



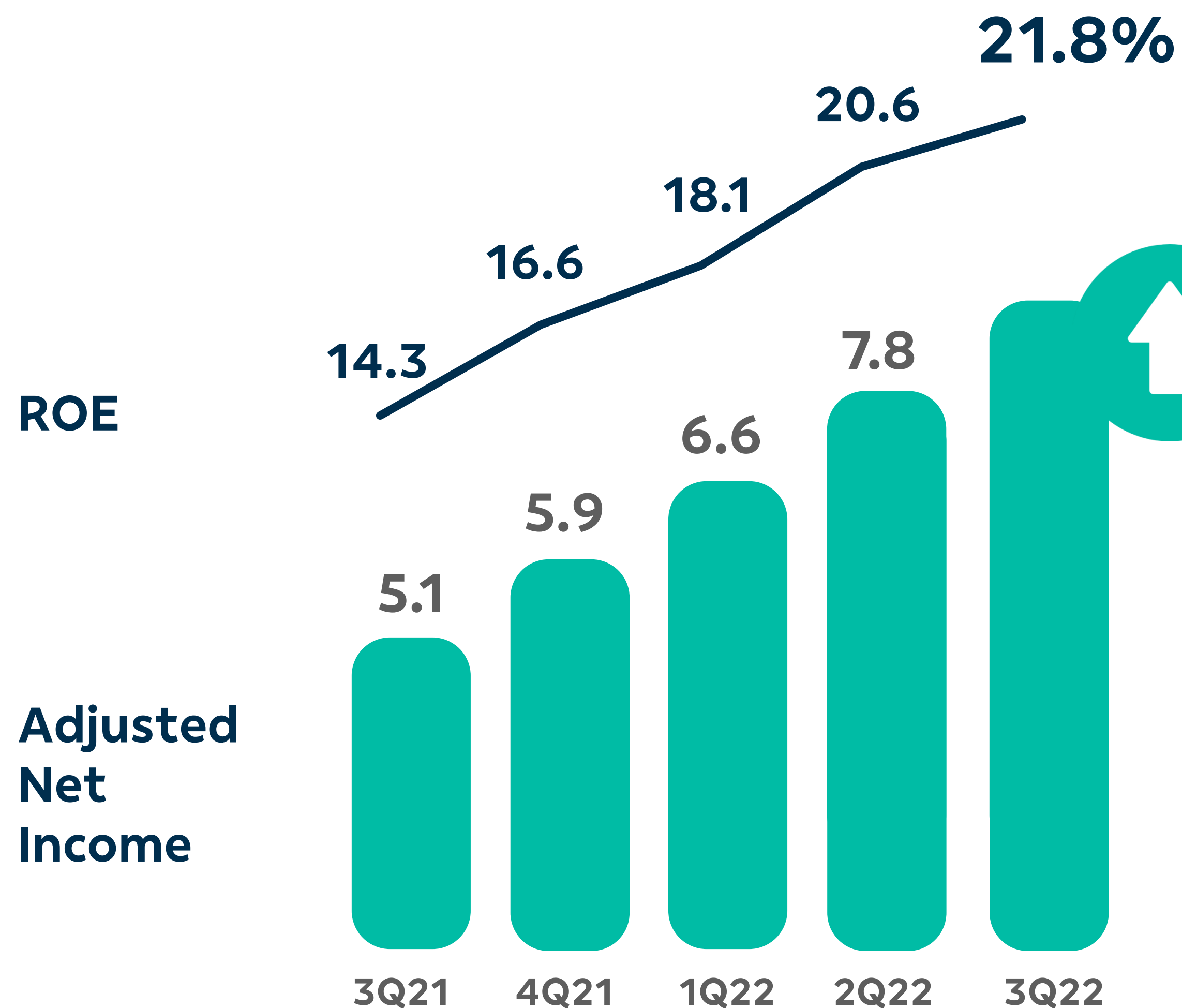
# Press Conference

# 3Q22



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

# Sustainable results generation



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

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



proximity,  
digital in practice  
and profitability

**Added Value to  
the Society (R\$)**

**57.8**  
R\$ billion

**42.9**  
R\$ billion

**9M21**

**9M22**

# Loan growth with quality



Loan Portfolio<sup>1</sup>

**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  
loans<sup>1</sup>

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](http://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](http://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

**Divestments**

**digio** | **R\$ 645 million** February  
2022

# 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**



CHESOL

# BB CASH



BORA  
SER  
CLIENTE

ABRA UMA CONTA  
PARA OS SEUS FILHOS



# Cultural transformation with employee engagement



## 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



# 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

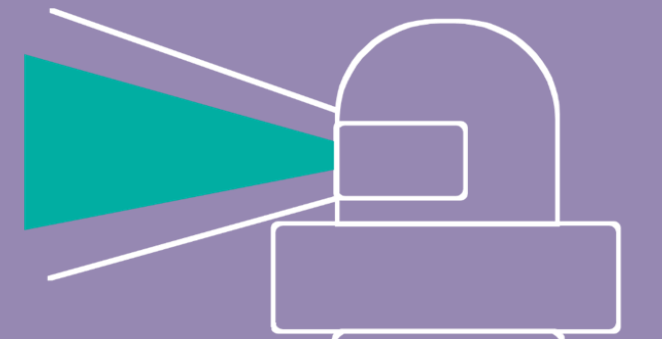
New purpose:



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

## Values

Proximity  
Efficiency  
Innovation  
Commitment to Society  
Integrity





# Performance 3Q22





# Earnings Highlights

## 9M22/9M21

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

**Sustainable growth of the loan portfolio**  
 Loan Portfolio<sup>1</sup>  
**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%**

**Solid capital position**  
 CET1  
**11.77%**  
 Sep/22

**Diversification of the service line**  
 NII  
**+16.7%**  
 Fee Income  
**+11.0%**  
 9M22/9M21



(1) Loan Portfolio Expanded View.



# Earnings

## Adjusted Net Income

**R\$8.4 billion**

3Q22

**+ 62.7%**

3Q22/3Q21

## Market ROE

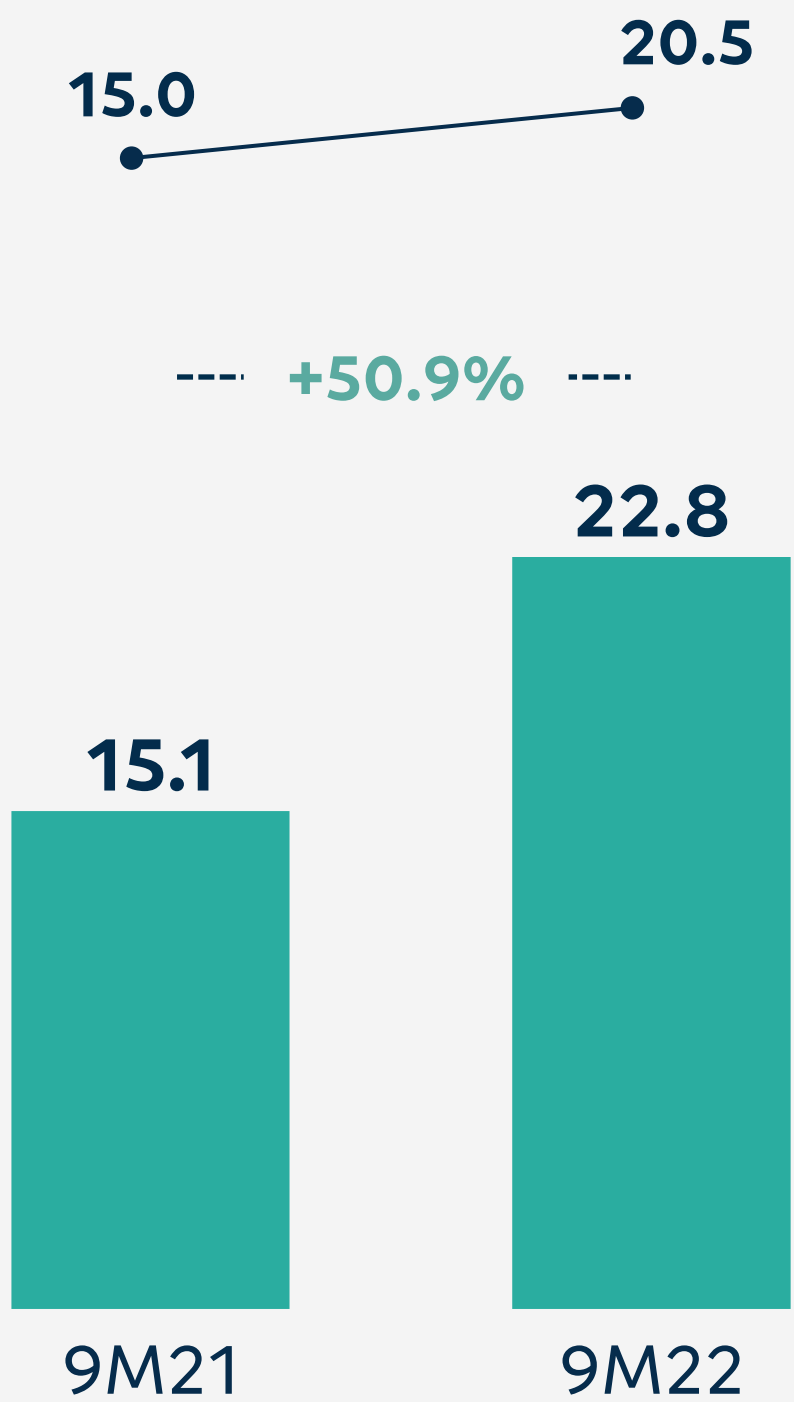
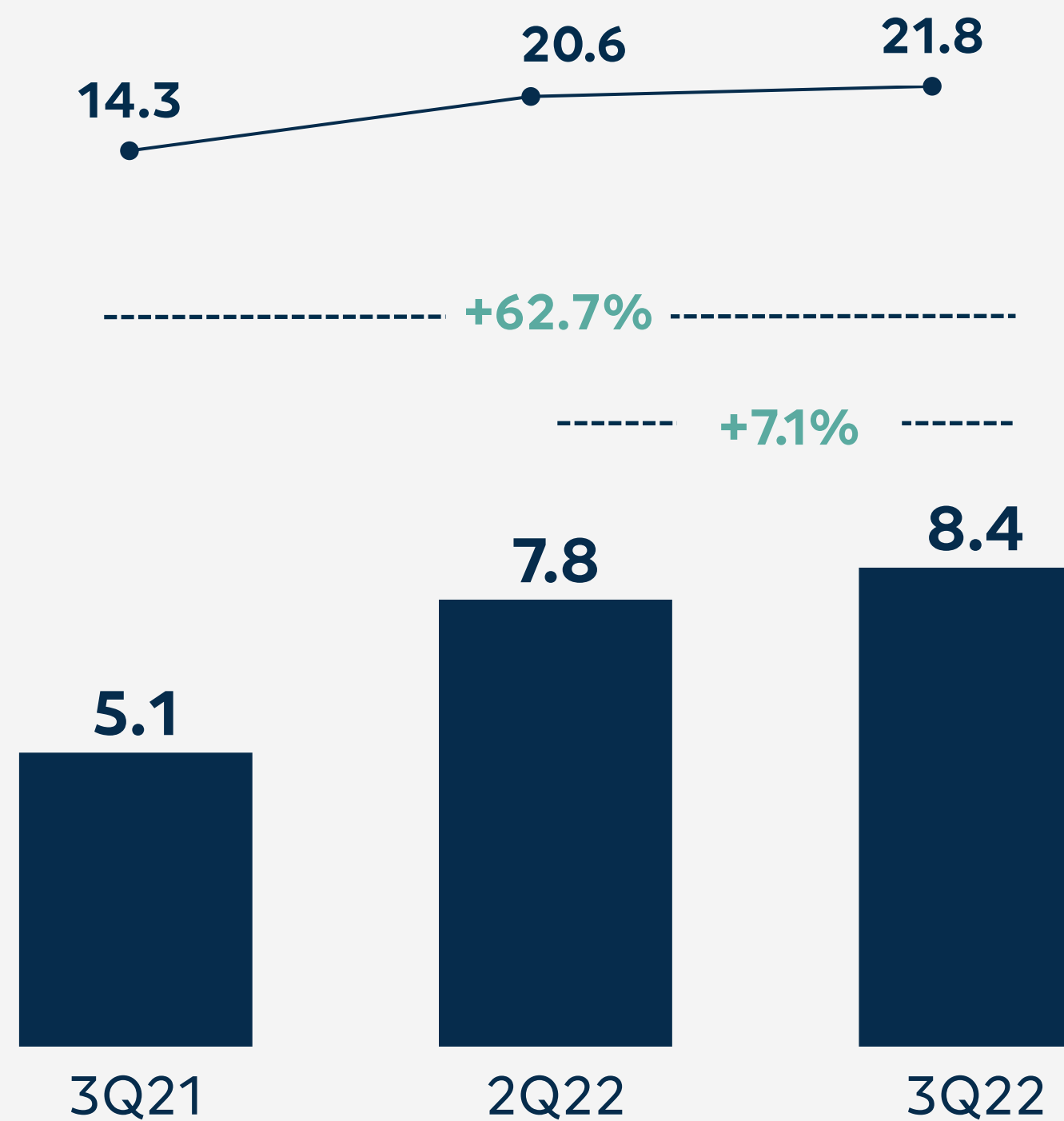
**21.8%**

3Q22

## Adjusted Net Income

R\$ billion

Market ROE<sup>1</sup> %

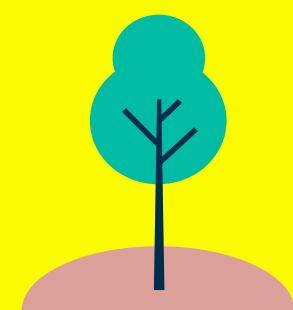
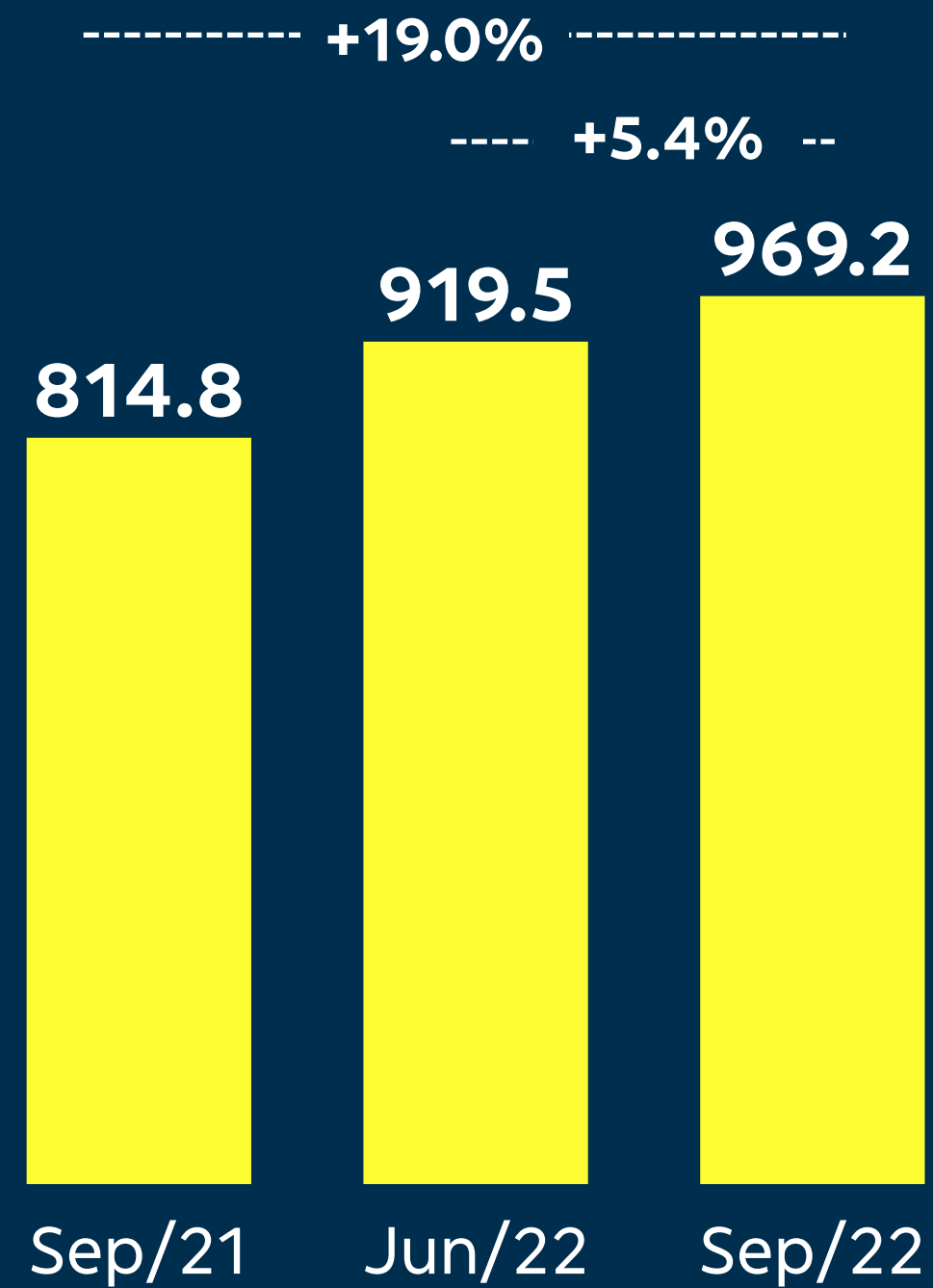


(1) Market ROE: metric that the main market analysts use to project results. The index is annualized using the linear method.

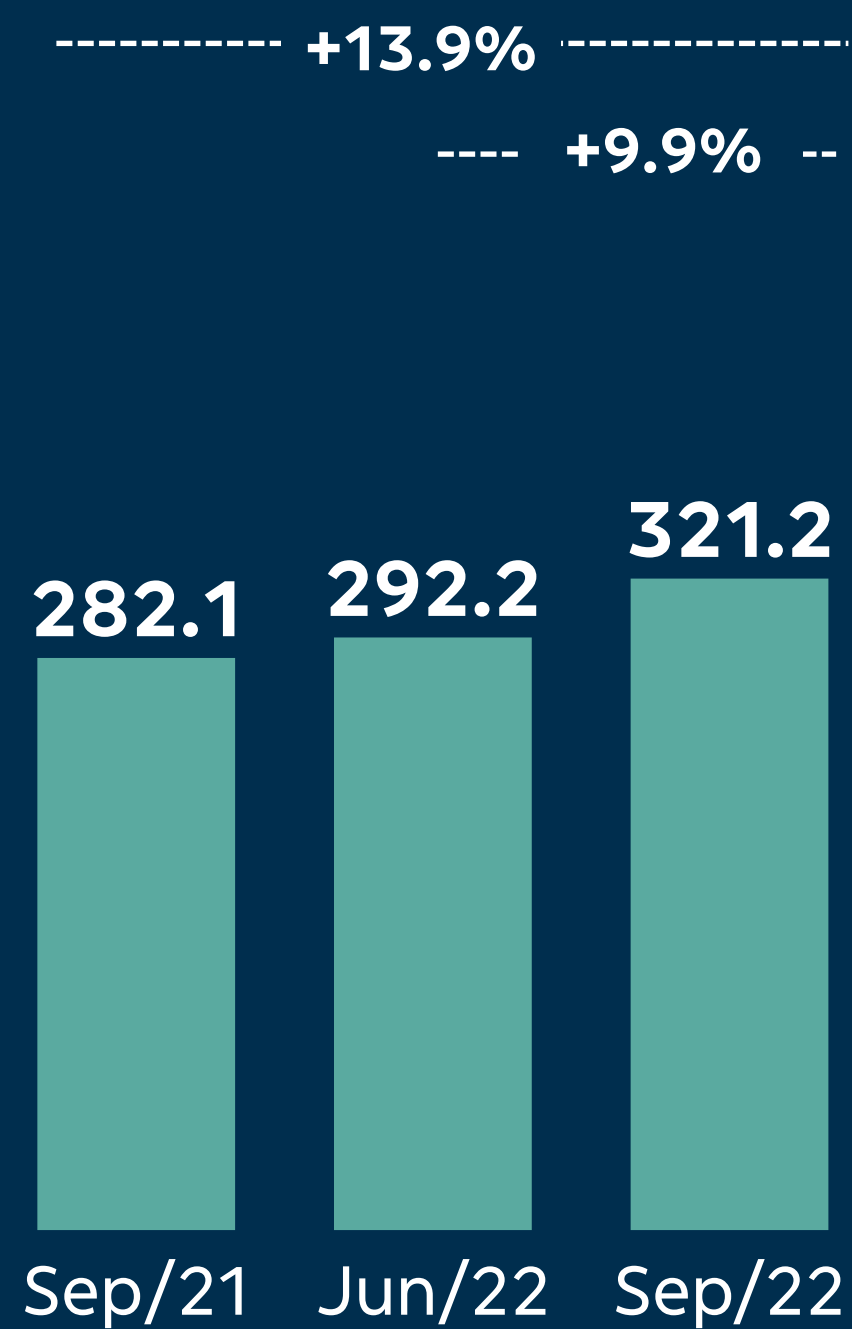


# Loan Portfolio

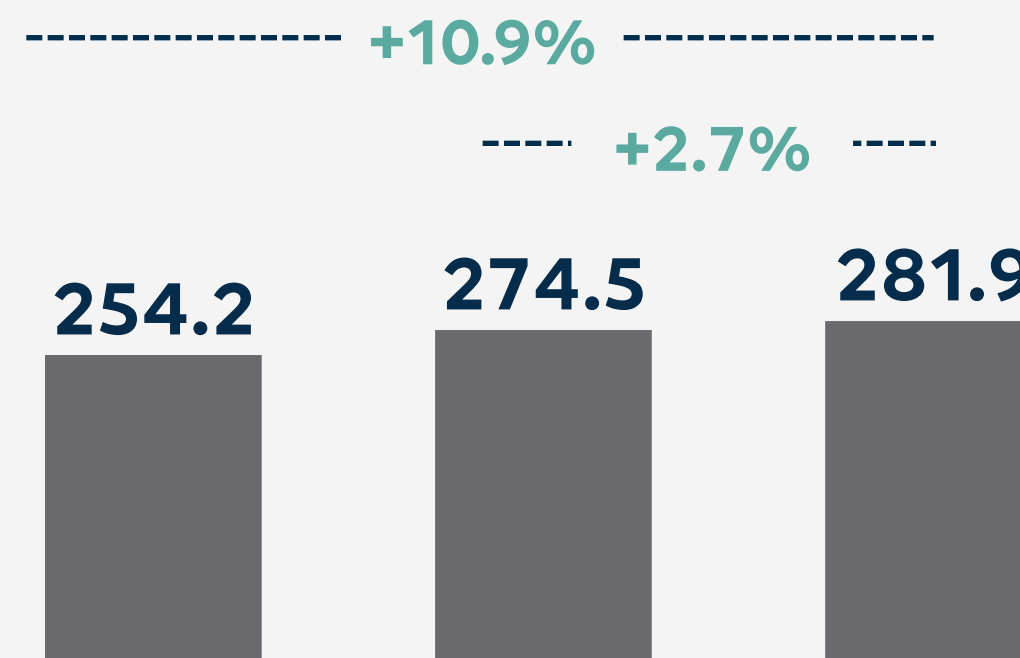
## Loan Portfolio Expanded View<sup>1</sup> R\$ billion



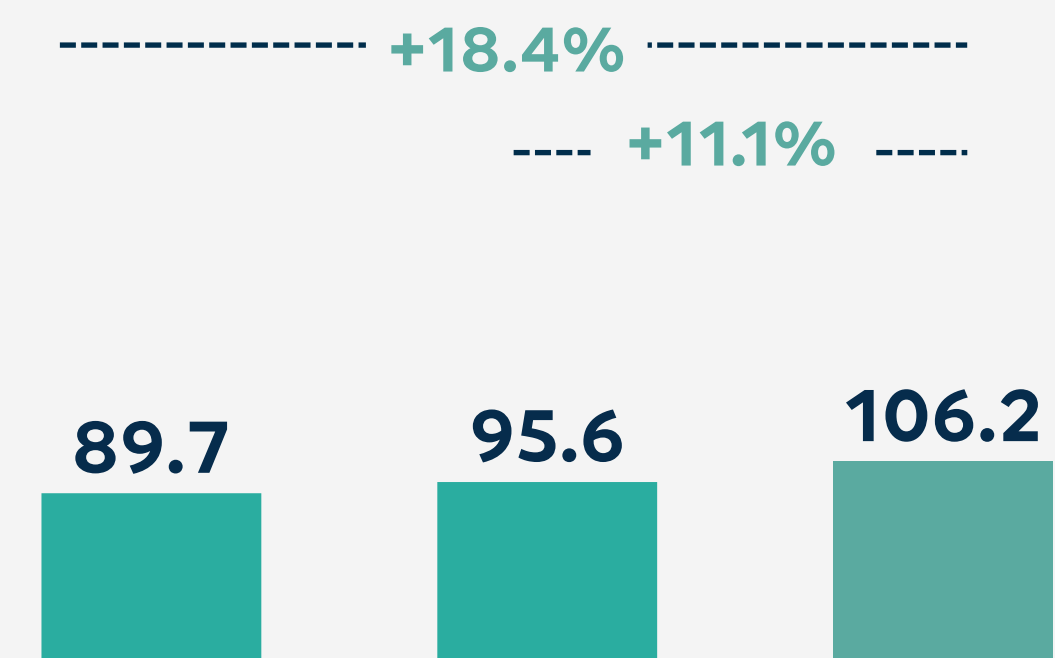
## Sustainable Business Portfolio R\$ billion



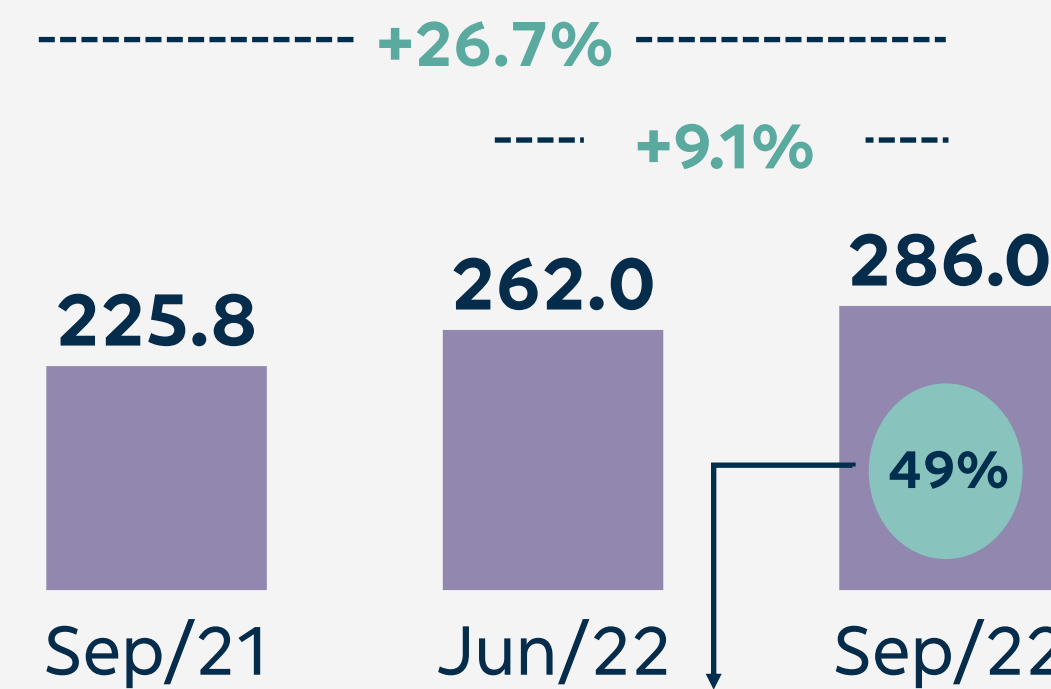
### Individuals



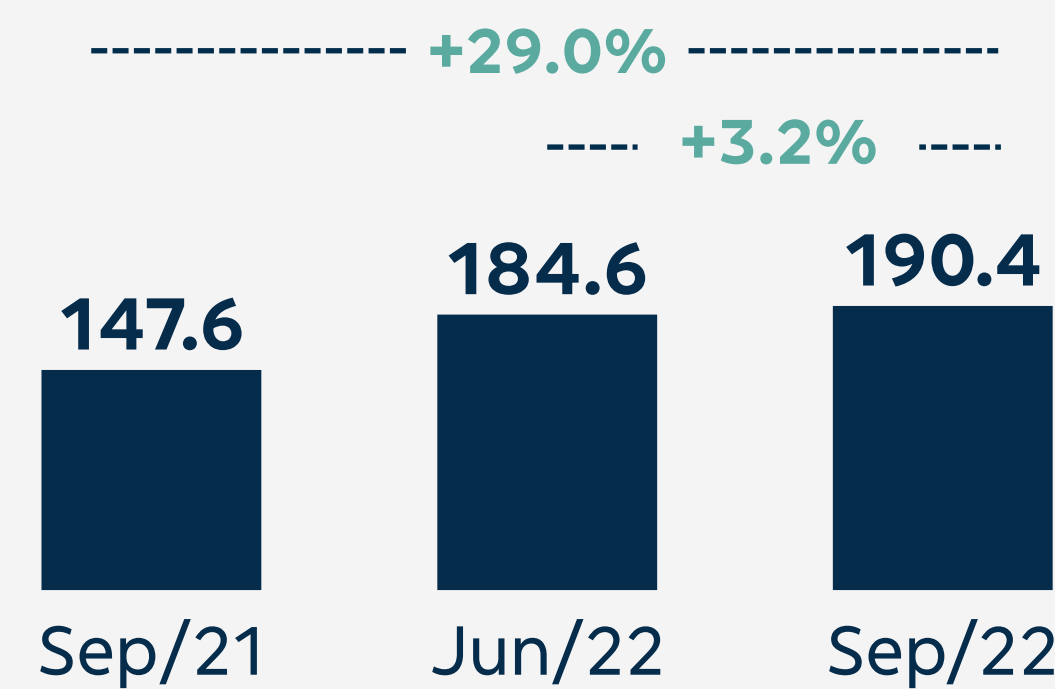
### SME



### Agribusiness



### Corporate



Sustainable Agriculture



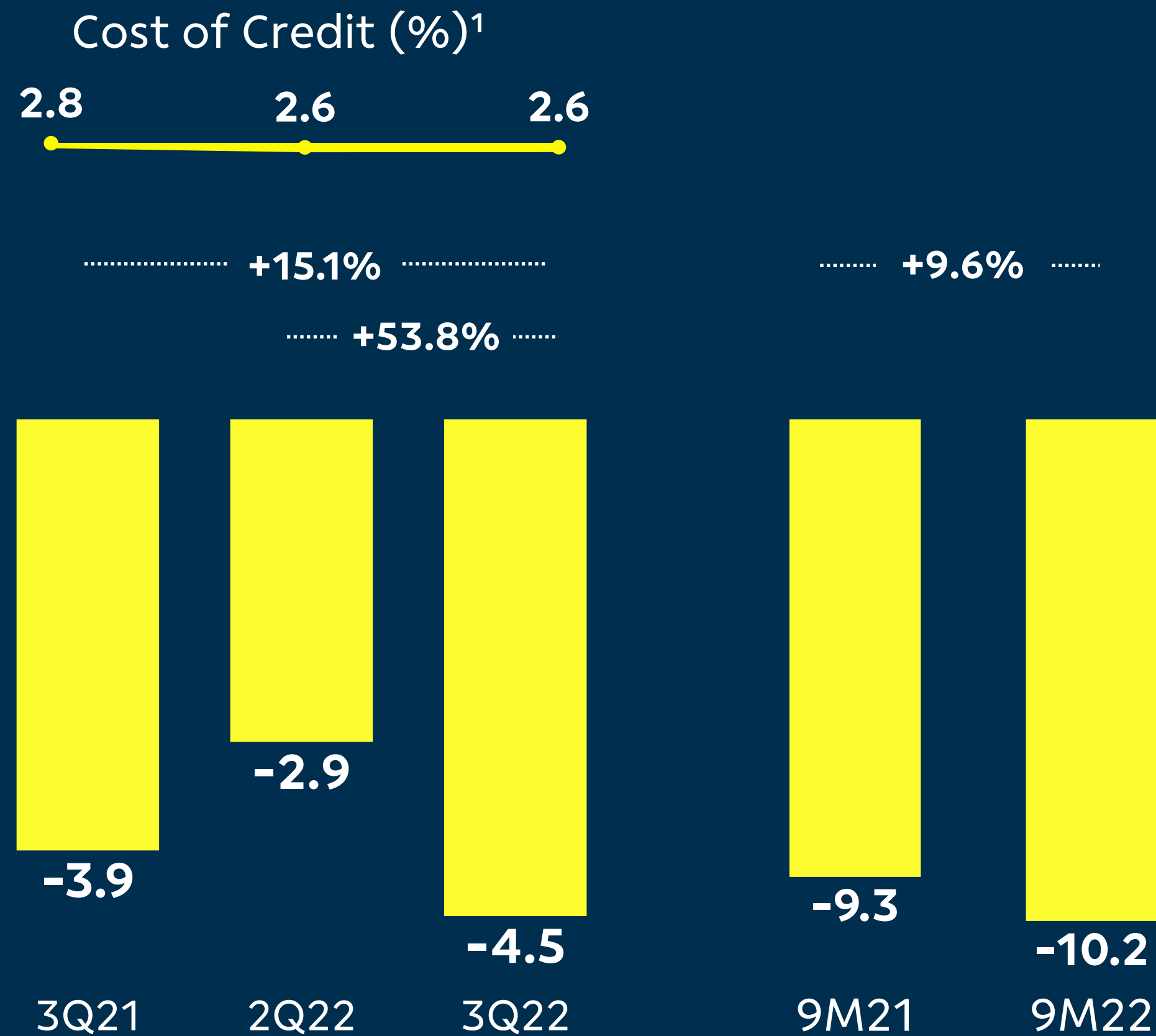
49%

(1) It includes private securities and guarantees provided.

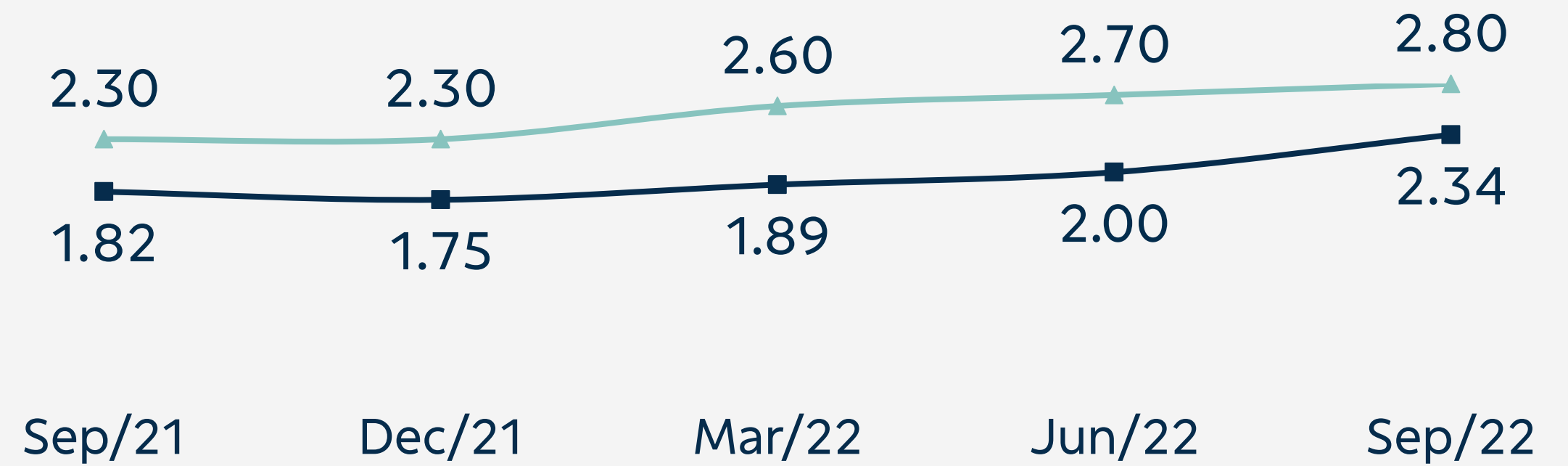


# Credit Quality

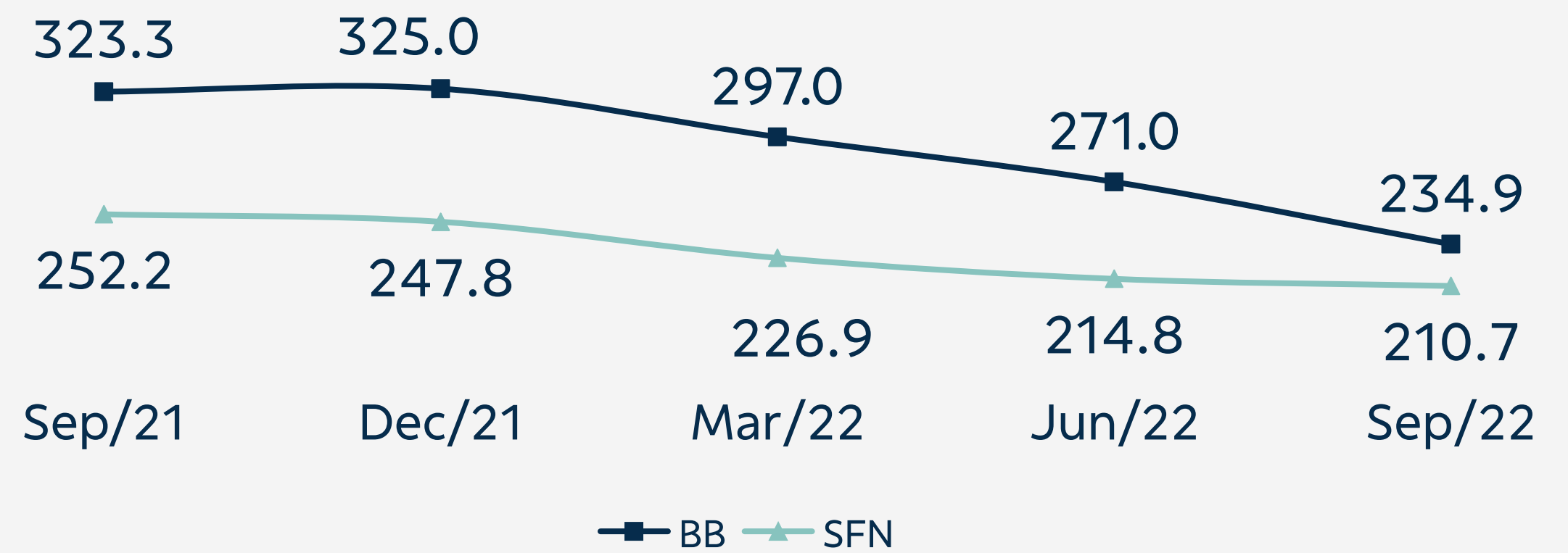
## ALL Expanded View R\$ billion



## NPL +90days (%)



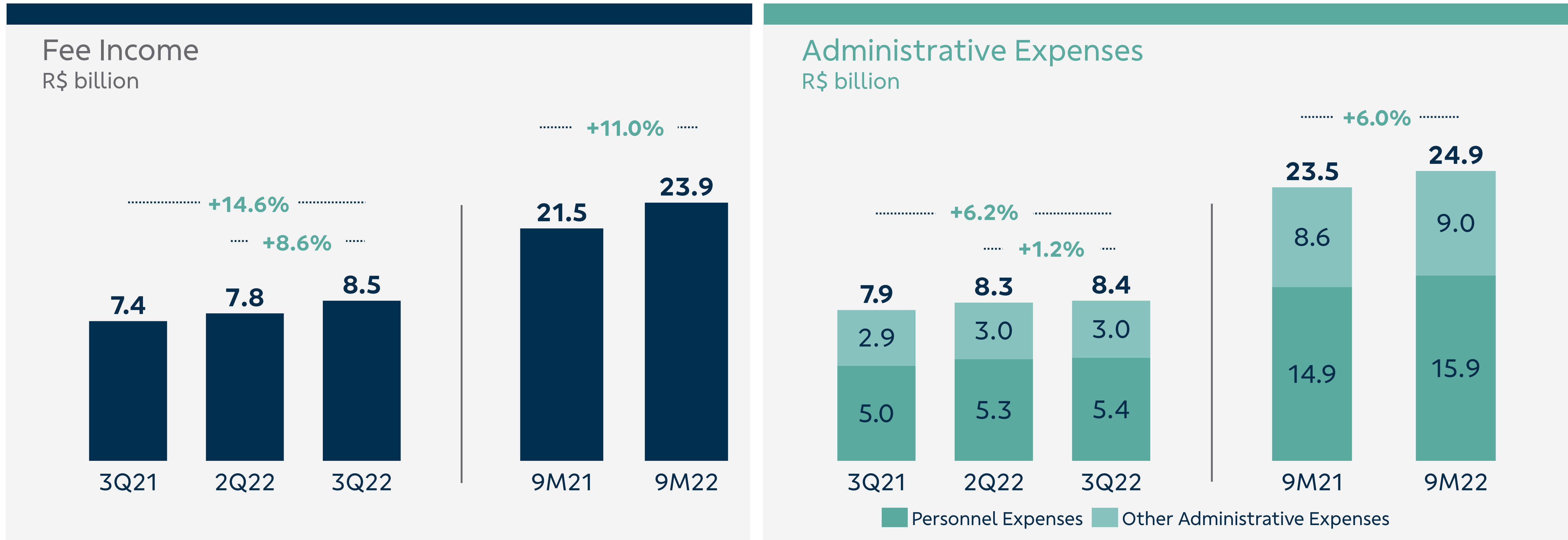
## Coverage (%)



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



# Fees and expenses dynamics



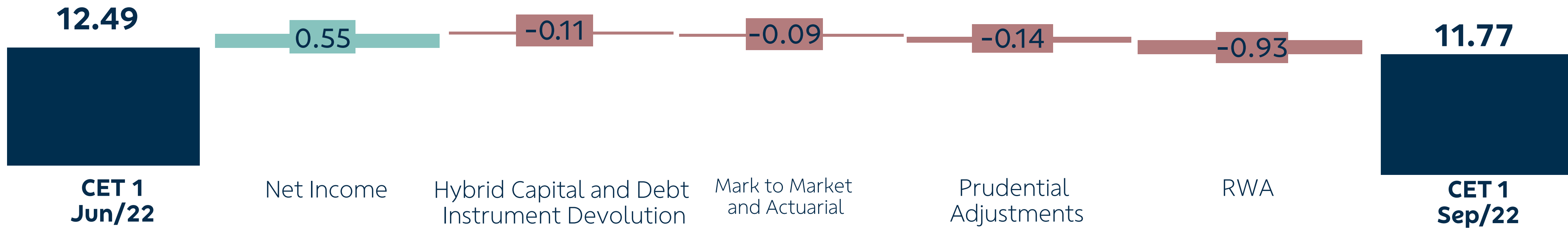
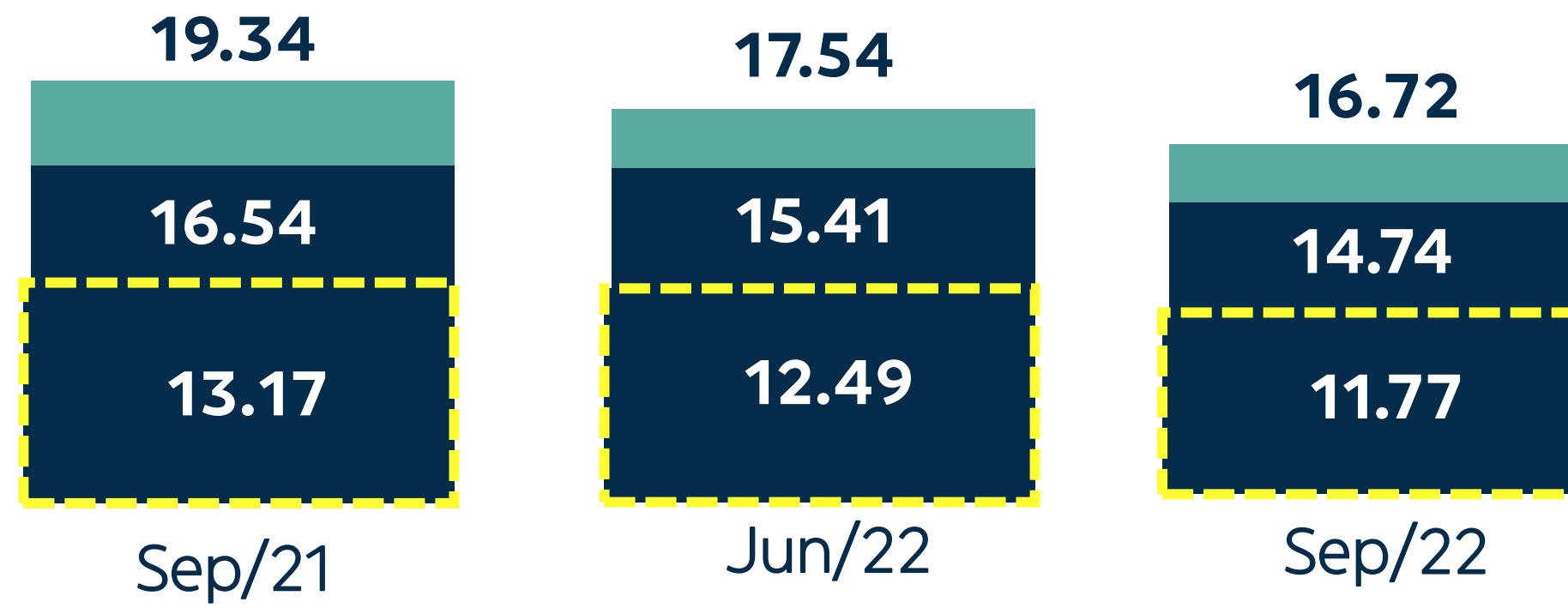
**Cost-to-Income Ratio** (12 months): **31.6%**

# CET 1



BIS Index  
%

- Tier II
- Tier I
- CET 1




# 2022 Guidance



	<b>9M22 Performance</b>	<b>Current Guidance</b>	<b>Reviewed</b>
<b>Loan Portfolio<sup>1</sup> - %</b>	<b>20.5</b>	<b>12.0 to 16.0</b>	<b>15.0 to 17.0</b>
Individuals - %	10.9	11.0 to 15.0	11.0 to 13.0
Companies <sup>2</sup> - %	25.0	8.0 to 12.0	15.0 to 17.0
Agribusiness - %	26.7	18.0 to 22.0	unchanged
<b>Net Interest Income - %</b>	<b>16.7</b>	<b>13.0 to 17.0</b>	<b>19.5 to 21.5</b>
<b>ALLL Expanded View - R\$ billion</b>	<b>-10.2</b>	<b>-17.0 to -14.0</b>	<b>unchanged</b>
<b>Fee Income - %</b>	<b>11.0</b>	<b>6.0 to 9.0</b>	<b>9.0 to 11.0</b>
<b>Administrative Expenses - %</b>	<b>6.0</b>	<b>4.0 to 8.0</b>	<b>unchanged</b>
<b>Adjusted Net Income - R\$ billion</b>	<b>22.8</b>	<b>27.0 to 30.0</b>	<b>30.5 to 32.5</b>

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

**Companies:** Government operations not included.



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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 .

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