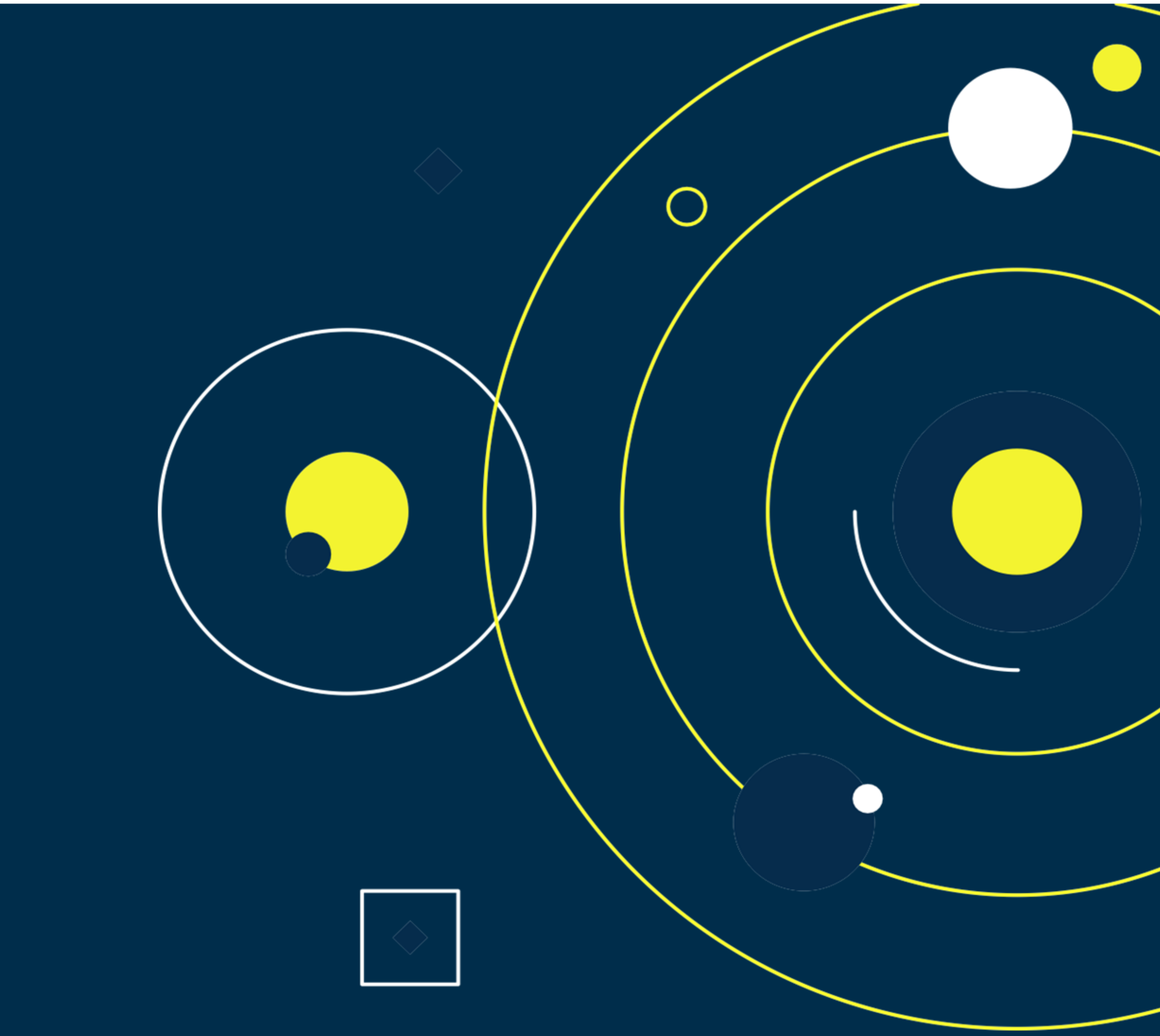

Risk Management Report

1Q23

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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[1] 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).

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 (Portuguese version) and 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 the ISG calculation process. In this case it will be republished on the BB portal.

Main Indicators

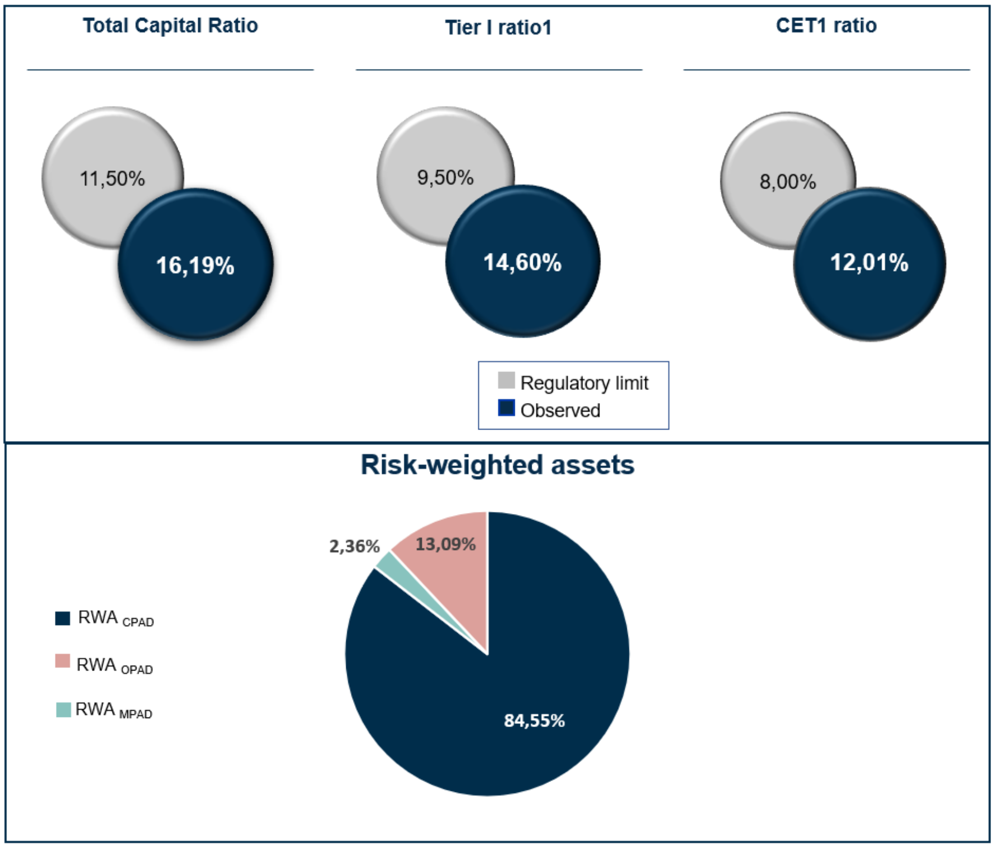
Capital adequacy is assessed based on regulatory requirements and prudential management limits, whose objective is to maintain BB capital at adequate levels to cover the risks incurred, seeking the optimization of resources, the sustainability of the Bank and the financial system.

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, 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 44,950/2021, 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 12/31/2022:



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

		a	a	b	c	d
	R$ thousand	**Mar/2023**	**Dec/2022**	**Sep/2022**	**Jun/2022**	**Mar/2022**
	Available capital (amounts)					
1	Common Equity Tier I (CET1)	133.016.594	128.802.520	122.355.487	120.266.421	117.468.833
2	Tier I	161.656.264	158.152.717	153.223.902	148.440.671	142.954.508
3	Total Capital	179.258.403	178.688.546	173.759.731	168.976.500	163.490.337
3b	Excess of resources invested on permanent assets	0	0	0	0	0
3c	Total Capital Detachments	0	0	0	0	0
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1.107.212.608	1.072.894.044	1.039.385.725	963.285.953	924.311.385
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio	12,01%	12,01%	11,77%	12,49%	12,71%
6	Tier I ratio	14,60%	14,74%	14,74%	15,41%	15,47%
7	Total Capital Ratio	16,19%	16,65%	16,72%	17,54%	17,69%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement	2,50%	2,50%	2,50%	2,50%	2,00%
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%	3,00%
12	CET1 available after meeting the bank's minimum capital requirements	4,01%	4,01%	3,77%	4,49%	5,21%
	Leverage Ratio (LR)					
13	Total exposure	2.144.148.076	2.066.761.608	2.175.065.967	2.105.490.916	2.049.534.670
14	LR	7,54%	7,65%	7,04%	7,05%	6,97%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	171.693.529	214.238.498	232.797.771	224.420.561	183.446.996
16	Total net cash outflow	100.554.062	101.264.411	93.880.480	103.045.729	103.819.476
17	LCR ratio	170,75%	211,56%	247,97%	217,79%	176,70%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding (ASF)	1.056.402.697	1.048.518.657	1.013.280.026	999.873.809	941.703.698
19	Total required stable funding (RSF)	978.784.070	908.385.164	900.205.837	872.836.943	843.761.577
20	NSFR ratio	107,93%	115,43%	112,56%	114,55%	111,61%

Comments

Comparing to the 4th quarter/2022, an increase in the Referential Equity is observed, mainly due to the increment in the shareholders equity, partially offset by the reduction of Tier 2 capital, with emphasis on the application of the 60% limit to the FCO balance that composed the Tier 2 on june 30, 2018.

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

		a	b	c
		RWA		Minimum capital requirements
	R$ thousand	Mar/2023	Dec/2022	Mar/2023
	Credit Risk			
0	Credit Risk- standardized approach (SA)	936.203.330	917.091.564	74.896.266
2	Credit Risk	871.296.340	848.914.064	69.703.707
6	Counterparty credit risk (CCR)	8.937.950	12.158.013	715.036
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	4.753.667	4.161.342	380.293
7a	Of which: CEM approach	0	0	0
9	Of which: other CCR	4.184.282	7.996.671	334.743
10	Increase related to the adjustment associated with the variation in the derivatives value due to the credit valuation adjustment (CVA)	3.408.516	2.785.608	272.681
12	Equity investments in funds – look-through approach	3.837.188	4.169.361	306.975
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	332.885	763.573	26.631
16	Securitisation exposures in banking book	0	0	0
25	Amounts for exposures not deducted from total capital calculation	48.390.452	48.300.945	3.871.236
20	**Market risk**	**26.098.781**	**26.975.097**	**2.087.902**
21	Of which: standardized approach (SA)	26.098.781	26.975.097	2.087.902
22	Of which: internal model approach (IMA)	0	0	0
24	**Operational risk**	**144.910.497**	**128.827.382**	**11.592.840**
27	**Total (2+6+10+12+13+14+16+25+20+24)**	**1.107.212.608**	**1.072.894.044**	**88.577.009**

Comments
The main variation in the RWAmpad portion occurred in the RWAcam portion, mainly due to the Bank's strategy. In compliance with Art. 11 I-b of BCB Resolution No. 111, of 07.06.2021, informs that no portfolio reclassifications were carried out or accounting category in the first quarter of 2023.
Comparing to the 4th quarter/2022, there was an increase in the exposures not deducted in the calculation of the Referential Equity, mainly from the higher balance of the investments in afiliates and subsidiaries. This increase was partially offset by the reduction on tax assets resulting from temporary differences not deducted.
Compared to the 4th quarter/2022, there was an increase in credit risk RWA, mainly due to the growth in loan portfolio exposures.

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 Mar/2023	b Dec/2022
	On-balance sheet exposures		
1	Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	1.675.191.727	1.662.417.030
2	Adjustments for equity items deducted in calculating Tier I	-37.390.677	-35.651.410
3	**Total on-balance sheet exposures**	**1.637.801.050**	**1.626.765.620**
	Transactions using Derivative Financial Instruments		
4	Replacement value for derivatives transactions	2.671.378	1.614.533
5	Potential future gains from derivatives transactions	341.554	950.337
7	Adjustment for daily margin held as collateral	0	0
8	Adjustment related to the deduction of the exposure related to qualified central counterparty (QCCP) in derivative transactions on behalf of clients in which there is no contractual obligation to reimburse due to bankruptcy or default of the entities responsible for the settlement and compensation of transactions	0	0
9	Reference value of credit derivatives	0	0
10	Adjustment of reference value calculated for credit derivatives	0	0
11	**Total exposure for derivative financial instruments**	**3.012.932**	**2.564.869**
	Repurchase Transactions and Securities Lending		
12	Investments in repurchase transactions and securities lending	421.917.188	360.618.029
13	Adjustment for repurchases for settlement and creditors of securities lending	0	0
14	Amount of counterparty credit risk	21.496.072	14.918.010
15	Amount of counterparty credit risk in transactions as intermediary	0	0
16	**Total Exposure on Repurchase Transactions and Securities Lending**	**443.413.260**	**375.536.039**
	Off-balance sheet items		
17	Reference value of off-balance sheet transactions	202.450.118	205.582.173
18	Adjustment for application of FCC specific to off-balance sheet transactions	-142.529.284	-143.687.093
19	**Total off-balance sheet exposure**	**59.920.834**	**61.895.080**
	Capital and Total Exposure		
20	Tier 1 capital	161.656.264	158.152.717
21	**Total exposure**	**2.144.148.076**	**2.066.761.608**
	Leverage ratio		
22	Leverage ratio	7,54%	7,65%

LIQ1: Liquidity Coverage Ratio – LCR

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 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:

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

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, for the 1st quarter/2023, shows LCR figures calculated using the average values of daily observations sent to Bacen from January to March 2023:

Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

R$ thousand		Mar/2023 a Unweighted amount	 b Weighted amount
	High Quality Liquid Assets (HQLA)		
1	Total High Quality Liquid Assets (HQLA)		171.693.529
	Cash outflows		
2	Retail funding, of which:	482.838.967	39.626.097
3	Stable funding	313.380.089	15.669.004
4	Less stable funding	169.458.878	23.957.093
5	Non-collateralized wholesale funding, of which:	144.413.725	81.097.042
6	Operating deposits (all counterparties) and affiliated cooperative deposits	18.142.767	3.978.699
7	Non-operational deposits (all counterparties)	96.316.103	47.163.488
8	Non-collateralized obligations	29.954.855	29.954.855
9	Collateralized wholesale funding	0	6.090.870
10	Additional requirements, of which:	143.716.313	20.427.174
11	Related to exposure to derivatives and other collateral requirements	8.141.766	6.400.110
12	Related to funding losses through the issue of debt instruments	4.242.061	4.242.061
13	Related to lines of credit and liquidity	131.332.487	9.785.003
14	Other contractual obligations	33.986.872	33.986.872
15	Other contingent obligations	355.966.481	7.270.731
16	**Total Cash Outflows**	**1.160.922.359**	**188.498.786**
	Cash inflows		
17	Collateralized loans	719.776	0
18	Outstanding loans whose payments are fully up-to-date	29.978.054	17.641.597
19	Other cash inflows	84.427.896	70.303.127
20	**Total Cash Inflows**	**115.125.726**	**87.944.724**
	Total Adjust. Amount		
21	**Total HQLA**		**171.693.529**
22	**Total net cash outflows**		**100.554.062**
23	**Liquidity Coverage Ratio (LCR)**		**170,75%**

Comments

Banco do Brasil's High Liquidity Assets (HQLA) totaled an average of R$ 171,7 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$ 100.6 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 170.7%, 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 following table discloses information regarding the Long-Term Liquidity Indicator (NSFR) and its components, as established in Bacen Circular 3,869/2017.

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:

$$NSFR = \frac{Available\ Stable\ Funding\ (ASF)}{Required\ Stable\ Funding\ (RSF)}$$

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 by capital and retail and wholesale funding.

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, private and sovereign 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, and are stated by maturities up six months, from six months to one year and greater than one year.

Depending on the level of liquidity (assets), level of stability (liabilities and equity), as well as according to maturity, the operations receive specific weights, resulting in the calculation of NSFR.

The following table presents Banco do Brasil Prudential Conglomerate NSFR of ending of 1Q2023:

Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

		a	b	c	d	e
		Unweighted value by residual maturity				
	R$ thousand	**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**
	Available Stable Funding (ASF)					
1	Capital	0	0	0	212.601.355	212.601.355
2	Total Capital, gross of regulatory deductions	0	0	0	194.999.216	194.999.216
3	Other capital instruments not included on line 2	0	0	0	17.602.139	17.602.139
4	Retail funding, of which:	409.633.596	106.137.096	0	4.298	480.440.780
5	Stable funding	265.641.068	59.216.119	0	0	308.614.328
6	Less stable funding	143.992.528	46.920.977	0	4.298	171.826.452
7	Wholesale funding, of which:	48.480.132	809.288.984	24.859.240	92.723.670	158.525.447
8	Operating deposits and affiliated cooperative deposits	9.732.728	0	0	0	4.866.364
9	Other wholesale funding	38.747.404	809.288.984	24.859.240	92.723.670	153.659.083
10	Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:	0	54.326.664	502	21	0
11	Other liabilities, of which:	0	130.075.165	3.650	204.833.290	204.835.115
12	Derivatives in which replacement value is less than zero			5.038.004		
13	Other liabilities elements or shareholders' equity not included in the previous lines	0	125.037.161	3.650	204.833.290	204.835.115
14	**Total Available Stable Funding (ASF)**					1.056.402.697
	Required Stable Funding (RSF)					
15	Total High Quality Liquid Assets (HQLA)					37.853.950
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	579.982.465	89.880.706	677.247.997	723.381.674
18	Operations with financial institutions collateralized by Level 1 HQLA	0	419.368.350	0	730.177	42.667.012
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	110.558.966	79.020.708	542.285.235	557.480.320
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	390.060	355.167	38.996.204	25.720.146
23	Referred by Central Bank Circular 3,644 from 2013, article 22	0	390.060	355.167	38.996.204	25.720.146
24	Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	49.665.089	10.504.831	95.236.381	97.514.196
25	Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	23.059.290	25.195.480	1.287.579	0
26	Other assets, of which:	0	88.768.981	9.734.078	173.331.152	208.803.207
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			7.384.473		2.715.171
29	Derivatives in which replacement value is more than or equal to zero			1.565		1.565
30	Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			251.900		251.900
31	Other assets not included in the previous lines	0	88.768.981	9.734.078	165.693.215	205.834.572
32	Off-balance sheet operations	0	199.424.014	0	0	8.745.240
33	**Total Required Stable Funding (RSF)**					**978.784.070**
34	**NSFR (%)**					**107,93%**

Comments

Banco do Brasil reported the Available Stable Funding (ASF) of R$ 1.056 trillion, and the Required Stable Funding (RSF) of R$ 978.7 billion in 1T23. As a result, the NSFR reached 107.93% 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).

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: 3,634/2014, 3,635/2014, 3,636/2014, 3,637/2013, 3,639/2014 and 3,641/2013.

Table 6 - MR1: Market risk under standardized approach

		a
R$ thousand		**RWA_{MPAD}**
1	Interest rate	8.767.567
1a	Fixed Rate in Reais (RWAJUR1)	1.323.026
1b	Foreign Currency Coupon (RWAJUR2)	1.136.540
1c	Price Index Coupon (RWAJUR3)	6.308.001
1d	Interest Rate Coupon (RWAJUR4)	0
2	Shares (RWAACS)	0
3	Foreign exchange (RWACAM)	15.176.915
4	Commodity (RWACOM)	2.154.298
9	**Total**	**26.098.781**

Comments

The main variation in the RWAmpad portion occurred in the RWAcam portion, mainly due to the Bank's strategy. In compliance with Art. 11 I-b of BCB Resolution No. 111, of 07.06.2021, informs that no portfolio reclassifications were carried out or accounting category in the first quarter of 2023.