Coletiva de Imprensa

1T22



Saiba mais

Aponte seu celular para acessar o MD&A 1T22

Iniciativas estruturantes fortalecem relacionamentos e geram valor

Estratégia Corporativa >>> **10 Iniciativas Estruturantes** >>>

Proximidade
Digital na prática
Rentabilidade

Conheça a série de vídeos sobre as 10 iniciativas estruturantes em ri.bb.com.br/as10iniciativas



Alcançando Resultado Recorde

Resultados crescentes e sustentáveis

Lucro Líquido Ajustado

R$ 6,6 bilhões

Crescimento de **34,6%**
1T22/1T21

RSPL

17,6%

Onde, como e quando o cliente quiser



24,2 milhões
de clientes ativos em canais digitais
+ 12,4%
Mar22/ Mar21

96,8% de presença
nos municípios brasileiros
+ 190 bps
Mar22/ Mar21

56,7 mil
Pontos de Atendimento[1]
+ 13,0%
Mar22/ Mar21

9,7 milhões
de usuários atendidos por WhatsApp
+ 188,1%
1T22/ 1T21

App com
8 milhões
de acessos diários
+ 22,6%
1T22/ 1T21

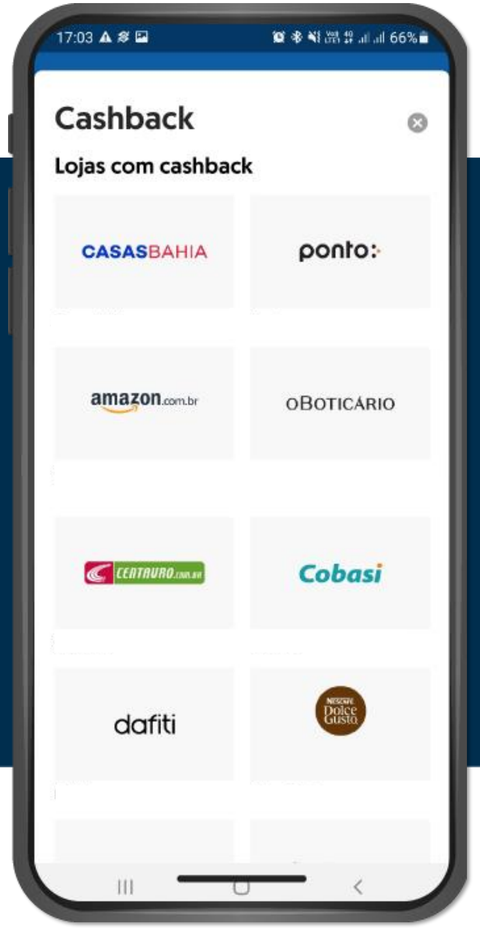
Com qualidade e efetividade

4,8 Nota de Atendimento Físico e Digital no 1T22
3,3 milhões de avaliações (nota de 1 a 5)

93,8% Resolutividade IA no 1T22

(1) Agências, postos de atendimento, postos de atendimento eletrônico, rede MaisBB e rede compartilhada.

Expansão em Ecossistemas



Loja BB

Ampliação Cashback em Parceiros
11 novas marcas em 2022

R$ 230 milhões comercializados em produtos não bancários com **3 milhões** de clientes no 1T22



Plataforma multisserviço

Gestão de fluxo de caixa multibanco
Visão centralizada das vendas
Marketplace de serviços

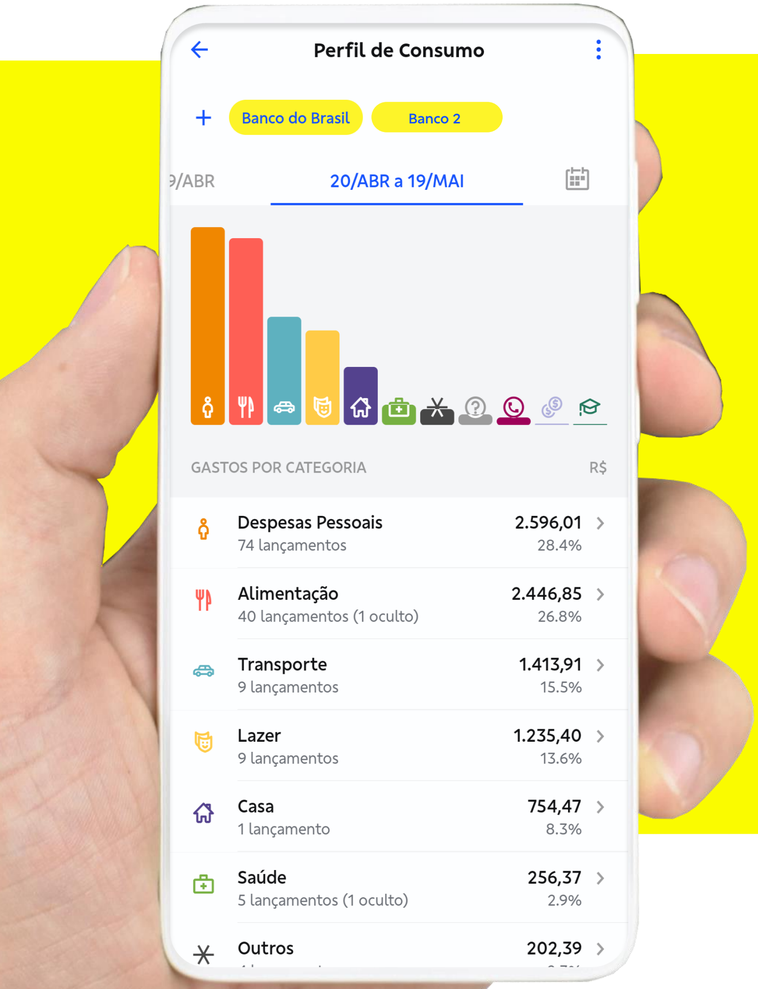
broto

+ Novidades
Simulação de crédito
Acompanhamento climático
Circuito de Negócios Agro Virtual

2.081 Produtos
+ 280%
1T22 / 1T21

R$ 1,5 bilhão em negócios
+ 409%
1T22 / 1T21

Conectado às vantagens e possibilidades do Open Finance



Minhas Finanças Multibanco

Queremos ser o gerenciador financeiro preferido dos brasileiros!

Agenda Financeira
Extrato Multibanco
Perfil de Consumo
Planejamento Financeiro

Aponte seu celular e comece a usar agora!

Iniciador de pagamentos

Pagamento iniciado por um site ou app de terceiros e concluído na instituição da conta do cliente



Nossa Identidade
O Banco do Agro

Orgulho de sermos o maior parceiro do Agronegócio

Atendimento Especializado em toda a rede

755 mil clientes
4.120 correspondentes com negócios agro
3.946 agências com negócios agro
5.391 municípios
56 Plataformas Private Agro

Carteira Agro

R$ 254,6 bilhões
+ 28,2% Mar22 / Mar21



Opções Agro no App BB

Agilidade e praticidade

Hubs Agro Digitais

Parceria Agtech Garage
Co-fundador AgNest

Carreta Agro

R$ 1,8 bilhão prospectados
60 municípios visitados

Carreta Agro BB



Nossa Identidade
O Banco da Pessoa Física



Presença, crédito
e soluções

R$ 108,2 bilhões
+ 12,1% Mar22 / Mar21
Crédito Consignado

R$ 89,2 bilhões
+ 35,4% Mar22 / Mar21
Crédito não consignado[1]

(1) Inclui CDC Salário, Empréstimo Pessoal, Cartão de Crédito e Cheque Especial.

Atendimento Especializado
+ de 7 milhões de clientes gerenciados

16 Escritório Leve
199 Agências Estilo
46 Estilo investidor
150 Escritórios Estilo / Exclusivo

Nossa Identidade
O Banco das Empresas



Apoio para o desenvolvimento do país

R$ 92,4 bilhões
+14,0% Mar22 / Mar21
Carteira MPME

R$ 175,4 bilhões
+18,6% Mar22 / Mar21
Carteira Grandes Empresas
visão ampliada

Atendimento Especializado

MPE
1.700 unidades habilitadas
450 polos empreendedores
215 agências exclusivas

Grandes Empresas
89 escritórios corporate

Parceria UBS BB Investment Bank

258 deals

41 Operações ECM

26 DCM Internacional

191 DCM Local

De Outubro/20 a Março/22

Nossa Identidade
O Banco do Comércio Exterior



Apoio na realização de negócios com o mercado externo

R$ 19,1 bilhões
+ 33,8% Mar22 / Mar21
ACC / ACE

Circuito Global BB
Workshops com assessoria especializada

Central de Câmbio
R$ 3,7 bilhões negociados
+80,8% 1T22 / 1T21

Transformação Cultural



Capacitação

4,4 milhões de horas de treinamento

+ 217% 1T22 / 1T21

Novas formas de trabalho

Implementação do Trabalho Remoto Híbrido

Ações para impulsionar a cultura BB

Ambientação, integração, inovação e geração de valor

Programa Mentoria

Para capacitar novos funcionários

Onboarding

+ 2.689

Novos funcionários

Atuação sustentável que gera externalidades positivas

Carteira de Negócios Sustentáveis

R$ 289,4 bilhões

+ 10,8% sobre mar/21

Ofertas de investimentos ASG

R$ 9,2 bilhões

+ 98,7% sobre mar/21

Emissão Social Bond Premiado pela The Banker no Deals of the Year 2022

The Banker DEALS OF THE YEAR 2022

Somos a primeira Instituição financeira com amplo atendimento em Libras remoto e presencial

Atuação Social
de jan/21 a mar/ 22

2 milhões beneficiados

262 parceiros

FUNDAÇÃO

Lançamento CPR Preservação

Crédito para apoiar a preservação ambiental no campo

Conheça os 10 compromissos do BB com a sustentabilidade
www.bb.com.br/sustentabilidade

Resultado 1T22



Destaques do Resultado 1T22/1T21

Lucro Líquido Ajustado

R$ 6,6 bilhões

34,6% de crescimento

17,6% RSPL Mercado

Carteira de Crédito[1]

R$ 883,5 bilhões

16,4% de crescimento

1,89% Inad +90 dias

Dinâmica das Receitas e Despesas

+5,6% Margem Financeira Bruta

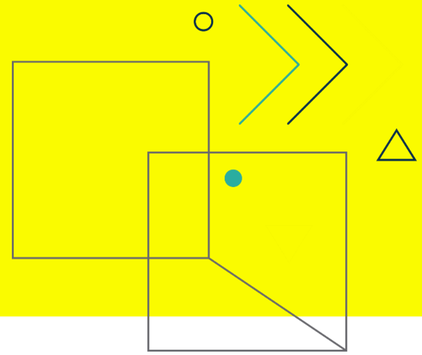
+9,4% Receitas de Prestação de Serviços

+6,0% Despesas Administrativas

34,7% Índice de Eficiência

Capital

12,7% ICP



Resultado crescente e sustentável

(1) Carteira de Crédito ampliada

Resultado

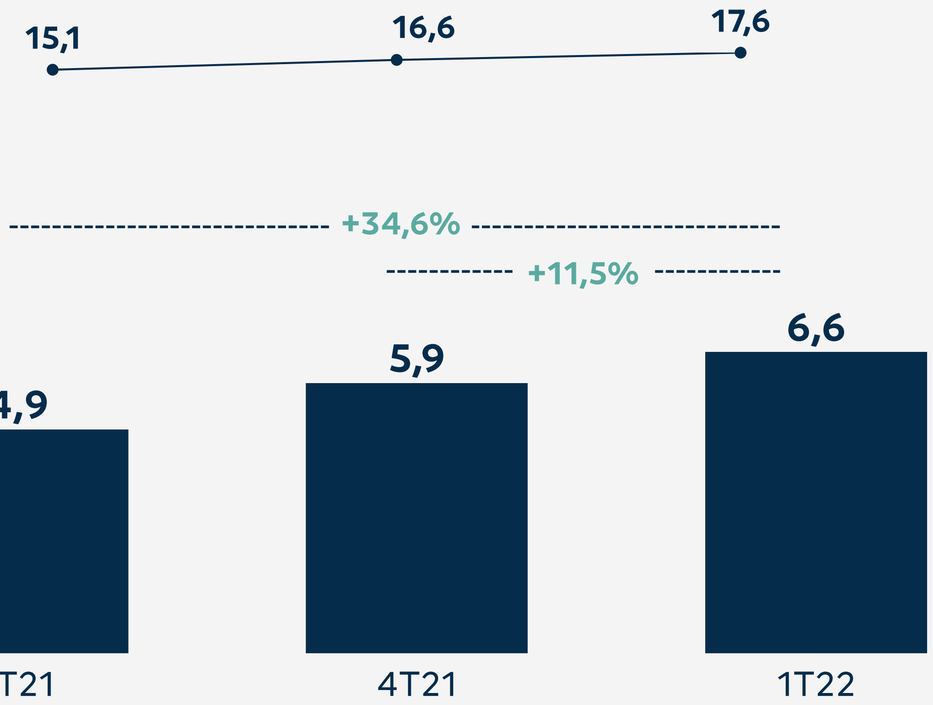
Lucro líquido ajustado

R$ 6,6 bilhões
No 1T22

+ 34,6%
1T22/1T21

RSPL 17,6%
No 1T22

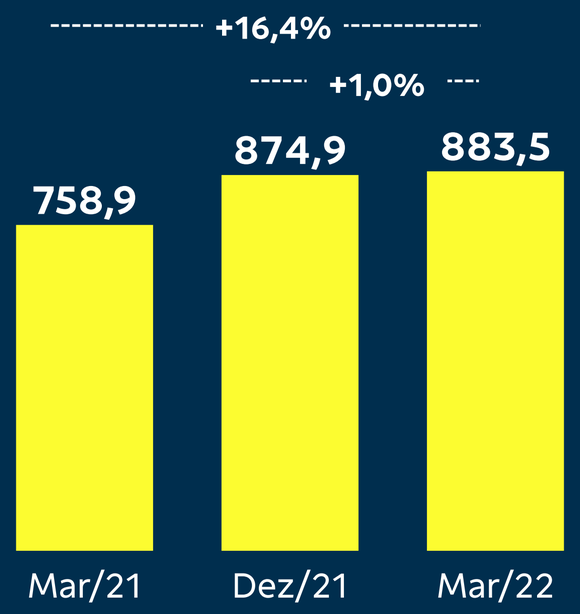
Lucro líquido ajustado
R$ bilhões
RSPL Mercado[1] %



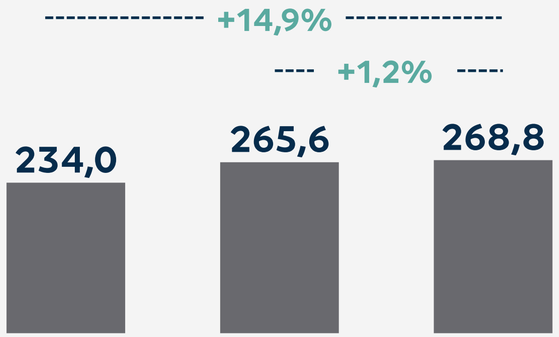
(1) RSPL na visão mercado: reflete a métrica que os principais analistas de mercado utilizam nas previsões de resultado. Calculado pelo método linear.

Carteira de Crédito

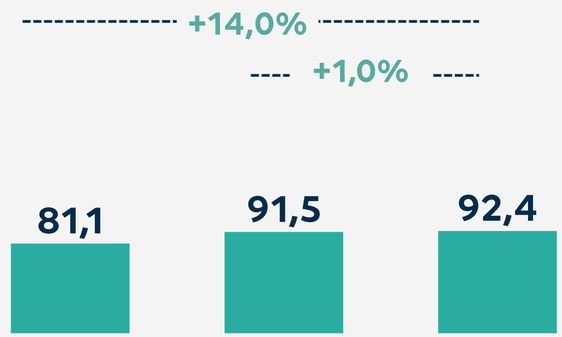
Carteira Ampliada[1]
R$ bilhões



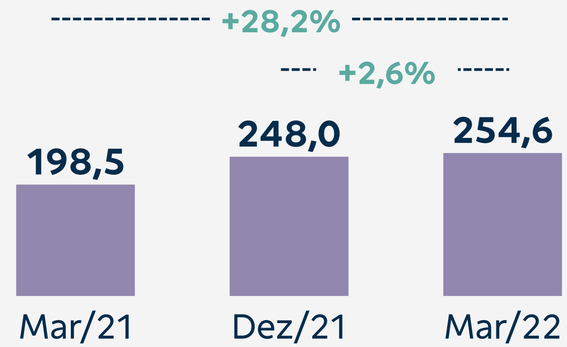
Pessoa Física



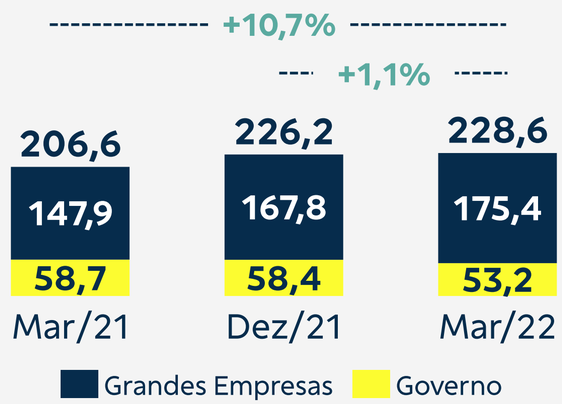
MPME



Agronegócios



Grandes Empresas + Governo



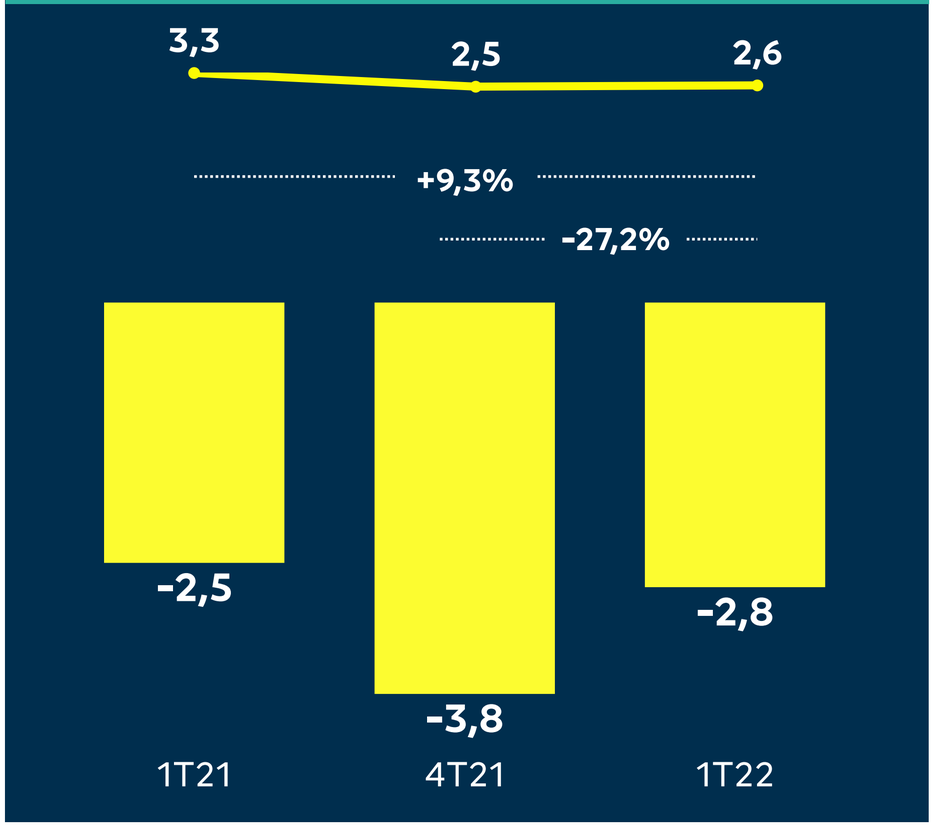
(1) Inclui TVM privados e garantias prestadas.

Qualidade do Crédito

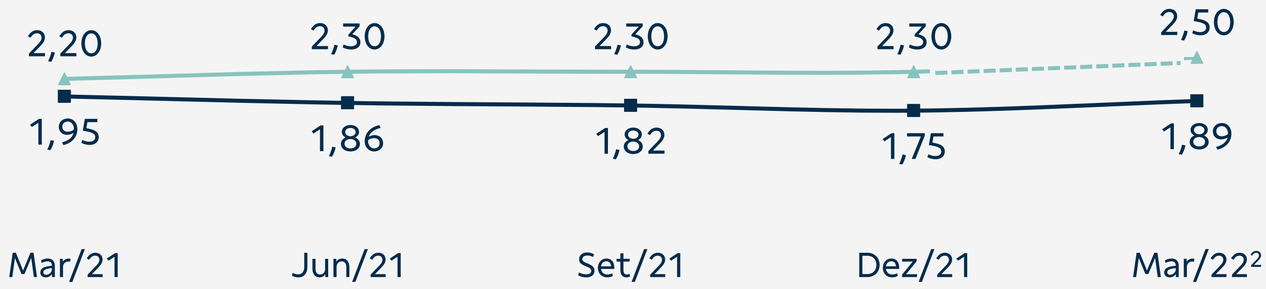
PCLD Ampliada

R$ bilhões

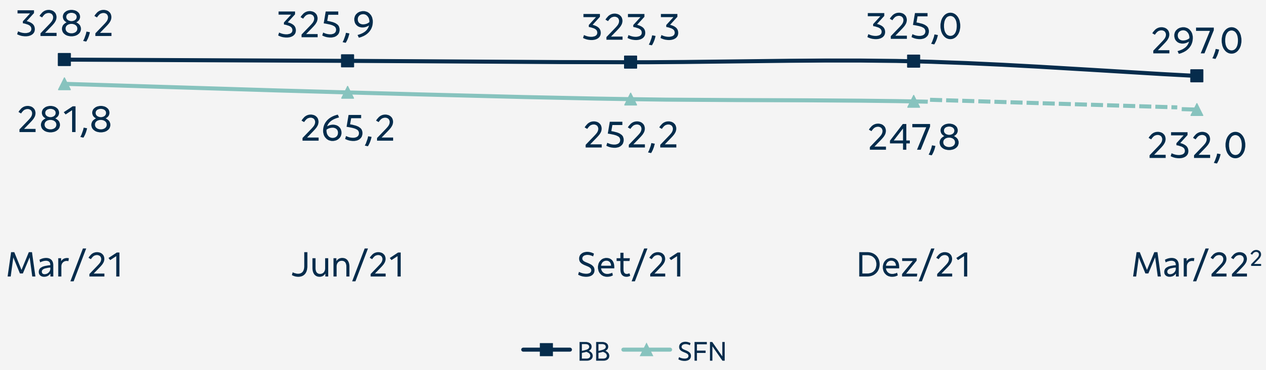
Custo do Crédito (%)[1]



Inad +90 (%)



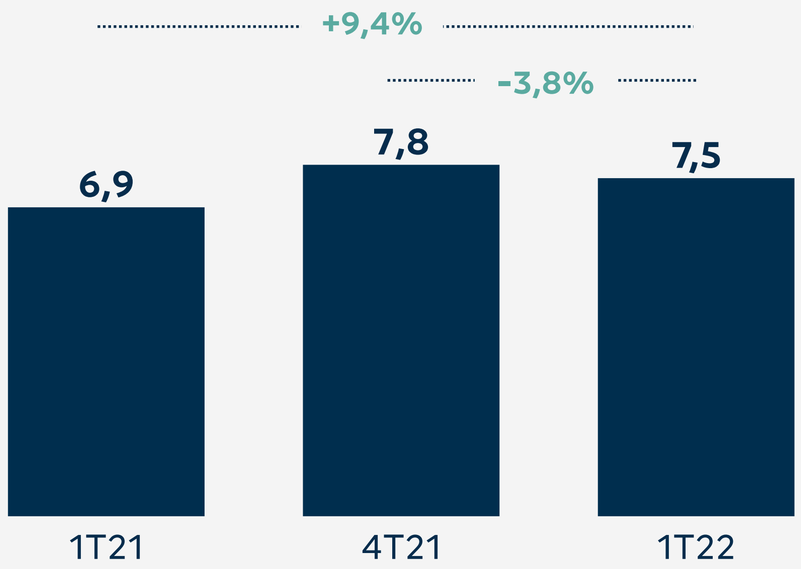
Cobertura (%)



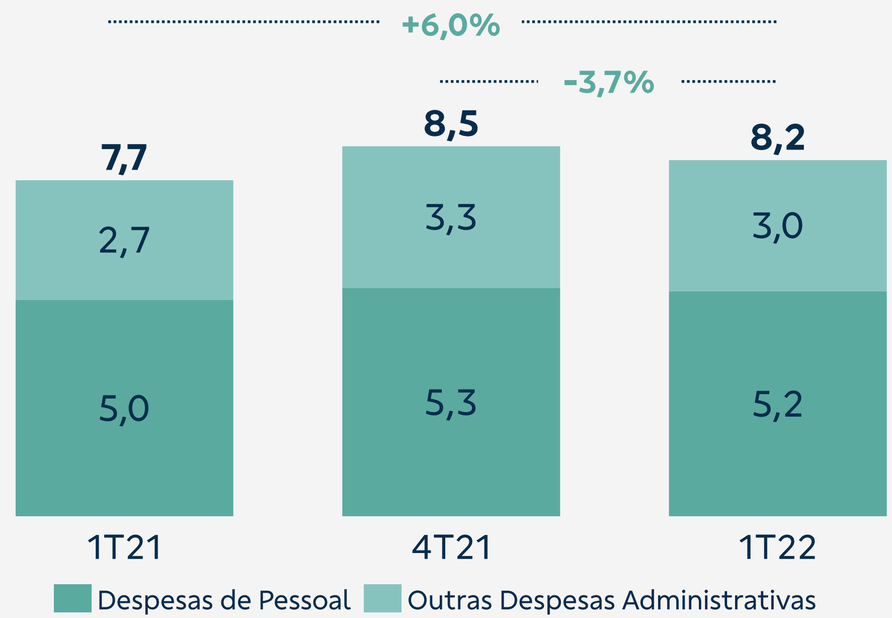
(1) PCLD Ampliada de 12 meses / Carteira de Crédito Classificada média. (2) Dados do SFN referem-se a fev/22.

Dinâmica de Receitas e Despesas

Receitas de Prestação de Serviços
R$ bilhões



Despesas Administrativas
R$ bilhões

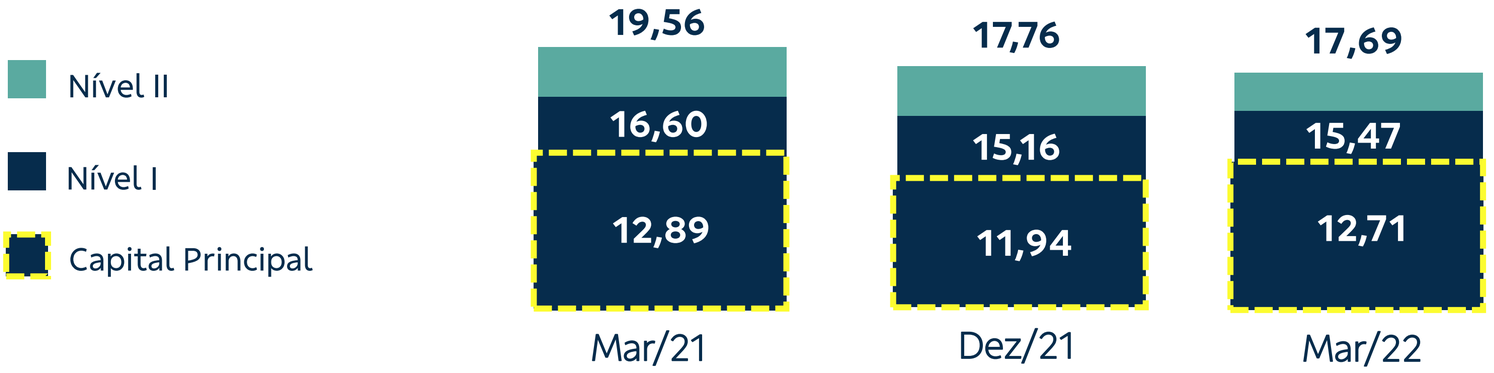


Índice de eficiência (12 meses): **34,7%**

Capital

Índice de Basileia

%





Projeções Corporativas 2022

Projeções Corporativas	Projeções 2022	1T22
Lucro Líquido Ajustado – R$ bilhões	23,0 a 26,0	6,6
Margem Financeira Bruta - %	11,0 a 15,0	5,6
Carteira de Crédito - %	8,0 a 12,0	19,6
Pessoas Físicas - %	10,0 a 14,0	14,9
Empresas - %	3,0 a 7,0	17,0
Agronegócios - %	10,0 a 14,0	28,2
Receitas de Prestação de Serviços - %	4,0 a 8,0	9,4
Despesas Administrativas - %	4,0 a 8,0	6,0
PCLD Ampliada – R$ bilhões	-16,0 a -13,0	-2,8

Carteira de Crédito: considera a carteira classificada doméstica adicionada de TVM Privados e Garantias e não considera crédito a Governo.
Empresas: não considera crédito a Governo.

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 podem envolver 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.

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DESTAQUE EM GOVERNANÇA DE ESTATAIS

IBOVESPA

ISEB3

Member of
Dow Jones Sustainability Indices
Powered by the S&P Global CSA

Press Conference 1Q22



For further info
Point your mobile
for 1Q22 MD&A

Discover the series of videos on the 10 structuring initiatives in

Structuring initiatives strengthen relationships and generate value

Corporate Strategy >>> **10 Structuring Initiatives** >>>

Proximity
Digital in practice
Profitability



Learn more about the 10 structuring initiatives in the vídeo series
ri.bb.com.br/as10iniciativas

Achieving Record Results

Growing and Sustainable Results

Adjusted Net Income

R$ 6.6 billion

Growth of **34.6%**
1Q22/1Q21

ROE

17.6%

Where, how and when the customer wishes



24.2 million
Active customers on digital channels
+ 12.4%
Mar22 / Mar21

Present in 96.8%
of Brazilian municipalities
+ 190bps
Mar22 / Mar21

56.7k
Service Points[1]
+ 13.0%
Mar22 / Mar21

9.7 million
Users served by WhatsApp
+ 188.1%
1Q22 / 1Q21

8 million
daily hits in our App
+ 22.6%
1Q22 / 1Q21

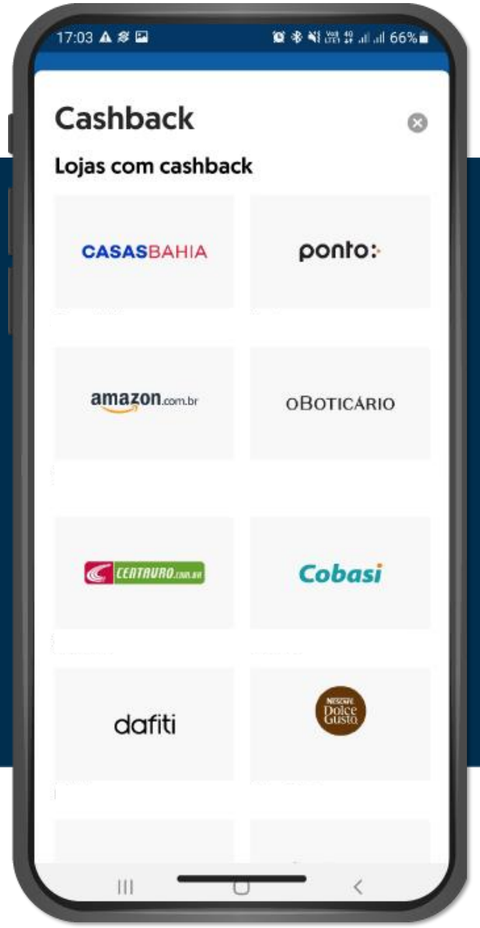
Quality and effectiveness

4.8 Digital and Physical Service Evaluation 1Q22
3.3 million evaluations (grades 1 to 5)

93.8% AI Resoluteness in the 1Q22

(1) Branches, service posts, automated service posts, MaisBB network and shared network channels.

Expansion in ecosystems



Loja BB

Cashback Expansion in Partners
11 new brands in 2022

R$ 230 million marketed in non-bank products with **3 million** customers in the 1Q22



Here comes Painel PJ!

Multiservice platform
Multiple banks statement
Centralized view of sales
Marketplace showcase

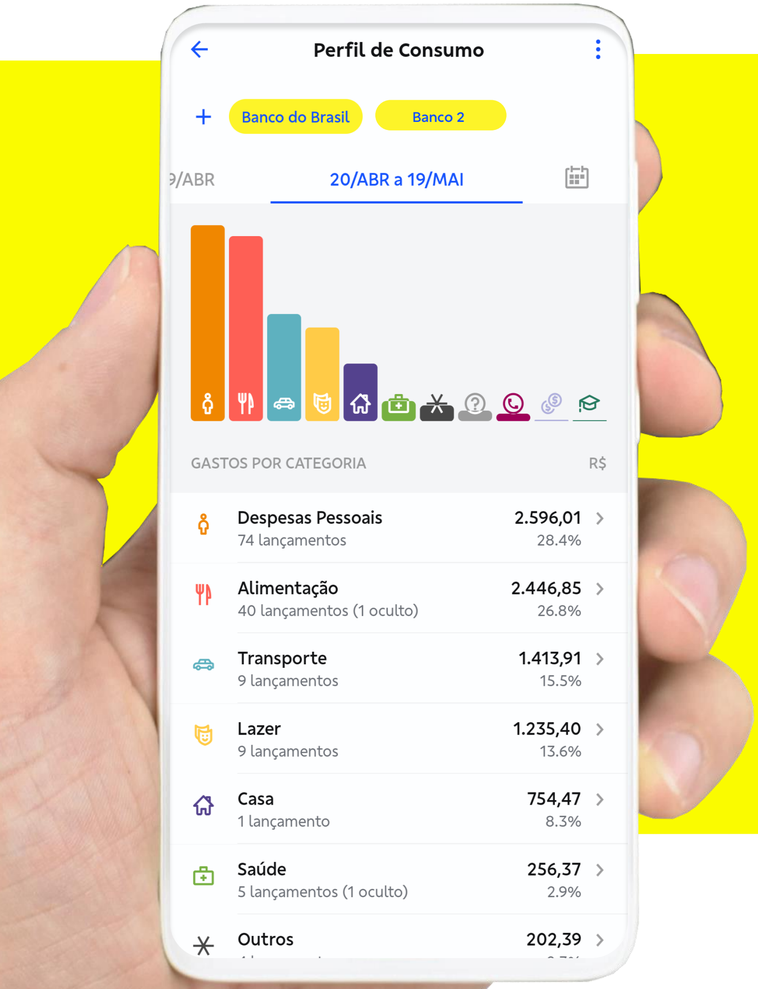
broto

+ Innovations
Credit simulation
Climate monitoring
Agro virtual business circuit

2,081 Products
+ 280%
1Q22 / 1Q21

R$ 1.5 billion in business
+ 409%
1Q22 / 1Q21

Connected to the advantages and possibilities of Open Finance



Minhas Finanças Multibanco

We want to be Brazilian's favorite financial manager!

Financial agenda
Multibank Statement
Consumption Profile
Financial Planning

Point your mobile and try it now!

Payment initiator

Payment initiated by a third-party website or app and completed at the customer's account institution



Our identity
The Agri Bank

Proud to be the biggest partner of Agribusiness

Specialized service across the entire network

755 k customers
4,120 agribusiness correspondents
3,946 agribusiness service units
5,391 municipalities
56 Agribusiness Private Platforms

Agribusiness Loan Portfolio

R$ 254.6 billion
+ 28.2% Mar22 / Mar21





Agribusiness Options in the BB App
Agility and convenience

Agribusiness Digital Hubs
Agtech Garage Partnership
AgNest Co-founder

Agri Truck
R$ 1.8 billion prospected
60 cities visited

Our Identity
The Individuals Bank

Presence, credit and solutions

R$ 108.2 billion
+ 12.1% Mar22 / Mar21
Payroll loans

R$ 89.2 billion
+ 35.4% Mar22 / Mar21
Non-payroll loans

(1) Includes Salary Loan, Consumer Finance, Credit Card and Overdraft Account.

Specialized Service

More than 7 million customers with managed services

16 Leve Offices
199 Estilo Branches
46 Estilo Investidor Branches
150 Estilo and Exclusivo Offices

Our Identity
The Companies Bank

Support for the country's development

R$ 92.4 billion
+14.0% Mar22 / Mar21
SME Loan Portfolio

R$ 175.4 billion
+18.6% Mar22 / Mar21
Corporate Loan Portfolio

Specialized Service

SME

1,700 service units
450 entrepreneurial poles
215 exclusive branches

Partnership
UBS BB
Investment Bank

258 deals

41 ECM Transactions

26 International DCM

191 Domestic DCM

Our Identity
The Foreing Trade Bank

Support for business with the foreign market

R$ 19.1 billion
+ 33.8% Mar22 / Mar21
ACC / ACE

BB Global Circuit
Workshops with expert advisory

Central de Câmbio
R$ 3.7 billion traded
+80.8%

Cultural Transformation



Empowerment

4.4 million training hours

+ 217% 1Q22 / 1Q21

New ways of working

Hybrid Home Office Implementation

Actions to boost BB's culture

Ambiance, integration, innovation and value generation

Mentoring Program

To develop new employees

Onboarding

+ 2,689

new employees

Sustainable action that generates positive externalities

Sustainable Loan Portfolio

R$ 289.4 billion

+ 10.8% over Mar/21

ESG investments offer

R$ 9.2 billion

+ 98.7% over Mar/21

BB Social Bond Awarded by The Banker as Deal of the Year 2022

The Banker DEALS OF THE YEAR 2022

We are the first financial institution with wide remote and face-to-face service in Brazilian Sign Language

CPR Preservação launch

Credit to support environmental preservation in the countryside

Social Action 2021 | **1.9 million** benefited | **250** partners

FUNDAÇÃO

Learn more about the full commitments at www.bb.com.br/sustentabilidade

1Q22 Performance



Earnings Highlights

1Q22/1Q21

Adjusted Net Income

R$ 6.6 billion

34.6% Growth

17.6% Market ROE

Loan Portfolio[1]

R$ 883.5 billion

16.4% Growth

1.89% NPL+90 days

Fee income and expenses dynamics

+5.6% NII

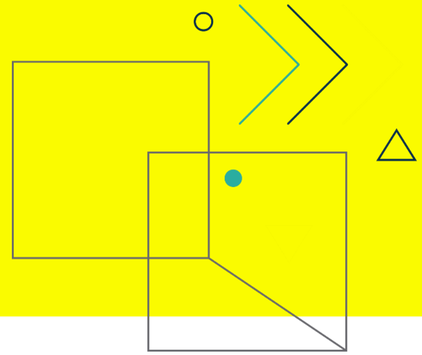
+9.4% Fee Income

+6.0% Administrative Expenses

34.7% Cost-to-Income Ratio

CET

12.7% CET 1



Growing and Sustainable Results

(1) Loan Portfolio Expandaded View.

Results

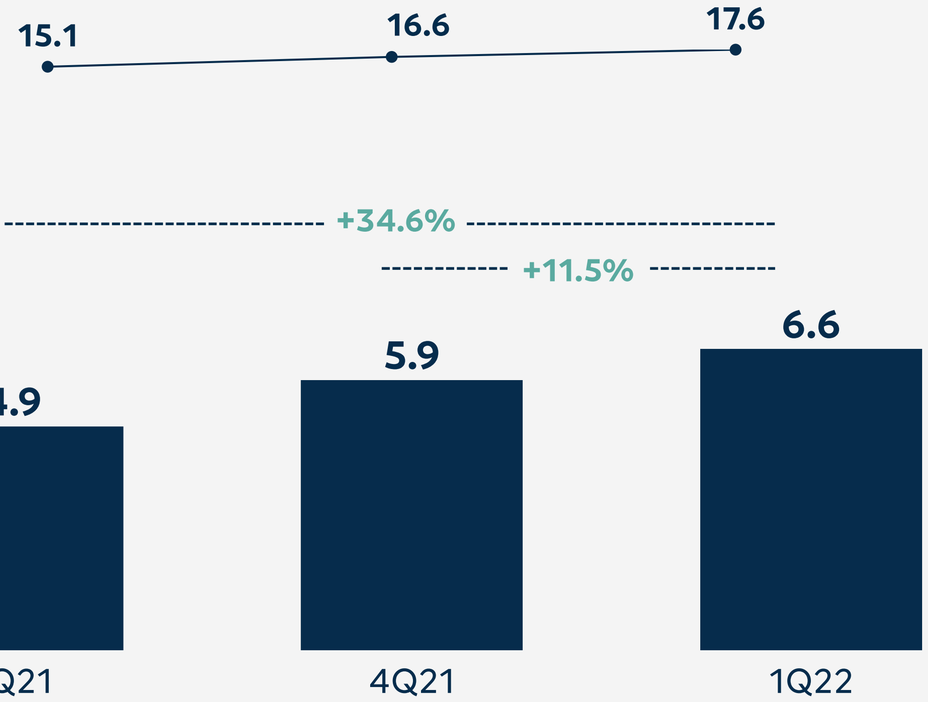
Adjusted Net Income

R$ 6.6 billion
1Q22

+ 34.6%
1Q22/1Q21

ROE 17.6%
1Q22

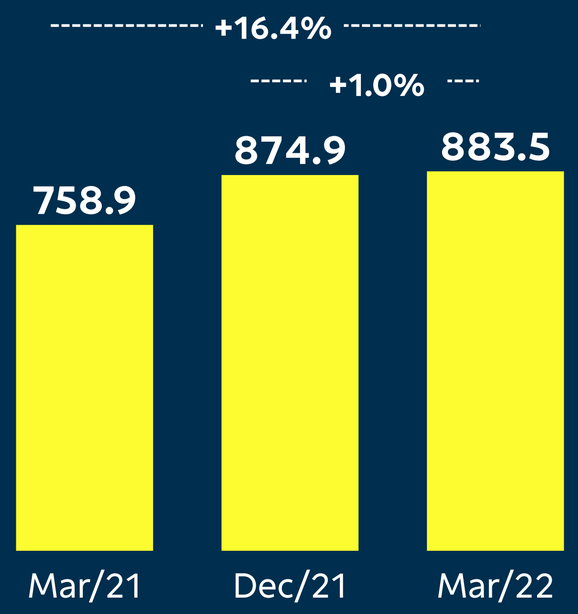
Adjusted Net Income
R$ billion
Market ROE[1] %



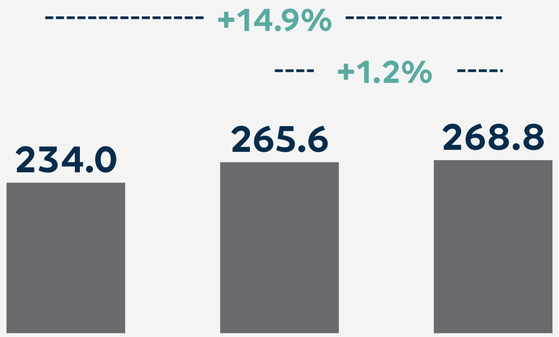
(1) Market ROE: metric that the main market analysts use to project results. The index is annualized using the linear method.

Loan Portfolio

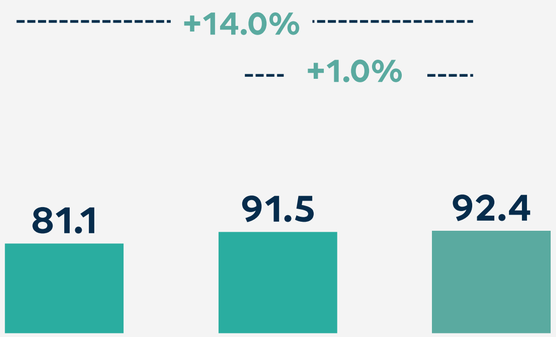
Expanded Loan Portfolio[1]
R$ billion



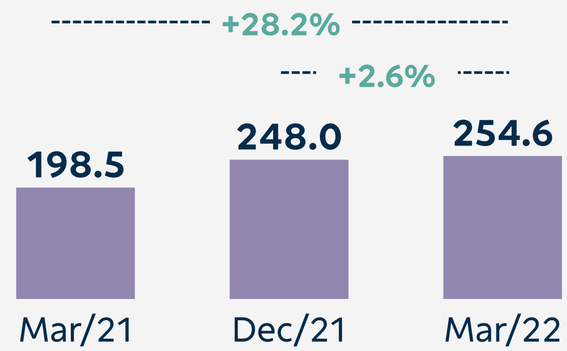
Individuals



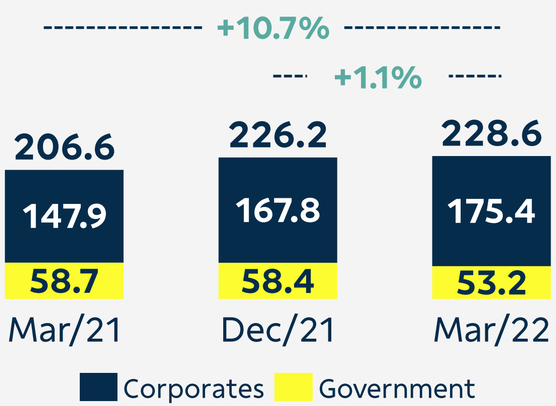
SME



Agribusiness



Corporates + Government



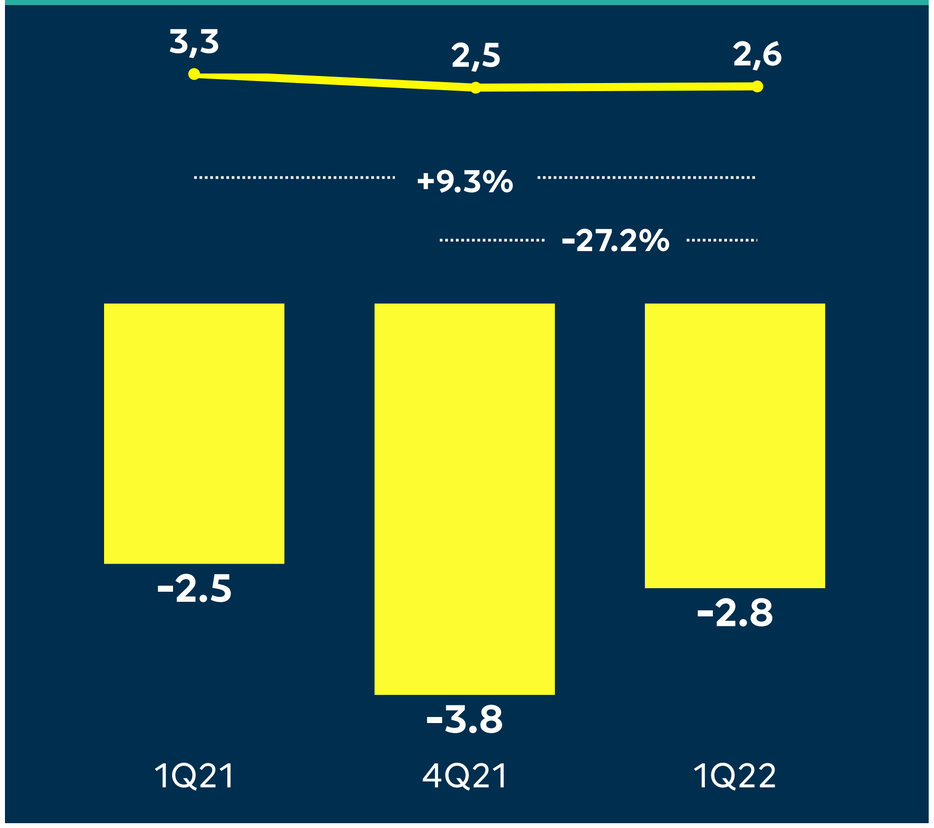
(1) It includes private securities and guarantees provided.

Credit Quality

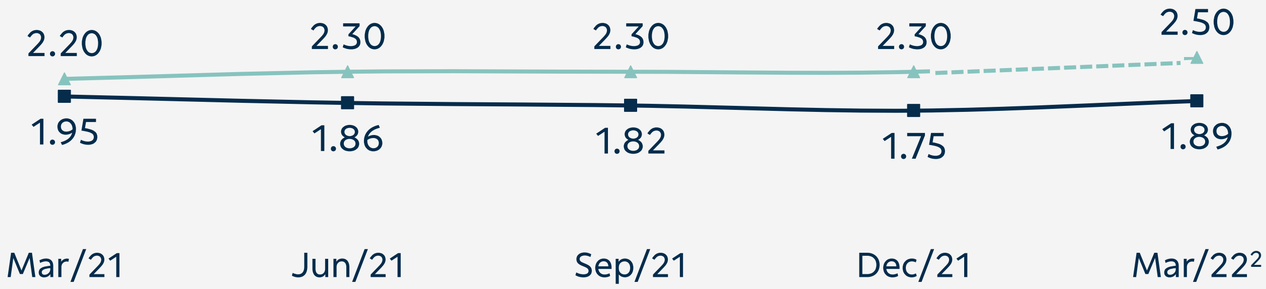
ALL Expanded View

R$ billion

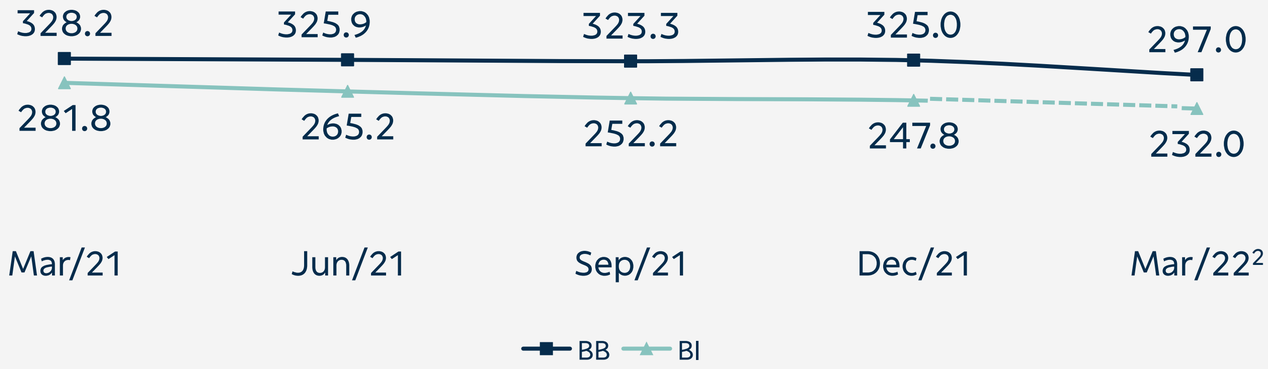
Cost of Credit (%)[1]



NPL +90d (%)



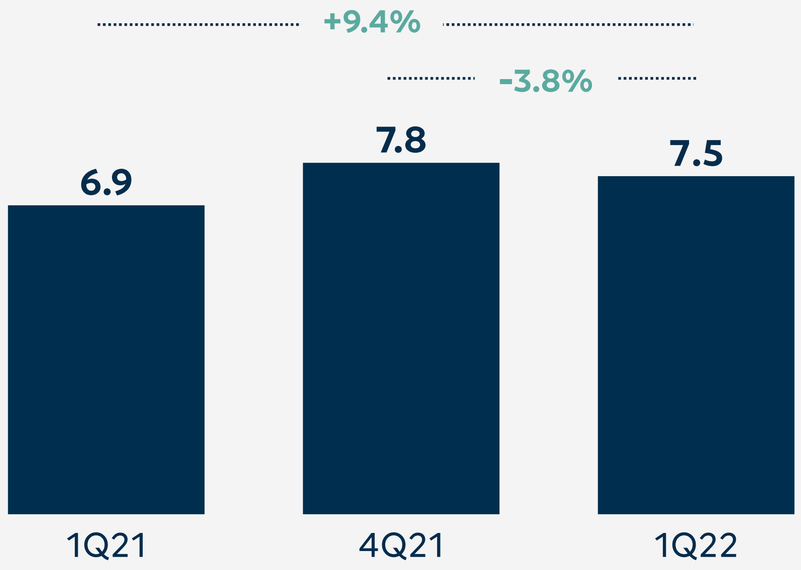
Coverage (%)



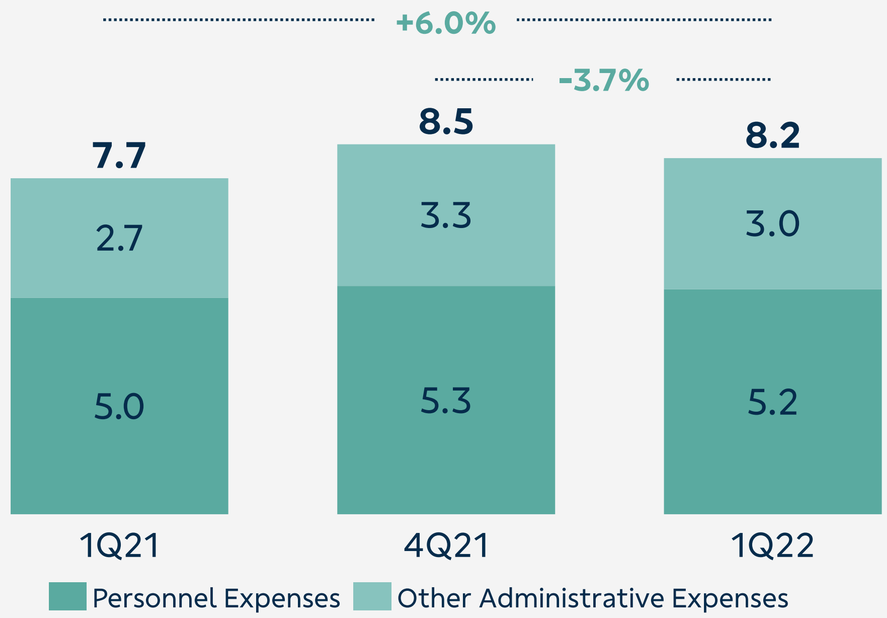
(1) ALL Expanded View 12 months / Medium Classified Loan Portfolio. . (2) BI data refers to feb/22.

Fee Income and Administrative Expenses Dynamics

Fee Income
R$ billion



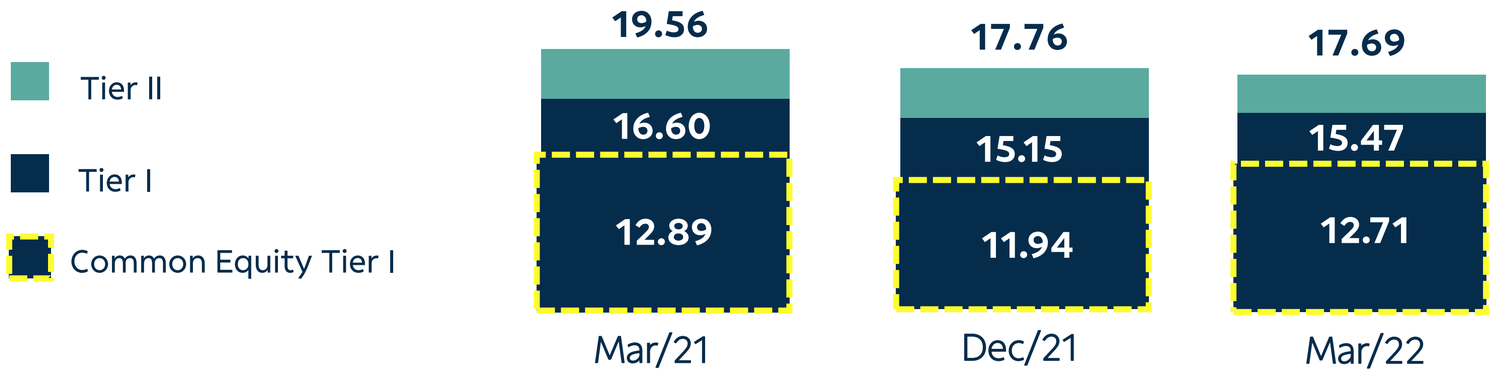
Administrative Expenses
R$ billion

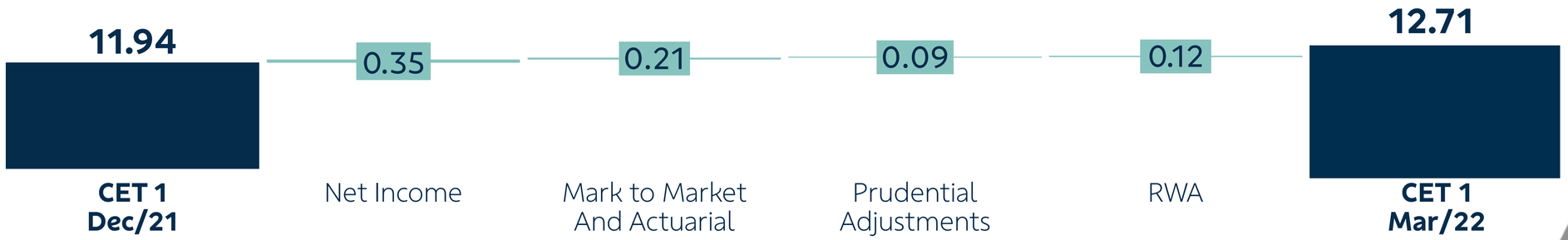


Cost to Income (12 months): **34.7%**

Capital Ratio

Bis III
(%)





2022 Guidance

Guidance	2022	1Q22
Adjusted Net Income – R$ billion	23.0 to 26.0	6.6
Net Interest Income - %	11.0 to 15.0	5.6
Loan Portfolio - %	8.0 to 12.0	19.6
Individuals - %	10.0 to 14.0	14.9
Companies - %	3.0 to 7.0	17.0
Agribusiness - %	10.0 to 14.0	28.2
Fee Income - %	4.0 to 8.0	9.4
Administrative Expenses - %	4.0 to 8.0	6.0
ALL Expanded View– R$ billion	-16.0 to -13.0	-2.8

Loan Portfolio: it considers domestic classified portfolio added of Private Securities and Guarantees. Government operations are not included. **Companies:** Government operations not included.

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.



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