

Institutional
Presentation

2Q 24



For further info
Point your mobile
for MD&A 2Q24





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Company Profile

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BANCO DO BRASIL

We are Banco do Brasil

Founded in **1808**

Solid financial
performance

Funding base
diversified and **stable**

Leadership
in several segments

Omnichannel

Acting with **social** and
environmental
responsibility



Businesses Diversification

 **Banking Services**

 **Asset Management**

 **Non-financial Services**

 **Payment Methods**

 **Insurance, pension plans
and premium bonds**

 **Capital Markets**



Always present

84.3 million

Customers
+ 2,0% over Jun/23

87,130

Employees
in Jun/24

Physical

Service
in Jun/24

3,998

Branches

6,708

Service
Posts

18,206

Correspondents

Presence in **91 countries** through its own network and banking correspondents

Digital

Service

93.4%

Transactions through
digital channels
in the 2Q24

29.2 million

Digital Customers

+ 4.4% over Jun/23

**Omnichannel,
canais integrados e
experiência única aos clientes**

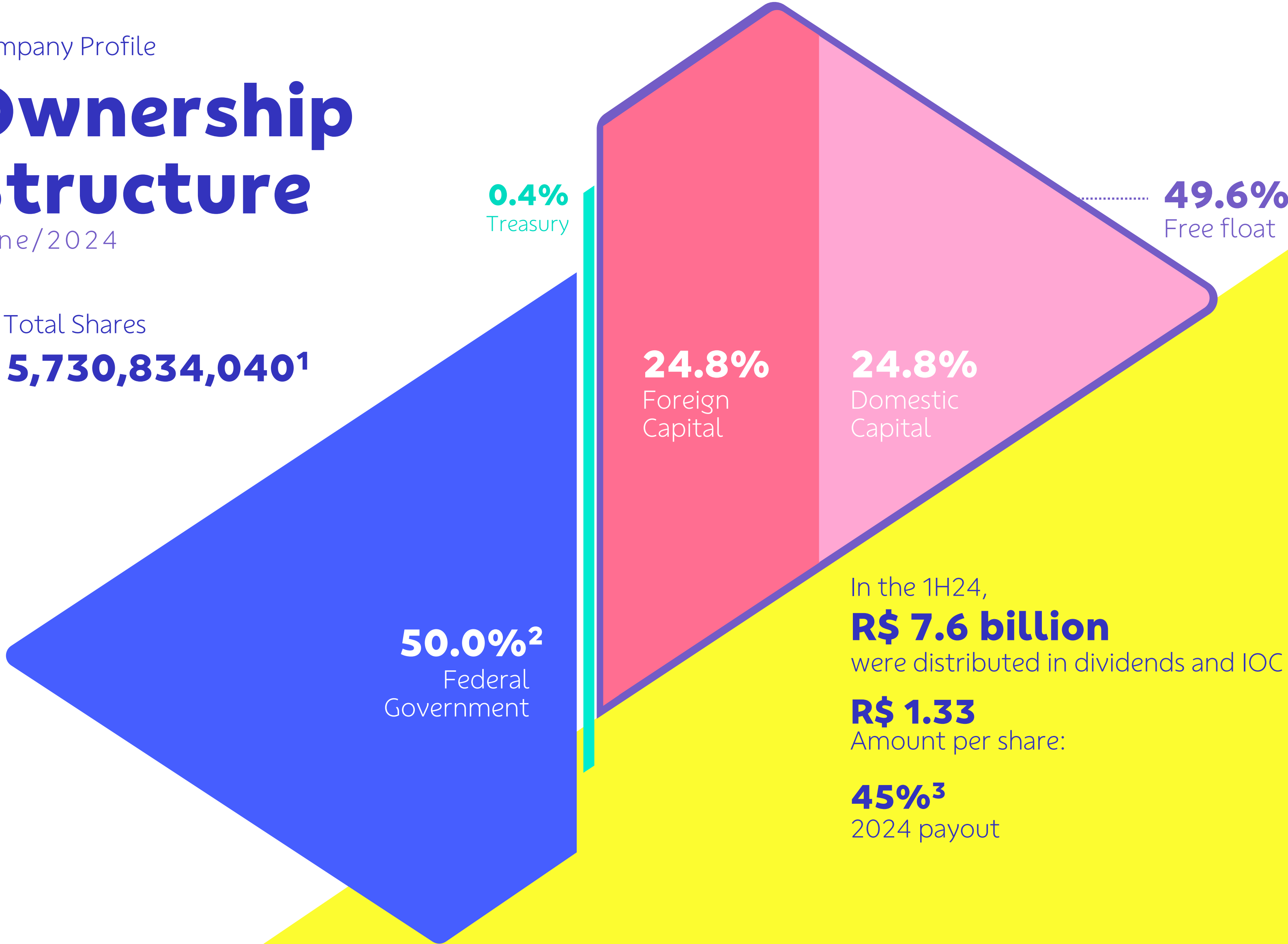


Ownership Structure

June/2024

Total Shares

5,730,834,040¹



1st Company

Listed in the Brazilian Stock Exchange

+ then 1 million

Total shareholders

98.8%

of individuals shareholders

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

In the 1H24,
R\$ 7.6 billion
were distributed in dividends and IOC

R\$ 1.33
Amount per share:

45%³
2024 payout

On 04.15.2024, occurred the 1:2 share split. (2) Federal Government controls BB with 50.0000011% of total shares. (3) For the year 2024, the percentage of 45% of the net profit, adjusted as provided in letters "a" and "b" of item I of article 202 of Law 6.404/76, was approved to be distributed through dividends and/or interest on own capital, based on the Bank's results, its financial condition, cash requirements, the Capital Plan and its targets and respective forecasts, the Statement of Appetite and Tolerance to Risks, prospects for present and potential markets of operation, opportunities for investment and the maintenance and expansion of operational capacity.



Market Indexes

BBAS3 Stock Performance



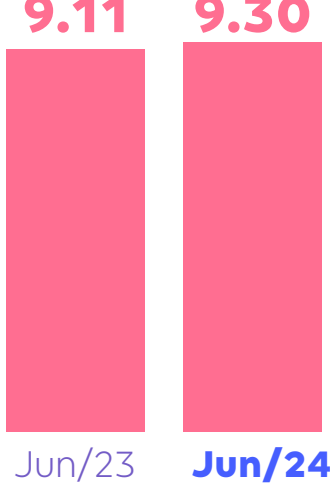
Dividends and IOC distributed¹ (R\$ billion)



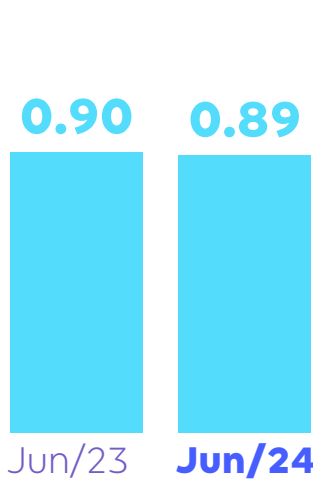
Earnings per share¹ (R\$)



Dividend Yield (%)

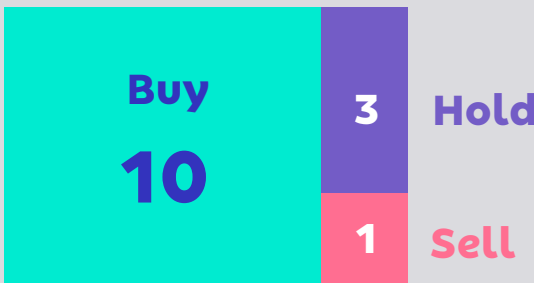


Price / Book Value



Recommendations

14 analysts
On 08.09.2024



R\$ 34.6
Average Target Price
BBAS3

Stock Split

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

(1) Adjusted for dividends and IOC.

Ratings



Standard & Poor's

Long-Term Local Currency

Jun/20 Jun/21 Jun/22 Jun/23 **Jun/24**

BB- BB- BB- BB- **BB**

Long-Term Foreign Currency

BB- BB- BB- BB- **BB**

Moody's

Long-Term Deposits Local Currency

Ba2 Ba2 Ba2 Ba2 **Ba2**

Long-Term Deposits Foreign Currency

Ba3 Ba2 Ba2 Ba2 **Ba2**

Fitch Ratings

Long-Term Local Currency

BB- BB- BB- BB **BB**

Long-Term Foreign Currency

BB- BB- BB- BB **BB**

Strategic Agenda

10 Corporate Strategy – Our Purpose and Our Values

11 Corporate Strategy – Our Objectives



Strategic Agenda

Corporate Strategy

2024 - 2028

Annual Revision

Our Purpose

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

Our Values

Proximity

Efficiency

Commitment
to society

Innovation

Integrity

Diversity



Corporate Strategy

2024 - 2028

Annual revision

Our Objectives

Customers

Provide the best customer experience at all times

Financial

Create value and generate sustainable results

ESG

Be a protagonist in sustainability and in promotion of ESG businesses and practices

Digital transformation and processes

Evolve the way we work to accelerate digital transformation and innovation

People and culture

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

Environmental, Social and Governance

13 Committed to sustainability

14 Sustainable Guidelines

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16 Prevention and Control of Deforestation

17 Sustainable Loan Portfolio

18 Corporate Governance Timeline

19 Corporate Governance Structure

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21 Board of Officers

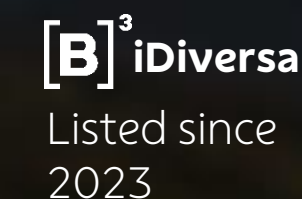
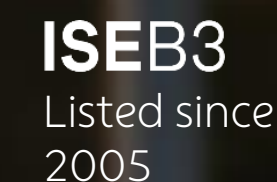
22 Board of Directors and Supervisory Board

23 Advisory Committees

24 – 29 Commitments BB 2030 for a + Sustainable World



Committed to **Sustainability** for **over 30 years**



¹ Institutional Investor 2024 Ranking – Elected by sell side analysts.

Sustainable Guidelines

Goals

- Mitigating social, environmental and climate risks
- Reduce negative impacts
- Identify new business opportunities
- Leverage financial resources
- Engage and guide customers

Assumptions

- Update of trends and emerging issues
- Compliance with ESG
- Use of technology
- Disclosure



More than
60 Guidelines
by sector



Exclusion List

Exclusion of those activities in which the Bank does not assume credit risk due to legal impediments or because they are not in line with BB's guidelines

Examples:

- Gambling or speculative games
- Dangerous Substances
- Sexual Exploitation
- Violation of Human Rights
- Activities on Embargoed Rural properties



Restricted List

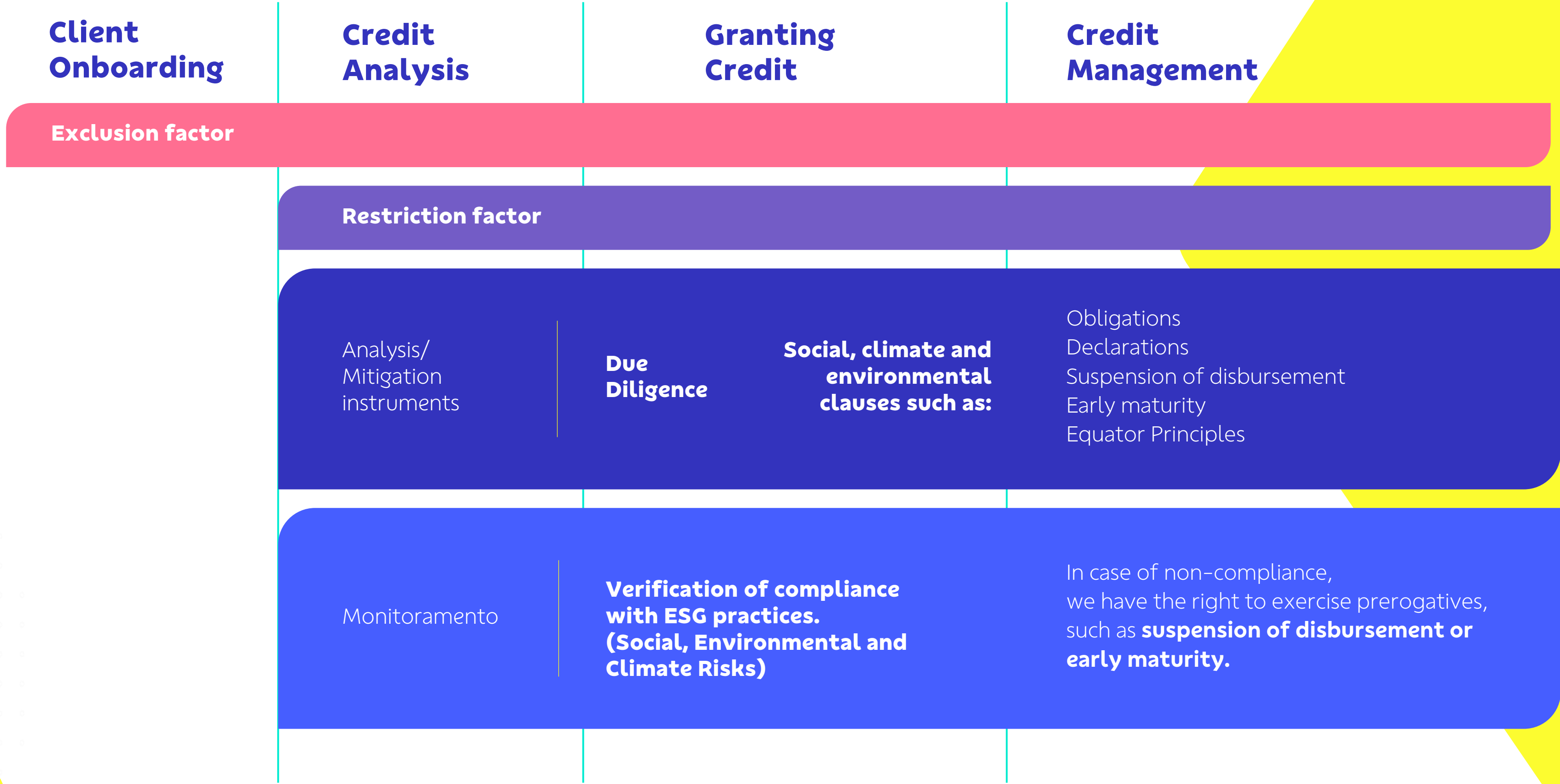
Activities in which the Bank assumes credit risk under certain conditions

Examples:

- Energy and fossil fuels
- Agrochemicals and pesticides
- Fishing Activities
- Agricultural and livestock activities in the Amazon Biome



ESG in the Credit Process



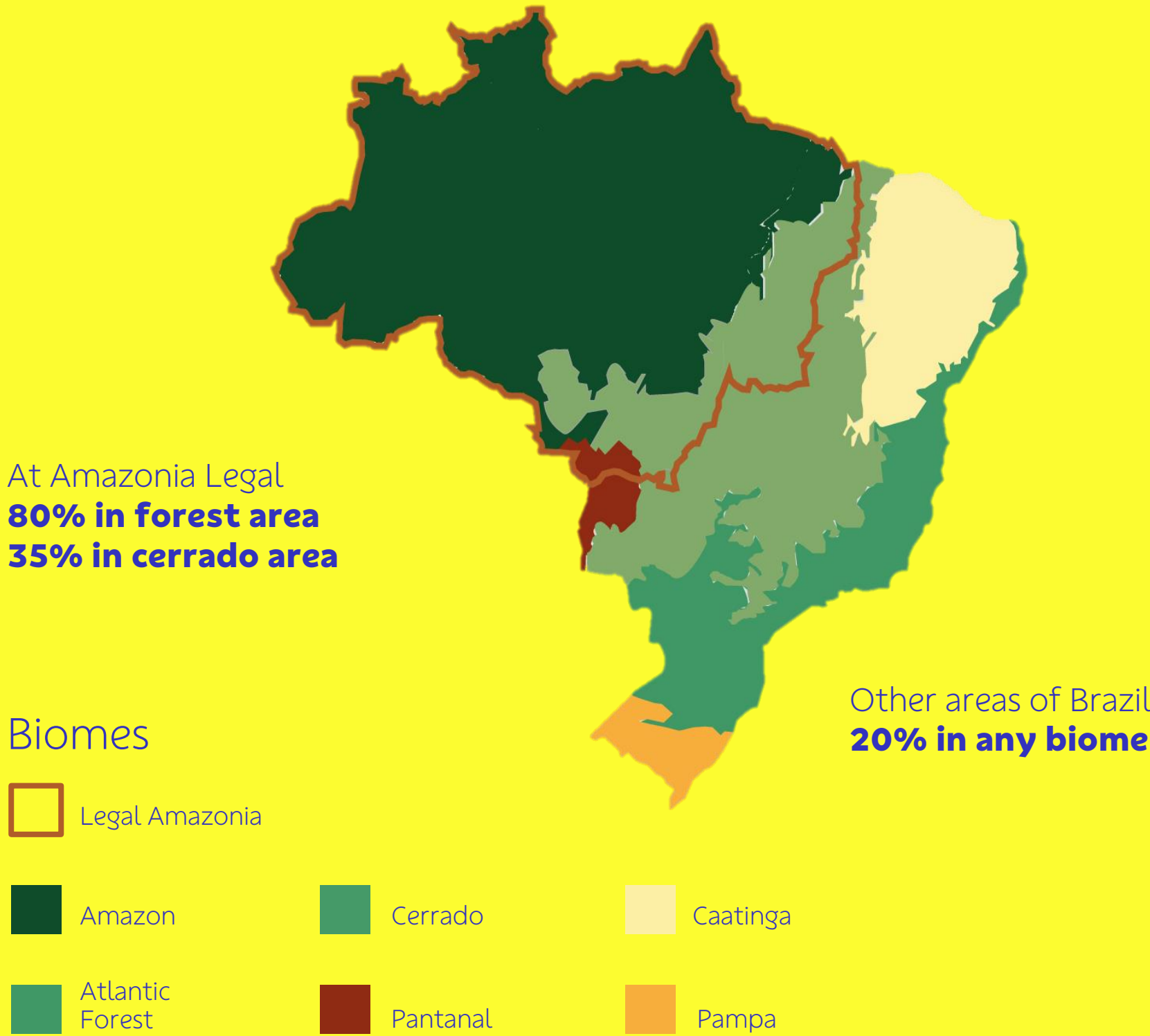
Segregation of processes

ESG assessments are made internally by a **specialized team** which is **independent** and segregated from the commercial area. This is designed to help focus on an **unbiased analysis.**



Prevention and Control of Deforestation

Legal Reserve according to the **Brazilian Forest Code**



BB Governance

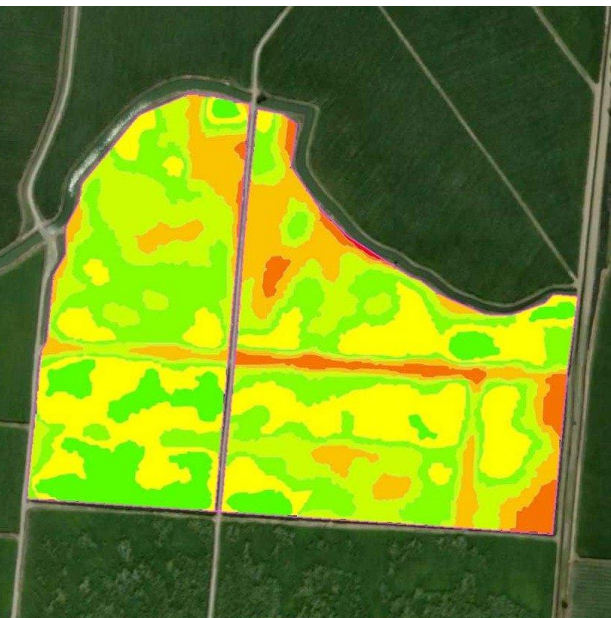
Approval of operations that meet all environmental obligations.
Segregated, specialized and independent decision-making process

BB Environmental Guidelines

In order to ensure that operations comply with all regulations

Geo Socio Environmental Diagnosis Tool

It automates the process of verifying the socio-environmental regularity of rural operations in legally restricted areas and detects illegal deforestation, with intense use of geographic mapping for analysis of loans:



MapBiomass
illegal deforestation

Incra
quilombolas lands

Ibama
embargoed areas

SFB
Non-Destined
Public Forests

Funai
indigenous lands

Deforestation

Soy moratorium



Environmental, Social and Governance

Sustainable Loan Portfolio

**R\$ 358.4
billion**

+11.5% Jun24 / Jun23

2.93 million loans

Guidance ESG
Sustainable Loan
Portfolio

2024
9% to 13%

12.5%

Companies

R\$ 45.0 billion
165.50 loans

16.7%

Low Carbon Agriculture

R\$ 59.9 billion
130.43 mil operações

28.7%

Best Socio- enviromental Practices

R\$ 103.0 billion
1.13 million loans

42.0%

Social Loans

R\$ 150.6 billion
1.56 million loans



Companies

R\$ billion
44.97



Working Capital (No-till) 50.54



Low Carbons Program 9.39



Pronaf Mais Alimentos
(Loans for Food Production) 42.98



Investments Loans 19.93



PCA/Moderagro
(Agribusiness Infrastructure Financing) 15.17



Working Capital (Pronaf) 15.15



Infra e Develop. Regional 7.87



Investment Loans (Pronaf) 1.86



Government 62.12



FIES (Student Loans) 39.15



Low Income Housing Loans 25.46



Covid Relief Loans 23.56



Other 0.27



See the full
report:

Addittionality /
Sustainability
Contribution

High / Transformational
Moderate / Effective
Limited / Transitional

Corporate Governance

Timeline

Governance Milestones

1906

1st Brazilian Company listed on the stock exchange

1921

BB Shares listed on Bovespa

1996

Capitalization and Reestructuring Plan

1998

BB Shares enter the IBrX portfolio

2002

Inclusion of 100% Tag Along clause bylaws. Conversion of the PN Shares to ON Shares

2005

BB Shares enter the ISE portfolio

2006

BB joined Novo Mercado B3

2009

ADR Level I

2012

BB Shares enter Dow Jones Sustainability Index (DJSI) of NY Stock Exchange

2013

IPO
BB Seguridade

2017

Certification by B3 in the State-Owned Governance Excellence Program

2021

“Enhanced” classification is the most advanced stage of IGG-TCU

2022

6th consecutive time Level 1 certification in IG-Sest

2023

BB Shares enter the IDIVERSA B3 portfolio



Corporate Governance Structure

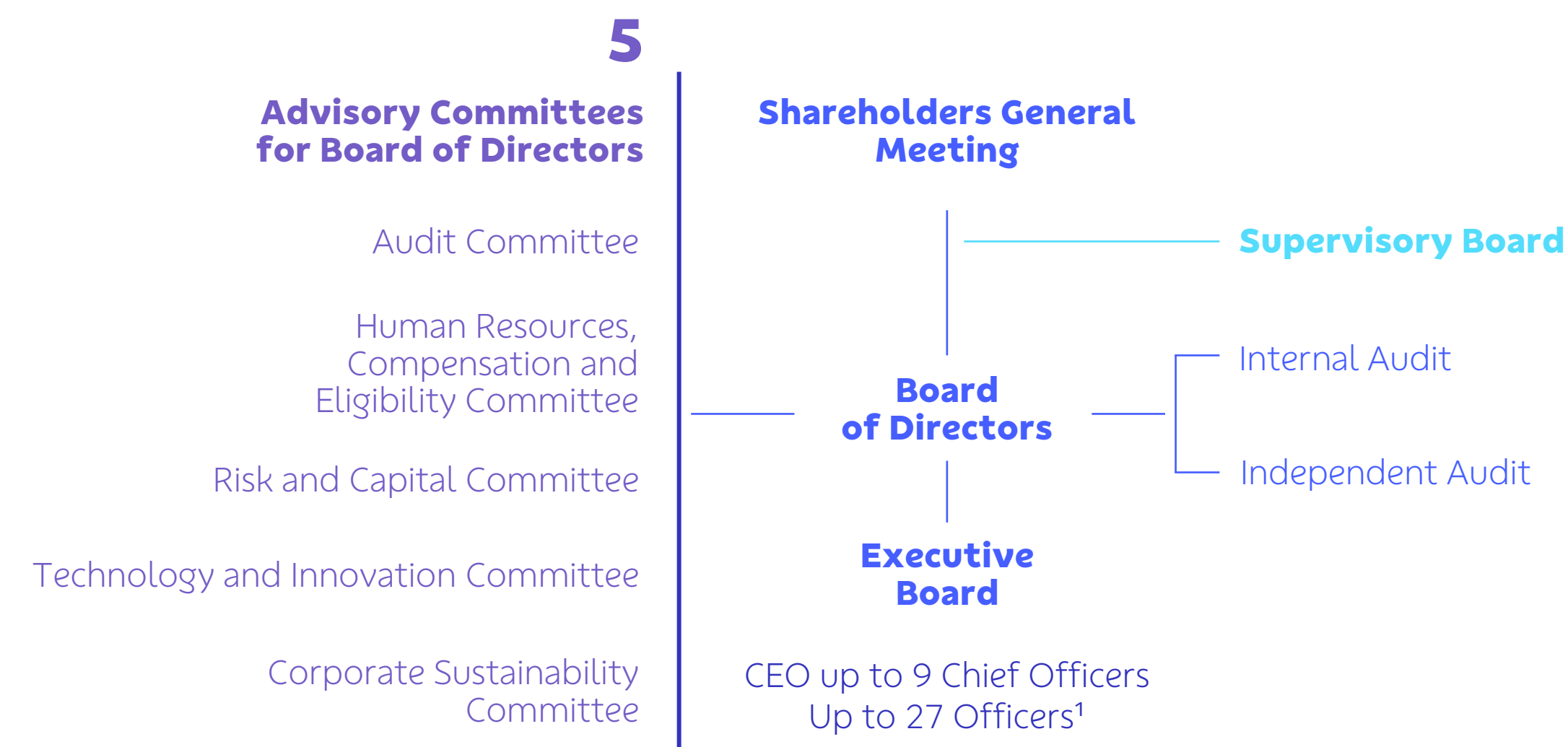
Decision-Making Process

Segregation of Responsibilities

Structure of Committees

Colegiate Decision

Risk Management: Models of Defense Lines



- 11**
- Executive Committees**
- Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital; Safety; Prevention of Financial and Exchange Illicits; Disclosure; Affiliated Companies Governance; Businesses, Profitability and Performance; Human Resources, Diversity and Equity; Administrative and Operational; Sustainability; Credit Limit; Credit Transactions
- Other Committees**
- Credit Transactions , Business Development, Customer Service and Experience, Resources

(1) The position of Officer is restricted to active employees (BB bylaws, art. 24).



Organizational Structure

As of 06/30/2024

Shareholders General Meeting

Supervisory Board

Board of Directors

Internal Audit

- Audit Committee
- Humans, Remuneration and Eligibility Committee
- Risks and Capital Committee
- Technology and Innovation Committee
- Corporate Sustainability Committee

Board of Officers

Chief Executive Officer

Chief Officers	Wholesale	Retail	Government Business and Corporate Sustainability	Agribusiness and Family Farming	Technology and Digital Business	Financial Management and Investor Relations (CFO)	Internal Controls and Risk Management (CRO)	Corporate	
	Corporate Bank	Retail	Government Business	Agribusiness and Family Farming	Digital Business	Controllershship	Risk Management	Culture Management and Human Resources	Legal
Strategic Units	Corporate and Investment Bank	Mass Affluent Retail	Government Strategy	Loan and Financing Solutions	Technology	Accounting	Internal Controls	Suppliers, Infrastructures and Property	Marketing and Communication
	Private Bank	SME and Individuals Customers	ESG	Companies Financing Solutions	Artificial and Analytics Intelligence	Payments Solutions and Services	Credit	Operations	Strategy and Organization
	Funding and Investments	CRM			IT Solutions Engineering and Construction I	Finance	Institutional Security	Assets Recovery	Executive Secretary
	Global Treasury	SME Companies			IT Solutions Engineering and Construction II	Investor Relations		Ombudsman	
	International Business	Physical and Digital Channels			IT Solutions Operations	Related and Strategic Partnerships			
					Cyber Security				



Board of Officers



**Tarciana Paula
Gomes Medeiros**
Chief Executive Officer



**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



**Carla
Nesi**
Chief Retail Business
Officer



**Francisco Augusto
Lassalvia**
Chief Wholesale Officer



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



**Marisa Reghini
Ferreira Mattos**
Chief Technology Officer

Diversity

 **4**
Female

 **5**
Male

 **2**
LGBTQIAPN+

2
Black and
Mixed-Race


Board of Directors and Supervisory Board



Board of Directors

Dario Carnevalli Durigan
Chairperson
Indicated by Ministry of Economy

4 
Male

4 
Female

Paulo Roberto Simão Bijos
Indicated by Ministry of Economy

Anelize Lenzi Ruas de Almeida
Vice-president
Indicated by Ministry of Economy

2 
LGBTQIAPN+

Tarciana Paula Gomes Medeiros
CEO of Banco do Brasil

Elisa Vieira Leonel
Indicated by Ministry of Economy

2 
Black and Mixed-Race

Marcelo Gasparino da Silva
Indicated by minority shareholders
Independent Member


Kelly Tatiane Martins Quirino
Elected by Banco do Brasil's Employees

Robert Juenemann
Indicated by minority shareholders
Independent Member

Supervisory Board

Renato da Motta Andrade Neto
Incumbent
Indicated by Ministry of Economy

8 
Male

1 
Female

Gileno Gurgão Barreto
Incumbent – Indicated by minority shareholders
Independent Member

Bernard Appy
Incumbent
Indicated by Ministry of Economy

Antônio Emílio Bastos Freire
Alternate – Indicated by minority shareholders
Independent Member

Tatiana Rosito
Incumbent
Indicated by Ministry of Economy

Fernando Florêncio Campos
Incumbent – Indicated by minority shareholders
Independent Member

Manoel Nazareno Procópio de Moura Júnior
Alternate
Indicated by Ministry of Economy

Andriei José Beber
Alternate – Indicated by minority shareholders
Membro Independente

Ivan Tiago Machado Oliveira
Alternate
Indicated by Ministry of Economy

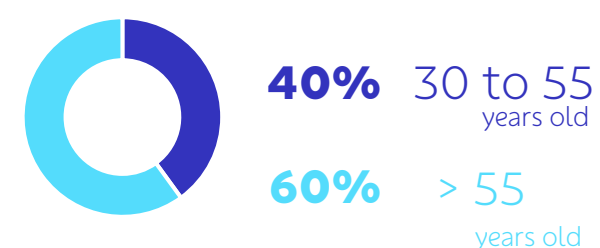
Advisory Committees to the Board of Directors

Audit

Audit and supervision



100% Independents

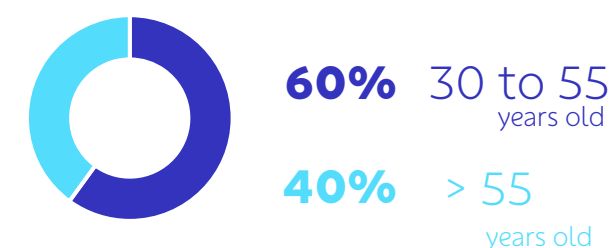


Human Resources, Compensation and Eligibility

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



80% Independents

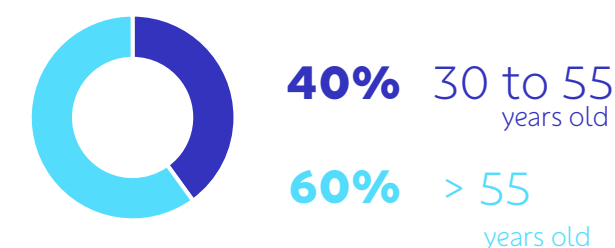


Risk and Capital

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

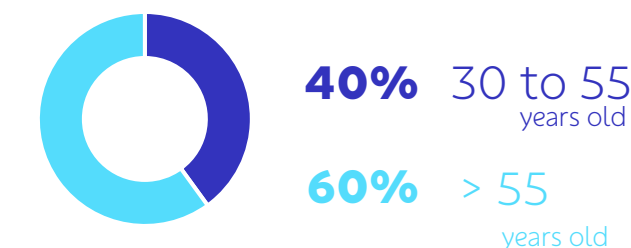


60% Independents



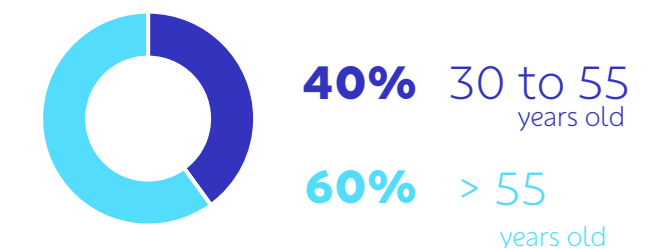
Technology and Innovation

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



Corporate Sustainability

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



(1) As of 02.27.2023.



BB's 2030

Commitments

for a



**Sustainable
World**

**SUSTAINABLE
CREDIT**

**RESPONSIBLE
INVESTMENT**

**ESG AND CLIMATE
MANAGEMENT**

**POSITIVE
IMPACTS ON
THE VALUE
CHAIN**



SUSTAINABLE LOAN PORTFOLIO



Sustainable Loan Portfolio

R\$ 500 billion by 2030

Jun/24 balance: **R\$ 358.4** billion



Municipalities and States Efficiency Programs

Disbursing¹

R\$ 40 billion by 2030

Jun/24: **R\$ 30.0** billion



Renewable Energy

R\$ 30 billion by 2030

Jun/24 balance: **R\$ 15.4** billion



Sustainable Agriculture

R\$ 200 billion by 2030

Jun/24 balance: **R\$ 155.0** billion

(1) 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.

RESPONSIBLE INVESTMENTS

Sustainable Investment Funds

R\$ 22 billion in Sustainable investment funds¹ by 2030

Jun/24: **R\$ 2.4** billion

Sustainable Resources

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

Jun/24: **R\$ 41.5** billion

(1) In alignment with the regulatory change for sustainable investment funds.



ESG and Climate MANAGEMENT



GHG Direct Emissions

Offset **100%**
of scopes 1 and 2

Jun/24: **100%**

100% renewable energy¹ use
from 2023 onward

Jun/24: **100%**

Reduce **42%** of direct emissions
(scope 1) by 2030



Diversity

30% of women in leadership
positions by 2025

26.8% in Jun/24

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

28.2% in Jun/24



Digital Heavy Users

Get **17 million**
customers as heavy users by 2025

Jun/24: **13.36** million

(1) Own plants, free market and RECs.

POSITIVE IMPACT IN VALUE CHAIN

Financial Inclusion

Renegotiate debt of
2.5 million
customers by 2025
Jun/24: **2.2** million

Reach **1 million**
entrepreneurs with loans by 2025
Jun/24: **999.4** thousand

Banco do Brasil Foundation

Invest **R\$ 1 billion** in education,
environmental care, inclusion, humanitarian
aid, encouraging volunteerism and social
technologies through the BB Foundation by
2030
Jun/24: **R\$ 439.5** million

Reforestation and Forest Conservation

1 million hectares conserved
and/or reforested until 2025
Jun/24: **665** thousand hectares

Reinforce practices that promote the
recovery of pastures and degraded
areas and ensure zero illegal
deforestation in BB financing.

BB figures

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34 Individuals Loan Portfolio

35 Companies Loan Portfolio

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37 Fee Income

38 Administrative Expenses

39 Commercial Funding

40 Current Bonds Issued Abroad

41 Bonds

42 CET 1

43 BIS Ratio

44 Statement of Income

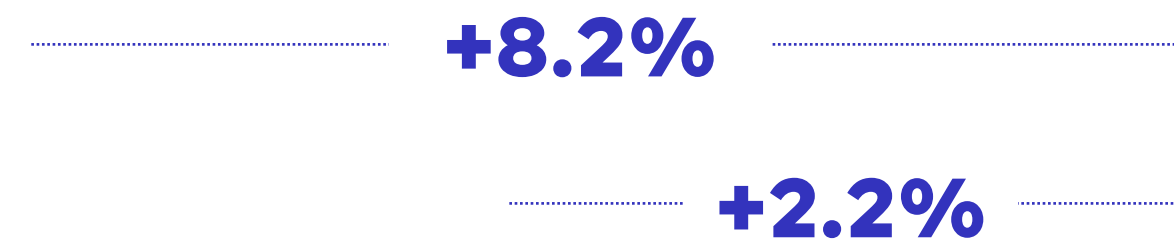
45 Guidance



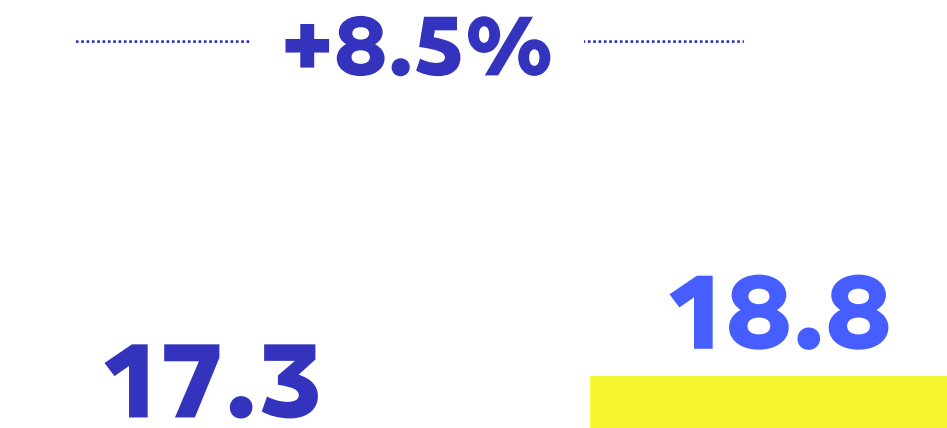
Adjusted Net Income

R\$ billion

ROE %



ROE %





Net Interest Income

R\$ million

Accounting View	2Q23	1Q24	2Q24	2Q24 / 2Q23 (%)		1H23	1H24	1H24/1H23 (%)
				2Q24 / 2Q23	2Q24 / 1Q24			
Net Interest Income	22.9	25.7	25.5	11.6	-0.7	44.0	51.3	16.4
Loan Operations	33.6	34.3	34.7	3.2	1.2	65.9	69.0	4.7
Treasury	11.6	12.0	10.8	-7.0	-9.5	21.7	22.8	4.9
Funding Expenses	(19.2)	(17.3)	(16.7)	-13.2	-3.6	(37.3)	(34.0)	-8.9
Financial Expenses for Institutional Funding ²	(3.2)	(3.2)	(3.3)	4.7	2.2	(6.3)	(6.6)	3.7
NIM (%)	4.9	5.1	4.9			4.7	5.0	

Visão Gerencial	2Q23	1Q24	2Q24	2Q24 / 2Q23 (%)		1H23	1H24	Vari (%) (%) 1H24/1H23
				2Q24 / 2Q23	2Q24 / 1Q24			
Net Interest Income	22.9	25.7	25.5	11.6	-0.7	44.0	51.3	16.4
Margin with Clients	20.0	20.3	19.9	-1.0	-2.1	39.5	40.1	1.5
Margin with the Market	2.8	5.5	5.7	100.7	4.4	4.5	11.2	146.5



ALLL Expanded View

R\$ billion

	2Q23	1Q24	2Q24	Variation (%)		1H23	1H24	Variation (%)
				2Q24/2Q23	2Q24/1Q24			1H24/1H23
ALLL Expanded View	(7.2)	(8.5)	(7.8)	8.8	-8.6	(13.0)	(16.3)	25.5
Credit Risk	(8.5)	(10.0)	(9.6)	13.1	-3.9	(12.6)	(19.6)	55.1
Recovery of Write-offs	2.1	2.0	3.0	38.8	49.8	4.0	5.0	23.2
Impairment	(0.3)	(0.2)	(0.3)	-19.9	37.2	(3.6)	(0.5)	-86.8
Discounts Granted	(0.5)	(0.3)	(0.9)	85.0	172.2	(0.8)	(1.2)	46.2
Cost of Credit ¹ (%)	3.1	4.0	4.0					

(1) ALLL Expenses Credit Risk 12 months - / Medium Classified Loan Portfolio.

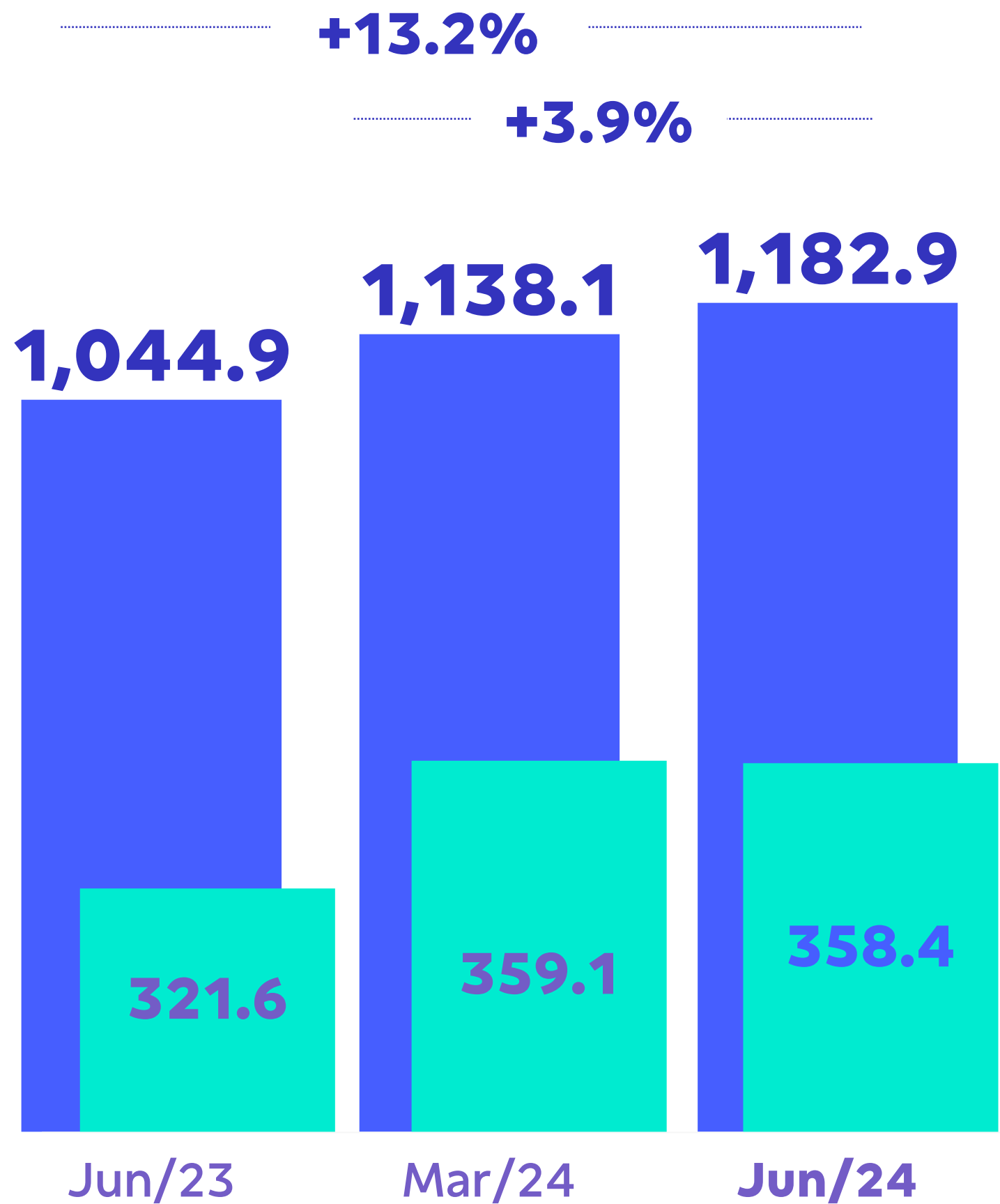


Loan Portfolio Expanded View¹

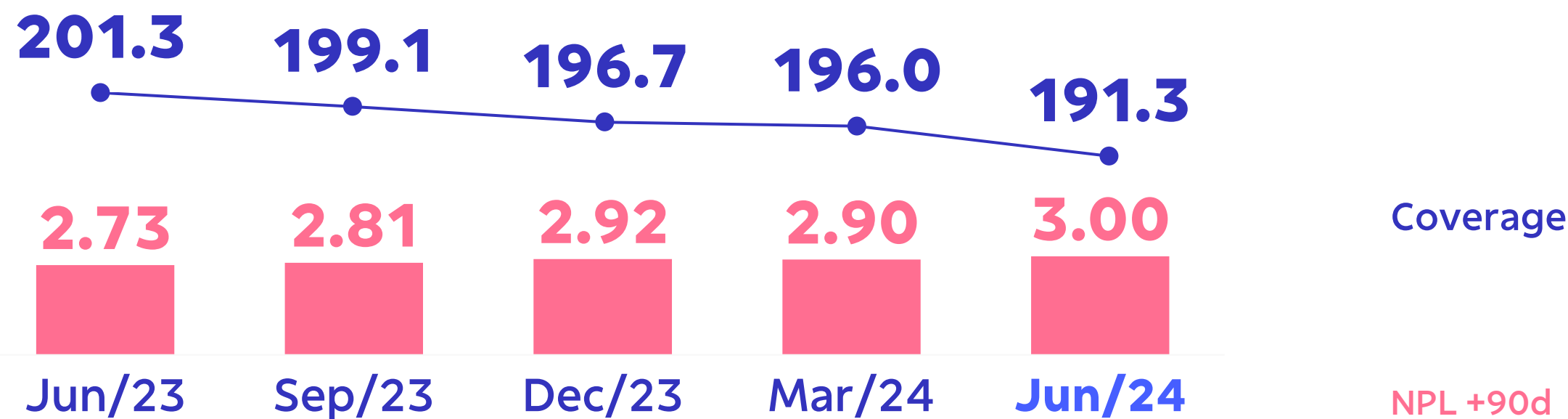
R\$ billion



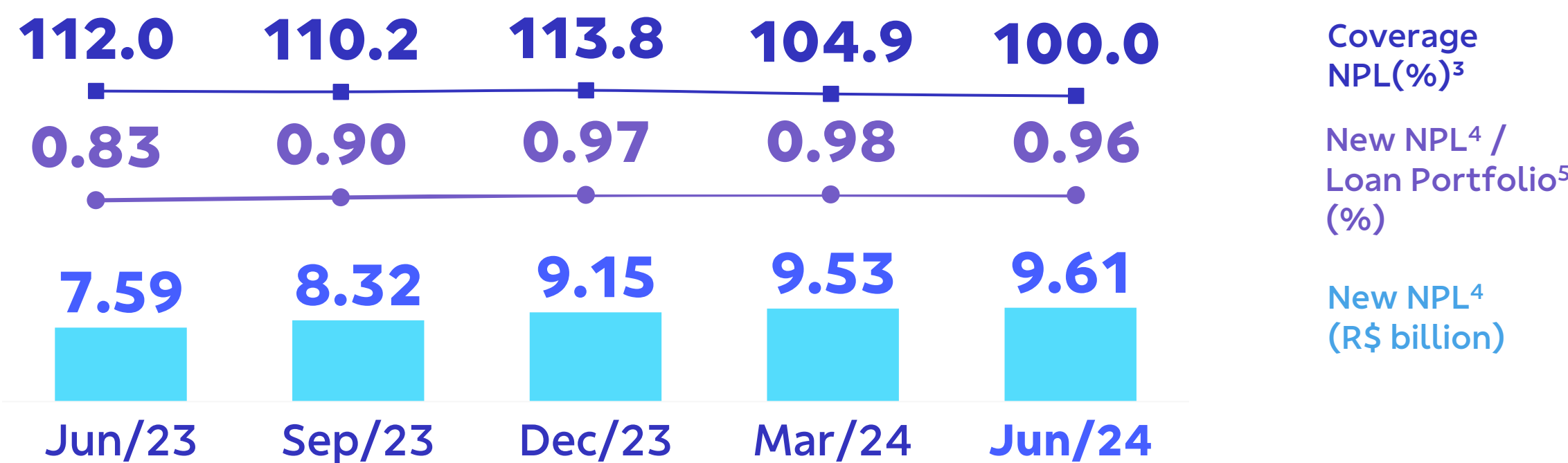
Sustainable
Loan Portfolio



NPL +90d and Coverage (%)²



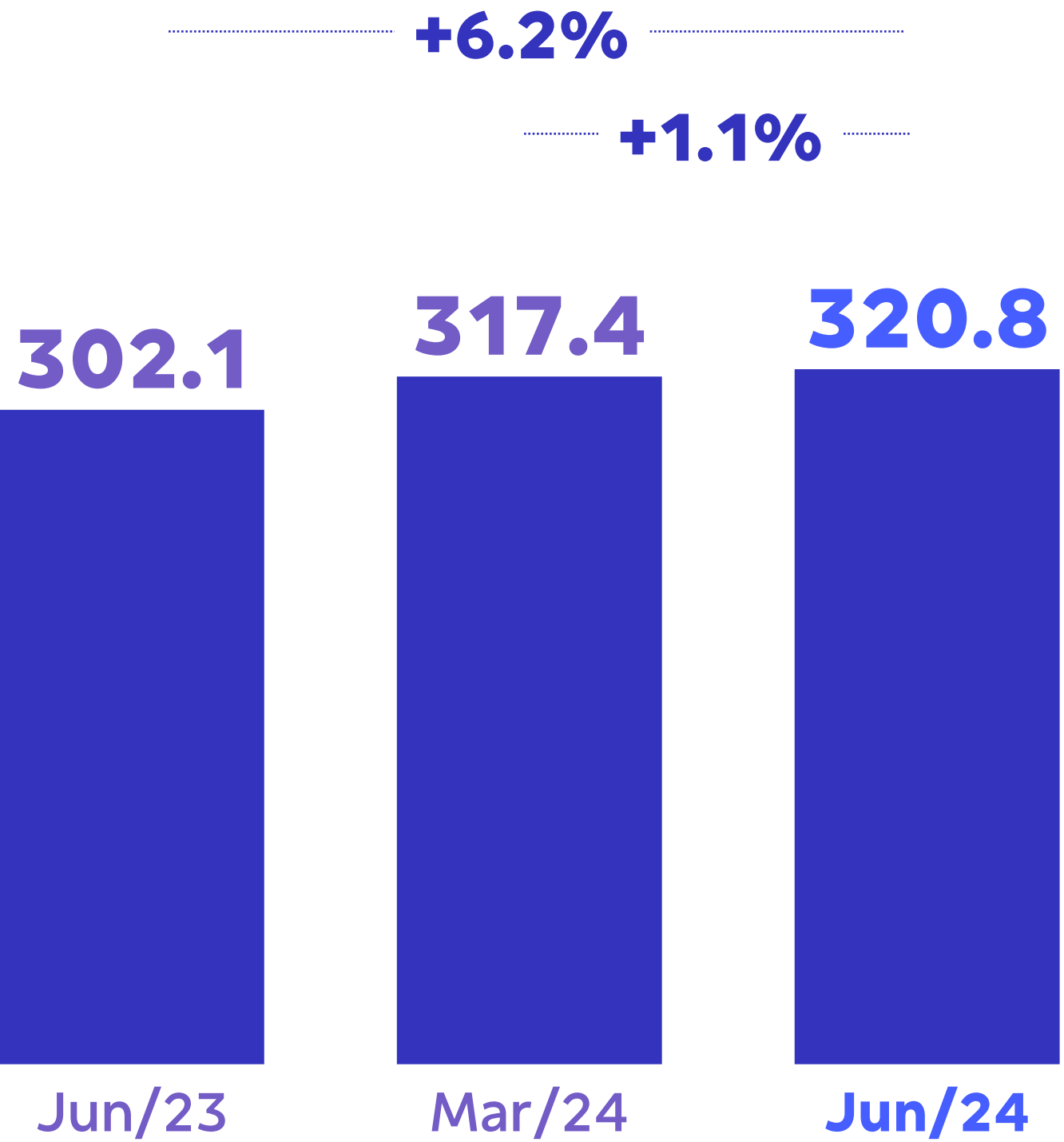
NPL Formation (%)²



(1) Includes private securities and guarantees. (2) Considers Classified Loan Portfolio. (3) Quarterly ALL Expenses/New NPL. (4) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (5) Classified loan portfolio balance of the previous quarter.

Individuals Loan Portfolio

R\$ billion

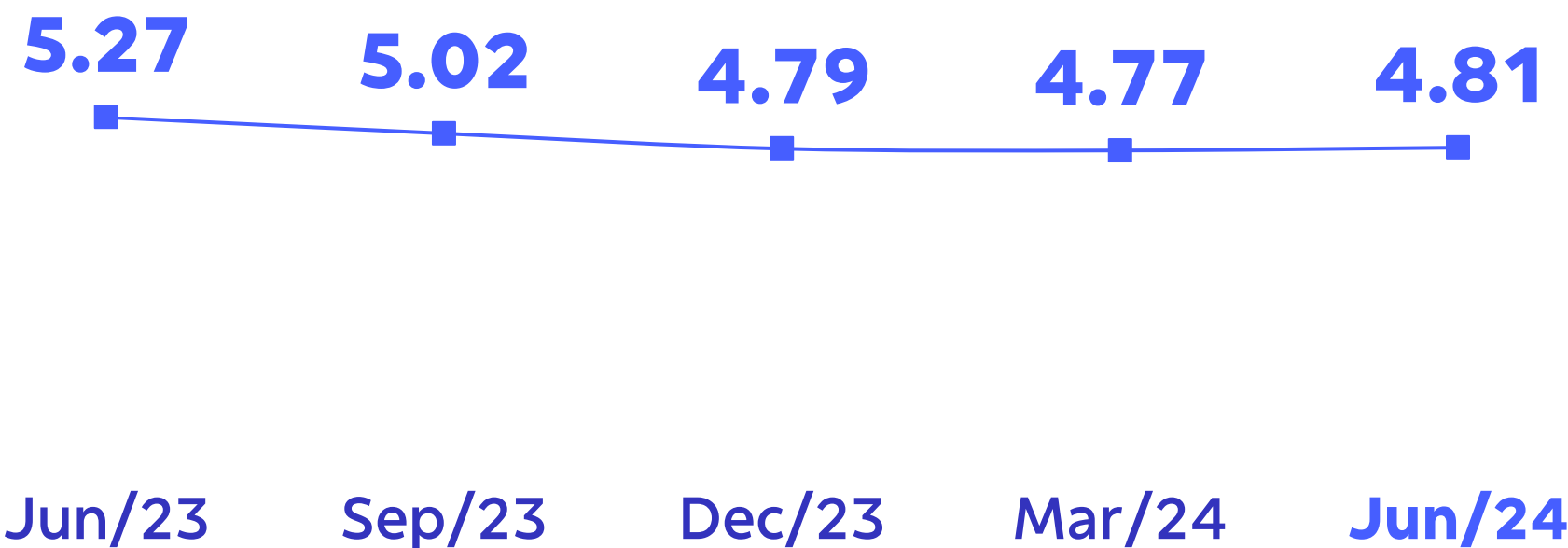


Individuals Disbursements
+ 35.0%
1H24/1H23

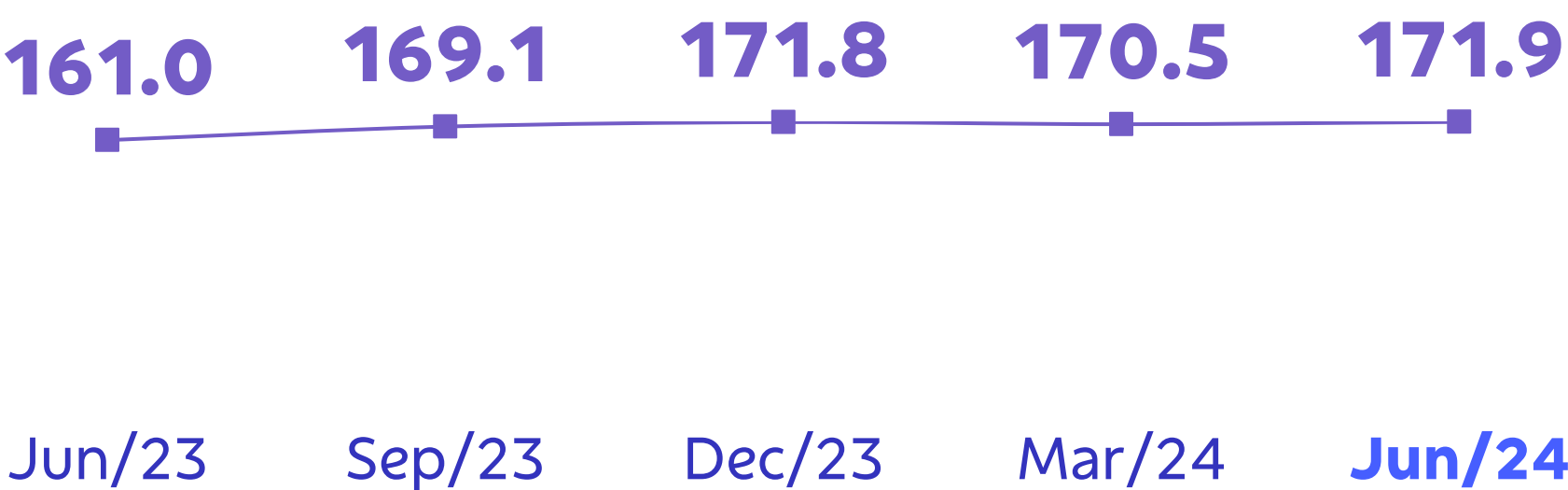
Payroll Loan
+ 10.6%
Jun24/Jun23

Consumer Finance
+ 9.4%
Jun24/Jun23

NPL +90d Individuals (%)

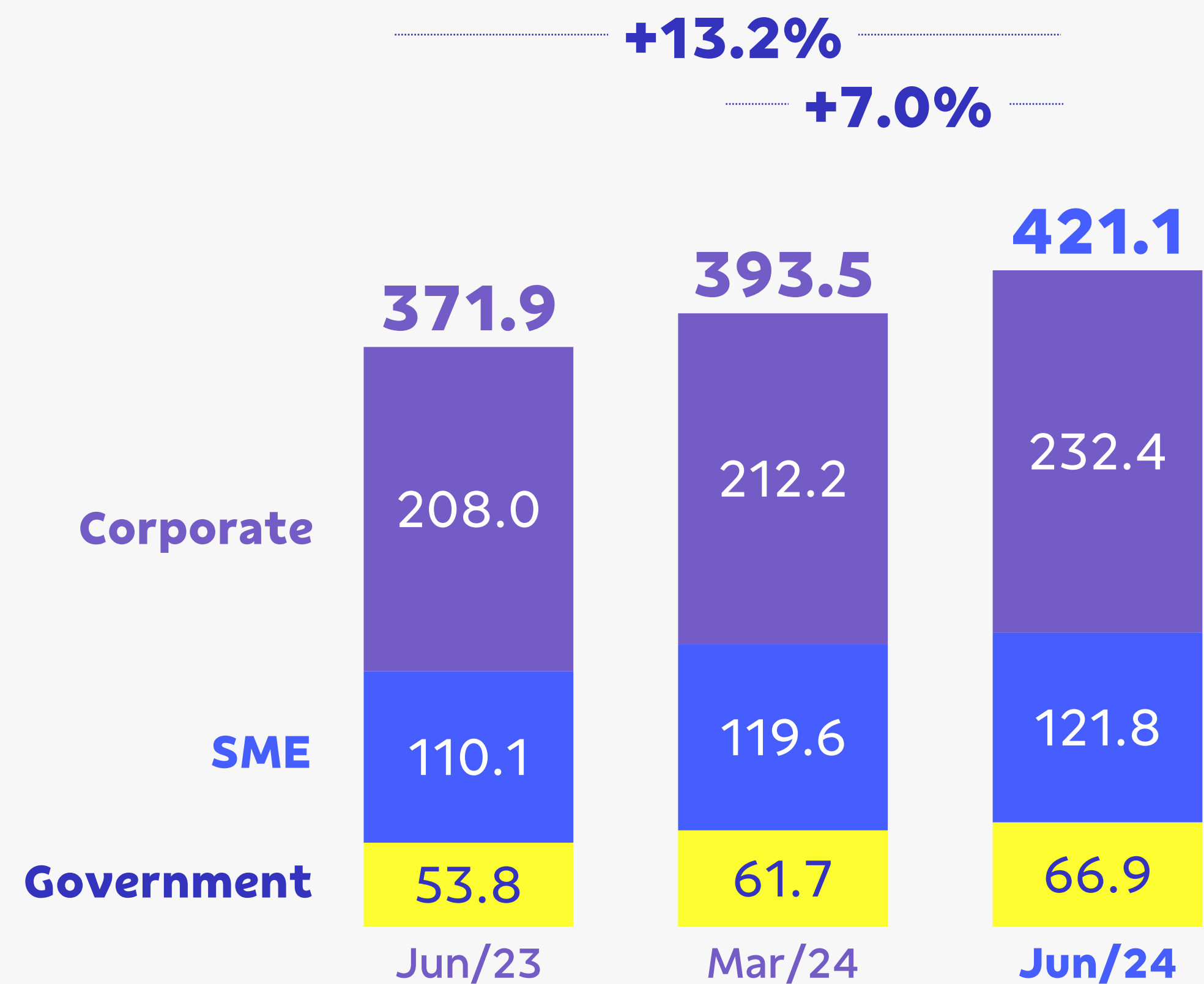


Individuals Coverage (%)

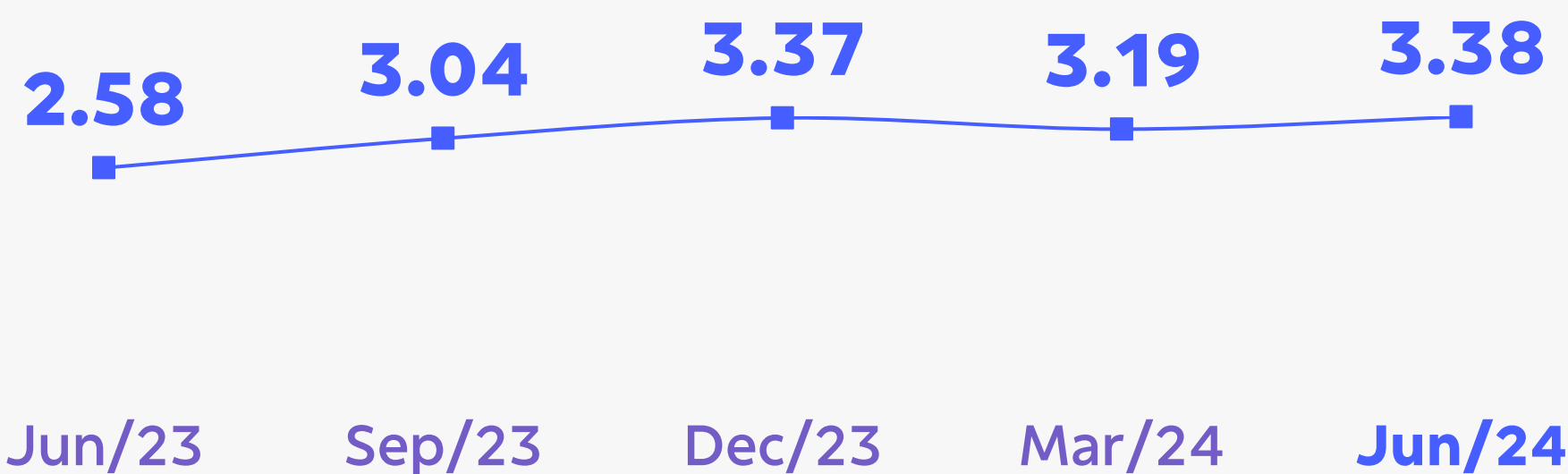


Companies Loan Portfolio

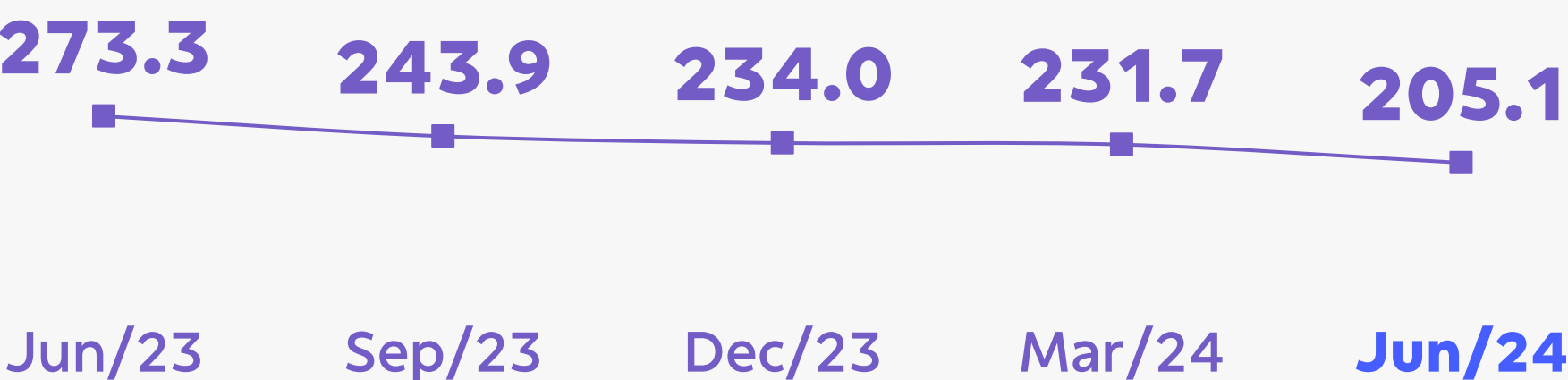
R\$ billion



NPL +90d Companies (%)



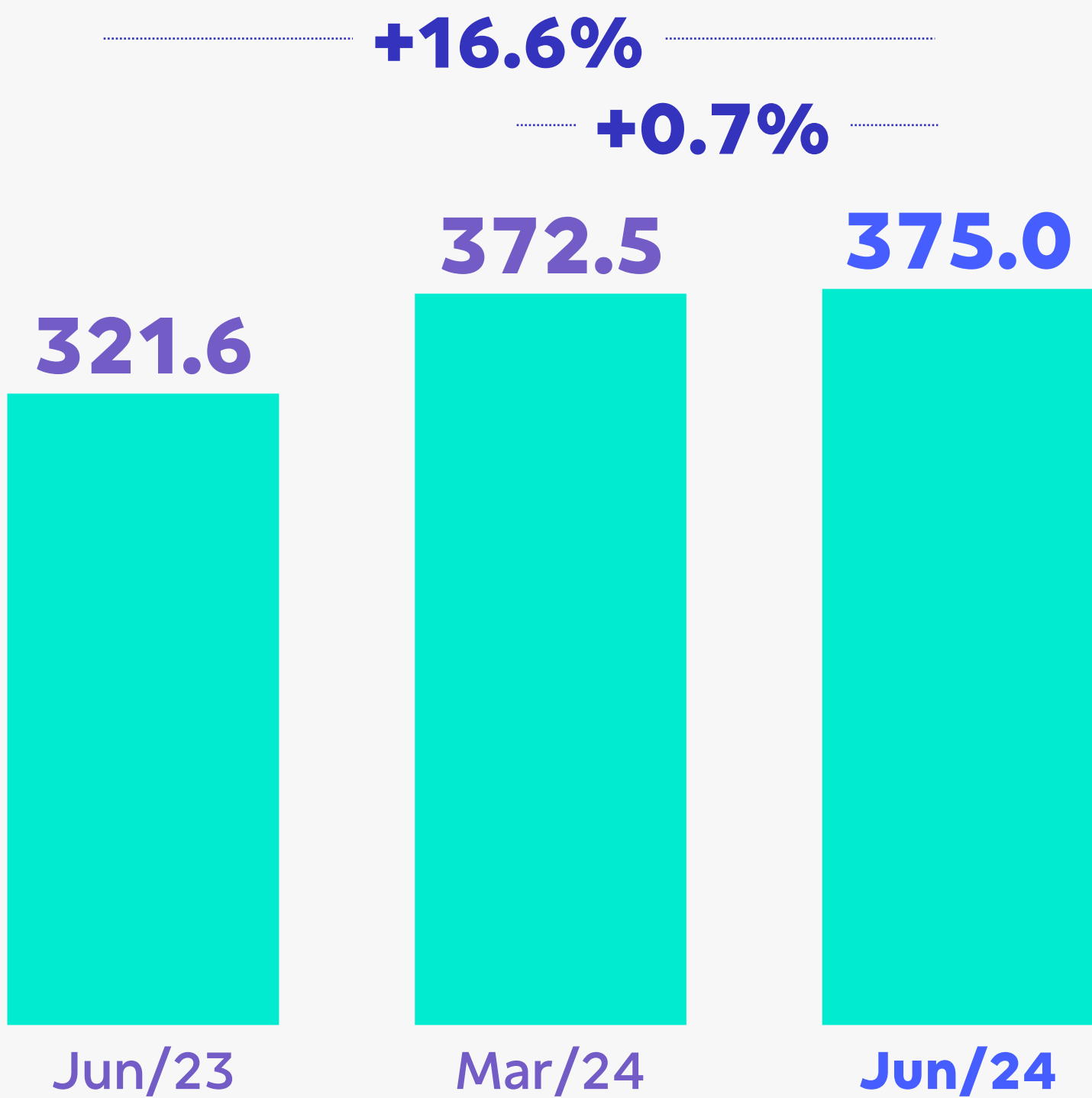
Companies Coverage (%)





Agribusiness Loan Portfolio

R\$ billion



Working Capital
for Input Purchase

+ 26.6%

jun24/jun23

Agricultural
Investment

+ 18.6%

jun24/jun23

Crop Plan

2024/2025

R\$ 260 billion

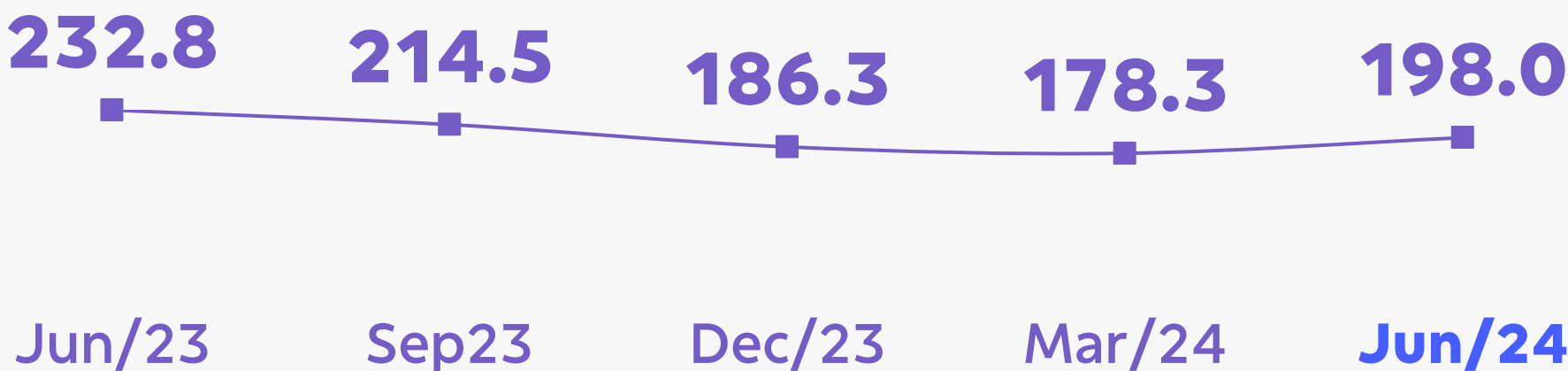
in resources made available

**R\$ 20
billion**
until 08/05

NPL +90d Agribusiness (%)



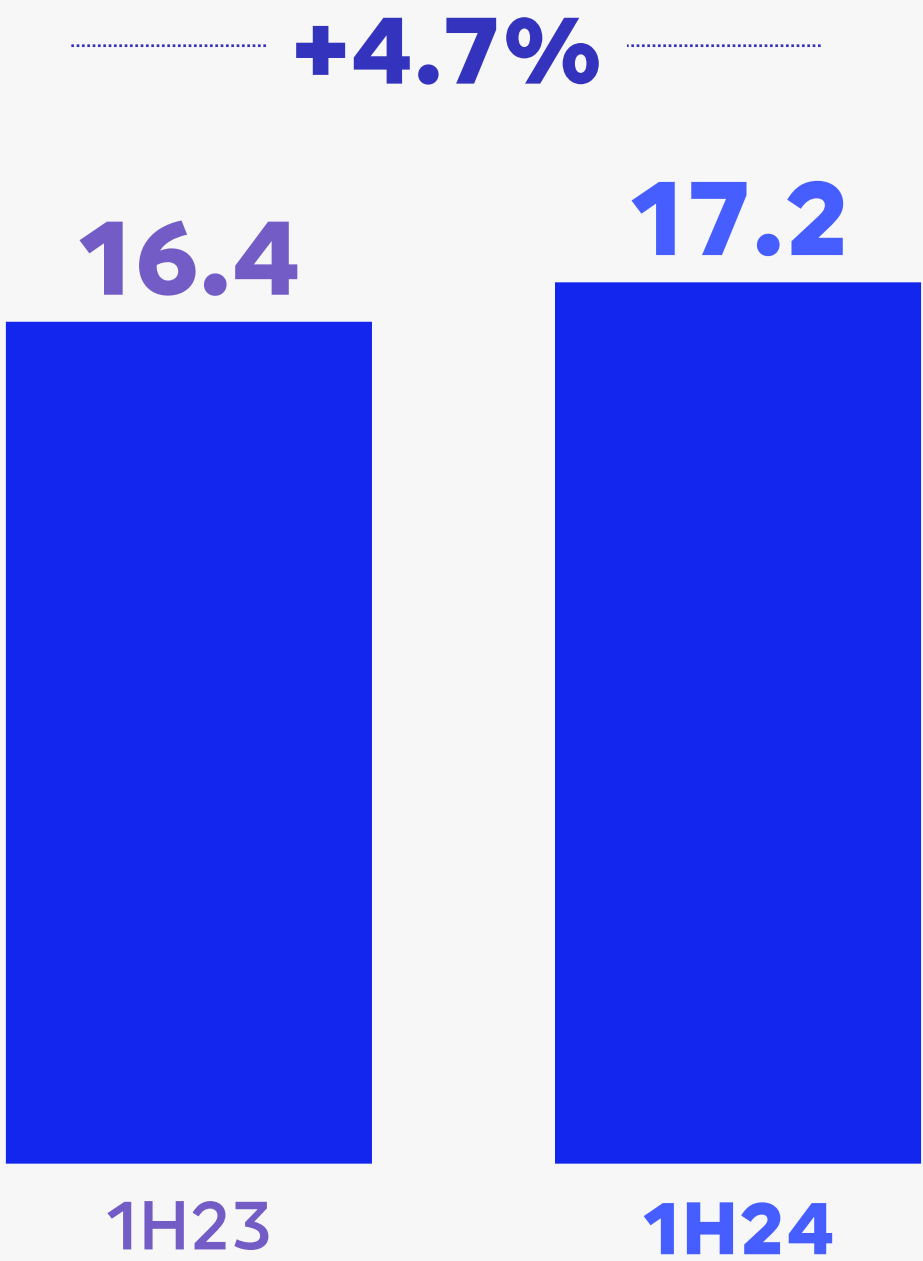
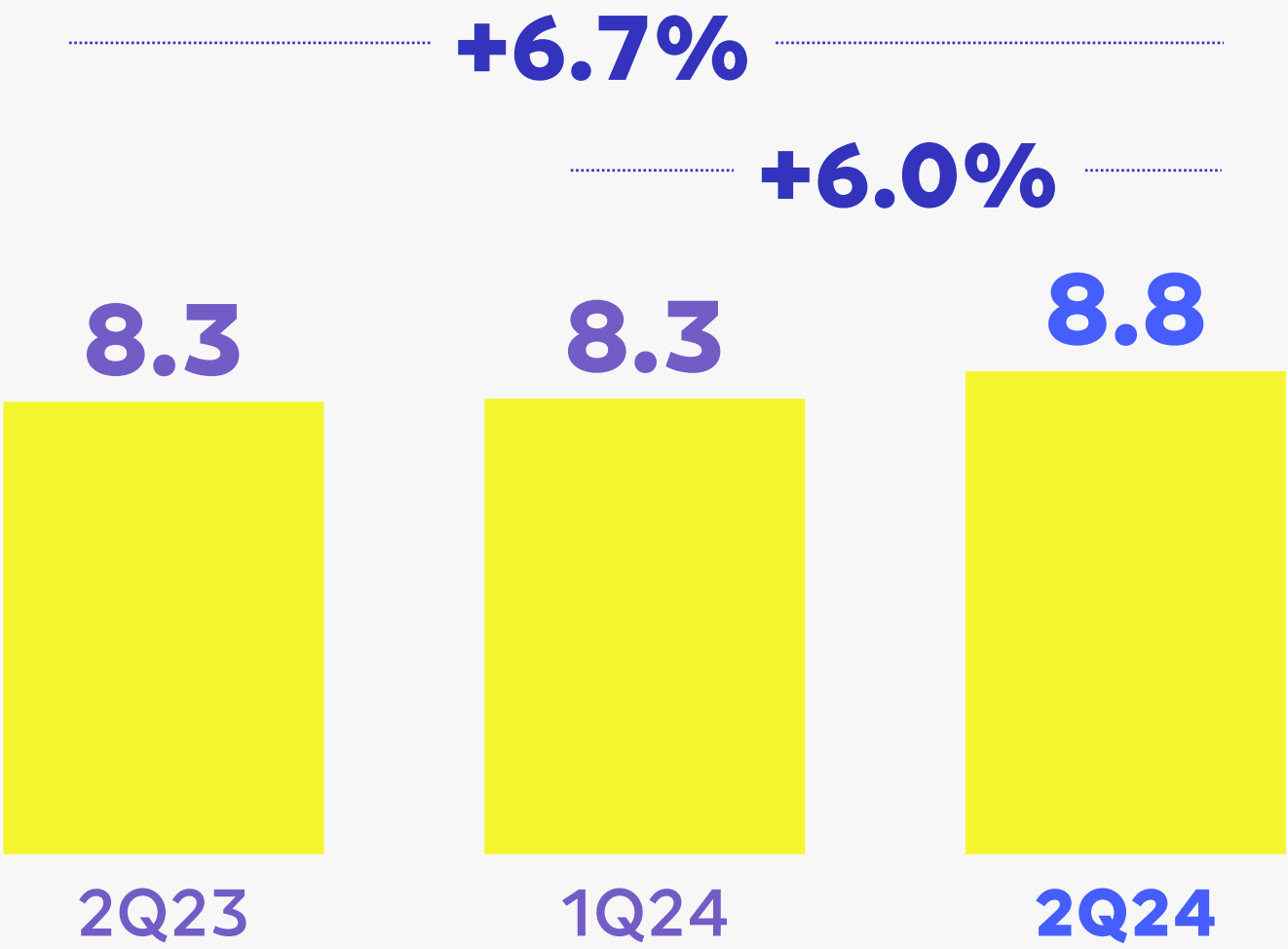
Agribusiness Coverage (%)





Fee Income

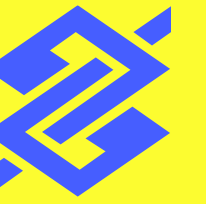
R\$ billion



Consortium
+ 20.5%
1H24 /1H3

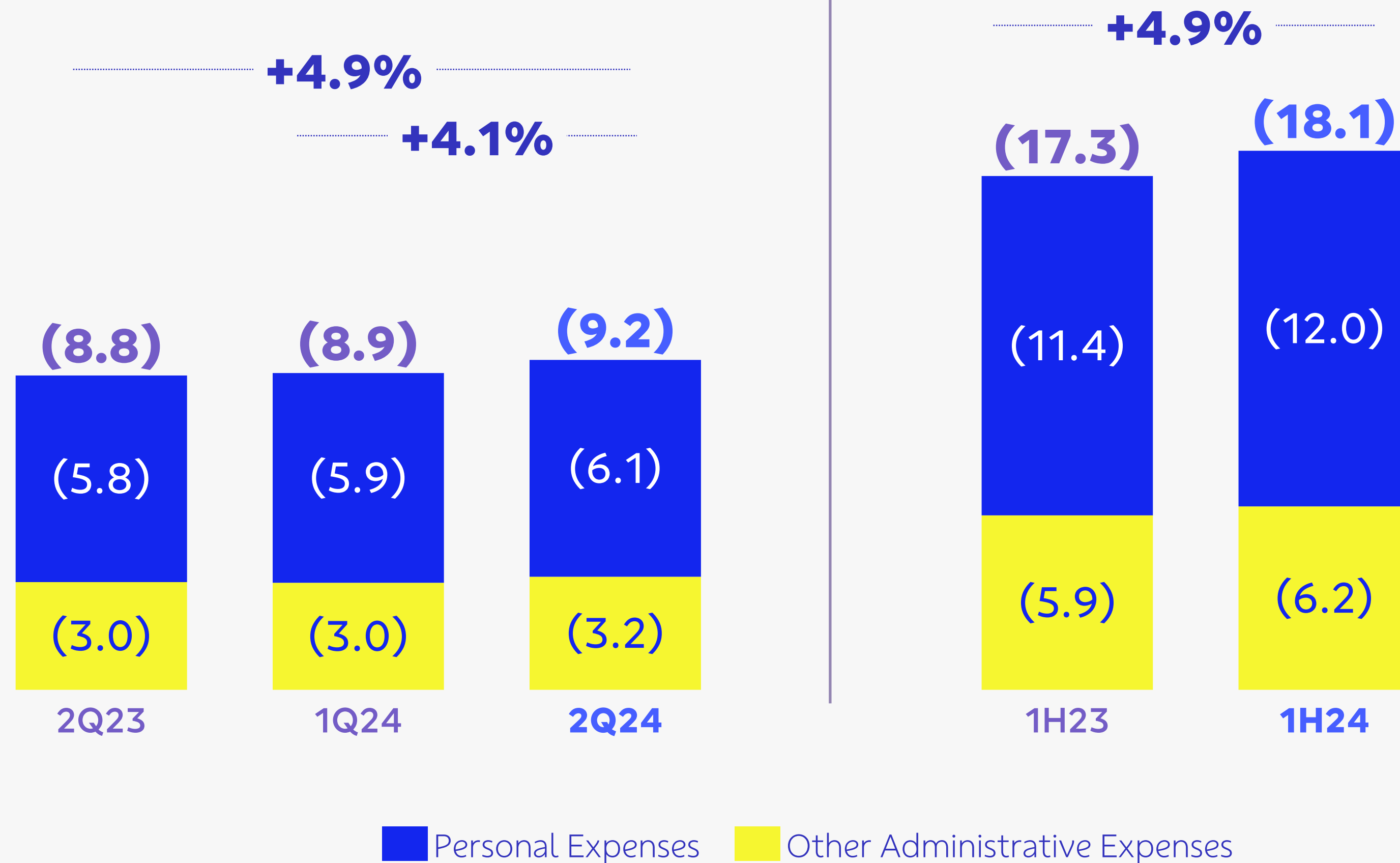
Insurance,
pension plans
& premium
bonds
+ 11.8%
1H24 /1H23

Asset
Management
+ 10.2%
1H24 /1Q23

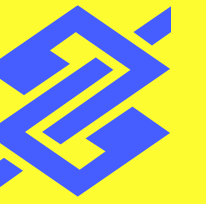


Administrative Expenses

R\$ billion



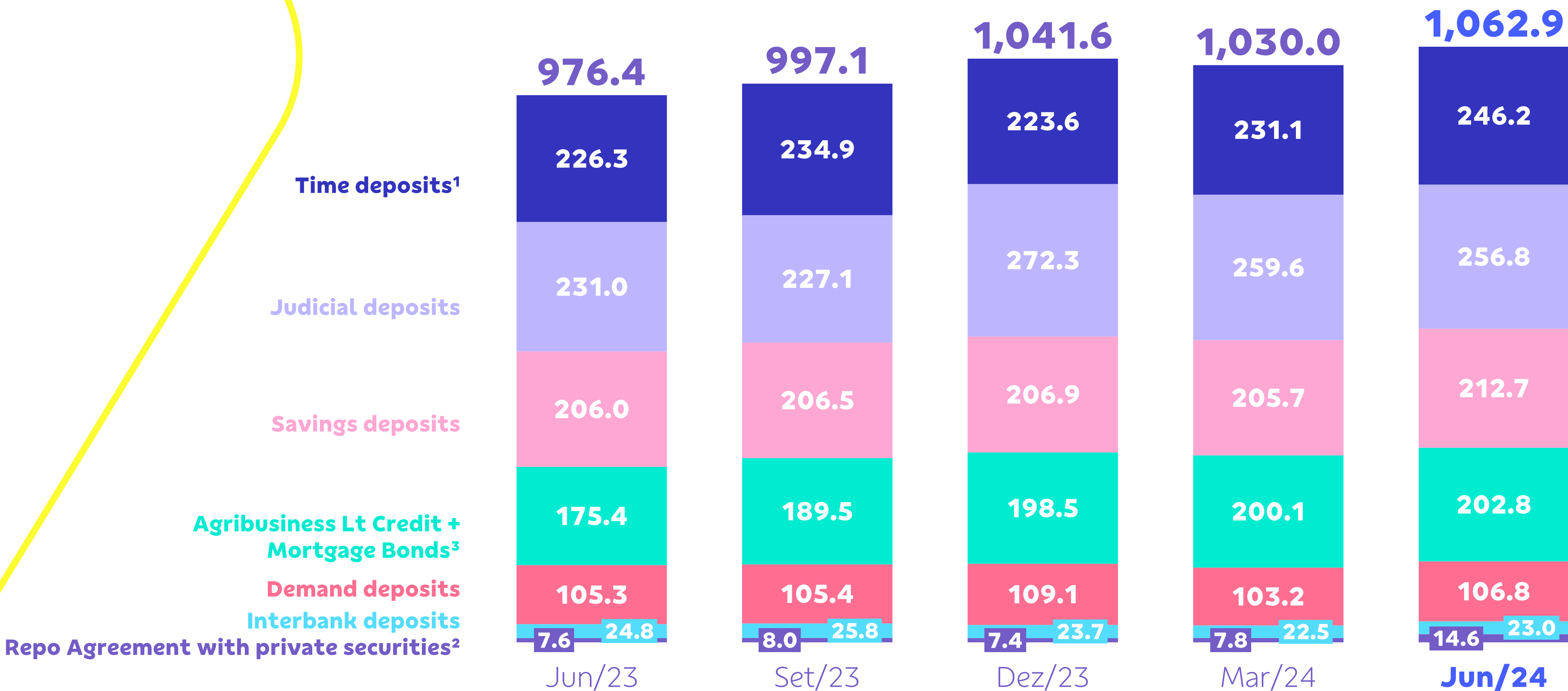
Cost-to-Income Ratio
12m
25.5%



BB Figures

Commercial Funding

R\$ billion



(1) Includes the balance of other deposits presented in the Notes to the Consolidated Financial Statements. (2) Includes part of the balances of Private Securities presented in the Notes to the Consolidated Financial Statements. (3) Includes the balance of CRI (Certificates of Real Estate Receivables).



Current Bonds Issued Abroad

Banco do Brasil's Issues

Issue Date	Maturity Date	Issued Amount (US\$ thousand)	Outstanding Amount (US\$ thousand)	Coupon and Frequency ¹ (% p.a.)	Issue Price	Return for Investor (% p.a.)	Spread s/ US Treasury (bps)	Currency	Rating 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	4.700	250.9	USD	BB / Ba2 / BB
09/30/2021	09/30/2026	750,000	750,000	3.250 S	100.000	3.250	244.5	USD	SR/ Ba2 / BB
01/11/2022	01/11/2029	500,000	500,000	4.875 S	99.561	4.950	328.7	USD	SR/ Ba2 / BB
04/18/2023	04/18/2030	750,000	750,000	6.250 S	98.612	6.500	301.8	USD	SR/ Ba2 / BB
03/18/2024	03/18/2031	750,000	750,000	6.000 S	98.323	6.300	220.0	USD	SR/ Ba2 / BB

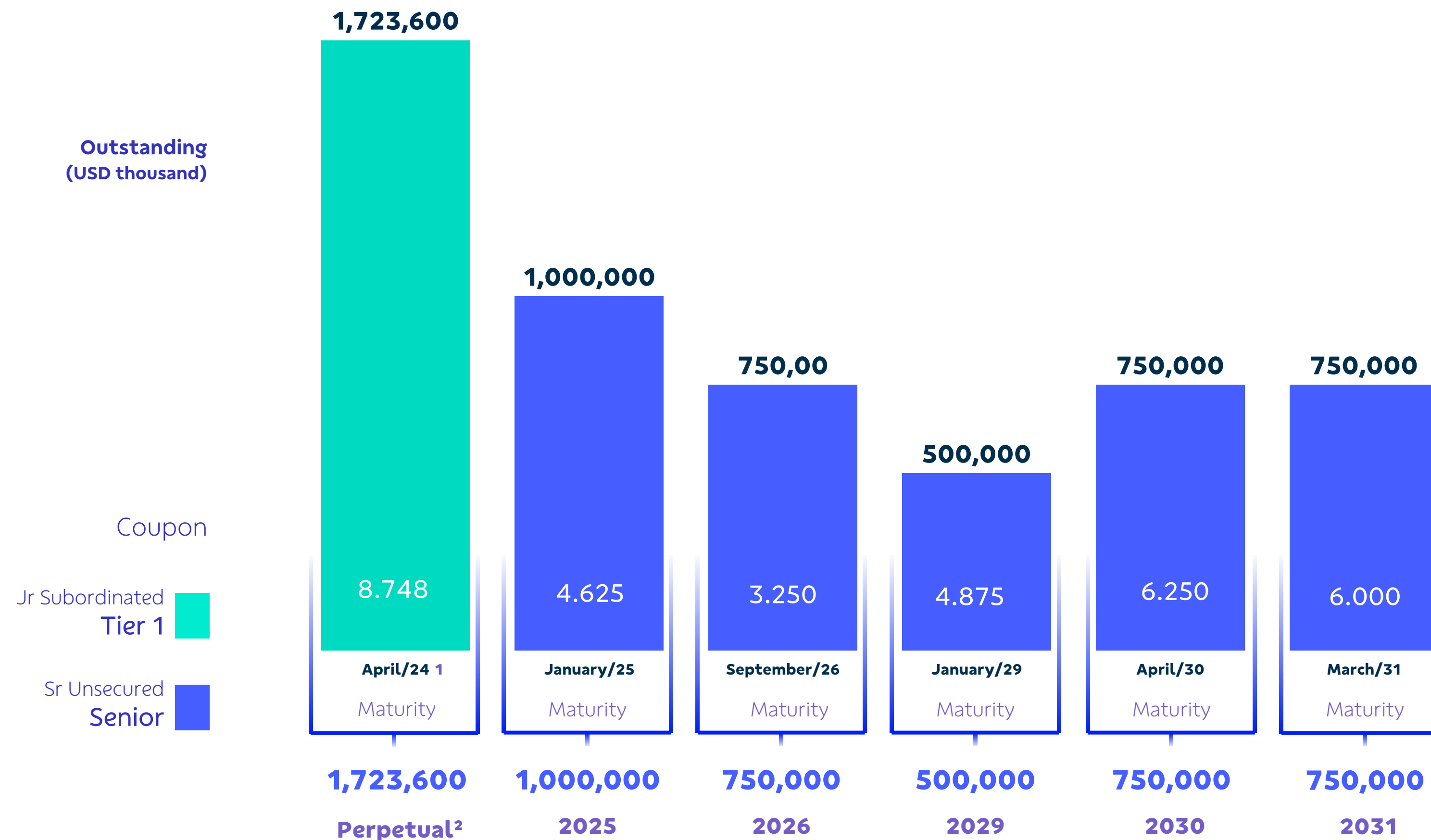
Special-Purpose Entities' Issues

Issue Date	Maturity Date	Issued Amount (US\$ thousand)	Outstanding Amount (US\$ thousand)	Coupon and Frequency ¹ (% p.a.)	Issue Price	Return for Investor (% p.a.)	Spread s/ US Treasury (bps)	Currency	Rating S&P/Moody's/Fitch
07/02/2019	06/15/2026	200,000	80,000	3.70 T	100.000	3.700	N/A	USD	BBB
12/06/2022	12/15/2029	750,000	750,000	2.75 + 3mSfr T	100.000	2.75 + 3mSfr T	N/A	USD	BBB
12/06/2022	12/15/2032	150,000	150,000	6.65 T	100.000	6.65 T	N/A	USD	BBB
12/09/2014	11/01/2034	500,000	500,000	2.92826 + 6mSfr T	100.000	2.92826 + 6mSfr T	N/A	USD	AA-
12/23/2015	12/16/2030	320,000	320,000	3.62826 + 6mSfr T	100.000	3.62826 + 6mSfr T	N/A	USD	AA-

(1) A: Annual; S: Semiannual; Q: Quarterly.

Bonds

Banbras

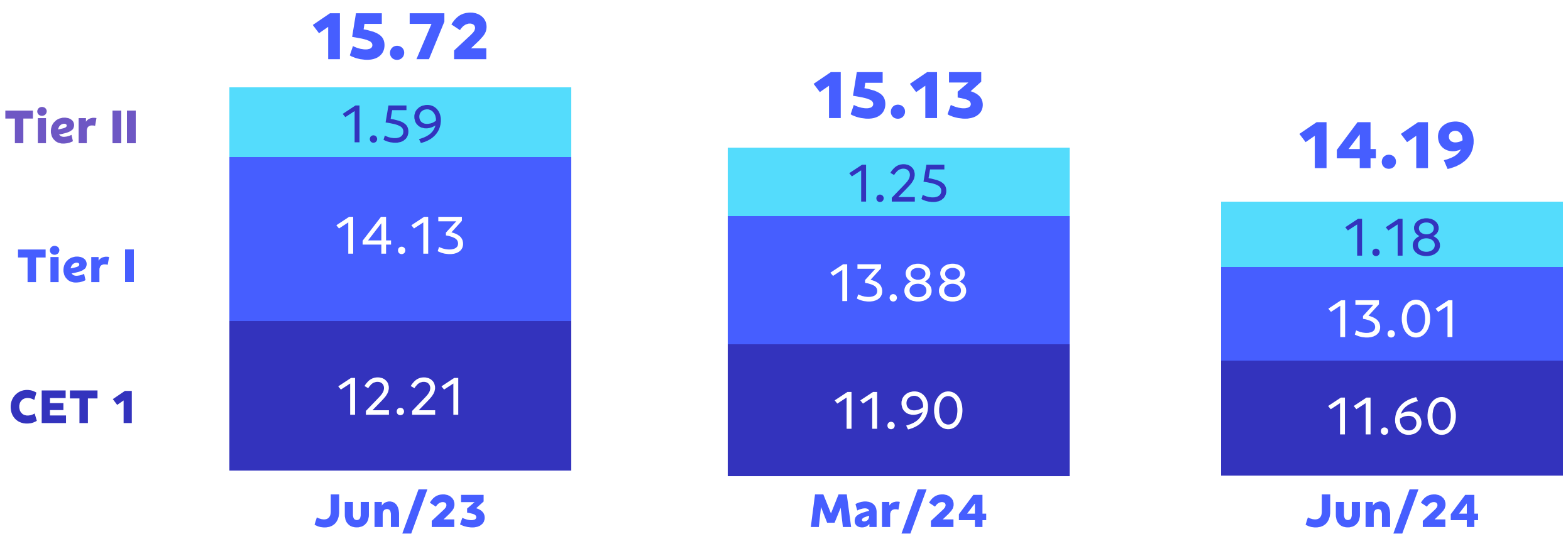


(1) In April/24, BB did not exercise the total repurchase option of the level I subordinated debt issued in 2013 with a coupon of 6.25% p.a.. The non-exercise of the repurchase option resulted in the repricing of the coupon at the rate of the bond issued by the US Treasury for the 10-year term in force on the date of the repricing plus a spread of 439.8 basis points. (2) In June/24, BB exercised, with authorization from Bacen, the option to repurchase in full the level I subordinated debt security issued in 2014 with a coupon of 9% p.a.. The repurchase operation was carried out with funds from BB's and with no significant impact on liquidity levels, as announced on February 8, 2024.

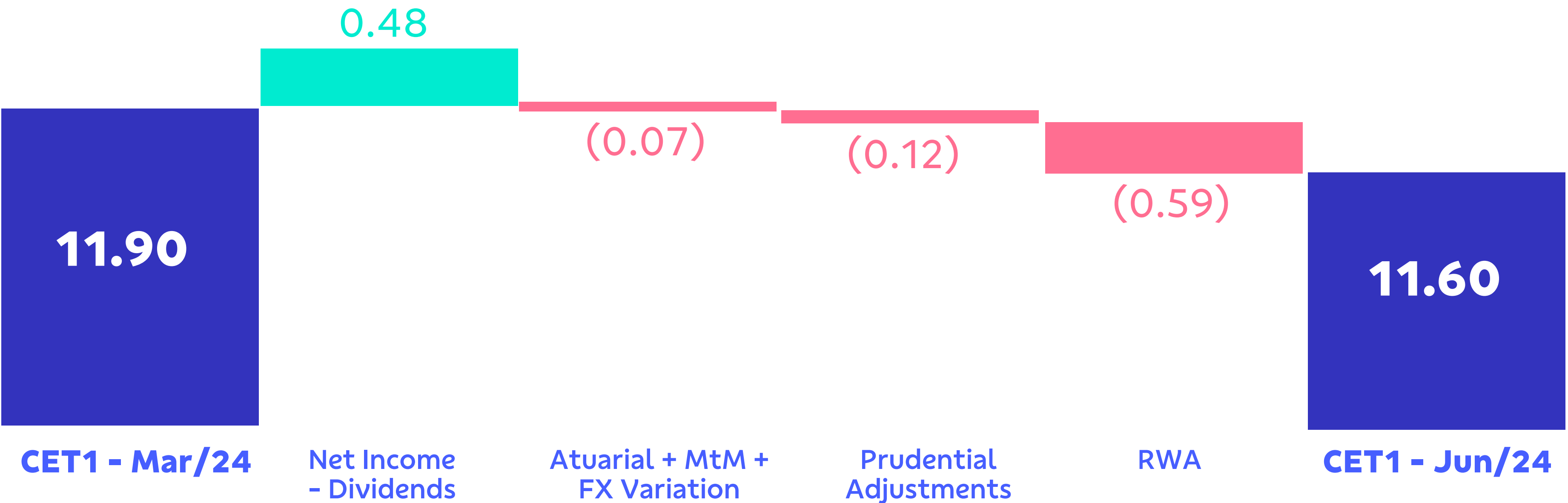


Capital

Bis Ratio
(%)



CET 1
(%)



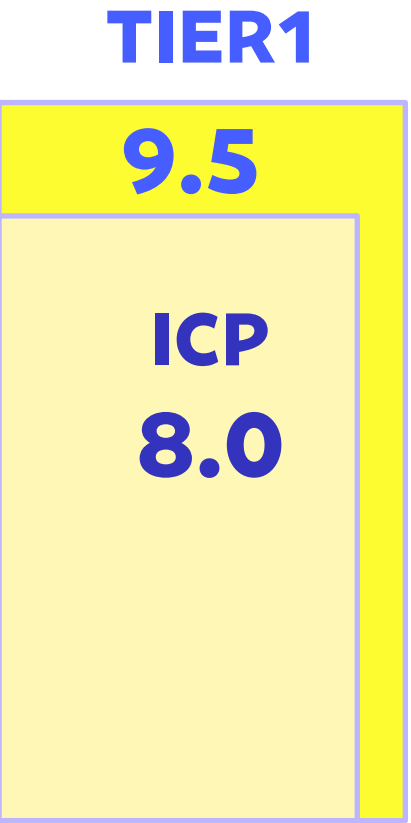
Basileia III



	Jun/24 (%)
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 COUNTERCYCLICAL BUFFER ¹	0.0
TIER 1	9.5
BIS RATIO	11.5

BIS Ratio
%

Current Requirements



TIER1



Jun/24

ICP
11.60

Perpetual Bonds Trigger
5.125% CET1

(1) 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

	2Q23	1Q24	2Q24	Δ% Y/Y	Δ% Q/Q	1H23	1H24	Δ% YTD
Net Interest Income	22,887	25,734	25,549	11.6	(0.7)	44,048	51,283	16.4
ALLL Expanded View	(7,176)	(8,541)	(7,807)	8.8	(8.6)	(13,031)	(16,348)	25.5
ALLL – Recovery of Write-offs	2,150	1,991	2,983	38.8	49.8	4,039	4,974	23.2
ALLL – Credit Risk	(8,495)	(10,000)	(9,610)	13.1	(3.9)	(12,644)	(19,610)	55.1
ALLL – Impairment	(340)	(198)	(272)	(19.9)	37.2	(3,577)	(471)	(86.8)
ALLL – Discount Granted	(491)	(334)	(908)	85.0	172.2	(849)	(1,242)	46.2
Net Financial Margin	15,711	17,193	17,742	12.9	3.2	31,017	34,934	12.6
Fee income	8,286	8,344	8,845	6.7	6.0	16,418	17,189	4.7
Administrative Expenses	(8,810)	(8,878)	(9,245)	4.9	4.1	(17,276)	(18,123)	4.9
Legal Risk ¹	(973)	(1,523)	(1,804)	85.4	18.4	(2,438)	(3,327)	36.5
Net Gains from Equity Method Investments	1,831	1,842	1,945	6.2	5.6	3,487	3,787	8.6
PREVI – Plano de Benefícios I	884	616	616	(30.4)	0.0	1,768	1,231	(30.4)
PREVI – Fundo Utilização Restatement	225	319	265	17.5	(17.0)	571	584	2.3
Other Operating Income ²	(4,063)	(4,075)	(4,218)	3.8	3.5	(7,440)	(8,293)	11.5
Profit Before Taxation and Profit Sharing	13,091	13,837	14,145	8.1	2.2	26,108	27,982	7.2
Income and Social Contribution Taxes	(2,335)	(2,379)	(2,530)	8.4	6.3	(4,899)	(4,908)	0.2
Employee and Directors Profit Sharing	(1,120)	(1,183)	(1,208)	7.9	2.1	(2,208)	(2,391)	8.3
Non-Controlling Interests	(851)	(976)	(905)	6.3	(7.2)	(1,666)	(1,881)	12.9
Adjusted Net Income	8,785	9,300	9,502	8.2	2.2	17,335	18,802	8.5
One-Off Items	(431)	(518)	(537)	24.6	3.6	(774)	(1,055)	36.3
Net Income	8,354	8,782	8,965	7.3	2.1	16,561	17,747	7.2
ROE - %	21.3	21.7	21.6	26 bps	(5) bps	21.4	21.7	31 bps

(1) Group containing the balance of the line 'Civil, Tax and Labor Claims'.

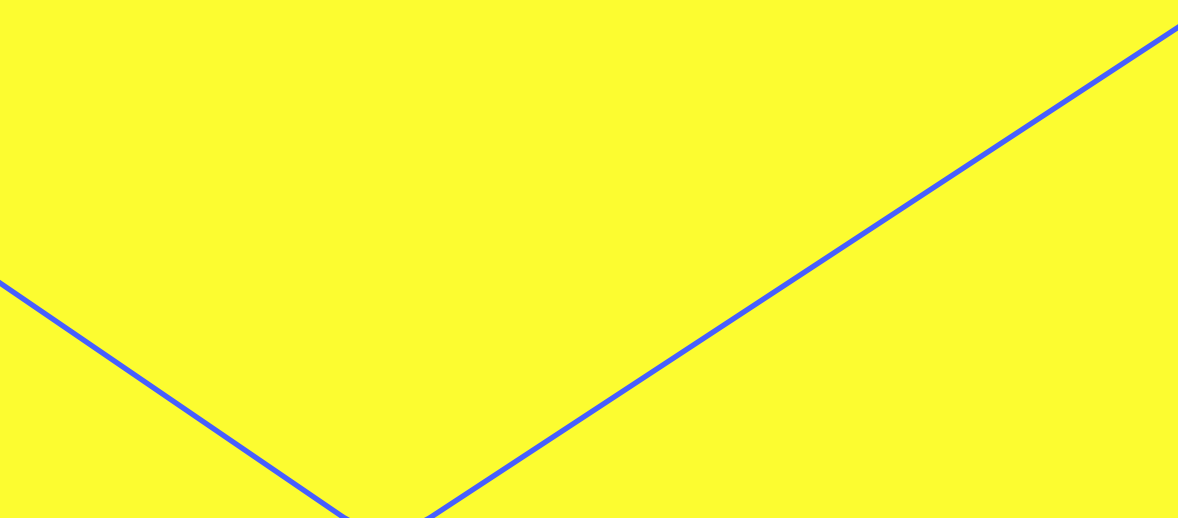
(2) Group containing the result of the lines 'Other Provisions', Tax Expenses, 'Other Income / Operating Expenses' and 'Non-Operating Result'.

Projeções Corporativas

2024

	Released	Observed 1H24	Reviewed
Loan Portfolio ¹	8% to 12%	11.5%	unchanged
Individuals	6% to 10%	6.2%	unchanged
Companies	7% to 11%	11.4%	unchanged
Agribusiness	11% to 15%	16.6%	unchanged
Sustainable Portfolio	5% to 9%	11.5%	9% to 13%
Net Interest Income	7% to 11%	16.4%	10% to 13%
ALLL Expanded View	R\$ billion -30 to -27	R\$ billion -16.3	R\$ billion -34.0 to -31.0
Fee Income	4% to 8%	4.7%	unchanged
Administrative Expenses	6% to 10%	4.9%	unchanged
Ajusted Net Income	R\$ billion 37 to 40	R\$ billion 18.8	unchanged

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

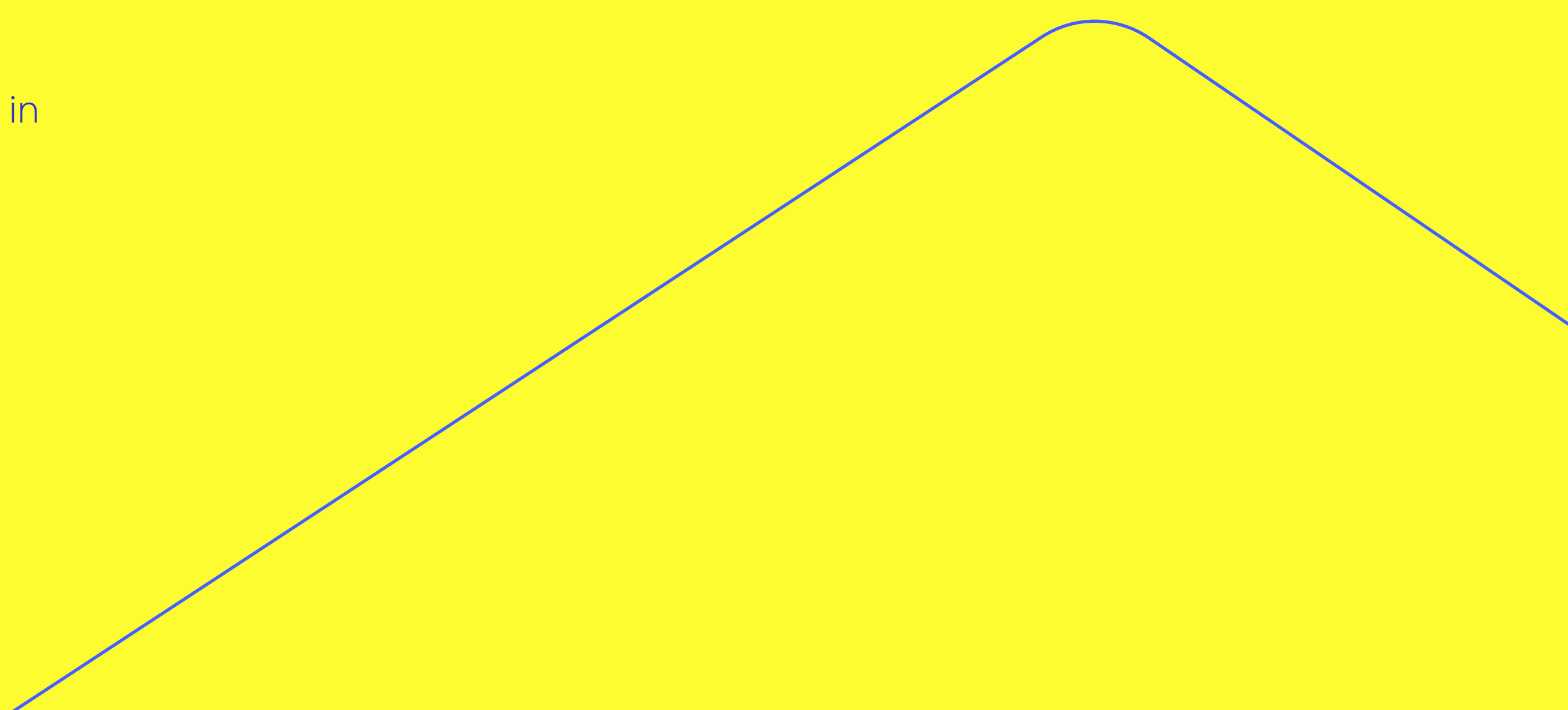


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