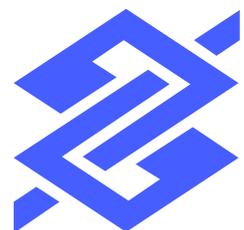


# Risk Management

## Report 3Q24





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## Introduction

This report presents information from Banco do Brasil's conglomerate, according to Bacen Resolution 54/2020, that established a new template on the release of the Risk Management - Pillar 3 Report. The measure is one of the actions of Agenda BC +, pillar SFN Mais Eficiente (Most Effective Banking Industry), and aims to improve governance mechanisms and transparency of the information made available.

The tables<sup>1</sup> were divided according to their periodicity of disclosure (quarterly, half-yearly and yearly), as listed below. The tables have a fixed format with quantitative information, according to the model provided by Bacen, and cannot be modified in its presentation, in order to preserve comparability between financial institutions.

- a) In 1Q and 3Q the quarterly tables are released;
- b) In 2Q the quarterly and half-yearly tables are released;
- c) In 4Q all the tables are released.

The information is also available in the open data form, available at Bacen website ([dadosabertos.bcb.gov.br](https://dadosabertos.bcb.gov.br)).

Pillar 3 Report is guided by the Risk and Capital Management Specific Policy, regulated by CMN Resolution 4,557/2017. This Policy guides the behavior of Banco do Brasil. Entities linked to Banco do Brasil (ELBB) are expected to define their directions based on these guidelines, considering the specific needs and the legal and regulatory aspects to which they are subject. The main aspects of the Policy linked with the information disclosure are listed below:

- a) We are transparent in the disclosure of risk and capital management information;
- b) We disclose information in accordance with best practices, banking legislation, the needs of external users and our interests, safeguarding those of a confidential and proprietary nature;
- c) We disclose the relevant information that allows investors and interested parties to prove the sufficiency of our capital to cover all the risks assumed;
- d) We consider relevance criteria when defining information provided to the market and use technical parameters to select those to be disclosed;
- e) We guarantee the reliability and integrity of the information provided to the external public;
- f) We submitted the information to be disclosed, as well as the elaboration and disclosure process to the validation of the internal control system;
- g) We respect bank secrecy and preserve data confidentiality when disclosing information;
- h) We provide risk and capital management information at [www.bb.com.br/ri](http://www.bb.com.br/ri) (Portuguese version) and [www.bb.com.br/ir](http://www.bb.com.br/ir) (English version).

The information disclosed may be rectified voluntarily or as determined by the Central Bank of Brazil, if inconsistencies are identified. In this case it will be republished on the BB portal.



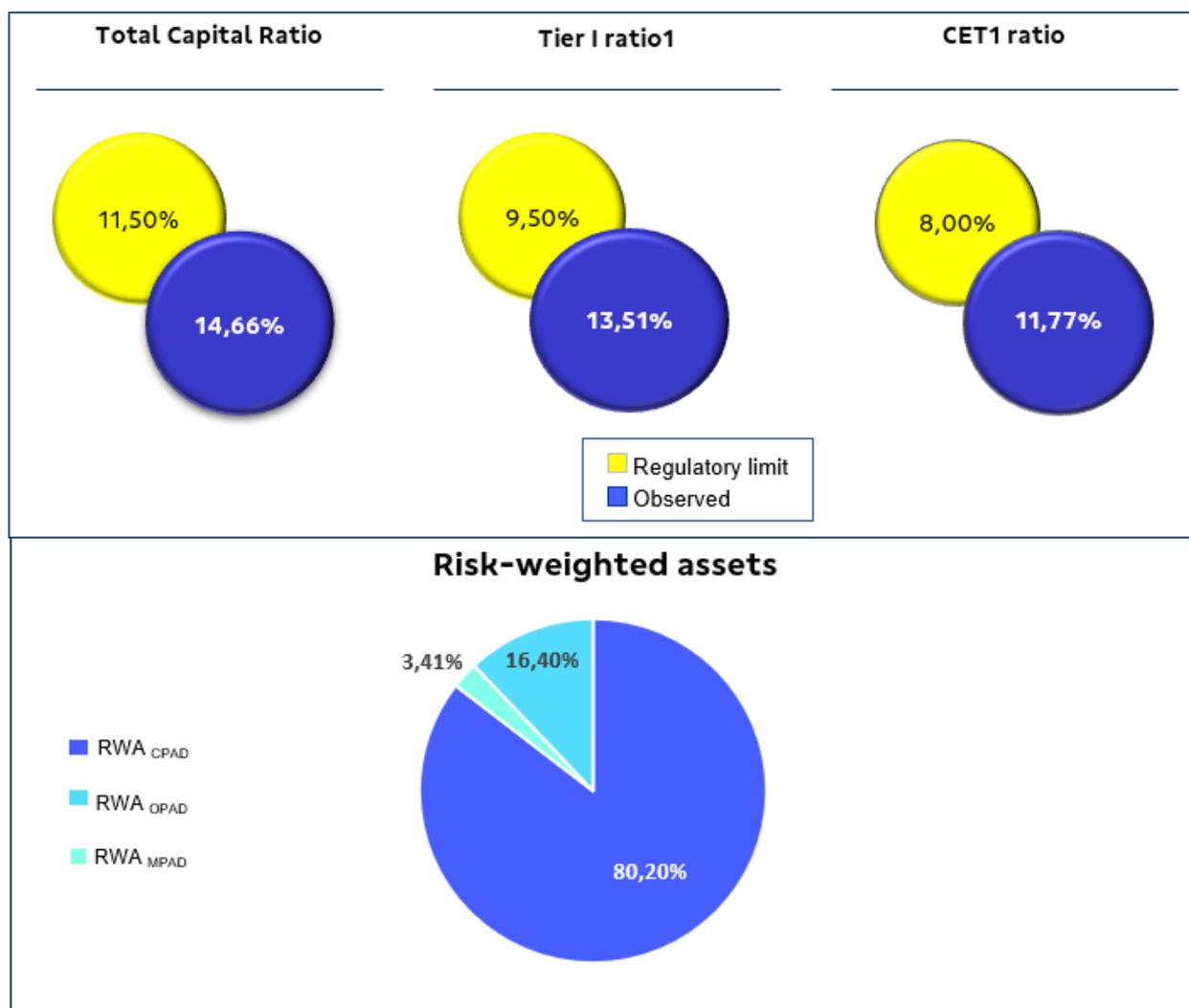
## Main Indicators

Capital adequacy is assessed based on regulatory requirements and prudential management limits, whose objective is to maintain BB capital at adequate levels to cover the risks incurred, seeking the optimization of resources, the sustainability of the Bank and the financial system.

Therefore, minimum regulatory capital limits are defined considering the relationship among Risk-weighted assets (RWA), Common Equity Tier I (CET1), Tier I (CN1) and Total Capital (PR), calculated as defined in prudential regulation. BB also assess capital adequacy following the vision of economic capital through stress tests, according to the economic capital view, which has as characteristic a better adherence to the characteristics of institution. The focus is on organic capital generation and credit growth in line with the best risk-return ratio.

The consolidation scope used as the basis for verifying the operating limits is the Prudential Conglomerate, defined in CMN Resolution 4,950/2021, in force since January 1st, 2022. Under the terms of the Accounting Plan for Financial Institutions (Cosif), the Prudential Conglomerate covers not only financial institutions, but also consortium administrators, payment institutions, companies that carry out the acquisition of operations or directly or indirectly assume credit risk, on which have direct and indirect control and investment funds in which the conglomerate substantially retains risks and benefits.

The following figure shows the main indicators of the report, calculated based on the BB Prudential Conglomerate, considering the position as of 09/30/2024:





## KM1 - Key Metrics: Quantitative information on prudential requirements

The table below shows the key metrics established by prudential regulation, such as regulatory capital, leverage ratio and liquidity indicators.

The capital indexes were calculated according to the criteria established by CMN Resolutions 4,955/2021, and 4,958/2021, which define the calculation of the Total Capital (PR) and the Minimum Required Reference Equity (PRMR) in relation to Risk Weighted Assets (RWA), respectively.

The following table shows the evolution of the Total Capital Ratio (IB), the CET1 ratio (ICP), the Tier 1 Ratio (ICN1), the IRRBB portion, the PR matching margin and the Additional CET1 buffer requirements as a percentage of RWA (ACP).

Table 1 - KM1 - Key Metrics: Quantitative information on prudential requirements

R\$ thousand

	a	a	a	a	b
	Set/2024	Jun/2024	Mar/2024	Dec/2023	Sep/2023
<b>Available capital (amounts)</b>					
1 Common Equity Tier I (CET1)	149.177.576	143.271.011	139.852.104	136.356.255	137.937.500
2 Tier I	171.172.759	160.679.853	163.153.809	156.430.953	161.673.246
3 Total Capital	185.841.208	175.348.301	177.822.258	174.033.091	179.275.385
3b Excess of resources invested on permanent assets	0	0	0	0	0
3c Total Capital Detachments	0	0	0	0	0
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	1.267.437.719	1.235.313.322	1.175.115.914	1.124.754.293	1.104.000.563
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio	11,77%	11,60%	11,90%	12,12%	12,49%
6 Tier I ratio	13,51%	13,01%	13,88%	13,91%	14,64%
7 Total Capital Ratio	14,66%	14,20%	15,13%	15,47%	16,24%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement	2,50%	2,50%	2,50%	2,50%	2,50%
9 Countercyclical capital buffer requirement	0,00%	0,00%	0,00%	0,00%	0,00%
10 Systemic capital buffer requirement	1,00%	1,00%	1,00%	1,00%	1,00%
11 Total of bank CET1 specific buffer requirements	3,50%	3,50%	3,50%	3,50%	3,50%
12 CET1 available after meeting the bank's minimum capital requirements	3,77%	3,60%	3,90%	4,12%	4,49%
<b>Leverage Ratio (LR)</b>					
13 Total exposure	2.463.523.262	2.350.835.187	2.293.934.157	2.165.354.836	2.240.563.141
14 LR	6,95%	0,07%	7,11%	7,22%	7,22%
<b>Liquidity Coverage Ratio (LCR)</b>					
15 Total high-quality liquid assets (HQLA)	212.787.420	221.126.238	232.989.069	219.805.320	225.811.181
16 Total net cash outflow	114.121.733	118.743.056	113.071.752	123.470.200	106.061.069
17 LCR ratio	186,46%	186,22%	206,05%	178,02%	212,91%
<b>Net Stable Funding Ratio (NSFR)</b>					
18 Total available stable funding (ASF)	1.205.479.242	1.184.459.143	1.141.549.342	1.146.322.268	1.095.866.180
19 Total required stable funding (RSF)	1.128.395.172	1.093.775.073	1.036.955.336	1.019.634.973	982.722.205
20 NSFR ratio	106,83%	108,29%	110,09%	112,42%	111,51%

### Comentários

In comparison with the 2nd quarter/2024, there were increases in credit risk RWA, mainly due to the growth in typical credit exposures and participations, in addition to the increase in tax credit.



## OV1: Overview of risk-weighted assets (RWA)

The table below presents an overview of the amount of risk-weighted assets (RWA) used to calculate the minimum requirement for Total Capital (PR).

The Minimum Requirement for PR (PRMR) is the equity required by institutions and conglomerates authorized to operate by Bacen, to face the risks to which they are exposed, due to the activities developed, and is defined by CMN Resolution 4,958/2021.

The PRMR corresponds to the application of the "F" factor to the amount of risk-weighted assets (RWA), being 8% of the RWA.

In calculating the amount of risk-weighted assets (RWA), the sum of the following portions is considered:

- a) Credit Risk ( $RWA_{CPAD}$ ), relating to credit risk exposures subject to the calculation of the capital requirement using a standardized approach;
- b) Market Risk ( $RWA_{MPAD}$ ), relating to market risk exposures subject to the calculation of capital requirements using a standardized approach; and
- c) Operational Risk ( $RWA_{OPAD}$ ), relating to the calculation of capital required for operational risk using a standardized approach.

The scope of consolidation, used as a basis for checking the operating limits, considers the Prudential Conglomerate, as per CMN Resolution 4,950/2021.

Table amended by Bacen Normative Instruction 385 of 05/30/2023, coming into force on 07/01/2023.

Table 2 - OV1: Overview of risk-weighted assets (RWA)

R\$ thousand

OV1: Overview of RWA	a		b		c	
	RWA				Minimum capital requirements	
	Set/2024	Jun/2024	Set/2024	Jun/2024	Set/2024	Jun/2024
1 Credit Risk	953.193.057	934.371.681	953.193.057	934.371.681	76.255.445	76.255.445
2 Of which: standardized approach	953.193.057	934.371.681	953.193.057	934.371.681	76.255.445	76.255.445
3 Of which: basic IRB approach	0	0	0	0	0	0
5 Of which: advantage IRB approach	0	0	0	0	0	0
6 Counterparty credit risk (CCR)	16.660.554	17.704.823	16.660.554	17.704.823	1.332.844	1.332.844
7 Of which: standardized approach for counterparty credit risk (SA-CCR)	12.072.607	15.106.290	12.072.607	15.106.290	965.809	965.809
7a Of which: CEM approach	0	0	0	0	0	0
9 Of which: other	4.587.947	2.598.533	4.587.947	2.598.533	367.036	367.036
12 Equity investments in funds – look-through approach	959.835	2.003.666	959.835	2.003.666	76.787	76.787
13 Equity investments in funds – mandate-based approach	0	0	0	0	0	0
14 Equity investments in funds – fall-back approach	760.355	576.687	760.355	576.687	60.828	60.828
16 Securitisation exposures in banking book	0	0	0	0	0	0
25 Amounts for exposures not deducted from total capital calculation	55.941.591	53.726.629	55.941.591	53.726.629	4.475.327	4.475.327
<b>20 Market risk</b>	<b>41.283.913</b>	<b>47.429.366</b>	<b>41.283.913</b>	<b>47.429.366</b>	<b>3.302.713</b>	<b>3.302.713</b>
21 Of which: standardized approach (SA)	41.283.913	47.429.366	41.283.913	47.429.366	3.302.713	3.302.713
22 Of which: internal model approach (IMA)	0	0	0	0	0	0
<b>24 Operational risk</b>	<b>198.638.414</b>	<b>179.500.470</b>	<b>198.638.414</b>	<b>179.500.470</b>	<b>15.891.073</b>	<b>15.891.073</b>
<b>1 Payment Risk (RWAsp)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>29 Total (1+6+12+13+14+16+20+24+1+25)</b>	<b>1.267.437.719</b>	<b>1.235.313.322</b>	<b>1.267.437.719</b>	<b>1.235.313.322</b>	<b>101.395.018</b>	<b>101.395.018</b>

### Comentários

Comparing to the 2nd quarter/2024, there was a increase in exposures not deducted in the calculation of the Referential Equity mainly due to the shareholders equity. In comparison with the 2nd quarter/2024, there were increases in credit risk RWA, mainly due to the growth in typical credit exposures and participations, in addition to the increase in tax credit.

The main variations in the RWAmPAD portion occurred in the RWAcam, RWAcva and RWAdrc portions, mainly resulting from the bank's strategy for exposure in currencies, in the commercial bank and treasury, and the inclusion of the DRC in accordance with BCB Resolution No. 313 of 04/26/2023. In compliance with art. 11 I-b of BCB Resolution No. 111, of 07/06/2021, it is reported that no portfolio or accounting category reclassifications were carried out in the third quarter of 2024.



## LR2: Leverage Ratio common disclosure template

The leverage ratio (RA) is defined as the ratio between Tier I Capital and Total Exposure, calculated in accordance with Bacen Circular 3,748/2015. The ratio is intended to be a simple measure of leverage that is not risk sensitive, so it does not take into account risk weighting factors (RPF) or mitigations.

The Leverage Ratio, whose minimum requirement is 3%, aims to avoid excessive leverage by financial institutions and the consequent increase in systemic risk, with undesirable impacts on the economy.

The table below details the components of the Total Exposure used to calculate the RA, referred to in Bacen Circular 3,748/2015.

Table 3 - LR2: Leverage Ratio common disclosure template

R\$ Thousand

	a	b
	Set/2024	Jun/2024
<b>On-balance sheet exposures</b>		
1	1.921.796.020	1.958.890.373
2	-37.510.198	-37.477.311
3	1.884.285.822	1.921.413.062
<b>Transactions using Derivative Financial Instruments</b>		
4	5.208.639	5.515.010
5	5.042.878	4.441.765
7	0	0
8	0	0
9	0	0
10	0	0
11	10.251.517	9.956.775
<b>Repurchase Transactions and Securities Lending</b>		
12	497.595.366	350.737.008
13	0	0
14	9.456.308	6.525.821
15	0	0
16	507.051.674	357.262.829
<b>Off-balance sheet items</b>		
17	225.993.781	227.657.775
18	-164.059.532	-165.455.255
19	61.934.249	62.202.520
<b>Capital and Total Exposure</b>		
20	171.172.759	160.679.853
21	2.463.523.262	2.350.835.187
22	6,95%	6,84%



## LIQ1: Liquidity Coverage Ratio – LCR

The Liquidity Coverage Ratio (LCR) is required for financial institutions that are classified in the S1 segment, in accordance with CMN Resolution 4,401/2015.

The LCR calculation follows the standardized stress scenario model established by Bacen through Circular Bacen 3,749/2015. This model complies with international guidelines and aims to guarantee the existence of sufficient high quality liquid assets to support a financial stress scenario with a 30 - day term.

The regulatory stress scenario used to calculate the LCR considers idiosyncratic and market shocks that results in:

- a) partial funding loss from retail operations and wholesale operations without collaterals.
- b) reduction in the institution`s ability to raise short - term funds;
- c) additional outflow of funds under agreement due to three levels credit risk downgrade, including additional collateral requirement;
- d) increase in the volatility of prices, rates or indexes that impact the quality of a collateral or the potential future exposure of derivative positions, resulting in the application of greater discounts to a collateral or additional collateral call, or other demands for liquidity;
- e) withdrawals higher than expected in lines of credit and liquidity granted; and
- f) the potential need to repurchase bonds issued or honor non-contractual obligations aiming to mitigate reputational risk.

Thus, LCR is the ratio between high quality liquid assets (HQLA) and the expected total net cash outflow for the next 30 days, as the following formula shows:

$$LCR = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows}}$$

Where: Net Cash Outflows = Cash Outflows (-) Cash Inflows

Cash Inflows is limited to 75% of cash outflows

The HQLA are assets that remain liquid in markets during periods of stress, which are easily and immediately converted into cash with low or without losses, it has no impediments, with a low risk and whose pricing is easy and right, i.e. that meet the minimum requirements set by the regulator (Bacen Circular 3,749/2015).

Net cash outflows are the cash outflows minus the cash inflows. Cash outflows are estimated by multiplying the balances of the various categories of obligations and commitments, recorded to liabilities or off-balance sheet, by weighting factors. Cash inflows are estimated by the multiplication by weighting factors, the balances of the various categories of receivables without default, for which there is no expectation of counterparty failure in the next 30 days.

The following table informs the cash inflows and outflows, as well as the institution's stock of High Liquidity Assets (HQLA), according to the definitions and calculation methodology established in Bacen Circular 3,749/2015. The following table, for the 3rd quarter/2024, shows LCR figures calculated using the average values of daily observations sent to Bacen from July to September 2024:



Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

Sep/2024

R\$ thousand

	a	b
	Unweighted amount	Weighted amount
High Quality Liquid Assets (HQLA)	-	-
1 Total High Quality Liquid Assets (HQLA)	-	212.787.420
Cash outflows	-	-
2 Retail funding, of which:	578.966.253	50.243.609
3 Stable funding	327.115.933	16.355.797
4 Less stable funding	251.850.320	33.887.813
5 Non-collateralized wholesale funding, of which:	163.912.894	91.253.679
6 Operating deposits (all counterparties) and affiliated cooperative deposits	14.440.435	2.131.683
7 Non-operational deposits (all counterparties)	115.888.101	55.537.639
8 Non-collateralized obligations	33.584.358	33.584.358
9 Collateralized wholesale funding	0	10.580.066
10 Additional requirements, of which:	170.384.436	22.347.561
11 Related to exposure to derivatives and other collateral requirements	20.051.193	8.274.005
12 Related to funding losses through the issue of debt instruments	3.050.089	3.050.089
13 Related to lines of credit and liquidity	147.283.154	11.023.468
14 Other contractual obligations	38.341.448	38.341.448
15 Other contingent obligations	408.742.616	9.192.605
16 Total Cash Outflows	1.360.347.647	221.958.969
Cash inflows	-	-
17 Collateralized loans	210.050	0
18 Outstanding loans whose payments are fully up-to-date	41.971.516	30.194.912
19 Other cash inflows	86.518.672	77.642.323
20 Total Cash Inflows	128.700.238	107.837.235
Total Adjust. Amount	-	-
21 Total HQLA	-	212.787.420
22 Total net cash outflows	-	114.121.733
23 Liquidity Coverage Ratio (LCR)	-	186,46

### Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R\$ 212.8 billion in the quarter, mainly composed of sovereign bonds, central bank reserves and cash. In the period, Net Cash Outflows totaled an average of R\$ 114.1 billion, mainly composed of Funding from Retail, Wholesale, Additional Requirements, Contractual Obligations and Contingents, offset by Cash Inflows from Loans and Other Expected Inflows. Therefore, the average LCR in the quarter is 186.5%, above the regulatory limit, indicating that the institution has sufficient available stable funding to support losses in the standardized stress scenario.



## LIQ2: Net Stable Funding Ratio – NSFR

The Net Stable Funding Ratio (NSFR) is a requirement for financial institutions classified in S1 segment, in accordance with CMN Resolution 4,616/2017.

The calculation of NSFR follows a methodology established by Bacen, through Circular 3,869/2017, which is aligned with Basel international guidelines and aims to ensure that financial institutions finance their activities with stable funding in a long-term view.

The NSFR is defined by the following calculation formula:

$$NSFR = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

### Available Stable Funding – ASF

The available Stable Funding (ASF) refers to liabilities and equity weighted by a discount factor, as provided in Bacen Circular 3,869/2017.

The ASF is comprised mainly of the institution's capital, in addition to retail and wholesale fundings.

### Required Stable Funding – RSF

Required Stable Funding (RSF) correspond to the balance in stock, weighted by the respective weighting factors, of the elements recorded in assets and of exposures not accounted for in the institution's balance sheet (off-balance exposures), according to Bacen Circular 3,869/2017.

The RSF is comprised mainly by loans, compulsory deposits, public and private bonds, interbank applications, permanent assets and tax credit.

Each element of assets, liabilities, equity and off-balance exposures must comprise the amount of ASF and RSF, being demonstrated by maturity terms of zero to six months, six months to one year and greater than one year.

Depending on the liquidity level of the asset, the stability level of liabilities and equity, as well as the distribution by maturity dates, transactions receive specific weights, resulting in the calculation of the indicator.

The following table presents Banco do Brasil Prudential Conglomerate NSFR of ending of 3Q24:



Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

Sep/2024

R\$ thousand

	a	b	c		e
	Unweighted value by residual maturity				
	No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	Weighted value
<b>Available Stable Funding (ASF)</b>					
1 Capital	0	0	0	220.387.716	220.387.716
2 Total Capital, gross of regulatory deductions	0	0	0	205.719.267	205.719.267
3 Other capital instruments not included on line 2	0	0	0	14.668.449	14.668.449
4 Retail funding, of which:	484.116.765	127.474.602	0	2.622	568.427.997
5 Stable funding	284.900.321	74.962.571	0	0	341.869.748
6 Less stable funding	199.216.444	52.512.031	0	2.622	226.558.250
7 Wholesale funding, of which:	53.223.363	940.280.866	24.741.628	104.259.917	181.079.824
8 Operating deposits and affiliated cooperative deposits	9.614.324	0	0	0	4.807.162
9 Other wholesale funding	43.609.039	940.280.866	24.741.628	104.259.917	176.272.662
10 Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	58.317.791	516	31	0
11 Other liabilities, of which:	0	193.827.784	4.666	235.581.371	235.583.704
12 Derivatives in which replacement value is less than zero			4.432.846		
13 Other liabilities elements or shareholders' equity not included in the previous lines	0	189.394.938	4.666	235.581.371	235.583.704
<b>14 Total Available Stable Funding (ASF)</b>	-	-	-	-	<b>1.205.479.242</b>
<b>Required Stable Funding (RSF)</b>					
15 Total High Quality Liquid Assets (HQLA)	-	-	-	-	45.534.111
16 Deposits held at other financial institutions for operational purposes	0	0	0	0	0
17 Bonds, securities and operations with financial institutions, non-financial institutions and central banks, of which:	0	748.674.653	170.731.015	698.538.758	832.374.964
18 Operations with financial institutions collateralized by Level 1 HQLA	0	494.539.428	0	274.317	49.728.260
19 Operations with financial institutions collateralized by Level 2A, 2B HQLA or non-collateralized	0	0	0	0	0
20 Loans and financing granted for retail and wholesale customers, central government and central banks operations, of which:	0	178.919.698	152.913.143	518.952.749	608.914.333
21 The Risk Weighting Factor, referred by Central Bank Circular 3,644, from 2013, is less than or equal to 35% (thirty five percent)	0	0	0	0	0
22 Performing residential mortgages, of which:	0	559.654	482.689	46.496.141	30.743.663
23 Referred by Central Bank Circular 3,644 from 2013, article 22	0	559.654	482.689	46.496.141	30.743.663
24 Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	74.655.873	17.335.183	132.815.552	142.988.709
25 Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	12.414.269	12.608.528	966.704	0
26 Other assets, of which:	0	115.184.591	10.558.523	193.235.641	243.402.735
27 Gold and commodities transaction, including ones with physical settlement	0	-	-	-	0
28 Assets provided, due to initial margin deposit as collateral for derivatives operation and participation in mutualized guarantee funds of clearing house or service providers of clearing and settlement that may arbitrate as central counterparty	-		8.878.032		2.459.967
29 Derivatives in which replacement value is more than or equal to zero	-		1.551.123		1.551.123
30 Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin	-		221.642		221.642
31 Other assets not included in the previous lines	0	115.184.591	10.558.523	182.584.844	239.170.003
32 Off-balance sheet operations	0	230.848.953	0	0	7.083.361
<b>33 Total Required Stable Funding (RSF)</b>	-	-	-	-	<b>1.128.395.172</b>
34 NSFR (%)	-	-	-	-	106,83%

**Comments**

Banco do Brasil reported the Available Stable Funding (ASF) of R\$ 1.205 trillion, and the Required Stable Funding (RSF) of R\$ 1.128 trillion in 3Q24. As a result, the NSFR reached 106.83% at the end of the quarter, demonstrating that the Institution has sufficiently stable funding to provide liquidity for its activities in the long term.

**MR1: Market risk under standardised approach**

The table below discloses the amount of risk weighted assets for market risk calculated using the standardized approach (RWAMPAD).

Table 6 - MR1: Market risk under standardized approach

Sep/2024

R\$ mil

		a
Fatores de risco		'RWAMPAD
1	Interest rate	10.423.857
1a	Fixed Rate in Reais (RWAJUR1)	5.338.141
1b	Foreign Currency Coupon (RWAJUR2)	3.318.686
1c	Price Index Coupon (RWAJUR3)	1.767.030
1d	Interest Rate Coupon (RWAJUR4)	0
2	Shares (RWAACS)	21.251
3	Foreign exchange (RWACAM)	16.446.244
4	Commodity (RWACOM)	4.082.667
Outros	RWA DRC	4.186.824
Outros	RWA Derivativos (RWA CVA)	6.123.070
<b>9</b>	<b>Total</b>	<b>41.283.913</b>

**Comentários**

The main variations in the RWAMPAD portion occurred in the RWACAM, RWACVA and RWADRC portions, mainly resulting from the bank's strategy for exposure in currencies, in the commercial bank and treasury, and the inclusion of the DRC in accordance with BCB Resolution No. 313 of 04/26/2023. In compliance with art. 11 I-b of BCB Resolution No. 111, of 07/06/2021, it is reported that no portfolio or accounting category reclassifications were carried out in the third quarter of 2024.

The amounts reported in table MR1 are the results of calculations of regulatory capital to cover Market Risk, carried out in accordance with Bacen Circulars: 3,634/2013, 3,635/2013, 3,636/2013, 3,637/2013, 3,639/2013, 3,641/2013 and 291/2023, and its respective updates.