BB SEGUROS

BB Seguridade

Earnings

3Q26

BB SEGUROS

In 9M26

R$ **6.8 billion** (+0.1%)
net income[1]

R$ **5.2 billion** (-1.1%)
operating result[2]

R$ **1.6 billion** (+4.4%)
financial result[2]

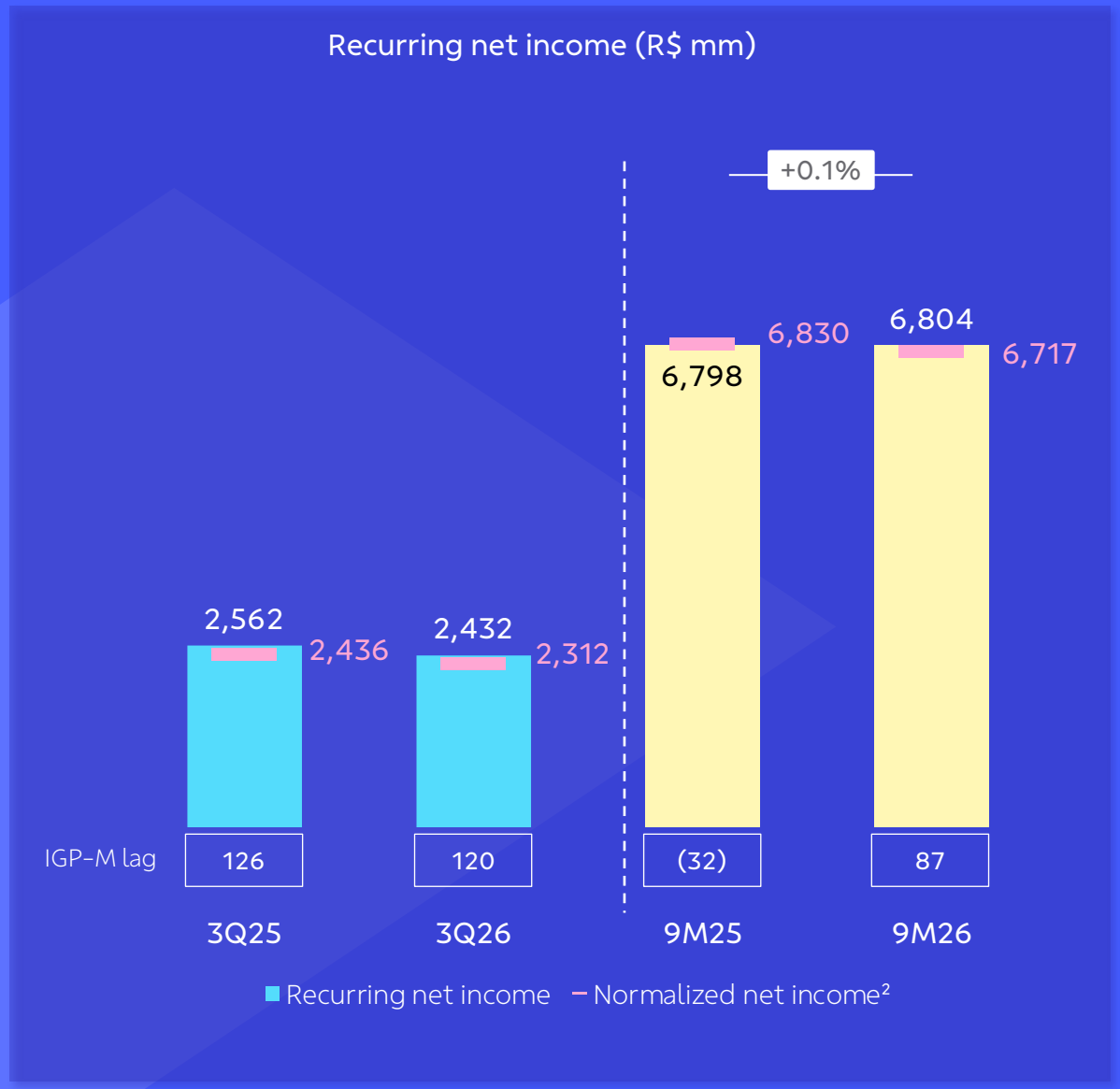
Loss ratio	**22.7%** -0.5 p.p. YoY
Pension plans reserves	R$**514.2 bn** +12.1% YoY
Pension plans net inflow	R$**4.5 bn** -R$9.1 bn (9M25)
Premium bonds collections	R$**5.2 bn** -3.6% YoY
Lottery prizes paid	R$**60.3 mm** +18.1% YoY

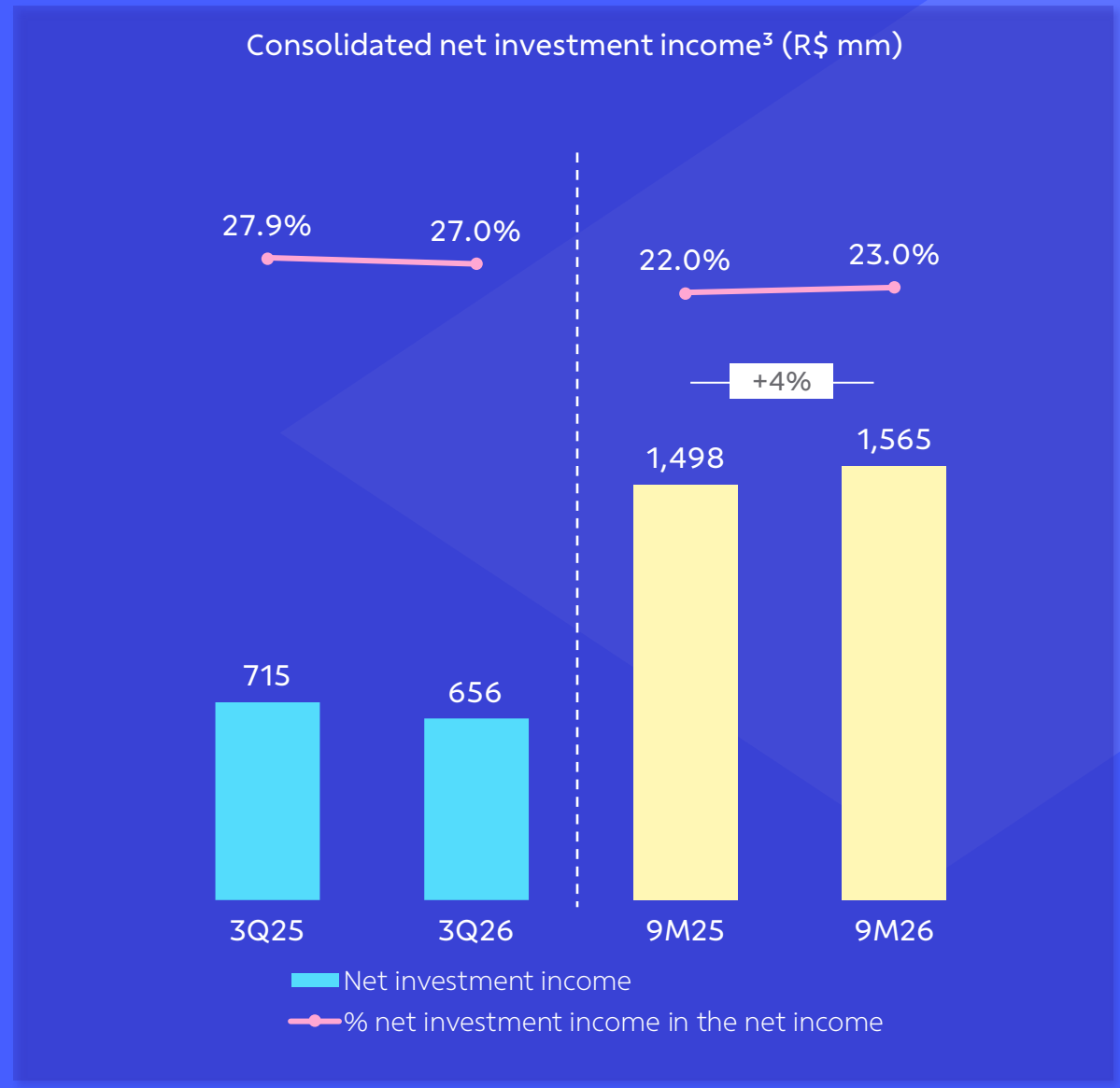
*Changes on 9M25.
1 – Managerial net income (does not consider IFRS 17 standards and extraordinary events)
2 – Consolidated, net of taxes, considering the effective tax rate and the equity stake of BB Seguridade in each company

BB SEGUROS

Our numbers

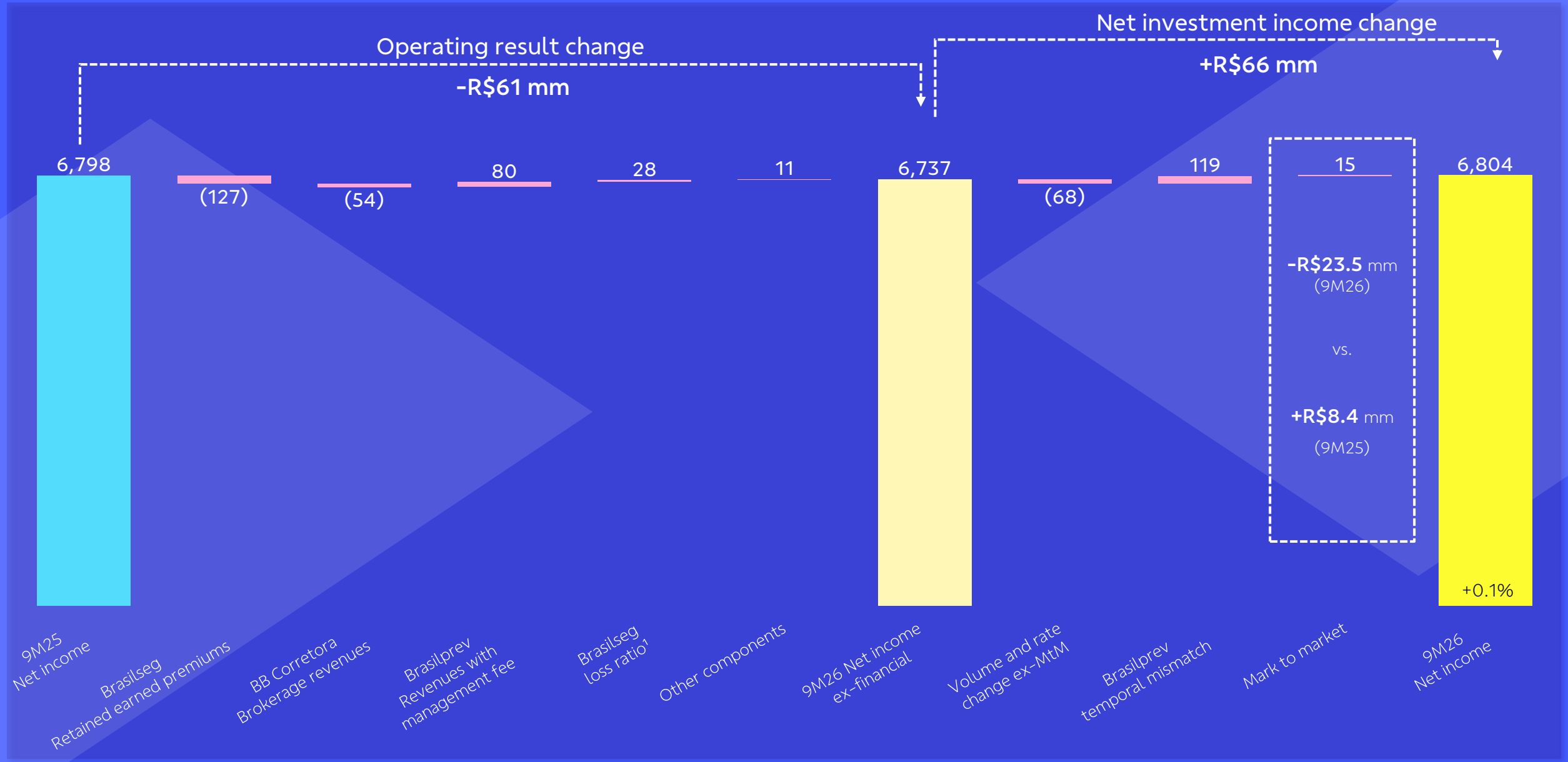
Recurring net income and net investment income[1]





1 – Does not consider IFRS 17 standards | 2- Adjustment of the one-month lag in the IGP-M accrual on defined benefited plans of Brasilprev | 3- Net of taxes considering the effective tax rate of each company.

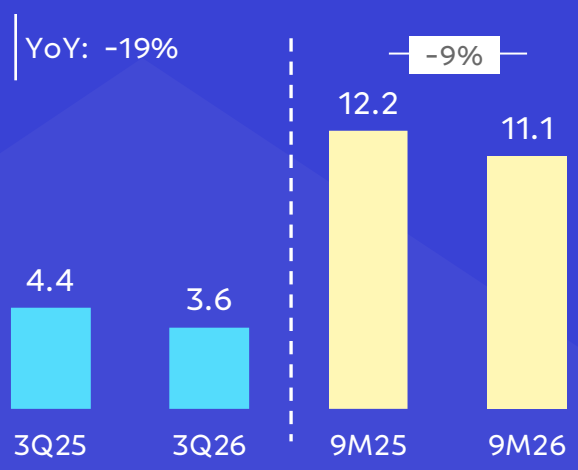
Recurring net income main components



1 –Changes on retained claims and acquisition costs, considering the ratios reported in 9M25.

Insurance

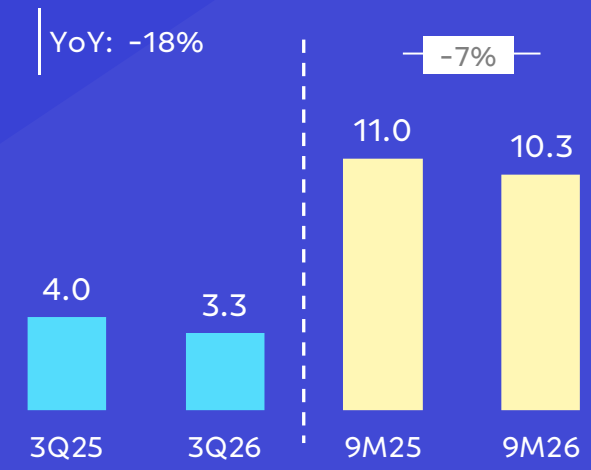
Premium written (R$ bn)



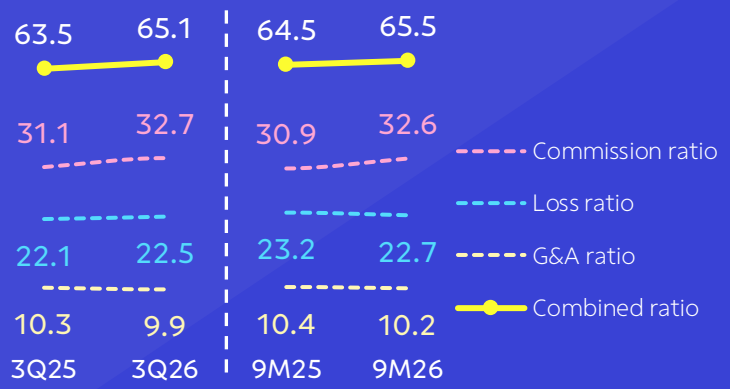
Premiums written by segment

	Breakdown of premiums 9M26	On 3Q25	Chg. On 9M25
Rural	46.8%	(24.3%)	(13.0%)
Term life	22.9%	(8.9%)	(6.5%)
Credit life	20.4%	(26.9%)	(10.3%)
Home	4.2%	+28.6%	+25.0%
Corporate	3.0%	(9.4%)	(2.9%)
Mortgage life	2.4%	(0.5%)	(0.5%)

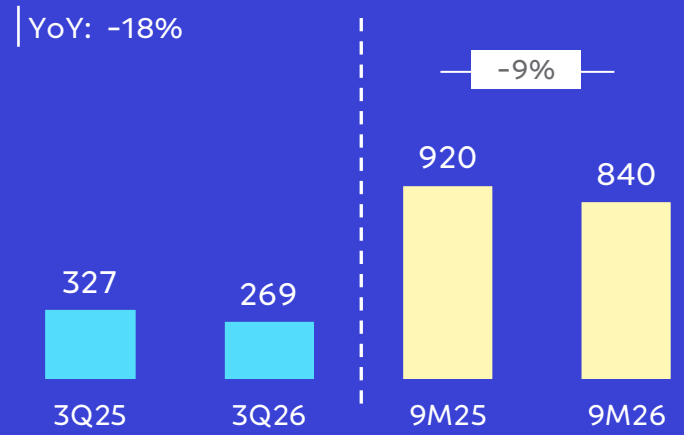
Retained premiums (R$ bn)



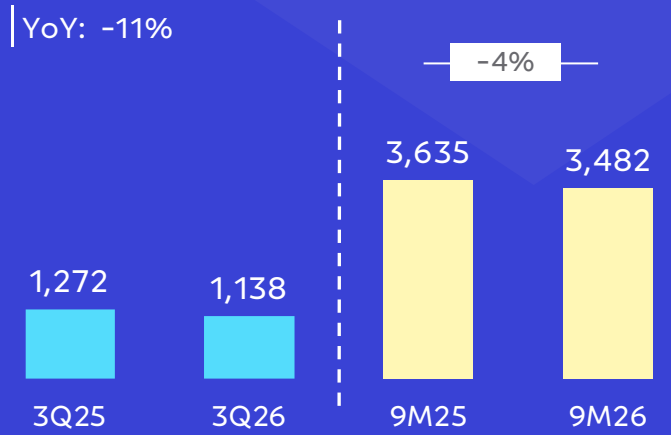
Performance ratios (%)



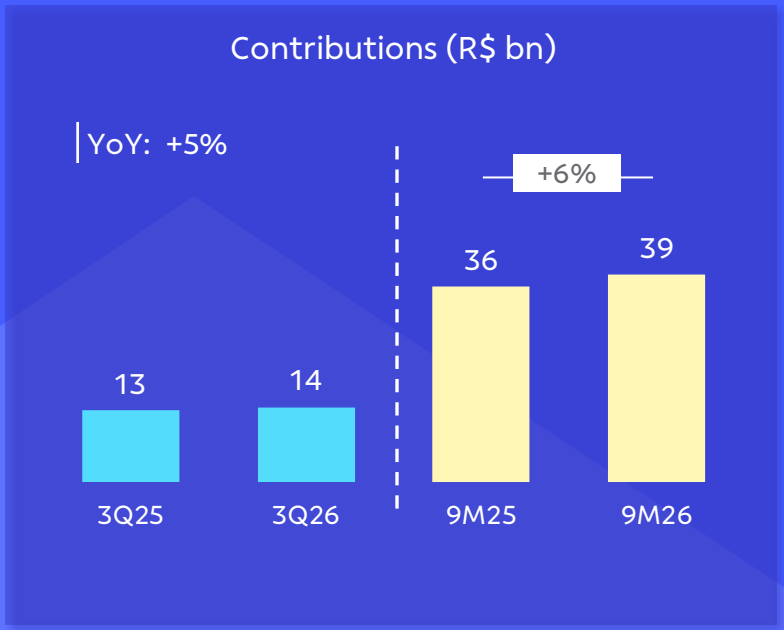
Net investment income (R$ mm)

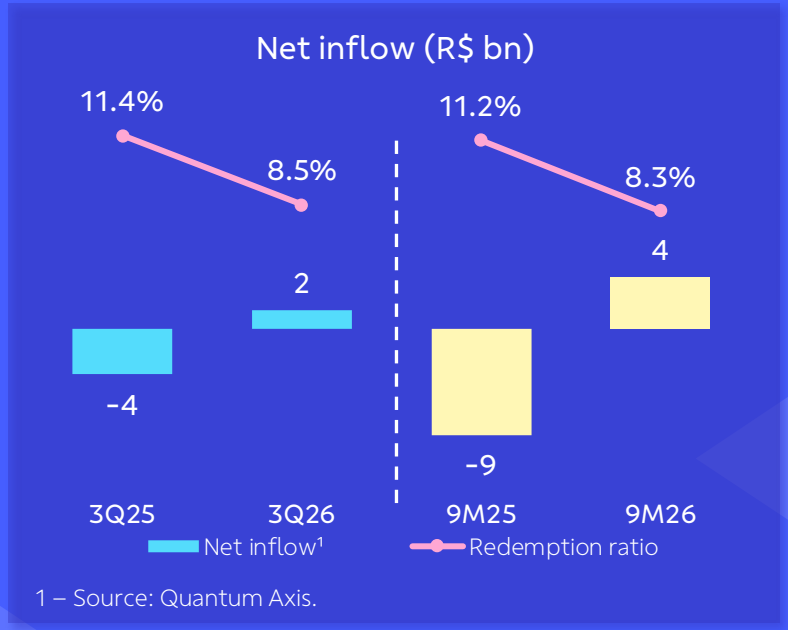


Recurring net income (R$ mm)



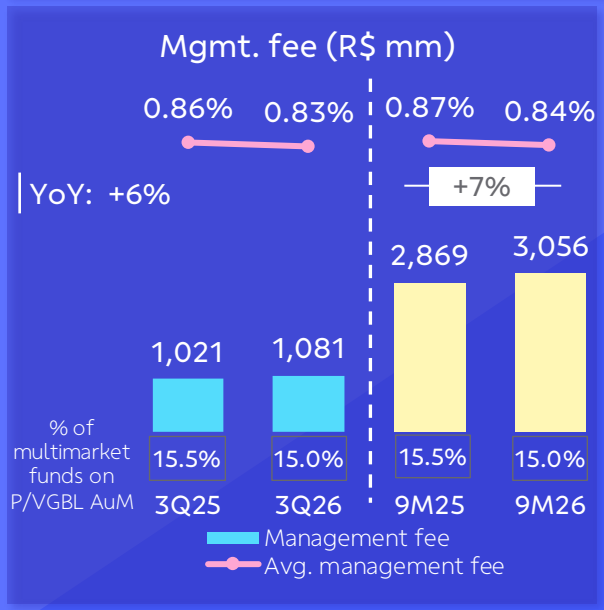
Pension plans



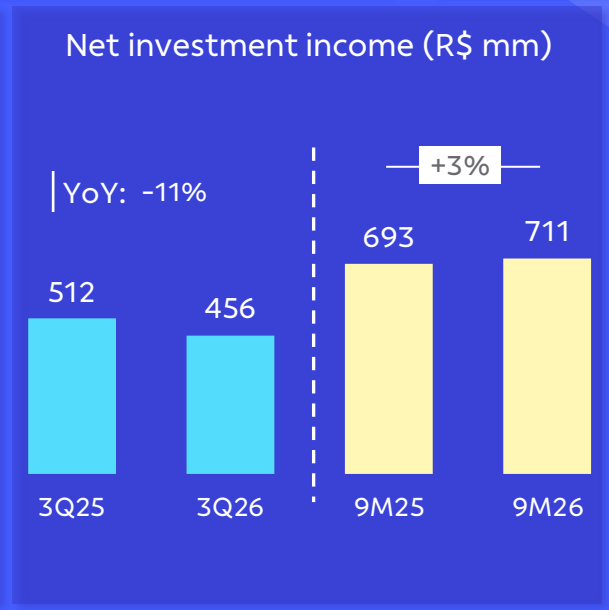


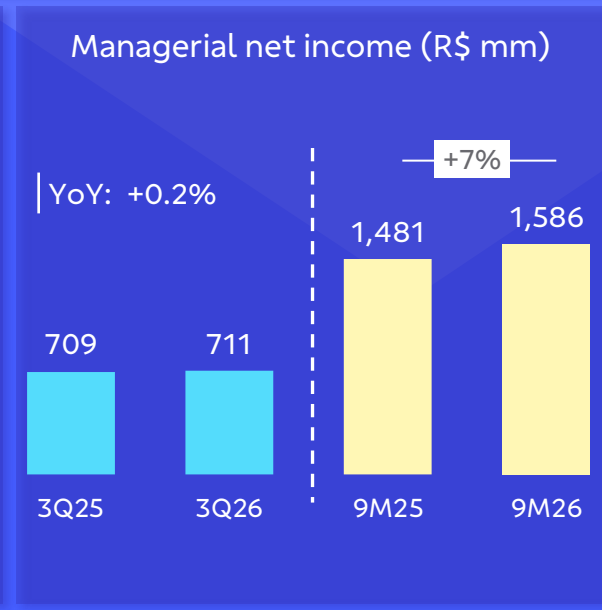
1 – Source: Quantum Axis.





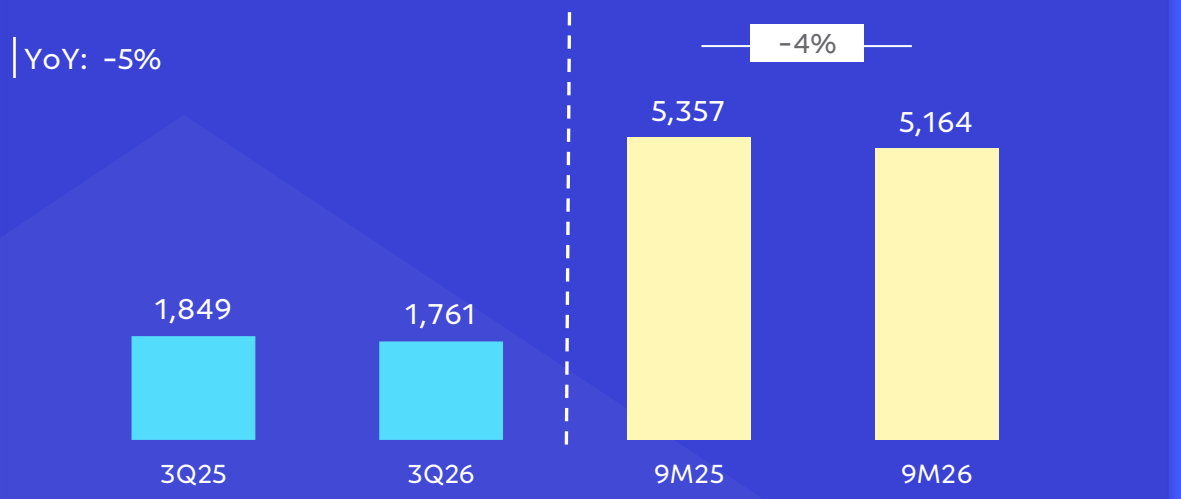




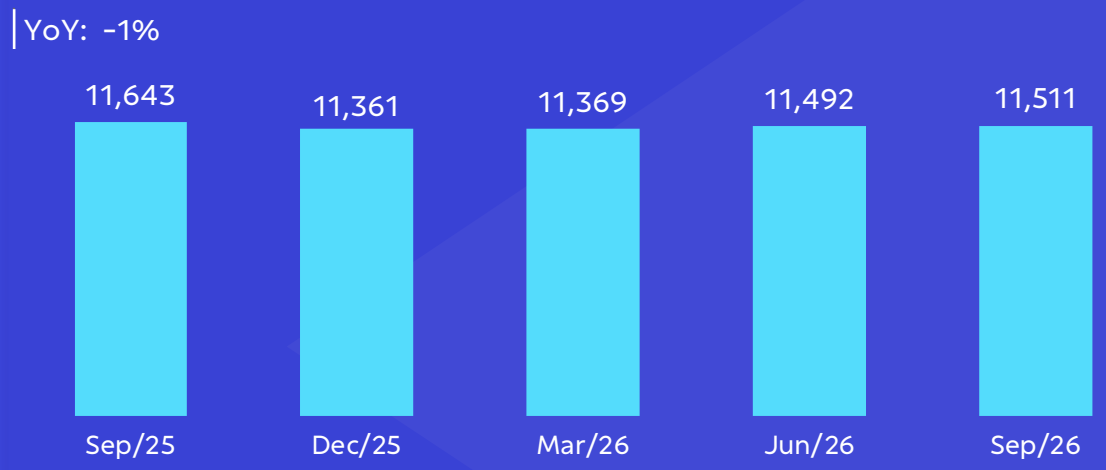


Premium bonds

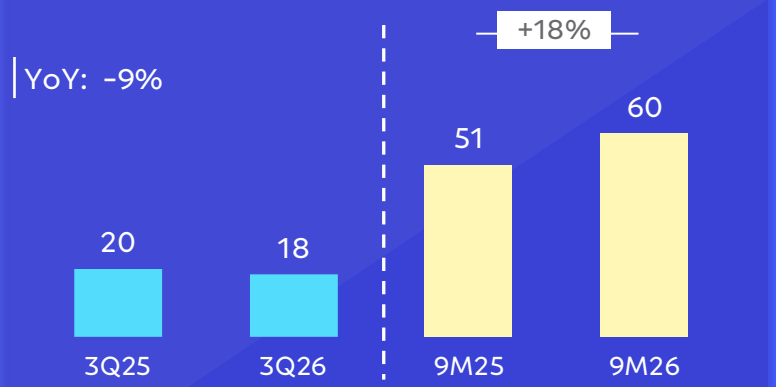
Collections (R$ mm)



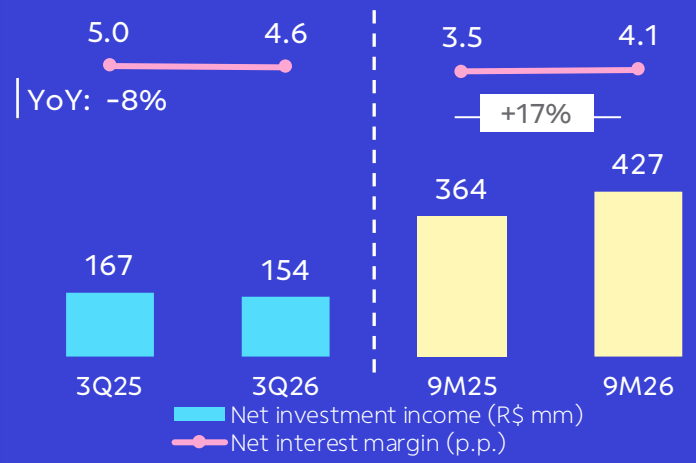
Reserves (R$ mm)



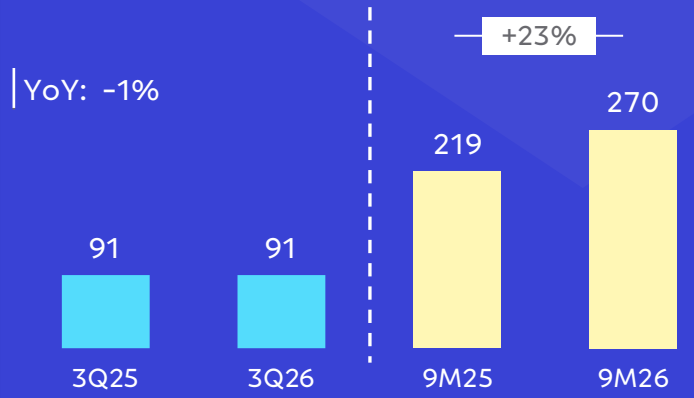
Lottery prizes paid (R$ mm)



Net investment income

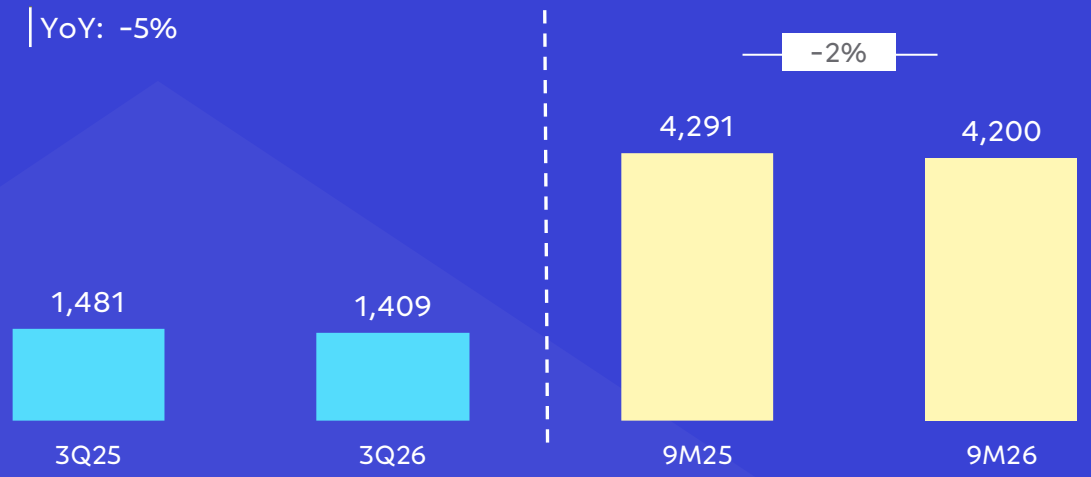


Net income (R$ mm)

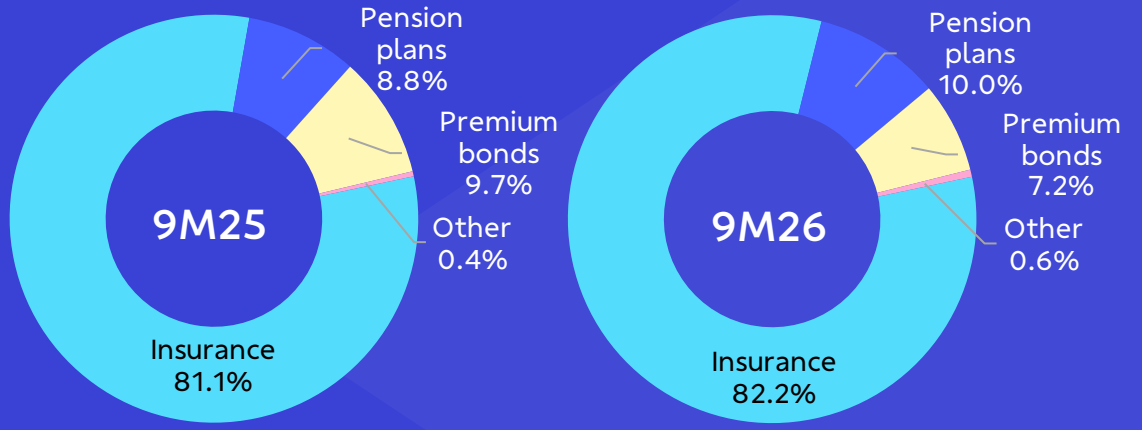


BB Corretora

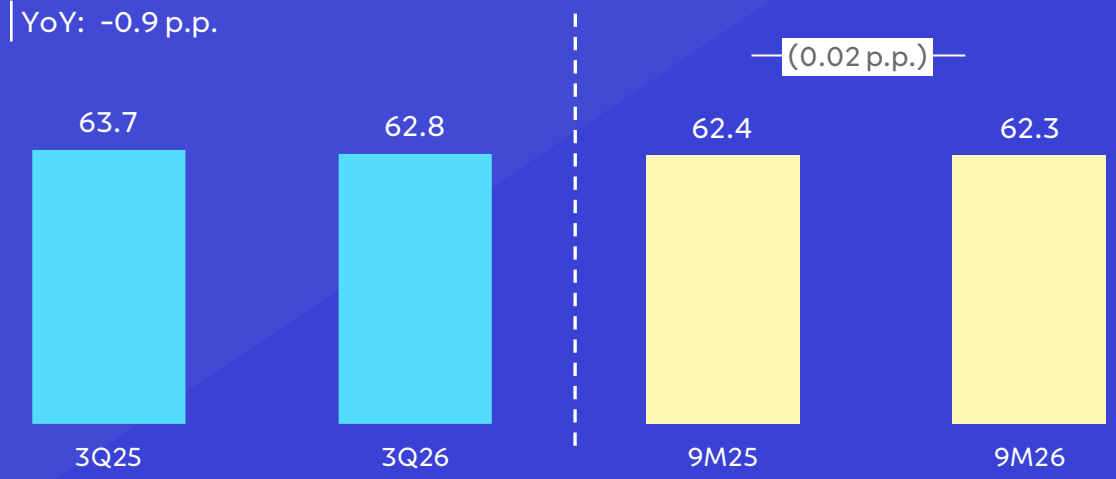
Brokerage revenues (R$ mm)



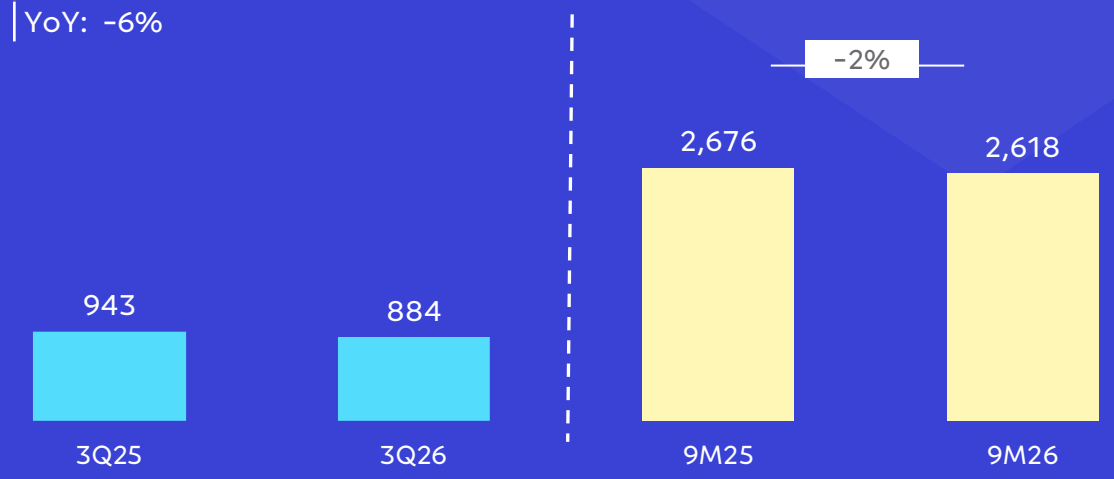
Brokerage revenue breakdown



Net margin (%)

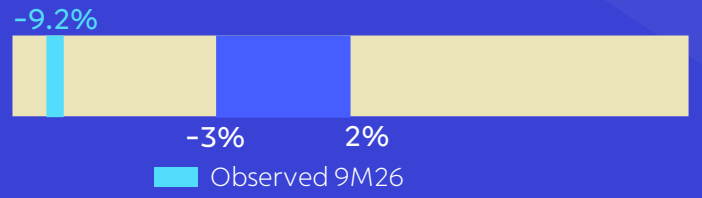
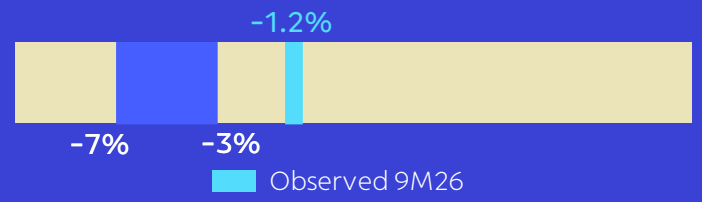


Net income (R$ mm)



Guidance

Guidance 2026

	Previous estimates	Revised estimates
PGBL and VGBL pension plans reserves of Brasilprev		Maintained
Premiums written of Brasilseg		
Non-interest operating result (ex-holding)[1]		Maintained

1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

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