
Deposits with the Central Bank of Brazil	2,048,719	(4,397,657)
Interbank investments	(66,979,488)	83,168,586
Financial assets at fair value through profit or loss	(3,888,463)	6,036,787
Loan portfolio	(46,726,536)	(150,960,994)
Non-current assets held for sale	(180,304)	(159,874)
Other assets	(6,310,135)	(10,188,069)
Customers resources	56,081,388	6,646,514
Financial liabilities at fair value through profit or loss	1,139,610	(2,843,479)
Financial institutions resources	118,369,517	1,446,345
Funds from issuance of securities	(32,849,754)	31,257,972
Other liabilities	(26,895,483)	71,902,385
Income taxes paid	(3,365,373)	(5,447,371)
Net cash provided by operating activities	**34,039,212**	**72,354,447**

In thousands of Reais, unless otherwise stated

Continued	01/01 to 06/30/2026	01/01 to 06/30/2025
Investing activities		
Acquisition of financial assets at fair value through other comprehensive income	(85,862,348)	(237,994,162)
Disposal of financial assets at fair value through other comprehensive income	74,226,537	176,648,154
Acquisition of securities at amortized cost	(13,165,640)	(23,436,350)
Redemption of securities at amortized cost	6,579,762	1,835,164
Acquisition of property and equipment	(2,003,559)	(1,586,896)
Disposal of property and equipment	5,319	8,750
Acquisition of intangible assets	(1,722,822)	(1,878,510)
Dividends and interest on own capital received	3,207,953	4,768,103
Capital investment - Broto S.A.	(9,000)	(5,000)
Disposal of equity interests	39,804	3,458
Net cash used in investing activities	**(18,703,994)**	**(81,637,289)**
Financing activities		
Settlement of long-term liabilities	(2,613,195)	(1,276,914)
Issue of long-term liabilities	--	8,300,000
Repayments and extinguishments of lease liabilities	(696,813)	(643,337)
Dividends and/or interest on own capital paid to Bank's shareholders	(1,975,861)	(6,008,672)
Dividends and/or interest on own capital paid to non-controlling interests	(1,653,735)	(1,440,125)
Interest paid on additional equity instrument	(36,273)	(220,229)
Net cash used in financing activities	**(6,975,877)**	**(1,289,277)**
Net increase or decrease in cash and cash equivalents	**8,359,341**	**(10,572,119)**
Cash and cash equivalents at the beginning of the year	59,635,525	83,167,243
Effect of exchange rate changes on cash and cash equivalents	(2,977,017)	(7,659,861)
Cash and cash equivalents at the end of the year	65,017,849	64,935,263
Increase/(decrease) in cash and cash equivalents	**8,359,341**	**(10,572,119)**
Complementary information about cash flow		
Interest paid	(100,920,686)	(98,002,828)
Interest received	124,545,145	135,174,610

Accounting changes not involving cash and cash equivalents		
Assets reclassified as non-current assets held for sale	(194,467)	(114,163)
Unpaid dividends and/or interest on own capital	584,910	--

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of added value

	Note	01/01 to 06/30/2026	01/01 to 06/30/2025
Income		**150,809,634**	**139,844,404**
Financial intermediation		160,288,439	146,929,950
Service rendering		24,919,015	24,550,233
Net (constitution)/reversal of expected credit losses with:		(34,397,820)	(31,635,779)
Loan portfólio		(34,300,749)	(35,171,600)
Interbank investments		(8,804)	(33,270)
Other financial instruments		(88,267)	3,569,091
Financial intermediation expenses		**(111,283,805)**	**(101,288,276)**
Purchased inputs from third parties		**(18,134,804)**	**(17,665,338)**
Supplies, energy, and others	9	(4,120,058)	(3,705,908)
Outsourced services	9	(173,486)	(233,116)
Other		(13,841,260)	(13,726,314)
Adjustment of actuarial liabilities	7	(690,841)	(669,786)
Performance bonus paid to customers for loyalty	7	(851,171)	(824,527)
Operating losses	7	(109,772)	(120,247)
Other		(12,189,476)	(12,111,754)
Gross Value Added		**21,391,025**	**20,890,790**
Depreciation and amortization		(3,257,652)	(2,864,011)
Net Value Added produced by the entity		**18,133,373**	**18,026,779**
Value Added received in transference		**3,803,118**	**3,574,726**
Net income/(loss) from equity method investments		3,803,118	3,574,726
Total Value Added created		**21,936,491**	**21,601,505**
Distribution of Value Added created		**21,936,491**	**21,601,505**
Personnel	**8**	**14,539,425**	**15,490,182**
Wages and salaries		7,941,125	8,099,307
Benefits		2,784,393	2,617,170
FGTS		508,448	480,387
Other charges		3,305,459	4,293,318
Taxes, fees, and contributions		**1,006,275**	**(1,777,202)**
Federal		(218,605)	(2,957,144)
State		629	545
Municipal		1,224,251	1,179,397
Borrowed capital repayment		**27,830**	**128,409**
Rental	9	27,830	128,409
Own capital repayment		**6,362,961**	**7,760,116**
Interest on own capital - Brazilian Government	20	895,864	1,638,438
Interest on own capital - others	20	895,863	1,638,437
Non-controlling interest's dividends		1,262,617	1,312,654
Interest on instrument qualifying as common equity tier 1 capital		12,060	32,100
Retained earnings		2,991,021	2,911,912
Non-controlling interest on retained profit		305,536	226,575

The accompanying notes are an integral part of the condensed consolidated interim financial statements.

1– The bank and its operations

Banco do Brasil S.A. ("Banco do Brasil" or the "Bank") is a publicly-traded company, which engages economic activities pursuant to art. 173 of the Brazilian Federal Constitution, subject to the rules of Brazilian Corporate Law, and is governed by Laws 4,595/1964, 13,303/2016 and the respective ruling Decree. The Brazilian Federal Government controls the Bank. Its headquarters and domicile are located at Setor de Autarquias Norte, Quadra 5, Lote B, Edifício Banco do Brasil, Brasília, Federal District, Brazil.

The Bank has its shares traded in the segment known as "Novo Mercado of B3 S.A. – Brasil", "Bolsa", "Balcão (B3)", under the ticker "BBAS3" and its American Depositary Receipts (ADRs) on the over-the-counter market in the United States under the ticker "BDORY". The Bank's shareholders, managers and members of the Fiscal Council are subject to the provisions of B3's Novo Mercado Regulation. The provisions of Novo Mercado will prevail over the statutory provisions, in case of prejudice to the rights of the recipients of the public offers provided for in the Bylaws.

The Bank is a multiple-purpose bank with operations throughout the national territory also develops activities in important financial centers globally. The Bank and its subsidiaries' business activities include the following:

- all banking operations (such as retail, commercial, investment, services, etc);
- banking and financial services, including foreign exchange transactions and other services such as insurance, pension plans, capitalization bonds, securities brokerage, credit/debit card management, consortium management, investment funds and managed portfolios; and
- all other types of transactions available to banks within Brazil's National Financial System.

The Bank also acts as an agent for execution of the Brazilian Federal Government's credit and financial policies, Brazilian Law requires the Bank to perform functions, specifically those under art. 19 of Law 4,595/1964:

- act as financial agent for the National Treasury;
- provide banking services on behalf of the Federal Government and other governmental agencies;
- provide clearing services for checks and other documents;
- buy and sell foreign currencies as determined by the National Monetary Council (CMN) for the Bank's own account and for the account of the Central Bank of Brasil (Bacen);
- provide receipt and payment services for Bacen, in addition to other services;
- finance the purchase and development of small and medium-sized farms; and
- disseminate and provide credit; among others.

With a history of 217 years, the Bank operates in a responsible manner to promote social inclusion through the generation of jobs and income.

The Bank finances the production and commercialization of agricultural goods; fosters rural investments such as storage, processing, industrialization of agricultural products and modernization of machinery and implements; and adapting rural properties to environmental legislation. Thus, the Bank supports Brazilian agribusiness in all stages of the production chain.

The Bank offers to micro and small companies, working capital, financing for investments, and foreign trade solutions, in addition to several other options related to cash flow, insurance, pension and services. The Bank provides financing alternatives and business models that promote the transition to an inclusive economy to several companies, including Individual Microentrepreneurs (*Microempreendedores Individuais – MEI*).

In foreign trade financing, the Bank operates government policy instruments regarding productive development, entrepreneurship, social and financial inclusion, including the Income Generation Program (*Programa de Geração e Renda – Exportação - Proger*) and the Export Financing Program (*Programa de Financiamento às Exportações – Proex*).

Banco do Brasil also acts as a Financial Market System Operating Institution (IOSMF) executing check clearing services through the Check Clearing Centralizer (*Compe*), a Financial Market Infrastructure (*IMF*), that forms part of the Brazilian Payment System (*SPB*), in accordance with BCB Resolutions nº 304 and 314/2023.

More information about the subsidiaries is included in Note 2, while Note 4 contains a description of the Bank's business segments.

2– Presentation of consolidated interim financial statements

a) Statement of compliance

These consolidated interim financial statements for the three and six-month periods ended June 30, 2026 have been prepared in accordance with the requirements of IAS 34 – Interim Financial Reporting issued by the International Accounting Standards Board (IASB).

In accordance with IAS 34, the interim financial report aims to provide an update on the most recent annual consolidated financial statements, concentrating on new activities, events and circumstances that occurred during the period, instead of duplicating information previously reported.

For this reason, these consolidated interim financial statements do not include all the information required when preparing annual consolidated financial statements. Thus, they must be read jointly with the annual consolidated financial statements of the Bank for the year ended December 31, 2025, prepared in accordance with International Financial Reporting Standards (IFRS) as issued by the IASB.

The Bank's Board of Directors approved these consolidated interim financial statements and authorized for issuance on August 11, 2026.

b) Functional and presentation currency

The consolidated interim financial statements are presented in Brazilian reais, which is the Bank's functional and presentation currency. Financial information is presented in thousands of Reais - BRL (R$ thousand), unless otherwise indicated. The functional currency of the Group's subsidiaries is detailed in item "h" of this note.

c) Going concern

Management believes that the Bank has sufficient funds to continue its business in the future. Management is not aware of any material uncertainty that may generate significant doubts about the capacity to continue as a going concern. Accordingly, these consolidated interim financial statements have been prepared based on a going concern basis.

d) Significant judgments and accounting estimates

The preparation of consolidated interim financial statements in accordance with IFRS requires the Bank's Management to make judgments and use estimates that change the recognized amount of assets, liabilities, income and expenses. These estimates and assumptions are reviewed on an ongoing basis. Changes in estimates are recognized prospectively in the period in which the estimates are revised. Actual results may differ from these estimates.

The judgments and accounting estimates considered significant applied in these consolidated interim financial statements are related to:

(i) definition of fair value of financial instruments;

(ii) expected credit losses of financial assets;

(iii) impairment of non-financial assets;

(iv) income taxes;

(v) recognition and evaluation of deferred taxes;

(vi) pension plans and other employee benefits; and

(vii) provisions and contingent liabilities.

These judgments and accounting estimates are described in the consolidated financial statements of the Bank for the year ended December 31, 2025.

e) Changes in material accounting policies

These consolidated interim financial statements were prepared using the same policies and accounting methods used to prepare the consolidated financial statements for the year ended December 31, 2025, except in the cases indicated in item "i" of this note.

In thousands of Reais, unless otherwise stated

f) Seasonality of operations

The business of the Bank and its subsidiaries is non-cyclic and non-seasonal. Consequently, there are no specific disclosures in these notes to the consolidated interim financial statements for the three and six-month periods ended June 30, 2026.

g) Correlation between the notes to the annual financial statements and the notes to the interim financial statements

The Bank considers that relevant updates relating to its financial position and performance for the three and six-month periods ended June 30, 2026 are presented in these interim financial statements.

These consolidated interim financial statements (condensed) include the same items and subtotals that were presented in the consolidated financial statements for the year ended on December 31, 2025.

Number of notes		Notes to the consolidated financial statements
2025	June 30, 2026	
1	1	The bank and its operations
2, 3 and 4	2	Presentation of consolidated interim financial statements
5	3	Acquisitions, disposals and corporate restructuring
6	4	Information by segment
7	5	Net interest income
8	6	Service fee income
10	7	Other income/expenses
11	8	Personnel expenses
12	9	Other administrative expenses
13	10	Cash and cash equivalents
15	11	Interbank investments
16, 17 and 18	12	Financial assets and liabilities
19	13	Loan portfolio
20	14	Investments in associates and joint ventures
25	15	Customer resources
26	16	Financial institutions resources
27	17	Resources from issuance of debt securities
28	18	Provisions and contingent liabilities
29	19	Taxes
30	20	Shareholders’ equity
31	21	Fair value of financial instruments
34	22	Risk management
37	23	Employee benefits
38	24	Related party transactions
39	25	Current and non current assets and liabilities
40	26	Other information
41	27	Subsequent events
42	28	Reconciliation of Shareholders' equity and income

h) Consolidated interim financial statements

The consolidated interim financial statements include the Bank's branches and subsidiaries in Brazil and abroad. Significant account balances and transactions among the consolidated companies are eliminated. The following table demonstrates the Bank’s ownership interest in the companies included in the consolidated interim financial statements by business segment. No significant restrictions were identified for intra-group resource transfer.

Non-exclusive and open-ended funds, originating from the initial investment of BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. – BB Asset's own resources, are intended for external investors, and it does not intend to assume or substantially retain the risks and benefits of these investment funds.

In thousands of Reais, unless otherwise stated

	Activity	Country	Functional currency	June 30, 2026	December 31, 2025
				% Equity interest	
Banking segment					
Banco do Brasil AG	Banking	Austria	Real	100.00%	100.00%
BB Leasing S.A. - Arrendamento Mercantil	Leasing	Brazil	Real	100.00%	100.00%
Banco do Brasil Securities LLC.	Broker	USA	Real	100.00%	100.00%
BB Securities Ltd.	Broker	England	Real	100.00%	100.00%
BB USA Holding Company, Inc.	Holding	USA	Real	100.00%	100.00%
BB Cayman Islands Holding	Holding	Cayman Islands	Real	100.00%	100.00%
Banco do Brasil Americas	Banking	USA	American Dollar	100.00%	100.00%
Banco Patagonia S.A. [1]	Banking	Argentina	Argentinian Peso	80.39%	80.39%
Investments segment					
BB Banco de Investimento S.A.	Investment bank	Brazil	Real	100.00%	100.00%
Fund management segment					
BB Gestão de Recursos - Distribuidora de Títulos e Valores Mobiliários S.A. – BB Asset	Asset management	Brazil	Real	100.00%	100.00%
Insurance, private pension fund and capitalization segment					
BB Seguridade Participações S.A. [2]	Holding	Brazil	Real	68.26%	68.26%
BB Corretora de Seguros e Administradora de Bens S.A. [2]	Broker	Brazil	Real	68.26%	68.26%
BB Seguros Participações S.A. [2]	Holding	Brazil	Real	68.26%	68.26%
Payment method segment					
BB Administradora de Cartões de Crédito S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Elo Cartões Participações S.A.	Holding	Brazil	Real	100.00%	100.00%
Other segments					
Ativos S.A. Securitizadora de Créditos Financeiros	Credits acquisition	Brazil	Real	100.00%	100.00%
Ativos S.A. Gestão de Cobrança e Recuperação de Crédito	Collection management	Brazil	Real	100.00%	100.00%
BB Administradora de Consórcios S.A.	Consortium	Brazil	Real	100.00%	100.00%
BB Marketplace Intermediação de Negócios e Serviços S.A.	Service rendering	Brazil	Real	100.00%	100.00%
BB Tecnologia e Serviços	IT	Brazil	Real	100.00%	100.00%
BB Impacto ASG I Fundo em Investimento em Multiestratégia Investimento no Exterior [3]	Investment funds	Brazil	Real	100.00%	100.00%
BB Ventures I Fundo de Investimento em Participações Multiestratégia – Investimento no Exterior [3]	Investment funds	Brazil	Real	100.00%	100.00%
FIP Agventures II Multiestratégias [3]	Investment funds	Brazil	Real	55.08%	55.08%

1 - Operates in a hyperinflationary economic environment since 2018.
2 - Refers to the percentage of the equity interest, considering the acquisition of shares by the invested entity held in treasury.
3 - Investment funds in which the Bank substantially assumes or retains risks and benefits.

i) Recently issued standards, applicable or to be applied in future periods

Standards applicable from January 1st, 2026

Amendment to IFRS 7 – Financial instruments: Disclosure and IFRS 9 – Financial instruments – In May 2024, the IASB issued targeted amendments to the financial instruments' requirements. The changes include revised criteria for the derecognition of financial liabilities, updates to the SPPI (Solely Payments of Principal and Interest) assessment for loan and similar contracts, and clarifications regarding the classification and presentation of issued financial instruments.

In December 2024, the IASB issued amendments introducing specific guidance for contracts indexed to electricity generated from sources dependent on natural conditions (e.g., wind, solar), where the variability in delivered volumes is inherent to the underlying generation profile.

There were no material changes in the financial statements.

IFRS Improvements – Volume 11 – On July 18, 2024, the IASB published in a single document Annual Improvements to IFRS – Volume 11. These improvements are limited to changes thar either clarify the wording in an IFRS or correct unintended consequences, oversights or conflicts between Accounting Standards requirements.

There were no material changes in the financial statements.

Standards to be adopted in future periods

Amendments to IFRS 10 – Consolidated Financial Statements and IAS 28 – Investments in Associates and Joint Ventures – In September 2014, the IASB issued amendments to IFRS 10 and to IAS 28 that address an acknowledged inconsistency between the requirements of these two standards, dealing with the sale or contribution of assets between an investor and its associate or joint venture.

The date these amendments will be effective was postponed and it will still be determined and issued by the IASB.

IFRS 18 – Presentation and Disclosure in Financial Statements – In April 2024, the IASB issued the new standard which one replaces IAS 1. The standard introduces new concepts and promotes structural changes in the income statement, requires managerial performance measures, and extends grouping of information in the primary financial statements or in the notes.

At this replacement, it carries forward many requirements from IAS 1 unchanged, with some increments, which ones will not change the realizing or measurement in the financial statements' items. There are expected changes in the "operating profit".

This change is effective for annual periods beginning on or after January 1, 2027, with retrospective approach. Earlier application is permitted.

Amendment to IAS 21 - Lack of exchangeability – In November 2025, the IASB introduced additional requirements for entities that present their financial statements in a hyperinflationary presentation currency, provided that their functional currency is not hyperinflationary.

This change is effective for annual periods beginning on or after 1 January 2027. Earlier application is permitted.

IFRS 20 – Regulatory Assets and Regulatory Liabilities – In May 2026, the IASB issued a standard establishing principles for the recognition, measurement, presentation and disclosure of regulatory assets and regulatory liabilities arising from rate-regulated activities. The standard seeks to appropriately reflect in the financial statements the effects of timing differences between the provision of regulated services and their subsequent recovery from, or return to, customers through future rates.

The standard permits the recognition of regulatory assets when the entity has an enforceable right to recover amounts through future rates and of regulatory liabilities when the entity has an enforceable obligation to return amounts to customers in future periods.

This standard is effective for annual periods beginning on or after January 1, 2029, replacing IFRS 14, and shall also be applied to comparative periods presented. Earlier application is permitted.

Amendments to IAS 28 – Investments in Associates and Joint Ventures – In June 2026, the IASB issued amendments that clarify which entities are eligible to measure investments in associates and joint ventures at fair value through profit or loss in accordance with IFRS 9. The amendments also clarify that similar entities include entities whose main business activity is investing in types of assets, as defined in IFRS 18.

These amendments are effective upon the application of IFRS 18 and shall be applied in accordance with the transition requirements of that standard. Earlier application is permitted when IFRS 18 is applied early.

The Bank began evaluating the impacts of the new amendments adopting. Other impacts from the adoption of these standards, changes or interpretations are being evaluated and will be completed before they become effective.

j) Information for comparability purposes

We present below the effects of the adjustments made to the condensed consolidated statement of income, the condensed consolidated statement of cash flows, and the condensed consolidated statement of value added, arising from a voluntary change in accounting policy implemented to enhance the clarity and quality of financial information, in accordance with IAS 8. Consequently, the comparative amounts disclosed in the respective notes to the financial statements have been restated:

In thousands of Reais, unless otherwise stated

Condensed consolidated statements of income

01/01 to 06/30/2025	Original report	Adjustments	Restated balances
Net (constitution)/reversal of expected credit losses with:	(31,635,779)	--	(31,635,779)
Interbank investments	(44,935)	11,665	(33,270)
Loan portfolio	(35,159,935)	(11,665)	(35,171,600)
Non-interest income	**23,189,695**	**2,612,643**	**25,802,338**
Service fee income	14,436,800	2,612,643	17,049,443
Non-interest expenses	**(37,874,841)**	**(2,612,643)**	**(40,487,484)**
Other administrative expenses	(4,385,373)	(296,447)	(4,681,820)
Other expenses	(5,311,532)	(2,316,196)	(7,627,728)

Condensed consolidated statements of cash flows

01/01 to 06/30/2025	Original report	Adjustments	Restated balances
Interbank investments	85,873,696	(2,705,110)	83,168,586
Loan portfolio	(153,666,104)	2,705,110	(150,960,994)

Condensed consolidated statements of added value

01/01 to 06/30/2025	Original report	Adjustments	Restated balances
Income	**137,231,761**	**2,612,643**	**139,844,404**
Service rendering	21,937,590	2,612,643	24,550,233
Net (constitution)/reversal of expected credit losses with:	(31,635,779)	--	(31,635,779)
Loan portfolio	(35,159,935)	(11,665)	(35,171,600)
Interbank investments	(44,935)	11,665	(33,270)
Purchased inputs from third parties	**(15,052,695)**	**(2,612,643)**	**(17,665,338)**
Other	(11,113,671)	(2,612,643)	(13,726,314)
Other	(9,499,111)	(2,612,643)	(12,111,754)

3– Acquisitions, disposals and corporate restructuring

There were no relevant acquisitions, disposals or corporate restructurings during the period.

4– Information by segment

Segment information was prepared based on internal reports used by the Board of Directors to assess performance and make decisions about the allocation of funds for investments and other purposes. The framework also takes into account the regulatory environment and similarities between products and services.

The Bank operates primarily in Brazil, divided in the following segments: banking, investments, fund management, insurance (including insurance, private pension funds and capitalization) and payments methods. The Bank also engages in other activities, including its consortium business and other services aggregated in "Other Segments".

Management (and the Chief Operating Decision Maker) use accounting information prepared in accordance with the laws, standards, and accounting practices (recognition and measurement) applicable to financial institutions in Brazil, as determined by Bacen, to evaluate performance and allocate resources. As a result, the Bank presents its segment results in accordance with these standards, which it refers to internally as the 'consolidated managerial' financial information.

The following accounting policies and estimates used to prepare the segment information represent the main differences with IFRS accounting principles:

- The recognition of expected losses associated with credit risk includes the calculation of minimum provisioning thresholds, carried out according to the days overdue and the classification of financial instruments in portfolios defined by Bacen;
- the amount of goodwill resulting from the acquisition of control of a company is amortized if it is based on expectations of future profitability; and
- prohibition of monetary correction in the financial statements resulting from an entity that operates in a hyperinflationary economy.

The segment information includes all the revenue and expenses as well as all assets and liabilities of companies included in the segment, as shown in Note 2 and Note 14. No revenue or expenses are allocated between the segments.

Inter-segment transactions are conducted at the same terms and conditions as those practiced with unrelated parties for similar transactions. These transactions do not involve any unusual payment risks.

None of the Bank's customers individually account for more than 10% of the Bank's interest income.

a) Banking segment

Results are generated predominantly in Brazil, derived from a wide diversified portfolio of products and services, including deposits, loans and services provided to customers through different distribution channels, located in the domestic market and abroad.

The banking segment includes business with the retail, wholesale and public sectors, which were carried out by the Bank's network and customer service teams. It also engages in businesses with micro-entrepreneurs and the self-employed individuals, undertaken through banking correspondents.

b) Investments segment

This segment is responsible for operations in the domestic capital markets, acting on intermediation and distribution of debts in the primary and secondary markets, as well as being responsible for equity investments and the rendering of some financial services.

The income from financial intermediation of this segment is the accrued interest on securities investments net of interest expenses from third party funding costs. The principal equity investments were those in associates, subsidiary companies and joint ventures. Financial service fee income derives from economic/financial advisory services and the underwriting of fixed and variable income.

c) Fund management segment

This segment comprises purchase, sale and custody of securities, portfolio management, and management of investment funds and clubs. Income consists mainly of commissions and management fees for services charged to investors.

d) Insurance, private pension fund and capitalization segment

In this segment, products and services offered are related to life, property and automobile insurance, private pension and capitalization plans.

The income is primarily derived from revenues from written insurance premiums, pension plan contributions, capitalization bonds, and investments in securities, net of selling expenses, technical provisions, and expenses related to benefits and redemptions.

e) Payment method segment

This segment comprises funding, transmission, processing and settlement of operations via electronic means.

Revenues are mainly from commissions and management fees charged to businesses and financial institutions for the services rendered, as well as income from rent, installation and maintenance of electronic terminals.

f) Other segments

Other segments comprise the consortium management and other services segments, which have been aggregated as they were not individually significant.

Their revenues are originated mainly from rendering services not covered in previous segments, such as: credit recovery; consortium management; development, manufacturing, sale, lease and integration of digital electronic systems and equipment, peripherals, programs, inputs and computing supplies.

In thousands of Reais, unless otherwise stated

g) Financial information by reportable segment reconciliated with the consolidated IFRS results

	01/01 to 06/30/2026									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment methods	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	160,001,503	175,755	219,914	624,006	168,473	1,017,094	(1,438,821)	160,767,924	(20,810)	160,747,114
Interest expense	(112,125,004)	(235,113)	--	--	--	(308,202)	1,399,314	(111,269,005)	(14,800)	(111,283,805)
Net interest income	**47,876,499**	**(59,358)**	**219,914**	**624,006**	**168,473**	**708,892**	**(39,507)**	**49,498,919**	**(35,610)**	**49,463,309**
Expected losses	(33,630,659)	(13,460)	--	--	--	(75,382)	--	(33,719,501)	(678,319)	(34,397,820)
Net interest income after expected losses	**14,245,840**	**(72,818)**	**219,914**	**624,006**	**168,473**	**633,510**	**(39,507)**	**15,779,418**	**(713,929)**	**15,065,489**
Non-interest income	**18,118,927**	**303,355**	**2,202,045**	**5,531,582**	**751,961**	**3,261,258**	**(1,774,314)**	**28,394,814**	**(131,356)**	**28,263,458**
Commissions and fee income	10,855,757	152,034	2,198,948	2,789,208	22,682	3,055,674	(1,127,806)	17,946,497	(11,801)	17,934,696
Net gains/(losses) from financial instruments	(1,520,619)	136,106	(1,565)	--	(24)	(128)	--	(1,386,230)	552	(1,385,678)
Net gains/(losses) from equity method investments	515,202	8,885	--	2,726,575	627,765	--	--	3,878,427	(75,309)	3,803,118
Other operating income	8,268,587	6,330	4,662	15,799	101,538	205,712	(646,508)	7,956,120	(44,798)	7,911,322
Non-interest expenses	**(38,461,428)**	**(91,289)**	**(356,694)**	**(658,427)**	**(86,174)**	**(1,974,860)**	**1,813,821**	**(39,815,051)**	**(788,769)**	**(40,603,820)**
Personnel expenses	(13,806,342)	(22,413)	(88,168)	(49,723)	(1,759)	(328,348)	3,752	(14,293,001)	12,342	(14,280,659)
Administrative expenses	(5,291,204)	(15,469)	(49,211)	(119,469)	(859)	(401,568)	1,205,239	(4,672,541)	92,401	(4,580,140)
Contributions, fees and other taxes	(3,675,941)	(20,764)	(157,038)	(353,797)	(18,043)	(426,131)	--	(4,651,714)	7,605	(4,644,109)
Amortization of intangible assets	(1,459,108)	--	--	(62)	--	(2,153)	--	(1,461,323)	352	(1,460,971)
Labor, tax and civil claims	(5,503,205)	6,637	24,306	(2,140)	6	(13,619)	--	(5,488,015)	--	(5,488,015)
Depreciation	(1,451,111)	--	--	--	--	(54,480)	--	(1,505,591)	(291,090)	(1,796,681)
Other operating expenses	(7,274,517)	(39,280)	(86,583)	(133,236)	(65,519)	(748,561)	604,830	(7,742,866)	(610,379)	(8,353,245)
Income before taxes	**(6,096,661)**	**139,248**	**2,065,265**	**5,497,161**	**834,260**	**1,919,908**	**--**	**4,359,181**	**(1,634,054)**	**2,725,127**
Income taxes	**6,140,225**	**(57,631)**	**(821,593)**	**(936,020)**	**(65,374)**	**(607,166)**	**--**	**3,652,441**	**(14,607)**	**3,637,834**
Current	(353,830)	(27,199)	(811,622)	(936,098)	(35,526)	(691,088)	--	(2,855,363)	7,342	(2,848,021)
Deferred	6,494,055	(30,432)	(9,971)	78	(29,848)	83,922	--	6,507,804	(21,949)	6,485,855
Net income	**43,564**	**81,617**	**1,243,672**	**4,561,141**	**768,886**	**1,312,742**	**--**	**8,011,622**	**(1,648,661)**	**6,362,961**
Attributable to shareholders of the Bank	(256,599)	81,617	1,243,672	3,113,214	768,886	1,313,873	--	6,264,663	(1,469,855)	4,794,808
Attributable to non-controlling interests	300,163	--	--	1,447,927	--	(1,131)	--	1,746,959	(178,806)	1,568,153
Investments in associates and joint ventures	**6,840,487**	**399,642**	**--**	**7,743,199**	**5,271,963**	**--**	**--**	**20,255,291**	**1,443,814**	**21,699,105**
Non-current assets	**30,247,901**	**--**	**--**	**1,477**	**--**	**413,099**	**(1,418)**	**30,661,059**	**823,497**	**31,484,556**
Total assets	**2,582,058,648**	**5,486,668**	**3,841,544**	**21,555,657**	**10,848,689**	**17,260,148**	**(56,281,343)**	**2,584,770,011**	**3,333,729**	**2,588,103,740**
Total liabilities	**2,394,704,987**	**4,714,540**	**2,411,986**	**11,221,862**	**149,244**	**13,979,152**	**(31,623,114)**	**2,395,558,657**	**1,777,223**	**2,397,335,880**
Total equity	**187,353,661**	**772,128**	**1,429,558**	**10,333,795**	**10,699,445**	**3,280,996**	**(24,658,229)**	**189,211,354**	**1,556,506**	**190,767,860**

In thousands of Reais, unless otherwise stated

	01/01 to 06/30/2025									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment methods	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	148,474,600	77,896	182,223	510,566	225,276	860,335	(1,285,133)	149,045,763	206,808	149,252,571
Interest expense	(102,045,096)	(127,897)	--	--	--	(374,926)	1,285,133	(101,262,786)	(25,490)	(101,288,276)
Net interest income	**46,429,504**	**(50,001)**	**182,223**	**510,566**	**225,276**	**485,409**	**--**	**47,782,977**	**181,318**	**47,964,295**
Expected losses	(26,574,591)	(23,520)	--	--	--	(79,161)	--	(26,677,272)	(4,958,507)	(31,635,779)
Net interest income after expected losses	**19,854,913**	**(73,521)**	**182,223**	**510,566**	**225,276**	**406,248**	**--**	**21,105,705**	**(4,777,189)**	**16,328,516**
Non-interest income	**17,288,368**	**654,247**	**1,998,044**	**5,418,353**	**846,488**	**2,962,509**	**(1,474,704)**	**27,693,305**	**(1,890,967)**	**25,802,338**
Commissions and fee income	10,313,734	251,173	1,991,892	2,808,164	22,181	2,704,893	(875,461)	17,216,576	(167,133)	17,049,443
Net gains/(losses) from financial instruments	(1,973,812)	315,086	98	--	138	(6,195)	--	(1,664,685)	(196,084)	(1,860,769)
Net gains/(losses) from equity method investments	550,035	13,340	--	2,596,201	723,069	--	--	3,882,645	(307,919)	3,574,726
Other operating income	8,398,411	74,648	6,054	13,988	101,100	263,811	(599,243)	8,258,769	(1,219,831)	7,038,938
Non-interest expenses	**(38,754,516)**	**(120,671)**	**(315,621)**	**(618,032)**	**(75,068)**	**(1,753,723)**	**1,474,704**	**(40,162,927)**	**(324,557)**	**(40,487,484)**
Personnel expenses	(14,766,196)	(21,174)	(81,554)	(47,830)	(2,424)	(316,264)	3,148	(15,232,294)	60,052	(15,172,242)
Administrative expenses	(5,706,961)	(26,188)	(46,728)	(117,583)	(792)	(291,017)	1,024,715	(5,164,554)	482,734	(4,681,820)
Contributions, fees and other taxes	(3,446,961)	(37,543)	(142,075)	(352,399)	(20,964)	(375,618)	--	(4,375,560)	36,016	(4,339,544)
Amortization of intangible assets	(1,305,739)	--	--	(59)	--	(2,240)	--	(1,308,038)	581	(1,307,457)
Labor, tax and civil claims	(5,769,259)	(20,019)	(1,475)	(2,969)	(43)	(8,374)	--	(5,802,139)	--	(5,802,139)
Depreciation	(884,546)	--	--	--	--	(45,627)	--	(930,173)	(626,381)	(1,556,554)
Other operating expenses	(6,874,854)	(15,747)	(43,789)	(97,192)	(50,845)	(714,583)	446,841	(7,350,169)	(277,559)	(7,627,728)
Income before taxes	**(1,611,235)**	**460,055**	**1,864,646**	**5,310,887**	**996,696**	**1,615,034**	**--**	**8,636,083**	**(6,992,713)**	**1,643,370**
Income taxes	**5,303,158**	**(198,117)**	**(744,255)**	**(920,981)**	**(88,349)**	**(521,578)**	**--**	**2,829,878**	**3,286,868**	**6,116,746**
Current	(400,595)	(186,564)	(744,646)	(921,436)	(58,528)	(637,902)	--	(2,949,671)	18,493	(2,931,178)
Deferred	5,703,753	(11,553)	391	455	(29,821)	116,324	--	5,779,549	3,268,375	9,047,924
Net income	**3,691,923**	**261,938**	**1,120,391**	**4,389,906**	**908,347**	**1,093,456**	**--**	**11,465,961**	**(3,705,845)**	**7,760,116**
Attributable to shareholders of the Bank	3,425,177	261,938	1,120,391	2,996,769	908,347	1,094,727	--	9,807,349	(3,586,462)	6,220,887
Attributable to non-controlling interests	266,746	--	--	1,393,137	--	(1,271)	--	1,658,612	(119,383)	1,539,229
Investments in associates and joint ventures	**6,755,507**	**375,767**	**--**	**8,420,161**	**3,963,478**	**--**	**--**	**19,514,913**	**1,509,032**	**21,023,945**
Non-current assets	**25,600,576**	**--**	**--**	**2,346**	**--**	**362,990**	**(2,292)**	**25,963,620**	**2,740,758**	**28,704,378**
Total assets	**2,437,665,353**	**3,948,576**	**3,677,120**	**20,916,421**	**10,908,948**	**17,194,240**	**(56,827,311)**	**2,437,483,347**	**3,938,022**	**2,441,421,369**
Total liabilities	**2,256,288,012**	**3,136,944**	**2,247,492**	**10,996,413**	**222,891**	**14,210,577**	**(33,167,981)**	**2,253,934,348**	**1,038,883**	**2,254,973,231**
Total equity	**181,377,341**	**811,632**	**1,429,628**	**9,920,008**	**10,686,057**	**2,983,663**	**(23,659,330)**	**183,548,999**	**2,899,139**	**186,448,138**

In thousands of Reais, unless otherwise stated

h) Geographical information

	Brazil	Other countries			Total
	01/01 to 06/30/2026	Before eliminations	Eliminations	After eliminations	01/01 to 06/30/2026
Assets	2,419,017,165	277,175,744	(108,089,169)	169,086,575	2,588,103,740
Income	181,638,164	10,950,135	(3,577,727)	7,372,408	189,010,572
Expenses (including income tax)	(175,578,486)	(9,181,083)	2,111,958	(7,069,125)	(182,647,611)
Income/(loss) before taxes	1,999,043	2,191,853	(1,465,769)	726,084	2,725,127
Net income/(loss)	6,059,678	1,769,052	(1,465,769)	303,283	6,362,961

	Brazil	Other countries			Total
	01/01 to 06/30/2025	Before eliminations	Eliminations	After eliminations	01/01 to 06/30/2025
Assets	2,280,878,367	311,436,305	(150,893,303)	160,543,002	2,441,421,369
Income	167,946,862	12,871,942	(5,763,895)	7,108,047	175,054,909
Expenses (including income tax)	(159,074,924)	(11,887,521)	3,667,652	(8,219,869)	(167,294,793)
Income/(loss) before taxes	2,046,404	1,693,209	(2,096,243)	(403,034)	1,643,370
Net income/(loss)	8,871,938	984,421	(2,096,243)	(1,111,822)	7,760,116

Income consists of both interest and non-interest income. Expenses consist of interest expense, expected for credit losses, non-interest expense and income taxes.

From the overseas operations, the branches and subsidiaries located in South America provided the majority of the income and most parts of the assets. Assets abroad are mainly monetary and derived from loans portfolio and interbank investments.

In thousands of Reais, unless otherwise stated

5– Net interest income

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Interest income	**160,747,114**	**149,252,571**	**81,771,473**	**77,532,482**
Loan portfolio	85,633,174	84,853,325	43,789,395	43,267,157
Financial assets at fair value through other comprehensive income	42,696,048	28,705,465	21,207,765	15,582,152
Interbank investments	15,723,341	21,809,813	8,185,593	11,150,864
Deposits with Central Bank of Brazil	5,324,021	4,499,632	2,700,439	2,463,615
Securities at amortized cost	5,006,718	3,446,648	2,750,052	1,896,491
Financial assets at fair value through profit or loss	763,567	660,246	421,066	399,370
Other interest income [1]	5,600,245	5,277,442	2,717,163	2,772,833
Interest expense	**(111,283,805)**	**(101,288,276)**	**(56,088,674)**	**(53,336,067)**
Financial institutions resources	(51,320,495)	(44,425,747)	(26,094,493)	(23,275,085)
Customers resources	(39,118,823)	(35,123,777)	(19,763,736)	(18,350,394)
Resources from issuance of debt securities	(20,154,811)	(21,080,376)	(9,819,800)	(11,375,309)
Other interest expenses	(689,676)	(658,376)	(410,645)	(335,279)
Net interest income	**49,463,309**	**47,964,295**	**25,682,799**	**24,196,415**

1 - It includes interest income with guarantee deposits and with National Treasury bonds and credits.

In thousands of Reais, unless otherwise stated

6– Service fee income

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Services rendered to customers	**5,957,889**	**5,876,414**	**3,035,639**	**3,021,935**
Account fee	2,752,025	2,683,835	1,415,968	1,271,961
Card income	1,039,729	995,062	510,316	495,396
Loans and guarantees provided	822,561	725,725	431,087	495,822
Billing	552,885	587,557	275,523	289,742
Collection	494,218	487,226	251,045	243,081
Capital market income	269,416	366,031	137,872	210,790
Interbank	27,055	30,978	13,828	15,143
Asset management	**7,660,645**	**6,897,803**	**3,946,134**	**3,512,007**
Investment funds	5,593,709	5,064,869	2,881,825	2,572,567
Consortium	1,916,644	1,680,138	984,388	860,641
Funds management and government credit collection	150,292	152,796	79,921	78,799
Commissions	**3,011,593**	**2,971,899**	**1,471,113**	**1,483,623**
Insurance distribution	2,614,385	2,565,898	1,289,968	1,282,414
Capitalization distribution	279,216	302,630	132,161	156,203
Pension plans distribution	117,992	103,371	48,984	45,006
Other services	**1,304,569**	**1,303,327**	**655,861**	**675,391**
Total	**17,934,696**	**17,049,443**	**9,108,747**	**8,692,956**

In thousands of Reais, unless otherwise stated

7– Other income/expenses

a) Other income

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Defined benefit plan income	2,132,717	1,992,476	1,066,359	996,238
Receivables income	1,460,105	1,553,675	738,939	784,992
Recovery of charges and expenses	865,304	927,802	446,957	463,709
Gains from defined benefit plans – Plano 1 – Previ	725,604	653,920	349,668	273,098
Credit card transactions	478,545	618,373	288,379	317,715
Gains from the disposal of other assets	295,234	187,648	68,812	97,873
BB Benefits club	213,989	251,674	105,313	123,646
Reversal of provisions for sundry payments	76,441	415,468	15,350	300,778
Capital gains	32,592	32,398	17,955	17,034
Convictions, costs and court settlements income	23,394	35,593	9,084	21,614
Other	680,394	831,763	236,925	299,305
Total	**6,984,319**	**7,500,790**	**3,343,741**	**3,696,002**

b) Other expenses

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Credit card transactions	(1,545,348)	(1,146,797)	(648,566)	(597,352)
Expenses with outsourced services	(933,019)	(874,154)	(483,677)	(761,432)
Loss on the monetary position [1]	(886,159)	(744,606)	(387,009)	(360,434)
Performance bonus paid to customers for loyalty	(851,171)	(824,527)	(418,761)	(415,062)
Adjustment of actuarial liabilities	(690,841)	(669,786)	(345,420)	(334,893)
Transportation of valuables	(376,722)	(313,290)	(209,229)	(159,335)
Compensation for transactions of banking correspondents and business partners	(363,580)	(434,203)	(176,257)	(196,090)
INSS - Social Security	(352,768)	(307,298)	(179,239)	(155,289)
Life insurance premium – consumer credit	(257,784)	(269,196)	(125,382)	(138,155)
ATM Network	(132,620)	(265,862)	(66,594)	(173,089)
Operating losses	(109,772)	(120,247)	(48,197)	(71,642)
Capital losses	(81,384)	(60,351)	(43,554)	(21,046)
Commission for credit recovery	(60,823)	(54,172)	(28,993)	(27,471)
Inflation adjustment of amounts to be paid	(16,426)	(22,662)	(3,308)	(4,706)
Other	(1,694,828)	(1,520,577)	(871,956)	(179,827)
Total	**(8,353,245)**	**(7,627,728)**	**(4,036,142)**	**(3,595,823)**

1 - Hyperinflation adjustments on non-monetary items and results of Banco Patagonia in accordance with IAS 29, using the Consumer Price Index (CPI) of 16.8% from 01/01 to 06/30/2026 (15.1% from 01/01 to 06/30/2025).

In thousands of Reais, unless otherwise stated

8– Personnel expenses

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Wages and salaries	(6,912,538)	(6,473,163)	(3,753,298)	(3,515,970)
Benefits	(2,178,169)	(2,080,937)	(1,091,271)	(1,049,920)
Social charges	(2,119,802)	(3,216,628)	(1,093,607)	(2,233,920)
Administrative provisions for personnel costs	(1,694,104)	(1,557,073)	(503,204)	(494,042)
Profit sharing [1]	(730,278)	(1,273,315)	(325,863)	(404,018)
Pension plans	(579,875)	(508,300)	(286,242)	(257,728)
Directors’ and officers’ remuneration	(39,543)	(34,893)	(20,716)	(19,554)
Staff training	(26,350)	(27,933)	(15,745)	(16,716)
Total	**(14,280,659)**	**(15,172,242)**	**(7,089,946)**	**(7,991,868)**

1 - It includes the amount of R$ 5,976 thousand from 01/01 to 06/30/2026 (R$ 7,171 thousand from 01/01 to 06/30/2025) related to Share-based payment for the Executive Board (Note 20.m).

In thousands of Reais, unless otherwise stated

9– Other administrative expenses

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Data processing	(890,448)	(804,616)	(407,595)	(397,706)
Security services	(774,796)	(729,970)	(389,821)	(372,713)
Maintenance and upkeep	(475,124)	(472,596)	(235,915)	(230,525)
Specialized technical services	(409,024)	(372,998)	(235,926)	(207,679)
Performance-Based Incentive Program (PDG)	(258,766)	(317,940)	(126,611)	(157,692)
Financial system services	(246,494)	(290,565)	(119,524)	(142,313)
Advertising and marketing	(231,216)	(247,785)	(131,245)	(138,227)
Water, eletricity and gas	(228,736)	(234,957)	(112,709)	(111,963)
Communications	(199,351)	(238,072)	(98,806)	(115,637)
Expenses with outsourced services	(173,486)	(233,116)	(85,013)	(99,913)
Promotion and public relations	(155,612)	(124,307)	(106,413)	(69,258)
Philanthropic contributions	(77,178)	(68,467)	(12,558)	(66,996)
Travel expenses	(73,361)	(73,063)	(36,536)	(37,438)
Transport	(58,536)	(78,348)	(30,209)	(39,699)
Rent	(27,830)	(128,409)	(15,638)	(57,457)
Materials	(9,473)	(15,886)	(5,889)	(8,776)
Other	(290,709)	(250,725)	(149,744)	(115,034)
Total	**(4,580,140)**	**(4,681,820)**	**(2,300,152)**	**(2,369,026)**

In thousands of Reais, unless otherwise stated

10– Cash and cash equivalents

	June 30, 2026	December 31, 2025
Cash and due from banks	**27,063,120**	**19,737,849**
Local currency	12,430,528	10,239,446
Foreign currency	14,632,592	9,498,403
Interbank investments [1]	**37,954,729**	**39,897,676**
Securities purchased under resale agreements	2,220,411	313,853
Interbank deposits	35,734,318	39,583,823
Total	**65,017,849**	**59,635,525**

1 - Investments whose original maturity is less than or equal to 90 days and with insignificant risk of change in fair value.

In thousands of Reais, unless otherwise stated

11– Interbank investments

	June 30, 2026	December 31, 2025
Securities purchased under resale agreements	**155,543,606**	**128,352,536**
Reverse repurchase agreement - own resources	**3,386,280**	**1,383,241**
Domestic Federal governments bonds	976,550	16,000
Sovereign bonds issued abroad	2,233,450	1,168,051
Other securities abroad	176,280	199,190
Reverse repurchase agreement - financed position	**152,157,326**	**126,969,295**
Domestic Federal governments bonds	152,157,326	126,965,499
Other securities	--	3,796
Interbank deposits	**98,975,385**	**61,130,780**
Total of Interbank investments	**254,518,991**	**189,483,316**
Allowance for losses associated with credit risk	**(26,735)**	**(18,797)**
Expected loss on investments in interbank deposits	(25,370)	(18,634)
Expected loss on securities purchased under resale agreements	(1,365)	(163)
Total of Interbank investments net of expected losses	**254,492,256**	**189,464,519**

Changes in expected credit losses

	December 31, 2025	(Allowance)/ reversal	Foreign exchange	June 30, 2026
Expected loss on investments in interbank deposits	(18,634)	(6,736)	--	(25,370)
Expected loss on securities purchased under resale agreements	(163)	(2,068)	866	(1,365)
Total	**(18,797)**	**(8,804)**	**866**	**(26,735)**

In thousands of Reais, unless otherwise stated

12– Financial assets and liabilities

a) Financial assets and liabilities at fair value through profit or loss

Financial assets at fair value

	June 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Debt instruments	**9,243,850**	**(107,396)**	**9,136,454**	**6,647,486**	**34,908**	**6,682,394**
Brazilian federal government bonds	4,727,132	8,812	4,735,944	3,560,060	816	3,560,876
Securities issued by non-financial companies	3,497,861	(177,310)	3,320,551	2,854,343	(12,493)	2,841,850
Foreign governments bonds and official institutions abroad	821,994	79,727	901,721	204,502	46,640	251,142
Securities issued by financial companies	196,863	(18,625)	178,238	28,581	(55)	28,526
Equity instruments	**950,452**	**64,607**	**1,015,059**	**849,303**	**88,605**	**937,908**
Investments in mutual funds and others	793,227	64,522	857,749	717,710	88,516	806,226
Shares	157,225	85	157,310	131,593	89	131,682
Total	**10,194,302**	**(42,789)**	**10,151,513**	**7,496,789**	**123,513**	**7,620,302**

No financial assets and liabilities at fair value through profit or loss were reclassified during 2026 or 2025.

In thousands of Reais, unless otherwise stated

Derivatives

Assets	June 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Swaps	3,168,787	604,354	3,773,141	2,235,990	547,524	2,783,514
Forwards [1]	1,707,402	(165,676)	1,541,726	1,121,430	(244,364)	877,066
Options	694,234	(240,169)	454,065	887,148	(375,988)	511,160
Other [2]	276,703	(30,899)	245,804	492,476	(6,732)	485,744
Total	**5,847,126**	**167,610**	**6,014,736**	**4,737,044**	**(79,560)**	**4,657,484**

Liabilities	June 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Forwards [1]	(5,737,103)	3,432,599	(2,304,504)	(3,127,455)	1,526,760	(1,600,695)
Swaps	(1,589,760)	(340,106)	(1,929,866)	(1,157,644)	(175,785)	(1,333,429)
Options	(762,990)	(438,043)	(1,201,033)	(983,261)	169,746	(813,515)
Other [2]	(185,174)	6,233	(178,941)	(719,219)	(7,876)	(727,095)
Total	**(8,275,027)**	**2,660,683**	**(5,614,344)**	**(5,987,579)**	**1,512,845**	**(4,474,734)**

1 - Includes foreign exchange contracts, as they are forward currency transactions.

2 - Related essentially to non-deliverable currency forward contracts, settled exclusively in cash (non-deliverable forwards).

In thousands of Reais, unless otherwise stated

b) Financial assets at fair value through other comprehensive income

	June 30, 2026				December 31, 2025			
	Cost	Gains/(losses)	Expected credit losses	Fair value	Cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**711,694,274**	**(2,980,345)**	**(33,909)**	**708,680,020**	**674,002,349**	**(3,038,293)**	**(138,494)**	**670,825,562**
Brazilian federal government bonds	692,801,742	(2,705,539)	--	690,096,203	657,276,573	(2,961,452)	--	654,315,121
Securities issued by non-financial companies	9,831,802	(192,925)	(16,454)	9,622,423	9,423,393	(73,587)	(38,377)	9,311,429
Foreign governments bonds and official institutions abroad	6,813,218	(87,655)	(14,503)	6,711,060	5,943,722	(30,200)	(98,407)	5,815,115
Securities issued by financial companies	2,247,512	5,774	(2,952)	2,250,334	1,358,661	26,946	(1,710)	1,383,897
Equity instruments [1]	**1,814,286**	**358,804**	**--**	**2,173,090**	**2,035,778**	**277,919**	**--**	**2,313,697**
Investments in mutual funds	1,656,409	152,342	--	1,808,751	1,883,688	146,432	--	2,030,120
Shares	157,877	206,462	--	364,339	152,090	131,487	--	283,577
Total	**713,508,560**	**(2,621,541)**	**(33,909)**	**710,853,110**	**676,038,127**	**(2,760,374)**	**(138,494)**	**673,139,259**

1 - Financial instruments for which the Bank has adopted the irrevocable option of measuring fair value through other comprehensive income, with subsequent reclassification of gains or losses to profit or loss upon liquidation of the asset not being permitted.

Reconciliation of changes concerning expected credit losses

	December 31, 2025	(Allowance) / reversal	June 30, 2026
Expected credit losses			
Foreign governments bonds and official institutions abroad	(98,407)	83,904	(14,503)
Securities issued by non-financial companies	(38,377)	21,923	(16,454)
Securities issued by financial companies	(1,710)	(1,242)	(2,952)
Total	**(138,494)**	**104,585**	**(33,909)**

In thousands of Reais, unless otherwise stated

Debt and equity instruments by stages

	June 30, 2026				December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Debt and equity instruments								
Brazilian federal government bonds	690,096,203	--	--	690,096,203	654,315,121	--	--	654,315,121
Securities issued by non-financial companies	9,622,423	--	--	9,622,423	9,311,294	--	135	9,311,429
Foreign governments bonds and official institutions abroad	6,711,060	--	--	6,711,060	4,202,406	1,612,709	--	5,815,115
Investments in mutual funds	1,808,751	--	--	1,808,751	2,030,120	--	--	2,030,120
Securities issued by financial companies	2,250,334	--	--	2,250,334	1,383,897	--	--	1,383,897
Shares	364,339	--	--	364,339	283,577	--	--	283,577
Total	**710,853,110**	**--**	**--**	**710,853,110**	**671,526,415**	**1,612,709**	**135**	**673,139,259**

Fair value of the financial assets that are pledged as collateral

	June 30, 2026	December 31, 2025
Repurchase agreements	527,108,453	469,525,174
Guarantees provided	23,789,720	21,058,292
Total	**550,898,173**	**490,583,466**

Financial assets at fair value through other comprehensive income pledged as collateral represent government bonds pledged in derivatives transactions and the trading of securities and currencies on the B3 Stock Exchange. They also include collateral for equities transactions through the Câmara Brasileira de Liquidação e Custódia (CBLC – Brazilian Clearing & Depositary Corp.).

In thousands of Reais, unless otherwise stated

c) Securities at amortized cost

	June 30, 2026					December 31, 2025				
	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total	Up to 1 year	1 to 5 years	5 to 10 years	Over 10 years	Total
Debt instruments										
Foreign governments bonds and official institutions abroad	27,711,656	10,887,694	--	--	38,599,350	31,773,004	10,325,445	--	--	42,098,449
Brazilian federal government bonds	1,020,265	6,243,340	--	--	7,263,605	1,856,856	3,619,375	--	--	5,476,231
Securities issued by financial companies	13,908	--	--	--	13,908	5,046	--	--	--	5,046
Securities issued by non-financial companies	--	--	--	--	--	--	639	--	--	639
Subtotal	**28,745,829**	**17,131,034**	**--**	**--**	**45,876,863**	**33,634,906**	**13,945,459**	**--**	**--**	**47,580,365**
Expected losses on securities	(38,207)	(40,426)	--	--	(78,633)	(315,369)	(3,904)	--	--	(319,273)
Total	**28,707,622**	**17,090,608**	**--**	**--**	**45,798,230**	**33,319,537**	**13,941,555**	**--**	**--**	**47,261,092**

Reconciliation of changes concerning expected credit losses

	December 31, 2025	(Allowance) / reversal	June 30, 2026
Expected credit losses			
Foreign governments bonds and official institutions abroad	(319,273)	240,640	(78,633)
Total	**(319,273)**	**240,640**	**(78,633)**

In 2026, no financial assets were reclassified from the securities category at amortized cost.

In thousands of Reais, unless otherwise stated

Debt instruments by stages

	June 30, 2026				December 31, 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Debt instruments								
Foreign governments bonds and official institutions abroad	38,599,350	--	--	38,599,350	36,098,519	5,999,930	--	42,098,449
Brazilian federal government bonds	7,263,605	--	--	7,263,605	5,476,231	--	--	5,476,231
Securities issued by financial companies	13,908	--	--	13,908	5,046	--	--	5,046
Securities issued by non-financial companies	--	--	--	--	639	--	--	639
Subtotal	**45,876,863**	**--**	**--**	**45,876,863**	**41,580,435**	**5,999,930**	**--**	**47,580,365**
Expected losses on securities	(78,633)	--	--	(78,633)	(61,064)	(258,209)	--	(319,273)
Total	**45,798,230**	**--**	**--**	**45,798,230**	**41,519,371**	**5,741,721**	**--**	**47,261,092**

In thousands of Reais, unless otherwise stated

13– Loan portfolio

a) Loan portfolio by modality

	June 30, 2026	December 31, 2025
Loans	**1,042,180,725**	**1,022,471,175**
Loans and discounted credit rights	387,243,099	388,276,123
Financing	201,726,776	198,692,549
Rural financing	392,069,723	373,579,404
Mortgage	61,060,153	61,834,001
Loan operations linked to assignment [1]	80,974	89,098
Other receivables with loan characteristics	**202,474,167**	**206,285,614**
Securities with loan characteristics	96,192,143	101,820,642
Credit card operations	59,847,311	62,717,699
Advances on foreign exchange contracts	26,414,521	26,324,947
Other receivables purchased under assignment [2]	7,845,749	7,379,771
Sundry	12,174,443	8,042,555
Leasing	**1,216,600**	**1,150,006**
Total loan portfolio	**1,245,871,492**	**1,229,906,795**
Expected credit risk losses	**(102,479,460)**	**(96,837,174)**
Expected loan losses	(96,032,184)	(88,743,131)
Expected other receivables with loan characteristics losses	(6,268,299)	(7,908,085)
Expected leases losses	(178,977)	(185,958)
Total loan portfolio net of expected credit losses	**1,143,392,032**	**1,133,069,621**

1 - Loan operations assigned with retention of the risks and benefits of the financial assets involved in the transaction.
2 - Loans acquired with retention of the risks and benefits by the assignor of the financial assets.

In thousands of Reais, unless otherwise stated

b) Breakdown of the loan portfolio by sector

	June 30, 2026	%	December 31, 2025	%
Public sector	**112,030,171**	**9.0**	**101,671,109**	**8.3**
Public administration	88,378,497	7.1	79,495,304	6.5
Oil sector	16,325,221	1.3	16,865,575	1.4
Services	4,931,885	0.4	3,641,104	0.3
Electric power	759,398	0.1	12,804	--
Other activities	1,635,170	0.1	1,656,322	0.1
Private sector	**1,133,841,321**	**91.0**	**1,128,235,686**	**91.7**
Individuals	**741,940,273**	**59.4**	**733,923,573**	**59.7**
Companies	**391,901,048**	**31.6**	**394,312,113**	**32.0**
Agribusiness of plant origin	60,747,794	4.9	55,627,408	4.5
Services	51,920,280	4.2	52,571,121	4.3
Mining and metallurgy	26,830,567	2.2	24,405,973	2.0
Electric power	23,740,597	1.9	25,725,650	2.1
Automotive sector	23,632,022	1.9	20,878,392	1.7
Agribusiness of animal origin	22,457,237	1.8	20,358,676	1.7
Transportation	19,987,029	1.6	21,059,441	1.7
Agricultural inputs	16,996,892	1.4	17,553,981	1.4
Retail commerce	16,799,184	1.3	16,989,899	1.4
Chemical	16,297,064	1.3	16,363,756	1.3
Fuel	13,318,631	1.1	16,132,820	1.3
Electronics	13,163,895	1.1	13,055,080	1.1
Specific activities of construction	12,780,457	1.0	12,941,431	1.1
Real estate	12,484,543	1.0	13,239,738	1.1
Wholesale and various industries	11,124,264	0.9	11,495,420	0.9
Financial services	10,370,891	0.8	13,135,708	1.1
Pulp and paper	10,031,760	0.8	10,059,686	0.8
Textile and clothing	8,219,053	0.7	8,661,359	0.7
Woodworking and furniture market	7,269,409	0.6	7,419,285	0.6
Telecommunications	5,301,158	0.4	5,324,959	0.4
Heavy construction	3,797,163	0.3	6,251,618	0.5
Other activities	4,631,158	0.4	5,060,712	0.3
Total	**1,245,871,492**	**100.0**	**1,229,906,795**	**100.0**

In thousands of Reais, unless otherwise stated

c) Loan portfolio by maturity

The majority of our loans require principal and interest payments on a monthly, quarterly, semi-annual or annual basis. The table below shows the book value of the Bank's loan installments according to their contractual maturities. For loans with a single installment, the entire loan balance is presented according to the final maturity date.

	June 30, 2026	December 31, 2025
Installments falling due		
1 to 30 days	80,400,684	82,114,989
31 to 60 days	40,091,405	36,589,400
61 to 90 days	38,111,642	30,234,243
91 to 180 days	89,464,482	101,686,120
181 to 360 days	141,383,246	160,455,694
More than 360 days	805,428,846	772,612,800
Subtotal	**1,194,880,305**	**1,183,693,246**
Installments overdue		
1 to 14 days	6,871,154	4,956,350
15 to 30 days	2,872,677	3,120,044
31 to 60 days	5,010,364	4,503,005
61 to 90 days	5,822,259	3,500,917
91 to 180 days	10,404,309	11,083,570
181 to 360 days	15,000,507	13,580,791
More than 360 days	5,009,917	5,468,872
Subtotal	**50,991,187**	**46,213,549**
Total	**1,245,871,492**	**1,229,906,795**

In thousands of Reais, unless otherwise stated

d) Loan portfolio and expected losses by stages

	June 30, 2026							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**914,968,367**	**(17,297,332)**	**28,726,824**	**(9,299,007)**	**98,485,534**	**(69,435,845)**	**1,042,180,725**	**(96,032,184)**
Loans and discounted credit rights	319,015,921	(3,620,799)	15,664,174	(4,706,320)	52,563,004	(36,813,745)	387,243,099	(45,140,864)
Financing	194,433,047	(481,119)	1,834,774	(339,661)	5,458,955	(3,827,117)	201,726,776	(4,647,897)
Rural financing	346,349,957	(12,978,765)	10,076,277	(4,224,739)	35,643,489	(28,239,226)	392,069,723	(45,442,730)
Mortgage	55,088,504	(216,647)	1,151,564	(28,287)	4,820,085	(555,757)	61,060,153	(800,691)
Loan operations linked to assignment	80,938	(2)	35	--	1	--	80,974	(2)
Other receivables with loan characteristics	**189,038,626**	**(742,884)**	**3,126,347**	**(567,244)**	**10,309,194**	**(4,958,171)**	**202,474,167**	**(6,268,299)**
Securities with loan characteristics	89,117,769	(158,467)	669,156	(82,055)	6,405,218	(2,742,700)	96,192,143	(2,983,222)
Credit card operations	56,260,013	(516,994)	1,914,037	(366,613)	1,673,261	(1,052,276)	59,847,311	(1,935,883)
Advances on foreign exchange contracts	24,533,780	(45,245)	298,006	(57,738)	1,582,735	(692,756)	26,414,521	(795,739)
Other receivables purchased under assignment	7,845,644	(10,841)	--	--	105	(105)	7,845,749	(10,946)
Sundry	11,281,420	(11,337)	245,148	(60,838)	647,875	(470,334)	12,174,443	(542,509)
Leasing	**1,032,517**	**(3,288)**	**8,312**	**(883)**	**175,771**	**(174,806)**	**1,216,600**	**(178,977)**
Total	**1,105,039,510**	**(18,043,504)**	**31,861,483**	**(9,867,134)**	**108,970,499**	**(74,568,822)**	**1,245,871,492**	**(102,479,460)**

In thousands of Reais, unless otherwise stated

	December 31, 2025							
	Stage 1		Stage 2		Stage 3		Total	
	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses	Loan amount	Expected losses
Loans	**898,787,026**	**(13,619,838)**	**31,422,920**	**(11,144,738)**	**92,261,229**	**(63,978,555)**	**1,022,471,175**	**(88,743,131)**
Loans and discounted credit rights	327,155,492	(4,103,287)	12,831,998	(4,154,366)	48,288,633	(33,428,400)	388,276,123	(41,686,053)
Financing	191,421,019	(534,777)	1,858,162	(356,175)	5,413,368	(4,145,149)	198,692,549	(5,036,101)
Rural financing	324,775,989	(8,764,137)	15,083,143	(6,592,428)	33,720,272	(25,647,181)	373,579,404	(41,003,746)
Mortgage	55,345,834	(217,634)	1,649,349	(41,769)	4,838,818	(757,825)	61,834,001	(1,017,228)
Loan operations linked to assignment	88,692	(3)	268	--	138	--	89,098	(3)
Other receivables with loan characteristics	**191,862,482**	**(977,070)**	**4,513,407**	**(713,798)**	**9,909,725**	**(6,217,217)**	**206,285,614**	**(7,908,085)**
Securities with loan characteristics	91,433,068	(244,930)	2,054,894	(308,573)	8,332,680	(5,150,013)	101,820,642	(5,703,516)
Credit card operations	60,498,011	(662,563)	1,884,799	(294,258)	334,889	(220,577)	62,717,699	(1,177,398)
Advances on foreign exchange contracts	25,101,664	(49,786)	327,931	(46,812)	895,352	(595,151)	26,324,947	(691,749)
Other receivables purchased under assignment	7,379,666	(13,359)	105	(53)	--	--	7,379,771	(13,412)
Sundry	7,450,073	(6,432)	245,678	(64,102)	346,804	(251,476)	8,042,555	(322,010)
Leasing	**962,901**	**(2,907)**	**2,079**	**(487)**	**185,026**	**(182,564)**	**1,150,006**	**(185,958)**
Total	**1,091,612,409**	**(14,599,815)**	**35,938,406**	**(11,859,023)**	**102,355,980**	**(70,378,336)**	**1,229,906,795**	**(96,837,174)**

In the period, from January 2025, the Expected Credit Loss (ECL) under IFRS started being calculated considering enhancements in credit risk parameters (PD, LGD, and EAD), due to increased knowledge and new information, with a prospective impact on the financial results.

In thousands of Reais, unless otherwise stated

e) Leasing portfolio by maturity

	June 30, 2026			December 31, 2025		
	Minimum lease payments	Unearned finance income	Present value	Minimum lease payments	Unearned finance income	Present value
Up to one year [1]	645,605	(126,775)	518,830	620,639	(134,904)	485,735
Over one year to five years	858,370	(168,555)	689,815	820,974	(178,449)	642,525
Over five years	9,899	(1,944)	7,955	27,787	(6,041)	21,746
Total	**1,513,874**	**(297,274)**	**1,216,600**	**1,469,400**	**(319,394)**	**1,150,006**

1 - Includes amounts related to installments overdue.

f) Expected credit loss on loan portfolio, net

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Constitution	(36,493,971)	(37,516,420)	(19,596,725)	(17,291,114)
Recovery [1]	2,193,222	2,344,820	1,400,154	1,448,048
Expected credit losses for loans portfolio, net	**(34,300,749)**	**(35,171,600)**	**(18,196,571)**	**(15,843,066)**

1 - Refers to recovery of principal.

g) Summary of the changes in allowance for losses associated with credit risk

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Opening balance	**(96,837,174)**	**(69,717,722)**	**(97,128,603)**	**(81,390,172)**
(Addition)/reversal of expected losses	(36,493,971)	(37,516,420)	(19,596,725)	(17,291,114)
Exchange fluctuation - foreign allowances	93,809	151,383	79,920	93,460
Write off	30,757,876	19,901,248	14,165,948	11,406,315
Closing balance	**(102,479,460)**	**(87,181,511)**	**(102,479,460)**	**(87,181,511)**

h) Renegotiated credits

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Opening balance	**79,769,609**	**70,539,842**	**71,460,255**	**71,962,537**
Renegotiated operations	7,398,842	9,528,894	4,536,377	**4,797,516**
Restructured operations	11,621,101	11,082,137	6,893,204	6,324,521
Interest (received) and appropriated	(15,194,798)	(10,092,284)	(5,879,147)	(5,955,519)
Write off	(9,856,417)	(6,774,335)	(3,272,352)	**(2,844,801)**
Closing balance [1]	**73,738,337**	**74,284,254**	**73,738,337**	74,284,254
(%) Restructured financial assets in relation to the final balance of the renegotiated	56.80%	48.7%	--	--

1 - Includes the amount of R$ 47 thousand (R$ 139 thousand as of June 30, 2025) related to renegotiated rural credits. The amount of R$ 66,464,360 thousand (R$ 57,744,248 thousand as of June 30, 2025), related to extended credits from rural portfolio governed by specific legislation, is not included.

In thousands of Reais, unless otherwise stated

i) Maximum exposure of financial instruments segregated by portfolio type and by credit risk classification

	June 30, 2026															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total
Individuals	**639,733,843**	**124,949,171**	**80,561**	**764,763,575**	**23,880,373**	**678,457**	**--**	**24,558,830**	**77,229,337**	**61,478**	**--**	**77,290,815**	**740,843,553**	**125,689,106**	**80,561**	**866,613,220**
Retail Individuals	310,026,787	122,548,940	80,561	432,656,288	14,269,118	678,291	--	14,947,409	45,180,007	60,617	--	45,240,624	369,475,912	123,287,848	80,561	492,844,321
Retail rural producers	329,707,056	2,400,231	--	332,107,287	9,611,255	166	--	9,611,421	32,049,330	861	--	32,050,191	371,367,641	2,401,258	--	373,768,899
Companies	**465,305,667**	**106,054,926**	**19,665,271**	**591,025,864**	**7,981,110**	**117,741**	**4,738**	**8,103,589**	**31,741,162**	**25,525**	**822,279**	**32,588,966**	**505,027,939**	**106,198,192**	**20,492,288**	**631,718,419**
Wholesale	321,723,130	80,420,018	19,434,461	421,577,609	3,307,516	23,994	322	3,331,832	17,474,185	16,413	818,472	18,309,070	342,504,831	80,460,425	20,253,255	443,218,511
Retail MPE	95,698,895	24,991,890	230,810	120,921,595	4,448,593	93,497	4,416	4,546,506	12,193,006	9,111	3,807	12,205,924	112,340,494	25,094,498	239,033	137,674,025
Retail rural producers	47,883,642	643,018	--	48,526,660	225,001	250	--	225,251	2,073,971	1	--	2,073,972	50,182,614	643,269	--	50,825,883
Total	**1,105,039,510**	**231,004,097**	**19,745,832**	**1,355,789,439**	**31,861,483**	**796,198**	**4,738**	**32,662,419**	**108,970,499**	**87,003**	**822,279**	**109,879,781**	**1,245,871,492**	**231,887,298**	**20,572,849**	**1,498,331,639**
%	**81.5%**	**17.0%**	**1.5%**	**100.0%**	**97.6%**	**2.4%**	**0.0%**	**100.0%**	**99.2%**	**0.1%**	**0.7%**	**100.0%**	**83.1%**	**15.5%**	**1.4%**	**100.0%**

	December 31, 2025															
	Stage 1				Stage 2				Stage 3				Total			
	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total	Loan portfolio	Credit commitments to be released	Guarantees provided	Total
Individuals	**637,488,377**	**122,297,111**	**87,768**	**759,873,256**	**27,309,860**	**279,844**	**--**	**27,589,704**	**69,600,402**	**44,562**	**--**	**69,644,964**	**734,398,639**	**122,621,517**	**87,768**	**857,107,924**
Retail Individuals	317,446,514	120,261,234	87,768	437,795,516	12,722,575	279,482	--	13,002,057	39,256,167	43,716	--	39,299,883	369,425,256	120,584,432	87,768	490,097,456
Retail rural producers	320,041,863	2,035,877	--	322,077,740	14,587,285	362	--	14,587,647	30,344,235	846	--	30,345,081	364,973,383	2,037,085	--	367,010,468
Companies	**454,124,032**	**110,432,665**	**17,466,745**	**582,023,442**	**8,628,546**	**116,062**	**4,955**	**8,749,563**	**32,755,578**	**13,295**	**589,398**	**33,358,271**	**495,508,156**	**110,562,022**	**18,061,098**	**624,131,276**
Wholesale	313,077,837	83,039,733	16,254,993	412,372,563	3,459,812	28,573	157	3,488,542	19,994,360	6,189	585,925	20,586,474	336,532,009	83,074,495	16,841,075	436,447,579
Retail MPE	100,789,494	25,946,372	1,211,752	127,947,618	4,938,762	87,089	4,798	5,030,649	12,088,270	7,106	3,473	12,098,849	117,816,526	26,040,567	1,220,023	145,077,116
Retail rural producers	40,256,701	1,446,560	--	41,703,261	229,972	400	--	230,372	672,948	--	--	672,948	41,159,621	1,446,960	--	42,606,581
Total	**1,091,612,409**	**232,729,776**	**17,554,513**	**1,341,896,698**	**35,938,406**	**395,906**	**4,955**	**36,339,267**	**102,355,980**	**57,857**	**589,398**	**103,003,235**	**1,229,906,795**	**233,183,539**	**18,148,866**	**1,481,239,200**
%	**81.4%**	**17.3%**	**1.3%**	**100.0%**	**98.9%**	**1.1%**	**0.0%**	**100.0%**	**99.4%**	**0.1%**	**0.6%**	**100.0%**	**83.0%**	**15.7%**	**1.2%**	**100.0%**

In thousands of Reais, unless otherwise stated

14– Investments in associates and joint ventures

a) Equity method investments

Company	Equity interest percentage				Shareholders' equity of investee		Carrying amount of investment		Net gains/(losses) from equity method investments				Dividends	
	June 30, 2026		December 31, 2025											
	Total	Common stock	Total	Common stock	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Associates [1] and joint ventures [2]														
Banco Votorantim S.A.	50.00	49.99	50.00	49.99	13,204,367	13,066,541	6,602,183	6,533,270	411,795	214,332	223,744	157,092	367,000	182,500
Brasilprev Seguros e Previdência S.A. [3]	74.99	49.99	74.99	49.99	6,783,177	6,986,599	5,087,044	5,239,600	856,170	640,008	513,615	399,610	797,674	530,202
Cielo S.A. [4]	29.17	29.17	29.17	29.17	11,700,636	11,133,797	3,777,478	3,612,128	165,327	195,785	70,061	80,619	--	--
Cateno Gestão de Contas de Pagamentos S.A. [5]	30.00	1.38	30.00	1.38	8,207,961	9,501,112	2,462,388	2,850,333	134,010	141,181	75,760	71,324	231,658	119,529
BB Mapfre Participações S.A. [6]	74.99	49.99	74.99	49.99	2,751,374	3,111,324	2,751,678	3,021,605	1,730,485	1,846,172	918,379	1,026,356	2,014,153	1,801,520
Elo Participações Ltda.	49.99	49.99	49.99	49.99	3,276,452	2,612,485	1,637,898	1,305,981	328,428	379,604	175,697	180,178	101,720	2,026,237
UBS BB Serviços de Assessoria Financeira e Participações S.A. [7]	49.99	49.99	49.99	49.99	1,490,005	1,463,162	744,854	731,435	3,447	14,619	3,789	22,177	--	7,207
Brasilcap Capitalização S.A. [8]	66.77	49.99	66.77	49.99	960,589	1,026,258	752,111	795,956	119,736	85,249	49,877	49,190	163,581	--
Others [9]							473,914	492,737	53,720	57,776	30,756	26,605	45,315	49,534
Unrealized profit [10]							(2,590,443)	(2,666,456)						
Total							**21,699,105**	**21,916,589**	**3,803,118**	**3,574,726**	**2,061,678**	**2,013,151**	**3,721,101**	**4,716,729**

1 - The Bank has significant influence over the investee through board seats or other measures.
2 - The Bank has joint control over the investees' relevant activities through contractual arrangements.
3 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 51.19%.
4 - Includes the amount of R$ 364,332 thousand related to goodwill on acquisition of the investment.
5 - Indirect ownership interest held by the Bank in Cateno, through its wholly-owned subsidiary BB Elo Cartões Participações S.A. The total interest held by the Bank is 64.49% (64.49% on December 31, 2025), considering that Cielo S.A. holds 70% of direct participation in Cateno.
6 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 51.18%. Includes the amount of R$ 688,423 thousand related to goodwill on acquisition of the investment.
7 - Company arising from the strategic partnership between BB-Banco de Investimentos S.A. and UBS A.G. to operate in investment banking and securities brokerage activities.
8 - Ownership interest held by BB Seguros Participações S.A. The percentage of effective equity interest of shareholders of the Bank is 45.57%. Includes the amount of R$ 110,749 thousand related to goodwill on acquisition of the investment.
9 - Refers to investments in the following companies: Brasildental Operadora de Planos Odontológicos S.A., Ciclic Corretora de Seguros S.A., Gestora de Inteligência de Crédito S.A. – QUOD, Tecnologia Bancária S.A. – Tecban, Câmara Interbancárias de Pagamentos – CIP and Broto S.A. Investment value is reduced by impairment losses of R$ 2,826 thousand on December 31, 2025.
10 - Unrealized profit arising from the strategic partnership between BB Elo Cartões Participações S.A. and Cielo S.A., forming Cateno Gestão de Contas de Pagamento S.A. and unrealized profit arising from the strategic partnership between BB-BI and UBS A.G.

In thousands of Reais, unless otherwise stated

b) Qualitative information of associates and joint ventures

Company	Place of incorporation		Description	Segment	Strategic participation [1]
	Country	Headquarters location			
Banco Votorantim S.A.	Brasil	São Paulo (SP)	Performs various types of bank activities, such as consumer lending, leasing and investment fund management.	Banking	Yes
Brasilprev Seguros e Previdência S.A.	Brasil	São Paulo (SP)	Commercializes life insurance with survivor coverage and with private retirement and benefit plans.	Insurance	Yes
Cielo S.A.	Brasil	Barueri (SP)	Provides services related to credit and debit cards and payments services.	Electronic payments	Yes
Cateno Gestão de Contas de Pagamentos S.A.	Brasil	Barueri (SP)	Provides services related to the management of transactions arisen from credit and debit card operations.	Electronic payments	Yes
BB Mapfre Participações S.A.	Brasil	São Paulo (SP)	Acts as a holding company for other companies which deal with life, real estate and agricultural insurance.	Insurance	Yes
Elo Participações Ltda.	Brasil	Barueri (SP)	Acts as a holding company which consolidates the joint business related to electronic payment services.	Electronic payments	Yes
UBS BB Serviços de Assessoria Financeira e Participações S.A.	Brasil	São Paulo (SP)	Operates in investment banking and securities brokerage activities in the institutional segment in Brazil and in certain South American countries.	Investments	Yes
Brasilcap Capitalização S.A.	Brasil	Rio de Janeiro (RJ)	Commercializes capitalization plans and other products and services that capitalization companies are allowed to provide.	Insurance	Yes

1- Strategic investments are made in companies with activities that complement or support those of the Bank and its subsidiaries.

In thousands of Reais, unless otherwise stated

c) Reconciliation of changes

Company	Opening balance	Changes			Closing balance
	December 31, 2025	Net gains / (losses) from equity method investments	Dividends	Other changes [1]	June 30, 2026
Banco Votorantim S.A.	6,533,270	411,795	(367,000)	24,118	6,602,183
Brasilprev Seguros e Previdência S.A.	5,239,600	856,170	(797,674)	(211,052)	5,087,044
Cielo S.A.	3,612,128	165,327	--	23	3,777,478
Cateno Gestão de Contas de Pagamentos S.A.	2,850,333	134,010	(231,658)	(290,297)	2,462,388
BB Mapfre Participações S.A.	3,021,605	1,730,485	(2,014,153)	13,741	2,751,678
Elo Participações Ltda.	1,305,981	328,428	(101,720)	105,209	1,637,898
UBS BB Serviços de Assessoria Financeira e Participações S.A.	731,435	3,447	--	9,972	744,854
Brasilcap Capitalização S.A.	795,956	119,736	(163,581)	--	752,111
Others	492,737	53,720	(45,315)	(27,228)	473,914
Subtotal	**24,583,045**	**3,803,118**	**(3,721,101)**	**(375,514)**	**24,289,548**
Unrealized profit	(2,666,456)	--	--	76,013	(2,590,443)
Total	**21,916,589**	**3,803,118**	**(3,721,101)**	**(299,501)**	**21,699,105**

1 - Refers mainly to unrealized gains/(losses) on financial assets at fair value through other comprehensive income, foreign exchange changes on investments abroad and adjustments from previous years made by the investees.

d) Other information

The associates and joint ventures do not expose the Bank to any significant contingent liabilities.

None of the Bank's associates or joint ventures presented significant restrictions on the transfer of resources in the form of cash dividends or the repayment of loans or advances.

None of the associates or joint ventures had discontinued operations.

The Bank does not have any unrecognized losses with respect to its associates or joint ventures in the periods presented or carried-forward from previous years.

All joint arrangements of the Bank are structured through a separate vehicle.

In thousands of Reais, unless otherwise stated

15– Customer resources

	June 30, 2026	December 31, 2025
Domestic	**896,893,749**	**843,553,760**
Time deposits	603,492,865	546,504,656
Savings deposits	216,111,514	215,188,602
Demand deposits	77,289,370	81,860,502
Non-interest bearing deposits	77,187,351	81,621,420
Interest bearing deposits [1]	102,019	239,082
Abroad	**57,125,088**	**54,383,689**
Time deposits	47,935,811	44,062,819
Demand deposits - non-interest bearing deposits	9,189,277	10,320,870
Total	**954,018,837**	**897,937,449**

1- Refers to "special accounts", whose purpose is to record the movement of foreign currency accounts opened in the country on behalf of embassies, legations abroad, international organizations, as well as public entities beneficiaries for credit or borrowers of loans granted by international financial bodies or foreign government agencies.

In thousands of Reais, unless otherwise stated

16– Financial institutions resources

a) Breakdown

	June 30, 2026	December 31, 2025
Securities sold under repurchase agreements (Note 16.b)	685,501,796	609,233,273
Borrowings and onlendings (Note 16.c)	88,761,023	84,822,811
Interbank deposits	71,064,875	32,893,966
Liabilities for operations linked to assignments	81,070	89,197
Total	**845,408,764**	**727,039,247**

b) Securities sold under repurchase agreements

	June 30, 2026	December 31, 2025
Own portfolio	**533,313,455**	**482,263,422**
Treasury Financial bills	509,526,063	439,758,808
Private securities	16,746,035	26,629,663
Securities abroad	7,041,357	7,656,375
National Treasury bills	--	8,218,576
Third-party portfolio	**152,188,341**	**126,969,851**
Treasury Financial bills	89,937,211	52,510,997
National Treasury notes	46,729,061	15,111,835
National Treasury bills	15,522,069	59,343,209
Other securities	--	3,810
Total	**685,501,796**	**609,233,273**

c) Borrowings and onlendings

Obligations for loans

	up to 90 days	from 91 to 360 days	from 1 to 3 years	from 3 to 5 years	over 5 years	June 30, 2026	December 31, 2025
Borrowings from bankers	5,397,637	12,445,595	12,468,400	4,241,965	--	34,553,597	32,589,352
Imports	171,209	240,380	77,314	--	--	488,903	320,809
Total	**5,568,846**	**12,685,975**	**12,545,714**	**4,241,965**	**--**	**35,042,500**	**32,910,161**

In thousands of Reais, unless otherwise stated

Onlendings

Programs	Finance charges p.a.	June 30, 2026	December 31, 2025
National Treasury		**1,786,601**	**1,249,845**
Pronaf	TMS (if available) or Fixed 0.50% to 8.00% (if applied)	130,981	506
Recoop	Fixed 5.75% to 8.25% or IGP-DI + 1.00% or IGP-DI + 2.00%	9,845	9,845
Fundo Nacional sobre Mudança do Clima - FNMC	Fixed 1.00%	1,640,311	1,233,191
Other		5,464	6,303
BNDES	**Fixed 0.50% to 15.17% TJLP + 0.50% to 5.00% IPCA TLP + 1.99% to 3.20% Selic + 0.76 to 2.08% FX Variation 1.80% TFBD 5.37% to 6.47%**	**17,210,854**	**15,869,546**
Caixa Econômica Federal	**Fixed 4.85% (average)**	**25,229,750**	**25,522,638**
Finame	**Fixed 0.75% to 17.69% TJLP + 2.10% Selic + 0.75% to 1.41% TFBD + 0.95% to 6.47%**	**8,118,064**	**7,647,495**
Other official institutions		**473,608**	**647,199**
Funcafé	TMS (if available) Fixed 13.00% to 14.50% Funding 10.00% to 11.50%	473,580	647,171
Other		28	28
Abroad		**899,646**	**975,927**
Total		**53,718,523**	**51,912,650**

In thousands of Reais, unless otherwise stated

17– Resources from issuance of debt securities

	June 30, 2026	December 31, 2025
Resources from issuance of debt securities	256,902,181	289,751,933
Subordinated debt abroad	39,171,990	41,785,187
Total	**296,074,171**	**331,537,120**

18– Provisions and contingent liabilities

Civil lawsuits

Civil lawsuits relate mainly to claims from customers and users of the Bank's network. In most cases, they request indemnification for material or moral damages arising from banking products or services, inflationary deductions from Economic Plans on financial investments, judicial deposits and rural credit, return of payment due to revision of contractual clauses on financial responsibilities and actions of demanding accounts proposed by customers to explain entries made in checking accounts.

Indemnifications for material and moral damages are ordinarily based on consumer protection laws and are generally settled in specific civil courts, where compensation is limited to forty times the minimum wage (R$ 1,621.00 on June 30, 2026).

The Bank is a defendant in claims seeking the payment and refund of the difference between the actual inflation rate and the inflation rate used for the adjustment of financial investments and rural credit when Economic Plans (Bresser Plan, Verão Plans and Collor Plans I and II) stand out, as well as in claims seeking for the refund of undue payments corresponding to the monetary correction index applied to rural credit operations in March 1990 (Collor Plan I).

Although the Bank complied with the laws and regulations in force at the time, provisions have been recognized for these lawsuits, considering claims brought against the Bank and the related loss risk. Loss probabilities are determined after an analysis of each claim considering the most recent decisions in the Superior Courts of Justice (STJ) and the Federal Supreme Court (STF).

With respect to cases involving the financial investments related to Economic Plans, the STF suspended prosecution of all cases in the knowledge phase. This will be the case until the court issues a definitive ruling. In the end of 2017, Febraban and the entities representing the savers signed an agreement about the demands involving the economic plans in savings accounts. This agreement has already been approved by STF. Since May 2018, savers can join the agreement, through a tool made available by Febraban. On March 12, 2020, the agreement was extended for 30 months, according to the Amendment signed by the entities representing financial institutions and consumers, being approved by the Plenary of the STF, according to the judgment published on June, 18, 2020, and newly extended for another 30 months, in voting at the Virtual Plenary of the STF, whose judgment was published on January, 09, 2023. In a new virtual session concluded on May 23, 2025, the STF ruled on the merits of the controversy and declared the constitutionality of the Bresser, Verão, Collor I, and Collor II Economic Plans. However, the Court upheld the right of account holders to receive the amounts established in the collective agreement, provided they formally adhere to the agreement within a 24 (twenty-four) month period.

Regarding lawsuits related to inflationary purges in judicial deposits, Minister Edson Fachin of the STF, after recognizing the general repercussion of the constitutional matter addressed with in the Extraordinary Appeal interposed by the Bank, Caixa Econômica Federal, the Federal Government and the Febraban (RE 1,141,156/RJ), ordered the suspension of all cases dealing with this matter throughout the national territory. This suspension was confirmed by the STF on December 19, 2019. On June 3, 2026, the hearing commenced with the presentation of oral arguments. Subsequently, the proceedings were adjourned.

The Bank is a defendant on civil lawsuits filed by rural credit borrowers linked to Collor Plan I. The plaintiffs alleged that the Bank incorrectly indexed their loans and is liable for the resulting differences. In 2015, STJ decided on the Special Appeal RESP 1,319,232-DF in the Public Civil Lawsuit ACP 94,008514-1, that the Federal Government, the Central Bank of Brasil and the Bank are jointly and severally liable for the indexation differences between the Customer Price Index (IPC - 84.32%) and the National Treasure Bonus (BTN - 41.28%), as found in March 1990, plus monetary correction and late-payment interest on any amount unduly paid. The defendants appealed and the litigation has yet to be resolved. It was filled under code number 1,445,162 and its trial is pending. On February 10, 2024, the Special Court of STF considered that is a constitutional matter and general interest issue (Theme 1,290/STF). On March 8th, 2024, the reporting Justice ordered a nationwide suspensive effect on all pending cases involving the same matter, including agreements and provisional enforcements related to the collective settlement arising from Public Civil Lawsuit ACP 94,008514-1. Extraordinary Appeal (RE) No. 1,445,162 is currently pending a decision on the merits before the Brazilian Supreme Federal Court (STF). In parallel, the Reporting Justice referred the case file to the Center for Consensual Conflict Resolution for mediation proceedings.

Labor lawsuits

The Bank is a party to labor claims involving mainly former employees, banking industry unions or former employees of companies that provide services (outsourced). These claims cover requests of compensation, overtime, incorrect working hours, and bonus payment, secondary liability, others claims.

Tax lawsuits

The Bank is subject to questions about taxes and tax conduct related to its position as a taxpayer or responsible for taxes, in inspection procedures, which may lead to the issuance of tax notices. Most claims arising from the notices relate to service tax (ISSQN), income tax, social contribution (CSLL), the Social Integration Program (PIS), Contribution to Social Security Financing (Cofins), Tax on Financial Transactions (IOF), and Employer Social Security Contributions (INSS). To guarantee the disputed tax credit, the Bank has judicial deposits, pledged collateral in the form of cash, government bonds or real estate pledges when necessary.

In thousands of Reais, unless otherwise stated

a) Provisions

The Bank recognizes provisions for civil, labor and tax claims for which a loss is assessed as probable risk, measured using either an individual or aggregated methodologies, depending on the nature and/or the amount involved in each proceeding.

The estimates of outcome and related financial effects are determined by the nature of the claims, management's judgment, legal counsel's assessment considering the available elements of each case, and the Bank's historical experience with similar matters.

Management considers the provision for losses of civil, labor and tax claims to be sufficient.

Changes in the provisions for civil, labor and tax claims classified as probable

	01/01 to 06/30/2026	01/01 to 06/30/2025
Civil lawsuits		
Opening balance	**20,282,228**	**14,941,432**
Addition	5,466,587	6,231,769
Provision reversals	(2,441,858)	(2,346,012)
Write-off	(1,941,141)	(1,863,396)
Monetary correction and exchange fluctuation	1,171,302	494,163
Closing balance	**22,537,118**	**17,457,956**
Labor lawsuits		
Opening balance	**8,047,937**	**7,679,384**
Addition	1,764,676	1,729,998
Provision reversals	(902,795)	(879,673)
Write-off	(1,222,193)	(1,244,861)
Monetary correction and exchange fluctuation	387,334	361,989
Closing balance	**8,074,959**	**7,646,837**
Tax lawsuits		
Opening balance	**1,559,635**	**1,158,205**
Addition	83,831	235,864
Provision reversals	(110,607)	(110,376)
Write-off	(177,281)	(93,354)
Monetary correction and exchange fluctuation [1]	69,545	662,080
Closing balance	**1,425,123**	**1,852,419**
Total civil, labor and tax	**32,037,200**	**26,957,212**

1 – Includes the balance of R$ 592,298 thousand, from 01/01 to 06/30/2025, reclassified from "Other liabilities".

Civil, labor and tax claims expenses

	01/01 to 06/30/2026	01/01 to 06/30/2025
Civil lawsuits	(4,196,031)	(4,394,470)
Labor lawsuits	(1,249,215)	(1,212,314)
Tax lawsuits	(42,769)	(195,355)
Total	**(5,488,015)**	**(5,802,139)**

In thousands of Reais, unless otherwise stated

Expected outflows of economic benefits

	Civil	Labor	Tax
Up to 5 years	17,011,059	7,307,558	757,639
Over 5 years	5,526,059	767,401	667,484
Total	**22,537,118**	**8,074,959**	**1,425,123**

The scenario of unpredictability in the duration of the legal procedures, as well as the possibility of changes in the jurisprudence of the courts, make the expected disbursement schedule uncertain.

b) Contingent liabilities - possible loss

Civil, labor, and tax lawsuits for which the risk of loss is assessed as possible do not require the recognition of a provision, as the final outcome is uncertain and the likelihood of an outflow of resources is lower than probable but higher than remote.

Contingent liabilities classified as possible loss

	June 30, 2026	December 31, 2025
Tax lawsuits	13,947,982	13,366,086
Civil lawsuits	2,654,570	2,305,913
Labor lawsuits	136,061	98,390
Total	**16,738,613**	**15,770,389**

The main discussions regarding possible losses focus on their tax nature and are detailed below:

- IRPJ e CSLL – R$ 4,911,005 thousand: Litigations arising the deduction of income taxes paid abroad;
- ISSQN – R$ 3,127,503 thousand: The incidence of ISS on different revenues streams of the financial institution is discussed; and
- Other matters are dispersed.

c) Deposits in guarantee

This line-item represents cash held in the Bank or with another official financial institution as payment, or guarantee of payment, for condemnations, claims, agreements and other expenses arising from lawsuits. Deposits in guarantee are recorded in “other financial assets” in the consolidated statements of financial position.

Deposits given in guarantee of contingencies

	June 30, 2026	December 31, 2025
Civil lawsuits	20,516,809	19,869,516
Tax lawsuits	10,492,911	10,499,731
Labor lawsuits	9,047,769	8,770,296
Total	**40,057,489**	**39,139,543**

In thousands of Reais, unless otherwise stated

19– Taxes

a) Reconciliation of income taxes expense

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Income before taxes	**2,725,127**	**1,643,370**	**1,702,300**	**1,361,531**
Total charges of IR (25%) and CSLL (20%)	**(1,226,307)**	**(739,517)**	**(766,035)**	**(612,689)**
Interest on own capital	806,277	1,474,594	416,532	232,338
Net gains from equity method investments	1,711,403	1,608,627	927,755	905,918
Other non-taxable revenues/non-deductible expenses [1]	2,346,461	3,773,042	976,132	1,695,164
Income taxes benefit (expense)	**3,637,834**	**6,116,746**	**1,554,384**	**2,220,731**
Effective rate	--	--	--	--

1 - Mainly refer to the income of the Fundo Constitucional de Financiamento do Centro-Oeste – FCO.

b) Tax expenses

	01/01 to 06/30/2026	01/01 to 06/30/2025	04/01 to 06/30/2026	04/01 to 06/30/2025
Cofins	(2,928,291)	(2,730,623)	(1,466,889)	(1,357,037)
ISSQN	(736,401)	(708,182)	(375,809)	(364,885)
PIS/Pasep	(499,172)	(465,540)	(250,018)	(231,634)
Other	(480,245)	(435,199)	(217,388)	(219,083)
Total	**(4,644,109)**	**(4,339,544)**	**(2,310,104)**	**(2,172,639)**

c) Deferred tax assets (tax credit)

	June 30, 2026	December 31, 2025
Deferred tax assets		
Allowance for losses associated with credit risk	62,017,562	55,636,428
Provisions – others	20,942,572	26,392,371
Business combination	2,379,883	2,379,473
Financial instruments fair value	2,674,439	1,479,703
Negative adjustments of benefits plans	1,843,919	954,678
Recoverable social contribution	636,538	636,538
Provisions - taxes and social security	573,969	368,332
Income taxes carryforwards	8,278,701	232,318
Other	170,338	1,268,524
Total	**99,517,921**	**89,348,365**

In thousands of Reais, unless otherwise stated

d) Deferred tax liabilities

	June 30, 2026	December 31, 2025
Deferred tax liabilities		
Positive adjustments of benefits plans	7,563,360	12,472,759
Financial instruments fair value	2,929,036	1,841,397
Abroad profits	690,937	--
Bargain purchase gains	337,712	337,712
Leasing portfolio adjustment	162,945	144,348
Interest and inflation adjustment of fiscal judicial deposits	134,144	134,144
Other	559,797	478,768
Total	**12,377,931**	**15,409,128**

In thousands of Reais, unless otherwise stated

20– Shareholders' equity

a) Market value per common share

	June 30, 2026	December 31, 2025
Shareholders' equity	186,079,471	189,207,675
Quoted market price per share (R$)	19.91	21.92

b) Share capital

Banco do Brasil's share capital of R$ 120,000,000 thousand (R$ 120,000,000 thousand on December 31, 2025) is fully subscribed and paid-in and consists of 5,730,834,040 common shares (before split) with no par value. The Federal Government is the largest shareholder and holds a majority of the Bank's voting shares.

The Bank may, even without amending its by-laws, if approved by the Meeting of Shareholders, and in the conditions established therein, increase its capital up to the limit of R$ 150,000,000 thousand by issuing common shares, for which shareholders should be granted preference in the subscription in proportion to the number of shares held.

c) Instruments qualifying as common equity tier 1 capital

The Bank signed a loan agreement with the federal government on September 26, 2012, as hybrid capital and debt instrument, in the amount up to R$ 8,100,000 thousand, whose resources were designated for agribusiness financing.

On August 28, 2014, an amendment to the respective loan agreement was executed, under which the remuneration of the instrument is fully variable. Interest is accrued over periods coinciding with the Bank's fiscal year, with accrual commencing on January 1 and ending on December 31 of each year. Each years interest is paid in a single annual installment, adjusted by the Selic rate up to the effective payment date. Payment must be made within 30 calendar days after the dividend payment for the fiscal year.

The interest payment must be made from profits or profit reserves available for distribution at the end of the fiscal year preceding the calculation date. Payment is at Management's discretion. Unpaid interest does not accumulate. If the payment or dividend distribution is not made (including in the form of interest on own capital) prior to the end of the subsequent fiscal year, the accrued interest is no longer owed.

If the Bank's retained earnings, profit reserves (including the legal reserve) and capital reserve cannot fully absorb losses calculated at the end of a fiscal year, the Bank will no longer be obligated to the interest. The Bank will apply the accrued interest and principal balance, in this order, to offset any remaining losses. This will be considered a pay-down of the instrument.

The instrument does not have a maturity date. It is only payable if the Bank is dissolved or Bacen authorizes the repurchase of the instrument. If the Bank is dissolved, the payment of principal and interest is subordinated to payment of the Bank's other liabilities. There will be no preferred interest on the loan under any circumstances, including in relation to other equity instruments included in Reference Equity.

According to the Information to the Market, dated April 8, 2021, the Bank presented a proposal to return the referred instrument in seven annual installments of R$ 1 billion and a final installment of R$ 1.1 billion, based on a schedule between July 31, 2022 and July, 31 2029. In 2026, following a request to renegotiate the repayment schedule and a favorable opinion from the Federal Court of Accounts (TCU), the outstanding balance will be amortized through annual installments of R$ 100 million in July 2026 and July 2027, R$ 1 billion in July 2028, and R$ 2.9 billion in July 2029.

In thousands of Reais, unless otherwise stated

d) Capital reserves

The capital reserve is intended, among other purposes, to record amounts arising from share-based payment transactions or other equity instruments to be settled through the delivery of shares, in addition to the gains realized on the sale of treasury shares.

The capital reserves, totaling R$ 6,653,106 thousand (R$ 6,643,763 thousand on December 31, 2025), relates mainly to changes in the Bank's ownership interest in BB Seguridade after the IPO, increased ownership interest in Banco Patagonia resulting from the exercise of a put option, by minority shareholders, as provided for in a Shareholders Agreement entered into on April 12, 2011 between the Bank and the minority shareholders, as well as the sale of treasury shares, occurred on October 23, 2019.

e) Profit reserves

	June 30, 2026	December 31, 2025
Profit reserves	**86,769,740**	**82,301,417**
Legal reserve	16,439,781	16,128,978
Statutory reserves	70,329,959	66,172,439
Operating margin	57,188,317	54,328,927
Capital payout equalization	13,141,642	11,843,512

The legal reserve ensures the adequacy of the Bank's capital structure and can only be used to offset losses or increase capital. Five percent of net income calculated in accordance with accounting practices applicable for financial institutions in Brazil, before any other allocations, is transferred to the legal reserve. The amount of the reserve cannot exceed 20% of the share capital.

The operating margin statutory reserve ensures the adequacy of the Bank's operating margins in accordance with its business activities. The reserve consists of up to 100% of net income calculated in accordance with accounting practices applicable for financial institutions in Brazil after allocation to legal reserve (including dividends) and is limited to 80% of the share capital.

The reserve for capital payout equalization provides funds to support the capital distributions. It may be constituted with up to 50% of net income after the allocation to the legal reserve (including dividends) and is capped at 20% of the share capital.

f) Earnings per share

	01/01 to 06/30/2026	01/01 to 06/30/2025
Net income attributable to shareholders of the Bank (R$ thousand)	4,794,808	6,220,887
Weighted average number of shares (basic and diluted)	5,709,696,692	5,708,696,148
Earnings per share (basic and diluted) (R$)	**0.84**	**1.09**

In thousands of Reais, unless otherwise stated

g) Accumulated other comprehensive income/(loss)

Accumulated other comprehensive income/(loss) includes fair value adjustments for financial assets as fair value through other comprehensive income, translation adjustments on foreign operations, net effects of hedges and remeasurements of defined benefit plans. The Bank recognized in other comprehensive income/(loss) all translation adjustments on foreign operations whose functional currency is not the Brazilian Real.

	June 30, 2026	December 31, 2025
Financial assets at fair value through other comprehensive income	(2,464,654)	(3,001,469)
Hedge of investment in a foreign operation	19,015	(37,076)
Foreign currency translation	(6,937,819)	(6,499,951)
Actuarial gains/(losses) on pension plans	(13,309,912)	(6,217,529)
Cash flow hedge	10,830	(22,237)
Other	(854,858)	(864,697)
Total	**(23,537,398)**	**(16,642,959)**

h) Unallocated retained earnings

The amount included in this account represents, besides the unallocated retained earnings, the effect of differences between accounting practices applicable for financial institutions in Brazil and IFRS. Net income calculated in accordance with accounting practices applicable for financial institutions in Brazil is fully distributed semiannually in the form of dividends/interest on own capital or allocated to the legal and profit reserves.

i) Interest on own capital/dividends

In accordance with Laws 9,249/1995, 9,430/1996 and the Bank's Bylaws, Management decided on the payment of Interest on own capital to its shareholders.

In compliance with the income tax as well as social contribution legislation, the interest on own capital is calculated based on adjusted net equity value. It is limited, on a pro rata die basis, to the variation of long-term interest rate, as long as there is profit (before the deduction of interest on own capital) or reserves for retained earnings and profit reserves of at least twice its value, being deductible in the calculation of the taxable income.

Payment schedule of interest on own capital and dividends:

2026	Amount	Amount per share (R$)	Base date of payment	Payment date
1st quarter				
Interest on own capital	400,396	0.070	Mar 02, 2026	Mar 11, 2026
Complementary interest on own capital	465,703	0.082	Jun 01, 2026	Jun 11, 2026
2nd quarter				
Interest on own capital	340,718	0.060	Jun 01, 2026	Jun 11, 2026
Complementary interest on own capital	584,910	0.102	Sep 01, 2026	Sep 11, 2026
Total allocated to the shareholders	**1,791,727**	**0.314**		
Interest on own capital [1]	1,791,727	0.314		

1 - Amounts subject to withholding tax, with the exception of shareholders who are exempted or immune.

In thousands of Reais, unless otherwise stated

2025	Amount	Amount per share (R$)	Base date of payment	Payment date
1st quarter				
Interest on own capital	852,492	0.149	Mar 11, 2025	Mar 21, 2025
Complementary interest on own capital	1,908,077	0.334	Jun 02, 2025	Jun 12, 2025
2nd quarter				
Interest on own capital	516,306	0.090	Jun 02, 2025	Jun 12, 2025
Total allocated to the shareholders	**3,276,875**	**0.573**		
Interest on own capital [1]	3,276,875	0.573		

1 - Amounts subject to withholding tax, with the exception of shareholders who are exempted or immune.

j) Shareholders (number of shares)

Number of shares issued by the Bank to shareholders which, directly or indirectly, hold more than 5% of the shares. It also includes members of the Bank's Board of Directors, Executive Committee, Fiscal Council and Audit Committee as follows:

Shareholders	June 30, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
Federal Government - Tesouro Nacional	2,865,417,084	50.0	2,865,417,084	50.0
Caixa de Previdência dos Funcionários do Banco do Brasil – Previ	255,384,690	4.5	256,062,490	4.5
Treasury shares [1]	21,960,676	0.4	22,455,806	0.4
Other shareholders	2,588,071,590	45.1	2,586,898,660	45.1
Total	**5,730,834,040**	**100.0**	**5,730,834,040**	**100.0**

1 - As of June 30, 2026, the balance includes 75,711 and 22,403 equity instruments issued by Banco do Brasil held with BB Asset and BB-BI, respectively (73,450 and 11,957 shares as of December 31, 2025).

	Common shares ON [1]	
	June 30, 2026	December 31, 2025
Board of Directors (except for the Bank's CEO)	45,282	45,282
Executive Committee (includes the Bank's CEO)	443,438	292,753
Fiscal Council	8,800	--
Audit Committee	120	4,030

1 - The shareholding interest of the Board of Directors, Executive Committee, Fiscal Council and Audit Committee represents approximately 0.009% of the Bank's capital stock.

k) Quantity of issued shares and quantity of shares in the market (free float)

	Quantity of shares	
	Common shares	Treasury shares
Balance on December 31, 2025	**5,730,834,040**	**22,455,806**
Movements	--	(495,130)
Balance on June 30, 2026	**5,730,834,040**	**21,960,676**

In thousands of Reais, unless otherwise stated

	June 30, 2026		December 31, 2025	
	Amount	%	Amount	%
Free float at the beginning of period	**2,842,623,097**	**49.6**	**2,842,288,271**	**49.6**
Other changes [1]	--		334,826	
Free float at the end of period [2]	**2,842,623,097**	**49.6**	**2,842,623,097**	**49.6**

1 - Includes changes coming from Technical and Advisory Bodies.

2 - It does not include any shares held by the Board of Directors and Executive committee. The shares held by the Caixa de Previdência dos Funcionários do Banco do Brasil – Previ compose the free float shares.

l) Treasury shares

The composition of the treasury shares is shown below:

	June 30, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
Treasury shares	**21,960,676**	**100.0**	**22,455,806**	**100.0**
Received in order to comply with operations secured by the FGCN – Fundo de Garantia para a construção Naval	16,150,700	73.5	16,150,700	71.9
Repurchase programs (2012 and 2015)	4,986,522	22.7	5,625,287	25.1
Share-based payment	823,328	3.7	679,693	3.0
Mergers	126	--	126	--
Cost	**(253,010)**		**(258,497)**	

m) Share-based payments

The program of variable remuneration

The program of variable remuneration was based on the CMN Resolution 5,177 of September 26, 2024, which governs compensation policies for executives of financial institutions.

The program has a yearly basis period. It is established according to the risks and the activity overseen by the executive and has as pre requirements: the activation of the participation in profit and results program and the achievement of accounting profit by the Bank.

The calculation of variable remuneration is based on indicators that measure the achievement of corporate and individual goals, based on the Corporate Strategy of Banco do Brasil – ECBB for the period. The program also determines that 50% of the remuneration should be paid in cash and the remaining 50% should be paid in shares.

The number of Banco do Brasil shares to be allocated to each participant is calculated by dividing the net amount equivalent to 50% of variable remuneration to which one is entitled, to the average price of the share in the week prior to the payment. The average price is the simple arithmetic mean of the daily average prices of the week prior to the payment.

Compensation through shares is structured proportionally to the administrator's level of responsibility, providing for the immediate transfer to the beneficiary of a variable percentage between 14% and 20%, while the remaining portion, between 80% and 86%, is deferred for a period of three to five years.

Expenses related to the Variable Remuneration program were R$ 15,380 thousand from 01/01 to 06/30/2026 (R$ 14,341 thousand from 01/01 to 06/30/2025).

BB Asset and BB-BI, in accordance with the resolution mentioned above, also adopted variable remuneration policy for its directors, directly acquiring treasury shares of Banco do Brasil and the capital market, respectively. All shares acquired are BBAS3 and its fair value is the quoted market price on the date of grant.

In thousands of Reais, unless otherwise stated

We present the statement of acquired shares, its distribution and its transfer schedule:

	Total program shares	Average cost	Shares distributed	Shares to distribute	Estimated schedule transfers
2022 Program					
	401,045	19.58	296,464	24,835	2026
				79,746	2027
Total shares to be distributed				**104,581**	
2023 Program					
	306,829	29.01	192,394	22,633	2026
				42,724	2027
				30,512	2028
				18,566	2029
Total shares to be distributed				**114,435**	
2024 Program					
	346,916	28.03	132,868	40,647	2026
				69,342	2027
				48,531	2028
				34,664	2029
				20,864	2030
Total shares to be distributed				**214,048**	
2025 Program					
	477,704	23.12	88,870	149,941	2027
				95,524	2028
				66,856	2029
				47,748	2030
				28,765	2031
Total shares to be distributed				**388,834**	

1 - In the 2024 and 2025 programs, it refers to the weighted average cost of the Bank's shares held by Banco do Brasil, BB Asset and BB-BI shares.

In thousands of Reais, unless otherwise stated

21– Fair value of financial instruments

	June 30, 2026		December 31, 2025	
	Carrying amount	Fair Value	Carrying amount	Fair Value
Assets				
Cash and due from banks	27,063,120	27,063,120	19,737,849	19,737,849
Deposits with Central Bank of Brasil	117,967,414	117,967,414	120,016,133	120,016,133
Financial assets at amortized cost, net	1,512,291,634	1,519,799,616	1,435,612,604	1,429,791,175
Interbank investments	254,492,256	254,664,368	189,464,519	189,896,383
Loan portfolio	1,143,392,032	1,151,058,334	1,133,069,621	1,128,042,254
Securities	45,798,230	45,467,798	47,261,092	46,035,166
Other financial assets	68,609,116	68,609,116	65,817,372	65,817,372
Financial assets at fair value through profit or loss	16,166,249	16,166,249	12,277,786	12,277,786
Financial assets at fair value through other comprehensive income	710,853,110	710,853,110	673,139,259	673,139,259
Liabilities				
Financial liabilities at amortized cost	2,281,392,957	2,279,136,878	2,149,846,333	2,143,368,209
Customers resources	954,018,837	952,497,723	897,937,449	896,808,990
Financial institutions resources	845,408,764	844,673,799	727,039,247	721,689,582
Resources from issuance of debt securities	296,074,171	296,074,171	331,537,120	331,537,120
Other financial liabilities	185,891,185	185,891,185	193,332,517	193,332,517
Financial liabilities at fair value through profit or loss	5,614,344	5,614,344	4,474,734	4,474,734

The fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. When quoted prices in an active market are available, fair value of financial instruments is based on those prices. In the absence of an active market for a financial instrument, fair value is estimated to arrive at a fair and equitable valuation for the instrument.

a) Fair value input levels for financial assets and liabilities

Depending on the levels of information when measuring fair value, the evaluation techniques used by the Bank are as follows:

Level 1 – Price quotations are derived from active markets for identical financial instruments. Financial instruments are quoted in an active market if prices are readily available and are based on regular arm's length transactions.

Level 2 – Requires the use of information obtained from the market that is not Level 1. This includes prices quoted in non-active markets for similar assets and liabilities and information that can be corroborated in the market.

Level 3 – Requires the use of information not obtained from the market to measure fair value. When there is not an active market for an instrument, the Bank uses valuation techniques that incorporate internal data. The Bank's methodologies are consistent with commonly used techniques for pricing financial instruments.

Most of the Bank's fair value measurements consider data obtained directly from active markets. If direct information is not available, it uses references available in the market. As a final option, the Bank considers similar assets. The fair value measurement process is monitored on a daily basis to determine the extent to which market prices are available for the Bank's assets.

The Bank's policy for transferring financial instruments between levels considers liquidity in the market and fair value. The policy at the time of transfer recognition is the same for transfers between levels.

For private securities, the mark-to-market and mark-to-model methodologies are based on a market data hierarchy. The Bank monitors the valuation methods for all of these instruments on a daily basis.

When private securities are traded during the day, the fair value calculation is based on the closing price. If there are no trades registered, but an indicative price is released by Anbima, this price will be used or, in the absence of this, an indicative price disclosed by B3.

In thousands of Reais, unless otherwise stated

If there are no trades or indicative prices disclosed by Anbima or B3, the price of the security is calculated based on a mathematical model that considers the probability of default associated with each instrument as the credit risk spread.

	June 30, 2026	Distribution by level		
		Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value in the statement of financial position on a recurring basis				
Assets	**730,469,221**	**702,805,873**	**27,348,528**	**314,820**
Financial assets at fair value through profit or loss	**16,166,249**	**5,637,671**	**10,316,502**	**212,076**
Debt and equity instruments	**10,151,513**	**5,637,671**	**4,301,766**	**212,076**
Government bonds	5,637,665	5,637,665	--	--
Corporate bonds	4,513,848	6	4,301,766	212,076
Derivatives	**6,014,736**	**--**	**6,014,736**	**--**
Swaps	3,773,141	--	3,773,141	--
Forward operations	1,541,726	--	1,541,726	--
Options	454,065	--	454,065	--
Other derivative financial instruments	245,804	--	245,804	--
Financial assets at fair value through other comprehensive income	**710,853,110**	**697,168,202**	**13,627,829**	**57,079**
Government bonds	696,807,263	696,807,263	--	--
Corporate bonds	14,045,847	360,939	13,627,829	57,079
Financial assets at amortized cost (hedged item)	**3,449,862**	**--**	**3,404,197**	**45,665**
Interbank investments	**3,404,197**	**--**	**3,404,197**	**--**
Loan portfolio	45,665	--	--	45,665
Liabilities	**13,666,148**	**--**	**13,666,148**	**--**
Financial liabilities at fair value through profit or loss	**5,614,344**	**--**	**5,614,344**	**--**
Derivatives	**5,614,344**	**--**	**5,614,344**	**--**
Forward operations	2,304,504	--	2,304,504	--
Swaps	1,929,866	--	1,929,866	--
Options	1,201,033	--	1,201,033	--
Other derivative financial instruments	178,941	--	178,941	--
Financial liabilities at amortized cost (hedged item)	**8,051,804**	**--**	**8,051,804**	**--**
Financial institutions resources	1,557,572	--	1,557,572	--
Resources from issuance of debt securities	6,494,232	--	6,494,232	--
Financial assets and liabilities not measured at fair value in the statement of financial position				
Assets	**1,516,349,754**	**26,450,426**	**19,017,372**	**1,470,881,956**
Financial assets at amortized cost, net	1,516,349,754	26,450,426	19,017,372	1,470,881,956
Interbank investments	251,260,171	--	--	251,260,171
Loan portfolio	1,151,012,669	--	--	1,151,012,669
Securities	45,467,798	26,450,426	19,017,372	--
Other financial assets	68,609,116	--	--	68,609,116
Liabilities	**2,271,085,074**	**--**	**--**	**2,271,085,074**
Financial liabilities at amortized cost	2,271,085,074	--	--	2,271,085,074
Customers resources	952,497,723	--	--	952,497,723
Financial institutions resources	843,116,227	--	--	843,116,227
Resources from issuance of debt securities	289,579,939	--	--	289,579,939
Other financial liabilities	185,891,185	--	--	185,891,185

In thousands of Reais, unless otherwise stated

	December 31, 2025	Distribution by level		
		Level 1	Level 2	Level 3
Financial assets and liabilities measured at fair value in the statement of financial position on a recurring basis				
Assets	**689,653,120**	**664,222,431**	**25,096,194**	**334,495**
Financial assets at fair value through profit or loss	**12,277,786**	**3,812,018**	**8,253,482**	**212,286**
Debt and equity instruments	**7,620,302**	**3,812,018**	**3,595,998**	**212,286**
Government bonds	3,812,018	3,812,018	--	--
Corporate bonds	3,808,284	--	3,595,998	212,286
Derivatives	**4,657,484**	**--**	**4,657,484**	**--**
Swaps	2,783,514	--	2,783,514	--
Forward operations	877,066	--	877,066	--
Options	511,160	--	511,160	--
Other derivative financial instruments	485,744	--	485,744	--
Financial assets at fair value through other comprehensive income	**673,139,259**	**660,410,413**	**12,655,319**	**73,527**
Government bonds	660,130,236	660,130,236	--	--
Corporate bonds	13,009,023	280,177	12,655,319	73,527
Financial assets at amortized cost (hedged item)	**4,236,075**	**--**	**4,187,393**	**48,682**
Interbank investments	**4,187,393**	**--**	**4,187,393**	**--**
Loan portfolio	48,682	--	--	48,682
Liabilities	**10,391,471**	**--**	**10,391,471**	**--**
Financial liabilities at fair value through profit or loss	**4,474,734**	**--**	**4,474,734**	**--**
Derivatives	**4,474,734**	**--**	**4,474,734**	**--**
Forward operations	1,600,695	--	1,600,695	--
Swaps	1,333,429	--	1,333,429	--
Options	813,515	--	813,515	--
Other derivative financial instruments	727,095	--	727,095	--
Financial liabilities at amortized cost (hedged item)	**5,916,737**	**--**	**5,916,737**	**--**
Financial institutions resources	1,707,965	--	1,707,965	--
Resources from issuance of debt securities	4,208,772	--	4,208,772	--
Financial assets and liabilities not measured at fair value in the statement of financial position				
Assets	**1,425,555,100**	**25,746,355**	**20,288,811**	**1,379,519,934**
Financial assets at amortized cost, net	1,425,555,100	25,746,355	20,288,811	1,379,519,934
Interbank investments	185,708,990	--	--	185,708,990
Loan portfolio	1,127,993,572	--	--	1,127,993,572
Securities	46,035,166	25,746,355	20,288,811	--
Other financial assets	65,817,372	--	--	65,817,372
Liabilities	**2,137,451,472**	**--**	**--**	**2,137,451,472**
Financial liabilities at amortized cost	2,137,451,472	--	--	2,137,451,472
Customers resources	896,808,990	--	--	896,808,990
Financial institutions resources	719,981,617	--	--	719,981,617
Resources from issuance of debt securities	327,328,348	--	--	327,328,348
Other financial liabilities	193,332,517	--	--	193,332,517

In thousands of Reais, unless otherwise stated

There were no transfers between Level 1 and Level 2 in the period. For assets valued at Level 3, gains, losses, transfers between levels and the effect of measurements are described in the table below:

Description	Fair Value on December 31, 2025	Total Gains or Losses (Realized/ Unrealized)	Purchases	Settlements	Transfers out of Level 3	Transfers into Level 3	Fair Value on June 30, 2026
Financial assets at fair value through profit or loss	212,286	(232)	--	--	--	22	212,076
Financial assets at fair value through other comprehensive income	73,527	(16,448)	--	--	--	--	57,079
Loan portfolio (hedged item)	48,682	(3,017)	--	--	--	--	45,665
Total	**334,495**	**(19,697)**	**--**	**--**	**--**	**22**	**314,820**

For Level 3 measurements in the fair value hierarchy, the following unobservable data were used:

Description	Valuation Techniques	Unobservable input
Assets		
Financial assets at fair value through profit or loss	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at fair value through other comprehensive income	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.
Financial assets at amortized cost	Discounted Cash Flow	Credit spread calculated based on the probability of default and the expected loss of the asset.

Occasionally, comparisons between unobservable data from the Bank and values based on market references (even with little or no record of trades) may present unacceptable convergence for some instruments, potentially indicating a lower degree of market liquidity for some of them, especially problem assets, potentially indicating a lower degree of market liquidity.

The most recurrent cases of assets categorized as Level 3 are justified by the discount factors used and private securities whose credit risk component is relevant. The renewal interest rate of portfolio operations is the most significant unobservable input used in the fair value measurement of Level 3 instruments. Significant changes in this interest rate can result in significant changes in fair value.

22– Risk management

a) Market risk and interest rate risk in the banking portfolio (IRRBB)

Market risk reflects the possibility of losses caused by changes in interest rates, foreign exchange rates, equity prices and commodity prices.

The interest rate risk in the bank portfolio is conceptualized as the risk, current or prospective, of the impact of adverse movements in interest rates on capital and on the results of the financial institution, for instruments classified in the bank portfolio.

Sensitivity analysis

Analysis method and objective

The Bank conducts a quarterly sensitivity analysis of exposure to the interest rate risk of its owned positions, using as a method the application of parallel shocks on the market yield curves relating to the most relevant risk factors. The method is intended to simulate the impacts on the Bank's income vis-à-vis potential scenarios, which consider possible fluctuations in the market interest rates.

Method assumptions and limitations

The application of parallel shocks on the market yield curves assumes that uptrends or downtrends in the interest rates occur in an identical way, both for short terms and for longer terms. As market movements do not usually present such behavior, this method can present deviations from actual results.

Scope, method application scenarios and implications for income

The sensitivity analysis process is carried out considering the following scope:

(i) operations classified in the trading portfolio, basically composed of trading government and private bonds and derivative financial instruments, have positive or negative effects as a result from the possible movements of interest rates in the market. These changes generate a direct impact on the Bank's results; and

(ii) operations classified in the banking portfolio, mainly composed of operations contracted with the primary objective of receiving the respective contractual cash flows– loan portfolio, funding in the retail market and held to maturity securities - and which are accounted for at contracted interest rates. The positive or negative effects resulting from changes in the interest rates in the market do not directly affect the Bank's income.

The following scenarios are considered for the performance of the sensitivity analysis:

- Scenario I: 100 basis points (+/- 1%) changes, considering the worst loss by risk factor.
- Scenario II: +25% and -25% changes, considering the worst loss by risk factor.
- Scenario III: +50% and -50% changes, considering the worst loss by risk factor.

Results of the sensitivity analysis

Results obtained for the sensitivity analysis of the trading portfolio and for the set of operations included in the trading and banking portfolios are presented in the following tables charts:

In thousands of Reais, unless otherwise stated

Sensitivity analysis for trading and trading and banking portfolio

Risk factors / Exposures	June 30, 2026			December 31, 2025		
	Scenario I	**Scenario II**	**Scenario III**	**Scenario I**	**Scenario II**	**Scenario III**
Trading portfolio						
Fixed rate	(77,895)	(251,565)	(492,532)	(59,016)	(185,673)	(364,233)
Interest rate coupons	(1,098)	(6)	(13)	(21,388)	(359)	(717)
Price index coupons	(211,734)	(389,689)	(714,044)	(184,117)	(320,059)	(594,607)
Foreign currency rates	(312,061)	(357,895)	(746,434)	(270,703)	(291,709)	(609,006)
Total	**(602,788)**	**(999,155)**	**(1,953,023)**	**(535,224)**	**(797,800)**	**(1,568,563)**
Trading and banking portfolios						
Fixed rate	(13,758,458)	(43,492,990)	(82,070,220)	(13,989,424)	(42,601,912)	(80,641,925)
Interest rate coupons	(14,101,140)	(27,446,820)	(58,828,535)	(13,629,125)	(24,712,100)	(52,923,067)
Price index coupons	(488,631)	(829,255)	(1,560,639)	(455,321)	(728,816)	(1,382,330)
Foreign currency rates	(6,089,729)	(533,784)	(1,086,444)	(5,082,322)	(303,072)	(616,128)
Total	**(34,437,958)**	**(72,302,849)**	**(143,545,838)**	**(33,156,192)**	**(68,345,900)**	**(135,563,450)**

b) Liquidity risk

Liquidity risk is the risk that the Bank will not be capable of fulfilling its financial commitments as they mature, without incurring significant losses. For risk management purposes, liquidity is measured in monetary values according to the composition of assets and liabilities established by the liquidity manager.

This risk takes two forms: market liquidity risk and cash flow liquidity risk. The first is the possibility of loss resulting from the incapacity to perform a transaction in a reasonable period of time and without significant loss of value. The second is associated with the possibility of a shortage of funds to honor commitments assumed on account of the mismatching between payments and receipts.

Liquidity risk management

Liquidity risk management segregates liquidity in national currency from liquidity in foreign currencies. The managerial views for liquidity risk management contribute to the adequate management of risk in the jurisdictions where the Bank operates and in the currencies for which there is exposure. For this, the following instruments are used:

a) liquidity projections: liquidity projections in a base and stress scenario allow for a prospective assessment, within a 90-day time horizon, of the mismatch between funding and investments, in order to identify situations that could compromise the Bank's liquidity. Additionally, it is worth mentioning that the projection of liquidity in the base scenario is used as an indicator in the Bank's Recovery Plan;

b) stress testing: the stress test is performed monthly from the liquidity projection, using the base and stress scenarios, against the Liquidity Reserve, assessing whether the potential volume of liquidity contingency measures (MCL) meets liquidity needs, when the projection in any scenario is below the liquidity reserve;

c) indicator of Maximum Intraday Liquidity Requirement – EMLI (only for liquidity in national currency): EMLI is the biggest difference, occurring during a business day, between the value of payments and receipts at any time of the day; and

d) risk limits: used to guarantee the maintenance of the level of exposure to liquidity risk at the levels desired by the Bank. The indicators used in the liquidity risk management process are:

- Liquidity Coverage Ratio (LCR);
- Net Stable Funding Ratio (NSFR);
- Liquidity Reserve;
- Liquidity Buffer;
- Free Funding Indicator (DRL); and
- Funding Concentration Indicator.

Banco do Brasil has a Liquidity Contingency Plan (PCL), which consists of a set of procedures, strategies and responsibilities to identify, manage and report Banco do Brasil's liquidity stress status, in order to ensure the maintenance of cash flow and restore the liquidity level to the desired level.

The liquidity stress status are used as a parameter for triggering the PCL and can occur when the observed liquidity falls below the liquidity reserve or when the LCR indicator falls below the limit established by the current RAS (Risk Appettite Statement).

The strategy to face the status of liquidity stress consists of activating the Liquidity Contingency Measures (MCL), aiming at re-establishing the liquidity reserve or the limit of the LCR indicator.

The instruments used in the management of liquidity risk are periodically reported to the Executive Committee for Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital (CEGRC) and to the Bank's Management Committee.

Liquidity risk analysis

The liquidity risk limits are used to monitor the liquidity risk exposure level of the Bank. The control of these limits, that act in a complementary manner in the management of the short, medium and long-term liquidity risk of the Bank, ensured a favorable liquidity situation throughout the period, avoiding the activation of the liquidity contingency plan or the implementation of emergency actions in the budget planning to address the structural liquidity adequacy concerns.

Funding management

Liabilities are presented based on product lines, making the table more intuitive in terms of the sources of funding. The maturity breakdown considers the materiality of the amounts and the criteria for allocation and running off balances over time, reflecting the internal methodology and making the information more consistent with the actual behavior observed for the instruments in question.

The composition of funding represented in balances, from a broad customer base, constitutes an important element in the management of Banco do Brasil's liquidity risk.

Funding instruments with a defined contractual maturity that forms part of the composition of commercial funding sources - represented by issuances of Agribusiness Credit Bills (LCA), Real Estate Credit Bills (LCI) and Financial Bills – are available for daily redemption by depositors, irrespective of contractual grace periods. Historical behavioral evidence indicates that depositors generally adhere to contractual maturities, a pattern consistent with the treatment applied to Term Deposits.

Repurchase operations backed by bonds and funding carried out by the Bank's Treasury are carried out for short-term liquidity management, while, for the implementation of capital market strategies, funding has medium and long-term characteristics.

In thousands of Reais, unless otherwise stated

Finally, despite the fact that the Demand Deposits, Judicial Deposits and Savings products remain longer in the composition of BB's funding, their balances were allocated to the first vertex, as shown in the table next.

Funding Breakdown

Liabilities	June 30, 2026						
	Up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total gross	Part %
Term deposits	3,288,721	20,043,547	8,520,152	271,528,944	4,667	303,386,031	15.5%
LCA	4,604,666	7,513,559	37,155,388	134,414,933	--	183,688,546	9.4%
LCI	312,394	1,638,661	2,560,072	10,909,501	--	15,420,628	0.8%
Financial bills	--	14,298,513	8,358,138	3,142,524	--	25,799,175	1.3%
Savings	213,728,227	--	--	--	--	213,728,227	10.9%
Clients deposits	83,727,361	--	--	--	--	83,727,361	4.3%
Judicial deposits	289,861,950	--	--	--	--	289,861,950	14.8%
Treasury fundings	38,395,345	27,903,302	2,762,025	9,021,616	5,806,992	83,889,280	4.3%
Fixed time deposit	3,302,100	3,437,375	1,816,545	5,558,789	--	14,114,809	0.7%
Other retail fundings	10,174,724	102,681	265,687	1,714,083	--	12,257,175	0.6%
Foreign market funding	6,494,231	15,857,432	6,231,602	17,147,736	--	45,731,001	2.3%
Repurchase agreement	658,013,174	15,286,690	411,301	11,790,631	--	685,501,796	35.1%
Total	**1,311,902,893**	**106,081,760**	**68,080,910**	**465,228,757**	**5,811,659**	**1,957,105,979**	**100.0%**

Liabilities	December 31, 2025						
	Up to 1 month	1 to 6 months	6 to 12 months	1 to 5 years	over 5 years	Total gross	Part %
Term deposits	1,831,242	20,782,790	8,117,937	236,499,720	3,744	267,235,433	14.6%
LCA	11,535,470	19,679,049	11,892,557	170,593,039	--	213,700,115	11.7%
LCI	190,364	1,988,591	2,243,910	11,680,911	--	16,103,776	0.9%
Financial bills	--	4,627,913	13,369,768	10,752,945	--	28,750,626	1.6%
Savings	214,193,122	--	--	--	--	214,193,122	11.7%
Clients deposits	75,986,157	--	--	--	--	75,986,157	4.0%
Judicial deposits	273,087,477	--	--	--	--	273,087,477	14.9%
Treasury fundings	8,219,620	17,613,876	16,144,716	10,118,511	5,851,612	57,948,335	3.2%
Fixed time deposit	3,113,144	2,488,549	1,671,139	6,669,468	--	13,942,300	0.8%
Other retail fundings	7,470,254	65,773	317,959	2,086,270	--	9,940,256	0.5%
Foreign market funding	4,456,480	17,851,761	7,537,350	22,580,065	--	52,425,656	2.9%
Repurchase agreement	584,803,019	13,585,902	365,540	10,478,812	--	609,233,273	33.2%
Total	**1,184,886,349**	**98,684,204**	**61,660,876**	**481,459,741**	**5,855,356**	**1,832,546,526**	**100.0%**

Derivative financial instruments

Banco do Brasil is a counterparty to financial derivative operations to hedge its own positions to meet the needs of our customers and to take proprietary positions. The hedging strategy is in line with the market and liquidity risk policy and with the derivative financial instruments use policy approved by the Board of Directors.

The Bank has a range of tools and systems for the management of derivative financial instruments and uses statistical and simulation methodologies to measure the risks of its positions, by means of a Value-at-Risk measure, sensitivity analysis and stress test models.

Operations with financial derivatives, with special emphasis on those subject to margin calls and daily adjustments, are considered in the measurement of the liquidity risk limits adopted by the Bank and in the composition of the scenarios used in the liquidity stress tests, conducted monthly.

In thousands of Reais, unless otherwise stated

c) Credit risk

The Bank's credit risk management process is based on best practices and complies with the requirements of Bacen, The process is designed to identify, measure, evaluate, monitor, report, control and mitigate exposures to credit risk. This contributes to the ongoing financial strength and solvency of the Bank and the protection of shareholders' interests.

The credit risk management includes counterparty credit risk (RCC), country risk, sovereign risk, transfer risk, credit concentration risk and the effectiveness of mitigation or transfer instruments used exposures that generate the designated risks.

Maximum credit risk exposure

	June 30, 2026	December 31, 2025
Deposits with Central Bank of Brasil	**117,967,414**	**120,016,133**
Financial assets at amortized cost	**1,620,385,551**	**1,537,820,856**
Interbank investments	254,518,991	189,483,316
Loan portfolio	1,245,871,492	1,229,906,795
Securities	45,876,863	47,580,365
Other financial assets	74,118,205	70,850,380
Financial assets at fair value through profit or loss	**16,166,249**	**12,277,786**
Debt and equity instruments	10,151,513	7,620,302
Derivatives	6,014,736	4,657,484
Financial assets at fair value through other comprehensive income	**710,887,019**	**673,277,753**
Off-balance sheet items	**252,460,147**	**251,332,405**

Concentration

The credit risk management strategies guide the Bank's activities at the operational level. Strategic decisions include, among other aspects, determination of the Bank's risk appetite and credit risk and concentration limits. The Bank also follows the concentration limits established by Bacen.

The Bank has a systematic risk management approach to the concentration of the loan portfolio. In addition to monitoring the concentration levels of different segments of the portfolio, based on the Herfindahl-Hirshman Index, the impact of the concentration on capital allocation for credit risk is evaluated.

Exposures by geographic region

	June 30, 2026	December 31, 2025
Domestic market	**1,183,014,901**	**1,164,471,947**
Southeast	468,163,596	463,031,985
South	200,316,280	196,235,862
Midwest	238,482,986	237,344,101
Northeast	188,915,784	182,600,742
North	87,136,255	85,259,257
Foreign market	**62,856,591**	**65,434,848**
Total assets	**1,245,871,492**	**1,229,906,795**

Additional information about credit exposure by economic activity is contained in Note 13 – Loan portfolio.

d) Operational risk

Operational risk is the possibility of a loss due to failures, deficiencies or inadequacies in internal processes and systems, human error and external events. It also includes legal risk arising from errors or deficiencies in contracts, sanctions for non-compliance with laws and indemnification for damages caused to third parties.

In order to improve efficiency in the management, operational risk is made up of the following management categories: third-party risk, legal risk, compliance risk, security risk, conduct risk, cyber risk and IT risk. This composition allows the convergence of management instruments such as taxonomy and losses base, among others.

The regulatory categories of operational risk (inappropriate practices, labor practices, fraud and external theft, process failures, interruption of activities, damage to assets and people, fraud and internal theft, failures of systems and technology) are constantly monitored and their results reported to the Bank's Senior Management.

Specific risk and capital management policy

Banco do Brasil defines the specific risk and capital management policy, covering guidelines applicable to Operational Risk, with the objective of establishing the guidelines related to the continuous and integrated management of risks and capital and the disclosure of information on these topics to the Prudential Conglomerate, safeguarding those of a confidential and proprietary nature. The definition of the policy complies with applicable legislation and regulations and is based on best governance practices.

In accordance with CMN Resolution 4,557/2017, the policy permeates all of the activities related to operational risk and is designed to identify, measure, evaluate, mitigate, control, monitor, disclose and improve the risks in the Prudential Conglomerate and in each individual institution. It also aims to identify and monitor the risks associated to the investees of the institutions that compose the Prudential Conglomerate.

Management instruments and Monitoring

Banco do Brasil's operational risk management seeks to maintain a structured approach for the functioning of all the activities that are necessary for the risk to remain at levels adequate to the expected profitability of the businesses. This requires the processes to be regularly reviewed and updated, which means continuously improving management.

Regarding the operational risk management instruments, particular emphasis is placed on the systematic monitoring of events and their corresponding loss thresholds, which are reported to the Executive Committee for Risk Management, Internal Controls, Assest, Liabilities, Liquiditu, and Capital - CEGRC. In accordance with the established limits framework, the process, product, or service owners may be formally required to provide justification for the incurred losses and to present corrective measures or risk-mitigation actions, as prescribed by the governance standards applicable to Operational Risk.

The monitoring of operational losses is conducted through the Operational Loss Dashboard, which is also subject to review by the respective process, system, product, or service management units. Loss amounts are calculated on a monthly basis and evaluated against the institution’s global operational loss limit.

In thousands of Reais, unless otherwise stated

23– Employee benefits

Banco do Brasil sponsors the following pension and health insurance plans for its employees, that ensure the retirement benefits and medical assistance:

	Plans	Benefits	Classification
Previ – Caixa de Previdência dos Funcionários do Banco do Brasil	Previ Futuro	Retirement and pension	Defined contribution
	Benefit Plan 1	Retirement and pension	Defined benefit
	Informal Plan	Retirement and pension	Defined benefit
Cassi – Caixa de Assistência dos Funcionários do Banco do Brasil	Associates Plan	Health care	Defined benefit
Economus – Instituto de Seguridade Social	Prevmais [1]	Retirement and pension	Defined benefit
	General Regulation	Retirement and pension	Defined benefit
	Complementary Regulation 1	Retirement and pension	Defined benefit
	B' Group	Retirement and pension	Defined benefit
	Unified Health Plan – PLUS	Health care	Defined benefit
	Unified Health Plan – PLUS II	Health care	Defined benefit
	Complementary Health Care – PAMC	Health care	Defined benefit
Fusesc – Fundação Codesc de Seguridade Social	Multifuturo Plan I [1]	Retirement and pension	Defined benefit
	Benefit Plan I	Retirement and pension	Defined benefit
SIM – Caixa de Assistência dos Empregados dos Sistemas Besc e Codesc, do Badesc e da Fusesc	Health Plan	Health care	Defined contribution
Prevbep – Caixa de Previdência Social	BEP Plan	Retirement and pension	Defined benefit

1 - Plans whose scheduled benefits present a combination of the characteristics of the defined contribution and defined benefit modalities, as chosen by the participant. Risk benefits belong to the defined benefit modality.

Number of participants covered by benefit plans sponsored by the Bank

	June 30, 2026			December 31, 2025		
	Number of participants			Number of participants		
	Active	Retired/users	Total	Active	Retired/users	Total
Retirement and pension plans	**85,897**	**121,297**	**207,194**	**86,919**	**121,572**	**208,491**
Benefit Plan 1 – Previ	2,350	98,074	100,424	2,525	98,524	101,049
Previ Futuro	73,736	5,367	79,103	74,410	5,036	79,446
Informal Plan	--	1,682	1,682	--	1,717	1,717
Other plans	9,811	16,174	25,985	9,984	16,295	26,279
Health care plans	**87,498**	**104,346**	**191,844**	**88,528**	**104,848**	**193,376**
Cassi	79,285	99,690	178,975	80,182	99,898	180,080
Other plans	8,213	4,656	12,869	8,346	4,950	13,296

In thousands of Reais, unless otherwise stated

Bank's contributions to benefit plans

	01/01 to 06/30/2026	01/01 to 06/30/2025
Retirement and pension plans	**1,159,413**	**1,080,535**
Benefit Plan 1 – Previ [1]	328,331	329,387
Previ Futuro	632,548	546,708
Informal Plan	58,062	58,574
Other plans	140,472	145,866
Health care plans	**1,174,678**	**1,128,419**
Cassi	1,040,467	999,769
Other plans	134,211	128,650
Total	**2,334,091**	**2,208,954**

1 - It refers to the contributions relating to participants subject to Agreement 97 and Plan 1, whereby these contributions occur by the realization of Fundo Paridade until 2018 and Fundo de Utilização (Note 23.d). Agreement 97 aims to regulate the funding required to constitute a portion equivalent to 53.7% of guaranteed amount relating to the supplementary pension due to the participants who joined the Bank up to April 14, 1967 and who have retired or will retire after the aforementioned date, except for those participants who are part of the Informal Plan.

On June 30, 2026, the Bank's contributions to defined benefit plans (post-employment) were estimated at R$ 1,204,657 thousand for the next 6 months and R$ 2,240,303 thousand for the next 12 months.

Amounts recognized in the statement of income

	01/01 to 06/30/2026	01/01 to 06/30/2025
Retirement and pension plans	**1,377,182**	**1,331,882**
Benefit Plan 1 – Previ	2,100,680	1,953,694
Previ Futuro	(632,548)	(546,708)
Informal Plan	(54,147)	(50,955)
Other plans	(36,803)	(24,149)
Health care plans	**(1,320,560)**	**(1,264,462)**
Cassi	(1,190,344)	(1,139,454)
Other plans	(130,216)	(125,008)
Total	**56,622**	**67,420**

Detailed information regarding defined benefit plans is provided in Note 23.b.4.

a) Risk factors

The Bank may be required to make extraordinary contributions to sponsored entities, which may adversely affect the Bank's operating income and shareholders' equity.

From an asset point of view, actuarial risk is associated with the possibility of losses resulting from fluctuation (decrease) in the fair value of plan assets. Additionally, for actuarial liabilities, the risk is associated with the possibility of losses arising from the fluctuation (increase) in the present value of the actuarial obligations of the plans of the Defined Benefit category.

Determination of the Bank's obligations to these entities is based on long-term actuarial and financial estimates and the application and interpretation of current regulatory standards. Inaccuracies inherent to the estimation process could result in differences between recorded amounts and the actual obligations in the future. This could have a negative impact on the Bank's operating results.

In thousands of Reais, unless otherwise stated

b) Actuarial valuations

Actuarial evaluations are performed every six months. The information contained in the tables below refers to the calculations on June 30, 2026 and December 31, 2025.

b.1) Changes in present value of defined benefit actuarial obligations

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025
Opening balance	**(139,573,241)**	**(129,071,404)**	**(664,842)**	**(637,536)**	**(9,166,110)**	**(8,459,342)**	**(8,337,601)**	**(7,762,407)**
Interest cost	(8,706,837)	(17,594,917)	(40,263)	(82,895)	(577,079)	(1,157,512)	(523,192)	(1,060,976)
Current service cost	(2,071)	(10,108)	--	--	(49,307)	(91,825)	(1,298)	(2,541)
Past service cost	--	--	(13,883)	(19,251)	--	--	--	--
Benefits paid using plan assets	8,761,673	17,045,504	58,062	121,579	476,509	987,804	473,214	986,275
Remeasurements of actuarial gain/(losses)	(18,025,621)	(9,942,316)	(54,955)	(46,739)	(1,328,098)	(445,235)	(956,891)	(497,952)
Experience adjustment	(3,069,599)	(1,442,634)	(14,346)	(9,801)	(291,335)	532	(126,771)	(17,242)
Changes to biometric/demographic assumptions	--	--	--	--	--	--	--	11,435
Changes to financial assumptions	(14,956,022)	(8,499,682)	(40,609)	(36,938)	(1,036,763)	(445,767)	(830,120)	(492,145)
Closing balance	**(157,546,097)**	**(139,573,241)**	**(715,881)**	**(664,842)**	**(10,644,085)**	**(9,166,110)**	**(9,345,768)**	**(8,337,601)**
Present value of actuarial liabilities with surplus	(157,546,097)	(139,573,241)	--	--	(361,462)	(361,462)	(7,698,439)	(7,671,516)
Present value of actuarial liabilities without surplus	--	--	(715,881)	(664,842)	(10,282,623)	(8,804,648)	(1,647,329)	(666,085)

In thousands of Reais, unless otherwise stated

b.2) Changes in fair value of plan assets

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans [1]	
	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025	01/01 to 06/30/2026	2025
Opening balance	**202,191,021**	**182,839,230**	**--**	**--**	**361,462**	**--**	**7,671,516**	**7,714,673**
Interest income	12,910,268	24,797,453	--	--	--	--	494,537	1,032,972
Advance consideration [2]	--	--	--	--	--	361,462	--	--
Contributions received	651,894	1,383,605	58,062	121,579	476,509	987,804	246,008	518,751
Participants	323,563	686,366	--	--	--	--	93,284	196,857
Sponsor	328,331	697,239	58,062	121,579	476,509	987,804	152,724	321,894
Benefits paid using plan assets	(8,761,673)	(17,045,504)	(58,062)	(121,579)	(476,509)	(987,804)	(473,214)	(986,275)
Actuarial gain/(loss) on plan assets	(4,749,146)	10,216,237	--	--	--	--	(240,408)	(608,605)
Closing balance	**202,242,364**	**202,191,021**	**--**	**--**	**361,462**	**361,462**	**7,698,439**	**7,671,516**

1 - It refers to the following plans: General Regulation (Economus), Prevmais (Economus), Complementary Regulation 1 (Economus), Multifuturo I (Fusesc), Benefit Plan I (Fusesc) and BEP Plan (Prevbep).
2 - It refers to the advance consideration of employer contributions on Christmas bonus (13th salary) corresponding to the period from 2026 to 2028, as a covering asset to Plano de Associados - Cassi.

b.3) Amounts recognized on the consolidated statements of financial position

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
1) Fair value of the plan assets	202,242,364	202,191,021	--	--	361,462	361,462	7,698,439	7,671,516
2) Present value of actuarial liabilities	(157,546,097)	(139,573,241)	(715,881)	(664,842)	(10,644,085)	(9,166,110)	(9,345,768)	(8,337,601)
3) Surplus/(deficit) (1+2)	44,696,267	62,617,780	(715,881)	(664,842)	(10,282,623)	(8,804,648)	(1,647,329)	(666,085)
4) Net actuarial asset/(liability) [1]	**22,348,134**	**31,308,890**	**(715,881)**	**(664,842)**	**(10,282,623)**	**(8,804,648)**	**(1,325,948)**	**(780,605)**

1 - It refers to the portion of the surplus/(deficit) due from the sponsor.

In thousands of Reais, unless otherwise stated

b.4) Breakdown of the amounts recognized in the consolidated statement of income relating to defined benefit plans

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025	01/01 to 06/30/2026	01/01 to 06/30/2025
Current service cost	(1,035)	(3,120)	--	--	(49,307)	(45,240)	(648)	(616)
Interest cost	(4,353,419)	(4,341,800)	(40,264)	(42,155)	(577,079)	(569,961)	(288,911)	(291,779)
Expected yield on plan assets	6,455,134	6,298,614	--	--	--	--	246,413	269,771
Unrecognized past service cost	--	--	(13,883)	(8,800)	--	--	--	--
Expense with active employees	--	--	--	--	(563,958)	(524,253)	(125,805)	(128,407)
Other adjustments/reversals	--	--	--	--	--	--	1,932	1,874
(Expense)/income recognized in profit or loss	**2,100,680**	**1,953,694**	**(54,147)**	**(50,955)**	**(1,190,344)**	**(1,139,454)**	**(167,019)**	**(149,157)**

b.5) Amounts recognized in the shareholders' equity

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Opening balance	**(5,106,099)**	**(5,175,074)**	**(95,549)**	**(69,842)**	**(445,724)**	**(200,844)**	**(570,157)**	**(255,701)**
Accumulated other comprehensive income	(11,389,768)	131,525	(54,954)	(46,740)	(1,328,098)	(445,236)	(654,924)	(574,170)
Tax effects	5,416,689	(62,550)	24,729	21,033	597,644	200,356	296,299	259,714
Closing balance	**(11,079,178)**	**(5,106,099)**	**(125,774)**	**(95,549)**	**(1,176,178)**	**(445,724)**	**(928,782)**	**(570,157)**

In thousands of Reais, unless otherwise stated

b.6) Maturity profile of defined benefit actuarial obligations

	Duration [1]	Expected benefit payments [2]				
		Up to 1 year	1 to 2 years	2 to 3 years	Over 3 years	Total
Benefit Plan 1 (Previ)	7.23	18,149,177	17,227,948	16,896,409	315,212,611	367,486,145
Informal Plan (Previ)	5.32	117,850	107,199	99,354	978,446	1,302,849
Associates Plan (Cassi)	8.62	1,113,519	1,095,762	1,072,711	31,938,643	35,220,635
General Regulation (Economus)	7.08	794,489	787,966	778,497	13,770,624	16,131,576
Complementary Regulation 1 (Economus)	8.01	5,346	5,512	5,728	134,697	151,283
Plus I and II (Economus)	9.06	56,810	57,863	59,182	2,023,352	2,197,207
B' Group (Economus)	6.30	27,137	26,820	26,358	359,206	439,521
Prevmais (Economus)	7.49	40,240	40,067	39,844	820,686	940,837
Multifuturo Plan I (Fusesc)	7.22	10,206	9,759	9,659	184,326	213,950
Benefit Plan I (Fusesc)	5.98	58,183	54,739	52,993	657,771	823,686
BEP Plan (Prevbep)	7.48	8,510	8,461	8,389	164,888	190,248

1 - Weighted average duration, in years, of the defined benefit actuarial obligation.
2 - Amounts considered without discounting at present value.

b.7) Composition of the plan assets

	Benefit Plan 1 – Previ		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Fixed income	145,472,932	140,057,720	7,195,576	7,117,660
Equity and funds [1]	39,599,055	44,562,901	100,811	114,449
Real estate investments	10,496,379	10,857,658	172,385	198,082
Loans and financing	5,359,423	5,398,500	151,491	152,730
Other	1,314,575	1,314,242	439,638	450,057
Total	**202,242,364**	**202,191,021**	**8,059,901**	**8,032,978**
Amounts listed in fair value of plan assets				
In the sponsor's own financial instruments	7,139,155	8,734,652	29,980	19,794
In properties or other assets used by the sponsor	1,173,006	1,192,927	31,281	30,249

1 - It includes, in Plano 1 – Previ, the amount of R$ 5,636,177 thousand (R$ 5,207,747 thousand on December 31, 2025), related to the assets that are not quoted in active markets.

b.8) Main actuarial assumptions adopted

	Benefit Plan 1 – Previ		Informal Plan – Previ		Associates Plan – Cassi		Other plans	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Inflation rate (p.a.)	5.54%	3.58%	5.38%	3.60%	5.65%	3.57%	5.51%	3.58%
Real discount rate (p.a.)[1]	8.29%	9.80%	8.45%	9.74%	8.17%	9.83%	8.33%	9.79%
Nominal rate of return on investments (p.a.)	14.29%	13.73%	--	--	--	--	14.29%	13.72%
Real rate of expected salary growth (p.a.)	0.77%	0.77%	--	--	--	--	0.56%	0.56%
Actuarial life table	BR-EMSsb-2015		BR-EMSsb-2015		BR-EMSsb-2015		AT-2000 / AT-2012 / RP 2000	
Capitalization method	Projected credit unit		Projected credit unit		Projected credit unit		Projected credit unit	

1 - In June 2026, the Bank revised the methodology used to determine the real discount rate applied in the remeasurement of the actuarial liability of its benefit plans. This change in estimate was accounted for prospectively in the financial statements. The impacts of the actuarial remeasurement arising from the assumptions adopted, including the discount rate, are reflected in the amounts presented in table b.1.

In thousands of Reais, unless otherwise stated

In order to determine the values for the defined benefit plans, the Bank uses methods and assumptions different from those submitted by the entities sponsored.

IAS 19 and IFRIC 14 prescribe the accounting, as well as the effects that occurred or that will occur in the entities that sponsor employee benefits plans. However, the sponsored entities themselves must comply with the rules issued by the Ministério da Previdência Social, through the Conselho Nacional de Previdência Complementar (CNPC) and the Superintendência Nacional de Previdência Complementar (Previc). The most significant differences are in the definition of the assumptions used in Plano 1 – Previ.

b.9) Sensitivity analysis

The sensitivity analysis is performed for changes in a single assumption while maintaining all others constant. This is unlikely to occur in practice, given that certain assumptions are correlated.

The methods used in conducting the sensitivity analysis have not changed compared to the previous period, however, updates in the discount rate parameters were considered.

The table below presents the sensitivity analysis of the most relevant actuarial assumptions, showing the increase/(decrease) in defined benefit obligations, with variations reasonably possible for June 30, 2026.

	Discount rate		Life expectancy		Salary increase	
	+0.25%	-0.25%	+1 age	-1 age	+0.25%	-0.25%
Benefit Plan 1 (Previ)	(2,810,898)	2,910,674	2,592,462	(2,647,348)	108	(107)
Informal Plan (Previ)	(9,189)	9,441	17,524	(17,518)	--	--
Associates Plan (Cassi)	(172,326)	178,832	139,277	(141,434)	709	(695)
General Regulation (Economus)	(127,303)	131,584	126,559	(130,501)	--	--
Complementary Regulation 1 (Economus)	(1,311)	1,355	(1,962)	1,984	--	--
Plus I and II (Economus)	(16,264)	16,971	21,007	(20,632)	--	--
B' Group (Economus)	(2,357)	2,419	5,025	(5,104)	--	--
Prevmais (Economus)	(7,111)	7,373	2,738	(2,691)	809	(807)
Multifuturo I (Fusesc)	(2,046)	2,165	1,174	(1,212)	254	(234)
Benefit Plan I (Fusesc)	(6,172)	6,350	9,110	(9,228)	--	--
BEP Plan (Prevbep)	(1,509)	1,564	1,228	(1,275)	--	--

In thousands of Reais, unless otherwise stated

c) Overview of actuarial asset/(liability) recorded by the Bank

	Actuarial assets		Actuarial liabilities	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Benefit Plan 1 (Previ)	22,348,134	31,308,890	--	--
Informal Plan (Previ)	--	--	(715,881)	(664,842)
Associates Plan (Cassi)	--	--	(10,282,623)	(8,804,648)
General Regulation (Economus)	--	--	(826,888)	(433,310)
Complementary Regulation 1 (Economus)	9,429	11,481	--	--
Plus I and II (Economus)	--	--	(710,147)	(607,913)
B' Group (Economus)	--	--	(222,442)	(204,985)
Prevmais (Economus)	174,390	188,701	--	--
Multifuturo I (Fusesc)	93,773	93,519	--	--
Benefit Plan I (Fusesc)	118,640	133,578	--	--
BEP Plan (Prevbep)	37,297	38,324	--	--
Total	**22,781,663**	**31,774,493**	**(12,757,981)**	**(10,715,698)**

d) Allocations of the surplus – Benefit Plan 1

	01/01 to 06/30/2026	2025
Surplus Fund [1]		
Opening balance	**12,367,543**	**12,026,025**
Contributions to Plan 1	(328,331)	(697,239)
Update	725,603	1,038,757
Closing balance	**12,764,815**	**12,367,543**

1 - It contains resources transferred from the Allocation Fund (because of the plan's surplus). The Bank can use for repayments or to reduce future contributions (after first meeting all applicable legal requirements). The fund is recalculated based on the actuarial target (INPC + 4.75% p.a.).

In thousands of Reais, unless otherwise stated

24– Related party transactions

a) Bank’s key management personnel

Salaries and other benefits paid to the Bank’s key management personnel (Executive Board and Board of Directors) are as follows:

	01/01 to 06/30/2026	01/01 to 06/30/2025
Short-term benefits	**37,344**	**34,256**
Compensation and social charges	20,723	18,593
Executive Board	20,658	18,421
Board of Directors	65	172
Variable remuneration (cash) and social charges	11,692	12,265
Other [1]	4,929	3,398
Termination benefits	**100**	**109**
Share-based payment benefits	**9,687**	**15,138**
Total	**47,131**	**49,503**

1 - Includes compensation for the members of the Audit Committee and Risks and Capital Committee that are part of the Board of Directors, as well as employer contributions to pension plans and complementary health plans, housing assistance, relocation benefits, group insurance, among others.

The Bank's variable compensation policy (developed in accordance with CMN Resolution 5,177/2024) requires variable compensation for the Executive Directors to be paid partially in shares (Note 20.m).

The Bank does not offer post-employment benefits to its key management personnel, except for those who are part of the staff of the Bank.

b) Details of related party transactions

The Bank has the policy of related party transactions approved by the Board of Directors and disclosed to the market. The policy aims to establish rules to ensure that all decisions, especially those involving related parties and other potential conflicting situations, are made to observe the interests of the Bank and of its shareholders. It is applicable to all staff and directors of the Bank.

The policy forbids related party transactions under conditions other than those of the market or that may adversely affect the Bank's interest. Therefore, the transactions are conducted under normal market conditions. The terms and conditions reflect comparable transactions with unrelated parties (including interest rates and collateral requirements). These transactions do not involve unusual payment risks, as disclosed in other notes.

The transactions between the consolidated companies are eliminated in the consolidated financial statements.

The main transactions carried out by the Bank with related parties are:

- intercompany transactions, such as: interbank deposits, securities, loans, buying and seling foreign currencies, interest bearing and non-interest bearing deposits, securities sold under repurchase agreements, borrowings and onlendings, guarantees given and others;
- receivables from the National Treasury for interest rate equalization under Federal Government programs (Law 8,427/1992). Interest rate equalization represents an economic subsidy for rural credit, which provides borrowers with discounted interest rates compared to the Bank’s normal funding costs (including administrative and tax expenses). The equalization payment is updated by the Selic rate in accordance with the National Treasury’s budgeting process (as defined by law) and is designed to preserve the Bank’s earnings;
- Previ uses the Bank's internal systems for voting, selective processes and access to common internal standards, which generates cost savings for both parties involved;
- related parties loan physical space to the Bank free of charge, using the spaces mainly for the installation of self-service terminals, banking service offices and branches. These free of charge loans with related parties do not represent significant value, because most of them are carried out with third parties;

In thousands of Reais, unless otherwise stated

- provision of business support services for controlled and sponsored entities for which the Bank is reimbursed for its costs with employees, technology and materials. Sharing of structure aims to gain efficiency for the Conglomerate. In the 01/01 to 06/30/2026, the Bank was reimbursed a total of R$ 253,723 thousand (R$ 227,149 thousand in the 01/01 to 06/30/2025), related to the structure sharing and a total of R$ 426,429 thousand (R$ 382,973 thousand in the 01/01 to 06/30/2025), related to employees assigned;
- contracts in which the Bank rents property owned by the entities sponsored to carry out its activities;
- acquisition of portfolio of loans transferred by Banco Votorantim;
- assignment of credits arising from loans written off as losses to Ativos S.A;
- hiring specialized services from BB Tecnologia S.A (BBTS) for specialized technical assistance, digitization and copy of documents, telemarketing, extrajudicial collection, support and backing for financial and non-financial business processes, monitoring, supervision and execution of activities inherent to equipment and environments, software development, support and testing, data center support and operation, management of cell phone electronic messages, outsourcing and monitoring of physical security systems and telephony outsourcing;
- amounts receivable arising from the honors requested by the Bank to the Guarantee Funds (in which the Federal Government holds participation), according to the terms and conditions established by the regulation of each guarantee program. The Guarantee Funds are public or private nature instruments intended to guarantee projects and credit operations, aiming to, among others, enable structured enterprises of the Federal Government and support the inclusion of individuals and companies in the credit market; and
- Guarantees received and given and other co-obligations, including contract of opening of a revolving interbank credit line with Banco Votorantim.

The Bank and Caixa Econômica Federal (CEF) signed a credit opening agreement for real estate loans, in the amount up to R$ 1,800,000 thousand, in 2026 (up to R$ 1,180,000 thousand in 2025).

The balances arising from the transactions mentioned above are disclosed in the "Summary of related party transactions" segregated by nature and category of related parties.

Some transactions are disclosed in other notes: the resources applied in federal government securities are disclosed in Note 12; information about the government funds is disclosed in Note 16; and additional information about the Bank's contributions and other transactions with sponsored entities is disclosed in Note 23.

Fundação Banco do Brasil (FBB) promotes, encourages and sponsors actions in the areas of education, culture, health, social welfare, recreation and sports, science, technology and community development. In the 01/01 to 06/30/2026, the Bank's contributions to FBB totaled R$ 62,415 thousand (R$ 64,353 thousand in the 01/01 to 06/30/2025).

c) Acquisition of portfolio of loans transferred by Banco Votorantim

	01/01 to 06/30/2026	01/01 to 06/30/2025
Assignment with substantial retention of risks and rewards (with co-obligation)	3,491,168	379,224

In thousands of Reais, unless otherwise stated

d) Summary of related party transactions

We present the related party transactions segregated into the following categories:

- Controller: Union (National Treasury and agencies of the direct administration of the Federal Government);
- Associates and joint ventures: Mainly refer to Banco Votorantim, Cielo, BB Mapfre Participações, Brasilprev, Brasilcap, Alelo, Cateno and Tecban;
- Key management personnel: Board of Directors and Executive Board; and
- Other related parties: State-owned companies and public companies controlled by the Federal Government, such as: Petrobras, CEF and BNDES. Government funds such as: Fundo de Amparo ao Trabalhador – FAT, Fundo de Aval para Geração de Emprego e Renda – Funproger. In addition, entities linked to employees and sponsored entities: Cassi, Previ and others.

	Controlling shareholder	Associates and joint ventures	Key management personnel	Other related parties	June 30, 2026
Assets	**1,724,561**	**13,174,875**	**6,375**	**37,435,712**	**52,341,523**
Interbank investments	--	413,967	--	5,554,327	**5,968,294**
Financial assets	319	240,063	--	1,819,657	**2,060,039**
Loan portfolio [1]	--	8,322,908	6,375	19,533,936	**27,863,219**
Other assets [2]	1,724,242	4,197,937	--	10,527,792	**16,449,971**
Guarantees received	189,280	--	--	3,225,169	**3,414,449**
Liabilities	**38,189,603**	**21,332,083**	**31,273**	**88,620,965**	**148,173,924**
Customers resources	4,783,749	429,819	4,656	11,508,850	**16,727,074**
Financial institutions resources	146,291	1,655,727	--	75,185,453	**76,987,471**
Funds from issuance of securities	29,903	--	26,617	29,122	**85,642**
Other liabilities [2,3]	33,229,660	19,246,537	--	1,897,540	**54,373,737**
Guarantees given and other co-obligations	387,302	5,048,816	4,813	126,508	**5,567,439**
Statement of income	**01/01 to 06/30/2026**				
Interest income	3,447,859	982,602	627	1,907,357	**6,338,445**
Interest expense	(164,084)	(80,837)	(1,873)	(2,673,309)	**(2,920,103)**
Commissions and fee income	54,928	3,639,325	19	280,582	**3,974,854**
Other operating income	2,752	397,840	--	393,683	**794,275**
Other operating expenses [2]	(1,413,877)	(1,348,074)	--	(335,028)	**(3,096,979)**

1 - The Bank constituted the amount of R$ 18,905 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The reversal of expense for allowance was R$ 1,533 thousand in the 01/01 to 06/30/2026.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other operational expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

	Controlling shareholder	Associates and joint ventures	Key management personnel	Other related parties	December 31, 2025
Assets	**1,887,571**	**14,722,005**	**6,209**	**37,204,601**	**53,820,386**
Interbank investments	--	1,913,661	--	5,900,166	**7,813,827**
Financial assets	81	253,451	--	1,592,374	**1,845,906**
Loan portfolio [1]	--	8,112,906	6,209	19,370,790	**27,489,905**
Other assets [2]	1,887,490	4,441,987	--	10,341,271	**16,670,748**
Guarantees received	207,061	--	--	2,501,538	**2,708,599**
Liabilities	**48,760,700**	**23,305,175**	**31,519**	**73,394,527**	**145,491,921**
Customers resources	3,777,713	407,858	2,971	11,117,284	**15,305,826**
Financial institutions resources	16,653	2,458,498	--	60,402,779	**62,877,930**
Funds from issuance of securities	35,267	22,450	28,548	57,692	**143,957**
Other liabilities [2 3]	44,931,067	20,416,369	--	1,816,772	**67,164,208**
Guarantees given and other co-obligations	392,827	5,066,435	4,383	105,064	**5,568,709**
Statement of income	**01/01 to 06/30/2025**				
Interest income	3,267,658	505,997	571	1,580,965	**5,355,191**
Interest expense	(114,535)	(136,323)	(2,032)	(2,261,603)	**(2,514,493)**
Commissions and fee income	58,620	3,558,679	11	360,106	**3,977,416**
Other operating income	3,689	424,692	--	6,463	**434,844**
Other operating expenses [2]	(1,377,038)	(522,175)	--	(276,067)	**(2,175,280)**

1 - The Bank constituted the amount of R$ 20,438 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The constitution of expense was R$ 18,770 thousand in the 01/01 to 06/30/2025.

2 - The transactions with the Controller refer mainly, in other assets, to interest rate equalization – agricultural crop and receivables – National Treasury, and, in other liabilities and in other operational expenses, to advances on import exchange contracts.

3 - The associates and joint ventures' balance mainly refers to amounts payable to Cielo relating to transactions carried out with credit and debit cards issued by the Bank to be transferred by Cielo to the accredited establishments.

In thousands of Reais, unless otherwise stated

25– Current and non current assets and liabilities

	June 30, 2026		
	Up to 1 year	After 1 year	Total
Assets			
Cash and due from banks	27,063,120	--	27,063,120
Deposits with Central Bank of Brazil	117,967,414	--	117,967,414
Financial assets at amortized cost, net	723,407,027	788,884,607	1,512,291,634
Interbank investments	253,331,551	1,160,705	254,492,256
Loan portfolio	404,213,930	739,178,102	1,143,392,032
Securities	28,707,622	17,090,608	45,798,230
Other financial assets	37,153,924	31,455,192	68,609,116
Financial assets at fair value through profit or loss	13,947,601	2,218,648	16,166,249
Debt and equity instruments	10,151,513	--	10,151,513
Derivatives	3,796,088	2,218,648	6,014,736
Financial assets at fair value through other comprehensive income	20,205,761	690,647,349	710,853,110
Non current assets held for sale	284,754	--	284,754
Investments in associates and joint ventures	--	21,699,105	21,699,105
Property and equipment	--	19,218,424	19,218,424
Use	--	14,761,853	14,761,853
Right of use assets	--	4,456,571	4,456,571
Intangibles	--	12,266,132	12,266,132
Tax assets	33,304,707	78,304,769	111,609,476
Current	12,091,555	--	12,091,555
Deferred	21,213,152	78,304,769	99,517,921
Other assets	15,573,999	23,110,323	38,684,322
Total assets	**951,754,383**	**1,636,349,357**	**2,588,103,740**
Liabilities			
Financial liabilities at amortized cost	1,662,583,193	618,809,764	2,281,392,957
Customers resources	666,851,192	287,167,645	954,018,837
Financial institutions resources	790,224,757	55,184,007	845,408,764
Resources from issuance of debt securities	87,744,287	208,329,884	296,074,171
Other financial liabilities	117,762,957	68,128,228	185,891,185
Financial liabilities at fair value through profit or loss	3,256,795	2,357,549	5,614,344
Provisions	13,743,771	25,866,427	39,610,198
Provisions for civil, tax and labor claims	8,775,627	23,261,573	32,037,200
Other provisions	4,968,144	2,604,854	7,572,998
Provisions for expected credit losses on financial guarantee contracts and other commitments	312,648	428,487	741,135
Tax liabilities	9,649,284	7,751,077	17,400,361
Current	5,022,430	--	5,022,430
Deferred	4,626,854	7,751,077	12,377,931
Other liabilities	44,118,415	8,458,470	52,576,885
Shareholders' equity	--	190,767,860	190,767,860
Total liabilities and shareholders' equity	**1,733,664,106**	**854,439,634**	**2,588,103,740**

In thousands of Reais, unless otherwise stated

	December 31, 2025		
	Up to 1 year	After 1 year	Total
Assets			
Cash and due from banks	19,737,849	--	19,737,849
Deposits with Central Bank of Brazil	120,016,133	--	120,016,133
Financial assets at amortized cost, net	667,977,479	767,635,125	1,435,612,604
Interbank investments	187,703,126	1,761,393	189,464,519
Loan portfolio	421,288,780	711,780,841	1,133,069,621
Securities	33,319,537	13,941,555	47,261,092
Other financial assets	25,666,036	40,151,336	65,817,372
Financial assets at fair value through profit or loss	10,596,238	1,681,548	12,277,786
Debt and equity instruments	7,620,302	--	7,620,302
Derivatives	2,975,936	1,681,548	4,657,484
Financial assets at fair value through other comprehensive income	29,435,356	643,703,903	673,139,259
Non current assets held for sale	298,917	--	298,917
Investments in associates and joint ventures	--	21,916,589	21,916,589
Property and equipment	--	18,488,742	18,488,742
Use	--	13,700,864	13,700,864
Right of use assets	--	4,787,878	4,787,878
Intangibles	--	12,053,148	12,053,148
Tax assets	39,796,206	61,960,615	101,756,821
Current	12,127,707	280,749	12,408,456
Deferred	27,668,499	61,679,866	89,348,365
Other assets	7,748,181	32,097,224	39,845,405
Total assets	**895,606,359**	**1,559,536,894**	**2,455,143,253**
Liabilities			
Financial liabilities at amortized cost	1,531,384,980	618,461,353	2,149,846,333
Customers resources	654,263,505	243,673,944	897,937,449
Financial institutions resources	668,002,994	59,036,253	727,039,247
Resources from issuance of debt securities	76,992,192	254,544,928	331,537,120
Other financial liabilities	132,126,289	61,206,228	193,332,517
Financial liabilities at fair value through profit or loss	3,306,827	1,167,907	4,474,734
Provisions	14,902,599	22,993,373	37,895,972
Provisions for civil, tax and labor claims	9,062,424	20,827,376	29,889,800
Other provisions	5,840,175	2,165,997	8,006,172
Provisions for expected credit losses on financial guarantee contracts and other commitments	308,235	485,678	793,913
Tax liabilities	6,425,409	15,409,128	21,834,537
Current	6,425,409	--	6,425,409
Deferred	--	15,409,128	15,409,128
Other liabilities	18,562,084	28,168,264	46,730,348
Shareholders' equity	--	193,567,416	193,567,416
Total liabilities and shareholders' equity	**1,574,890,134**	**880,253,119**	**2,455,143,253**

26– Other information

a) Provisional Measure No. 1,314/2025 – Rural Credit

Provisional Measure No. 1,314/2025, published on September 5, 2025, authorized the use of the Federal Government's financial surplus and the free funds of financial institutions for rural credit transactions aimed at the settlement, amortization, or extension of debts owed by rural producers and cooperatives affected by adverse events, particularly climatic ones.

In compliance with the Provisional Measure, Banco do Brasil began operating the credit lines BB Regulariza Dívidas Agro (free funds) and BNDES Rural Debt Settlement (Social Fund/BNDES). As of Jun 30, 2026, the outstanding balance of contracted operations amounted to R$ 39,341,333 (R$ 22,556,901 as of December 31, 2025).

b) Global Minimum Tax (Pillar Two)

On December 27, 2024, Law No. 15,079/2024 was enacted in Brazil, introducing the CSLL Supplemental Tax (Contribuição Social sobre o Lucro Líquido) to implement the Global Minimum Tax under the OECD Pillar Two framework and in alignment with the GloBE Rules. The legislation applies to multinational enterprise groups with consolidated revenue exceeding €750 million, a threshold met by the conglomerate led by the Bank.

The Brazilian regulation incorporates concepts from the international framework and specific elements of the GloBE Rules that differ from practices adopted under the Brazilian tax system, including adjustments to GloBE income, rules related to covered taxes, and the treatment of deferred taxes.

During 2026, Management performed the assessment procedures required under the regulations applicable to the CSLL Additional Tax, covering the Bank and its subsidiaries in the jurisdictions in which they operate. As a result of this assessment, no effects requiring recognition in the financial statements were identified arising from the application of Law No. 15,079/2024.

Management will continue to monitor developments in the Brazilian regulatory framework, guidance issued by the relevant authorities, and updates proposed by the OECD, including those resulting from international developments, which may affect the global implementation of Pillar Two and the application of the CSLL Additional Tax in future reporting periods.

c) Tax Reform

The Consumption Tax Reform, enacted by Constitutional Amendment No. 132/2023 and regulated by Complementary Laws No. 214/2025 and No. 227/2026, provides for the termination of PIS/Pasep and COFINS as of the end of 2026, with the full implementation of the Contribution on Goods and Services (CBS) effective from the beginning of 2027.With respect to the Goods and Services Tax (IBS), implementation will commence in 2027 at a reduced rate, followed by a transition period from 2029 through 2032, at the end of which the Tax on Services (ISS) and the Tax on the Circulation of Goods and Services (ICMS) will be fully discontinued.

Financial institutions will be subject to both the General Regime, for which the applicable tax rate is expected to be disclosed by December 2026, and the Specific Financial Services Regime, under which the combined tax rate will amount to 10.85% in 2027 and 2028, increasing gradually to 12.50% by 2033.

The Bank is closely monitoring the enacted legislation, as well as the issuance of additional secondary regulations, which are expected to impact systems and operational processes starting in 2026.

27– Subsequent events

a) Implementation of Debt Restructuring Facilities for Rural Credit Exposures under Provisional Measure No. 1,376/2026

The Bank is taking the necessary measures to implement the credit facilities aimed at restructuring rural debt owed by customers affected by extreme climate events or by declines in commodity market prices, as established under Provisional Measure No. 1,376/2026.

At this stage, the Bank is awaiting the issuance of complementary regulations by the National Monetary Council (CMN) and a regulatory act by the Ministry of Finance, which will establish the applicable terms and conditions, including the equalization of financial charges. Such regulations are necessary for the implementation of these credit facilities and for the assessment of the measure's impacts on the Bank's financial position, financial performance, and regulatory and capital indicators.

b) Instrument qualifying as tier 1 capital installment settlement

On May 21, 2026, the Central Bank of Brazil authorized the fourth installment settlement of the instrument qualifying as tier 1 capital described in Note 20 – Shareholders' Equity, item "c".

On July 29, 2026, the Bank transferred to the National Treasury the amount of R$ 100 million referring to the installment provided for in the renegotiated repayment schedule.

In thousands of Reais, unless otherwise stated

28– Reconciliation of Shareholders' equity and income

	Reference	Net income		Shareholders' equity	
		01/01 to 06/30/2026	01/01 to 06/30/2025	June 30, 2026	December 31, 2025
Attributable to shareholders of the Bank – BRGAAP		**6,264,663**	**9,807,349**	**184,683,604**	**187,901,710**
IFRS adjustments net of tax effect		**(1,469,855)**	**(3,586,462)**	**1,395,867**	**1,305,965**
Expected losses on financial instruments	(a)	(704,769)	(3,003,238)	1,207,774	1,912,543
Restatement of Financial Statements in Hyperinflationary Economies	(b)	(737,664)	(707,863)	353,701	311,851
Other adjustments		(27,422)	124,639	(165,608)	(918,429)
Attributable to shareholders of the Bank – IFRS		**4,794,808**	**6,220,887**	**186,079,471**	**189,207,675**
Attributable to non-controlling interests		1,568,153	1,539,229	4,688,389	4,359,741
According to IFRS		**6,362,961**	**7,760,116**	**190,767,860**	**193,567,416**

a) Expected losses on financial instruments

The differences between BRGAAP and IFRS in the measurement of expected credit losses arise from the adoption of different normative measurement criteria. Under BRGAAP, regulatory provisioning floors apply to exposures classified as Stage 3 — characterized by default — which are not adopted under IFRS and are therefore reversed.

b) Restatement of Financial Statements in Hyperinflationary Economies

The differences between BRGAAP and IFRS arise from the application of the standards for hyperinflationary economies, in accordance with IAS 29 and IAS 21, which require the restatement of balance sheet and income statement accounts for inflation, the recognition of net monetary loss in profit or loss, and the translation of financial statements at the closing exchange rate.

KPMG Auditores Independentes Ltda.
SAI/SO, Área 6580 - Bloco 02, 3º andar, sala 302 - Torre Norte
ParkShopping - Zona Industrial (Guará)
Caixa Postal 11619 - CEP: 71219-900 - Brasília/DF – Brasil
Telefone +55 (61) 3362 3700
kpmg.com.br

(A free translation of the original report in Portuguese on Consolidated Interim Financial Statements)

Report on review of interim condensed consolidated financial statements

To
The Shareholders, Board of Directors and Management of
Banco do Brasil S.A
Brasília - DF

Introduction
We have reviewed the interim condensed consolidated financial statements of Banco do Brasil S.A. (the "Bank") as of June 30, 2026, which comprise the condensed consolidated balance sheet as of June 30, 2026, the related condensed consolidated statements of income and of comprehensive income for the three and six-month periods then ended, and changes in shareholders' equity and cash flows for the six-month period then ended, and the to the interim condensed consolidated financial statements, including material accounting policies and other explanatory information.

Bank's management is responsible for the proper preparation and presentation of these interim condensed consolidated financial statements according to the International Accounting Standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board (IASB). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review
We conducted our review in accordance with the Brazilian and International review standards (NBC TR 2410 - Review of Interim Financial Information Performed by the Entity's Auditor and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of individuals responsible for financial and accounting matters, and applying analytical and other review procedures. The scope of a review is substantially less than that of an audit conducted in accordance with the Brazilian and International auditing standards and, consequently, does not allow us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Therefore, we do not express an audit opinion.

Conclusion on the interim condensed consolidated financial statements
Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements referred to above are not prepared, in all material respects, according to the International Accounting Standard IAS 34 - Interim Financial Reporting, issued by the International Accounting Standards Board (IASB).

Other matters

Statement of Value Added
The above-mentioned interim condensed consolidated financial statements include the condensed consolidated statement of value added (SVA) for the six-month period ended June 30, 2026, prepared under the responsibility of the Bank's management and presented as supplementary information for IAS 34 purposes. This statement has been subjected to review procedures performed together with the review of the interim condensed consolidated financial statements, with the aim of concluding whether it is reconciled with the interim accounting information and accounting records, as applicable, and whether its form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any facts that would lead us to believe that this statement of value added was not prepared, in all material respects, according to the criteria defined in this standard and consistently in relation to the interim condensed consolidated financial statements taken as a whole.

Brasília, August 11, 2026

KPMG Auditores Independentes Ltda.
CRC SP-014428/F-0

Original in Portuguese signed by
Rodrigo de Mattos Lia
Contador CRC 1SP252418/O-3

Original signed

Audit Committee summary report

BB's consolidated financial statements in IFRS

First semester of 2026

Presentation

The Audit Committee (Coaud) is a statutory advisory committee, whose attributions are set by Law 13,303/2016 (State-Owned Companies Law), Decree 8,945/2016, CMN Resolution 4,910/2021, the Bylaws of Banco do Brasil S.A. (BB), and its Internal Regulations. It provides permanent and independent advisory support to the Board of Directors (CA) in the exercise of its duties.

Coaud evaluates and monitors risk exposures and capital management through coordination and joint action with the Risk and Capital Committee (Coris), in accordance with CMN Resolution 4,557/2017.

Management of Banco do Brasil and its subsidiaries is responsible for preparing and ensuring the integrity of the financial statements, managing risks, maintaining an effective internal control system, and ensuring compliance with applicable laws and regulations.

Internal Audit (Audit) is responsible for conducting periodic work focused on the main risks to which the Conglomerate is exposed, independently evaluating the effectiveness of risk management, internal controls, accounting processes, and governance.

KPMG Auditores Independentes Ltda. (KPMG) is responsible for auditing BB's consolidated financial statements and the financial statements of subsidiaries covered by Coaud. As part of this work, it also assesses the quality and sufficiency of internal controls for the preparation and proper presentation of the financial statements.

Period Activities

The activities carried out by the Audit Committee (Coaud), as outlined in the 2026 Annual Work Plan approved by Banco do Brasil's Board of Directors on November 11, 2025, are recorded in meeting minutes and encompassed the full range of the Committee's responsibilities. These minutes were submitted to the Board of Directors, made available to the Fiscal Council and the Independent Auditor, and published as excerpts on the website www.bb.com.br/ri.

The Committee held meetings with representatives of BB's Executive Management and companies within the Conglomerate, as well as with their respective Boards of Directors and Fiscal Councils, the Risk and Capital Committee (Coris), Internal and Independent Auditors, and the Banco Central do Brasil (Bacen), in addition to meetings among Coaud members.

During these meetings, the Committee addressed matters under its purview, organized into the following thematic areas: internal control systems, internal audit, independent audit, related-party transactions, actuarial matters, risk exposures, and accounting.

The Committee submitted periodic reports to the Board of Directors on its activities and issued opinions on matters within its scope. It also provided recommendations to Management and Internal Audit regarding key topics related to its responsibilities. These recommendations were discussed, accepted, and their implementation was monitored by Coaud.

No evidence or reports of fraud or non-compliance with legal or regulatory requirements that could jeopardize the institution's continuity came to Coaud's attention.

There were no significant disagreements between Management, the Independent Auditor, and the Audit Committee regarding the financial statements.

Original signed

Conclusions

Based on the activities carried out and considering the responsibilities and limitations inherent to its scope of action, the Audit Committee (Coaud) concluded that:

a) The Internal Control System (ICS) is appropriate for the size and complexity of the Conglomerate's business and receives ongoing attention from Management;

b) Internal Audit is effective, has sufficient structure and budget to perform its functions, and operates with independence, objectivity, and quality;

c) KPMG performs its duties effectively and independently;

d) The processes related to related-party transactions are in compliance with BB's specific policy and applicable legislation;

e) The parameters and actuarial results of the benefit plans sponsored by pension funds are adequately reflected in the financial statements;

f) Risk exposures have been appropriately managed by Management;

g) The consolidated financial statements prepared in accordance with IFRS as of June 30, 2026, were prepared in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB), and fairly present, in all material respects, the financial position as of that date.

Brasília-DF, August 11, 2026.

AUDIT COMITEE (COAUD)

Egídio Otmar Ames
Coordinator

Aramis Sá de Andrade

Edson Teixer

Fernando Florêncio Campos

Marcelo Gasparino da Silva

Original signed

Declaration of the Executive Board members about the Financial Statements

According to the article 27, § 1, item VI, of CVM Instruction 80 of March 29, 2022, we declare that the Financial Statements of the Banco do Brasil S.A. related to the period ended June 30, 2026 were reviewed and, based on subsequent discussions, we agree that such statement fairly reflects, in all material facts, the financial position for the periods presented.

Brasília (DF), August 10, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

Carla Nesi
CHIEF RETAIL BUSINESS OFFICER

Felipe Guimarães Geissler Prince
CHIEF INTERNAL CONTROLS AND RISK MANAGEMENT OFFICER (CRO)

Francisco Augusto Lassalvia
CHIEF WHOLESALE OFFICER

José Ricardo Sasseron
CHIEF GOVERNMENT BUSINESS AND CORPORATE SUSTAINABILITY OFFICER

Gilson Alceu Bittencourt
CHIEF AGRIBUSINESS AND FAMILY FARMING OFFICER

Marco Geovanne Tobias da Silva
CHIEF FINANCIAL MANAGEMENT AND INVESTOR RELATIONS OFFICER (CFO)

Marisa Reghini Ferreira Mattos
CHIEF TECHNOLOGY AND DIGITAL BUSINESS OFFICER (CTO)

Original signed

Declaration of the Executive Board members about the Report of Independent Auditors

According to the article 27, §1, item V, of CVM Instruction 80 of March 29, 2022, we affirm based on our knowledge, on auditor's plan and on discussions about the work accomplished, that we agree, with no dissent, to the opinions/conclusions expressed in the Report of Independent Auditors for Financial Statements.

Brasília (DF), August 10, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

Carla Nesi
CHIEF RETAIL BUSINESS OFFICER

Felipe Guimarães Geissler Prince
CHIEF INTERNAL CONTROLS AND RISK MANAGEMENT OFFICER (CRO)

Francisco Augusto Lassalvia
CHIEF WHOLESALE OFFICER

José Ricardo Sasseron
CHIEF GOVERNMENT BUSINESS AND CORPORATE SUSTAINABILITY OFFICER

Gilson Alceu Bittencourt
CHIEF AGRIBUSINESS AND FAMILY FARMING OFFICER

Marco Geovanne Tobias da Silva
CHIEF FINANCIAL MANAGEMENT AND INVESTOR RELATIONS OFFICER (CFO)

Marisa Reghini Ferreira Mattos
CHIEF TECHNOLOGY AND DIGITAL BUSINESS OFFICER (CTO)

Members of management

CHIEF EXECUTIVE OFFICER (CEO)
Tarciana Paula Gomes Medeiros

VICE-PRESIDENTS
Ana Cristina Rosa Garcia
Carla Nesi
Felipe Guimarães Geissler Prince
Francisco Augusto Lassalvia
Gilson Alceu Bittencourt
José Ricardo Sasseron
Marco Geovanne Tobias da Silva
Marisa Reghini Ferreira Mattos

BOARD OF DIRECTORS
Anelize Lenzi Ruas de Almeida
Elisa Vieira Leonel
Fábio Franco Barbosa Fernandes
Fernando Florêncio Campos
Marcio Luiz de Albuquerque Oliveira
Selma Cristina Alves Siqueira
Tarciana Paula Gomes Medeiros
Valmir Pedro Rossi

DIRECTORS
Alan Carlos Guedes de Oliveira
Alberto Martinhago Vieira
Alexandre Bocchetti Nunes
Antonio Carlos Wagner Chiarello
Bárbara dos Santos Lopes Freitas
Barbara Favero dos Santos Bosi
Bruno Alves do Nascimento
Carlos Eduardo Guedes Pinto
Euler Antonio Luz Mathias
Gilmar Dalilo Cezar Wanderley
João Vagnes de Moura Silva
José Salvador Constantino Zarcos Filho
Julio César Vezzaro
Kamillo Tononi Oliveira Silva
Larissa da Silva Novais Vieira
Marcelo Henrique Gomes da Silva
Mariana Pires Dias
Neudson Peres de Freitas
Paula Sayão Carvalho Araujo
Pedro Bramont
Pedro Henrique Duarte Oliveira
Rafael Machado Giovanella
Rodrigo Costa Vasconcelos
Rodrigo Mulinari
Rosiane Barbosa Laviola

SUPERVISORY BOARD
Andriei José Beber
Bernard Appy
João Vicente Silva Machado
José Pedro Bastos Neves
Paulo Moreira Marques

AUDIT COMMITTEE
Aramis Sá de Andrade
Edson Teixer
Egídio Otmar Ames
Fernando Florêncio Campos
Marcelo Gasparino da Silva

ACCOUNTING DEPT.
Pedro Henrique Duarte Oliveira
General Accountant
Accountant CRC-DF 023407/O-3
CPF 955.476.143-00

Anelise da Cunha Camilo Mariano
Accountant CRC-DF 023877/O-0
CPF 017.576.901-07