

BANCO DO BRASIL

Resultado

3T24



Saiba mais
Aponte seu celular
para MD&A 3T24



Geração de valor a partir da execução da estratégia corporativa

Lucro Líquido Ajustado

9M24

R\$ 28,3
bilhões

+8,4% 9M24/9M23

3T24

R\$ 9,5
bilhões

+8,3% 3T24/3T23

RSPL 9M24
21,5%

Valor adicionado à sociedade

9M24

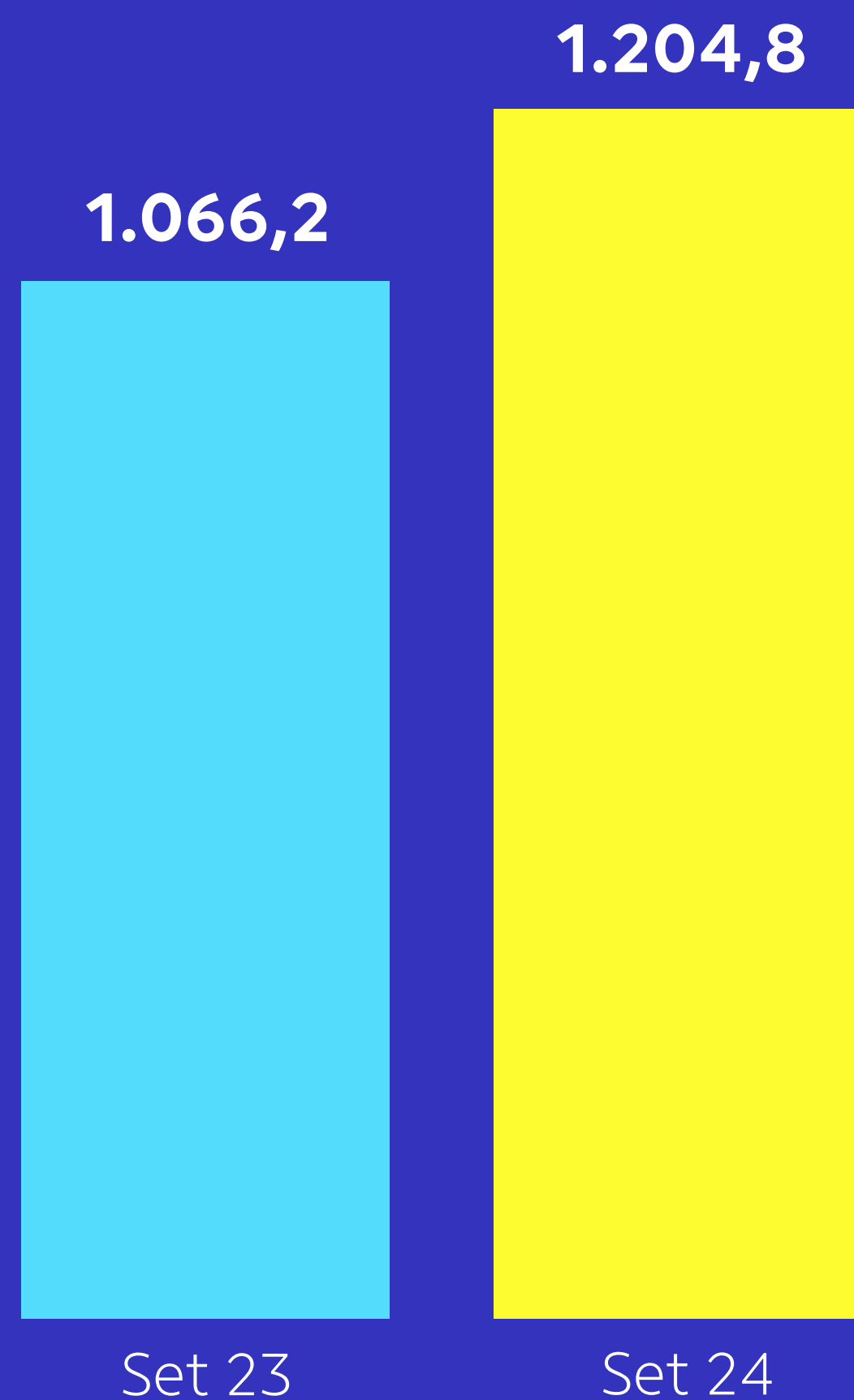
R\$ 63,4
bilhões

3T24

R\$ 20,5
bilhões

BANCO DO BRASIL

Crescimento robusto da carteira de crédito



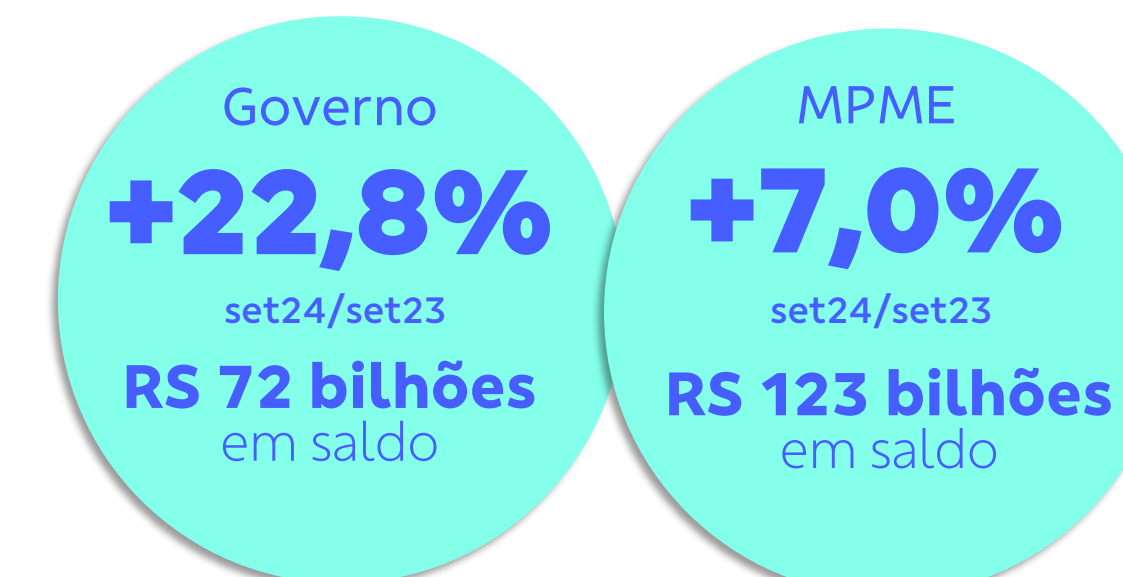
Carteira de Crédito Ampliada
R\$ 1,2 trilhão
+13,0% set24/set23

R\$ 163 bilhões
em desembolso de crédito no 3T24

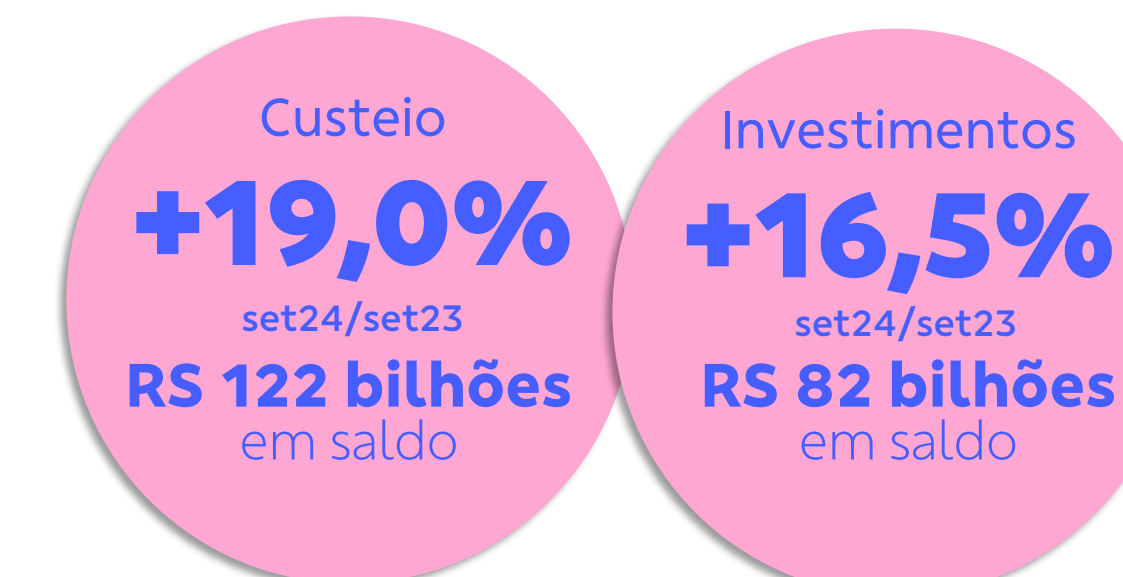
Pessoas Físicas
R\$ 328,3 bilhões
+7,9% set24/set23



Pessoas Jurídicas
R\$ 421,6 bilhões
+13,5% set24/set23



Agronegócio
R\$ 386,6 bilhões
+13,7% set24/set23



Sempre próximos e relevantes na vida do produtor

Índice de Inadimplência inad +90 dias

1,97% +65bps sobre jun/24

Concentração na cultura da soja e na região Centro-Oeste

Fatores que influenciaram o atual cenário:

Custos de **produção**

Preço das **commodities**

Ocorrência de **eventos climáticos**

Iniciativas em andamento:



Acompanhamento **técnico e qualificado**



Prorrogações:
R\$ 38,1 bilhões de saldo em set/24
+79,4% s/dez23



Crédito Diversificado de culturas e regiões financiadas



Cobrança e Recuperação

Plano Safra 24/25

R\$ 260 bilhões
disponibilizados

R\$ 97 bilhões
desembolsados até 04/11

45%

ampliação no share de desembolsos

O Agro é forte e resiliente:

Segurança alimentar

A caminho da maior safra da história

Culturas com melhoria de preços e margem

Neutralidade climática para os próximos meses

Aumento da produtividade com novas tecnologias e agricultura sustentável



Um banco para cada cliente

Hiperpersonalização

386 milhões de indicações mensais de negócios

CRM Visão 360°

475 milhões de contatos

70% do crédito PF desembolsado no 9M24 foi para clientes abordados

Permanente evolução dos modelos de relacionamento

20 anos de qualidade no relacionamento de **Alta Renda**

Clientes gerenciados tem rentabilidade **9,7 vezes maior**

ESTILO

Atendimento especializado em nichos, como **Investidores**

A maior rede de alta renda do Brasil

PRIVATE

Atuação Private com a **maior capilaridade** do mercado

Crescimento do **AuM** superior a do mercado no 3T24

Protagonista em sustentabilidade e na promoção de negócios e práticas ASG

Carteira Sustentável

R\$ 369,6
bilhões

+9,1% set24/set23

31%

da carteira do BB
é sustentável

Guidance ESG
Carteira Sustentável

2024
9% a 13%

Captações sustentáveis

+ de R\$ 36 bilhões nos últimos 36 meses para investimento em projetos sustentáveis

Fomento à Bioeconomia

R\$ 1,4 bilhão em projetos de bioeconomia na Amazônia legal: +30% em 6 meses

Novos negócios ASG

- Crédito de Carbono
- Agricultura e Pecuária Sustentável
- Recuperação de áreas degradadas



**A gente
se importa**

Iniciativas de
**Sustentabilidade,
Cultura e Tecnologia**

Objetivo de **mobilizar,
entender, dar voz e
cuidar de quem se
importa**





Destques do Resultado

9M24

Lucro Líquido Ajustado	28,3 R\$ bilhões	+8,4% 9M24/9M23
Margem Financeira Bruta	77,2 R\$ bilhões	+13,9% 9M24/9M23
Receitas de Prestação de Serviços	26,3 R\$ bilhões	+4,8% 9M24/9M23
Despesas Administrativas	(27,5) R\$ bilhões	+4,9% 9M24/9M23
Carteira de Crédito Ampliada	1.204,8 R\$ bilhões	+13,0% set24/set23

Inad
+90d
3,33%
set/24

Índice de
Eficiência 12m
25,4%

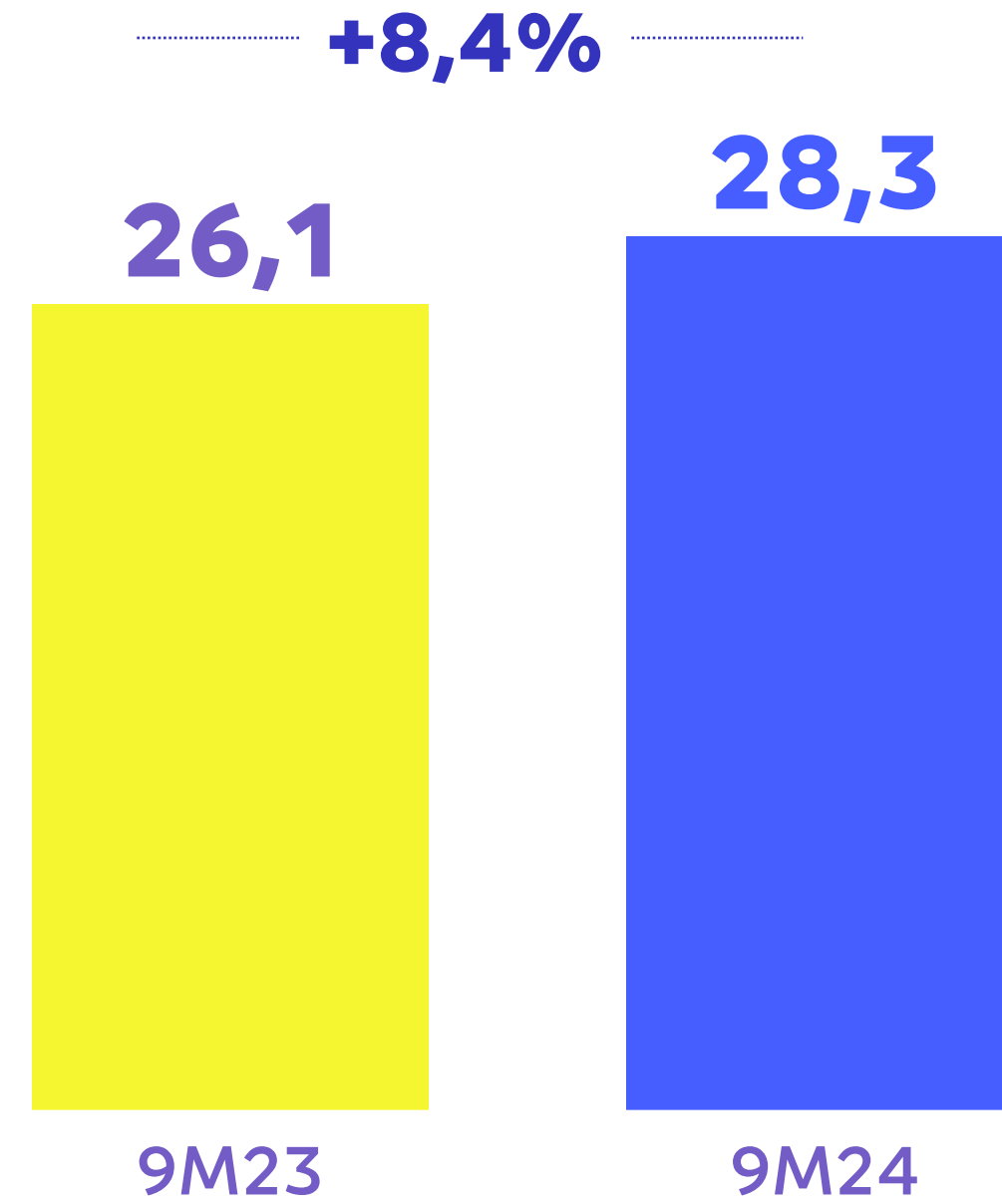
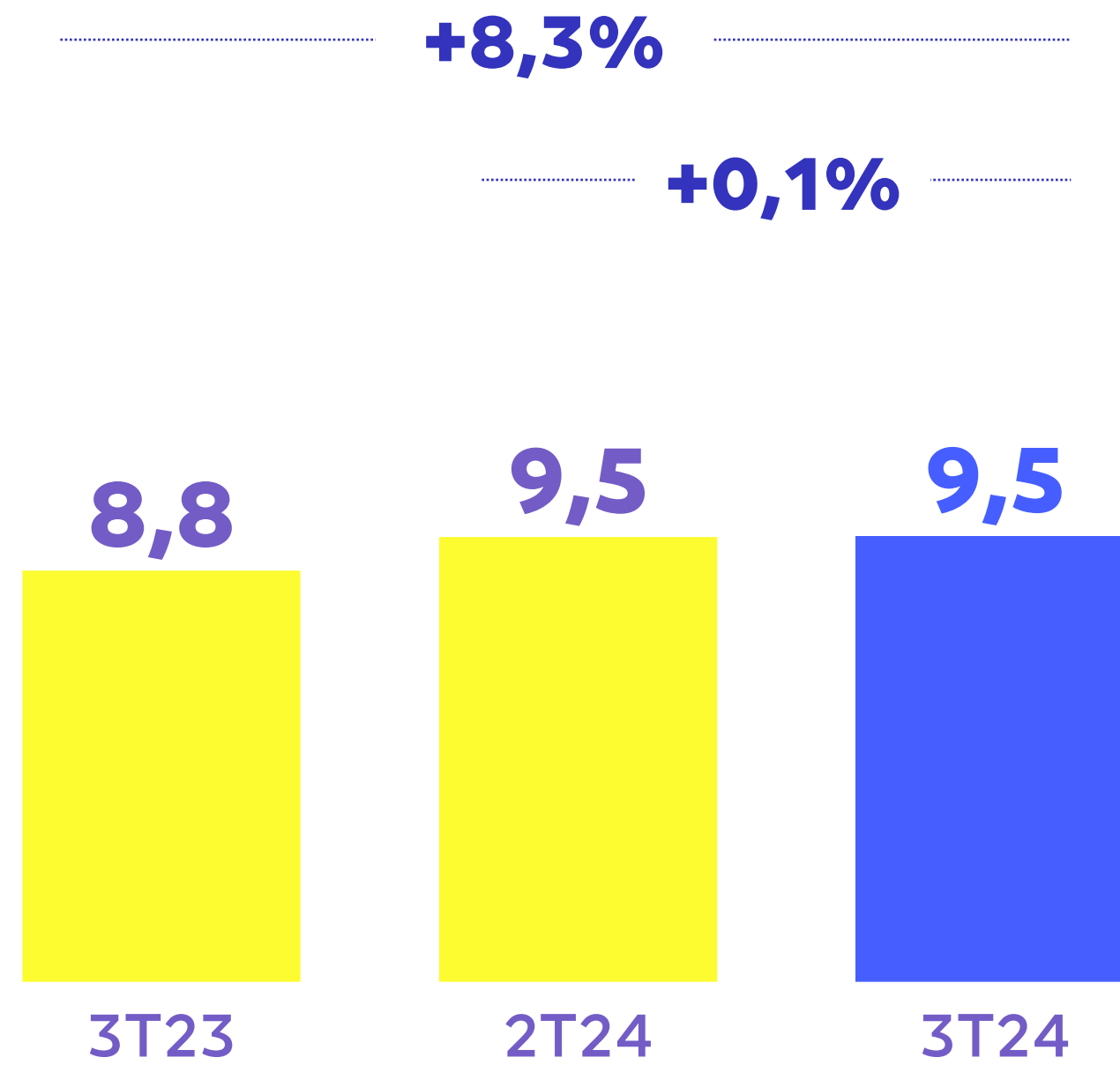
Índice de
Capital Principal
11,77%
set/24

Lucro Líquido Ajustado

R\$ bilhões

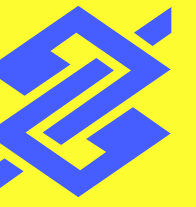
RSPL % 21,3 21,6 21,1

21,3 21,5



Observado 9M24
R\$ 28,3 bi

2024
Guidance
R\$ 37 a 40 bi



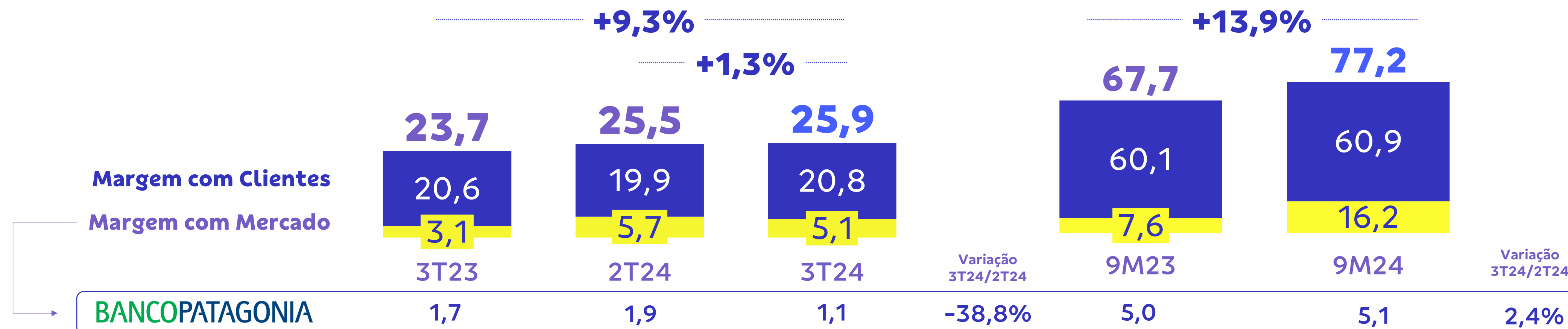
Margem Financeira Bruta

R\$ bilhões

Observado 9M24
13,9%

2024
Guidance

10% a 13%



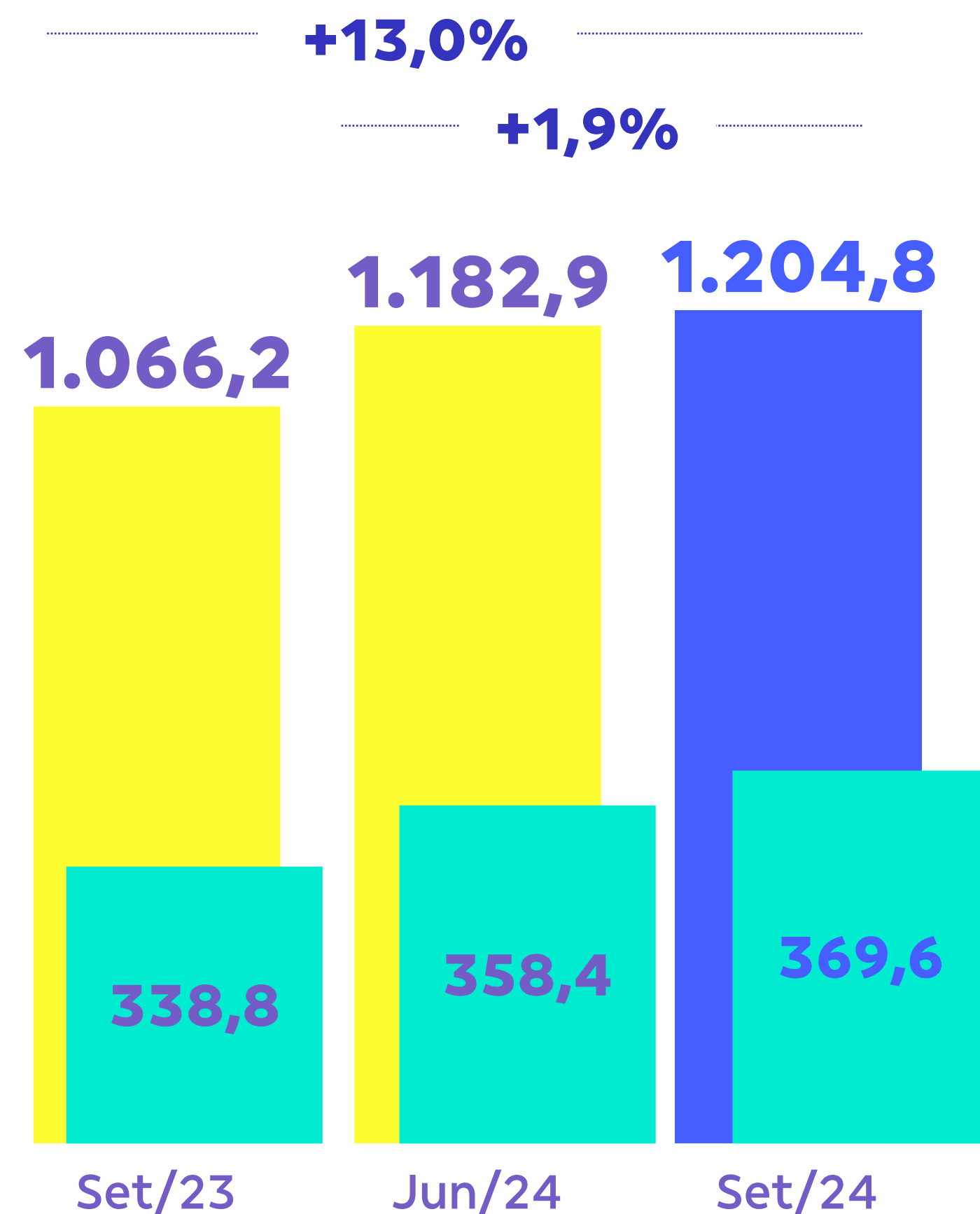
	3T23	2T24	3T24	Variação (%) 3T24/3T23	Variação (%) 3T24/2T24	9M23	9M24	Variação (%) 9M24/9M23
MFB Contábil	23,7	25,5	25,9	9,3	1,3	67,7	77,2	13,9
Receita Financeira Op. Crédito	34,4	34,7	35,4	2,9	2,0	100,3	104,4	4,1
Resultado de Tesouraria	13,1	10,9	10,9	(16,8)	(0,1)	34,8	33,7	(3,1)
Desp. Captação Comercial	(20,8)	(16,7)	(17,1)	(17,9)	2,6	(58,1)	(51,0)	(12,1)
Desp. Captação Institucional	(3,0)	(3,4)	(3,3)	10,9	(1,5)	(9,3)	(9,9)	6,6
Spread Global (%)	4,9	4,9	4,8			4,8	4,9	

Carteira de Crédito Ampliada¹

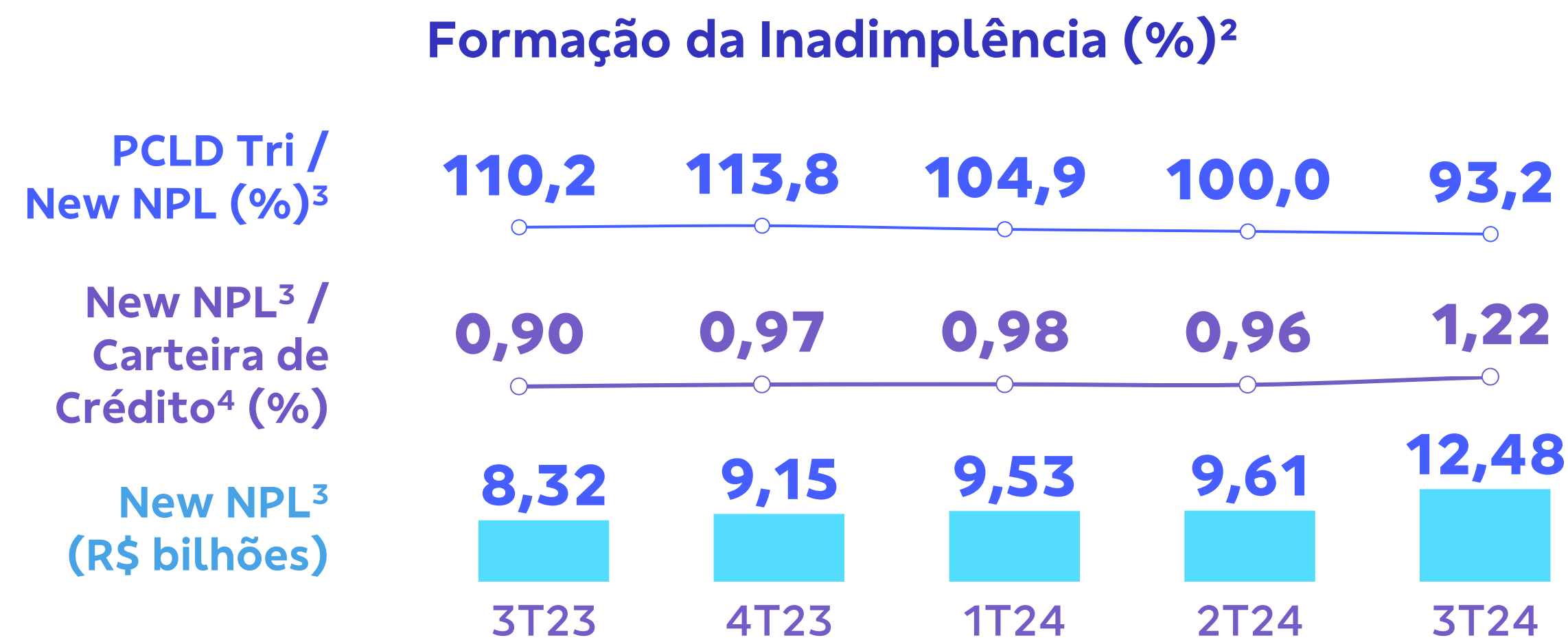
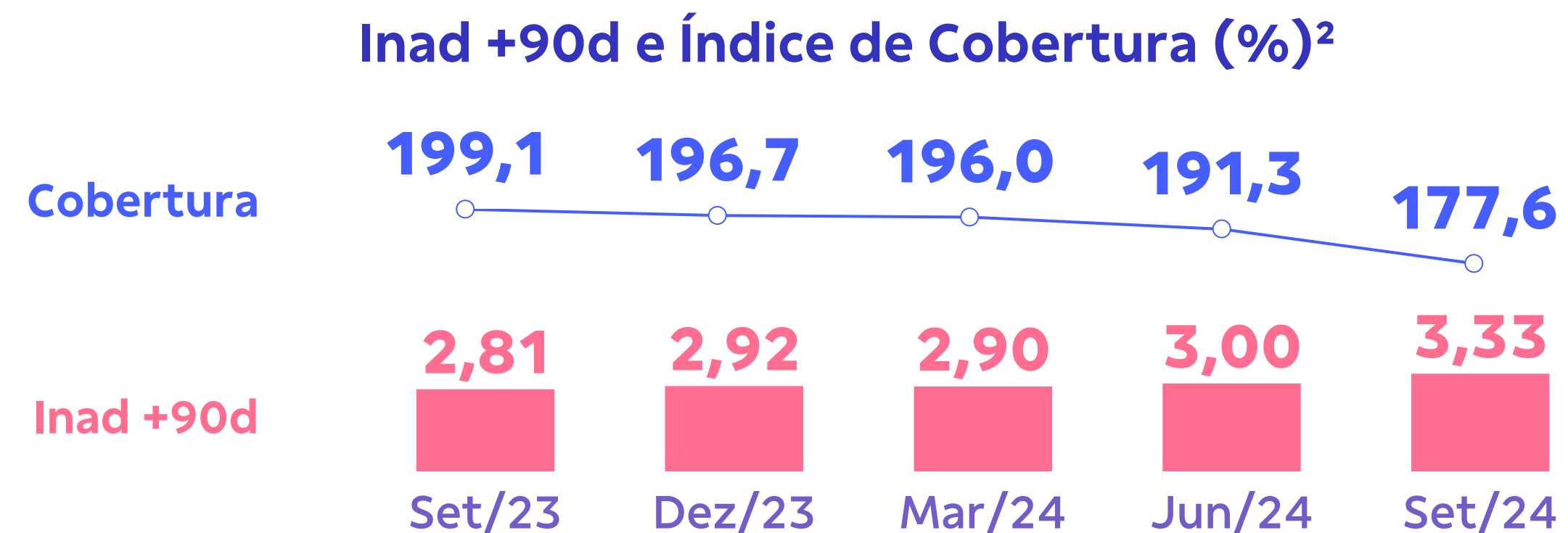
R\$ bilhões

Observado 9M24
11,2%

2024
Guidance⁵
8% a 12%



 **Carteira de Negócios Sustentáveis**



(1) Inclui TVM privados e garantias prestadas. (2) Considera carteira classificada. (3) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescidas das baixas para prejuízo do trimestre. (4) Saldo da carteira de crédito classificada do trimestre anterior. (5) As projeções de crédito consideram a carteira classificada doméstica adicionada de TVM privados e garantias e não considera crédito ao governo.

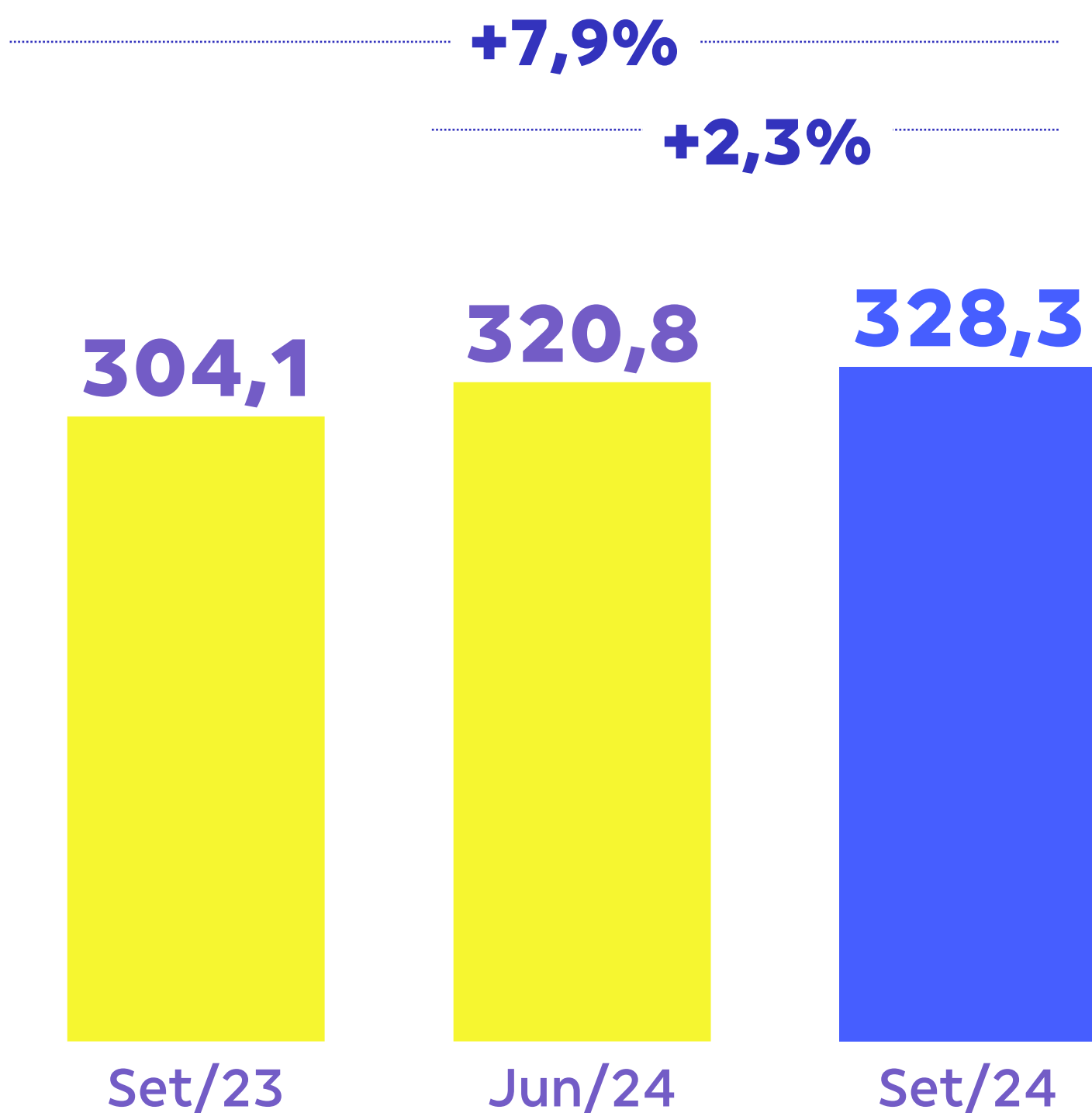
Carteira de Crédito Pessoa Física

R\$ bilhões

Observado 9M24
7,9%

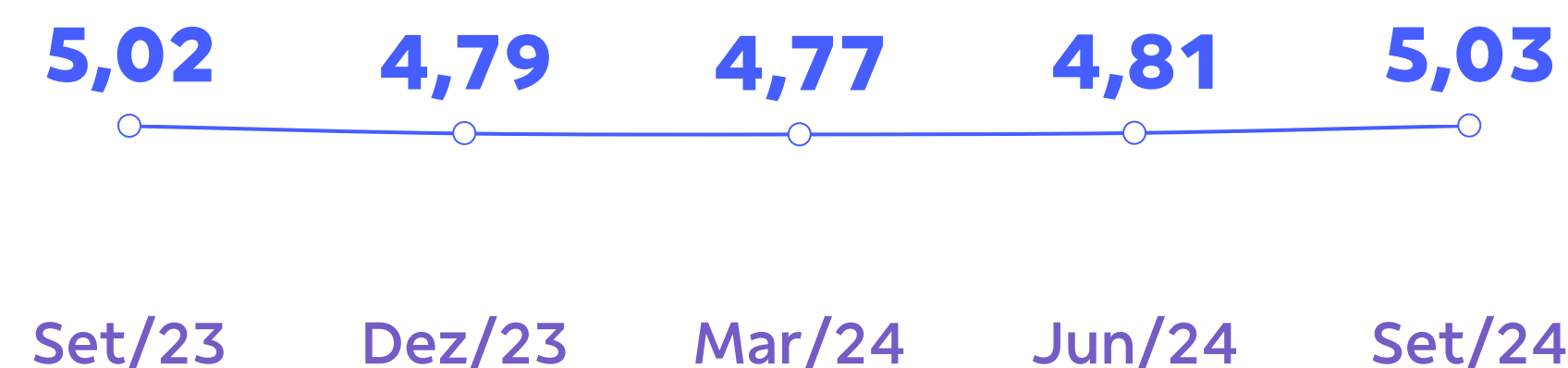
2024
Guidance

6% a 10%

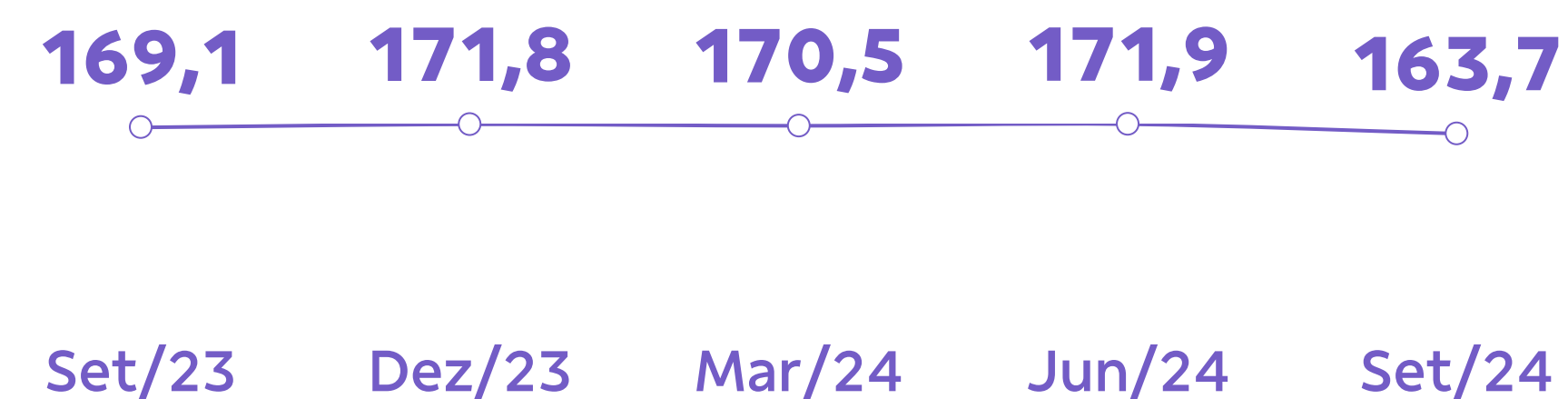


Crédito
Consignado
+11,2%
set24/set23

Inad +90d Pessoa Física (%)



Índice de Cobertura Pessoa Física (%)



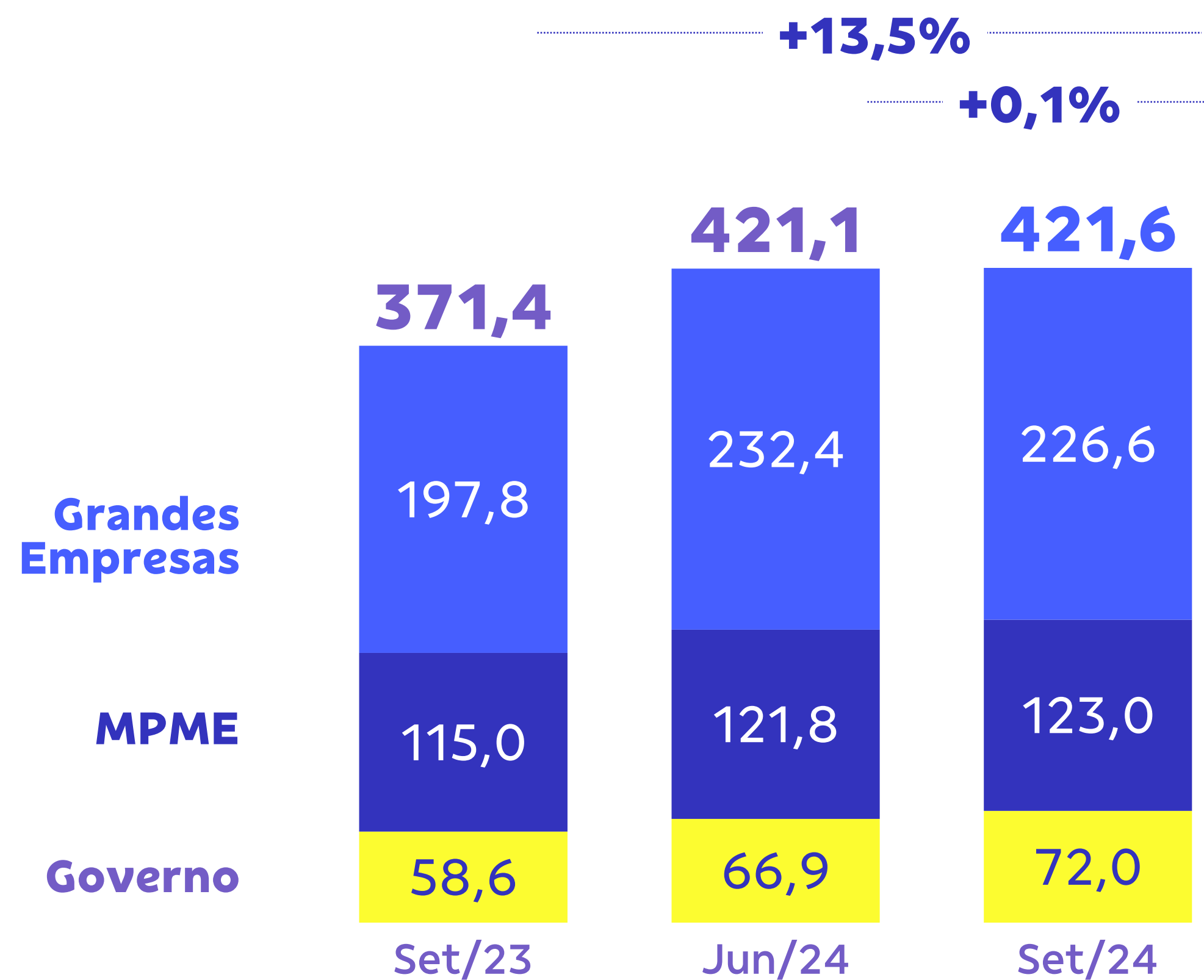
Carteira de Crédito Pessoa Jurídica

R\$ bilhões

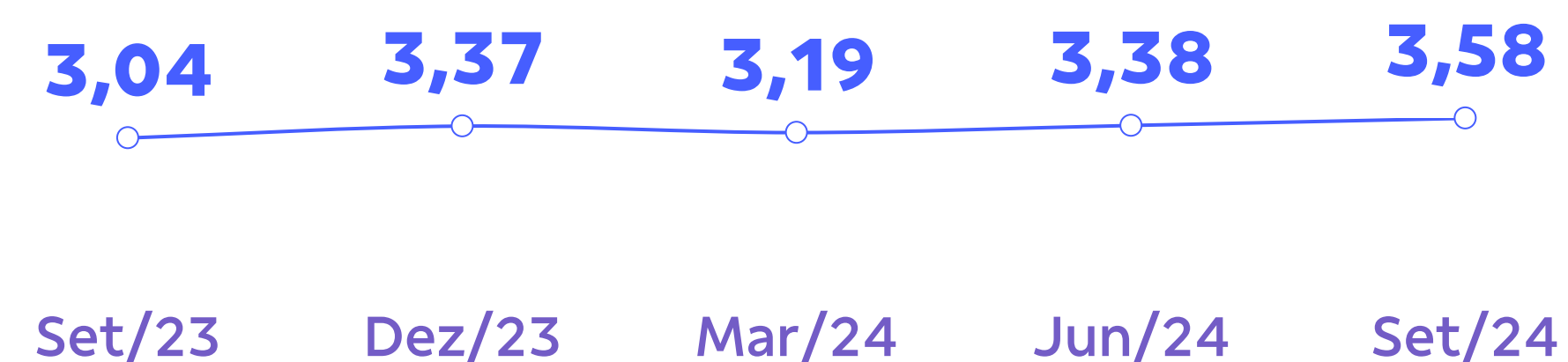
Observado 9M24
11,8%

2024
Guidance

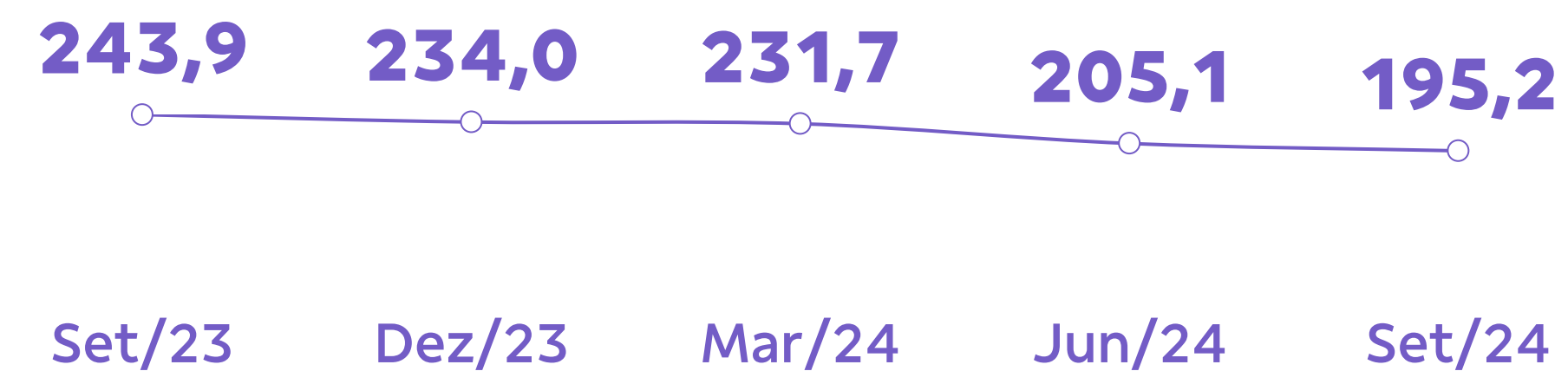
7% a 11%



Inad +90d Pessoa Jurídica (%)



Índice de Cobertura Pessoa Jurídica (%)



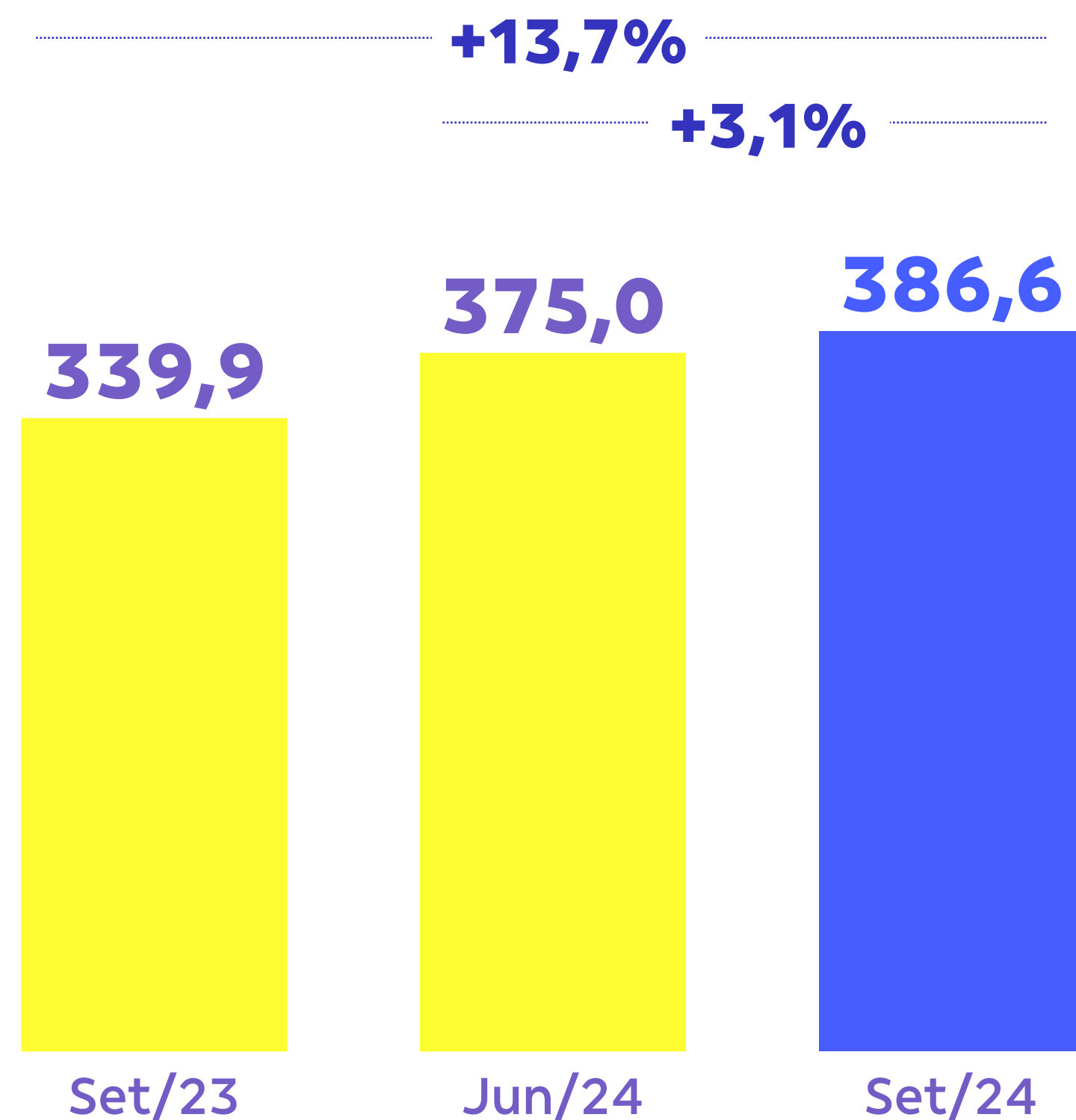
Carteira de Crédito Agronegócio

R\$ bilhões

Observado 9M24
13,7%

2024
Guidance

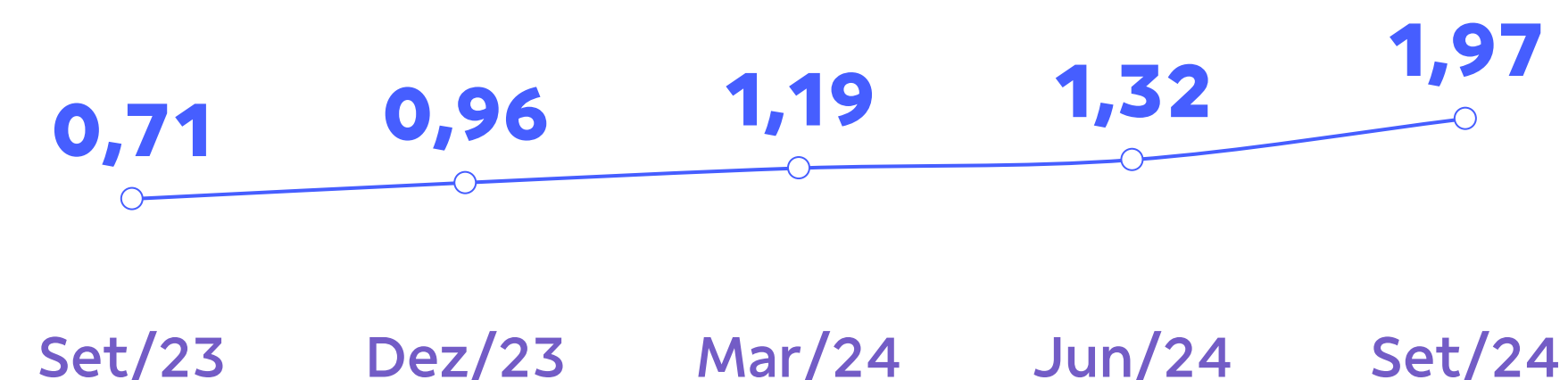
11% a 15%



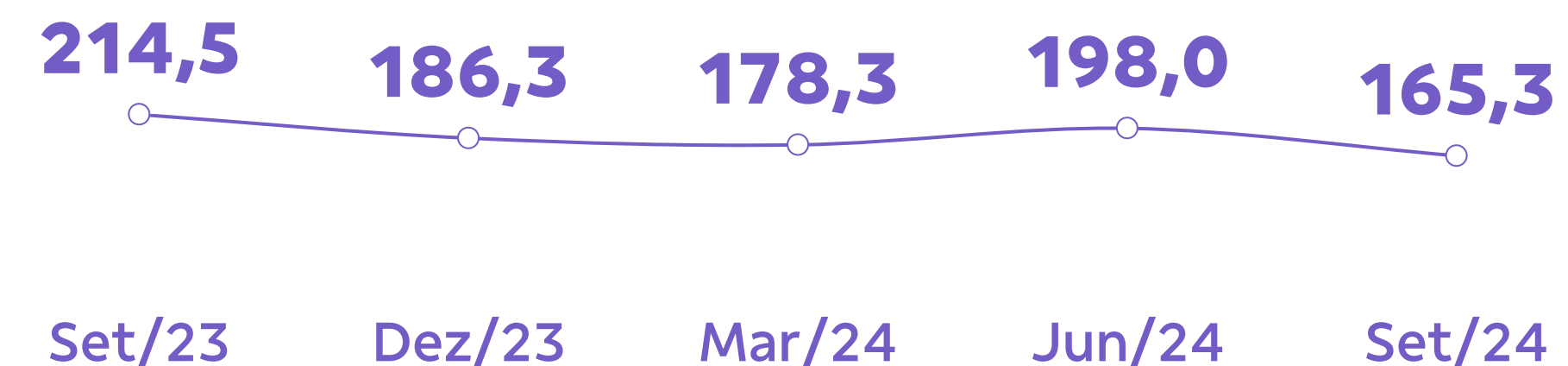
Custeio
+19,0%
set24/set23

Investimento
+16,5%
set24/set23

Inad +90d Agronegócio (%)



Índice de Cobertura Agronegócio (%)



Fatores conjunturais:

Preço das commodities, custos de produção e eventos climáticos afetaram produtores com menor liquidez

Concentração da inadimplência:

Soja e região Centro-Oeste

Prorrogações:

R\$ 38,1 bilhões de saldo em set/24
+79,4% s/Dez23

Cobrança e Recuperação:

Grande parte da carteira com garantias e mitigadores

PCLD Ampliada

R\$ bilhões

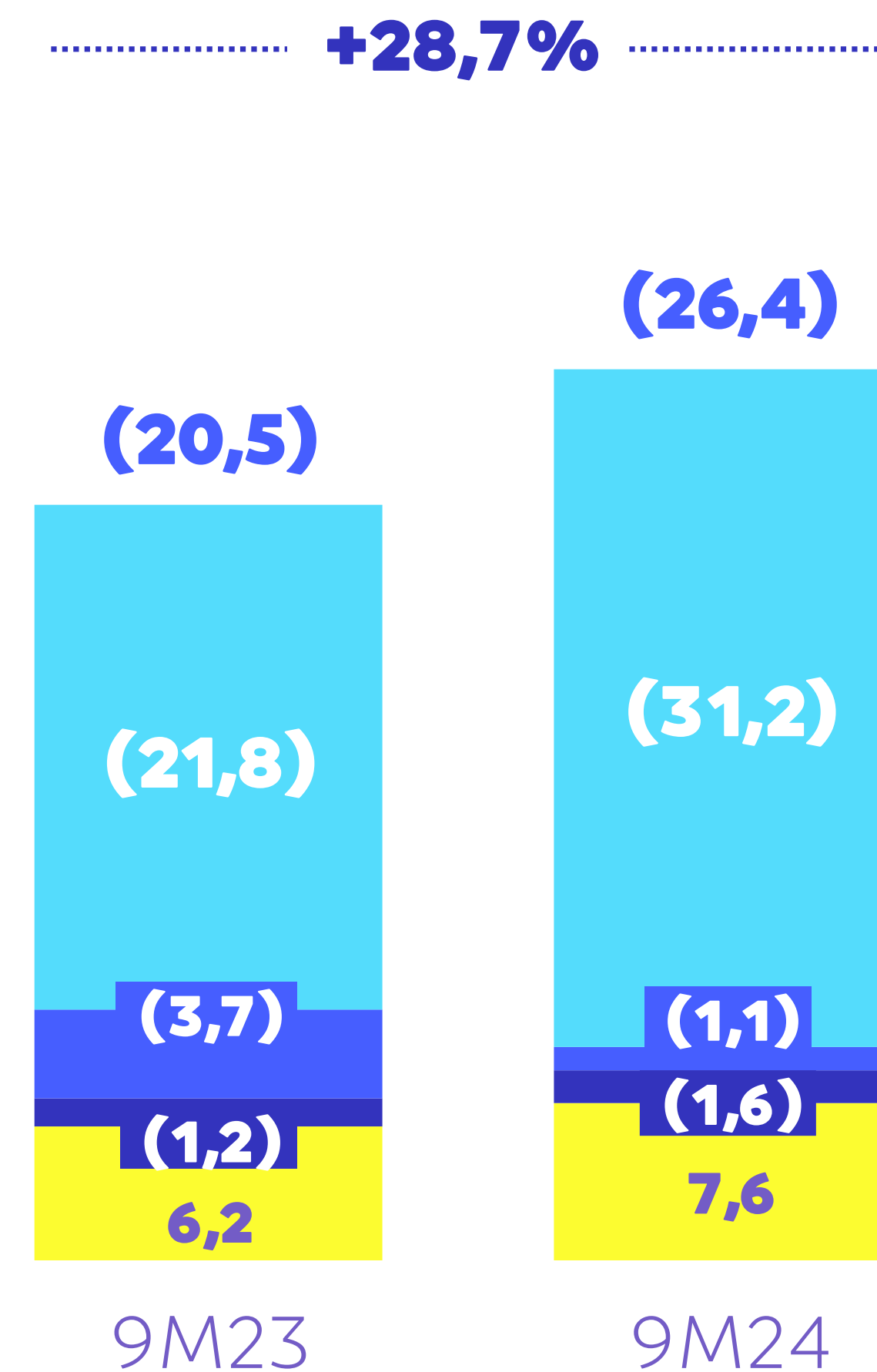
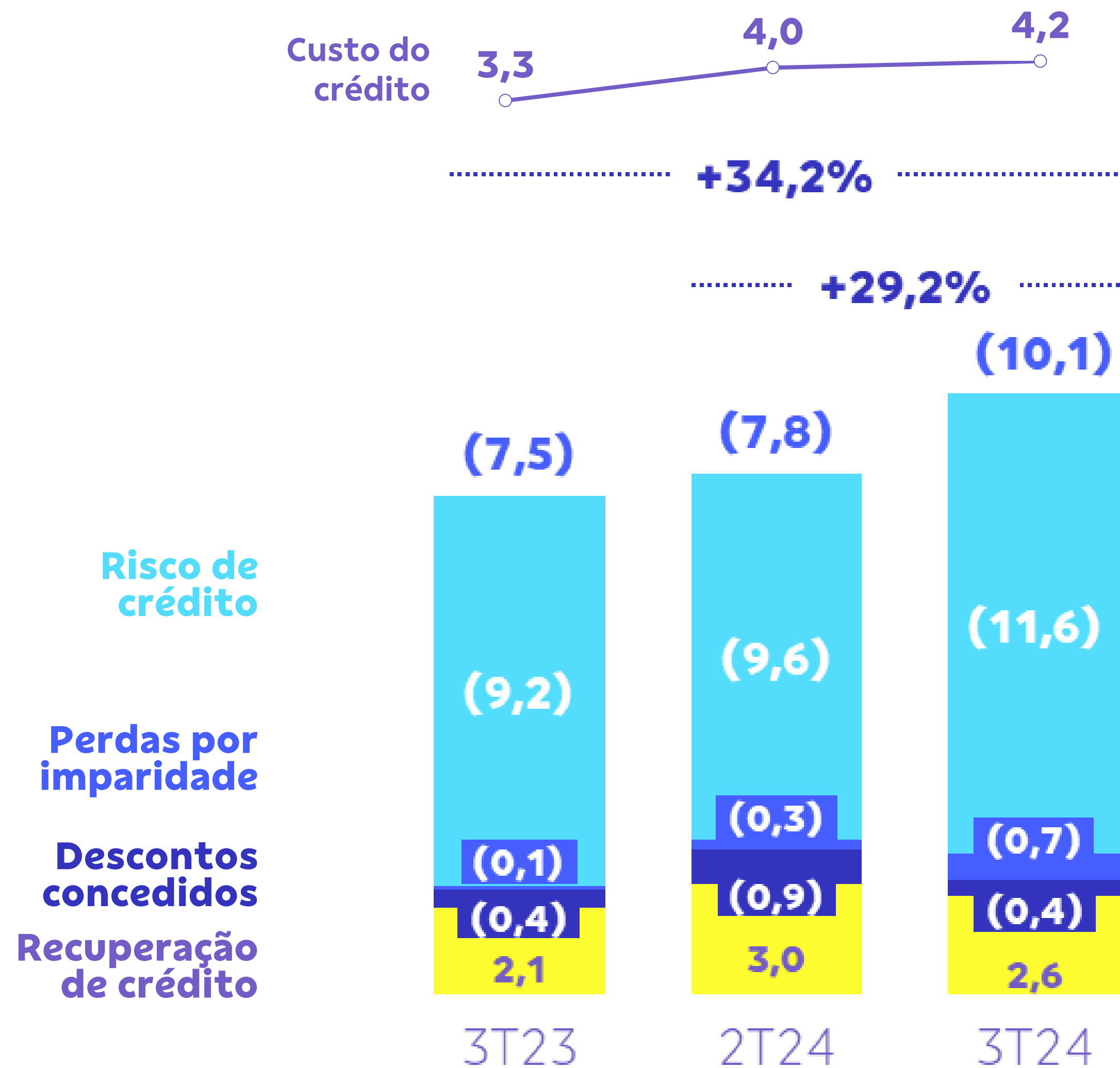
2024
Guidance

Observado 9M24
R\$ -26,4 bi

R\$ -37 a -34 bi



Alterado: anterior: R\$ -34 a -31 bilhões



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

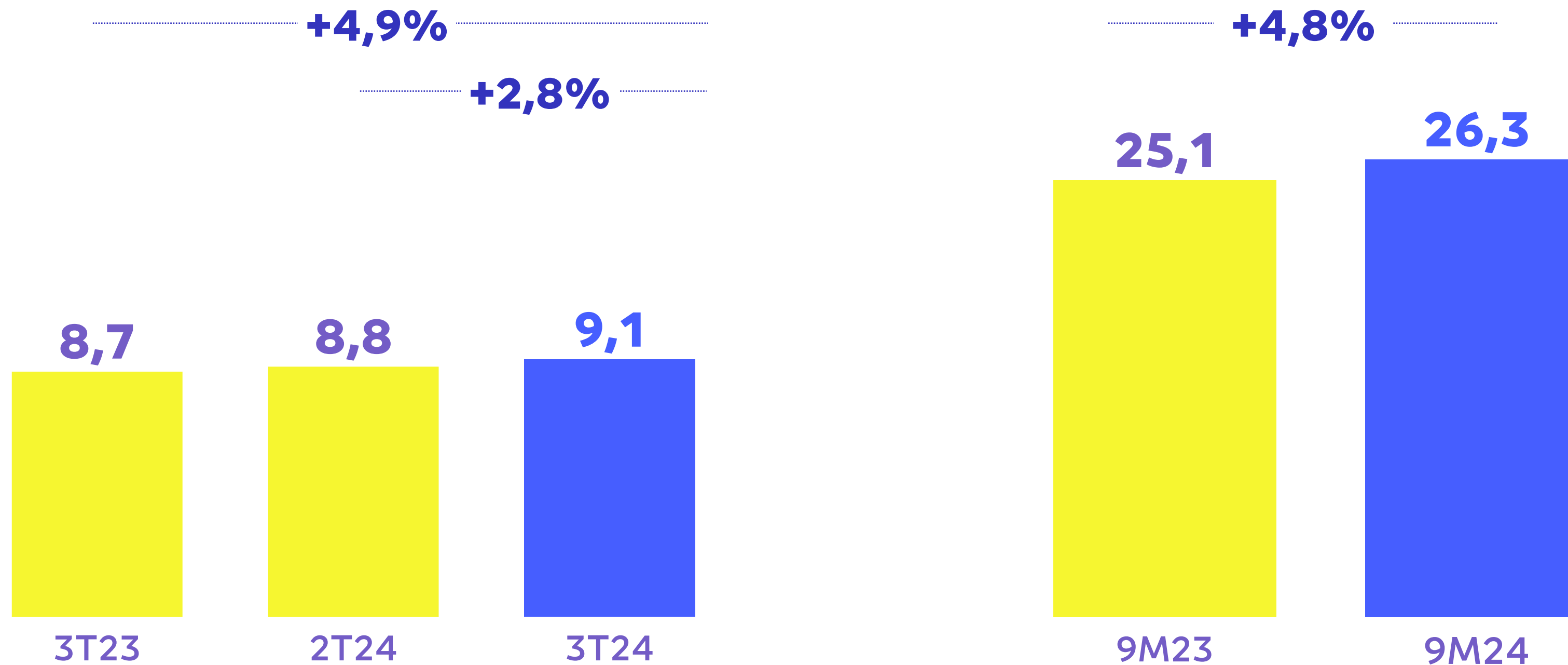
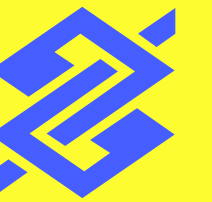
Receitas de Prestação de Serviços

R\$ bilhões

Observado 9M24
4,8%

2024
Guidance

4% a 8%



Mercado de Capitais

+34,0%

9M24/9M23

Consórcios

+19,1%

9M24/9M23

Administração de Fundos

+11,6%

9M24/9M23

Seguros, Previdência e Capitalização

+10,6%

9M24/9M23

Despesas Administrativas

R\$ bilhões

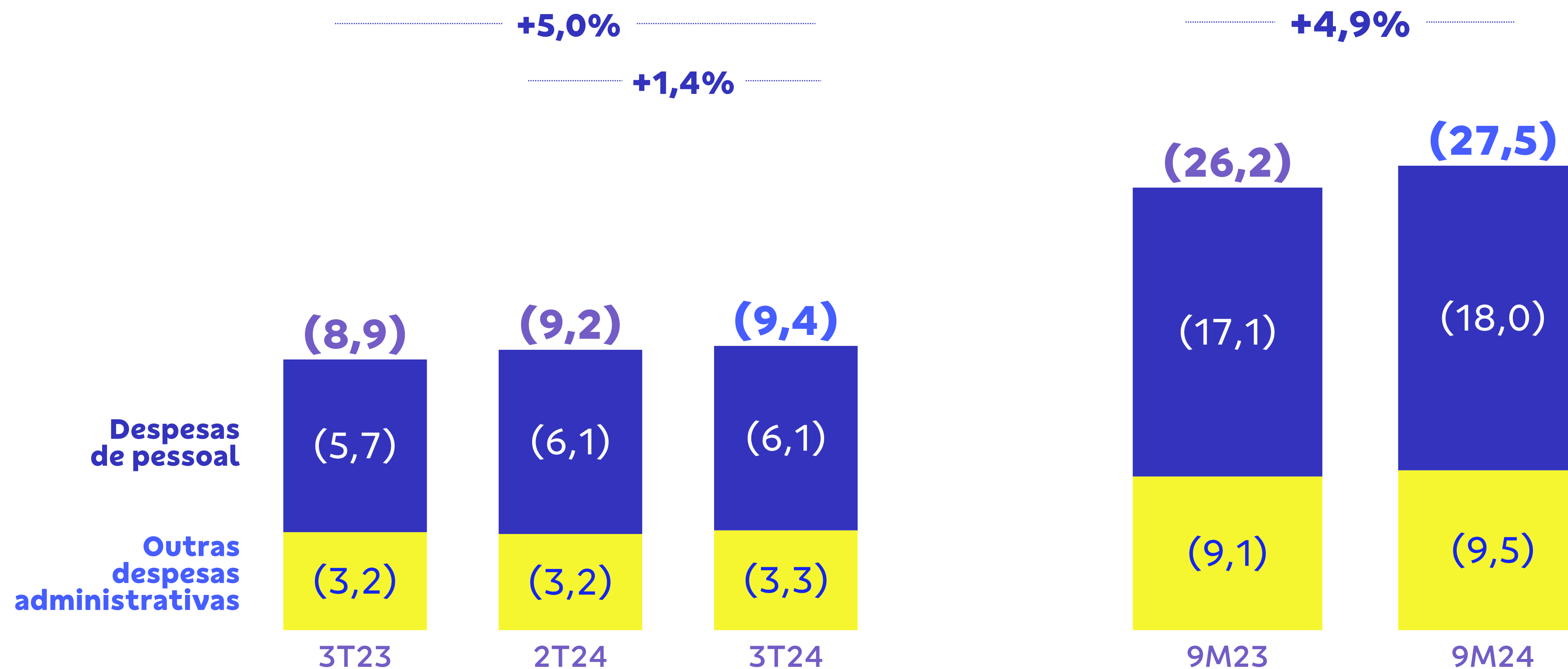
2024
Guidance

Observado 9M24

4,9%

5% a 7%

Alterado: anterior de 6 a 10%



Índice de Eficiência

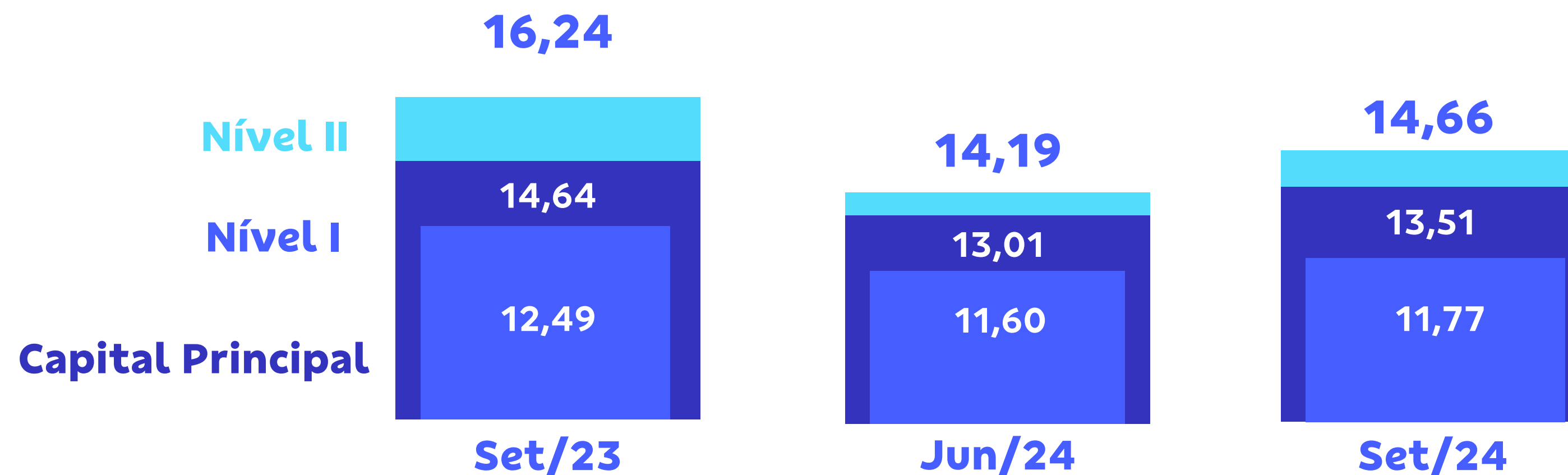
12m

25,4%

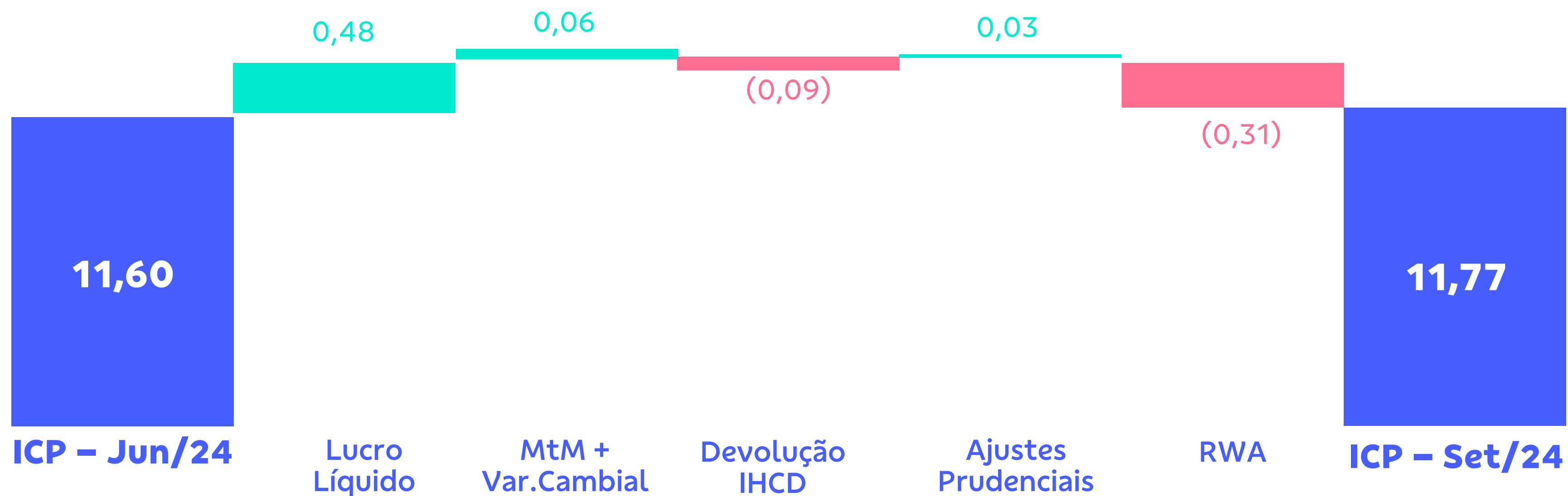


Capital

Índice de Basileia (%)



Capital Principal (%)



Projeções Corporativas

2024



	Intervalo	Observado 9M24	Revisão
Carteira de Crédito¹	8% a 12%	11,2%	mantido
Pessoas Físicas	6% a 10%	7,9%	mantido
Empresas	7% a 11%	11,8%	mantido
Agronegócios	11% a 15%	13,7%	mantido
Negócios Sustentáveis	9% a 13%	9,1%	mantido
Margem Financeira Bruta	10% a 13%	13,9%	mantido
PCLD Ampliada	R\$ bilhões -34 a -31	R\$ bilhões -26,4	R\$ bilhões -37 a -34
Receitas de Prestação de Serviços	4% a 8%	4,8%	mantido
Despesas Administrativas	6% a 10%	4,9%	5% a 7%
Lucro Líquido Ajustado	R\$ bilhões 37 a 40	R\$ bilhões 28,3	mantido

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



bb.com.br/ri

Earnings

3Q 24



For further info
Point your mobile
for MD&A 3Q24





Generating value from the execution of our corporate strategy

Adjusted Net Income

9M24

R\$ 28.3
billion

+8.4% 9M24/9M23

3Q24

R\$ 9.5
billion

+8.3% 3Q24/3Q23

ROE 9M24

21.5%

Value Added to Society

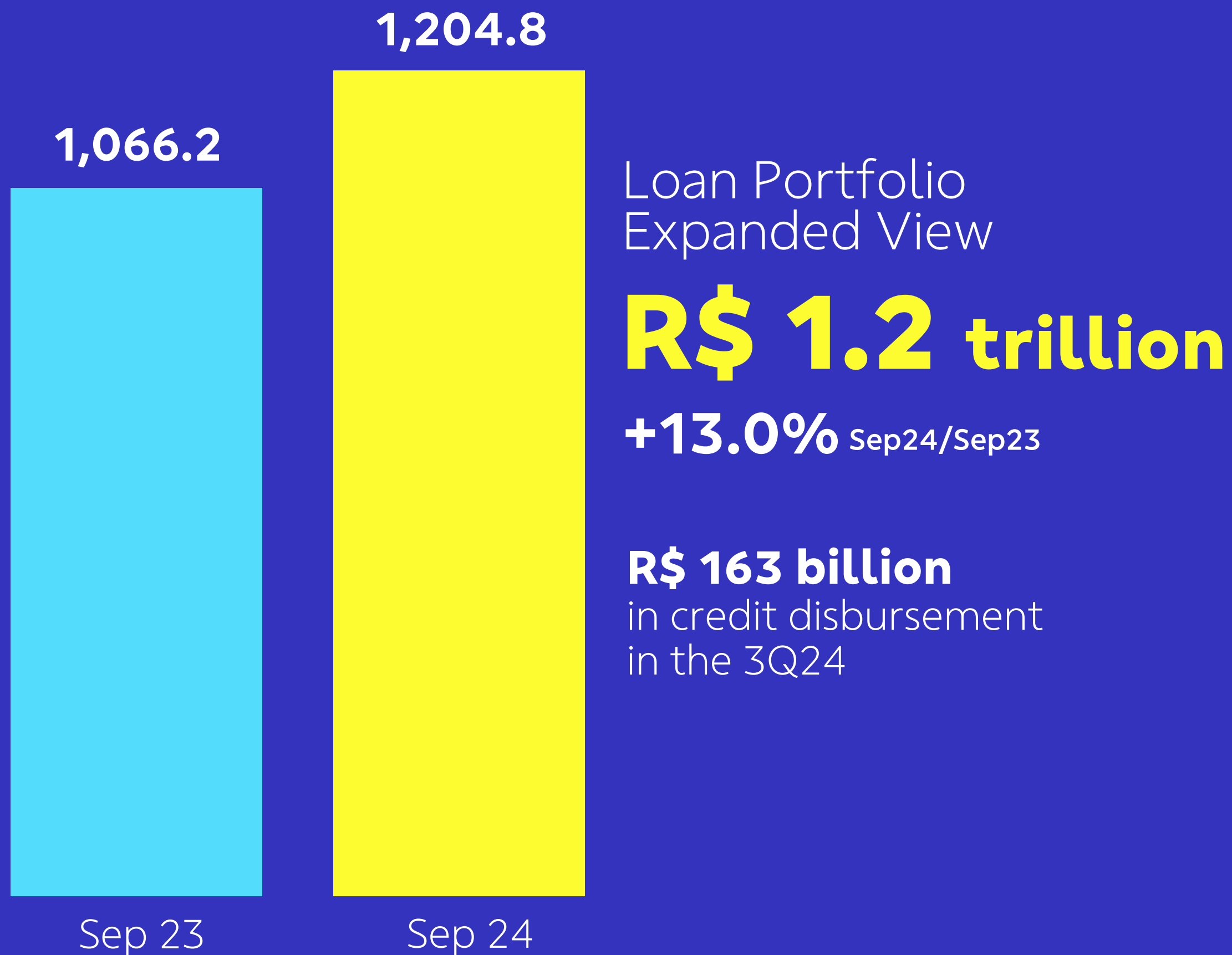
9M24

R\$ 63.4
billion

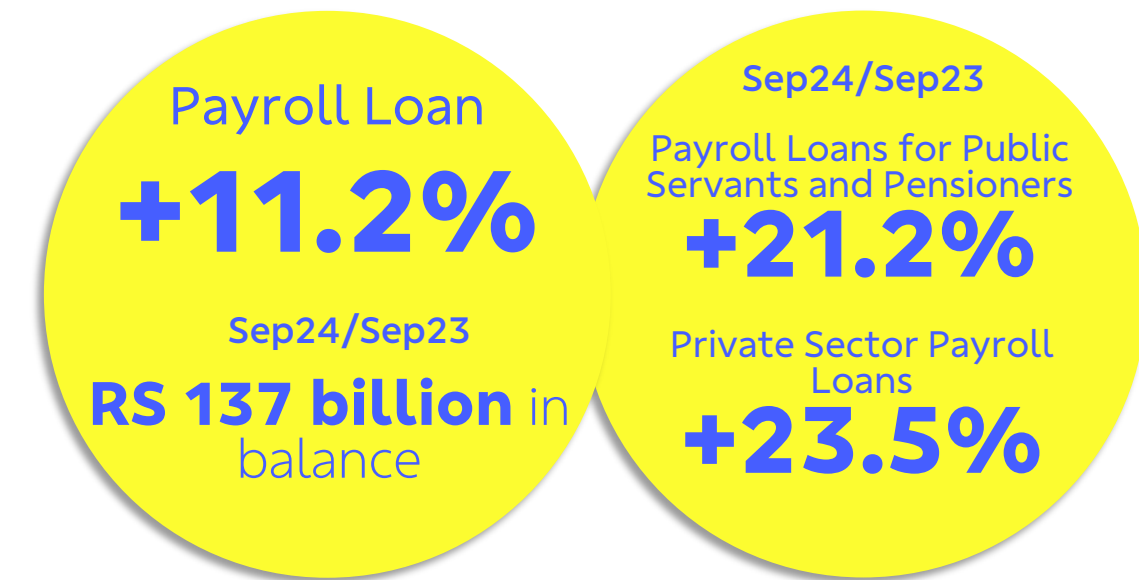
3Q24

R\$ 20.5
billion

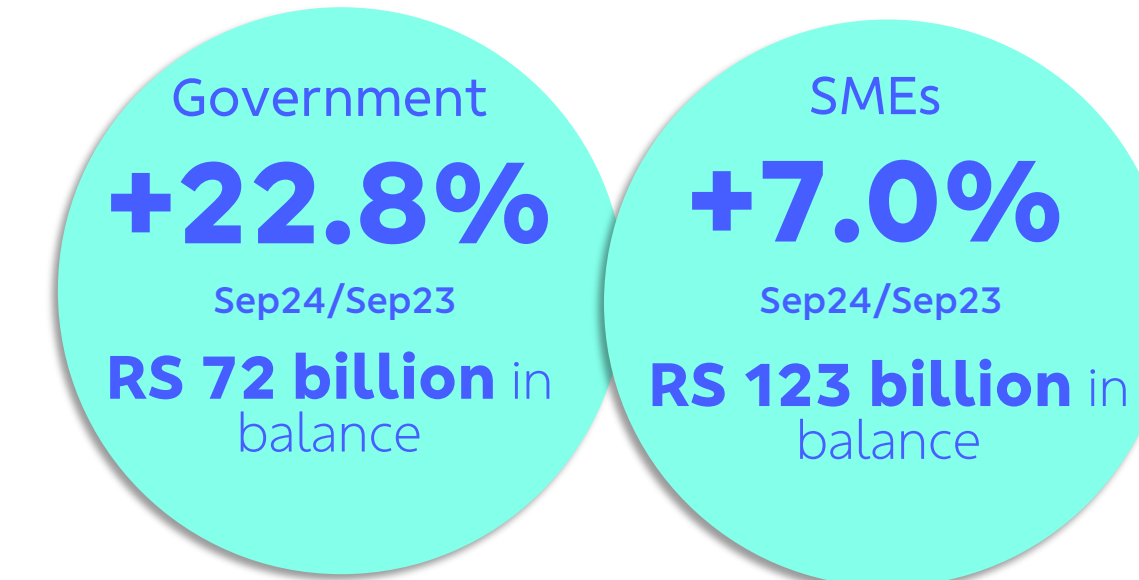
Robust Growth of the Loan Portfolio



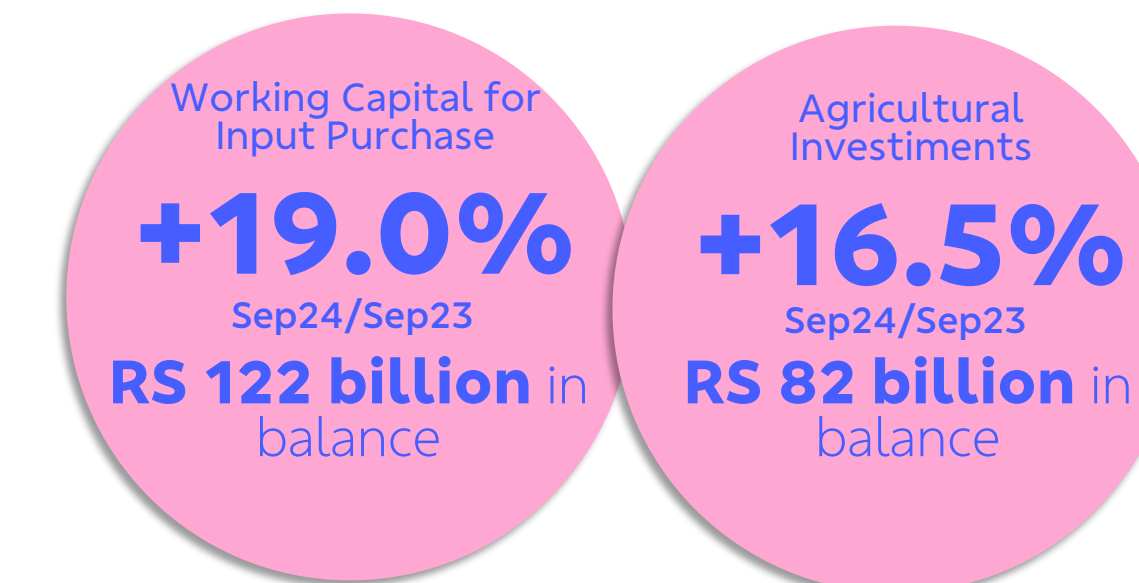
Individuals
R\$ 328.3 billion
 +7.9% Sep24/Sep23



Companies
R\$ 421.6 billion
 +13.5% Sep24/Sep23



Agribusiness
R\$ 386.6 billion
 +13.7% Sep24/Sep23



Always close and relevant to the rural producer's life

NPL +90d

1.97% +65 bps over Jun/24

Concentration in soybean cultivation and the Midwest region

Factors that have influenced the current scenario:

Production Costs

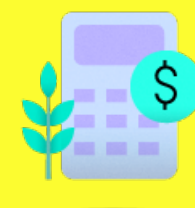
Commodity prices

Occurrence of **climatic events**

Initiatives in progress



Technical and qualified support



Extensions:

R\$ 38.1 billion in balance (sep 24)
+79.4% over dec 23



Diversified credit for crops and regions financed



Collection and Recovery

Agribusiness is strong and resilient:

Food security

On the road to the biggest crop in history

Cultures with improved prices and margins

Climate neutrality for the coming months

Increased productivity with new technologies and sustainable agriculture

Crop Plan 24/25

R\$ 260 billion

available

R\$ 97 billion

Disbursed until Nov 04th

45%

Increase in disbursement share





A bank for each customer

Hyperpersonalization

386 million of monthly business referrals

CRM 360° View

475 million contacts

70% of the Individuals loans disbursements in the 9M24 was to approached customers

Permanent evolution of relationship models

20 years of quality in **high-income** relationships

ESTILO

Specialized customer service in niches such as **Investors**

The largest high-income network in Brazil

PRIVATE

Private operations with the **largest capillarity** in the market

AuM growth higher than the market in the 3Q24

Managed customers have profitability **9.7 times higher**

Leader in sustainability and in promoting ESG business and practices

Sustainable Portfolio

R\$ 369.6 billion

+9.1% Sep24/Sep23

31%

of BB's loan portfolio is sustainable

ESG Guidance Sustainable Loan Portfolio

2024

9% to 13%

Sustainable funding

+ of R\$ 36 billion in the last 36 months for investment in sustainable projects

Promoting the Bioeconomy

R\$ 1.4 billion in bioeconomy projects in the legal Amazon: +30% in 6 months

ESG New business

- Carbon Credit
- Sustainable Agriculture and Livestock
- Recovery of degraded areas

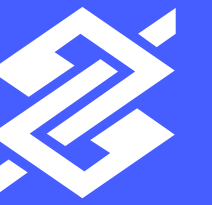


We all care

Sustainability, Culture and Technology Initiatives

Mobilize, understand, give voice to and care for those who care





Earnings Highlights

9M24

Adjusted Net Income	28.3 R\$ billion	+8.4% 9M24/9M23
Net Interest Income	77.2 R\$ billion	+13.9% 9M24/9M23
Fee Income	26.3 R\$ billion	+4.8% 9M24/9M23
Administrative Expenses	(27.5) R\$ billion	+4.9% 9M24/9M23
Loan Portfolio Expanded View	1,204.8 R\$ billion	+13.0% Sep24/Sep23

NPL
+90d
3.33%
Sep/24

Cost-to-Income
Ratio 12m
25.4%

CET1
11.77%
Sep/24

Adjusted Net Income

R\$ billion

ROE % 21.3 21.6 21.1

21.3 21.5

+8.3%

+0.1%

+8.4%

8.8

9.5

9.5

26.1

28.3

3Q23

2Q24

3Q24

9M23

9M24

Observed in 9M24
R\$ 28.3 bn

2024
Guidance

R\$ 37 to 40 bn



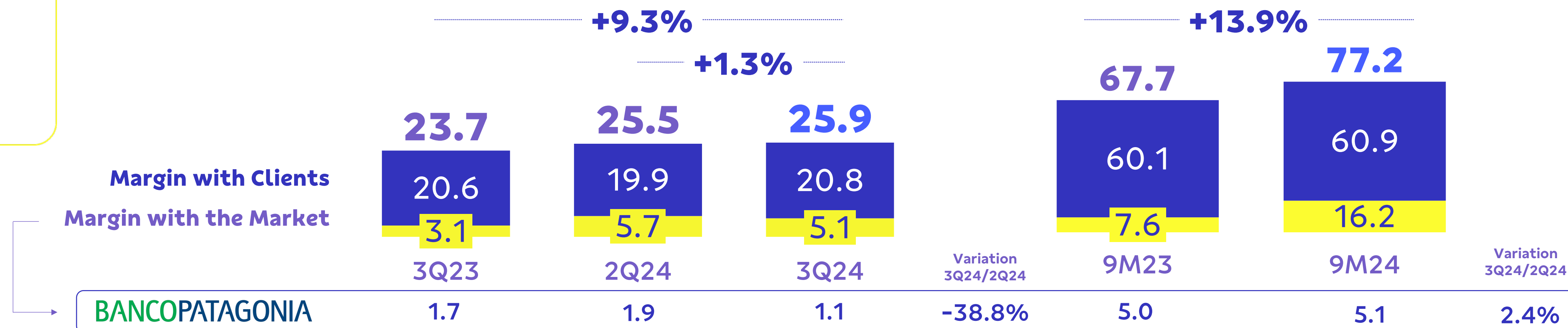
Net Interest Income

R\$ billion

2024
Guidance

Observed in 9M24
13.9%

10% to 13%



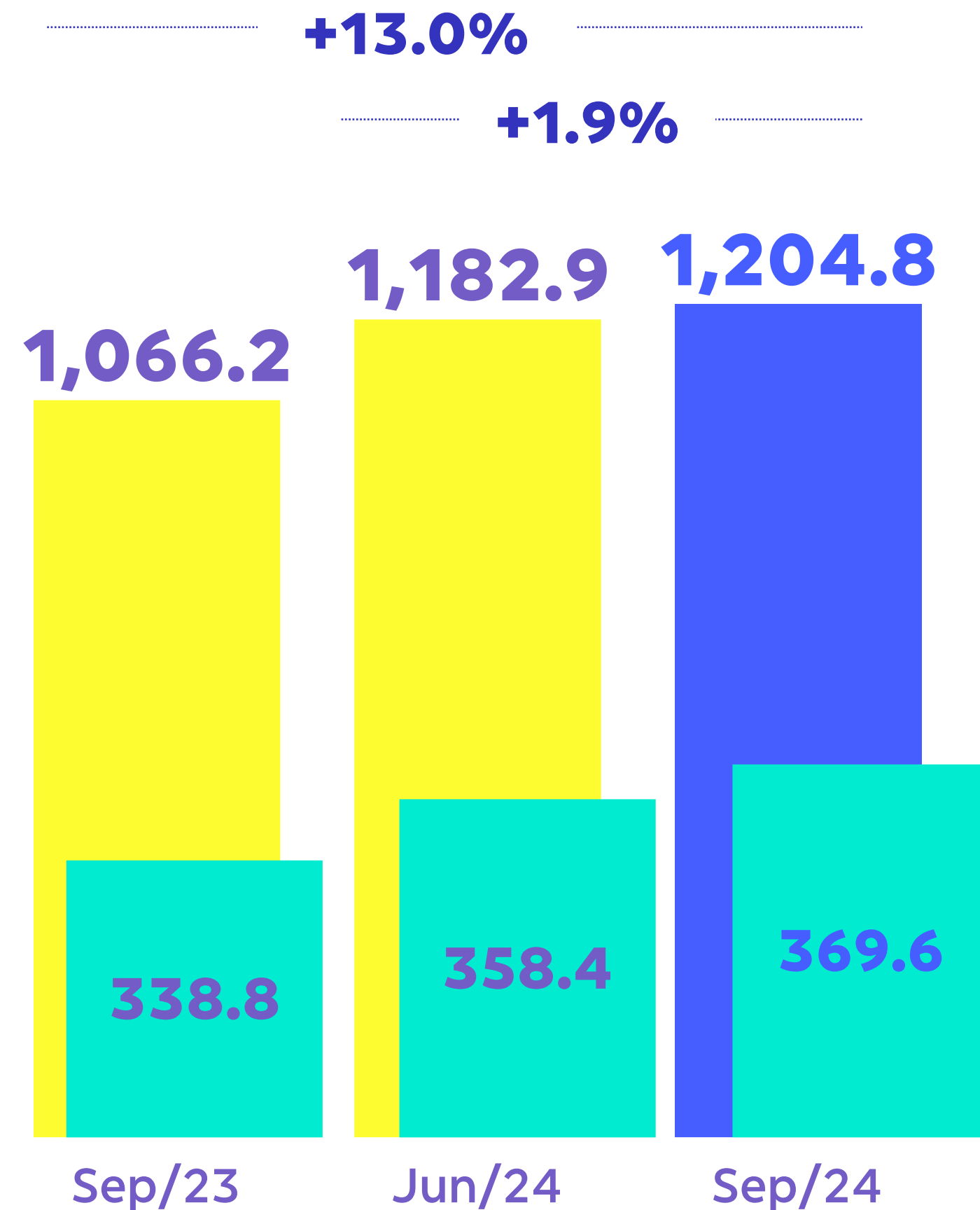
	3Q23	2Q24	3Q24	Variation (%) 3Q24/3Q23	Variation (%) 3Q24/2Q24	9M23	9M24	Variation (%) 9M24/9M23
Accounting NII	23.7	25.5	25.9	9.3	1.3	67.7	77.2	13.9
Financial Income from Loan Operations	34.4	34.7	35.4	2.9	2.0	100.3	104.4	4.1
Treasury Results	13.1	10.9	10.9	(16.8)	(0.1)	34.8	33.7	(3.1)
Financial Expenses from Commercial Funding	(20.8)	(16.7)	(17.1)	(17.9)	2.6	(58.1)	(51.0)	(12.1)
Financial Expenses from Institutional Funding	(3.0)	(3.4)	(3.3)	10.9	(1.5)	(9.3)	(9.9)	6.6
Net Interest Margin (%)	4.9	4.9	4.8			4.8	4.9	

Loan Portfolio Expanded View¹

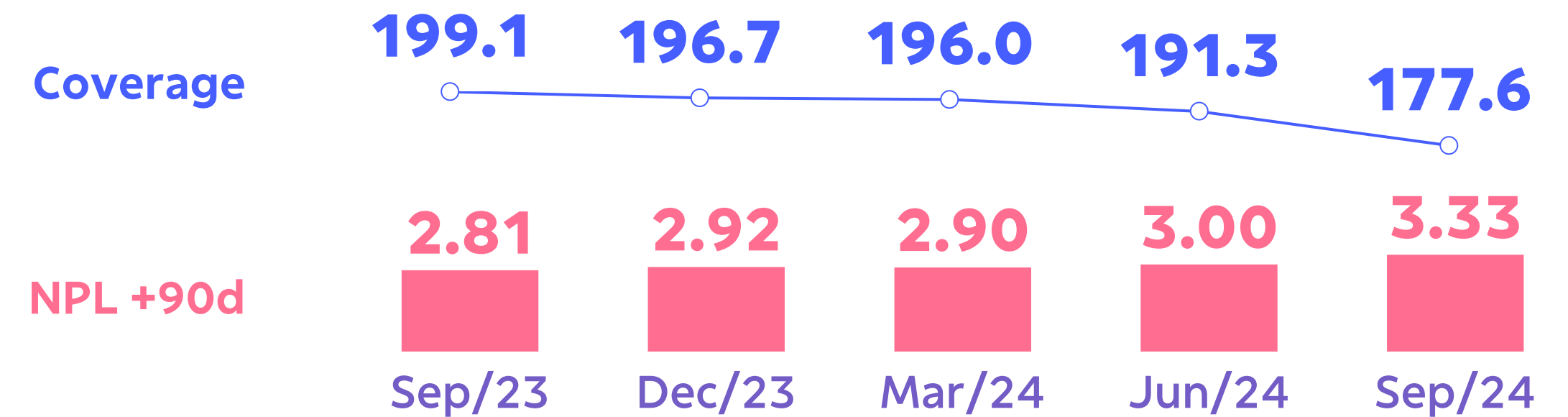
R\$ billion

Observed in 9M24
11.2%

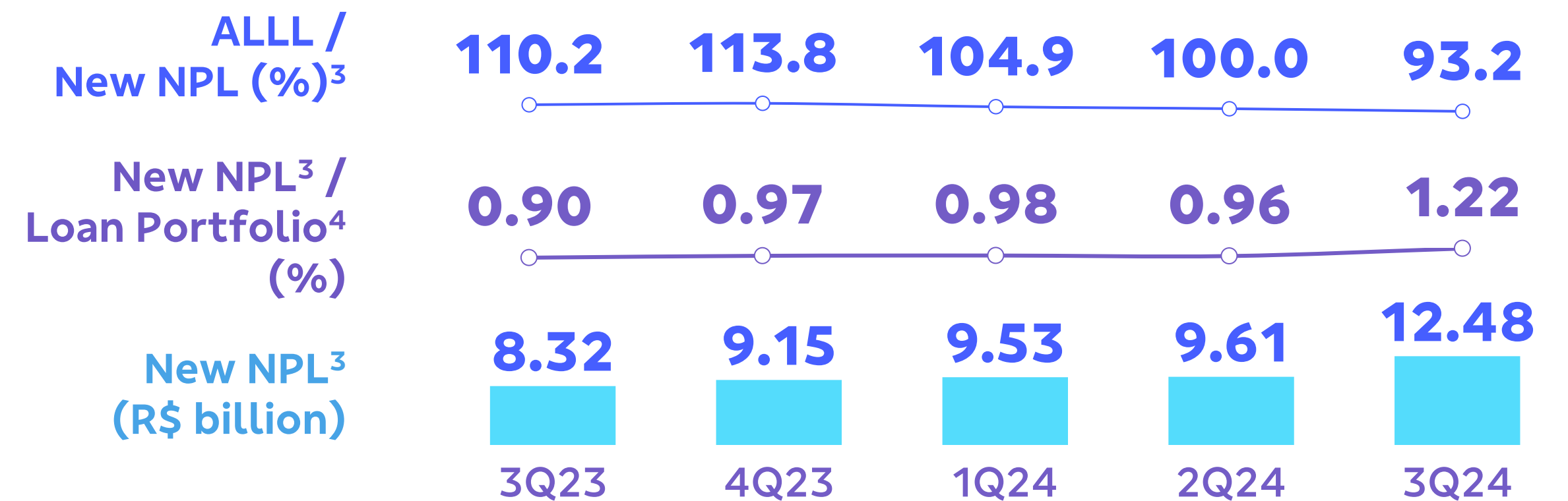
2024
Guidance⁵
8% to 12%



NPL +90d and Coverage Index (%)²



NPL formation (%)²



(1) Includes private securities and guarantees. (2) Considers Classified Loan Portfolio. (3) New NPL = ratio between the quarterly change of the operations overdue for more than 90 days balance plus the quarterly write-off. (4) Classified loan portfolio balance of the previous quarter. (5) The credit projections consider the domestic classified portfolio added private securities and guarantees and do not consider government credit

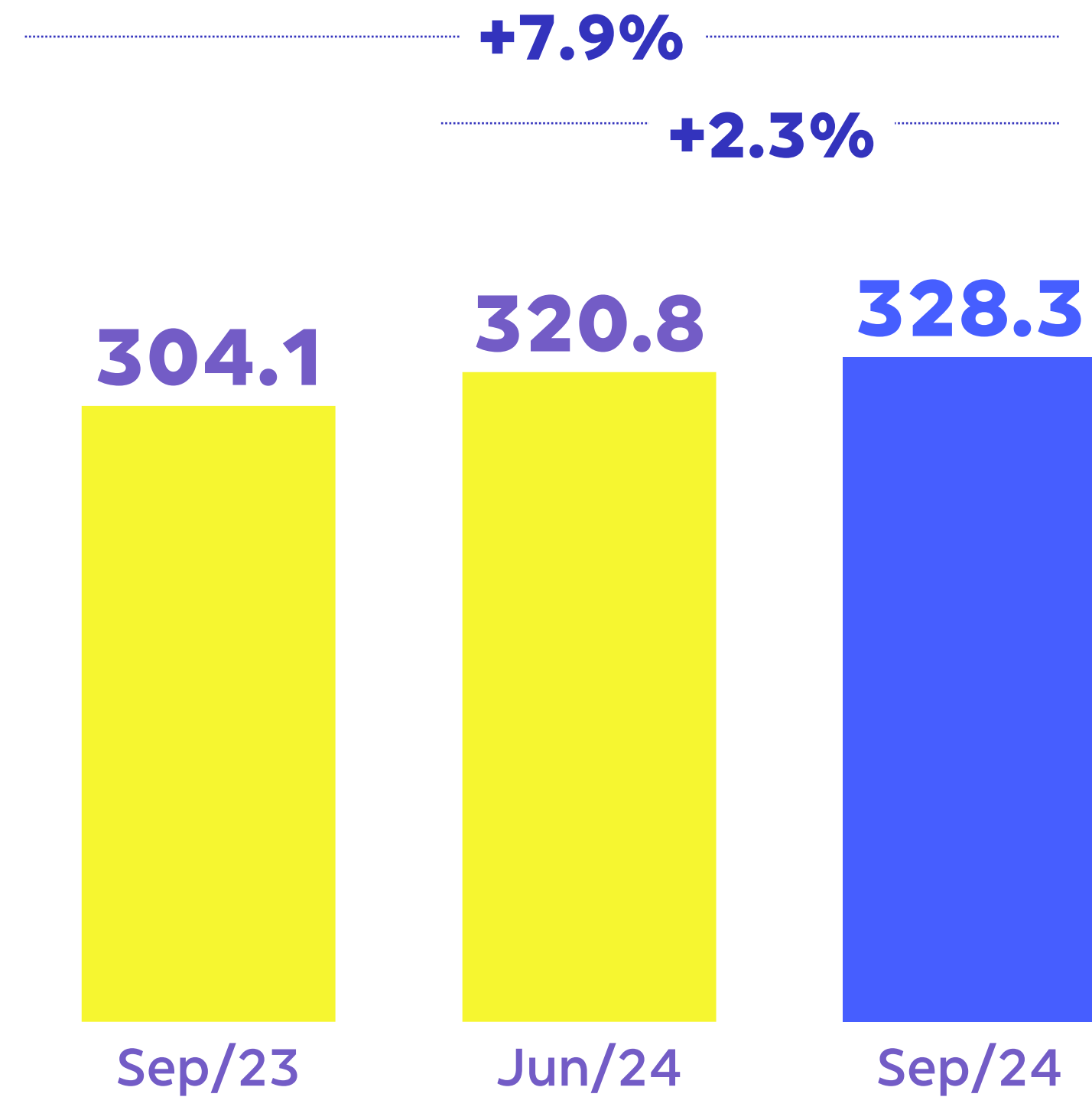
Individuals Loan Portfolio

R\$ billion

Observed in 9M24
7.9%

2024
Guidance

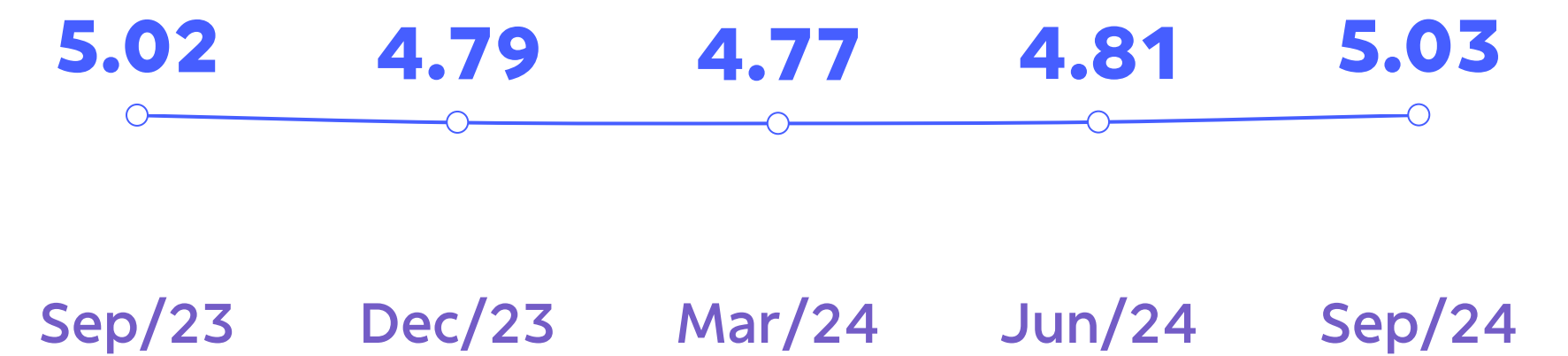
6% to 10%



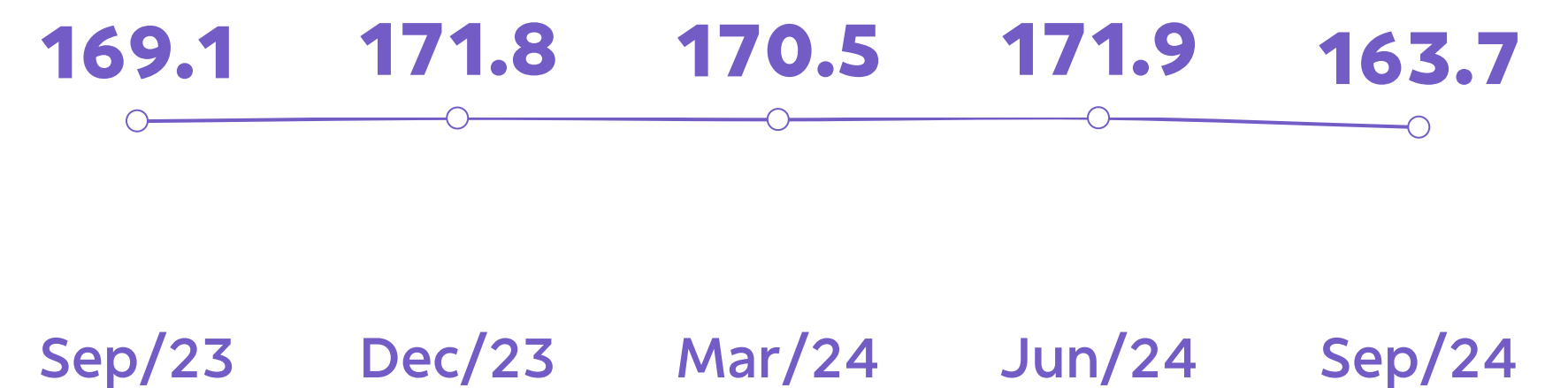
Payroll Loan

+11.2%
Sep24/Sep23

Individuals NPL +90d (%)



Individuals Coverage Ratio (%)



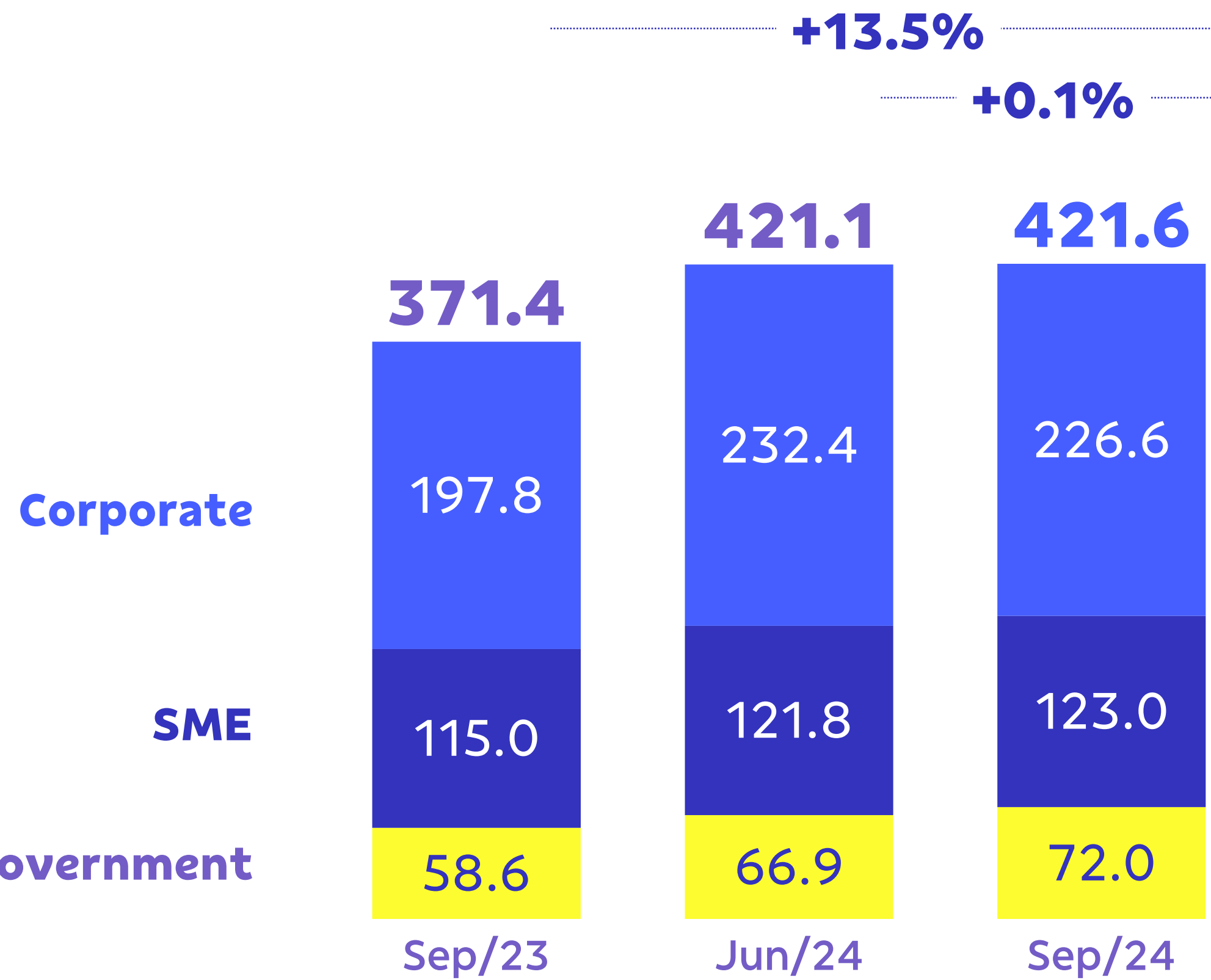
Companies Loan Portfolio

R\$ billion

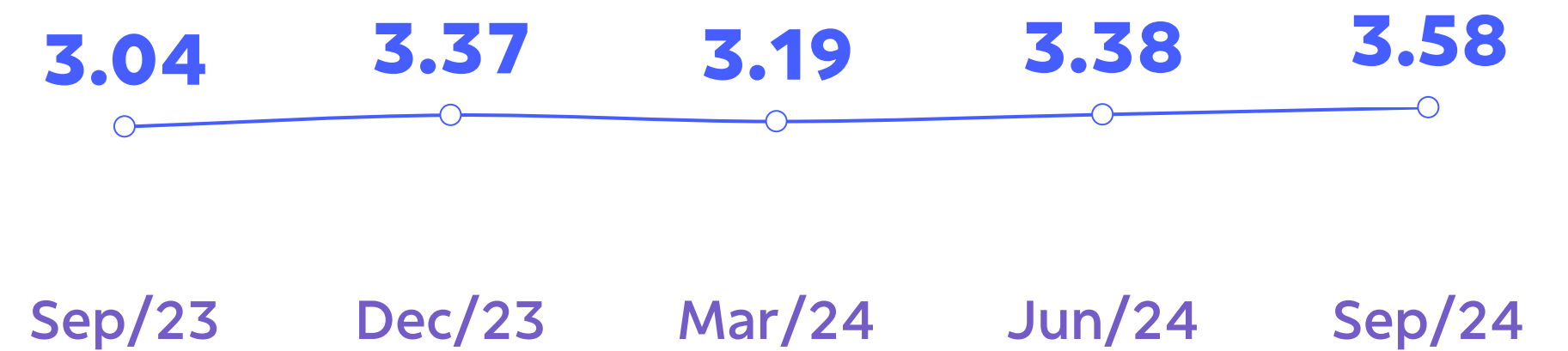
2024
Guidance

Observed in 9M24
11.8%

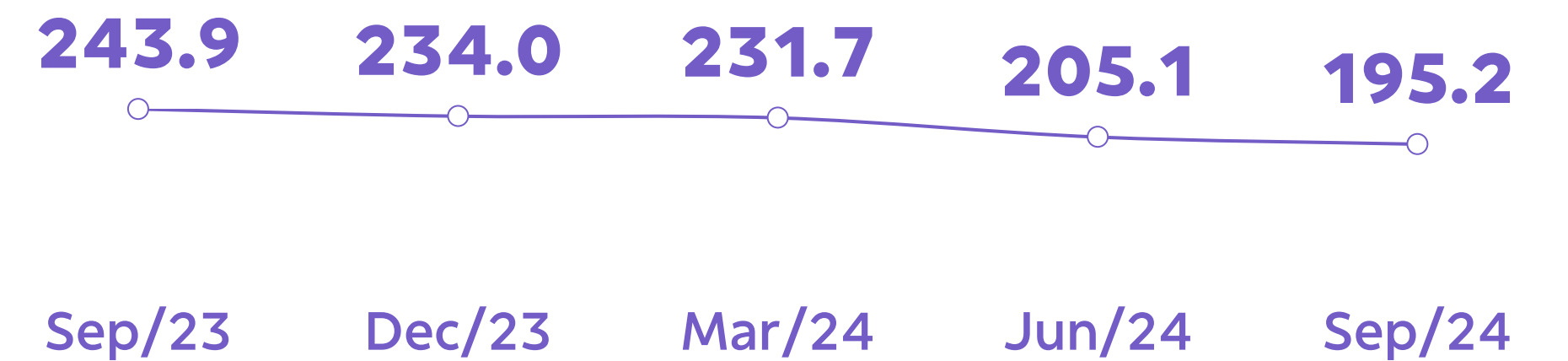
7% to 11%



Companies NPL +90d (%)



Companies Coverage Ratio (%)



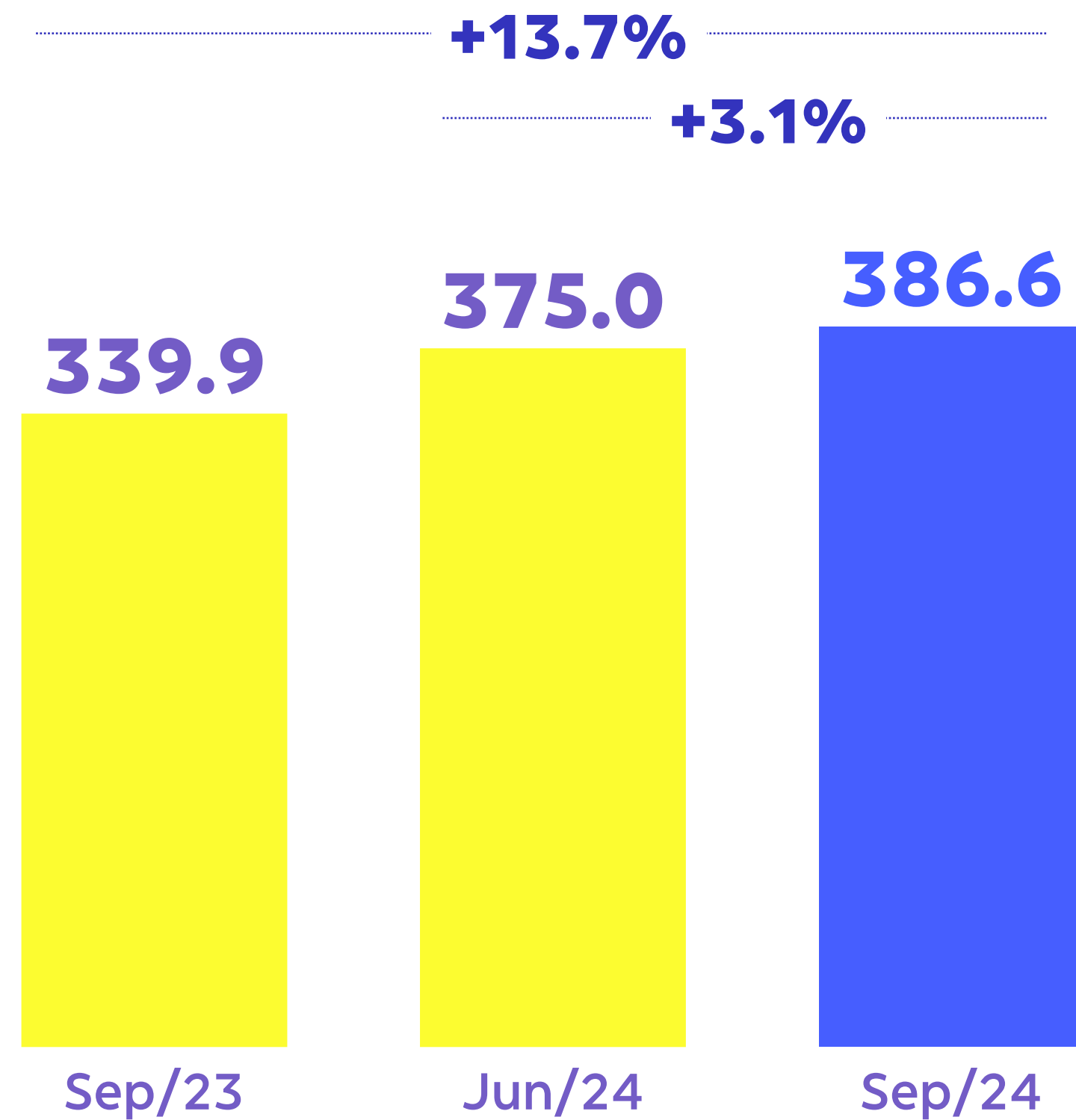
Agribusiness Loan Portfolio

R\$ billion

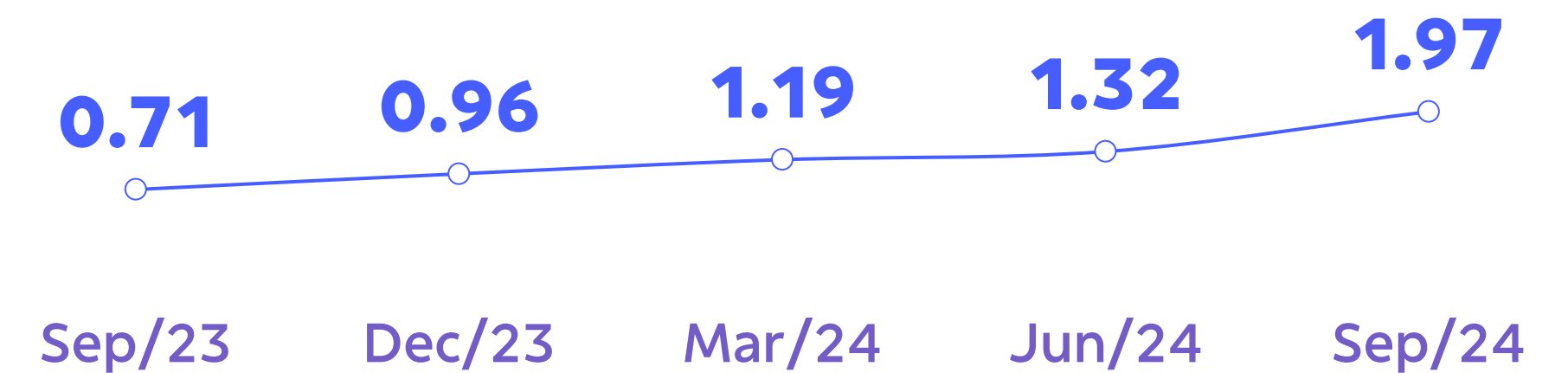
2024
Guidance

Observed in 9M24
13.7%

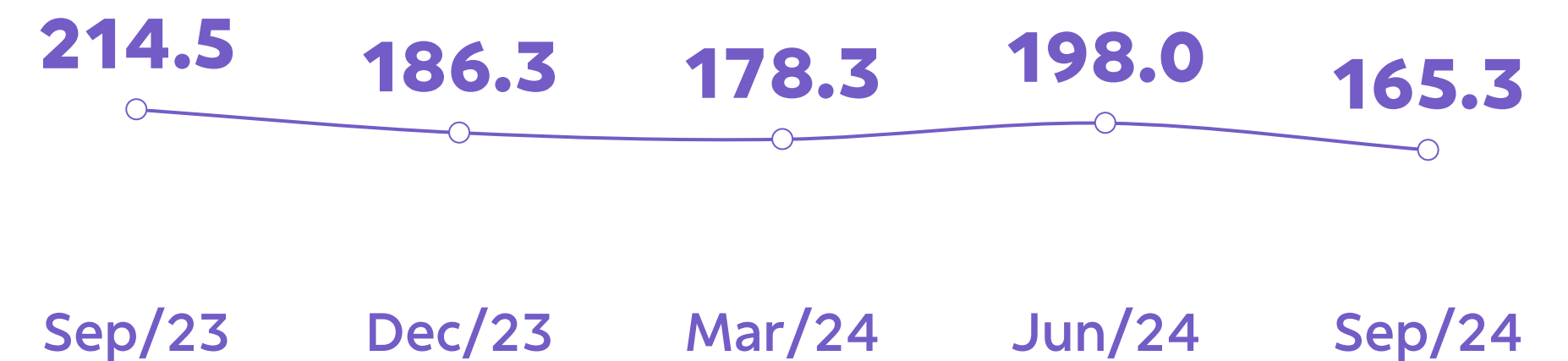
11% to 15%



Agribusiness NPL +90d (%)



Agribusiness Coverage Ratio (%)



Conjunctural factors:

Commodity prices, production costs and weather events affected producers with lower liquidity

Concentration of defaults:

Soybeans and the Midwest region

Extensions:

R\$ 38.1 billion of balance in Sep/24
+79.4% over Dec/23

Collection and Recovery:

Large part of the portfolio with guarantees and mitigators

ALLL Expanded View

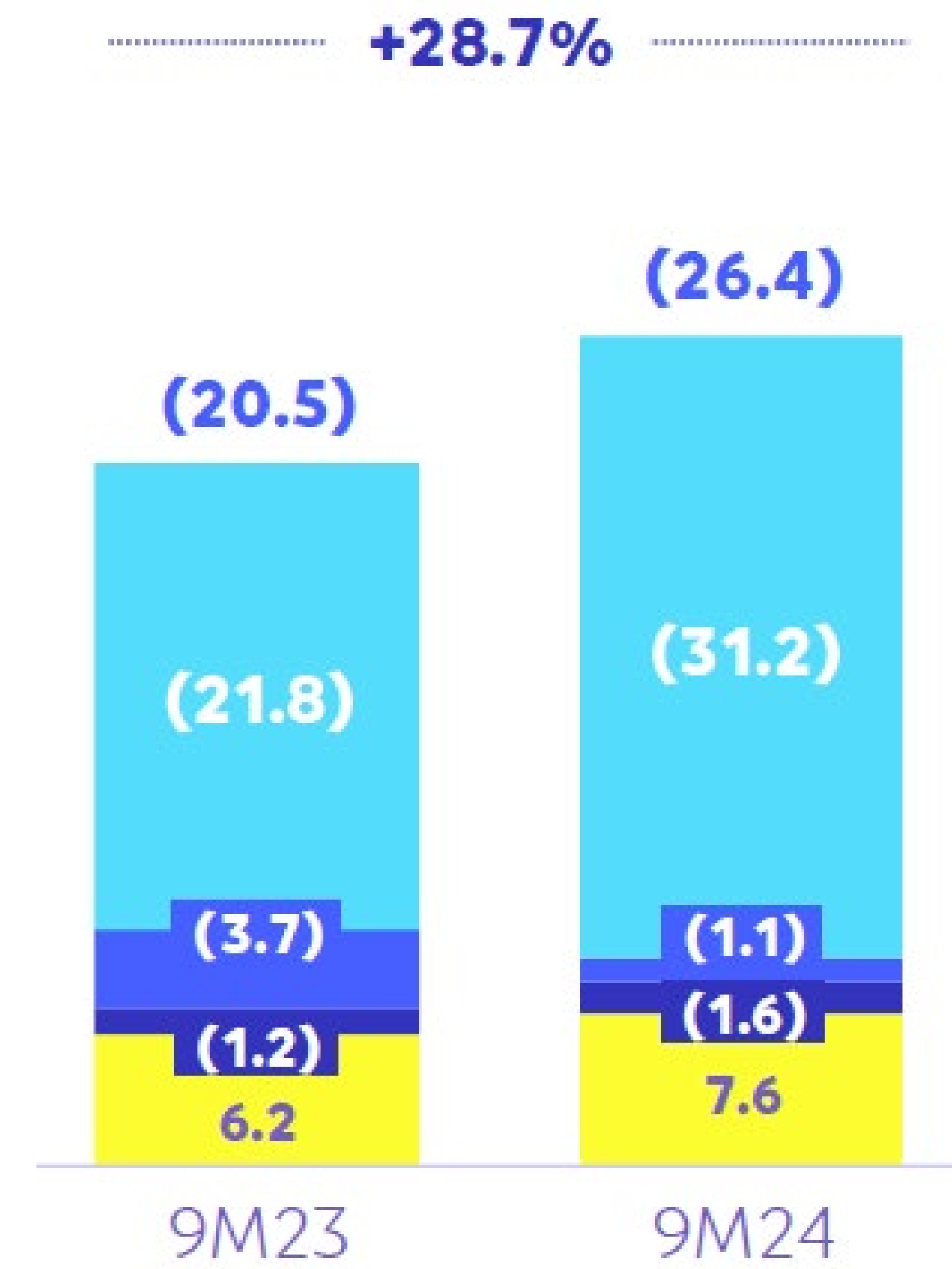
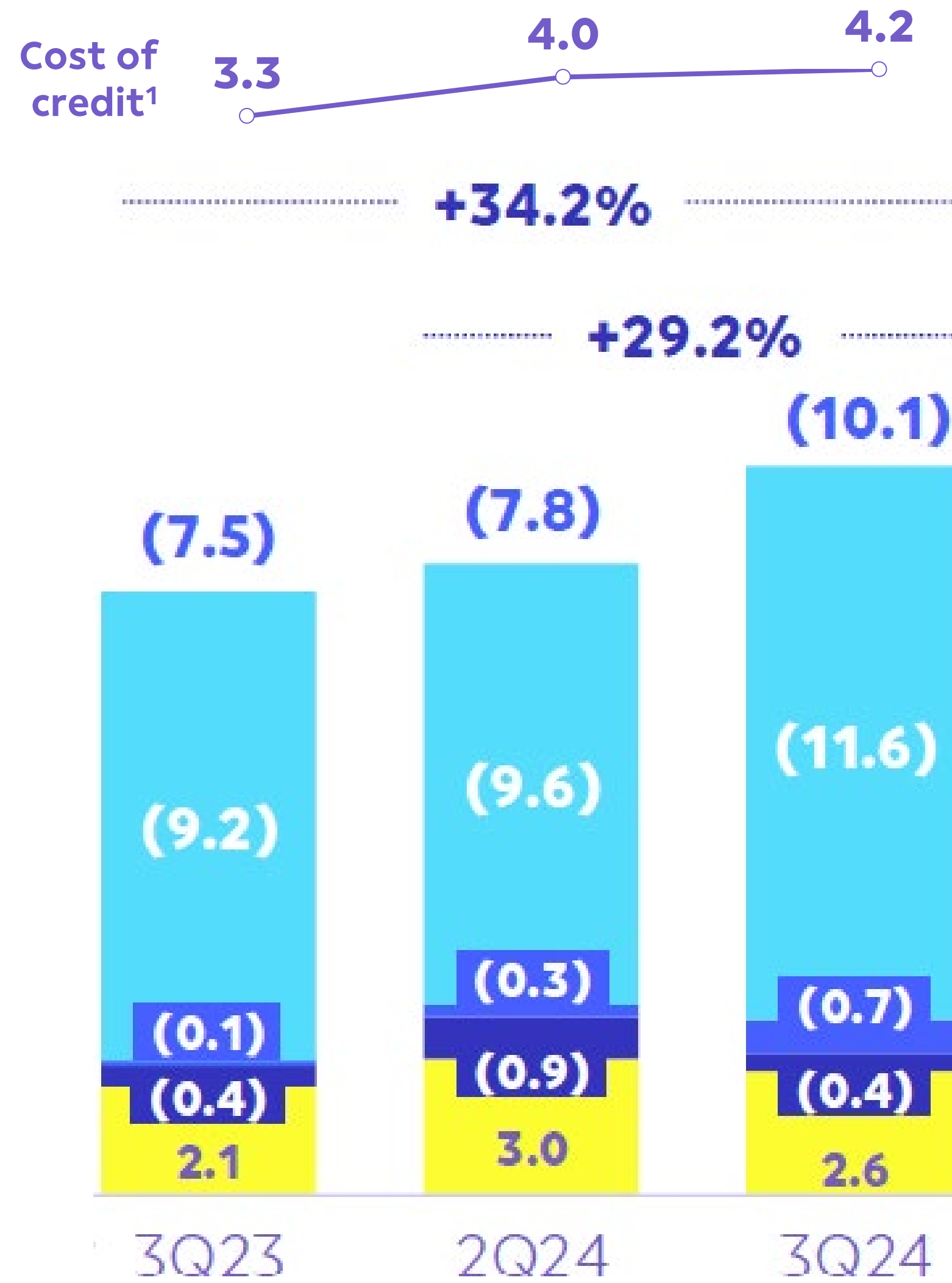
R\$ billion

Observed in 9M24
R\$ -26.4 bn

2024
Guidance
R\$ -37 to -34 bn



Reviewed: previous R\$ -34 to -31 bn



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

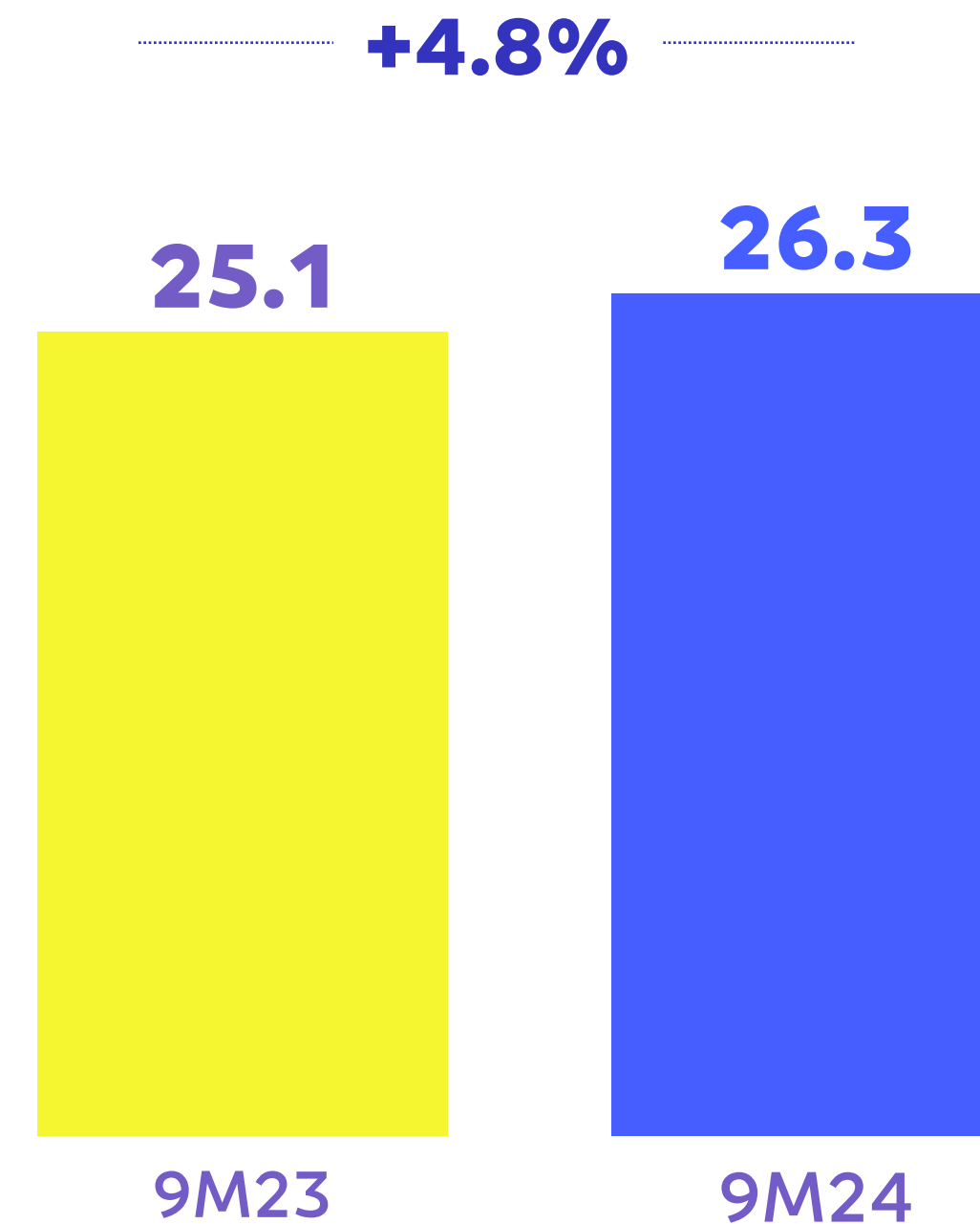
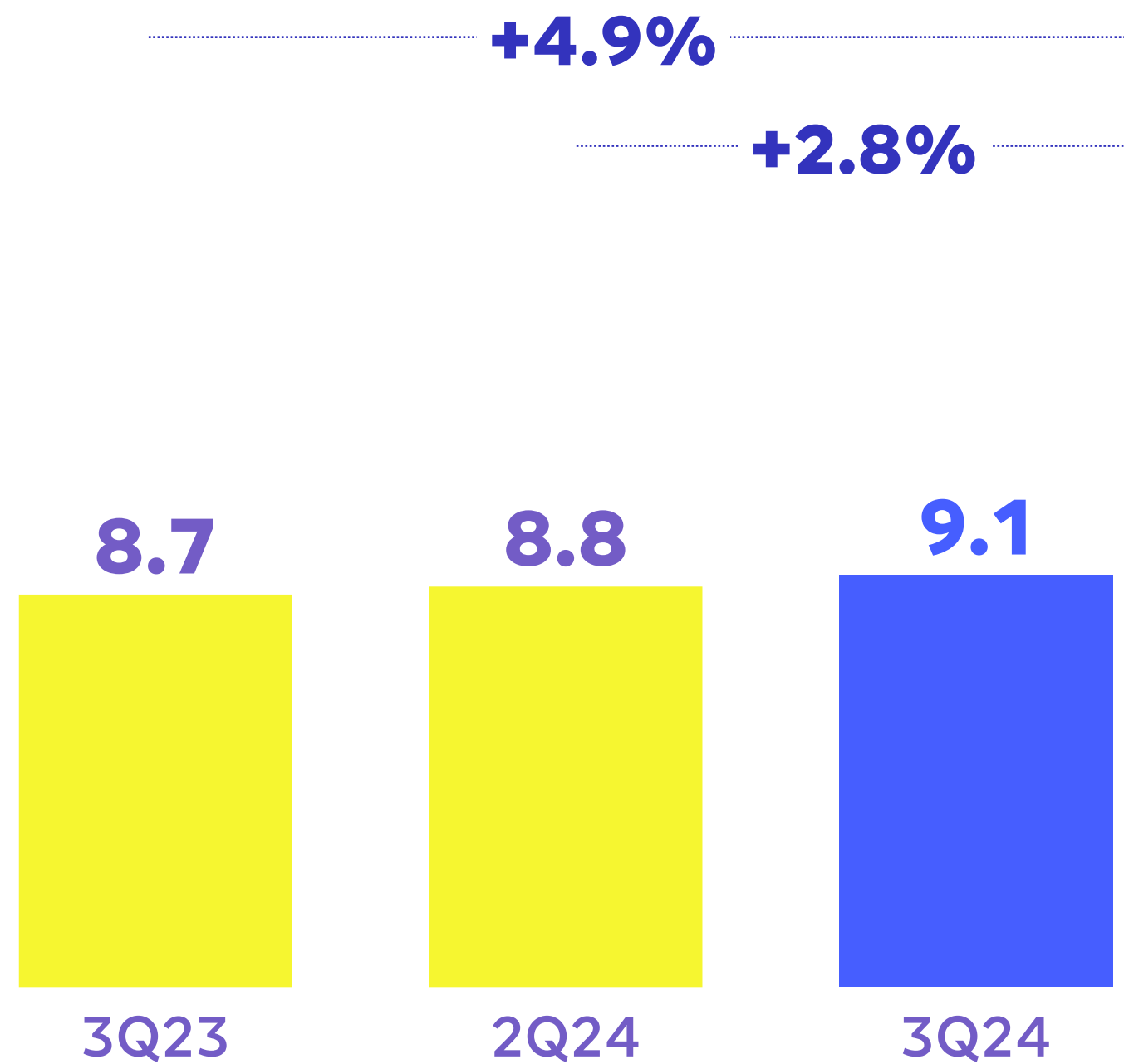
Fee Income

R\$ billion

Observed in 9M24
4.8%

2024
Guidance

4% to 8%



Capital Market
+34.0%
9M24/9M23

Consortium
+19.1%
9M24/9M23

Asset Management
+11.6%
9M24/9M23

Insurance, Pension Plans and Premium Bonds
+10.6%
9M24/9M23

Administrative Expenses

R\$ billion

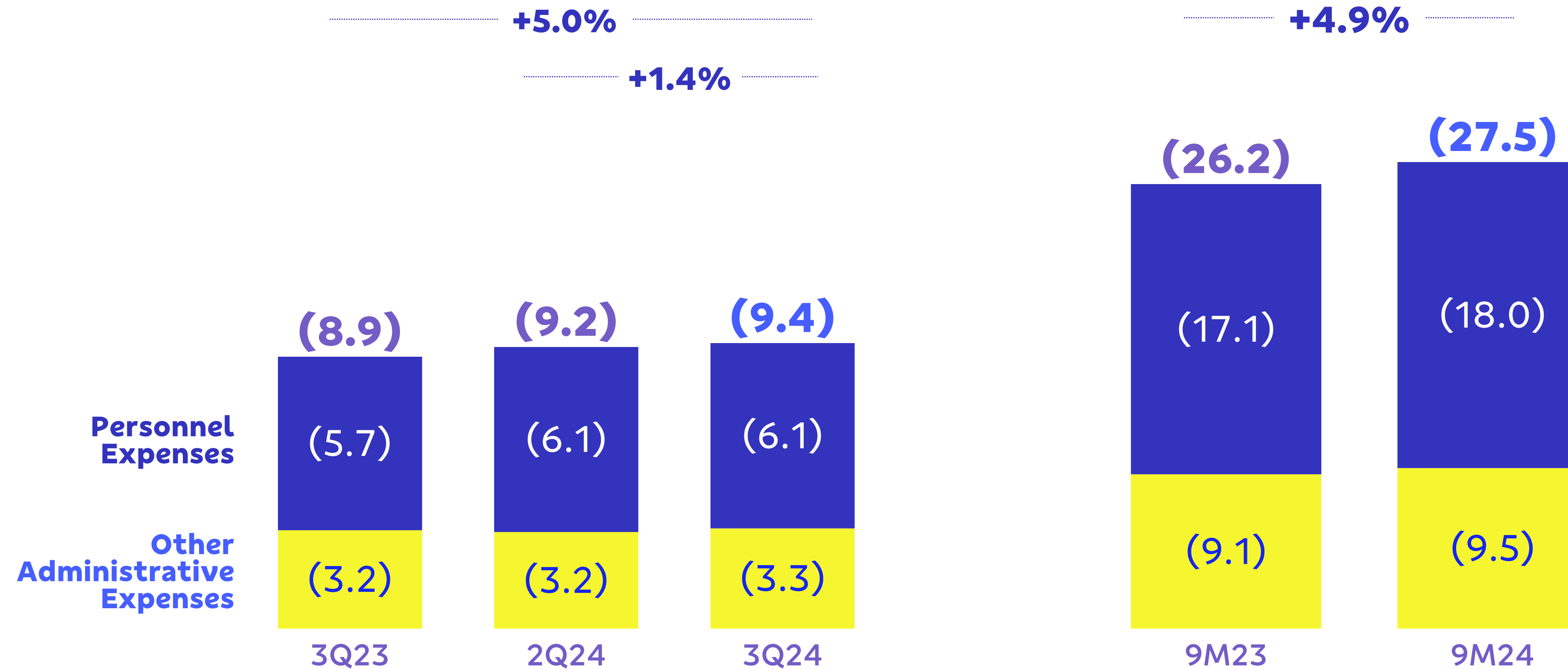
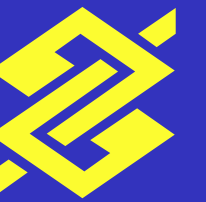
Observed in 9M24

4.9%

2024
Guidance

5% to 7%

Reviewed: previous 6 to 10%



Cost-to-Income Ratio

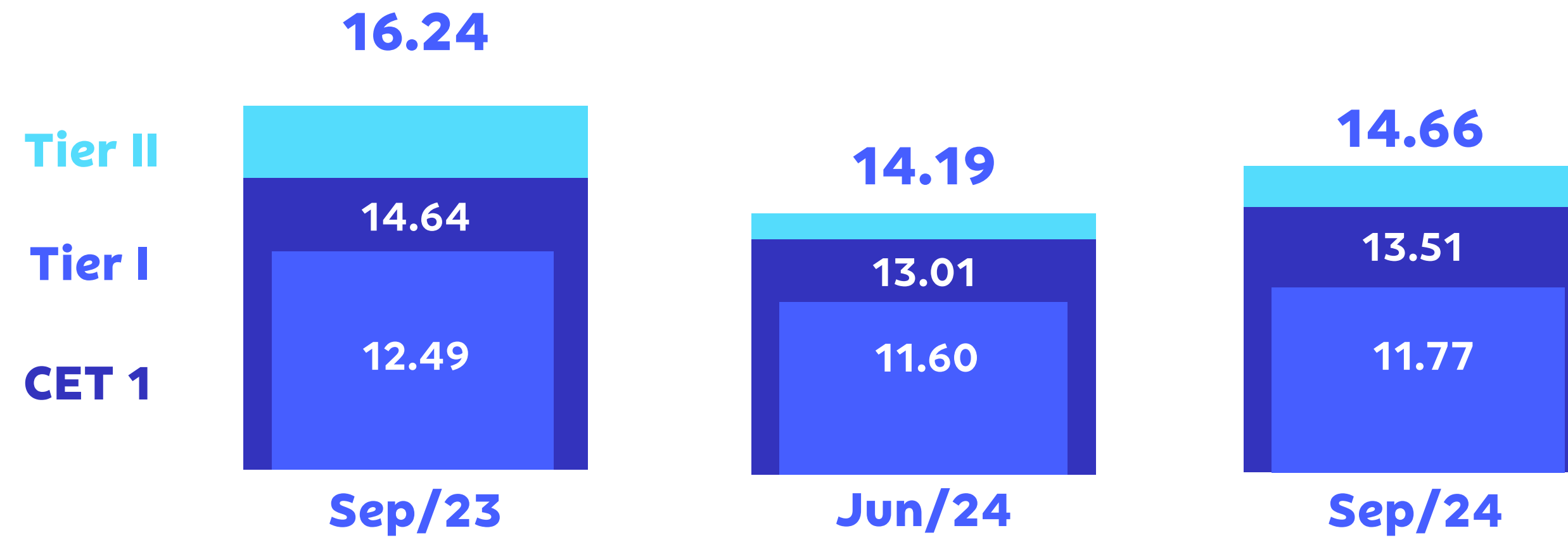
12m

25.4%

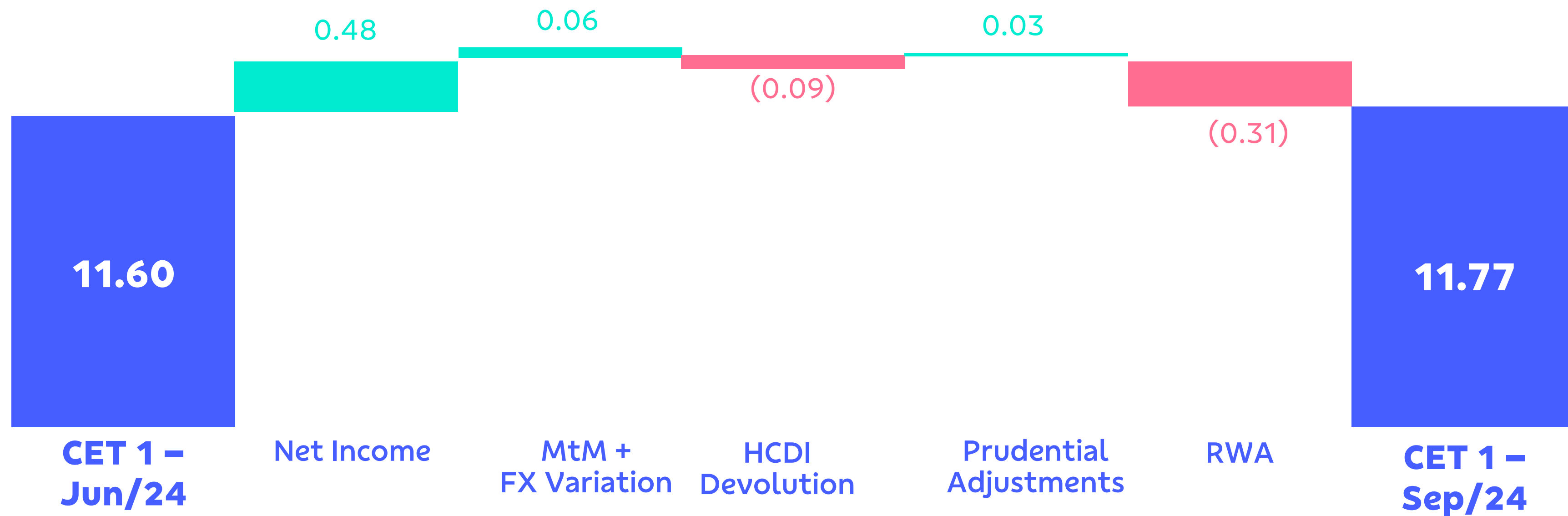


Capital

Bis Ratio
(%)



CET 1
(%)



Guidance

2024



	Released	Observed 9M24	Reviewed
Loan Portfolio¹	8% to 12%	11.2%	unchanged
Individuals	6% to 10%	7.9%	unchanged
Companies	7% to 11%	11.8%	unchanged
Agribusiness	11% to 15%	13.7%	unchanged
Sustainable Portfolio	9% to 13%	9.1%	unchanged
Net Interest Income	10% to 13%	13.9%	unchanged
ALLL Expanded View	^{R\$ billion} -34 to -31	^{R\$ billion} -26.4	^{R\$ billion} -37 to -34
Fee Income	4% to 8%	4.8%	unchanged
Administrative Expenses	6% to 10%	4.9%	5% to 7%
Adjusted Net Income	^{R\$ billion} 37 to 40	^{R\$ billion} 28.3	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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