



Informações BB

3Q21

Shareholders' Newsletter

www.bb.com.br/ir

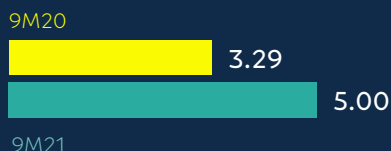




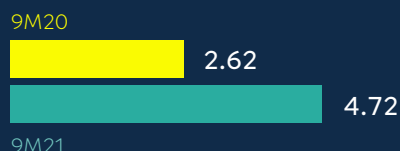
Market Indexes

| | Dec/20 | Sep/21 |
|------------------------------------|--------|--------|
| Book Value per Share – BBAS3 (R\$) | 40.91 | 47.92 |
| Closing Price – BBAS3 (R\$) | 38.80 | 28.90 |
| BDORY Price (US\$) | 7.43 | 5.36 |
| Market Value (R\$ billion) | 110.71 | 82.46 |

Earnings per Share (R\$)



Dividends and IOC Distributed (R\$ billion)



Market Consensus – 16 analysts

As of 11.09.2021



Average Target-Price:

R\$ 43.81

Profit Distribution

For the year 2021, the percentage of 40% of the net profit was approved to be distributed via 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.

When the distribution occurs by IOC, the amount calculated based in the approved payout ratio corresponds to the gross amount, in which taxes may be incurred, according to current legislation.



Earnings Highlights

9M21/9M20

Adjusted Net Income

R\$ 15.1 billion

Growth of 48.1%

Loan Portfolio

R\$ 814.2 billion

Growth of 11.4%

NPL +90 days of 1.82%

ALL Expanded View

R\$ 9.3 billion

Reduction of 44.4%

Dynamics of Revenues and Expenses

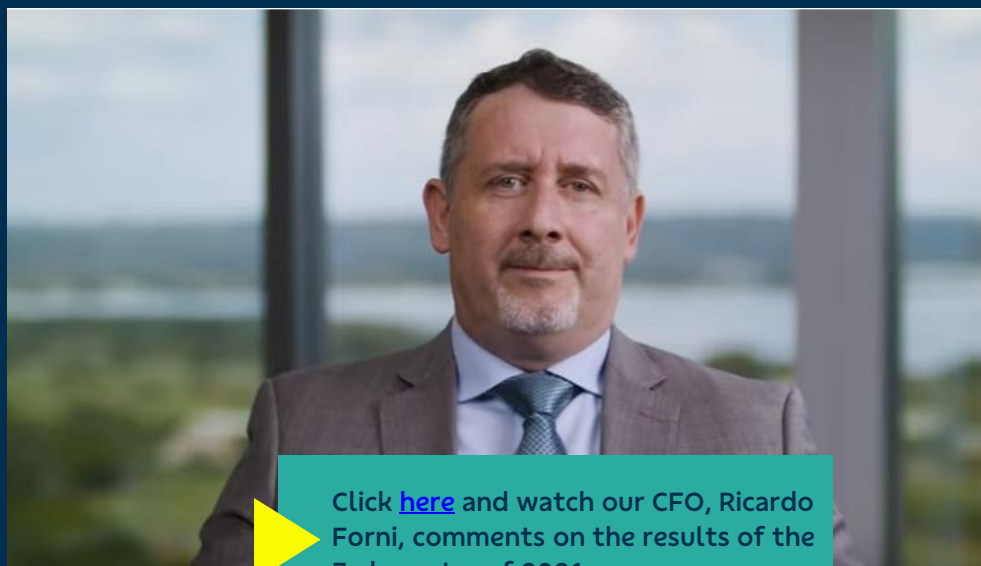
Net Interest Income: **+5.3%**

Fee Income: **+1.0%**

Administrative Expenses: **+0.2%**

Robust CET1

13.17%



Click [here](#) and watch our CFO, Ricardo Forni, comments on the results of the 3rd quarter of 2021.



One bank for each customer

Proximity and personalization

+ Specialized Service

SME

More than 7k qualified and dedicated professionals

Agribusiness¹

995 portfolios
269.5k customers

Private

27 offices, 8 dedicated to rural megaproducers
79 municipalities
261 bankers

Best Bank in the World in Private Banker Education and Training ²

to + customers

21.9 million

Digital customers
+ 12.3% Sep21/Sep20

More than 7 million

individuals with specialized relationship

with + Analytical Intelligence

Advisor Robot and Investment simulator

R\$ 1.4 billion

raised in the 3Q21
+37.0% 3Q21/3Q20

Feeling analysis AI

AI Tool to better understand customer needs
SAC BB and CRBB



(1) Considers specialized service structures for individuals in retail and wholesale/Private. (2) By Global Private Banking Awards 2021.





Ensuring the best convenience

Full experience in every channel

Present in **96.6%** of Brazilian municipalities



Own
Network

MAIS



18,980
correspondents
+89.2%
over Sep/20

18,306
Transactional
674
Business

Digital Channels



8.8 million

Daily peak of users in the App in the 3Q21

126.9 million

Interaction through virtual assistants in the 3Q21
+159.1% over 3Q20

90.3%

Resoluteness of virtual assistant's services in the 3Q21



Omnichannel
Credit

62% of credit
transactions in the 3Q21



Credit limit
Self-management

+ R\$ 972 million
in credit limit in the 3Q21



Debt
Renegotiation

through Whatsapp
R\$ 141.7 million
in 11.6k agreements in the 3Q21

CIO100 Winner 2021
IT Innovation and Business
Value



WhatsApp

Pré-approval
of financing and costing



Improving Satisfaction

NPS

Continuous growth in all operating segments

General BB NPS: **+ 8 points** (Sep21/Sep20)

Complaints at Central Bank

Central Bank Sustained Claims: **-37.2%** (3Q21/3Q20)

The lowest amount in history

Service Evaluation

Individuals: 4.80 **Companies: 4.86**

716.5k evaluations in September/2021 (grades 1 to 5)

BB App

 **4.7** 2.2 million evaluations

 **4.6** 4.2 million evaluations





Innovating in offering solutions beyond banking

Gift Cards

The brands that our customers like + than **1 million** sold in 2021

Vantagens BB

11 million hits on 9M21
225 promotions on 3Q21



Agribusiness Platform

Launch in July/2020

Connecting rural producers and suppliers, offering products, services and consulting

R\$ 1 billion

in closed deals

1,570

available products

Clube de Benefícios

1.2 million

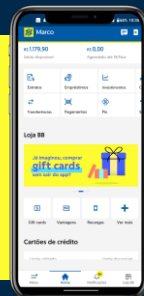
active customers

Cashback with points

13 million participating customers
+ **than R\$ 70 million** in cashback on 9M21

Loja BB

Solution that centralizes services beyond the banking core in one place, such as giftcards, mobile top ups, benefits and promotions from Vantagens BB and cashback offer for the value of purchases at partner companies





Being sustainable

Sustainable Loan Portfolio

Total: R\$ 282.1 billion + 18.9% over Sep/20

Social Loans



Best Socio-Environmental Practices



Low Carbon Agriculture



Companies



ESG Portfolio
Validation Process



Taxonomia
União Europeia



Highlights

Financing Renewable Energy

R\$ 7.4 billion
in Sep/21

ESG Investments Funds

R\$ 4.4 billion AuM
+ 182.7% Sep21/Sep20

Green Commercial Paper LCA Verde

R\$ 158.4 million
captured in 3 months

Listed in:

Member of
**Dow Jones
Sustainability Indices**
Powered by the S&P Global CSA



FTSE4Good



Acknowledgments:



The World's Most
Sustainable Bank in
2021



The Most Sustainable
Bank in South America
in 2021



Considered as a reference in
transparency in reports



2021 Guidance

| | Previous | Revised | 9M21 |
|--|-----------------------|---------------------|-------------|
| Adjusted Net Income – R\$ billion | 17.0 to 20.0 | 19.0 to 21.0 | 15.1 |
| Net Interest Income – % | 1.0 to 4.0 | 4.0 to 6.0 | 5.3 |
| Loan Portfolio¹ – % | 8.0 to 12.0 | 14.0 to 16.0 | 14.1 |
| Retail Business ² – % | 9.0 to 13.0 | 12.5 to 14.5 | 17.2 |
| Wholesale ³ – % | 3.0 to 7.0 | 0.0 to 2.0 | -4.0 |
| Rural – % | 11.0 to 15.0 | 29.0 to 31.0 | 24.8 |
| Fee Income – % | -1.5 to 1.5 | Held | 1.0 |
| Administrative Expenses – % | -1.5 to 1.5 | Held | 0.2 |
| ALL Expanded View – R\$ billion | -15.0 to -13.0 | Held | -9.3 |

(1) Loan Portfolio: Organic domestic loan portfolio, it includes Securities and Guarantees - Does not consider credit to Government.

(2) Retail Business: Considers the Individual and SME portfolio, with annual revenues of up to R\$ 200 million.

(3) Wholesale: Considers Companies with annual revenues exceeding R\$ 200 million and Agroindustrial Credit.





Stay tuned



In October, we hosted BB Day 2021. The event was attended by the senior management of Banco do Brasil, who presented information on strategies and businesses.

10,200

live
participants

60,000

landing page
views

376

incoming
questions

76%

satisfaction
index

▶ Click [here](#) and watch the BB Day 2021

InvesTalk: your investment channel on YouTube

Get to know and follow InvestTalk, a platform that addresses the most diverse investment topics, perfect for those on investment first steps and for those who already know and want to get up to date on the financial market.



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Presentations



Financial
Information



Material Facts and
Information to the
Market



Much More

Informações BB is a quarterly release from Banco do Brasil S.A. directed to shareholders, analysts and other public who is interested. It is available at the Investor Relations website:

www.bb.com.br/ir > Financial Information > Presentations and Bulletins



Support to
individuals
shareholders
(Portuguese Only)

4003-9111

Monday to Friday, from 9am to 6pm
Attendance to Banco do Brasil Individual's Shareholders



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