



# InformAções BB

## 3Q22

Shareholders' Newsletter

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



# Market Indexes



Book Value per Share – BBAS3 (R\$)

Closing Price – BBAS3 (R\$)

BDORY Price (US\$)

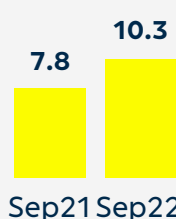
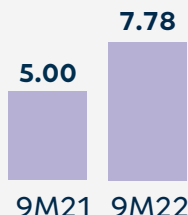
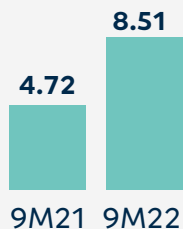
Sep/21	Sep/22
51.70	55.33
28.35	38.52
5.36	7.21

Dividends and Distributed IOC (R\$ billion)

Earnings per Share (R\$)

Price / Book Value

Dividend Yield (%)



## Recommendations – 16 analysts

As of 09.30.2022

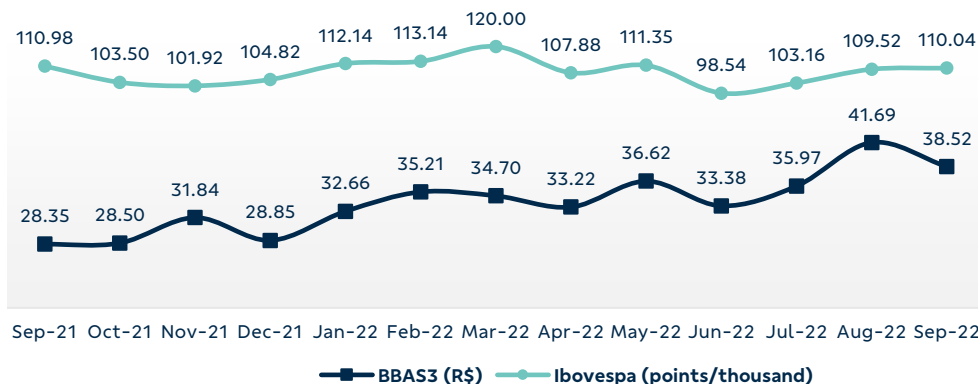
2 Hold 14 Buy

Hold Buy

Average Target Price:

**R\$ 53.78**

## BBAS3 Stock Performance





# Earnings Highlights



**Know more about the 3Q22 result with our CFO's comments**

**9M22 / 9M21**

## Adjusted Net Income

**22.8**

R\$ billion

**+50.9%**

9M22/9M21

## 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%**

## Diversification of the service lines

NII

**+16.7%**

Fee Income

**+11.0%**

9M22/9M21

## Solid capital position

CET1

**11.77%**

Sep/22

(1) Loan Portfolio Expanded View.



# Proximity

Comprehensive,  
human and  
specialized  
experience in  
physical and digital  
channels

**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<sup>o</sup> place**

Best position among  
the largest banks

Best result  
ever!

**Satisfaction**

NPS Improvement

**+10.5  
points**

Sep22 / Sep21



# Protagonism

## 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.

# Hub for solutions and services

The logo for broto, featuring a stylized green and yellow icon of a plant or field to the left of the word "broto" in a bold, lowercase, sans-serif font.

[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  
in July/20

## 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

# Strategic partnerships

## 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

**UBS** **BB**  
Investment Bank

**345 structured transactions**

since the beginning of the partnership

## Open Innovation

Corporate Venture  
Capital

**bitfy** yours<sub>Bank</sub>



Let's be a customer!



New Account  
**100% digital**  
and **free**

For  
youngster  
from 13 to  
17 years old

Financial  
Education

Card, Pix,  
Investments  
and much  
more!

Gamified  
and ludic  
experience



A bank for everything the  
youngster can imagine



# Guidance 2022



The guidance were updated to reflect the best estimates for the year 2022, considering the results achieved until 9M22.

	9M22 Performance	Current Guidance	Reviewed
<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>

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

**(2) Companies:** Government operations not included.



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

## What are the communication channels for shareholders today?

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

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).



Presentations



Financial Information



Material Facts and Information to the Market



Much more

Informações BB is directed to shareholders, analysts and other public who is interested.



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Support to individuals shareholders (Portuguese Only)

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