Management
Report

9M26

IFRS



Management Report | 9M26

Net Income
R$ 8.1 billion in 9M26– R$ 10.8 billion in 9M25

Provision for Expected Losses
R$ 56.3 billion in 9M26 – R$ 49.3 billion in 9M25

Fee Income
R$ 27.2 billion in 9M26 – R$ 25.8 billion no 9M25

Administrative and Personnel Expenses
R$ 28.3 billion in 9M26 – R$ 29.1 billion in 9M25

Capital Adequacy Ratio
13.45 %

CET1 Ratio
10.80 %

As of September 2026, our assets reached R$2.6 trillion. The Loan Portfolio exceeded R$1.1 trillion, while Customers Resources totaled R$946.6 billion. CET1 Capital stood at 10.80%.

Expected Loss Expense increased 14.2%, primarily reflecting higher delinquencies in exposures to rural producers, concentrated among medium and large-sized clients, particularly in the soybean and corn segments and in livestock farming, especially in the Midwest region. We enhanced collection and loss recovery efforts and advanced renegotiations under Provisional Presidential Decree 1,376/2026. In loan origination, we continued to strengthen collateral requirements and expand the use of our resilience matrix.

Supported by a robust and scalable phygital platform that integrates digital and physical channels and serves 36 million active customers across digital channels, we deliver a bank for every customer, deeply digital, strategically comprehensive, and inherently human. Artificial intelligence and data analytics enhance personalized advisory services, while technology expands the proximity of human interaction, strengthening customer relationships and business generation.

The diversification of Fee Income, which increased 5.4% year over year, was supported by fund and consortium management activities, demonstrating our commercial strength and the significant synergies generated across the companies within the conglomerate. Administrative Expenses remained under control, declining 2.9% compared with 9M25, with continued investments in technology, AI, and cybersecurity standing out.

As a result, Net Income for 9M26 totaled R$8.1 billion, down 24.5% compared with the same period of 2025, mainly reflecting the increase in Expected Loss Expense within the Agribusiness Loan Portfolio. Value Added reached R$29.0 billion, including taxes, salaries, dividends, and other components.

Throughout 2026, we remained focused on strategic drivers: credit quality, revenue diversification, phygital integration, and continued investment in technology and people. These priorities strengthen Banco do Brasil's resilience and support sustainable value creation for shareholders and society.

*Accounting-based figures presented in this report have been prepared in accordance with IFRS and may differ from those reported under Brazilian accounting standards due to methodological differences.

The main highlights of the period

Crédito do Trabalhador Program

Since its launch in March 2025, we have disbursed R$21.3 billion under the Crédito do Trabalhador Program through more than 8.4 million transactions, expanding access to credit and strengthening our presence in the individuals segment.

Provisional Presidential Decree 1,376/26

We began implementing Provisional Presidential Decree 1,376/26. Through this initiative, we reinforced our commitment to Brazilian agribusiness by supporting the recovery of clients' productive capacity, the restoration of access to credit, and the continuity of agricultural activities.

BB in the Central Bank of Brazil Complaints Ranking

Banco do Brasil remained among the top-performing institutions in the Central Bank of Brazil Complaints Ranking in the third quarter of 2026. This result reflects our close and effective engagement with customers, supported by the use of new technologies to enhance processes and service quality.

App BB 5.0

We launched BB App 5.0, an evolution of our digital platform that reinforces the concept of "a bank for every customer." The solution incorporates hyper-personalization, artificial intelligence, and accessibility features to deliver a more intuitive, dynamic, and personalized experience, with content, functionalities, and recommendations tailored to each customer's context and needs.

Among the innovations are conversational journeys powered by an integrated assistant, enabling customers to interact in natural language through text or voice to access information and services. The initiative strengthens our phygital strategy, enhances customer autonomy across digital channels, promotes financial inclusion and accessibility, and enables our teams to focus even more on customer relationships, financial advisory, and the delivery of personalized solutions.

Disbursements under PEAC FGI and Pronampe

In 2026, we continued to operate guaranteed lending programs, focusing on transactions with stronger risk-return profiles. Disbursements to Micro and Small Enterprises (SMEs) supported by PEAC-FGI (Emergency Credit Access Program – Investment Guarantee Fund) and Pronampe (National Program to Support Micro and Small Enterprises) totaled R$16.1 billion in 9M26, representing growth of 14.9% compared with the same period in 2025. The portfolio supported by PEAC-FGI already accounts for 41% of total MSE operations. We also advanced our resilience matrix, expanding operations backed by receivables and collateral, further enhancing portfolio quality and sustainability.

Shareholders

As of September 2026, our shareholder base totaled 1.5 million, of which 99% were individuals residing in Brazil. These individual shareholders held 34% of the free float shares, while domestic institutional investors held 20% and foreign investors accounted for 46%.

Our shares (BBAS3) represented 2.46% of the Ibovespa in the latest four-month portfolio effective in 2026. On the last trading day of September, BBAS3 closed at R$23.07 per share.

Through September, we distributed R$2.0 billion in Interest on Equity (IoE), equivalent to R$0.35 per share.

Strategy and Corporate Governance

In the third quarter of 2026, we continued executing Banco do Brasil's Corporate Strategy (ECBB) 2026-2030, guided by our purpose of being close and relevant in people's lives at every moment. With a five-year horizon and annual reviews, the ECBB evolves in line with market developments, customer expectations, and societal demands, enabling us to adjust priorities while maintaining our strategic direction. Through this process, we align decisions, initiatives, and deliveries with our objectives, strengthen organizational capabilities, and invest in innovation and technology to grow with resilience, competitiveness, and sustainable value creation.

Corporate Governance ensures integrity, transparency, fairness, accountability, and sustainability in the conduct of our 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 and its advisory committees, namely the Audit Committee (Coaud), the People, Eligibility, Succession and Compensation Committee (Corem), the Risk and Capital Committee (Coris), the Technology and Innovation Committee (Cotei), and the Corporate Sustainability Committee (Cosem); the Executive Management, composed of the Executive Board (President and Executive Vice Presidents) and the other statutory Officers; and the Fiscal Council.

The Board of Directors, which establishes the general business guidelines for Banco do Brasil and its subsidiaries and controlled companies, includes independent members, as provided for in Article 18, Paragraph 7 of Banco do Brasil's Bylaws, in line with B3 Novo Mercado regulations, applicable standards, and corporate governance best practices. Additionally, the Board reflects diversity in gender, race, and professional background and, in its current composition, includes 50% female representation, a practice further supported by rules and indicators for racial and gender representation that strengthen the effectiveness and diversity of the Bank's Corporate Governance.

Technology that Transforms

From 1808 to the future: Technology at the Service of a Bank for Every Customer

Since its establishment, Banco do Brasil has continuously evolved to keep pace with societal changes and customers' needs. Throughout its history, the Bank has played a leading role in significant advances within the Brazilian financial system, combining tradition, scale, and innovation

capabilities to expand its role in the lives of individuals, companies, and the agribusiness sector.

To sustain this trajectory, Banco do Brasil continues to invest in technology, innovation, and security, strengthening capabilities in areas such as Artificial Intelligence, cloud computing, cybersecurity, data, and automation. These capabilities enable the Bank to translate strategy into customer experience, connecting technology, security, and business to deliver increasingly relevant, personalized solutions tailored to customers' needs.

This continuous evolution underpins the "a bank for every customer" strategy and drives initiatives that enhance personalization, convenience, and value creation, projecting into the future a story of innovation that began in 1808.

App 5.0: A New Way to Connect with Banco do Brasil

The BB App 5.0 brings to life our vision of a bank for every customer. Through it, we place Banco do Brasil and a comprehensive financial ecosystem in the palm of our customers' hands, connecting each customer to the right solutions, at the right time, and in the way that best suits their needs. The new version reinforces our ability to deliver experiences that are increasingly tailored to customers' needs. The dynamic organization of content, products, and services enables the creation of more intuitive and relevant journeys, strengthening customer proximity and enhancing value creation throughout the relationship.

Technology is transforming convenience into value, strengthening our presence in customers' daily lives and simplifying the financial lives of millions of Brazilians.

Artificial Intelligence as a Driver of Personalization

Artificial Intelligence also plays a central role in executing our "a bank for every customer" strategy, expanding our ability to transform data into personalized experiences and more informed decisions. During the period, the Intelligent Recommendations Area (ARI), integrated into the new BB App experience, processed more than 31 billion data points and generated 360 million personalized recommendations across more than 80 business contexts, reaching over 400 thousand companies. These advances strengthen our ability to understand specific needs and deliver more relevant solutions for each customer profile.

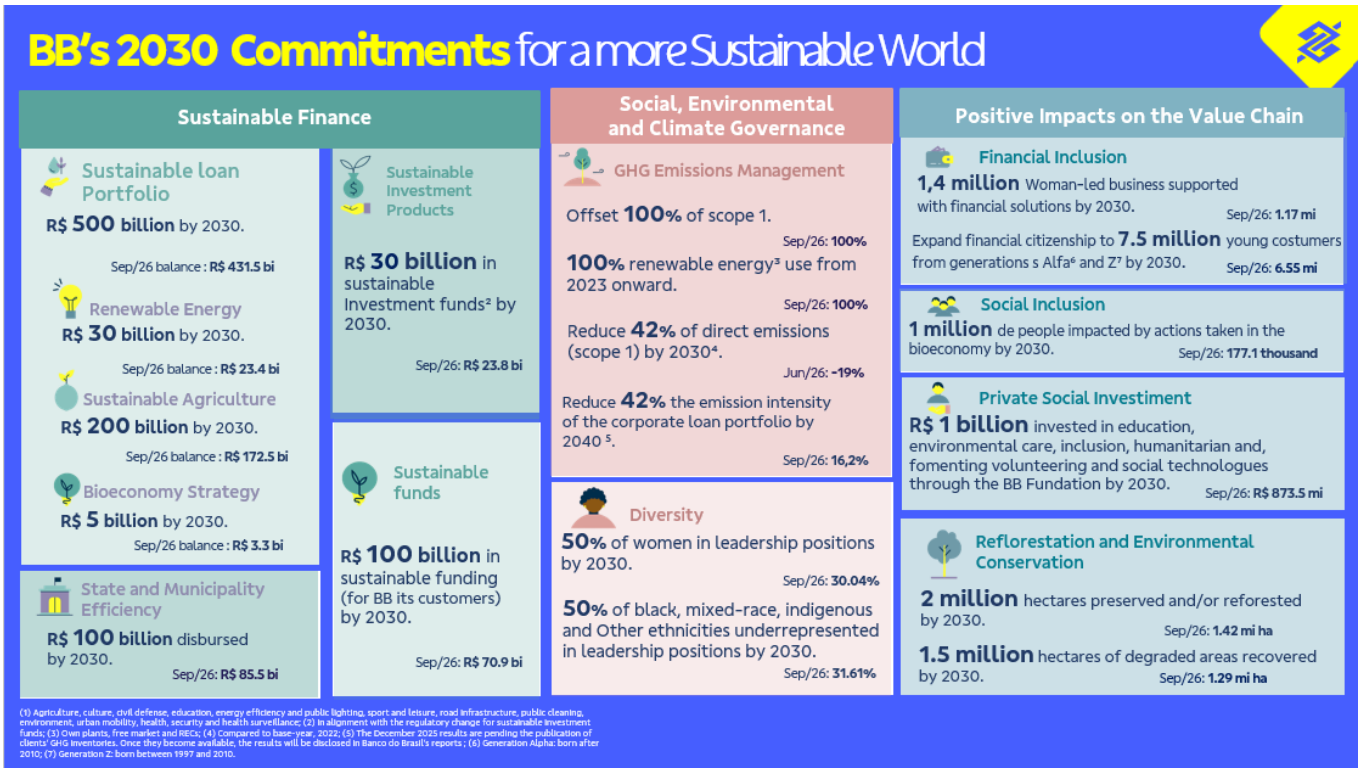
We also expanded the use of Artificial Intelligence to enhance operational efficiency and security. Guardiã, our foundational model focused on fraud and scam prevention, monitors approximately 60 billion transactions and increased detection capabilities by 21%, contributing to customer protection and strengthening trust in our digital channels.

At the same time, we continued to invest in disseminating these capabilities throughout the organization. In 2026, AcademIA BB recorded more than 36 thousand participants in training initiatives, reinforcing our strategy of continuous development and preparing our teams for an increasingly data-driven and AI-enabled environment.

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 the BB Agenda 30, implemented through the BB 2030 Commitments for a More Sustainable World (long-term commitments) and the Bank's Sustainability Plan.

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



Sustainable Funding

Throughout 2026, we maintained our leading position in mobilizing resources to finance the sustainability agenda, reaching R$55.8 billion in funding linked to ESG initiatives. These resources were raised through the issuance of sustainable bonds in both domestic and international markets, as well as through transactions with multilateral institutions, investment banks, and global commercial banks.

Se We continued to play a leading role in mobilizing international capital for sustainable finance, in line with our corporate strategy and commitments

under the sustainable finance agenda. This positioning translated into innovative transactions and the strengthening of strategic partnerships, expanding access to long-term funding and diversifying our funding sources.

Among the year's key developments, we highlight the international issuance of the Nature Bond in April, totaling US$500 million, which expanded our role in mobilizing resources to finance solutions aligned with the nature, climate, and sustainable land use agendas. The transaction represented a significant step forward for the sustainable finance market by directing resources toward initiatives focused on the productive restoration of degraded areas, promoting gains in agricultural productivity, environmental restoration, and a reduction in pressure for the conversion of new natural areas. Strong demand from international investors underscored the recognition of Banco do Brasil's financial strength, the consistency of our ESG strategy, and our ability to structure solutions that generate positive impact and long-term value.

We also advanced innovation in sustainable finance instruments through the execution of the Green Building Repo, structured in partnership with the French bank Natixis, totaling US$200 million. The proceeds of the transaction will be allocated to the financing and refinancing of sustainable buildings, including construction and retrofit projects with high energy efficiency standards and internationally recognized environmental certifications. The initiative is aligned with our Sustainable Finance Framework and the Eco Invest Brazil Program, strengthening the attraction of international private capital to support the country's ecological transition.

Under the Eco Invest Brazil Program, we strengthened our role in implementing the initiative, particularly through the 4th Auction, which mobilized approximately R$6.4 billion for investments in sociobioeconomy, sustainable tourism, and green infrastructure across the Legal Amazon. Through this initiative, we reinforced our commitment to environmental conservation, economic inclusion, and the sustainable development of Brazil's diverse biomes, channeling capital toward activities with significant potential to generate positive social and environmental impacts.

In August, we further expanded our role in inclusive and sustainable finance through the signing of a €250 million transaction with the European Investment Bank (EIB). The proceeds will be directed toward financing micro and small enterprises led by women in the Legal Amazon, benefiting tens of thousands of female entrepreneurs while promoting financial inclusion, income generation, and sustainable regional development. The initiative reinforces our leadership in advancing women's entrepreneurship and the sustainable development of the region, in line with Banco do Brasil's Corporate Strategy (ECBB) and the BB Agenda 30.

The transactions executed throughout 2026 demonstrate our ability to translate strategy into tangible results, strengthening relationships with global investors, expanding access to long-term funding, and broadening the range of financial solutions that support the transition to a more sustainable, resilient, and inclusive economy.

Sustainable Business

We closed September 2026 with R$431.5 billion in the Sustainable Loan Portfolio, distributed across 2.8 million transactions. This result underscores our leading position as one of the country's main providers of financing for activities that generate positive social and environmental impacts.

The portfolio's 8.2% growth over the last 12 months reflects the increasing integration of environmental and social considerations into the Bank's business activities, directing resources toward initiatives capable of fostering economic

development, productive inclusion, and environmental benefits, while also strengthening the resilience and competitiveness of the financed sectors.

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

This performance reinforces our commitment to reaching R$500 billion in sustainable lending by 2030, further consolidating our strategy of creating value through financing activities that contribute to the country's sustainable development.

Sociobioeconomy and Value Chain

Sociobioeconomy encompasses economic activities based on the sustainable use of biodiversity and the valorization of local knowledge and ways of life. At Banco do Brasil, we have transformed this approach into a business model that integrates financial solutions, expertise, and market access to unlock the productive potential of local territories and support enterprises capable of generating economic, social, and environmental value for their communities.

Through the BB Sociobioeconomy Hub, we bring this model directly to local territories. Through both physical and digital channels, we have established coordination and specialized service centers that connect family farmers, cooperatives, and community-based businesses to financial solutions and support services. In partnership with public and private institutions and civil society organizations, we facilitate access to technical assistance, financial education, public policies, and market opportunities for local products. Beyond providing credit, we support the organization of bioeconomy value chains and the structuring of projects, transforming local demands into sustainable business opportunities capable of generating value for both communities and the Bank.

In just over two years, we expanded the reach of the Sociobioeconomy Hub from an initiative initially focused on the Amazon to a network operating across different Brazilian biomes. During this period, we engaged hundreds of organizations and strengthened connections with strategic initiatives aimed at supporting family farming, forest restoration, productive inclusion, and sustainable territorial development.

We currently operate platforms in Manaus (AM), Belém (PA), Cuiabá (MT), Ilhéus (BA), Governador Valadares (MG), and Linhares (ES). The Governador Valadares and Linhares units, which serve municipalities in the Doce River Basin, support reparation initiatives that foster development opportunities, strengthen local livelihoods, and enhance the autonomy and resilience of communities affected by the Mariana (MG) dam collapse, contributing to the development of long-term sustainable solutions.

Complementing these efforts, we held the BB Credit Activation Forums, also referred to as Territorial Forums, bringing our presence closer to local communities and partners through listening sessions, workshops, and specialized advisory services. These initiatives integrate financial education, document regularization, technical assistance, and banking services, enabling us to identify local needs, strengthen project development, and address demands more effectively. In doing so, we expand access to credit, foster new business opportunities, and strengthen

our presence in territories that are strategic to sustainable development.

Our sociobioeconomy strategy strengthens the sustainable finance agenda by continuously expanding the availability of eligible assets and projects for the allocation of resources raised through the Bank's sustainable finance transactions. At the same time, the consolidation of a robust portfolio of businesses associated with biodiversity, productive inclusion, and territorial development creates opportunities for new funding transactions, diversifying funding sources and enhancing our ability to mobilize capital for initiatives that generate positive social and environmental impacts.

In addition, the results achieved demonstrate our ability to promote transparency, traceability, and effectiveness in the management of public and private resources allocated to sustainable development. As a result, we have consolidated our position as one of the country's leading financiers of forestry and biodiversity-related activities, with R$3.3 billion allocated to sociobioeconomy projects and related value chains, positively impacting more than 177 thousand people and contributing to income generation, environmental conservation, and the strengthening of local economies.

Carbon Market

We have expanded our presence in the voluntary carbon market by supporting clients in structuring carbon credit projects with high environmental additionality. Our activities include advisory services for the preparation of greenhouse gas (GHG) emissions inventories, the development of decarbonization plans, and product life-cycle assessments, as well as the provision of carbon credits to offset emissions that cannot be mitigated.

In addition to marketing carbon credits for emissions offsetting purposes, we act as an intermediary between market participants seeking and those supplying these environmental assets, enhancing the liquidity and efficiency of this market. We also provide financing solutions to support projects aimed at the transition to a low-carbon economy, including renewable energy generation and energy efficiency initiatives.

As of September 2026, we contributed to the preservation or reforestation of 1.45 million hectares through carbon projects and lending operations. Our activities include REDD+ forest conservation projects, which combine the preservation of native vegetation areas with income generation for rural landowners and participating communities.

On the forest restoration front, we advanced the São Paulo Agro Springs Reforestation project, structured in partnership with Carbonext and the Coopercitrus Credicitrus Foundation. The initiative, developed under the ARR (Afforestation, Reforestation and Revegetation) framework, is focused on reforestation with native species in degraded and environmentally significant areas in the countryside of São Paulo State. The project aims to restore 3,000 hectares and is expected to generate approximately 900 thousand carbon removal credits over a 40-year period, expanding the supply of high-integrity climate assets and connecting environmental restoration projects to climate finance flows.

Throughout 2026, we achieved an important milestone with the completion of the first Verra-certified carbon project originated from our client base. Developed in partnership with Carbonext, the Angelim Project, located in the state of Mato Grosso, encompasses more than 21 thousand hectares of preserved forest and joins the portfolio of initiatives supported by the Bank aimed at

generating carbon credits with internationally recognized environmental integrity.

We also expanded our activities in solutions related to low-carbon agriculture. To date, we have formalized 27 projects under the ALM (Agricultural Land Management) framework, primarily focused on the restoration of degraded pastures and the adoption of more sustainable production practices. These initiatives combine environmental benefits with opportunities to generate additional income for rural producers, while strengthening the decarbonization agenda of the agribusiness sector and further diversifying our portfolio of environmental assets.

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 present across our areas of operation, we foster a more representative and inclusive environment, expand development opportunities, and contribute to reducing inequalities and promoting the socioeconomic development of the communities 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).

The chart below illustrates the evolution in the number of women serving in Banco do Brasil's management bodies:

	sep/25		sep/26	
	Number of Women		Number of Women	
Board of Directors	4	50%	4	50%
Executive Board	4	44%	4	44%
Executive Management	8	25%	10	29%

= Percentage of women by hierarchical level

We have one of the most diverse workforces in the market, as recognized by B3 through the iDiversa index. In compliance with item III of §6 of Article 133 of Law No. 6,404/1976, as amended by Law No. 15,177/2025, we disclose that Banco do Brasil's compensation policy is based on objective and equitable criteria, with no gender distinction across its components, including fixed and variable compensation.

Fixed compensation is based on the base salary or reference amount established for each position. Entry into the Bank occurs exclusively through public recruitment examinations, with no difference between men and women, resulting in a female-to-male base salary ratio of 1.0 across all employee levels (Executive, Managerial, Technical, Operational, Advisory, and others). Variable compensation, linked to the performance of specific functions, as well as personal compensation items, follows uniform corporate rules defined according to position, function, and objective eligibility criteria, likewise without any gender distinction. Currently, Banco do Brasil does not maintain any compensation classified as occasional.

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

	sep/25		sep/26	
	Number of Women		Number of Women	
Total Bank	**34,938**	**41%**	**33,970**	**41%**
Operational	17,899	45%	16,702	46%
Managerial	11,354	37%	11,422	37%
Advisory	4,302	34%	4,283	34%
Specialist	668	37%	841	34%
Technical	715	54%	722	54%

= Percentage of women by hierarchical level

Salary-base female/male ratio	sep/25	sep/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 to advance 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.

Our commitment to diversity, equity, and inclusion is also reflected in our active participation in initiatives, events, and partnerships that enhance our ability to understand and serve diverse audiences, generate positive social impacts, and contribute to a more inclusive, equitable, and sustainable society.

Reinforcing our commitment to promoting racial equity and strengthening representation in decision-making spaces, we advanced the development of a partnership with Future in Black (FIB) to implement a nationwide executive education program aimed at Black leaders in the public sector. The initiative combines training in governance, fiscal management, sustainability, innovation, and artificial intelligence applied to public administration, contributing to the development of strategic capabilities and to increasing the presence of Black leaders in prominent positions. The program also includes actions designed to strengthen the institutional capacities of states and municipalities in the areas of management and public policy.

Within the context of productive inclusion and the promotion of economic empowerment, we support initiatives focused on Black women's entrepreneurship, including a partnership with Zumbi dos Palmares University to provide training and certification for hair braiders. The initiative seeks to transform traditional Afro-Brazilian cultural knowledge into sustainable opportunities for income generation, entrepreneurship, and professional formalization, primarily benefiting Black women in situations of socioeconomic vulnerability. These actions include professional training, financial education, entrepreneurship support, and expanded access to markets.

With a focus on sustainable territorial development and the appreciation of regional diversity, we participated in the implementation of the Impulsiona Cielo Amazônia Program, an initiative aimed at empowering women entrepreneurs in Brazil's Northern Region, particularly Black and Indigenous women and members of traditional communities. Through learning pathways focused on entrepreneurship, financial education, digital skills, and market access, we support socio-productive inclusion, the strengthening of small businesses, and income generation. As a strategic partner, we contribute to expanding access to financial solutions, strengthening local economies, and fostering women's economic empowerment.

To encourage dialogue between members of the Executive Board and external experts, while advancing increasingly inclusive, diverse, and representative governance, we held the third strategic meeting of the year of the Diversity, Equity, and Inclusion Advisory Council (Codei), under the theme "Compliance, Ethics, and Integrity in the Use of AI."

We also promoted the Regional Forums on Diversity, Equity and Inclusion and Employee Experience, dedicated to discussions around the theme "Cultural Transformation at BB: Which Behaviors Do We Want to Strengthen and Which Actions Can Support This Evolution?". The meetings brought together leaders and teams from different regions of the country to reflect on behaviors, practices, and initiatives related to the evolution of the organizational culture.

Major Awards and Recognition

In March, we received the **Banking Transformation Award**, which recognizes innovative and transformative practices in the financial sector and reinforces Banco do Brasil's relevance in advancing diversity, equity, and inclusion initiatives. The award reflects the consistent progress of this agenda and BB's alignment with the UN 2030 Agenda and the UN Global Compact.

In May, we were awarded the **Pro-Equity of Gender and Race Seal**, granted by the Ministry of Women, and received five recognitions at the **Best Companies and Diversity Leaders Awards**, organized by the Business Initiative for Racial Equality. These achievements reinforce the Bank's leadership in promoting diversity, inclusion, and Human Rights.

Also in May, Banco do Brasil's International Pix solution won the popular vote in the **Digital Innovation Brazil** category at the Mobile Time Selection Award 2026. The recognition highlights the solution developed in partnership with Banco Patagonia, enabling payments in Argentina through an experience similar to Pix in Brazil.

In June, BB was named **Bank of the Year** by the Celent Model Bank Awards, an international recognition that highlights excellence in innovation and technology in the financial sector. The award reinforces the strategic use of artificial intelligence and analytics to enhance value creation for customers.

Also in June, the Bank was awarded the **Confia Seal** 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 arena, Banco do Brasil ranked 7th in the **Broadcast Projections Award**, placing among the ten institutions with the highest accuracy in forecasting economic indicators. This result reinforces BB's excellence in economic analysis and scenario building.

Throughout the first half of the year, BB Private received major international recognitions that highlight the excellence of our wealth management, digital, and specialized advisory solutions. Among the highlights, we were named Brazil's Best Private Bank for Digital Solutions by the **Euromoney Private Banking Awards**; Latin America's Best Private Bank for Global Portfolio Management by the **PWM Wealth Tech Awards**; and Latin America's Best Private Bank for Succession Planning and Next Generation Advisory by the **Global Private Banking Innovation Awards**, in recognition of the Generations program.

In August, BB was recognized at the **Extel Awards 2026**, one of the leading awards in the global capital markets industry, ranking among the top three institutions in Latin America, according to sell-side analysts, in the categories of Best IR Program, Best IR Team, Best ESG Program, and Best IR Professional. This recognition reinforces the Bank's excellence in transparency, investor relations, and corporate governance.

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 Consolidated Financial Statements prepared in accordance with International Financial Reporting Standards (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 financial performance with social, environmental, and ethical responsibility in all our actions.

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In thousands of Reais, unless otherwise stated

Condensed consolidated statements of income

	Note	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Interest income		242,664,529	234,019,636	81,917,415	84,767,065
Interest expense		(168,021,199)	(160,732,388)	(56,737,394)	(59,444,112)
Net interest income	5	**74,643,330**	**73,287,248**	**25,180,021**	**25,322,953**
Net (constitution)/reversal of expected credit losses with:		(56,309,284)	(49,318,061)	(21,911,464)	(17,682,282)
Interbank investments	11	9,827	(4,424)	18,631	28,846
Loan portfolio	13	(55,514,605)	(53,155,632)	(21,213,856)	(17,984,032)
Other financial instruments		(804,506)	3,841,995	(716,239)	272,904
Net interest income after allowance for losses		**18,334,046**	**23,969,187**	**3,268,557**	**7,640,671**
Non-interest income		**41,876,189**	**39,045,800**	**13,612,731**	**13,243,462**
Service fee income	6	27,225,293	25,840,307	9,290,597	8,790,864
Net gains/(losses) from financial instruments:		(1,612,459)	(2,826,198)	(226,781)	(965,429)
Fair value through profit or loss		(1,925,524)	(3,238,952)	(347,878)	(1,049,640)
Fair value through other comprehensive income		313,065	412,754	121,097	84,211
Income from equity method investments	14	5,686,423	5,541,814	1,883,305	1,967,088
Net income on foreign exchange and translation of foreign currency transactions		613,998	(251,841)	(313,005)	210,011
Other income	7	9,962,934	10,741,718	2,978,615	3,240,928
Non-interest expenses		**(59,633,773)**	**(60,442,242)**	**(19,029,953)**	**(19,954,758)**
Personnel expenses	8	(21,187,039)	(22,026,860)	(6,906,380)	(6,854,618)
Other administrative expenses	9	(7,067,084)	(7,067,957)	(2,486,944)	(2,386,137)
Tax expenses	19	(6,859,234)	(6,553,410)	(2,215,125)	(2,213,866)
Amortization of intangible assets		(2,242,285)	(2,000,559)	(781,314)	(693,102)
Provisions for civil, tax and labor claims	18	(6,571,523)	(8,984,953)	(1,083,508)	(3,182,814)
Depreciation		(2,714,077)	(2,371,465)	(917,396)	(814,911)
Other expenses	7	(12,992,531)	(11,437,038)	(4,639,286)	(3,809,310)
Income before taxes		**576,462**	**2,572,745**	**(2,148,665)**	**929,375**
Income taxes	19	**7,557,287**	**8,194,114**	**3,919,453**	**2,077,368**
Current		(4,338,359)	(4,209,758)	(1,490,338)	(1,278,580)
Deferred		11,895,646	12,403,872	5,409,791	3,355,948
Net income		**8,133,749**	**10,766,859**	**1,770,788**	**3,006,743**
Attributable to shareholders of the Bank		5,776,488	8,458,188	981,680	2,237,301
Attributable to non-controlling interests		2,357,261	2,308,671	789,108	769,442
Earnings per share					
Weighted average number of shares - basic and diluted		5,709,745,992	5,708,696,148	5,709,745,992	5,709,057,927
Basic and diluted earnings per share (R$)		1.01	1.48	0.17	0.39

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 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Net income	**8,133,749**	**10,766,859**	**1,770,788**	**3,006,743**
Items that may be subsequently reclassified to the Income Statement				
Financial assets at fair value through other comprehensive income	**(246,827)**	**2,520,236**	**(900,373)**	**(348,252)**
Unrealized gains/(losses)	827,108	3,828,811	(710,553)	(1,014,142)
Realized (gains)/losses – reclassified to profit or loss	(313,065)	(412,754)	(121,097)	(84,211)
Tax effect	(760,870)	(895,821)	(68,723)	750,101
Share in the comprehensive income of associates and joint ventures	**(315)**	**276,252**	**186,652**	**49,257**
Unrealized gains/(losses) on financial assets at FVOCI	(72,424)	9,077	321,312	(272,513)
Unrealized gains/(losses) on cash flow hedge	(5,800)	(57,680)	(65,922)	4,616
Unrealized gains/(losses) on other comprehensive income	42,100	319,859	27,312	214,326
Tax effect	35,809	4,996	(96,050)	102,828
Hedge of net investment abroad	**56,887**	**140,078**	**796**	**19,618**
Unrealized gains/(losses)	103,431	254,686	1,447	35,668
Tax effect	(46,544)	(114,608)	(651)	(16,050)
Foreign currency exchange adjustments	**(670,228)**	**(2,438,261)**	**(124,222)**	**(783,228)**
Items that will not be subsequently reclassified to the Income Statement				
Financial assets at fair value through other comprehensive income	**34,718**	**134,666**	**(7,729)**	**(16,162)**
Unrealized gains/(losses)	66,203	241,528	(14,734)	(29,387)
Tax effect	(31,485)	(106,862)	7,005	13,225
Defined benefit pension plans	**(7,092,383)**	**(3,298,421)**	**--**	**--**
Gains/(losses) related to remeasurement of defined benefit pension plans	(13,427,744)	(6,225,875)	--	--
Tax effect	6,335,361	2,927,454	--	--
Other comprehensive income net of tax effects	**(7,918,148)**	**(2,665,450)**	**(844,876)**	**(1,078,767)**
Total comprehensive income	**215,601**	**8,101,409**	**925,912**	**1,927,976**
Attributable to controlling interests	(1,986,234)	6,376,245	113,397	1,418,135
Attributable to non-controlling interests	2,201,835	1,725,164	812,515	509,841

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	September 30, 2026	December 31, 2025
Assets			
Cash and due from banks	10	26,425,280	19,737,849
Deposits with Central Bank of Brasil		125,259,342	120,016,133
Financial assets at amortized cost, net		1,444,630,091	1,435,612,604
Interbank investments	11	190,008,953	189,464,519
Loan portfolio	13	1,133,064,712	1,133,069,621
Securities	12	51,239,946	47,261,092
Other financial assets		70,316,480	65,817,372
Financial assets at fair value through profit or loss	12	18,624,534	12,277,786
Debt and equity instruments		11,457,177	7,620,302
Derivatives		7,167,357	4,657,484
Financial assets at fair value through other comprehensive income	12	726,802,435	673,139,259
Non current assets held for sale		245,055	298,917
Investments in associates and joint ventures	14	22,611,499	21,916,589
Property and equipment		19,390,877	18,488,742
Use		15,143,206	13,700,864
Right of use assets		4,247,671	4,787,878
Intangibles		13,148,517	12,053,148
Tax assets		118,695,096	101,756,821
Current		13,007,396	12,408,456
Deferred	19	105,687,700	89,348,365
Other assets		36,648,707	39,845,405
Total assets		**2,552,481,433**	**2,455,143,253**
Liabilities			
Financial liabilities at amortized cost		2,242,302,496	2,149,846,333
Customers resources	15	946,630,252	897,937,449
Financial institutions resources	16	828,188,057	727,039,247
Resources from issuance of debt securities	17	285,567,802	331,537,120
Other financial liabilities		181,916,385	193,332,517
Financial liabilities at fair value through profit or loss	12	7,112,021	4,474,734
Provisions		38,995,723	37,895,972
Provisions for civil, tax and labor claims	18	30,838,709	29,889,800
Other provisions		8,157,014	8,006,172
Provisions for expected credit losses on financial guarantee contracts and other commitments		374,127	793,913
Tax liabilities		19,986,650	21,834,537
Current		6,755,709	6,425,409
Deferred	19	13,230,941	15,409,128
Other liabilities		51,813,569	46,730,348
Total liabilities		**2,360,584,586**	**2,261,575,837**
Shareholders' equity	20		
Capital		120,000,000	120,000,000
Instruments qualifying to common equity tier 1 capital		4,000,000	4,100,000
Treasury shares		(252,443)	(258,497)
Capital reserves		6,653,637	6,643,763
Profit reserves		86,577,430	82,301,417
Other comprehensive income (loss)		(24,405,681)	(16,642,959)
Unallocated retained earnings		(6,426,307)	(6,936,049)
Shareholders' equity attributable to shareholders of the Bank		**186,146,636**	**189,207,675**
Shareholders' equity attributable to non-controlling interest		5,750,211	4,359,741
Total shareholders' equity		**191,896,847**	**193,567,416**
Total liabilities and equity		**2,552,481,433**	**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	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**8,458,188**	**8,458,188**	**2,308,671**	**10,766,859**
Other comprehensive income	--	--	--	--	--	2,759,645	(3,298,421)	(1,864,590)	321,423	--	(2,081,943)	(583,507)	(2,665,450)
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**2,759,645**	**(3,298,421)**	**(1,864,590)**	**321,423**	**8,458,188**	**6,376,245**	**1,725,164**	**8,101,409**
Partial return of the Instruments qualifying as common equity tier 1 capital	--	(1,000,000)	--	--	--	--	--	--	--	--	(1,000,000)	--	(1,000,000)
Share-based payments	--	--	5,268	4,994	--	--	--	--	--	--	10,262	--	10,262
Other	--	--	--	--	--	--	--	--	--	46,628	46,628	46,603	93,231
Allocation of profit reserves	--	--	--	--	(1,705,848)	--	--	--	--	1,705,848	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(25,031)	(25,031)	--	(25,031)
Distribution of interest on own capital and dividends	--	--	--	--	(3,687,462)	--	--	--	--	--	(3,687,462)	(1,312,654)	(5,000,116)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	(231,798)	(231,798)
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	776,223	776,223	189,356	965,579
Balance at September 30, 2025	**120,000,000**	**4,100,000**	**(258,255)**	**6,643,521**	**75,822,095**	**(3,290,036)**	**(8,999,882)**	**(6,490,166)**	**(993,673)**	**(4,413,721)**	**182,119,883**	**5,029,997**	**187,149,880**
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	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**--**	**5,776,488**	**5,776,488**	**2,357,261**	**8,133,749**
Other comprehensive income	--	--	--	--	--	(246,246)	(7,092,383)	(506,560)	82,467	--	(7,762,722)	(155,426)	(7,918,148)
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**(246,246)**	**(7,092,383)**	**(506,560)**	**82,467**	**5,776,488**	**(1,986,234)**	**2,201,835**	**215,601**
Partial return of the Instruments qualifying as common equity tier 1 capital	--	(100,000)	--	--	--	--	--	--	--	--	(100,000)	--	(100,000)
Share-based payments	--	--	6,054	9,874	--	--	--	--	--	--	15,928	--	15,928
Other	--	--	--	--	--	--	--	--	--	15,061	15,061	20,389	35,450
Allocation of profit reserves	--	--	--	--	5,965,918	--	--	--	--	(5,965,918)	--	--	--
Interest on instruments qualifying as common equity (Note 20.c)	--	--	--	--	--	--	--	--	--	(13,717)	(13,717)	--	(13,717)
Distribution of interest on own capital and dividends	--	--	--	--	(1,689,905)	--	--	--	--	(298,814)	(1,988,719)	(1,262,617)	(3,251,336)
Change in non-controlling interest	--	--	--	--	--	--	--	--	--	--	--	187,737	187,737
Hyperinflation adjustments in Argentina	--	--	--	--	--	--	--	--	--	996,642	996,642	243,126	1,239,768
Balance at September 30, 2026	**120,000,000**	**4,000,000**	**(252,443)**	**6,653,637**	**86,577,430**	**(3,247,715)**	**(13,309,912)**	**(7,006,511)**	**(841,543)**	**(6,426,307)**	**186,146,636**	**5,750,211**	**191,896,847**

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 a 09/30/2026	01/01 a 09/30/2025
Operating activities		
Net income	**8,133,749**	**10,766,859**
Adjustments for:	**56,972,115**	**58,473,236**
Net expected loss	59,777,673	52,600,131
Provision for labor, tax and civil lawsuits	6,571,523	8,984,953
Effect of exchange rate changes on cash and cash equivalents	3,031,877	9,771,143
Depreciation	2,714,077	2,371,465
Amortization of intangible assets	2,242,285	2,000,559
Net losses of capital in other assets	82,062	84,486
Impairment of other assets	37,277	38,616
Net (gains)/losses from financial assets at fair value through other comprehensive income	(313,065)	(412,754)
Net gains from disposal of property	(383,378)	(326,597)
Net (gains)/losses on foreign exchange and translation of foreign currency transactions	(613,998)	251,841
Adjustment of actuarial assets/liabilities and surplus allocation funds	(2,655,175)	(2,580,913)
Net gains from equity method investments	(5,686,423)	(5,541,814)
Income taxes	(7,557,287)	(8,194,114)
Other	(275,333)	(573,766)
Adjustments for net change in operating assets and liabilities	**(18,369,002)**	**40,649,058**
Deposits with the Central Bank of Brazil	(2,243,211)	(2,840,698)
Interbank investments	(7,275,620)	21,753,873
Financial assets at fair value through profit or loss	(6,346,748)	1,678,218
Loan portfolio	(58,896,915)	(146,328,299)
Non-current assets held for sale	(140,605)	(188,155)
Other assets	(7,616,078)	(10,978,565)
Customers resources	48,692,803	17,610,925
Financial liabilities at fair value through profit or loss	2,637,287	627,858
Financial institutions resources	101,148,810	71,225,776
Funds from issuance of securities	(42,001,106)	29,893,345
Other liabilities	(41,051,718)	64,176,817
Income taxes paid	(5,275,901)	(5,982,037)
Net cash provided by operating activities	**46,736,862**	**109,889,153**

In thousands of Reais, unless otherwise stated

Continued	01/01 a 09/30/2026	01/01 a 09/30/2025
Investing activities		
Acquisition of financial assets at fair value through other comprehensive income	(165,020,046)	(297,167,827)
Disposal of financial assets at fair value through other comprehensive income	148,613,565	203,303,728
Acquisition of securities at amortized cost	(18,834,318)	(30,147,134)
Redemption of securities at amortized cost	7,664,633	3,646,468
Acquisition of property and equipment	(2,994,941)	(2,806,858)
Disposal of property and equipment	1,201	9,518
Acquisition of intangible assets	(3,369,545)	(2,437,784)
Dividends and interest on own capital received	4,428,943	6,557,707
Capital investment - Broto S.A.	(9,000)	(15,000)
Disposal of equity interests	39,804	3,458
Net cash used in investing activities	**(29,479,704)**	**(119,053,724)**
Financing activities		
Settlement of long-term liabilities	(4,068,212)	(2,963,454)
Issue of long-term liabilities	--	14,393,300
Repayments and extinguishments of lease liabilities	(1,066,493)	(1,013,341)
Dividends and/or interest on own capital paid to Bank's shareholders	(3,223,466)	(6,008,672)
Dividends and/or interest on own capital paid to non-controlling interests	(2,884,422)	(2,665,762)
Interest paid on additional equity instrument	(36,273)	(220,229)
Net cash used in financing activities	**(11,278,866)**	**1,521,842**
Net increase or decrease in cash and cash equivalents	**5,978,292**	**(7,642,729)**
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	(3,031,877)	(9,771,143)
Cash and cash equivalents at the end of the year	62,581,940	65,753,371
Increase/(decrease) in cash and cash equivalents	**5,978,292**	**(7,642,729)**
Complementary information about cash flow		
Interest paid	(157,944,906)	(152,036,539)
Interest received	202,096,391	203,607,570

Accounting changes not involving cash and cash equivalents		
Assets reclassified as non-current assets held for sale	(194,467)	(154,710)
Unpaid dividends and/or interest on own capital	--	410,587

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 09/30/2026	01/01 to 09/30/2025
Income		**222,545,011**	**218,205,561**
Financial intermediation		241,666,068	230,941,597
Service rendering		37,188,227	36,582,025
Net (constitution)/reversal of expected credit losses with:		(56,309,284)	(49,318,061)
Loan portfólio		(55,514,605)	(53,155,632)
Interbank investments		9,827	(4,424)
Other financial instruments		(804,506)	3,841,995
Financial intermediation expenses		**(168,021,199)**	**(160,732,388)**
Purchased inputs from third parties		**(26,223,962)**	**(26,789,314)**
Supplies, energy, and others	9	(6,409,798)	(5,595,483)
Outsourced services	9	(250,110)	(331,462)
Other		(19,564,054)	(20,862,369)
Adjustment of actuarial liabilities	7	(1,115,401)	(1,023,439)
Performance bonus paid to customers for loyalty	7	(1,327,774)	(1,260,819)
Operating losses	7	(156,747)	(265,491)
Other		(16,964,132)	(18,312,620)
Gross Value Added		**28,299,850**	**30,683,859**
Depreciation and amortization		(4,956,362)	(4,372,024)
Net Value Added produced by the entity		**23,343,488**	**26,311,835**
Value Added received in transference		**5,686,423**	**5,541,814**
Net income/(loss) from equity method investments		5,686,423	5,541,814
Total Value Added created		**29,029,911**	**31,853,649**
Distribution of Value Added created		**29,029,911**	**31,853,649**
Personnel	**8**	**21,552,948**	**22,466,373**
Wages and salaries		11,456,256	11,595,868
Benefits		4,187,856	3,945,724
FGTS		740,657	703,932
Other charges		5,168,179	6,220,849
Taxes, fees, and contributions		**(698,053)**	**(1,640,704)**
Federal		(2,516,360)	(3,437,368)
State		797	666
Municipal		1,817,510	1,795,998
Borrowed capital repayment		**41,267**	**261,121**
Rental	9	41,267	261,121
Own capital repayment		**8,133,749**	**10,766,859**
Interest on own capital - Brazilian Government	20	994,360	1,843,731
Interest on own capital - others	20	994,359	1,843,731
Non-controlling interest's dividends		1,262,617	1,312,654
Interest on instrument qualifying as common equity tier 1 capital		13,717	25,031
Retained earnings		3,774,052	4,745,695
Non-controlling interest on retained profit		1,094,644	996,017

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 218 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 nine-month periods ended September 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 Nov 10, 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.

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 nine-month periods ended September 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 nine-month periods ended September 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
December 31, 2025	September 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	September 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%
Cotia Fundo de Investimento em Direitos Creditórios [3]	Investment funds	Brazil	Real	50.11%	--
Fundo de Investimento em Direitos Creditórios NPL – Ativos I [3]	Investment funds	Brazil	Real	100.00%	--

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 consolidated statement of income, the consolidated statement of cash flows, and the 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 09/30/2025	Original report	Adjustments	Restated balances
Net (constitution)/reversal of expected credit losses with:	(49,318,061)	--	(49,318,061)
Interbank investments	(19,248)	14,824	(4,424)
Loan portfolio	(53,140,808)	(14,824)	(53,155,632)
Non-interest income	**35,181,803**	**3,863,997**	**39,045,800**
Service fee income	21,976,310	3,863,997	25,840,307
Non-interest expenses	**(56,578,245)**	**(3,863,997)**	**(60,442,242)**
Other administrative expenses	(6,627,578)	(440,379)	(7,067,957)
Other expenses	(8,013,420)	(3,423,618)	(11,437,038)

Condensed consolidated statements of cash flows

01/01 to 09/30/2025	Original report	Adjustments	Restated balances
Interbank investments	22,407,542	(653,669)	21,753,873
Loan portfolio	(146,981,968)	653,669	(146,328,299)

Condensed consolidated statements of added value

01/01 to 09/30/2025	Original report	Adjustments	Restated balances
Income	**214,341,564**	**3,863,997**	**218,205,561**
Service rendering	32,718,028	3,863,997	36,582,025
Net (constitution)/reversal of expected credit losses with:	(49,318,061)	--	(49,318,061)
Loan portfolio	(53,140,808)	(14,824)	(53,155,632)
Interbank investments	(19,248)	14,824	(4,424)
Purchased inputs from third parties	**(22,925,317)**	**(3,863,997)**	**(26,789,314)**
Other	(16,998,372)	(3,863,997)	(20,862,369)
Other	(14,448,623)	(3,863,997)	(18,312,620)

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 09/30/2026									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment methods	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	241,358,960	227,820	342,156	956,165	231,255	1,555,657	(2,146,456)	242,525,557	138,972	242,664,529
Interest expense	(169,217,783)	(365,183)	--	--	--	(446,146)	2,080,437	(167,948,675)	(72,524)	(168,021,199)
Net interest income	**72,141,177**	**(137,363)**	**342,156**	**956,165**	**231,255**	**1,109,511**	**(66,019)**	**74,576,882**	**66,448**	**74,643,330**
Expected losses	(55,539,120)	(505)	--	--	--	(121,413)	--	(55,661,038)	(648,246)	(56,309,284)
Net interest income after expected losses	**16,602,057**	**(137,868)**	**342,156**	**956,165**	**231,255**	**988,098**	**(66,019)**	**18,915,844**	**(581,798)**	**18,334,046**
Non-interest income	**26,441,647**	**427,180**	**3,408,679**	**8,301,986**	**1,103,218**	**4,907,233**	**(2,577,497)**	**42,012,446**	**(136,257)**	**41,876,189**
Service fee income	16,421,871	221,869	3,403,573	4,196,993	34,643	4,615,758	(1,672,987)	27,221,720	3,573	27,225,293
Net gains/(losses) from financial instruments	(1,775,316)	163,421	(1,148)	--	(124)	(128)	--	(1,613,295)	836	(1,612,459)
Net gains/(losses) from equity method investments	769,069	3,129	--	4,080,353	916,780	--	--	5,769,331	(82,908)	5,686,423
Other operating income	11,026,023	38,761	6,254	24,640	151,919	291,603	(904,510)	10,634,690	(57,758)	10,576,932
Non-interest expenses	**(56,350,310)**	**(146,542)**	**(568,497)**	**(917,279)**	**(96,209)**	**(3,019,361)**	**2,643,516**	**(58,454,682)**	**(1,179,091)**	**(59,633,773)**
Personnel expenses	(20,450,003)	(33,880)	(137,591)	(74,033)	(2,634)	(490,966)	5,584	(21,183,523)	(3,516)	(21,187,039)
Administrative expenses	(8,091,992)	(22,531)	(81,429)	(175,021)	(1,237)	(588,157)	1,789,487	(7,170,880)	103,796	(7,067,084)
Tax expenses	(5,383,689)	(27,677)	(243,066)	(530,995)	(26,076)	(646,519)	--	(6,858,022)	(1,212)	(6,859,234)
Amortization of intangible assets	(2,239,614)	--	--	(93)	--	(2,953)	--	(2,242,660)	375	(2,242,285)
Labor, tax and civil claims	(6,554,830)	(3,881)	24,130	(3,271)	(8)	(33,663)	--	(6,571,523)	--	(6,571,523)
Depreciation	(2,204,288)	--	--	--	--	(78,785)	--	(2,283,073)	(431,004)	(2,714,077)
Other operating expenses	(11,425,894)	(58,573)	(130,541)	(133,866)	(66,254)	(1,178,318)	848,445	(12,145,001)	(847,530)	(12,992,531)
Income before taxes	**(13,306,606)**	**142,770**	**3,182,338**	**8,340,872**	**1,238,264**	**2,875,970**	**--**	**2,473,608**	**(1,897,146)**	**576,462**
Income taxes	**11,368,663**	**(61,728)**	**(1,267,564)**	**(1,441,930)**	**(101,958)**	**(894,397)**	**--**	**7,601,086**	**(43,799)**	**7,557,287**
Current	(515,140)	(23,056)	(1,257,792)	(1,442,137)	(57,189)	(1,046,331)	--	(4,341,645)	3,286	(4,338,359)
Deferred	11,883,803	(38,672)	(9,772)	207	(44,769)	151,934	--	11,942,731	(47,085)	11,895,646
Net income	**(1,937,943)**	**81,042**	**1,914,774**	**6,898,942**	**1,136,306**	**1,981,573**	**--**	**10,074,694**	**(1,940,945)**	**8,133,749**
Attributable to shareholders of the Bank	(2,343,468)	81,042	1,914,774	4,708,881	1,136,306	1,982,796	--	7,480,331	(1,703,843)	5,776,488
Attributable to non-controlling interests	405,525	--	--	2,190,061	--	(1,223)	--	2,594,363	(237,102)	2,357,261
Investments in associates and joint ventures	**6,792,787**	**405,302**	**--**	**8,376,162**	**5,599,043**	**--**	**--**	**21,173,294**	**1,438,205**	**22,611,499**
Non-current assets	**31,428,237**	**--**	**--**	**1,285**	**--**	**394,870**	**(1,294)**	**31,823,098**	**961,351**	**32,784,449**
Total assets	**2,543,116,248**	**5,591,104**	**4,173,717**	**20,690,368**	**11,270,175**	**17,858,552**	**(53,529,649)**	**2,549,170,515**	**3,310,918**	**2,552,481,433**
Total liabilities	**2,359,203,206**	**4,819,866**	**2,072,984**	**7,763,854**	**202,022**	**13,541,540**	**(28,554,265)**	**2,359,049,207**	**1,535,379**	**2,360,584,586**
Total equity	**183,913,042**	**771,238**	**2,100,733**	**12,926,514**	**11,068,153**	**4,317,012**	**(24,975,384)**	**190,121,308**	**1,775,539**	**191,896,847**

In thousands of Reais, unless otherwise stated

	01/01 to 09/30/2025									
	Banking	Investments	Fund management	Insurance, pension and capitalization	Payment methods	Other	Intersegment transactions	Consolidated management statement	Adjustments	Consolidated IFRS
Interest income	233,158,085	116,850	301,347	832,074	341,749	1,391,540	(2,042,222)	234,099,423	(79,787)	234,019,636
Interest expense	(162,174,330)	(205,494)	--	--	--	(542,152)	2,042,222	(160,879,754)	147,366	(160,732,388)
Net interest income	**70,983,755**	**(88,644)**	**301,347**	**832,074**	**341,749**	**849,388**	**--**	**73,219,669**	**67,579**	**73,287,248**
Expected losses	(43,708,188)	(23,725)	--	--	--	(95,675)	--	(43,827,588)	(5,490,473)	(49,318,061)
Net interest income after expected losses	**27,275,567**	**(112,369)**	**301,347**	**832,074**	**341,749**	**753,713**	**--**	**29,392,081**	**(5,422,894)**	**23,969,187**
Non-interest income	**25,161,378**	**1,008,530**	**3,083,893**	**8,230,307**	**1,331,542**	**4,515,798**	**(2,231,632)**	**41,099,816**	**(2,054,016)**	**39,045,800**
Service fee income	15,550,853	364,390	3,073,751	4,287,402	33,657	4,171,038	(1,361,636)	26,119,455	(279,148)	25,840,307
Net gains/(losses) from financial instruments	(3,115,516)	503,462	35	--	37	(17,346)	--	(2,629,328)	(196,870)	(2,826,198)
Net gains/(losses) from equity method investments	792,353	10,916	--	3,921,742	1,146,663	--	--	5,871,674	(329,860)	5,541,814
Other operating income	11,933,688	129,762	10,107	21,163	151,185	362,106	(869,996)	11,738,015	(1,248,138)	10,489,877
Non-interest expenses	**(57,929,452)**	**(184,050)**	**(504,546)**	**(899,539)**	**(87,339)**	**(2,709,761)**	**2,231,632**	**(60,083,055)**	**(359,187)**	**(60,442,242)**
Personnel expenses	(21,461,201)	(31,998)	(122,764)	(71,396)	(3,623)	(466,979)	4,965	(22,152,996)	126,136	(22,026,860)
Administrative expenses	(8,499,762)	(39,023)	(70,349)	(185,211)	(1,145)	(442,757)	1,592,065	(7,646,182)	578,225	(7,067,957)
Tax expenses	(5,189,314)	(56,872)	(219,705)	(538,192)	(31,485)	(593,147)	--	(6,628,715)	75,305	(6,553,410)
Amortization of intangible assets	(1,997,863)	--	--	(89)	--	(3,398)	--	(2,001,350)	791	(2,000,559)
Labor, tax and civil claims	(8,934,980)	(25,923)	(1,483)	(6,194)	(46)	(16,327)	--	(8,984,953)	--	(8,984,953)
Depreciation	(1,428,277)	--	--	--	--	(70,845)	--	(1,499,122)	(872,343)	(2,371,465)
Other operating expenses	(10,418,055)	(30,234)	(90,245)	(98,457)	(51,040)	(1,116,308)	634,602	(11,169,737)	(267,301)	(11,437,038)
Income before taxes	**(5,492,507)**	**712,111**	**2,880,694**	**8,162,842**	**1,585,952**	**2,559,750**	**--**	**10,408,842**	**(7,836,097)**	**2,572,745**
Income taxes	**8,757,936**	**(311,930)**	**(1,144,883)**	**(1,435,526)**	**(142,169)**	**(823,658)**	**--**	**4,899,770**	**3,294,344**	**8,194,114**
Current	(264,333)	(310,312)	(1,145,196)	(1,436,601)	(97,432)	(994,799)	--	(4,248,673)	38,915	(4,209,758)
Deferred	9,022,269	(1,618)	313	1,075	(44,737)	171,141	--	9,148,443	3,255,429	12,403,872
Net income	**3,265,429**	**400,181**	**1,735,811**	**6,727,316**	**1,443,783**	**1,736,092**	**--**	**15,308,612**	**(4,541,753)**	**10,766,859**
Attributable to shareholders of the Bank	2,926,396	400,181	1,735,811	4,591,819	1,443,783	1,737,665	--	12,835,655	(4,377,467)	8,458,188
Attributable to non-controlling interests	339,033	--	--	2,135,497	--	(1,573)	--	2,472,957	(164,286)	2,308,671
Investments in associates and joint ventures	**6,811,506**	**385,993**	**--**	**8,219,643**	**4,356,583**	**--**	**--**	**19,773,725**	**1,490,075**	**21,263,800**
Non-current assets	**26,947,602**	**--**	**--**	**2,116**	**--**	**376,696**	**(2,070)**	**27,324,344**	**2,097,326**	**29,421,670**
Total assets	**2,536,649,689**	**4,203,984**	**3,531,611**	**20,244,749**	**11,491,105**	**17,150,481**	**(54,553,581)**	**2,538,718,038**	**2,052,393**	**2,540,770,431**
Total liabilities	**2,356,556,049**	**3,280,510**	**1,486,866**	**7,945,858**	**275,273**	**13,517,778**	**(30,931,118)**	**2,352,131,216**	**1,489,335**	**2,353,620,551**
Total equity	**180,093,640**	**923,474**	**2,044,745**	**12,298,891**	**11,215,832**	**3,632,703**	**(23,622,463)**	**186,586,822**	**563,058**	**187,149,880**

h) Geographical information

	Brazil	Other countries			Total
	01/01 to 09/30/2026	Before eliminations	Eliminations	After eliminations	01/01 to 09/30/2026
Assets	2,385,428,582	273,022,077	(105,969,226)	167,052,851	2,552,481,433
Income	273,024,988	16,778,949	(5,263,219)	11,515,730	284,540,718
Expenses (including income tax)	(265,577,549)	(13,825,371)	2,995,951	(10,829,420)	(276,406,969)
Income/(loss) before taxes	(750,260)	3,593,990	(2,267,268)	1,326,722	576,462
Net income/(loss)	7,447,439	2,953,578	(2,267,268)	686,310	8,133,749

	Brazil	Other countries			Total
	01/01 to 09/30/2025	Before eliminations	Eliminations	After eliminations	01/01 to 09/30/2025
Assets	2,376,607,367	316,765,995	(152,602,931)	164,163,064	2,540,770,431
Income	262,255,353	19,358,204	(8,548,121)	10,810,083	273,065,436
Expenses (including income tax)	(249,936,548)	(18,924,041)	6,562,012	(12,362,029)	(262,298,577)
Income/(loss) before taxes	2,111,288	2,447,566	(1,986,109)	461,457	2,572,745
Net income/(loss)	12,318,805	434,163	(1,986,109)	(1,551,946)	10,766,859

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 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2026
Interest income	**242,664,529**	**234,019,636**	**81,917,415**	**84,767,065**
Loan portfolio	128,782,381	129,795,330	43,149,207	44,942,005
Financial assets at fair value through other comprehensive income	65,281,352	48,482,472	22,585,304	19,777,007
Interbank investments	23,579,175	34,049,263	7,855,834	12,239,450
Deposits with Central Bank of Brazil	8,249,570	7,300,750	2,925,549	2,801,118
Securities at amortized cost	7,356,296	5,388,924	2,349,578	1,942,276
Financial assets at fair value through profit or loss	1,135,643	826,094	372,076	165,848
Other interest income [1]	8,280,112	8,176,803	2,679,867	2,899,361
Interest expense	**(168,021,199)**	**(160,732,388)**	**(56,737,394)**	**(59,444,112)**
Financial institutions resources	(77,763,890)	(70,792,705)	(26,443,395)	(26,366,958)
Customers resources	(59,265,230)	(55,326,077)	(20,146,407)	(20,202,300)
Resources from issuance of debt securities	(30,024,696)	(33,717,409)	(9,869,885)	(12,637,033)
Other interest expenses	(967,383)	(896,197)	(277,707)	(237,821)
Net interest income	**74,643,330**	**73,287,248**	**25,180,021**	**25,322,953**

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

6– Service fee income

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Services rendered to customers	**8,838,669**	**8,741,812**	**2,880,780**	**2,865,398**
Account fee	4,148,009	4,077,401	1,395,984	1,393,566
Card income	1,547,642	1,473,948	507,913	478,886
Loans and guarantees provided	1,129,598	1,008,288	307,037	282,563
Billing	837,045	871,877	284,160	284,320
Collection	741,109	722,985	246,891	235,759
Capital market income	394,036	541,707	124,620	175,676
Interbank	41,230	45,606	14,175	14,628
Asset management	**11,853,300**	**10,634,606**	**4,192,655**	**3,736,803**
Investment funds	8,705,203	7,815,635	3,111,494	2,750,766
Consortium	2,926,015	2,596,710	1,009,371	916,572
Funds management and government credit collection	222,082	222,261	71,790	69,465
Commissions	**4,535,792**	**4,540,997**	**1,524,199**	**1,569,098**
Insurance distribution	3,941,294	3,927,877	1,326,909	1,361,979
Capitalization distribution	412,895	449,532	133,679	146,902
Pension plans distribution	181,603	163,588	63,611	60,217
Other services	**1,997,532**	**1,922,892**	**692,963**	**619,565**
Total	**27,225,293**	**25,840,307**	**9,290,597**	**8,790,864**

7– Other income/expenses

a) Other income

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Defined benefit plan income	2,932,701	2,829,118	799,984	836,642
Receivables income	2,208,078	2,223,853	747,973	670,178
Recovery of charges and expenses	1,290,577	1,453,258	425,273	525,456
Gains from defined benefit plans – Plano 1 – Previ	935,856	861,627	210,252	207,707
Credit card transactions	757,852	931,324	279,307	312,951
Gains from the disposal of other assets	383,378	326,597	88,144	138,949
BB Benefits club	314,531	369,934	100,542	118,260
Reversal of provisions for sundry payments	142,142	458,644	65,701	43,176
Capital gains	48,625	48,219	16,033	15,821
Convictions, costs and court settlements income	32,338	166,457	8,944	130,864
Other	916,856	1,072,687	236,462	240,924
Total	**9,962,934**	**10,741,718**	**2,978,615**	**3,240,928**

b) Other expenses

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Credit card transactions	(2,525,761)	(1,735,586)	(980,413)	(588,789)
Expenses with outsourced services	(1,418,142)	(1,334,266)	(485,123)	(460,112)
Performance bonus paid to customers for loyalty	(1,327,774)	(1,260,819)	(476,603)	(436,292)
Loss on the monetary position [1]	(1,248,965)	(925,365)	(362,806)	(180,759)
Adjustment of actuarial liabilities	(1,115,401)	(1,023,439)	(424,560)	(353,653)
Transportation of valuables	(549,921)	(471,747)	(173,199)	(158,457)
INSS - Social Security	(539,849)	(466,247)	(187,081)	(158,949)
Compensation for transactions of banking correspondents and business partners	(538,003)	(668,470)	(174,423)	(234,267)
Life insurance premium – consumer credit	(382,680)	(413,340)	(124,896)	(144,144)
ATM Network	(197,599)	(345,726)	(64,979)	(79,865)
Operating losses	(156,747)	(265,491)	(46,975)	(145,244)
Capital losses	(123,081)	(111,877)	(41,697)	(51,526)
Commission for credit recovery	(91,041)	(89,103)	(30,218)	(34,931)
Inflation adjustment of amounts to be paid	(31,583)	(36,535)	(15,157)	(13,873)
Other	(2,745,984)	(2,289,027)	(1,051,156)	(768,449)
Total	**(12,992,531)**	**(11,437,038)**	**(4,639,286)**	**(3,809,310)**

1 - Hyperinflation adjustments on non-monetary items and results of Banco Patagonia in accordance with IAS 29, using the Consumer Price Index (CPI) of 23.6% from 01/01 to 09/30/2026 (21.9% from 01/01 to 09/30/2025).

8– Personnel expenses

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Wages and salaries	(10,130,825)	(9,475,712)	(3,218,287)	(3,002,549)
Benefits	(3,273,578)	(3,122,319)	(1,095,409)	(1,041,382)
Social charges	(3,128,133)	(4,201,396)	(1,008,331)	(984,768)
Administrative provisions for personnel costs	(2,780,703)	(2,723,384)	(1,086,599)	(1,166,311)
Profit sharing [1]	(899,733)	(1,626,576)	(169,455)	(353,261)
Pension plans	(867,457)	(781,151)	(287,582)	(272,851)
Directors' and officers' remuneration	(59,789)	(54,068)	(20,246)	(19,175)
Staff training	(46,821)	(42,254)	(20,471)	(14,321)
Total	**(21,187,039)**	**(22,026,860)**	**(6,906,380)**	**(6,854,618)**

1 - It includes the amount of R$10,253 thousand from 01/01 to 09/30/2026 (R$ 10,756 thousand from 01/01 to 09/30/2025) 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 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Data processing	(1,393,721)	(1,224,832)	(503,273)	(420,216)
Security services	(1,170,810)	(1,095,475)	(396,014)	(365,505)
Maintenance and upkeep	(733,843)	(699,136)	(258,719)	(226,540)
Specialized technical services	(657,331)	(560,163)	(248,307)	(187,165)
Advertising and marketing	(410,912)	(397,657)	(179,696)	(149,872)
Financial system services	(367,536)	(433,452)	(121,042)	(142,887)
Performance-Based Incentive Program (PDG)	(365,909)	(439,512)	(107,143)	(121,572)
Water, electricity and gas	(334,997)	(333,742)	(106,261)	(98,785)
Communications	(286,674)	(346,272)	(87,323)	(108,200)
Expenses with outsourced services	(250,110)	(331,462)	(76,624)	(98,346)
Promotion and public relations	(221,729)	(193,607)	(66,117)	(69,300)
Philanthropic contributions	(131,548)	(136,166)	(54,370)	(67,699)
Travel expenses	(125,425)	(116,532)	(52,064)	(43,469)
Transport	(86,282)	(110,173)	(27,746)	(31,825)
Rent	(41,267)	(261,121)	(13,437)	(132,712)
Materials	(13,895)	(25,146)	(4,422)	(9,260)
Other	(475,095)	(363,509)	(184,386)	(112,784)
Total	**(7,067,084)**	**(7,067,957)**	**(2,486,944)**	**(2,386,137)**

In thousands of Reais, unless otherwise stated

10– Cash and cash equivalents

	September 30, 2026	December 31, 2025
Cash and due from banks	**26,425,280**	**19,737,849**
Local currency	13,465,429	10,239,446
Foreign currency	12,959,851	9,498,403
Deposits with Central Bank of Brazil	**2,999,998**	**--**
Discretionary deposits at the Central Bank	2,999,998	--
Interbank investments [1]	**33,156,662**	**39,897,676**
Securities purchased under resale agreements	753,394	313,853
Interbank deposits	32,403,268	39,583,823
Total	**62,581,940**	**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

	September 30, 2026	December 31, 2025
Securities purchased under resale agreements	**142,065,065**	**128,352,536**
Reverse repurchase agreement - own resources	**922,259**	**1,383,241**
Domestic Federal governments bonds	399,998	16,000
Sovereign bonds issued abroad	401,954	1,168,051
Other securities abroad	120,307	199,190
Reverse repurchase agreement - financed position	**141,142,806**	**126,969,295**
Domestic Federal governments bonds	141,142,806	126,965,499
Other securities	--	3,796
Interbank deposits	**47,951,241**	**61,130,780**
Total of Interbank investments	**190,016,306**	**189,483,316**
Allowance for losses associated with credit risk	**(7,353)**	**(18,797)**
Expected loss on investments in interbank deposits	(7,275)	(18,634)
Expected loss on securities purchased under resale agreements	(78)	(163)
Total of Interbank investments net of expected losses	**190,008,953**	**189,464,519**

Changes in expected credit losses

	December 31, 2025	(Allowance)/ reversal	Foreign exchange	September 30, 2026
Expected loss on investments in interbank deposits	(18,634)	11,359	--	(7,275)
Expected loss on securities purchased under resale agreements	(163)	(1,532)	1,617	(78)
Total	**(18,797)**	**9,827**	**1,617**	**(7,353)**

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

	September 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Debt instruments	**9,879,440**	**400,948**	**10,280,388**	**6,647,486**	**34,908**	**6,682,394**
Brazilian federal government bonds	5,561,424	9,027	5,570,451	3,560,060	816	3,560,876
Securities issued by non-financial companies	3,401,123	118,829	3,519,952	2,854,343	(12,493)	2,841,850
Foreign governments bonds and official institutions abroad	604,091	287,750	891,841	204,502	46,640	251,142
Securities issued by financial companies	312,802	(14,658)	298,144	28,581	(55)	28,526
Equity instruments	**1,130,915**	**45,874**	**1,176,789**	**849,303**	**88,605**	**937,908**
Investments in mutual funds and others	968,638	45,804	1,014,442	717,710	88,516	806,226
Shares	162,277	70	162,347	131,593	89	131,682
Total	**11,010,355**	**446,822**	**11,457,177**	**7,496,789**	**123,513**	**7,620,302**

During the periods presented, no financial assets were reclassified into the fair value through profit or loss category.

In thousands of Reais, unless otherwise stated

Derivatives

Assets	September 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Swaps	3,030,748	905,364	3,936,112	2,235,990	547,524	2,783,514
Forwards [1]	2,239,993	(272,886)	1,967,107	1,121,430	(244,364)	877,066
Options	1,054,894	(277,812)	777,082	887,148	(375,988)	511,160
Other [2]	493,226	(6,170)	487,056	492,476	(6,732)	485,744
Total	**6,818,861**	**348,496**	**7,167,357**	**4,737,044**	**(79,560)**	**4,657,484**

Liabilities	September 30, 2026			December 31, 2025		
	Cost	Gains/(losses)	Fair value	Cost	Gains/(losses)	Fair value
Forwards [1]	(6,079,537)	2,903,409	(3,176,128)	(3,127,455)	1,526,760	(1,600,695)
Swaps	(1,369,557)	(763,718)	(2,133,275)	(1,157,644)	(175,785)	(1,333,429)
Options	(924,030)	(763,078)	(1,687,108)	(983,261)	169,746	(813,515)
Other [2]	(142,098)	26,588	(115,510)	(719,219)	(7,876)	(727,095)
Total	**(8,515,222)**	**1,403,201**	**(7,112,021)**	**(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

	September 30, 2026				December 31, 2025			
	Cost	Gains/(losses)	Expected credit losses	Fair value	Cost	Gains/(losses)	Expected credit losses	Fair value
Debt instruments	**728,009,007**	**(3,737,752)**	**(15,010)**	**724,256,245**	**674,002,349**	**(3,038,293)**	**(138,494)**	**670,825,562**
Brazilian federal government bonds	709,427,788	(2,957,168)	--	706,470,620	657,276,573	(2,961,452)	--	654,315,121
Securities issued by non-financial companies	9,828,196	(481,229)	(6,185)	9,340,782	9,423,393	(73,587)	(38,377)	9,311,429
Foreign governments bonds and official institutions abroad	6,312,886	(241,537)	(7,721)	6,063,628	5,943,722	(30,200)	(98,407)	5,815,115
Securities issued by financial companies	2,440,137	(57,818)	(1,104)	2,381,215	1,358,661	26,946	(1,710)	1,383,897
Equity instruments [1]	**2,202,118**	**344,072**	**--**	**2,546,190**	**2,035,778**	**277,919**	**--**	**2,313,697**
Investments in mutual funds	2,056,071	157,647	--	2,213,718	1,883,688	146,432	--	2,030,120
Shares	146,047	186,425	--	332,472	152,090	131,487	--	283,577
Total	**730,211,125**	**(3,393,680)**	**(15,010)**	**726,802,435**	**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	September 30, 2026
Expected credit losses			
Foreign governments bonds and official institutions abroad	(98,407)	90,686	(7,721)
Securities issued by non-financial companies	(38,377)	32,192	(6,185)
Securities issued by financial companies	(1,710)	606	(1,104)
Total	**(138,494)**	**123,484**	**(15,010)**

In thousands of Reais, unless otherwise stated

Debt and equity instruments by stages

	September 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	706,470,620	--	--	706,470,620	654,315,121	--	--	654,315,121
Securities issued by non-financial companies	9,329,993	--	10,789	9,340,782	9,311,294	--	135	9,311,429
Foreign governments bonds and official institutions abroad	6,063,628	--	--	6,063,628	4,202,406	1,612,709	--	5,815,115
Securities issued by financial companies	2,381,215	--	--	2,381,215	1,383,897	--	--	1,383,897
Investments in mutual funds	2,213,718	--	--	2,213,718	2,030,120	--	--	2,030,120
Shares	332,472	--	--	332,472	283,577	--	--	283,577
Total	**726,791,646**	**--**	**10,789**	**726,802,435**	**671,526,415**	**1,612,709**	**135**	**673,139,259**

Fair value of the financial assets that are pledged as collateral

	September 30, 2026	December 31, 2025
Repurchase agreements	535,084,918	469,525,174
Guarantees provided	24,614,512	21,058,292
Total	**559,699,430**	**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.).

c) Securities at amortized cost

	September 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	28,315,286	16,328,609	--	--	44,643,895	31,773,004	10,325,445	--	--	42,098,449
Brazilian federal government bonds	839,200	5,774,876	--	--	6,614,076	1,856,856	3,619,375	--	--	5,476,231
Securities issued by non-financial companies	40,454	--	--	--	40,454	--	639	--	--	639
Securities issued by financial companies	766	--	--	--	766	5,046	--	--	--	5,046
Subtotal	**29,195,706**	**22,103,485**	**--**	**--**	**51,299,191**	**33,634,906**	**13,945,459**	**--**	**--**	**47,580,365**
Expected losses on securities	(13,626)	(45,619)	--	--	(59,245)	(315,369)	(3,904)	--	--	(319,273)
Total	**29,182,080**	**22,057,866**	**--**	**--**	**51,239,946**	**33,319,537**	**13,941,555**	**--**	**--**	**47,261,092**

Reconciliation of changes concerning expected credit losses

	December 31, 2025	(Allowance) / reversal	September 30, 2026
Expected credit losses			
Foreign governments bonds and official institutions abroad	(319,273)	260,028	(59,245)
Total	**(319,273)**	**260,028**	**(59,245)**

During the periods presented, no financial assets were reclassified into the securities category at amortized cost.

In thousands of Reais, unless otherwise stated

Debt instruments by stages

	September 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	44,643,895	--	--	44,643,895	36,098,519	5,999,930	--	42,098,449
Brazilian federal government bonds	6,614,076	--	--	6,614,076	5,476,231	--	--	5,476,231
Securities issued by non-financial companies	40,454	--	--	40,454	639	--	--	639
Securities issued by financial companies	766	--	--	766	5,046	--	--	5,046
Subtotal	**51,299,191**	**--**	**--**	**51,299,191**	**41,580,435**	**5,999,930**	**--**	**47,580,365**
Expected losses on securities	(59,245)	--	--	(59,245)	(61,064)	(258,209)	--	(319,273)
Total	**51,239,946**	**--**	**--**	**51,239,946**	**41,519,371**	**5,741,721**	**--**	**47,261,092**

In thousands of Reais, unless otherwise stated

13– Loan portfolio

a) Loan portfolio by modality

	September 30, 2026	December 31, 2025
Loans	**1,031,850,416**	**1,022,471,175**
Loans and discounted credit rights	387,392,709	388,276,123
Financing	207,482,458	198,692,549
Rural financing	375,579,057	373,579,404
Mortgage	61,318,977	61,834,001
Loan operations linked to assignment [1]	77,215	89,098
Other receivables with loan characteristics	**202,187,905**	**206,285,614**
Securities with loan characteristics	96,191,435	101,820,642
Credit card operations	57,978,272	62,717,699
Advances on foreign exchange contracts	29,819,161	26,324,947
Other receivables purchased under assignment [2]	6,362,127	7,379,771
Sundry	11,836,910	8,042,555
Leasing	**1,200,806**	**1,150,006**
Total loan portfolio	**1,235,239,127**	**1,229,906,795**
Expected credit risk losses	**(102,174,415)**	**(96,837,174)**
Expected loan losses	(96,006,290)	(88,743,131)
Expected other receivables with loan characteristics losses	(5,987,524)	(7,908,085)
Expected leases losses	(180,601)	(185,958)
Total loan portfolio net of expected credit losses	**1,133,064,712**	**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

	September 30, 2026	%	December 31, 2025	%
Public sector	**114,668,425**	**9.3**	**101,671,109**	**8.3**
Public administration	90,493,728	7.3	79,495,304	6.5
Oil sector	16,739,670	1.4	16,865,575	1.4
Services	5,071,073	0.4	3,641,104	0.3
Electric power	784,364	0.1	12,804	--
Other activities	1,579,590	0.1	1,656,322	0.1
Private sector	**1,120,570,702**	**90.7**	**1,128,235,686**	**91.7**
Individuals	**726,558,634**	**58.8**	**733,923,573**	**59.7**
Companies	**394,012,068**	**31.9**	**394,312,113**	**32.0**
Agribusiness of plant origin	63,912,956	5.2	55,627,408	4.5
Services	51,799,230	4.2	52,571,121	4.3
Mining and metallurgy	26,246,924	2.1	24,405,973	2.0
Automotive sector	23,987,026	1.9	20,878,392	1.7
Electric power	23,213,478	1.9	25,725,650	2.1
Agribusiness of animal origin	22,402,684	1.8	20,358,676	1.7
Transportation	18,525,927	1.5	21,059,441	1.7
Chemical	17,074,042	1.4	16,363,756	1.3
Agricultural inputs	16,776,544	1.4	17,553,981	1.4
Retail commerce	16,054,846	1.3	16,989,899	1.4
Electronics	13,553,023	1.1	13,055,080	1.1
Fuel	12,498,639	1.0	16,132,820	1.3
Specific activities of construction	12,411,306	1.0	12,941,431	1.1
Real estate	12,340,563	1.0	13,239,738	1.1
Financial services	11,759,658	1.0	13,135,708	1.1
Wholesale and various industries	11,538,220	0.9	11,495,420	0.9
Pulp and paper	10,741,633	0.9	10,059,686	0.8
Textile and clothing	8,223,457	0.7	8,661,359	0.7
Woodworking and furniture market	7,205,478	0.6	7,419,285	0.6
Telecommunications	5,204,403	0.4	5,324,959	0.4
Heavy construction	3,736,526	0.3	6,251,618	0.5
Other activities	4,805,505	0.3	5,060,712	0.3
Total	**1,235,239,127**	**100.0**	**1,229,906,795**	**100.0**

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.

	September 30, 2026	December 31, 2025
Installments falling due		
1 to 30 days	81,747,921	82,114,989
31 to 60 days	37,364,775	36,589,400
61 to 90 days	36,160,770	30,234,243
91 to 180 days	84,015,602	101,686,120
181 to 360 days	152,376,390	160,455,694
More than 360 days	790,804,120	772,612,800
Subtotal	**1,182,469,578**	**1,183,693,246**
Installments overdue		
1 to 14 days	7,879,344	4,956,350
15 to 30 days	2,769,660	3,120,044
31 to 60 days	5,055,395	4,503,005
61 to 90 days	4,318,747	3,500,917
91 to 180 days	13,839,933	11,083,570
181 to 360 days	15,618,154	13,580,791
More than 360 days	3,288,316	5,468,872
Subtotal	**52,769,549**	**46,213,549**
Total	**1,235,239,127**	**1,229,906,795**

In thousands of Reais, unless otherwise stated

d) Loan portfolio and expected losses by stages

	September 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	**904,481,851**	**(16,583,138)**	**27,082,237**	**(8,825,239)**	**100,286,328**	**(70,597,913)**	**1,031,850,416**	**(96,006,290)**
Loans and discounted credit rights	319,458,964	(3,526,542)	14,113,550	(4,358,191)	53,820,195	(38,243,365)	387,392,709	(46,128,098)
Financing	199,866,987	(537,642)	1,980,794	(423,611)	5,634,677	(4,000,265)	207,482,458	(4,961,518)
Rural financing	329,714,471	(12,298,410)	9,897,616	(4,017,269)	35,966,970	(27,791,821)	375,579,057	(44,107,500)
Mortgage	55,364,313	(220,542)	1,090,251	(26,168)	4,864,413	(562,462)	61,318,977	(809,172)
Loan operations linked to assignment	77,116	(2)	26	--	73	--	77,215	(2)
Other receivables with loan characteristics	**190,762,506**	**(727,723)**	**2,754,115**	**(361,814)**	**8,671,284**	**(4,897,987)**	**202,187,905**	**(5,987,524)**
Securities with loan characteristics	89,592,565	(159,707)	768,474	(39,989)	5,830,396	(2,905,992)	96,191,435	(3,105,688)
Credit card operations	55,832,775	(499,902)	1,624,554	(265,861)	520,943	(322,136)	57,978,272	(1,087,899)
Advances on foreign exchange contracts	28,427,985	(56,822)	133,735	(19,734)	1,257,441	(775,837)	29,819,161	(852,393)
Other receivables purchased under assignment	6,362,105	(2,311)	--	--	22	(22)	6,362,127	(2,333)
Sundry	10,547,076	(8,981)	227,352	(36,230)	1,062,482	(894,000)	11,836,910	(939,211)
Leasing	**1,012,774**	**(4,153)**	**12,006**	**(1,287)**	**176,026**	**(175,161)**	**1,200,806**	**(180,601)**
Total	**1,096,257,131**	**(17,315,014)**	**29,848,358**	**(9,188,340)**	**109,133,638**	**(75,671,061)**	**1,235,239,127**	**(102,174,415)**

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.

e) Leasing portfolio by maturity

	September 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]	673,498	(128,703)	544,795	620,639	(134,904)	485,735
Over one year to five years	806,967	(154,209)	652,758	820,974	(178,449)	642,525
Over five years	4,021	(768)	3,253	27,787	(6,041)	21,746
Total	**1,484,486**	**(283,680)**	**1,200,806**	**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 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Constitution	(58,982,994)	(56,437,702)	(22,489,023)	(18,921,282)
Recovery [1]	3,468,389	3,282,070	1,275,167	937,250
Expected credit losses for loans portfolio, net	**(55,514,605)**	**(53,155,632)**	**(21,213,856)**	**(17,984,032)**

1 - Refers to recovery of principal.

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

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Opening balance	**(96,837,174)**	**(69,717,722)**	**(102,479,460)**	**(87,181,511)**
(Addition)/reversal of expected losses	(58,982,994)	(56,437,702)	(22,489,023)	(18,921,282)
Exchange fluctuation - foreign allowances	88,256	199,341	(5,553)	47,958
Write off	53,557,497	31,867,731	22,799,621	11,966,483
Closing balance	**(102,174,415)**	**(94,088,352)**	**(102,174,415)**	**(94,088,352)**

h) Renegotiated credits

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Opening balance	**79,769,609**	**70,539,842**	**73,738,337**	**74,284,254**
Renegotiated operations	12,040,598	13,055,065	4,641,756	3,526,171
Restructured operations	16,979,203	16,945,004	5,358,102	5,862,867
Interest (received) and appropriated	(21,208,713)	(16,095,368)	(6,013,915)	(6,003,084)
Write off	(16,300,802)	(11,782,935)	(6,444,385)	**(5,008,600)**
Closing balance [1]	**71,279,895**	**72,661,608**	**71,279,895**	**72,661,608**
(%) Restructured financial assets in relation to the final balance of the renegotiated	56.9%	52.6%	--	--

1 - Includes the amount of R$ 47 thousand (R$ 116 thousand as of September 30, 2025) related to renegotiated rural credits. The amount of R$ 67,172,390 thousand (R$ 66,983,829 thousand as of September 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

	September 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	**627,560,678**	**126,133,853**	**90,830**	**753,785,361**	**21,961,216**	**267,401**	**--**	**22,228,617**	**77,464,878**	**40,683**	**--**	**77,505,561**	**726,986,772**	**126,441,937**	**90,830**	**853,519,539**
Retail Individuals	314,056,862	124,114,766	90,830	438,262,458	11,969,163	267,107	--	12,236,270	45,076,008	39,913	--	45,115,921	371,102,033	124,421,786	90,830	495,614,649
Retail rural producers	313,503,816	2,019,087	--	315,522,903	9,992,053	294	--	9,992,347	32,388,870	770	--	32,389,640	355,884,739	2,020,151	--	357,904,890
Companies	**468,696,453**	**114,481,122**	**20,460,004**	**603,637,579**	**7,887,142**	**128,099**	**418,843**	**8,434,084**	**31,668,760**	**23,800**	**227,375**	**31,919,935**	**508,252,355**	**114,633,021**	**21,106,222**	**643,991,598**
Wholesale	326,137,673	91,938,311	20,256,774	438,332,758	3,018,832	51,577	411,844	3,482,253	17,889,549	14,583	224,397	18,128,529	347,046,054	92,004,471	20,893,015	459,943,540
Retail MPE	97,099,427	22,105,426	203,230	119,408,083	4,676,647	76,272	6,999	4,759,918	11,726,836	9,217	2,978	11,739,031	113,502,910	22,190,915	213,207	135,907,032
Retail rural producers	45,459,353	437,385	--	45,896,738	191,663	250	--	191,913	2,052,375	--	--	2,052,375	47,703,391	437,635	--	48,141,026
Total	**1,096,257,131**	**240,614,975**	**20,550,834**	**1,357,422,940**	**29,848,358**	**395,500**	**418,843**	**30,662,701**	**109,133,638**	**64,483**	**227,375**	**109,425,496**	**1,235,239,127**	**241,074,958**	**21,197,052**	**1,497,511,137**
%	**80.8%**	**17.7%**	**1.5%**	**100.0%**	**97.3%**	**1.3%**	**1.4%**	**100.0%**	**99.7%**	**0.1%**	**0.2%**	**100.0%**	**82.5%**	**16.1%**	**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	
	September 30, 2026		December 31, 2025											
	Total	Common stock	Total	Common stock	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025	01/01 to 09/30/2026	01/01 to 09/30/2025
Associates [1] and joint ventures [2]														
Banco Votorantim S.A.	50.00	49.99	50.00	49.99	13,089,011	13,066,541	6,544,505	6,533,270	653,394	418,882	241,599	204,551	600,000	303,550
Brasilprev Seguros e Previdência S.A. [3]	74.99	49.99	74.99	49.99	7,700,203	6,986,599	5,774,768	5,239,600	1,292,329	936,859	436,159	296,851	797,674	1,694,887
Cielo S.A. [4]	29.17	29.17	29.17	29.17	11,868,363	11,133,797	3,826,405	3,612,128	213,846	296,123	48,518	100,338	--	1,232,422
Cateno Gestão de Contas de Pagamentos S.A. [5]	30.00	1.38	30.00	1.38	8,321,568	9,501,112	2,496,471	2,850,333	192,475	214,085	58,466	72,904	256,640	224,669
BB Mapfre Participações S.A. [6]	74.99	49.99	74.99	49.99	2,658,159	3,111,324	2,681,777	3,021,605	2,577,342	2,802,915	846,858	956,743	2,934,280	2,325,440
Elo Participações Ltda.	49.99	49.99	49.99	49.99	3,706,776	2,612,485	1,853,018	1,305,981	510,459	636,455	182,032	256,851	101,752	--
UBS BB Serviços de Assessoria Financeira e Participações S.A. [7]	49.99	49.99	49.99	49.99	1,485,975	1,463,162	742,839	731,435	1,428	12,188	(2,019)	(2,430)	--	--
Brasilcap Capitalização S.A. [8]	66.77	49.99	66.77	49.99	973,155	1,026,258	760,501	795,956	180,212	146,286	60,476	61,037	215,667	174,761
Others [9]							481,554	492,737	64,938	78,021	11,216	20,243	48,840	29,423
Unrealized profit [10]							(2,550,339)	(2,666,456)						
Total							**22,611,499**	**21,916,589**	**5,686,423**	**5,541,814**	**1,883,305**	**1,967,088**	**4,954,853**	**5,985,152**

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.

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.

c) Reconciliation of changes

Company	Opening balance	Changes			Closing balance
	December 31, 2025	Net gains / (losses) from equity method investments	Dividends	Other changes [1]	September 30, 2026
Banco Votorantim S.A.	6,533,270	653,394	(600,000)	(42,159)	6,544,505
Brasilprev Seguros e Previdência S.A.	5,239,600	1,292,329	(797,674)	40,513	5,774,768
Cielo S.A.	3,612,128	213,846	--	431	3,826,405
Cateno Gestão de Contas de Pagamentos S.A.	2,850,333	192,475	(256,640)	(289,697)	2,496,471
BB Mapfre Participações S.A.	3,021,605	2,577,342	(2,934,280)	17,110	2,681,777
Elo Participações Ltda.	1,305,981	510,459	(101,752)	138,330	1,853,018
UBS BB Serviços de Assessoria Financeira e Participações S.A.	731,435	1,428	--	9,976	742,839
Brasilcap Capitalização S.A.	795,956	180,212	(215,667)	--	760,501
Others	492,737	64,938	(48,840)	(27,281)	481,554
Subtotal	**24,583,045**	**5,686,423**	**(4,954,853)**	**(152,777)**	**25,161,838**
Unrealized profit	(2,666,456)	--	--	116,117	(2,550,339)
Total	**21,916,589**	**5,686,423**	**(4,954,853)**	**(36,660)**	**22,611,499**

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.

15– Customer resources

	September 30, 2026	December 31, 2025
Domestic	**884,671,127**	**843,553,760**
Time deposits	596,032,750	546,504,656
Savings deposits	214,855,572	215,188,602
Demand deposits	73,782,805	81,860,502
Non-interest bearing deposits	73,711,904	81,621,420
Interest bearing deposits [1]	70,901	239,082
Abroad	**61,959,125**	**54,383,689**
Time deposits	52,946,949	44,062,819
Demand deposits - non-interest bearing deposits	9,012,176	10,320,870
Total	**946,630,252**	**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

	September 30, 2026	December 31, 2025
Securities sold under repurchase agreements (Note 16.b)	703,882,930	609,233,273
Borrowings and onlendings	93,685,191	84,822,811
Interbank deposits	30,542,644	32,893,966
Liabilities for operations linked to assignments	77,292	89,197
Total	**828,188,057**	**727,039,247**

b) Securities sold under repurchase agreements

	September 30, 2026	December 31, 2025
Own portfolio	**562,088,225**	**482,263,422**
Treasury Financial bills	511,371,014	439,758,808
Private securities	31,453,544	26,629,663
National Treasury notes	10,865,870	--
Securities abroad	8,397,797	7,656,375
National Treasury bills	--	8,218,576
Third-party portfolio	**141,794,705**	**126,969,851**
National Treasury notes	99,420,133	15,111,835
Treasury Financial bills	32,562,425	52,510,997
National Treasury bills	9,812,147	59,343,209
Other securities	--	3,810
Total	**703,882,930**	**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	September 30, 2026	December 31, 2025
Borrowings from bankers	3,453,869	15,030,540	12,502,594	4,369,641	--	35,356,644	32,589,352
Imports	133,235	201,601	78,623	--	--	413,459	320,809
Exports	297	419	--	--	--	716	--
Total	**3,587,401**	**15,232,560**	**12,581,217**	**4,369,641**	**--**	**35,770,819**	**32,910,161**

Onlendings

Programs	Finance charges p.a.	September 30, 2026	December 31, 2025
National Treasury		**4,410,445**	**1,249,845**
Pronaf	TMS (if available) or Fixed 0.50% to 7.50% (if applied)	309,351	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%	1,748,154	1,233,191
Other		2,343,096	6,303
BNDES	**Fixed 0.50% to 15.50% 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 6.49%**	**18,624,354**	**15,869,546**
Caixa Econômica Federal	**Fixed 4.85% (average)**	**25,121,543**	**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%**	**8,173,353**	**7,647,495**
Other official institutions		**637,737**	**647,199**
Funcafé	TMS (if available) Fixed 12.00% to 13.50% Funding 9.00% to 10.50%	617,059	647,171
Other		20,678	28
Abroad		**946,939**	**975,927**
Total		**57,914,371**	**51,912,650**

17– Resources from issuance of debt securities

	September 30, 2026	December 31, 2025
Resources from issuance of debt securities	247,750,829	289,751,933
Subordinated debt abroad	37,816,973	41,785,187
Total	**285,567,802**	**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 September 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 8, 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.

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 09/30/2026	01/01 to 09/30/2025
Civil lawsuits		
Opening balance	**20,282,228**	**14,941,432**
Addition	7,663,123	8,864,184
Provision reversals	(5,133,720)	(3,176,559)
Write-off	(3,489,871)	(2,783,734)
Monetary correction and exchange fluctuation	1,749,019	1,086,482
Closing balance	**21,070,779**	**18,931,805**
Labor lawsuits		
Opening balance	**8,047,937**	**7,679,384**
Addition	2,544,329	2,966,602
Provision reversals	(1,062,100)	(1,211,513)
Write-off	(1,908,962)	(2,144,178)
Monetary correction and exchange fluctuation	583,169	568,466
Closing balance	**8,204,373**	**7,858,761**
Tax lawsuits		
Opening balance	**1,559,635**	**1,158,205**
Addition	257,956	309,248
Provision reversals	(130,883)	(540,932)
Write-off	(223,781)	(123,844)
Monetary correction and exchange fluctuation [1]	100,630	698,412
Closing balance	**1,563,557**	**1,501,089**
Total civil, labor and tax	**30,838,709**	**28,291,655**

1 – Includes, in 2025, the balance of R$ 592,298 thousand reclassified from "Other liabilities".

Expected outflows of economic benefits

	Civil	Labor	Tax
Up to 5 years	16,118,096	7,258,042	1,046,203
Over 5 years	4,952,683	946,331	517,354
Total	**21,070,779**	**8,204,373**	**1,563,557**

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.

Civil, labor and tax claims expenses

	01/01 to 09/30/2026	01/01 to 09/30/2025
Civil lawsuits	(4,278,422)	(6,786,883)
Labor lawsuits	(2,065,398)	(2,323,555)
Tax lawsuits	(227,703)	125,485
Total	**(6,571,523)**	**(8,984,953)**

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

	September 30, 2026	December 31, 2025
Tax lawsuits	14,400,295	13,366,086
Civil lawsuits	3,200,775	2,305,913
Labor lawsuits	165,669	98,390
Total	**17,766,739**	**15,770,389**

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

- IRPJ e CSLL – R$ 5,079,462 thousand: Litigations arising the deduction of income taxes paid abroad;
- ISSQN – R$ 3,230,118 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

	September 30, 2026	December 31, 2025
Civil lawsuits	20,107,875	19,869,516
Tax lawsuits	10,855,539	10,499,731
Labor lawsuits	9,045,120	8,770,296
Total	**40,008,534**	**39,139,543**

19– Taxes

a) Reconciliation of income taxes expense

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Income before taxes	**576,462**	**2,572,745**	**(2,148,665)**	**929,375**
Total charges of IR (25%) and CSLL (20%)	**(259,408)**	**(1,157,735)**	**966,899**	**(418,219)**
Interest on own capital	894,924	1,659,358	88,647	184,764
Net gains from equity method investments	2,558,890	2,493,816	847,487	885,189
Other non-taxable revenues/non-deductible expenses [1]	4,362,881	5,198,675	2,016,420	1,425,634
Income taxes benefit (expense)	**7,557,287**	**8,194,114**	**3,919,453**	**2,077,368**
Effective rate	--	--	--	--

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

b) Tax expenses

	01/01 to 09/30/2026	01/01 to 09/30/2025	07/01 to 09/30/2026	07/01 to 09/30/2025
Cofins	(4,305,689)	(4,128,359)	(1,377,398)	(1,397,736)
ISSQN	(1,112,215)	(1,070,843)	(375,814)	(362,661)
PIS/Pasep	(734,824)	(704,357)	(235,652)	(238,817)
Other	(706,506)	(649,851)	(226,261)	(214,652)
Total	**(6,859,234)**	**(6,553,410)**	**(2,215,125)**	**(2,213,866)**

c) Deferred tax assets (tax credit)

	September 30, 2026	December 31, 2025
Deferred tax assets		
Allowance for losses associated with credit risk	62,315,889	55,636,428
Provisions – others	19,645,011	26,392,371
Business combination	2,380,096	2,379,473
Financial instruments fair value	2,749,390	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	699,108	368,332
Tax losses carryforward/negative bases	14,697,022	232,318
Other	720,727	1,268,524
Total	**105,687,700**	**89,348,365**

d) Deferred tax liabilities

	September 30, 2026	December 31, 2025
Deferred tax liabilities		
Positive adjustments of benefits plans	8,085,269	12,472,759
Financial instruments fair value	2,709,102	1,841,397
Abroad profits	1,003,496	--
Bargain purchase gains	337,712	337,712
Leasing portfolio adjustment	175,750	144,348
Interest and inflation adjustment of fiscal judicial deposits	134,144	134,144
Other	785,468	478,768
Total	**13,230,941**	**15,409,128**

20– Shareholders' equity

a) Market value per common share

	September 30, 2026	December 31, 2025
Shareholders' equity	186,146,636	189,207,675
Quoted market price per share (R$)	23.07	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 Market Announcement dated June 26, 2026, the remaining balance of BRL 4.1 billion will be repaid in accordance with the following schedule: (i) two annual installments of BRL 100 million, in July 2026 and July 2027; (ii) one installment of BRL 1 billion in July 2028; and (iii) a final installment of BRL 2.9 billion in July 2029. Accordingly, in compliance with the established schedule and based on the authorization granted by the Central Bank of Brazil (BCB) and the approval issued by the Ministry of Finance, the Bank repaid the fifth installment, amounting to R$100 million, to the Federal Government in July 2026, resulting in a remaining outstanding balance of R$4.0 billion.

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$ 6,653,637 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

	September 30, 2026	December 31, 2025
Profit reserves	**86,577,430**	**82,301,417**
Legal reserve	16,439,781	16,128,978
Statutory reserves	70,137,649	66,172,439
Operating margin	57,213,928	54,328,927
Capital payout equalization	12,923,721	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 09/30/2026	01/01 to 09/30/2025
Net income attributable to shareholders of the Bank (R$ thousand)	5,776,488	8,458,188
Weighted average number of shares (basic and diluted)	5,709,745,992	5,708,696,148
Earnings per share (basic and diluted) (R$)	**1.01**	**1.48**

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.

	September 30, 2026	December 31, 2025
Financial assets at fair value through other comprehensive income	(3,247,715)	(3,001,469)
Hedge of investment in a foreign operation	19,811	(37,076)
Foreign currency translation	(7,006,511)	(6,499,951)
Actuarial gains/(losses) on pension plans	(13,309,912)	(6,217,529)
Cash flow hedge	(25,427)	(22,237)
Other	(835,927)	(864,697)
Total	**(24,405,681)**	**(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
3rd quarter				
Interest on own capital	196,992	0.035	Sep 01, 2026	Sep 11, 2026
Total allocated to the shareholders	**1,988,719**	**0.348**		
Interest on own capital [1]	1,988,719	0.348		

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

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
3rd quarter				
Interest on own capital [1]	410,587	0.072	Dec 01, 2025	Dec 11, 2025
Total allocated to the shareholders	**3,687,462**	**0.645**		
Interest on own capital [1]	3,687,462	0.645		

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	September 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]	21,911,376	0.4	22,455,806	0.4
Other shareholders	2,588,120,890	45.1	2,586,898,660	45.1
Total	**5,730,834,040**	**100.0**	**5,730,834,040**	**100.0**

1 - Includes, on September 30, 2026, 75,711 and 22,403 shares of the Bank held by BB Asset and BB-BI, respectively (73,450 and 11,957 shares on December 31, 2025).

	Common shares ON [1]	
	September 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)	434,438	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	--	(544,430)
Balance on September 30, 2026	**5,730,834,040**	**21,911,376**

In thousands of Reais, unless otherwise stated

	September 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]	402,745		334,826	
Free float at the end of period [2]	**2,843,025,842**	**49.6**	**2,842,623,097**	**49.6**

1 - Includes changes coming from Technical and Advisory Bodies.

2 - The shares held by the Board of Directors and Executive Committee are not included. 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:

	September 30, 2026		December 31, 2025	
	Shares	% Total	Shares	% Total
Treasury shares	**21,911,376**	**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	73.7	16,150,700	71.9
Repurchase programs (2012 and 2015)	4,937,222	22.5	5,625,287	25.1
Share-based payment	823,328	3.8	679,693	3.0
Mergers	126	--	126	--
Cost	**(252,443)**		**(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$ 23,070 thousand in the period from January 1, 2026 to September 30, 2026 (R$ 21,512 thousand in the period from January 1, 2025 to September 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.

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.

21– Fair value of financial instruments

	September 30, 2026		December 31, 2025	
	Carrying amount	Fair Value	Carrying amount	Fair Value
Assets				
Cash and due from banks	26,425,280	26,425,280	19,737,849	19,737,849
Deposits with Central Bank of Brasil	125,259,342	125,259,342	120,016,133	120,016,133
Financial assets at amortized cost, net	1,444,630,091	1,459,529,101	1,435,612,604	1,429,791,175
Interbank investments	190,008,953	190,248,512	189,464,519	189,896,383
Loan portfolio	1,133,064,712	1,147,821,468	1,133,069,621	1,128,042,254
Securities	51,239,946	51,142,641	47,261,092	46,035,166
Other financial assets	70,316,480	70,316,480	65,817,372	65,817,372
Financial assets at fair value through profit or loss	18,624,534	18,624,534	12,277,786	12,277,786
Financial assets at fair value through other comprehensive income	726,802,435	726,802,435	673,139,259	673,139,259
Liabilities				
Financial liabilities at amortized cost	2,242,302,496	2,241,340,190	2,149,846,333	2,143,368,209
Customers resources	946,630,252	946,794,221	897,937,449	896,808,990
Financial institutions resources	828,188,057	827,061,782	727,039,247	721,689,582
Resources from issuance of debt securities	285,567,802	285,567,802	331,537,120	331,537,120
Other financial liabilities	181,916,385	181,916,385	193,332,517	193,332,517
Financial liabilities at fair value through profit or loss	7,112,021	7,112,021	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 considered to be quoted in an active market if prices are readily available and are based on regularly occurring 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.

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.

In thousands of Reais, unless otherwise stated

	September 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	**748,319,295**	**719,325,617**	**28,727,405**	**266,273**
Financial assets at fair value through profit or loss	**18,624,534**	**6,462,297**	**11,996,774**	**165,463**
Debt and equity instruments	**11,457,177**	**6,462,297**	**4,829,417**	**165,463**
Government bonds	6,462,292	6,462,292	--	--
Corporate bonds	4,994,885	5	4,829,417	165,463
Derivatives	**7,167,357**	**--**	**7,167,357**	**--**
Swaps	3,936,112	--	3,936,112	--
Forward operations	1,967,107	--	1,967,107	--
Options	777,082	--	777,082	--
Other derivative financial instruments	487,056	--	487,056	--
Financial assets at fair value through other comprehensive income	**726,802,435**	**712,863,320**	**13,883,307**	**55,808**
Government bonds	712,534,248	712,534,248	--	--
Corporate bonds	14,268,187	329,072	13,883,307	55,808
Financial assets at amortized cost (hedged item)	**2,892,326**	**--**	**2,847,324**	**45,002**
Interbank investments	**2,847,324**	**--**	**2,847,324**	**--**
Loan portfolio	45,002	--	--	45,002
Liabilities	**11,829,478**	**--**	**11,829,478**	**--**
Financial liabilities at fair value through profit or loss	**7,112,021**	**--**	**7,112,021**	**--**
Derivatives	**7,112,021**	**--**	**7,112,021**	**--**
Forward operations	3,176,128	--	3,176,128	--
Swaps	2,133,275	--	2,133,275	--
Options	1,687,108	--	1,687,108	--
Other derivative financial instruments	115,510	--	115,510	--
Financial liabilities at amortized cost (hedged item)	**4,717,457**	**--**	**4,717,457**	**--**
Financial institutions resources	2,637,215	--	2,637,215	--
Resources from issuance of debt securities	2,080,242	--	2,080,242	--
Financial assets and liabilities not measured at fair value in the statement of financial position				
Assets	**1,456,636,775**	**25,403,434**	**213,140,395**	**1,218,092,946**
Financial assets at amortized cost, net	1,456,636,775	25,403,434	213,140,395	1,218,092,946
Interbank investments	187,401,188	--	187,401,188	--
Loan portfolio	1,147,776,466	--	--	1,147,776,466
Securities	51,142,641	25,403,434	25,739,207	--
Other financial assets	70,316,480	--	--	70,316,480
Liabilities	**2,236,622,733**	**--**	**--**	**2,236,622,733**
Financial liabilities at amortized cost	2,236,622,733	--	--	2,236,622,733
Customers resources	946,794,221	--	--	946,794,221
Financial institutions resources	824,424,567	--	--	824,424,567
Resources from issuance of debt securities	283,487,560	--	--	283,487,560
Other financial liabilities	181,916,385	--	--	181,916,385

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

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 September 30, 2026
Financial assets at fair value through profit or loss	212,286	29,293	--	(76,138)	--	22	165,463
Financial assets at fair value through other comprehensive income	73,527	(17,719)	--	--	--	--	55,808
Loan portfolio (hedged item)	48,682	(3,680)	--	--	--	--	45,002
Total	**334,495**	**7,894**	**--**	**(76,138)**	**--**	**22**	**266,273**

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 intention of being held until their maturities – loans to customers, funding in the retail market and held to maturity securities - and which are accounted for at rates based on the contractual 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:

Sensitivity analysis for trading and trading and banking portfolio

Risk factors / Exposures	September 30, 2026			December 31, 2025		
	Scenario I	**Scenario II**	**Scenario III**	**Scenario I**	**Scenario II**	**Scenario III**
Trading portfolio						
Fixed rate	(106,491)	(334,292)	(650,652)	(59,016)	(185,673)	(364,233)
Interest rate coupons	(4,404)	(99)	(199)	(21,388)	(359)	(717)
Price index coupons	(208,662)	(357,311)	(652,677)	(184,117)	(320,059)	(594,607)
Foreign currency rates	(462,339)	(651,236)	(1,367,710)	(270,703)	(291,709)	(609,006)
Total	**(781,896)**	**(1,342,938)**	**(2,671,238)**	**(535,224)**	**(797,800)**	**(1,568,563)**
Trading and banking portfolios						
Fixed rate	(13,853,733)	(43,030,162)	(81,214,799)	(13,989,424)	(42,601,912)	(80,641,925)
Interest rate coupons	(14,049,291)	(26,603,116)	(56,968,761)	(13,629,125)	(24,712,100)	(52,923,067)
Price index coupons	(485,045)	(768,807)	(1,447,174)	(455,321)	(728,816)	(1,382,330)
Foreign currency rates	(5,966,996)	(888,926)	(1,827,196)	(5,082,322)	(303,072)	(616,128)
Total	**(34,355,065)**	**(71,291,011)**	**(141,457,930)**	**(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 with a defined maturity that is part of the composition of commercial sources, represented by the issuance of Agribusiness Credit Letters (LCA), Real Estate Credit Letters (LCI) and Financial Letter, regardless the grace period, has daily availability for the saver. In this case, the behavior of respecting contractual deadlines was observed, a procedure similar to that adopted for 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.

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	September 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	2,514,285	13,976,951	10,017,673	282,848,327	2,292	309,359,528	16.0%
LCA	1,242,023	13,327,040	45,810,157	115,957,759	--	176,336,979	9.1%
LCI	341,501	1,648,339	2,547,459	11,353,985	--	15,891,284	0.8%
Financial bills	--	23,452,753	--	3,253,363	--	26,706,116	1.4%
Savings	212,770,831	--	--	--	--	212,770,831	11.0%
Clients deposits	81,589,549	--	--	--	--	81,589,549	4.2%
Judicial deposits	278,900,749	--	--	--	--	278,900,749	14.4%
Treasury fundings	2,890,036	29,407,359	3,863,195	13,841,664	4,365,143	54,367,397	2.9%
Fixed time deposit	3,408,519	3,702,703	1,864,592	5,379,718	--	14,355,532	0.7%
Other retail fundings	10,493,261	51,478	261,647	1,692,314	--	12,498,700	0.7%
Foreign market funding	5,428,948	18,046,796	7,324,195	15,894,653	--	46,694,592	2.4%
Repurchase agreement	675,657,224	15,696,589	422,330	12,106,787	--	703,882,930	36.4%
Total	**1,275,236,926**	**119,310,008**	**72,111,248**	**462,328,570**	**4,367,435**	**1,933,354,187**	**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.

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

	September 30, 2026	December 31, 2025
Deposits with Central Bank of Brasil	**125,259,342**	**120,016,133**
Financial assets at amortized cost	**1,553,540,720**	**1,537,820,856**
Interbank investments	190,016,306	189,483,316
Loan portfolio	1,235,239,127	1,229,906,795
Securities	51,299,191	47,580,365
Other financial assets	76,986,096	70,850,380
Financial assets at fair value through profit or loss	**18,624,534**	**12,277,786**
Debt and equity instruments	11,457,177	7,620,302
Derivatives	7,167,357	4,657,484
Financial assets at fair value through other comprehensive income	**726,817,445**	**673,277,753**
Off-balance sheet items	**262,272,010**	**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

	September 30, 2026	December 31, 2025
Domestic market	**1,168,245,827**	**1,164,471,947**
Southeast	466,816,323	463,031,985
South	195,661,114	196,235,862
Midwest	228,812,337	237,344,101
Northeast	190,938,442	182,600,742
North	86,017,611	85,259,257
Foreign market	**66,993,300**	**65,434,848**
Total assets	**1,235,239,127**	**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, Assets, Liabilities, Liquidity, 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.

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

	September 30, 2026			December 31, 2025		
	Number of participants			Number of participants		
	Active	Retired/users	Total	Active	Retired/users	Total
Retirement and pension plans	**85,322**	**121,022**	**206,344**	**86,919**	**121,572**	**208,491**
Benefit Plan 1 – Previ	2,269	97,559	99,828	2,525	98,524	101,049
Previ Futuro	73,328	5,557	78,885	74,410	5,036	79,446
Informal Plan	--	1,682	1,682	--	1,717	1,717
Other plans	9,725	16,224	25,949	9,984	16,295	26,279
Health care plans	**86,937**	**104,177**	**191,114**	**88,528**	**104,848**	**193,376**
Cassi	78,781	99,578	178,359	80,182	99,898	180,080
Other plans	8,156	4,599	12,755	8,346	4,950	13,296

Bank's contributions to benefit plans

	01/01 to 09/30/2026	01/01 to 09/30/2025
Retirement and pension plans	**1,741,482**	**1,631,170**
Benefit Plan 1 – Previ [1]	488,897	487,408
Previ Futuro	954,831	840,181
Informal Plan	82,871	83,449
Other plans	214,883	220,132
Health care plans	**1,772,826**	**1,700,368**
Cassi	1,561,946	1,497,978
Other plans	210,880	202,390
Total	**3,514,308**	**3,331,538**

1 - 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 09/30/2026	01/01 to 09/30/2025
Retirement and pension plans	**1,774,027**	**1,807,789**
Benefit Plan 1 – Previ	2,885,614	2,774,954
Previ Futuro	(954,831)	(840,181)
Informal Plan	(82,496)	(75,355)
Other plans	(74,260)	(51,629)
Health care plans	**(2,056,851)**	**(1,920,685)**
Cassi	(1,849,763)	(1,727,567)
Other plans	(207,088)	(193,118)
Total	**(282,824)**	**(112,896)**

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.

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 - 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 - 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	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 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) Surplus/(deficit) - plot sponsor	22,348,134	31,308,890	(715,881)	(664,842)	(10,282,623)	(8,804,648)	(1,325,948)	(780,605)
5) Amounts recognized in profit [1]	784,933	--	(28,349)	--	(373,472)	--	(40,795)	--
6) Amounts received from funds (Note 23.d) [1]	160,565	--	--	--	--	--	--	--
7) Benefits paid [1]	--	--	24,809	--	595,531	--	77,546	--
8) Net actuarial asset/(liability) [2] (4+5+6+7)	**23,293,632**	**31,308,890**	**(719,421)**	**(664,842)**	**(10,060,564)**	**(8,804,648)**	**(1,289,197)**	**(780,605)**

1 - Changes occurred after the actuarial valuation of June.
2 - 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 09/30/2026	01/01 to 09/30/2025	01/01 to 09/30/2026	01/01 to 09/30/2025	01/01 to 09/30/2026	01/01 to 09/30/2025	01/01 to 09/30/2026	01/01 to 09/30/2025
Current service cost	(1,059)	(4,087)	--	--	(76,225)	(68,532)	(1,027)	(943)
Interest cost	(6,910,280)	(6,569,629)	(62,828)	(62,524)	(923,633)	(863,737)	(457,001)	(439,373)
Expected yield on plan assets	9,796,953	9,348,670	--	--	--	--	374,087	392,272
Unrecognized past service cost	--	--	(19,668)	(12,831)	--	--	--	--
Expense with active employees	--	--	--	--	(849,905)	(795,298)	(199,339)	(198,577)
Other adjustments/reversals	--	--	--	--	--	--	1,932	1,874
(Expense)/income recognized in profit or loss	**2,885,614**	**2,774,954**	**(82,496)**	**(75,355)**	**(1,849,763)**	**(1,727,567)**	**(281,348)**	**(244,747)**

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)**

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 - 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 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)	--	--

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

	Actuarial assets		Actuarial liabilities	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Benefit Plan 1 (Previ)	23,293,632	31,308,890	--	--
Informal Plan (Previ)	--	--	(719,421)	(664,842)
Associates Plan (Cassi)	--	--	(10,060,564)	(8,804,648)
General Regulation (Economus)	--	--	(804,080)	(433,310)
Complementary Regulation 1 (Economus)	10,127	11,481	--	--
Plus I and II (Economus)	--	--	(710,350)	(607,913)
B' Group (Economus)	--	--	(223,453)	(204,985)
Prevmais (Economus)	180,283	188,701	--	--
Multifuturo I (Fusesc)	96,953	93,519	--	--
Benefit Plan I (Fusesc)	122,739	133,578	--	--
BEP Plan (Prevbep)	38,584	38,324	--	--
Total	**23,742,318**	**31,774,493**	**(12,517,868)**	**(10,715,698)**

d) Allocations of the surplus – Benefit Plan 1

	September 30, 2026	December 31, 2025
Surplus Fund [1]		
Opening balance	**12,367,543**	**12,026,025**
Contributions to Plan 1	(488,897)	(697,239)
Update	935,856	1,038,757
Closing balance	**12,814,502**	**12,367,543**

1 - 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.).

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 09/30/2026	01/01 to 09/30/2025
Short-term benefits	**50,464**	**54,640**
Compensation and social charges	31,013	27,987
Executive Board	30,938	27,711
Board of Directors	75	276
Variable remuneration (cash) and social charges	11,697	21,192
Other [1]	7,754	5,461
Termination benefits	**100**	**348**
Share-based payment benefits	**9,687**	**15,138**
Total	**60,251**	**70,126**

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 selling 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;

- 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 09/30/2026, the Bank was reimbursed a total of R$ 375,187 thousand (R$ 353,940 thousand in the 01/01 to 09/30/2025), related to the structure sharing and a total of R$ 644,609 thousand (R$ 577,798 thousand in the 01/01 to 09/30/2025), 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 09/30/2026, the Bank's contributions to FBB totaled R$ 113,446 thousand (R$ 127,815 thousand in the 01/01 to 09/30/2025).

c) Acquisition of portfolio of loans transferred by Banco Votorantim

	01/01 to 09/30/2026	01/01 to 09/30/2025
Assignment with substantial retention of risks and rewards (with co-obligation)	3,526,799	3,823,924

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	September 30, 2026
Assets	**1,525,555**	**11,751,913**	**6,458**	**33,279,085**	**46,563,011**
Interbank investments	--	543,358	--	390,373	**933,731**
Financial assets	66	238,229	--	1,750,818	**1,989,113**
Loan portfolio [1]	--	6,725,368	6,458	20,355,734	**27,087,560**
Other assets [2]	1,525,489	4,244,958	--	10,782,160	**16,552,607**
Guarantees received	187,975	151,212	--	3,349,656	**3,688,843**
Liabilities	**34,757,028**	**21,788,309**	**31,455**	**81,729,979**	**138,306,771**
Customers resources	6,030,677	471,943	4,014	11,743,036	**18,249,670**
Financial institutions resources	377,474	1,699,135	--	68,032,489	**70,109,098**
Funds from issuance of securities	39,824	--	27,441	14,638	**81,903**
Other liabilities [2 3]	28,309,053	19,617,231	--	1,939,816	**49,866,100**
Guarantees given and other co-obligations	187,975	5,048,816	4,978	104,083	**5,345,852**
Statement of income	**01/01 to 09/30/2026**				
Interest income	5,062,773	1,325,531	987	2,669,160	**9,058,451**
Interest expense	(342,569)	(127,150)	(3,743)	(3,995,900)	**(4,469,362)**
Commissions and fee income	72,830	5,622,800	21	437,626	**6,133,277**
Other operating income	3,088	579,216	--	615,466	**1,197,770**
Other operating expenses [2]	(2,073,460)	(2,217,412)	--	(438,759)	**(4,729,631)**

1 - The Bank constituted the amount of R$ 11,763 thousand as allowance for losses associated with credit risk on related parties' loan portfolio. The reversal of expense for allowance was R$ 8,675 thousand in the 01/01 to 09/30/2026.

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 09/30/2025**				
Interest income	5,144,447	897,705	868	2,659,785	**8,702,805**
Interest expense	(184,926)	(235,882)	(3,025)	(3,472,940)	**(3,896,773)**
Commissions and fee income	86,674	5,493,024	17	510,035	**6,089,750**
Other operating income	4,244	641,313	--	21,063	**666,620**
Other operating expenses [2]	(2,133,830)	(732,316)	--	(448,467)	**(3,314,613)**

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$ 23,947 thousand in the 01/01 to 09/30/2025.

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

	September 30, 2026		
	Up to 1 year	After 1 year	Total
Assets			
Cash and due from banks	26,425,280	--	26,425,280
Deposits with Central Bank of Brasil	125,259,342	--	125,259,342
Financial assets at amortized cost, net	665,249,591	779,380,499	1,444,630,090
Interbank investments	189,528,891	480,061	190,008,952
Loan portfolio	407,672,986	725,391,726	1,133,064,712
Securities	29,182,080	22,057,866	51,239,946
Other financial assets	38,865,634	31,450,846	70,316,480
Financial assets at fair value through profit or loss	16,367,701	2,256,833	18,624,534
Debt and equity instruments	11,457,177	--	11,457,177
Derivatives	4,910,524	2,256,833	7,167,357
Financial assets at fair value through other comprehensive income	39,204,732	687,597,703	726,802,435
Non current assets held for sale	245,055	--	245,055
Investments in associates and joint ventures	--	22,611,499	22,611,499
Property and equipment	--	19,390,877	19,390,877
Use	--	15,143,206	15,143,206
Right of use assets	--	4,247,671	4,247,671
Intangibles	--	13,148,517	13,148,517
Tax assets	34,688,271	84,006,825	118,695,096
Current	13,007,396	--	13,007,396
Deferred	21,680,875	84,006,825	105,687,700
Other assets	12,682,297	23,966,410	36,648,707
Total assets	**920,122,269**	**1,632,359,163**	**2,552,481,432**
Liabilities			
Financial liabilities at amortized cost	1,639,989,905	602,312,591	2,242,302,496
Customers resources	656,334,774	290,295,478	946,630,252
Financial institutions resources	775,131,971	53,056,086	828,188,057
Resources from issuance of debt securities	96,154,340	189,413,462	285,567,802
Other financial liabilities	112,368,820	69,547,565	181,916,385
Financial liabilities at fair value through profit or loss	4,167,862	2,944,159	7,112,021
Provisions	13,405,385	25,590,338	38,995,723
Provisions for civil, tax and labor claims	8,478,243	22,360,466	30,838,709
Other provisions	4,927,142	3,229,872	8,157,014
Provisions for expected credit losses on financial guarantee contracts and other commitments	158,564	215,563	374,127
Tax liabilities	11,432,798	8,553,852	19,986,650
Current	6,755,709	--	6,755,709
Deferred	4,677,089	8,553,852	13,230,941
Other liabilities	45,436,991	6,376,578	51,813,569
Shareholders' equity	--	191,896,847	191,896,847
Total liabilities and equity	**1,714,591,505**	**837,889,928**	**2,552,481,433**

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 Brasil	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 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 September 30, 2026, the outstanding balance of contracted operations amounted to R$ 40,399,713 thousand (R$ 22,556,901 thousand 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 implemente 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 undertaking the necessary adjustments to its processes and systems in preparation for the implementation of the Tax Reform. The potential effects on its operations, products, services, and pricing continue to be assessed as the related regulatory framework evolves.

27– Subsequent events

a) Extraordinary Contribution to the CASSI Members' Health Plan

On November 3, 2026, the Executive Board approved an exceptional and extraordinary contribution to the CASSI Members' Health Plan in the amount of R$1,373 million, comprising R$500 million to be recognized in 2026 and R$873 million in 2027.

The Bank's contribution is subject to the approval by CASSI's Members' Assembly of the contribution attributable to members, the execution of a Memorandum of Understanding with the entities representing the members, and the fulfillment of the other conditions established for the transaction.

In thousands of Reais, unless otherwise stated

28– Reconciliation of Shareholders' equity and income

	Reference	Net income		Shareholders' equity	
		01/01 to 09/30/2026	01/01 to 09/30/2025	September 30, 2026	December 31, 2025
Attributable to shareholders of the Bank – BRGAAP		**7,480,331**	**12,835,655**	**184,518,558**	**187,901,710**
IFRS adjustments net of tax effect		**(1,703,843)**	**(4,377,467)**	**1,628,078**	**1,305,965**
Expected losses on financial instruments	(a)	(698,133)	(3,668,275)	1,214,410	1,912,543
Restatement of Financial Statements in Hyperinflationary Economies	(b)	(1,002,942)	(971,774)	358,361	311,851
Other adjustments		(2,768)	262,582	55,307	(918,429)
Attributable to shareholders of the Bank – IFRS		**5,776,488**	**8,458,188**	**186,146,636**	**189,207,675**
Attributable to non-controlling interests		2,357,261	2,308,671	5,750,211	4,359,741
According to IFRS		**8,133,749**	**10,766,859**	**191,896,847**	**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.

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Report on review of interim condensed consolidated financial statements

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

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 September 30, 2026, which comprise the condensed consolidated balance sheet as of September 30, 2026, the related condensed consolidated statements of income and comprehensive income for the tree and nine-month periods, changes in shareholders' equity and cash flows for the nine-month period then ended, and notes to the interim condensed consolidated financial statements.

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 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.

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KPMG Auditores Independentes Ltda., a Brazilian limited liability company and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

Conclusion on the interim condensed consolidated financial information

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial information at September 30, 2026 is 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 nine-month period ended September 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, November 10, 2026

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

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

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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 September 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), November 09, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

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

Francisco Augusto Lassalvia
CHIEF WHOLESALE OFFICER and acting CHIEF RETAIL BUSINESS OFFICER

Gilson Alceu Bittencourt
CHIEF AGRIBUSINESS AND FAMILY FARMING OFFICER

José Ricardo Sasseron
CHIEF GOVERNMENT BUSINESS AND CORPORATE SUSTAINABILITY 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), November 09, 2026.

Tarciana Paula Gomes Medeiros
CHIEF EXECUTIVE OFFICER (CEO)

Ana Cristina Rosa Garcia
CHIEF CORPORATE OFFICER

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

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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
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
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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
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Bernard Appy
João Vicente Silva Machado
José Pedro Bastos Neves
Paulo Moreira Marques

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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