4t18

Coletiva de **Imprensa**

Aviso Importante

Esta apresentação faz referências e declarações sobre expectativas, sinergias planejadas, estimativas de crescimento, projeções de resultados e estratégias futuras sobre o Banco do Brasil, suas subsidiárias, coligadas e controladas. Embora essas referências e declarações reflitam o que os administradores acreditam, as mesmas envolvem imprecisões e riscos difíceis de se prever, podendo, dessa forma, haver consequências ou resultados diferentes daqueles aqui antecipados e discutidos. Estas expectativas são altamente dependentes das condições do mercado, do desempenho econômico geral do país, do setor e dos mercados internacionais. O Banco do Brasil não se responsabiliza em atualizar qualquer estimativa contida nesta apresentação.

Olhar para o Futuro

Geração de **Valor**

Aumento da **Rentabilidade**

Melhoria da **Eficiência**

Experiência do Cliente

Transformação **Digital**

Gestão do **Capital**

Qualidade da **Carteira**

Retomada do **Crédito**

Destaques

LUCRO LÍQUIDO AJUSTADO

R$ 13,5 Bi

▲ Crescimento de **22,2%** (s/2017)

RSPL MERCADO

Sai de **12,3%** em 2017 para **13,9%** em 2018

DESPESA DE PROVISÃO[1]

R$ 14,2 Bi

▼ Queda de **29,2%** (s/2017)

TARIFAS

R$ 27,5 Bi

▲ Crescimento de **5,8%** (s/2017)

DESPESAS ADMINISTRATIVAS

R$ 32,0 Bi

▲ Crescimento abaixo da inflação **0,6%** (s/2017)

TOTAL DE ATIVOS

R$ 1,4 Tri

▲ Crescimento de **3,5%** (s/Dez/17)

CARTEIRA DE CRÉDITO[2]

R$ 697,3 Bi

▲ Crescimento de **1,8%** (s/Dez/17)

QUALIDADE DO CRÉDITO

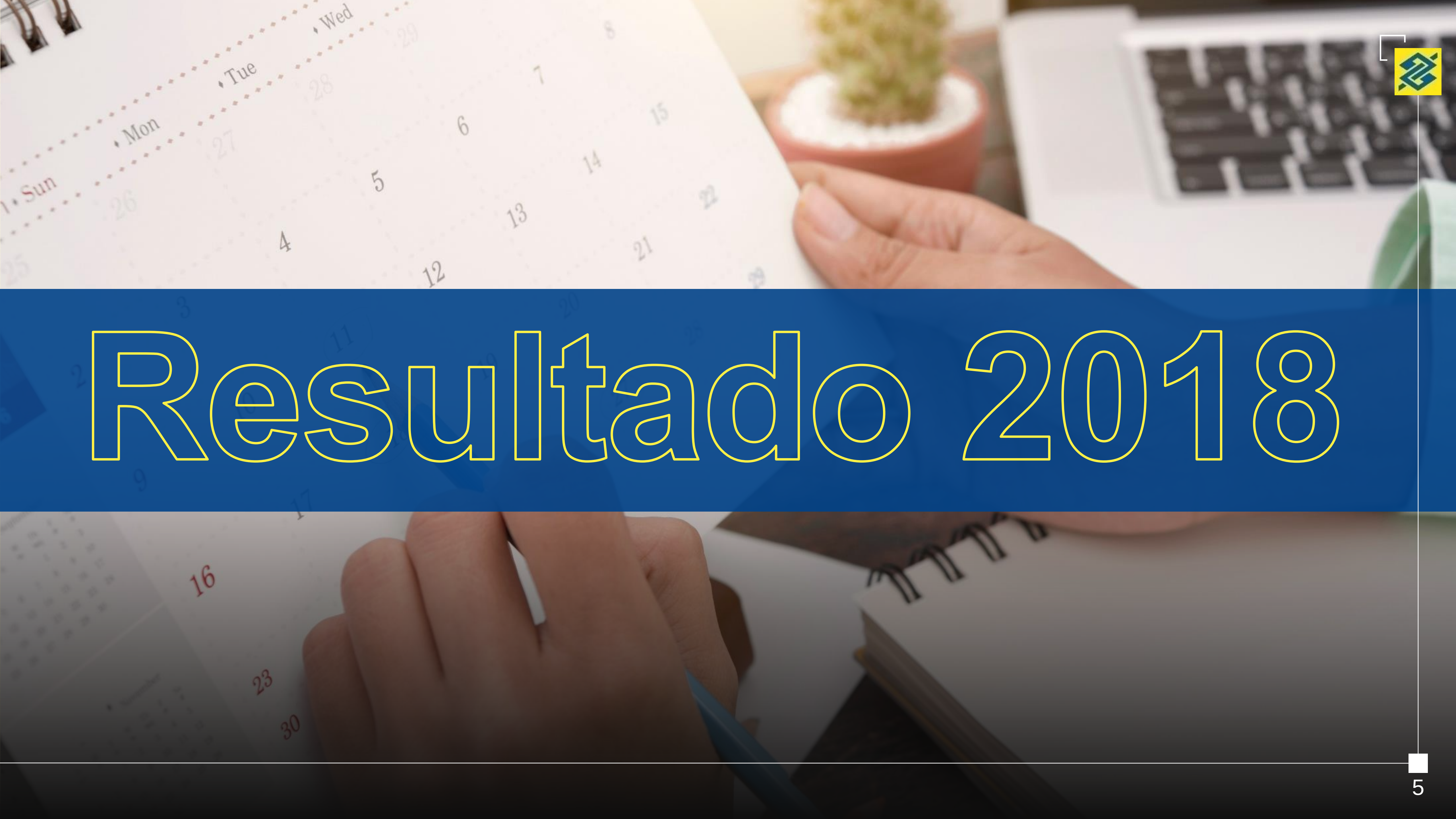
INAD+90 dias sai de **3,72%** em dez/17 para **2,53%** em dez/18

CAPITAL PRINCIPAL

10,0 %

▲ **+ 34 bps** (s/Set/18)

(1) Despesa de PCLD líquida de recuperação de operações em perda. (2) Carteira de Crédito Ampliada.

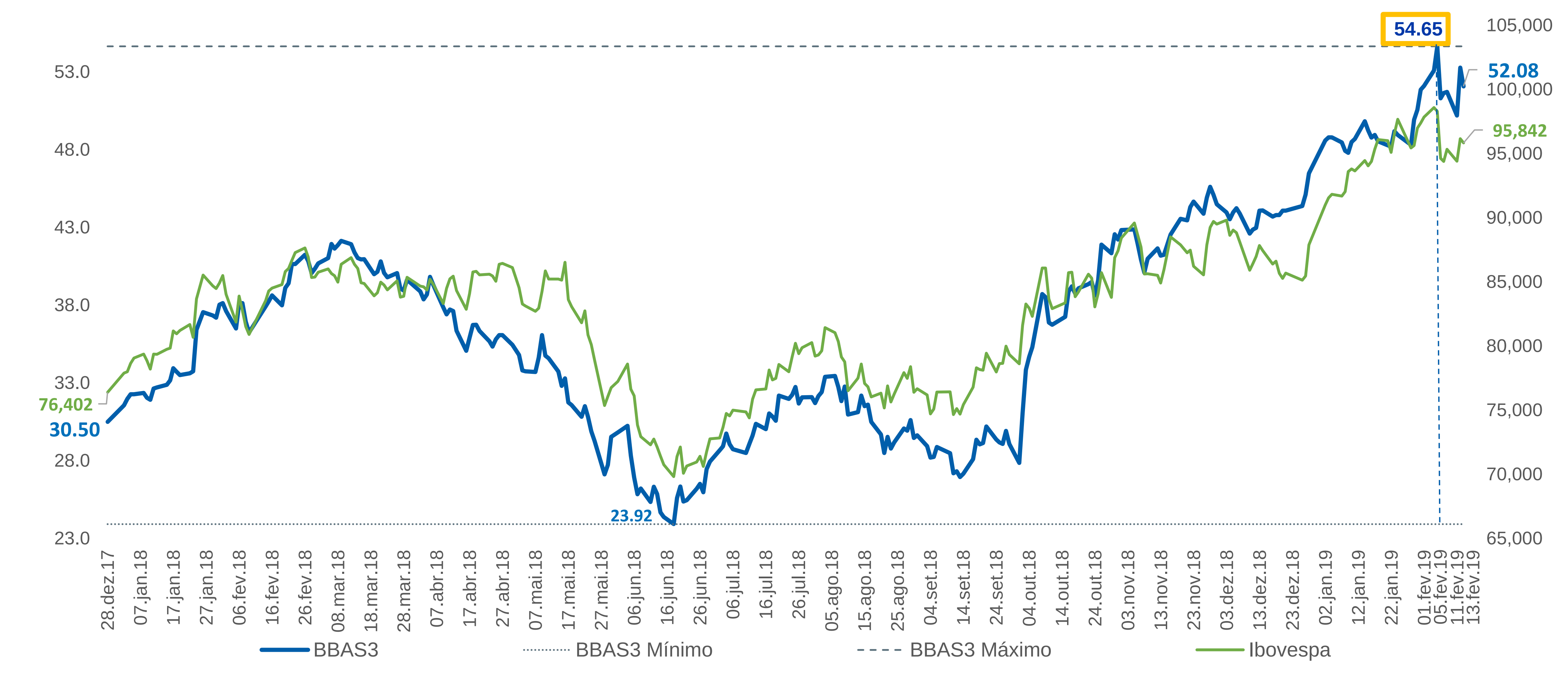


Resultado 2018

Guidance 2018

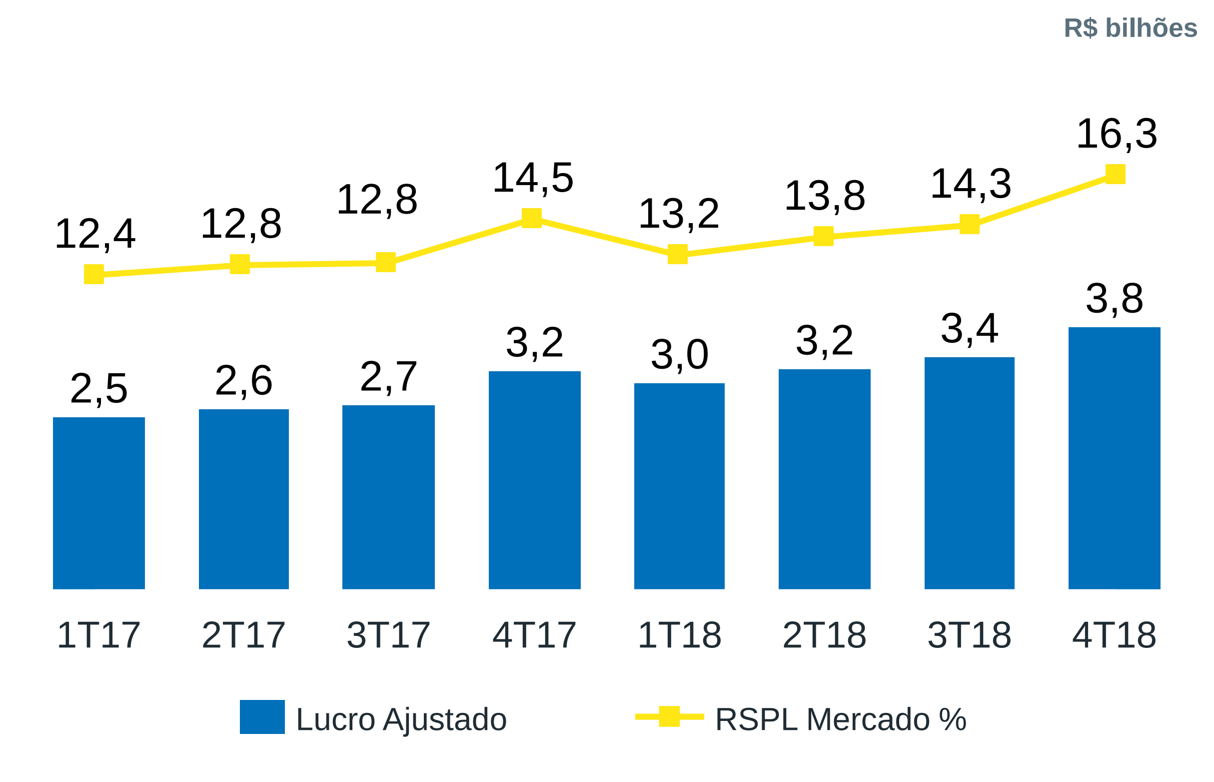
	Guidance 2018	Realizado 2018
Lucro Líquido Ajustado - R$ bilhões	11,5 a 14	13,5
Margem Financeira Bruta - %	-6,5 a -5	-5,8
Carteira de Crédito Ampliada Orgânica Interna - %	1 a 4	3,0
Pessoa Física - %	4 a 7	7,5
Pessoa Jurídica - %	-3 a 0	-1,4
Rural - %	4 a 7	6,1
Despesa de PCLD Líquida - R$ bilhões	-16 a -14	-14,2
Rendas de Tarifas - %	4 a 7	5,8
Despesas Administrativas - %	1 a 4	0,6

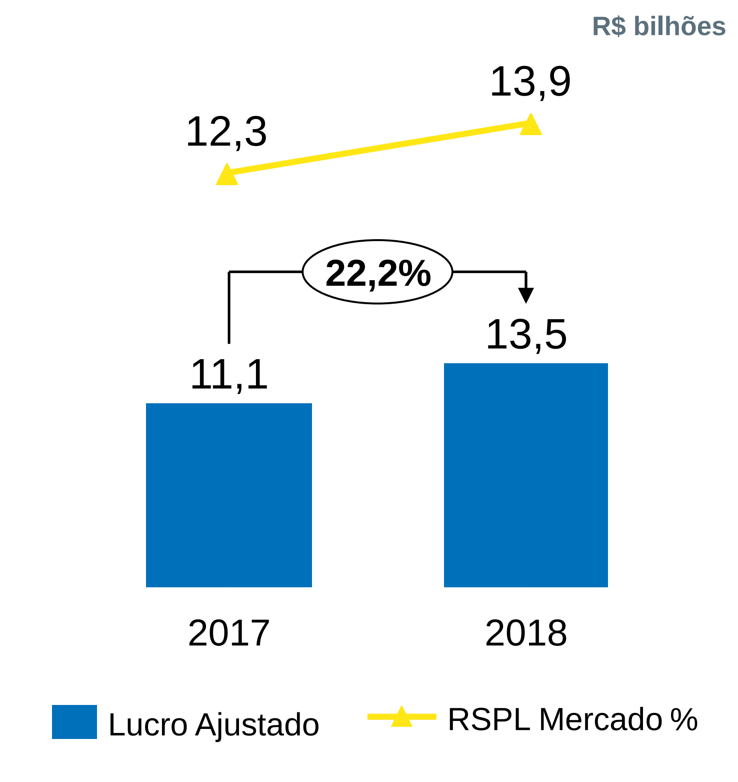
Cotadas a R$ 52,08 BBAS3 se valorizam 70,8% enquanto Ibovespa sobe 25,4%



BBAS3 - Preços de fechamento ajustados por proventos entre 28/Dez/17 e 13/Fev/19.
Rentabilidade passada não representa garantia de rentabilidade futura. As informações presentes neste material são baseadas em cotações com fonte Economatica.

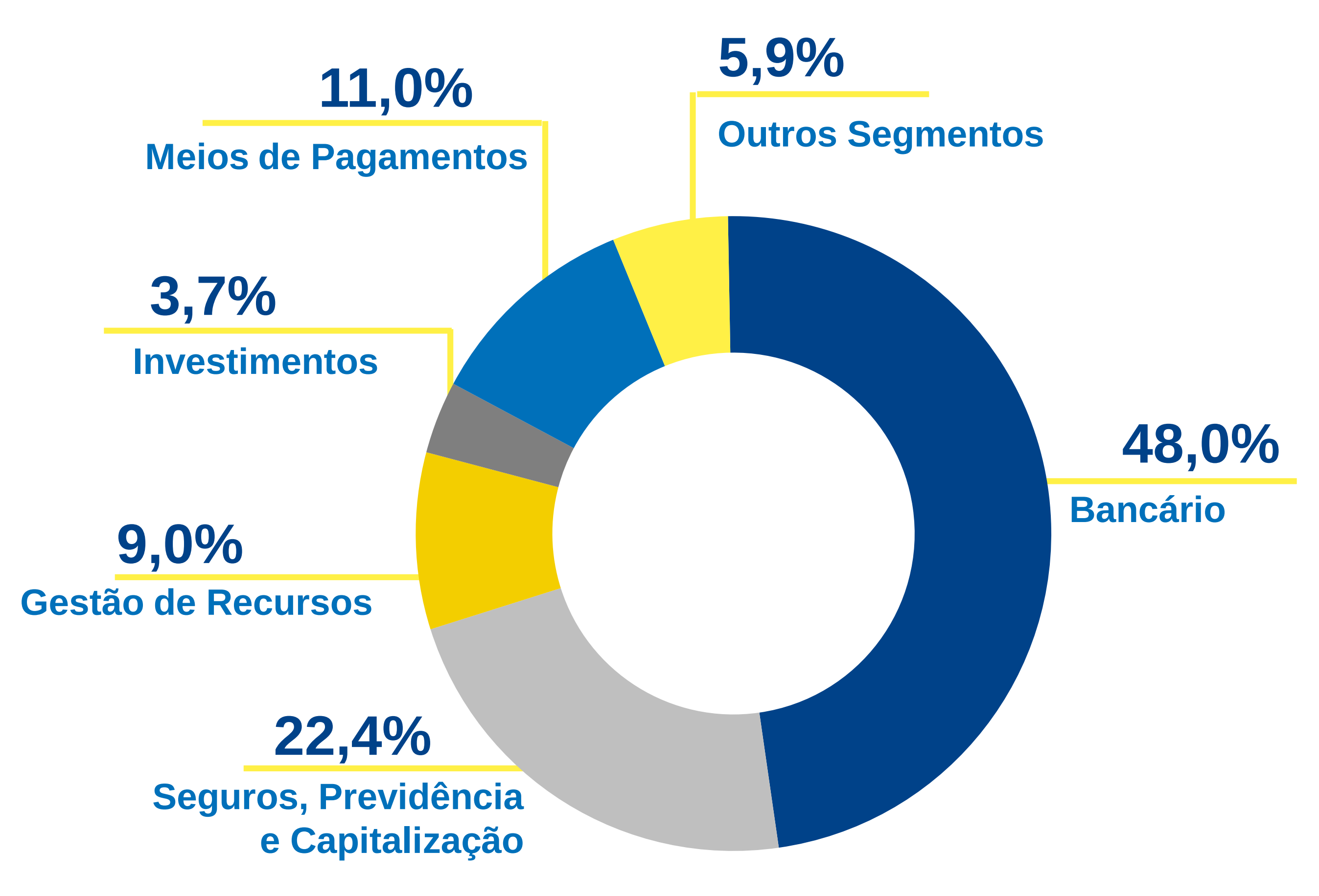
Lucro ajustado atinge R$ 3,8 bilhões, com RSPL[1] de 16,3%



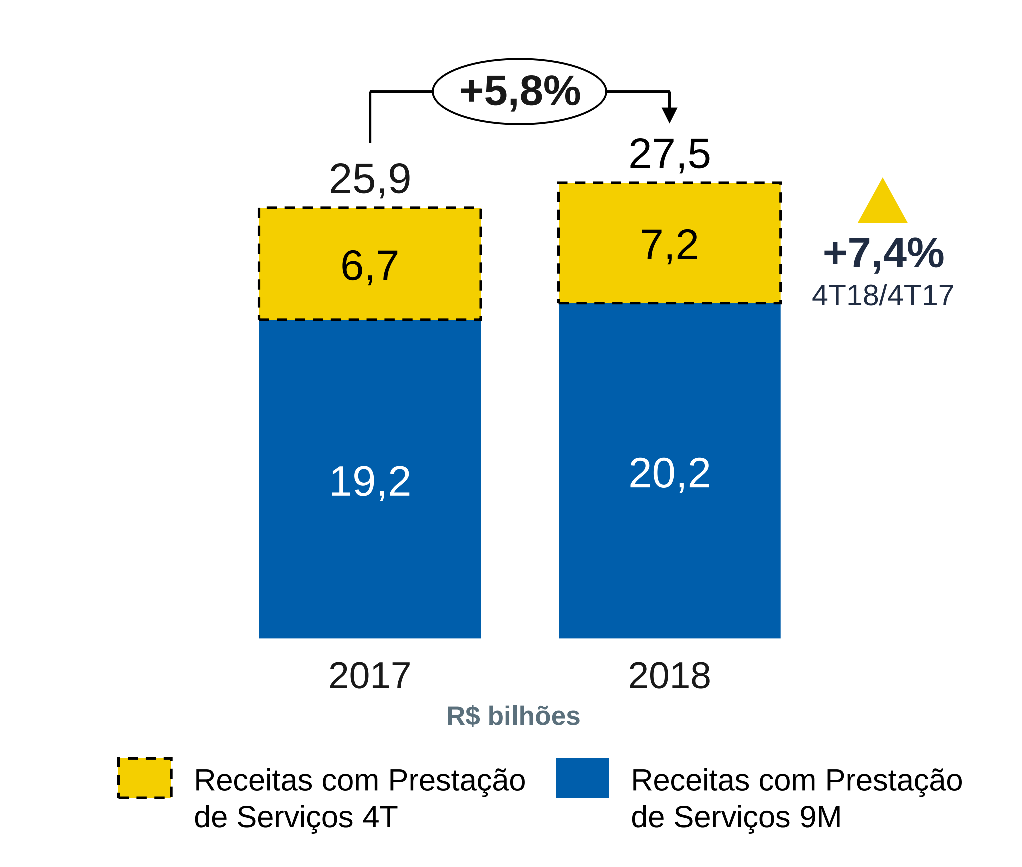


(1) RSPL Mercado: reflete a métrica que os principais analistas de mercado utilizam nas previsões de resultado.

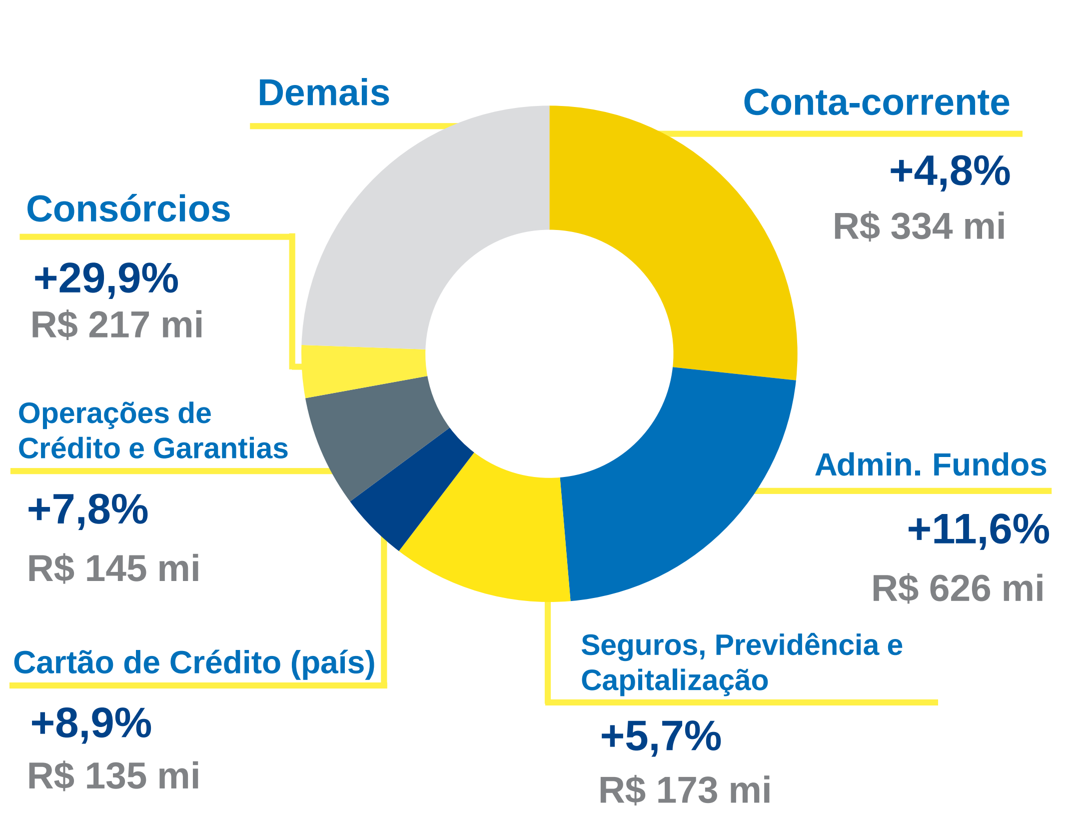
Resultado por Segmento



Receitas com prestação de serviços

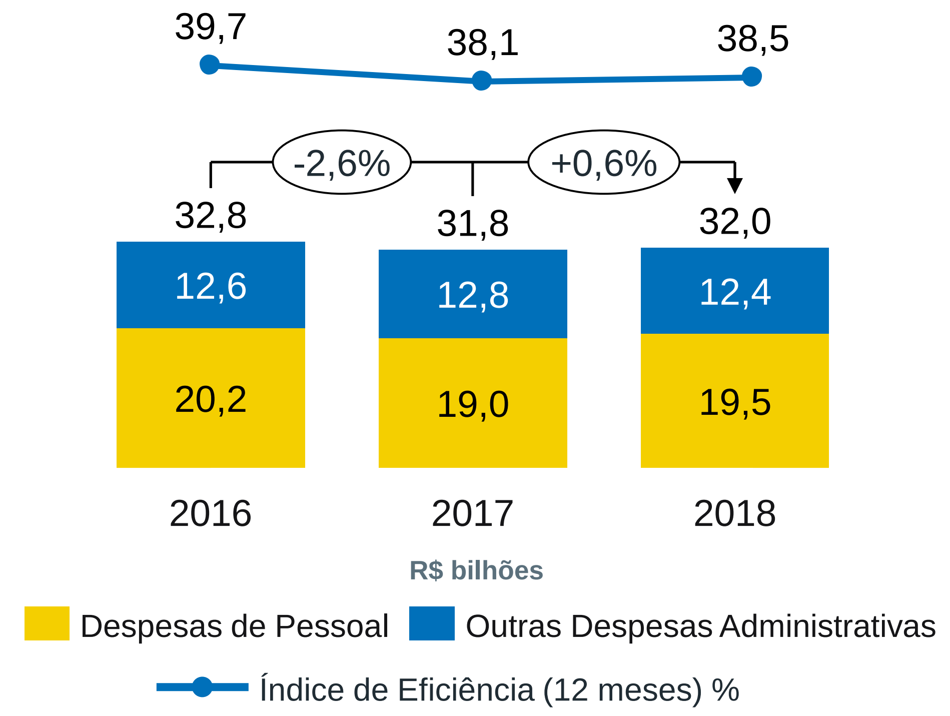


Destaques 2018/2017

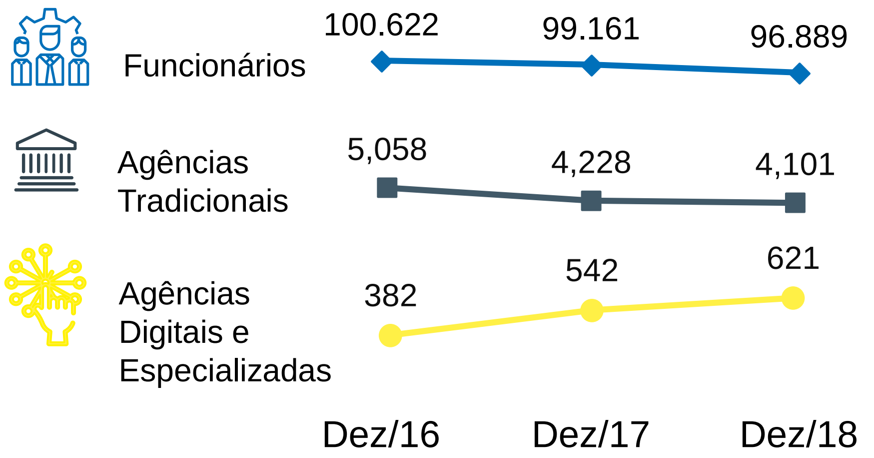


Despesas Administrativas

Despesas Administrativas

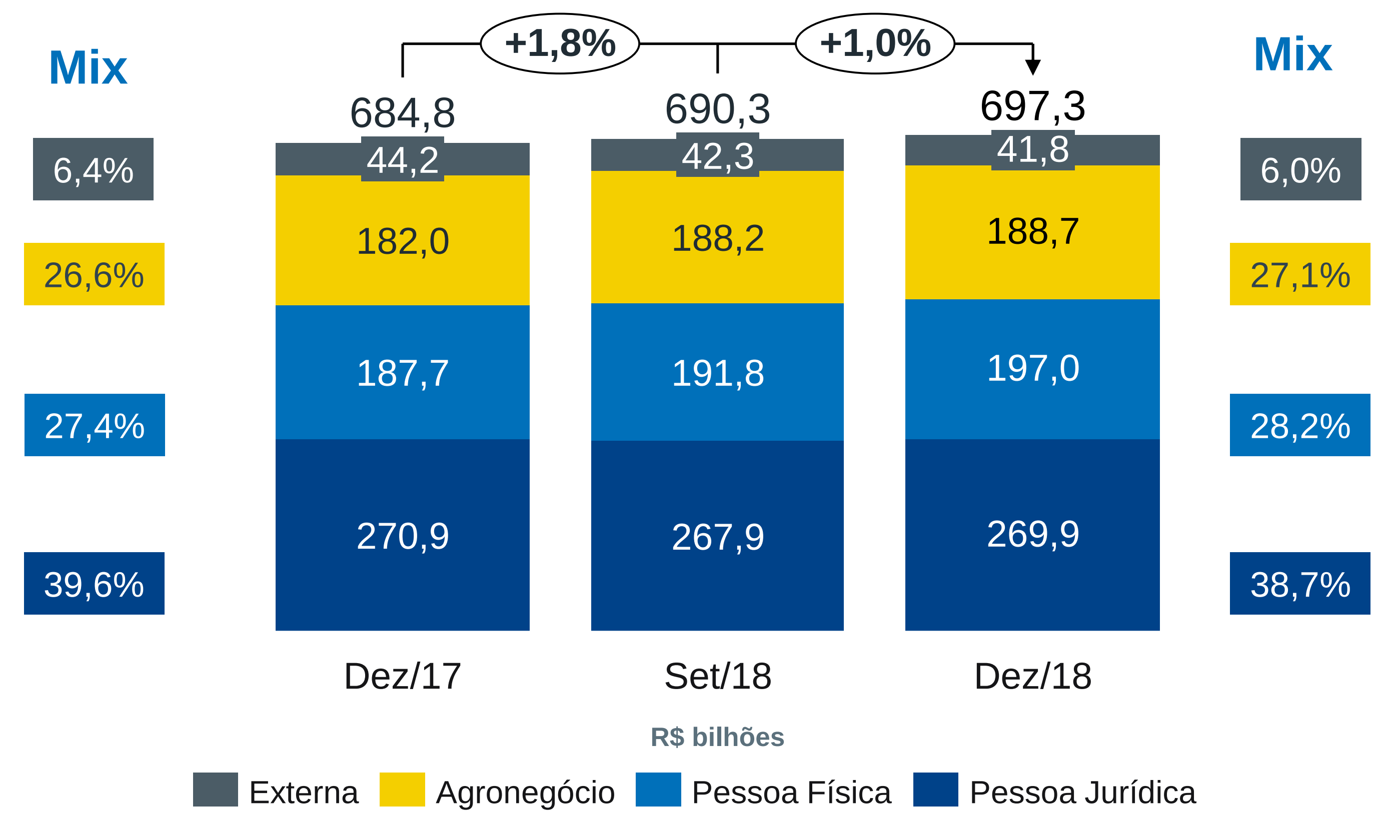


Otimização da Rede



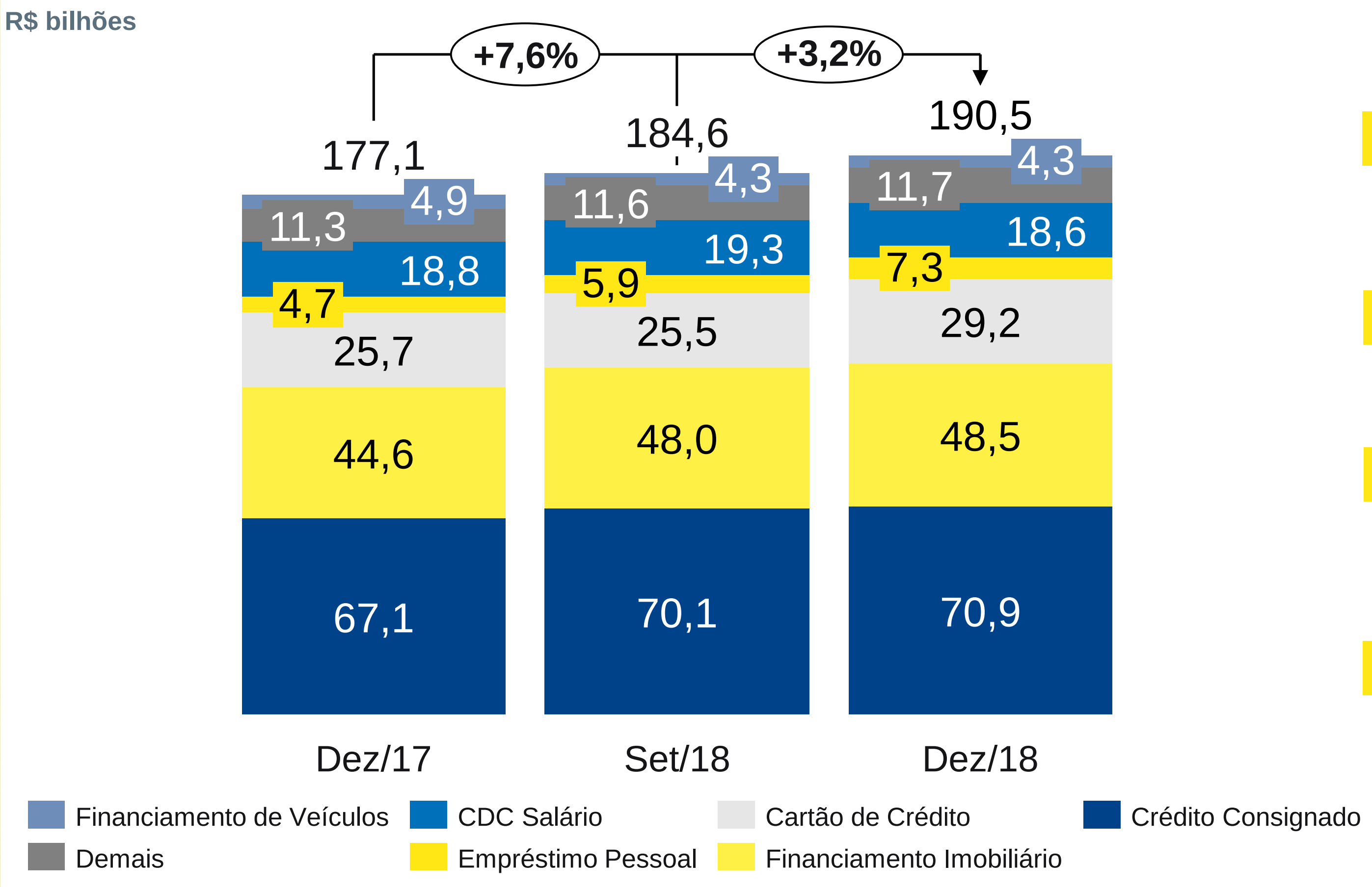
(1) Despesas Administrativas / Receitas Operacionais, acumulado em 12 meses. Dados referentes à Demonstração do Resultado com Realocações. (2) Fonte: INPC Série Histórica IBGE – Acumulado 2018.

Carteira de crédito[1]



(1) Carteira de crédito ampliada.

Carteira de crédito Pessoa Física[1]



Destaques 2018/2017

Empréstimo Pessoal

Saldo	▲ 55,2%
Contratações	▲ 123,0%

Cartão de Crédito

Saldo	▲ 13,7%

Crédito Consignado

Saldo	▲ 5,7%
Contratações	▲ 23,0%

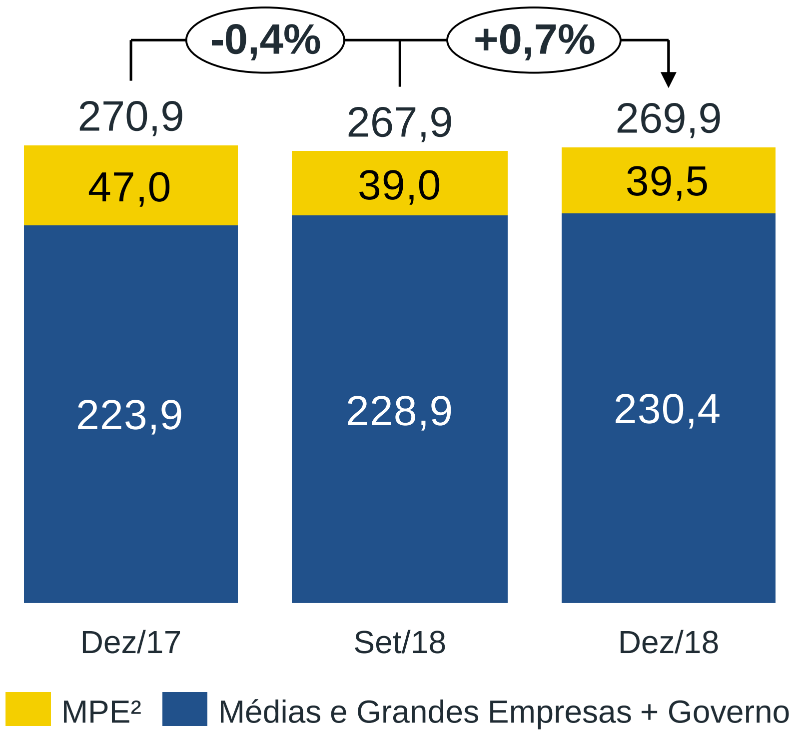
Crédito Imobiliário

Saldo	▲ 8,7%

(1) Carteira de crédito orgânica.

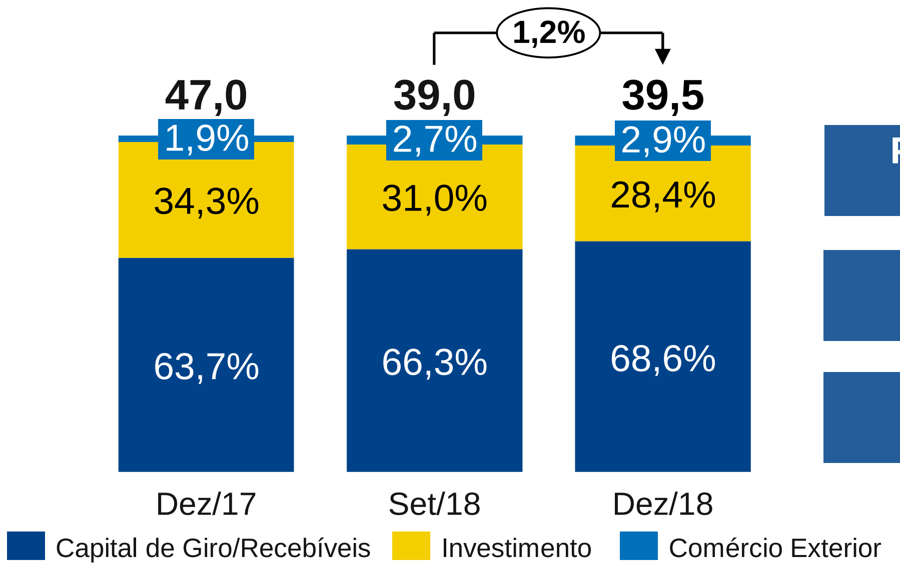
Carteira de Crédito Pessoa Jurídica[1]

R$ bilhões



Carteira MPE retoma o crescimento

R$ bilhões



Prazos mais curtos

Recebíveis

Garantias

+11,5% Desembolsos totais MPE

+23,6% Capital de Giro

+5,5% Recebíveis

(1) Carteira de Crédito Ampliada. (2) Empresas com faturamento até R$ 25 milhões.

Atendimento Especializado MPE

Especialização do Atendimento

173 agências Empresa

Nova Plataforma de atendimento

75 novas carteiras

706.211 clientes MPE com atendimento gerenciado
+13.162 no novo modelo

Mercado de Capitais

Receitas (RPS) R$ 788 milhões em 2018

Ranking ANBIMA
2018

2º Renda Fixa Internacional
Emissões Privadas

3º Renda Fixa Doméstico
Originação Consolidado

3º Renda Fixa Doméstico
Distribuição Consolidado

Relevância

Presente em **27%** do total captado pelas empresas
(renda fixa mercado local)

R$ 52 bi

Mercado Externo

12 emissões

57%
Participação de mercado

Mercado Local

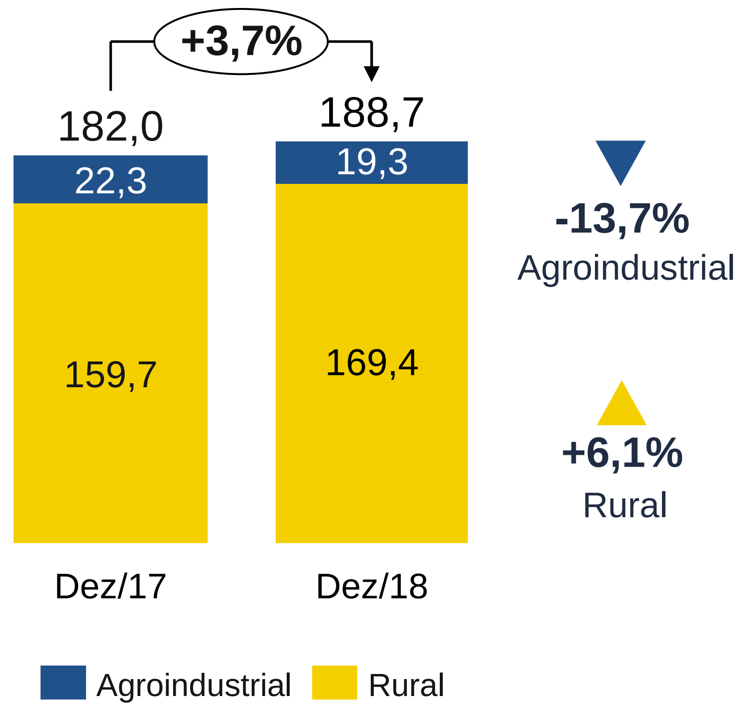
85 emissões

14,3%
Participação de mercado

45%
Volume Distribuído pelo BB-BI/Volume Originado pelo BB-BI

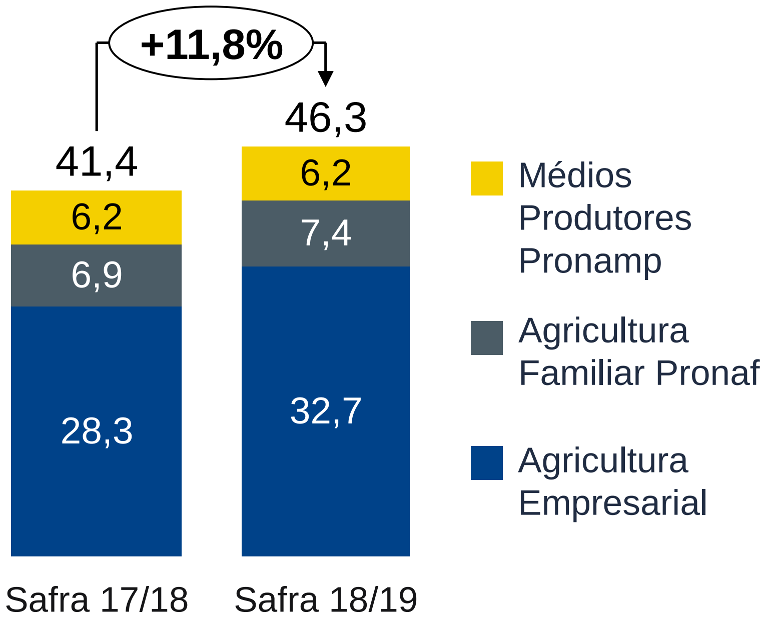
Carteira Agro

Carteira Agro[1]



R$ bilhões

Desembolsos Plano Safra



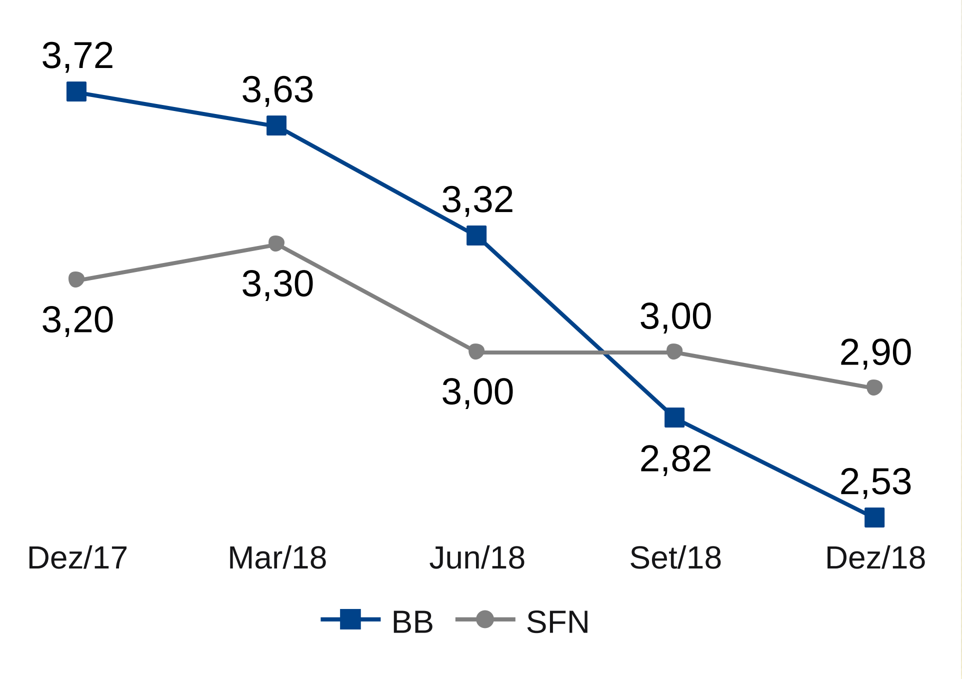
R$ bilhões

57,4%
de Participação de Mercado em Dez/18[2]

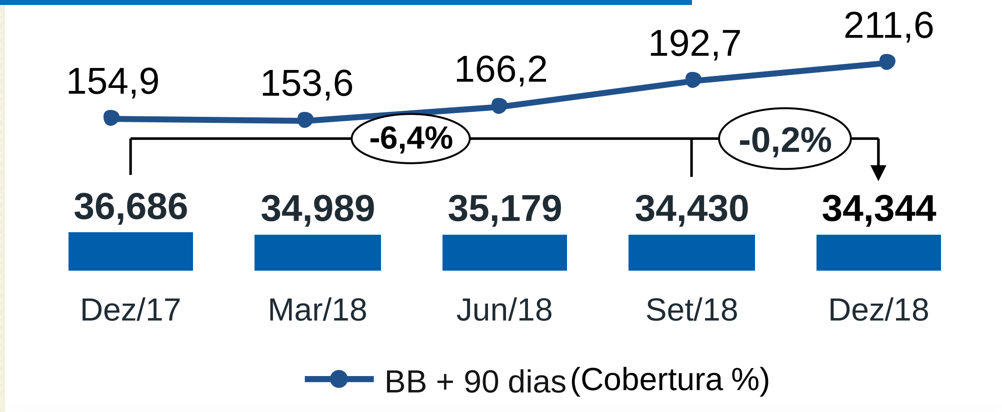
(1) Carteira de Crédito Ampliada (Inclui CPR e Garantias). (2) Fonte: Banco Central do Brasil.

Melhora na qualidade do crédito

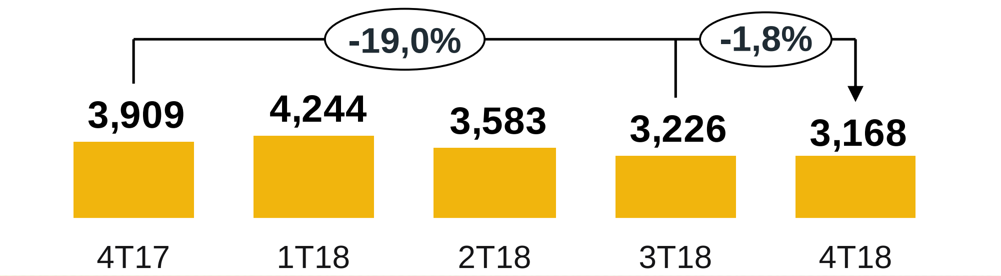
Inad+90 dias (%) em patamar inferior ao SFN



Saldo de provisões (R$ bilhões) e índice de cobertura (%)

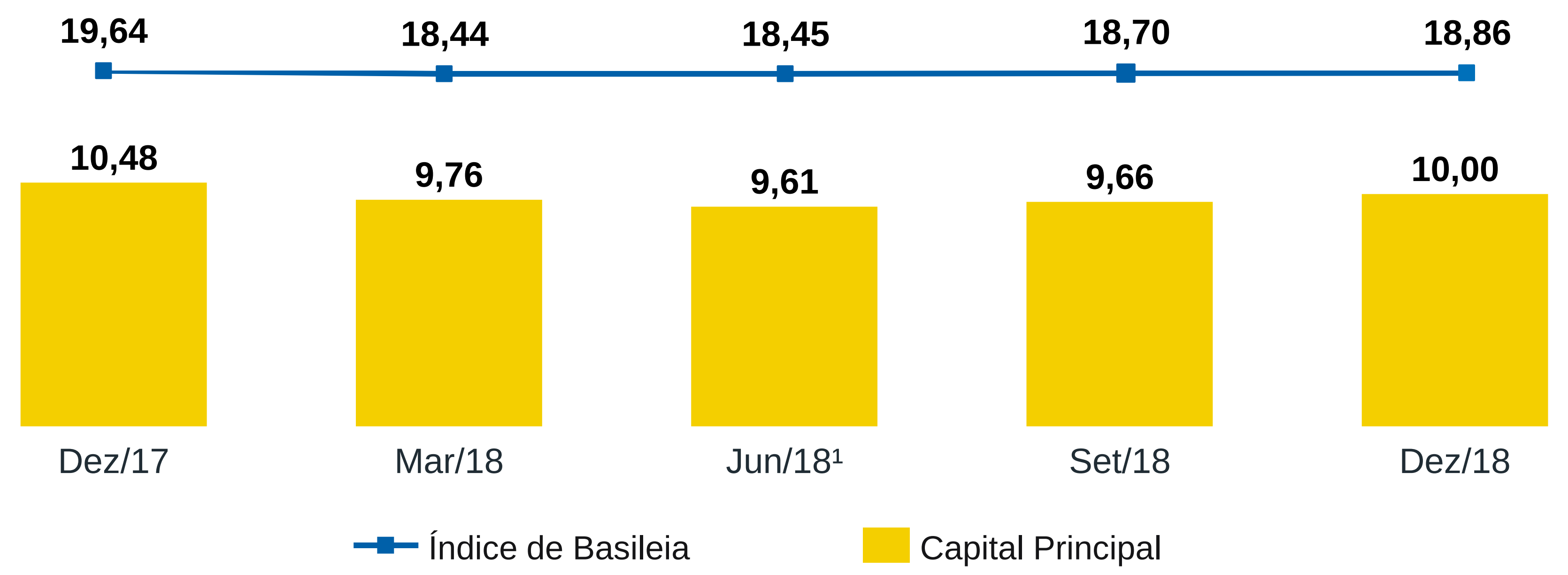


Despesas de provisão (R$ bilhões)[1]



(1) Despesa de PCLD líquida de recuperação de operações em perda.

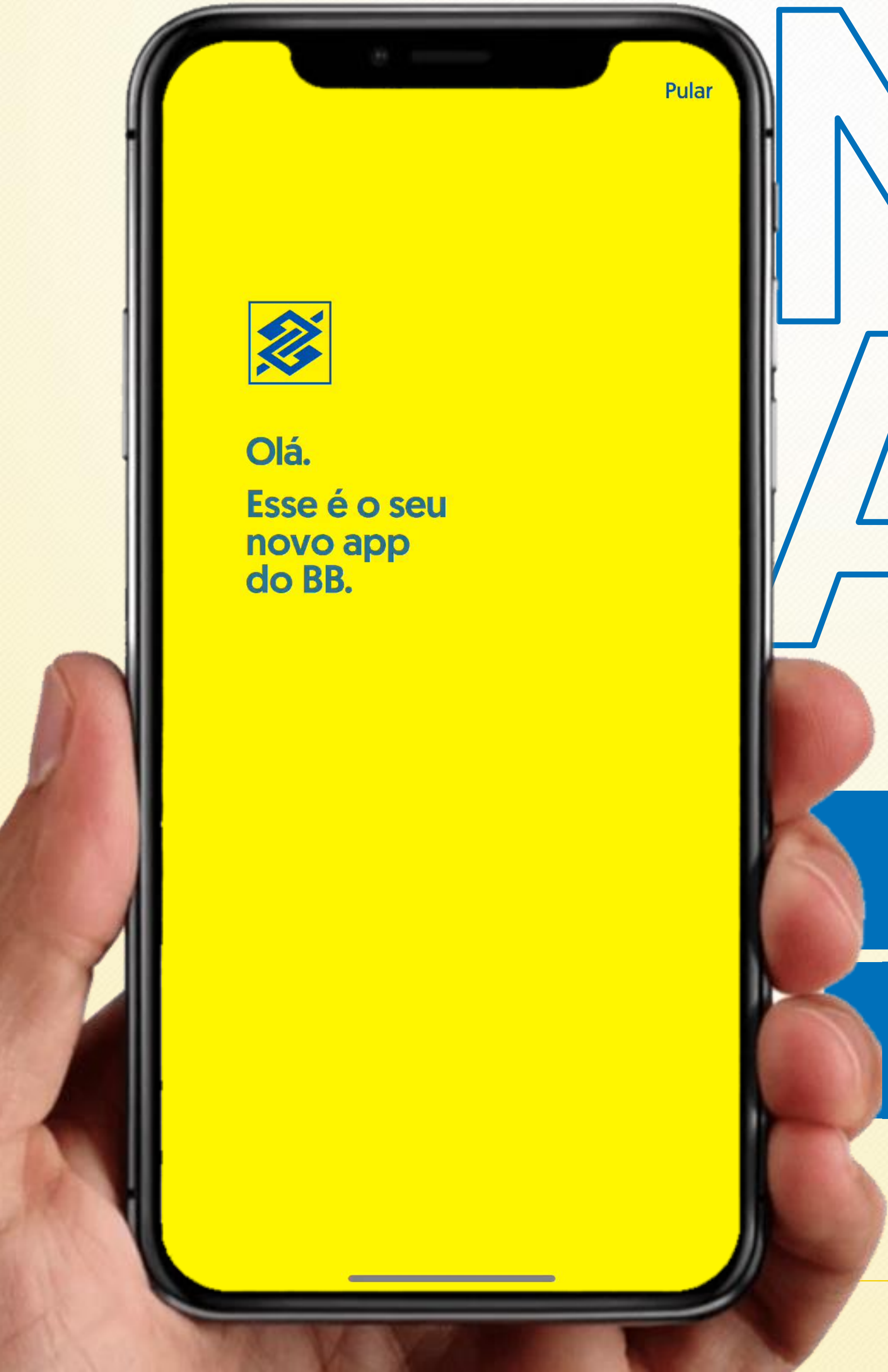
Capital



Capital Principal:
Patamar mínimo de 11% em Janeiro/2022.

(1) Considera os efeitos da Resolução CMN nº 4.680 de 31/07/2018.


#maisquedigital



Novo App

A Nova Versão do Melhor Aplicativo Bancário está ainda melhor.

- **Unificação de aplicativos**
- **Acessos Rápidos e personalizáveis**
- **Minhas Finanças**
- **Simplificação de transferências e pagamentos**
- **Muito além de banking**

Evolução da estratégia digital

2,7 Milhões
CLIENTES NATIVOS DIGITAIS[1]

| Dez 2018

Transações por Rede Sociais: 1º Banco a realizar saque pelo WhatsApp

Acesso a não correntistas: Conta Fácil e Plataforma de cartões

Assessoria Financeira e de Investimentos com uso de soluções digitais

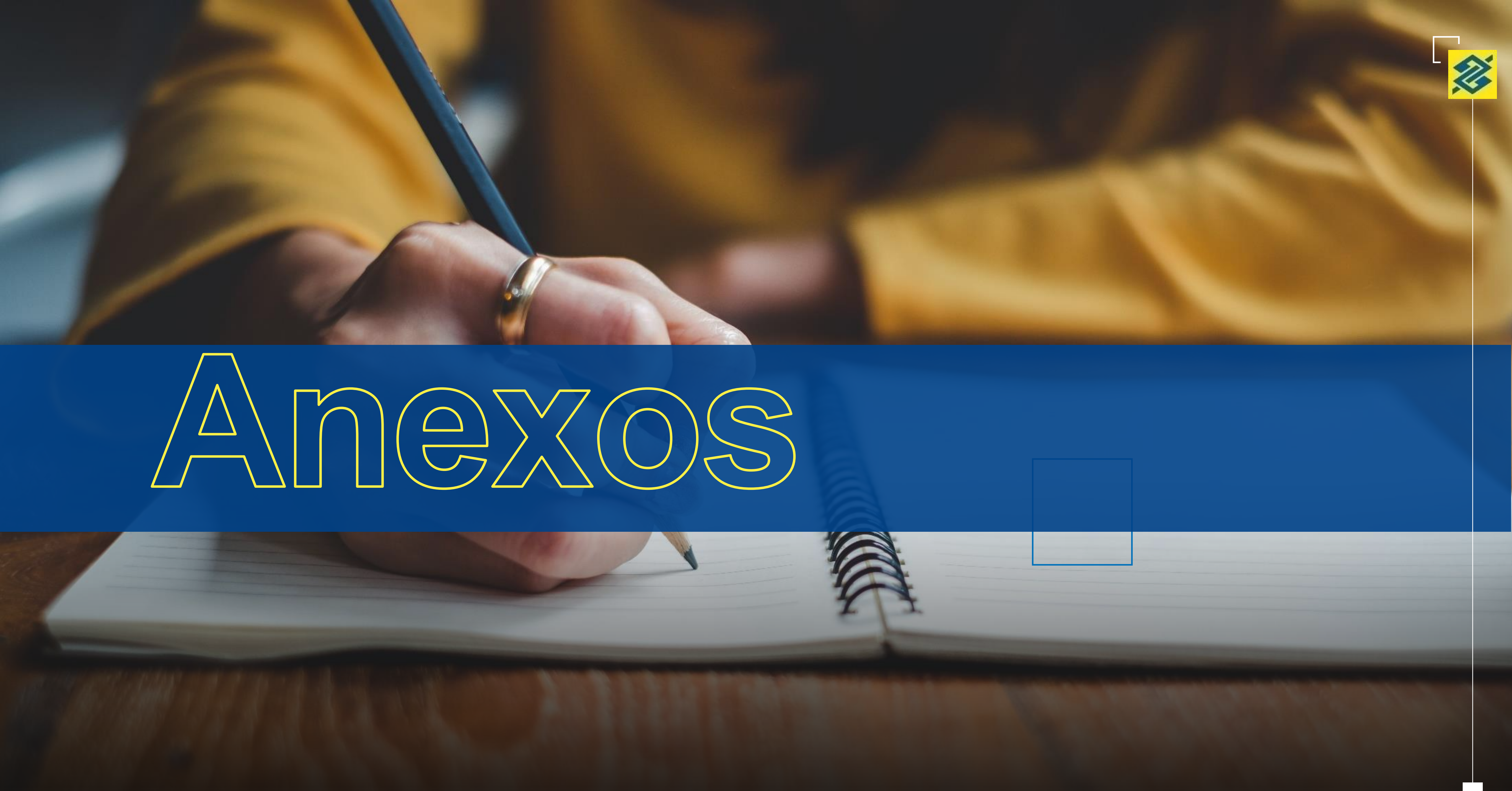
(1) Clientes que iniciaram o relacionamento com o Banco por meio de canais digitais, de Nov/2016 a Dez/2018.

Guidance 2019

	Guidance 2019
Lucro Líquido Ajustado - R$ bilhões	14,5 a 17,5
Margem Financeira Bruta - %	3 a 7
Carteira de Crédito[1] - %	3 a 6
Pessoa Física - %	7 a 10
Pessoa Jurídica[2] - %	0 a 3
Rural - %	3 a 6
Despesa de PCLD Líquida - R$ bilhões	-14,5 a -11,5
Rendas de Tarifas - %	5 a 8
Despesas Administrativas - %	2 a 5

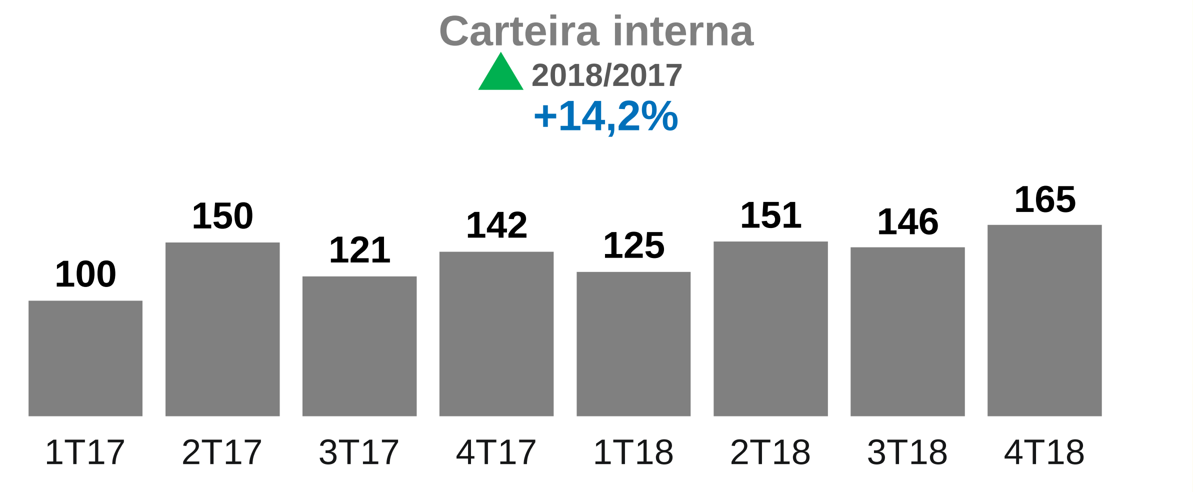
(1) Carteira doméstica, orgânica, adicionada de TVM Privados e Garantias. Não considera crédito a Governo.

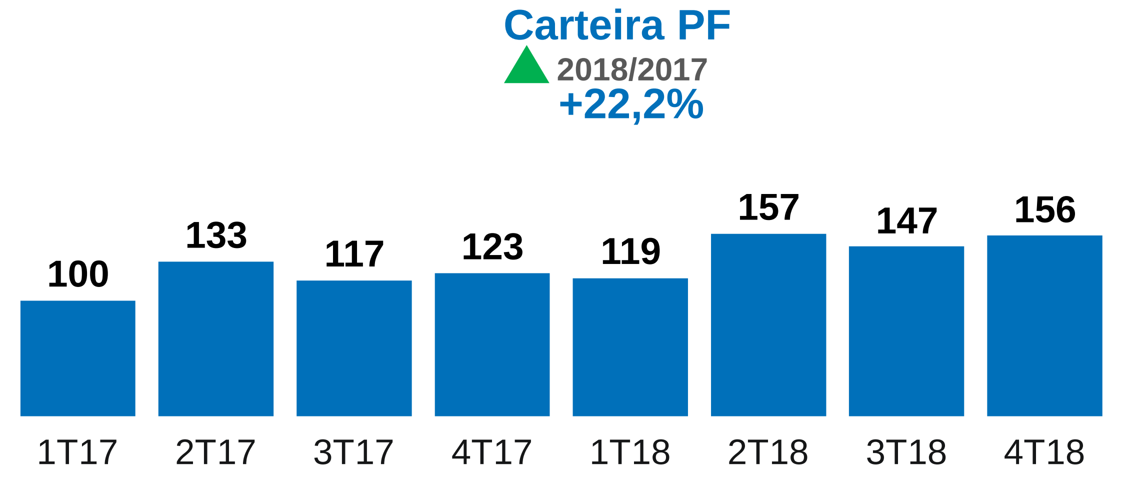
(2) Não considera crédito a Governo.

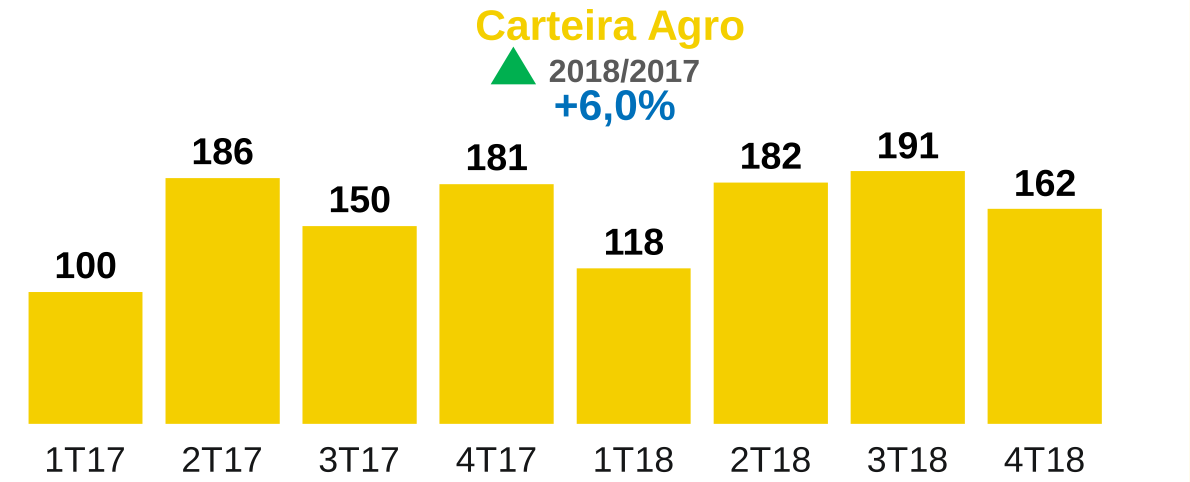


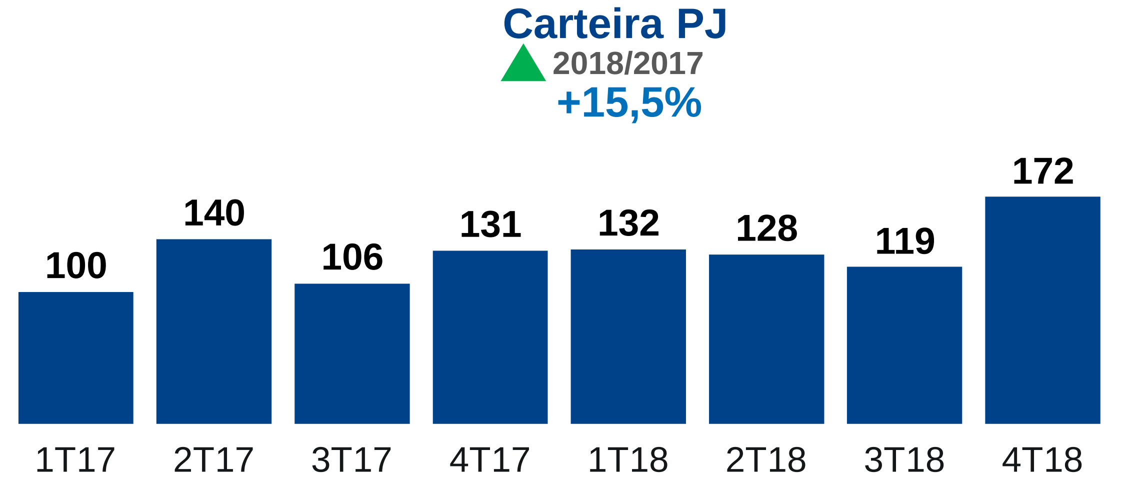
Anexos

Desembolso Bruto Trimestral[1] (1T17 Base 100)









(1) Série revisada. Desembolsos bruto. Não inclui operações do cartão de crédito, cheque especial e giro rápido rotativo.

www.bb.com.br/ri
ri@bb.com.br

Av. Paulista, 1230
18º andar
Bela Vista
São Paulo – SP | Brasil
CEP 01310-100

+55 (11) 4298-8000

4q18

Press
Conference

Disclaimer

This presentation may include references and statements, planned synergies, estimates, projections of results, and future strategy for Banco do Brasil, its Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management's belief, they also involve estimates and unforeseen risks. Consequently, results may differ from those anticipated and discussed here. These expectations are highly dependent on market conditions, on Brazil's economic and banking system performances, as well as on international market conditions. Banco do Brasil is not responsible for updating any estimate in this presentation.

Looking Ahead

Highlights

ADJUSTED NET INCOME

R$ 13.5 Bn

Increase of **22.2%** (on 2017)

MARKET ROE

From **12.3%** in 2017 to

13.9% in 2018

PROVISION EXPENSES[1]

R$ 14.2 Bn

Decrease by **29.2%** (on 2017)

FEE INCOME

R$ 27.5 Bn

Increase of **5.8%** (on 2017)

ADMINISTRATIVE EXPENSES

R$ 32.0 Bn

Growth below inflation **0.6%** (on 2017)

TOTAL ASSETS

R$ 1,4 Bn

Increase of **3.5%** (on Dec/17)

LOAN PORTFOLIO[2]

R$ 697.3 Bn

Increase of **1.8%** (on Dec/17)

ASSET QUALITY

NPL+90 days from

3.72% in Dec/17 to

2.53% in Dec/18

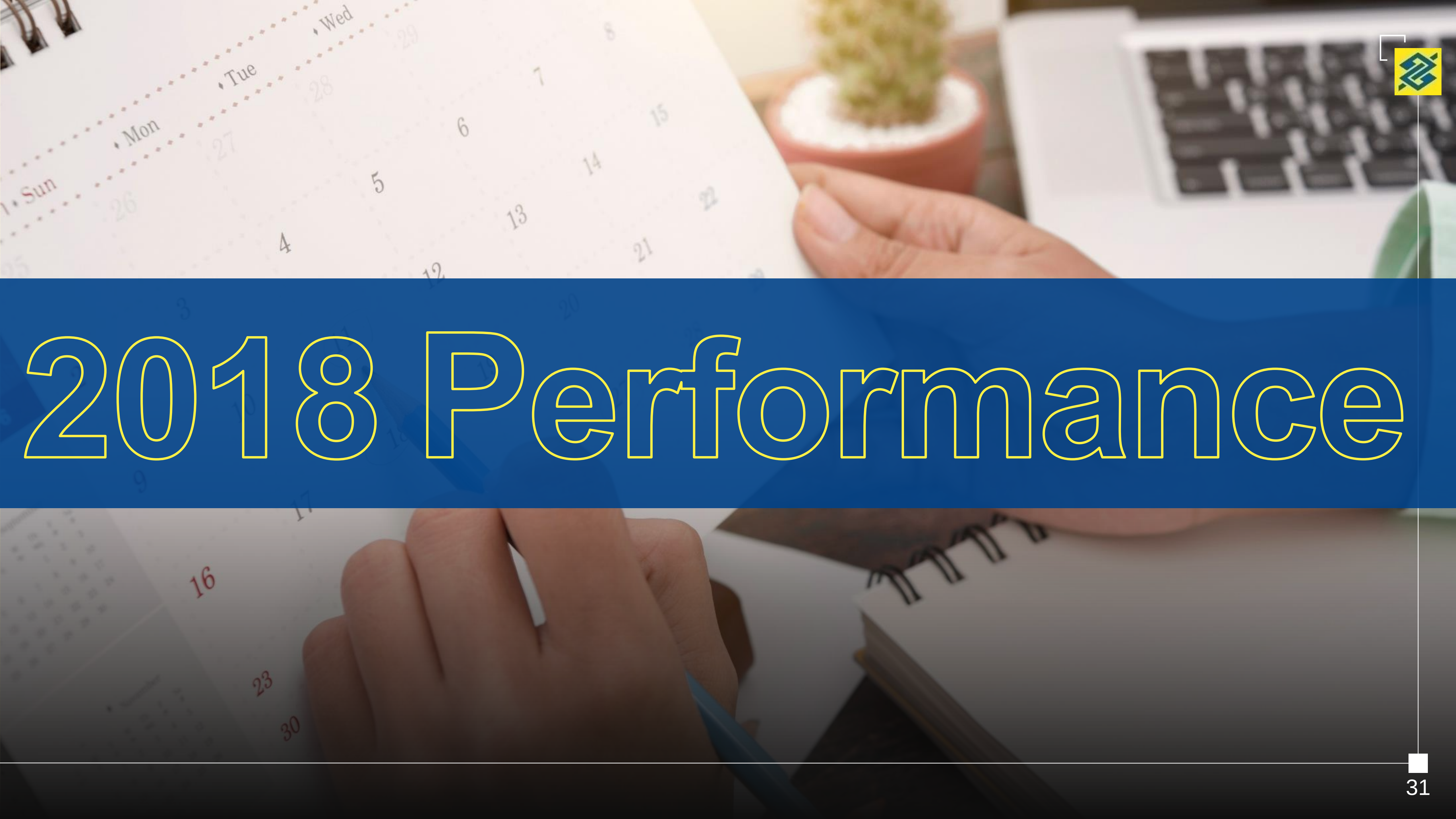
CET1

10.0 %

+ 34 bps (on Sep/18)

(1) ALL Expenses net of recovery of write-offs. (2) Expanded View.

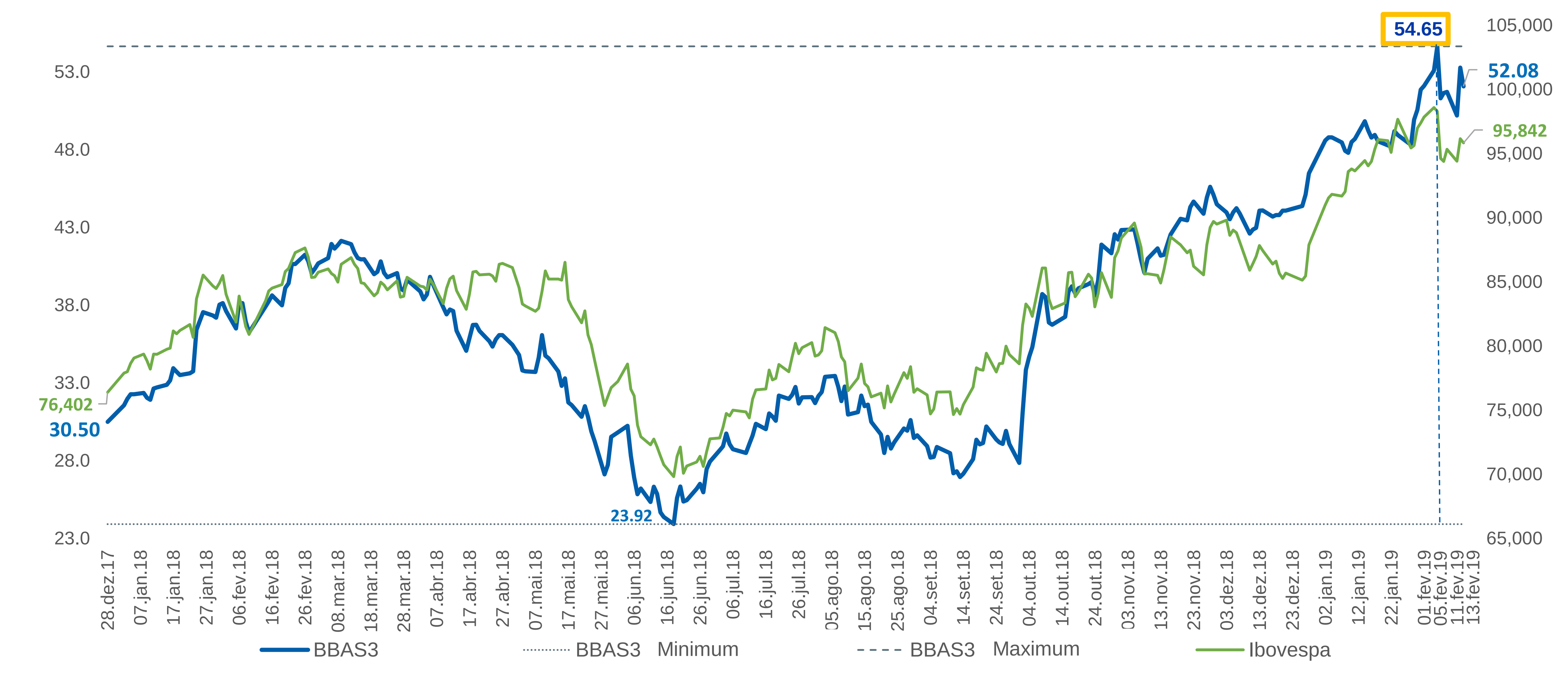
2018 Performance



Guidance 2018

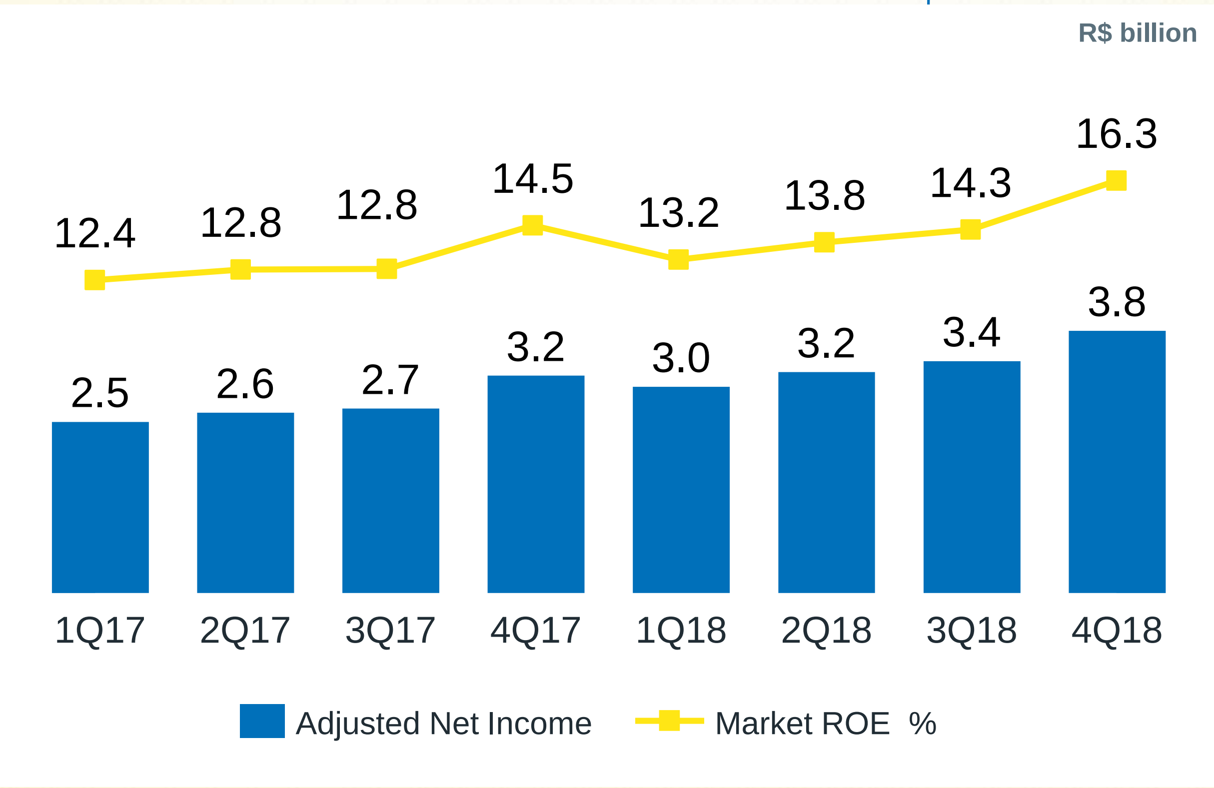
	Guidance 2018	2018 Performance
Adjusted Net Income - R$ billion	11.5 to 14	13.5
NII (Net of Recovery of Write-offs) - %	-6.5 to -5	-5.8
Organic Domestic Loan Portfolio - Expanded View - %	1 to 4	3.0
Individuals - %	4 to 7	7.5
Companies - %	-3 to 0	-1.4
Rural Loans - %	4 to 7	6.1
ALLL Expenses net of Recovery of Write-offs - R$ billion	-16 to -14	-14.2
Fee Income - %	4 to 7	5.8
Administrative Expenses - %	1 to 4	0.6

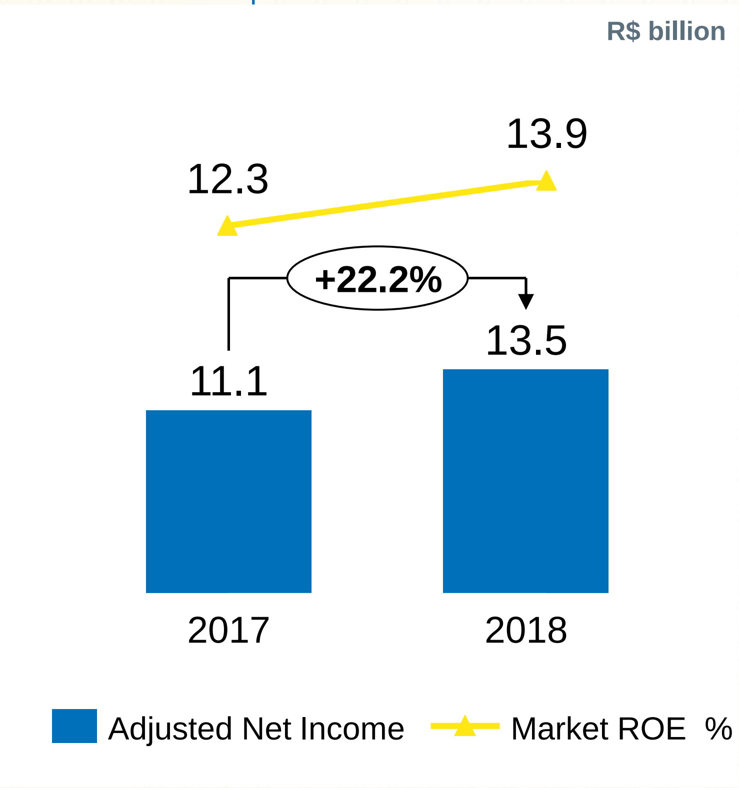
At R$ 52.08 BBAS3 appreciated 70.8% while Ibovespa grew by 25.4%



BBAS3 – Adjusted Closing Price from 28 Dec 2017 to Feb 13 2019..
Past performance is no guarantee of future returns. This information is based on Economatica data.

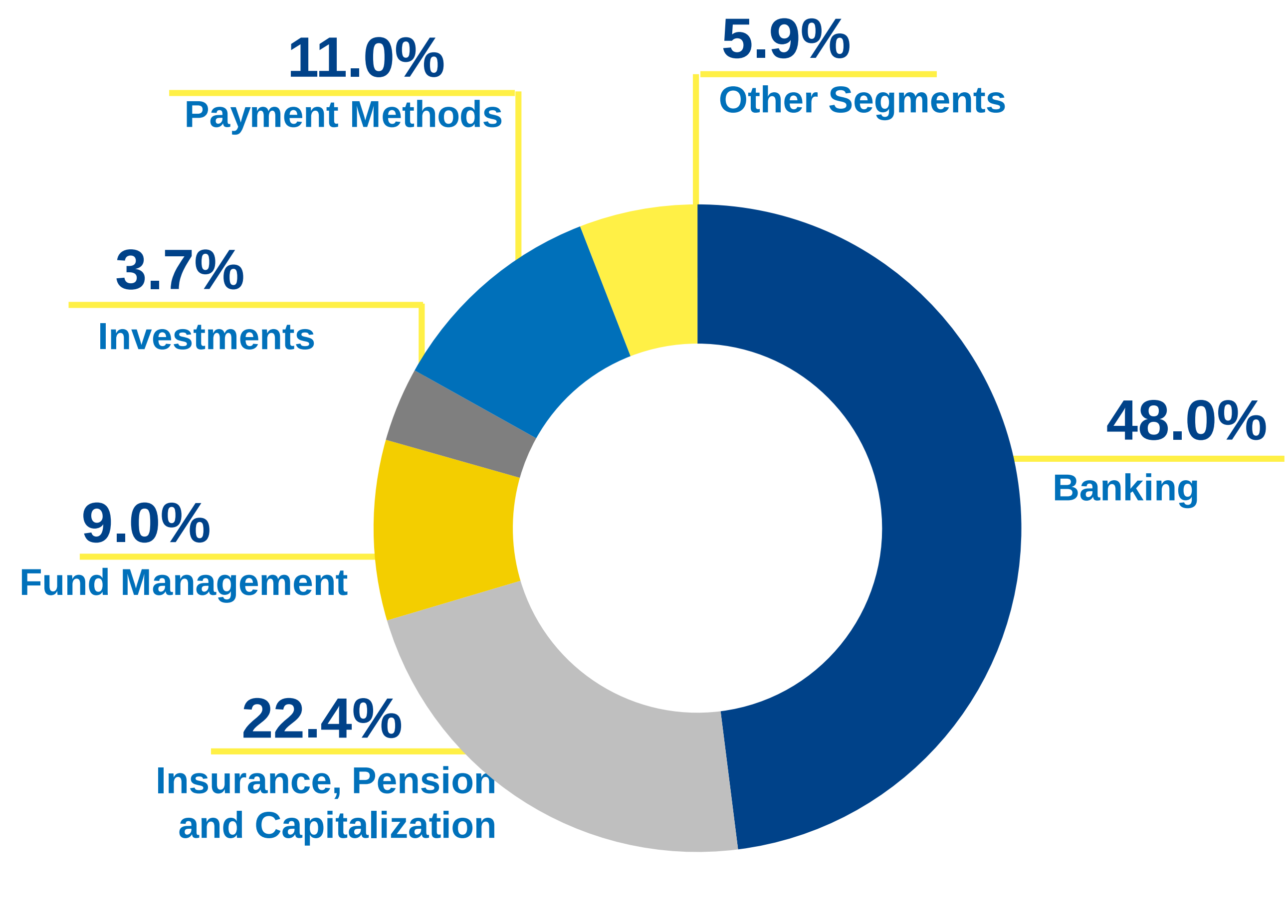
Adjusted Net Income reaches R$3.8 bn, with 16.3% ROE[1]



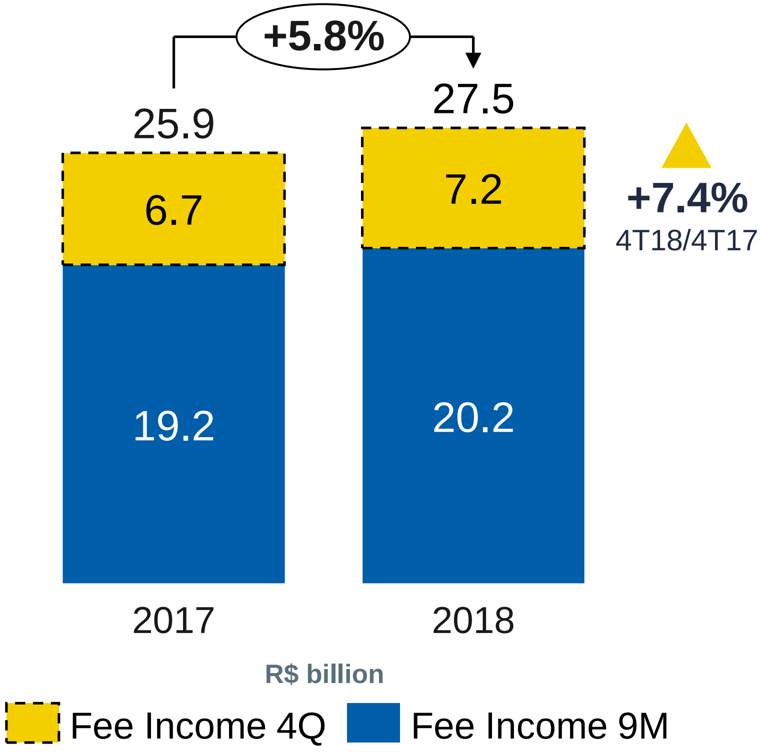


(1) Market ROE: reflects the metric that the main market analysts use to project results.

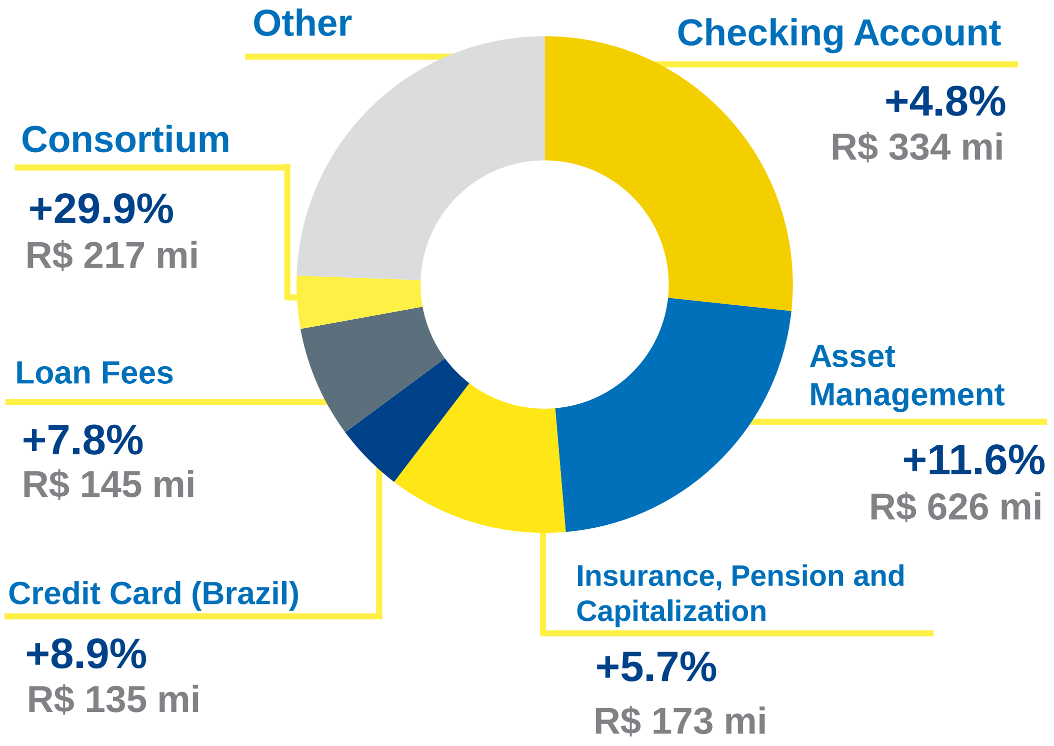
Performance by Segment



Fee Income

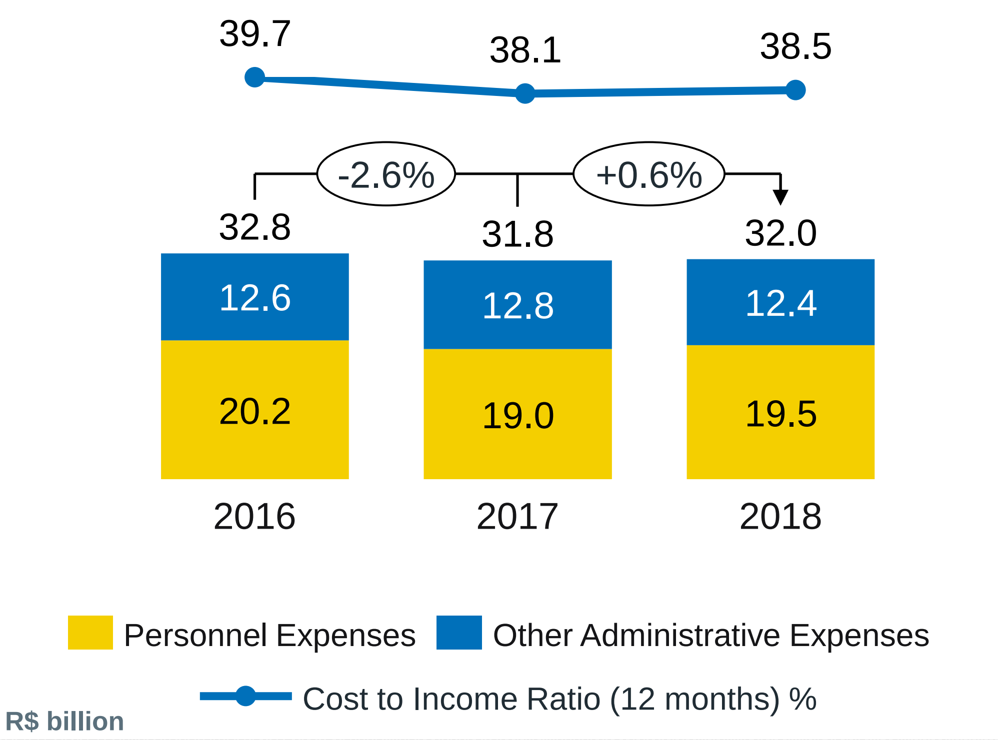


Highlights 2018/2017

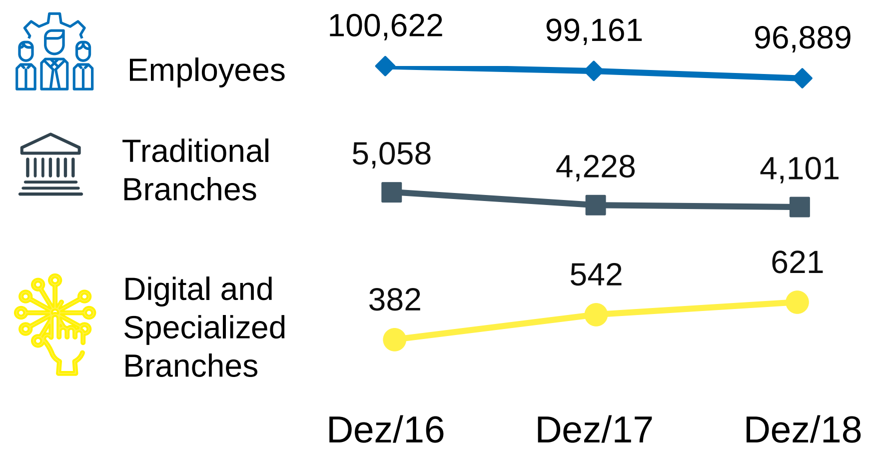


Administrative Expenses

Administrative Expenses

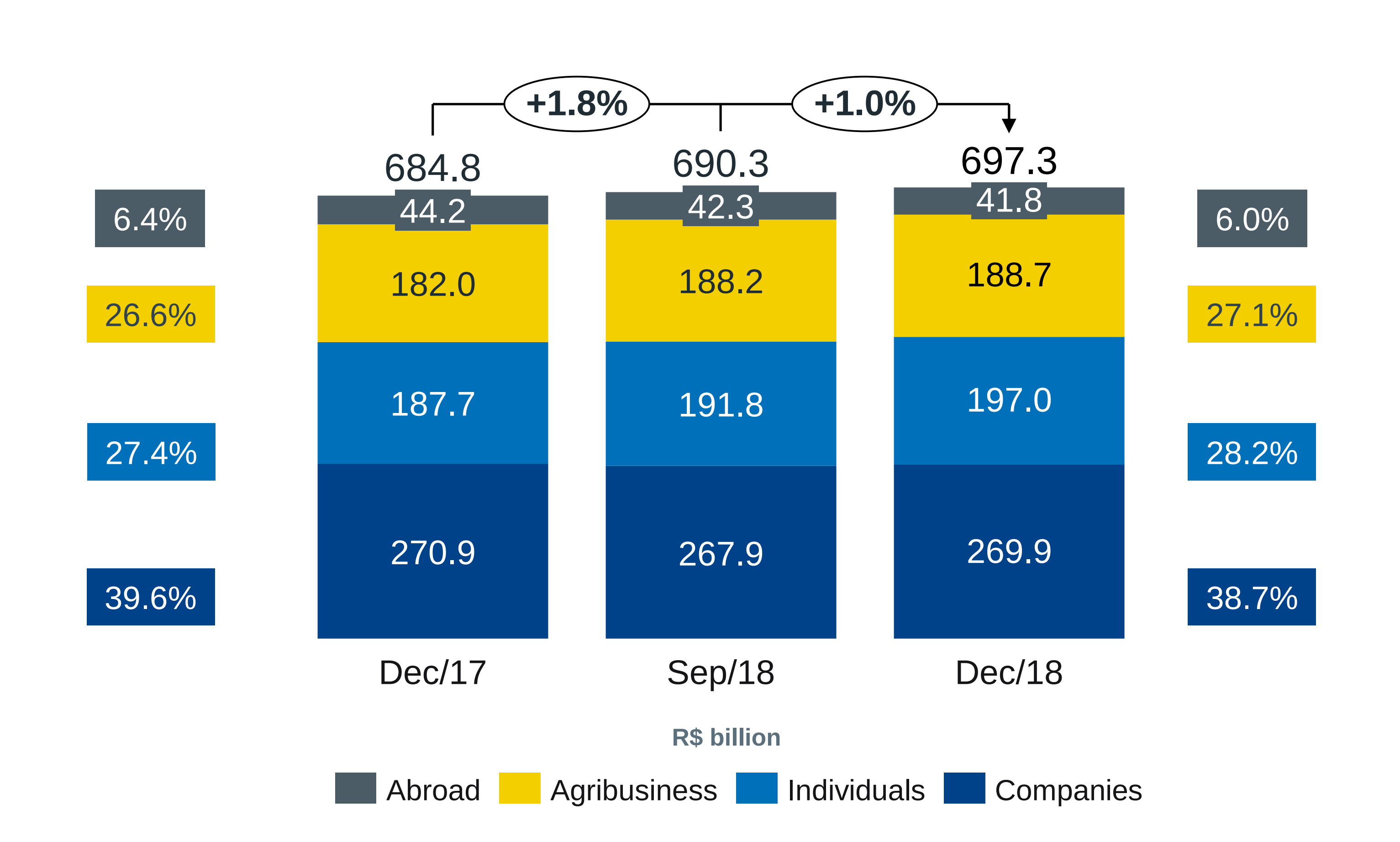


Network Optimization



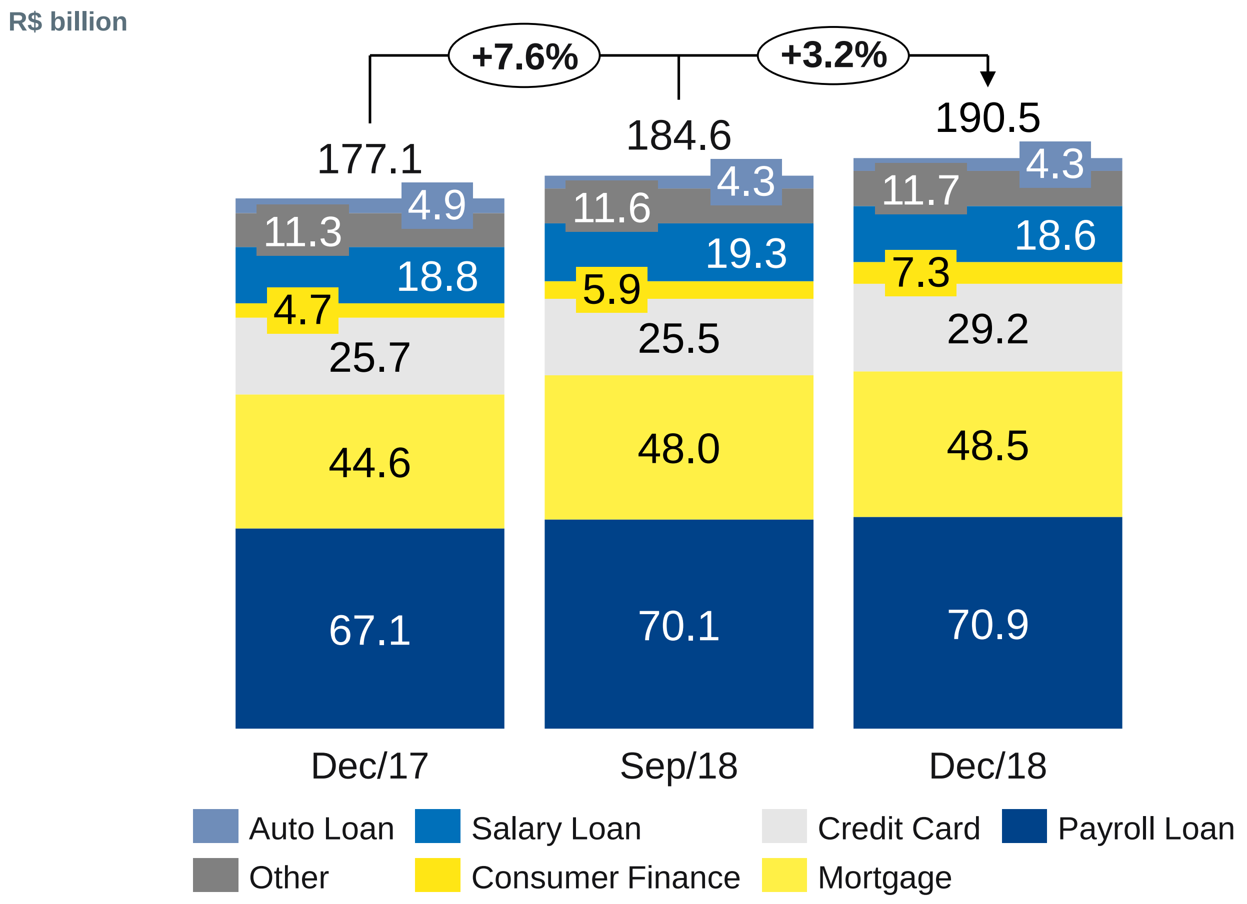
(1) Administrative Expenses / Operating Revenues, 12 months accumulated. Data from the Income Statement with Reallocations. (2) Source: INPC historical series IBGE – 2018 accumulated.

Loan Portfolio[1]



(1) Expanded View.

Individuals Loan Portfolio[1]

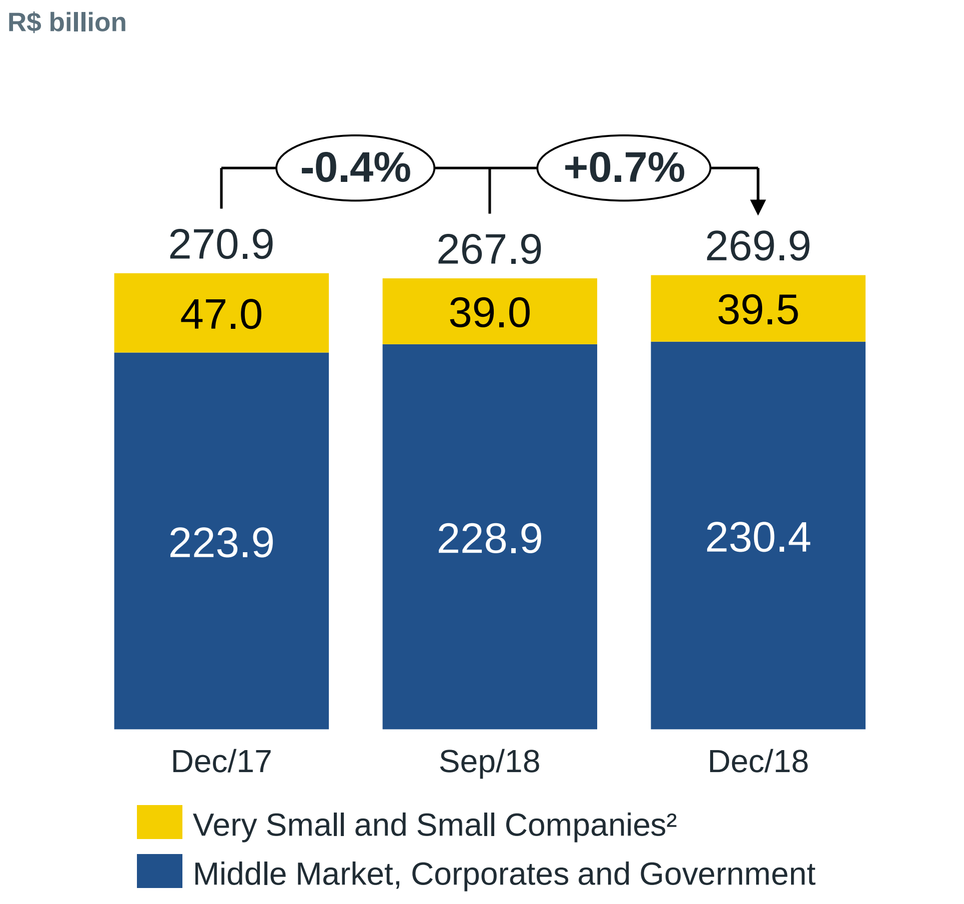


Highlights 2018/2017

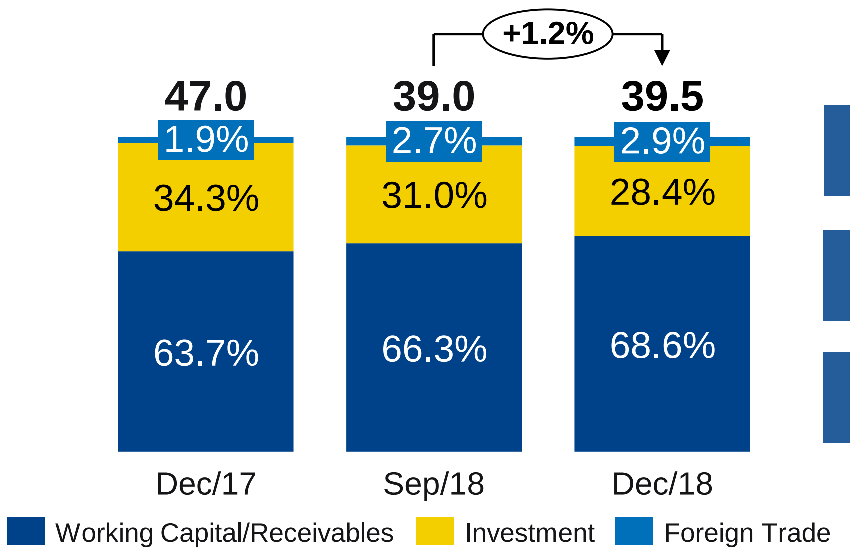
Consumer Finance	Balance	▲ 55.2%
	Disbursements	▲ 123.0%
Credit Card	Balance	▲ 13.7%
Payroll Loan	Balance	▲ 5.7%
	Disbursements	▲ 23.0%
Mortgage	Balance	▲ 8.7%

(1) Organic Loan Portfolio.

Loans to Companies[1] Portfolio



Very Small and Small Companies² Portfolio Increasing



Shorter Maturities

Receivables

Guarantees

+11.5% Total Disbursements
+23.6% Working Capital
+5.5% Receivables

(1) Expanded View. (2) Companies with annual revenues up to R$ 25 million.

Very Small and Small Companies Specialized Service

Service Specialization

173 Empresa Branches

New Service Platform

75 new portfolios

706,211 MPE costumers with a manager assigned
+13,162 in the new model

Capital Market

Fee (RPS) R$ 788 million in 2018

Ranking ANBIMA
2018

2nd — **International Fixed Income**
Private Issues

3rd — **Domestic Fixed Income**
Consolidated Origination

3rd — **Domestic Fixed Income**
Consolidated Distribution

Relevance

Present in **27%** of the total funding captured by companies (Domestic Fixed Income)

R$ 52 bn

Foreign

12 issues

57% Market Share

Domestic

85 issues

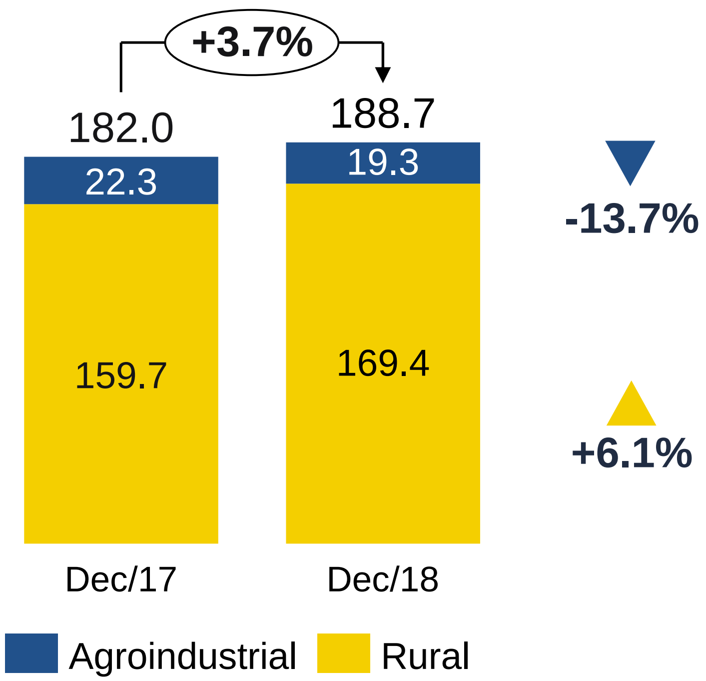
14.3% Market Share

45% BB-BI Distributed Volume/BB-BI Originated Volume

Agribusiness

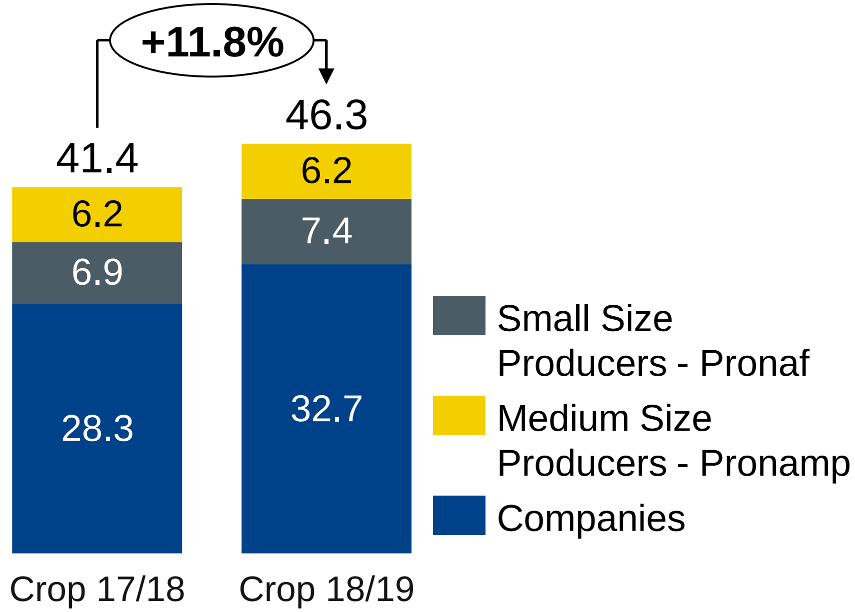
57.4%
Market Share in Dec/18[2]

Agribusiness Portfolio[1]

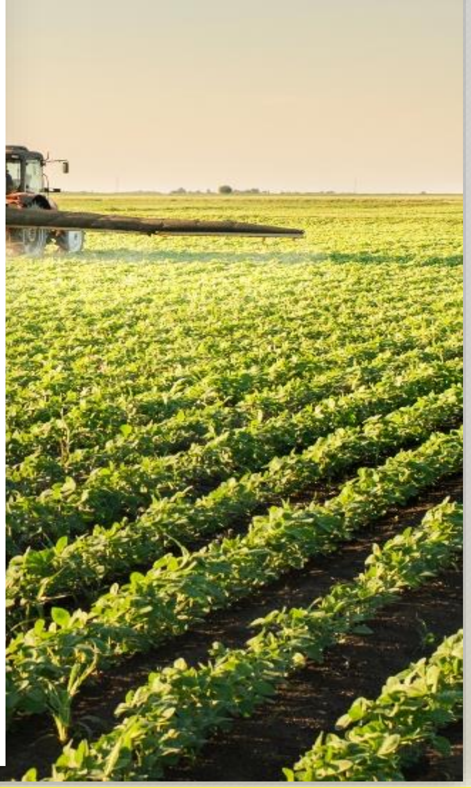


R$ billion

Harvest Plan Disbursements



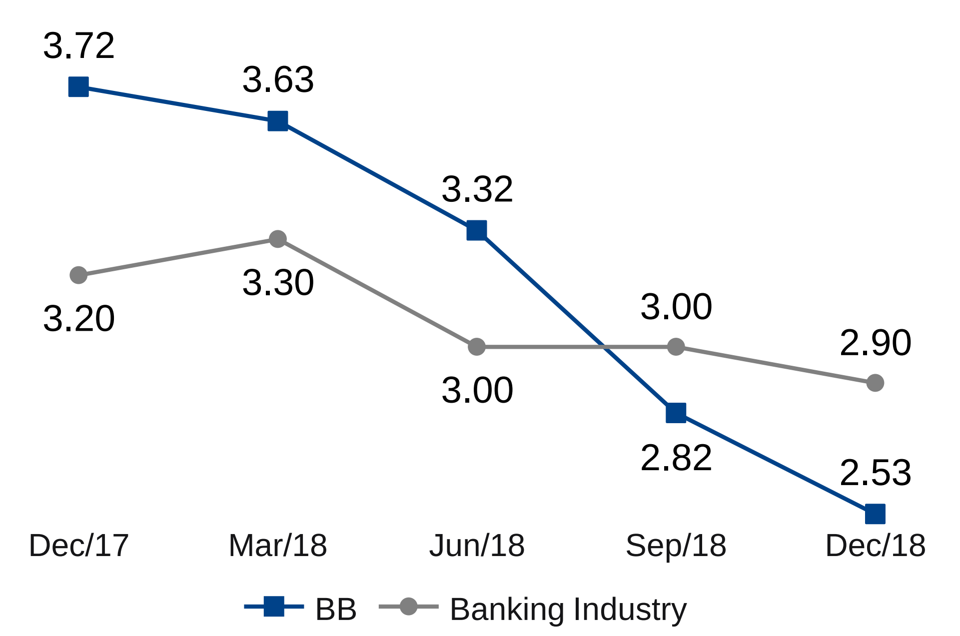
R$ billion



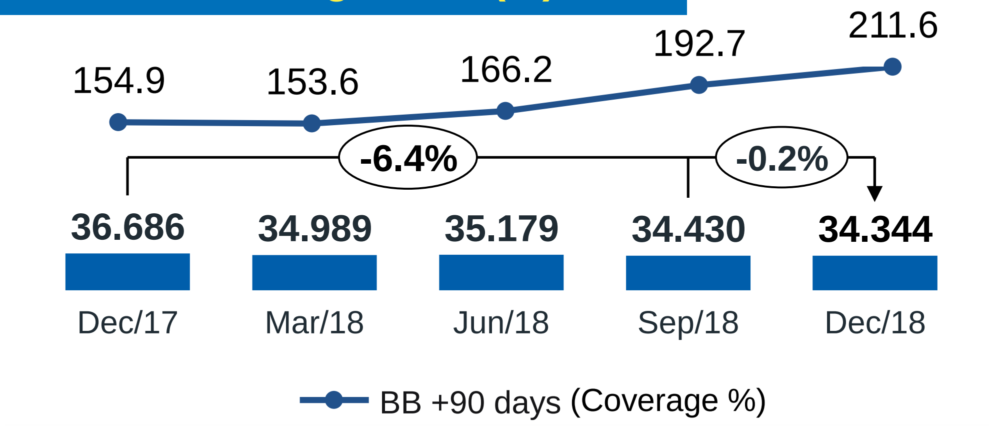
(1) Expanded portfolio. It includes Rural Product Bills and guarantees provided. (2) Source: Brazilian Central Bank.

Asset Quality Improvement

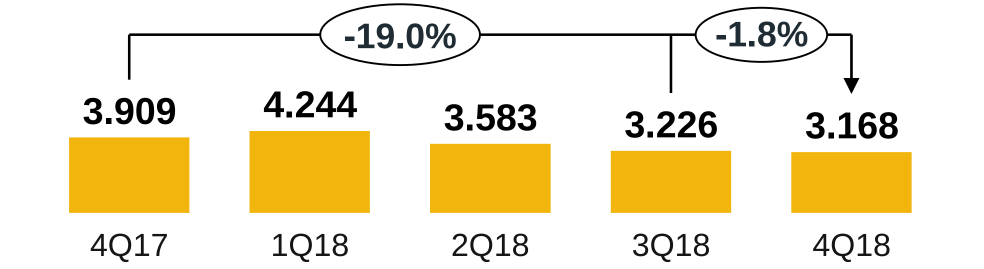
NPL+90 below the Banking Industry



Provision balance (R$ billion) and coverage ratio (%)

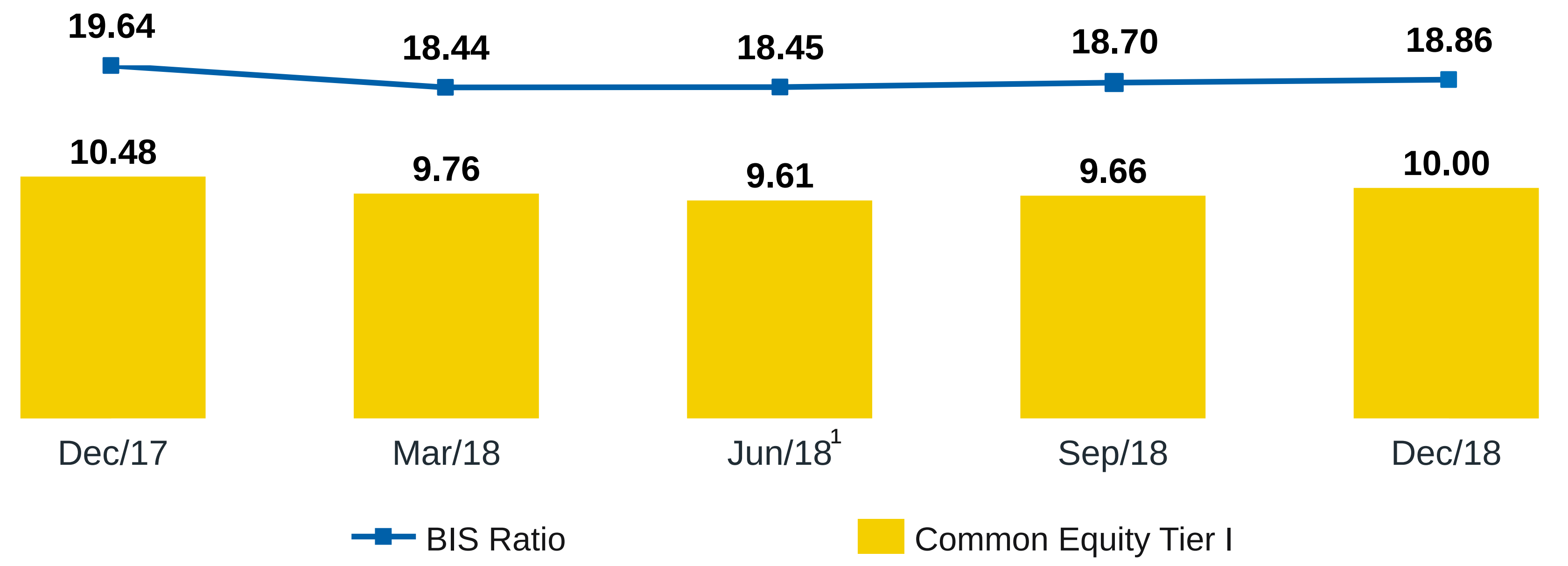


Provision Expenses (R$ billion)[1]



(1) ALL Expenses net of recovery of write-offs.

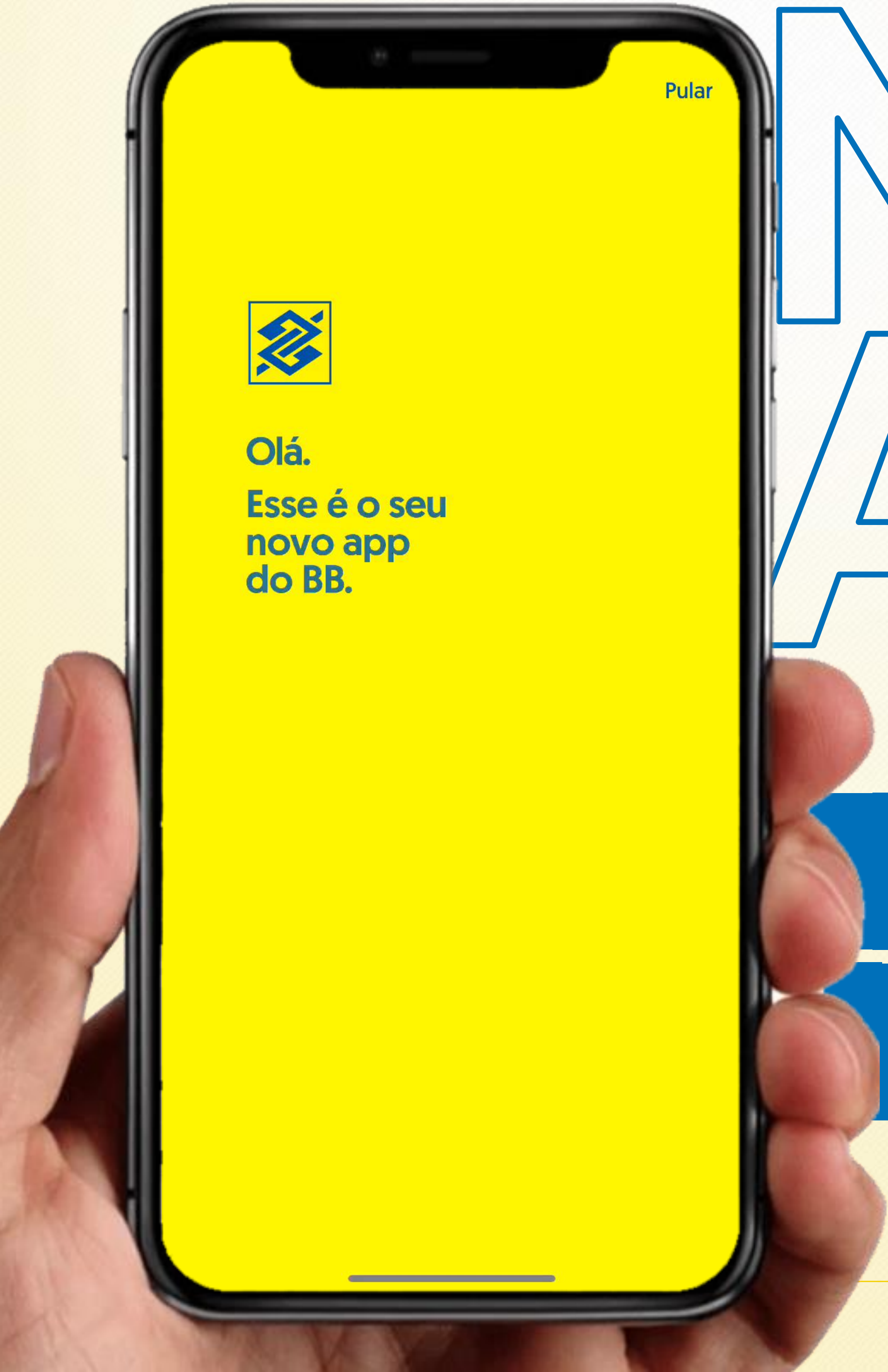
BIS Ratio



CET1:
minimum of 11% in January 2022

(1) It considers the effect of CMN 4,680 Resolution, from July 31st, 2018.


#maisquedigital



New App

The New Version of the Best Banking App is even better.

- **Apps Unification**
- **Faster and customizable access**
- **Minhas Finanças**
- **Simplification of transfers and payments**
- **Beyond banking**

Digital Strategy

2.7 Million
NATIVE DIGITAL CUSTOMERS[1]

| Dec 2018

Transactions through **Social Media: First Bank** to allow Withdrawal through WhatsApp

Access to Non account holders clients:
Conta Fácil and Credit Cards Platform

Financial and Investments Advisory through digital solutions

(1) Customers that started the relationship with Banco do Brasil through digital channels, from Nov/2016 to Dec/2018.

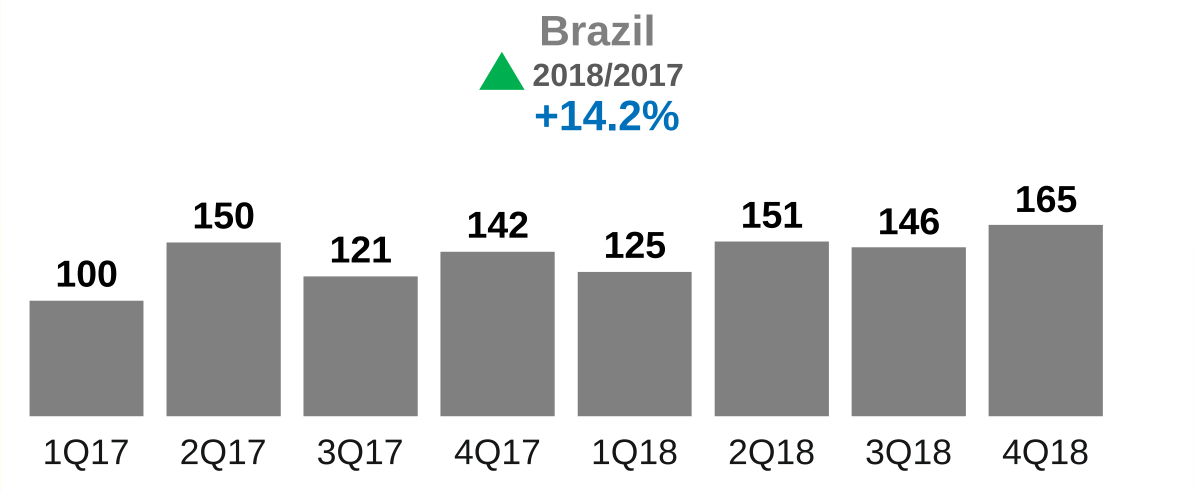
Guidance 2019

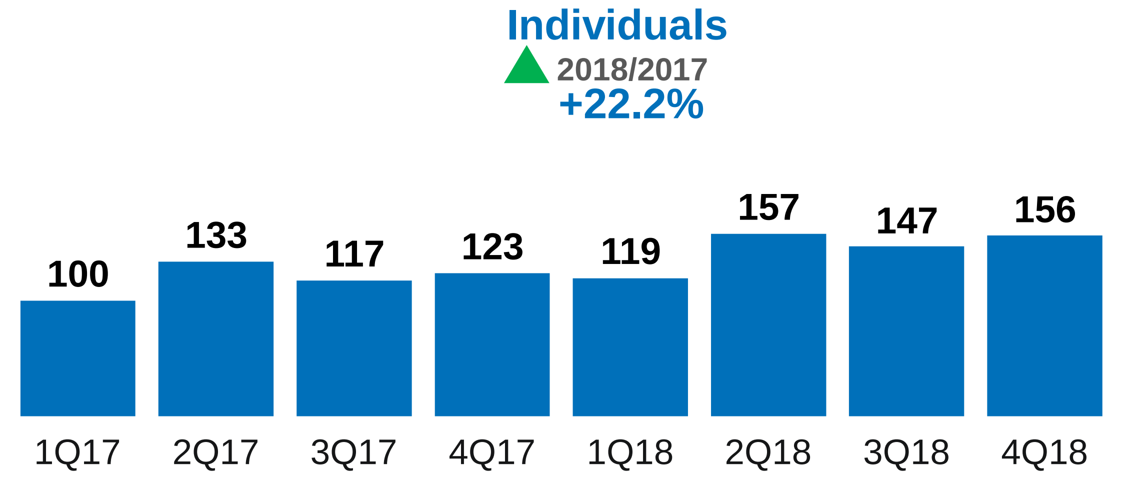
	Guidance 2019
Adjusted Net Income - R$ billion	14.5 to 17.5
NII (Net of Recovery of Write-offs) - %	3 to 7
Loan Portfolio[1] - %	3 to 6
Individuals - %	7 to 10
Companies[2] - %	0 to 3
Rural Loans - %	3 to 6
ALLL Expenses net of Recovery of Write-offs - R$ billion	-14.5 to -11.5
Fee Income - %	5 to 8
Administrative Expenses - %	2 to 5

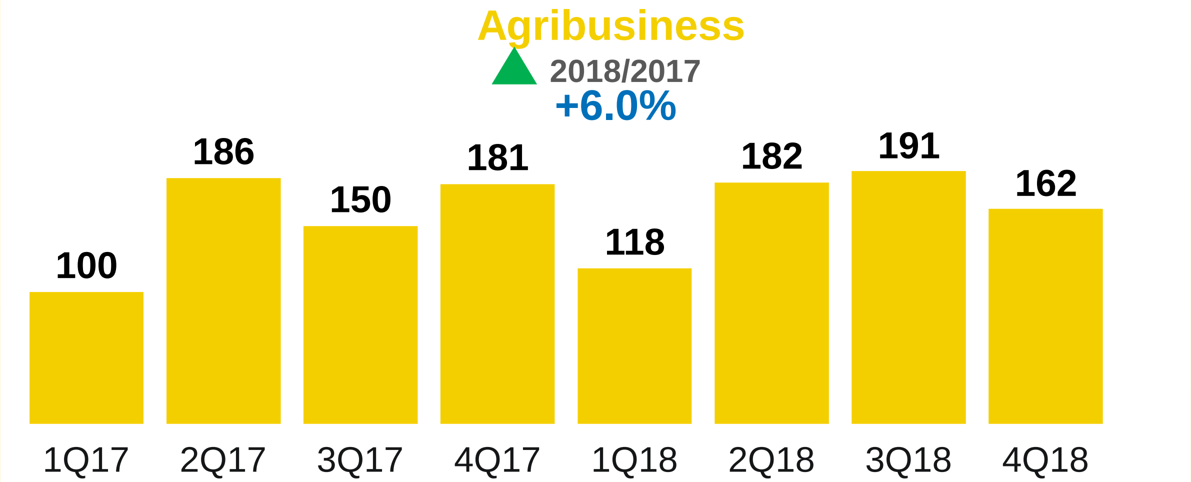
(1) Organic Domestic Loan Portfolio with private securities and guarantees.
(2) It does not include Government transactions.

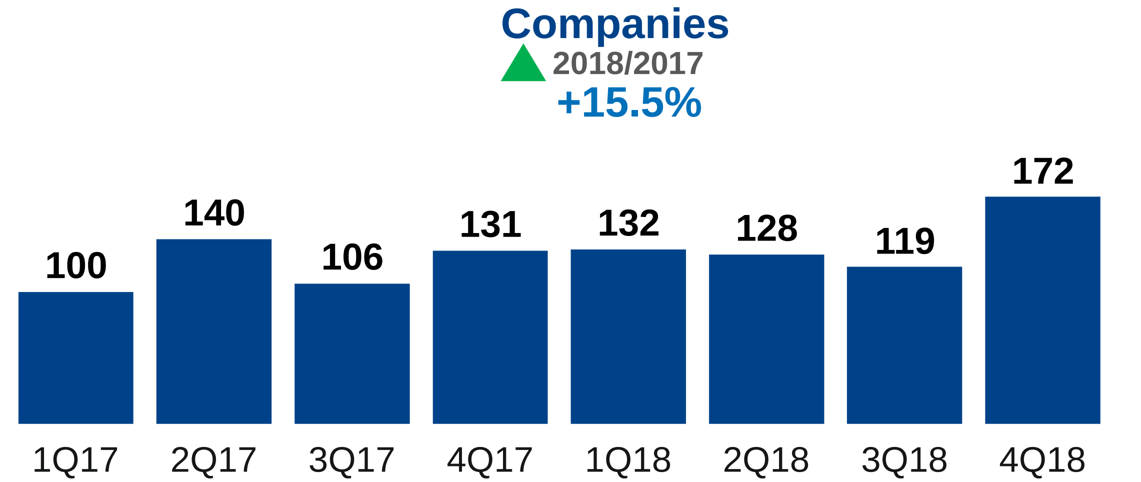
Appendix

Disbursements in the Quarter[1] (1Q17 Base 100)









(1) Revised. Gross disbursements. Does not include revolving lines of credit and overdraft.

www.bb.com.br/ir
ir@bb.com.br

Av. Paulista, 1230
18th floor
Bela Vista
São Paulo – SP | Brasil
CEP 01310-100

+55 (11) 4298-8000

4q18

Press
Conference

Disclaimer

This presentation may include references and statements, planned synergies, estimates, projections of results, and future strategy for Banco do Brasil, its Associated and Affiliated Companies, and Subsidiaries. Although these references and statements reflect the management’s belief, they also involve estimates and unforeseen risks. Consequently, results may differ from those anticipated and discussed here. These expectations are highly dependent on market conditions, on Brazil’s economic and banking system performances, as well as on international market conditions. Banco do Brasil is not responsible for updating any estimate in this presentation.

Index

Looking Ahead

Credit Increase

Asset Quality

Capital Management

Digital Transformation

Costumer **Experience**

Efficiency Improvement

Increase **Profitability**

Value Creation

Highlights

ADJUSTED NET INCOME

R$ 13.5 Bn

Increase of **22.2%** (on 2017)

MARKET ROE

From **12.3%** in 2017 to **13.9%** in 2018

PROVISION EXPENSES[1]

R$ 14.2 Bn

Decrease by **29.2%** (on 2017)

FEE INCOME

R$ 27.5 Bn

Increase of **5.8%** (on 2017)

ADMINISTRATIVE EXPENSES

R$ 32.0 Bn

Growth below inflation **0.6%** (on 2017)

TOTAL ASSETS

R$ 1,4 Bn

Increase of **3.5%** (on Dec/17)

LOAN PORTFOLIO[2]

R$ 697.3 Bn

Increase of **1.8%** (on Dec/17)

ASSET QUALITY

NPL+90 days from **3.72%** in Dec/17 to **2.53%** in Dec/18

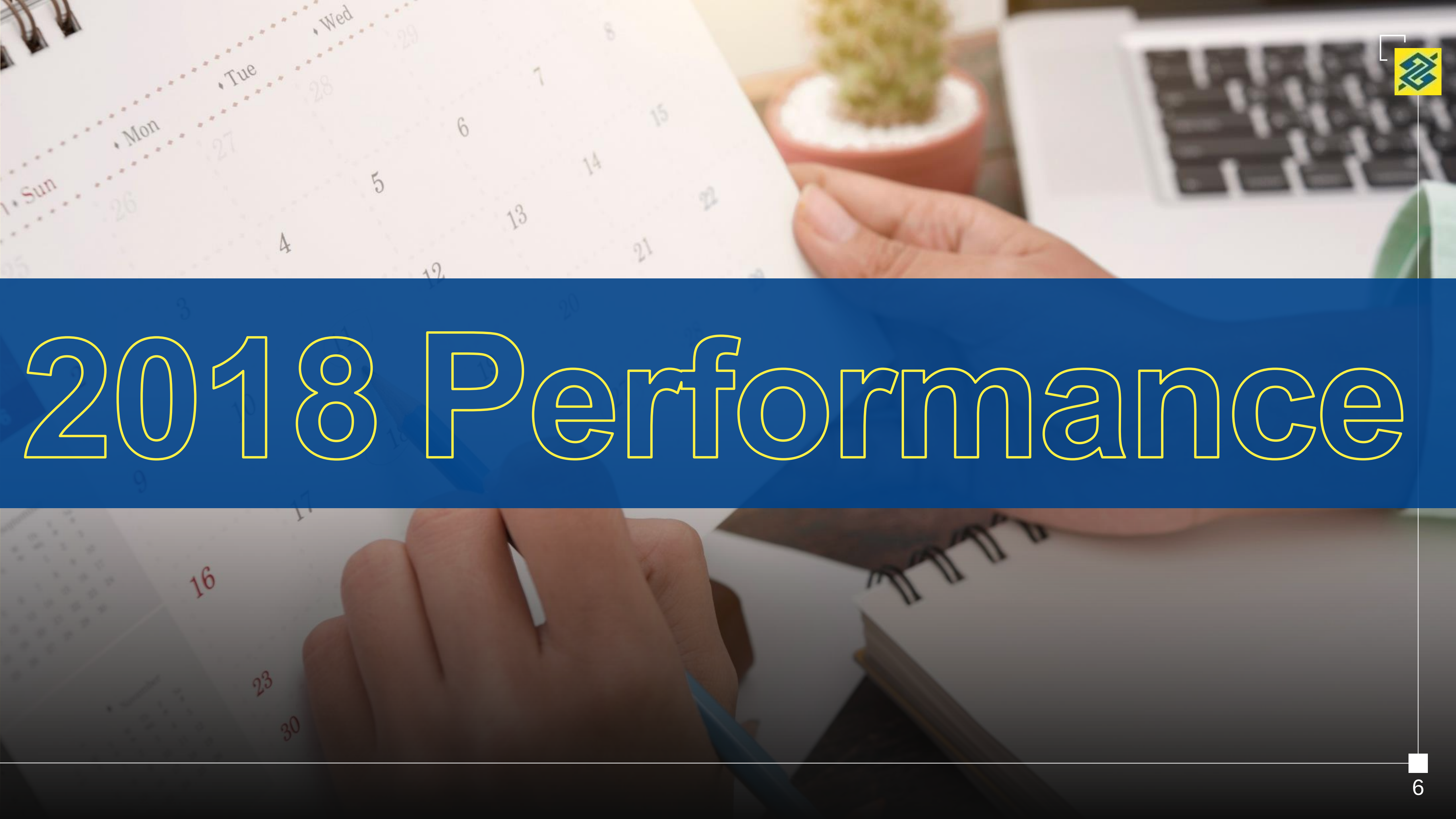
CET1

10.0 %

+ 34 bps (on Sep/18)

(1) ALL Expenses net of recovery of write-offs. (2) Expanded View.

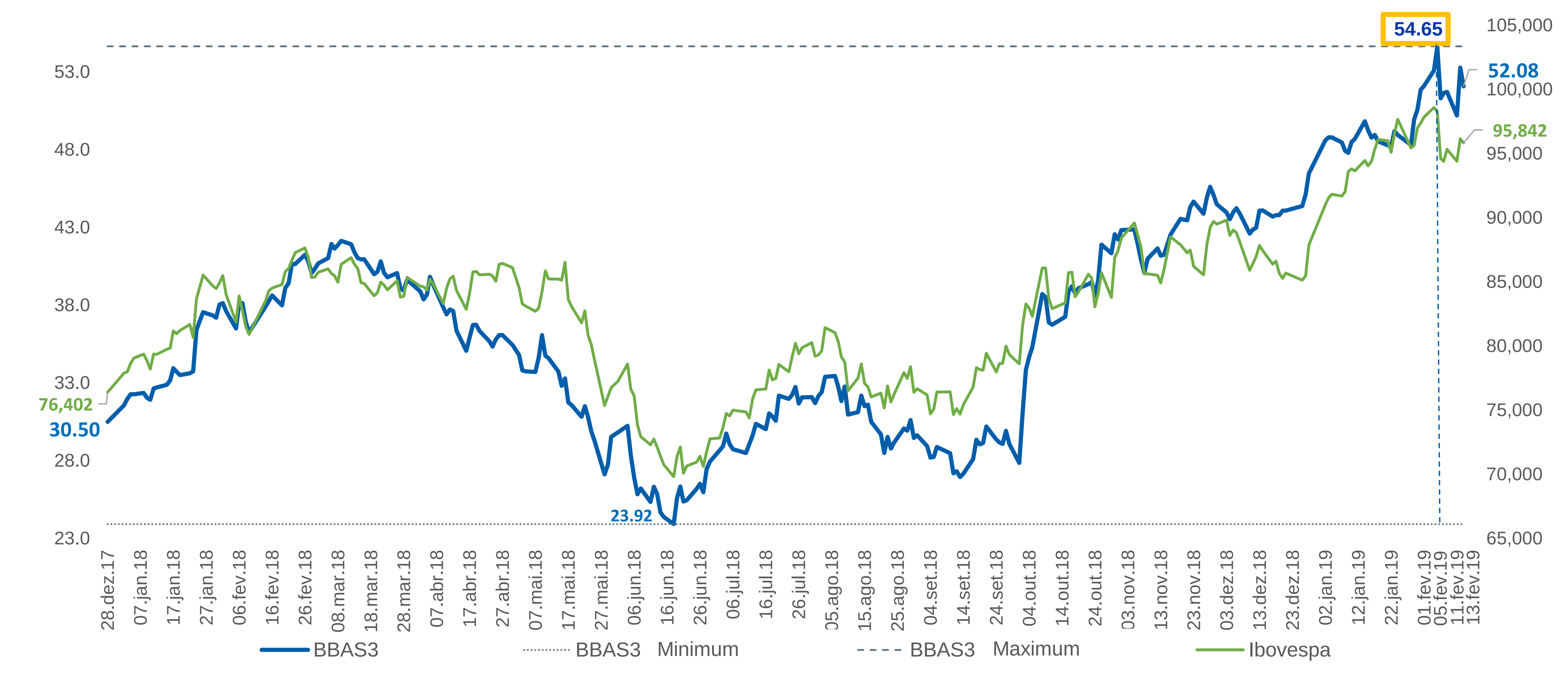
2018 Performance



Guidance 2018

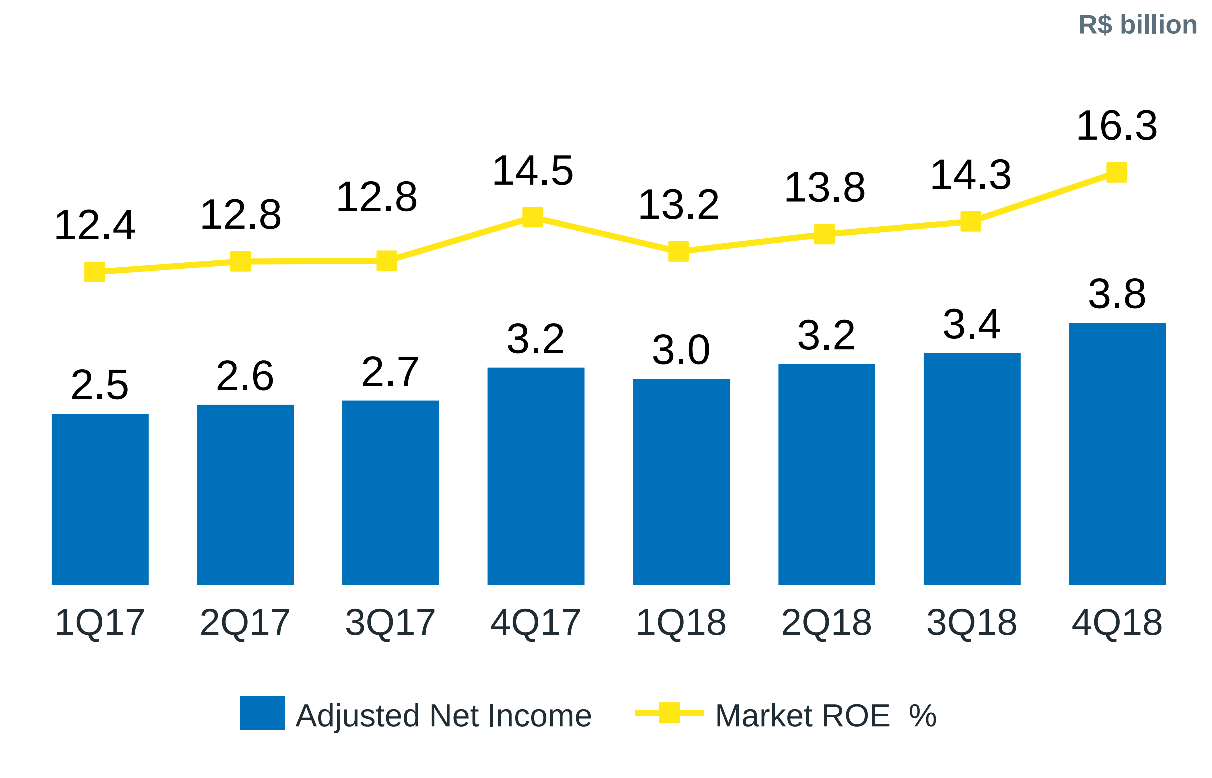
	Guidance 2018	2018 Performance
Adjusted Net Income - R$ billion	11.5 to 14	13.5
NII (Net of Recovery of Write-offs) - %	-6.5 to -5	-5.8
Organic Domestic Loan Portfolio - Expanded View - %	1 to 4	3.0
Individuals - %	4 to 7	7.5
Companies - %	-3 to 0	-1.4
Rural Loans - %	4 to 7	6.1
ALLL Expenses net of Recovery of Write-offs - R$ billion	-16 to -14	-14.2
Fee Income - %	4 to 7	5.8
Administrative Expenses - %	1 to 4	0.6

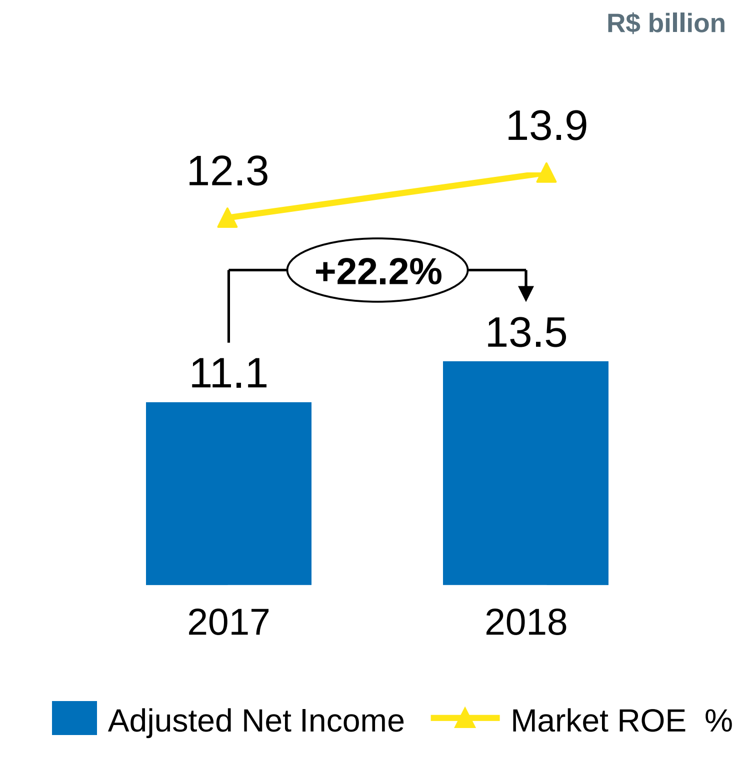
At R$ 52.08 BBAS3 appreciated 70.8% while Ibovespa grew by 25.4%



BBAS3 – Adjusted Closing Price from 28 Dec 2017 to Feb 13 2019..
Past performance is no guarantee of future returns. This information is based on Economatica data.

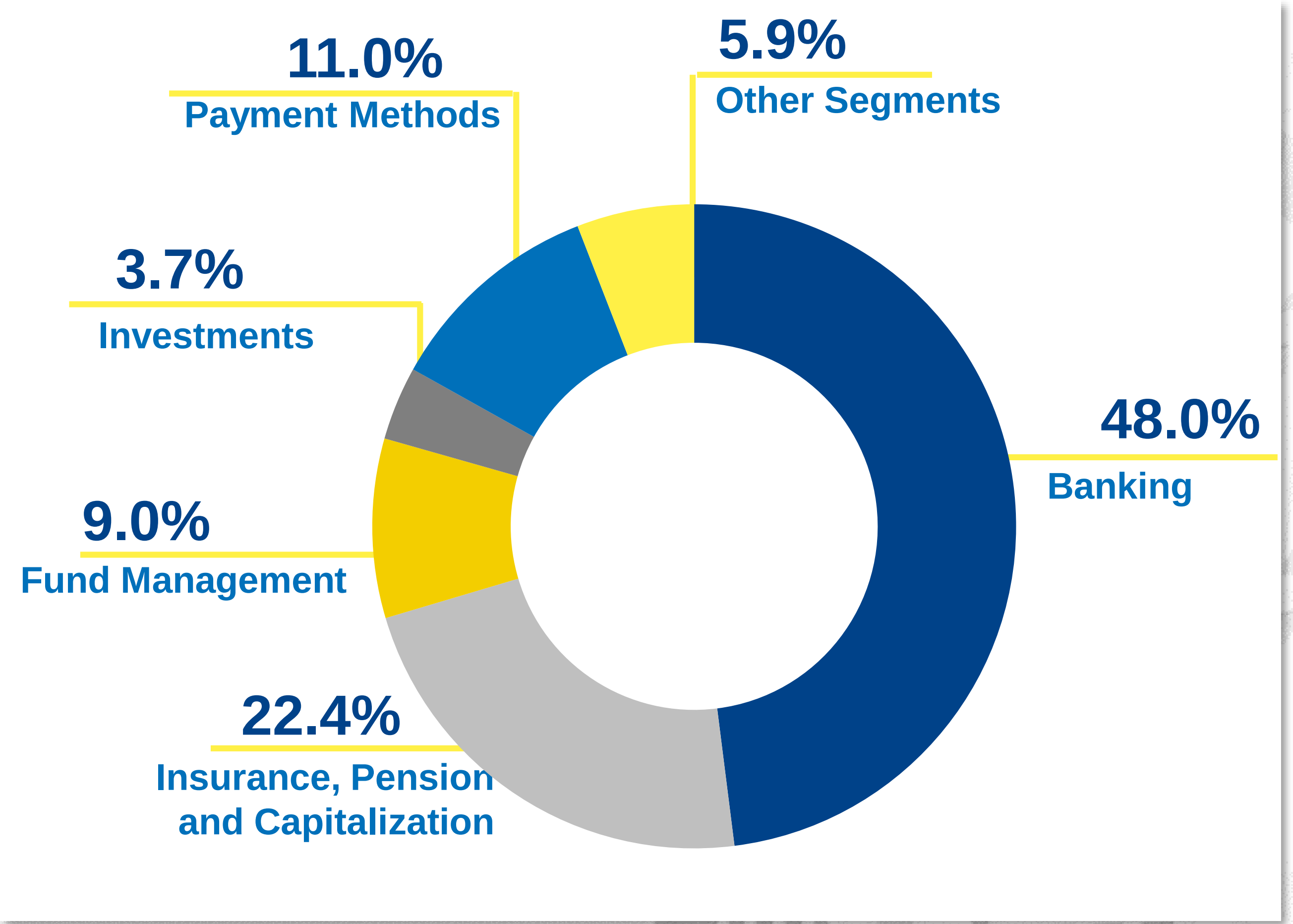
Adjusted Net Income reaches R$3.8 bn, with 16.3% ROE[1]



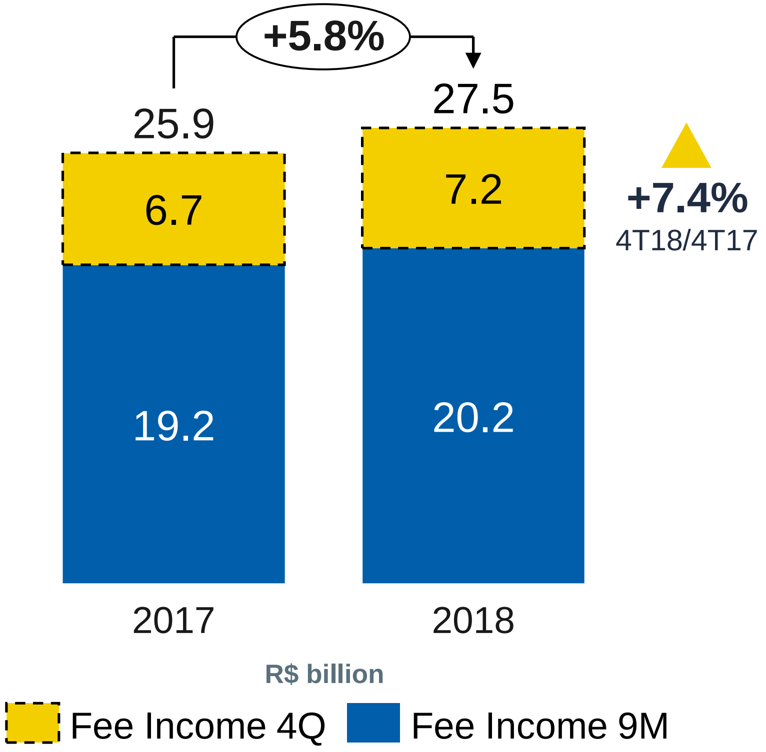


(1) Market ROE: reflects the metric that the main market analysts use to project results.

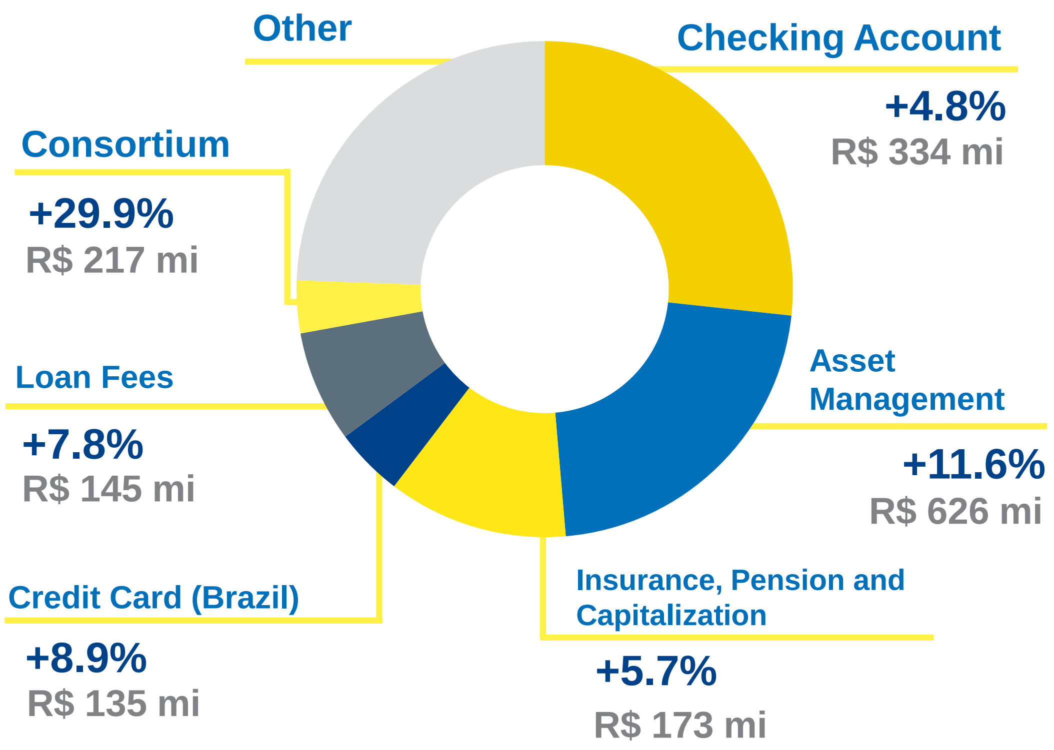
Performance by Segment



Fee Income

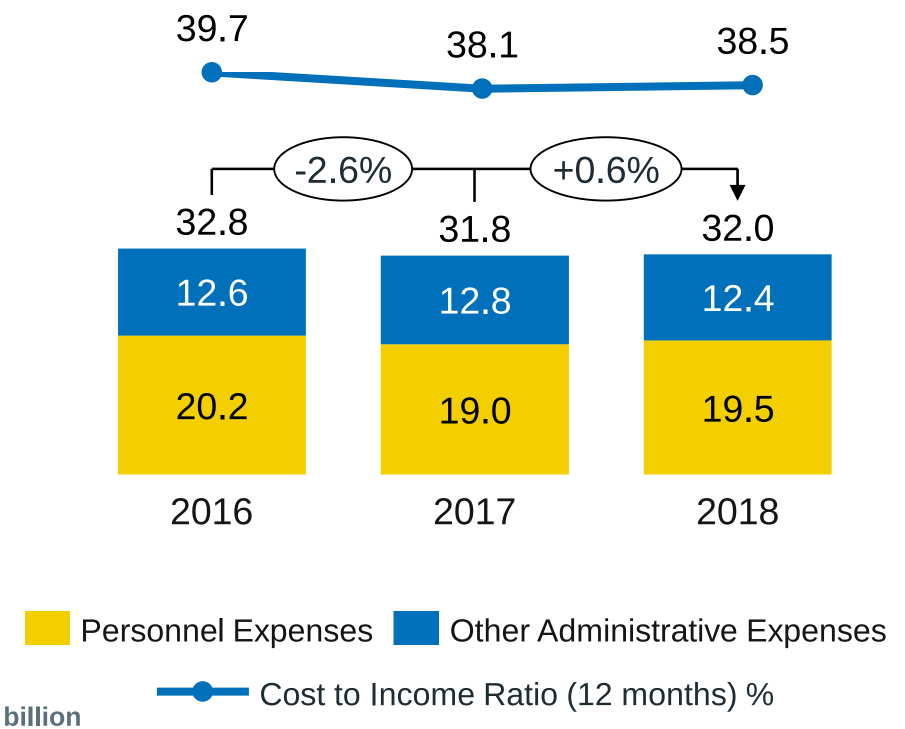


Highlights 2018/2017

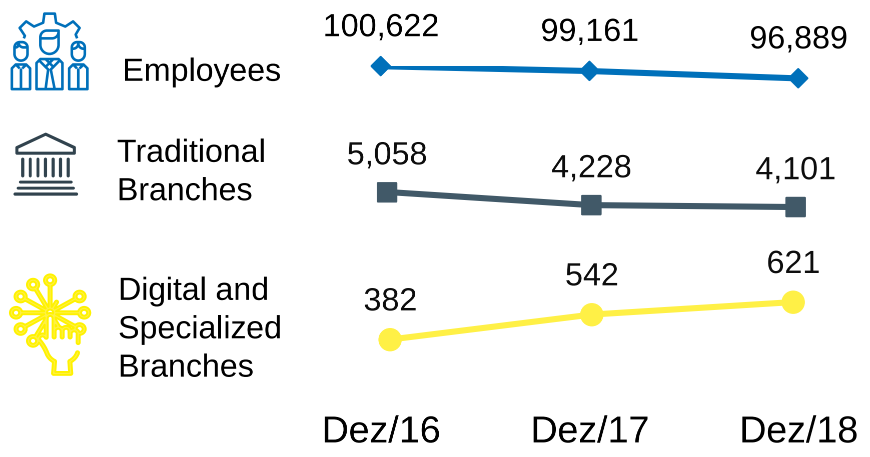


Administrative Expenses

Administrative Expenses

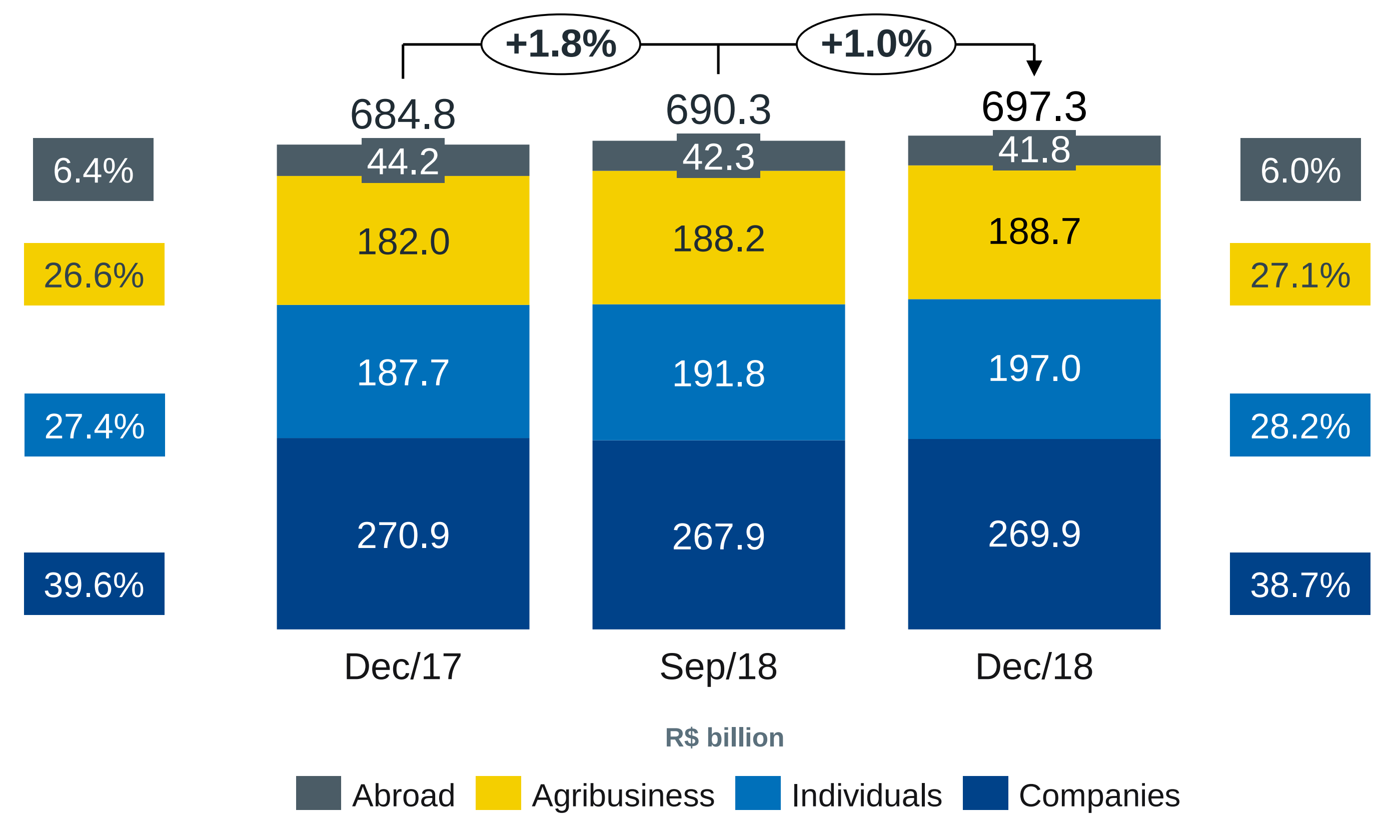


Network Optimization



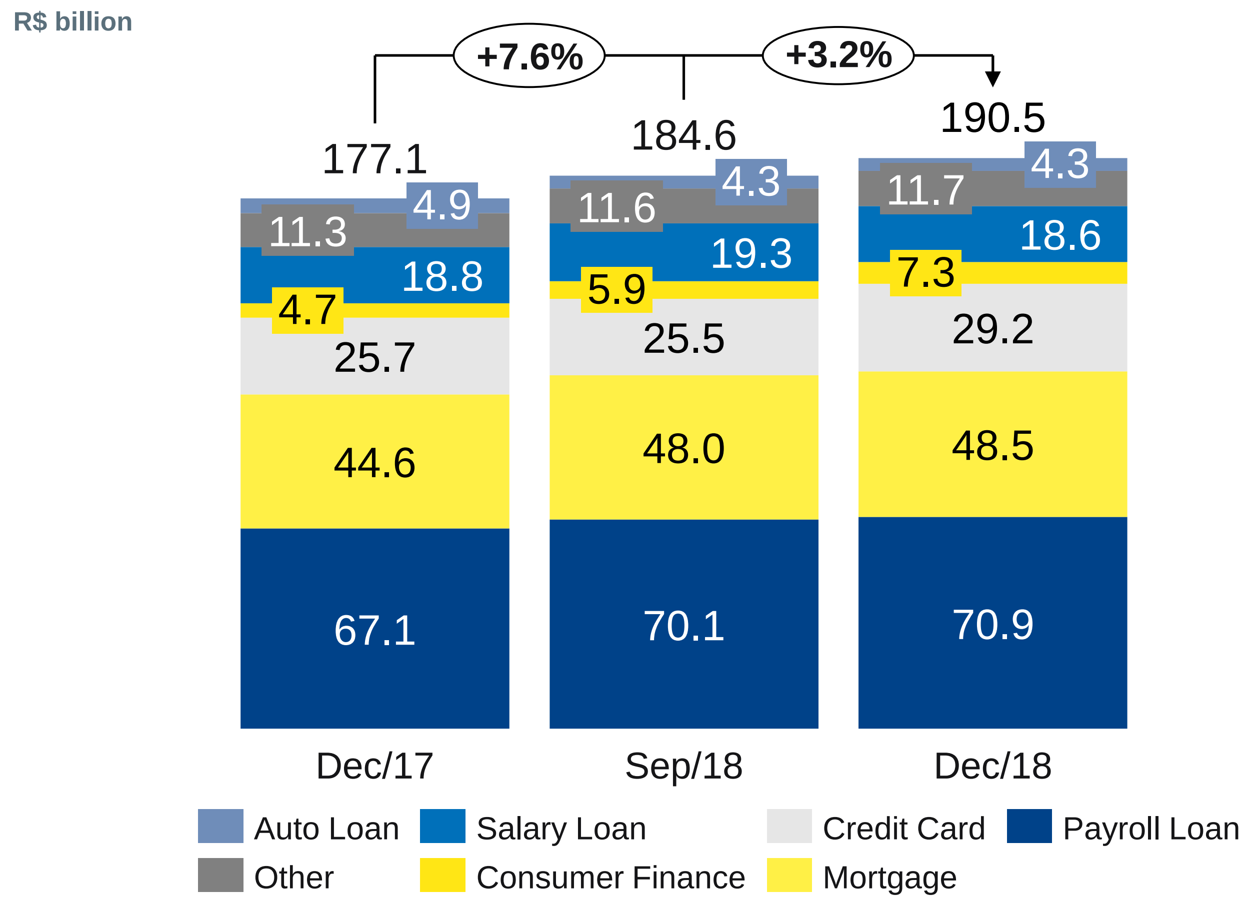
(1) Administrative Expenses / Operating Revenues, 12 months accumulated. Data from the Income Statement with Reallocations. (2) Source: INPC historical series IBGE – 2018 accumulated.

Loan Portfolio[1]



(1) Expanded View.

Individuals Loan Portfolio[1]



Highlights 2018/2017

Consumer Finance

Balance	▲ 55.2%
Disbursements	▲ 123.0%

Credit Card

Balance	▲ 13.7%

Payroll Loan

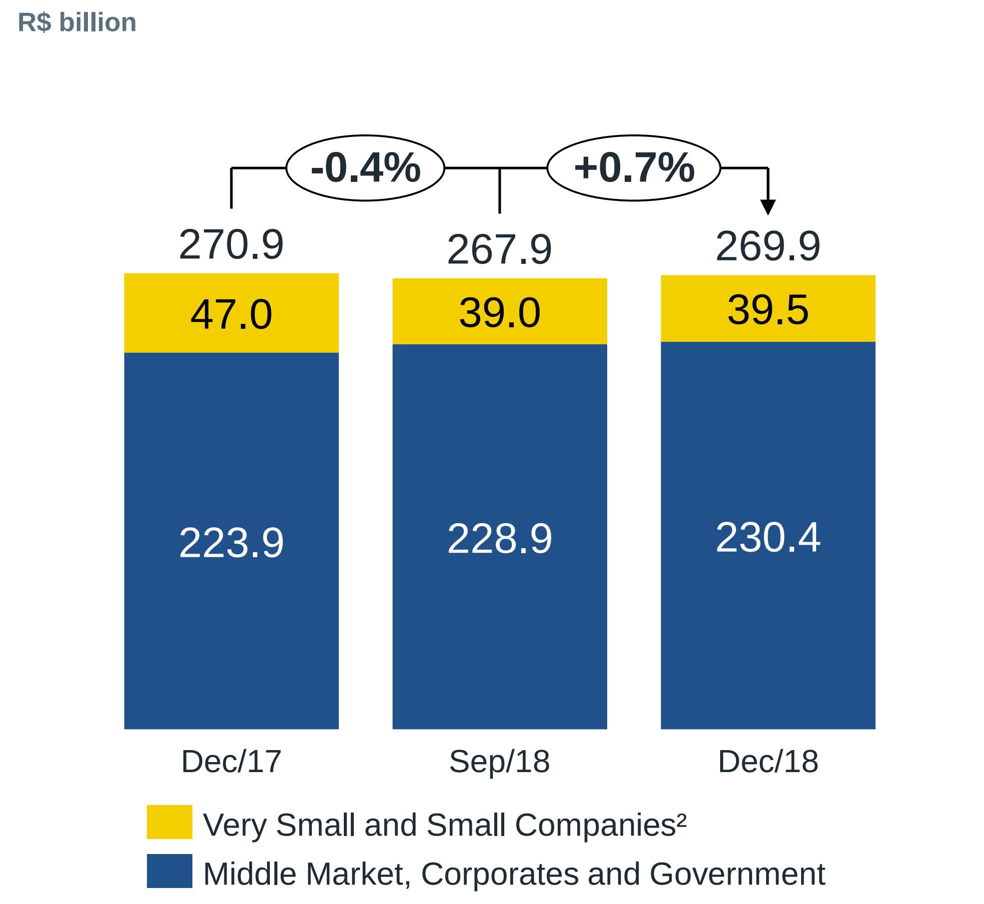
Balance	▲ 5.7%
Disbursements	▲ 23.0%

Mortgage

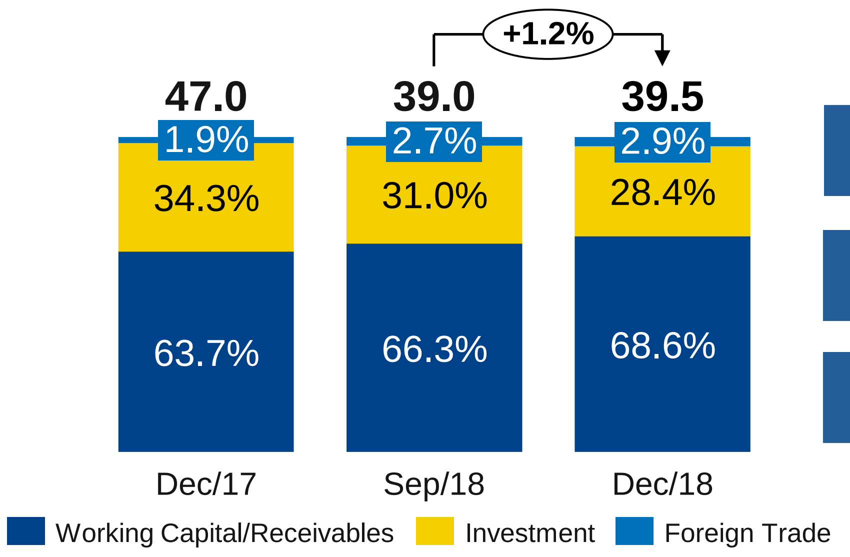
Balance	▲ 8.7%

(1) Organic Loan Portfolio.

Loans to Companies[1] Portfolio



Very Small and Small Companies[2] Portfolio Increasing



Shorter Maturities

Receivables

Guarantees

+11.5% Total Disbursements
+23.6% Working Capital
+5.5% Receivables

(1) Expanded View. (2) Companies with annual revenues up to R$ 25 million.

Very Small and Small Companies Specialized Service

Service Specialization

173 Empresa Branches

New Service Platform

75 new portfolios

706,211 MPE costumers with a manager assigned
+13,162 in the new model

Capital Market

Fee (RPS) **R$ 788 million** in 2018

Ranking ANBIMA
2018

2nd International Fixed Income
Private Issues

3rd Domestic Fixed Income
Consolidated Origination

3rd Domestic Fixed Income
Consolidated Distribution

Relevance

Present in **27%** of the total funding captured by companies
(Domestic Fixed Income)

R$ 52 bn

Foreign

12 issues

57%
Market Share

Domestic

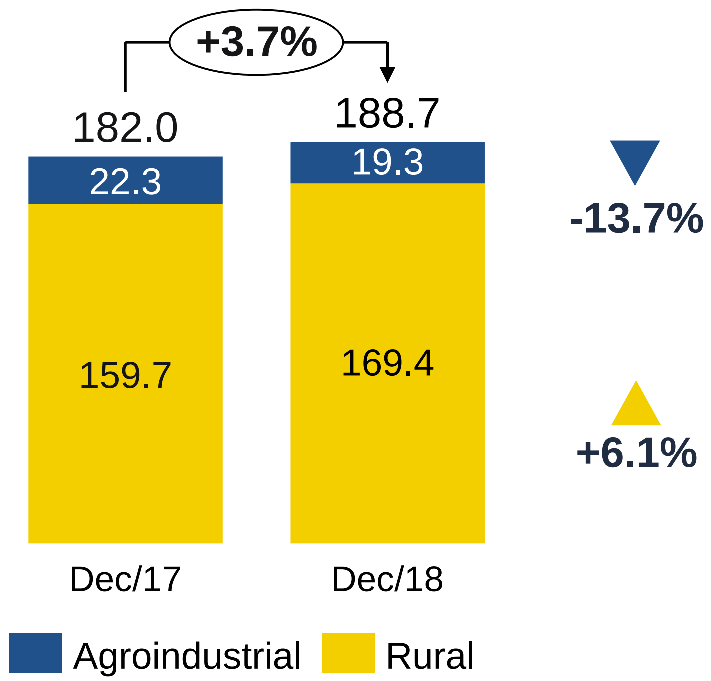
85 issues

14.3%
Market Share

45%
BB-BI Distributed Volume/BB-BI Originated Volume

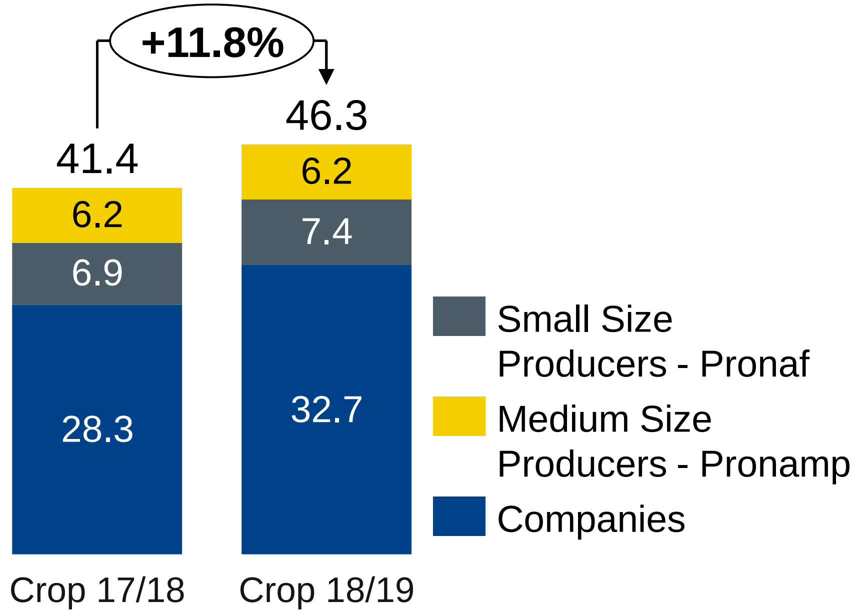
Agribusiness

Agribusiness Portfolio[1]



R$ billion

Harvest Plan Disbursements



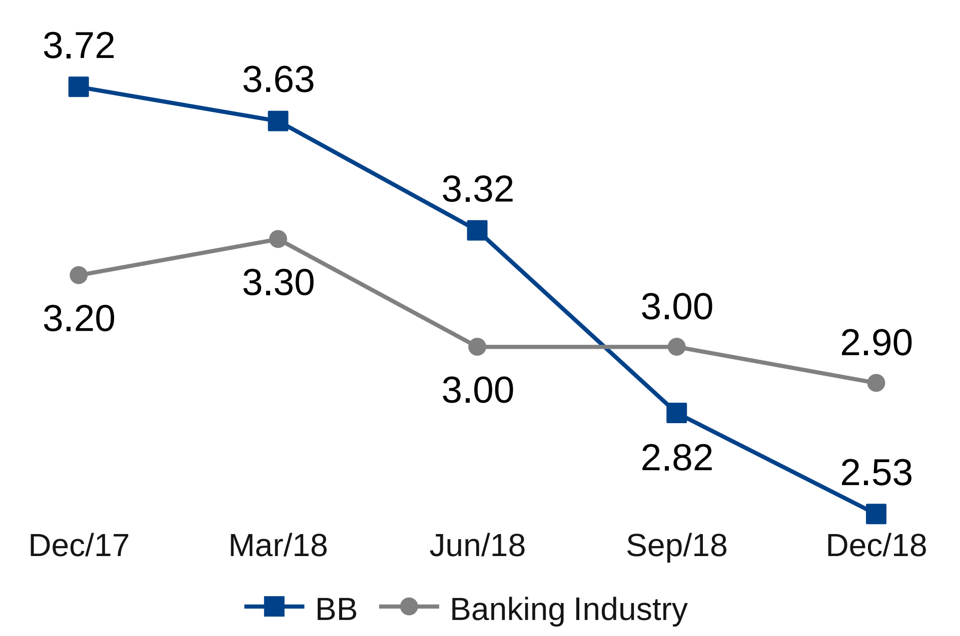
R$ billion

57.4%
Market Share in Dec/18[2]

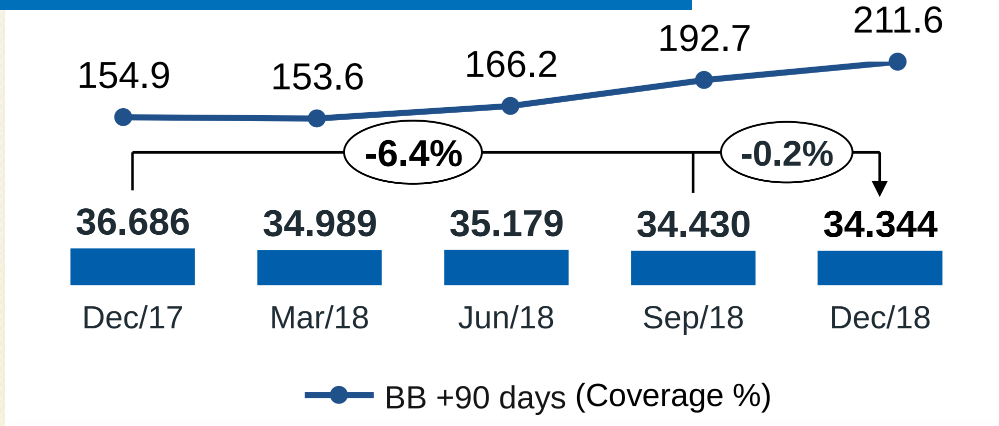
(1) Expanded portfolio. It includes Rural Product Bills and guarantees provided. (2) Source: Brazilian Central Bank.

Asset Quality Improvement

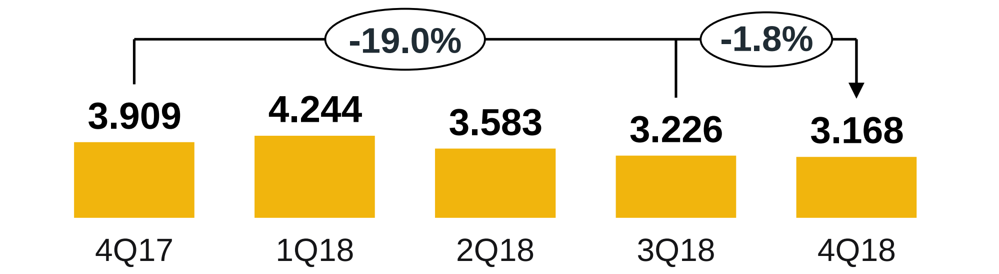
NPL+90 below the Banking Industry



Provision balance (R$ billion) and coverage ratio (%)

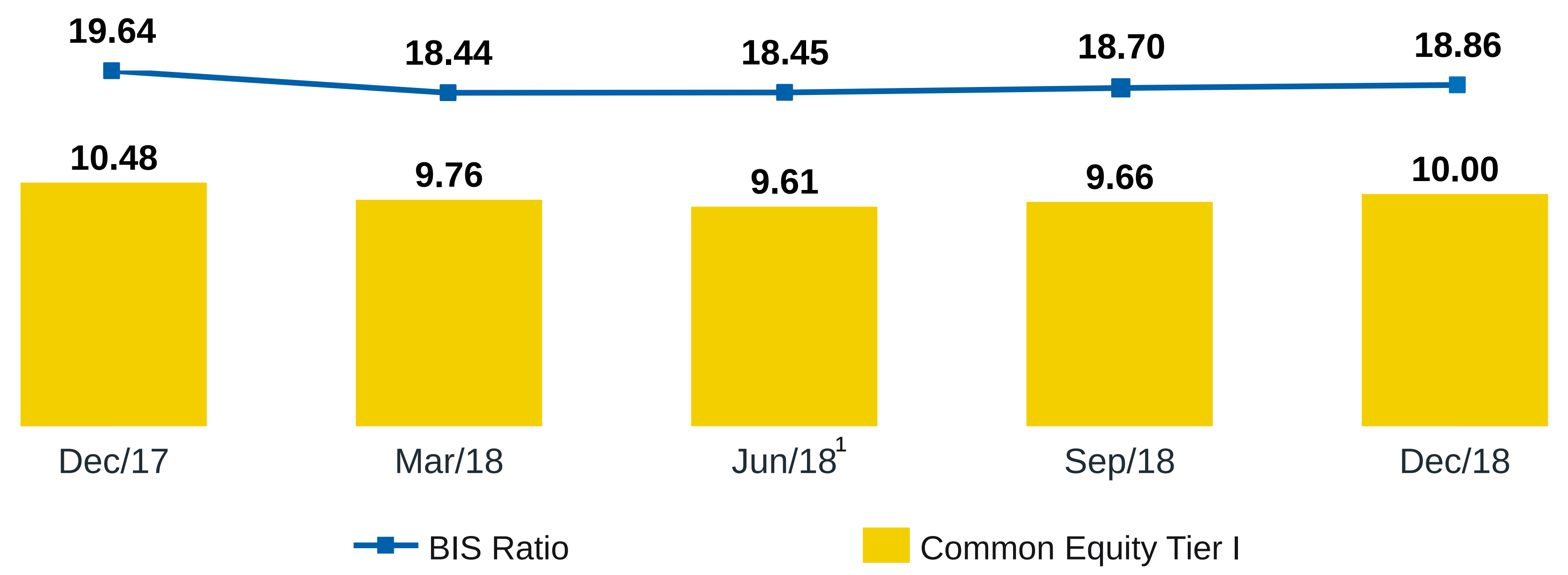


Provision Expenses (R$ billion)[1]



(1) ALL Expenses net of recovery of write-offs.

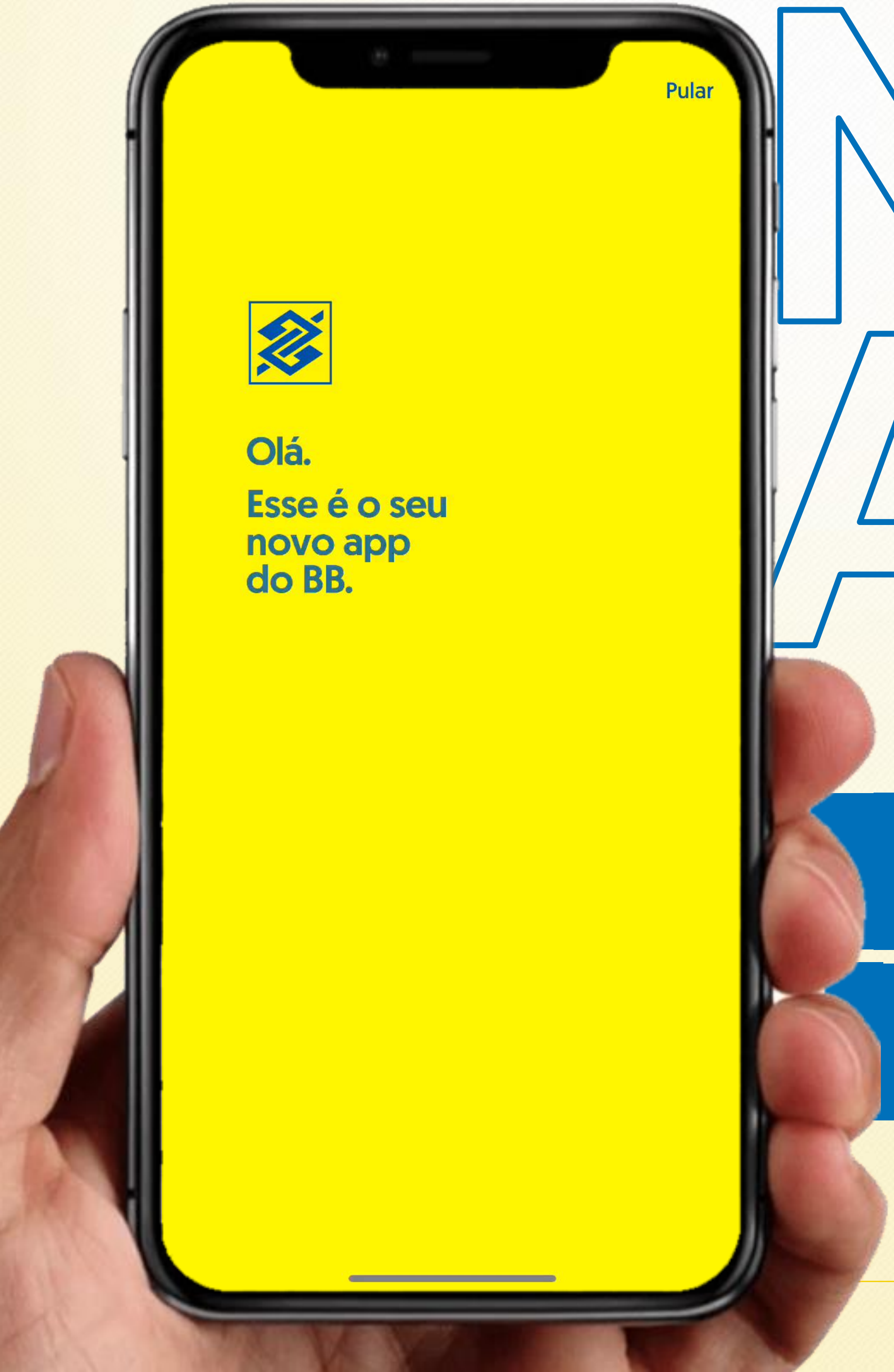
BIS Ratio



CET1:
minimum of 11% in January 2022

(1) It considers the effect of CMN 4,680 Resolution, from July 31st, 2018.


#maisquedigital



New App

The New Version of the Best Banking App is even better.

- **Apps Unification**
- **Faster and customizable access**
- **Minhas Finanças**
- **Simplification of transfers and payments**
- **Beyond banking**

Digital Strategy

2.7 Million
NATIVE DIGITAL CUSTOMERS[1]

| Dec 2018

Transactions through **Social Media: First Bank** to allow Withdrawal through WhatsApp

Access to Non account holders clients:
Conta Fácil and Credit Cards Platform

Financial and Investments Advisory through digital solutions

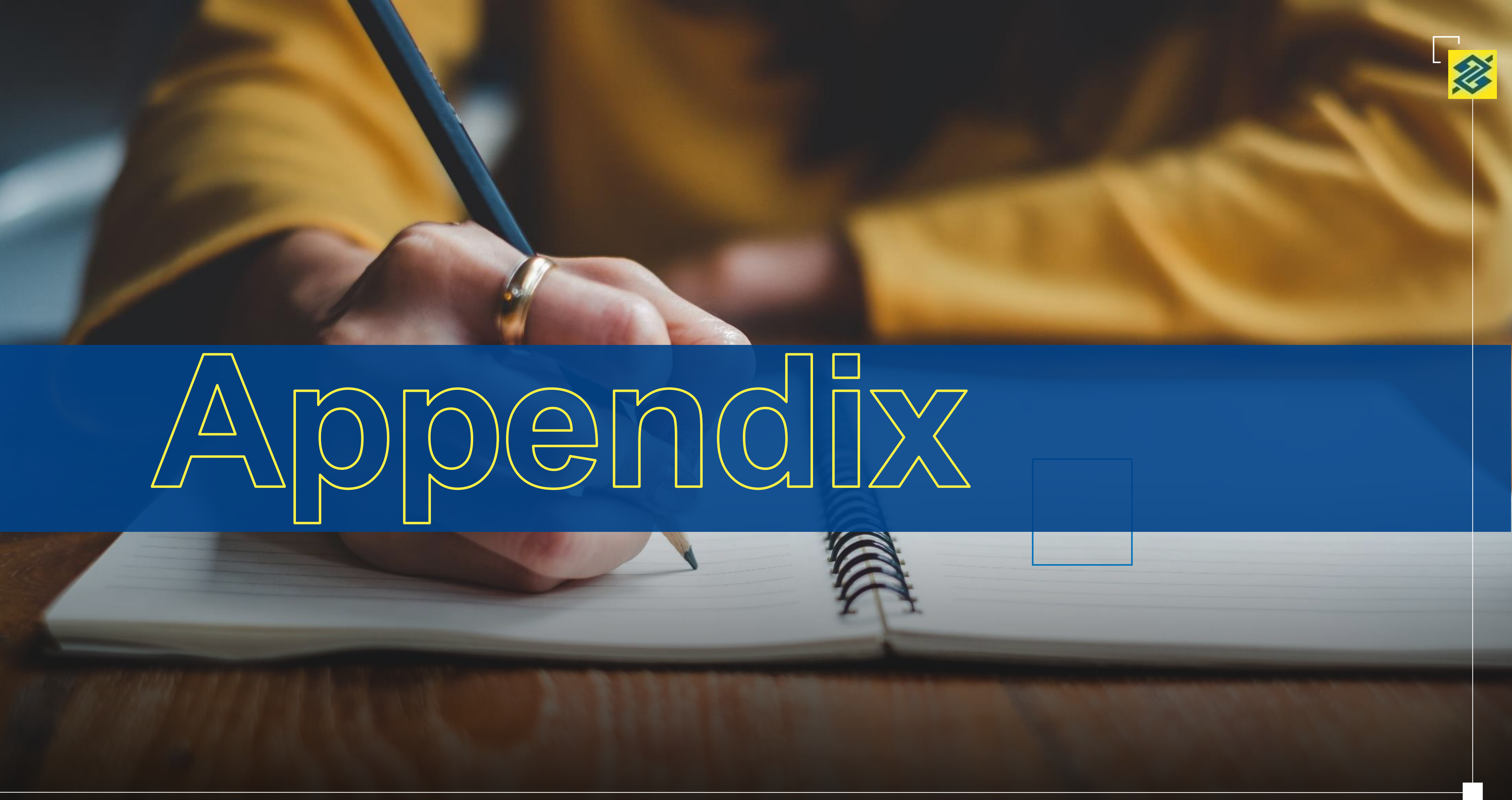
(1) Customers that started the relationship with Banco do Brasil through digital channels, from Nov/2016 to Dec/2018.

Guidance 2019

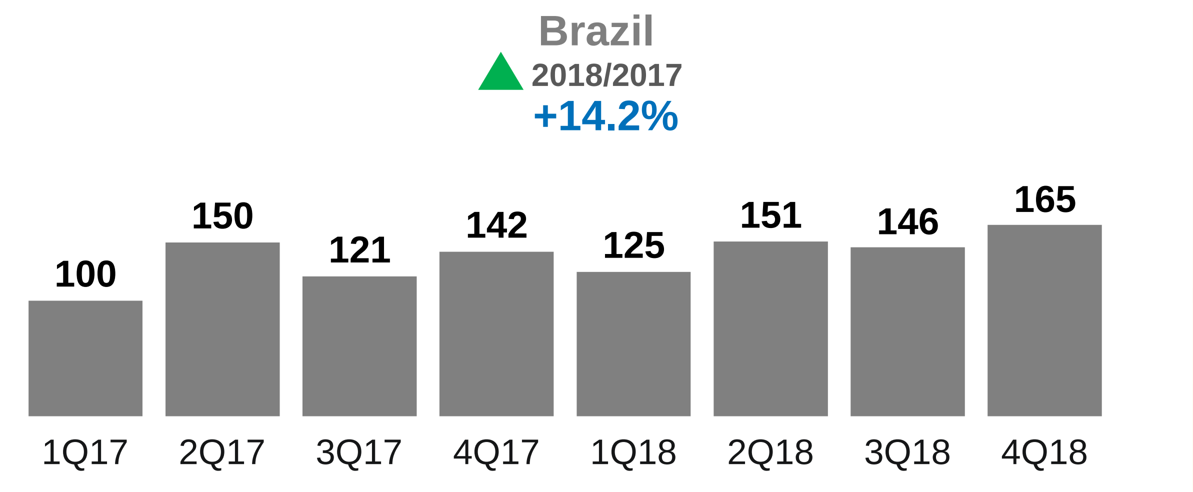
	Guidance 2019
Adjusted Net Income - R$ billion	14.5 to 17.5
NII (Net of Recovery of Write-offs) - %	3 to 7
Loan Portfolio[1] - %	3 to 6
Individuals - %	7 to 10
Companies[2] - %	0 to 3
Rural Loans - %	3 to 6
ALLL Expenses net of Recovery of Write-offs - R$ billion	-14.5 to -11.5
Fee Income - %	5 to 8
Administrative Expenses - %	2 to 5

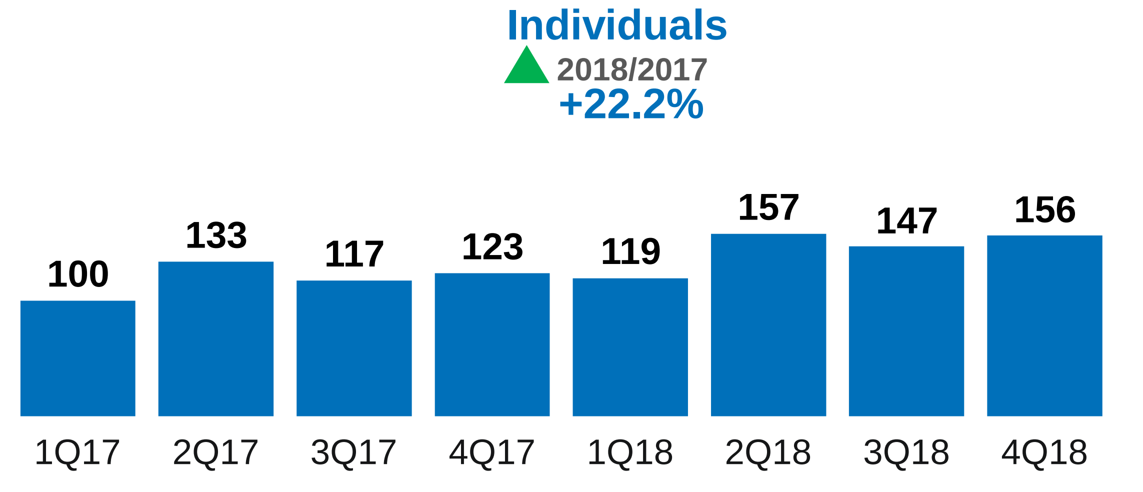
(1) Organic Domestic Loan Portfolio with private securities and guarantees.
(2) It does not include Government transactions.

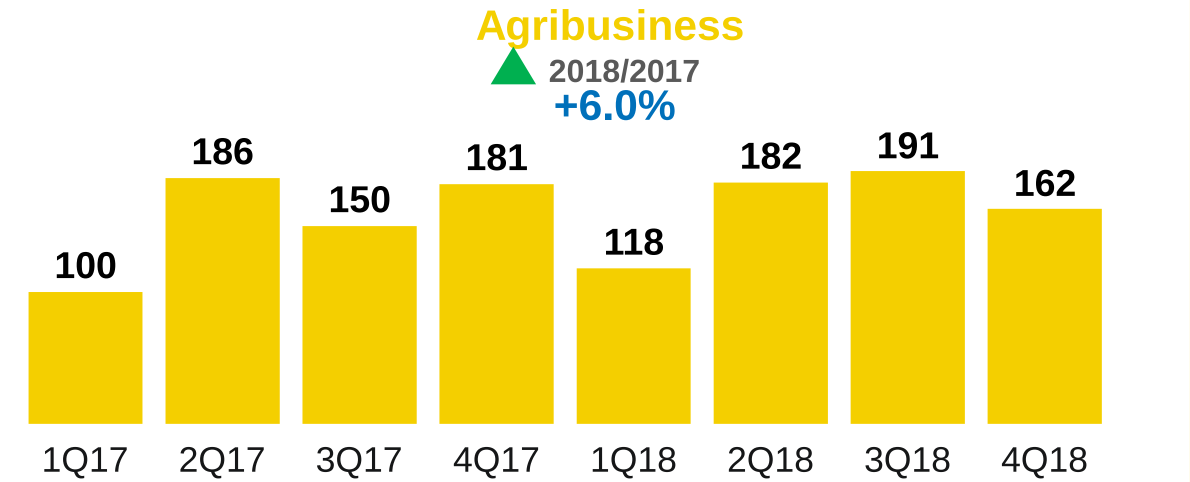
Appendix

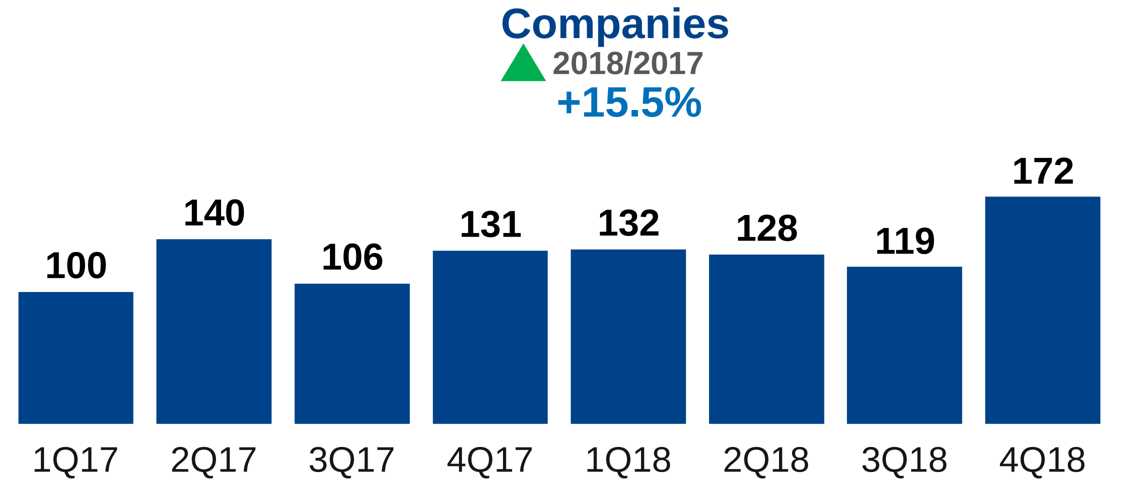


Disbursements in the Quarter[1] (1Q17 Base 100)









(1) Revised. Gross disbursements. Does not include revolving lines of credit and overdraft.

www.bb.com.br/ir
ir@bb.com.br

Av. Paulista, 1230
18th floor
Bela Vista
São Paulo – SP | Brasil
CEP 01310-100

+55 (11) 4298-8000