



# Informações BB

Year 6 – Edition 21

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

## 3Q24

Shareholders'  
Newsletter

# 3Q24 Performance

*"We continue to accelerate our culture of innovation, working with increasing depth in agile methods, bringing a Banco do Brasil to each customer with the purpose of being close and relevant in people's lives at all times. All of this with the aim of generating value for our shareholders, our employees, and society in a sustainable manner."*

**Geovanne Tobias, CFO of BB**

**Click and watch our earnings video**



## 3Q24 Earnings

**Adjusted Net Income**

**R\$ 9.5 billion**

+8.3% 3Q24/3Q23

**Loan Portfolio Expanded View**

**R\$ 1.2 trillion**

+13.0% Sep24/Sep23

**ROE**

**21.1%**

**Net Interest Income**

**R\$ 25.9 billion**

+9.3% 3Q24/3Q23

**Cost-to-Income Ratio 12M**

**25.4%**

**Fee Income**

**R\$ 9.1 billion**

+4.9% 3Q24/3Q23

**CET1**

**11.77%**

+17 bps

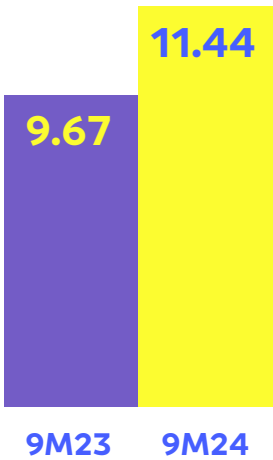
**Administrative Expenses**

**R\$ 9.4 billion**

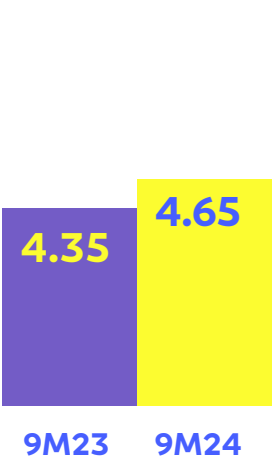
+5.0% 3Q24/3Q23

# Market Indexes

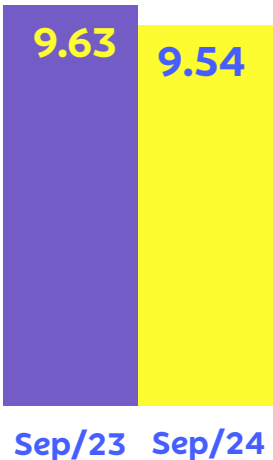
**Dividends and  
IOC Distributed**  
(R\$ billion)



**Earnings  
per Share**  
(R\$)

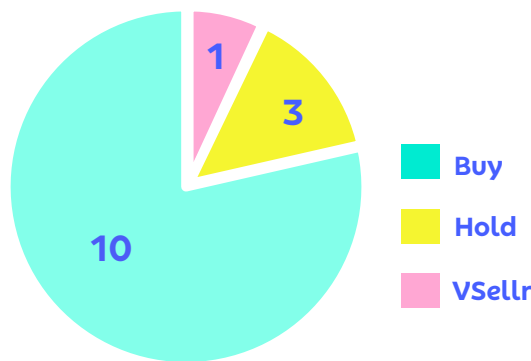


**Dividend  
Yield 12M**  
(%)



## Recommendations

As of 11/25/2024



## Average Target Price BBAS3 Stock

As of 11/25/2024

**R\$ 34.07**

# It happened at BB

**Make your  
PIX payment  
with a credit  
card**

## Pix with credit card

Now individual customers can make Pix payments using their credit card. The amount is debited from the limit and paid on the monthly bill. This feature will also be available for corporate customers soon, offering more flexibility and convenience to clients.

## BB and Cielo launch Tap-to-Pay Pix

The pilot started in Brasília and São Paulo, ahead of the implementation planned by the Central Bank of Brazil, which is expected to occur from February 2025. This is another initiative that reinforces BB's position as a pioneering bank in adopting market transformation trends in the payment methods sector.

**More  
convenient  
payments**

**Where,  
how and  
when the  
customer  
wants**

## Customer service on TikTok

Since September 2024, BB's Customer Service has been addressing requests on TikTok, enhancing the customer experience and engaging the young audience. This initiative reinforces BB's presence on the platform, which now has over 417,000 followers.

## Banco do Brasil in the Bioeconomy

BB's bioeconomy financing platform has reached R\$ 1.4 billion in resources for the Amazon and expects to reach R\$ 5 billion by 2030. Supporting the entire value chain, from production to export of bioeconomy products, the platform impacts approximately 2 million people in the region.

**R\$ 1.4 billion  
in resources  
for the  
Amazon**

# Guidance

# 2024

	Released	Observed 9M24	Reviewed
<b>Loan Portfolio<sup>1</sup></b>	<b>8% a 12%</b>	<b>11.2%</b>	<b>unchanged</b>
<b>Individuals</b>	<b>6% a 10%</b>	<b>7.9%</b>	<b>unchanged</b>
<b>Companies</b>	<b>7% a 11%</b>	<b>11.8%</b>	<b>unchanged</b>
<b>Agribusiness</b>	<b>11% a 15%</b>	<b>13.7%</b>	<b>unchanged</b>
<b>Sustainable Portfolio</b>	<b>9% a 13%</b>	<b>9.1%</b>	<b>unchanged</b>
<b>Net Interest Income</b>	<b>10% a 13%</b>	<b>13.9%</b>	<b>unchanged</b>
<b>ALLL Expanded View</b>	R\$ billion <b>-34 a -31</b>	R\$ billion <b>-26.4</b>	R\$ billion <b>-37 a -34</b>
<b>Fee Income</b>	<b>4% a 8%</b>	<b>4.8%</b>	<b>unchanged</b>
<b>Administrative Expenses</b>	<b>6% a 10%</b>	<b>4.9%</b>	<b>5% a 7%</b>
<b>Adjusted net Income</b>	R\$ billion <b>37 a 40</b>	R\$ billion <b>28.3</b>	<b>unchanged</b>

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



# Communication channels

The Investor Relations website is the main relationship channel with Banco do Brasil's shareholders. It provides complete information about BB, its performance, corporate governance, sustainability, and regulatory obligations.

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

To address your questions about BB's business and results, access the "IR Contact" section or use our virtual assistant available on the website and also by WhatsApp (+55 61 4004-0001).

The quarterly InformAções BB Shareholders' Newsletter is aimed at all shareholders, investors, market analysts, and interested parties.

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