



# Informações BB 2Q24

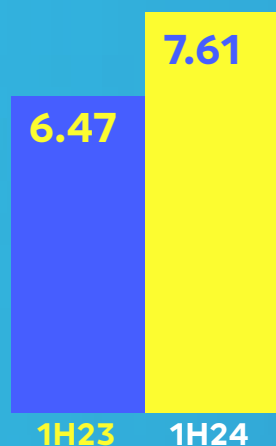
Edition 20 - Year 6  
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# Market Indexes

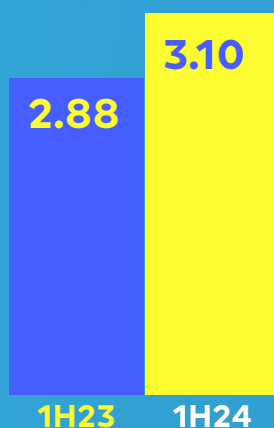
## Dividends and IOC Distributed

(R\$ billion)



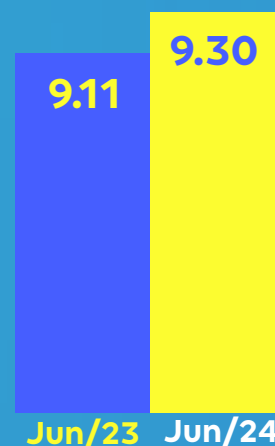
## Earnings per Share

(R\$)



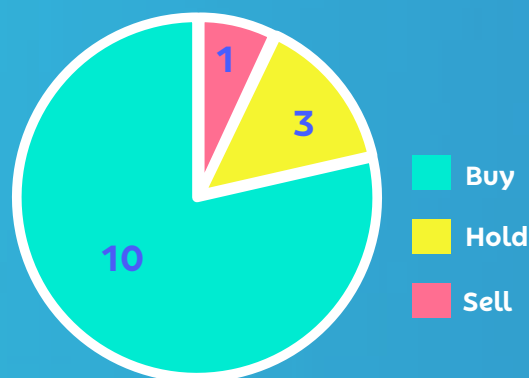
## Dividend Yield

(%)



## Recommendations

As of 08/09/2024



## Average Target Price BBAS3 Stock

As of 08/09/2024

**R\$ 34.6**



# Earnings Highlights

Adjusted  
Net Income

**R\$ 18.8 billion**  
+8.5% 1H24/1H23

ROE  
**21.7%**

Net Interest  
Income

**R\$ 51.3 billion**  
+16.4% 1H24/1H23

Fee  
Income

**R\$ 17.2 billion**  
+4.7% 1H24/1H23

Administrative  
Expenses

**R\$ 18.1 billion**  
+4.9% 1H24/1H23

Loan Portfolio  
Expanded View

**R\$ 1.18 trillion**  
+13.2% Jun24/Jun23

NPL +90 days

**3.00%**  
Jun/24

Cost-to-Income Ratio

**25.5%**  
12m

CET 1

**11.60%**  
Jun/24

# 2Q24 performance

We closed the first half of 2024 with sustainable and growing results, because of the positive performance in credit, the diversification of businesses throughout the conglomerate, our ability to innovate and our customer-centricity.

Geovanne Tobias, CFO of BB

Earnings  
2Q24



Click and watch the video of the earnings presentation commented by the CFO

## Guidance

2024

	Range	Observed	Reviewed Range
<b>Loan Portfolio<sup>1</sup></b>	<b>8% to 12%</b>	<b>11.5%</b>	unchanged
<b>Individuals</b>	<b>6% to 10%</b>	<b>6.2%</b>	unchanged
<b>Companies</b>	<b>7% to 11%</b>	<b>11.4%</b>	unchanged
<b>Agribusiness</b>	<b>11% to 15%</b>	<b>16.6%</b>	unchanged
<b>Sustainable Portfolio</b>	<b>5% to 9%</b>	<b>11.5%</b>	<b>9% to 13%</b>
<b>Net Interest Income</b>	<b>7% to 11%</b>	<b>16.4%</b>	<b>10% to 13%</b>
<b>ALLL Expanded View</b>	<small>R\$ billion</small> <b>-30 to -27</b>	<small>R\$ billion</small> <b>-16.3</b>	<small>R\$ billion</small> <b>-34.0 and -31.0</b>
<b>Fee Income</b>	<b>4% to 8%</b>	<b>4.7%</b>	unchanged
<b>Administrative Expenses</b>	<b>6% to 10%</b>	<b>4.9%</b>	unchanged
<b>Adjusted Net Income</b>	<small>R\$ billion</small> <b>37 to 40</b>	<small>R\$ billion</small> <b>18.8</b>	unchanged

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



# It happened at BB



## Granting credit is believing in people

We consolidated our leadership in payroll loan: +11% in 12 months, reaching a balance of R\$ 134 billion.

## CRM evolution

More than 71% of credit disbursements to individuals were from clients identified in our propensity models and approached through their preferred channels, whether in person or digitally.

## Unprecedented funding

US\$ 100 million in "Triple Sustainable Repo".

This is the first operation of its kind in the world, combining three sustainable elements in a single transaction.

## Carbon Market

670 thousand hectares preserved in carbon projects, following the - REDD+ methodology.

## Crop Plan

Disbursement of R\$ 230 billion in the 23/24 cycle, the highest value to date.

Forecast of R\$ 260 billion in disbursements for the 24/25 cycle, announced in July.

**We were recognized in the Latin America Executive Team 2024 awards by Institutional Investor**



Best CFO  
Best IR Professional  
Best IR Team  
Best Company Board  
Best Analyst Days - BB Day  
Best IR Program  
Best ESG Program



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For inquiries about BB's businesses and results, visit "Fale com a RI" and get support through our virtual assistant on the website and also by WhatsApp (+55 61 4004-0001).

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