





49.6%

Free Float

26.1%

In 2024, were distributed

R\$ 15.2 billion

In Dividends and IOC

R\$ 2.86

Amount per share

**45%**<sup>3</sup>

2024 Payout

## 1.5 million

shareholders

99%

are Individuals shareholders

There are no noncontrolling investors with more than 5% of the shares



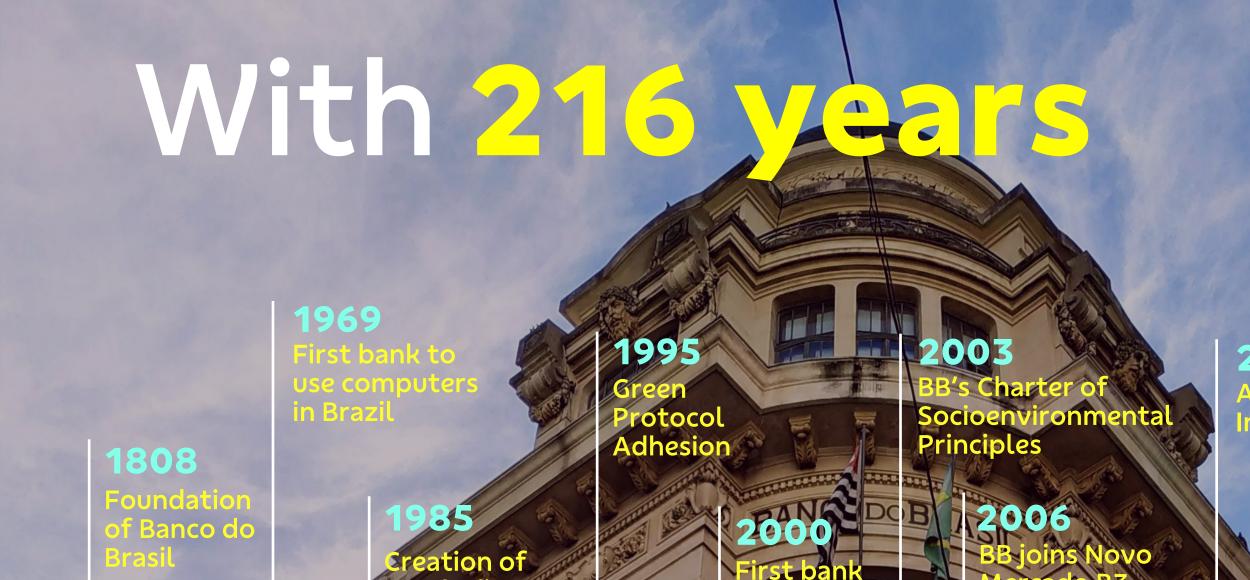












2013
Artificial
Intelligence Service

2017
Opening
account
100% digital

2020

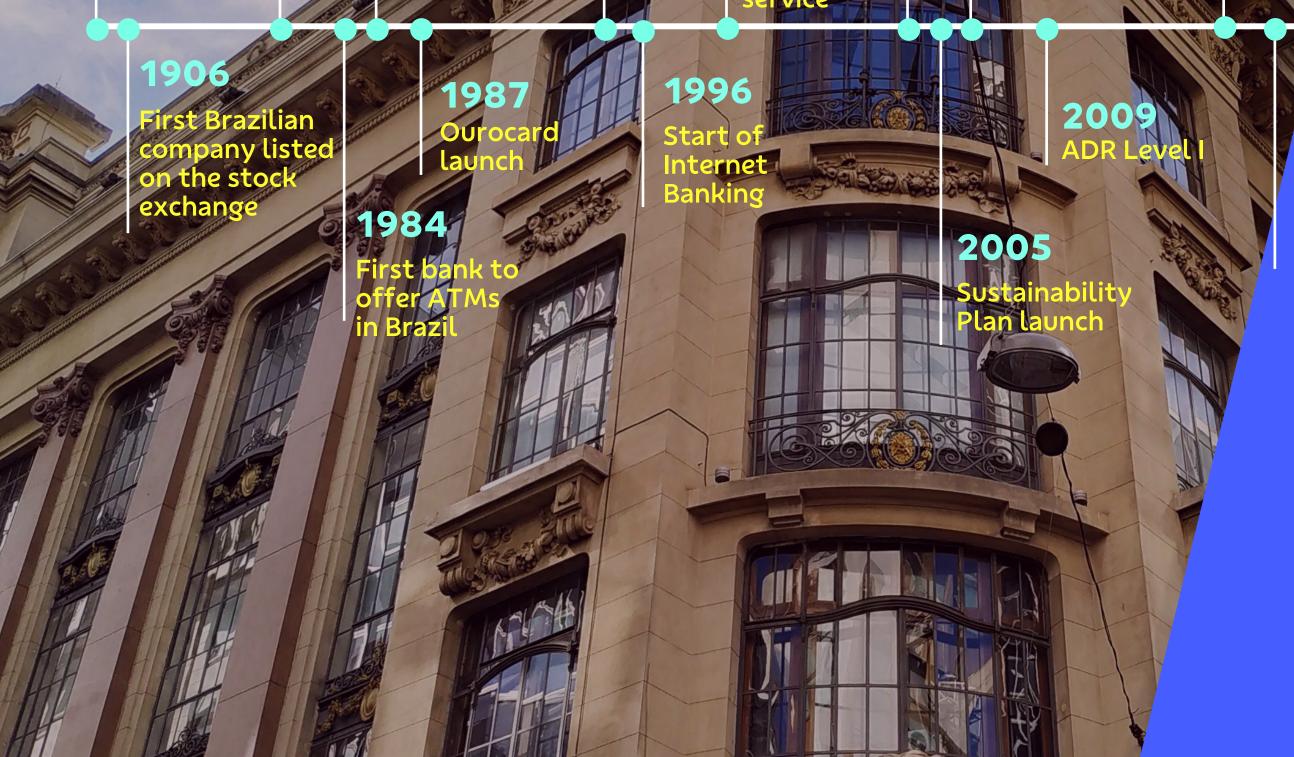
Sustainable Finance Framework 2022

Approval of Social, Environmental and Climate Responsibility Policy

Issuance of the 1st Social Bond

2024

Phygital service with the 1st Ponto BB



2015

BB's Socioenvironmental Responsibility Policy 2021

Signature of TCFD

Shopping BB launch

Venture Capital Program

2023

Use of generative artificial intelligence

Issuance of the 1st Sustainability Bond 2025

World's Most Sustainable Bank for the 6th time

GRSAC
Report on Social, Environmental
and Climate Risks and
Opportunities

of history,



One of the Largest financial conglomerate in the world



Stake:

49.99%

# We are present

wherever, however and whenever the customer wants

86 million customers

Dec/24

**Operating in 90 countries** 

through own network and banking correspondents



Service face-to-face

3,997 Branches

3,171 Traditional 826 Especialized

6,695 Service Posts

16,806 MaisBB Network Digital

93.8%

of transactions are carried out on digital channels

31.5 million Active digital customers

20.2 million

WhatsApp customers

## Omnichannel

integrated channels and unique customer experience



























**Loan Portfolio** 

16%

Agribusiness

Market Share

50%

Total Deposits<sup>1</sup>

17%

Payroll Loan

210/o
Market Share

Asset Management

1st place



Insurance Rural and Credit life

1st place



**Pension Plans** 

1st place





# With solutions for every moment of life





Loans



Credit Card



Consortium



**Agribusiness Solutions** 



**Exchange** 



Sustainable **Solutions** 



Investments





Asset Management



**Financial Advisory** 



Premium Bonds



**Shopping BB with** non-financial solutions

## and much more!

Discover all our products and services at bb.com.br





+ 108%

Increase in the IT investiment (2023 + 2024)/(2021 + 2022)

+ 300%

Number of products using data (Al and Analytics – 2024/2023)

4 trillion
of IT in 2024



The financial app
most accessible on the market (FinFacts Google 2024)







# and a Corporate Governance strong and transparent



Long-term strategic planning (5 years)



Structure of Statutory Committees



Senior Management Remuneration: 50% paid in shares

(vesting period: 4 years)



Segregation of responsibility



Related party transactions report





## **Board of** Officers







**Ana Cristina** Rosa Garcia Chief Corporate Officer



Felipe Guimarães Geissler Prince Chief Risk Officer



José Ricardo Sasseron Chief Government **Business and Corporate** Sustainability Officer



Marco Geovanne **Tobias da Silva**Chief Financial Officer





Francisco Augusto Lassalvia Chief Wholesale Officer



Luiz Gustavo **Braz** Lage Chief Agribusiness and Family Farming Officer



Marisa Reghini Ferreira Mattos Chief Technology Officer

Diversidade



Female

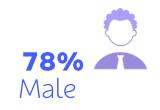


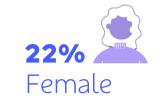


Black and Mixed-race

## + 23 statutory officers

Up to 27 Officers, restricted to active employees (BB bylaws, art. 24)





## Board of Directors and Supervisory Board



### **Board of Directors**

#### Dario Carnevalli Durigan

Chairperson Indicated by Ministry of Economy

#### Anelize Lenzi Ruas de Almeida

Vice-president Indicated by Ministry of Economy

#### Elisa Vieira Leonel

Indicated by Ministry of Economy

#### Paulo Roberto Simão Bijos

Indicated by Ministry of Economy

Male

2

LGBTQIAPN+



Female

### Black and Mixed-race

#### **Kelly Tatiane Martins Quirino**

Elected by Banco do Brasil's Employees

#### **Tarciana Paula Gomes Medeiros**

CEO of Banco do Brasil

#### Marcelo Gasparino da Silva

Indicated by minority shareholders Independent Member

#### Robert Juenemann

Indicated by minority shareholders Independent Member

## Supervisory Board

#### Renato da Motta **Andrade Neto**

Chairperson Indicated by Ministry of Economy

#### Bernard **Appy**

8

Female

Male

Incumbent Indicated by Ministry of Economy

#### **Tatiana** Rosito

Incumbent Indicated by Ministry of Economy

#### Manoel Nazareno Procópio de Moura Júnior

Alternate Indicated by Ministry of Economy

#### Ivan Tiago Machado Oliveira

Alternate Indicated by Ministry of Economy

#### Gileno Gurgão Barreto

Incumbent Indicated by minority shareholders Independent Member

#### **Antônio Emílio Bastos Freire**

Alternate Indicated by minority shareholders Independent Member

#### Fernando Florêncio Campos

Incumbent Indicated by minority shareholders Independent Member

#### **Andriei** José Beber

Alternate Indicated by minority shareholders Independent Member



## Statutory Advisory Committees to the Board of Directors

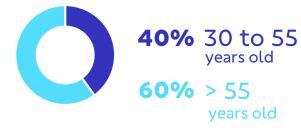
#### **Audit**

Audit and Supervision

## Male

Female

**100%** Independents



#### People Remuneration and Eligibility

Policies on human resources management, remuneration, appointment and succession of directors





**80%** Independents



60% 30 to 55 years old

### **Risk and Capital**

Risk and capital management for institutions that are part of the Prudential Conglomerate





**60%** Independents

### Technology and **Innovation**

Technological trends, new business models and projects or initiatives of innovation





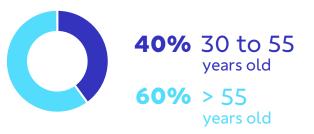
#### **Business Sustainability**

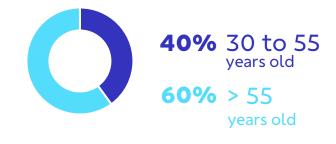
Topics related to sustainability in BB, considering the best market practices and the commitments voluntarily made by the Bank













40% 30 to 55 years old **60%** > 55 years old

# Our Purpose is...

... to be close and relevant in people's lives at all times



# Committed to building a greener, more inclusive and responsible world



## Sustainable Loans



## Sustainable Loan Portfolio

R\$ 500 billion by 2030 Dec/24 balance: R\$ 386.7 billion



### Renewable Energy

R\$ 30 billion by 2030 Dec/24 balance: R\$ 16.7 billion



## **Sustainable Agriculture**

**R\$ 200 billion by 2030**Dec/24 balance: **R\$ 169.6** billion



## Municipal and State Efficiency

R\$ 40 billion by 2030

Dec/24: R\$ **42.2** billion

## Responsible Investments



## Sustainable Investment Funds

R\$ 22 billion in sustainable investment funds<sup>2</sup> by 2030

Dec/24: R\$ **4.1** billion



#### Sustainable Resources

R\$ 100 billion of sustainable funding for BB and its customers

Dec/24: R\$ **50.7** billion

## ESG and Climate Management



## GHG Direct Emissions

Reduce 42% of direct emissions (scope 1) by 2030<sup>4</sup>

Dec/24: **28**% reduction

Offset 100% of scopes 1 and 2 Dec/24: 100%

100% renewable energy<sup>3</sup> use from 2023 onward Dec/24: **100**%



### **Diversity**

30% of women in leadership positions by 2025

**27.4**% in Dec/24

30% of black, mixed-race, indigenous and other ethnicities underrepresented in leadership positions by 2025

**29.1**% in Dec/24



### **Digital Heavy Users**

Get 17 million customers as heavy users by 2025

Dec/24: **12.2** million<sup>5</sup>

## **Positive Impact in Value Chain**



## Financial Inclusion

Renegociate debt of 2.5 million customers by 2025

Dec/24: **2.9** million

Reach 1 million entrepreneurs with loans by 2025

Dec/24: **901.2**k



## Banco do Brasil Foundation

Invest R\$ 1 billion in the BB Foundation by 2030

Dec/24: R\$ **534.9** million



## Reforestation and Forest Conservation

1 million hectares conserved and/or reforested until 2025

Dec/24: **755**k hectares

<sup>(1)</sup> Agriculture, culture, civil defense, education, energy efficiency and public lighting, sport and leisure, road infrastructure, public cleaning, environment, urban mobility, health, security and health surveillance. (2) In alignment with the regulatory change for sustainable investment funds. (3) Own plants, free market and RECs. (4) Compared to base-year, 2022. (5) Reprocessing due to assumption adjustments.

# Awarded and recognized for our ESG achievements



# The most sustainable bank in the world

Recognized by the Global 100 for the sixth time





#### World Portfolio

The best position among banks in the Americas. Benchmark in climate governance.

## FTSE4Good

#### **Index Series**

Benchmark in the Environmental aspect.

cfi.co

The most sustainable bank in South America



## **UN Global Compact Ambassadors:**

"They Lead", "Race is Priority" and "Living Salary".



#### Initiative by King Charles III

To recognize organizations that are leading the global acceleration towards a sustainable transition.



**1st place** among the 100 Brazilian companies with the best ESG Practices.



Rating "A" in the Morgan Stanley Capital International (MSCI) ESG Rating.



ESG Summit Brazil

Winner in the Governance category



**Gender Balance** in the executive board



# We care about diversity

## **Employees**

Black, mixed-Race 26.8% and indigenous

Women: 40.9%

# **Board of Directors**

Black, mixed-Race and indigenous 25.0%

Women: 50.0%

## Leadership

Black, mixed-Race and indigenous 29.1%

Women: 27.4%

# **Executive Board**

Executive **22.2%** Board

Women: 44.4%



## **BB' Diversity Program**

We care about promoting a more inclusive and diverse society.

Discover BB's journey towards Diversity, Equity, and Inclusion

- Race and ethnicity
- Gender equity
- People with disabilities
- Neurodivergence
- Generations
- LGBTQIAPN+



Click or scan the QR Code to learn more about Banco do Brasil's diversity actions





R\$356bn

Individuals Loan Portfolio Dec 2024

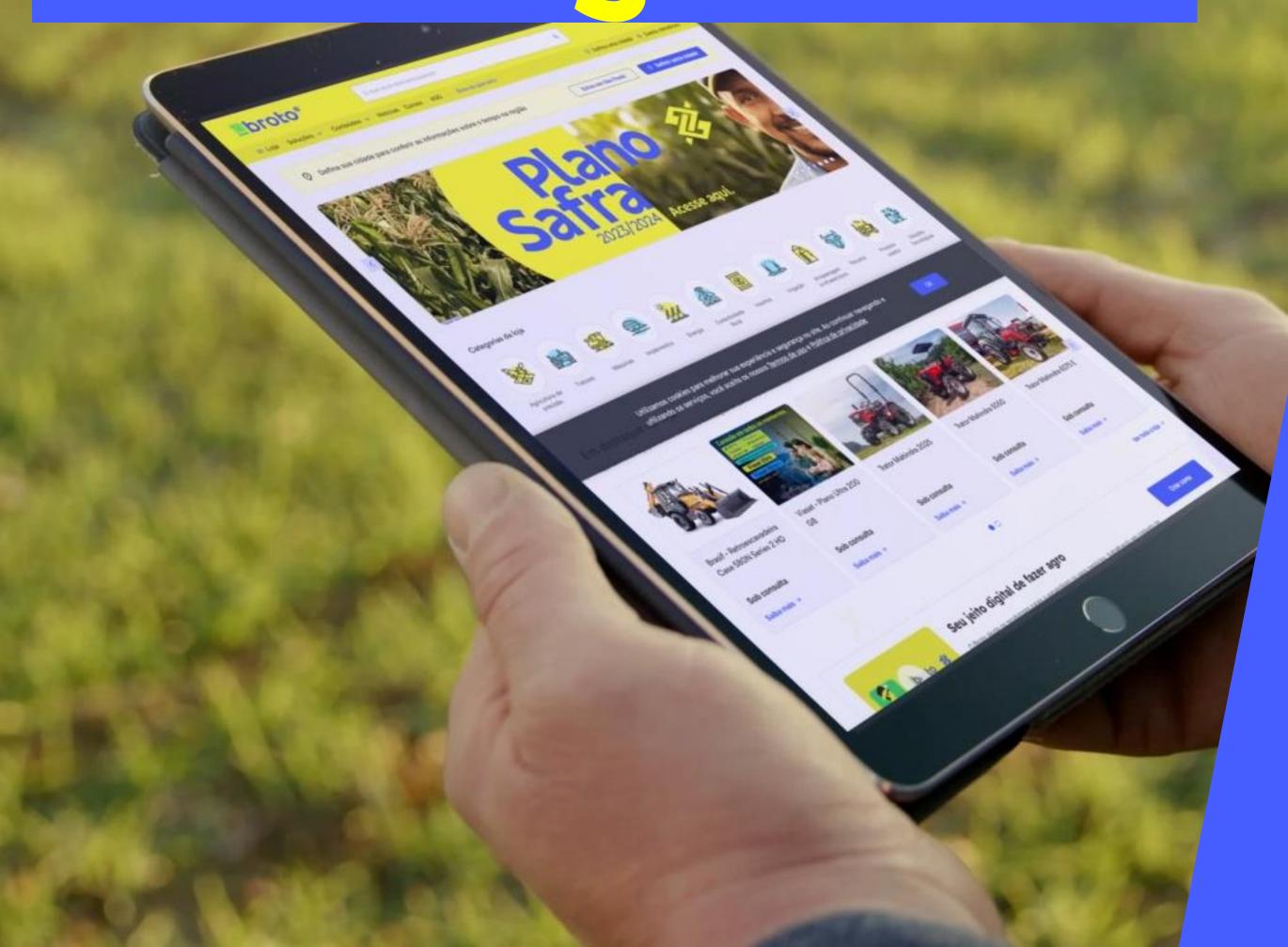
R\$139 bn

Payroll Loan +9.8% dec24/dec23



# Wearethe

Bank of Agribusiness



# R\$ 5 9 8 bn

Agribusiness Loan Portfolio
December 2024

+635 K

operations in 2024 50% in family farming





680 K

SMEs benefited with credit





R\$ 258 bn

Coporate Loan Portfolio

December 2024

+ 12 5 K

Costumers benefited in 2024





R\$ 5 6 // bi

Sustainable loan portfolio
December 2024

Operations with positive social and environmental impact

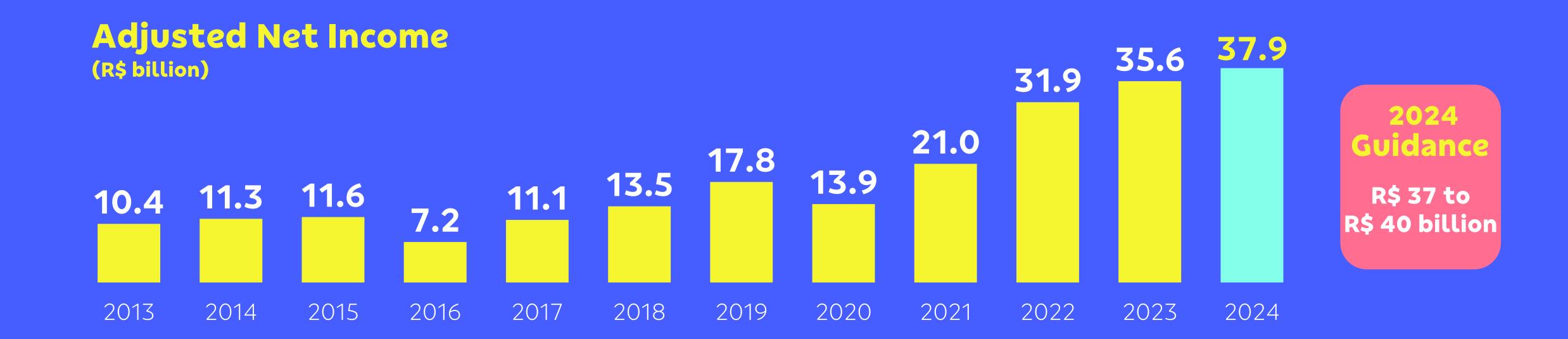
The Sustainable Credit Portfolio is accredited by an independent assessment. Check the complete assessment:



# On a positive trajectory of sustainable results.



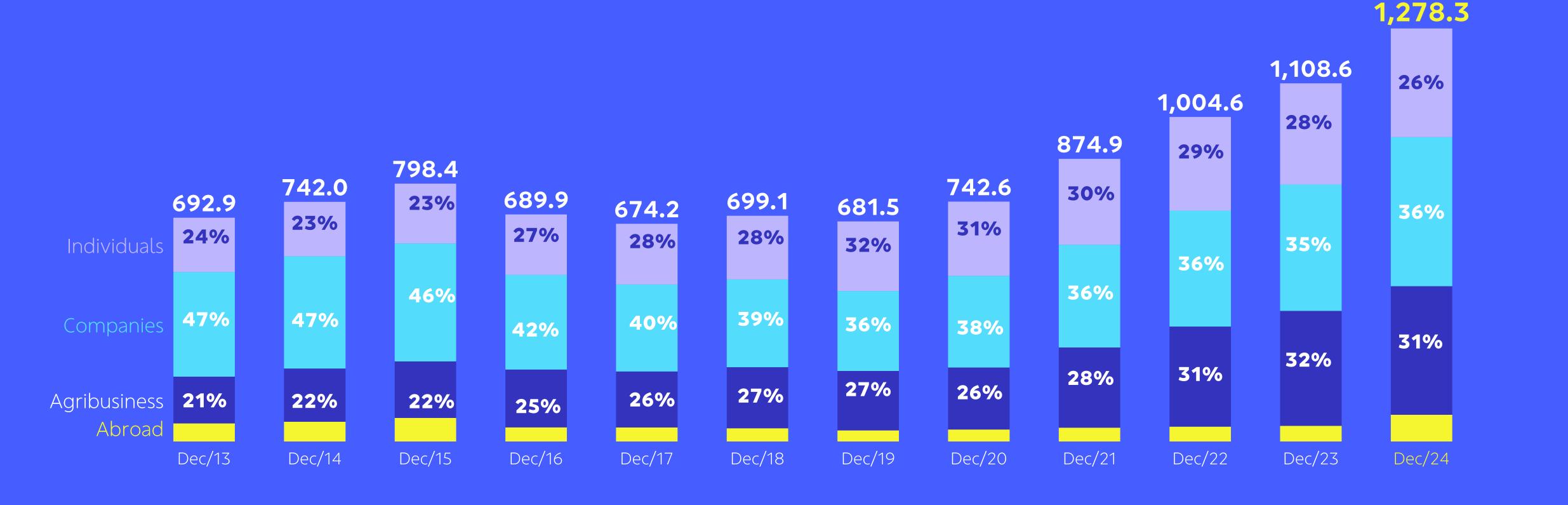




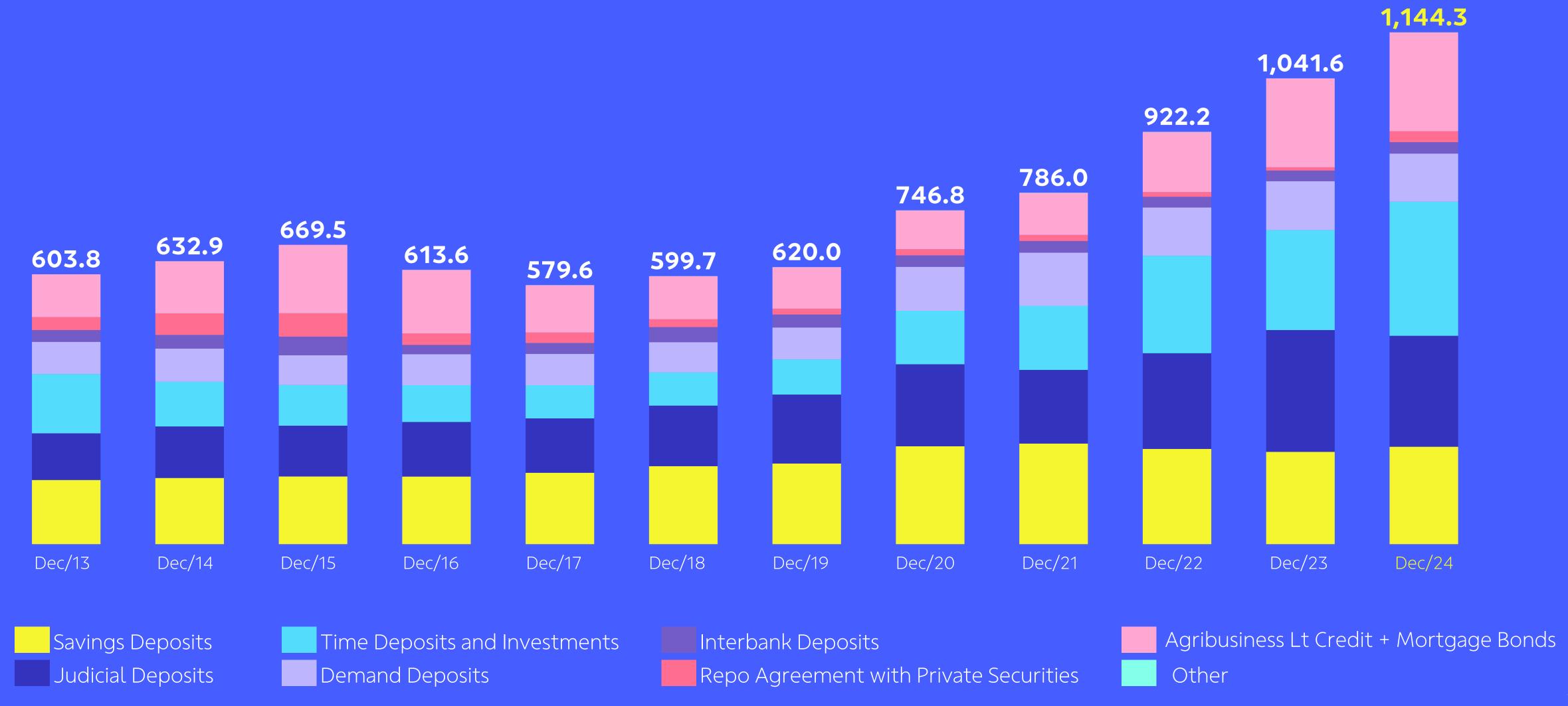
## With credit growth

Loan Portfolio Expanded View R\$ billion





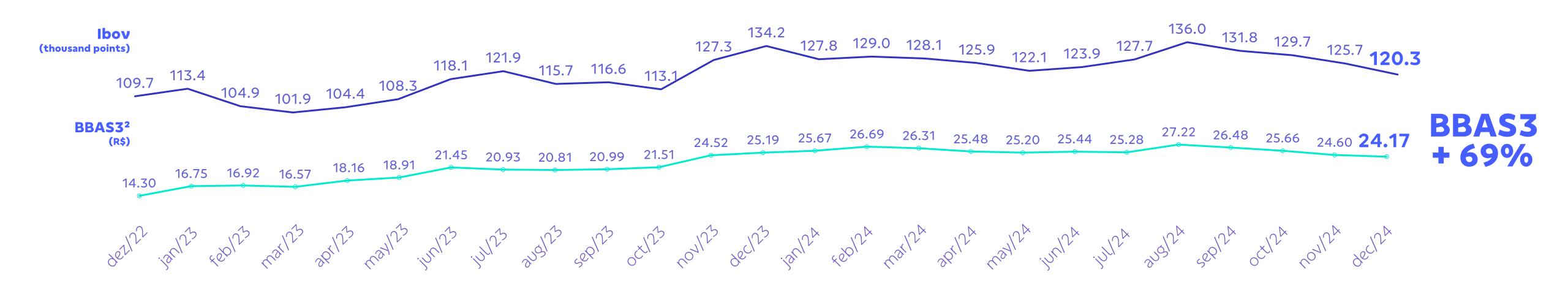
## And diversified funding

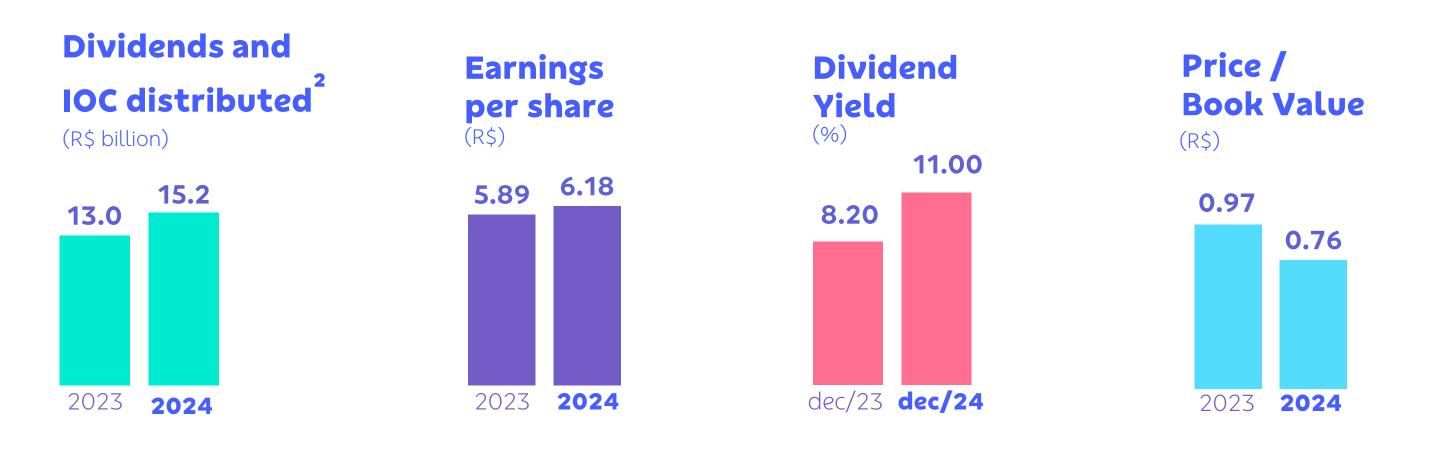


## Creating value for our shareholders



BBAS3 stock performance (R\$) and Ibovespa<sup>1</sup>







### **Stock Split**

In April 2024, we carried out the split of BBAS3 and BDORY shares in a 1:2 ratio.

<sup>(1)</sup> Source: Economática. (2) Adjusted for dividends and IOC.

## Guidance

Loan Portfolio<sup>1</sup>

Individuals Companies Agribusiness

Sustainable Portfolio

**Net Interest Income** 

Expected Loss<sup>2</sup>

Fee Income

**Administrative Expenses** 

**Adjusted Net Income** 

Range

between

5.5% and 9.5%

7% and 11%

4% and 8%

5% and 9%

7% and 11%

111.0 and 115.0 R\$ billion

38.0 and 42.0 R\$ billion

34.5 and 36.5 R\$ billion

38.5 and 40.0 R\$ billion

37.0 and 41.0 R\$ billio

(1) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit.(2) Expected Loss corresponds to the provisions associated with the credit risk of financial instruments, according to CMN Resolution 4966/21.



# 2025 beyond the guidance

Continue being leader in Payroll Loans, across all its segments

Grow safely in Non-payroll Loans

Regain growth in credit cards with focus on principality

Intensify support for SMEs with financial solutions, to ensure sustainable growth

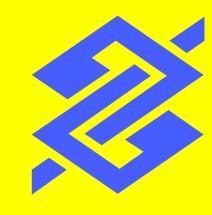
Continue
as the
Agribusiness
biggest
partner

Strengthen
synergies with BB
conglomerate
companies to
expand and
diversify revenues

Continue
accelerating
digital growth
investing in
technology,
business, and
people

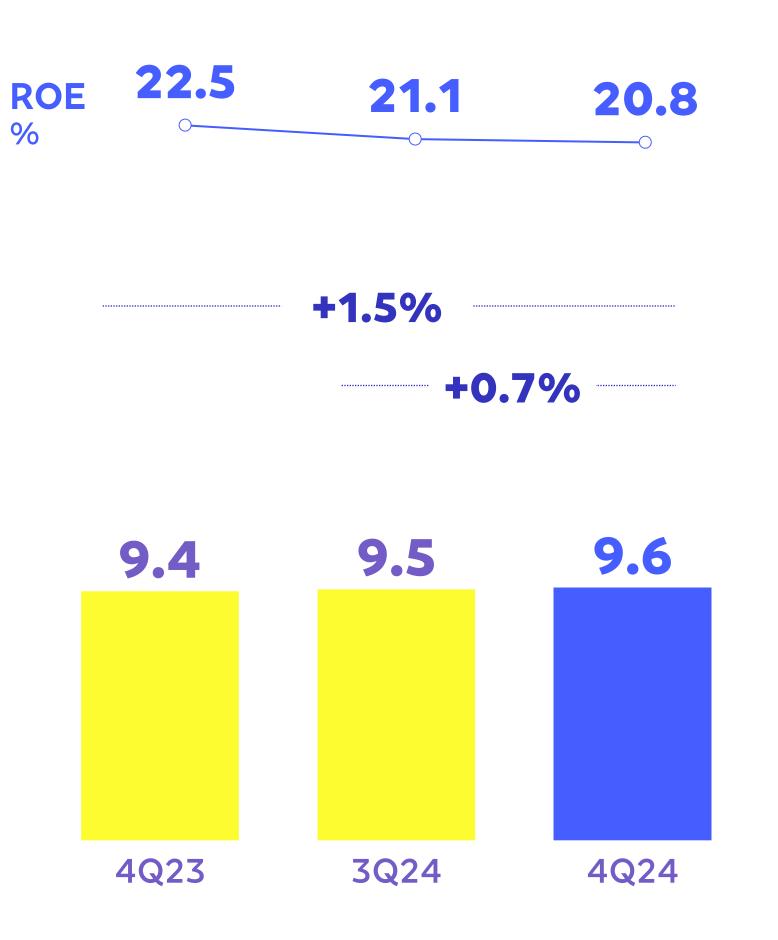
Maintain commitment to efficient cost management

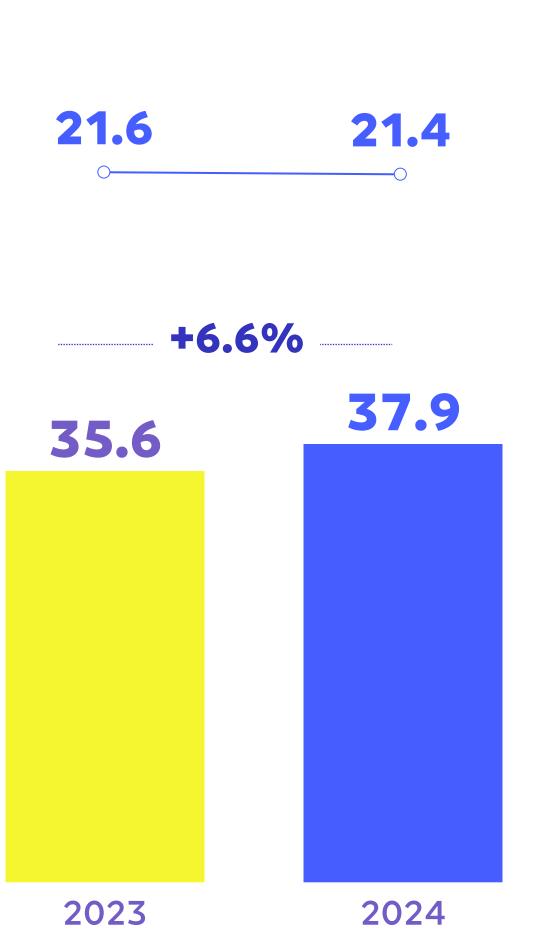




Click or read the QR Code to watch the earnings presentation commented by our CFO











## Net Interest Income

**11.2**%

Observed in 2024

Guidance
10% to 13%





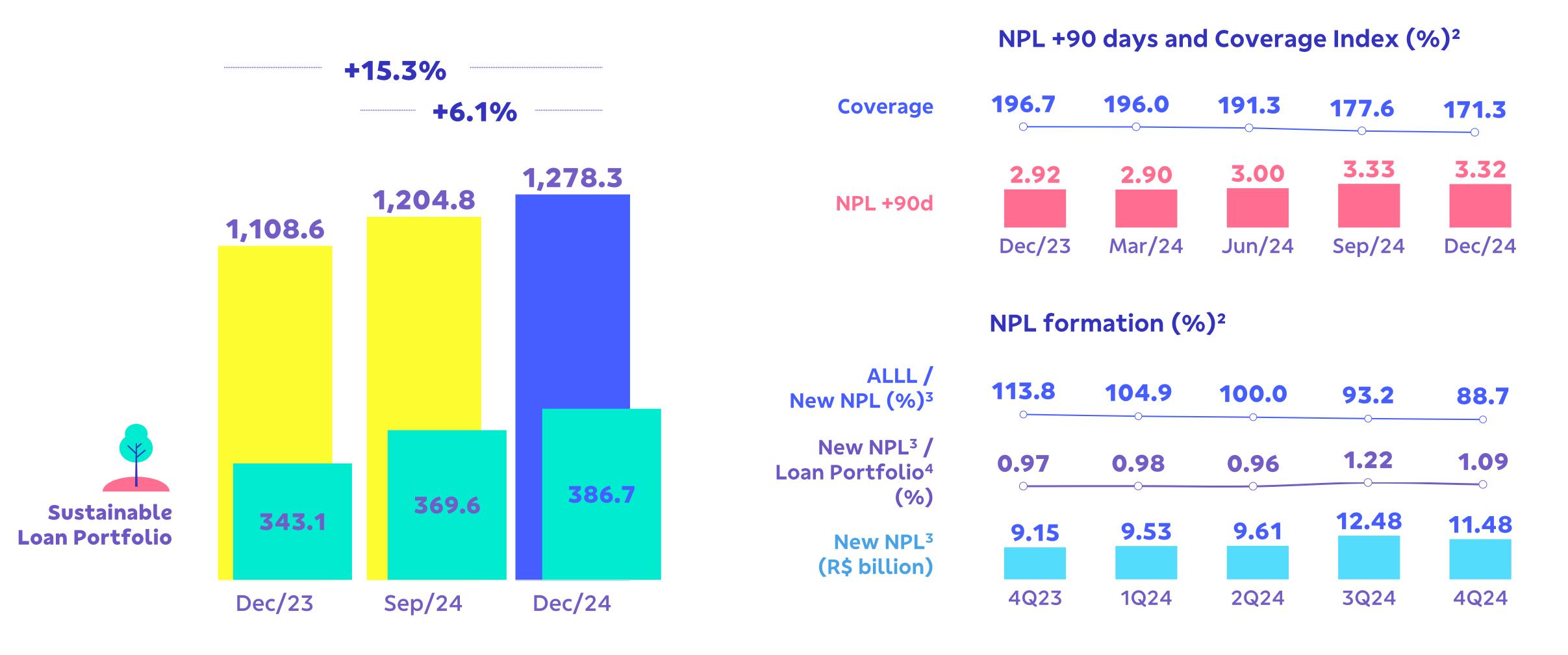


| R\$ million                          | 4Q23     | 3Q24     | 4Q24     | Variation <b>4Q24/4Q23 4</b> | Q24/3Q24 | 2023     | 2024     | Variation (%)<br><b>2024/2023</b> |
|--------------------------------------|----------|----------|----------|------------------------------|----------|----------|----------|-----------------------------------|
| Net Interest Income                  | 25,769   | 25,870   | 26,791   | 4.0                          | 3.6      | 93,497   | 103,944  | 11.2                              |
| Financial Income                     | 48,510   | 46,280   | 48,893   | 0.8                          | 5.6      | 183,638  | 187,016  | 1.8                               |
| Loan Operations                      | 35,146   | 35,412   | 37,102   | 5.6                          | 4.8      | 135,495  | 141,517  | 4.4                               |
| Treasury <sup>1</sup>                | 13,363   | 10,868   | 11,791   | (11.8)                       | 8.5      | 48,143   | 45,499   | (5.5)                             |
| Financial Expenses                   | (22,741) | (20,410) | (22,102) | (2.8)                        | 8.3      | (90,141) | (83,072) | (7.8)                             |
| Commercial Funding                   | (19,532) | (17,091) | (18,384) | (5.9)                        | 7.6      | (77,621) | (69,425) | (10.6)                            |
| Institutional Funding <sup>2</sup>   | (3,209)  | (3,319)  | (3,719)  | 15.9                         | 12.1     | (12,520) | (13,647) | 9.0                               |
| Net Interest Margin - % <sup>3</sup> | 5.3      | 4.8      | 4.9      | (35) bps                     | 9 bps    | 4.8      | 4.9      | 1 bps                             |

Observed in 2024
11.7%

2024 **Guidance**<sup>5</sup> **8% to 12%** 







# Total Portfolio: R\$386.7 billion



### **Social Loans**



# Sustainable Loan Portfolio



R\$158.8 billion

Addittionality /
Sustainability
Contribution

Best Socio-Environmental Practices
28.7%

3.03 million loans

R\$110.9 billion

1.11 million loans

High / Transformational
Moderate / Effective
Limited / Transitional

Low Carbon Agriculture

17.4%

R\$67.5 billion 149.48k loans



## R\$49.6 billion 161.0k loans

### **Best Socio-enviromental Practices**

| ~ | Pronaf Mais Alimentos<br>(Loans for Food Production)  | 46.57 | 0          |
|---|---|-------|------------|
|   | Investment Loans                                      | 22.45 |            |
|   | PCA/Moderagro (Agribusiness Infrastructure Financing) | 16.53 | $\bigcirc$ |
| V | Working Capital (Pronaf)                              | 14.73 | 0          |
| V | Infra and Develop Regional                            | 8.76  |            |
| V | Investment Loans (Pronaf)                             | 1.86  |            |

### **Low Carbon Agriculture**

| Working Capital (No-till) | 57.42 | 0          |
|---------------------------|-------|------------|
| Low Carbon Program        | 10.05 | $\bigcirc$ |

### Companies

Companies 49.57





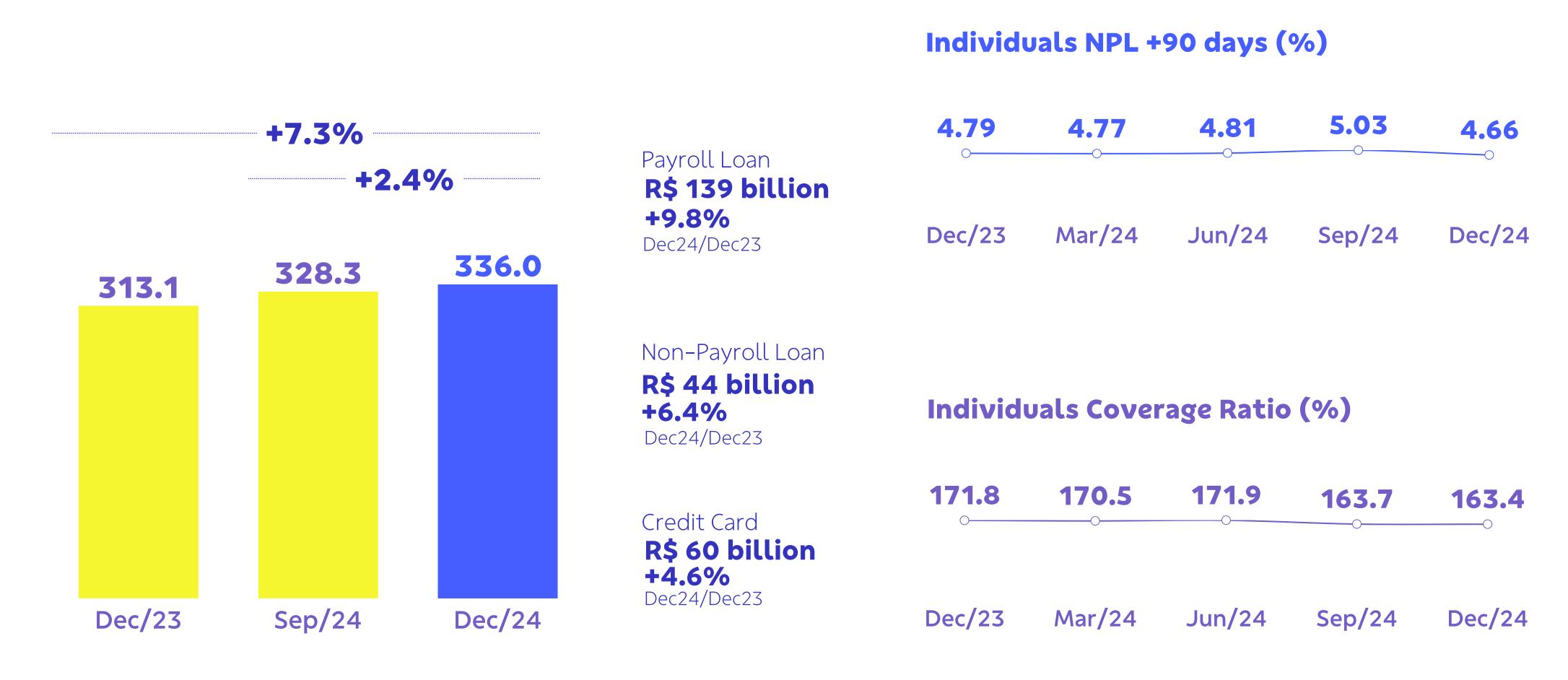
See the full report:



Guidance 2024 **Observed 2024** 7.3%

6% to 10%





## Individuals Loan Portfolio



## R\$ million

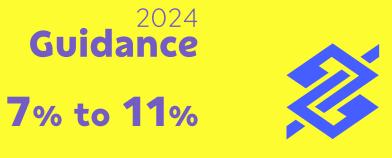
|                                       | Dec/23  | Share % | Sep/24  | Share % | Dec/24  | Share % | Δ% Υ/Υ | Δ% Q/Q |
|---------------------------------------|---------|---------|---------|---------|---------|---------|--------|--------|
| Classified Loan Portfolio (a)         | 310,508 | 99.2    | 324,824 | 99.0    | 331,765 | 98.7    | 6.8    | 2.1    |
| Direct Consumer Credit                | 167,522 | 53.5    | 180,356 | 54.9    | 182,481 | 54.3    | 8.9    | 1.2    |
| Payroll Loan                          | 126,375 | 40.4    | 137,187 | 41.8    | 138,705 | 41.3    | 9.8    | 1.1    |
| Non-Payroll Loan                      | 41,147  | 13.1    | 43,168  | 13.2    | 43,776  | 13.0    | 6.4    | 1.4    |
| Credit Card                           | 56,940  | 18.2    | 54,806  | 16.7    | 59,581  | 17.7    | 4.6    | 8.7    |
| Mortgage                              | 47,330  | 15.1    | 48,099  | 14.7    | 48,088  | 14.3    | 1.6    | (0.0)  |
| Renegotiated Loan                     | 19,527  | 6.2     | 22,096  | 6.7     | 23,360  | 7.0     | 19.6   | 5.7    |
| Individuals                           | 14,956  | 4.8     | 16,526  | 5.0     | 17,087  | 5.1     | 14.2   | 3.4    |
| Rural Producer                        | 4,571   | 1.5     | 5,570   | 1.7     | 6,272   | 1.9     | 37.2   | 12.6   |
| Auto Loans                            | 15,365  | 4.9     | 15,265  | 4.7     | 14,231  | 4.2     | (7.4)  | (6.8)  |
| Organic Portfolio                     | 4,814   | 1.5     | 4,877   | 1.5     | 4,776   | 1.4     | (8.0)  | (2.1)  |
| Acquired Portfolio                    | 10,551  | 3.4     | 10,388  | 3.2     | 9,455   | 2.8     | (10.4) | (9.0)  |
| Overdraft Account                     | 2,398   | 0.8     | 2,876   | 0.9     | 2,700   | 0.8     | 12.6   | (6.1)  |
| Microcredit                           | 252     | 0.1     | 236     | 0.1     | 227     | 0.1     | (10.0) | (3.7)  |
| Other                                 | 1,173   | 0.4     | 1,090   | 0.3     | 1,098   | 0.3     | (6.4)  | 0.8    |
| Private Securities and Guarantees (b) | 2,611   | 8.0     | 3,443   | 1.0     | 4,253   | 1.3     | 62.9   | 23.6   |
| Expanded Loan Portfolio (a + b)       | 313,119 | 100.0   | 328,267 | 100.0   | 336,018 | 100.0   | 7.3    | 2.4    |

## Companies Loan Portfolio

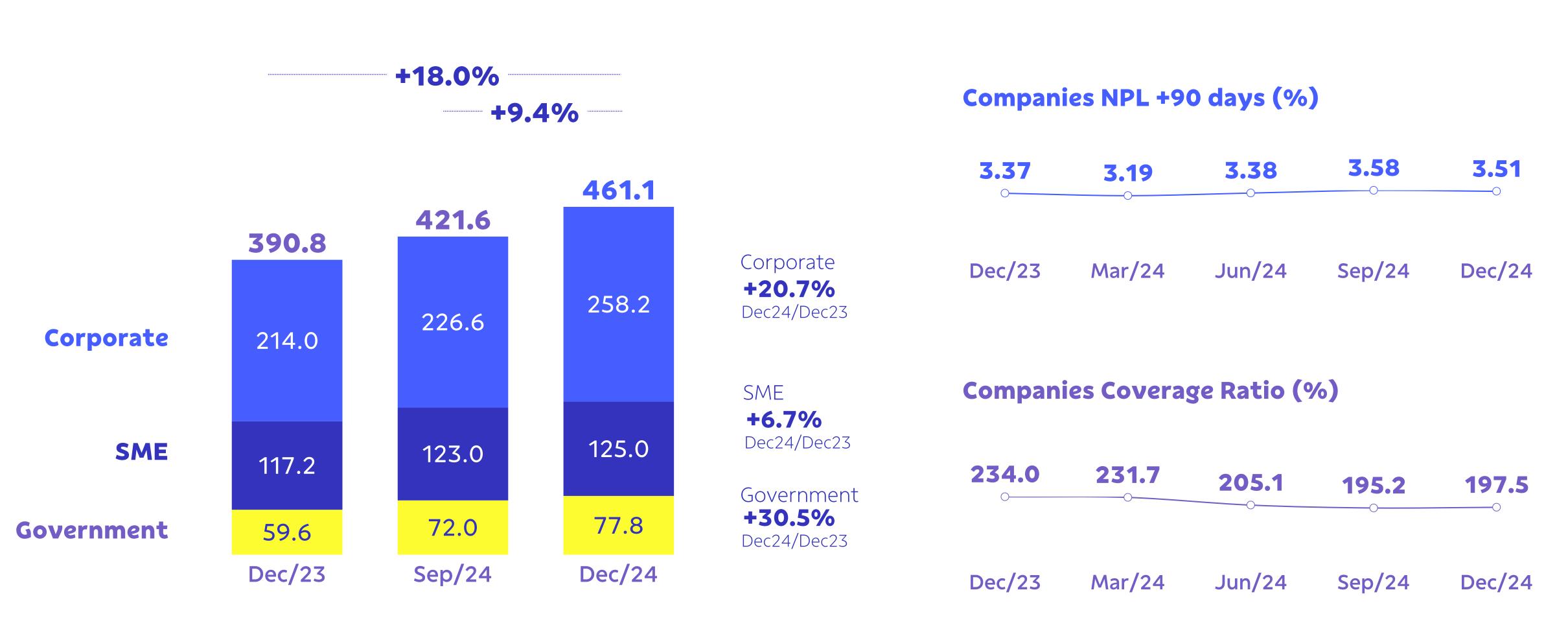
R\$ billion

15.7%

**Observed 2024** 



\*does not consider Government portfolio



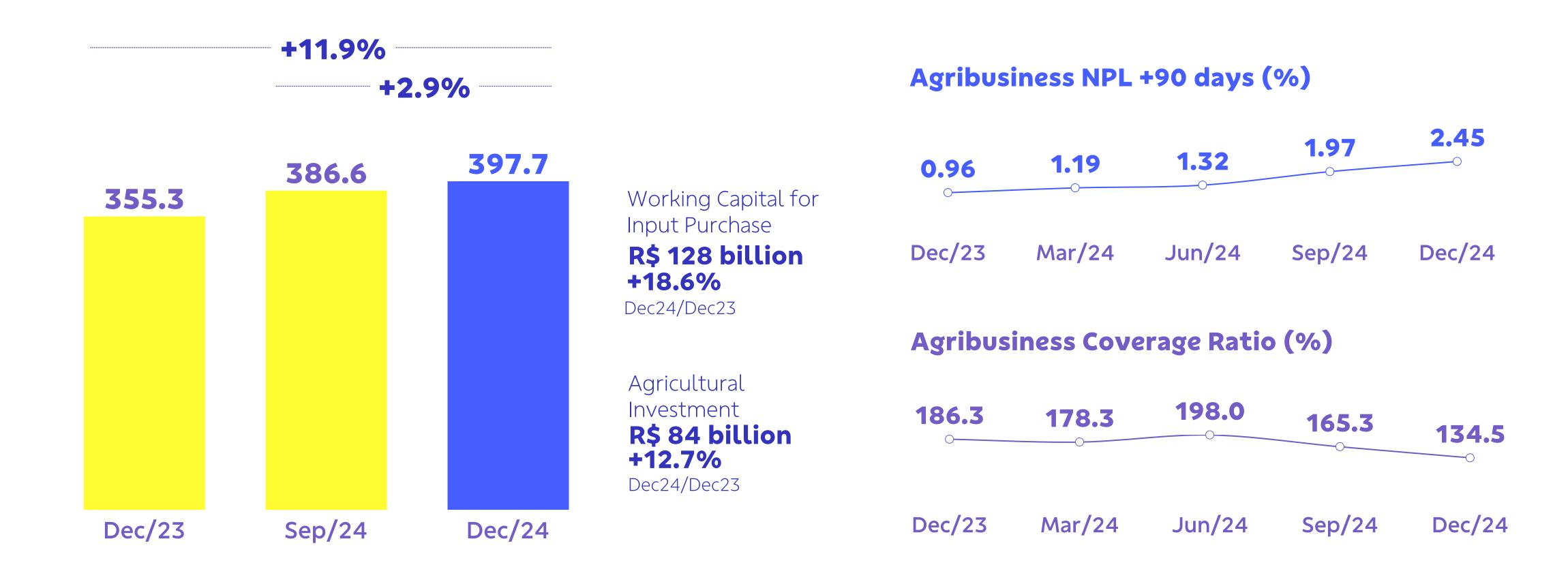
## Companies Loan Portfolio



R\$ million

|                                 | Dec/23  | Share % | Sep/24  | Share % | Dec/24  | Share % | Δ% Υ/Υ | Δ% Q/Q |
|---------------------------------|---------|---------|---------|---------|---------|---------|--------|--------|
| Classified Loan Portfolio (a)   | 307,252 | 78.6    | 327,363 | 77.7    | 346,442 | 75.1    | 12.8   | 5.8    |
| Broad Working Capital           | 181,956 | 46.6    | 180,584 | 42.8    | 191,935 | 41.6    | 5.5    | 6.3    |
| Working Capital                 | 158,920 | 40.7    | 160,329 | 38.0    | 165,552 | 35.9    | 4.2    | 3.3    |
| Receivables                     | 19,596  | 5.0     | 16,014  | 3.8     | 21,784  | 4.7     | 11.2   | 36.0   |
| Pre-Approved-Credit             | 2,965   | 0.8     | 3,757   | 0.9     | 4,187   | 0.9     | 41.2   | 11.5   |
| Overdraft Account               | 475     | 0.1     | 484     | 0.1     | 412     | 0.1     | (13.3) | (14.9) |
| Investments                     | 65,161  | 16.7    | 77,251  | 18.3    | 82,037  | 17.8    | 25.9   | 6.2    |
| ACC/ACE                         | 24,811  | 6.3     | 29,966  | 7.1     | 29,418  | 6.4     | 18.6   | (1.8)  |
| Renegotiated Loan               | 18,798  | 4.8     | 22,262  | 5.3     | 23,380  | 5.1     | 24.4   | 5.0    |
| Credit Card                     | 8,858   | 2.3     | 6,534   | 1.5     | 7,168   | 1.6     | (19.1) | 9.7    |
| Mortgage                        | 2,161   | 0.6     | 3,125   | 0.7     | 3,621   | 8.0     | 67.6   | 15.9   |
| Other                           | 5,508   | 1.4     | 7,642   | 1.8     | 8,883   | 1.9     | 61.3   | 16.2   |
| Private Sec. and Guarantees (b) | 83,533  | 21.4    | 94,219  | 22.3    | 114,629 | 24.9    | 37.2   | 21.7   |
| Expanded Loan Portfolio (a+b)   | 390,786 | 100.0   | 421,583 | 100.0   | 461,070 | 100.0   | 18.0   | 9.4    |





## Agribusiness Loan Portfolio



R\$ million

|                                      | Dec/23  | Share 96 | Sep/24  | Share % | Dec/24  | Share % | Δ96 Υ/Υ | Δ% Q/Q |
|--------------------------------------|---------|----------|---------|---------|---------|---------|---------|--------|
| Classified Loan Portfolio (a)        | 320,262 | 90.1     | 347,109 | 89.8    | 357,513 | 89.9    | 11.6    | 3.0    |
| Rural Credit                         | 315,578 | 88.8     | 343,791 | 88.9    | 354,807 | 89.2    | 12.4    | 3.2    |
| Working Capital for Input Purchase   | 108,117 | 30.4     | 121,840 | 31.5    | 128,202 | 32.2    | 18.6    | 5.2    |
| Agricultural Investment              | 74,873  | 21.1     | 81,876  | 21.2    | 84,384  | 21.2    | 12.7    | 3.1    |
| Pronaf                               | 60,796  | 17.1     | 64,401  | 16.7    | 66,281  | 16.7    | 9.0     | 2.9    |
| FCO Rural                            | 30,778  | 8.7      | 32,584  | 8.4     | 34,113  | 8.6     | 10.8    | 4.7    |
| Agricultural Selling                 | 14,185  | 4.0      | 17,857  | 4.6     | 15,206  | 3.8     | 7.2     | (14.8) |
| Pronamp                              | 12,937  | 3.6      | 8,702   | 2.3     | 7,870   | 2.0     | (39.2)  | (9.6)  |
| BNDES/Finame Rural                   | 4,249   | 1.2      | 4,990   | 1.3     | 7,094   | 1.8     | 66.9    | 42.2   |
| Industrialization                    | 2,639   | 0.7      | 4,203   | 1.1     | 4,279   | 1.1     | 62.1    | 1.8    |
| Low Carbon                           | 4,099   | 1.2      | 3,412   | 0.9     | 3,115   | 0.8     | (24.0)  | (8.7)  |
| Other                                | 2,902   | 0.8      | 3,925   | 1.0     | 4,263   | 1.1     | 46.9    | 8.6    |
| Loans to Companies                   | 4,685   | 1.3      | 3,318   | 0.9     | 2,706   | 0.7     | (42.2)  | (18.5) |
| Rural Prod. Bills and Guarantees (b) | 23,895  | 6.7      | 31,040  | 8.0     | 32,594  | 8.2     | 36.4    | 5.0    |
| CDCA (c)                             | 11,148  | 3.1      | 8,422   | 2.2     | 7,602   | 1.9     | (31.8)  | (9.7)  |
| Expanded Loan Portfolio (a+b+c)      | 355,305 | 100.0    | 386,571 | 100.0   | 397,710 | 100.0   | 11.9    | 2.9    |

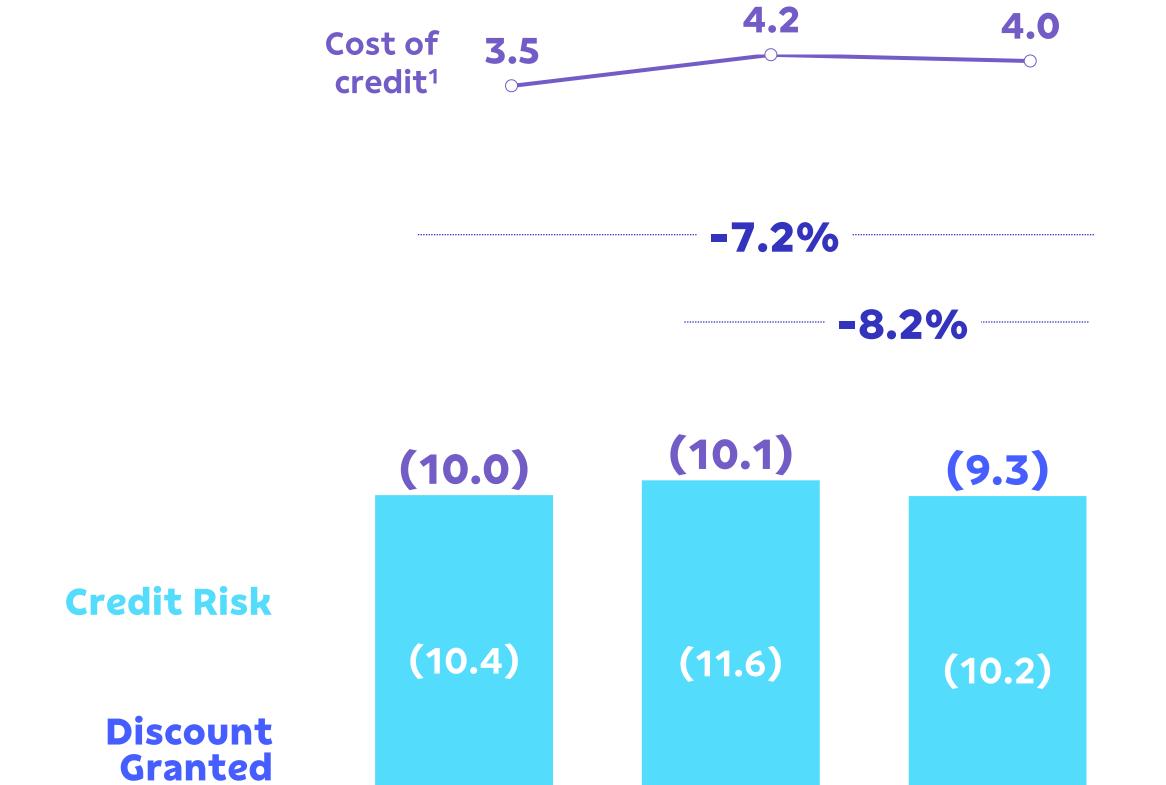
## ALLL Expanded View

R\$ billion

**Impairment** 

Recovery of

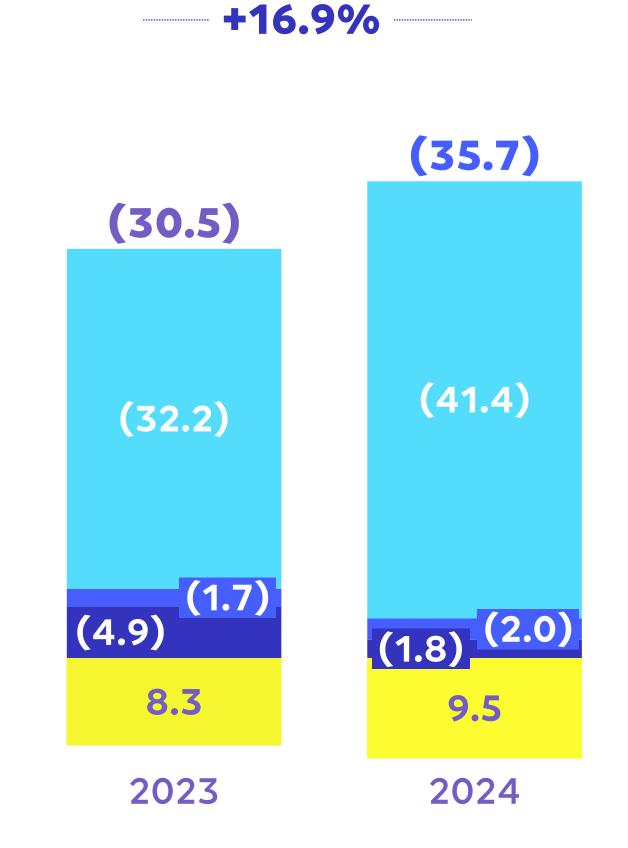
Write-offs











 $(0.7)^{(0.4)}$ 

2.6

3Q24

 $(0.6)^{(0.4)}$ 

4Q24

(1.2)(0.4)

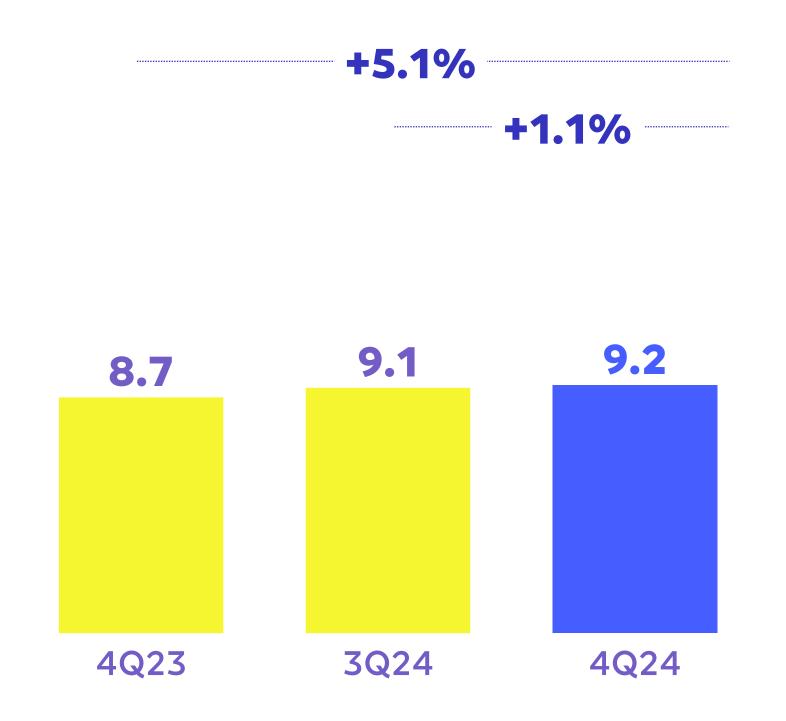
2.1

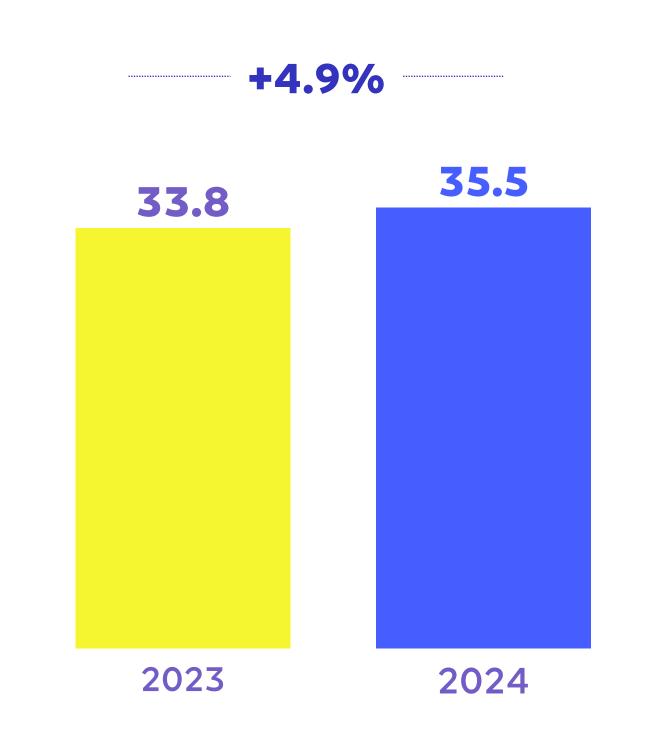
4Q23

4.9%

## Fee Income

R\$ billion



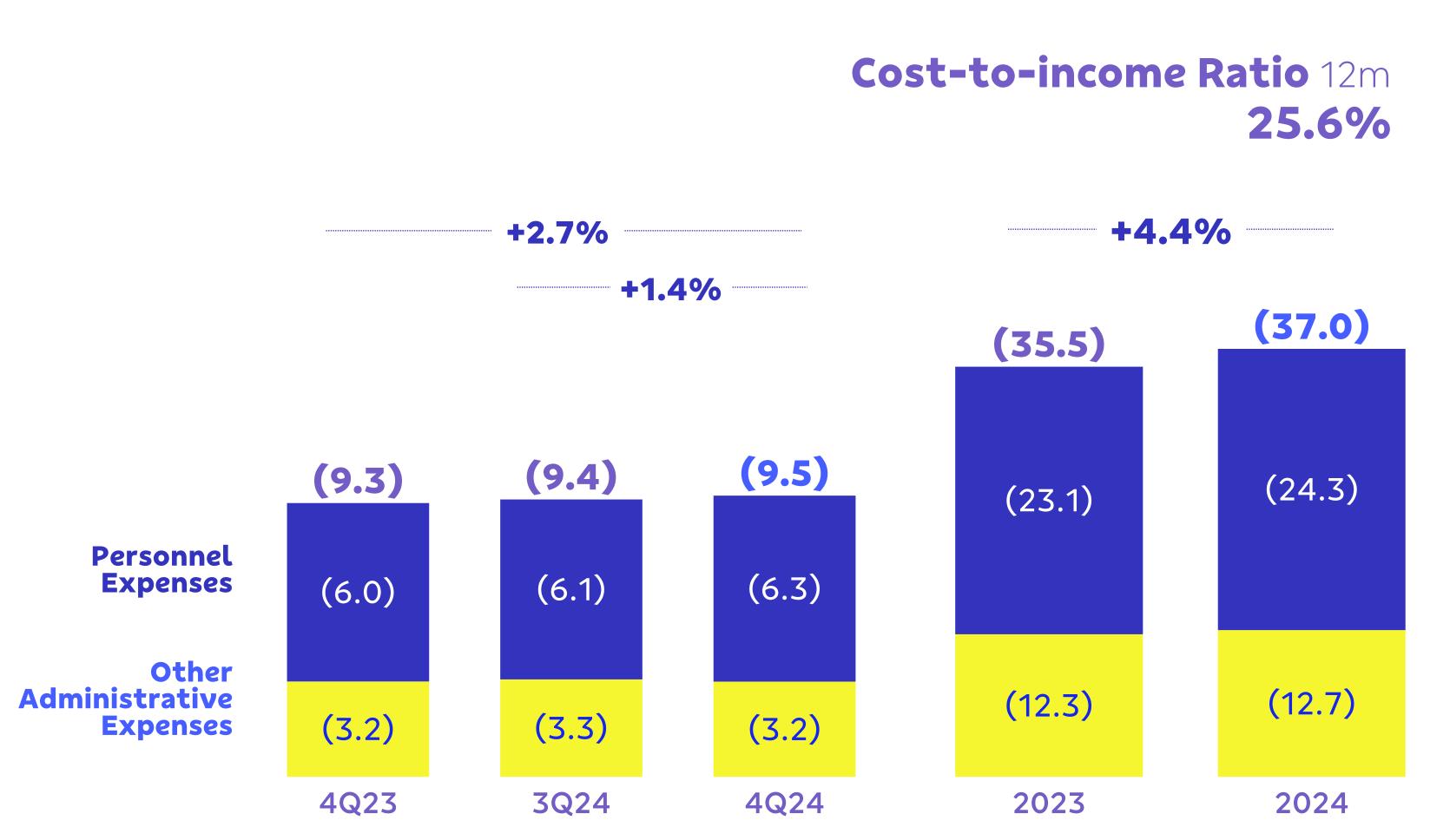


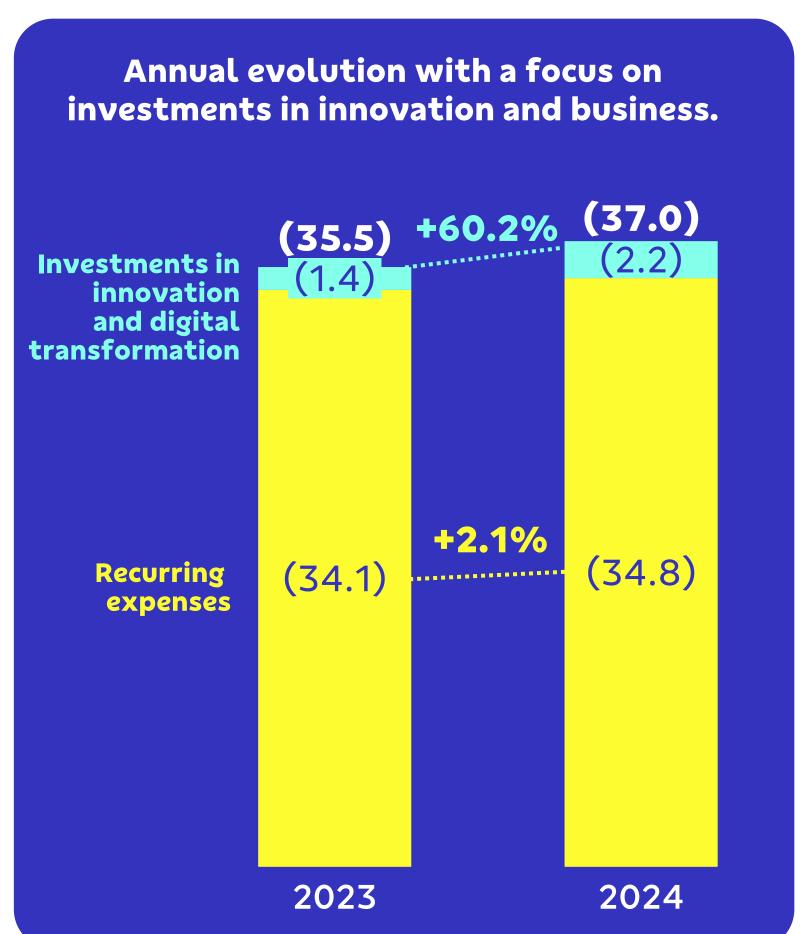


2024/2023

4.4%

5% to 7%







# Current bonds issued abroad

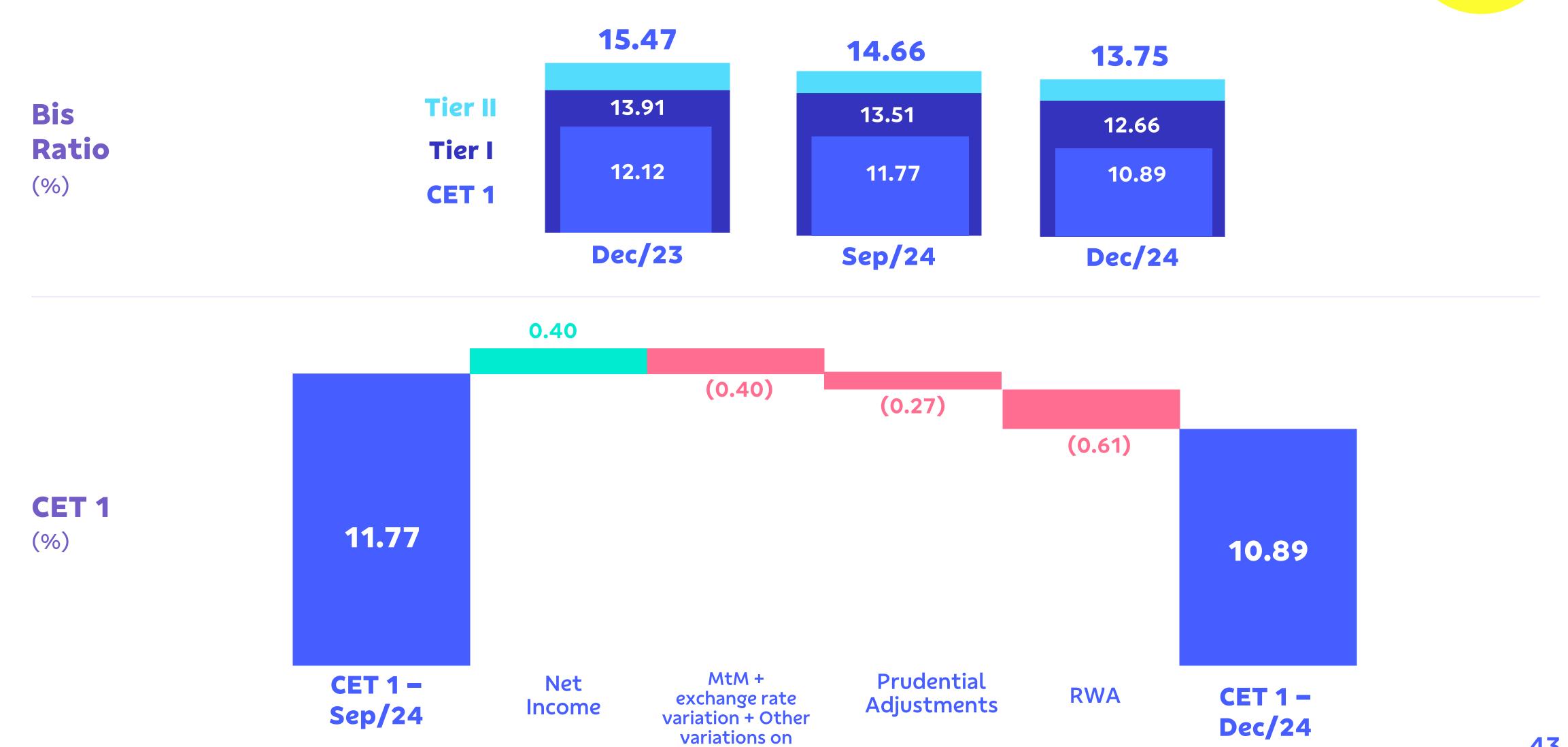
|               | Banco do Brasil's Issues |                               |  |  |                |                                 |                                     |          |                             |  |  |  |
|---------------|--------------------------|-------------------------------|--|--|----------------|---------------------------------|-------------------------------------|----------|-----------------------------|--|--|--|
| Issue<br>Date | Maturity<br>Date         | Issued Amount (US\$ thousand) | Outstanding<br>Amount<br>(US\$ thousand) | Coupon and<br>Frequency <sup>1</sup><br>(% p.a.) | Issue<br>Price | Return for Investor<br>(% p.a.) | Spread over<br>US Treasury<br>(bps) | Currency | Rating<br>S&P/Moody's/Fitch |  |  |  |
| 01/31/2013    | Perpetual                | 2,000,000                     | 1,723,600                                | 8.748 S  | 100,000        | 8.748                           | 439.8                               | USD      | B-/SR/SR                    |  |  |  |
| 10/23/2017    | 01/15/2025               | 1,000,000                     | 1,000,000                                | 4.625 S  | 99,551         | 4.7                             | 250.9                               | USD      | BB / Ba2 / BB               |  |  |  |
| 09/30/2021    | 09/30/2026               | 750,000                       | 750,000                                  | 3.250 S  | 100,000        | 3.25                            | 244.5                               | USD      | SR/Ba2/BB                   |  |  |  |
| 01/11/2022    | 01/11/2029               | 500,000                       | 500,000                                  | 4.875 S  | 99,561         | 4.95                            | 328.7                               | USD      | SR/Ba2/BB                   |  |  |  |
| 04/18/2023    | 04/18/2030               | 750,000                       | 750,000                                  | 6.25 S   | 98,612         | 6.50                            | 301.8                               | USD      | SR/ Ba2 / BB                |  |  |  |
| 03/18/2024    | 03/18/2031               | 750,000                       | 750,000                                  | 6.000 S  | 98,323         | 6.30                            | 220                                 | USD      | SR/Ba2/BB                   |  |  |  |

| Issue<br>Date | Maturity<br>Date | Issued Amount (US\$ thousand) | Outstanding<br>Amount<br>(US\$ thousand) | Coupon and<br>Frequency <sup>1</sup><br>(% p.a.) | Issue<br>Price | Return for Investor<br>(% p.a.) | Spread over<br>US Treasury<br>(bps) | Currency | Rating<br>S&P/Moody's/Fitch |
|---------------|------------------|-------------------------------|--|--|----------------|---------------------------------|-------------------------------------|----------|-----------------------------|
| 07/02/2019    | 06/15/2026       | 200,000                       | 60,000                                   | 3.70 Q   | 100,00         | 3.700                           | N/A                                 | USD      | BBB                         |
| 12/06/2022    | 12/15/2029       | 750,000                       | 750,000                                  | 2.75 + 3mSfr Q                                   | 100,00         | 2.75 + 3mSfr Q                  | N/A                                 | USD      | BBB                         |
| 12/06/2022    | 12/15/2032       | 150,000                       | 150,000                                  | 6.65 Q   | 100,00         | 6.65 Q                          | N/A                                 | USD      | BBB                         |
| 12/09/2014    | 11/01/2034       | 500,000                       | 500,000                                  | 2.92826 + 6mSfr Q                                | 100,00         | 2.92826 + 6mSfr Q               | N/A                                 | USD      | AA-                         |
| 12/23/2015    | 12/16/2030       | 320,000                       | 320,000                                  | 3.62826 + 6mSfr Q                                | 100,00         | 3.62826 + 6mSfr Q               | N/A                                 | USD      | AA-                         |

Special-Purpose Entities' Issues



## Capital



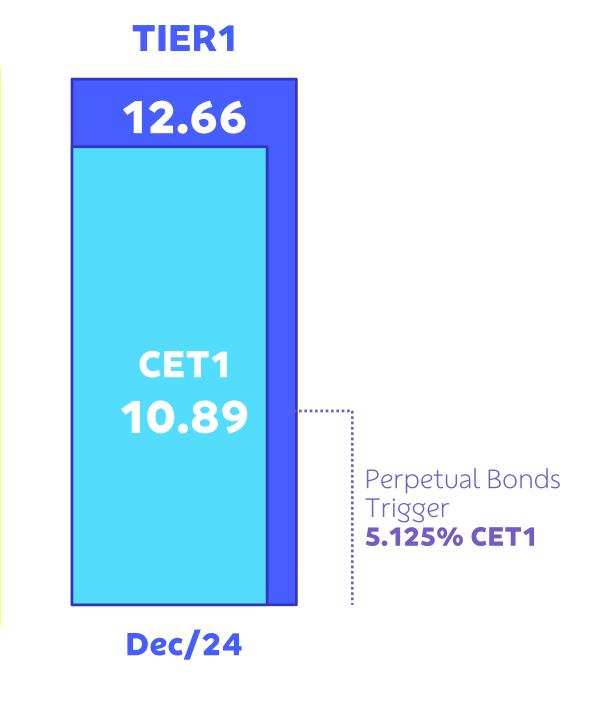
shareholders equity



## **BIS Ratio**

|  | Dec/24<br>(%) |
|--|---------------|
| COMMON EQUITY TIER 1 (CET1)                            | 8.0           |
| CET1   | 4.5           |
| CAPITAL CONSERVATION BUFFER                            | 2.5           |
| ADDITIONAL CET1 SYSTEMIC (D-SIB) BUFFER                | 1.0           |
| ADDITIONAL CET1<br>COUNTERCYCLICAL BUFFER <sup>1</sup> | 0.0           |
| TIER 1   | 9.5           |
| BIS RATIO  | 11.5          |





<sup>(1)</sup> The Additional CET1 Countercyclical buffer is not activated and is limited to 2.5%. Any change should be communicated 12 months in advance by Banco Central do Brasil.

# Statement of income

R\$ million

|   | 4Q23     | 3Q24     | 4Q24     | Δ% Υ/Υ | Δ% Q/Q | 2023     | 2024     | <b>Δ</b> % YTD |
|---|----------|----------|----------|--------|--------|----------|----------|----------------|
| Net Interest Income                       | 25,769   | 25,870   | 26,791   | 4.0    | 3.6    | 93,497   | 103,944  | 11.2           |
| ALLL Expanded View                        | (9,983)  | (10,086) | (9,263)  | (7.2)  | (8.2)  | (30,531) | (35,698) | 16.9           |
| ALLL - Recovery of Write-offs             | 2,105    | 2,597    | 1,927    | (8.5)  | (25.8) | 8,275    | 9,499    | 14.8           |
| ALLL - Credit Risk                        | (10,413) | (11,627) | (10,185) | (2.2)  | (12.4) | (32,221) | (41,422) | 28.6           |
| ALLL - Discount Granted                   | (445)    | (393)    | (386)    | (13.5) | (1.9)  | (1,686)  | (2,020)  | 19.8           |
| ALLL – Impairment                         | (1,230)  | (663)    | (620)    | (49.6) | (6.6)  | (4,900)  | (1,754)  | (64.2)         |
| Net Financial Margin                      | 15,785   | 15,784   | 17,528   | 11.0   | 11.0   | 62,966   | 68,246   | 8.4            |
| Fee Income                                | 8,744    | 9,096    | 9,192    | 5.1    | 1.1    | 33,831   | 35,477   | 4.9            |
| Administrative Expenses                   | (9,253)  | (9,373)  | (9,502)  | 2.7    | 1.4    | (35,454) | (36,998) | 4.4            |
| Personnel Expenses                        | (6,033)  | (6,081)  | (6,285)  | 4.2    | 3.4    | (23,138) | (24,321) | 5.1            |
| Other Administrative Expenses             | (3,220)  | (3,292)  | (3,216)  | (0.1)  | (2.3)  | (12,317) | (12,677) | 2.9            |
| Other Operating Income/Expenses           | 294      | (1,347)  | (1,301)  | _      | (3.4)  | (2,846)  | (5,390)  | 89.4           |
| Net Gains from Equity Method Investments  | 1,952    | 1,942    | 2,059    | 5.5    | 6.0    | 7,325    | 7,789    | 6.3            |
| PREVI - Plano de Benefícios I             | 567      | 700      | 700      | 23.4   | 0.0    | 2,903    | 2,631    | (9.4)          |
| PREVI – Fundo Utilização Restatement      | 224      | 209      | 309      | 38.3   | 47.6   | 954      | 1,102    | 15.5           |
| Tax Expenses                              | (2,429)  | (2,113)  | (2,255)  | (7.2)  | 6.7    | (8,554)  | (8,667)  | 1.3            |
| Other Income/Expenses                     | (20)     | (2,086)  | (2,115)  | _      | 1.3    | (5,474)  | (8,245)  | 50.6           |
| Provisions                                | (2,482)  | (2,120)  | (2,085)  | (16.0) | (1.7)  | (6,495)  | (7,586)  | 16.8           |
| Civil, Tax and Labor Claims               | (1,404)  | (1,978)  | (2,228)  | 58.7   | 12.7   | (5,426)  | (7,533)  | 38.8           |
| Other Provisions                          | (1,077)  | (143)    | 143      | _      | _      | (1,069)  | (52)     | (95.1)         |
| Operating Income                          | 13,088   | 12,040   | 13,832   | 5.7    | 14.9   | 52,002   | 53,750   | 3.4            |
| Net Non-Operating Income                  | 54       | 90       | 80       | 47.7   | (10.3) | 254      | 274      | 7.9            |
| Profit Before Taxation and Profit Sharing | 13,143   | 12,129   | 13,912   | 5.9    | 14.7   | 52,255   | 54,024   | 3.4            |
| Income Tax and Social Contribution        | (1,343)  | (500)    | (2,249)  | 67.4   | 349.9  | (8,382)  | (7,657)  | (8.6)          |
| Employee and Directors Profit Sharing     | (1,197)  | (1,209)  | (1,214)  | 1.4    | 0.4    | (4,524)  | (4,814)  | 6.4            |
| Non-Controlling Interests                 | (1,160)  | (906)    | (869)    | (25.1) | (4.0)  | (3,788)  | (3,656)  | (3.5)          |
| Adjusted Net Income                       | 9,442    | 9,515    | 9,580    | 1.5    | 0.7    | 35,562   | 37,896   | 6.6            |
| One-Off Items                             | (580)    | (595)    | (807)    | 39.0   | 35.6   | (1,743)  | (2,456)  | 41.0           |
| Economic Plans                            | (1,120)  | (1,149)  | (1,557)  | 39.0   | 35.6   | (3,365)  | (4,751)  | 41.2           |
| Tax Voluntary Assessment                  | _        | _        | _        | _      | _      | _        | 949      | _              |
| Securities Impairment                     | _        | _        | _        | _      | _      | _        | (1,717)  | _              |
| Tax Effect and Profit Sharing             | 540      | 554      | 751      | 39.0   | 35.6   | 1,622    | 3,063    | 88.8           |
| Net Income                                | 8,862    | 8,920    | 8,773    | (1.0)  | (1.6)  | 33,819   | 35,440   | 4.8            |
| ROE                                       | 22.5%    | 21.1%    | 20.8%    |        |        | 21.6%    | 21.4%    |                |



This presentation makes references and statements about expectations, planned synergies, growth estimates, projections of results and future strategies about Banco do Brasil, its subsidiaries, affiliates and controlled companies.

While these references and statements reflect what administrators believe, they may involve inaccuracies and risks that are difficult to predict, and therefore, there may be consequences or results different from those anticipated and discussed here.

These expectations are highly dependent on market conditions, the general economic performance of the country, the sector and international markets. Banco do Brasil is not responsible for updating any estimate contained in this presentation.





