MATERIAL FACT

In accordance with Article 157, paragraph 4, of Law No. 6,404/1976 and CVM Resolutions No. 44/2021 and No. 80/2022, Banco do Brasil S.A. announces the revision of its Guidance for 2026, as detailed below:

2. The revaluation of Cost of Credit was required mainly due to: (a) the continued increase in delinquency levels in the Agribusiness Loan Portfolio, reflected in the low level of timely payments under operations in the segment; and (b) the performance of renegotiations with delinquent clients under Provisional Measure No. 1,376/2026, which has been below initial expectations. These factors were compounded by the higher concentration of maturities in this portfolio during 3Q26, whose provisioning expenses are expected to impact 4Q26.

3. The adjustments to the Loan Portfolio and Net Interest Income, in turn, reflect the more adverse risk environment and the adoption of a more prudent capital allocation approach.

4. The Adjusted Net Income incorporates the effects of these revisions.

5. In this context, based on the best available estimates and maintaining commitment to transparency and business sustainability, Management has made the following adjustments:

Items	Guidance 2026		9M26 Observed
	Previous	Revised	
Loan Portfolio (1)	**0.5% to 4.5%**	**-2% to 0%**	**0.8%**
Individuals	**6% to 10%**	**0% to 2%**	**2.1%**
Companies	**-3% to 1%**	**-4% to –2%**	**-0.9%**
Agribusiness	**-2% to 2%**	**-3% to –1%**	**1.2%**
Sustainable Loan Portfolio	**2% to 6%**	**Maintained**	**8.2%**
Net Interest Income	**7% to 11%**	**2.5% to 4.5%**	**7.4%**
Cost of Credit (2)	R$ billion **65 to 70**	R$ billion **80 to 83**	R$ billion **58.6**
Fee Income	**2% to 6%**	**Maintained**	**4.8%**
Administrative Expenses	**5% to 9%**	**Maintained**	**4.8%**
Adjusted Net Income	R$ billion **18 to 22**	R$ billion **9 to 11**	R$ billion **8.6**

(1) Loan Portfolio: it considers the domestic portfolio plus private securities and guarantees and does not consider government credit.
(2) Cost of Credit: it corresponds to expected loss expenses (as per CMN Resolution No. 4,966/21), plus discounts granted and less revenue from credit recovery.

6. The Guidance reflects Management's current expectations and does not constitute a guarantee of future performance. As it depends on market conditions and economic performance, both domestic and international, and is subject to risks and uncertainties, including factors beyond Management's control, actual results and performance may differ from those expected.

7. Additional information is available in the 3Q26 MD&A Report, in the videocast featuring commentary from the CFO and the Investor Relations team on the earnings highlights, and in the earnings webcast, at www.bb.com.br/ri.

Brasília (DF), November 11, 2026.

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