



PRESS CONFERENCE
3Q20



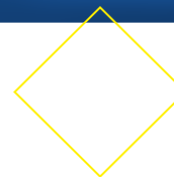
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Although these references and statements reflect the management's belief, they also involve estimates and unforeseen risks. Consequently, results may differ from those anticipated and discussed here.

These expectations are highly dependent on market conditions, on Brazil's economic and banking system performances, as well as on international market conditions. Banco do Brasil is not responsible for updating any estimate in this presentation.



Press Conference 3Q20

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Pandemic Action¹

Business continuity with health and safety

Health and safety of our **employees**

Home office
55k employees

Hygiene enhancement and protective equipment

Immediate home office for employees of risk groups and those cohabiting with risk group

Commitment to **society**

Emergency Aid
R\$ 4.6 billion

BEm - Emergency Benefit Employment and Income Preservation
R\$ 12.7 billion

O Brasil Conta Comigo Healthcare Professionals
R\$ 189.9 million

Support to **customers**

Credit Support Total Disbursement
R\$ 292 billion²
Benefiting **4.2 million** customers

Pronampe, PESE and CGPE Programs
R\$ 14 billion

Service
Network Adaptation
Special hours for risk groups
Maintenance of essential services

Digital Magnification
19.5 million + 3.8 million
Digital Customers

WhatsApp Interactions
107 million

(1) From 03/16/20 to 09/30/20. (2) It includes new credit, renovations and rollovers.



Great numbers

PPOP
R\$ 32.8 bn
+9.5%
9M20/9M19

Loan Portfolio
R\$ 730.9 bn
91.3% at the best risks (AA-C)
Sep/20

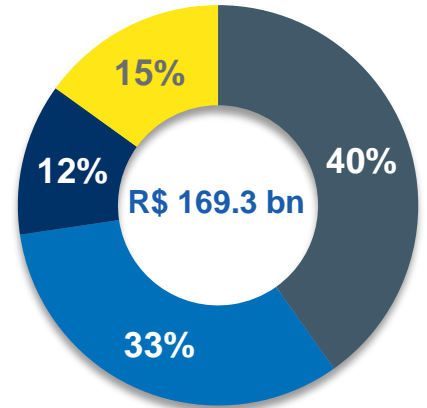
Digital Customers
Growth of 33% in a year
Sep20/Sep19

CET1
13.11%
Sep/20

App BB
Best evaluated in the financial industry

4.7 **4.7**

ESG Portfolio

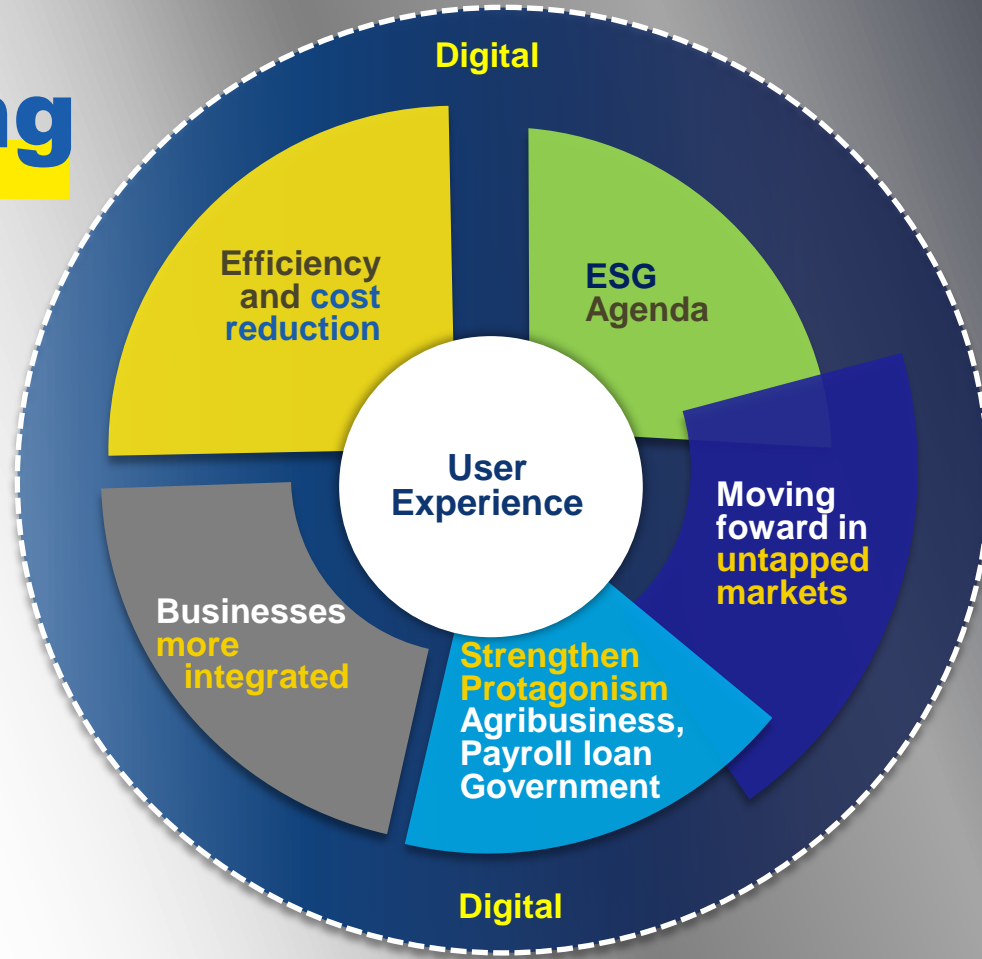


- Corporate
- Agribusiness Best Practices
- Social Products
- Low Carbon Agriculture

(1) Google Play Store with 2.8 million evaluations and Apple App Store with 1.8 million evaluations. Verified on 11/03/2020.



Looking Ahead





#

PER FOR MAN CE

Earnings Highlights

9M20/9M19

Adjusted Net Income totaled R\$ 10.2 billion

Growth of 6.4% in the **Loan Portfolio**

R\$ 6.1 billion in prudential anticipation of provisions

Expenses growth **below inflation**

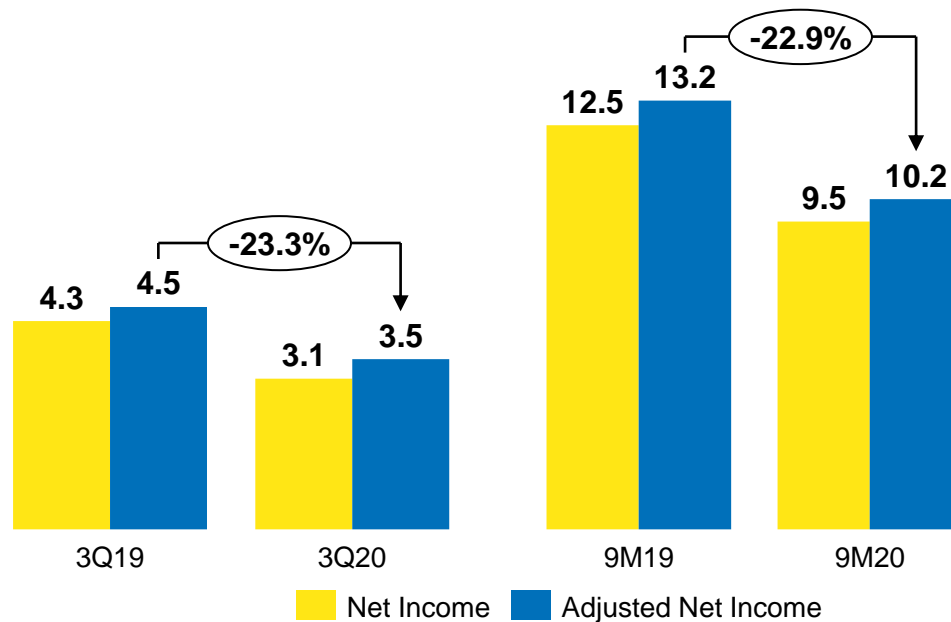
Efficient management of **CET1**

Adjusted Net Income and Net Income

ROE¹

12.0%
9M20

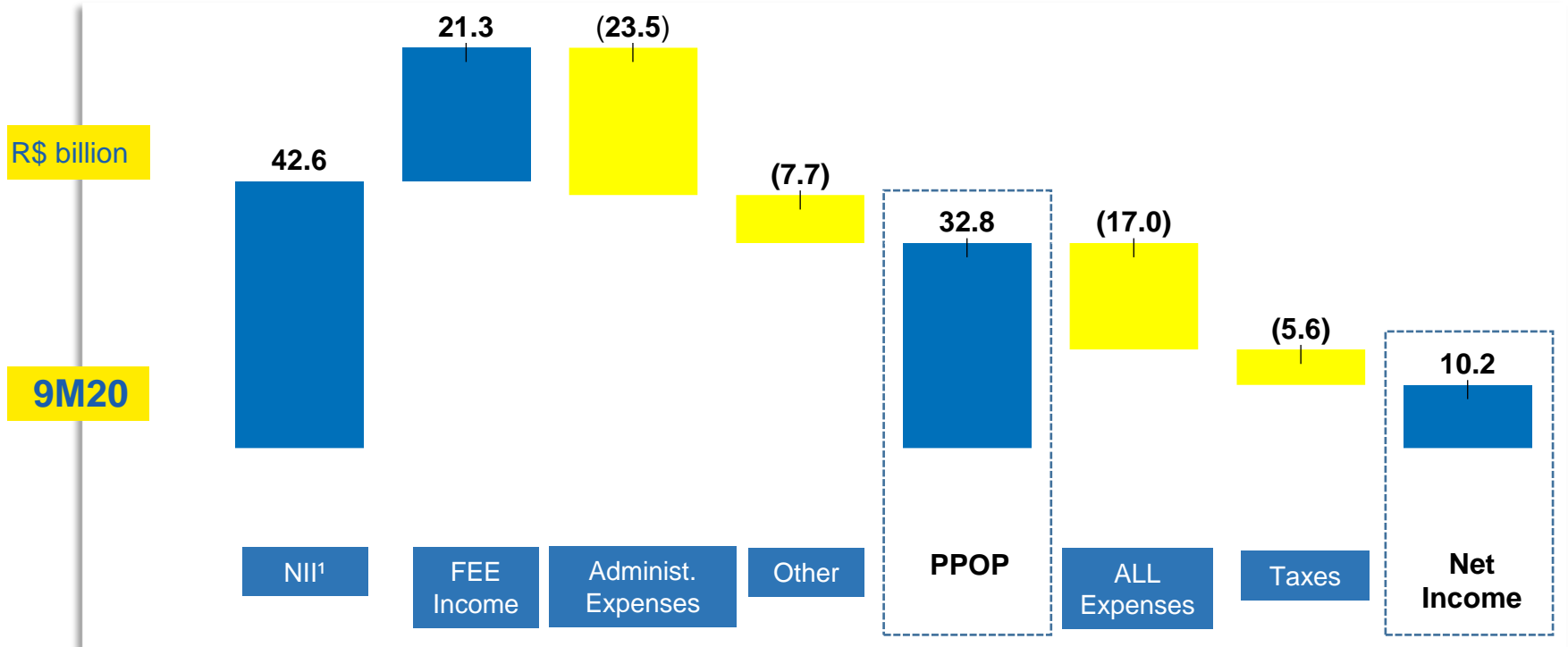
12.0%
3Q20



R\$ billion

(1) Market ROE: It reflects the metric that the main Market analysts use to Project results. The index is annualized using the linear method.

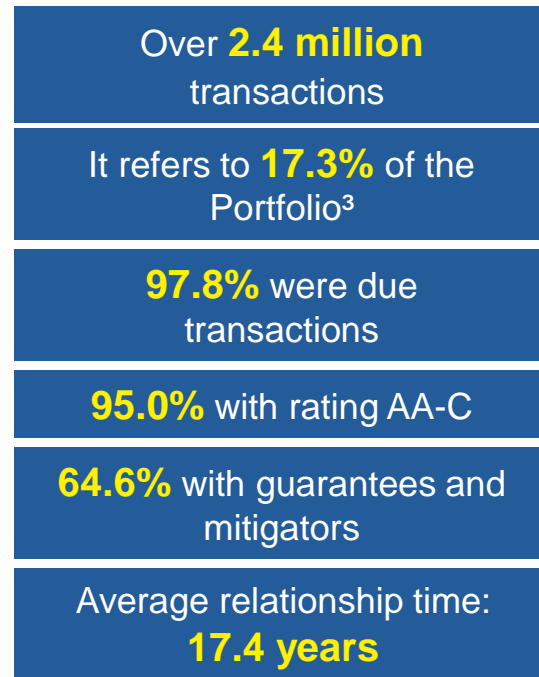
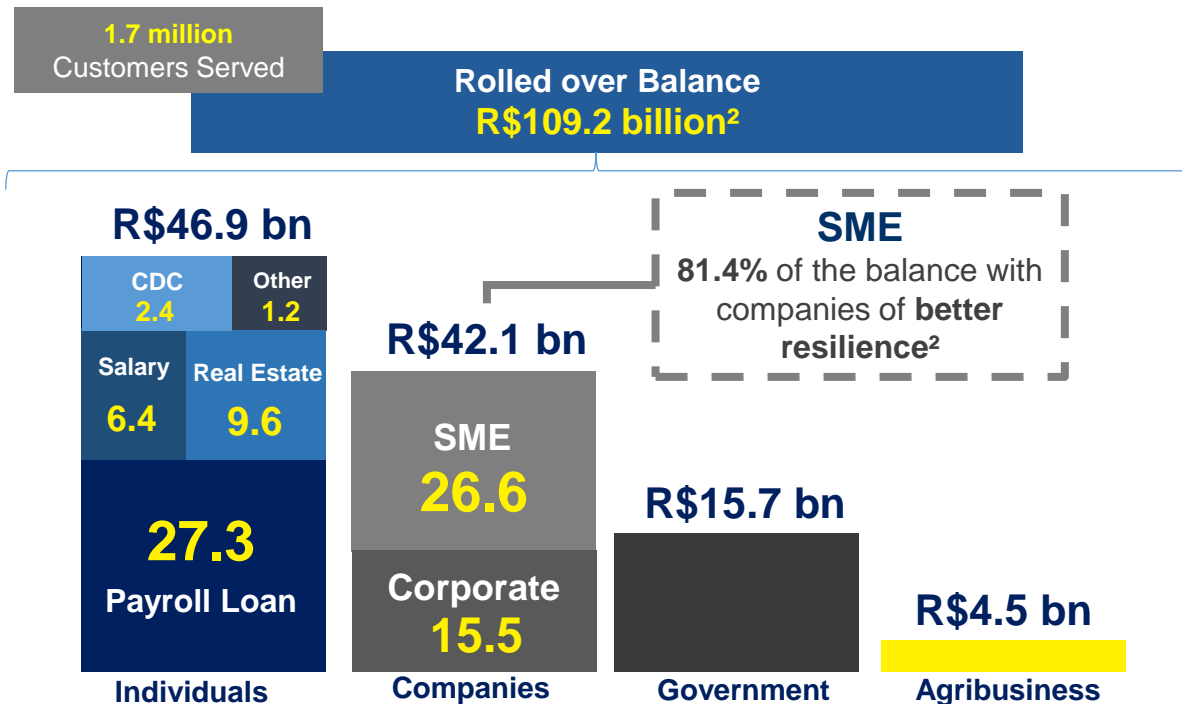
Net Income Breakdown



(1) NII net of recovery or White-offs.

Rollover Portfolio

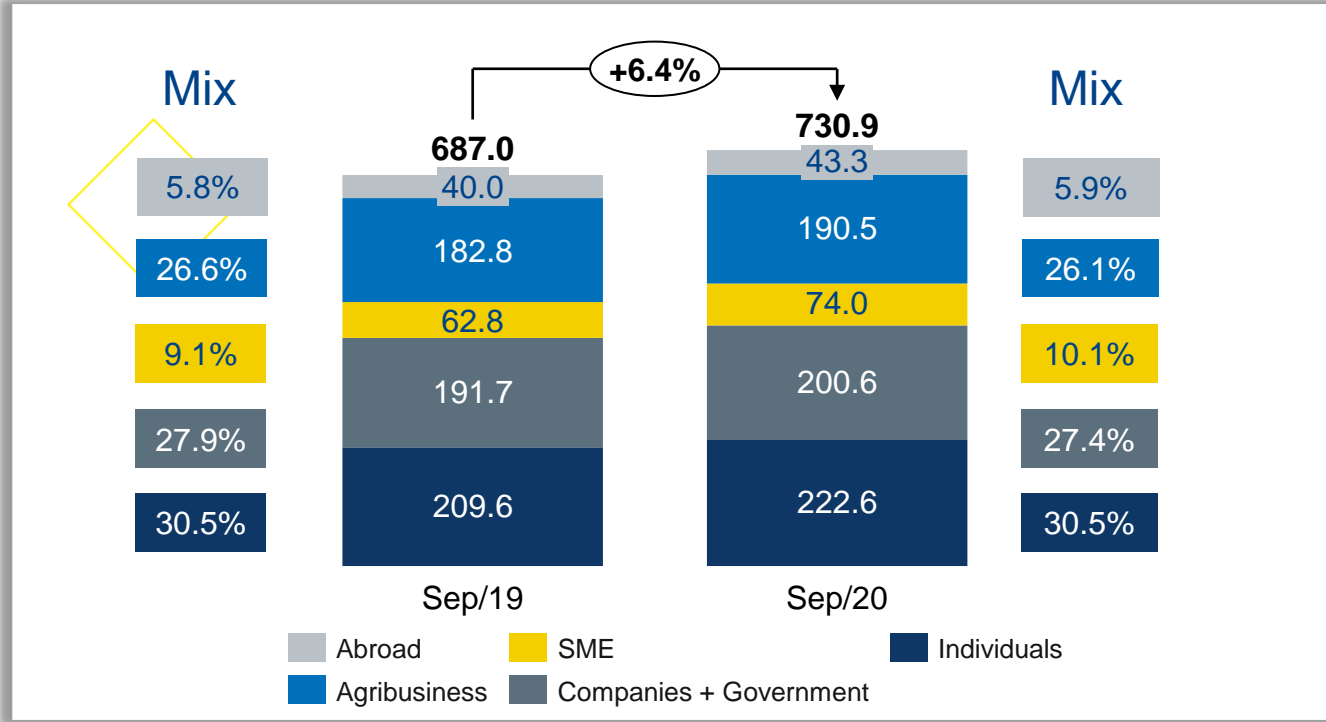
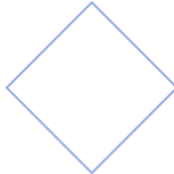
Support during the pandemic



(1) From 03/16/20 to 09/30/20. (2) From the Resilience Matrix, which combines the Sectorial View with Credit Risk Sensing, it is possible to assign the resilience indicator of each company, to which it has been used as an instrument for the adoption of differentiated strategies for new credit concessions and in particular, for the treatment of rolled over portfolios. (3) Domestic Loan Portfolio, Sep/20.

Loan Portfolio¹

R\$ 730.9 Billion



Sep20/Sep19

Individuals
+6.2%
 Highlight for the 15.2% growth in payroll loans

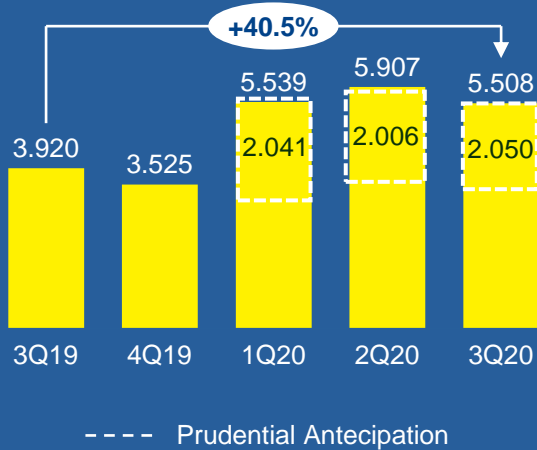
SME
+17.9%
 Highlight for the disbursement of R\$ 6.8 billion at Pronampe

Agribusiness
+4.2%
 Highlight for the 5.3% growth in Rural Portfolio

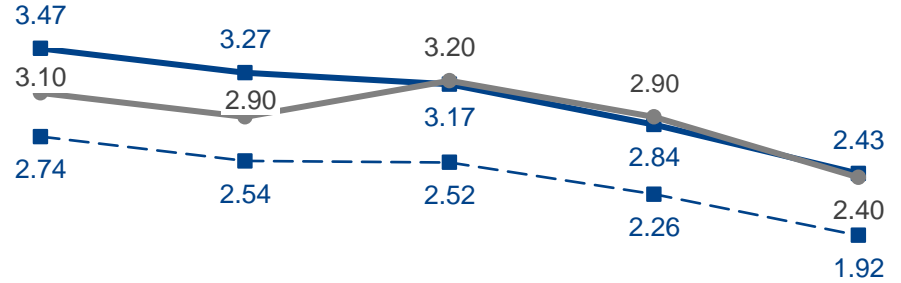
(1) Loan Portfolio – Expanded View. It includes Private Securities and guarantees.

Credit Quality

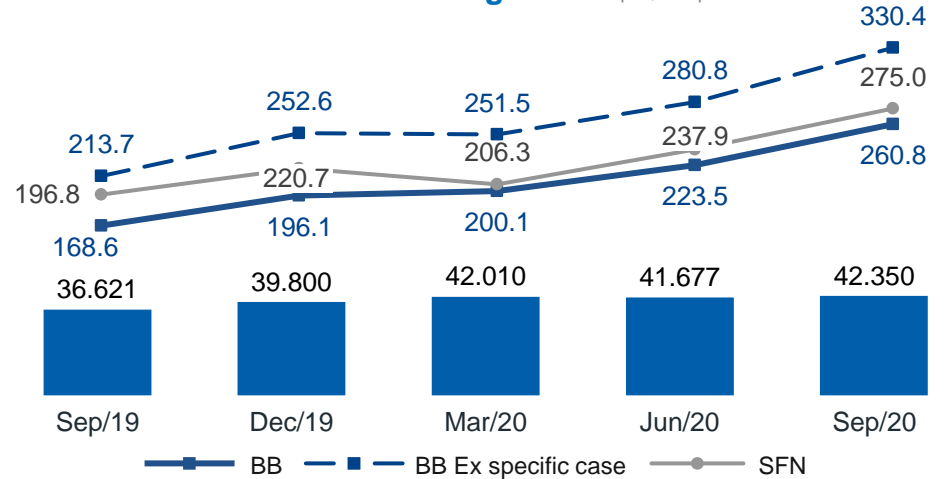
ALL Expenses¹ | R\$ Bn



NPL+90days | %



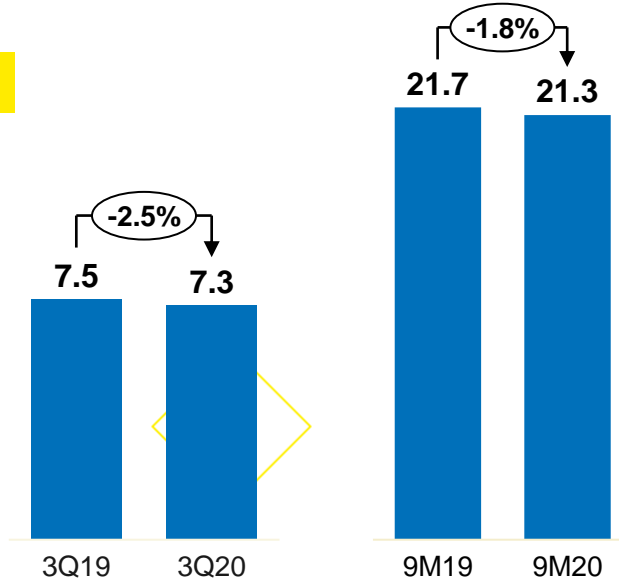
Provision Balance and Coverage Ratio | R\$ Bn | %



(1) ALL Expenses Expanded View – It includes credit recovery, business discount and impairments.

Fee Income

R\$ billion



9M20/9M19

+ **13.2%**
Consortium

+ **7.3%**
Insurance, Pension Plans
and Premium Bonds

+ **4.6%**
Asset Management

Capital Markets Action

UBS  BB

Investment Bank

The union of two forces that
complement each other

Born to be a winner

UBS
Global Distribution
Platform and
Expertise



BB
Deep knowledge and
relationship with issuing clients
and protagonist in the
investment democratization

**Benefits to
the customers**

Complete Solution in Corporate Investment Bank

Access to global markets

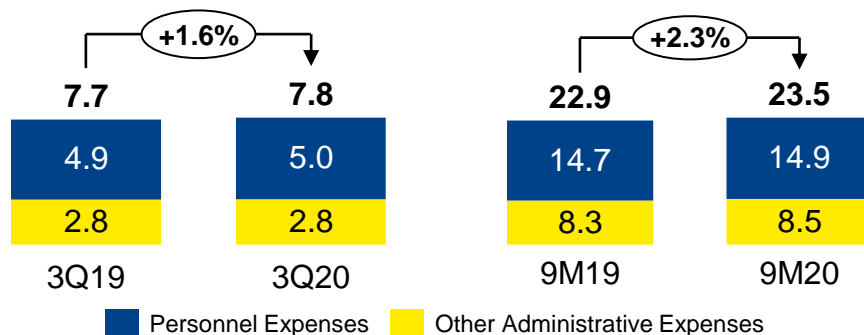
First Class research team, globally awarded

Unique platform for individuals advisory and distribution



Administrative Expenses

Cost-to-Income Ratio¹
37.0%



Personnel Expenses

Actions in 2020

- Benefited by **Performa**
- Reduction of **1,766** employees, organically, compared to Sep/19.

Savings until 2025

R\$3.3 billion

Performa and Positions and Remuneration Plan
R\$2.5 billion

Property

Optimization of corporate spaces and sale of own properties

FlexyBB + Home Office
R\$691 million

Photovoltaic Power Plants

2 solar power plants in operation
141 branches benefited

Energy Eco-efficiency
R\$165 million

Other ongoing actions

Property not in use Pipeline

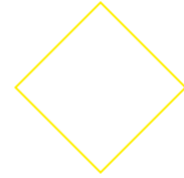
Over **500** property not in use sold (until the 3Q20)

Sale of own properties
Estimated Value:
R\$500 million

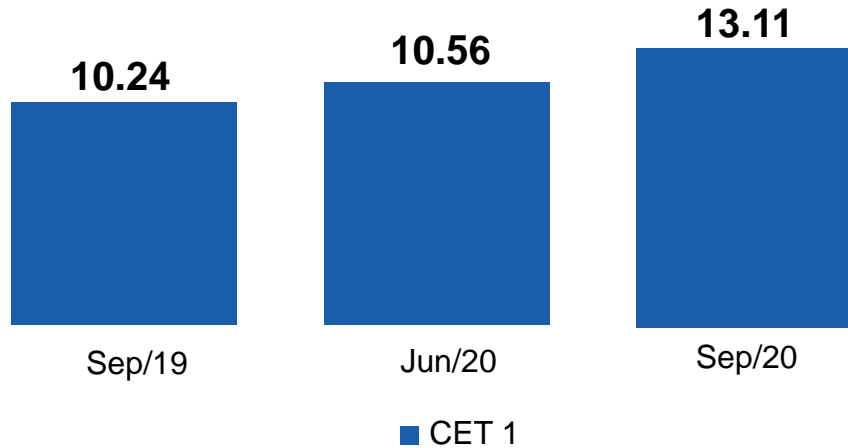
Processes automation

(1) Administrative Expenses / Operating Revenues, 12 months accumulated. Data refers to the income statement with reallocations. It refers to the 3Q20.

CET 1



%



CET 1:
Minimum of 11%
in January 2022

Digital Consolidation



86.7%

Of the transactions made through internet and mobile



+69.4% Native Digital Customers^{1 2}
 Totaling **5.9 million** in Sep/20



19.5 million **+33%²**
 Digital Customers



App  **4.7**  **4.7**
 best evaluated in the financial industry²

BOT Service

Million



	3Q19	3Q20	% Change
Users	0.6	3.2	+426%
Interactions	7.0	48.0	+551%
Chats	0.8	4.6	+453%

#maisquedigital

(1) Customers who started relationship with bb through Digital Channels. Does not includes bb wallet. (2) In comparison with Sep/19.
 (2) Google Play Store with 2,8 million evaluations and Apple App Store with 1,8 million evaluations. Verified in 11/03/2020.

Innovation

Pix

And prizes?
Right now!



Pix no Banco do Brasil

já imaginou?

pagar, receber e transferir a qualquer dia, qualquer hora e ainda concorrer a prêmios?

cadastre sua chave Pix

Consulte regulamentos completos no site promocao.pix.bb.com.br.

pix

Only at BB
Register via WhatsApp
and Google Assistant via
voice command



New Businesses Opportunities



Connecting customers



New solutions for
Individuals, Companies,
Agribusiness and
Government



IT Solutions
(infra and software)



Collection intelligence



Payment method
solutions



Companies

API's available for receipt and
payment solutions

New digital solutions

Significant reduction in hiring
time in the traditional vs.
digital comparison

BB Capital de Giro Digital

from 1 day to 7 minutes

BB Financiamento Digital

from 14 days to 1 day

Antecipação de Recebíveis Digital

from 48 minutes to 1 minute



1.04 million

BB Digital PJ and
Mobile PJ Users

#maisquedigital

Corporate Sustainability

1985 Fundação Banco do Brasil was founded

1995 **Green Protocol**
Green Protocol Accession

2002 **Asset Management BBDTVM**
8 ESG Funds
R\$ 132 billion in assets (11.2% of total)

2005 **Sustainability Plan**
Since 2005, over 500 actions
7th version (2019-2021 with 50 actions e 86 indicators)

2010 **ABC Program**
10 years
R\$ 16.4 billion hired

2016 **Agro Energia Program**
Financing of renewable power plants
Since 2016, already R\$ 971.4 million were granted

2019 **BB Financiamento PJ**
R\$ 209.9 million (since 2Q19) for the acquisition of renewable energy goods and/or green economy

2020

Sustainable Finance Framework
Partnership between BID and BB
New model in banking industry
Category: green, social and sustainable



Opening of first and second Solar Power Plant Banco do Brasil
Located at Porteirinha – MG and Lindóia – PA
Economy of R\$ 57.3 million in 15 years



Carbon Free Certificate
Structuring of the first issue in June/2020



Improvement of the Geo Socio-Environmental Diagnosis
Identification of alerts and restrictions to financing from geographic bases



2021 Tendencies¹

- ▶ Adjusted **net income** growth
- ▶ **Credit** growth with a more profitable **mix**
- ▶ **ALL Expenses** reduction
- ▶ Pressed **service revenue**
- ▶ **Expenses** reduction

(1) The perspectives presented on this slide should not be taken as a formal projection of financial performance for the year of 2021.

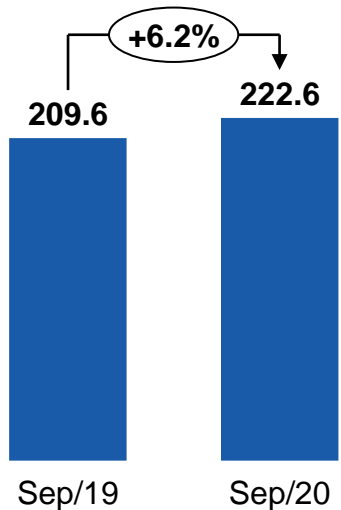
APPENDIX

12
3

Loan Portfolio¹

Individuals: +6.2%

R\$ billion



Payroll Loan

+15.2%
Sep20/Sep19

86.7% Public servants

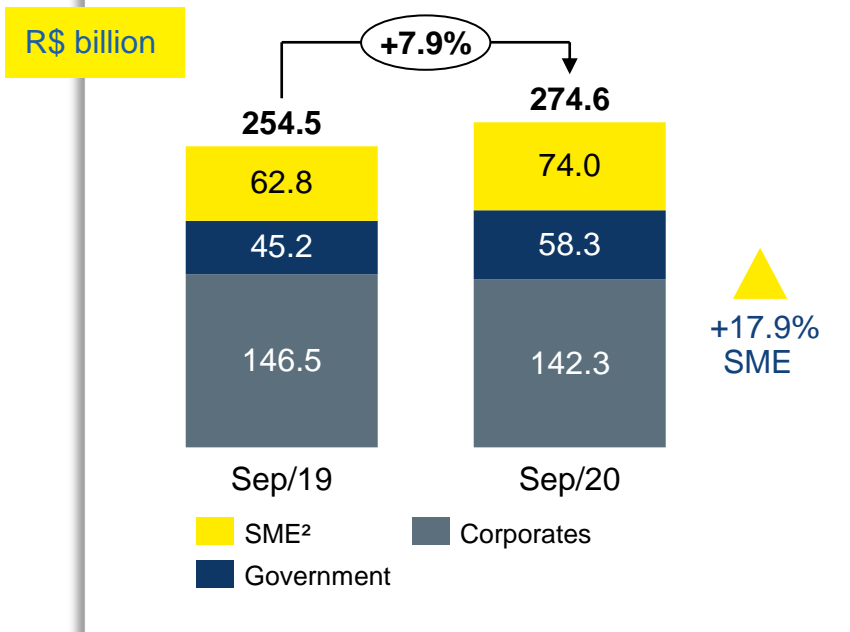
11.1% retirees and pensioners



(1) Loan Portfolio – Expanded View.

Loan Portfolio¹

Companies: +7.9%

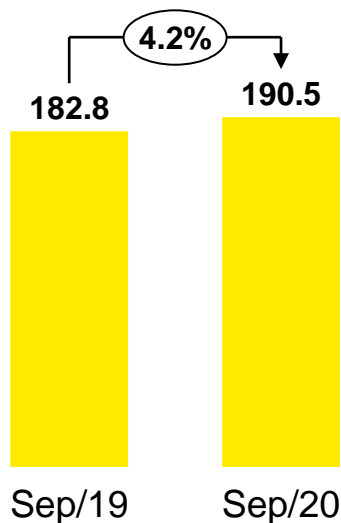


(1) Loan Portfolio Expanded View. (2) Companies with annual revenues up to R\$ 200 million.

Loan Portfolio

Agribusiness¹: +4.2%

R\$ billion



+5.3%
Rural
Portfolio

Sep20/Sep19

+28.9%

Agricultural Investment

+16.0%

Working capital for Input Purchase

+12.1%

FCO Rural





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