

MATERIAL FACT

Pursuant to § 4 of Article 157 of Law 6,404, dated December 15, 1976 and according to CVM (Brazilian Securities and Exchange Commission) Rule Nr. 44, dated August 23, 2021, BB Seguridade Participações S.A. (“BB Seguridade”) hereby informs that has revised its guidance for 2025, considering the 1H25 results and the most recent operating trends:

Indicator	Initial Estimates	Observed 1H25	Revised Estimates
Non-interest operating result (ex-holding)	+3% to +8%	+7.4%	+1% to +4%
Premiums written of Brasilseg	+2% to +7%	-3.4%	-4% to +1%
PGBL and VGBL pension plans reserves of Brasilprev	+12% to +16%	+9.8%	+9% to +12%

In the 1H25, the growth of the “Non-interest Operating Result” remained within the projected range for the fiscal year.

Regarding the indicator “Premiums Written of Brasilseg”, the variation is explained by a lower-than-expected performance in credit-related products, particularly crop insurance and credit life insurance.

As for the indicator “PGBL and VGBL pension reserves of Brasilprev”, the deviation from expected inflow for pension plans occurred due to the publication of Decrees No. 12,466/25 and 12,499/25, which established the charging of IOF tax on contributions to VGBL plans exceeding the limits set forth in the aforementioned executive branch regulations.

Brasilia, August 4th, 2025

RAFAEL SPERENDIO
CFO