

INSTITUTIONAL PRESENTATION

3Q24



For more info

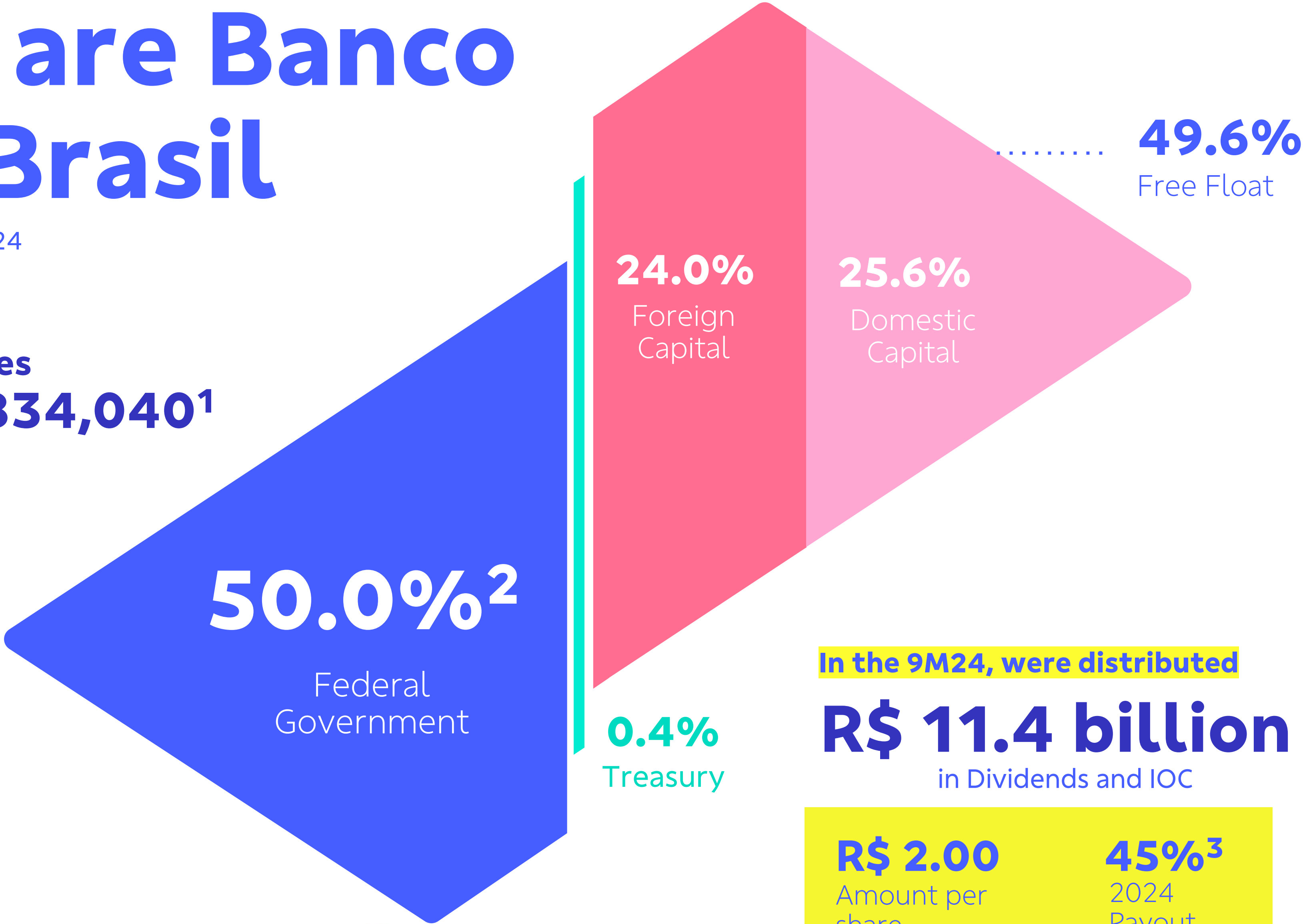
Point your mobile
for MD&A 3Q24



We are Banco do Brasil

September/2024

Total Shares
5,730,834,040¹



In the 9M24, were distributed

R\$ 11.4 billion
in Dividends and IOC

R\$ 2.00
Amount per share

45%³
2024 Payout



1.4 million
shareholders

98.9%
are individual shareholders

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

[B]³ ISEB3 IDIVERSA B3

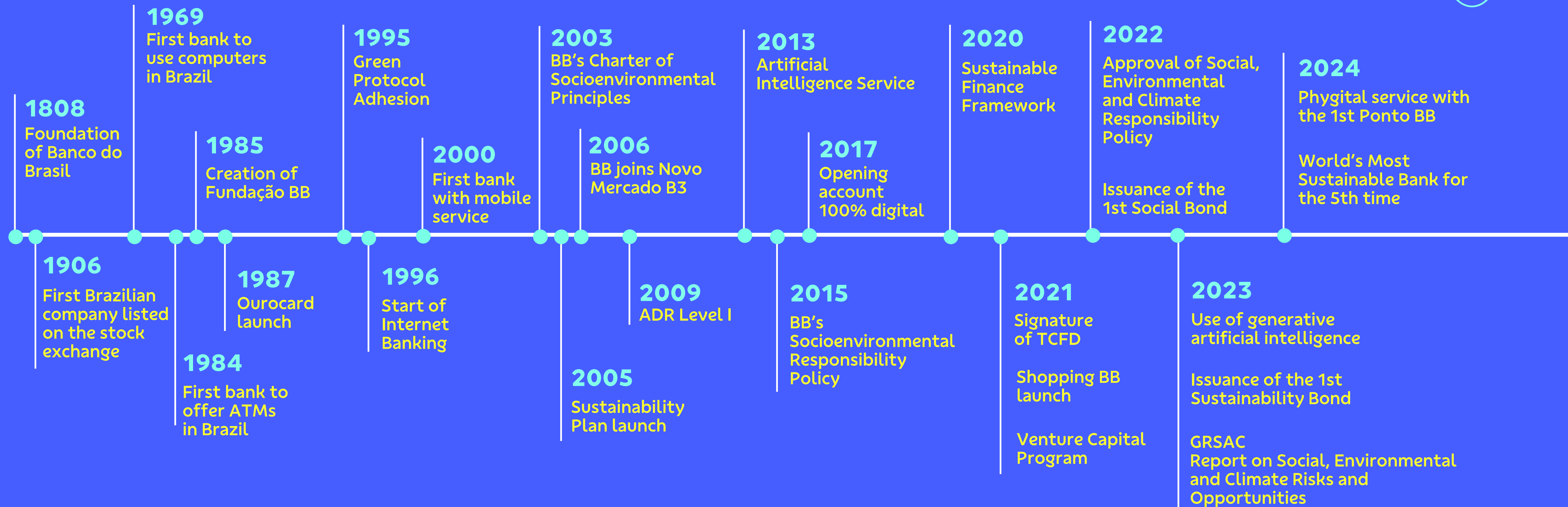


(1) On 04.15.2024, occurred the 1:2 share split. (2) Federal Government controls BB with 50.0000011% of total shares. (3) For the year 2024, the percentage of 45% of the net profit, adjusted as provided in letters "a" and "b" of item I of article 202 of Law 6.404/76, was approved to be distributed through 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.

One of the
Largest
financial
conglomerate
in the world



With 216 years



of history,

and a strong and transparent **Corporate Governance**



Technical and
collegiate decisions



Segregation of
responsibility



Structure of Statutory
Committees



Long-term
strategic planning
(5 years)



Related Party
Transactions Report



Senior Management
Remuneration:
50% paid in shares

(vesting period: 4 years)



Board of Officers



Get to know BB's Appointment and Succession Policy



Tarciana Medeiros
Chief Executive Officer



Ana Cristina Rosa Garcia
Chief Corporate Officer



Felipe Guimarães Geissler Prince
Chief Risk Officer



José Ricardo Sasseron
Chief Government Business and Corporate Sustainability Officer



Marco Geovanne Tobias da Silva
Chief Financial Officer



Carla Nesi
Chief Retail Business Officer



Francisco Augusto Lassalvia
Chief Wholesale Officer



Luiz Gustavo Braz Lage
Chief Agribusiness and Family Farming Officer



Marisa Reghini Ferreira Mattos
Chief Technology Officer

Diversidade

 **4**
Female

 **5**
Male

 **2**
LGBTQIAPN+

2
Black and Mixed-race

+ 23 statutory officers

Up to 27 Officers
Restricted to active employees (BB bylaws, art. 24)

78%
Male

22%
Female

Board of Directors and Supervisory Board



Board of Directors

Dario Carnevalli Durigan

Chairperson

Indicated by Ministry of Economy

4



Male

4



Female

Kelly Tatiane Martins Quirino

Elected by Banco do Brasil's Employees

Anelize Lenzi Ruas de Almeida

Vice-president

Indicated by Ministry of Economy

2



LGBTQIAPN+

Elisa Vieira Leonel

Indicated by Ministry of Economy

2

Black and Mixed-race

Paulo Roberto Simão Bijos

Indicated by Ministry of Economy

Tarciana Paula Gomes Medeiros

CEO of Banco do Brasil

Marcelo Gasparino da Silva

Indicated by minority shareholders
Independent Member

Robert Juenemann

Indicated by minority shareholders
Independent Member

Supervisory Board

Renato da Motta Andrade Neto

Chairperson

Indicated by Ministry of Economy

8



Male

1



Female

Bernard Appy

Incumbent

Indicated by Ministry of Economy

Tatiana Rosito

Incumbent

Indicated by Ministry of Economy

Manoel Nazareno Procópio de Moura Júnior

Alternate

Indicated by Ministry of Economy

Ivan Tiago Machado Oliveira

Alternate

Indicated by Ministry of Economy

Gileno Gurgão Barreto

Incumbent

Indicated by minority shareholders

Independent Member

Antônio Emílio Bastos Freire

Alternate

Indicated by minority shareholders

Independent Member

Fernando Florêncio Campos

Incumbent

Indicated by minority shareholders

Independent Member

Andriei José Beber

Alternate

Indicated by minority shareholders

Independent Member

Statutory Advisory Committees to the Board of Directors

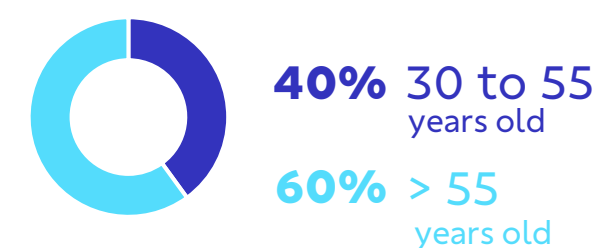


Audit

Audit and Supervision



100% Independents

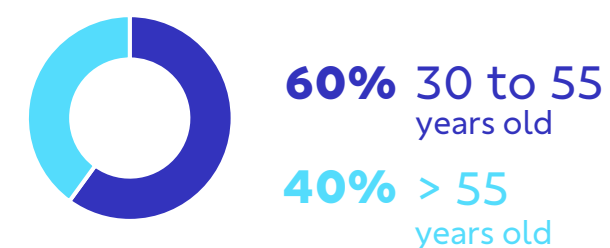


People Remuneration and Eligibility

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



80% Independents

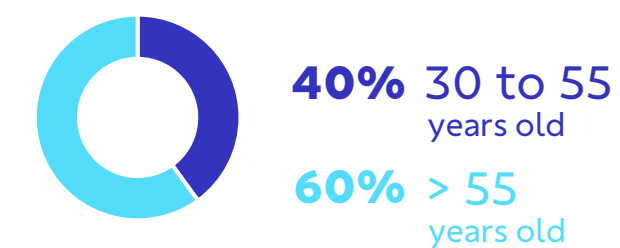


Risk and Capital

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

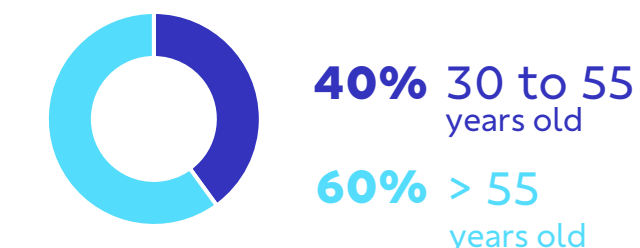


60% Independents



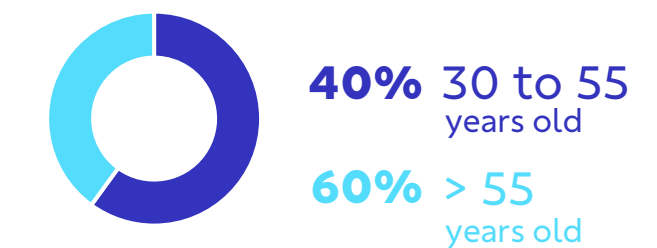
Technology and Innovation

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



Business Sustainability

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



Executing a long-term **Corporate Strategy**

2024 - 2028
Annual Review



Our Objectives

Customers

Provide the best customer experience at all times

Financial

Create value and generate sustainable results

ESG

Be a protagonist in sustainability and in promotion of ESG businesses 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 is...

... to be close and relevant in people's lives at all times

And the values that guide us are:

Proximity

Efficiency

Commitment to society

Innovation

Integrity

Diversity



Leader in several segments

Loan Portfolio
16%
Market Share

Agribusiness
50%
Market Share

Payroll Loan
20%
Market Share

Total Deposits
17%
Market Share

Asset Management
1st place



Insurance
Rural and Credit Life
1st place



Pension Plans
1st place





With **solutions** for every **moment of life**



Loans



Credit Card



Consortium



Agribusiness Solutions



Exchange



Sustainable Solutions



Investments



Insurance



Asset Management



Financial Advisory



Pension and Premium Bonds



Shopping BB with non-financial solutions

and much more!

Discover all our products and services at bb.com.br



The bank of Agribusiness

Loan portfolio Agribusiness

R\$ 386.6 billion

+13.7% Sep24 / Sep23

Working Capital for Input Purchase

+19.0% Sep24 / Sep23

Rural Product Bills and Guarantees (CPR) & Agribusiness Loan Rights Certificates (CDCA)

+29.3% Sep24 / Sep23

Crop Plan 24/25

R\$ 260 billion
provided

R\$ 97 billion
Disbursed until
11/04/2024

45%

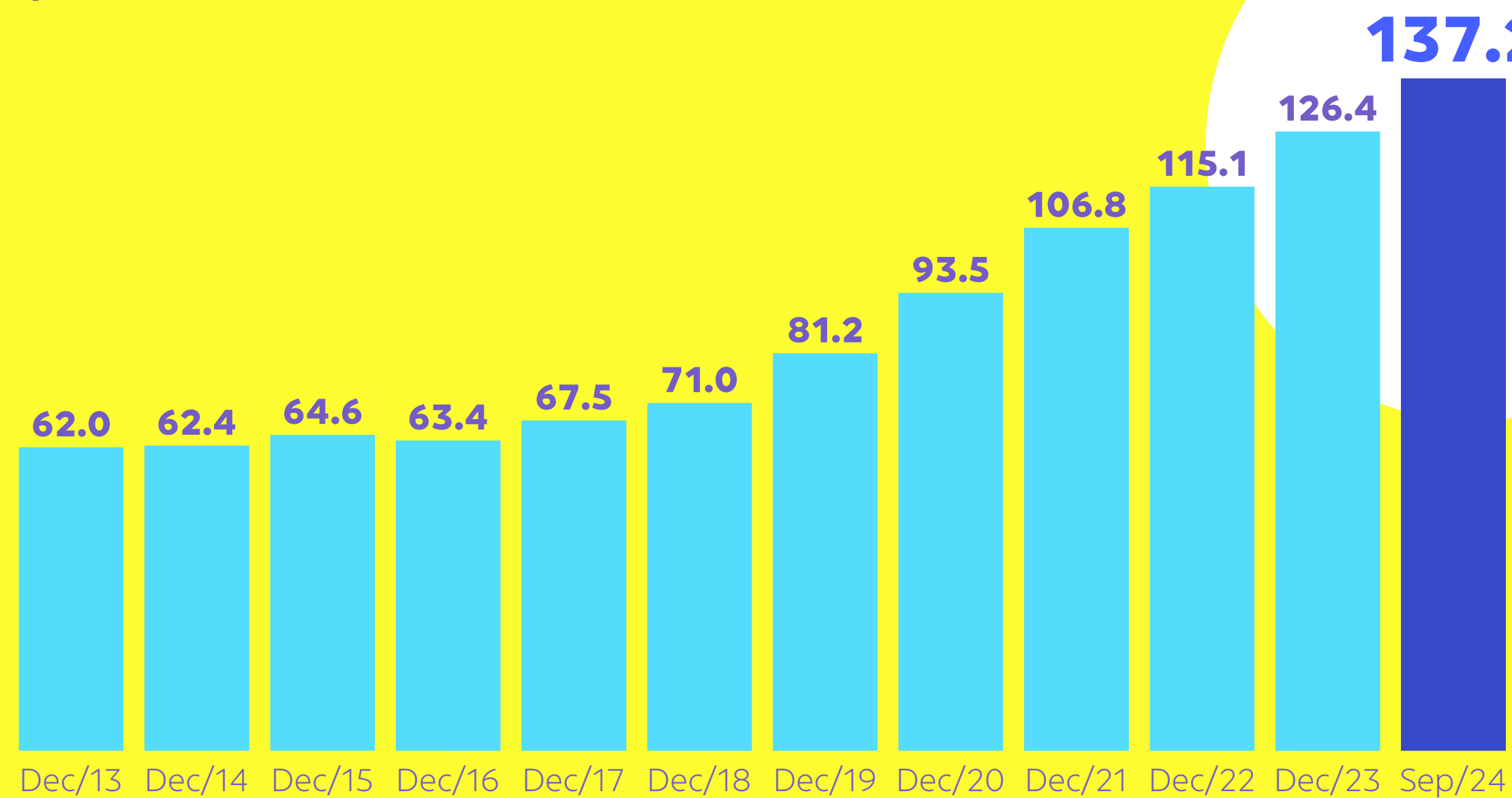
**Increase in
disbursement share**





and Payroll Loans

Payroll Loan Portfolio R\$ billion



Represents 42% of BB's
individuals loan portfolio

80.9%
of payroll customers

16.6%
retirees and
pensioners (INSS)

2.5%
private sector employees



We are **present**

when, where and
how the customer
wants

85 million
customers

Operating in 90 countries
through own network and
banking correspondents



Face-to-face Service

3,997
Branches

3,171 Traditional
826 Specialized

6,701
Service
Posts

17,547
MaisBB Network
in Sep/24

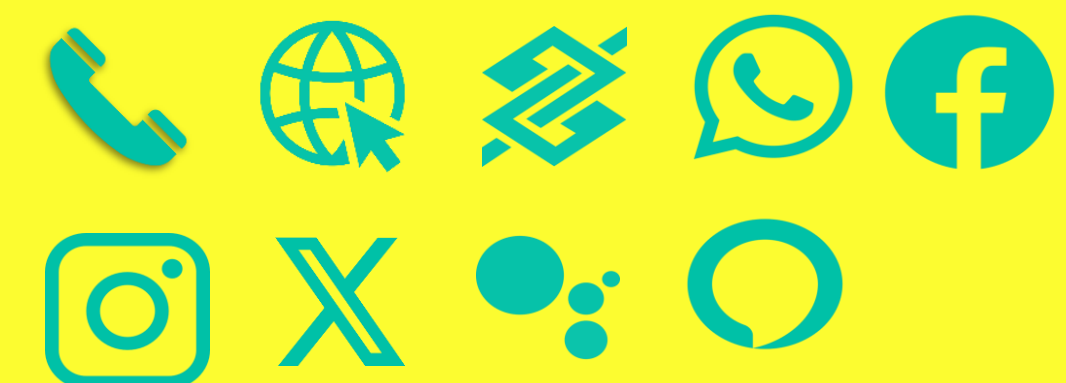
Omnichannel,
integrated channels and unique
customer experience

Digital Service

93.7%
of transactions are carried out
on digital channels
In the 3Q24

29.3 million
active digital customers
+ 6.1% over Sep/23

18 million
WhatsApp customers
98.4% resolution rate





Offering the best experience for our customers

Central Bank Ranking

The best rating
among large
banks

BB NPS

Continuously
evolving

+50%
in 3 years

BB Super App

Among the best
rated apps in the
App Store and
Play Store

Service evaluation

Continuous
improvement
of satisfaction

4.82
(out of 5)

With technology that transform

One of the largest technology park in the southern hemisphere

3 trillion
IT transactions
in 2024

+ 300
deploys
daily

+520k
automated
tests

R\$ 2.4 billion
IT investments
in the 3Q24

BB Super App
Among the 10
most popular in Brazil



Digital as a driver

of cultural transformation,
efficiency, and business development

Upskiling and Reskiling

542 thousand hours of training for digital transformation in 3Q24

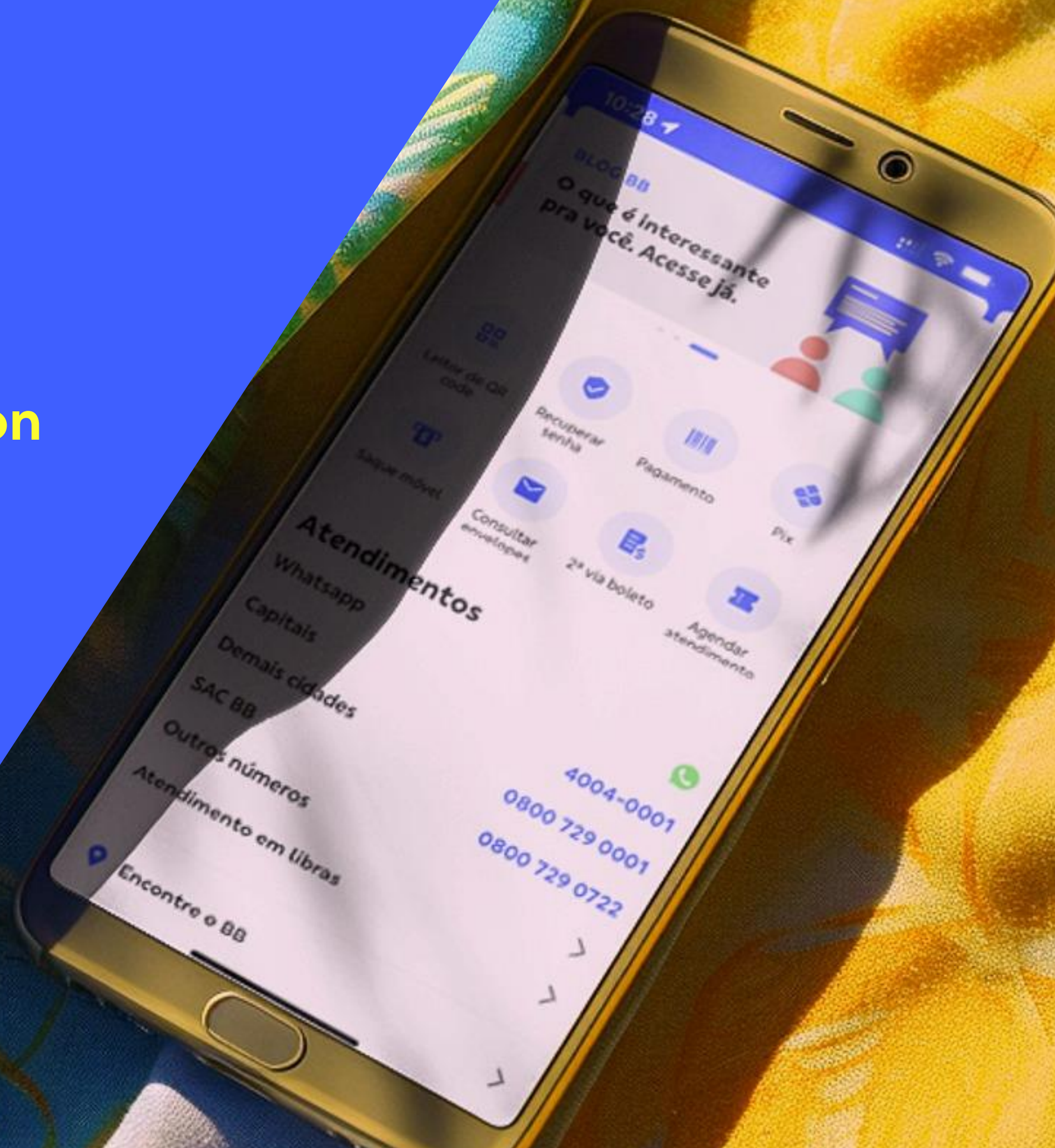
Agile Methodology for the entire organization

88% increase in initiatives and projects underway

Up to 2,5 times reduction in the time to launch improvements and new technological features

Focus on new businesses

1.040 new employees
In the technology área in 2024



We are
**the most
sustainable
bank in the
world**

Elected by



for the 5th time

Sustainable Loan Portfolio

R\$ 369.6 billion

+9.1% Sep24 / Sep23

2.96 million loans

Social Loans

R\$ 154.2 billion
1.58 million loans

Low Carbon Agriculture

R\$ 66.7 billion
149.79k loans

Best Socio- Environmental Practices

R\$ 106.3 billion
1.13 million loans

Companies

R\$ 42.3 billion
161.0k loans

ESG Guidance

Sustainable Loan Portfolio

2024

9% to 13%






Committed to building a greener, more inclusive and responsible world

Sustainable Loans

 **Sustainable Loan Portfolio**
R\$ 500 billion by 2030
Sep/24 balance: R\$ **369.6** billion

 **Renewable Energy**
R\$ 30 billion by 2030
Sep/24 balance: R\$ **16.0** billion

 **Sustainable Agriculture**
R\$ 200 billion by 2030
Sep/24 balance: R\$ **164.7** billion

 **Municipal and State Efficiency**
Disbursing¹
R\$ 40 billion by 2030
Sep/24: R\$ **36.9** billion

Responsible Investments

 **Sustainable Investment Funds**
R\$ 22 billion in sustainable investment funds² by 2030
Sep/24: R\$ **3.8** billion


 **Sustainable Resources**
R\$ 100 billion of sustainable funding for BB and its customers
Sep/24: R\$ **48.5** billion

ESG and Climate Management


 **GHG Direct Emissions**
Offset 100% of scopes 1 and 2
Sep/24: **100%**
100% renewable energy³ use from 2023 onward
Sep/24: **100%**


Reduce 42% of direct emissions (scope 1) by 2030⁴
Sep/24: **28%** reduction


 **Diversity**
30% of women in leadership positions by 2025
27.1% in Sep/24
30% of black, mixed-race, indigenous and other ethnicities underrepresented in leadership positions by 2025
28.7% in Sep/24

 **Digital Heavy Users**
Get 17 million customers as heavy users by 2025
Sep/24 : **11.5** million⁵

Positive Impact in Value Chain

 **Financial Inclusion**
Renegotiate debt of 2.5 million customers by 2025
Sep/24: **2.6** million
Reach 1 million entrepreneurs with loans by 2025
Sep/24: **976.7k**

 **Banco do Brasil Foundation**
Invest R\$ 1 billion in education, environmental care, inclusions, humanitarian aid, encouraging volunteerism and social technologies through the BB Foundation by 2030
Sep/24 : R\$ **457.2** million

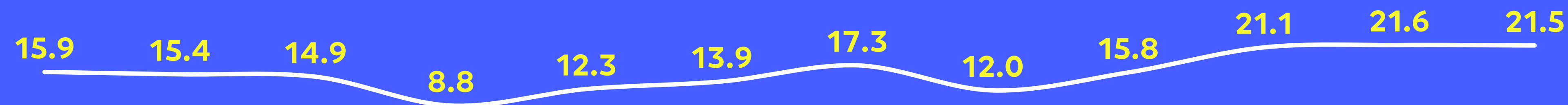
 **Reforestation and Forest Conservation**
1 million hectares conserved and/or reforested until 2025
Sep/24 : **670k** hectares
Reinforce practices that promote the recovery of pastures and degraded áreas and ensure zero ilegal deforestation in BB financing

(1) Agriculture, culture, civil defense, education, energy efficiency and public lighting, sport and leisure, road infrastructure, public cleaning, environment, urban mobility, health, security and health surveillance. (2) In alignment with the regulatory change for sustainable investment funds. (3) Own plants, free market and RECs. (4) Compared to base-year, 2022. (5) Reprocessing due to assumption adjustments.

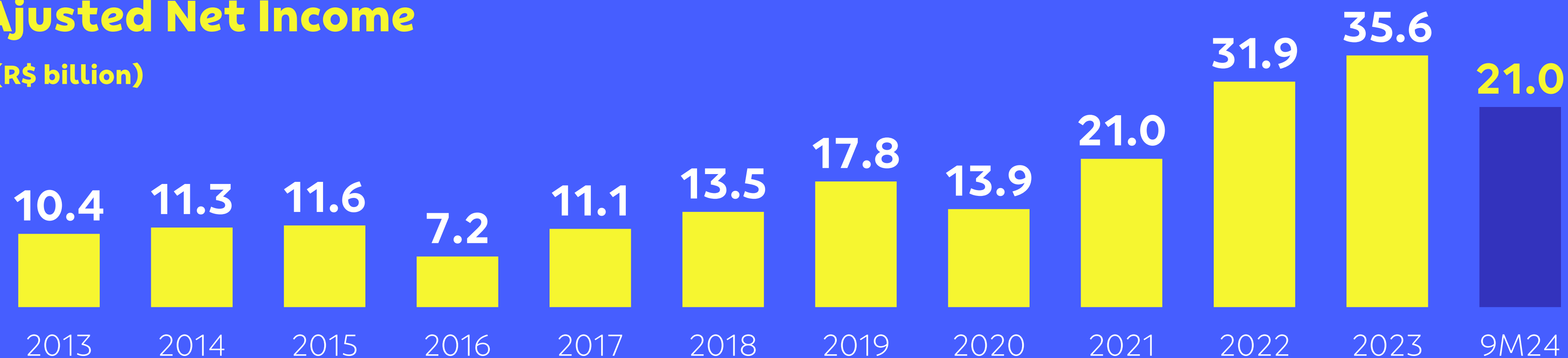
On a positive path toward sustainable results



ROE (%)



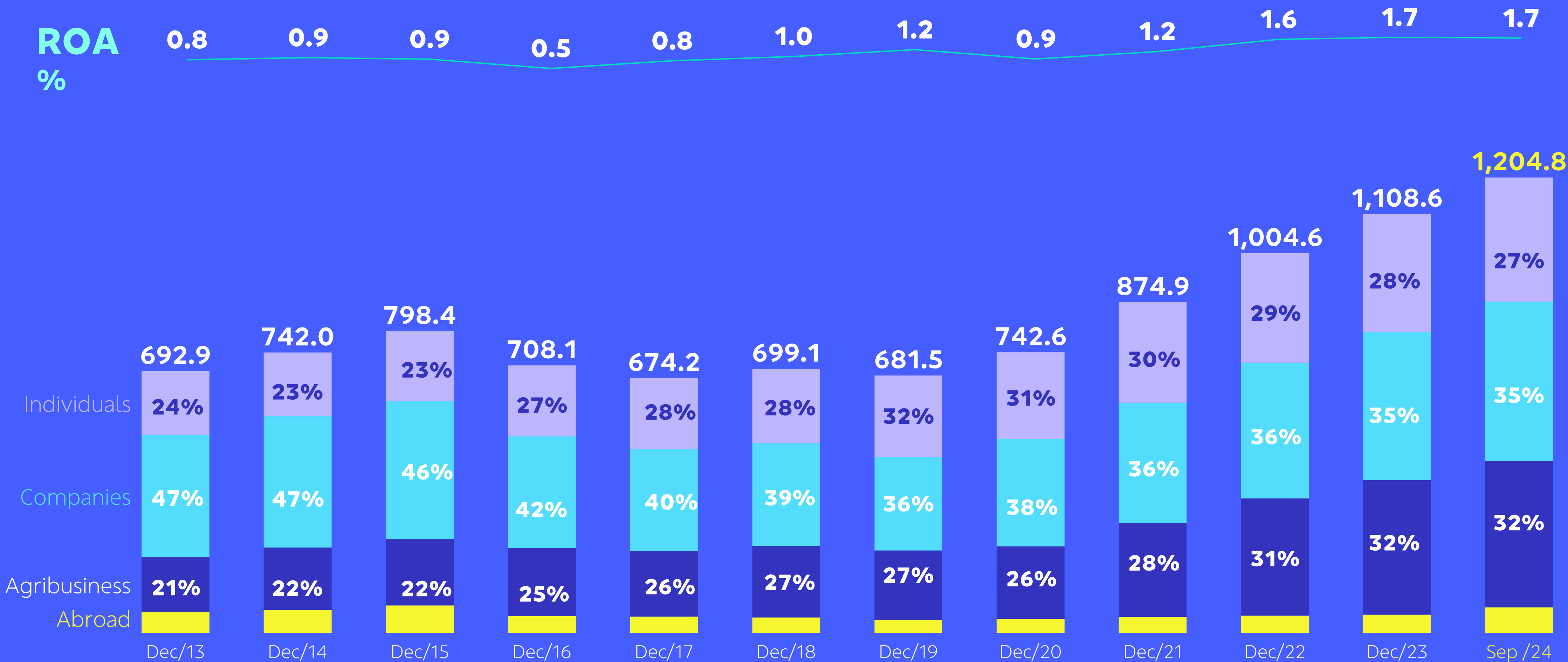
Ajusted Net Income (R\$ billion)



**Guidance
2024**
R\$ 37 a 40
billion

With robust credit growth

R\$ billion



And diversified funding

R\$ billion



Savings Deposits

Judicial Deposits

Time and Investment Deposits

Demand Deposits

Interbank Deposits

Repurchase Agreements with Private Securities

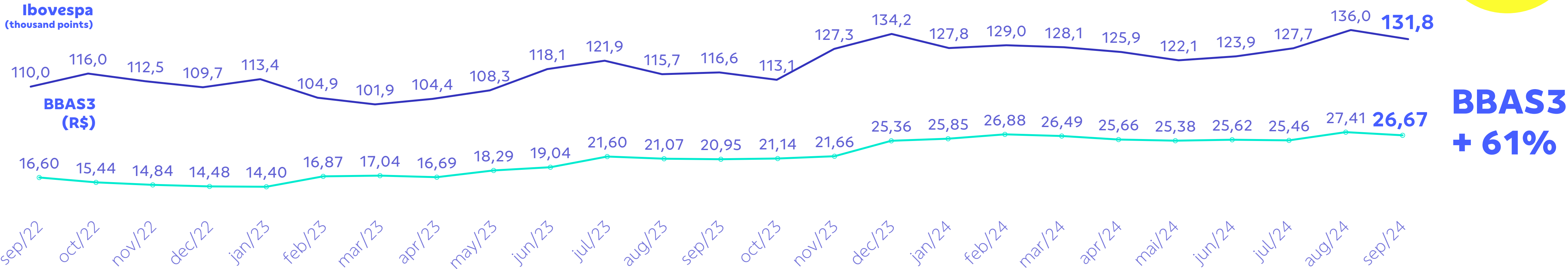
LCA+LCI

Others

Creating value for our shareholders

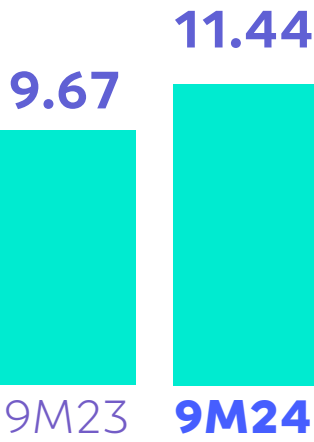


Performance of BBAS3 Shares (R\$) and Ibovespa



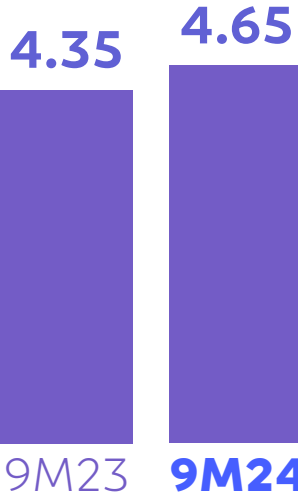
Dividends and IOC distributed¹

(R\$ billion)



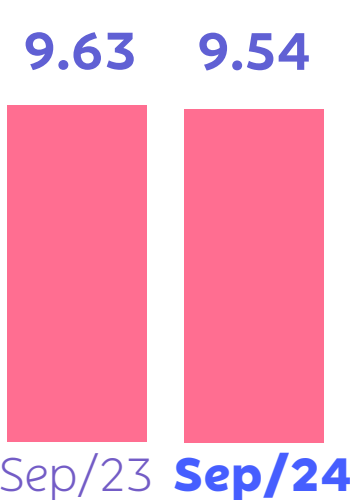
Earnings per share¹

(R\$)

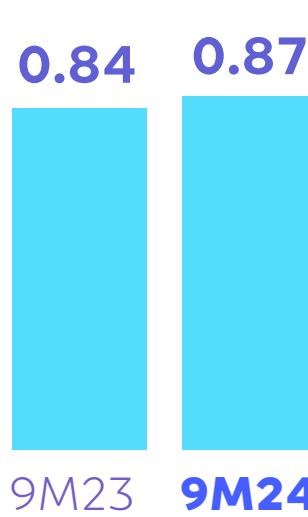


Dividend Yield

(%)



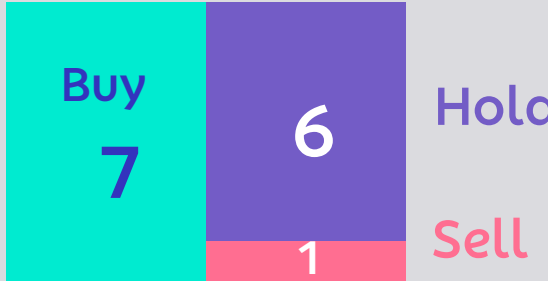
Price / Book Value



Recommendations

14 analysts

On 12.11.2024



Average Target Price
BBAS3

R\$ 32.93

Stock Split

In April 2024, we carried out the split of BBAS3 and BDORY shares in a 1:2 ratio.

(1) Adjusted for dividends and IOC.

And building a future of solid performance

2024

	Released	Observed 9M24	Reviewed
Loan Portfolio¹	8% to 12%	11.2%	unchanged
Individuals	6% to 10%	7.9%	unchanged
Companies	7% to 11%	11.8%	unchanged
Agribusiness	11% to 15%	13.7%	unchanged
Sustainable Portfolio	9% to 13%	9.1%	unchanged
Net Interest Income	10% to 13%	13.9%	unchanged
ALLL Expanded View	<small>R\$ billion</small> -34 to -31	<small>R\$ billion</small> -26.4	<small>R\$ billion</small> -37 to -34
Fee Income	4% to 8%	4.8%	unchanged
Administrative Expenses	6% to 10%	4.9%	5% to 7%
Adjusted Net Income	<small>R\$ billion</small> 37 to 40	<small>R\$ billion</small> 28.3	unchanged

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



This presentation makes references and statements about expectations, planned synergies, growth estimates, projections of results and future strategies about Banco do Brasil, its subsidiaries, affiliates and controlled companies.

While these references and statements reflect what administrators believe, they may involve inaccuracies and risks that are difficult to predict, and therefore, there may be consequences or results different from those anticipated and discussed here.

These expectations are highly dependent on market conditions, the general economic performance of the country, the sector and international markets. Banco do Brasil is not responsible for updating any estimate contained in this presentation.





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