BB SEGUROS

2026

Fiscal Year 2025







Reference Form

BB Seguridade Participações S.A.



1 ISSUER'S ACTIVITIES 5
1.1. Issuer's Background 5
1.2. Description of the main activities of the issuer and its subsidiaries 12
1.3. Information related to operating segments 13
1.4. Production/Sales/Markets 15
1.5. Customers responsible for more than 10% of total net revenue 18
1.6. Relevant effects of state regulation 18
1.7. Relevant Revenues in the Issuer's Headquarters and Overseas 23
1.8. Relevant Effects of Foreign Regulation 23
1.9. Environmental, Social and Corporate Governance (ESG) 23
1.10. Stated-owned, publicly traded joint-stock company information 27
1.11. Acquisition or disposal of significant asset 28
1.12. Corporate operations/Capital increase or reduction 28
1.13. Shareholders agreements 28
1.14. Significant changes to conducting business 28
1.15. Relevant agreements executed by the issuer and its controlled companies 28
1.16. Other relevant information 28
2 OFFICERS' COMMENTS 29
2.1. Financial and asset conditions 29
2.2. Operating and financial results 33
2.3. Changes in accounting practices/Changes of Opinion and Emphasis 38
2.4. Material effects in the financial statements 38
2.5. Non-accounting measures 39
2.6. Subsequent events to the financial statements 40
2.7. Allocation of Results 40
2.8. Relevant items not reported in the financial statements 42
2.9. Comments on non-evidence items 43
2.10. Business plan 43
2.11. Other factors that significantly influenced the operating performance 44
3 PROJECTIONS 45
3.1. Disclosed projections and assumptions 45
3.2. Projections Follow-up 48
4 RISK FACTORS 51
4.1. Risk factors that may influence the investment decision 51
4.2. Description of the five main risk factors 77
4.3. Description of the main market risks 77
4.4. Non-confidential and relevant cases 78
4.5 Total accrued amount for relevant non-confidential lawsuits 81
4.6. Relevant confidential proceedings 81
4.7. Other relevant contingencies 81
5 RISK AND CAPITAL MANAGEMENT POLICY AND INTERNAL CONTROLS, *COMPLIANCE* AND INTEGRITY POLICY 82

5.1. Description of risk management and market risks 82
5.2. Description of internal controls 89
5.3. Integrity Program 92
5.4. Significant Changes 97
5.5. Other information 97
6 CONTROL AND ECONOMIC GROUP 98
6.1/6.2 Shareholding Position 98
6.3. Distribution of capital 99
6.4. Participation in companies 100
6.5. Organizational chart of the controlling shareholders 100
6.6. Other relevant information 100
7 GENERAL MEETING AND MANAGEMENT 101
7.1. Main characteristics of the Company's management bodies and supervisory board 101
7.2. Information related to the board of directors 108
7.3. Composition and professional experiences of management and supervisory board 115
7.4. Composition and professional experiences of the members of the statutory committees, as well as the audit, risk, financial and compensation committees, even if such committees or structures are not statutory 133
7.5. Family relationships 150
7.6. Relations of subordination, service providing or control 150
7.7. Executive officers and directors agreements/insurance 154
7.8. Other relevant information 157
8. DIRECTORS' COMPENSATION 165
8.1. Compensation policy or practice: 165
8.2. Total compensation per body: 176
8.3. Variable compensation per body 188
8.4. Share-Based Compensation 191
8.5. Share-based compensation (stock option plan) 192
8.6. Granting of Stock Option Plan 192
8.7. Outstanding Amounts 192
8.8. Share Options exercised and shares delivered 192
8.9. Potential dilution due to share granting 192
8.10. Granting of shares 194
8.11. Shares delivered 195
8.12. Pricing of shares/options 197
8.13. Shares held per body 198
8.14. Private pension plans 199
8.15. Minimum, average and maximum compensation 202
8.16. Remuneration/indemnity mechanisms 205
8.17. Percentage of related parties in the compensation 206
8.18. Compensation – Other positions 207
8.19. Compensation recognized by the controlling/controlled company 207

8.20. Other relevant information 208
9 AUDITORS 208
9.1./9.2. Auditors identification and remuneration 208
9.3 Independence and conflict of interests of auditors 209
9.4. Other relevant information 209
10 HUMAN RESOURCES 209
10.1. Description of human resources 209
10.2. Relevant changes 211
10.3. Describe the issuer's employee compensation policies and practices, informing: 212
10.4. Issuer and Union relations 213
10.5. Other relevant information 213
11 RELATED-PARTY TRANSACTIONS 213
11.1. BB Seguridade's rules, policies and practices in transactions with related parties. 213
11.2. Information on Related Party Transactions and Items "N" and "O" 215
11.3. Other relevant information 221
12 SHARE CAPITAL AND SECURITIES 222
12.1. Information on Capital 222
12.2. Foreign issuers - Rights and rules 223
12.3. Securities issued in Brazil 223
12.4. Number of securities holders 223
12.5. Markets of Negotiation in Brazil 223
12.6. Trading in foreign markets 224
12.7. Securities issued abroad 224
12.8. Destination of public offering resources 224
12.9. Other relevant information 224
13 IDENTIFICATION OF PEOPLE RESPONSIBLE FOR THE CONTENT OF THE FORM 225
13.1. Responsible parties identification 225

UPDATES

VERSION – DATE	UPDATED SECTIONS
1 – 05.29.2026	Presentation of the document
2 – 10.29.2026	Section 7

1 ISSUER'S ACTIVITIES

1.1. Issuer's Background

BB Seguridade Participações S.A. (BB Seguridade or Company), controlled by Banco do Brasil S.A. (BB), was incorporated on December 20, 2012.

The Company's purpose is to participate, directly or indirectly, as a shareholder, member, or stockholder in the capital of other companies, in Brazil or abroad, whose purpose is in some way related to the structuring and marketing of insurance products.

Although BB Seguridade was established in 2012, the history of the Banco do Brasil conglomerate—the Company's parent company—in the areas of insurance, open-market pension plans, and capitalization is much longer, as outlined below.

FORMATION OF THE INSURANCE AREA IN THE BB CONGLOMERATE

Insurance Sector

In 1996, as a result of the association between SulAmérica Gorup and BB Banco de Investimento S.A. (BB-BI), the company that in the following year would be called Brasilveículos Companhia de Seguros (Brasilveículos) was incorporated, operating in the vehicle insurance business.

In 1997, Companhia de Seguros Aliança do Brasil SA (now Brasilseg Companhia de Seguros, "Brasilseg") then an investee of BB-BI in partnership with Companhia de Participações Aliança da Bahia, whose corporate purpose was to operate with casualty and life insurances.

Aliança do Brasil Seguros S.A. (ABS), on the other hand, was incorporated in 1995 and started its operations in 1996, the year in which Banco do Estado de Santa Catarina (BESC) acquired a stake in the insurer. Banco do Brasil became its shareholder after the merger of BESC in 2008. As of 2010, ABS started to operate exclusively with casualty insurance.

Open Complementary Pension Plans Segment

In 1993, the result of a partnership between BB-BI and a group of insurance companies, Brasilprev Seguros e Previdência SA (Brasilprev) was created to operate in the open private pension plans segment. Subsequently, Brasilprev underwent several reorganizations in its shareholding structure until, between 1999 and 2000, PFG do Brasil Ltda acquired shares in Brasilprev and entered into a partnership with BB-BI.

Capitalization Segment

In 1995, as a result of the partnership between Banco do Brasil, through BB-BI, Sul América Capitalização, Companhia Brasileira de Capitalização (now Icatu Seguros) and Companhia de

Seguros Aliança da Bahia, Brasilcap Capitalização S.A. (Brasilcap) was created to operate securities capitalization in the Brazilian market.

RESTRUCTURING OF BANCO DO BRASIL'S INSURANCE AREA

In August 2008, with the acquisition of all shares issued by then Companhia de Seguros Aliança do Brasil S.A., which is now called Brasilseg, by BB-BI, Banco do Brasil started a corporate reorganization process in its insurance, complementary pension open to the public and capitalization area.

In this context, different corporate movements and operations were carried out by Banco do Brasil, with direct influence on BB Seguridade's line of business, among which should be highlighted:

I. In September 2009, two wholly-owned subsidiaries – BB Seguros Participações S.A. (BB Seguros) and BB Aliança Participações S.A. (BB Aliança) – were incorporated, with equity on insurance, complementary open pension plans and capitalization businesses then held by BB-BI;

II. On 10.27.2009, a Memorandum of Understanding was signed between BB Seguros and PFG do Brasil Ltda (Principal) to formalize the parties' interest in redefining the terms of their partnership for the development and sale of private pension plans products, as well as the exclusivity of Brasilprev Seguros e Previdência S.A. (Brasilprev) for a period of 23 years to sell these products through Banco do Brasil S.A.'s distribution channels. On that occasion, it was also planned to increase the Banco do Brasil Group's shareholding in Brasilprev from 49.99% to 74.99% of the total share capital, with BB Seguros holding 49.99% of the ON shares and 100% of the PN shares. On 04.30.2010, a new Brasilprev Shareholders' Agreement was signed between BB Seguros and the Principal, effective until October 2032;

III. On 05.05.2010, BB Seguros entered into a purchase and sale agreement for the acquisition of all shares representing the share capital of Brasilveículos held by Sul América Seguros (Sul América), thus holding 100.00% of its share capital;

IV. Also on 05.05.2010, a partnership agreement was signed between BB Seguros and the MAPFRE Group, for a period of 20 years, counted, as established in the corporate documents, from the start of the joint operation of the partners, which occurred on 06.30.2011, with the payment of the assets and the signing of the shareholders' agreements of the companies incorporated to implement the partnership. This agreement was restructured on 11.30.2018. The restructuring information can be found in a specific chapter of this section. At the beginning of the partnership, two holding companies were incorporated: (a) BB MAPFRE SH1 Participações S.A. (currently called BB MAPFRE Participações S.A.), focused on personal, rural and housing

insurance, of which BB Seguros holds 74.99% of the total share capital, 49.99% of which are ON shares and 100% of the PN shares; and (b) MAPFRE BB SH2 Participações S.A. (MAPFRE BB SH2), focused on property and casualty insurances, of which BB Seguros held, until the partnership was restructured, 50% of the total share capital, 49% of which are ON shares and 51% PN shares. The companies that were then part of the holding company MAPFRE SH1 Participações S.A. (BBM) were: Aliança Participações S.A. (former BB Aliança) and its subsidiary Brasilseg (former Companhia de Seguros Aliança do Brasil), MAPFRE Participações S.A., MAPFRE Vida S.A. (former MAPFRE Vera Cruz Vida), and Vida Seguradora S.A., a subsidiary of BBM and MAPFRE Participações Ltda. MAPFRE BB SH2 was formed by Aliança REV Participações S.A. (created in May 2010 as a wholly-owned subsidiary of BB Seguros, under the name BB Aliança REV Participações S.A.) and its subsidiaries, Brasilveículos and ABS; and by MAPFRE Seguros Gerais S.A. (former MAPFRE Vera Cruz Seguros) and its subsidiaries, MAPFRE Affinity Seguradora S.A. (former MAPFRE Riscos Especiais) and, indirectly, MAPFRE Assistência S.A. (MAPFRE Assistência).

V. On 01.24.2011, BB Seguros entered into a purchase and sale agreement for the acquisition of 16.67% of the shares issued by Brasilcap, held by Sul América Capitalização, increasing its shareholding in Brasilcap from 49.99% to 66.66% of the total share capital, being 49.99% of common shares and 100% of preferred shares;

VI. On 12.19.2011, after the spin-off of the life insurance portfolio of MAPFRE Nossa Caixa Vida e Previdência S.A. (MAPFRE Nossa Caixa) to MAPFRE Vida S.A. (MAPFRE Vida), BB Seguros, the MAPFRE Group and Brasilprev signed a purchase and sale agreement for the transfer of shares issued by MAPFRE Nossa Caixa to Brasilprev. Subsequently, the company was named Brasilprev Nosso Futuro Seguros e Previdência S.A. (Brasilprev Nosso Futuro) and, in November 2013, it was merged by Brasilprev.

Continuing the restructuring process described above, BB Seguridade was created, with the following scope: (i) consolidate, under a single company, all of Banco do Brasil's activities in the fields of insurance, capitalization, complementary pension open to the public and related activities, including any future expansion of these activities, in Brazil or abroad, organic or not; (ii) provide scale gains in these activities and in their operations; (iii) obtain costs and expenses reductions in the security area; and (iv) increase the performance of BB Corretora.

Besides the Company, on 12.20.2012, BBB incorporated a new holding company named BB Cor Participações S.A. (BB Cor), to hold interest in the share capital of BB Corretora and, eventually, in other companies operating in the market as brokers in the marketing of insurances, complementary open pension plans, capitalization and/or health and dental plans.

With the corporate reorganization described, the structure disclosed in the Material Fact published by BB on 11.26.2012 was obtained, in preparation for the Company's initial share

offering (IPO), whose respective application for registration with the Brazilian Securities and Exchange Commission (CVM) was granted on 04.25.2013.

In the pricing process, known in the market as *bookbuilding*, a value of R$17.00 was established for BB Seguridade's shares. In the initial offering, Banco do Brasil sold 600 million shares issued by BB Seguridade, through the base offering (500 million) and the additional batch (100 million). In addition, Banco do Brasil subsequently sold 75 million shares related to the complementary batch. Public trading of BB Seguridade's shares began on 04.29.2013 and the announcement of the closing of the offer was published on 05.17.2013.

The transaction amount reached R$11.5 billion and BB Seguridade had the largest IPO worldwide in 2013. After the offer was concluded, BB Seguridade's outstanding shares represented 33.75% of the total capital, and Banco do Brasil maintained controlling interest, with 66.25% of the capital.

CORPORATE REORGANIZATIONS IN THE BB SEGURIDADE CONGLOMERATE

Acquisition of shareholding, IPO and IRB *follow-on*

I. In May 2013, BB Seguros Participações S.A. (BB Seguros) and the Federal Government signed a Share Purchase and Sale Agreement with the purpose of transferring 212,421 common shares issued by IRB Brasil Resseguros S.A. (IRB) held by the Federal Government to BB Seguros, representing, upon completion of the transaction, 20.51% of the total capital of IRB.

II. On 12.29.2014, through IRB's Extraordinary General Meeting of Shareholders, it was approved an amendment to its Articles of Incorporation in order to change the number of shares as to also cover the quantitative of treasury shares. As a result, BB Seguros now has a shareholding of 20.43% in IRB.

III. On 08.24.2015, the IRB filed a request with the CVM to be registered as a category "A" issuer of securities and to register a public offering for a secondary distribution of its common shares. On the same date, it filed a listing request to BM&FBOVESPA, cumulated with the request for admission to trading in Novo Mercado.

IV. The Public Offering for secondary distribution was registered with CVM on 07.28.2017 and the beginning of shares trading in B3 - Brasil, Bolsa, Balcão - took place on 07.31.2017. After the Public Offering, BB Seguros, now holds 47,520,213 common shares of IRB, equivalent to 15.23% of the Company's share capital.

V. On 07.10.2019, following the decision of the Company's Board of Directors, BB Seguros' Executive Board approved the launch of a secondary offering of shares with restricted placement efforts ("Restricted Offering") to dispose of all stake held by BB Seguros at IRB, in a move aligned with BB Seguridade's strategy of focusing on the most

profitable segments for the Company and with high synergy in the distribution through the banking channel.

VI. On 07.28.2019, the investment intention collection procedure ("*bookbuilding*") was completed, with the price per share set at R$ 88.00, totaling R$ 4,181 million for the sale of the shares. With the disposal, BB Seguros no longer holds any shares issued by IRB.

Incorporation of Brasildental Operadora de Planos Odontológicos S.A.

I. On 06.11.2013, BB, BB Seguros, BB Corretora, Odontoprev S.A (Odontoprev) and Odontoprev Serviços Ltda. (Odontoprev Serviços) signed an Agreement of Association and Other Covenants with the purpose of, through a new corporation, Brasildental Operadora de Planos Odontológicos S.A. (Brasildental), developing and publicizing, and through BB Corretora, distributing and marketing private dental care plans under the trademark BB Dental, with exclusivity on every Banco do Brasil channel in the national territory.

II. On 03.12.2014, Brasildental was incorporated, with total share capital of R$5 million, fully paid-in, distributed in 100 thousand common shares (ON) and 100 thousand preferred shares (PN), with the following ownership structure: (i) BB Seguros holds 49.99% of the common shares and 100% of the preferred shares, representing 74.99% of the shareholding in the total share capital; and (ii) Odontoprev holds 50.01% of the common shares, representing 25.01% of the shareholding in the total share capital. BB Seguros and Odontoprev were responsible for paying in the share capital of Brasildental in the respective proportion of their shareholding.

Merger of BB Capitalização by BB Seguros

Created by Banco Nossa Caixa (BNC) with the purpose of participating in a joint venture, BB Capitalização has remained inoperative since its creation, in 2004, with its activities restricted to the financial investment of its share capital. After the merger of BNC by Banco do Brasil S.A. (BB), on 11.30.2009, the company was maintained in the BB Conglomerate, since the negotiations for the business model review in the capitalization segment were in progress.

I. On 02.25.2011, BB Capitalização, until then directly controlled by BB, was allocated to BB Seguros, through the acquisition of all the shares representing its share capital, held by the multiple bank. With said allocation, the company became a wholly-owned subsidiary of BB Seguros.

II. On 03.18.2013, BB's Board of Directors decided to close BB Capitalização, a decision also resolved on 03.21.2014 by BB Seguridade's Board of Directors. The merger was carried out by BB Seguros on 11.28.2014.

Transactions of Vida Seguradora and MAPFRE Affinity

On 11.01.2014, as part of the process to simplify the operational model of the partnership between BB Seguros and the MAPFRE Group, Vida Seguradora was merged into MAPFRE Vida and MAPFRE Affinity was merged into MAPFRE Seguros Gerais, with the subsequent extinction of the merged companies and the succession of their rights and obligations by the merging companies, with the consequent optimization of costs and regulatory capital.

Merger of BB Cor Participações S.A. (BB Cor)

On 10.27.2010, considering that BB Cor did not have any investee other than BB Corretora, BB Seguridade's Board of Directors decided to close it. The process was finalized on 12.27.2016, when BB Corretora merged BB Cor, becoming a wholly-owned subsidiary of BB Seguridade.

Incorporation of Ciclic Corretora de Seguros S.A.

On 11.29.2017 BB Seguridade's Board of Directors approved the signing, by BB Corretora, of an Investment Agreement ("Agreement") with PFG do Brasil 2 Participações Ltda. ("PFG2"), for joint action in the digital environment, with focus on the marketing of social security products.

The Agreement was defined as follows:

a) a) a first step comprising the incorporation of a new company called Ciclic Corretora de Seguros S.A. (Ciclic), with initial share capital only comprised by common shares fully paid-in by PFG2;

b) b) the second step with the signing of a Shareholders' Agreement effective until October 27, 2032, and a Ciclic's capital increase up to the amount of R$ 27.0 million, of which R$ 6.8 million shall be contributed by PFG2 and R$ 20.2 million to be contributed by BB Corretora, through the issuance of new common (ON) and preferred (PN) shares, a step carried out after approval by the regulatory, supervisory and inspection bodies;

c) c) and finally, after signing a Shareholders' Agreement and capital contribution, BB Corretora shall hold 49.99% of the common shares and 100.00% of the preferred shares of Ciclic, representing 74.99% of the total capital of the new company.

After obtaining all approvals from the relevant regulatory, supervisory and inspection bodies, BB Corretora and PFG2 signed, on 9.10.2018, a shareholders' agreement, valid until 10.27.2032, for joint action focused on the distribution of security products on the digital channel, through Ciclic.

Restructuring of BB Mapfre Insurance Group Partnership

On 11.30.2018, the restructuring of the partnership maintained by BB Seguros and the MAPFRE Group was carried out. Within the scope of the restructuring, the following corporate movements were carried out:

I. 1. Partial spin-off of BB MAPFRE Participações SA (BBM, former BB MAPFRE SH1 Participações SA) through the segregation of a spun-off collection corresponding to the totality of the shares representing MAPFRE Vida S.A.'s share capital, subsequently merged into MAPFRE BB SH2 Participações S.A;

II. 2. Disproportionate partial spin-off of MAPFRE BB SH2 Participações S.A. by the segregation of a spun-off estate corresponding to the totality of the shares representing ABS' share capital, later merged by BBM; and

III. 3. Disposal by BB Seguros of all common and preferred shares issued by MAPFRE BB SH2 Participações S.A., held by MAPFRE Brasil Participações S.A., in the amount of R$ 2.4 billion, from which the dividends and interest on the distributed capital were deducted, as well as capital reductions by insurance companies involved in the restructuring. After the aforementioned deductions, BB Seguros received, from MAPFRE Group, on 11.30.2018, the amount of R$ 2.3 billion.

The operation resulted, after deduction of expenses related to the financial advisers of the operation and the incidence of taxes, in a capital release of R$2.1 billion for distribution to BB Seguridade's shareholders.

Incorporation of the Company Broto S.A.

On 10/13/2022, BB Seguridade's Board of Directors approved the execution of the necessary corporate acts for Brasilseg Companhia de Seguros (“Brasilseg”) to incorporate, in partnership with Banco do Brasil S.A. (“BB”), the company Broto S.A. (“Broto”), aiming at conducting the business of the Broto Digital Platform (“Broto Platform”). The Broto Platform operates in the agribusiness production chain, which was previously developed by Brasilseg.

Broto's incorporation meeting took place on 01/04/2023, when Brasilseg started holding 50% of the company's total capital, through 100% of common shares, while BB held the other 50% of the total capital, through 100% of preferred shares.

Each partner was responsible for making an investment of R$31.2 million. For its shareholding in Broto, Brasilseg contributed a portion in cash and another in goods, rights and assets associated with the Broto Platform.

The corporate documents provide for the granting, by Brasilseg, of a call option to BB over the totality of the shares held in Broto, exercisable upon payment of the amount contributed by Brasilseg in Broto, corrected by the accumulated CDI in the period, within 12 months, as of

the signing date of the shareholders' agreement, subject to extension. This period has been extended by agreement between the parties.

As provided for in the corporate agreements, Brasilseg shall maintain access to the Broto Platform for the sale of its insurance products, which shall be exclusively intermediated by BB Corretora de Seguros e Administradora de Bens S.A. (“BB Corretora”), a company controlled by BB Seguridade.

1.2. Description of the main activities of the issuer and its subsidiaries

BB Seguridade is a holding company that concentrates its investments in the insurance, open pension, capitalization and dental care plan segment through private partnerships in companies maintained by its wholly-owned subsidiary, BB Seguros Participações S.A. (“BB Seguros”). The Company also distributes these products through another wholly-owned subsidiary, BB Corretora de Seguros e Administradora de Bens S.A. ("BB Corretora").

In the insurance segment, operations are carried out through a partnership established for a period of 20 years, starting in 2011, incorporated as a joint venture with the Spanish group MAPFRE. In November 2018, the restructuring of this partnership was completed, whose operation was concentrated in the insurance companies Brasilseg Companhia de Seguros S.A. and Aliança do Brasil Seguros S.A. (together, “Brasilseg”) focused on the people, rural, housing, residential, business, and mass insurance segments.

In open pension plans, BB Seguridade operates jointly with Principal Financial Group through Brasilprev Seguros e Previdência S.A. ("Brasilprev"), which mainly sells private pension solutions, especially PGBL and VGBL products.

In the capitalization bonds segment, the Company operates through Brasilcap Capitalização S.A. (“Brasilcap”), in partnership with Icatu Seguros and Aliança da Bahia.

Also, in the dental care plan segment, the Company operates together with Odontoprev through Brasildental Operadora de Planos Odontológicos S.A. (“Brasildental”). The joint operation, in the form of a joint venture, began in 2014 and will extend for a period of 20 years.

In the business of distribution of products from insurance, open pension plans, capitalization and dental care plan (“security”), BB Seguridade operates through BB Corretora, which is responsible for the brokerage, management, realization, promotion and feasibility of business involving insurance products, being responsible for the marketing of insurance products mainly through Banco do Brasil's banking channel. In digital channels, it operates through Ciclic Corretora de Seguros S.A. (“Ciclic”), distributing both products from BB Seguridade's

investees and other insurance companies, in a partnership with Principal Financial Group that started in 2018 and will extend until 2032.

A detailed view of the economic group's organizational chart can be found in section 6.5.

As described in its Articles of Incorporation, BB Seguridade has, as its corporate purpose, participating, directly or indirectly, as a shareholder, partner or quotaholder, in the capital of other companies, in Brazil or abroad, whose purpose is:

i. The sale of personal, property, rural, credit, guarantee, and auto insurance, or any other type of insurance;

ii. The structuring and sale of complementary open pension plans, as well as other products and services admitted to the companies of complementary pension plans;

iii. The structuring and sale of capitalization plans, as well as other products and services admitted to the capitalization companies;

iv. The insurance brokerage of the elementary, life and health branches, capitalization bonds, complementary open pension plans, and asset management;

v. The management, marketing or availability of private dental care plans to legal entities and/or individuals;

vi. Perform reinsurance and retrocession operations in the country and abroad;

vii. Perform any activities regulated by SUSEP and by ANS;

viii. Provide complementary services or services related to those covered by the corporations aforementioned, as well as services to financial entities; and

ix. Shareholding in companies focusing on the purposes aforementioned.

BB Seguridade, through its investees and relying on Banco do Brasil's distribution network, operates nationwide as its main channel, occupying a leading position in most regions in terms of issuing insurance premiums, contributions and reserves to complementary open pension plans and collection through capitalization bonds, according to data from Susep.

1.3. Information related to operating segments

(a) products and services marketed

BB Seguridade, through its investees, operates in two segments: (i) security; and (ii) brokerage.

Security Sector

It comprises insurance products, complementary open pension plans, capitalization bonds and dental plans operated by its investees and widely merketed on the banking channel of Banco do Brasil S.A. ("BB"), with national capillarity:

I. Insurance: Operations through an insurance group commercially known as Brasilseg, in the areas of personal, rural, housing, residential, corporate and mass insurances, also holding a portfolio of major risks that contains only policies sold until November 2018 and which are being renewed. In addition to the BB channel, such an operation can distribute its products in the partnership channel ("*affinity*");

II. Complementary open pension plans: Business conducted through Brasilprev, which offers its clients defined contribution plans (PGBL and VGBL) available to individuals and legal entities, in addition to having a stock of defined benefit plans (traditional) that are no longer marketed;

III. Capitalization bonds: Operated by Brasilcap, in the traditional (single payment and monthly payment), popular, guarantor and incentive modalities, sold to individuals and legal entities; and

IV. Dental plans: Offered by Brasildental, which manages, markets and makes these plans available to legal entities and/or individuals.

Brokerage Sector

Business operated by BB Corretora, which distributes the products of business in the security segment mainly through BB's distribution channels, being remunerated by paying a commission for product sold. BB Corretora also holds shareholding in Ciclic, a broker whose main objective is to sell security products on digital channels outside the BB environment.

(b) revenue from the segment and its shareholding in the issuer's net revenue

Brokerage

In this segment, results from revenue from brokerage and the administration, realization, promotion and viability of insurance businesses, pension plans, capitalization bonds and dental care plans are recorded, in addition to the result of the investment in shareholding in the digital broker Cyclic.

In 2025, net brokerage revenues at BB Corretora, the distribution arm of BB Seguridade, reached R$5.0 billion, an amount equivalent to 48.3% of BB Seguridade's consolidated operating revenues, representing an increase of 0.5 percentage points compared to the share recorded in fiscal year 2024.

Security

In this segment, the results of investments in shareholding in companies that operate insurance products and services, complementary open pension plans, capitalization bonds and private dental care plans are recorded.

Revenues generated by investments in shareholdings in companies in this segment totaled R$5.3 billion in 2025, representing 51.7% of BB Seguridade's consolidated operating revenues.

(c) profit or loss resulting from the segment and its shareholding in the issuer's net profit

Revenues from the brokerage segment are fully consolidated in the financial statements of BB Seguridade. In turn, revenues from the security segment are accounted for through the equity method.

For purposes of comparison, and to allow a better understanding of the relative share of each segment in the net profit of BB Seguridade Participações S.A., the chart below evidences the revenues of investments pro-rated per each affiliate, in the form presented in the individual financial statements of BB Seguridade. The wholly-owned subsidiaries BB Seguros and BB Corretora are liable, respectively, for the revenues from the security and brokerage segments.

R$ thousand	Activity	Interest % 12/31/2025	Result 2025	%
Consolidated Shareholdings				
BB Seguros	**Holding Company**	**100.00%**	**5,340,918**	**51.7%**
Brasilseg	Insurance	74.99%	3,781,342	36.6%
Brasilprev	Pension Plan	74.99%	1,318,673	12.8%
Brasilcap	Capitalization	66.77%	212,431	2.1%
Brasildental	Dental	74.99%	19,505	0.2%
BB Corretora	**Brokerage**	**100.00%**	**4,994,545**	**48.3%**
Ciclic	Brokerage	74.99%	8,967	0.1%
Operating revenues			**10,335,463**	

1.4. Production/Sales/Markets

(a) characteristics of the production process

BB Seguridade is a holding company controlled by Banco do Brasil that invests in companies that operate in the insurance, pension, capitalization and dental plan segments, as well as in businesses that intermediate the sale of these products. The companies operating in the risk underwriting and accumulation business segment operate a diversified portfolio of products, with national coverage and leading positions in the markets in which they operate, occupying a leading position in segments with high profitability and growth potential. In the distribution vertical, BB Seguridade controls an insurance broker, which focuses on selling insurance products in the banking channel, and has been exploring other distribution channels.

(b) characteristics of the distribution process

BB Seguridade's investees that operate in the insurance, complementary pension open to the public and private dental care plans (Brasilseg, Brasilprev and Brasildental) market their products mainly on Banco do Brasil's banking channel, with exclusive rights to sell their products on this channel, via BB Corretora.

In the capitalization bonds segment, BB Corretora has an agreement to market Brasilcap products, BB Seguridade's investee, without however existing exclusivity between the parties.

In turn, BB Corretora uses Banco do Brasil's systems and personnel structure in the distribution process, maintaining an agreement to reimburse the costs of the product distribution and administration process, which are sold through both physical and remote channels of that bank.

Banco do Brasil, as the main distribution channel for the products of BB Seguridade's investees, is present in the majority of Brazilian municipalities, with 56,800 service points including its own network, shared network (ATMs of partner banks and Banco 24h) and banking correspondents, in addition to more than 35.8 million active clients on digital platforms (self-service via the Internet and mobile application).

Attentive to signs of possible changes that may occur in the industry in the medium and long term, BB Seguridade acts in the diversification of distribution, complementing the operations through Banco do Brasil's channels. It currently has partnerships in various segments, including cooperatives, machinery dealers, agricultural inputs, brokerage platforms and financial institutions, among others.

In 2025, insurance premiums issued through partnerships reached R$1.6 billion, equivalent to 10.1% of the total premiums issued by Brasilseg.

(c) characteristics of the markets of operation, in particular:

I. (i) share in each market

Based on data provided by SUSEP and ANS until December 2025, the Company obtained the following shareholding in products related exclusively to its operating segments:

Sector	Market share	Market position
Life Insurance	9.9%	3rd in premiums written
Loan Protection Insurance	14.2%	1st in premiums written
Rural Insurance	62.1%	1st in premiums written
Housing Insurance	4.4%	6th in premiums written
Home Insurance	6.3%	6th in premiums written

Pension Plan	28.9% - volume of contributions 26.5% - reserves	1st in volume of contributions and reserves
Capitalization Bonds	25.7% - reserves 20.0% - collection	1st in reserves and 2nd in collection
Private Dental Care Plans (Brasildental)	2.1%	-

II. competition conditions in the markets

The market for personal insurance, insurance linked to the credit granting process, complementary open pension plans and capitalization bonds is more concentrated in distribution through banking channels. The concentration is due to the fact that such products, still poorly understood and demanded by a good part of the population, require a wide distribution network, with national capillarity, and a specialized sales force to sell more complex products. However, in the complementary pension segment specifically, there is an environment of greater competition largely concentrated in investment platforms, which operate in the portability of pension plans through independent agents providing financial advisory services.

In some insurance, with emphasis on auto and health, as they are more demanded products and with a large participation of independent brokers in the distribution, competition is more intense. In the auto segment, BB Seguridade operates only in the distribution of MAPFRE products, not participating in the underwriting of the risk; and in health, it operates only in the dental segment, through investment in Brasildental.

(d) occasional seasonality

BB Seguridade and its subsidiaries consider the nature of their transactions as non-cyclical and non-seasonal, taking into account the activities performed.

(e) main inputs and raw materials, informing

I. description of the relationships maintained with suppliers, including whether they are subject to government control or regulation, with indication of the bodies and the respective applicable legislation

BB Seguridade contracts and establishes relationships with its suppliers based on its commitment to ethics, sustainability and respect for laws and society.

As a state-owned Company, it is subject to the contracting rules of Law 13.303, of June 30, 2016, and to the provisions of Regulation on Bids and Contracts of Banco do Brasil, which it signed on 07/19/2017.

In these relationships, the Company is subject to inspection by the Federal Court of Auditors ("Tribunal de Contas da União - TCU") and the Government Accountability Office ("Controladoria Geral da União - CGU").

II. possible dependence on few suppliers

There is no dependence on few suppliers.

III. possible volatility in its prices

The price volatility related to contracts with suppliers may be influenced by macroeconomic factors that affect inflation and interest rates, which are the main indexes for updating contract prices.

1.5. Customers responsible for more than 10% of total net revenue

(a) total amount of revenues from the customer

On December 31, 2025, there were no clients responsible for more than 10% of BB Seguridade's total net revenue.

(b) operating segment affected by revenues from the customer

On December 31, 2025, there were no clients responsible for more than 10% of BB Seguridade's total net revenue.

1.6. Relevant effects of state regulation

(a) need for governmental authorizations to carry out the activities and history of relationship with the public management to obtain such authorizations

Regulatory environment

Securities and Exchange Commission (CVM) - BB Seguridade is subject to the rules and supervision of the CVM because it is a state-owned company, issuing shares in category "A" pursuant to Resolution 80, with authorization to carry out operations with securities issued by it.

Also, CVM Instruction 44, of August 23, 2021, which deals with the disclosure and use of information about a material act or fact related to publicly-held companies, regulates the disclosure of information on the trading of securities and the acquisition of a significant number of shares issued by publicly-held companies, establishes restrictions and conditions for the negotiation of publicly-held company shares pending a material fact not disclosed to the market.

And finally, CVM Resolution No. 81, of March 29, 2022, which provides for information, public requests for power of attorney and shareholding and voting remotely at shareholders' meetings.

State-owned Companies Law - Law No. 13.303, of June 30, 2016, as well as Decree No. 8.945, of December 27, 2016, which regulated it, were created to regulate art. 173, §1, of the 1988 Constitution of the Federative Republic of Brazil. Thus, pursuant to Art. 1 of the State-owned Companies Law, its purpose was to regulate on the bylaws of the state-run company, mixed-capital company and its subsidiaries, covering all state-run companies or mixed-capital company of the Federal Government, States, Federal District and Municipalities that exploit economic activity of production or marketing of goods or services provision, even if the economic activity is subject to the monopoly scheme of the Federal Government, that is, the provision of public services.

It represents a legal framework to which state-owned companies, including BB Seguridade, are subject, being regulated, among other matters, the corporate regime, rules of corporate governance, transparency and structures, internal control and risk management practices, the composition of the management and own rules on bids and contracts.

Based on Article 40 of the State-owned Companies Law and with the purpose of guiding procurement and contracts processes in the company, Banco do Brasil approved the Regulation on Bids of Banco do Brasil ("RLBB") which intends to define and regulate bids and contracts of services, including engineering, publicity and sponsorship, to the acquisition, leasing, sale of goods and execution of works, as well as administration of contracts.

As an entity controlled by Banco do Brasil, BB Seguridade and its subsidiaries adhered to RLBB on July 19, 2017, as well as prepared and approved its Internal Regulations to regulate the operation of the Procurement and Contracts Committee, defining its responsibilities and duties.

Anti-Corruption Law - The Company shall observe the wording of Law No. 12.846, of August 1, 2013, also known as the Anti-Corruption Law, which provides for civil and administrative objective liability of legal entities that practice acts harmful to the national or foreign public administration.

Prevention and Combating Money Laundering - BB Corretora is subject to the mechanisms of control, identification of clients and communication established by Law No. 9.613 of March 3, 1998, which provides for crimes of "laundering" or concealment of assets, rights and values, in accordance with the provisions of Articles 9 to 12 of said Law.

Client Risk Profile - Pursuant to Article 2 of Susep Circular Letter No. 612, of August 18, 2020, BB Corretora, a wholly-owned subsidiary of BB Seguridade, as well as the investees, are subject to the obligations set forth in this Circular Letter, regarding the identification,

registration, record of operations, communication of evidences of illicit acts, limits, and the administrative liability dealt with in articles 10, 11 and 12 of Law No. 9.613, of March 3, 1998, as well as operation based on the risks identified in transactions, profile of clients and beneficiaries, business model, region in which it operates, among other aspects.

The definition of Politically Exposed Persons (PEP) can be extracted from Art. 4 of Susep Circular Letter No. 612, as "individuals who hold or has held, in the last five (5) years, relevant public jobs or positions, as well as relevant positions in international organizations".

Along the same lines, the companies that are subject to the aforementioned Circular Letter must adopt measures based on the identified risk for establishing business relationships and following up the transactions or proposed transactions carried out, including, but not limited to the identification and qualification of the client, the maintenance of updated registration information and the reinforced monitoring of the transactions carried out by PEPs and non-profit organizations and other clients assessed as high-risk for money laundering and/or financing terrorism.

Central Bank of Brazil (Banco Central do Brasil - BACEN) - Considering the provisions of Articles 10, itens IX and X, and 30 of Law No. 4.595, of December 31, 1964, and article 8 of BACEN Resolution No. 2.723, of May 31, 2000, as amended by Resolution No. 4.062 of March 29, 2012, and that BB Seguridade is controlled by Banco do Brasil S/A, a financial institution authorized by Banco Central do Brasil (BACEN), the transactions related to shareholding of BB Seguridade, directly or indirectly, in the capital of any company headquartered in the Country, depend on prior authorization of BACEN granted to Banco do Brasil S/A.

Department for the Coordination and Governance of State-owned Companies(Secretaria de Coordenação e Governança das Empresas Estatais - SEST) - The Company may require authorization from SEST to carry out certain activities/operations, in view of the provisions of Decree No. 11.907, of January 30, 2024.

Moreover, we have identified the regulatory and/or supervisory bodies to which the indirect subsidiaries of BB Seguridade are subject, regarding their respective branches of activity, namely, the National Private Insurance Council (Conselho Nacional de Seguros Privados - CNSP), the Superintendency of Private Insurance (Superintendência de Seguros Privados - SUSEP), the Council for the Resources of the National System of Private Insurance, Open Private Pension and Capitalization (Previdência Privada Aberta e de Capitalização - CRSNSP) and the National Supplementary Health Agency (Agência Nacional de Saúde Complementar - ANS).

Finally, we clarify that this topic is intended to provide specific information on the effects of State regulation on the activities of BB Seguridade, without intending to exhaust the legislation to which BB Seguridade may be subject, for example, civil, criminal and labor

legislation, in view of CIRCULAR LETTER/ANNUAL-2026-CVM/SEP of February 26, 2026, which provides for the general guidelines on procedures to be observed by publicly-held companies, foreign and subsidized.

(b) main aspects related to the issuer's compliance with legal and regulatory obligations related to environmental and social issues

Issuers' Regulations - Article 59 provides for the need for listed companies to comply with certain "practice and explain" measures related to environmental, social and corporate governance (ESG) issues, set out in its Annex B, with regard to the composition of management, the registration of ESG requirements for the appointment of members of the Board of Directors and Statutory Executive Board in the Articles of Incorporation, and the characterization of performance indicators linked to the ESG issue in the Compensation Policy.

Novo Mercado Regulations - As a publicly-held company with a high level of corporate governance, BB Seguridade fits into the Novo Mercado listing category established by the Stock Exchange (B3), and, consequently, it shall observe the procedures described in the Novo Mercado Regulations generated by B3. Considering the provisions of item III of Article 31, the company shall disclose a code of conduct that sets out its duties in relation to civil society, including socio-environmental responsibility, which may be found at the link www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estatuto-politicas-e-codigos/.

Law 13.303 and Decree 8.945 - Paragraph 2 of Article 44 and Paragraph 2 of Article 27, respectively, provide on the social role of the state-owned company in the adoption of environmental sustainability and social responsibility practices.

Item IX of Article 8 and Item IX of Art. 13, respectively, provide for the need for state-owned companies to disclose, on an annual basis, an integrated or sustainability report. BB Seguridade discloses the Sustainability Report on an annually basis, since 2019, so as to prove transparency about its processes, regulations, products and systems to all stakeholders.

SUSEP Circular Letter No. 666, of June 27, 2022 - Establishes sustainability requirements to be observed by insurance companies, complementary pension publicly-held entities (EAPCs), capitalization companies, and local reinsurers, which is the definition that BB Seguridade fits into. The aforementioned standard provides for a materiality study, sustainability policy, and sustainability report, reaching BB Seguridade's investees (Brasilseg, Brasilprev and Brasilcap).

The documents referring to the Environmental, Social and Governance aspects of the investees are available on their websites:

Brasilprev - https://www1.brasilprev.com.br/sustentabilidade

Brasilcap - https://www.brasilcap.com.br/quem-somos/sustentabilidade

Brasilseg - https://www.bbseguros.com.br/seguros/sustentabilidade

General Data Protection Law (LGPD) - Enacted to protect the fundamental rights of freedom and privacy and the free formation of each individual's personality. The law deals with the processing of personal data, whether in physical or digital form, and the need to observe the purpose of this processing in order to protect individuals, be they employees, customers, suppliers, etc.

In addition to compliance with the standards and regulations, in 2022, the Company created the Environmental, Social and Governance Committee, which aims to advise the Executive Board on issues related to corporate sustainability and the ESG agenda, as well as being responsible for actions related to the supervision, monitoring, recommendation, manifestation and delegation of responsibilities inherent to the ESG theme, with the purpose of leveraging the environmental, social and governance aspects within and outside the company, aiming at meeting the expectations of all stakeholders regarding the most diverse issues covered by the three perspectives.

Law 15.040 (New Insurance Law) - Enacted to modernize the regulatory framework for insurance in Brazil, Law No. 15.040/2024 establishes principles, guidelines, and responsibilities for the negotiation and execution of insurance contracts, ensuring consumer protection, transparency, and balance in the relationships between insurers, brokers, and clients. The law came into force on December 11, 2025.

This regulation applies directly to insurance companies and other entities supervised by SUSEP in which BB Seguridade holds an interest and, where applicable, to BB Corretora, a wholly-owned subsidiary of the Company, in its capacity as a distributor of insurance products, as well as to the relationships maintained with policyholders, beneficiaries, and other parties to insurance contracts.

Law No. 15,177 – With the purpose of promoting diversity, equity, and representation in corporate governance, Law No. 15,177/2025 mandates that at least 30% of seats on the boards of directors of certain companies be reserved for women, covering public companies, mixed-capital companies, and publicly traded companies. As provided for in Article 3, compliance with the required percentage will be achieved gradually, with 10% starting from the first election following the Law's entry into force, 20% starting from the second, and 30% starting from the third.

BB Seguridade monitors the progress of these indicators to ensure full compliance with the established stages, reinforcing its commitment to governance practices and the promotion of diversity.

(c) dependence on patents, trademarks, licenses, concessions, franchises, royalty agreements relevant to the development of the activities

The word mark Banco do Brasil Seguridade and the brand "BB Seguros", currently used to centralize the conglomerate's insurance business communications with the consumer market, are registered with the INPI. Such brands are or will be licensed by Banco do Brasil to the investees by the Company, according to their respective business areas.

(d) financial contributions, indicating the respective amounts made directly or through third parties:

I. **in favor of incumbents and candidates for political offices**

No financial contributions were made in favor incumbents and candidates for political offices

II. **in favor of political parties**

No financial contributions were made in favor of political parties.

III. **to fund the exercise of influence on public policy decisions, notably, on the content of normative acts**

No financial contributions were made to fund the activity of influencing public policy decisions.

1.7. Relevant Revenues in the Issuer's Headquarters and Overseas

(a) revenue from clients assigned to the host country of the issuer and its shareholding in the issuer's total net revenue

The Company does not obtain significant revenues from abroad

(b) revenue from clients assigned to each foreign country and their shareholding in the issuer's total net revenue

The Company does not obtain significant revenues from abroad

1.8. Relevant Effects of Foreign Regulation

Not applicable, considering that the Company does not obtain significant revenues from abroad.

1.9. Environmental, Social and Corporate Governance (ESG)

(a) whether the issuer discloses ESG information in an annual report or other specific document for this purpose

Information on Environmental, Social and Governance aspects is disclosed in the Sustainability Report, published annually by the Company on its Investor Relations website (www.bbseguridaderi.com.br), and on the website of the Brazilian Securities and Exchange Commission (CVM).

(b) the methodology or standard followed in the preparation of the report or document

The Sustainability Report is prepared using the GRI (Global Reporting Initiative) and SASB (Sustainability Accounting Standards Board) standards.

(c) whether this report or document is audited or reviewed by an independent entity, identifying that entity, if applicable

For the 2025 Sustainability Report, a limited assurance service was contracted from KPMG Auditores Independentes, CNPJ: 57.755217/0012-81, an entity external to BB Seguridade.

(d) the page on the World Wide Web where the report or document can be found

The Report can be found on the Investor Relations page of BB Seguridade: www.bbseguridaderi.com.br, Sustainability and Governance Menu, item Sustainability, subitem Sustainability Report, or through the link https://www.bbseguridaderi.com.br/sustainability-and-governance/sustainability/.

(e) whether the report or document produced considers the disclosure of a materiality matrix and key ESG performance indicators, and what are the material indicators for the issuer

Since 2019, the company has used the materiality diagnosis. The most recent review and update of the Material Topics took place in 2024, focusing on the development of Double Materiality, where the prioritized topics are those that present significant risks of financial impacts on the company due to social and environmental factors, as well as the externalities generated by the business which affect society and the environment. The materiality study was conducted jointly by BB Seguridade and its main investees – Brasilseg, Brasilprev and Brasilcap, which resulted in matrices with aligned topics and concepts while respecting the specificities of each business and allowing for greater integration in conducting the sustainability strategies across the companies within the conglomerate.

BB Seguridade's Material Topics prioritized in 2024 continued to underpin the development and implementation of the strategy in 2025 and are described below:

- Innovation and technology
- Satisfaction, transparency, and relationships with customers
- Climate Change
- Occupational safety and quality
- Information security, data privacy, and cybernetics
- Ethics, integrity, and compliance within the company and in its value chain
- Attraction, development, and retention of employees
- Diversity, inclusion, and equity

BB Seguridade has an indicator called "ESG Agenda" in the main instrument for monitoring the execution of the company's strategy. The Agenda seeks to maintain BB Seguridade's capacity to integrate environmental, social, and governance aspects into its strategy, processes, and business so as to ensure the company's resilience and sustainable growth, with active management of risks and opportunities and impacts on society and the environment.

The ESG Committee is the body responsible for advising the Board of Directors on enabling, supervising, monitoring, recommending and commenting on relevant actions related to the environmental, social, and governance topics.

With the vision that ESG aspects should be addressed in a cross-cutting manner, the mapped attributions are distributed among the technical areas by means of the Process Base ("BP"), a repository of roles, responsibilities and competencies. Through BP, BB Seguridade defines the responsibilities that should be carried out, with strategic, business, regulatory and enabling objectives, and the technical areas that are responsible for defining how these actions will be carried out.

In 2025, the ESG Committee had the support of the Executive Board to carry out 31 actions on the ESG Agenda.

(f) whether the report or document considers the Sustainable Development Goals (SDGs) established by the United Nations and which SDGs are material to the issuer's business

Information provided in item 1.9. (i) V.

(g) whether the report or document considers the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) or recommendations for financial disclosures from other recognized entities related to climate issues

The company does not adopt the TCFD recommendations, as explained in item (i) V.

(h) whether the issuer conducts inventories of greenhouse gas emissions, indicating, if applicable, the scope of inventoried emissions and the page on the World Wide Web where additional information may be found

BB Seguridade released its Greenhouse Gas Emissions Inventory for the year 2024, prepared according to the methodology established by the Brazilian GGE Protocol Program. The survey covered scopes 1, 2, and 3 and resulted in the Company being awarded the Silver Seal. The Public Registry can be found at: https://registropublicodeemissoes.fgv.br/participantes.

In turn, Brasilprev, Brasilseg and Brasilcap, BB Seguridade's investees, also carry out their greenhouse gas emissions inventories. The data can be found in BB Seguridade's Sustainability Report, available at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/sustentabilidade/.

(i) issuer's explanation of the following conduct, if applicable

I. failure to disclose ESG information

-

II. failure to adopt a materiality matrix

-

III. failure to adopt key ESG performance indicators

-

IV. failure to audit or review the ESG information disclosed

-

V. failure to consider the SDGs or to adopt the recommendations related to climate issues, issued by the TCFD or other recognized entities, in the ESG information disclosed

Although the Sustainability Report does not consider the SDGs, they were included in the ESG Agenda for the years 2025, which is part of BB Seguridade's Long-Term Strategy (2025-2029) and includes the actions to be prioritized by the Company related to environmental, social and governance issues.

So far, BB Seguridade does not consider, in its Sustainability Report, the TCFD recommendations. However, the Company has been making efforts to build a solid structure in relation to ESG initiatives, based on the gradual inclusion of the relevant recommendations, including those of TCFD, in its long-term strategy.

In addition, in view of the publication of CVM Resolution 193/2023, the company is acting for the timing of adopting the S1 and S2 standards issued by the International Sustainability Standards Board (ISSB), linked to the IFRS Foundation, dealing with the preparation and disclosure of financial information related to sustainability and climate.

BB Seguridade, in its attributions, monitors issues related to climate change within its investees, which, as of Susep Circular Letter 666, have expanded their commitment to the management of risks linked to sustainability, also considering the inclusion of such in their sustainability reports, materiality matrix and Sustainability Policy.

In line with the good risk management practices, the company annually reviews its Inventory of Relevant Risks, recognizing social, environmental, and climate risks as relevant in the current inventory. Based on this inventory, risk management guidelines are established, including the adoption of indicators in the Company's Risk Appetite Statement. In the latest version, approved by the Board of Directors on 12.27.2025, the relevance of these risks was ratified by Senior Management, maintaining the monitoring indicators followed up by Senior Management.

VI. failure to conduct inventories of greenhouse gas emissions

-

1.10. Stated-owned, publicly traded joint-stock company information

Not applicable, since BB Seguridade is not a government-controlled private company pursuant to Law 13.303/2016 (art. 4) and Decree-Law No. 200/1967 (art. 5, III), in line with the understanding established in the decision rendered by the STF in Adin No. 1.649/DF, judged on March 24, 2004.

(a) public interest that justified its creation

The issuer does not fit into the classification of government-controlled private company.

(b) issuer's performance in compliance with public policies, including universalization targets, indicating:

I. government programs carried out in the previous fiscal year, those defined for the current fiscal year, and those foreseen for the next fiscal years, criteria adopted by the issuer to classify this action as being developed to meet the public interest indicated in letter "a"

The issuer does not fit into the classification of government-controlled private company.

II. as to the public policies mentioned above, investments made, costs incurred and the source of the resources involved - own cash generation, onlending of public funds and financing, including the sources of funding and conditions

The issuer does not fit into the classification of government-controlled private company.

III. **estimate of the impacts of the aforementioned public policies on the issuer's financial performance or a statement that no analysis of the financial impact of the aforementioned public policies was conducted**

The issuer does not fit into the classification of government-controlled private company.

(c) price formation process and rules applicable to the establishment of tariffs

The issuer does not fit into the classification of government-controlled private company.

1.11. Acquisition or disposal of significant asset

In 2025, BB Seguridade did not acquire or dispose of any relevant asset that does not fit as normal operation in its business.

1.12. Corporate operations/Capital increase or reduction

In 2025, BB Seguridade did not carry out any incorporations, spin-offs, merger of shares, capital increases or reductions.

1.13. Shareholders agreements

There is no shareholders' agreement filed at the Company's headquarters or in which the parent company is a party.

1.14. Significant changes to conducting business

No significant changes were identified in the conduction of the issuer's business in the last fiscal year.

1.15. Relevant agreements executed by the issuer and its controlled companies

There is no relevant contract entered into by the company or its subsidiaries that is not directly related to its operating activities.

1.16. Other relevant information

In August 2023, a Share Buyback Program was opened for the acquisition of outstanding shares issued by BB Seguridade to be held in treasury and subsequently sold and/or cancelled,

without reducing the share capital, in order to maximize the generation of value for its shareholders.

The Program provided for the acquisition of up to 64,249,172 common shares, or 9.5% of the total of 674,984.044 outstanding shares, since at the time the Program was launched, BB Seguridade had a balance of 3,249,232 treasury shares.

On 02.04.2025, the Program was closed as its 18 (eighteen) month term had elapsed, as foreseen at the launch.

A total of 55,591,700 common shares (BBSE3) were acquired at an average price of R$ 32.20 per share, representing 86.53% of the maximum limit of shares that could be purchased under the Program.

With the end of the Program, the Company now has 58,813,981 common shares in treasury, of which 58,600,000 shares were cancelled, as approved by the Board of Directors on 03/27/2026, without a reduction in the share capital value. The cancelled common shares represent 2.93% of the total shares issued by BB Seguridade.

More detailed information on the aforementioned transactions can be found in the Material Facts published on 08.04.2023, 02.04.2025, and 03.27.2026 at www.bbseguridaderi.com.br.

2 OFFICERS' COMMENTS

2.1. Financial and asset conditions

(a) officer’s comments on the general financial and equity conditions

2025

At the end of December 31, 2025, BB Seguridade recorded a balance of R$ 23.1 billion in total assets, an expansion of 6.9% compared to 2024. The assets consisted mainly of equity investments (38.3%) and cash and cash equivalents (39.1%).

The net profit reached R$ 9.0 billion in the year, 3.6% higher than that reported for the previous year.

As for the Company's equity structure, there is a predominance of own resources (shareholder's equity) and the absence of financial indebtedness.

Shareholder's equity reached R$ 10.4 billion, an increase of 7.1% compared to the balance recorded in the previous year and representing 45.0% of the Company's capital structure (vs. 44.9% in 2024).

The following table presents the Company's main consolidated equity items:

R$ thousand, except percentages	2024	%Total	2025	%Total
Assets	**21,615,587**	**100.0%**	**23,097,696**	**100.0%**
Cash and cash equivalents	7,789,875	36.0%	8,855,104	38.3%
Financial instruments	1,787,794	8.3%	2,040,988	8.8%
Equity investments	8,826,456	40.8%	9,027,694	39.1%
Current tax assets	8,909	0.0%	5,235	0.0%
Deferred tax assets	173,428	0.7%	158,585	0.7%
Other assets	3,029,125	14.0%	3,010,090	13.0%
Liabilities	**11,920,166**	**55.1%**	**12,713,303**	**55.0%**
Labor, tax and civil provisions	50,429	0.2%	54,772	0.2%
Dividends payable	4,411,346	20.4%	4,950,458	21.4%
Current tax liabilities	1,117,805	5.2%	1,137,767	4.9%
Deferred tax liabilities	228,565	1.1%	228,565	1.0%
Other liabilities	6,112,021	28.3%	6,341,741	27.5%
Shareholder's equity	**9,695,421**	**44.9%**	**10,384,393**	**45.0%**
Liabilities and shareholders' equity	**21,615,587**	**100.0%**	**23,097,696**	**100.0%**

The table below shows BB Seguridade's indebtedness and overall liquidity indexes that support management's confidence in the Company's equity strength:

Indexes	2024	2025
Indebtedness[1]	1.23	1.22
Overall Liquidity[2]	1.07	1.11

[1]Liabilities divided by shareholders' equity.

[2]Total assets less equity investments divided by total liabilities.

The indebtedness ratio, which measures the level of liabilities relative to the Company's equity, remained virtually stable in 2025 (-0.01 percentage points compared to 2024). The current ratio, which demonstrates the company's ability to meet its financial obligations, increased by 0.03 percentage points, largely due to the expansion of cash and cash equivalents, a result of higher dividend payments from investee companies. However, this effect was partially offset by an increase in liabilities, particularly dividends payable.

(b) officer's comments regarding the capital structure

At the end of 2025, the Company's liabilities consisted mainly of dividends payable and unearned commissions, the latter registered in other liabilities, related to the deferral of brokerage revenues by BB Corretora.

In the following table, we present the composition of the Company's capital structure:

R$ thousand, except percentages	2024	%Total	2025	%Total
Liabilities	11,920,166	55.1%	12,713,303	55.0%
Shareholder's equity	9,695,421	44.9%	10,384,393	45.0%
Liabilities and Shareholders' Equity	21,615,587	100.0%	23,097,696	100.0%

(c) officers' comments on ability to pay financial commitments

Throughout 2025, the Company met its financial commitments, mainly with resources from dividends received from its subsidiaries BB Seguros and BB Corretora. If necessary, the Company may raise funds from third parties, which will be repaid using funds derived from its equity interest in its investee companies.

Based on an assessment of the investee companies' performance, their balance sheet position, cash generation, and the outlook for the markets in which they operate, Management believes that BB Seguridade has sufficient resources to maintain the continuity of its operations for the foreseeable future. Management has not identified any material uncertainty that could cast significant doubt on the Company's ability to continue as a going concern.

(d) sources of financing for working capital and investments in non-current assets used

The Company does not have any loans, financing or credit lines contracted. On December 31st, 2025, the Company's liabilities consisted mainly of dividends payable and unearned commissions. Investments in non-current assets were made with funds from the share capital paid in by Banco do Brasil upon the incorporation of BB Seguridade, from the retention of earnings, and from the reinvestment of dividends received from investees.

(e) funding sources for working capital and for investments in non-current assets that you intend to use to cover liquidity deficiencies

The Company intends to maintain its financing strategy, which is based primarily on equity, and believes it has sufficient resources to meet its operating obligations. If necessary, it may supplement this strategy through other sources of financing, including: (i) obtaining loans and financing from financial institutions; and (ii) raising capital in the capital markets through the issuance of debt instruments or shares.

(f) indebtedness levels and the characteristics of such debts, further describing:

I. relevant loan and financing contracts

As of December 31, 2025, the Company did not have any loan and/or financing contracts.

II. other long-term relationships with financial institutions

As of December 31, 2025, the Company had no other long-term relationships with financial institutions, in addition to those of a corporate and commercial nature, with Banco do Brasil S.A., its controlling shareholder.

III. degree of subordination between debts

As indicated in item I above, at December 31, 2025, the Company did not have any loan and/or financing contracts. In compliance with Annual Circular Letter 2026 CVM/SEP, item 10.2.2, the total assets financed by own resources and the Company's liabilities payable, in order of subordination, are presented below:

R$ thousand	2024	2025
Assets financed by own resources	**9,695,421**	**10,384,393**
% of total assets	44.9%	45.0%
Liabilities by order of subordination	**11,827,385**	**12,587,647**
Labor, tax and civil provisions	50,429	54,772
Current and deferred tax liability	1,346,370	1,366,332
Dividends and bonuses payable	4,411,346	4,950,458
Commissions to be appropriated (BB Corretora)	6,019,240	6,216,085

IV. any restrictions imposed on the issuer, particularly in relation to the limits of indebtedness limits and contracting of new debts, the distribution of dividends, the sale of assets, the issuance of new securities and the sale of controlling interest, as well as whether the issuer is complying with these restrictions

There are no restrictions imposed on BB Seguridade, beyond those provided by law, related to: (i) indebtedness limits and contracting of new debts; (ii) distribution of dividends; (iii) disposal of assets; (iv) issuance of new securities; and (v) disposal of controlling interest.

(g) limits of contracted financing and already used percentages

On December 31, 2025, the Company had not contracted any loan, financing or credit line.

(h) significant changes to result and cash flow statement items

The consolidated financial statements for the fiscal year 2025 were prepared in accordance with the *International Financial Reporting Standards* (IFRS) issued by the *International Accounting Standards Board* (IASB) and with the accounting practices adopted in Brazil.

As it is a holding company, BB Seguridade's transactions are basically due to equity investments, in addition to expenses necessary to support the operation. Additionally, BB Seguridade's consolidated statements include BB Corretora and BB Seguros, companies controlled by the Company.

Income statement

In 2025, BB Seguridade achieved a net profit of R$9.0 billion, an increase of 3.6% compared to the previous year. The performance is largely explained by the increase in financial results, in addition to the growth in net commission and equity investment revenues.

The details of variations in result statements are shown in item 2.2 of this Reference Form, which presents an analysis of the Result Statement for the fiscal year 2025.

Cash flow

In 2025, cash generated by operating activities totaled R$3.7 billion, a decrease of 12.1% compared to 2024, mainly reflecting lower cash generation in BB Corretora's operations related to the loan protection and rural segments.

Cash generated by investment activities amounted to R$5.6 billion, an increase of 8.8% compared to the previous year, mainly due to higher dividend receipts.

Financing activities consumed R$8.3 billion in cash, 30.1% above what was observed in 2024, due to the higher volume of dividends paid during the period.

2.2. Operating and financial results

(a) result of the issuer's operations, in particular:

I. description of any major components of the revenue

The main components of BB Seguridade's revenue are described in item ii.

II. factors that materially affected the operating results

The consolidated statements of BB Seguridade include the financial statements of BB Seguridade itself and the financial statements of BB Seguros and BB Corretora.

Intragroup balances and transactions, as well as any unrealized revenues or expenses on intercompany transactions, are eliminated in the preparation of the financial statements position. Unrealized gains arising from transactions with investees recorded under the equity method are eliminated against the investment, in proportion to BB Seguridade's interest in the investee.

BB Seguridade's Accounting Income Statement – Vision 2025 versus 2024

R$ thousand	2024	2025	Var. % 2025/2024
Operating revenues	**10,180,016**	**10,335,463**	**1.5%**
Net commission revenue	4,868,052	4,994,545	2.6%
Revenue from equity investments	5,311,964	5,340,918	0.5%
Life, home and rural insurance	3,295,563	3,781,342	14.7%
Pension Plan	1,801,907	1,318,673	(26.8%)
Capitalization	187,464	212,431	13.3%
Dental insurance	19,594	19,505	(0.5%)
Ciclic	7,436	8,967	20.6%
Cost of services provided[1]	(178,598)	(182,510)	2.2%
Other revenues and expenses	**(244,151)**	**(287,185)**	**17.6%**
Personnel expenses	(89,665)	(99,623)	11.1%
Selling and administrative expenses[1]	(101,098)	(114,262)	13.0%
Tax expenses	(34,373)	(72,780)	111.7%

Other operating income	20,350	28,970	42.4%
Other operating expenses	(39,365)	(29,490)	(25.1%)
Financial income	**653,722**	**1,075,600**	**64.5%**
Financial revenues	696,360	1,174,046	68.6%
Financial expenses	(42,638)	(98,446)	130.9%
Profit before taxes	**10,410,989**	**10,941,368**	**5.1%**
Taxes	(1,707,636)	(1,924,039)	12.7%
Net profit	**8,703,353**	**9,017,329**	**3.6%**

In 2024, the compensation of banking correspondents was reclassified from administrative and sales expenses to cost of services provided.

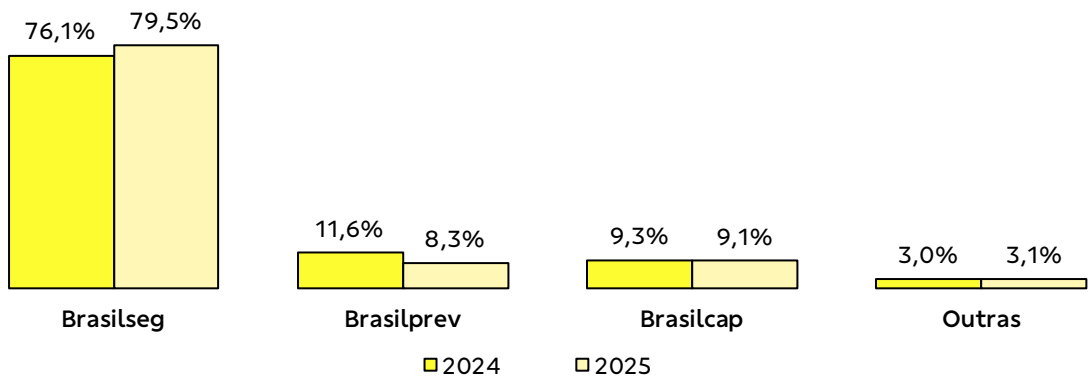
The variations in the lines that make up the result statement are evidenced below:

Brasilseg Brasilprev Brasilcap Other

Commission Revenues

Net commission revenues grew 2.6% in 2025, a performance largely attributed to higher recognition of deferred insurance revenues. Commission income from pension business, on the other hand, decreased by 27.0%, following a 23.8% reduction in contribution volume, due to IOF collection rules for VGBL plans, initially established by Decree No. 12,466/2025 and later adjusted by Decree No. 12,499/2025. It should also be noted that the last quarter of 2024 was negatively impacted by the provision for commission refunds, in the amount of R$25.7 million, in accordance with Technical Pronouncement CPC 47 – Revenue from Contracts with Clients. Adjusting for this effect, pension brokerage income would have shown a decrease of 29.8%. The decline, which is more pronounced than that observed in contributions, is explained by the reduction in the average commission rate, coupled with an increase in the share of recurring payments from periodic plans in the mix; these installments carry lower commission rates compared to those of the first installments of periodic plans and those associated with sporadic contributions.

The following chart shows the share of each business segment in gross commission revenue before taxes in 2024 and 2025:



Revenue from Equity Investments

Revenue from equity investments grew by 0.5% to total R$5.3 billion in 2025, driven by an increase in earnings from insurance operations (+14.7%) and a larger contribution from the capitalization segment (+13.3%). On the other hand, earnings from pension plans declined (-26.8%).

The following items provide a brief commentary on the performance of the main business segments:

a. Insurance: Investment income from the insurance sector totaled R$3.8 billion in 2025, 14.7% higher than the previous year, mainly due to the increase in the contractual service margin of credit life insurance, measured by the general measurement model (BBA – Building Block Approach) and the improvement in loss ratios, especially in credit life, life, rural pledge, home, and business insurance.

The financial result was 77.3% higher than reported in 2024, due to the high average Selic rate and the growth in the balance of financial assets.

b. Pension Plans: Investment income from the pension plan sector reached R$1.3 billion in 2025, a decrease of 26.8% for the year, a dynamic explained in large part by:

(i) the variation in the loss component of traditional plans. The deviation between the projected and actual IGP-M (main indexer for liability adjustments) for the year led to an experience adjustment that negatively impacted the cost of these plans. In 2024, due to the adoption of Susep Circular Letter No. 678/2022, there was an increase in outflows compared to estimates, which led to a reduction in the loss component in that year; and

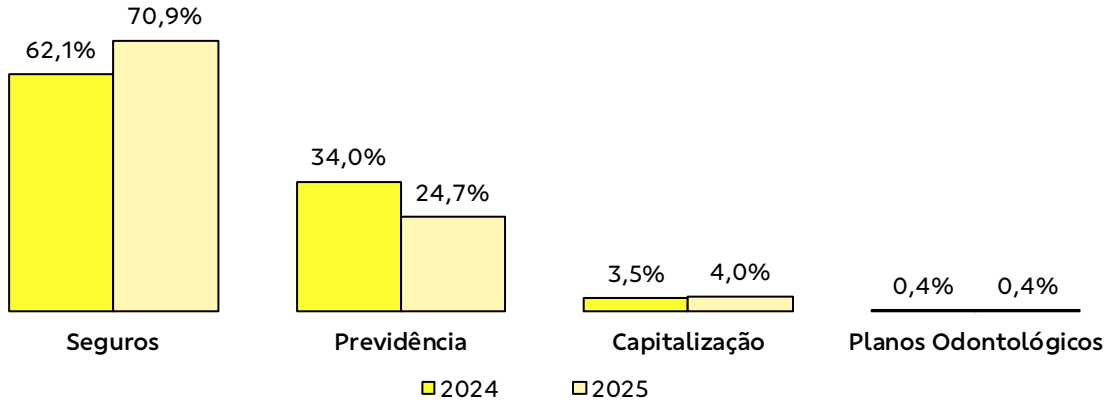
(ii) the contraction of the average compensation rate of the guarantee assets for traditional plans, with a decrease in both IGP-M (2025: -1.0% | 2024: +6.5%) and IPCA (2025: +4.3% | 2024: +4.8%) in the adjustment of these assets.

On the other hand, some of the effects mentioned above were offset by lower financial expenses, due to the variation of the IGP-M lagged by 1 month (2025: -0.1% | 2024: +6.3%) in the adjustment of defined benefit plans, and by the positive market value result of trading assets, in the amount of R$39.8 million (vs. -R$439.5 million in 2024).

c. Capitalization: Revenue from investments from the capitalization sector reached R$212.4 million in 2025, 13.3% higher than in 2024. The performance was supported by the evolution of financial results, with an increase in the financial margin and expansion of the average balance of profitable assets. Additionally, the effective tax rate contracted by 2.7 p.p., considering the higher volume of incentivized donations and sponsorships and the payment of interest on own capital (R$49.8 million).

d. Dental Insurance: In the dental insurance sector, operated by Brasildental, due to operational issues, accounting entries are made with a one-month lag. In the accumulated 12 months up to November/2025, the sector's investment revenue reached R$19.5 million, an amount 0.5% lower than that recorded in the same period of 2024.

The following charts demonstrate the share of each business segment in the composition of the Revenues from Equity Investments in 2024 and 2025:



Costs of services provided

The costs of services provided grew 2.2% compared to 2024, due to (i) the increase in the cost of goods sold; (ii) higher compensation of banking correspondents; and (iii) the increase in expenses for system development and maintenance. However, part of these effects were offset by lower expenses for operational support and data processing.

Other revenues and expenses

Personnel expenses totaled R$99.6 million in 2025, an increase of 11.1% compared to 2024, a consequence of the expansion of the workforce and the collective bargaining agreement.

Administrative and sales expenses totaled R$114.3 million in the year, an increase of 13.0% over 2024, largely explained by the higher volume of sponsorships and incentivized donations and the increase in expenses for promotions and public relations. However, these effects were partially offset by a reduction in expenses for sales incentives and digital communication.

Tax expenses on financial income totaled R$72.8 million, 111.7% higher than reported in 2024, due to the expansion of the average volume of financial investments and the increase in the Selic rate.

Other operating income and other operating expenses were positively impacted by the drop in the volume of provisions for contingencies, considering that in 2024 there were higher provisions related to new civil lawsuits and reclassification of the probability of losses from

existing lawsuits. Furthermore, the higher volume of income from the Level I ADR program contributed to the increase in other operating income.

Financial income

The financial result totaled R$1.1 billion in 2025, 64.5% higher than reported in the previous year, a consequence of the expansion of the average balance of financial investments and the increase in the average Selic rate.

Market share

R$ billion	2024	2025	Var. % 2025/2024
Total BB Seguridade	83.1	67.6	(18.6%)
Market share[1]	25.6%	23.0%	(2.6 p.p.)
Total market[1]	324.0	293.5	(9.4%)
Total market (Former BB Seguridade)	240.9	225.9	(6.3%)

Source: Susep
[1]Considers only the segments operated by the investees of BB Seguridade.

According to data published by SUSEP (Superintendence of Private Insurance), the total of insurance premiums issued, contributions to pension plans and collection with capitalization bonds of the investees of BB Seguridade totaled R$ 67.6 billion in 2025, an amount 18.6% lower than in 2024. This drop was mainly concentrated in pension plans, in line with the trend observed in the industry, as the segment was impacted by the start of IOF collection rules for VGBL plans, established by Decree No. 12,466/2025 and later adjusted by Decree No. 12,499/2025. In the year, the Company reached a 23.0% market share, with a contraction of 2.6 p.p. vs. 2024, concentrated mainly in agricultural and loan protection insurance, pension contributions, and capitalization bond collections.

Extraordinary events

In 2025, BB Seguridade's accounting result was positively impacted by the extraordinary event detailed below:

Brasilseg: reversal of provision for claims pending judicial settlement (PSLJ): on 08/28/2024, Law 14,905/2024 came into effect, which amended the Civil Code and defined the Selic rate as the reference for calculating default interest in judicial actions, deducting the IPCA, which is the official inflation index for monetary correction of case values. Until then, there was no standardization, and Brasilseg used, for the purpose of calculating and adjusting its judicial provisions, the prevailing practice in Brazilian state courts, namely, simple fixed interest of 1% per month plus INPC. With the publication of the new law and based on existing jurisprudence, in addition to adopting Selic and IPCA for adjusting values for new cases, Brasilseg revised its stock of PSLJs, resulting in a reversal of R$151.2 million in monetary and interest adjustments of provisions and R$22.2 million in monetary and interest adjustments

of reinsurance assets, making a positive impact of R$129.0 million on the company's financial result in 2Q25, in addition to a positive effect of R$3.0 million on the non-financial risk adjustment (ARNF) line, with a total net impact on BB Seguridade's profit of R$63.2 million.

(b) relevant variations in revenue attributable to the introduction of new products and services, changes in volumes and modifications in prices, exchange rates and inflation

All relevant information on revenues is described in item (a), ii.

(c) relevant impacts of inflation, price variation of main inputs and products, exchange rate and interest rate on the issuer's operating result and financial result

All relevant information on operating and financial result is described in item (a), ii.

2.3. Changes in accounting practices/Changes of Opinion and Emphasis

(a) changes in accounting practices that have resulted in significant effects on the information provided in fields 2.1 and 2.2

There were no changes in accounting practices for the fiscal year 2025.

(b) modified opinions and emphases present in the auditor's report

There are no caveats or emphases in the audit reports for the fiscal year 2025.

2.4. Material effects in the financial statements

(a) introduction or sale of operating segment

There was no introduction or sale of an operating segment.

(b) constitution, acquisition or sale of equity

Broto S.A.

Broto S.A. (“Broto” or “Company”), a company incorporated on January 4, 2023, to conduct the business of the Broto Digital Platform, has Brasilseg Companhia de Seguros (“Brasilseg”) and Banco do Brasil S.A. (“Banco do Brasil”) as shareholders.

As provided for in the corporate documents, Brasilseg maintains access to the Broto Digital Platform for the sale of its insurance products, which is exclusively intermediated by BB Corretora de Seguros e Administradora de Bens S.A., a company controlled by BB Seguridade.

The corporate documents provide for a call option for Banco do Brasil - not yet exercised - granted by Brasilseg, on all shares that it holds in Broto, exercisable upon payment of the

total amount contributed in Broto, adjusted by the CDI accumulated in the period, within a period of up to 12 months as of the signing date of the Shareholders' Agreement, extendable for an equal period. By formalizing the 3rd Extension Agreement signed by the parties on December 30, 2025, the deadline for exercising the call option was extended to January 4, 2028.

As per the Market Announcement dated 08/06/2025, on 07/28/2025, an increase in the Company's share capital totaling R$ 20,000,000.00 was approved at Broto's General Meeting, through the issuance of 20,000,000 registered shares without par value, at an issue price of R$ 1.00 per share, consisting of 10,000,000 ordinary shares and 10,000,000 preferred shares without voting rights, with the advantages and characteristics described in the Company's Articles of Association, which were fully subscribed and paid in by the shareholders Banco do Brasil and Brasilseg, in proportion to their originally held stakes in the share capital. Thus, Banco do Brasil was allocated R$ 10,000,000.00 and Brasilseg the other R$ 10,000,000.00, without involvement of funds from BB Seguridade or BB Seguros.

After the full payment, Broto's share capital became R$119,400,000.00, represented by 119,400,000 registered shares with no par value, consisting of 59,700,000 common shares and 59,700,000 preferred shares without voting rights, distributed among the shareholders in the following proportion:

Shareholders	ON (Common) Shares		PN (Preferred) Shares		Total Capital	
	Quantity	%	Quantity	%	Quantity	%
Brasilseg	59,700,000	100	--	--	59,700,000	50
Banco do Brasil	--	--	59,700,000	100	59,700,000	50
Total	**59,700,000**	**100**	**59,700,000**	**100**	**119,400,000**	**100**

(c) unusual events or operations

There were no unusual events or operations.

2.5. Non-accounting measures

(a) inform the value of the non-accounting measurements

Not applicable, since the Company does not use non-accounting measurements.

(b) make reconciliations between the amounts disclosed and the amounts in the audited financial statements

Not applicable.

(c) explain the reason why it understands that such measurement is the most appropriate for the correct understanding of its financial condition and the result of its operations

Not applicable.

2.6. Subsequent events to the financial statements

There were no subsequent events in the 2025 financial year.

2.7. Allocation of Results

(a) rules on profits retention

Pursuant to Article 41 of the Company's Articles of Incorporation, approved on April 29th, 2022, and according to Article 202 of Law No. 6.404, of December 15th, 1976, as amended ("Stock Corporations Act"), it shall be deduced from the income for the fiscal year, before any shareholding, the accrued losses, if any, and the provision for income tax and social contribution on the net income.

The net profit determined shall be allocated, successively and in this order, as follows:

(i) five percent (5%) for the constitution of the legal reserve, which shall not exceed 20% (twenty percent) of the share capital. In the fiscal year in which the balance of the legal reserve, plus the amounts of capital reserves, exceeds thirty percent (30%) of the share capital, the allocation of a portion of the net profit for the constitution of the legal reserve shall not be mandatory;

(ii) upon proposal by the management bodies, a portion of the profit may be allocated to the formation of contingency reserves, as provided for in Article 195 of the Stock Corporations Act;

(iii) the portion corresponding to at least twenty-five percent (25%) of the net profit adjusted with the deductions and additions provided for in article 202 of the Stock Corporations Act, shall be distributed to the shareholders as mandatory dividend;

(iv) the excess of the mandatory dividend that exceeds the realized portion of the profit for the fiscal year may, upon proposal by the management bodies, be allocated to the constitution of a Reserve for Profits to be Realized;

(v) upon proposal by the management bodies, a portion of the profit may be retained based on a previously approved capital budget, under the terms of Article 196 of the Stock Corporations Act;

(vi) after the allocations above, the following may be constituted: (a) Reserve for Equalization of Capital Compensation; and (b) Reserve for Capital Reinforcement. The Reserve for Equalization of Capital Compensation is intended to ensure funds for the payment of dividends, including in the form of interest on equity or its advance payments, limited to eighty percent (80%) of the share capital value, and is formed with funds equivalent to up to

fifty percent (50%) of the net profit for the fiscal year and resulting from the credit corresponding to advance dividend payments. The Reserve for Capital Reinforcement is intended to ensure financial means for the Company's operations, including for capital increases in companies in which it participates as a shareholder and for the acquisition of companies classified under Article 3 of the Articles of Incorporation, limited to eighty percent (80%) of the share capital value and formed with funds equivalent to up to fifty percent (50%) of the net income for the fiscal year; and

(vii) profits not allocated to the reserves described above shall be distributed as dividends, under the terms of Paragraph 6, article 202, of the Stock Corporations Act.

In the 2025 fiscal year, an amount of R$ 299.2 million was earmarked for profit reserves, corresponding to 3.3% of the net profit for the fiscal year, broken down as follows:

R$ million	2024	2025
Legal Reserve	435.2	119.2
Reserve for Equalization of Capital Compensation	1,157.2	180.0
Total allocated to Profit Reserve	1,592.4	299.2

(b) rules on distribution of dividends

In accordance with the Company's Articles of Incorporation and Article 202 of Law No. 6.404/1976 (the "Stock Corporations Act"), the net profit for the fiscal year shall be adjusted by (i) the deduction of the portion allocated to the constitution of the legal reserve and (ii) the deduction of the portion allocated to the constitution of a contingency reserve, as well as the increase resulting from any reversal of a contingency reserve constituted in previous fiscal years. On the remaining amount (adjusted net profit), a portion corresponding to at least twenty-five percent (25%) shall be allocated to shareholders as mandatory dividends, subject to the deductions and increases provided for in the aforementioned Article 202.

As provided in the Articles of Incorporation, if there is a remaining balance after the distribution of mandatory dividends, this amount may be allocated to the Company's retention reserves, as described in topic "Rules on Profit Retention" of this item 2.7(a). After these allocations, any remaining balance will be distributed to shareholders in the form of dividends.

(c) frequency of distribution of dividends

Under the terms of Article 45 of the Articles of Incorporation, the Company may prepare semiannual, quarterly, or shorter-term balance sheets and, based on these balance sheets, declare, by act of the Collegiate Board, interim dividends and/or interest on own capital, as

resolved by the General Meeting or the Board of Directors, in compliance with current legislation.

(d) any restrictions on the distribution of dividends imposed by legislation or special regulations applicable to the issuer, as well as contracts, judicial, administrative or arbitration decisions

In addition to the restrictions provided for in the Stock Corporations Act, there are no specific restrictions applicable to the Company regarding the distribution of dividends.

(e) if the issuer has a formally approved profit allocation policy, inform the body responsible for approval, the date of approval and, if the issuer publishes the policy, locations on the world wide web where the document can be consulted

The Company has a Shareholder Compensation Policy formally approved by the Board of Directors on May 30, 2025, available on the Investor Relations website: https://www.bbseguridaderi.com.br.

2.8. Relevant items not reported in the financial statements

(a) assets and liabilities held by the issuer, directly or indirectly, that do not appear on its balance sheet (off-balance sheet items), such as:

I. written off receivables portfolios on which the entity has not substantially retained or transferred the risks and rewards of ownership of the transferred asset, indicating related liabilities

Not applicable.

II. contracts for future purchase and sale of products or services

Not applicable.

III. unfinished construction contracts

Not applicable.

IV. contracts for future financing receipts

Not applicable.

(b) other items not evidenced in the financial statements

On the date of this Reference Form, the Company did not have assets or liabilities not evidenced in the balance sheet.

2.9. Comments on non-evidence items

(a) how such items change or are likely to change the revenues, expenses, operating results, financial expenses or other items of the issuer's financial statements

Not applicable.

(b) nature and purpose of the operation

Not applicable.

(c) nature and amount of obligations assumed and rights generated in favor of the issuer as a result of the operation

Not applicable.

2.10. Business plan

(a) investments, including:

I. quantitative and qualitative description of investments in progress and planned investments

Not applicable, as the Company does not, to date, have any ongoing or planned investments that have been disclosed.

BB Seguridade continuously evaluates alternatives to expand its operations in its markets (insurance, pension plans, capitalization, and distribution of security products). Any opportunities will be submitted to a rigorous evaluation process, considering, among other factors, economic-financial attractiveness, risks involved, characteristics of the asset/business under analysis, and market conditions.

II. sources of investment financing

Should the Company undertake investments, its robust cash generation capacity allows, in principle, for them to be financed with its own capital. Depending on the size of the investment and market conditions, the Company may additionally resort to third-party funds.

III. relevant divestments in progress and planned divestments

The Company periodically reviews its investment portfolio, considering criteria such as profitability, alignment with strategy, and efficient capital allocation. As of the present date, there are no relevant divestments in progress or planned.

(b) provided it has already been disclosed, indicate the acquisition of plants, equipment, patents or other assets that may materially influence the issuer's production capacity

The Company has not made acquisitions of plants, equipment, patents, or other assets that may materially influence its production capacity.

(c) new products and services, indicating:

I. description of the ongoing research already published

Not applicable, considering that the Company does not have any research in progress that has already been published.

II. total amounts spent by the issuer on research for the development of new products or services

Investments in market research for the development of new products or services are carried out by the operating companies.

III. projects in development already published

Not applicable, as the Company does not have any projects under development that have already been disclosed.

IV. total amounts spent by the issuer on the development of new products or services

Investments for the development of new products or services are carried out by the operating companies.

(d) opportunities included in the issuer's business plan related to ESG (Environmental, Social, Governance) issues

Regarding indicators related to ESG aspects, in 2025, the company once again used the Key Result (KR) called "ESG Agenda", present in its business plan since 2024. The action plan included 57 deliveries scheduled for the 2025-2026 biennium, based on market best practices and organized among the ESG pillars.

For the year 2026, the Company's Strategic Map established the strategic goal 'Generate sustainable value and results'. The main goals of this block are focused on driving initiatives that strengthen the organization's social and environmental responsibility, through the ESG agenda, its efficiency, its sustainability, and the positive perception of the brand.

2.11. Other factors that significantly influenced the operating performance

In the 2025 fiscal year, sponsorship expenses totaled R$37.0 million. Of these, R$22.1 million were allocated to the Incentive Law for Culture, R$8.0 million to the Incentive Law for Sports, and R$6.9 million in free tax-incentive resources.

The Company invests in sponsorships because it understands that this strategy strengthens the positioning of its commercial brand, BB Seguros, as a benchmark in protection, security, and care for people. By associating with sports and cultural projects, the Company increases its visibility, reinforces attributes of trust and closeness, and generates greater emotional connection with its audiences.

The use of tax incentive laws, in addition to optimizing the use of resources allocated to institutional marketing, allows for broader reach and diversity of supported projects. Incentive laws offer legal certainty, transparency, and rigorous governance, as approved projects undergo technical evaluation and governmental monitoring. This ensures that resources are invested responsibly and aligned with relevant public policies.

3 PROJECTIONS

The words “believes“, ”can”, ”may”, ”should”, ”aims”, ”estimates”, ”continues“, ”anticipates”, ”intends“, ”expects“, ”potential" and other similar words contained in this section are intended to identify estimates and prospects for the future. Projections and prospects for the future include information relating to results, strategy, financing plans, competitive position, industry environment, potential growth opportunities, the effects of future regulation and the effects of competition. Such projections and prospects for the future refer only to the date on which they were expressed.

Given the risks and uncertainties described herein, the projections may not materialize and, therefore, are not a guarantee of a certain future performance. In addition, BB Seguridade's future results and performance may differ materially from those anticipated in its estimates due, including, but not limited to the risk factors mentioned in this reference form, many of which are beyond the Company's ability to control or forecast. In view of these uncertainties and limitations, investors should not make their investment decisions solely on the basis of the estimates and prospects for the future contained in this Reference Form.

3.1. Disclosed projections and assumptions

(a) purpose of the projection

BB Seguridade's practice is to disclose estimates that can be used as a subsidy for models developed by investors and market analysts to project their future results. The table below details the indicators for which the Company has disclosed projections, as well as their form of measurement, when disclosing the results for the year 2025, according to the Relevant Fact of February 9, 2026:

Indicator	Form of Measurement
Non-interest operating result (ex-holding)	Percentage variation of the sum of operating income not arising from interest from investees Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity interests held in each company, discounting the effects of extraordinary events, as per the management data disclosed quarterly by the Company in its performance analysis report, which do not take into account the effects of the adoption of the accounting standards of CPC 50 [IFRS 17], as well as amounts related to the impact on results of the variation in the Complementary Coverage Provision (PCC) at Brasilprev.
Premiums written of Brasilseg	Percentage variation of premiums written by Brasilseg, less the effects of extraordinary events, in the form of management data disclosed quarterly by the Company in its performance analysis report, which do not take into account the effects of adopting the accounting standards of CPC 50 [IFRS 17].
PGBL and VGBL pension plans reserves of Brasilprev	Percentage change in reserves for PGBL and VGBL pension plans by Brasilprev, discounting the effects of extraordinary events, in the form of management data disclosed quarterly by the Company in its performance analysis report, which do not take into account the effects of adopting the accounting standards of CPC 50 [IFRS 17].

It should be noted that, as of 2023, BB Seguridade's consolidated financial statements include the adoption of the accounting standards of CPC 50 [IFRS 17] for purposes of recognizing the equity income of investees Brasilseg, Brasilprev and Brasildental. However, considering that the Private Insurance Superintendency (SUSEP) and the National Supplementary Health Agency (ANS) have not yet accepted the standards of CPC 50 [IFRS17], their supervised entities continue to prepare and disclose their individual financial statements and calculate their capital requirements without the impact of this new accounting standard. Thus, BB Seguridade will continue to disclose unaudited management monitoring, based on the accounting standard adopted by Susep and ANS, and the ranges of the Guidance 2026 indicators were constructed and will be permanently monitored by management performance, not considering the effects of CPC 50 [IFRS 17].

(b) projected period and term of validity of the projection

BB Seguridade discloses projections for the current year, when the results of each fiscal year ended are disclosed. Thus, projections are always valid for the current year in which they are disclosed, that is, the end of the current fiscal year.

A monitoring of the indicators will be published quarterly in the Performance Analysis management report, available at www.bbseguridaderi.com.br, and, when necessary, changes will be made to the projected indicators, with explanations about the reason for deviations and/or differences from the expected values. Additionally, the disclosure of this monitoring will also take place in the appropriate field of the Quarterly Information Form - ITR and in the standardized financial statements form-DFP.

(c) assumptions of the projection, indicating which ones may be influenced by the issuer's management and which ones are beyond its control

Management-influenced assumptions for the fiscal year of 2026

I. Attraction of new customers from Banco do Brasil's base as a way to boost revenues;

II. Profitability of existing customers in BB Seguridade's base, through active *cross-selling* and *up-selling*;

III. Retention and loyalty actions aimed at maintaining customers with active businesses;

IV. Creation of new products, diversification of distribution channels, and attraction of customers that are not related to Banco do Brasil;

V. Maintenance of the current business model, without considering new acquisitions and / or strategic partnerships, with the exception of those already mentioned in other parts of this Reference Form, which may be performed for the exploitation of specific segments;

VI. Efficient management of investments by the investees as to maximize results, enhance the growth of reserves, generate satisfactory returns for customers (third-party resources) and ensure adequate levels of liquidity and solvency; and

VII. Actions to improve the cost efficiency of BB Seguridade and its investees.

Assumptions beyond Management's control for the fiscal year of 2026

I. Events of great proportion, such as climatic and pandemic events, that may affect product claim rates significantly;

II. Changes in the labor market and household income;

III. Variation of interest rates, exchange rate, inflation, government bond, country risk and GDP;

IV. Credit market behavior;

V. The business environment for the agricultural activity, including variables such as productivity, commodity prices, input costs, the foreign exchange market, trade flows between countries, debt levels, government incentives for credit and insurance, etc.

VI. Continuity of the trajectory of expansion of the insurance, pension plans and capitalization market;

VII. Regulatory stability, including with regard to tax rates incurred on BB Seguridade's activities, labor and pension legislation, and the regulatory framework governing insurance, pension, capitalization and brokerage activities in the country; and

VIII. Entry of new competitors that may take market share from companies in the conglomerate.

(d) values of the indicators that are the subject of the forecast

As of February 9, 2026, when disclosing its results for the fiscal year 2025, the Company disclosed the indicators projected for 2026, as mentioned in item 3.1.a.

For 2026, BB Seguridade maintained the previous year's indicators.

The table below shows the indicators and their respective values:

Indicator	Projected 2026
Non-interest operating result (ex-holding)	-7% a -3%
Premiums written of Brasilseg	-3% a +2%
PGBL and VGBL pension plans reserves of Brasilprev	+8% a +11%

Although the indicator reflects the Company's expectations for the full year, its performance is monitored quarterly when filing the ITR. The monitoring of the estimates is disclosed in the performance analysis management report, available at: www.bbseguridaderi.com.br.

The table below shows a comparison of the projection of indicators for the fiscal year 2026 with performance in previous years:

		Observed		
Indicador	**Guidance 2026**	**2025**	**2024**	**2023**
Non-interest operating result (ex-holding)	-7% a -3%	+2.8%	+11.8%	+17.6%
Premiums written of Brasilseg	-3% a +2%	-8.8%	+2.2%	+8.9%
PGBL and VGBL pension plans reserves of Brasilprev	+8% a +11%	+9.3%	+9.9%	+14.9%

3.2. Projections Follow-up

(a) inform which are being replaced by new projections included in the form and which are being repeated in the form

In the fiscal years 2023, 2024, 2025, and 2026, the indicators remained the same.

In 2025, a change was made to the calculation methodology for operating income not arising from interest (former holding companies). Since then, the variation in Brasilprev's Complementary Coverage Provision (PCC) has been reclassified from "Variation in other technical provisions" to "Financial expense", given that most of the changes are related to monetary restatement and interest.

(b) as to the projections related to periods that have already elapsed, compare the projected data with the effective performance of the indicators, clearly indicating the reasons that led to deviations in the projections

Projections for the fiscal year 2023:

	2023	
Indicator	**Projected**	**Observed**
Non-interest operating income (former holdings)	+12% to +17%	17.6%
Premiums written by Brasilseg	+10% to 15%	8.9%
Pension reserves - PGBL and VGBL by Brasilprev	+10% to 14%	14.9%

Non-interest operating income: the greater-than-projected performance was due to Brasilseg's claims being well below estimates, mainly due to lower losses related to weather events in the 2022-2023 crop year, which took agricultural insurance claims to the lowest level since the IPO.

Brasilseg's premiums written: performance below projections due to the lower volume of agricultural insurance premiums and the impact of the deflation of the IGP-M on the updating of life insurance premiums written.

Brasilprev's PGBL and VGBL pension reserves: exceeded estimates due to strong funding performance and lower outflows for redemption and portability, which led net funding to an increase greater than five times in relation to the volume recorded in 2022.

Projections for the fiscal year 2024:

	2024	
Indicator	**Projected**	**Observed**
Non-interest operating income (former holdings)	+5% to +10%	10.7%
Premiums written by Brasilseg	+0% to 3%	2.2%
Pension reserves - PGBL and VGBL by Brasilprev	+8% to 12%	9.9%

Reasons that led to deviations in projections:

Non-interest operating **income:** the 0.7 p.p. increase compared to the top of the range was due to lower than expected claims in the rural insurance operation.

Projections for the fiscal year 2025:

	2025	
Indicator	**Projected (revised)**	**Observed**
Non-interest operating income (former holdings)	+1% to +4%	2.8%
Premiums written by Brasilseg	-4% to +1%	-8.8%

Pension reserves - PGBL and VGBL by Brasilprev	+9% to +12%	9.3%

Reasons that led to deviations in projections:

Brasilseg's issued premiums: the 8.8% drop was below the projected negative 4% variation at the lower end of the 2025 Guidance, due to lower than expected volume in the rural and loan protection sectors.

c) as for projections related to periods still in progress, inform whether the projections remain valid at the date of delivery of the form and, if so, explain why they were abandoned or replaced

Through September 2026, the non-interest operating result (excluding holdings) and Brasilprev's PGBL and VGBL pension reserves exceeded their respective guidance ranges for the year. In contrast, Brasilseg's written premiums indicator performed below expectations. The reasons for these 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**: cumulative performance through September was below projections, impacted by the rural, credit life, and term life segments.

PGBL and VGBL pension plans reserves of Brasilprev: Growth exceeded the guidance range, driven by net inflows and reserve returns above projections.

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

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

	Guidance 2026	
Indicator	**Initial Estimates**	**Revised Estimates**
Non-interest operating result (ex-holding)	-7% a -3%	Maintained

Premiums written of Brasilseg	-3% a +2%	-15% a -11%
PGBL and VGBL pension plans reserves of Brasilprev	+8% a +11%	Maintained

4 RISK FACTORS

4.1. Risk factors that may influence the investment decision

Potential purchasers of BB Seguridade's securities should carefully consider the specific risks related to the Company, its subsidiaries and investees and to the securities themselves, before making an investment decision in relation to the securities issued by BB Seguridade. Consideration should be given, in view of the financial circumstances and investment goals to all information contained in this Reference Form, the prospects of public offerings of securities and, in particular, it should be considered the risk factors listed below, as well as the Company's financial statements and respective explanatory notes.

BB Security's business, financial condition and results of operations may be materially and adversely affected by any of these risk factors. The market price of securities can be reduced due to any of these risk factors, which can thus result in total or partial losses to the investor. There are other additional risk factors that BB Seguridade currently considers unlikely or of which it is currently unaware, which, however, may lead to effects similar to those of the risks listed below.

For purposes of this Section 4, the indication that a risk may have or will have an "adverse effect on BB Seguridade" or similar expressions means that this risk may have a negative impact on the market share, strategy, reputation, business, financial situation, results of operations, margins, cash flow and/or the market price of the shares.

The risks can materialize individually or cumulatively. The order in which the risks are presented below is unrelated to the likelihood of occurrence.

(a) issuer

a.1) BB Seguridade may have its results impacted due to its shareholding in investees.

BB Seguridade's capacity to generate results, compensate its shareholders and meet other financial obligations is highly dependent on the results and cash flow of its investees.

Negative or lower-than-expected results observed in the investees, in addition to the possible need for retention of profits or capitalization to meet requirements related to the regulation on minimum required capital (companies regulated by SUSEP) and solvency margin

(companies regulated by ANS), may have an adverse effect on the Company's results and its ability to distribute dividends or interest on equity to its shareholders.

a.2) Cyber-attacks and other cybersecurity incidents on the computer systems or networks of the Company and/or its investees and/or its partners may cause unauthorized access, interruption of its activities, and result in the disclosure of confidential information, which may damage its image and cause losses.

The Company and its investees, its partners and its controller routinely use information and communication technologies in the execution of their activities, and thus information security is a risk component. Several large-scale cyberattacks - deliberate attempts to access, alter, interrupt, corrupt or destroy systems, computer networks and stored or transmitted information, as well as data hijacking - have occurred recently, including in the business segments in which the Company operates. If one or more of these events occur within the scope of the Company and/or its investees, they may generate losses due to the unavailability of services, database contamination, corruption of stored information, data security violation, unauthorized disclosure of information, among other events.

The growing reliance on Information Technology solutions in the Company's activities increases exposure to cyber-related events, as the complexity of the technological environment expands the points susceptible to exploitation. The continuous incorporation of digital assets—from corporate equipment and third-party systems to emerging technologies and Artificial Intelligence applications—introduces new risk surfaces, demanding constant evolution of protection and monitoring mechanisms.

The evolution of AI use by malicious players substantially increases the sophistication, scale, and effectiveness of cyberattacks, notably *phishing* campaigns, social engineering, *deepfakes*, and digital fraud, raising the probability of credential compromise, unauthorized access, and incidents. The ability to generate highly personalized, plausible, and difficult-to-detect communications reduces the effectiveness of traditional controls and increases the risk of human error. The materialization of these attacks can result in service unavailability, financial losses, and data leakage, in addition to negatively impacting, due to the broad disclosure of the incident or the perception of fragility in the organization's security controls.

The materialization of the aforementioned events may subject the Company to the filing of significant judicial and administrative claims, regulatory fines, loss of customers, reputational damage, causing relevant adverse effects.

The disbursement of additional funds may be necessary to change the protection measures adopted by both the Company and its investees to investigate and remediate vulnerabilities or other exposures, or to comply with sanctions, and may also have an adverse effect on the results of BB Seguridade and/or its affiliates.

a.3) BB Seguridade is subject to risks associated with non-compliance with Data Protection Laws and may be adversely affected by fines and other types of sanctions

In the year 2018, the General Data Protection Law was sanctioned, in compliance with Law No. 13.709/2018 – "LGPD", with the sanctions in effect as of 08/01/2021. This legislation transforms the way in which the protection of personal data in Brazil is regulated and treated. The LGPD established a new legal framework to be observed in personal data processing operations and provides, among others, the rights of personal data subjects, the legal bases applicable to the protection of personal data, the requirements for obtaining consent, the obligations and requirements relating to the use, sharing and transfers of data, and the authorization for the creation of the National Data Protection Authority.

If not in compliance with the LGPD, BB Seguridade, its subsidiaries and investees may be subject to the following administrative sanctions applied by the National Data Protection Authority - ANPD: (a) warning, indicating the deadline for the adoption of corrective measures; (b) a fine of up to 2% of the company's or group's revenues limited, in total, to R$50 million per infraction; (c) daily fine, limited to the total described in item "b"; (d) disclosure of the infraction after its occurrence has been duly ascertained and confirmed; (e) blocking of the personal data corresponding to the infraction until its regularization; and (f) elimination of the personal data corresponding to the infraction; (g) partial suspension of the operation of the database to which the infraction refers, for a maximum period of 6 months, extendable for an equal period, until the processing activity is regularized by the controller; (h) suspension of the personal data processing activity to which the infraction refers for a maximum period of 6 months, extendable for an equal period; and (i) partial or total prohibition to the exercise of activities related to data processing.

The use of generative AI solutions in the Company's corporate environment, especially with the help of external solutions, increases the risk of undue exposure of information and compromise of confidentiality. Inadequate sharing of sensitive data can result in the exfiltration of personal, strategic, or regulated data, with relevant impacts on information security, compliance with LGPD, and operational continuity, in addition to potential reputational repercussions, stemming from regulatory requirements, responses to data subjects, and loss of client and partner trust.

Additionally, BB Seguridade may be held liable for material, moral, individual or collective damages caused by BB Seguridade and jointly and severally liable for material, moral, individual or collective damages caused by its subsidiaries and affiliates, suppliers and partners, due to noncompliance with the obligations established by the LGPD.

a.4) BB Seguridade may have its results affected by failures and interruptions in its processes.

The Company is subject to possible failures and interruptions in its processes: i) business, directly related to the delivery of value to the customer, and which comprise the essential activities for the fulfillment of the Company's mission; ii) institutional, which ensure that the Company operates in accordance with its strategic objectives; iii) enablers, which support the business processes besides generating value for other processes, enabling the operation of all business processes and iv) operational, due to the absence (partial or total) of the Company's staff.

The Company and its investees are dependent on technology, which makes them vulnerable to viruses, *worms* and other malicious software, including *bugs* and other problems that may unexpectedly interfere with the operation of their systems.

Any failures and interruptions in critical business support processes may cause financial losses, contractual fines, in addition to adversely impacting the Company's reputation, business and results.

a.5) Unfavorable decisions in lawsuits may cause adverse effects to the Company.

BB Seguridade, its subsidiaries and investees may be involved in legal proceedings in the course of its business, the results of which may be unfavorable. Decisions contrary to its interests, and which may reach substantial amounts or otherwise prevent the realization of its projects as initially planned, may adversely affect the Company's business and results. For more information about the lawsuits filed against the investees, refer to section 4.3 of this Reference Form.

Moreover, if contingencies arise from acquisitions and partnerships made as part of the Company's growth strategy that have not been identified at the time of the execution of its contracts and which do not have a compensation mechanism duly provided for in these instruments or that such mechanisms are not sufficient to satisfactorily remedy any damage suffered, these could adversely affect the Company's results.

a.6) Changes in the Company's senior management and potential difficulty in attracting and replacing qualified personnel may adversely affect its business and results.

BB Seguridade maintains an agreement with Banco do Brasil for the assignment of employees and statutory employees and depends exclusively on this mechanism to fill its functional and management staff. The assigned employees and Banco do Brasil can also, unilaterally, at any time, request to return to Banco do Brasil's staff.

The Company depends on the capacity, experience and professional qualifications of its senior management and employees to implement its strategy in the sectors in which it and its investees operate.

Thus, the potential loss of Company's executives and employees assigned by Banco do Brasil, the materialization of events that affect the capacity and availability of Banco do Brasil to assign employees to the Company, as well as any other difficulties in timely attracting and replacing qualified professionals may cause adverse effects on the Company's business and results.

a.7) BB Seguridade's growth strategy may involve emerging segments in which the Company has no experience.

The Company's efforts to develop new services and enhance existing ones are part of its growth strategy and involve the search for business segments in which the Company does not yet operate, as well as acquisitions or strategic investments. Such efforts do not guarantee success in maintaining the same level of quality and performance in the sectors in which the Company has experience.

The Company's capacity to manage its growth through acquisitions or strategic investments while targeting such options, it will depend in part on its success in dealing with these risks. Any failure to implement the acquisitions or investment strategies could have a material adverse effect on its business.

Additionally, failure to enter new segments may also damage the Company's reputation and, consequently, its operational results and financial condition.

BB Seguridade faces the risk of losing competitiveness in the current digital transformation scenario due to its potential inability to innovate and adapt quickly. Additionally, the company's growth strategy may involve exploring emerging segments in which it has no previous experience, which increases the challenge of remaining competitive and relevant in a constantly evolving business environment.

a.8) The Brazilian securities market is subject to a high degree of volatility, due to the evolution and perception of risk by investors.

The market for securities issued by Brazilian companies is influenced by the national and international economic and market conditions. The volatility of the Brazilian securities market is influenced not only by investors' perception of risk in relation to Brazil, but in relation to other countries as well. Investment in securities in the Brazilian market is subject to political and economic risks, including, but not limited to, (i) changes in the regulatory, fiscal, economic and political environment that may affect investors' capacity to receive payment, in full or partially, in relation to their investments; and (ii) restrictions on foreign investment and repatriation of invested capital.

Globalization and the internationalization of capital markets are processes that imply the vulnerability of nations to adverse external events. Thus, Brazil is not immune to the

oscillations of the international economic-financial scenario, especially in the United States, China, Europe and Latin American countries. In 2008, when developed economies faced one of the worst recessions since the 1930s, resulting from the subprime crisis that started in the United States, the Brazilian economy registered a 0.3% retraction of its GDP. The COVID-19 pandemic, which affected the entire world, led Brazil to a 4.1% drop in its GDP, the worst result in the last 24 years. In the following year, with the fading of the pandemic and the gradual recovery of the economy, the GDP grew 4.6%, equivalent to R$ 8.7 trillion, overcoming the losses of the previous year. The conflict between Russia and Ukraine, which broke out in February 2022, had an impact on the Brazilian and world economies, especially with the increase in food, oil and electricity prices, raising inflation in several countries around the world and, consequently, on the investment capacity of companies. In Brazil, one of the consequences of the inflation growth was the continued adoption of a contractionary monetary policy by the Central Bank in order to control price increases.

In 2025, price behavior showed inflationary deceleration, with the IPCA ending the year at 4.26%, within the tolerance range of the Central Bank's target, after a period of pressure concentrated mainly in housing, education, and services. The monetary scenario remained restrictive, with the Selic rate ending the year at 15.0%, reflecting the strategy of anchoring inflationary expectations. Economic activity showed moderate growth, with GDP advancing 2.3% in the year-on-year accumulated total, totaling approximately R$ 12.7 trillion, mainly influenced by the performance of agriculture, in a context of deceleration of consumption and investments in the second half of the year.

It should also be emphasized that: i) investment in securities negotiated in emerging markets, such as Brazil, normally involves greater risk compared to other world markets. The Brazilian securities market is substantially smaller, less liquid, more concentrated and more volatile than the world's major securities markets, such as the United States, Japan and the European Union; ii) The Brazilian capital market is considerably concentrated. The high concentration of the Stock Exchange in Brazil may substantially limit investors' capacity to sell their shares at the desired price and time.

Armed conflicts between major military powers and countries organized in military alliances and other events in other countries and capital markets could harm the market value of the Company's shares, in which case they could make it difficult or totally prevent the Company from accessing the capital markets and financing its operations in the future on acceptable terms.

Thus, adverse events, such as those mentioned above, may lead to deterioration of macroeconomic conditions in Brazil and its results, such as compromising the payment capacity of the banking system's customers, and may also limit the achievement of some of BB Seguridade's strategies, which may adversely impact the Company's business and results.

a.9) BB Seguridade may encounter risks related to the effects arising from mergers, acquisitions, disinvestments and partnerships, especially banking correspondents.

The growth strategy for BB Seguridade's activities may include new acquisitions, mergers and partnerships and/or disinvestments in businesses within the sector in which the Company operates.

The processes of disinvestment, integration of companies, acquired businesses and/or establishment of partnerships may result in difficulties of an operational, technological, accounting, commercial, financial and legal nature, including, but not limited to:

I. possibility of overestimating the value of the companies or businesses object of acquisition, especially if it is considered that the companies or businesses involved in the transactions mentioned above may not offer the expected result and, therefore, the investment may not offer the expected return;

II. possibility of underestimating the value of the companies or businesses object of disinvestment operations in direct or indirect shareholding, especially if it is considered a non-strategic business or if the sale is due to the company going public;

III. possibility of problems in the integration of products, customer base, services, technological platforms, facilities and human resources, in cases of acquisitions, mergers and establishment of partnerships;

IV. possibility of not fully obtaining the financial and operating synergies expected from such acquisitions, mergers and partnerships;

V. existence of unexpected liabilities or contingencies related to the acquired and/or disinvested companies;

VI. accountability for any liabilities whose cause occurred prior to the transaction, as well as subjection to the risks related to the acts of the previous managers and potential liabilities from these acts that occurred prior to the transaction, whether in cases of acquisitions, mergers and/or partnerships;

VII. difficulty in maintaining a good relationship between the Company and the acquired or partner companies, also due to the different operating histories, areas of operation and corporate cultures;

VIII. additional unforeseen costs related to research and development, marketing, logistics, sales and support, in cases of acquisitions, mergers and/or establishment of partnerships;

IX. loss of executives and key professionals to the acquired business; and

X. unplanned additional costs related to the integration or disinvestment operation.

The incident of one or more of the above cases may adversely affect the Company's business and results.

a.10) The Company may not be able to maintain and establish new agreements with strategic partners and suppliers.

The success of the Company's business is influenced by its capacity to maintain relations and agreements with strategic partners in its investees, as well as its capacity to execute and maintain relationships with new strategic partners and suppliers. If the Company is unable to develop new relationships or maintain existing ones on favorable conditions, its investees may not be able to offer certain products and services or may not be able to offer competitive prices and conditions to their customers, which may adversely affect its business and operational results.

Likewise, adverse changes in existing agreements, including the inability of any strategic partner to timely comply with its obligations, may reduce the quantity, quality, price and penetration of products and services that the Company, through its investees, is able to offer and, therefore, may adversely affect its business and financial performance.

a.11) BB Seguridade, its controlling shareholder, its investees and its business partners cannot guarantee that members of its management, employees and/or third parties, acting on its behalf, will not circumvent the various controls implemented and act in situations contrary to applicable laws and current ethical standards, including acts that qualify as corruption, money laundering, bribery, administrative misconduct and other similar conduct in Brazil or in other jurisdictions, which may expose the Company, the members of its management and employees, its investee companies to judicial and administrative sanctions, adversely impacting the Company, which may damage its image and cause losses.

BB Seguridade, its subsidiaries and investees, as well as its suppliers and business partners, are subject to Brazilian anti-corruption laws as well as other rules, laws and regulations that establish minimum ethical and conduct standards, including in other jurisdictions in which the company's assets are traded. These rules determine the adoption of compliance procedures aimed at preventing illegal activities related to corruption involving government entities and other authorities.

These laws and regulations require, among other things, adopting and applying "Know Your customer" (including Politically Exposed Persons), "Know Your Employee", "Know Your Partner" and "Know Your Supplier" policies and procedures, as well as reporting suspicious and large operations provided for in the regulations to the competent authorities.

Both the Brazilian judiciary and other regulatory and inspection agents have the power and authority to impose fines and other penalties on the Company if acts committed inadvertently

or voluntarily by members of management, employees and/or third parties acting on the Company's behalf are defined as "corruption" or otherwise illegal.

BB Seguridade's policies, procedures and controls may not be effective in preventing the occurrence of such acts or in minimizing the fines and/or other penalties applicable to the Company as a consequence of these acts. Our business and reputation may be affected if we appear as defendant or if we are investigated in a corruption or money laundering investigation. Furthermore, the Company's business and reputation may be adversely affected if processes and/or services of its affiliates and business partners are used in practices of corruption or other unlawful acts.

Additionally, although the Company assess our counterparties' policies regarding integrity procedures prior to establishing relationships, we have, to a large extent, to rely on information or statements made available by those counterparties. Such procedures and controls may not be fully effective in preventing our counterparties from using the relationships established with us to commit acts of corruption. If we are associated or even accused of being involved in corruption cases, our reputation may be affected and/or we may be subject to fines, sanctions and/or legal obligations, which may produce material adverse effects on our operational results, financial condition and prospects.

a.12) There is a possibility that our policies, processes, procedures, systems and models used in the activities of the Company and its shareholdings are insufficient to avoid exposure to risks, including uncategorized or unidentified risks, which may adversely impact our financial condition and results.

The set of methodologies, policies, processes, procedures, systems and models used in the Company's activities and its shareholdings may not completely capture exposures arising from risks, including uncategorized or unidentified risks.

The statistical models and management tools that we use in estimating our exposures may not be accurate enough for risk identification, analysis and assessment. Similarly, our stress testing, internal controls assessments, compliance and sensitivity analyses may not capture all possible impacts on our result. Losses may also occur due to failures, inadequacies or deficiencies in internal processes, people, systems or external events, in addition to situations that are not identified and treated by the models for risks that we adopt.

We also highlight that, in the scope of our affiliates, the allocation of capital to cover risks may be insufficient since losses could be significantly higher than those indicated in the reports disclosed to the market, even though we have a prudential margin for this purpose. The materialization of these events could adversely affect our financial condition and results.

a.13) The exposure to the Federal Government debt may cause adverse effects on BB Seguridade.

BB Seguridade and its investees invest in highly liquid federal government debt securities. The market prices of these securities are subject to oscillations that may impact the profitability of the Company's Bonds and Securities (TVM) portfolios, as well as the portfolios of its investees. This may occur due to changes in the macroeconomic outlook or other events capable of affecting the perception of agents in relation to the Federal Government's capacity to pay either the principal or the coupons of the securities representing its debt within the maturity period of these papers. Thus, market conditions and the Government's capacity to pay have the potential to adversely affect or not, the Company's operational result and financial condition.

If there are unexpected changes in the conditions of the securities trading market that reduce the liquidity/market value of these securities and/or if the Federal Government unilaterally modifies the schedule or the principal or coupon payment amount of the securities representing its debt, the Company's operational result and financial situation may be adversely affected due to the government securities held in the portfolio.

(b) its shareholders, in particular the controlling shareholders

b.1) BB Seguridade's investees depend on Banco do Brasil for the commercialization of insurance, open supplementary pension plan, capitalization and dental care plan products through its network.

The distribution of the products of BB Seguridade's investees competes with the placement of the other products and services offered in Banco do Brasil's distribution channels to its customers. Thus, the Company cannot guarantee that Banco do Brasil will not decide, in the future, to privilege the placement of products other than those of BB Seguridade's investees with its customer database, or change the content of the contracts that govern the relationship with BB Corretora and BB Seguridade's investees, which may adversely affect its business and results.

b.2) The results of the Company's subsidiary BB Corretora de Seguros e Administradora de Bens S.A. (BB Corretora) derive mostly from the relationship with the financial controller of the Company, since the interests of Banco do Brasil may conflict with those of the Company.

BB Corretora, a subsidiary of the Company, obtains the majority of its income from the sale of insurance products through the distribution channel of the financial controller of the Company, Banco do Brasil. The Company's controlling shareholder may have interests that are not aligned with those of the Company. While BB Corretora continues to depend mostly on this sales channel, eventual conflicts of interest that may result from this relationship may conduct to adverse effects on the Company's business and results.

b.3) BB Seguridade is controlled by Banco do Brasil, which is controlled by the Federal Government, and both may have interests different from those of the Company and the other holders of its shares, and may adopt measures that cause adverse effects to the Company.

Due to its shareholding, Banco do Brasil and, through it, the Federal Government has the power to control BB Seguridade, including the power to elect the majority of its directors according to the Company's Articles of Incorporation, as well as to determine the outcome of any action that requires the shareholders' approval. As a result of any divergence of interests, adverse outcomes may occur in the Company's business and results.

b.4) BB Seguridade faces the risk of a significant increase in the cost of capital due to the need for Banco do Brasil, its controller, to comply with any regulatory capital requirements imposed by the regulatory body.

The increase in BB's cost of capital may result in additional pressure to obtain higher returns on its investments, including the interest in the insurance company. As a result, BB may be forced to demand a higher return on the capital invested in the insurance company, which could make the cost of capital of the latter higher compared to its competitors. This disparity in the cost of capital can have an impact on the insurance company's competitiveness, its pricing capacity and profitability, as well as its position in the market.

b.5) Changes in the management of Banco do Brasil may lead to changes in the management of the Company.

Banco do Brasil as BB Seguridade's financial controller is responsible for appointing the members of the Board of Directors in accordance with Article 15, paragraph 2, item IV of the Company's Articles of Incorporation. Changes in Banco do Brasil's management may lead to changes in the Company's management which, in turn, may have an unfavorable material effect on the implementation of its current business strategy and thus adversely impact its operating results and the Company's financial, economic and equity situation.

b.6) Banco do Brasil is subject to public policies issued by the Federal Government that affect the Brazilian political and economic scenario, as well as that may require amendments to Banco do Brasil's strategies and policies, which may adversely affect its operations or prospects. Consequently, these changes may also adversely affect BB Seguridade to the degree that they are correlated with the Company's actions.

The political and economic context in which Banco do Brasil operates influences its profitability and the direction of its strategic actions. Amendments to economic policies (fiscal, monetary, exchange or other policies implemented by the Federal Government) and the eventual financial instability resulting from these events may have an adverse effect on the Brazilian economy and Banco do Brasil's results. Therefore, BB Seguridade's results may

be negatively impacted if there are amendments to Banco do Brasil's policies and strategies that affect the Company's activities.

b.7) BB Seguridade may need additional funds in the future, which may occur by means of issue of securities, which may affect the share price and lead to dilution of the investor's interest in the Company's capital stock.

BB Seguridade may need to obtain funds in the future by means of public or private issues of shares or securities convertible into shares or exchangeable for shares. Any fundraising through the distribution of shares or securities convertible into or exchangeable for shares may result in a change in the share price and dilution of the investor's interest in the Company's capital stock.

(c) its subsidiaries and investees

c.1) BB Seguridade's investees are extensively and continuously subject to various regulatory reviews by regulatory bodies, which may have a material adverse effect on the Company's business and results.

The Brazilian regulatory structure that governs insurance companies, capitalization companies, open complementary pension plan entities, operators of private dental care assistance plans and insurance brokers is in continuous evolution as a result of the interpretation and application of international treaties and agreements, in addition to market turbulence and volatility and the search for the soundness of the national private insurance system and the country's health insurance sector.

BB Corretora de Seguros e Administradora de Bens S.A. (BB Corretora) and BB Seguridade's investees are subject to government laws and regulations applicable to their activities.

The main regulatory and inspection bodies for BB Corretora's business and BB Seguridade's investees are the Superintendence of Private Insurance (SUSEP) and the National Agency of Supplementary Health (ANS). Failure to comply with the rules established by the regulators can cause sanctions that vary from fines to the cancellation of authorization to operate.

Due to the sector's comprehensive legal and regulatory framework, BB Seguridade's investees are subject to specific Brazilian rules related to insufficient capital coverage, funds and technical provisions, precarious economic and financial situation and liquidation hypothesis, which, in order to protect the customers, may even hold the shareholders jointly and severally liable for the debts of these companies if the assets are insufficient to cover the liabilities.

It cannot be predicted that the Federal Government will not change laws or regulations so as to limit the amount of premiums, impose stricter standards or amendments that would otherwise have a material adverse effect on the Company's business.

c.2) BB Seguridade's results may be affected by failures and interruptions in the operational processes of Banco do Brasil, in the quality of supplier of service, counter and technology to the Company's investees, as well as in the processes of outsourced service providers to the Company's investees.

Banco do Brasil is subject to the interruption of activities that involve services of an accessory or supplementary nature to its regular operation, activities that are provided by outsourced companies. In this sense, the performance of business in Banco do Brasil is subject to interruptions of certain activities provided by outsourced companies, especially those related to technology, which may interfere in the performance of business related to the products and services of BB Seguridade's investees and adversely impact their business and results.

BB Seguridade's investees also use outsourced companies that provide them services of an accessory or supplementary nature to their regular operations. In this sense, the performance of business by BB Seguridade's investees is subject to interruptions of these activities provided by outsourced companies, which may adversely impact their business and results.

c.3) Amendments to the legislation applicable to the distribution of insurance products may cause a material adverse effect on the Company.

Currently, the banking channel is the most important distribution alternative for the investee's of insurance, open supplementary pension plan, capitalization and private dental care plan products. The distribution of products in Banco do Brasil's network of agencies is made possible through contractual instruments executed by BB Corretora de Seguros e Administradora de Bens S.A. (BB Corretora) – controlled by BB Seguridade – with Banco do Brasil itself and with the investees of insurance, open supplementary pension plan, capitalization and private dental care plan.

Meanwhile, BB Corretora has representatives and partners that enable the commercialization process in the Brazilian territory. The scope of action of these representatives and partners (qualification and certification requirements, limit of representatives per broker, among others) in the commercialization of insurance, open supplementary pension plan and capitalization products is defined by SUSEP. In case the regulator significantly changes the scope of action of representatives, there may be an impact on BB Corretora's business model, reflecting on BB Seguridade's results.

c.4) Amendments to the legislation regarding the obligatory contracting of insurance for certain products and activities may have an adverse effect on the Company.

In Brazil, some sectors of the economy have a legal obligation to contract insurance for certain activities and products, as provided for in Article 20 of Decree Law No. 73, of November 21, 1966, regulated by Decree No. 61.867, of December 11, 1967. If the legislation is changed to eliminate or reduce the amounts of obligatory insurance for such activities and products, and

if the customers of the Company's investees do not contract such insurance voluntarily, the volume of contracting in the markets in which they act may be reduced, causing an adverse effect on the Company.

The housing and rural sectors have part of their revenues tied to public policies. The harvest plan published annually by the Federal Government and the amount of subsidy to be granted for rural insurance affect in a material way the demand for agribusiness insurance. If the Federal Government changes the policies for these sectors, there may be adverse impacts for the insurance investees and, consequently, for the Company.

c.5) Amendments to the minimum levels of capital and excess liquid assets required of insurance companies, open supplementary pension plan entities and capitalization companies may affect the distribution of dividends by the investees, reducing the Company's capacity to leverage its business and may lead to the need for capital contribution by BB Seguridade.

Official regulatory institutions in the interest of the efficient functioning of the market establish solvency rules and minimum capital requirements for companies in the sector. For Companies regulated by Susep, the legislation imposes the referred Minimum Capital Requirement (MCR), defined by CNSP Resolution No. 432/2021, amended by CNSP Resolution No. 448/2022, which is calculated as the maximum value between the Base Capital and the Risk Capital (RC).

Base Capital is a fixed amount that a SUSEP-supervised body shall maintain, at all times, consisting of a fixed part and a variable part according to the region in which it operates, the segment in which it operates and the type of operation.

For the Company's investees, the MCR equals the RC, which currently consists of risk capital based on underwriting risk, credit risk, market risk and operational risk. The most representative risk is that of underwriting, whose capital portion is calculated according to the company's business volume (represented by premiums and provisions). The credit risk capital portion is calculated based on the type and amount of the exposure and the risk classification attributed to the counterparty involved, in the case of reinsurance. The portion of operational risk capital intended to cover operational losses is calculated based on provisions and/or earned premiums. The market risk capital portion certify to cover the possibility of losses associated with the effects of volatility in the value of assets and liabilities due to changes in economic variables (interest rates, inflation, and exchange rate).

In addition to the minimum capital requirement, CNSP Resolution No. 432/2021 establishes the need to cover technical provisions with assets accepted by the National Monetary Council. According to the same regulation, reducers for provision coverage of technical provisions are receivables, reinsurance and retrocession assets, legal deposits, deferred acquisition costs, assets held abroad and amounts in transit.

Amendments to the regulatory capital requirements and the requirement to cover technical provisions, to the parameters defined by the regulator for the determination of capital tranches or oscillations in economic variables may affect the capital requirement assumptions and consequently require the recomposition of the Net Worth of our investees, affecting the distribution of dividends by these companies and reducing the BB Seguridade's business leverage capacity and the distribution of dividends to its shareholders. Eventually, amendments in capital and coverage requirements may cause the need for a capital contribution to investees by BB Seguridade.

c.6) Conditions regarding coverage and claims effects may change unexpectedly and have a material adverse effect on the Company.

Amendments to the usual practices of the sectors in which the Company's investees operate to case law and to other legal, political, social, health and environmental conditions may give rise to unexpected and unforeseeable issues related to claims and covered risks. These issues could have a material adverse effect on the Company's business in the sense of increasing the scope of the risks covered, the amount or extent of claims, beyond what was anticipated in the underwriting assumptions. In some cases, the total extent of the liability of the Company's investees for their insurance policies may not be known for many years after they have been issued. Such effects regarding claims and claims coverage are difficult to estimate with reasonable margins of accuracy and may adversely affect the Company's business and results.

c.7) If the actual redemptions/portability of reserves or the occurrence of claims exceeds the forecasts of the investees, BB Seguridade may be adversely affected.

The result of BB Seguridade's operations and its respective financial condition depend on the ability of its investees to assess the liquidity required to meet cash flows resulting from benefit redemptions/portability and the level of claims occurrence in a given period of time. If these assessments prove insufficient to meet the verified occurrences, the search for the required liquidity may adversely affect the price of the assets held by the investees to guarantee their operations, causing loss of value and adversely impacting the Company's results.

c.8) Eventual reviews in the pricing methodologies and constitution of reserves of BB Seguridade's investees may impact its results.

BB Seguridade's investees periodically estimate the formation of reserves and perform product pricing. Such procedures are based on predictive models, which are subject to reevaluation to better adjust them to the regulatory orientations of SUSEP and ANS, risk management policy, historical risk behavior and best market practices. Eventual revisions to these methodologies may adversely impact the Company's business and results.

Possible revisions to the pricing and reserve methodologies of BB Seguridade's investees represent a substantial risk, as they could not only have a negative impact on the company's results, but they could also be triggered by regulatory initiatives that require an increase in minimum reserves or by the identification, through internal models, of the need to reinforce reserves, resulting in financial pressures and affecting the company's financial health.

c.8) The insurance, open supplementary pension plan and dental care plan businesses have their profitability strongly linked to commission rates, bonuses and any other forms of compensation stipulated between the insurance and dental care plan companies and BB Corretora and to the models used for pricing and for the constitution of reserves, which, if inadequately dimensioned, estimated or controlled, can significantly affect the results of such products.

The products of insurance and dental care plans are characterized by uncertainty about future disbursements of indemnities for covered events. Thus, actuarial and statistical models are used, which consider, among other aspects, the historical behavior of the risk and project the premiums that will be charged to new insured and beneficiaries of dental care plans. Due to the nature of the business, deviations may occur above those predicted in the models, such as claims frequency, severity of indemnities, mortality, morbidity, persistency, interest rates, expenses, future dental care costs, among others, which would affect the profitability of the business.

The prices and calculations for the constitution of reserves of the open supplementary pension coverage open are made based on actuarial and statistical estimates and include assumptions and projections that are inherently uncertain and that sometimes may involve value judgment or historical data of low statistical relevance, including as to the receipt of contributions, payment of benefits, investment results, interest rates, reinvestment rate, pension, mortality, morbidity and persistence. Thus, the inherent risk remains that of significant variations in the amounts payable, of insufficiency of guaranteeing assets and consequently of variations in the income and future value of the open supplementary pension coverage product portfolios.

If the actual losses are significantly higher than the estimates, the companies in these sectors may be exposed to a significant need to supplement their technical provisions, which could adversely impact their results, consequently reflecting on the Company's result.

Furthermore, BB Seguridade's profitability is highly dependent on commission rates, bonuses, and other forms of compensation stipulated by the companies together with BB Corretora. Any reduction or unfavorable amendment to any of these forms of compensation may adversely impact the Company's business and results.

c.10) The result of our investee Brasilprev Seguros e Previdência S. A. ("Brasilprev") and its capital structure may be impacted by its portfolio of defined benefit social security plans, affecting the result of BB Seguridade and its ability to distribute dividends.

According to Susep Circular Letter 648/2021 and its subsequent amendments, open supplementary pension plan entities shall perform the Liability Adequacy Test every six months. If the amount of collateral assets is not sufficient to cover any deficit, the Supplementary Coverage Provision (PCC) should thus be established. These entities shall also allocate capital to cover the risks arising from this operation, notably for underwriting and market risks, as defined by CNSP Resolution 432/2021.

The liabilities of the traditional plans of the Brasilprev portfolio guarantee the payment to the participant of a rate plus IGP-M (General Market Price Index) or TR (Referential Rate) index, being sensitive to the variations of these indexes and to the term structure linked to them defined by Susep. Macroeconomic variations with the potential to affect the behavior of these indices impact the liabilities of these plans and may lead to the need to set up a PCC and increase the regulatory capital required to cover underwriting and market risks, reducing Brasilprev's results and its payment capacity of dividends. This movement was observed in the year 2020, since, with the advent of the COVID-19 pandemic, there was a substantial increase in risk aversion, impacting the domestic market, causing the rise of several market indexes, including the IGP-M.

As the liabilities of these plans indexed to the IGP-M grow, Brasilprev may not be able to obtain guaranteeing assets linked to this index, with an adequate maturity rate and term for the management of assets and liabilities (ALM), given the inexistence of new National Treasury issues linked to the IGP-M, as well as their scarcity for trading in the secondary market, and private issues indexed to this index. The increased mismatch between the assets and liabilities indexes of these plans may negatively affect the financial result of Brasilprev and increase the capital required to cover market risk.

Consequently, the reduction in Brasilprev's results and the increase in its regulatory capital requirement for risk coverage may adversely affect BB Seguridade's results and its ability to distribute dividends.

c.11) Failures in the operational processes of its investees may affect BB Seguridade's results.

BB Seguridade's results may be negatively impacted by possible losses resulting from failures, deficiencies or inadequacies of internal processes, personnel and systems, or from external events arising from the activities developed by its investees. Internal or external fraud as well as interruptions in the activities of these companies can also affect the Company's result.

Due to the regulatory provisions to which BB Seguridade's investees are subject, a possible inadequacy or deficiency in their contracts, as well as sanctions received due to non-

compliance with legal provisions, or even the payment of indemnifications caused by damages to third parties, may also imply in losses to the Company.

c.12) BB Seguridade does not own the control of its investees and cannot guarantee the implementation of their strategies regarding products, processes and commercialization.

BB Seguridade performs its operational activities through shareholding in companies in the insurance, open supplementary pension plan, capitalization and private dental care plan branches. The implementation or amendment of business strategies in these investees depends on decisions that occur jointly with other partners.

Thus, the Company may not be able to operationalize the decisions made in these investees as it would if it were in control of them. Moreover, the possible inability of BB Seguridade or its partners to bear their obligations related to the investees in proportion to their shareholdings, such as capital contributions, as well as possible effects arising from the actions of its partners, such as insolvency or bankruptcy, may adversely affect the business and results of the investees and, consequently, BB Seguridade.

c.13) Corporate disputes may adversely affect the Company's results

BB Seguridade's business model foresees its operation through the shareholding in investees in the insurance, open supplementary pension plan, capitalization and private dental care plan segments, by means of strategic corporate partnerships.

The relationship with the partners is governed by shareholders' agreements. If a corporate dispute arises (for example, as a result of disagreements regarding business conduct), the results of the investee in question, its financial situation and thus that of BB Seguridade may be adversely affected.

c.14) The assumption of joint liability for claims in the event of coverage failure by reinsurers may generate additional obligations regarding customer claims, should the reinsurer fail to honor the reinsured contracts.

Full liability for the compliance with the contract with the insured is attributed to the insurer, regardless of whether reinsurance is contracted. The eventual non-compliance with contractual obligations by reinsurers or their insolvency would oblige insurance and open supplementary pension coverage investees to honor all contracts, regardless of being above the limits defined in their underwriting of risk policy, which may adversely impact the business and results of these companies and, consequently, of BB Seguridade.

c.15) The increase in crime rates and deteriorating social conditions and other related factors beyond the control of the investees can result in unexpected losses.

The increase in crime rates and the deterioration of social conditions in Brazil may have a direct impact on claims, which would negatively affect the business of the investees and, consequently, the Company's results. Insurance for personnel, housing and damages can register lower results than projected if crimes such as property theft and homicides, among others, increase more than what has been expected from the actuarial calculations.

c.16) Extreme events, including natural and man-made disasters, epidemics and pandemics, may adversely affect the results of investees and, consequently, of BB Seguridade.

The underwriting of risks by investees considers historical data related to catastrophes and natural disasters, and the companies adopt risk mitigation mechanisms to limit losses in case these events occur.

Nevertheless, the man-made changes caused in the environment have accelerated climate changes that increase the occurrence of extreme events. Such events can lead the insurer to incur significant expenses for payments of claims, especially in rural insurance and property insurance.

In the event of an epidemic and/or pandemic, the increase in the mortality rate of the insured population can lead to an increase in the volume of claims payments in life insurance and in supplementary pension plan entities to an increase in surrenders for the death indemnity payments.

It should also be noted that catastrophic weather events have generated significant losses for the insurance sector in recent years, reducing its ability to price and spread risks, despite recent efforts to improve the mechanisms for managing and mitigating these impacts. Since these are events with a high degree of unpredictability, BB Seguridade's investees may not be able to adequately estimate their occurrence; therefore, such events may significantly affect the results of the investees and, consequently, of BB Seguridade.

c.17) Customers of the Company's investees may cancel or not renew their adhesion contract in the coming years.

Most insurance policies written have a validity period of one year. If customers of the Company's investees, due to product price adjustments, age group changes or personal decision, cancel or not renew their adhesion contracts in the coming years, increasing the rate of cancellation and non-renewal of contracts significantly, the Company's business and results may be adversely affected.

c.18) BB Seguridade does not regulate the means to guarantee the implementation of the strategy to expand the offer of products of its investees through alternative channels.

Changes in the macroeconomic scenario, social behaviors, market competition dynamics, regulation and technological limitations, among other variables, may cause the Company to

be unable to successfully execute its strategy of expanding the product offerings of its investees through other channels. If the above hypotheses occur, the Company's business and results may be adversely affected.

c.19) The Company's investees face competition in their businesses, which has the potential to impact both their market share and their profitability.

The insurance sector is very competitive and pulverized with highly specialized companies. BB Seguridade's investees compete with insurance subsidiaries of large Brazilian commercial banks, other independent insurers and Brazilian subsidiaries of foreign insurance groups, including multinational companies with expertise in other sectors, as well as with innovative technology-based companies (fintechs and insurtechs) that offer financial and insurance services mediated by digital technologies.

With the effectiveness of regulations relating to *Open Finance*, including *Open Insurance* in this scope, the Company's business results may be affected due to the greater competitiveness of its customer portfolio, as well as due to risks related to the data protection regulation.

Specifically in relation to *Open Insurance*, it should be highlighted the challenges that the insurance market faced as a result of this evolution, with the redefinition of the digital journey, redesigning the role of user experience (UX) in platforms, as well as the expected increase in competitiveness and greater need for system integration and data standardization, in addition to the increase in competitiveness and the greater need for system integration and data standardization. Based on the inputs offered by the competition analysis, there is a greater need to generate competitive differentials, opening the possibility for the improvement of products and services. The SPOCs (customer Order Processing Companies), entities that have emerged with the advent of *Open Insurance*, should be able to bring new changes in technology solutions with the use of shared data, resulting in another focus of increased competitiveness in the sector.

Competition in the sectors in which the investees operate is based on different factors, among them: (i) success in the commercialization of products through the banking channel (the main distribution alternative in the Brazilian insurance products market); (ii) access and control of the network of independent insurance brokers and the capacity to create business partnerships; (iii) pulverization, scope and quality of the network of service providers; (iv) products and prices offered to customers; (v) commission structure for independent insurance brokers; (vi) financial solidity and trademark recognition; (vii) changes in the profile and behavior of consumers; (viii) digital conversion; and ix) the advance of the sharing economy.

Due to the increasing competition in the insurance sector, the Company cannot guarantee that its investees will be able to maintain or expand their market position. Additionally, as competition for customers becomes more intense and the demand for adequate provision of services to the customer increases, investees may incur greater expenses or may not be able to adapt their processes at the speed necessary to win and retain customers, which could have a significant adverse effect on their business and results and, consequently, on the Company's results.

c.20) The possible illicit conduct of those that commercialize the products offered by BB Seguridade's investees may cause BB Seguridade to be held liable for acts of third parties and employees of its investees, as well as cause damage to the Company's image and/or adversely affect its business and results.

The Company and its investees do not have direct control over the service provided in the distribution channels through which it operates. Similarly, the Company and its subsidiaries also do not have direct control over the activities performed by the employees of investees. Therefore, there may be a conduct that is not consistent with the standards established by the Company or in disagreement with the law and applicable regulations. Such conducts may harm the image and reputation of the Company and its investees in the market, as well as generate liability for the acts practiced by the employees of the investees, or by the professionals acting in the distribution channels through which the Company's investees distribute their products, which may adversely affect the Company's business and results.

c.21) BB Seguridade's results may be affected by strike movements or other factors that impede or limit access to banking service locations and prevent the distribution of its investees' products.

Investees in the insurance, open supplementary pension plan, capitalization and private dental care plan segments use Banco do Brasil's service points as the main means of distribution for their products. Strike movements, catastrophes, epidemics or any other external events that prevent or limit the distribution of the products of BB Seguridade's investees through the banking channel's service locations may adversely affect its results and those of BB Corretora and, consequently, the Company's results.

c.22) BB Seguridade holds shares in investees whose partners have their office in Europe and the United States; therefore, it may suffer adverse impacts from macroeconomic or regulatory amendments in these countries.

If there is an increase of the risk associated with the economies of Europe or the United States or if there is regulatory changes in these regions that impact the performance of our partners in the investees, there may be a misalignment of interests between BB Seguridade and these partners, which may adversely affect the Company's results.

c.23) Exposure to fluctuations in the financial markets, including variations in interest rates and price indexes, may significantly affect the results of investees, and thus the results of BB Seguridade.

(d) its directors

d.1) BB Seguridade may not be able to prevent misconduct by its Directors

We may not be able to prevent our Directors acting on behalf of the Institution from engaging in unlawful conduct, which could expose us to administrative and judicial sanctions, as well as adversely affect us.

Our businesses are subject to deviations caused by our Directors, which may involve negligence, fraud and non-compliance with laws, regulations, standards, policies and procedures, as well as deviations regarding observance of the principles of regulatory compliance, ethics, social, environmental and climate responsibility, integrity and corporate governance. These situations may result in administrative and judicial sanctions, adversely impacting our business, reputation and results.

(e) its suppliers

e.1) Services provided by suppliers outside specifications or with delays can damage BB Seguridade's image.

BB Seguridade is exposed to risks related to its suppliers, which include risks of non-compliance with service level agreements - SLAs (discontinuation of business or services). Information Technology services provided outside specifications or with delays can cause operational discontinuity as well as damage to the Company's image, especially when the services/products comply with activities related to the disclosure of financial statements and/or other regulatory information, and labor and legal issues if related to the management of the agreements.

Investees are exposed to risks related to their respective suppliers that may cause adverse effects on BB Seguridade's results, which were described in item 4.1, subitem (c).

e.2) There is a possibility that the criteria employed in the acquisition of assets, contracting of services and monitoring of suppliers may not be fully effective in avoiding exposure to adverse events or business discontinuity, resulting from legal, technical and operational aspects that may impact BB Seguridade's results.

BB Seguridade, as a subsidiary of a mixed-economy company, is subject to specific laws that govern public procurement and contracts, having, as principles, the selection of the most advantageous proposal, isonomy, impersonality, legality, publicity, among others. Thus, as a

rule, suppliers are selected via a tender process, which can limit the dynamics of supplier substitution.

The criteria currently employed in the acquisition of assets, contracting of services and monitoring of suppliers may not be sufficient to fully capture the exposure arising from unidentified or unforeseen risks related to each sector, as well as those resulting from legal aspects. Issues such as contracting concentration in a few suppliers, monopoly and the lack of technical and operational capacity of contracted companies can harm the continuity of the business and generate negative impacts for the Company.

e.3) Possibility of negative impacts arising from suppliers being used for money laundering, carrying out money laundering and/or using contracts with the Company for money laundering or financing of terrorism.

The non-compliance with minimum controls by suppliers may directly affect the Company. Contractual weaknesses may make it impossible to charge the supplier for compliance-related issues. Moreover, intentional mistakes, unethical conduct, fraud or corruption in the internal environment have the potential to prevent the identification of issues with suppliers.

(f) its clients

f.1) BB Seguridade is not directly exposed to risks related to its customers that may influence the decision to invest in the Company's securities since its activities are restricted to holdings in other companies.

However, its investees are exposed to risks related to their respective customers that may cause adverse effects on BB Seguridade's results, which wer described in this item 4.1, subitem (c).

(g) sectors of the economy in which the issuer operates

g.1) The profitability of BB Seguridade's business may be adversely affected by amendments in national or international economic conditions.

The Company is subject to the adverse effects of a worsening of general local and global economic conditions. Factors such as economic growth, income expansion, market liquidity, inflation, interest rates, asset prices, tax policies, social instability, among others, have the potential to adversely affect the profitability of BB Seguridade's business.

g.2) The Federal Government exercises influence over the Brazilian economy and governmental actions may negatively affect the Brazilian market and BB Seguridade's business.

Amendments in the conducting of monetary, fiscal, credit, and exchange rate policies, among others, as well as new regulations, may affect the Company's business and strategies.

However, BB Seguridade cannot foresee the governmental position to be adopted in the management of the economic policy that may impact not only the Brazilian economy, but which could also provoke changes in the market and negatively affect the Company's business and its results.

Uncertainties regarding economic policy and, above all, financial market regulation can contribute to distrust among financial agents and increase volatility in the Brazilian capital market, as well as the prices of securities and bonds issued by Brazilian issuers.

Adverse events that generate political instability may contribute to increased volatility in the Brazilian capital markets and greater volatility in securities issued by Brazilian companies, which in turn may have an adverse impact on BB Seguridade.

(h) regulation of the sectors in which the issuer operates

h.1) BB Seguridade is directly exposed to risks related to the regulation of the sectors in which it operates with the potential to influence the decision to invest in the Company's securities.

Since its activities are restricted to shareholdings in other companies, its investees operate in regulated markets and are exposed to risks related to the regulation of these sectors that may cause adverse effects on BB Seguridade's results, which were described in this item 4.1, subitem (c).

h.2) Amendments to the tax legislation, if implemented by the Federal Government, may negatively affect BB Seguridade's business.

The Federal Government regularly approves reforms and other changes to the tax and social security systems, which include changes in tax rates and assessment frequency and, occasionally, establishment of temporary rates. Any increase in the cost of taxes and social security contributions could adversely affect BB Seguridade's operational results and financial capacity. There is no guarantee that it will be possible to maintain the profitability achieved in previous years if there are substantial increases in taxes levied on BB Seguridade, its subsidiaries and investees.

The effects of these amendments and any others that may result from the enactment of additional reforms cannot be quantified and BB Seguridade cannot assure that, once implemented, they will not adversely impact its business and results.

h.3) Future partnerships or acquisitions of other companies by the Company may be subject to restrictions or may not be approved by the Administrative Council for Economic Defense (CADE).

Law No. 12.529, of November 30, 2011, structures the Brazilian Competition Defense System – SBDC and provides for the prevention and repression of violations against the economic

order guided by the constitutional dictates of free enterprise, free competition, consumer protection and repression of the abuse of economic power. Interministerial Ordinance No. 994, of May 30, 2012, adjusted the values contained in items I and II of Article 88 of the above Law, establishing new amounts regarding the criteria for the mandatory notification of transactions.

The law also establishes a prior regime for analysis of acts of merger, so that the transaction can only be consummated after approval by CADE, and the competitive conditions between the companies involved shall be preserved until the final judgment. CADE will determine when a transaction may adversely affect the competition conditions in the markets in which the Company operates or otherwise harm the social well-being. In such cases, CADE may reject operations that the Company may carry out, or even approve them with restrictions, which may be structural (for example, the disposal of company assets or the withdrawal of trademarks from the market) or behavioral (such as commitment clauses and market monitoring), and the occurrence of these decisions, individually or jointly, may adversely impact the Company's financial condition and results of operations.

(i) foreign countries where the issuer operates

i.1) BB Seguridade does not act directly in foreign countries; therefore, it is not directly exposed to risks related to other countries that may influence the decision to invest in the Company's securities.

However, in the investees Brasilprev Seguros e Previdência S.A. ("Brasilprev") and investees of BB MAPFRE Participações S.A. ("Brasilseg"), the Company has partners with offices in other countries. These factors indirectly expose the Company to risks related to foreign countries that may cause adverse effects on BB Seguridade's results, which have been described in this item 4.1, subitem (c).

(j) social issues

j.1) BB Seguridade is exposed to social risks with the potential to influence the decision to invest in the Company's securities.

Exposure to the social risk is related to the possibility that the Company's strategic guidelines lead to losses caused by events associated with the violation of fundamental rights and guarantees, or acts harmful to the common interest of social issues. The possible non-compliance with best practices related to social issues by the Company and its subsidiaries and investees may impact the perception of value and sustainability of the business before several relevant audiences, which may lead to a reduction in the sale of products and in the interest of maintenance or acquisition of our shares by investors, adversely affecting theCompany's results and market value. BB Seguridade may also incur financial and reputational losses due

to its relationship with stakeholders, especially customers, partners and suppliers, whose activities may generate negative social impacts.

j.2) The public's perception of social, ethical and corporate responsibility issues can have an impact on the image and reputation of the company and/or its investees, affecting the attraction and retention of customers.

(k) environmental issues

k.1) BB Seguridade's results may be affected by losses arising from exposure to environmental damage, associated with environmental degradation, including the excessive use of natural resources, generated by the activities of BB Seguridade, its subsidiaries and investees.

Although the use of natural resources (water, energy, paper, etc.) in the holding company's activities has a low impact on the environment, the Company is indirectly exposed by the impact of activities in its supply chain, notably by its suppliers and partners. The possible non-compliance with the best environmental management practices by relevant stakeholders in the supply chain could adversely affect the market value or generate direct financial and reputational losses for the Company.

k.2) Changes in environmental regulations and growing awareness of sustainability issues may affect BB Seguridade's operations.

The Company and its investees are subject to environmental laws and regulations that may become stricter in the future and result in greater obligations and capital investments. The Company and its investees are subject to comprehensive federal, state and municipal legislation on environmental protection and climate issues. Compliance with this legislation is monitored by government bodies and agencies, which can impose administrative sanctions for non-compliance.

(l) climate issues, including physical and transition risks

l.1) Climate change has the potential to adversely affect the business, financial condition and results of the Company, as well as those of its subsidiaries, investees, partners and key suppliers.

Several entities of society (experts, regulators, international organizations, among others) argue that global climate change contributes and will continue to contribute to an increase in the frequency, severity and unpredictability of natural disasters. There is also the possibility of losses resulting from the transition of businesses to a low-carbon economy, the triggering of extreme weather events, litigious actions due to direct and/or indirect liabilities, or that will bring long-term consequences. In this context, legal and regulatory measures are being established in several countries to reduce emissions of carbon and other greenhouse gases and combat climate change. Such measures may lead to increased costs for the Company, its

subsidiaries and other investees, and may also require additional investments in facilities, equipment and services. Although it is not possible to foresee the impact of climate change and adaptations related to legal and regulatory measures, if any, such factors may adversely affect the business, financial condition, results and cash flow of the Company, its subsidiaries and investees.

(m) other issues not included in the previous items

No additional remarks to the content of the previous items.

4.2. Description of the five main risk factors

Considering the aforementioned risk factors, we list the following as the main factors:

I) a.1 - BB Seguridade may have its results impacted due to its shareholding in investees.

II) b.1 - BB Seguridade's investees depend on Banco do Brasil for the commercialization of insurance, open supplementary pension plan, capitalization and dental care plan products through its network.

III) c.1 - The Company's investees face competition in their businesses, which may affect their market share and profitability.

IV) a.2 - Cyber-attacks and other cybersecurity incidents on the computer systems or networks of the Company and/or its investees may cause interruption of its activities and result in the disclosure of confidential information, which may damage its image and cause losses.

V) c.2) - BB Seguridade's results may be affected by failures and interruptions in the operational processes of Banco do Brasil, in the quality of supplier of service, counter and technology to the Company's investees, as well as in the processes of outsourced service providers to the Company's investees.

4.3. Description of the main market risks

The exposure to market risk factors originates in the financial instruments held by the Company and its subsidiaries in their investment portfolios. The exposure to the market risk is limited by the fact that the Company and its subsidiaries have no passive exposure to the other factors.

On December 31, 2025, BB Seguridade and its subsidiaries had 100.00% of the assets in their portfolio indexed to the TMS (Average Selic Rate) and did not hold derivative instruments. Based on the studies conducted, there is no relevant exposure to market risk factors.

Main market risks related to the other investees of BB Seguridade

BB Seguridade is a holding company and the market risks that affect the results of its investees also affect the Company's results.

The investees are exposed to the following market risks: interest rate risk and share price risk.

Interest rate risk refers to the risks of fluctuations in fixed interest rates, foreign currency coupons, price index coupons and other interest rate coupons. The share price risk corresponds to the risk of variation of the shares prices practiced in the market.

These exposures originate from index and term mismatches between assets and liabilities, especially those linked to technical provisions and their respective guarantor assets, as well as from the investment in financial instruments, by investees, of their free available resources.

4.4. Non-confidential and relevant cases

Describe any legal, administrative or arbitration proceedings to which the issuer or its subsidiaries are a party, including labor, tax, civil, environmental and other proceedings: (i) that are not confidential, and (ii) that are relevant to the business of the issuer or its subsidiaries.

The proceedings relating to this item follow the criteria of materiality of R$ 452 million and the possibility of losing the proceeding. Thus, those proceedings whose financial impact exceeded this materiality were selected to make up the current sample.

Legal, administrative or arbitration proceedings - Tax Nature

Proceeding	**Writ of Mandamus No. 0014040-52.1999.4.02.5101**
(a) court	Federal Court of Rio de Janeiro
(b) instance	Superior Court (STF)
(c) initiation date	06/02/1999
(d) parties to the proceedings	Plaintiff: Brasilseg Companhia de Seguros Defendant: Federal Government (Federal Treasury)
(e) amounts, assets or rights involved	Updated case value R$ 889,846,521.68 The risk amount involves both COFINS (Contribution to Social Security Financing) on financial revenues and COFINS on operational revenues. Provisioned amount R$ 744,554,382.07. Deposited amount: R$ 776,681,196.08.
(f) main facts	On June 12, 2023, the Supreme Federal Court concluded the judgment of Extraordinary Appeal 400.479 (Axa Seguros), which is related to the matter in question. The published ruling explicitly sets forth the Court's understanding regarding the applicability of PIS and COFINS to insurance premiums and the

	non-applicability of PIS and COFINS to financial income arising from insurers' technical reserves. It should be noted that the aforementioned judgment was not subject to the General Repercussion system, and therefore the understanding set forth in RE 400.479 does not have automatic and immediate applicability to other cases addressing the same matter. Thus, at the moment, the judgment on the merits of the case dealt with in this Reference Form is pending. It is important to highlight that regarding the discussion of the applicability of PIS and COFINS to financial income arising from technical reserves, the judgment of RE 1479774 is pending, which has been assigned to the general repercussion system by the Supreme Federal Court (Theme 1.309). Note: the discussions are inserted in the broader context of the definition of the calculation basis of PIS/COFINS contributions applicable to institutions in the financial and insurance sector.
(g) summary of decisions on the merits rendered	Partially favorable ruling stating that COFINS should be collected only on operating revenues. Decision upheld at second instance. Currently awaiting judgment of the Extraordinary Appeal, as mentioned in item "f".
(h) stage of proceeding	Pending decision of Extraordinary Appeal. This decision will be influenced by the already finalized judgment of the *leading case* RE 400.479 and by the judgment to be rendered within the scope of RE 1479774, as mentioned in item "f".
(i) whether the chance of loss is: (i) likely; (ii) possible; (iii) remote	(i) Regarding the applicability of COFINS to operating revenues, the likelihood of loss is probable. It is worth noting that the amounts relating to the risk of the lawsuit have been entered in the records and provisioned up to May/2009. From this period onwards, the Company began to make monthly payments of the tax. (ii) Possible regarding the discussion on the COFINS being levied on the financial revenues. Note: The probability assessment considers the factual and procedural particularities of each Company.
(j) reason why the proceeding is considered relevant	The proceeding is considered relevant due to the matter under discussion, as well as the amount involved.

(k) analysis of the impact in case of loss of suit	R$ 776,681,196.08.

Proceeding	**Writ of Mandamus No 0014040-52.1999.4.02.5101**
(a) court	Federal Justice of Rio de Janeiro
(b) instance	Superior Court (STJ)
(c) initiation date	06/02/1999
(d) parties to the proceedings	Applicant: Brasilcap Capitalização S.A. Filed: Union (National Treasury)
(e) amounts, assets or rights involved	Provisioned Amount: R$ 819,757,869.85 / Deposited Amount: R$ 819,757,869.85.
(f) main facts	Unconstitutionality of Law 9.718/98 which: (i) revoked the COFINS exemption granted to capitalization companies (LC 70/91); and (ii) expanded the calculation basis (defined "turnover" as "gross revenue"). Note: the discussions are inserted in the broader context of the definition of the calculation basis of PIS/COFINS contributions applicable to institutions in the financial and insurance sector.
(g) summary of decisions on the merits rendered	Sentence partially granting injunction. Appellate Judgment granting the Federal Government's appeal. Partial Decision Granting Special Appeal to remedy omission in the judgment of the ED at the TRF. Decision judging the Extraordinary Appeal groundless. Records sent to TRF for trial of the ED. New Resp and RE filed in view of judgment of the ED. Decision did not hear the Resp filed. Dismissal of internal Appeal in view of the decision not to hear the Resp. Records sent to the STF for judgment of the RE. In February 2022, the Company ceased making judicial deposits related to this case and began paying the tax directly to the Federal Revenue Service. On 06/09/2022, the rapporteur did not hear the RE filed by Brasilsaúde Companhia de Seguros, as he understood that the party did not demonstrate, in a formal and substantiated preliminary claim, the general impact of its appeal. Regarding the RE of Brasilcap, Aliança do Brasil and Brasil Veículos Cia. de Seguros, he understood that, in fact, the matter would be covered by Theme 372 of the general repercussion (RE

	609.096/RS) and, thus, dismissed the suspension to await the judgment of RE 400.479, (Axa Insurances), but determined the records to be returned to the TRF-2 for compliance with the provisions of Arts. 1039, 1040 and 1041 of the CPC. In June 2023, the Supreme Federal Court (STF), in RE 609.096/RS (Topic 372), ruled that the gross revenues of financial institutions are included in the calculation basis for PIS and COFINS, subject to legal exclusions. On 10/11/2024, in the court of origin, in accordance with Articles 1.039, 1.040 and 1.041 of the Code of Civil Procedure, the case was once again stayed, this time because the judge understood it to involve the same controversy as RE 1.479.774, which was recently submitted to the General Repercussion system (Topic 1309) by decision of Minister Fux.
(h) stage of proceeding	Cases are suspended pending the STF's ruling on Case No. 1309, a case of general repercussion (RE 1.479.774).
(i) whether the chance of loss is: (i) likely; (ii) possible; (iii) remote	Possible. Note: The probability assessment considers the factual and procedural particularities of each Company.
(j) reason why the proceeding is considered relevant	Expressive amount; COFINS; Definition of the concept of revenue, turnover, etc.
(k) analysis of the impact in case of loss of suit	Conversion of judicial deposits into income in favor of the Federal Government, as well as payment of the tax in a higher amount.

4.5 Total accrued amount for relevant non-confidential lawsuits

With regard to the cases detailed in item 4.4, considered financially relevant due to involving amounts exceeding R$ 452 million, they account for a provision of R$ 1.56 billion and include only the cases in which the investees are parties.

4.6. Relevant confidential proceedings

BB Seguridade and its subsidiaries have no other contingencies considered relevant, apart from those reported in the previous item.

4.7. Other relevant contingencies

BB Seguridade and its subsidiaries have no other contingencies considered relevant, apart from those reported in the previous items.

5 RISK AND CAPITAL MANAGEMENT POLICY AND INTERNAL CONTROLS, *COMPLIANCE* AND INTEGRITY POLICY

5.1. Description of risk management and market risks

(a) Whether the issuer has a formalized risk management policy, highlighting, if so, the body that approved it and the date of its approval, and, if not, the reasons why the issuer has not adopted a policy.

The Company has a set of risk management policies in place that include:

- Risk and Capital Management Policy, approved by the Board of Directors on 04/25/2025,

- Internal Controls, *Compliance*, and Integrity Policy, approved by the Board of Directors on 06/27/2025;

- Anti-Corruption Policy, approved by the Board of Directors on 04/22/2026;

» Policy for the Prevention and Fight Against Money Laundering, Terrorism Financing, and Financing of the Proliferation of Weapons of Mass Destruction, approved by the Board of Directors on 04/25/2025;

- Privacy and Personal Data Protection Policy, approved on 04/22/2026;

- Information and Cyber Security Policy, revised and approved on 06/27/2025. The specific parameters for managing financial risks are covered in the Financial Investment Policy, which was last revised on 10/25/2024.

The approval of the policies is attributed to the Board of Directors, as per Article 22, item x, of the Articles of Incorporation.

(b) the risk management policy goals and strategies, if any, including:

I. The risks for which hedging is sought

BB Seguridade has processes for identifying and assessing risks that will compose the set of risks relevant to the Company, which were presented as risk factors in item 4.1 of this Reference Form, and include risks arising from its interests in subsidiaries and investees. The Risk and Capital Management Policy and the Internal Controls, Compliance *and Integri*ty Policy seek to establish the guidelines related to risk management, internal controls and compliance of BB Seguridade, in accordance with the applicable legislation and regulations, covering two dimensions of action: Risk management, internal controls and compliance in BB Seguridade and its subsidiaries and Risk governance, internal controls and compliance of investees.

As defined in the Risk and Capital Management Policy, BB Seguridade formalizes its Risk Management Model through specific documents, approved by the Company's

competent authorities, which include the risk appetite guidelines and definition of relevant risks, based on the stages of definition of context, identification, analysis, assessment, treatment, communication and consultation of the risks.

II. The instruments used for hedging

The risk management activities include instruments, methodologies and tools, with procedures formalized in internal regulations (NI).

The instruments used for specific management of the relevant risks are listed below:

Inventory of Relevant Risks

The Inventory of Relevant Risks translates the Company's Risk Event Map, segmented into three views: BB Seguridade (holding view), BB Seguros and BB Corretora (view by subsidiary).

The consolidation of the Inventory of Relevant Risks derives from a broad assessment work of the mapped risk events, integrated with the review and validation process of the risk factors (described in item 4.1 of this Reference Form).

Based on the Inventory, and considering the relevance of each risk, indicators and tolerance limits, both global and operational, are defined to help monitor the risk appetite and exposure, enabling preventive, mitigating, contingency, and reversal actions, whenever necessary.

Strategy Risk

At BB Seguridade, the strategy risk is managed from the strategy development stage, when the scenarios and assumptions considered in the planning stage are challenged, as well as throughout the strategy execution.

To follow up the risks involved in the strategy execution, the performance indicators related to the achievement of the goals defined in the Company's budget, the Strategic Planning indicators, and the indicators of compliance with the guidelines of the Strategic Investment Policy are systematically monitored.

The Company's processes are formalized by defining performance indicators that adhere to the long-term strategy and to the management compensation models, in order to increase predictability of achieving business goals.

Contagion Risk

BB Seguridade identifies the exposure to risks, whose source is in the investees, capable of negatively affecting the Company's income or reputation. The regulatory solvency, provision coverage and liquidity of these companies are periodically monitored by BB

Seguridade, as well as other risk indicators included in the risk appetites of each investee.

Reputational Risk

BB Seguridade monitors the exposure of the Company and its subsidiaries on the media and press vehicles, as well as assesses and addresses the causes that may adversely affect the sustainability of business through actions that include the identification of reputational risk events and the development of action plans to address the probable causes of exposure. The Company also adopts internal regulations that establish guidelines for press relations, definition and guidance of spokespersons, as well as processes for handling press requests.

Among the control instruments used, BB Seguridade has a Disclosure of Relevant Acts or Facts Policy, which governs the disclosure of information within the Company and its subsidiaries with a series of guidelines established for its various stakeholders, including employees, managers, concerned and associated persons to the Company, defining the period of silence and applicable penalties.

Additionally, the Compliance and Integrity Program establishes standards of conduct, code of ethics, integrity policies and procedures, applicable to all employees and directors that are extended, when necessary, to third parties, such as suppliers, service providers, intermediaries and associates.

To measure and monitor the reputational risk, the Company follows up its exposure in different media, and adopts indicators that seek to assess the perception before different stakeholders.

Information security, privacy and cyber risk

On 04/22/2024, the Board of Directors of BB Seguridade approved the Personal Data Protection and Privacy Policy, which establishes the guidelines related to the company's performance in relation to the privacy of personal data, demonstrating the commitment to the confidentiality of information and transparency regarding the processing of the personal data in its custody.

The Information Security and Cyber Security Policy was also approved by the company's Board of Directors on 06/27/2025, which aims to establish guidelines related to information and cyber security management, pursuant to the applicable legislation and regulations. In this policy, guidelines are defined to ensure the confidentiality, integrity and availability of corporate information.

Maturity in Information Security and Privacy and Maturity in Cybersecurity are monitored by the Board of Directors through periodic reports.

Operational Risk

The Company uses a structured method to assess the effectiveness of internal controls and compliance tests, aiming to check the adequacy of controls and focusing on verifying whether the control was properly designed and whether it works effectively, as well as the adherence of processes to external and internal standards, respectively. Internal controls and compliance assessments assist in the identification, assessment and treatment of operational risks.

BB Seguridade also manages operational risk by monitoring operational losses incurred by the Company and its subsidiaries, including: (i). losses associated with insurance products marketed by BB Corretora; and (ii). complaints regarding products marketed in different administrative spheres (SAC (Hotline), Ombudsman, Procon (Bureau of Consumer Protection), Bacen (Central Bank of Brazil), Susep (Superintendence of Private Insurance), among others).

The Company also adopts specific procedures to prevent fraud and illegal activities within the context of bidding processes, in the enforcement of administrative contracts or in any interaction with the public sector, even if intermediated by third parties, such as payment of taxes, subjection to inspections, or obtaining authorizations, licenses, permits and certificates. These guidelines are widely disclosed through the Compliance and Integrity Program, available on the investor relations portal at www.bbseguridaderi.com.br.

To measure and monitor its exposure to the operational risk, the Company adopts operational loss indicators.

Compliance Risk

The management of internal controls and compliance is carried out according to the policies and programs approved by the Board of Directors and executed in accordance with the guidelines established in the Integrated Risk Management, Internal Controls and Security Model of BB Seguridade – "Model" and with the procedures described in the Internal Controls and Compliance Manual.

Liquidity risk

The Financial Investment Policy defines the criteria for the allocation of resources, respecting the Capital Plan.

Among the main management and control guidelines adopted for the liquidity risk, it should be highlighted the monitoring of regulatory solvency indicators and the adequacy to the capital requirement for risk coverage in investees. Additionally, the

development of the Company's Capital Plan is carried out in line with the budget, and covers the expected cash movements over at least a 3-year horizon.

To measure and monitor its exposure to liquidity risk, the Company adopts asset liquidity indicators and minimum holding limits for highly liquid assets.

III. The risk management organizational structure

BB Seguridade's Integrated Risk, Internal Controls, and Security Management Model proposes to formalize the risk, security, internal controls, and compliance management and governance practices applied by the Company, serving as a reference for the integrated operation of the second-line areas. It uses as a theoretical framework the Three Lines Model Position Statement, published by the *Institute of Internal Auditors* (IIA) in 2020, which contemplates the integrated operation between business, operations, and support areas (first line), risk management, internal controls, and security areas (second line), and Internal Audit (third line). Each of these three "lines" performs a distinct role within the organization's broader governance structure.

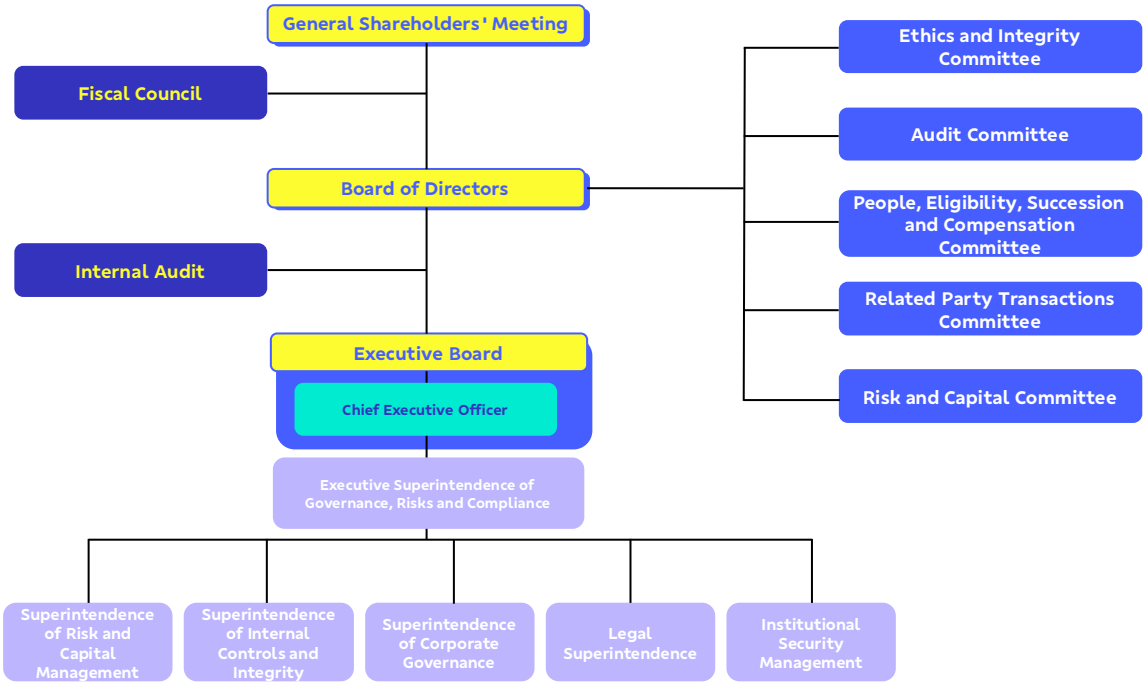
The first line consists of the managers and executors of the processes, also called risk owners, responsible for the identification, analysis, assessment, treatment and monitoring of the risks to which the Company is subject, as well as for the maintenance of effective controls that mitigate such risks and ensure the achievement of the goals set.

The second line is represented by the areas of risk management, internal controls and security. It further provides advice and support to the first line, as well as analyzes and reports to Senior Management on the specific objectives mentioned. Thus, the second line indirectly participates in the execution of management actions and contributes to the decision-making, as well as to achieving the institution's strategic objectives.

As a third line, the Internal Audit, with a high level of independence, provides governance bodies with assessments of the effectiveness of the management of risks and internal controls. This line is hierarchically subordinated to the Board of Directors and its activities are supervised by the Company's Audit Committee (COAUD).

It is worth noting the performance of governance bodies, the Board of Directors, Collegiate Board, Supervisory Board and Audit Committee, in effectively applying the Three Lines model in risk and control management.

The following diagram presents the organizational chart that includes the organizational structure of risk management



To advise the management, the Company has a Finance and Investments Committee that, although not a statutory body, assists the Collegiate Board in matters regarding the management and risk control of the financial investment portfolio of the Company and its subsidiaries.

The following mechanisms are also highlighted as best practices in risk management and controls: Code of Ethics and Conduct applicable to all employees and members of governance bodies, Integrity Program, Complaints Channel for unethical behavior, the definition of corporate levels of authority, lines of subordination and responsibility, segregation of duties and collegiate decision flow.

Moreover, the Company has a Risk and Capital Committee, a statutory advisory body to the Board of Directors, which is responsible, among other duties, for assessing and monitoring the Group's exposures to risks.

Risk and Capital Management Superintendency

As a second line, the Risk and Capital Management Superintendecy acts in the management of relevant corporate risks and in the dissemination of the risk management culture.

Among the activities developed regarding risk management, internal procedures are included for risk identification, analysis of probability of occurrence and impact, priority risks assessment, treatment, monitoring, and reporting of results through periodic reports submitted to the Executive Board, Audit Committee, Risk and Capital Committee and Board of Directors.

Internal Controls and Integrity Superintendency

Within the scope of internal controls and compliance management, systematic monitoring of activities under the responsibility of risk owners is carried out, with the purpose of verifying adherence to regulations and evaluating the effectiveness of implemented controls.

It is also responsible for the timely reporting and monitoring necessary to correct any deviations, as well as for disseminating the compliance culture.

Actions to disseminate the culture of compliance, internal controls, and integrity

Internal communication actions are aligned with the institutional responsibility of disseminating the compliance culture, as established in the Integrated Risk, Internal Controls, and Security Management Model, the Internal Controls and Compliance Manual, the Compliance and Integrity Program, and the Company's Integrity Training Plan.

The main general objectives are:

- Educate, encourage, motivate, and promote awareness: Bring messages of interest to the staff to facilitate the understanding of the relevance of integrated risk management, internal controls, and compliance process for the Company.

Ensure the effectiveness of communication, the following premises are considered:

- Minimum monthly frequency;
- Generation of objective information without the inclusion of technical jargon;
- Production of content that adds value and is associated with daily corporate life;
- Use of different resources and languages;
- Selection of tools that allow interaction and discussion of ideas.

The expected results are:

- Public recognition of the importance of risk management process, internal controls and compliance for the Company;
- Promotion of integration and exchange of information between the first, second, and third lines;
- Generation of inputs to improve the work performed by the Executive Governance, Risks and Compliance Superintendency.

- Assessment on the effectiveness of the communication strategy adopted.

In addition to digital communication actions, Forums or Technical Meetings are held on an annual basis on the topic of integrity, with the participation of senior management, members of governance bodies, employees and representatives of investees, as provided for in BB Seguridade's Compliance and Integrity Program. The directors, managers and technical staff of the Company also have access to the courses offered by Universidade Corporativa Banco do Brasil, which makes available a range of training courses related to the theme, as detailed in Section 5.3.a.(iii).

(c) the suitability of the operational structure and internal controls to verify the effectiveness of the policy adopted

BB Seguridade has an operational and internal controls structure adequately incorporated to verify the effectiveness of policies adopted.

The Company adopts the management of risks in lines, as mentioned in item 5.1.b-iii. These lines include the integrated action between managers and performers of the processes, risk management, internal controls, security and internal audit areas, being an effective model to define and communicate roles and responsibilities.

Associated to the adopted lines and observing the relevant regulations, the Company relies on independent audit, an external body to the organization, to ensure the credibility of the information regarding its equity and financial situation.

5.2. Description of internal controls

(a) the main internal controls practices and the efficiency level of such controls, indicating any imperfections and the measures adopted to correct them

BB Seguridade's management is responsible for establishing, maintaining and improving the internal controls related to the financial statements in order to allow them to be free from material misstatement.

BB Seguridade's financial statements consist of information generated within the Company and they also include data arising from transactions processed in systems within the scope of Banco do Brasil, as well as information provided by investees.

BB Seguridade's financial statements are prepared in compliance with the segregation of positions and competent authorities for their approval and disclosure and uses internal control practices, which are organized and structured within the Three Lines Model, as provided for in item 5.1.b-iii.

With regard to information from Banco do Brasil, transactions are processed in a large, parameterized system and the maintenance of data integrity is ensured by the Technology and Internal Controls and Compliance Boards.

Regarding the provision of information by investees, the Cascade Certification Model is adopted, aimed at holding the managers accountable for passing on information to the composition of the Reference Form and the Financial Statements. Through this Model, executives from the Companies sign statements that the information provided is true, complete, accurate and does not contain data and/or quotes that may mislead the investor.

The internal controls related to the financial statements provide reasonable assurance about the preparation and disclosure process, but may not prevent or detect errors in a timely manner. Thus, the company's internal control system is continuously improved, based on the deficiencies identified.

(b) the organizational structures involved

The Company has an adequate segregated structure for the management of internal controls, consisting of the following governance bodies:

I. Operational units: primarily responsible for identifying risks and implementing controls and other preventive and corrective actions that mitigate weaknesses identified in processes and controls.

II. Collegiate Board: responsible for submitting proposals to the Board of Directors for its resolution, in particular matters relating to the Management Report, the accounts presented by the Executive Board and the annual Financial Statements.

III. Risk and Capital Committee: responsible for supervising the performance of the Officer responsible for the areas of risks and internal controls, as well as the performance of the Company's areas of risks and internal controls;

IV. Audit Committee: responsible for monitoring the quality and integrity of the mechanisms of internal controls, the financial statements and the information and measurements disclosed by the Company, as well as supervising the activities of the independent auditors, the internal audit area and the area that prepares the financial statements.

V. Board of Directors: responsible for analyzing the financial statements, as well as providing its opinion on the Management Report, the accounts presented by the Board of Directors and the annual Financial Statements.

VI. Annual Meeting: responsible for resolving on the approval of the accounts and the annual financial statements of the Company, instructed with the opinion of the Supervisory Board.

VII. Supervisory Board: responsible for overseeing the actions taken by the managers, who are responsible for requesting clarification or information from the management bodies, analyzing the financial statements and expressing its opinion on the financial statements for the fiscal year to be submitted to the resolution by the General Shareholders' Meeting.

(c) if and how the efficiency of internal controls is supervised by the issuer's management, indicating the position of the people responsible for such monitoring

The supervision of the controls related to the financial statements is carried out by the Board of Directors, Audit Committee, Collegiate Board, Internal Audit and Internal Controls and Integrity Superintendency, according to the duties defined in the Articles of Incorporation of the Company, and is based on policies and procedures incorporated to ensure, with a reasonable degree of comfort, transparency, veracity, completeness, consistency, equity and timeliness of the information provided, while observing the highest standards of corporate governance.

Responsibilities
CEO: analyzing and submitting, to the Collegiate Board and the Board of Directors, all proposals related to the management of internal controls and compliance, the approval of which is assigned to these bodies.
Executive Governance, Risks and Compliance Superintendent: analyzing and approving all regulations and models, plans and reports to governance bodies related to the management of internal controls and compliance. In their absence, these responsibilities will be delegated to the Executive Internal Controls and Integrity Supterintendent.
Executive Internal Controls and Integrity Superintendent: analyzing and approving technical manuals, including indicators, as well as modelling, reviewing, managing and monitoring all processes related to the management of internal controls and compliance, seeking continuous improvement.

In order to ensure the quality in the execution of the accounting records, as well as the reliability and reasonableness of the results, disclosed to shareholders and interested parties, examinations are conducted by the independent audit which issues opinions on the Financial Statements, Explanatory Notes and Management's Report.

(d) deficiencies and recommendations about the internal controls in the detailed report, prepared and forwarded to the issuer by the independent auditor, under the terms of the

regulations issued by SEC regarding the registration and exercise of the independent auditing activity

In March 2026, the independent auditor issued a report for the semester ended on December 31st, 2025, stating, for purposes of compliance with the requirement of the Brazilian Securities and Exchange Commission (SEC), through Official Notice/CVM/SNC/GNA No. 01/2016 as of January 21, 2016, that the audit procedures did not identify significant deficiencies, inefficiencies in internal controls or material default with legal and regulatory provisions to be reported.

Nevertheless, within BB Corretora de Seguros e Administradora de Bens S.A., a non-significant deficiency in internal controls was identified by the independent auditor, for which a recommendation was issued, previously discussed with Management and presented with the aim of contributing to the improvement of the Company's internal controls and accounting procedures. The matter was duly forwarded to the responsible areas for treatment and is under the monitoring of the competent Governance bodies.

(e) comments by the officers on the deficiencies pointed out in the detailed report prepared by the independent auditor and on the corrective measures adopted

The work carried out by the independent audit did not reveal any significant deficiencies in internal controls or non-compliance with legal and regulatory provisions. Nevertheless, in relation to the non-significant deficiency pointed out in the report, a comment from Management has been included, describing the corrective measures to be implemented.

5.3. Integrity Program

(a) whether the issuer has rules, policies, procedures or practices aimed at the prevention, detection, remediation of fraud, irregularities and unlawful acts committed against the public administration, identifying, if so:

I. **the main integrity mechanisms and procedures adopted and their adequacy to the profile and risks identified by the issuer, informing how often the risks are reassessed and the policies, procedures and practices adapted**

The company has a Compliance and Integrity Program that is formally documented and submitted for review by the Board of Directors at least every two years. The Program is disseminated in line with specific communication guidelines for internal and external audiences.

BB Seguridade shares with Banco do Brasil the Ethics and Reporting Channel, to communicate situations involving misconduct, indications of irregularities of any kind

such as corruption, fraud, money laundering, harassment and discrimination, ensuring confidentiality and anonymity for the whistleblower and a proper investigation.

The Board of Directors is advised by the Ethics and Integrity Committee, a permanent body whose purpose is to increase the organization's ethical awareness.

The Internal Controls, *Compliance*, and Integrity Policy and the Anti-Corruption Policy, approved by the Board of Directors and reviewed every two years, are also disseminated in alignment with specific communication guidelines for internal and external audiences, and aim to establish guidance related to the respective topics.

Further, the Risk Management, Internal Controls and Security Model formalizes the practices related to the Risk, Internal Controls and Security functions adopted by the Company, serving as a reference for its work.

Additionally, BB Seguridade also has a Code of Ethics and Conduct that guides members of senior management, governance bodies, associates and third parties regarding the behavior expected by the Company.

II. the organizational structures involved in monitoring the operation and effectiveness of the internal integrity mechanisms and procedures, indicating their attributions, whether their creation has been formally approved, the issuer's bodies to which they report and the mechanisms to ensure the independence of their heads, if any

BB Seguridade has an adequately established operational and internal control structure to verify the effectiveness of the policies adopted, including the Compliance and Integrity Program, which has been formally approved by the Board of Directors, also responsible for its supervision.

The monitoring of the Compliance and Integrity Program's work is aligned with the Three Lines Model, as mentioned in item 5.1.b-iii, and involves integrated action among process managers and executors, the internal controls area and the internal audit.

The Internal Controls and Integrity Superintendency ("SCI") is the area designated, in the second line, by the Board of Directors to monitor the work of the Program. In the first line, the members of the operational management level, defined herein as the risks owners, are responsible for this monitoring.

The Internal Audit, as the third line, directly provides governance bodies with assessments of the effectiveness of the monitoring carried out by the first and second lines.

The attributions of the SCI are:

I) Acting directly or indirectly in the identification, assessment, and advising on the mitigation of integrity risks;

II) Contribute to the guidance of employees regarding the clarification of doubts and promotion of integrity-related training activities;

III) Acting directly or in an auxiliary manner in the investigation of situations suspected of violating integrity standards, reporting to the competent bodies;

IV) Recommending, to management, measures necessary to correct deficiencies in the Program or remedy irregularities;

V) Reporting to Senior Management about the integrity practices implemented or under implementation; and

VI) Monitoring, assessing, and periodically revising the Program.

For the exercise of its attributions, the SCI is assured of:

I) Authorization for unrestricted access, observing any conflict of interest, and timely access to the information necessary to carry out their analyses;

II) Complete and timely presentation of the requested information by all areas of the Company;

III) Necessary material and human resources, whether in-house or outsourced, including experienced and trained staff in sufficient quantity;

IV) Setting of rules of objectivity and confidentiality required from intervening parties of the internal bodies responsible for the Program in the performance of their duties; and

V) Prior communication of the movements of its employees to the Audit Committee, for its opinion on the matter.

Thus, the structure and responsibilities of the internal body responsible for the application of the Program and the monitoring of its compliance is evident.

The Compliance and Integrity Program: Aims to prevent, detect and remedy deviations, fraud, irregularities and unlawful acts committed against the public administration, whether domestic or foreign, in addition to fostering and maintaining a culture of integrity in the organizational environment. It is aligned with the company's strategic drivers and aims to contribute to achieving a state of compliance, ensuring security in business, processes, products, services and channels, while contributing to the reduction of financial and reputational losses and the assertive management of risks.

III. whether the issuer has a formally approved code of ethics or conduct, indicating:

- **whether it applies to all officers, supervisory board members, directors and employees, and whether it also covers third parties such as suppliers, service providers, intermediaries and partners.**
- **the sanctions applicable in the event of a breach of the code or other rules relating to the subject, identifying the document in which these sanctions are laid down.**
- **the body that approved the code, the date of approval and, if the issuer publishes the code of conduct, the location on the world wide web where the document can be consulted.**

BB Seguridade has a Code of Ethics and Conduct, the current version of which was approved by the Board of Directors on 01/18/2026, which apply to members of the senior management, employees and third parties acting or providing services on behalf of or to the Company. The document guides the behavior expected by the Company and is publicly disclosed on BB Seguridade's investor relations website https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estatuto-politicas-e-codigos/ and revised at least every two years.

Any person who fails to comply with the Code of Ethics and Conduct of the Company, as well as the Code of Ethics and Standards of Conduct of Banco do Brasil, pursuant to the Option Term of the Employee Available, will be subject to the penalties established in the internal regulations of the Company and of Banco do Brasil, and may be also held accountable judicially.

In accordance with the Company's Code of Ethics, the omission or the action that is proven, practiced in disagreement with the precepts of this Code of Ethics, shall be dealt with under the disciplinary aspect, being subject to ethical and disciplinary sanctions, such as the Consent Form, Ethical Trading Alert, Warning, Suspension, Removal or Resignation, in addition to the possibility of accountability in the judicial sphere.

The Internal Regulations for Disciplinary Control and Whistleblowing, in accordance with the Option Term of the Employee Available of Banco do Brasil for BB Seguridade, establish the procedures to be adopted for determination and judgment of irregularities practiced and the enforcement of penalties, which vary according to the determined deviations.

(b) whether the issuer has a reporting channel and, if so, indicating:

Since 2021, BB Seguridade has shared Banco do Brasil's Internal Ombudsman and Reporting Channel services. In 2025, the Channel was renamed the Ethics and Reporting Channel, as a result of the unification of the Reporting Channel and the Internal Ombudsman's Office.

The Ethics and Reporting Channel is the communication channel through which employees, collaborators, customers, users, partners, or suppliers can report situations with signs of unlawfulness, of any nature, such as corruption, fraud, money laundering, harassment, and discrimination, related to the Institution's activities.

The Channel offers an option for service exclusively provided by women, in order to provide an even safer and more empathetic environment for whistleblowers.

Additionally, BB Seguridade also shares with BB the Internal Ombudsman service of the Bank, which handles occurrences from the Ethics and Reporting Channel related to interpersonal conflicts in the workplace, inappropriate conduct of a moral nature, and disrespect for privacy or diversity. It also includes handling reports, complaints, compliments, and suggestions involving employees and members of BB Seguridade's governance bodies.

Ethics and Integrity Committee

The Committee is a non-statutory, permanent advisory body to the Board of Directors. One of its functions is to receive and forward to the competent authorities incidents received through the Ethics and Reporting Channel for which the investigation flows have not been approved or standardized

The Committee is also responsible for monitoring and contributing to the improvement of training initiatives and the dissemination of a culture of ethics and integrity as outlined in the Compliance and Integrity Program, as well as for monitoring the enforcement of sanctions, including those imposed by Banco do Brasil.

The work carried out by the Ethics and Integrity Committee is periodically reported to the Company's Executive Board, Audit Committee and Board of Directors.

I. **whether the reporting channel is internal or is in charge of third parties**

   BB Seguridade shares Banco do Brasil's Ethics and Reporting Channel. The information is received by an independent and specialized company, ensuring absolute confidentiality and the appropriate handling of each situation, without conflict of interest.

II. **whether the channel is open to receiving reports from third parties or if it only receives complaints from employees**

   The Ethics and Reporting Channel receives reports from employees and third parties.

III. **whether there are mechanisms for anonymity and protection for whistleblowers in good faith**

The Company has mechanisms in place to protect whistleblowers, witnesses and any individuals who have contributed to or participated in internal investigations of misconduct, as well as measures for addressing retaliation, in accordance with its adherence to Banco do Brasil's Whistleblower Protection and Non-Retaliation Commitment.

IV. **body of the issuer responsible for investigating complaints**

The Internal Controls Board of Banco do Brasil is responsible for managing and monitoring the reports received through the Ethics and Reporting Channel, tracking response times to users, and monitoring mitigation actions reported by managers.

It is up to the intervening units, observing their institutional competence and attributions, to comment on reports when formally requested, adopt the appropriate mitigation measures and apply the solutions.

(c) number of cases confirmed in the last three (3) fiscal years regarding deviations, fraud, irregularities and unlawful acts committed against the public administration and the corrective measures adopted

There were no cases of deviations, fraud, irregularities or unlawful acts committed against the public administration.

d) if the issuer does not have rules, policies, procedures or practices aimed at the prevention, detection, remediation of fraud, irregularities and unlawful acts committed against the public administration, identify the reasons why the issuer has not adopted controls in this regard

Not applicable, in compliance with items 5.3-a, 5.3-b and 5.3-c.

5.4. Significant Changes

Regarding the last fiscal year, there were no significant changes in the risk management policy.

5.5. Other information

The Company informed the market on February 4, 2025, that the Share Repurchase Program ("Program"), disclosed via material fact on 08.04.2023, was concluded today due to the expiration of its eighteen (18) month term, as provided for in its launch.

In total, fifty-five million, five hundred and ninety-one thousand, seven hundred (55,591,700) common shares (BBSE3) were acquired at an average price of thirty-two reais and twenty cents (R$ 32.20) per share, corresponding to 86.53% of the maximum limit of sixty-four million, two hundred and forty-nine thousand, one hundred and seventy-two (64,249,172) shares that could be purchased under the Program.

With this acquisition, the Company now holds fifty-eight million, eight hundred and thirteen thousand, nine hundred and eighty-one (58,813,981) common shares in treasury, equivalent to 8.71% of the shares outstanding.

6 CONTROL AND ECONOMIC GROUP

6.1/6.2 Shareholding Position

SHAREHOLDER DATA			
CONTROLLING SHAREHOLDER			
Banco do Brasil S.A.			
Type of Entity	**CPF or CNPJ of the shareholder**	**Nationality**	**State**
Legal Entity	00.000.000/0001-91	Brazilian	DF
Participates in Shareholders' Agreement	**Controlling shareholder**	**Last change**	**Shareholder domiciled abroad**
No	Yes	04/30/2026	No
AGENT OR LEGAL REPRESENTATIVE			
Name of agent or legal representative			
Not applicable			
BREAKDOWN OF SHARES			
Number of common shares (units)	**Units**	**Common (%)**	
Banco do Brasil (controlling shareholder)	1,325,000,000	68.2497	
Treasury	151,456	0.0078	
Others	616,248,544	31.7425	
Number of preferred shares (units)	**Preferred (%)**		
0	0		
Total number of shares (un)	**Total shares (%)**		
1,941,400,000	100		

SHAREHOLDER DATA			
Shareholder name			
Banco do Brasil S.A.			
CONTROLLING SHAREHOLDER			
Federal Government (Ministry of Economy)			
Type of Entity	**CPF or CNPJ of the shareholder**	**Nationality**	**Last change**
Legal Entity	00.394.460/0001-41	Brazilian	04/29/2026
AGENT OR LEGAL REPRESENTATIVE			
Name of agent or legal representative			
Not applicable			
BREAKDOWN OF SHARES			
Number of common shares (units)	**Units**	**Common (%)**	
Federal Government (controlling shareholder)	2,865,417,084	50.00	
Treasury	22,058,959	0.385	
Others	2,843,357,997	49.615	
Number of preferred shares (units)	**Preferred (%)**		
0	0		
Total number of shares (units)	**Total shares (%)**		
5,730,834,040	100		

Besides its parent company, BB Seguridade has no shareholders or group of shareholders that hold 5% or more of the same class or type of shares.

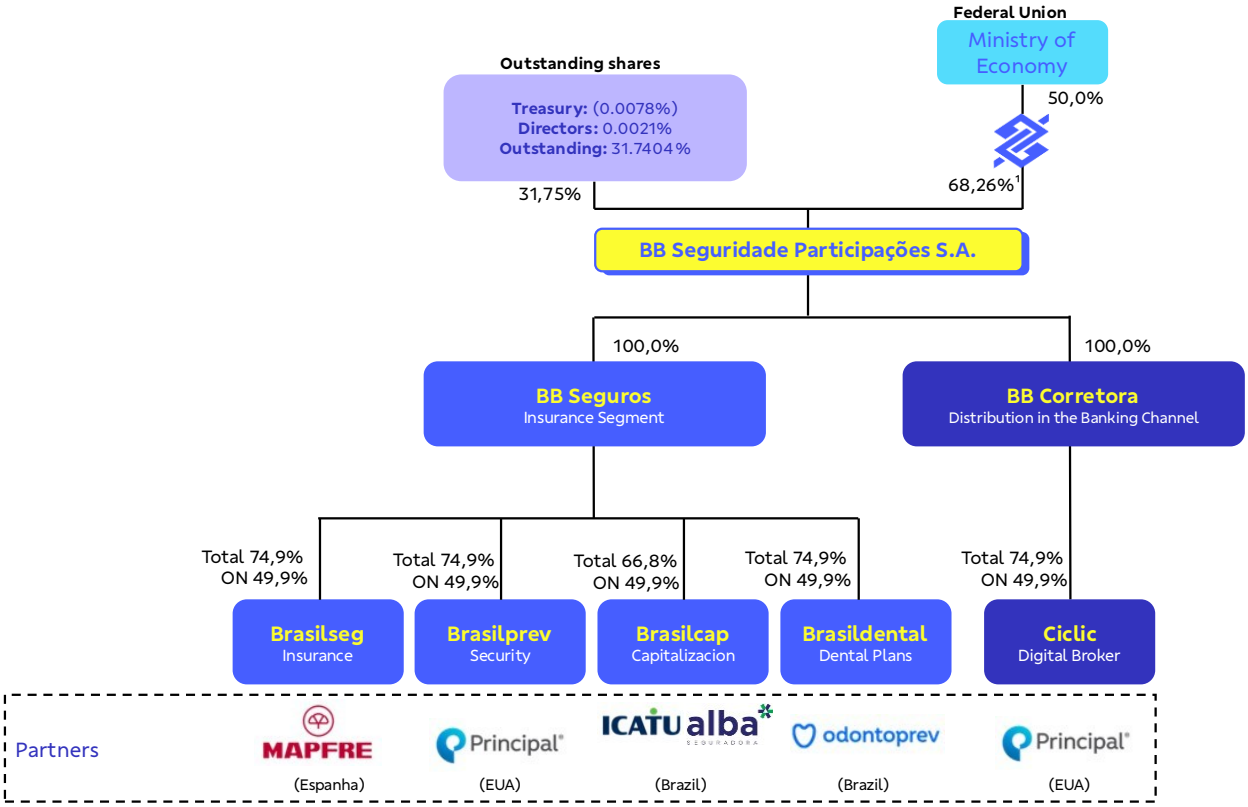
6.3. Distribution of capital

CAPITAL DISTRIBUTION	
Number of shareholders individuals (units)	**Number of shareholders legal entities (units)**
606,047	2,988
Number institutional investors (units)	**Date of last meeting / Date of last change**
1,262	04/30/2026
OUTSTANDING SHARES	
Outstanding shares corresponding to all the issuer's shares except those held by the controller, the persons linked to them, the issuer's directors and the shares held in treasury.	
Number of common shares (units)	**Common (%)**
616,248,544	31.7425
Number of preferred shares (units)	**Preferred (%)**
-	-
Total number of shares (units)	**Total shares (%)**
616,248,544	31.7425
BY SHARE CLASS	
Type of share class	**Share class**
Number of shares (units)	**Shares (%)**

6.4. Participation in companies

INTEREST IN COMPANIES		
Trade Name	**CNPJ**	**Interest of the issuer (%)**
BB Corretora de Seguros e Administradora de Bens S.A.	27.833.136/0001-39	100.00
BB Seguros Participações S.A.	11.159.426/0001-09	100.00
BB Mapfre Participações S.A.	03.095.453/0001-37	74.99
Brasilprev Seguros e Previdência S.A.	27.665.207/0001-31	74.99
Brasilcap Capitalização S.A.	15.138.043/0001-05	66.77
Brasildental Operadora de Planos Odontológicos S.A.	19.962.272/0001-09	74.99
Ciclic Corretora de Seguros S.A.	29.032.677/0001-93	74.99

6.5. Organizational chart of the controlling shareholders



6.6. Other relevant information

There is no other information that is relevant to the Company, other than the already described in this section 6.

7 GENERAL MEETING AND MANAGEMENT

7.1. Main characteristics of the Company's management bodies and supervisory board

(a) main characteristics of the policies for appointing and filling positions, if any, and, if disclosed by the issuer, locations on the world wide web where the document can be consulted

According to Art. 11, § 2 of the Company's Articles of Incorporation, the members of the management bodies, the Supervisory Board and the Statutory Committees, as well as those appointed to hold any statutory positions in subsidiaries and affiliates, shall be Brazilians, endowed with notorious knowledge, including of best corporate governance practices, internal controls, corporate integrity and accountability, experience, moral integrity, unblemished reputation and technical capacity compatible with the position, in compliance with the requirements imposed by Law 6.404/76, Law 13.303/16 and its respective Regulatory Decree, other applicable rules, and BB Seguridade's Governance, Appointment and Succession Policy, which in addition to general guidelines, includes guidelines for diversity of people, qualifications and experience in the composition of BB Seguridade's management, as well as other boards and advisory committees, also observing gender, race and generational equity. The latter was approved on November 26, 2024 and is available at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estatuto-politicas-e-codigos/.

Board of Directors

The Board of Directors, an independent collegiate decision-making body, is composed of seven (7) members, except in the event of minority shareholders exercising multiple voting rights, in which case it shall be all individuals, elected and dismissable at any time by the General Meeting, among whom one Chairman and one Vice-Chairman for a unified term of office of two (2) years, with up to three (3) consecutive renewals permitted.

The Articles of Incorporation, in its Art. 15, Paragraph 2, determines the composition of the body, and that it shall be mandatorily appointed to the Board of Directors, to the resolution of the General Meeting:

I. The Company's Chief Executive Officer;

II. One (1) representative of the Ministry of Finance;

III. One (1) representative of the Ministry of Management and Innovation in Public Services;

IV. Three (3) or four (4) representatives of Banco do Brasil, observing the provisions of Paragraph 4, alternatively:

a. Three (3) representatives, among the members of its Executive Board, if the Board of Directors is composed of 7 members; or

b. Four (4) representatives, among the members of its Executive Board, if the Board of Directors is composed of 8 members.

In Paragraph 3, Minority shareholders are assured the right to elect at least one (1) Member of the Board Directors, if they are not entitled to a greater number through the multiple vote process.

Paragraph 4 deals with the criterion of independence in the appointments to the Board of Directors, where at least two (2) members, comprising a minimum of 25% of the total number of members, shall be Independent Board Members, as defined in the legislation and in the Regulation of B3's Novo Mercado, the directors elected pursuant to Paragraph 3 falling under this condition, subject to the following provisions:

I. Banco do Brasil shall be responsible for appointing candidates for the position of Independent Board Member in a sufficient number to comply with the provisions of this Paragraph 4, in case the other appointments do not reach the minimum percentage defined;

II. The Independent Board Member status shall be resolved at the General Meeting and expressly stated in the minutes that elects them.

III. When, as a result of compliance with the percentage referred to in this Paragraph 4, the number of board members is fractional, it shall be rounded off in accordance with the Novo Mercado Regulation.

Executive Board

According to Art. 23 of the Company's Articles of Incorporation, the Executive Board shall be composed of four (4) active members, residing in Brazil, one (1) being necessarily the Chief Executive Officer, one (1) the Investor Relations Officer, and the others without specific designation, elected and removable at any time by the Board of Directors.

Those elected to the Executive Board shall have a unified term of office of two (2) years, with up to three (3) consecutive renewals allowed, in compliance with the provisions of Law No. 13.303/16 and its respective regulating Decree, in addition to the other applicable rules.

The positions of BB Seguridade's Officers, including the Chief Executive Officer, are reserved for active employees of Banco do Brasil S.A. as provided in Art. 25, Paragraph 4, of the Articles of Incorporation.

For the exercise of Officer positions in BB Seguridade, its subsidiaries, as well as for the appointment to Officer positions in companies in which these companies act as shareholders or partners, the following cumulative criteria are established in Art. 25 Paragraph 5, of the Articles of Incorporation:

I. Have a undergraduate degree; and

II. Have held, within the last five years, for at least two years, statutory, superintendence, or upper management positions:

   a. In companies whose activities are regulated or inspected by the Superintendence of Private Insurance, by the Brazilian Securities and Exchange Commission or by the National Superintendence of Complementary Pensions; or

   b. In financial institutions; or

   c. In the Company itself, its subsidiaries or affiliates.

Supervisory Board

Art. 39 of the Articles of Incorporation, and subsequent paragraphs, provides that the Supervisory Board shall be composed of three (3) active members and an equal number of alternates, shareholders or not, elected by the General Meeting, with a term of office of two (2) year, and up to two (2) reelections allowed. In any event, one (1) permanent member of the Supervisory Board and his/her respective alternate member shall be appointed by the holders of minority common shares, pursuant to the Stock Corporations Act, one (1) permanent member and his respective alternate shall be appointed by the State Minister of Finance, as representative of the National Treasury Department, pursuant to Art. 26 of Law No. 13,303/16, and one (1) permanent member of the Supervisory Board and his respective alternate member shall be appointed by Banco do Brasil S.A.

Members of the Supervisory Board may be individuals, residents in the country, with academic qualifications compatible with the exercise of the function, and who have held, for a minimum of three years, a management or advisory position in the public administration, as a member of the Supervisory Board or director of a company, further observing the provisions of Law No. 6.404/76, Law No. 13.303/16 and its respective regulating decree, and in other applicable rules.

(b) if there are performance assessment mechanisms, informing, if so:

I. the frequency of assessments and their scope

Board of Directors: Provided for in the Articles of Incorporation, in Item V and Sole Paragraph of Art. 16, as well as in item "aa" and Paragraph 3 of Art. 22, the annual assessment addressing the individual and collective performance of the directors.

Executive Board: Assessed by the Board of Directors, as provided for in the Articles of Incorporation, in Item V and Sole Paragraph of Art. 16, as well as in item "aa" and Paragraph 3 of Art. 22, the annual assessment addressing the individual and collective performance of the directors.

Supervisory Board: Annual assessment addressing the performance of the work plan, the individual and collective performance of the board members, as defined in Art. 16 of its Internal Regulations available at

https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/administracao-e-comites/.

II. methodology adopted and the main criteria used in the assessments

Board of Directors: The assessment shall observe the following minimum requirements: (i) statement of the management acts practiced regarding the lawfulness and effectiveness of the management action; (ii) contribution to the result for the fiscal year; and (iii) achievement of the objectives established in the business plan and fulfillment of the long-term strategy.

Art. 25 of the Internal Regulations of the Board of Directors provides for the assessment methodology, whereby the Board of Directors shall conduct, under the guidance of its Chairman, a formal assessment of its own performance, of the Executive Board of BB Seguridade and its subsidiaries, the performance of the Chief Executive Officer and other Officers of the Company, the auxiliary management bodies listed in Chapter VII of the Articles of Incorporation, the Chief Auditor and the Corporate Governance Superintendency, according to the following procedures:

I. Evaluation by each director of the performance of the Board of Directors as a collegiate body.

II. Self-assessment of their performance as Board Member;

III. Evaluation, by each Director, of the Management of BB Seguridade and its subsidiaries, as a collegiate body;

IV. Evaluation, by each Director, of the Chief Executive Officer and other BB Seguridade Directors;

V. Assessment, by each Director, of the auxiliary management bodies, as a collegiate;

VI. Assessment, by each Director, of the coordinators of the auxiliary management bodies;

VII. Assessment, by each Director, of the Chief Auditor; and

VIII. Assessment, by each Director, of the Corporate Governance Superintendency.

Executive Board: As per the criteria described above, since the Executive Board is assessed by the Board of Directors.

Supervisory Board: Under the leadership of its Chairman, the Supervisory Board shall conduct a formal annual assessment of its own performance, the performance of each of its members, and of the Corporate Management Superintendency, in accordance with the procedures set forth in Art. 16 of its Internal Regulations:

I. Assessment of the collegiate performance of each board member; II-

II. Self-assessment of each board member; and

III. Assessment by the Corporate Governance Superintendency.

The Supervisory Board shall approve the assessment methodology, including deadlines, responsibilities, assessment methods and instruments and their respective updates, when necessary. Assessment shall be performed by means of a specific instrument and shall be recorded in the Minutes of the meeting.

III. whether external consulting or advisory services have been contracted

For the year 2025, no external consulting or advisory services were contracted in the performance assessment process of BB Seguridade's governance bodies.

(c) rules for identification and management of conflicts of interest

In order to identify and provide information to prevent conflict between the interest of the Company and the particular interest of members of governance bodies, employees, third parties and intermediaries of any nature, in the exercise of their professional activities related to BB Seguridade and its Subsidiaries, the situations that characterize conflict of interests that can be analyzed and the guidelines for carrying out consultations about doubts related to the topic or requests for authorization to exercise private activities are described in the Code of Ethics and Conduct and in the Internal Regulations of Conflict of Interest.

(d) by body:

I. total number of members, grouped by self-stated gender identity

NUMBER OF MEMBERS BY STATEMENT OF GENDER							
Management body		**Female**	**Male**	**Non-binary**	**Others**	**Prefers not to answer**	**Not applicable**
Executive Board		0	4	0	0	0	0
Board of Directors - Permanent		1	6	0	0	0	0
Board of Directors - Alternate		NA	NA	NA	NA	NA	NA
Supervisory Board - Permanent		0	3	0	0	0	0
Supervisory Board - Alternate		0	3	0	0	0	0
TOTAL	**17**	**1**	**16**	**0**	**0**	**0**	-

II. total number of members, grouped by self-stated identity of color or race

NUMBER OF MEMBERS BY STATEMENT OF COLOR AND RACE								
Management body		**Yellow**	**White**	**Black**	**Mixed race**	**Indigenous**	**Others**	**Prefers not to answer**
Executive Board		0	2	0	2	0	0	0
Board of Directors - Permanent		0	3	1	2	0	0	1
Board of Directors - Alternate		NA	NA	NA	NA	NA	NA	NA
Supervisory Board - Permanent		0	2	0	1	0	0	0
Supervisory Board - Alternate		0	2	0	1	0	0	0
TOTAL	**17**	**0**	**9**	**1**	**6**	**0**	**0**	**1**

III. total number of disabled people, characterized in accordance with the applicable legislation

NUMBER OF MEMBERS - DISABLED PEOPLE				
Management body		**People with Disabilities**	**People without Disabilities**	**Prefers not to answer**
Executive Board		0	4	0
Board of Directors - Permanent		0	7	0
Board of Directors - Alternate		NA	NA	NA
Supervisory Board - Permanent		0	3	0
Supervisory Board - Alternate		0	3	0
TOTAL	**17**	**0**	**17**	**0**

IV. total number of members grouped by other diversity attributes that the issuer deems relevant

All information on diversity stated by members in governance bodies was addressed in items "I", "II" and "III" above.

(e) if any, specific objectives that the issuer has with respect to diversity in gender, color or race or other attributes among the members of its management bodies and its supervisory board

The Company does not have specific objectives as to diversity among the members of its management bodies, however, BB Seguridade's Governance, Appointment and Succession Policy states that the process of assessing appointments for management bodies and

members of statutory bodies is guided by criteria of diversity of people, qualifications and experience, also observing gender, race and generational equity. To establish specific criteria in the company, it is necessary to align with the controlling shareholder, given that BB Seguridade is an integral part of an ecosystem of entities linked to Banco do Brasil.

(f) role of management bodies in assessing, managing and overseeing climate-related risks and opportunities

It is incumbent upon the Board of Directors, pursuant to Art. 22 item "gg" of the Articles of Incorporation of BB Seguridade, the supervision of risk management systems and internal controls. Currently, the Risk Management situation in the company, its subsidiaries and investees is reported quarterly to the Board of Directors, containing a summary of the risks assessed throughout the reporting period with the main factors that impact the mapped relevant risks, serving as an instrument for monitoring and supervision, as well as identification of opportunities in the market where BB Seguridade operates, including the impacts of climate change on the operations of the investments made by the Company.

In the context of managing climate risks and opportunities, the Board plays a central role in approving the mechanisms for incentivizing results and the company's long-term strategy, which identifies climate issues as both an opportunity and a threat within BB Seguridade's operating ecosystem. The Board approves the Risk Appetite Statement (RAS), a document that guides the Company's strategy and defines acceptable exposure limits, including climate risks. The RAS follows the guidelines established in the Risk and Capital Management Policy, which is also the responsibility of the Board of Directors to approve. Furthermore, it periodically monitors critical indicators and resolves on situations that exceed established limits, ensuring that decisions are aligned with the strategy and ESG commitments.

The Company also has a Risk and Capital Committee ("Coris"), a statutory committee that advises the Board of Directors on the exercise of its functions relating to risk and capital management.

Coris operates in a unified manner within the BB Seguridade conglomerate, and its coordinator is a member of the risk committees of the investee companies. The functioning of Coris is regulated by its Internal Regulations, which are approved by the Board of Directors, and its composition and attributions can be found in article 35 of BB Seguridade's Bylaws.

Regarding climate risks, the Committee reviews the policy and RAS, monitors periodic reports, and recommends corrective actions when necessary. This committee is also responsible for monitoring indicators that may signal impacts arising from climate events, ensuring that the Company maintains resilience in the face of environmental changes.

7.2. Information related to the board of directors

(a) permanent bodies and committees that report to the board of directors

Audit Committee

Statutory committee with permanent operation to exercise the function of supporting body to the Board of Directors with regard to the exercise of its audit and inspection functions on the quality of the financial statements and the effectiveness of the internal control systems and internal and independent audits. Its operation is governed by its Internal Regulations, whose last amendment was approved by the Board of Directors on 05.21.2021 and is available for consultation at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/administracao-e-committees/.

The Committee is composed of three (3) active members, unless any of its subsidiaries adopt the single Audit Committee system, in which case it shall be composed of five (5) members. The members' terms of office shall be non-coincident, for a period of three (3) years, one reelection allowed.

According to Decree 11.048/2022, amending Decree 8.945/2016, all members shall have knowledge and professional experience in the areas of corporate accounting or auditing, a requirement met by all the current members of the body. According to B3's Novo Mercado regulations, at least one of the members shall have proven knowledge of corporate accounting, a fact that is met and described in section 7.4. Its members are elected by the Board of Directors according to the following criteria: i) one (1) member appointed jointly by the Members of the Board of Directors representing the minority shareholders; ii) the other members appointed by the other members of the Board of Directors and iii) the Audit Committee shall be composed of at least one (1) Independent Director.

The Audit Committee meets the requirements of the regulations issued by the CVM regarding its main duties and the way it operates.

The Committee's main purpose is to assess and express its opinion on: i) the quality and integrity of the Company's financial statements; ii) the effectiveness of the internal controls systems; iii) the effectiveness of the internal audit; iv) the assessment and monitoring of the work of the external auditor; v) the Company's risk exposures; and vi) the adequacy of related-party transactions and their respective disclosures.

Related-Party Transactions Committee

Statutory Committee, whose creation and installation is resolved by the Board of Directors, observing the following parameters: the Committee is composed of three (3) members elected and removable by the Board of Directors, among which: one (1) independent member who shall be the independent member of the Board of Directors elected by the minority

shareholders; two (2) members who will be appointed by the other members of the Board of Directors, being one (1) of the members appointed among the active employees or Statutory Officers of the Company and one (1) of the members appointed among the active employees of Banco do Brasil, both with proven knowledge in the areas of finance, accounting and / or the Brazilian security market. Its operation shall be governed by BB Seguridade's Articles of Incorporation, the Related-Party Transactions Policy and the Internal Regulations of the Committee.

The Committee's Internal Regulations was approved by the Board of Directors in 08.26.2022 and is available for consultation at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/administracao-e-comites/.

The Committee shall:

ii) previously approve the execution of contracts as well as other instruments whose purpose is Related-Party Transactions and the signatory parties of which are the Company and/or its direct and indirect subsidiaries, on the one hand, and one or more Related Parties, on the other, as well as revisions and terminations of contracts and instruments of this type, whenever: 1) the execution of such documents impacts, in the year-to-date, positively or negatively, the Company's result in an amount equal to or greater than 0.1% of the Company's Shareholders' Equity, or 2) regardless of the financial impact, submission is required by any of the members of the Committee; ii) ensure, in relation to the Related-Party Transactions considered relevant, that the section of the Collegiate Board of Directors appears on section 16 on whether they were and remain signed under market conditions, as well as the Board's record and comments on any reservations, emphases or recommendations made by the independent audit firm in the course of its work covering this topic; iii) ensure the disclosure, in the Company's Reference Form, of the terms and conditions of the Related-Party Transactions Policy, as well as of the structure, purpose and attributions of the Related-Party Transactions Committee; iv) analyze and submit for the approval of the Board of Directors the reform of the Related-Party Transactions Policy; v) evaluate and monitor whether the transactions are in accordance with the conditions set forth in the Related-Party Transactions Policy and the Related-Party Transactions Regulations; vi) suggest the publication, via a Material Fact, of a transaction signed between related parties; vii) establish the operational rules for its operation; and viii) submit to the Board of Directors, when necessary, a proposal to amend the terms of these Internal Regulations.

The execution of contracts and other instruments whose purpose is Related-Party Transactions, as well as the revisions and any terminations of documents already signed, shall only be approved by the Committee with the favorable vote of an independent member of the Committee, who shall ensure that the act in question was carried out in accordance with

market practices and without prejudice to the Company's minority shareholders, corporate interest and creditors.

People, Eligibility, Succession, and Compensation Committee

Statutory committee with prerogatives, attributions and charges provided for in Law No. 13.303/16 and its Regulating Decree, other applicable rules and regulations.

The Committee's Internal Regulations was approved by the Board of Directors on 05.24.2024 and is available for consultation at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/administracao-e-comites/.

The Committee is composed of three (3) members elected and removable by the Board of Directors, with unified terms of two (2) years and a maximum of three (3) reelections allowed. The Committee shall be made up of at least two members of the Board of Directors.

The Committee's attributions are, besides others provided in the legislation itself:

I - assisting the Board of Directors in assessing proposals relating to BB Seguridade's People Management Policy, Directors' Compensation Policy, and Governance, Appointment and Succession Policy;

II - giving an opinion to assist shareholders in the appointment of members of the Board of Directors and of the Supervisory Board on the fulfillment of the requirements and the absence of prohibitions for the respective elections, pursuant to Art. 10 of Law No. 13.303 of 2016;

III - giving an opinion to assist the members of the Board of Directors of BB Seguridade in the election of officers and members of the Advisory Committees to the Board itself, on the fulfillment of the requirements and the absence of prohibitions for the respective elections, pursuant to Art. 10 of Law 13.303 of 2016;

IV - giving an opinion to assist BB Seguridade and its subsidiaries on the fulfillment of the requirements and the absence of prohibitions for the appointments of representatives of these companies in the statutory governance bodies of the investees;

V - assessing, prior to the Board of Directors' decision, whether the candidates for directors meet the independence criteria defined in BB Seguridade's Articles of Incorporation, so as to forward them to the General Shareholders' Meeting for resolution;

VI - assisting in the preparation of the continuing education plan for members of governance bodies, taking into account the market in which BB Seguridade operates and the requirements of Law 13.303/16;

VII - verifying the conformity of the assessment process and the training given to the directors, the members of the advisory committees to the Board of Directors and the Supervisory Board members;

VIII - assisting the Board of Directors in drawing up and monitoring the non-binding Succession Plan for directors;

IX - giving an opinion on proposals involving the fixed or variable compensation of directors, Supervisory Board members and members of advisory committees to the Board of Directors; and

X - submitting, to the Board of Directors, whenever necessary, a proposal to amend the terms of its Internal Regulations;

Risk and Capital Committee

It is a statutory Committee, whose attributions, in addition to others provided for in the applicable legislation and in its Internal Regulations, are: I - advising the Board of Directors on the Company's risk and capital management, and II - assessing and reporting, to the Board of Directors, reports dealing with risk and capital management processes.

The Committee is composed of three (3) members, and: I - one (1) member shall be jointly appointed by the Members of the Board of Directors representing the minority shareholders; II - one (1) member shall be appointed by Banco do Brasil S.A., and II I- one (1) member shall be appointed by the other members of the Board of Directors.

The Committee's internal regulations was approved by the Board of Directors on 07.29.2022 and is available for consultation https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/administracao-e-comites/.

Internal Audit

BB Seguridade has an Internal Audit unit installed in 2013 and which is directly linked to the Board of Directors, as provided in the Company's Articles of Incorporation, in its Art. 37.

The approval of the appointment of the head of the internal audit and the assessment of the reasons for their dismissal are the responsibility of the Board of Directors, as provided for in Art. 22, item 'm' of BB Seguridade's Articles of Incorporation.

Internal audit is an independent and objective assessment (assurance) and consultancy activity designed to add value and improve an organization's operations. One of these functions is to assist the organization in achieving its goals by applying a systematic and disciplined approach to assess and improve the effectiveness of risk management, control and governance processes.

The hierarchical link to the company's Board of Directors guarantees the necessary independence for the performance of the Internal Audit.

The methodology used by the Internal Audit considers the periodic assessment of the relevant processes of the company, classified as Critical Processes. These processes are

classified into A (completed every year), B (completed every two years) and C (completed every 3 years). The Risk Management and Corporate Governance processes are classified as A and the Internal Controls System, which is part of the Critical Business Management Process, is classified as B.

Summaries are sent quarterly by the Internal Audit to the senior management with the follow-up of ongoing audit work and recommendations to be made. Quarterly summaries are sent with the conclusions of the work carried out in the period, status of the recommendations issued by the Internal Audit and by inspection and control bodies and possible amendments.

The Internal Audit annually presents to the Audit Committee and the Board of Directors, its work plan and, throughout the year, reports to those bodies, through periodic summaries and the RAINT, regarding the fulfillment of the activities provided for in said plan.

The Audit's Bylaws was approved by the Board of Directors on 08/29/2025.

The Internal Audit has the following attributions:

a) Prepare the Internal Audit Annual Activities Plan (PAINT) and the Internal Audit Annual Activities Report (RAINT);

b) Assess the adequacy of internal control, the effectiveness of risk management and governance processes and the reliability of the collection, measurement, classification, accumulation, registration and disclosure of events and transactions, with a view to preparing financial statements;

c) When requested, examine and issue an opinion on the annual accounts and special accounts of BB Seguridade and its subsidiaries;

d) Assess the governance, risk management and internal controls of the procurement area;

e) Perform audits provided in legal documents applicable to BB Seguridade and its subsidiaries;

f) Perform periodic and independent audits, focusing on the risks to which business processes are exposed, through systematic and structured assessments, which contribute to the improvement of risk management and control processes and corporate governance;

g) Advise the Board of Directors and the Supervisory Board of BB Seguridade and its subsidiaries, in the exercise of their supervisory functions;

h) Advise BB Seguridade and its subsidiaries in their relationship with the inspection and control bodies and with the independent audit company;

i) Provide the external inspection and control bodies with information about the performance of the Internal Audit, observing the Senior Management's guidelines;

j) Ensure that audit processes are conducted in accordance with applicable laws and regulations, securities market supervisory requirements, internal policies and procedures, and the company's legitimate expectations;

k) Be liable for the quality, reliability, adequacy and integrity of internal controls in the processes, products and services under the Internal Audit responsibility;

l) Make periodic reports to the Board of Directors and the Supervisory Board, the Audit Committee and the Executive Board, on the internal Fiscal activities; and

m) Follow up on the audit process in BB Seguridade's affiliates, periodically reporting to the Board of Directors and Audit Committee, whenever any extraordinary fact occurs.

Risk and Capital Management and Internal Controls and Integrity Management

BB Seguridade has an area dedicated to risk management and internal controls, which has independent performance and is linked to the Company's CEO, being conducted by the very CEO or by another statutory Officer.

The responsibilities of the area in charge of the risk management and internal controls, in addition to others provided for in Law No. 6.404/76, Law No. 13.303/16 and its respective regulating Decree, other applicable rules and regulations, model, supervise and assist the processes related to the risk management, internal controls and compliance, including those related to integrity and those associated with the occurrence of corruption and fraud.

The Company has a Risk and Capital Management Policy and an Internal Controls and Integrity Policy, the purpose of which is to establish guidelines related to integrated risk and capital management, as well as internal controls and compliance management, at BB Seguridade, BB Seguros and BB Corretora, pursuant to the applicable laws and regulations, covering two dimensions of action: 1) Risk and capital management, and internal controls and compliance management at BB Seguridade, BB Seguros and BB Corretora; 2) Risk and capital governance, and internal controls and compliance governance in relation to investees. The investees have their own risk management, internal controls and compliance structures that provide inputs for BB Seguridade's supervision.

The Company has a formally documented Compliance and Integrity Program, which is reviewed at least every two years, with the latest version being approved by the Board of Directors on 11.28.2025.

Among the practices aimed at preventing, detecting and remedying fraud and unlawful practices against the public administration, we have public disclosure of our Compliance and Integrity Program in line with specific communication actions for the internal public. We provide a channel for receiving complaints referred to as the Reporting Channel, ensuring confidentiality and anonymity to the reporter, as well as an adequate investigation through

the Ethics and Integrity Committee. We maintain a Risk Management Model that considers, in the risk identification process, the perspective of exposure to risks of corruption; money laundering; information security; compliance and fraud. Additionally, BB Seguridade also has a Code of Ethics and Conduct that guides members of the senior management, governance bodies, employees and third parties regarding the behavior expected by the Company, document which is revised at least every three years.

The Risk and Capital Management Policy, the Internal Controls and Compliance Management Policy, the Compliance and Integrity Program and the Code of Ethics and Conduct are available for consultation at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estrutura-de-governanca/ and https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estatuto-politicas-e-codigos/.

(b) how the board of directors assesses the independent auditor's work, indicating whether the issuer has a policy for contracting extra-audit services with the independent auditor and, if the issuer discloses the policy, locations on the world wide web where the document may be consulted

The Audit Committee, in its function of providing technical advisory to the Board of Directors, carries out an annual assessment process of the Independent Audit in the following aspects: (a) Structure and reputation; (b) Process Quality; (c) Audit team (partners, managers and auditors); (d) Scope and performance; (e) Communication; (f) Independence and Governance; and (g) Fees.

The Audit Committee is responsible, pursuant to item VII of Art. 11 of its Internal Regulations, for establishing procedures to be observed, within the scope of the Company and related companies, prior to contracting services with the external auditor, aiming at preserving the independence and mitigating risks of conflict of interest.

(c) if any, established channels for critical issues related to ESG and compliance topics and practices to be brought to the attention of the board of directors

There is no specific channel instituted for critical issues related to ESG topics and practices. In 2022, BB Seguridade created the ESG Committee, which is a technical advisory body to the Executive Board to mature discussions on the topic in the Company. Regarding compliance, there is also no channel instituted for critical issues. BB Seguridade uses Banco do Brasil's Internal Ombudsman's Office for Ethics and Complaints to deal with cases of non-compliance with the Code of Ethics and internal regulations, and Banco do Brasil's Whistleblowing Channel, as well as for the collection of complaints involving any unlawful act, as described in item 5.3 of this Reference Form. Situations handled by both channels are reported to the Board of Directors.

7.3. Composition and professional experiences of management and supervisory board

BOARD OF DIRECTORS		
Name Kamillo Tononi Oliveira Silva		**Type of Entity** Brazilian
CPF 042.027.514-26	**Date of birth** 04/25/1982	**Occupation** Bank Employee
Professional Experience Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Function: Member of the Board of Directors | Period: since Nov/2023 Position/Role: Member of the People, Eligibility, Compensation, and Succession Committee | Period: since Oct/2025 Company: Banco do Brasil S.A.| Activity: Multiple-Service Bank, with commercial portfolio | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chief Retail Commercial Officer | Period: Since May/2023. Position/Role: State Central-West Superintendent | Period: from Sep/2021 to May/2023 Position/Role: Ceará Retail State Superintendent | Period: from 2020 to 2021. Position/Role: Commercial Superintendent Legal Entity | Period: 2017 to 2020.		
Management body Board of Directors	**Elective position held** Chairperson of the Board of Directors	
Description of other position/role Member of the People, Eligibility, Succession, and Compensation Committee		
Election date 04/29/2025	**Date of investiture** 04/29/2025	**Term of office** 2025-2027
Elected by the controller Yes	**Start date of First Term** 11/24/2023	
Politically Exposed Person (PEP)? Yes	**Reason PEP** Officer of Banco do Brasil since May/2023	
CONVICTIONS		
Type of conviction **N/A**	**Description of conviction** **N/A**	**Independent Member** No

BOARD OF DIRECTORS

Name		Type of Entity
Gilberto Lourenço da Aparecida		Brazilian
CPF	**Date of birth**	**Occupation**
377.114.076-53	12/30/1961	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Board of Directors | Period: Since Nov/2021
Position/Role: Member of the Audit Committee | Period: Since Nov/2021
Position/Function: Member of the People, Eligibility, Succession and Compensation Committee | Period: since Nov/2021

Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2025 to Jul/2025.
Position/Role: Full Member of the Supervisory Board | Period: Since Jul/2025.

Company: HMOBI Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Alternate member of the supervisory board. | Period: May/2023 to Apr/2025

Company: B3 S.A. | Activity: Stock Exchange | Belongs to BB Seguridade Conglomerate? No. | Position/Role: Alternate member of the supervisory board. | Period: May/2019 to Apr/2023

Company: Seguradora Líder do Consórcio do Seguro DPVAT S.A. | Activity: Insurance | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee. | Period: May/2017 to Mar/2022

Company: Banco BV | Activities: Financial institution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee | Period: June 2017 to May 2021

Management body	Elective position held	
Board of Directors	Board of Directors Independent (Permanent)	
Description of other position/function		
Member of the Audit Committee and Member of the People, Eligibility, Succession, and Compensation Committee		
Election date	**Date of investiture**	**Term of office**
07/23/2025	07/23/2025	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	11/05/2021	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

BOARD OF DIRECTORS

Name		Type of Entity
Vaccant		-
CPF	**Date of birth**	**Occupation**
-	-	-
Professional Experience		
-		

Management body	Elective position held	
Board of Directors	Board of Directors Independent (Permanent)	
Description of other position/function		
-		
Election date	**Date of investiture**	**Term of office**
-	-	2025-2027
Elected by the controller	**Start date of First Term**	
-	-	

Politically Exposed Person (PEP)?	Reason PEP
-	-

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

BOARD OF DIRECTORS		
Name Rogério da Veiga		**Type of Entity** Brazilian
CPF 290.349.648-09	**Date of birth** 11/03/1981	**Occupation** Secretary of Articulation and Monitoring of the Chief of Staff to the Presidency of the Republic
Professional Experience Company: Chief of Staff to the Presidency of the Republic | Activity: Articulation and Monitoring | Belongs to the BB Seguridade conglomerate? No | Position/Role: Secretary of Articulation and Monitoring | Period: from Apr/2026 Position/Role: Deputy Secretary of Monitoring | Period: from Sep/2024 to Apr/2026 Position/Role: Deputy Secretary of Social Policies Monitoring | Period: from Jan/2023 to Sep/2024 Company: Chamber of Deputies | Activity: Legislative entity | Belongs to the BB Seguridade conglomerate? No | Position/Role: Parliamentary Secretary | Period: from Mar/2019 to Jan/2023.		
Management body Board of Directors	**Elective position held** Board of Directors (Permanent)	
Description of other position/function N/A		
Election date 04/30/2026	**Date of investiture** 05/01/2026	**Term of office** 2025-2027
Elected by the controller Yes	**Start date of First Term** 05/01/2026	
Politically Exposed Person (PEP)? Yes	**Reason PEP** Secretary of Articulation and Monitoring of the Chief of Staff to the Presidency of the Republic since Apr/2026	
CONVICTIONS		
Type of conviction **N/A**	**Description of conviction** **N/A**	**Independent Member** No

BOARD OF DIRECTORS

Name		Type of Entity
João Vagnes de Moura Silva		Brazilian
CPF	**Date of birth**	**Occupation**
584.043.411-68	10/10/1971	Bank Employee

Professional Experience

Company: Banco do Brasil S.A.| Activity: Multiple Bank, with commercial portfolio | Does it belong to the BB Seguridade Conglomerate? No | Position/Role: Chief Financial Officer | Period: Since Jun/2023.
Position/Role: Chief Controllership Officer | Period: From Jan/2021 to Jun/2023;

Company: Economus – Social Security Institute | Activity: Closed Supplementary Pension Entity | Does it belong to the BB Seguridade Conglomerate? No | Position/Role: Member of the Decision-Making Body | Period: Since Mar/2021.

Company: Caixa de Previdência dos Funcionários do Banco do Brasil – PREVI | Activity: Closed Supplementary Pension Entity | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Decision-Making Council | Period: Apr/2023 to Apr/2024.

Company: BB Tecnologia e Serviços | Activity: Software Development | Belongs to the BB Seguridade conglomerate? No | Position/Role: Chief Executive Officer | Period: Aug/2019 to Jan/2021.

Management body	Elective position held	
Board of Directors	Board of Directors (Permanent)	
Description of other position/function		
N/A		
Election date	**Date of investiture**	**Term of office**
10/31/2025	11/01/2025	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	11/01/2025	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Officer of Banco do Brasil since Jan/2021	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

BOARD OF DIRECTORS

Name		Type of Entity
Delano Valentim de Andrade		Brazilian
CPF	**Date of birth**	**Occupation**
677.760.516-91	09/05/1970	Bank Employee

Professional Experience

Company: BB Américas | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: CEO and President | Period: Jan/2024 to Aug/2025
Position/Role: Member of the Board of Directors | Period: Jan/2024 to Aug/2025

Company: BB Securities USA LLC | Activity: SEC registered broker and member of FINRA and SIPC. | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: Sep/2023 to Aug/2025.

Company: Brazilian American Chamber of Commerce of Florida (BACCF) | Activity: Non-profit organization | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Board of Directors | Period: Dec/2024 to Aug/2025.

Company: Banco Patagônia S.A. | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: Vice-President | Period: Jul/2019 to Aug/2023.
Position/Role: Member of the Board of Directors | Period: Jul/2019 to Aug/2023.
Position/Role: Member of the BCRA Audit Committee | Period: from Jul/2019 to Aug/2023.
Position/Role: Compliance Officer | Period: from May/2021 to Aug/2023.

Company: Patagonia Valores S.A. | Activity: Securities Distributor | Belongs to the BB Seguridade conglomerate? No | Position/Role: President | Period: from Jul/2022 to Aug/2023
Position/Role: Vice-President | Period: Apr/2022 to Jul/2022
Position/Role: Officer | Period: from Jul/2019 to Apr/2022
Position/Role: Compliance Officer | Period: from Jun/2021 to Jul/2022

Company: GPAT Companhia Financeira S.A.U. | Activity: Automobile Finance Company | Belongs to the BB Seguridade conglomerate? No | Position/Role: President | Period: from Apr/2022 to Aug/2003
Position/Role: 1st Vice-President | Period: from Apr/2020 to Apr/2022
Position/Role: 2nd Vice-President | Period: from Jul/2019 to Apr/2020
Position/Role: Member of the Board of Directors | Period: from Jul/2019 to Aug/2023
Position/Role: Member of the Audit Committee | Period: from Jul/2019 to Aug/2023
Position/Role: Compliance Officer | Period: from May/2021 to Aug/2023

Company: Banco Patagônia Uruguay S.A.I.F.E. | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: Director | Period: from Jul/2019 to Jun/2022

Management body	Elective position held
Executive Board and Board of Directors	Board Member (Permanent) and Chief President

Description of other position/function
Chief Executive Officer

Election date	Date of investiture	Term of office
08/20/2025	08/20/2025	2025-2027

Elected by the controller	Start date of First Term
Yes	08/20/2025

Politically Exposed Person (PEP)?	Reason PEP
Yes	Officer of BB Seguridade Participações S.A. since Aug/2025 Officer of BB Seguros Participações S.A. since Sep/2025

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

BOARD OF DIRECTORS

Name		Type of Entity
João Paulo de Resende		Brazilian
CPF	**Date of birth**	**Occupation**
014.856.696-00	08/17/1979	Undersecretary of Economic and Tax Affairs of the Ministry of Finance

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Board of Directors | Period: since Dec/2025

Company: Casa da Moeda do Brasil | Activity: Printing of banknotes and others | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Board of Directors | Period: Since Apr/2024

Company: Ministry of Finance | Activity: Executive Secretariat | Belongs to the BB Seguridade conglomerate? No | Position/Role: Undersecretary for Economic and Tax Affairs | Period: Since Mar/2024

Company: Ministry of Finance | Activity: Special Advisory for economic matters | Belongs to the BB Seguridade conglomerate? No | Position/Role: Special Advisory to the Minister of Finance | Period: from Jun/2023 to Mar/2024.

Company: Chief of Staff to the Presidency of the Republic | Activity: Analysis of Normative Acts (SAG) | Belongs to the BB Seguridade conglomerate? No | Position/Role: Undersecretary of Economic Regulation | Period: from Feb/2023 to Jun/2023.

Company: JPR Consultoria | Activity: Consulting in economic regulation and competition | Belongs to the BB Seguridade conglomerate? No | Position/Role: partner | Period: from Jan/2021 to Dec/2022

Company: World Bank | Activity: Consulting in economic regulation and competition | Belongs to the BB Seguridade conglomerate? No | Position/Role: Individual Consultant | Period: from Jan/2021 to Dec/2022

Management body	Elective position held	
Board of Directors	Full Director	
Description of other position/role		
-		
Election date	**Date of investiture**	**Term of office**
12/17/2025	12/17/2025	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	12/17/2025	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Undersecretary of Economic and Tax Affairs of the Ministry of Finance since Feb/2023	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

EXECUTIVE BOARD

Name		Type of Entity
Delano Valentim de Andrade		Brazilian
CPF	**Date of birth**	**Occupation**
677.760.516-91	09/05/1970	Bank Employee

Professional Experience

Company: BB Américas | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: CEO and President | Period: Jan/2024 to Aug/2025
Position/Role: Member of the Board of Directors | Period: Jan/2024 to Aug/2025

Company: BB Securities USA LLC | Activity: SEC registered broker and member of FINRA and SIPC. | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: Sep/2023 to Aug/2025.

Company: Brazilian American Chamber of Commerce of Florida (BACCF) | Activity: Non-profit organization | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Board of Directors | Period: Dec/2024 to Aug/2025.

Company: Banco Patagônia S.A. | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: Vice-President | Period: Jul/2019 to Aug/2023.
Position/Role: Member of the Board of Directors | Period: Jul/2019 to Aug/2023.
Position/Role: Member of the BCRA Audit Committee | Period: from Jul/2019 to Aug/2023.
Position/Role: Compliance Officer | Period: from May/2021 to Aug/2023.

Company: Patagonia Valores S.A. | Activity: Securities Distributor | Belongs to the BB Seguridade conglomerate? No | Position/Role: President | Period: from Jul/2022 to Aug/2023
Position/Role: Vice-President | Period: Apr/2022 to Jul/2022
Position/Role: Officer | Period: from Jul/2019 to Apr/2022
Position/Role: Compliance Officer | Period: from Jun/2021 to Jul/2022

Company: GPAT Companhia Financeira S.A.U. | Activity: Automobile Finance Company | Belongs to the BB Seguridade conglomerate? No | Position/Role: President | Period: from Apr/2022 to Aug/2003
Position/Role: 1st Vice-President | Period: from Apr/2020 to Apr/2022
Position/Role: 2nd Vice-President | Period: from Jul/2019 to Apr/2020
Position/Role: Member of the Board of Directors | Period: from Jul/2019 to Aug/2023
Position/Role: Member of the Audit Committee | Period: from Jul/2019 to Aug/2023
Position/Role: Compliance Officer | Period: from May/2021 to Aug/2023

Company: Banco Patagônia Uruguay S.A.I.F.E. | Activity: Multiple Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: Director | Period: from Jul/2019 to Jun/2022

Management body	Elective position held
Executive Board and Board of Directors	Board Member (Permanent) and Chief President

Description of other position/function

Member of the Board of Directors -

Election date	Date of investiture	Term of office
08/12/2025	08/20/2025	2025-2027

Elected by the controller	Start date of First Term
Yes	08/20/2025

Politically Exposed Person (PEP)?	Reason PEP
Yes	Officer of BB Seguridade Participações S.A. since Aug/2025 Officer of BB Seguros Participações S.A. since Sep/2025

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

EXECUTIVE BOARD

Name		Type of Entity
Rafael Augusto Sperendio		Brazilian
CPF	**Date of birth**	**Occupation**
320.788.058-40	12/27/1983	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Chief Financial Officer, Investor Relations and Stakeholder Management | Period: Since 12/2020
Position/Role: Executive Superintendent Financial Management and IR | Period: 01/2019 to 12/2020
Position/Role: IR Superintendent | Period: 05/2013 to 12/2018
Position/Role: Member of the People, Eligibility, Succession and Compensation Committee | Period: from Dec/2020 to Oct/2025
Position/Role: Member of the Related Party Transactions Committee | Period: Since Aug/2021

Company: BB Seguros Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Vice-Chief Executive Officer | Period: Since 02/2021

Company: BB Mapfre Participações S.A. | Activity: Investment Holding | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Member of the Board of Directors | Period: Since 02/2022

Company: IRB Brasil RE | Activity: Reinsurance | Belongs to the BB Seguridade conglomerate? No | Position/Role: Alternate Member of the Board of Directors | Period: 03/2019 to 02/2020

Company: Brasilcap Capitalização S.A. | Activity: Sale of capitalization products | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Coordinating Member of the Audit Committee | Period: 06/2020 to 05/2022

Company: Brasildental Operadora de Planos Odontológicos S.A. | Activity: Sale of private dental care plans | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Member of the Board of Directors | Period: 03/2021 to 02/2022

Management body	Elective position held
Executive Board	Chief Investor Relations Officer

Description of other position/function

Member of the Related-Party Transactions Committee

Election date	Date of investiture	Term of office
10/31/2025	11/01/2025	2025-2027

Elected by the controller	Start date of First Term
Yes	11/26/2020

Politically Exposed Person (PEP)?	Reason PEP
Yes	Officer of BB Seguridade Participações S.A. since Nov/2020; Officer of BB Seguros Participações S.A. since Dec/2021

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

EXECUTIVE BOARD

Name		Type of Entity
Thiago Affonso Borsari		Brazilian
CPF	**Date of birth**	**Occupation**
305.759.718-19	10/07/1983	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Does it belong to the BB Seguridade Conglomerate? Yes | Position/Role: Technology, Portfolio, and AI Officer | Period: since May/2026

Company: BB Seguros Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: General Manager | Period: since May/2026

Company: Banco do Brasil S.A. | Activity: Multiple Bank with commercial portfolio | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Strategy and Organization Officer | Period: Apr/2023 to Apr/2026
Position/Role: Culture and People Officer | Period: Jul/2021 to Apr/2023
Position/Role: Digital Business Officer | Period: Feb/2021 to Jul/2021
Position/Role: Executive Manager | Period: Feb/2020 to Jan/2021

Management body	Elective position held	
Executive Board	Other Officers	
Description of other position/function		
Chief Technology, Portfolio and Analytical Intelligence Officer		
Election date	**Date of investiture**	**Term of office**
04/29/2026	05/04/2026	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	05/04/2026	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Banco do Brasil S.A. Officer since Feb/2021	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

EXECUTIVE BOARD		
Name Allan Trancoso Ferraz Silva		**Type of Entity** Brazilian
CPF 796.510.115-72	**Date of birth** 05/31/1980	**Occupation** Bank Employee
Professional Experience Company: Banco do Brasil S.A. | Activity: Multiple-Service Bank with commercial portfolio | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Tactical Unit Superintendent | Period: Sep/2021 to Apr/2024 Position/Role: Executive Manager | Period: Oct/2019 to Sep/2021 Company: BB Tecnologia e Serviços S.A. | Activity: Banking technology | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: Since Apr/2025 Company: BBAG Vienna | Activity: Bank | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: Since Oct/2025		
Management body Executive Board	**Elective position held** Other Officers	
Description of other position/function Chief Commercial and Customer Officer		
Election date 10/31/2025	**Date of investiture** 11/01/2025	**Term of office** 2025-2027
Elected by the controller Yes	**Start date of First Term** 04/26/2024	
Politically Exposed Person (PEP)? Yes	**Reason PEP** Officer of BB Seguridade Participações S.A. since Apr/2024 Officer of BB Corretora de Seguros e Administradora de Bens S.A. since Aug/2024	
CONVICTIONS		
Type of conviction	**Description of conviction**	**Independent Member**
N/A	**N/A**	No

SUPERVISORY BOARD

Name		Type of Entity
Fernando Dal-Ri Múrcia		Brazilian
CPF	**Date of birth**	**Occupation**
259.091.048-70	07/16/1977	Professor

Professional Experience

Company: Universidade de São Paulo (USP) | Activity: Teaching and Research | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Professor of the Department of Actuarial Science | Period: Since Mar/2011

Company: FIPECAFI | Activity: Teaching and Research | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Research Officer | Period: Since Sep/2018

Company: Accounting Pronouncements Committee (CPC) | Activity: Accounting Standardization | | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the CPC | Period: Since Oct/2023

Company: Brazilian Committee for Sustainability Pronouncements (CBPS) | Activity: Accounting Standardization | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the CBPS | Period: Since Sep/2022

Company: COPASA – Companhia de Saneamento de Minas Gerais | Activity: Water Company | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Supervisory Board | Period: Jun/2023 to Jan/2026

Company: V.tal – Rede Neutra de Telecomunicações S.A. | Activity: Communication Services | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Vice-Chairman of the Board of Directors | Period: Oct/2025 to Dec/2025

Company: Cruzeiro do Sul Educacional | Activity: Higher Education | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Oct/2024 to Apr/2025

Company: Grupo Pão de Açúcar | Activity: Food Retailer | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Jan/2021 to May/2024

Company: Renova Energia S.A. | Activity: Holding of Non-Financial Institutions | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: Apr/2019 to Apr/2022

Company: FUNCEF – Fundação dos Economiários Federais | Activity: Closed Supplementary Pension Plan | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Apr/2018 to Jan/2022

Management body	Elective position held	
Body - Supervisory Board	CF (Permanent) Elected by Minority Shareholders	
Description of other position/function		
N/A		
Election date	**Date of investiture**	**Term of office**
04/30/2026	05/01/2026	2026-2028
Elected by the controller	**Start date of First Term**	
No	05/01/2026	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

SUPERVISORY BOARD		
Name Clayton Luiz Montes		**Type of Entity** Brazilian
CPF 866.218.406-59	**Date of birth** 01/29/1974	**Occupation** Civil Servant
Professional Experience Company: Ministry of Planning and Budget | Activity: Public Sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Secretary of Federal Budget | Period: since Jan/2025 Position/Role: Deputy Secretary of Federal Budget | Period: from Jun/2023 to Jan/2025 Position/Role: Program Officer of the Federal Budget Secretariat of the Min. of Planning | Period: from Feb/2023 to Jun/2023 Position/Role: Undersecretary of Budget Management | Period: from May/2022 to Feb/2023 Position/Role: Program Officer of the Federal Budget Secretariat of the Min. of Economy | Period: from Mar/2020 to May/2022		
Management body Body - Supervisory Board	**Elective position held** CF (Permanent) Elected by Controller	
Description of other position/function N/A		
Election date 04/30/2026	**Date of investiture** 05/01/2026	**Term of office** 2026-2028
Elected by the controller Yes	**Start date of First Term** 05/01/2026	
Politically Exposed Person (PEP)? Yes	**Reason PEP** Secretary of the Ministry of Planning and Budget since 01/2025	
CONVICTIONS		
Type of conviction **N/A**	**Description of conviction** **N/A**	**Independent Member** No

SUPERVISORY BOARD

Name		Type of Entity
Marcelo Henrique Gomes da Silva		Brazilian
CPF	**Date of birth**	**Occupation**
282.263.598-64	06/18/1979	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Supervisory Board | Period: Since Apr/2018

Company: Banco do Brasil S.A. | Activity: Multiple-service bank, with commercial portfolio | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chief Entrepreneurship, Micro and Small-sized Enterprises Officer | Period: Since Dec/2024
Position/Role: Strategic Unit General Manager | Period: Jun/2023 to Dec/2024
Position/Role: Executive Manager | Period: Nov/2018 to Jun/2023

Management body	Elective position held	
Body - Supervisory Board	CF (Permanent) Elected by Controller	
Description of other position/function		
N/A		
Election date	**Date of investiture**	**Term of office**
04/30/2026	05/01/2026	2026-2028
Elected by the controller	**Start date of First Term**	
Yes	05/01/2024	

Politically Exposed Person (PEP)?	Reason PEP
Yes	Officer at Banco do Brasil since Dec/2024

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

SUPERVISORY BOARD		
Name Gibran Felippe		**Type of Entity** Brazilian
CPF 069.250.637-33	**Date of birth** 10/31/1976	**Occupation** Bank Employee
Professional Experience Company: Banco do Brasil S.A.| Activity: Multiple Bank, with commercial portfolio | Does it belong to the BB Seguridade Conglomerate? No | Position/Role: Executive Manager, Global Treasury | Period: Since Mar/2022. Position/Role: Solutions Manager, Global Treasury | Period: From Feb/2020 to Mar/2022		
Management body Body - Supervisory Board	**Elective position held** CF (Alternate) Elected by Controller	
Description of other position/function N/A		
Election date 04/30/2026	**Date of investiture** 05/01/2026	**Term of office** 2026-2028
Elected by the controller Yes	**Start date of First Term** 05/01/2026	
Politically Exposed Person (PEP)? No	**Reason PEP** N/A	
CONVICTIONS		
Type of conviction **N/A**	**Description of conviction** **N/A**	**Independent Member** **No**

SUPERVISORY BOARD

Name		Type of Entity
Bruno Cirilo Mendonça de Campos		Brazilian
CPF	**Date of birth**	**Occupation**
968.509.901-44	05/28/1978	Civil Servant

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Alternate Audit Board Member | Period: Since Apr/2022

Company: Ministry of Finance | Activity: National Treasury Secretariat | Belongs to the BB Seguridade Conglomerate? No | Position/Function: Federal Auditor of Finance and Control | Period: since 2009

Company: Terracap | Activity: real estate sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: Since 2022

Management body	Elective position held	
Body - Supervisory Board	CF (Alternate) Elected by Controller	
Description of other position/function		
N/A		
Election date	**Date of investiture**	**Term of office**
04/30/2026	05/01/2026	2026-2028
Elected by the controller	**Start date of First Term**	
Yes	04/29/2022	

Politically Exposed Person (PEP)?	Reason PEP
No	N/A

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	No

SUPERVISORY BOARD

Name		Type of Entity
Valdir Augusto de Assunção		Brazilian
CPF	**Date of birth**	**Occupation**
044.066.958-85	06/28/1963	Director

Professional Experience

Company: Mahle Metal Leve S.A. | Activity: Auto Parts | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Supervisory Board | Period: Since Apr/2025

Company: Ouro Fino S.A. | Activity: Animal Health | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Since Mar/2025

Company: ABGF S.A. | Activity: FINANCIAL GUARANTEES | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Since Oct/2021

Company: Agropecuária Jubran S.A. | Activity: Agriculture | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: Since Apr/2024

Company: EPTV S.A. | Activity: Telecommunications | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Supervisory Board | Period: Oct/2020 to Dec/2025

Company: FINEP S.A. | Activity: Financial Services | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Audit Committee | Period: May/2021 to Jun/2025

Company: Petrobras S.A. | Activity: Oil Exploration | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Mar/2021 to May/2023

Company: Infracommerce S.A. | Activity: E-commerce | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Supervisory Board | Period: Apr/2022 to Apr/2023

Company: PDG S.A. | Activity: Civil Works | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Chairman of the Audit Committee | Period: Apr/2021 to Apr/2024

Management body	Elective position held	
Body - Supervisory Board	CF (Alternate) Elected by Minority Shareholders	
Description of other position/function		
N/A		
Election date	**Date of investiture**	**Term of office**
04/30/2026	05/01/2026	2026-2028
Elected by the controller	**Start date of First Term**	
No	05/01/2026	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

INTERNAL AUDIT

Name		Type of Entity
Aparecido José Isac		Brazilian
CPF	**Date of birth**	**Occupation**
074.207.798-56	12/17/1968	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Chief Auditor | Period: Since Feb/2025

Company: Banco do Brasil S.A. | Activity: Multiple-Service Bank with commercial portfolio | Belongs to the BB Seguridade Conglomerate? No | Position: Audit Manager | Period: Jun/2019 to Jan/2025.

Type of committee	Description of other committees	
Other Committees	N/A	
Elective position held	**Office Held**	
Others	Chief Auditor	
Election date	**Date of investiture**	**Term of office**
01/31/2025	02/17/2025	2025-2028
Elected by the controller	**Start date of First Term**	
Yes	02/17/2025	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

7.4. Composition and professional experiences of the members of the statutory committees, as well as the audit, risk, financial and compensation committees, even if such committees or structures are not statutory

AUDIT COMMITTEE		
Name Gilberto Lourenço da Aparecida[1]		**Type of Entity** Brazilian
CPF 377.114.076-53	**Date of birth** 12/30/1961	**Occupation** Director
Professional Experience Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Board of Directors | Period: Since Nov/2021 Position/Role: Member of the Audit Committee | Period: Since Nov/2021 Position/Function: Member of the People, Eligibility, Succession and Compensation Committee | Period: since Nov/2021 Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2025 to Jul/2025. Position/Role: Full Member of the Supervisory Board | Period: Since Jul/2025. Company: HMOBI Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Alternate member of the supervisory board. | Period: May/2023 to Apr/2025 Company: B3 S.A. | Activity: Stock Exchange | Belongs to BB Seguridade Conglomerate? No. | Position/Role: Alternate Member of the Supervisory Board. | Period: May/2019 to Apr/2023 Company: Seguradora Líder do Consórcio do Seguro DPVAT S.A. | Activity: Insurance company | Belongs to the BB Seguridade Conglomerate? No. | Position/Function: Member of the Audit Committee. | Period: from May/2017 to Mar/2022 Company: Banco BV | Activities: Financial institution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee | Period: June 2017 to May 2021		
Type of committee Audit Committee	**Type of audit committee** Statutory Audit Committee in compliance with CVM Resolution No. 23/21	
Elective position held Member of the Committee (Permanent)	**Description of other committees** Member of the Board of Directors and Member of the People, Eligibility, Succession, and Compensation Committee	
Election date 10/25/2024	**Date of investiture** 10/25/2024	**Term of office** 2024-2027
Elected by the controller No	**Start date of First Term** 11/05/2021	
Politically Exposed Person (PEP)? No	**Reason PEP** N/A	
CONVICTIONS		
Type of conviction **N/A**	**Description of conviction** **N/A**	**Independent Member** Yes

[1] Corporate accounting specialist of the body

AUDIT COMMITTEE		
Name		**Type of Entity**
Antônio Martiningo Filho		Brazilian
CPF	**Date of birth**	**Occupation**
097.000.288-28	02/29/1968	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Coordinator of the Audit Committee | Period: since Aug/2024

Company: Emgea - Empresa de Gestão de Ativos | Activity: Asset Management | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee. | Period: since Jun/2023.

Company: Fras-le S.A. | Activity: Cosmetics Distribution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Alternate Member of the Supervisory Board. | Period: since Apr/2025.

Company: Fundação Banco do Brasil - FBB. | Activity: Foundation. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Advisory Committee to the Board of Trustees. | Period: since Mar/2025.

Company: Fundação de Seguridade Social da Petrobrás (Petros)| Activity: Pension Fund | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Coordinator of the Audit Committee. | Period: from May/2019 to May/2025.

Company: Banco do Nordeste do Brasil - BNB | Activity: Regional Development Bank | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Coordinator of the Sustainability, Risk, and Capital Committee. | Period: from Mar/2018 to Mar/2023.
Position/Role: Member of the People, Eligibility, Succession, and Compensation Committee | Period: Sep/2019 to Mar/2023.

Company: Natura & Co | Activity: Cosmetics Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2024 to Apr/2025.

Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Supervisory Board. | Period: Apr/2021 to Jun/2022.

Company: Universidade Corporativa da Previdência Complementar - Uniabrapp | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Instituto Brasileiro de Governança Pública - IBGP | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Instituto Brasileiro de Mercado de Capitais (IBMEC)| Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Fundação Instituto de Pesquisas Contábeis, Atuariais e Financeiras (Fipecafi) | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Type of committee	**Type of audit committee**	
Audit Committee	Statutory Audit Committee not adhering to CVM Resolution No. 23/21	
Elective position held	**Description of other committees**	
Chairperson of the Committee	People, Eligibility, Succession, and Compensation Committee	
Election date	**Date of investiture**	**Term of office**
08/30/2024	08/30/2024	2024-2027
Elected by the controller	**Start date of First Term**	
Yes	08/30/2024	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	**Description of conviction**	**Independent Member**
N/A	**N/A**	Yes

AUDIT COMMITTEE

Name		Type of Entity
Cícero Przendsiuk		Brazilian
CPF	**Date of birth**	**Occupation**
669.435.159-34	07/31/1971	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Audit Committee | Period: Since Aug/2024

Company: Instituto do Câncer Infantil e Pediatria Especializada | Activity: Hospital | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Vice-Chairperson. | Period: Jun/2022 to Jun/2023.

Company: Springs Global Participações S.A. | Activity: Retail | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Supervisory Board. | Period: Apr/2023 to Apr/2024.

Company: Elektro Redes S.A. | Activity: Electricity Distributor | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Supervisory Board. | Period: Apr/2019 to Jul/2020.

Company: Caixa de Previdência dos Funcionários do Banco do Brasil - Previ | Activity: Pension fund | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Decision-Making Body. | Period: Jun/2018 to Apr/2020.

Type of committee	Type of audit committee	
Audit Committee	Statutory Audit Committee not adhering to CVM Resolution No. 23/21	
Elective position held	**Description of other committees**	
Committee Member (Active)	N/A	
Election date	**Date of investiture**	**Term of office**
08/30/2024	08/30/2024	2024-2027
Elected by the controller	**Start date of First Term**	
Yes	08/30/2024	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

AUDIT COMMITTEE

Name		Type of Entity
Renato Proença Lopes		Brazilian
CPF	**Date of birth**	**Occupation**
126.854.998-30	05/05/1971	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: member of the Audit Committee. | Period: since Apr/2026

Company: DARE Comércio de Alimentos LTDA | Activity: Sale of Sweets and beverages | Belongs to the BB Seguridade Conglomerate? no| Position/Role: Managing Member | Period: since Dec/2022

Company: Banco do Brasil S.A. | Activity: Commercial Bank | Belongs to BB Seguridade Conglomerate? no | Position/Role: Private Banking General Manager | Period: Jul/2020 to Jul/2022

Company: GRU – Airport Concessionaire | Activity: Airport | Belongs to BB Seguridade Conglomerate? No | Position/Role: Board Member | Period: Aug/2017 to May/2021

Company: INVEPAR S/A | Activity: Investments in transportation, highway, and airport companies. | Belongs to BB Seguridade Conglomerate? No | Position/Role: Board Member and Member of the Governance Committee | Period: Aug/2017 to Mar/2022

Company: BB Tecnologia e Serviços S.A. | Activity: Technology Services and Solutions | Belongs to BB Seguridade Conglomerate? No | Position/Role: Tax Director | Period: Nov/2020 to Nov/2021

Company: BB Securities USA | Activity: Asset Management | Belongs to BB Seguridade Conglomerate? No | Position/Role: Board Member | Period: Sep/2020 to Jun/2022

Type of committee	Type of audit committee
Audit Committee	Statutory Audit Committee not adhering to CVM Resolution No. 23/21
Elective position held	**Description of other committees**
Committee Member (Active)	N/A

Election date	Date of investiture	Term of office
04/22/2026	04/23/2026	2026-2029
Elected by the controller	**Start date of First Term**	
Yes	04/23/2026	

Politically Exposed Person (PEP)?	Reason PEP
No	N/A

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

AUDIT COMMITTEE

Name		Type of Entity
André Coji		Brazilian
CPF	**Date of birth**	**Occupation**
051.271.338-30	02/04/1964	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Audit Committee. | Period: Since Mar/2025.

Company Grupo Casas Bahia S.A. | Activity: Retail | Belongs to the BB Seguridade Conglomerate? No. |
Position/Role: Member of the Supervisory Board. | Period: since Sep/2025.
Position/Role: Member of the Board of Directors. | Period: Mar/2023 to Sep/2025.
Position/Role: Member of the Audit Committee. | Period: Mar/2023 to Sep/2025.
Position: Member of the Supervisory Board. | Period: Jun/2020 to Mar/2023.

Company: Vivara S.A. | Activity: Retail and sale of jewelry | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: since Apr/2025.

Company: Aeris Indústria e Comércio de Equipamentos para Geração de Energia S.A. | Activity: Wind Energy | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Supervisory Board | Period: since Apr/2025

Company: PETZ - Pet center comércio e participações | Main Activity: Retail Trade. | Belongs to the BB Seguridade Conglomerate: no | Position/Role: Member of the Supervisory Board. | Period: Apr/2022 to Apr/2025.

Company: CSN - Companhia Siderúrgica Nacional | Activity: Steelmaking | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Supervisory Board| Period: Since Apr/2018.

Company: B3 S.A | Activity: Commodities and Futures Exchange | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Supervisory Board. | Period: Since Apr/2020.

Company: Espaçolaser | Activity: Holding of non-financial institutions | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Supervisory Board| Period: Apr/2021 to Apr/2025.

Company: CEEEG - Companhia Estadual de Geração de Energia Elétrica | Activity: Electricity Generator | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Board Member | Period: Since Apr/2023.

Company: Tecnisa | Activity: Real Estate Developer | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Supervisory Board. | Period: Apr/2020 to May/2022.

Company: Smiles Fidelidade S.A. | Activity: Loyalty Program | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Board of Directors | Period: May/2020 to July/2021

Type of committee	Type of audit committee	
Audit Committee	Statutory Audit Committee not adhering to CVM Resolution No. 23/21	
Elective position held	**Description of other committees**	
Committee Member (Active)	N/A	
Election date	**Date of investiture**	**Term of office**
02/27/2025	03/01/2025	2025-2028
Elected by the controller	**Start date of First Term**	
No	03/01/2025	

Politically Exposed Person (PEP)?	Reason PEP
No	N/A

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

PEOPLE, ELIGIBILITY, SUCCESSION AND COMPENSATION COMMITTEE

Name	Type of Entity
Antônio Martiningo Filho	Brazilian

CPF	Date of birth	Occupation
097.000.288-28	02/29/1968	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Coordinator of the Audit Committee | Period: since Aug/2024

Company: Emgea - Empresa de Gestão de Ativos | Activity: Asset Management | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee. | Period: since Jun/2023.

Company: Fras-le S.A. | Activity: Cosmetics Distribution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Alternate Member of the Supervisory Board. | Period: since Apr/2025.

Company: Fundação Banco do Brasil - FBB. | Activity: Foundation. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Advisory Committee to the Board of Trustees. | Period: since Mar/2025.

Company: Fundação de Seguridade Social da Petrobrás (Petros)| Activity: Pension Fund | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Coordinator of the Audit Committee. | Period: from May/2019 to May/2025.

Company: Banco do Nordeste do Brasil - BNB | Activity: Regional Development Bank | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Coordinator of the Sustainability, Risk, and Capital Committee. | Period: from Mar/2018 to Mar/2023.
Position/Role: Member of the People, Eligibility, Succession, and Compensation Committee | Period: Sep/2019 to Mar/2023.

Company: Natura & Co | Activity: Cosmetics Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2024 to Apr/2025.

Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Member of the Supervisory Board. | Period: Apr/2021 to Jun/2022.

Company: Universidade Corporativa da Previdência Complementar - Uniabrapp | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Instituto Brasileiro de Governança Pública - IBGP | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Instituto Brasileiro de Mercado de Capitais (IBMEC)| Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Company: Fundação Instituto de Pesquisas Contábeis, Atuariais e Financeiras (Fipecafi) | Activity: Educational Institution | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Professor. | Period: Since 2018.

Type of committee	Description of other committees
Compensation Committee	Permanent Member of the Audit Committee

Elective position held
Committee Member (Active)

Election date	Date of investiture	Term of office
10/31/2025	10/31/2025	2025-2027

Elected by the controller	Start date of First Term
Yes	10/25/2024

Politically Exposed Person (PEP)?	Reason PEP
No	N/A

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

PEOPLE, ELIGIBILITY, SUCCESSION AND COMPENSATION COMMITTEE

Name		Type of Entity
Gilberto Lourenço da Aparecida		Brazilian
CPF	**Date of birth**	**Occupation**
377.114.076-53	12/30/1961	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Board of Directors | Period: Since Nov/2021
Position/Role: Member of the Audit Committee | Period: Since Nov/2021
Position/Function: Member of the People, Eligibility, Succession and Compensation Committee | Period: since Nov/2021

Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2025 to Jul/2025.
Position/Role: Full Member of the Supervisory Board | Period: Since Jul/2025.

Company: HMOBI Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Alternate member of the supervisory board. | Period: May/2023 to Apr/2025

Company: B3 S.A. | Activity: Stock Exchange | Belongs to BB Seguridade Conglomerate? No. | Position/Role: Alternate Member of the Supervisory Board. | Period: May/2019 to Apr/2023

Company: Seguradora Líder do Consórcio do Seguro DPVAT S.A. | Activity: Insurance company | Belongs to the BB Seguridade Conglomerate? No. | Position/Function: Member of the Audit Committee. | Period: from May/2017 to Mar/2022

Company: Banco BV | Activities: Financial institution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee | Period: June 2017 to May 2021

Type of committee	Description of other committees	
Compensation Committee	Member of the Board of Directors and Member of the Audit Committee	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
10/31/2025	10/31/2025	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	11/05/2021	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

PEOPLE, ELIGIBILITY, SUCCESSION AND COMPENSATION COMMITTEE

Name		Type of Entity
Kamillo Tononi Oliveira Silva		Brazilian
CPF	**Date of birth**	**Occupation**
042.027.514-26	07/25/1982	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Function: Member of the Board of Directors | Period: since Nov/2023
Position/Role: Member of the People, Eligibility, Succession and Compensation Committee | Period: since Nov/2021

Company: Banco do Brasil S.A. | Activity: Multiple-Service Bank with commercial portfolio | Belongs to the BB Seguridade
Conglomerate? No | Position/Role: Chief Retail Commercial Officer | Period: Since May/2023.
Position/Role: State Central-West Superintendent | Period: Sep/2021 to May/2023;
Position: State Retail Superintendent Ceará | Period: 2020 to 2021.
Position/Role: Commercial Superintendent Legal Entity | Period: 2017 to 2020.

Type of committee	Description of other committees	
Compensation Committee	Member of the Board of Directors	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
10/31/2025	10/31/2025	2025-2027
Elected by the controller	**Start date of First Term**	
Yes	10/31/2025	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Officer of Banco do Brasil since May/2023.	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

RISK AND CAPITAL COMMITTEE

Name		Type of Entity
Paulo Guilherme Vita		Brazilian
CPF	**Date of birth**	**Occupation**
249.694.318-09	03/04/1972	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Risk and Capital Committee | Period: Since Apr/2022

Company: Brasilprev Seguros e Previdência S.A. | Activity: Sale of private pension plans | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Risk Committee | Period: Since Jun/2022

Company: Brasilcap Capitalização S.A. | Activity: Sale of capitalization products | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Risk Committee | Period: Since Jun/2022

Company: BB Mapfre Participações S.A. | Activity: Holding of non-financial institutions | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Risk Committee | Period: Since Jul/2022

Company: C6 Bank | Activity: Commercial Bank | Belongs to the BB Seguridade conglomerate? No | Position/Role: Head Compliance and PLD | Period: Since 2022

Company: Itaú Unibanco | Activity: Commercial Bank | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Superintendent of Compliance and Relations with Regulators | Period: 2008 to Sep/2021

Type of committee	Description of other committees	
Risk Committee	N/A	
Elective position held		
Chairperson of the Committee		
Election date	**Date of investiture**	**Term of office**
04/20/2022	04/20/2022	2022-2024*
Elected by the controller	**Start date of First Term**	
No	04/20/2022	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

* According to the minutes of the Board of Directors' Meeting of 04/262024, available at https://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/reunioes-de-conselhos-e-comites/, the Risk and Capital Committee member's term of office was extended until their successor takes office.

RISK AND CAPITAL COMMITTEE

Name		Type of Entity
Renê Sanda		Brazilian
CPF	**Date of birth**	**Occupation**
050.142.628-05	03/09/1964	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Risk and Capital Committee | Period: Since Apr/2022

Company: Arthur Lundgren Tecidos S.A. - Casas Pernambucanas | Activity: Retail and Wholesale | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Risk Committee | Period: Since Dec/2024.

Company: Banco Votorantim S.A. | Activity: Financial Institution | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Risk and Capital Committee | Period: Since Aug/2022

Company: CEB - Companhia Energética de Brasília | Activity: Energy Sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: Since Apr/2025.
Position/Role: Member of the Supervisory Board | Period: from Apr/2022 to Apr/2025.

Company: Irani Papel e Embalagem S.A. | Activity: Packaging Sector | Belongs to the BB Seguridade conglomerate? No | Position/Role: Member of the Supervisory Board | Period: Since Apr/2023

Company: ES Gás | Activity: Energy Sector | Belongs to the BB Seguridade Conglomerate? No | Position: Member of the Board of Directors | Period: Sep/2021 to Jul/2023

Company: ES Gás | Activity: Energy sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Sep/2021 to Jul/2023

Company: CGT Eletrosul | Activity: Energy Sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: May/2019 to Jun/2021

Company: CEB – Companhia Energética de Brasília | Activity: Energy Sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Board of Directors | Period: Jan/2020 to Mar/2021

Company: Dataprev | Activity: Technology and pension plan information | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Audit Committee | Period: Oct/2018 to Jun/2020

Type of committee	Description of other committees	
Risk Committee	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
04/25/2025	04/25/2025	2025-2028
Elected by the controller	**Start date of First Term**	
Yes	04/20/2022	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
Administrative Proceedings	CVM administrative sanctioning proceeding No. 19957.005263/2019-52	Yes

RISK AND CAPITAL COMMITTEE

Name		Type of Entity
Arnaldo José Vollet		Brazilian
CPF	**Date of birth**	**Occupation**
375.560.618-68	02/27/1949	Director

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Member of the Risk and Capital Committee | Period: Since Apr/2022

Company: EDP Energias do Brasil | Activity: Energy Sector | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Supervisory Board | Period: May/2021 to April/2024

Company: Cooperforte - Cooperativa de Crédito | Activity: Credit Cooperative | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Member of the Internal Controls and Compliance Committee | Period: Since Oct/2018

Company: BB Seguridade Participações S.A. | Activity: Investment holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Independent Member of the Board of Directors | Period: May/2018 to Nov/2021 Position/Role: Member of the Audit Committee | Period: May/2018 to Nov/2021

Type of committee	Description of other committees	
Risk Committee	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
05/24/2024	05/24/2024	2024-2027
Elected by the controller	**Start date of First Term**	
No	04/20/2022	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	Yes

RELATED-PARTY TRANSACTIONS COMMITTEE

Name		Type of Entity
Rafael Augusto Sperendio		Brazilian
CPF	**Date of birth**	**Occupation**
320.788.058-40	12/27/1983	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Chief Finance, Investor Relations, and Stakeholder Management Officer | Period: Since 12/2020
Position/Role: Executive Financial Management and IR Superintendent | Period: 01/2019 to 12/2020
Position/Role: IR Superintendent | Period: 05/2013 to 12/2018
Position/Role: Member of the People, Eligibility, Succession and Compensation Committee | Period: from 12/2020 to 10/2025
Position/Role: Member of the Related-Party Transactions Committee | Period: Since 08/2021

Company: BB Seguros Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Vice-Chief Executive Officer | Period: Since 02/2021

Company: BB Mapfre Participações S.A. | Activity: Investment Holding | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Member of the Board of Directors | Period: Since 02/2022

Company: IRB Brasil RE | Activity: Reinsurance | Belongs to the BB Seguridade conglomerate? No | Position/Role: Alternate Member of the Board of Directors | Period: 03/2019 to 02/2020

Company: Brasilcap Capitalização S.A. | Activity: Sale of capitalization products | Belongs to the BB Seguridade conglomerate? Yes. | Position/Role: Coordinating Member of the Audit Committee | Period: 06/2020 to 05/2022

Company: Brasildental Operadora de Planos Odontológicos S.A. | Activity: Sale of private dental care plans | Belongs to the BB Seguridade conglomerate? Yes. | Position/Function: Member of the Board of Directors | Period: from 03/2021 to 02/2022

Type of committee	Description of other committees	
Other Committees	Chief Investor Relations Officer	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
04/22/2026	04/22/2026	2026-2028
Elected by the controller	**Start date of First Term**	
Yes	08/20/2021	

Politically Exposed Person (PEP)?	Reason PEP
Yes	Officer of BB Seguridade Participações S.A. since Nov/2020; Officer of BB Seguros Participações S.A. since Dec/2021

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

RELATED-PARTY TRANSACTIONS COMMITTEE

Name		Type of Entity
Gilberto Lourenço da Aparecida		Brazilian
CPF	**Date of birth**	**Occupation**
377.114.076-53	12/30/1961	Advisor

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding company | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Board of Directors | Period: Since Nov/2021
Position/Role: Member of the Audit Committee | Period: Since Nov/2021
Position/Function: Member of the People, Eligibility, Succession and Compensation Committee | Period: since Nov/2021

Company: Elektro Redes S.A. | Activity: Electricity Distribution | Belongs to the BB Seguridade Conglomerate? No. | Position: Alternate Member of the Supervisory Board. | Period: Apr/2025 to Jul/2025.
Position/Role: Full Member of the Supervisory Board | Period: Since Jul/2025.

Company: HMOBI Participações S.A. | Activity: Investment holding company | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Alternate member of the supervisory board. | Period: May/2023 to Apr/2025

Company: B3 S.A. | Activity: Stock Exchange | Belongs to BB Seguridade Conglomerate? No. | Position/Role: Alternate member of the supervisory board. | Period: May/2019 to Apr/2023

Company: Seguradora Líder do Consórcio do Seguro DPVAT S.A. | Activity: Insurance | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee. | Period: May/2017 to Mar/2022

Company: Banco BV | Activities: Financial institution. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Member of the Audit Committee | Period: June 2017 to May 2021

Type of committee	Description of other committees	
Other Committees	Member of the board of directors, Member of Audit Committee, Member of People, Elegibility, Succession and Compensation Comittee	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
10/23/2026	10/24/2026	2026-2028
Elected by the controller	**Start date of First Term**	
Yes	10/24/2026	

Politically Exposed Person (PEP)?	Reason PEP
No	N/A

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

RELATED-PARTY TRANSACTIONS COMMITTEE

Name		Type of Entity
Glauco Barbosa Gonçalves		Brazilian
CPF	**Date of birth**	**Occupation**
820.631.171-87	01/26/1978	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holding | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Member of the Related-Party Transactions Committee | Period: since Dec/2025

Company: Banco do Brasil. | Activities: Multiple-service bank, with commercial portfolio. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: Executive Manager in the Controllership Board | Period: since Jul/2023.
Position/Role: Solutions Manager at the Controllership Board | Period: from May/2013 to Jul/2023.

Type of committee	Description of other committees	
Other Committees	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
12/17/2025	12/17/2025	2024-2026
Elected by the controller	**Start date of First Term**	
Yes	12/17/2025	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

FINANCE AND INVESTMENT COMMITTEE

Name		Type of Entity
Maurício de Carvalho Azambuja		Brazilian
CPF	**Date of birth**	**Occupation**
188.153.988-13	02/22/1975	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holdings of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position: Executive Superintendent of Governance, Risks and Compliance | Period: Since Feb/202

4Company: Banco do Brasil S.A. | Activity: Multiple-service bank, with commercial portfolio. | Belongs to the BB Seguridade Conglomerate? No. | Position/Role: General Manager and Deputy General Manager at Unit Abroad | Period: Jul/2017 to Dec/2022
Position/Role: Project Manager | Period: Jan/2023 to Jan/2024

Type of committee	Description of other committees	
Finance Committee	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
02/20/2024	02/20/2024	Undetermined
Elected by the controller	**Start date of First Term**	
No	02/20/2024	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Officer of BB Corretora de Seguros e Administradora de Bens S.A since Apr/2024.	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

FINANCE AND INVESTMENT COMMITTEE

Name		Type of Entity
Leonardo Ambrosio Gosling		Brazilian
CPF	**Date of birth**	**Occupation**
041.365.016-52	04/19/1983	Bank Employee

Professional Experience

Company: BB Corretora de Seguros e Gestora de Bens S.A. | Activity: Insurance Broker | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Managing Officer | Period: Since 08/2022
Position/Role: Chief Executive Officer | Period: 07/2020 to 08/2022

Company: BB Seguridade Participações S.A. | Activity: Holdings of non-financial institutions. | Belongs to the BB Seguridade Conglomerate? Yes. | Position/Role: Executive Superintendent of Finance and Equity Management | Period: Since Jul/2021
Position/Role: Executive Superintendent of Corporate Management, Risks and Controls | Period: Jan/2019 to Jul/2021

Position/Role: Member of the Finance and Investment Committee | Period: Since Dec/2015.

Type of committee	Description of other committees	
Finance Committee	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
08/02/2021	08/02/2021	Undetermined
Elected by the controller	**Start date of First Term**	
No	08/02/2021	
Politically Exposed Person (PEP)?	**Reason PEP**	
Yes	Officer of BB Corretora de Seguros e Administradora de Bens S.A. since Jul/2020.	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

FINANCE AND INVESTMENT COMMITTEE

Name		Type of Entity
Pedro Kiefer Braga		Brazilian
CPF	**Date of birth**	**Occupation**
027.782.029-43	10/10/1979	Bank Employee

Professional Experience

Company: BB Seguridade Participações S.A. | Activity: Holdings of non-financial institutions | Belongs to the BB Seguridade Conglomerate? Yes | Position/Role: Accounting Superintendent (Accountant) | Period: Since Sep/2016 Position/Role: Member of the Finance and Investment Committee | Period: Since Jun/2017

Company: BB MAPFRE PARTICIPAÇÕES S.A. | Position/Role: Permanent Member of the Finance Committee | Period: Since Apr/2022

Company: Brasilcap Capitalização S.A. | Position/Role: Alternate Member of the Finance Committee | Period: Since Jan/2020

Company: IRB-Brasil Resseguros S.A. | Activity: Reinsurance operations in Brazil and abroad | Belongs to the BB Seguridade Conglomerate? No | Position/Role: Alternate Member of the Supervisory Board | Period: Mar/2019 to Jul/2020

Type of committee	Description of other committees	
Finance Committee	N/A	
Elective position held		
Committee Member (Active)		
Election date	**Date of investiture**	**Term of office**
06/05/2017	06/05/2017	Undetermined
Elected by the controller	**Start date of First Term**	
No	06/05/2017	
Politically Exposed Person (PEP)?	**Reason PEP**	
No	N/A	

CONVICTIONS

Type of conviction	Description of conviction	Independent Member
N/A	N/A	N/A

7.5. Family relationships

(a) directors of the issuer

There is no marital relationship, common-law marriage or kinship up to the 2nd degree related to the directors, subsidiaries and controlling companies of the company.

(b) (i) directors of the issuer and (ii) directors of direct or indirect subsidiaries of the issuer

There is no marital relationship, common-law marriage or kinship up to the 2nd degree related to the directors, subsidiaries and controlling companies of the company.

(c) (i) directors of the issuer or its direct or indirect subsidiaries and (ii) issuer's direct or indirect controlling companies

There is no marital relationship, common-law marriage or kinship up to the 2nd degree related to the directors, subsidiaries and controlling companies of the company.

(d) (i) directors of the issuer and (ii) directors of the issuer's direct and indirect controlling companies

There is no marital relationship, common-law marriage or kinship up to the 2nd degree related to the directors, subsidiaries and controlling companies of the company.

7.6. Relations of subordination, service providing or control

(a) subsidiaries, direct or indirect, of the issuer, except for those in which the issuer directly or indirectly holds an interest equal to or greater than 99% (ninety-nine percent) of the share capital

There is no relationship of subordination, service provision or control maintained, in the last 03 fiscal years, between BB Seguridade managers in a direct or indirect subsidiary of BB Seguridade, with the exception of those in which the issuer holds, directly or indirectly, an interest equal to or greater than 99% of the share capital.

(b) direct or indirect controlling company of the issuer

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
Kamillo Tononi Oliveira Silva	042.027.514-26	
Director's Position/Role	**Type of entity**	
Chairperson of the Board of Directors	Individual	
RELATED PERSON		
Related person's corporate name		
Banco do Brasil S.A.		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	00.000.000/0001-91	Brazilian
Position or role of the director at the related person		
Commercial Director Retail		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Direct Controller	
Note		
Relationship of subordination also in fiscal years 2024 and 2023.		

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
Rogério da Veiga	290.349.648-09	
Director's Position/Role	**Type of entity**	
Member of the Board of Directors	Individual	
RELATED PERSON		
Related person's corporate name		
Presidency of the Republic		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	01.693.698/0001-30	Brazilian
Position or role of the director at the related person		
Deputy Secretary of the Chief of Staff to the Presidency of the Republic		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Indirect Controller	
Note		
Relationship of subordination also in fiscal years 2024 and 2023.		

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
Allan Trancoso Ferraz Silva	796.510.115-72	
Director's Position/Role	**Type of entity**	
Executive Board Member	Individual	
RELATED PERSON		
Related person's corporate name		
Banco do Brasil S.A.		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	00.000.000/0001-91	Brazilian
Position or role of the director at the related person		
Tactical Unit Superintendent		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Direct Controller	
Note		
Subordination relationship also in the fiscal years 2024 and 2023.		

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
João Vagnes de Moura Silva	584.043.411-68	
Director's Position/Role	**Type of entity**	
Member of the Board of Directors	Individual	
RELATED PERSON		
Related person's corporate name		
Banco do Brasil S.A.		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	00.000.000/0001-91	Brazilian
Position or role of the director at the related person		
Chief Financial Officer		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Direct Controller	
Note		
Subordination relationship also in the fiscal years 2024 and 2023.		

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
João Paulo de Resende	014.856.696-00	
Director's Position/Role	**Type of entity**	
Member of the Board of Directors	Individual	
RELATED PERSON		
Related person's corporate name		
Ministry of Finance		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	00.394.460/0409-50	Brazilian
Position or role of the director at the related person		
Undersecretary of Economic and Tax Affairs		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Indirect Controller	
Note		
Subordination relationship also in the fiscal years 2024 and 2023.		

RELATIONSHIPS OF SUBORDINATION, SERVICE PROVISION OR CONTROL		
Fiscal Year		
12/31/2025		
ISSUER'S DIRECTOR		
Director's name	**Director's CPF**	
Thiago Affonso Borsari	305.759.718-19	
Director's Position/Role	**Type of entity**	
Executive Board Member	Individual	
RELATED PERSON		
Related person's corporate name		
Banco do Brasil S.A.		
Type of entity	**CPF or CNPJ**	**Nationality**
Legal Entity	00.000.000/0001-91	Brazilian
Position or role of the director at the related person		
Chief Strategy and Organization Officer		
Type of relationship of the director with the related person	**Type of related person**	
Subordination	Direct Controller	
Note		
Relationship of subordination also in fiscal years 2024 and 2023.		

(c) if relevant, supplier, customer, debtor or creditor of the Issuer, its subsidiary or controllers or subsidiaries of any of these persons

Non-existent.

7.7. Executive officers and directors agreements/insurance

BB Seguridade's Officers and Board Members appointed by Banco do Brasil and Officers are insured by the Civil Liability Insurance Policy for Board Members, Officers and Directors - D&O of Banco do Brasil, its controller, whose purpose is ensuring, to the insured, the reimbursement of indemnities worldwide that they are required to pay, by way of redress, for a final court decision, as a result of an arbitration award, or by agreement with the injured third parties, when liable for damages caused to third parties, as a result of non-willful, involuntary actions or omissions, practiced in the exercise of their functions.

Law No. 13.303, of 06/30/2016, establishes, in Art. 17, Paragraph 1, that "the bylaws of the public company, the government-controlled company and its subsidiaries may provide for the contracting of civil liability insurance by the directors", which, in the case of BB Seguridade, is provided for in Art. 12, Paragraph 1, of its Articles of Incorporation, approved at the General Shareholders' Meeting.

Among the coverages of the policy contracted by Banco do Brasil is the payment of civil and administrative fines and penalties imposed on the insured in administrative proceedings arising from a taxable event and which are conducted by state or self-managed agencies for regulating and inspecting the borrower's activities insurance or its subsidiaries. Said coverage does not extend to fines and penalties levied on an insured in connection with any intentional acts, acts of bad faith, intentionally criminal acts, fraudulent acts or willful acts in general, committed by the insured.

All coverages contracted are in line with current rules and good corporate governance practices at a global level. The Superior Court of Justice, when analyzing the limits and application of D&O in Brazil, in a trial of 02/14/2017 (Resp 1601555 SP 2015/0231541-7- 3ª Turma DJe of 02/20/2017), stated that "this type of insurance constitutes an instrument for the preservation of the individual assets of those who act in management positions (insured), which ends up encouraging innovative and more flexible corporate managements, which would be compromised or plastered with the reigning possibility of civil liability or the opening of sanctioned proceedings by the CVM. Moreover, the double nature of this insurance also favors the insurance company itself and its shareholders, as the social assets may be compensated for any losses suffered due to the misconduct of their directors".

The current policy was signed with Chubb Seguros Brasil S.A. in co-insurance with Tokio Marine Seguradora S.A., AKAD Seguros S.A. and KOVR Seguradora S.A., with a maximum

coverage amount of R$ 578 million, for an annual premium of R$ 10.252 million (including IOF).

Furthermore, in addition to the Civil liability insurance, the Ordinary and Extraordinary General Shareholders' Meeting, held on April 29, 2022, approved the revision of BB Seguridade's Articles of Incorporation, which now provide, in its Article 13, the possibility of entering into Indemnity Agreements in favor of members of the Board of Directors, the Supervisory Board, the Executive Board, and other auxiliary management bodies created by its Articles, as well as its employees and agents who legally act by delegation of the Company's managers.

On 12.16.2022, the Board of Directors approved the terms of the Indemnity Agreement, subsidiary to the D&O Insurance in force, covering only members of the Board of Directors, the Supervisory Board, the Executive Board, and other auxiliary management bodies created by its Articles, which are applicable only in cases where there is no full coverage under the respective policy, after formal statement made by the insurer, and which aims to ensure the payment, reimbursement, or advance of resources to cover certain expenses and/or losses related to arbitration, judicial or administrative proceedings that involve acts practiced by the beneficiary in the exercise and limits of their attributions or powers, provided that (i) originate from a Regular Management Act; (ii) are characterized as Covered Risks; (iii) do not fit into one of the Coverage Exclusion Cases; (iv) are carried out within the term of their powers; (v) there is no full coverage of the D&O Insurance policy in force; (vi) the Beneficiary claims the indemnity in the form and during the term of the Agreement; and (vii) there is available margin within the maximum limit of the guarantee provided in the Agreement.

The maximum overall, annual, and non-cumulative limit of the Indemnity Agreement is R$ 434 million, intended to provide coverage for all beneficiaries jointly considered, and the agreement shall become effective as of the date of its execution, its effects retroactive to the date of investiture until the occurrence of the following events, whichever happens later (I) end of the fifth (5th) year after the date on which the Beneficiary ceases, for any reason, to exercise the function/position; (II) the elapse of the term necessary for any Proceedings in which the Beneficiary is a party due to a Regular Management Act to become final and unappealable; and (III) the elapse of the statute of limitations provided by law or infralegal rule for the events that may generate BB Seguridade's indemnity obligations.

The acts listed below, practiced by the Beneficiary or with their participation, by action or omission, when duly proven, are excluded from the coverage of the Agreement:

I. considered unlawful or harmful to BB Seguridade, even in the exercise of its attributions and powers;

II. with bad faith, willful misconduct, gross negligence, upon fraud or simulation, or in its own interest or in the interest of third parties, or to the detriment of BB Seguridade's corporate interest, including, but not limited to, the corporate action provided for in Article 159 of Law No. 6.404/1976 or the reimbursement of losses referred to in Article 11, § 5, II, of Law No. 6.385/1976, as well as those acts provided for in Law No. 13.506/2017;

III. outside of the attributions and powers of the Position/Role for which they were appointed or in breach of their fiduciary duties;

IV. that, in the exercise of their attributions and powers, have used, in their own interest or in the interest of third parties, with or without prejudice to BB Seguridade, business opportunities of which they became aware due to the exercise of their Position/Role;

V. that, in the exercise of attributions and powers, have not observed reasonable or equitable conditions according to market practices;

VI. that there has been no prior and express communication to BB Seguridade about the existence of any Proceedings that could result in the liability of the Beneficiary or BB Seguridade;

VII. that have failed to maintain confidentiality about BB Seguridade's business, strategic and confidential information, or to maintain secrecy about any information that has not yet been disclosed to the market, obtained as a result of the position and that may have a significant influence on the quotation of securities issued by BB Seguridade or referenced to them, on the decision of investors to buy, sell or hold those securities, and on the decision of investors to exercise any rights inherent to their condition as holders of securities issued by the BB Seguridade or referenced to them; and

VIII. that have resulted in their criminal conviction, by a final and unappealable decision.

The powers to sign Indemnity Agreements, promote the advance payment or reimbursement to the beneficiary, the defense coverage in proceedings and other unforeseen cases, is exclusive of BB Seguridade's Board of Directors and shall be accompanied by the Internal Audit's opinion for verification under the disciplinary aspect, as well as a legal opinion for verification regarding the legal aspects of its use. In order to avoid situations of conflict of interest, the beneficiary is forbidden to participate in the meetings intended to resolve on the Indemnity Claim, except if called upon to provide clarifications, and they shall remain in the room for the time strictly necessary for such purpose. The Powers of the Board of Directors to resolve on the Indemnity Claim shall cover proceedings in which a maximum of 3 of its

members are beneficiaries. Above this number, the indemnity claim shall be analyzed and decided upon by an Independent Third Party, with an unblemished reputation and knowledge of the matter.

For the purposes of the Indemnity Agreement, the Covered Risks comprise the Payment, regardless of the scope, in Brazil or abroad, charged to the Beneficiary, when proven to result from investigations, inquiries, claims, or arbitration, judicial or administrative proceedings – including those conducted by state bodies or self-managed bodies that regulate or supervise the activities of BB Seguridade, its subsidiaries, investees, and BB, resulting in the blocking of assets or any other type of asset seizure in order to guarantee the satisfaction of ongoing Proceedings or those in which penalties or any type of sanctions are established. Coverable Expenses include, but are not limited to: costs and other expenses with the Proceedings, fees, appeal deposits, bonds, taxes, attorney/legal/arbitrator/technical assistant's fees, legal opinions, indemnities, charges, monetary correction, interest on arrears, sureties, fines, and civil and administrative penalties. Also covered are Expenses arising from Proceedings in which the decision results in the unavailability of the Beneficiary's assets, the joint assets of their spouse, partner, or any family member, provided that, in all cases, it is proven that the blockage originated from proceedings filed against the Beneficiary, in relation to a Regular Management Act.

7.8. Other relevant information

Meetings held between the Supervisory Board and the Board of Directors, the Executive Board and the Audit Committee

Supervisory Board meetings foreseen for 2026		
Governance Body	**Foreseen in Annual Planning**	**Provided**
Board of Directors	Expected participation in meetings that the Board shall resolve upon	1
Executive Board	When requested by the Supervisory Board	0
Audit Committee	When requested by the Supervisory Board	2

Meetings of the Supervisory Board in 2025		
Governance Body	**Foreseen in Annual Planning**	**Held**
Board of Directors	Expected participation in meetings that the Board shall resolve upon	1
Executive Board	When requested by the Supervisory Board	0
Audit Committee	When requested by the Supervisory Board	2

General Shareholders' Meetings

Date	Installation	Quorum
04/29/2025	1st call	83.98%
04/30/2024	1st call	79.68%
04/28/2023	1st call	84.75%

Description, based on the provisions of its internal regulations, of the attributions of the non-statutory bodies and advisory committees to the Board of Directors. Further indicate the hierarchical relationship between these bodies.

BB Seguridade has an Ethics and Integrity Committee (CEI), which is an non-statutory advisory body for the Board of Directors, which operates on a permanent basis and whose purpose is to monitor and contribute to the improvement of training actions and the dissemination of the culture of ethics and integrity included in BB Seguridade's Integrity Program.

The CEI is made up of all the Executive Superintendents of BB Seguridade and the General Strategy, Marketing and Advisory Superintendent. At the request of the Board of Directors, BB Seguridade's officers will be invited to attend the Committee's meetings, following a rotation system. Only one officer will be present at each meeting, thus ensuring that all officers participate in turn, in accordance with Article 3, §7, of the aforementioned regulations.

The CEI is responsible for:

I - Monitoring and contributing to the improvement of training actions and the dissemination of a culture of ethics and integrity within the scope of the Compliance and Integrity Program;

II - Analyzing and forwarding to the competent bodies any incidents received for which the investigation and accountability flows have not been approved and/or standardized;

III. Monitoring compliance with sanctions, including those determined by Banco do Brasil;

IV. Providing information to the Audit Committee, the Board of Directors and Banco do Brasil on the conduct of any demands made by the Committee;

Submitting to the Board of Directors, whenever necessary, a proposal to amend the terms of the Internal Regulations;

VI. Proposing, if applicable, to the decision-making bodies, improvements in business processes involving corporate ethical principles, with the consequent promotion of cultural, process and management improvements within the Company, based on the assessment of the causes of complaints received through the channels made available by the Company, whether

shared with Banco do Brasil or not, the investigation, analysis and judgment process of which has already been completed; and

VII. Following the guidelines issued by the Committee itself.

Describing the assessment process of the Board of Directors, the Committees, the Executive Board and the members of each of the aforementioned bodies, further indicating, in the previous fiscal year, as well as for the current fiscal year, the periodicity, procedures, criteria adopted and if there are reflections of the assessment in the appointment or compensation.

In the executive board, performance assessment is a requirement for the payment of variable compensation to officers. In 2025, there was no begative impact of the performance assessment on the compensation and appointment of members of statutory bodies.

The People, Eligibility, Succession, and Compensation Committee is responsible for verifying the compliance of the assessment process of the directors, of the members of the advisory committees to the Board of Directors and of the Supervisory Board members, as provided in the Committee's Internal Regulations.

Board of Directors: The assessment process of the Board of Directors, its periodicity, procedures and the criteria adopted are described in item 7.1 (b) of this section.

Audit Committee: The Committee performs a self-assessment, provided for in Art. 26 of its Internal Regulations, divided into an assessment of the committee as a "collegiate" and a self-assessment considering the individual performance of each member, with an annual periodicity.

Regarding the adopted criteria, the assessment addresses the following performance aspects: 1) governance architecture; 2) structure and composition of the body; 3) coordination of the body; 4) meetings; 5) resources and training; 6) relationship with the senior management; 7) planning of the body; 8) institution's business; 9) financial statements; 10) internal and independent audit; 11) internal controls and risk management; 12) reporting and communication of fraud; and 13) assessment of the body's performance.

Related-Party Transactions Committee: Pursuant to Art. 5, item IX, of its Internal Regulations, the Committee carries out, at least annually, a collective assessment of the body's activities and individual self-assessment of each member, in order to identify possibilities for improvements in its operations.

Risk and Capital Committee: Pursuant to Art. 8, item XIV, of its Internal Regulations, the Committee carries out, at least annually, a collective assessment of the body's activities and individual self-assessment of each member, in order to identify possibilities for improvements in its operations.

Supervisory Board: The Board carries out, annually, a formal assessment of its own performance, self-assessment of each board member and of the Corporate Management Superintendency, taking into account the execution of the work plan according to the information available in item 7.1 (b) of this section. The assessment is carried out annually before the date of the Ordinary General Meeting, in a proper instrument approved by the Board and which is recorded in minutes, as per Art. 16 of its Internal Regulations.

Executive Board: As per Art. 15 of its Internal Regulations, the Executive Board shall have its individual and collective performance assessed by the Board of Directors annually, observing the following minimum requirements:

I - achievement of the Company's *guidance*;

II - performance of strategic projects;

III - ESG Criteria;

IV - Employee engagement rate.

Describe the training programs for members of the Board of Directors, its Committees, the Executive Board and the Supervisory Board, also indicating the topics covered, the frequency of courses taught in the previous fiscal year and the attendance rate, as well as those provided for for the current fiscal year.

Senior management and members of the Supervisory Board and advisory committees to the Board of Directors of BB Seguridade have access to the Banco do Brasil's Corporate University Portal (UniBB), in which there are several courses and learning trails that deal with multiple themes.

Among the trails offered by UniBB, the following are highlighted: 1) the Ethics Trail - including courses on conflict of interest, social media and the General Data Protection Law; 2) the Compliance, Risk and Controls Trail, designed to consolidate the culture of compliance and controls, aimed at risk management and mitigation; and 3) the Information Security and Cyber Security Trail, which aims to prepare the target audience to adopt actions to strengthen the culture of information security and Cyber Security.

UniBB also offers the "Senior Management in Focus" trail, developed aimed at training Directors and Board Members in line with the requirements of Law 13.303/2016 (State-Owned Companies Law).

The courses offered by UniBB are asynchronous, and can be taken at any time by Directors and Board Members.

To expand its training offer, BB Seguridade offered the following courses in 2025 as a free choice:

Institution	Course	Enrolled participants
IBGC	AI: New Governance Challenges	2 (Coris)
	Sustainability in Practice: Protection and Value Generation	
	Sustainability Risks and Market Communication: The Challenges of IFRS S1 and S2	2 (Coaud)
	Climate Governance for Leaders	
	IBGC Congress	1 (Supervisory Board)
	People, Culture and Governance Committee	
	Tax Advisor Certification Course	1 (Executive Board)
London Business School	Building Diverse and Inclusive Teams: DEI strategies for leaders	1 (Board of Directors)
	Business Analytics in the Age of Generative AI	
	Leading Digital Transformation	
	Cybersecurity and Digital Trust for Leaders	
	Sustainability Leadership and Corporate Responsibility	
INSPER	Strategic Negotiation and Conflict Management	
	Strategic Innovation	
FEBRABAN	Tech 2025	1 (Coaud)
Fundação Dom Cabral	Foresight, Tech & AI in the Boardroom	
ENAP	Administrative Accountability in the Anti-Corruption Law	
	Negotiation Strategies and Conflict Management	1 (Coaud)
	Practicing the Managerial Misconduct Law	
Solvency Association	Solvency Professional Certification	1 (Coris)

The board members, directors and members of statutory bodies expressed their interest in participating in one (1) option from the list above, in accordance with the budgetary

availability provided for the body. Once the course had been chosen, enrollment was carried out by BB Seguridade.

The courses offered were aimed at improving the company's representatives in matters considered relevant by BB Seguridade, covering cyber security, technology and AI, leadership, ESG and governance in institutions recognized for their expertise in executive training.

For the year 2026, UNIBB remains a great ally in the training of BB Seguridade's Directors and Board Members. By virtue of the legislation, the company annually offers training for compliance with the provisions of Law 13.303/16. Additionally, the company remains attentive to changes in its operational ecosystem, providing training options in the most diverse areas of interest, whenever necessary. Strategic topics such as corporate governance, risk management, cyber security, personal data protection, leadership and innovation, artificial intelligence and ESG remain on the agenda.

The free choice format adopted was positively received by the board members in 2024 and 2025. It was observed that the proposal for members of the same body to take part in different training sessions enriches the debate at collegiate meetings and increases the diversity of thought. The model will remain part of the training proposal for 2026.

Inform the main aspects related to the company's Governance regarding the facts with impacts against third parties in the meetings of the Board of Directors. For example, how far in advance is the agenda for the said meeting sent for analysis by the director, so that he can analyze the matters before voting, as well as what relationship is maintained between the Board of Directors and the Investor Relations Department of the issuer, to assess market information that may prove useful for improving strategic planning and risk control (operational, systemic, market, etc.)

All determinations contained in the Articles of Incorporation and the Internal Regulations have been observed on a regular basis, such as, for example, forwarding the agenda at least five (5) business days before the meeting, as determined by Art. 17 of BB Seguridade's Articles of Incorporation, for prior assessment by the board members.

At BB Seguridade, the risk management structure is directly under the Chief Executive Officer, as shown in the table in item 5.1.b.III of this form, who is an active member of the Board of Directors. The Risk and Compliance Executive Superintendency attends the meetings of the Board of Directors on a quarterly basis in compliance with the body's work plan, so as to present the Risk Management Report and the Internal Controls Panel where the evolution of the internal controls system and the monitoring of the Company's relevant risks are assessed.

The Chief Finance, Investor Relations and Stakeholder Management Officer is present at all Board meetings to present results and market information.

We also inform that the information that could have an impact on third parties has been communicated to the CVM within the established deadlines, according to its instructions.

Independence criteria adopted in the election of Members of the Board of Directors.

The independence criteria adopted in BB Seguridade in relation to the election of the Members of the Board of Directors are described in the B3's Novo Mercado Regulation, in its Arts. 16 and 17, as follows:

Art. 16. The classification of the independent board member shall consider their relationship:

I. With the company, its direct or indirect controlling shareholder and its managers; and

II. With subsidiaries, affiliates or jointly controlled companies.

§ 1 For purposes of verifying the status of an independent board member, the following is not considered an independent board member:

I. Direct or indirect controlling shareholder of the company;

II. Their voting rights at meetings of the board of directors are bound by a shareholders' agreement on matters relating to the company;

III. Spouse, partner or relative, in a straight or collateral line, up to the second degree of the controlling shareholder, of a company director, or of a director of the controlling shareholder; ano

IV. In the last three (3) years, was an employee or officer of the company or its controlling shareholder.

§ 2 For purposes of verifying the classification of the independent board member, the situations described below shall be analyzed in order to verify whether they imply a loss of independence by the independent board member due to the characteristics, magnitude and extent of the relationship:

I. Relative to the second degree of the controlling shareholder, a company director, or a director of the controlling shareholder;

II. In the last three (3) years, was an employee or officer of affiliates, subsidiaries or jointly controlled companies;

III. Has commercial relations with the company, its controlling shareholder or affiliates, subsidiaries or jointly controlled companies;

IV. Holds a position in a company or entity that has commercial relations with the company or with its controlling shareholder, with decision-making power in the conduction of the activities of said company or entity;

V. Receives other compensation from the company, its controlling shareholder, affiliates, subsidiaries or jointly controlled companies other than that related to their capacity as a member of the board of directors or committees of the company, its controlling shareholder, affiliates, subsidiaries or jointly controlled companies, except for cash dividends resulting from interest in the company's share capital and benefits arising from supplementary pension plans.

§ 3 In companies with a controlling shareholder, board members elected through a separate vote shall be considered independent.

Art. 17. The characterization of the person appointed to the board of directors as an independent board member shall be decided by the general meeting, which may ground its decision on:

I. In the statement, forwarded by the appointee to independent board member to the board of directors, attesting its compliance with the independence criteria established in this regulation, including the respective justification, if any, of the situations provided for in Paragraph 2 of Art. 16; and

II. In the statement of the company's board of directors, included in the management proposal for the general meeting for the election of managers, as to whether or not the candidate meets the criteria of independence.

Sole paragraph. The procedure provided for in this article does not apply to the appointment of candidates for members of the board of directors:

I. That fail to meet the deadline for inclusion of candidates on the ballot, as provided for in the regulations issued by the CVM on remote voting; and

II. By means of a separate vote in companies with a controlling shareholder.

8. DIRECTORS' COMPENSATION

8.1. Compensation policy or practice:

(a) objectives of the policy or practice of compensation, informing whether the compensation policy was formally approved, body responsible for approval, the date of approval and, if the issuer publishes the policy, locations on the world wide web where the document can be consulted

As provided for in the Articles of Incorporation of BB Seguridade ("ESBBSEG"), in its Art. 10, (xiii), it is incumbent upon the General Meeting to set the annual compensation of the directors, the Supervisory Board ("CF") and the Audit Committee ("Coaud"), global or individual, in compliance with the provisions of Law No. 6,404/1976, Law No. 13,303/2016 and its regulatory Decree, and other applicable rules. According to Art. 14, Sole Paragraph of the ESBBSEG, if the General Meeting sets the global compensation, the Board of Directors ("CA") shall be responsible for resolving on the respective distribution among the Company's Management bodies.

In accordance with the Company's Personnel Management and Compensation Policy, published on the website www.bbseguridaderi.com.br - link: c61a26a0-a4b3-443b-bf7f-a2a6361f46ff (mziq.com), and approved by the Board of Directors on 06/21/2024, the total compensation comprises (i) fixed compensation; (ii) benefits; and (iii) variable compensation, with the last two components applicable to the statutory Executive Board. Pursuant to item 9.7 of said Policy, the amounts of the compensation compound are defined seeking a balance between the installments, considering the Corporate Strategy for the period and compliance with the relevant legal provisions. Also, the fixed compensation amounts and benefits are granted to directors based on market research, internal balance, skills and responsibilities required, according to the specifics of each position.

(b) practices and procedures adopted by the board of directors to define the individual compensation of the board of directors and executive board, indicating:

I. **the issuer's bodies and committees that participate in the decision-making process, identifying how they participate**

The overall or individual compensation of the management bodies is fixed annually by the General Meeting, pursuant to Art. 14 of the ESBBSEG, in compliance with the provisions of Law No. 6.404/76, Law No. 13,303/16, its regulating Decree, and other applicable rules.

After setting the overall compensation, the Board of Directors resolves on the respective distribution among the Management bodies.

II. criteria and methodology used to set the individual compensation, indicating whether studies are used to verify market practices and, if so, the comparison criteria and the scope of such studies

The global and/or individual compensation of the Executive Board is approved by the General Meeting, pursuant to Art. 10, (xiii), of the ESBBSEG, and considers its responsibilities, the time dedicated to its functions, its competences and professional reputation and the value of its services in the market, with the objective of maximizing the Company's results in a sustainable way. Furthermore, fees are limited by the overall compensation approved in a Meeting, and are aligned with market practices of same size companies and with the compensation rules adopted by the Company's Controlling Shareholder.

The fees of the members of the Board of Directors correspond to one tenth of the average compensation of the members of the Executive Board, excluding the amounts related to variable compensation, health plan, health evaluation, supplementary pension plan, housing allowance, removal benefits, meal allowance, daycare allowance, and life insurance.

III. how often and how the board of directors evaluates the adequacy of the issuer's compensation policy.

The Company's Personnel Management and Compensation Policy is valid for up to three (3) years, and may be revised in a shorter period whenever necessary, and is approved by the Board of Directors. Furthermore, the compensation of BB Seguridade's directors complies with the practices adopted by the Controller and the provisions of Laws No. 6.404/76 and 9.292/96.

(c) compensation composition, indicating:

I. description of the various elements that make up the compensation, including, in relation to each of them:

- **its objectives and alignment with the issuer's short, medium and long-term interests**

  Board of Directors: Members of the Board of Directors of BB Seguridade are entitled to a fixed monthly compensation, which will not exceed ten percent (10%) of the average amount paid to the members of the Executive Board, with the aim of compensating them for the services provided to the Company, considering the alignment with the Corporate Strategy established for the short, medium and long term, in accordance with the competences and responsibilities defined for said position.

Executive Board:

Compensation comprises: fees, Christmas bonus, variable compensation and benefits. Its main objective is to compensate the members of the Executive Board, considering their responsibilities, the time dedicated to their positions, their competencies and professional reputation and the value of their services in the market, with the purpose of maximizing the Company's results in a sustainable manner.

Fees: Fixed monthly compensation paid to BB Seguridade's managers, representing the reward for services provided to the Company in the short term.

Christmas Bonus: Compensation equivalent to a monthly fee.

Annual Variable Compensation Program - PRVA of the Executive Board: Aims to recognize the efforts of the managers in the construction of the results achieved, based on the performance of indicators linked to the Company's strategic planning. The variable compensation policy is established in accordance with Law 6.404/76, Article 152, and Accounting Pronouncements Committee ("CPC") 10 - Share-Based Payment. The Program provides for the payment of 60% upfront, with 50% in cash and 10% in BB Seguridade shares. The remaining 40% is paid in shares over a 5-year period, reinforcing the vision of long-term results. Thus, managers are encouraged to maintain and expand results, generate shareholder returns, and receive roles that are always valuable.

Benefits: Part of the compensation that aims at the directors' quality of life, including health plan, health evaluation, housing allowance, removal benefits, complementary pension plan, meal allowance, daycare allowance, and life insurance.

Supervisory Board: Members of the Supervisory Board of BB Seguridade are entitled to a fixed monthly compensation, which will not exceed ten percent (10%) of the average of the amounts paid to the members of the Executive Board, with the aim of compensating them for services rendered to the Company, considering the alignment with the Corporate Strategy established for the short, medium and long term, in accordance with the competences and responsibilities defined for said position.

Audit Committee: Members of the Coaud are entitled to a fixed monthly compensation, defined by the General Meeting, compatible with the work plan approved by the Board of Directors, and must comply with the following criteria, in accordance with the ESBBSEG, in its Art. 32, §6:

i. the compensation of the Committee members shall not exceed the average fee paid to the Officers;

ii. in the case of civil servants, their compensation for participation in Coaud shall be subject to the provisions established in the pertinent legislation and regulation;

iii. Coaud members who are also members of the Board of Directors must receive compensation only from Coaud.

Related-Party Transactions Committee: The independent member of the Related-Party Transactions Committee (CTPR), elected as provided for in §§1 and 2 of Art. 33 of the ESBBSEG, is entitled to a fixed monthly compensation defined by the Board of Directors, within the limit established by the General Meeting at the time of approval of the Global Compensation of the Company's Mangers, as provided for in Art. 33, §5 of the Articles of Incorporation. Also, according to §6 of the same Article, the independent member of the Related-Party Transactions Committee who is also a member of the Board of Directors must opt for the compensation related to only one of the positions.

Risks and Capital Committee: Members of the Risks and Capital Committee (Coris) are entitled to a fixed monthly compensation, defined by the General Meeting, limited to the compensation received by Coaud members, as provided for in Art. 35, §6 of the ESBBSEG, with the objective of compensating them for the services provided to the Company, considering the alignment with the Corporate Strategy established for the short, medium and long term, in accordance with the competencies and responsibilities defined for the aforementioned position.

People, Eligibility, Compensation, and Succession Committee: The position of member of the Eligibility Committee is unpaid, as provided in Art. 34, § 7 of the ESBBSEG.

The other non-statutory committees of the Company, namely: (i) ESG Committee; (ii) Purchasing and Contracting Committee; (iii) Finance and Investment Committee; (iv) Negotiation Committee; (v) Ethics and Integrity Committee; and (vi) Continuity and Crisis Management Committee, do not receive compensation, as provided for in their respective Internal Regulations.

- **its proportion in the total compensation in the last 3 fiscal years**

Board of Directors:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	100	100	100

Executive Board:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	44.75	45.62	46.06
Christmas Bonus	3.71	3.74	3.78
Variable Compensation	40.61	39.74	38.07
Direct and Indirect Benefits and Post-Employment	10.78	10.90	12.09

Supervisory Board:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	100	100	100

Audit Committee:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	100	100	100

Related-Party Transactions Committee:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	100	100	100

Risks and Capital Committee:

Elements of Compensation	Proportion (%) 2023	Proportion (%) 2024	Proportion (%) 2025
Fees	100	100	100

People, Eligibility, Succession, and Compensation Committee: Not applicable. The position of member of the Committee is unpaid.

The other non-statutory committees of the Company, namely: (i) ESG Committee; (ii) Purchasing and Contracting Committee; (iii) Finance and Investment Committee; (iv) Negotiation Committee; (v) Ethics and Integrity Committee; and (vi) Continuity

and Crisis Management Committee, do not receive compensation, as provided for in their respective Internal Regulations.

- **its calculation and adjustment methodology**

  Board of Directors: The amount practiced corresponds to 10% (ten percent) of the average amounts paid to members of the Executive Board and approved annually by the Annual General Meeting (AGO). Consequently, any adjustment follows that applied to the compensation of the Executive Board.

  Executive Board: The Executive Board's fees are defined by the Board of Directors, limited by the overall compensation approved in AGO, and are aligned with market practices of same size companies and with the compensation rules adopted by the Company's Controlling Shareholder.

  The variable compensation of the Executive Board is approved by the AGO and shall not exceed ten percent (10%)) of the net accounting profit for the period.

  Possible adjustments in the monthly fees are discussed and defined when the global compensation of the managers is approved in the AGO and, automatically, adjust the other compensation components (Christmas bonus, benefits linked to the compensation and variable compensation).

  Supervisory Board: The amount practiced corresponds to ten percent (10%) of the average of the amounts paid to the members of the Executive Board and approved annually by the AGO. Consequently, any readjustment follows that applied to the compensation of the Executive Board.

  Audit Committee: The compensation of Coaud members shall be set by the General Meeting and compatible with the work plan approved by the Board of Directors. It corresponds to a percentage of the average compensation of the Executive Board, not exceeding the average monthly compensation of the Statutory Executive Board members. Consequently, any readjustment follows that applied to the compensation of the Executive Board.

  Related-Party Transactions Committee: The compensation of the independent member of the Related Party Transactions Committee shall be defined by the Board of Directors, within the limit established by the General Meeting on the occasion of the approval of the Overall Compensation of the Company's Directors, as provided in Article 33, §5 of the Articles of Incorporation. Any adjustment follows that applied to the compensation of the Executive Board.

  Risk and Capital Committee: The compensation of the members of the Risk and Capital Committee is defined by the General Meeting limited to the compensation

received by the Coaud members, as provided for in Art. 35, §6 of the ESBBSEG. Any readjustment follows that applied to the compensation of the Executive Board.

People, Eligibility, Succession, and Compensation Committee: Not applicable. The position of member of the Committee is unpaid.

The other non-statutory committees of the Company, namely: (i) ESG Committee; (ii) Purchasing and Contracting Committee; (iii) Finance and Investment Committee; (iv) Negotiation Committee; (v) Ethics and Integrity Committee; and (vi) Continuity and Crisis Management Committee, do not receive compensation.

- **main performance indicators taken into consideration therein, including, where applicable, indicators linked to ESG issues**

  Statutory executive boards and committees that have compensation, namely: Board of Directors, Supervisory Board, Audit Committee, Related-Party Transactions Committee and Risks and Capital Committee: Not applicable - fixed compensation, without linked indicators. People, Eligibility, Succession, and Compensation Committee does not receive compensation.

  Executive Board

  Fees, Christmas Bonus and Benefits: Not applicable. Fixed amounts and no linked indicators.

  Variable Compensation: The Variable Compensation Program for Directors (PRVA) is triggered if the following prerequisites are met: (i) activation of the Profit Sharing Program – PLR to which Banco do Brasil's employees assigned to BB Seguridade are entitled; and (ii) achieve a positive accounting net profit for the fiscal year. The amount owed individually to each participant shall be measured by calculating the modules defined as: Base, Bonus and Share Update.

  The Base module consists of a set of indicators that measure the performance of the Institution, the Unit of action and the Individual of the participants. The Bonus module consists of a set of indicators that reflect drivers of significant relevance for the Company's sustainability. In turn, the Share Update module takes into account the amount equivalent to the Dividends and/or Interest on Equity (JCP) levied on the outstanding shares, if they have been transferred to the ownership of the participant immediately after the calculation of the Program's results. Moreover, the Share Update module is only triggered in the case of shares marked as treasury shares for future transfer to the participant (marked shares), and does not apply in the case of shares transferred immediately to the participant and

encumbered with clauses of incommunicability, impossibility to levy execution and impossibility to dispose of (encumbered shares).

Below, the indicators that made up the PRVAs of the last three (3) fiscal years:

PRVA 2023:

Module	Level	Indicator		Signal	Target	Weight	Ruler
Base	Corporate	Average percentage of achievement of the indicators of the Zênite's strategic objectives: "Be light, efficient, and sustainable"; "Attract more customers wherever they are"; and "Connect and accelerate the digital aspect".		+	100%	60%	1
	Unit	CFO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CFO)		7	20%	3
		CMO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CMO)				
		CIO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CIO)				
		CEO	Average (CFO/CMO/CIO)				
	Individual	Individual Performance Assessment of the CEO by the Board of Directors and other Officers by the CEO			3.5	15%	2
	Compliance	Sest Compliance Indicator (ICSest)			1000	5%	5
	TOTAL					**100%**	
Bonus	-	Average percentage of achievement of the indicators that make up Zênite's strategic objective "Transform Customers into Fans"		+	100%	100%	4

CFO - Chief Finance, IR and Equity Management Officer

CMO - Chief Commercial, Marketing and Customer Officer

CIO - Chief Strategy and Technology Officer

CEO - Chief Executive Officer - The score for the CEO shall be the arithmetic average of the payment percentage obtained by the indicators of each business unit (CFO, CMO and CIO).

PRVA 2024:

Module	Level	Indicator		Signal	Target	Weight	Ruler
Base	Corporate	Average percentage of achievement of the indicators of the Zênite's strategic objectives: "Be light, efficient, and sustainable", "Attract more customers wherever they are" and "Having a modern and profitable portfolio"		+	100%	60%	1
	Unit	CFO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CFO)		7	20%	3
		CMO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CMO)				
		CIO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CIO)				
		CEO	Average (CFO/CMO/CIO)				
	Individual	Individual Performance Assessment of the CEO by the Board of Directors and other Officers by the CEO			3.5	15%	2
	Compliance	Sest Compliance Indicator (ICSest)			900	5%	5
	TOTAL					**100%**	
Bonus	**-**	Average percentage of achievement of the indicators that make up Zênite's strategic objective "Transform Customers into Fans"		+	100%	100%	4

CFO - Chief Finance, IR and Equity Management Officer

CMO - Chief Commercial and Customer Officer

CIO - Chief Technology, Portfolio and AI Officer

CEO - Chief Executive Officer - The score for the CEO shall be the arithmetic average of the payment percentage obtained by the indicators of each business unit (CFO, CMO and CIO).

PRVA 2025

Module	Level	Indicator		Signal	Target	Weight
Base	Corporate	Average percentage of indicator achievement: Solvency and Prospective Liquidity Index - SLP Efficiency Index - IE Digital Transformation - Business Lines Digital Journeys Analytical Maturity Index - IMA Commercial Priority Sales in digital channels Sales with BB Corretora partners Customer complaints index Sales force engagement Sponsor perception Satisfaction with events		+	100%	60%
	Unit	CFO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CFO)		7	20%
		CMO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CMO)			
		CIO	Average Performance of the Portfolio of Strategic Projects of the Executive Board (CIO)			
		CEO	Average (CFO/CMO/CIO)			
	Individual	Individual Performance Assessment of the CEO by the Board of Directors and other Officers by the CEO			3.5	10%
	Compliance	Sest Compliance Indicator (ICSest)			900	10%
	TOTAL					**100%**
	Bonus -	Average percentage of indicator achievement: Return on equity - ROE ESG Agenda Employee Engagement Index - IENG NPS BB Seguros Clients Churn Index Digital Transformation - Brokerage		+	100%	100%

The other non-statutory committees of the Company, namely: (i) ESG Committee; (ii) Purchasing and Contracting Committee; (iii) Finance and Investment Committee; (iv) Negotiation Committee; (v) Ethics and Integrity Committee; and (vi) Continuity and Crisis Management Committee, do not receive compensation.

II. reasons that justify the compensation composition

Board of Directors: Defined by the General Meeting in accordance with Article 152 of Law No. 6,404/76 and Article 1 of Law No. 9,292/96.

Executive Board: The composition of compensation granted to the members of the Executive Board is aligned with the legal provisions regarding state-owned companies and corporations and aims to reward them for the degree of liability of their functions and for the trust inherent to them, as well as the value of each professional in the market, considering the Company's risk management policy, its results and the economic environment in which it is inserted.

Supervisory Board: Defined by the General Meeting in accordance with Article 152 of Law No. 6,404/76 and Article 1 of Law No. 9,292/96.

Audit Committee: The composition of the compensation is attributed by decision of the Board of Directors and follows the market practices for compensation of Coaud.

Related-Party Transactions Committee: The compensation of the independent member of the Related-Party Transactions Committee shall be defined by the Board of Directors, within the limit established by the General Meeting on the occasion of the approval of the Overall Compensation of the Company's Directors, as provided in Article 33, §5 of the ESBBSEG.

Risk and Capital Committee: The compensation of the members of the Risk and Capital Committee is defined by the General Meeting limited to the compensation received by the Coaud members, as provided for in Art. 35, §6 of the ESBBSEG.

People, Eligibility, Succession, and Compensation Committee: Not applicable. The position of member of the Eligibility Committee is unpaid.

III. the existence of members not compensated by the issuer and the reason for this fact

Board of Directors: The CEO of BB Seguridade is not compensated for their work on the Board of Directors. Coaud members who are also members of the Board of Directors are not compensated for their work on the Board, and shall only receive compensation from Coaud, as provided for in Art. 32, § 6, item III of the ESBBSEG.

Furthermore, the independent member of the CTPR who is also a member of the Board of Directors must opt for compensation related to only one of the positions, as provided for in Art. 33, § 6 of the ESBBSEG.

Executive Board: There are no unpaid members.

Supervisory Board: There are no unpaid board members. Alternate board members are compensated for their occasional participation in meetings.

Audit Committee: There are no unpaid members.

Related-Party Transactions Committee: The compensation offered exclusively to the independent member of the CTPR is guided by the need to attract professionals from the market with adequate training to perform the function.

Risk and Capital Committee: There are no unpaid members.

People, Eligibility, Compensation, and Succession Committee: The position of member of the Committee will not be compensated, as provided in Art. 34, §7 of the ESBBSEG.

The other non-statutory committees of the Company, namely: (i) ESG Committee; (ii) Purchasing and Contracting Committee; (iii) Finance and Investment Committee; (iv) Negotiation Committee; (v) Ethics and Integrity Committee; and (vi) Continuity and Crisis Management Committee, do not receive compensation, as provided for in their respective Internal Regulations.

(d) existence of compensation supported by direct or indirect subsidiaries, controlled or controlling companies

Not applicable. No compensation of the Company's directors, as well as the members of the other boards and compensated committees is supported by subsidiaries, controlled companies or direct or indirect controllers of BB Seguridade Participações S.A.

(e) existence of any compensation or benefit related to the occurrence of a certain corporate event, such as the disposal of the corporate control of the issuer

Not applicable. No compensation of the Company's directors, as well as the members of the other boards and compensated committees, is linked to the occurrence of any corporate event.

8.2. Total compensation per body:

The tables in this item show the compensation recognized in the result of the last three fiscal years for BB Seguridade's Board of Directors, Statutory Executive Board, and Supervisory Board.

The number of members of each body corresponds to the annual average number of members of each body calculated monthly, up to two decimal places, in accordance with item 10.2.8.2 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026. In the case of the Supervisory Board, only full members were considered.

The number of paid members of each body corresponds to the annual average of the number of paid members of each body calculated monthly, up to two decimal places, in accordance

with item 10.2.8.2 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026. To calculate the average, all paid members who held these positions on the respective bodies in the respective fiscal years were taken into account. In the case of the Fiscal Council, the alternate members who, as a result of their performance, have received compensation were also considered.

TOTAL COMPENSATION BY BODY

Fiscal year 12/31/2023			
Management body Board of Directors			
Total number of members 7	**Total No. of paid members** 3.92	**Total amount of the body's compensation (reais)** R$ 303,952.43	
ANNUAL FIXED COMPENSATION (in reais)			
Salary or pro-labore R$ 303,952.43	**Direct and indirect benefits** R$ 0.00	**Participation in committees** R$ 0.00	**Others** R$ 0.00
Description of other fixed compensations			
VARIABLE COMPENSATION (in reais)			
Bonus R$ 0.00	**Profit sharing** R$ 0.00	**Participation in meetings** R$ 0.00	
Commissions R$ 0.00	**Others** R$ 0.00		
Description of other variable compensations			
OTHER COMPENSATION BENEFITS (in reais)			
Post-employment R$ 0.00	**Termination of office** R$ 0.00	**Share based (including options)** R$ 0.00	
Note The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year.			

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2023

Management body
Supervisory Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
3	3	R$ 218,628.34

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 218,628.34	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2023

Management body
Statutory Executive Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
3.92	3.92	R$ 6,232,117.84

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 3,029,100.62	R$ 271,999.36	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 1,407,272.04

Description of other variable compensations
Of the total of R$ 1,407,272.04 earmarked for Variable Compensation, R$ 872,388.72 refers to the installments in cash of the 2022 Program, after deducting the advance payment, and R$ 534,883.32 refers to the advance payment of the 2023 Program.

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 399,858.82	R$ 0.00	R$ 1,123,887.00

Note

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2024

Management body
Board of Directors

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
6.58	3.58	R$ 284,574.78

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 284,574.78	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2024

Management body
Supervisory Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
3	3	R$ 233,229.91

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 233,229.91	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2024

Management body
Statutory Executive Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
4	3.92	R$ 6,164,641.88

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 3,042,701.39	R$ 278,901.25	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 1,228,198.86

Description of other variable compensations
Of the total of R$ 1,228,198.86 earmarked for Variable Compensation, R$ 698,962.47 refers to the installments in cash of the 2023 Program, after deducting the advance payment, and R$ 529,236.39 refers to the advance payment of the 2024 Program.

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 393,309.54	R$ 0.00	R$ 1,221,530.84

Note
The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2025

Management body
Board of Directors

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
6.25	3.25	R$ 288,587.53

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 288,587.53	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
An adjustment of 14.98%, effective April 2025, was approved at the BB Seguridade Annual General Meeting held on 04/29/2025.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2025

Management body
Supervisory Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
3	3	R$ 269,735.13

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 269,735.13	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
An adjustment of 14.98%, effective April 2025, was approved at the BB Seguridade Annual General Meeting held on 04/29/2025.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2025

Management body
Statutory Executive Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
4	4	R$ 7,230,890.54

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 3,603,744.71	R$ 440,773.14	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 1,244,849.50

Description of other variable compensations
Of the total of R$ 1,244,849.50 earmarked to Variable Compensation, R$ 685,408.75 refers to the installments in cash of the 2024 Program, while R$ 559,440.75 refer to the advance payment of the 2025 Program.

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 433,664.43	R$ 0.00	R$ 1,507,858.76

Note
An adjustment of 14.98%, effective April 2025, was approved at the BB Seguridade Annual General Meeting held on 04/29/2025.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2026

Management body
Board of Directors

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
7	6	R$ 581,387.80

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 581,387.80	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
The projection for 2026 considers the maximum number of members allowed for the collegiate body, in addition to the proposed adjustment of 4.26% for the 2026-2027 cycle. The amounts presented already incorporate both parameters.

TOTAL COMPENSATION BY BODY

Fiscal year
12/31/2026

Management body
Supervisory Board

Total number of members	Total No. of paid members	Total amount of the body's compensation (reais)
3	3	R$ 290,693.90

ANNUAL FIXED COMPENSATION (in reais)

Salary or pro-labore	Direct and indirect benefits	Participation in committees	Others
R$ 290,693.90	R$ 0.00	R$ 0.00	R$ 0.00

Description of other fixed compensations

VARIABLE COMPENSATION (in reais)

Bonus	Profit sharing	Participation in meetings
R$ 0.00	R$ 0.00	R$ 0.00

Commissions	Others
R$ 0.00	R$ 0.00

Description of other variable compensations

OTHER COMPENSATION BENEFITS (in reais)

Post-employment	Termination of office	Share based (including options)
R$ 0.00	R$ 0.00	R$ 0.00

Note
The projection for 2026 considers the maximum number of members allowed for the collegiate body, in addition to the proposed adjustment of 4.26% for the 2026-2027 cycle. The amounts presented already incorporate both parameters.

TOTAL COMPENSATION BY BODY			
Fiscal year 12/31/2026			
Management body Statutory Executive Board			
Total number of members 4	**Total No. of paid members** 4	**Total amount of the body's compensation (reais)** R$ 11,498,904.24	
ANNUAL FIXED COMPENSATION (in reais)			
Salary or pro-labore R$ 3,875,918.66	**Direct and indirect benefits** R$ 1,299,275.22	**Participation in committees** R$ 0.00	**Others** R$ 0.00
Description of other fixed compensations			
VARIABLE COMPENSATION (in reais)			
Bonus R$ 0.00	**Profit sharing** R$ 0.00	**Participation in meetings** R$ 0.00	
Commissions R$ 0.00	**Others** R$ 1,937,959.33		
Description of other variable compensations The amount of R$ 3,875,918.66 represents the maximum amount proposed at the Annual Ordinary General Meeting, which will be held on 04/29/2026, for the variable compensation item.			
OTHER COMPENSATION BENEFITS (in reais)			
Post-employment R$ 658,906.17	**Termination of office** R$ 1,788,885.53	**Share based (including options)** R$ 1,937,959.33	
Note The projection for 2026 considers the maximum number of members allowed for the collegiate body, in addition to the proposed adjustment of 4.26% for the 2026-2027 cycle. The amounts presented already incorporate both parameters.			

8.3. Variable compensation per body

The tables presented in this item show the variable compensation of the Statutory Executive Board for the last three fiscal years and that planned for the current fiscal year.

The members of the Board of Directors and the Executive Board are not the target audience of BB Seguridade's PRVA.

The number of members of each body corresponds to the annual average of each body calculated monthly, up to two decimal places, in accordance with item 10.2.8.2 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026. For the calculation, it was taken into account the number of members on the last business day of the month.

The number of paid members of each body corresponds to the number of officers and directors to whom variable compensation was recognized in the result for the fiscal year, in accordance with item 10.2.8.3 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026,

considering only those who held such positions on the respective bodies in the respective fiscal years.

VARIABLE COMPENSATION		
Fiscal year		
12/31/2023		
Compensation by body (in reais)		
Management body	**Total number of members**	**Number of compensated members**
Statutory Executive Board	3.92	3.92
REGARDING THE BONUS[1]		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 2,852,711.04
Amount foreseen in the compensation plan if targets were met		**Amount effectively recognized in the income statement in the selected fiscal year**
R$ 2,139,533.28		R$ 2,531,159.04[2]
REGARDING PROFIT SHARING		
Minimum amount foreseen in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 0.00
Amount foreseen in the compensation plan if targets were met		**Amount effectively recognized in the income statement in the selected fiscal year**
R$ 0.00		R$ 0.00

[1]The amount of variable compensation is calculated based on the manager's fee for the current year.

[2]The amount refers to the payment of variable compensation in the fiscal year, made in cash and shares.

VARIABLE COMPENSATION		
Fiscal year		
12/31/2024		
Compensation by body (in reais)		
Management body	**Total number of members**	**Number of compensated members**
Statutory Executive Board	4	3.92
REGARDING THE BONUS[1]		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 2,984,506.37
Expected amount for goals achieved		**Amount effectively recognized**
R$ 2,238,379.65		R$ 2,449,729.70[2]
PROFIT SHARING		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 0.00
Expected amount for goals achieved		**Amount effectively recognized**
R$ 0.00		R$ 0.00

[1]The amount of variable compensation is calculated based on the manager's fee for the current year.

[2]The amount refers to the payment of variable compensation in the fiscal year, made in cash and shares.

VARIABLE COMPENSATION		
Fiscal year		
12/31/2025		
Compensation by body (in reais)		
Management body	**Total number of members**	**Number of compensated members**
Statutory Executive Board	4	4
REGARDING THE BONUS[1]		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 3,431,585.35
Expected amount for goals achieved		**Amount effectively recognized**
R$ 2,573,689.14		2.752.708,26[3]
PROFIT SHARING		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 0.00
Expected amount for goals achieved		**Amount effectively recognized**
R$ 0.00		R$ 0.00

[1]The amount of variable compensation is calculated based on the manager's fee for the current year.

[2] Maximum amount approved at the Annual General Meeting on 04/29/2025.

[3] Amount refers to the installment in cash of PRVA 2024 (cash and shares) and advance payment of PRVA 2025

VARIABLE COMPENSATION		
Fiscal year		
12/31/2026		
Compensation by body (in reais)		
Management body	**Total number of members**	**Number of compensated members**
Statutory Executive Board	4	4
REGARDING THE BONUS[1]		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 3,875,918.66
Expected amount for goals achieved		**Amount effectively recognized**
R$ 2,683,328.40		R$ 0.00
PROFIT SHARING		
Minimum amount provided for in the compensation plan		**Maximum amount provided for in the compensation plan**
R$ 0.00		R$ 0.00
Expected amount for goals achieved		**Amount effectively recognized**
R$ 0.00		R$ 0.00

[1]The amount of variable compensation is calculated based on the manager's fee for the current year.

[2]Maximum amount proposed for the Annual General Meeting of 04/29/2026.

8.4. Share-Based Compensation

(a) general terms and conditions

Exercise a statutory term of office (Chief Executive Officer or Officer) in force during the fiscal year 2025 and meet the targets and indicators defined as prerequisites for triggering the Plan.

The members of the Board of Directors are not the target audience of BB Seguridade's PRVA.

(b) date of approval and responsible body

The PRVA 2025 was approved by the Board of Directors on 04.29.2025.

(c) maximum number of shares covered

There is no maximum number of shares. The number of shares shall be defined according to the average share price and in function of the results achieved.

(d) maximum number of options to be granted

Not applicable. Compensation is based solely on shares.

(e) conditions for the acquisition of shares

The form, acquisition price, custody and transfer of shares shall follow the model adopted by the financial area, and may even propose the use of existing treasury shares, and approved by the Company's Board of Directors, which shall authorize the payment of the variable compensation of the executive board, the authorization date being the base date for the acquisition of shares.

(f) criteria for setting the acquisition or strike price

The number of BB Seguridade shares allocated to each Director is determined by calculating the net amount to be paid in shares (50% of the fees), divided by the average price of the shares, which shall be the simple average of the daily closing prices of the week prior to the payment, rounding the result to the nearest cent.

(g) criteria for setting the acquisition or strike period

Not applicable. Compensation is based solely on shares, and no shares options are provided for.

(h) form of settlement

Not applicable. Compensation is based solely on shares, and no shares options are provided for.

(i) restrictions on the transfer of the shares

In the event of a reduction of more than 20% in BB Seguridade's results during the deferral period, the deferred portion shall be reversed in proportion to the observed reduction in the results.

(j) criteria and events that, when verified, shall cause the suspension, amendment or termination of the plan

The triggering of the compensation program is subject to the following prerequisites: i) activation of the Profit-Sharing Program – PLR to which Banco do Brasil employees assigned to BB Seguridade are entitled; and ii) Present a positive accounting net profit.

Currently, there are no plans to discontinue the plan.

(k) effects of a director's withdrawal from the issuer's bodies on their rights under the share-based compensation plan

The director is entitled to receive the values according to the days of performance in the period. There is no amendment as to deferred installments not yet paid due to dismissals or death.

8.5. Share-based compensation (stock option plan)

Not applicable, as part of the compensation is paid directly in shares.

8.6. Granting of Stock Option Plan

BB Seguridade has no option-based compensation plan.

8.7. Outstanding Amounts

BB Seguridade has no option-based compensation plan.

8.8. Share Options exercised and shares delivered

BB Seguridade has no option-based compensation plan.

8.9. Potential dilution due to share granting

Not applicable to the Board of Directors.

Share-based compensation expected for the current fiscal year (2026)		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	04
(c) number of paid members[1]	N/A	7
(d) potential dilution if all shares are granted to beneficiaries[2]	N/A	0.008799%

[1]Total number of beneficiaries of deferred installments paid in the fiscal year 2026.

[2]Total shares allocated in the last program added from shares still deferred from previous programs divided by the volume of shares in circulation.

Share-based compensation for the fiscal year ended on 12.31.2025		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	04
(c) number of paid members[1]	N/A	9
(d) potential dilution if all shares are granted to beneficiaries[2]	N/A	0.007721%

[1] Total number of beneficiaries of deferred installments paid in fiscal year 2025.

[2]Total shares allocated in the last program added from shares still deferred from previous programs divided by the volume of shares in circulation.

Share-based compensation for the fiscal year ended on 12.31.2024		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	3.92
(c) number of paid members[1]	N/A	10
(d) potential dilution if all shares are granted to beneficiaries[2]	N/A	0.008526%

[1] Total number of beneficiaries of deferred installments paid in fiscal year 2024.

[2]Total shares allocated in the last program added from shares still deferred from previous programs divided by the volume of shares in circulation.

Share-based compensation for the fiscal year ended on 12.31.2023		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	3.92
(c) number of paid members[1]	N/A	10
(d) potential dilution if all shares are granted to beneficiaries[2]	N/A	0.007901%

[1]Total number of beneficiaries of deferred installments paid in the 2023 fiscal year.

[2]Total shares allocated in the last program added from shares still deferred from previous programs divided by the volume of shares in circulation.

8.10. Granting of shares

The number of paid members of the Statutory Executive Board corresponds to the number of officers linked to the PRVA for the respective fiscal year, in accordance with item 10.2.8.8 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026, without taking into account former members who received deferred installments relating to previous PRVAs.

Not applicable to the Board of Directors.

Share-based compensation for the fiscal year ended on 12.31.2025		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	4
(c) number of paid members	N/A	5
(d) date of grant	N/A	02/28/2025
(e) number of shares granted[1]	N/A	18,125
(f) maximum term for delivery of shares	N/A	05 years
(g) restriction period for the transfer of shares	N/A	N/A
(h) fair value of the shares on the date of grant	N/A	R$ 37.84
(i) number of shares granted multiplied by the fair value of the shares on the date of grant	N/A	R$ 685,850.00

[1]Total number of shares granted (deferred to be paid) in the fiscal year 2025.

Share-based compensation for the fiscal year ended on 12.31.2024		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	3.92
(c) number of paid members	N/A	5
(d) date of grant	N/A	03/05/2024
(e) number of shares granted[1]	N/A	21,659
(f) maximum term for delivery of shares	N/A	05 years
(g) restriction period for the transfer of shares	N/A	N/A
(h) fair value of the shares on the date of grant	N/A	R$ 32.86
(i) number of shares granted multiplied by the fair value of the shares on the date of grant	N/A	R$ 711,714.74

[1]Total number of shares granted (deferred to be paid) in the fiscal year 2024.

Share-based compensation for the fiscal year ended on 12.31.2023		
(a) body	Board of Directors	Statutory Executive Board
(b) total number of members	N/A	3.92
(c) number of paid members	N/A	4
(d) date of grant	N/A	03/03/2023
(e) number of shares granted[1]	N/A	21,752
(f) maximum term for delivery of shares	N/A	04 years
(g) restriction period for the transfer of shares	N/A	N/A
(h) fair value of the shares on the date of grant	N/A	R$ 34.07
(i) number of shares granted multiplied by the fair value of the shares on the date of grant	N/A	R$ 741,090.64

[1]Total number of shares granted (deferred to be paid) in the fiscal year 2023

8.11. Shares delivered

The number of paid members of the Statutory Executive Board corresponds to the number of officers linked to the PRVA for the respective fiscal year, in accordance with item 10.2.8.9 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026, taking into account former members who received deferred installments relating to previous PRVAs. The total number

of shares delivered in each fiscal year includes deferred installments relating to PRVAs from previous years, paid to former members of the Statutory Executive Board.

Not applicable to the Board of Directors.

SHARES DELIVERED			
Fiscal year			
12/31/2023			
Compensation by body (in reais)			
Management body	**Total number of members**	**Number of compensated members**	**No. of shares**
Statutory Executive Board	3.92	3,92	8,947
Weighted average purchase price (R$)		**Weighted average market price of purchased shares (R$)**	
R$ 24.46		R$ 34.07	
Multiplying the total number of shares acquired by the difference between the weighted average purchase price and the weighted average market price of the purchased shares			
-R$ 85,980.67			

SHARES DELIVERED			
Fiscal year			
12/31/2024			
Compensation by body (in reais)			
Management body	**Total number of members**	**Number of compensated members**	**No. of shares**
Statutory Executive Board	4	3,92	13,016
Weighted average purchase price (R$)		**Weighted average market price of purchased shares (R$)**	
R$ 30.69		R$ 32.86	
Multiplying the total number of shares acquired by the difference between the weighted average purchase price and the weighted average market price of the purchased shares			
-R$ 31,803.52			

SHARES DELIVERED			
Fiscal year			
12/31/2025			
Compensation by body (in reais)			
Management body	**Total number of members**	**Number of compensated members**	**No. of shares**
Statutory Executive Board	4	4	28,890
Weighted average purchase price (R$)		**Weighted average market price of purchased shares (R$)**	
R$ 30.69		R$ 37.84	
Multiplying the total number of shares acquired by the difference between the weighted average purchase price and the weighted average market price of the purchased shares			
-R$ 93,064.40			

The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of executive board members throughout the year.

8.12. Pricing of shares/options

(a) pricing model

The number of BB Seguridade's shares to be allocated to each officer shall be calculated by dividing the net value equivalent to 50% of the fees to which they are entitled, as variable compensation, by the average price of the shares, which shall be the simple average of the daily closing prices for the week prior to the payment, rounding the result to the nearest cent.

When calculating deferred installments, if there are fractions, these shall accrue in the last installment to be made available.

The release of the marked shares as well as the removal of the encumbrance of the encumbered shares occurs proportionally during the deferral period, subject to prior verification of the variation in BB Seguridade's results, free of extraordinary effects, calculated between the year that generated the right and the year prior to the one scheduled for payment.

In the event of a reduction of more than 20% in BB Seguridade's results during the deferral period, the deferred portion, whether of the marked shares or encumbered shares, shall be reversed in proportion to the observed reduction in the results. In the event of reversal, in whole or in part, of the encumbered shares, the respective Dividends and/or JCP are also reversed, adjusted by the Broad National Consumer Price Index (IPCA).

BB Seguridade's result is determined by the net accounting profit, excluding non-recurring effects, as disclosed by the company's results.

(b) data and assumptions used in the pricing model, including the weighted average share price, strike price, expected volatility, option life, expected dividends and the risk-free interest rate

Weighted average acquisition price: this is the average acquisition price of treasury shares, according to the latest repurchase programs.

Weighted average market price of acquired shares: value of shares at market close on the transfer date.

Potential dilution if all shares are granted to beneficiaries: Total shares allocated in the last program plus shares deferred from previous programs divided by the volume of outstanding shares.

Variable compensation is not based on options.

(c) method used and assumptions made to incorporate the expected effects of early exercise

Not applicable. Variable compensation is not based on options.

(d) how to determine expected volatility

Not applicable. Variable compensation is not based on options.

(e) whether any other features of the option have been incorporated into the measurement of its fair value

Not applicable. Variable compensation is not based on options.

8.13. Shares held per body

Fiscal Year ended on December 31, 2025	
	BB Seguridade's Shares
Board of Directors	882
Executive Board	24,058
Supervisory Board	-
Total	29,940

Fiscal Year ended on December 31, 2025	
	Banco do Brasil's Shares
Board of Directors	12,386
Executive Board	3,412
Supervisory Board	2,656
Total	18,454

8.14. Private pension plans

BB Seguridade's statutory officers are career employees assigned by BB who, by assuming their positions in the Company, maintain the pension plans with the same conditions existing for the employees of its controlling shareholder.

Members of the Board of Directors are not entitled to pension plans as a result of their participation in the Board.

(a) body	Board of Directors	Statutory Executive Board
(b) total No. of members	N/A	04
(c) No. of paid members	N/A	04
(d) plan name	Previ Futuro and Prevmais Benefit Plan - Economus	
(e) number of directors who meet the conditions to retire	N/A	00
(f) conditions for early retirement	According to the General Regulation of the Previ Futuro Plan, article 40, transcribed below: The Monthly Retirement Income shall be due to the participant, from the date of his application, provided that he meets the following conditions: i. has fulfilled the waiting period of one hundred and twenty (120) monthly contributions to this Benefit Plan; ii. is in retirement due to contribution time or age granted by the Basic Official Pension; iii. terminate employment bond with the Sponsor. (...)	

	§3 - The condition referred to in item II of this article may be waived as long as the participant is at least fifty (50) years old. According to the General Regulation of PrevMais - Economus, article 20, transcribed below: The Retirement Benefit shall be granted to the Participant who meets the following eligibility requirements: I. be, at least, fifty-three (53) years old; II. have, at least, sixty (60) months of Binding to PrevMais; and III. have completed the Employment Relationship Termination with the Sponsor. The Participant shall have the option to request the Retirement Benefit before reaching the minimum age of fifty-three (53) years old, as long as they meet the other conditions reviewed in the Art. 20 of the PrevMais Regulation.	
(g) updated accumulated value of pension plan contributions up until the end of the last fiscal year, discounting the installment related to contributions made directly by directors	N/A	R$ 4,976,449.22
(h) total accumulated value of the contributions made during the last fiscal year, less the installment related to contributions made directly by directors	N/A	R$ 650,147.14
(i) if there is a possibility of early redemption and what are the conditions	According to the General Regulation of the Previ Futuro Plan, article 15, transcribed below: Participants whose enrollment in this Benefit Plan is canceled pursuant to items I, IV or V of article 6 shall be assured the redemption of their individual savings reserve, when the termination of the employment relationship with the Sponsor is proven or on the date of cancellation, if after the breakup date. §1 - The redemption value provided for in this article shall be increased by the values transferred to the plan when constituted in a supplementary pension plan managed by an open supplementary pension entity or insurance company.	

§2 - The redemption value provided for in this article shall be determined on the date of application by this institute.

§3 - The redemption referred to in this article shall be paid in cash. The participant may opt, in his application, for receipt within twelve (12) consecutive months, counted from the date of his option for this institute.

§4 - The monthly installments referred to in the previous paragraph shall be corrected monthly by the index provided for in article 27.

§5 - The existing balance in the Employer Savings Reserve linked to the participant who chooses the option provided for in item I of article 7 shall be allocated as follows:

I - twenty percent (20%) shall be transferred to cover the cost of the benefits of Part I of the Plan, in accordance with item III of article 50.

II - ten percent (10%), plus three and a half percent (3.5%) for every twelve (12) monthly contributions to the Plan, limited to the remaining eighty percent (80%), shall be paid to the participant, previously deducting the credits in favor of the Benefit Plan on the redemption date;

III - subject to items I and II of this paragraph, the remaining balance shall be transferred to cover the cost of benefits in Part I of the Plan, in accordance with item III of article 50.

§6 - Amounts transferred to the plan cannot be redeemed when constituted in a benefit plan managed by a closed supplementary pension entity, and the former participant must provide, simultaneously with the redemption, their portability in accordance with articles 20 and 21, waiving the waiting period of thirty-six (36) monthly contributions to the benefit plan.

§7 - In the event of the death of a former participant before payment of the redemption has been made, calculated as set out in this article, the corresponding amount shall be paid, in a single installment, to their legal heirs, apportioned in equal parts, plus the amounts that would be transferred to another benefit plan, as provided in the previous paragraph.

According to PrevMais - Economus General Regulations, Art. 58, it shall be a condition for the early redemption option:

I. to the Active Participant who has terminated their employment relationship with the Sponsor, who is not enjoying the benefit provided for in the PrevMais Regulation and who has not opted for Self-Sponsorship or Portability, or who has not yet completed the granting of the Retirement Benefit in advance, as provided for in article 20, sole paragraph of the Plan Regulations, it shall be ensured to receive the value

	corresponding to 100% (one hundred percent) of the existing balances in FUNDS A and B, on the Calculation Date, plus the Return on Investments. II. Under no circumstances shall the Assisted Participant be entitled to Redemption. III. The Redemption value shall be made in a single payment or, at the Participant's discretion, in up to sixty (60) consecutive monthly installments. IV. in the case of payment in installments, the monthly installments shall be updated based on the value of the quota.

8.15. Minimum, average and maximum compensation

The number of paid members of each body corresponds to that reported in the respective tables in item 8.2, in accordance with item 10.2.8.13 of Circular Letter/Annual-2026-CVM/SEP, dated 02.26.2026, without taking into account former members who received deferred installments relating to previous PRVAs.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION		
Fiscal year 12/31/2023		
Management body Board of Directors	**Total number of members** 7	**Number of compensated members** 3.92
Value of the highest compensation (reais) R$ 81,889.89	**Value of the lowest compensation (reais)** R$ 81,889.89	**Average compensation value (reais)** R$ 77,538.88
Note Calculation of the Amount of the Average Compensation: R$ 303,952.43 / 3.92. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year. The highest compensation amount and the lowest compensation amount consider only members who held the position uninterruptedly throughout the entire fiscal year.		

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2023

Management body	Total number of members	Number of compensated members
Supervisory Board	3	3

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 75,666.09	R$ 67,296.16	R$ 72,876.11

Note

Calculation of the Amount of the Average Compensation: R$ 218,628.34 / 3.00. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2023

Management body	Total number of members	Number of compensated members
Statutory Executive Board	3.92	3.92

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 1,600,100.62	R$ 1,228,852.42	R$ 1,591,179.02

Note

Calculation of the Amount of the Average Compensation: R$ 6,232,117.84 / 3.92. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of executive board members throughout the year. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2024

Management body	Total number of members	Number of compensated members
Board of Directors	6.58	3.58

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 93,829.20	R$ 79,938.06	R$ 79,490.16

Note

Calculation of the Amount of the Average Compensation: R$ 284,574.78 / 3.58. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2024

Management body	Total number of members	Number of compensated members
Supervisory Board	3	3

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 79,938.06	R$ 79,938.06	R$ 77,743.30

Note

Calculation of the Amount of the Average Compensation: R$ 233,229.91 / 3.00. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2024

Management body	Total number of members	Number of compensated members
Statutory Executive Board	4	3.92

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 1,420,113.09	R$ 779,409.95	R$ 1,572,612.72

Note

Calculation of the Amount of the Average Compensation: R$ 6,164,641.88 / 3.92. The methodology used follows the CVM guidelines, as established in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP, which considers the monthly average of executive board members throughout the year — in this case, 3.92 members. The total amount of R$ 6,164,641.88 includes, in addition to the compensation of the current officers, amounts due to former management members who were entitled to receive them during the period. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION

Fiscal year

12/31/2025

Management body	Total number of members	Number of compensated members
Board of Directors	6.25	3.25

Value of the highest compensation (reais)	Value of the lowest compensation (reais)	Average compensation value (reais)
R$ 89,911.71	R$ 83,203.65	R$ 88,796.16

Note

Calculation of the Amount of the Average Compensation: R$ 288,587.53 / 3.25. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. This methodology considers the monthly average of members of the body throughout the year. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION		
Fiscal year 12/31/2025		
Management body Supervisory Board	**Total number of members** 3	**Number of compensated members** 3
Value of the highest compensation (reais) R$ 89,911.71	**Value of the lowest compensation (reais)** R$ 89,911.71	**Average compensation value (reais)** R$ 89,911.71
Note Calculation of the Amount of the Average Compensation: R$ 269,735.13 / 3.00. The methodology used to calculate the number of members follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.		

MINIMUM, AVERAGE AND MAXIMUM COMPENSATION		
Fiscal year 12/31/2025		
Management body Statutory Executive Board	**Total number of members** 4	**Number of compensated members** 4
Value of the highest compensation (reais) R$ 1,700,162.23	**Value of the lowest compensation (reais)** R$ 1,489,413.92	**Average compensation value (reais)** R$ 1,807,722.64
Note **Calculation of the Amount of the Average Compensation: R$ 7,230,890.54 / 4.** The methodology used follows the CVM guidelines, as stipulated in item 10.2.8.2 of Official Letter/Annual-2026-CVM/SEP, which considers the monthly average of executive board members throughout the year — in this case, 4 members. The amount of the highest compensation and the amount of the lowest compensation consider members who held the position for twelve (12) months.		

8.16. Remuneration/indemnity mechanisms

The Company has no contractual arrangements, insurance policies, or other instruments that structure compensation or indemnification mechanisms for directors in the event of removal from the position or retirement.

In these cases, the same conditions shall apply as for the controlling company's directors, since all managers are employees of that company.

8.17. Percentage of related parties in the compensation

Fiscal Year 2023	Board of Directors	Statutory Executive Board	Supervisory Board
Total compensation of the body (R$)	303,952.43	6,232,117.84	218,628.34
Total compensation of the members appointed by the controlling shareholder (R$)[1]	303,952.43	6,232,117.84	142,962.25
Percentage of the compensation of the appointed members in relation to the total paid	100%	100%	65.39%

[1] the amounts informed represent the indications made by the direct and indirect controlling shareholder.

Fiscal Year 2024	Board of Directors	Statutory Executive Board	Supervisory Board
Total compensation of the body (R$)	284,574.78	6,164,641.88	233,229.91
Total compensation of the members appointed by the controlling shareholder (R$)[1]	284,574.78	6,164,641.88	149,962.25
Percentage of the compensation of the appointed members in relation to the total paid	100%	100%	61.30%

[1] the amounts informed represent the indications made by the direct and indirect controlling shareholder.

Fiscal Year 2025	Board of Directors	Statutory Executive Board	Supervisory Board
Total compensation of the body (R$)[1]	288,587.53	7,208,273.34	269,735.13
Total compensation of the members appointed by the controlling shareholder (R$)[2]	288,587.53	7,208,273.34	179,823.42
Percentage of the compensation of the appointed members in relation to the total paid	100%	100%	66.67%

[1] The values informed represent the indications made by the direct and indirect controller.

Fiscal Year 2026	Board of Directors	Statutory Executive Board	Supervisory Board
Total compensation of the body (R$)[1]	581,387.80	11,544,750.26	290,693.90
Total compensation of the members appointed by the controlling shareholder (R$)[2]	387,591.84	11,544,750.26	193,795.92
Percentage of the compensation of the appointed members in relation to the total paid	66.67%	100%	66.67%

[1] the total amount will still be resolved upon at the 2026 Annual General Meeting (AGM).

[2] the informed values represent the indications made by the direct and indirect controller.

8.18. Compensation – Other positions

None.

8.19. Compensation recognized by the controlling/controlled company

BB Seguridade's governance structure has the following members: i) one Chief Executive Officer; ii) three officers; iii) seven members in the Board of Directors and iv) three members in the Supervisory Board.

The members of the Board of Directors and the Supervisory Board, appointed by BB Seguridade's direct controlling shareholder, are career employees and compensated according to the positions held in BB.

The members appointed by the indirect controlling shareholder are public employees and are compensated by the Federal Government according to the positions held in that sphere.

BB Seguridade only pays the members' monthly compensation for their participation in its collegiate bodies. Board members are compensated on a monthly basis, regardless of the number of meetings, within the limits established by internal regulations. No member of BB Seguridade's Executive Board has his/her compensation paid by BB Seguridade's controlling shareholder or controlled companies.

That is, there are no installments of compensation supported by controlled companies of the issuer, its direct or indirect controlling shareholders, and companies under common control, which have been attributed to the members of the board of directors, statutory executive board, and supervisory board as a result of their positions in BB Seguridade. There is also no other compensation received by directors and members of the supervisory board of BB Seguridade that have been recognized in the results of our controlled companies for acting in these companies in 2023, 2024 and 2025.

8.20. Other relevant information

In item 8.11, the number of shares refers to the total number of shares delivered to the officers in office at the time. In addition, BB Seguridade distributed shares as a result of deferred payments of statutory managers involving previous periods, covering portions of past compensation programs, which were transferred even to managers who had already been terminated from the Company. In this context, 24,335 shares were delivered in 2023, 26,951 shares in 2024 and 28,890 shares in 2025.

In item 8.15, the value of the lowest and highest individual annual remuneration is calculated excluding those who remained less than 12 months working in the position. The average annual remuneration of each body corresponds to the division of the total amount paid in the year by the total number of paid members of the respective body, regardless of the time of exercise in the year. Therefore, the average may be higher than the highest remuneration.

9 AUDITORS

9.1./9.2. Auditors identification and remuneration

IDENTIFICATION AND COMPENSATION - 2025	
Auditor's CVM Code	**Corporate Name**
418-9	KPMG Auditores Independentes Ltda
Auditor type	**CPF or CNPJ**
Legal Entity	57.755.217/0001-29
Date the service was contracted	**Start of service provision**
03/11/2024	01/01/2024
Description of the services provided	
Services Provided: - Examination of the financial statements; - Examination of the quarterly information; - Examination of the annual consolidated financial statements; - Limited Review of the quarterly financial statements prepared in accordance with accounting practices adopted in Brazil (Individual) and IFRS (Consolidated); - Assessment of the quality and suitability of the PLDFT process; - Examination and review of tax and contribution assessments every six months; - Report on the status of recommendations pending implementation on the last day of each quarter; - Group component audit procedure at BB Seguros Participações affiliates. - Review of the Digital Bookkeeping (ECD) rectifications; - Assessment of the internal control system (NBC TA 265); - Examination and review of the ECF and ECD; - Monthly examination/review report of rectified ancillary obligations (IRPJ, CSLL, PIS/PASEP, COFINS, etc.); - Examination of IRPJ/CSLL exclusions based on Law 11.196; - Examination of ECF and MCTI form completion; - Independent assurance of information in the Annual/Sustainability Report (GRI); - Assessment of internal controls for the preparation/issuance of the Sustainability Report.	
Total amount of independent auditors' compensation, segregated by services, in the last fiscal year	
One million, one hundred and twenty-nine thousand, six hundred and eighty-six reais and thirty-six cents (R$ 1,129,686.36)	
Justification for replacement	

There was no replacement.
Reason presented by the auditor in case of disagreement with the justification
There was no disagreement.

9.3 Independence and conflict of interests of auditors

No auditors or people related to the independent audit were hired to provide other services for the issuer.

9.4. Other relevant information

None.

10 HUMAN RESOURCES

10.1. Description of human resources

(a) number of employees, total and by groups, based on the activity performed, geographical location and diversity indicators, which, within each hierarchical level of the issuer, should cover:

BB Seguridade's staff consists exclusively of Banco do Brasil employees, assigned to the Company, who are assured the same rights guaranteed in their respective employment contracts with the Bank.

NUMBER OF EMPLOYEES BY STATEMENT OF GENDER						
		Female	Male	Non-binary	Others	Prefers not to answer
Leadership		8	31	0	0	0
Non-leadership		59	92	0	0	0
TOTAL	**190**	**67**	**123**	**0**	**0**	**0**

NUMBER OF EMPLOYEES BY STATEMENT OF COLOR OR RACE								
		Yellow	White	Black	Mixed race	Indigenous	Others	Prefers not to answer
Leadership		1	28	2	8	0	0	0
Non-leadership		4	102	5	40	0	0	0
TOTAL EMPLOYEES	**190**	**5**	**130**	**7**	**48**	**0**	**0**	**0**

NUMBER OF EMPLOYEES BY POSITION AND AGE GROUP			
	Below 30 years old	From 30 to 50 years old	Over 50 years old
Leadership	0	34	5
Non-leadership	1	134	16

TOTAL		**190**	**1**	**168**	**21**

NUMBER OF EMPLOYEES / PEOPLE WITH DISABILITIES UNDER APPLICABLE LEGISLATION

		PWD	Non-PWD
Leadership		1	38
Non-Leadership		7	144
TOTAL	**190**	**8**	**182**

NUMBER OF EMPLOYEES BY POSITION AND GEOGRAPHICAL LOCATION

		North	Northeast	Central-West	Southeast	South	Abroad
Leadership		0	0	36	3	0	0
Non-leadership		0	0	140	11	0	0
TOTAL EMPLOYEES	**190**	**0**	**0**	**176**	**14**	**0**	**0**

NUMBER OF EMPLOYEES BY GEOGRAPHICAL LOCATION AND STATEMENT OF GENDER

		Female	Male	Non-binary	Others	Prefers not to answer
North		0	0	0	0	0
Northeast		0	0	0	0	0
Central-West		61	115	0	0	0
Southeast		6	8	0	0	0
South		0	0	0	0	0
Abroad		0	0	0	0	0
TOTAL EMPLOYEES	**190**	**67**	**123**	**0**	**0**	**0**

NUMBER OF EMPLOYEES BY GEOGRAPHICAL LOCATION AND STATEMENT OF COLOR OR RACE

		Yellow	White	Black	Mixed race	Indigenous	Others	Prefers not to answer
North		0	0	0	0	0	0	0
Northeast		0	0	0	0	0	0	0
Central-West		3	119	7	47	0	0	0
Southeast		2	11	0	1	0	0	0
South		0	0	0	0	0	0	0
Abroad		0	0	0	0	0	0	0
TOTAL EMPLOYEES	**190**	**5**	**130**	**7**	**48**	**0**	**0**	**0**

NUMBER OF EMPLOYEES BY GEOGRAPHICAL LOCATION AND AGE GROUP				
		Below 30 years old	From 30 to 50 years old	Over 50 years old
North		0	0	0
Northeast		0	0	0
Central-West		0	155	21
Southeast		1	13	0
South		0	0	0
Abroad		0	0	0
TOTAL EMPLOYEES	**190**	**1**	**168**	**21**

(b) number of outsourced workers (total and by groups, based on activity performed and geographical location)

	2025
By Groups	
Catering / Cleaning / Telephony	6
Commercial / Customers	2
Portfolio / Monitoring / Quality	4
Technology and Analytics	33
By Region	
DF	42
SP	3
Total of Outsourced Workers	**45**

(c) turnover index

The turnover rate for the fiscal year ended December 31, 2025, was 9.28%.

We had 26 new employees admitted throughout the fiscal year 2025. In the same period, we had some departures (total of 18) by virtue of termination of the assignment and return to its Controller for reasons of promotion, lateral mobility, retirement or resignation.

10.2. Relevant changes

Since the incorporation of BB Seguridade, there have been no changes in how people are admitted in the Company, which has only employees assigned from Banco do Brasil, as provided for in the Agreement for the Availability of Employees signed between BB Seguridade and its Controller. The change in the total number of employees is discussed in item 10.1 (c).

10.3. Describe the issuer's employee compensation policies and practices, informing:

(a) salary and variable compensation policy

Employees of the Company are employees assigned by Banco do Brasil who, when assuming their duties in the Company, are guaranteed the same conditions in force for the employees of its controlling shareholder. These conditions are detailed in the Reference Form of Banco do Brasil S.A.

(b) benefits policy

Employees of the Company are employees assigned by Banco do Brasil who, when assuming their duties in the Company, are guaranteed similar benefits as those provided for in the current Benefits Policy for employees of its shareholder. These conditions are detailed in the Reference Form of Banco do Brasil S.A.

(c) characteristics of share-based compensation plans for non-management employees, identifying:

BB Seguridade has no share-based compensation plan for non-management employees.

I. **beneficiary groups**

N/A.

II. **conditions for the fiscal year**

N/A.

III. **prices of the fiscal year**

N/A.

IV. **deadlines of the fiscal year**

N/A.

V. **number of shares committed by the plan**

N/A.

(d) ratio between (i) the highest individual compensation (considering the composition of the compensation with all items described in field 8.2.d) recognized in the issuer's income statement for the last fiscal year, including the compensation of the statutory director, if applicable; and (ii) the median individual compensation of the issuer's employees in Brazil, disregarding the highest individual compensation, as recognized in its income statement for the last fiscal year

Ratio[2] = 5.588.

Highest individual compensation: R$ 1,700,162.23

Median individual compensation: R$ 304,253.02

10.4. Issuer and Union relations

BB Seguridade has no direct relationship with labor unions that represent its employees, since those are handled by Banco do Brasil. Nevertheless, its operations is guided by the conduct of its controlling shareholder, who has always maintained a stance of respect regarding trade union organization, freedom of association and the right to collective bargaining, prioritizing conversation and the search for negotiated solutions.

Since its incorporation in the collective disputes, the Company has been represented at the negotiating table by its Controller and has fully adhered to the agreement executed between entities representing employees of the category and employers.

10.5. Other relevant information

All information deemed relevant has been disclosed.

11 RELATED-PARTY TRANSACTIONS

11.1. BB Seguridade's rules, policies and practices in transactions with related parties.

BB Seguridade Group carries out bank transactions with its parent company, Banco do Brasil, such as checking account deposits (unpaid) and financial investments. There are also contracts for the provision of services, guarantees provided, and agreements for the apportionment/reimbursement of expenses and direct and indirect costs.

These related-party transactions are conducted in accordance with the recommendations of the Brazilian Code of Corporate Governance, and they occur under normal market conditions,

[2] To define the highest individual compensation, the highest annual individual compensation was considered, including the Statutory Executive Board. To calculate the average, the annual compensation of all employees and Statutory Officers was considered, except the highest compensation, including fees, fixed and variable compensation, expenses with salaries, personal advantages, commissions, bonuses, additional bonuses, overtime and other compensation-related expenses, including the benefits offered, except social security charges, of all employees and Statutory Officers who have received from the Company during the fiscal year, regardless of their length of service, in accordance with item 10.2.10.2 of ANNUAL/CIRCULAR LETTER-2026-CVM/SEP.

substantially pursuant to the terms and conditions for comparable transactions, including interest rates and guarantees. These operations do not involve abnormal risks of receipt.

The absence of qualification or emphasis in the audit report referring to the financial statements of 12.31.2025, by the independent auditor, shows that there are no relevant points of concern regarding the conditions in which these related-party transactions were and remain signed.

BB Seguridade Group does not grant loans to its Officers and members of the Supervisory Boards.

Subject to the accounting rules on related parties, the information requested in item 11.2 is presented from the information disclosed in the Company's consolidated financial statements and, additionally, in tables detailing the relevant contracts entered into with the controller, subisidiaries and affiliates, other related parties, and key management personnel.

Related-Party Transactions Policy

In compliance with the best corporate governance practices and adhering to the specifics of its business model, the Board of Directors of BB Seguridade approved, on 09.26.2025, the revision of the Related-Party Transactions Policy. This policy aims to provide guidance on the procedures to be adopted in cases of related-party transactions, as well as to provide transparency to the Company's shareholders, investors, and the market in general, and it can be consulted at http://www.bbseguridaderi.com.br/sustentabilidade-e-governanca/estatuto-politicas-e-codigos/.

The Related-Party Transactions Policy objectively defines concepts about related parties and related-party transactions, as well as establishes minimum information disclosure requirements for related-party transactions and the creation of a statutory committee of related parties.

Related-Party Transactions Committee

The Company has a statutory Related-Party Transactions Committee, whose constitution and installation is decided by the Board of Directors, subject to the following parameters: (i) the Committee will consist of three (3) members elected and removed by the Board of Directors, being: ii) one (1) independent member who will be the independent director of the Board of Directors elected by the minority shareholders as established in § 3 of Art. 15 of the Articles of Incorporation; two (2) members to be appointed by the other members of the Board of Directors, being one (1) of the members appointed among active employees or Statutory Officers of the Company and one (1) of the members appointed among active employees of Banco do Brasil, both with proven knowledge in the areas of finance, accounting and/or the Brazilian insurance market.

The duties of the Committee are described in section 7 of this Reference Form.

11.2. Information on Related Party Transactions and Items "N" and "O"

RELATED-PARTY TRANSACTIONS		
Name of related parties		
BB Seguros Participações | BB Corretora de Seguros e Adm. de Bens | Banco do Brasil		
Type of person	**CPF or CNPJ**	
Legal Entity	11.159.426/0001-09 | 27.833.136/0001-39 | 00.000.000/0001-91	
Relationship with the issuer		
Subsidiaries (BB Seguros and BB Corretora); Direct Parent Company (Banco do Brasil)		
Purpose of the contract		
To regulate the conditions, the method of calculation, the periodicity of the reimbursements due by BB Seguridade, BB Seguros and BB Corretora to Banco do Brasil, related to the costs and expenses resulting from the use of the Bank's staff, material, technological and administrative resources, necessary for BB Seguridade, BB Seguros and BB Corretora to carry out their activities. The companies of the BB Seguridade group (BB Seguros and BB Corretora) maintain an agreement to share the administrative expenses of the group. In the Fiscal Year/2025, the volume traded between BB Seguridade, BB Seguros, BB Corretora, and Banco do Brasil was R$ 302,364,326.61.		
Transaction date	**Amount involved in the business (reais)**	**Interest rate charged (%)**
01/09/2013	R$ 3,445,935,914.45	N/A
Existing balance	**Amount corresponding to the interest of such related party in the business**	
N/A	N/A	
Related guarantees and insurance	**Duration**	
None.	Term of 20 years.	
Termination or dissolution conditions		
None.		
Such relationship is a loan or other type of debt	**Nature and reasons for the transaction/Other relevant information**	
No	--	
Issuer's contractual position	**Specify**	
Other	This is an expense allocation agreement	

RELATED-PARTY TRANSACTIONS		
Name of related parties		
Brasilseg Companhia de Seguros | BB Corretora de Seguros e Adm. de Bens | Banco do Brasil		
Type of person	**CPF or CNPJ**	
Legal Entity	28.196.889/0001-43 | 27.833.136/0001-39 | 00.000.000/0001-91	
Relationship with the issuer		
Affiliate (Brasilseg); Subsidiary (BB Corretora); Direct Parent Company (Banco do Brasil)		
Purpose of the contract		
Development and marketing by BB Corretora, a wholly-owned subsidiary of BB Seguridade ("Issuer"), of life and property insurance. For the services provided, BB Corretora is compensated by the related party through payment of a commission, which corresponds to a percentage of net issued premiums of the insurances. Besides these usual brokerage fees, BB Corretora is entitled to bonuses for exceeding sales targets for certain products. The contract also establishes that the receipt of the premium amounts paid by clients is done by Banco do Brasil ("BB"), which passes on to Brasilseg such amounts, net of the commission due to BB Corretora. For the financial intermediation service, BB receives a percentage of the net premium value. Since 2013, the first full fiscal year after the establishment of the Issuer, the commission for BB Corretora's commission was R$ 32,222,906,782.40 and BB's compensation was R$ 651,192,440.61. In the Fiscal Year/2025, the volume traded between Brasilseg and BB Corretora was R$ 4,292,803,553.13 and between Brasilseg and Banco do Brasil was R$ 65,646,986.12.		
Transaction date	**Amount involved in the business (reais)**	**Interest rate charged (%)**
06/30/2011	32,874,099,223.01	N/A
Existing balance	**Amount corresponding to the interest of such related party in the business**	
N/A	N/A	
Related guarantees and insurance	**Duration**	
None.	In force until June 30, 2031, and may be renewed for subsequent five-year periods	
Termination or dissolution conditions		
The Agreement may be terminated early: (a) if the Partnership Agreement and/or the Shareholders' Agreement with MAPFRE have been terminated, (b) in the event of a change in the shareholding control of the other Party, which will be understood as a change in the shareholding control of either Party when, as a result of any transaction, operation or corporate reorganization, a person or entity that does not hold said position, starts being considered as the controlling shareholder pursuant to Art. 116 of Law 6.404/76; or (c) in the event of any of the Parties incurring intervention, extrajudicial liquidation, revocation of the operating permit by the competent body, bankruptcy, judicial reorganization petition, or similar procedure or initiation of extrajudicial reorganization procedure or, even, if the Party has its intervention, bankruptcy or liquidation required and such situation is not remedied within 30 (thirty) days from the date on which such Party becomes aware of the event.		
Such relationship is a loan or other type of debt	**Nature and reasons for the transaction/Other relevant information**	
No	--	
Issuer's contractual position	**Specify**	
Other	BB Seguridade is an intervening party in the contract signed between the parent company and controlled entities	

RELATED-PARTY TRANSACTIONS		
Name of related parties		
Aliança do Brasil Seguros | BB Corretora de Seguros e Adm. de Bens | Banco do Brasil		
Type of person	**CPF or CNPJ**	
Legal Entity	01.378.407/0001-10 | 27.833.136/0001-39 | 00.000.000/0001-91	
Relationship with the issuer		
Affiliate (Aliança do Brasil); Subsidiary (BB Corretora); Direct Parent Company (Banco do Brasil)		
Purpose of the contract		
Development and marketing by BB Corretora, a wholly-owned subsidiary of BB Seguridade ("Issuer"), of life and property insurance. For the services provided, BB Corretora is compensated by the related party through payment of a commission, which corresponds to a percentage of net issued premiums of the insurances. The contract also establishes that the receipt of the premium amounts paid by clients is done by Banco do Brasil ("BB"), which passes on to Aliança do Brasil Seguros such amounts, net of the commission due to BB Corretora. For the financial intermediation service, BB receives a percentage of the net premium value. Since 2013, the first full fiscal year after the establishment of the Issuer, the commission for BB Corretora's commission was R$ 1,988,063,964.25 and BB's compensation was R$ 488,897,751.16. In the Fiscal Year/2025, the volume traded between ABS and BB Corretora was R$ 240,122,868.10 and between ABS and Banco do Brasil was R$ 6,408,161.83.		
Transaction date	**Amount involved in the business (reais)**	**Interest rate charged (%)**
06/30/2011	2,476,961,715.41	N/A
Existing balance	**Amount corresponding to the interest of such related party in the business**	
N/A	N/A	
Related guarantees and insurance	**Duration**	
None.	In force until June 30th, 2031, and may be renewed for subsequent five-year periods	
Termination or dissolution conditions		
The Agreement may be terminated early: (a) if the Partnership Agreement and/or the Shareholders' Agreement with MAPFRE have been terminated, (b) in the event of a change in the shareholding control of the other Party, which will be understood as a change in the shareholding control of either Party when, as a result of any transaction, operation or corporate reorganization, a person or entity that does not hold said position, starts being considered as the controlling shareholder pursuant to Art. 116 of Law 6.404/76; or (c) in the event of any of the Parties incurring intervention, extrajudicial liquidation, revocation of the operating permit by the competent body, bankruptcy, judicial reorganization petition, or similar procedure or initiation of extrajudicial reorganization procedure or, even, if the Party has its intervention, bankruptcy or liquidation required and such situation is not remedied within 30 (thirty) days from the date on which such Party becomes aware of the event.		
Such relationship is a loan or other type of debt	**Nature and reasons for the transaction/Other relevant information**	
No	--	
Issuer's contractual position	**Specify**	
Other	BB Seguridade is an intervening party in the contract signed between the parent company and controlled entities	

RELATED-PARTY TRANSACTIONS		
Name of related parties		
Brasilprev Seguros e Previdência | BB Corretora de Seguros e Adm. de Bens | Banco do Brasil		
Type of person	**CPF or CNPJ**	
Legal Entity	27.665.207/0001-31 | 27.833.136/0001-39 | 00.000.000/0001-91	
Relationship with the issuer		
Affiliate (Brasilprev); Subsidiary (BB Corretora); Direct Parent Company (Banco do Brasil)		
Purpose of the contract		
Marketing and promotion by BB Corretora, a wholly-owned subsidiary of BB Seguridade ("Issuer"), of Brasilprev's private pension plans. For the services rendered, BB Corretora is compensated by Brasilprev through the payment of a commission, which corresponds to a percentage of the value of the contribution to the pension plan, a percentage that varies according to the type of plan and that is specified in the contract. The contract also establishes that the receipt of the amounts related to the pension plan contributions paid by clients is done by Banco do Brasil ("BB"), which passes on to Brasilprev such amounts, net of the commission due to BB Corretora. For the financial intermediation service, BB receives a percentage of the contribution value. Since 2013, the first full fiscal year after the establishment of the Issuer, the commission for BB Corretora's commission was R$ 6,259,074,565.75 and BB's compensation was R$ 2,782,195,249.50. In the Fiscal Year/2025, the volume traded between Brasilprev and BB Corretora was R$ 460,409,356.42 and between Brasilprev and Banco do Brasil was R$ 198,008,056.62.		
Transaction date	**Amount involved in the business (reais)**	**Interest rate charged (%)**
10/06/1999	9,041,269,815.25	N/A
Existing balance	**Amount corresponding to the interest of such related party in the business**	
0	N/A	
Related guarantees and insurance	**Duration**	
None.	Term of 05 years from the date of signature of the contract, automatically extendable for equal periods.	
Termination or dissolution conditions		
The parties will have the right to terminate the Contract, at any time, by giving at least 12-month written notice. The termination does not cause to the requesting party any burden, indemnity or obligations as a result of the measure, except for the subsistence of Brasilprev's obligations to the plan's participants.		
Such relationship is a loan or other type of debt	**Nature and reasons for the transaction/Other relevant information**	
No	--	
Issuer's contractual position	**Specify**	
Other	BB Seguridade is an intervening party in the contract signed between the parent company and controlled entities	

RELATED-PARTY TRANSACTIONS		
Name of related parties		
Brasilcap Capitalização | BB Corretora de Seguros e Adm. de Bens | Banco do Brasil		
Type of person	**CPF or CNPJ**	
Legal Entity	15.138.043/0001-05 | 27.833.136/0001-39 | 00.000.000/0001-91	
Relationship with the issuer		
Affiliate (Brasilcap); Subsidiary (BB Corretora); Direct Parent Company (Banco do Brasil)		
Purpose of the contract		
Marketing by BB Corretora, a wholly-owned subsidiary of BB Seguridade ("Issuer"), of Brasilcap's products with respect to the services of fundraising for the OUROCAP Bonds. For the services rendered, BB Corretora is compensated by Brasilcap through the payment of a commission, which corresponds to a percentage of the value of the bond, a percentage that varies according to the type of product and that is specified in the contract. The contract also establishes that the receipt of the amounts related to installments of bonds paid by clients is done by Banco do Brasil ("BB"), which passes on to Brasilcap such amounts, net of the commission due to BB Corretora. For the financial intermediation service, BB receives a percentage of the value of the bond. Since 2013, the first full fiscal year after the establishment of the Issuer, BB Corretora's commission was R$ 4,887,569,425.28 and BB's compensation was R$ 657,098,434.14. In the Fiscal Year 2025, the volume traded between Brasilcap and BB Corretora through this contract was R$ 511,340,014.58 and between Brasilcap and Banco do Brasil was R$ 20,284,283.21.		
Transaction date	**Amount involved in the business (reais)**	**Interest rate charged (%)**
07/14/1999	5,544,667,859.42	N/A
Existing balance	**Amount corresponding to the interest of such related party in the business**	
N/A	N/A	
Related guarantees and insurance	**Duration**	
None.	Term of 05 years from the date of signature of the contract, automatically extendable for equal periods.	
Termination or dissolution conditions		
Use by Brasilcap of the registration data of subscribers and holders of plans marketed by BB Corretora without prior and express authorization, except in the cases provided for in the contract; The parties will have the right to terminate the Contract, at any time, by giving at least 12-month written notice.		
Such relationship is a loan or other type of debt	**Nature and reasons for the transaction/Other relevant information**	
No	--	
Issuer's contractual position	**Specify**	
Other	BB Seguridade is an intervening party in the contract signed between the parent company and controlled entities	

Measures taken to address conflicts of interest and demonstration of the strictly commutative nature of the agreed conditions or the appropriate compensatory payment

No conflicts of interest were identified in the last fiscal year.

In case of conflicts of interest, the company will adopt the governance practices set forth in the current legislation, as well as the rules established in Novo Mercado da B3 S.A.'s Regulations. It should be noted that conflict of interests are set forth in the Company's Code of Ethics and Conduct, as well as in the internal regulation on Competencies and Authorizations, establishing the dynamics internal decision-making process and the specific events subject to delegation, by defining guidelines to be observed by the company and its controlled companies. The identification of related parties is regulated in the Internal Rules of Transactions with Related Parties.

In this regard, it is important to emphasize that directors and employees are prohibited from participating in private or personal businesses that interfere or conflict with the company's interests or result from the use of confidential information obtained through their position or function in the company. Thus, BB Seguridade employees, including its directors, are prevented, individually or as members of Committees, from resolving on matters on which they have interests that conflict with those of the company or decisions, control or settlement of business with the employees, their spouses or relatives up to the 2nd degree, as well as with companies in which they act as managers or partners.

Proposals that constitute a conflict of interest must be forwarded for resolution by the higher decision-making body. The company's operations and business with related parties, when carried out, take into consideration the transparency that permeates such relationship, the criterion of best price, term, best technical qualification, and financial charges compatible with usual market practices, in addition to the evaluation of gains in efficiency, and, in these cases, deadlines are established for the end of their effective realization (discharge) - or when, for an undetermined term, the company is guaranteed the right to terminate them at its sole discretion. Thus, it is ensured that the contracting with a related party occurs under similar conditions to those that could be established in transactions with unrelated third parties. BB Seguridade also has a Related-Party Transaction Policy, approved by the company's Board of Directors on 02.22.2013 and amended on 09.23.2016, on 09.22.2017, on 12.19.2018, on 12.18.2019, on 09.24.2020, on 12.17.2021, on 12.16.2022, on 12.15.2023, on 12.22.2024, and on 09.26.2025. This policy establishes guidelines to be complied with by BB Seguridade, its subsidiaries, employees, managers and shareholders in transactions with related parties, in accordance with the applicable legislation and regulations, in order to provide transparency of the process to the company's shareholders, investors and the market in general, according to the best Corporate Governance practices.

The Related-Party Transactions Committee analyzes and approves, in advance, transactions, terminations and revisions of contracts, which may constitute a conflict of interest, in order to ensure that the agreed conditions or compensatory payments are strictly commutative, thus not resulting in loss of any kind to the minority shareholders, the social interest and creditors of the company or its subsidiaries.

Additionally, the parties undertake to use their best efforts to settle any disputes, through good-faith negotiation. In the absence of an amicable solution, the Shareholders agree to necessarily resolve by arbitration before the Market Arbitration Chamber of B3 S.A., any and all disputes or controversies that may arise between them, as explained in Article 53 of BB Seguridade's Articles of Incorporation.

It should be remembered that the company discloses information about transactions with related parties through its periodic financial statements, this Reference Form or, also, when the transaction configures Material Fact, in accordance with the applicable law, in order to ensure the transparency of the process to shareholders, investors and the market.

11.3. Other relevant information

BB Seguridade uses the concept of high materiality - *overall materiality* - as a materiality criterion to define the transactions with related parties to be reported in the Reference Form. This conception indicates the choice of topics that can, by virtue of occurrence, generate variations greater than 5% of the Profit Before Income Tax and Social Contribution (LAIR). The amount used to prepare this Reference Form was R$ 452.465 thousand.

The amounts reported in the tables in item 11.2, referring to the amounts involved, include the total of transactions accumulated since 2013 between all parties to the contract. In the field purpose of the contract, the amount traded between the related parties is detailed.

12 SHARE CAPITAL AND SECURITIES

12.1. Information on Capital

ISSUED CAPITAL			
SHARE CAPITAL			
Type of capital	**Date of authorization or approval**	**Amount of the capital (Reais)**	**Term for paying in**
ISSUED CAPITAL	03/27/2026	6,269,692,280.18	
Number of common shares	**Number of preferred shares**	**Total number of shares**	
1,941,400,000	0	1,941,400,000	
SHARE CAPITAL BY SHARE CLASS			
Share type	**Share class**	**Number of shares**	
Common			
OTHER SECURITIES CONVERTIBLE INTO SHARES			
Title	**Conditions for conversion**		

SUBSCRIBED CAPITAL			
SHARE CAPITAL			
Type of capital	**Date of authorization or approval**	**Amount of the capital (Reais)**	**Term for paying in**
SUBSCRIBED CAPITAL	03/27/2026	6,269,692,280.18	
Number of common shares	**Number of preferred shares**	**Total number of shares**	
1,941,400,000	0	1,941,400,000	
SHARE CAPITAL BY SHARE CLASS			
Share type	**Share class**	**Number of shares**	
Common			
OTHER SECURITIES CONVERTIBLE INTO SHARES			
Title	**Conditions for conversion**		

PAID-IN CAPITAL			
SHARE CAPITAL			
Type of capital	**Date of authorization or approval**	**Amount of the capital (Reais)**	**Term for paying in**
PAID-IN CAPITAL	03/27/2026	6,269,692,280.18	
Number of common shares	**Number of preferred shares**	**Total number of shares**	
1,941,400,000	0	1,941,400,000	
SHARE CAPITAL BY SHARE CLASS			
Share type	**Share class**	**Number of shares**	
Common			
OTHER SECURITIES CONVERTIBLE INTO SHARES			
Title	**Conditions for conversion**		

AUTHORIZED CAPITAL			
SHARE CAPITAL			
Type of capital	**Date of authorization or approval**	**Amount of the capital (Reais)**	**Term for paying in**
AUTHORIZED CAPITAL	03/28/2013	5,730,307,719.82	
Number of common shares	**Number of preferred shares**	**Total number of shares**	
		0	
SHARE CAPITAL BY SHARE CLASS			
Share type	**Share class**	**Number of shares**	
Common			
OTHER SECURITIES CONVERTIBLE INTO SHARES			
Title	**Conditions for conversion**		

12.2. Foreign issuers - Rights and rules

Item not assignable, since BB Seguridade is a national issuing company.

12.3. Securities issued in Brazil

Item not applicable, since as of the date of this Reference Form no securities other than shares have been issued.

12.4. Number of securities holders

Item not applicable, since as of the date of this Reference Form no securities other than shares have been issued.

12.5. Markets of Negotiation in Brazil

The shares issued by BB Seguridade have been traded on B3's Novo Mercado since April 29, 2013.

12.6. Trading in foreign markets

TRADING IN FOREIGN MARKETS		
Monetary value	**Identification of the security**	**Country**
American Depositary Receipt - Level I	BBSEY	United States of America
Securities market	**Management entity**	**Percentage**
Secondary	Over-the-Counter (OTCMarket)	1.32%
Date of admission	**Date of listing start**	**Trading segment**
03/28/2014	03/28/2014	Yes
Description of the trading segment		
Over-the-Counter.		
Proportion of certificates of deposit abroad		**Description of the proportion of certificates of deposit abroad**
Yes		1:1 (one ADR for each common share)
Depositary bank	**Description of the depositary bank**	
Yes	On 12/31/2025, J.P. Morgan Chase Bank, N.A. was the Depositary bank	
Custodian institution	**Description of the custodian institution**	
Yes	On 12/31/2025, Banco Bradesco was the custodian institution	

12.7. Securities issued abroad

As of the date of publication of this Reference Form, BB Seguridade had no securities issued abroad.

12.8. Destination of public offering resources

There have been no public offerings for distribution of securities by the issuer in the last three (3) years.

12.9. Other relevant information

All the information considered relevant was provided in the previous items.

13 IDENTIFICATION OF PEOPLE RESPONSIBLE FOR THE CONTENT OF THE FORM

13.1. Responsible parties identification

IDENTIFICATION OF THOSE RESPONSIBLE FOR THE FORM	
All those responsible for the form declare that: **a. They reviewed the reference form.** **b. All the information contained in the form complies with CVM Resolution No. 80/22, in particular Articles 15 to 20.** **c. The information contained therein is a true, accurate, and complete picture of the issuer's activities and the risks inherent in its activities.**	
Names of those Responsible for the Content of the Form	**Position of the Person Responsible**
Delano Valentim de Andrade	Chief Executive Officer
Rafael Augusto Sperendio	Chief Investor Relations Officer