

Institutional
Presentation
2Q21





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Company Profile

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We are Banco do Brasil

Founded in 1808

Businesses Diversification



Banking
Services



Insurance



Capital
Market



Asset
Management



Payment
Methods



Solid Financial
Performance



Funding Base
Diversified and Stable



Leadership in several segments

◆ Largest Agribusiness Portfolio in the Market

R\$ 206 billion

Agribusiness Loans Market Share¹

54.4%

◆ Payroll Loans Record

Payroll Loans Market Share¹

21.0%

◆ Assets under Management²



R\$ billion

Bank 1



542

Bank 2



779



1,282

◆ BB Seguridade³



Rural



Pension Plan



Life



(1) Source: Banco Central do Brasil – Jun/21. (2) Source: Anbima – Jun/21. It does not include Banco Votorantim. (3) Source: SUSEP – May/21.



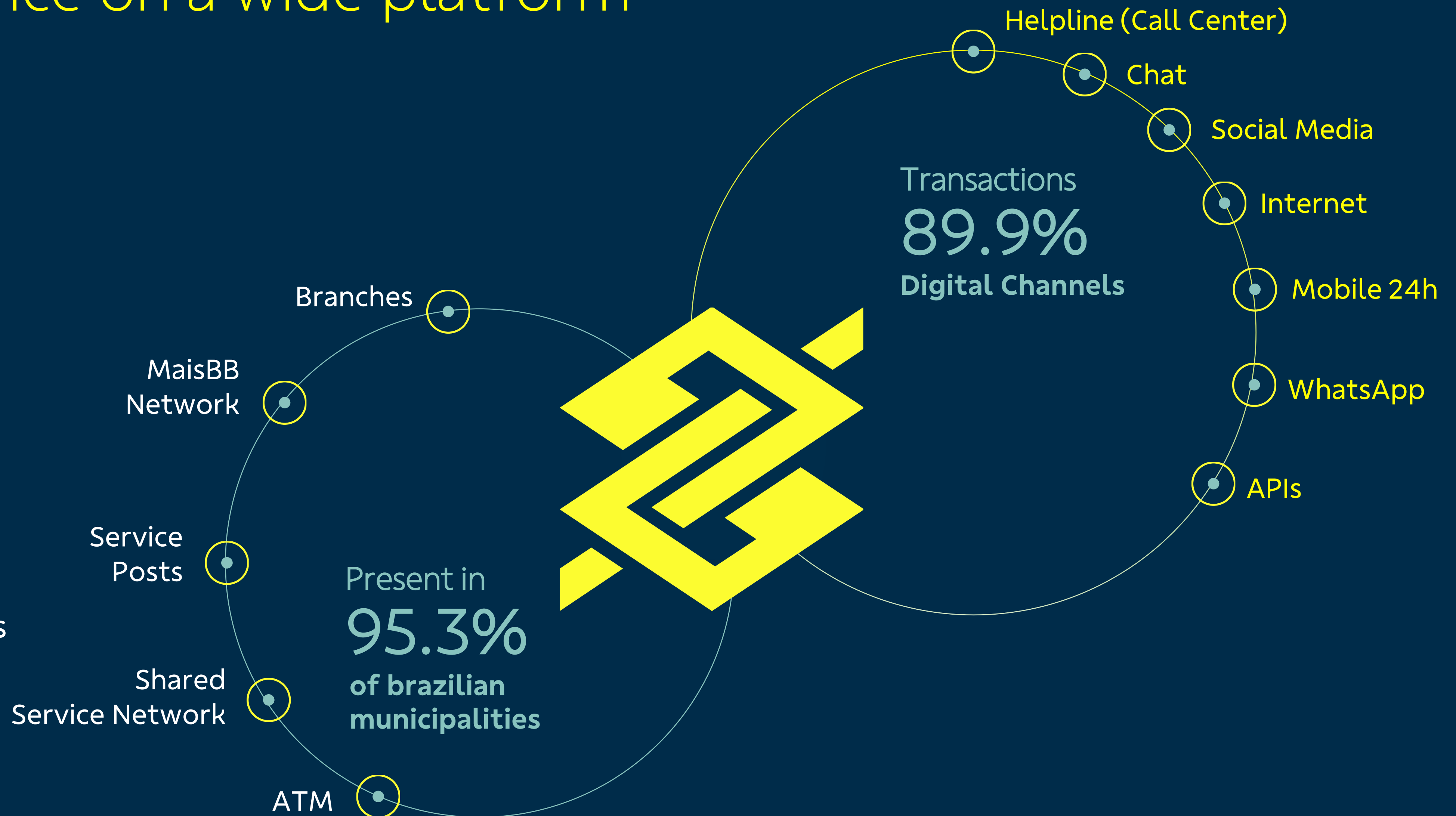
Offering service on a wide platform of channels

Brazil

Omnichannel
Integrated channels
and unique customer
experience

International

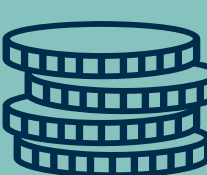
Since 1941
In 14 countries
Banking correspondents
in 91 countries





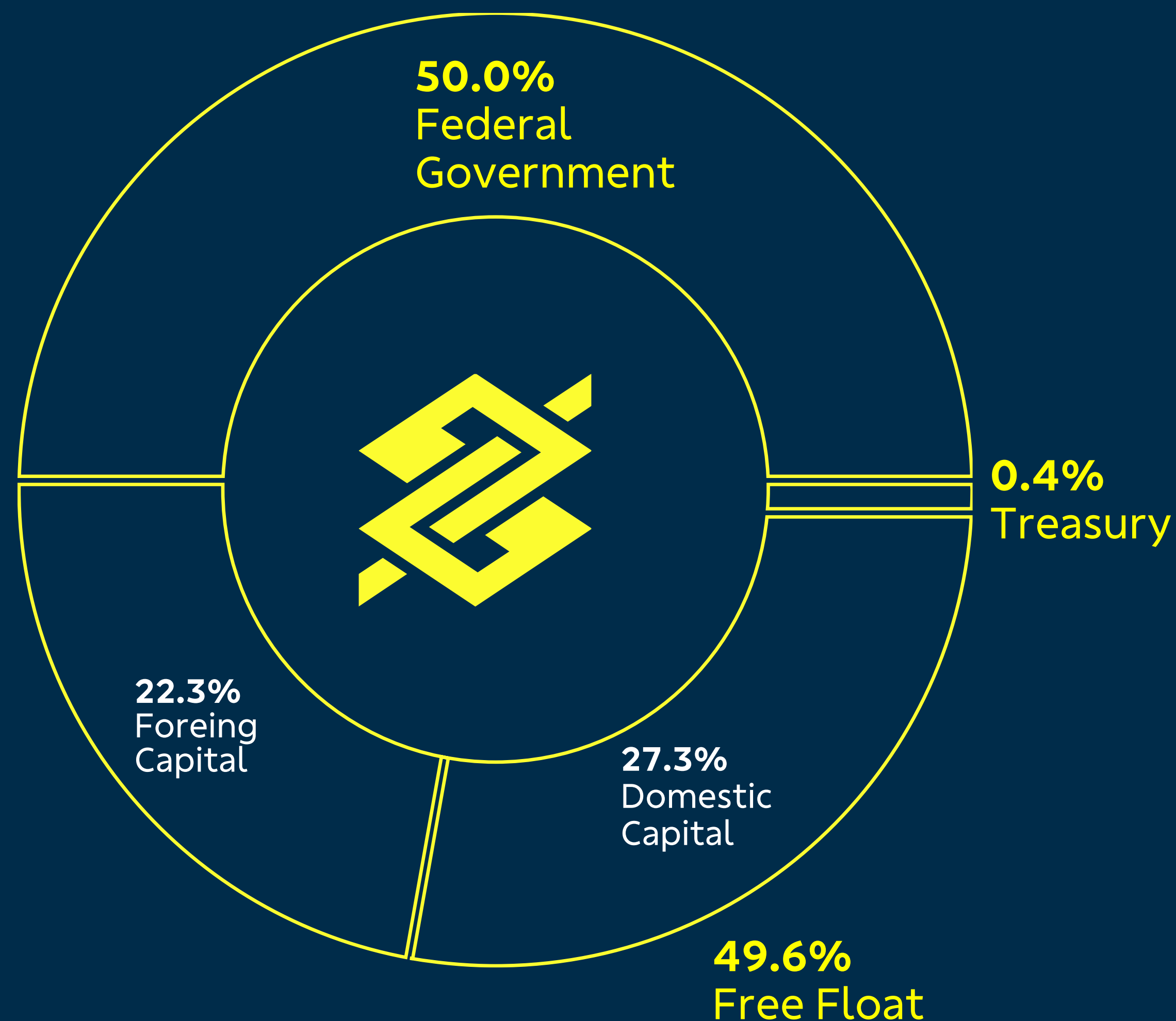
Ownership structure

Total Shares
2,865,417,020



In 2Q21 were distributed
R\$ 3.1 billion
in dividends and IOC
R\$ 1.075 per share

40%²
2021 Payout Ratio



1st Company

Listed in the Brazilian Stock Exchange

824 k
Total Shareholders

809 k
Individuals Shareholders

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

(1) Federal Government controls BB with 50,000011% of total shares. (2) 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.



Ratings

		Jun/17	Jun/18	Jun/19	Jun/20	Jun/21
Standard & Poor's	Long-term - Local Currency	BB	BB-	BB-	BB-	BB-
	Long-Term – Foreign Currency	BB	BB-	BB-	BB-	BB-
Moody's	Long-Term – Debt - Foreign Currency	Ba2	Ba2	Ba2	Ba2	Ba2
	Long-Term – Deposits Local Currency	Ba2	Ba2	Ba2	Ba2	Ba2
	Long-Term – Deposits - Foreign Currency	Ba3	Ba3	Ba3	Ba3	Ba2
Fitch Ratings	Long-term - Local Currency	BB	BB-	BB-	BB-	BB-
	Long-Term – Foreign Currency	BB	BB-	BB-	BB-	BB-



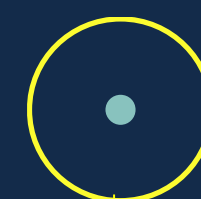
Strategic Agenda

- 10 Corporate Strategy
- 11 Structuring Initiatives
- 12 Proximity
- 13 Digital in Practice
- 14 Cultural Transformation
- 15 Increasingly Digital Bank
- 16 New Solutions
- 17 Integrating Physical and Digital
- 18 Protagonism
- 19 Sustainability



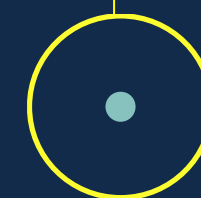
Corporate Strategy (ECBB) Building

Active participation of our stakeholders



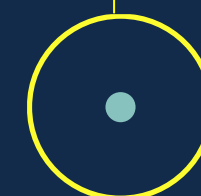
Diagnosis

Analysis of Macroeconomic, Financial Industry and Internal Environment Scenarios and Senior Management's expectations and directions



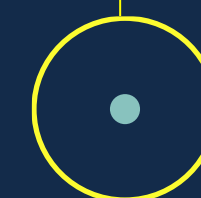
Trends and Uncertainties

Identification of trends and uncertainties for the coming years that most impact BB



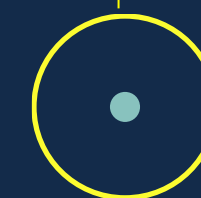
Scenario Formulation

Development of SWOT matrix



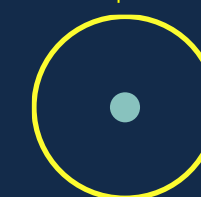
Corporate Strategy

Definition of Purpose, Vision and Values of the Organization



Strategic Map

Formulation of Strategic Objectives



Indicators and Goals

Establishment of Indicators and Goals (Plano Diretor)



ECBB – 2021 – 2025

- **Emphasis on customer-centricity with strengthening of the relationship with the Bank**
- **Optimization of capital, profitability and operational efficiency**
- **Reinforcement of the commitment to sustainability**
- **Acceleration of digital transformation**
- **Evolution of organizational culture, focusing on the customer and innovation**



Advancing in structuring initiatives

Proximity

Bank increasingly relevant to the customer, sustainable, which reinforces its protagonism and generates value for stakeholders

Digital in practice

Transforming our culture, our business model and strengthening relationships

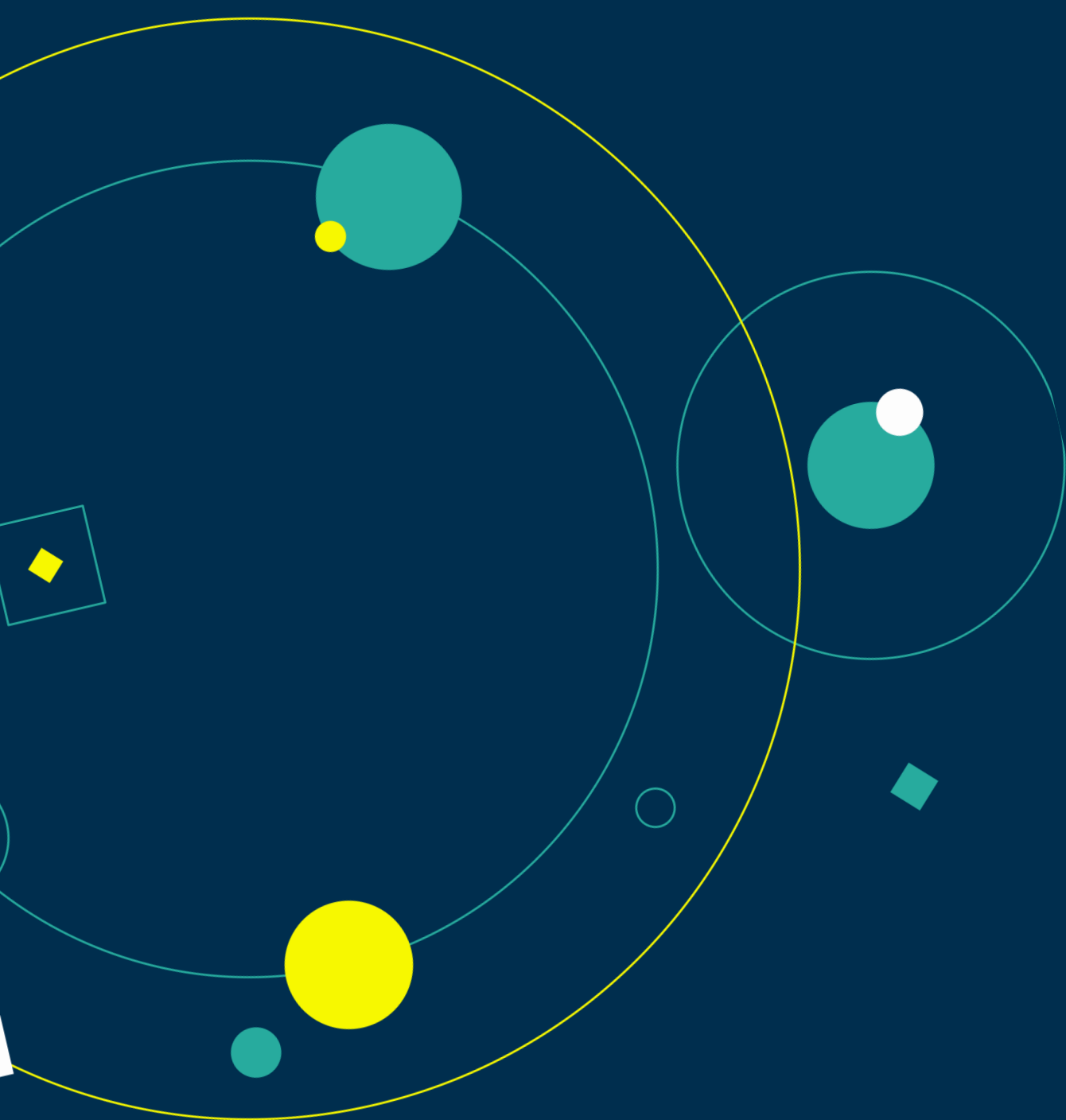
Profitability

Continuous search for efficiency with a focus on core business and opportunities for alliances and partnerships





Proximity that generates business and satisfaction



Profitability¹
increased in 18%



Segmentation and specialization

+ 1.4 million customers with specialized relationship
Totaling more than 7 million customers

Service Evaluation
4.83 in June



Easy Journey

Wide network of physical, digital
and multiplatform channels

(grades from 1 to 5)
More than 4.5 million
evaluations (1H21)

Quality Relationship

High resoluteness and
efficiency

Total Central Bank complaints
- 20% 2Q21/1Q21



Satisfaction

Increased customer
loyalty and retention

NPS
+ 10 points
Jun21/Jun20



(1) Management result generated by the customer in the consumption of products and services, less operating expenses. It refers to the profitability of the 1.4 million customers who now have specialized relationship.



Digital in practice

Enablers

New operating model and new technologies

- Cultural Transformation
- Analytical Intelligence
- New Technological Models



Digital Optimization

Current business model optimized with digital technologies

- Better Customer Experience
- More Revenues
- Greater Operational Efficiency

Digital Transformation

New sources of results accelerated by open innovation and digital technologies

- New Business Models
- New Customer Segments
- New Arenas



Cultural transformation with customer-centricity and innovation

Evolution Movement

Skills development
UniBB as Hub
Partnerships focused on technology training

90k courses completed since May/2021
87% in Innovation & Management and Data Science



Employee induction

Customers centralitty indicators

New ways of working

Agile methods, encouraging collaboration and innovation
Competency integration
Multidisplinary teams





Increasingly digital bank

Service with Virtual Assistants      

21.6 Million
Digital Customers
in Jun/21

+15% over Jun/20

6.5 Million

Customers with **virtual assistants service** in Jun/21

+77% over Jun/20

Resoluteness Increase

Jun/20  **73%**

Jun/21  **83%**

Digital Business– 2Q21

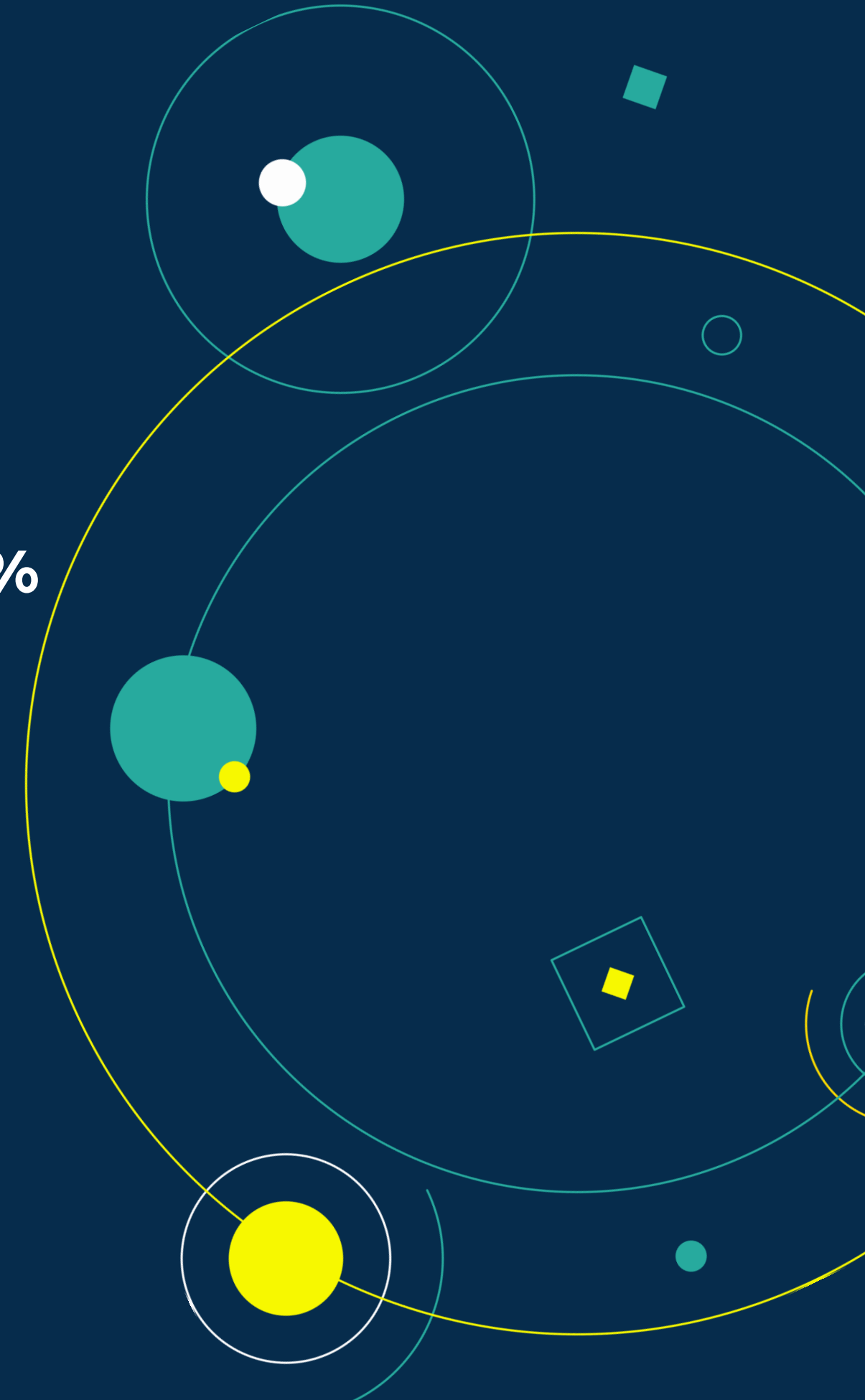
Credit Disbursements
Share in Digital Platforms – %

Comsumer Finance	46%
Vehicle	41%
Mortgages	27%

Investment Advice

R\$ 11.5 billion captured
through digital advice

+82% over 2Q20





Expanding its operations with new solutions

Broto

200k accesses and **R\$ 756 million** in business since July 2020

GiftCards in the BB App

420k marketed in 2Q21
Partnership with the biggest in the market

Ponto pra você - Program

The biggest CashBack in the market
CashBack + Bill payment
R\$ 50 million on 1H21

Companies Exchange Center

R\$ 8.4 billion traded in 2Q21

APIs

16 Business APIs
Wide availability of APIs and partnerships

1,332 Integrated Partners in 2Q21

Website:
developers.bb.com.br



And integrating physical and digital to deliver an optichannel experience

Present in 95.4% of Brazilian municipalities

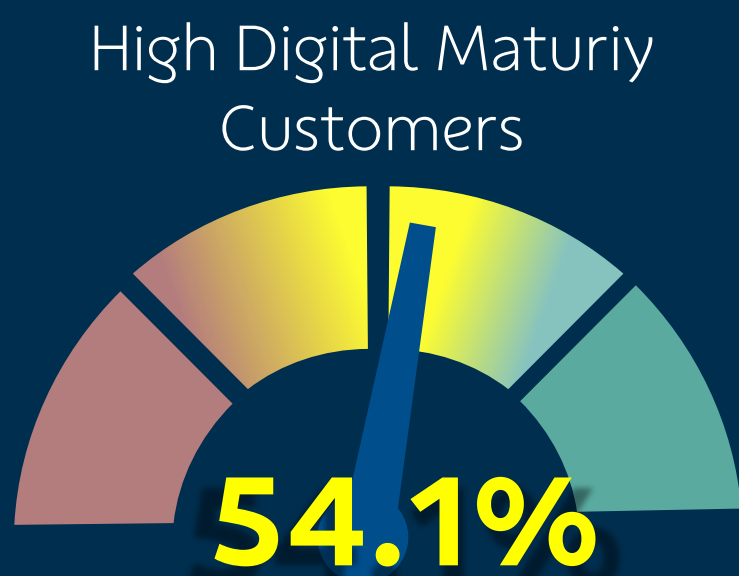
Change in behavior reflected in the service network

MAIS

Expansion of partnerships + 6,957 correspondents

June 2020

2.0 billion
Digital transactions



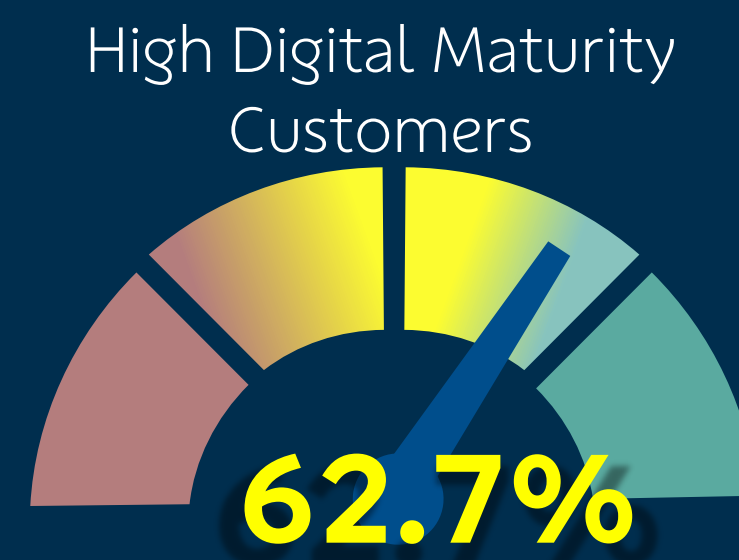
Service Network



Leve Office
Specialized Service to 1.4 million customers

June 2021

2.6 billion
Digital transactions



Service Network



Wi-Fi Brazil
in 1,200 municipalities

■ Traditional Branches
 ■ Digital and Specialized Branches
 ■ Service Posts
 ■ Leve Office
 ■ Correspondents



Reinforcement of protagonistism leverage results

Payroll Loans Record
R\$ 100 billion

On balance, consolidating leadership in one of the most competitive markets

Foreign Trade
R\$ 16.3 billion ACC/ACE
+14.6%

Over Mar/21

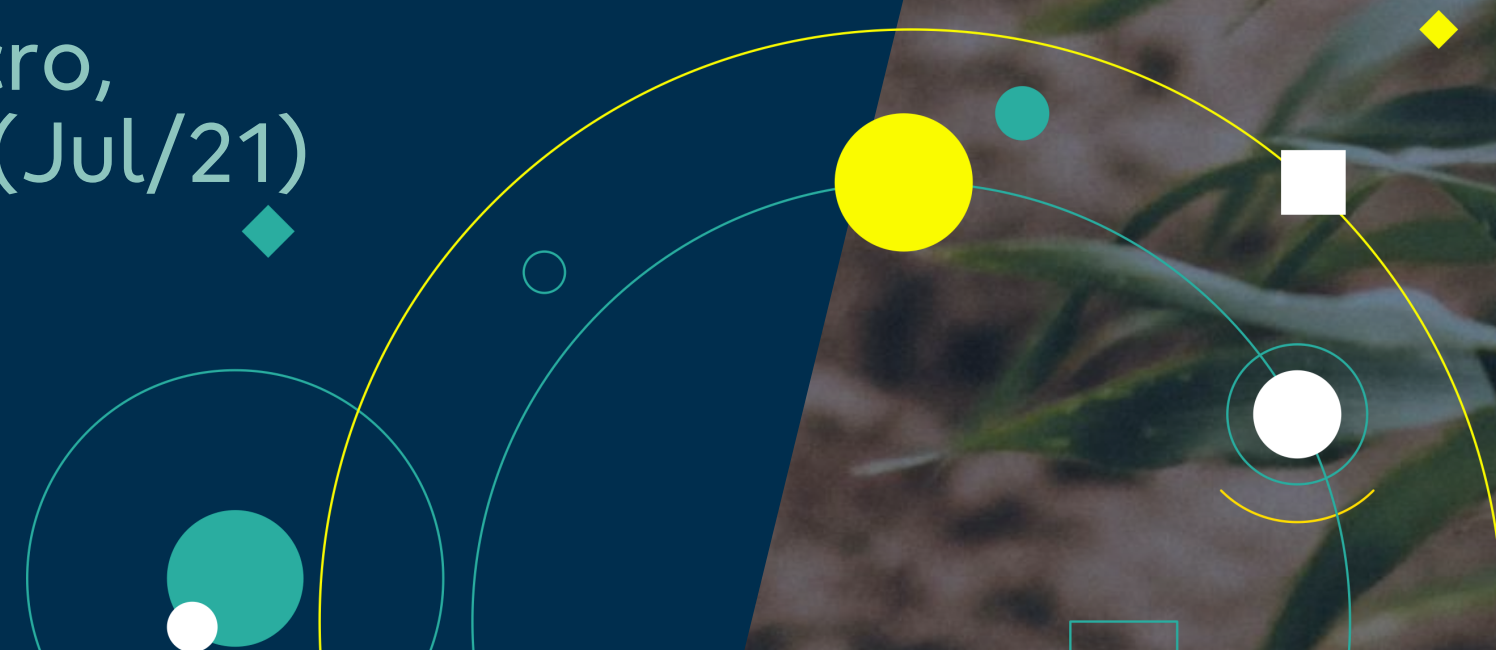
Pronampe – new phase
R\$ 6.5 billion

In contracts to support the micro, small, and very small business (Jul/21)

Harvest Plan 2021/2022
R\$ 135 billion
+18%

The biggest harvest plan in history

Leadership – Harvest Plan 2020/2021
69% ABC program
51% Inovagro
50% PCA



We made progress in our Sustainability commitments

Sustainable Loan Portfolio R\$ 258 billion

+16.9% in 12 months in Sustainable Agriculture
R\$ 886 million in renewable energy financing
on the 1H21

Clean Energy

GHG direct emissions

100% compensated this year

29 solar and biomass plants

2 in operation, 8 under construction
and 19 with scheduled bidding

Accession to TCFD – Task Force on Climate-related Financial Disclosures

initiative that aims to develop a consistent way of reporting financial risks related to climate change

Know the 10 commitments to sustainability BB

bb.com.br/sustentabilidade

Products that reinforce our positioning

ESG Funds

12 funds with Aum of R\$ 4.3 bn +152% over/jun20

Green Consortium

10k shares traded – R\$ 702 million in a month

Individuals Renewable Energy Financing

R\$ 50 million disbursed from may to july 2021

Green LCA Foster the Sustainable Portfolio

Environmental, Social and Governance

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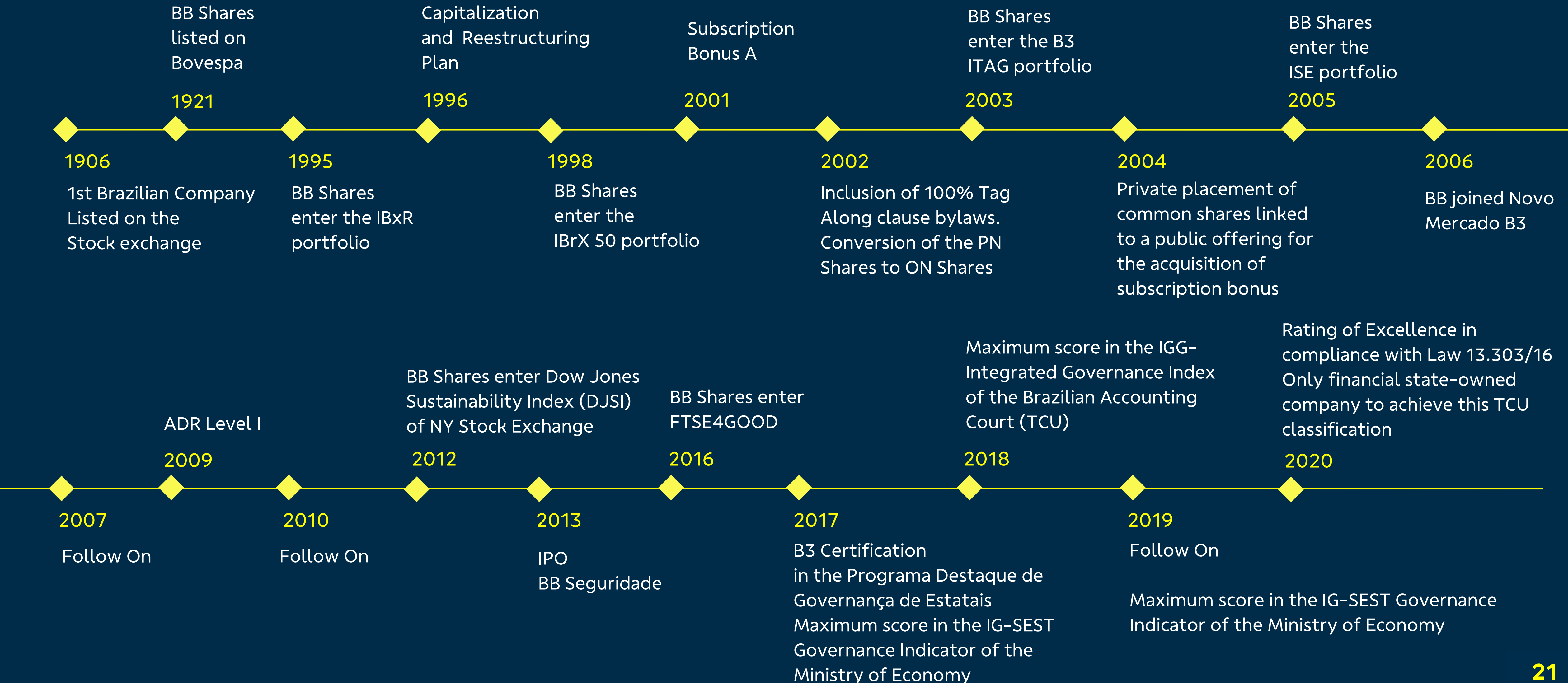
38 Sustainability Recognitions

39 Social



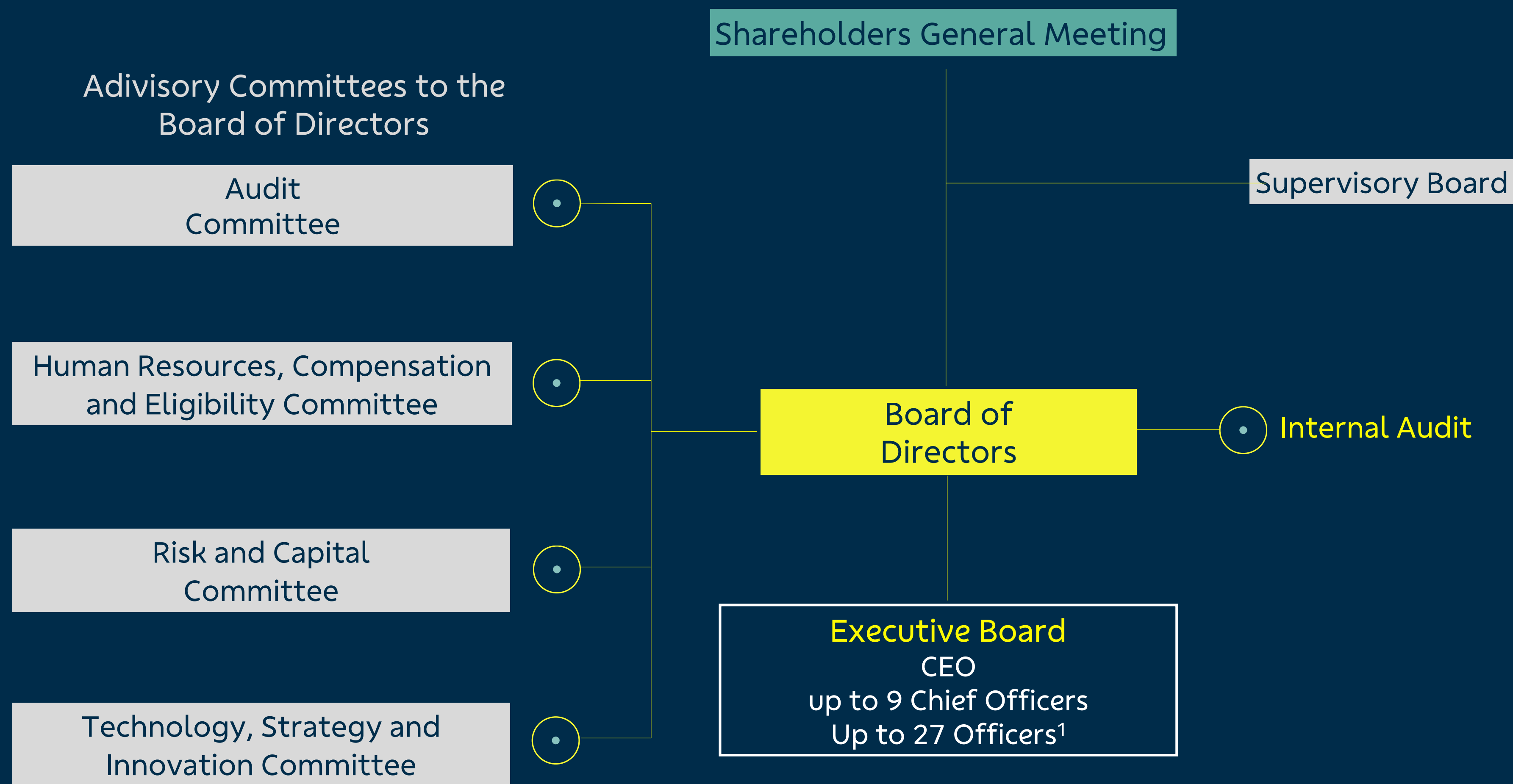


Corporate Governance - Timeline





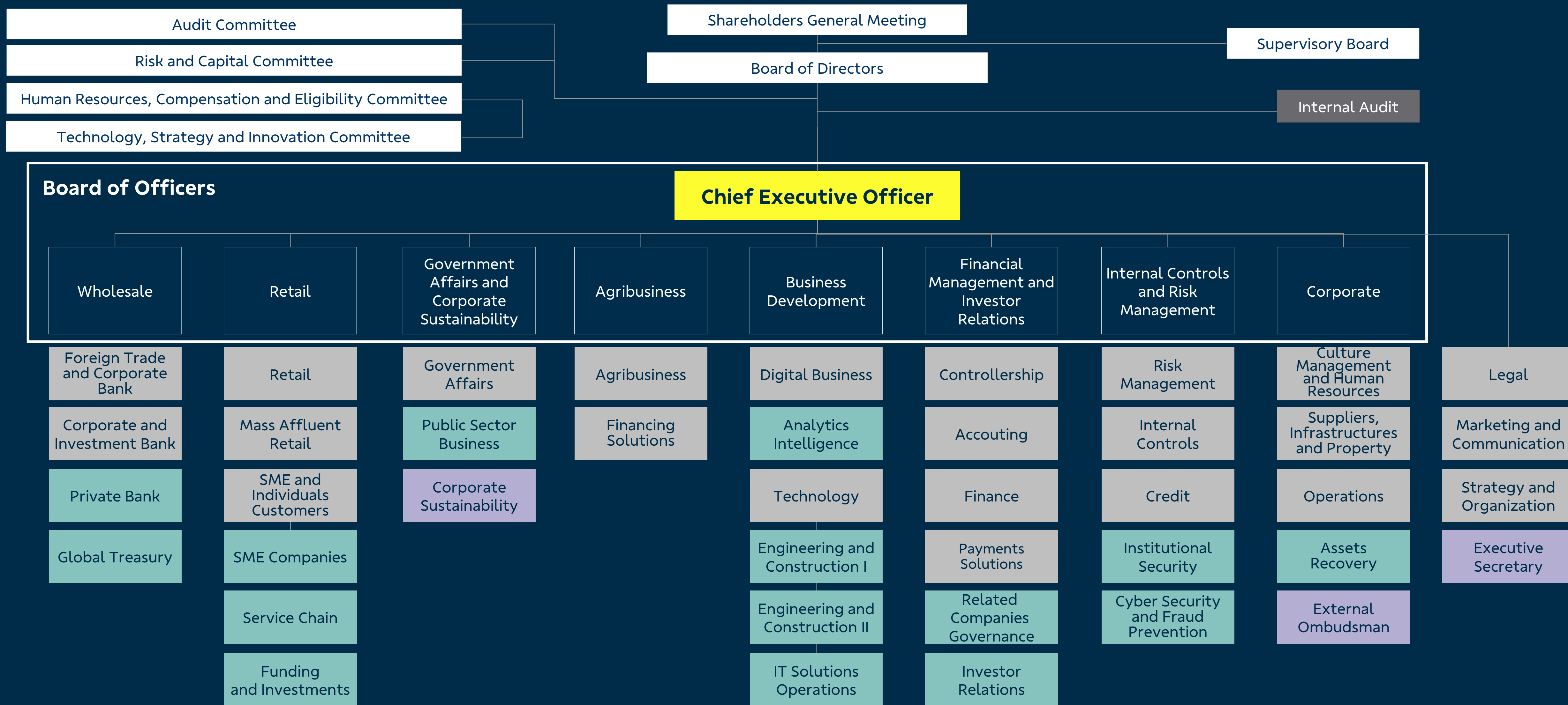
Corporate Governance Structure



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



Organizational Structure¹

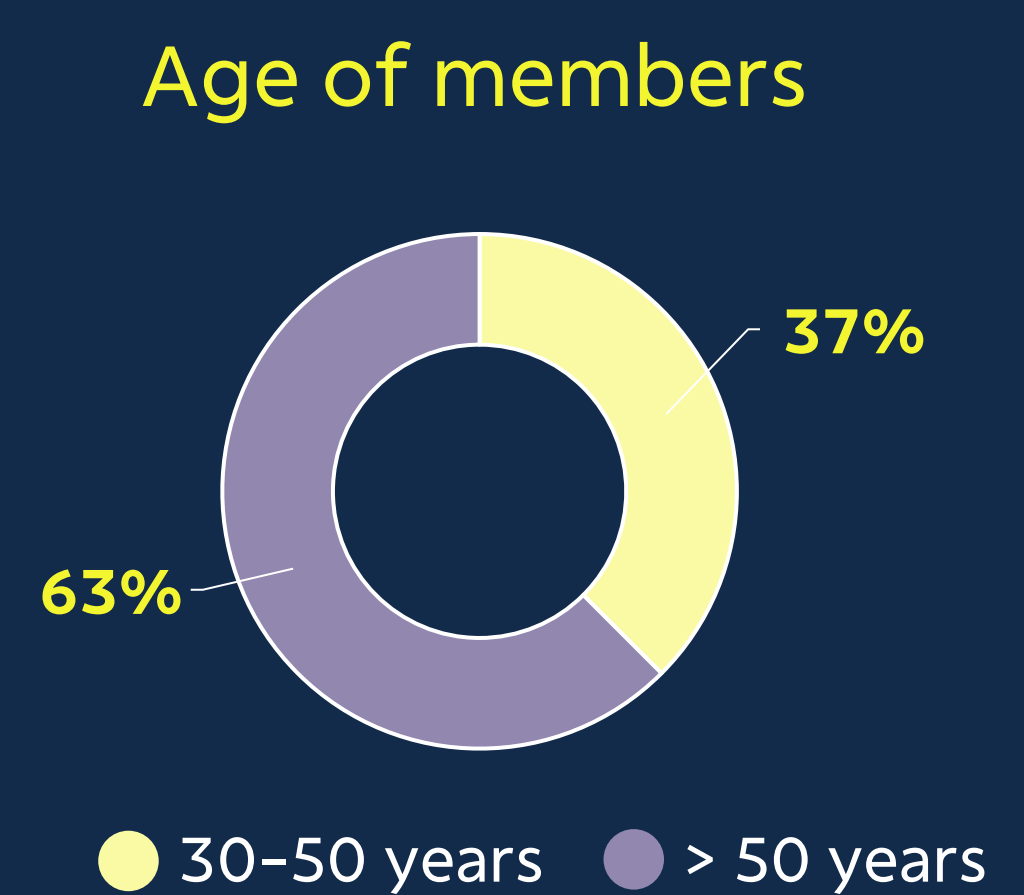
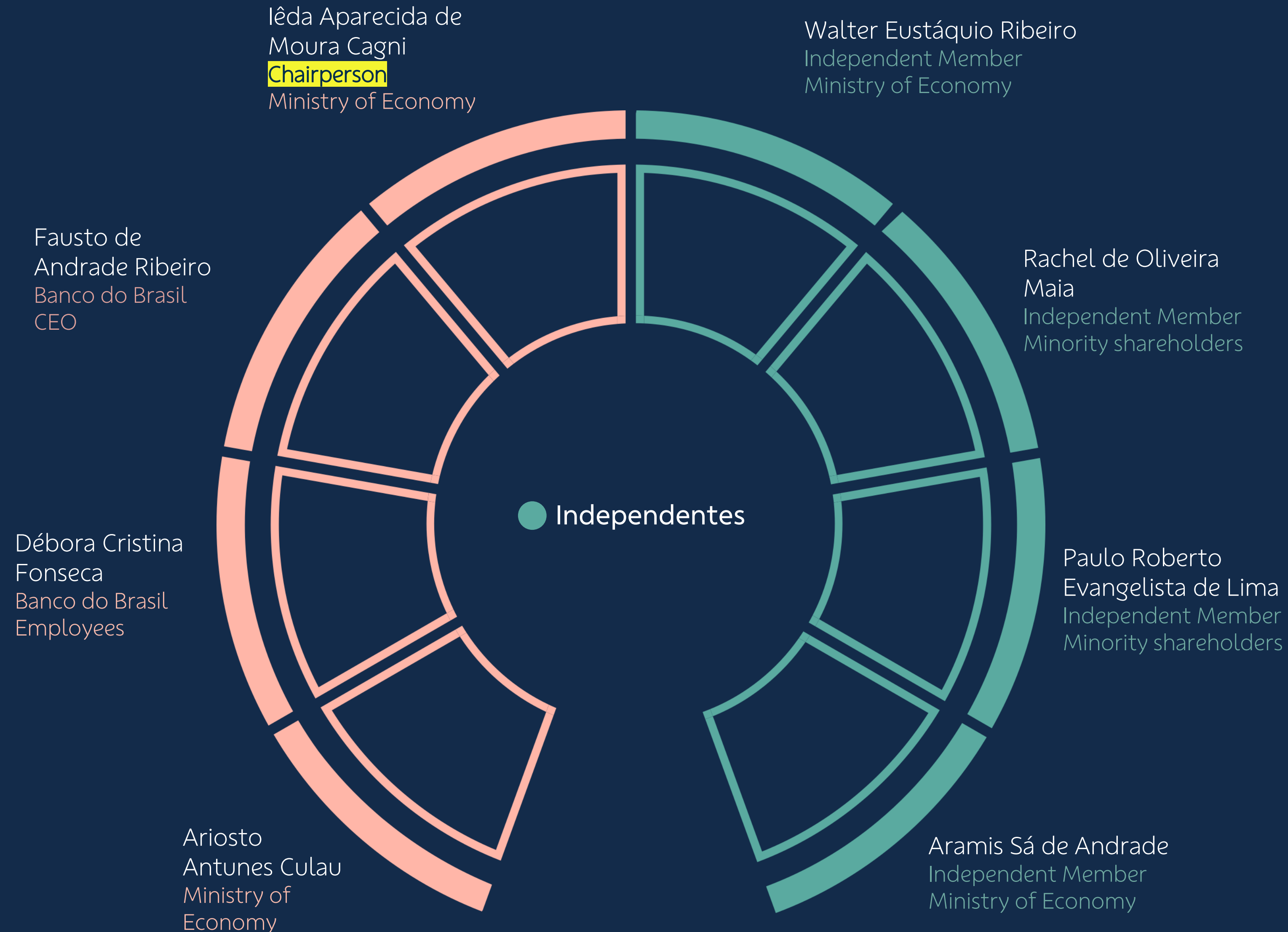


CEO
 Chief Officers
 Executive Officers
 Strategic Units
 Executive Managements
 Internal Audit

(1) As of 07.28.2021.



Board of Directors – Composition





Board of Directors – Skills

	Business	Public Administration	Communication	Accounting	Law	Economy and Finance	Human Resources	Technology
lêda Aparecida de Moura Cagni		✓			✓			
Fausto de Andrade Ribeiro	✓				✓	✓		
Rachel de Oliveira Maia	✓			✓		✓		
Ariosto Antunes Culau		✓				✓		
Débora Cristina Fonseca			✓			✓	✓	
Walter Eustáquio Ribeiro	✓		✓				✓	
Paulo Roberto Evangelista de Lima	✓					✓		
Aramis Sá de Andrade	✓				✓	✓		✓



Board of Directors – Profile



Iêda Aparecida
de Moura
Cagni

Lawyer. Joined the Attorney General of the National Treasury in 2008, where she served as Head of Defense of the 1st Region, General Coordinator of Administration, Director of Corporate Management and currently holds the position of General Secretary of Administration at AGU. Participated in the Supervisory Board of VALEC Engenharia, Construções e Ferrovias, of BB DTVM and as an alternate member of the Supervisory Board of Banco do Brasil. Participated in the Board of Directors of Serpro and Embasa.



Fausto de
Andrade
Ribeiro

Career employee at Banco do Brasil since 1988. Served as Chief Executive Officer at BB Consórcios. He was Executive Manager of the Accounting Office and the Channels Unit. He also served as General Director of the Banco do Brasil unit in Spain and represented BB on the Transition Committee with the Executive Board of Banco Patagônia.



Aramis
Sá de
Andrade

Retired BB employee, where he served as General Manager in the Technology Office. He is currently also Coordinating Member of the Statutory Audit Committee of Infraero, member of the Human Resources, Eligibility, Succession and Compensation Committee of Infraero, member of the Supervisory Board at Metalúrgica Gerdau and member of the Supervisory Board (alternate) at Norte Energia.



Ariosto
Antunes
Culau

Career employee at the Ministry of Economy, currently holds the position of Federal Budget Secretary, having previously held several positions in the finance area in federal and state public administrations.



Board of Directors – Profile



Rachel de
Oliveira
Maia

Founder and CEO of RM Consultings, former CEO of Lacoste Brasil. Served as Senior Financial Controller at 7-Eleven, Senior Business Controller at Novartis Pharmacy, CFO at Tiffany & Co. Brazil and CEO at Pandora Brazil. Member of the General Council of the Danish Consulate and the Danish Chamber of Commerce, as well as a member of the President's Committee of the American Chamber of Commerce, the Institute for Retail Development, the Brazilian Women's Group and the Economic and Social Committee Development Council.



Paulo Roberto
Evangelista de
Lima

He worked at BB for 34 years, where he was executive manager, Officer of internal controls and risk management, member of the Technology Committee, coordinator of the Risk Committee, member of the Supervisory Committee of BB in Japan and board member of BB Securities NY and London. He was CEO of BRB, where he served as member of the Board of Directors, chairman of the Board of Directors of Cartão BRB, board member at Cadan and Celesc. He also served as member of Supervisory Board at PREVI, CASSI, Rio Grande Energia, CPFL Distribuição and CPFL Geração, Distribuidora de Produtos de Petróleo Ipiranga and Usiminas. He is currently a member of the Supervisory Board of Cecrisa Revestimentos Cerâmicos and an alternate member of the Board of Directors of TUPY S.A.



Walter
Eustáquio
Ribeiro

He was a career employee at Banco do Brasil for over 30 years, working in various managerial roles in the areas of human resources, commercial, controllership, internal audit and advisory to the CEO.

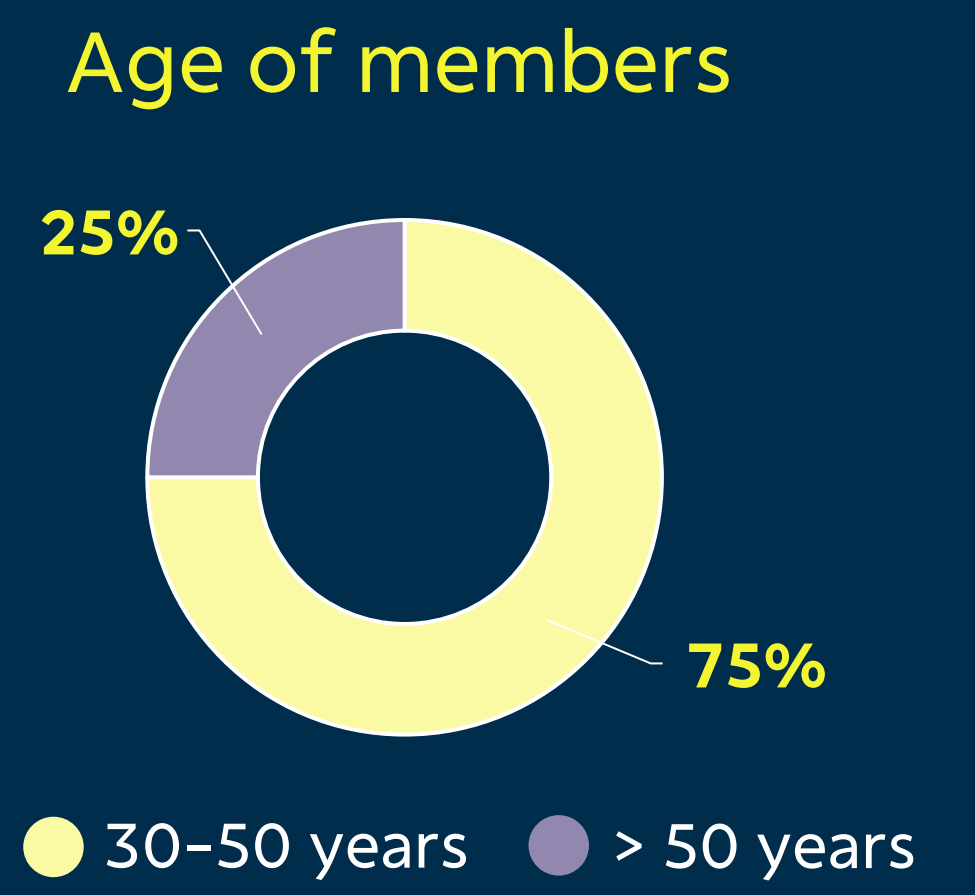
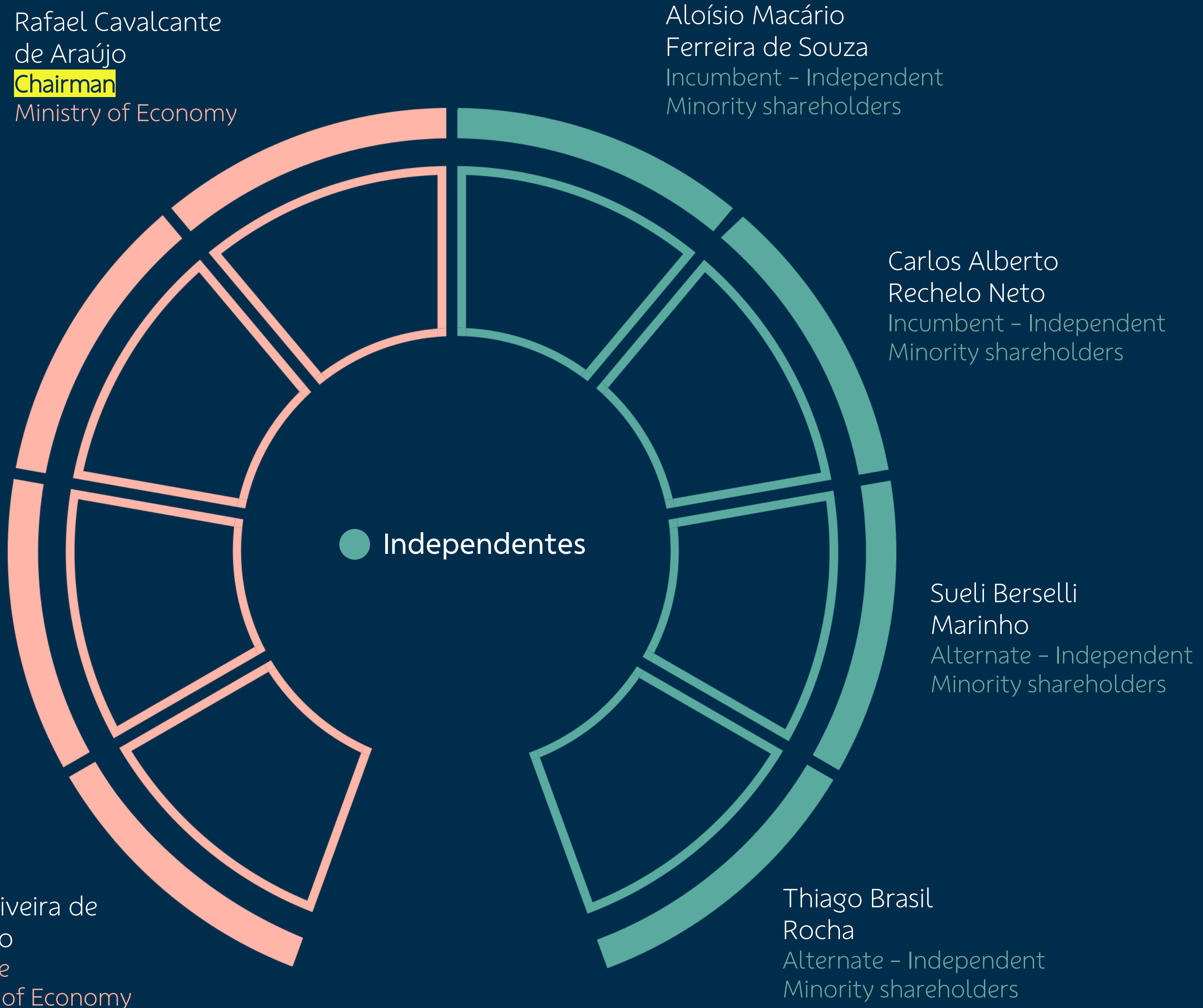


Débora
Cristina
Fonseca

Employee of Banco do Brasil since April 2009. She worked as assistant and manager of services at a Large Corporate Agency, in the wholesale pillar of BB, and is currently an advisor at the Large Corporate Superintendence.



Supervisory Board – Composition





Supervisory Board – Skills

	Business	Accounting	Economy and Finance	Engineering	Math and Statistics
Rafael Cavalcanti de Araujo	✓		✓		
Lena Oliveira de Carvalho			✓		
Samuel Yoshiaki Oliveira Kinoshita			✓		✓
Lucas Pedreira do Couto Ferraz			✓	✓	
Carlos Alberto Rechelo Neto	✓		✓	✓	
Sueli Berselli Marinho	✓		✓		✓
Aloísio Macário Ferreira de Souza	✓	✓			
Thiago Brasil Rocha	✓		✓		



Supervisory Board – Profile



Rafael
Cavalcanti de
Araujo

He is federal auditor for finance and control of the National Treasury, where he currently holds the position of Adjunct Secretary. Previously, he held the following positions in Public Administration: fiscal policy coordinator, general coordinator of fiscal policy and chief of staff at the Economic Policy Secretariat, secretary for fiscal governance and lottery regulation at the Fiscal Monitoring, Energy and Lottery Secretariat, and general coordinator of economic-fiscal studies at the National Treasury. He participated in the Supervisory Board of Caixa Seguradora.



Lena
Oliveira de
Carvalho

She works at the National Treasury, having held the position of Investor Relations Manager and Research and Development Manager in the Public Debt Strategic Planning Coordination, where she currently holds the position of Coordinator. She participated in the Supervisory Board of FINEP and Banco Popular do Brasil. She currently sits on the BBCor Supervisory Board.



Samuel Yoshiaki
Oliveira
Kinoshita

He was a partner and chief economist at Bozano Investimentos and investment manager at Kapitalo Investimentos. He is currently a special advisor to the Ministry of Economy



Lucas
Pedreira do
Couto Ferraz

Professor of the permanent staff of the School of Economics of São Paulo (EESP-FGV), coordinator of the Modeling Nucleus of CCGI-FGV, coordinator of the Chair of Brazil at the World Trade Organization and founding member of BRICS-TERN. He was a senior consultant on international trade for the World Bank and UNCTAD.



Supervisory Board – Profile



Carlos
Alberto
Rechelo Neto

Started his career at Petrobras, in the area of asset risk management and Gas & Energy business. He served as chairman of the Supervisory Board at Braskem, as an officer at Petrobras Europe Limited and as a board member at POG BV (JV of E&P assets headquartered in Rotterdam). He is the current CFO of Transportadora Brasileira Gasoduto Bolivia Brasil S.A.



Sueli
Berselli
Marinho

Worked in the development, coordination and management of new projects and the installation process of companies. Participated as a member of the boards of the following companies: Deliberative Council of PREVI, Board of Directors of Bandeirante Energia, CPFL Energia, Serra da Mesa, Celesc, Hospital Santa Marina, FG2 Participações S.A.; Vice-Chairman of the Supervisory Board of CPFL-Piratininga e Aldeias Infantis (international NGO); and Supervisory Board of Odontoprev.



Aloísio Macário
Ferreira de
Souza

Served as chief officer of human resources and information technology at Usiminas, coordinator of the Rio chapter of the IBGC, manager of corporate governance and minority holdings at PREVI, manager of the analysis and asset valuation division at BB DTVM, advisor in the international area of BB, member of board of directors of Usiminas and CPFL Energia; member of the supervisory board of Eternit, Eletrobrás, Celesc and Ambev. He is currently a member of supervisory board of Usiminas and a member of the Statutory Audit Committee of Celesc.



Thiago
Brasil
Rocha

He was an executive in the financial and investor relations areas of Suzano Papel e Celulose and Suzano Petroquímica, Kimberly Clark Corporation in Brazil and Headquarter Global in the United States, and Klabin S.Z. He was a member of the Board of Directors of Gotchosen Inc – Orlando, is founder of Built from Scratch, a company focused on the growth of new technologies – scale up and sustainable finance. He is a partner at the Greentech Latin America event with the Green Innovation Group (Denmark), and head of the Alumni at Said Business School – Oxford University in England.



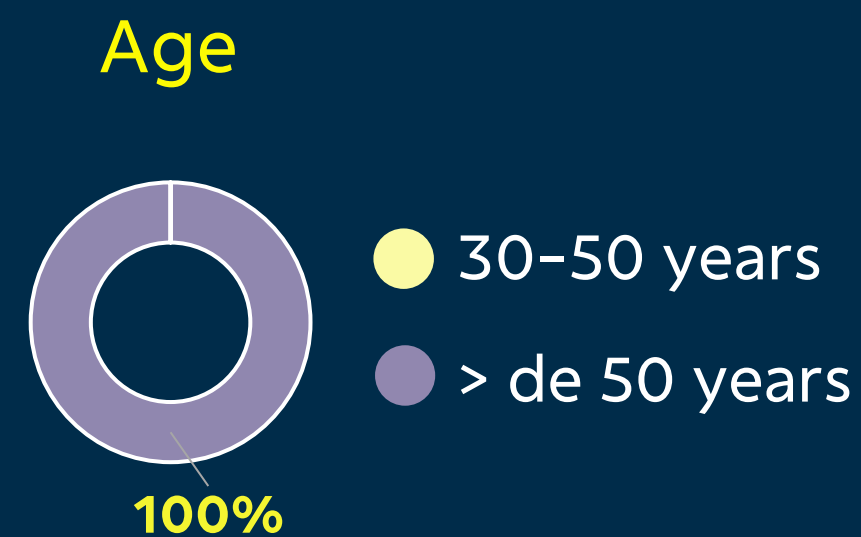
Adivisory Committees to the Board of Directors

Audit Committee

Audit and supervision



100% Independents

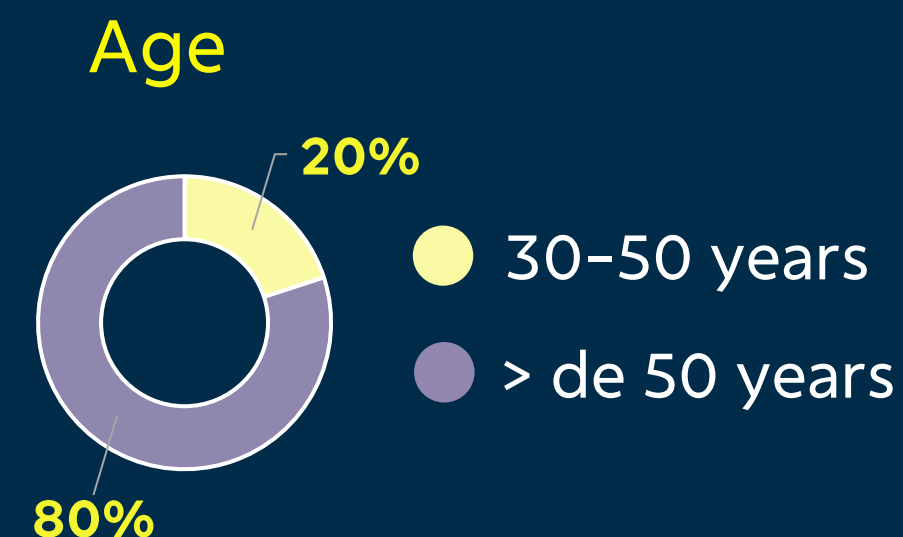


Human Resources, Compensation and Eligibility Committee

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



80% Independents

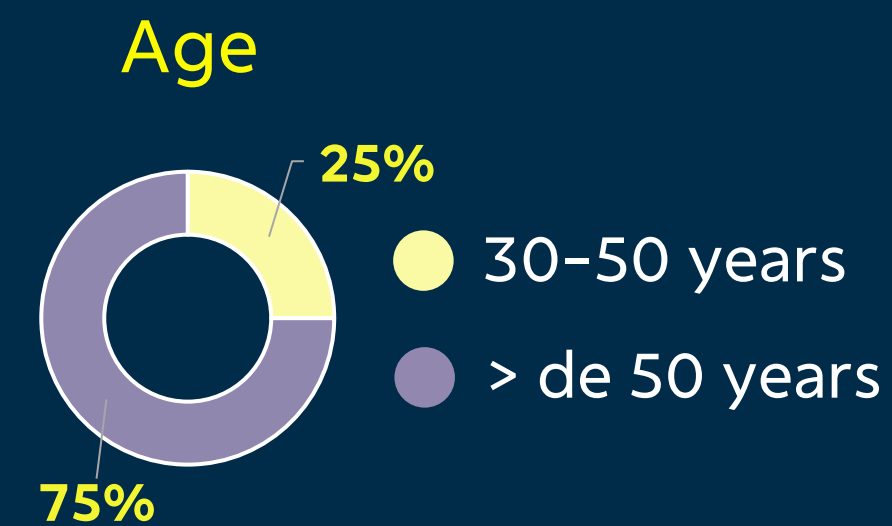


Risk and Capital Committee

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



75% Independents

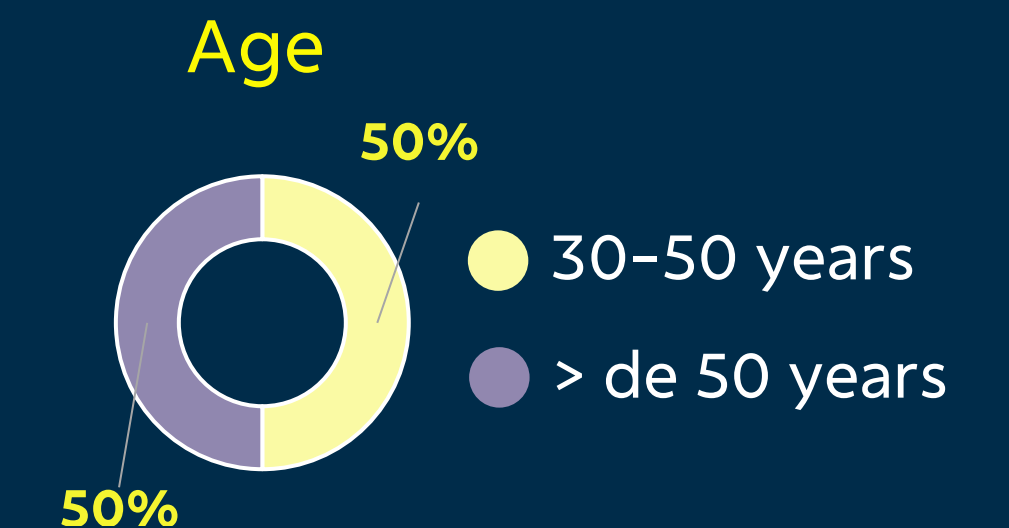


Technology, Strategy and Innovation Committee

Technological trends, new business models, innovation and monitoring the execution of the Corporate Strategy



50% Independents





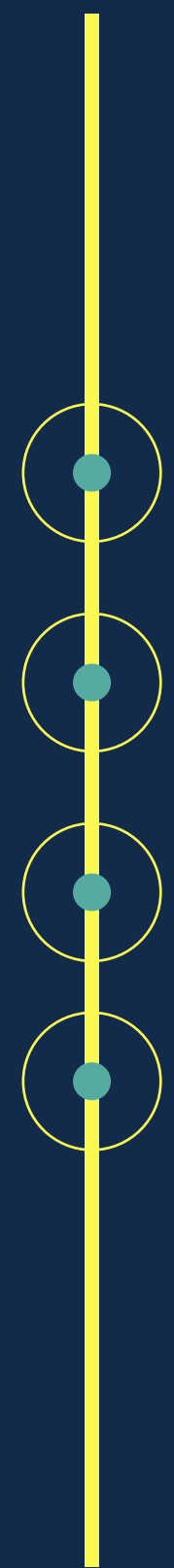
Decision Making Process

Segregation of responsibilities

Structure of Committees

Colegiate Decision

Risk Management: Models of Defense Lines



4 Advisory Committees for Board of Directors

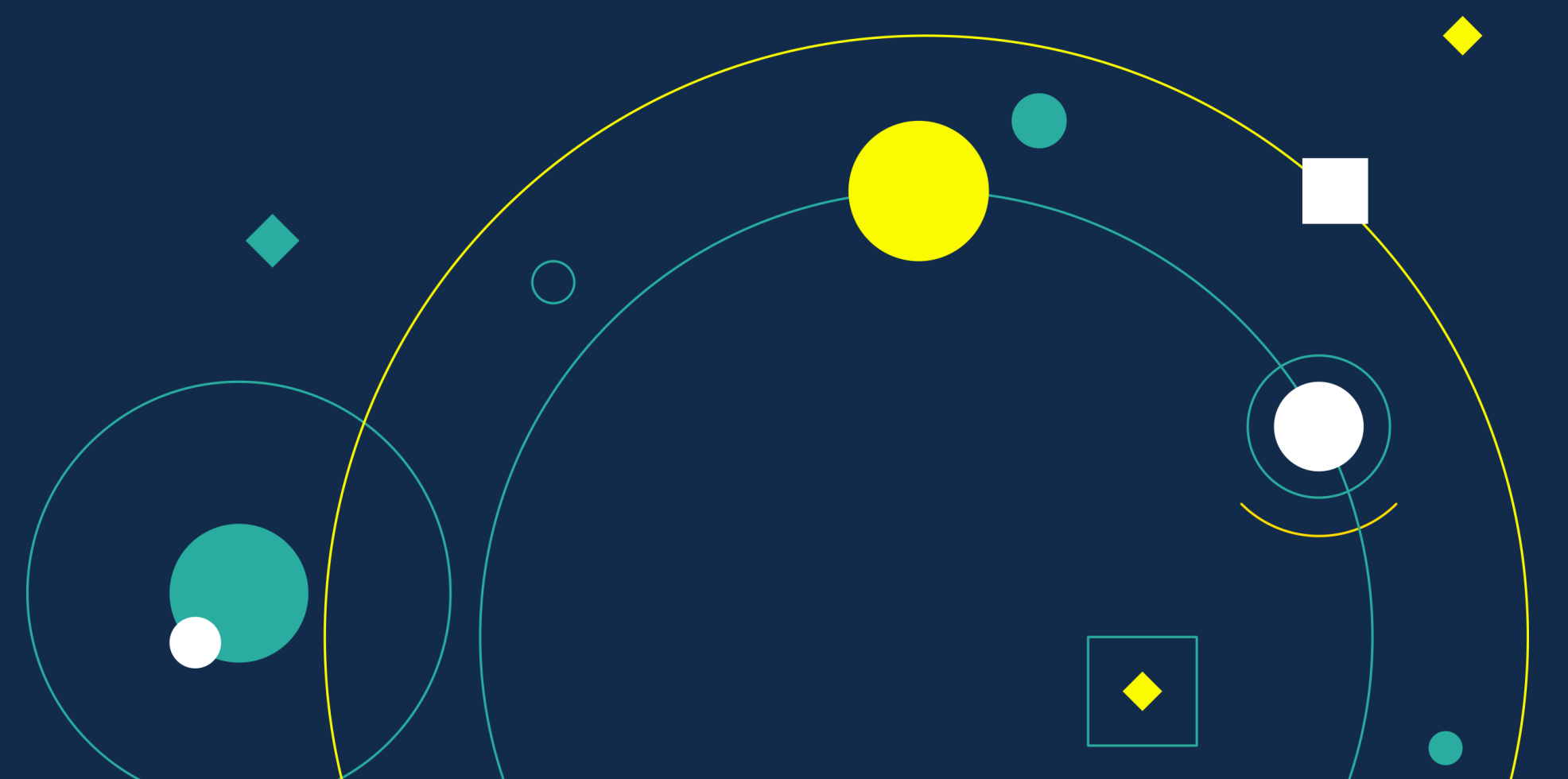
- Audit Committee
- Risk and Capital Committee
- Human Resources, Compensation and Eligibility Committee
- Technology, Strategy and Innovation Committee

12 Executive Committees

- Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital; Safety; Prevention of Financial and Exchange Ilicits; Disclosure; Affiliated Companies Governance; Businesses; Profitability and Performance; Human and Organizational Culture; Administrative and Operational; Sustainability; Credit Limit; Credit Transactions

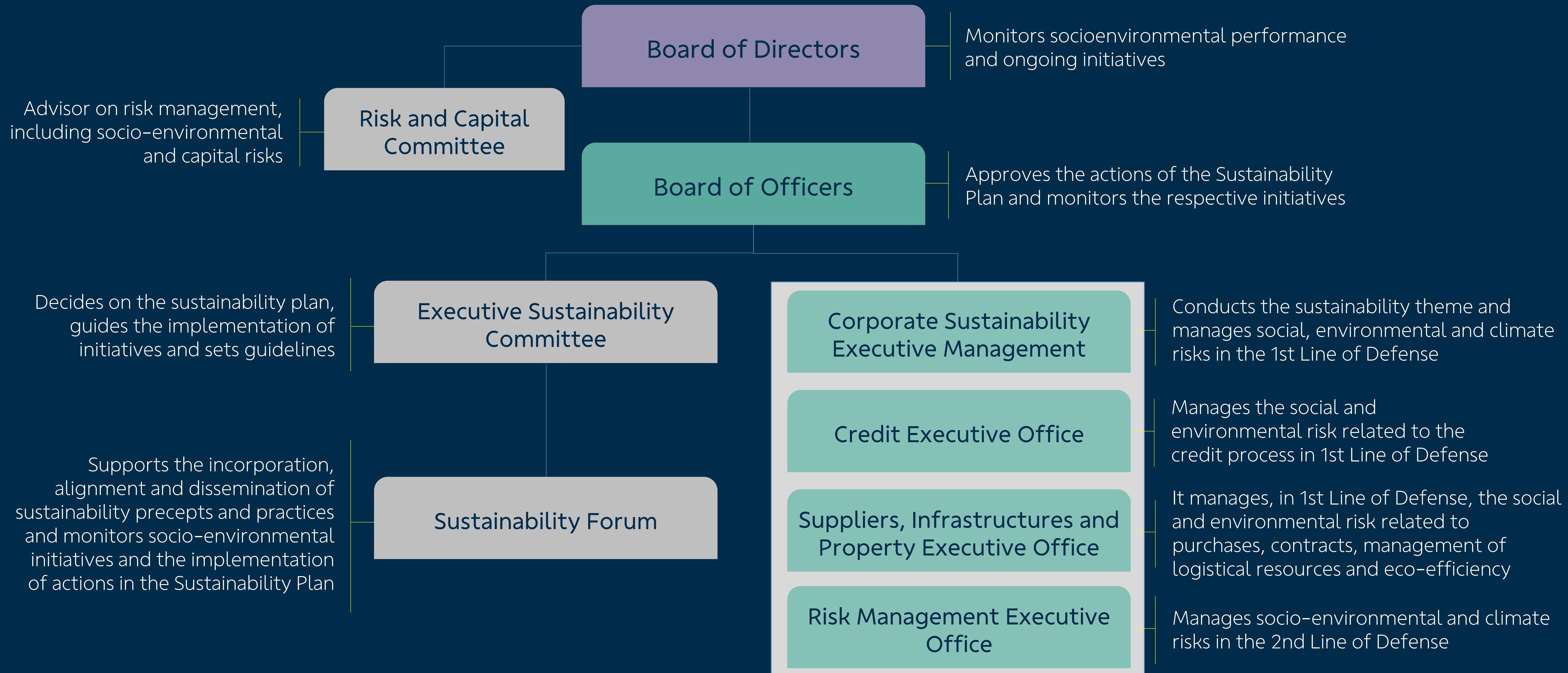
Other Committees

- Credit Transactions
- Business Development
- Customer Service and Experience
- Resources





Sustainability Governance





Sustainability Plan – Agenda 30 BB 2021-2023

1 – Definition of the Stakeholder Map
(relevance of stakeholders) ✓

2 – Identification of themes/ sustainability challenges
(evaluation of trends, benchmarking, sectorial studies; more than 40 references/studies) ✓

3 – Prioritization of topics by stakeholders
(public consultation and analysis/convergence of results - more than 15k stakeholders) ✓

Nov/2020

4 – BB Sustainability Forum
(evaluation of sustainability themes and challenges - materiality matrix - to prioritize actions) ✓

5 – Matrix approval
(validation of the materiality matrix) ✓

Nov/2020 to Feb/2021

6 – Definition of actions, indicators and goals
(identified gaps, best practices, global standards and standards) ✓

7 – Assessment of BB Agenda 30 2021-2023 actions in the Strategic Units Committees ✓

Mar/2021

8 – Approval of the new Agenda for the period 2021-2023 by the Executive Sustainability Committee ✓



Most Relevant Themes in Sustainability

Of the 24 mapped themes, 11 were considered material (prioritized) by the result:

1. Innovation and Technology *
2. Diversity *
3. Sustainable businesses *
4. Talent Attraction, Retention, Satisfaction and Development
5. Socioenvironmental impacts of operations/activities
6. Sustainability Culture
7. Social and Environmental Risk
8. Ethics and Compliance
9. Combat Against Corruption, Bribery and Money Laundering
10. Climate Changes
12. Customer relationship and satisfaction

* Themes considered most relevant in this cycle.





10 commitments for the future

In 2020, BB defined 10 Long-Term Commitments to Sustainability with goals until 2030 in line with global priorities and society's demands





Renewable Energy

R\$ **15** billion¹ until 2025
(6.1 bn – Jun/21)



Sustainable Agriculture

R\$ **125** billion¹ until 2025
(102.5 bn – Jun/21)



Entrepreneurship

1 million until 2025³
(857k – Jun/21)



State and Municipal Efficiency⁴

R\$ **20** billion² until 2025
(1.4 bn – Jun/21)



ESG Investments

ESG Evaluation for **100%** AuM⁵ until 2022
(93% – Jun/21)

R\$ **20** bilhões¹ até 2025
(4.3 bn – Jun/21)



Sustainable Resources

R\$ **30** billion² until 2030
(3.2 bn – Jun/21)



Direct emissions of GHG

Compensate **100 %** From 2021
(54% – Jun/21)



Diversity in leadership positions

23% of black and mixed-race until 2025
(20.4% – Jun/21)



Digital Heavy users

17 million until 2025
(7.46 mi – Jun/21)



Fundação BB⁶

R\$ **1** billion until 2030
(35 mi – Jun/21)

Reduce **30%** until 2030
(4% – Jun/21)

30% of women until 2025
(21.8% – Jun/21)

Renewable Energy **90%** until 2024
(88% – Jun/21)

Get to know the full commitments at www.bb.com.br/sustentabilidade

(1) In Balance. (2) In disbursements. (3) Entrepreneurs. (4) Agriculture, culture, civil defense, education, energy efficiency and public lighting, sports and leisure, road infrastructure, public cleaning, environment, urban mobility, health, safety and health surveillance. (5) Applicable AuM. (6) Education, environment, socio-productive inclusion, volunteering and social Technologies.



Sustainability Recognitions



Most sustainable bank and 3rd place in the overall ranking

MSCI
ESG RATINGS



Rating "AA" – group of leading companies in Sustainability

CCC B BB BBB A AA AAA



1st place at Anuário Época 360° 2020 Sustainability/Banks

Member of
**Dow Jones
Sustainability Indices**

Powered by the S&P Global CSA

Listed at "World" and "Emerging Markets"



FTSE4Good

Listed since 2016

Índice
Carbono
Eficiente



Listed since 2010

ISEB3



Listed since 2005



Social

Fundação Banco do Brasil 35 years of social transformation

With 35 years of history, Fundação Banco do Brasil has been contributing to the social transformation of Brazilians and the country's sustainable development, focusing on serving the most vulnerable segments of society, from north to south, east to west, in the city and in the field. In the last 10 years, R\$ 2.7 billion in social investment were made and more than 3.6 million people had their lives valued and their realities transformed.



Wi-Fi Brasil

In 1,200 municipalities
Financial education and
free internet availability



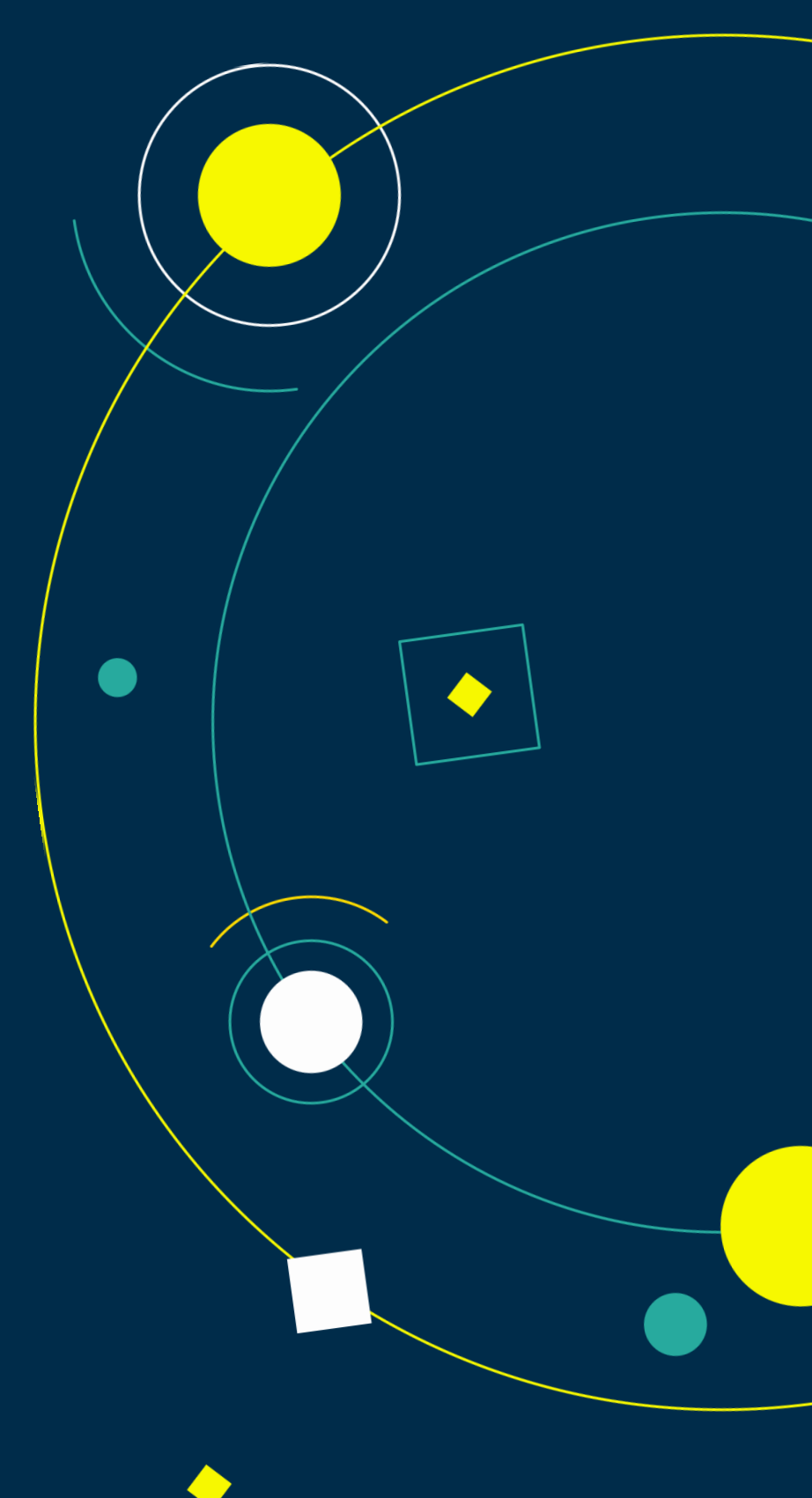
BB Volunteering Program¹

33,365 volunteers
1,209 volunteering actions
3,192 registered social entities



AABB Community¹

School supplementary classes for
children and adolescents in the public
school system
31,270 beneficiaries served
in 235 municipalities



(1) In December/2020.

BB Figures

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Earnings Highlights

1H21 / 1H20

Adjusted Net Income

R\$ 10 billion

Growth of 48.4%

ALL Expanded View

R\$ 5.4 billion

reduction of 52.1%

Loan Portfolio

R\$ 766.5 billion

Growth of 6.1%

With NPL +90 under control: 1.86%

Dynamics of revenues and expenses

NII:

+2.1%

Fee Income:

+0.4%

Administrative Expenses:

-0.2%

Strengthened CET1

13.49%



Adjusted Net Income

Adjusted Net Income

R\$ 10 billion

1S21

+ 48.4%

1H21/1H20

R\$ 5 bilion

2Q21

+ 2.6%

2Q21/1Q21

Adjusted Net Income

R\$ billion

Market ROE¹ %



+52.2%

+2.6%

3.3

4.9

5.0

2Q20

1Q21

2Q21



+48.4%

10.0

6.7

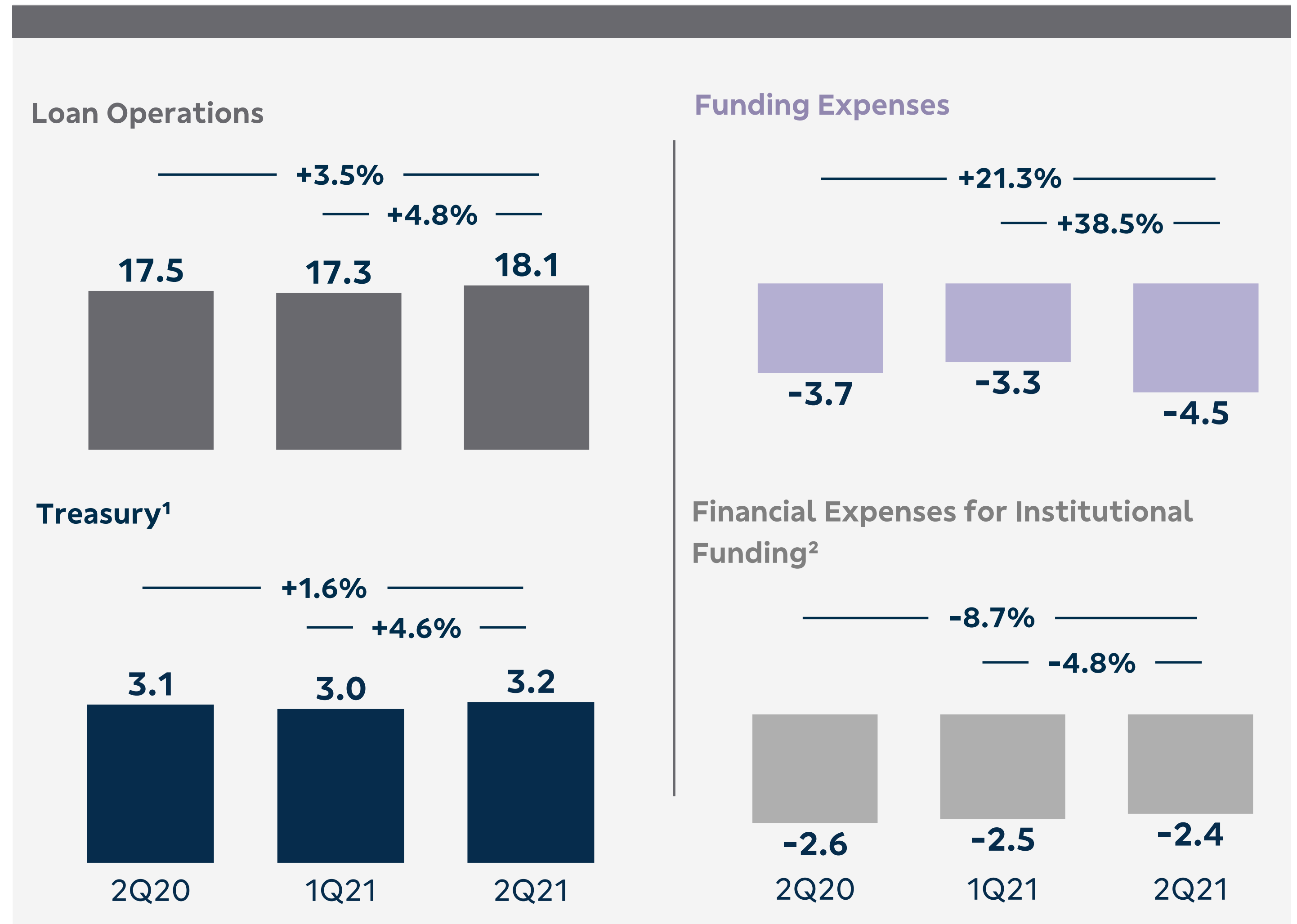
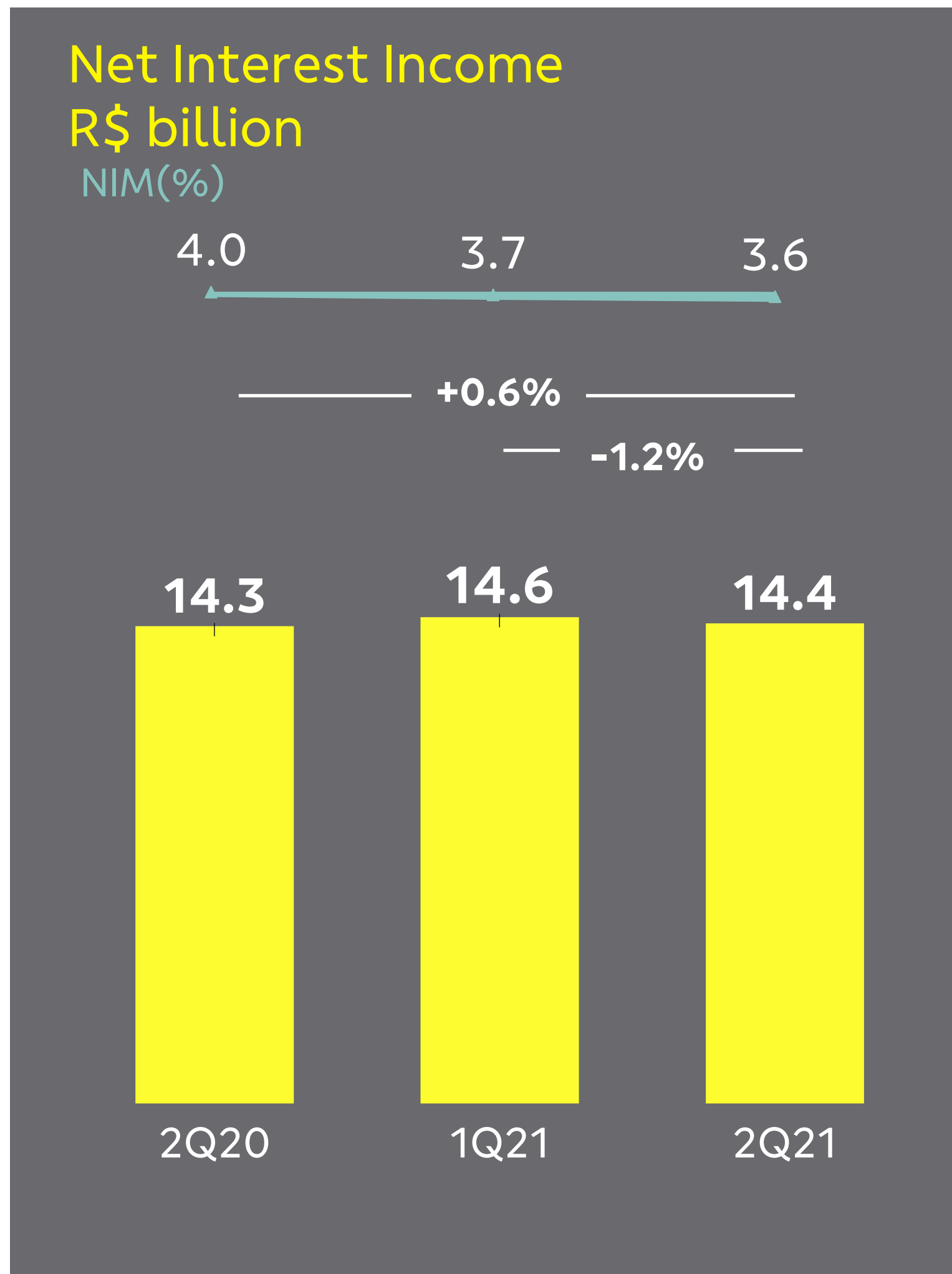
1H20

1H21

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



Net Interest Income

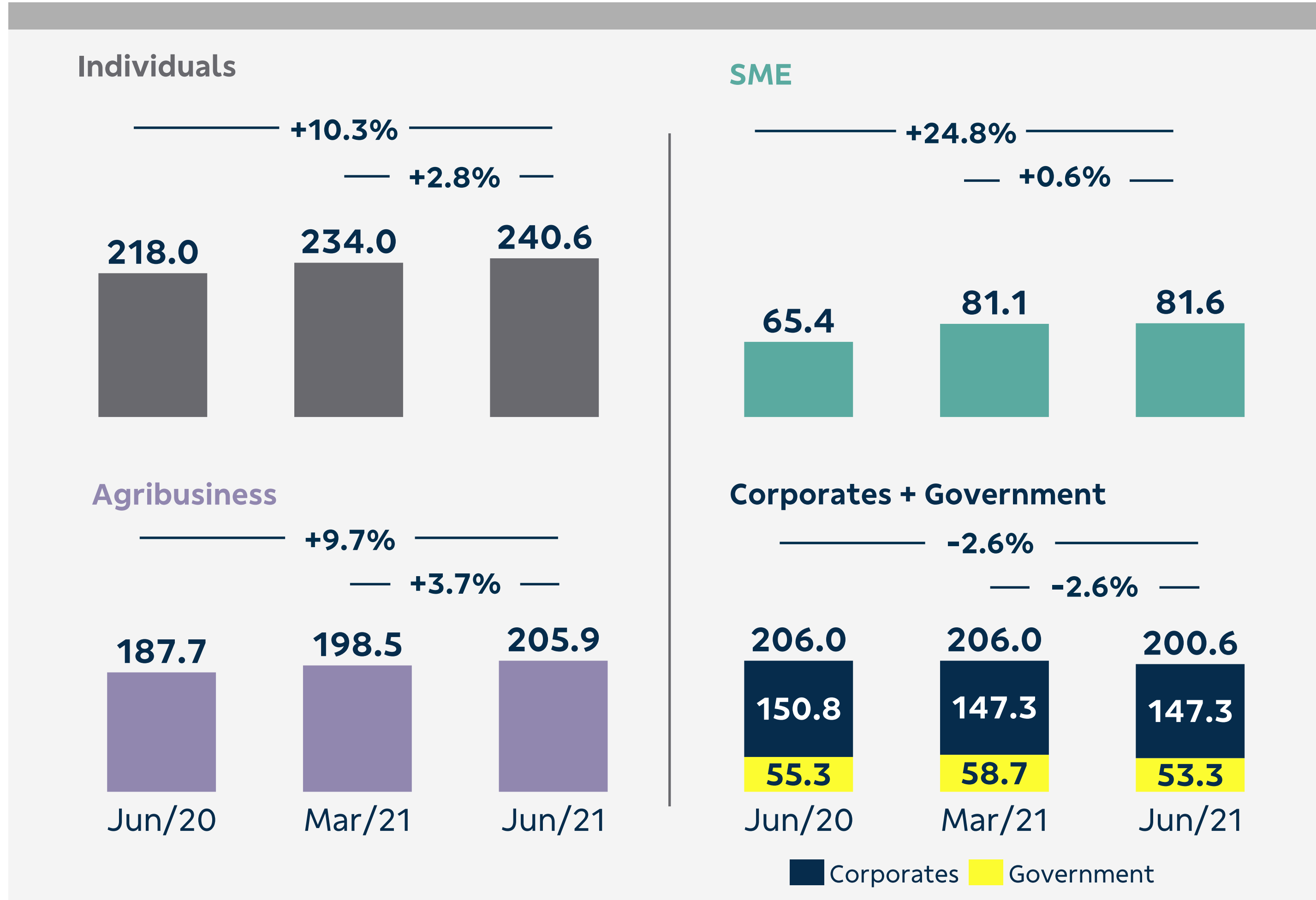
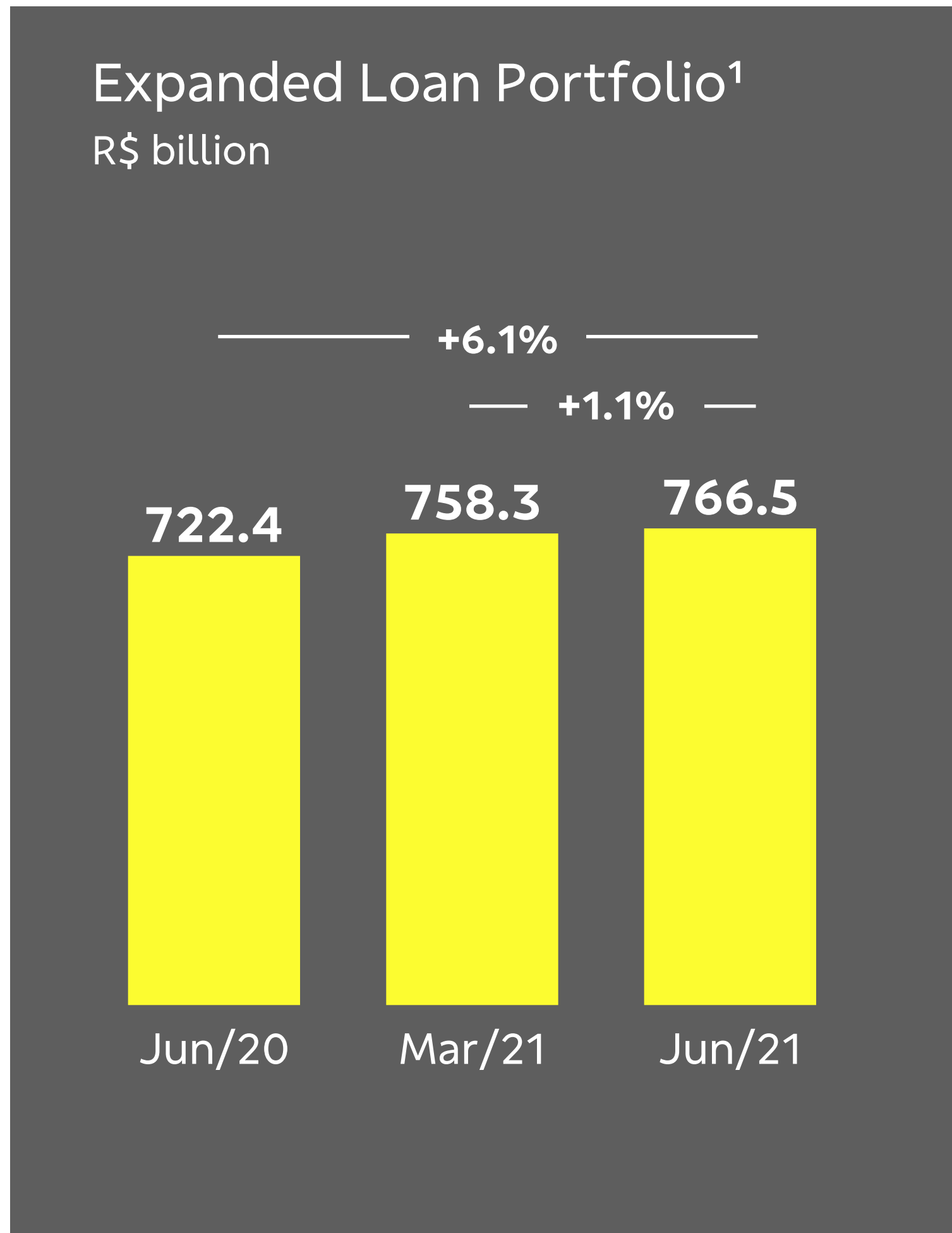


(1)It includes the result from interest, tax hedging, derivatives and other financial instruments that offset the effects of the exchange rate variation in the result.

(2)It includes senior bonds, subordinated debt and Hybrid Instruments in Brazil and abroad.



Loan Portfolio

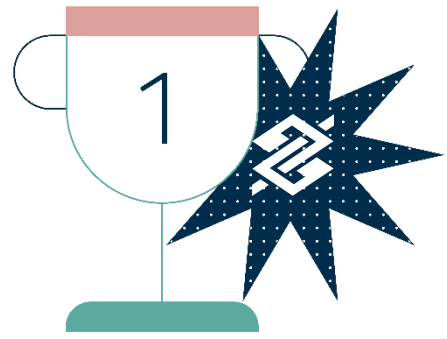


(1) It includes private securities and guarantees provided.

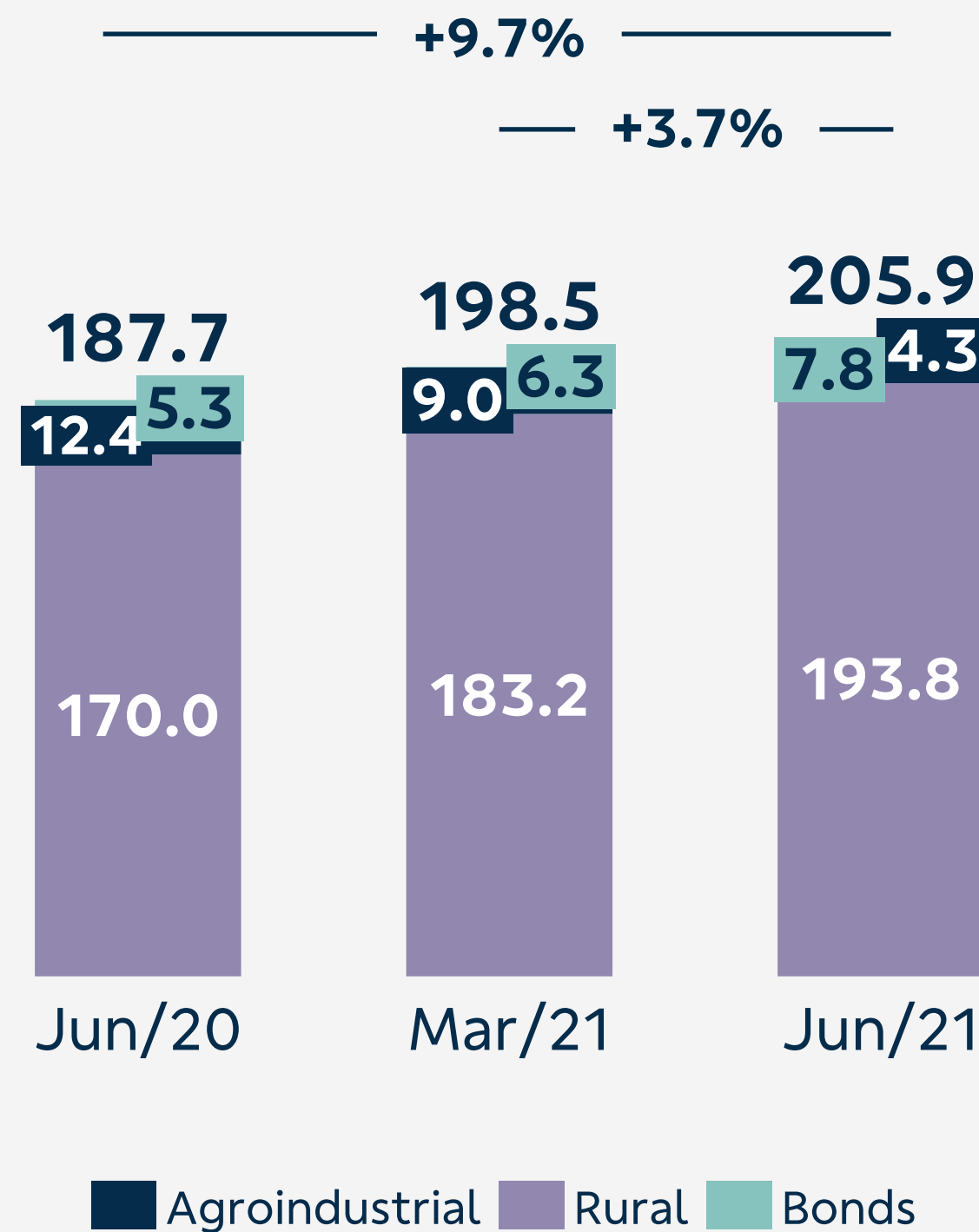


Agribusiness biggest partner

BB Agribusiness
Market Share
54.4 %



Agribusiness Loan Portfolio
R\$ billion



Historical Mark

Disbursement Record

R\$ 37.6 bn

+42.9% over/2T20



CPR and CDCA

+47.3% over/ Jun20

Digital Solutions

Mappiá

IA Solution for crop monitoring

Broto

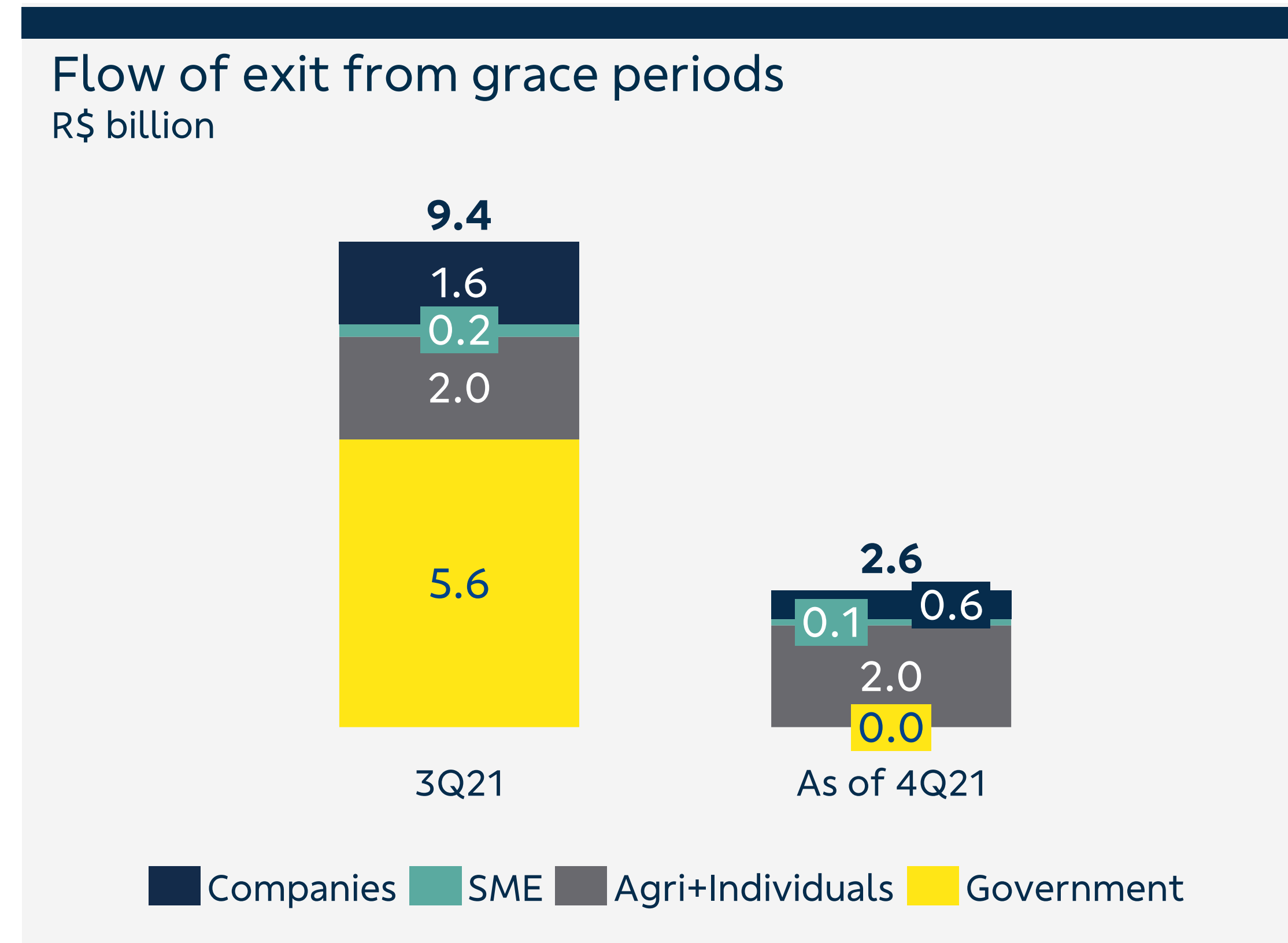
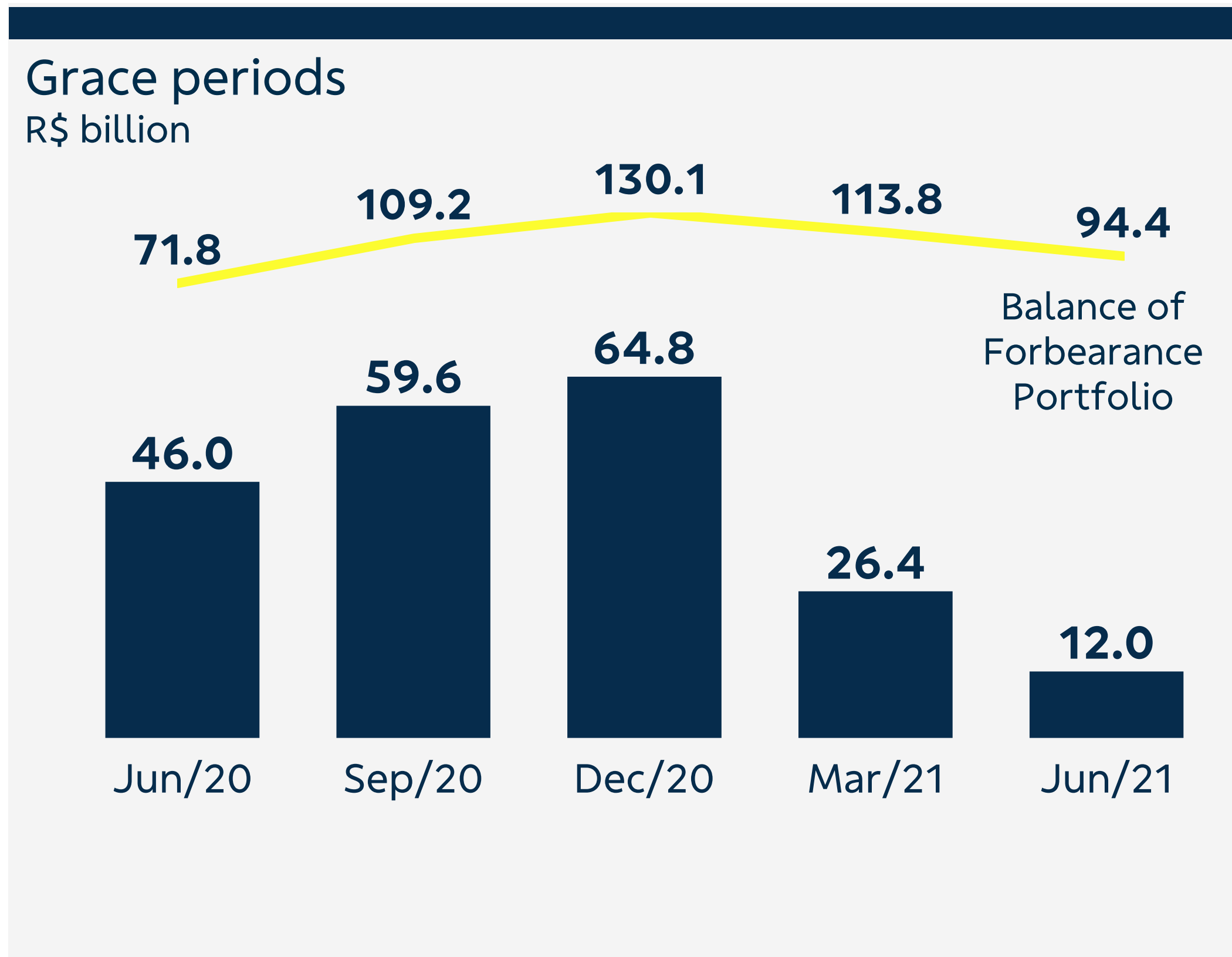
1024 products available

+86.5% over/ 1T21



Forbearance Portfolio Flow

NPL +15d: **3.37%** | NPL +90d: **1.86%**



93.0% with rating **AA-C**

67.5% with **guarantees**

97.6% were **due transactions¹**

17.2 years average **relationship time**

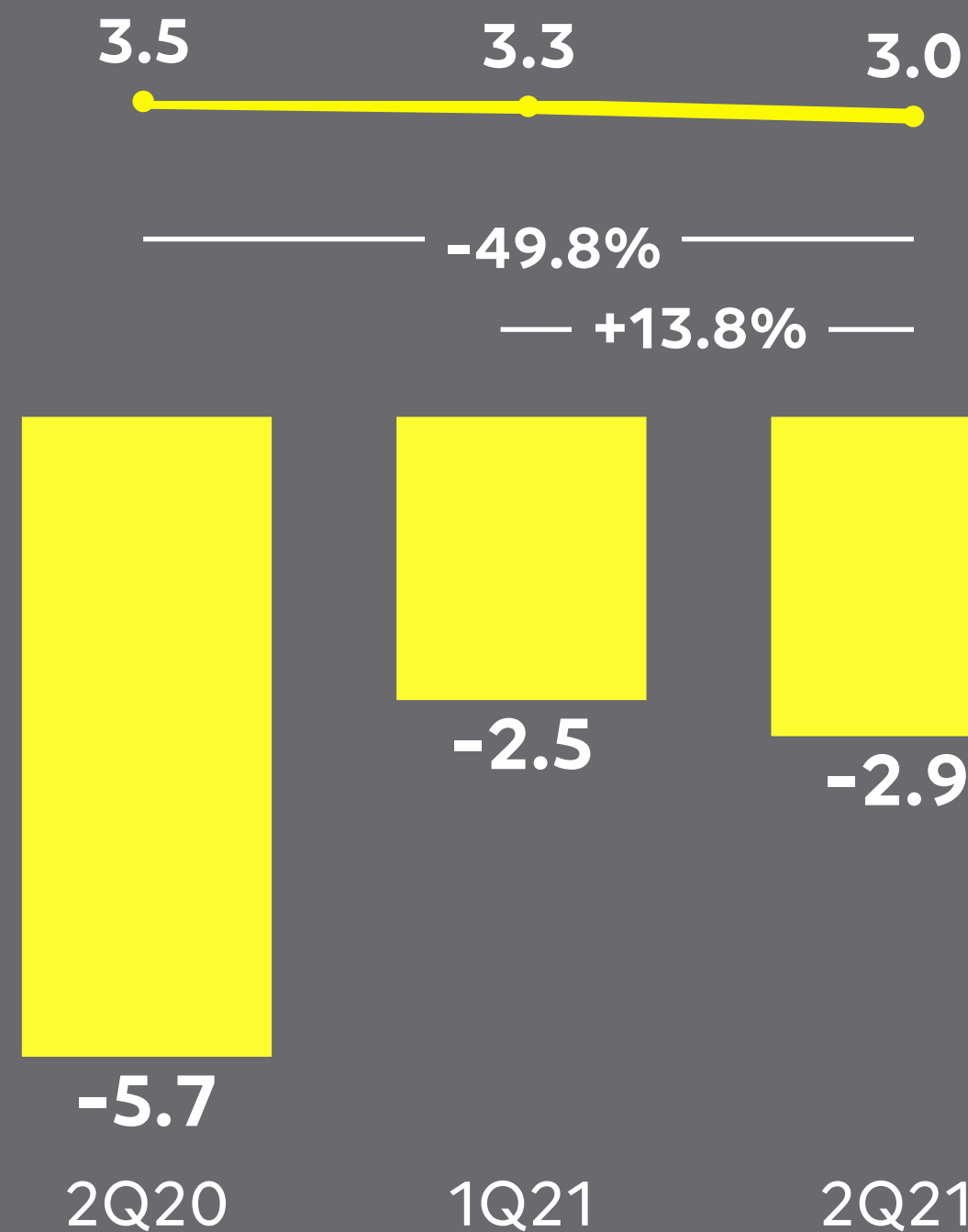
(1) In the last 12 months



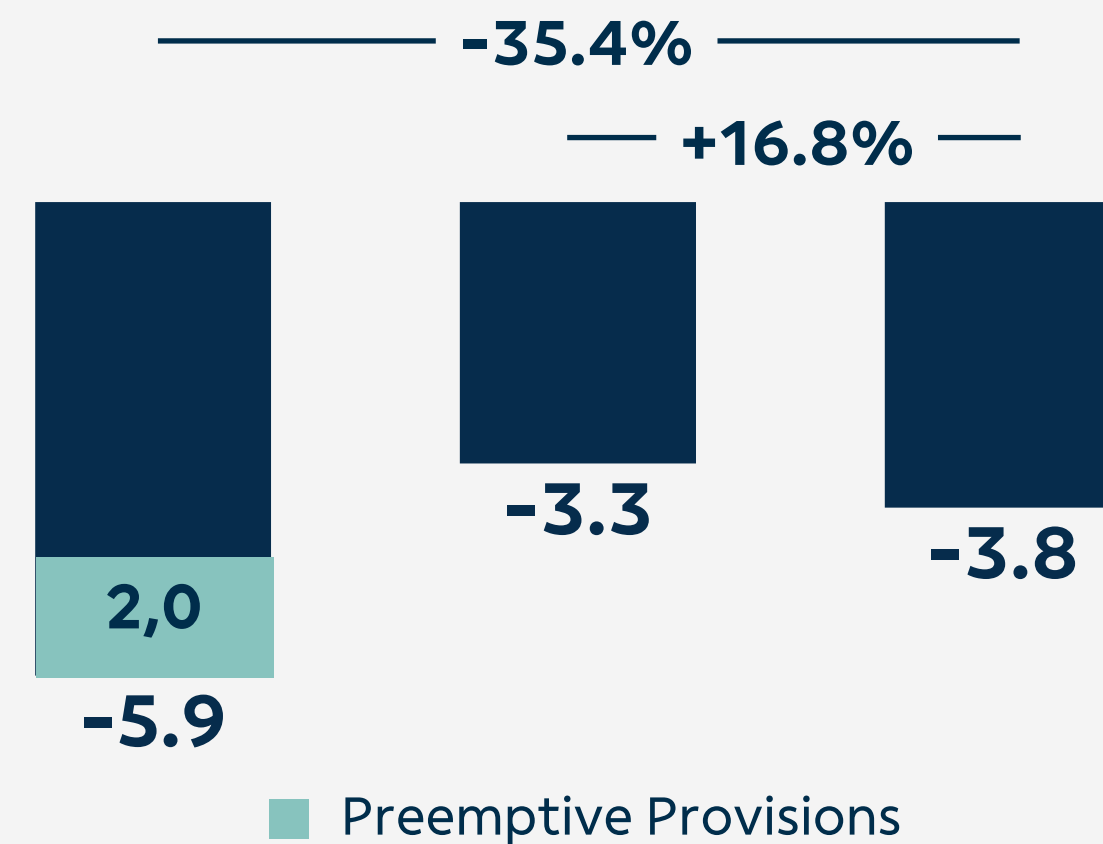
ALL Expanded View

ALL Expanded View R\$ billion

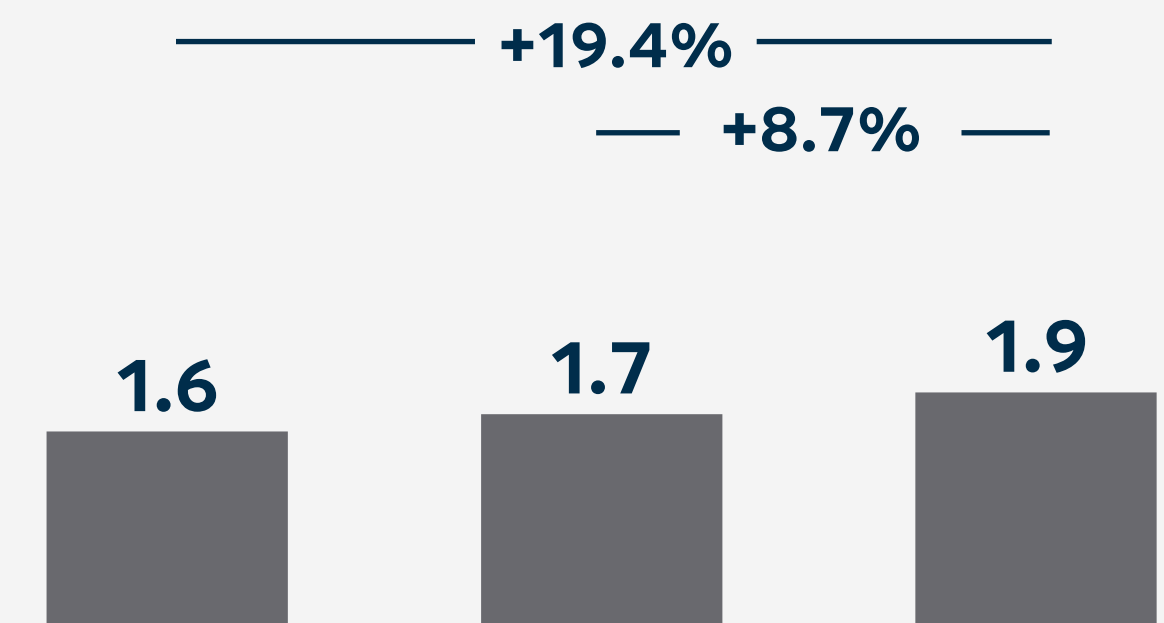
Cost of Credit(%)¹



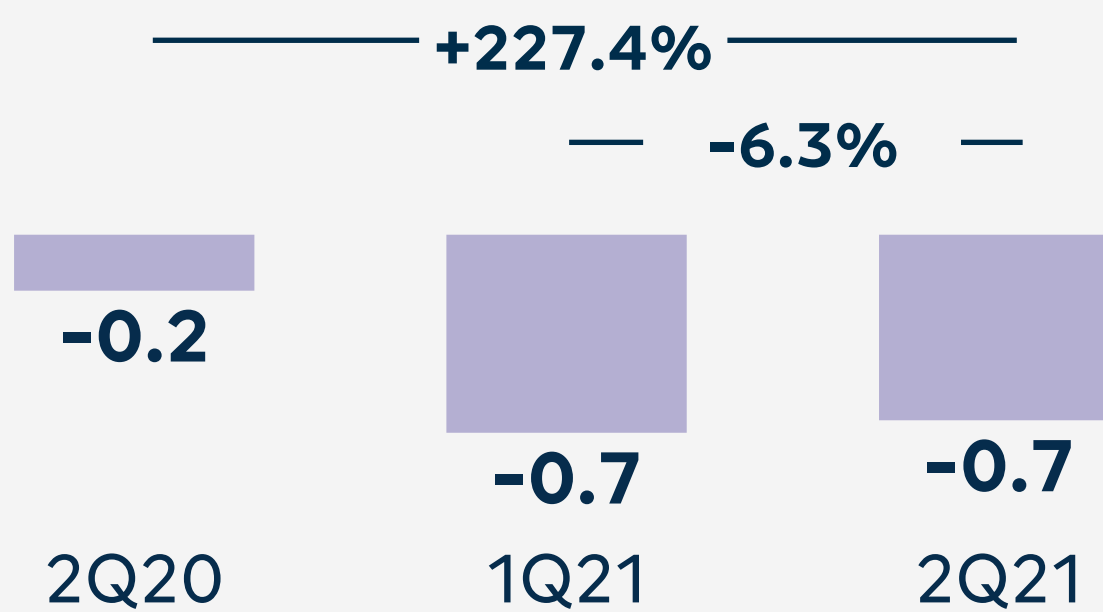
Credit Risk



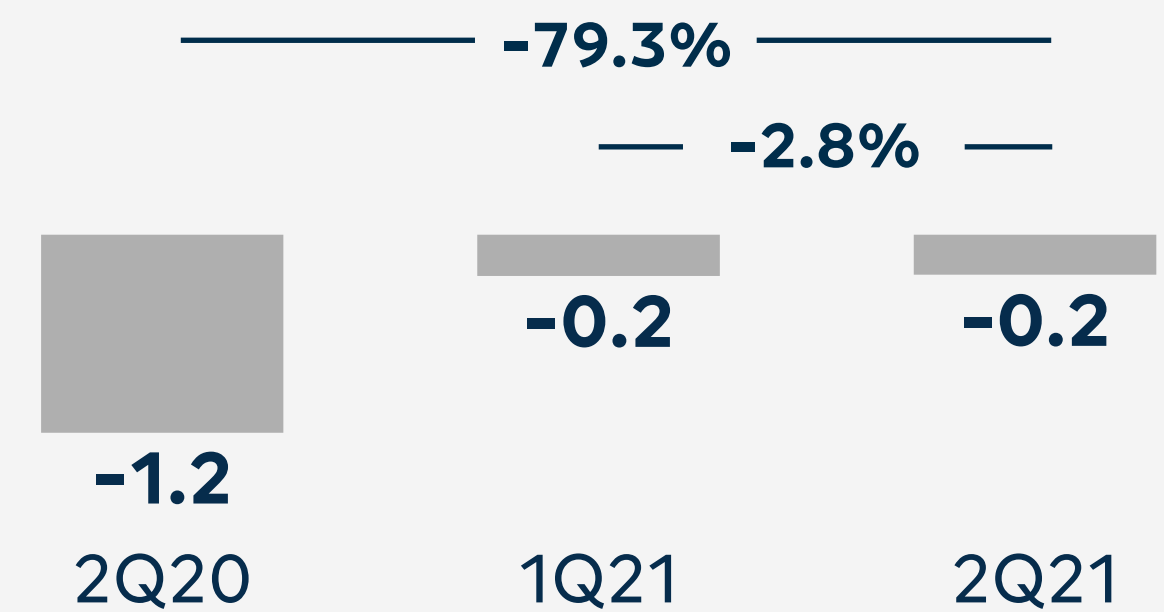
Recovery of Write-offs



Discounts Granted



Impairments

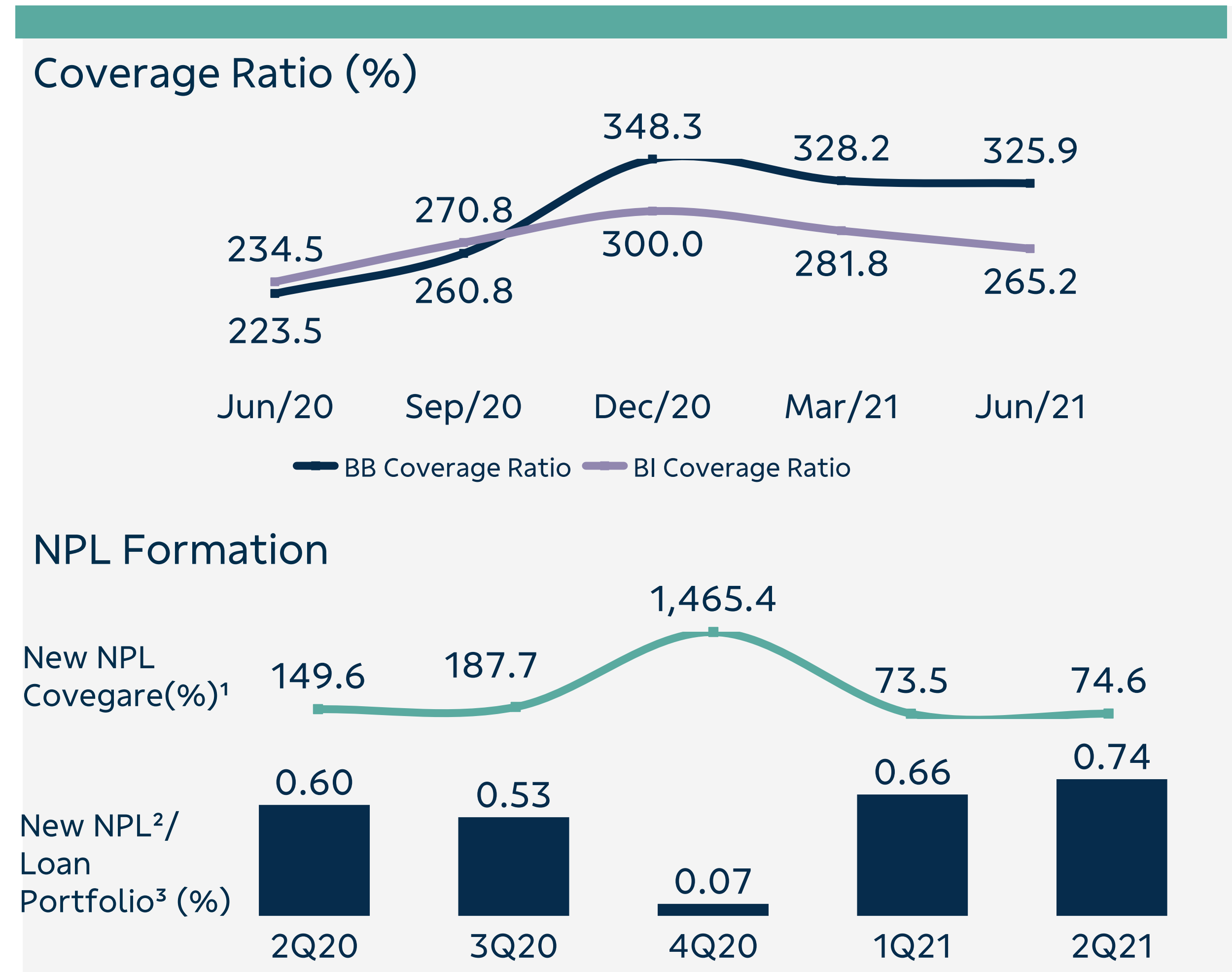


ALL Expanded View 1H21: **-R\$ 5.4 billion** >>> -52.1% over 1H20

(1) Net ALL expenses accumulated in 12 months / 12 months Average Loan Portfolio.



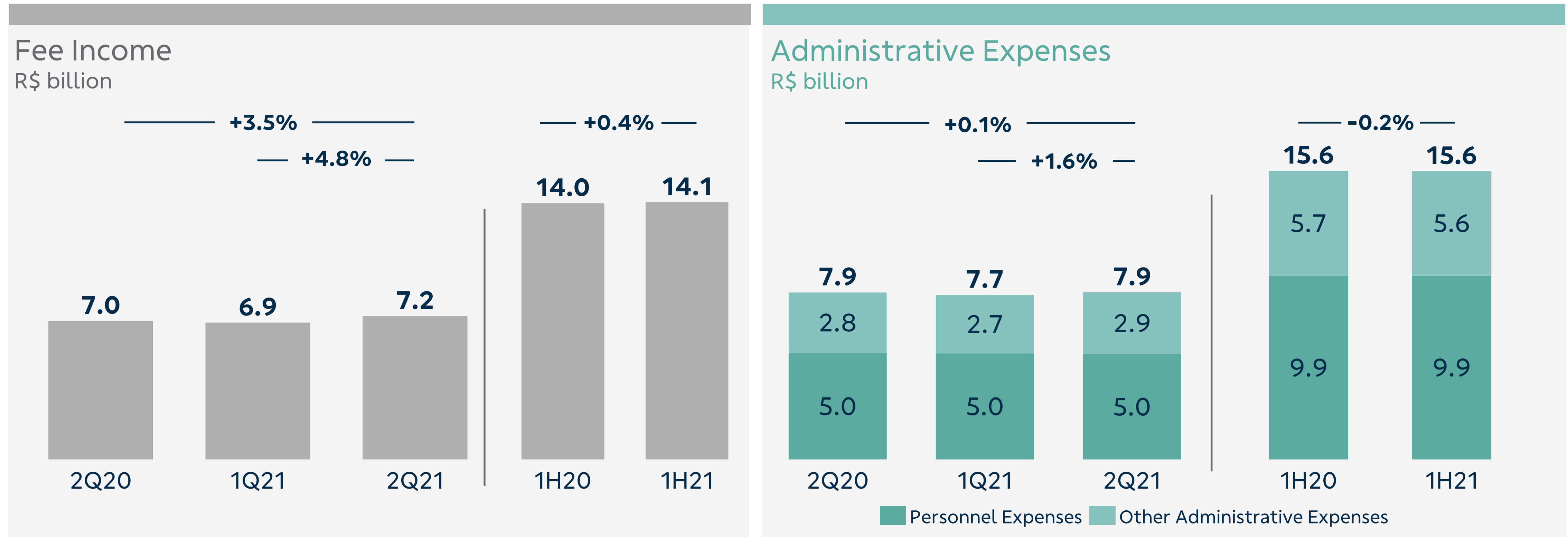
NPL and Coverage



(1) Quarterly ALL Expenses/ New NPL. (2) New NPL: Relationship between the quarterly variation of the balance of operations overdue for more than 90 days, plus the write-offs for the quarter's loss. (3) Balance of the classified loan portfolio of the previous quarter.



Fee Income and Administrative Expenses



Cost to income ratio (12 months): **36.7%** Improve of 20 bps 2Q21 / 1Q21



Digital in practice

21.6 Million
Digital Customers¹
in Jun/21
+15.2% over Jun/20

6.6 Million
Digital Native²
customers in Jun/21
+27.9% over Jun/20

8.7 Million
daily peak of **users**
in the App in Jun/21
+17.6% over Jun/20

Digital Transactions

89.9%
Of the transactions made
Through **digital platforms**³
in Jun /21

Companies
Digital Account
Opening of corporate
account 100% digital, online
and in the app

Available since 06/2021 to MEI, EI e Eireli



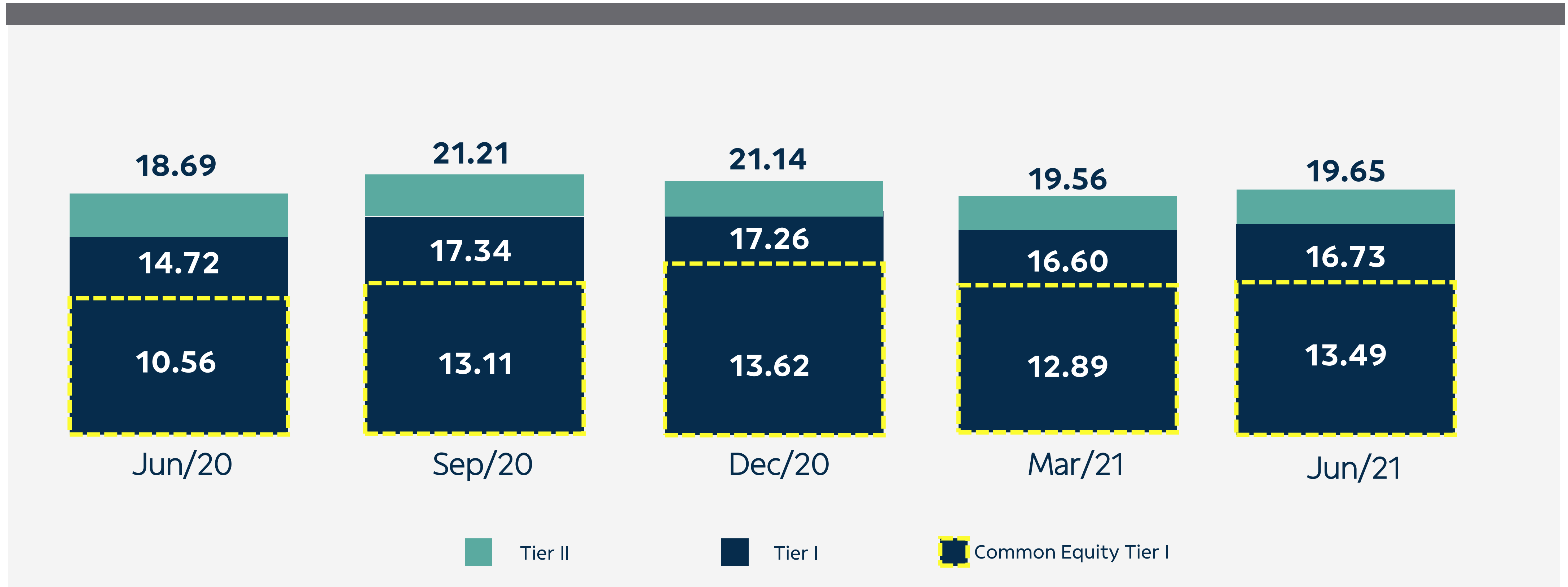
BB App,
between
the best evaluated
in the industry
Jun/21

 **4.7**
 **4.6**

(1) Individuals and companies costumers who made at least onde transaction in the last 90 days on BB digital platforms: APP, Carteira BB, APF, Financial Manager, APP Ourocard, APP and Investments Home or Whatsapp. (2) Customers who started the relationship with Banco do Brasil through Digital Channels. Do not considers Carteira BB. (3) Mobile and Internet









Capital Ratios



BIS III – Current Requirements

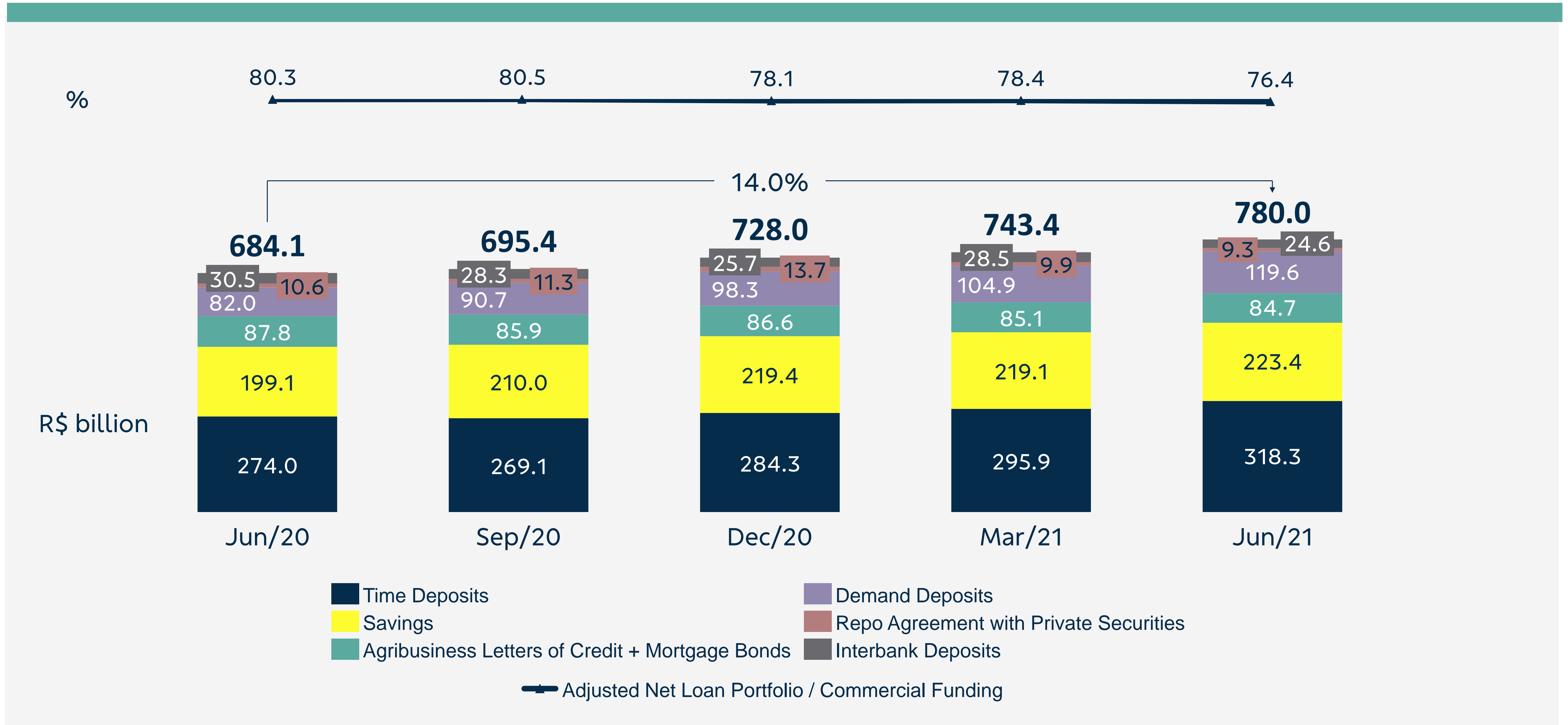
2021

	CET 1	4.5
	TIER I	6.0
	BRAZILIAN BIS RATIO	8.0
	CAPITAL CONSERVATION BUFFER¹	2.5
	ADDITIONAL CET1 COUNTERCYCLICAL BUFER(SUPERIOR LIMIT)²	2.5
	ADDITIONAL CET1 SYSTEMIC (D-SIB) BUFFER	1.0
CET 1 + BUFFERS²		10.5
TIER 1 + BUFFERS²		12.0
BRAZILIAN BIS RATIO + BUFFERS²		14.0

(1) According to CMN Resolution No. 4,783 / 2020, the Main Capital Conservation Additional Rate (ACCP) was reduced from 2.5% to 1.25%, for a period of one year, with a gradual reversal until March 2022. In this context, it should be noted that the total minimum regulatory capital in force until 03/31/2021 will be 6.75%. (2) 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.



Commercial Funding





Current Debt Issues Abroad

Issue Date	Maturity	Call Date	Issued Amount (US\$ thousand)	Outstanding Amount (US\$ thousand)	Cupon (%) ¹	Issue price	Return for Investor (%)	Spread over Treasury	Currency	Rating S&P/Moody's/Fitch
Banco do Brasil Issues										
05/26/2011	01/26/2022		1,500,000	1,490,000	5.875 S	98.70	6.04	287.5	USD	SR / Ba3 / SR
01/20/2012	PERPETUAL	04/15/2023	1,000,000	535,950	9.250 S	100.00	9.25	732.7	USD	CCC+ / SR / SR
03/05/2012	PERPETUAL	04/15/2023	750,000	750,000	9.250 S	108.50	8.49	-	USD	CCC+ / SR / SR
06/19/2012	01/19/2023		750,000	741,115	5.875 S	99.02	6.00	434.1	USD	B- / Ba3 / SR
10/10/2012	10/10/2022		1,925,000	1,809,700	3.875 S	98.98	4.00	237.5	USD	BB- / Ba2 / BB-
01/31/2013	PERPETUAL	04/15/2024	2,000,000	1,950,000	6.250 S	100.00	6.25	439.8	USD	CCC+ / SR / SR
06/18/2014	PERPETUAL	06/18/2024	2,500,000	2,150,000	9.000 S	100.00	9.00	636.2	USD	CCC+ / B2 / SR
10/23/2017	01/15/2025		1,000,000	1,000,000	4.625 S	99.55	4.70	250.9	USD	BB- / Ba2 / BB-
04/19/2018	04/19/2023		750,000	750,000	4.875 S	100.00	4.88	219.9	USD	BB- / Ba2 / BB-
03/20/2019	03/20/2024		750,000	750,000	4.750 S	100.00	4.75	232	USD	BB- / Ba2 / SR
Issues in Special Purpose Company										
07/02/2019	06/15/2026		200,000	200,000	3.70 Q	100.00	3.70	NA	USD	BBB
07/02/2019	06/15/2024		100,000	100,000	1.20 + 3mL Q	100.00	1.20 + 3mL	NA	USD	BBB
07/02/2019	06/15/2024		100,000	100,000	1.20 + 3mL Q	100.00	1.20 + 3mL	NA	USD	BBB
12/09/2014	11/01/2034		500,000	500,000	2.50 + 6mL S	100.00	2.50 + 6mL S	NA	USD	AA-
12/23/2015	12/16/2030		320,000	320,000	3.20 + 6mL S	100.00	3.20 + 6mL S	NA	USD	AA-

(1) A: annual; S: semiannual; Q: quarterly.



Summarized Statement of Income

R\$ million	2Q20	1Q21	2Q21	Chg. %		1H20	1H21	Chg. %
				2Q20	1Q21			1H20
Net Interest Income	14,297	14,564	14,384	0.6	(1.2)	28,359	28,948	2.1
ALLL Expanded View	(5,719)	(2,523)	(2,870)	(49.8)	13.8	(11,258)	(5,394)	(52.1)
ALLL Expenses - Credit Risk	(5,942)	(3,287)	(3,839)	(35.4)	16.8	(12,419)	(7,126)	(42.6)
ALLL Expenses - Recovery of Write-offs ¹	1,591	1,746	1,899	19.4	8.7	3,176	3,645	14.8
ALLL Expenses - Discounts Granted	(211)	(736)	(690)	-	(6.3)	(480)	(1,427)	-
ALLL Expenses - Impairment	(1,156)	(246)	(239)	(79.3)	(2.8)	(1,535)	(485)	(68.4)
Net Financial Margin	8,578	12,040	11,514	34.2	(4.4)	17,101	23,554	37.7
Fee income	6,965	6,878	7,206	3.5	4.8	14,032	14,084	0.4
Administrative Expenses	(7,850)	(7,737)	(7,857)	0.1	1.6	(15,620)	(15,594)	(0.2)
Legal Risk ²	(774)	(1,593)	(1,657)	114.2	4.0	(1,635)	(3,250)	98.8
Other Operating Income ³	(1,799)	(2,505)	(2,061)	14.5	(17.7)	(3,419)	(4,566)	33.5
Income Before Taxes	5,120	7,083	7,144	39.5	0.9	10,459	14,227	36.0
Income and Social Contribution Taxes	(967)	(1,169)	(1,113)	15.2	(4.8)	(2,124)	(2,282)	7.5
Corporate Profit Sharing	(426)	(600)	(679)	59.4	13.3	(862)	(1,279)	48.3
Adjusted Net Income⁴	3,311	4,913	5,039	52.2	2.6	6,706	9,952	48.4
One-Off Items	(102)	(687)	485	-	-	(293)	(202)	(30.9)
Net Income	3,209	4,226	5,524	72.1	30.7	6,413	9,750	52.0

(1) Series revised in 1Q21. (2) Group containing the balance of the line 'Civil, Tax and Labor Claims. (3) Group containing the result of the lines' Other Provisions', 'Result of Investments in Subsidiaries, Affiliates and JV', 'PREVI - Benefit Plan 1', 'Previ - Update of Utilization Fund', Tax Expenses, 'Other Income / Operating Expenses' and 'Non - Operating Result'. (4) Adjusted net income is net of the result of 'Minority Interest'.



2021 Guidance

Guidance	Previous	Revised	1H21
Adjusted Net Income – R\$ billion	16.0 to 19.0	17.0 to 20.0	10.0
Net Interest Income - %	2.5 to 6.5	1.0 to 4.0	2.1
Loan Portfolio ¹ - %	8.0 to 12.0	Held	8.9
Retail Business ² - %	9.0 to 13.0	Held	14.6
Wholesale ³ - %	7,0 to 11,0	3.0 to 7.0	-7.1
Rural - %	7,0 to 11,0	11.0 to 15.0	15.0
Fee Income - %	-1.5 to 1.5	Held	0.4
Administrative Expenses - %	-1.5 to 1.5	Held	-0.2
ALL Expanded View – R\$ billion	-17.0 to -14.0	-15.0 to -13.0	-5.4

(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.



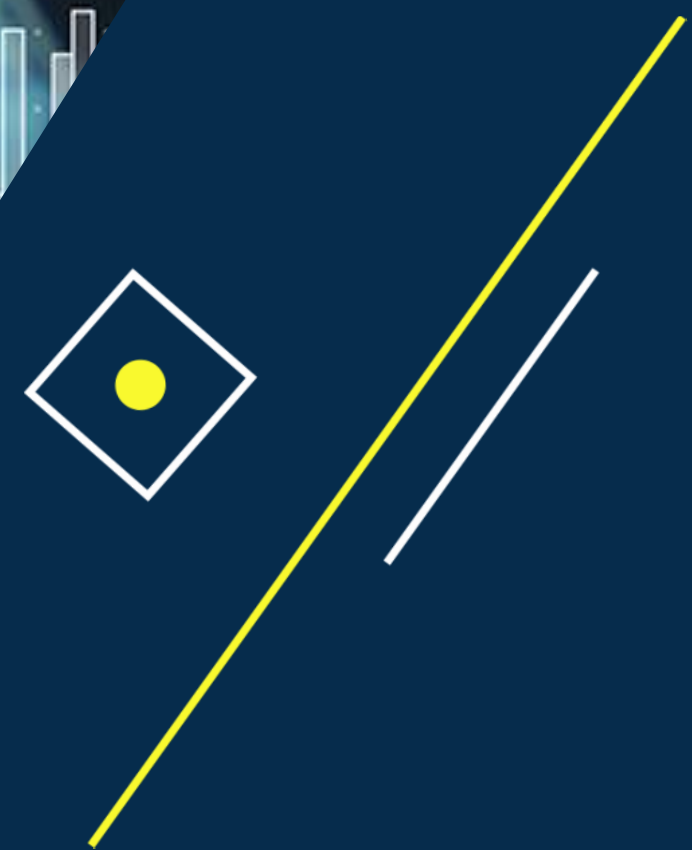
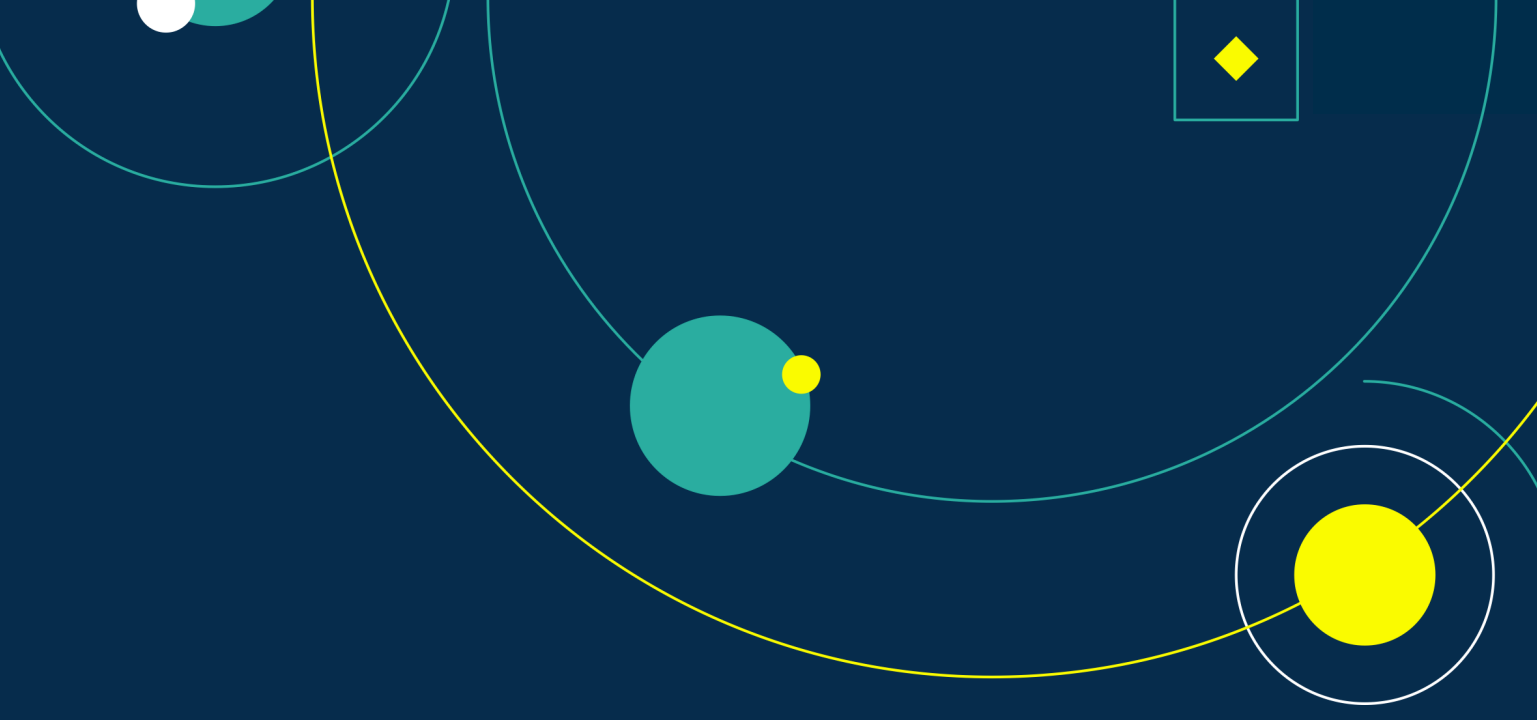
5.436	AHD
6.580	WIG
890	TIK
6.605	GOP
8.299	NAH
1.482	KEE
1.095	HPL
3.980	ELK
1.855	VIA

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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