

3T26

Apresentação de Resultado

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Resultado

3T26

Lucro Líquido Ajustado

R$ 1,3 bilhão

- 67,5% 3T26/2T26

- 66,5% 3T26/3T25

Margem Financeira Bruta

R$ 26,0 bilhões

- 5,5% 3T26/2T26

- 1,5% 3T26/3T25

Receitas de Prestação de Serviços

R$ 9,3 bilhões

+ 1,6% 3T26/2T26

+ 4,6% 3T26/3T25

Despesas Administrativas

R$ 10,3 bilhões

+ 2,0% 3T26/2T26

+ 4,8% 3T26/3T25

Custo do Crédito

Inad +90 dias Carteira de Crédito **6,08%**

R$ 21,2 bilhões

+ 14,9% 3T26/2T26

+ 18,4% 3T26/3T25

Capital Principal

10,80 %

Set/26

9M26

Lucro Líquido Ajustado

R$ 8,6 bilhões

- 42,4% 9M26/9M25

Margem Financeira Bruta

R$ 80,9 bilhões

+7,4% 9M26/9M25

Receitas de Prestação de Serviços

R$ 27,2 bilhões

+ 4,8% 9M26/9M25

Despesas Administrativas

R$ 30,4 bilhões

+ 4,8% 9M26/9M25

Custo do Crédito

R$ 58,6 bilhões

+ 33,2% 9M26/9M25

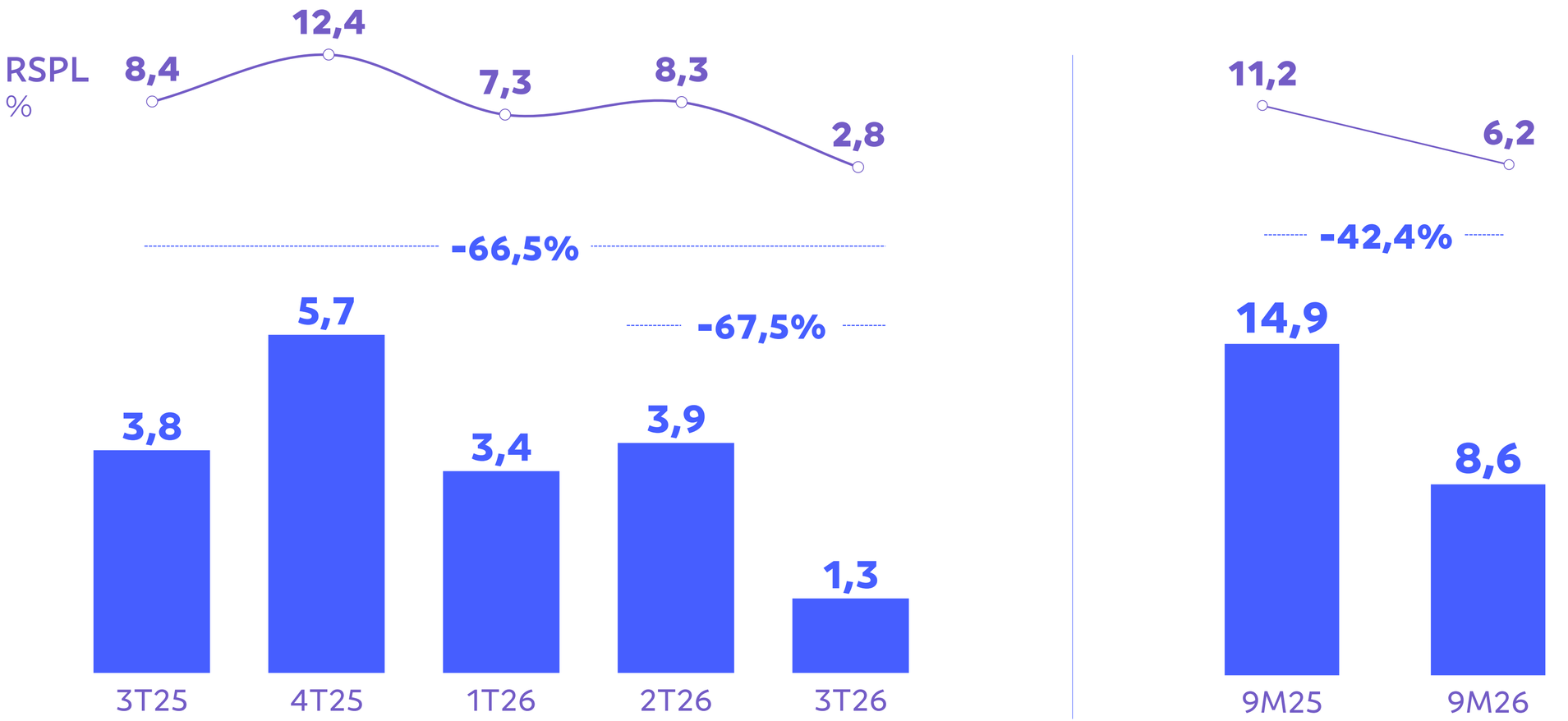
Capital Principal

10,80 %

Set/26

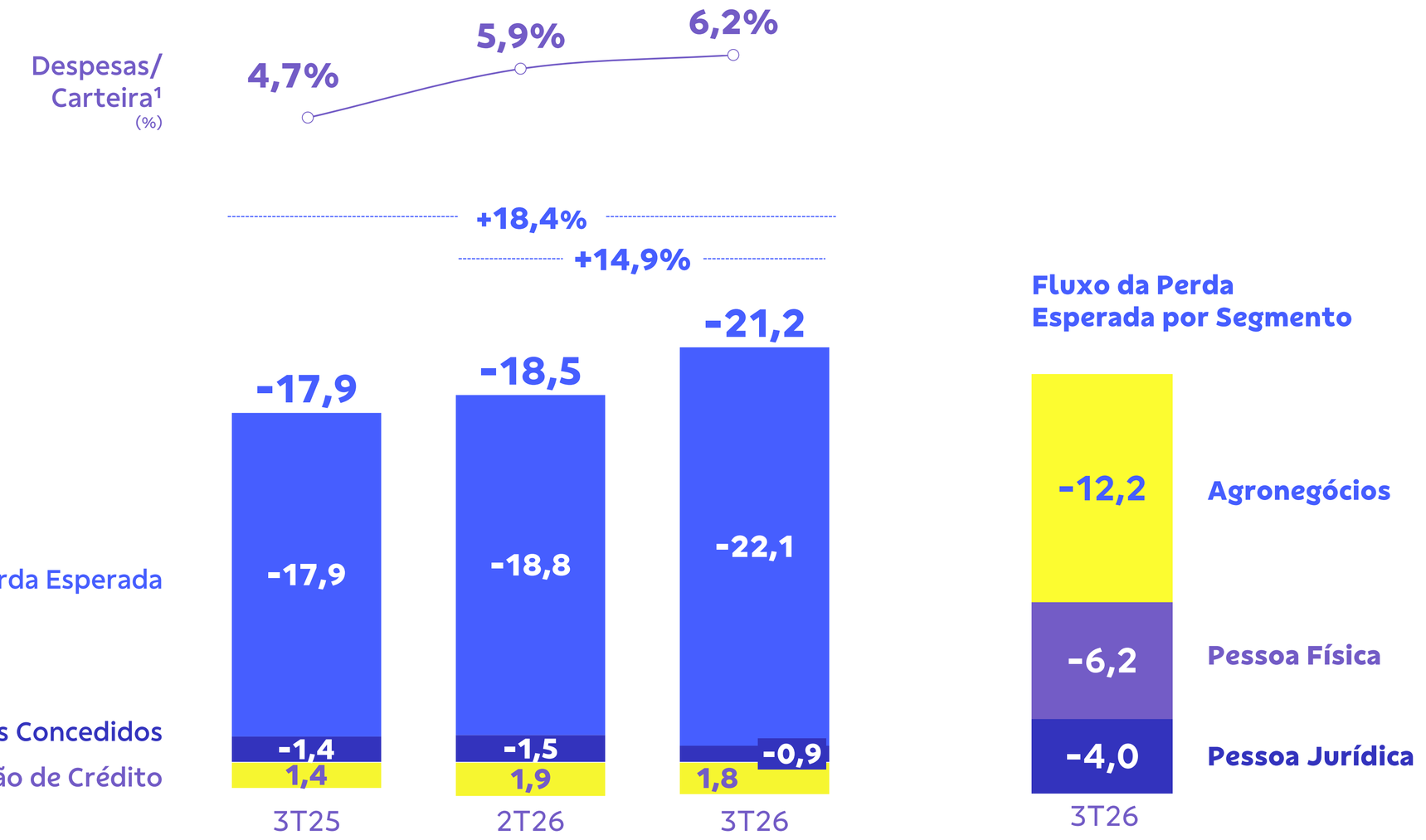
Lucro Líquido Ajustado

R$ bilhões



Custo do Crédito

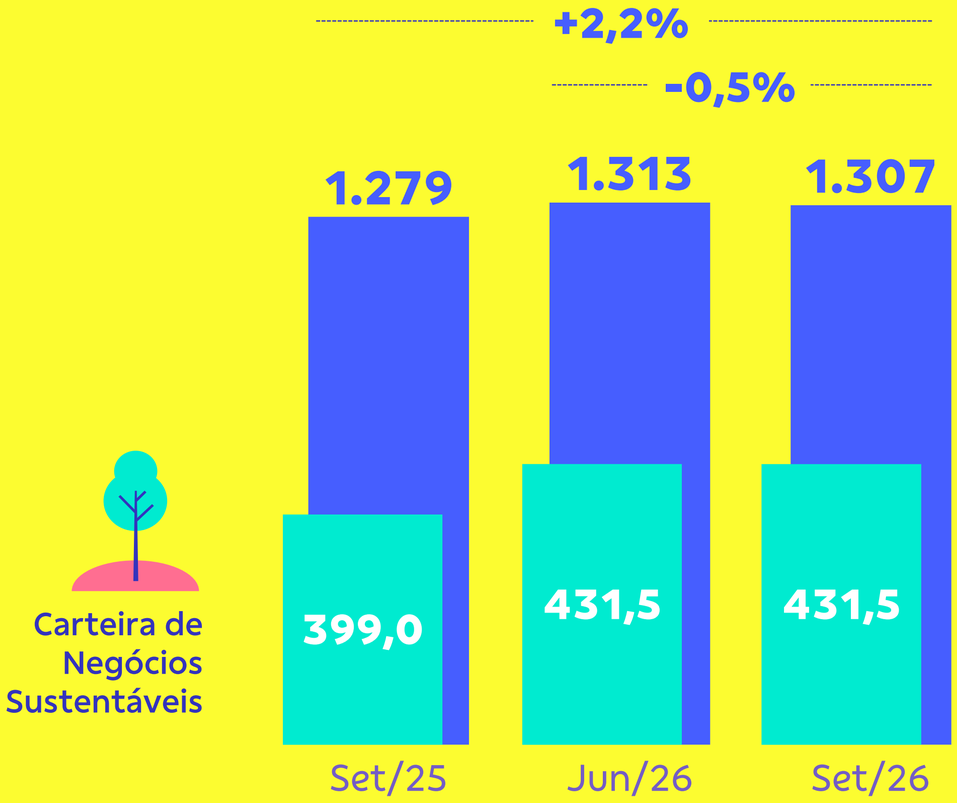
R$ bilhões



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

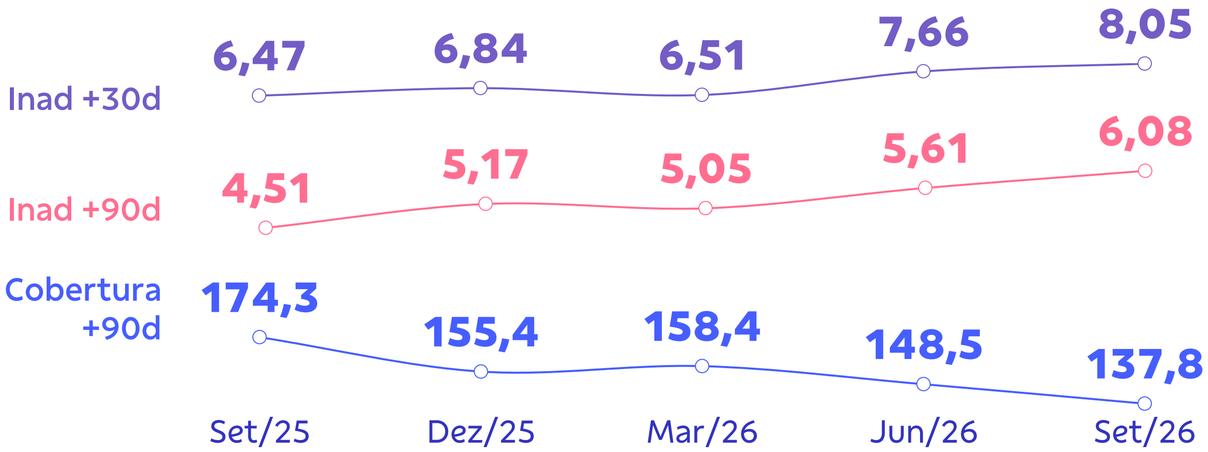
Carteira de Crédito Expandida[1]

R$ bilhões

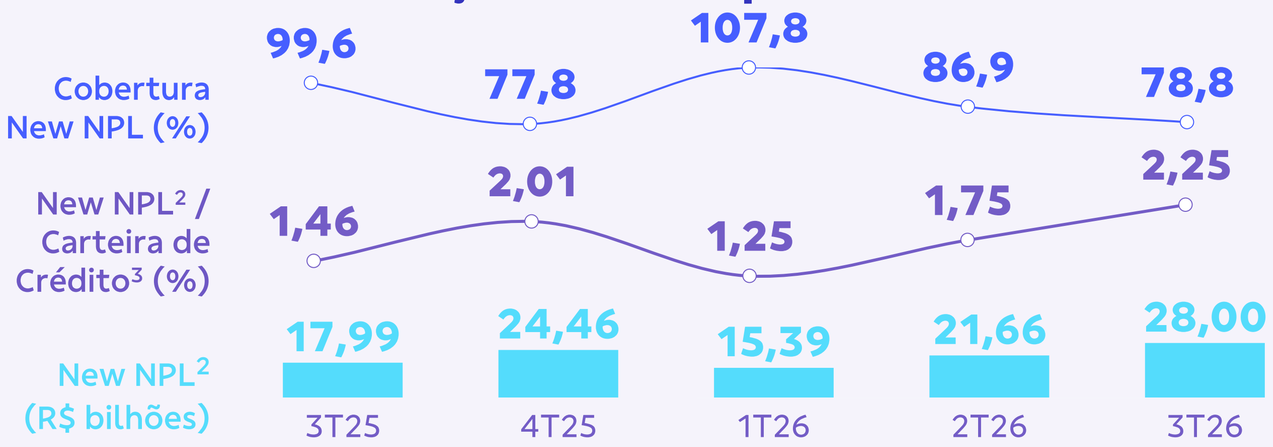


Carteira de Negócios Sustentáveis

Inad e Índice de Cobertura (%)

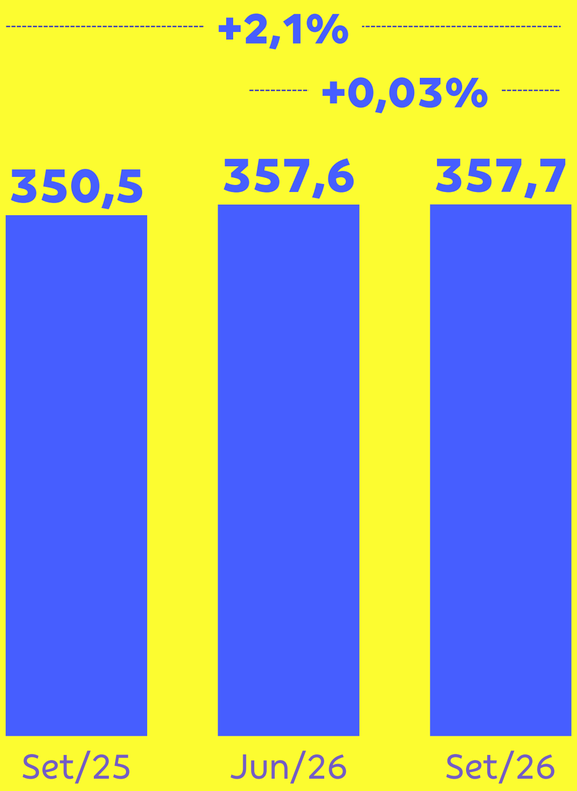


Formação da Inadimplência



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

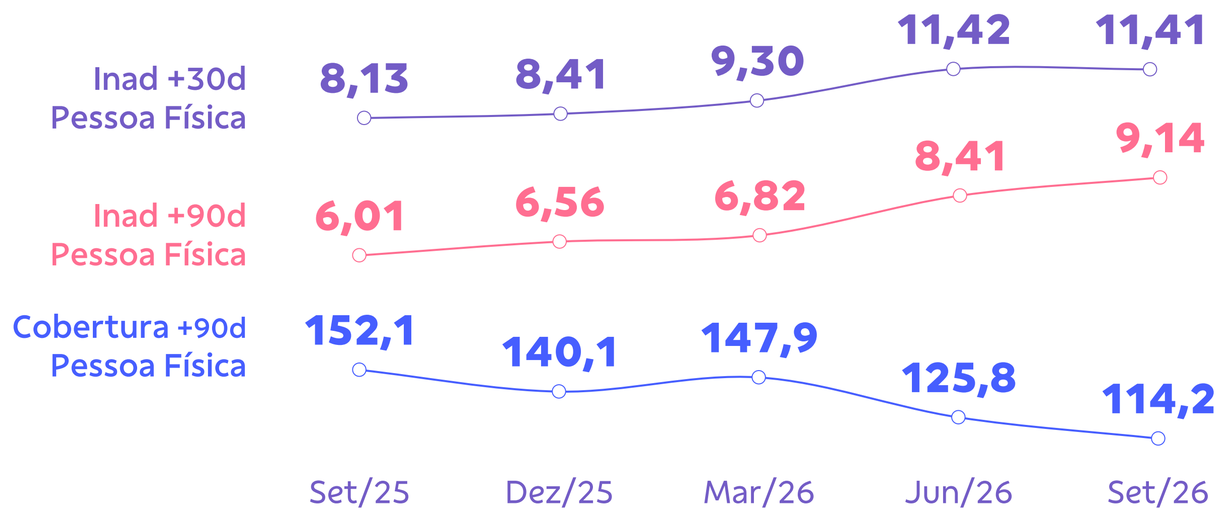
Carteira de Crédito
Pessoa Física
R$ bilhões



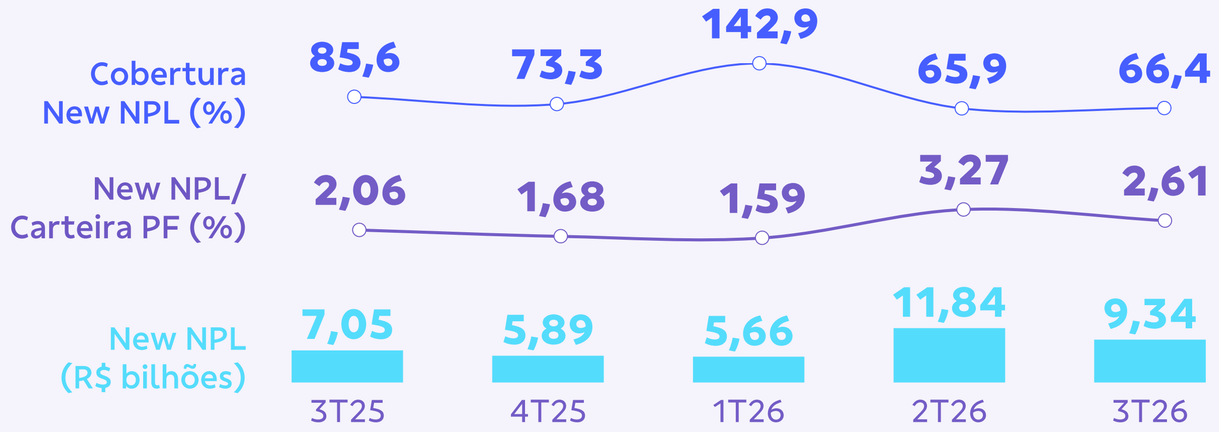
Consignado Total
R$ 155,2 bilhões
+5,0%
set26/set25

Carteira Orgânica Financiamento de Veículos
R$ 4,5 bilhões
+71,7%
set26/jun26

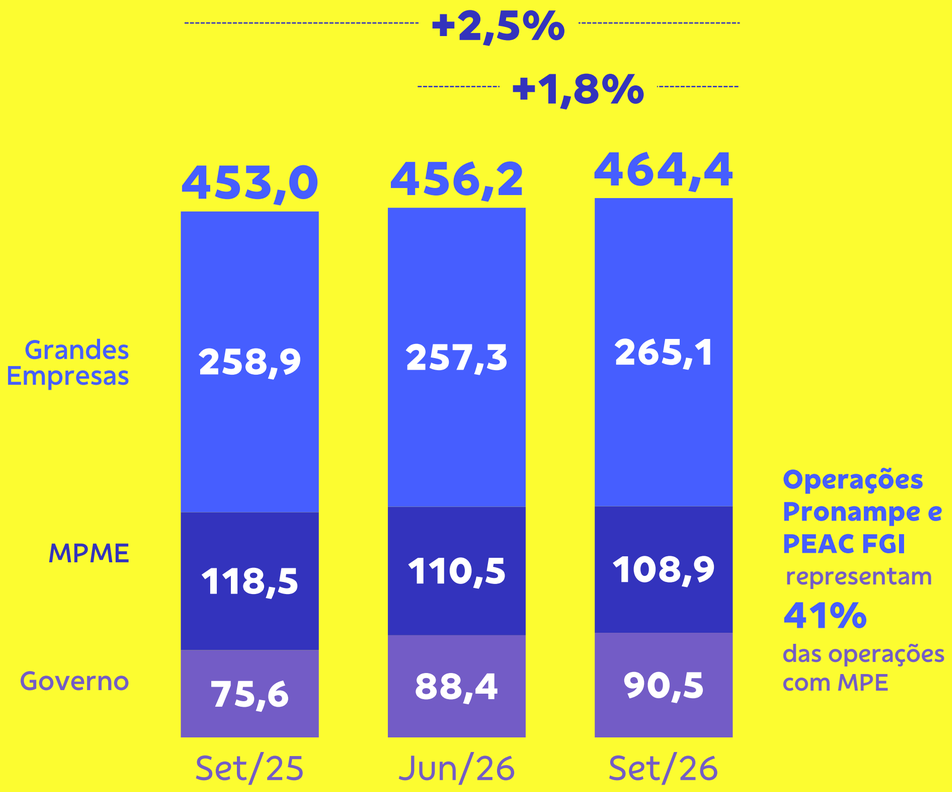
Inad e Índice de Cobertura (%)



Formação da Inadimplência

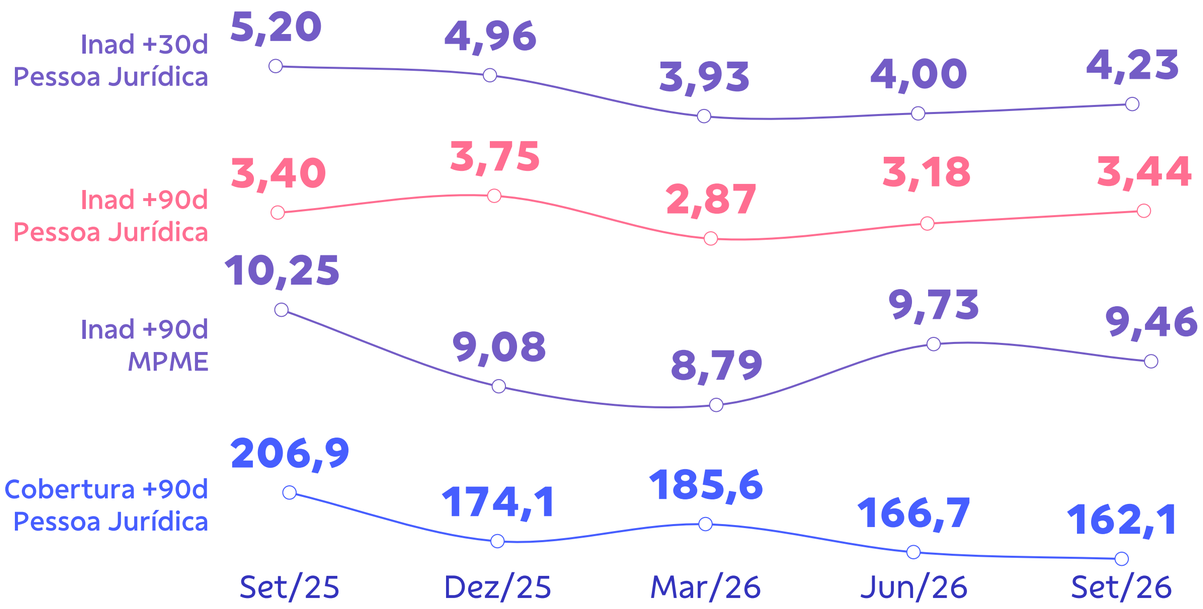


Carteira de Crédito
Pessoa Jurídica
R$ bilhões

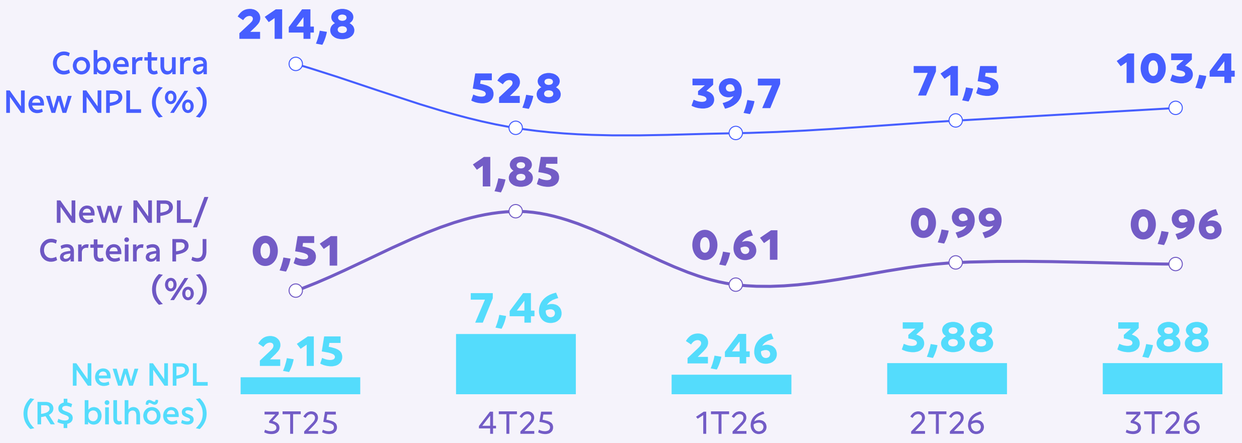


Operações Pronampe e PEAC FGI representam **41%** das operações com MPE

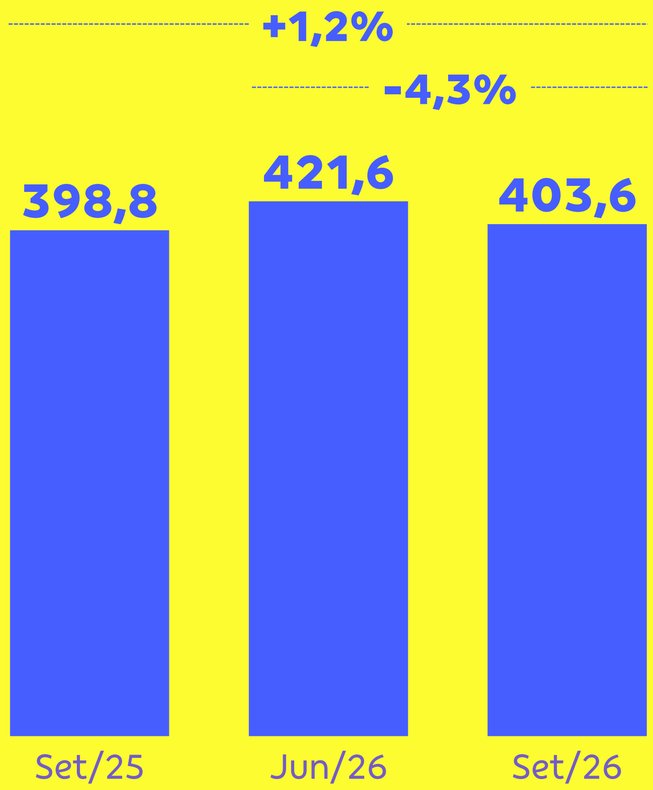
Inad e Índice de Cobertura (%)



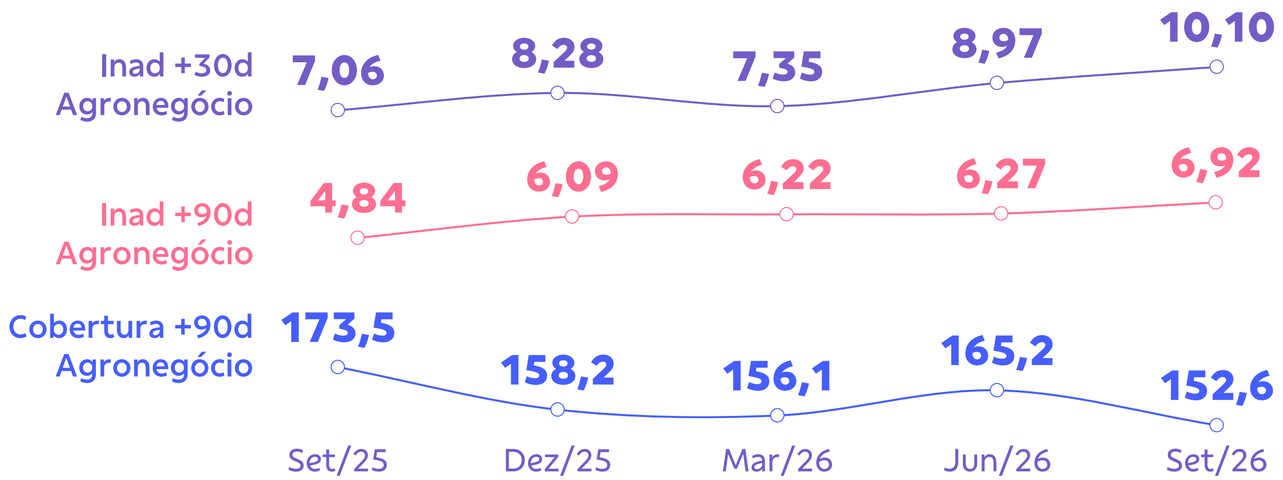
Formação da Inadimplência



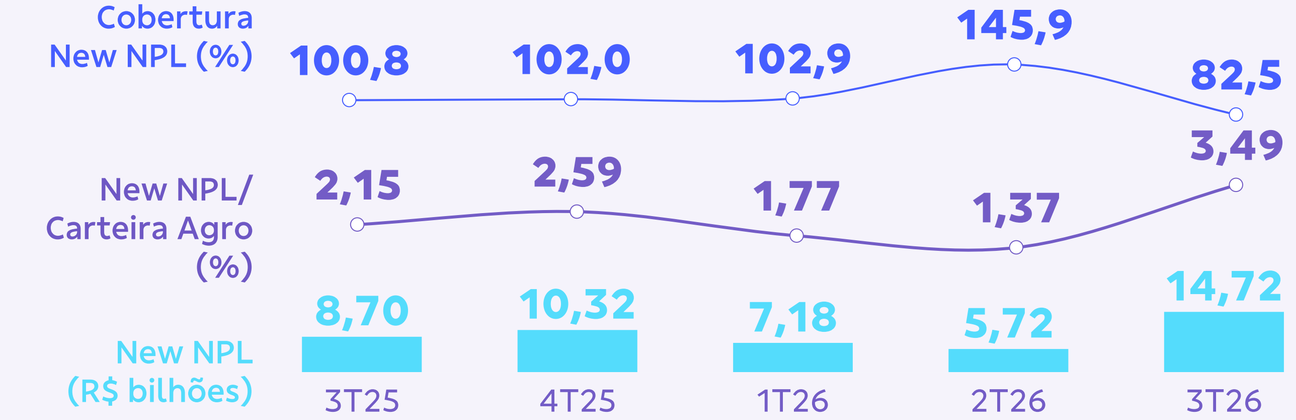
Carteira de Crédito
Agronegócio
R$ bilhões



Inad e Índice de Cobertura (%)

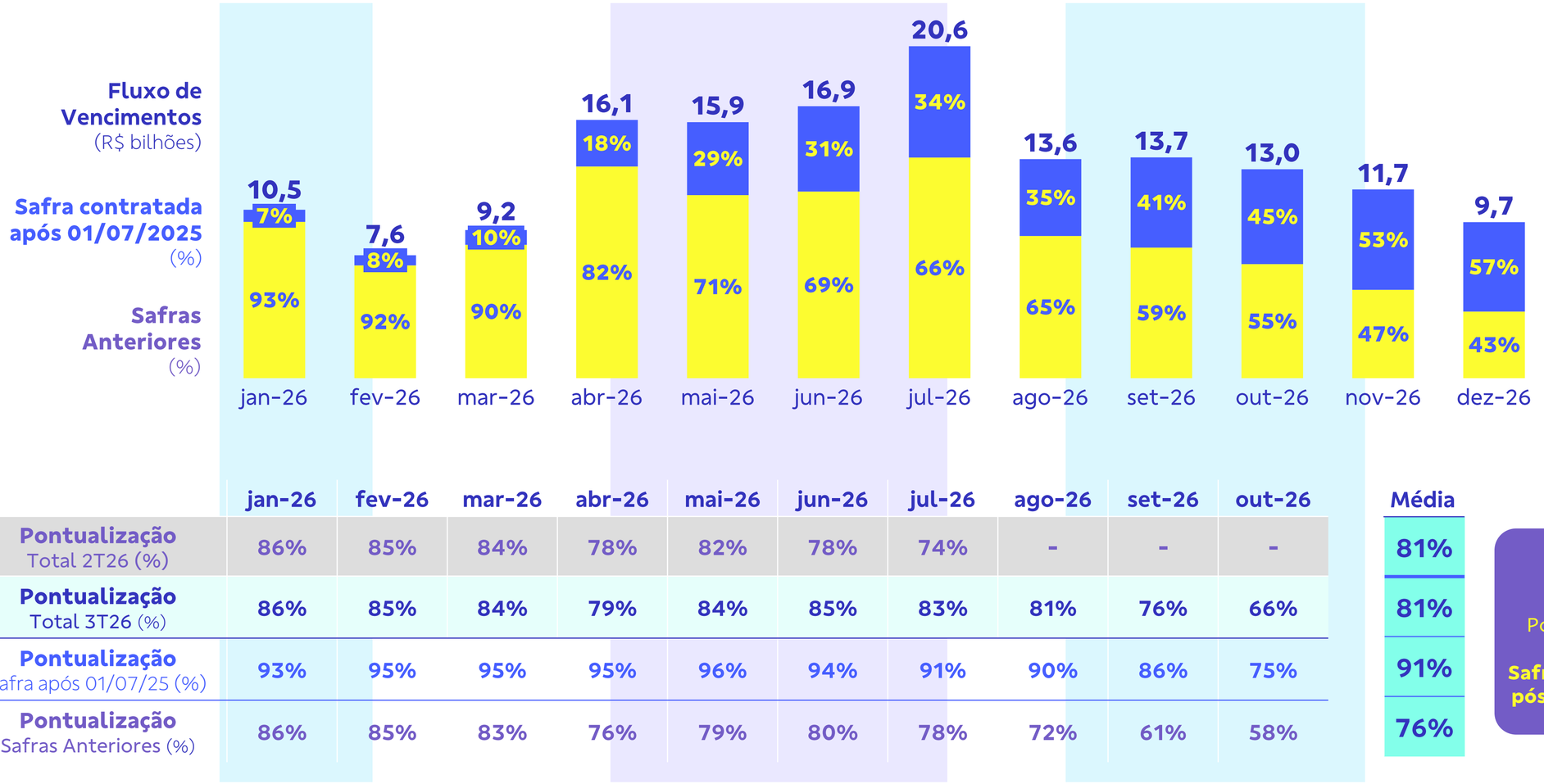


Formação da Inadimplência



Agronegócio

Vencimentos



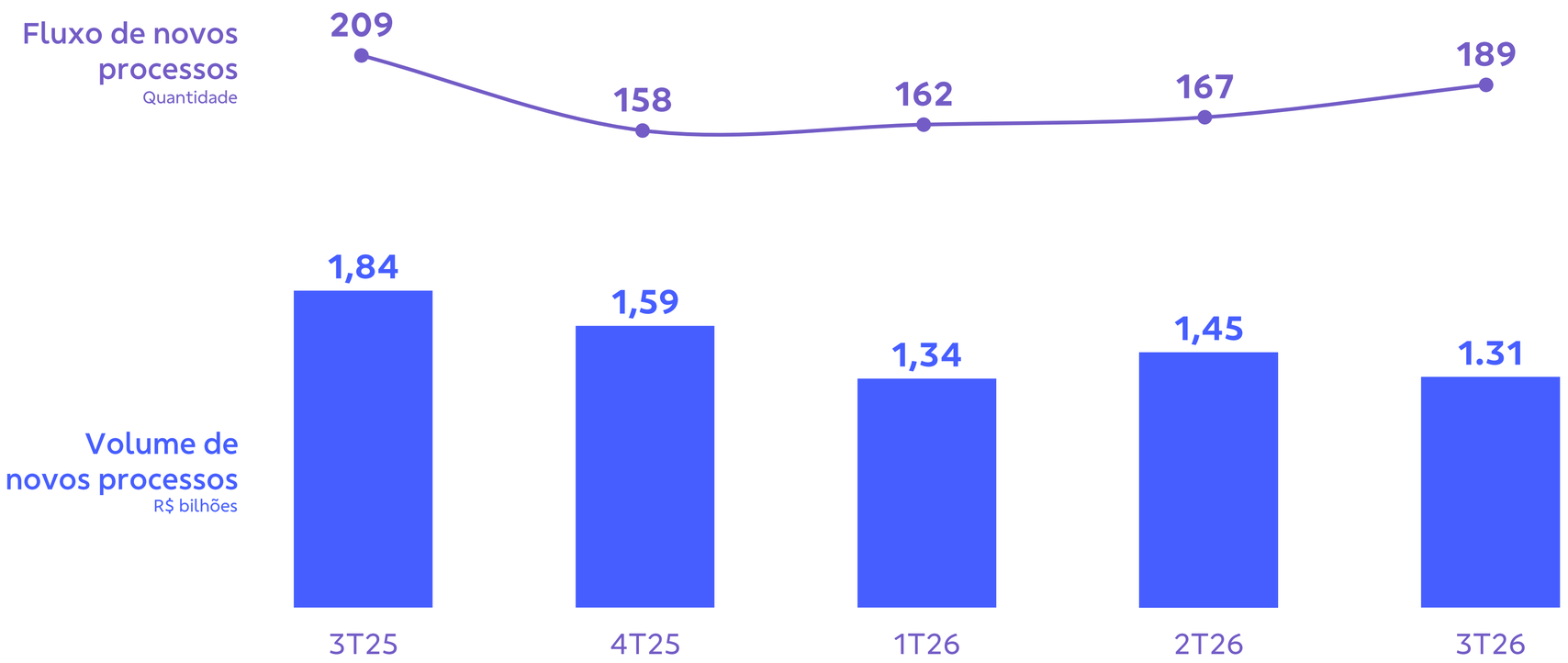
	jan-26	fev-26	mar-26	abr-26	mai-26	jun-26	jul-26	ago-26	set-26	out-26	Média
Pontualização Total 2T26 (%)	86%	85%	84%	78%	82%	78%	74%	-	-	-	81%
Pontualização Total 3T26 (%)	86%	85%	84%	79%	84%	85%	83%	81%	76%	66%	81%
Pontualização Safra após 01/07/25 (%)	93%	95%	95%	95%	96%	94%	91%	90%	86%	75%	91%
Pontualização Safras Anteriores (%)	86%	85%	83%	76%	79%	80%	78%	72%	61%	58%	76%

91%
Pontualização
Média da Safra contratada pós 01/07/2025

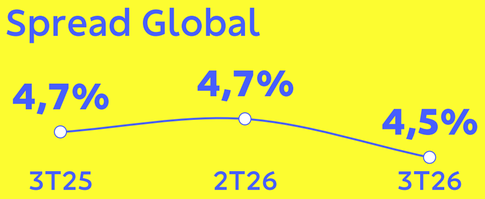
(*) Dados de 30/10/2026. Considera operações de crédito rural e títulos do agro.

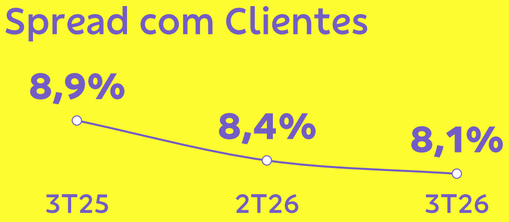
Agronegócio

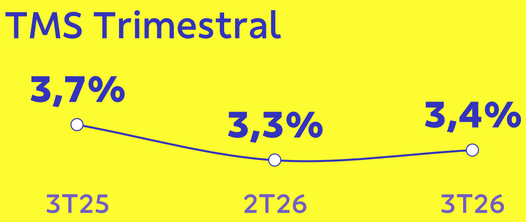
Recuperação Judicial



Margem Financeira Bruta

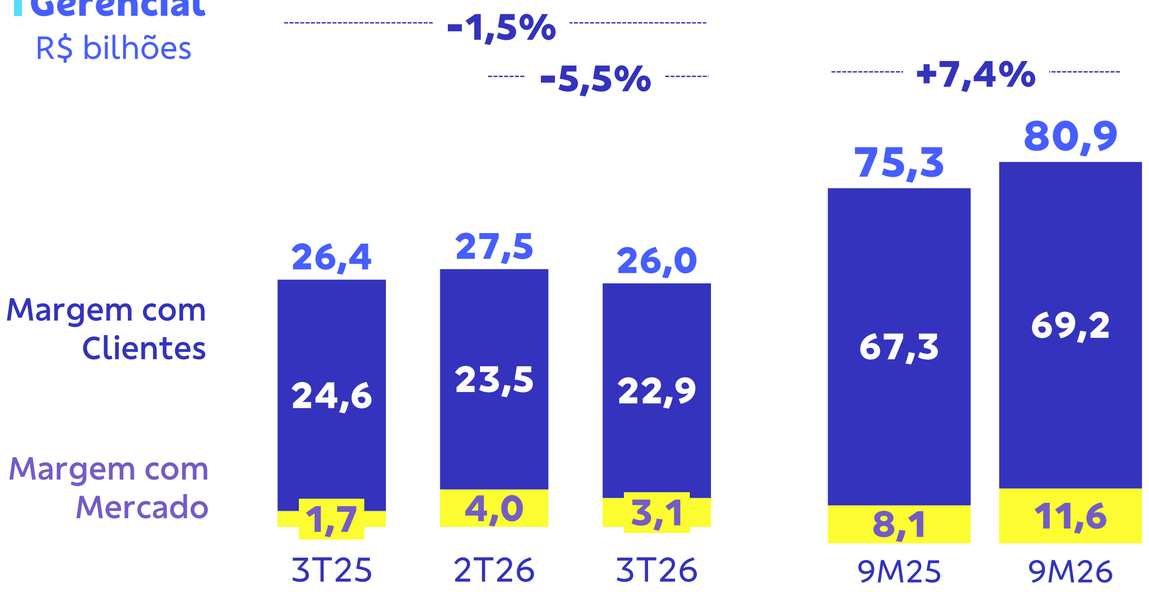






Margem Gerencial

R$ bilhões



Margem Contábil

R$ milhões

	3T25	2T26	3T26	△ % A/A	△ % T/T
Margem Financeira Bruta	**26.365**	**27.483**	**25.982**	**-1,5**	**-5,5**
Receitas Financeiras	57.501	55.453	53.907	-6,3	-2,8
Operações de Crédito	47.245	46.409	44.992	-4,8	-3,1
Resultado de Tesouraria	10.256	9.044	8.916	-13,1	-1,4
Despesas Financeiras	(31.136)	(27.970)	(27.925)	-10,3	-0,2
Captação Comercial	(26.240)	(23.258)	(23.194)	-11,6	-0,3
Captação Institucional	(4.896)	(4.712)	(4.731)	-3,4	+0,4

Receitas de Prestação de Serviços

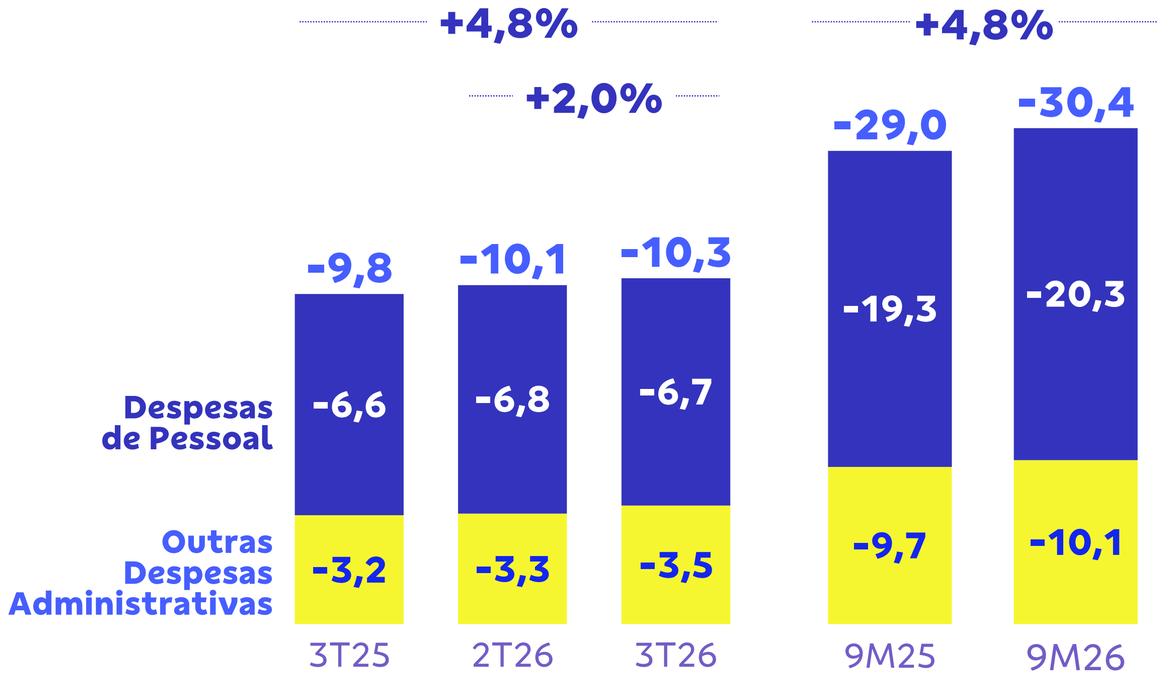
R$ bilhões



Despesas Administrativas

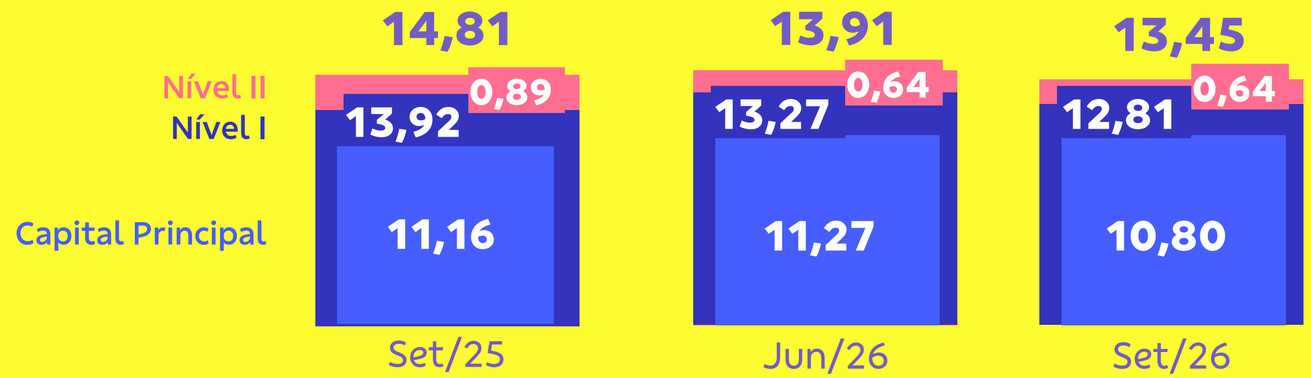
R$ bilhões

28,5%
Índice de Eficiência 12m

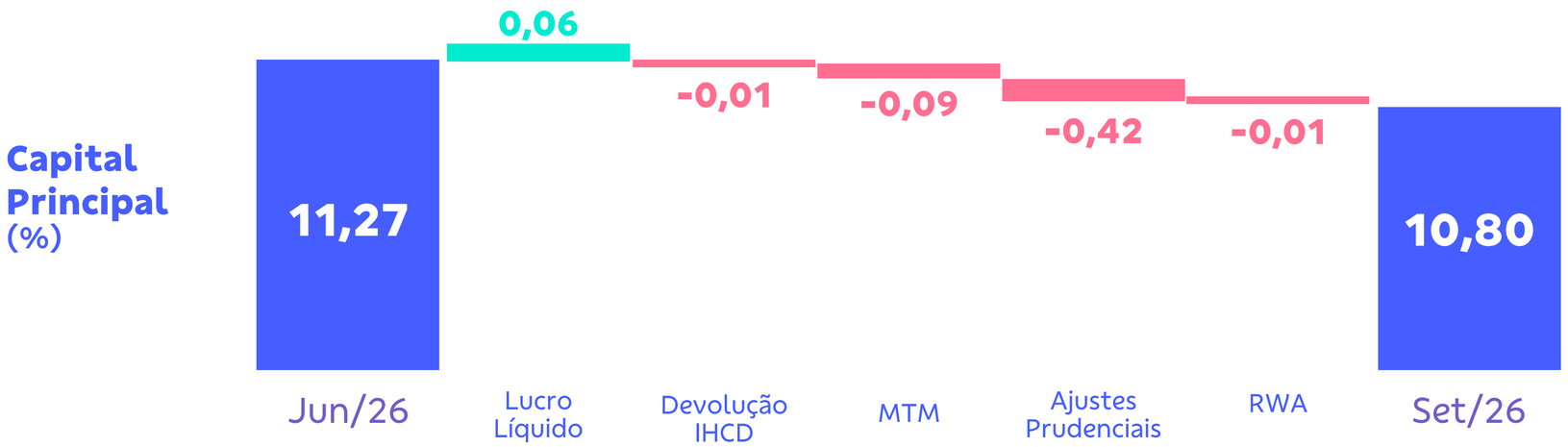


Capital

Índice de Basileia (%)



Capital Principal (%)



Impactos regulatórios previstos no Capital 2027 a 2029

- **Res. 4966**
- **FRTB (*RWASens*)**
- ***RWAs (CPAD e OPAD)***
- **MP 1314**
- **Devolução IHCD**

Medidas de fortalecimento da estrutura de Capital

2026

Redução do *payout* para 25%, o mínimo obrigatório

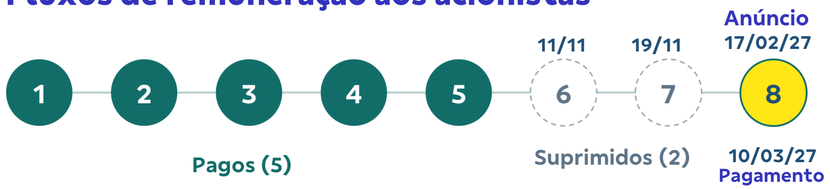
Considerando a necessidade de convergência para o novo payout, **não haverá anúncio intermediários em 11/11 e 19/11/2026**.

O complemento dos dividendos necessário ao atendimento do novo percentual será apurado com base no resultado de 2026, com anúncio em 17/02/27 e pagamento em 10/03/27

R$ 1,99 bi
já distribuídos em 5 fluxos sob a forma de JCP

R$ 0,35 por ação

Fluxos de remuneração aos acionistas



2027

Não serão declarados ou distribuídos dividendos intermediários

A declaração e a distribuição do mínimo obrigatório (25%) **ficará condicionada à compatibilidade do pagamento com as projeções de capital** ao término do exercício

As projeções de capital permitem a distribuição
Pagamento do mínimo obrigatório (25%)
Informação à AGO de abr/2028

As projeções de capital não permitem a distribuição

A parcela do lucro 2027 não distribuída deverá ser registrada em reserva especial enquanto durar a situação

artigos 132, inc. II, e 202, § 4º e § 5º, ambos da Lei nº 6.404/1976

Guidance 2026

	Intervalo Anterior entre	Intervalo Revisado entre	Realizado 9M26
Carteira de Crédito[1]	**0,5% e 4,5%**	**-2,0 e 0,0%**	**0,8%**
Pessoas Físicas	**6% e 10%**	**0,0 e 2,0%**	**2,1%**
Empresas	**-3% e 1%**	**-4,0 e -2,0%**	**-0,9%**
Agronegócios	**-2% e 2%**	**-3,0 e -1,0%**	**1,2%**
Carteira Sustentável	**2% e 6%**	**Mantido**	**8,2%**
Margem Financeira Bruta	**7% e 11%**	**2,5 e 4,5%**	**7,4%**
Custo do Crédito[2]	R$ bilhões **65 e 70**	R$ bilhões **80 e 83**	R$ bilhões **58,6**
Receitas de Prestação de Serviços	**2% e 6%**	**Mantido**	**4,8%**
Despesas Administrativas	**5% e 9%**	**Mantido**	**4,8%**
Lucro Líquido Ajustado	R$ bilhões **18 e 22**	R$ bilhões **9 e 11**	R$ bilhões **8,6**

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

Esta apresentação faz referências e declarações sobre expectativas, sinergias planejadas, estimativas de crescimento, projeções de resultados e estratégias futuras sobre o Banco do Brasil, suas subsidiárias, coligadas e controladas.

Embora essas referências e declarações reflitam o que os administradores acreditam, as mesmas podem envolver imprecisões e riscos difíceis de se prever, podendo, dessa forma, haver consequências o resultados diferentes daqueles aqui antecipados e discutidos.

Estas expectativas são altamente dependentes das condições do mercado, do desempenho econômico geral do país, do setor e dos mercados internacionais. O Banco do Brasil não se responsabiliza em atualizar qualquer estimativa contida nesta apresentação.




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3Q26

Earnings Presentation

For further info
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Earnings

3Q26

Adjusted Net Income

R$ 1.3 billion

- 67.5% 3Q26/2Q26

- 66.5% 3Q26/3Q25

Net Interest Income

R$ 26.0 billion

- 5.5% 3Q26/2Q26

- 1.5% 3Q26/3Q25

Fee Income

R$ 9.3 billion

+ 1.6% 3Q26/2Q26

+ 4.6% 3Q26/3Q25

Administrative Expenses

R$ 10.3 billion

+ 2.0% 3Q26/2Q26

+ 4.8% 3Q26/3Q25

Cost of Credit

NPL + 90 Days **6.08%**

R$ 21.2 billion

+ 14.9% 3Q26/2Q26

+ 18.4% 3Q26/3Q25

CET 1

10.80 %

Sep/26

9M26

Adjusted Net Income

R$ 8.6 billion

- 42.4% 9M26/9M25

Net Interest Income

R$ 80.9 billion

+7.4% 9M26/9M25

Fee Income

R$ 27.2 billion

+ 4.8% 9M26/9M25

Administrative Expenses

R$ 30.4 billion

+ 4.8% 9M26/9M25

Cost of Credit

R$ 58.6 billion

+ 33.2% 9M26/9M25

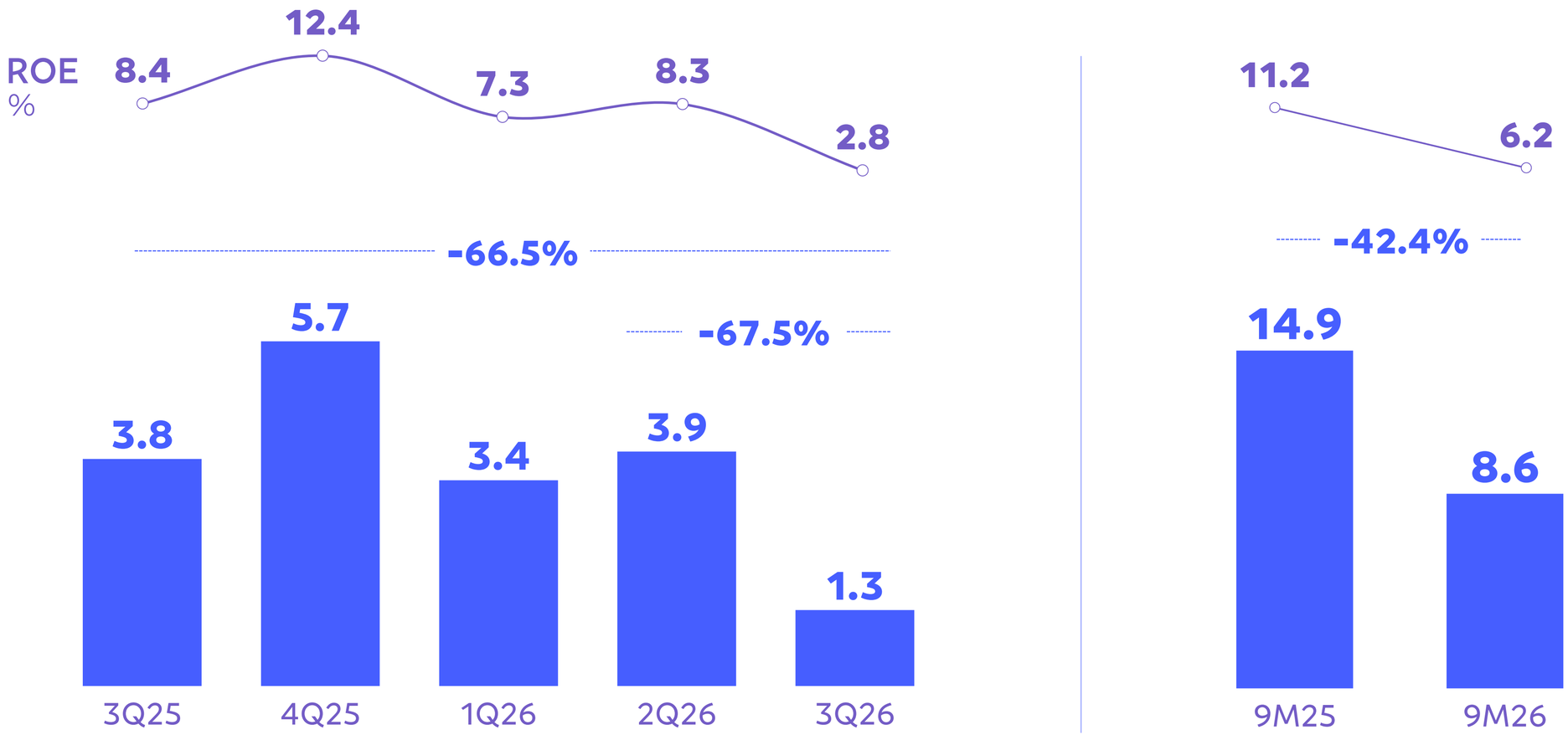
CET 1

10.80 %

Sep/26

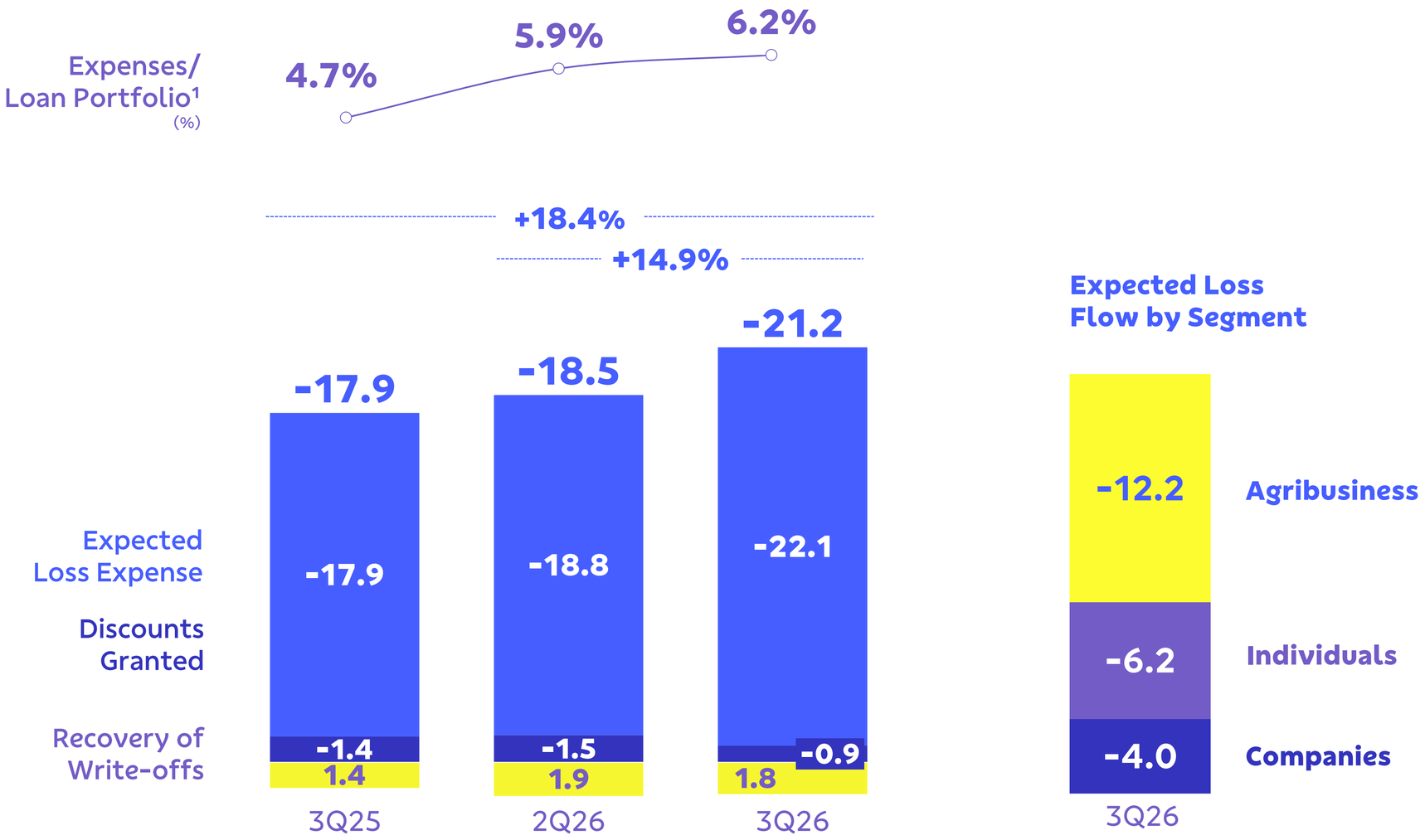
Adjusted Net Income

R$ billion



Cost of Credit

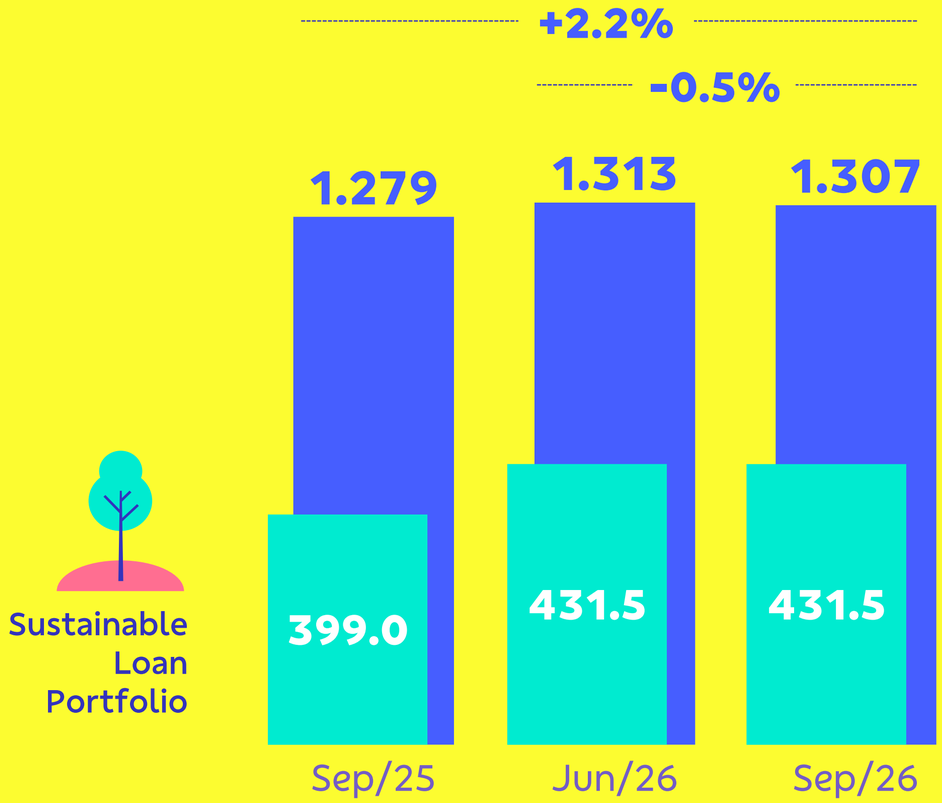
R$ billion



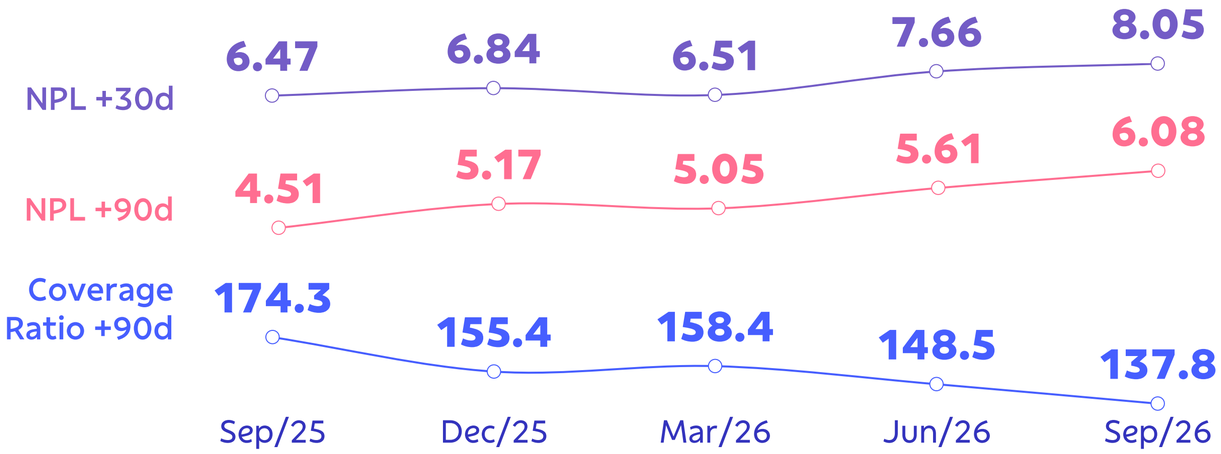
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio[1]

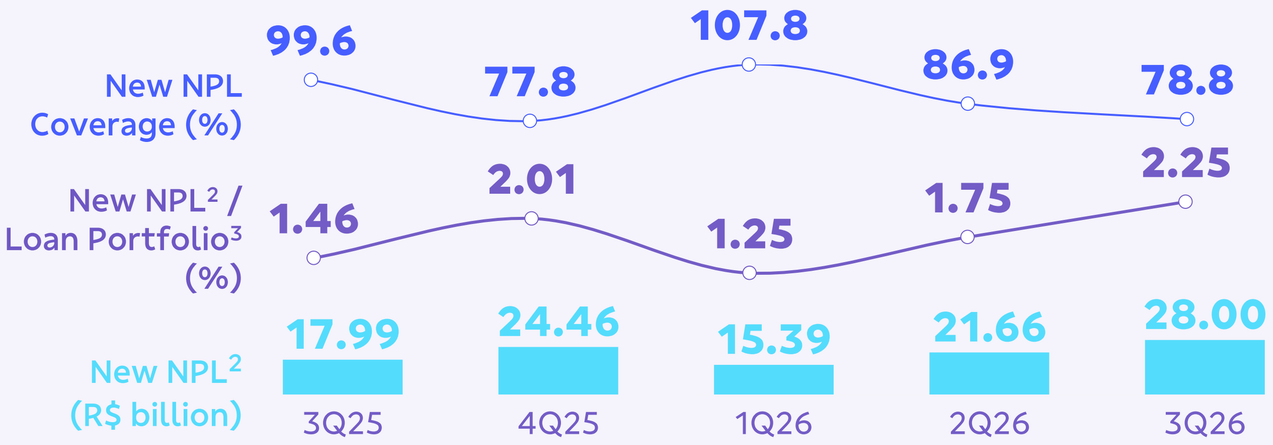
R$ billion



NPL and Coverage Ratio (%)



NPL Formation

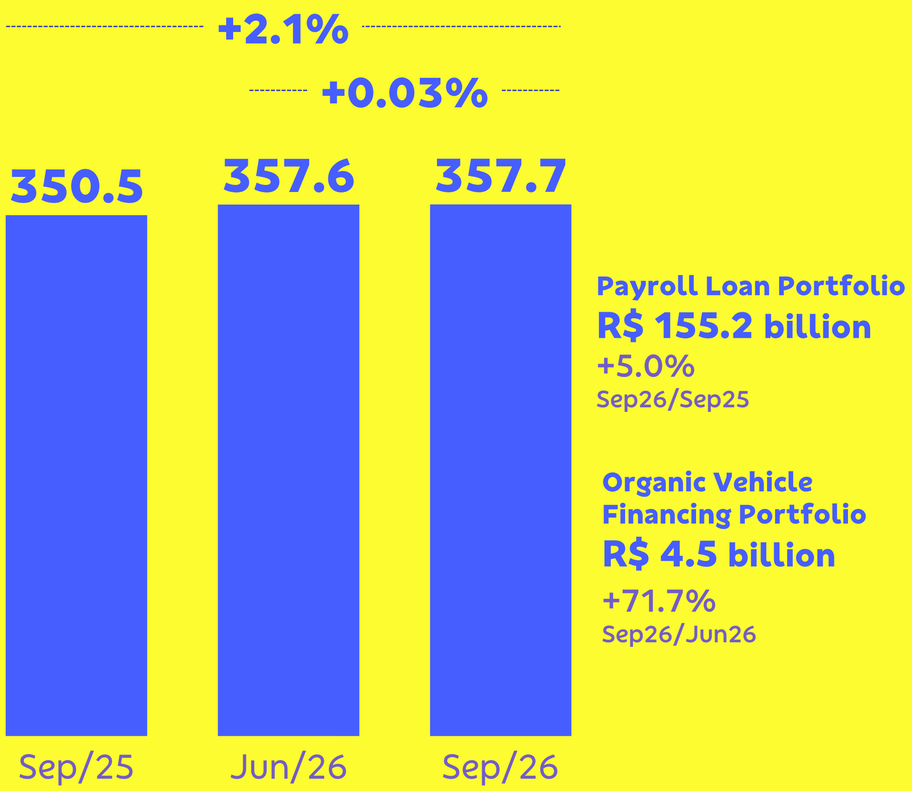


(1) Includes, in addition to the Loan Portfolio, securities with and without credit risk characteristics and guarantees provided. (2) New NPL = quarterly change in the balance of loans overdue by more than 90 days, plus write-offs recorded in the quarter. (3) Loan Portfolio balance of the immediately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

Individuals

Loan Portfolio

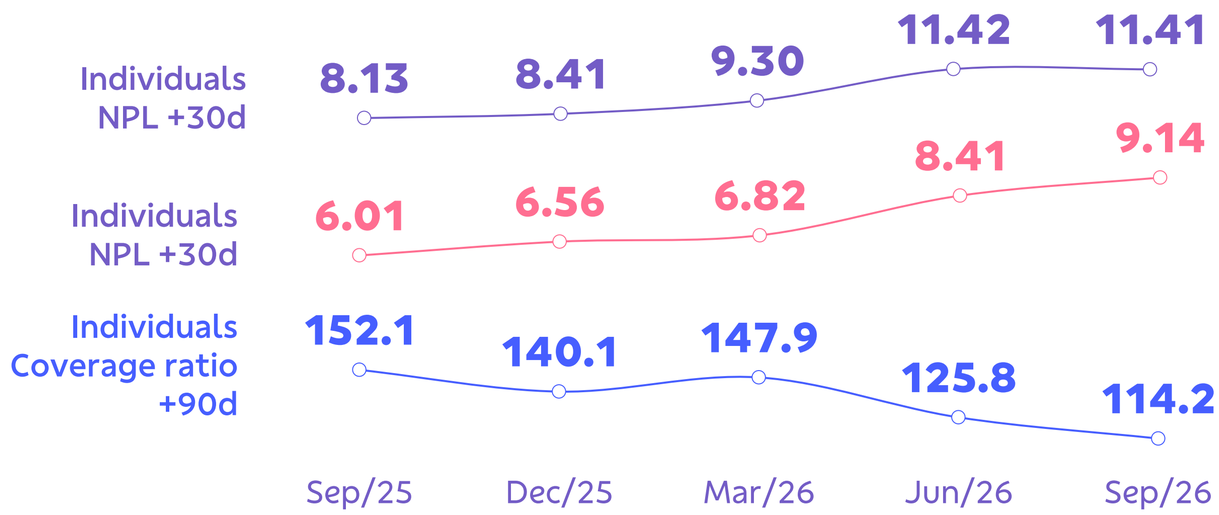
R$ billion



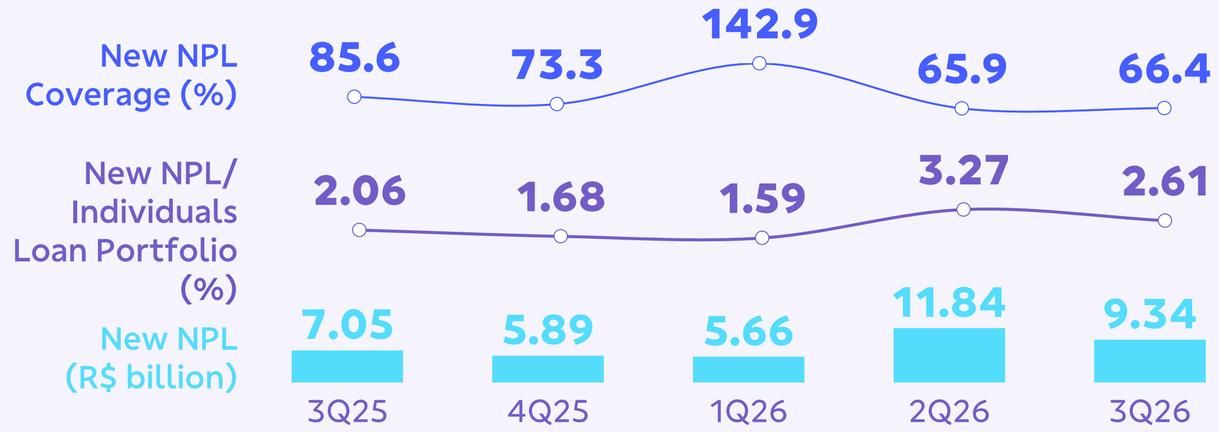
Payroll Loan Portfolio
R$ 155.2 billion
+5.0%
Sep26/Sep25

Organic Vehicle Financing Portfolio
R$ 4.5 billion
+71.7%
Sep26/Jun26

NPL and Coverage Ratio (%)



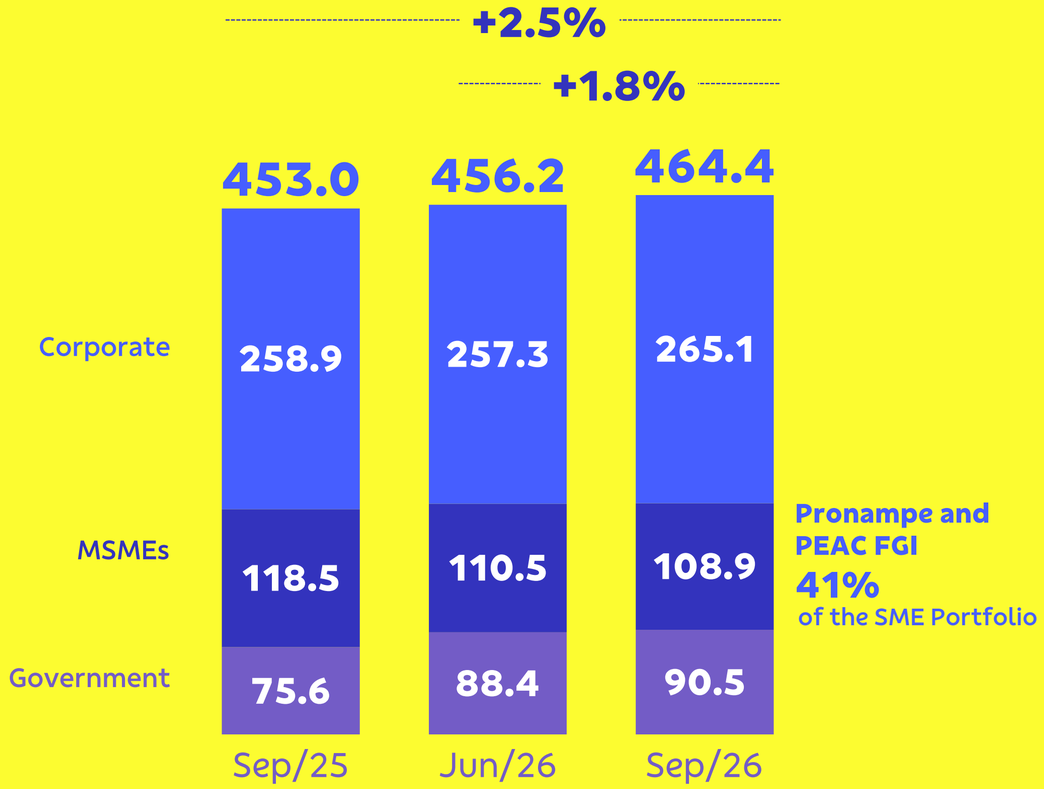
NPL Formation



Companies

Loan Portfolio

R$ billion

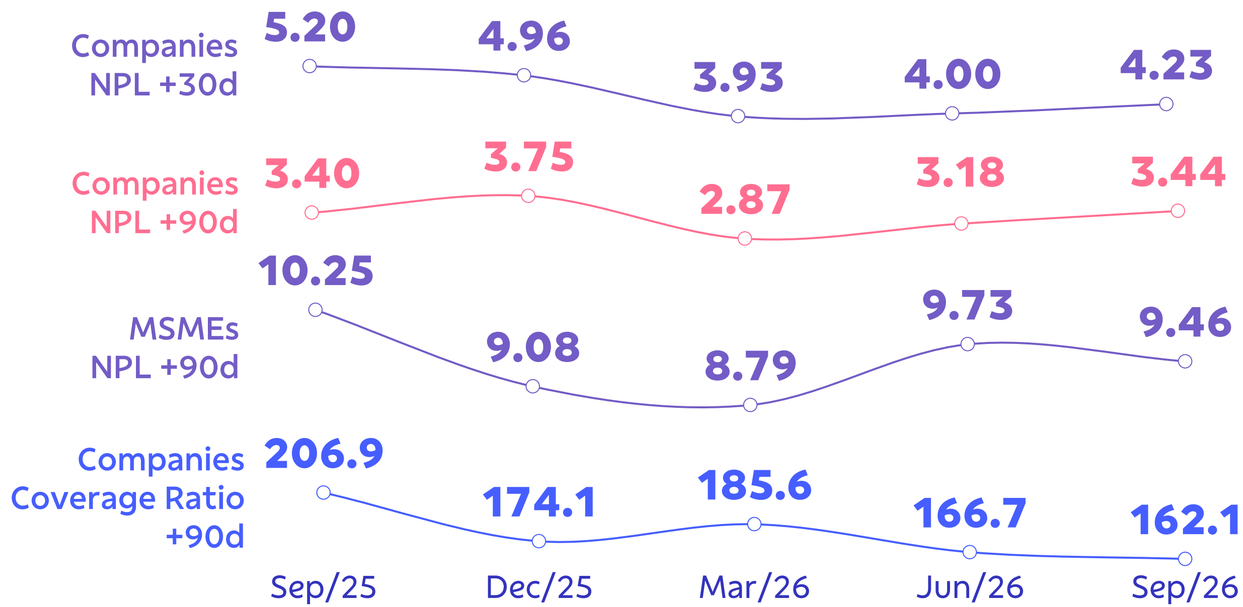


Pronampe and PEAC FGI

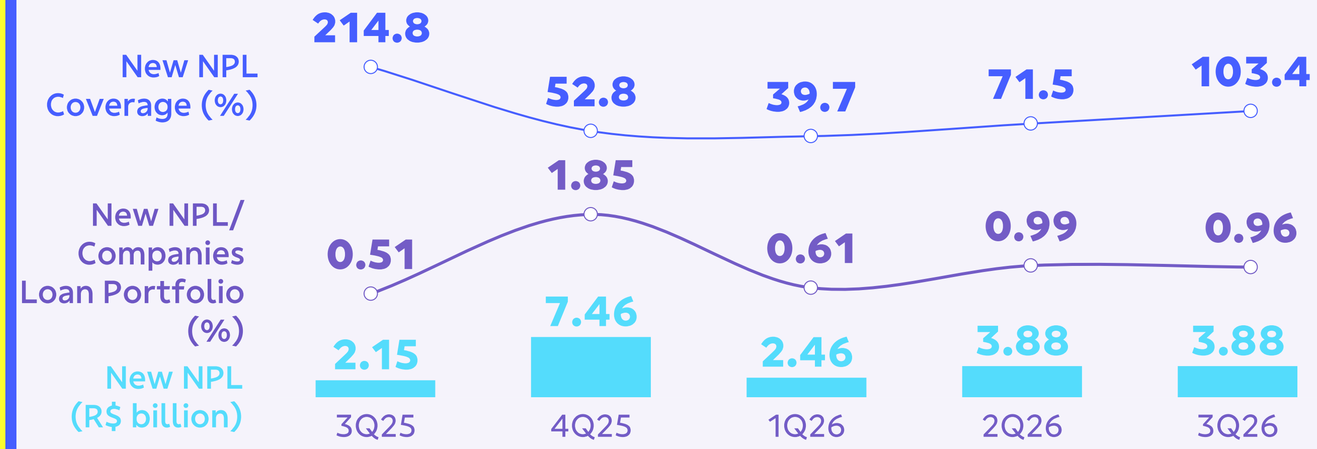
41%

of the SME Portfolio

NPL and Coverage Ratio (%)



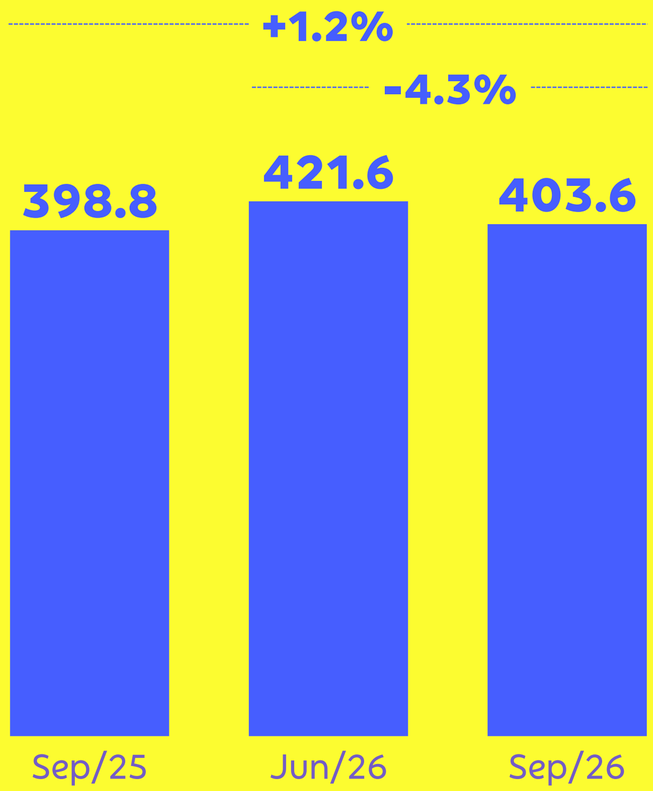
NPL Formation



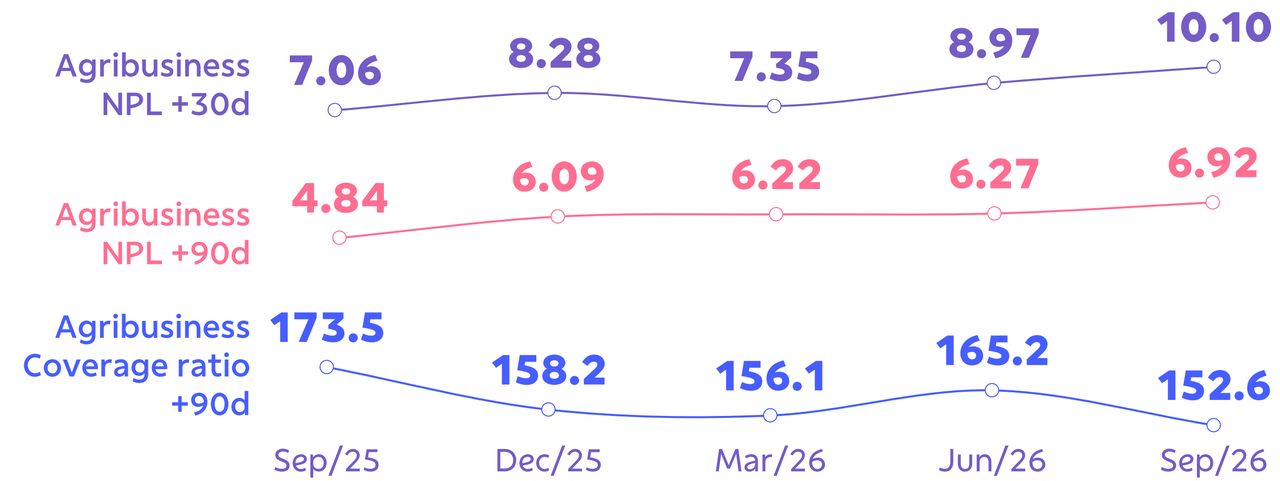
Agribusiness

Loan Portfolio

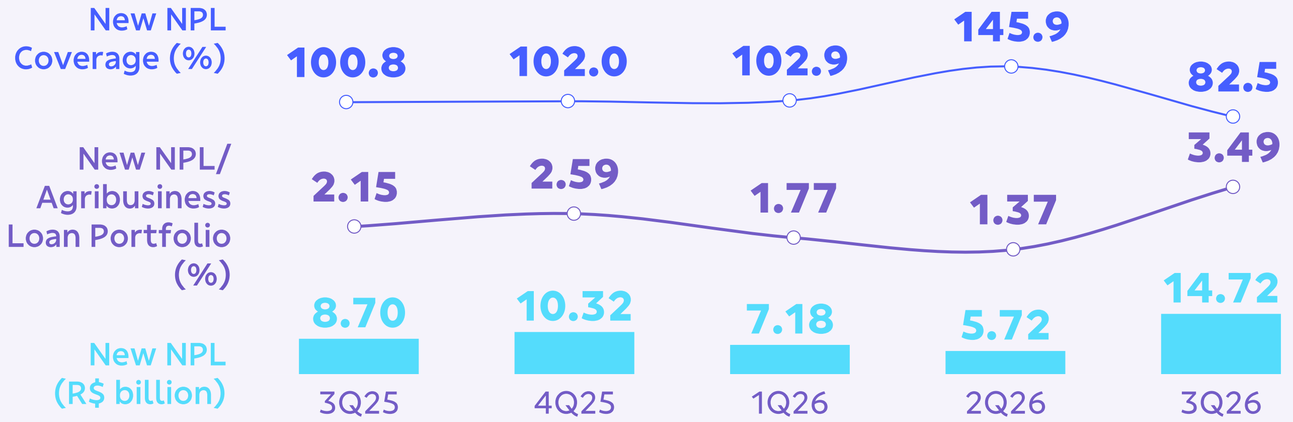
R$ billion



NPL and Coverage Ratio (%)

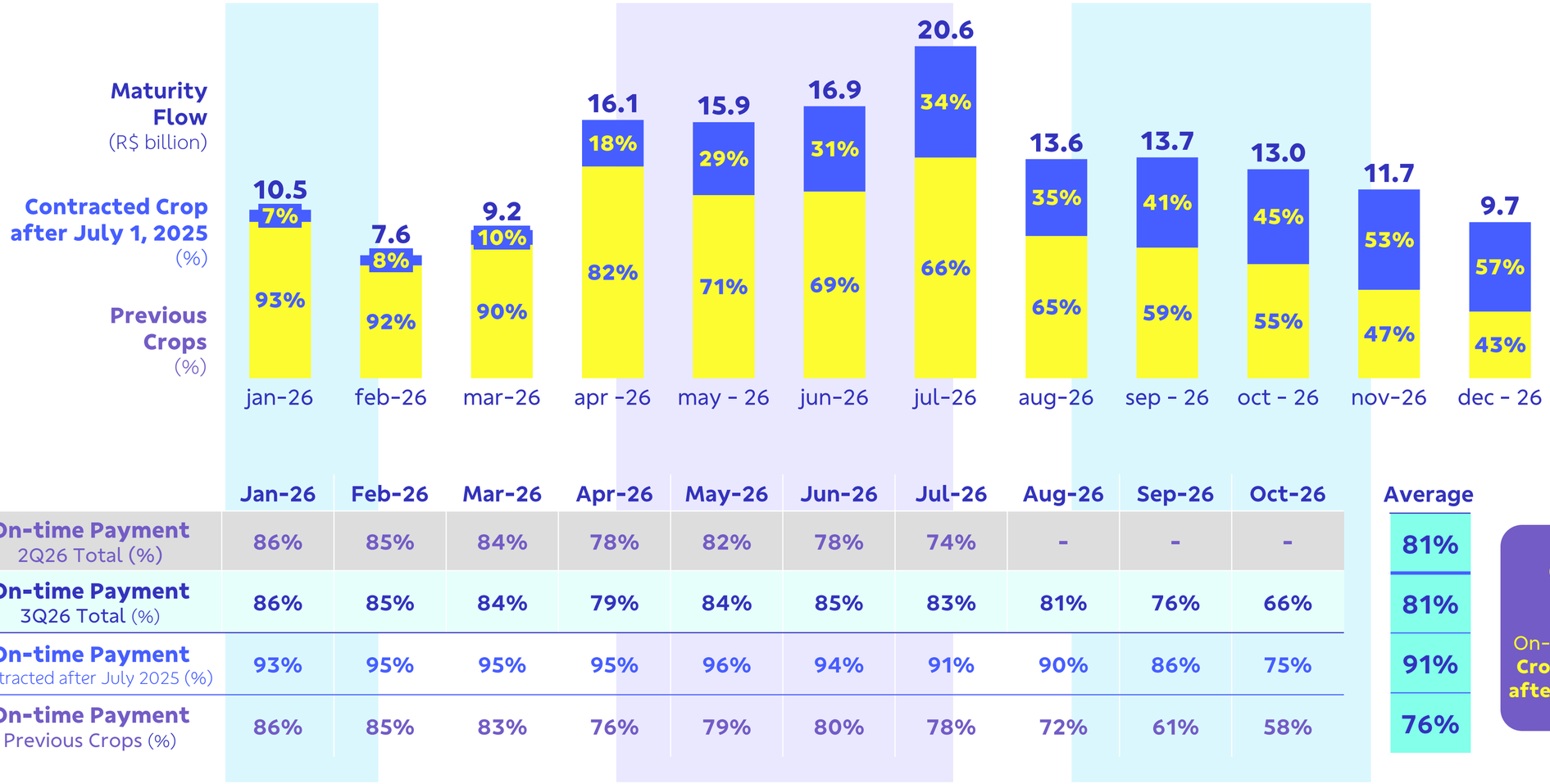


NPL Formation



Agribusiness

Maturities



	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Average
On-time Payment 2Q26 Total (%)	86%	85%	84%	78%	82%	78%	74%	-	-	-	81%
On-time Payment 3Q26 Total (%)	86%	85%	84%	79%	84%	85%	83%	81%	76%	66%	81%
On-time Payment Contracted after July 2025 (%)	93%	95%	95%	95%	96%	94%	91%	90%	86%	75%	91%
On-time Payment Previous Crops (%)	86%	85%	83%	76%	79%	80%	78%	72%	61%	58%	76%

Provisional Measure 1,314

Discussions on new support measures for the agribusiness sector

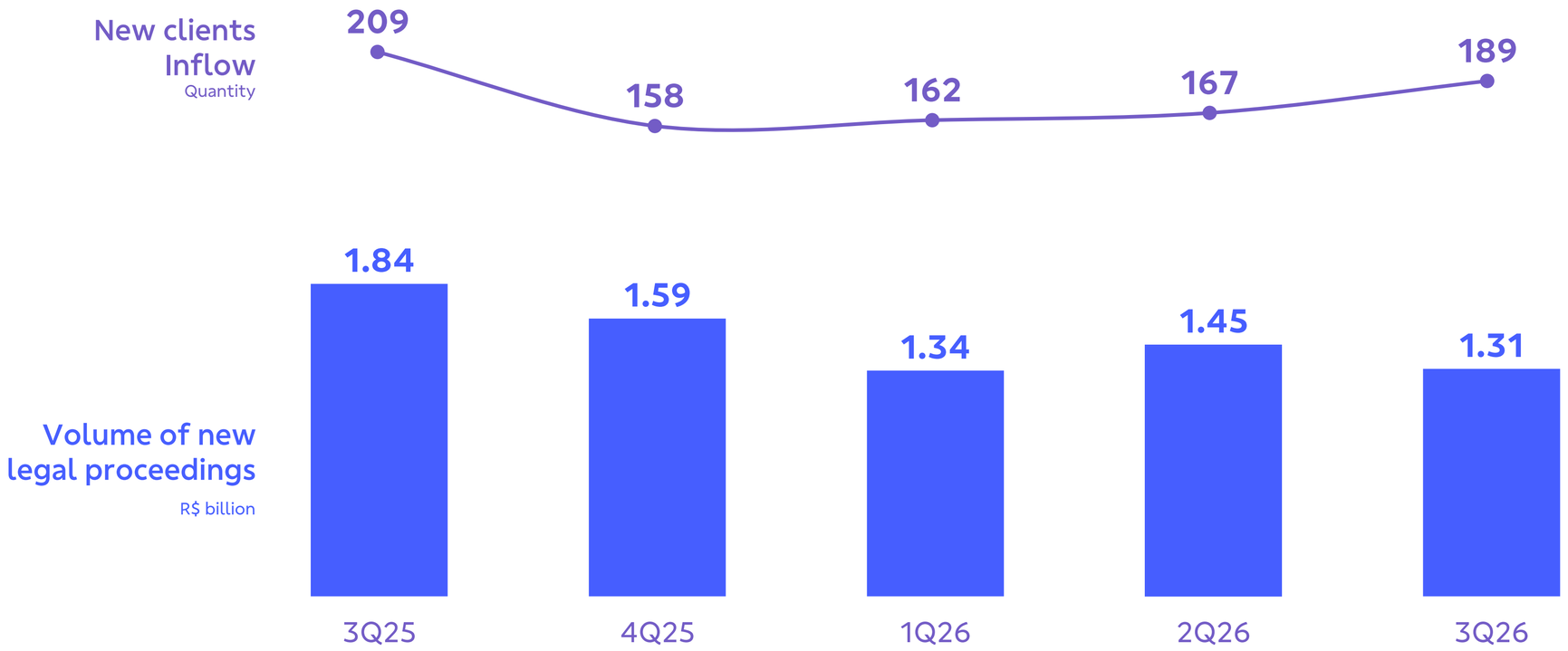
Provisional Measure 1,376

91%
Average
On-time payment
Crop contracted after 01/07/2025

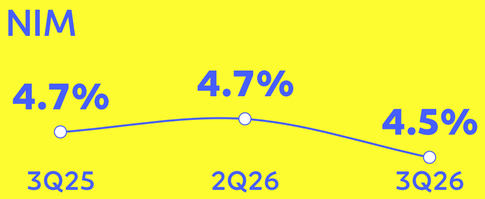
(*) As of October 30, 2026. Considers rural credit operations and agro securities.

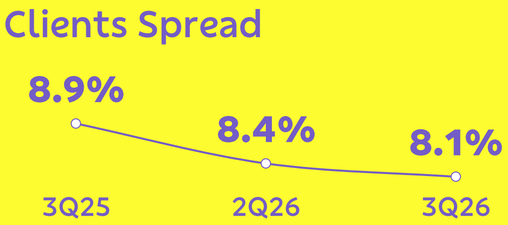
Agribusiness

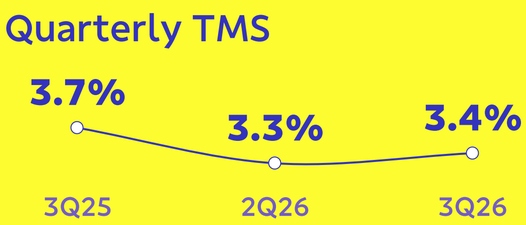
Judicial Reorganization



Net Interest Income

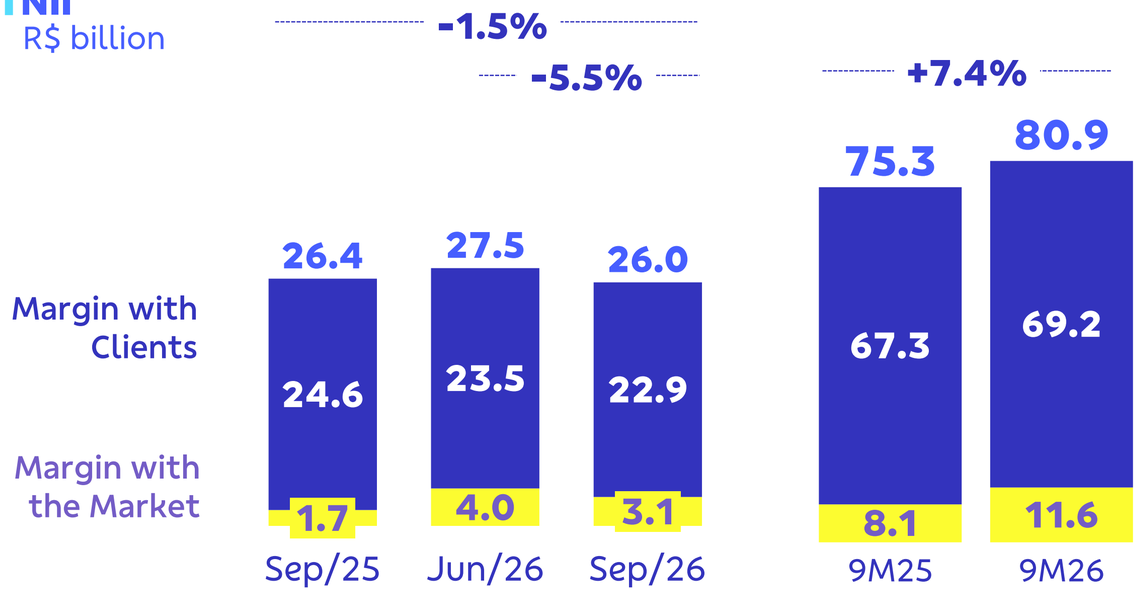






Managerial NII

R$ billion



Accounting NII

R$ million

	3Q25	2Q26	3Q26	△ % YoY	△ % QoQ
Net Interest Income	**26,365**	**27,483**	**25,982**	**-1.5**	**-5.5**
Financial Income	57,501	55,453	53,907	-6.3	-2.8
Loan Operations	47,245	46,409	44,992	-4.8	-3.1
Treasury	10,256	9,044	8,916	-13.1	-1.4
Financial Expenses	(31,136)	(27,970)	(27,925)	-10.3	-0.2
Commercial Funding	(26,240)	(23,258)	(23,194)	-11.6	-0.3
Institutional Funding	(4,896)	(4,712)	(4,731)	-3.4	+0.4

Fee Income

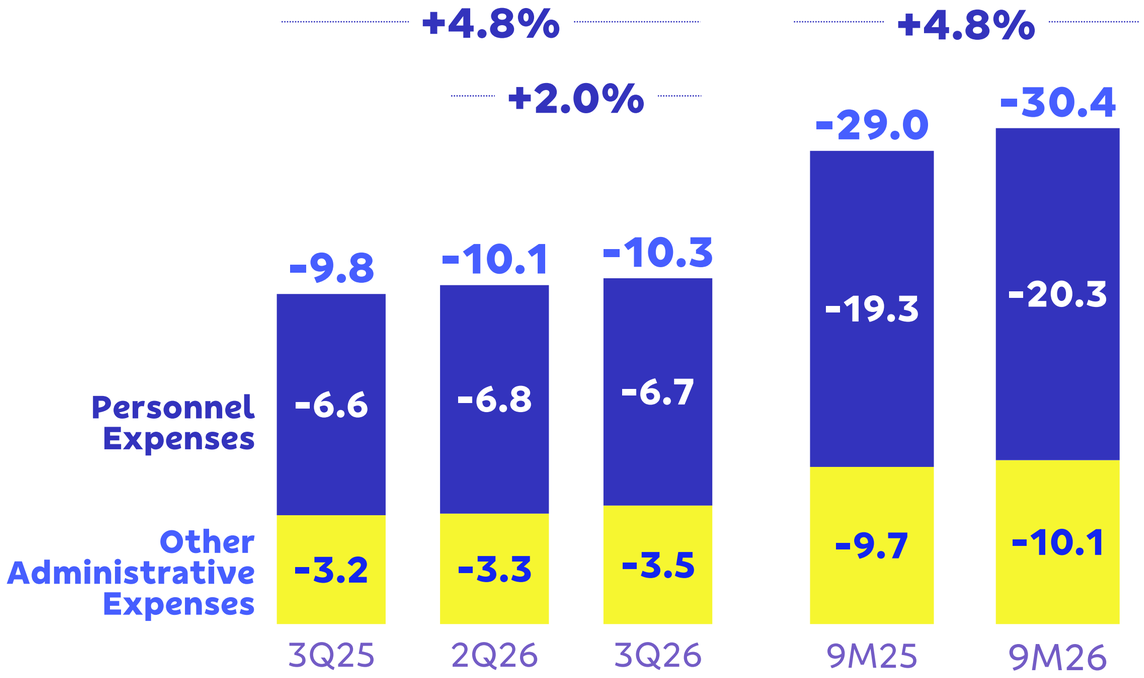
R$ billion



Administrative Expenses

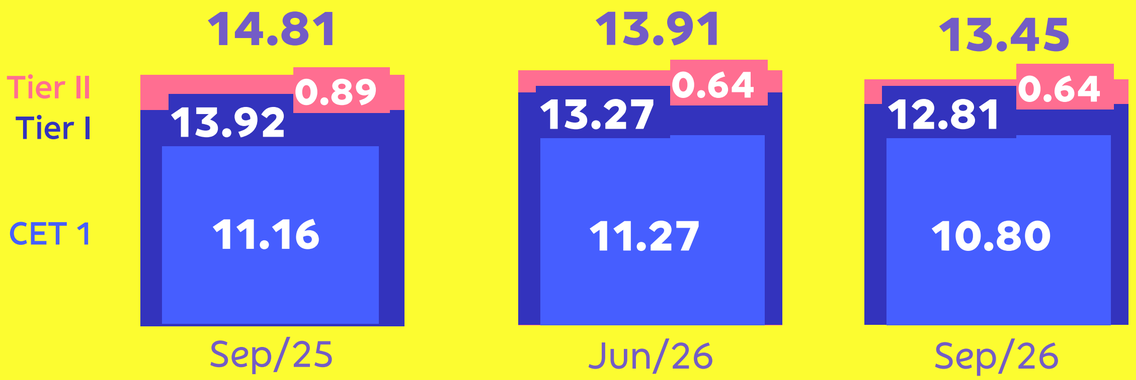
R$ billion

28.5%
Cost-to-Income Ratio 12m

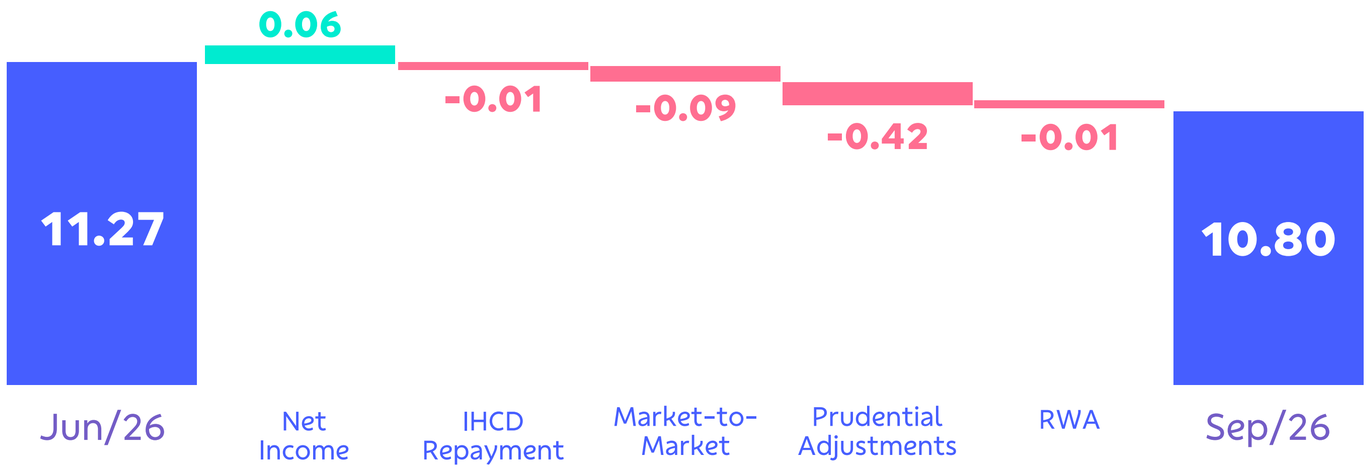


Capital

BIS Ratio (%)



CET 1 (%)



Expected regulatory impacts on Capital 2027 to 2029

- **CMN Resolution 4,966**
- **FRTB (*RWASens*)**
- ***RWAs (CPAD and OPAD)***
- **Provisional Measure 1,314**
- **IHCD Repayment**

Measures to strengthen the Capital structure

2026

Payout reduced to 25%, the mandatory minimum

Given the need to align with the new payout, **no interim announcements will be made on November 11 and 19, 2026**.

Additional dividends required to meet the new payout ratio will be calculated based on 2026 results, to be announced on February 17, 2027, and payment on March 10, 2027.

R$ 1.99 bn
Already distributed in 5 installments as Interest on Own Capital (IOC).

R$ 0.35 per share

Shareholder Payout Flows



2027

No interim dividends will be declared or distributed to shareholders

The declaration and payment of the mandatory minimum payout (25%) **will be subject to consistency with the Bank's year-end capital projections**.

Capital projections allow for the distribution

Payment of the Mandatory Minimum (25%)

Information to the April 2028 Annual General Meeting

Capital projections do not allow for the distribution

The undistributed portion of 2027 net income shall be allocated to a special reserve for as long as this situation persists.

Articles 132, item II, and 202, paragraphs 4 and 5, of *Brazilian Law* No. 6,404/1976.

Guidance 2026

	Previous Range between	Revised between	Observed 9M26
Loan Portfolio[1]	**0.5% and 4.5%**	**-2.0 and 0.0%**	**0.8%**
Individuals	6% and 10%	0.0 and 2.0%	2.1%
Companies	-3% and 1%	-4.0 and -2.0%	-0.9%
Agribusiness	-2% and 2%	-3.0 and -1.0%	1.2%
Sustainable Portfolio	**2% and 6%**	**Unchanged**	**8.2%**
Net Interest Income	**7% and 11%**	**2.5 and 4.5%**	**7.4%**
Cost of Credit[2]	R$ billion 65 and 70	R$ billion 80 and 83	R$ billion 58.6
Fee Income	**2% and 6%**	**Unchanged**	**4.8%**
Administrative Expenses	**5% and 9%**	**Unchanged**	**4.8%**
Adjusted Net Income	R$ billion 18 and 22	R$ billion 9 and 11	R$ billion 8.6

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

This presentation contains references and statements regarding expectations, planned synergies, growth estimates, earnings projections and future strategies concerning Banco do Brasil, its subsidiaries, affiliates and controlled companies.

Although these references and statements reflect Management's current beliefs, they may involve uncertainties and risks that are difficult to predict and, therefore, actual outcomes or results may differ from those anticipated and discussed herein.

These expectations are highly dependent on market conditions, the overall economic performance of Brazil, the industry and international markets.

Banco do Brasil undertakes no obligation to update any estimates contained in this presentation.




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