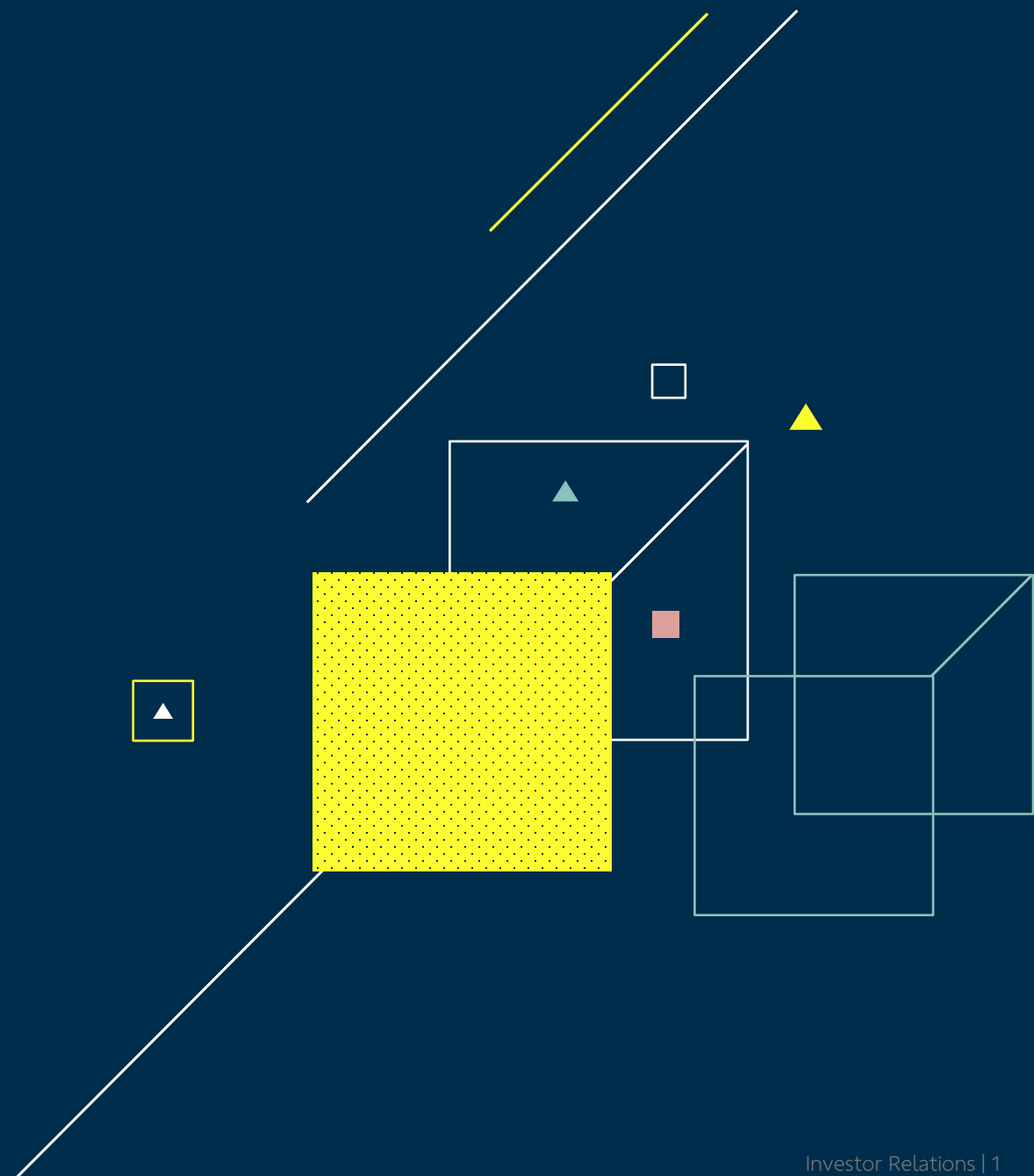


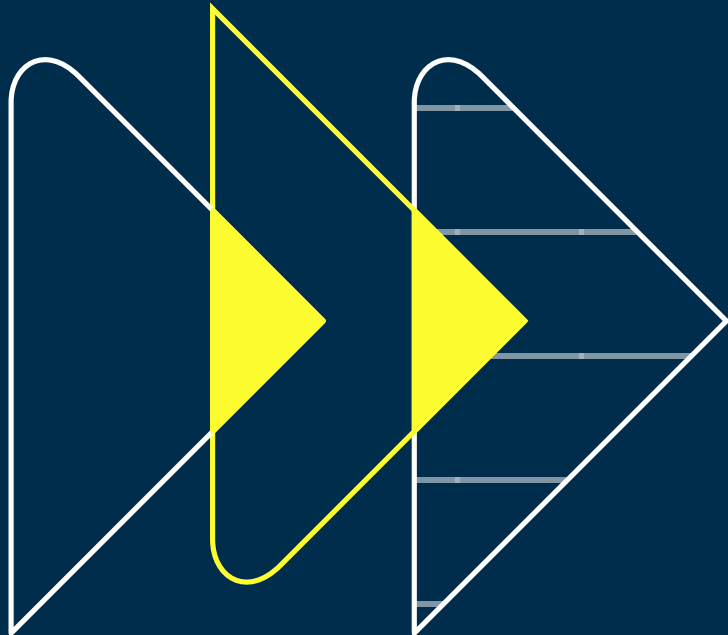
Institutional Presentation

1H24



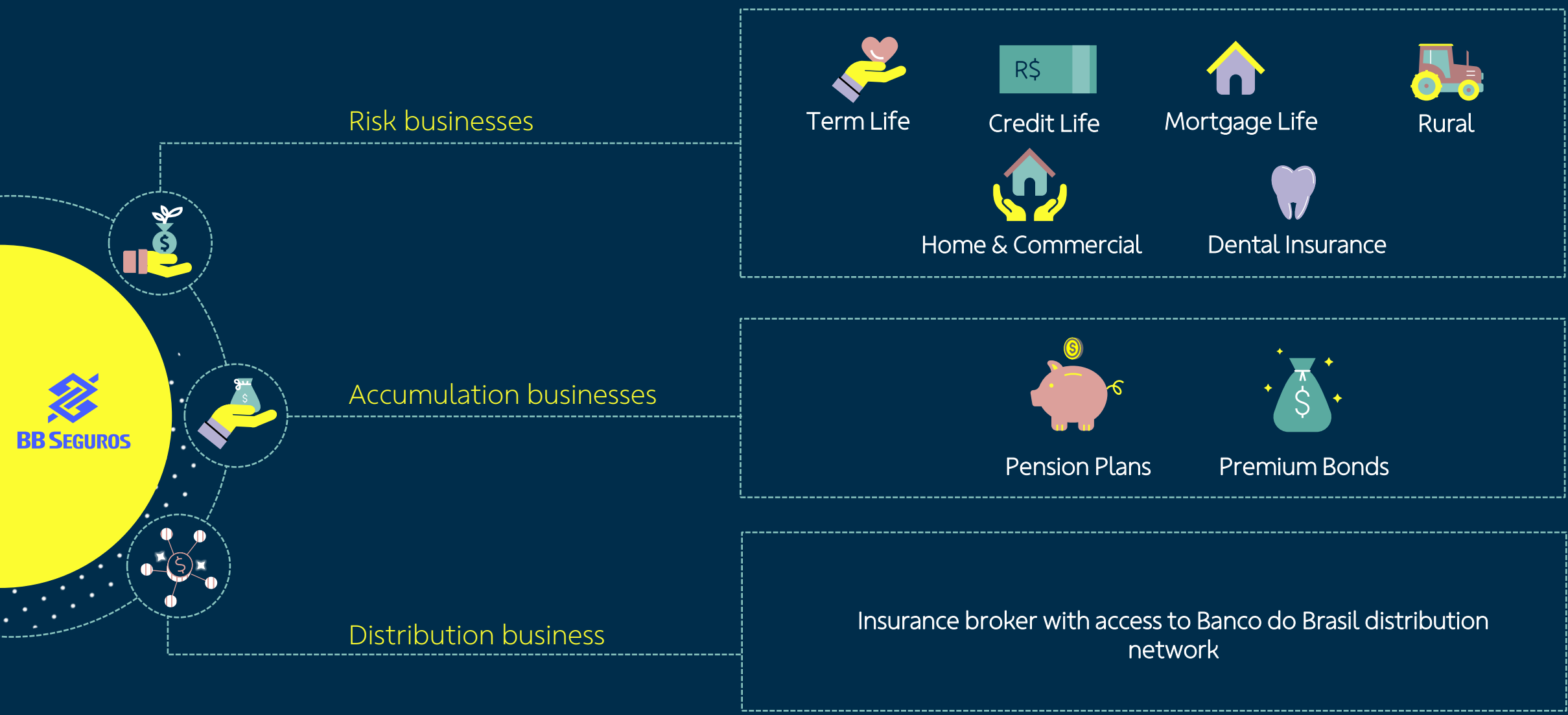
bbseguridaderi.com.br/en



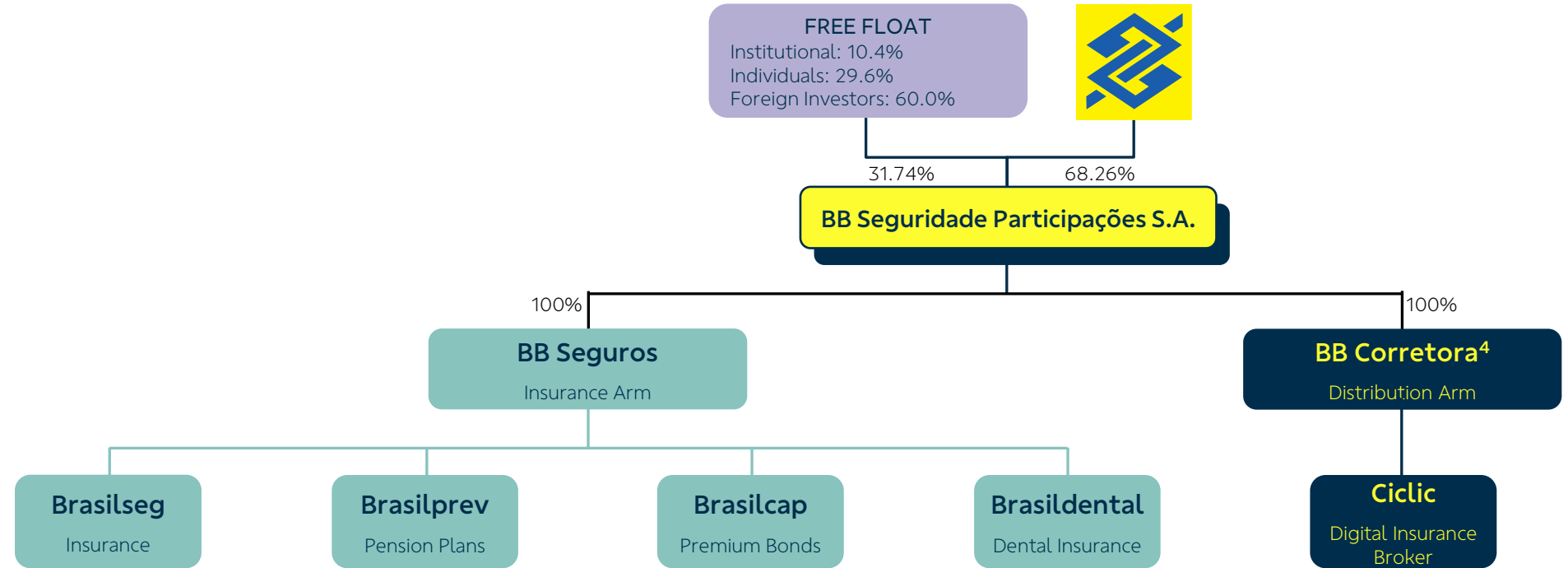


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A holding company that concentrates all insurance-related activities within Banco do Brasil



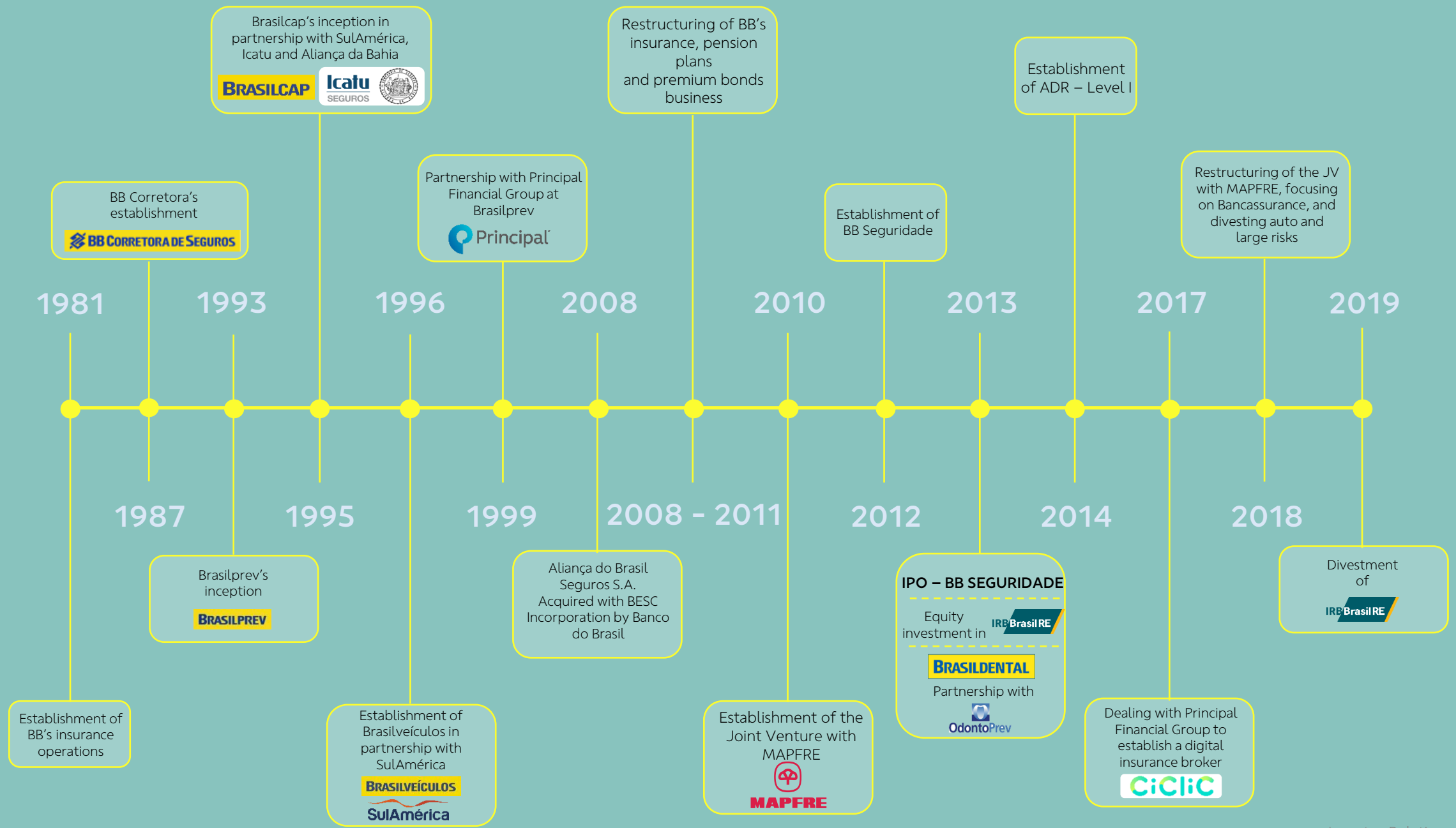
Ownership structure



	Brasilseg Insurance	Brasilprev Pension Plans	Brasilcap Premium Bonds	Brasil dental Insurance	Ciclic Digital Insurance Broker
Standalone contribution to earnings ²	40.6%	13.2%	2.5%	0.2%	
Combined contribution to earnings (incl. brokerage) ²	72.8%	18.5%	6.5%	0.3%	
BB Seguridade Economic Stake	74.9%	74.9%	66.7%	74.9%	74.9%
BB Seguridade Voting Stake	49.9%	49.9%	49.9%	49.9%	49.9%
Board of Directors / Executive Officers Representation	50.0% / 50.0%	50.0% / 50.0%	66.7% / 50.0%	50.0% / 50.0% ¹	33.3% ³ / -
Agreement expiration	June 2031	October 2032	-	September 2035	October 2032
Partners					

1 – One of the members is elected by consensus.
 2 – Data as of 1H24. Does not consider the individual results from BB Seguridade, BB Seguros and affiliates when negative.
 3 – Consultative Committee.
 4 – The agreement between BB Corretora and Banco do Brasil expires in January 2033.

Track record



Baked by Banco do Brasil

 **Market Cap¹**
US\$27.5 bn

Solidity, tradition, security and reliability

Safe harbor, especially for long term products

Flight to quality and less susceptible to market conditions

Brand awareness



Fast decision making

Arm's length format

Flexibility

Improves corporate governance

Minimum voting stake of 50.1%

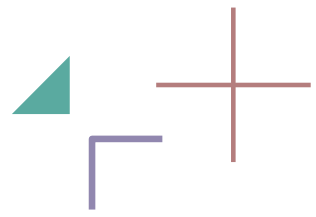
with expertise of private partnerships

 **Market Cap¹**
US\$11.8 bn

Market Cap¹

US\$18.2 bn	US\$7.1 bn	US\$1.1 bn
		

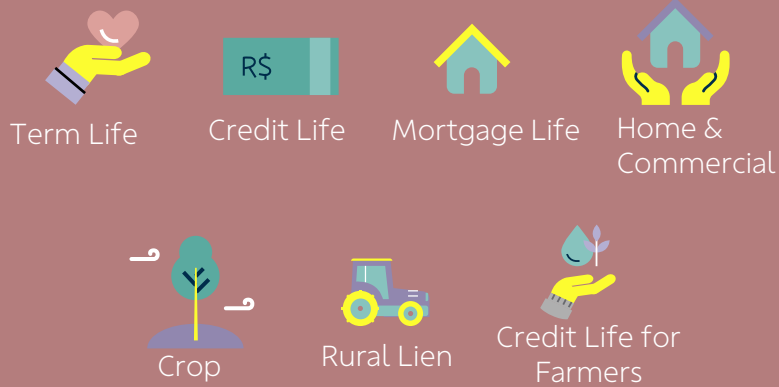
1 – Closing price in June 2024, based on Companies Financial Statement and the currency exchange rate at that time.



Very complete and profitable portfolio...



Insurance



BRASILSEG

Pension Plan



BRASILPREV

Premium Bonds



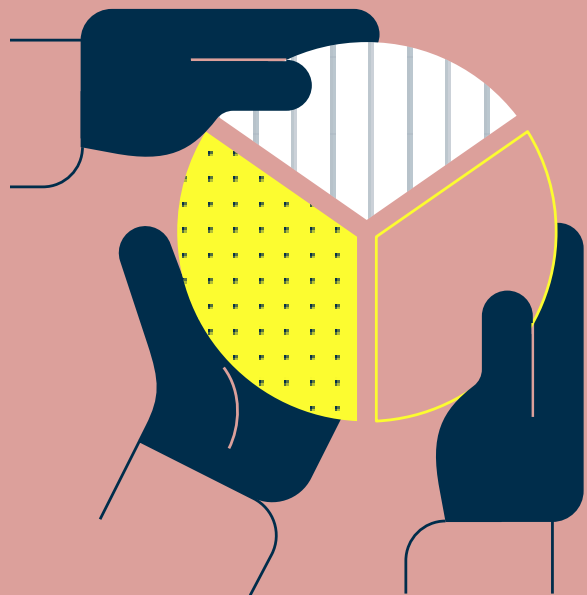
BRASILCAP

Dental Insurance



BRASILDENTAL

... with a very strong distribution network...



1

Low complexity business model

2

No underwriting risk

3

Low capital needs

4

Access to the largest distribution network in Latin America



Banco do Brasil



3,998 branches



51,237 ATMs

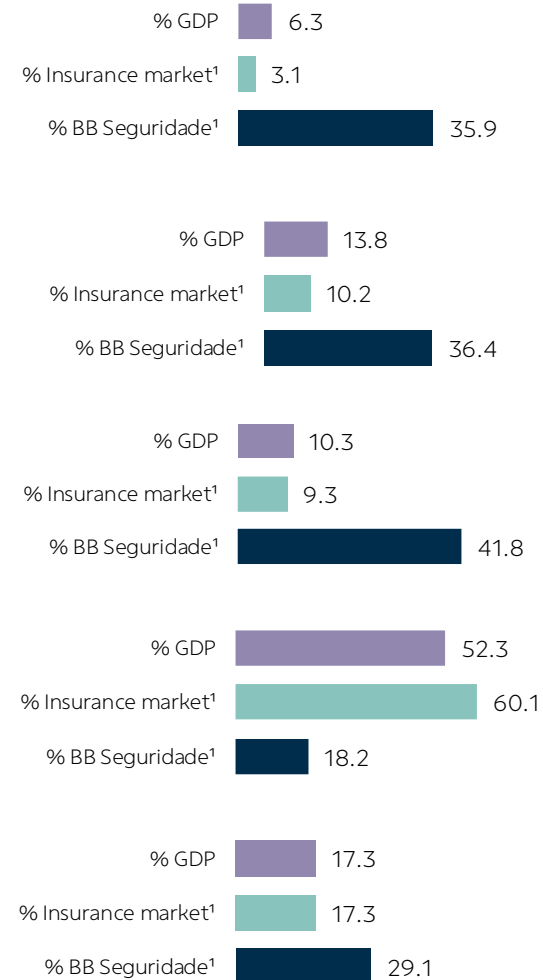
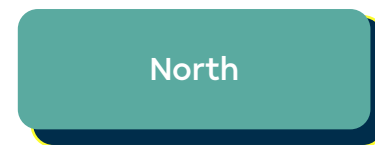
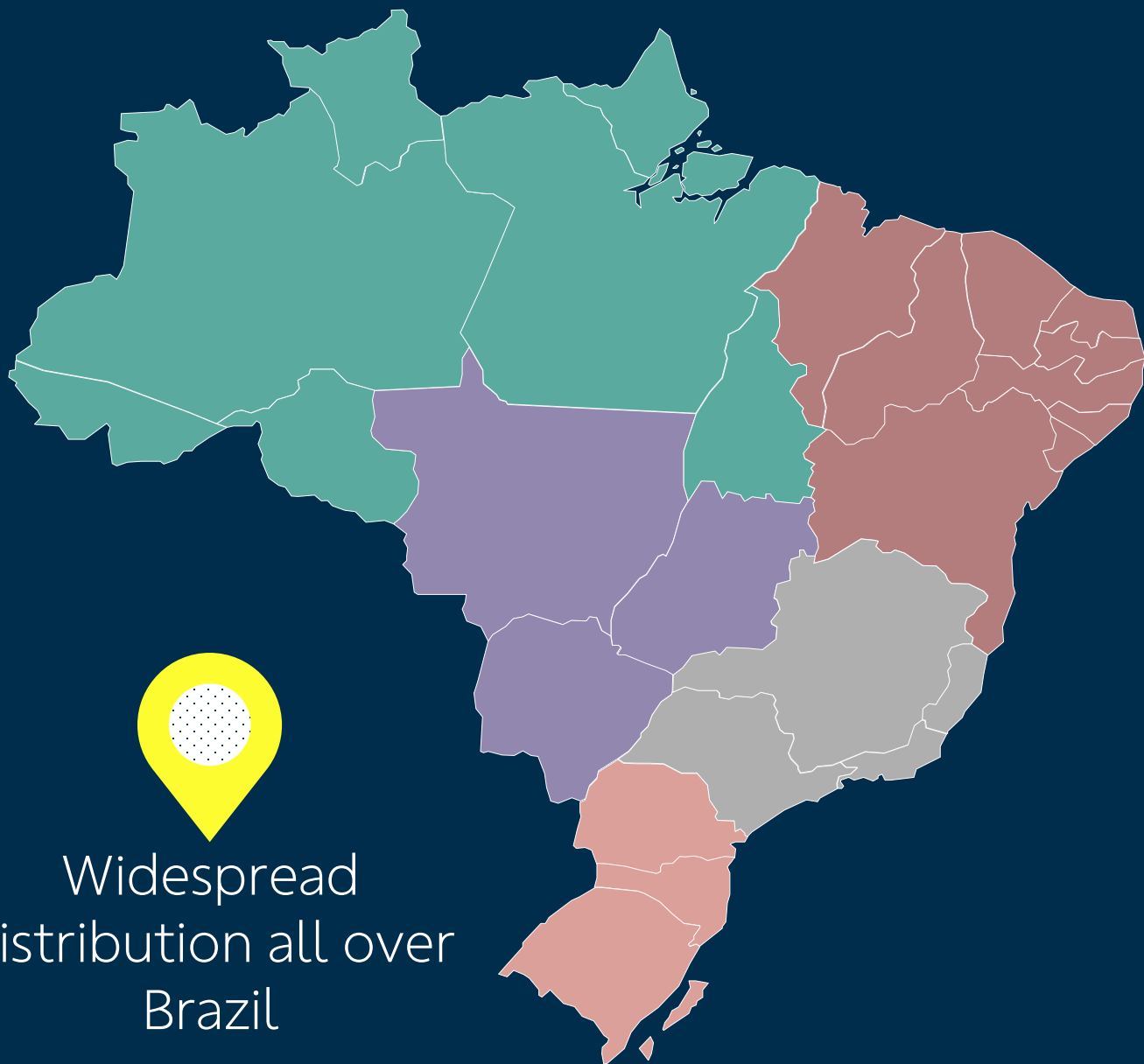


18,206 banking correspondents



23,953 shared points of service

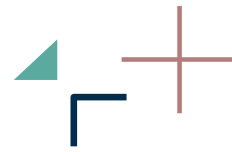
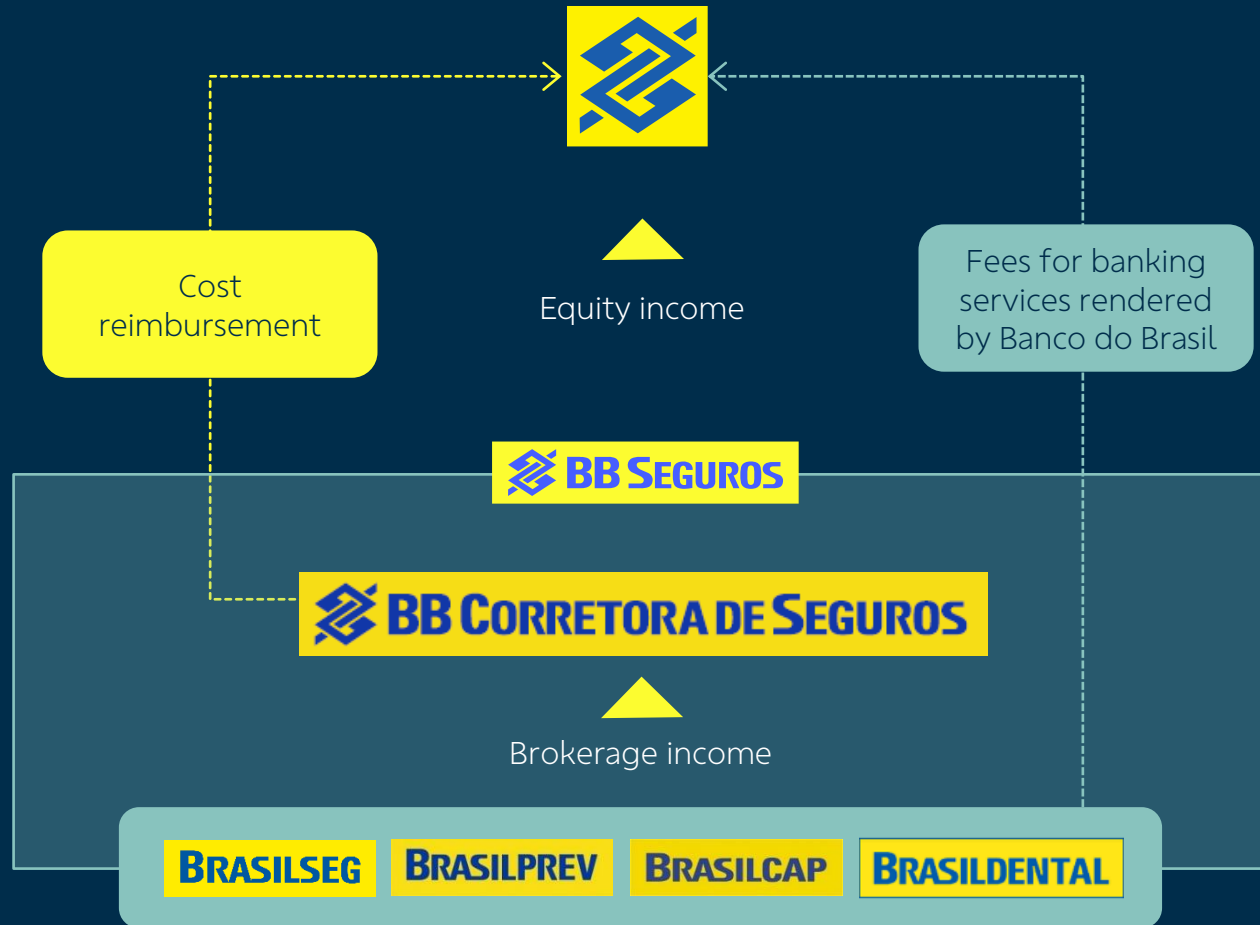
... with national reach



Source: Susep (6M24) and IBGE (2021).

1 – Premiums written, pension plans contributions and premium bonds collections.

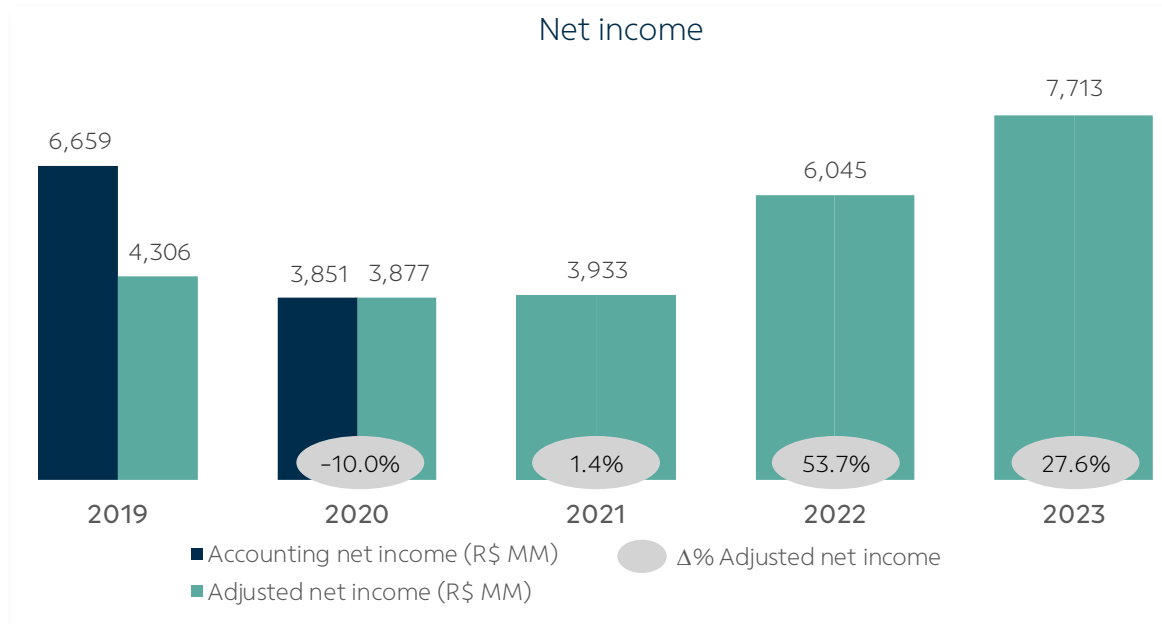
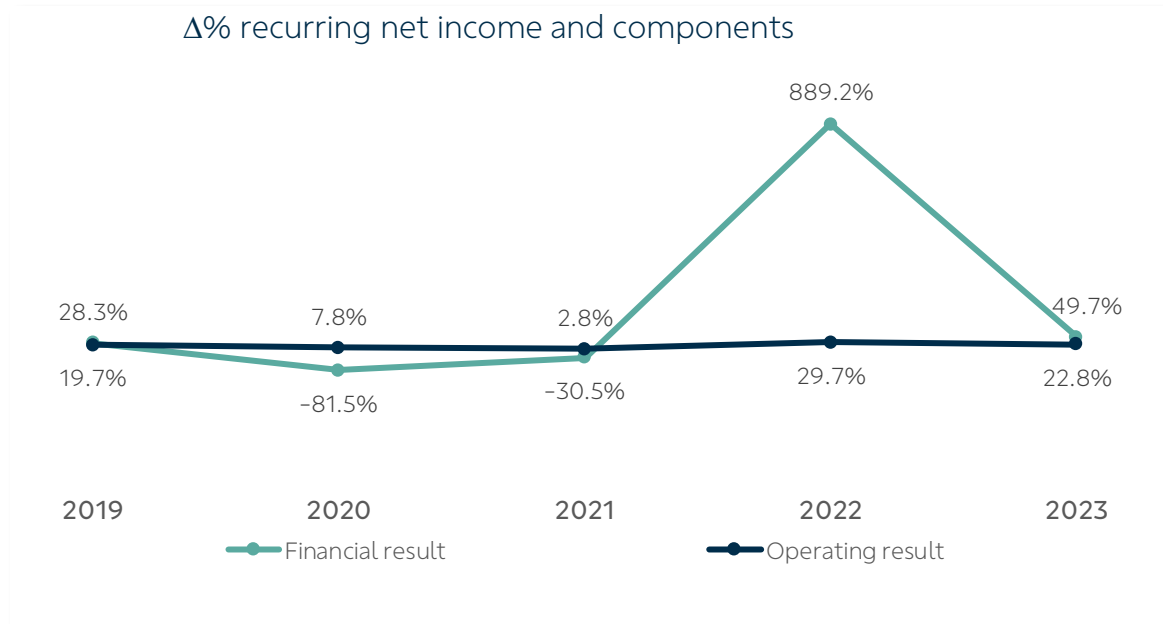
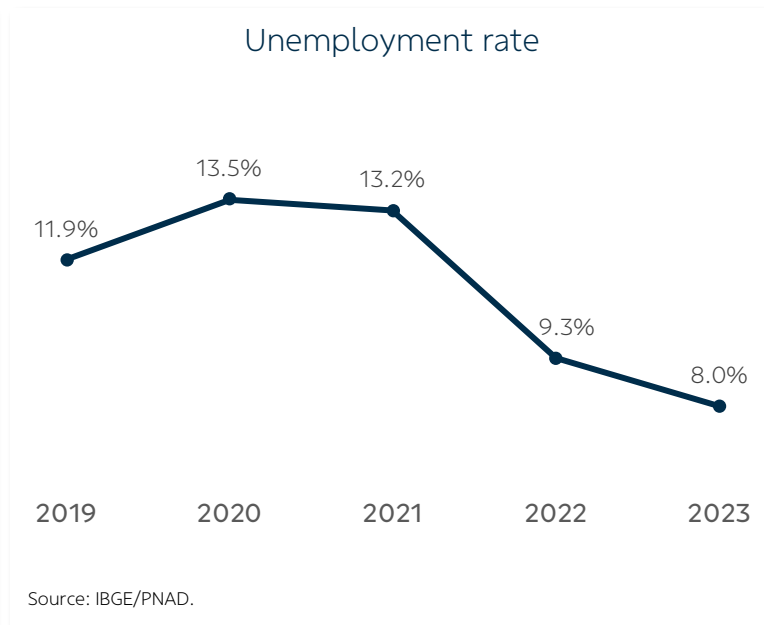
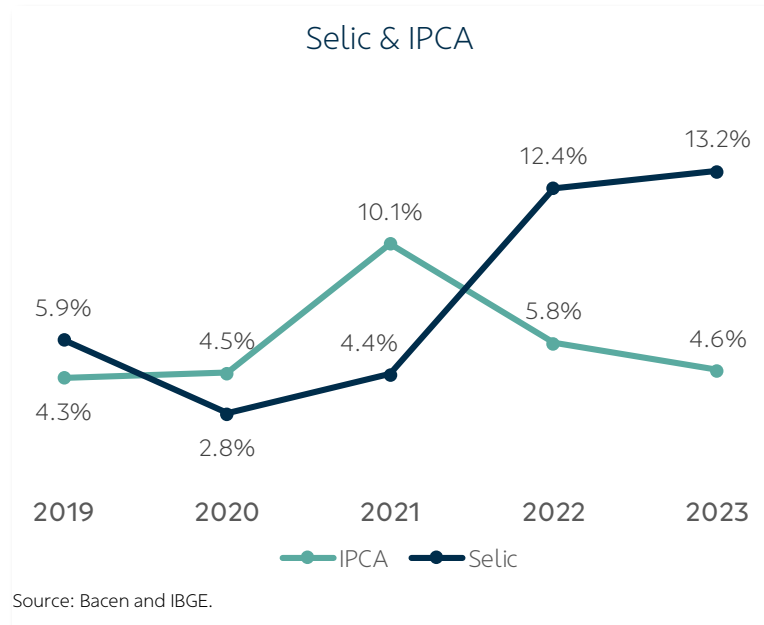
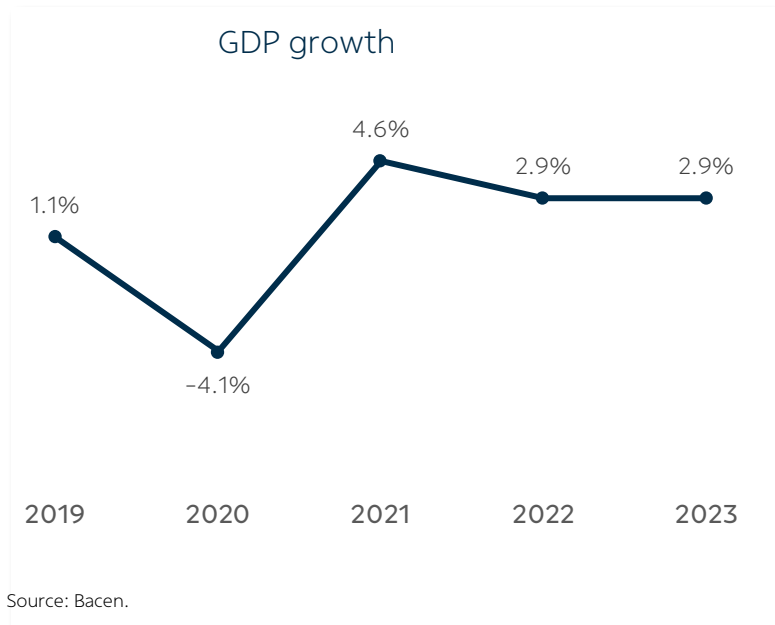
Business model



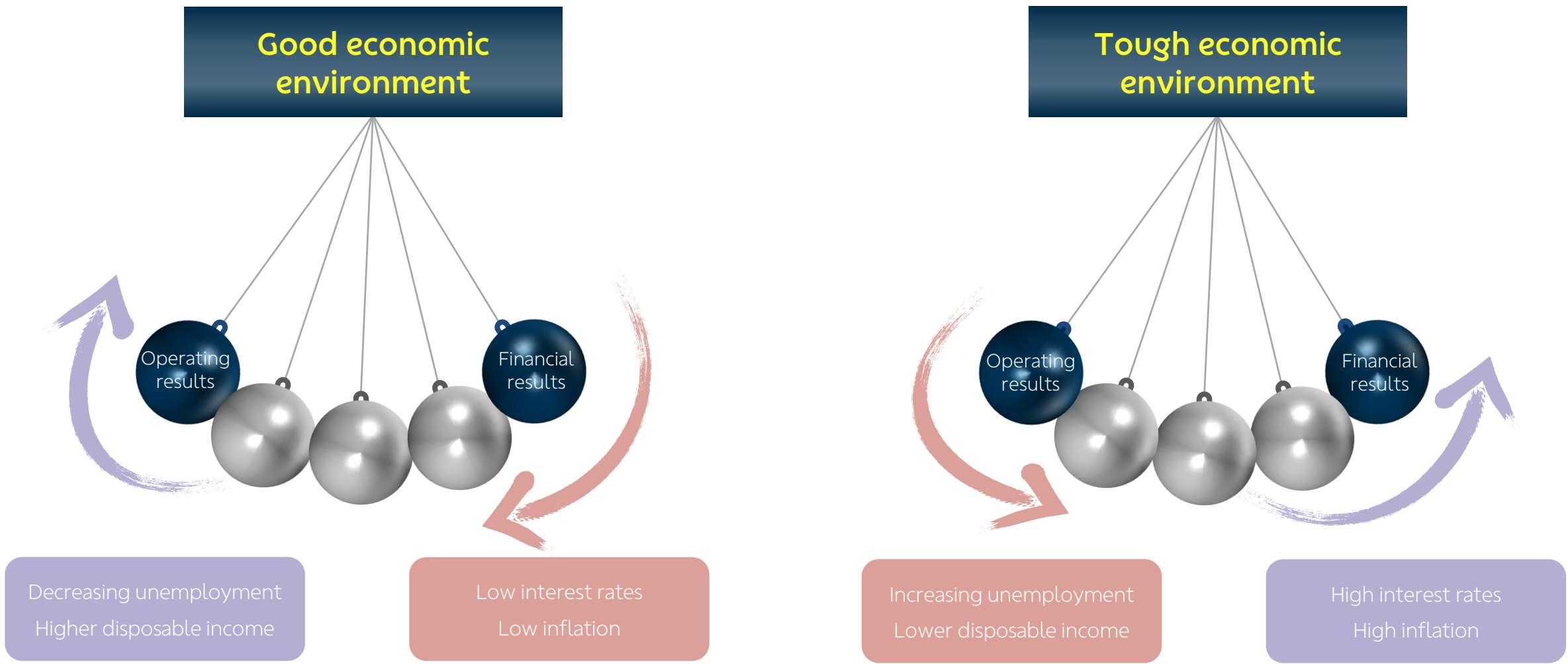
Any proposal for changes in the agreements must be examined by the Related-Party Committee where the independent member appointed by the minorities has a veto power



Defensive and resilient business model



Balance between operating and financial results



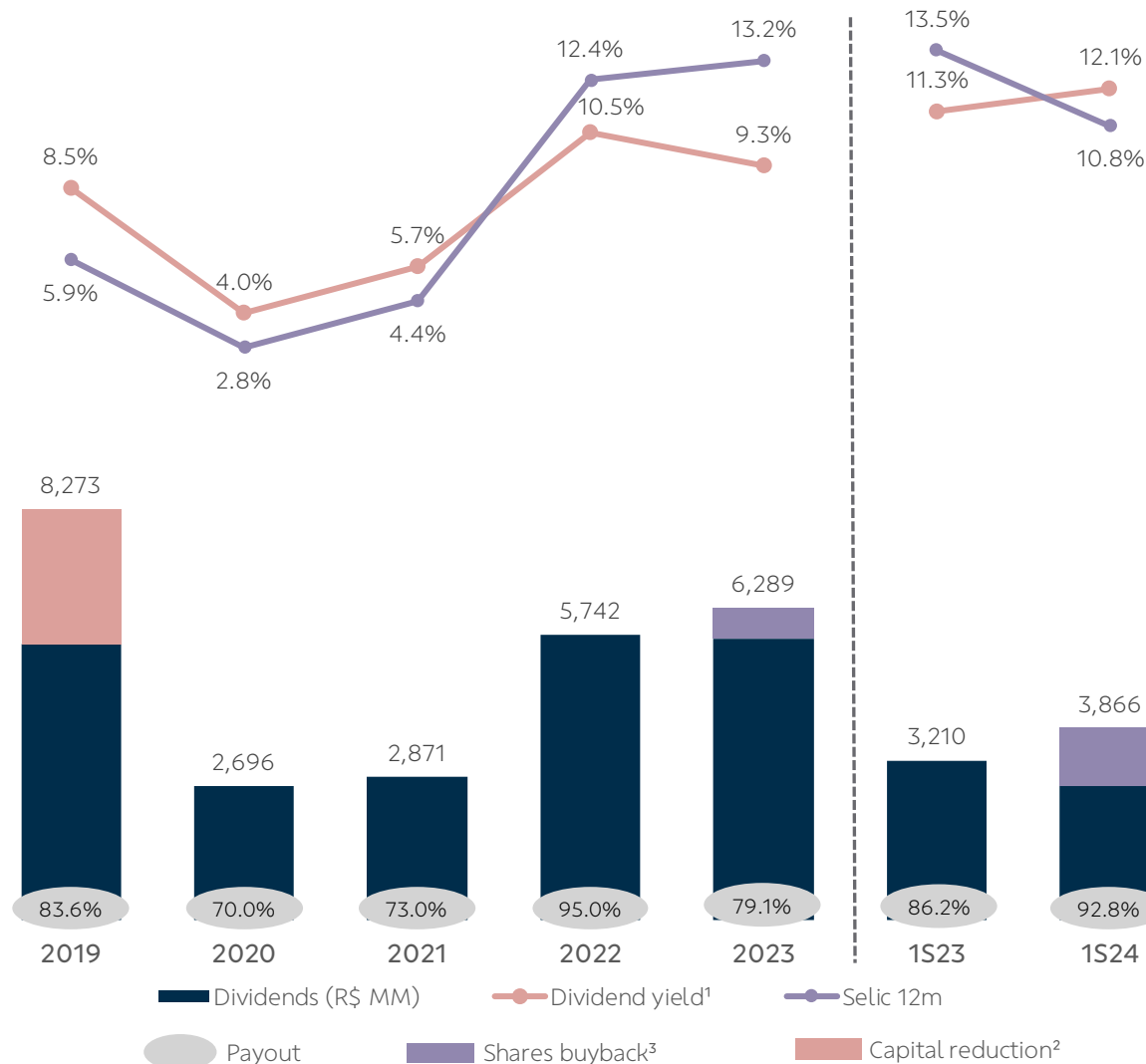
Stock performance & market indicators

Dividends



Source: ValorPro. 1 – Adjusting closing price from April 29, 2013 to June 28, 2024.

BBSE3 vs IBOV – Base prices = 100¹

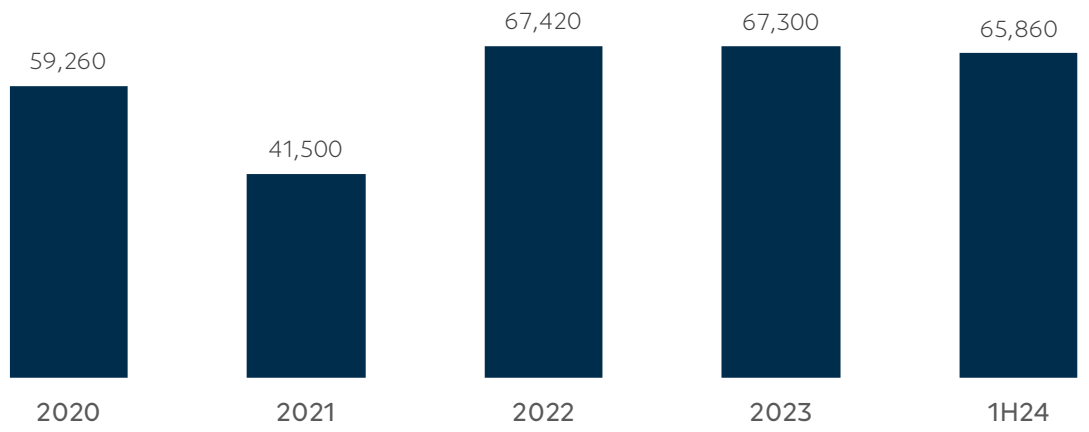


Source: ValorPro.

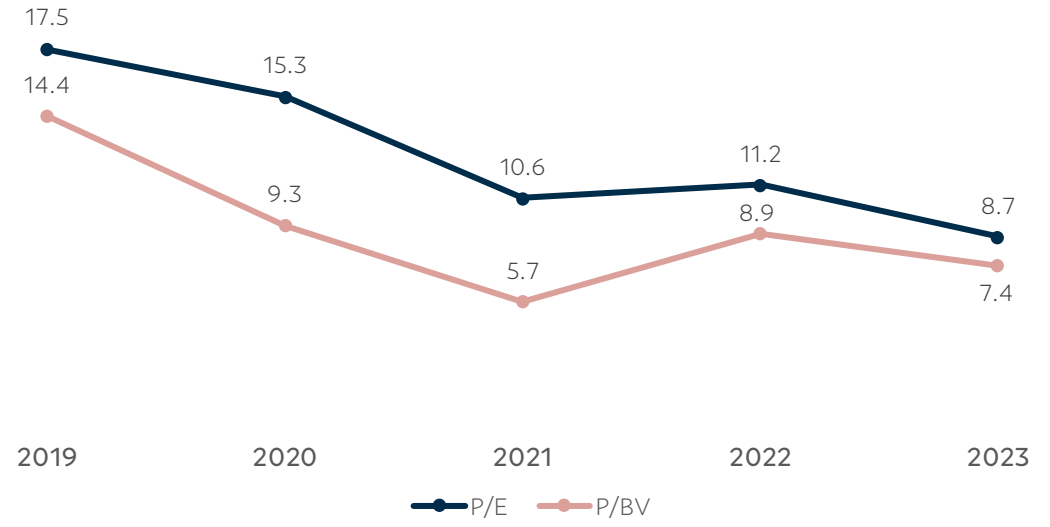
1 – Annualized. 2. Capital reduction distribution amounting to R\$2.7 bn (2019). 3. Shares buyback program amounting to R\$624 million (2023) and R\$1.2 billions (1H24).

Stock performance & market indicators

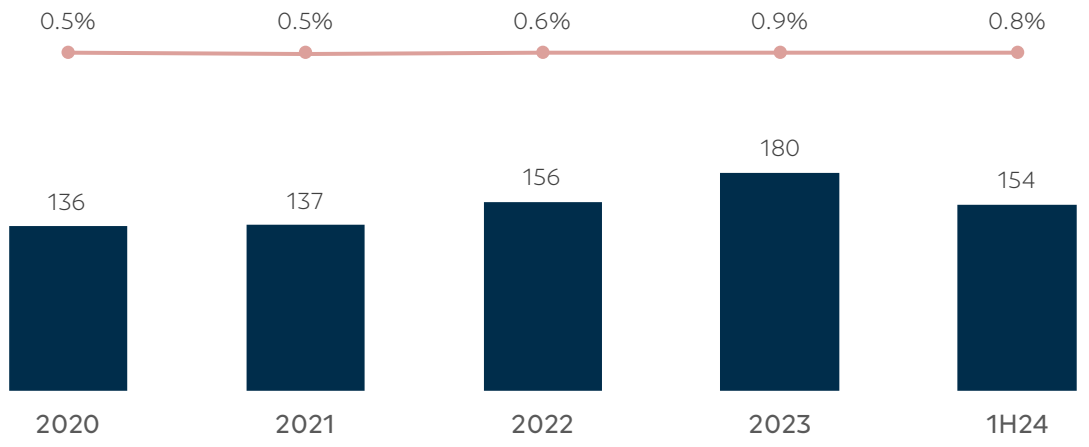
Multiples (x)



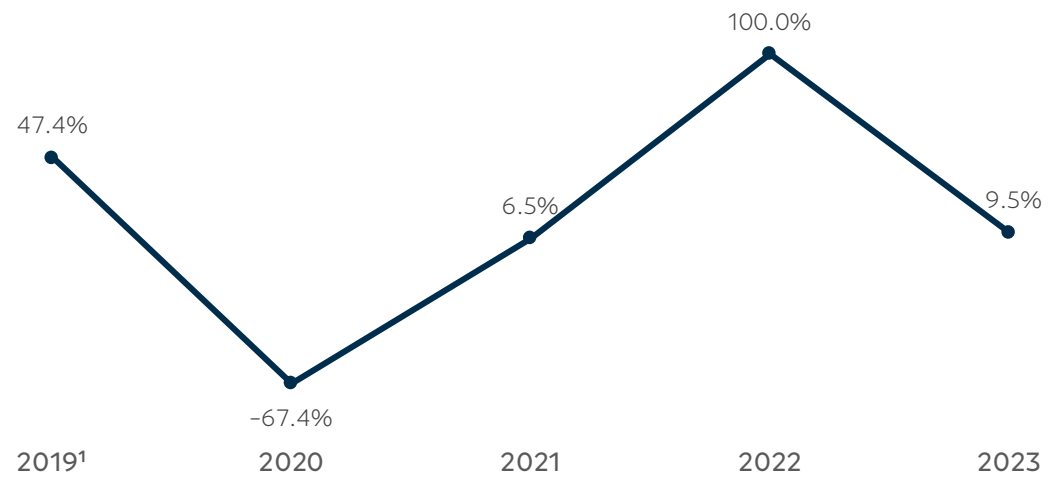
Market cap (R\$ mm)



Δ% dividends



Average daily traded volume



■ Daily traded volume (R\$ MM) ● % Ibovespa

Source: ValorPro and Bacen.

1. Capital reduction distribution amounting to R\$2.7 bn (2019).
 2. Shares buyback program amounting to R\$624 million (2023)

ADR program

In 2014, BB Seguridade established a sponsored Level I American Depositary Receipt (ADR) program

Depository Bank Citibank

Exchange Over the counter (OTC) market

Depository Bank Banco do Brasil S.A.

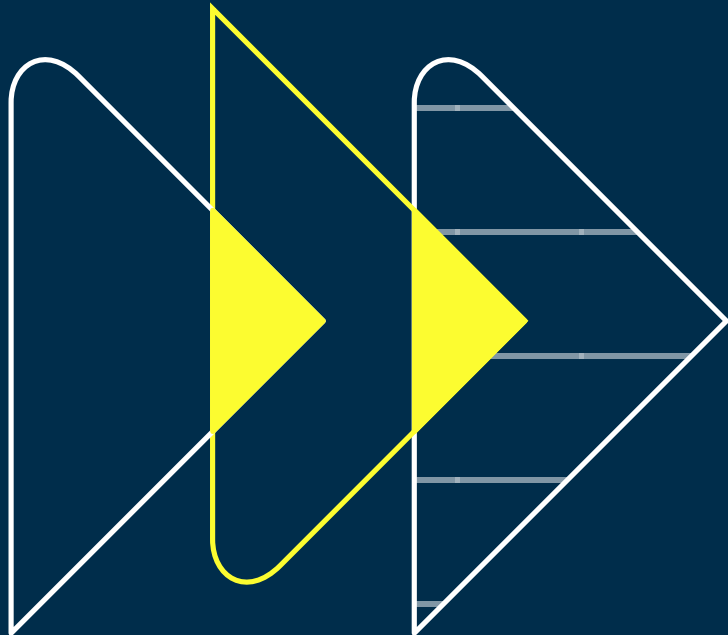
Ratio (ADR:ORD)
1 ADR : 1 ORD

Ticker BBSEY

DR ISIN US05541J1034

Structure Level I ADR

CUSIP 05541J103



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Corporate governance

Board of Directors

Seven members

- Two members appointed by Banco do Brasil from its Board of Executive Officers;
- Two members appointed by the Ministry of Economy;
- The CEO of BB Seguridade;
- Two independent members, one appointed by the minority shareholders.

Board of Executive Officers

Four members

- Elected among the active employees of Banco do Brasil;
- Remuneration policy:
 - ✓ Fixed portion: monthly wage
 - ✓ Variable portion:
 - 50% in cash
 - 50% in stocks in 4 annual installments.

Related-Party Committee

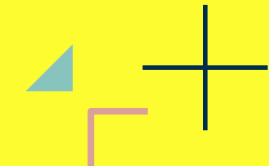
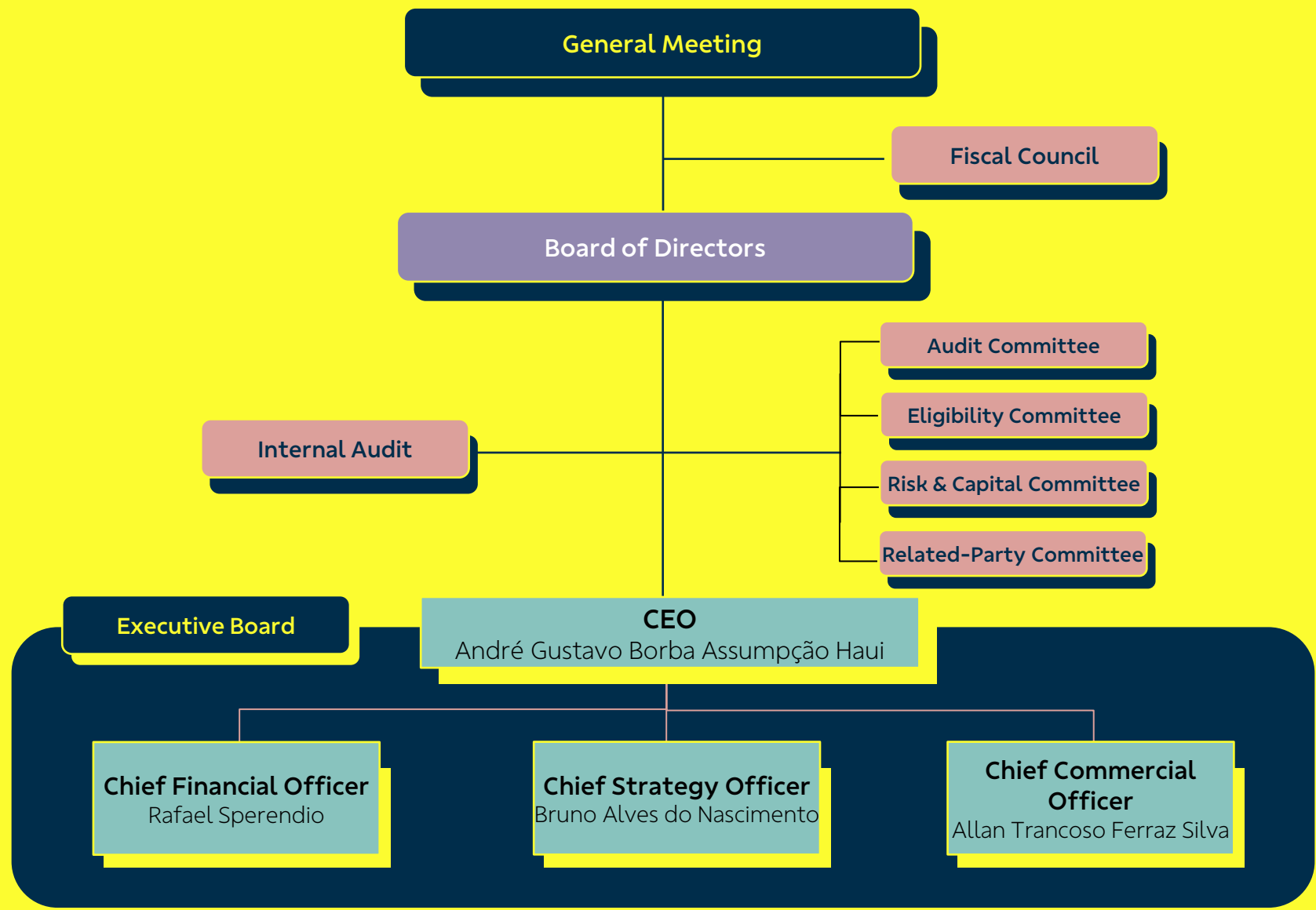
Three members

- One is the independent member appointed by the minority shareholders;
- The independent member has veto power.

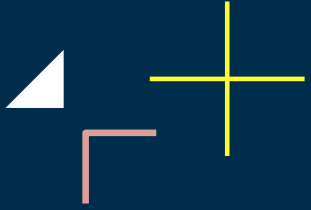
Stocks

- Only common shares;
- 100% tag along;
- Payout - semi annual frequency.

Internal structure



Corporate governance



Best practices

- In strategic planning
- In strategic projects and M&A processes
- To prepare/improve documents
- To improve risk management frameworks

Related companies

- Representation
- Interaction
- Follow-up
- Monitoring

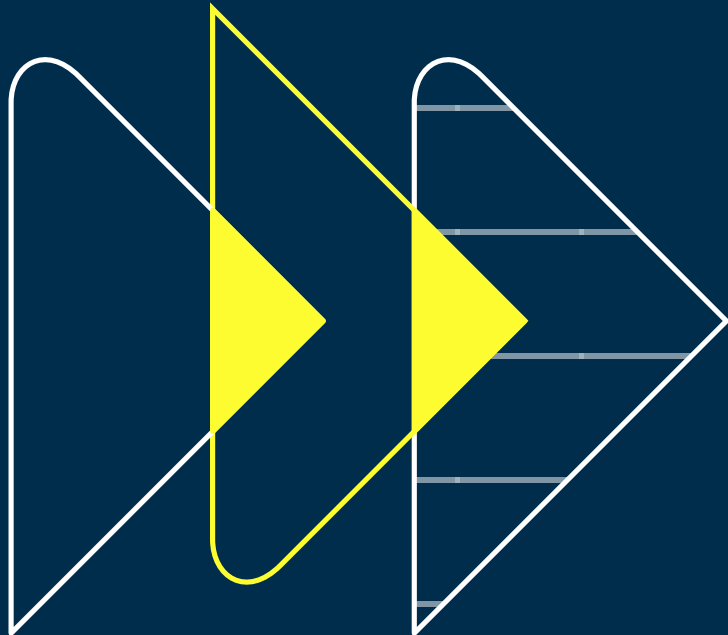
Internal controls

- Development of an environment of the integrity program management

Corporate management

- Transparency
- Internal controls
- Management composition
- Controllers commitment

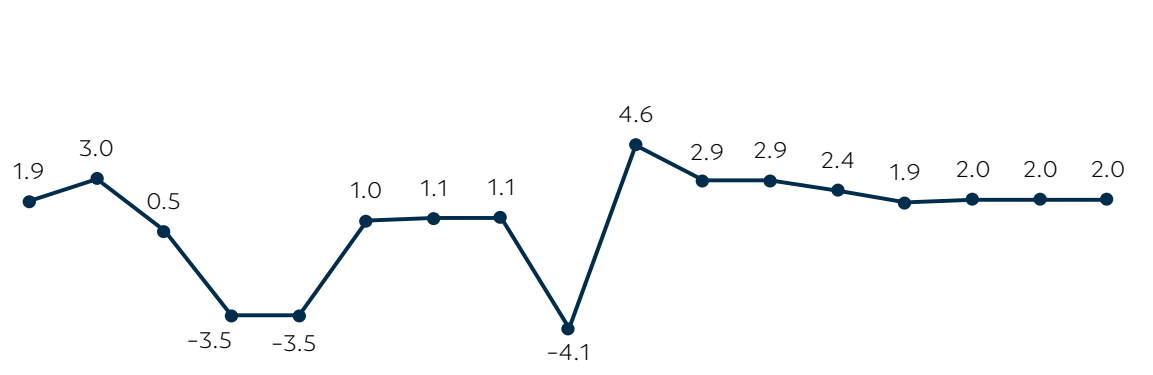




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Macro stability might support the development of the Brazilian insurance industry

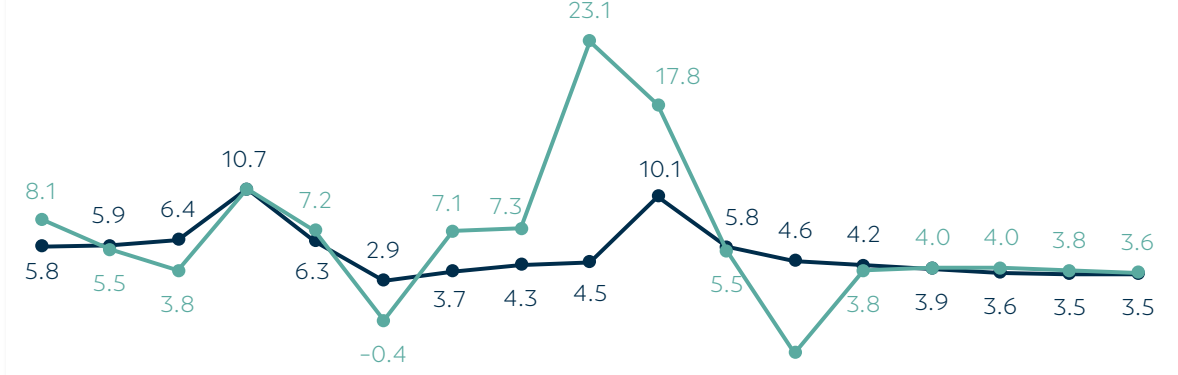
Inflation forecast (%)



2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024E 2025E 2026E 2027E 2028E

Source: Bacen (August 23, 2024).

GDP growth (%)

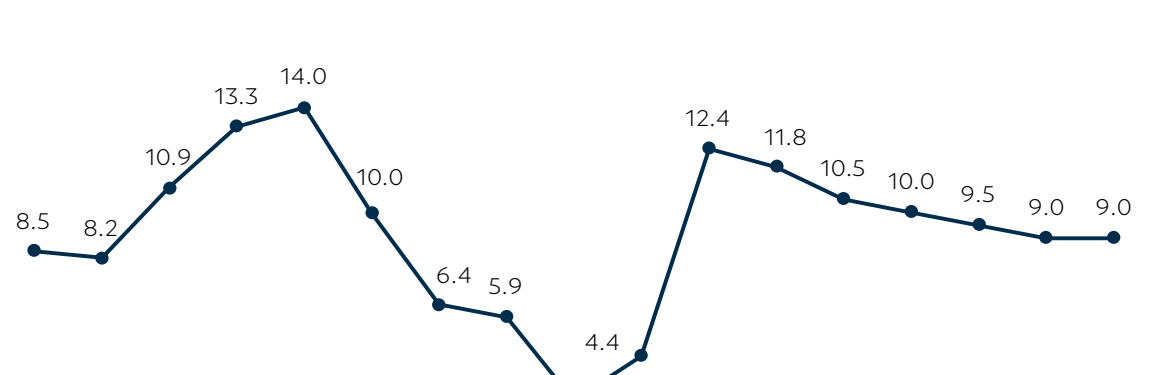


2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024E 2025E 2026E 2027E 2028E

● Inflation (IPCA) ● Inflation (IGP-M)

Source: IBGE, FGV and Bacen (August 23, 2024).

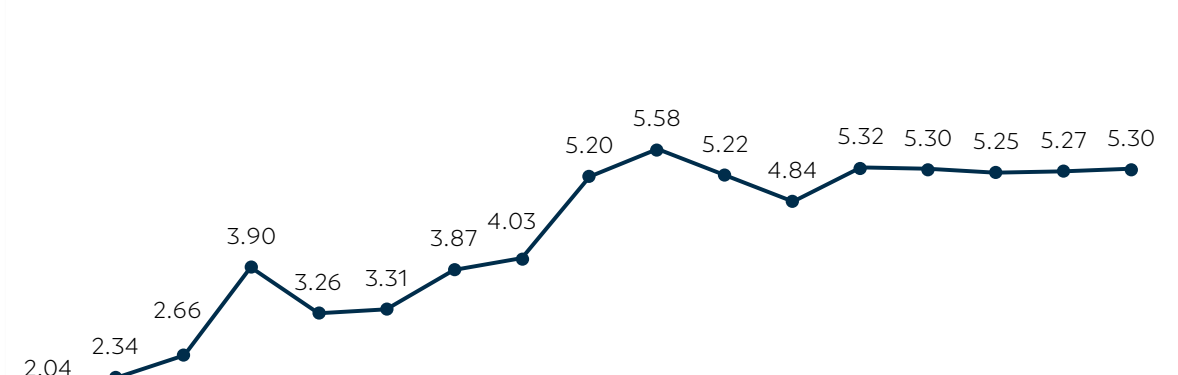
Currency Exchange rate (BRL/USD)



2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024E 2025E 2026E 2027E 2028E

Source: Bacen (August 23, 2024).

Interest rate forecast | Year-end (%)

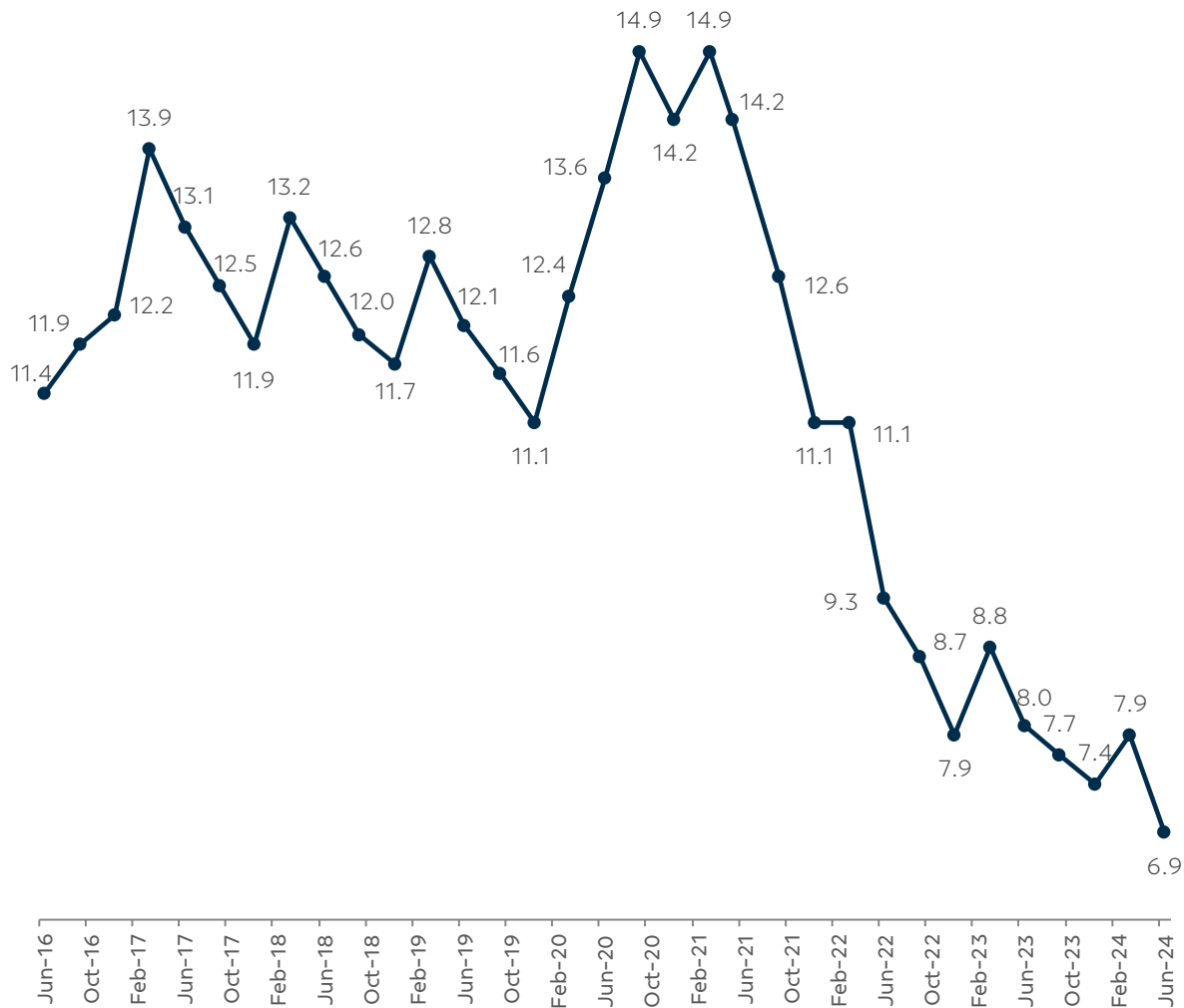


2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024E 2025E 2026E 2027E 2028E

Source: Bacen (August 23, 2024).

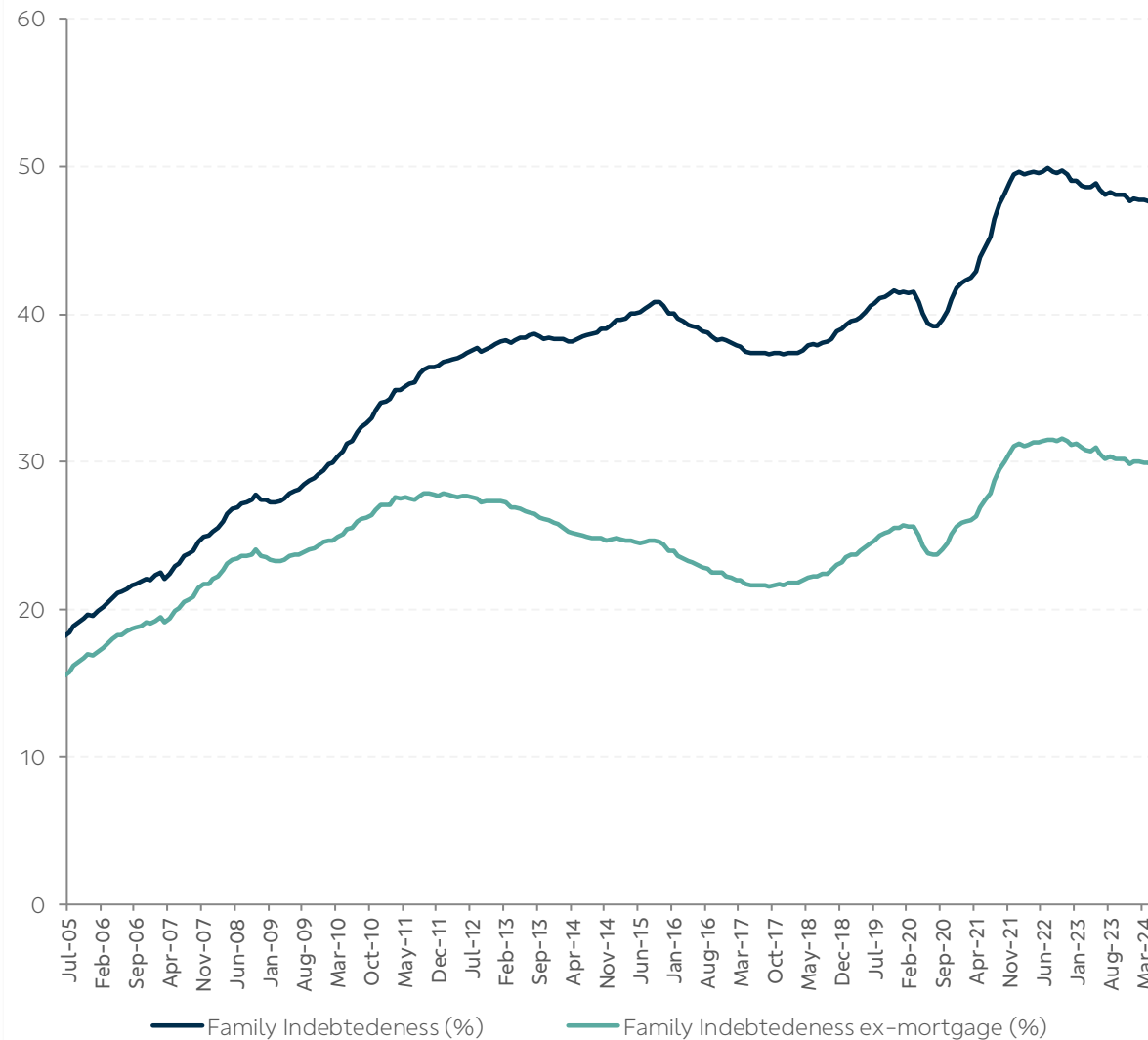
Consumption scenario

Indebtedness (LTM wages)



Source: IBGE/PNAD.
 1 – Quarterly data: 3-month average (June 2024).

Unemployment rate¹ (%)



Source: Bacen/Depec (May 2024).



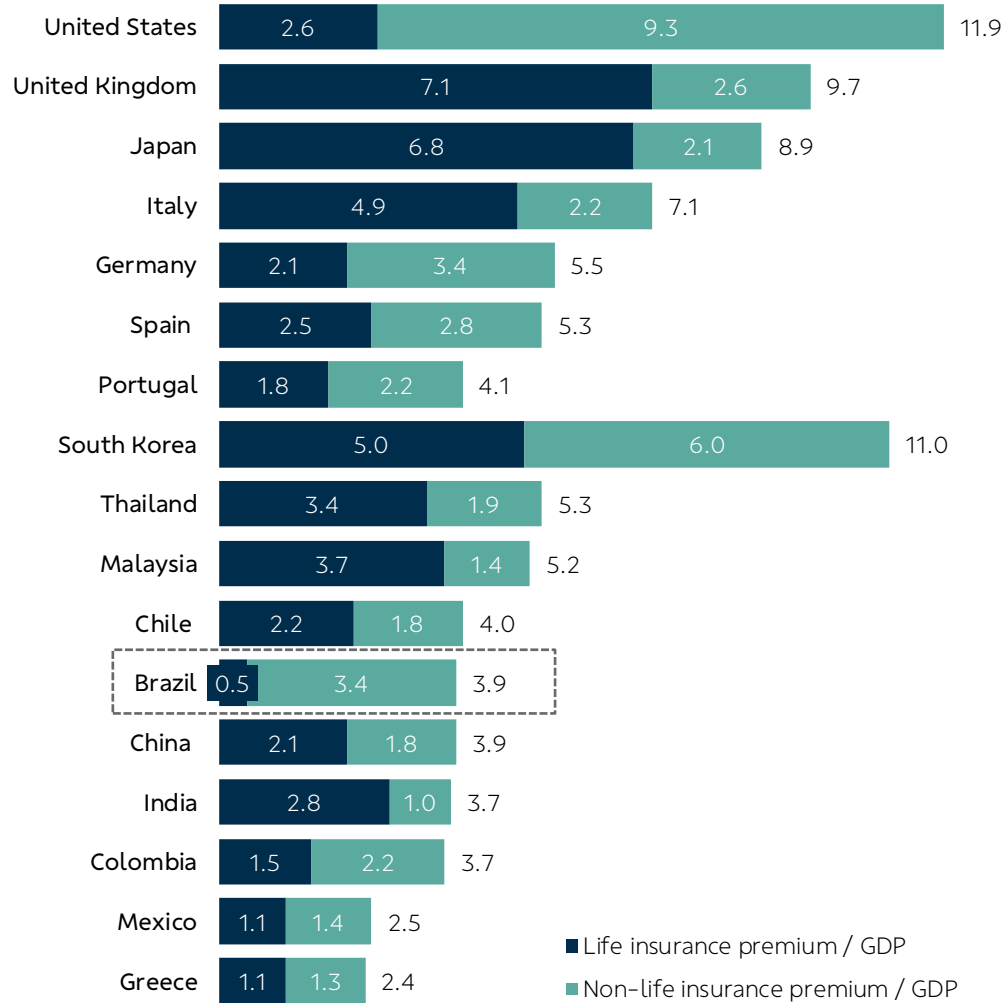
- 1 Company Overview
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Brazilian insurance industry - 2023

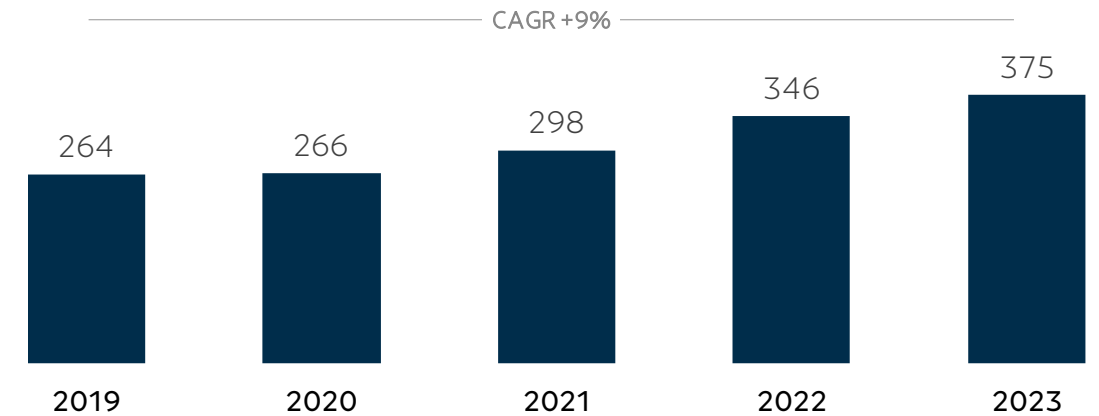
- Insurance premium/GDP (%)

Advanced Markets¹

Emerging Markets¹



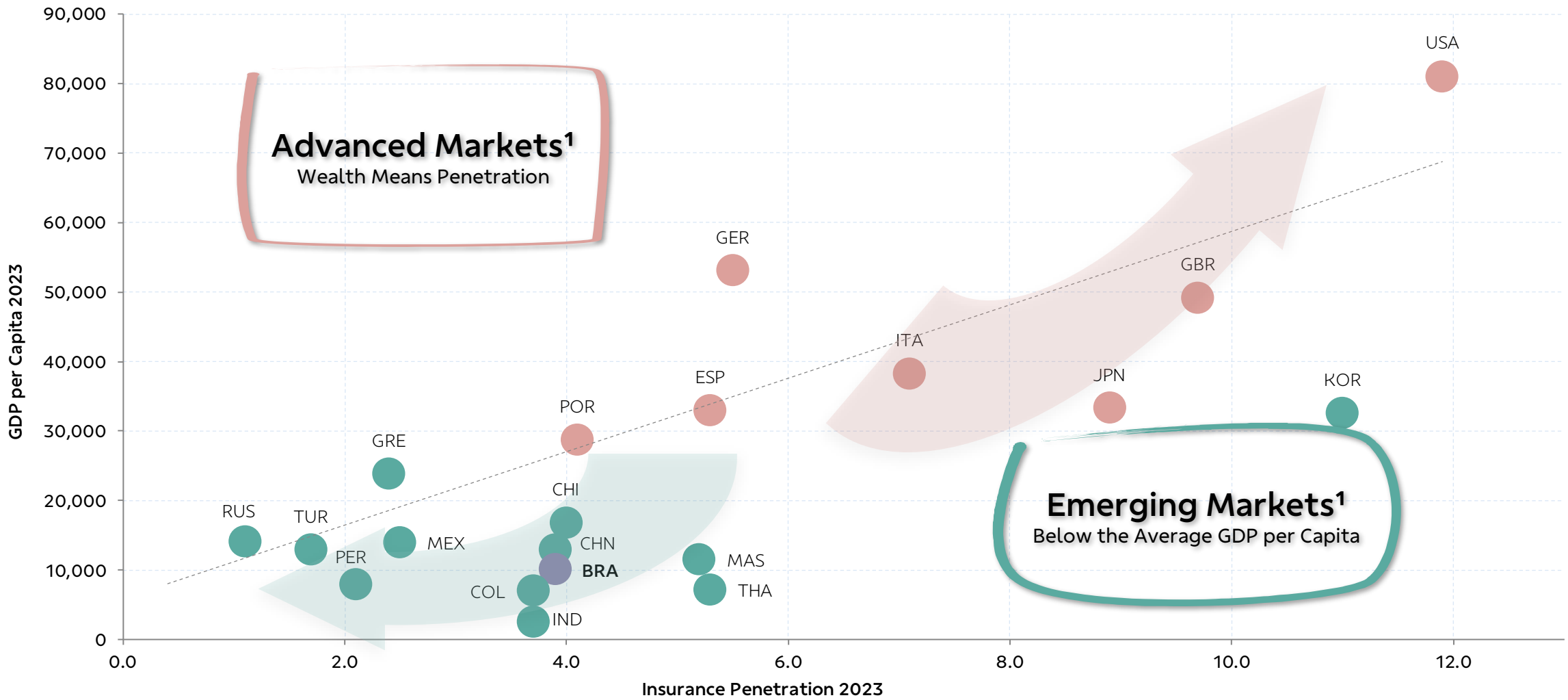
Insurance industry Evolution in Brazil (R\$ bn)



The insurance industry in Brazil has been growing, but penetration stands at 3.9% of the Brazilian GDP

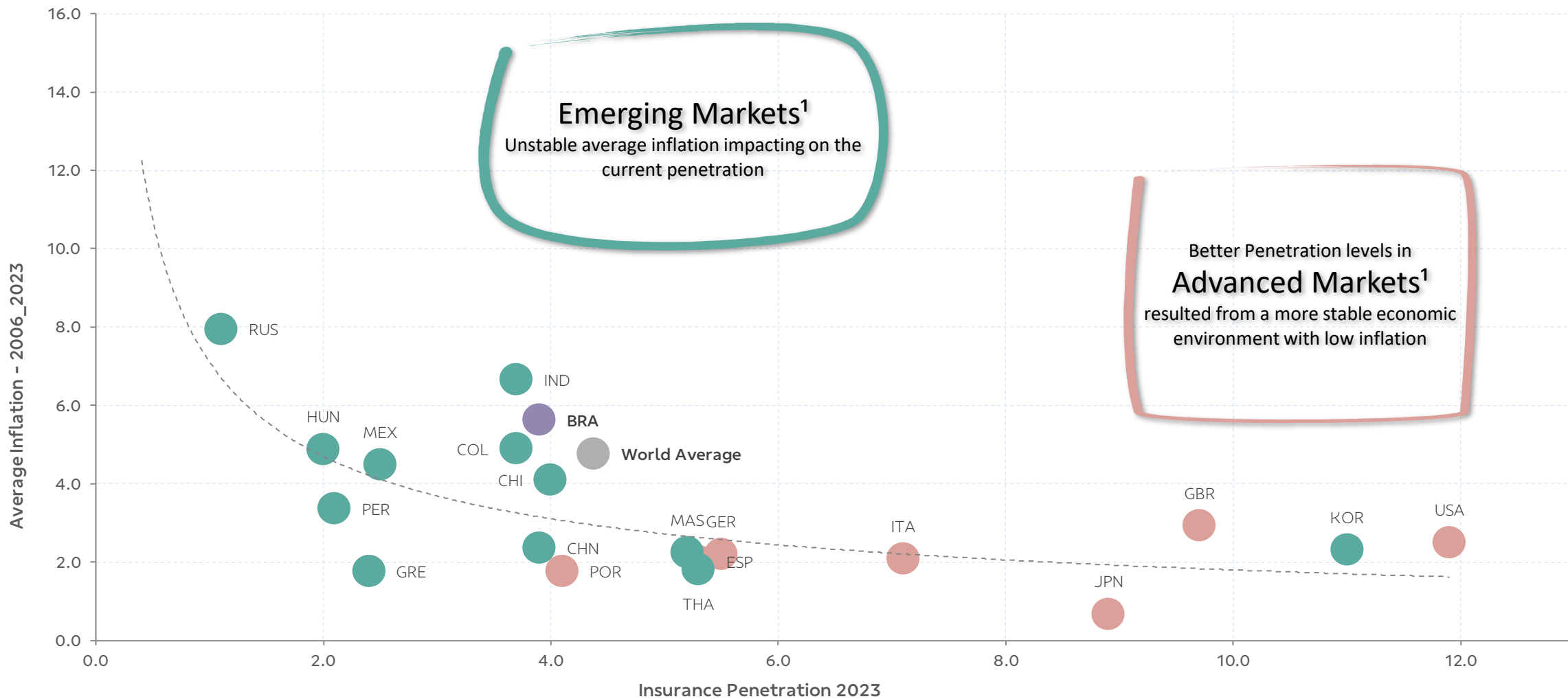
Source: Susep and Swiss Re – Sigma.
1 – MSCI Market Classification.

Wealth sets insurance penetration trend



Source: Swiss Re (Sigma 3/2024) and IMF.
1 – MSCI Market Classification.

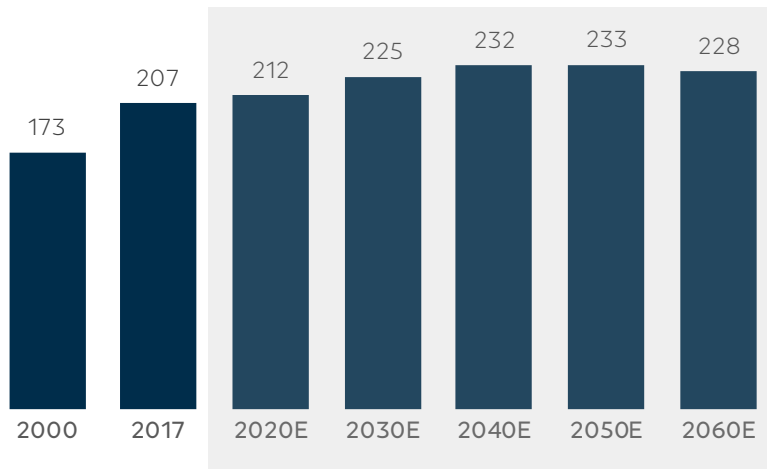
Structural low inflation can be considered a strong penetration driver



Source: Swiss Re (Sigma 3/2024) and IMF.
1 – MSCI Market Classification.

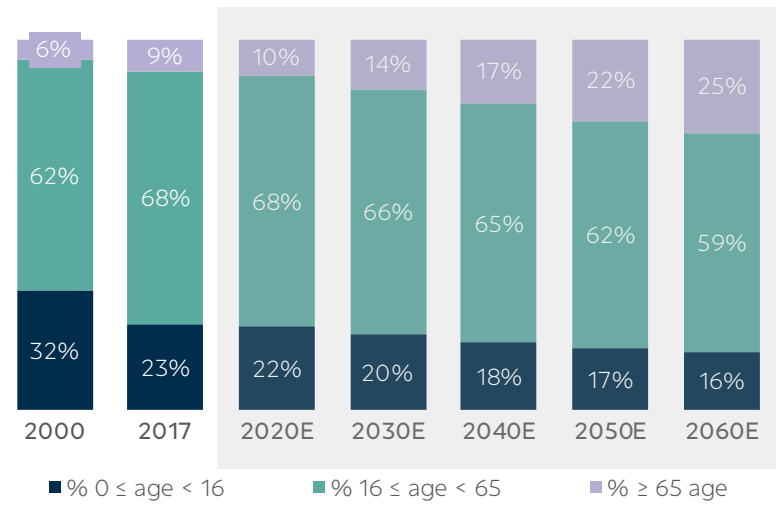
A snapshot of the Brazilian Social Security

Private employees vs civil servants



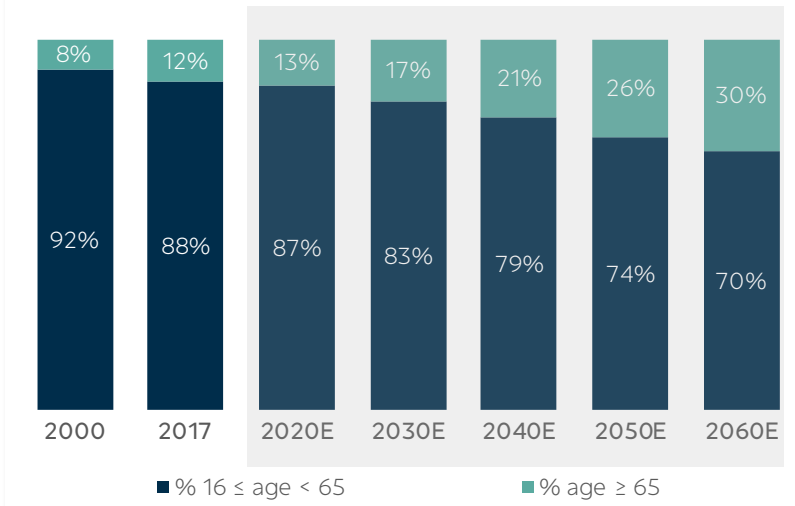
Source: IBGE.

Breakdown government expenses



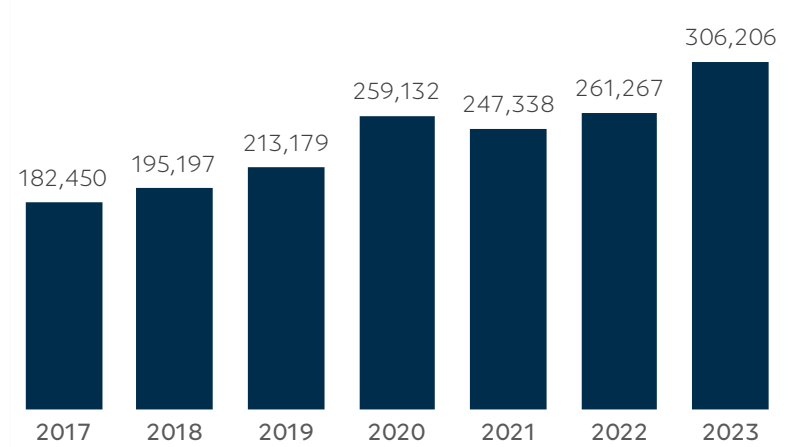
Source: IBGE.

Deficit Brazilian social security (R\$ mm)



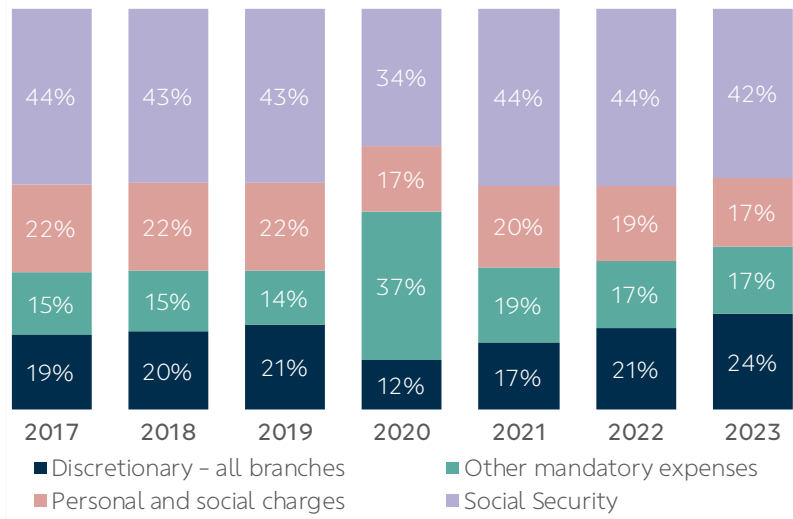
Source: IBGE.

Workers vs retired



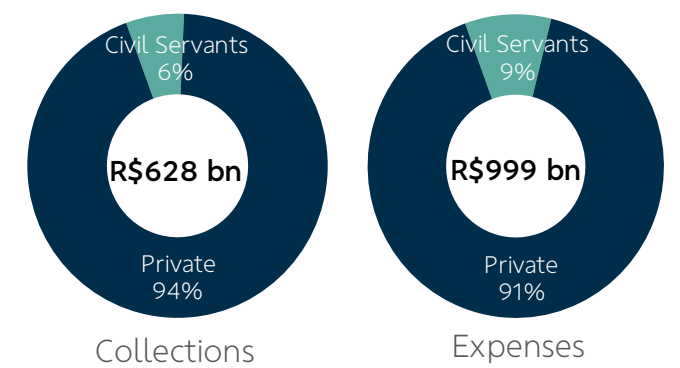
Source: INSS ex-civil servants (Boletim Estatístico da Previdência Social).

Demographic bonus

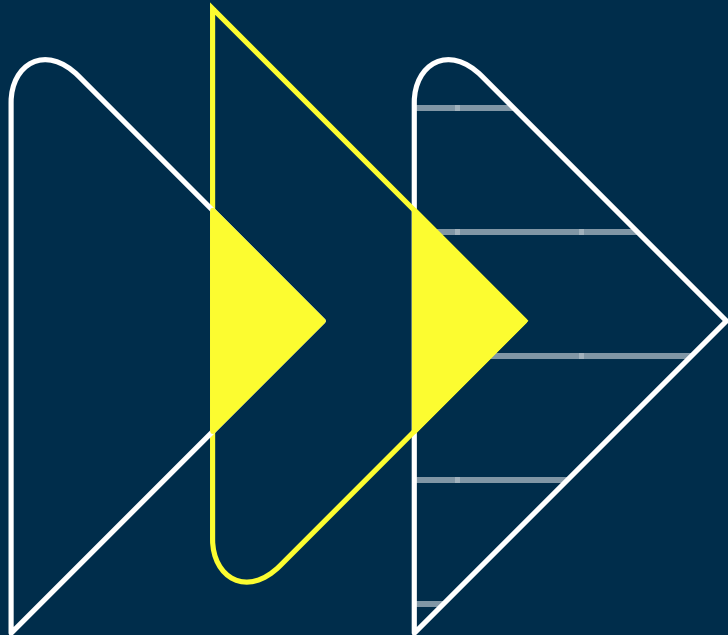


Source: Ministério da Fazenda. Does not include debt service.

Brazilian population (mm)



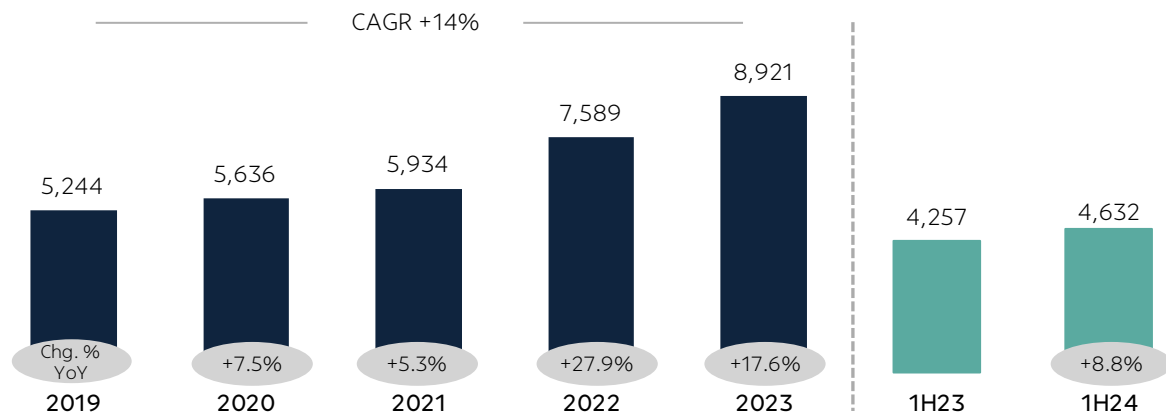
Source: Relatório da Execução Orçamentária (2023).



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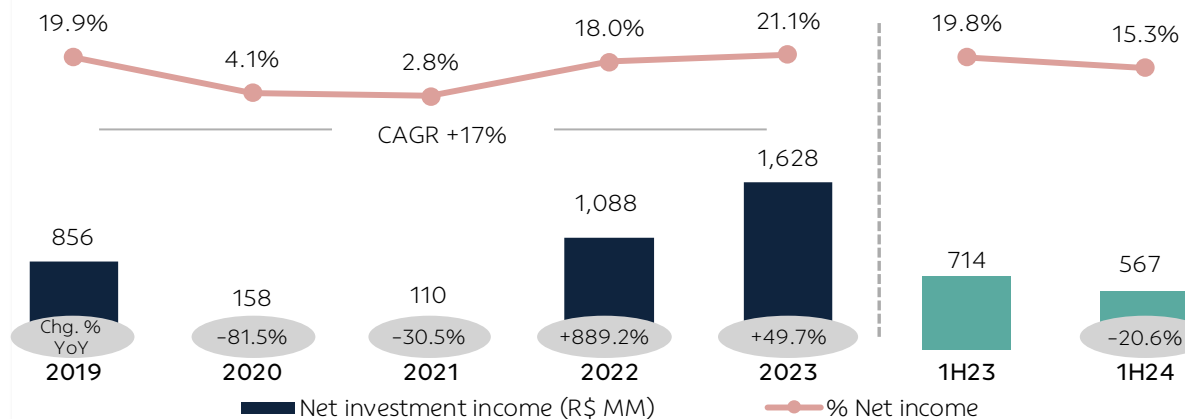
BB Seguridade performance

Net investment income¹



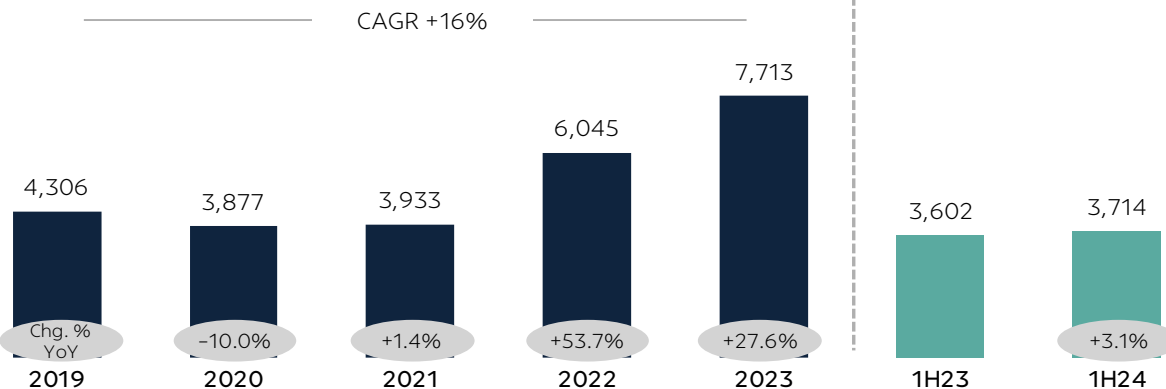
1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasil dental and BB Corretora, weighted by the equity stake of BB Seguridade in each company. For Brasilseg it was adopted the proforma data of 2018 restructuring.

Non-interest operating result¹ (R\$ mm)

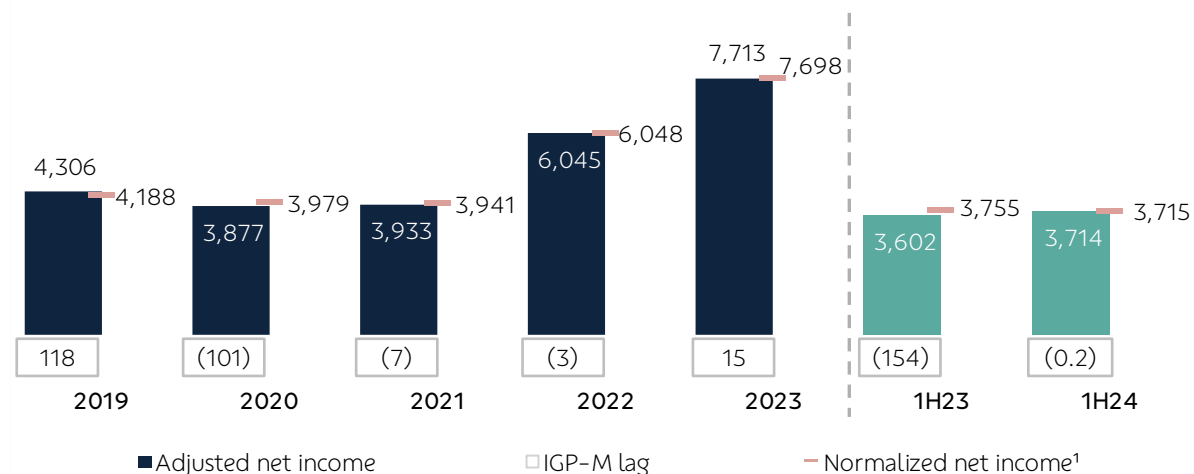


1 – Sum of the net investment income of all BB Seguridade's controlled and affiliated companies, net of income taxes, considering the effective tax rate of each company for the period under analysis.

Normalized net income (R\$ mm)

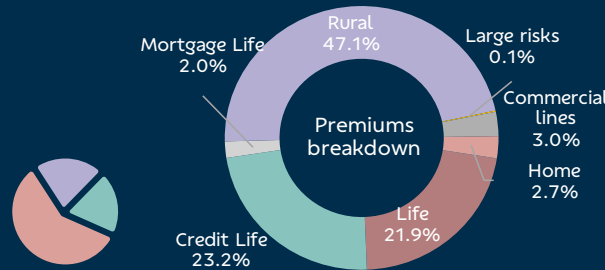
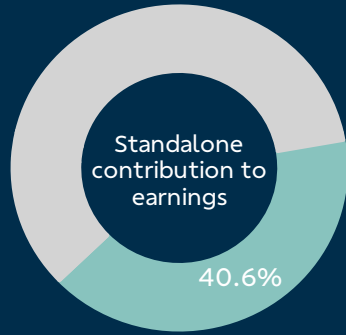
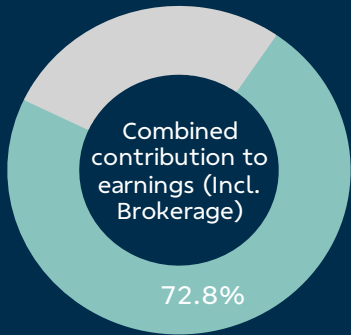


Adjusted net income (R\$ mm)



1. Adjusted net income excluding the impact of the one-month lag in the IGP-M accrual on liabilities.

Brasilseg – Key figures | 1H24



R\$8.0 bn
in premiums written ^{#1²}

66.3%
combined ratio

26.8%
loss ratio

28.8%
commission ratio

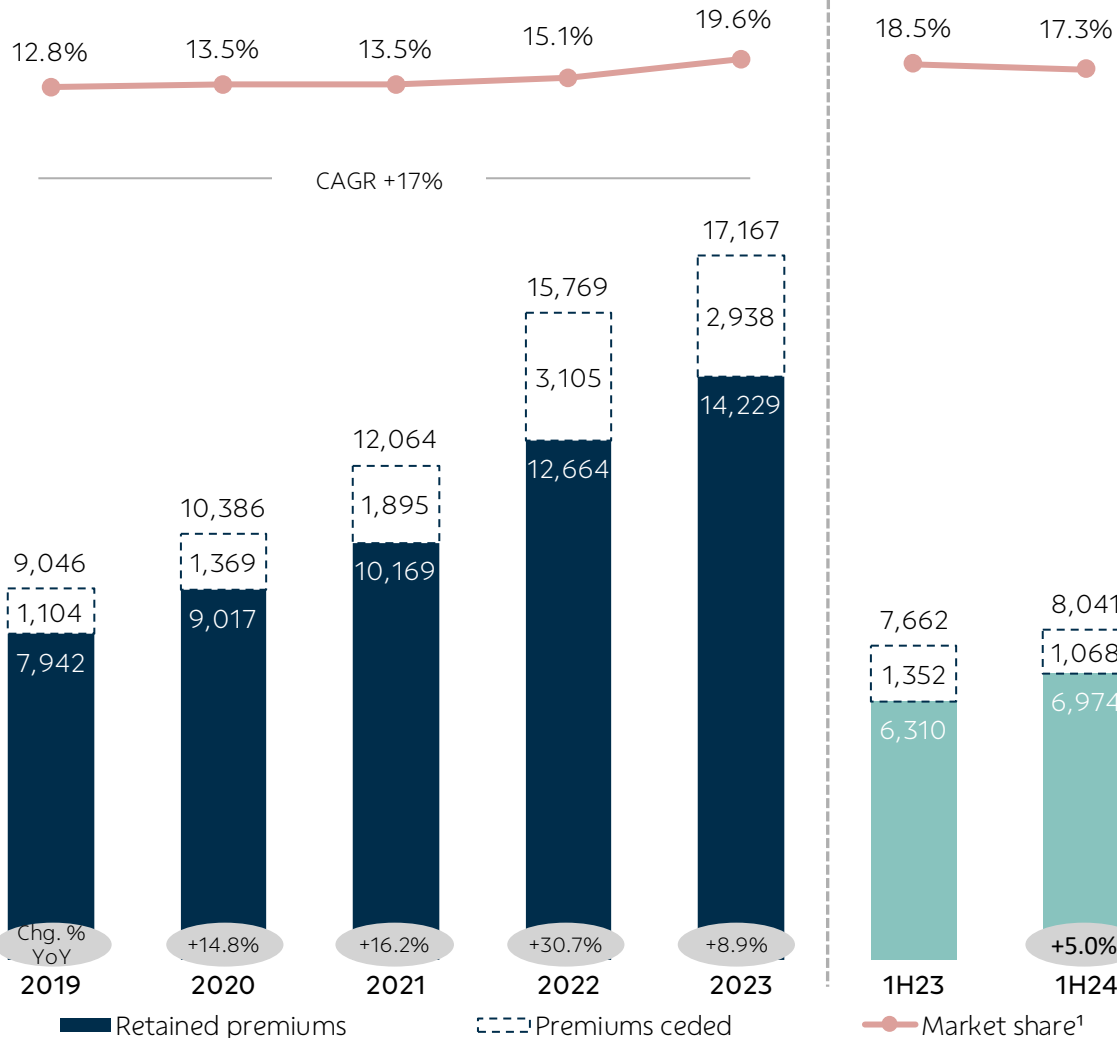
10.7%
G&A ratio

1 – Net of taxes considering the Company's effective tax rate.

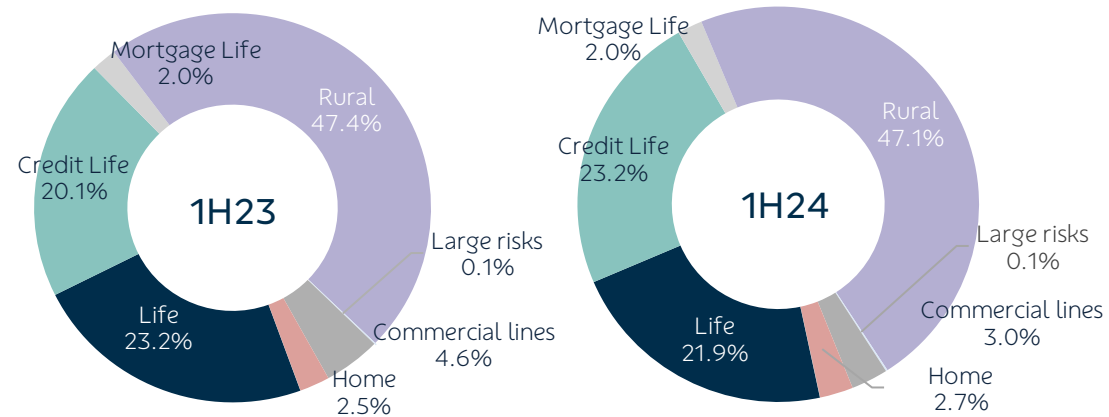
2 – Susep: Market share considering only premiums written for the business lines in which Brasilseg operates..

Brasilseg

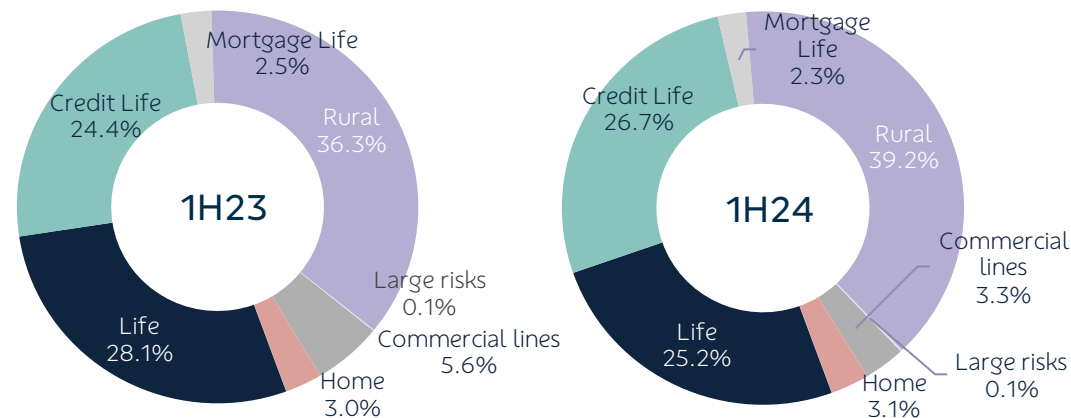
Breakdown of premiums written



Premiums written (R\$ mm)



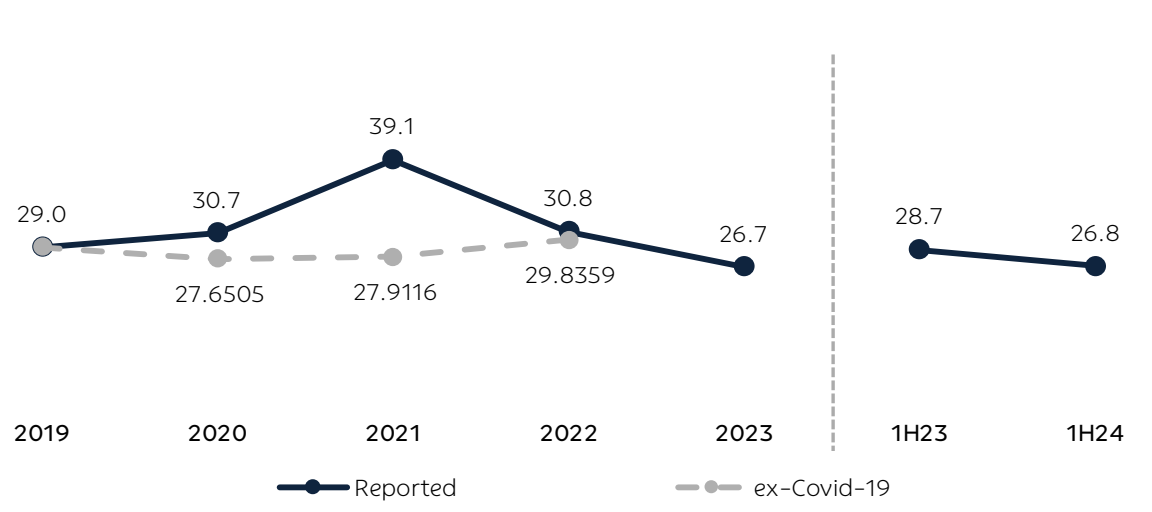
Breakdown of retained premiums



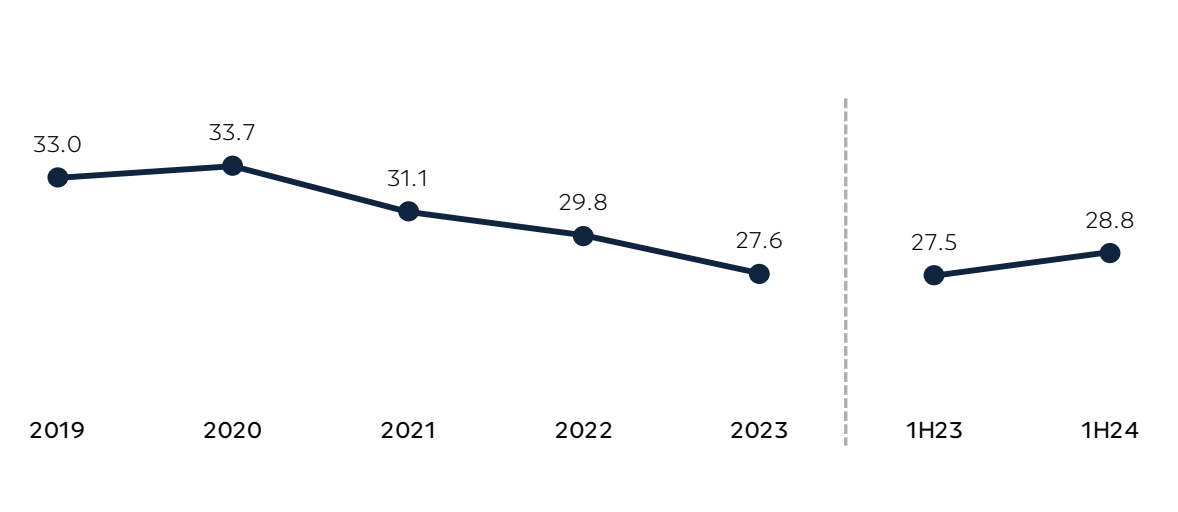
1 – Susep: Market share considering only premiums written for the business lines in which Brasilseg operates..

Brasilseg – Performance ratios¹

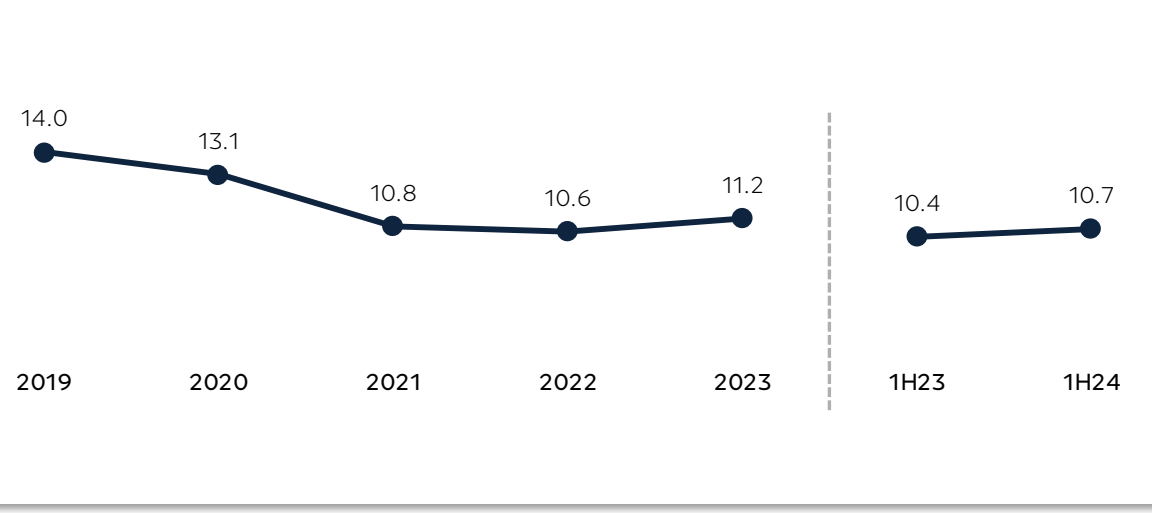
Commission ratio (%)



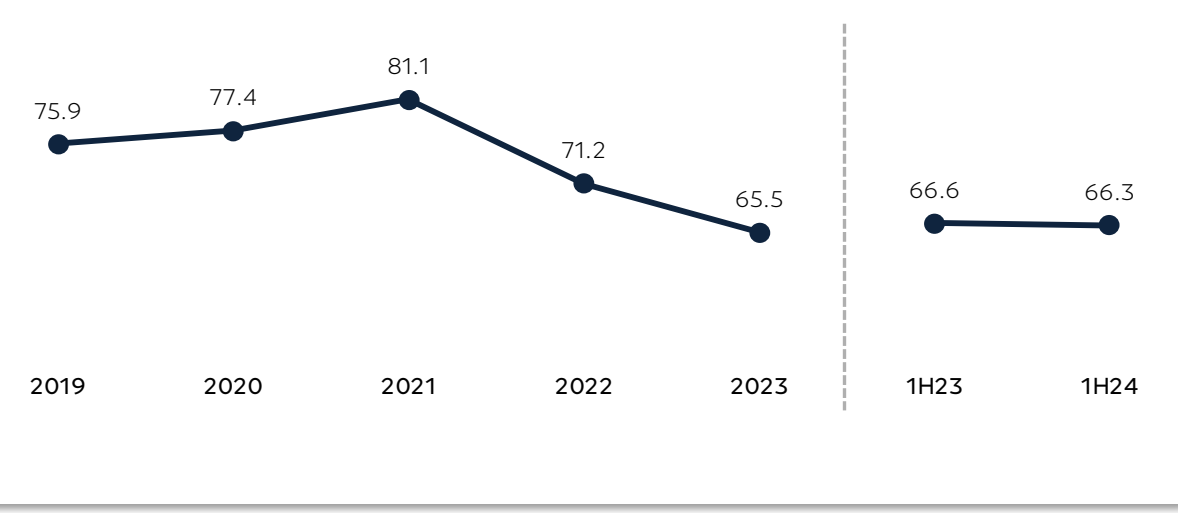
Loss ratio² (%)



Combined ratio (%)



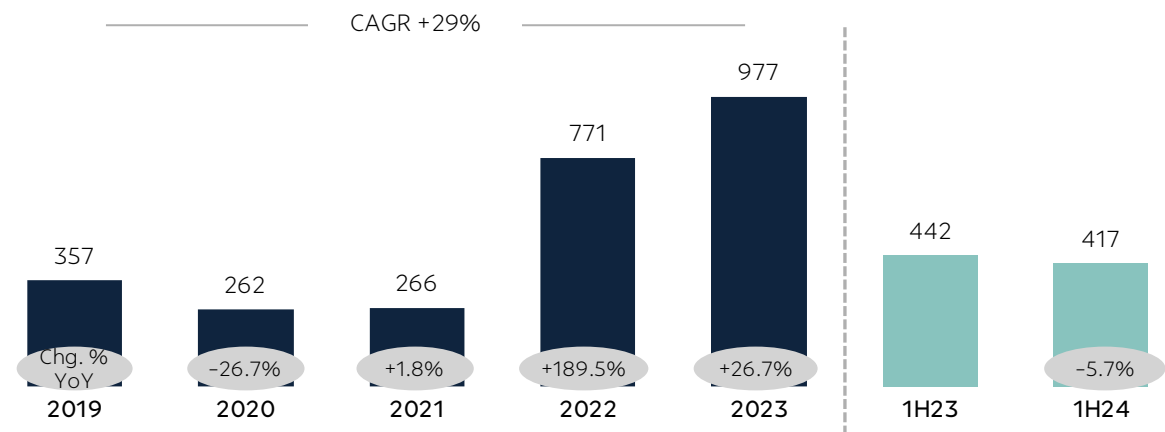
G&A ratio (%)



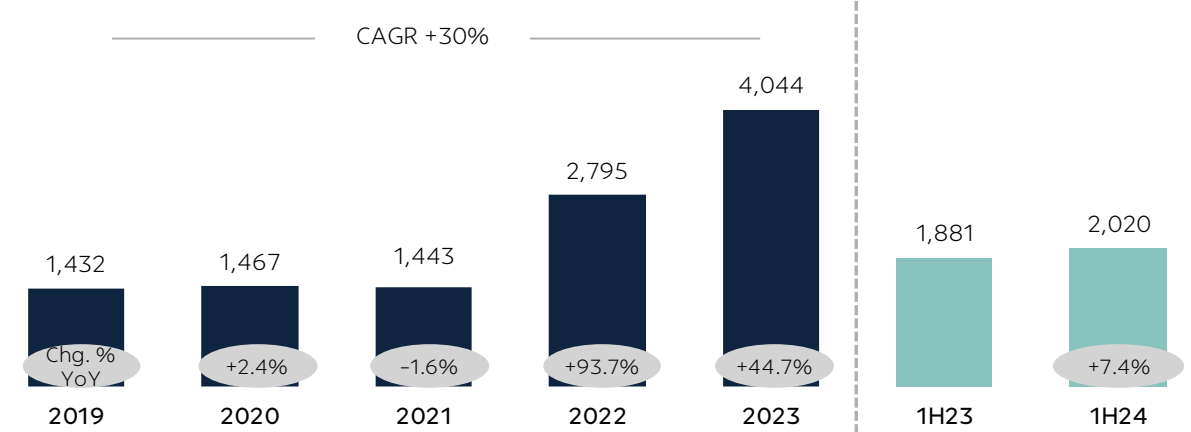
1 – Adjusted ratios, considering the reinsurance effects.
 2 – Managerial data of reported claims classified as Covid-19 of January 2, 2023.

Brasilseg

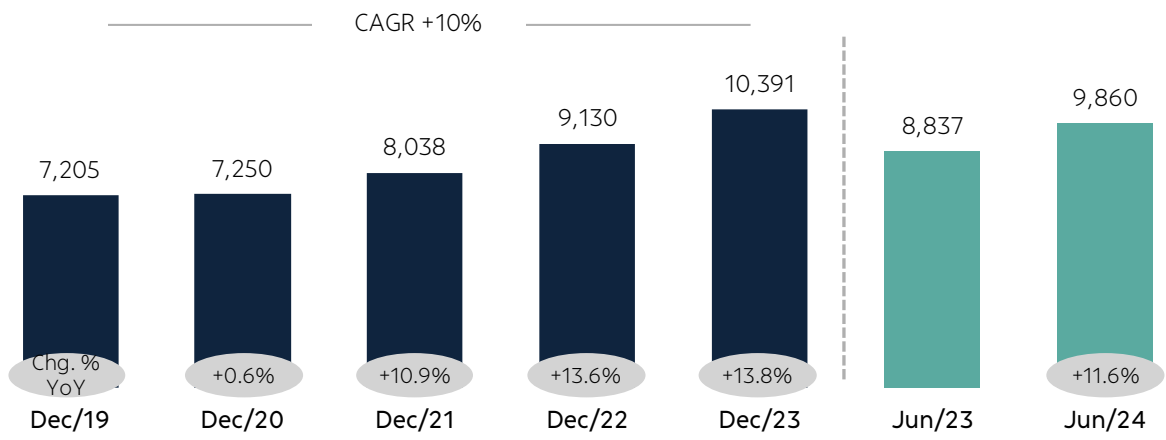
Adjusted net income (R\$ mm)



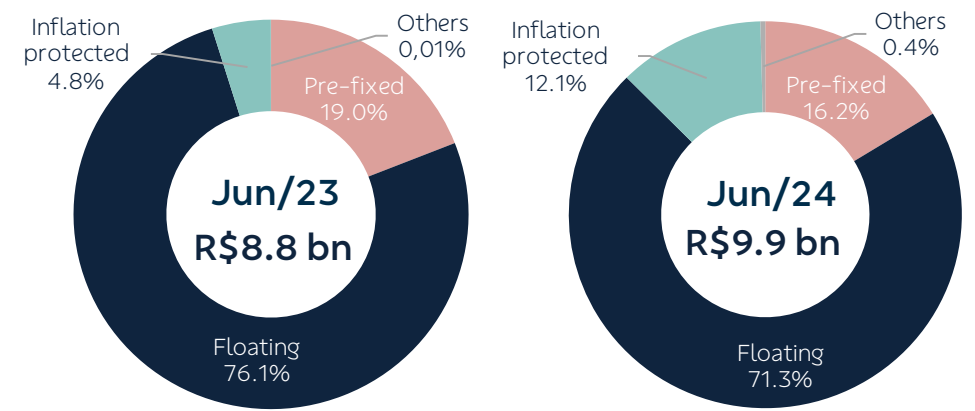
Net investment income (R\$ mm)



Asset allocation



Financial investments (R\$ mm)



Brasilseg | Life insurance – Key figures | 1H24



R\$1.8 bn
in premiums written

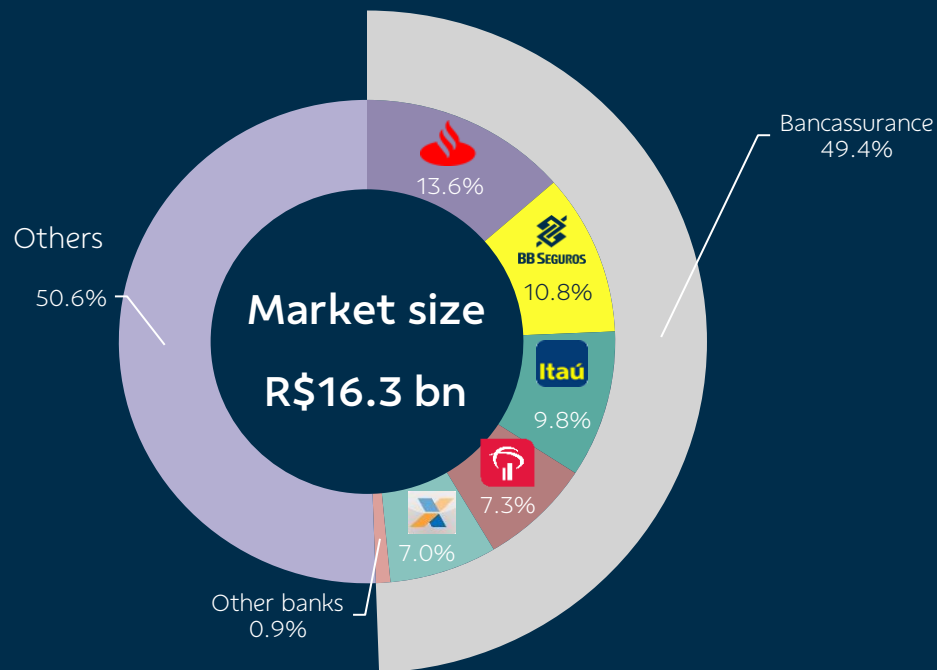


22.4%
loss ratio



40.8%
underwriting margin

Competitive Landscape | Premiums Written¹



Portfolio of Products

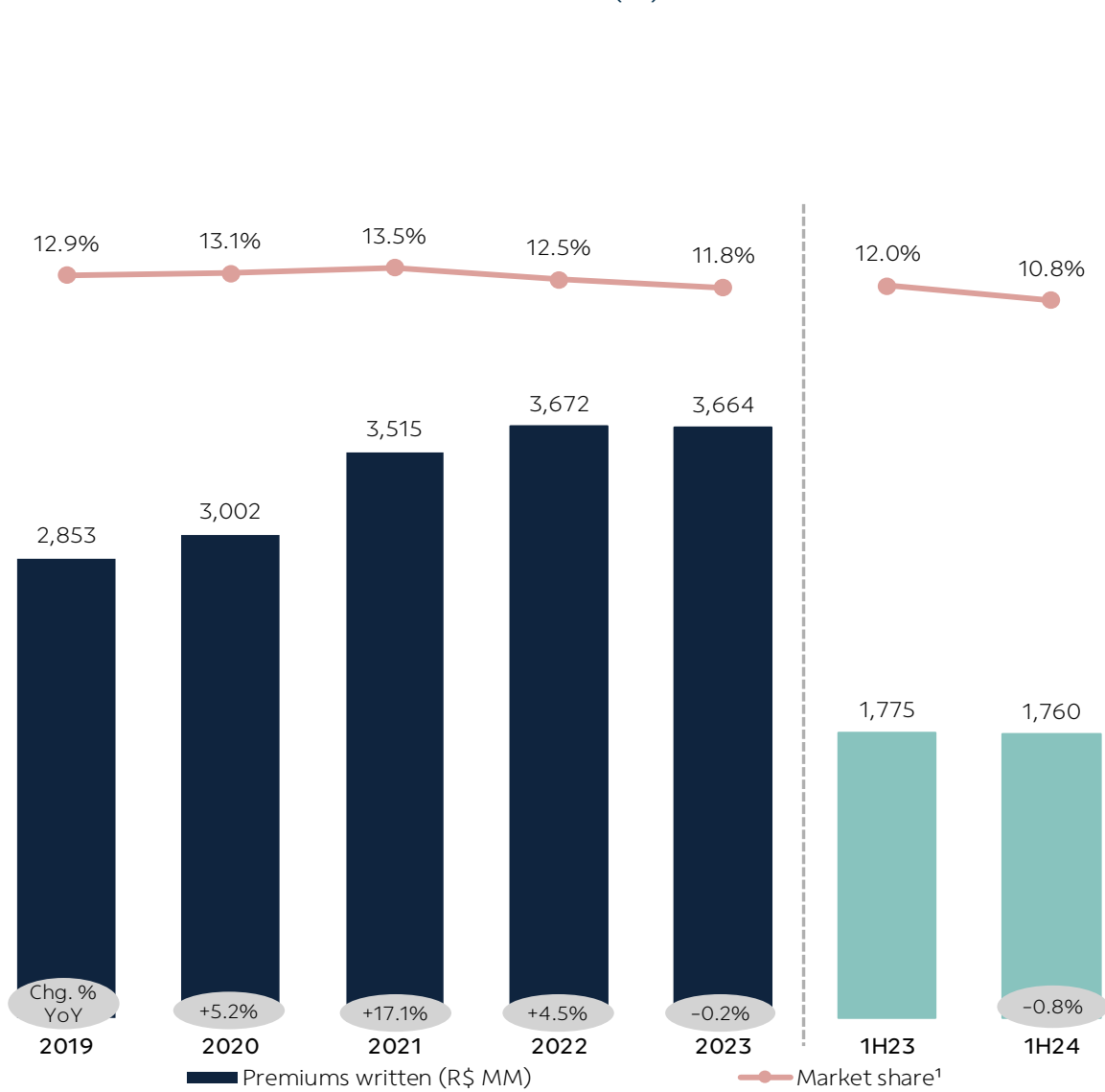
- Focused on individuals, assures financial protection to the beneficiaries, chosen by the policyholder, in case of death (natural or accidental), or permanent disability of the insured;
- If a claim occurs, the insurance company pays the amount agreed in the insurance policy to the beneficiary; and
- The life insurance sold by Brasilseg is a term life insurance without accumulation. If the customer fails to make the monthly payments, the coverage is suspended without any amount being reverted to the policyholder.

Source: Susep.

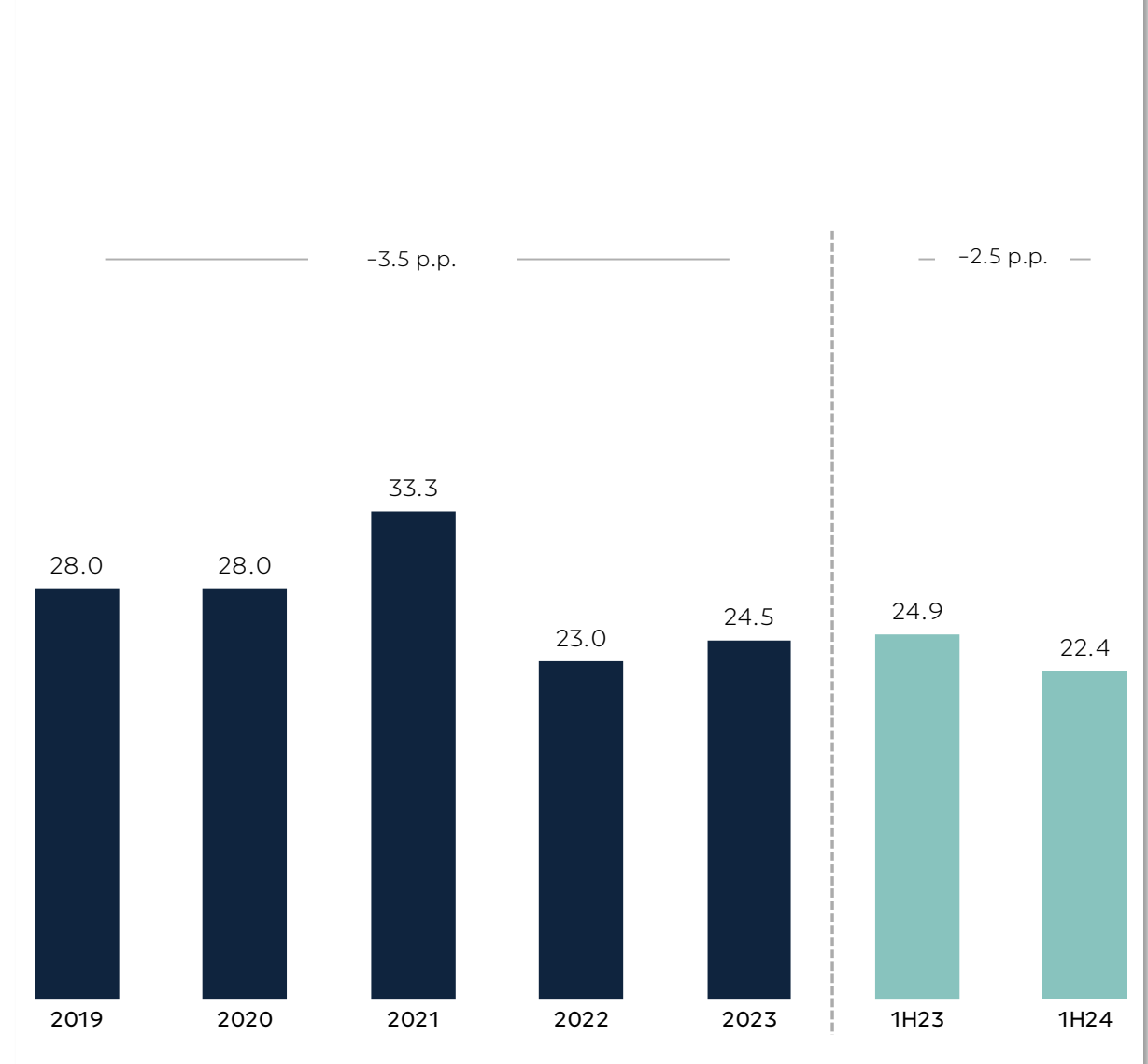
1 – Market share considering only premiums written for risk coverage, excluding premiums for accumulation components (dotal and life insurance).

Brasilseg | Life insurance

Loss ratio (%)



Premiums written



1 – Source: Susep. (Market share considering only premiums written for risk coverage, excluding premiums for accumulation components (dotal and life insurance)).

Brasileg | Credit life insurance – Key figures | 1H24



R\$1.9 bn
in premiums written

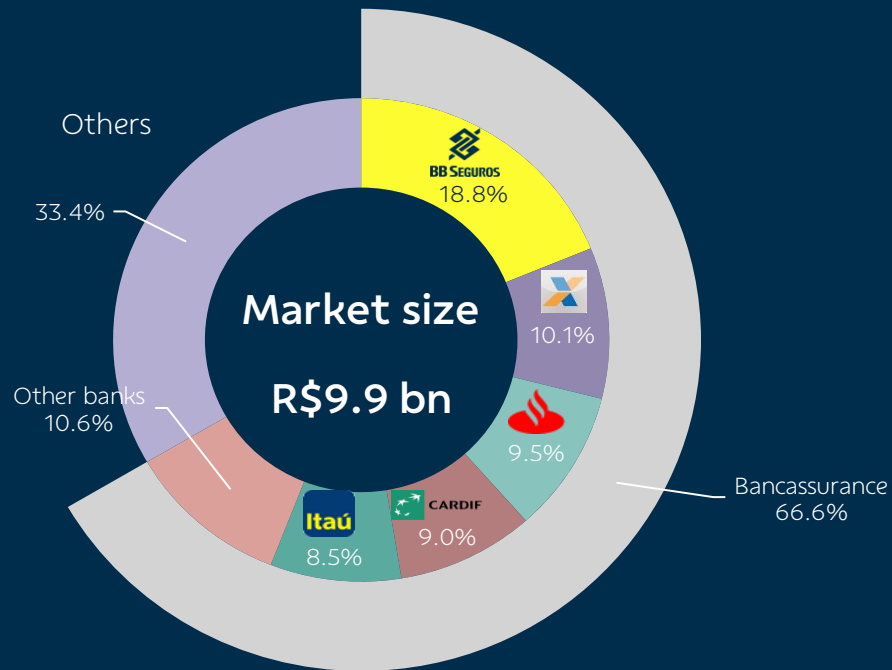


36.3%
loss ratio



23.3%
underwriting margin

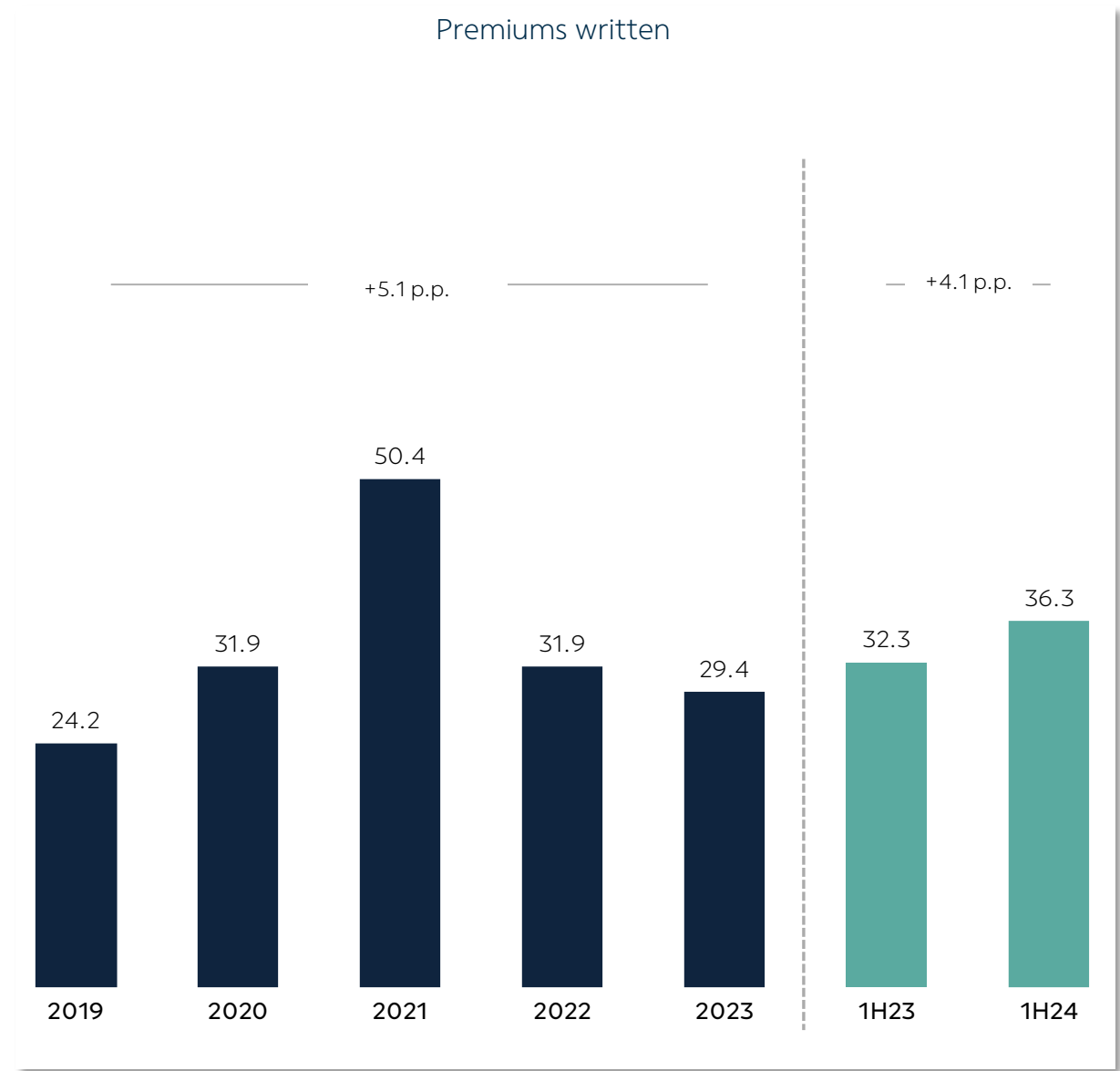
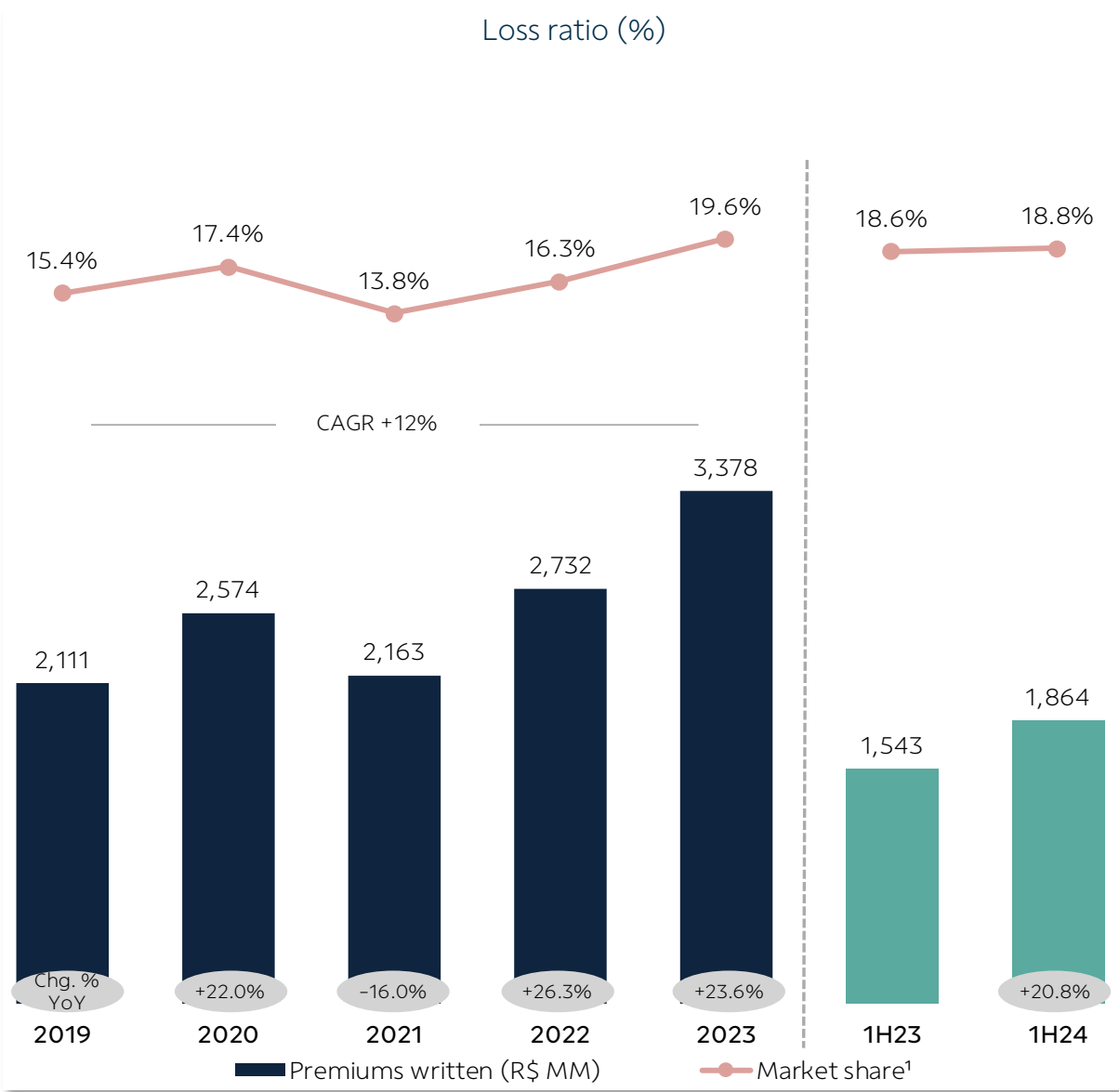
Competitive Landscape | Premiums Written¹



Portfolio of Products

- Credit life insurance is a life insurance policy intended to pay off a borrower’s loan in case of death of the insured;
- Designed to protect both the lender and the insured dependents, preventing them to inherit this liability;
- This product is already quite widespread in Brazil and it is expected to grow with the expansion of the loan portfolio; and
- The lender is the main beneficiary of this type of product.

Brasilseg | Credit life insurance



1 - Source: Susep.

Brasilseg | Mortgage life insurance – Key figures | 1H24



R\$162 mm
in premiums written

#6

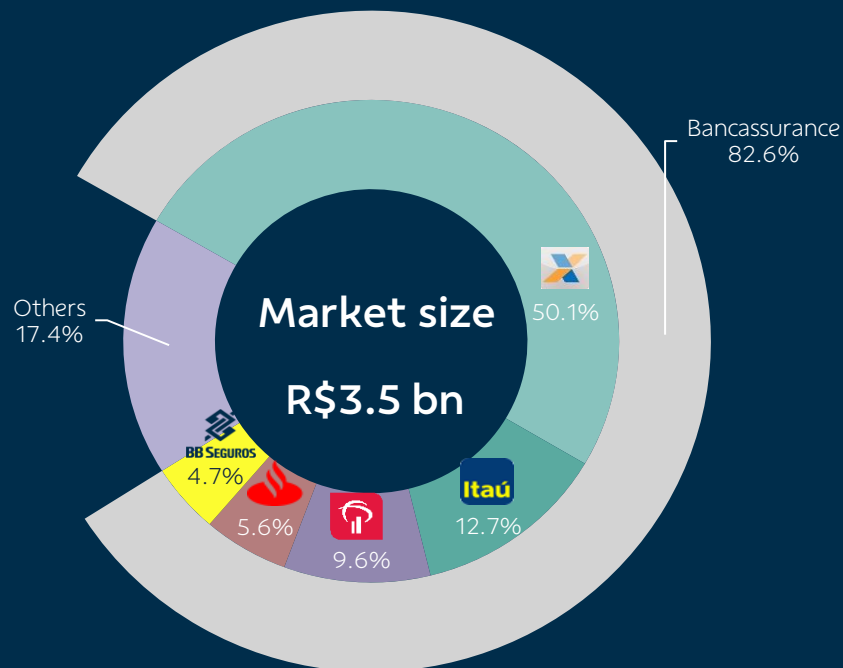


27.4%
loss ratio



50.3%
underwriting margin

Competitive Landscape | Premiums Written

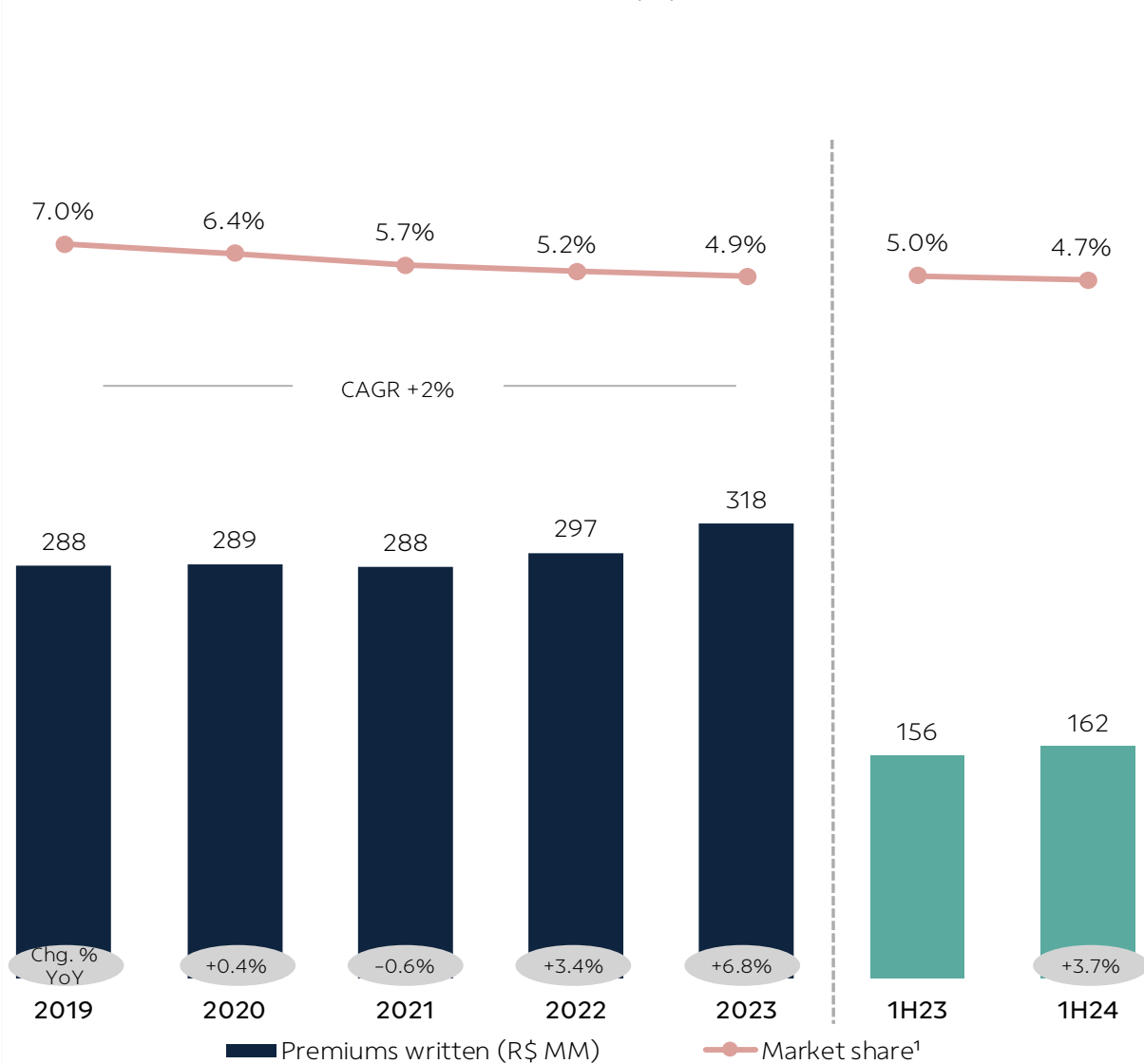


Portfolio of Products

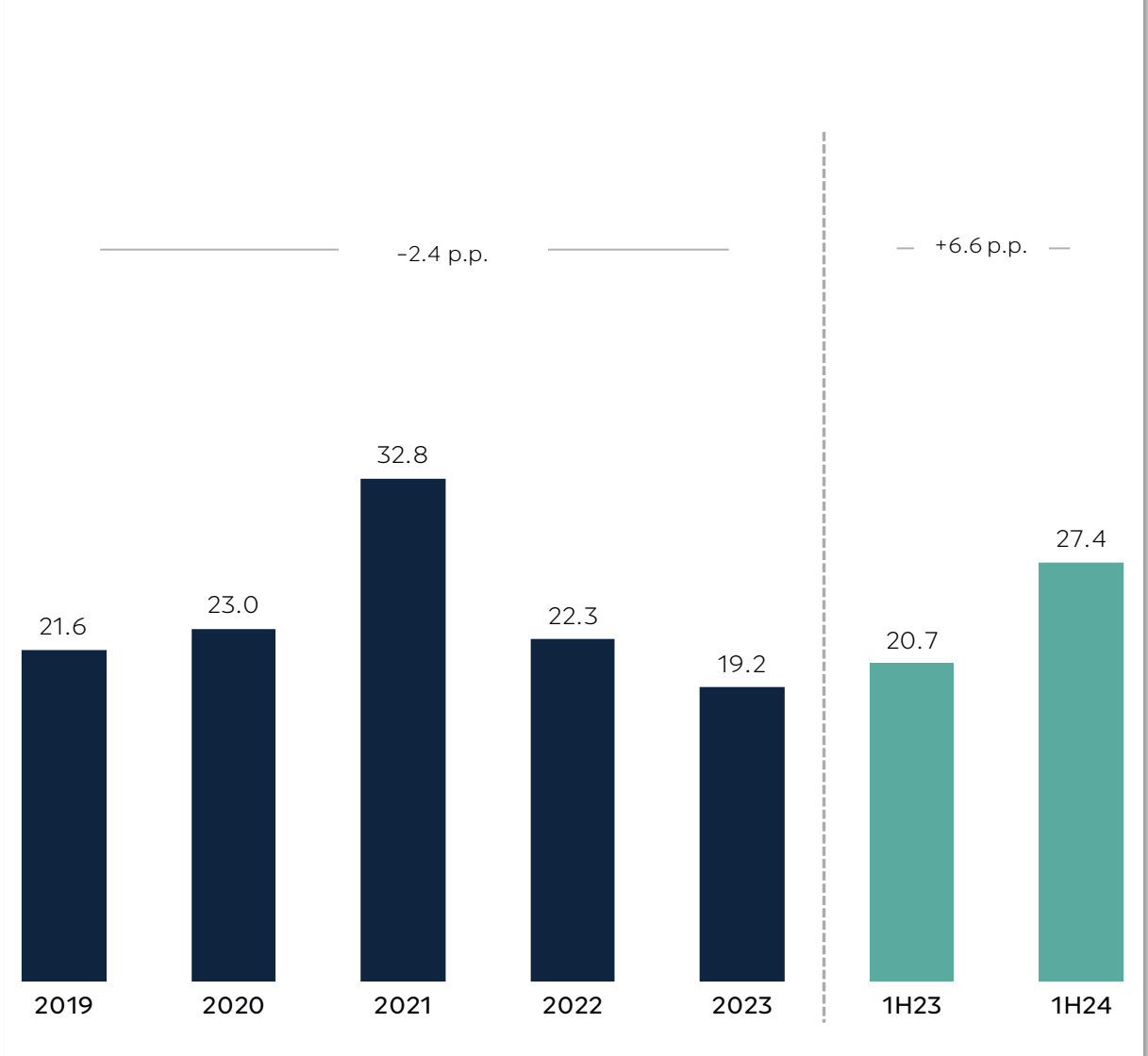
- Mortgage life insurance is a life insurance policy intended to pay off a mortgage in case of death or disability of the insured;
- The insurance policy gives the guarantee that his family will keep the property and the bank will receive the full payment of the mortgage debt;
- The mortgage life insurance also protects against physical damage to the insured property; and
- Premium is calculated on a monthly basis and varies according to the outstanding loan balance and the borrower's age.

Brasilseg | Mortgage life insurance

Loss ratio (%)



Premiums written



1 - Source: Susep.

Brasilseg | Rural insurance – Key figures | 1H24



R\$3.8 bn
in premiums written

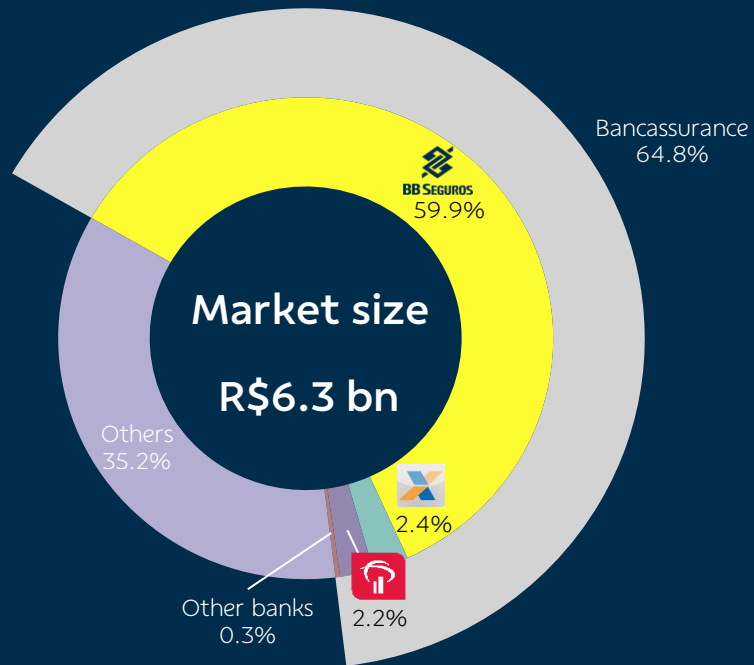


22.0%
loss ratio



59.1%
underwriting margin

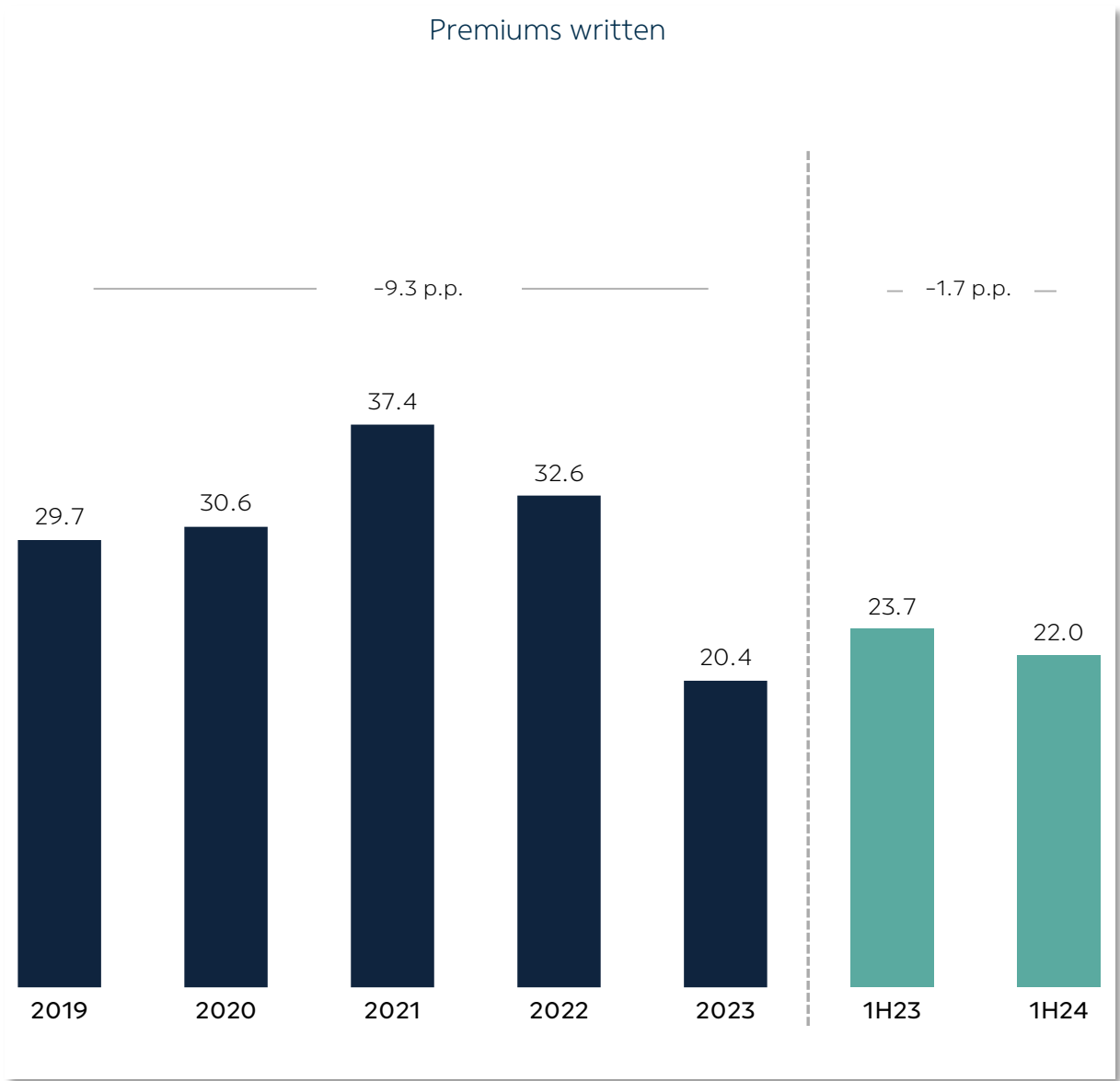
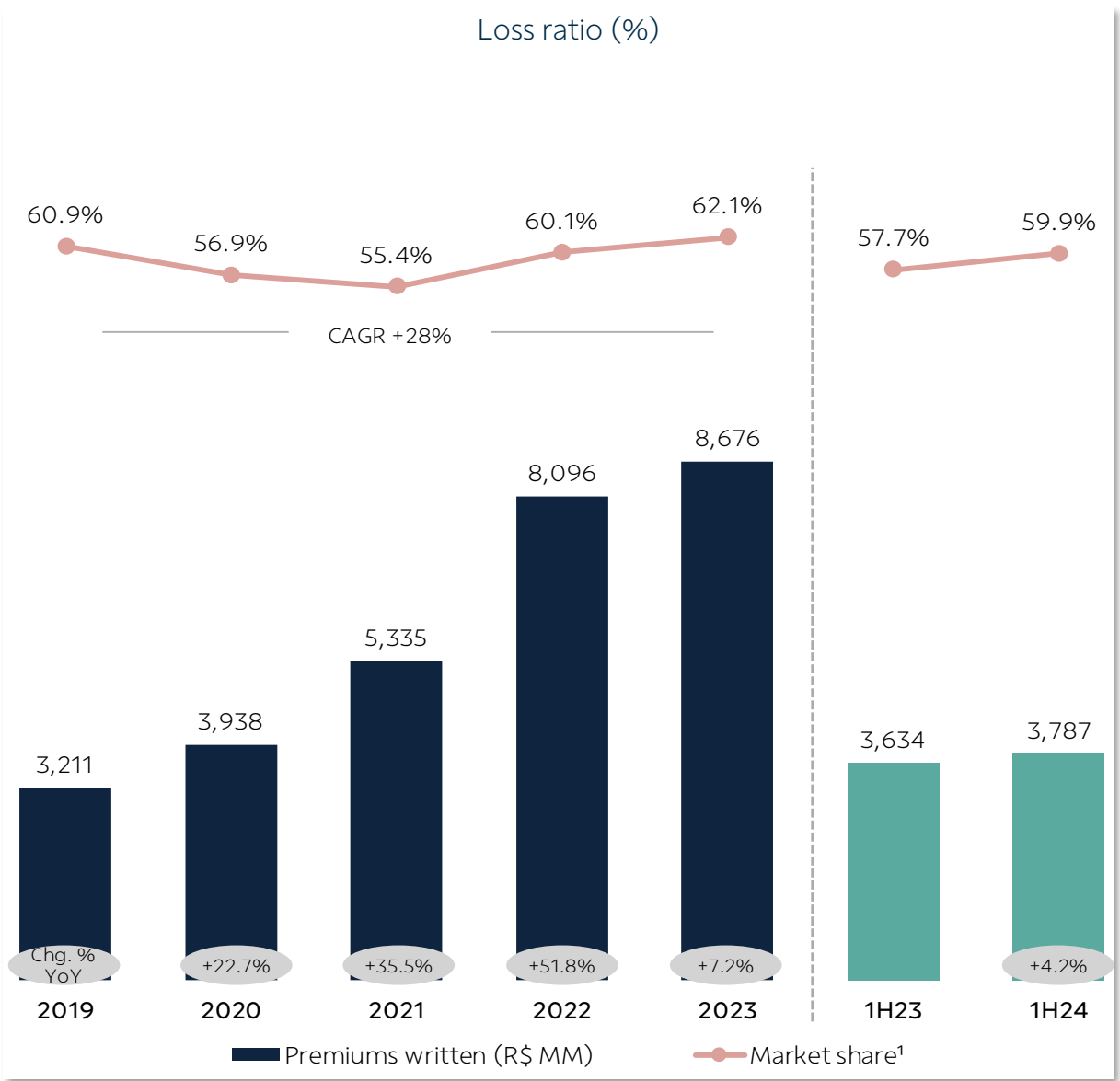
Competitive Landscape | Premiums Written



Portfolio of Products

- Crop insurance: protects the farmers from weather hazards and falling prices of the production;
- Rural lien insurance: protects the asset given as collateral for a rural loan; and
- Rural producer credit life insurance: designed for farmers intended to pay off the rural loan in case the insured dies

Brasilseg | Rural insurance



1 - Source: Susep.

Brasilseg | Home insurance – Key figures | 1H24



R\$216 mm
in premiums written

#6

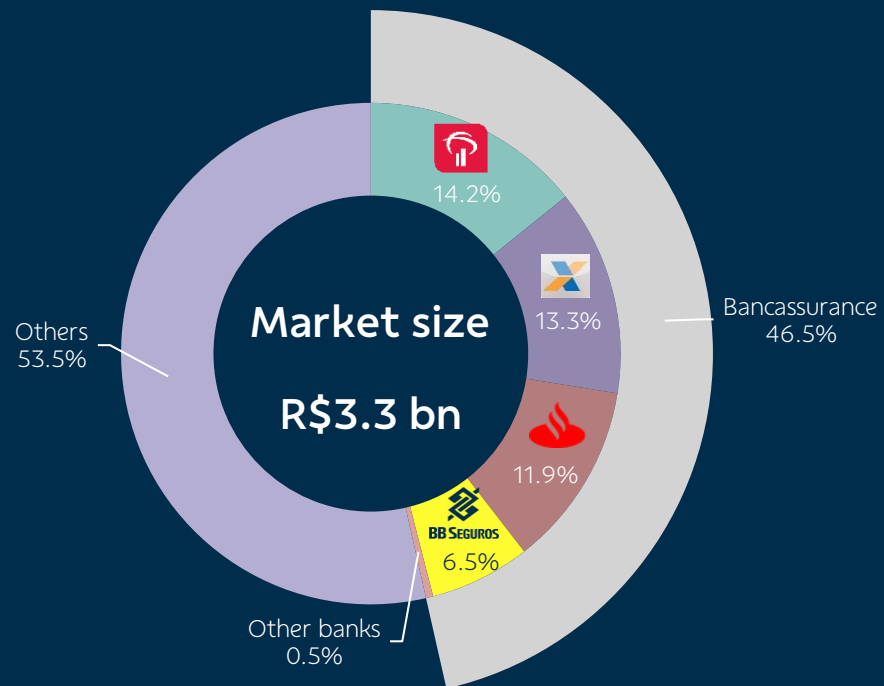


50.3%
loss ratio



19.5%
underwriting margin

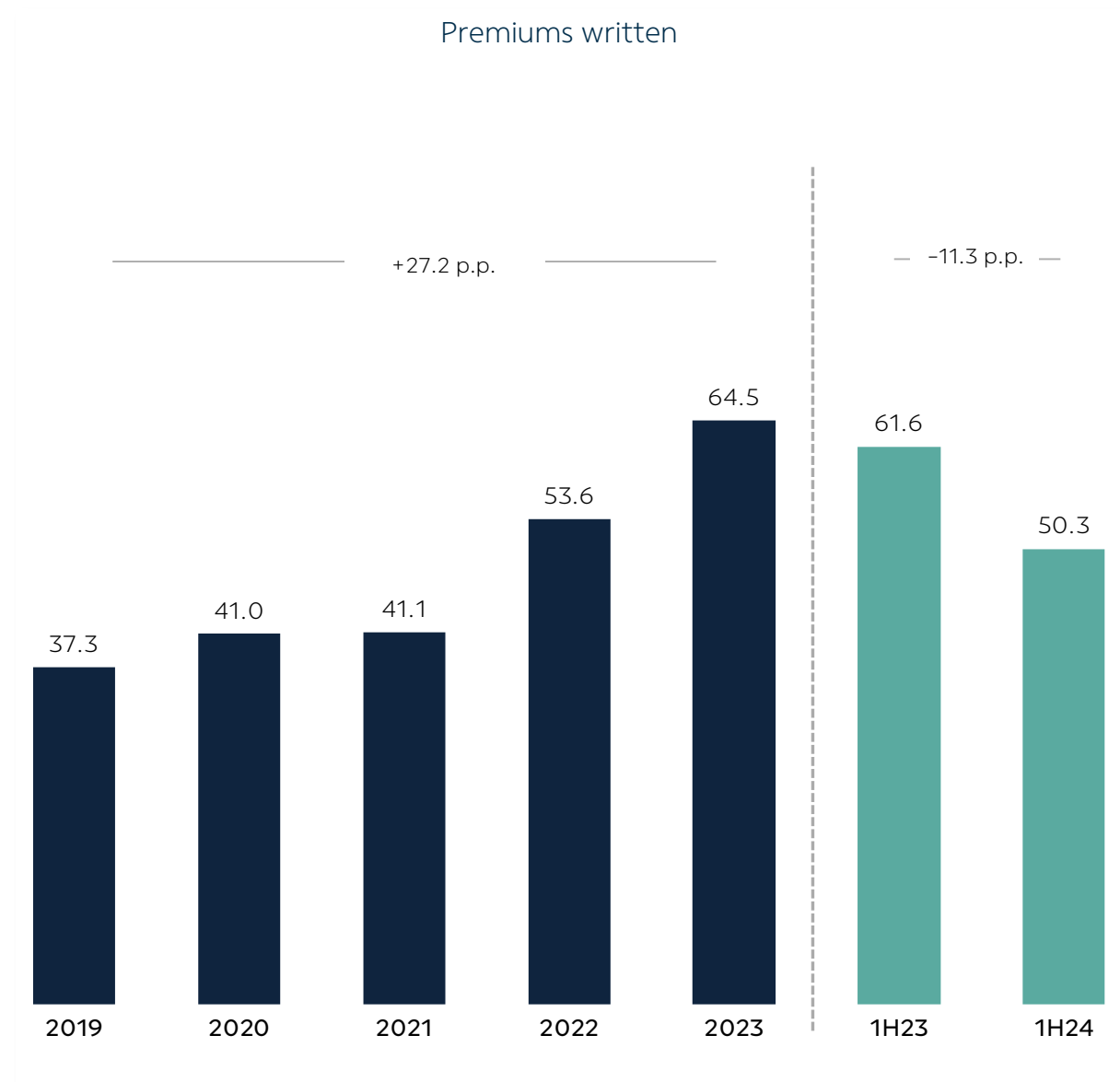
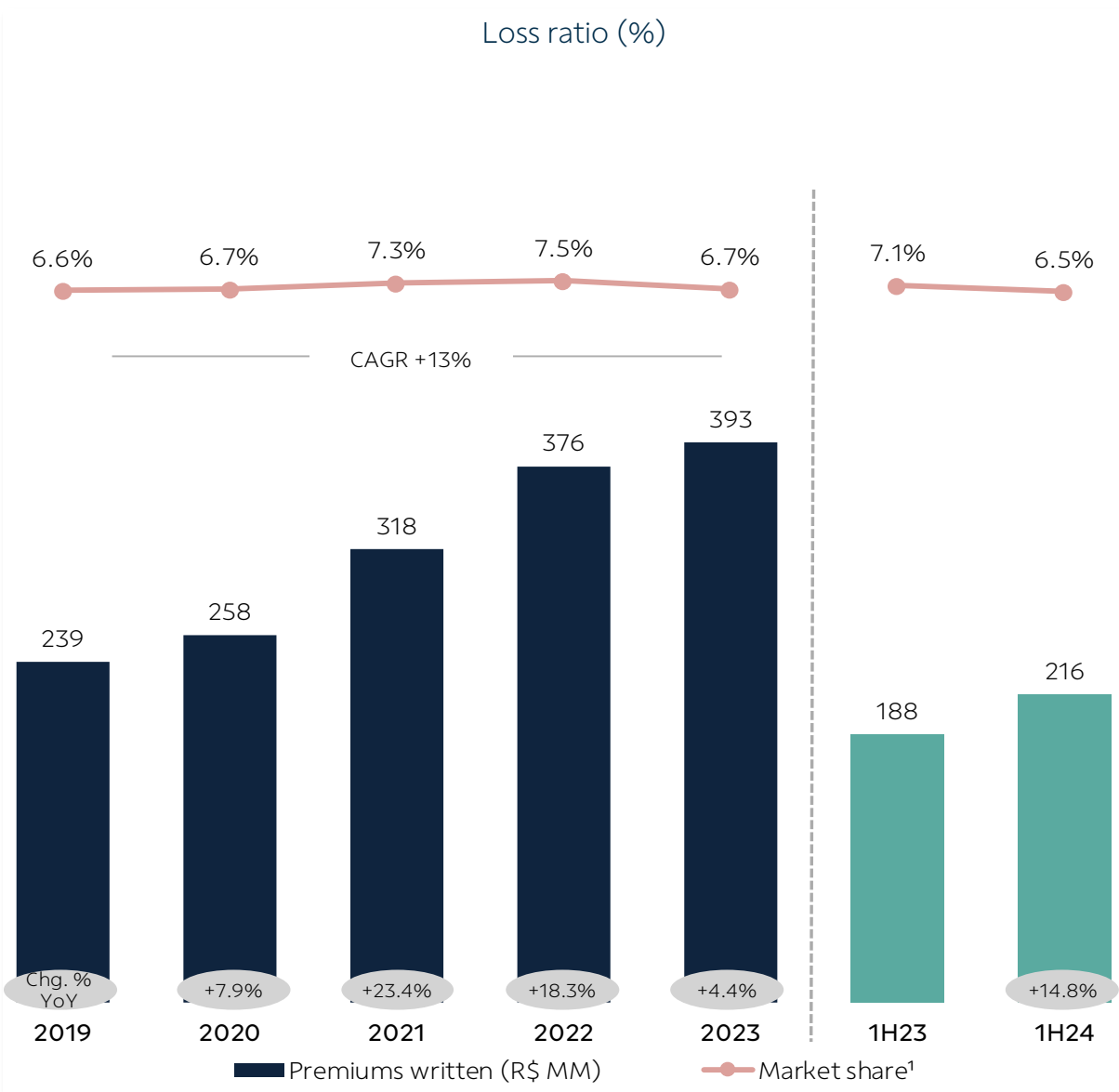
Competitive Landscape | Premiums Written



Portfolio of Products

- Encompasses a set of coverages intended for the protection of individual homes against damages caused by fire, lightning and explosion; and
- Additional coverages against theft, electric damage, physical damage to the property resulting from vehicle impact, windstorm, hail rain, among others.

Brasilseg | Home insurance



1 - Source: Susep.

Brasileg | Commercial lines insurance – Key figures | 1H24



R\$239 mm
in premiums written

#4

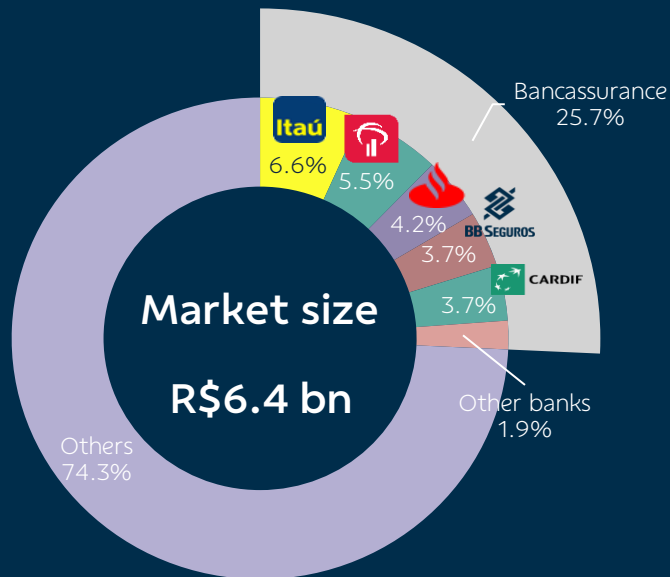


51.8%
loss ratio



17.1%
underwriting margin

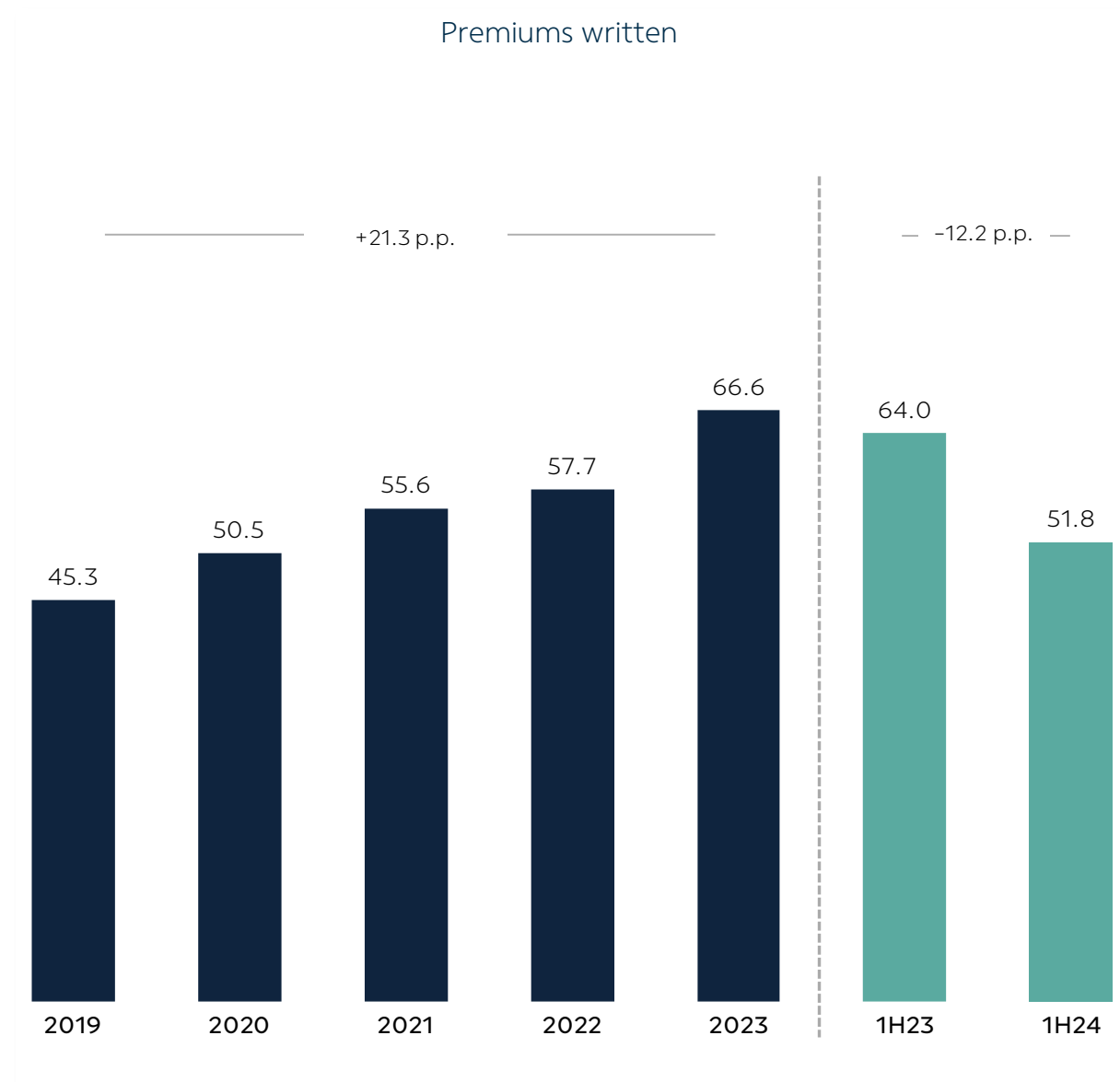
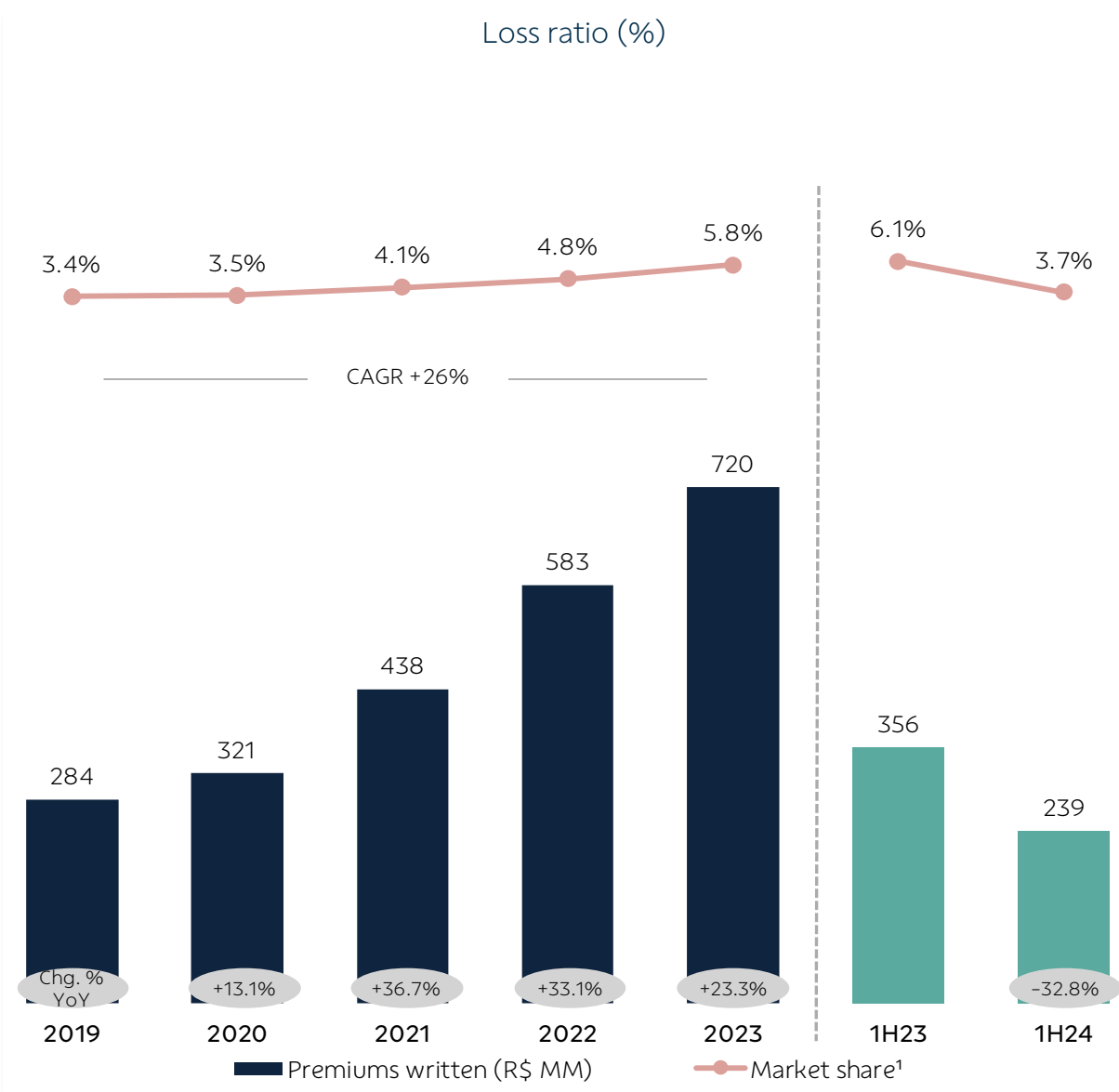
Competitive Landscape | Premiums Written



Portfolio of Products

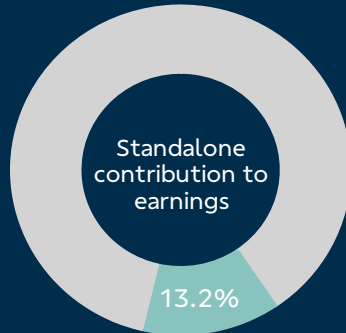
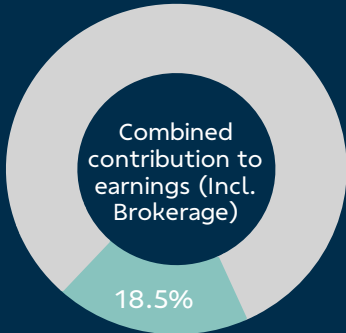
- Consist of products designed to protect the assets of companies against damage to the building and its contents; and
- Coverage of machinery, furniture, utensils, goods and raw materials, excluding large risks.

Brasilseg | Commercial lines insurance



1 - Source: Susep.

Brasilprev – Key figures | 1H24



 R\$29.2 bn
in contributions 

 R\$5.3 bn
in net inflows

 R\$410.3 bn
technical reserves 

 48.9%
cost to income ratio

 9.4%
redemption ratio²

 0.92%
management fee²

1 – Net of taxes considering the Company's effective tax rate.
2 – Annualized ratio.

Brasilprev – Key figures | 1H24

Portfolio of Products

PGBL – Free Benefit Generator Plan

- Recommended for people who fill their income tax statement in the complete form;
- Contributions deductible up to the limit of 12% of the annual gross taxable income;
- Principal + interest are taxed when annuity/lump sum is received; and
- Taxed in the progressive or in the regressive tax system.

VGBL – Free Benefit Generator Life Plan

- Recommended for people who fill their income tax statement in the simplified form or is exempt;
- Only the interest component is taxed;
- Taxed in the progressive or in the regressive tax system; and
- Simplicity of the process related to the inheritance transmission.

Traditional Plan (***)these plans are no longer sold)

- Defined benefit; and
- Guarantees a fixed interest of 6% + inflation (IGP-M) or Taxa Referencial (TR) per year.

Tax Statement

- **Complete form:** an individual can inform not only the income, but also deductible expenses, such as expenses with healthcare, education, investments in PGBL, and other; and
- **Simplified form:** contributions are not tax deductible.

Tax System

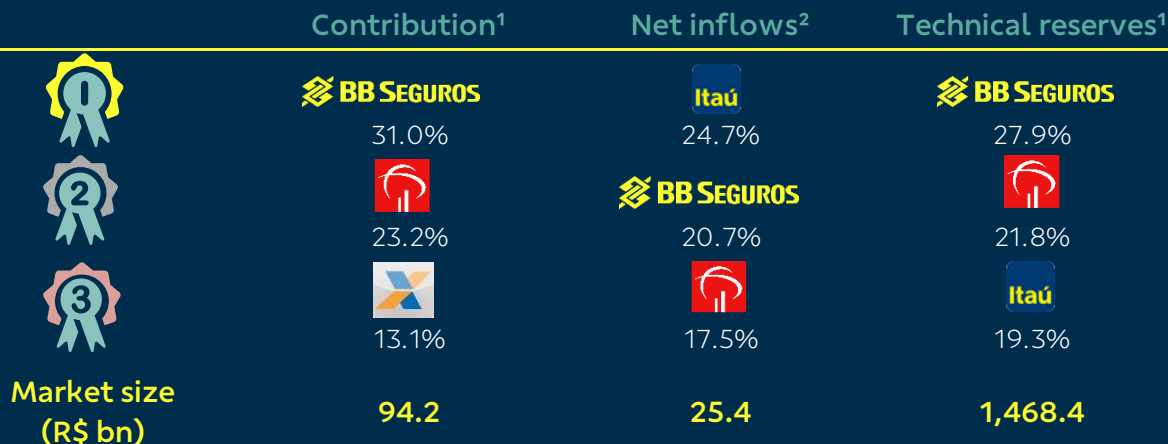
Progressive

- Taxes are charged when money is received;
- Tax brackets can vary from zero to 27.5%; and
- Redemptions are taxed at 15%, with adjustments in the income tax declaration.

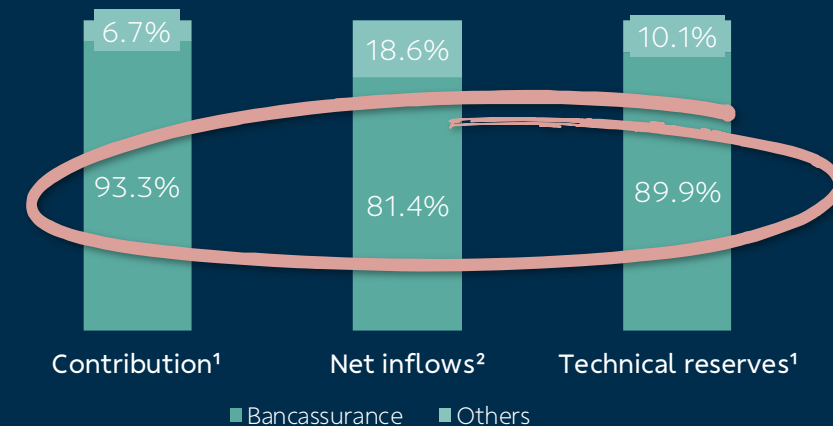
Regressive

- Taxed when cash is received either on redemptions or when benefit is granted;
- Tax is withheld and definitive; and
- Tax rates are determined by the length of stay, starting at 35%, and reaching a level of 10% after 10 years.

Competitive Landscape

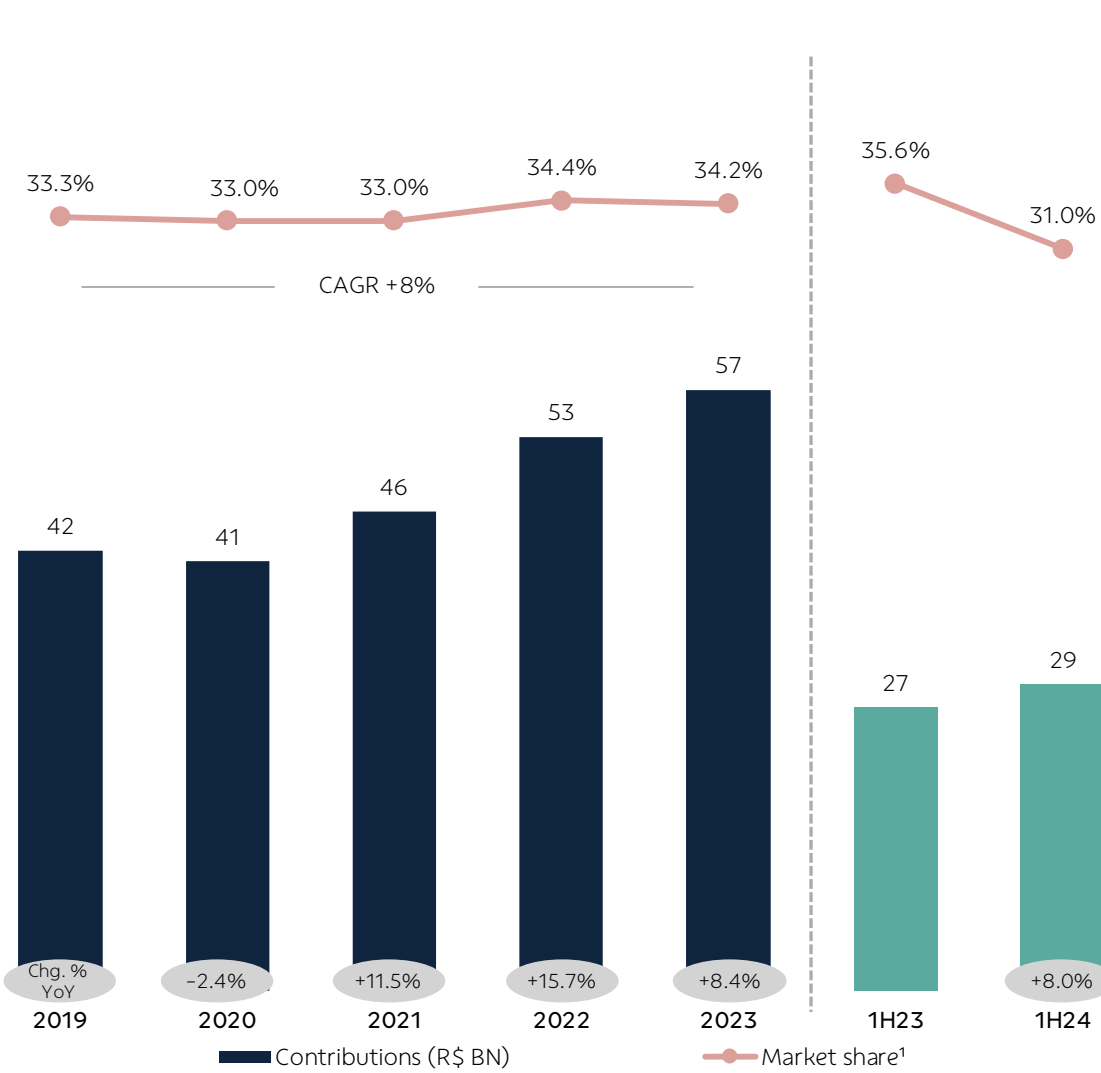


Pension plans are mainly sold through the bancassurance channel

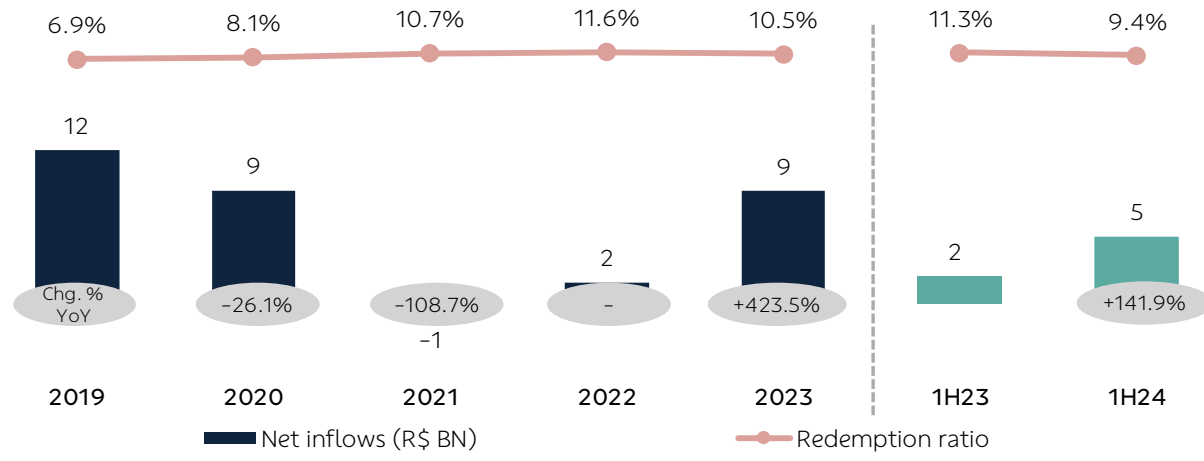


1 – Source: Susep.
2 – Source: Quantum Axis.

Net inflows

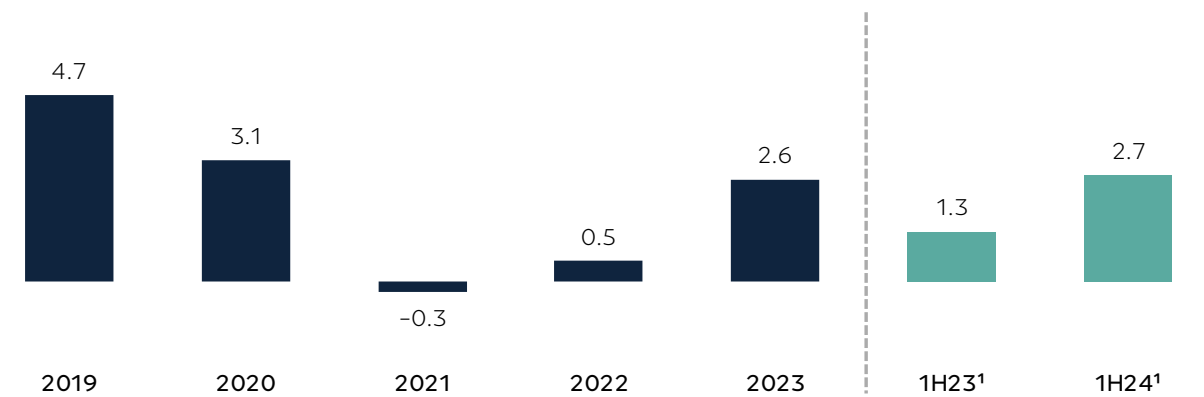


Contributions



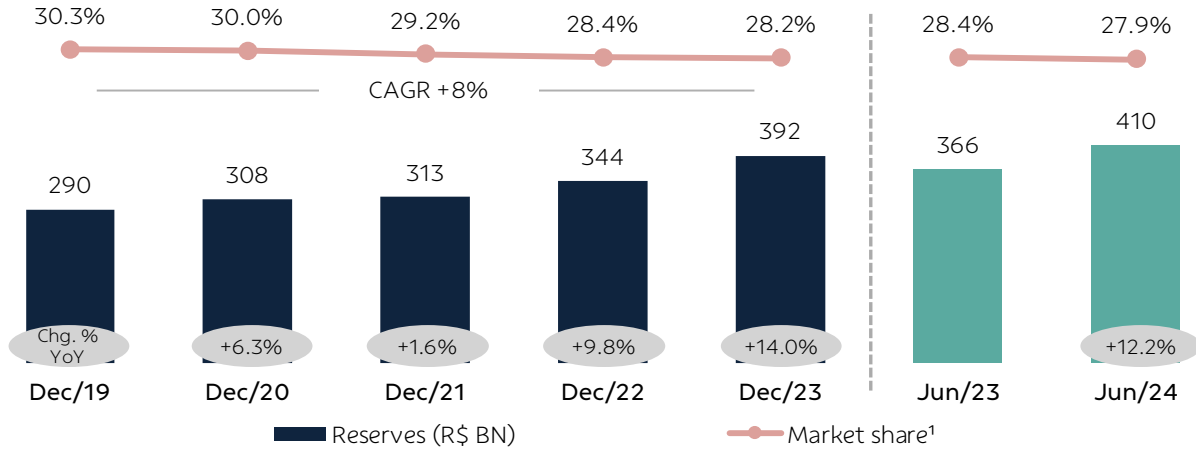
Source: Quantum Axis.

Net inflows/AuM (%)



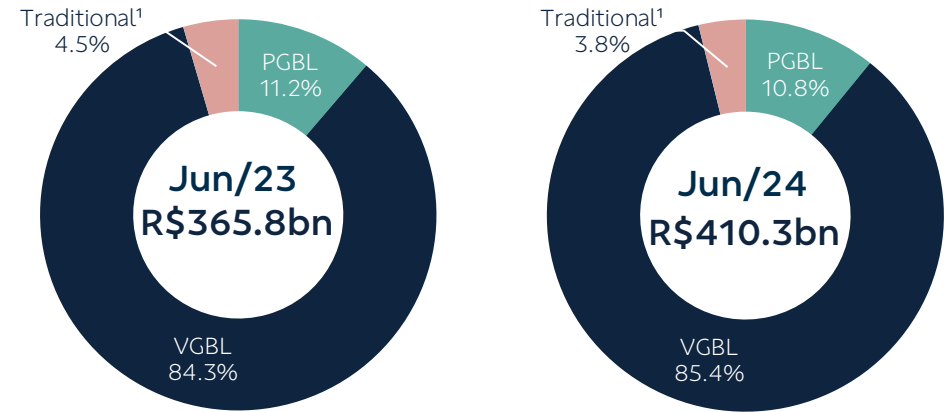
1 – Annualized ratio.

Breakdown of reserves



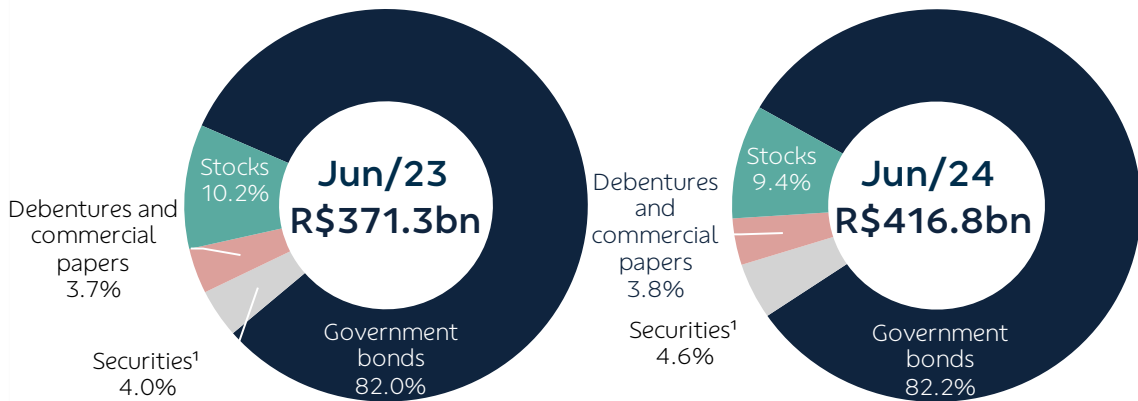
1 – Source: Susep.

Reserves



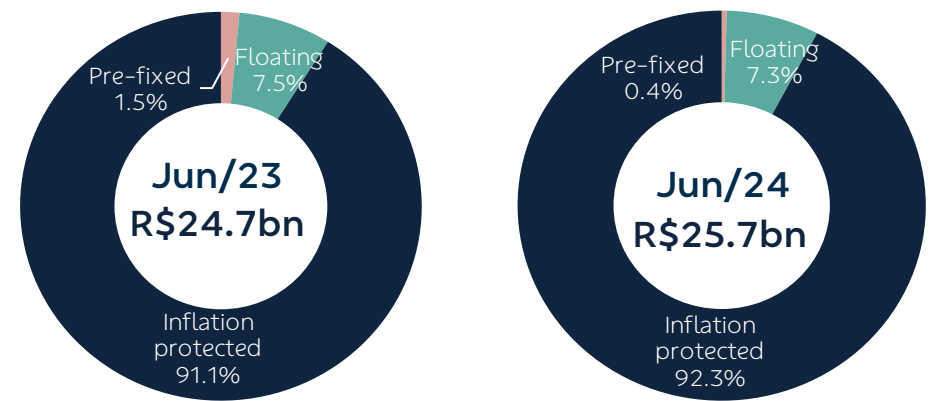
1 – Defined remuneration plan.

Asset allocation by index (except P/VGBL)

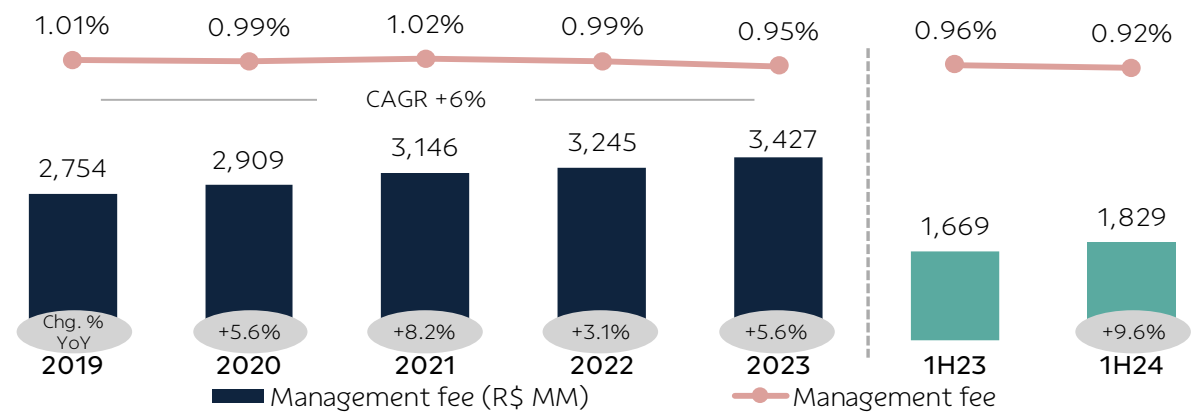


1 – Securities: time deposits, time deposit with special guarantee, real state receivables certificate, creditory rights, letras hipotecárias and letras financeiras.

Asset allocation (Total)

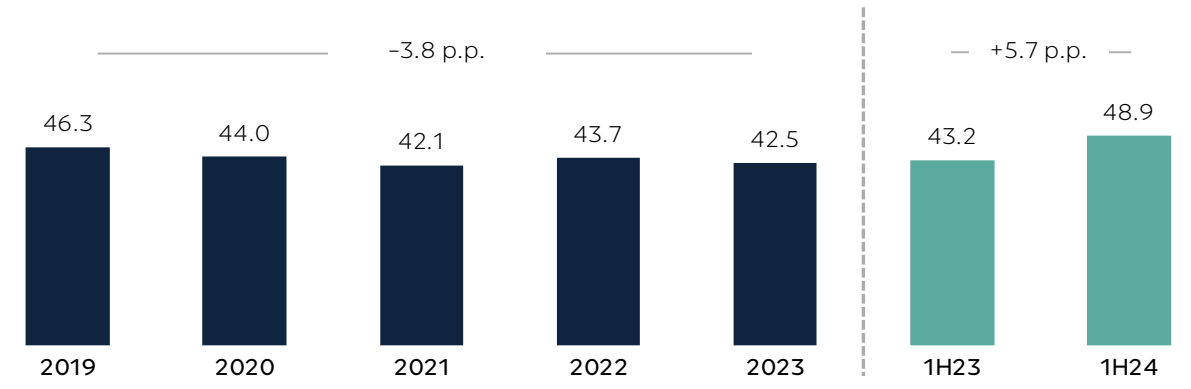


Cost to income ratio¹ (%)



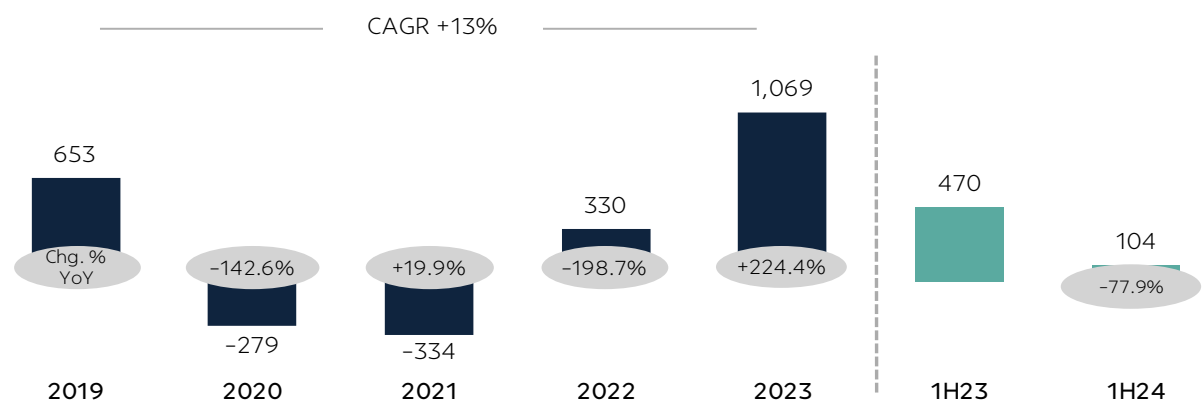
1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2019.

Management fee¹

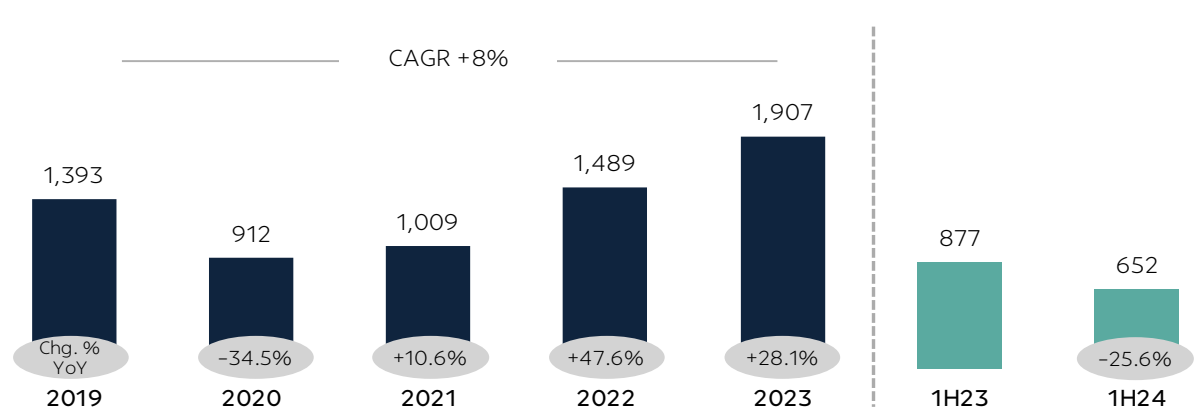


1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2019.

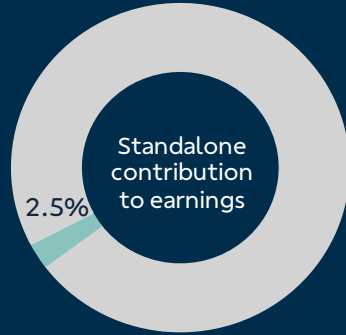
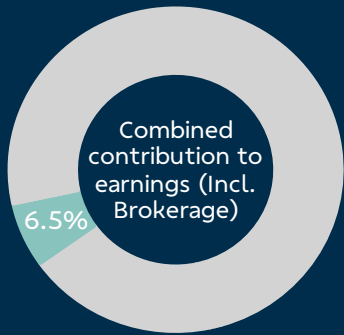
Adjusted net income (R\$ mm)



Net investment income (R\$ mm)



Brasilcap – Key figures | 1H24



 R\$3.2 bn
in collections 

 35.6% monthly
64.4% unique

 3.7 mm
of bonds outstanding

 R\$11.2 bn
in technical reserves 

 R\$25.2 mm
lottery expenses

 3.9 p.p.
net interest margin

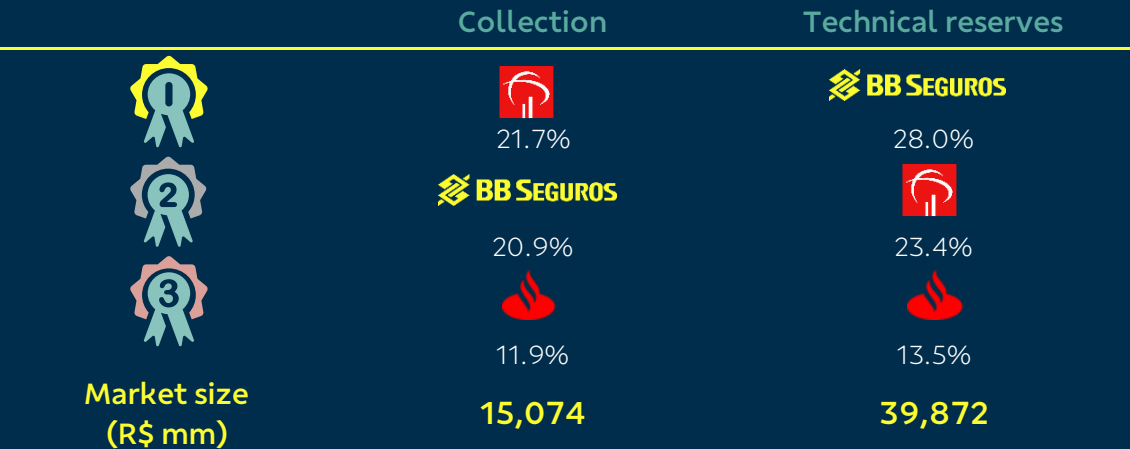
1 – Net of taxes considering the Company's effective tax rate.

Brasilcap – Key figures | 1H24

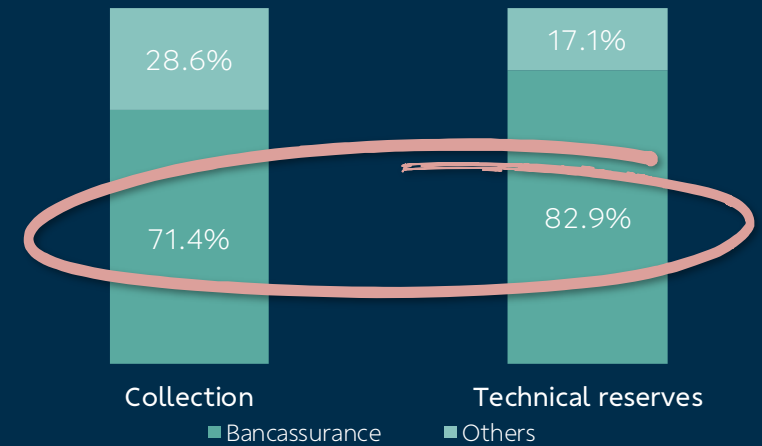
Portfolio of Products

- Premium bonds are very peculiar to the Brazilian market, but there are also quite similar products in United Kingdom and in other countries;
- Premiums bonds are an alternative way to accumulate reserves, with term and interest rate previously determined, entitling the bondholder to participate in lotteries;
- Prizes are distributed through periodic draws, being most frequent the usage of a combination of numbers in pre-determined series, based on the Brazilian Official Lottery;
- In case of early redemption, the bondholder must obey a grace period (12 months in most products);
- Beyond the grace period, penalties will be applied, if the bondholder decides for early redemption; and
- Penalties will decrease as the bond approaches to maturity.

Competitive Landscape

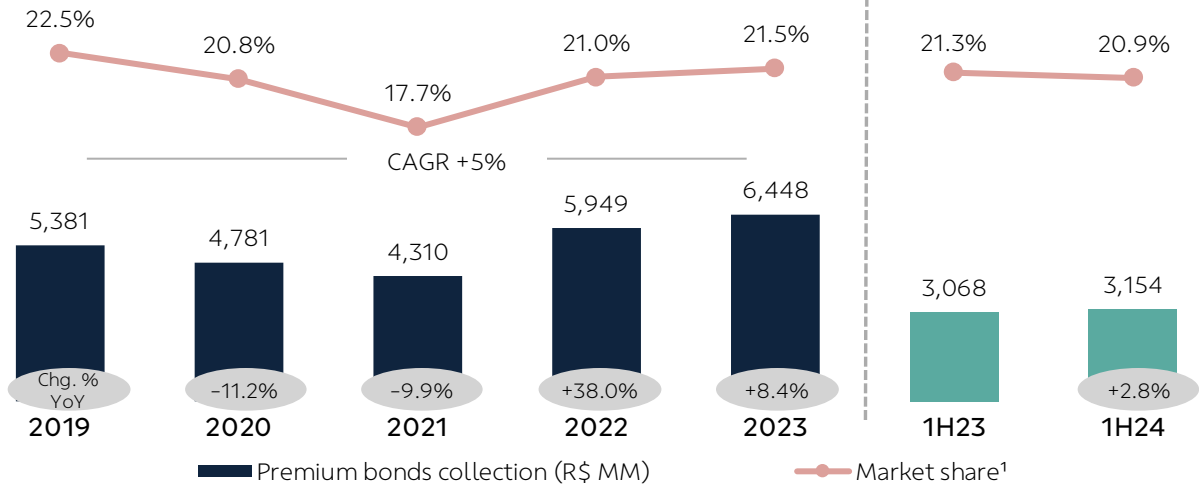


Premium bonds are mainly sold through the bancassurance channel



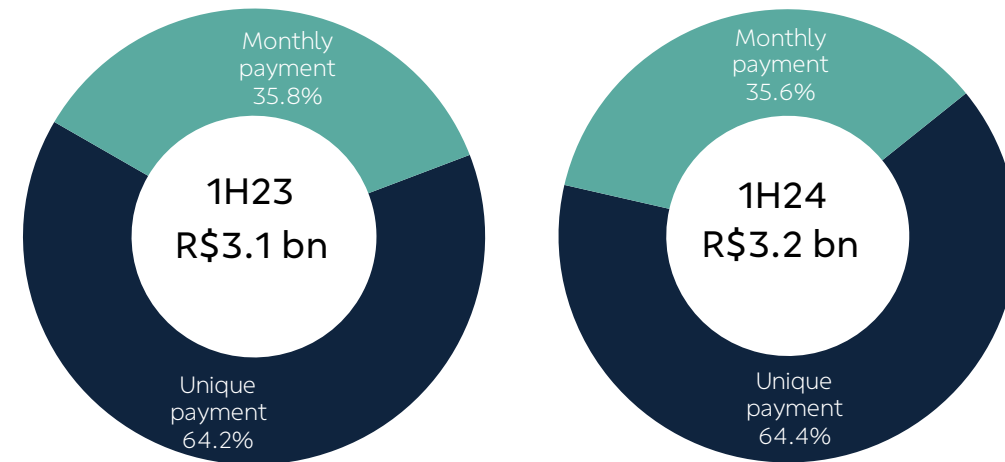
Brasilcap

Breakdown of collection

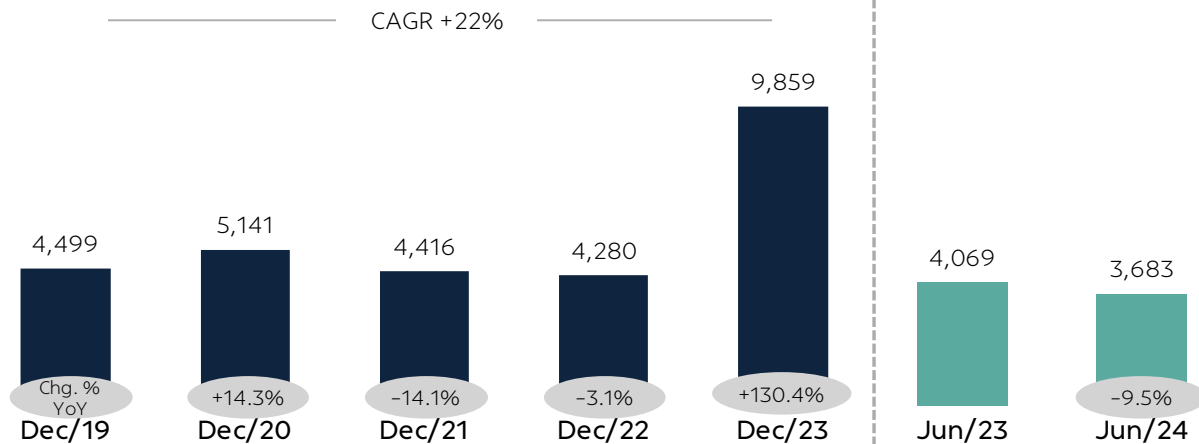


1 – Source: Susep.

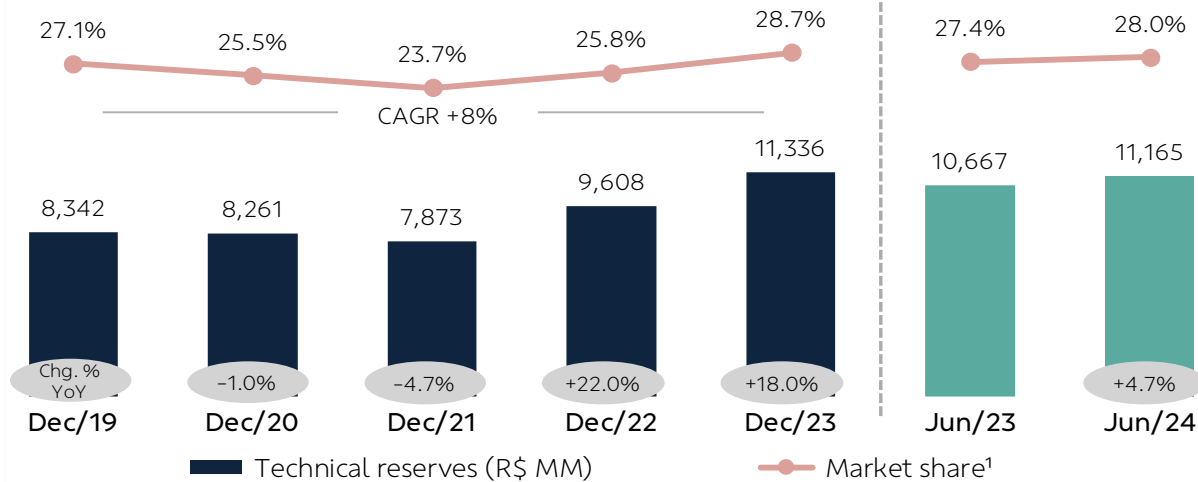
Premium bonds collection



Technical reserves



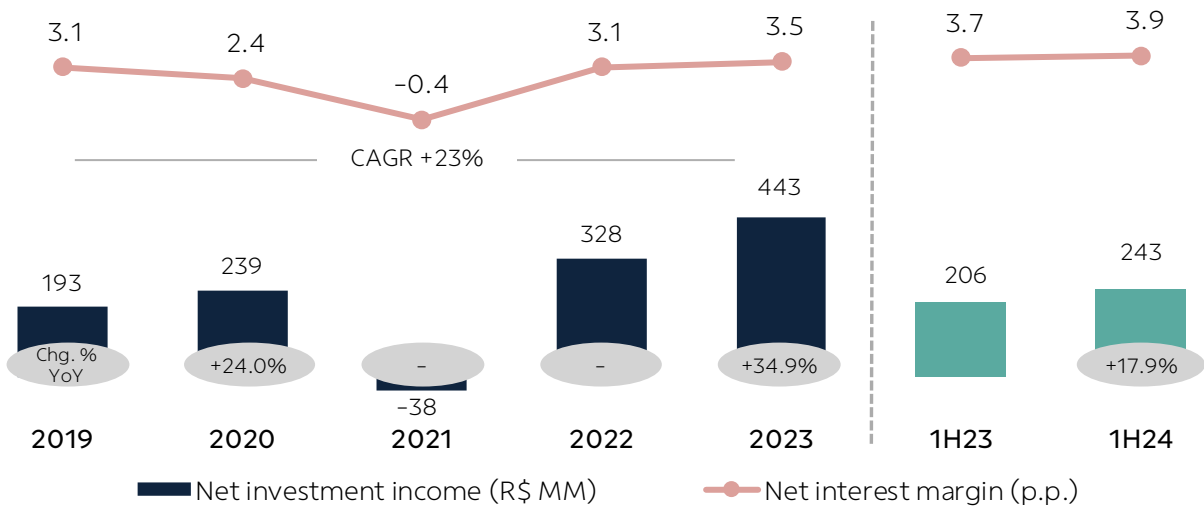
Bonds outstanding (thousand)



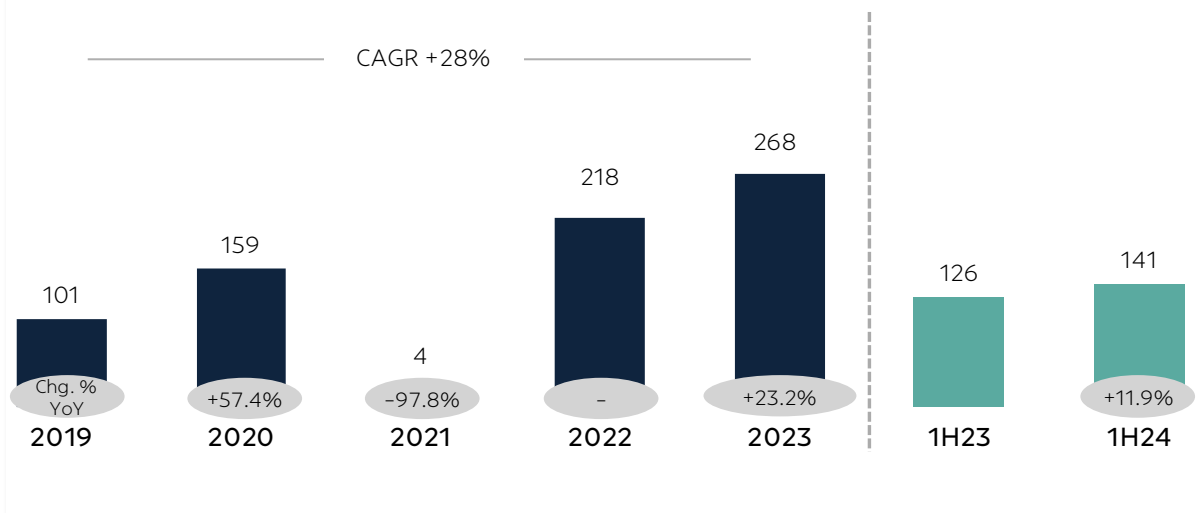
1 – Source: Susep.

Brasilcap

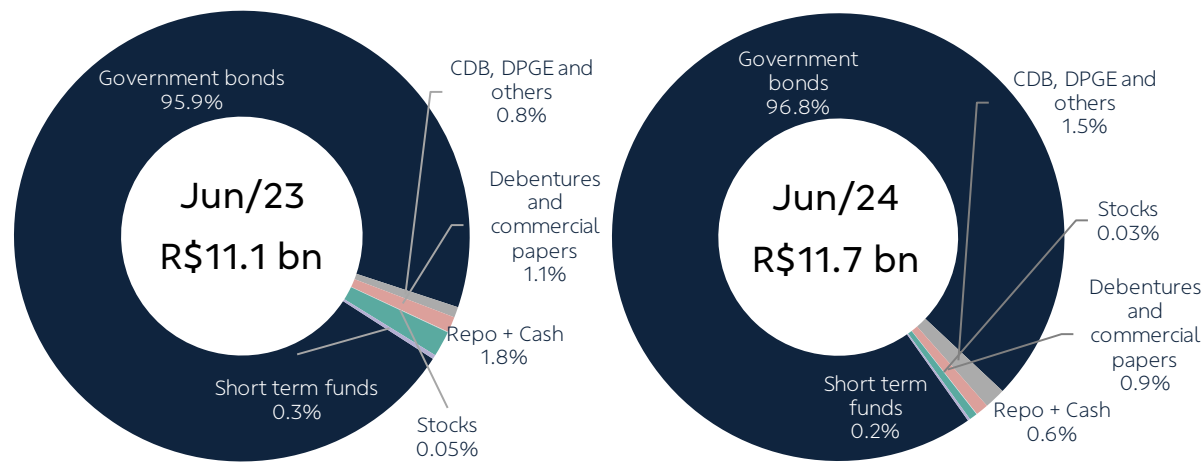
Adjusted net income (R\$ mm)



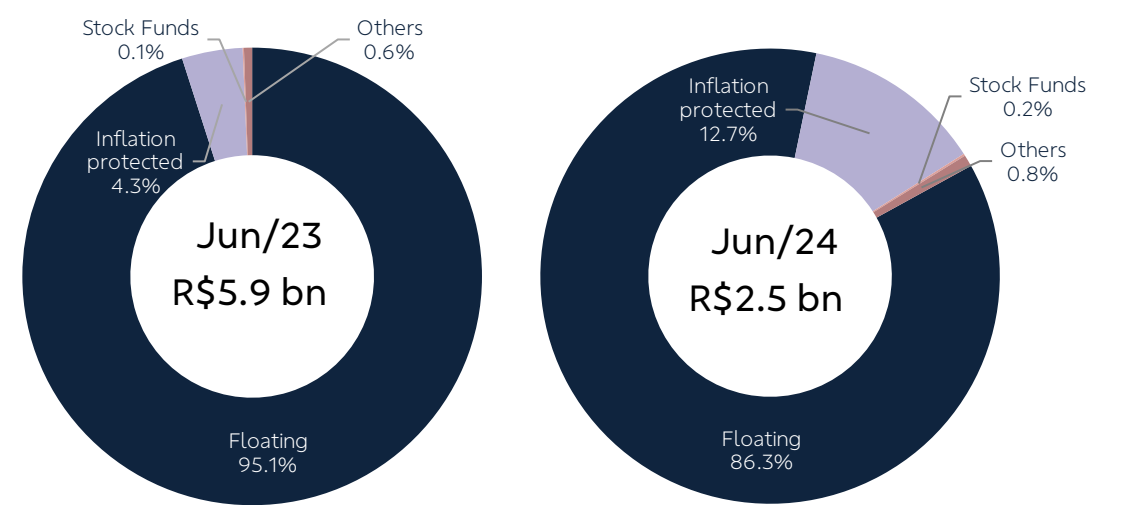
Net investment income



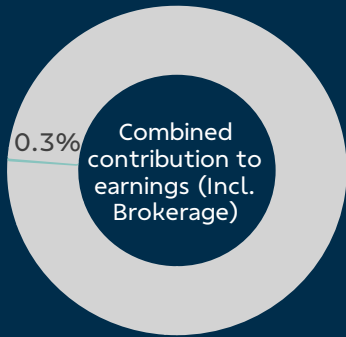
Asset allocation | Trading portfolio



Asset allocation



Brasildental – Key figures | 1H24²



 R\$47.9mm
in net operating revenues

 464 thousand
of insured lives

 76.9% corporate
10.6% SME
12.5% individuals

 49.1%
loss ratio

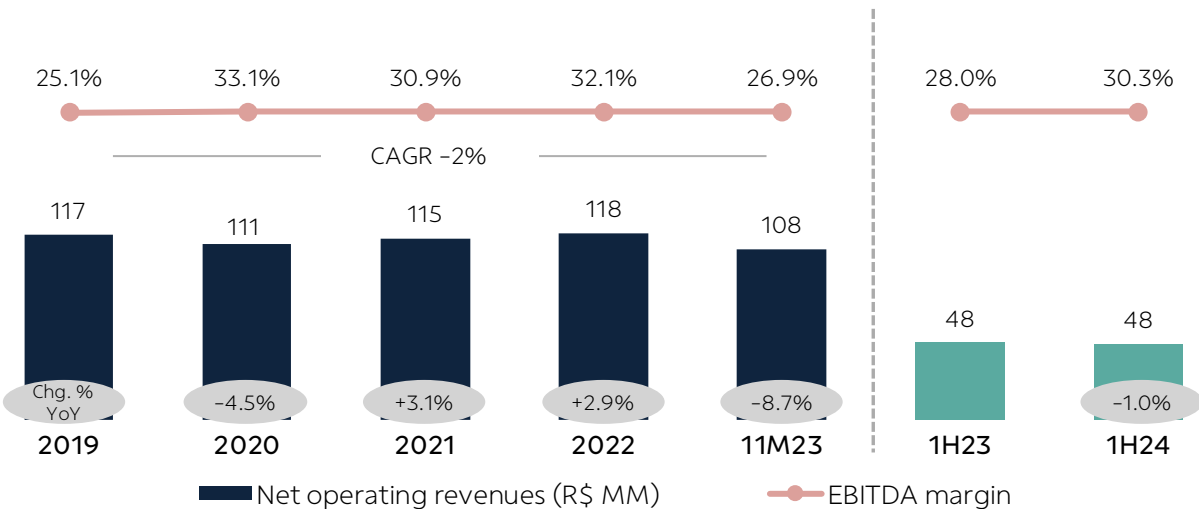
 69.7%
combined ratio

 30.3%
EBITDA margin

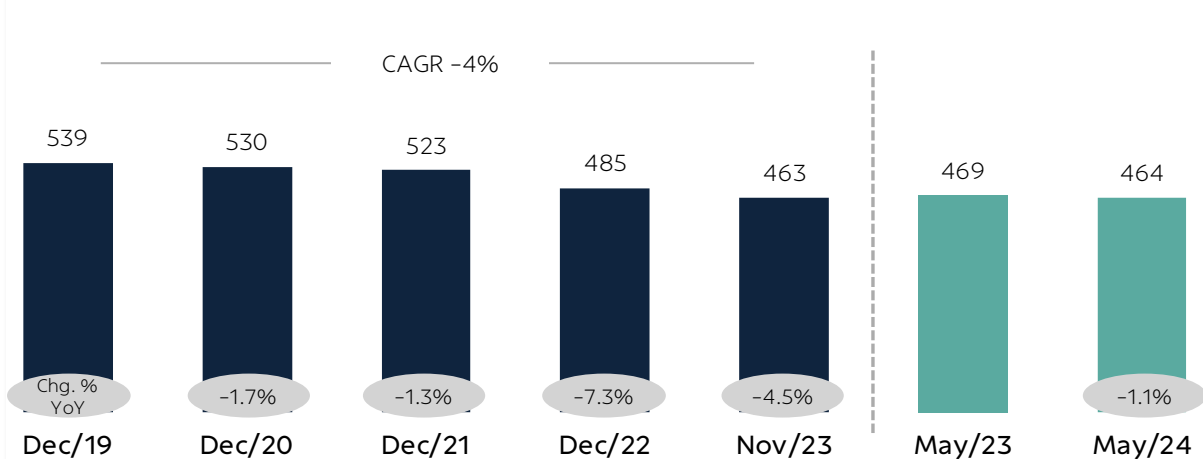
1 – Net of taxes considering the Company's effective tax rate.
2- 1H24 contains information from January to May.

Brasildental¹

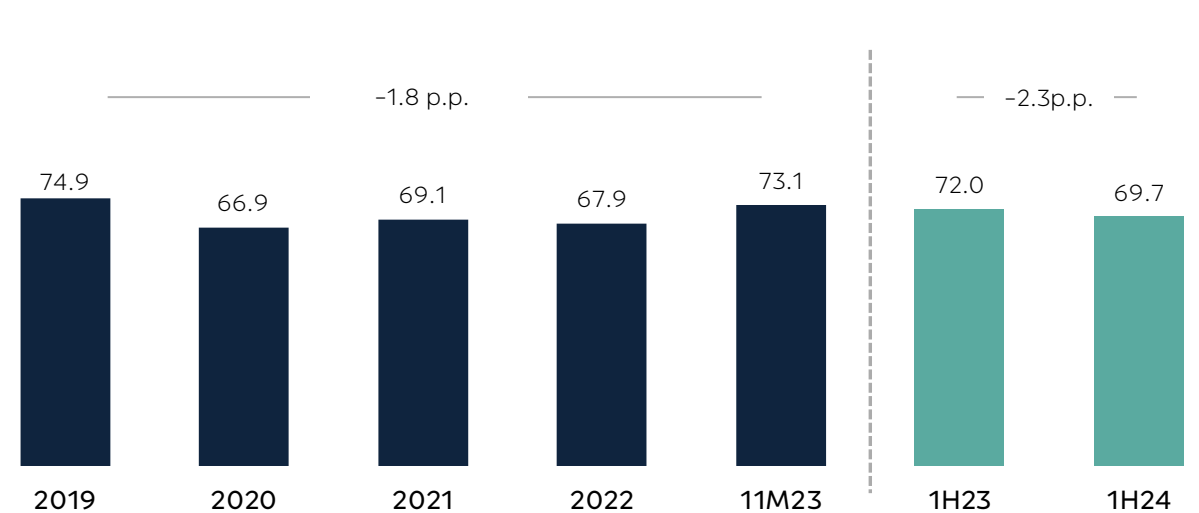
Clients (thousand)



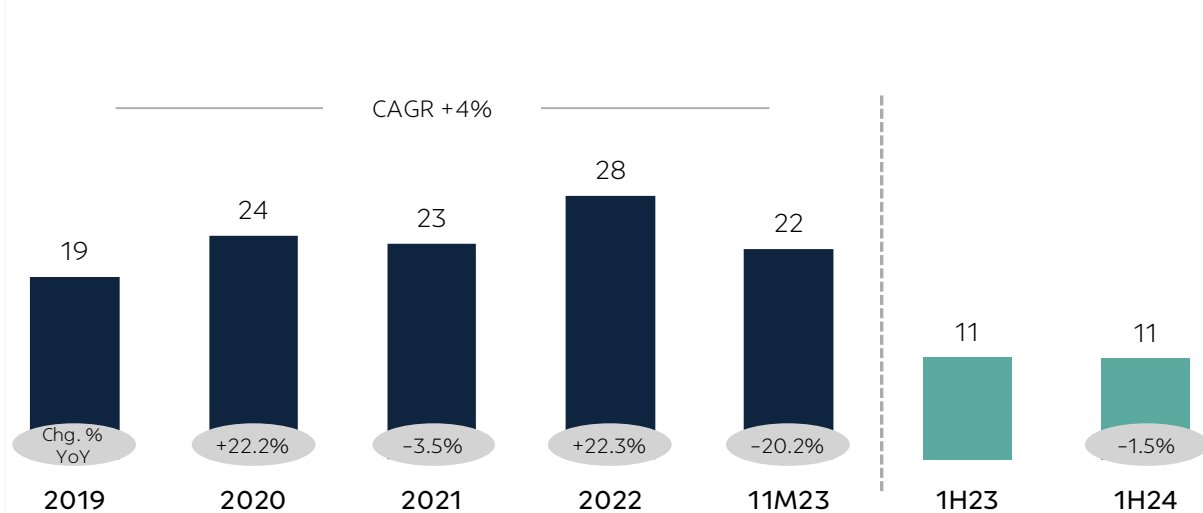
Net operating revenues



Adjusted net income (R\$ mm)



Combined ratio (%)



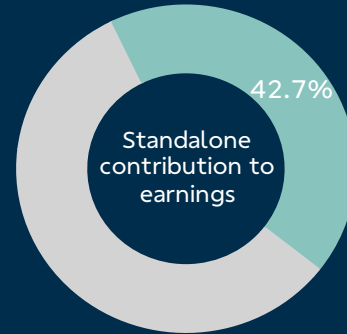
1 – 1H24 and 1H23 contains information from January to May.

BB Corretora – Key figures | 1H24



59.2%

Net margin



Operating result¹

91.6%



Financial result¹

8.4%



R\$2.7 bn

in brokerage revenues



82.1%

EBIT margin

Company Overview

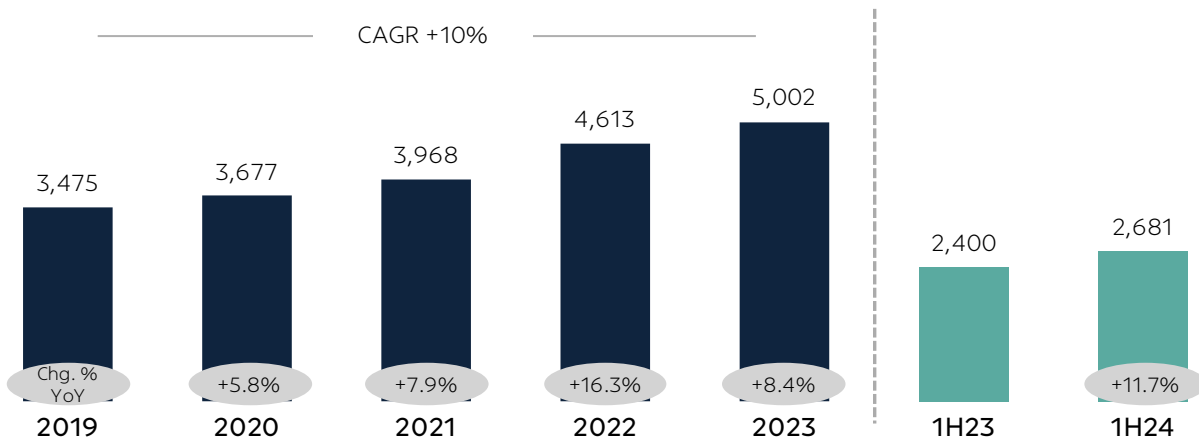
- The distribution of BB Seguridade affiliates' products – Brasilseg, Brasilprev, Brasilcap and Brasildental – in the bancassurance channel takes place through a fully owned broker named BB Corretora;
- BB Corretora is remunerated by BB Seguridade affiliates through the payment of commissions;
- As a result of the usage of Banco do Brasil's distribution network, including the workforce, IT solutions and facilities, it reimburses the costs incurred by the Bank during the selling and maintenance of insurance, pension plans, premium bonds and dental care products; and
- The brokerage business in the bancassurance channel is not a complex business model, as it does not incur in the underwriting risk and has low capital needs.

¹ – Net of taxes considering the Company's effective tax rate.

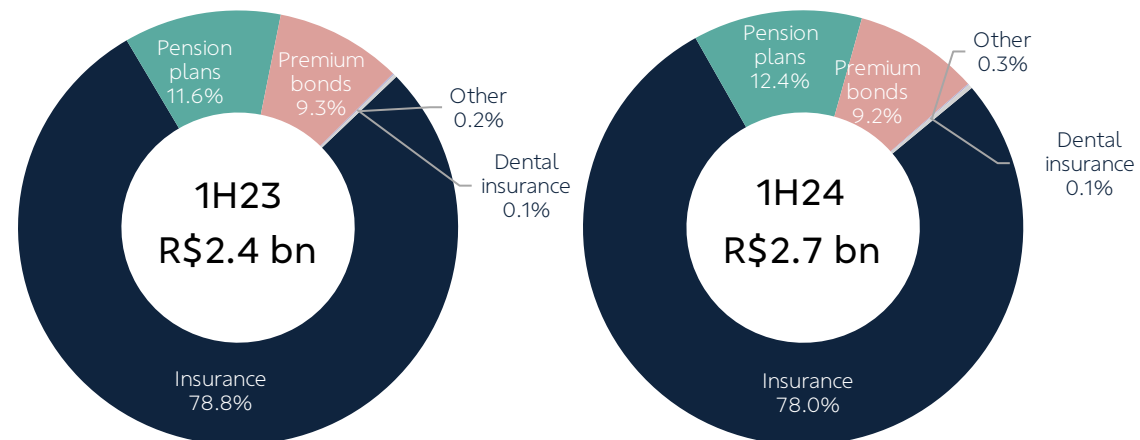
BB Corretora

Breakdown of brokerage revenues¹

CAGR +10%

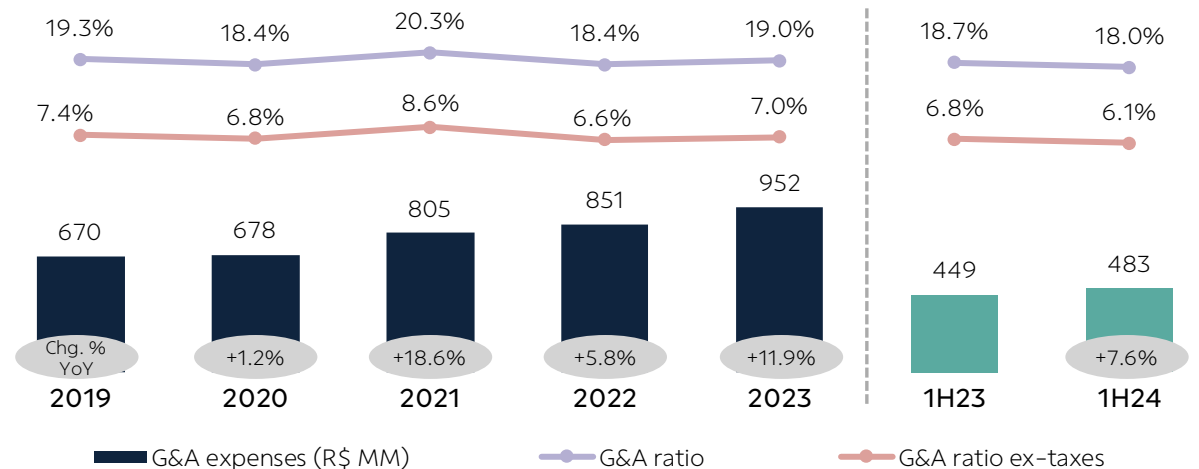


Brokerage revenues (R\$ mm)



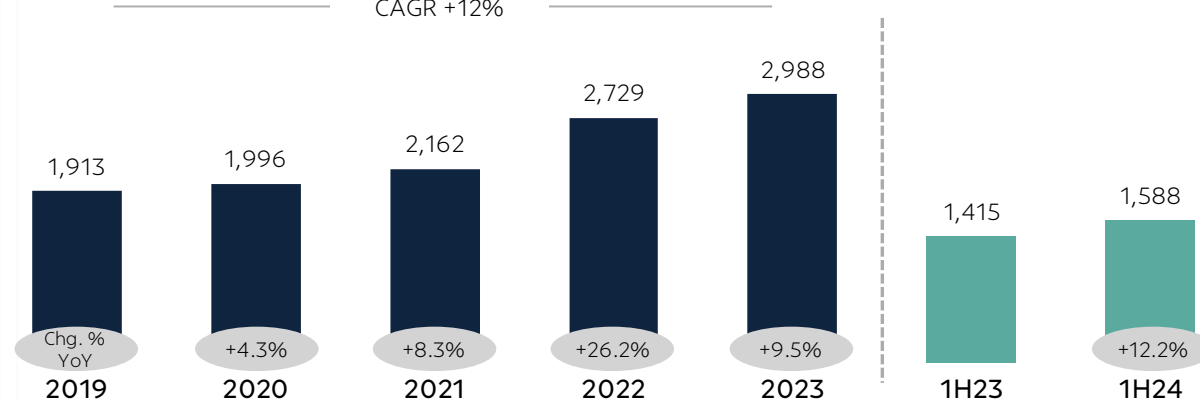
1 - Includes the recognition of deferred commissions related to insurance segments which are no longer underwritten by an investee company of BB Seguridade.

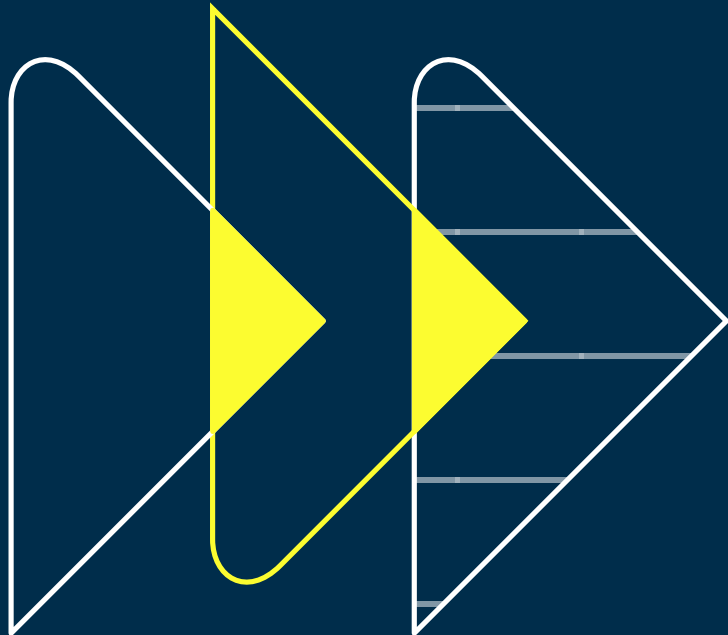
Adjusted net income (R\$ mm)



G&A

CAGR +12%





- 1 Company Overview
- 2 Corporate Governance
- 3 Macroeconomic Environment
- 4 Insurance Industry
- 5 Performance
- 6 Strategic execution
- 7 Capital Requirements
- 8 Guidance

Highlights 1H24

changes on 1H23

Net income

R\$4.2 bn
+11.8%

Managerial net income¹

R\$3.7 bn
+3.1%



Insurance

Premiums written
R\$8.0bn (+5%)

Loss ratio
27% (-1.9 p.p.)



Pension plans

Reserves
R\$410.3bn (+12%)

Net inflows
R\$5.3bn (> 2x higher)



Premium bonds

Collections
R\$3.2bn (+3%)

Reserves
R\$11.2bn (+5%)



Brokerage

Brokerage revenues
R\$2.7bn (+12%)

¹Does not consider the adoption of IFRS 17, as well as the extraordinary event recorded in 1H24.

Strategy in full execution

Investment of

R\$258 mm

IT infrastructure, cyber security, development of journeys and digital solutions

Rural insurance

R\$257 mm in premiums written of rural lien for cattle and crop insurance of fruits and vegetables

Release of the function that allows the contracting of the product at the moment of credit origination

Life insurance

Improvement of charging processes, with implementation of recovery of overdue installments via Pix on WhatsApp

Churn **11.6%** lower

Pension plans

Possibility of offering as collateral for credit operations

R\$300 mm of retention in the first semester

Expansion of business models

R\$75 mm in premiums written of large risks and transport insurance with partners brokers (+71%)

24 new partnerships machinery and agricultural inputs sellers and brokerage companies for pension plans

R\$797 mm in premiums written via partnerships (Brasilseg) (-10%)

R\$96 mm of contribution to BB Seguridade earnings in 1H24 (+23%)

Customer experience at the center



NPS in the quality zone

+6.4 pts in the last two years



Improvement in complaints

-12.3% in last 12-months comparison

Overprotected



+6%

Number of customers

+1.6 pts

NPS

*Changes on June/2024 vs December/2023

Providing tranquility for customers in RS and SC

Postponement of cancellation of policies without payment

Proactive contact with customers
89% success

Exclusive call center for customers in emergency situation

5k claims filed and
R\$225 mm in claims expenses



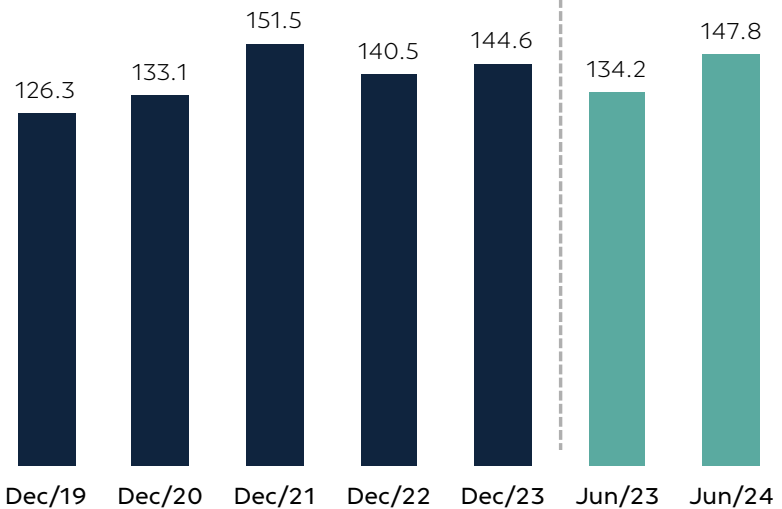
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- ~~7~~ Capital Requirements
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Solvency ratio

Brasilseg (%)

+18.2 p.p.

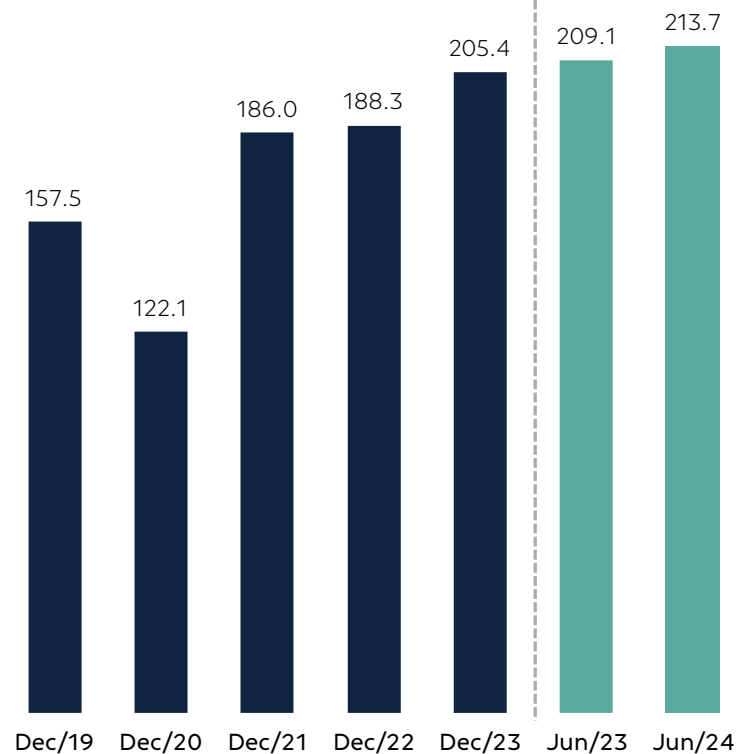
+13.6 p.p.



Brasilprev (%)

+47.9 p.p.

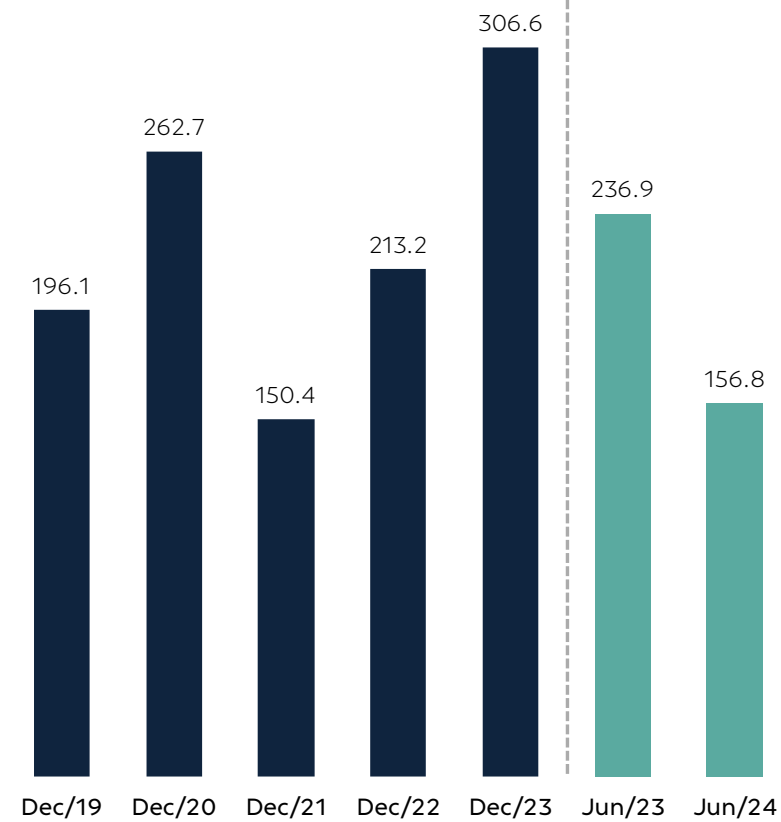
+4.6 p.p.



Brasilcap (%)

+110.5 p.p.

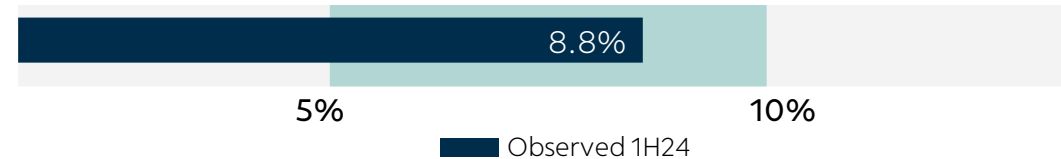
-80.0 p.p.





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Non-interest operating result (ex-holding)¹



Premiums written of Brasilseg



PGBL and VGBL pension plans reserves of Brasilprev



1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasil dental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

Contacts



**Pra tudo que
importa**

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