



Institutional Presentation

3Q22



For further info
Point your mobile for
MD&A 3Q22



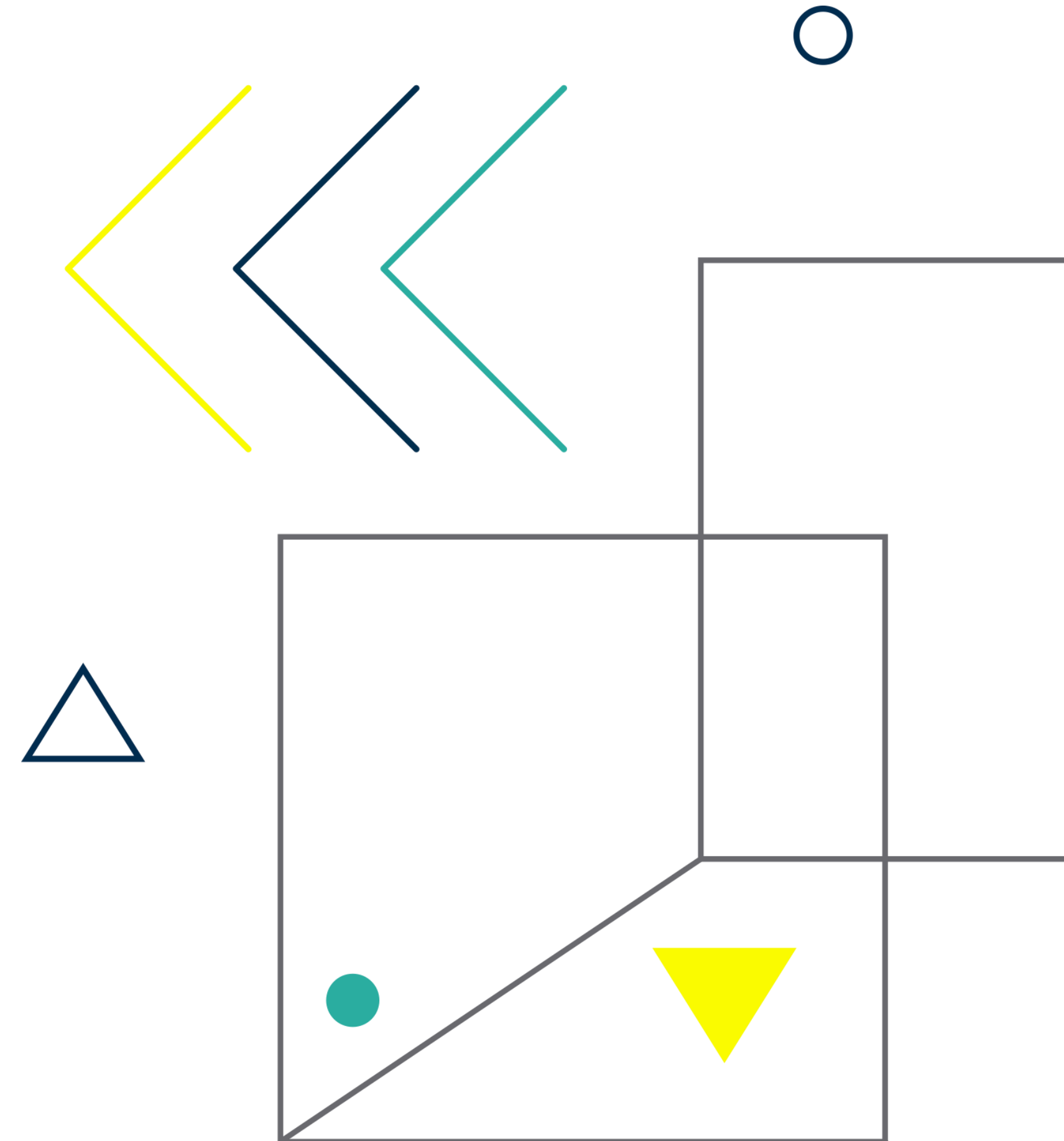
Index

03 Company Profile

09 Strategic Agenda

25 Environmental, Social and Corporate Governance

41 BB Figures





Company Profile

04 We are Banco do Brasil

05 Always present

06 Ownership Structure

07 Market Indexes

08 Ratings





We are Banco do Brasil

Founded in 1808



Businesses Diversification



Banking Services



Insurance



Capital Market



Asset Management



Payment Methods



Non-financial Services

Solid Financial Performance

Funding base Diversified and Stable

Leadership in several segments

Omnichannel platform

Acting with social and environmental responsibility

Always present



Brazil

- Omnichannel
- Integrated channels and unique customer experience

International

- Since 1941
- 719 banks acting as correspondents in 94 countries

Physical Service

3,983 Branches
7,198 Service posts
20,330 Correspondents

81,3 million
customers
+ 5.7% over Sep/21

Digital Service

Transactions through
digital channels
92.7%



27.0 milhões
Digital Customers
+ 23.2% over Sep/21

Employees

86,430



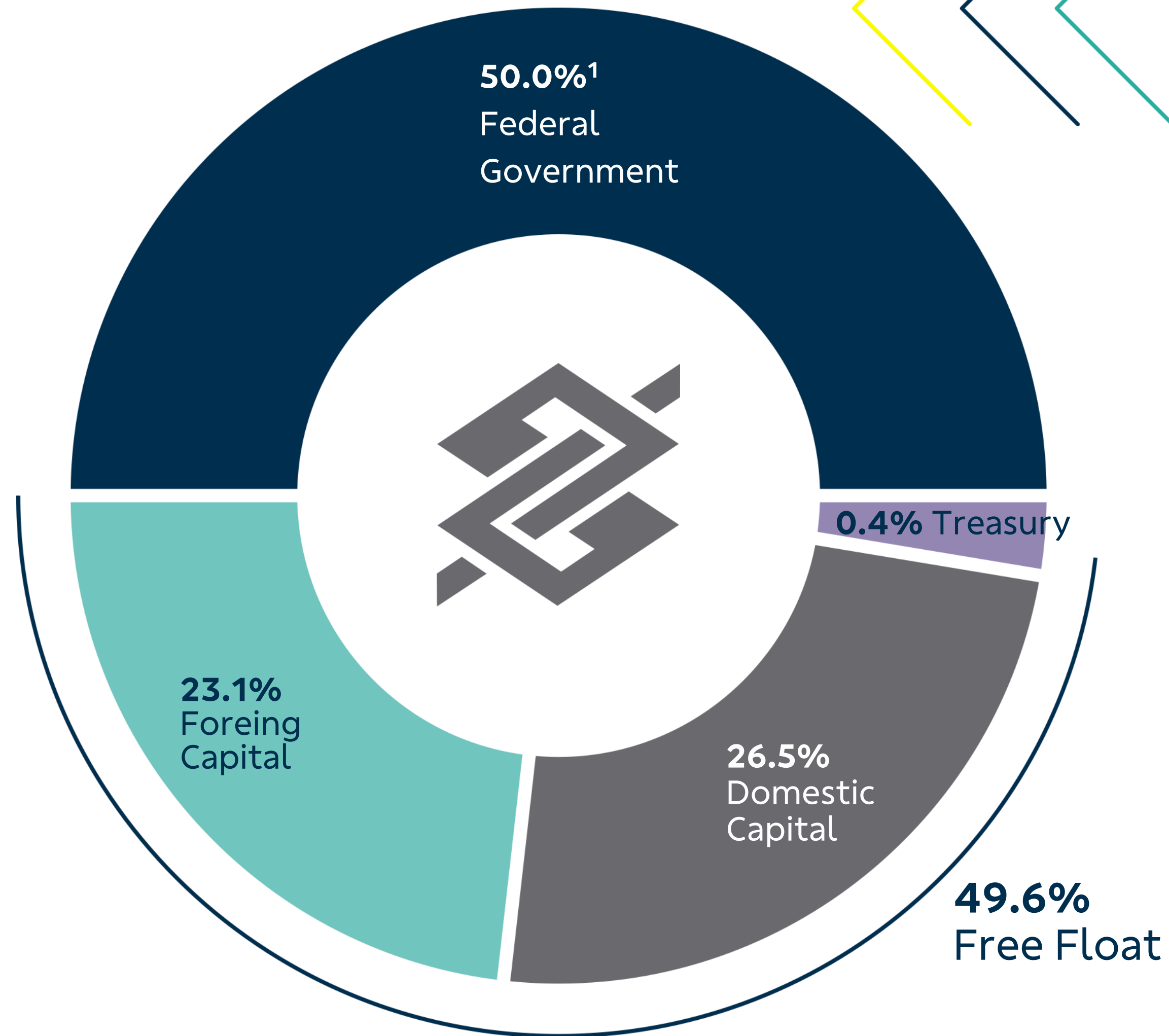
Ownership Structure

Total shares
2,865,417,020

In the 9M22,
R\$ 9.5 billion
were distributed
in dividends and
IOC

Value per share:
R\$ 2.98

2022 Payout : **40%²**



1st Company

Listed in the Brazilian
Stock Exchange

943 k
Total Shareholders

928 k
Individuals
Shareholders

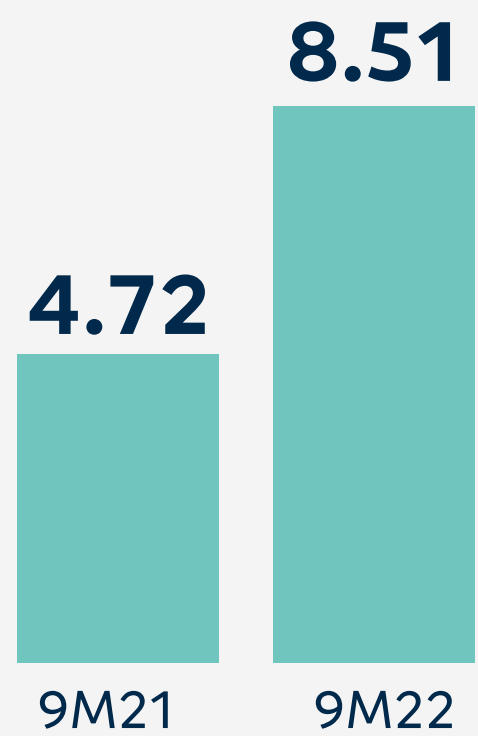
There are no investors with
more than 5% of the shares

(1) Federal Government controls BB with 50,0000011% of total shares. (2) For the year 2022, 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.

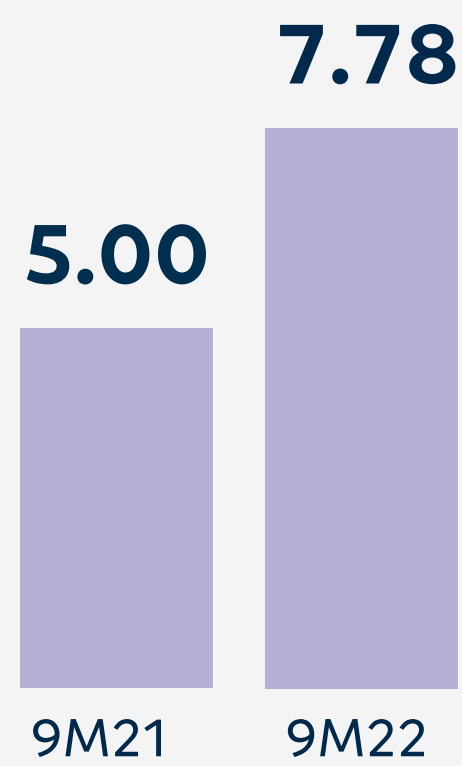
Market Indexes



Dividends and distributed IOC (R\$ billion)



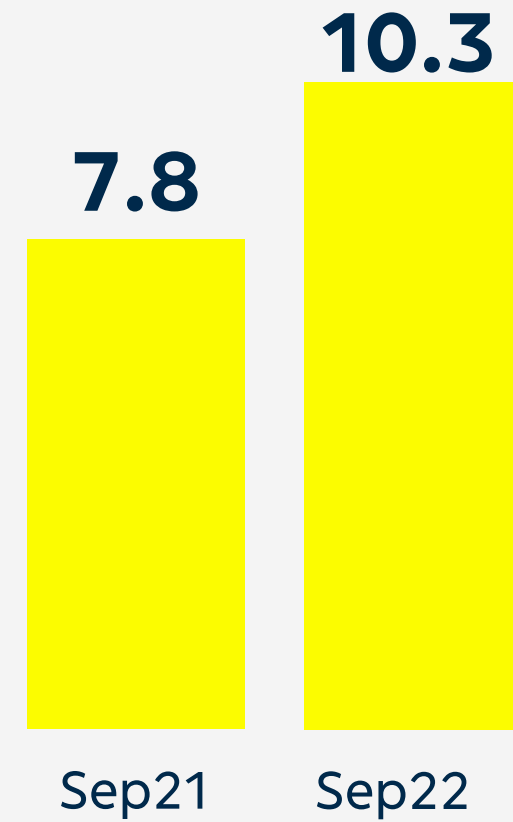
Earnings per Share (%)



Price / Book Value (R\$)



Dividend Yield(%)

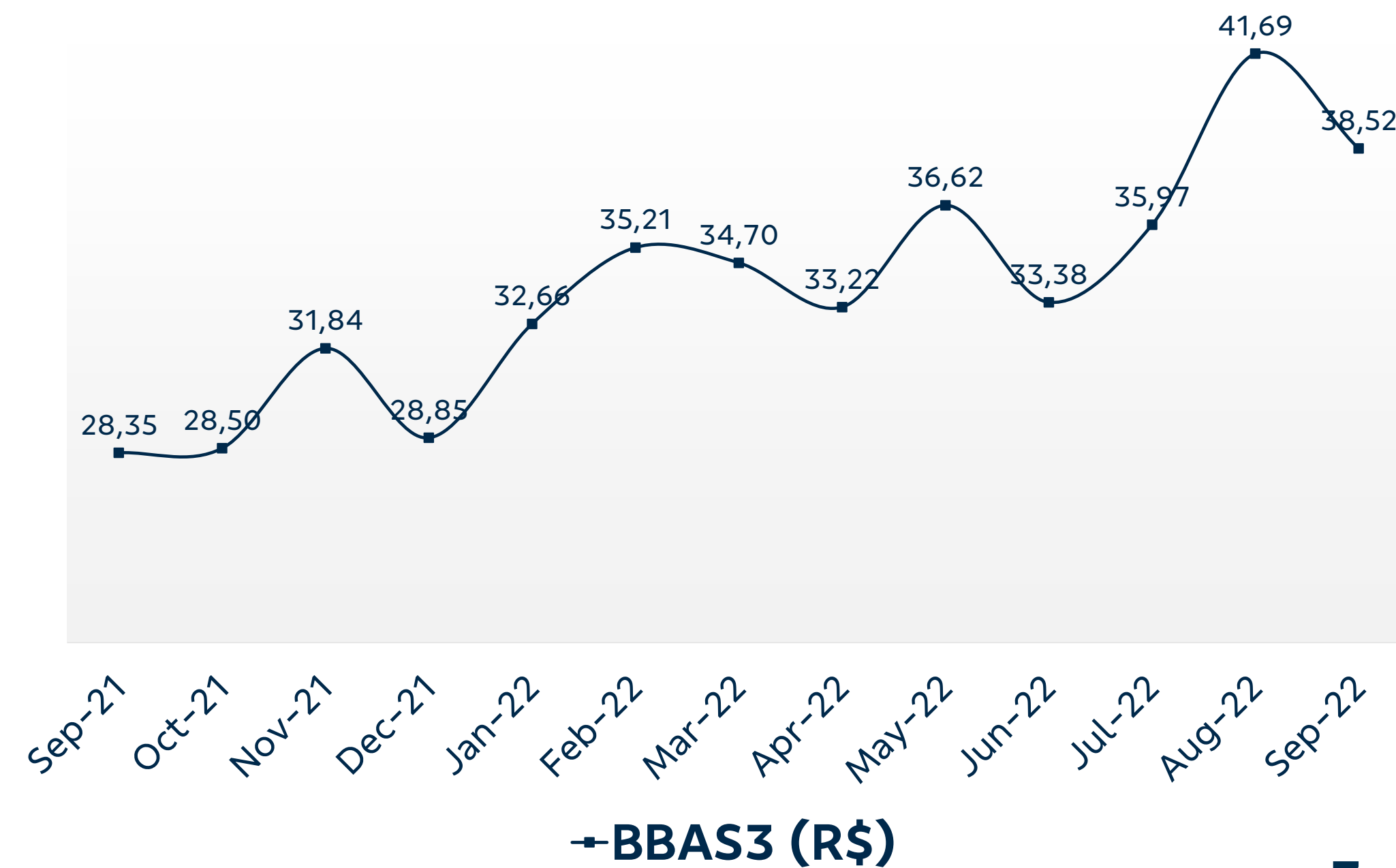


Recommendations – 16 analysts

In 09.30.2022



BBAS3 Stock Performance



Book Value per Share - BBAS3 (R\$)

Closing Price - BBAS3 (R\$)

BDORY Price (US\$)

	Sep/21	Sep/22
Book Value per Share - BBAS3 (R\$)	51.70	55.33
Closing Price - BBAS3 (R\$)	28.35	38.52
BDORY Price (US\$)	5.36	7.21

Ratings



Sep/18 Sep/19 Sep/20 Sep/21 Sep/22

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	Ba2	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 Building

11 Corporate Strategy

12 Structuring Initiatives

13 Sustainable Results Generations

14 Loan Growth

15 Proximity

16 Protagonism

17 Complete for Agri

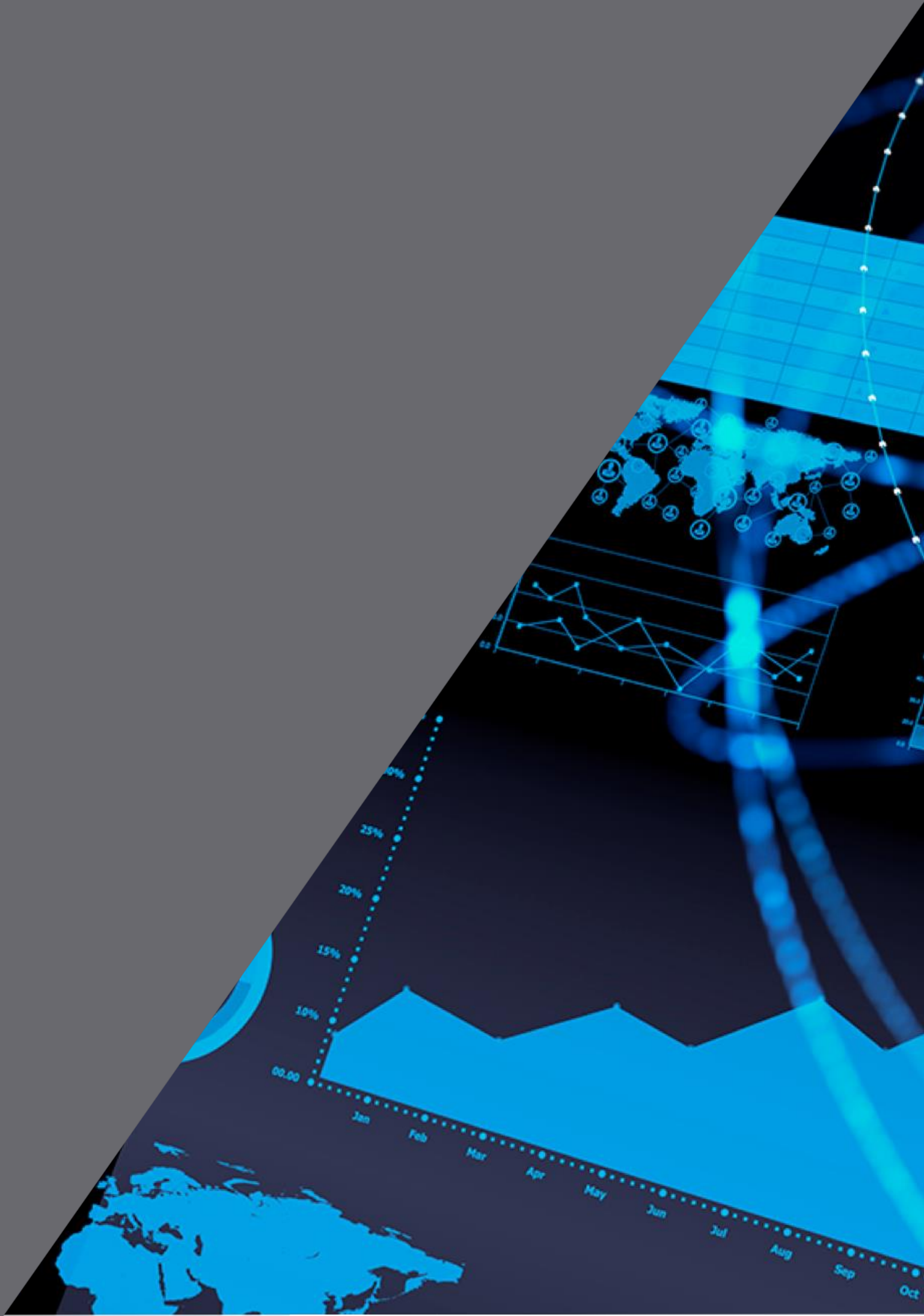
18 Hub for solutions and services

19 Strategic Partnerships

20 BB Cash

21 Cultural transformation

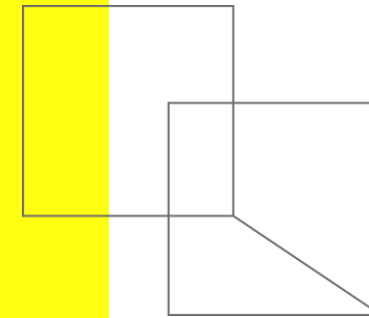
22/23 Digital Acceleration Strategy





Corporate Strategy 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)



Corporate Strategy

2023 - 2027

Pillars

- Create value and generate sustainable results
- Offer complete solutions and the best experience in business and services
- Be a reference in sustainability, promoting ESG business
- Accelerate digital transformation and innovation
- Be a reference company in engaged professionals, focused on innovation, meritocracy and sustainable results

New purpose:



Be close and relevant
in people's lives
at all times

Values

Proximity
Efficiency
Innovation
Commitment to Society
Integrity





Structuring initiatives

Corporate Strategy



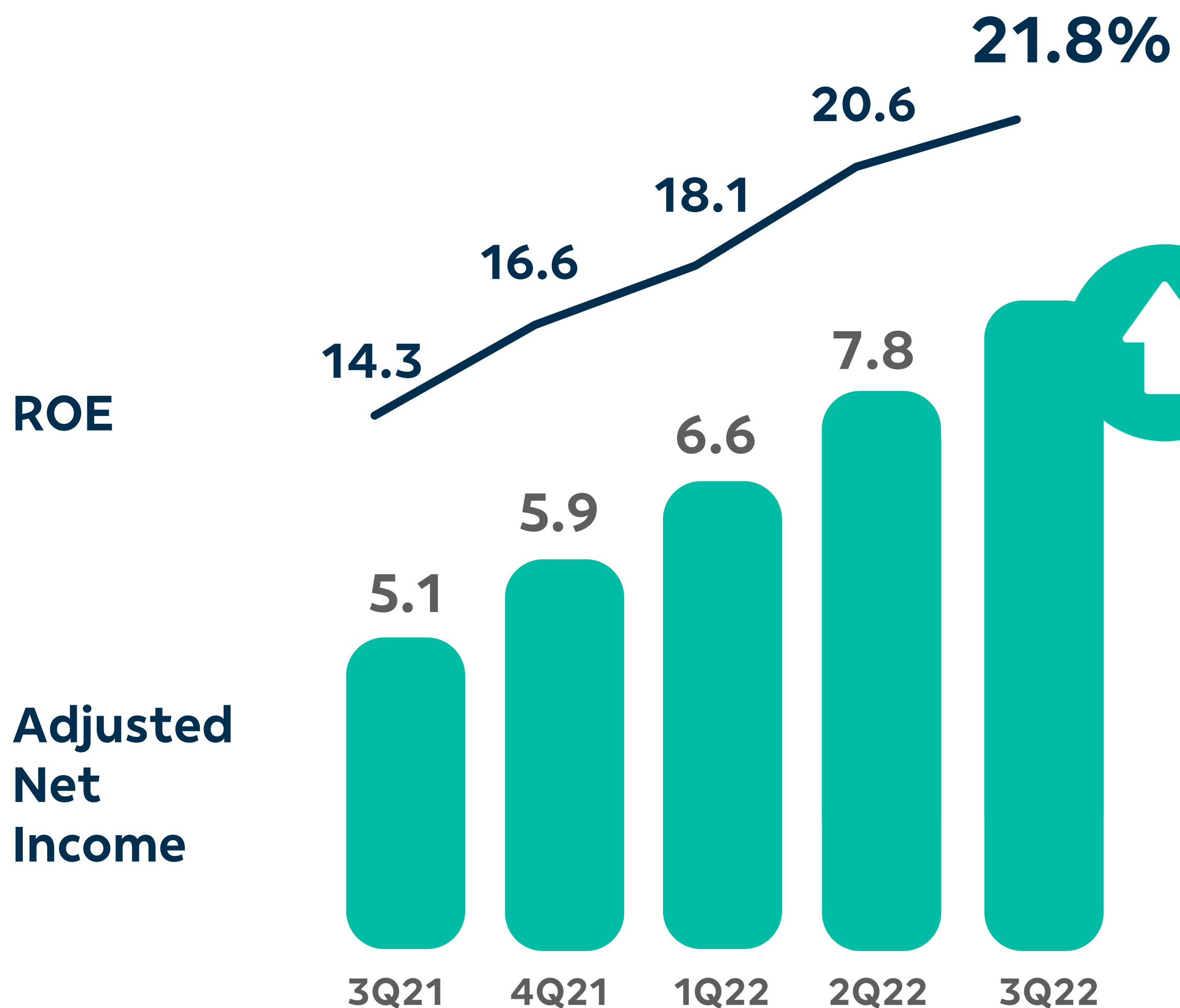
**proximity,
digital in practice
and profitability**



Sustainable results generation



proximity,
digital in practice
and profitability



8.4
R\$ billion
+ 62.7% 3Q22/3Q21

9M22
22.8
R\$ billion
+ 50.9% 9M22/9M21

Added Value to the Society (R\$)

57.8
R\$ billion

42.9
R\$ billion



9M21

9M22

Loan growth with quality



Loan Portfolio¹

969.2

R\$ billion

+19.0%

Sep22/Sep21

Agro

+ 26.7%

Companies **+ 20.2%**

Individuals **+ 10.9%**

NPL +90d (%)

BB  2.3

BI  2.8

Coverage (%)

BB  234.9

BI  210.7

Proximity that adds value, increases satisfaction and enhances the relationship

proximity,
digital in practice
and profitability



**Engaged
Customers**
Increase of
17.3%
Sep22 / Sep21

**Service
evaluation**
4.81
2.6 million evaluations
in the 3Q22
Range from 1 to 5

Bacen
Ranking
3Q22
14° place
Best position among the
largest banks
Best result ever!

Satisfaction
NPS
Improvement
+10.5 points
Sep22 / Sep21

Comprehensive, human
and specialized
experience in physical
and digital channels

Reinforcing our protagonistism

proximity,
digital in practice
and profitability



Individuals

+ 8.3%

Payroll Loans

+ 23.1%

Non-payroll
loans¹

Sep22 / Sep21

SME

Pronampe

R\$ 10 billion
disbursed
in 2022

Foreign Trade

ACC/ACE
+36.6%

Sep22 / Sep21

Agribusiness

R\$ 63.5 billion
disbursed in the
**Harvest Plan
22/23**

Sustainable Business Portfolio

R\$ 321.2 billion

+ 13.9%

Sep22 / Sep21



(1) Includes Salary Loan, Consumer Finance, Credit Card and Overdraft Account.

Complete for Agribusiness

proximity,
digital in practice
and profitability



79.6% of customers with a relationship longer than 10 years

Rural technical assistance

Circuito Agro

Agri Truck BB
More than 350 cities visited in 2022

More than 6k trained customers
9M22

Satisfaction
NPS Loan Agribusiness
BB's Best NPS

New sources of funding

Sustainable Agriculture

140.3
R\$ billion

10 Long-Term Sustainability Commitments

Target: R\$125 billion until 2025



Innovation in the Field



FieldPRO Partnership
Climate Intelligence and Data Science Startup

AgNest

Founding Partner

Agnest Hub

Hub for research, development and innovation actions

AgTechGarage

Member

AgTechGarage

Technological solutions for sustainability and competitiveness

Hub for solutions and services

proximity,
digital in practice
and profitability



 **broto**

www.broto.com.br

Your digital way of
doing agro

R\$1.8 billion in business
+ than 1 million of accesses
+ than 2.300 products

Since the launch

Loja BB

 APP BB

Partner stores,
giftcards, advantages
and much more

More than 50 brands
R\$680 million
GMV in the 9M22

LIGAPJ

www.ligapj.com.br

Fostering
entrepreneurship
SME

+ than 530 thousand users
21 partners

Since the launch in May/22

Focus on core business and strategic partnerships

proximity,
digital in practice
and profitability



UBS  **BB**
Investment Bank

345 structured transactions
since the beginning
of the partnership

**UBS and BB
Wealth
Management**

Partnership for
specialized service in
wealth management
United States

**BB Asset
and Occam**

Agreement marks BB
Asset's launch in
partnerships with
independent
management
companies

**Open
Innovation**
Corporate Venture
Capital

bitfy  **yours** Bank

Let's be a customer!

A bank for everything the youngster can imagine

New Account
100% digital
and **free**

For youngster
from 13 to
17 years old

Card, Pix,
Investments
and much
more!

Financial
Education

Gamified
and ludic
experience

proximity,
digital in practice
and profitability



Conta
BB CASH



Cultural transformation with employee engagement

proximity,
digital in practice
and profitability



Evolution Movement

+ than **1.000** IT courses

1.5 million hours of IT training in 3Q22

1.500 undergraduate and graduate technology scholarships in 3Q22



Innovation and Experimentation

LABBs Advanced Innovation Lab

LABBLite Platform for experimentation and learning of analytics skills



Talent Identification and Development

2,139 employees certified for advancement using People Analytics

Succession and leadership development program



Flexible Work Alternatives

Hybrid Remote Working



Wellness and Accessibility

14 thousand employees registered in GymPass®

16 eyewear ORCAM (disruptive technology for visually impaired employees)



Everything we've done so far...

Proximity

Protagonisms

Innovation

Partnerships

People

**Sustainable
Results**

... drives us to
accelerate our digital
evolution with a
focus on growth and
competitiveness





Digital Acceleration Strategy for Perennial Value Generation



Digital
strategy



Technology and
cyber



Operating Model
agile



Automation and
analytics



Talent and
culture

Business. experiences
and channels

Higher investment for
infrastructure adequacy, cloud
and competencies

Cross-functional teams, integrated
between business area and IT

Increased efficiency through
the use of automation and
analytical intelligence

Cultural Change Management,
Capacity Building and Agile Academy

Our Digital Ambition

Accelerate the growth of Banco do Brasil by **evolving its digital value proposition** and **reinventing the way it works**, **reinforcing its leadership position in innovation** in the market and ensuring the generation of lasting value for the institution and brazilian society



Digital customer maturity



BB's digital maturity



Increase of satisfaction



Digital Value Generation



Efficiency Gain



Employee Engagement



Innovation Share

proximity,
digital in practice
and profitability



Environmental, Social and Governance

- 26** ESG in the Corporate Strategy
- 27** Committed to Sustainability
- 28** ESG Guidelines for Credit
- 29** ESG in Loan Process
- 30** Sustainable Portfolio
- 31** Engagement for Sustainability
- 32** The 10 Commitments
- 33** Social Acting
- 34** Corporate Governance Timeline

- 35** Corporate Governance Structure
- 36** Organizational Structure
- 37** Directors and Supervisory Board
- 38** Skills – Board of Directors
- 39** Skills – Supervisory Board
- 40** Advisory Committees





ESG in BB's Corporate Strategy

Principles

Customer
Offer complete solutions and the best experience in business and services

Financial
Create value and generate sustainable results

Sustainability
Be a reference in sustainability, promoting ESG business

Processes
Accelerate digital transformation and innovation

People
Be a reference company in engaged professionals, focused on innovation, meritocracy and sustainable results

BB Socialenvironmental Responsibility Policy

Reflected in all banking policies such as credit, purchasing, among other

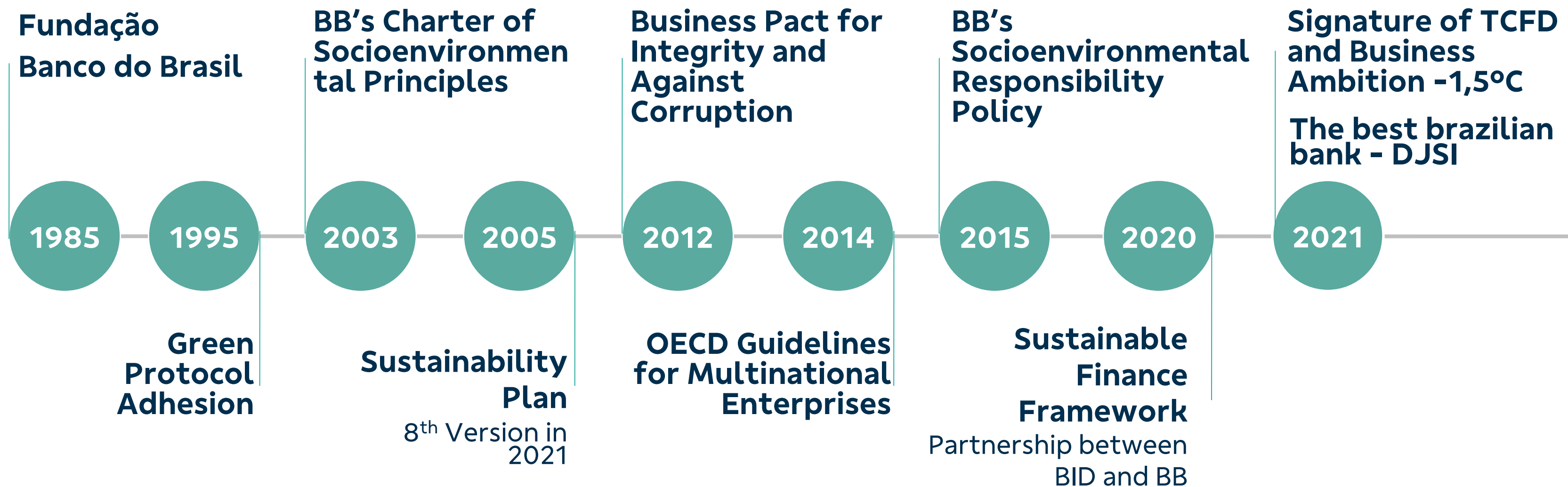
Sustainability indicators are part of the performance indicators, from top management to the service network

Management compensation linked to sustainability performance

Committed to sustainability for over 30 years



Committed to sustainability for over 30 years



2022 Highlights

- The most sustainable bank in the world
- 100% of GHG emissions offset in Scopes 1 and 2
- Sustainable Finance Framework – New Version
- First Social Bond Issuance
- Deals of the Year 2022 – The Banker
- Carbon Market Initiatives



ISEB3
Listed since 2005

Índice Carbono Eficiente **ICO2**
Listed since 2010

Member of **Dow Jones Sustainability Indices**
Powered by the S&P Global CSA
Listed since 2012

FTSE4Good
Listed since 2015

MSCI ESG RATINGS **AA**
| CCC | B | BB | BBB | A | **AA** | AAA |
Evaluated in 2020

efi.co 2021 **BEST SUSTAINABLE BANK WINNER SOUTH AMERICA**
Capital Finance International – CFI.co
Evaluated in 2020/21

Sustainable Guidelines for Credit



Goals

Give visibility to the business and administrative practices

Mitigate social and environmental risks

Reduce the negative impacts

Leverage positive externalities

Identify new business opportunities

Main Assumptions

Update to trends and emerging issues

Compliance in ESG

Usage of technology

Disclosure

+ More than
52 Guidelines
by sector



Exclusion List

Consider excluded those activities in which the Bank does not assume credit risk due to legal impediments or because they are not in line with BB's guidelines

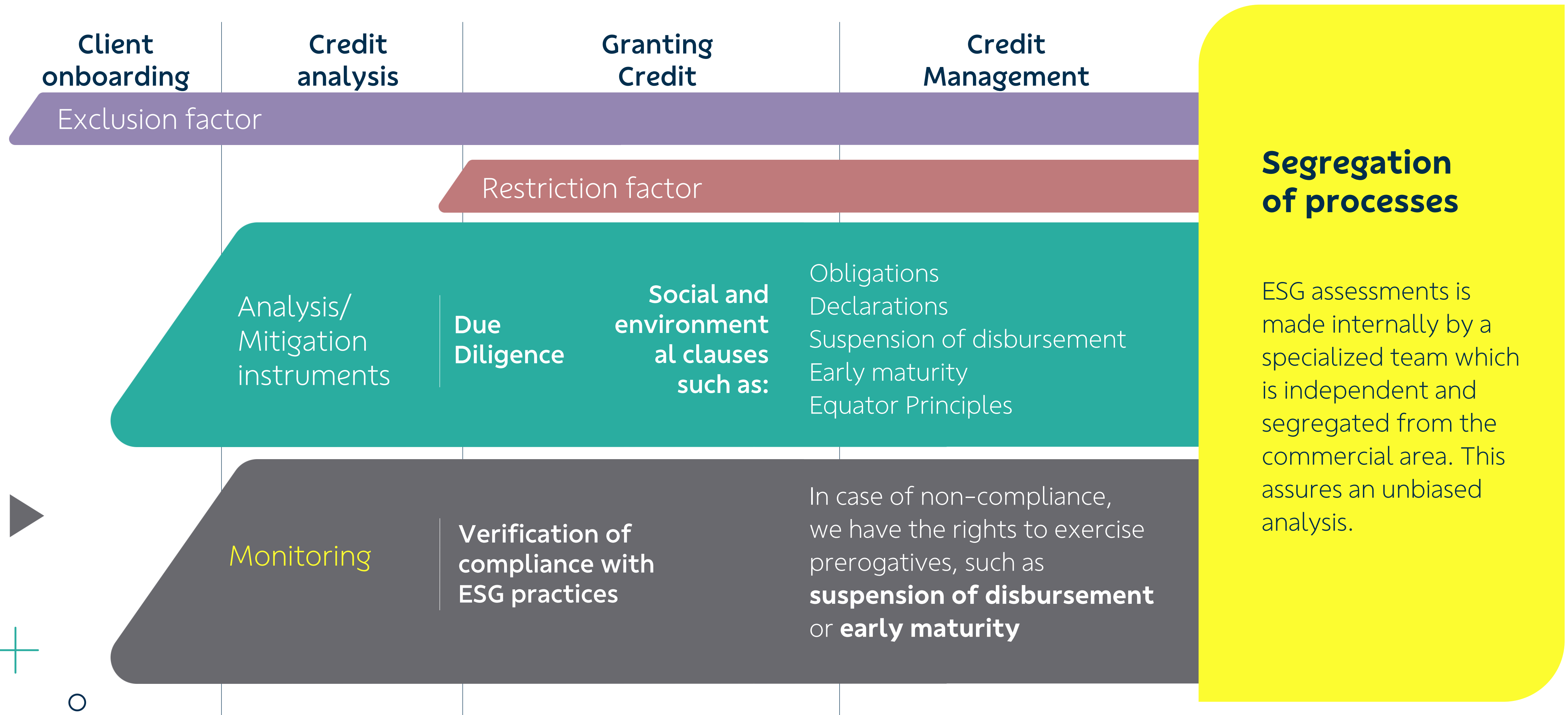


Restricted List

Activities in which the Bank assumes credit risk under certain conditions



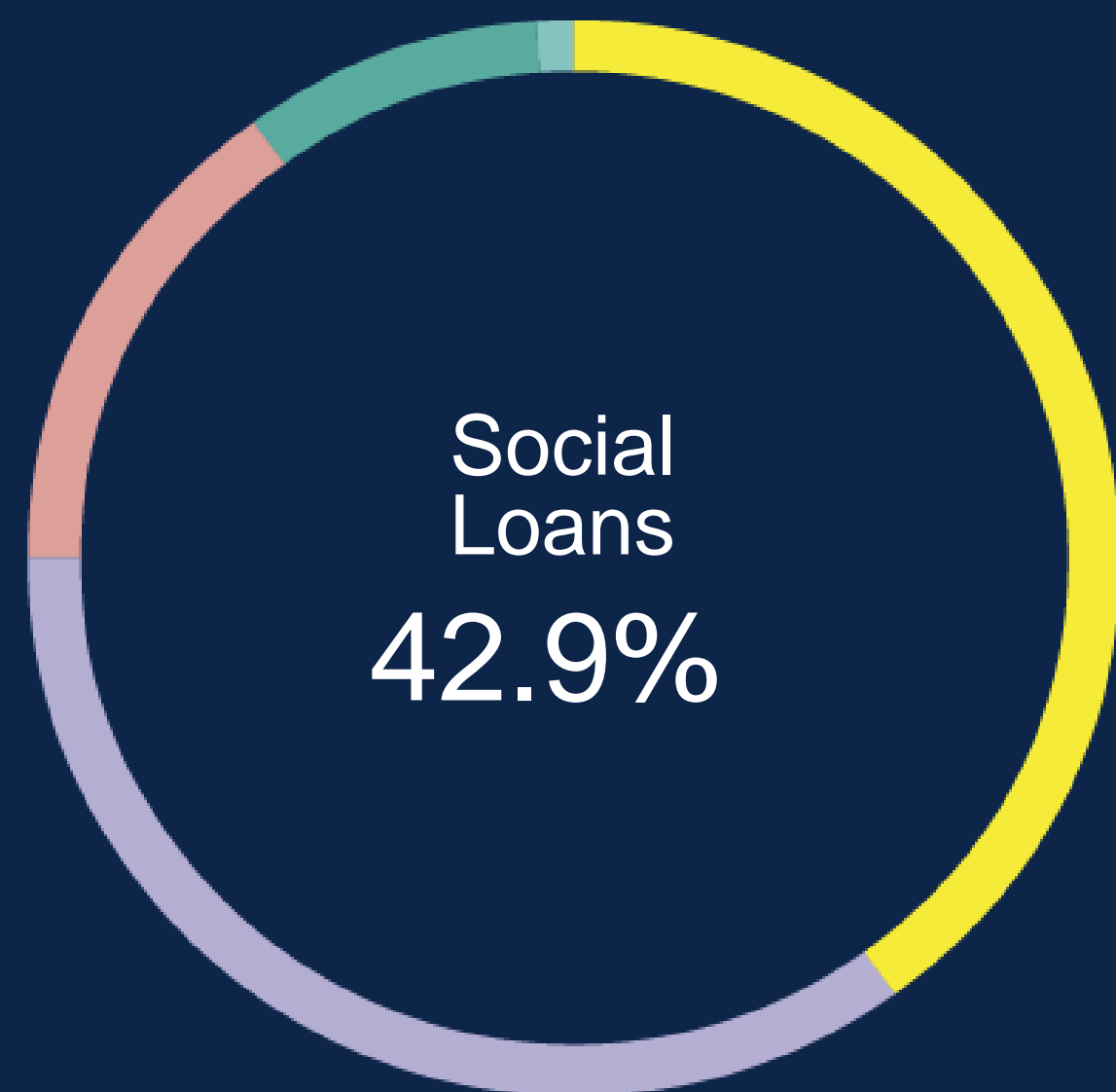
ESG in the loan process



Sustainable Loan Portfolio

R\$ 321.2 billion

3.12 million loans



R\$137.7 billion
1.58 million loans

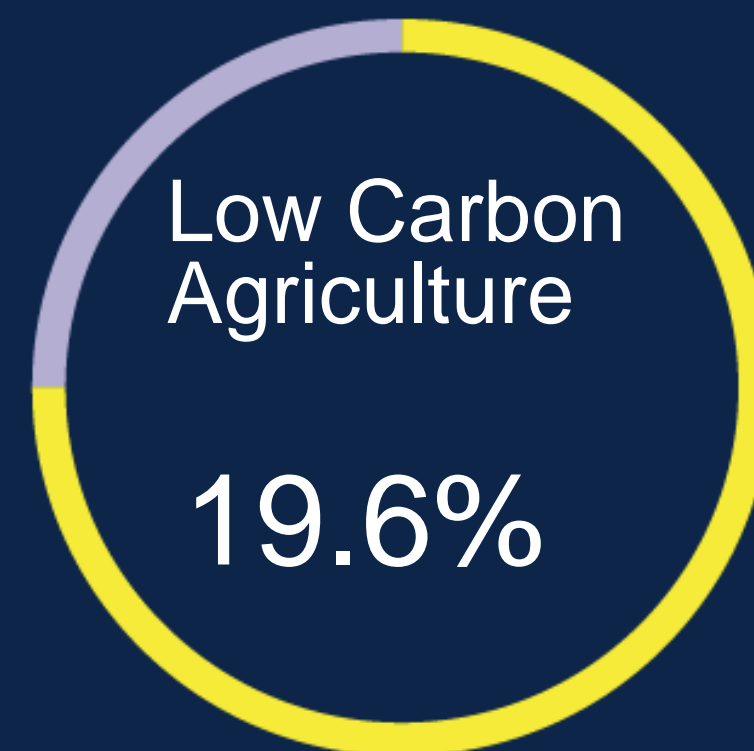
Additionality / Sustainability Contribution

High / Transformational
Moderate / Effective
Limited / Transitional

Mostly High / Transformational



R\$81.8 billion
1.24 million loans



R\$62.9 billion
152k loans



R\$38.7 billion
148k loans

Social Loans

Government	52.45	○
FIES (Student Loans)	43.91	○
Low Income Housing Loans	20.03	○
Covid Relief Loans	21.11	○
Other	0.24	○

Best Socio-environmental Practices

Pronaf Mais Alimentos (Loans for Food Production)	38.71	○
Investment Loans	15.56	○
PCA/Moderagro (Agribusiness Infrastructure Financing)	10.39	○
Working Capital (Pronaf)	10.96	○
Infra and Develop Regional	4.45	○
Investment Loans (Pronaf)	1.75	○

Low Carbon Agriculture

Working Capital (No-till)	54.48	○
Low Carbon Program	8.42	○

Companies

Companies	38.75	○
-----------	-------	---

(R\$ – billion)
Sep/2022



See the full report:



Engagement for sustainability

Carbon Market

Structuring and formalization of the first contract in the avoided deforestation model



Sustainable funding



US\$500 million



€100 million



US\$200 million



10 ESG Commitments for the Future



Sustainable Business

Responsible Investment

ESG Management



Renewable Energy

R\$ **15** billion¹ by 2025
(R\$ 9.6 bi Sep/22)



Sustainable Agriculture

✓ R\$ **125** billion¹ by 2025
(R\$140.3 bi Sep/22)



Entrepreneurship

✓ **1 million** by 2025 entrepreneurs³
(1.01 million Jun/22)



State and Municipal Efficiency⁴

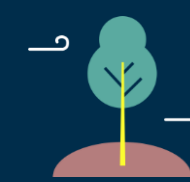
R\$ **20** billion² by 2025
(R\$8.2 bi Sep/22)



ESG Investments Offer

ESG Evaluation for **100%** AuM⁵ by 2022
(98.7% Sep/22)

R\$ **20** billion¹ ESG Investment by 2025
(R\$8.3 bi Sep/22)



Sustainable Resources

R\$ **30** billion² by 2030
(R\$15 bi Sep/22)



Emissions of GHG⁶



Diversity in leadership positions



Digital Heavy users



Foundation BB



Offset **100%** since 2021
(100% dec/21)

23% Of black and mixed-race by 2025
(22.6% Sep/22)

17 million até 2025
(10.2 mi Sep/22)

R\$ **1 billion** até 2030
(R\$164.3 mi Sep/22)⁸

Reduce **30%** by 2030
(69% dec/21)

30% Of women by 2025
(23.7% Sep/22)

Renewable Energy⁷ **90%** by 2024⁹
(24.5% Sep/22)

(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) Renewable energy purchased on the free market (ACL) and own production at the end of the period. (7) Accumulated value for 2021 to 1H22. (8) BB neutralizes its scope 2 emissions in the following year, through the acquisition of I-RECs.



Social Acting



 **FUNDAÇÃO BB**
Valuing lives to transform realities

Social Investment
R\$ 115 million | **+ 72%** 9M22/9M21

232 Projects and Actions initiated in 9M22
+ 53% 9M22/9M21

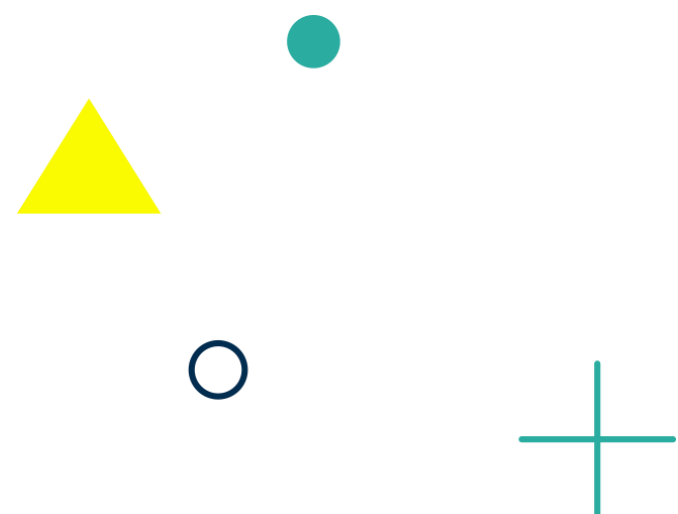
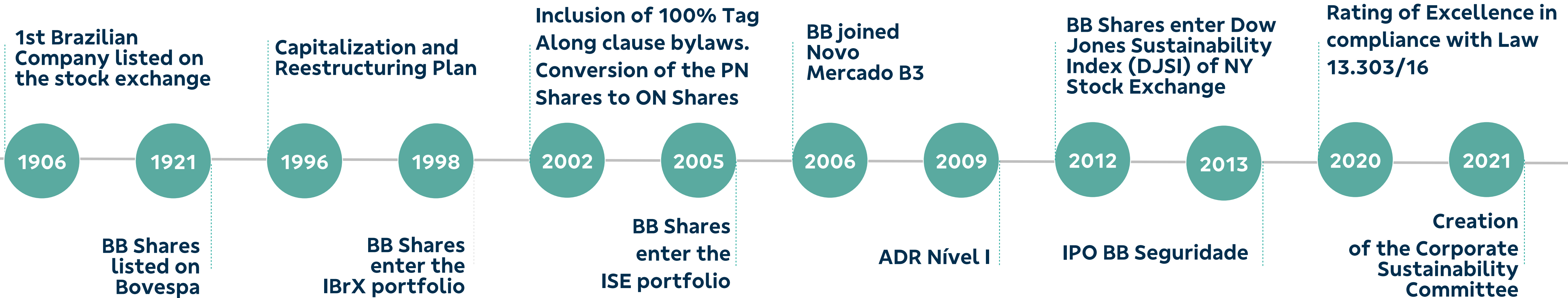
People served
More than 1 million in 9M22

 **More than 10 thousand seedlings planted in 2022**

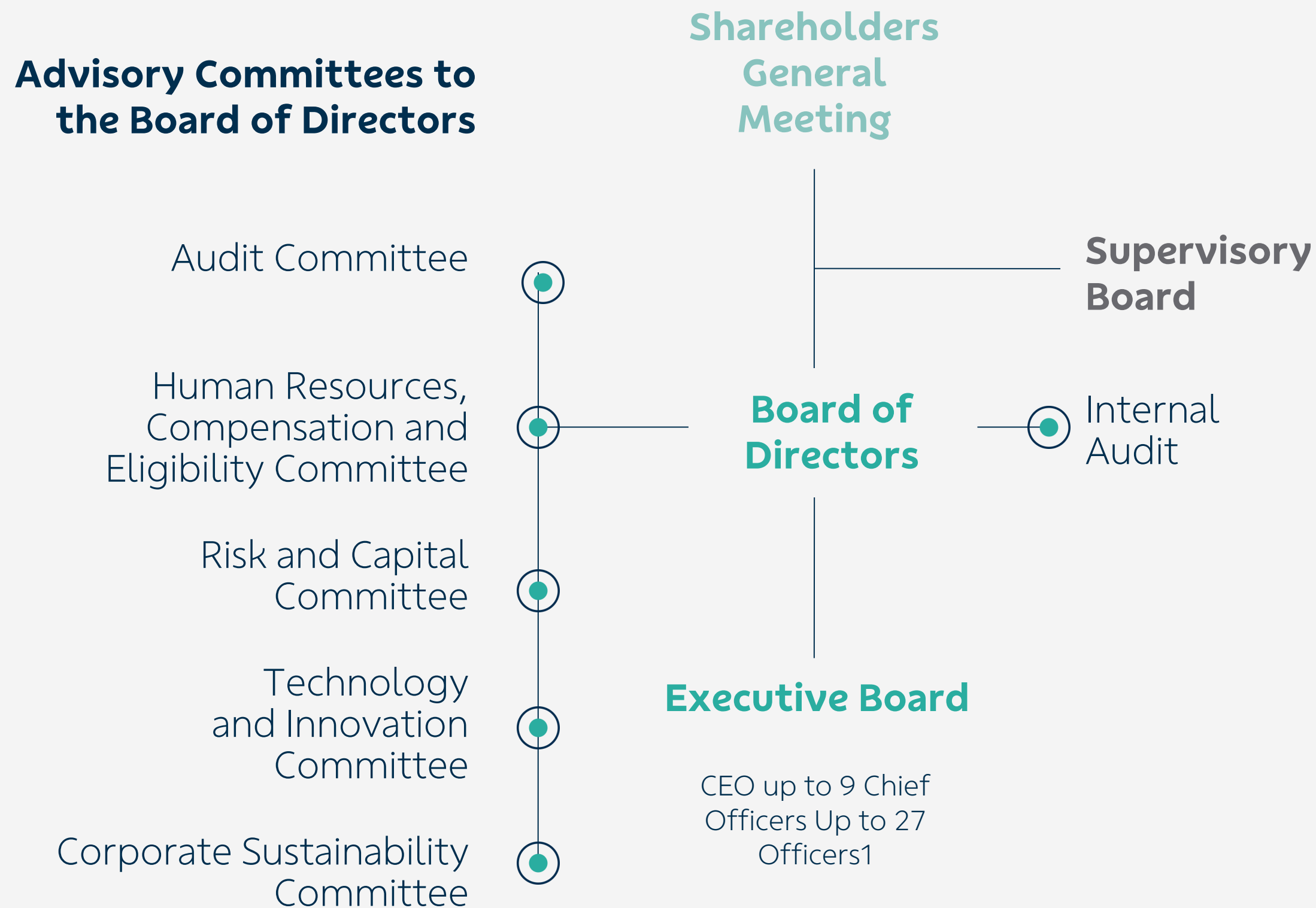


Corporate Governance Timeline

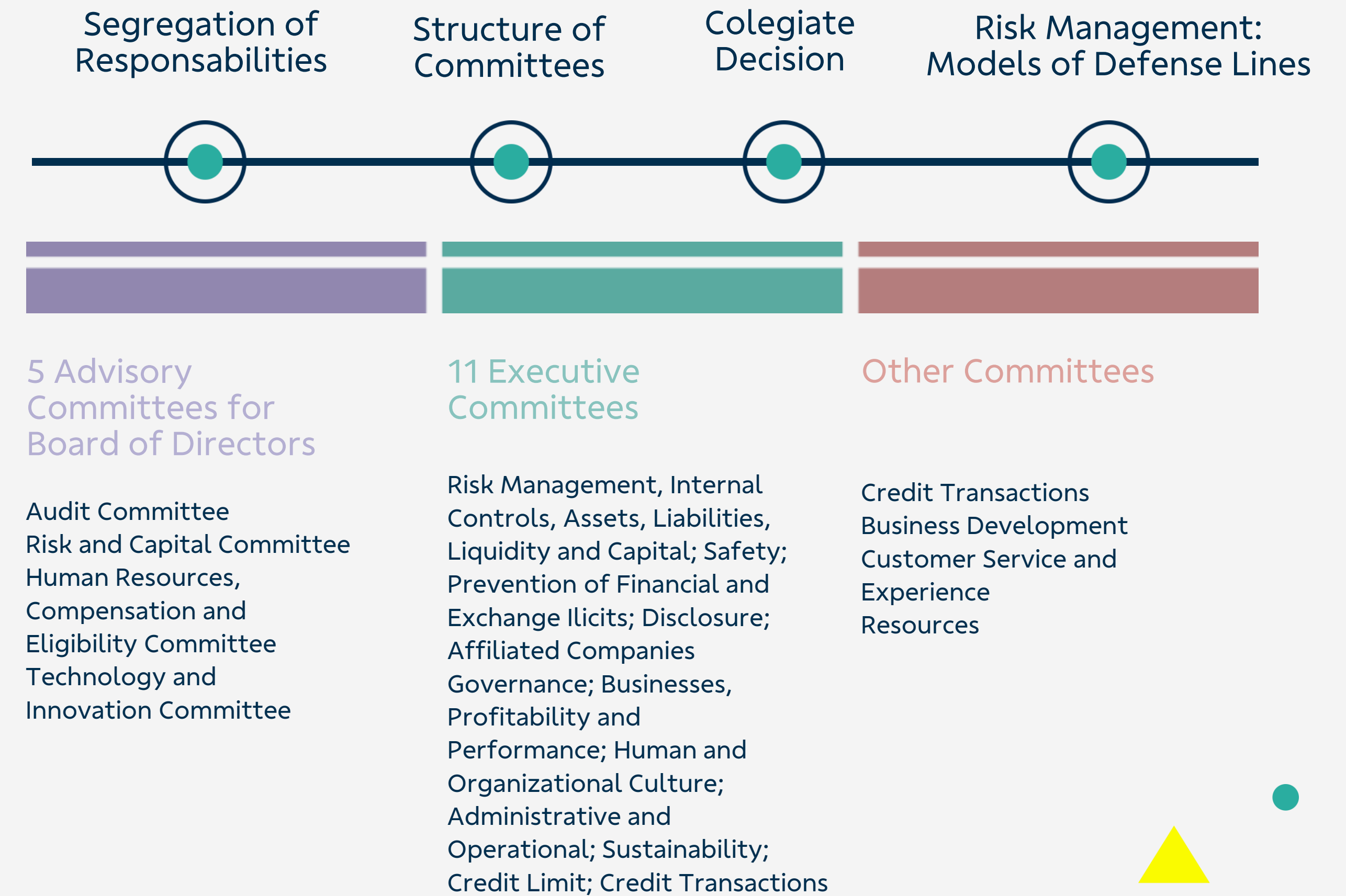
Governance Milestones



Corporate Governance Structure

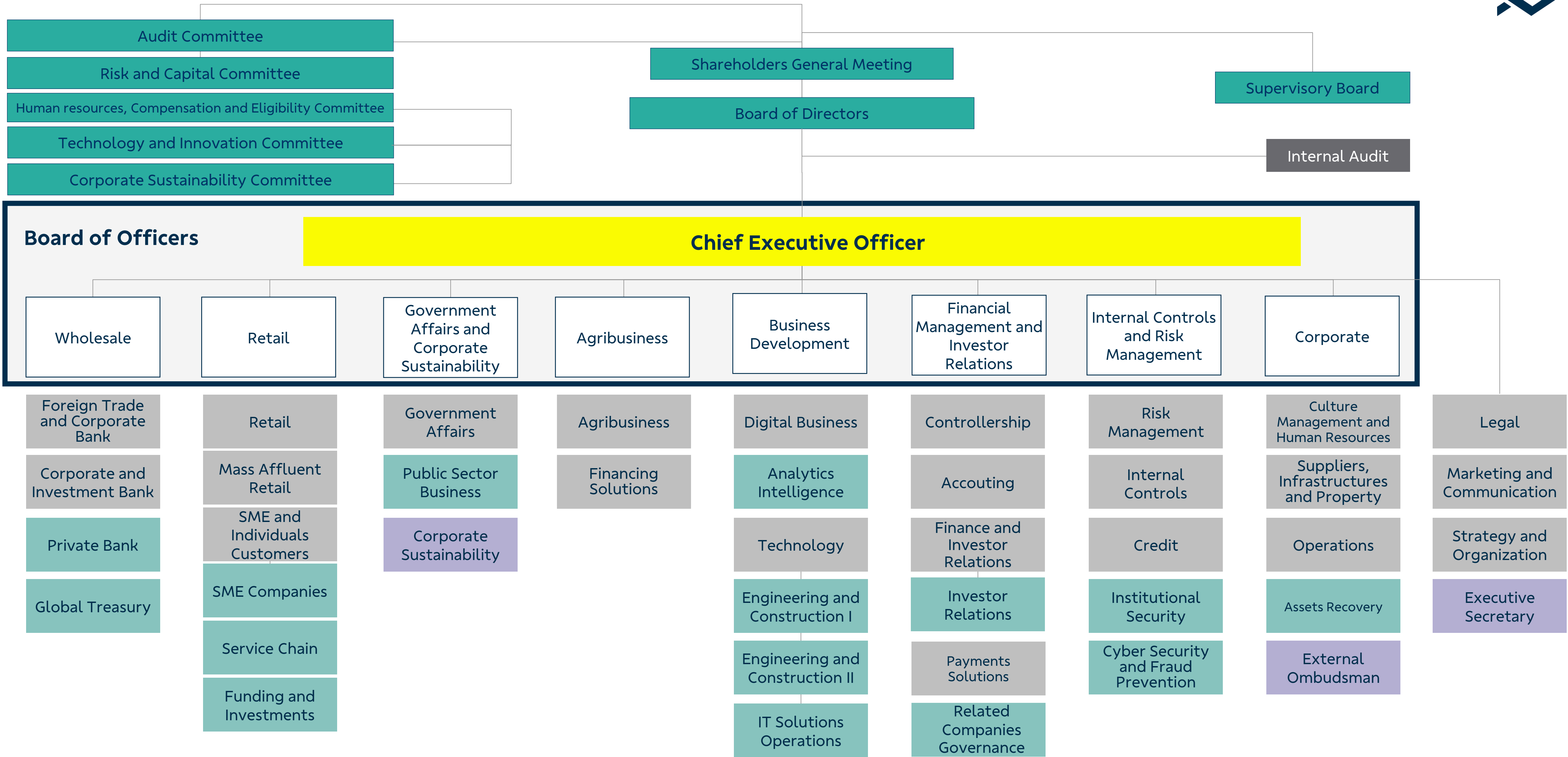


Decision Making Process



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

Organizational Structure



CEO
 Chief Officers
 Executive Officers
 Strategic Units
 Executive Managements
 Internal Audit

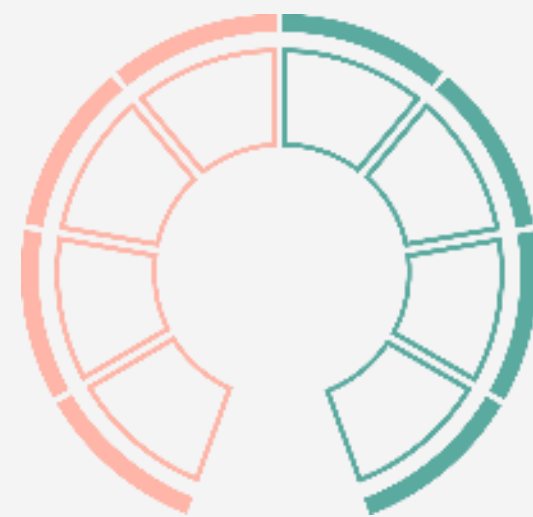
Board of Directors and Supervisory Board



Board of Directors

Independent Members

Iêda Aparecida de Moura Cagni
Chairperson
Ministry of Economy

Walter Eustáquio Ribeiro
Independent Member
Ministry of Economy



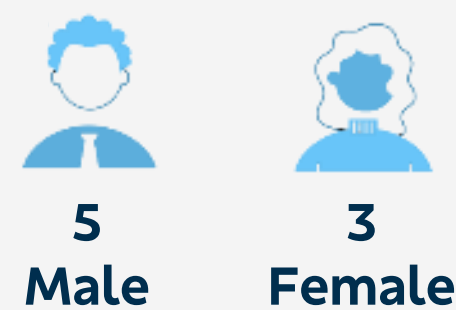
Fausto de Andrade Ribeiro
CEO
Banco do Brasil



Rachel de Oliveira Maia
Independent Member
Minority shareholders



Débora Cristina Fonseca
Banco do Brasil
Employees

Paulo Roberto Evangelista de Lima
Independent Member
Minority shareholders



Ariosto Antunes Culau
Ministry of Economy



Aramis Sá de Andrade
Independent Member
Ministry of Economy



Supervisory Board

Independent Members


Samuel Yoshiaki Oliveira Kinoshita
Chairperson
Ministry of Economy




Aloísio Macário Ferreira de Souza
Incumbent - Independent
Minority shareholders




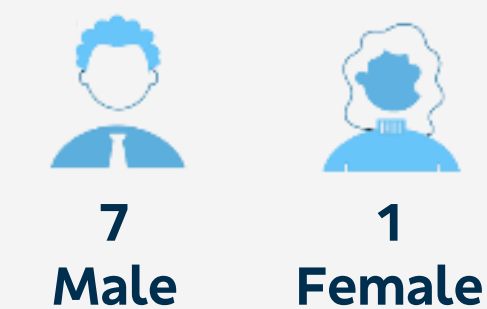
Lucas Pedreira do Couto Ferraz
Incumbent
Ministry of Economy




Carlos Alberto Rechelo Neto
Incumbent - Independent
Minority shareholders



Renato da Motta Andrade Neto
Incumbent
Ministry of Economy

Sueli Berselli Marinho
Alternate - Independent
Minority shareholders



Lincoln Moreira Jorge Junior
Alternate
Ministry of Economy



Tiago Brasil Rocha
Alternate - Independent
Minority shareholders





Board of Directors - Skills

	Business	Public Administration	Communication	Accounting	Law	Economy and Finance	Human Resources	Technology
Iêda 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	✓				✓	✓		✓

Supervisory Board – Skills



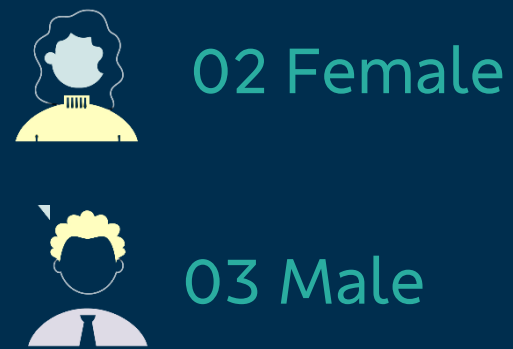
	Business	Accounting	Economy and Finance	Engineering	Math and Statistics
Samuel Yoshiaki Oliveira Kinoshita			✓		✓
Renato da Motta Andrade Neto			✓		
Lincoln Moreira Jorge Junior	✓			✓	
Lucas Pedreira do Couto Ferraz			✓	✓	
Carlos Alberto Rechelo Neto	✓		✓	✓	
Sueli Berselli Marinho	✓		✓		✓
Aloísio Macário Ferreira de Souza	✓	✓			
Tiago Brasil Rocha	✓		✓		



Advisory Committees to the Board of Directors

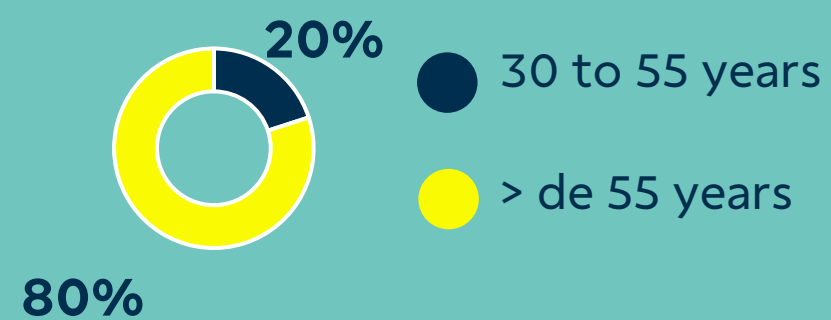
Audit Committee

Audit and supervision



100% Independents

Age %



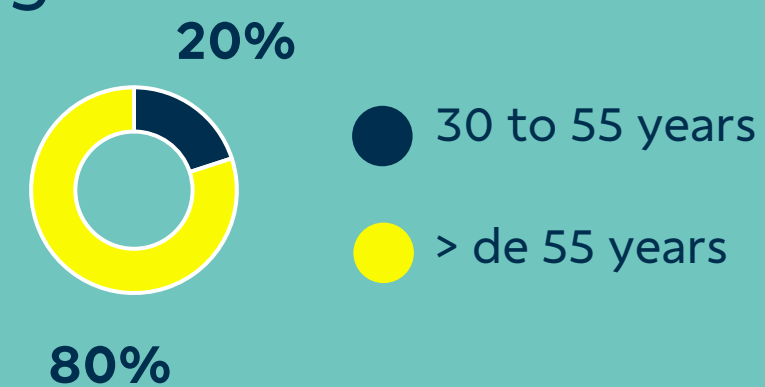
Human Resources, Compensation and Eligibility Committee

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



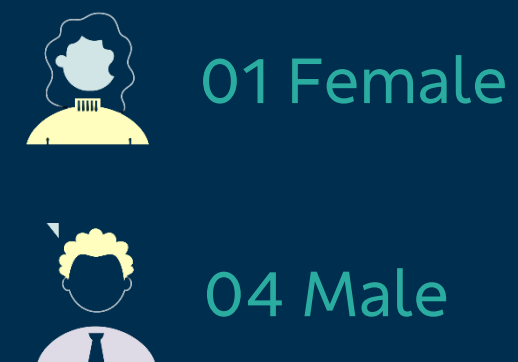
60% Independents

Age %



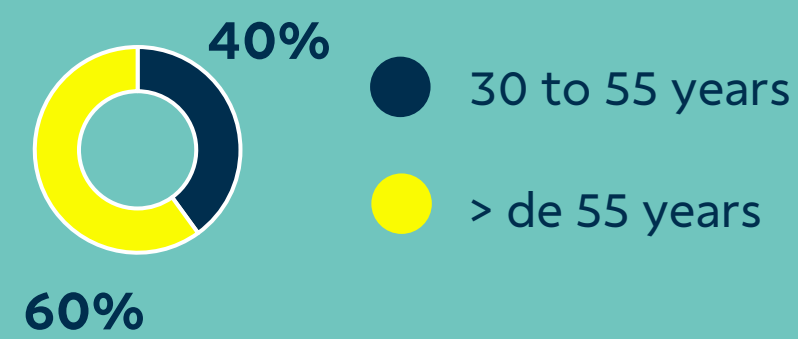
Risk and Capital Committee

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



40% Independents

Age %

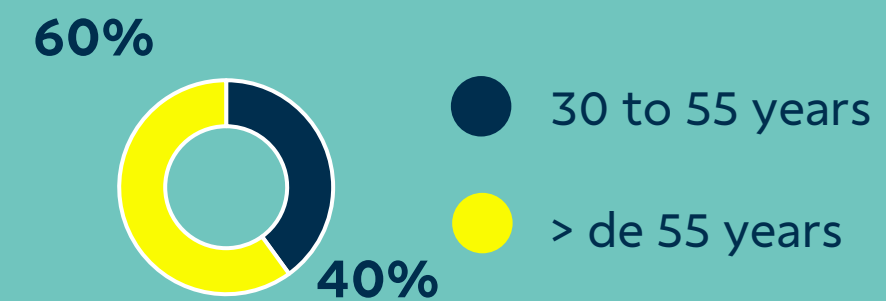


Technology and Innovation Committee

Technological trends, new business models and projects or initiatives of innovation



Age %

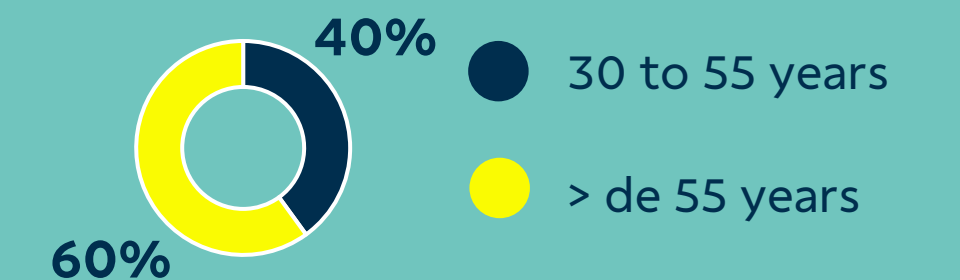


Corporate Sustainability Committee

Topics related to sustainability in BB, considering the best market practices and the commitments voluntarily made by the Bank



Age %





BB Figures

42 Earnings Highlights

43 Earnings

44 Loan Portfolio

45 Credit Quality

46 ALL

47 NII

48 Fees and Expenses

49 Commercial Funding

50 Bonds issued abroad

51 Bonds

52 Capital Ratios

53 Bis III

54 Guidance 2022

55 Statement of income





Earnings Highlights

9M22/9M21

Adjusted Net Income
22.8
 R\$ billion
+50.9%
 9M22/9M21

Sustainable growth of the loan portfolio
 Loan Portfolio¹
969.2 R\$ billion
+19.0%
 Sep22/Sep21

Constant discipline in cost management
 Administrative Expenses
+6.0%
 9M22/9M21
 Cost-to-Income Ratio
31.6%

Diversification of the service line
 NII
+16.7%
 Fee Income
+11.0%
 9M22/9M21
Solid capital position
 CET1
11.77%
 Sep/22

(1) Loan Portfolio Expanded View.





Earnings

Adjusted Net Income

R\$8.4 billion

3Q22

+ 62.7%

3Q22/3Q21

Market ROE

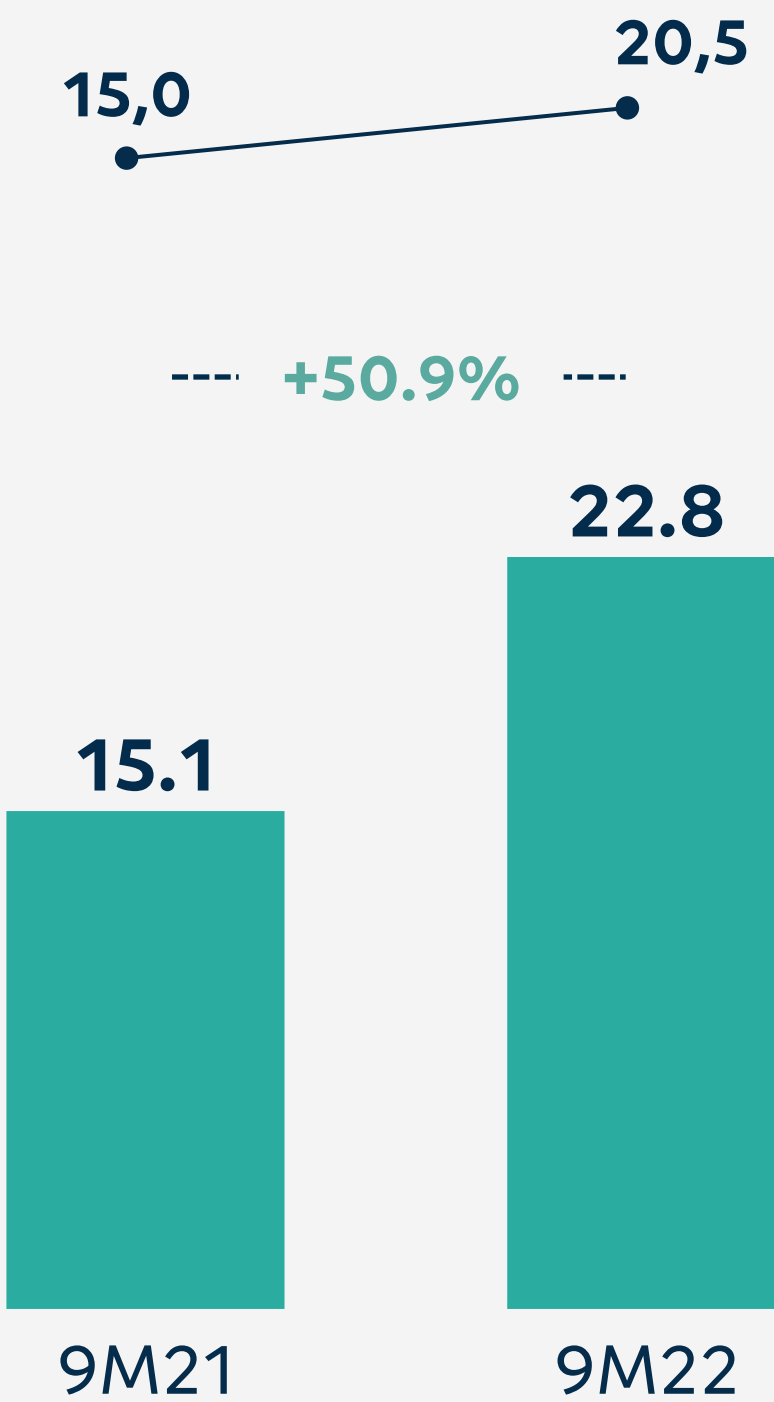
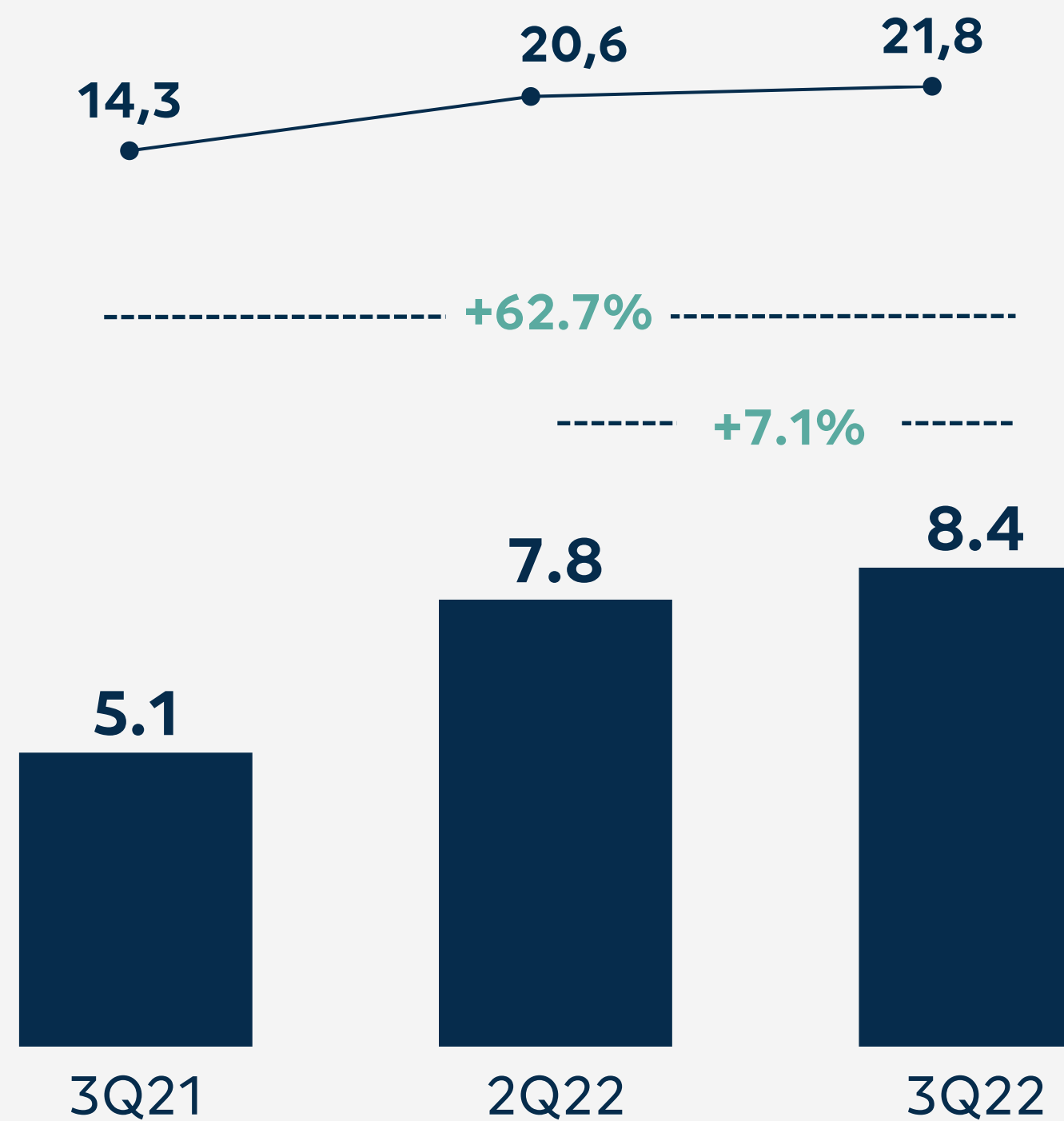
21.8%

3Q22

Adjusted Net Income

R\$ billion

Market ROE¹ %

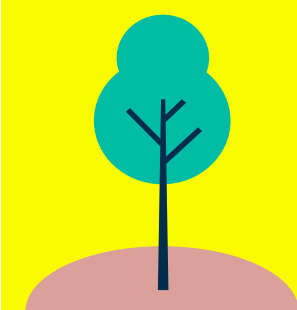
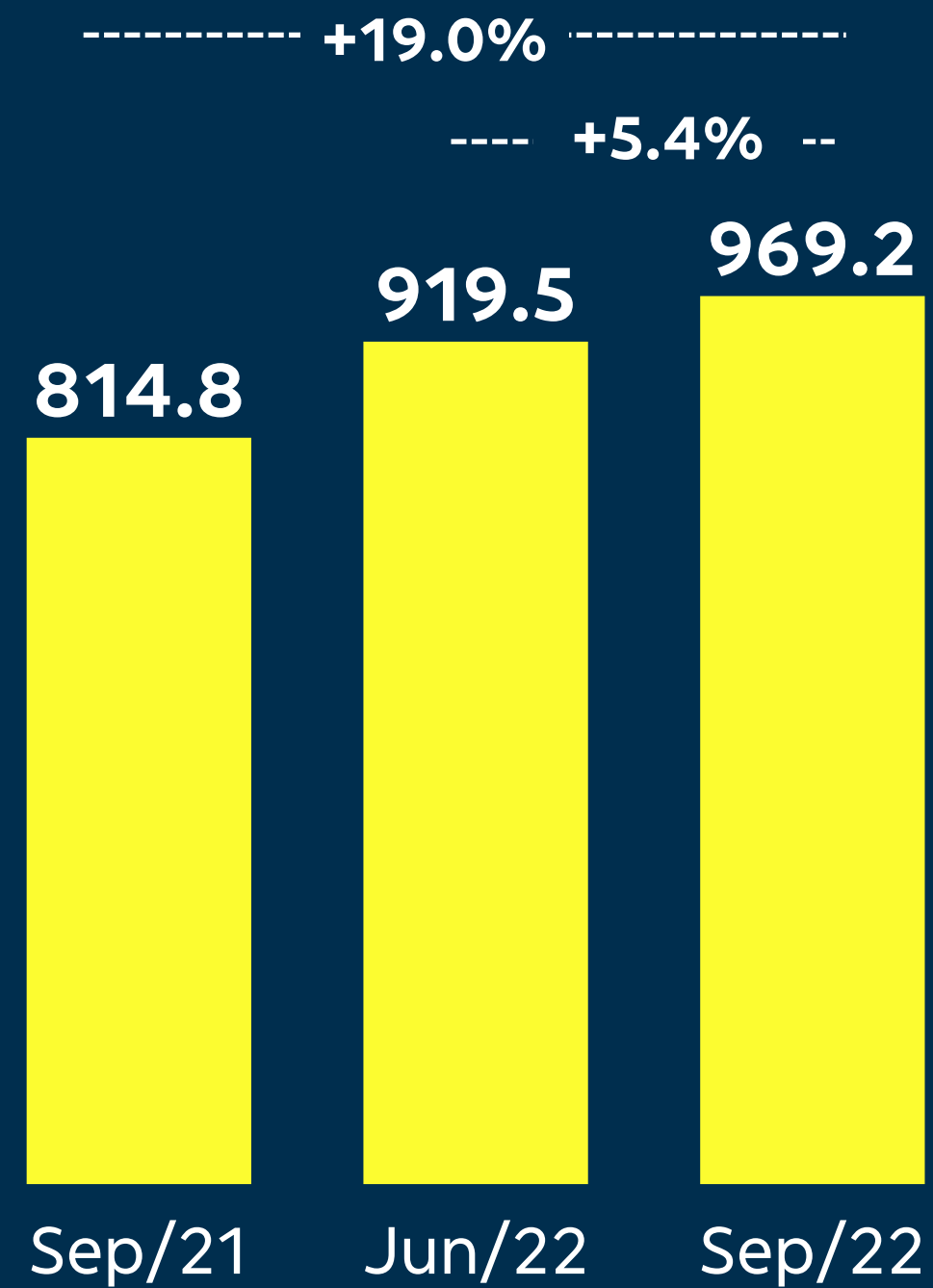


(1) Market ROE: metric that the main market analysts use to project results. The index is annualized using the linear method.

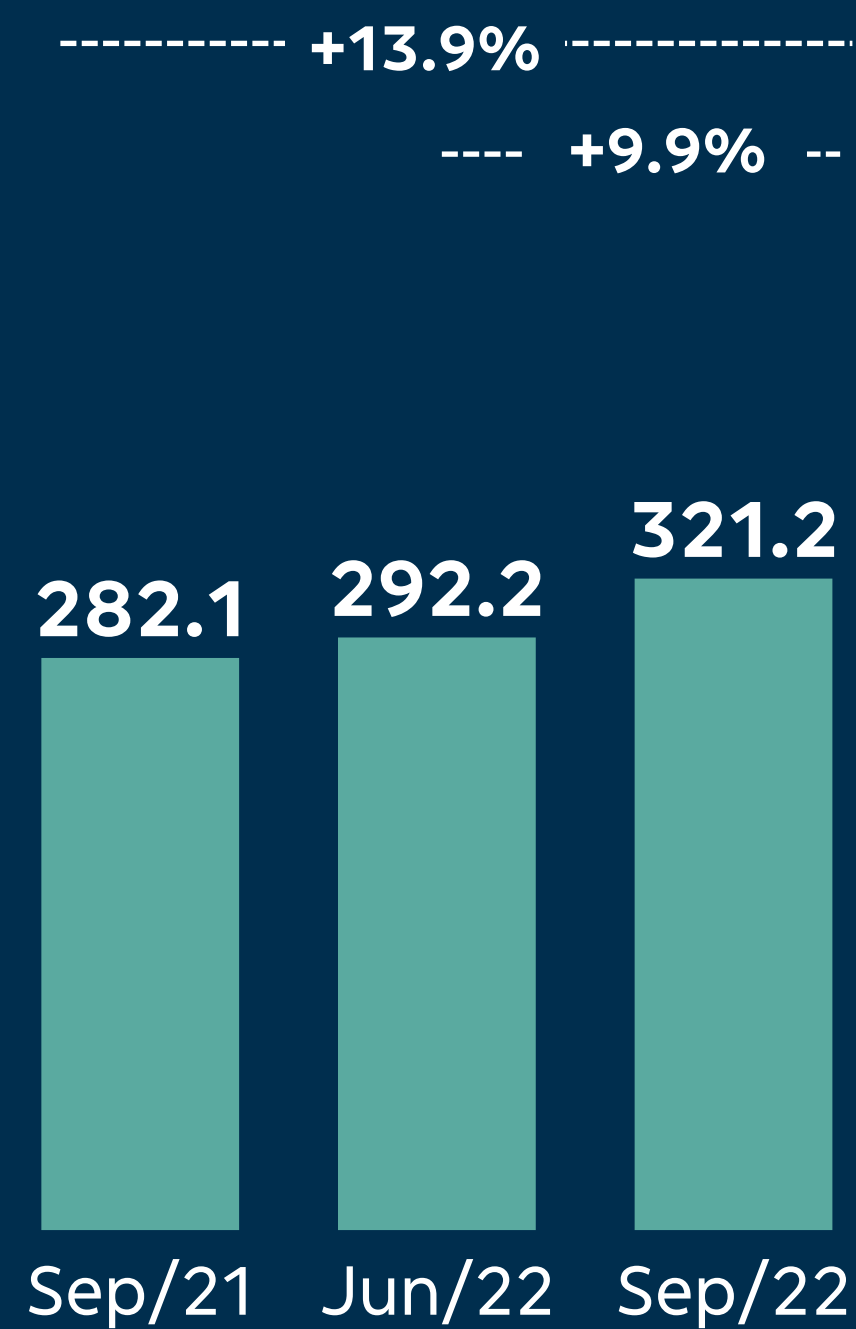


Loan Portfolio

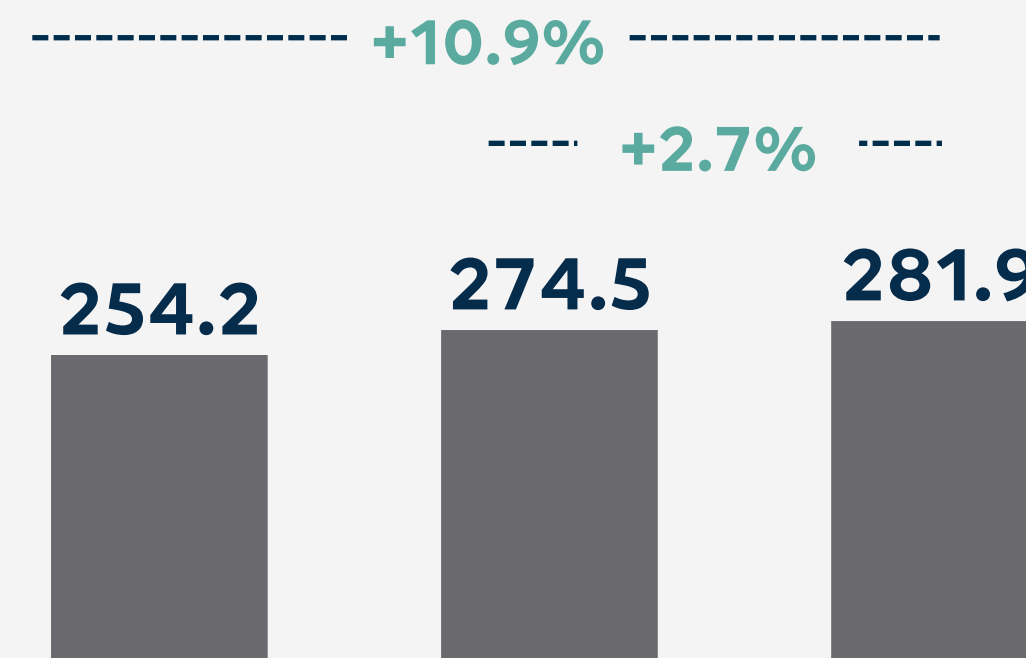
Loan Portfolio Expanded View¹ R\$ billion



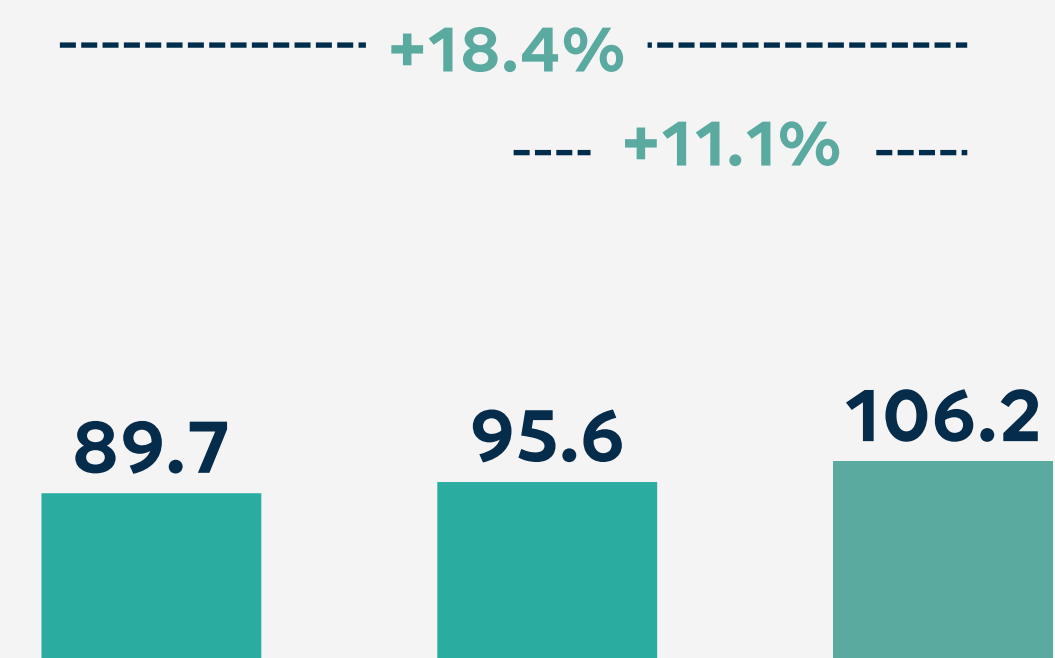
Sustainable Business Portfolio R\$ billion



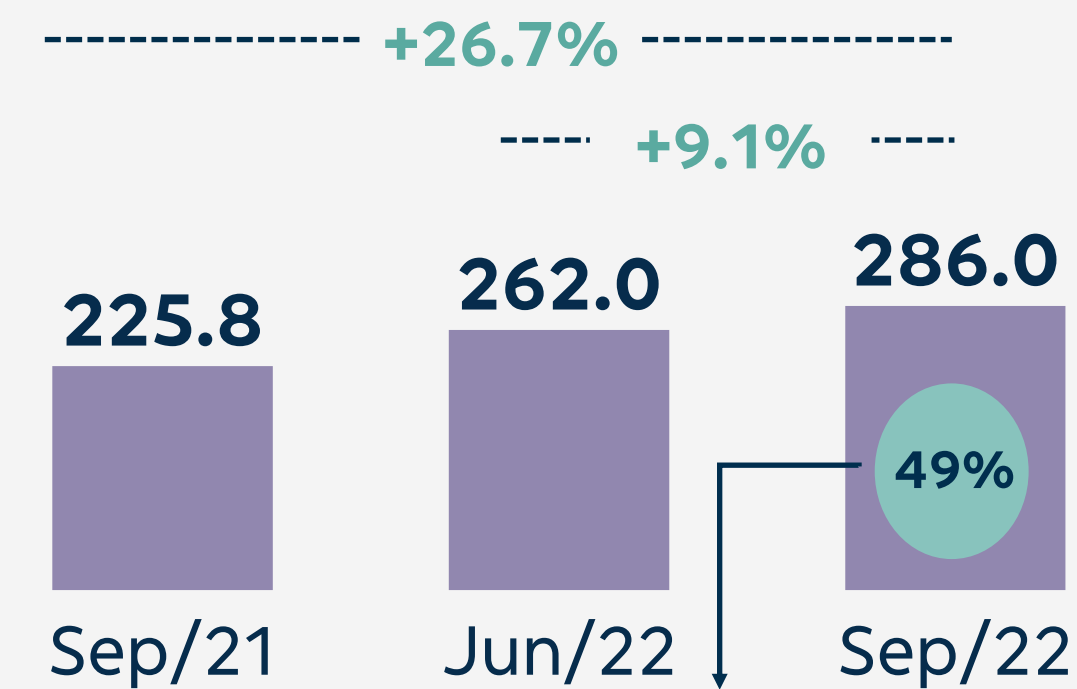
Individuals



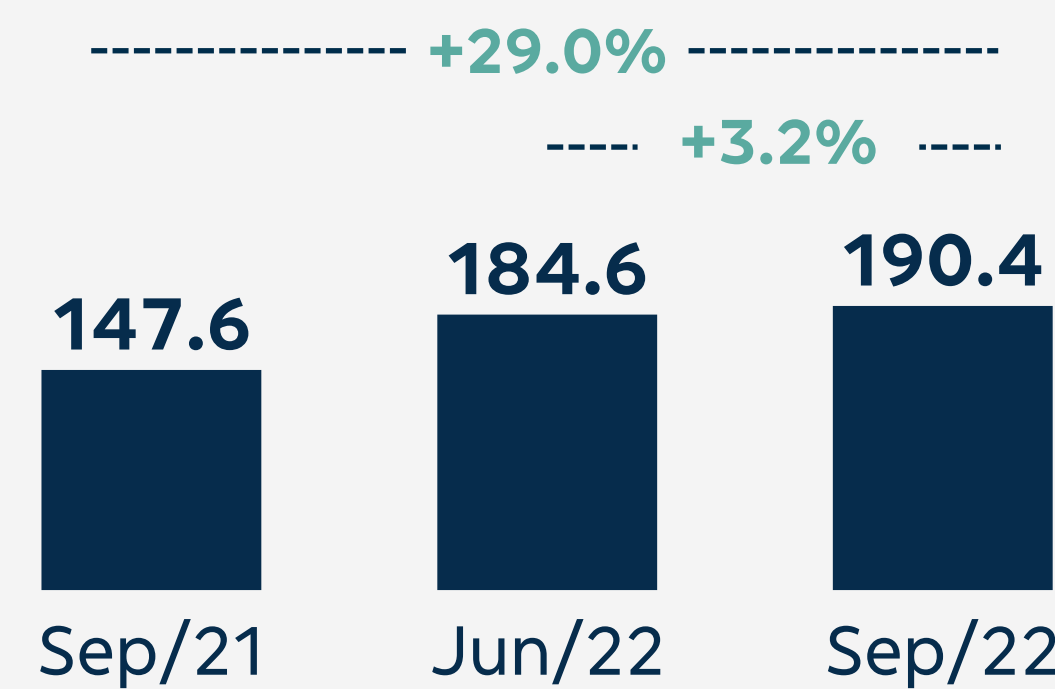
SME



Agribusiness



Corporate



Sustainable Agriculture

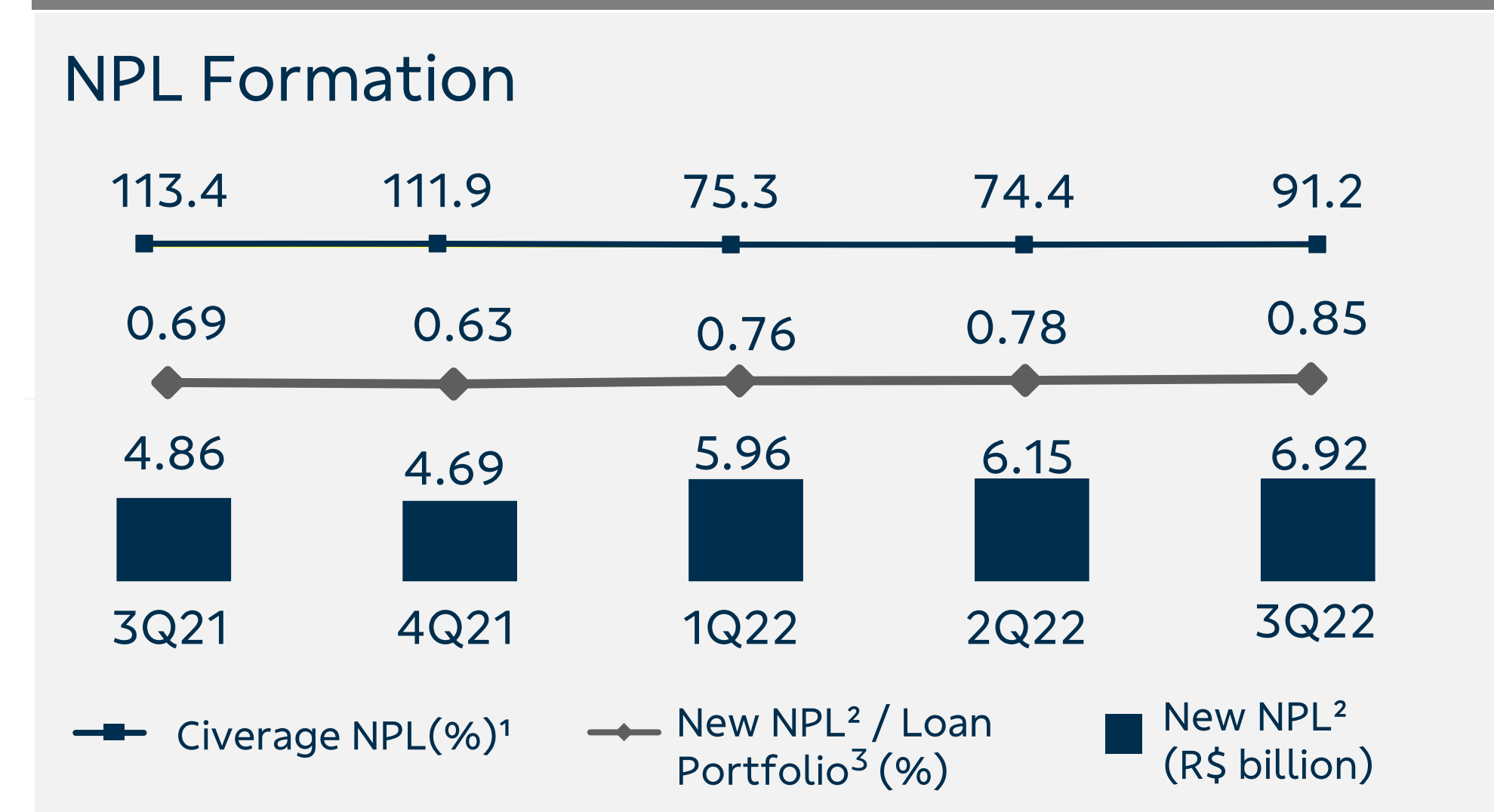
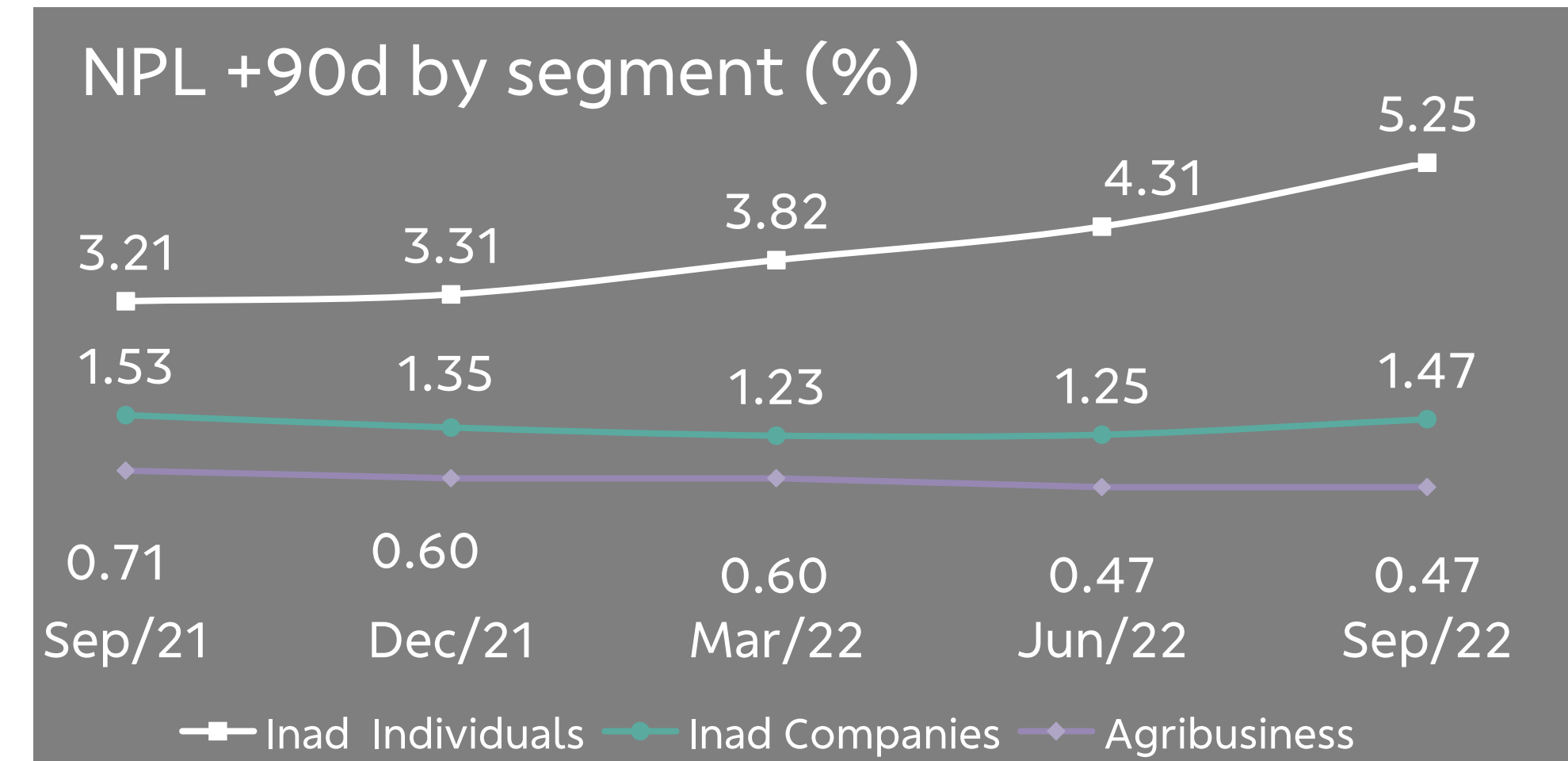
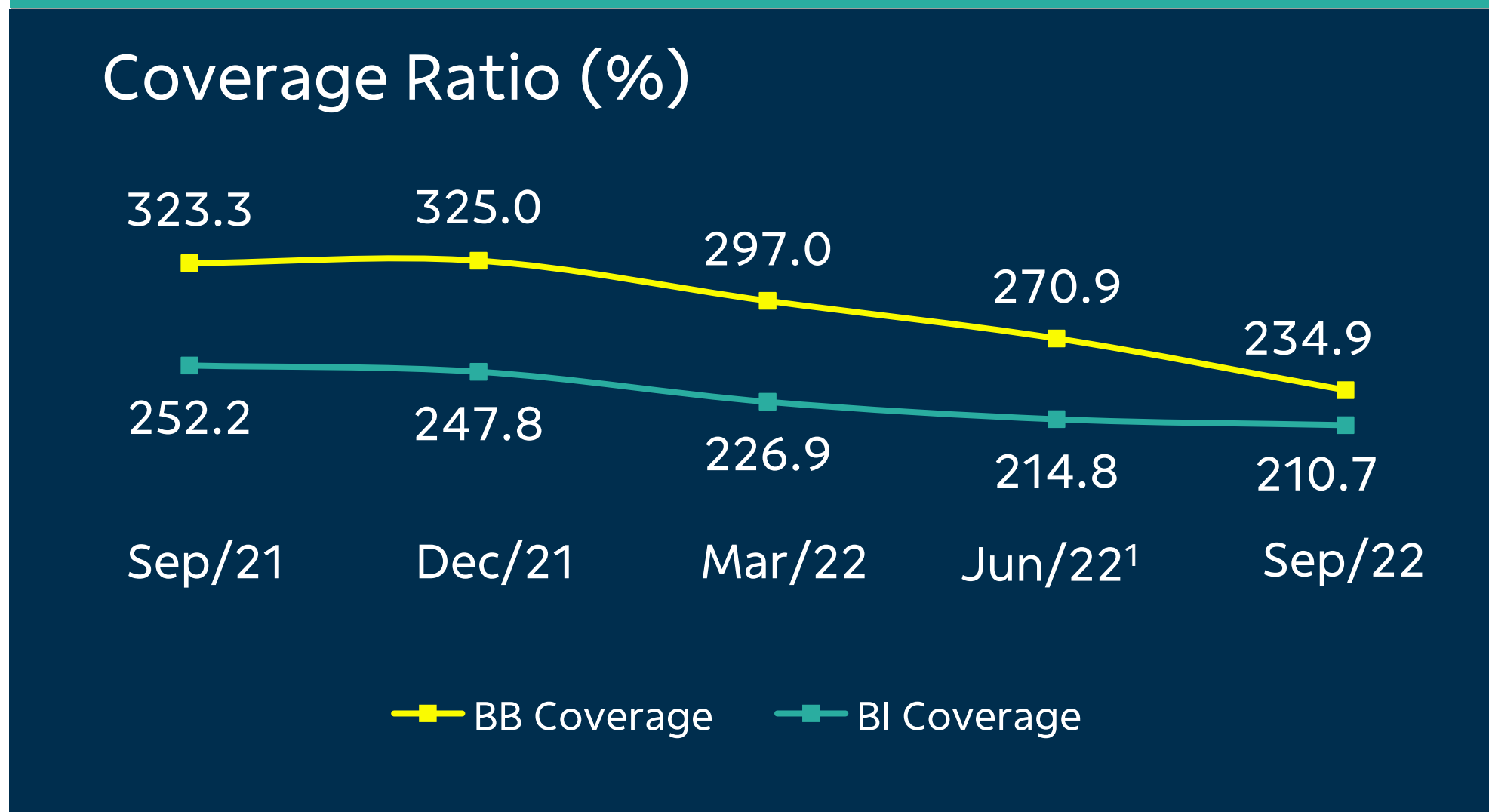
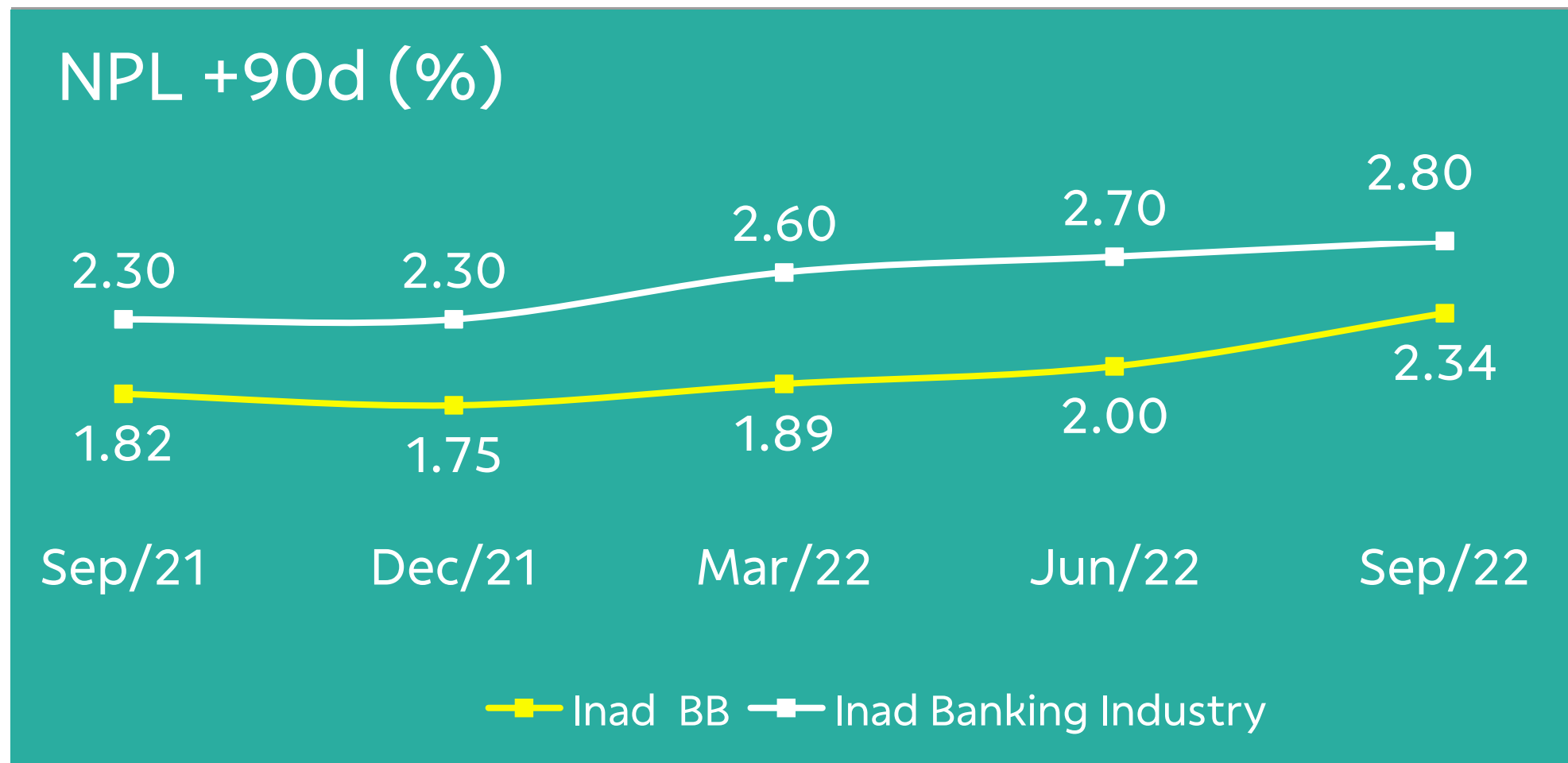


49%

(1) It includes private securities and guarantees provided.



Credit Quality



(1) Business Industry data refers to Apr/22. (2) Quarterly ALL Expenses/ New NPL. (3) 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. (4) Balance of the classified loan portfolio of the previous quarter.

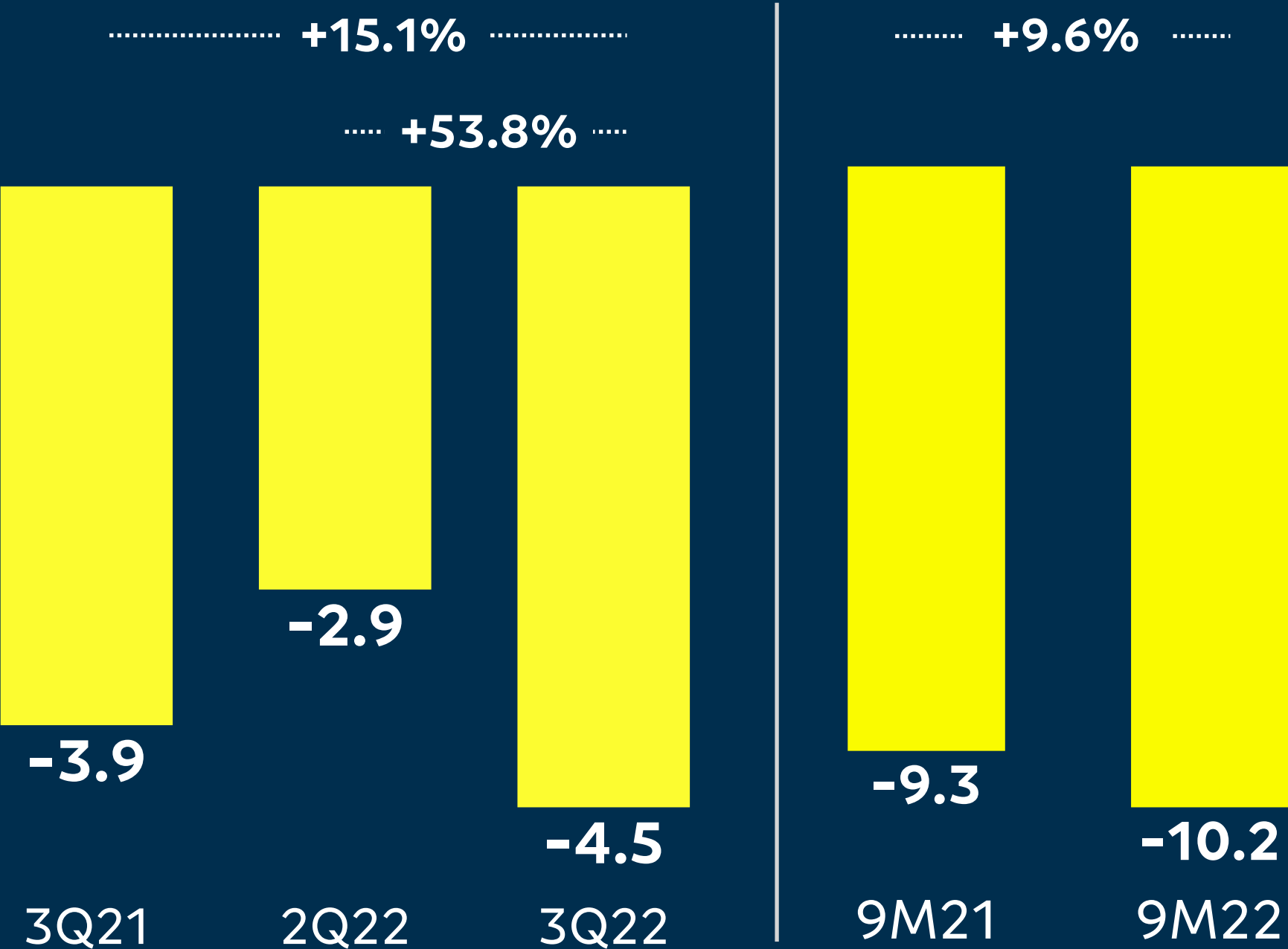


ALL expenses

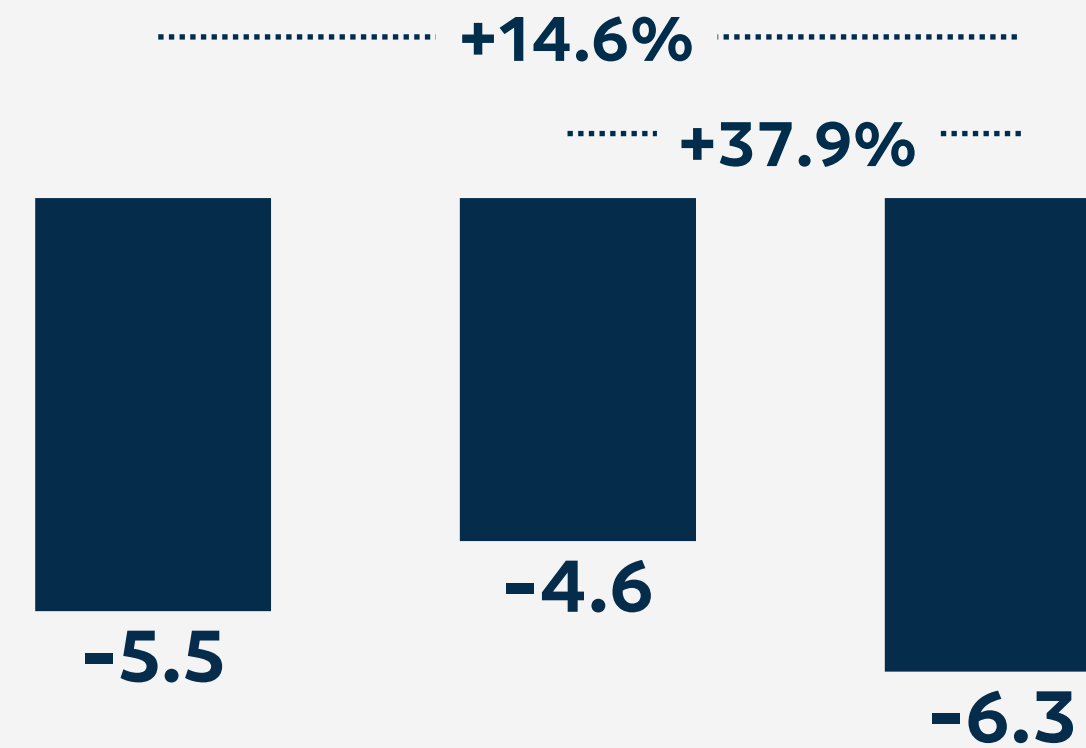
ALL expanded view R\$ billion

Cost of credit (%)¹

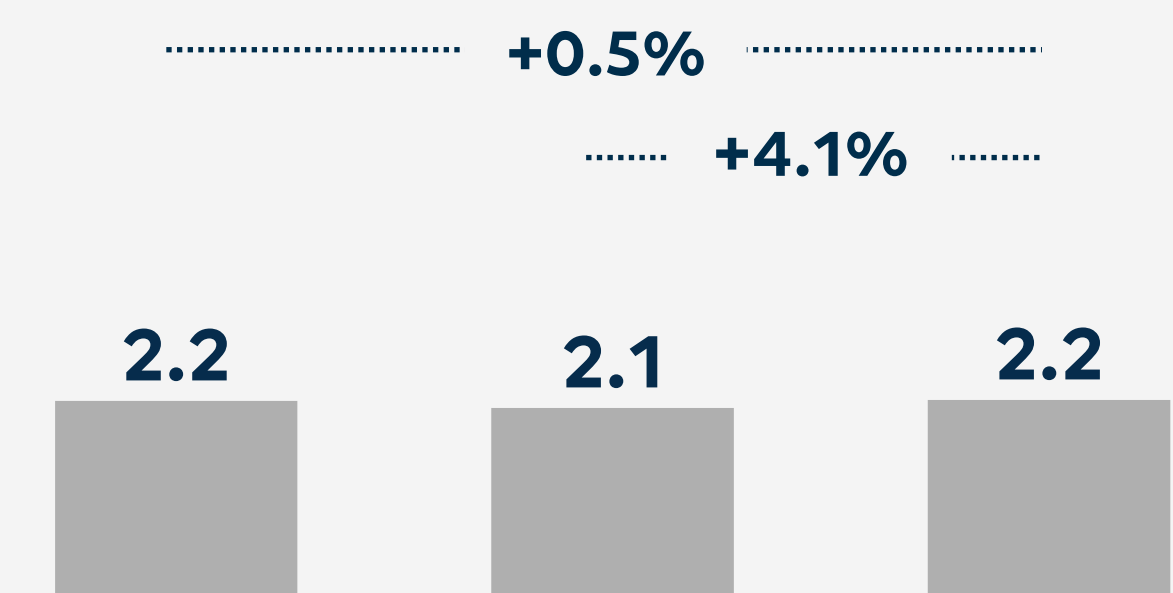
2.8 2.6 2.6



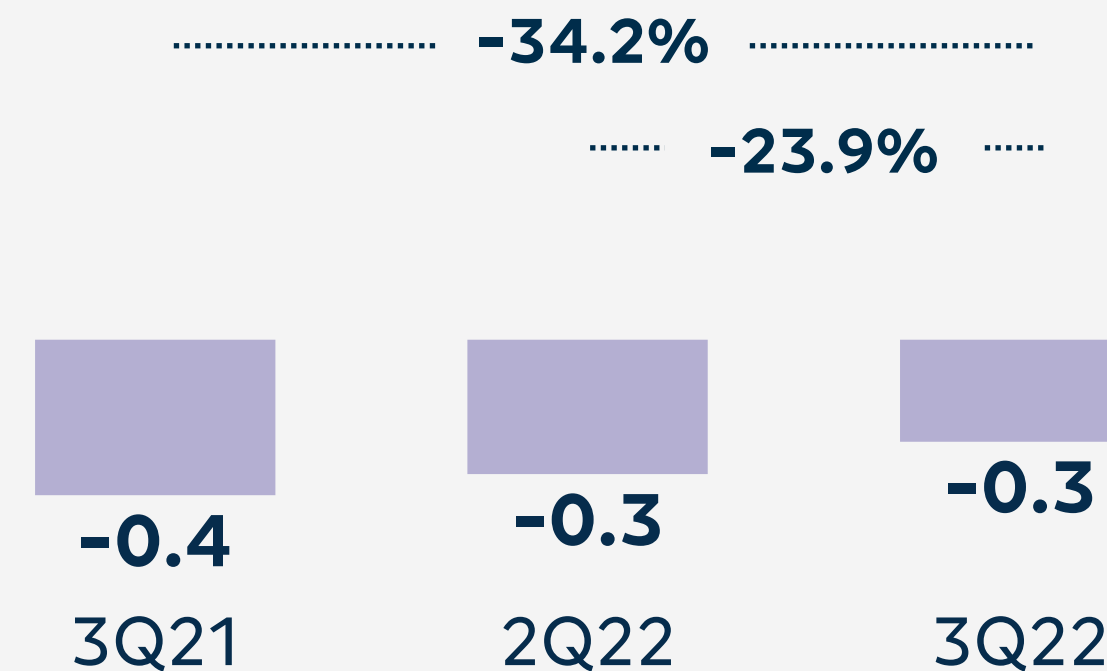
Credit Risk



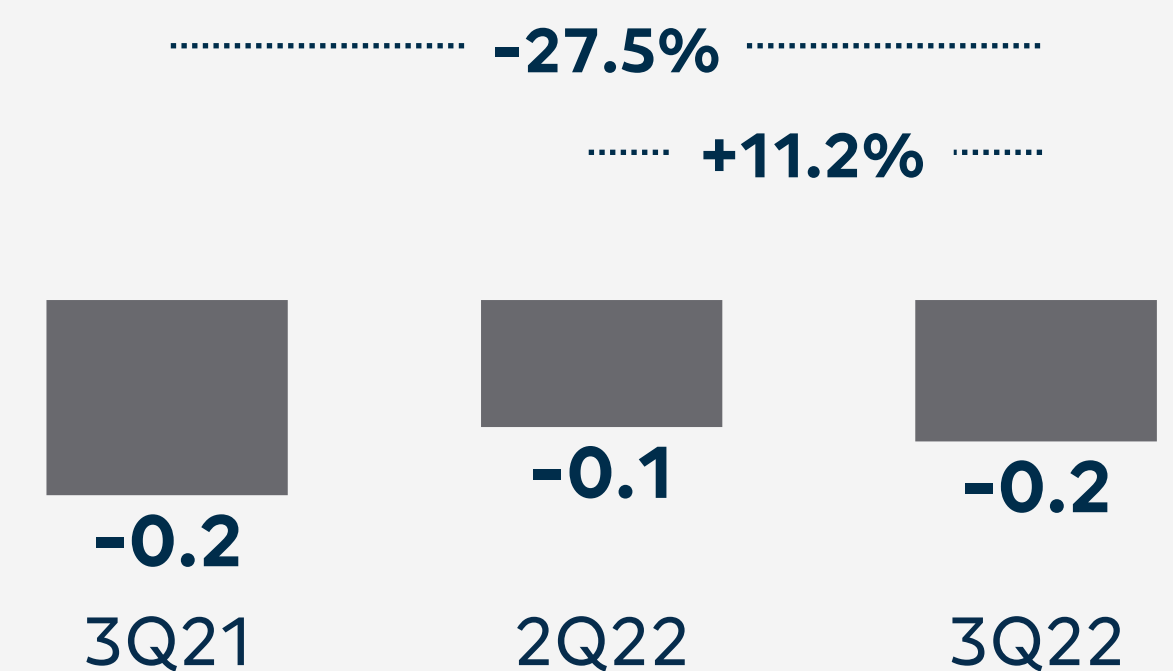
Credit Recovery



Discounts granted



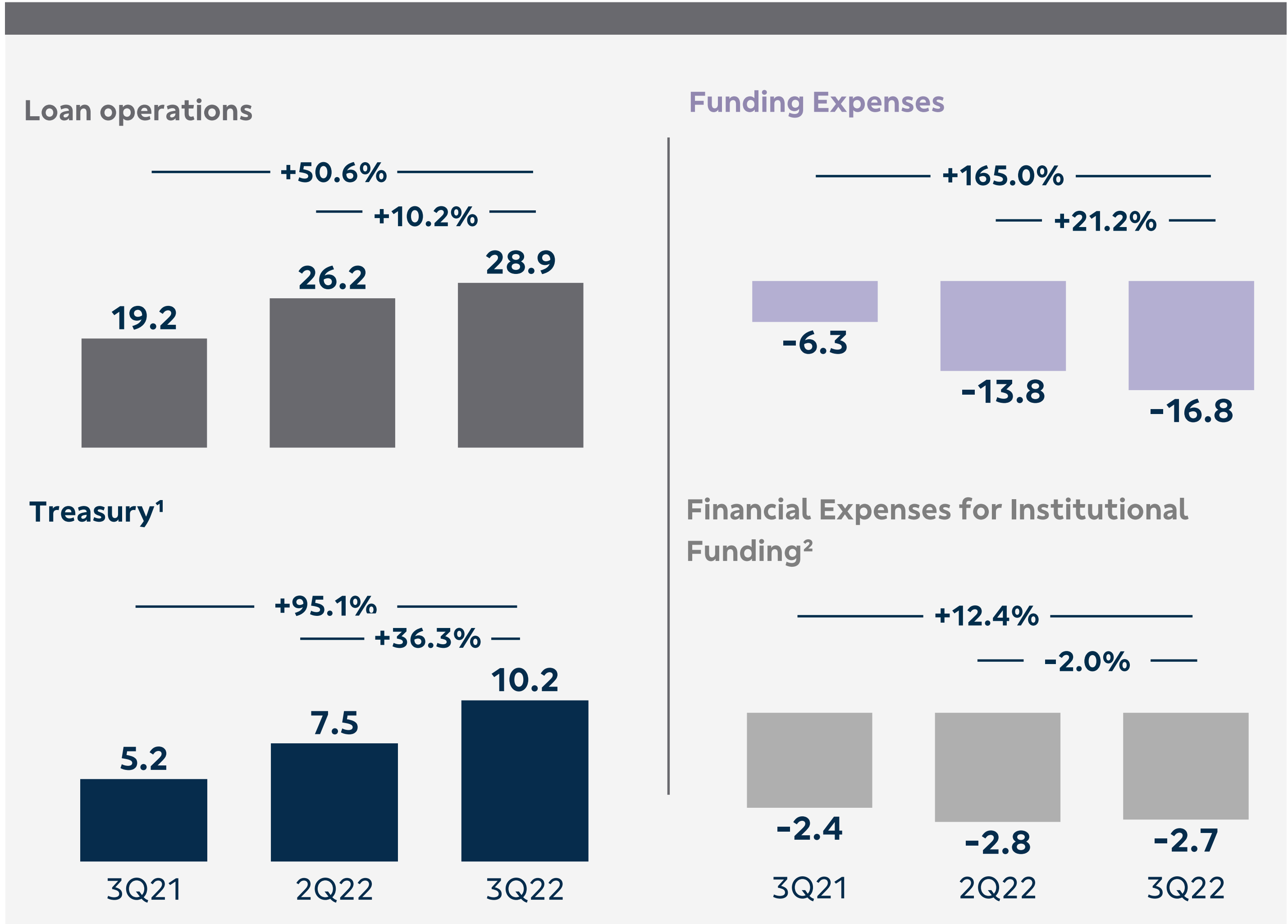
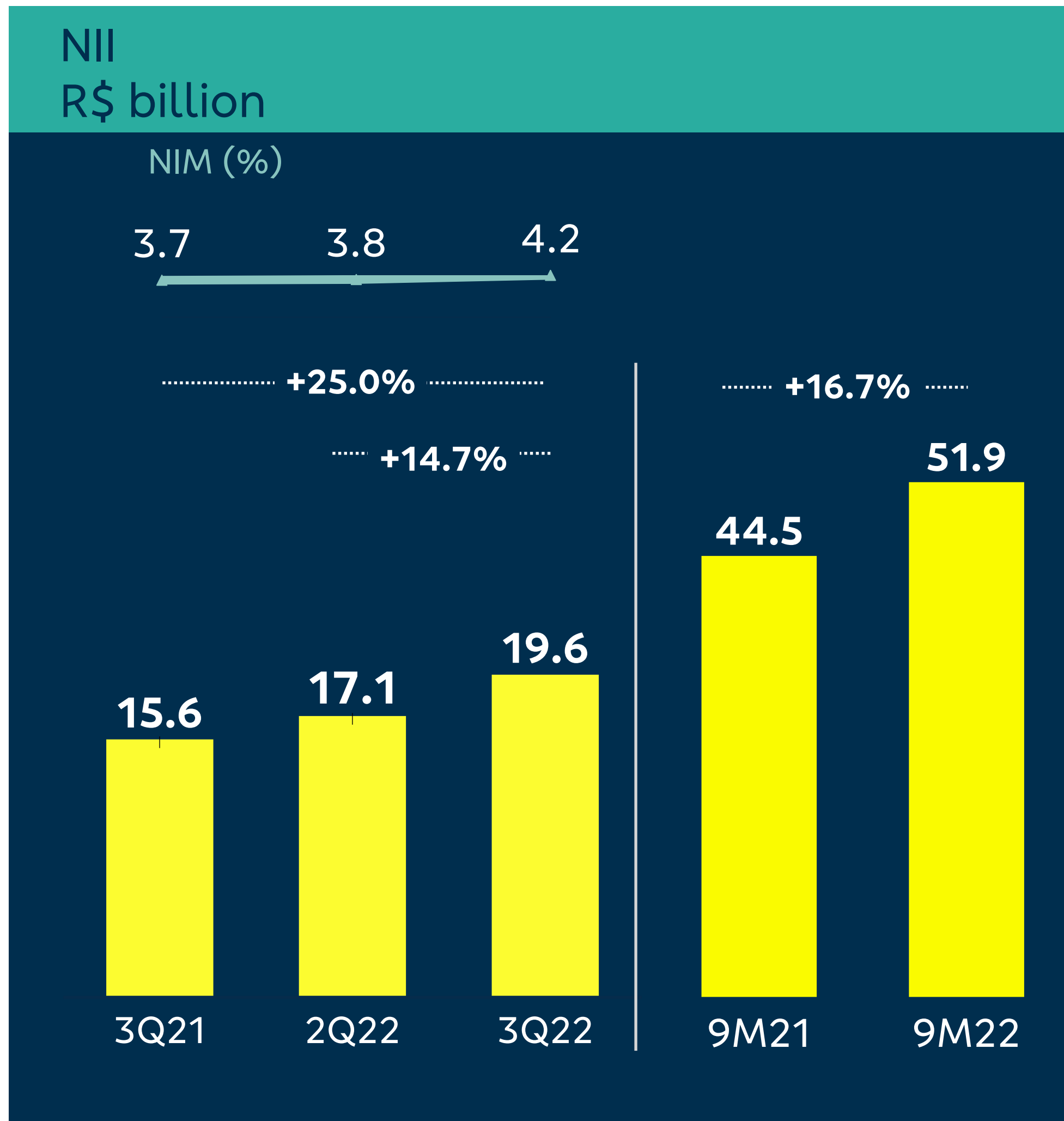
Impairments



(1) ALL Expanded View 12 months / Medium Classified Loan Portfolio.



Net Interest Income

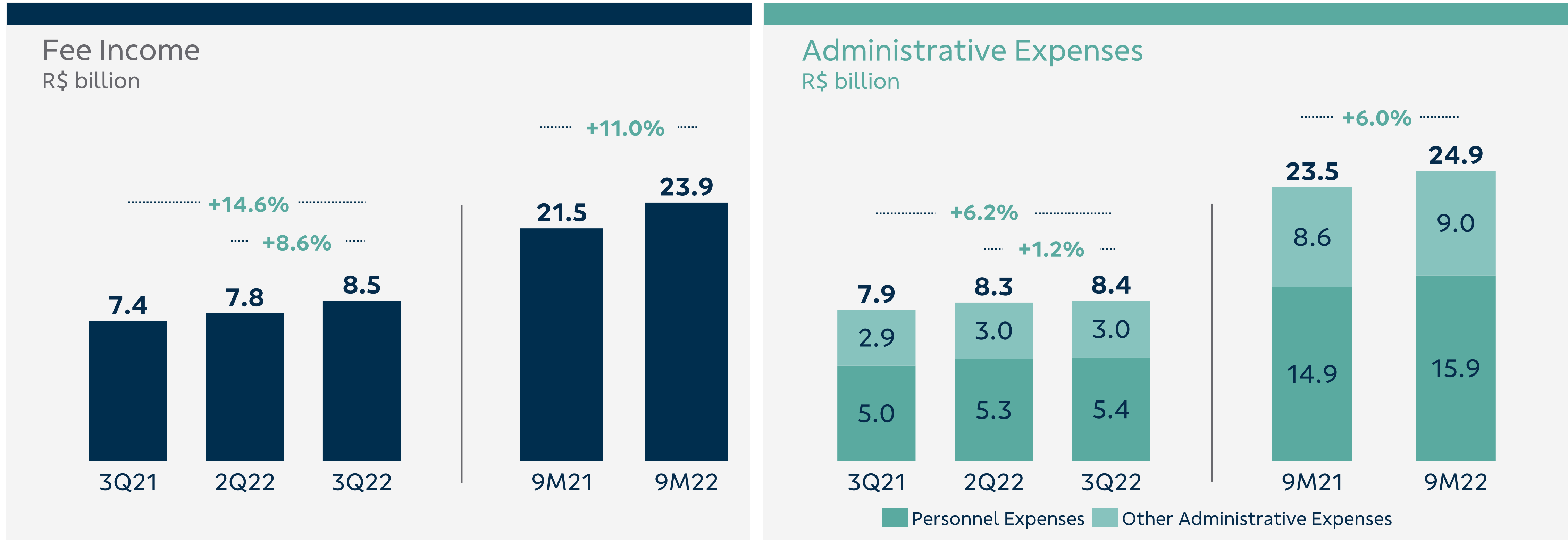


(1) It includes the result from interest, tax hedging, derivatives and other financial instruments that offset the effects of the exchange rate variation in the result.

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



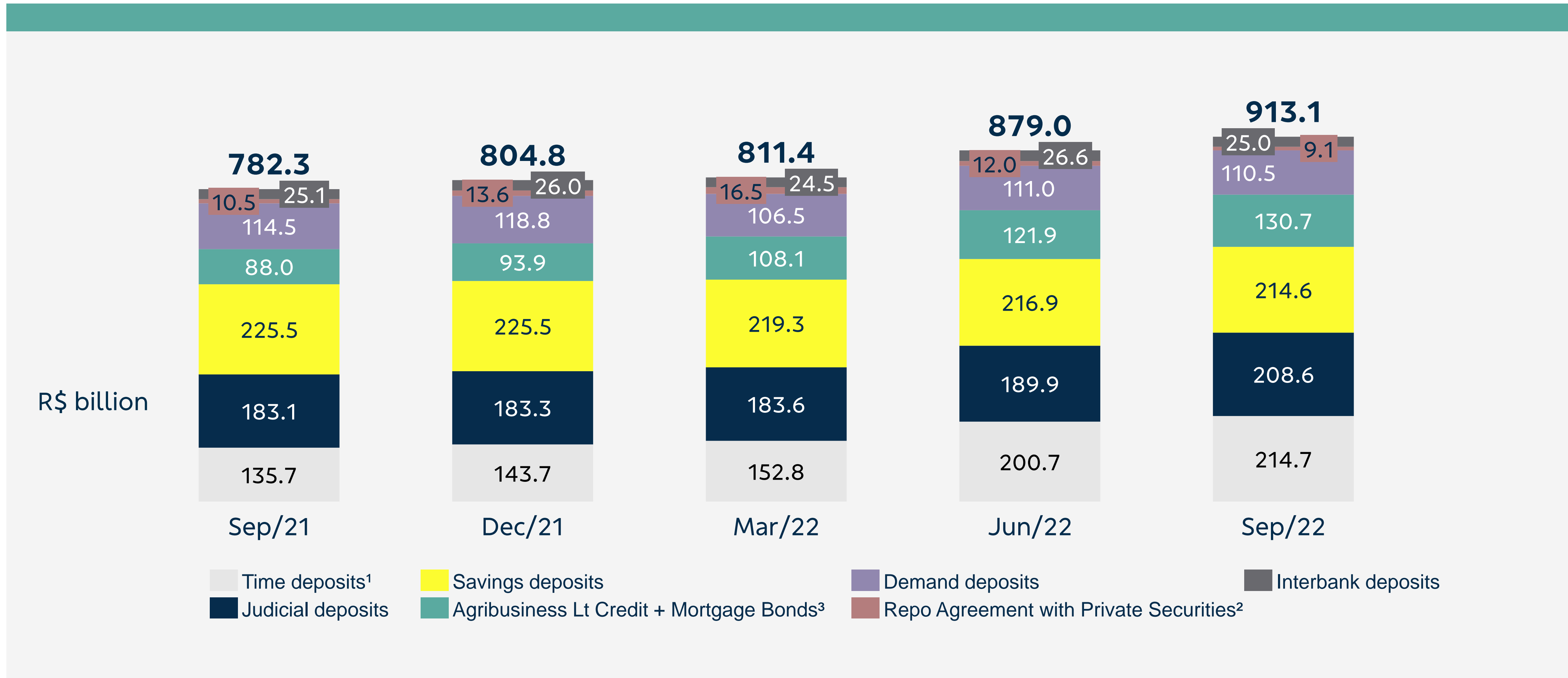
Fees and expenses dynamics



Cost-to-Income Ratio (12 months): **31.6%**



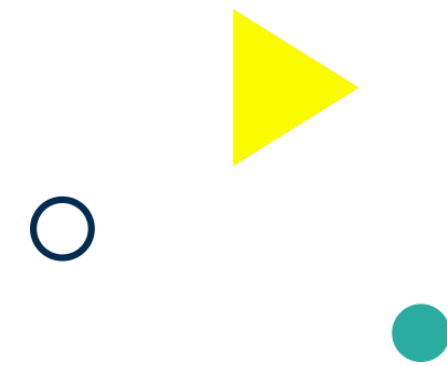
Commercial Funding



(1) Includes the balance of other deposits presented in the Notes to the Consolidated Financial Statements. (2) Includes part of the balances of Private Securities presented in the Notes to the Consolidated Financial Statements. (3) Includes the balance of CRI (Certificates of Real Estate Receivables).



Current bonds issued abroad



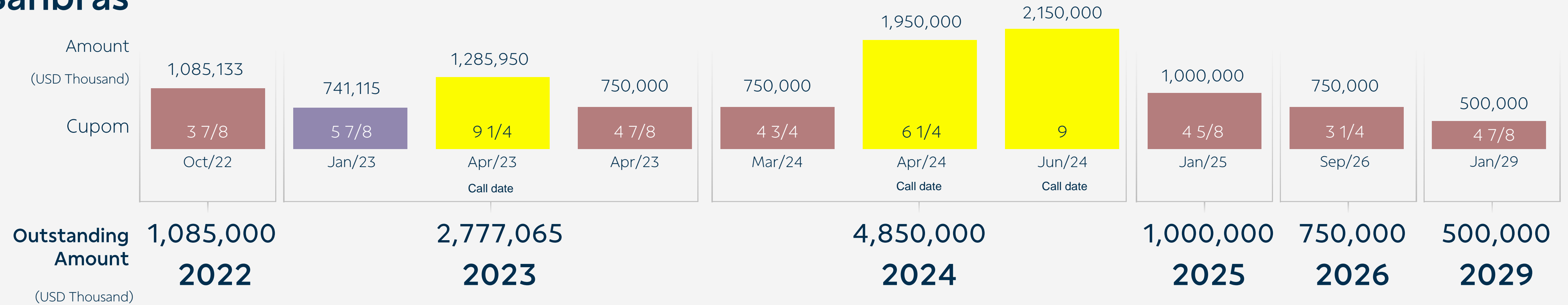
Issue Date	Maturity	Issued Amount (US\$ K)	Outstanding Amount (US\$ K)	Cupon (%) ¹	Issue Price	Return for Investor (%)	Spread over Treasury	Currency	Rating S&P/Moody's /Fitch
Banco do Brasil Issues									
01/20/2012	PERPETUAL	1,000,000	535,950	9.250 S	100.00	9.25	732.7	USD	CCC+ / SR / SR
03/05/2012	PERPETUAL	750,000	750,000	9.250 S	108.50	8.49	732.7	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	1,085,133	3.875 S	98.98	4.00	237.5	USD	BB- / Ba2 / BB-
01/31/2013	PERPETUAL	2,000,000	1,916,000	6.250 S	100.00	6.25	439.8	USD	CCC+ / SR / SR
06/18/2014	PERPETUAL	2,500,000	2,140,000	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	232.0	USD	BB- / Ba2 / SR
09/30/2021	09/30/2026	750,000	750,000	3.250 S	100.00	3.25	244.5	USD	SR/ Ba2 / BB-
01/11/2022	01/11/2029	500,000	500,000	4.875 S	99.56	4.95	328.7	USD	SR/ Ba2 / BB-
Special-Purpose Entity Issues									
07/02/2019	06/15/2024	100,000	58,333	1.20 + 3mL Q	100.00	1.20 + 3mL	NA	USD	BBB
07/02/2019	06/15/2024	100,000	58,333	1.20 + 3mL Q	100.00	1.20 + 3mL	NA	USD	BBB
07/02/2019	06/15/2026	200,000	150,000	3.70 Q	100.00	3.7	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-

(*) A: Anual; S: Semestral; T: Trimestral.

Bonds



Banbras



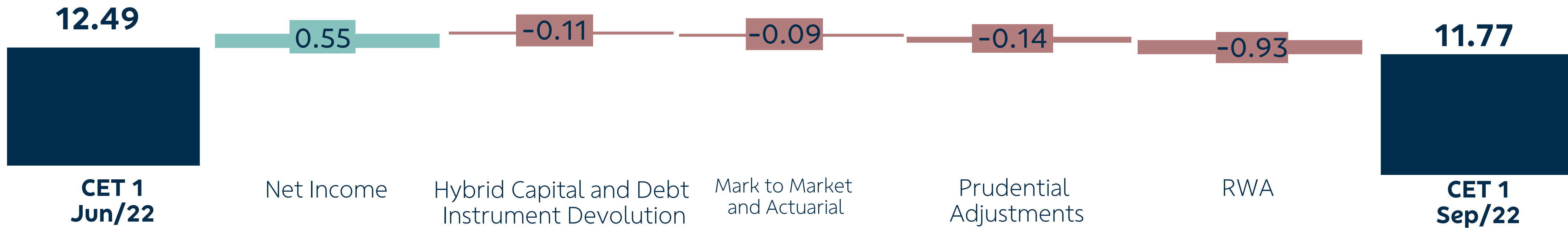
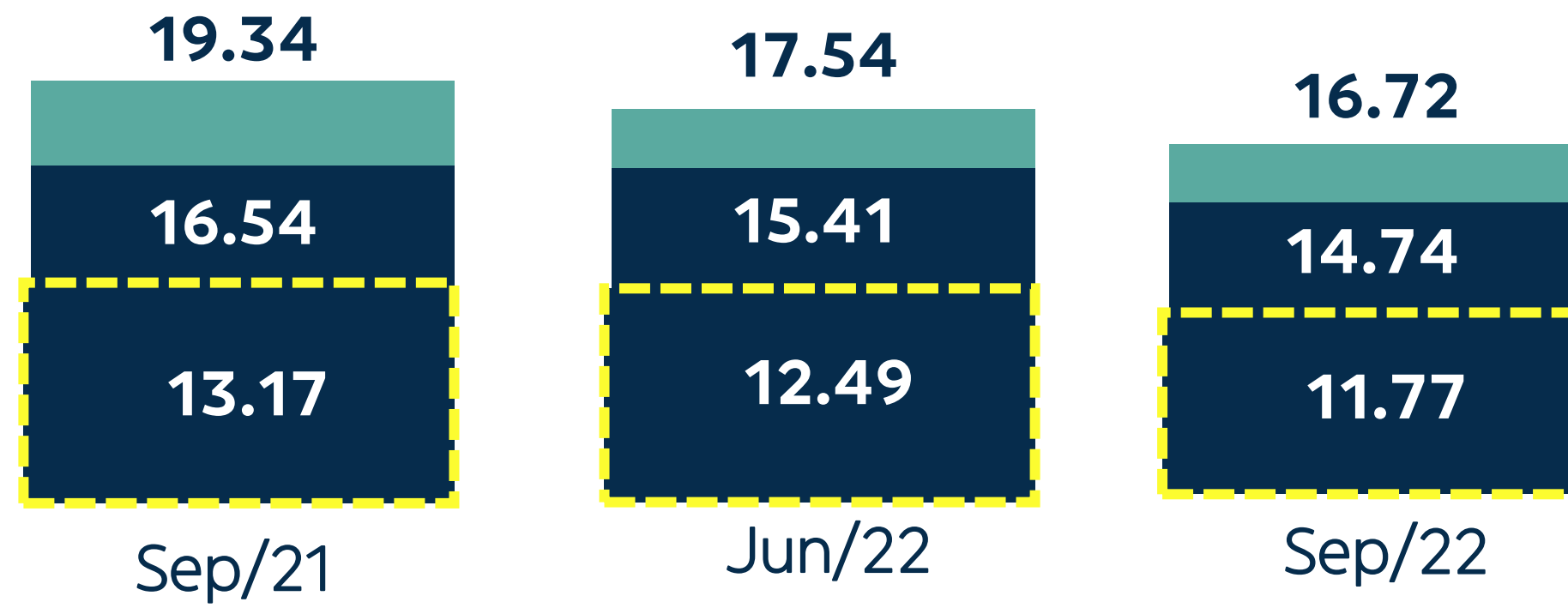
■ Jr Subordinated Tier1
 ■ Subordinated Tier 2
 ■ Sr Unsecured Senior

CET 1



BIS Index
%

- Tier II
- Tier I
- CET 1

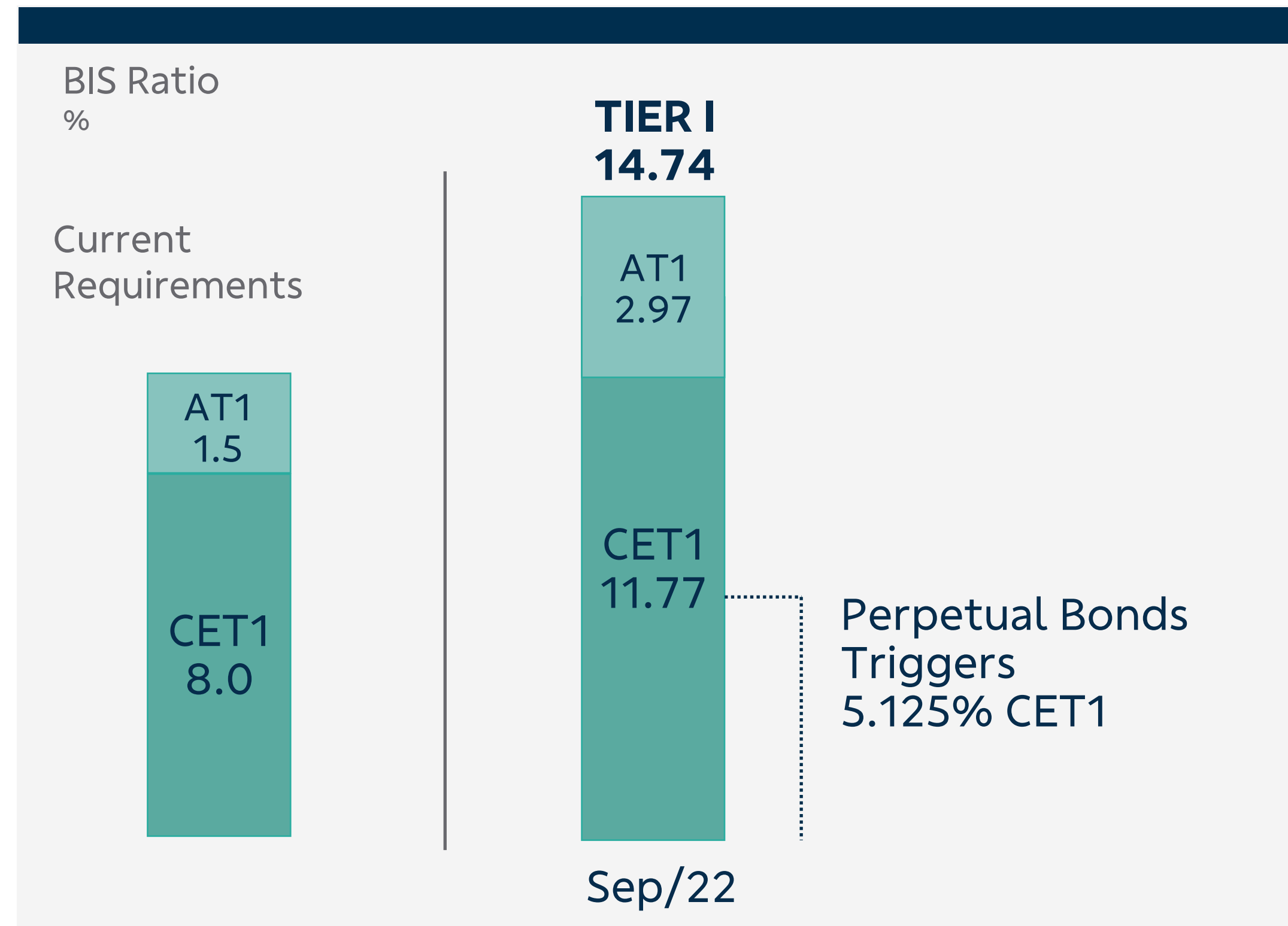


BIS Ratio



2022

	COMMON EQUITY TIER 1 (CET1)	8.0
	CET1	4.5
	CAPITAL CONSERVATION BUFFER	2.5
	ADDITIONAL CET1 SYSTEMIC (D-SIB) BUFFER	1.0
	ADDITIONAL CET1 COUNTERCYCLICAL BUFFER ¹	0.0
TIER I		9.5
BIS RATIO		11.5



(1) 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.

2022 Guidance



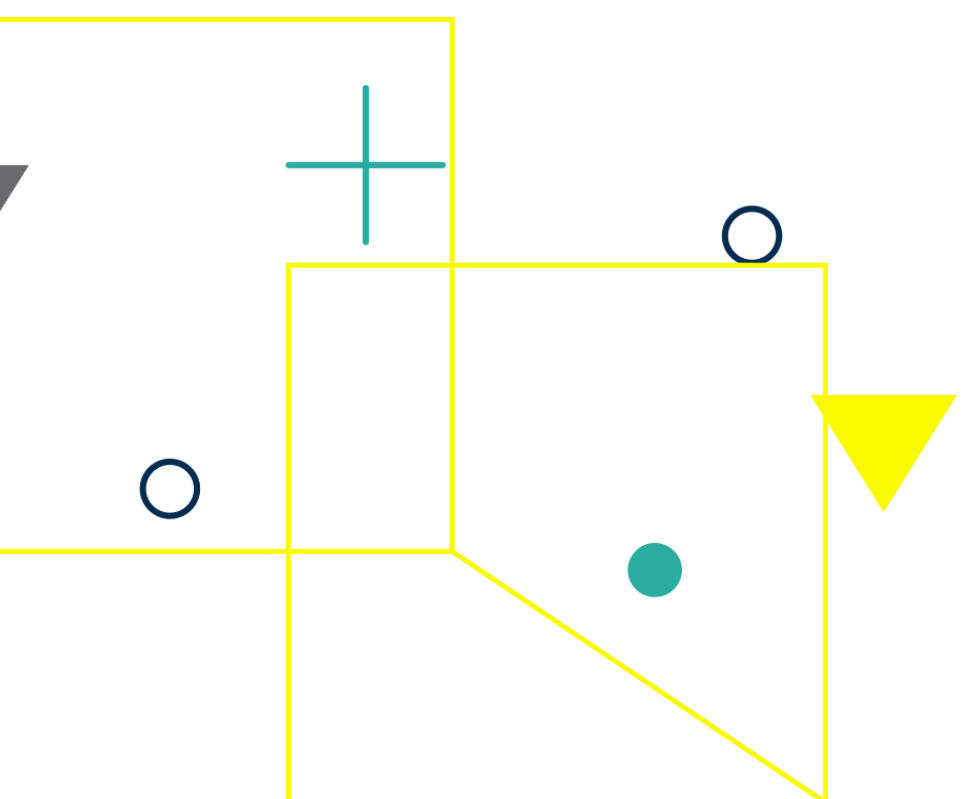
	9M22 Performance	Current Guidance	Reviewed
Loan Portfolio¹ - %	20.5	12.0 to 16.0	15.0 to 17.0
Individuals - %	10.9	11.0 to 15.0	11.0 to 13.0
Companies ² - %	25.0	8.0 to 12.0	15.0 to 17.0
Agribusiness - %	26.7	18.0 to 22.0	unchanged
Net Interest Income - %	16.7	13.0 to 17.0	19.5 to 21.5
ALLL Expanded View - R\$ billion	-10.2	-17.0 to -14.0	unchanged
Fee Income - %	11.0	6.0 to 9.0	9.0 to 11.0
Administrative Expenses - %	6.0	4.0 to 8.0	unchanged
Adjusted Net Income - R\$ billion	22.8	27.0 to 30.0	30.5 to 32.5

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


Companies: Government operations not included.

Statement of Income

R\$ million



	3Q21	2Q22	3Q22	Chg. %		9M21	9M22	Chg. %
				3Q21	2Q22			
Net Interest Income	15,641	17,056	19,558	25.0	14.7	44,505	51,946	16.7
ALLL Expanded View	(3,924)	(2,937)	(4,517)	15.1	53.8	(9,317)	(10,212)	9.6
ALLL Expenses - Recovery of Write-offs	2,213	2,136	2,224	0.5	4.1	5,858	6,471	10.5
ALLL Expenses - Credit Risk	(5,512)	(4,581)	(6,315)	14.6	37.9	(12,638)	(15,383)	21.7
ALLL Expenses - Discounts Granted	(401)	(347)	(264)	(34.2)	(23.9)	(1,828)	(869)	(52.4)
ALLL Expenses - Impairment	(224)	(146)	(163)	(27.5)	11.2	(710)	(431)	(39.2)
Net Financial Margin	11,717	14,119	15,041	28.4	6.5	35,187	41,734	18.6
Fee income	7,438	7,847	8,524	14.6	8.6	21,522	23,896	11.0
Administrative Expenses	(7,915)	(8,305)	(8,405)	6.2	1.2	(23,509)	(24,910)	6.0
Legal Risk ¹	(1,696)	(1,527)	(1,534)	(9.6)	0.4	(4,946)	(4,635)	(6.3)
Other Operating Income ²	(1,186)	(274)	(490)	(58.7)	78.7	(5,667)	(1,551)	(72.6)
Income Before Taxes	8,359	11,859	13,138	57.2	10.8	22,586	34,534	52.9
Income and Social Contribution Taxes	(2,189)	(2,491)	(2,980)	36.1	19.6	(4,472)	(7,032)	57.2
Corporate Profit Sharing	(633)	(995)	(1,065)	68.2	7.0	(1,912)	(2,908)	52.1
Adjusted Net Income	5,139	7,803	8,360	62.7	7.1	15,091	22,776	50.9
One-Off Items	(530)	(178)	(261)	(50.8)	46.5	(732)	(391)	(46.5)
Net Income	4,609	7,625	8,099	75.7	6.2	14,358	22,384	55.9
Market ROE - %	14.3	20.6	21.8			15.0	20.5	
Adjusted ROE - %	14.3	20.5	21.5			14.2	20.0	
Shareholders' ROE - %	15.1	21.8	23.0			15.9	21.6	



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.



www.bb.com.br/ir
ri@bb.com.br

Paulista ave, 1230. 18 floor
Bela Vista. São Paulo – SP | Brasil
Zip Code 01310-100
+55 (11) 4298-8000

**Bookkeeping Services to
Individuals Shareholders:
+55 (11) 4003-9111**

The logo for IBOVESPA, featuring the word "IBOVESPA" in blue and a green graphic of horizontal lines of varying lengths.

IBOVESPA

The logo for NOVO MERCADO BM&FBOVESPA, featuring a blue globe icon and the text "NOVO MERCADO BM&FBOVESPA".

**NOVO
MERCADO
BM&FBOVESPA**

ISEB3

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

The logo for FTSE4Good, featuring a green globe icon with various symbols and the text "FTSE4Good".

FTSE4Good

The logo for IG SEST NIVEL 1, featuring a green diamond icon and the text "IG SEST NIVEL 1".

**IG SEST
NIVEL 1**

The logo for DESTAQUE EM GOVERNANÇA DE ESTATAIS [B], featuring a blue "G" icon and the text "DESTAQUE EM GOVERNANÇA DE ESTATAIS [B]".

**DESTAQUE
EM GOVERNANÇA
DE ESTATAIS
[B]**