

Risk Management Report  
Pillar 3 - 3Q22



## Sumário

Introduction .....	4
Main Indicators.....	5
KM1 – Key Metrics: Quantitative information on prudential requirements.....	6
OV1: Overview of risk-weighted assets (RWA).....	6
LR2: Leverage Ratio common disclosure template .....	8
LIQ1: Liquidity Coverage Ratio – LCR.....	8
LIQ2: Net Stable Funding Ratio – NSFR .....	11
MR1: Market risk under standardized approach.....	13



## Tabelas

Table 1 - KM1 - Key Metrics: Quantitative information on prudential requirements.....	6
Table 2 - OV1: Overview of risk-weighted assets (RWA).....	7
Table 3 - LR2: Leverage Ratio common disclosure template .....	8
Table 4 - LIQ1: Liquidity Coverage Ratio – LCR .....	10
Table 5 - LIQ2: Net Stable Funding Ratio – NSFR.....	12
Table 6 - MR1: Market risk under standardized approach.....	13



## Introduction

This report presents information from Banco do Brasil's conglomerate, according to Brazilian Central Bank (Bacen) Resolution No. 54, of December 16th, 2020, that established a new template on the release of the Risk Management - Pillar 3 Report. The measure is one of the actions of Agenda BC +, pillar SFN Mais Eficiente (Most Effective Banking Industry), and aims to improve governance mechanisms and transparency of the information made available.

The tables<sup>1</sup> were divided according to their periodicity of disclosure (quarterly, half-yearly and yearly), as listed below. The tables have a fixed format with quantitative information, according to the model provided by Bacen, and cannot be modified in its presentation, in order to preserve comparability between financial institutions.

- In 1Q and 3Q the quarterly tables are released;
- In 2Q the quarterly and half-yearly tables are released;
- In 4Q all the tables are released.

The information is also available in the open data form, available at website (<https://dadosabertos.bcb.gov.br/>).

Pillar 3 Report is guided by the Specific Policy for Disclosure of Risk and Capital Management Information, regulated by CMN Resolution No. 4,557, of February 23, 2017. This Policy guides the behavior of Banco do Brasil. Entities linked to Banco do Brasil (ELBB) are expected to define their directions based on these guidelines, considering the specific needs and the legal and regulatory aspects to which they are subject. It is regulated by CMN Resolution No. 4,557, of February 23, 2017. Main aspects of the Policy:

- We are transparent in the disclosure of risk and capital management information.
- We disclose information in accordance with best practices, banking legislation, the needs of external users and our interests, safeguarding those of a confidential and proprietary nature.
- We disclose the relevant information that allows investors and interested parties to prove the sufficiency of our capital to cover all the risks assumed.
- We consider relevance criteria when defining information provided to the market and use technical parameters to select those to be disclosed.
- We guarantee the reliability and integrity of the information provided to the external public.
- We submitted the information preparation and disclosure process to the validation of the internal control system.
- We respect bank secrecy and preserve data confidentiality when disclosing information.
- We provide risk and capital management information at [www.bb.com.br/ri](http://www.bb.com.br/ri) (Portuguese version) and [www.bb.com.br/ir](http://www.bb.com.br/ir) (English version).

The information disclosed may be rectified voluntarily or as determined by Bacen, if inconsistencies are identified in the ISG calculation process. In this case it will be republished on the BB portal, according to Article 24 of BCB Resolution No. 54, of December 16, 2020.



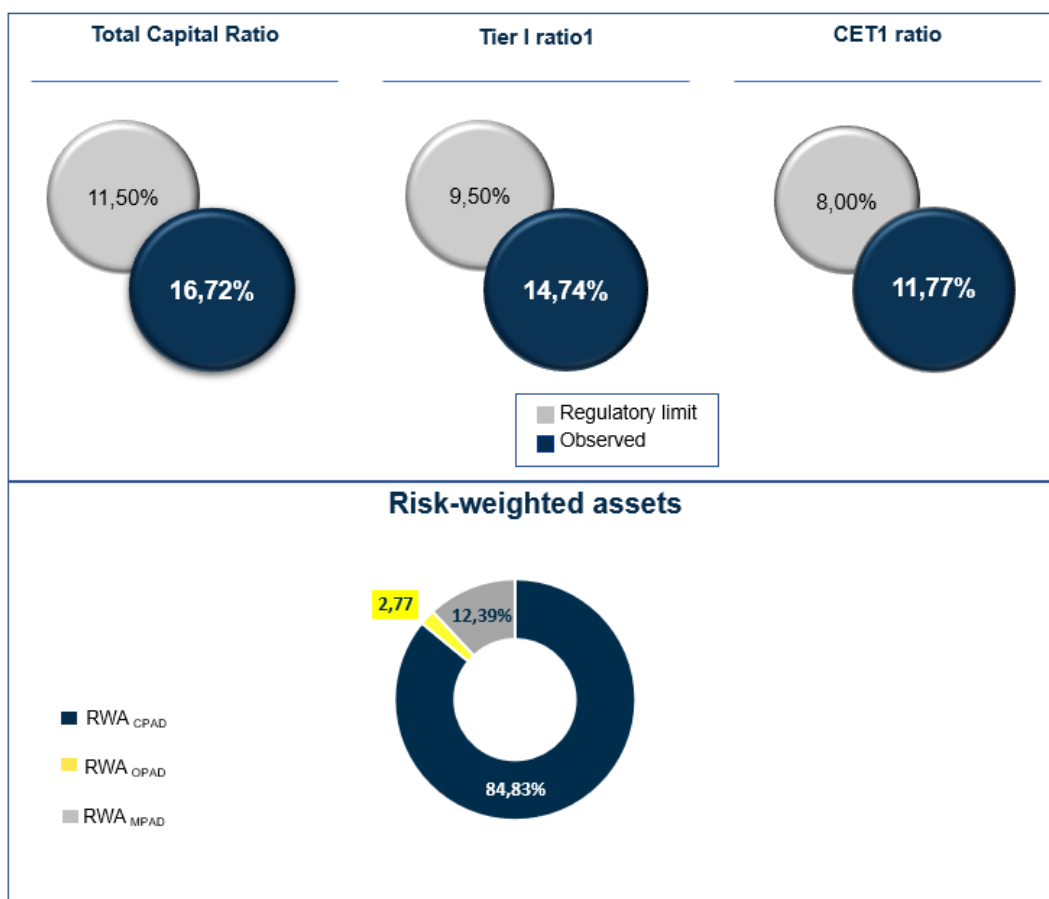
## Main Indicators

Capital adequacy is assessed based on regulatory requirements, prudential management limits and capital targets, whose objective is to maintain BB capital at adequate levels to cover the risks incurred, seeking the optimization of resources, the sustainability of the Bank and the financial system.

Therefore, minimum regulatory capital limits are defined considering the relationship among Risk-weighted assets (RWA), Common Equity Tier I (CET1), Tier I (CN1) and Total Capital (PR), calculated as defined in prudential regulation. BB also assess capital adequacy through stress tests, following the view of economic capital, whose general characteristic is greater adherence to the institution's profile. The focus is on organic capital generation and credit growth, in line with the best risk-return ratio.

The consolidation scope used as the basis for verifying the operating limits is the Prudential Conglomerate, defined in CMN Resolution No. 4,950/2021, in force since January 1st, 2022. Under the terms of the Accounting Plan for Financial Institutions (Cosif), the Prudential Conglomerate covers not only financial institutions, but also consortium administrators, payment institutions, companies that carry out the acquisition of operations or directly or indirectly assume credit risk, on which have direct and indirect control and investment funds in which the conglomerate substantially retains risks and benefits.

The following figure shows the main indicators of the report, calculated based on the BB Prudential Conglomerate, considering the position as of 09.31.2022:





## KM1 - Key Metrics: Quantitative information on prudential requirements

The table below shows the key metrics established by prudential regulation, such as regulatory capital, leverage ratio and liquidity indicators.

The capital indexes were calculated according to the criteria established by CMN Resolutions No. 4,955, of 10.21.2021, and No. 4,958, of 10.21.2021, which define the calculation of the Total Capital (PR) and the Minimum Required Reference Equity (PRMR) in relation to Risk Weighted Assets (RWA), respectively.

The following table shows the evolution of the Total Capital Ratio (IB), the CET1 ratio (ICP), the Tier 1 Ratio (ICN1), the PR matching margin and the Additional CET1 buffer requirements as a percentage of RWA (ACP).

Table 1 - KM1 - Key Metrics: Quantitative information on prudential requirements

R\$ thousand	<sup>a</sup> Sep/2022	<sup>a</sup> Jun/2022	<sup>b</sup> Mar/2022	<sup>c</sup> Dec/2021	<sup>d</sup> Sep/2021
<b>Available capital (amounts)</b>					
1 Common Equity Tier I (CET1)	122.355.487	120.266.421	117.468.833	111.337.592	114.254.702
2 Tier I	153.223.902	148.440.671	142.954.508	141.352.779	143.511.477
3 Total Capital	173.759.731	168.976.500	163.490.337	165.648.211	167.786.026
3b Excess of resources invested on permanent assets	0	0	0	0	0
3c Total Capital Detachments	0	0	0	0	0
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	1.039.385.725	963.285.953	924.311.385	932.728.406	867.511.800
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio	11,77%	12,49%	12,71%	11,94%	13,17%
6 Tier I ratio	14,74%	15,41%	15,47%	15,15%	16,54%
7 Total Capital Ratio	16,72%	17,54%	17,69%	17,76%	19,34%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement	2,50%	2,50%	2,00%	2,00%	1,63%
9 Countercyclical capital buffer requirement	0,00%	0,00%	0,00%	0,00%	0,00%
10 Systemic capital buffer requirement	1,00%	1,00%	1,00%	1,00%	1,00%
11 Total of bank CET1 specific buffer requirements	3,50%	3,50%	3,00%	3,00%	2,63%
12 CET1 available after meeting the bank's minimum capital requirements	3,77%	4,49%	5,21%	4,44%	6,05%
<b>Leverage Ratio (LR)</b>					
13 Total exposure	2.175.065.967	2.105.490.916	2.049.534.670	1.959.999.792	1.993.635.894
14 LR	7,04%	7,05%	6,97%	7,21%	7,20%
<b>Liquidity Coverage Ratio (LCR)</b>					
15 Total high-quality liquid assets (HQLA)	232.797.771	224.420.561	183.446.996	224.605.020	263.784.830
16 Total net cash outflow	93.880.480	103.045.729	103.819.476	98.104.412	96.739.713
17 LCR ratio	247,97%	217,79%	176,70%	228,94%	272,67%
<b>Net Stable Funding Ratio (NSFR)</b>					
18 Total available stable funding (ASF)	1.013.280.026	999.873.809	941.703.698	932.373.732	935.467.257
19 Total required stable funding (RSF)	900.205.837	872.836.943	843.761.577	814.828.931	803.391.569
20 NSFR ratio	112,56%	114,55%	111,61%	114,43%	116,44%

### Comments

Comparing to the 2nd quarter/2022, an increase in the Referential Equity is observed, mainly due the increment in the shareholders equity, the issuance of new perpetual financial bills eligible as tier I capital and the exchange variation of the hybrid instruments

## OV1: Overview of risk-weighted assets (RWA)

The table below presents an overview of the amount of risk-weighted assets (RWA) used to calculate the minimum requirement for Total Capital (PR).

The Minimum Requirement for PR (PRMR) is the equity required by institutions and conglomerates authorized to operate by Bacen, to face the risks to which they are exposed, due to the activities developed, and is defined by CMN Resolution No. 4,958, of 10.21.2021.

The PRMR corresponds to the application of the "F" factor to the amount of risk-weighted assets (RWA), being 8% of the RWA, as of 01.01.2019.

In calculating the amount of risk-weighted assets (RWA), the sum of the following portions is considered:

- Credit Risk ( $RWA_{CPAD}$ ), relating to credit risk exposures subject to the calculation of the capital requirement using a standardized approach;
- Market Risk ( $RWA_{MPAD}$ ), relating to market risk exposures subject to the calculation of capital requirements using a standardized approach; and
- Operational Risk ( $RWA_{OPAD}$ ), relating to the calculation of capital required for operational risk using a standardized approach.

The scope of consolidation, used as a basis for checking the operating limits, considers the Prudential Conglomerate, as per CMN Resolution No. 4,950, of 09.30.2021.

Table 2 - OV1: Overview of risk-weighted assets (RWA)

R\$ thousand		a	b	c
		RWA Sep/2022	RWA Jun/2022	Minimum capital requirements Sep/2022
<b>0</b>	<b>Credit Risk</b>			
0	Credit Risk- standardized approach (SA)	881.751.597	827.806.205	70.540.128
2	Credit Risk	814.057.472	766.282.613	65.124.598
6	Counterparty credit risk (CCR)	11.694.265	9.223.330	935.541
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	6.223.489	5.485.722	497.879
7a	Of which: CEM approach	0	0	0
9	Of which: other CCR	5.470.776	3.737.608	437.662
10	Increase related to the adjustment associated with the variation in the derivatives value due to the credit valuation adjustment (CVA)	4.502.732	3.901.888	360.219
12	Equity investments in funds – look-through approach	3.851.984	1.915.886	308.159
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	360.932	93.675	28.875
16	Securitisation exposures in banking book	8.391	17.090	671
25	Amounts for exposures not deducted from total capital calculation	47.275.821	46.371.723	3.782.066
<b>20</b>	<b>Market risk</b>	<b>28.806.746</b>	<b>20.326.648</b>	<b>2.304.540</b>
21	Of which: standardized approach (SA)	28.806.746	20.326.648	2.304.540
22	Of which: internal model approach (IMA)	0	0	0
<b>24</b>	<b>Operational risk</b>	<b>128.827.382</b>	<b>115.153.100</b>	<b>10.306.191</b>
<b>27</b>	<b>Total (2+6+10+12+13+14+16+25+20+24)</b>	<b>1.039.385.725</b>	<b>963.285.953</b>	<b>83.150.858</b>

#### Comments

The main variations of  $RW_{AMPAD}$  occurred in the following parts:  $RW_{ACAM}$  exchange rate variation associated with external currency positions of Bank and  $RW_{AJUR3}$  resulting from the implementation of the portfolio protection strategy. The values reported are the results of the regulatory capital calculations for the Market Risk coverage, carried out in accordance with Bacen Circulars: 3634, 3635, 3636, 3637, 3638, 3639 and 3641, of March 2013, and their respective updates.

The increase in exposure related to credit risk ( $RW_{CPAD}$ ), compared to the figures disclosed in the last semester, refers mainly to increases in the volumes of credit operations, credit to be released, ACC/ACE, securitization and credit card, in addition to the exchange variation, in line with the strategic business guidelines established by BB.

Comparing to the 2nd quarter/2022, there was an increase in exposures not deducted in the calculation of the Referential Equity, mainly from the increase in the shareholders equity, lower balance of tax assets arising from temporary difference resulting from the accession of BB on the Credit Incentive Program.



## LR2: Leverage Ratio common disclosure template

The Leverage Ratio (RA) is defined as the ratio between Tier I Capital and Total Exposure, calculated in accordance with Bacen Circular No. 3,748, of 02.27.2015. It is a risk-insensitive measure of leverage, so it does not take into account risk weighting factors (FPR) or mitigations. As per instructions given by IN BCB nº 81, of 02.23.2021, BB sends monthly to Bacen the details of the RA, whose minimum requirement is 3%.

RA aims to avoid excessive leverage by financial institutions and the consequent increase in systemic risk, with undesirable impacts on the economy.

The table below details the components of Total Exposure used in the calculation of RA.

Table 3 - LR2: Leverage Ratio common disclosure template

R\$ thousand		a Sep/2022	b Jun/2022
<b>On-balance sheet exposures</b>			
1	Balance sheet items other than derivative financial instruments, securities received on loan and resales for settlement under repurchase transactions	1.631.109.323	1.578.830.977
2	Adjustments for equity items deducted in calculating Tier I	-36.597.906	-37.175.106
3	<b>Total on-balance sheet exposures</b>	<b>1.594.511.416</b>	<b>1.541.655.871</b>
<b>Transactions using Derivative Financial Instruments</b>			
4	Replacement value for derivatives transactions	2.520.383	2.393.215
5	Potential future gains from derivatives transactions	1.245.338	845.619
7	Adjustment for daily margin held as collateral	0	0
8	Adjustment related to the deduction of the exposure related to qualified central counterparty (QCCP) in derivative transactions on behalf of clients in which there is no contractual obligation to reimburse due to bankruptcy or default of the entities responsible for the settlement and compensation of transactions	0	0
9	Reference value of credit derivatives	0	0
10	Adjustment of reference value calculated for credit derivatives	0	0
11	<b>Total exposure for derivative financial instruments</b>	<b>3.765.721</b>	<b>3.238.834</b>
<b>Repurchase Transactions and Securities Lending</b>			
12	Investments in repurchase transactions and securities lending	502.941.362	499.406.273
13	Adjustment for repurchases for settlement and creditors of securities lending	0	0
14	Amount of counterparty credit risk	11.078.360	4.377.140
15	Amount of counterparty credit risk in transactions as intermediary	0	0
16	<b>Total Exposure on Repurchase Transactions and Securities Lending</b>	<b>514.019.722</b>	<b>503.783.413</b>
<b>Off-balance sheet items</b>			
17	Reference value of off-balance sheet transactions	207.481.866	197.697.019
18	Adjustment for application of FCC specific to off-balance sheet transactions	-144.712.758	-140.884.221
19	<b>Total off-balance sheet exposure</b>	<b>62.769.108</b>	<b>56.812.798</b>
<b>Capital and Total Exposure</b>			
20	Tier 1 capital	153.223.902	148.440.671
21	<b>Total exposure</b>	<b>2.175.065.967</b>	<b>2.105.490.916</b>
<b>Leverage ratio</b>			
22	Leverage ratio	7,04%	7,05%

**Comments**  
The increase in Total Exposure in the 3th quarter of 2022 compared to the 2nd quarter of 2022 was mainly due to the increase in Total Assets on the Balance Sheet, as well as an increase in exposure to repurchase agreements and securities lending.

## LIQ1: Liquidity Coverage Ratio – LCR

The following table informs the cash inflows and outflows, as well as the institution's stock of High Liquidity Assets (HQLA), according to the definitions and calculation methodology established in Circular No. 3,749, of 2015.

The Liquidity Coverage Ratio (LCR) is required for financial institutions that are classified in the S1 segment, in accordance with CMN Resolution 4,401/15, of 02.24.2015.

The LCR calculation follows the standardized stress scenario model established by Bacen through Circular 3,749/15, of 03.05.2015. This model complies with international guidelines and aims to guarantee the existence of sufficient high quality liquid assets to support a financial stress scenario with a 30 - day term.

The regulatory stress scenario used to calculate the LCR considers idiosyncratic and market shocks that results in:

- partial funding loss from retail operations and wholesale operations without collaterals.
- reduction in the institution's ability to raise short - term funds;



- additional outflow of funds under agreement due to three levels credit risk downgrade, including additional collateral requirement;
- increase in the volatility of prices, rates or indexes that impact the quality of a collateral or the potential future exposure of derivative positions, resulting in the application of greater discounts to a collateral or additional collateral call, or other demands for liquidity;
- withdrawals higher than expected in lines of credit and liquidity granted; and
- the potential need to repurchase bonds issued or honor non-contractual obligations aiming to mitigate reputational risk.

Thus, LCR is the ratio between high quality liquid assets (HQLA) and the expected total net cash outflow for the next 30 days, as the following formula shows:

$$LCR = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows}}$$

Where: Net Cash Outflows = Cash Outflows (-) Cash Inflows  
Cash Inflows is limited to 75% of cash outflows

The HQLA are assets that remain liquid in markets during periods of stress, which are easily and immediately converted into cash with low or without losses, it has no impediments, with a low risk and whose pricing is easy and right, i.e. that meet the minimum requirements set by the regulator (Circular 3,749, from March 5th 2015).

Net cash outflows are the cash outflows minus the cash inflows. Cash outflows are estimated by multiplying the balances of the various categories of obligations and commitments, recorded to liabilities or off-balance sheet, by weighting factors. Cash inflows are estimated by the multiplication by weighting factors, the balances of the various categories of receivables without default, for which there is no expectation of counterparty failure in the next 30 days.

The following table, for the 3<sup>rd</sup> quarter/2022, shows LCR figures calculated using the average values of daily observations sent to Bacen from July to September 2022:



Table 4 - LIQ1: Liquidity Coverage Ratio – LCR

R\$ thousand		a	b
		Unweighted amount	Weighted amount
<b>High Quality Liquid Assets (HQLA)</b>			
1	Total High Quality Liquid Assets (HQLA)		232.797.771
<b>Cash outflows</b>			
2	Retail funding, of which:	472.013.424	38.233.184
3	Stable funding	311.631.166	15.581.558
4	Less stable funding	160.382.258	22.651.626
5	Non-collateralized wholesale funding, of which:	129.529.033	70.991.680
6	Operating deposits (all counterparties) and affiliated cooperative deposits	20.693.383	4.571.387
7	Non-operational deposits (all counterparties)	82.241.594	39.826.237
8	Non-collateralized obligations	26.594.056	26.594.056
9	Collateralized wholesale funding	0	9.161.033
10	Additional requirements, of which:	140.513.757	18.498.112
11	Related to exposure to derivatives and other collateral requirements	7.628.622	5.188.851
12	Related to funding losses through the issue of debt instruments	3.656.332	3.656.332
13	Related to lines of credit and liquidity	129.228.803	9.652.929
14	Other contractual obligations	31.050.195	31.050.195
15	Other contingent obligations	334.060.021	7.381.823
16	<b>Total Cash Outflows</b>	<b>1.107.166.429</b>	<b>175.316.028</b>
<b>Cash inflows</b>			
17	Collateralized loans	957.164	0
18	Outstanding loans whose payments are fully up-to-date	34.085.656	24.241.862
19	Other cash inflows	69.556.270	57.193.686
20	<b>Total Cash Inflows</b>	<b>104.599.090</b>	<b>81.435.548</b>
<b>Total Adjust. Amount</b>			
21	<b>Total HQLA</b>		<b>232.797.771</b>
22	<b>Total net cash outflows</b>		<b>93.880.480</b>
23	<b>Liquidity Coverage Ratio (LCR)</b>		<b>247,97%</b>

**Comments**

Banco do Brasil's High Liquidity Assets (HQLA) totaled R\$232.8 billion in the quarter's daily average, while Net Outflows had a balance of R\$93.9 billion. Thus, the LCR indicator reached 247.97% in the quarter, above the regulatory limit, indicating that the Institution has sufficient high liquidity assets to support losses in the standardized stress scenario.



## LIQ2: Net Stable Funding Ratio – NSFR

The following table discloses information regarding the Long-Term Liquidity Indicator (NSFR) and its components, as established in Circular No. 3,869, of 12.19.2017.

The Net Stable Funding Ratio (NSFR) is a requirement for financial institutions classified in S1 segment, in accordance with CMN Resolution 4,616/17, of 11.30.2017.

The calculation of NSFR follows a methodology established by Bacen, through Circular 3,869/17, of 12.19.2017, which is aligned with Basel international guidelines and aims to ensure that financial institutions finance their activities with stable funding in a long-term view.

The NSFR is defined by the following calculation formula:

$$NSFR = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

### Available Stable Funding – ASF

The available Stable Funding (ASF) refers to the balance in stock, weighted by the respective weighting factors, of the elements recorded in liabilities and in shareholders' equity of the institution's balance sheet, according to Circular No. 3,869, of 12.19.2017.

The ASF is comprised mainly by capital and retail and wholesale funding.

### Required Stable Funding – RSF

Required Stable Funding (RSF) correspond to the balance in stock, weighted by the respective weighting factors, of the elements recorded in assets and of exposures not accounted for in the institution's balance sheet (off balance exposures), according to Bacen Circular No. 3,869, of 12.19.2017.

The RSF is comprised mainly by loans, compulsory deposits, private and sovereign bonds, interbank applications, permanent assets and tax credit.

Each element of assets, liabilities, equity and off-balance exposures must comprise the amount of ASF and RSF, and are stated by maturities up to six months, from six months to one year and greater than one year.

Depending on the asset's liquidity level, the liability stability level and shareholders' equity, as well as according to the distribution by maturity terms, the operations receive specific weights, resulting in the calculation of the indicator.

The following table presents Banco do Brasil Prudential Conglomerate NSFR of ending of 2Q22:

Table 5 - LIQ2: Net Stable Funding Ratio – NSFR

R\$ thousand		Unweighted value by residual maturity				Weighted value
		No maturity	Less than six months	More or equal to six months and less than one year	More or equal to one year	
Available Stable Funding (ASF)						
1	Capital	0	0	0	206.331.120	206.331.120
2	Total Capital, gross of regulatory deductions	0	0	0	185.795.291	185.795.291
3	Other capital instruments not included on line 2	0	0	0	20.535.828	20.535.828
4	Retail funding, of which:	404.439.106	87.566.021	0	5.230	458.816.948
5	Stable funding	270.883.428	49.258.646	0	0	304.134.971
6	Less stable funding	133.555.678	38.307.375	0	5.230	154.681.978
7	Wholesale funding, of which:	52.651.014	844.571.213	22.176.975	96.353.810	154.649.036
8	Operating deposits and affiliated cooperative deposits	10.322.475	0	0	0	5.161.237
9	Other wholesale funding	42.328.540	844.571.213	22.176.975	96.353.810	149.487.799
Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent:		0	51.633.738	435	19	0
11	Other liabilities, of which:	0	167.786.382	6.371	193.479.736	193.482.922
12	Derivatives in which replacement value is less than zero			4.572.878		
13	Other liabilities elements or shareholders' equity not included in the previous lines	0	163.213.505	6.371	193.479.736	193.482.922
14	Total Available Stable Funding (ASF)					1.013.280.026
Required Stable Funding (RSF)						
15	Total High Quality Liquid Assets (HQLA)					37.413.850
16	Deposits held at other financial institutions for operational purposes	0	0	0	0	0
17	Bonds, securities and operations with financial institutions, non-financial institutions and central banks, of which:	0	683.940.762	140.865.979	542.538.705	656.401.724
18	Operations with financial institutions collateralized by Level 1 HQLA	0	497.671.001	0	439.997	50.207.097
19	Operations with financial institutions collateralized by Level 2A, 2B HQLA or non-collateralized	0	0	0	0	0
20	Loans and financing granted for retail and wholesale customers, central government and central banks operations, of which:	0	140.850.079	122.083.008	420.115.767	490.256.723
21	The Risk Weighting Factor, referred by Central Bank Circular 3,644, from 2013, is less than or equal to 35% (thirty five percent)	0	0	0	0	0
22	Performing residential mortgages, of which:	0	919.347	820.810	38.640.806	25.986.602
23	Referred by Central Bank Circular 3,644 from 2013, article 22	0	919.347	820.810	38.640.806	25.986.602
24	Bonds and securities non eligible to HQLA, including shares traded in the Stock Market	0	44.500.335	17.962.160	83.342.136	89.951.301
25	Operations that the institution acts exclusively as an intermediary, assuming no rights or obligations, even if contingent	0	24.830.757	22.228.884	1.228.551	0
26	Other assets, of which:	0	114.536.737	10.462.327	160.302.360	197.466.527
27	Gold and commodities transaction, including ones with physical settlement	0				0
28	Assets provided, due to initial margin deposit as collateral for derivatives operation and participation in mutualized guarantee funds of clearing house or service providers of clearing and settlement that may arbitrate as central counterparty			7.569.030		2.609.725
29	Derivatives in which replacement value is more than or equal to zero			8.179		8.179
30	Derivatives in which replacement value is less than zero, gross of any collateral deduction due to deposit for variation margin			228.644		228.644
31	Other assets not included in the previous lines	0	114.536.737	10.462.327	152.496.508	194.619.979
32	Off-balance sheet operations	0	210.807.663	0	0	8.923.736
33	Total Required Stable Funding (RSF)					900.205.837
34	NSFR (%)					112,56%

**Comments**

Banco do Brasil has Available Stable Funding (ASF) totaling R\$1.013 trillion in 3Q22, while the total Required Stable Funding (RSF) in the same period totaled R\$900.2 billion. As a result, the NSFR reached 112.56% at the end of the quarter, demonstrating that the Institution has sufficiently stable funding to provide liquidity for its activities in the long term.

**MR1: Market risk under standardized approach**

The table below discloses the amount of risk-weighted assets for market risk calculated using the standardized approach ( $RWA_{MPAD}$ ).

Table 6 - MR1: Market risk under standardized approach

R\$ thousand		Sep/2022
		<sup>a</sup> RWAMPAD
1	Interest rate	7.956.719
1a	Fixed Rate in Reais (RWAJUR1)	1.198.997
1b	Foreign Currency Coupon (RWAJUR2)	1.321.284
1c	Price Index Coupon (RWAJUR3)	5.436.438
1d	Interest Rate Coupon (RWAJUR4)	0
2	Shares (RWAACS)	0
3	Foreign exchange (RWACAM)	18.978.017
4	Commodity (RWACOM)	1.872.010
9	<b>Total</b>	<b>28.806.746</b>

**Comments**

The main variations of  $RWAMPAD$  occurred in the following parts:  $RWACAM$  exchange rate variation associated with external currency positions of Bank and  $RWAJUR3$  resulting from the implementation of the portfolio protection strategy. The values reported are the results of the regulatory capital calculations for the Market Risk coverage, carried out in accordance with Bacen Circulars: 3634, 3635, 3636, 3637, 3638, 3639 and 3641, of March 2013, and their respective updates.