

Interim Financial Statements

BB Seguridade Participações S.A.

3rd Quarter 2024



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MANAGEMENT COMMENTS ON PERFORMANCE

Dear Shareholders,

We present the Financial Statement of BB Seguridade Participações S.A (“BB Seguridade”) for the third quarter of 2024, in accordance with the International Financial Reporting Standards (IFRS) and the pronouncements of the Accounting Pronouncements Committee (CPC), including the IFRS 17.

In the 3Q24, BB Seguridade reported net income of R\$2,252 million (+6.0% YoY). The main highlights explaining the R\$127.5 million increase of net income as compared to the 3Q23 were:

- **Brasilseg (+R\$119.8 million):** sustained by the growth of insurance margin, with the improvement in the loss ratio of rural insurance; and
- **BB Corretora (+R\$72.0 million):** justified by the higher brokerage revenues, mainly those arising from insurance segment, the EBIT margin improvement and, to a lesser extent, the higher net investment income.

Brasilprev's contribution to the result dropped R\$50.0 million, explained by the lower release of the loss component of traditional plans registered in the transition to the new accounting standard (IFRS 17) compared to the 3Q23, due to the higher than expected volume of redemptions, which positively impacted the loss component in that quarter. On the other hand, the greater release of CSM relating to PGBL and VGBL plans, with the increase in revenue from management fee resulting from the growth of reserves partially offset the decrease in insurance margin.

The income arising from **Brasilcap** was R\$2.1 million lower than that observed in the 3Q23. This performance is largely attributed to the 0.6 p.p. contraction in financial margin, as a result of the drop in the average Selic rate, partially offset by the 2.1 p.p. decrease in the effective tax rate, reflecting the recognition of tax credit related to the “Lei do Bem”, amounting to R\$2.4 million.

In the 3Q24, the holding's other income and expenses recorded a negative balance R\$1.4 million higher than that reported in the same period of 2023 (+46.7%), mainly explained by the lower volume of revenues from the ADR Level I program recorded in other operating revenues and expenses. On the other hand, part of this growth was offset by the decrease in tax expenses, as a consequence of the drop in the holding's financial revenues. Additionally, personnel expenses dropped 9.2% YoY, impacted by both the review of the cost sharing percentages between holding companies and BB Corretora and the reduction in the number of employees due to the vacancy.

The net investment income was 63.6% down, due to the contraction in the average balance of financial investments.

For more information regarding BB Seguridade's performance, including a management analysis of its investees, refer to the Performance Analysis document, available on the IR website, at www.bbseguridaderi.com.br, Financial Information menu, Results Center option.

STATEMENT OF INCOME

	Note	Parent				Consolidated			
		R\$ thousand (except earnings per share)							
		3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Operating Income		2,247,766	6,402,908	2,106,029	5,829,016	2,629,411	7,557,019	2,449,932	6,859,413
Equity income	[7.b]	2,247,766	6,402,908	2,106,029	5,829,016	1,372,548	3,928,353	1,304,118	3,589,869
Net commissions income	[8]	--	--	--	--	1,256,863	3,628,666	1,145,814	3,269,544
Cost of Services Provided	[9]	--	--	--	--	(41,295)	(131,137)	(45,585)	(146,446)
Gross Profit		2,247,766	6,402,908	2,106,029	5,829,016	2,588,116	7,425,882	2,404,347	6,712,967
Other Income and Expenses		(4,462)	(14,110)	(3,042)	(13,378)	(58,420)	(160,165)	(50,080)	(139,946)
Personnel expenses	[10]	(2,766)	(8,723)	(3,046)	(9,893)	(21,643)	(65,866)	(21,176)	(62,634)
Administratives and sales expenses	[11]	(1,015)	(2,950)	(905)	(2,789)	(21,802)	(54,102)	(20,287)	(42,329)
Tax expenses	[12.c]	(501)	(3,833)	(1,615)	(6,320)	(7,959)	(23,828)	(8,957)	(28,226)
Other income	[13]	629	3,243	2,693	5,968	5,815	15,008	5,340	12,868
Other expenses	[13]	(809)	(1,847)	(169)	(344)	(12,831)	(31,377)	(5,000)	(19,625)
Income Before Financial Revenue and Expenses		2,243,304	6,388,798	2,102,987	5,815,638	2,529,696	7,265,717	2,354,267	6,573,021
Financial Result	[14]	10,543	36,057	28,948	41,662	171,087	429,955	182,094	428,596
Financial revenue		11,089	76,914	29,474	122,735	171,790	472,272	183,130	510,360
Financial expenses		(546)	(40,857)	(526)	(81,073)	(703)	(42,317)	(1,036)	(81,764)
Income Before Taxes and Equities		2,253,847	6,424,855	2,131,935	5,857,300	2,700,783	7,695,672	2,536,361	7,001,617
Income Tax and Social Contribution	[12.a]	(2,051)	(6,669)	(7,659)	(7,892)	(448,987)	(1,277,486)	(412,085)	(1,152,209)
Net Income		2,251,796	6,418,186	2,124,276	5,849,408	2,251,796	6,418,186	2,124,276	5,849,408
Number of shares	[25.d]	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
Weighted average number of shares - basic and diluted	[25.a]	1,941,186,019	1,957,535,826	1,995,399,521	1,996,314,575	1,941,186,019	1,957,535,826	1,995,399,521	1,996,314,575
Basic and diluted earnings per share (R\$)	[25.a]	1.16	3.28	1.06	2.93	1.16	3.28	1.06	2.93

The explanatory notes are an integral part of the interim financial statement.

STATEMENT OF COMPREHENSIVE INCOME

	Parent				Consolidated				R\$ thousand
Note	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023	
Net Income	2,251,796	6,418,186	2,124,276	5,849,408	2,251,796	6,418,186	2,124,276	5,849,408	
Share of Comprehensive Income Investments in Equity Holdings	(61,626)	(116,151)	(223,377)	167,887	(61,626)	(116,151)	(223,377)	167,887	
Gains/(losses) on financial assets available for sale	25,799	464,945	(44,968)	80,627	25,799	464,945	(44,968)	80,627	
Other comprehensive results - effects CPC 50	(128,509)	(658,940)	(327,097)	199,829	(128,509)	(658,940)	(327,097)	199,829	
Other	--	373	(209)	(586)	--	373	(209)	(586)	
Tax effect	41,084	77,471	148,897	(111,983)	41,084	77,471	148,897	(111,983)	
Total Comprehensive Income	2,190,170	6,302,035	1,900,899	6,017,295	2,190,170	6,302,035	1,900,899	6,017,295	

(1) Income Tax (IR) and Social Contribution on Net Income (CSLL) levied on the movement of comprehensive results of the investees Brasilprev, BB Mapfre, Brasildental, Brasilcap (IR: 25% and CSLL: 15%) and Ciclic (IR: 25% and CSLL: 9%). The individual movement of each company is detailed in note 7.b.3.

The explanatory notes are an integral part of the interim financial statement.

BALANCE SHEET

R\$ thousand

	Note	Parent		Consolidated	
		Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Current Assets		354,476	3,039,549	7,454,252	5,933,758
Cash and cash equivalents	[15]	331,788	645,070	5,485,828	4,752,742
Financial Assets Measured at Amortized Cost	[16.b]	--	--	700,297	--
Dividends/interest on equity receivable	[17]	--	2,362,126	--	444
Current tax assets	[12.d]	8,098	18,827	8,716	42,584
Commissions receivable	[18]	--	--	1,251,135	1,128,077
Other assets	[20]	14,590	13,526	8,276	9,911
Non-Current Assets		11,912,453	9,247,072	11,759,635	12,338,864
Financial assets at fair value through profit or loss	[16.a]	26,180	21,020	26,180	1,607,391
Financial Assets Measured at Amortized Cost	[16.b]	--	--	1,012,651	--
Non-Current tax assets	[12.d]	114,420	93,591	145,770	100,967
Deferred tax assets	[12.e]	482	222	19,270	13,244
Commissions receivable	[18]	--	--	1,367,972	1,046,897
Investments in associates	[7.b]	11,768,365	9,128,605	8,936,646	9,331,907
Intangible	[19]	2,948	3,585	2,948	3,585
Other assets	[20]	58	49	248,198	234,873
Total Assets		12,266,929	12,286,621	19,213,887	18,272,622
Current Liabilities		14,576	2,469,986	3,437,182	5,478,106
Statutory obligation	[21]	333	2,455,309	333	2,455,309
Contingent liabilities	[22]	964	500	30,785	15,889
Current tax liabilities	[12.g]	22	689	845,262	950,663
Unearned commissions	[23]	--	--	2,467,042	1,952,798
Other liabilities	[24]	13,257	13,488	93,760	103,447
Non-Current Liabilities		452	153	3,524,804	2,978,034
Contingent liabilities	[22]	452	153	16,912	14,110
Deferred tax liabilities	[12.h]	--	--	228,565	228,565
Unearned commissions	[23]	--	--	3,279,327	2,735,359
Total Liabilities		15,028	2,470,139	6,961,986	8,456,140
Equity		12,251,901	9,816,482	12,251,901	9,816,482
Capital	[25.d]	6,269,692	6,269,692	6,269,692	6,269,692
Capital reserves	[25.e]	978	1,805	978	1,805
Income reserves	[25.e]	4,446,836	4,446,836	4,446,836	4,446,836
Treasury shares	[25.f.1]	(1,869,833)	(704,030)	(1,869,833)	(704,030)
Other accumulated comprehensive income	[25.g]	(313,972)	(197,821)	(313,972)	(197,821)
Retained earnings		3,718,200	--	3,718,200	--
Total Equity		12,251,901	9,816,482	12,251,901	9,816,482
Total Liabilities and Equity		12,266,929	12,286,621	19,213,887	18,272,622

The explanatory notes are an integral part of the interim financial statement.

STATEMENT OF CASH FLOWS

		R\$ thousand			
		Parent		Consolidated	
	Note	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Cash flow from operating activities					
Net profit		6,418,186	5,849,408	6,418,186	5,849,408
Adjustment to net profit:					
Equity income	[7.b]	(6,402,908)	(5,829,016)	(3,928,354)	(3,589,869)
Financial income from monetary adjustment of dividends	[14]	(33,904)	(77,483)	--	--
Financial Expenses from monetary adjustment of dividends	[14]	38,377	77,280	38,377	77,280
Net increase in financial assets at fair value through profit or loss	[15]	--	--	--	(106,705)
Net increase in financial assets at amortized cost	[15]	--	--	(126,578)	--
Result of deferred taxes	[12.a]	(259)	(63)	6,027	4,433
provisions for labor, tax and civil lawsuits	[13]	764	186	17,700	13,064
Other adjustments	[13]	674	1,458	674	1,458
Adjustment to net profit		20,930	21,770	2,426,032	2,249,069
Changes in balance sheet items:					
Financial assets at fair value through profit or loss		(5,160)	(777)	(5,160)	(777)
Current tax assets and deferred tax assets		(10,101)	(21,177)	(22,988)	(57,607)
Commissions receivable		--	--	(444,133)	(301,782)
Other assets		(1,073)	(1,716)	(11,690)	(16,450)
Unearned commissions		--	--	1,058,212	964,106
Current tax liabilities and deferred tax liabilities		(667)	1,094	(105,401)	(249,665)
Other liabilities		(230)	23,561	(9,685)	(14,033)
Cash provided by operating activities		3,699	22,755	2,885,187	2,572,861
Cash flow from investment activities					
Investments in financial assets at fair value through profit or loss	[16.a]	--	--	--	(1,086,090)
Dividends received	[7.b]	6,043,027	7,448,118	4,207,907	2,946,660
Acquisition Asset		(38)	(254)	(38)	(254)
Cash provided by investment activities		6,042,989	7,447,864	4,207,869	1,860,316
Cash flow from financing activities					
Dividends paid	[21]	(5,193,340)	(6,960,998)	(5,193,340)	(6,960,998)
Share repurchase	[25.f]	(1,166,630)	(181,684)	(1,166,630)	(181,684)
Cash flow provided by financing activities		(6,359,970)	(7,142,682)	(6,359,970)	(7,142,682)
Net change in cash and cash equivalents					
		(313,282)	327,937	733,086	(2,709,505)
Opening balance	[15]	645,070	59,003	4,752,742	6,076,618
Closing balance	[15]	331,788	386,940	5,485,828	3,367,113
Increase (decrease) in cash and cash equivalents		(313,282)	327,937	733,086	(2,709,505)
Complementary information on operations					
Income tax paid		(561)	--	(888,471)	(854,340)
Social contribution paid		(2,360)	(1,703)	(378,556)	(365,036)
Total taxes paid		(2,921)	(1,703)	(1,267,027)	(1,219,376)

The explanatory notes are an integral part of the interim financial statements

STATEMENT OF CHANGES IN EQUITY

Event	Note	R\$ thousand							
		Capital	Capital Reserves	Profit Reserves		Treasury Shares	Other accumulated comprehensive income	Retained Earnings/ Accumulated Losses	Total
				Legal Reserve	Statutory Reserve				
Balances at Dec 31, 2022 (Restated balances)		6,269,692	1,571	302,229	1,250,000	(80,344)	(341,992)	635,574	8,036,730
Share buyback		--	--	--	--	(181,684)	--	--	(181,684)
Share-based payment transactions		--	234	--	--	596	--	--	830
Other comprehensive income - Update financial instruments		--	--	--	--	--	48,376	--	48,376
Other comprehensive income - Effects CPC 50		--	--	--	--	--	119,897	--	119,897
Other comprehensive income		--	--	--	--	--	(386)	--	(386)
Prescribed dividends		--	--	--	--	--	--	72	72
Net income for the period		--	--	--	--	--	--	5,849,408	5,849,408
Interim dividends		--	--	--	--	--	--	(3,210,050)	(3,210,050)
Balances at Sept 30, 2023		6,269,692	1,805	302,229	1,250,000	(261,432)	(174,105)	3,275,004	10,663,193
Changes in the period		--	234	--	--	(181,088)	167,887	2,639,430	2,626,463
Balances at Dec 31, 2023		6,269,692	1,805	699,589	3,747,247	(704,030)	(197,821)	--	9,816,482
Share buyback		--	--	--	--	(1,166,630)	--	--	(1,166,630)
Share-based payment transactions		--	(827)	--	--	827	--	--	--
Other comprehensive income - Update financial instruments	[7.b]	--	--	--	--	--	278,967	--	278,967
Other comprehensive income - Effects CPC 50	[7.b]	--	--	--	--	--	(395,364)	--	(395,364)
Other comprehensive income	[7.b]	--	--	--	--	--	246	--	246
Prescribed dividends		--	--	--	--	--	--	26	26
Net Income for the Period		--	--	--	--	--	--	6,418,186	6,418,186
Interim dividends		--	--	--	--	--	--	(2,700,012)	(2,700,012)
Balances at Sept 30, 2024		6,269,692	978	699,589	3,747,247	(1,869,833)	(313,972)	3,718,200	12,251,901
Changes in the period		--	(827)	--	--	(1,165,803)	(116,151)	3,718,200	2,435,419

The explanatory notes are an integral part of the interim financial statements. The restatements (retrospective applications) refer to the adoption of CPC 50 [IFRS 17] – Insurance Contracts and CPC 48 [IFRS 9] – Financial Instruments. Other comprehensive income is presented net of tax effects.

STATEMENT OF VALUE ADDED

R\$ thousand

	Note	Parent		Consolidated	
		01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Income		3,242	5,968	4,116,385	3,708,641
Commissions income	[8]	--	--	4,101,380	3,695,772
Other income		3,242	5,968	15,005	12,869
Input Acquired from Third Parties		(4,180)	(2,487)	(213,013)	(204,977)
Administrative expenses diverse		(2,456)	(2,267)	(51,453)	(39,878)
Cost of services provided	[9]	--	--	(131,137)	(146,446)
Other expenses		(1,724)	(220)	(30,423)	(18,653)
Gross Added Value		(938)	3,481	3,903,372	3,503,664
Depreciation and amortization	[13]	(122)	(124)	(952)	(973)
Net Added Value Generated by the Entity		(1,060)	3,357	3,902,420	3,502,690
Added Value Received Through Transfer		6,479,822	5,951,751	4,400,626	4,100,228
Equity in the earnings of associates	[7.b]	6,402,908	5,829,016	3,928,354	3,589,868
Financial income	[14]	76,914	122,735	472,272	510,360
Total Added Value to Distribute		6,478,762	5,955,108	8,303,046	7,602,918
Distribution of Added Value		6,478,762	5,955,108	8,303,046	7,602,918
Personnel		7,575	8,540	57,131	53,711
Direct remuneration - Earnings and fees		5,471	6,024	40,650	38,182
Benefits and training		1,219	1,350	10,078	9,381
FGTS		343	364	2,644	2,490
Other charges		542	802	3,759	3,658
Taxes, fees and contributions		11,650	15,565	1,782,763	1,615,584
Federal		11,650	15,565	1,688,824	1,530,479
Municipal		--	--	93,939	85,105
Remuneration of third-party capital		41,351	81,595	44,966	84,215
Interest	[14]	40,857	81,073	42,317	81,764
Rents		494	522	2,649	2,451
Equity remuneration		6,418,186	5,849,408	6,418,186	5,849,408
Dividends		2,699,986	3,209,978	2,699,986	3,209,978
Retained earnings for the period		3,718,200	2,639,430	3,718,200	2,639,430

The explanatory notes are an integral part of the interim financial statements.

EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

1 - OPERATIONAL CONTEXT

BB Seguridade Participações S.A. ("BB Seguridade" or "Company") is a *holding* company controlled by Banco do Brasil SA, incorporated on December 20th, 2012, which operates in insurance business. It is a publicly-held corporation and its shares are traded on the Novo Mercado segment of B3 SA - Brazil, Stock, Counter, under the code "BBSE3", and its ADRs (*American Depositary Receipts*) on the *Over-the-Counter* market in the United States of America under the code "BBSEY".

It is registered with the CNPJ under No. 17.344.597/0001-94 and headquartered in the Northern Local Government Sector, Quadra 05, Lote B, Torre Sul, 3rd Floor, Banco do Brasil Building, Asa Norte, Brasília, Distrito Federal, Brazil.

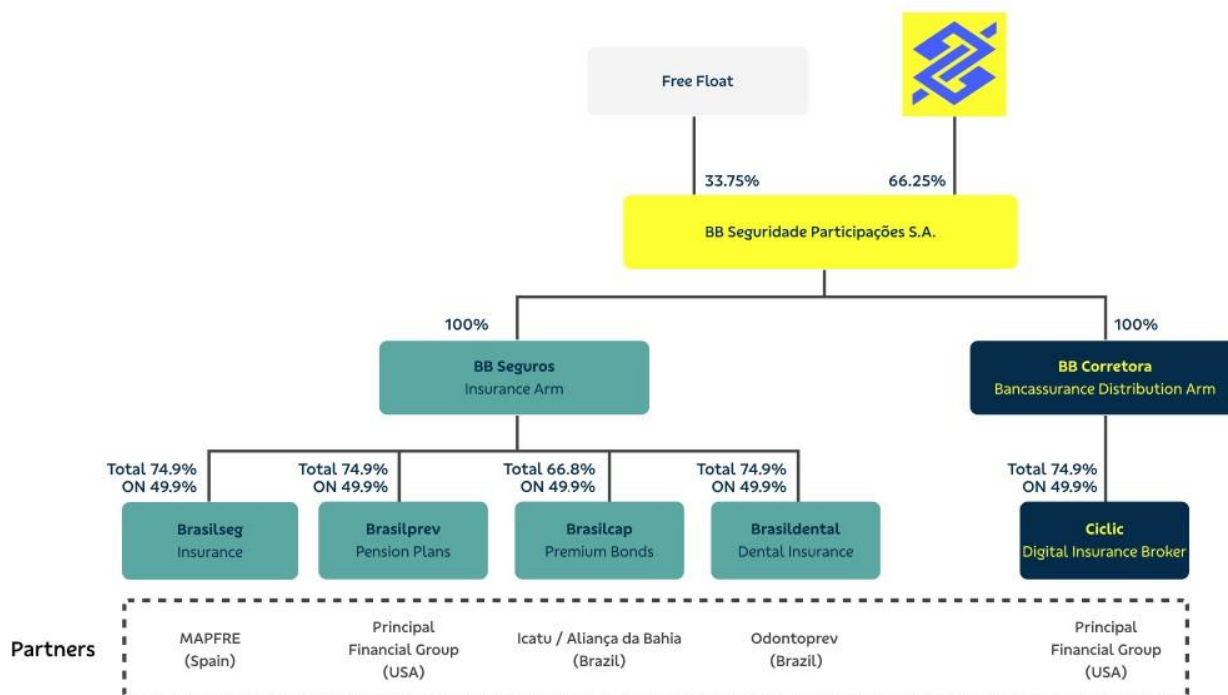
Its corporate purpose is to participate in insurance companies, capitalization companies, open supplementary pension entities and private health care plans, as well as in other companies whose corporate purpose is the brokerage and feasibility of business involving insurance companies in the elementary, life, health, capitalization, pension and asset management fields.

BB Seguridade has two wholly-owned subsidiaries, BB Seguros Participações S.A. ("BB Seguros") and BB Corretora de Seguros e Administradora de Bens S.A. ("BB Corretora"), the corporate structure that makes up the BB Seguridade Group ("Group").

Such stake are currently organized into two segments: risk and accumulation businesses, which operate insurance, open pension funds, capitalization and dental care plans products through BB Seguros with private partners; and distribution business, which sells insurance, open pension funds, capitalization bonds and private dental care plans, through BB Corretora, in addition to an investment that operates in the distribution of insurance products through digital channels.

In the risk and accumulation business, the Group operates through stakes in the companies BB MAPFRE, Brasilprev, Brasilcap and Brasil dental, which are directly invested in by BB Seguros, and indirectly in the companies Brasilseg and Aliança do Brasil Seguros, subsidiaries of BB MAPFRE. In the distribution business, it operates through BB Corretora, which holds a stake in the investee Ciclic.

We present below the corporate structure of the Company:



BB MAPFRE has a direct stake in the companies Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A. and indirect in the company Broto S.A. (invested by Brasilseg).

2 – PRESENTATION OF FINANCIAL STATEMENTS

a) Statement of Compliance

The consolidated financial statements were prepared and are being presented in accordance with the International Financial Reporting Standards (IFRS), issued by the International Accounting Standards Board (IASB) and with the accounting practices adopted in Brazil.

The individual financial statements have been prepared in accordance with the accounting guidelines derived from Brazilian corporation law and are presented in compliance with accounting practices adopted in Brazil (BRGAAP), including pronouncements issued by the Comitê de Pronunciamentos Contábeis – CPC (Accounting Pronouncements Committee), approved by Comissão de Valores Mobiliários - CVM (Securities Commission).

All the relevant information specific to the financial statements are evidenced and correspond to those used by the Company's Management.

These financial statements were approved and authorized by BB Seguridade's Executive Board on Nov 1, 2024.

b) Continuity

Management evaluated the capacity of BB Seguridade to continue normally operating and it is convinced that it has the resources to continue its business in the future. In addition, Management is not aware of any material uncertainties that could generate significant doubts about its ability to continue operating. Accordingly, these consolidated and individual financial statements were prepared based on the assumption of operating continuity.

c) Measurement Basis of Assets and Liabilities

These individual and consolidated financial statements were prepared using historical cost as a measurement basis, except when otherwise indicated.

d) Functional and Presentation Currency

BB Seguridade's financial statements are presented in Reais, which is the functional currency.

e) Consolidation Basis

The consolidated financial statements of the BB Seguridade and subsidiaries are included the consolidation of assets and liabilities from BB Seguridade and its controlled entities, as follows:

Company	Activity	Country of constitution	% Share	
			Sept 30, 2024	Dec 31, 2023
BB Seguros Participações S.A.	Holding	Brazil	100%	100%
BB Corretora de Seguros e Administradora de Bens S.A.	Brokerage	Brazil	100%	100%

The intra-group balances and transactions, such as any unrealized income or expenses on transactions between companies of the consolidated, are eliminated in preparing the consolidated financial statements.

f) Seasonality of Operations

BB Seguridade and its owned subsidiaries consider the nature of their transactions as non-seasonal and non-cyclical, taking into account the activities carried out by the Group. Consequently, no specific disclosures are provided in these notes.

g) Main Judgments and Accounting Estimates

The preparation of financial statements in accordance with accounting practices adopted in Brazil and IFRS requires Management to make judgments and estimates that affect the recognized values of assets, liabilities, revenues and expenses. The estimates and assumptions adopted are analyzed on an ongoing basis, with any revisions made recognized in the year in which the estimate is reevaluated, with prospective effects. It should be noted that the results achieved may be significantly different from current estimates.

Considering that, in many situations, there are alternatives to accounting treatment, the results disclosed could be different if a different treatment was chosen. Management considers that the choices are appropriate and that the financial statements adequately present the financial position of BB Seguridade, the results of its operations and its cash flows, individual and consolidated, in all materially relevant aspects. Significant assets and liabilities subject to these estimates and assumptions encompass items for which an evaluation at fair value is necessary. The most relevant applications of the exercise on estimates judgments and usage occur in: Fair value of Financial Instruments, Impairment of Financial Assets, Impairment of Non-Financial Assets, Income Taxes, Deferred Taxes and Provisions and Contingent Liabilities.

3 – DESCRIPTION OF KEY ACCOUNTING POLICIES

Accounting practices are the principles, bases, conventions and specific rules applied by BB Seguridade in the preparation and presentation of interim financial statements. BB Seguridade applied accounting policies consistently to all periods presented in these interim financial statements.

a) Revenue and Expense Recognition

Revenues and expenses are recognized on an accrual basis and are reported in the financial statements for the periods to which they refer. Revenues are increases in assets, or decreases in liabilities, resulting in increases in the shareholders' equity, except for those referring to contributions from holders of rights on the equity.

This concept is applied to the main revenues arising from the activities of BB Seguridade and its investees, namely:

a.1) Revenue from investments in shareholdings – Revenue from the application of the equity method for assessment of the investments in shareholdings are recognized in proportion to the BB Seguridade's equity on the investees' income, according to the CPC 18 (R2) [IAS 28] – Investments in Associates and Joint Ventures.

a.2) Revenue from commissions – Commission revenues are treated in accordance with the provisions of CPC 47 [IFRS15] - Revenue from Contracts with Customers. They are recognized pro rata daily, according to the characteristics of the products involved.

To recognize its revenue, BB Corretora uses a five-stage model concept to determine when to recognize the revenue: i) identification of the contract; ii) identification of the performance obligations; iii) determination of the price for the transaction; iv) allocation of the price for the transaction and v) recognition of revenue.

Revenues from commissions are recognized when the Company meets (or as the Company meets) its performance obligation when transferring the goods and services (in other words, assets) in agreement with a client. Revenues from commissions arises from the segments of people insurance, casualty insurance, pension plans, capitalization and health insurance. These revenues are recognized over time (products with an established validity), where the performance obligation is diluted linearly over the lifetime of the product/insurance, or at a specific time (monthly products), where the performance obligation is due monthly, according to the characteristics of the products.

In cases of return of the Premium to the insured parties, the broker reimburses, to the insurer, the commission received in proportion to the value refunded in relation to the remaining period of the policy.

For insurance whose expiry date is not objectively established (monthly insurance), monthly payment of premiums is decisive for the continuity of the policies, and, in general, there are no refund of the commissions.

For the monitoring and control of brokerage commissions, BB Corretora uses the ERP (Enterprise Resource Planning) system, which has a specific module for brokerage, called "Motor de Cálculo". The purpose of this module is to receive, in a standardized manner, all the necessary information from the investees and Banco do Brasil, allowing the automation of the quantitative and qualitative analyzes of the sales operations and accounts receivable operations of the security products, allowing greater control and reconciliation of brokerage values, in addition to allowing the automatic accounting.

a.3) Financial revenues and expenses – Revenues and expenses from financial instruments arising from assets and liabilities that generate and pay for monetary correction and/or interest, as well as the values related to the correction of the fair value, are recognized in the income for the fiscal year on an accrual basis, using the effective interest rate method, according to the CPC 48 [IFRS 9] – Financial Instruments.

In the case of instruments measured at fair value through income (in accordance with item c.3 below), the fair value is determined as described in item c.4.

b) Cash and cash equivalents

Cash and cash equivalents are represented by cash available in national currency and investments in committed operations, with high liquidity and insignificant risk of change in value, with maturity equal to or less than 90 days.

c) Financial instruments

The financial instruments are classified in relation to the business model and the contractual characteristics of the cash flows of the instruments according to the CPC 48 [IFRS 9] – Financial Instruments.

Financial instruments are initially measured at fair value plus the transaction cost, except when financial assets and liabilities are recorded at fair value through the income.

Financial assets and liabilities can be classified into one of the categories: i) financial instrument measured at fair value through the income, ii) financial instrument measured at amortized cost and iii) financial instrument measured at fair value through other comprehensive income.

The main financial instruments of BB Seguridade and its subsidiaries are securities held in custody at Banco do Brasil (government securities and repurchase agreements backed by federal government securities). During the period, there was no use of derivative instruments by the Group.

For health plan operators, ANS adopted CPC 48 (IFRS 9) - Financial Instruments for periods starting in 2023. For insurance companies, SUSEP adopted the standard for periods starting in 2024.

c.1) Amortized Cost - This category includes financial assets held (i) for the purpose of receiving its contractual cash flow rather than for sale with realization of profits or losses and (ii) whose contractual terms generates cash flows at specified dates exclusively for principal payments and interest payments on the outstanding principal value.

Commissions receivable and LFTs - Financial Treasury Bills are recognized as financial assets measured at amortized cost.

c.2) Fair value through other comprehensive income - VJORA - This category includes financial assets held (i) both for the receipt of its contractual cash flow and for sale with realization of profits or losses and (ii) whose contractual terms generates cash flows at specified dates exclusively for principal payments and interest payments on the outstanding principal value.

For the period, the Group did not have financial assets classified in this category.

c.3) Fair value through profit or loss (VJR) - Financial assets that are not measured at amortized cost or at fair value through other comprehensive income are classified in this category.

Repurchase agreements are recognized as financial assets measured at fair value through profit or loss.

c.4) Determination of fair value - Fair value is the price that would be received for the sale of an asset or would be paid by the transfer of a liability in a non-forced transaction between market participants at the measurement date.

The fair value of financial instruments traded in active markets on the base date of the balance sheet is based on the quoted market price or on the quotation of the over-the-counter price (selling price for purchased positions or purchasing price for sold positions), without any deduction of transaction cost.

In situations where there is no market price for a particular financial instrument, its fair value is estimated on the basis of valuation methods commonly used in the financial markets, which are appropriate to the specific characteristics of the instrument and capture the various risks to which it is exposed. The valuation methods include: the discounted cash flow method, comparison to similar financial instruments for which there is a market with observable prices, option pricing model, credit models and other known valuation models.

The internal pricing models may involve some level of estimation and judgment by the Administration, whose intensity will depend, among other factors, on the complexity of the financial instrument.

c.5) Financial liabilities - An instrument is classified as a financial liability when there is a contractual obligation, of which its settlement is made through the delivery of money or other financial asset, regardless of its legal form. Financial liabilities include short-term and long-term debt that are initially measured at fair value, which is the net value received of costs levied upon the transaction and, subsequently, upon the amortized cost.

d) Write-off of Financial Assets and Financial Liabilities

d.1) Financial assets - A financial asset is written off when: (i) the contractual rights related to the respective cash flows expire; (ii) most of the risks and benefits associated with the asset is transferred to third parties; or (iii) when control over the asset is transferred, even if part of the risks and benefits associated with its holding is retained.

d.2) Financial liabilities - A financial liability is written off when its obligation is eliminated, canceled or expired. If an existing financial liability is replaced by another from the same creditor in substantially different terms, or the terms of the existing liability are substantially modified, such modification is treated as a write-off of the original liability and as the recognition of a new liability, and the difference between the book values is recognized in the income.

e) Reduction in the Recoverable Value of Financial Assets – Impairment

For the recoverable value of financial assets (impairment), the CPC 48 [IFRS 9] – Financial Instruments considers the expected credit losses, which are a weighted estimate of the probability of credit losses (that is, the present value of all cash deficits) over the expected life of the financial instrument.

Cash deficit is the difference between the cash flows due to the entity according to the contract and the cash flows that the entity expects to receive. As the expected credit losses consider the value and timing of the payments, the credit loss occurs even if the entity expects to be paid in full, but after the due date stipulated by the contract.

For the impairment of commissions receivable, the simplified approach allowed by the CPC 48 [IFRS 9] for commercial receivables was used, in which the recognition of expected credit losses follows the model for the entire life of the instrument.

Annually or whenever there is an indication that the financial asset may be devalued, an assessment to check if there is any objective evidence of impairment of its financial assets is carried out at BB Seguridade, in accordance with the CPC 48 [IFRS 9] – Financial Instruments.

During the period, there were no losses due to devaluation of BB Seguridade Group's financial assets.

f) Share Premium and Other Intangible Assets

The share premium generated on the acquisition of investments on shareholdings is accounted for considering the fair value assessment of the identifiable assets and the assumed liabilities of the acquired company on the acquisition date and, in accordance with the applicable standards, is not amortized. However, it is tested, at least annually, for impairment purposes. After the initial recognition, the share premium is measured at cost minus any accrued impairment losses.

Intangible assets are separately recognized from the share premium when they are separable or arise from contractual rights or other legal rights, their fair value can be measured reliably, and it is probable that the expected future economic benefits will be transferred to BB Seguridade. The cost of intangible assets acquired in a business combination is its fair value at the acquisition date. The other acquired intangible assets, not linked to the business combination, are initially measured at cost.

The useful lives of intangible assets is definite or indefinite. Intangible assets with defined useful lives are amortized over the course of their economic life. They are initially registered at cost, minus the accrued amortization and impairment losses. Intangible assets with indefinite useful lives are recorded at cost minus any impairment losses.

The period and method for the amortization of intangible assets with definite useful lives are reviewed, at a minimum, annually. Changes in the expected useful life or proportion of expected use of the future benefits incorporated to the asset are recognized through changes in the period or method for the amortization, when appropriate, and treated as changes in accounting estimates.

The costs incurred related to the acquisition, production and development of software are capitalized and registered as intangible assets. Expenditures from the research phase are registered as expenses.

The expense with the amortization of intangible assets with definite useful life and impairment losses are recognized in the income for the year in the line "Other" of the Income Statement.

g) Reduction in the Recoverable Value of Non-Financial Assets – Impairment

Annually or whenever there is an indication that the asset may be devalued, an assessment, based on internal and external sources of information, to check if there is any indication that a non-financial asset may be with recoverability problems is carried out. If there is such indication, the asset's recoverable value is estimated. The recoverable value of the asset is the highest between its fair value minus the costs to sell it or its value in use.

Whether there was any indication of reduction in the recoverable value, the impairment test of an intangible asset with indefinite useful life is annually carried out, including the share premium acquired in a business combination, or an intangible asset not yet available for use. This test can be carried out at any time during an annual period, provided it is performed at the same time each year.

If the recoverable value of the asset is lower than its book value, the book value of the asset is reduced to its recoverable value through recording an impairment loss, for which the consideration is recognized in the income statement for the period in which it occurs, in other Operating Expenses/Revenues.

Annually, it is further assessed if there is any indication that a loss by impairment recognized in previous fiscal years for an asset other than the share premium for expected future profitability, might no longer exist or may have been reduced. If there is such indication, the recoverable value of this asset is estimated. The reversal of a loss by impairment of an asset will be immediately recognized in the income for the fiscal year, as a rectifier of the balance of other Operating Expenses/Revenues.

During the period, there were no losses due to the devaluation of non-financial assets of the BB Seguridade Group.

h) Investments in Associates

Under the equity method, the investment is initially measured at cost and subsequently adjusted by the investor's recognition of changes in the net assets of the investee. In addition, the portion of the investor's income in the profits and losses generated

by the investee must be included in the income for the fiscal year of the investor, according to the CPC 18 (R2) [IAS 28] – Investments in Associates and Joint Ventures.

Investments in equity interests in the companies BB Seguros Participações S.A. and BB Corretora de Seguros e Administradora de Bens S.A. are classified as investments in subsidiaries and valued using the equity method and are consolidated.

Investments in equity interests in the companies BB MAPFRE Participações S.A., Brasilprev Seguros e Previdência S.A., Brasilcap Capitalização S.A., Brasilidental Operadora de Planos Odontológicos S.A. and Ciclic Corretora de Seguros S.A. are valued using the equity method, whether classified as investments in associates or joint ventures.

In accordance with CPC 18 [IAS 28], the equity value of investees, for purposes of applying the equity method, will be recognized based on the balance sheet or verification balance prepared, on the same date, or within two months of lag. Due to operational issues, as of January 2023 the accounting recognition of the investment in Brasilidental, through the equity method, is being carried out with a delay of one month. For the other companies, the dates coincide with the accounting closing date of the BB Seguridade Group.

In situations where the investees use different accounting practices in events and transactions of the same nature in similar circumstances, the necessary adjustments are carried out to make the interim financial statements of the investees suitable to the accounting practices adopted by the investor.

i) Provisions and Contingent Liabilities

The recognition, measurement and disclosure of contingent liabilities are carried out in accordance with the criteria defined in the CPC 25 [IAS 37] – Provisions Contingent Liabilities and Contingent Assets.

Provisions related to legal and administrative proceedings are recognized in the interim financial statements when, based on the analysis of legal advisors and the Management, the risk of loss of a legal or administrative action is deemed probable, with a probable outflow of funds for the settlement of obligations and when the amounts involved are measurable with sufficient certainty, being quantified upon the court summons/notification and reviewed monthly on an individual basis, thus considering the processes related to causes considered unusual or whose value is deemed relevant under the analysis of advisors, considering the intended compensation amount.

Contingent liabilities classified as possible losses are not recognized in accounting and are only disclosed in the explanatory notes, and those classified as remote do not require provision and disclosure.

j) Taxes

Taxes are calculated based on the rates shown in the table below:

Taxes	Sept 30, 2024	Dec 31, 2023
Individual Income Tax (IRPJ) ⁽¹⁾	25%	25%
Social Contribution on Net Income (CSLL)	9%	9%
Contribution to PIS (Social Integration Program) / Pasep (Investment Program for Civil Servants)	1.65%	1.65%
Contribution to the Financing of the Social Security (COFINS)	7.60%	7.60%
Contribution to PIS / Pasep on income from financial investments	0.65%	0.65%
Contribution to the Financing of the Social Security (COFINS) on income from financial investments	4%	4%
Service Tax – ISS ⁽²⁾	Up to 5%	Up to 5%

(1) Includes basic (15%) and additional (10%) rates

(2) Incident on the services provided by BB Corretora.

The deferred tax assets and deferred tax liabilities are constituted by the application of the current tax rates on their respective bases. For constitution, maintenance and write-off of deferred tax assets, the criteria established by the CPC 32 [IAS 12] – Income Taxes are observed, and they are supported by a realization capacity study.

Tax reform

In December 2023, Constitutional Amendment No. 132/2023, also known as Consumption Tax Reform, was approved, which substantially changes the current form of taxation of goods and services, replacing current indirect taxes with the Tax on Added Value (VAT) in dual mode, comprising the Contribution on Goods and Services (CBS) and the Tax on Goods and Services (IBS), in addition to the creation of a selective tax (IS).

Through the Constitutional Amendment, the general guidelines of the national tax system were defined. For the advancement of Tax Reform, it is necessary to discuss and approve complementary laws and standardize the matter. Considering the current stage of the reform, which still lacks regulation, it is not possible to estimate its impacts. The Company continues to monitor the matter.

k) Segment Disclosure

The CPC 22 [IFRS 8] – Operating Segments requires the disclosure of financial information of the entity's operating segments based on the internal disclosures that are used by the Management to allocate resources and to assess its financial and economic performance.

l) Interest on Net Equity and Dividends

Brazilian companies may assign a nominal interest expense, deductible for tax purposes, on their net equity. The value of the interest on the net equity is considered as a dividend and, when applicable, presented in these consolidated interim financial statements as a direct reduction in the stockholders' equity.

Under the current dividends policy, BB Seguridade distributes to shareholders, as mandatory dividends, a portion corresponding to at least 25% of the adjusted net profit with the deductions and increases provided for in Art. 202 of Law 6.404/76, which are recognized as a liability and deducted from the shareholders' equity when allocating the income for the year.

During the period, there was no recognition and payment of interest on shareholders' equity by BB Seguridade.

m) Earning per share

The disclosure of the earnings per share is made in accordance with the criteria defined in the CPC 41 [IAS 33] – Earnings per Share – approved by the CVM Resolution 636/2010. The basic and diluted earnings per share of BB Seguridade was calculated by dividing the net profit attributable to the shareholders by the weighted average number of total common shares, excluding treasury shares. BB Seguridade has no option instruments, subscription bonus or their equivalents that provide for its holder the right to acquire shares. Thus, basic and diluted earnings per share are equivalents.

n) Leases

The recognition, measurement and disclosure of leases are carried out in accordance with the criteria defined in the CPC 06 (R2) [IFRS 16] – Leases. BB Seguridade and its controlled companies do not have significant lease operations.

Leasing operations are present in insurance companies and health operators in which BB Seguridade holds shares, through its subsidiary BB Seguros.

The companies Brasilseg, Aliança do Brasil Seguros, Brasilprev and Brasilcap (from January 1, 2021); and Brasildental (from January 1, 2022) started to adopt CPC 06 (R2) [IFRS 16] – Leases, since then, there is no divergence of accounting practice related to the treatment of leases.

o) Insurance Contracts

Recognition, measurement and disclosure of insurance contracts are carried out in accordance with the criteria defined in CPC 50 [IFRS 17] – Insurance Contracts. The insurance contract is defined by CPC 50 [IFRS 17] as an agreement between the insurer and the insured, in which the insurer accepts the risk of a possible financial loss or other adverse event that may affect the insured. In return, the policyholder pays a premium to the insurer.

The operational investees that commercialize insurance contracts apply the insurance contract grouping levels, by harvest, portfolio and groups. According to the characteristics of insurance contracts, the application of accounting models is divided into:

- BBA - Building Block Approach (General Measurement Model): standard model for all insurance contracts based on future cash flow estimates segregated into three main components: i) Contractual Service Margin (CSM), which represents the profit that the insurer expects to generate with insurance contracts over time, to be realized over the term of the contract; ii) Present value of future cash flows, which represents the estimate of cash flows that the insurer expects to receive and pay in the future, adjusted for the time value of money and ; iii) Non-financial risk adjustments which are estimates of risks associated with insurance contracts that cannot be measured using the time value of money, including risks related to events such as mortality, morbidity, claims and expenses.
- PAA - Premium Allocation Approach: optional simplified model, indicated for short-term insurance contracts (coverage up to one year) or when the remaining coverage is not materially different from the value calculated in the BBA model.
- VFA - Variable Fee Approach: model for treating insurance contracts with underlying return components.

When recognizing the BBA model, it is necessary to consider future cash flow estimates, as well as adjustments to present value and non-financial risks, in order to assess whether insurance contracts are in surplus or in deficit. If the future cash flow is positive, the contractual service margin is recognized in liabilities and is converted into revenue over the term of the insurance contracts. However, if the cash flow is negative, insurance contracts are considered onerous, as they have a deficit contractual service margin, and the amounts must be accounted for immediately in income.

In the PAA model, based on the remaining coverage liability, like the current methodology of unearned premiums, liability amounts are recognized in income according to the period of effectiveness of the insurance contracts.

Estimates are part of the accounting recognition and measurement process, since uncertainty is an inherent characteristic of insurance contracts. According to CPC 23 [IAS 8] – Accounting Policies, Changes in Accounting Estimates and Errors, accounting estimates may require revision as the facts and/or circumstances in which they were made change, increase the level of experience and additional information becomes available. The effect of changing estimates must be recognized prospectively.

The estimates are periodically reviewed by the operational investees with the objective of verifying their adherence to the operations based on the greater experience verified with the behavior of the insurance contracts.

The individual companies BB Seguridade, BB Seguros and BB Corretora do not have operations that are within the scope of the insurance contract rule. However, the operating investees that sell insurance contracts – Brasilseg and Aliança do Brasil Seguros, controlled by the holding company BB MAPFRE, Brasilprev and Brasidental – are affected by the aforementioned accounting rules.

Brasilcap's products are not within the scope of CPC 50 [IFRS 17] and the impacts related to CPC 48 [IFRS 9] have already been recognized at BB Seguridade since 2018, through the harmonization of accounting practices.

The respective impacts on investee companies are presented in Note 07 – Investment.

p) Harmonization of accounting practices of CPC 50 [IFRS 17]

Although CPC 50 [IFRS 17] has not yet been approved by SUSEP and ANS, the respective operational investees of BB Seguridade that sell insurance contracts within the scope of the standard must prepare their interim financial statements in the new standard, in order to comply with the accounting standards applicable to BB Seguridade.

In this sense, at the initial moment of adoption, the impacts on shareholders' equity and investments in equity interests were reflected in the financial statements of BB Seguridade and, later, the subsequent impacts through equity equivalence.

Despite the initial adoption of accounting standard by the operational investees that sell insurance contracts, in which the accounting effects occur through the harmonization of accounting practices, insurance companies and health plan operators are not yet adopting these standards and, therefore, there will be no impacts for the effects of regulatory requirements, determined by SUSEP and ANS.

Likewise, considering that the regulatory and corporate rules for insurance companies and health plan operators will not be affected by the accounting standard, no impacts are expected on the distribution of dividends or on the capital management of such companies arising from the harmonization of its accounting practices to those of BB Seguridade and BB Seguros.

IFRS 18 - Presentation and Disclosure in Financial Statements - IFRS 18 is a new accounting standard, issued by the International Accounting Standards Board (IASB) on April 9, 2024. This standard aims to improve the communication of information in financial statements, with special focus on business performance, that is, on the income statement and the respective explanatory notes.

The main change in the new standard is the presentation structure of the income statement, in which there will basically be a segregation of results from operational, investment and financing activities, according to the companies' business model. In this sense, the standard aims to increase comparability, provide greater transparency to performance measures defined by management and promote a more useful grouping of this accounting information.

IFRS 18 will replace the IAS 1 standard - Presentation of Financial Statements, equivalent in Brazil to CPC 26 (R1). The adoption of the new standard is scheduled for January 1, 2027.

This standard has not yet been approved by the Comitê de Pronunciamentos Contábeis (CPC) and the Comissão de Valores Mobiliários (CVM). The impacts of adopting the new regulations are being assessed by the BB Seguridade Group.

IFRS S1 - General requirements for disclosure of sustainability-related financial information and IFRS S2 - Climate-related disclosures - In June 2023, the International Sustainability Standards Board (ISSB) issued the first two sustainability reporting standards, with the aim of developing and issue a comprehensive global framework of sustainability reporting standards. IFRS S1 and IFRS S2 require the entity to disclose information about risks and opportunities related to sustainability and climate. IFRS S1 covers general requirements for reporting sustainability information, while IFRS S2 focuses on specific climate disclosures.

In Brazil, the Comitê Brasileiro de Pronunciamentos de Sustentabilidade (CBPS) promotes the adoption of these standards, standardizing reports and facilitating the analysis of organizations' financial performance and future strategy in relation to sustainability. In October 2023, the Comissão de Valores Mobiliários (CVM) published CVM Resolution No. 193, which

provides for the preparation and disclosure of financial information reports related to sustainability, based on the international standard issued by the ISSB.

Publicly held companies may adopt disclosure, on a voluntary basis, for the report relating to the 2024 financial year. From the 2026 fiscal year onwards, the report becomes mandatory for publicly held companies, together with the annual financial statements. Sustainability financial statements must be presented in a consolidated form and separated from the financial statements.

The impacts of adopting the new regulations are being assessed by the BB Seguridade Group.

4 – ACQUISITIONS, DISPOSALS AND CORPORATE RESTRUCTURINGS

a) Broto S.A.

On October 28, 2022, Brasilseg, Banco do Brasil and BB Corretora signed, with the intervention and consent of MAPFRE Brasil Participações S.A., BB Seguros and Aliança do Brasil Seguros S.A., the Investment Agreement for the constitution of the company Broto.

The Broto's capital has the following distribution:

Shareholders	Stake (%)		Total
	Voting Shares	Preferred Shares	
BB	--	100	50
Brasilseg	100	--	50

As provided for in the corporate agreements, Brasilseg will be maintains access to the Broto digital platform for the sale of its insurance products, which is exclusively intermediated by BB Corretora, a company controlled by BB Seguridade.

From the implementation of the Precedent Conditions described in the Investment Agreement, related to obtaining the respective regulatory and legal approvals, the operation was consummated on January 4, 2023, from which the following acts were practiced:

- formalization of the Shareholders' Agreement and the Operating Agreements for the sale of products at Broto. The first one was signed between Broto and BB, for the distribution of banking and financial products, and the second one was signed between Broto, Brasilseg, ABS and BB Corretora for the distribution of insurance products; and
- Broto's First General Meeting, with the signature of the respective minutes and the respective share subscription forms; deliberation of the Bylaws; subscription and payment of share capital; and election of its Executive Board.

The corporate documents provide for the granting, by Brasilseg, of a purchase option to BB - not yet exercised - over all of its shares in Broto, exercisable upon payment of the entire amount contributed by the Insurance Company to Broto, restated by the CDI rate accumulated in the period, within a period of up to 12 months, counted from the date of signature of the Shareholders' Agreement, extendable for an equal period. Through the formalization of the Extension Agreement signed between the parties on December 22, 2023, the deadline for exercising the purchase option was extended until January 4, 2025.

On August 1, 2024, Broto's General Meeting approved an increase in the company's share capital in the amount of R\$15,000,000.00, divided into 15,000,000 registered shares with no par value, at an issue price of R\$1.00 per share, of which 7,500,000 are common shares and 7,500,000 are preferred shares without voting rights, with the advantages and characteristics described in the Company's Bylaws, which were fully subscribed on said date and paid in by the shareholders Banco do Brasil and Brasilseg within the established period of up to 10 calendar days from the date of the Meeting, in proportion to their interests originally held in the share capital.

After full payment, Broto's share capital was R\$77,400,000.00, represented by 77,400,000 registered shares with no par value, of which 38,700,000 are common shares and 38,700,000 are preferred shares without voting rights, distributed among Broto's shareholders, with Banco do Brasil maintaining a 50% shareholding and Brasilseg maintaining a 50% shareholding. Given the transaction between Broto's shareholders, the capital increase did not involve funds from BB Seguridade or BB Seguros.

5 – RISK MANAGEMENT

The risk management at BB Seguridade follows the guidelines established in its Capital and Risk Management Policy, approved by the Board of Directors, and disclosed to the market through the investors' relations website.

The Company understands that its risk exposure originates from its interests, and therefore the Capital, Risk, Internal Controls and Compliance Management Policy contemplates two risk management dimensions: risk management (risks arising from the operations of BB Seguridade and its subsidiaries) and risk governance (risks arising from associates/joint ventures).

By means of its Risk Appetite Statement, approved by the Board of Directors, the Company defines the maximum levels of risks that it accepts to incur in the fulfillment of its objectives.

The risk management process at BB Seguridade is based on the international framework of ISO 31000:2018 and comprises the steps of setting the context, identifying, analysis, evaluating and treating risks. Transversal to each step of risk management, there are consultations with interested parties, monitoring, and critical analysis, which help in continuous improvement. This process is internally documented in the Group's Risk Management, Internal Controls and Compliance Model.

BB Seguridade's risk management is integrated into the corporate strategy, from the preparation of planning, as well as during the execution of the strategy, scenario analysis and decision-making support at all levels of the Company.

The Company has the Superintendence of Risk Management and Capital and the Superintendence of Internal Controls Management and Integrity. The first is responsible for providing fundamentals and support for the execution of the risk management process; the second is responsible for internal controls, compliance, and the Integrity Program. Both also act in the governance of risks and controls, respectively, in the companies in which BB Seguridade holds interests. For this to work properly, the areas are segregated from the business and Internal Audit areas.

a) Risk management at BB Seguridade and its subsidiaries

The risk management framework adopted by BB Seguridade, as defined in its Risk Management, Internal Control and Compliance Policy, is structured based on a three-line model: in the first line, the process managers (risk owners) are responsible for implementing preventive and corrective actions that mitigate the weaknesses identified in the processes and control deficiencies; in the second line, the Superintendence of Risk Management and Capital and the Superintendence of Internal Controls Management and Integrity assist and monitor the risk owner in managing risks and internal controls in order to adjust them to the Group's risk appetite; and in the third line, the Internal Audit works independently, by providing to governance bodies assessments on the risk management and internal control effectiveness.

The risk management mechanisms and tools also include, among others: segregation of duties; joint decisions; Information Security and Cybernetics Policy, Preventing and Combating Money Laundering and Terrorist Financing Policy, in line with Circular Susep 612/2020 and subsequent amendments; Preventing and Combating Corruption Policy, Code of Ethics and Conduct and an Integrity Program in line with Law 12,846/2013 (Anti-Corruption Law) and the Decree 11,129/2022 (documents disclosed internally and also to the market, available at the investors relations website); internal risk management, internal controls and compliance regulations, in addition to internal communication program on risk management, internal controls and compliance, continuously promoting the adaptation of the entire Group to these subjects.

The Executive Board is supported by the Continuity and Crisis Management Committee, which advises on the assessment and mitigation of risks of discontinuity, incidents, or crises.

BB Seguridade's governance structure also comprises the Risk and Capital Committee, a statutory agency to advise the Board of Directors, which is responsible, among other things, for assessing and monitoring the Group's risk exposures.

The Audit Committee, a statutory agency, is responsible, among other things, for sharing, with the Board of Directors, the risks, weaknesses, or concerns that may have a significant impact on the Company's financial conditions and business.

Information related to risk management and internal controls is periodically reported to the Collegiate Board of Directors, the Administrative Council, and the Fiscal Council.

a.1) Risks associated with investments in financial assets

The Group has a Financial Investment Policy, approved by the Board of Directors and applicable to all companies of the Group, that sets out the criteria relating to the nature, term, and acceptable risks of the financial investments. The current policy allows the investment only in federal government bonds, repurchase agreement guaranteed by federal government bonds and extra-market investment funds.

The investments in financial assets of BB Seguridade and its subsidiaries, classified as cash equivalents, are concentrated on repurchase agreements backed by Federal Government Bonds (Note 15). Other investments in financial assets classified as financial instruments are invested in fixed-income long-term mutual fund and federal government bonds (Note 16).

a.2) Market Risk

Market risk is defined as the possibility of negative impacts resulting from fluctuation in the market values of positions in financial instruments held by the Group. At BB Seguridade and its subsidiaries, the exposure to this risk arises from the investment portfolio in financial assets. According to the latest Relevant Risks Inventory and considering the Financial Investment Policy and current portfolio, the risk is not considered relevant.

The market risk is managed based in the Financial Investment Policy, that defines which assets may comprise the portfolio and the VaR (Value at Risk) limit, calculated for 21 business days, with the portfolio volatility estimated using the exponentially weighted moving average (EWMA) and 95% confidence level. The indicator is monitored by the Finance and Investment

Market risk exposure in investments in financial assets

	R\$ thousand							
	Impact in the portfolio							
	Parent Company				Consolidated			
	Sept 30, 2024	%	Dec 31, 2023	%	Sept 30, 2024	%	Dec 31, 2023	%
Value at Risk (VaR)	1	--	6	0.00	12	0.00	408	0.01

Sensitivity analysis on market risk factors

On September 30, 2024, there were no derivative instruments in the Group's portfolio, which was entirely composed of post-fixed financial instruments linked to Selic rate. Based on the studies carried out, there is no relevant exposure to market risk factors.

a.3) Credit Risk

The credit risk is defined by the Group as the possibility of negative impacts associated to the non-fulfillment, by a borrower or a counterparty, of its corresponding financial obligations according to negotiated terms, and/or to the devaluation of receivables due to a drop in the borrower's or counterparty's risk rating. At BB Seguridade and its subsidiaries BB Seguros and BB Corretora, the exposure to this risk arises from the investment portfolio in financial assets, which is composed of Bonds issued by private counterparties. However, currently, the portfolio does not include securities issued by private counterparties. Therefore, exposure to this risk is not relevant.

The credit risk arising from the payment of brokerage for products sold by BB Corretora is considered duly mitigated due to the nature of the Group's operation, since most of the business takes place through the Banco do Brasil channel, whose brokerage is transferred automatically.

Credit risk exposure in investments in financial assets

Financial Assets ⁽¹⁾	R\$ thousand							
	Parent				Consolidated			
	Sept 30, 2024	%	Dec 31, 2023	%	Sept 30, 2024	%	Dec 31, 2023	%
Federal Government Bonds	331,316	100.00	644,606	100.00	5,482,225	55.86	4,747,084	55.79
Financial Treasury Bills	--	--	--	--	1,712,948	17.45	1,586,371	18.64
Commissions receivable	--	--	--	--	1,251,135	12.75	1,128,077	13.26
Unearned commissions	--	--	--	--	1,367,972	13.94	1,046,897	12.31
Total	331,316	100.00	644,606	100.00	9,814,280	100.00	8,508,429	100.00

(1) Does not include the amount invested in Equity Investment Funds (FIP), with a total amount of R\$ 26,180 thousand on Sept 30, 2024 (R\$ 21,020 on Dec 31, 2023).

a.4) Liquidity Risk and capital management

Liquidity risk is defined by the Group as the possibility of negative impacts due to the lack of resources to honor its obligations due to the mismatch between assets and liabilities.

BB Seguridade and its subsidiaries maintain assets with a high degree of conversion in cash to cover liabilities and other expected allocations to short term. The parameters used are defined by the Financial Investment Policy and the Capital Plan.

The Capital Plan, prepared for a minimum three-year horizon, presents the projected financial flows from the operational activity, such as compensation from commissions, equity interests, expenses inherent to the Group's activities and those resulting from strategic movements, such as allocation of funds to equity interests, strategic investments, divestitures and disposals and considers the maintenance of a liquidity margin in order to keep the financial balance in case of unpredictable events.

The BB Seguridade and its subsidiaries main liabilities refer to administrative costs, payment of taxes and dividends, as presented below.

R\$ thousand

Liquidity Risk	Note	Parent			
		Sept 30, 2024		Dec 31, 2023	
		Up to 1 year	More than 1 year	Up to 1 year	More than 1 year
ASSETS					
Cash and cash equivalents	[15]	331,788	--	645,070	--
Financial assets at fair value through profit	[16.a]	--	26,180	--	21,020
Dividends/interest on equity receivable	[17]	--	--	2,362,126	--
LIABILITIES					
Corporate and statutory obligations	[21]	333	--	2,455,309	--
Current tax liabilities	[12.g]	22	--	689	--
Other liabilities	[24]	13,257	--	13,488	--

R\$ thousand

Liquidity Risk	Note	Consolidated			
		Sept 30, 2024		Dec 31, 2023	
		Up to 1 year	More than 1 year	Up to 1 year	More than 1 year
ASSETS					
Cash and cash equivalents	[15]	5,485,828	--	4,752,742	--
Financial assets at fair value through profit or loss	[16.a]	--	26,180	--	1,607,391
Financial Assets Measured at Amortized Cost	[16.b]	700,297	1,012,651	--	--
Commissions receivable	[18]	1,251,135	1,367,972	1,128,077	1,046,897
Dividends/interest on equity receivable	[17]	--	--	444	--
LIABILITIES					
Corporate and statutory obligations	[21]	333	--	2,455,309	--
Current tax liabilities	[12.g]	845,262	--	950,663	--
Unearned commissions ⁽¹⁾	[23]	2,467,042	3,279,327	1,952,798	2,735,359
Other liabilities	[24]	93,760	--	103,447	--

(1) Unearned commissions refer to brokerage revenues to be recognized over the course of the insurance contracts, and such revenues will be realized over the term of these operations, and whose corresponding amounts are received, in large part, before that date. Therefore, in general, commissions to be appropriated do not represent amounts to be disbursed and, consequently, do not generate relevant impacts on the company's liquidity.

b) Risk Governance applied to Affiliated Companies

BB Seguridade's affiliated companies maintain their own risk management structures compatible with the nature and complexity of their businesses, being regulated by the Superintendence of Private Insurance (Susep), in accordance with the requirements established in CNSP Resolutions 416/2021 and 432/2021 and subsequent amendments and Susep Circular 648/2021 and subsequent amendments. For companies regulated by the National Supplementary Health Agency (ANS), Normative Resolution 518/2022 provides for the adoption of minimum corporate governance practices, with an emphasis on internal controls and risk management, for the purposes of solvency of health care plans operators.

CNSP Resolution No. 416/2021 and subsequent amendments informs about the integration of the Internal Controls System to the Risk Management Structure of investments, with the obligation to have a statutory Director responsible for internal controls and compliance, in addition to the need for specific policies on managed risks, and a statutory risk committee with the presence of independent members.

Circular Susep 666/2022 provides for sustainability requirements, to be observed by insurance companies, open private pension entities (EAPCs), capitalization companies and local reinsurers.

Based on the results of the work carried out by the investees, BB Seguridade continuously monitors and assesses the levels of risk exposure, acting, via governance, to ensure the adoption of the best risk management practices in its investees.

b.1) Liquidity, solvency, and capital management

In the capital management of affiliated companies supervised by Susep, the main indicator used is the Minimum Required Capital (CMR), which represents the total capital that a company must maintain, at any time, to operate, and aims to guarantee the risks inherent to its operations, as regulated by CNSP Resolution 432/2021 and subsequent amendments.

CMR is composed of portions relating to underwriting, credit, operational and market risks, and the solvency capital requirement adequacy is measured using the Adjusted Net Equity (PLA) of the entity, which must be equal to or above the calculated CMR.

CNSP Resolution 432/2021 and subsequent amendments establishes technical provisions calculation models and requires additional liquid assets to maintain the company's liquidity. In addition, it contains criteria for the preparation of solvency and liquidity regularization plans in cases of regulatory non-compliance. It is important to highlight that the investees, according to guidelines defined by the Group, do not have an appetite for the risk of non-compliance with regulatory solvency.

For companies regulated by the National Agency of Supplementary Health (ANS), there are rules for recognition of technical reserves, PLA criteria and Solvency Margin criteria according to Regulatory Resolution 569/2022.

For investments, where minimum capital is required, there is a search for maintaining additional capital to the regulatory one, to minimize the chances of non-compliance with the required amounts and in line with the risk appetite defined by their Board of Directors.

On September 30, 2024, considering the data provided by each investee, all companies in which BB Seguridade holds interests and that are subject to regulatory capital requirements, had sufficient capital, solvency, and coverage of technical provisions, in accordance with current legislation applicable.

6 – SEGMENT INFORMATION

The information by segment has been prepared considering the criteria used by Management to evaluate the performance, in decisions made regarding the allocation of funds for investment and other purposes, considering the regulatory environment and the similarities between goods and services,

BB Seguridade Group's operations are basically divided into two segments: i) insurance (risk and accumulation businesses), which includes insurance operations, pension plans, capitalization and health; and ii) brokerage (distribution business).

a) Insurance

In this segment, products and services offered are related to life, property and vehicle insurance, property insurance, rural, special risks and financial, transport, hulls, and housing people, supplementary pension plans, dental plans and capitalization plans.

The profit or loss from this segment derives mainly from revenues from insurance premiums, contributions to private pension plans, contributions to dental plans, capitalization bonds and investments in securities, less sales expenses, technical reserves and expenses related to claims,

The accounting record of these results is made through the equity method of investments in equity interests. Explanatory note 7 - Investments in Associates contains the description of Investments in Shareholdings, by Segment / Business Area.

b) Brokerage

In this segment, products and services offered are related to brokerage and management, fulfillment, promotion and facilitation of casualty, life and capitalization insurance, pension plans and dental plans, it includes the balances of BB Corretora and its investee Ciclic.

c) Financial Information by Reportable Segment

	3 rd Quarter 2024			R\$ thousand
	Insurance	Brokerage	Intersegment transactions	Total
Operating Income	3,610,101	1,259,464	(2,240,154)	2,629,411
Equity income	3,610,101	2,601	(2,240,154)	1,372,548
Commissions income	--	1,256,863	--	1,256,863
Cost of Services Provided	--	(41,295)	--	(41,295)
Gross Profit	3,610,101	1,218,169	(2,240,154)	2,588,116
Other Income and Expenses	(8,277)	(50,143)	--	(58,420)
Personnel expenses	(4,915)	(16,728)	--	(21,643)
Administrative expenses	(1,472)	(20,330)	--	(21,802)
Tax expenses	(1,719)	(6,240)	--	(7,959)
Other	(171)	(6,845)	--	(7,016)
Income Before Financial Revenue and Expenses	3,601,824	1,168,026	(2,240,154)	2,529,696
Financial Result	37,058	134,029	--	171,087
Financial revenue	37,611	134,179	--	171,790
Financial expenses	(553)	(150)	--	(703)
Income Before Taxes and Equities	3,638,882	1,302,055	(2,240,154)	2,700,783
Income Tax and Social Contribution	(9,763)	(439,224)	--	(448,987)
Net Income	3,629,119	862,831	(2,240,154)	2,251,796

R\$ thousand

	3 rd Quarter 2023			Total
	Insurance	Brokerage	Intersegment transactions	
Operating Income	3,408,844	1,147,115	(2,106,027)	2,449,932
Equity income	3,408,844	1,302	(2,106,027)	1,304,119
Commissions income	--	1,145,813	--	1,145,813
Cost of Services Provided	--	(45,585)	--	(45,585)
Gross Profit	3,408,844	1,101,530	(2,106,027)	2,404,347
Other Income and Expenses	(6,980)	(43,100)	--	(50,080)
Personnel expenses	(5,296)	(15,880)	--	(21,176)
Administrative expenses	(1,535)	(18,752)	--	(20,287)
Tax expenses	(2,657)	(6,300)	--	(8,957)
Other	2,508	(2,168)	--	340
Income Before Financial Revenue and Expenses	3,401,864	1,058,430	(2,106,027)	2,354,267
Financial Result	51,658	130,436	--	182,094
Financial revenue	52,192	130,938	--	183,130
Financial expenses	(534)	(502)	--	(1,036)
Income Before Taxes and Equities	3,453,522	1,188,866	(2,106,027)	2,536,361
Income Tax and Social Contribution	(14,050)	(398,035)	--	(412,085)
Net Income	3,439,472	790,831	(2,106,027)	2,124,276

R\$ thousand

	01.01 to 09.30.2024			Total
	Insurance	Brokerage	Intersegment transactions	
Operating Income	10,323,996	3,635,931	(6,402,908)	7,557,019
Equity income	10,323,996	7,265	(6,402,908)	3,928,353
Commissions income	--	3,628,666	--	3,628,666
Cost of Services Provided	--	(131,137)	--	(131,137)
Gross Profit	10,323,996	3,504,794	(6,402,908)	7,425,882
Other Income and Expenses	(25,581)	(134,584)	--	(160,165)
Personnel expenses	(15,348)	(50,518)	--	(65,866)
Administrative expenses	(4,487)	(49,615)	--	(54,102)
Tax expenses	(6,959)	(16,869)	--	(23,828)
Other	1,213	(17,582)	--	(16,369)
Income Before Financial Revenue and Expenses	10,298,415	3,370,210	(6,402,908)	7,265,717
Financial Result	94,853	335,102	--	429,955
Financial revenue	145,034	361,142	(33,904)	472,272
Financial expenses	(50,181)	(26,040)	33,904	(42,317)
Income Before Taxes and Equities	10,393,268	3,705,312	(6,402,908)	7,695,672
Income Tax and Social Contribution	(22,744)	(1,254,742)	--	(1,277,486)
Net Income	10,370,524	2,450,570	(6,402,908)	6,418,186

	01.01 to 09.30.2023			R\$ thousand
	Insurance	Brokerage	Intersegment transactions	Total
Operating Income	9,416,495	3,271,934	(5,829,016)	6,859,413
Equity income	9,416,495	2,391	(5,829,016)	3,589,870
Commissions income	--	3,269,543	--	3,269,543
Cost of Services Provided	--	(146,446)	--	(146,446)
Gross Profit	9,416,495	3,125,488	(5,829,016)	6,712,967
Other Income and Expenses	(25,328)	(114,618)	--	(139,946)
Personnel expenses	(16,634)	(46,000)	--	(62,634)
Administrative expenses	(4,594)	(37,735)	--	(42,329)
Tax expenses	(11,501)	(16,725)	--	(28,226)
Other	7,401	(14,158)	--	(6,757)
Income Before Financial Revenue and Expenses	9,391,167	3,010,870	(5,829,016)	6,573,021
Financial Result	108,458	320,138	--	428,596
Financial revenue	235,028	352,815	(77,483)	510,360
Financial expenses	(126,570)	(32,677)	77,483	(81,764)
Income Before Taxes and Equities	9,499,625	3,331,008	(5,829,016)	7,001,617
Income Tax and Social Contribution	(26,540)	(1,125,669)	--	(1,152,209)
Net Income	9,473,085	2,205,339	(5,829,016)	5,849,408

d) Balance sheet by segment

	Sept 30, 2024			R\$ thousand
	Insurance	Brokerage	Intersegment transactions	Total
Current assets	2,530,629	4,798,110	(9,186)	7,319,553
Non-current assets	20,866,172	2,796,525	(11,768,363)	11,894,334
Total assets	23,396,801	7,594,635	(11,777,549)	19,213,887
Current liabilities	15,963	3,430,404	(9,184)	3,437,183
Non-current liabilities	229,522	3,295,282	--	3,524,804
Equity	23,151,316	868,949	(11,768,365)	12,251,900
Total liabilities and equity	23,396,801	7,594,635	(11,777,549)	19,213,887

	Dec 31, 2023			R\$ thousand
	Insurance	Brokerage	Intersegment transactions	Total
Current assets	3,849,616	4,456,686	(2,372,544)	5,933,758
Non-current assets	18,579,558	2,887,911	(9,128,605)	12,338,864
Total assets	22,429,174	7,344,597	(11,501,149)	18,272,622
Current liabilities	3,260,784	4,589,865	(2,372,543)	5,478,106
Non-current liabilities	229,174	2,748,860	--	2,978,034
Equity	18,939,216	5,872	(9,128,606)	9,816,482
Total liabilities and equity	22,429,174	7,344,597	(11,501,149)	18,272,622

7 - INVESTMENTS IN ASSOCIATES

a) Description of Investments in Equity Holdings, by business segment

Segment	Line of business	Company	Description	Original Accounting Practice	% of total share on Sept 30, 2024 and Dec 31, 2023 ⁽¹⁾		
					ON	PN	Total
Security		BB Seguros Participações S.A. (BB Seguros)	Holding of companies operating in the insurance, open pension, capitalization and dental plans sectors.	BRGAAP	100.00	--	100.00
	Insurance - Life, housing, rural and property	BB MAPFRE Participações S.A. (BB Mapfre)	Holding of companies operating in the insurance and business intermediation services sector in general	BRGAAP	49.99	100.00	74.99
		Brasilseg Companhia de Seguros S.A. (Brasilseg)	Expertise in personal insurance, rural insurance and housing insurance.	SUSEPGAAP	49.99	100.00	74.99
		Aliança do Brasil Seguros S.A. (Aliança do Brasil)	Expertise in insurance in the damage and rural insurance sectors.	SUSEPGAAP	49.99	100.00	74.99
		Broto S.A.	Intermediation and agency services and business in general.	BRGAAP	74,99	--	37,50
	Capitalization	Brasilcap Capitalização S.A. (Brasilcap)	Establishment and marketing of capitalization plans, as well as other products and services offered to capitalization companies.	SUSEPGAAP	49.99	86.43	66.77
	Private Pension	Brasilprev Seguros e Previdência S.A. (Brasilprev)	Sale of life insurance with survival coverage and pension, personal and individual life benefit plans.	SUSEPGAAP	49.99	100.00	74.99
Health	Brasildental Operadora de Planos Odontológicos S.A. (Brasildental)	It sells dental plans.	ANSGAAP	49.99	100.00	74.99	
Brokerage		BB Corretora de Seguros e Adm. de Bens S.A. (BB Corretora)	Insurance brokerage, capitalization plans, open supplementary pension plans and asset management.	BRGAAP	100.00	--	100.00
		Ciclic Corretora de Seguros S.A. (Ciclic)	Insurance brokerage, capitalization plans, open supplementary pension plans and incentives for the sale of products on a digital channel.	BRGAAP	49.99	100.00	74.99

(1) There was no change in the participation percentages of Investments in Shareholdings.

The investees are valued using the equity method and there is no indication of operating discontinuity nor do they have shares regularly traded on stock exchanges.

b) Equity interests valued using the equity method

b.1) Capital and Stockholders' equity

The values of net assets and share capital presented in the tables below are not proportional to the percentage of equity interest held by BB Seguridade, that is, they represent the total balance of the net assets and share capital of the respective companies.

	R\$ thousand	
	Parent	
	BB Seguros	BB Corretora
Balance on Sept 30, 2024		
Capital	6,112,624	1,000
Stockholders' equity	10,899,415	868,950
Balance on Dec 31, 2023		
Capital	4,210,872	1,000
Stockholders' equity	9,122,733	5,872

	R\$ thousand				
	Consolidated				
	BB MAPFRE	Brasilprev	Brasilcap	Brasildental	Ciclic
Balance on Sept 30, 2024					
Capital	1,469,848	3,529,257	354,398	9,500	61,133
Stockholders' equity	3,429,065	7,051,950	728,541	16,385	15,648
Balance on Dec 31, 2023					
Capital	1,469,848	3,529,257	354,398	9,500	61,133
Stockholders' equity	3,358,785	7,612,425	766,220	20,005	6,033

b.2) Equity Income

	R\$ thousand		
	Parent		
	BB Seguros	BB Corretora	Total
3rd Quarter 2024	1,384,934	862,832	2,247,766
01.01 to 09.30.2024	3,952,339	2,450,569	6,402,908
3rd Quarter 2023	1,315,196	790,833	2,106,029
01.01 to 09.30.2023	3,623,677	2,205,339	5,829,016

	R\$ thousand					
	Consolidated					
	BB MAPFRE	Brasilprev	Brasilcap	Brasildental	Ciclic	Total
3rd Quarter 2024	875,018	444,723	46,545	3,661	2,601	1,372,548
01.01 to 09.30.2024	2,373,424	1,393,315	140,762	13,588	7,264	3,928,353
3rd Quarter 2023	755,265	494,707	48,667	4,177	1,302	1,304,118
01.01 to 09.30.2023	2,084,581	1,357,569	132,880	12,449	2,390	3,589,869

b.3) Investment Movement

	R\$ thousand		
	Parent		Total
	BB Seguros	BB Corretora	
Book Balance on Dec 31, 2023	9,122,733	5,872	9,128,605
Dividends	(2,059,260)	(1,587,737)	(3,646,997)
Other comprehensive income - Financial Instruments	278,967	--	278,967
Other comprehensive income - CPC 50	(395,364)	--	(395,364)
Other comprehensive income	--	246	246
Equity Income	3,952,339	2,450,569	6,402,908
Book Balance on Sept 30, 2024	10,899,415	868,950	11,768,365

	R\$ thousand					
	Consolidated					Total
	BB MAPFRE ⁽²⁾	Brasilprev ⁽³⁾	Brasilcap ⁽⁴⁾	Brasilidental	Ciclic	
Book Balance on Dec 31, 2023 ⁽¹⁾	2,998,631	5,695,326	622,336	11,255	4,359	9,331,907
Dividends	(2,325,440)	(1,694,887)	(174,761)	(12,375)	--	(4,207,463)
Other comprehensive income - Financial Instruments	995	269,132	8,840	--	--	278,967
Other comprehensive income - CPC 50	(8,411)	(386,775)	--	(178)	--	(395,364)
Other comprehensive income	--	--	--	--	246	246
Equity Income	2,373,424	1,393,315	140,762	13,588	7,264	3,928,353
Book Balance on Sept 30, 2024	3,039,199	5,276,111	597,177	12,290	11,869	8,936,646

(1) At Brasilidental, despite the delay in the accounting recognition of the investment, R\$3,750 thousand are reflected in the investment balance, referring to dividends received in December 2023.

(2) The book balance, on September 30, 2024, of the investment in BB MAPFRE of R\$ 3,039,198 thousand, includes intangible assets defined in the net amortization amount of R\$ 128.738 thousand (R\$ 140,874 thousand on 12.31.2023), with the amortization amount of R\$ 12,135 thousand in 01.01 to 09.30.2024 (R\$ 11,555 thousand in 01.01 to 09.30.2023), R\$ 4,045 thousand in 3rd Quarter 2024 (R\$ 3,852 thousand in 3rd Quarter 2023) and intangible assets with an indefinite useful life in the amount of R\$ 339,004 thousand resulting from the partnership agreement with Grupo MAPFRE.

(3) The accounting balance on September 30, 2024, of the investment in Brasilprev, of R\$ 5,276,111 thousand, includes R\$ 12,498 thousand of unrealized results from the sale of Mapfre Nossa Caixa Vida e Previdência (MNCVP).

(4) The book balance on September 30, 2024, of the investment in Brasilcap of R\$ 597,177 thousand, includes the goodwill of R\$ 110,749 thousand, in the acquisition of equity interest in the company Sulacap by BB Seguros, which occurred on 07.22.2011.

Due to operational issues, from January 2023 the accounting recognition of the investment in Brasilidental, through equity equivalence, is being carried out with a delay of one month, as provided for in CPC 18 [IAS 28]. According to the aforementioned standard, the recognition of investment using the equity method must be carried out based on the balance sheet or verification balance drawn up on the same date or up to two months out of date.

BB MAPFRE adopts BRGAAP in its accounting information. Therefore, it makes the necessary adjustments to standardize the practices adopted by its subsidiaries, Brasilseg and Aliança do Brasil, which adopt the accounting standards defined by SUSEP (SUSEPGAAP).

R\$ 6,043,027 thousand in dividends were received from investments in equity interests valued using the equity method in 01.01 to 09.30.2024 (R\$ 7,448,118 thousand in 01.01 to 09.30.2023) by the Controller and R\$ 4,207,907 thousand of dividends in the 01.01 to 09.30.2024 (R\$ 2,946,660 thousand in 01.01 to 09.30.2024) by Consolidated.

c) Summary financial information on Investments in Equity Holdings

The amounts presented below refer to the financial statements of the investees with accounting practices in the international standard (IFRS).

c.1) BB MAPFRE Participações, Brasilseg and Aliança do Brasil Seguros
c.1.1) BB MAPFRE Participações S.A. (BB MAPFRE)
Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Equity income	1,172,094	3,181,102	1,012,236	2,795,127
Financial result	474	1,009	333	1,011
Financial income	474	1,009	333	1,011
Other income and expenses	(283)	(919)	(261)	(889)
Income before taxes	1,172,285	3,181,192	1,012,308	2,795,249
Income Tax and Social Contribution	(46)	(22)	(17)	(29)
Net income	1,172,239	3,181,170	1,012,291	2,795,220
Other comprehensive results	4,691	(9,890)	2,328	72,089
Comprehensive income	1,176,930	3,171,280	1,014,619	2,867,309
Attributable to BB Seguridade	879,064	2,385,560	759,117	2,096,136
Amortization of intangible assets ⁽¹⁾	(4,046)	(12,135)	(3,852)	(11,555)
Equity income	875,018	2,373,425	755,265	2,084,581

(1) Arising from the partnership agreement with MAPFRE.

The impacts of adopting CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Net income and Comprehensive Income, for comparability purposes, are shown in the following table:

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Net income - BRGAAP and IFRS	1,172,239	3,181,170	1,012,291	2,795,220
Net income - SUSEPGAAP	1,186,730	3,206,559	1,053,517	2,934,511
Comprehensive income - BRGAAP and IFRS	1,176,930	3,171,280	1,014,619	2,867,309
Comprehensive income - SUSEPGAAP	1,188,988	3,207,884	1,064,507	2,998,665

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	281,957	11,864
Cash and cash equivalents	468	18
Receivables	402	438
Financial Instruments	280,122	9,906
Current tax asset	715	1,361
Other assets	250	141
Non-current assets	3,147,296	3,347,092
Deferred tax asset	274	282
Investments in associates	3,147,022	3,346,810
Total Assets	3,429,253	3,358,956
Current Liabilities	188	171
Amounts payable	2	4
Current tax liability	186	167
Equity	3,429,065	3,358,785
Capital and reserves	1,763,817	3,374,202
Retained earnings	1,690,555	--
Other comprehensive results	(25,307)	(15,417)
Liabilities and Equity	3,429,253	3,358,956
Attributable to BB Seguridade	2,571,457	2,518,753
Intangible ⁽¹⁾	467,742	479,878
Investment balance	3,039,199	2,998,631

(1) Includes in the book value of the investment, intangible assets with a defined useful life in the amount net of amortizations of R\$ 128,738 thousand (R\$ 140,874 thousand on Dec 31, 2023) and intangible assets with an indefinite useful life in the amount of R\$ 339,004 thousand arising from of the partnership agreement with the MAPFRE Group.

The impacts of CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Shareholders' Equity, for comparability purposes, are shown in the table below:

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Equity - BRGAAP and IFRS	3,559,136	3,358,785
Equity - SUSEPGAAP	3,545,280	3,330,534

c.1.2) Brasilseg Companhia de Seguros S.A. (Brasilseg)
Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Result of insurance contracts	3,938,428	11,716,798	3,807,858	11,013,828
Result of contracts BBA ⁽¹⁾	844,387	2,433,748	775,352	2,069,084
Result of contracts PAA ⁽¹⁾	3,094,042	9,283,050	3,032,506	8,944,744
Insurance expenses	(2,382,776)	(7,326,976)	(2,437,405)	(7,155,968)
Insurance margin	1,555,653	4,389,822	1,370,453	3,857,860
Financial result	131,964	367,616	166,164	436,265
Financial income	217,039	672,844	251,860	727,831
Financial expenses	(85,075)	(305,228)	(85,696)	(291,566)
Non-Attributable Expenses	(239,046)	(701,582)	(184,924)	(616,101)
Other income and expenses	(2,355)	(13,693)	(3,938)	(7,273)
Income before taxes	1,446,215	4,042,163	1,347,755	3,670,752
Income Tax and Social Contribution	(301,736)	(898,522)	(334,172)	(868,214)
Shares on the result	(9,644)	(24,953)	(7,671)	(23,876)
Net income	1,134,836	3,118,688	1,005,912	2,778,661
Other comprehensive results	4,629	(9,822)	2,097	72,112
Comprehensive income	1,139,465	3,108,866	1,008,009	2,850,773

(1) BBA - *Building Block Approach* (General Measurement Model) and PAA - *Premium Allocation Approach* (Premium Allocation Approach).

The impacts of adopting CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Net income and Comprehensive Income, for comparability purposes, are shown in the following table:

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Net income - BRGAAP and IFRS	1,134,836	3,118,688	1,005,912	2,778,661
Net income - SUSEPGAAP	1,149,568	3,148,477	1,042,388	2,912,549
Comprehensive income - BRGAAP and IFRS	1,139,465	3,108,866	1,008,009	2,850,773
Comprehensive income - SUSEPGAAP	1,151,764	3,149,871	1,053,146	2,976,725

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	9,408,185	10,230,237
Cash and cash equivalents	16,817	1,656
Receivables	150,465	317,733
Financial Instruments	8,286,156	8,473,935
Insurance contracts ⁽¹⁾	835,572	1,349,821
Current tax asset	79,834	75,734
Other assets	39,341	11,358
Non-current assets	3,336,147	3,219,328
Financial Instruments	1,336,316	1,384,199
Insurance and reinsurance contracts ⁽¹⁾	194,125	--
Deferred tax asset	251,843	264,480
Fixed and intangible	498,187	497,723
Investments in associates	13,249	21,302
Other assets	1,042,427	1,051,624
Total Assets	12,744,332	13,449,565
Current Liabilities	6,436,400	6,856,065
Amounts payable	198,517	232,346
Current tax liability	487,962	777,120
Insurance and Reinsurance Contracts	5,727,321	5,825,192
Other liabilities	22,600	21,407
Non-Current Liabilities	3,737,171	3,876,605
Insurance contract	2,690,093	2,820,963
Other liabilities	1,047,078	1,055,642
Equity	2,570,761	2,716,895
Capital and reserves	753,800	2,732,395
Retained earnings	1,842,283	--
Other comprehensive results	(25,322)	(15,500)
Liabilities and Equity	12,744,332	13,449,565

(1) From 2024 onwards, Insurance and Reinsurance Contracts, previously classified as Current Assets, were segregated into Current and Non-Current Assets.

The impacts of CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Shareholders' Equity, for comparability purposes, are shown in the table below:

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Equity - BRGAAP and IFRS	2,570,761	2,716,895
Equity - SUSEPGAAP	2,564,683	2,679,962

c.1.3) Aliança do Brasil Seguros S.A. (Aliança do Brasil)
Income Statement Information

	R\$ thousand			
	3rd Quarter 2024	01.01 to 09.30.2024	3rd Quarter 2023	01.01 to 09.30.2023
Result of insurance contracts	198,207	633,944	279,725	845,368
Result of contracts PAA ⁽¹⁾	198,207	633,944	279,725	845,368
Insurance expenses	(128,345)	(500,296)	(264,624)	(794,729)
Insurance margin	69,862	133,648	15,101	50,639
Financial result	14,660	39,530	18,329	46,697
Financial income	15,056	43,717	17,074	49,525
Financial expenses	(396)	(4,187)	1,255	(2,828)
Non-attributable expenses	(22,264)	(69,019)	(21,584)	(68,970)
Other income and expenses	--	(63)	--	--
Income before taxes	62,258	104,095	11,846	28,367
Income Tax and Social Contribution	(24,765)	(40,500)	(5,273)	(11,711)
Shares on the result	(235)	(1,181)	(249)	(190)
Net income	37,258	62,414	6,324	16,466
Other comprehensive results	62	(68)	231	(23)
Comprehensive income	37,320	62,346	6,555	16,443

(1) PAA - Premium Allocation Approach.

The impacts of adopting CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Net income and Comprehensive Income, for comparability purposes, are shown in the following table:

	R\$ thousand			
	3rd Quarter 2024	01.01 to 09.30.2024	3rd Quarter 2023	01.01 to 09.30.2023
Net income - BRGAAP and IFRS	37,258	62,414	6,324	16,466
Net income – SUSEPGAAP	37,017	58,013	11,074	21,870
Comprehensive income - BRGAAP and IFRS	37,320	62,346	6,555	16,443
Comprehensive income - SUSEPGAAP	37,079	57,945	11,305	21,847

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	604,802	658,619
Cash and cash equivalents	3,424	4,043
Receivables	4,506	13,566
Financial Instruments	513,319	513,218
Insurance and reinsurance contracts ⁽¹⁾	74,736	116,875
Current tax asset	8,495	10,790
Other assets	322	127
Non-current assets	111,055	101,705
Financial Instruments	--	8,479
Insurance and reinsurance contracts ⁽¹⁾	26,229	--
Deferred tax asset	19,089	19,334
Fixed and intangible	13,766	15,058
Investments in associates	343	343
Other assets	51,628	58,491
Total Assets	715,857	760,324
Current Liabilities	302,019	448,605
Amounts payable	16,153	23,288
Current tax liability	22,421	984
Insurance and Reinsurance Contracts ⁽¹⁾	262,593	422,206
Other liabilities	852	2,127
Non-Current Liabilities	202,652	46,879
Deferred tax liability	11	56
Insurance and Reinsurance Contracts ⁽¹⁾	157,048	--
Other liabilities	45,593	46,823
Equity	211,186	264,840
Capital and reserves	148,756	264,756
Accumulated losses	62,414	--
Other comprehensive results	16	84
Liabilities and Equity	715,857	760,324

(1) As of 2024, Insurance and Reinsurance Contracts, previously classified as Current Assets and Current Liabilities, were segregated between Current and Non-Current Assets and Liabilities.

The impacts of CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Shareholders' Equity, for comparability purposes, are shown in the table below:

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Equity - BRGAAP and IFRS	211,186	264,840
Equity - SUSEPGAAP	215,467	273,522

c.2) Brasilprev Seguros e Previdência S.A. (Brasilprev)
Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Result of insurance contracts	1,096,611	3,229,137	1,006,726	2,856,321
Result of contracts BBA ⁽¹⁾	192,068	577,030	195,433	491,545
Result of contracts VFA ⁽¹⁾	904,543	2,652,107	811,293	2,364,776
Insurance expenses	(309,683)	(432,451)	(70,734)	(329,178)
Reinsurance Result	6	(58)	83	615
Revenue from Reinsurance contracts	41	133	40	119
Reinsurance Contract Expenses	(35)	(191)	43	496
Insurance margin	786,934	2,796,628	936,075	2,527,758
Financial result	219,577	370,657	190,873	540,463
Financial income	11,621,407	27,769,755	9,701,316	32,506,837
Financial expenses	(11,401,830)	(27,399,098)	(9,510,443)	(31,966,374)
Non-attributable expenses	(22,201)	(62,047)	(18,759)	(54,026)
Other income and expenses	(7)	(89)	--	16
Income before taxes	984,303	3,105,149	1,108,189	3,014,211
Income Tax and Social Contribution	(386,654)	(1,233,476)	(444,544)	(1,205,780)
Shares on the result	(5,141)	(15,281)	(4,485)	(10,015)
Net income	592,508	1,856,392	659,161	1,798,416
Other comprehensive results	(91,013)	(156,867)	(309,226)	109,986
Comprehensive income	501,494	1,699,525	349,934	1,908,402
Attributable to BB Seguridade	444,352	1,392,201	494,336	1,348,722
Adjustment ⁽²⁾	371	1,114	371	8,847
Equity income	444,723	1,393,315	494,707	1,357,569

(1) BBA - *Building Block Approach* and VFA - *Variable Fee Approach*.

(2) Recognition of unrealized results of Mapfre Nossa Caixa Vida e Previdência (MNCVP).

The impacts of adopting CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Net income and Comprehensive Income, for comparability purposes, are shown in the following table:

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Net income - BRGAAP and IFRS	592,508	1,856,392	659,161	1,798,416
Net income - SUSEPGAAP	595,623	1,118,522	527,604	1,404,273
Comprehensive income - BRGAAP and IFRS	501,494	1,699,525	349,934	1,908,402
Comprehensive income - SUSEPGAAP	668,503	1,813,361	472,078	1,365,017

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	409,928,104	378,684,861
Cash and cash equivalents	97,363	26,246
Financial Instruments	409,617,594	378,504,654
Credit from operations	14,838	10,162
Other assets	198,309	143,799
Non-current assets	18,707,385	20,251,955
Financial Instruments	18,418,483	19,939,487
Credit from operations	33,019	36,566
Other assets	255,883	275,902
Total Assets	428,635,489	398,936,816
Current Liabilities	52,972,020	55,376,466
Amounts payable	1,393,600	1,532,948
Debt from insurance operations	9,766	13,919
Insurance contract	51,284,393	53,765,585
Other liabilities	284,261	64,014
Non-Current Liabilities	368,611,519	335,947,925
Insurance contract	366,797,324	334,743,291
Other liabilities	1,814,195	1,204,634
Equity	7,051,950	7,612,425
Capital and reserves	5,716,849	7,846,850
Accumulated profit	1,726,392	--
Asset valuation adjustment	354,328	(4,540)
Other comprehensive results	(745,619)	(229,885)
Liabilities and Equity	428,635,489	398,936,816
Attributable to BB Seguridade	5,288,609	5,708,938
Unrealized result ⁽¹⁾	(12,498)	(13,612)
Investment balance	5,276,111	5,695,326

(1) Amount refers to the unrealized result of the sale of the shareholding in MAPFRE Nossa Caixa Vida e Previdência (MNCVP) in July 2012.

The impacts of CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Shareholders' Equity, for comparability purposes, are shown in the table below:

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Equity - BRGAAP and IFRS	7,051,950	7,612,425
Equity - SUSEPGAAP	5,862,793	6,699,945

c.3) Brasildental Operadora de Planos Odontológicos S.A. (Brasildental)
Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024 ⁽²⁾	01.01 to 08.31.2024	3 rd Quarter 2023 ⁽²⁾	01.01 to 08.31.2023
Result of insurance contracts	31,564	82,106	30,679	78,667
Result of contracts BBA ⁽¹⁾	10,450	25,798	9,582	22,487
Result of contracts PAA ⁽¹⁾	21,114	56,308	21,097	56,180
Insurance expenses	(24,282)	(59,714)	(22,486)	(54,930)
Insurance margin	7,282	22,392	8,193	23,737
Financial result	273	684	1,567	3,751
Financial income	823	2,182	1,774	4,061
Financial expenses	(550)	(1,498)	(207)	(310)
Other income and expenses	--	--	(905)	(2,560)
Income before taxes	7,555	23,076	8,855	24,928
Income Tax and Social Contribution	(2,611)	(7,923)	(2,849)	(7,819)
Profit sharing	(63)	307	(437)	(510)
Net income	4,881	15,460	5,569	16,599
Other comprehensive results	(40)	(237)	--	--
Comprehensive income	4,841	15,223	5,569	16,599
Attributable to BB Seguridade	3,661	11,596	4,176	12,449
Adjustment ⁽³⁾	--	1,992	--	--
Equity income	3,661	13,588	4,177	12,449

(1) BBA - *Building Block Approach* and PAA - *Premium Allocation Approach*.

(2) Balance with a one-month lag.

(3) Refers to the equity result for December 2023, recognized in BB Seguridade in January 2024, due to the one-month time lag used for the purposes of recognizing the equity result, as discussed in note 03.h.

The impacts of adopting CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Net income and Comprehensive Income, for comparability purposes, are shown in the following table:

	R\$ thousand			
	3 rd Quarter 2024 ⁽¹⁾	01.01 to 08.31.2024	3 rd Quarter 2023 ⁽¹⁾	01.01 to 08.31.2023
Net income - BRGAAP and IFRS	4,881	15,460	5,569	16,599
Net income - ANSGAAP	5,176	15,787	5,918	16,687
Comprehensive income - BRGAAP and IFRS	4,841	15,223	5,569	16,599
Comprehensive income - ANSGAAP	5,136	15,550	5,918	16,687

(1) Balance with a one-month lag.

Balance Sheet Information

	Aug 31, 2024 ⁽¹⁾	R\$ thousand Nov 30, 2023
Current Assets	32,681	35,708
Cash and cash equivalents	1,150	1,703
Financial Instruments	29,729	31,029
Current tax assets	283	304
Other assets	1,519	2,672
Non-Current Assets	1,368	3,158
Deferred tax assets	1,313	2,582
Fixed and intangible	52	306
Other assets	3	270
Total Assets	34,049	38,866
Current Liabilities	17,298	18,556
Amounts payable	5,534	4,512
Current tax liability	1,151	1,250
Debt from insurance operations	1,552	151
Insurance Contract	8,964	12,610
Other liabilities	97	33
Non-Current Liabilities	366	305
Other liabilities	366	305
Equity	16,385	20,005
Capital and reserves	14,156	21,895
Accumulated losses	(327)	(4,683)
Other comprehensive results	2,556	2,793
Liabilities and Equity	34,049	38,866
Attributable to BB Seguridade	12,290	15,005
Adjustment ⁽²⁾	--	(3,750)
Investment balance	12,290	11,255

(1) Balance with a one-month lag.

(2) Despite the delay in the accounting recognition of the investment, R\$3,750 thousand are reflected in the investment balance, referring to dividends received in December 2023.

The impacts of CPC 50 [IFRS 17], in 2024 and 2023, and of CPC 48 [IFRS 9], in 2023, on Shareholders' Equity, for comparability purposes, are shown in the table below:

	Aug 31, 2024 ⁽¹⁾	R\$ thousand Nov 30, 2023
Equity - BRGAAP and IFRS	16,385	20,005
Equity - ANSGAAP	16,841	21,895

c.4) Brasilcap
Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Net income from capitalization operations	(18,000)	(70,001)	(14,521)	(37,482)
Income from operations	1,753,447	4,907,454	1,648,071	4,715,855
Costs	(1,771,447)	(4,977,455)	(1,662,592)	(4,753,337)
Financial result	114,979	357,653	124,462	330,261
Financial income	300,301	882,764	318,768	891,755
Other financial income	60,967	78,578	3,672	28,448
Financial expenses	(176,249)	(514,739)	(193,579)	(545,166)
Other financial expenses	(70,040)	(88,950)	(4,399)	(44,776)
Equity result	(769)	(3,064)	(674)	(3,277)
Depreciation and amortization	(769)	(2,223)	(674)	(3,277)
Other asset income/expenses	--	(841)	--	--
Other income and expenses	19,865	54,405	15,834	46,725
Other income	20,280	56,168	16,350	48,775
Other expenses	(415)	(1,763)	(516)	(2,050)
Operational result	116,075	338,992	125,101	336,227
Gains/losses on non-current assets	(8)	(57)	(6)	(7)
Income before taxes	116,067	338,935	125,095	336,220
Income Tax and Social Contribution	(43,307)	(119,583)	(49,351)	(131,157)
Profit sharing	(3,046)	(8,528)	(2,853)	(6,044)
Net income	69,714	210,824	72,890	199,019
Other comprehensive results	4,705	13,241	9,616	44,494
Comprehensive income	74,419	224,065	82,506	243,513
Attributable to BB Seguridade	46,545	140,762	48,667	132,880
Equity income	46,545	140,762	48,667	132,880

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	5,719,890	9,377,327
Cash and cash equivalents	37	34
Financial instruments	5,659,963	9,301,068
Other assets current	59,890	76,225
Non-Current Assets	7,456,896	4,108,791
Financial instruments	5,948,578	2,670,477
Other non-current assets	1,508,318	1,438,314
Total Assets	13,176,786	13,486,118
Current Liabilities	11,157,459	11,473,796
Financial liabilities	1,640	--
Technical provisions	11,024,972	11,335,717
Dividends payable	2,312	2,746
Other liabilities	128,535	135,333
Non-Current Liabilities	1,290,786	1,246,101
Financial liabilities	11,371	10,703
Other liabilities	1,279,415	1,235,398
Equity	728,541	766,221
Liabilities and Equity	13,176,786	13,486,118
Attributable to BB Seguridade	486,428	511,587
Adjustment ⁽¹⁾	110,749	110,749
Investment balance	597,177	622,336

(1) Goodwill on the acquisition of equity interest in the company Sulacap by BB Seguros, which took place on 07.22.2011.

c.5) Ciclic

Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Commission income	4,857	13,884	10,046	32,473
Costs	(2,836)	(8,078)	(3,541)	(10,560)
Financial result	(160)	(708)	(344)	(900)
Interest income	--	--	--	1
Other financial income	118	218	19	57
Interest expense	--	(35)	(39)	(50)
Other financial expenses	(278)	(891)	(324)	(908)
Resultado patrimonial	(5,003)	(13,938)	(4,666)	(13,745)
Depreciation and amortization	(650)	(1,885)	(678)	(1,889)
Other equity income/expenses	(4,353)	(12,053)	(3,988)	(11,856)
Other income and expenses	6,607	18,532	247	(4,062)
Other income	7,859	23,821	2,265	2,265
Other expenses	(1,252)	(5,290)	(2,018)	(6,327)
Operational result	3,465	9,692	1,742	3,206
Income before taxes	3,465	9,692	1,742	3,206
Income Tax and Social Contribution	4	(6)	(6)	(21)
Net income	3,469	9,686	1,736	3,185
Attributable to BB Seguridade	3,469	9,686	1,736	3,185
Balance adjustment	2,601	7,264	1,302	2,390
Equity income	2,601	7,264	1,302	2,390

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	16.984	11.096
Cash and cash equivalents	--	3.628
Financial instruments	9.659	1
Other assets	7.325	7.467
Non-Current Assets	6.235	7.546
Other assets	6.235	7.546
Total Assets	23,219	18,642
Current Liabilities	7.571	12.609
Financial liabilities	867	1.341
Technical provisions	2.840	3.351
Other liabilities	3.864	7.917
Equity	15.648	6.033
Liabilities and Equity	23,219	18,642
Attributable to BB Seguridade	11.736	4.525
Results from previous exercises ⁽¹⁾	133	(166)
Investment balance	11.869	4.359

(1) Refers to results from years prior to BB Corretora's participation in Ciclic.

c.6) BB Corretora

Income Statement Information

	R\$ thousand			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Operating income	1,256,863	3,628,666	1,145,814	3,269,544
Commission income, net	1,256,863	3,628,666	1,145,814	3,269,544
Cost of Services Provided	(41,295)	(131,137)	(45,585)	(146,446)
Gross Profit	1,215,568	3,497,529	1,100,229	3,123,098
Other income and expenses	(47,542)	(127,320)	(41,797)	(112,228)
Income from investments in equity interests	2,602	7,265	1,302	2,390
Personnel expenses	(16,728)	(50,518)	(15,880)	(46,000)
Administrative and selling expenses	(20,330)	(49,615)	(18,752)	(37,735)
Tax expenses	(6,240)	(16,869)	(6,299)	(16,725)
Other operating income	4,204	10,681	2,589	4,893
Other operating expenses	(11,050)	(28,264)	(4,757)	(19,051)
Income Before Financial Income and Expenses	1,168,026	3,370,209	1,058,432	3,010,870
Financial result	134,029	335,101	130,435	320,138
Financial income	134,179	361,142	130,937	352,815
Financial expenses	(150)	(26,041)	(502)	(32,677)
Income before taxes	1,302,055	3,705,310	1,188,867	3,331,008
Income Tax and Social Contribution	(439,223)	(1,254,741)	(398,034)	(1,125,669)
Net income	862,832	2,450,569	790,833	2,205,339
Other comprehensive results	--	(246)	(138)	(386)
Comprehensive Income	862,832	2,450,323	790,695	2,204,953
Attributable to BB Seguridade	862,832	2,450,569	790,832	2,205,339
Equity income	862,832	2,450,569	790,832	2,205,339

Balance Sheet Information

	R\$ thousand	
	Sept 30, 2024	Dec 31, 2023
Current Assets	4,798,110	4,456,686
Cash and cash equivalents	2,978,510	3,321,812
Financial Assets Measured at Amortized Cost	565,598	--
Commissions receivable	1,251,135	1,128,077
Other assets	2,867	6,797
Non-Current Assets	2,796,526	2,887,911
Financial assets at fair value through profit or loss	--	1,586,371
Financial Assets Measured at Amortized Cost	1,147,350	
Current tax assets	5,800	5,800
Deferred tax assets	15,395	9,659
Commissions receivable	1,367,972	1,046,897
Investments in associates	11,869	4,358
Other assets	248,140	234,826
Total Assets	7,594,636	7,344,597
Current Liabilities	3,430,404	4,589,865
Statutory obligation	--	1,573,893
Contingent liabilities	29,325	14,933
Current tax liabilities	845,240	949,072
Unearned commissions	2,467,042	1,952,798
Other liabilities	88,797	99,169
Non-Current Liabilities	3,295,282	2,748,860
Other provisions	15,955	13,501
Commissions to be appropriated	3,279,327	2,735,359
Total Liabilities	6,725,686	7,338,725
Equity	868,950	5,872
Capital	1,000	1,000
Capital reserves	4,975	4,975
Income reserves	200	200
Other comprehensive results	(57)	(303)
Retained earnings	862,832	--
Total Liabilities and Equity	7,594,636	7,344,597
Attributable to BB Seguridade	868,950	5,872
Investment balance	868,950	5,872

8 – COMMISSIONS INCOME

Commission income comes from the investee BB Corretora, arising from brokerages related to the sale of insurance, open pension plans, capitalization bonds and dental assistance plans.

	R\$ thousand			
	Consolidado			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Gross commission income	1,444,749	4,191,935	1,326,240	3,795,241
Brasilseg/ABS	1,074,939	3,128,270	979,922	2,823,979
Brasilprev	197,864	557,905	189,885	494,026
Brasilcap	129,054	380,672	121,086	350,339
MAPFRE Seguros Gerais ⁽¹⁾	40,092	117,953	32,607	120,368
Others	2,800	7,135	2,740	6,529
Cancellations	(24,110)	(90,555)	(30,900)	(99,469)
Brasilseg/ABS	(14,704)	(48,180)	(16,169)	(48,216)
Brasilprev	(8,649)	(35,301)	(10,683)	(37,268)
Brasilcap	(301)	(5,799)	(227)	(5,568)
MAPFRE Seguros Gerais ⁽¹⁾	(456)	(1,275)	(3,821)	(8,416)
Others	--	--	--	(1)
Deductions from commission income	(163,776)	(472,714)	(149,526)	(426,228)
Cofins	(107,860)	(311,210)	(98,196)	(280,274)
ISS	(32,499)	(93,939)	(30,011)	(85,105)
PIS	(23,417)	(67,565)	(21,319)	(60,849)
Net commission income	1,256,863	3,628,666	1,145,814	3,269,544

(1) Auto and Major Risk Insurance.

There are no amount of commissions income in parent.

9 – COSTS OF SERVICES PROVIDED

	R\$ thousand			
	Consolidated			
	3 rd Quarter 2024	01.01 to 09.30.2024	3 rd Quarter 2023	01.01 to 09.30.2023
Administrative cost products	(24,473)	(78,020)	(27,181)	(92,626)
Operational support cost	(10,314)	(32,073)	(12,403)	(37,313)
Cost of data processing	(6,508)	(21,044)	(6,001)	(16,507)
Total	(41,295)	(131,137)	(45,585)	(146,446)

There are no service costs provided in Parent.

10 – PERSONNEL EXPENSES

	R\$ thousand			
	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Salaries	(1,516)	(1,638)	(12,084)	(11,792)
Social security costs	(785)	(879)	(6,123)	(6,022)
Benefits	(247)	(260)	(2,142)	(1,994)
Fees	(204)	(239)	(1,177)	(1,160)
Training	(14)	(30)	(117)	(208)
Total	(2,766)	(3,046)	(21,643)	(21,176)

	R\$ thousand			
	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Salaries ⁽¹⁾	(4,886)	(5,248)	(37,315)	(34,855)
Social security costs	(2,461)	(2,973)	(18,681)	(18,263)
Benefits	(750)	(812)	(6,187)	(5,707)
Fees	(586)	(776)	(3,334)	(3,328)
Training	(40)	(84)	(349)	(481)
Total	(8,723)	(9,893)	(65,866)	(62,634)

(1) BB Seguridade has an employee award program, created in 2019 and updated on October 28, 2022, both with the approval of the Board of Directors, which aims to recognize employees in non-statutory positions of the Company, with outstanding performance in the Development and Career Committee. Considering the wording of § 4 of article 457 of the CLT, as amended by Law No. 13,467/2017, the program is classified as an award and there is no incidence of labor and social security charges. The activation of the program occurs annually and is subject to the achievement of the score defined in the work agreement defined by the Company. The target audience is limited to 40% of employees per position, in the case of managerial or equivalent roles, and per position and per directorship, in the case of technical roles. The criterion involves assessment of technical and behavioral skills, achievement of goals, and management style. The award is credited in cash, in a single installment, within 30 days after the disclosure of the results of the Development and Career Committee. In the period from Jan 01, 2024, to Sept 30, 2024, there was a payment in the amount of R\$ 254.3 thousand as awards to employees at the controller.

11 – ADMINISTRATIVE EXPENSES AND SALES

	R\$ thousand			
	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Commercial actions and sales ⁽¹⁾	--	--	(7,284)	(2,259)
Systems development ⁽²⁾	(164)	(173)	(4,488)	(3,610)
Donation and sponsorship	--	--	(4,461)	(8,475)
Rent expenses and condominium fee	(249)	(244)	(1,425)	(1,335)
Court lawsuits	--	--	(828)	(274)
Communication	--	--	(690)	(126)
Remuneration of banking correspondents	--	--	(598)	(1,461)
Service travels	(253)	(159)	(560)	(565)
Audit	(41)	(78)	(326)	(605)
Consultancy	(89)	(127)	(229)	(449)
Transport	(19)	(28)	(213)	(272)
Promotions and public relations	(107)	(15)	(172)	(271)
Software	(1)	(3)	(122)	(102)
Publications	(3)	(25)	(25)	(191)
Other	(89)	(53)	(381)	(292)
Total	(1,015)	(905)	(21,802)	(20,287)

R\$ thousand

	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Commercial actions and sales ⁽¹⁾	--	--	(18,329)	(7,416)
Systems development ⁽²⁾	(504)	(481)	(13,077)	(8,755)
Donation and sponsorship	--	--	(4,761)	(8,475)
Remuneration of banking correspondents	--	--	(4,001)	(3,852)
Rent expenses and condominium fee	(741)	(839)	(3,926)	(4,028)
Communication	--	--	(1,686)	(254)
Service travels	(601)	(378)	(1,528)	(1,426)
Court lawsuits	(97)	--	(1,400)	(1,241)
Audit	(158)	(191)	(1,225)	(1,493)
Software	(50)	(37)	(691)	(420)
Consultancy	(215)	(484)	(638)	(1,690)
Transport	(49)	(66)	(615)	(717)
Publications	(78)	(86)	(598)	(664)
Promotions and public relations	(183)	(33)	(426)	(1,010)
Other	(274)	(194)	(1,201)	(888)
Total	(2,950)	(2,789)	(54,102)	(42,329)

(1) In the period from 01.01 to 09.30.2024 there was a greater number of promotional campaigns to encourage sales, with a greater volume of rewards to customers through cashback and a greater volume of marketing actions.

(2) In the period from 01.01 to 09.30.2024 there was a greater volume of expenses with support in technological services.

12 – TAXES

a) Breakdown of income tax (IR) and social contribution expenses (CSLL)

R\$ thousand

	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Current values	(2,108)	(7,702)	(451,274)	(412,767)
Domestic income tax and social contribution	(2,108)	(7,702)	(451,274)	(412,767)
Deferred values	57	43	2,287	682
Deferred tax assets	57	43	2,287	682
Temporary differences	57	43	2,287	682
Total	(2,051)	(7,659)	(448,987)	(412,085)

R\$ thousand

	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Current values	(6,928)	(7,955)	(1,283,512)	(1,156,642)
Domestic income tax and social contribution	(6,928)	(7,955)	(1,283,512)	(1,156,642)
Deferred values	259	63	6,026	4,433
Deferred tax assets	259	63	6,026	4,433
Temporary differences	259	63	6,026	4,433
Total	(6,669)	(7,892)	(1,277,486)	(1,152,209)

b) Reconciliation of Income Tax and Social Contribution Expenses

	R\$ thousand			
	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Profit before income tax and social contribution	2,253,847	2,131,935	2,700,783	2,536,361
a) Total income tax (25%) and CSLL (9%) charges	(766,308)	(724,858)	(918,266)	(862,363)
Effect on the tax calculation:				
b) Nontaxable income - share of profit (loss) of subsidiaries associates and joint ventures (34%)	764,240	716,050	466,667	443,400
c) Tax-induced incentive	--	--	4,461	8,475
d) Sponsorship/donation (34%)	--	--	(1,517)	(2,881)
e) Non-deductible expenses, net of nontaxable income (34%)	(40)	1,106	(2,618)	602
Income tax and social contribution (a+b+c+d+e)	(2,108)	(7,702)	(451,274)	(412,767)
Intertemporal Differences				
Constitution/(Reversal) of the Period:	57	43	2,287	682
f) (Expenses)/Deferred Tax Income	57	43	2,287	682
Total IR and CS (a+b+c+d+e+f)	(2,051)	(7,659)	(448,987)	(412,085)

	R\$ thousand			
	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Profit before income tax and social contribution	6,424,855	5,857,300	7,695,672	7,001,617
a) Total income tax (25%) and CSLL (9%) charges	(2,184,451)	(1,991,482)	(2,616,528)	(2,380,550)
Effect on the tax calculation:				
b) Nontaxable income - share of profit (loss) of subsidiaries associates and joint ventures (34%)	2,176,989	1,981,865	1,335,640	1,220,555
c) Tax-induced incentive	--	--	(1,517)	(2,881)
d) Sponsorship/donation (34%)	--	--	4,461	8,475
e) Non-deductible expenses, net of nontaxable income (34%)	534	1,662	(5,568)	(2,241)
Income tax and social contribution (a+b+c+d+e)	(6,928)	(7,955)	(1,283,512)	(1,156,642)
Intertemporal Differences				
Constitution/(Reversal) of the Period:	259	63	6,026	4,433
f) (Expenses)/Deferred Tax Income	259	63	6,026	4,433
Total IR and CS (a+b+c+d+e+f)	(6,669)	(7,892)	(1,277,486)	(1,152,209)

c) Tax Expenses

	R\$ thousand			
	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
On financial income and other				
Cofins	(431)	(1,370)	(6,846)	(7,504)
PIS/Pasep	(69)	(233)	(1,111)	(1,229)
IOF	--	(10)	--	(10)
Other	(1)	(2)	(2)	(214)
Total	(501)	(1,615)	(7,959)	(8,957)

	R\$ thousand			
	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
On financial income and other				
Cofins	(3,206)	(5,315)	(20,338)	(23,884)
Pis/Pasep	(528)	(886)	(3,306)	(3,901)
IOF	(2)	(13)	(2)	(13)
Other	(97)	(106)	(182)	(428)
Total	(3,833)	(6,320)	(23,828)	(28,226)

d) Current and Non-Current Tax Assets

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Current Assets	8,098	18,827	8,716	42,584
Anticipation of IR e CS ⁽¹⁾	6,368	--	447,451	--
IRRF	8,659	20,790	54,531	129,812
(-) Current taxes deducted/offset	(6,929)	(1,963)	(493,266)	(87,228)
Non-Current Assets	114,420	93,591	145,770	100,967
Taxes to compensate	114,577	93,738	146,267	101,114
(-) Non-Current taxes deducted/offset	(157)	(147)	(497)	(147)
Total ⁽²⁾	122,518	112,418	154,486	143,551

(1) The balances at Sept 30, 2024 (controlling and consolidated) refers to the calculation of IR and CS based on Annual Real Profit with monthly payments based on estimates or suspension or reduction balance sheets.

(2) The balances at Sept 30, 2024, and December 31, 2023 (controlling and consolidated) refer mainly to IRRF from previous years not offset/deducted.

e) Deferred Tax Assets

	R\$ thousand			
	Parent			Sept 30, 2024
	Dec 31, 2023	Addition	Derecognition	
Temporary differences				
Liabilities provision	222	686	(426)	482
Total deferred tax assets	222	686	(426)	482
Income tax	163	504	(313)	354
Social contribution	59	182	(113)	128

	R\$ thousand			
	Parent			Dec 31, 2023
	Dec 31, 2022	Addition	Derecognition	
Diferenças Temporárias				
Provisões passivas	28	277	(83)	222
Total dos Créditos Tributários Ativados	28	277	(83)	222
Imposto de renda	20	204	(61)	163
Contribuição social	8	73	(22)	59

	R\$ thousand			
	Consolidated			Sept 30, 2024
	Dec 31, 2023	Addition	Derecognition	
Temporary differences				
Liabilities provision	10,191	11,297	(5,271)	16,217
Amortization of goodwill	3,053	--	--	3,053
Total deferred tax assets	13,244	11,297	(5,271)	19,270
Income tax	10,543	8,307	(3,873)	14,977
Social contribution	2,701	2,990	(1,398)	4,293

	R\$ thousand			
	Consolidated			Dec 30, 2023
	Dec 31, 2022	Addition	Derecognition	
Temporary differences				
Liabilities provision	4,720	12,231	(6,760)	10,191
Amortization of goodwill	3,053	--	--	3,053
Total deferred tax assets	7,773	12,231	(6,760)	13,244
Income tax	6,521	8,993	(4,971)	10,543
Social contribution	1,252	3,238	(1,789)	2,701

f) Expected Realization

	R\$ thousand			
	Parent		Consolidated	
	Non Value	Present Value	Valor Nominal	Valor Presente
In 2024	--	--	13,022	11,513
In 2025	216	168	216	168
In 2026	6	4	6	4
Total	222	172	13,244	11,685

The expected realization of deferred tax assets (tax credits) is supported by a technical study prepared for de base date of Dec 31, 2022, and is calculated based on the discounted present value of the average Selic rate (TMS) projected for each reporting period.

Over the nine-month period ending September 30, 2024, tax credits were realized in the amount of R\$ 427 thousand in the parent company and R\$ 5,271 thousand in the consolidated.

g) Current tax liabilities

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Income tax	5,090	1,963	942,564	743,296
Social contribution	1,839	670	340,948	239,225
Cofins	135	127	36,949	36,739
ISS	--	--	10,622	10,861
Pasep	22	20	7,915	7,856
Other	22	19	27	62
(-) Current taxes deducted/offset	(7,086)	(2,110)	(493,763)	(87,376)
Total	22	689	845,262	950,663

h) Deferred Tax Liabilities

	R\$ thousand	
	Consolidated	
	Sept 30, 2024	Dec 31, 2023
Arising from partnership with Mapfre ⁽¹⁾	223,387	223,387
Arising from amortization of Brasilcap's goodwill	4,647	4,647
Other temporary differences	531	531
Total	228,565	228,565

(1) Refers to the provision for deferred taxes arising from intangibles in the investment in BB Mapfre.

There is no balance of deferred tax liabilities in the Controller.

13 – OTHER INCOME AND EXPENSE

	R\$ thousand			
	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Other income	629	2,693	5,815	5,340
Income of ADR ⁽¹⁾	33	2,693	33	2,695
Reversal of provisions for labor, tax and civil lawsuits ⁽²⁾	596	--	5,782	2,645
Other expenses	(809)	(169)	(12,831)	(5,000)
Addition of provisions for labor, tax and civil lawsuits ⁽²⁾	(764)	(127)	(12,512)	(4,672)
Depreciation/amortization expense	(39)	(42)	(313)	(328)
Other expenses	(6)	--	(6)	--
Other income and expense	(180)	2,524	(7,016)	340

(1) Refers to the sharing, by the depositary bank of the ADR Level I program, of the income from issuance fees, cancellation and processing of dividends charged to investors holding ADRs (American Depositary Receipts) of BB Seguridade, with the purpose of defray Program expenses.

(2) In 3rd Quarter 2024, at BB Corretora, there was, in addition to an increase in the volume of civil claims, a revision of the classification of existing lawsuits, with an increase in the probability of loss.

R\$ thousand

	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Other income	3,243	5,968	15,008	12,868
Income of ADR ⁽¹⁾	2,288	5,940	2,288	5,939
Reversal of provisions for labor, tax and civil lawsuits ⁽²⁾	955	28	12,720	5,097
Income earn in earn out ⁽³⁾	--	--	--	1,832
Other expenses	(1,847)	(344)	(31,377)	(19,625)
Addition of provisions for labor, tax and civil lawsuits ⁽²⁾	(1,719)	(215)	(30,419)	(18,160)
Depreciation/amortization expense	(122)	(124)	(952)	(973)
Other expenses	(6)	(5)	(6)	(492)
Other income and expense	1,396	5,624	(16,369)	(6,757)

(1) Refers to the sharing, by the depositary bank of the ADR Level I program, of the income from issuance fees, cancellation and processing of dividends charged to investors holding ADRs (American Depositary Receipts) of BB Seguridade, with the purpose of defray Program expenses.

(2) In the 9-month period ended on September 30, 2024, at BB Corretora, there was, in addition to an increase in the volume of civil claims, a review of the classification of existing lawsuits, with an increase in the probability of loss.

(3) Refers to the price adjustment mechanism of the assets of the Brasilveiculos (current Mapfre Seguros Gerais) asset sold to Mapfre Brasil on November 30, 2018, with calculation, monthly provisions, and annual payment, made based on the fulfilment of goals in the sales of auto insurance. The mechanism provides for the possibility of earn in or earn out, that is, payment from MAPFRE Brasil to BB Seguros or from BB Seguros to MAPFRE Brasil and will be calculated for each financial year until 2031. On December 29, 2022, the 1st Amendment to the Partnership Restructuring Agreement was signed, providing for the elimination of the price adjustment mechanism, effective for three years, renewable successively, starting in 2023.

14 – FINANCIAL RESULT

R\$ thousand

	Parent		Consolidated	
	3 rd Quarter 2024	3 rd Quarter 2023	3 rd Quarter 2024	3 rd Quarter 2023
Financial Income	11,089	29,474	171,790	183,130
Yield from financial investments	8,944	27,136	166,042	177,258
Monetary adjustment of judicial deposits	--	--	2,972	3,494
Monetary adjustment of taxes	2,145	2,338	2,776	2,378
Financial Expenses	(546)	(526)	(703)	(1,036)
Monetary Variation	(11)	--	(11)	(384)
Financial system services	(121)	(207)	(279)	(333)
Loss on financial investments	(414)	(319)	(413)	(319)
Financial Result	10,543	28,948	171,087	182,094

R\$ thousand

	Parent		Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023	01.01 to 09.30.2024	01.01 to 09.30.2023
Financial Income	76,914	122,735	472,272	510,360
Yield from financial investments	36,855	38,291	455,431	492,841
Monetary adjustment of judicial deposits	2	--	8,726	10,437
Monetary adjustment of taxes	6,146	6,953	8,109	7,074
Monetary adjustment of dividends	33,904	77,483	--	--
Other	7	8	6	8
Financial Expenses	(40,857)	(81,073)	(42,317)	(81,764)
Monetary adjustment of dividends	(38,389)	(77,280)	(38,378)	(77,280)
Financial system services	(1,161)	(1,159)	(1,583)	(1,465)
Loss on financial investments	(1,307)	(2,634)	(1,307)	(2,634)
Monetary Variation	--	--	(11)	--
Fair Value Reversal - LFT	--	--	(1,038)	(385)
Financial Result	36,057	41,662	429,955	428,596

15 – CASH AND CASH EQUIVALENTS

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Cash	472	464	3,603	5,658
Repurchase agreements ⁽¹⁾	331,316	644,606	5,482,225	4,747,084
Total	331,788	645,070	5,485,828	4,752,742

(1) Refers to investments in repurchase agreements with Banco do Brasil S.A., backed by federal government securities with daily liquidity and insignificant risk of change in fair value.

The financial investments in repurchase agreements are categorized as financial assets at fair value through profit or loss and level 1 in the fair value hierarchy.

16 – FINANCIAL INSTRUMENTS

a) Financial Assets at Fair Value through Profit or Loss

	R\$ thousand						
	Parent						
	Dec 31, 2023				Sept 30, 2024		
	Cost Value	Market Value	Applications	Redemptions	Yield	Cost Value	Market Value
Long-term fund ⁽¹⁾	15,019	21,020	4,890	(1,165)	1,435	18,745	26,180
Total	15,019	21,020	4,890	(1,165)	1,435	18,745	26,180

	R\$ thousand							
	Consolidated							
	Dec 31, 2023				Sept 30, 2024			
	Cost Value	Market Value	Reclassification ⁽²⁾	Applications	Redemptions	Yield	Cost Value	Market Value
TPF	1,433,111	1,586,371	(1,586,371)	--	--	--	--	--
Long-term fund ⁽¹⁾	15,019	21,020	--	4,890	(1,165)	1,435	18,745	26,180
Total	1,448,130	1,607,391	(1,586,371)	4,890	(1,165)	1,435	18,745	26,180

(1) Refers to investments in Private Equity Investment Funds (FIP) whose objective is to invest its Shareholders' Equity in the acquisition of shares, or financial instruments that present participation, in companies in the initial stage of operation.

(2) In the 2nd quarter of 2024, the value of the LFT was determined at amortized cost as per table b.

b) Financial Assets Measured at Amortized Cost

	R\$ thousand							
	Consolidated							
	Dec 31, 2023				Sept 30, 2024			
	Cost Value	Market Value	Reclassification ⁽²⁾	Applications	Redemptions	Yield	Cost Value	Market Value
LFT ⁽¹⁾	--	--	1,586,371	--	--	126,577	1,433,111	1,712,948
Total	--	--	1,586,371	--	--	126,577	1,433,111	1,712,948

(1) Amounts invested in Federal Government Securities, all LFTs with maturities on 09.2025, 03.2026 and 09.2026.

(2) In the 2nd quarter of 2024, a reassessment of the classification of the Treasury Financial Bills (LFTs) portfolio, which make up BB Corretora's investment portfolio, was carried out. After the reassessment, it was concluded that the classification of the LFTs portfolio as Amortized Cost was more appropriate, replacing the classification as Fair Value Through Profit or Loss.

There is no balance of financial assets measured at amortized cost in the Controller.

c) Fair Value Hierarchy

The Company classifies financial instruments into three levels of subjectivity in determining fair value. The different levels are defined as follows:

- Level 1: Quoted prices in active markets for identical assets or liabilities;
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (prices) or indirectly (derived from prices);
- Level 3: Assumptions for the asset or liability that are not based on observable market data (unobservable inputs). There are no financial instruments classified in level 3 of the investment portfolio.

R\$ thousand

	Parent					
	Sept 30, 2024			Dec 31, 2023		
	Level 1	Level 3	Total	Level 1	Level 3	Total
Long-term fund	--	26,180	26,180	--	21,020	21,020
Total	--	26,180	26,180	--	21,020	21,020

R\$ thousand

	Consolidated					
	Sept 30, 2024			Dec 31, 2023		
	Level 1	Level 3	Total	Level 1	Level 3	Total
Long-term fund	--	26,180	26,180	--	21,020	21,020
TPF	--	--	--	1,586,371	--	1,586,371
Total	--	26,180	26,180	1,586,371	21,020	1,607,391

17 – DIVIDENDS / INTEREST ON EQUITY CAPITAL RECEIVABLE

R\$ thousand

	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023 ⁽¹⁾	Sept 30, 2024	Dec 31, 2023
	Dividends receivable	--	2,362,126	--

(1) Refers to dividends received from BB Corretora and BB Seguros on 01.17.2024 and 02.22.2024.

18 – COMMISSIONS RECEIVABLE

R\$ thousand

	Consolidated	
	Sept 30, 2024	Dec 31, 2023
	Current Assets	1,251,135
Brasilseg/ABS	1,164,943	1,037,900
MAPFRE Seguros Gerais	74,727	77,195
Brasilprev	6,255	9,136
Brasilcap	5,079	3,757
Others	131	89
Non-Current Assets	1,367,972	1,046,897
Brasilseg	1,367,972	1,046,897
Total	2,619,107	2,174,974

There are no amount of comissions receivable in parent.

Comissions Receivables are classified as financial assets valued at amortized cost, as described in Note 3.

19 – INTANGIBLE ASSET

a) ERP - Enterprise Resource Planning

R\$ thousand

	Parent and Consolidated					
	Dec 31, 2023	01.01 to 09.30.2024		Sept 30, 2024		
	Book value	Acquisitions	Amortization	Cost value	Accumulated amortization	Book value
	Software – ERP ⁽¹⁾	3,585	38	(675)	7,767	(4,819)

(1) In January 2018, the amortization of Enterprise Resource Planning (ERP) began, according to CPC 04 [IAS 38] - Intangible Assets in which the amortization period of intangible assets with a defined useful life is 10 years and amortization is calculated at the annual rate of 10% and recognized to the income statement on a straight-line method. For new acquisitions, the amortization period is the remaining of the useful life.

a.1) Estimate for amortization

	R\$ thousand				
	4 rd Quarter 2024	2025	2026	2027	Total
Amounts to be amortized	227	907	907	907	2,948

20 – OTHER ASSETS

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Current Assets	14,590	13,526	8,276	9,911
Receivables from related companies ⁽¹⁾	9,185	10,417	2,921	6,788
Receivables from ADR	5,283	2,994	5,283	2,994
Other	122	115	72	129
Non-Current Assets	58	49	248,198	234,873
Judicial deposits ⁽²⁾	43	25	248,183	234,849
Fixed asset	15	24	15	24
Total	14,648	13,575	256,474	244,784

(1) In the parent company, refers to the reimbursement of apportionment of administrative expenses between BB Seguridade and its subsidiaries BB Seguros and BB Corretora. In the consolidated, it includes amounts receivable related to the reimbursement agreement entered between BB Corretora, Brasilseg and Aliança do Brasil Seguros and amounts receivable relating to brokerage in processing.

(2) It refers, mainly, to a lawsuit of a fiscal nature, with the purpose of annulling an administrative decision that did not ratify declarations of compensation of negative balances of IRPJ with several taxes of its own. The updated value of the referred judicial deposit is R\$ 181,942 thousand (R\$ 175,555 thousand on December 31, 2023), monetary restatement using the SELIC rate.

21 – CORPORATE AND STATUTORY OBLIGATIONS

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Dividends payable ⁽¹⁾	258	2,455,234	258	2,455,234
Capital reduction payable	75	75	75	75
Total	333	2,455,309	333	2,455,309

(1) The dividends distributed on Dec 31, 2023, were paid to the shareholders on Feb 22, 2024.

Dividends Paid in the Period

In the period from 01.01 to 09.30.2024, BB Seguridade paid R\$ 2,493,350 thousand in dividends related to the 2023 fiscal year (corresponding to profit, discounted from interim dividend advances), plus the respective monetary adjustment, R\$ 2,699,970 thousand in interim dividends related to the profit of the 1st half of 2024 and R\$ 20 thousand referring to dividends from previous years.

22 – PROVISIONS AND CONTINGENT LIABILITIES

a) Contingent Liabilities - Probable

a.1) Tax Lawsuits

Tax lawsuits related to BB Corretora, which arise, mainly, from municipal/district tax assessments (discussing the collection of the Tax on Services of Any Nature - ISSQN); and lawsuits of the Federal Government filed in the administrative or judicial spheres discussing federal taxes (notably non-validation of offsetting of own taxes against other taxes).

On September 30, 2024, BB Corretora had a total of 38 (thirty-eight) active tax lawsuits discussing tax matters, classified as remote, possible or probable, depending on the phase of the lawsuit and specific situation related to each case. These lawsuits are distributed as follows: (i) 25 (twenty-five) of them in the administrative sphere, exclusively, with the Federal Revenue of Brazil (RFB); and (ii) 13 (thirteen) of them filed in the Brazilian courts, 9 (nine) of them in the State courts and 04 (four) in the Federal courts.

In the main lawsuit classified as probable, BB Corretora is a party in a lawsuit whose cause of action is related to the collection of ISSQN, in progress with the TJ/MG, to which the initial cause value of R\$ 8.3 million was attributed and filed on June 29, 1998. This action was judged by the competent court, which recognized the right of the Municipality to receive the ISSQN required. During the course of the lawsuit, in the context of discussion of stays of execution, a judicial deposit was made to guarantee the court with Banco do Brasil, whose residual value restated on Sept 30, 2024 is approximately R\$ 94.6 thousand (one since there was a decision favorable to the plaintiff in settlement of the sentence, in which the court determined the withdrawal of R\$ 527,842.98, on Oct 16, 2021 - related to the undisputed case). Furthermore, in said decision, the court

determined that after the procedural reorganization measures; a permit is issued in favor of BB Corretora to raise any residual balance available to the court, which on Sept 30, 2024, is still pending analysis and measures by the court.

As for BB Seguridade and BB Seguros, they do not have tax lawsuits with significant amounts.

a.2) Civil Lawsuits

In civil lawsuits involving BB Seguridade, BB Seguros and BB Corretora, we highlight the claims for various indemnities (material damages, moral damages, etc., for example), notably resulting from consumer relations involving security products and the like (personal insurance and equity, open private pension, capitalization and dental plans).

a.3) Labor Lawsuits

The labor claims involving BB Seguros and BB Corretora arise mainly from labor claims of a civil nature, arising mainly from business group life insurance, whose original employers (private companies customers of the conglomerate) contract for their employees and, the beneficiaries of these in the process of inventory and sharing, demand the payment of insurance indemnity; and third-party claims to the detriment of BB Seguros and its investees and BB Corretora, as a member of the BB Seguridade Group, especially, requiring any subordinate of the Companies. On the other hand, labor lawsuits involving BB Seguridade are filed by former employees (assigned by Banco do Brasil), discussing rights arising from the 7th and 8th bank overtime and the respective effects on other salary amounts.

a.4) Provisions for civil, tax and labor lawsuits classified as probable

In accordance with CPC 25 [IAS 37], BB Seguridade constitutes a provision for tax, civil and labor claims with a probable risk of loss.

These provisions refer, mainly, to the contingencies recorded in BB Corretora.

				R\$ thousand
01.01 a 09.30.2024 - Consolidated				
	Initial balance	Addition/Update	Reversal of the provision	Closing balance
Labor Lawsuits	71	478	(21)	528
Tax Lawsuits	34	33	--	67
Civil Lawsuits	29,894	29,906	(12,698)	47,102
Total	29,999	30,417	(12,719)	47,697

				R\$ thousand
01.01 a 09.30.2023 - Consolidated				
	Initial balance	Addition/Update	Reversal of the provision	Closing balance
Labor Lawsuits	28	42	--	70
Tax Lawsuits	7	28	--	35
Civil Lawsuits	13,847	18,091	(5,096)	26,842
Total	13,882	18,161	(5,096)	26,947

In the period ending on Sept 30, 2024, the amounts of R\$ 369 thousand related to Labor claims and R\$ 1,047 thousand related to Civil claims were provisioned in the BB Seguridade. To the Tax claims there are no provisions.

a.5) Expected outflows of economic benefits

				R\$ thousand
	Labor lawsuits	Tax lawsuits	Civil lawsuits	Total
Up to 5 years	517	54	45,225	45,796
Over 5 years	11	13	1,877	1,901
Total	528	67	47,102	47,697

Given the scenario of uncertainties in the duration of the proceedings, as well as the possibility of changes in the jurisprudence of the courts, the outflow of economic benefits has been estimated based on the best available information.

b) Contingent Liabilities – Possible

Tax and civil demands classified as possible risk are exempt from provisioning, in accordance with CPC 25 [IAS 37].

b.1) Tax Lawsuits

In the tax lawsuits, classified as possible, we have those referring to BB Corretora, which contests the non-recognition of IRPJ, CSLL, PIS and COFINS compensation requests made between 1999 and 2003, due to the non-recognition of negative balances from 1995 and 1997 and the deduction of CSLL amounts from the IRPJ calculation basis granted in a Writ of Mandamus decision.

In accordance with applicable legislation, notably CPC 25 - Provisions, Contingent Liabilities and Contingent Assets, actions with remote or possible risk classification are exempt from the constitution of a provision. However, in the main lawsuit classified as possible, BB Corretora has a legal dispute related to "DCOMP - IRPJ Negative Balance", with TRF1 / Court of Brasília/DF, whose initial value of the cause was R\$ 82.3 million, filed on Apr 18, 2011. The process is in the initial knowledge phase (no judgment has been issued yet). It should also be mentioned that this process has a judicial deposit (coming from the administrative phase of the discussion) in the amount of approximately R\$ 181.9 million (base date: Sept 30, 2024) deposited in a judicial account at Caixa Econômica Federal.

BB Seguridade and BB Seguros do not have tax claims with significant amounts.

b.2) Civil Lawsuits

In civil lawsuits involving BB Seguridade, BB Seguros and BB Corretora, we highlight the claims for various indemnities (material damages, moral damages, etc., for example), notably resulting from consumer relations involving security products and the like (personal insurance and equity, open private pension, capitalization and dental plans).

b.3) Balances of contingent liabilities classified as possible

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Tax lawsuits ⁽¹⁾	--	--	329,721	305,562
Civil lawsuits	132	15	5,516	2,629
Total	132	15	335,237	308,191

(1) Refers mainly to the tax lawsuit filed by BB Corretora with the objective of annulling an administrative decision that did not ratify declarations of offsetting negative IRPJ balances with different taxes. There is a guaranteed deposit for the mentioned action as shown in item d) Deposits in Guarantee of Funds.

BB Seguridade does not have contingent liabilities of its investees shared with other shareholders of the investees and is not jointly and severally liable for all or part of the liabilities of its investees.

c) Deposits in Guarantee of Funds

Guarantee deposits are cash deposits and are made with Banco do Brasil or another official financial institution, as a means of payment or as a means of guaranteeing the payment of convictions, indemnities, agreements and other expenses resulting from legal proceedings. The amounts are presented in the balance sheet under Other Assets.

c.1) Balances of escrow deposits formed for provisions and contingent liabilities

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Tax lawsuits ⁽¹⁾	--	--	240,531	232,156
Civil lawsuits	30	11	7,638	2,632
Labor lawsuits	13	12	14	61
Total	43	23	248,183	234,849

(1) Refers mainly to a tax lawsuit aimed at annulling an administrative decision that did not ratify declarations of offsetting negative IRPJ balances with various taxes. The updated amount of the afore mentioned judicial deposit is R\$ 181,942 thousand (R\$ 175,555 thousand on Dec 31, 2023), referring to the investee BB Corretora.

23 – UNEARNED COMMISSIONS

	R\$ thousand	
	Consolidated	
	Sept 30, 2024	Dec 31, 2023
Current Liabilities	2,467,042	1,952,798
Brasileg/ABS	2,370,100	1,865,674
MAPFRE Seguros Gerais	96,742	86,936
Others	200	188
Non-Current Liabilities	3,279,327	2,735,359
Brasileg/ABS	3,261,967	2,705,710
MAPFRE Seguros Gerais	17,358	29,649
Others	2	--
Total	5,746,369	4,688,157

There are no amount of unearned commissions in parent.

24 – OTHER LIABILITIES

	R\$ thousand			
	Parent		Consolidated	
	Sept 30, 2024	Dec 31, 2023	Sept 30, 2024	Dec 31, 2023
Current Liabilities				
Payables ⁽¹⁾	10,118	9,203	88,013	93,024
Amounts payable to related companies	2,949	3,983	2,949	3,983
Annual variable remuneration program of the Executive Board	81	227	628	5,863
Other	109	75	2,170	577
Total	13,257	13,488	93,760	103,447

(1) Refers to the apportionment of expenses calculated in accordance with the contract for sharing customer data, use of staff, distribution network and technological and administrative material resources, entered between Banco do Brasil, BB Seguridade, BB Corretora and BB Seguros. In the Consolidated, it also includes amounts payable to related companies, resulting from brokerage commissions to be returned.

25 – EQUITY

a) Book value per share and earnings per share

The shareholders' equity amounted R\$ 12,251,901 thousand on Sept 30, 2024 (R\$ 9,816,482 thousand on Dec 31, 2023), corresponding a book value per share of R\$ 6.13 per share on Sept 30, 2024 (R\$ 4.91 on Dec 31, 2023).

	Parent and Consolidated	
	01.01 to 09.30.2024	01.01 to 09.30.2023
Net income attributable to shareholders of the Bank (R\$ thousand)	6,418,186	5,849,408
Weighted average number of shares - basic and diluted	1,957,535,826	1,996,314,575
Earnings per share – basic and diluted (R\$)	3.28	2.93

The weighted average number of shares of common stock outstanding during the period is the number of total shares of common stock held by shareholders at the beginning of the period, adjusted by the number of shares reacquired or issued during the period multiplied by the number of days the shares outstanding have been shareholders in proportion to the total number of days in the period.

The basic earnings per share is calculated by dividing net income attributable to shareholders of the BB Seguridade by the weighted average number of common shares outstanding (not considered treasury shares) in each of the periods presented.

The diluted earnings per share is calculated by dividing net income attributable to shareholders of the BB Seguridade by the weighted average number of common shares outstanding (not considered treasury shares), including the effect of all dilutive potential ordinary shares.

The BB Seguridade has no option, bonus of subscription or its equivalents which provide their holder the right to acquire shares. Thus, the basic and diluted earnings per share are equal and was calculated by dividing the profit attributable to the holders of common shares of the company by the weighted average number of common shares held by shareholders during the period.

b) Dividends

BB Seguridade has a Dividend Policy, available on the Investor Relations website, and this Policy is revised at least every three years, or, extraordinarily, at any time, and submitted to the Board of Directors for approval, with the last one occurring on May 05, 2022.

BB Seguridade paid, in February 2024, the amount of R\$ 2,455,000 thousand in dividends referring to the profit for the 2nd semester/2023, and R\$ 22 thousand in prescribed dividends, as approved by the Board of Directors on 12/15/2023. On these values, R\$ 38,377 thousand of monetary adjustment was applied, using the Selic rate, totaling R\$ 2,493,399 thousand.

On 08/30/2024, BB Seguridade paid R\$ 2,700,000 thousand in interim dividends referring to the profit for the 1st half of 2024 and R\$ 12 thousand in dividends prescribed in the period, as approved by the Board of Directors of BB Seguridade on 06/21/2024.

c) Shareholdings (number of shares)

Stockholders	Sept 30, 2024		Dec 31, 2023	
	Shares	% Total	Shares	% Total
Banco do Brasil	1,325,000,000	66.25	1,325,000,000	66.25
Other stockholders	616,186,019	30.81	651,866,668	32.59
Treasury shares	58,813,981	2.94	23,133,332	1.16
Total	2,000,000,000	100.00	2,000,000,000	100.00
Locals	1,618,184,493	80.91	1,575,774,256	78.79
Foreign	381,815,507	19.09	424,225,744	21.21

d) Capital

The capital, fully subscribed and paid in, amounted to R\$ 6,269,692 thousand on Sept 30, 2024 and Dec 31, 2023, it is divided into 2,000,000,000 (two billion) shares, represented in book-entry form and without par value.

e) Capital and Profit Reserves

	R\$ thousand	
	Parent and Consolidated	
	Sept 30, 2024	Dec 31, 2023
Capital Reserves	978	1,805
Profit Reserves	4,446,836	4,446,836
Legal Reserve	699,589	699,589
Reserve for Equalization of Capital Remuneration	3,747,247	3,747,247

The Capital Reserve is made up of the amounts relating to transactions with payment based on shares, as well as the gain or loss on the sale of treasury shares.

The purpose of the Legal Reserve is to ensure the integrity of the capital stock and may only be used to offset losses or increase the capital stock. Of the net income for the period, 5% is invested, before any other allocation, in the constitution of the legal reserve, which will not exceed 20% of the share capital and the balance of the legal reserve plus the amounts of capital reserves that will not exceed 30% of the capital stock.

The Statutory Reserve for Equalization of Capital Remuneration has the purpose of guaranteeing resources for the payment of dividends, including in the form of interest on own capital or its prepayments, limited to 80% of the capital stock value, being formed with resources: equivalent to up to 50% of the net income for the year and arising from the anticipation of dividends.

f) Treasury shares

f.1) Number of Treasury Shares

Description	Parent and Consolidated	
	Sept 30, 2024	Dec 31, 2023
Total	58,813,981	23,133,332

The cost value of treasury shares is R\$ 1,869,833 thousand (R\$ 703,773 thousand on 12/31/2023) and the value for listing on the stock exchange on Sept 30, 2024 is R\$ 2,087,896 thousand (R\$ 778,437 thousand on 12/31/2023).

f.2) Share-Based Payment – Variable Wage Program

The Variable Wage Program Board of BB Seguridade determined that, of the total amount allocated to the payment of variable compensation, 50% will be made in shares of BB Seguridade (BBSE3). From the total paid in shares, 20% will be immediately transferred to the beneficiary ownership and 80% will be deferred for a period of five years. The qualification and classification of administrators are based on indicators that measure the achievement of corporate goals, conditioned on the non-significant reduction in results.

The number of shares allocated to each participant is determined by dividing the net value equivalent to 50% of the fees to which they are entitled, as variable remuneration, by the average price of the share in the week prior to payment. The average price is the simple average of the average daily prices for the week prior to payment. In March 2024, 26,951 shares were paid, at an average price of R\$ 32.86.

On November 13, 2014, the Brazilian Securities and Exchange Commission (CVM) authorized BB Seguridade to make annually the private trading of its own shares, in order to fund, through these shares, part of the payment of the variable remuneration compensation of its Executive Board members, without the need to submit, every year, that commission new requests, in the case therefore of permanent authorization.

We present the statement of acquired shares, its distribution and its transfer schedule:

	2020 Program	2021 Program	2022 Program	2023 Program	Total
Shares Distributed	17,973	15,124	10,889	5,413	49,399
Shares to Distribute	4,487	10,074	16,314	21,659	52,534
Total Program Shares	22,460	25,198	27,203	27,072	101,933

Estimated Schedule Transfers						
	Period	2020 Program	2021 Program	2022 Program	2023 Program	Total
Shares to Distribute	March 2025	4,487	5,037	5,438	8,120	23,082
Shares to Distribute	March 2026	--	5,037	5,438	5,413	15,888
Shares to Distribute	March 2027	--	--	5,438	3,789	9,227
Shares to Distribute	March 2028	--	--	--	2,706	2,706
Shares to Distribute	March 2029	--	--	--	1,631	1,631
Total shares to be distributed		4,487	10,074	16,314	21,659	52,534

f.3) Repurchase Program

On August 4, 2023, the Board of Directors approved the opening of a Share Buyback Program issued by the Company, intended for the acquisition of up to 64,249 thousand common shares, for maintenance in treasury and subsequent sale or cancellation, aiming to maximize the generating value for shareholders. The program term is 18 months. In 2023, 19,884 thousand shares were acquired. In the first half of 2024, an additional 35,708 thousand shares were acquired, totaling 55,592 thousand shares. In the third quarter there were no new acquisitions.

Share Buyback Program		
Number of shares repurchased		55,591,700
2023		19,884,100
1 st Half 2024		35,707,600
Average price (R\$)		32.20
Total (R\$ thousand)		1,790,324

f.4) Employee Rewards Program

On December 18, 2019, the Board of Directors approved the Employee Rewards Program, which aims to recognize BB Seguros employees in non-statutory positions, with outstanding performance in the Development and Career Committee. Considering the new wording of § 4 of art. 457 of the CLT, amended by Law No. 13,467/2017, the program is classified as an award and there is no incidence of labor and social security charges.

On October 28, 2022, the Board of Directors approved an update to the program rules, which maintained the same objective and the same legal framework.

The activation of the program occurs annually and is conditioned to the achievement of the score defined in the work agreement defined by the company. The target audience is limited to a maximum of 40% of employees per position, in the case of managerial or equivalent functions, and per position and per board, in the case of technical functions. The criteria for choosing employees involves the assessment of technical and behavioral skills, achievement of goals and management style. The award is credited 100% (one hundred percent) in cash, after due payment of Income Tax, in a single installment, within 30 days after the results of the Development and Career Commission are published.

g) Other Accumulated Comprehensive Income

The negative balance recorded in Accumulated Other Comprehensive Income in the amount of R\$ 313,972 thousand (R\$ 197,821 thousand negative on December 31, 2023) is mainly composed of:

i – Positive R\$ 247,513 thousand, relating to the adjustment to the market value of securities classified as Fair Value through Other Comprehensive Income (VJORA) of the investees, for the net value of tax effects. At Brasilprev, as a result of the

reclassification of financial assets that took place in January/2024, from the Amortized Cost category to VJORA, as a result of the effects brought by SUSEP Circular 678/2022, there was an increase in the positive balance of this account.

ii - Negative R\$ 561,605 thousand, relating to the effects of CPC 50, mainly referring to variations in interest rates on products classified as General Model (BBA) in the companies Brasilprev and BB MAPFRE.

Considering that BB Seguridade does not have securities classified as fair value through other comprehensive income, the amounts contained in its financial statements reflect the amounts existing in the companies in which BB Seguros holds an interest.

26 – RELATED PARTY TRANSACTIONS

BB Seguridade has a policy for transactions with related parties approved by the Board of Directors and disclosed to the market, which guides the behavior of BB Seguridade and its subsidiaries, employees, administrators, and shareholders in relation to transactions with related parties.

As provided for in the policy, transactions with related parties are carried out at usual market prices and rates.

BB Seguridade has an agreement with the controlling shareholder Banco do Brasil, signed on December 20, 2012, with a term of 20 years, it has been updated, through an amendment, on July 24, 2023. BB Seguridade reimburses the Bank direct and indirect expenses and costs determined by apportionment criteria, arising from the use of staff and material, technological and administrative resources necessary to maintain activities and sell products in the banking channel.

BB Seguridade also has an agreement with its subsidiaries BB Corretora and BB Seguros, signed on June 15, 2016, with a term of 20 years, having been updated, through an amendment, on December 6, 2017. BB Brokerage and BB Seguros reimburse BB Seguridade for direct and indirect expenses and costs determined by apportionment, resulting from the use of staff, physical space and material, technological and administrative resources necessary to maintain activities.

The agreements aim to capture synergies arising from the sharing of resources and the economy in their use, based on the apportionment criteria defined based on calculation methodologies provided for in the agreement, observing the effective use of resources. The apportionment amounts are calculated and paid monthly.

The costs of salaries and other benefits granted to key management personnel of the BB Seguridade (Executive Board, Audit Committee, Board of Directors, and Fiscal Council):

	R\$ thousand	
	01.01 to 09.30.2024	01.01 to 09.30.2023
Short-term benefits	6,173	7,115
Fees and social charges	4,982	5,211
Executive Board	3,427	3,691
Audit Committee	613	587
Board of Directors	242	278
Fiscal Council	211	196
Party Transactions Committee	122	113
Risks and capital Committee	367	346
Variable Remuneration ⁽¹⁾	699	1,407
Other ⁽²⁾	492	497
Variable Wage Program ⁽³⁾	1,222	1,124
Total	7,395	8,239

1) In 01.01 to 09.30.2024, refers to the value in kind of settlement of the Administrators' Variable Remuneration Program (PRVA) of 2023. In 01.01 to 09.30.2023, gross value, before the discount related to Income Tax.

2) Benefits considered: medical care, health assessment (promotion and prevention actions in occupational health), life insurance, removal advantage (partial cost of expenses in case of removal to other locations) and supplementary pension plan of the administrators.

3) In 01.01 to 09.30.2024, refers to the cost of shares relating to the installments of the share-based payment programs for 2019, 2020, 2021, 2022 and 2023. In 1st Half 2023, refers to the cost of shares relating to the installments of the share-based payment programs for 2018, 2019, 2020, 2021 and 2022. Gross value, before the income tax discount.

In April 2024, through the approval of the Global Compensation of Directors and other members of Statutory Boards and Committees for the period from April 2024 to March 2025, which took place at the Annual General Meeting held on April 30, 2024, a 4.62% adjustment was applied to the remuneration received by members of the Executive Board and Statutory Boards and Committees, as per item "c" below. This adjustment will be reflected in the total expenses of these bodies as of the 2nd quarter of 2024.

The variation shown in the "Variable Remuneration" line for the period from 01.01 to 09.30.2024, compared to the period from 01.01 to 09.30.2023, is since the payment of the advance for the current period was not made until the end of the current quarter.

According to the variable remuneration policy of BB Seguridade, established in accordance with Law 6.404/1976, Article 152, and Accounting Pronouncements Committee 10 - CPC 10 (R1) [IFRS 2] - Share-based Payment, the part of variable remuneration of the Executive Board is paid in shares.

BB Seguridade does not provide post-employment benefits to its key management personnel or to its employees.

Current personnel costs are reimbursed to the controller Banco do Brasil S.A., under the employee assignment agreement, in the period in which they are allocated to the Company's activities.

The Group trades banking transactions with its Controller, Banco do Brasil S.A. such as current account deposits (unpaid), use of corporate cards issued by the Bank, financial applications, service deliveries and warranty in conditions equivalent to those available to other customers.

The Group does not grant loans to its Directors, Fiscal Council members, Board of Directors, and Audit Committee.

BB Corretora has commercialization contracts for insurance products in the banking channel with all its investees, the main ones being listed below:

- Brasilseg Companhia de Seguros S.A. and Aliança do Brasil Seguros S.A., subsidiaries of BB Mapfre Participações S.A., for the sale of insurance, signed on June 30, 2011, valid until June 30, 2031, renewable for subsequent periods of 5 years.
- Brasilprev Seguros e Previdência S.A., for the sale of private pension plans, signed on October 06, 1999, for a period of 5 years, automatically renewable for equal periods.
- Brasilcap Capitalização S.A., for the sale of capitalization bonds, signed on July 14, 1999, for a period of 5 years, automatically renewable for equal periods.

The schedules below introduce the main transactions involving the companies within the effective utilization of resources:

a) Summary of related party transactions

BB Seguridade – Controller

	R\$ thousand			
	Sept 30, 2024		Dec 31, 2023	
	Banco do Brasil	Subsidiaries ⁽¹⁾	Banco do Brasil	Subsidiaries ⁽¹⁾
Assets				
Cash and cash equivalents	331,788	--	645,070	--
Dividends/interest on equity receivable	--	--	--	2,362,126
Receive with related parties	--	9,185	--	10,417
Liabilities				
Social and statutory obligations	220	--	1,626,642	--
Obligations with related parties	10,118	--	9,203	--

	R\$ thousand			
	3 rd Quarter 2024		3 rd Quarter 2023	
	Banco do Brasil	Subsidiaries ⁽¹⁾	Banco do Brasil	Subsidiaries ⁽¹⁾
Income				
Interest earnings of financial instruments	8,583	--	26,133	--
Personnel expenses	(2,766)	--	(3,046)	--
Administrative expenses ⁽²⁾	(216)	--	(474)	--

(1) BB Seguros and BB Corretora.

(2) Refers to expenses as sharing contract customer data, use of staff, distribution network and resource materials technological and administrative, between the Banco do Brasil, BB Seguridade, BB Corretora and BB Seguros.

	R\$ thousand			
	01.01 to 09.30.2024		01.01 to 09.30.2023	
	Banco do Brasil	Subsidiaries ⁽¹⁾	Banco do Brasil	Subsidiaries ⁽¹⁾
Income				
Interest earnings of financial instruments	34,112	--	36,837	--
Personnel expenses	(8,723)	--	(9,893)	--
Administrative expenses ⁽²⁾	(1,046)	--	(1,456)	--
Monetary assets changes	--	33,904	--	77,483
Monetary liabilities changes	(25,425)	--	(51,198)	--

(1) BB Seguros and BB Corretora.

(2) Refers to expenses as sharing contract customer data, use of staff, distribution network and resource materials technological and administrative, between the Banco do Brasil, BB Seguridade, BB Corretora and BB Seguros.

BB Seguridade – Consolidated

	R\$ thousand			
	Sept 30, 2024		Dec 31, 2023	
	Banco do Brasil	Associates and joint ventures ⁽¹⁾	Banco do Brasil	Associates and joint ventures ⁽¹⁾
Assets				
Cash and cash equivalents	5,485,828	--	4,752,742	--
Dividends/interest on equity receivable	--	--	--	444
Commissions to be received	--	2,544,377	--	2,097,779
Liabilities				
Social and statutory obligations	220	--	1,626,642	--
Obligations with related parties ⁽²⁾	24,367	60,463	29,430	58,792
Unearned Commissions	--	5,632,270	--	4,571,572

	R\$ thousand			
	3 rd Quarter 2024		3 rd Quarter 2023	
	Banco do Brasil	Associates and joint ventures ⁽¹⁾	Banco do Brasil	Associates and joint ventures ⁽¹⁾
Income				
Interest earnings of financial instruments	121,438	--	126,944	--
Income from Commission	--	1,379,419	--	1,265,002
Personnel expenses	(21,644)	--	(21,176)	--
Administrative expenses/costs of services provided ⁽²⁾	(48,956)	--	(58,457)	--

(1) Related companies BB MAPFRE Participações S.A. and its subsidiaries, Brasilprev Seguros e Previdência S.A. Brasilcap Capitalização S.A. and Brasil dental S.A.

(2) Refers to expenses as sharing contract customer data, use of staff, distribution network and resource materials technological and administrative, between the Banco do Brasil, BB Seguridade, BB Corretora and BB Seguros.

	R\$ thousand			
	01.01 to 09.30.2024		01.01 to 09.30.2023	
	Banco do Brasil	Associates and joint ventures ⁽¹⁾	Banco do Brasil	Associates and joint ventures ⁽¹⁾
Income				
Interest earnings of financial instruments	325,073	--	384,296	--
Income from Commission	--	3,981,148	--	3,580,922
Personnel expenses	(65,866)	--	(62,634)	--
Administrative expenses/costs of services provided ⁽²⁾	(153,989)	--	(165,973)	--
Monetary liabilities changes	(25,425)	--	(51,198)	--

(1) Related companies BB MAPFRE Participações S.A. and its subsidiaries, Brasilprev Seguros e Previdência S.A. Brasilcap Capitalização S.A. and Brasil dental S.A.

(2) Refers to expenses as sharing contract customer data, use of staff, distribution network and resource materials technological and administrative, between the Banco do Brasil, BB Seguridade, BB Corretora and BB Seguros.

b) Compensation Paid to Employees and Directors

On April 15, 2021, and May 27, 2021, an agreement of assignment new version of employees of Banco do Brasil S.A, to BB Seguridade, for the office of Director levels, Management and other positions of trust was signed. The Banco do Brasil S.A. continues to process the payroll of the transferred employees, receiving a monthly repayment of all current costs from BB Seguridade. On September 30, 2024, there were 189 employees assigned (190 on September 30, 2023), considering those occupying non-statutory and statutory functions (Executive Board).

c) Remuneration of employees and managers

Monthly wages paid to employees and Directors of the BB Seguridade S.A.

	In Reais	
	Sept 30, 2024	Dec 31, 2023
Management ⁽¹⁾		
Director-President	70,205.95	67,105.66
Director	59,500.97	56,873.42
Council members ⁽²⁾		
Board of Directors	6,735.87	6,438.41
Fiscal Council	6,735.87	6,438.41
Audit Committee - Member	11,255.63	10,758.58
Risk and Capital Committee	11,255.63	10,758.58
Employees		
Lowest salary	6,337.58	8,075.41
Highest salary	50,492.35	48,253.43
Average salary	19,869.60	18,502.43

(1) Application of a 4.62% adjustment to the remunerations received by members of the Executive Board, approved by the Ordinary General Meeting held on April 30, 2024.

(2) Application of a 4.62% adjustment to the remunerations received by members of the Boards and Statutory Committees, approved by the Ordinary General Meeting held on April 28, 2023.

d) Compensation and Benefits of Employees and Managers

	Sept 30, 2024	Sept 30, 2023
Management ⁽¹⁾		
Lowest salary	107,887.17	97,501.49
Highest salary	115,736.95	129,957.50
Average salary	111,812.06	111,244.75
Employees ⁽²⁾		
Lowest salary	11,655.58	10,405.47
Highest salary	76,227.44	80,102.36
Average salary	27,767.19	27,027.43
Beneficious ⁽³⁾	5,246.90	4,853.02

(1) Average monthly remuneration for the period of Directors who held the position during all months of the respective period, including the Chief Executive Officer, considering variable remuneration and benefits offered, except social charges.

(2) Average monthly remuneration for the period of Employees who have remained with the company during all months of the respective period, considering expenses with salaries, personal benefits, commissions, bonuses, additional payments, overtime, and other expenses linked to remuneration, including benefits offered, except social charges.

(3) Overall average value of benefits offered to Employees, considering, for example, medical and dental assistance, food and meal allowances, daycare allowance, transportation allowance, supplementary pension.



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(A free translation of the original report in Portuguese on Individual and Consolidated Interim Financial Information)

Report on Review of Individual and Consolidated Interim Financial Statements

To the Board of Directors, Management, and Shareholders of
BB Seguridade Participações S.A.
Brasília - DF

Introduction

We have reviewed the individual and consolidated interim financial statements of BB Seguridade Participações S.A. ("Company"), which comprise the individual and consolidated balance sheets as of September 30, 2024, and the respective individual and consolidated statements of income and comprehensive income for the three-month and nine-month periods then ended, as well as the changes in shareholders' equity and cash flows for the nine-month period then ended, along with a summary of significant accounting practices and other explanatory notes.

The Company's management is responsible for the preparation of the individual interim financial statements in accordance with accounting practices adopted in Brazil and the consolidated interim financial statements in accordance with accounting practices adopted in Brazil and with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of the Review

We conducted our review in accordance with Brazilian and international review standards (NBC TR 2410 - Review of Interim Financial Information Performed by the Entity's Auditor and ISRE 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity, respectively). A review of interim financial statements consists of making inquiries, primarily of individuals responsible for financial and accounting matters, and applying analytical and other review procedures. The scope of a review is substantially less than that of an audit conducted in accordance with Brazilian and international auditing standards and, consequently, does not allow us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Therefore, we do not express an audit opinion.



Conclusion on the Individual Interim Financial Statements

Based on our review, we are not aware of any facts that lead us to believe that the aforementioned individual interim financial statements do not present fairly, in all material respects, the individual financial position of BB Seguridade Participações S.A. as of September 30, 2024, the individual performance of its operations for the three-month and nine-month periods then ended, and its individual cash flows for the nine-month period then ended, in accordance with accounting practices adopted in Brazil.

Conclusion on the Consolidated Interim Financial Statements

Based on our review, we are not aware of any facts that lead us to believe that the aforementioned consolidated interim financial statements do not present fairly, in all material respects, the consolidated financial position of BB Seguridade Participações S.A. as of September 30, 2024, the consolidated performance of its operations for the three-month and nine-month periods then ended, and its consolidated cash flows for the nine-month period then ended, in accordance with accounting practices adopted in Brazil and with International Financial Reporting Standards (IFRS) issued by the IASB.

Other Matters - Statements of Value Added

The individual and consolidated interim financial statements include the individual and consolidated statements of value added (DVA) for the nine-month period ended September 30, 2024, prepared under the responsibility of the Company's management, and presented as supplementary information. These statements were subjected to review procedures performed in conjunction with the review of the individual and consolidated interim financial statements to conclude whether they are reconciled with the interim financial statements and accounting records, as applicable, and whether their form and content are in accordance with the criteria defined in Technical Pronouncement CPC 09 - Statement of Value Added. Based on our review, we are not aware of any facts that lead us to believe that these statements of value added were not prepared, in all material respects, according to the criteria defined in this pronouncement and consistent with the individual and consolidated interim financial statements taken as a whole.

Corresponding Figures

The corresponding figures related to the individual and consolidated balance sheets as of December 31, 2023, were previously audited by other independent auditors who issued an unmodified audit report dated February 2, 2024. The individual and consolidated statements of income and comprehensive income for the three-month and nine-month periods ended September 30, 2023, and the statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2023, were previously reviewed by other independent auditors who issued an unmodified review report dated November 3, 2023. The corresponding figures related to the individual and consolidated statements of value added (DVA) for the nine-month period ended September 30, 2023, were subjected to the same review procedures by those independent auditors, and based on their review, those auditors issued a report stating that they were not aware of any facts that would lead them to believe that the DVA was not prepared, in all material respects, in accordance with the individual and consolidated interim financial statements taken as a whole.

Brasília, November 1, 2024

KPMG Auditores Independentes

CRC SP- 014428/F-0

Pedro Henrique Moura Machado

Contador CRC GO-022139/O-4

DECLARATION OF THE MEMBERS OF THE EXECUTIVE BOARD ABOUT THE FINANCIAL STATEMENTS

In accordance with Article 27 of CVM Rule 80, dated March 29, 2022, I declare that I have reviewed the Financial Statements for the fiscal year ended on September 30, 2024, of the BB Seguridade Participações S.A. and, based on subsequent discussions, I agree that such statements reflect fairly, in all material respects, the financial position for the period presented.

Brasília, November 01, 2024.

André Gustavo Borba Assumpção Hauri
Chief Executive Officer

Bruno Alves do Nascimento
Chief Strategy Officer

Allan Trancoso Ferraz Silva
Chief Commercial Officer

Rafael Augusto Sperendio
Chief Financial Officer

STATEMENT OF THE MEMBERS OF THE EXECUTIVE BOARD ON THE REPORT OF THE INDEPENDENT AUDITORS

In accordance with Article 27 of CVM Rule N. 80, dated March 29, 2022, I declare that based on my knowledge, the planning submitted by the auditors and the subsequent discussions on the audit results, I agree with the opinions expressed in the KPMG Independent Auditors' report, dated November 01, 2024, related to the financial statements of BB Seguridade Participações S.A. for the fiscal year ended September 30, 2024, there being no disagreement.

Brasília, November 01, 2024.

André Gustavo Borba Assumpção Hauri
Chief Executive Officer

Bruno Alves do Nascimento
Chief Strategy Officer

Allan Trancoso Ferraz Silva
Chief Commercial Officer

Rafael Augusto Sperendio
Chief Financial Officer

MEMBERS OF THE MANAGEMENT BODIES

DIRECTOR-PRESIDENT

André Gustavo Borba Assumpção Haui

DIRECTORS

Allan Trancoso Ferraz Silva

Bruno Alves do Nascimento

Rafael Augusto Sperendio

BOARD OF DIRECTORS

Kamillo Tononi Oliveira Silva (President)

André Gustavo Borba Assumpção Haui

Gilberto Lourenço da Aparecida

Guilherme Santos Mello

Marcos Rogério de Souza

Maria Carolina Ferreira Lacerda

Rosiane Barbosa Laviola

FISCAL COUNCIL

Francisco Olinto Velo Schmitt

Marcelo Henrique Gomes da Silva

Rafael Rezende Brigolini

AUDIT COMMITTEE

Antonio Martiningo Filho

Cícero Przendsiuk

Gilberto Lourenço da Aparecida

Manoel Gimenes Ruy

Roberto Lamb

ACCOUNTANT

Pedro Kiefer Braga

CRC-DF 020.786/O-0

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