

2 Q 2 3



For further info
Point your mobile for MD&A 2Q23

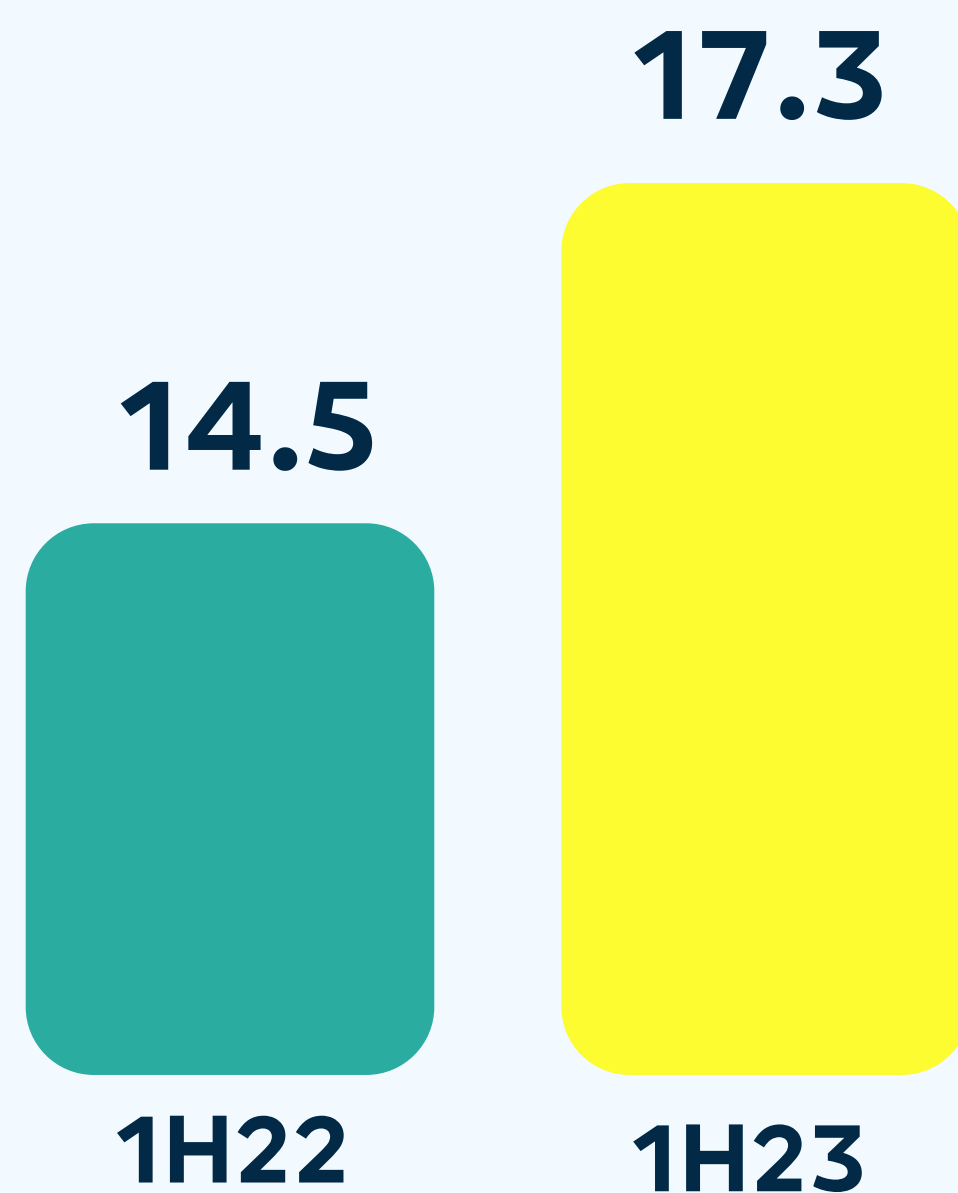


Proximity and relevance continue to drive record results

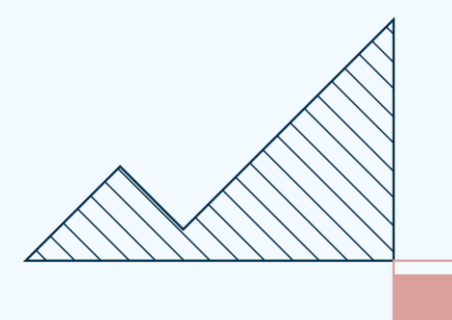
Adjusted Net Income

R\$ billion

----- **+19.5%** -----



21.4%
1H23 ROE



R\$ 42.9 billion

Value added
to society

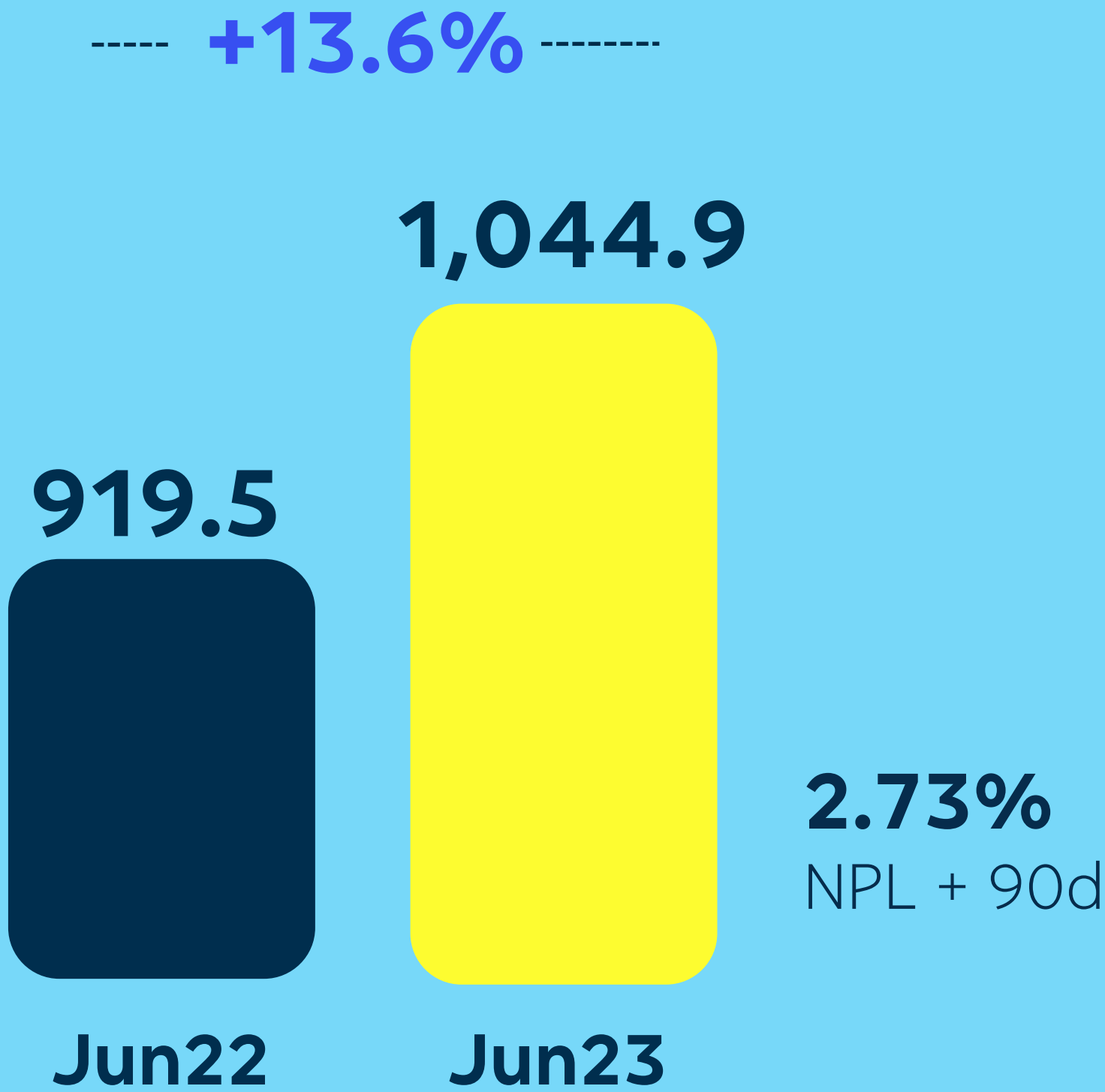
+15.0%
1H23/1H22



Loan with quality

Loan Portfolio Expanded View

R\$ billion



Payroll Loan

+11.9% In disbursements
1H23 / 1H22

More than 1 million customers benefited

The best experience in the industry
Hiring in just **3 clicks**

Loan for SMEs

+21.8% In balance
Jun23 / Jun22

More than 180k SMEs benefited

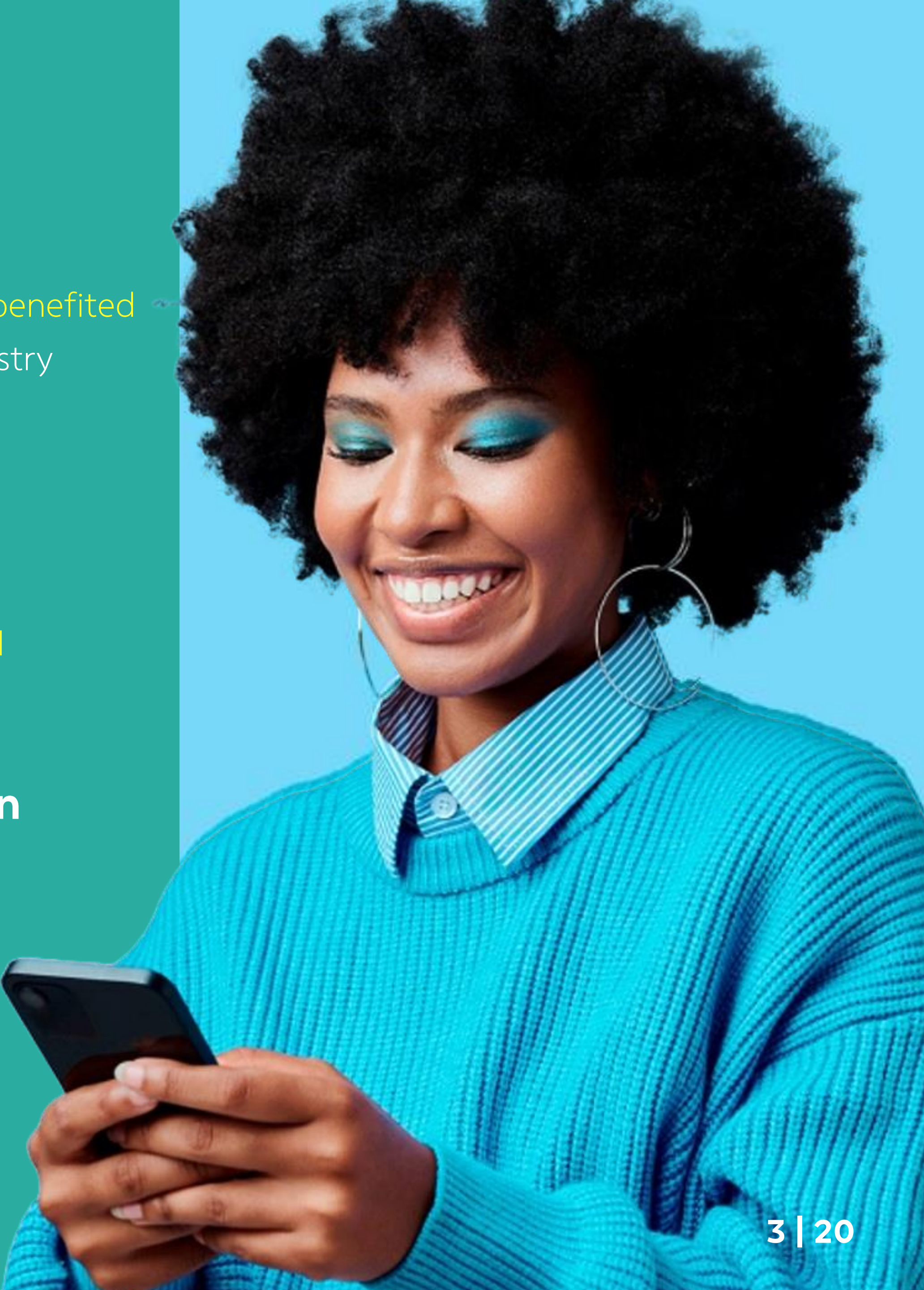
Loan for entrepreneurial women

R\$ 17 billion In disbursements
1H23 / 1H22

Growth of 20%

First export program

1,200 registered companies
more than 170 advisory
services provided

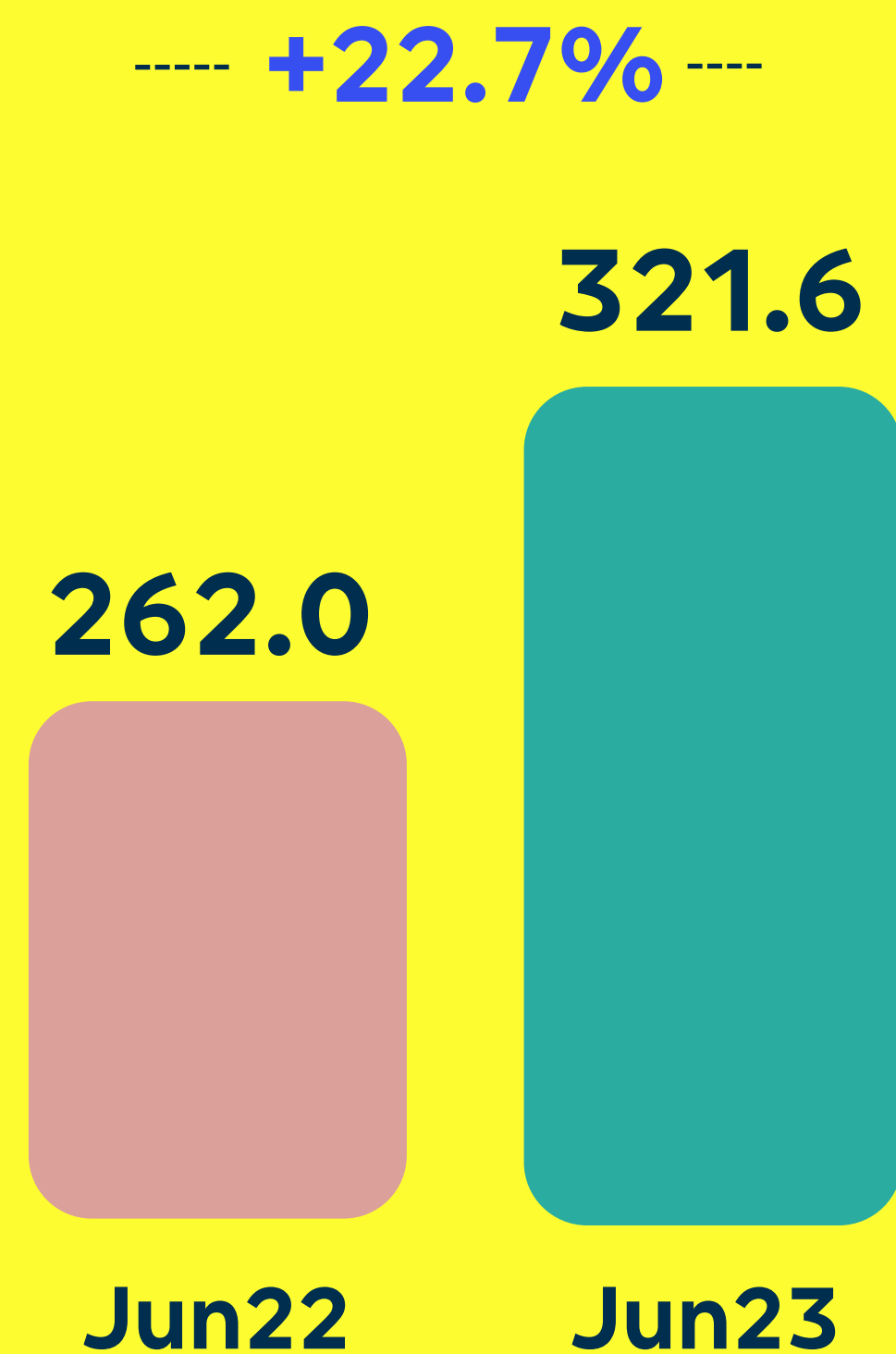




The Agro belongs to us

Get to know BB's new Agro campaign
(Portuguese Only)

Agribusiness Loan Portfolio
R\$ billion



The most sustainable
bank in the world



Harvest Plan

2023/2024

R\$ 240 billion
The biggest in history

R\$ 21 billion
disbursed in
July 23

66% of the number of
the operations
Pronaf and
Pronamp

Desenrola BB

Debt renegotiation solutions

Total renegotiation
R\$ 4,4 billion

R\$ 725 million

Renegotiated on faixa 2

from 07/17/23 to 08/09/23

Total customers served
505k

85k

Customers served on faixa 2

from 07/17/23 to 08/09/23

Customized solutions

Appropriate conditions, welcoming experience and financial education

Analytical Intelligence

Intensive use of data to define conditions, actions and approach

Branches and Partners

Offer of solutions in the branch network and in partnerships integrated with BB

Digital Renegotiation

100% digital channels, privileging digital first strategy



BB WhatsApp



BB App

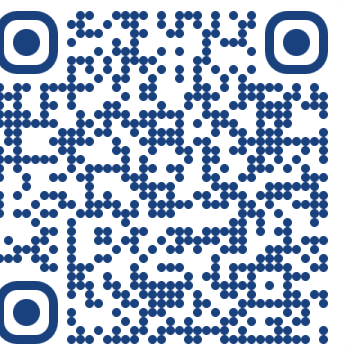


Internet



BB Central

Point your mobile
and access the BB
debt solutions website
(Portuguese Only)



Renegocie agora suas dívidas e desenrola



Data and AI usage building one Banco do Brasil for each customer



Open Finance Credit Portability in the App

Simplifying the process
Launch in June 2023

First bank
to offer this facility
on mobile



Cloud CRM – Omnichannel evolution

AI | Unified data | Smart routing
The best experience

Increase of
13 points in NPS
for the initial public



Minhas Finanças in the WhatsApp

Customized management service



Point your mobile
and know more of
Minhas Finanças
(Portuguese Only)



New Investment Platform

New Investment App | Multibank Portfolio | Advisory
Hub of content – invesTalk.bb.com.br

Available at
Google Play Store and
Apple App Store



Advancing our **Sustainable** action

Sustainable
Loan Portfolio

**R\$ 321.6
billion**



Carbon Credit Generating Projects

Avoided deforestation:
Protection of more than 500 thousand acres
of forests in the amazon biome



Commitments for the future – until 2030

- BRL 30 million in credit for renewable energies
- BRL 200 billion in credit for sustainable agriculture
- BRL 500 billion in sustainable loan portfolio



UN Brazil Global Pact Ambassadors

Point your Mobile
and knows the
ESG Databook



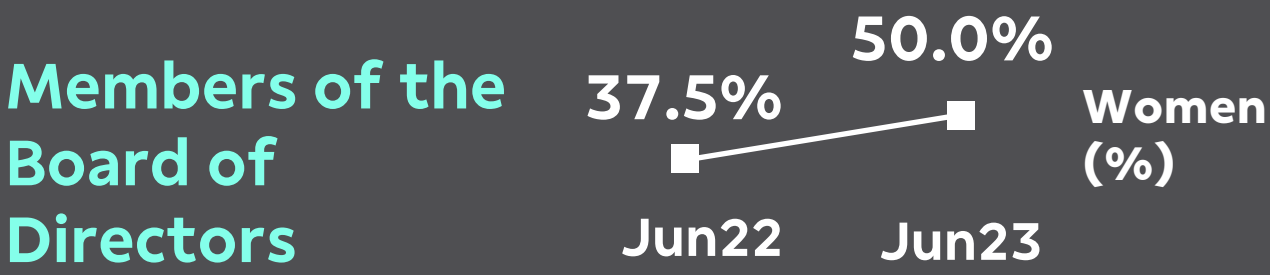
A bank plural, diverse and inclusive



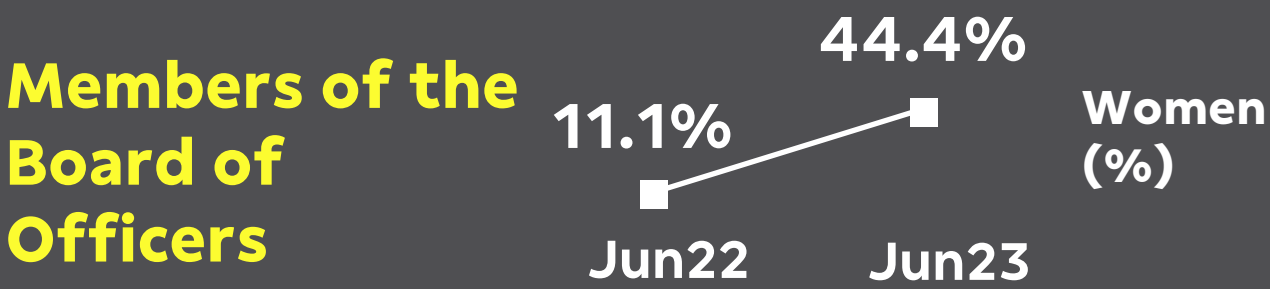
Brand Positioning
Offering personalized products, such as the Ourocard Pride

Mulheres no topo
Support women who want to undertake or expand their businesses
In the 2Q23: **140** events and **4.2 k** trained women

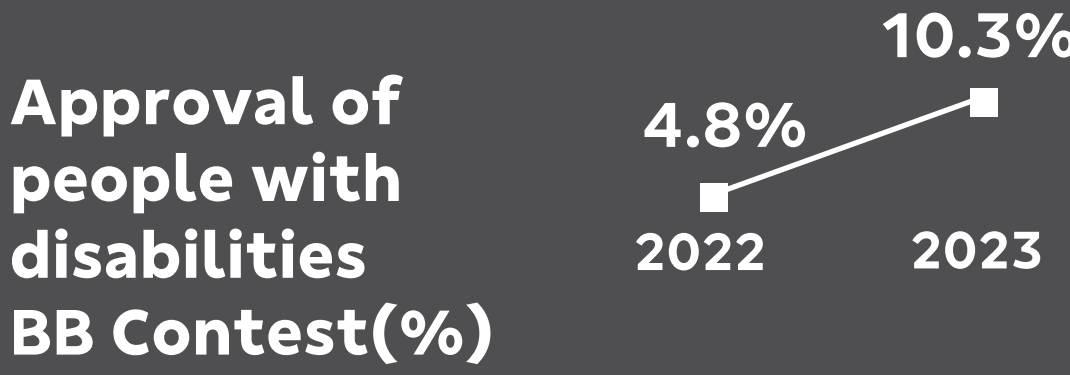
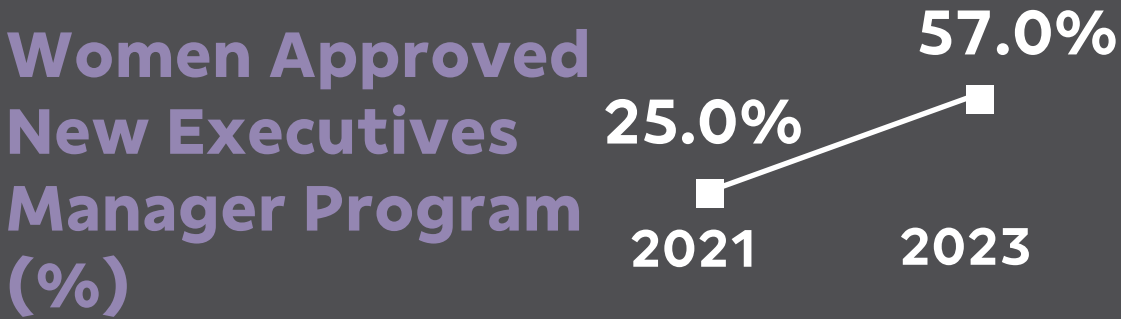
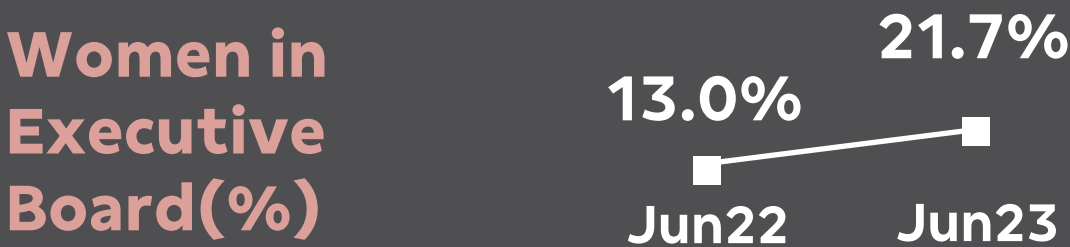
Institutional Advances



2 Black and 2 LGBTQIAPN+



2 Black and 2 LGBTQIAPN+



Performance



Results

Adjusted Net Income R\$ billion

ROE¹
%



+11.7%

+2.8%



2Q22

1Q23

2Q23



+19.5%



1H22

1H23

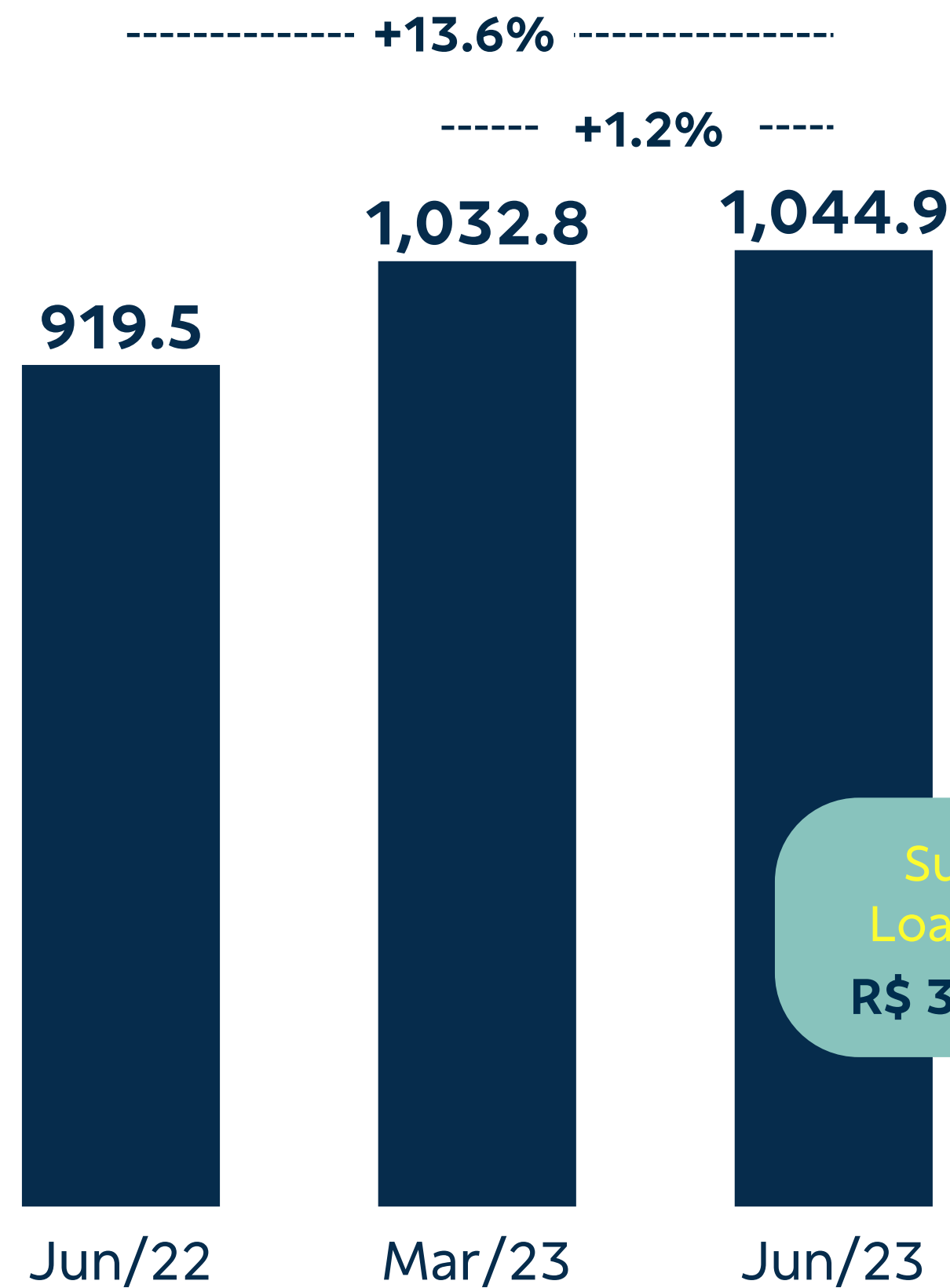


Loan Portfolio Expanded View¹

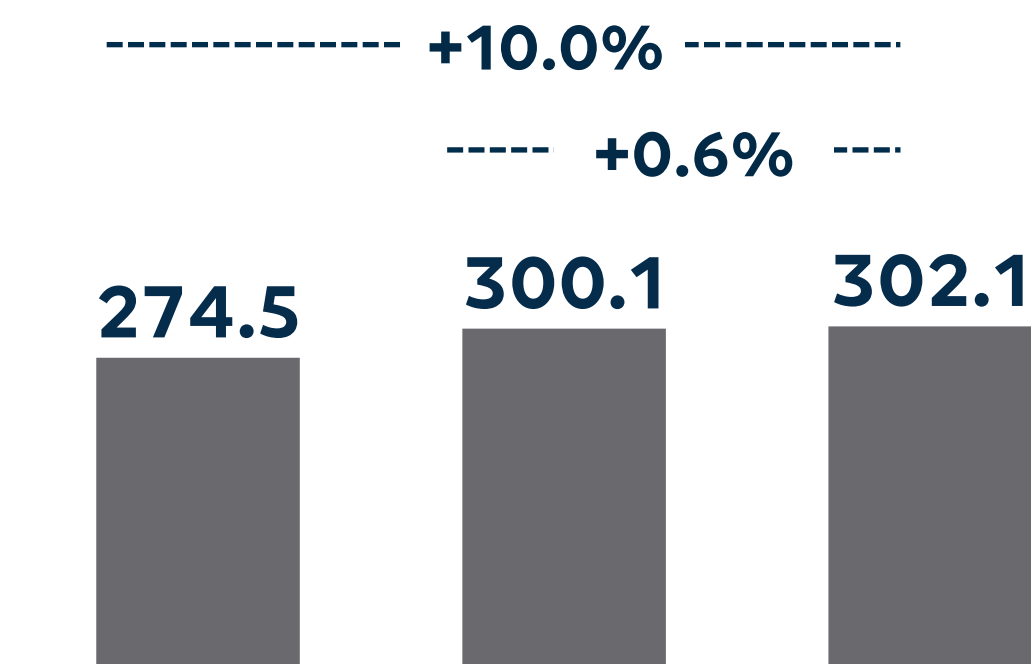
R\$ billion

SME

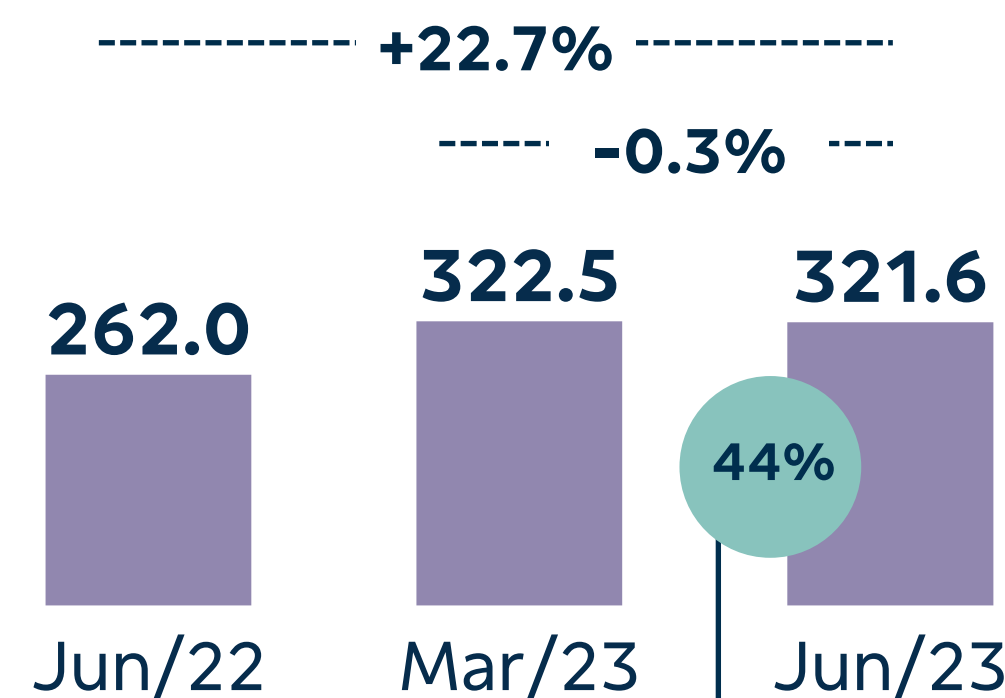
Corporate + Government



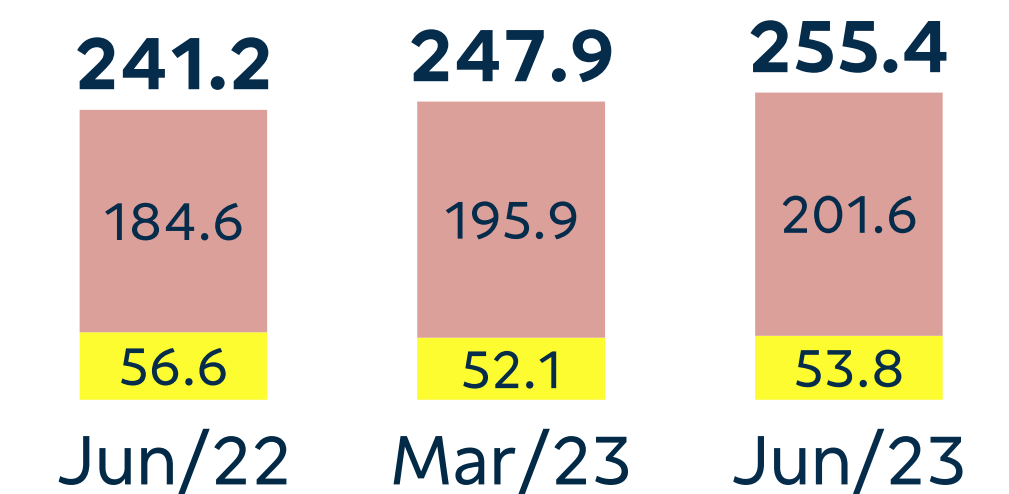
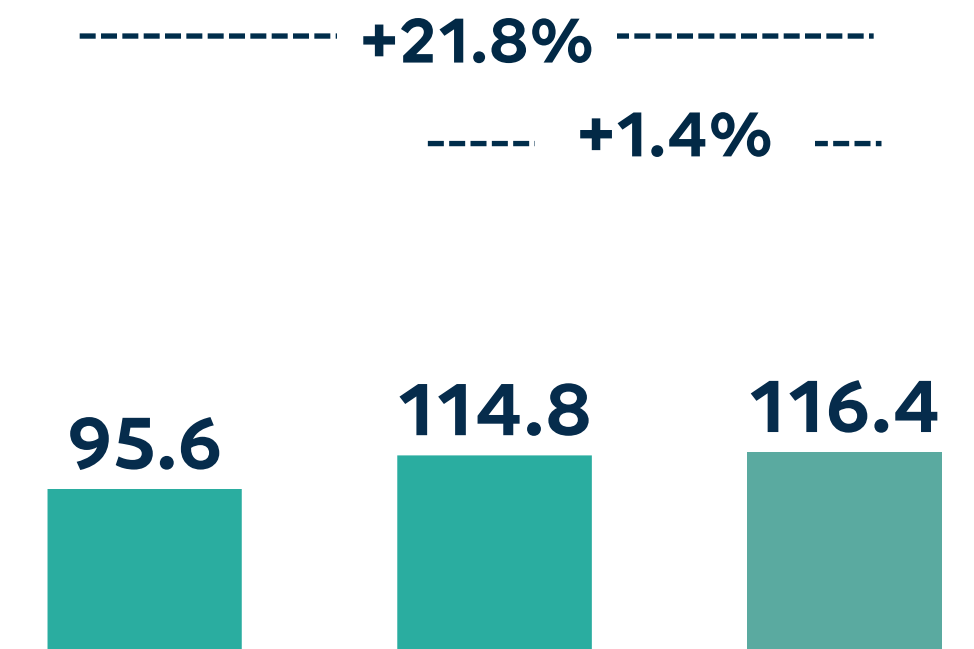
Individuals



Agribusiness



Sustainable Agribusiness



Corporate Government

(1) Series revised in March/23 for private securities and guarantees and expanded companies loan portfolio..

ALL Expanded View

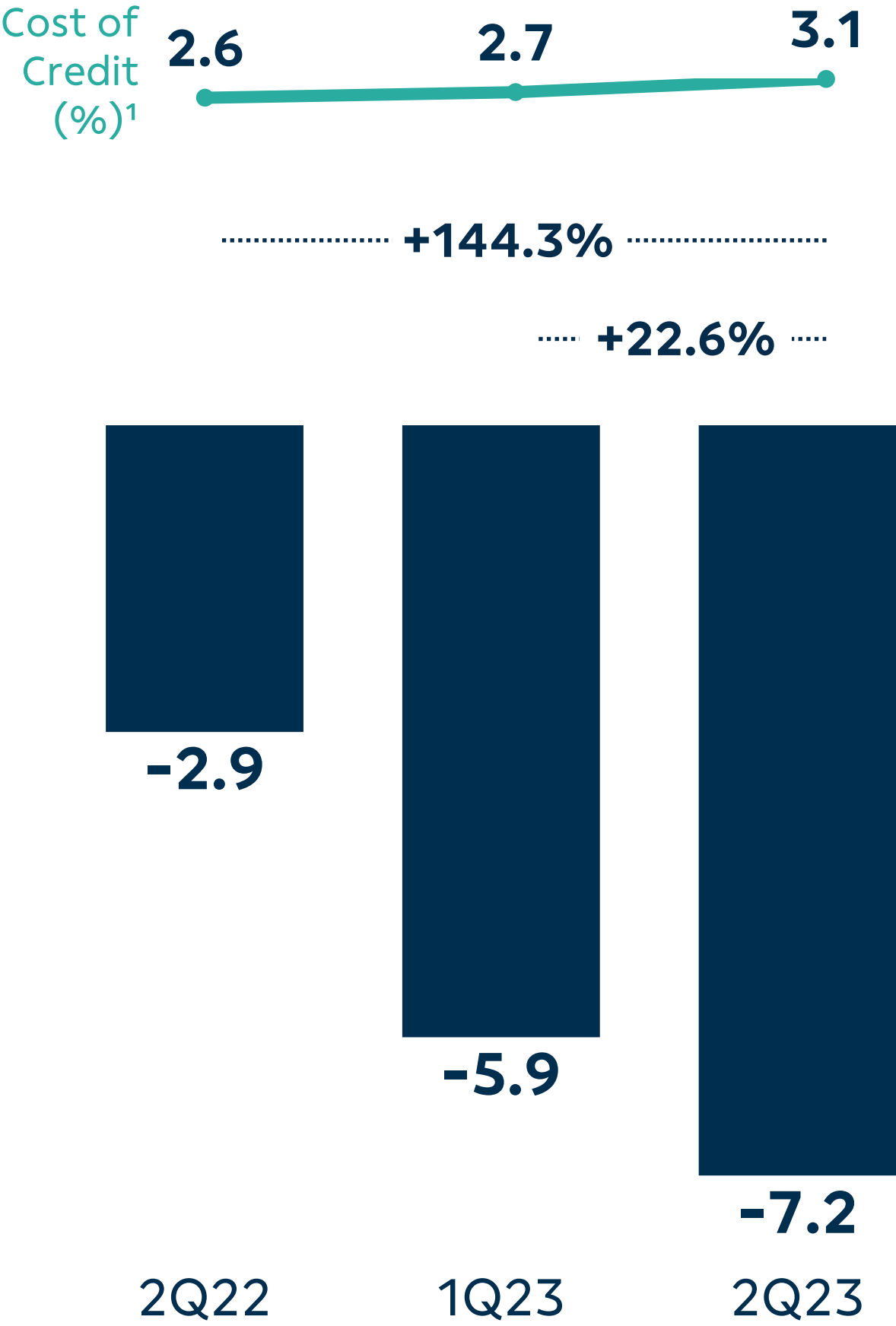
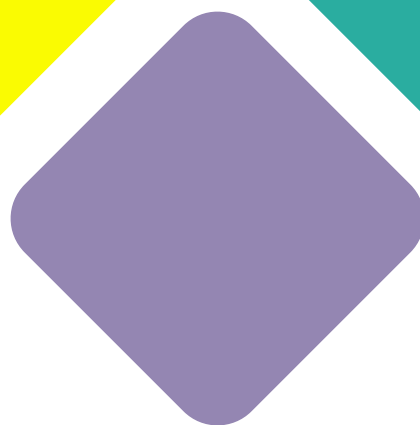
R\$ billion

+

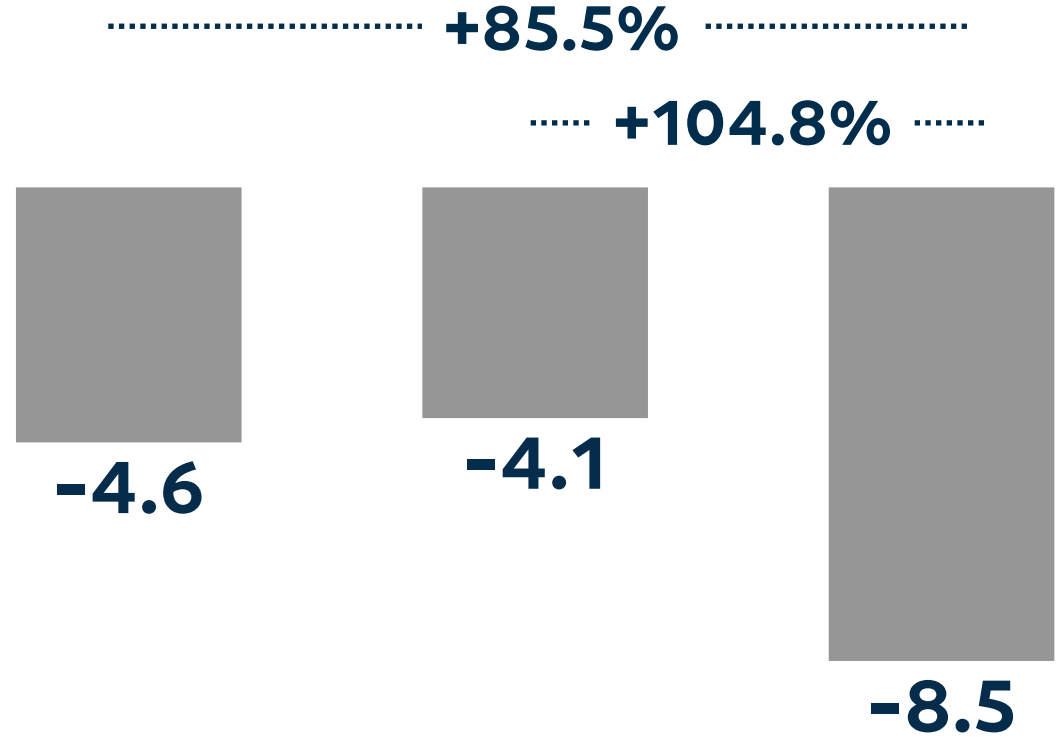
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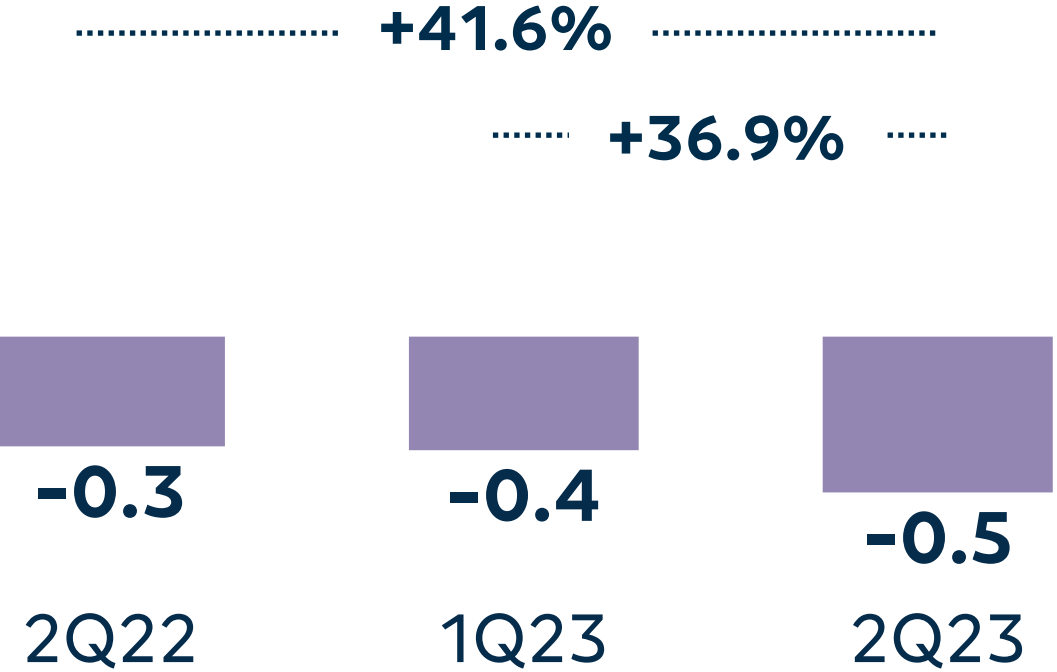
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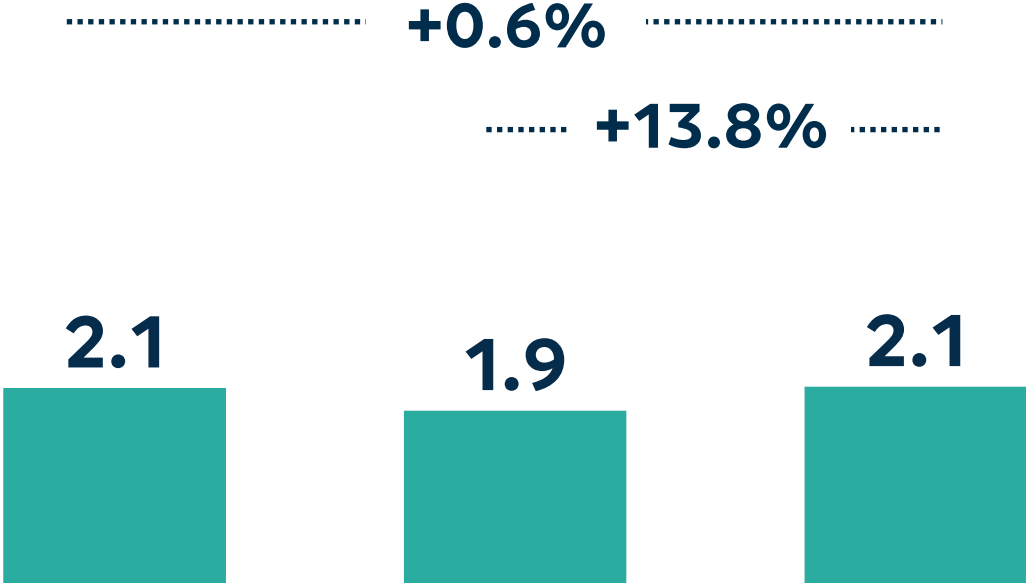
Credit Risk (ALL)



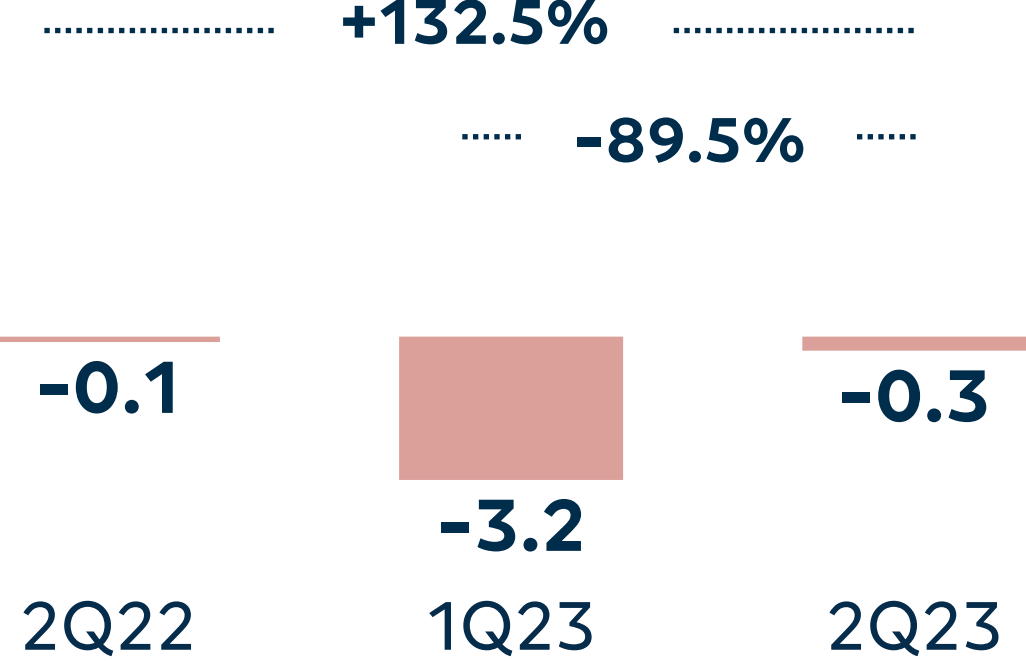
Discounts Granted



Credit Recovery

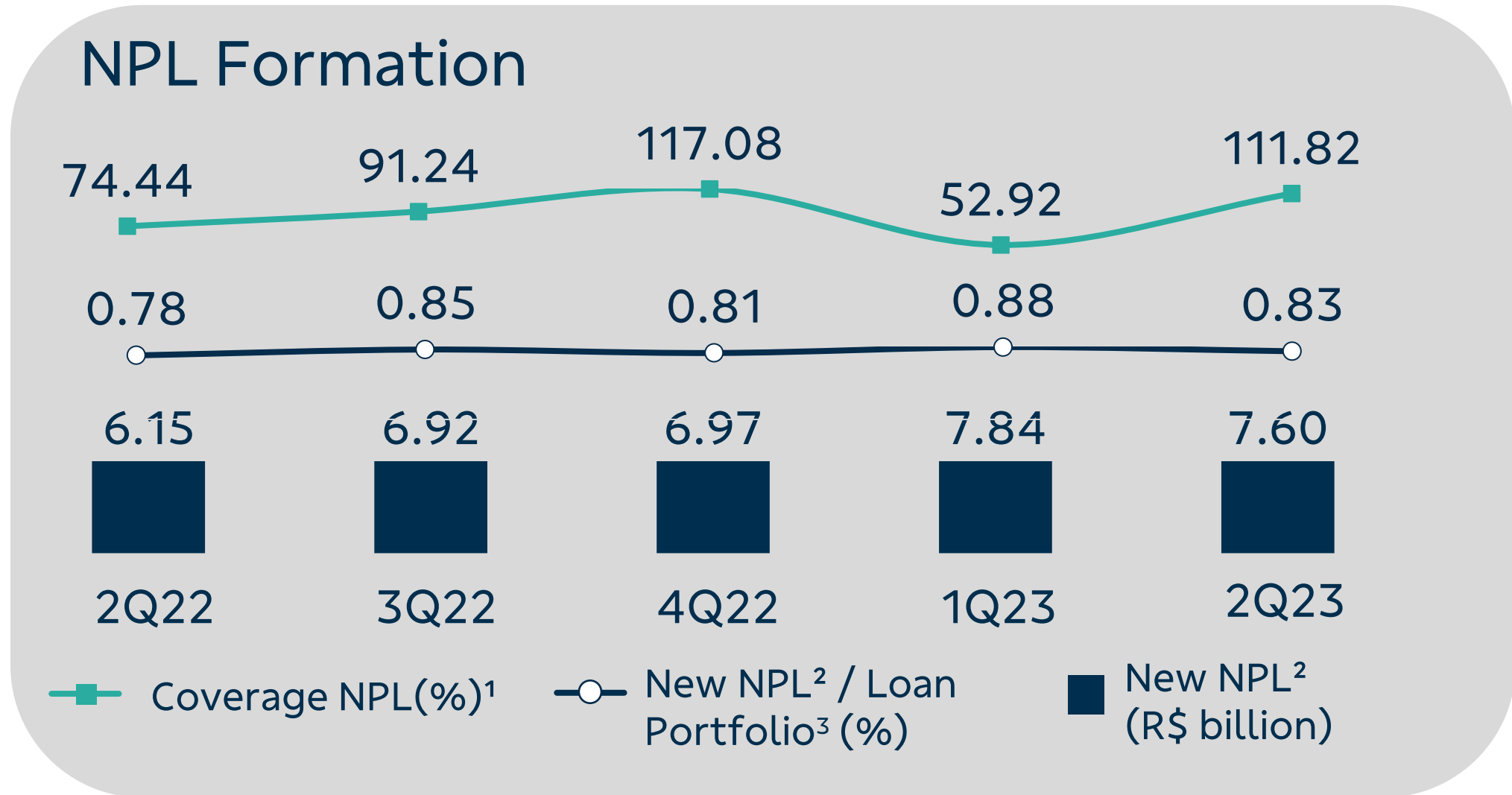
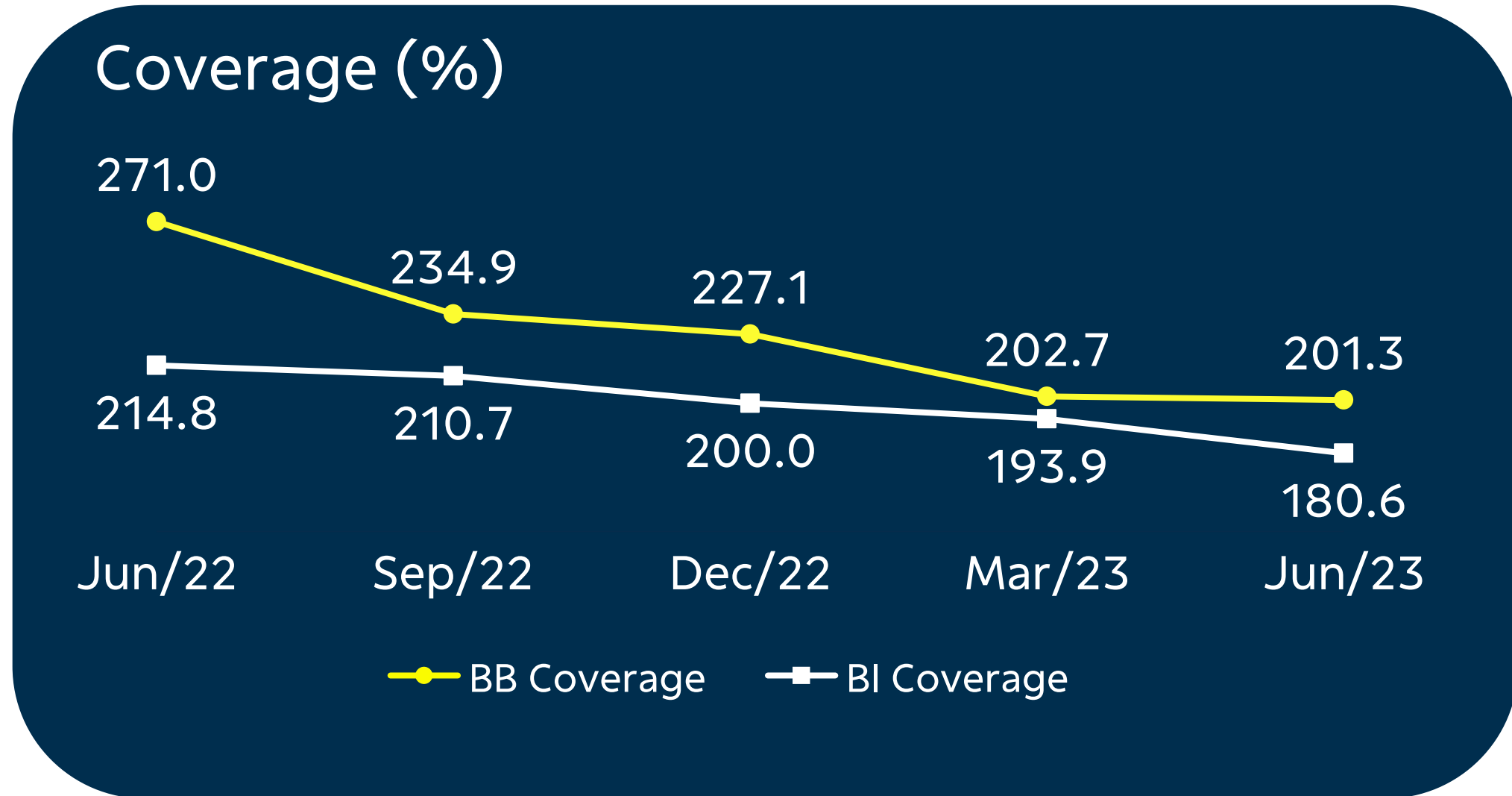
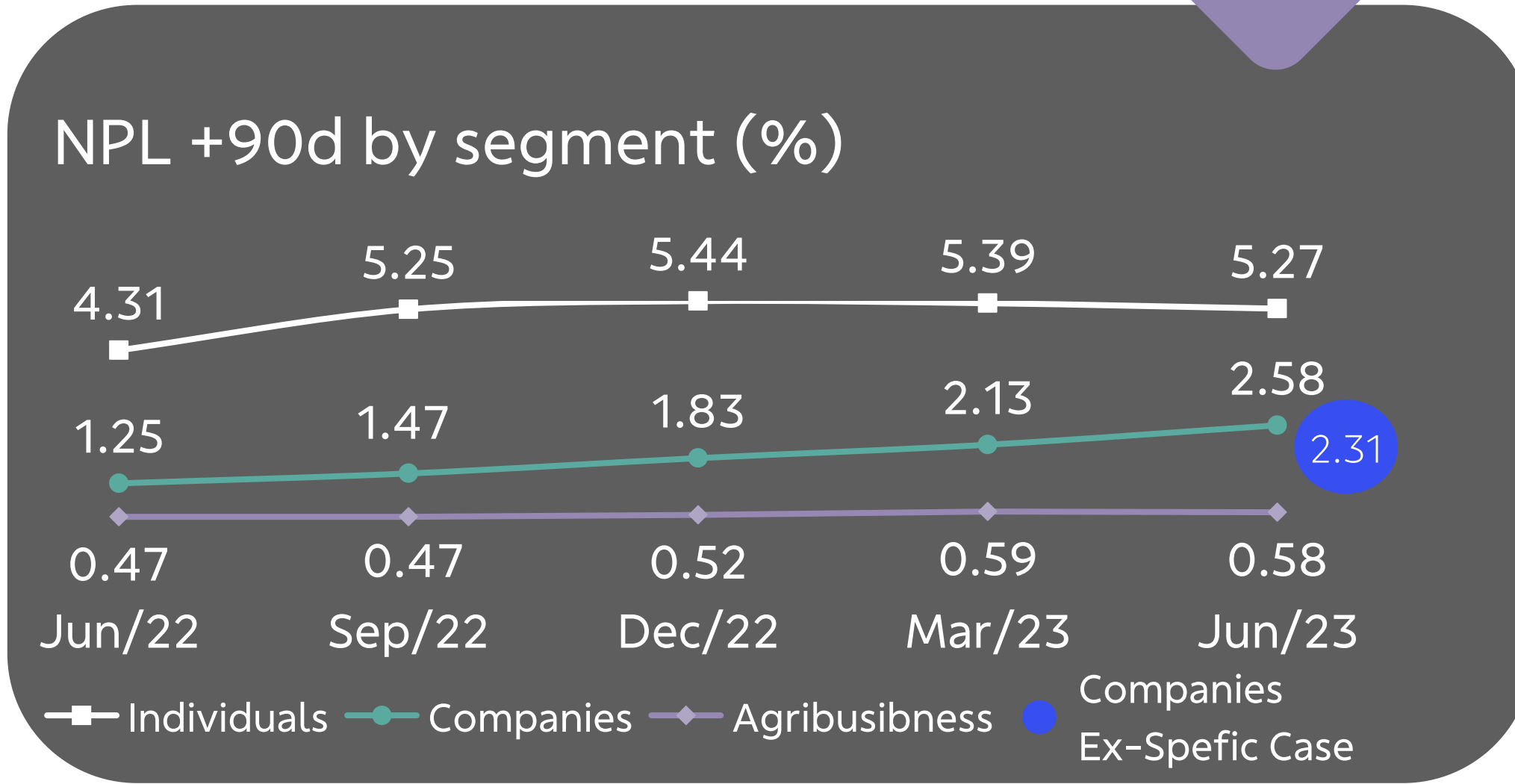
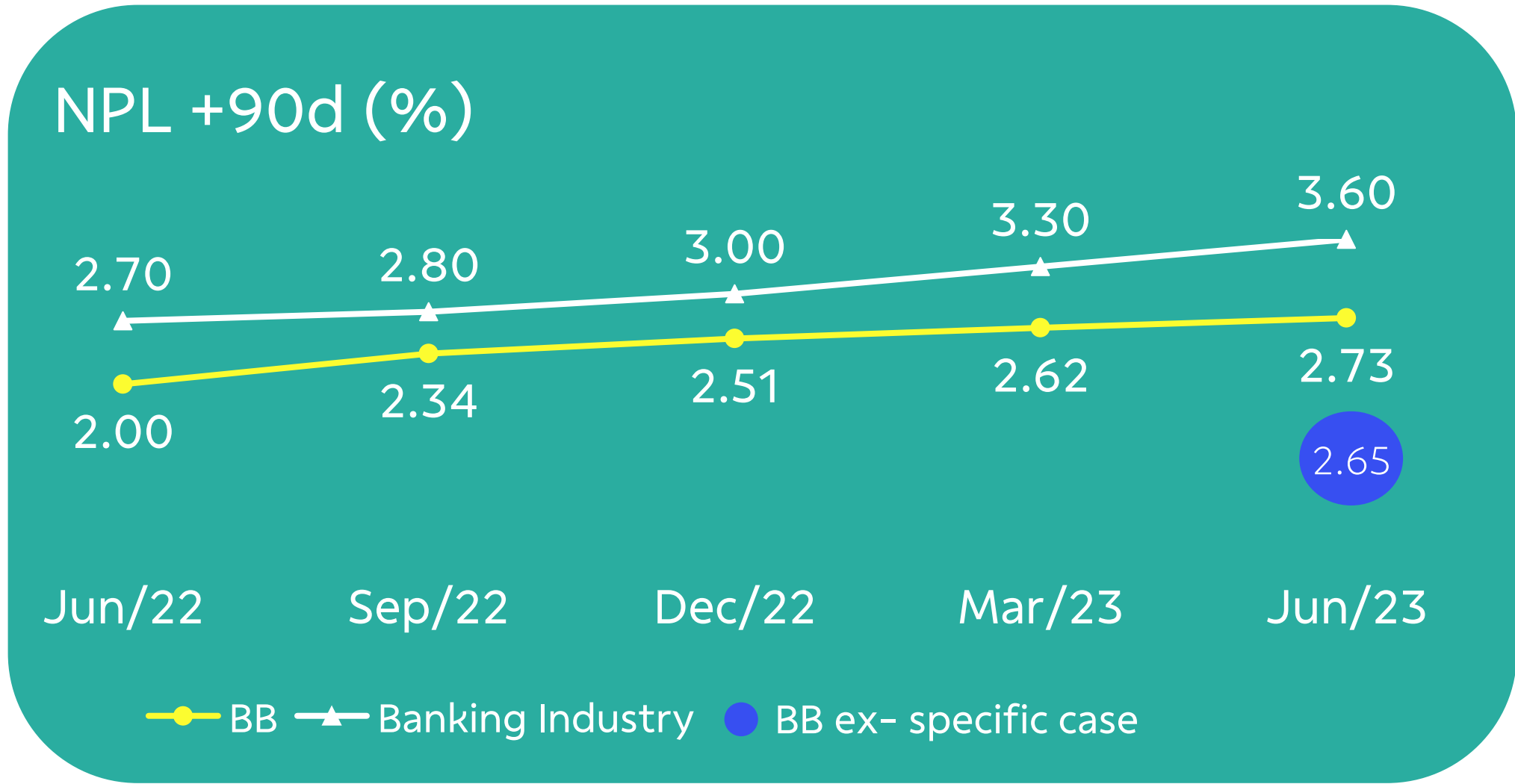


Impairments



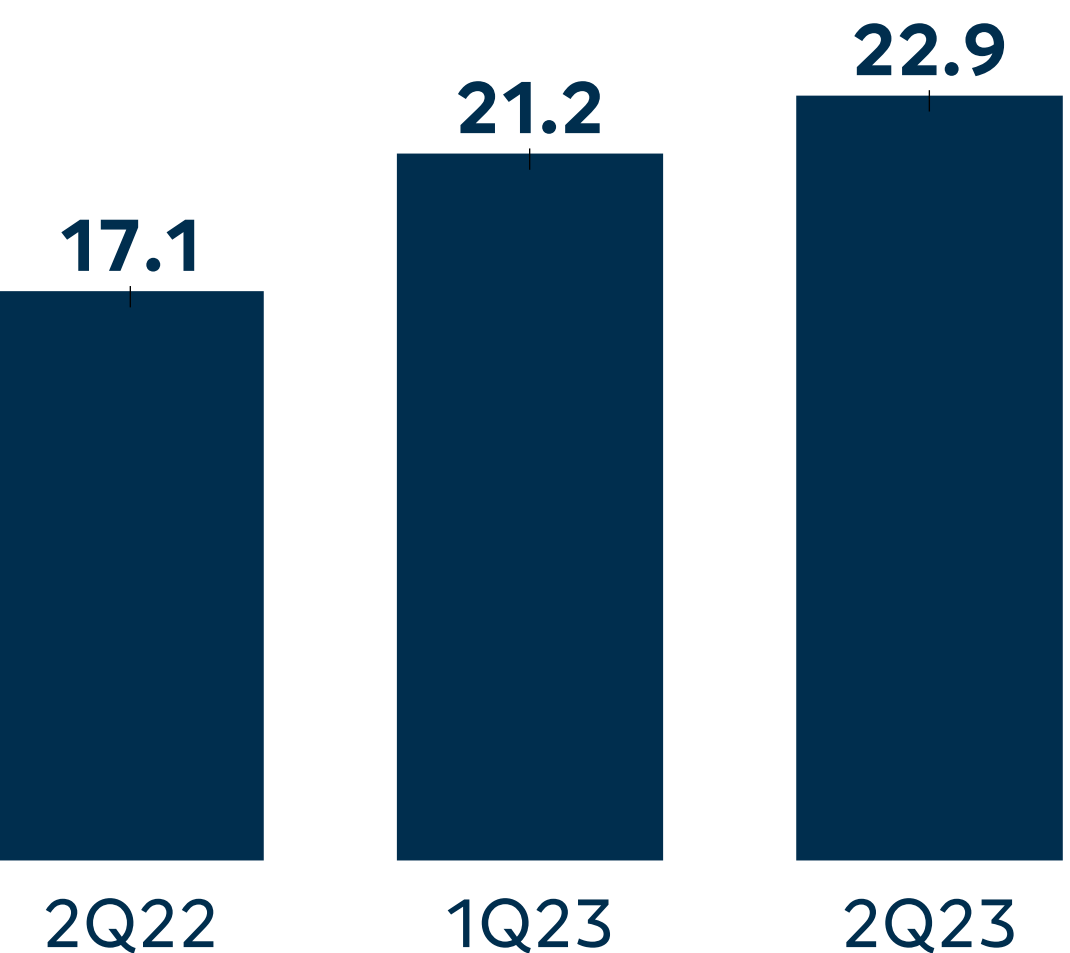
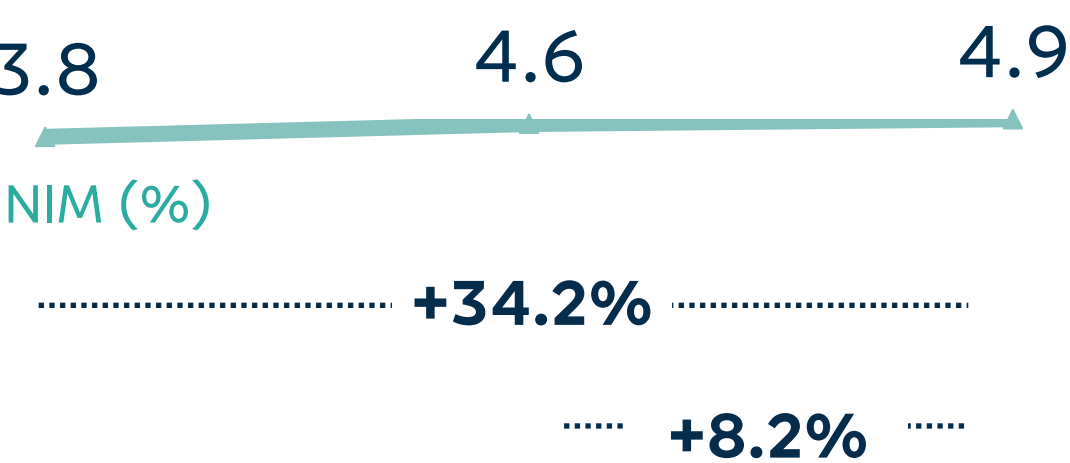
(1) ALL Expanded View 12 months / Medium Classified Loan Portfolio.

Credit Quality

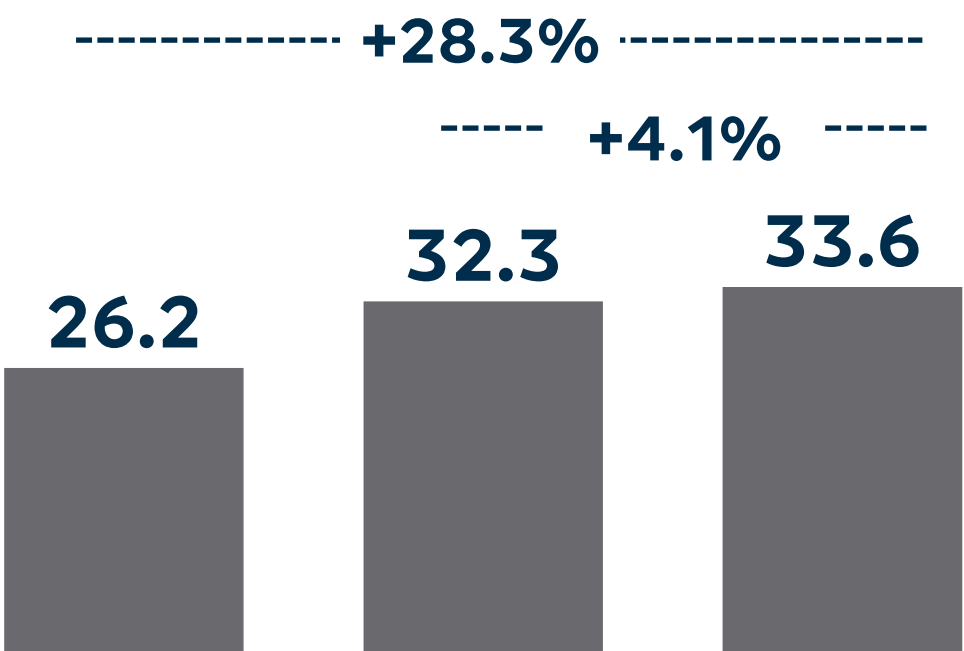


Net Interest Income

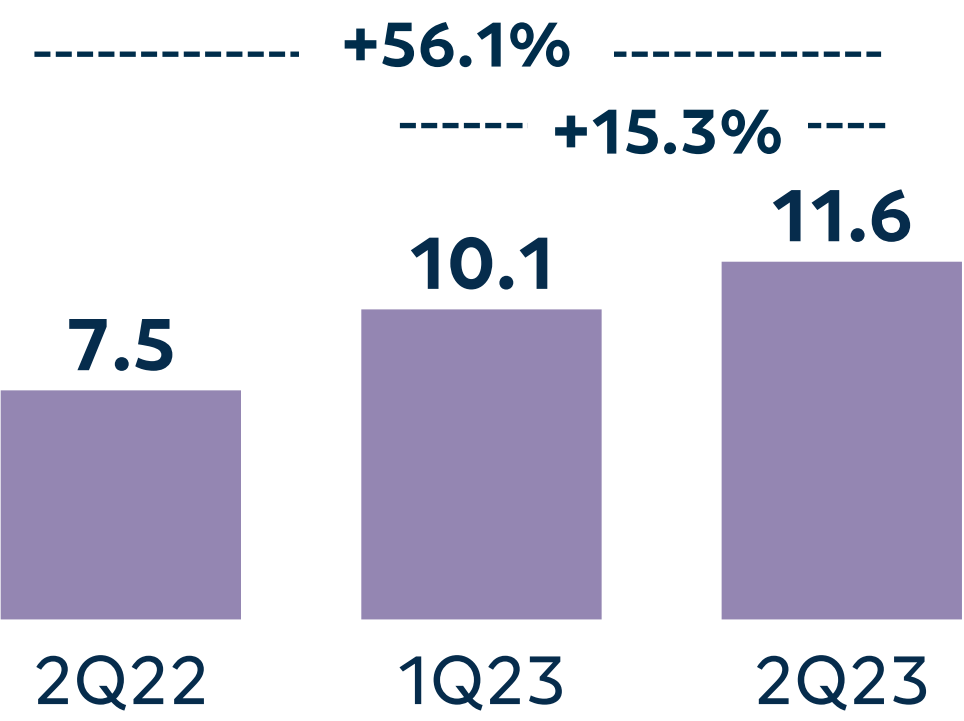
R\$ billion



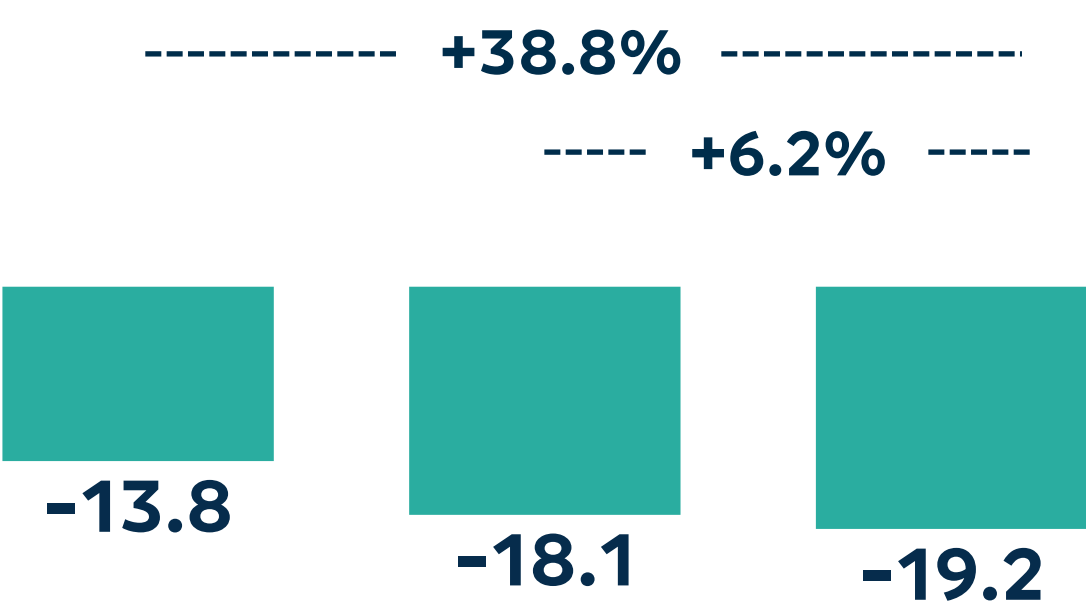
Loan Operations



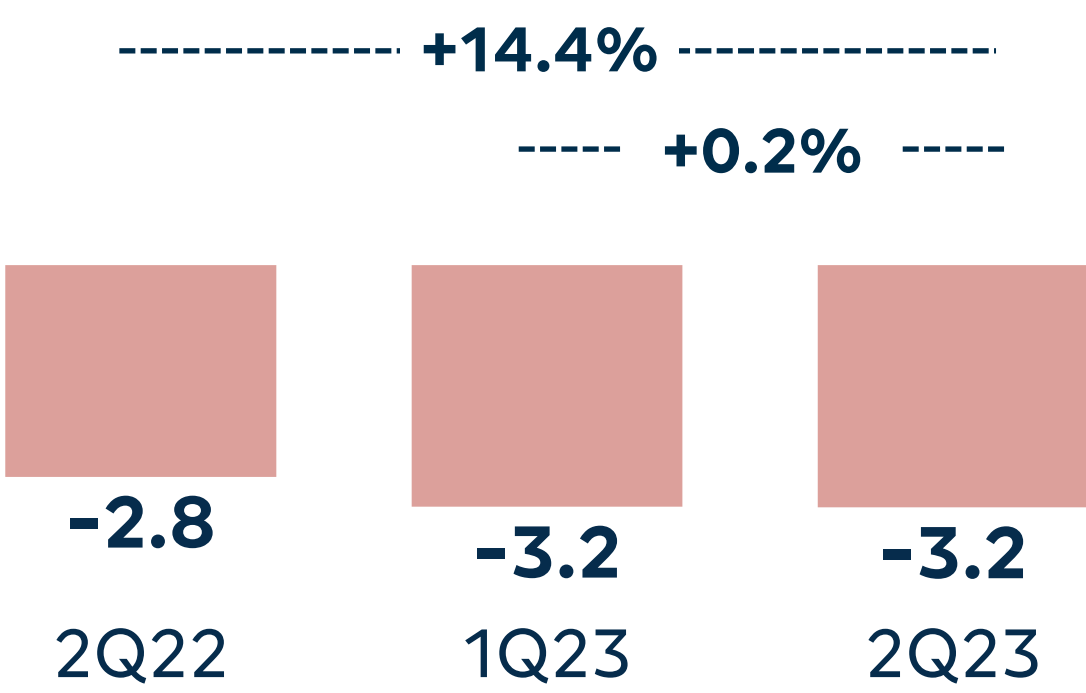
Treasury¹



Funding Expenses



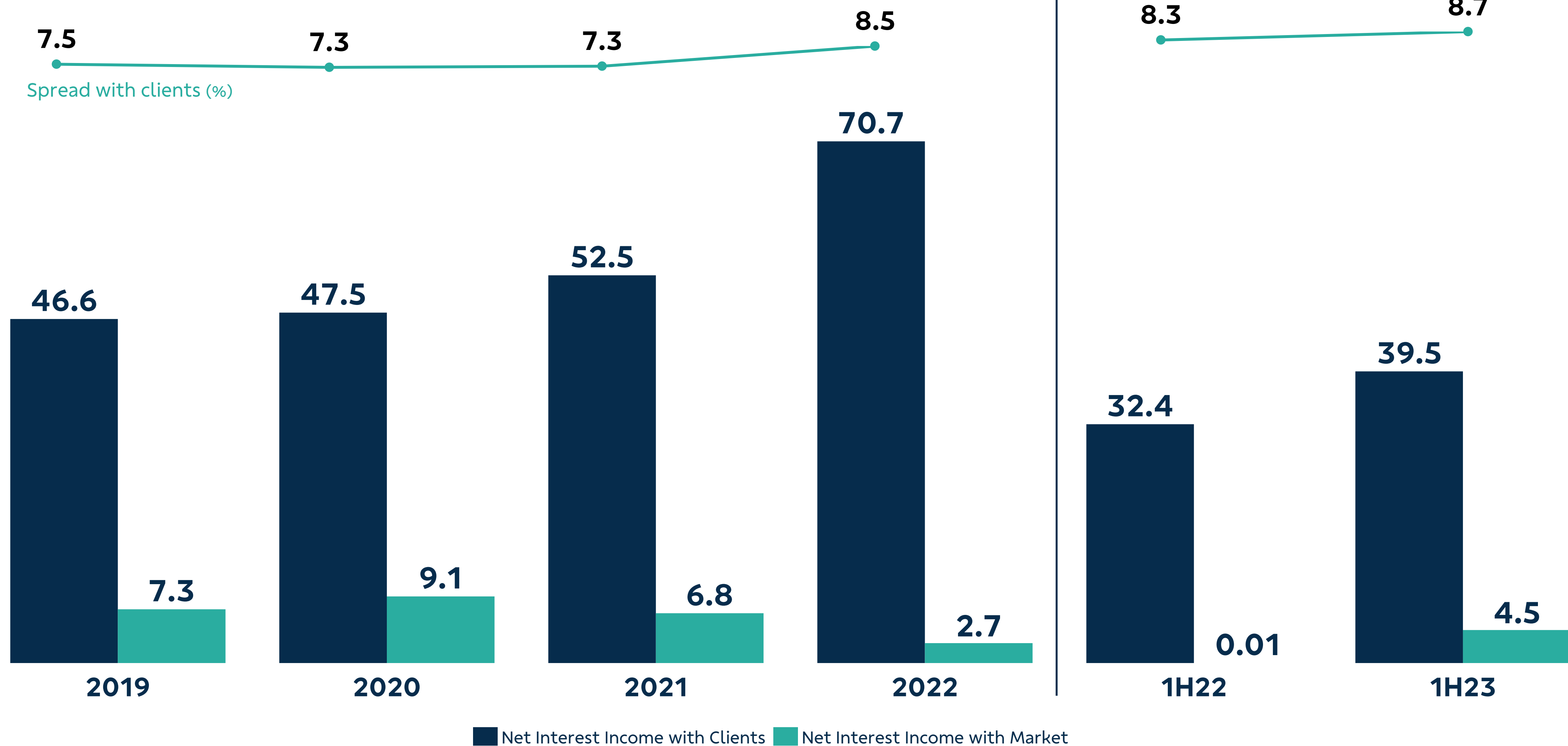
Financial Expenses for Institutional Funding²



(1) Includes income from interest, tax hedge, derivatives and other financial instruments that offset the effects of exchange variation on income.
(2) Includes senior debt instruments, subordinated debt and Hybrid Instruments (except Principal Equity eligible instruments).

Net interest income with clients and market

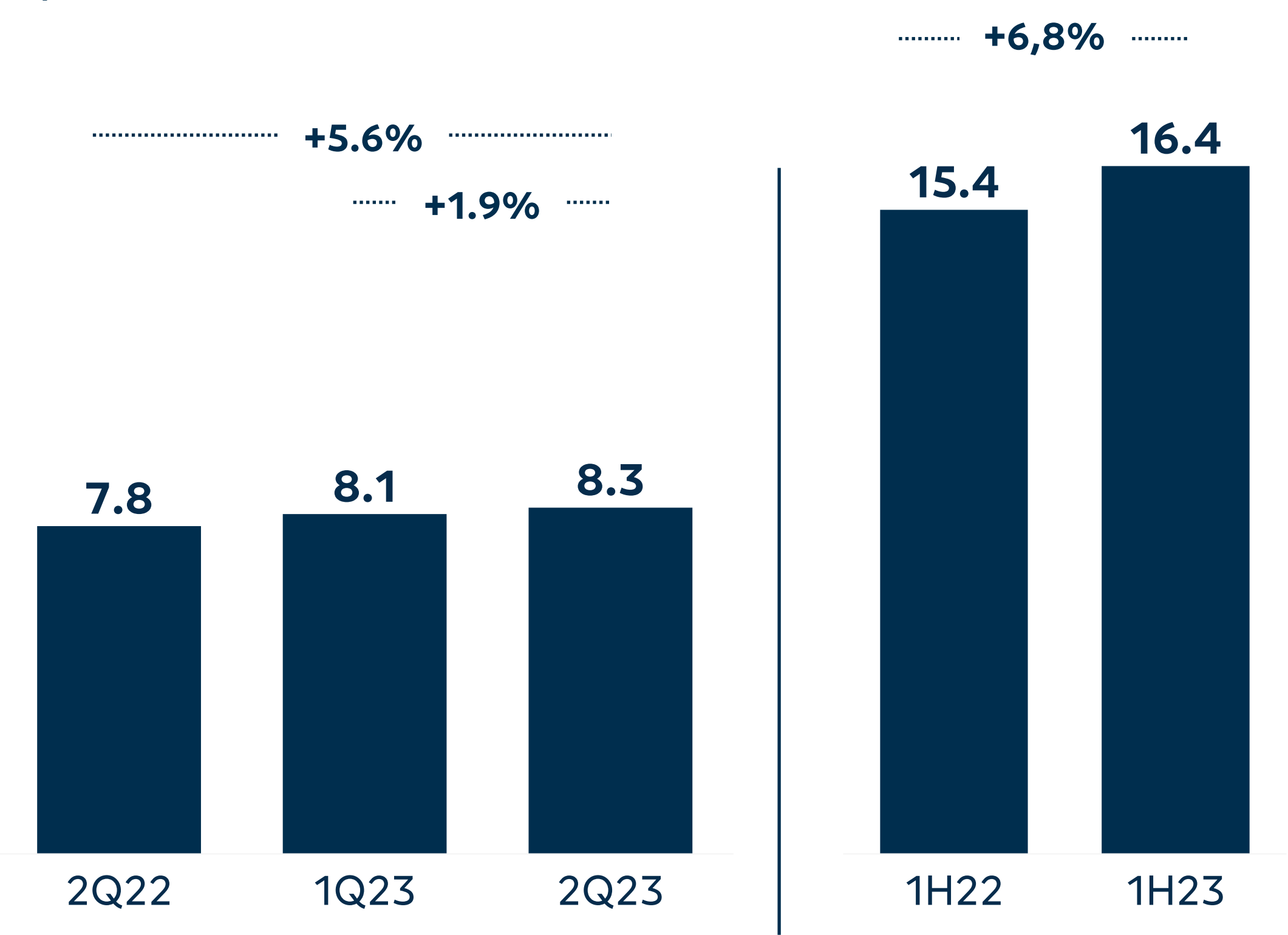
R\$ billion



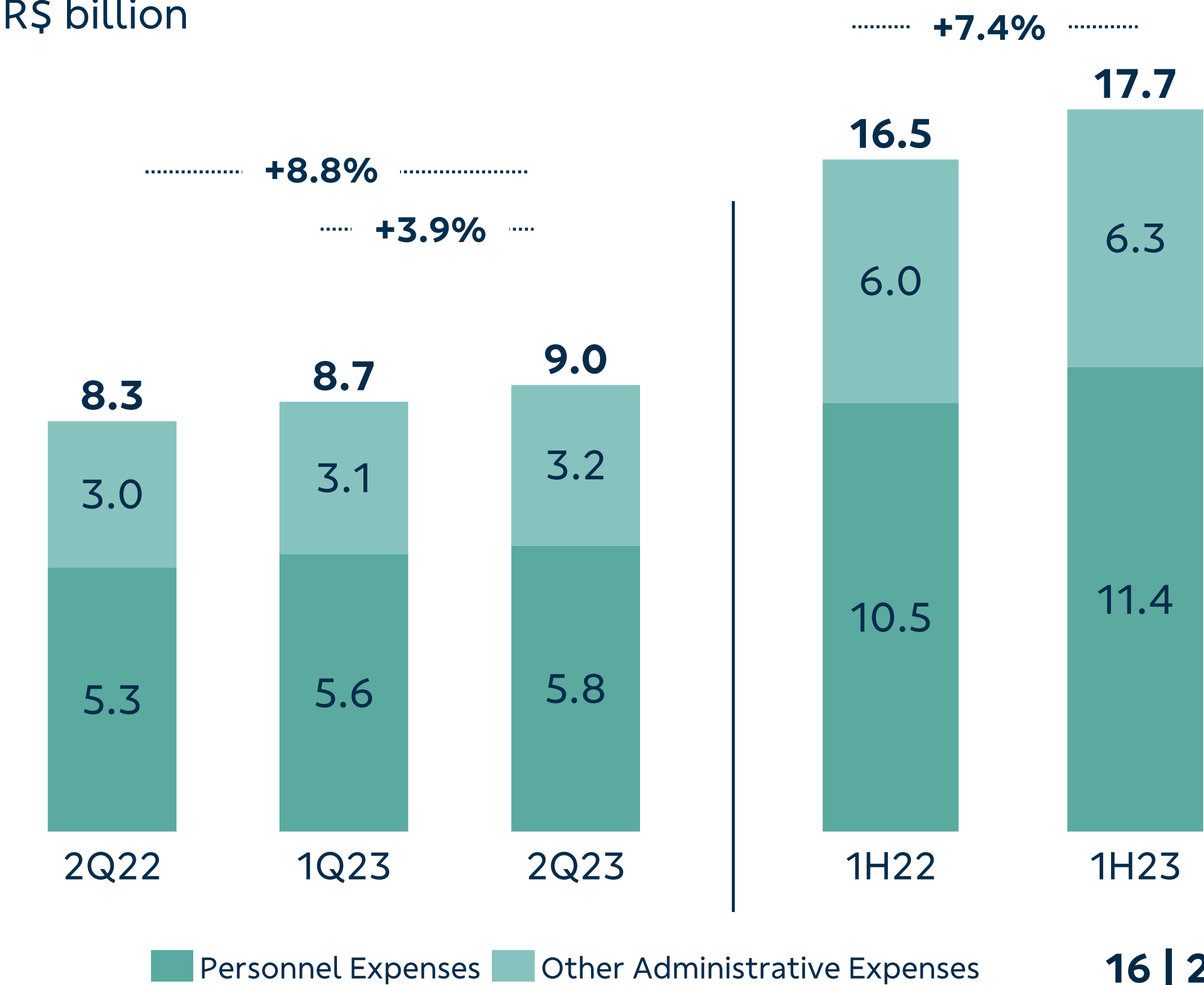
Fee and Expenses Dynamics

The best Cost-to-Income Ratio 28.3%

Fee Income
R\$ billion

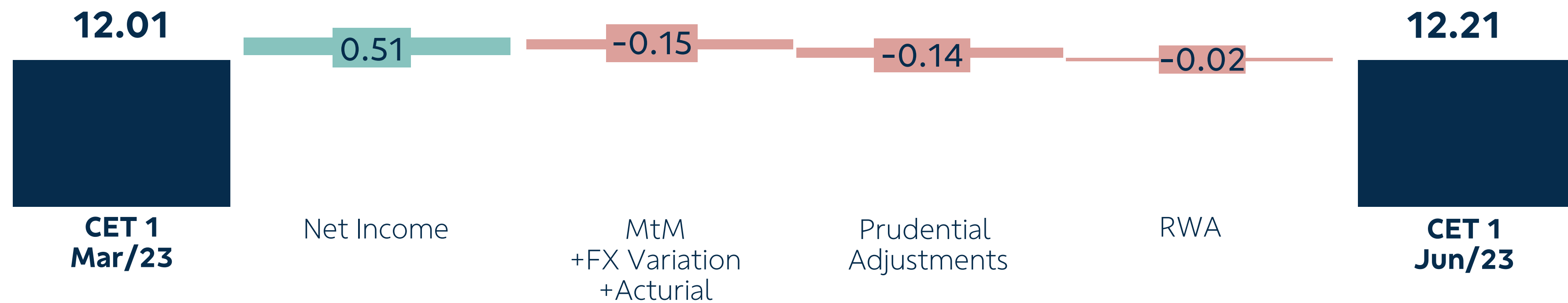
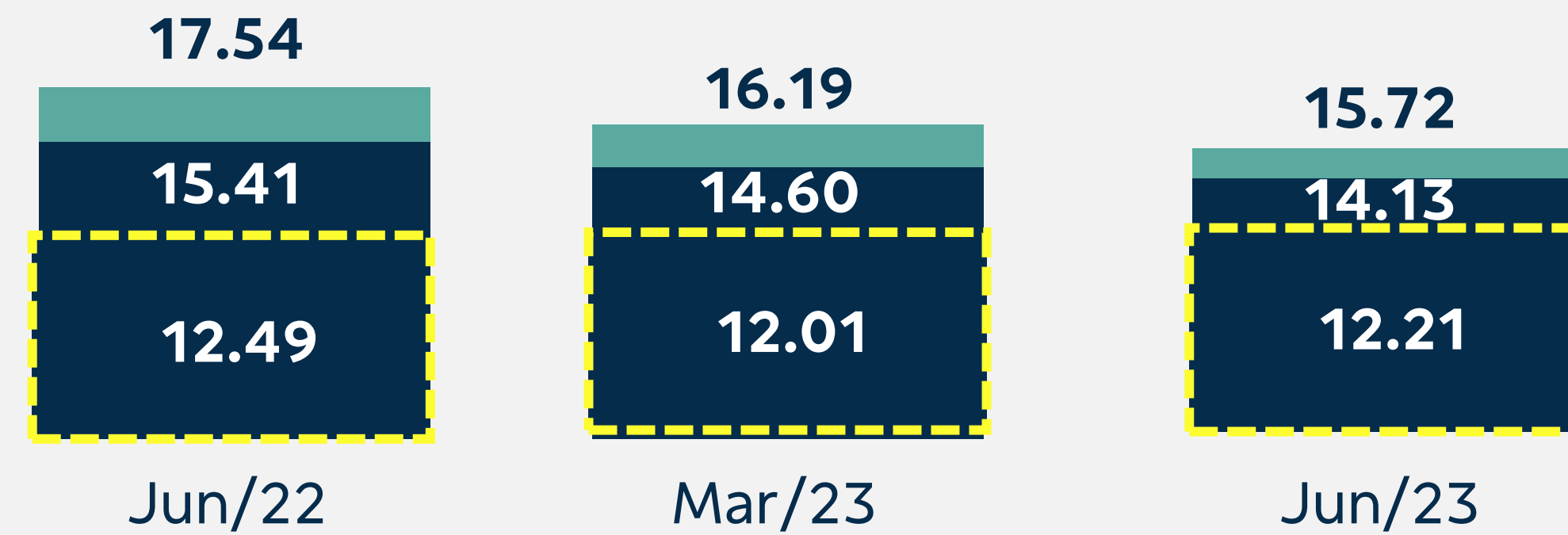


Administrative Expenses
R\$ billion



CET 1

Bis Ratio (%)




Guidance

	Released	Observed 1H23	Reviewed
Loan Portfolio ¹	growth between 8.0% and 12.0%	+15.3%	growth between 9.0% and 13.0%
Individuals	growth between 7.0% and 11.0%	+10.0%	Held
Companies	growth between 7.0% and 11.0%	+13.5%	growth between 8.0% and 12.0%
Agribusiness	growth between 11.0% and 15.0%	+22.7%	growth between 14.0% and 18.0%
Net Interest Income	growth between 17.0% and 21.0%	+36.0%	growth between 22.0% and 26.0%
ALL Expanded View	between R\$ -23.0 and -19.0 billion	-R\$ 13.0 billion	between R\$ -27.0 and -23.0 billion
Fee Income	growth between 7.0% and 11.0%	+6.8%	growth between 4.0% and 8.0%
Administrative Expenses	growth between 7.0% and 11.0%	+7.4%	Held
Adjusted Net Income	between R\$ 33.0 and 37.0 billion	R\$ 17.3 billion	Held

(1) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit.





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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.



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