
1T19
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.

Destaques

Lucro Líquido Ajustado

R$ 4,2 bilhões



RSPL Mercado

16,8%



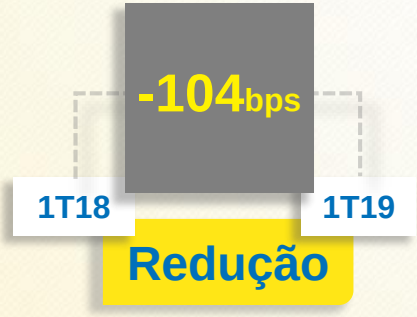
Carteira de Crédito PF[1]

R$ 193,4 bilhões



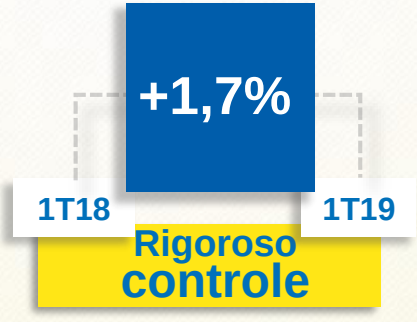
Inadimplência + 90 dias

2,59%



Despesas Administrativas

R$ 7,6 bilhões



(1) Carteira doméstica, orgânica, adicionada de TVM Privados e Garantias.



Resultado

Banco do Brasil
jornada para o Amanhã

Geração de **Valor**

Aumento da **Rentabilidade**

Transformação **Digital**

Melhoria da **Eficiência**

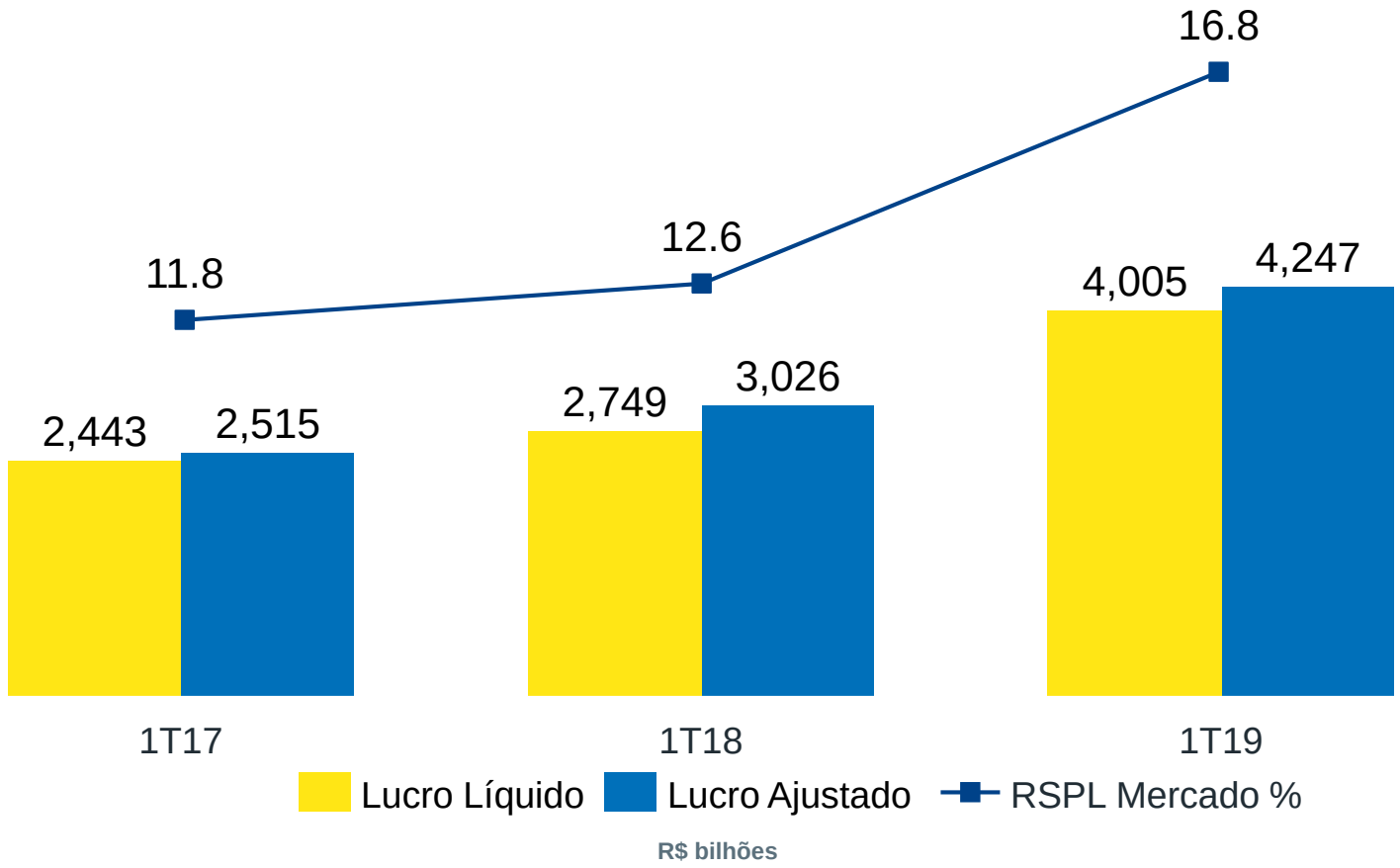
Especialização do **Atendimento**

Crescimento do **Crédito**

Crescimento orgânico do **Capital**



Lucro ajustado atinge R$4,2 bilhões, com RSPL[1] de 16,8%



Lucro Ajustado

+ 40,3% 1T19 / 1T18

+ 68,9% 1T19 / 1T17

Lucro Líquido

+ 45,7% 1T19 / 1T18

+ 63,9% 1T19 / 1T17

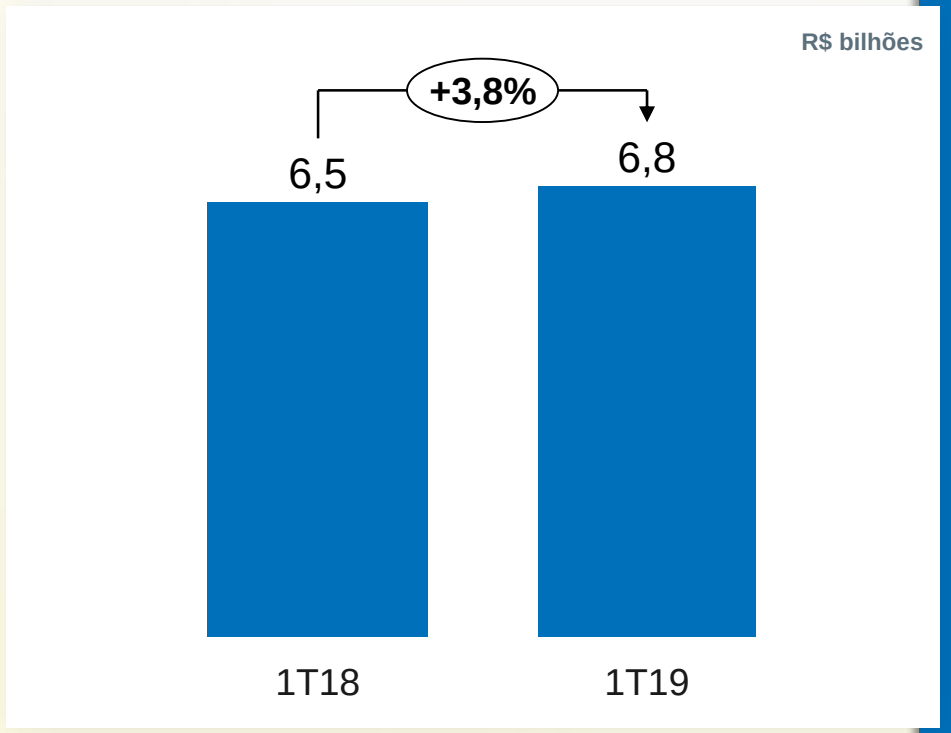
RSPL Mercado

+420 bps 1T19 / 1T18

+500 bps 1T19 / 1T17

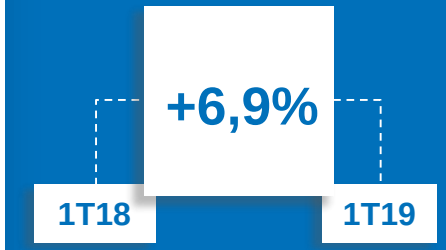
(1) RSPL Mercado: reflete a métrica que os principais analistas de mercado utilizam nas previsões de resultado. Calculado pelo método linear.

Receitas com prestação de serviços

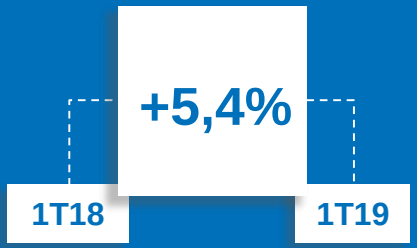


Destaques

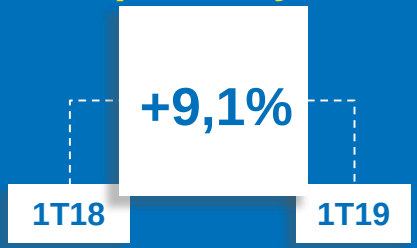
Administração de Fundos



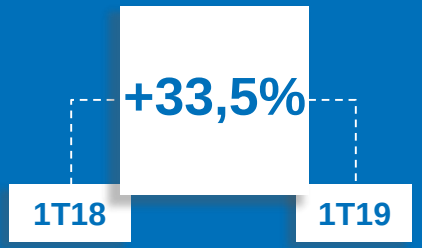
Conta-corrente



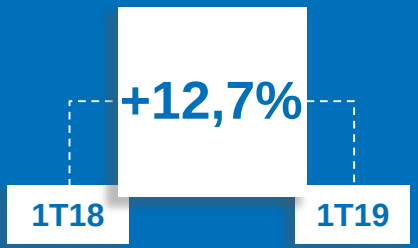
Seguros, Previdência e Capitalização



Consórcios

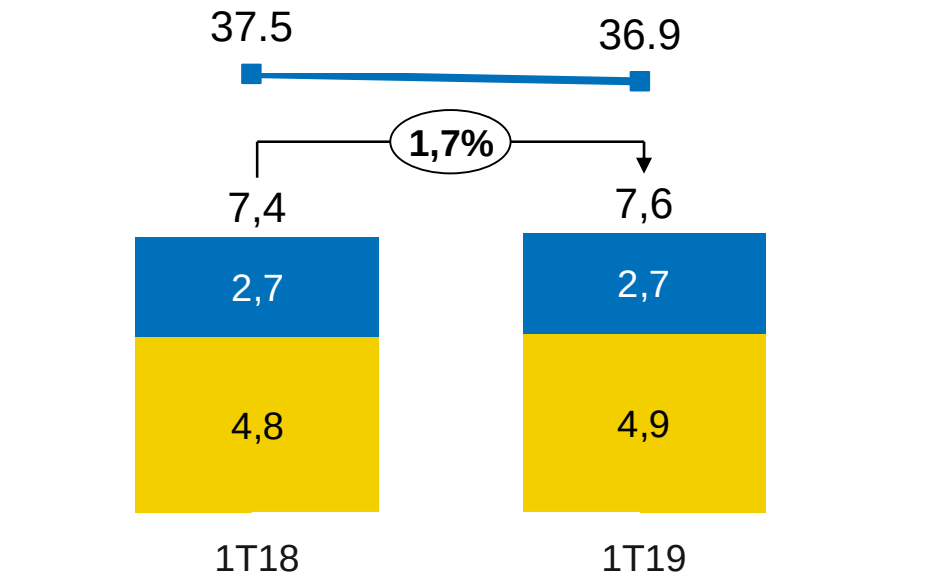


Cartão de Crédito



Despesas Administrativas

Despesas Administrativas



Melhoria da Eficiência



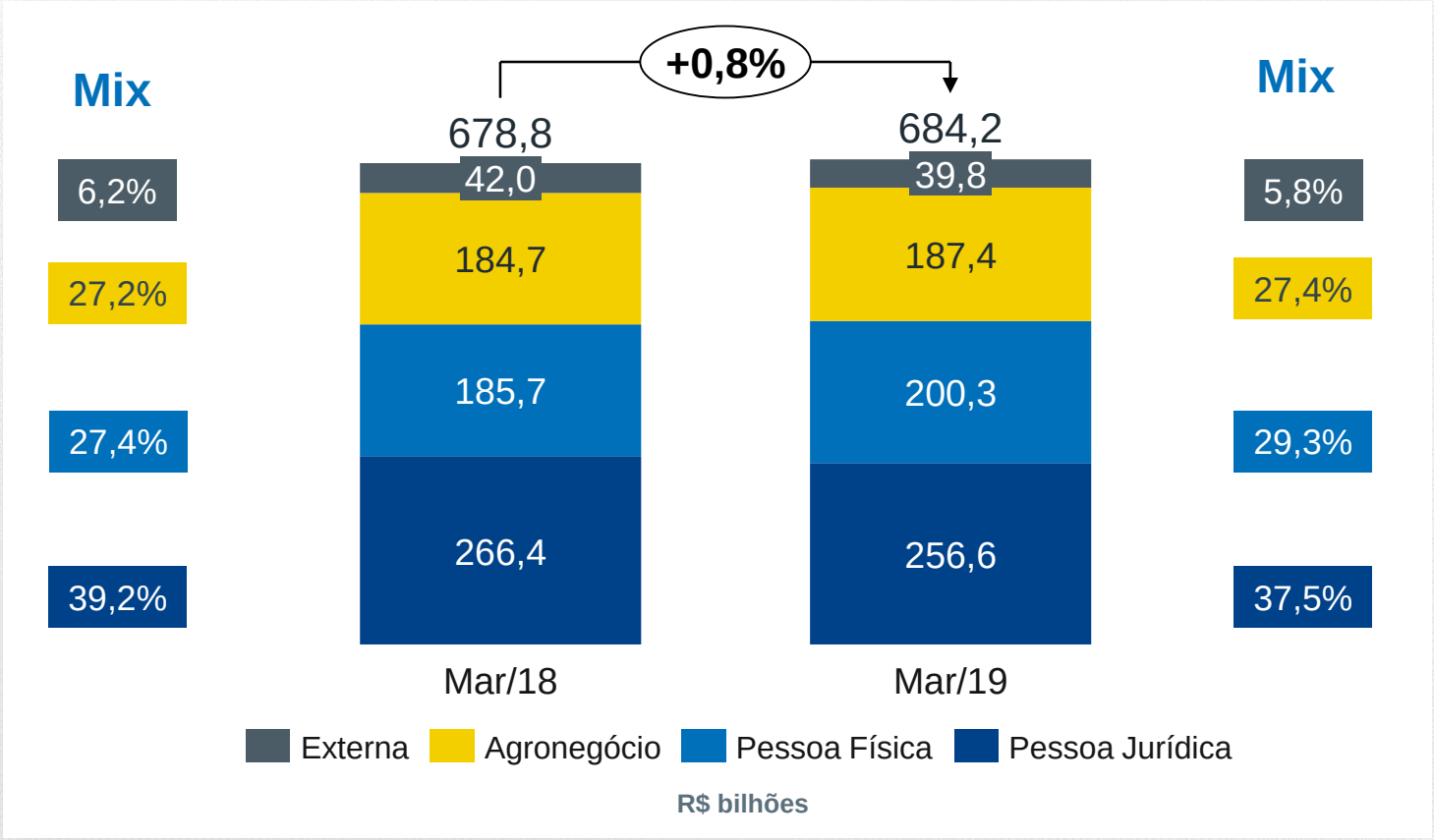
96.567 funcionários
1T19/1T18 ▼ -1,4%

4.096 – Agências
1T19/1T18 ▼ -1,5%

620 – Agências Digitais e Especializadas
1T19/1T18 ▲ +5,6%

(1) Despesas Administrativas / Receitas Operacionais, acumulado em 12 meses. Dados referentes à Demonstração do Resultado com Realocações.

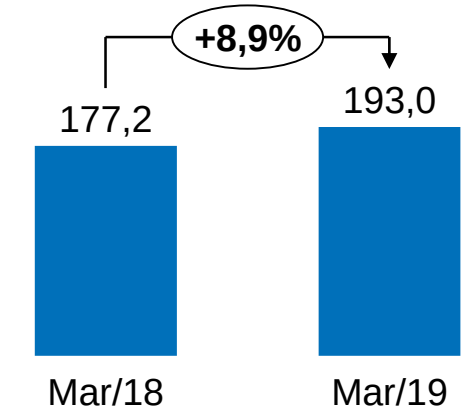
Carteira de crédito[1]



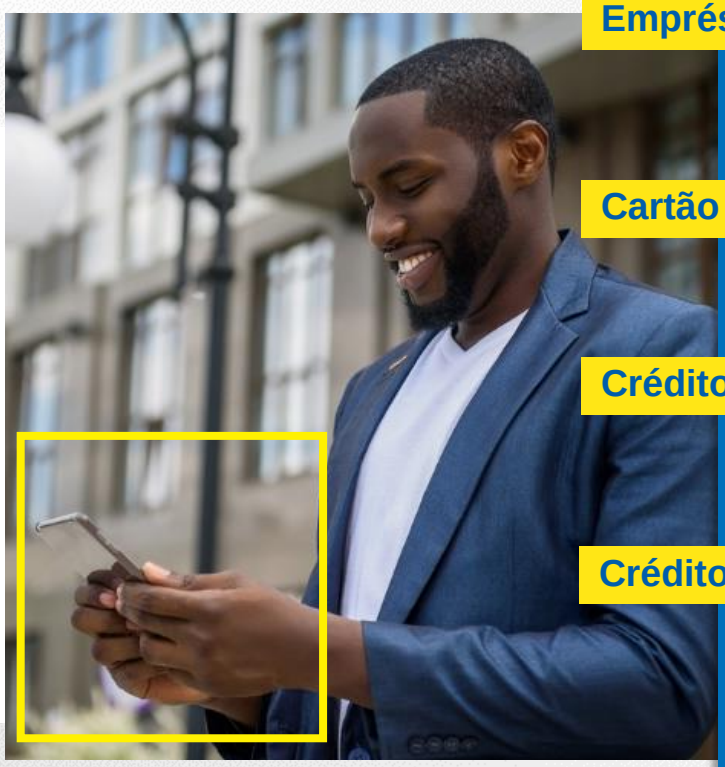
(1) Carteira de crédito ampliada.

Carteira de crédito Pessoa Física[1]

Carteira Classificada Orgânica



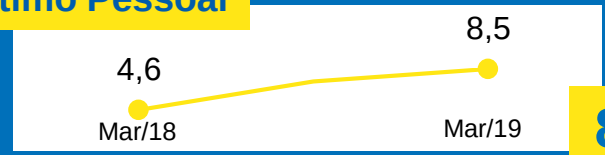
R$ bilhões



Destaques

Mar19/Mar18

Empréstimo Pessoal



85,9%

Cartão de Crédito



11,2%

Crédito Consignado



7,4%

Crédito Imobiliário



7,1%

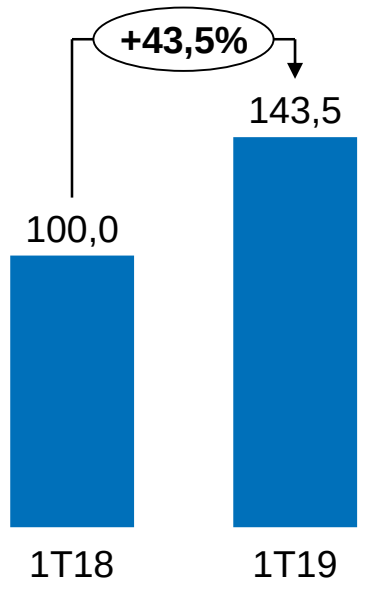
R$ bilhões

(1) Carteira de crédito orgânica.

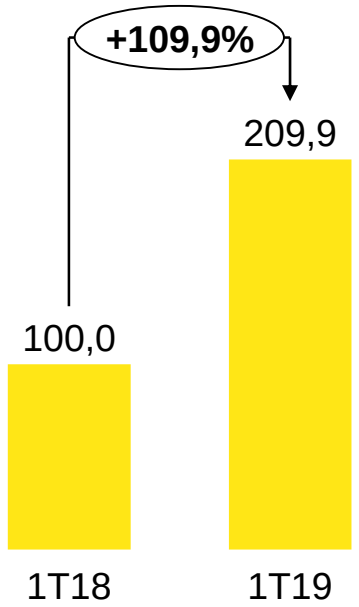
Desembolsos crescentes no Crédito PF (Base 100 – 1T18)

Crédito Consignado

Desembolso total



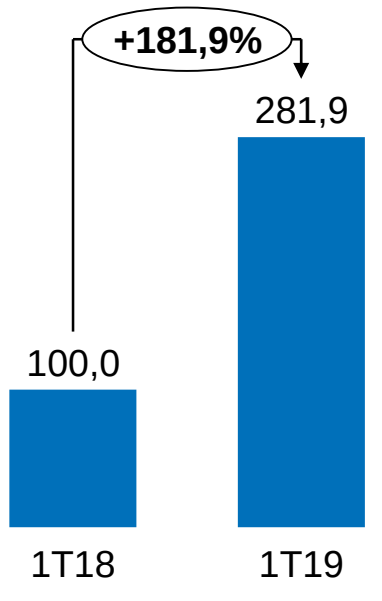
Desembolso mobile



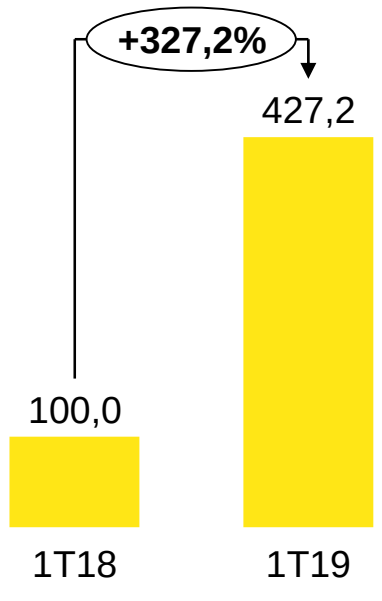
7,1% dos desembolsos foram realizados pelo mobile no 1T19

Crédito Pessoal

Desembolso total



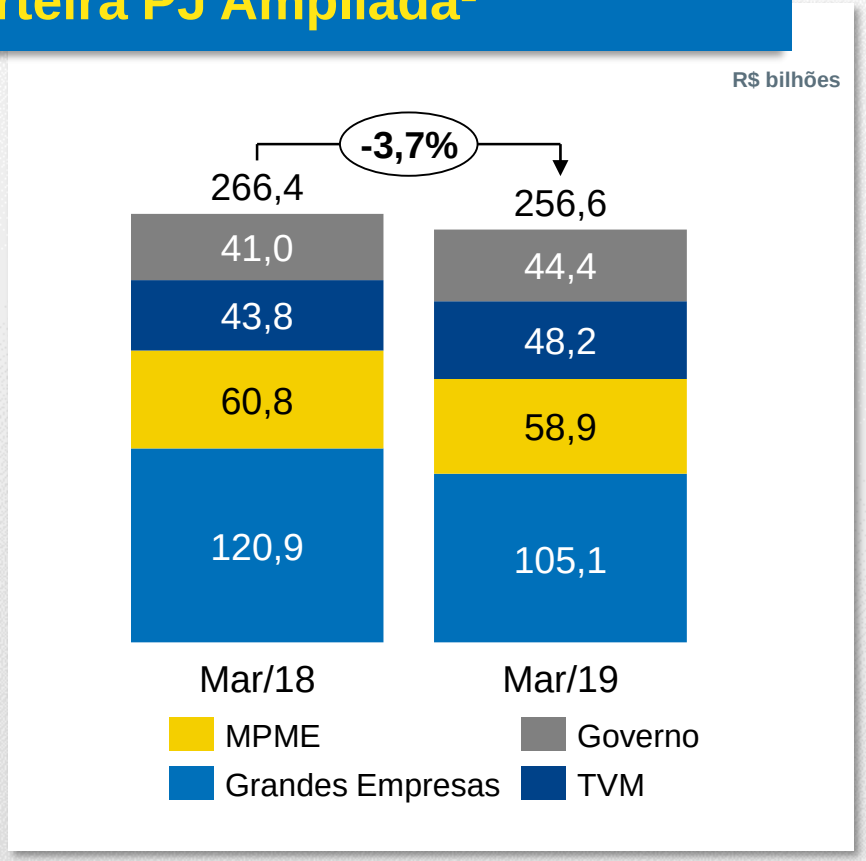
Desembolso mobile



29,2% dos desembolsos foram realizados pelo Mobile no 1T19

Carteira de Crédito Pessoa Jurídica[1]

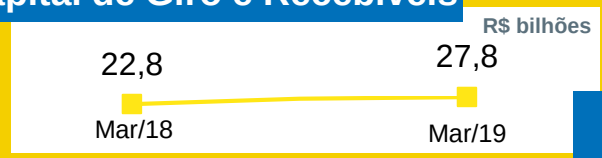
Carteira PJ Ampliada[1]



Destaques MPME[2]

Mar19/Mar18

Capital de Giro e Recebíveis



▲ 22,1%

- Prazos mais curtos
- Recebíveis
- Garantias

(1) Carteira de Crédito Ampliada. (2) Empresas com faturamento até R$ 200 milhões.

Mercado de Capitais

Receitas (RPS) **R$ 151 milhões** **no 1T19**

Relevância

Renda Fixa Mercado Local

Presente em **26%** do total captado pelas empresas:

R$ 7,0 Bi

Renda Variável

Presente em **50%** do total captado:

R$ 2,5 Bi



Mercado Local
(renda fixa)

90%

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

Mercado Externo
(renda fixa)

20%

Participação de mercado

Ranking ANBIMA
1T19

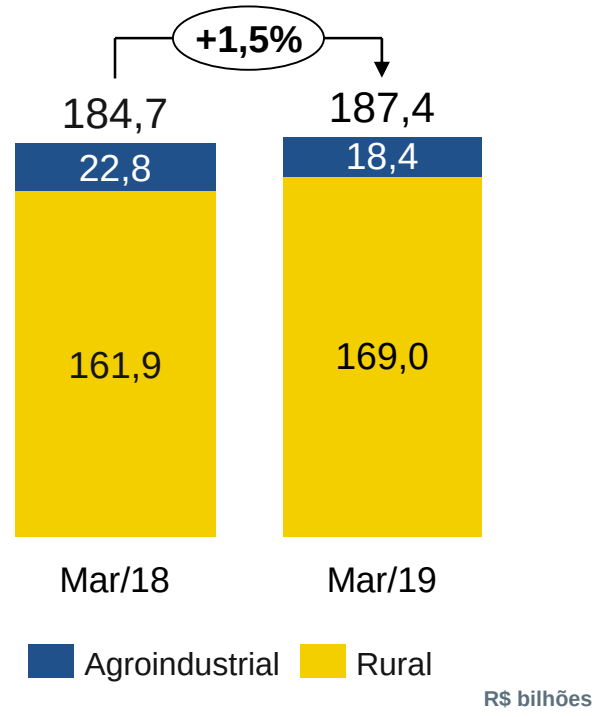
1º **Renda Fixa Securitização**
Originação

1º **Renda Fixa Securitização**
Distribuição

4º **Renda Variável**
Originação

O maior parceiro do produtor rural

Carteira Agro[1]



58,2%
de Participação de Mercado em Mar/19[2]

Plano Safra
desembolso

R$ 59,7 bilhões

▲ **3,3%**
Safra 18/19 / Safra 17/18

Operações com taxas livres
desembolso

▲ **+88,6%**
Safra 18/19 / Safra 17/18



Agrishow 2019

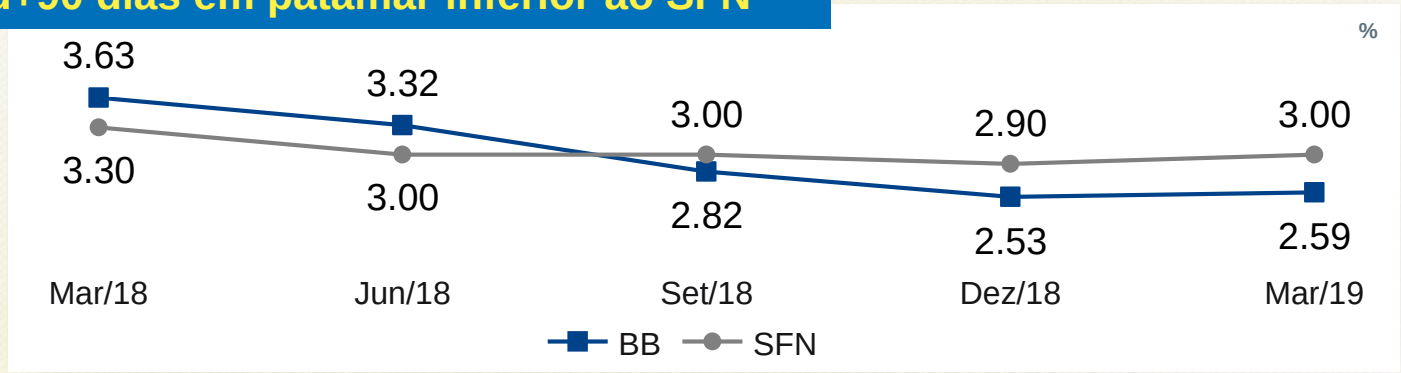
Intenções de negócios R$ 2,3 bilhões

+156% que em 2018

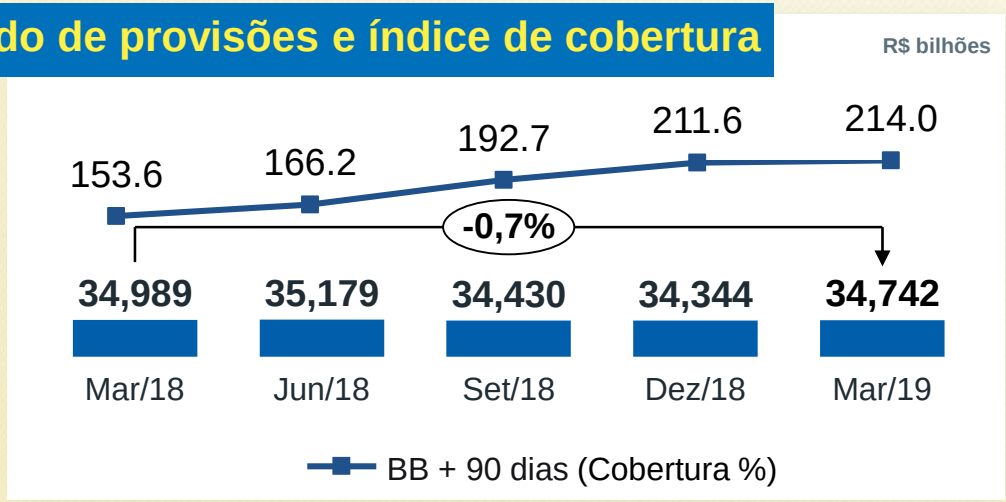
(1) Carteira de Crédito Ampliada (Inclui CPR e Garantias). (2) Fonte: Banco Central do Brasil.

Inadimplência e Provisões

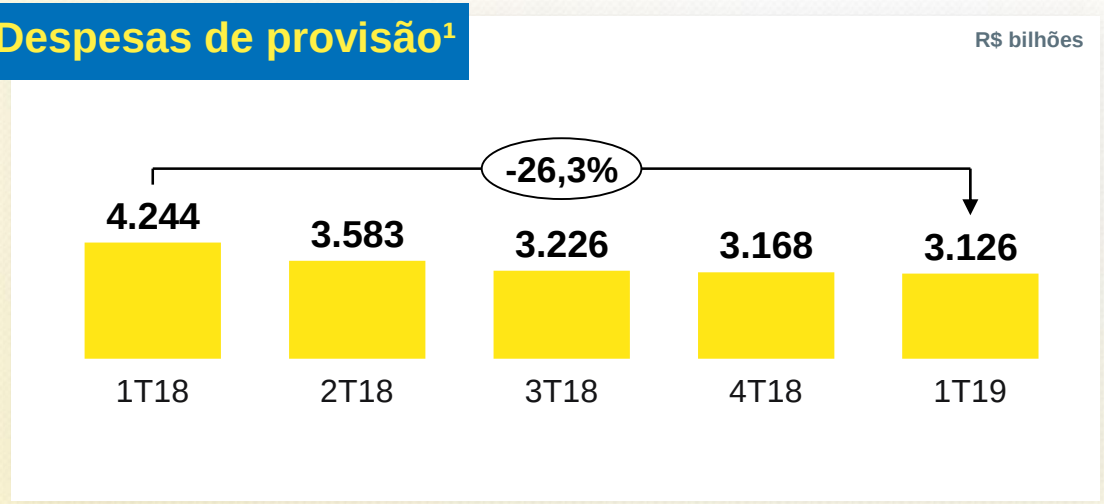
Inad+90 dias em patamar inferior ao SFN



Saldo de provisões e índice de cobertura

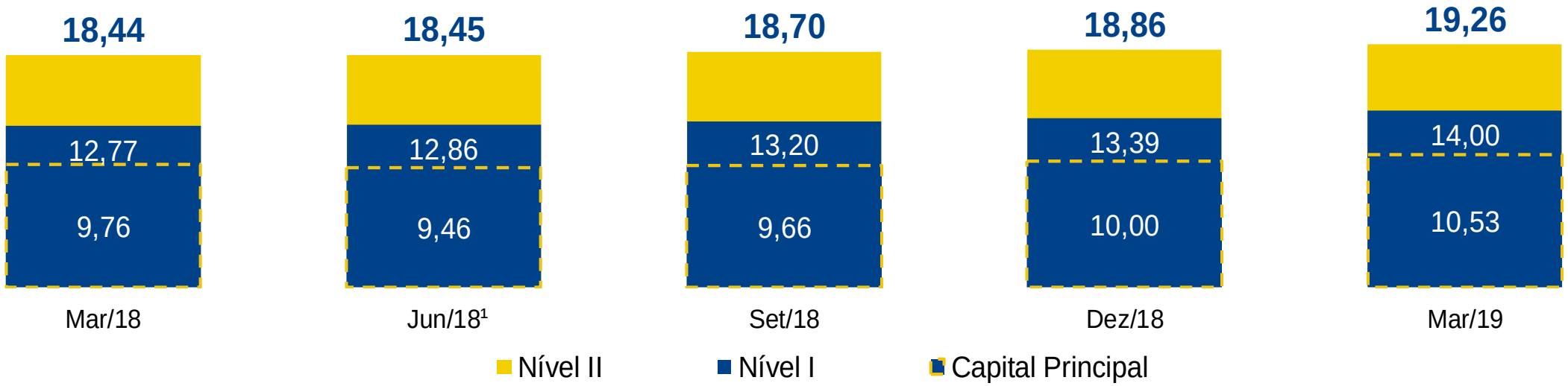


Despesas de provisão[1]



(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

#maisquedigital

61% das transações via mobile no 1T19

12,3 milhões de usuários recorrentes[1] no Mobile Banking no 1T19

CLIENTES NATIVOS DIGITAIS NO BB[2]

2,95 Milhões

1,8 Milhão

▲66%

Mar/18 Mar/19

84%
Com menos de 40 anos

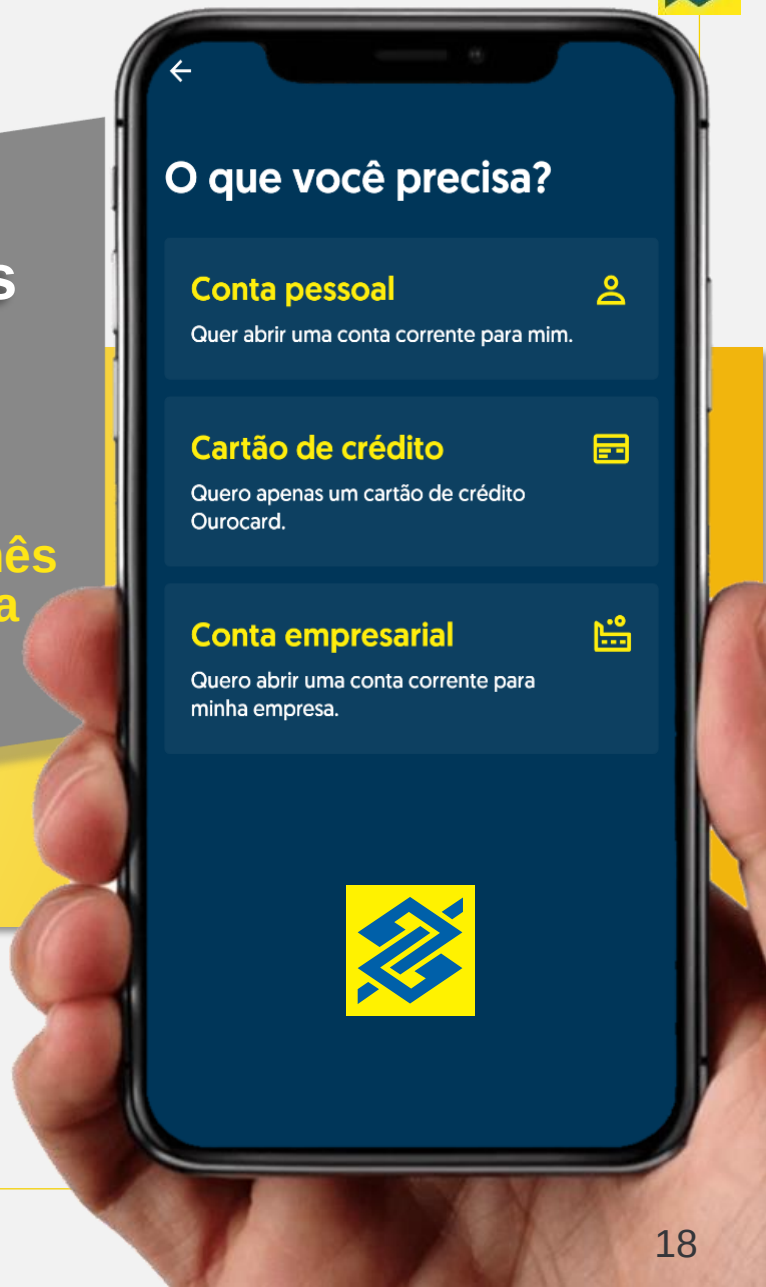
Novo Mobile PJ

54 Novas funcionalidades para as empresas

Minhas Finanças

Mais de 7,7 milhões de usuários

R$ 1,1 MM / mês de economia média estimulada



(1) Com acesso nos últimos 90 dias.
(2) Clientes que iniciaram o relacionamento com o Banco por meio de canais digitais, de Nov/2016 a Mar/2019.

Pagamentos Digitais



Débito Digital

Faturamento de R$ 143,5 Milhões 1º Trimestre 2019

Uber | ifood | 99 | Netflix

Entre outros

VISA Ourocard

Pagamento por aproximação direto nas catracas do Metrô RJ com cartão Ourocard Visa, Pulseiras ou Smartphones.

Aproximou, Entrou.



Tecnologia Financeira



OpenBanking

developers.bb.com.br

Parcerias de Sucesso em Operação

Novos Negócios

APIs disponíveis

BB Startups

startup.labbs.com.br

Produtos e serviços disponíveis para Startups

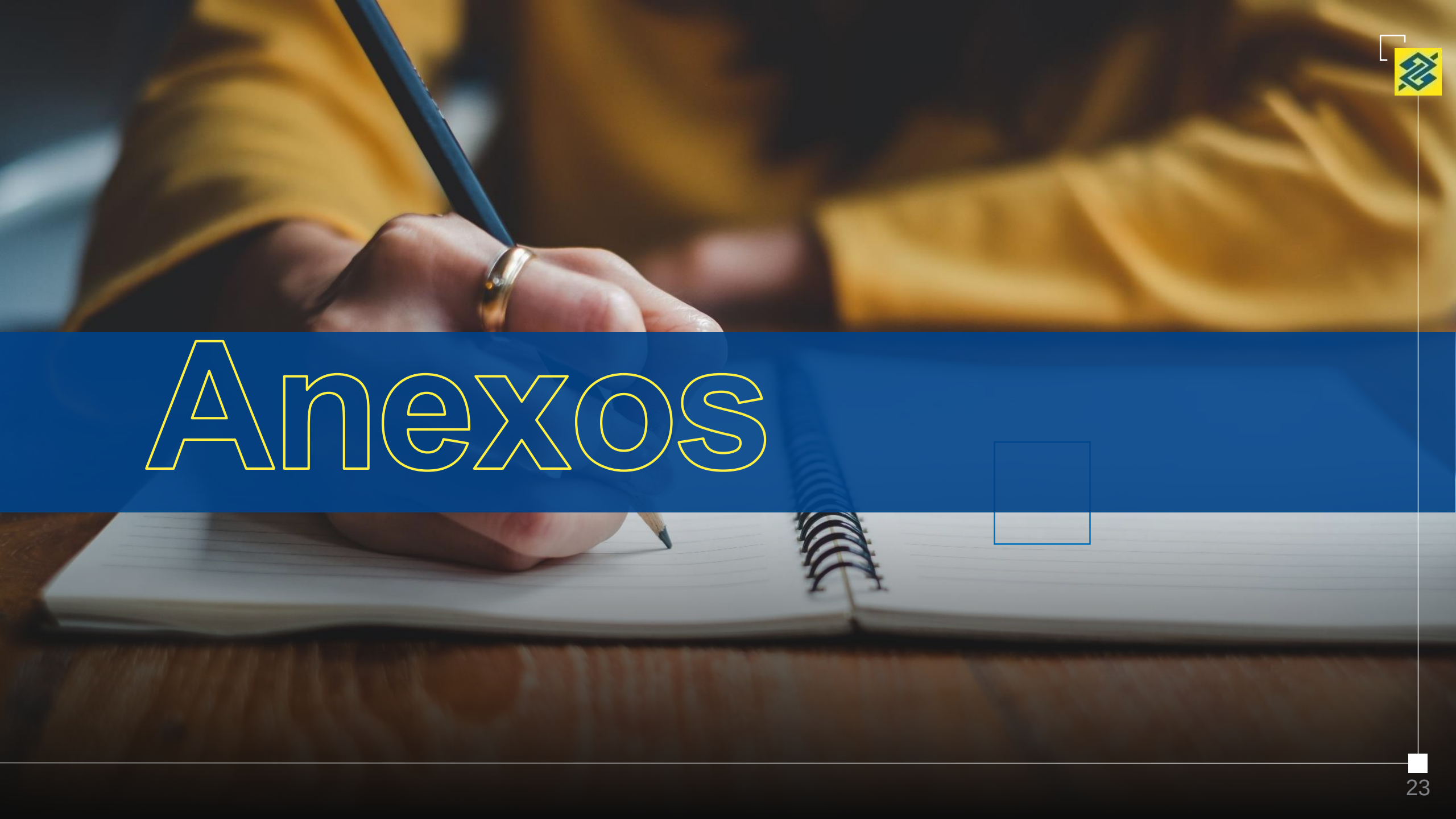
Guidance 2019

	Guidance 2019	Realizado 1T19
Lucro Líquido Ajustado - R$ bilhões	**14,5 a 17,5**	**4,2**
Margem Financeira Bruta - %	**3 a 7**	**6,3**
Carteira de Crédito[1] - %	**3 a 6**	**0,9**
Pessoa Física - %	**7 a 10**	**9,0**
Pessoa Jurídica[2] - %	**0 a 3**	**-7,1**
Rural - %	**3 a 6**	**4,4**
Despesa de PCLD Líquida - R$ bilhões	**-14,5 a -11,5**	**-3,1**
Rendas de Tarifas - %	**5 a 8**	**3,8**
Despesas Administrativas - %	**2 a 5**	**1,7**

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

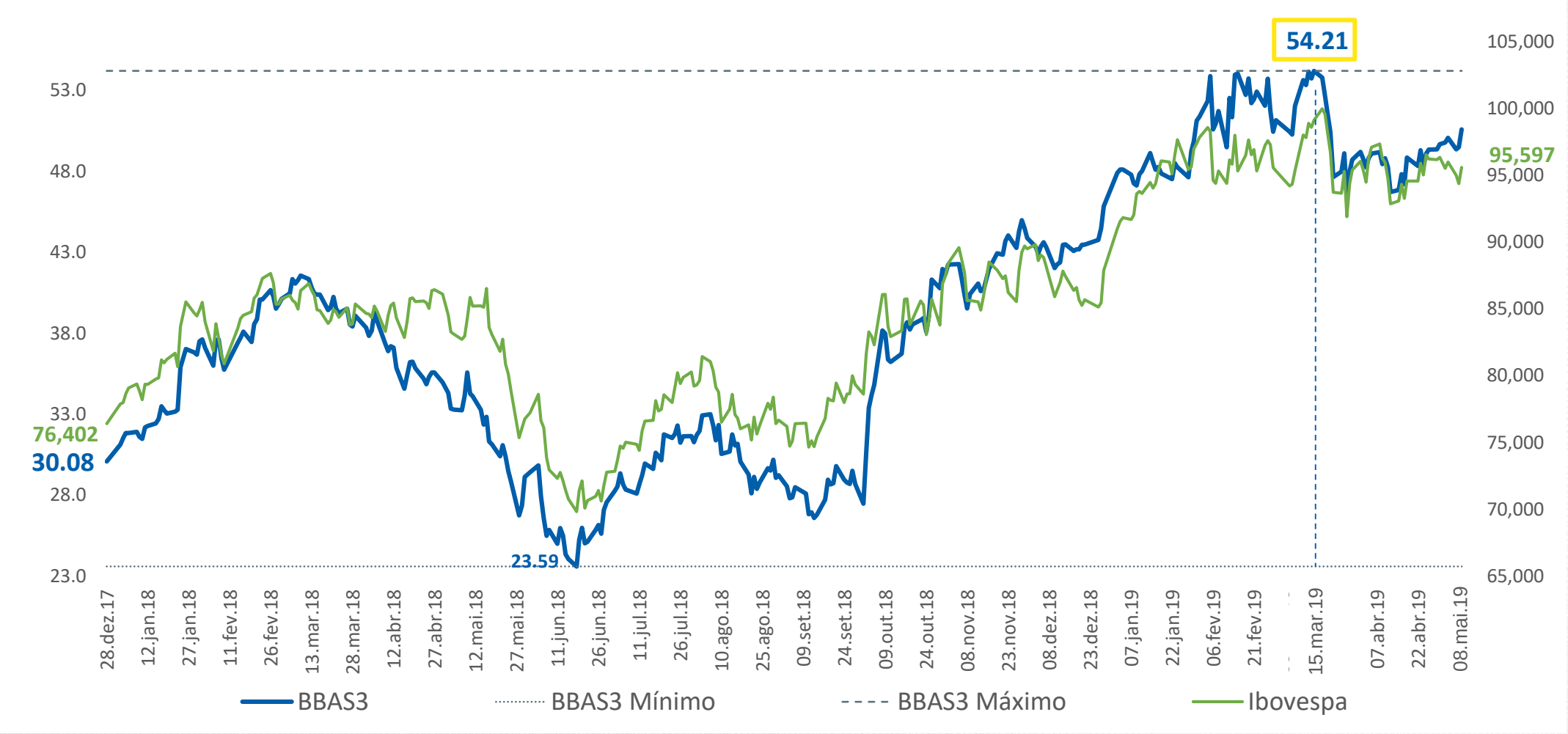
O que vem pela frente

- Continuidade da mudança no **mix de carteira.**
- **Mais receitas** com prestação de serviços.
- **Ampliação da transformação digital e da especialização** do atendimento.
- **Expansão** da base negocial de clientes.
- Maior **competitividade comercial**.
- Manutenção do **controle de despesas.**
- **Mais parcerias** que agreguem valor.
- Geração Orgânica de **capital.**



Anexos

Cotadas a R$ 50,59 BBAS3 se valorizam 68,2% enquanto Ibovespa sobe 25,1%



BBAS3 - Preços de fechamento ajustados por proventos entre 28/Dez/17 e 08/Mai/19.
Rentabilidade passada não representa garantia de rentabilidade futura. As informações presentes neste material são baseadas em cotações com fonte Economatica.



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NOVO MERCADO BM&FBOVESPA

IBOVESPA

DESTAQUE EM GOVERNANÇA DE ESTATAIS

IG SEST NÍVEL 1

ISE B3 2019

MEMBER OF Dow Jones Sustainability Indices In Collaboration with RobecoSAM


1Q19
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.

Highlights

Adjusted Net Income

R$ 4.2 billion

+40.3%

1Q18 1Q19

Increase

Market ROE

16.8%

+420 bps

1Q18 1Q19

Increase

Individuals Loan Portfolio[1]

R$ 193.4 billion

+9.0%

Mar/18 Mar/19

Increase

NPL+90 days

2,59%

-104bps

1Q18 1Q19

Decrease

Administrative Expenses

R$ 7.6 billion

+1.7%

1Q18 1Q19

Strict Control

(1) Organic Domestic Loan Portfolio with private securities and guarantees.



1Q19 Performance

Banco do Brasil

journey for Tomorrow

Value
Creation

Profitability
Increase

Digital
Transformation

Efficiency
Improvement

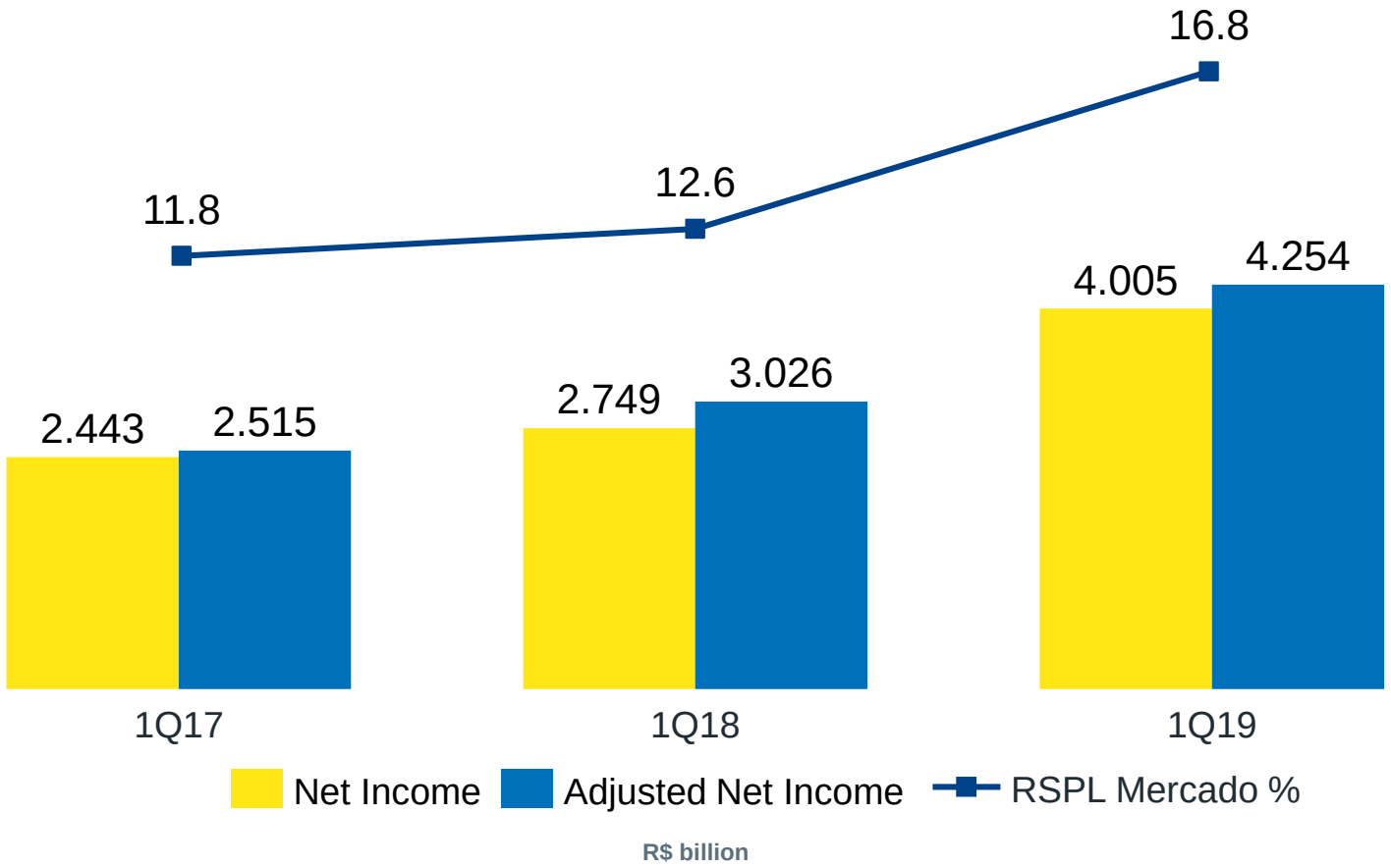
Services
Specialization

Credit
Growth

Capital
Organic Growth



Adjusted Net Income reaches R$4.2 bn, with 16.8% ROE[1]



Adjusted Net Income

+ 40.3% 1Q19 / 1Q18

+ 68.9% 1Q19 / 1Q17

Net Income

+ 45.7% 1Q19 / 1Q18

+ 63.9% 1Q19 / 1Q17

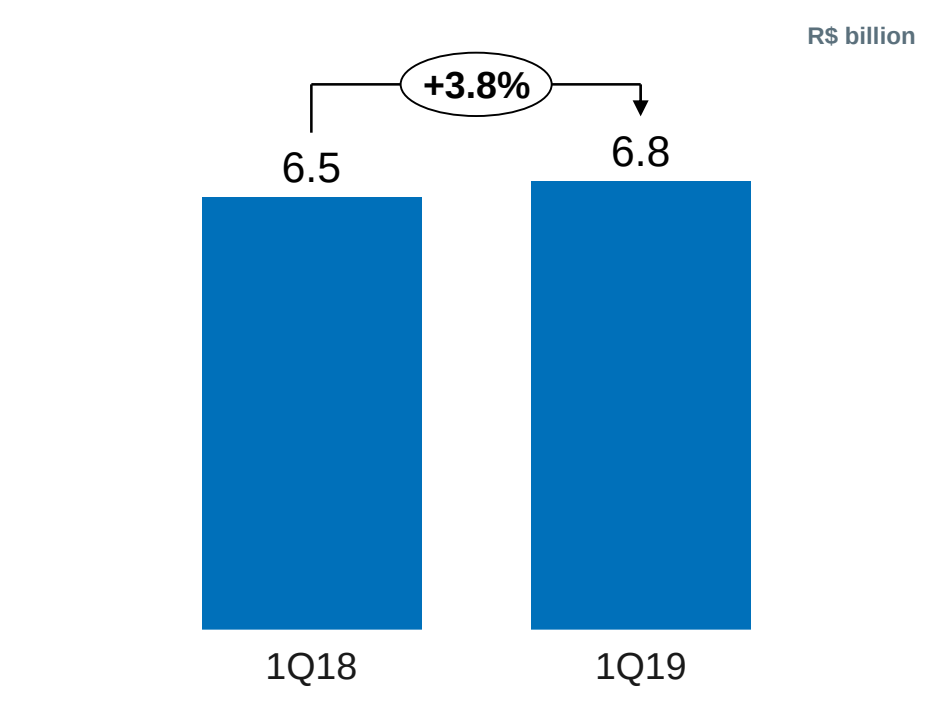
Market ROE

+420 bps 1Q19 / 1Q18

+500 bps 1Q19 / 1Q17

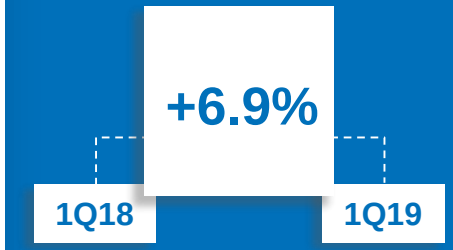
(1) It reflects the metric that the main market analysts use to project results. The index is annualized using the linear method.

Fee Income

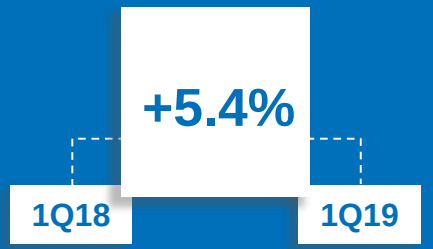


Highlights

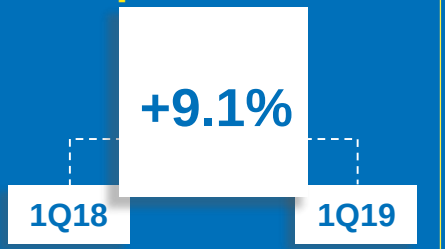
Asset management



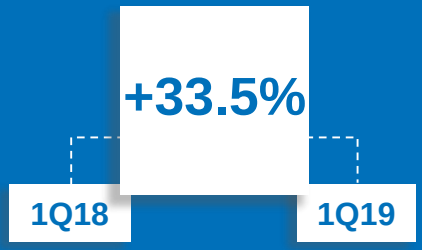
Checking Accounts



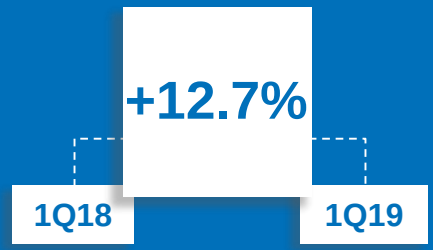
Insurance, Pension and Capitalization



Consortium

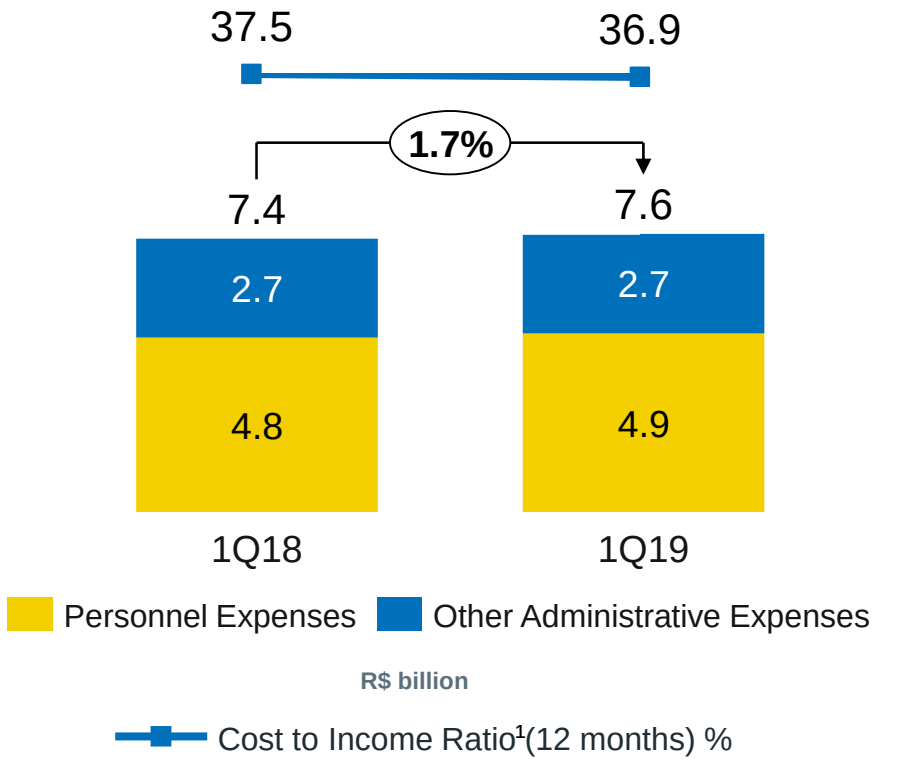


Credit Cards



Administrative Expenses

Administrative Expenses



Efficiency Improvement



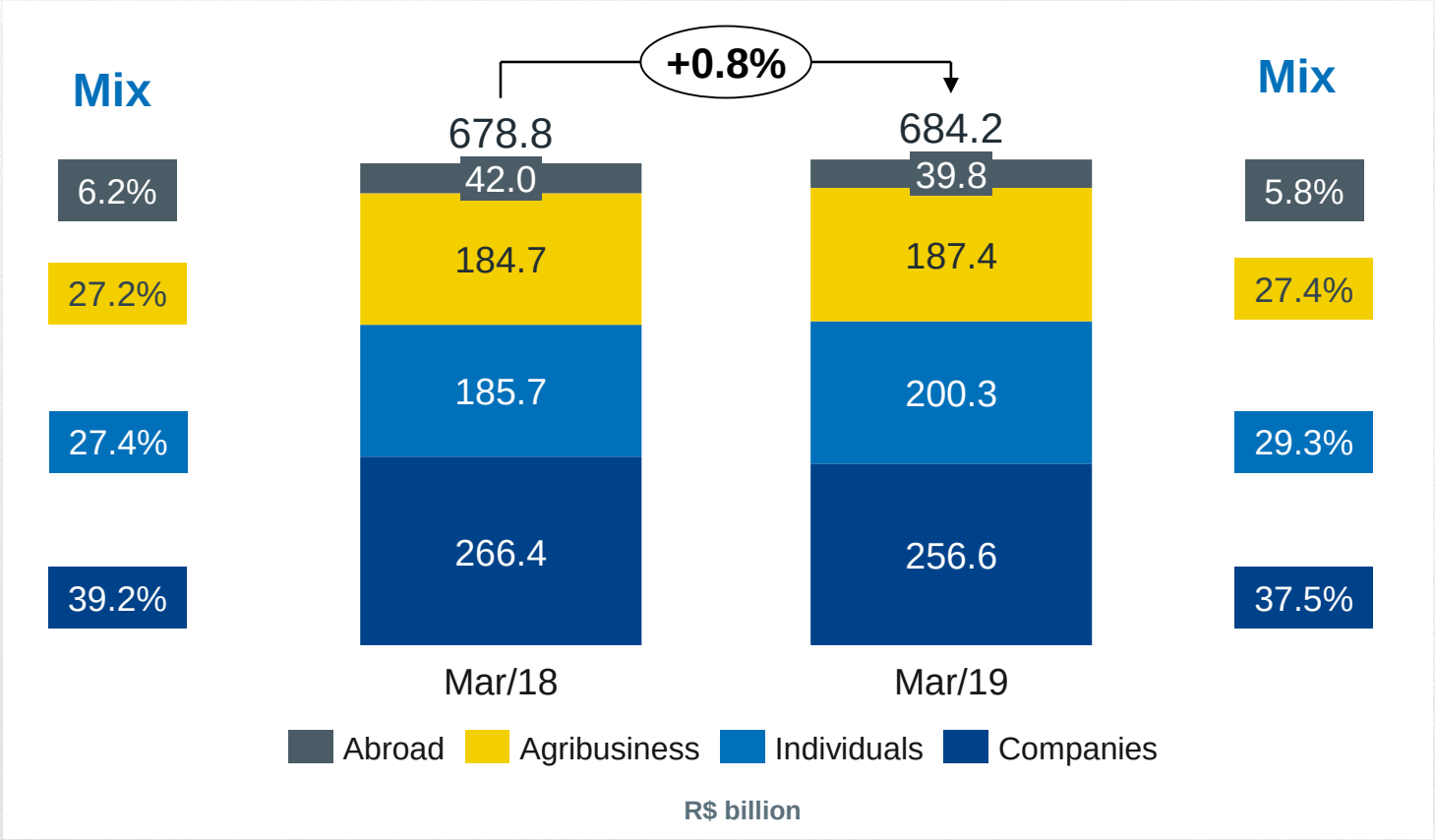
96,567 Employees
1Q19/1Q18 ▼ -1.4%

4,096 – Branches
1Q19/1Q18 ▼ -1.5%

620 – Digital and Specialized Branches
1Q19/1Q18 ▲ +5.6%

(1) Administrative Expenses / Operating Revenues, 12 months accumulated. Data from the Income Statement with Reallocations.

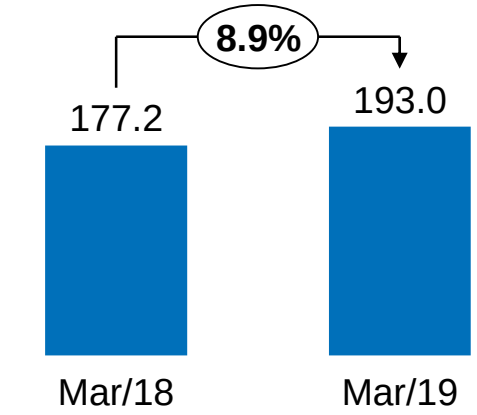
Loan Portfolio[1]



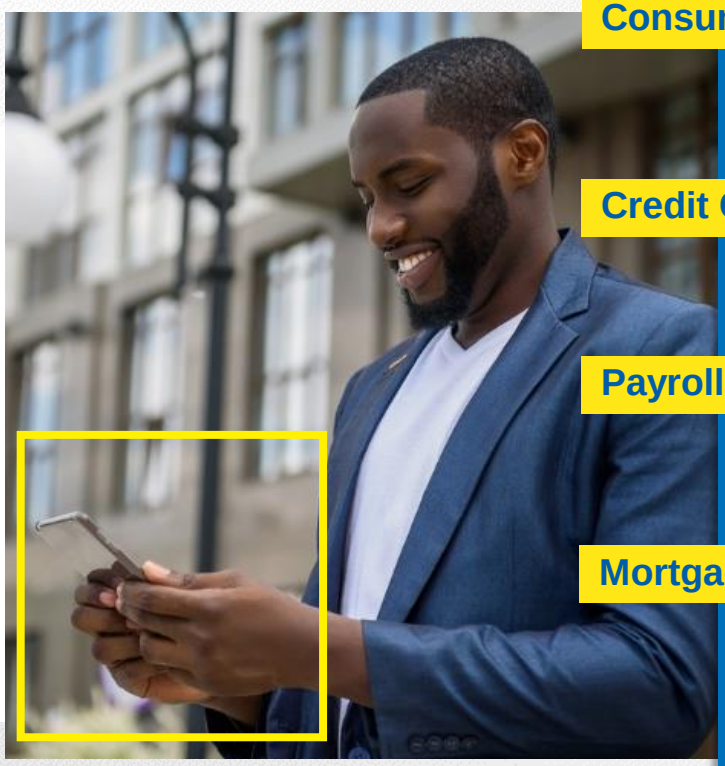
(1) Expanded View.

Individuals
Loan Portfolio[1]

Organic Loan Portfolio



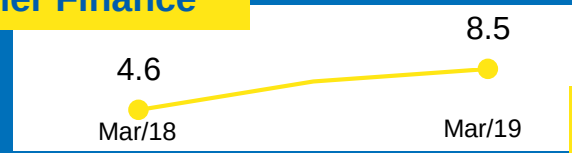
R$ billion



Highlights

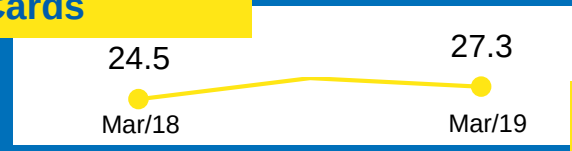
Mar19/Mar18

Consumer Finance



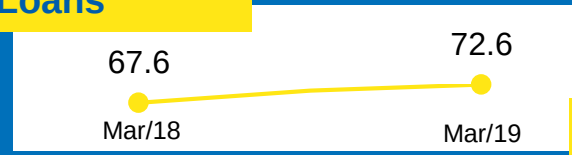
85.9%

Credit Cards



11.2%

Payroll Loans



7.4%

Mortgages



7.1%

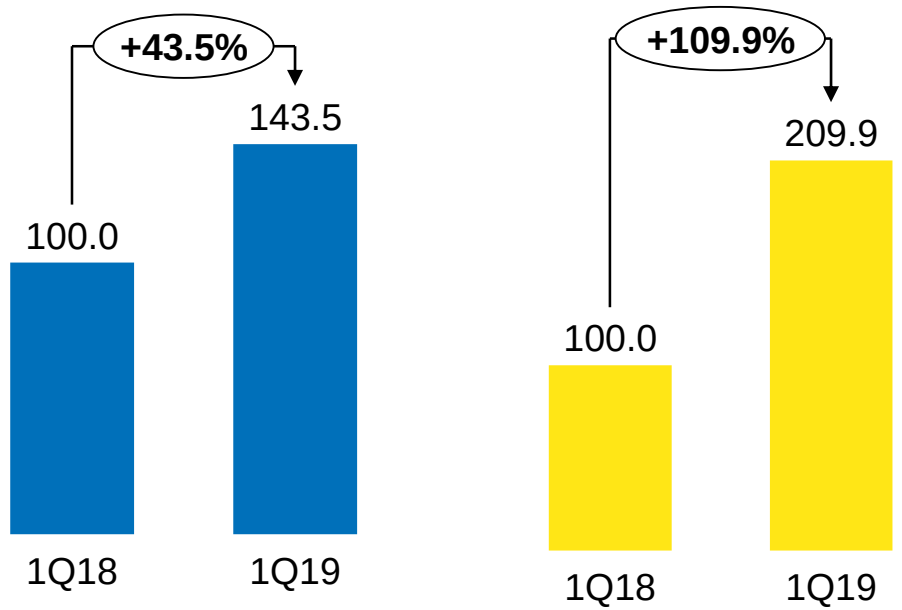
R$ billion

(1) BB Organic Loan Portfolio.

Loans to Individuals - Increasing Disbursements (Base 100 – 1Q18)

Payroll loans

Total Disbursement

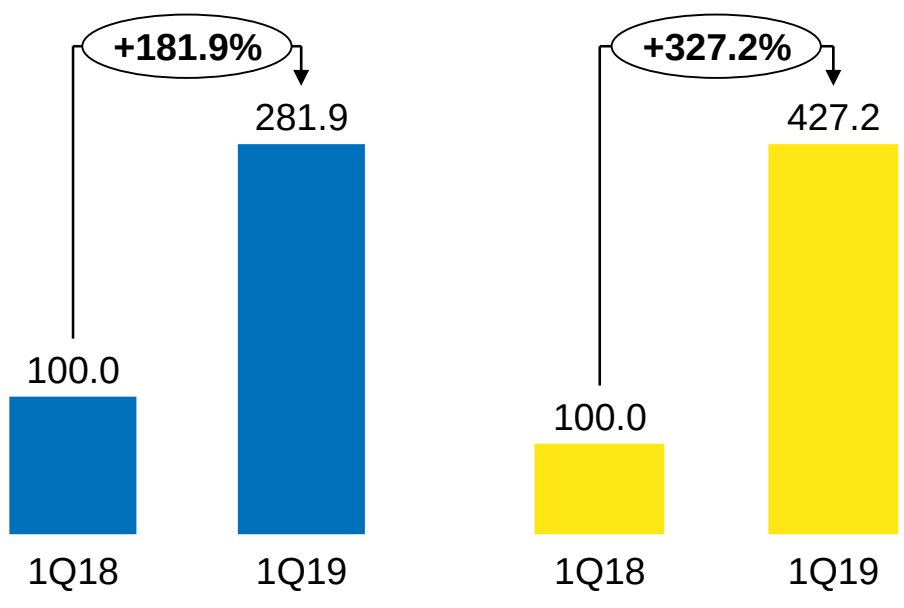


Mobile Disbursement

7.1% of the disbursements were made through mobile on the 1Q19

Consumer Finance

Total Disbursement

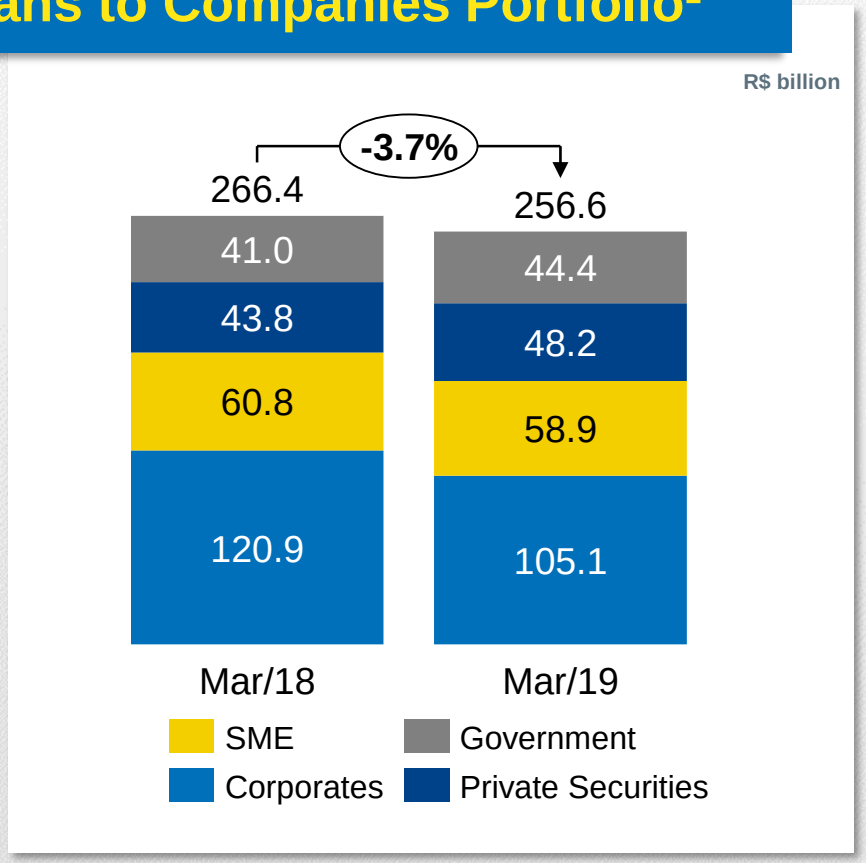


Mobile Disbursement

29.2% of the disbursements were made through mobile on the 1Q19

Loans to Companies[1]

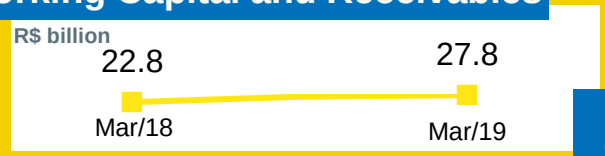
Loans to Companies Portfolio[1]



SMEs[2] Highlights

Mar19/Mar18

Working Capital and Receivables



▲ 22.1%

- Shorter maturities
- Receivables
- Guarantees

(1) Expanded View. (2) Companies with annual revenues up to R$ 200 million.

Capital Markets

Fee (RPS) **R$ 151 million** **in the 1Q19**

Relevance

Domestic Fixed Income

Present in **26%** of total captured by companies:

R$ 7.0 Bn

Equity

Present in **50%** of total captured:

R$ 2.5 Bn



Domestic
(fixed income)

90%

BB-BI Distributed Volume/BB-BI Originated Volume

Foreign
(fixed income)

20%

Market Share

Ranking ANBIMA
1Q19

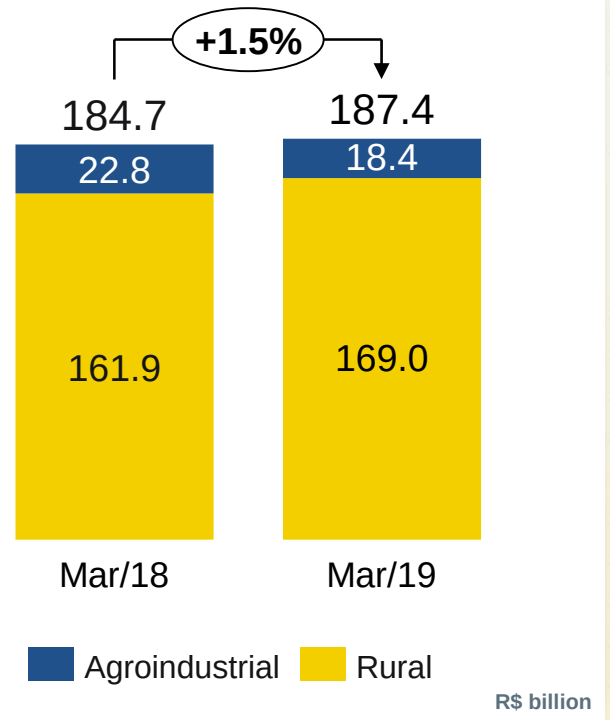
1st **Fixed Income Securitization**
Origination

1st **Fixed Income Securitization**
Distribution

4th **Equity**
Origination

Rural Producer's best partner

Agribusiness Portfolio[1]



58.2%
Market Share in Mar/19[2]

Harvest Plan
disbursements

R$ 59.7 billion

▲ 3.3%
Harvest 18/19 / Harvest 17/18

Unmarked Resources
disbursements

▲ +88.6%
Harvest 18/19 / Harvest 17/18



Agrishow 2019

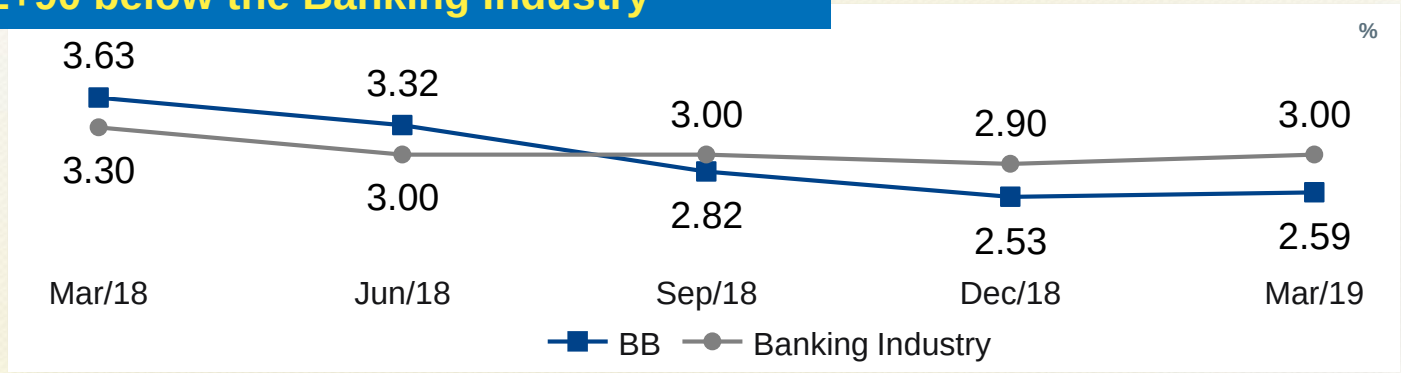
R$ 2.3 billion of Business Intentions demanded

+156% over 2018

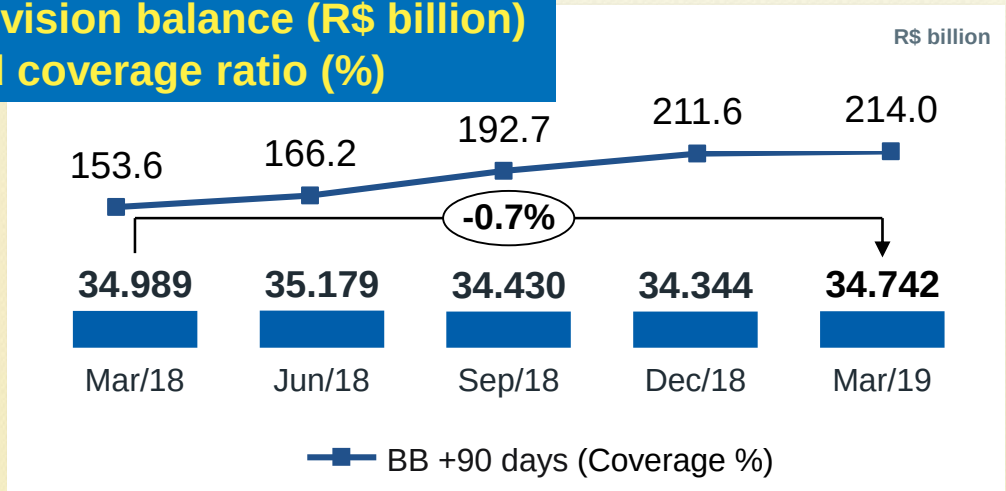
(1) Expanded portfolio. It includes Rural Product Bills and guarantees provided. (2) Source: Brazilian Central Bank.

Delinquency and Provisions

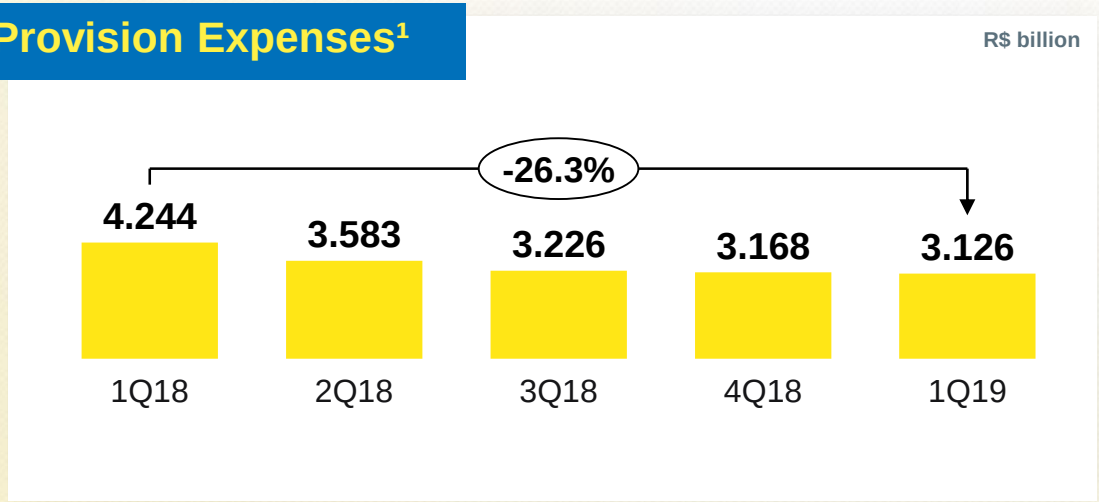
NPL+90 below the Banking Industry



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

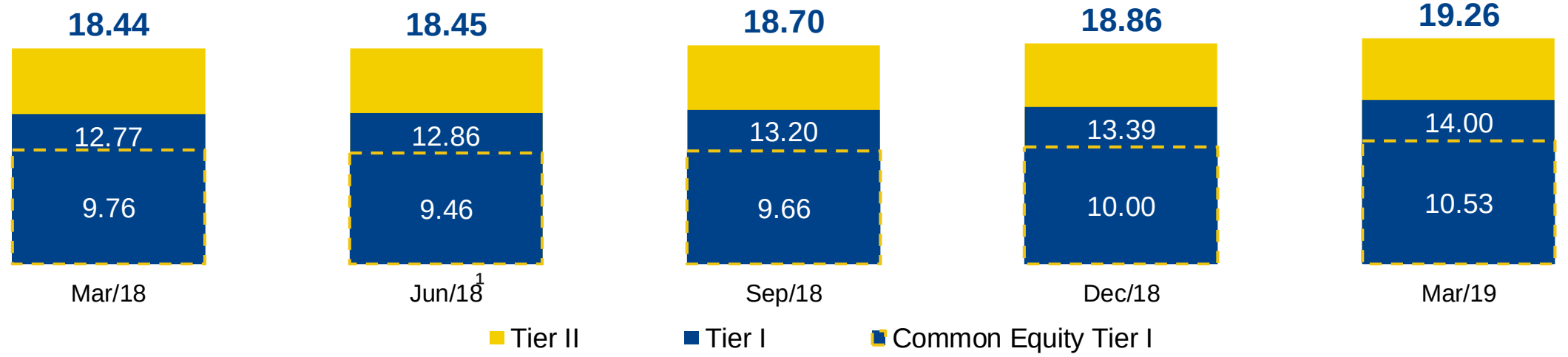


Provision Expenses[1]



(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.

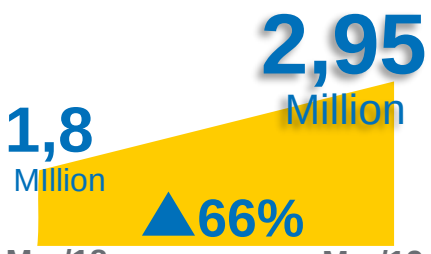

#maisquedigital

#maisquedigital

61% of the transactions through mobile on the 1Q19

12.3 million of recurring users[2] in the Mobile Banking on the 1Q19

NATIVE DIGITAL CUSTOMERS AT BB[1]



84%
With less than 40 years old

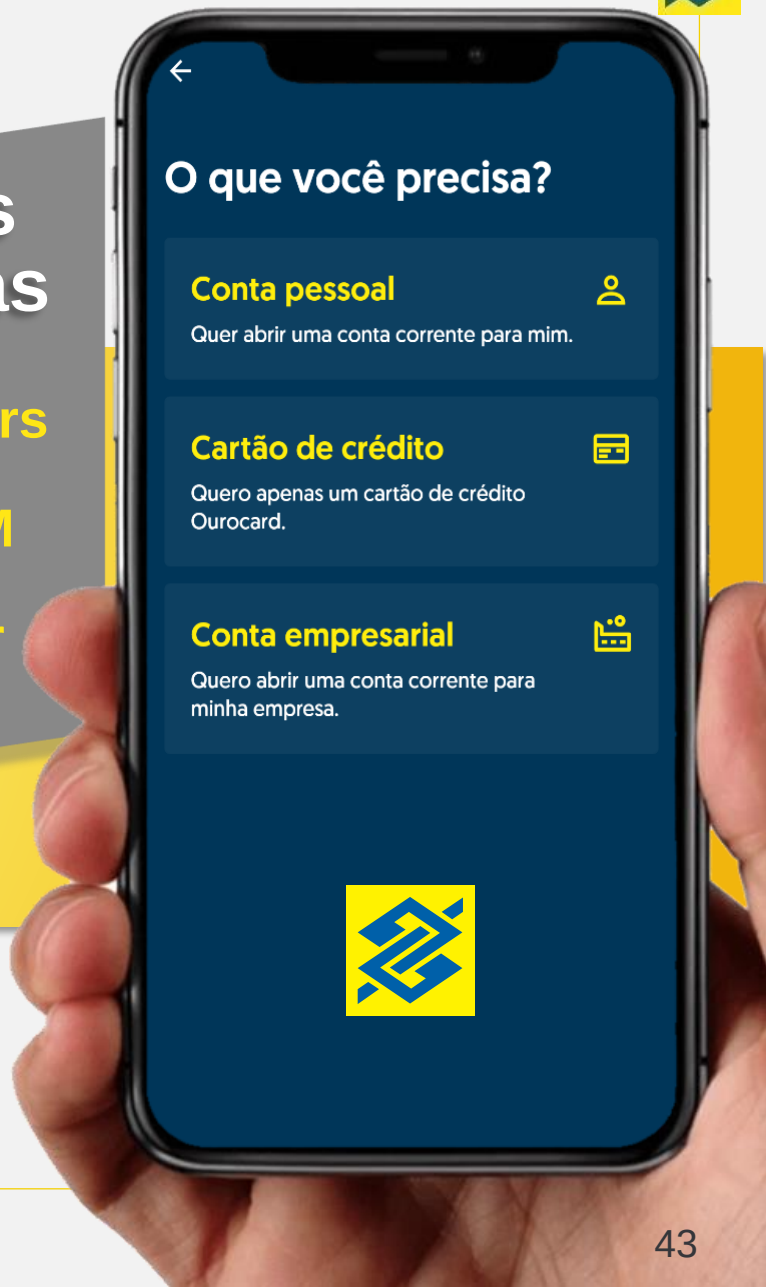
New App for Companies

54 New functions for companies

Minhas Finanças

Over 7.7 million users

R$ 1.1 MM average customer savings



(1) With access on the past 90 days.
(2) Customers that started the relationship with Banco do Brasil through digital channels, from Nov/2016 to Mar/2019.

Digital Payments



Digital Debit

R$ 143.5 Million in Revenues on the 1Q19

Uber | ifood | 99 | Netflix

Among others

VISA Ourocard

NFC payment direct at Rio Subway ratchets with Ourocard Visa Card, Bracelets or Smartphones.

Approach and Get in.



Financial Technology



Open Banking

developers.bb.com.br

Successful Partnerships in course

New Businesses

Available APIs

BB Startups

startup.labbs.com.br

Products and services Available for Startups

2019 Guidance

	Guidance 2019	1Q19 Performance
Adjusted Net Income - R$ billion	**14.5 to 17.5**	**4.2**
NII - %	**3 to 7**	**6.3**
Loan Portfolio[1] - %	**3 to 6**	**0.9**
Individuals - %	**7 to 10**	**9.0**
Companies[2] - %	**0 to 3**	**-7.1**
Rural Loans - %	**3 to 6**	**4.4**
ALL Expenses net of Recovery of Write-off - R$ billion	**-14.5 to -11.5**	**-3.1**
Fee Income - %	**5 to 8**	**3.8**
Administrative Expenses - %	**2 to 5**	**1.7**

(1) Organic Domestic Loan Portfolio with private securities and guarantees.
(2) Government operations are not included.

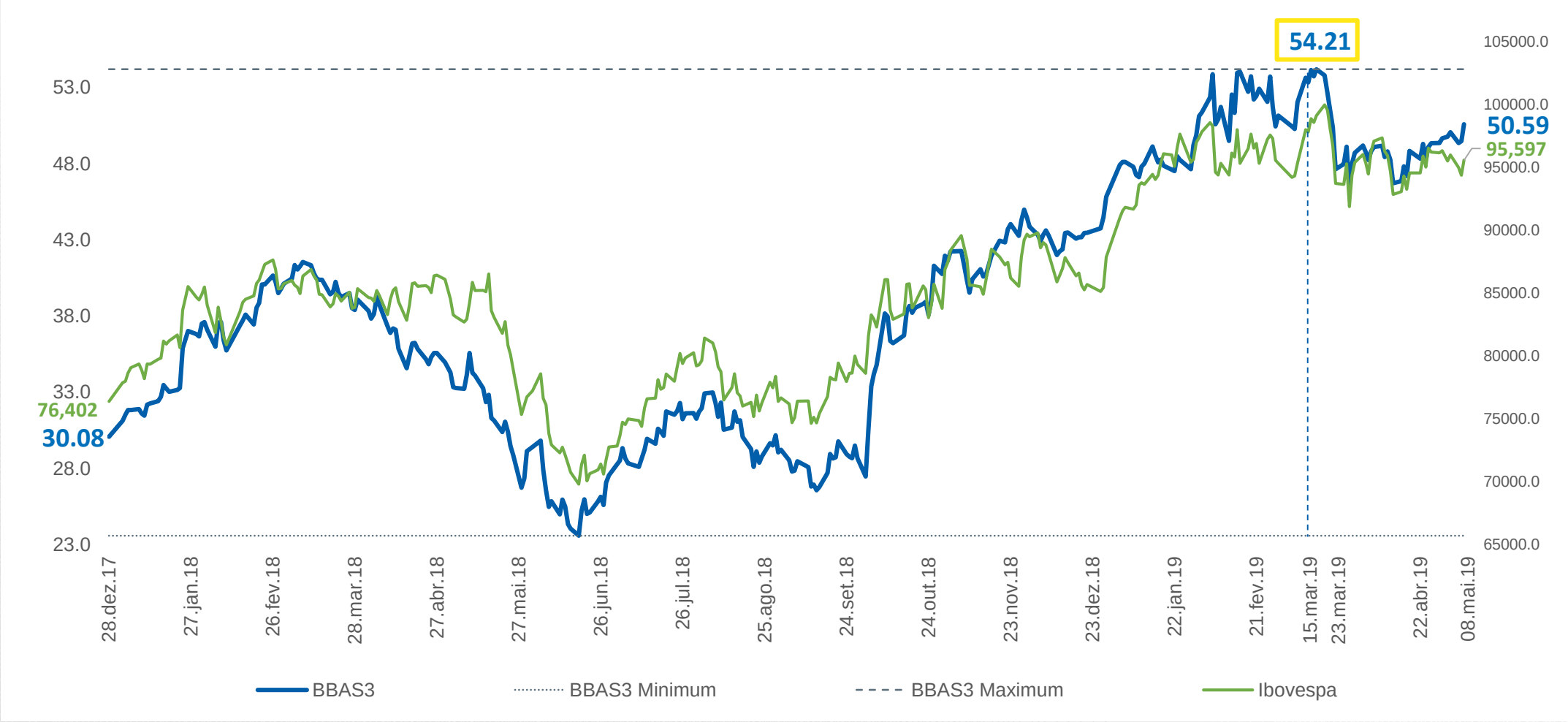
What comes next

- **Change in the mix** of the Loan Portfolio continues.
- More **fee income.**
- **Improvement** on **digital transformation** and customer service **specialization.**
- **Increase business** with clients.
- Greater commercial **competitiveness.**
- Strict **cost control** remain in focus.
- **More partnerships** aggregating value.
- **Organic generation** of capital.



Appendix

At R$ 50.59 BBAS3 appreciated 68.2% while Ibovespa grew by 25.1%



BBAS3 – Adjusted Closing Price from Dec 28th 2017 to May 8th 2019.
Past performance is no guarantee of future returns. This information is based on Economatica data.



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NOVO MERCADO BM&FBOVESPA

IBOVESPA

DESTAQUE EM GOVERNANÇA DE ESTATAIS

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ISE B3 2019

MEMBER OF Dow Jones Sustainability Indices In Collaboration with RobecoSAM