

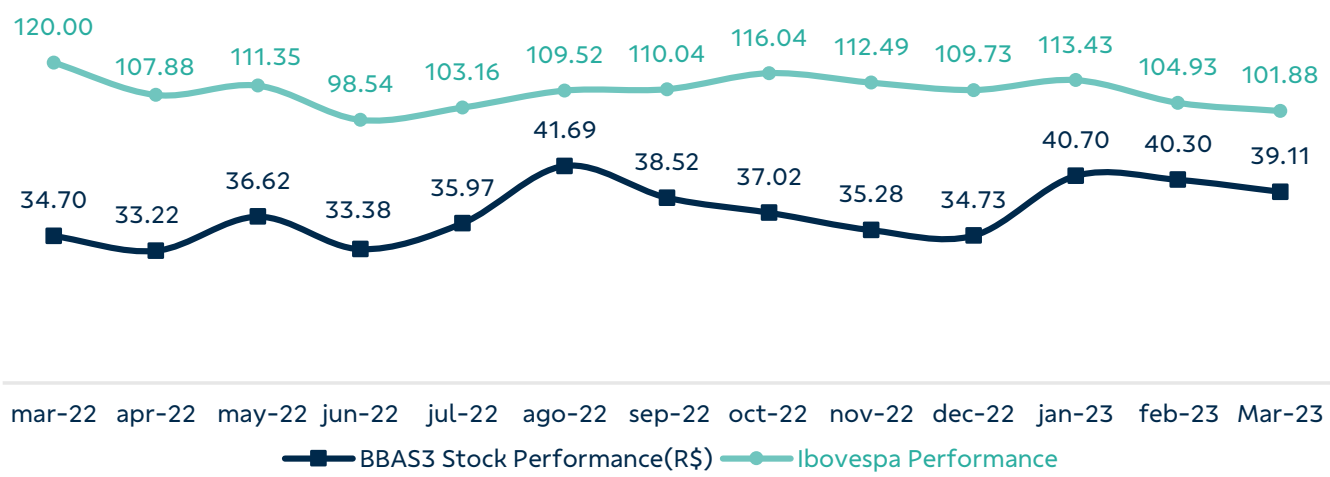


# Informações BB 1Q23

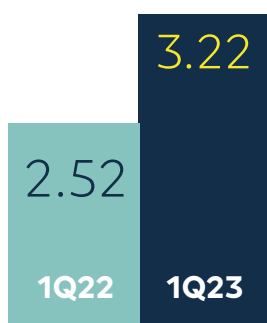
Shareholders' Newsletter

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

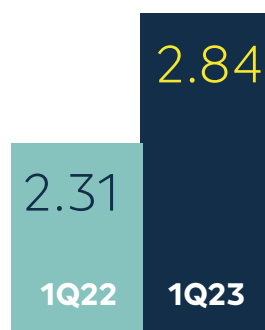
# Market Indexes



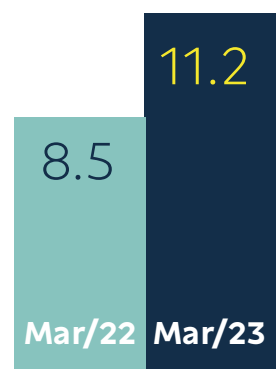
Dividends and Distributed IOC  
(R\$ billion)



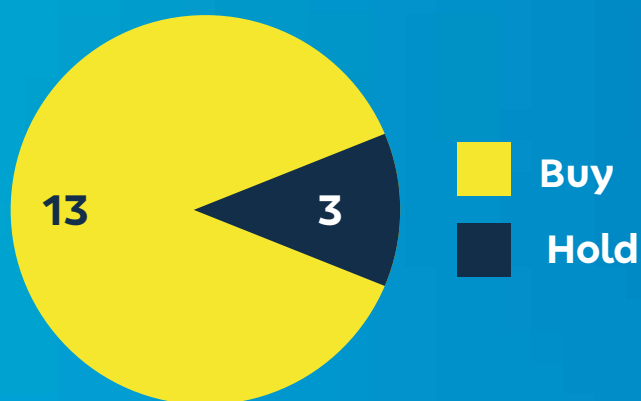
Earnings per Share  
(R\$)



Dividend Yield  
(%)

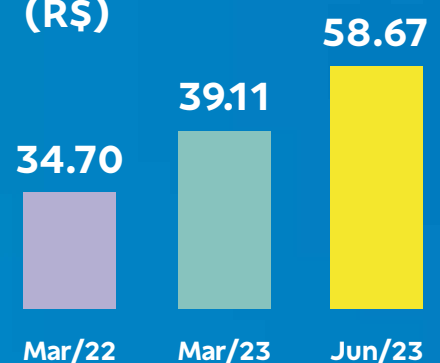


## Recommendations



As of 06.05.2023

## Average Target Price BBAS3 Stock (R\$)



As of 06.05.2023

# Earnings of the size of our BB

Adjusted Net Income

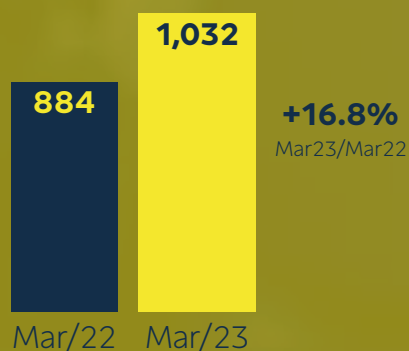
**R\$ 8.5 billion**

ROE 21.0%

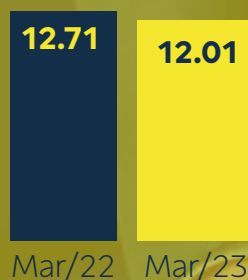
Value added to society

**R\$ 21.0 billion**

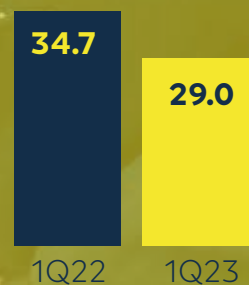
**Loan Portfolio  
Expanded View  
(R\$ billion)**



**CET 1  
(%)**



**Cost-to-income  
Ratio  
(%)**



# Earnings

*"It is with great pleasure that I return to Banco do Brasil as CFO to contribute to the management of our CEO Tarciana in the mission of promoting sustainable results, supported by an inclusive and diverse strategy."*

**Geovanne Tobias, CFO & IRO of BB**



**Click and watch  
the earnings video  
commented by the CFO**

## Guidance

### Observed 1Q23

### 2023

**Loan Portfolio<sup>1</sup> - %**

**17.9**

**8.0 to 12.0**

Individuals - %

11.7

7.0 to 11.0

Companies<sup>2</sup> - %

15.7

7.0 to 11.0

Agribusiness - %

26.7

11.0 to 15.0

**Net Interest Income - %**

**38.0**

**17.0 to 21.0**

**ALL Expanded View - R\$ billion**

**-5.9**

**-23.0 to -19.0**

**Fee Income - %**

**8.1**

**7.0 to 11.0**

**Administrative Expenses - %**

**6.1**

**7.0 to 11.0**

**Adjusted Net Income - R\$ billion**

**8.5**

**33.0 to 37.0**

(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.



# Highlights 1Q23



## **BB leads debates on women in IT Websummit Rio 2023**

The initiative reinforces the focus on the future of the IT market and its sustainability, referring to BB's purpose of "be close and relevant in people's lives at all times", in concrete and affirmative actions.

## **BB launches sustainable fund in partnership with BlackRock**

BB Asset and BlackRock announce the launch of BB MM BRL BlackRock Multi-Asset ESG. It is a global Multimarket fund that seeks, through a single strategy, to offer qualified Individuals and institutional investors a diversified and sustainable allocation.

## **BB and UBS BB raise R\$ 1 billion in Stock Markets**

UBS BB coordinated the subsequent 100% primary share offering (follow-on) of Hapvida, one of the largest healthcare operators in Brazil, in a transaction that raised a total of R\$ 1.06 billion.

# Investments

## You in the center of our strategy

Providing excellent investment advice involves offering a complete and diversified portfolio for all investors

### Advice and Digital Solutions

Digital solutions to help you find the most suitable options for every moment of your life and guide you in diversifying your portfolio and building your wealth.

[Know more](#)

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### InvesTalk

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# Communication Channels

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

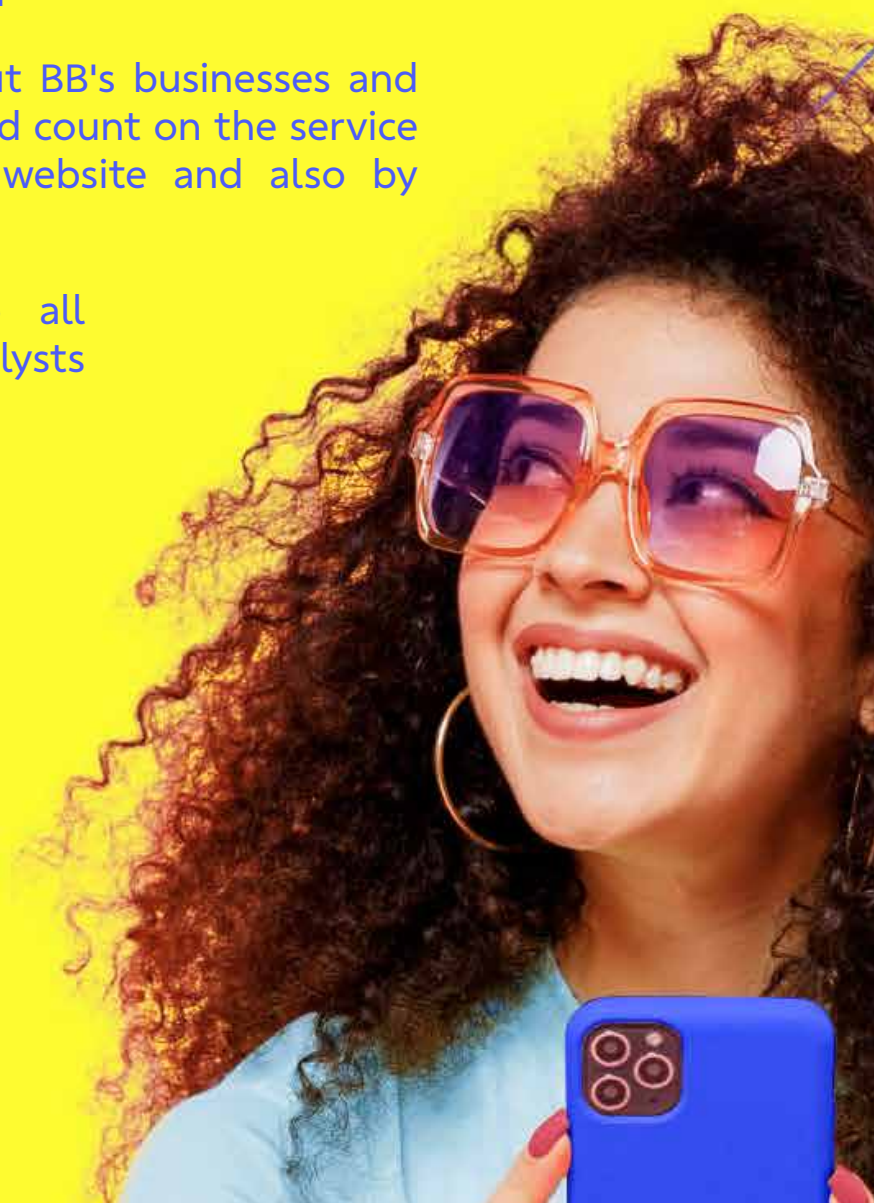
Visit our website: [www.bb.com.br/ir](http://www.bb.com.br/ir)

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).

Informações BB is directed to all shareholders, investors, market analysts and interested parties.

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Paulista Av., 1230  
18th floor - Bela Vista  
São Paulo - SP | Brazil  
ZIP code 01310-100