MATERIAL FACT

Pursuant to Article 157, paragraph 4, of Law No. 6,404, dated December 15, 1976, and CVM Resolution No. 44, dated August 23, 2021, Banco do Brasil S.A. (BB, Bank or Company) announces that its Board of Directors approved, at a meeting held on November 10, 2026, the measures described in items 1 through 4 regarding shareholder remuneration for fiscal years 2026 and 2027.

The decision considered, among other factors, persistently elevated delinquency in the agribusiness loan portfolio and its effects on the cost of credit and net income, which impact capital projections.

Fiscal Year 2026

1. Reduce the percentage of adjusted net income allocated to shareholder remuneration (payout) from 30%, as disclosed in the Material Fact dated January 19, 2026, to 25%, thereby limiting it to the percentage corresponding to the mandatory minimum dividend.

   To align with the new payout, no interim dividend announcements will be made on November 11, 2026, or November 19, 2026. The additional dividend amount required to meet the mandatory minimum dividend, to be calculated based on the results for fiscal year 2026, will be announced on February 17, 2027, with payment on March 10, 2027.

Fiscal Year 2027

2. Set the payout for 2027 at 25% of adjusted net income for the fiscal year, corresponding to the mandatory minimum dividend, with its declaration and distribution subject to the compatibility of the payment with BB's capital projections at fiscal year-end. This circumstance will be reported by the competent bodies to the Annual Shareholders' Meeting to be held in 2028, pursuant to Articles 132, item II, and 202, paragraph 4, of Law No. 6,404/1976.
3. Accordingly, no interim dividends will be declared or distributed during 2027.
4. Following the close of fiscal year 2027, the Bank's governing bodies will assess whether capital projections allow for the distribution of mandatory minimum dividends to shareholders. The portion of net income for fiscal year 2027 that is not distributed shall be allocated to a special reserve, to be reversed as soon as projections improve, provided that the reserves have not been used, pursuant to Article 202, paragraph 5, of Law No. 6,404/1976.

The decisions announced herein are prudential and temporary in nature; they serve the Company's best interests and the sustainability of its operations and are supported by BB's Specific Policy on Shareholder Remuneration.

Banco do Brasil reaffirms its commitment to transparency and to the timely, broad and equitable disclosure of information to the market. Any material decisions or changes arising from developments in the indicators underlying the decisions announced herein will be promptly disclosed to the market.

Brasília (DF), November 11, 2026.

Marco Geovanne Tobias da Silva
CFO & IRO