



Informações BB

4Q22

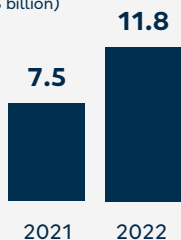
Shareholders' Newsletter
www.bb.com.br/ir



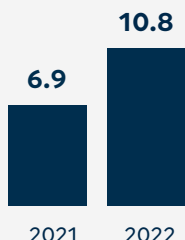
Market Indexes

	Dec/21	Dec/22
Book Value per Share – BBAS3 (R\$)	50.77	57.33
Closing Price – BBAS3 (R\$)	28.85	34.73
BDORY Price (US\$)	5.15	6.58

Dividends and Distributed IOC (R\$ billion)



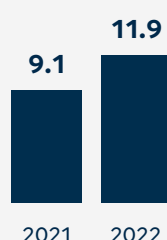
Earnings per Share (R\$)



Price / Book Value



Dividend Yield (%)



Recommendations – 16 analysts

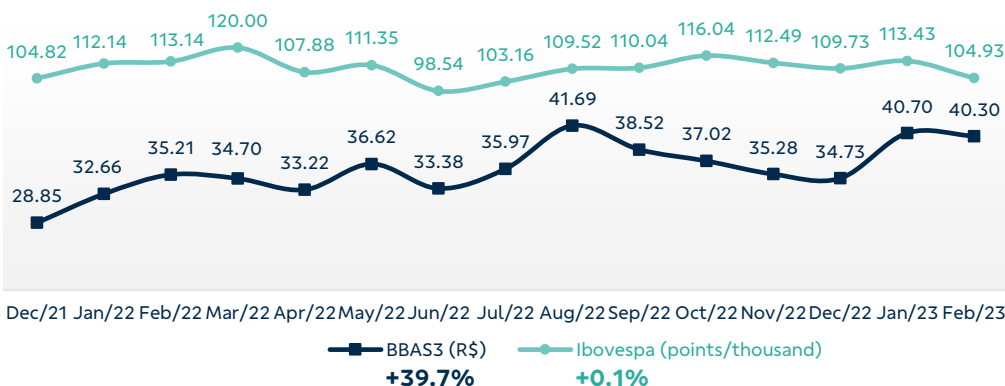
As of 02.28.2023



Average Target Price:

R\$ 56.29

BBAS3 Stock Performance





Our profit is the exact measure of the benefits we deliver to our customers and society

2022 / 2021

Loan Portfolio - Expanded View

1.0

R\$ trillion

+14.8%

Dec22/Dec21

Adjusted Net Income

31.8

R\$ billion

+51.3%

2022/2021

ROE

21.1%

Value Added to Society

80.1

R\$ billion

+35.9%

2022/2021

Learn more about 4Q22 results

[Click Here](#)

Coments from CFO Ricardo Forni



Diversification in Revenues

Net Interest Income

+23.8%

Fee Income

+10.2%

2022/2021

CET1

12.01%

Dec/22



Relationship

Sustainability

**Profitability and
Generation of
value to society**

Transformation





Understanding of customer behavior

A bank for each customer

Present in all life moments

Human and digital services

+ + + +

+ + + +

Hiper-personalization

Use of Analytics

2 billion data and **480 million** offers

Leader in receiving data at Open Finance

The only Brazilian company listed in the Open Future World ranking

Cultural and digital transformation

Digital Acceleration



Talent and
culture



Digital
strategy



Technology and
cyber



Operating Model
agile



Automation and
analytics

Invest in people, in new technologies and in partnerships

Agile Operation Model

- Flexible and integrated teams
- BB Contest: IT Agents
2k vacancies + 1k in reserve

Diversity

- Of people with different professional experiences and unique life stories
- At all hierarchical levels

+ Efficiency + Innovation

- Corporate Venture Capital: Investments and partnership with startups



Environmental, Social and Governance practices

Strengthening Fundação BB

Support to Culture and Sport

Only financial institution to participate in Novo Mercado B3

Sustainable Loan Portfolio

R\$ 327.3 billion

Social Businesses



Best Socio-environmental Practices



Low Carbon Program



Companies





Guidance

The guidance were updated to reflect the best estimates for the year 2023, considering the results achieved until 2022.

	2022	Observed 2022	2023
Loan Portfolio¹ - %	15.0 to 17.0	17.0	8.0 to 12.0
Individuals - %	11.0 to 13.0	9.0	7.0 to 11.0
Companies ² - %	15.0 to 17.0	17.7	7.0 to 11.0
Agribusiness - %	18.0 to 22.0	24.9	11.0 to 15.0
Net Interest Income - %	19.5 to 21.5	23.8	17.0 to 21.0
ALL Expanded View - R\$ billion	-17.0 to -14.0	-16.7	-23.0 to -19.0
Fee Income - %	9.0 to 11.0	10.2	7.0 to 11.0
Administrative Expenses - %	4.0 to 8.0	5.6	7.0 to 11.0
Adjusted Net Income – R\$ billion	30.5 to 32.5	31.8	33.0 to 37.0

(1) Loan Portfolio: it considers domestic classified portfolio added of Private Securities and Guarantees. Government operations are not included.

(2) Companies: Government operations not included.



Investor Relations
www.bb.com.br/ir

What are the communication channels for shareholders today?

The Investor Relations website is the main relationship channel with Banco do Brasil's shareholders. There you will find complete information about BB, its performance, corporate governance, sustainability and regulatory obligations.

To solve your main concerns about BB's businesses and results, access the [Fale com a RI](#) and count on the service of our virtual assistant on the website and also by WhatsApp (+55 61 4004-0001).



Presentations



Financial Information



Material Facts and Information to the Market



Much more

Informações BB is directed to shareholders, analysts and other public who is interested.



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Support to individuals shareholders (Portuguese Only)

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