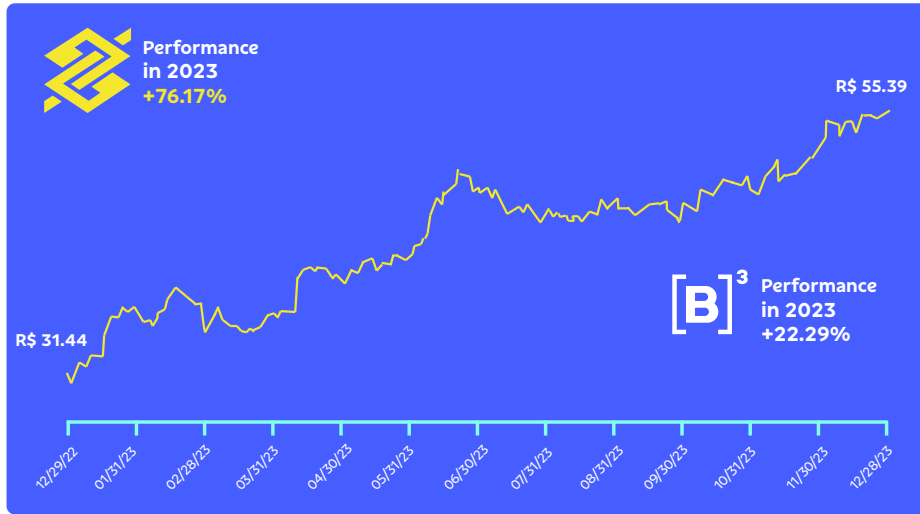




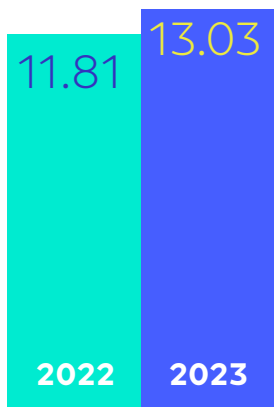
Informações BB 4Q23

Edition 18 - Year 5
www.bb.com.br/ir

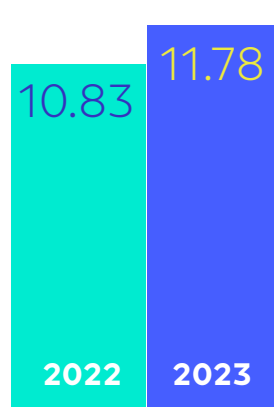
Market Indexes



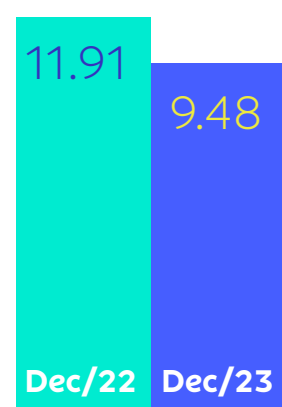
Dividends and IOC Distributed (R\$ billion)



Earnings per Share (R\$)

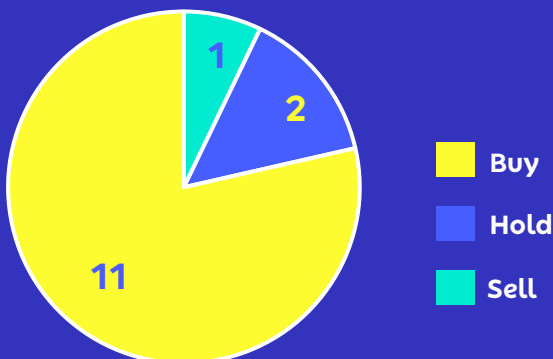


Dividend Yield (%)



Recommendations

As of 02/21/2024



Average Target Price BBAS3 Stock

As of 02/21/2024

R\$ 67.06



Commitment to sustainable results

Adjusted Net Income 2023

R\$ 35.6 billion

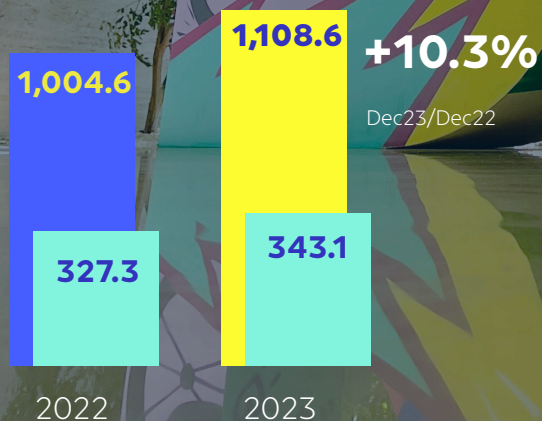
+11.4%

ROE

21.6%

Loan Portfolio Expanded View

(R\$ billion)



Net Interest Income

R\$ 93.5 billion
+27.4% 2023/2022

Fee Income

R\$ 33.8 billion
+4.6% 2023/2022

Administrative Expenses

R\$ 36.1 billion
+7.5% 2023/2022

Cost-to-Income Ratio

27.5%



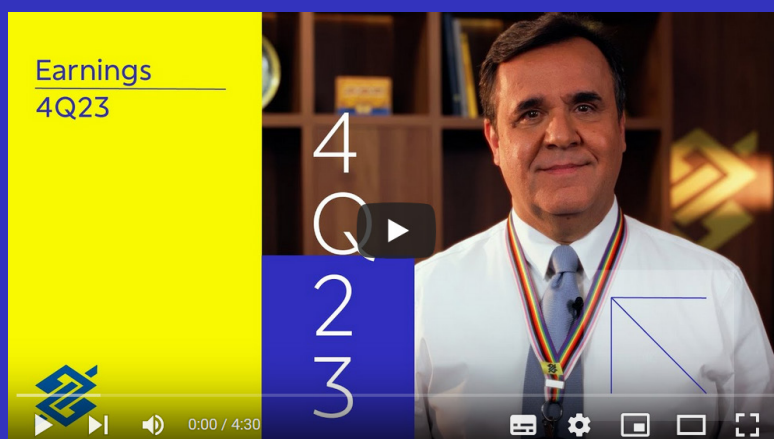
Sustainable Loan Portfolio

Earnings

“BB is increasingly committed to reconciling its social role as a public bank with sustainability, innovation, diversity and financial performance in building solutions to keep us at the forefront among Brazilian banks, delivering value to its shareholders and society as a whole.”

Geovanne Tobias, CFO of BB

**Click and watch
the earnings video
commented by the CFO**



Guidance

2024

Loan Portfolio Expanded View¹	8% to 12%
Individuals	6% to 10%
Companies	7% to 11%
Agribusiness	11% to 15%
Net Interest Income	7% to 11%
ALL Expanded View	-30 to -27 <small>RS billion</small>
Fee Income	4% to 8%
Administrative Expenses	6% to 10%
Adjusted Net Income	37 to 40 <small>RS billion</small>



ESG

Sustainable Loan Portfolio 5% to 9%

Reinforcing BB's commitment to a sustainable future, from 2024 onwards, we will begin monitoring projections for the sustainable portfolio, which covers credit lines with an environmental and social focus and financing of activities or segments that bring **positive socio-environmental impacts**.

We believe that the guidance will bring more transparency to BB's performance in projects that contribute to **sustainable development** and the **transition to a low-carbon economy**.

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

2023 Recognitions

BB's best historical performance

Indexes and Rankings



The most sustainable bank of the planet, for the 5th time



Dow Jones Sustainability Indexes

82 points
11th place
Among the top 5%



FTSE4Good

Improved score from 3.6 to 4.1

ISEB3

16th place
Improved score from 79.34 to 82.33

ICO2 B3

Index for companies that are members of the IBRX 100 and that have joined the ICO2 initiative

IDIVERSA B3

Most relevant asset in the index among 75 companies

Awards & Recognitions



Most sustainable bank in South America



Winner:
Women on the Board
Female Leadership



Awarded for gender balance between companies publicly traded in G20



Winner:
Alas20 Brazil Companies



Representativeness of women on the board of directors



Terra Carta Sustainable Markets Initiative (SMI)

Ratings



Rating A
Improved score from 4.9 to 5.2



ESG Risk Rating 19.3





BB Day ²⁰₂₄



You are invited!

02/29

from 9am to 5pm

BB Day is coming!

We invite you to follow the BB day online broadcast, where we will talk to the market about strategies, results and prospects for the future.

Join us in an experience that will bring proximity, innovation and sustainability.

Register here

Communication Channels

The Investor Relations website is the main relationship channel with Banco do Brasil shareholders. You will find complete information about BB, its performance, corporate governance, sustainability and regulatory obligations.

Visit our website: www.bb.com.br/ir

To know more about BB's businesses and results, access the Fale com a RI and count on the service of our virtual assistant on the website and also by WhatsApp (+55 61 4004-0001).

Informações BB is directed to all shareholders, investors, market analysts and interested parties.

Evaluate Informações BB

[Click here](#)



+55 11 4003-9111
From Monday to Friday,
from 9am to 6pm

Exclusive channel for service to the individual shareholder (Potuguese Only)



Paulista Av., 1230
18th floor - Bela Vista
São Paulo - SP | Brazil
ZIP code 01310-100

