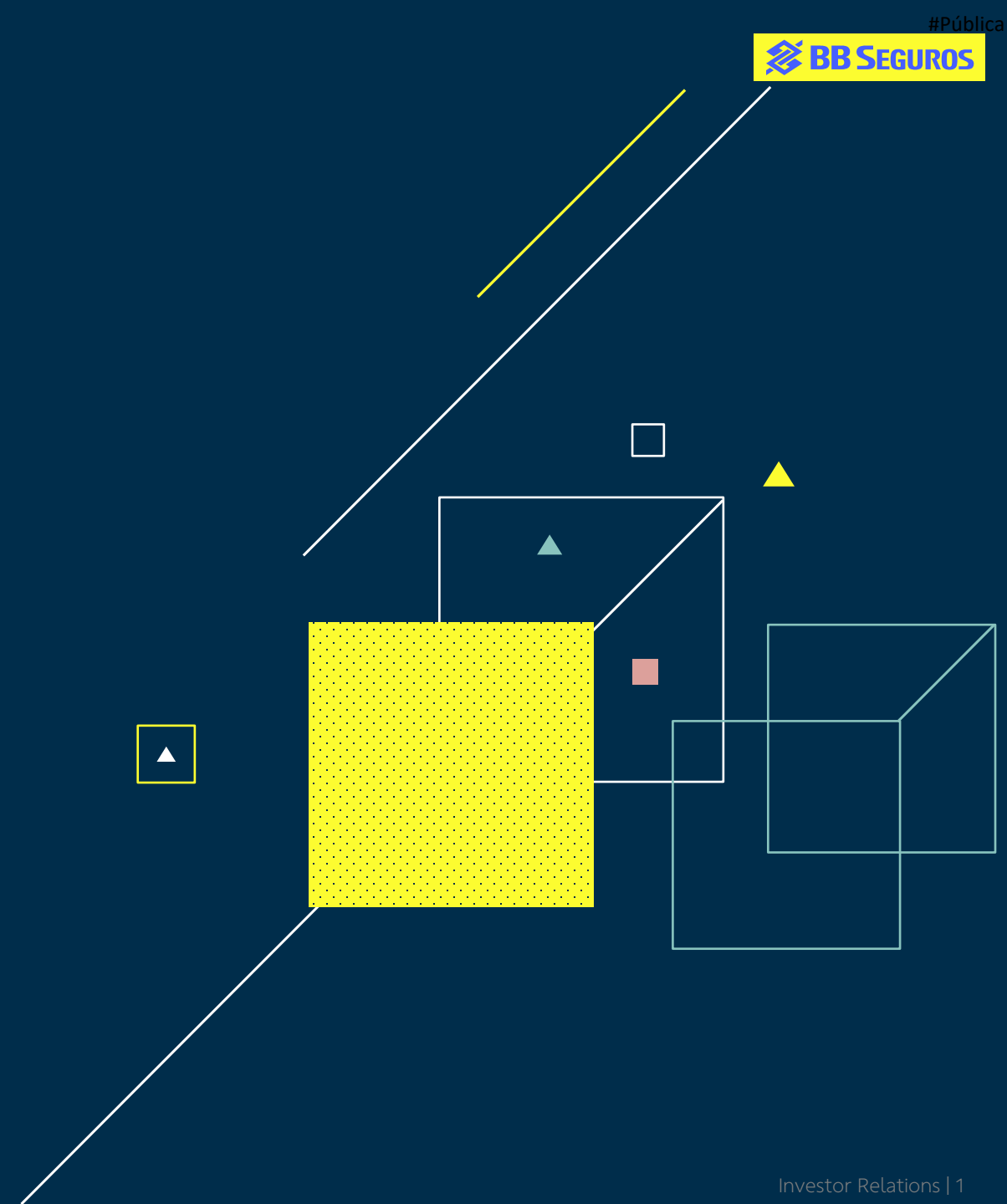


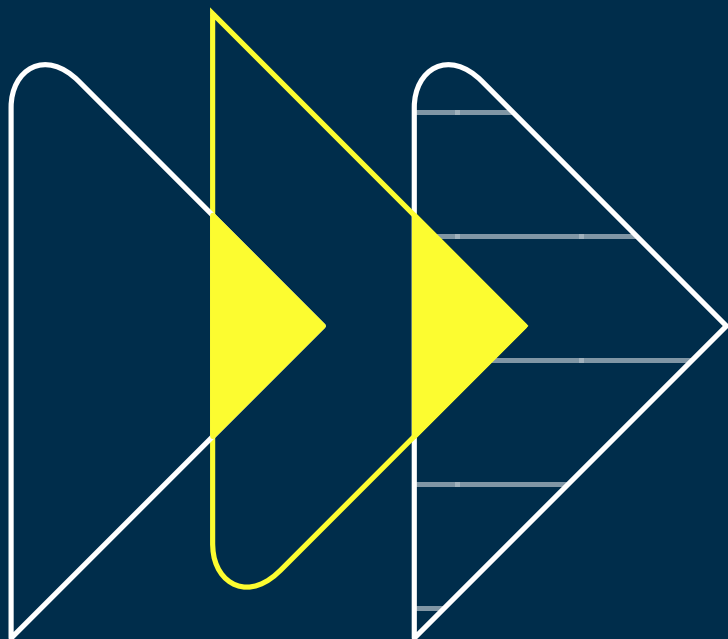
Institutional Presentation

1H22



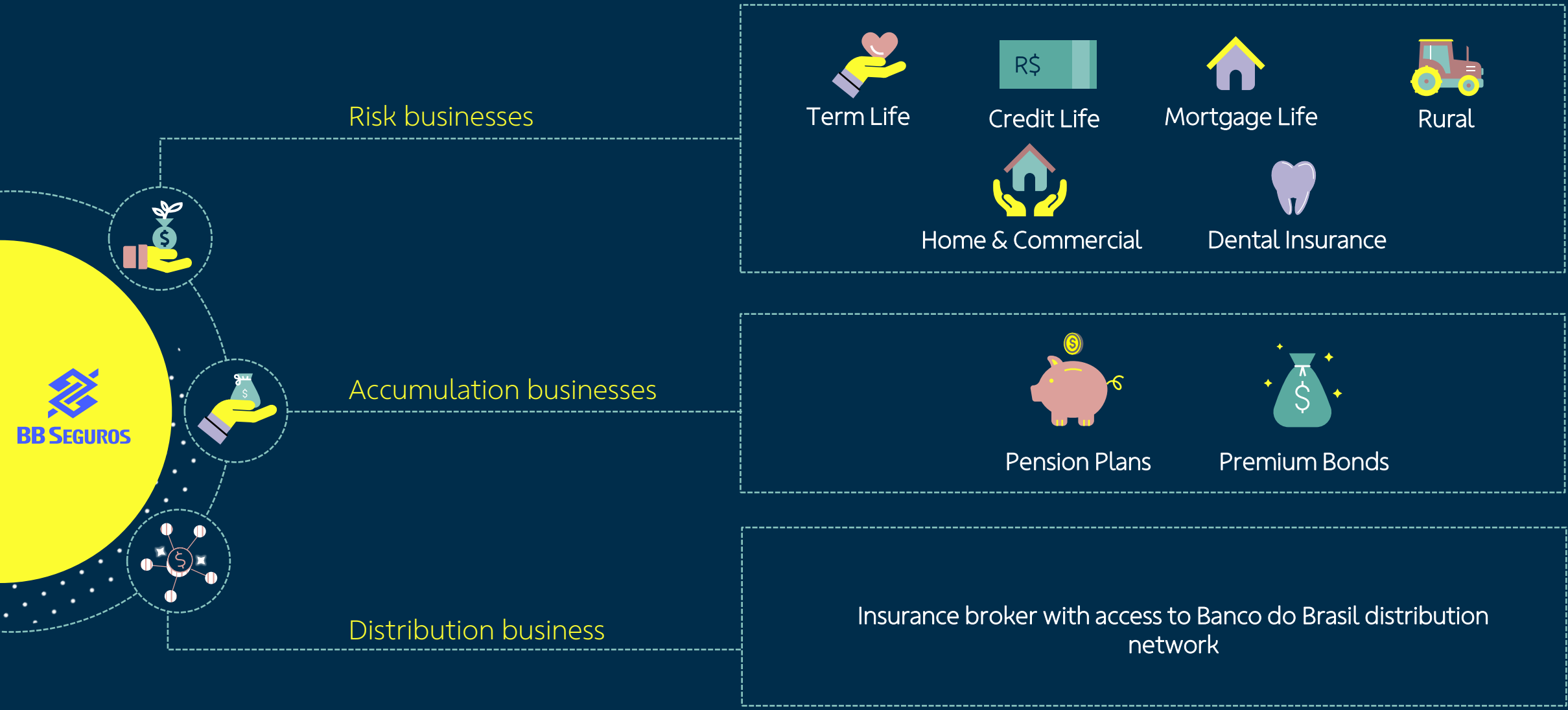
bbseguridaderi.com.br/en



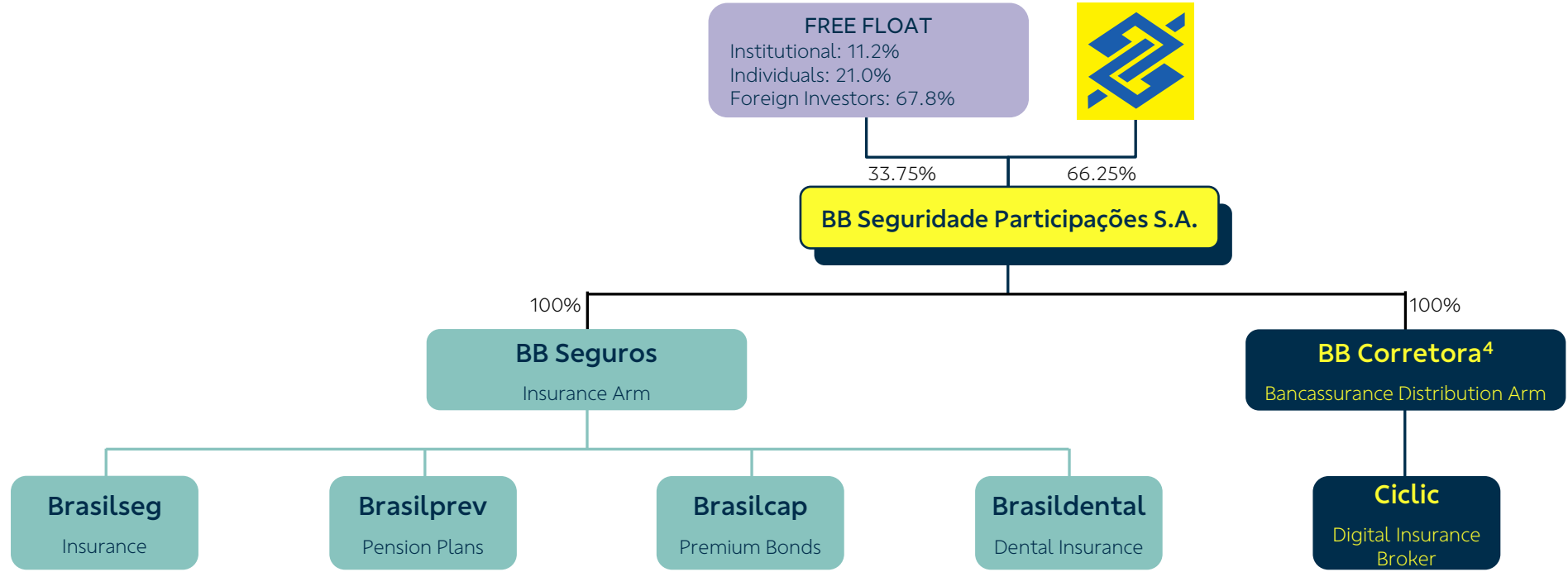


- 1 Company Overview
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A holding company that concentrates all insurance-related activities within Banco do Brasil



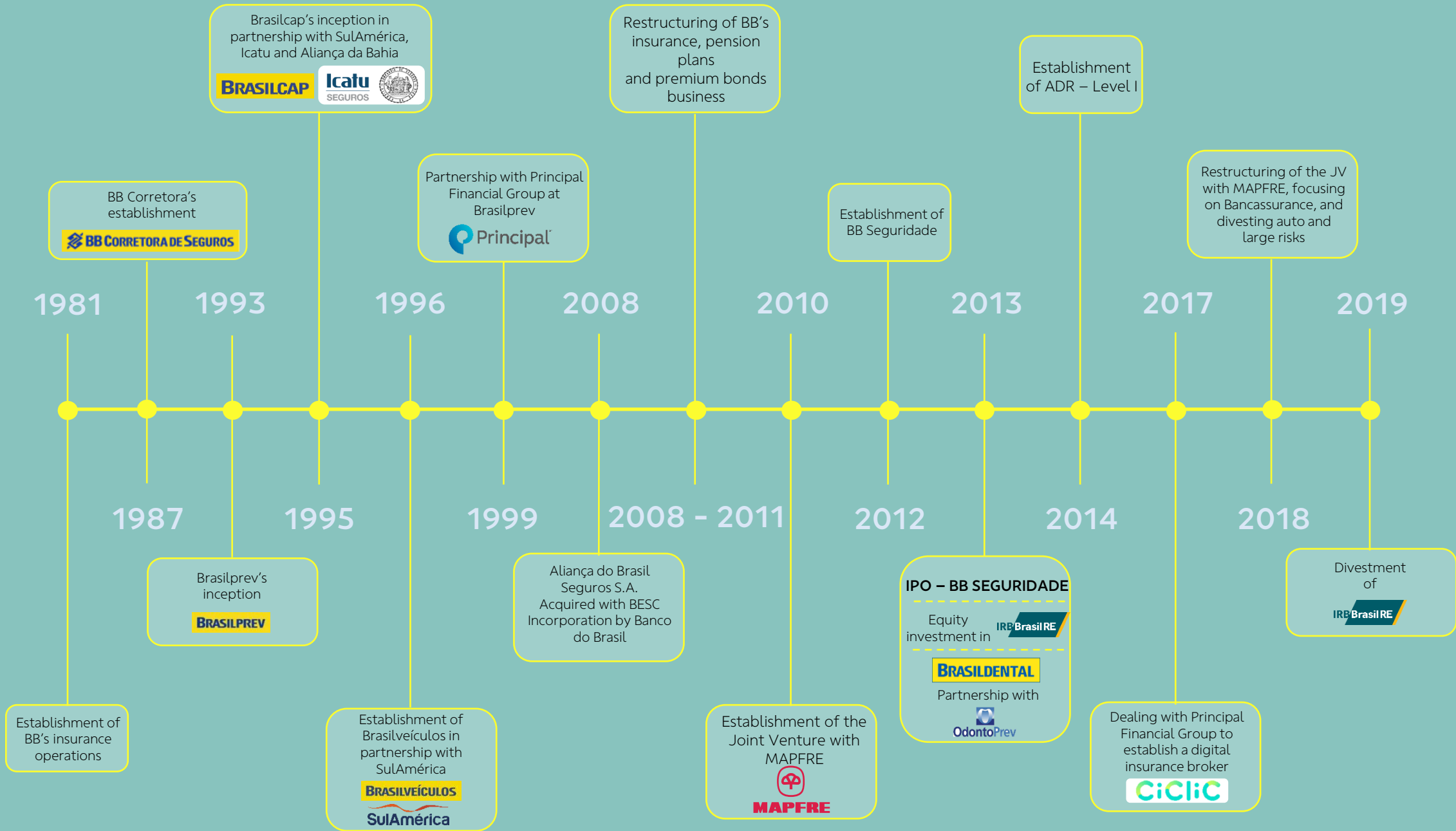
Ownership structure



	Brasilseg Insurance	Brasilprev Pension Plans	Brasilcap Premium Bonds	Brasildental Dental Insurance	Ciclic Digital Insurance Broker
Standalone contribution to earnings ²	31.3%	18.3%	3.0%	0.4%	
Combined contribution to earnings (incl. brokerage) ²	67.0%	24.7%	7.4%	0.5%	
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 1H22. 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\$18.3 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%

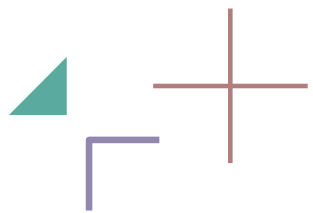
with expertise of private partnerships

 **Market Cap¹**
US\$9.9 bn

Market Cap¹

US\$16.7 bn	US\$5.4 bn	US\$1.0 bn
		

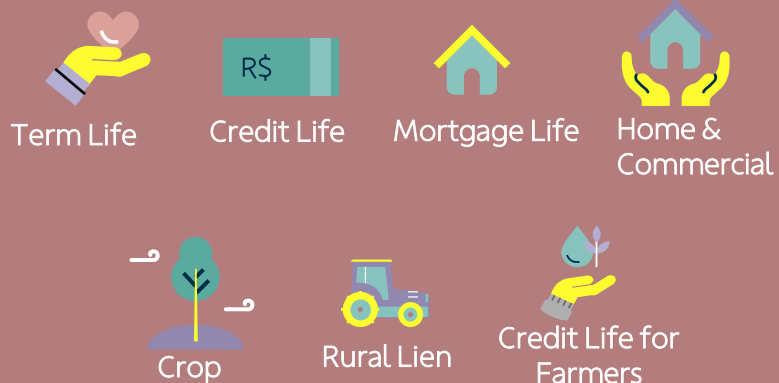
1 – Closing price in June 2022, based on Companies Financial Statement and the currency exchange rate at that time.



Very
complete
and
profitable
portfolio...



Insurance



BRASILSEG

Pension Plan



BRASILPREV

Premium Bonds



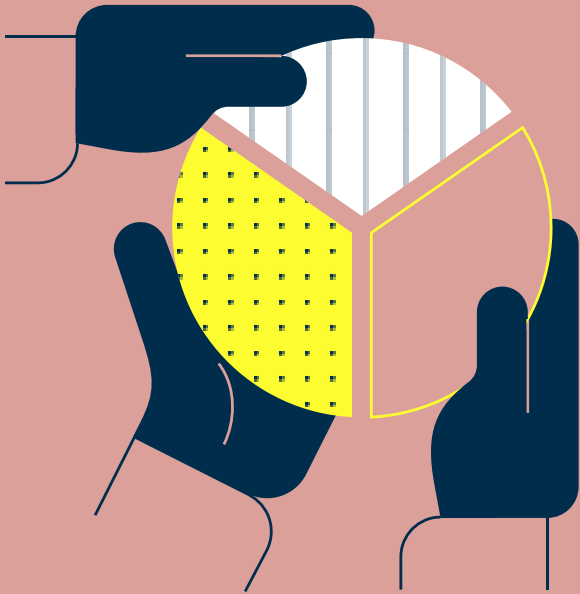
BRASILCAP

Dental Insurance



BRASILDENTAL

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



1

Low complexity business model

2

No underwriting risk

3

Low capital needs

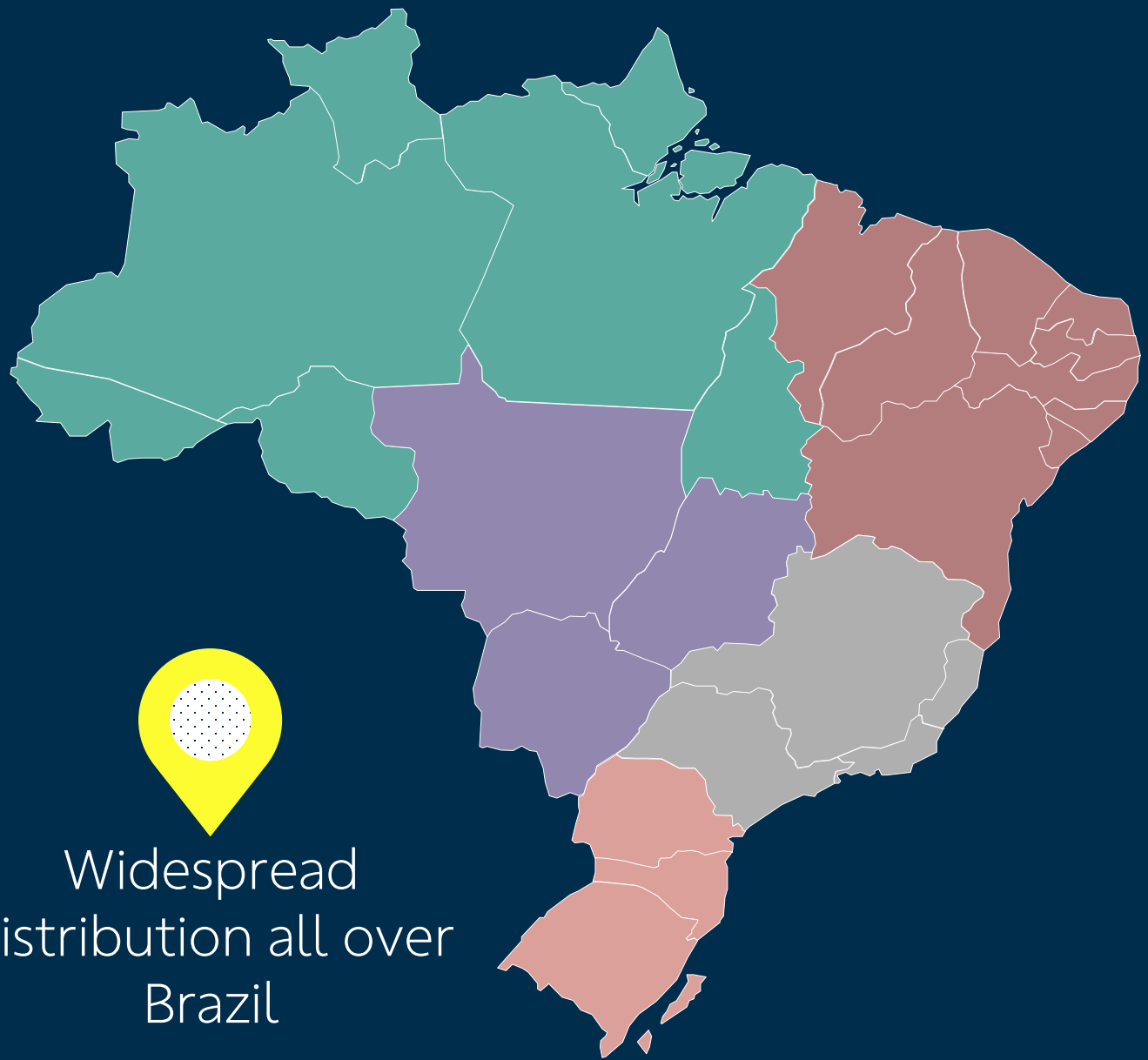
4

Access to the largest distribution network in Latin America

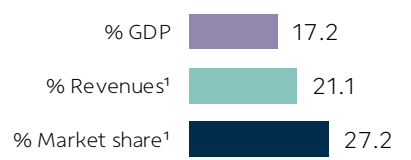
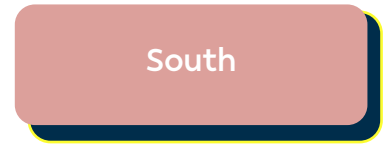
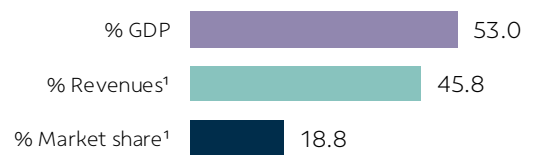
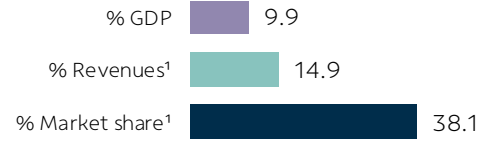
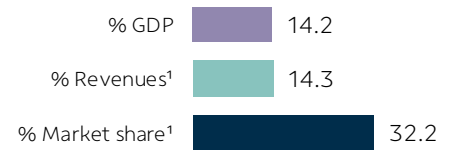
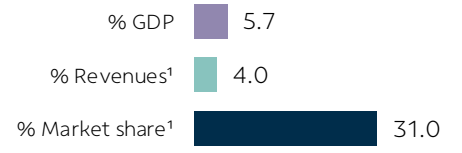
Banco do Brasil

 3,986 branches	 56,246 ATMs
 19,214 banking correspondents	 24,464 shared points of service

... with national reach



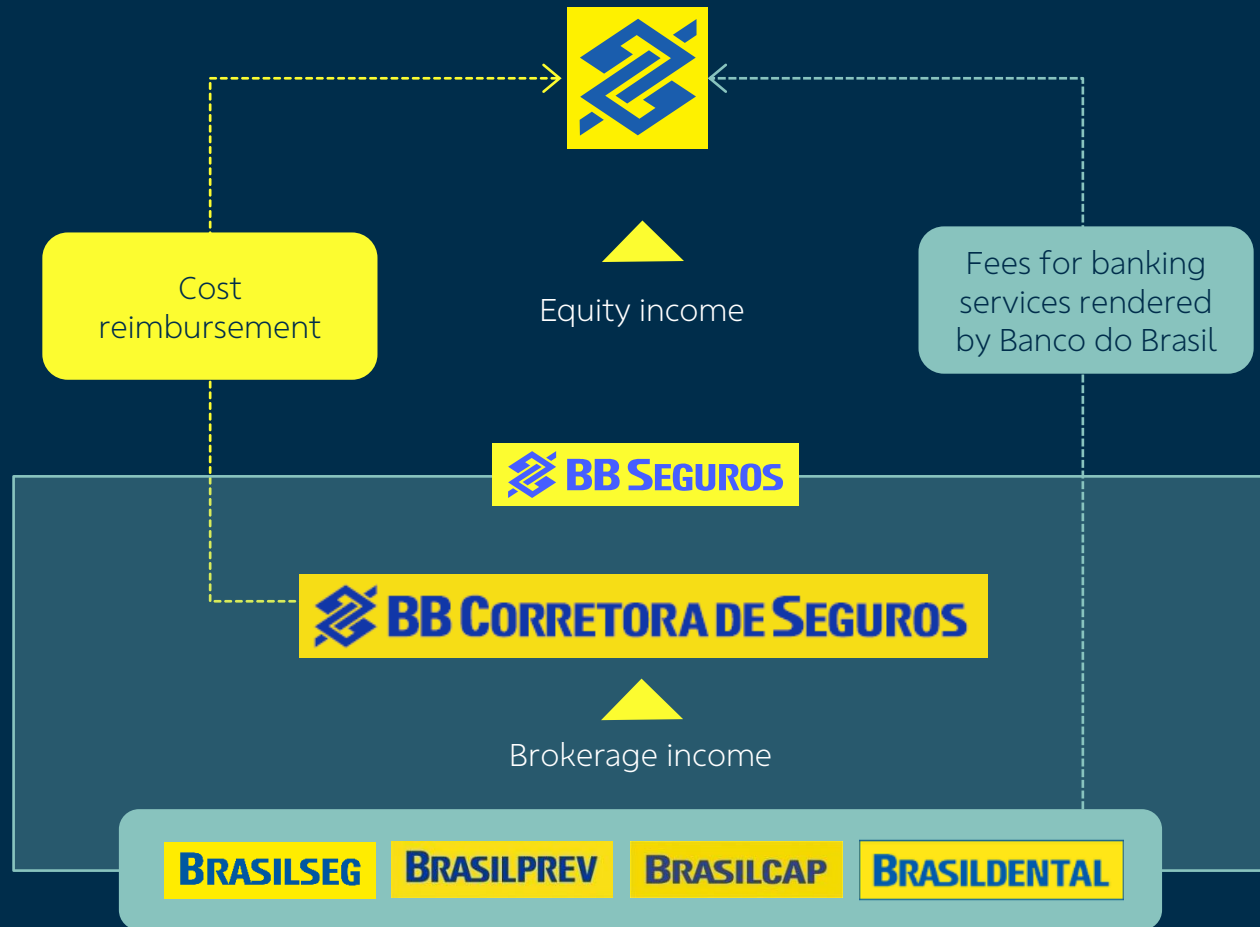
Widespread
distribution all over
Brazil



Source: Susep (6M22) and IBGE (2019).

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

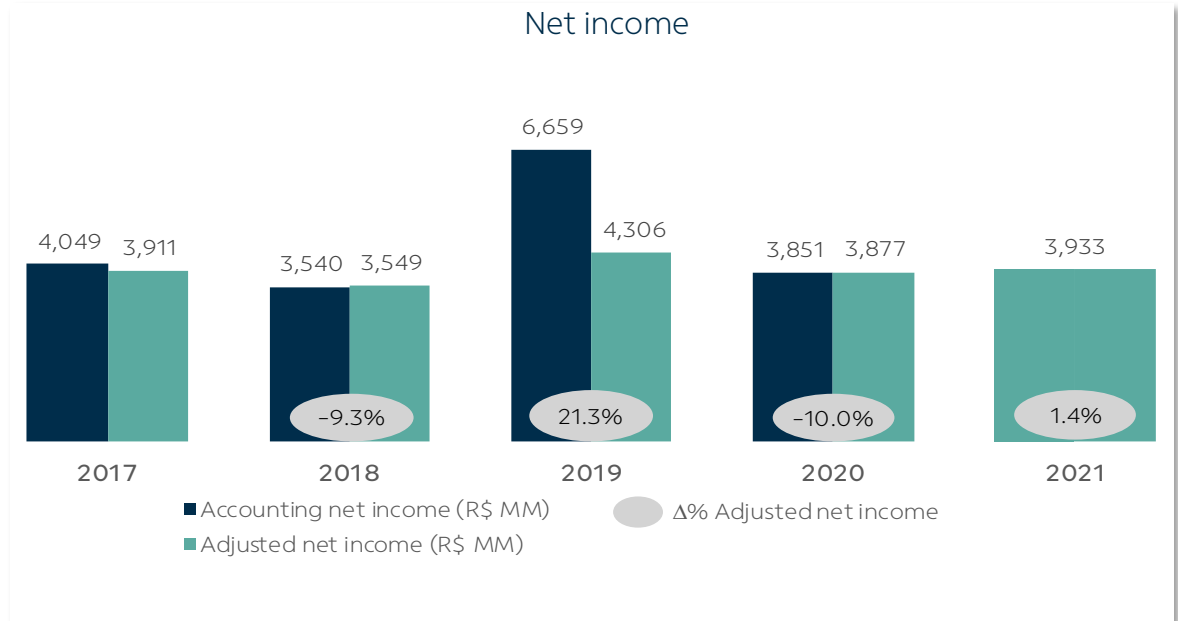
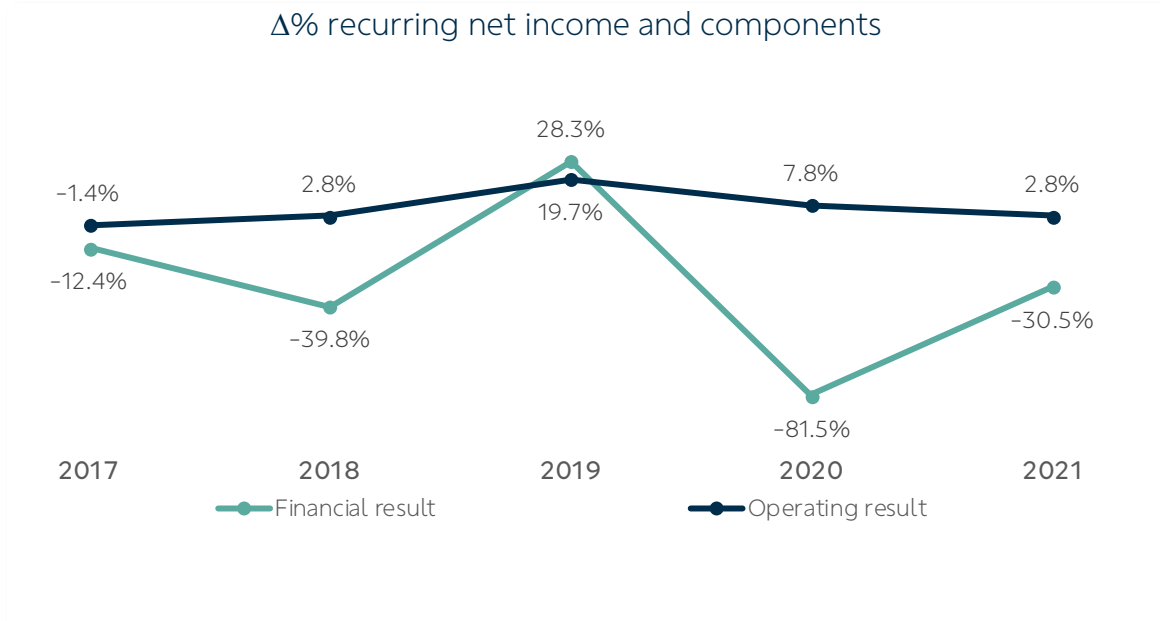
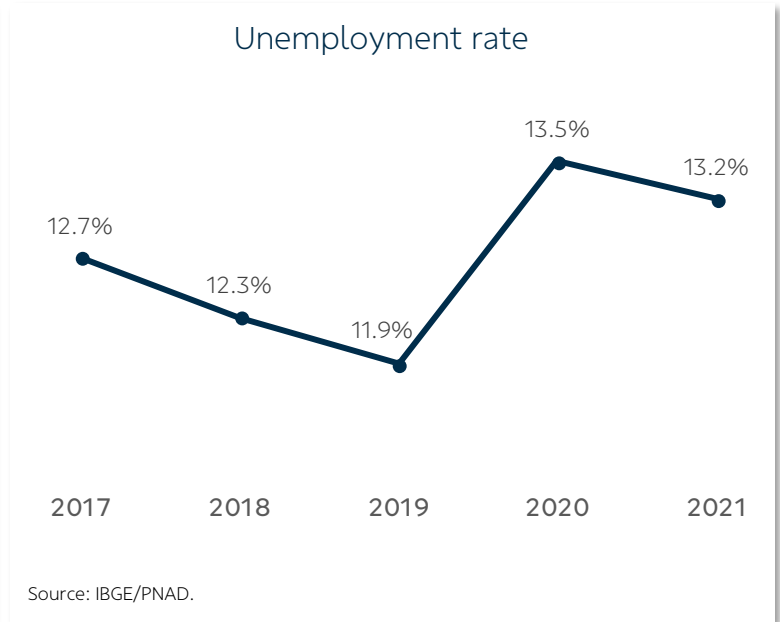
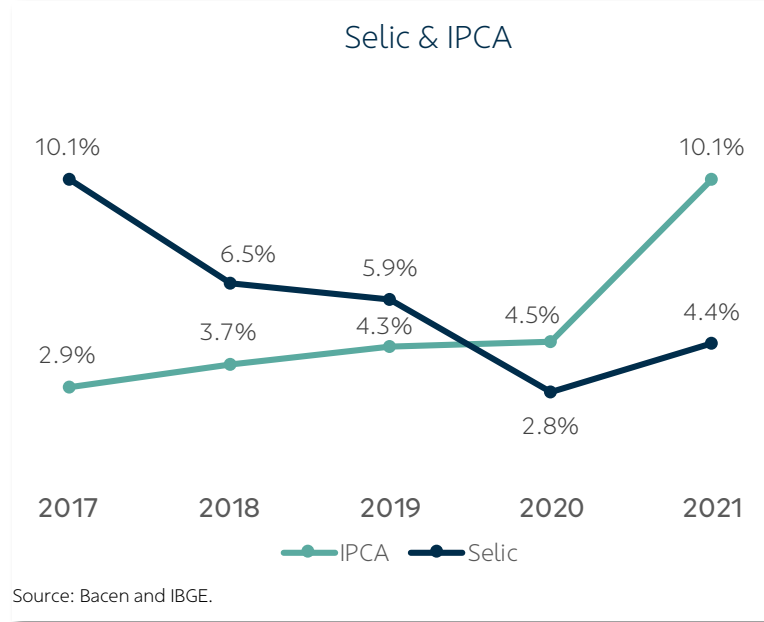
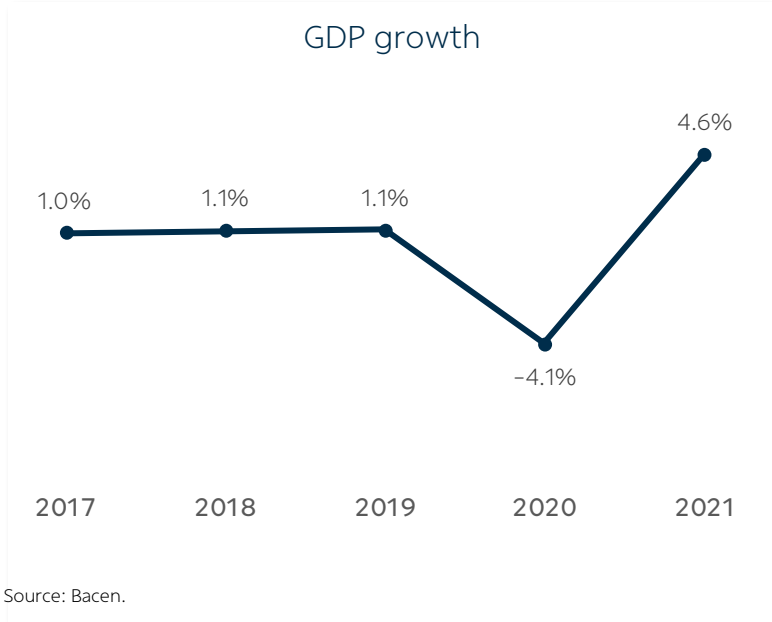
Business model



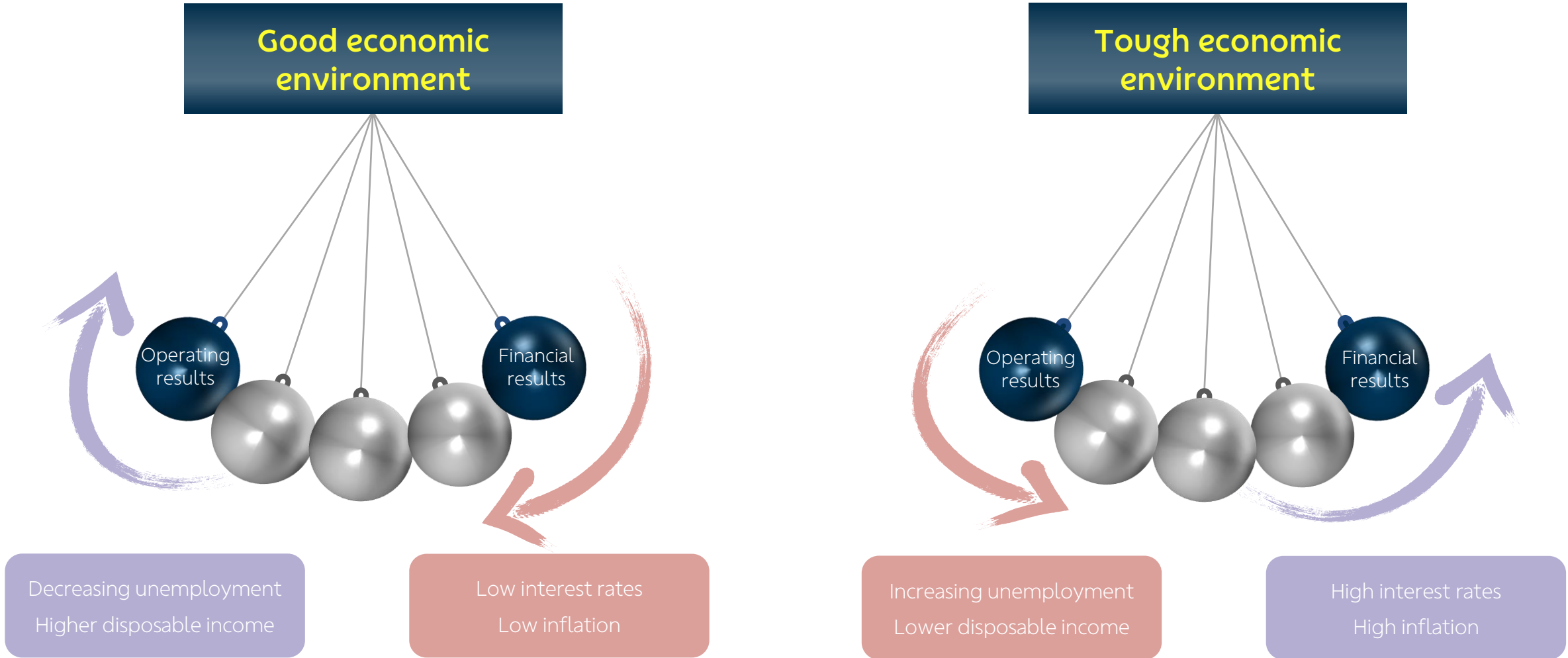
Any proposal for changes in the agreements must be examined by the Related-Party Committee where the independent member appointed by the minorities has a veto power



Defensive and resilient business model



Balance between operating and financial results



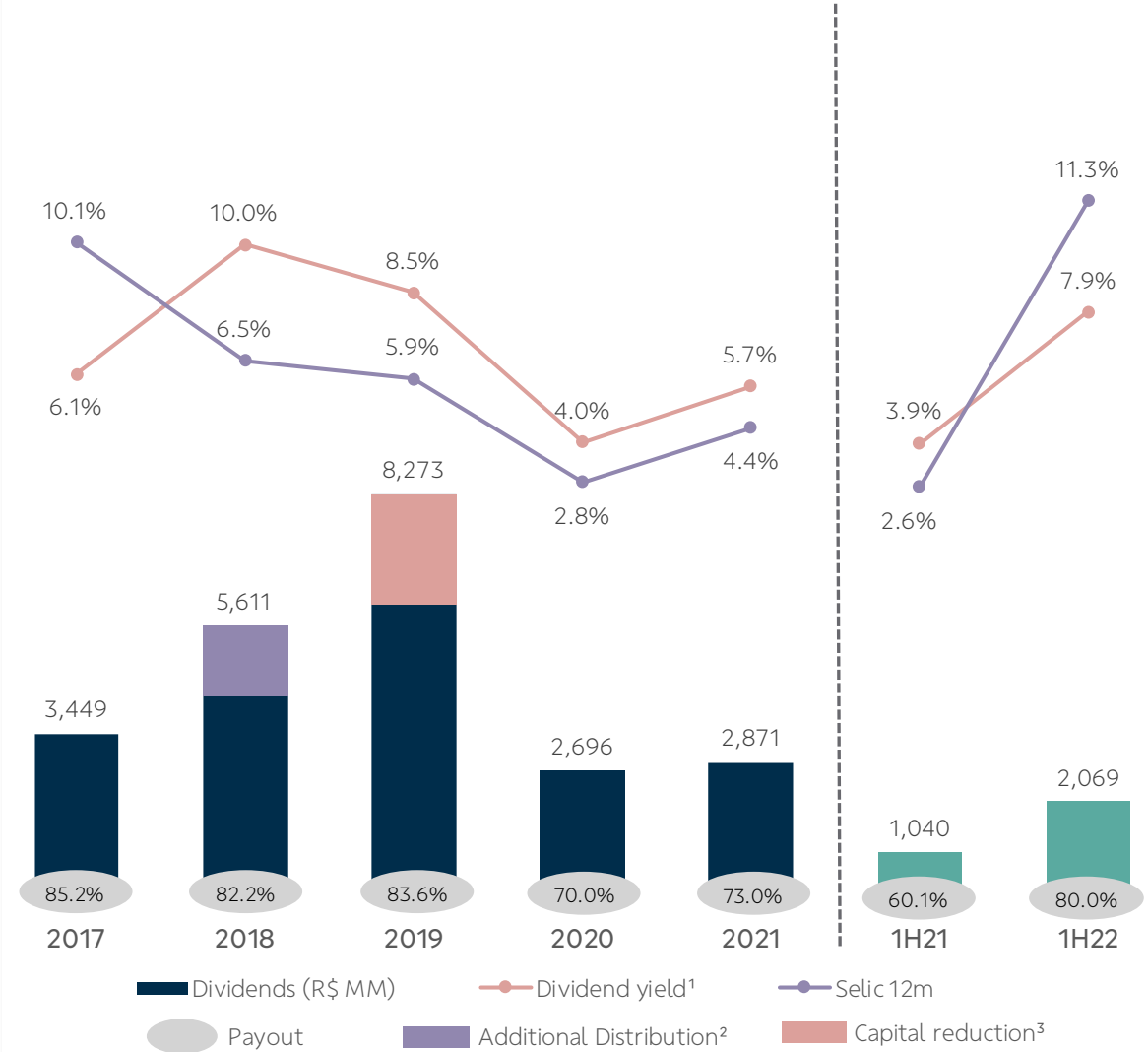
Stock performance & market indicators

BBSE3 vs IBOV – Base prices = 100¹



Source: ValorPro. 1 – Adjusting closing price from April 29, 2013 to June 30, 2022.

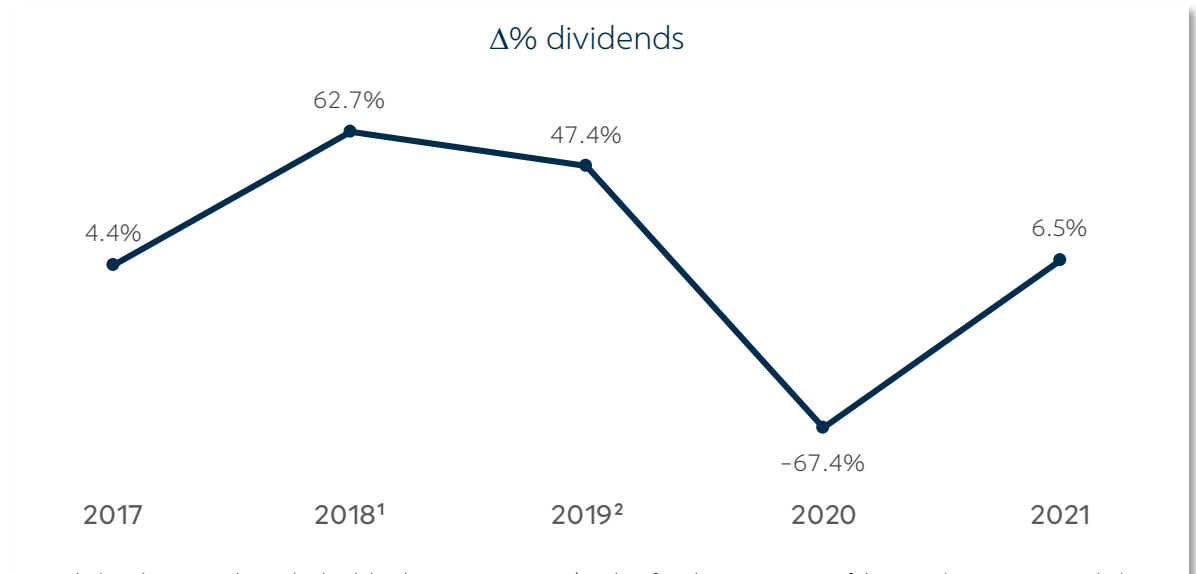
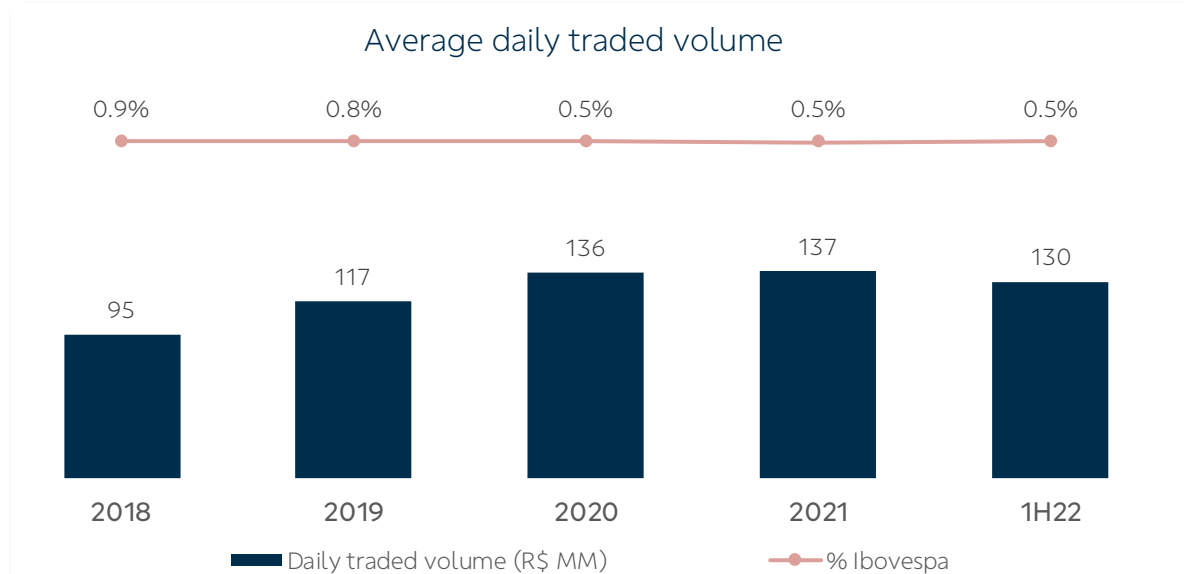
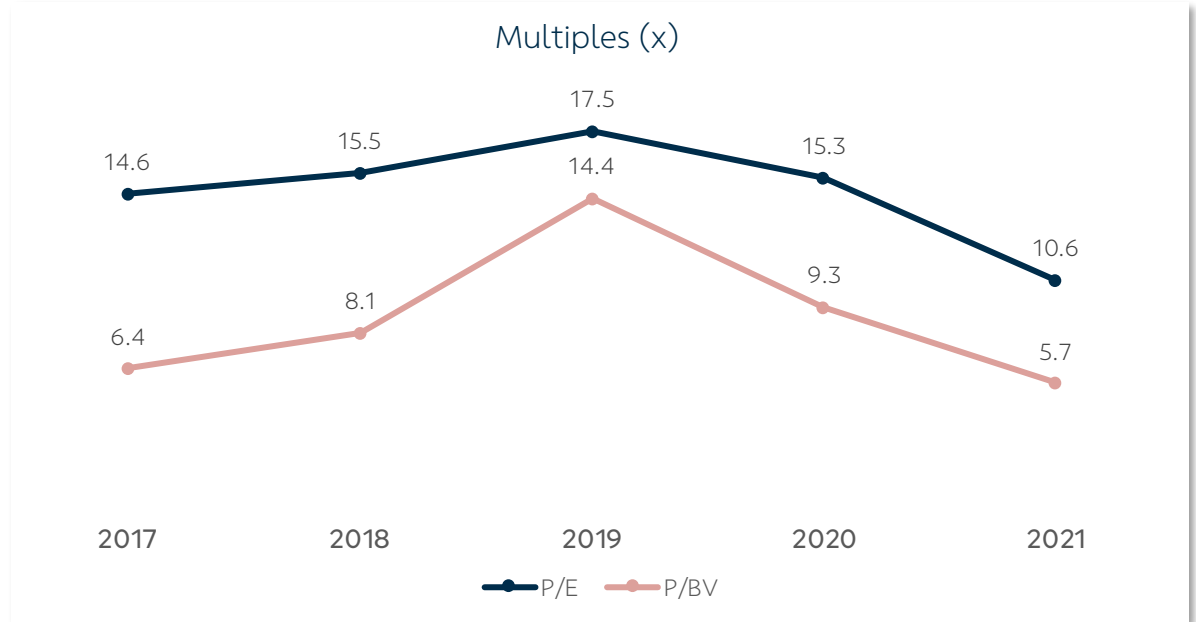
Dividends



Source: ValorPro.

1 – LTM distributed. 2. Including the extraordinary dividend distribution amounting R\$2.7 bn after the restructuring of the JV with MAPFRE (2018). 3. Including the capital reduction distribution amounting R\$2.7 bn (2019).

Stock performance & market indicators



Source: ValorPro and Bacen.

1 – Including the extraordinary dividend distribution amounting R\$2.7 bn after the restructuring of the JV with MAPFRE. 2 – Including the capital reduction distribution amounting R\$2.7 bn (2019).

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

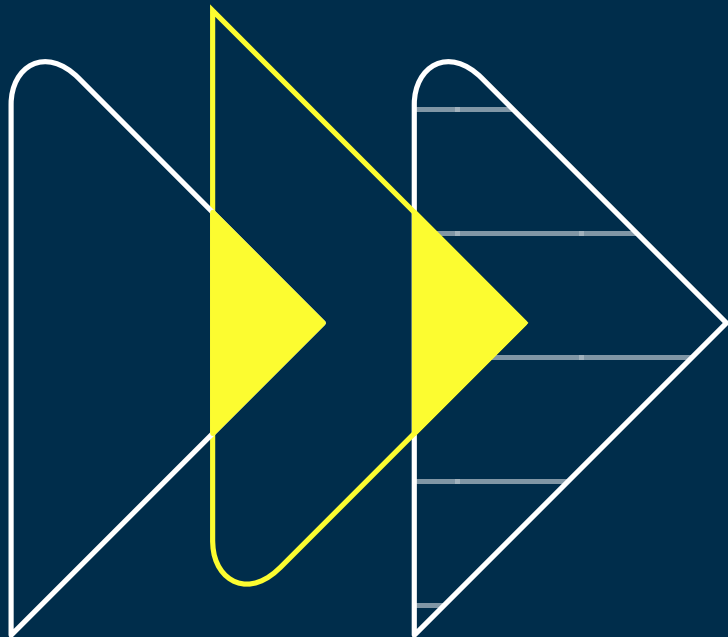
US05541J1034

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

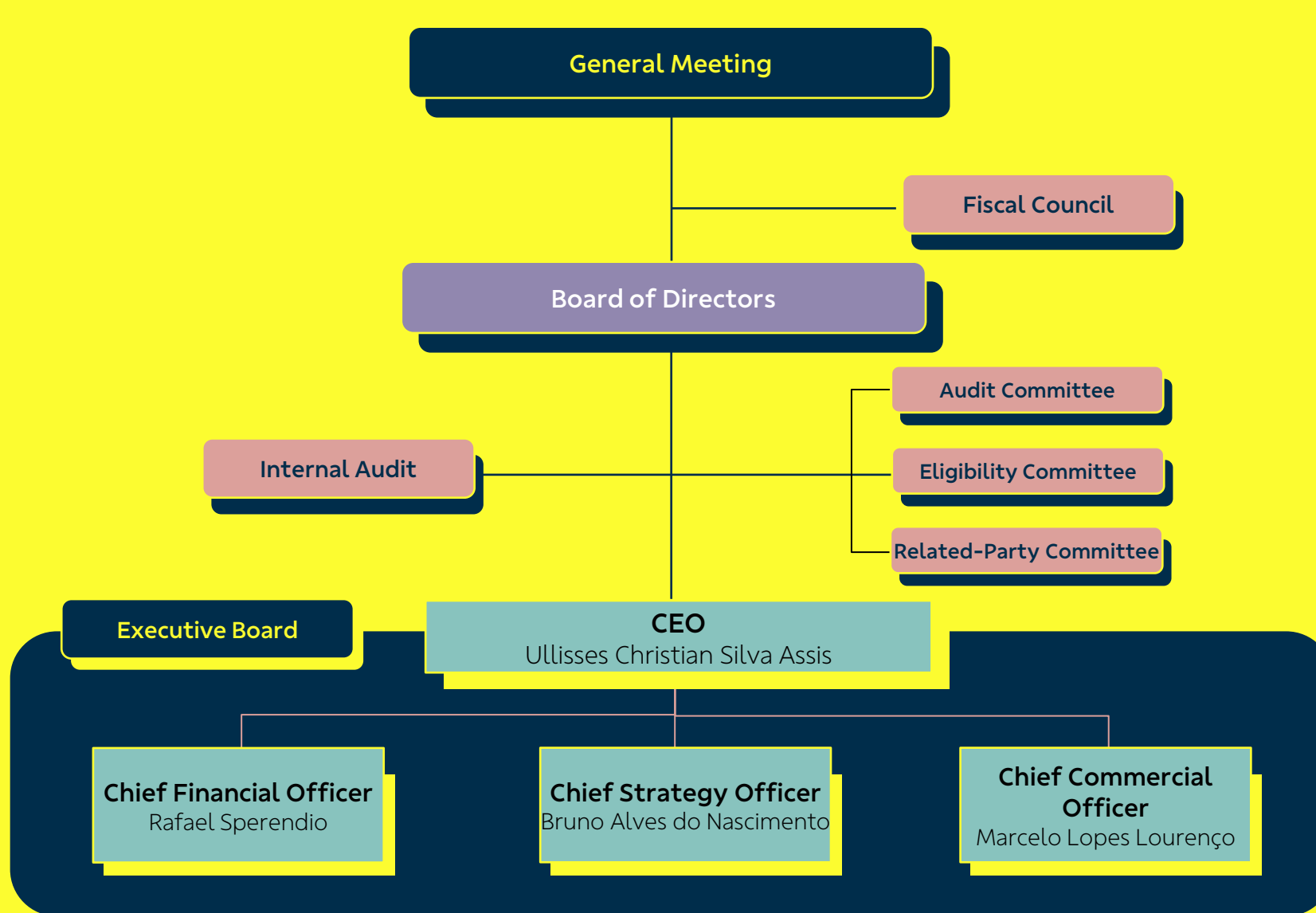
Three members

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

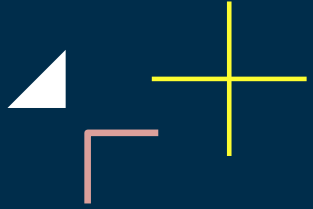
Stocks

- 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

Internal controls

- Development of an environment of the integrity program management

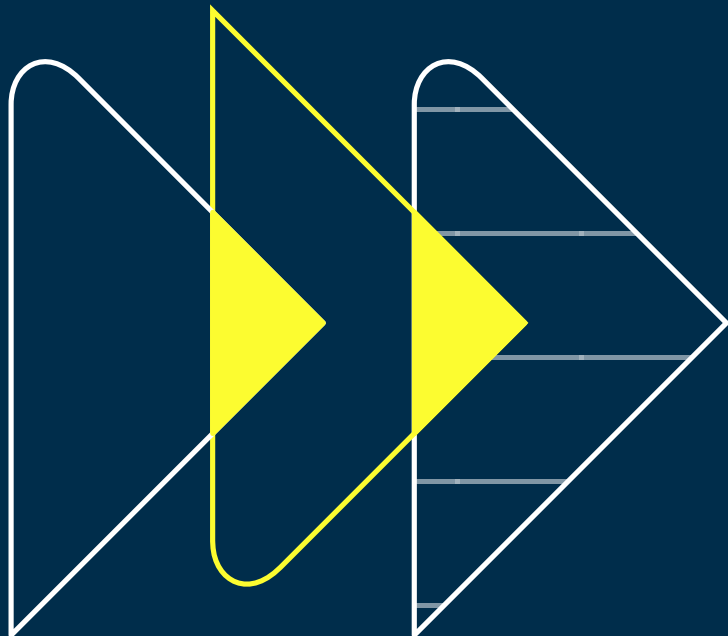
Related companies

- Representation
- Interaction
- Follow-up
- Monitoring

Corporate management

- Transparency
- Internal controls
- Management composition
- Controllers commitment

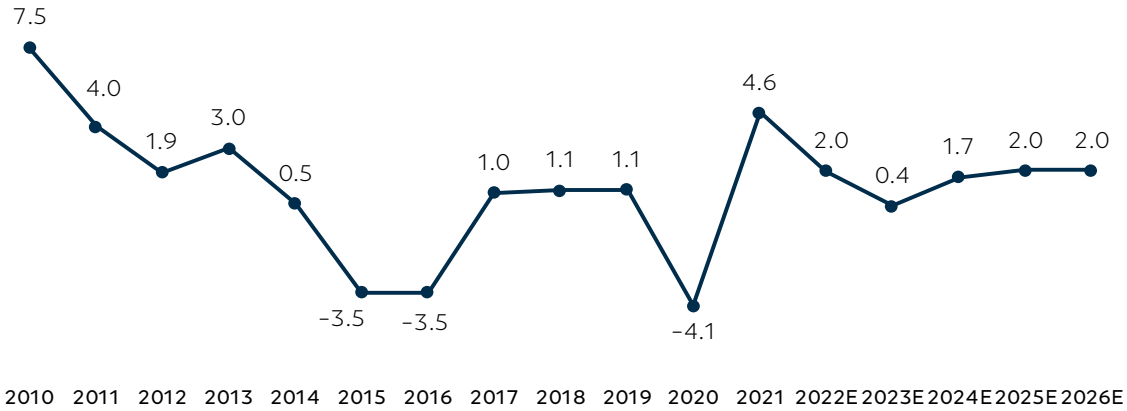




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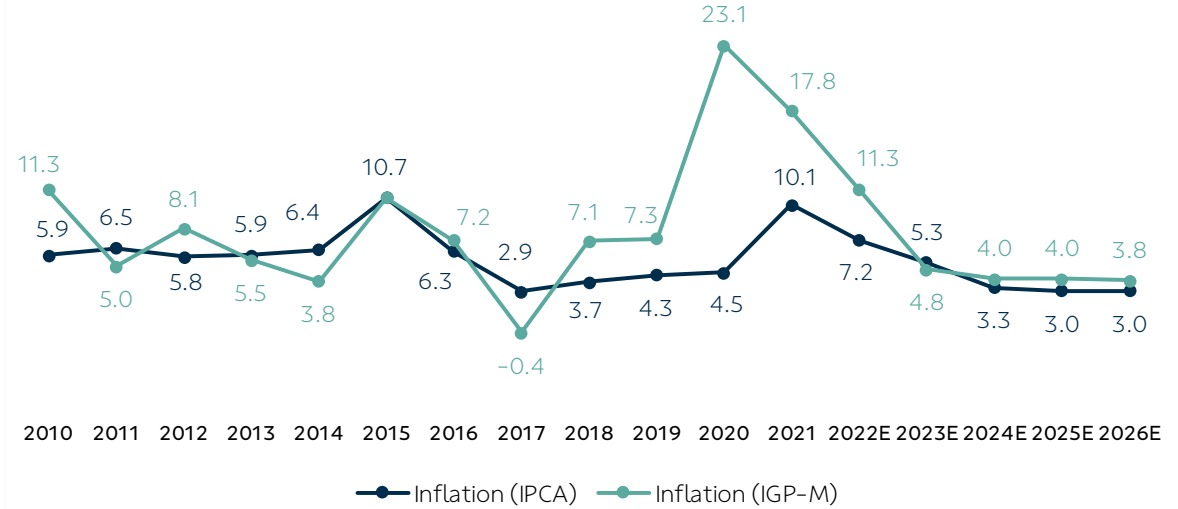
Macro stability might support the development of the Brazilian insurance industry

GDP growth (%)



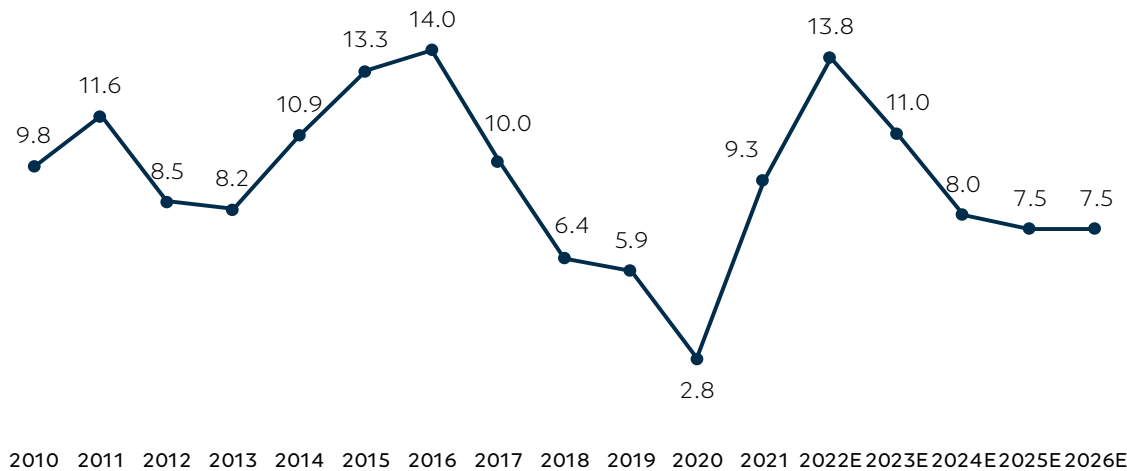
Source: Bacen (July 29, 2022).

Inflation forecast (%)



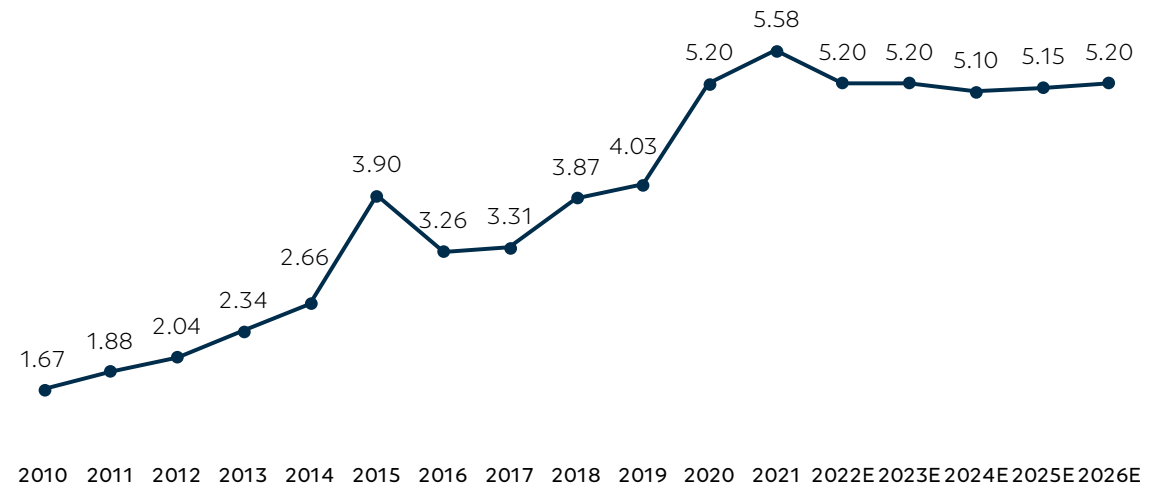
Source: IBGE, FGV and Bacen (July 29, 2022).

Interest rate forecast | Year-end (%)



Source: Bacen (July 29, 2022).

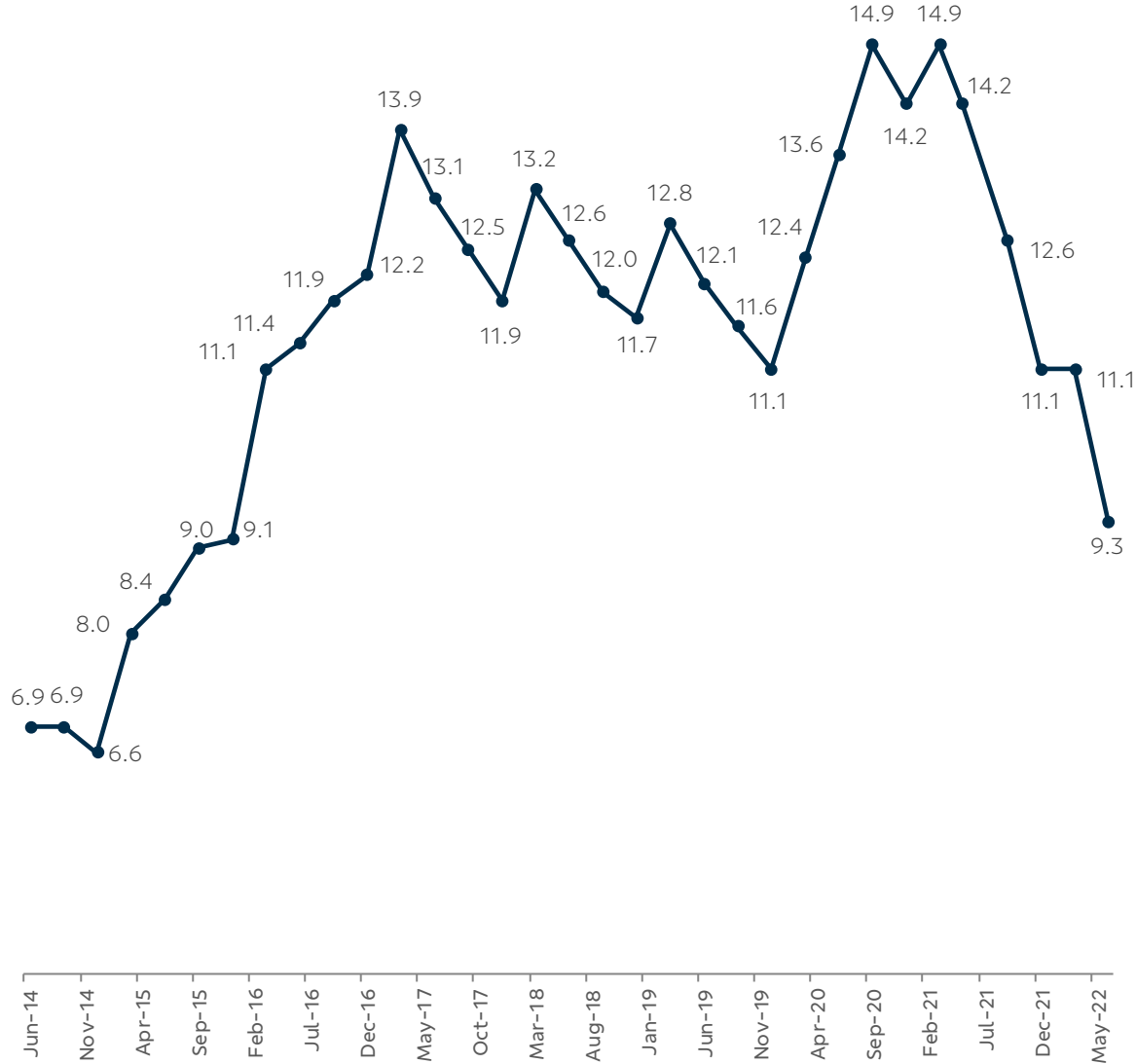
Currency Exchange rate (BRL/USD)



Source: Bacen (July 29, 2022).

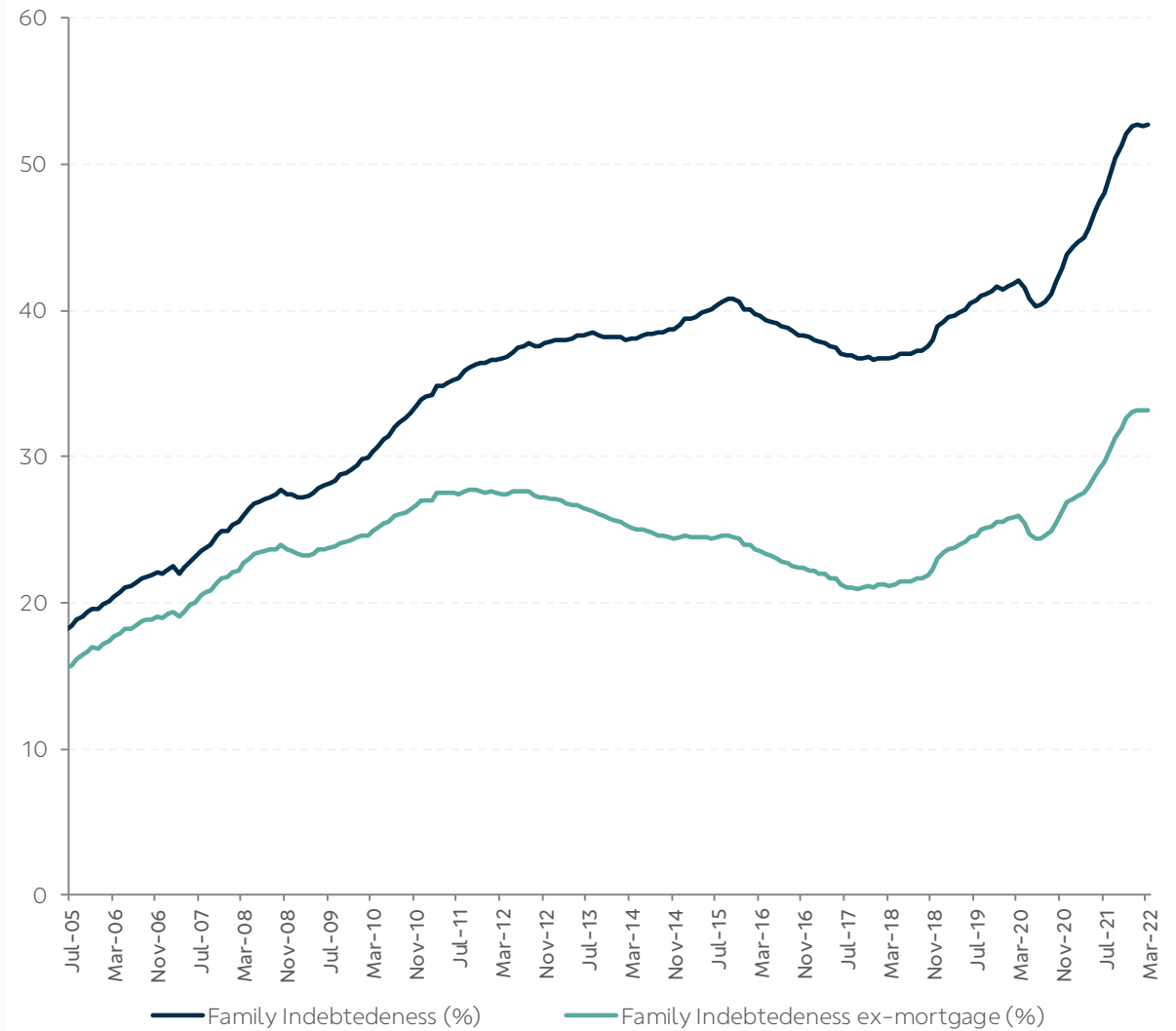
Consumption scenario

Unemployment rate¹ (%)

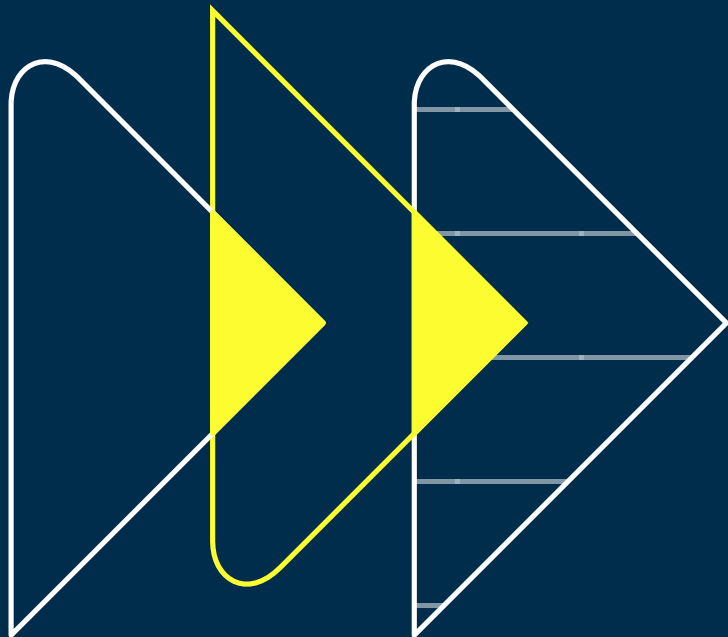


Source: IBGE/PNAD.
1 – Quarterly data: 3-month average (June 2022).

Indebtedness (LTM wages)



Source: Bacen/Depec (March, 2022).



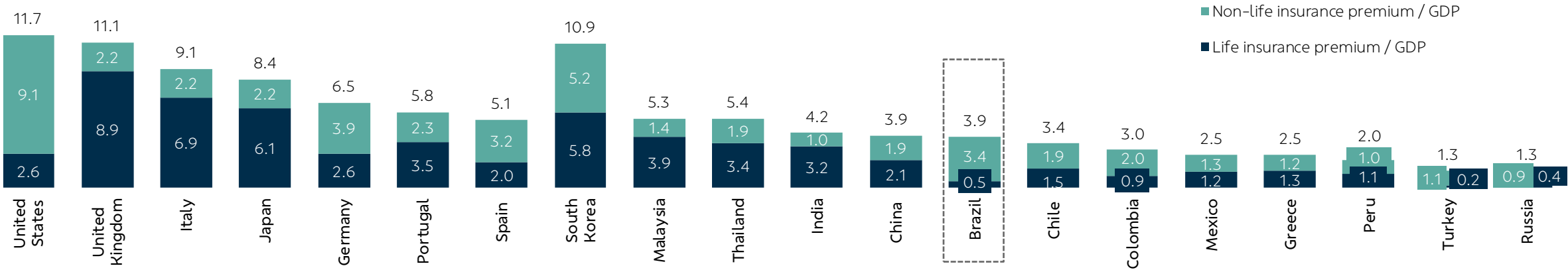
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Brazilian insurance industry

Insurance premium/GDP (%)

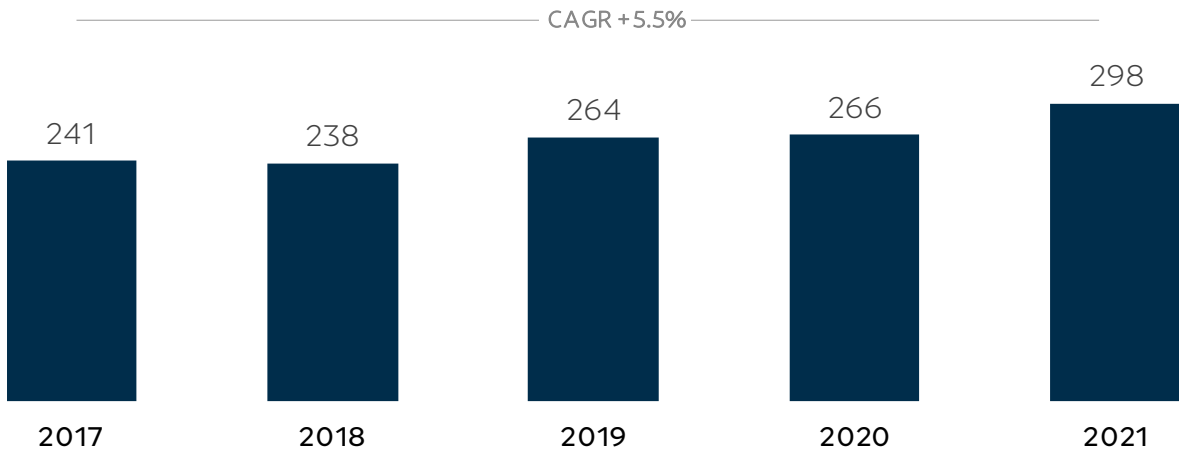
Advanced Markets¹

Emerging Markets¹



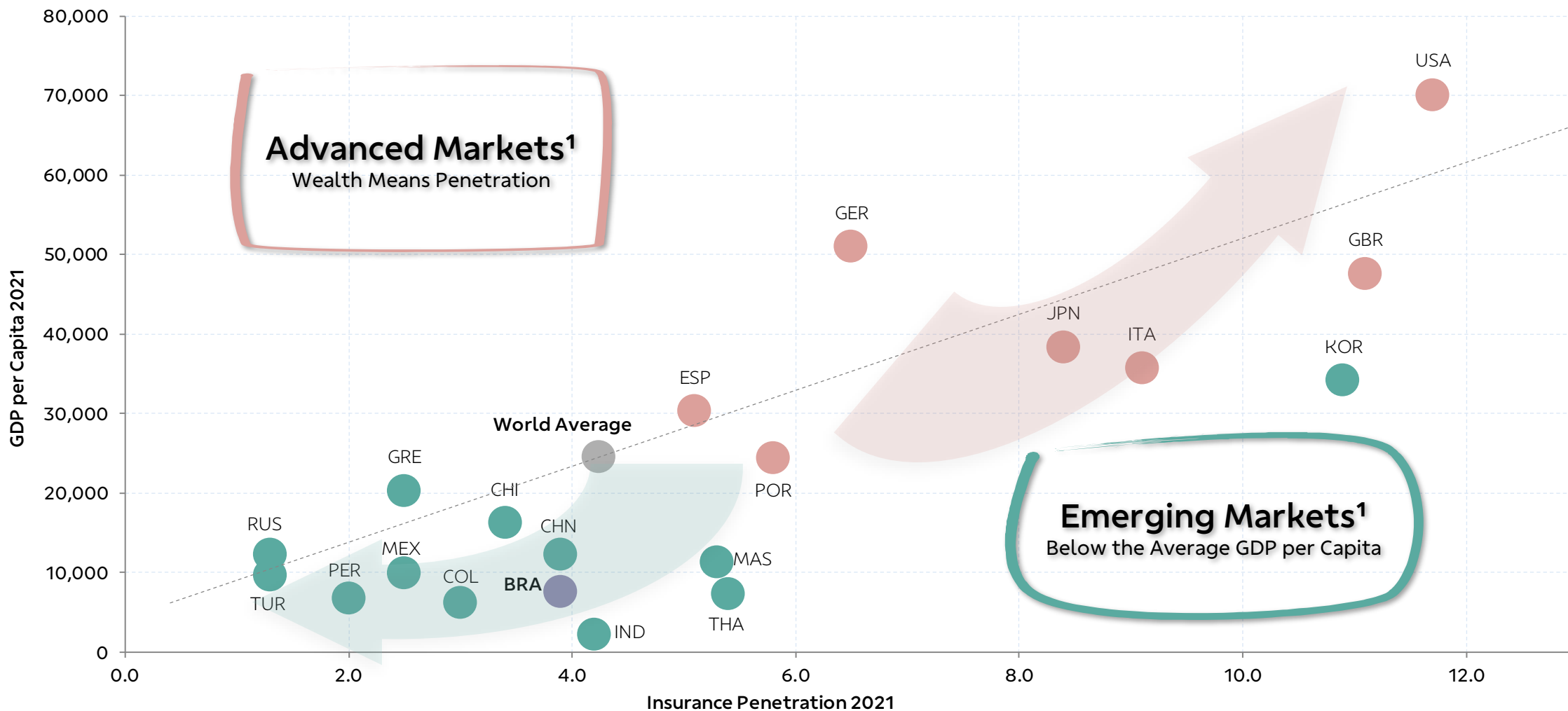
Source: Susep and Swiss Re – Sigma 04/2022.
1 – MSCI Market Classification.

Insurance industry Evolution in Brazil (R\$ bn)



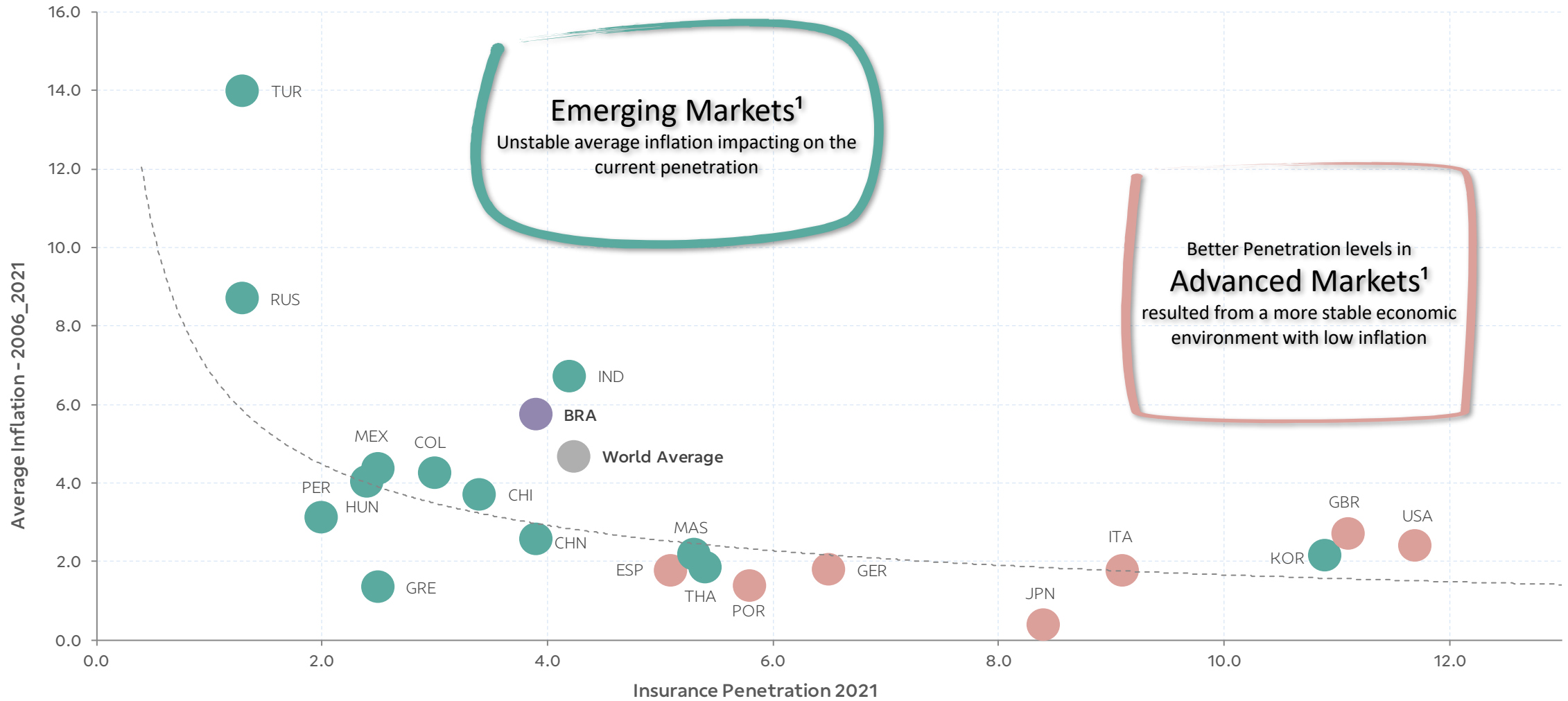
The insurance industry in Brazil has been growing, but penetration stands at 3.9% of the Brazilian GDP

Wealth sets insurance penetration trend



Source: Swiss Re (Sigma 4/2022) and IMF.
1 – MSCI Market Classification.

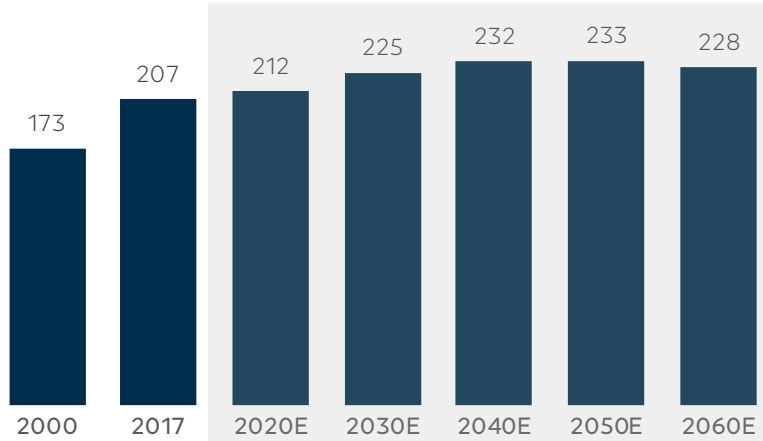
Structural low inflation can be considered a strong penetration driver



Source: Swiss Re (Sigma 4/2022) and IMF.
1 – MSCI Market Classification.

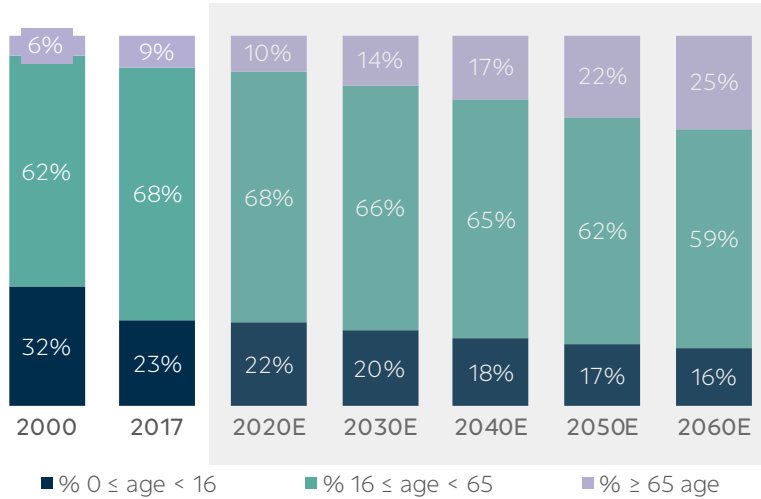
A snapshot of the Brazilian Social Security

Brazilian population (mm)



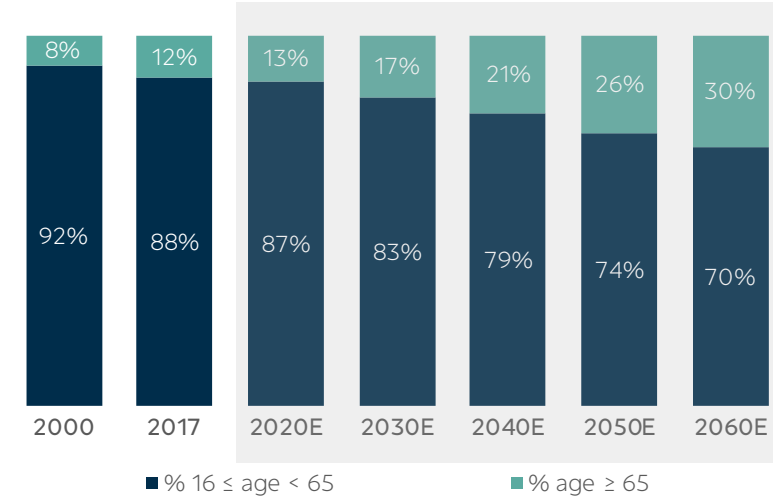
Source: IBGE.

Demographic bonus



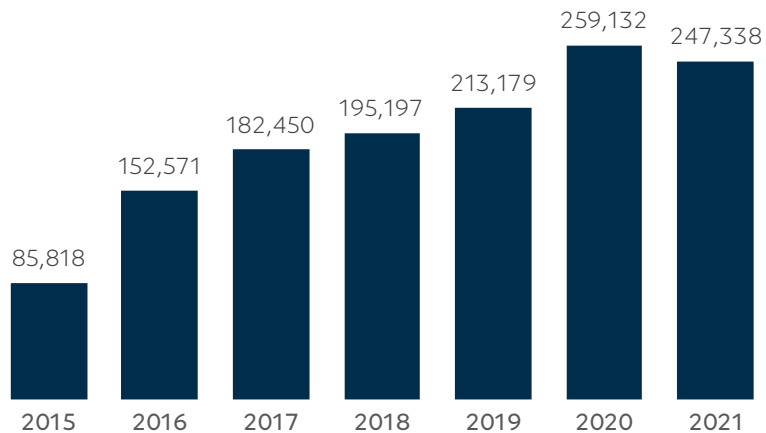
Source: IBGE.

Workers vs retired



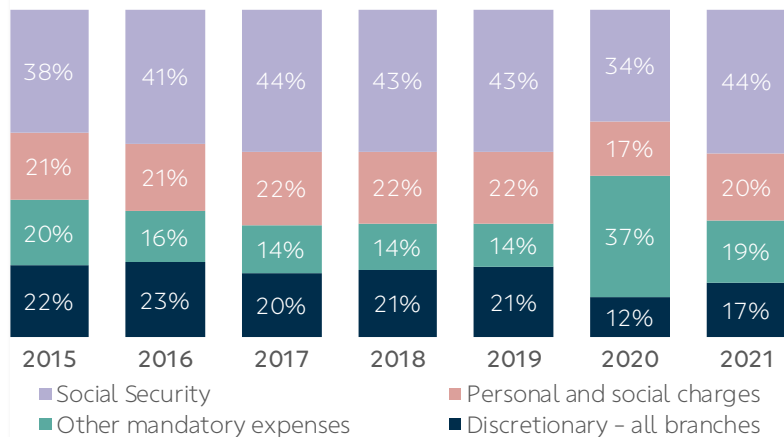
Source: IBGE.

Deficit Brazilian social security (R\$ mm)



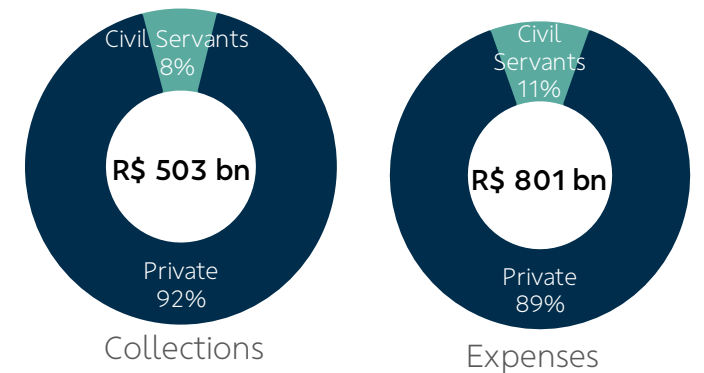
Source: INSS ex-civil servants (Boletim Estatístico da Previdência Social).

Breakdown government expenses

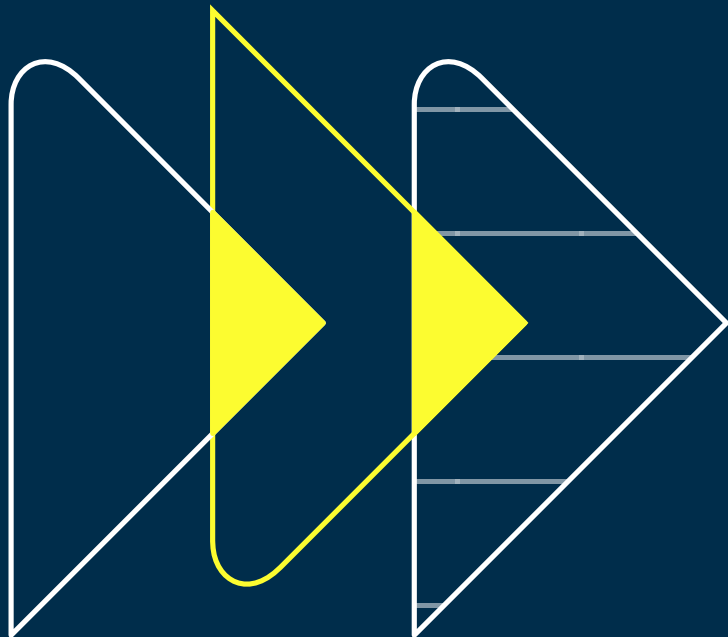


Source: Ministério da Fazenda. Does not include debt service.

Private employees vs civil servants



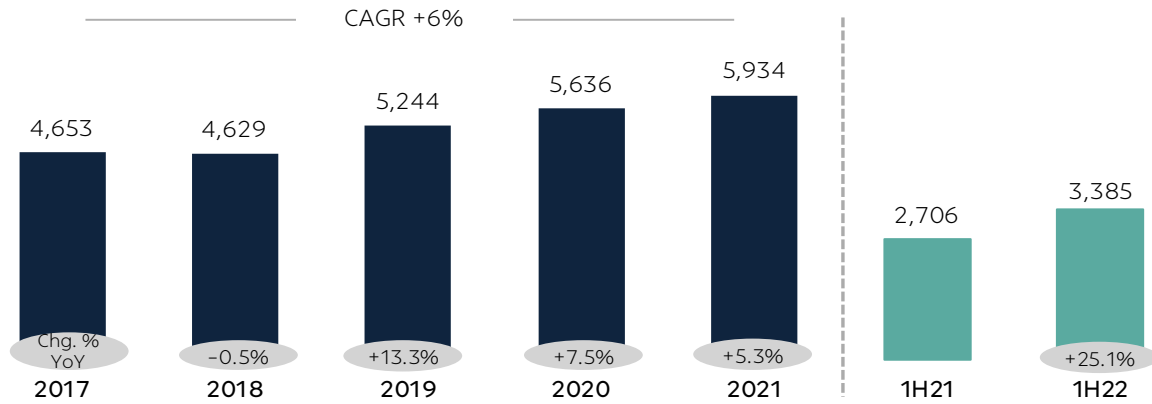
Source: Relatório da Execução Orçamentária (2021).



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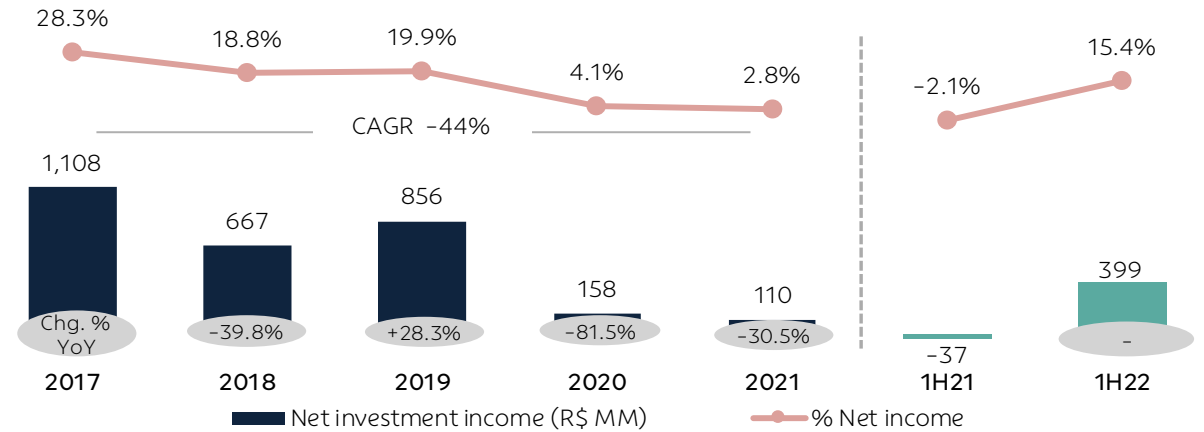
BB Seguridade performance

Non-interest operating result¹ (R\$ mm)



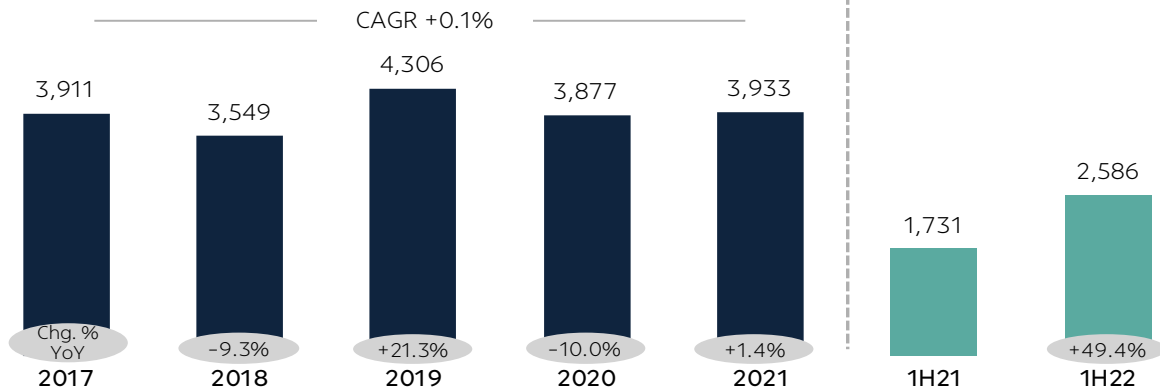
1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company. For Brasilseg it was adopted the proforma data of 2018 restructuring.

Net investment income¹

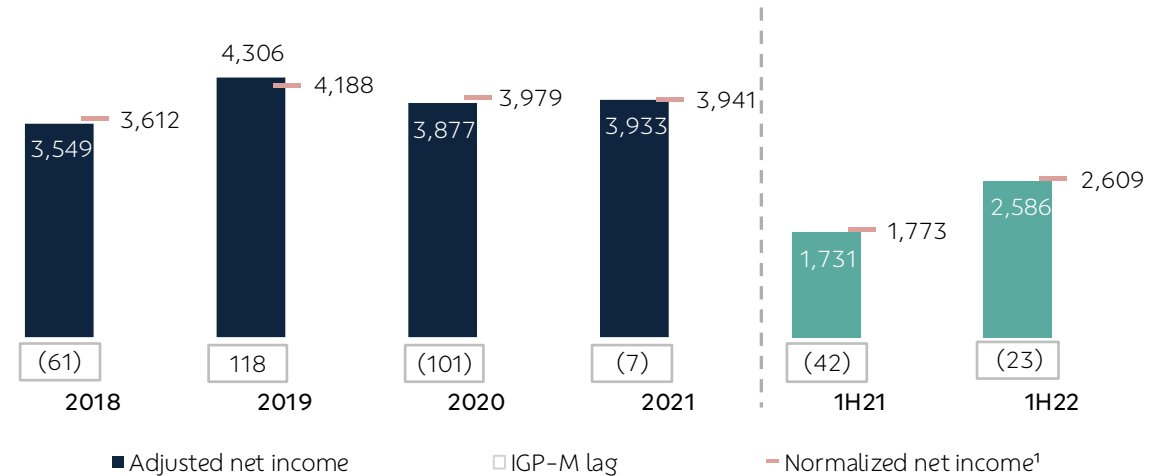


1 – Sum of the net investment income of all BB Seguridade's controlled and affiliated companies, net of income taxes, considering the effective tax rate of each company for the period under analysis.

Profitability (R\$ mm)

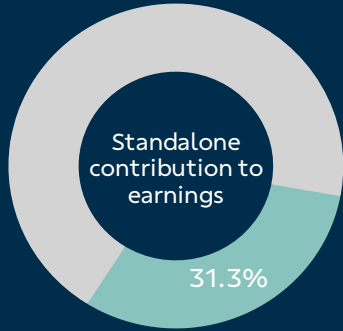
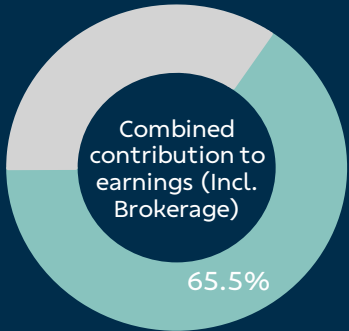


Normalized net income (R\$ mm)

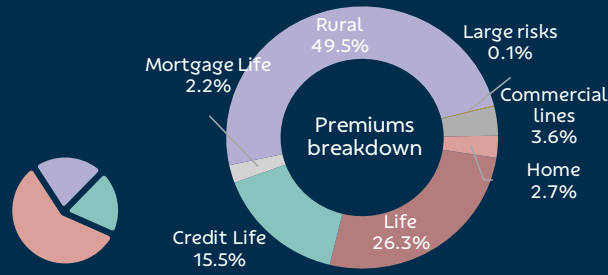


1. Adjusted net income excluding the impact of the one-month lag in the IGP-M accrual on liabilities.

Brasilseg – Key figures | 1H22



R\$6.6 bn
in premiums written



75.0%
combined ratio

36.0%
loss ratio

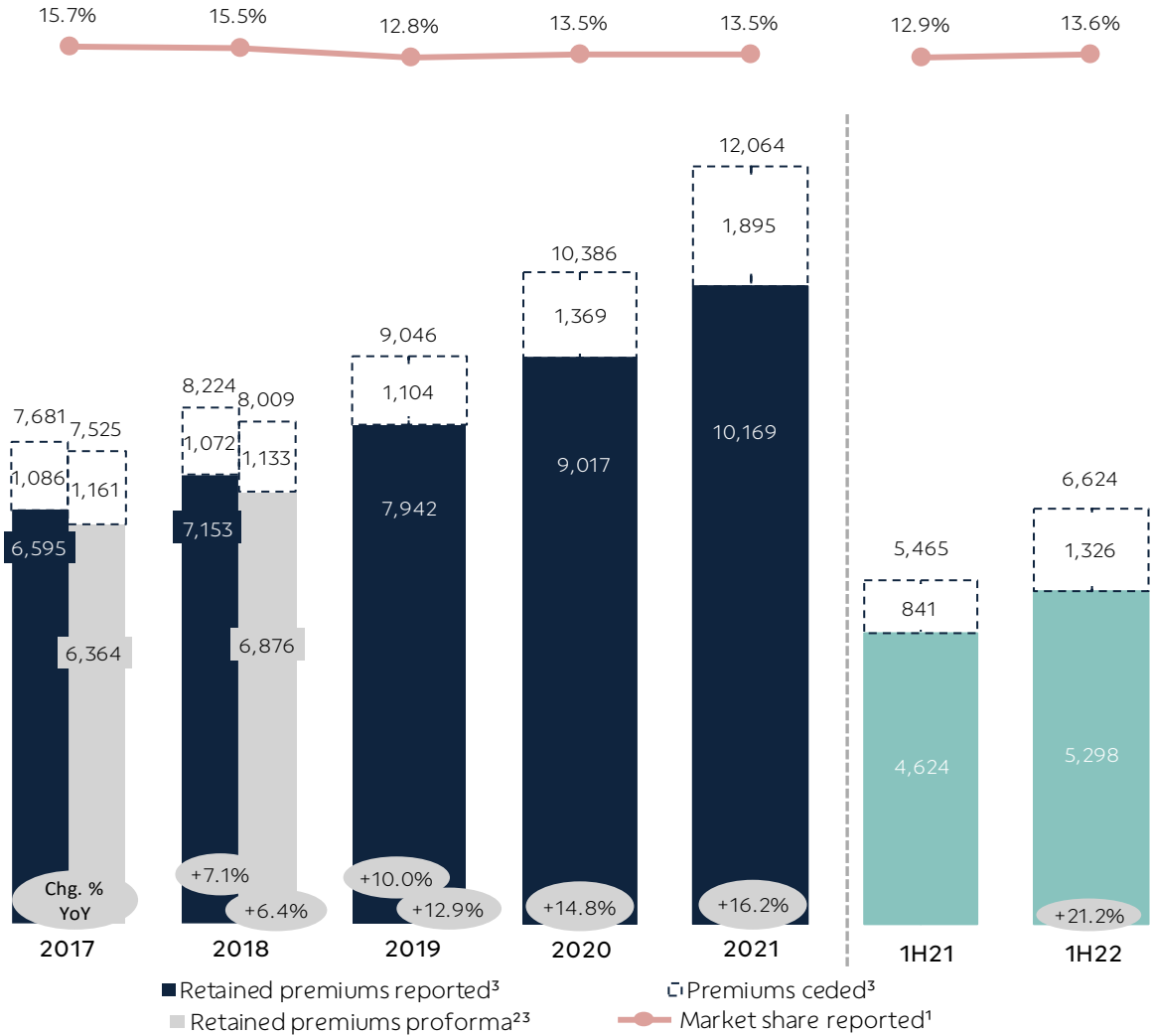
28.7%
commission ratio

10.2%
G&A ratio

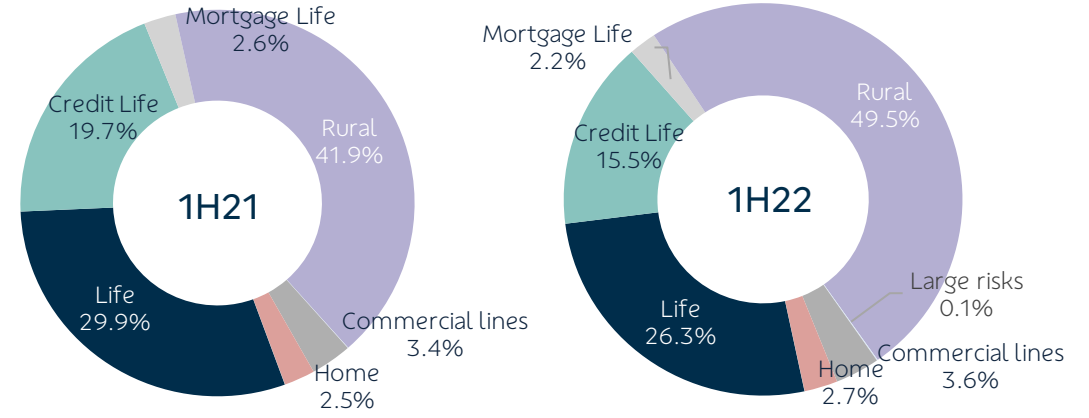
1 – Net of taxes considering the Company's effective tax rate.
2 –Market share calculation does not consider segments not underwritten by Brasilseg.

Brasilseg

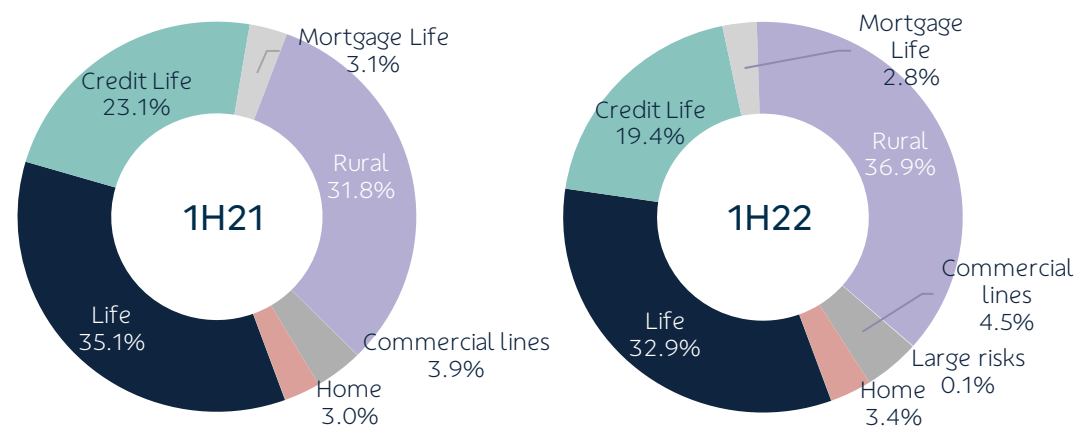
Premiums written (R\$ mm)



Breakdown of premiums written



Breakdown of retained premiums

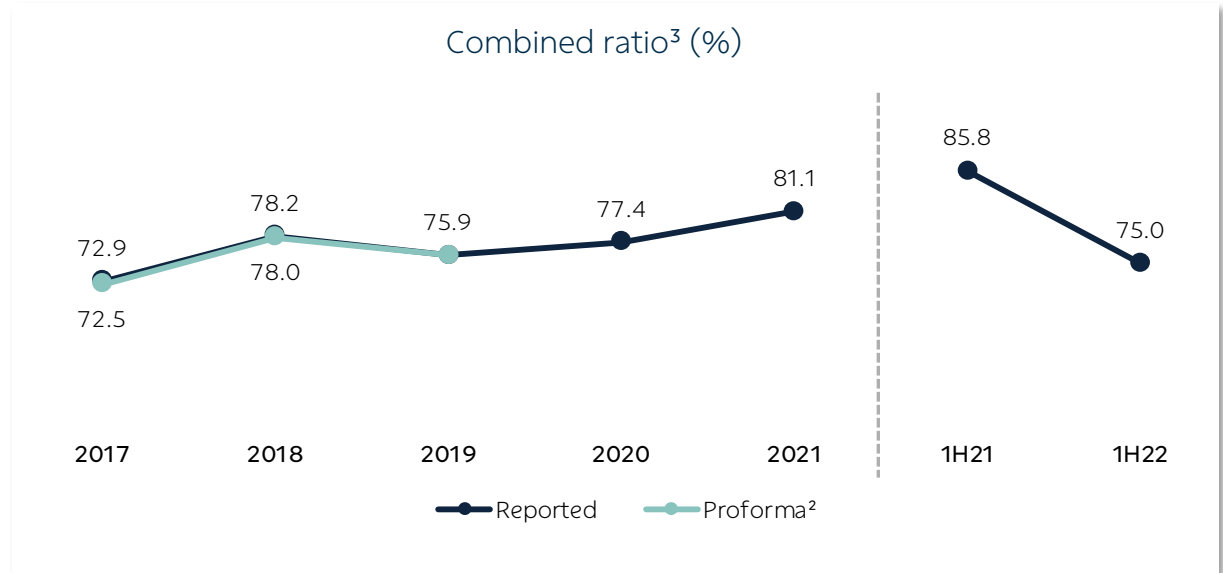
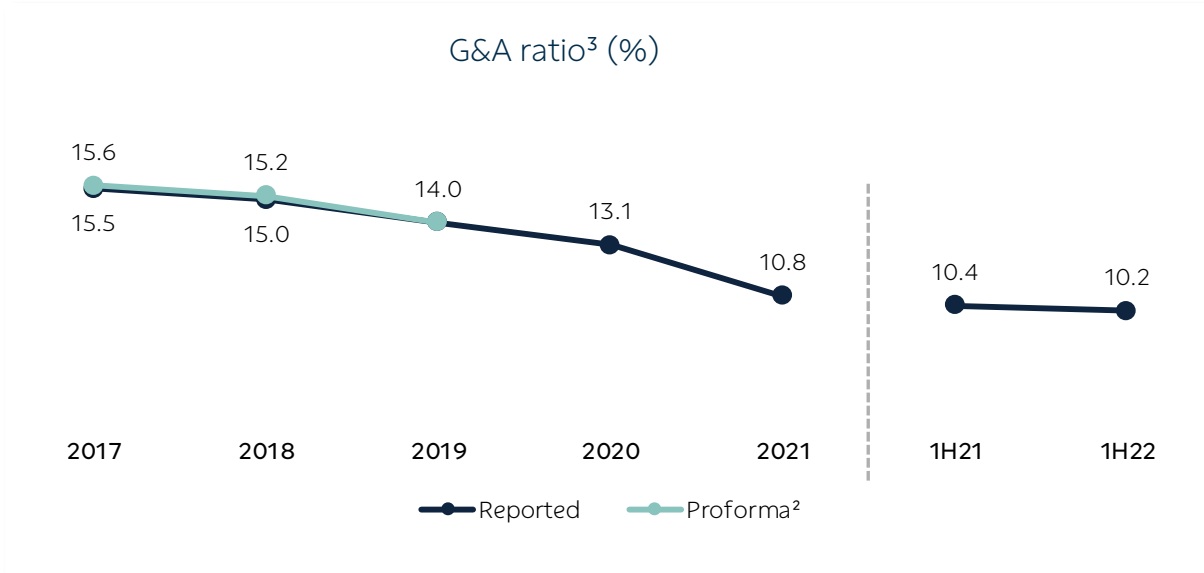
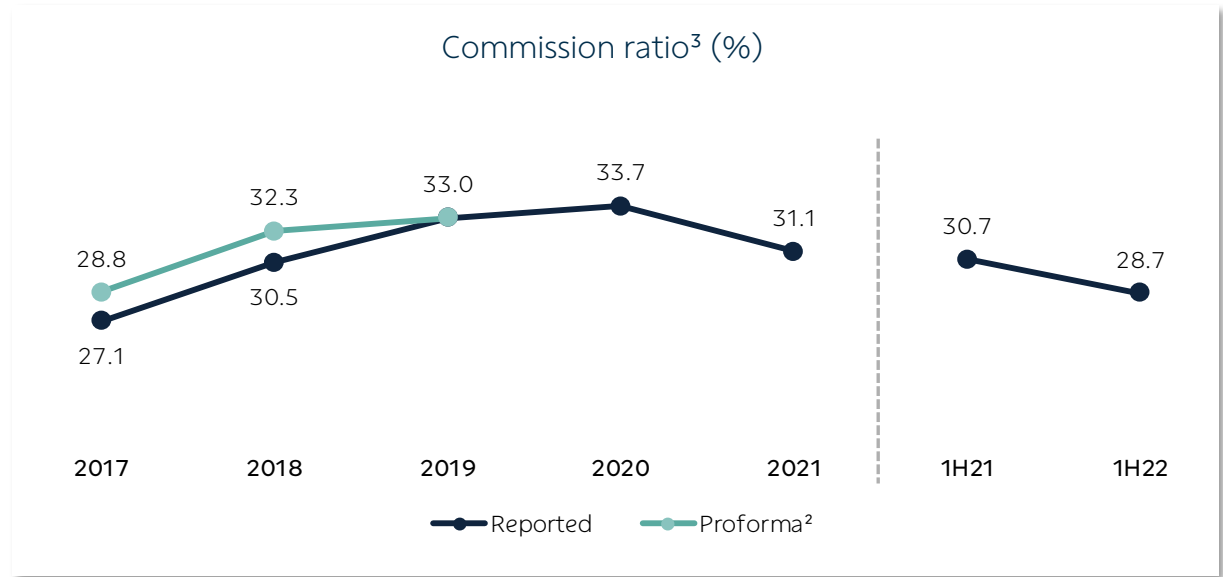
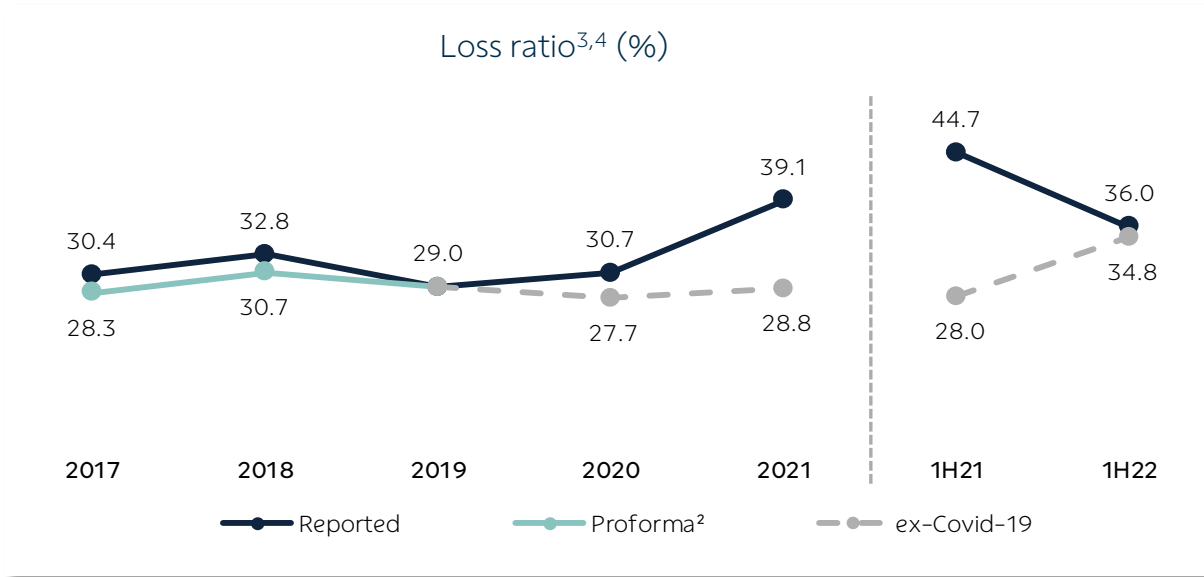


1 – Market share calculation does not consider segments not underwritten by Brasilseg.

2 – Simulation of the structure after the reorganization for the fiscal years of 2017 and 2018.

3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of premiums ceded was revised since 2017.

Brasilseg – Performance ratios¹



1 – Adjusted ratios, considering the reinsurance effects.

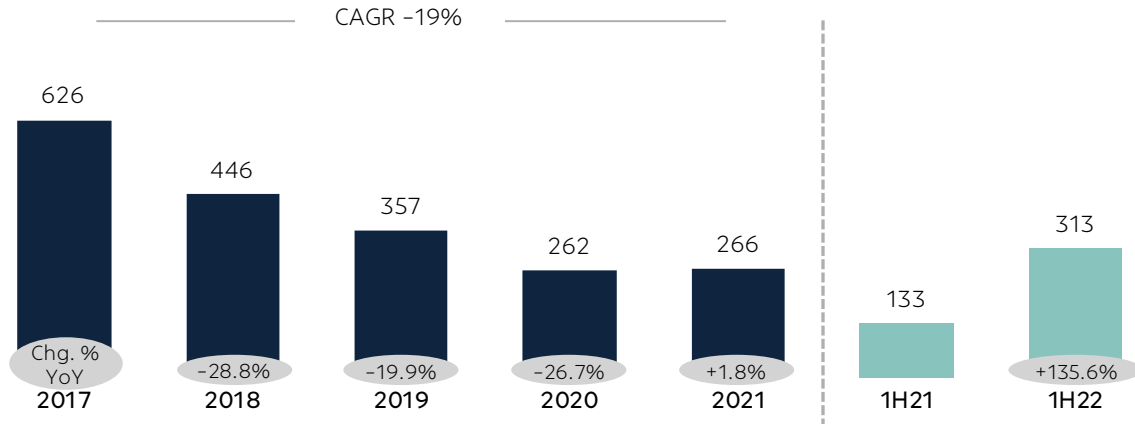
2 – Simulation of the structure after the reorganization for the fiscal years of 2017 to 2018.

3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

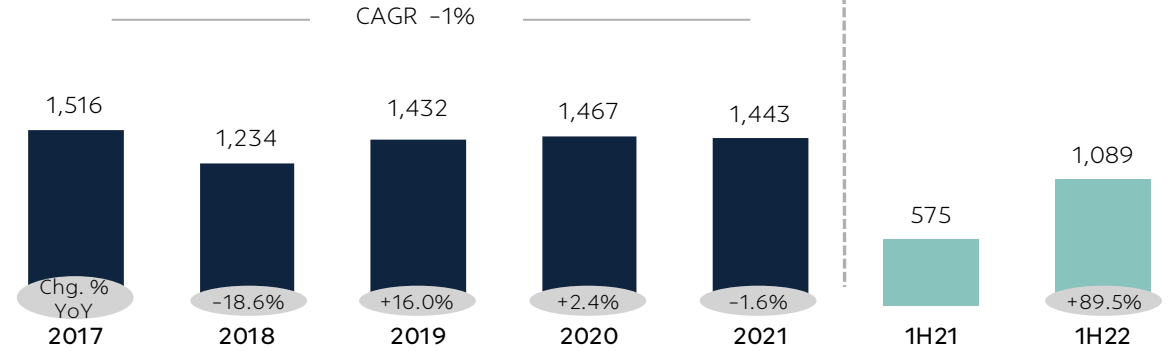
4 – Managerial data of reported claims classified as Covid-19 of July 14, 2022.

Brasilseg

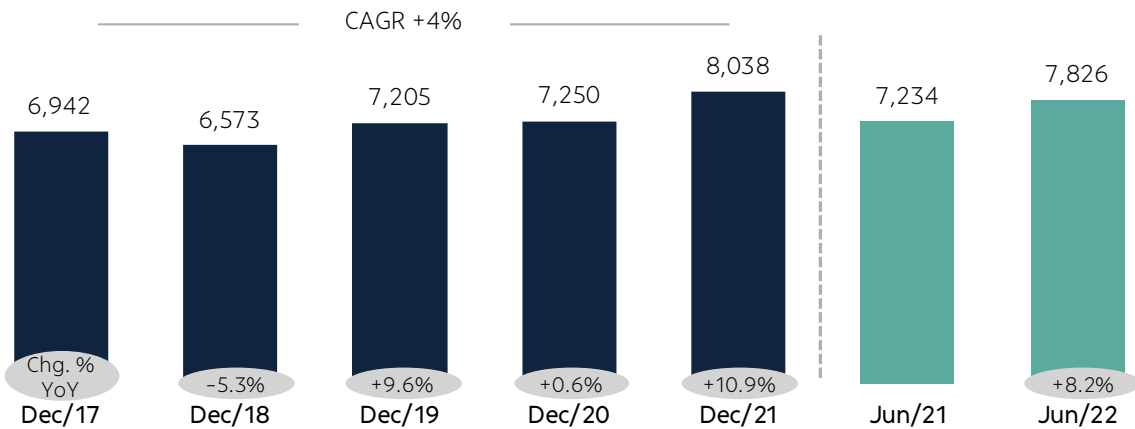
Net investment income (R\$ mm)



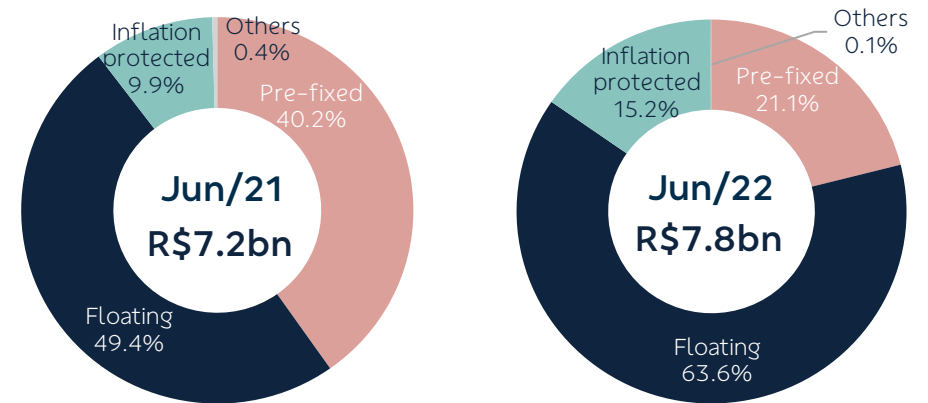
Profitability (R\$ mm)



Financial investments (R\$ mm)



Asset allocation



Brasilseg | Life insurance – Key figures | 1H22



R\$1.7 bn
in premiums written

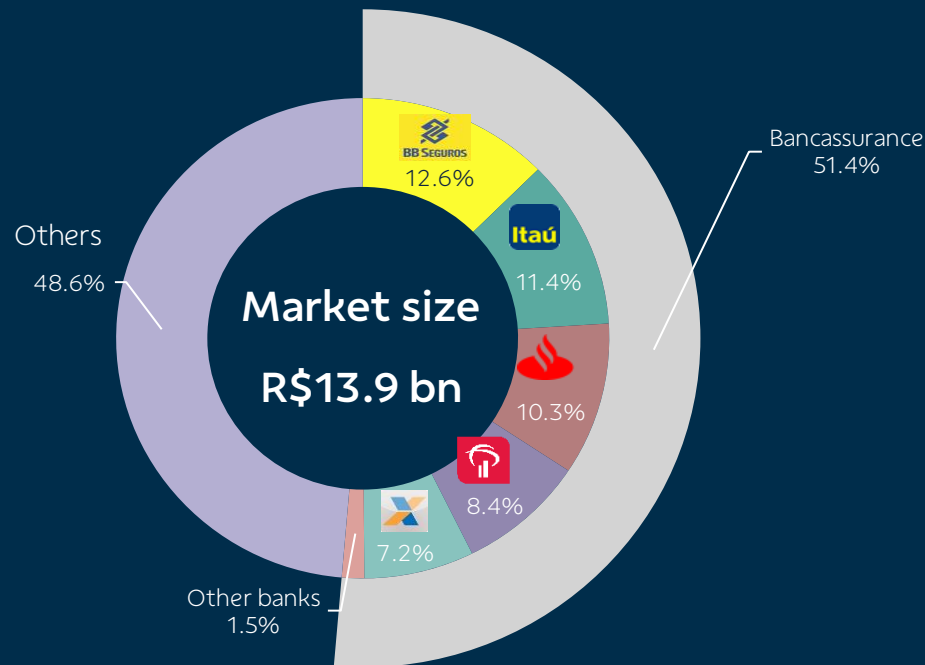


24.1%
loss ratio



39.0%
underwriting margin

Competitive Landscape | Premiums Written¹



Portfolio of Products

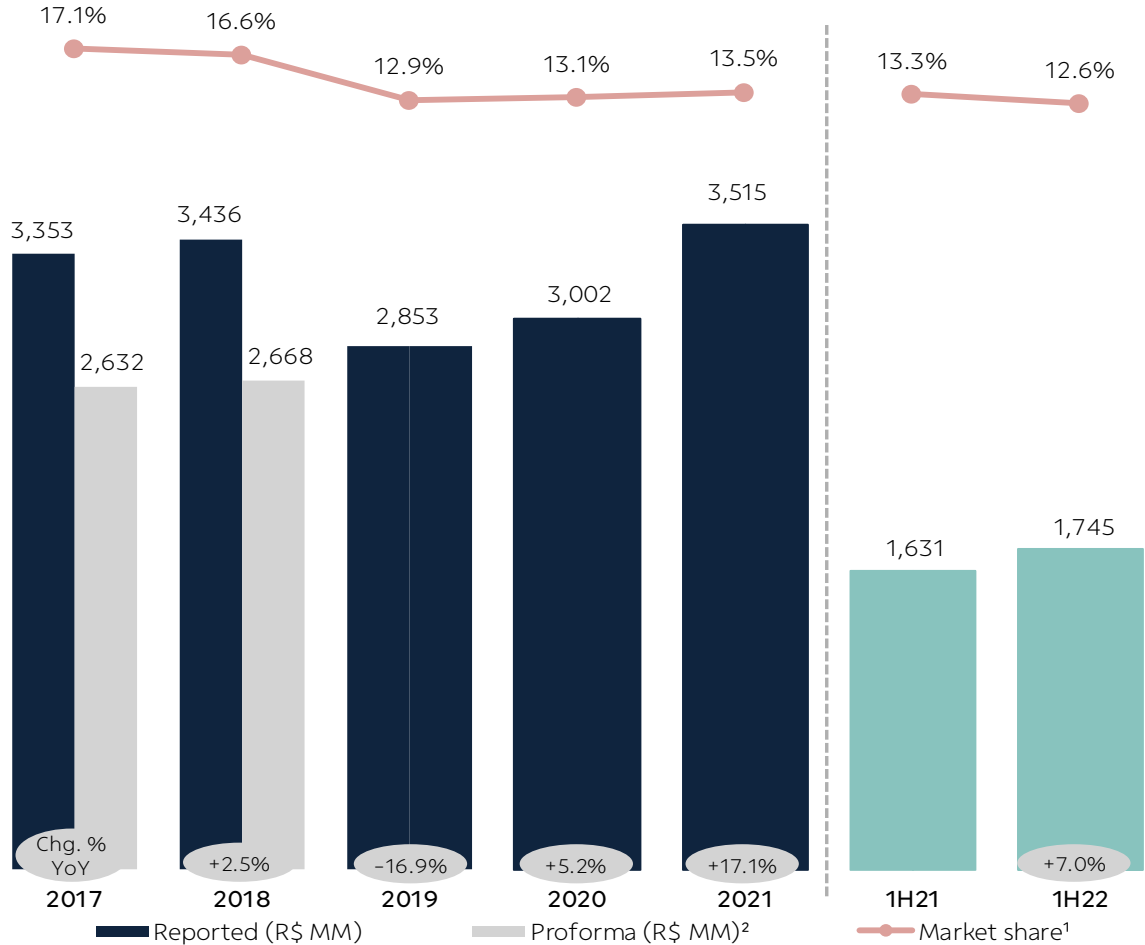
- Focused on individuals, assures financial protection to the beneficiaries, chosen by the policyholder, in case of death (natural or accidental), or permanent disability of the insured;
- If a claim occurs, the insurance company pays the amount agreed in the insurance policy to the beneficiary; and
- 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

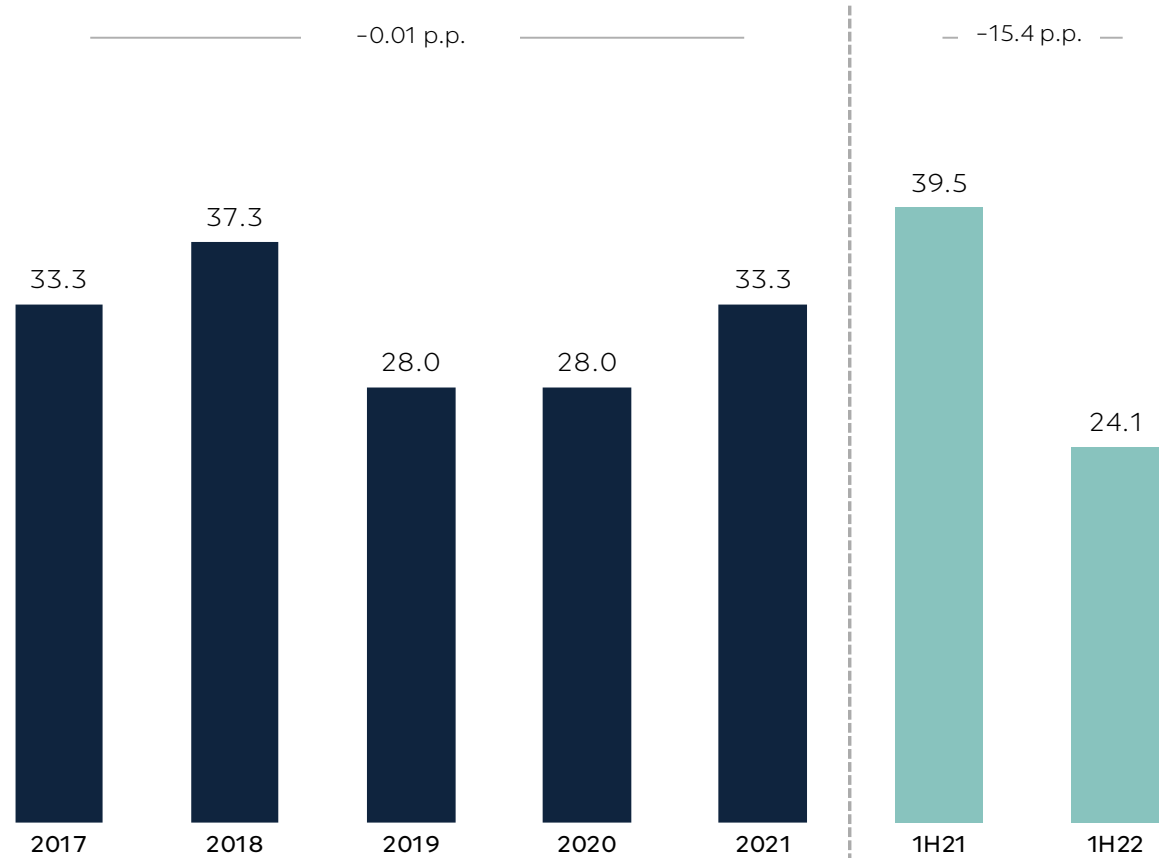
Premiums written



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

2 - Simulation of the structure after the reorganization for the fiscal years of 2017 and 2018.

Loss ratio³ (%)



3 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

Brasileg | Credit life insurance – Key figures | 1H22



R\$1.0 bn
in premiums written

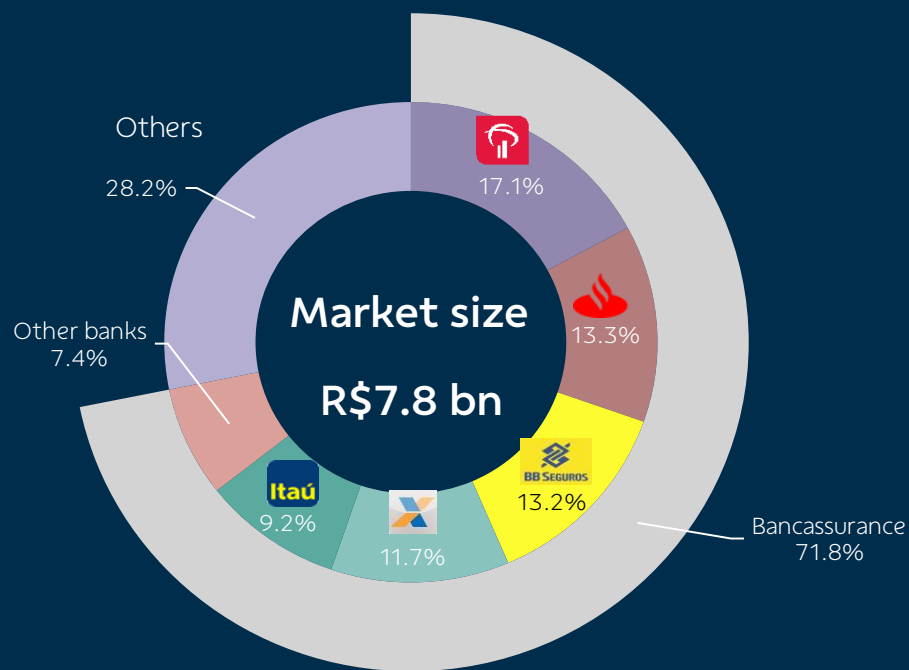


32.7%
loss ratio



31.9%
underwriting margin

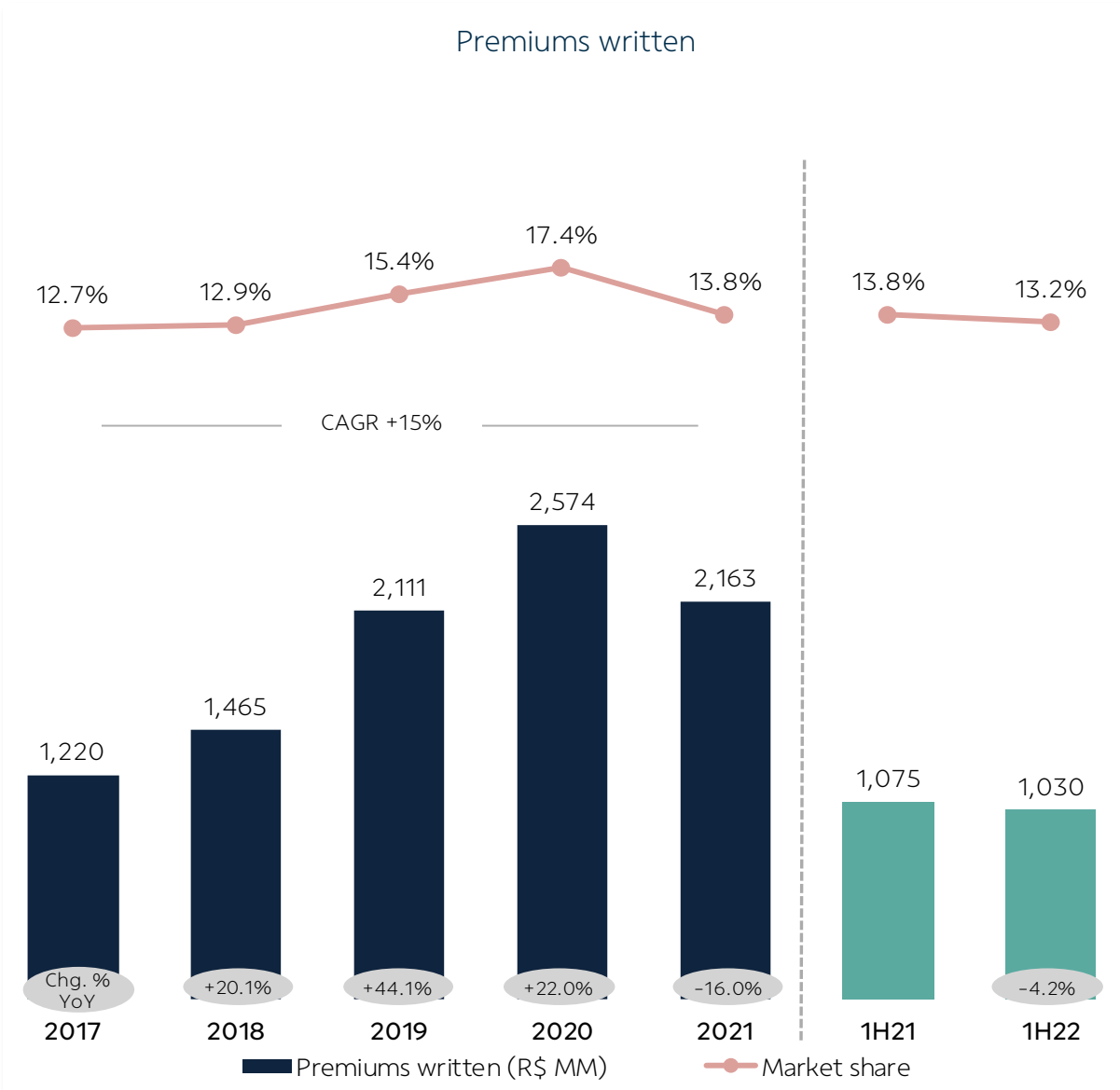
Competitive Landscape | Premiums Written¹



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.

2 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

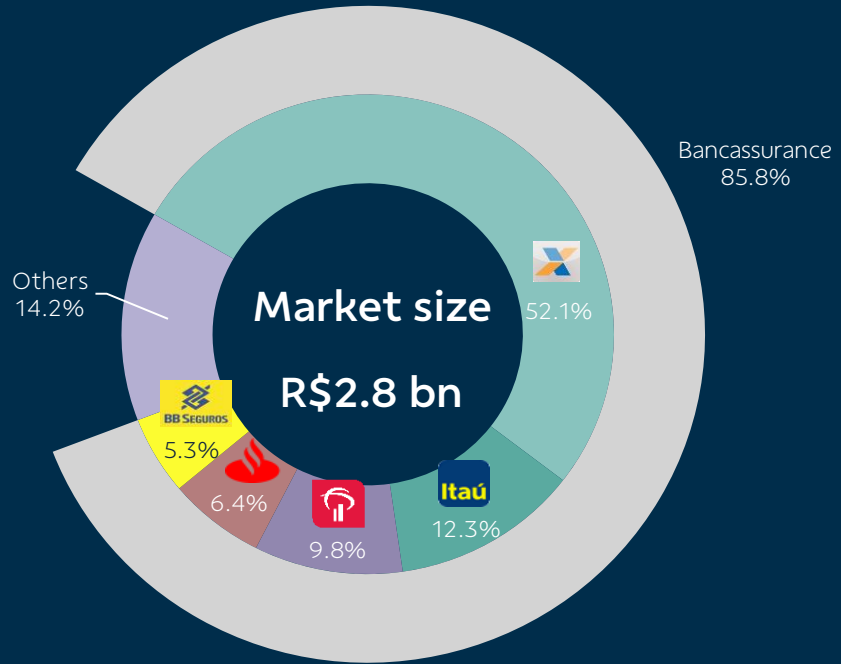
Brasileg | Mortgage life insurance – Key figures | 1H22

 **R\$147 mm** #6
in premiums written

 **24.1%**
loss ratio

 **55.1%**
underwriting margin

Competitive Landscape | Premiums Written¹

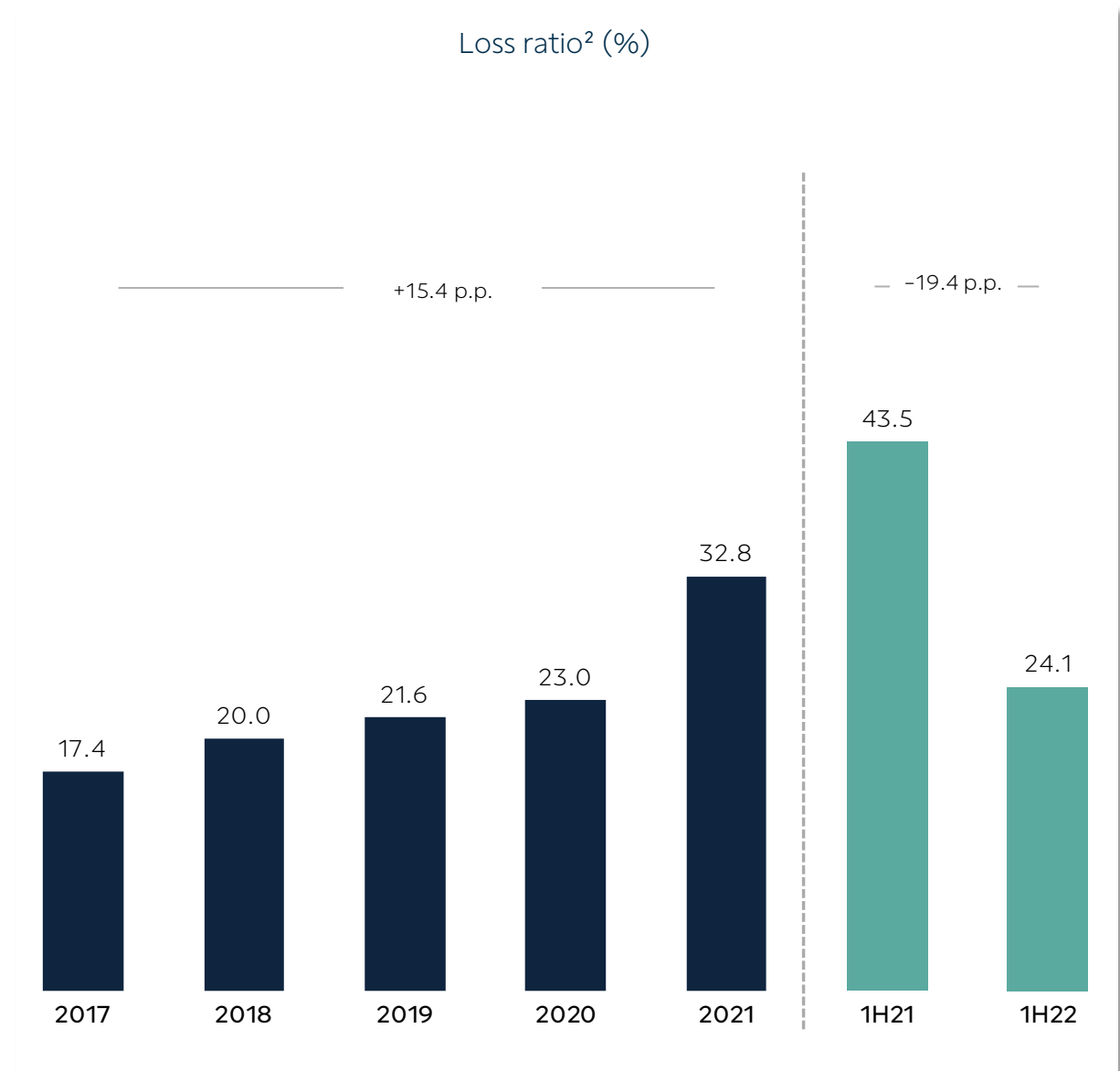
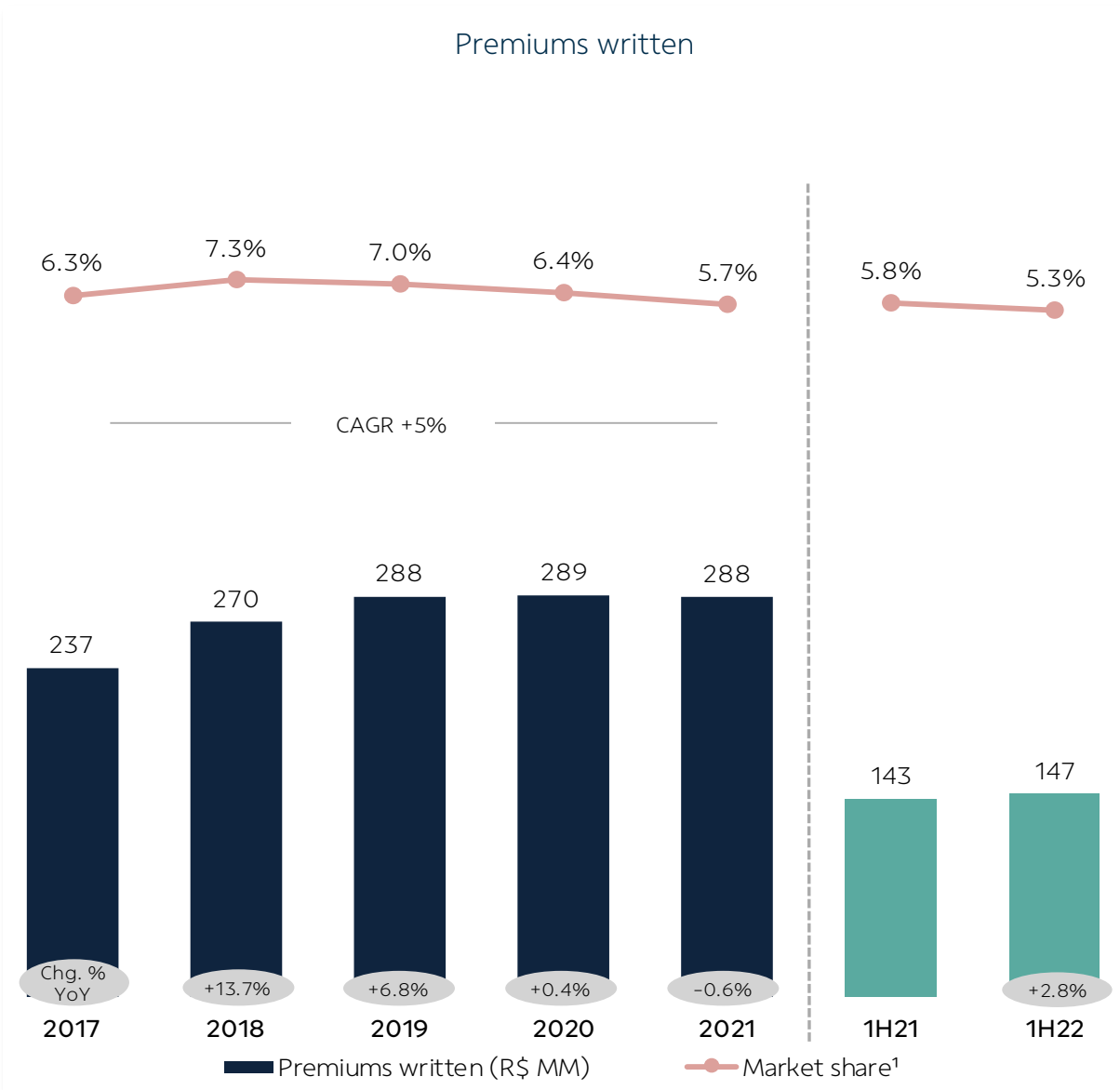


Portfolio of Products

- 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.

Source: Susep.

Brasilseg | Mortgage life insurance



1 - Source: Susep.

2 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

Brasilseg | Rural insurance – Key figures | 1H22



R\$3.3 bn
in premiums written

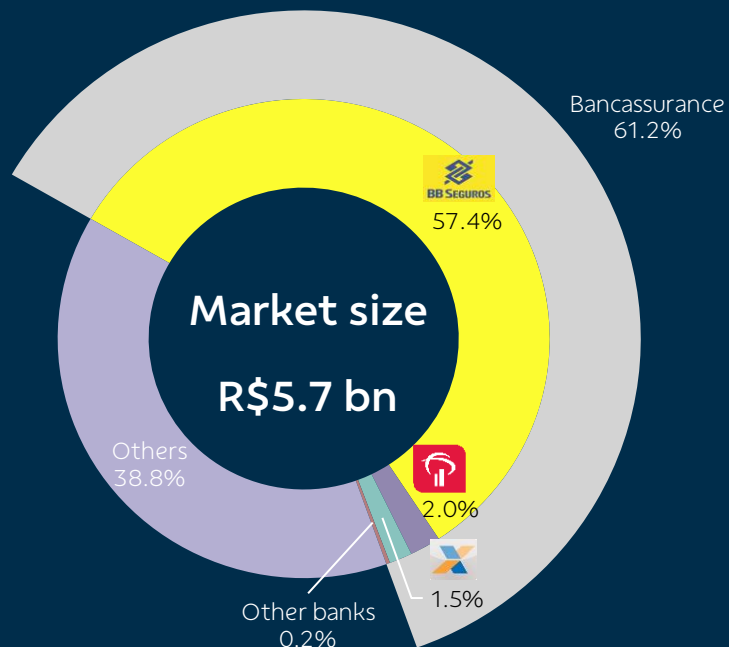


47.5%
loss ratio



34.1%
underwriting margin

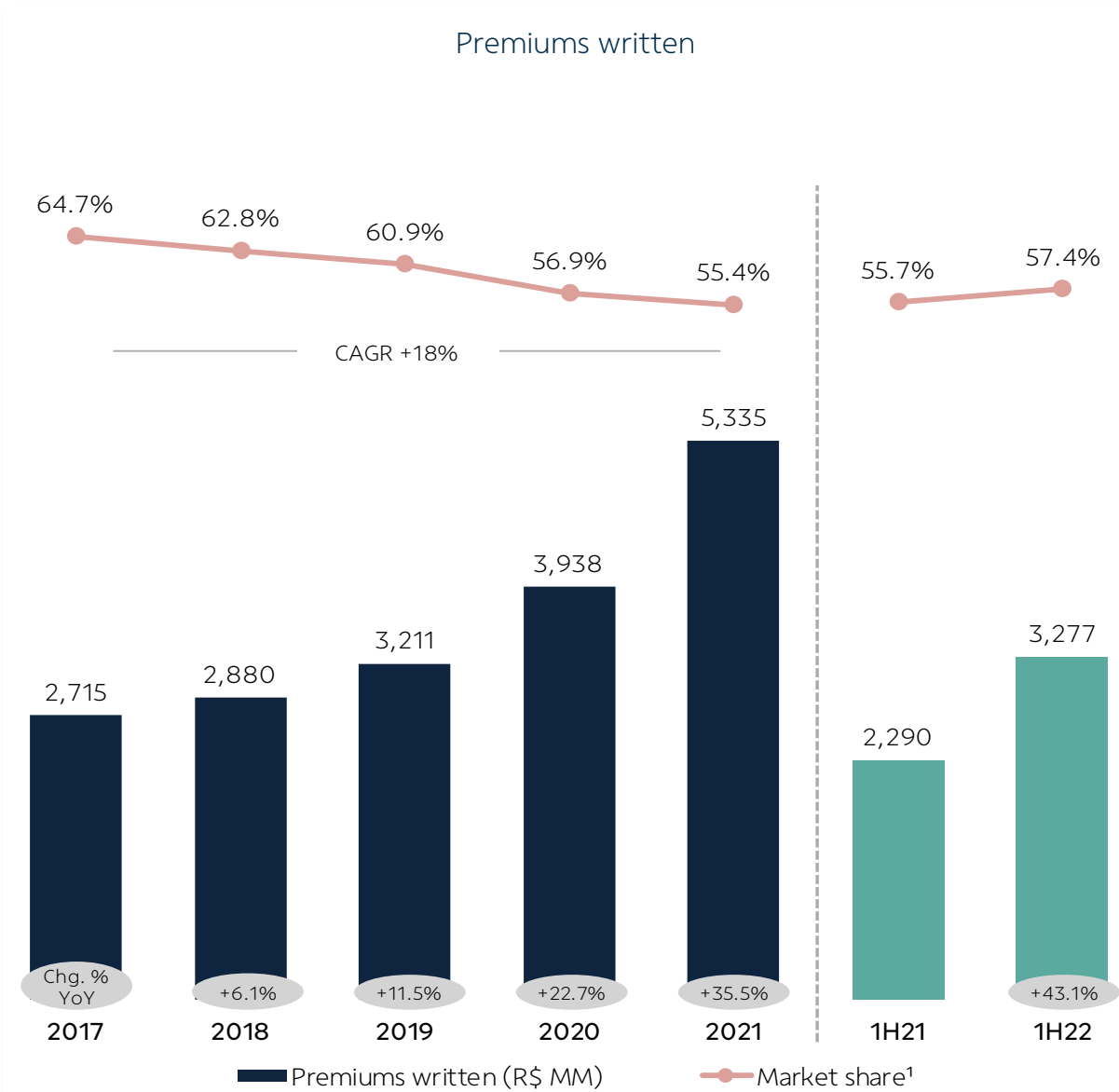
Competitive Landscape | Premiums Written¹



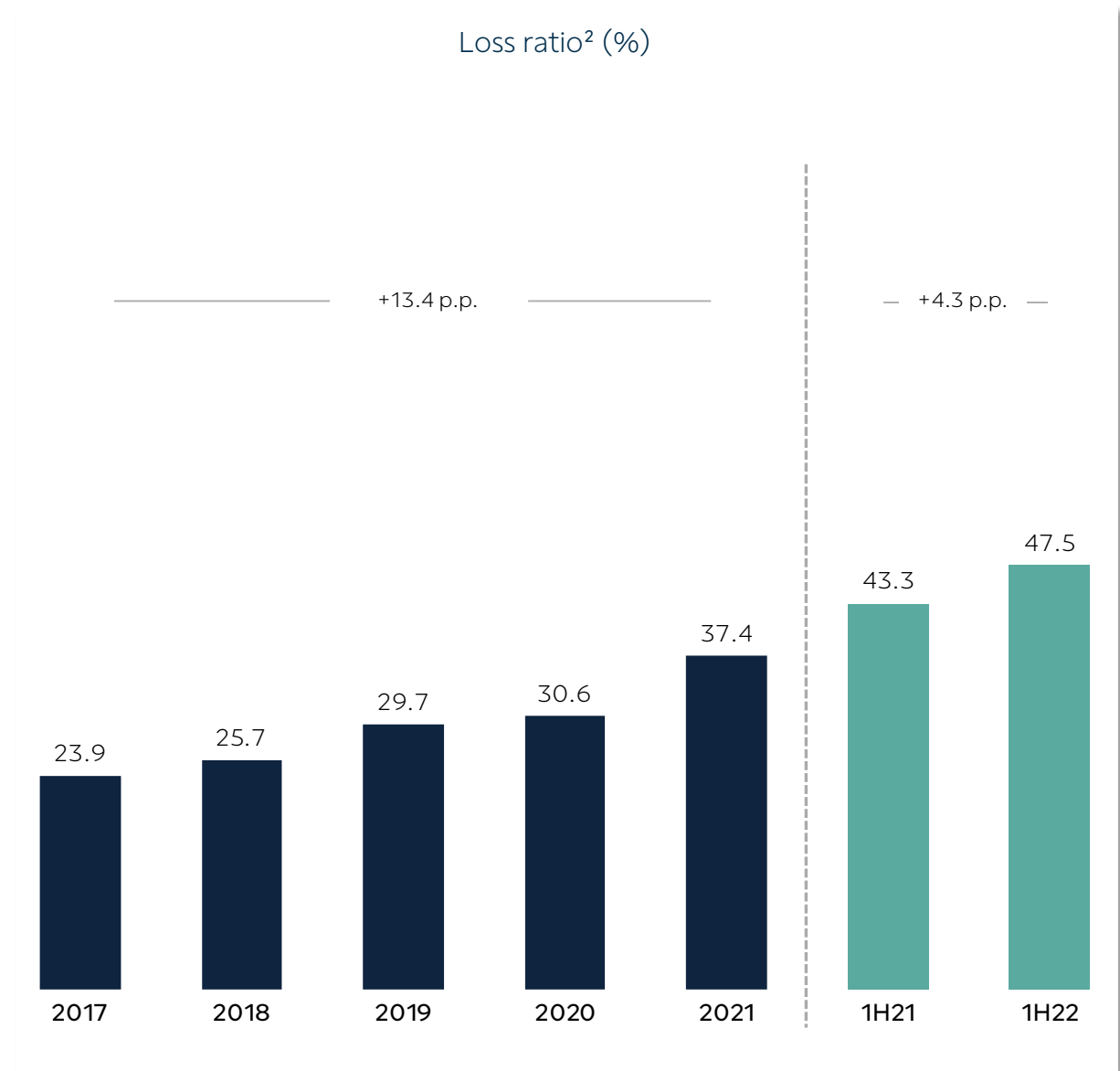
Portfolio of Products

- 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.



2 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

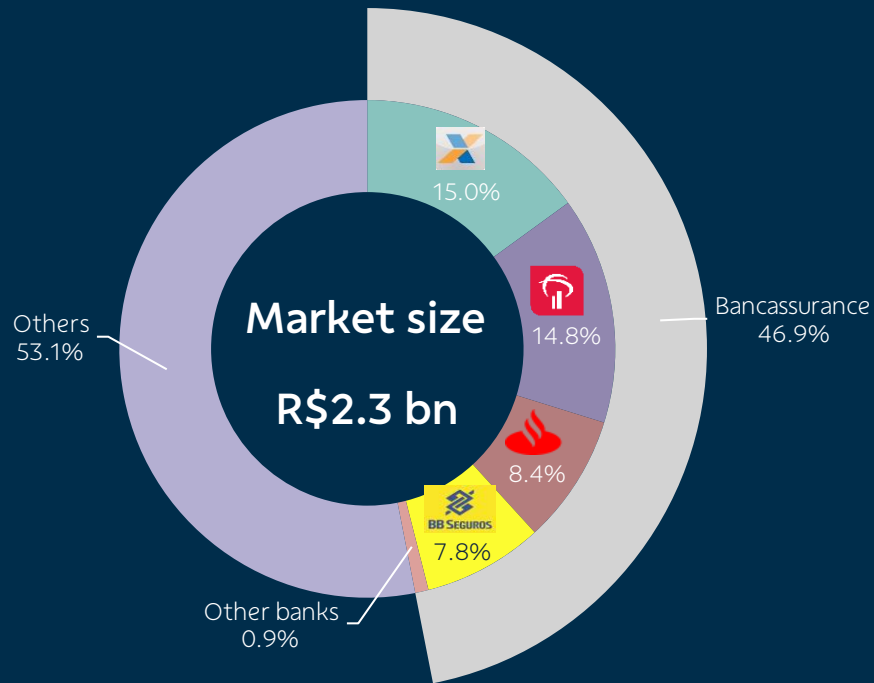
Brasilseg | Home insurance – Key figures | 1H22

R\$179 mm in premiums written #5

47.1% loss ratio

22.6% underwriting margin

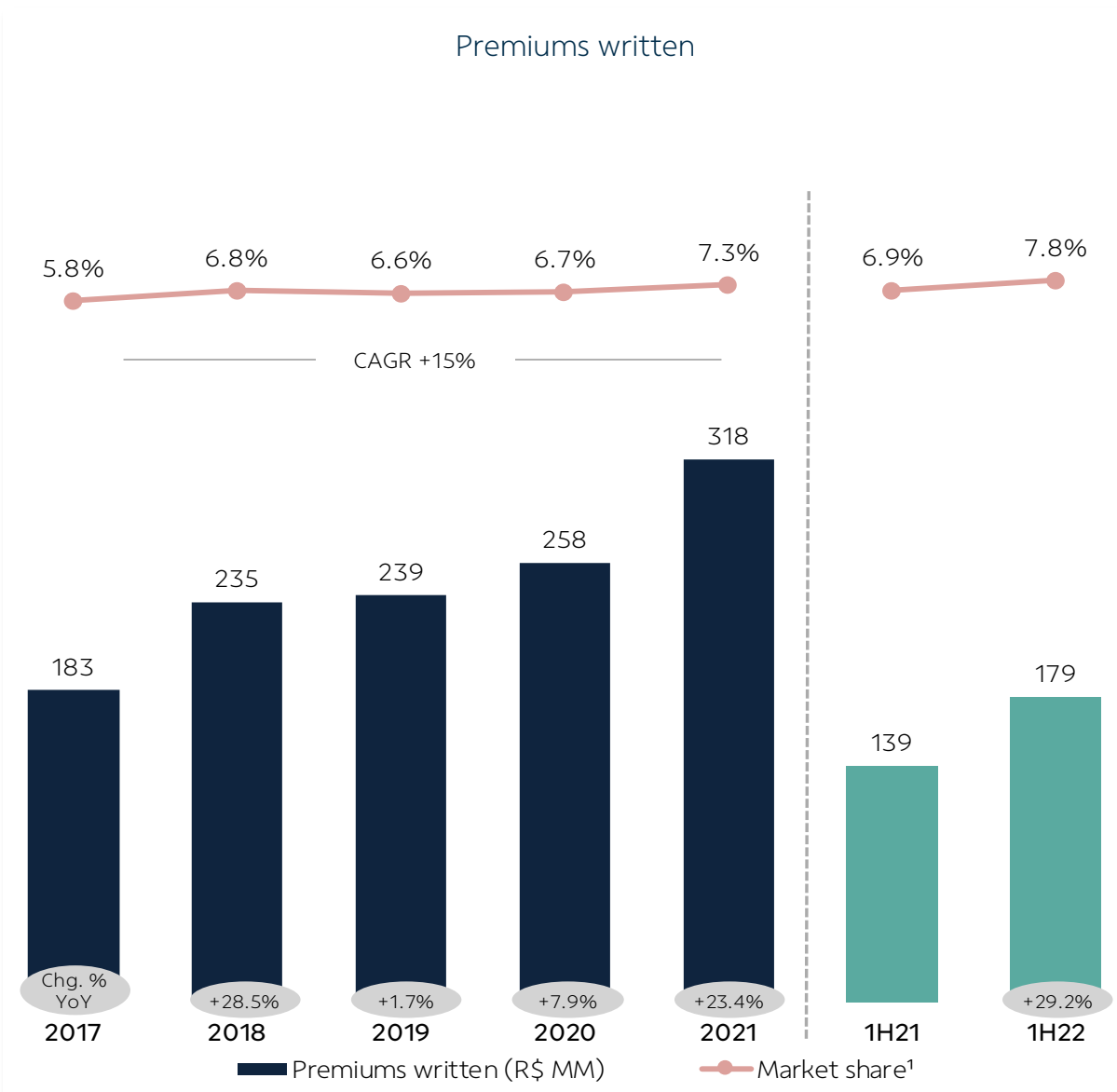
Competitive Landscape | Premiums Written¹



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.

2 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

Brasileg | Commercial lines insurance – Key figures | 1H22



R\$240 mm
in premiums written #8

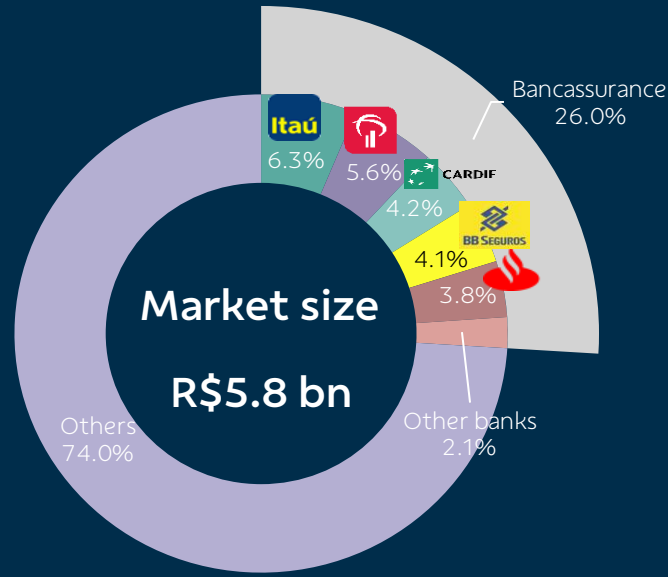


48.1%
loss ratio



23.8%
underwriting margin

Competitive Landscape | Premiums Written¹

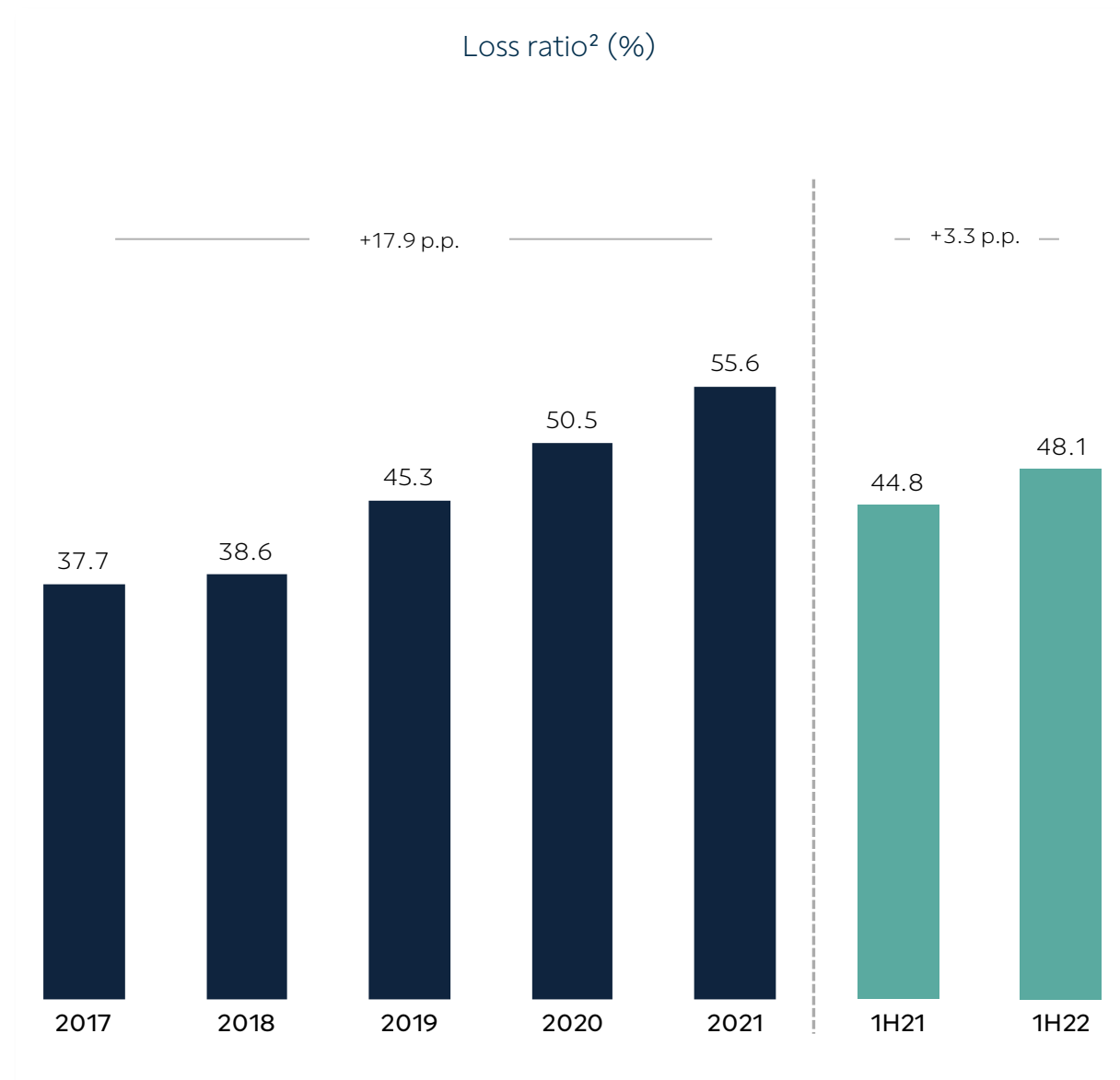
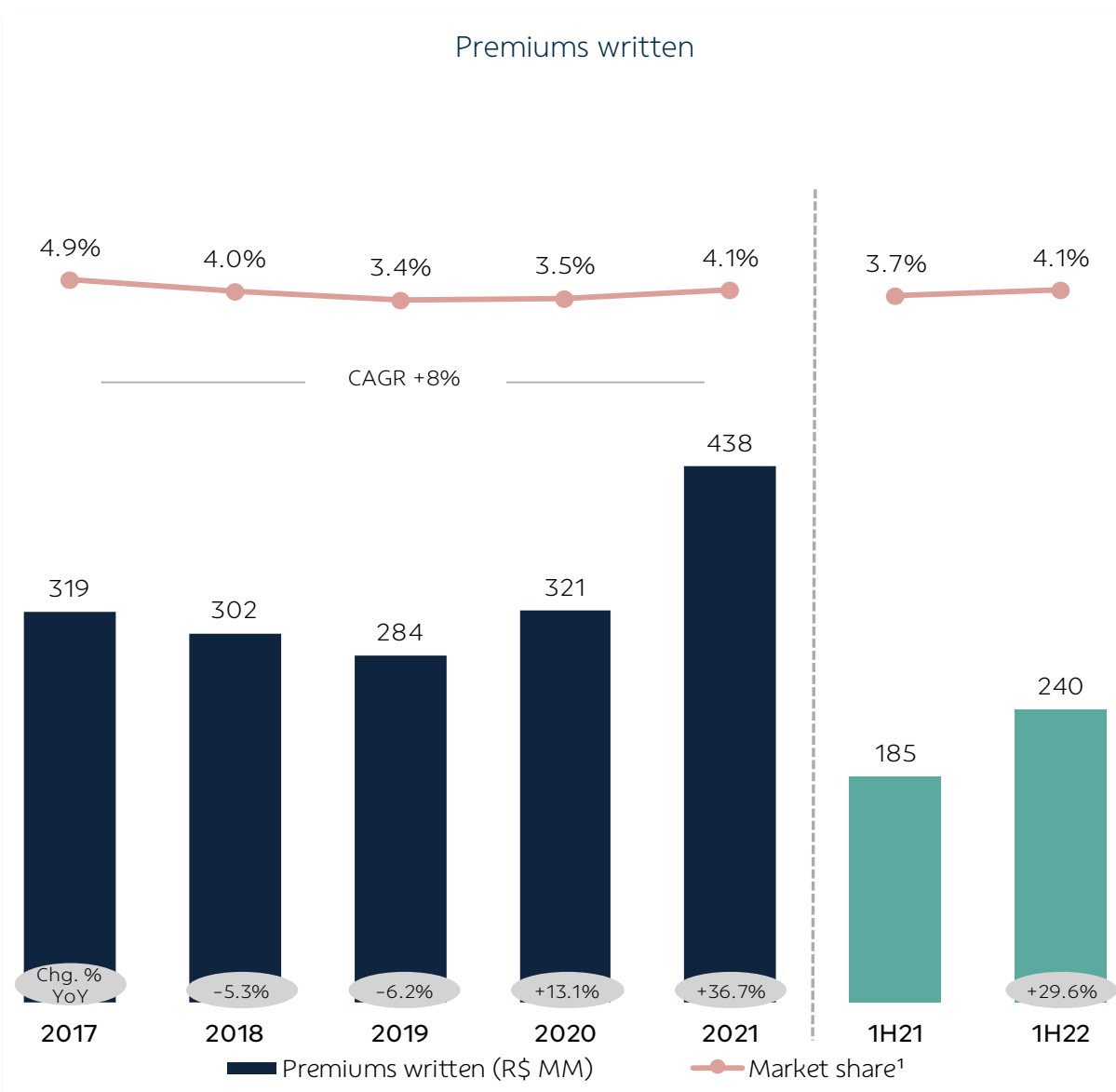


Portfolio of Products

- 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.

Source: Susep.

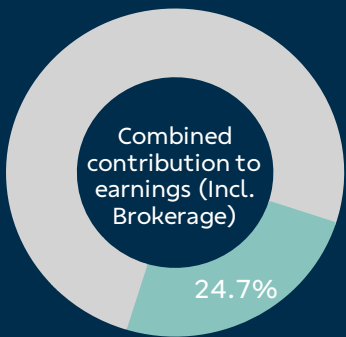
Brasilseg | Commercial lines insurance



1 - Source: Susep.

2 - Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

Brasilprev – Key figures | 1H22



R\$24.7 bn
in contributions

-R\$748 mm
in net inflows

R\$325.5 bn
technical reserves

43.7%
cost to income ratio

11.5%
redemption ratio²

1.02%
management fee²

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

Brasilprev – Key figures | 1H22

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

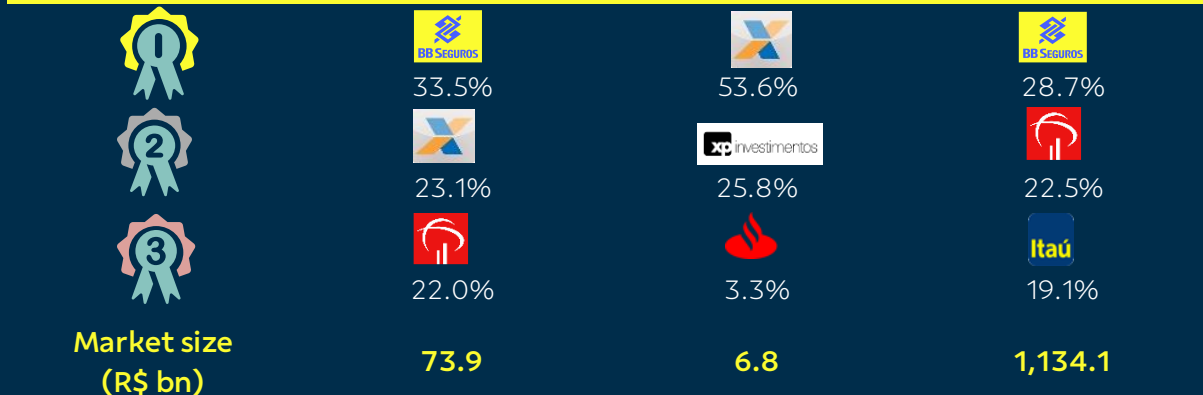
- Taxed when cash is received either on redemptions or when benefit is granted;
- Tax is withheld and definitive; and
- Tax rates are determined by the length of stay, starting at 35%, and reaching a level of 10% after 10 years.

Competitive Landscape

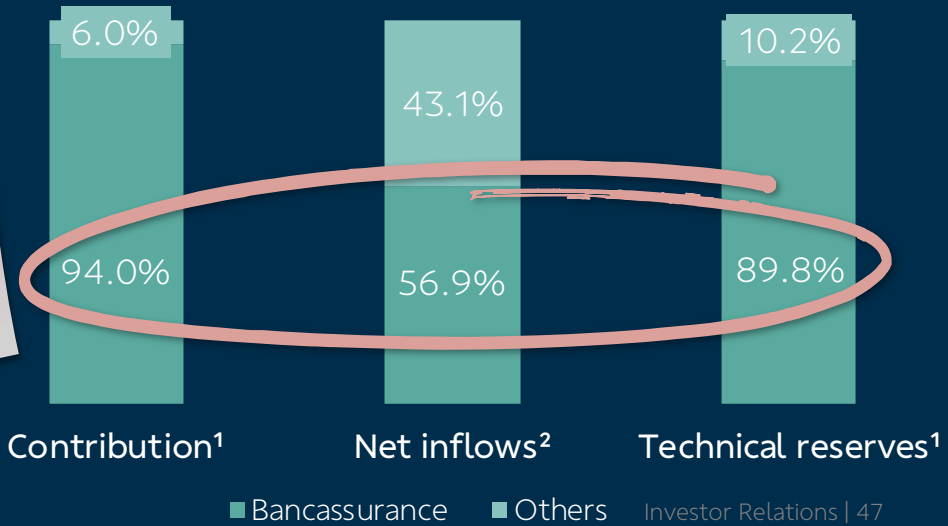
Contribution¹

Net inflows²

Technical reserves¹



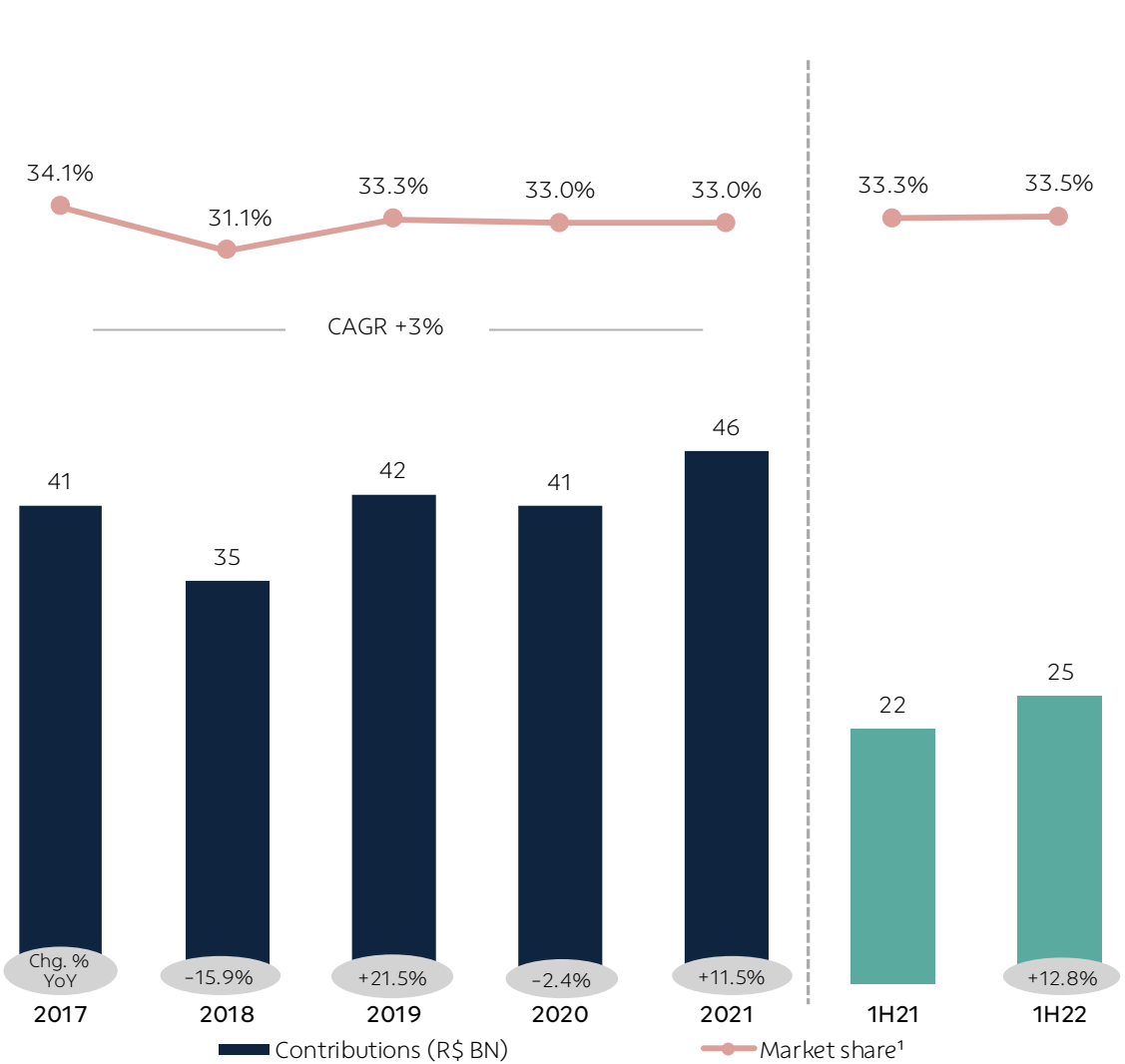
Pension plans are mainly sold through the bancassurance channel



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

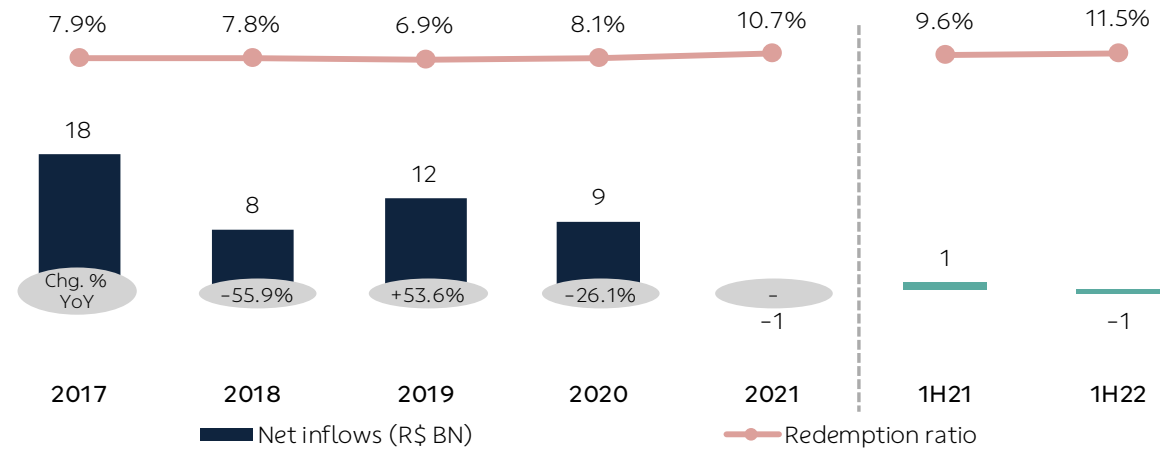
Brasilprev

Contributions



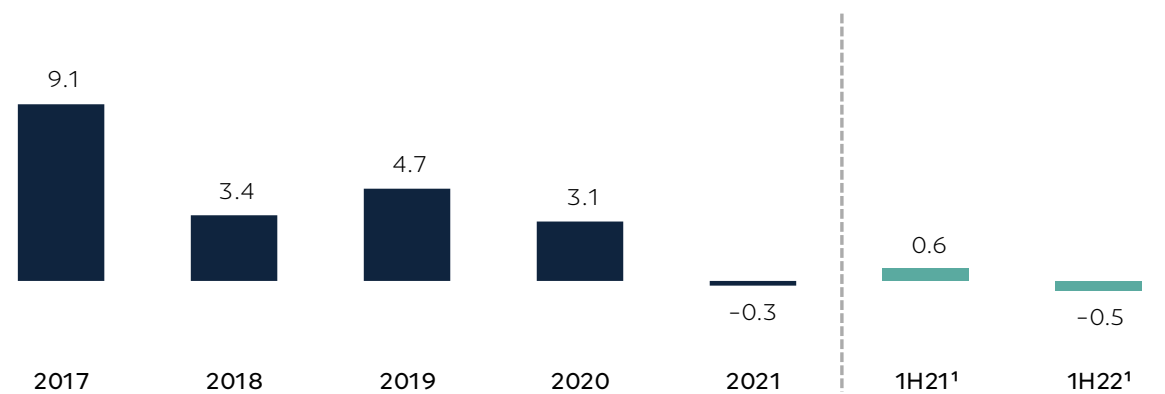
1 - Source: Susep.

Net inflows

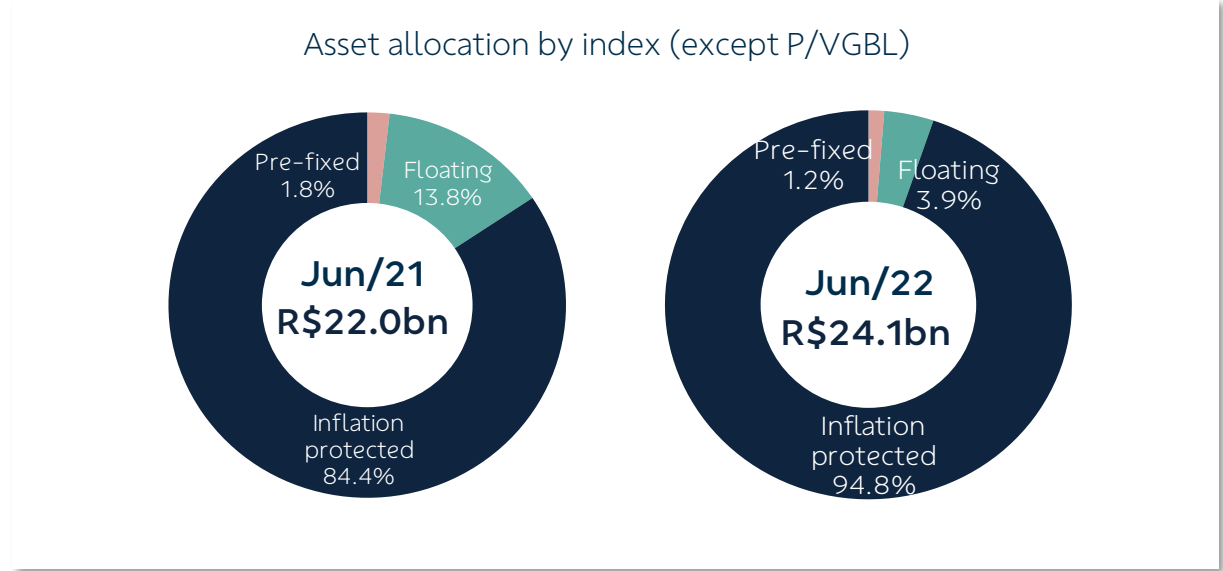
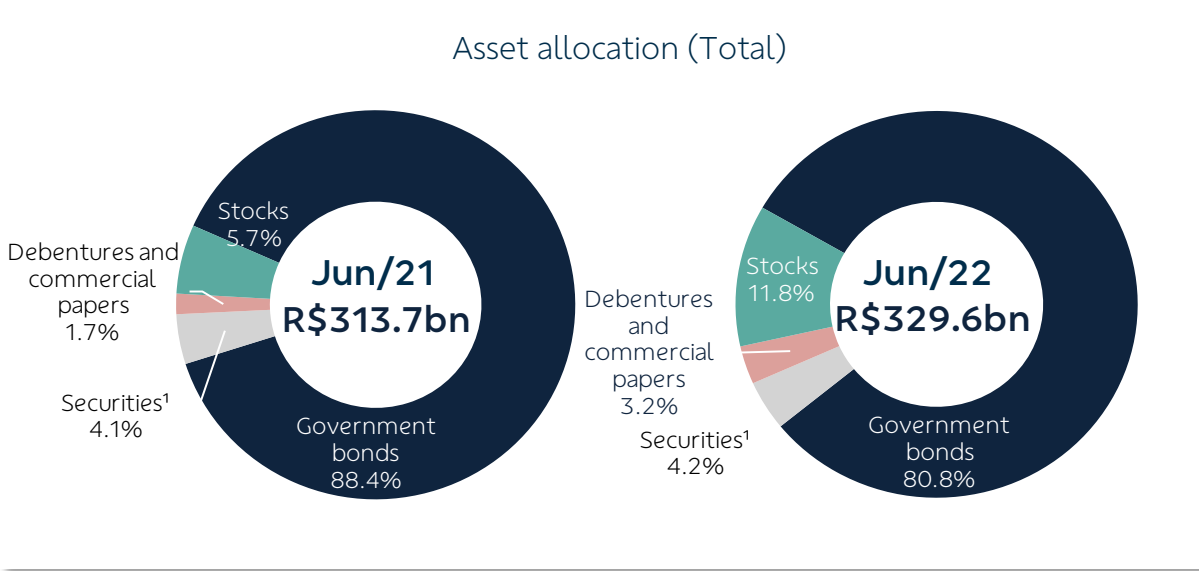
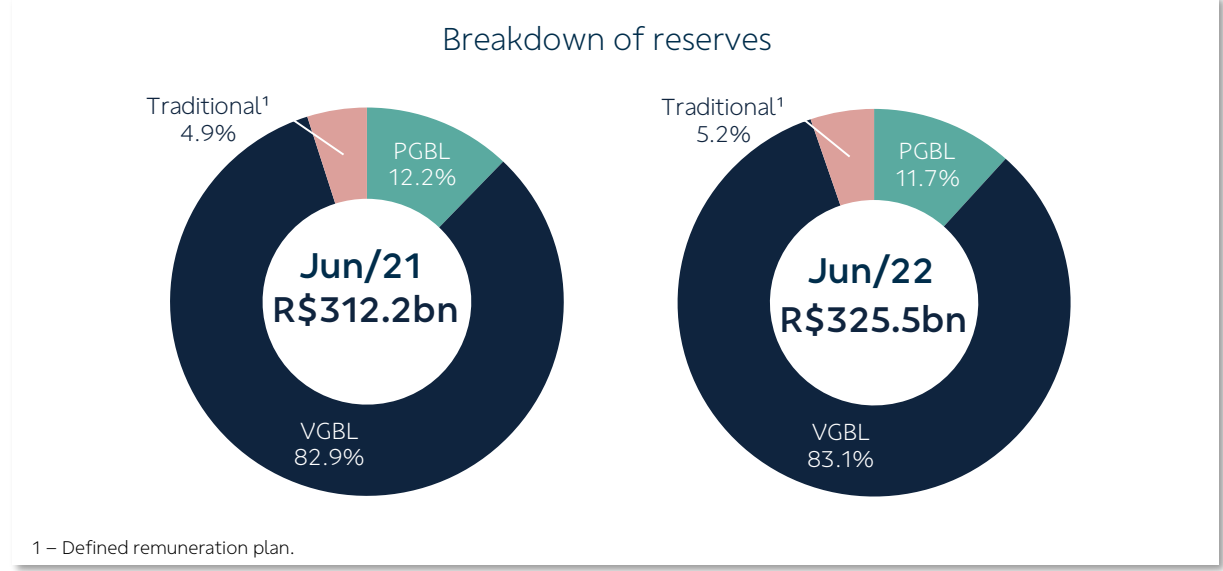
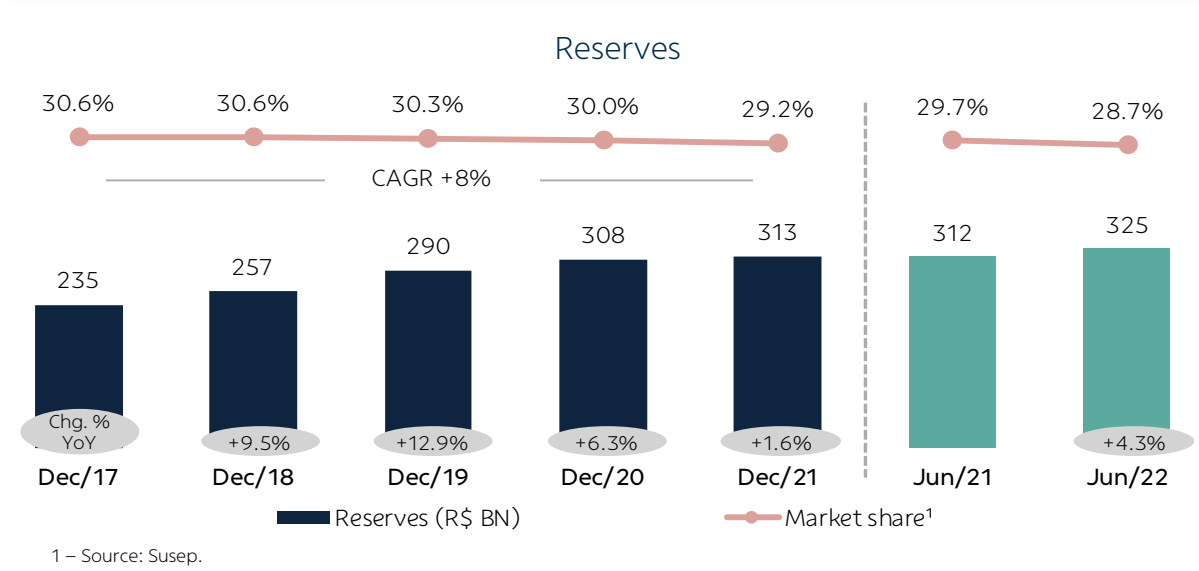


Source: Quantum Axis.

Net inflows/AuM (%)



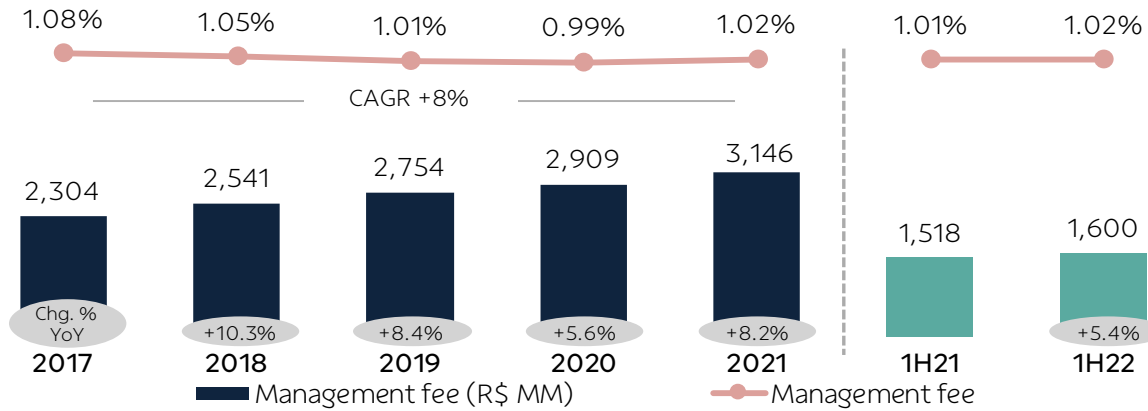
1 - Annualized ratio.



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

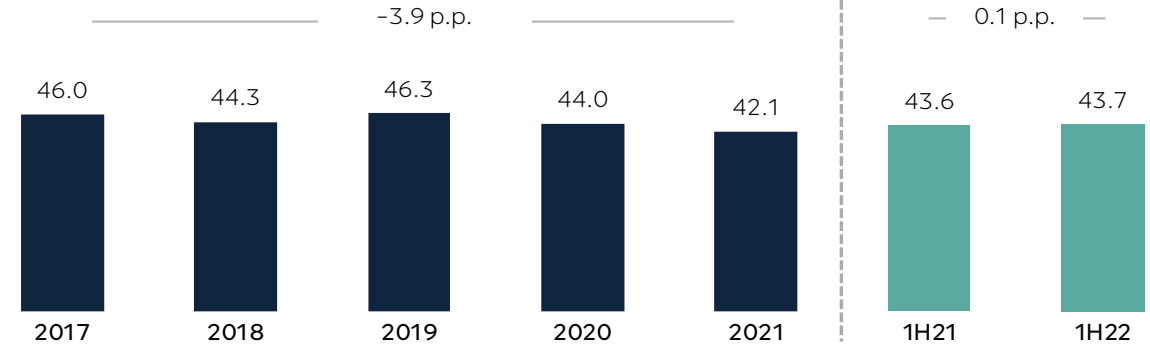
Brasilprev

Management fee¹



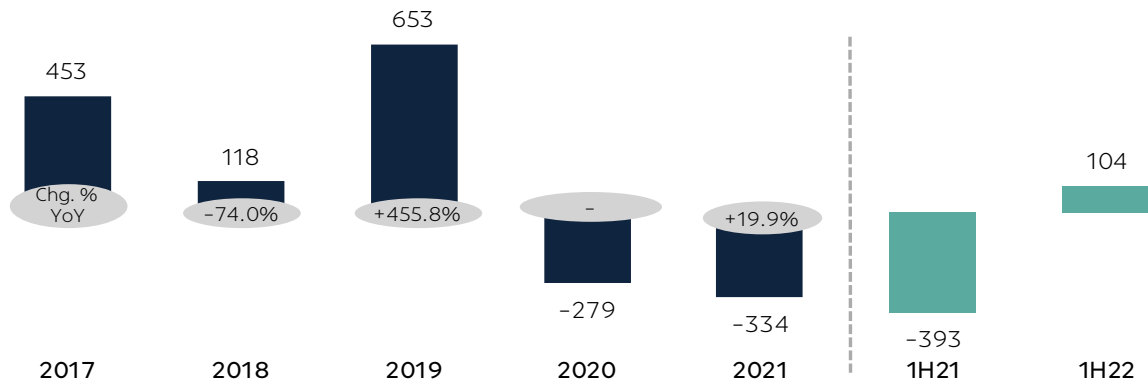
1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2017 to 2019.

Cost to income ratio¹ (%)

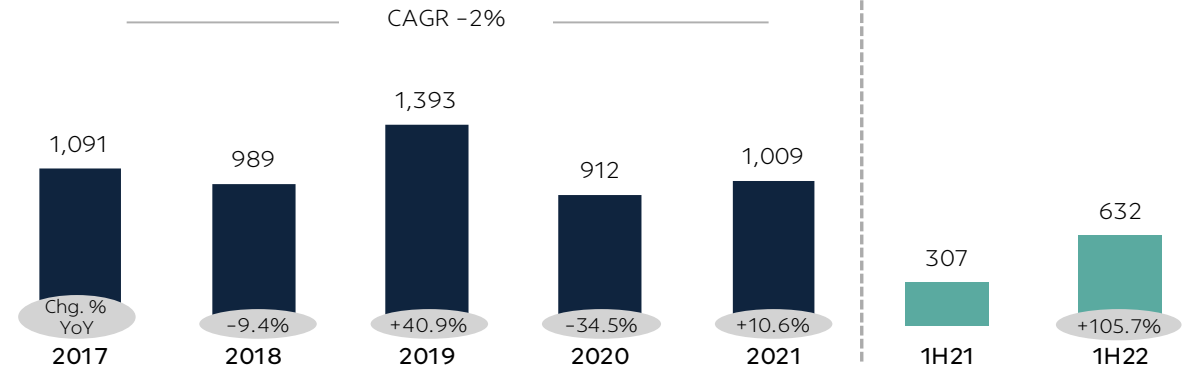


1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2017 to 2019.

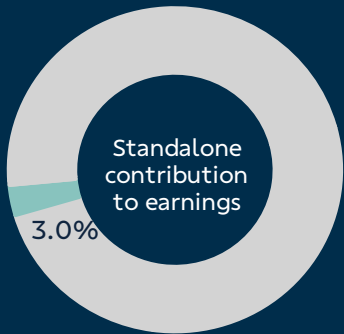
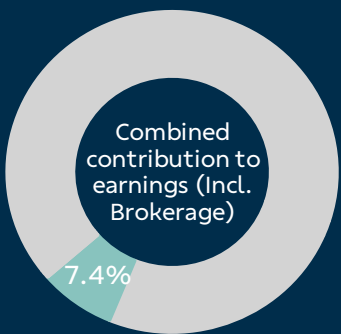
Net investment income (R\$ mm)



Profitability (R\$ mm)



Brasilcap – Key figures | 1H22



R\$2.6 bn
in collections



39.5% monthly
60.5% unique



4.3 mm
of bonds outstanding



R\$8.3 bn
in technical reserves



R\$26.4 mm
lottery expenses



4.0 p.p.
net interest margin

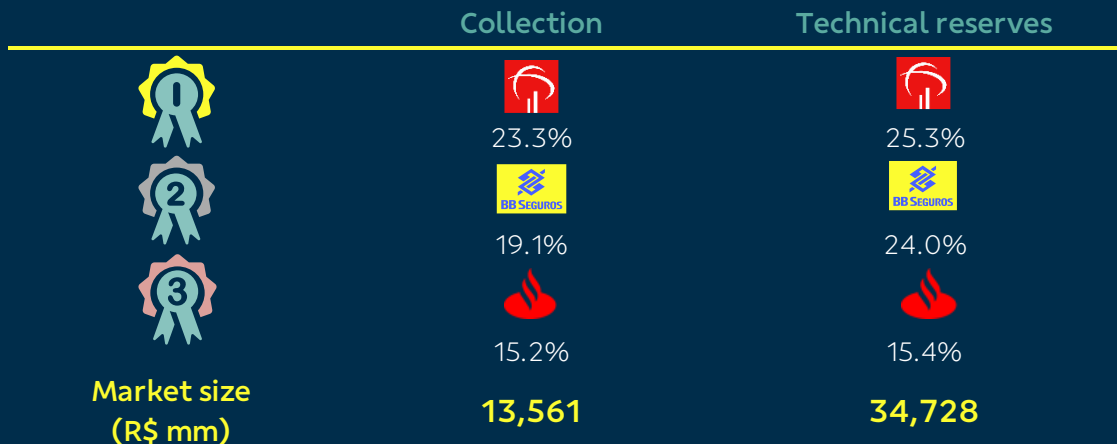
1 – Net of taxes considering the Company's effective tax rate.

Brasilcap – Key figures | 1H22

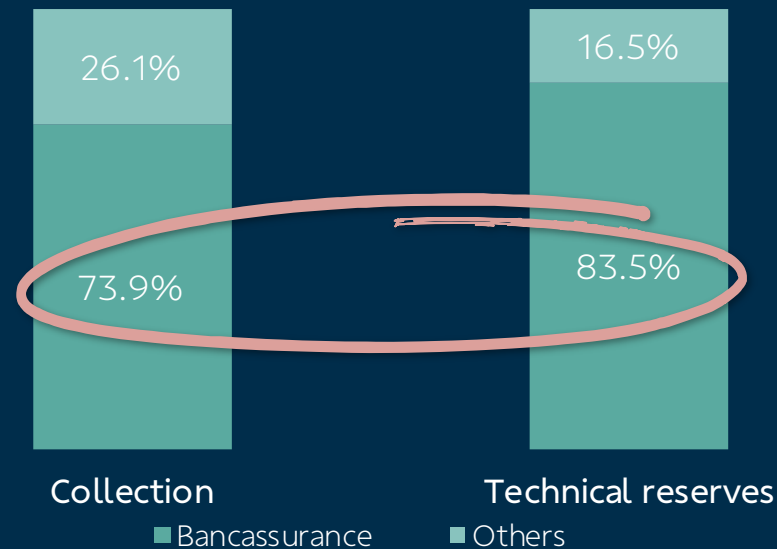
Portfolio of Products

- 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.

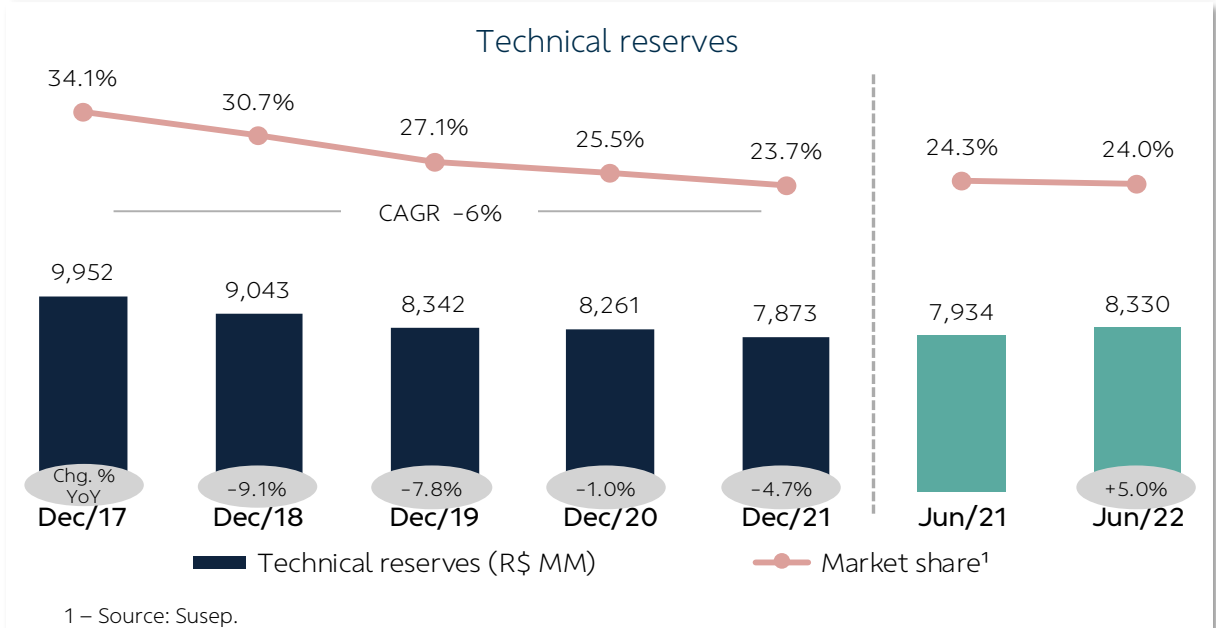
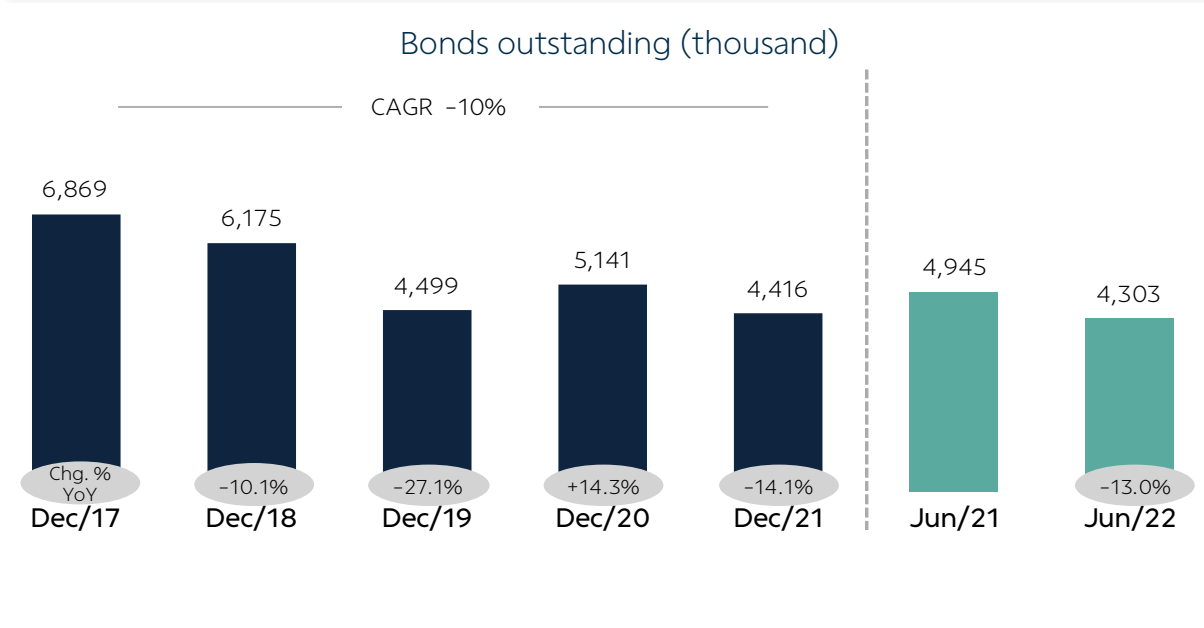
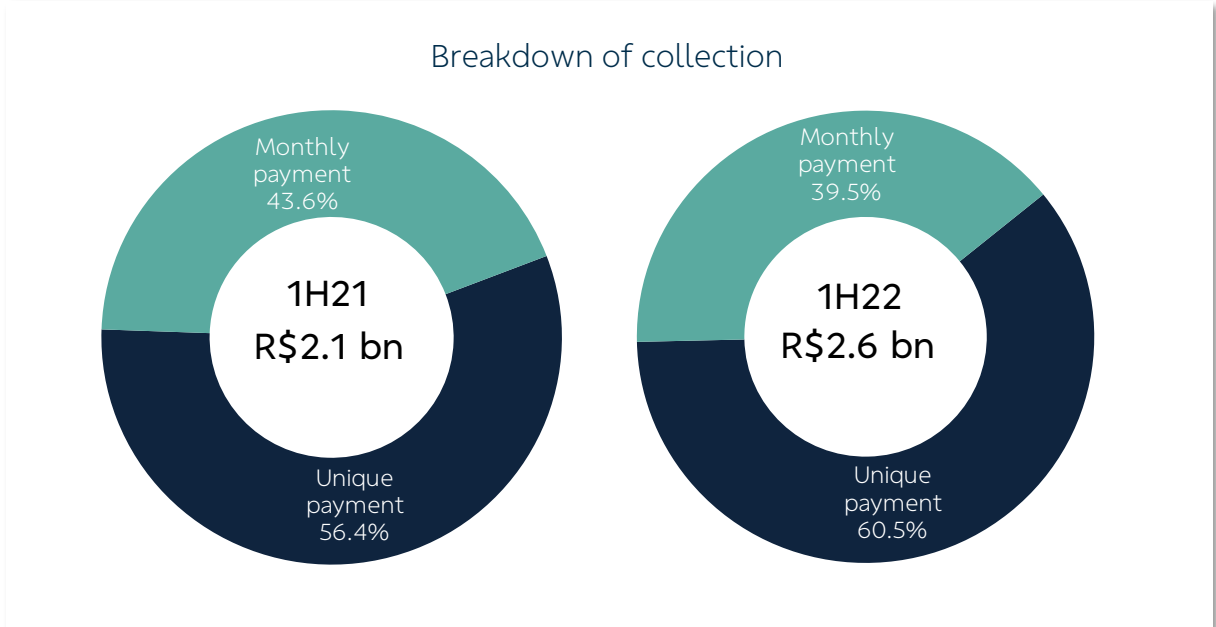
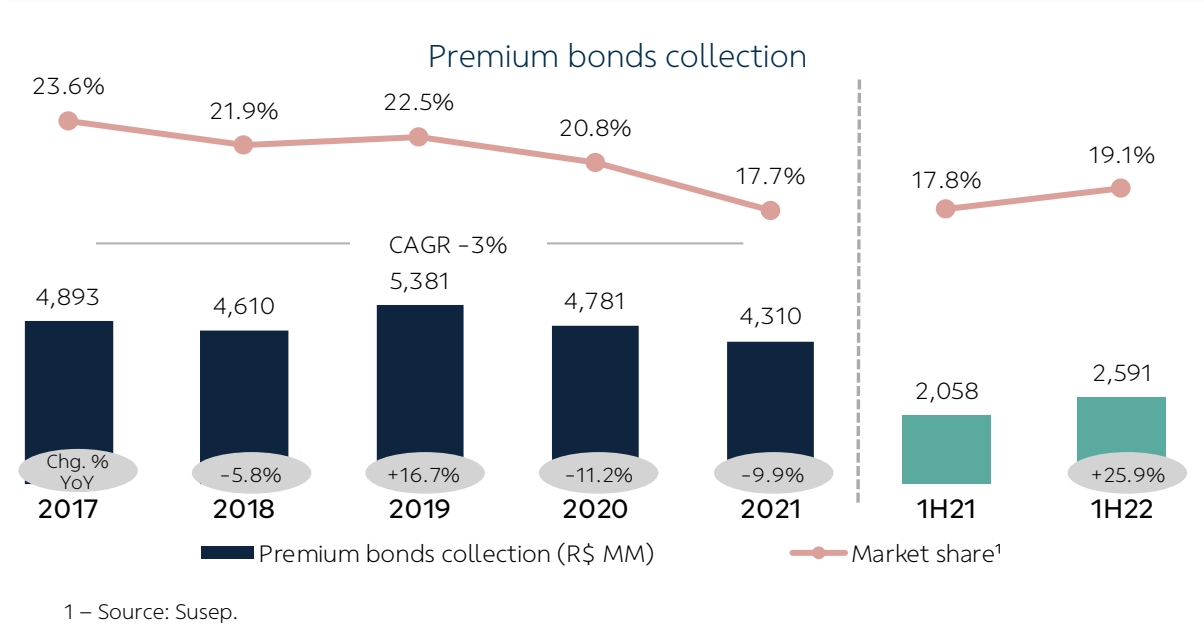
Competitive Landscape



Premium bonds are mainly sold through the bancassurance channel

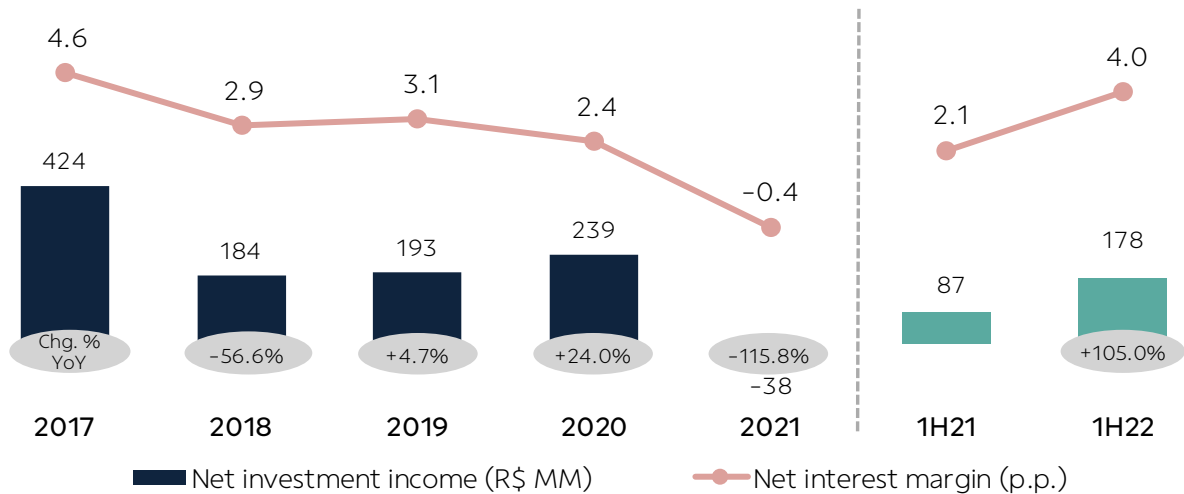


Brasilcap

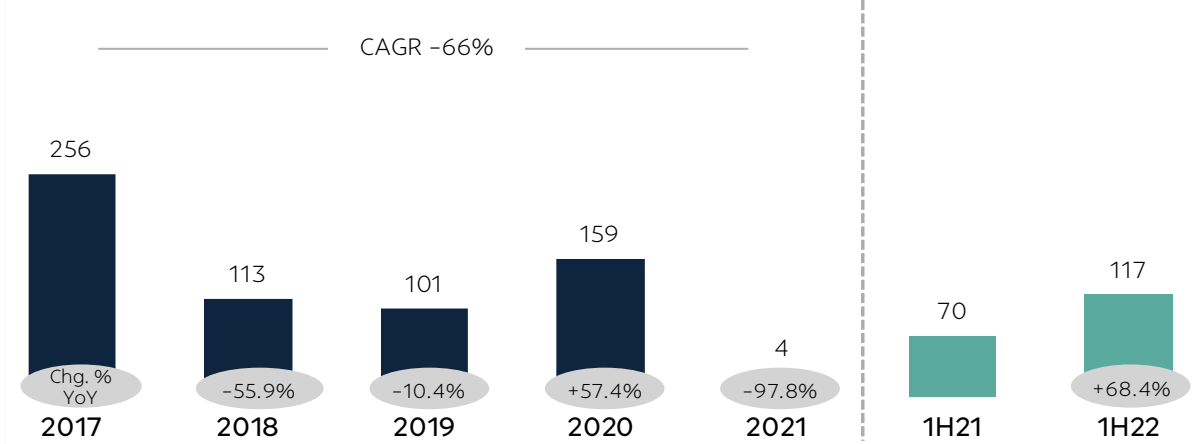


Brasilcap

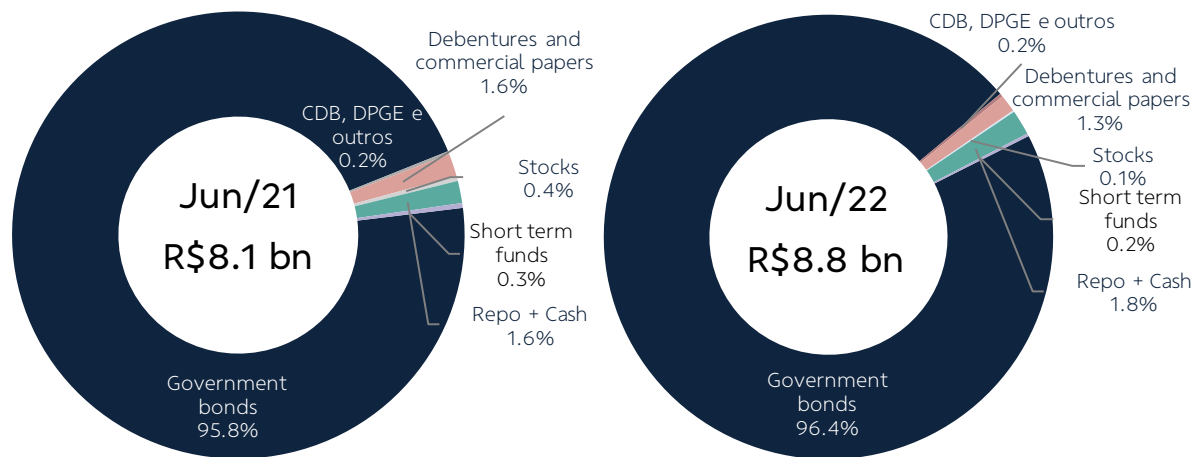
Net investment income



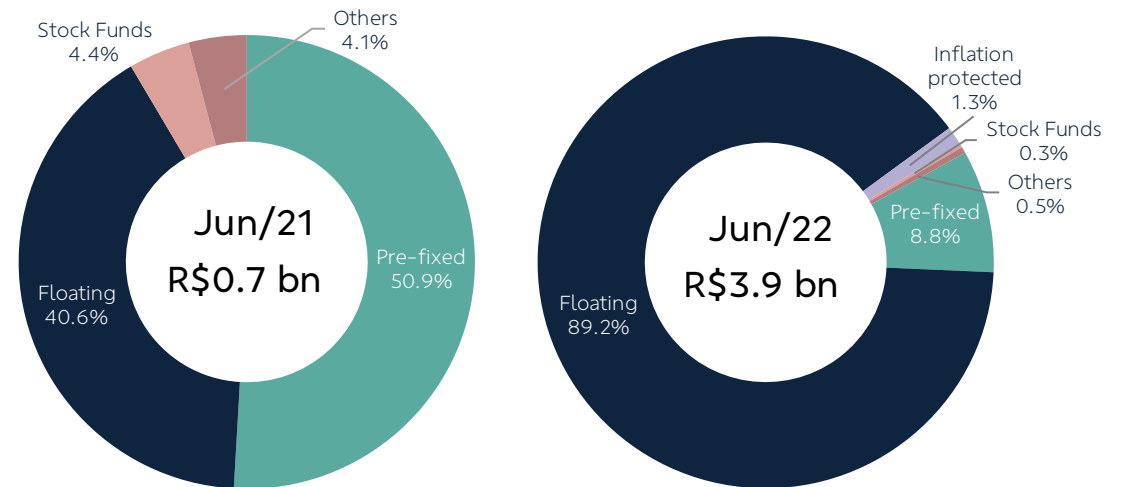
Profitability



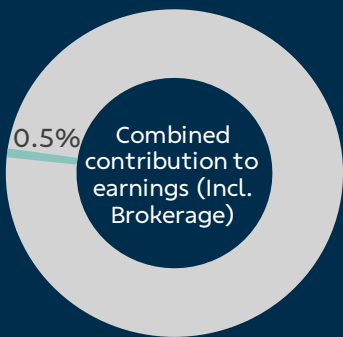
Asset allocation



Asset allocation | Trading portfolio



Brasilidental – Key figures | 1H22



R\$58.5 mm
in net operating revenues

502 thousand
of insured lives

74.3% corporate
11.3% SME
14.4% individuals

40.3%
loss ratio

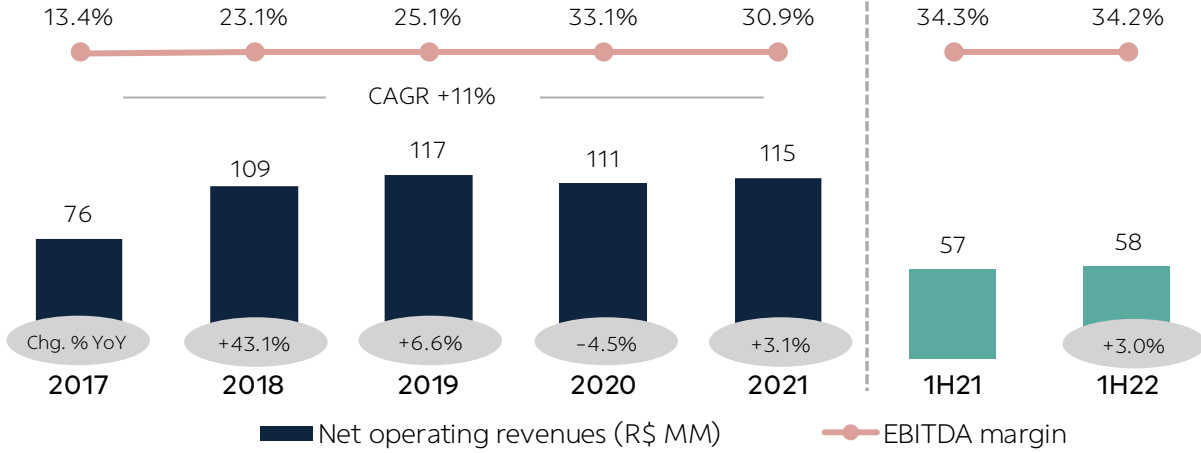
65.8%
combined ratio

34.2%
EBITDA margin

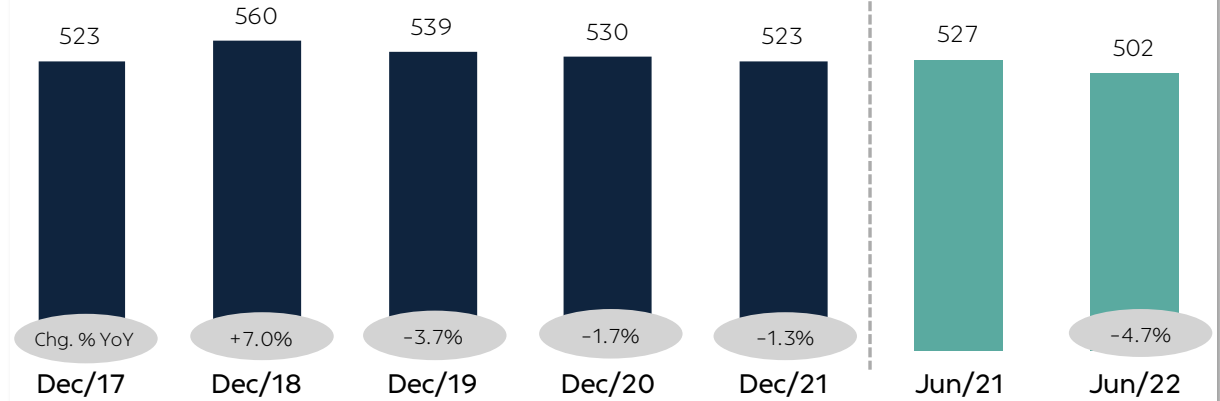
1 – Net of taxes considering the Company's effective tax rate.

Brasildental

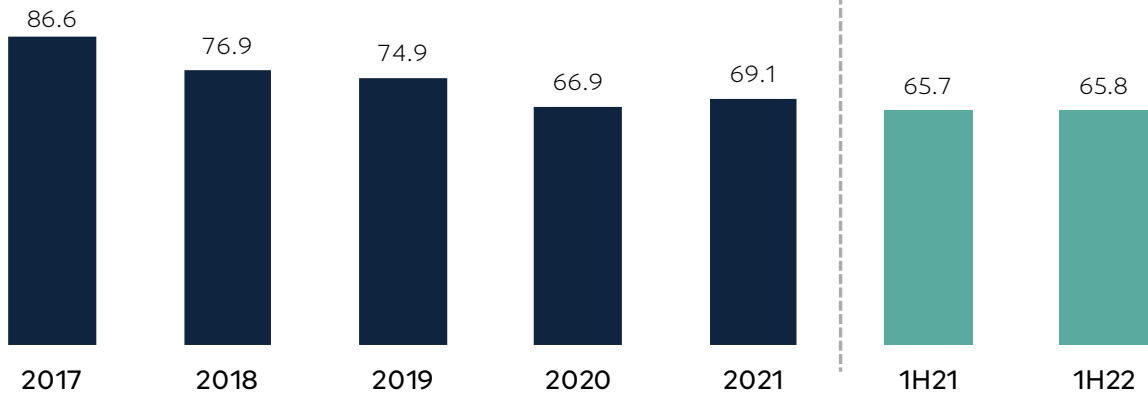
Net operating revenues



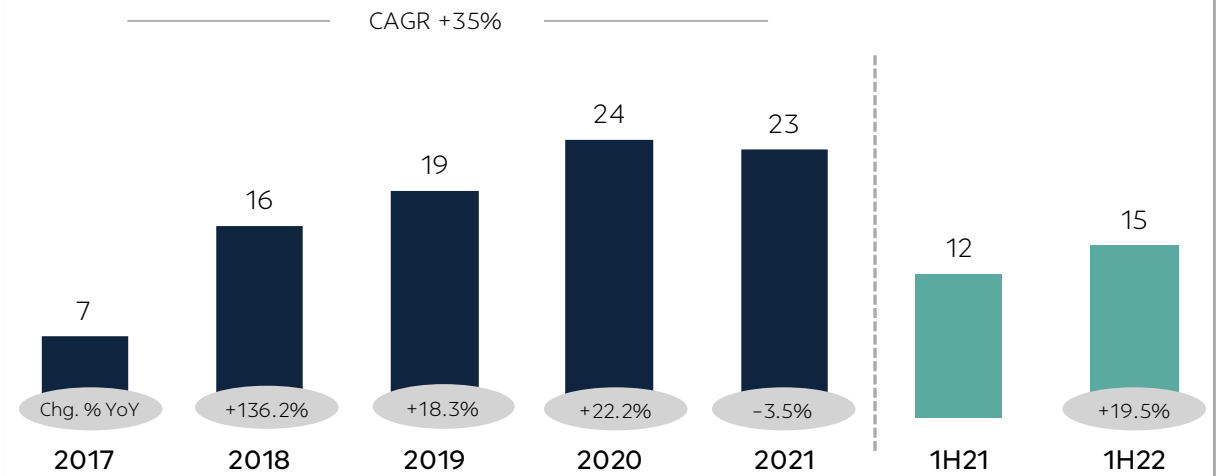
Clients (thousand)



Combined ratio (%)



Profitability (R\$ mm)

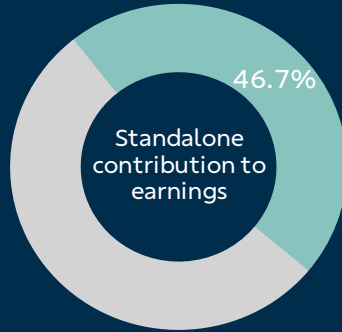


BB Corretora – Key figures | 1H22



57.5%

Net margin



Operating result¹



Financial result¹



R\$2.1 bn

in brokerage revenues



80.7%

EBIT margin

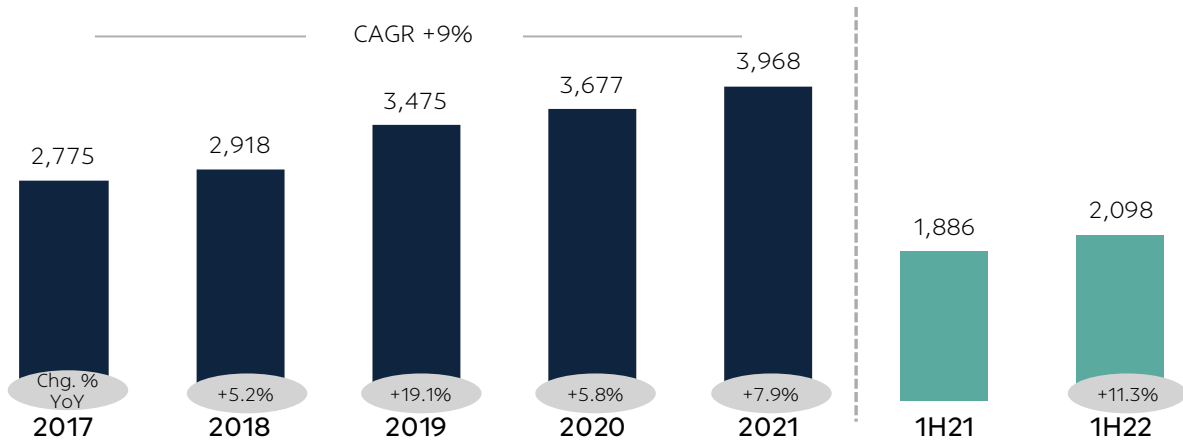
Company Overview

- 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.

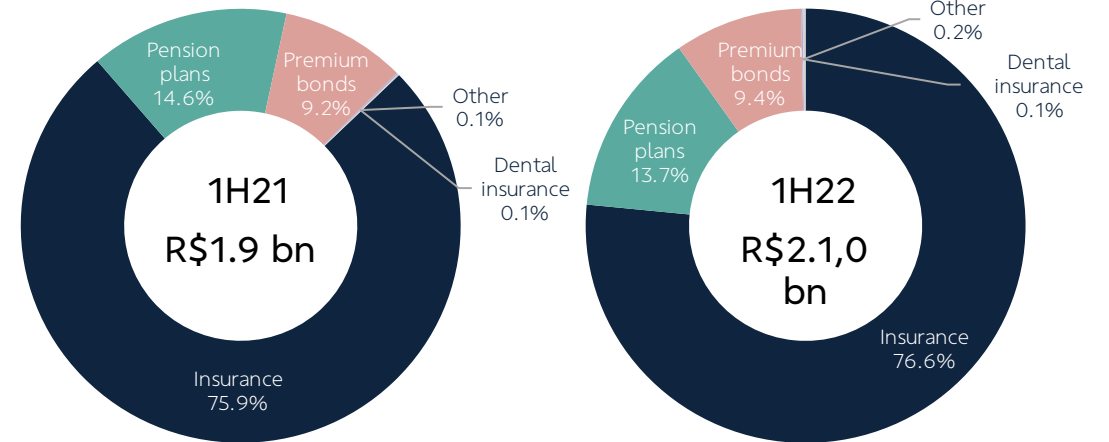
1 – Net of taxes considering the Company's effective tax rate.

BB Corretora

Brokerage revenues (R\$ mm)

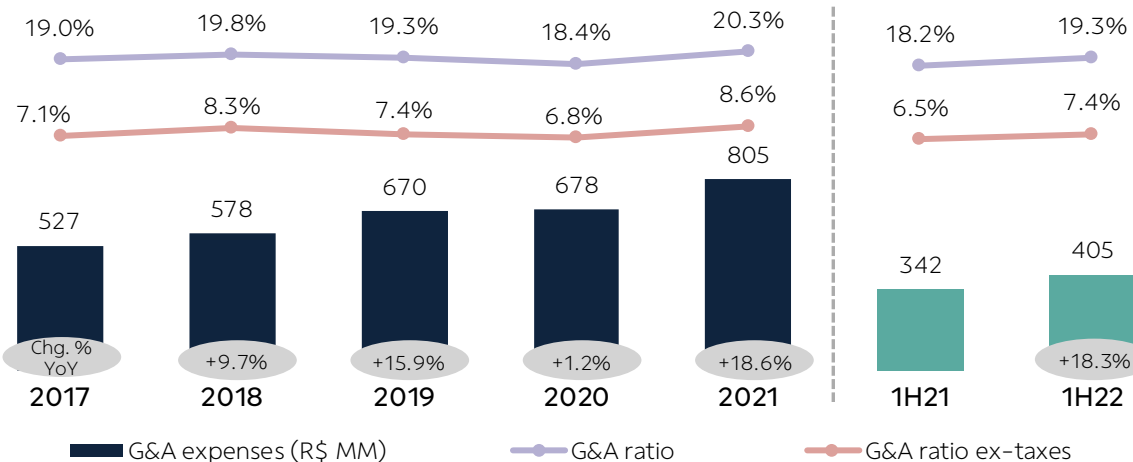


Breakdown of brokerage revenues¹

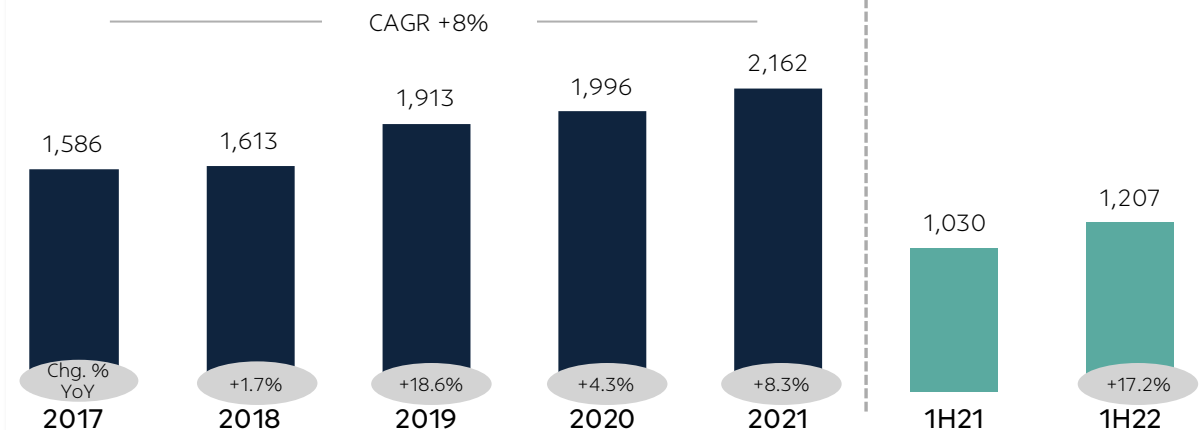


1 - Includes the recognition of deferred commissions related to insurance segments which are no longer underwritten by an investee company of BB Seguridade.

G&A



Adjusted net income (R\$ mm)





- 1 Company Overview
- 2 Corporate Governance
- 3 Macroeconomic Environment
- 4 Insurance Industry
- 5 Performance
- 6 Digital transformation and diversification
- 7 Capital Requirements
- 8 Guidance

Digital transformation and diversification

Present in multiple channels through Banco do Brasil...



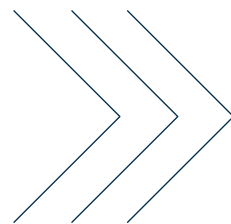
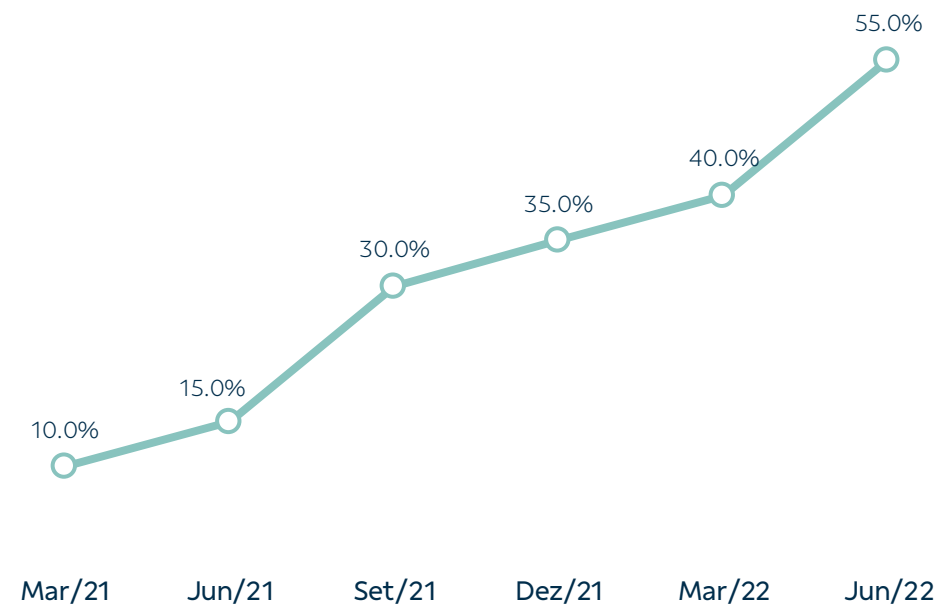
Insurance products sold by digital channels accounted for **13%** in the 1H22

New IT architecture

(% of products migrated)



100% until December 2022

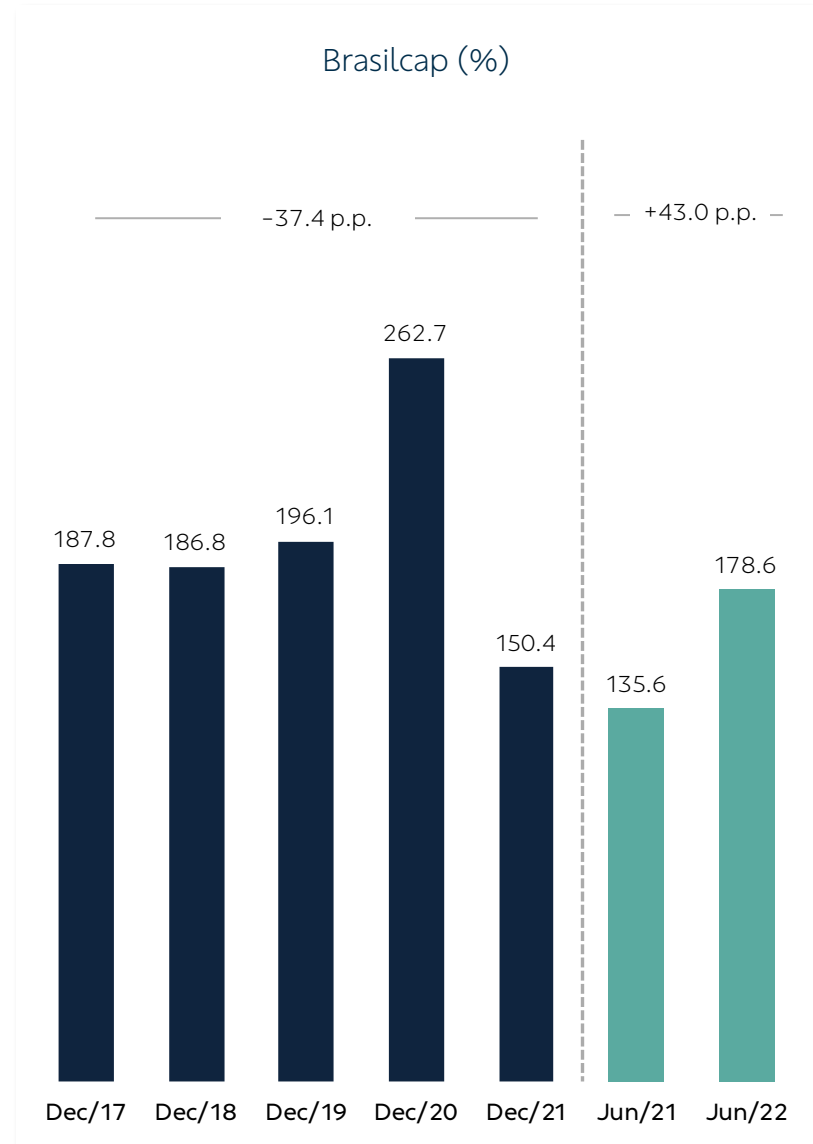
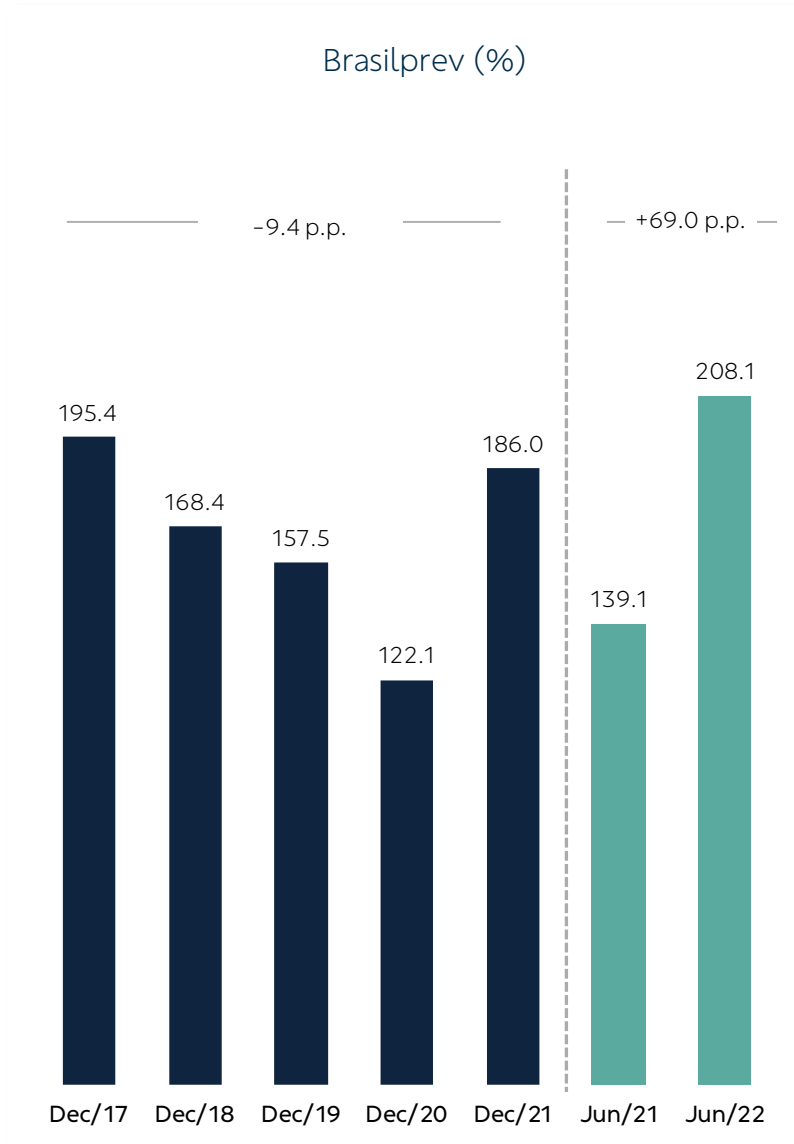
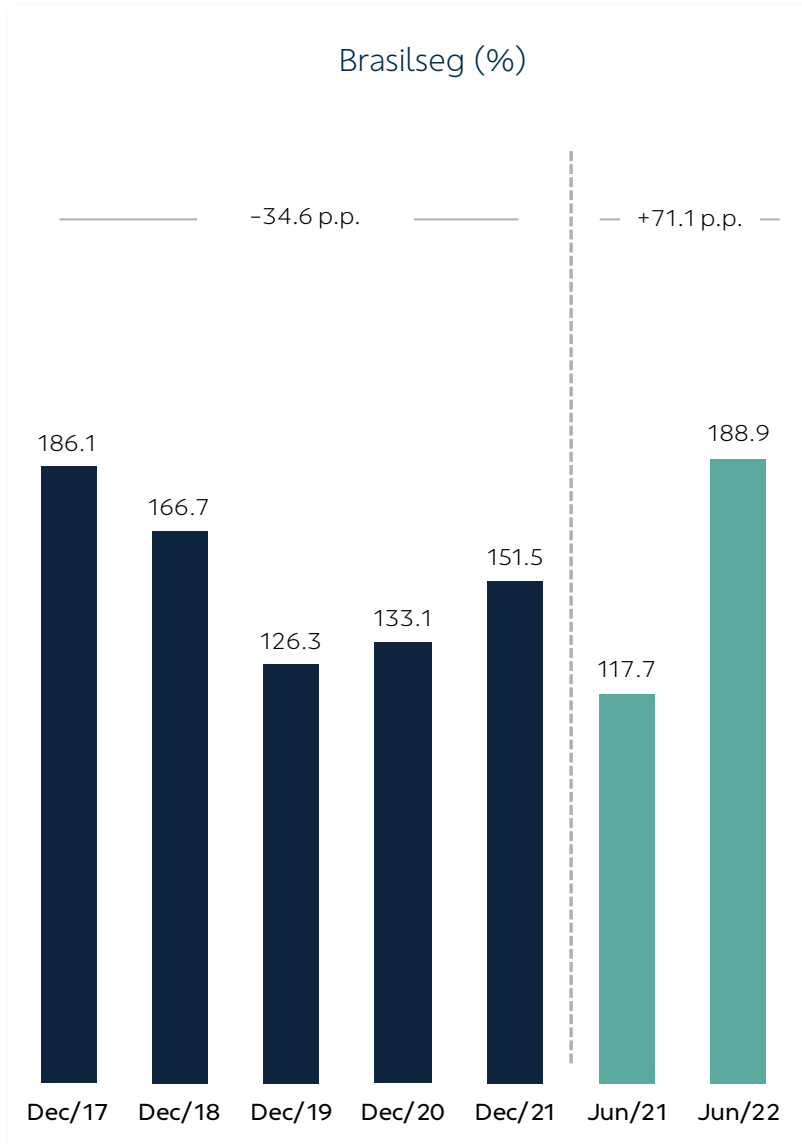


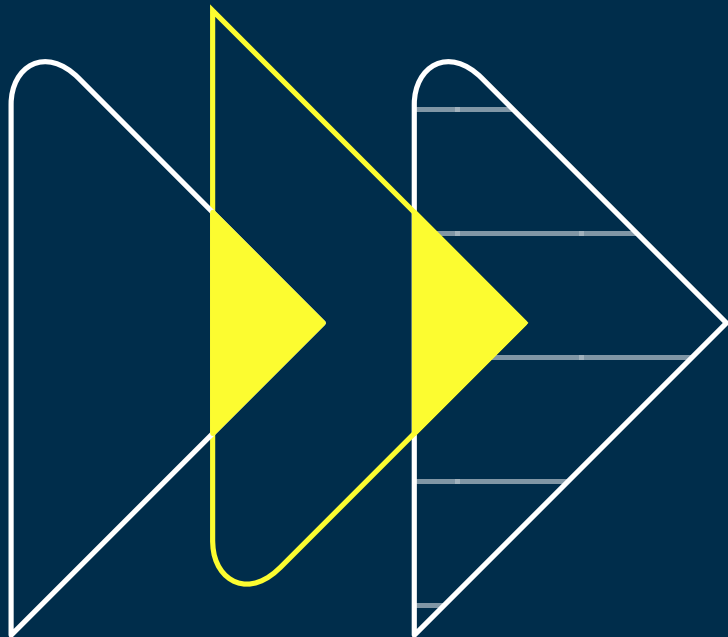
R\$219 mm invested in the 1st semester to accelerate the digital transformation (+38% on 1H21)



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- 6 Digital transformation and diversification
- 7 Capital Requirements**
- 8 Guidance

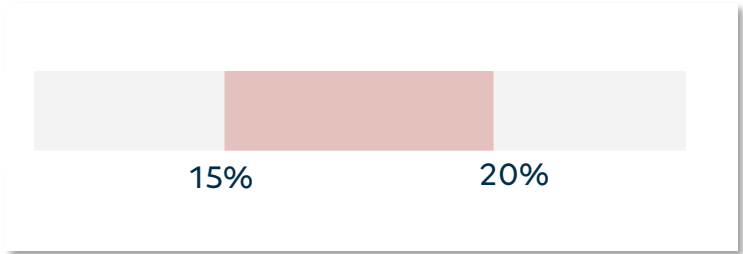
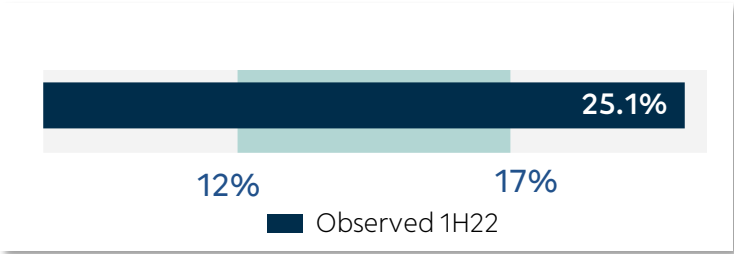
Solvency ratio



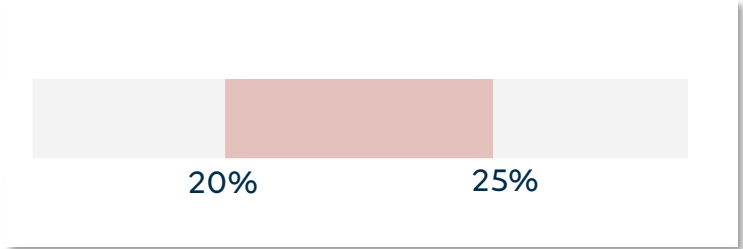
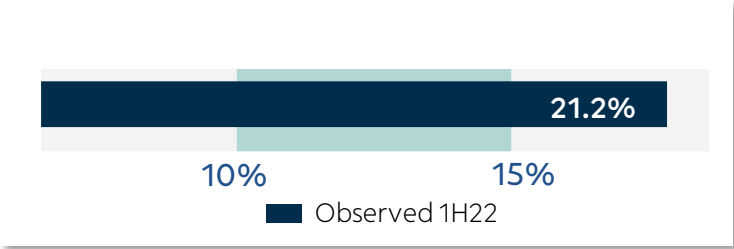


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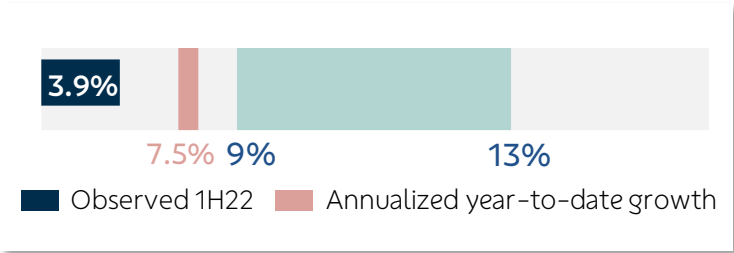
Non-interest operating result (ex-holding)¹



Premiums written of Brasilseg



PGBL and VGBL pension plans reserves of Brasilprev



Maintained

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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