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 2026.

In 9M26, the non-interest operating result (excluding holdings) and Brasilprev's PGBL and VGBL pension reserves outperformed the guidance ranges for the year. On the other hand, the Company missed Brasilseg's written premiums estimates. The reasons for the deviations are outlined below:

- **Non-interest operating result (ex-holding):** the performance exceeded the guidance range, driven mainly by the loss ratio of the insurance operation, which performed better than expected, and by a higher volume of management fee revenues in the pension business.

- **Premiums written of Brasilseg:** year-to-date performance was below projections, impacted by the rural, credit life, and term life segments.

- **PGBL and VGBL pension plans reserves of Brasilprev:** growth outperformed the guidance, driven by net inflows and reserve returns above projections.

Considering recent performance and expectations for the rest of the year, the Company decided to disclose a new guidance range for Brasilseg's written premiums, as detailed below:

		Guidance 2026	
Indicator	**Change 9M26/9M25**	**Initial Estimates**	**Revised Estimates**
Non-interest operating result (ex-holding)	-1.2%	-7% to -3%	Maintained
Premiums written of Brasilseg	-9.2%	-3% to +2%	-15% to -11%
PGBL and VGBL pension plans reserves of Brasilprev	+12.6%	+8% to +11%	Maintained

Brasilia, November 3rd, 2026

RAFAEL SPERENDIO
CFO