

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 announces the estimates for the fiscal year 2026 ("Guidance 2026").

For 2026, BB Seguridade will continue monitoring the same indicators that comprised the 2025 Guidance. The projected ranges for 2026 and the results of 2025 are presented in the table below:

Indicator	Guidance 2026	Reported 2025
Pension plan reserves – PGBL and VGBL of Brasilprev	+8% to +11%	+9.3%
Premiums written of Brasilseg	-3% to +2%	-8.8%
Non-interest operating results (ex-holdings)	-7% to -3%	+2.8%

For further information, please refer to the 4Q25 Management Discussion and Analysis Report, as well as the Section 3 of the Reference Form, both available at www.bbseguridaderi.com.br/en.

Brasilia, February 09th, 2026

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