

PUBLIC MEETING AND EARNINGS PRESENTATION

3 Q 2 3



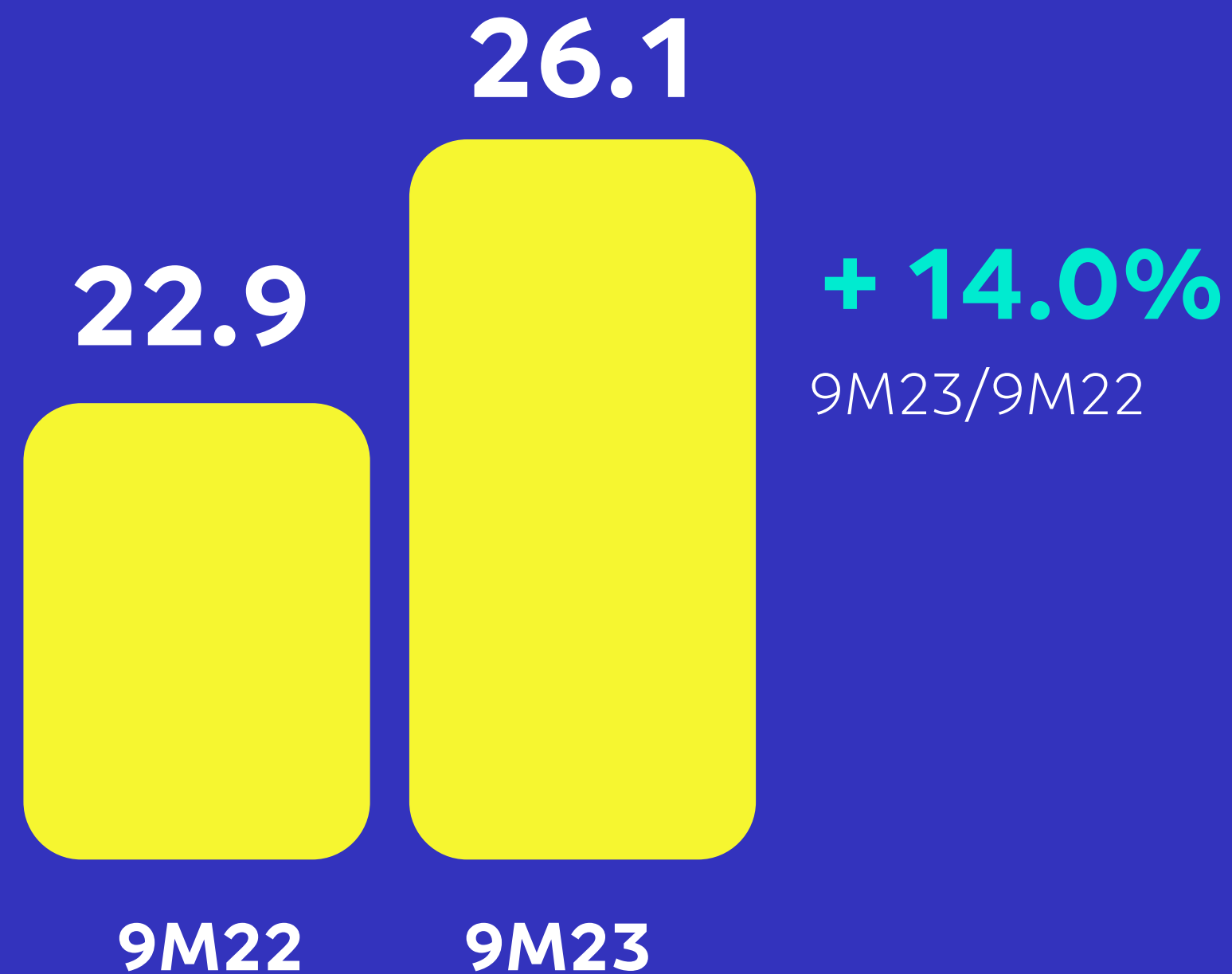
For further info
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MD&A 3Q23



Earnings

Adjusted Net Income

R\$ billion



Commitment to consistent results



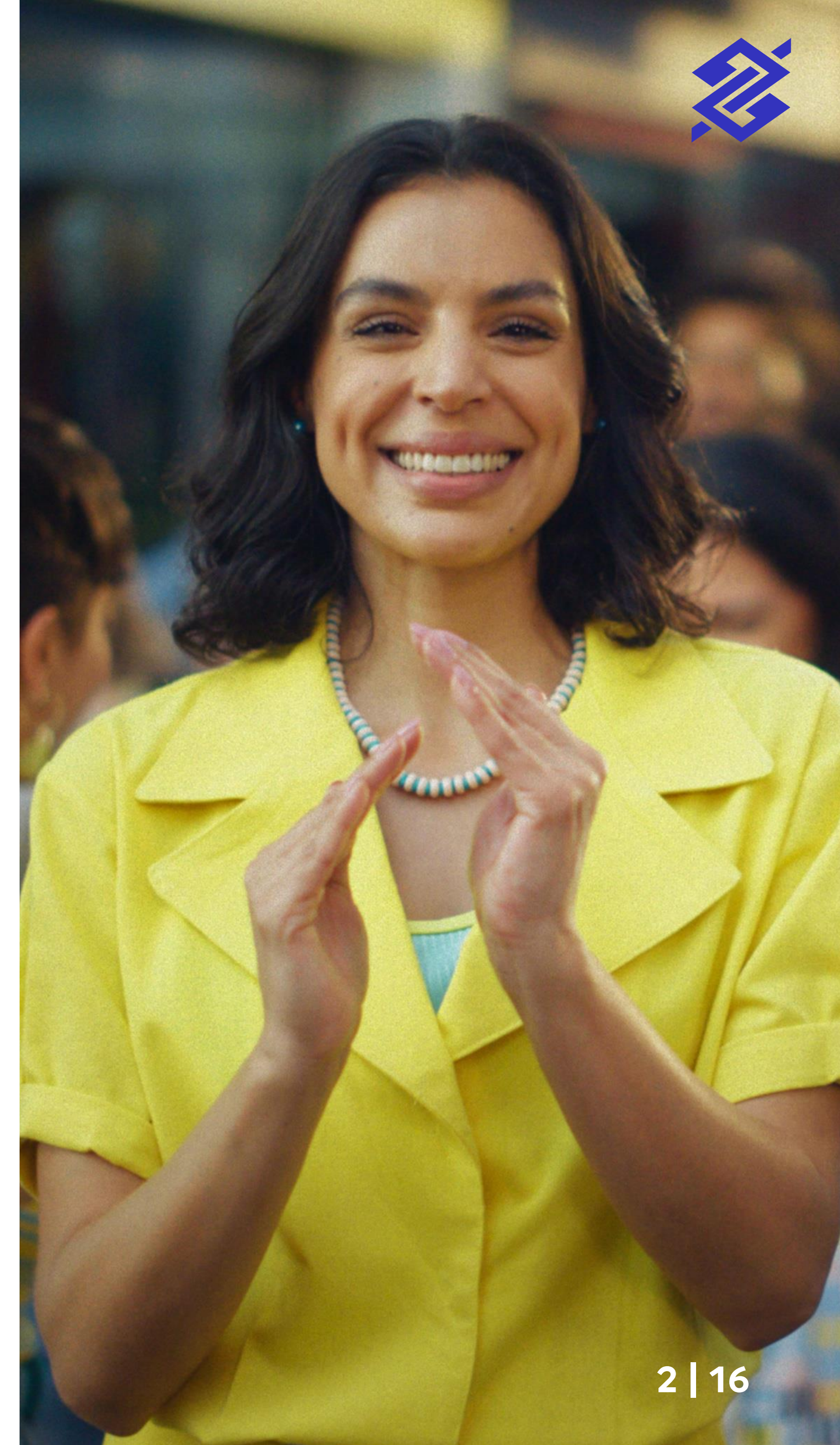
Inductor of the best ESG practices



Protagonist in digital transformation and technological innovation



Close and relevant in people's lives





Trends research



Strategic themes videoconferences



Discussions and technical analyzes of specific topics



Experts review



BB's Corporate Strategy approval 2024-2028

Collaborative construction with all levels of employees

SWOT

Megatrends

Macroeconomic Scenario

Value to shareholders

Competition performance and new entrants

Ambitions and market shares

Public policies and impacts on society

Corporate Strategy

2024 – 2028 Annual Revision

Our Purpose

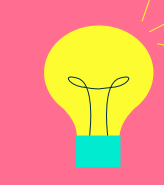
Be close and relevant in people's lives at all times



Our Values



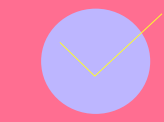
Proximity



Innovation



Efficiency



Integrity



Commitment to society



Diversity

Our Objectives and Drivers

Customers

Provide the best customer experience at all times

Engagement

Integrated solutions

Omnichannel platform

New generations of customers

Financial

Create value and generate sustainable results

Diversification

Risk mitigation

Operational efficiency

Profitability

Working in value chains

ESG

Be a protagonist in sustainability and in the promotion of business and ESG practices

Sustainable credit

Decarbonization

Diversity, Equity and Inclusion

Digital transformation and processes

Evolve the way we work to accelerate digital transformation and innovation

Analytical intelligence

Digital maturity

Efficiency in processes

Agile operating model

People and Culture

Having people engaged with BB's values and promoting collaboration, respect and inclusion

Leadership

Engagement

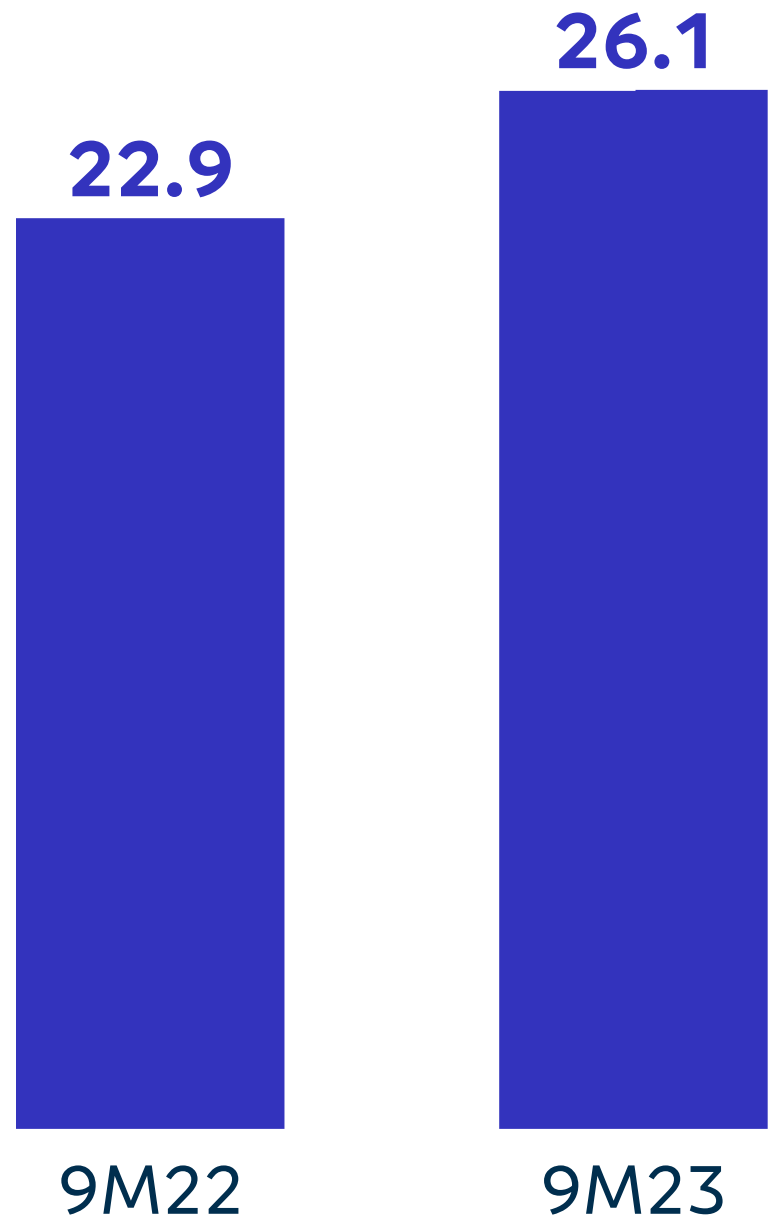
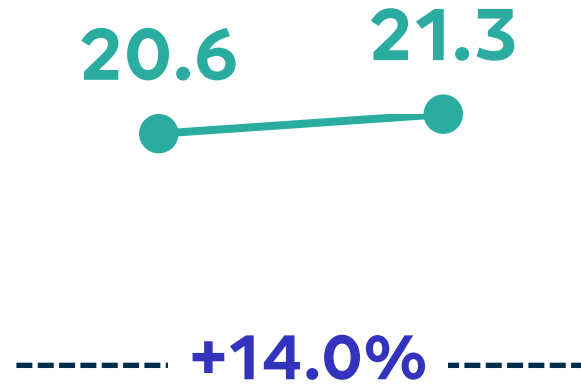
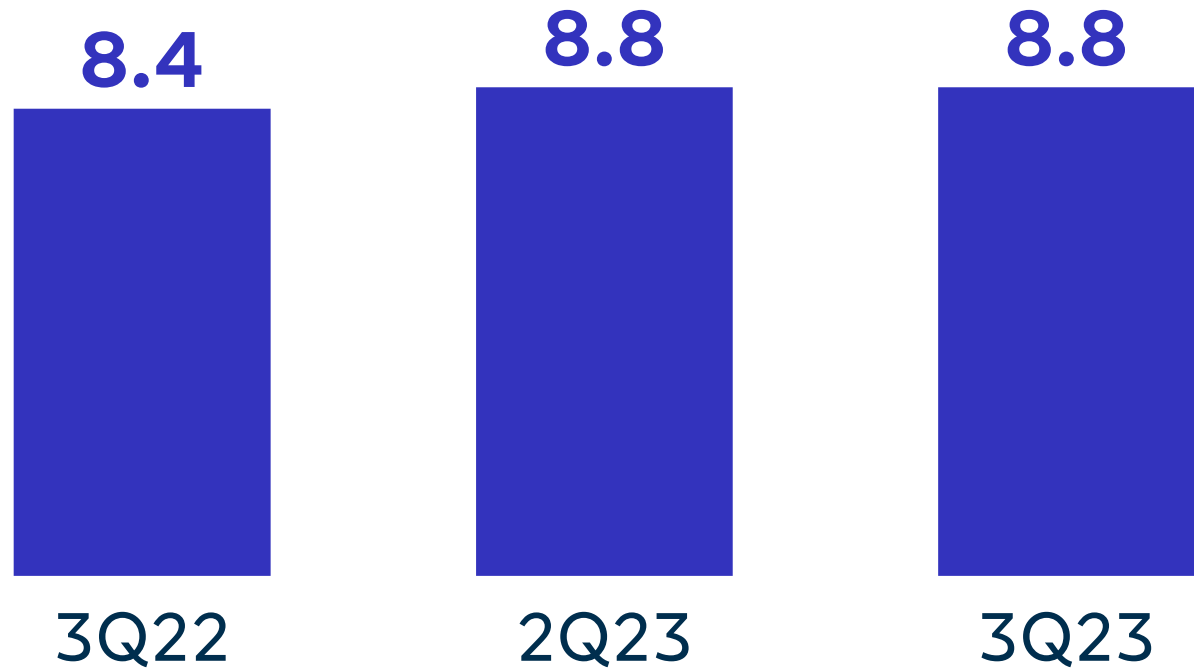
Employee experience

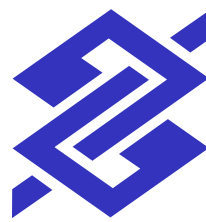
Psychological safety



Results

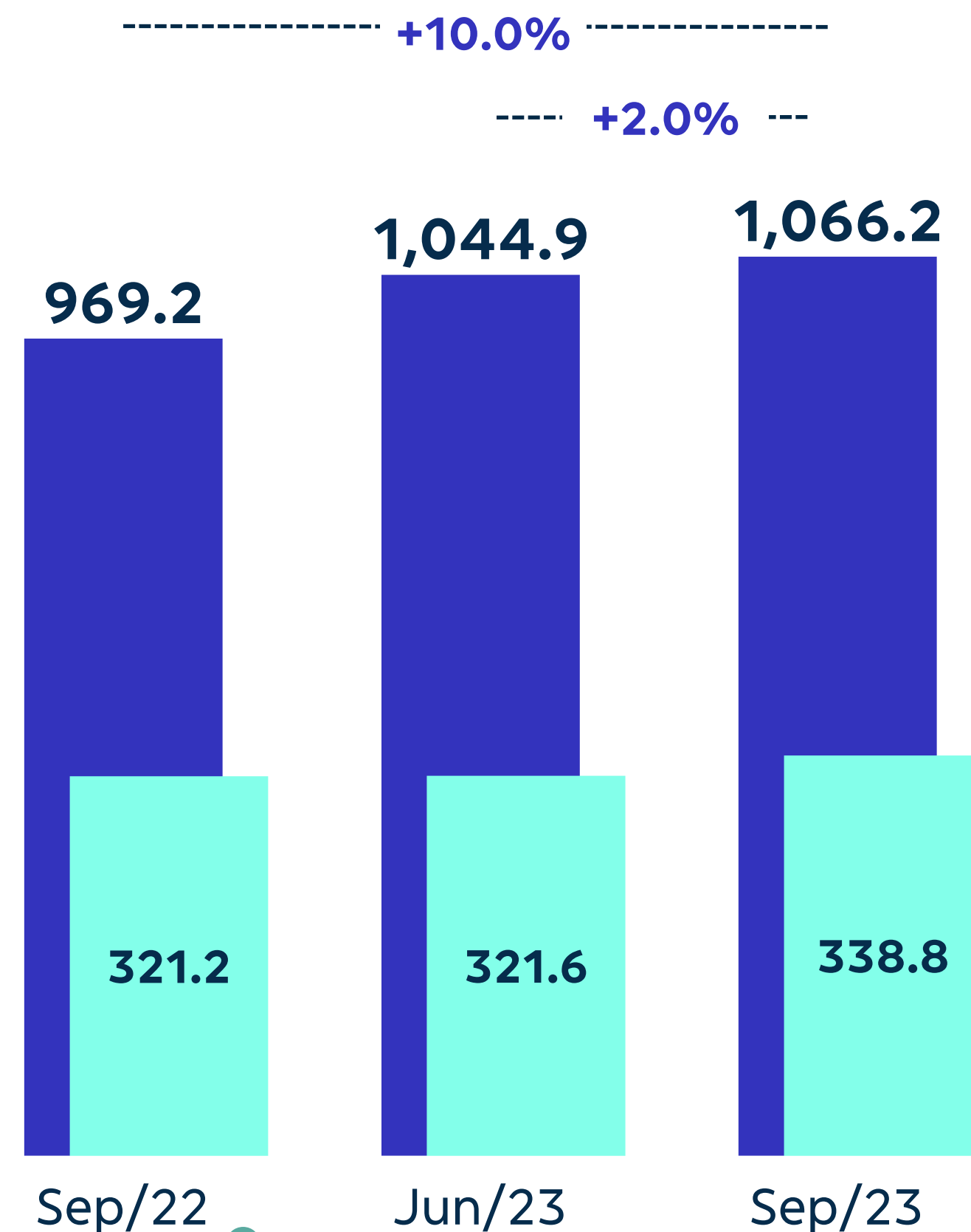
Adjusted Net Income
R\$ billion



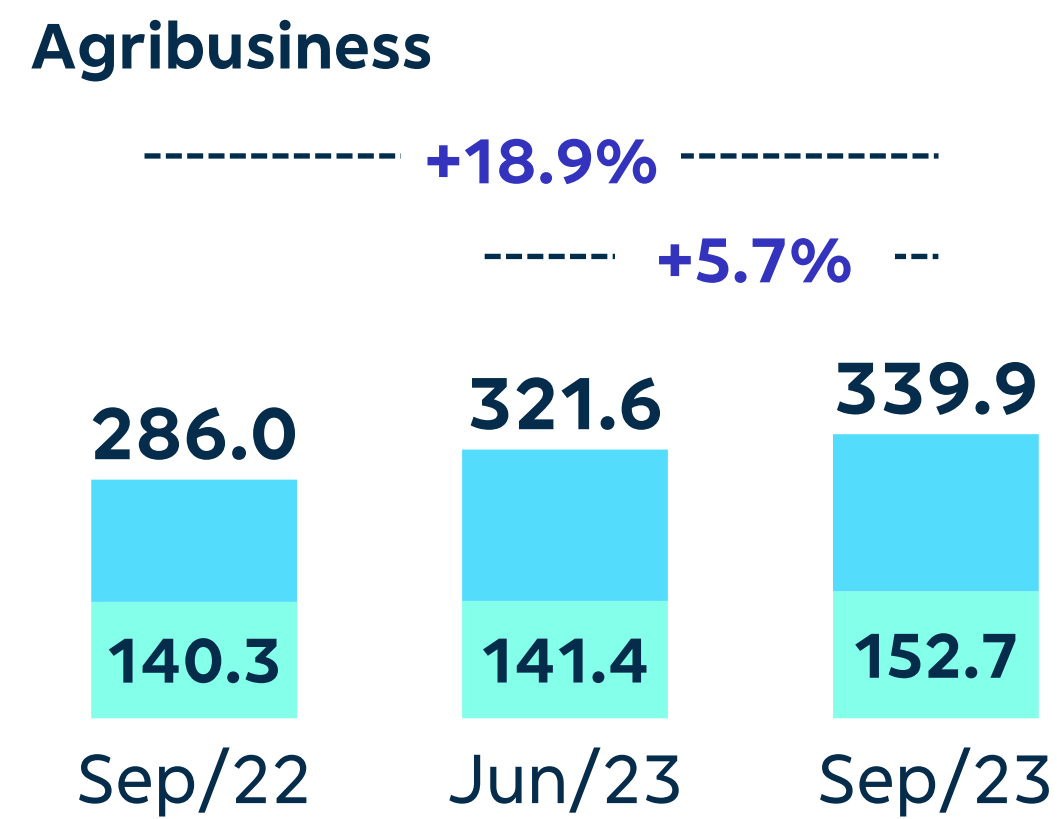
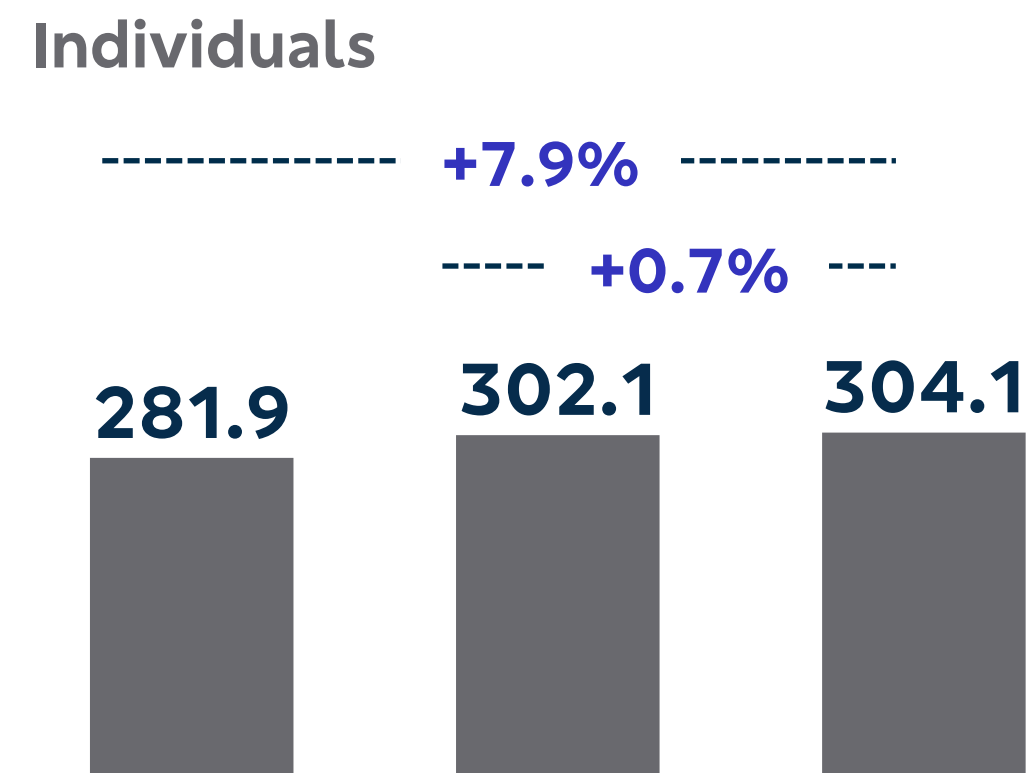


Loan Portfolio Expanded View¹

R\$ billion

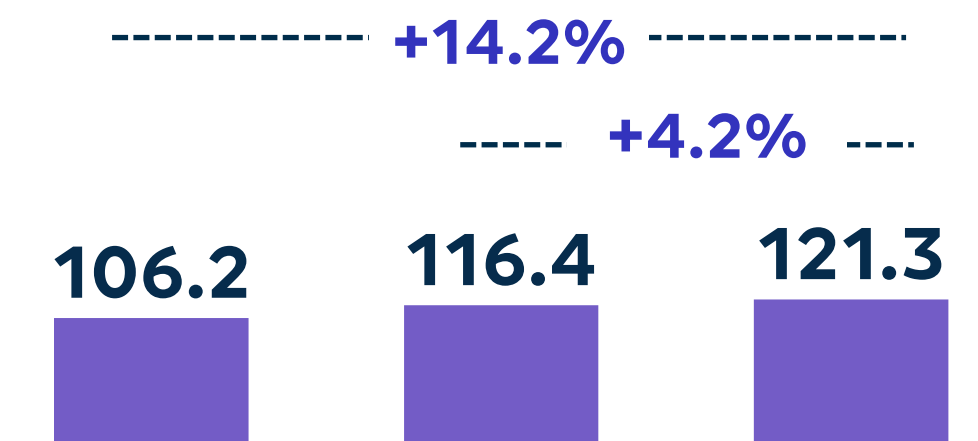


Sustainable Loan Portfolio

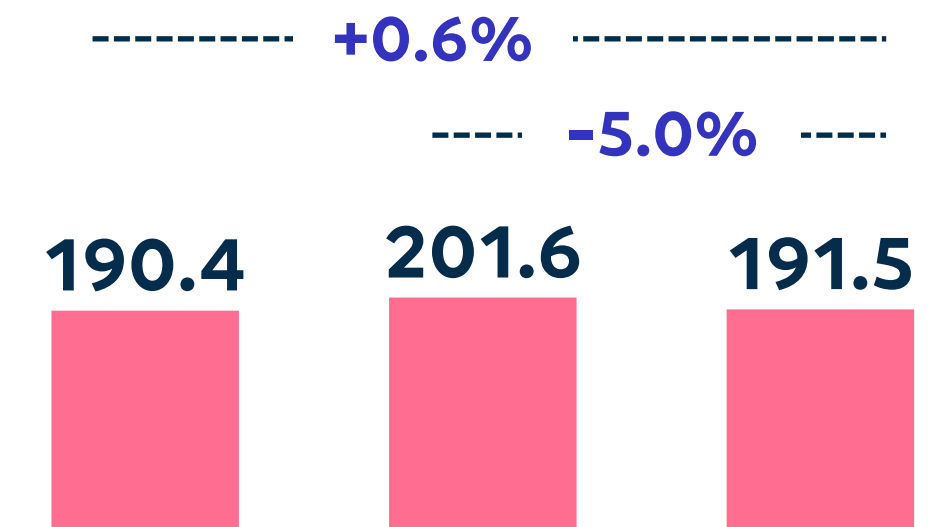


Sustainable Agriculture

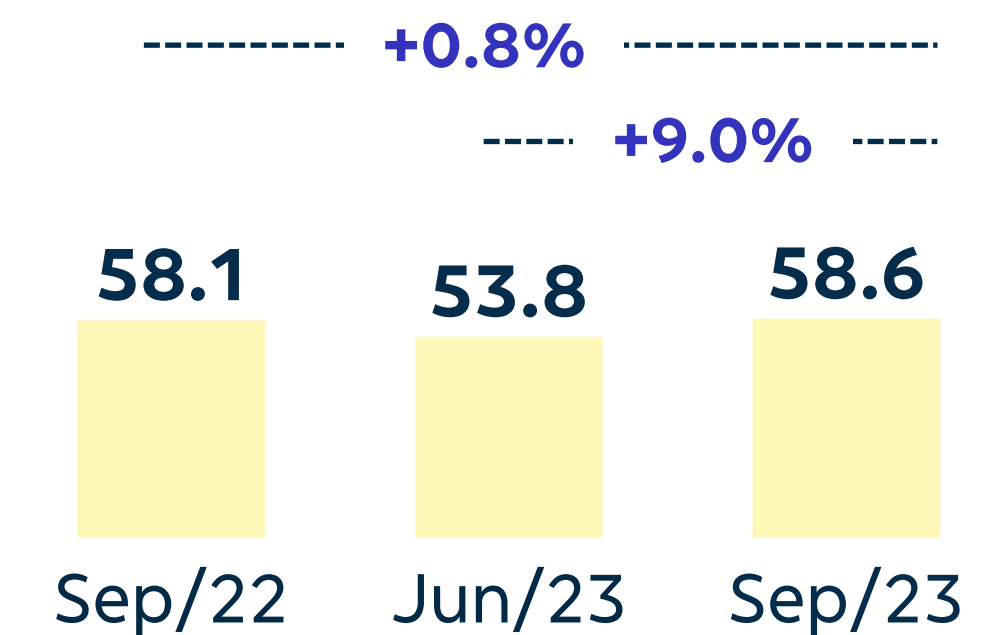
SME



Corporate



Government

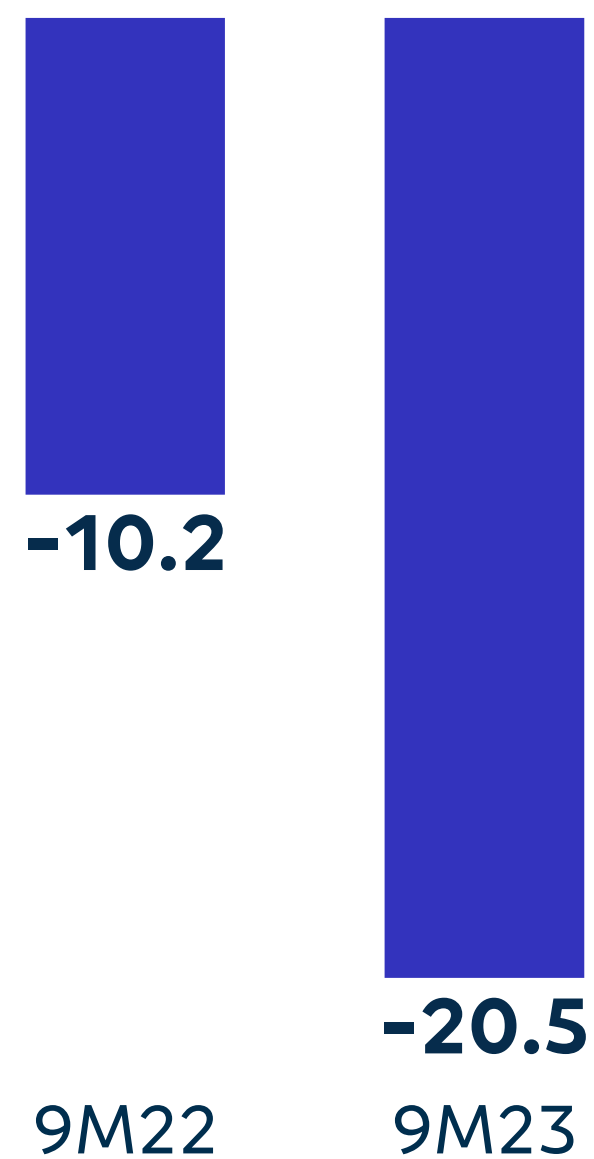
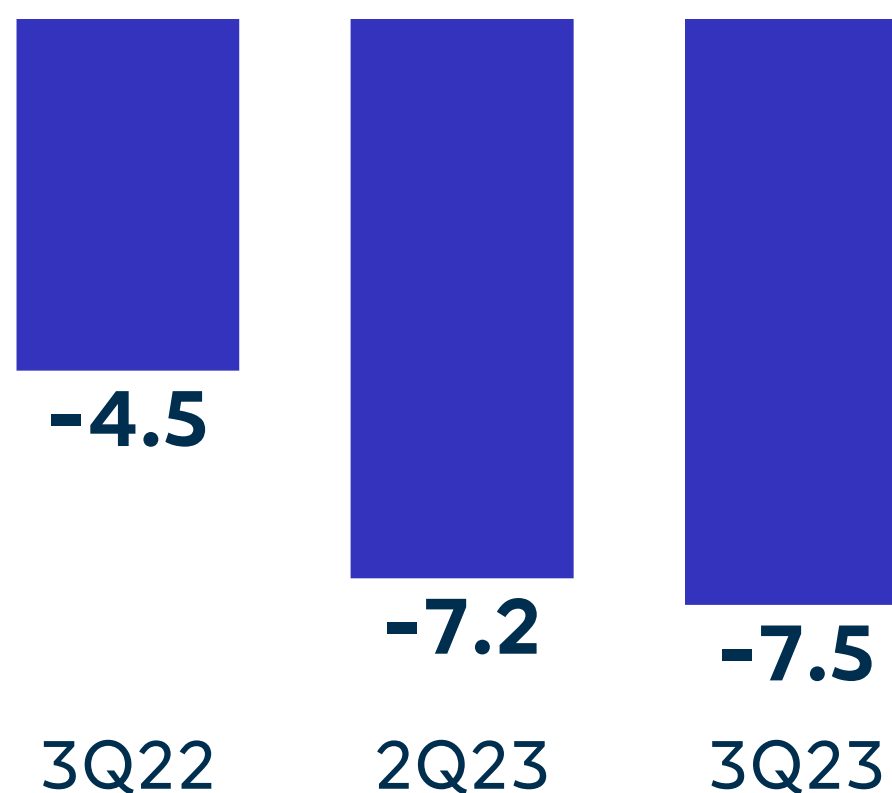


(1) Includes private securities and guarantees.

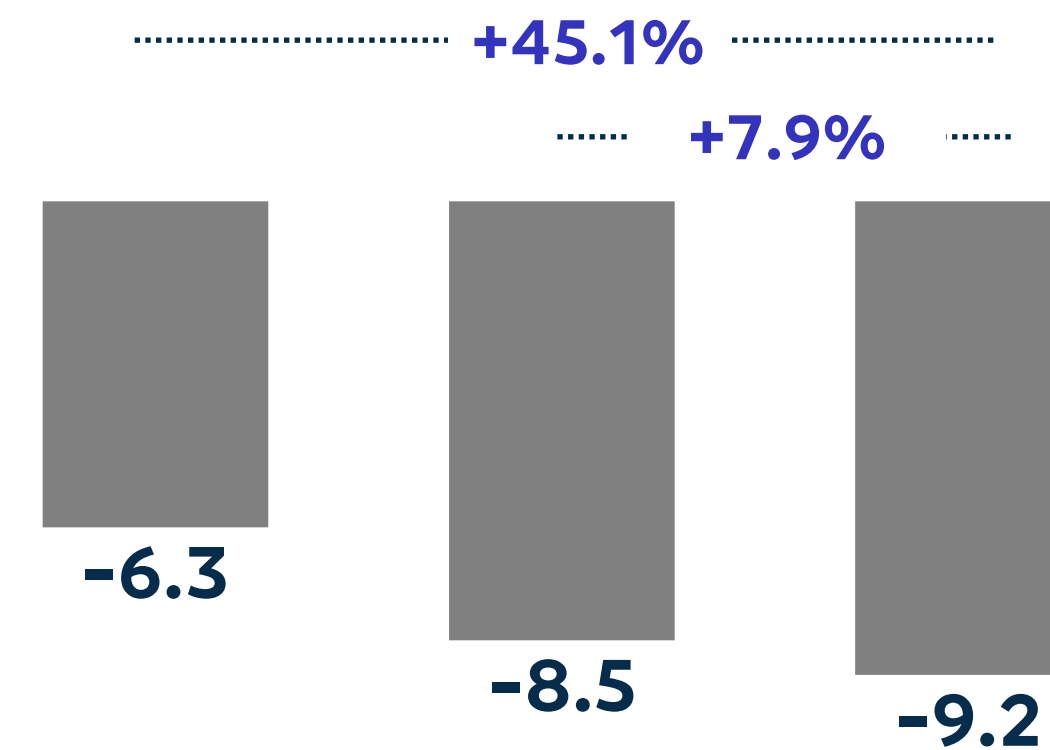


ALL Expanded View

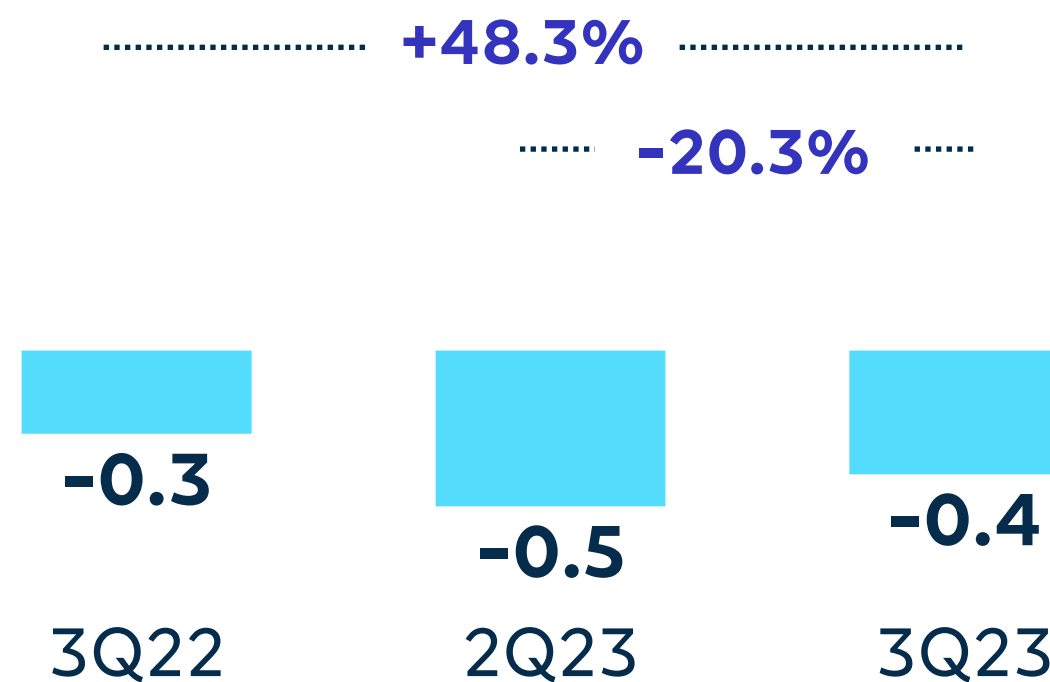
R\$ billion



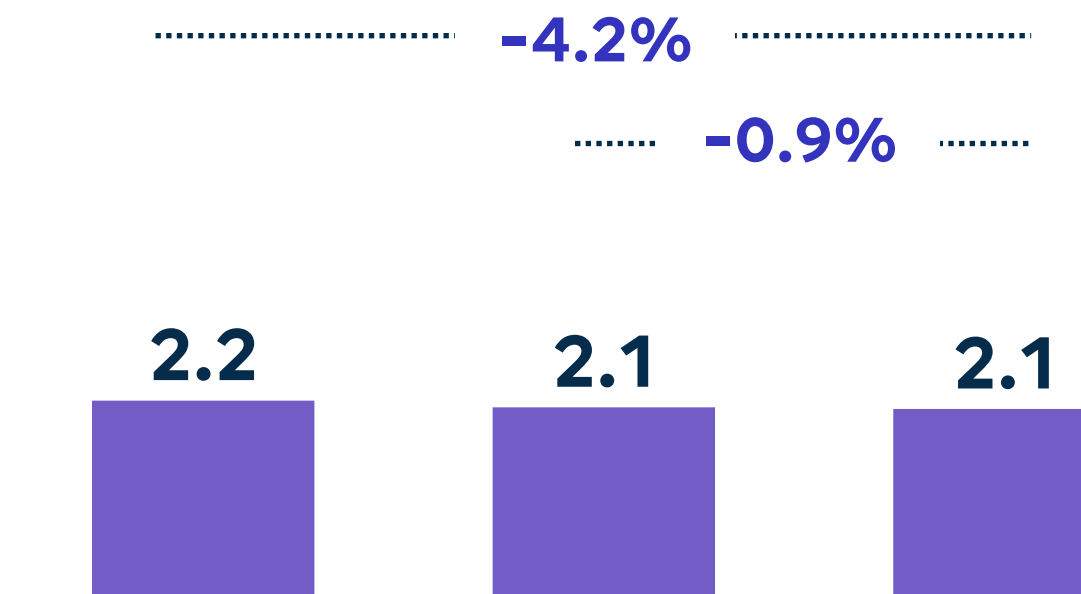
Credit Risk (ALL)



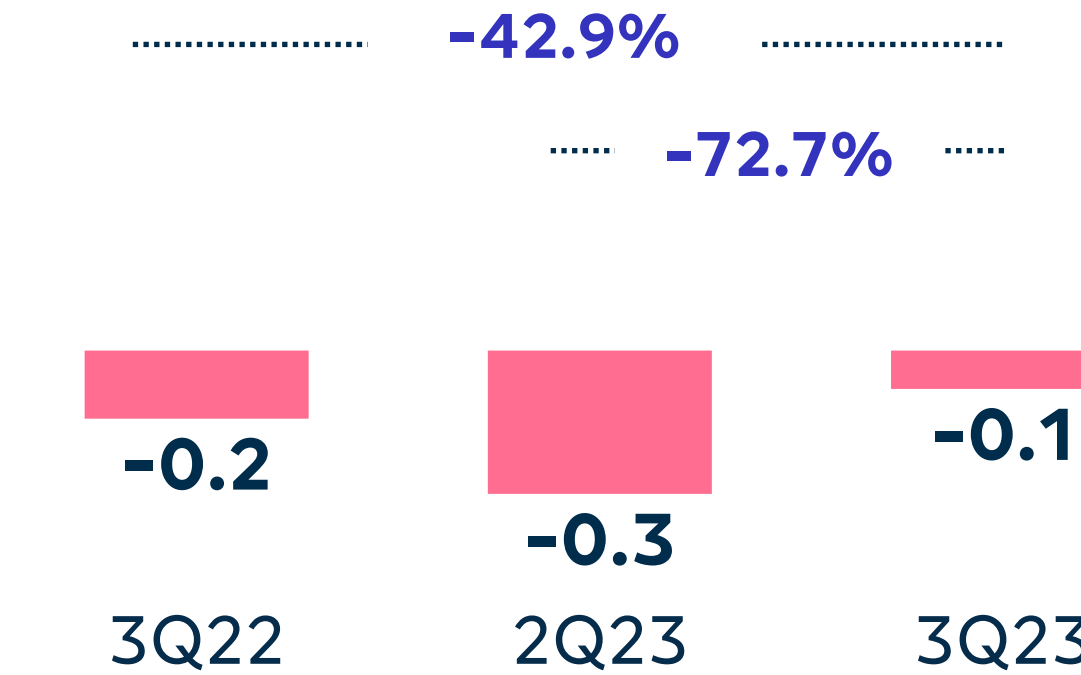
Discounts Granted



Credit Recovery



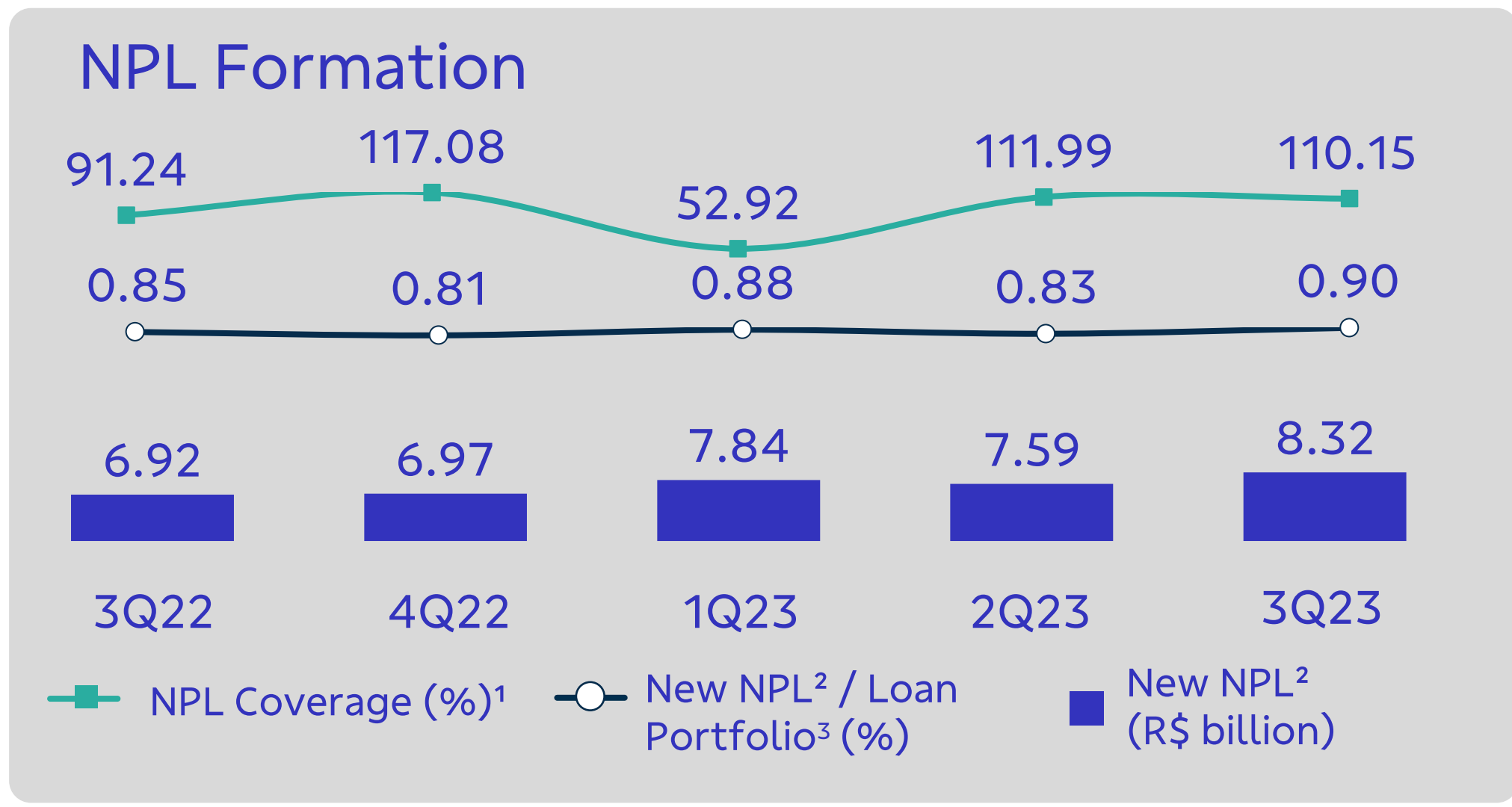
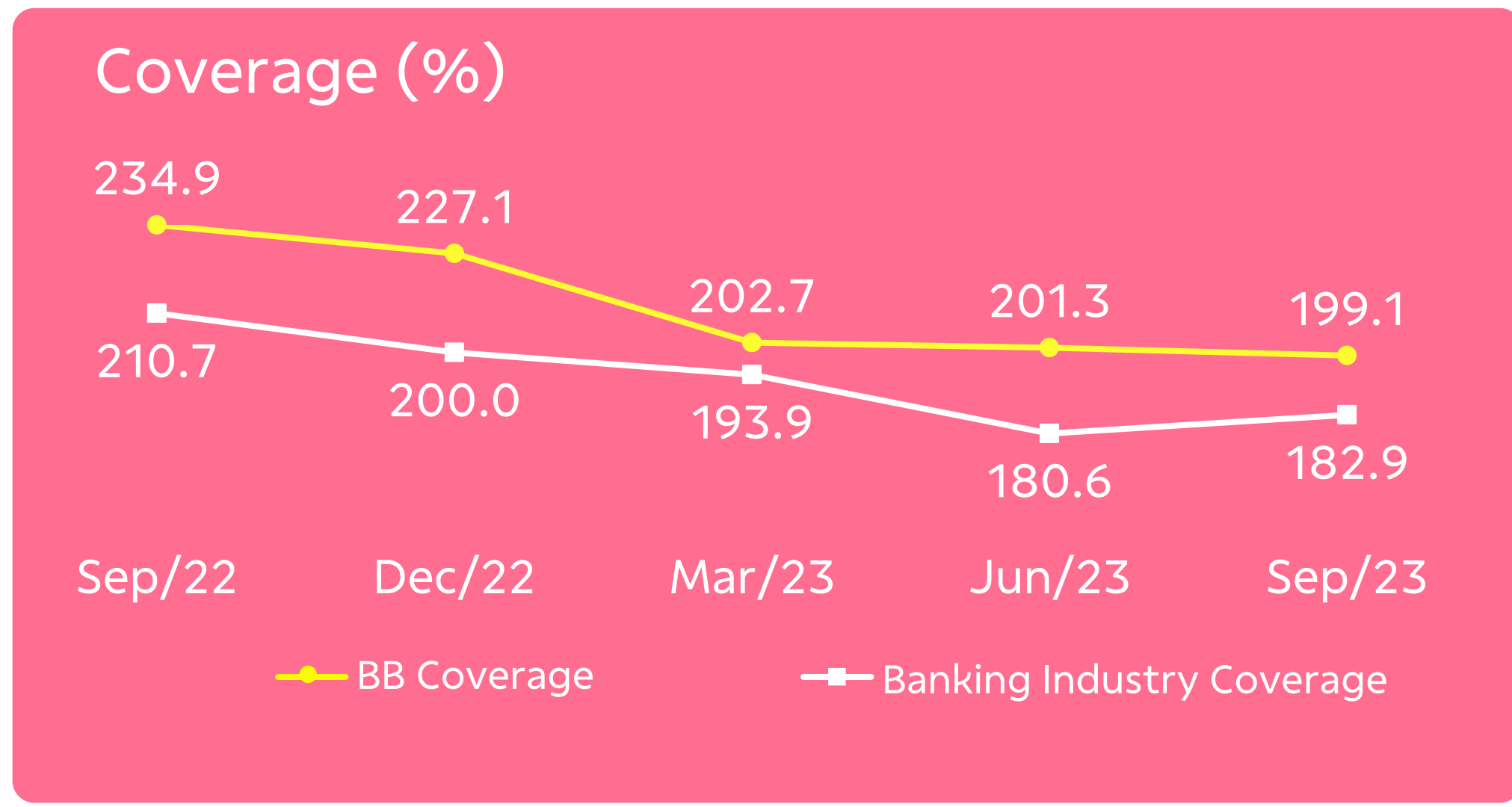
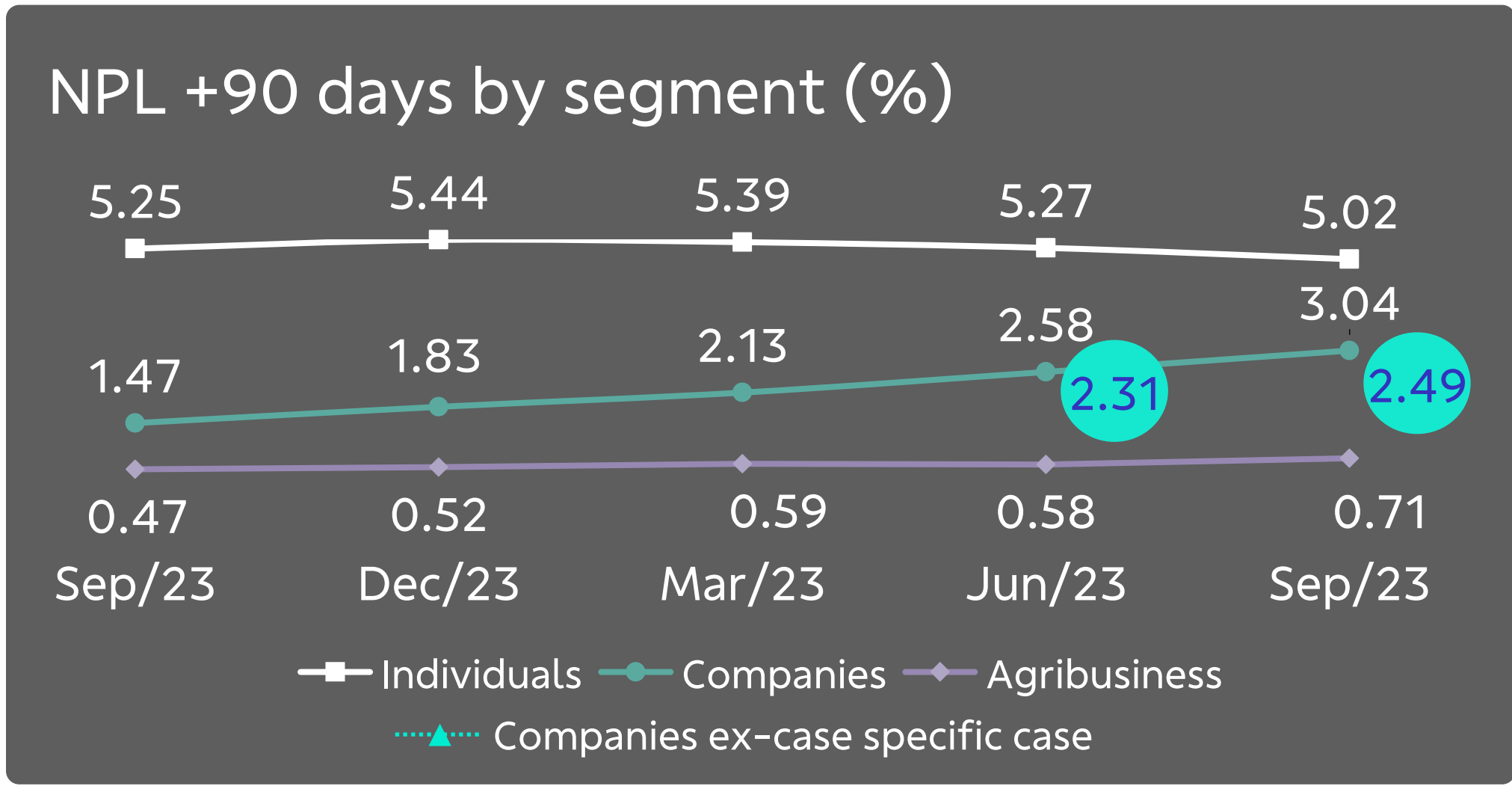
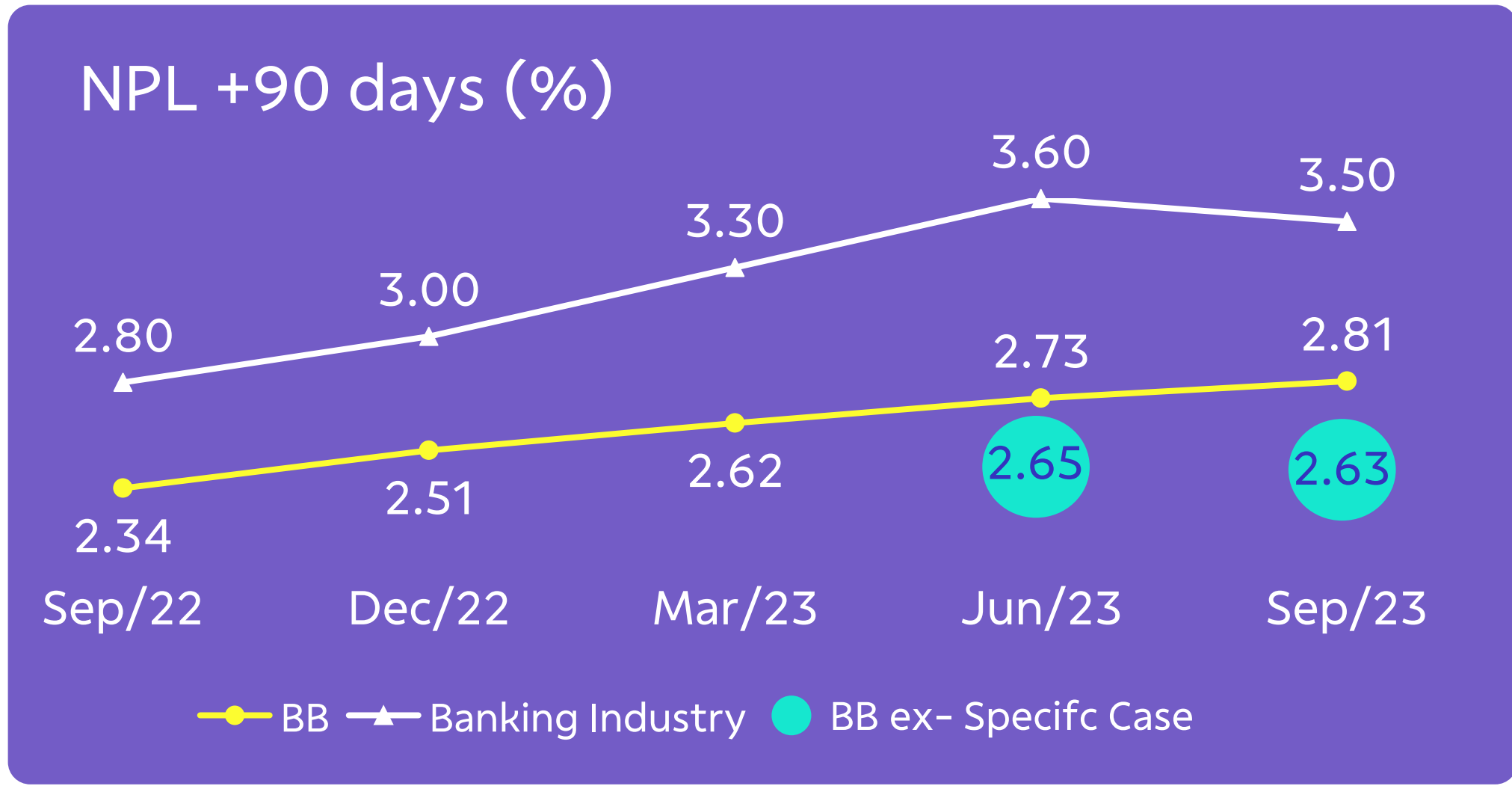
Impairments



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



Credit Quality



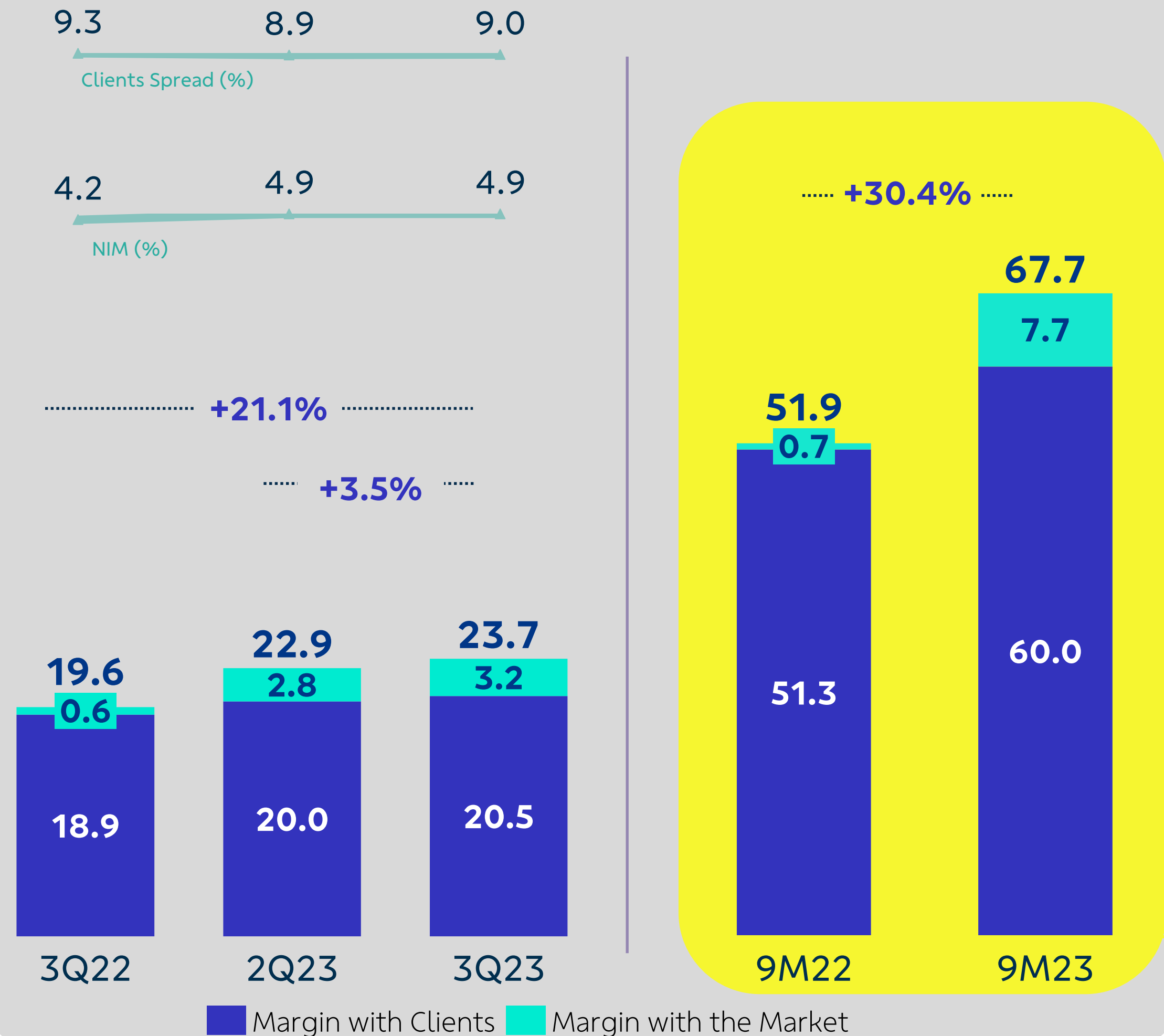
(1) Quarterly ALL Expenses/ New NPL. (2) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (3) Classified loan portfolio balance of the previous quarter.



Net Interest Income

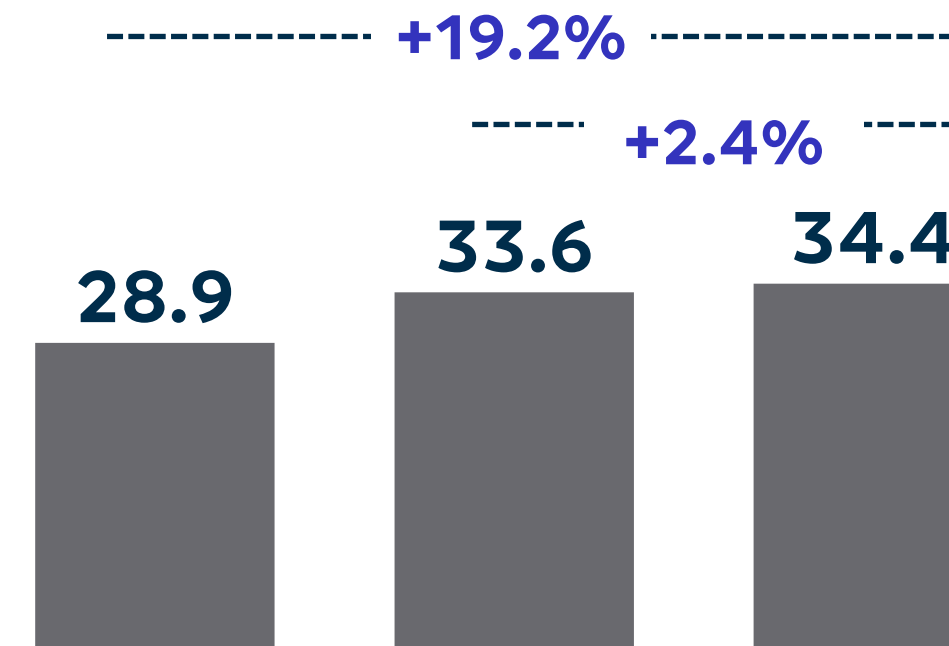
R\$ billion

Managerial View

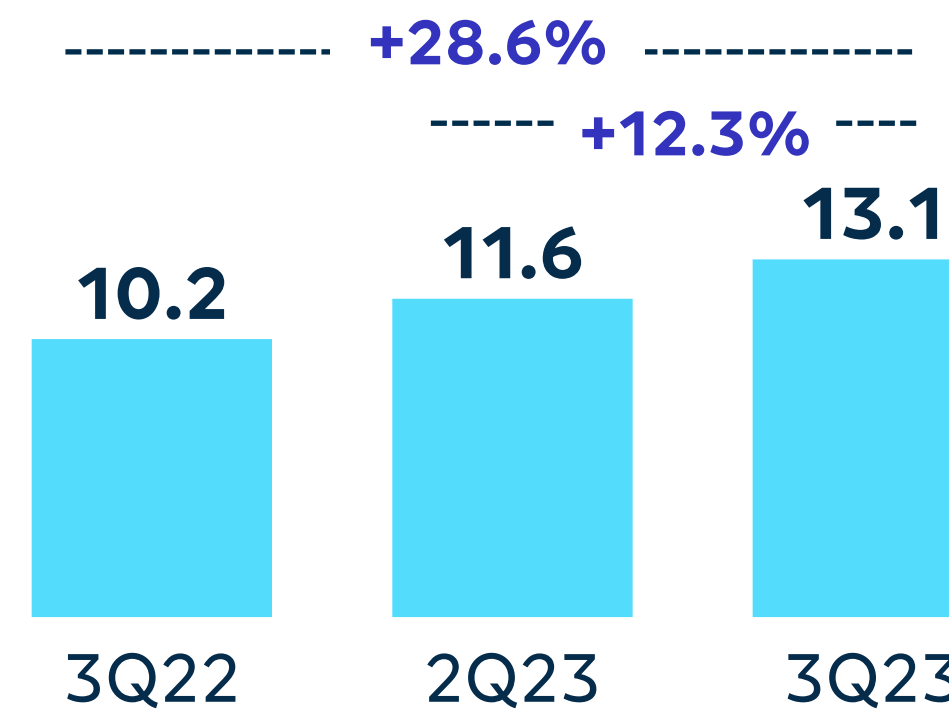


Accounting View

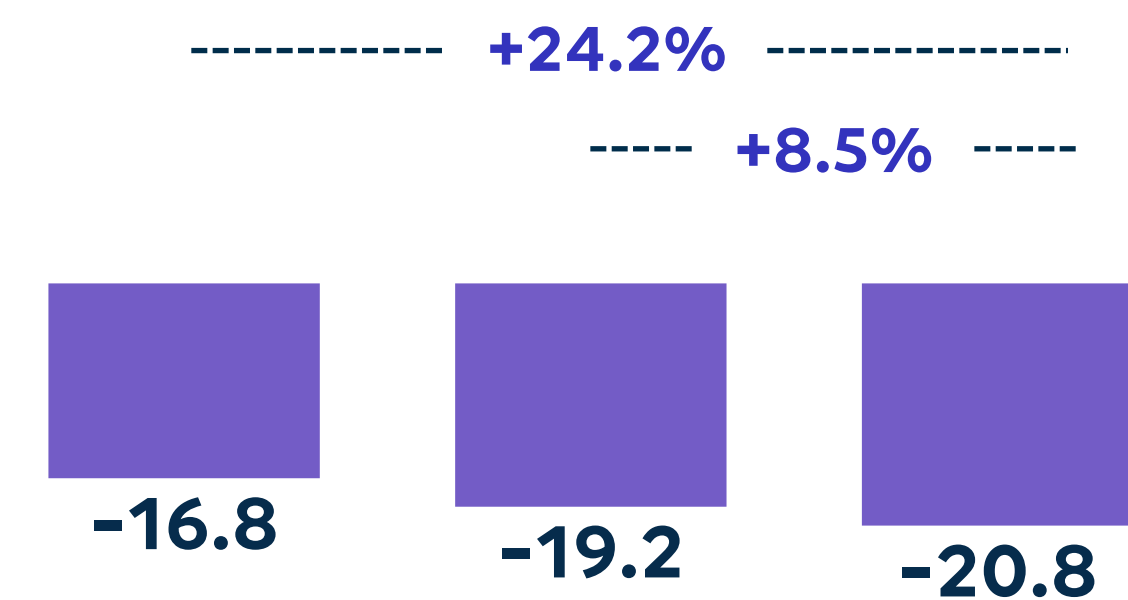
Loan Operations



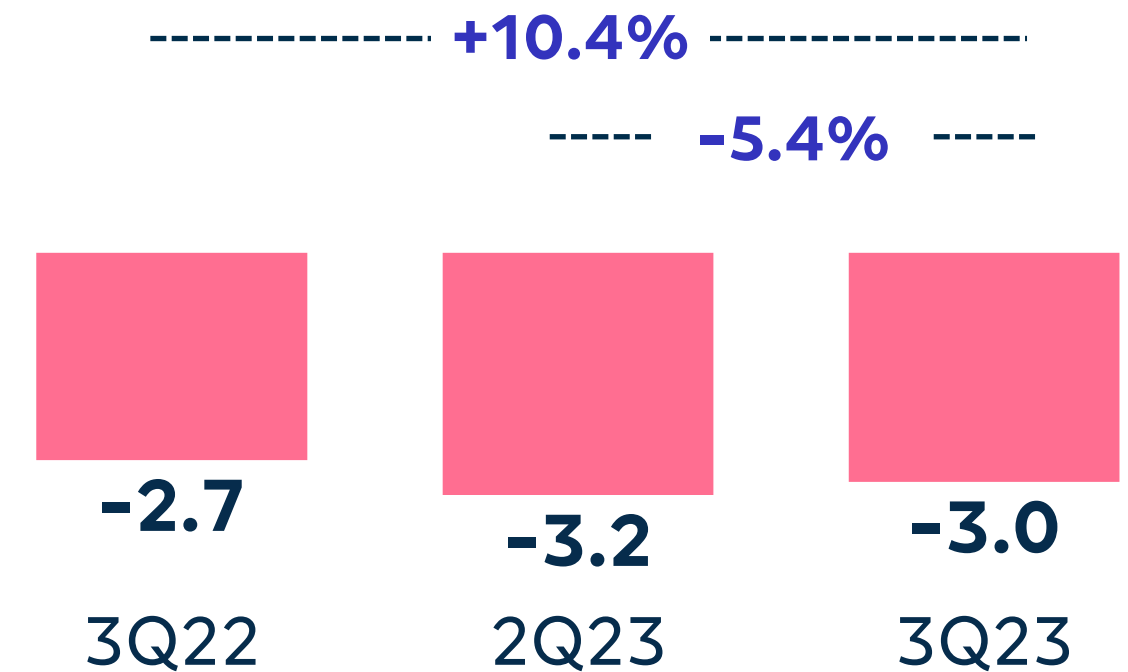
Treasury¹



Funding Expenses



Financial Expenses for Institutional Funding²



(1) Includes interest income, tax hedges, derivatives and other financial instruments that offset the effects of exchange rate variations on income.

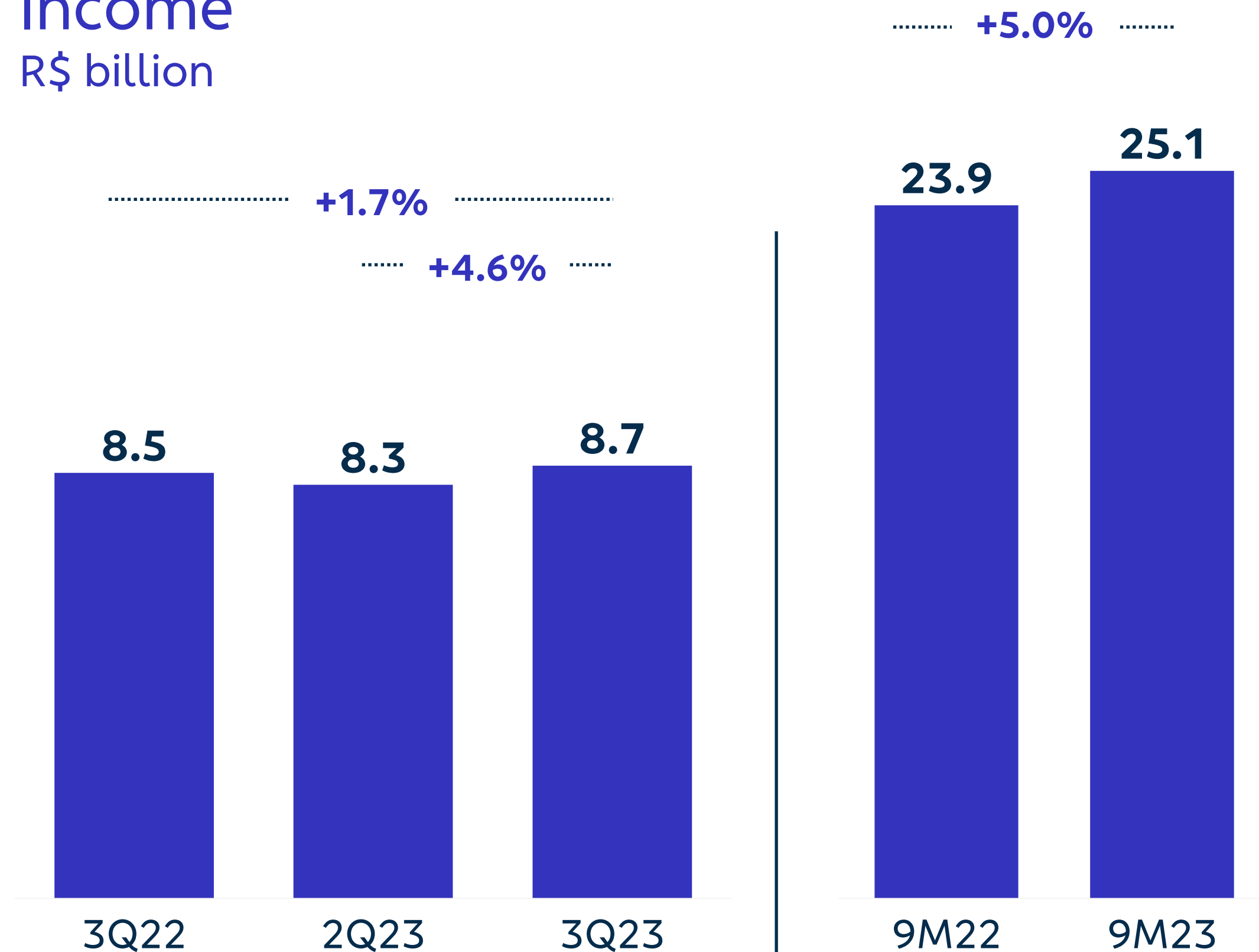
(2) Includes senior debt instruments, subordinated debt and IHCD (except instrument eligible for Principal Capital).



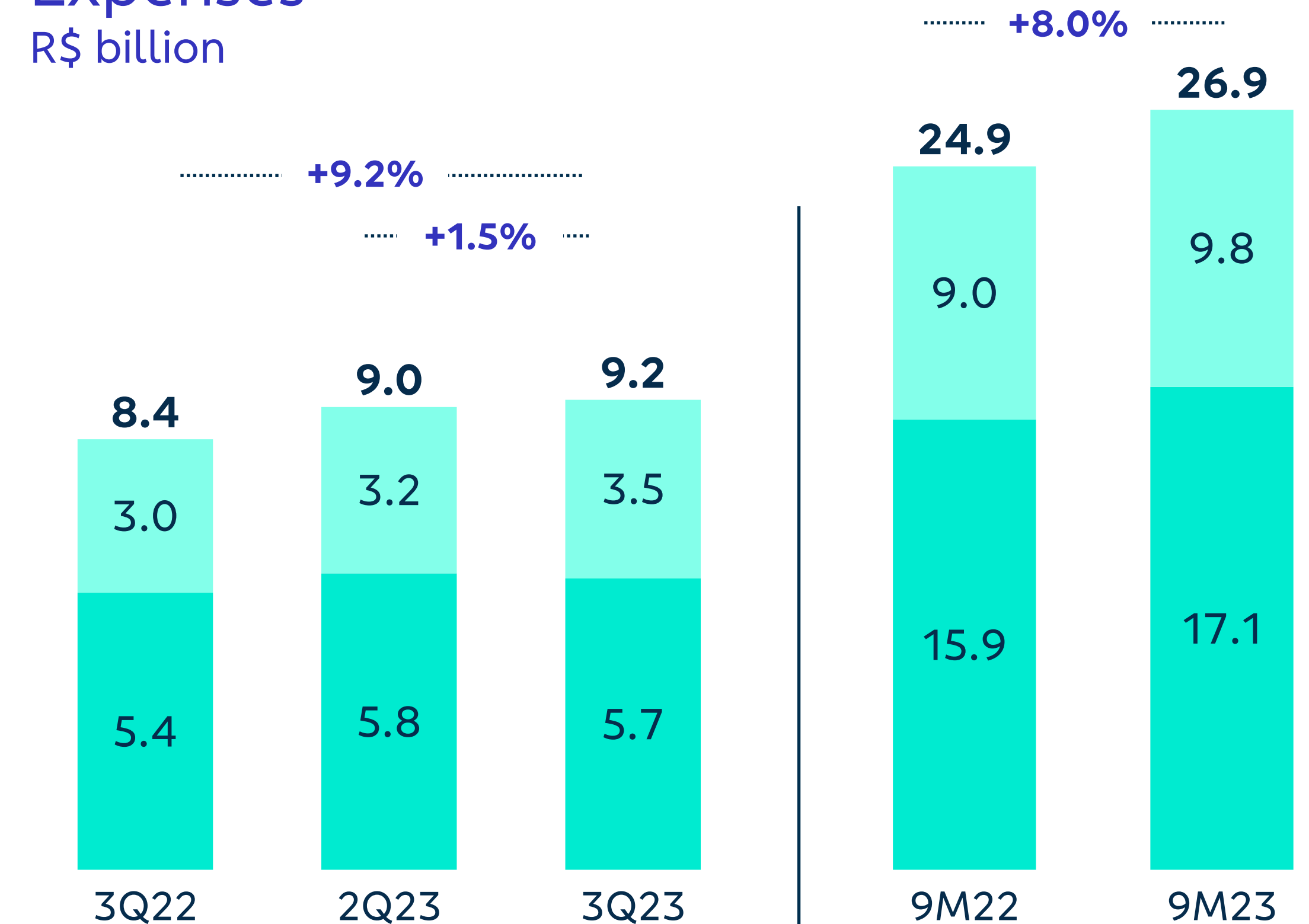
Fee and Expenses Dynamics

Cost-to-Income Ratio 28.0%

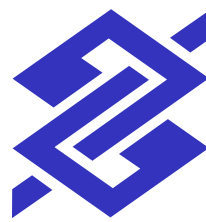
Fee Income
R\$ billion



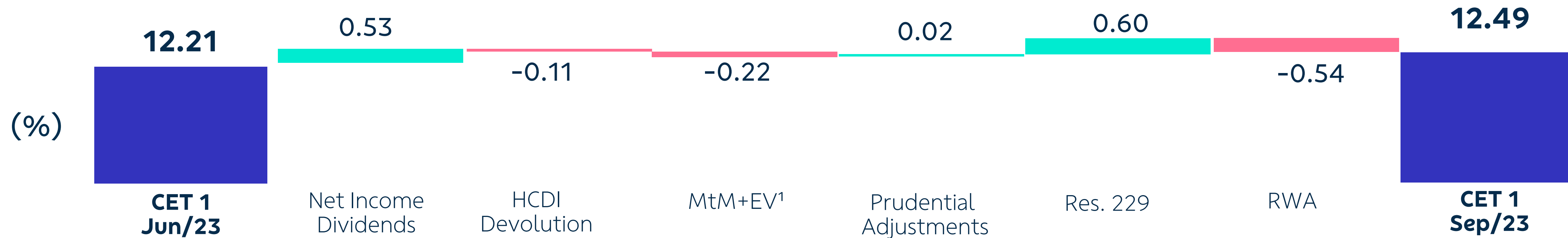
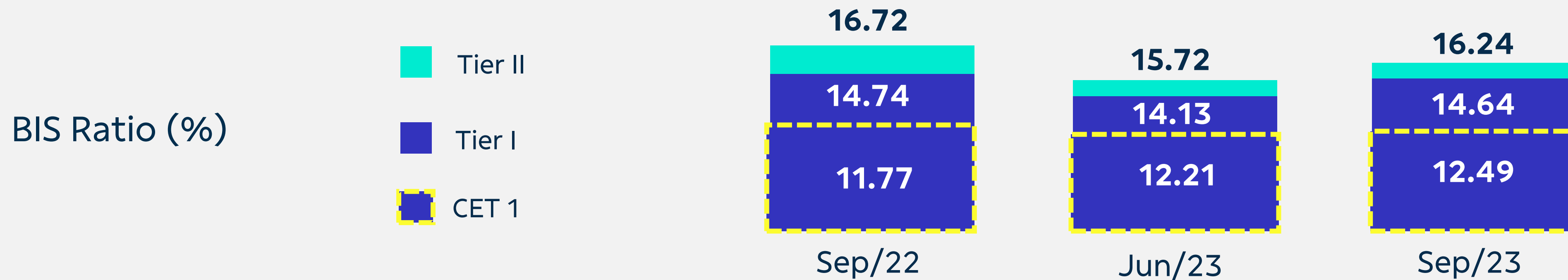
Administrative Expenses
R\$ billion



Personnel Expenses Other Administrative Expenses



CET 1



(1) ARS x BRL Exchange Variation – Banco Patagonia Investments

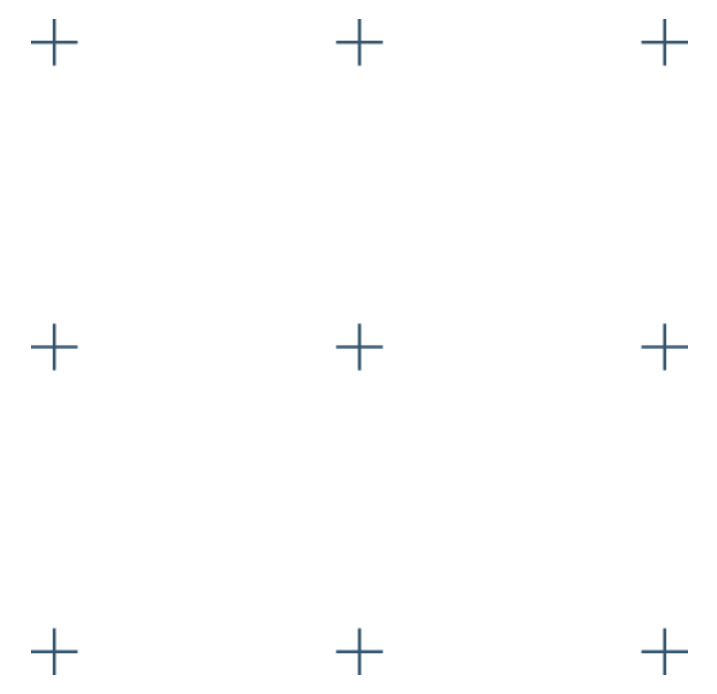
Guidance



	Released	Presented 9M23
Loan Portfolio Expanded View¹	growth between 9.0% and 13.0%	+10.7%
Individuals	growth between 7.0% and 11.0%	+7.9%
Companies	growth between 8.0% and 12.0%	+5.5%
Agribusiness	growth between 14.0% and 18.0%	+18.9%
Net Interest Income	growth between 22.0% and 26.0%	+30.4%
ALL Expanded View	between R\$ -27,0 and -23,0 billion	-R\$ 20.5 billion
Fee Income	growth between 4.0% and 8.0%	+5.0%
Administrative Expenses	growth between 7.0% and 11.0%	+8.0%
Adjusted Net Income	between R\$ 33.0 and 37.0 billion	R\$ 26.1 billion

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



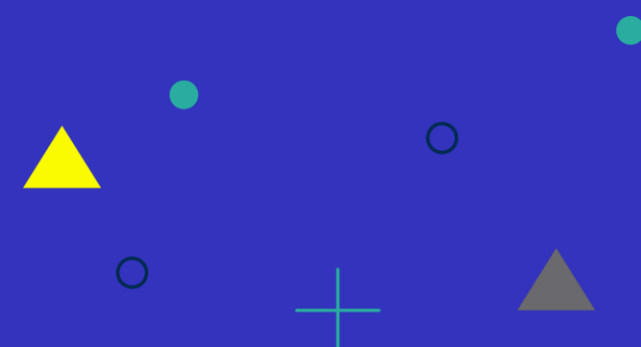


Here Comes BB Day!



Save the date
February 29th, 2024





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.

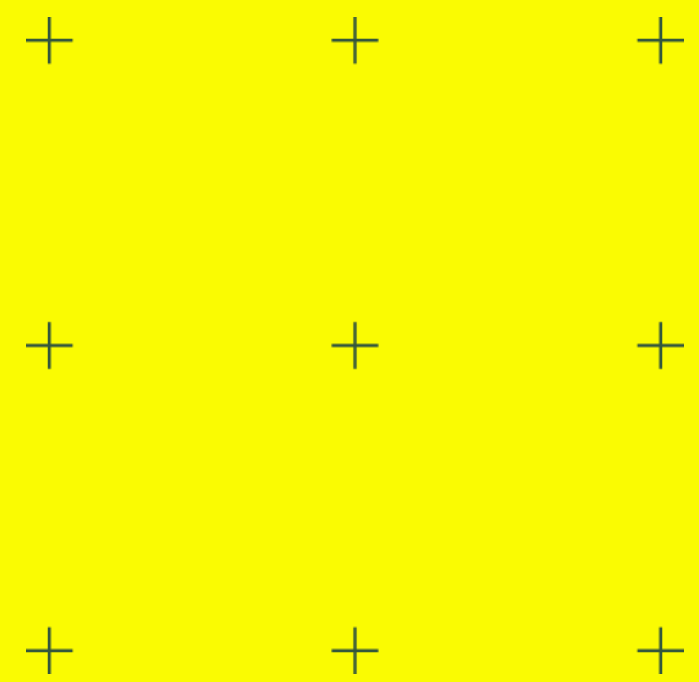
While these references and statements reflect what administrators believe, they may involve inaccuracies

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.

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