



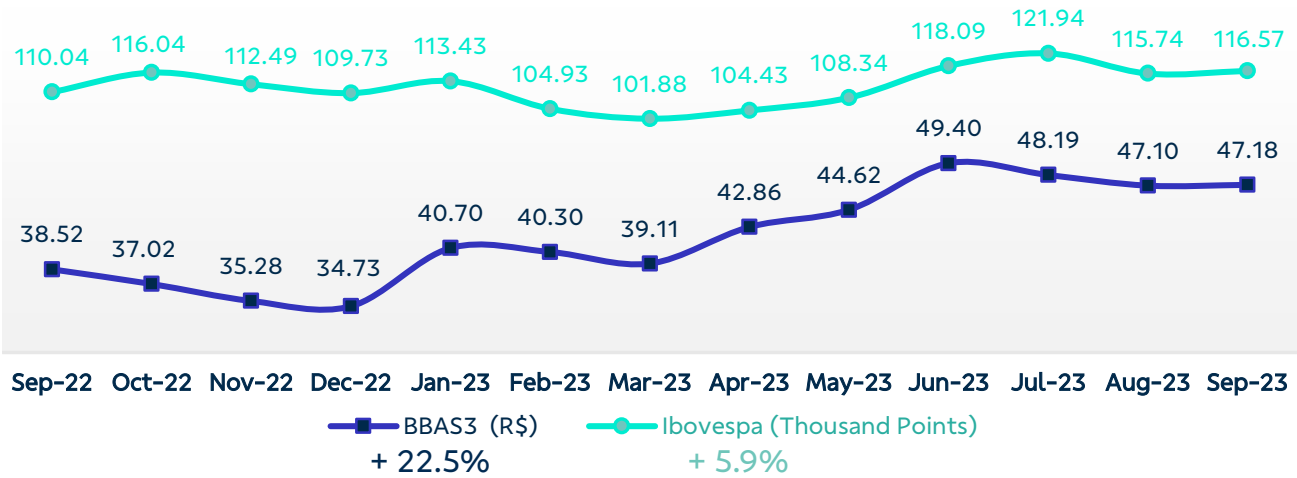
# Informações BB

## 3Q23

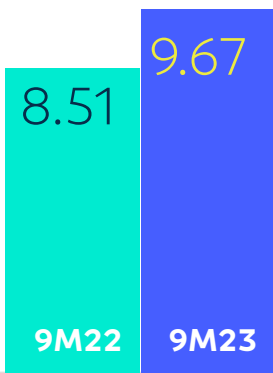
Shareholders'  
Newsletter

Edition 17 - Year 5  
[www.bb.com.br/ir](http://www.bb.com.br/ir)

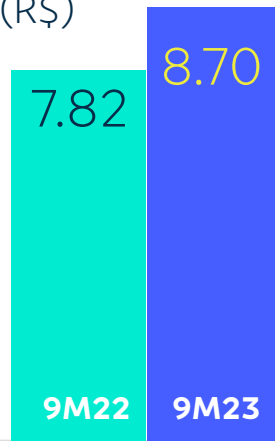
# Market Indexes



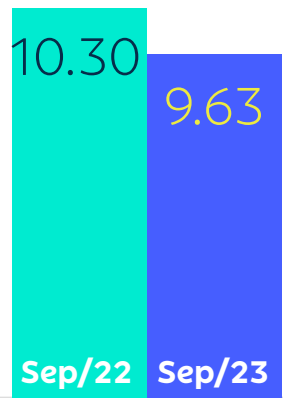
Dividends and  
IOC Distributed  
(R\$ billion)



Earnings  
per Share  
(R\$)

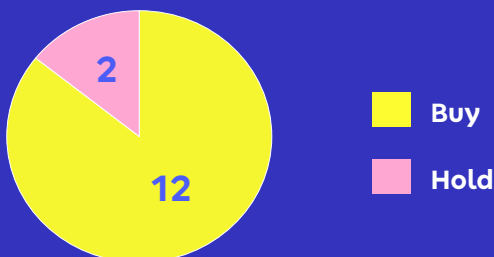


Dividend  
Yield  
(%)



## Recommendations

As of 11/17/2023



## Average Target Price BBAS3 Stock

As of 11/17/2023

**R\$ 64.21**



# Commitment to sustainable results

Adjusted Net Income 9M23

**R\$ 26.1 billion**

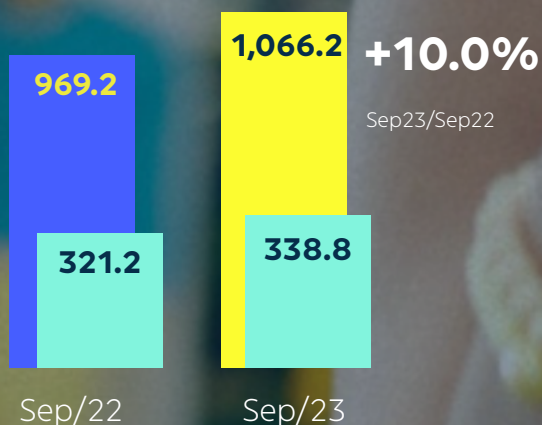
**+14.0%**




**ROE**  
**21.3%**

## Loan Portfolio Expanded View

(R\$ billion)



 Sustainable Loan Portfolio

## Net Interest Income

**R\$ 67.7 billion**  
**+30.4% 9M23/9M22**

## Fee Income

**R\$ 25.1 billion**  
**+5.0% 9M23/9M22**

## Administrative Expenses

**R\$ 26.9 billion**  
**+8.0% 9M23/9M22**

# Earnings

*“We’re on the way to deliver the highest annual Net Income in Banco do Brasil’s history.”*

Geovanne Tobias, CFO of BB

Click and watch  
the earnings video  
commented by the CFO



## Guidance

	Released	Presented 9M23
<b>Loan Portfolio Expanded View<sup>1</sup></b>	growth between 9.0% and 13.0%	+10.7%
<b>Individuals</b>	growth between 7.0% and 11.0%	+7.9%
<b>Companies</b>	growth between 8.0% and 12.0%	+5.5%
<b>Agribusiness</b>	growth between 14.0% and 18.0%	+18.9%
<b>Net Interest Income</b>	growth between 22.0% and 26.0%	+30.4%
<b>ALL Expanded View</b>	between R\$ -27.0 and -23.0 billion	-R\$ 20.5 billion
<b>Fee Income</b>	growth between 4.0% and 8.0%	+5.0%
<b>Administrative Expenses</b>	growth between 7.0% and 11.0%	+8.0%
<b>Adjusted Net Income</b>	between R\$ 33.0 and 37.0 billion	R\$ 26.1 billion

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

# Highlight **BB**

## Corporate Strategy 2024-2028

We have revised our Corporate Strategy (ECBB) for the period 2024-2028. The following strategic objectives have been established:

### Customers

Provide the best customer experience at all times

### Financial

Create value and generate sustainable results

### ESG

Be a protagonist in sustainability and in the promotion of ESG business and practices

### Digital transformation and processes

Evolve the way we work to accelerate digital transformation and innovation

### People and culture

Having people engaged with BB's values and promoting collaboration, respect and inclusion

### Our Purpose

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



 **BANCO DO BRASIL**

## iDiversa

BB were selected to be part of B3's iDiversa, the first Latin American index to combine, in a single indicator, gender and race criteria, and recognizes listed companies that stand out in diversity, in addition to promoting greater representation of these groups in the market.

## Launch of Investment Funds

**BB ETF iDiversa | BB Ações Diversidade IS**



[B]<sup>3</sup>

# Follow BB on Social Media



@bancodobrasil



# Communication Channels

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

Visit our website: [www.bb.com.br/ir](http://www.bb.com.br/ir)

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

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

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