

Resultado

2T
24



Saiba mais
Aponte seu celular
para MD&A 2T24





**Estratégia direcionada
e resultados crescentes**

Lucro Líquido Ajustado 1S24

**R\$ 18,8
bilhões**

+8,5% 1S24 / 1S23

RSPL

21,7%



**Dar crédito é
acreditar nas pessoas**

Carteira de Crédito Ampliada

**R\$ 1,2
trilhão**

+13,2% jun24/jun23

Plano Safra

2024/2025

**R\$ 260
bilhões**

em recursos
disponibilizados



Estratégia fígital



BB digital



+ 93,4% das transações são realizadas em canais digitais



+17,4% de interações nos assistentes virtuais BB
2T24/2T23



+6,25% no número de usuários do app BB totalizando 23,8 milhões
2T24/2T23

Evolução do CRM



Abordagens mais efetivas

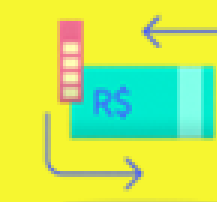
Mais de 71% do desembolso de crédito PF foi de clientes impactados pelas abordagens



Mais eficiência

Economia de mais de 100 mil horas/ano de trabalho

Ponto BB agência fígital



+7,8% 2T24/1T24
rentabilidade do cliente



+156% 2T24/1T24
conquista de novos clientes



96,2 na nota da pesquisa de satisfação



99 milhões de impactos digitais

BB apoia o Rio Grande do Sul



O Banco do Brasil foi protagonista ao apoiar as pessoas atingidas pelas enchentes no Rio Grande do Sul

Ações humanitárias

Mais de R\$ 65 milhões em doações via FBB pelo banco, empresas do conglomerado e sociedade

Condições negociais especiais

Em produtos e serviços tais como tarifas, seguros, consórcios e em crédito voltado ao cliente PJ, PF, Agro e Setor Público

Saiba mais:



#bbapoiars

Exposição de 6,0% da carteira de crédito interna

Construção de um mundo mais sustentável

Carteira de Crédito Sustentável

R\$ 358,4 bilhões

+11,5% jun24/jun23

Guidance ESG
Carteira Sustentável

2024
9% a 13%

bb.com.br/sustentabilidade



Mercado de Carbono

670 mil hectares preservados em projetos de carbono, na metodologia REDD+

Captação Inédita

US\$ 100 milhões em "Triple Sustainable Repo"

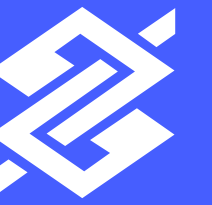
1ª do mundo a combinar três elementos sustentáveis



O banco de todos os brasileiros



Resultado 2T24



Destques do Resultado 1S24

Lucro Líquido Ajustado	18,8 R\$ bilhões	+8,5% 1S24/1S23
Margem Financeira Bruta	51,3 R\$ bilhões	+16,4% 1S24/1S23
Receitas de Prestação de Serviços	17,2 R\$ bilhões	+4,7% 1S24/1S23
Despesas Administrativas	(18,1) R\$ bilhões	+4,9% 1S24/1S23
Carteira de Crédito Ampliada	1.182,9 R\$ bilhões	+13,2% jun24/jun23

Inad
+90d
3,00%
jun/24

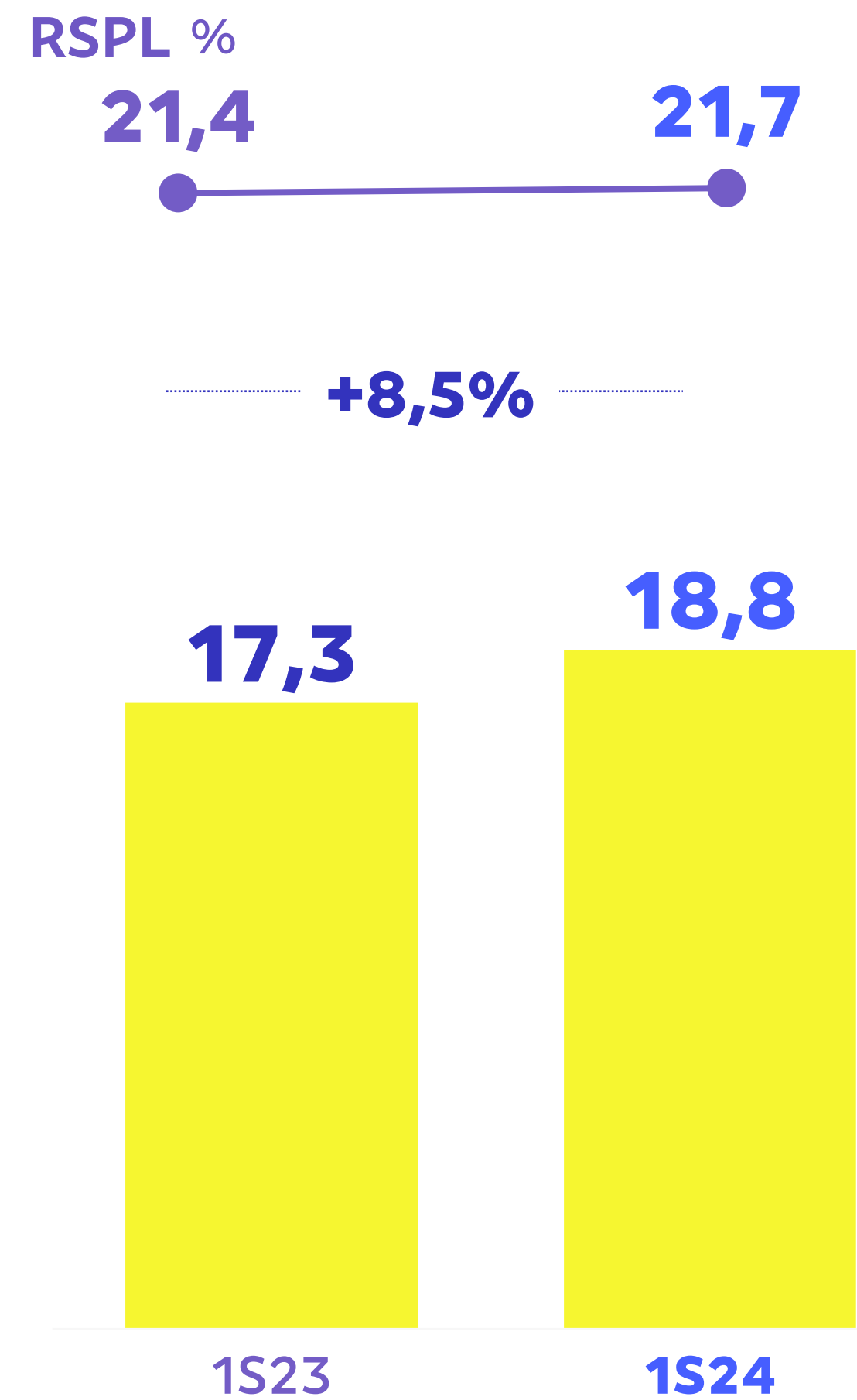
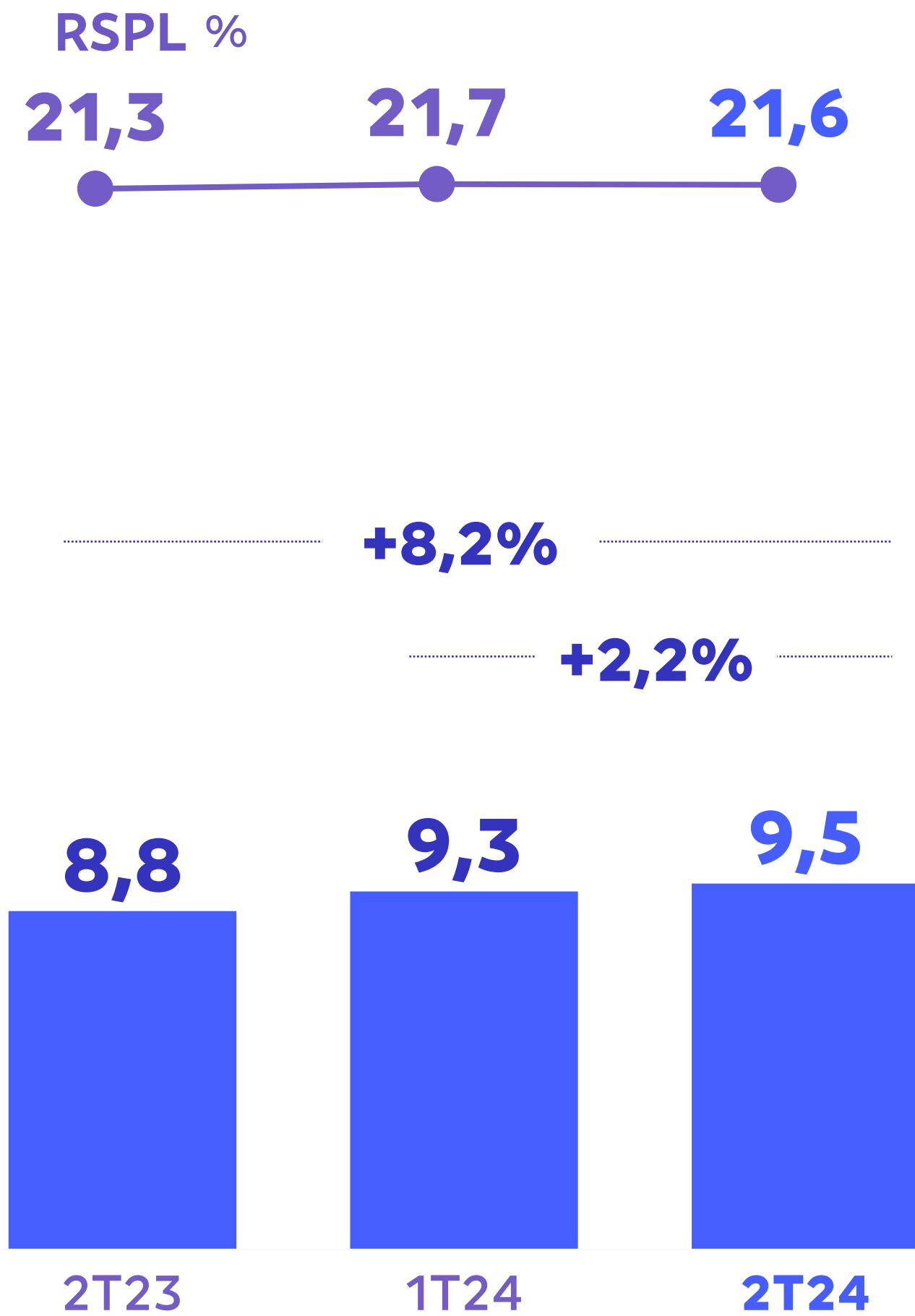
Índice de
Eficiência 12m
25,5%

Índice de
Capital Principal
11,60%
jun/24



Lucro Líquido Ajustado

R\$ bilhões



Margem Financeira Bruta

R\$ bilhões



Visão Contábil	2T23	1T24	2T24	Variação (%)		1S23	1S24	Variação (%) 1S24/1S23
				2T24 / 2T23	2T24 / 1T24			
Margem Financeira Bruta	22,9	25,7	25,5	11,6	-0,7	44,0	51,3	16,4
Receita Financeira de Operações de Crédito	33,6	34,3	34,7	3,2	1,2	65,9	69,0	4,7
Resultado de Tesouraria	11,6	12,0	10,8	-7,0	-9,5	21,7	22,8	4,9
Despesas de Captação Comercial	(19,2)	(17,3)	(16,7)	-13,2	-3,6	(37,3)	(34,0)	-8,9
Despesas de Captação Institucional	(3,2)	(3,2)	(3,3)	4,7	2,2	(6,3)	(6,6)	3,7
Spread Global (%)	4,9	5,1	4,9			4,7	5,0	

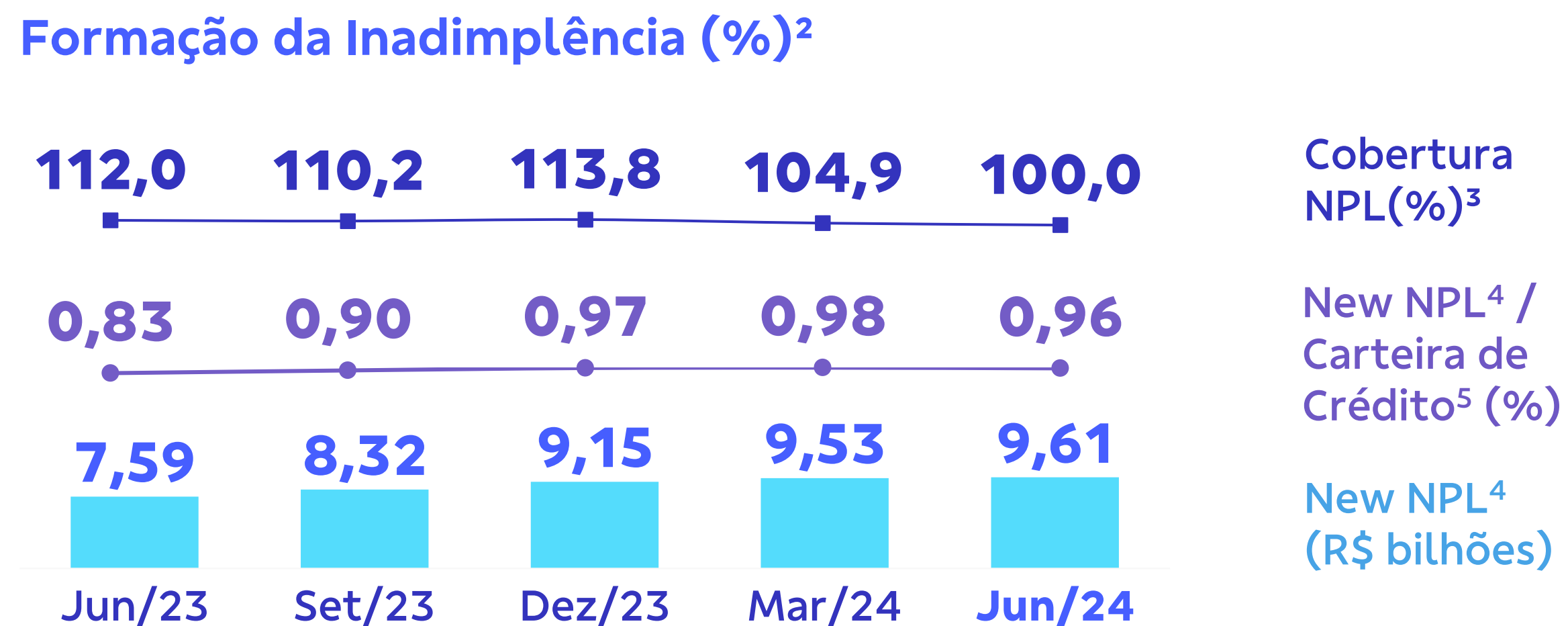
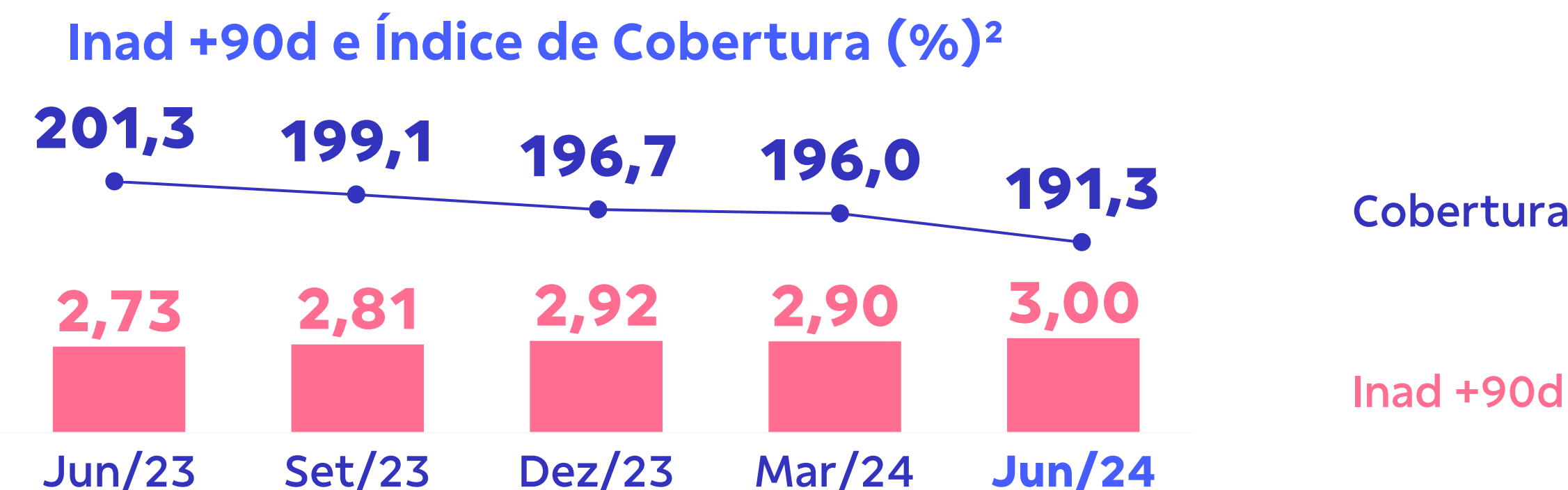
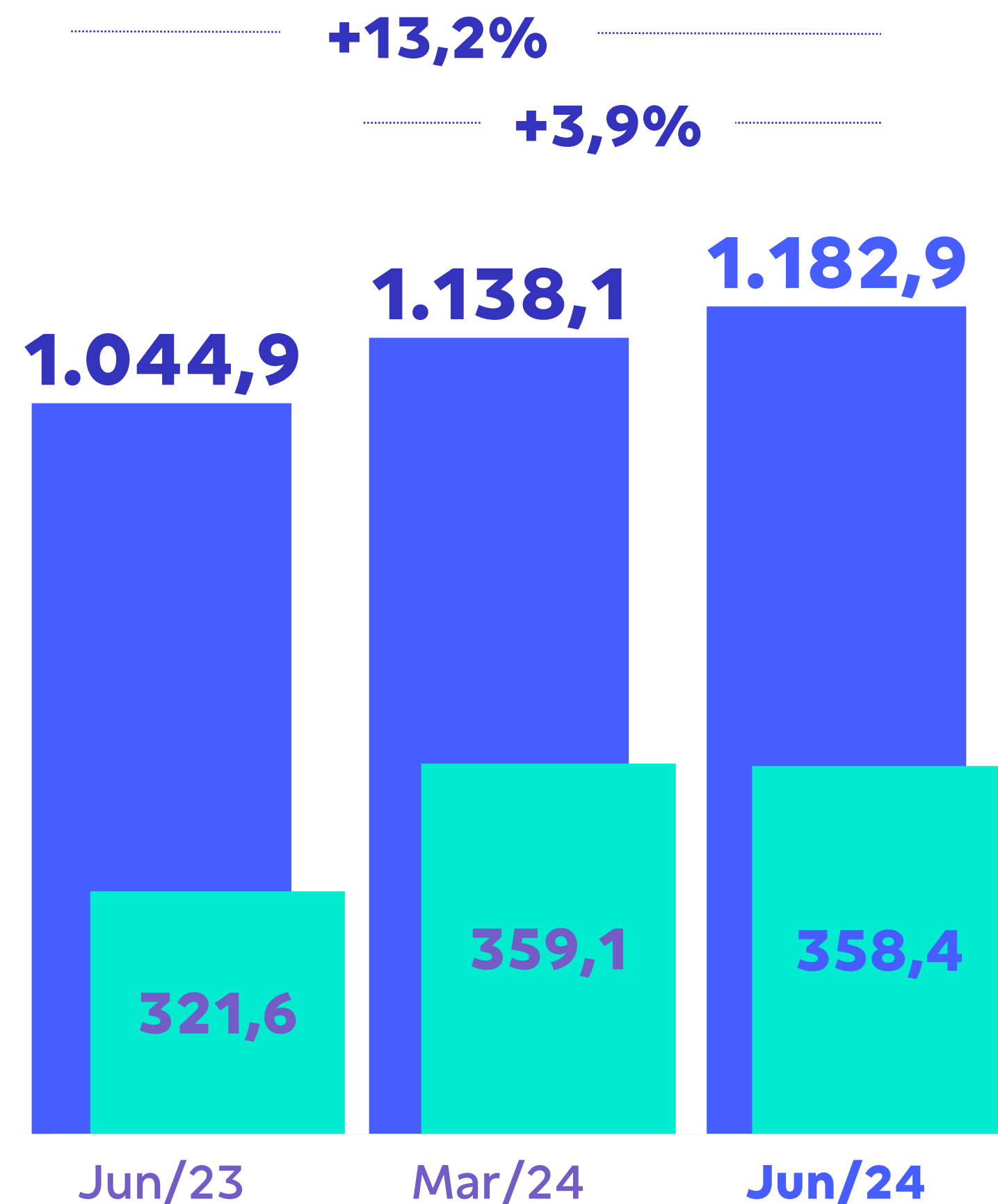
Visão Gerencial	2T23	1T24	2T24	Variação (%)		1S23	1S24	Variação (%) 1S24/1S23
				2T24 / 2T23	2T24 / 1T24			
Margem Financeira Bruta	22,9	25,7	25,5	11,6	-0,7	44,0	51,3	16,4
Margem com Clientes	20,0	20,3	19,9	-1,0	-2,1	39,5	40,1	1,5
Margem com Mercado	2,8	5,5	5,7	100,7	4,4	4,5	11,2	146,5

Carteira de Crédito Ampliada¹

R\$ bilhões



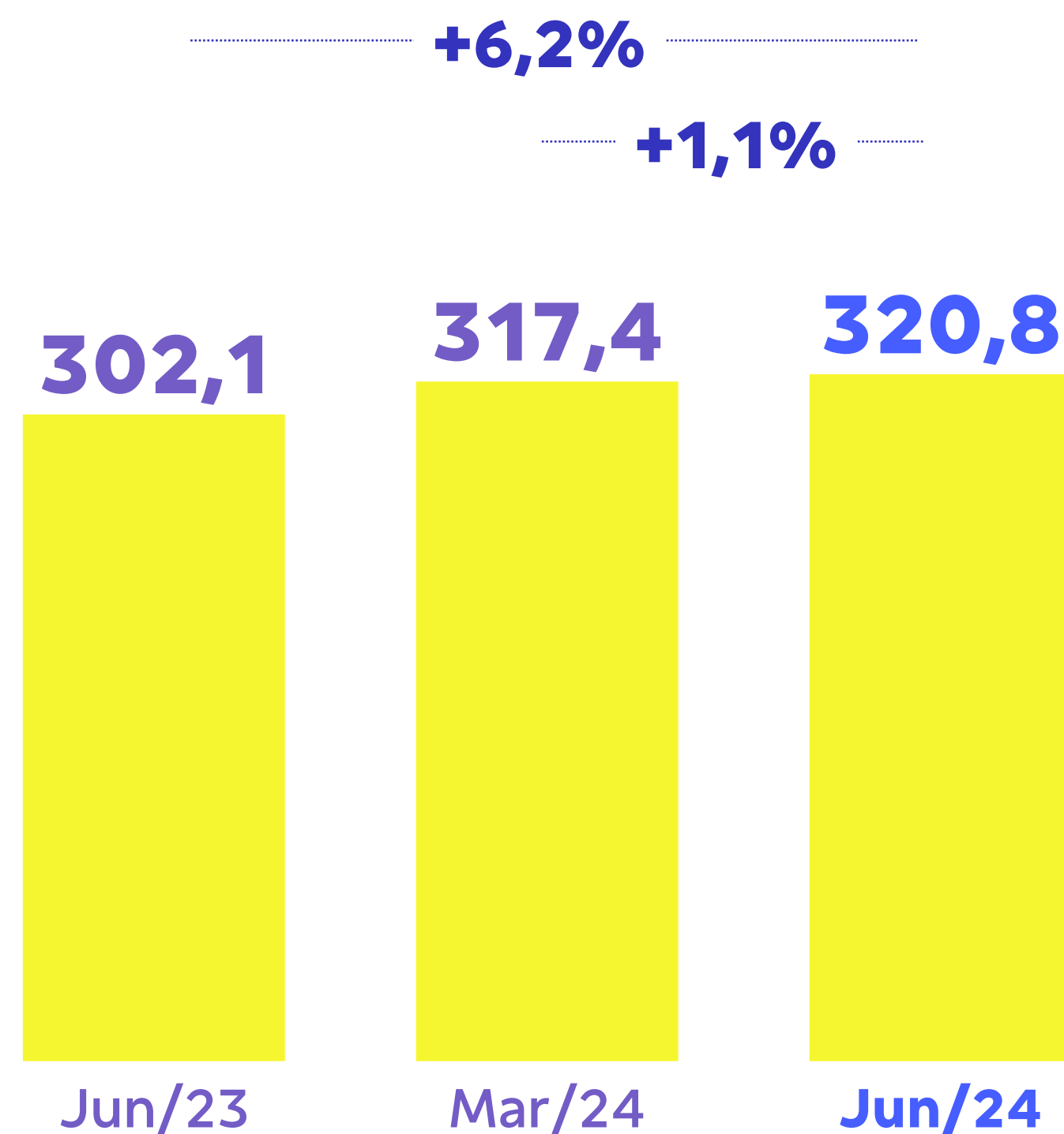
Carteira de Negócios Sustentáveis



(1) Inclui TVM privados e garantias prestadas. (2) Considera carteira classificada. (3) PCLD trimestral/New NPL. (4) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescidas das baixas para prejuízo do trimestre. (5) Saldo da carteira de crédito classificada do trimestre anterior.

Carteira de Crédito Pessoa Física

R\$ bilhões

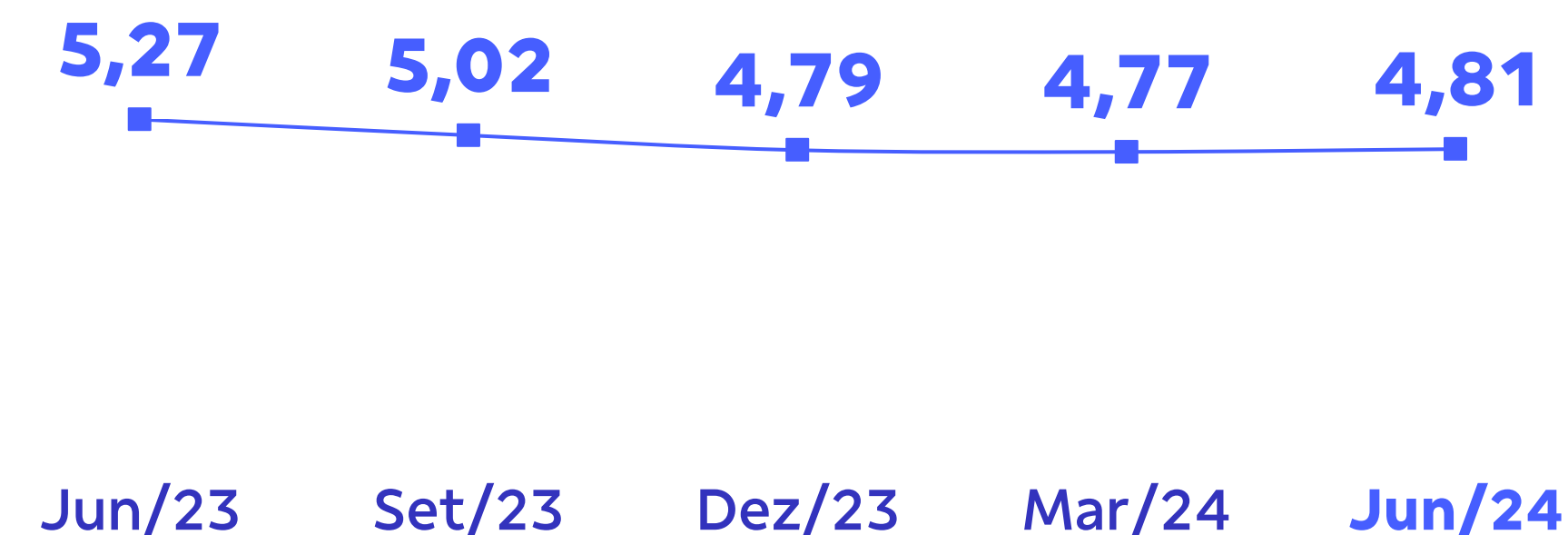


Desembolsos
Pessoa Física
+ 35,0%
1S24/1S23

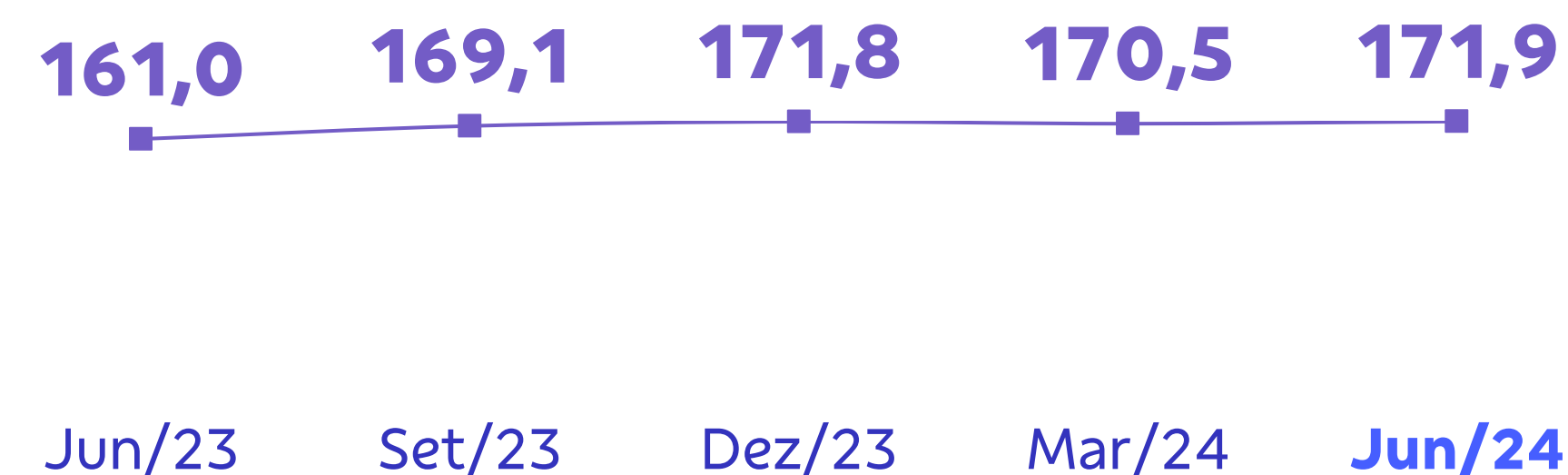
Crédito
Consignado
+ 10,6%
jun24/jun23

CDC Salário
+ 9,4%
jun24/jun23

Inad +90d Pessoa Física (%)

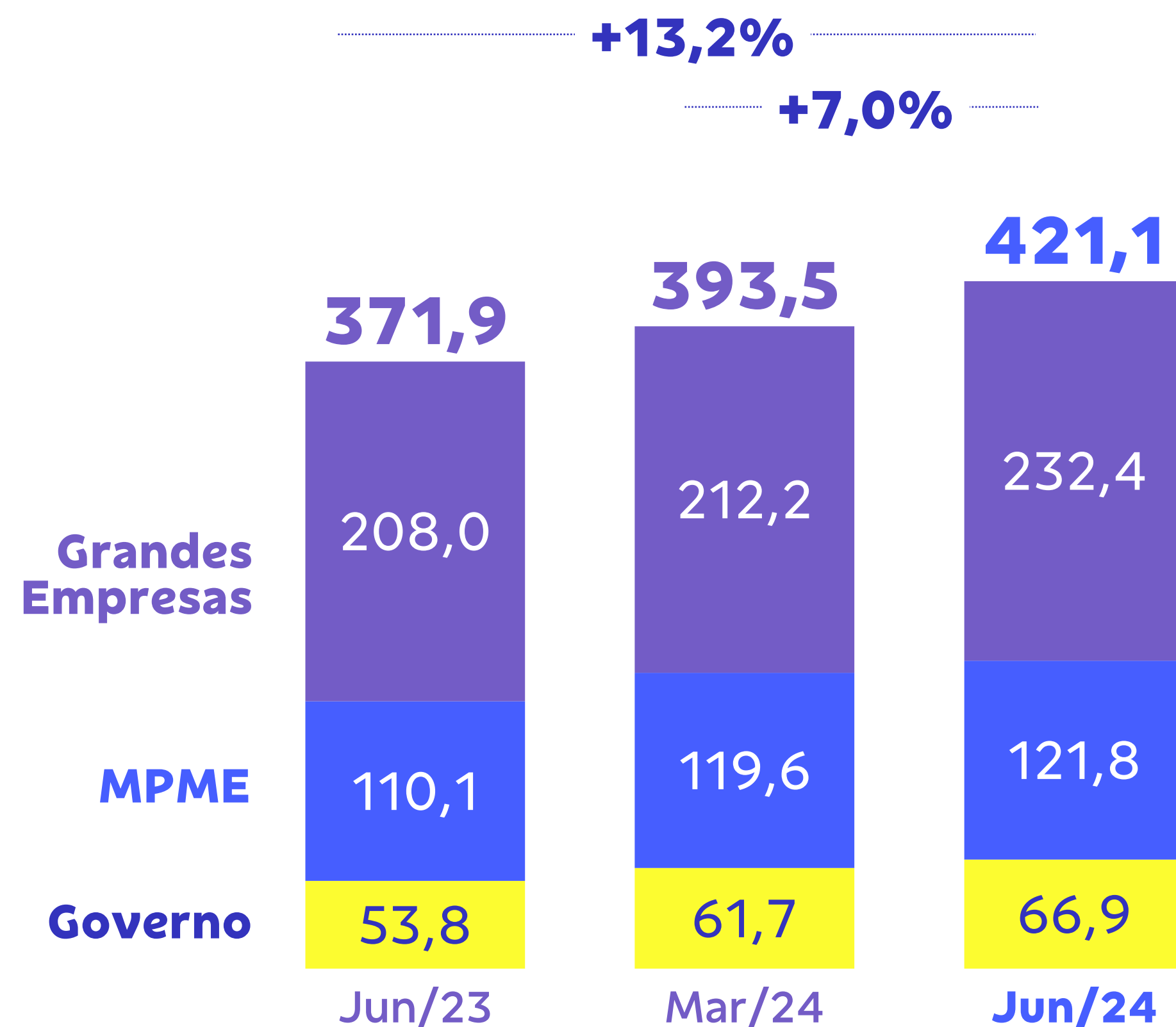


Índice de Cobertura Pessoa Física (%)

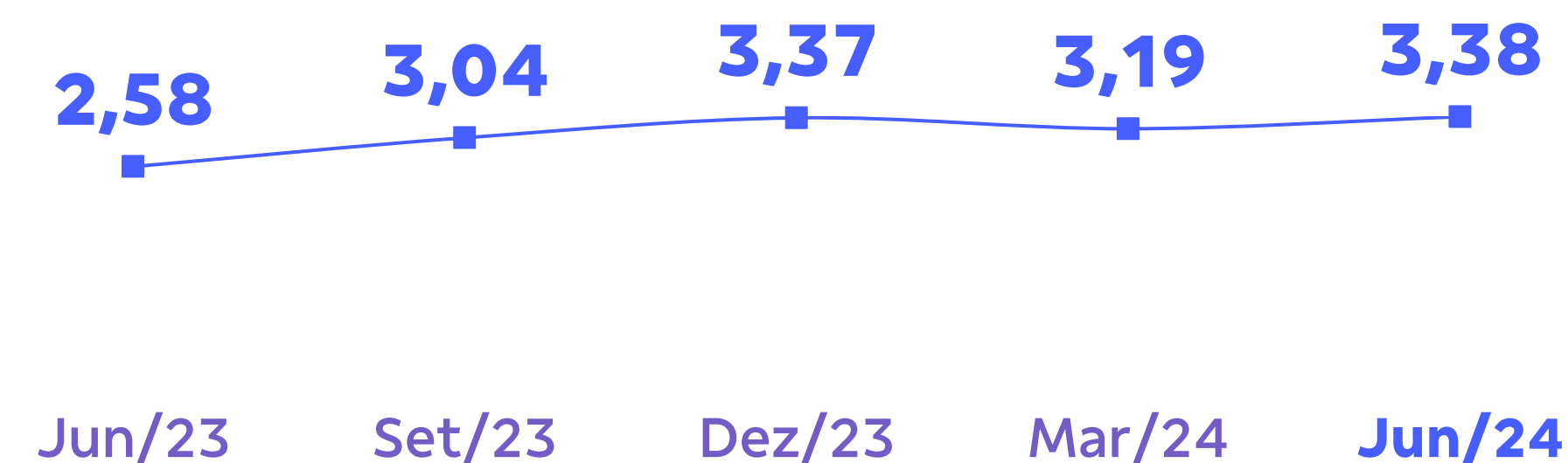


Carteira de Crédito Pessoa Jurídica

R\$ bilhões



Inad +90d Pessoa Jurídica (%)

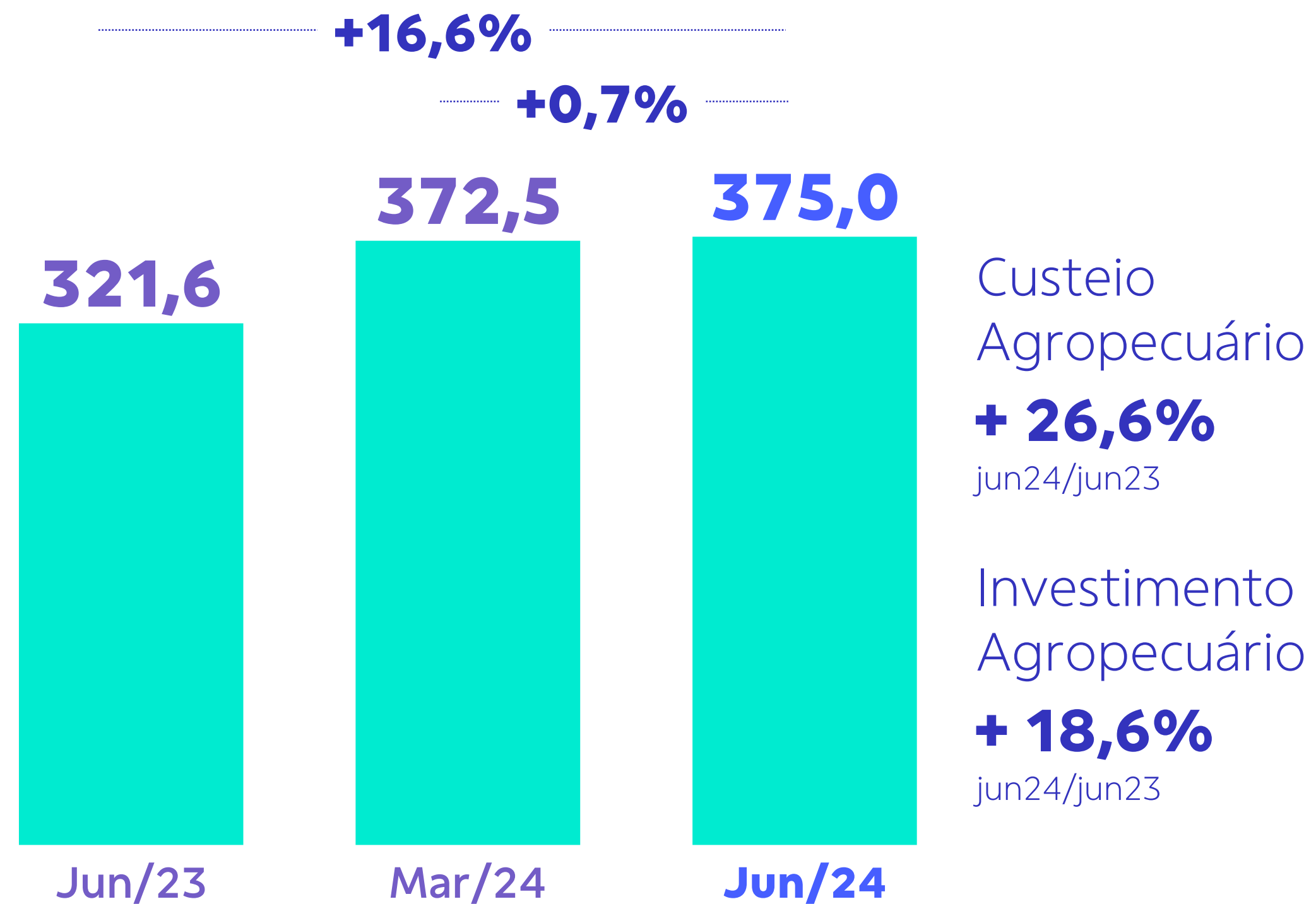
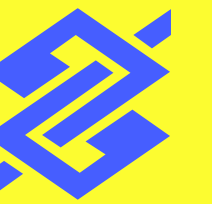


Índice de Cobertura Pessoa Jurídica (%)



Carteira de Crédito Agronegócio

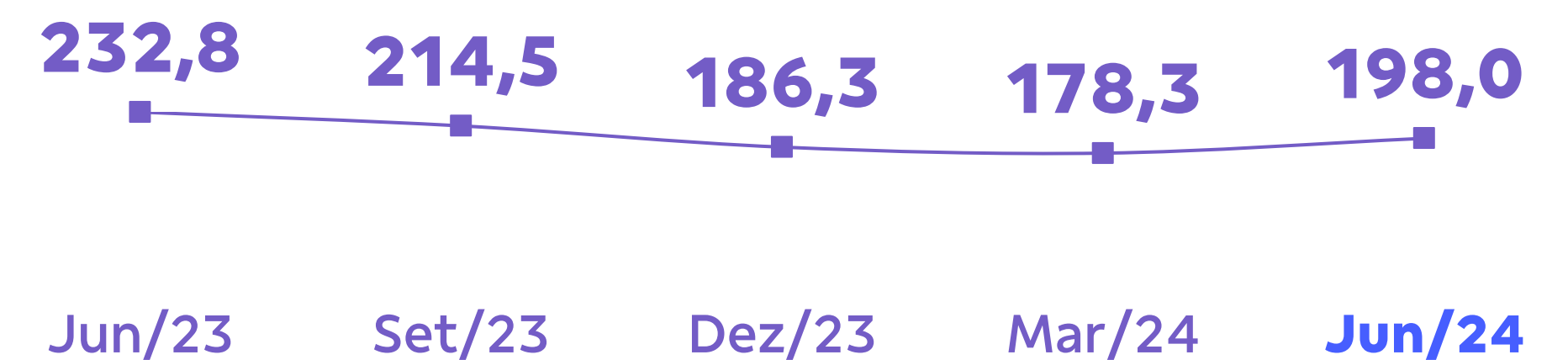
R\$ bilhões



Inad +90d Agronegócio (%)



Índice de Cobertura Agronegócio (%)



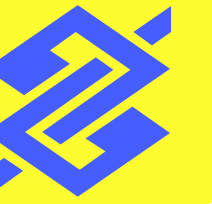
Plano Safra

2024/2025

R\$ 260 bilhões

em recursos disponibilizados

R\$ 20 bilhões
até 05/08

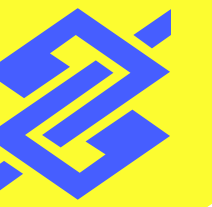


PCLD Ampliada

R\$ bilhões

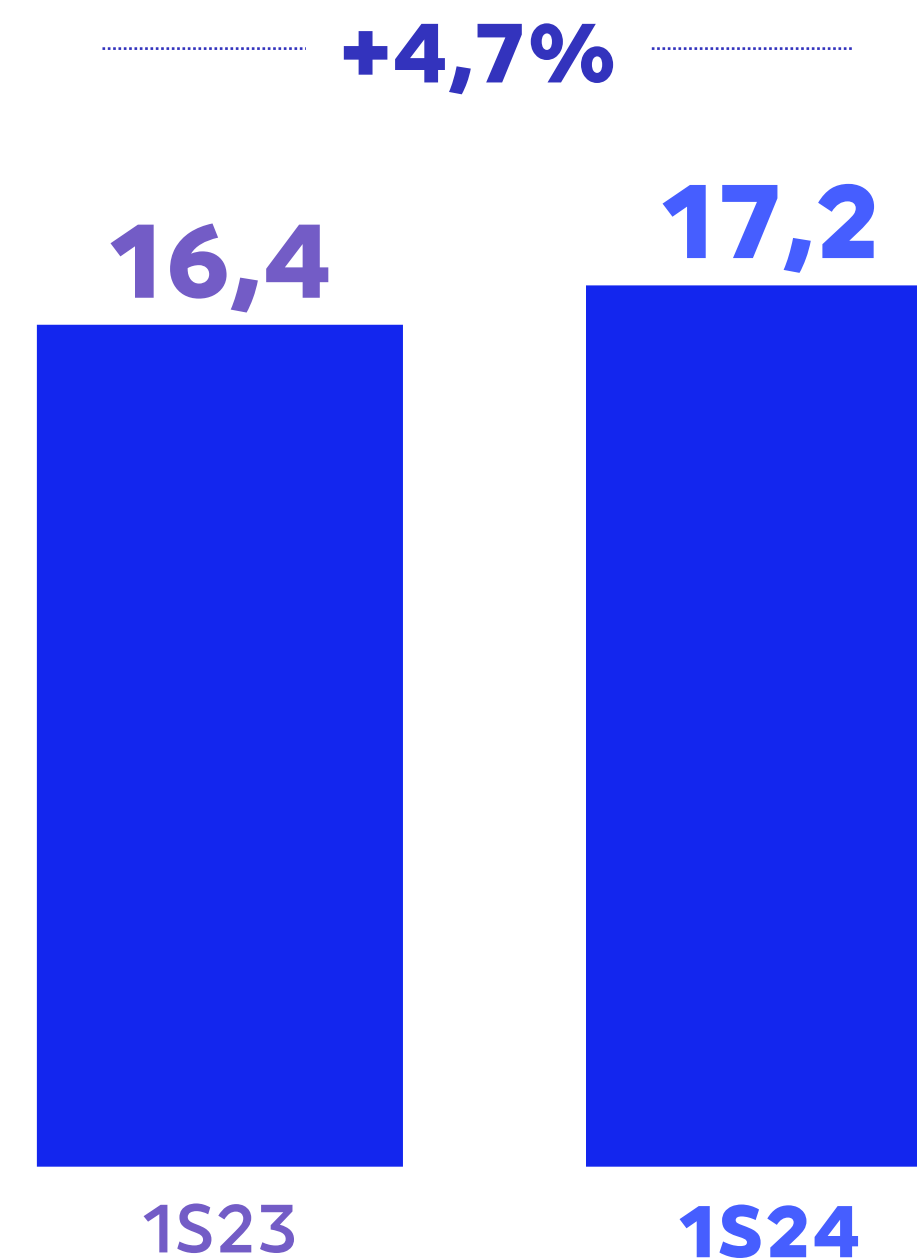
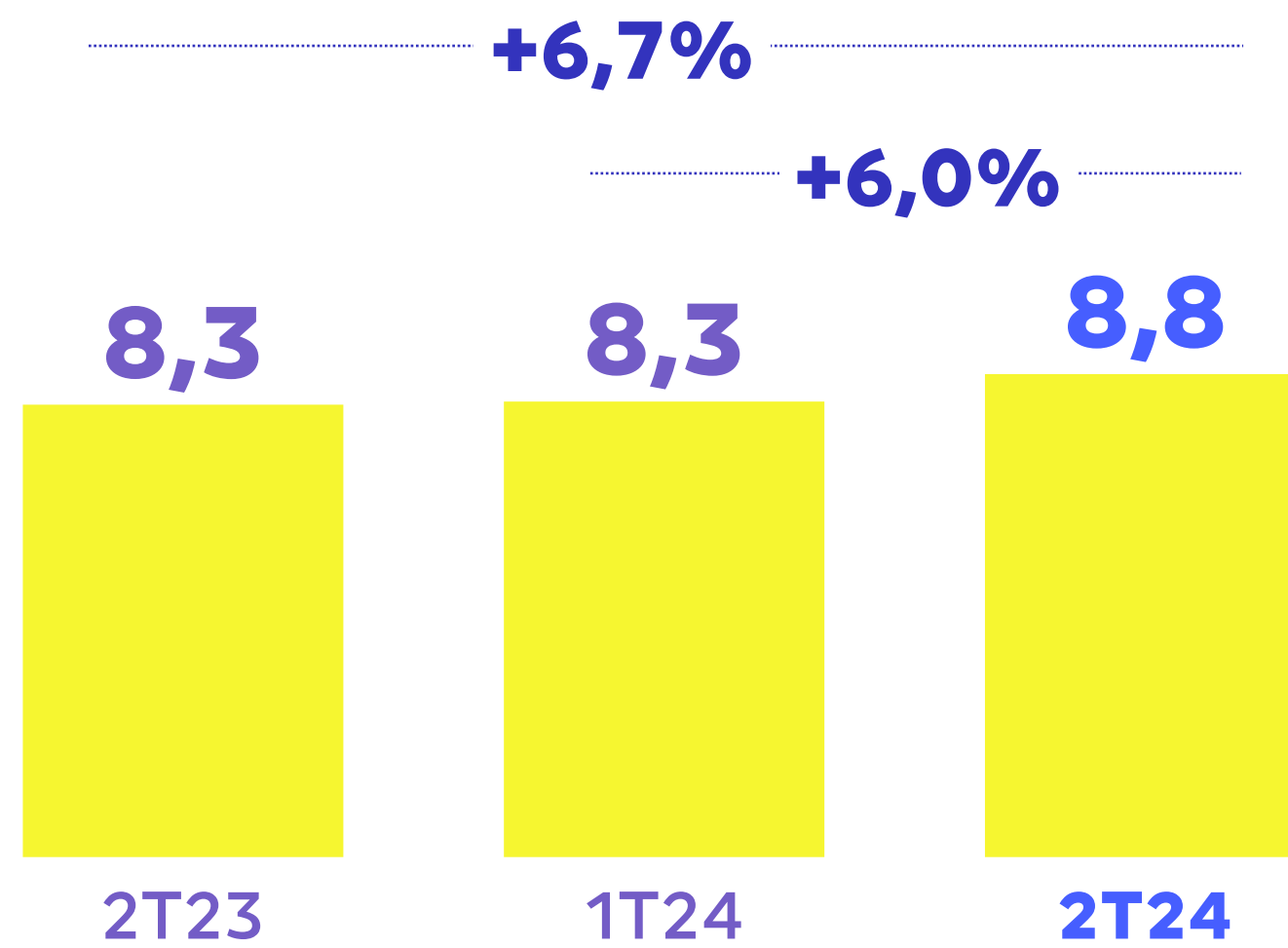
	2T23	1T24	2T24	Variação (%)		1S23	1S24	Variação (%) 1S24/1S23
				2T24 / 2T23	2T24 / 1T24			
PCLD Ampliada	(7,2)	(8,5)	(7,8)	8,8	-8,6	(13,0)	(16,3)	25,5
Risco de Crédito	(8,5)	(10,0)	(9,6)	13,1	-3,9	(12,6)	(19,6)	55,1
Recuperação de Crédito	2,1	2,0	3,0	38,8	49,8	4,0	5,0	23,2
Perdas por Imparidade	(0,3)	(0,2)	(0,3)	-19,9	37,2	(3,6)	(0,5)	-86,8
Descontos Concedidos	(0,5)	(0,3)	(0,9)	85,0	172,2	(0,8)	(1,2)	46,2
Custo do Crédito ¹ (%)	3,1	4,0	4,0					

(1) Despesas de PCLD Risco de Crédito - 12 Meses / Carteira de Crédito Classificada média.



Receitas de Prestação de Serviços

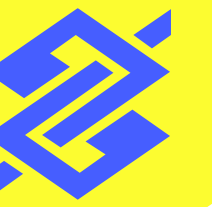
R\$ bilhões



Consórcios
+ 20,5%
1S24 / 1S23

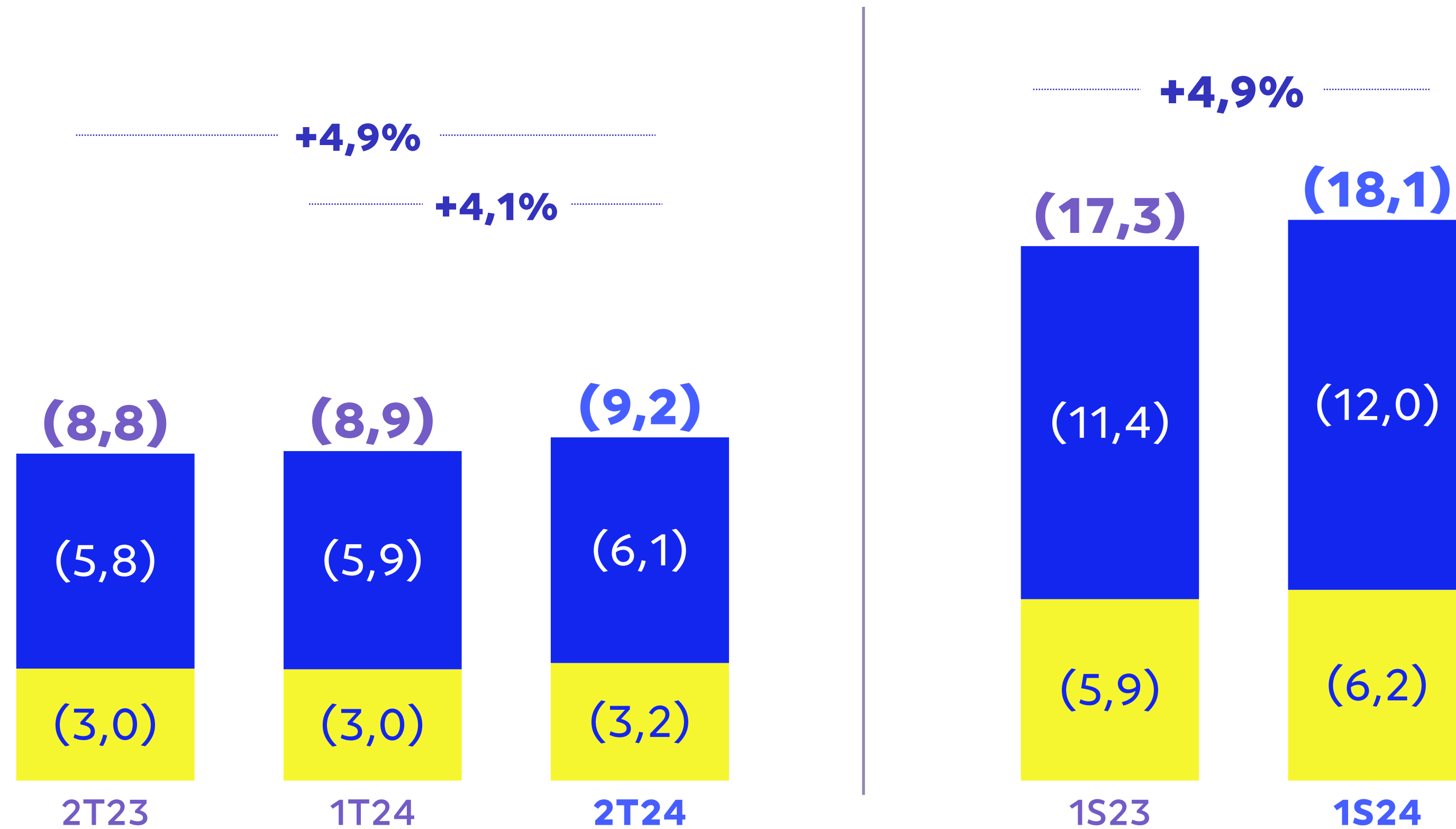
Seguros,
Previdência e
Capitalização
+ 11,8%
1S24 / 1S23

Administração
de Fundos
+ 10,2%
1S24 / 1S23



Despesas Administrativas

R\$ bilhões



■ Despesas de Pessoal ■ Outras Despesas Administrativas

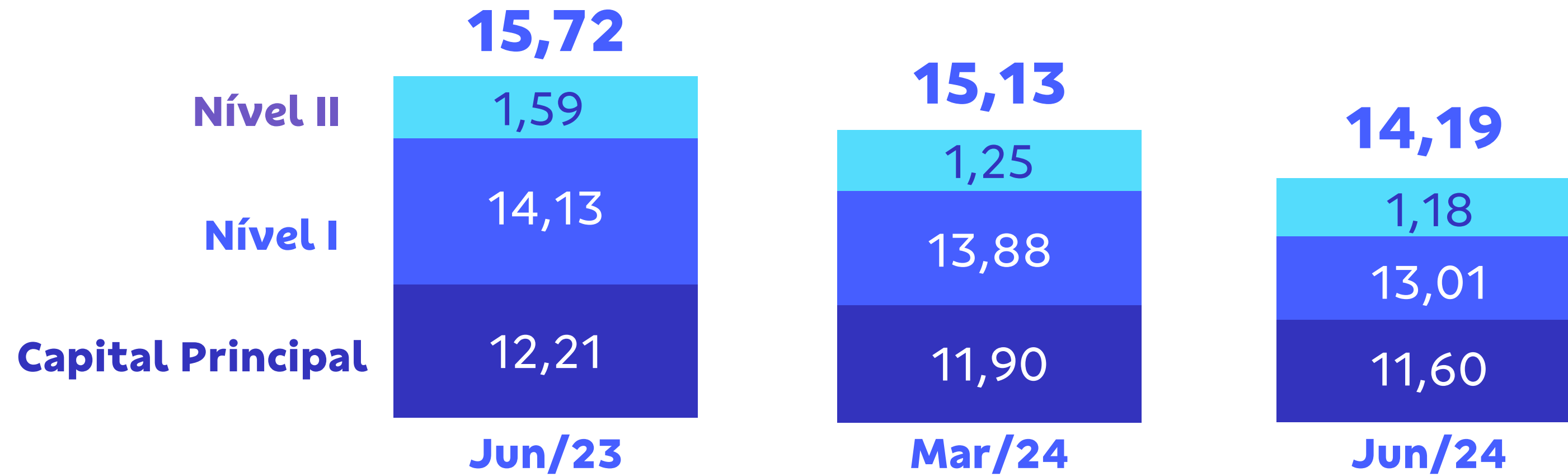
Índice de Eficiência 12m

25,5%

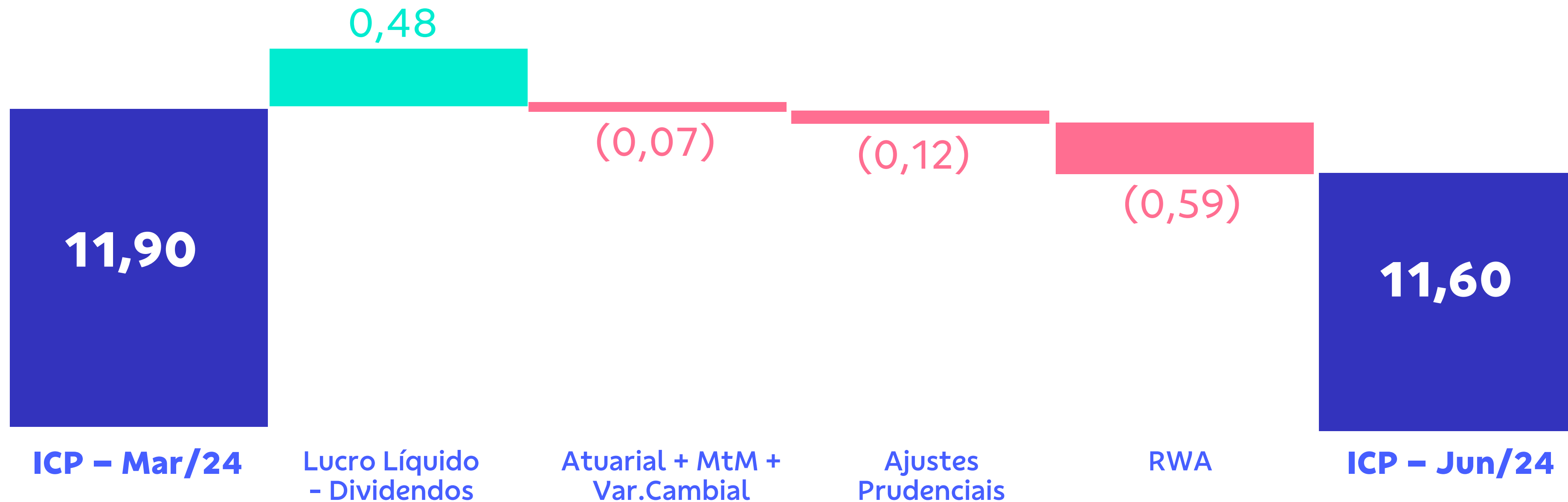


Capital

Índice de Basileia (%)

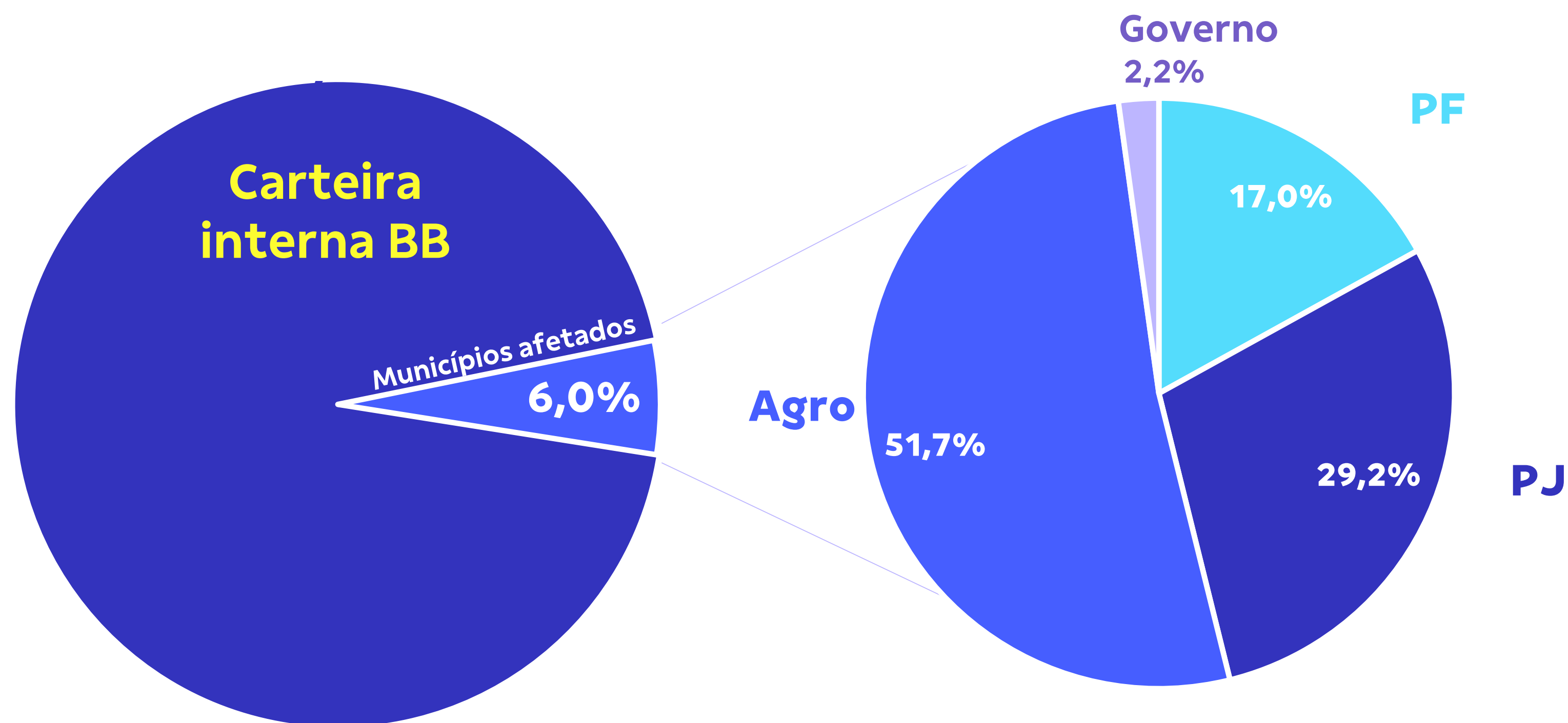


Capital Principal (%)



Apoio ao Rio Grande do Sul

R\$ 59 bilhões: Exposição em municípios afetados



3,6 milhões
de operações

707,2 mil
clientes

65% das operações
com garantias reais

92,6% da carteira
classificada em risco AA-C

Projeções Corporativas

2024



	Intervalo	Observado	Intervalo Revisado
Carteira de Crédito¹			
Pessoas Físicas	8% a 12%	11,5%	mantido
Empresas	6% a 10%	6,2%	mantido
Agronegócios	7% a 11%	11,4%	mantido
Negócios Sustentáveis	11% a 15%	16,6%	mantido
	5% a 9%	11,5%	9% a 13%
Margem Financeira Bruta	7% a 11%	16,4%	10% a 13%
PCLD Ampliada	R\$ bilhões -30 a -27	R\$ bilhões -16,3	R\$ bilhões -34,0 a -31,0
Receitas de Prestação de Serviços	4% a 8%	4,7%	mantido
Despesas Administrativas	6% a 10%	4,9%	mantido
Lucro Líquido Ajustado	R\$ bilhões 37 a 40	R\$ bilhões 18,8	mantido

(1) As projeções de crédito consideram a carteira classificada doméstica adicionada de TVM privados e garantias e não considera crédito ao governo.



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Earnings

2Q24



For further info
point your mobile
for MD&A 2Q24





Targeted strategy and growing results

Adjusted Net Income 1H24

R\$ 18.8 billion

+8.5% 1H24 / 1H23

ROE
21.7%



**Granting credit is
believing in people**

Loan Portfolio Expanded View

**R\$ 1.2
trillion**

+13.2% Jun24/Jun23

Crop Plan

2024/2025

**R\$ 260
billion**

in resources available



Phygital strategy



Digital BB



+93.4% of transactions are carried out on digital channels



+17.4% of interactions in the BB virtual assistants
2Q24/2Q23



+6.25% in the number of users of the BB app, totaling 23.8 million
2Q24/2Q23

CRM evolution



More effective approaches

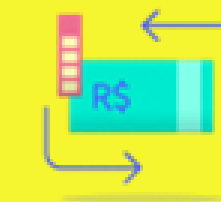
More than 71% of credit disbursements to individuals were from clients impacted by the approaches



More efficiency

Savings of over 100,000 work hours per year

Ponto BB phygital branch



+7.8% 2Q24/1Q24
customer profitability



+156% 2Q24/1Q24
conquer of new customers



96.2 on the satisfaction survey score



99 million digital impacts

BB supports Rio Grande do Sul



Banco do Brasil played a leading role in supporting the people affected by the floods in Rio Grande do Sul

Humanitarian actions

More than R\$ 65 million in donations through FBB by the bank, conglomerate and society

Special Business conditions

In products and services such as insurance, consortia and credit for SMEs, Individuals, Corporate, Agribusiness and Public Sector

Know more:



#bbapoiars

Exposure of 6.0% of the internal credit portfolio

Building a more sustainable world

Sustainable Loan Portfolio

R\$ 358.4 billion

+11.5% Jun24/Jun23

Guidance ESG Sustainable Loan Portfolio

2024
9% to 13%



Carbon Market

670 thousand hectares preserved in carbon projects, in the REDD+ methodology

Unprecedented funding

US\$ 100 million in "Triple Sustainable Repo"
1st in the world to combine three sustainable elements



The bank of all Brazilians





2Q24

Performance



Earnings Highlights

1H24

Adjusted Net Income	18.8 R\$ billion	+8.5% 1H24/1H23
Net Interest Income	51.3 R\$ billion	+16.4% 1H24/1H23
Fee Income	17.2 R\$ billion	+4.7% 1H24/1H23
Administrative Expenses	(18.1) R\$ billion	+4.9% 1H24/1H23
Loan Portfolio Expanded View	1.2 R\$ trillion	+13.2% Jun24/Jun23

NPL +90 days
3.00%
Jun/24

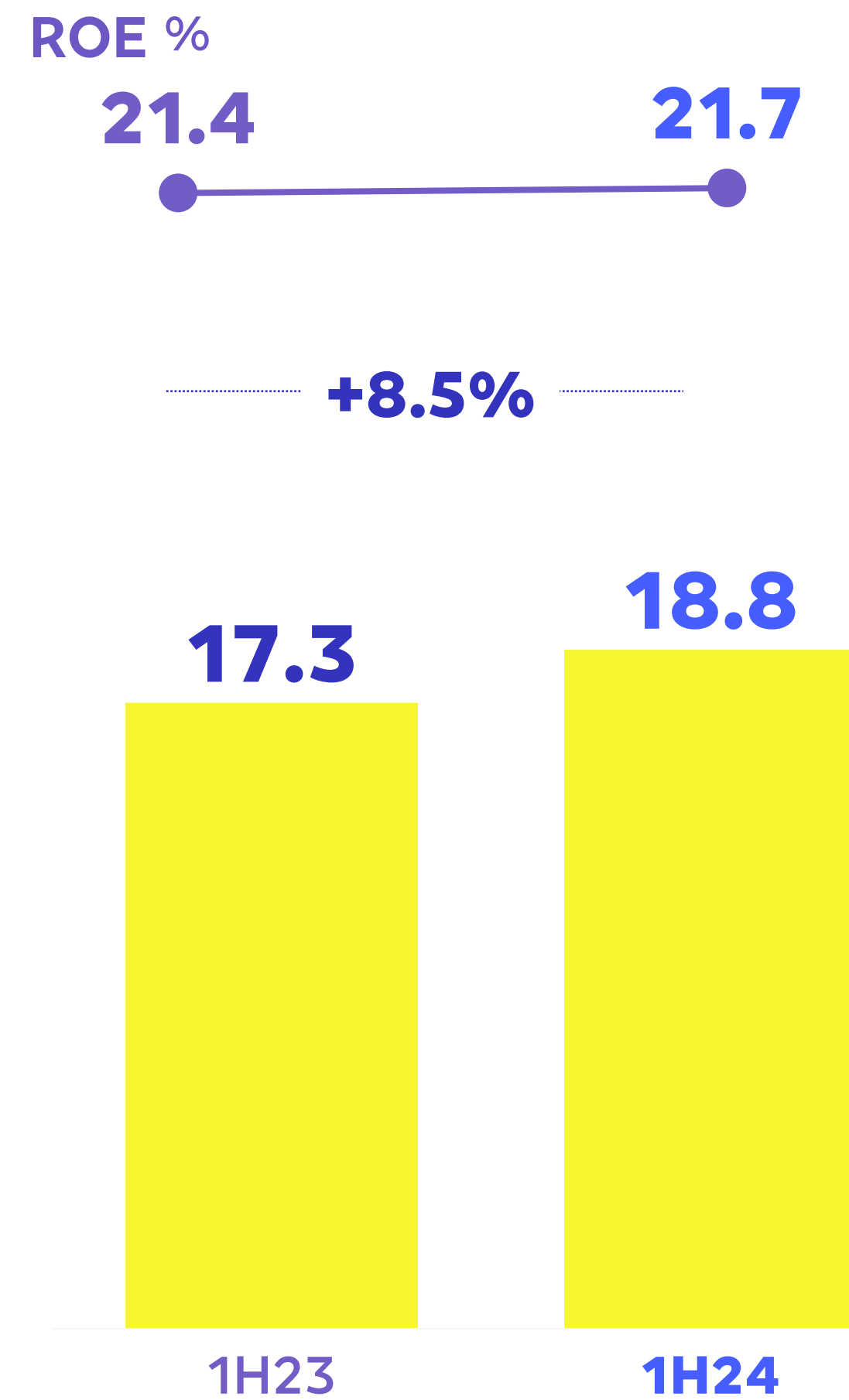
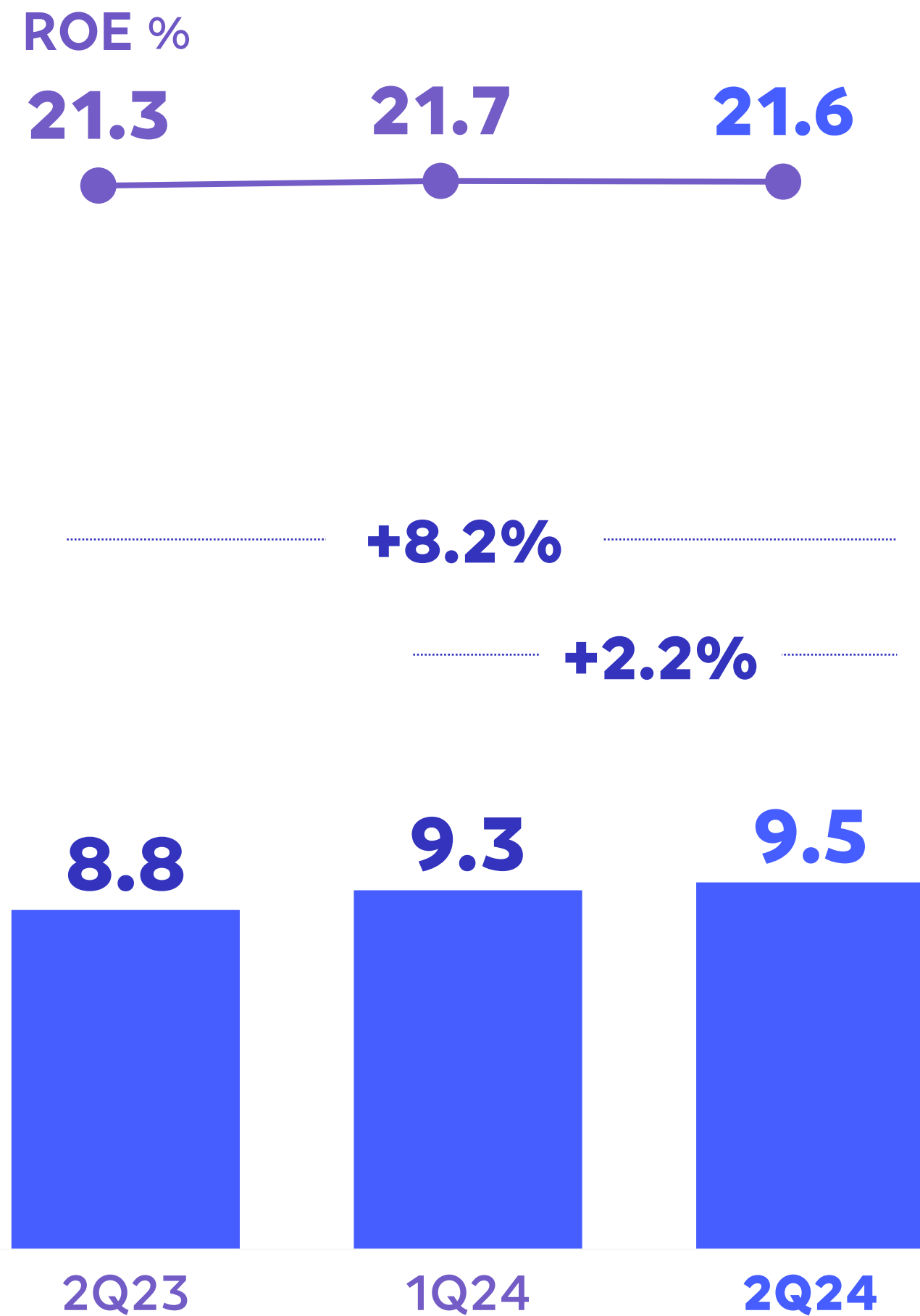
Cost-to-Income Ratio 12m
25.5%

CET 1
11.60%
Jun/24



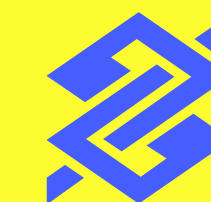
Adjusted Net Income

R\$ billion



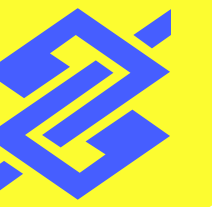
Net Interest Income

R\$ billion



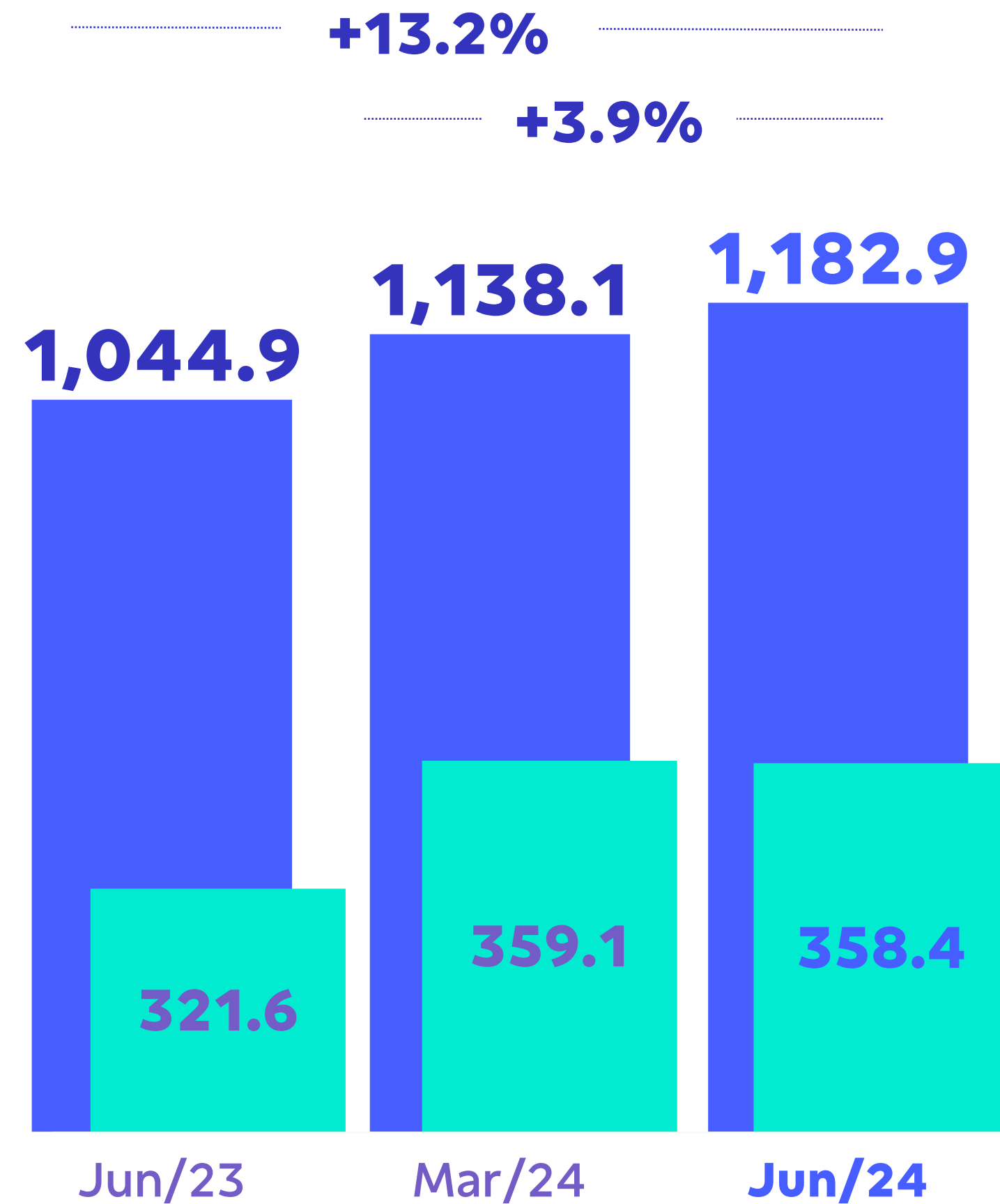
Accounting View	2Q23	1Q24	2Q24	Variation (%)		1H23	1H24	Variation (%) 1H24/1H23
				2Q24 / 2Q23	2Q24 / 1Q24			
Net Interest Income	22.9	25.7	25.5	11.6	-0.7	44.0	51.3	16.4
Loan Operations	33.6	34.3	34.7	3.2	1.2	65.9	69.0	4.7
Treasury	11.6	12.0	10.8	-7.0	-9.5	21.7	22.8	4.9
Funding Expenses	(19.2)	(17.3)	(16.7)	-13.2	-3.6	(37.3)	(34.0)	-8.9
Financial Expenses for Institutional Funding	(3.2)	(3.2)	(3.3)	4.7	2.2	(6.3)	(6.6)	3.7
NIM (%)	4.9	5.1	4.9			4.7	5.0	

Managerial View	2Q23	1Q24	2Q24	Variation (%)		1H23	1H24	Variation (%) 1H24/1H23
				2Q24 / 2Q23	2Q24 / 1Q24			
Net Interest Income	22.9	25.7	25.5	11.6	-0.7	44.0	51.3	16.4
Margin with Clients	20.0	20.3	19.9	-1.0	-2.1	39.5	40.1	1.5
Margin with the Market	2.8	5.5	5.7	100.7	4.4	4.5	11.2	146.5

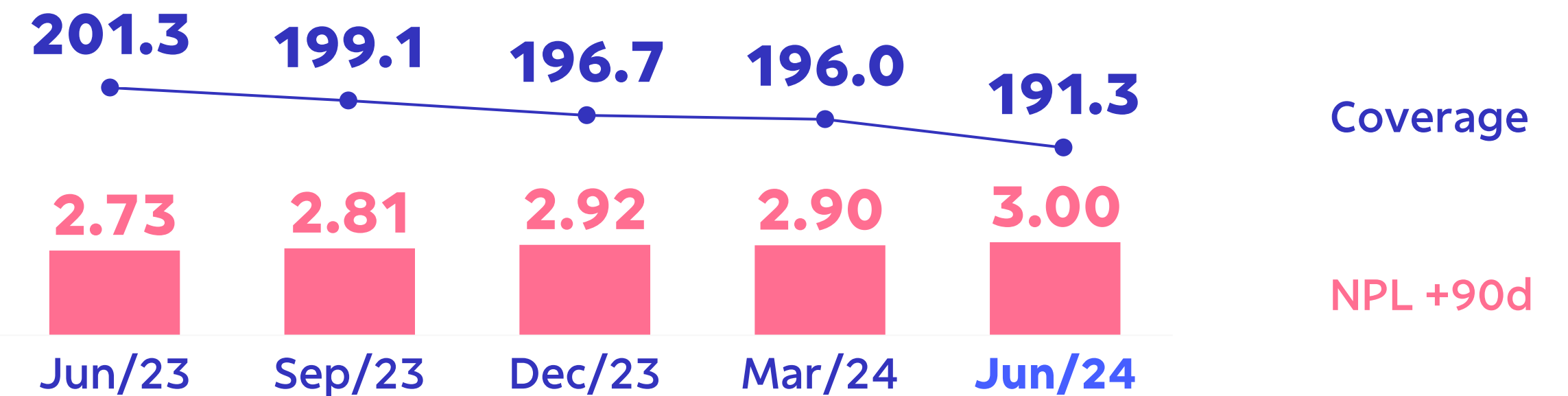


Loan Portfolio Expanded View¹

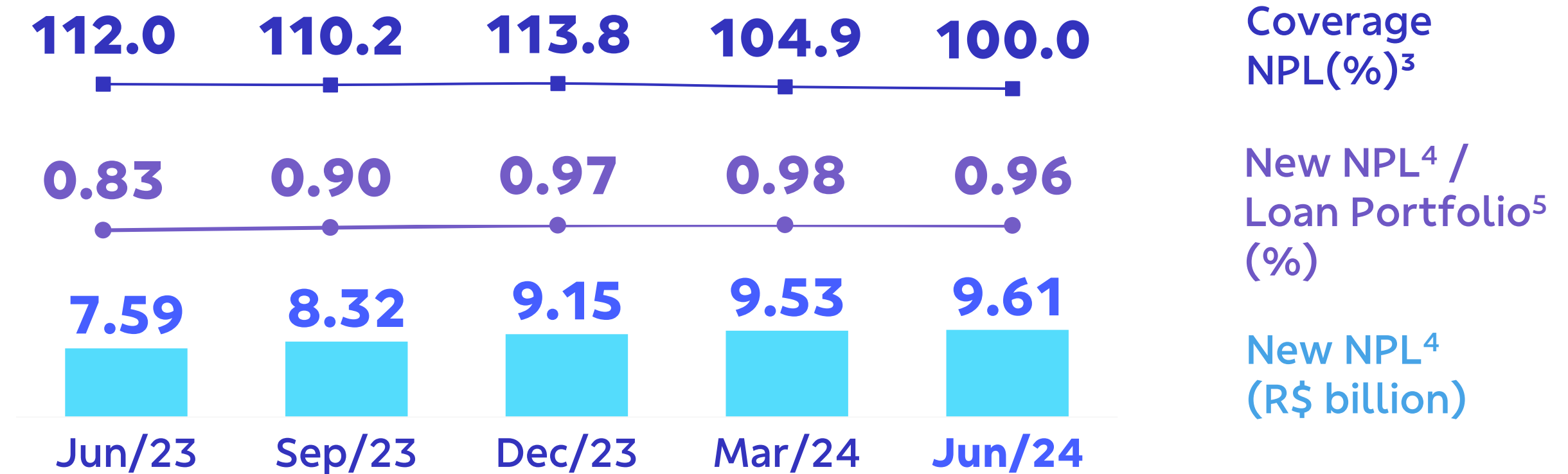
R\$ billion



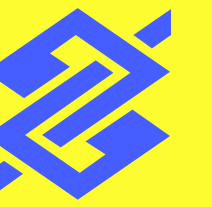
NPL +90d and Coverage (%)²



NPL Formation (%)²

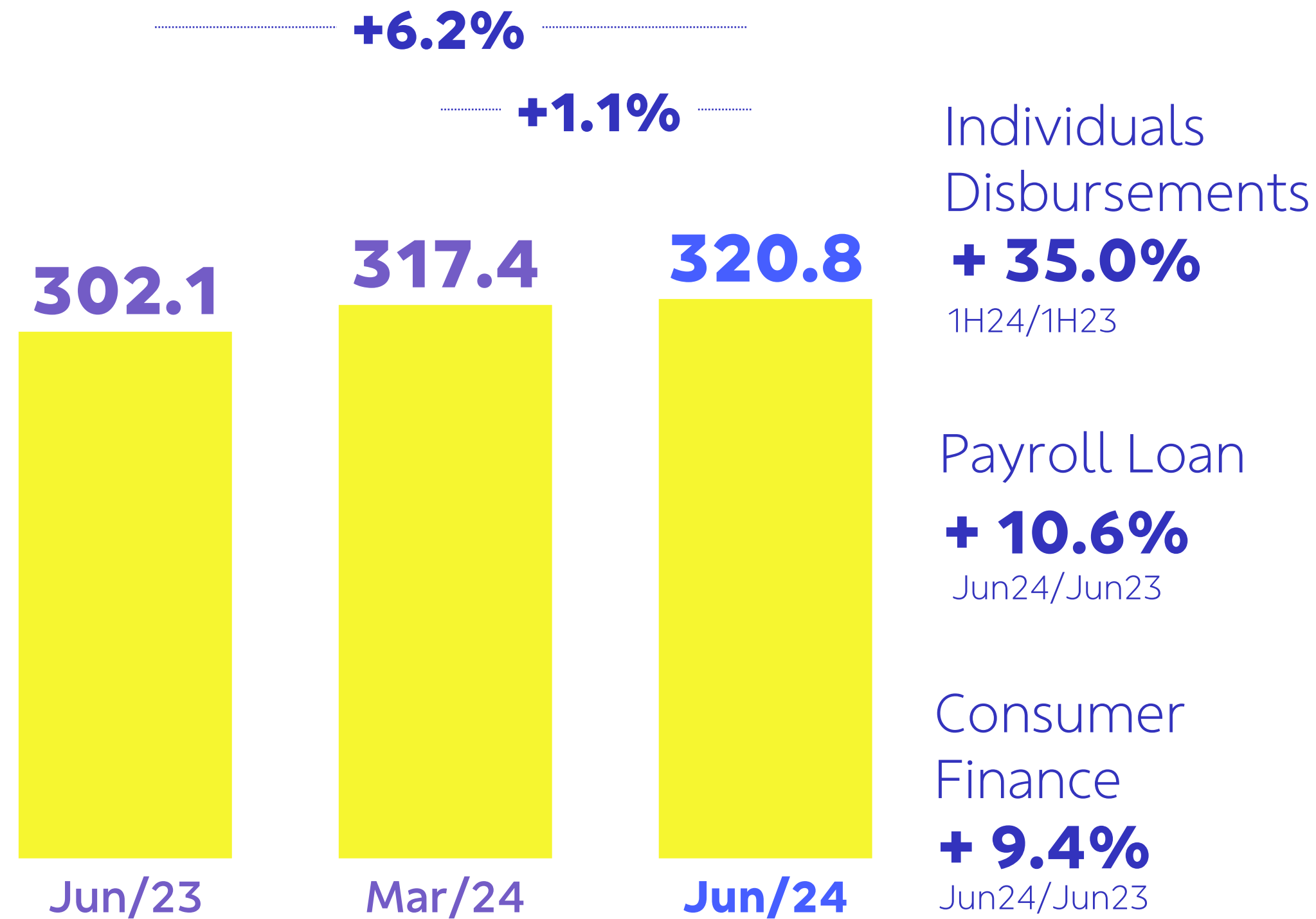


(1) Includes private securities and guarantees. (2) Considers Classified Loan Portfolio. (3) Quarterly ALL Expenses/New NPL. (4) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (5) Classified loan portfolio balance of the previous quarter.

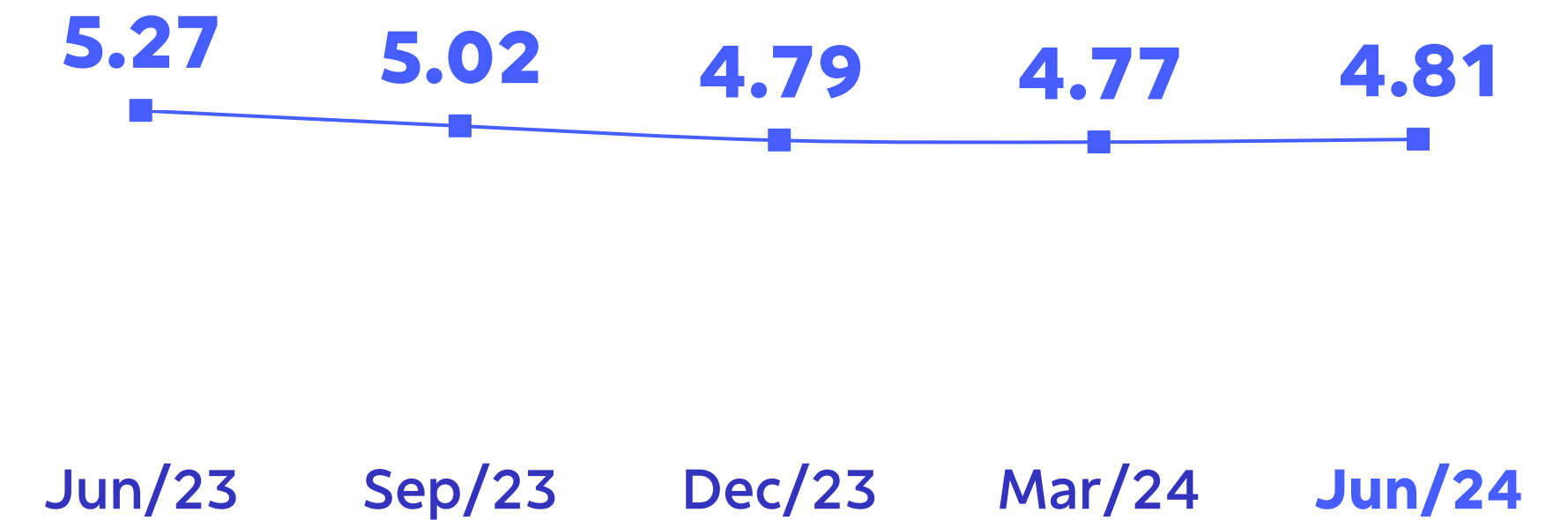


Individuals Loan Portfolio

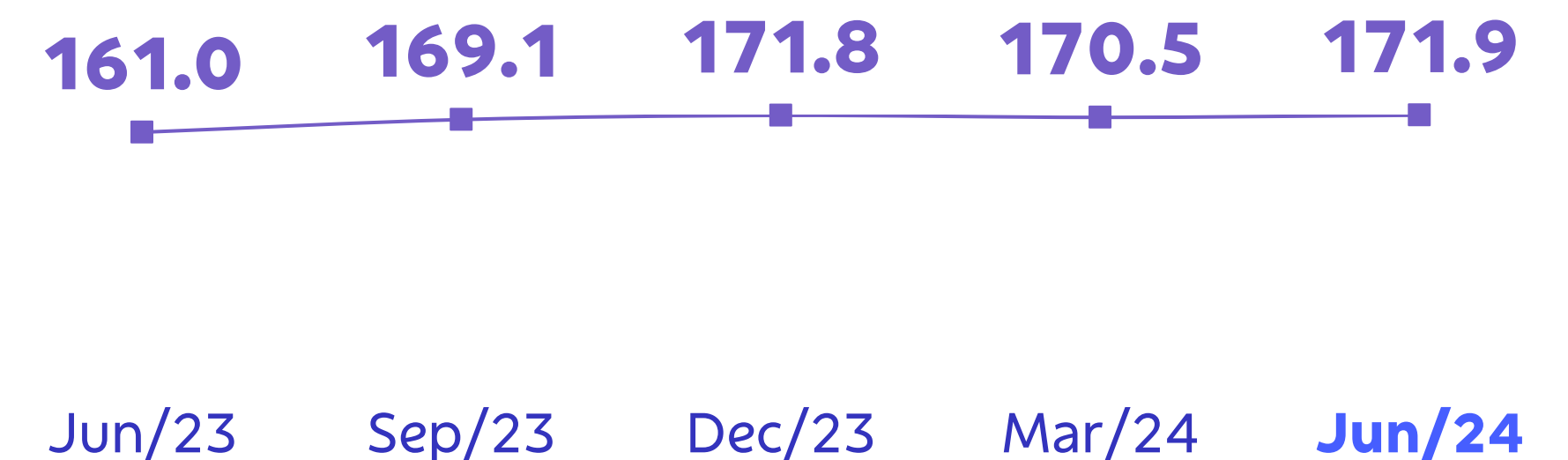
R\$ billion



NPL +90d Individuals (%)

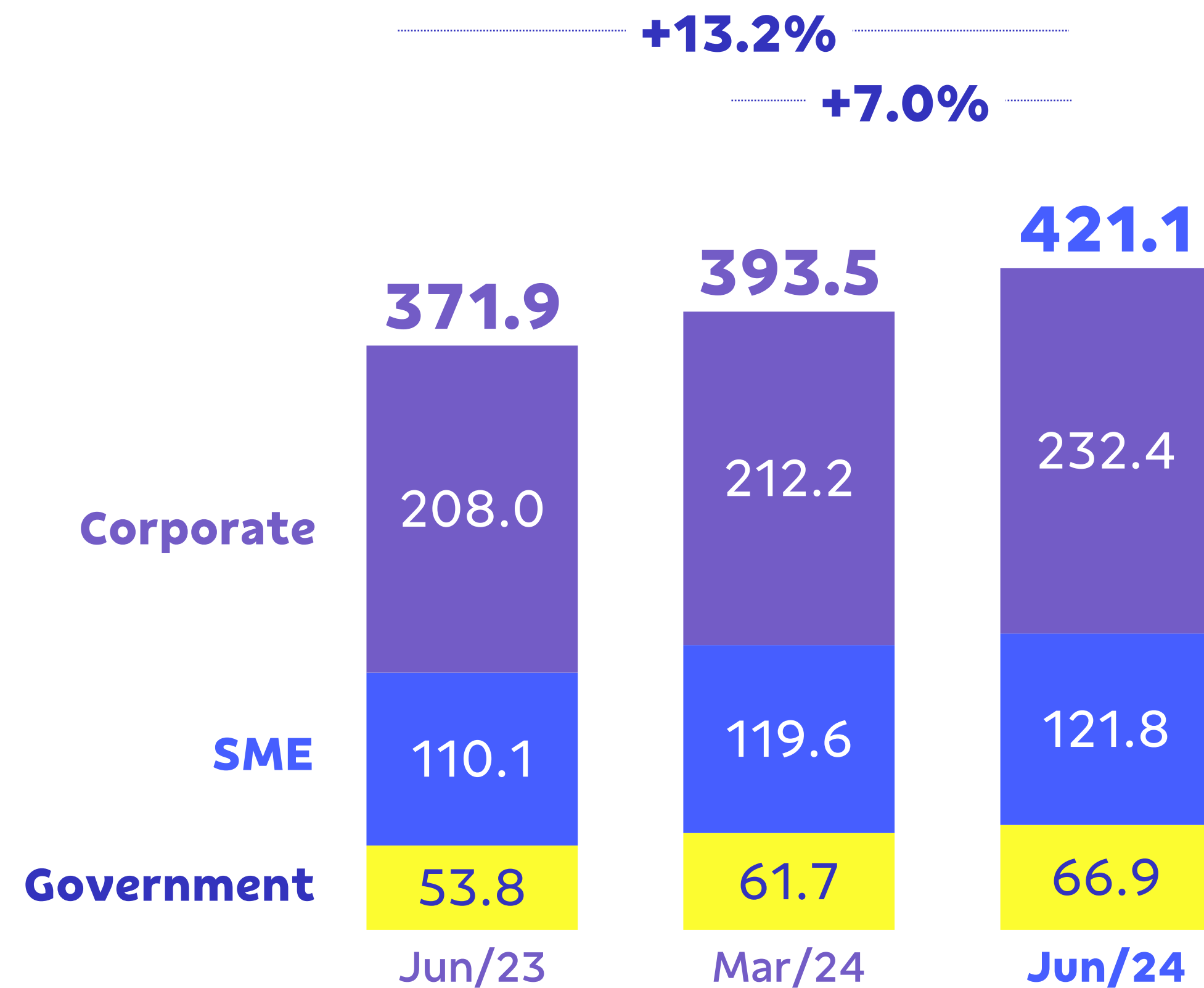
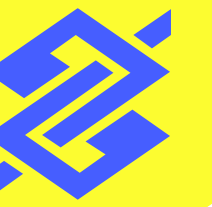


Individuals Coverage (%)

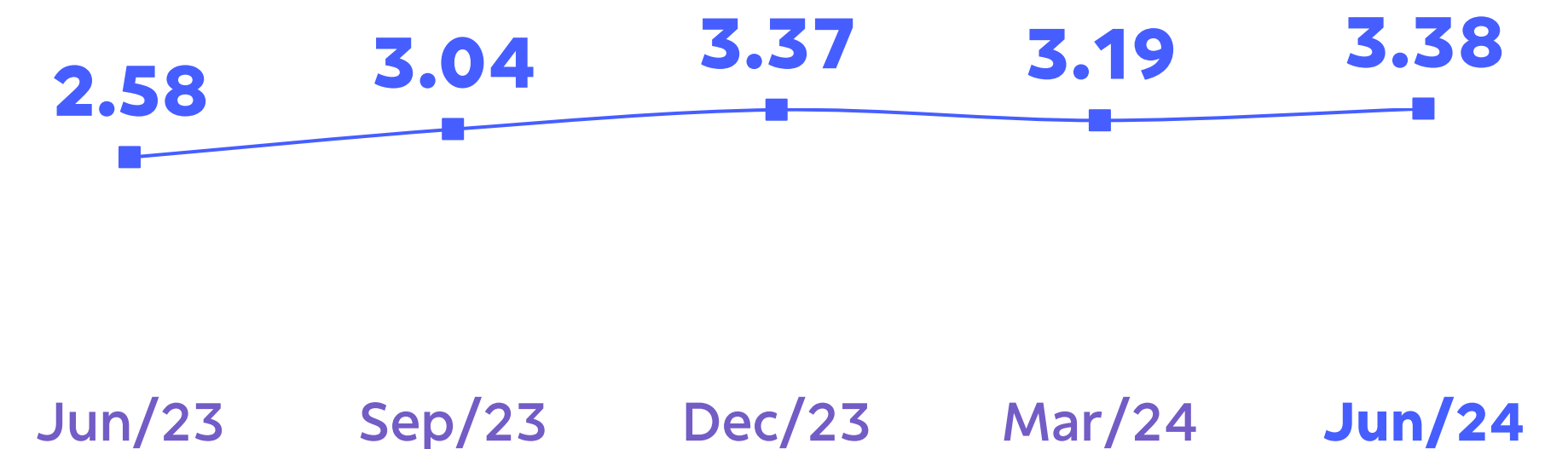


Companies Loan Portfolio

R\$ billion



NPL +90d Companies (%)

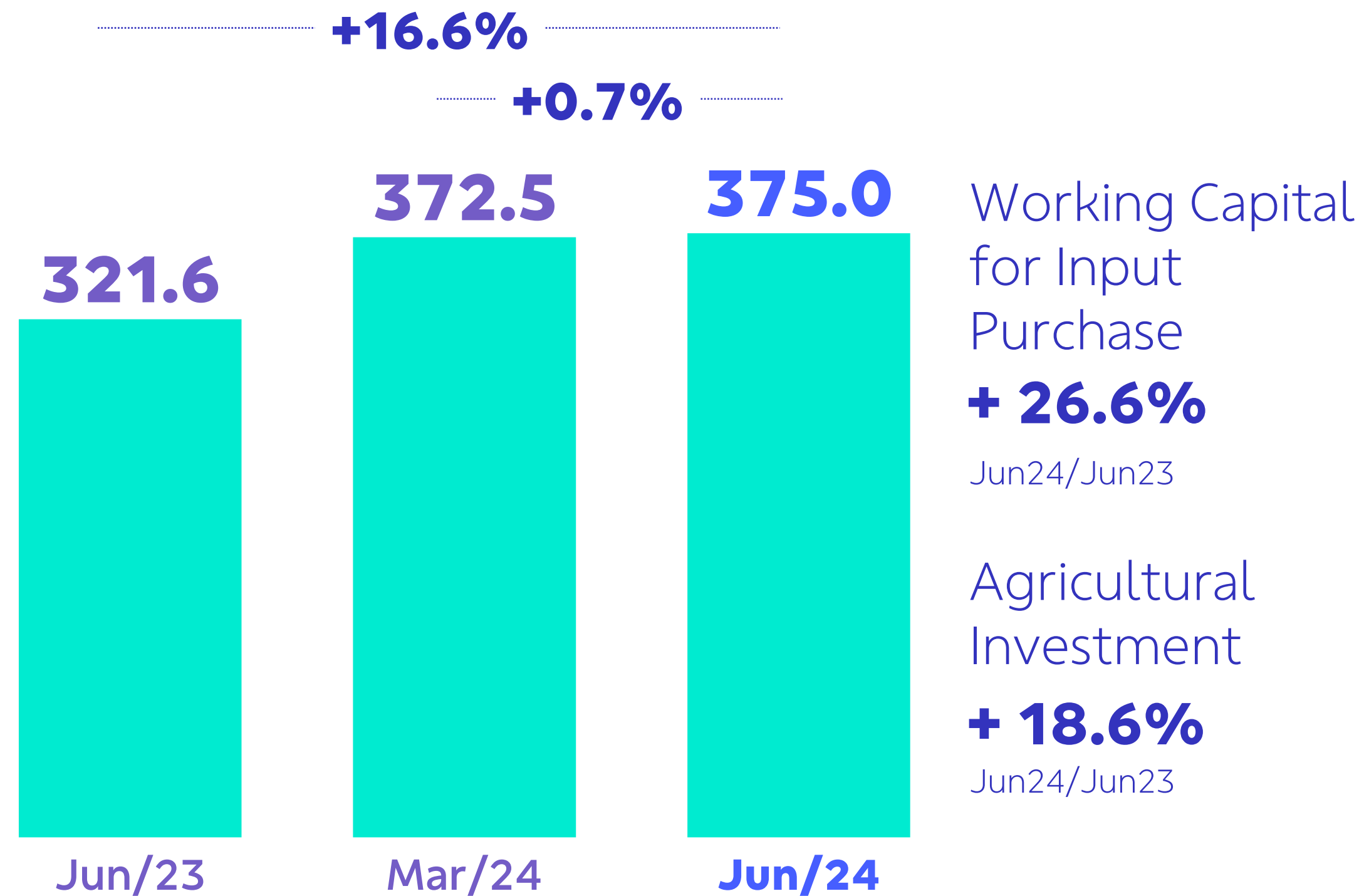
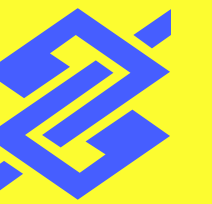


Companies Coverage (%)

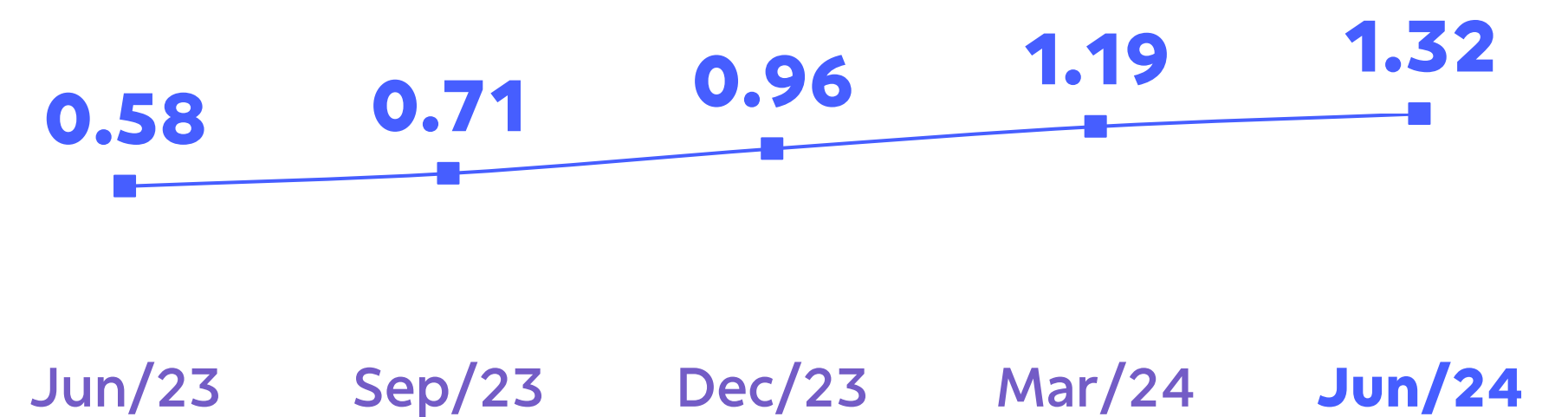


Agribusiness Loan Portfolio

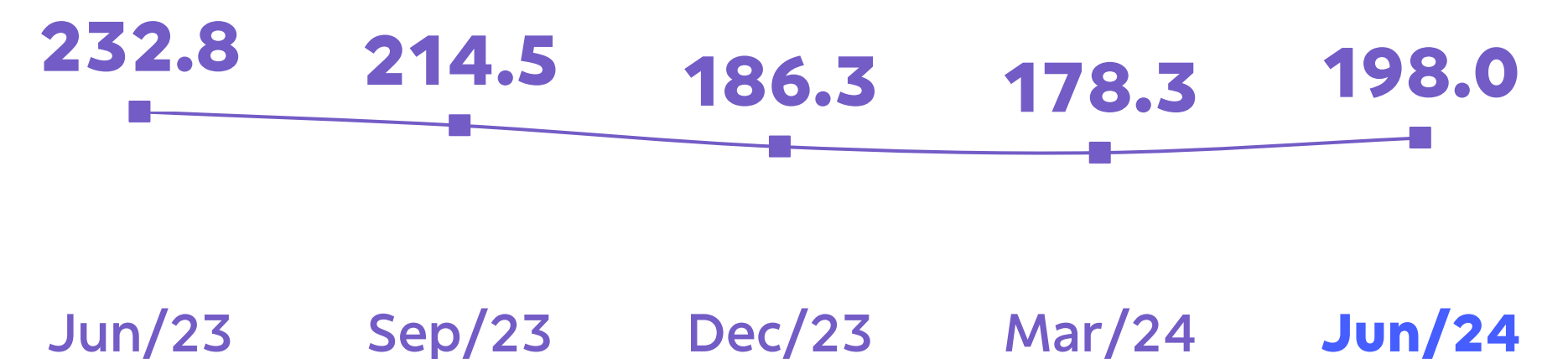
R\$ billion



NPL +90d Agribusiness (%)



Agribusiness Coverage (%)



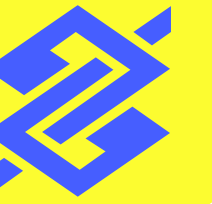
Crop Plan

2024/2025

R\$ 260 billion

in resources available

R\$ 20 billion
until 08/05



ALLL Expanded View

R\$ billion

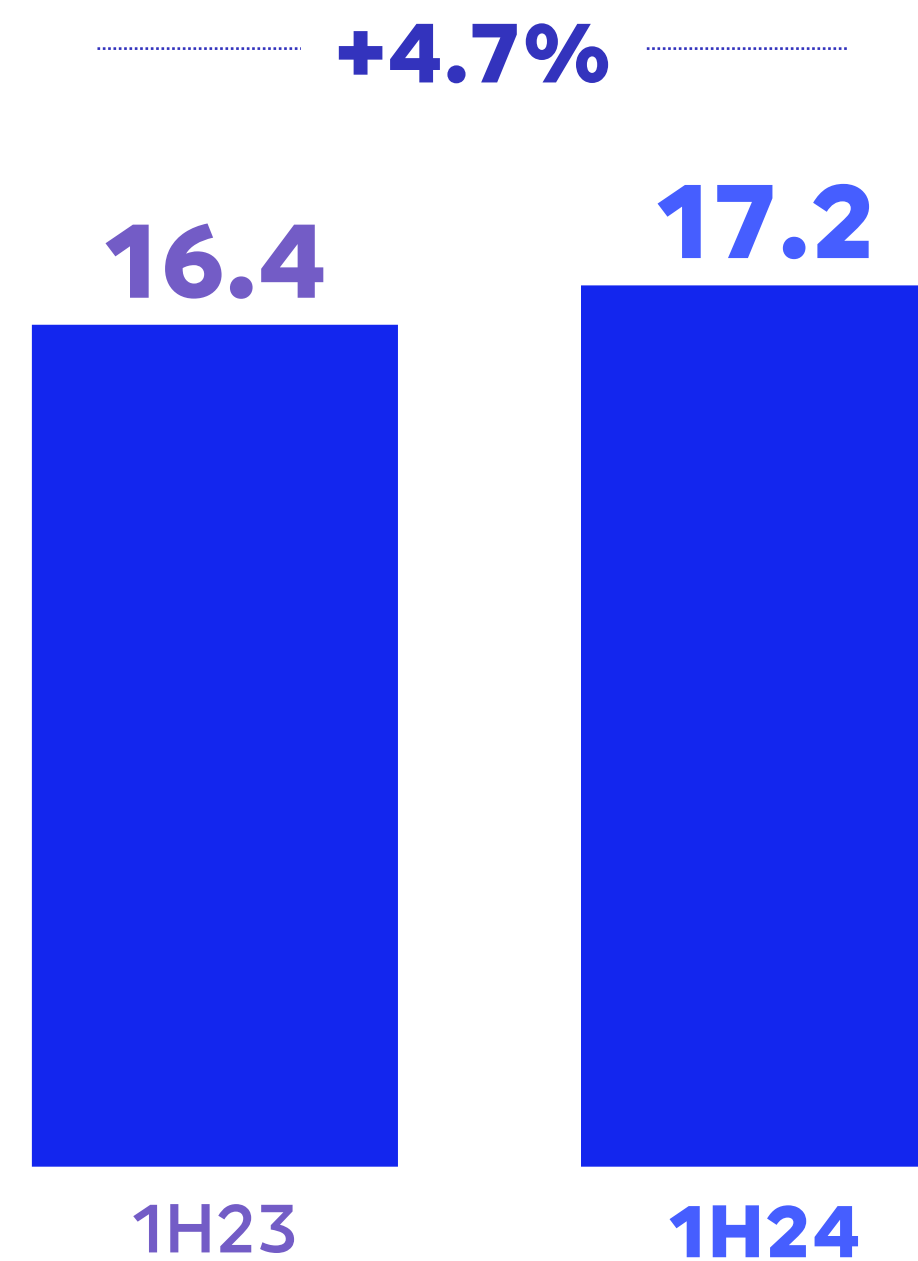
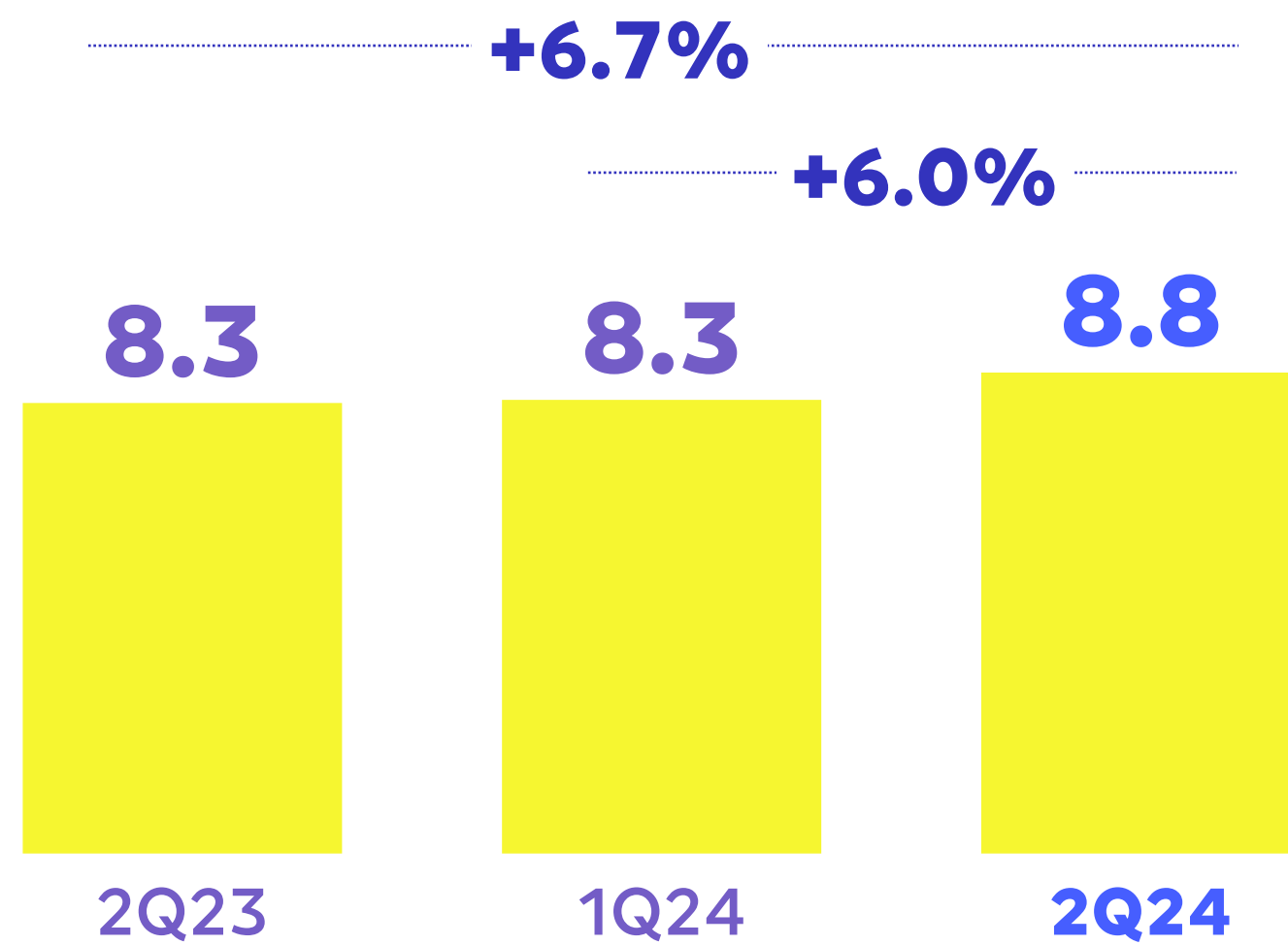
	2Q23	1Q24	2Q24	Variation (%)		1H23	1H24	Variation (%)
				2Q24/2Q23	2Q24/1Q24			1H24/1H23
ALLL Expanded View	(7.2)	(8.5)	(7.8)	8.8	-8.6	(13.0)	(16.3)	25.5
Credit Risk	(8.5)	(10.0)	(9.6)	13.1	-3.9	(12.6)	(19.6)	55.1
Recovery of Write-offs	2.1	2.0	3.0	38.8	49.8	4.0	5.0	23.2
Impairment	(0.3)	(0.2)	(0.3)	-19.9	37.2	(3.6)	(0.5)	-86.8
Discounts Granted	(0.5)	(0.3)	(0.9)	85.0	172.2	(0.8)	(1.2)	46.2
Cost of Credit ¹ (%)	3.1	4.0	4.0					

(1) ALLL Expenses Credit Risk 12 months - / Medium Classified Loan Portfolio.



Fee Income

R\$ billion



Consortium
+ 20.5%
1H24 /1H23

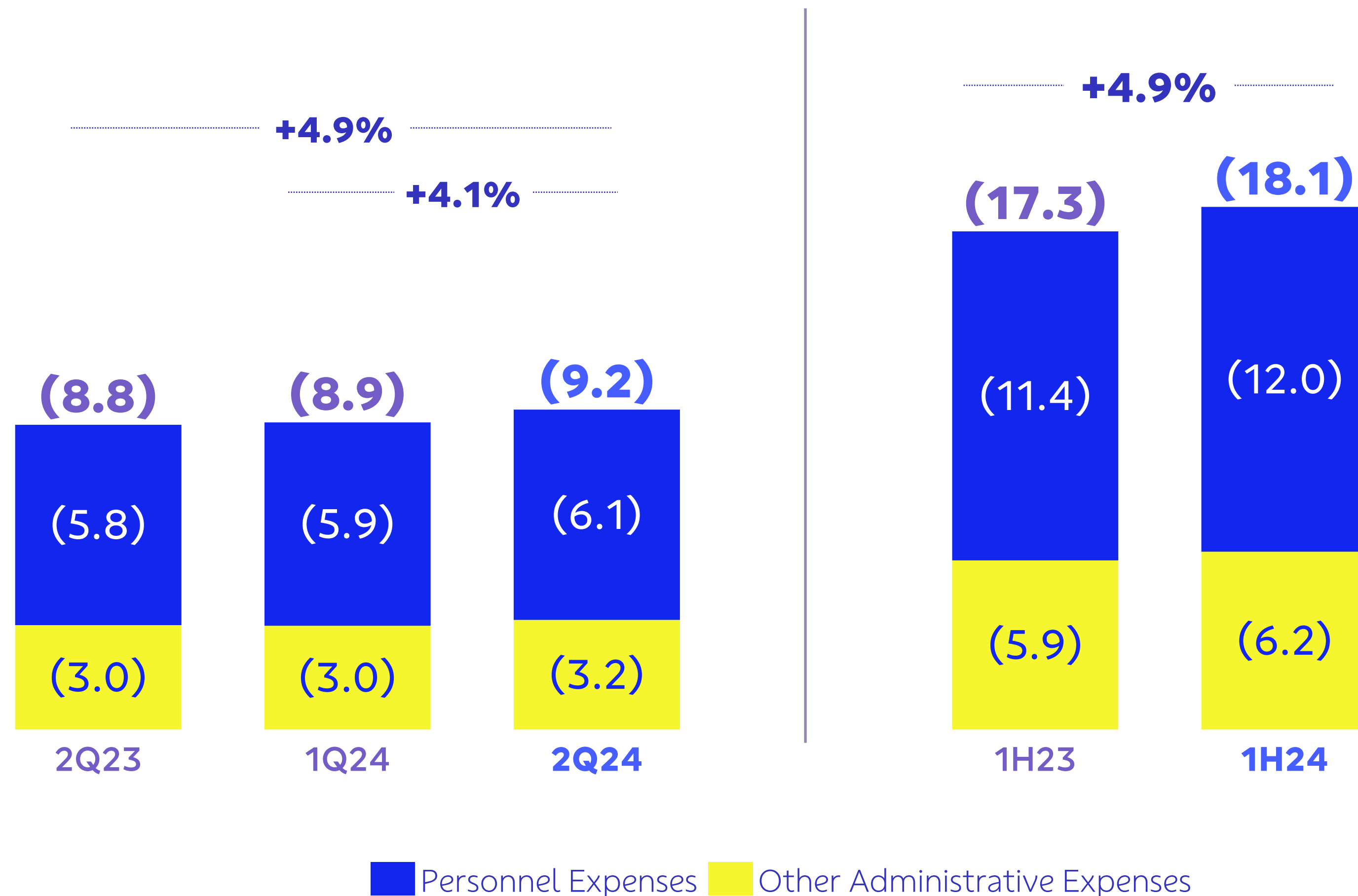
Insurance,
Pension and
Capitalization
+ 11.8%
1H24 /1H23

Asset
Management
+ 10.2%
1H24 /1H23



Administrative Expenses

R\$ billion

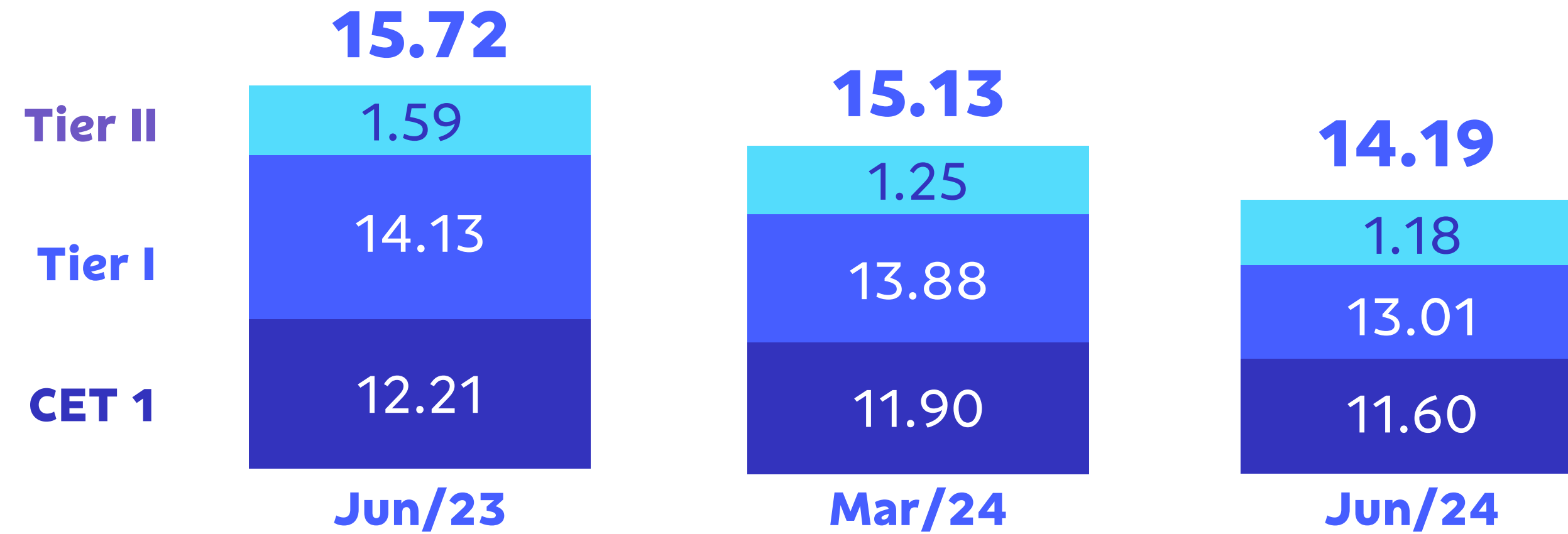


Cost-to-Income Ratio 12m
25.5%

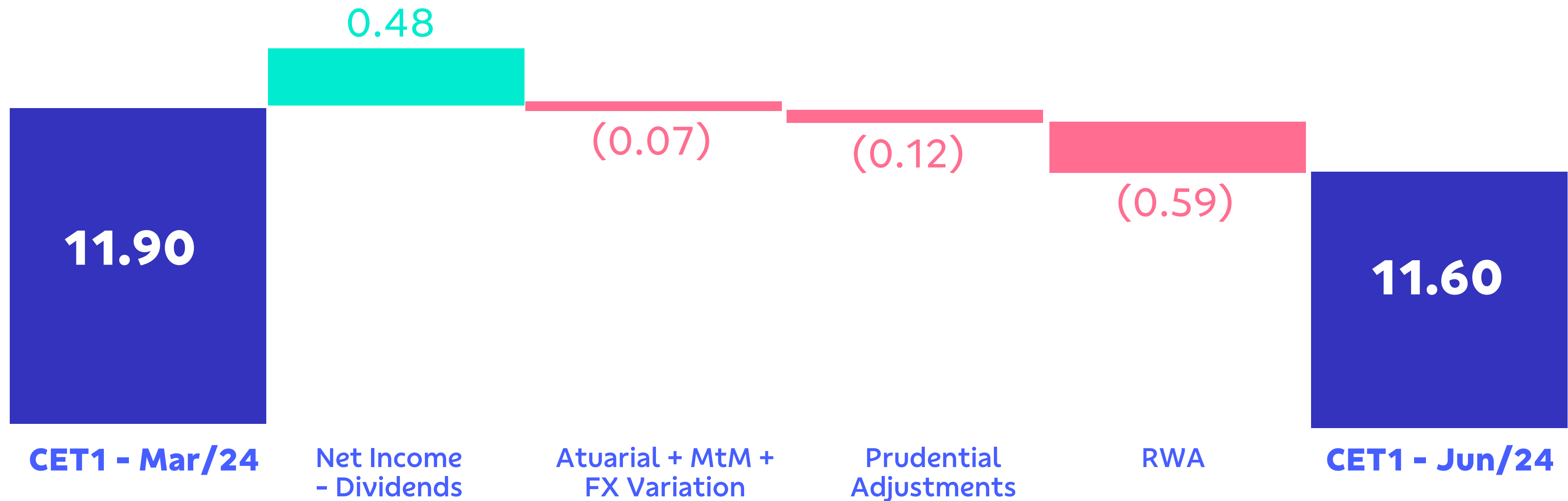


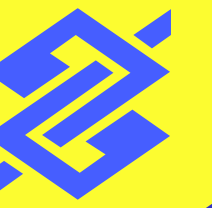
Capital

Bis Ratio
(%)



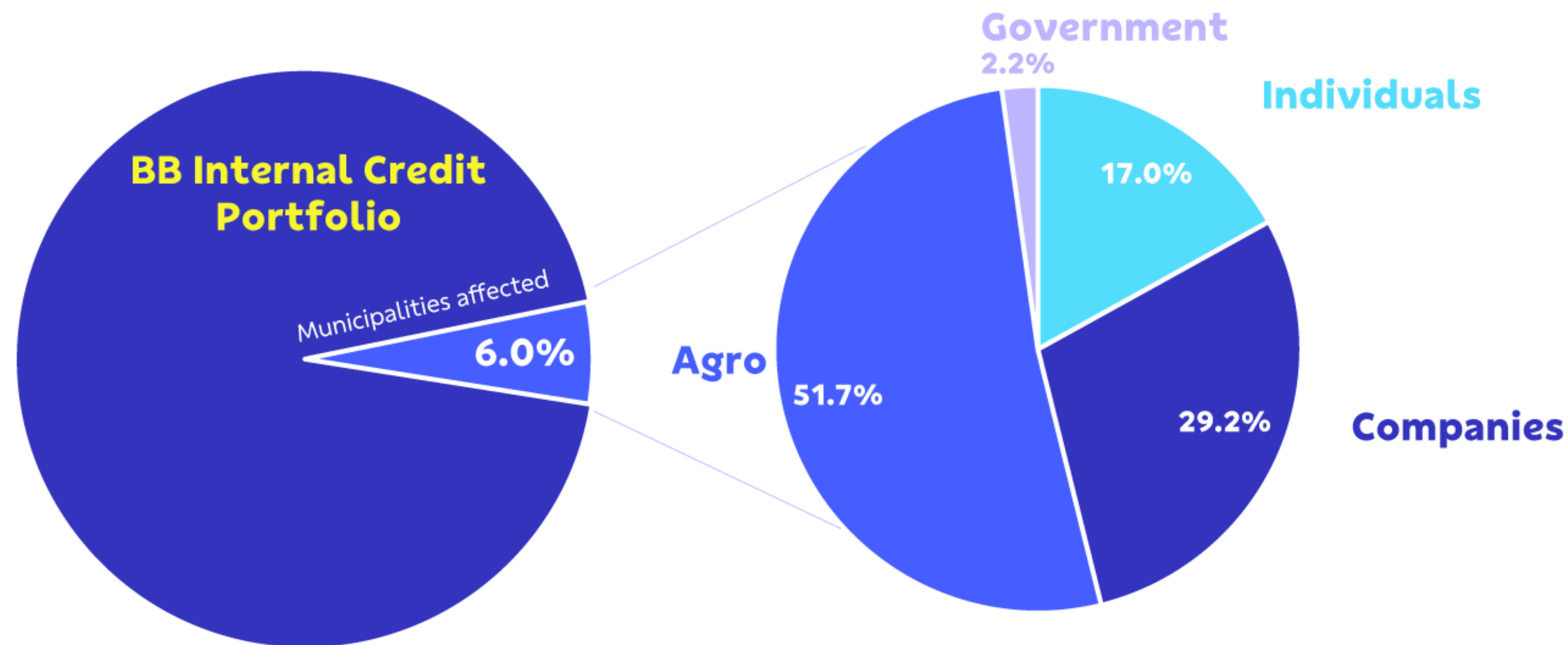
CET 1
(%)





Support for Rio Grande do Sul

R\$ 59 billion: Exposure in affected municipalities



3.6 million
operations

707.2 K
customers

65% of operations
with real guarantees

92.6% of the portfolio
classified as AA-C risk

Guidance

2024



	Range	Observed	Reviewed Range
Loan Portfolio¹	8% to 12%	11.5%	unchanged
Individuals	6% to 10%	6.2%	unchanged
Companies	7% to 11%	11.4%	unchanged
Agribusiness	11% to 15%	16.6%	unchanged
Sustainable Portfolio	5% to 9%	11.5%	9% to 13%
Net Interest Income	7% to 11%	16.4%	10% to 13%
ALLL Expanded View	R\$ billion -30 to -27	R\$ billion -16.3	R\$ billion -34.0 and -31.0
Fee Income	4% to 8%	4.7%	unchanged
Administrative Expenses	6% to 10%	4.9%	unchanged
Adjusted Net Income	R\$ billion 37 to 40	R\$ billion 18.8	unchanged

(1) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit



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