



Press Conference

2Q22



For further info
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MD&A 2Q22

Growing and Sustainable Result



proximity,
digital in practice
and profitability

Adjusted Net Income
2Q22

R\$ 7.8 billion

Growth of **54.8%** 2Q22/2Q21

Adjusted Net Income
1H22

R\$ 14.4 billion

Growth of **44.9%** 1H22/1H21

ROE
2Q22

20.6%

1H22/1H21

proximity,
digital in practice
and profitability



Earnings Highlights

Loan Portfolio¹
R\$ 919.5 billion
19.9% growth
2.00% NPL +90 days

Net Interest
Income
+12.2%

Fee
Income
+9.1%

Administrative
Expenses
+5.8%

Cost-to-Income
Ratio²
33.2%

(1) Loan Portfolio Expanded View– Info from June 22. Comparison with June 21.
(2) Cost-to-Income Ratio 12 months.

Partner of our customers

The largest Harvest Plan of all times

R\$ 200 billion in 2022/23

R\$ 27.4 billion disbursed

Pronampe 2022

R\$ 6.5 billion disbursed

62k SMEs serviced



proximity,
digital in practice
and profitability



Individuals non-payroll loans

R\$ 92.7 billion

+ 34.3% Jun22 / Jun21

Includes Salary Loan, Consumer Finance, Credit Card and Overdraft Account

Leader in Export Exchange

US\$ 14.6 billion

+67.7% 2Q22 / 2Q21

BB Securities LLC and UBS

Non-binding letter of intent for the development of the wealth management business abroad

Proximity boosted by digital

proximity and digital in practice



Customers
80.3 million customers
+ 6.6%
Jun22 / Jun21

26.3 million active customers in digital channels
+21.8%
Jun22 / Jun21

Virtual Assistants
31.3 million services
+166.0%
2Q22 / 2Q21

Consumer Finance at WhatsApp
74% as first credit in BB

Joining Open Finance through WhatsApp
First Bank to offer this service

Satisfaction
NPS Improvement
+8 points
Jun22 / Jun21

Bacen Ranking
Historical lowest level of complaints

BB with the next generation

yours Bank

Investment at the Corporate Venture Capital

The startup Yours Bank aims at the financial intelligence and freedom of young people!



1,67 million university costumers
+53%
Jun22 / Dez21

#POVBB

event that expands the connection in BB's four territories: sport, culture, technology and sustainability



proximity and digital in practice



Presence in the metaverse

Digital Experience

Roblox | GTA



twitch.tv/bancodobrasil

Expanding operations in business ecosystems

proximity and digital in practice



Launch Digital platform to foster entrepreneurship

www.ligapj.com.br

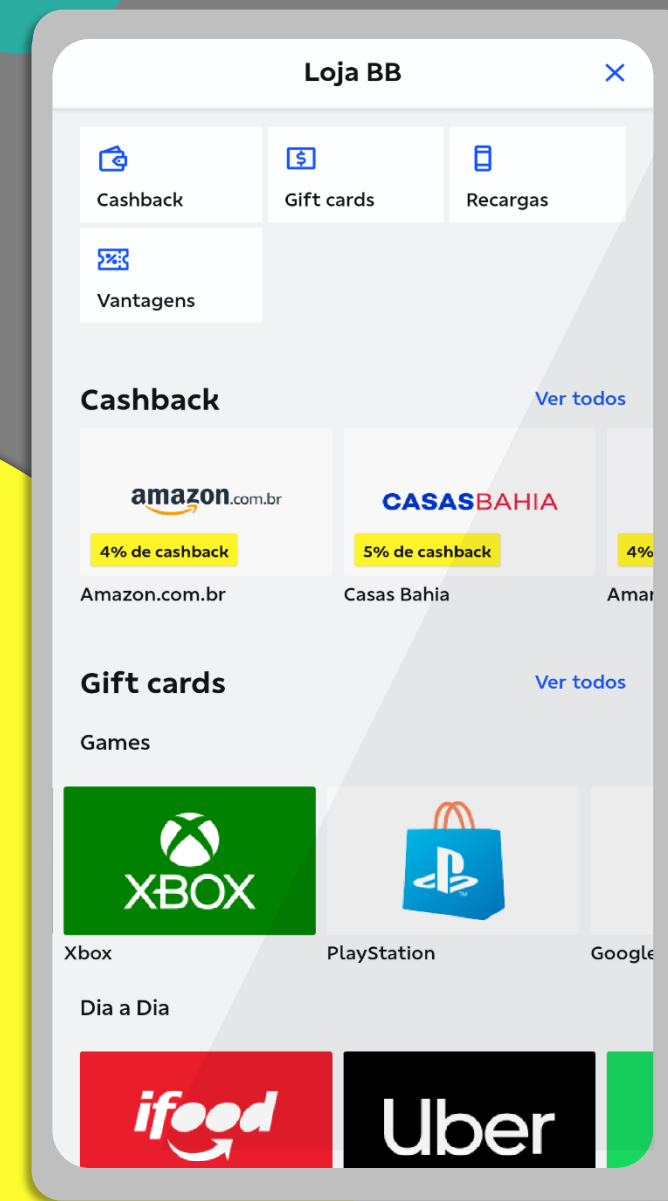
LIGAPJ



- Quero iniciar meu negócio
- Quero melhorar minha gestão
- Quero expandir minhas vendas

Loja BB
27 brands with Cashback in the account

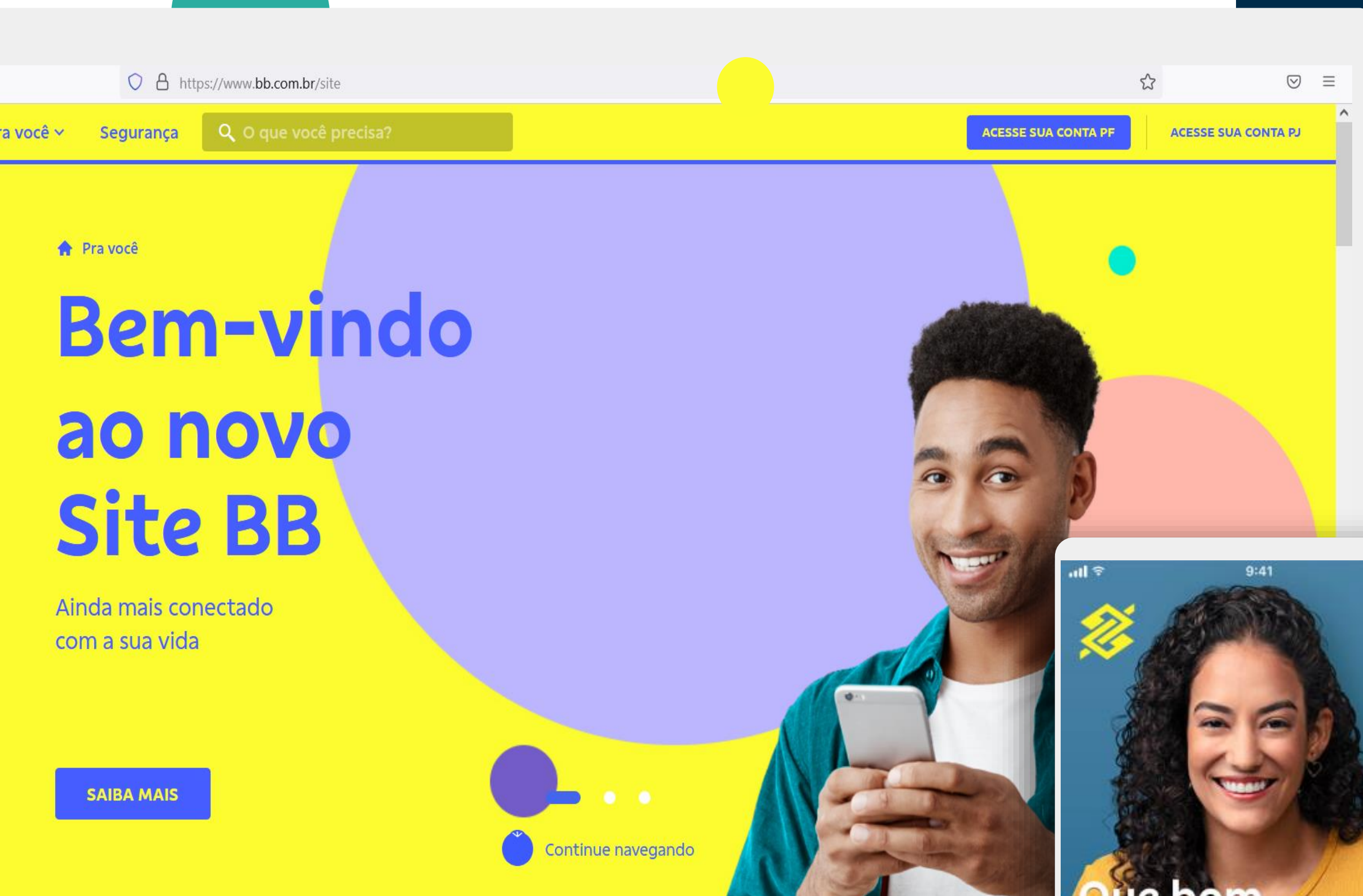
R\$430 million in sales of products and services in the 1H22



BB Benefits New Platform

Coupons, points, cashback and many rewards just the way the customer can imagine

More than R\$ 300 Million in cashback



What was good just got better!

Super BB App and New Website

More modern and simplified
Fast and smart experience
Positioned by segment,
market and moment of life



Engagement for sustainability

proximity,
digital in practice
and profitability



Sustainable Business Portfolio

R\$ 292.2 billion | **Growth of 13.3%** Jun22 / Jun21

Carbon Market

Supporting our clients in the origination, development and trading of carbon credits



Sustainable funding



US\$ 500 million



€ 100 million



US\$ 200 million

BB pra Elas

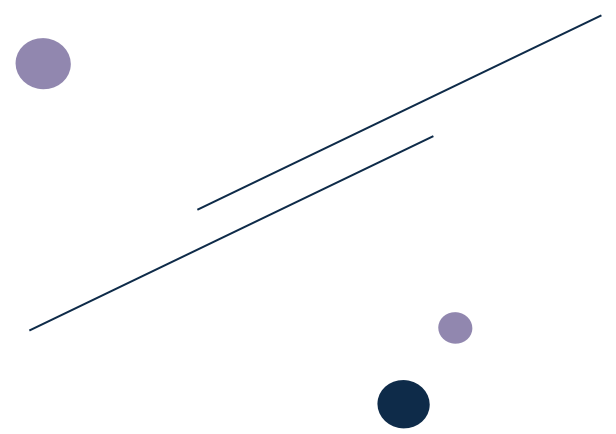
bb.com.br/bbpraelas



Financial Solutions
Pronampe: R\$ 2.6 billion targeted at women entrepreneurs and 24k women-led businesses

Entrepreneurial Education
Agro Circuit: 14k people trained, of which 9k are women

Health and Wellness
On-line benefits



Red Sign against domestic violence



More than 30k employees trained to support, in all BB branches

Transforming people's lives

New Brand



FUNDAÇÃO BB

Valuing lives to transform realities

Social Investment

R\$ 2.7 billion¹ | R\$ 96.5 million in 1H22

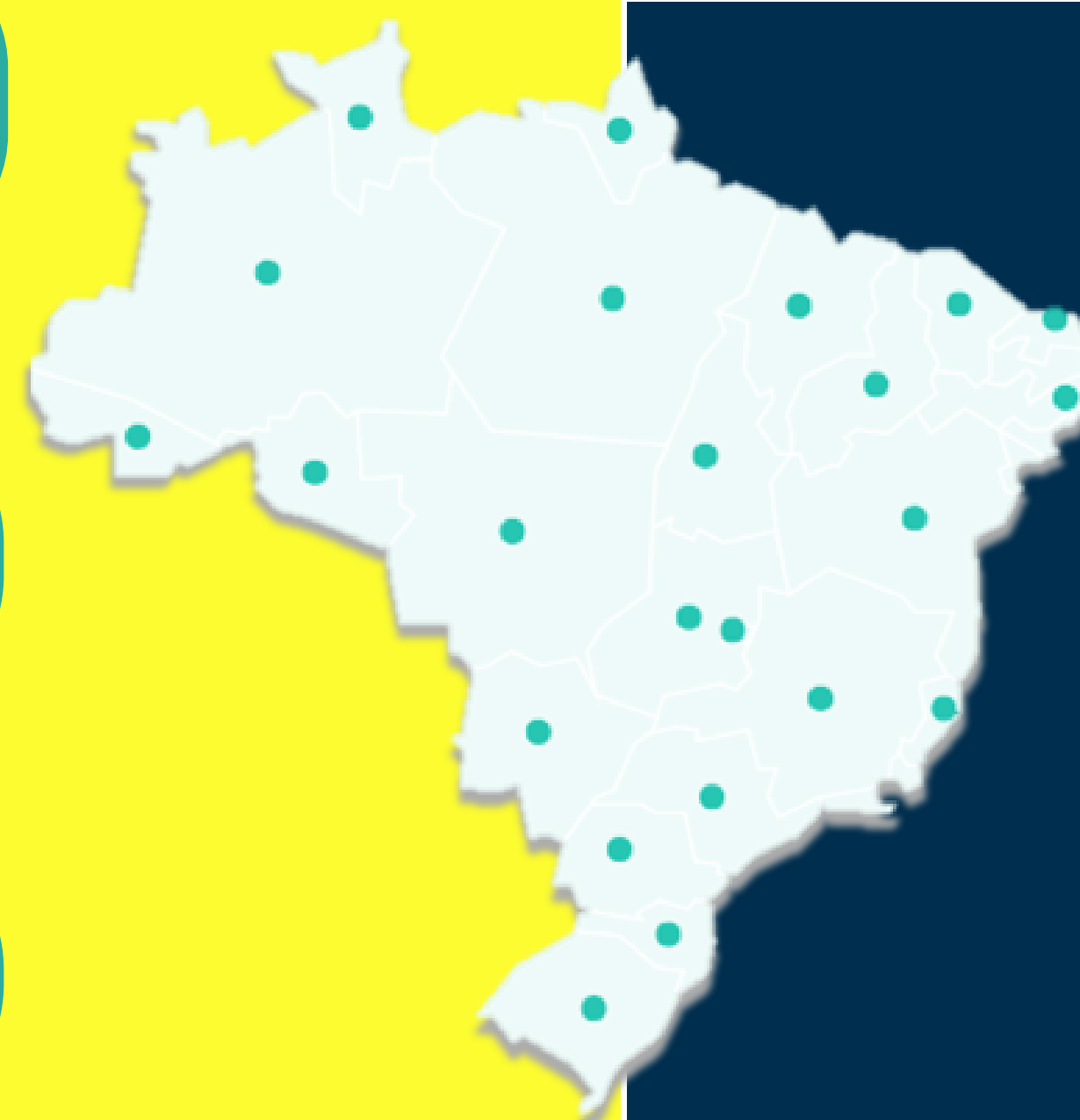
People Served

6 million¹ | More than 1 million in 1H22

Municipalities Served

More than 2 thousand¹

(1) from 2012 to 2021



Featured programs

Health and Wellness

Specialized work with health and innovation institutions for online care for the vulnerable population

Education for the future

Young and Market Connection, preparing public school students for the job market

Environment and Income

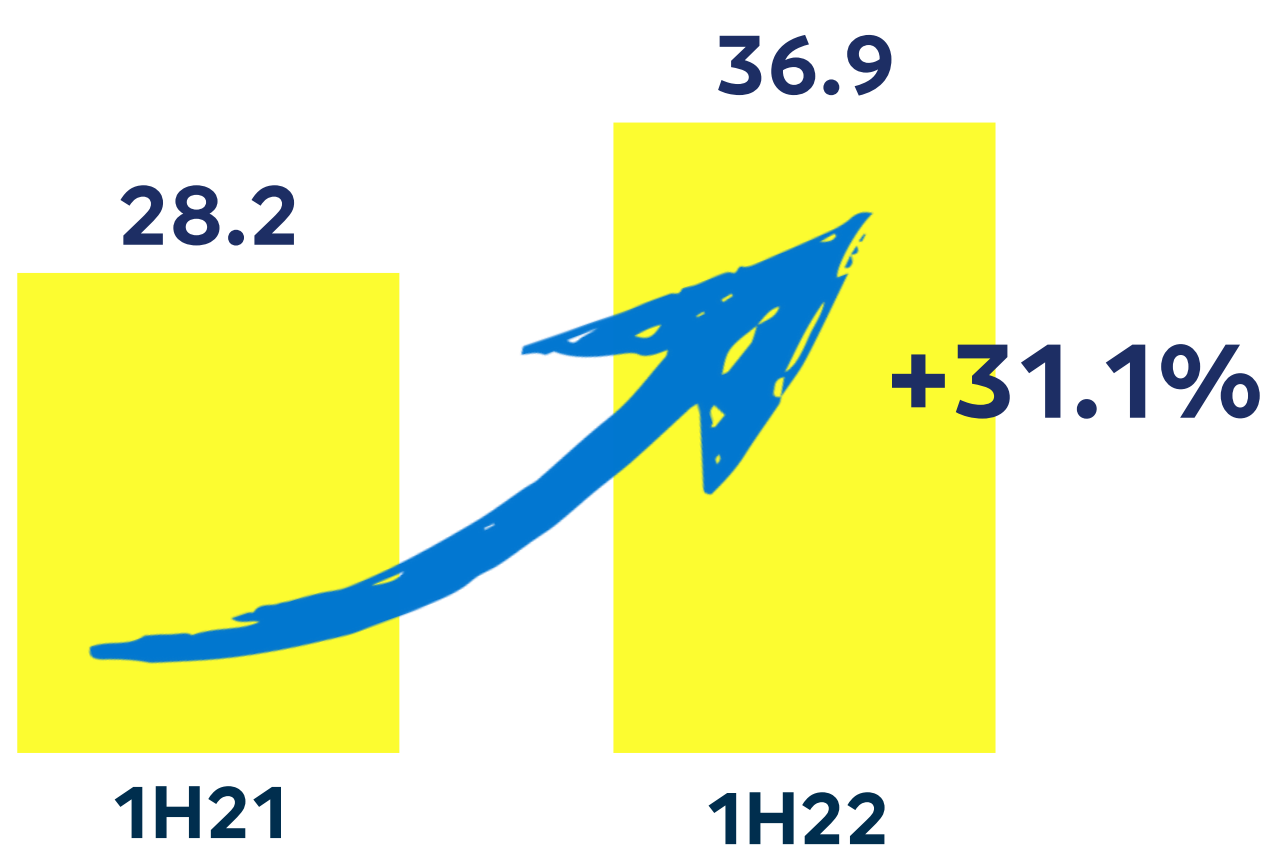
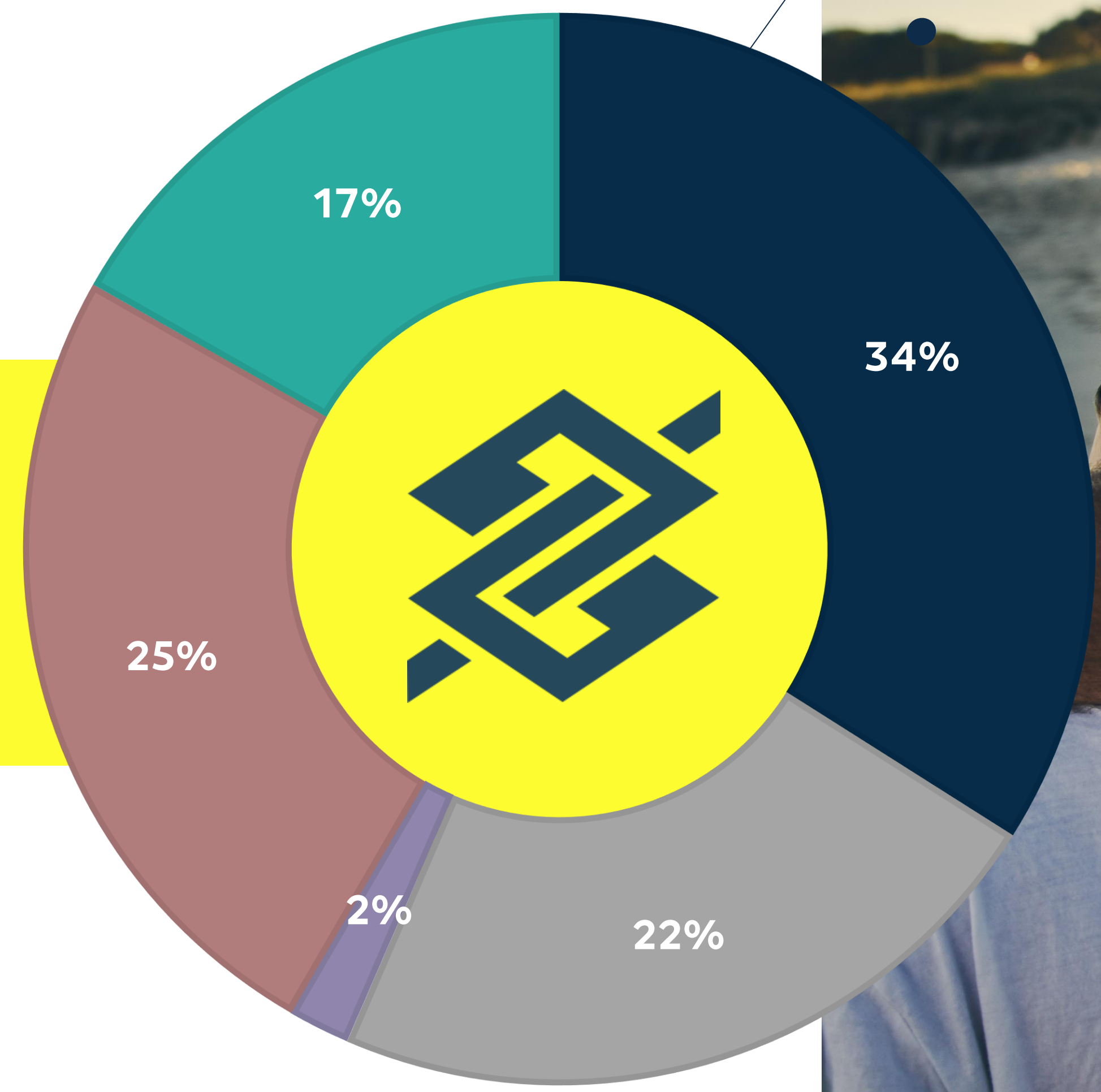
Green Consortium: Incentive for the acquisition of goods aimed at efficient use of natural resources and low carbon emissions, combined with the planting of trees in the sale of quotas



Value Generation for the society

R\$ 36.9 billion

Added Value to the Society in 1H22



- Employees
- Taxes
- Rents
- Reinvestments
- Shareholders



Performance 2Q22



Earnings Highlights

2Q22/1Q22



Adjusted Net Income
R\$ 7.8 billion

18.0% Growth
20.6% Market ROE

Loan Portfolio¹
R\$ 919.5 billion

4.1% Growth
2.0% NPL +90 days

Fees and Expenses Dynamics

+11.2% NII

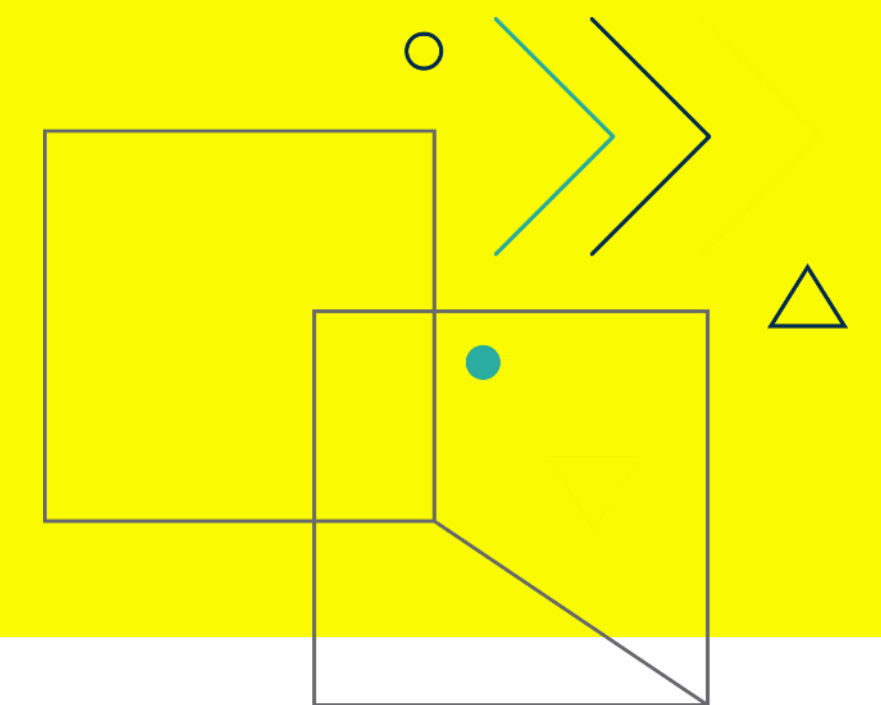
+4.3% Fee Income

+1.3% Administrative Expenses

33.2% Cost-to-Income Ratio

CET 1

12.49%



Growing and sustainable result

(1) Loan Portfolio Expanded View – Info from June 2022. Comparison with March 2022.



Earnings

Adjusted Net Income

R\$ 7.8 billion

in the 2Q22

+ 54.8%

2Q22/2Q21

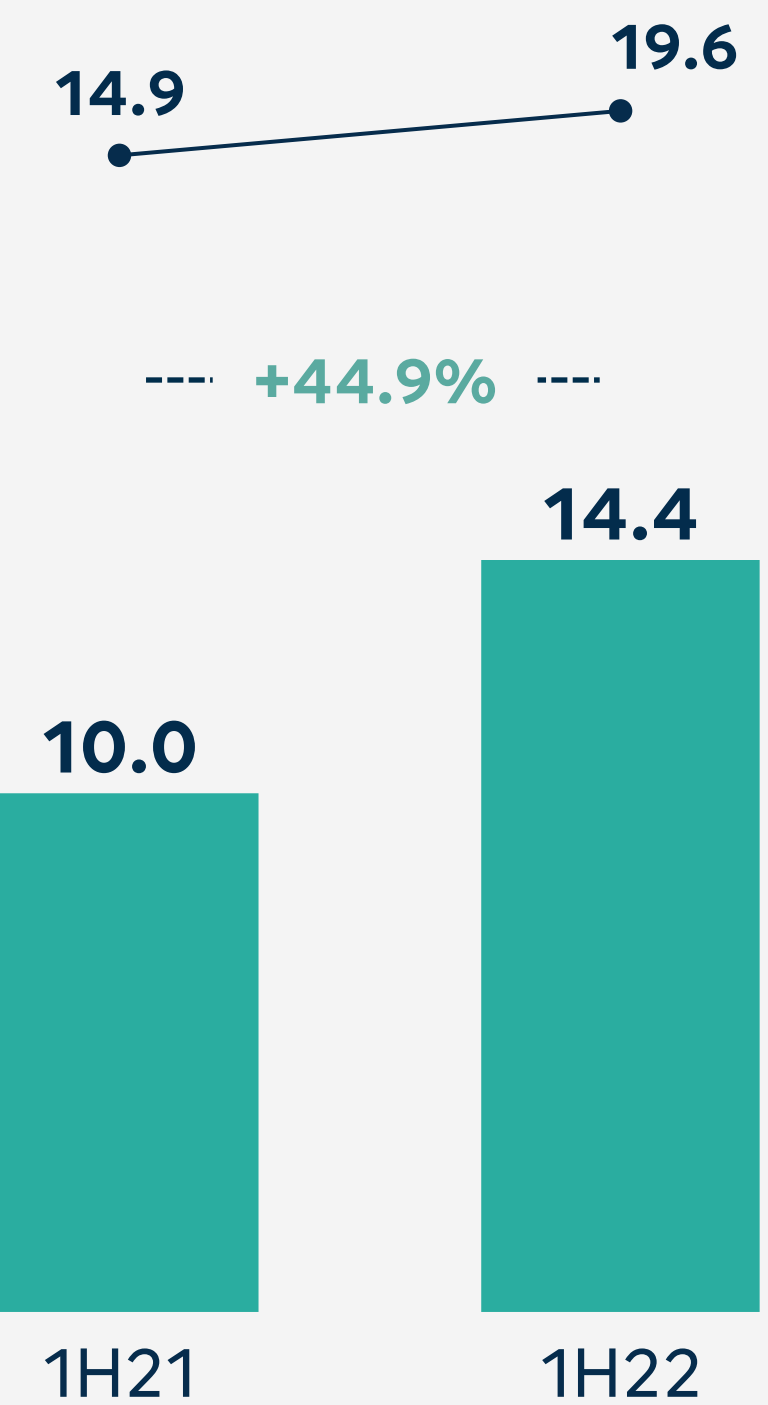
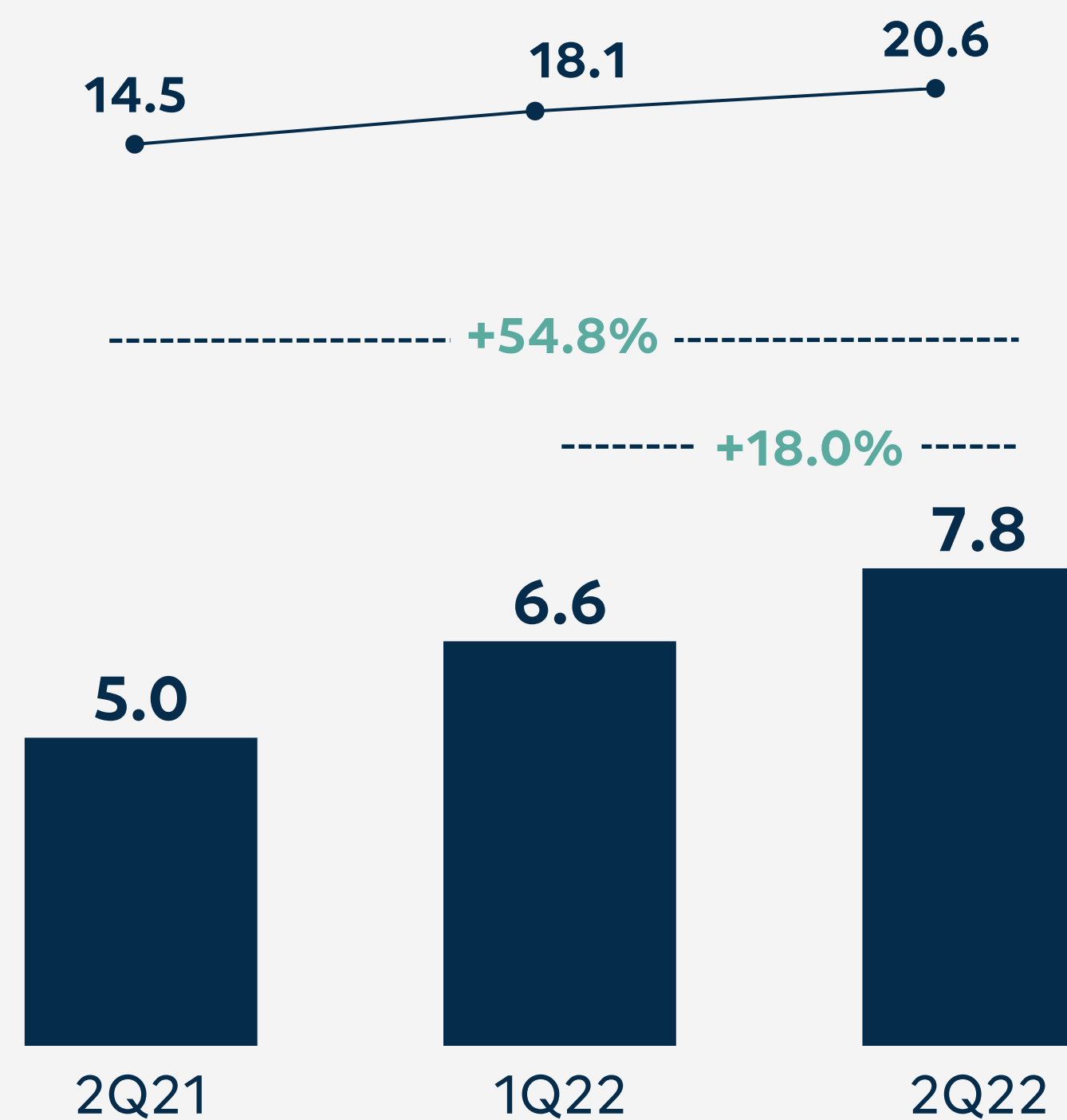
Market ROE

20.6% in the 2Q22

Adjusted Net Income

R\$ billion

Market ROE¹ %

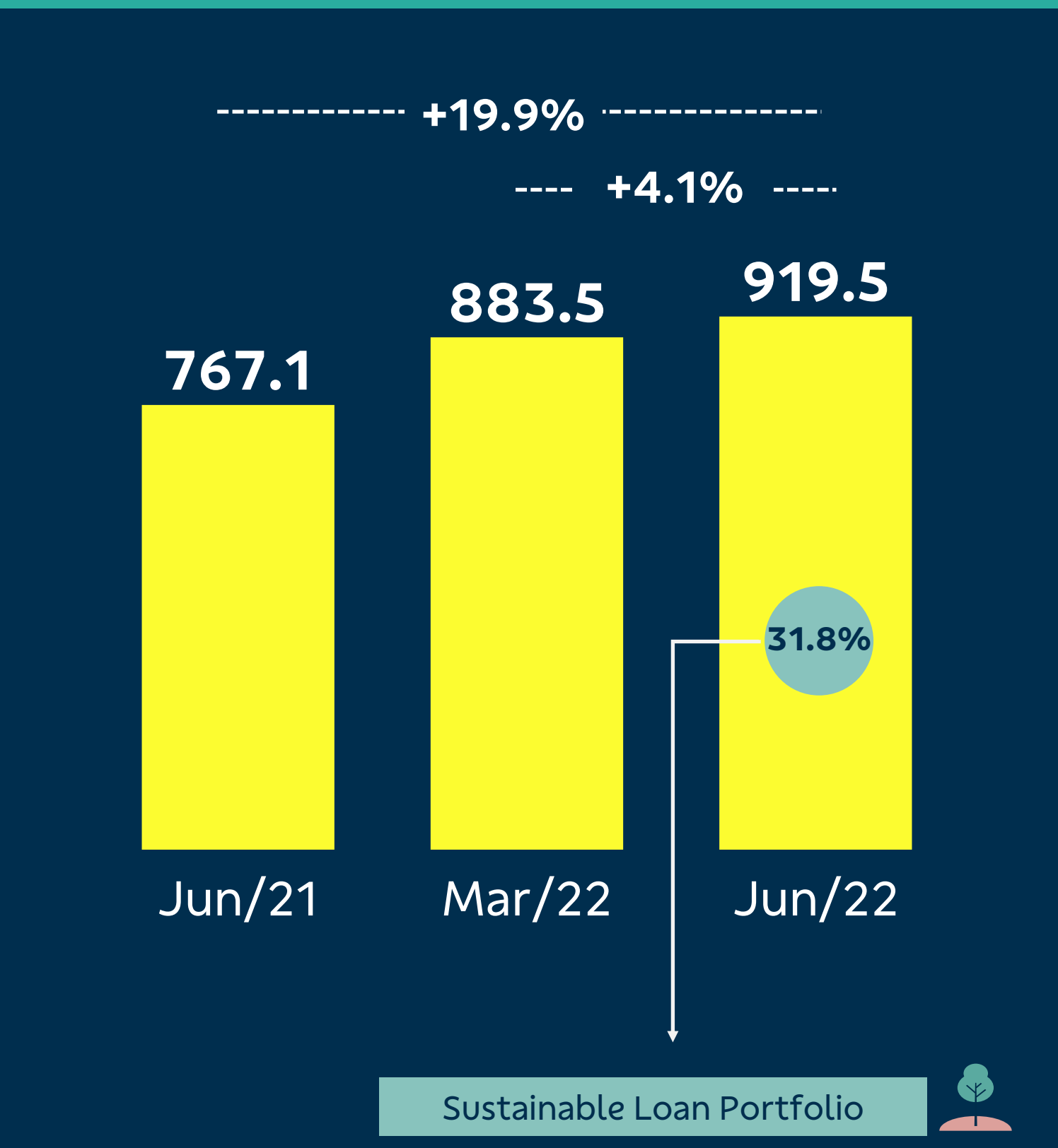


(1) Market ROE: metric that the main market analysts use to project results. The index is annualized using the linear method.

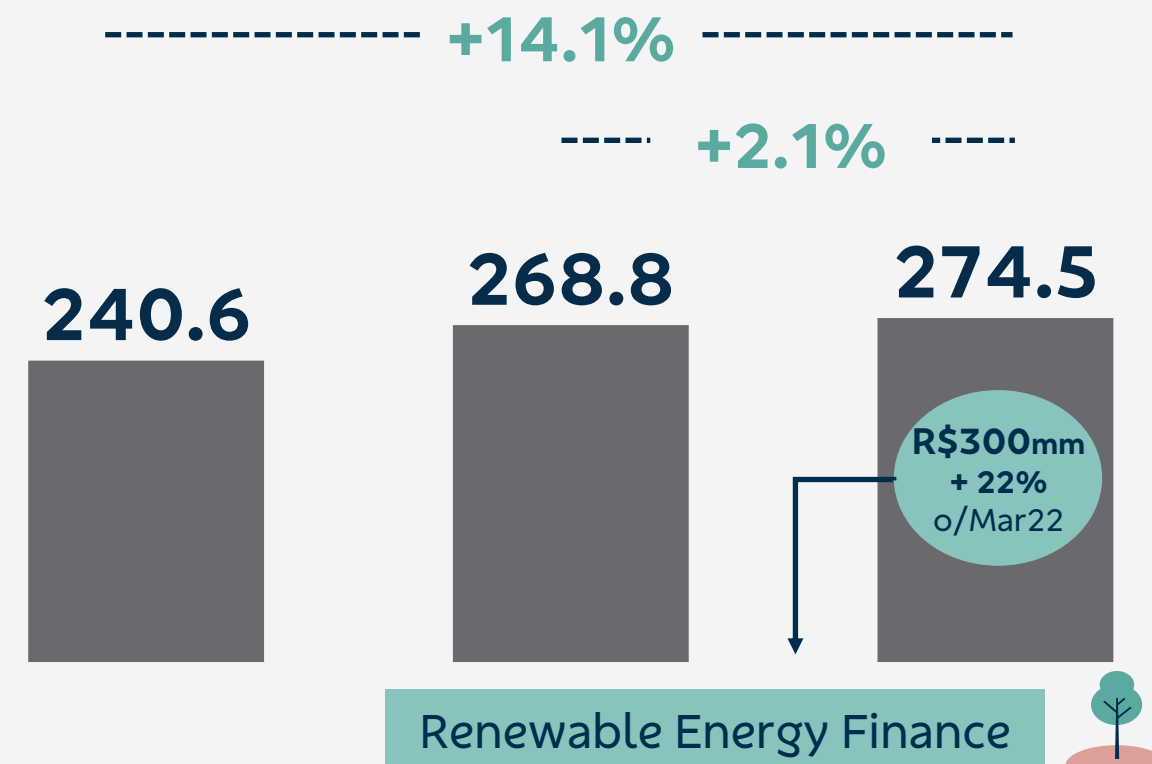


Loan Portfolio

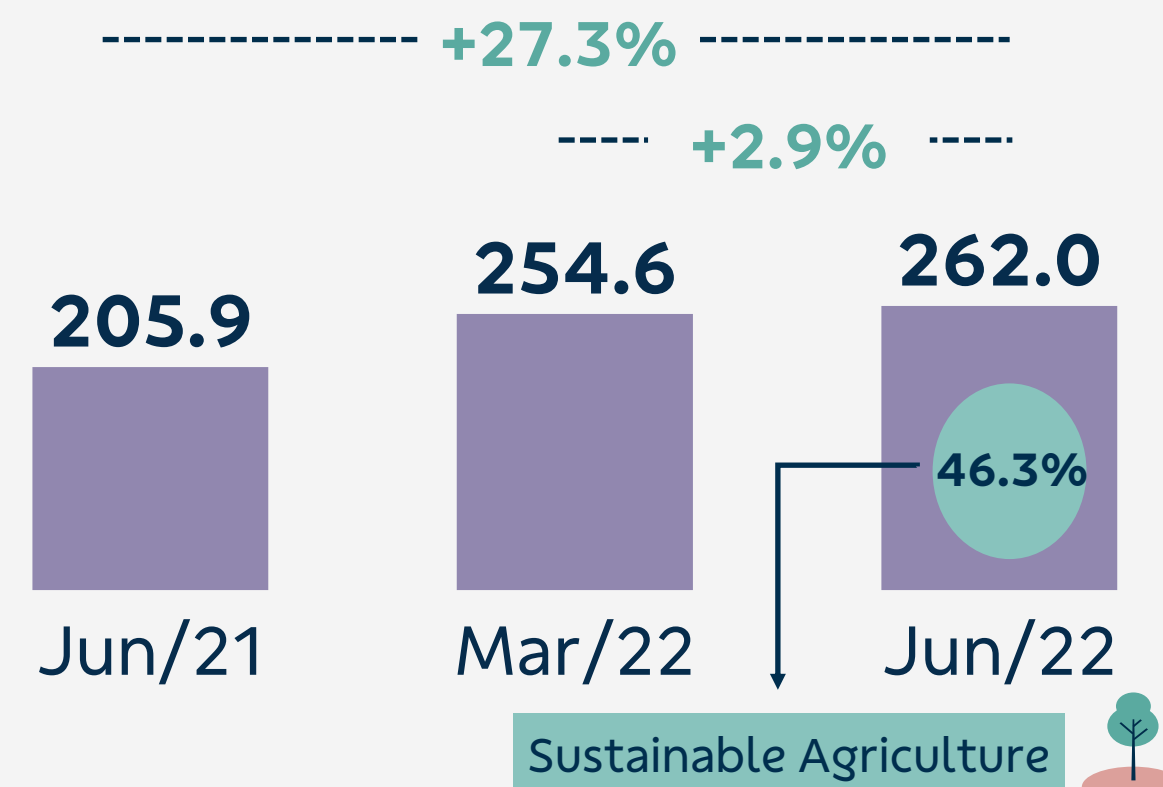
Loan Portfolio Expanded View¹ R\$ billion



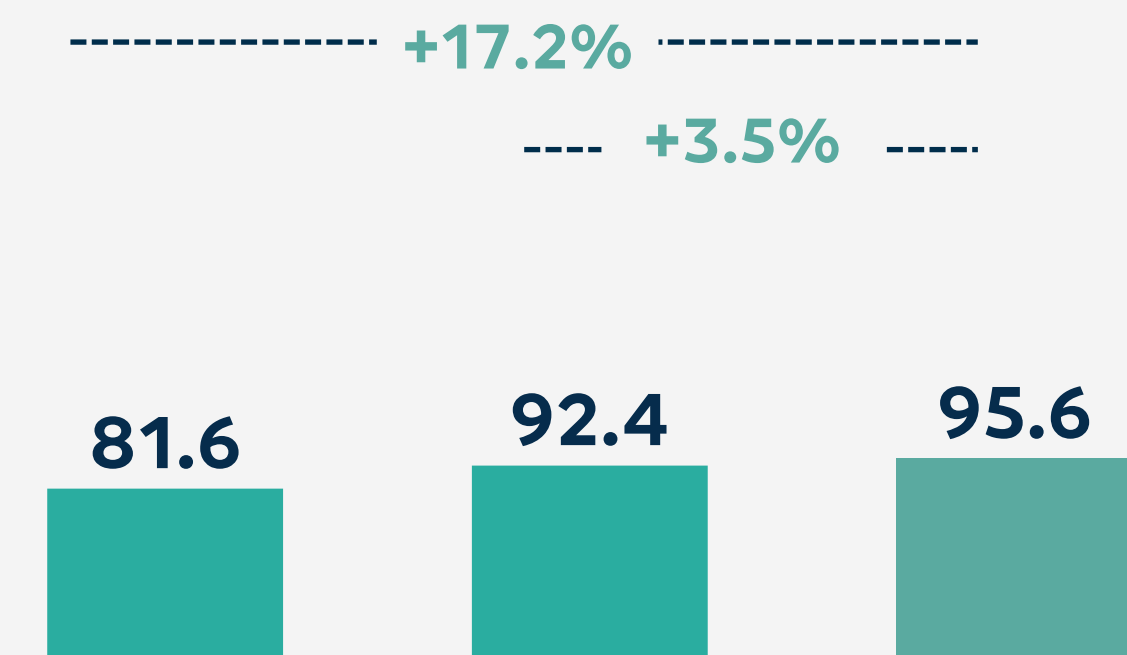
Individuals



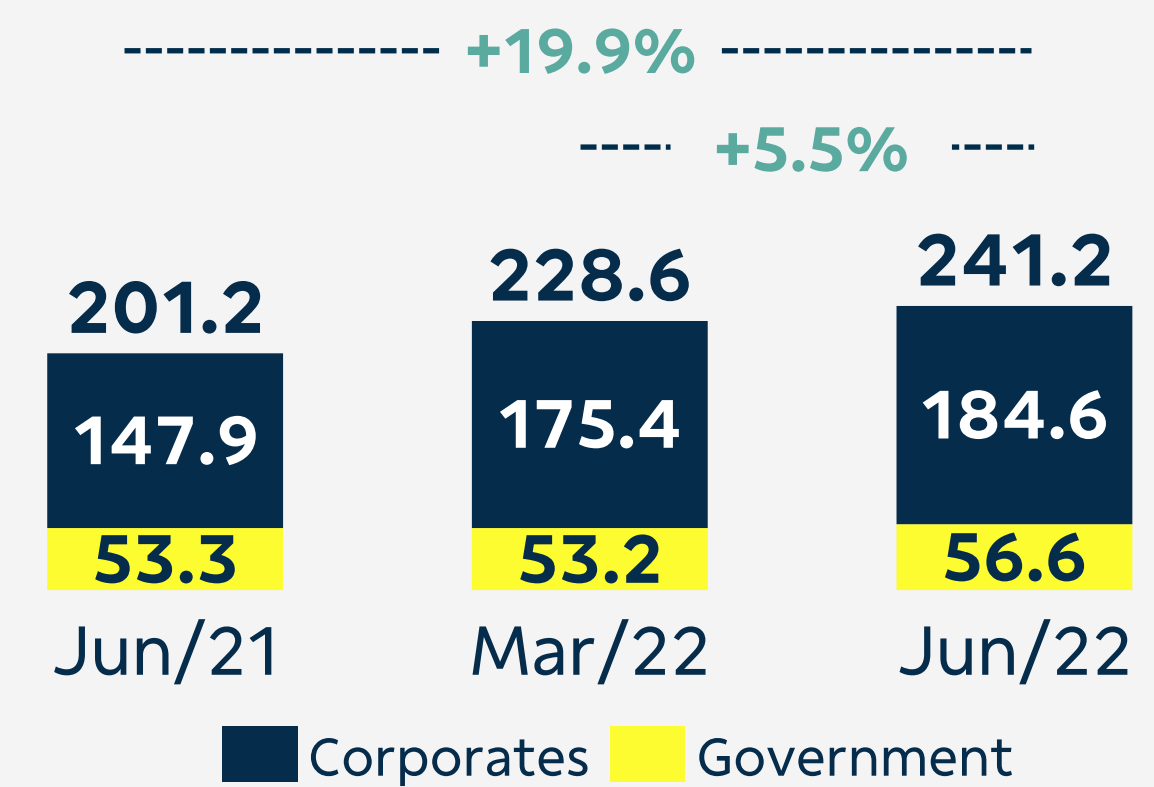
Agribusiness



SME



Corporates + Government



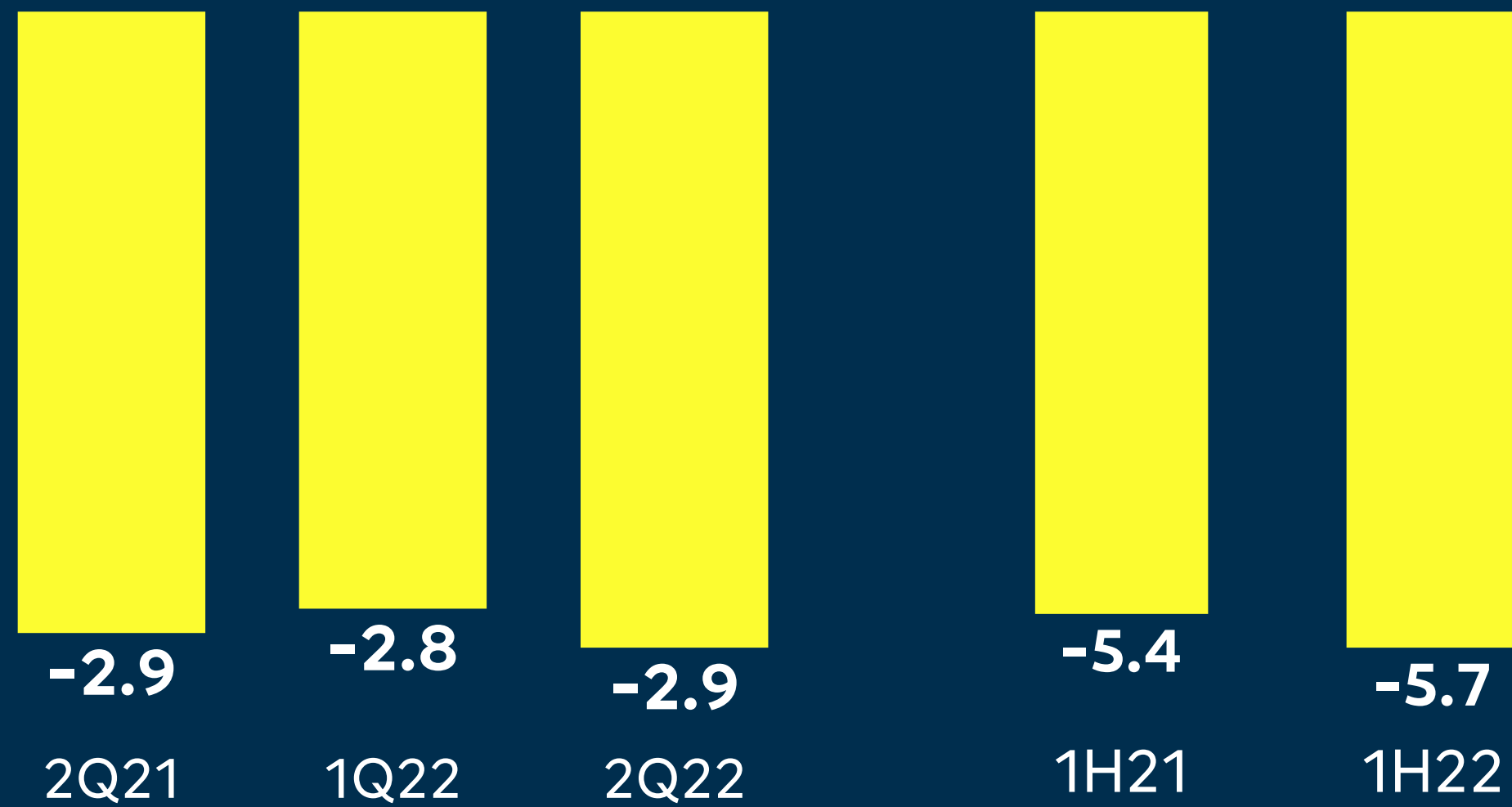
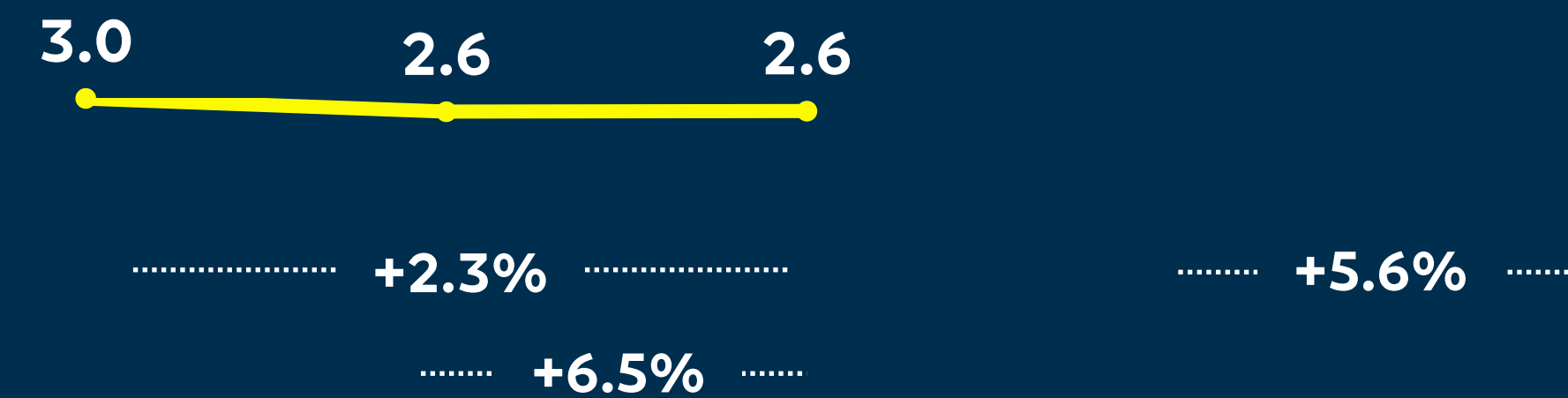
(1) It includes private securities and guarantees provided.



Credit Quality

ALL Expanded View R\$ billion

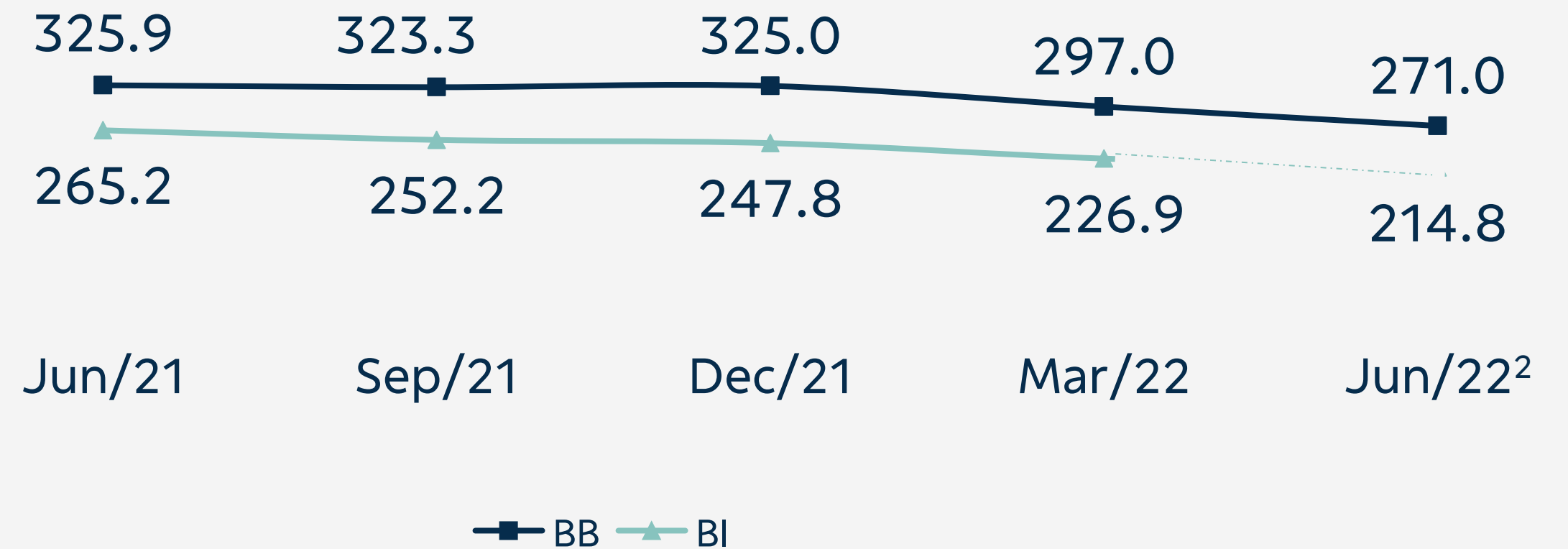
Cost of Credit(%)¹



NPL +90d (%)



Coverage (%)

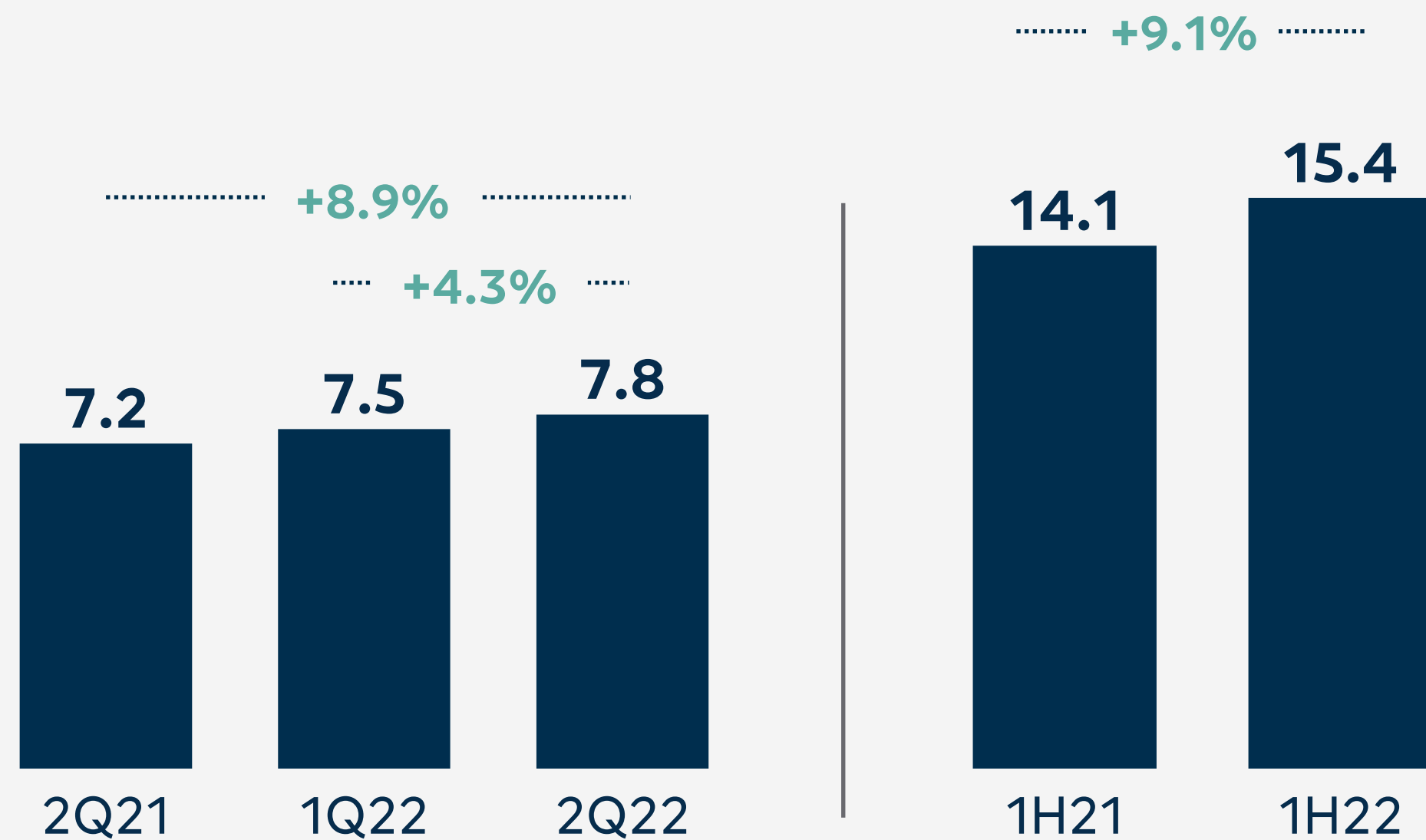


(1) ALL Expanded View 12 months / Medium Classified Loan Portfolio. (2) Banking Industry (BI) data refers to April/22.

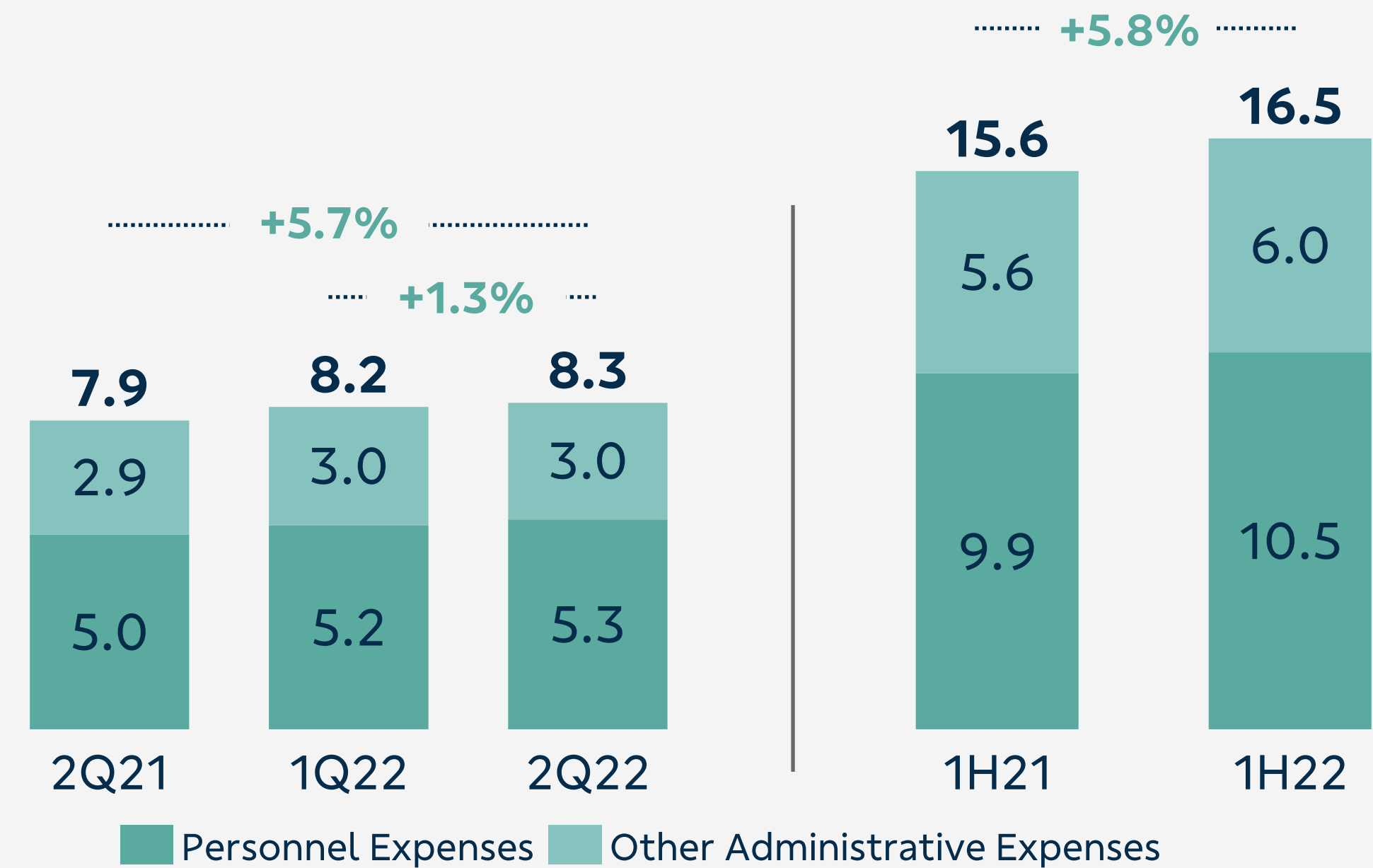


Fees and expenses dynamics

Fee Income
R\$ billion

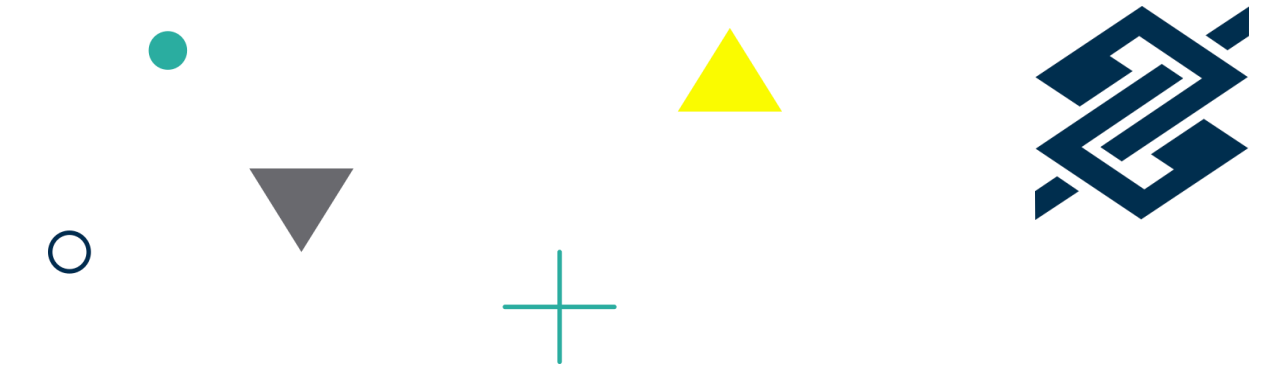


Administrative Expenses
R\$ billion



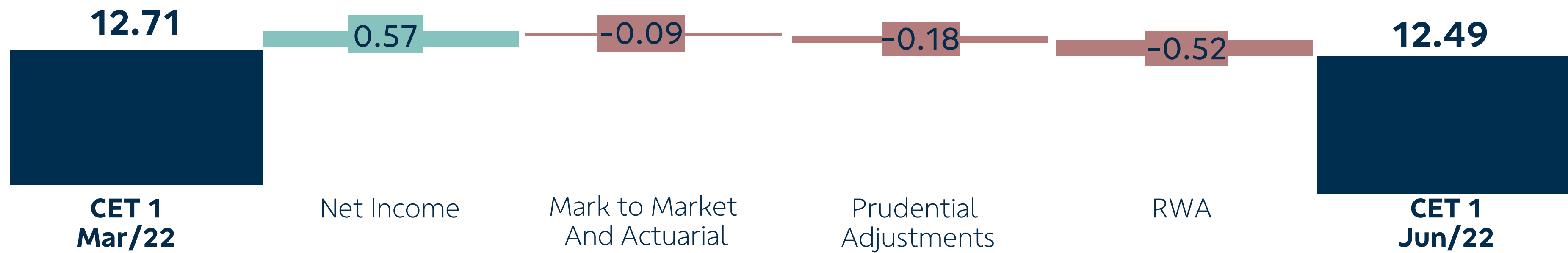
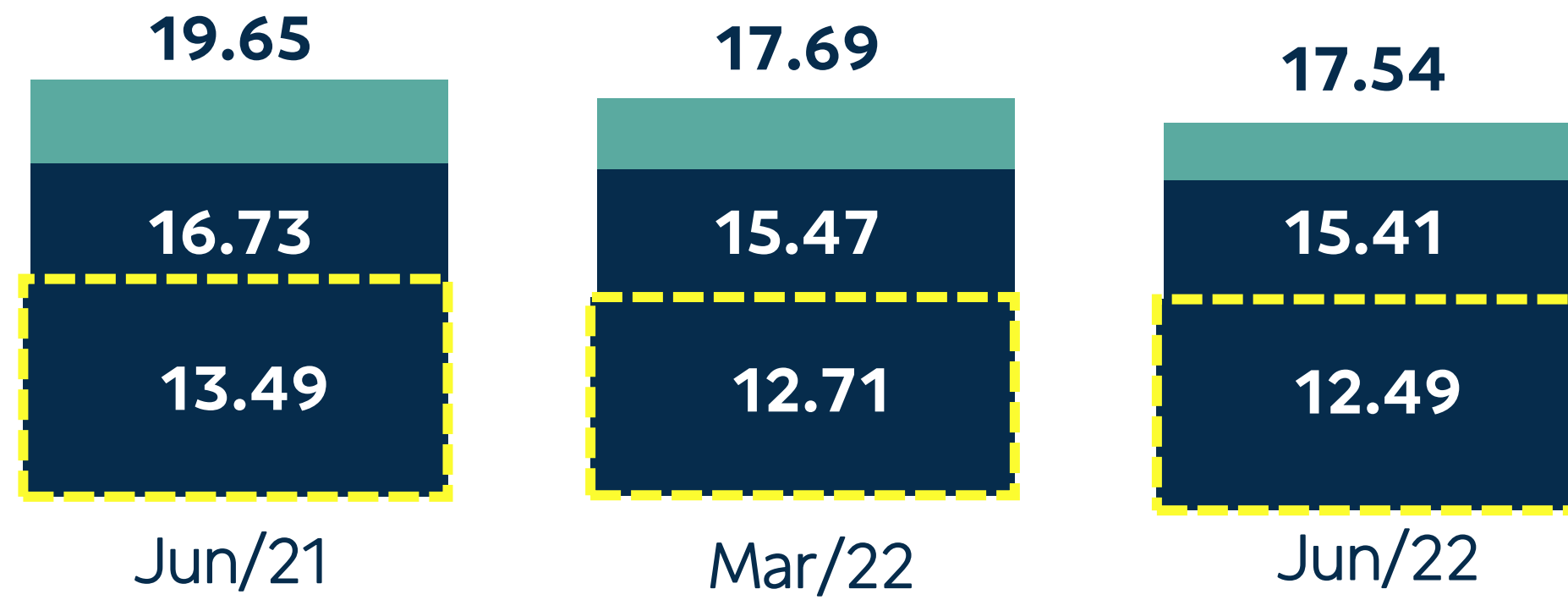
Cost-to-Income Ratio (12 months): **33.2%**

CET 1



BIS Index %

- Tier II
- Tier I
- CET 1




2022 Guidance



Guidance	Previously	1H22	Revised
Adjusted Net Income – R\$ billion	23.0 to 26.0	14.4	27.0 to 30.0
Net Interest Income - %	11.0 to 15.0	12.2	13.0 to 17.0
Loan Portfolio - %	8.0 to 12.0	20.8	12.0 to 16.0
Individuals - %	10.0 to 14.0	14.1	11.0 to 15.0
Companies - %	3.0 to 7.0	22.1	8.0 to 12.0
Agribusiness - %	10.0 to 14.0	27.3	18.0 to 22.0
Fee Income - %	4.0 to 8.0	9.1	6.0 to 9.0
Administrative Expenses - %	4.0 to 8.0	5.8	Held
All Expanded view – R\$ billion	-16.0 to -13.0	-5.7	-17.0 to -14.0

Loan Portfolio: it considers domestic classified portfolio added of Private Securities and Guarantees. Government operations are not included.

Companies: Government operations not included.



This presentation may include references and statements, planned synergies, estimates, projections of results, and future strategy for Banco do Brasil, its Associated and Affiliated Companies, and Subsidiaries.

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.



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