

3T26

Apresentação de Resultado

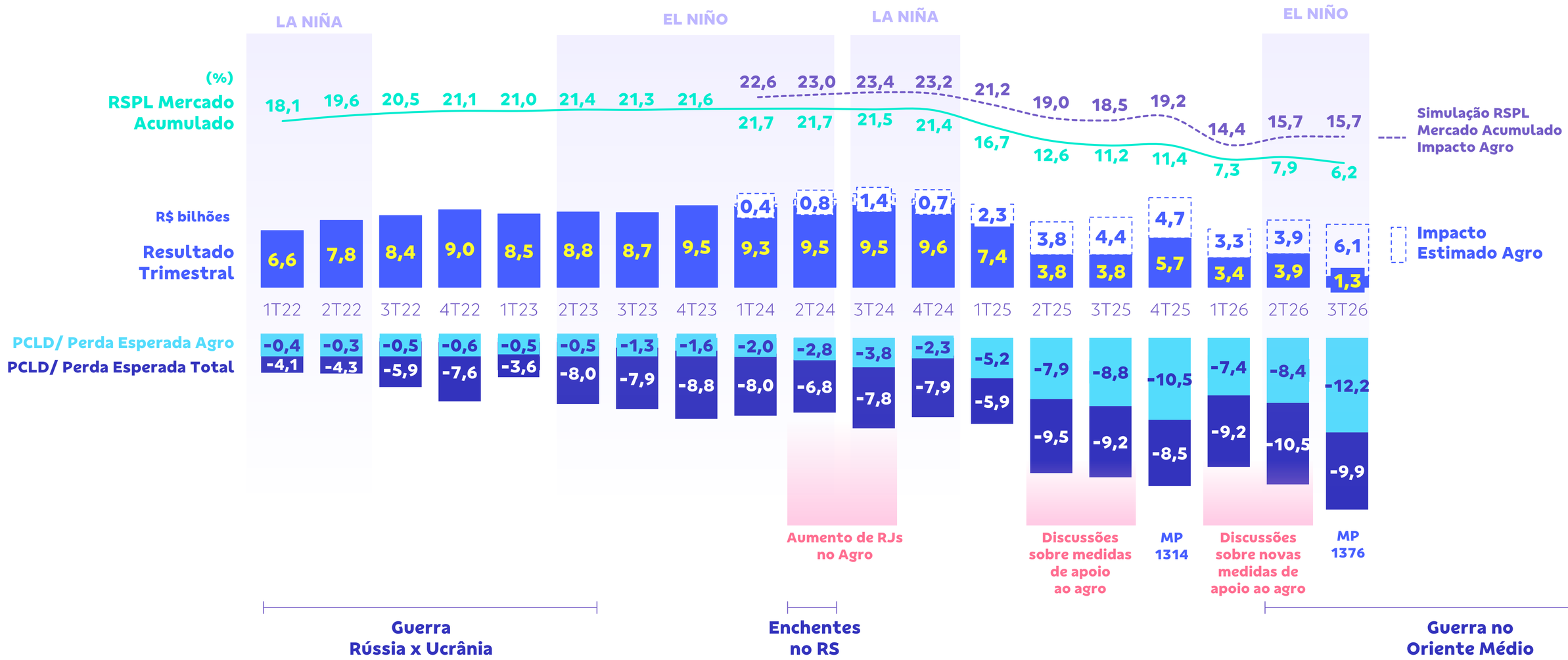
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MD&A 3T26

Resultado 3T26 | 9M26

R$ bilhões	3T26	Variação 3T26/2T26	Variação 3T26/3T25	9M26	Variação 9M26/9M25
Lucro Líquido Ajustado	**1,3**	-67,5%	-66,5%	**8,6**	-42,4%
Custo do Crédito	**21,2**	+14,9%	+18,4%	**58,6**	+33,2%
Margem Financeira Bruta	**26,0**	-5,5%	-1,5%	**80,9**	+7,4%
Receitas de Prestação de Serviços	**9,3**	+1,6%	+4,6%	**27,2**	+4,8%
Despesas Administrativas	**10,3**	+2,0%	+4,8%	**30,4**	+4,8%

Resultado pressionado pelo custo do crédito

Simulação[1]
Impacto Agro



(1) Simulação gerencial que considera a normalização do risco médio do cliente agro

Identificamos e antecipamos os desafios do agro

Desvio na pontualização do agro levou à suspensão do guidance no 1T25

Concentração da inadimplência agro

Clientes de médio e grande porte

Soja, milho e pecuária

Principalmente no Centro-Oeste

85% dos clientes inadimplentes passaram a ter histórico de atraso a partir de 2024



Decisões importantes para enfrentar os desafios

Originação qualificada

Nova matriz de resiliência

Revisão do framework de garantias

Reestruturação da cobrança, com criação de Unidade dedicada

Aumento de Garantias

R$ 61 bilhões da carteira agro com alienação fiduciária

~80 % da safra 2026/27 possui alienação fiduciária

MP 1.314/25

R$ 36,6 bilhões em contratações

MP 1.376/26



R$ 13,4 bilhões renegociados

Mais de 7,7 mil clientes

Porte do produtor

1% Pronaf

27% Pronamp

72% Agricultura Empresarial

Perfil

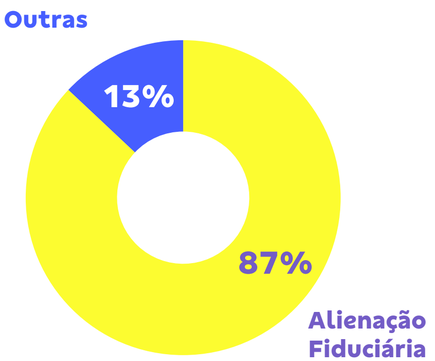
85% Adimplentes

15% Inadimplentes

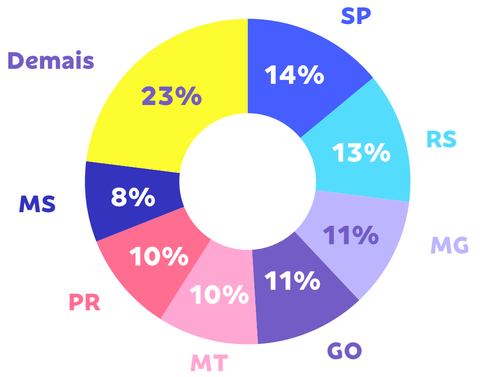
Acima de 90 dias: 5%

Abaixo de 90 dias: 10%

Garantias das operações



Saldo por Estado



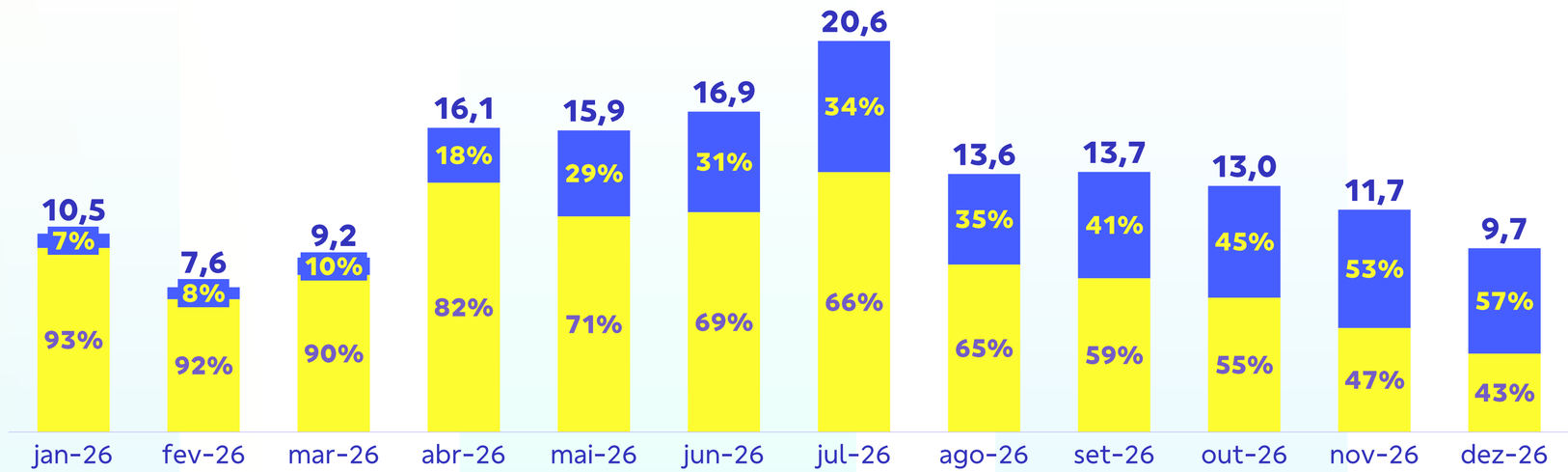
#interna

Agronegócio
Vencimentos

Fluxo de Vencimentos
(R$ bilhões)

Safra contratada após 01/07/2025
(%)

Safras Anteriores
(%)



	Jan-26	Fev-26	Mar-26	Abr-26	Mai-26	Jun-26	Jul-26	Ago-26	Set-26	Out-26	Média
Pontualização Total 2T26(%)	86%	85%	84%	78%	82%	78%	74%	-	-	-	**81%**
Pontualização Total 3T26(%)	86%	85%	84%	79%	84%	85%	83%	81%	76%	66%	**81%**
Pontualização Safra após 01/07/25 (%)	93%	95%	95%	95%	96%	94%	91%	90%	86%	75%	**91%**
Pontualização Safras Anteriores (%)	86%	85%	83%	76%	79%	80%	78%	72%	61%	58%	**76%**

MP 1314

Discussões sobre novas medidas de apoio ao agro

MP 1376

91%
Pontualização média da safra contratada pós 01/07/2025

(*) Dados de 30/10/2026. Considera operações de crédito rural e títulos do agro.

Continuidade das respostas aos desafios do Agro

Estratégia complementar de renegociação

R$ 3,8 bilhões
renegociados

Mais de **20 mil notificações extrajudiciais**

24% dos notificados procuraram o Banco para regularizar a situação

544 mil clientes
produtores rurais tomadores de crédito

90% pagam suas contas em dia

R$ 24,5 bilhões
desembolsados na nova safra



Evolução do mix de crédito

Disciplinados na alocação de capital

Consignado

Liderança no consignado público

R$ 113,7 bilhões (set/26)

Consignado privado

R$ 12,3 bilhões (set/26)

Carteira Orgânica Financiamento de Veículos

R$ 4,5 bilhões

+71,7% (set26/jun26)

Ampliação da originação com fundos garantidores

Carteira MPME

R$ 108,9 bilhões (set/26)

Pronampe + PEAC FGI já representa **41%** do total de operações MPE



Especialização e hiperpersonalização ampliam a capacidade de competir

Relacionamento especializado

Empresas

215 agências exclusivas

3,7 mil funcionários dedicados

Agro

35 mil visitas e consultorias a produtores

Oferta certa no momento certo

CRM 360º identifica **1 bilhão** de possibilidades de negócio por dia

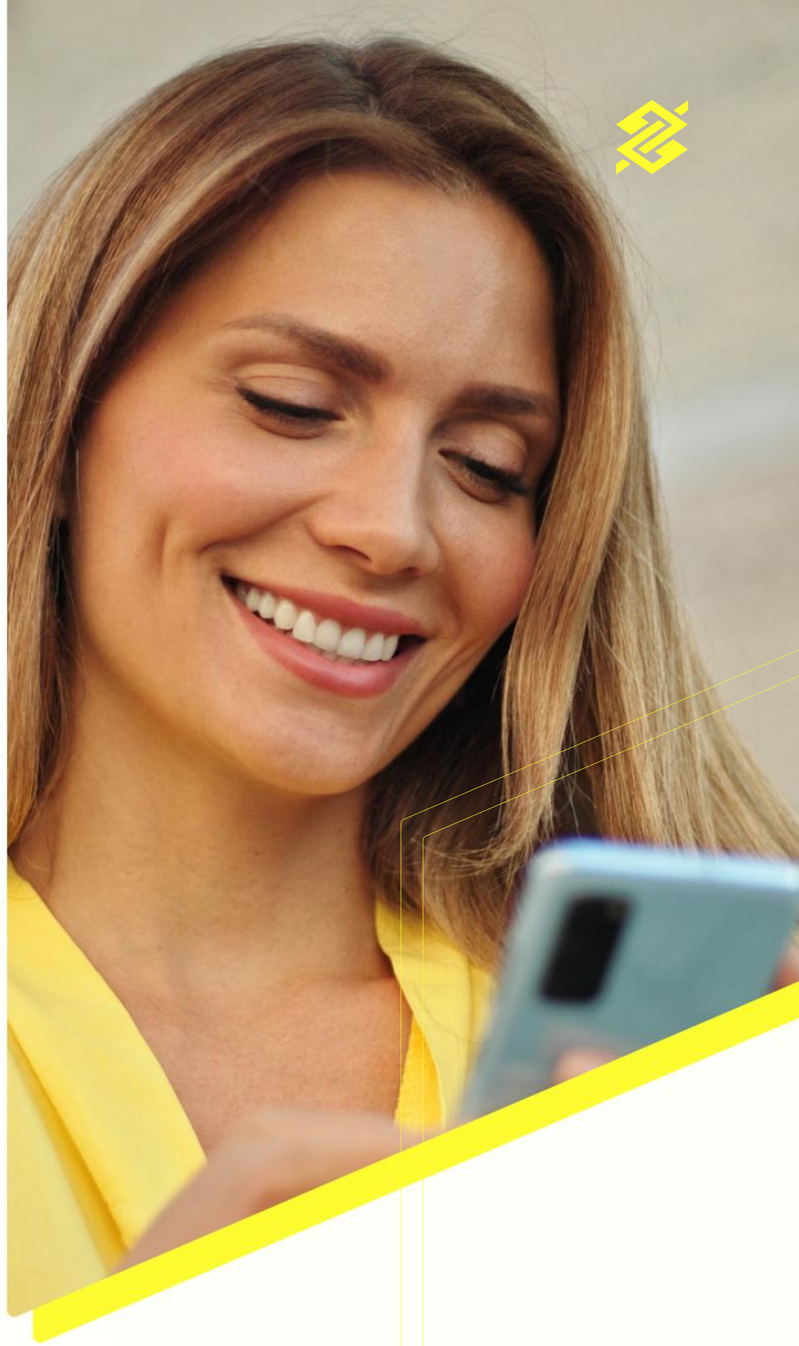
Presença Digital

36,4 milhões de clientes ativos nos canais digitais

Evolução segmento Alto Valor

Clientes com cartão Altus Liv: **+29%** de gasto médio após a contratação

Novo cartão BB Visa Infinite Private





Tecnologia e pessoas sustentam nossa transformação

R$ 26,2 bilhões

investidos em tecnologia
desde janeiro de 2023

IA e analytics

~ 1,5 milhão de horas
de eficiência

Ampliando a dedicação
ao relacionamento
e aos negócios

Nova diretoria dedicada

AcademIA BB

60 mil inscritos
nas duas edições

Novo App BB

95%
de avaliações positivas

Diversidade e sustentabilidade fazem parte do nosso jeito de fazer negócios

Diversidade em cargos de liderança

Mulheres:
de 25,8% para **30,0%**

Pretos, pardos e indígenas:
de 26,4% para **31,6%**
set26 /dez23

Carteira Sustentável

R$ 431,5 bilhões
set/26

Captações Sustentáveis

R$ 55,8 bilhões em captações vinculadas a iniciativas ASG em 2026



Medidas de fortalecimento da estrutura de Capital

2026

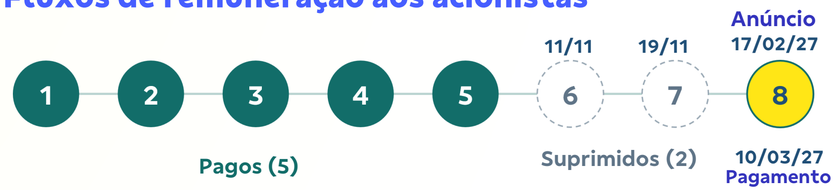
Redução do *payout* para 25%, o mínimo obrigatório

Considerando a necessidade de convergência para o novo payout, **não haverá anúncio intermediários em 11/11 e 19/11/2026**.

O complemento dos dividendos necessário ao atendimento do novo percentual será apurado com base no resultado de 2026, com anúncio em 17/02/27 e pagamento em 10/03/27

R$ 1,99 bi já distribuídos em 5 fluxos soba forma de JCP **R$ 0,35 por ação**

Fluxos de remuneração aos acionistas



2027

Não serão declarados ou distribuídos dividendos intermediários

A declaração e a distribuição do mínimo obrigatório (25%) **ficará condicionada à compatibilidade do pagamento com as projeções de capital** ao término do exercício

As projeções de capital permitem a distribuição

Pagamento do mínimo obrigatório (25%)

Informação à AGO de abr/2028

As projeções de capital não permitem a distribuição

A parcela do lucro 2027 não distribuída deverá ser registrada em reserva especial enquanto durar a situação

artigos 132, inc. II, e 202, § 4º e § 5º, ambos da Lei nº 6.404/1976



Recuperar a rentabilidade é o nosso foco



3T26

Resultado

3T26

Lucro Líquido Ajustado

R$ 1,3 bilhão

- 67,5% 3T26/2T26

- 66,5% 3T26/3T25

Margem Financeira Bruta

R$ 26,0 bilhões

- 5,5% 3T26/2T26

- 1,5% 3T26/3T25

Receitas de Prestação de Serviços

R$ 9,3 bilhões

+ 1,6% 3T26/2T26

+ 4,6% 3T26/3T25

Despesas Administrativas

R$ 10,3 bilhões

+ 2,0% 3T26/2T26

+ 4,8% 3T26/3T25

Custo do Crédito

Inad +90 dias Carteira de Crédito **6,08%**

R$ 21,2 bilhões

+ 14,9% 3T26/2T26

+ 18,4% 3T26/3T25

Capital Principal

10,80 %

Set/26

9M26

Lucro Líquido Ajustado

R$ 8,6 bilhões

- 42,4% 9M26/9M25

Margem Financeira Bruta

R$ 80,9 bilhões

+7,4% 9M26/9M25

Receitas de Prestação de Serviços

R$ 27,2 bilhões

+ 4,8% 9M26/9M25

Despesas Administrativas

R$ 30,4 bilhões

+ 4,8% 9M26/9M25

Custo do Crédito

R$ 58,6 bilhões

+ 33,2% 9M26/9M25

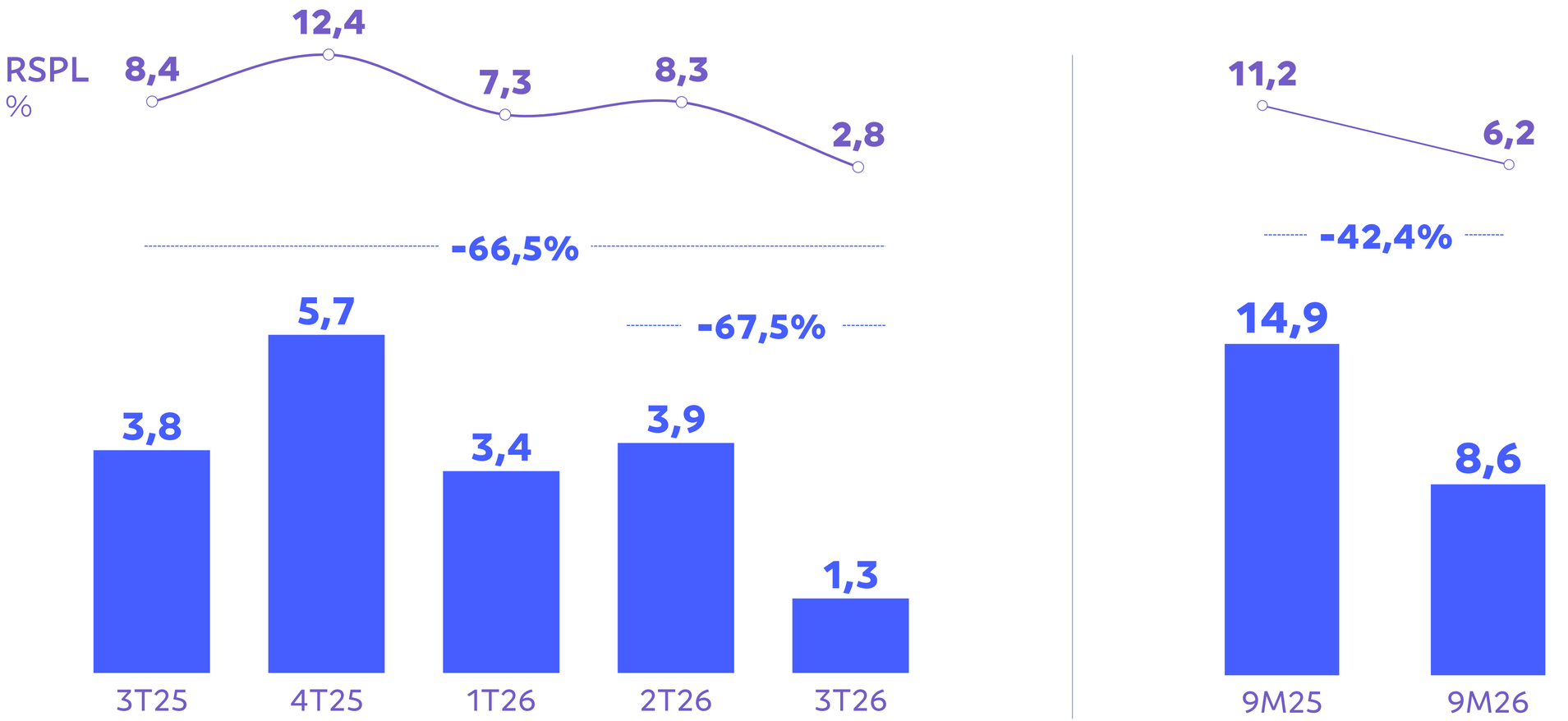
Capital Principal

10,80 %

Set/26

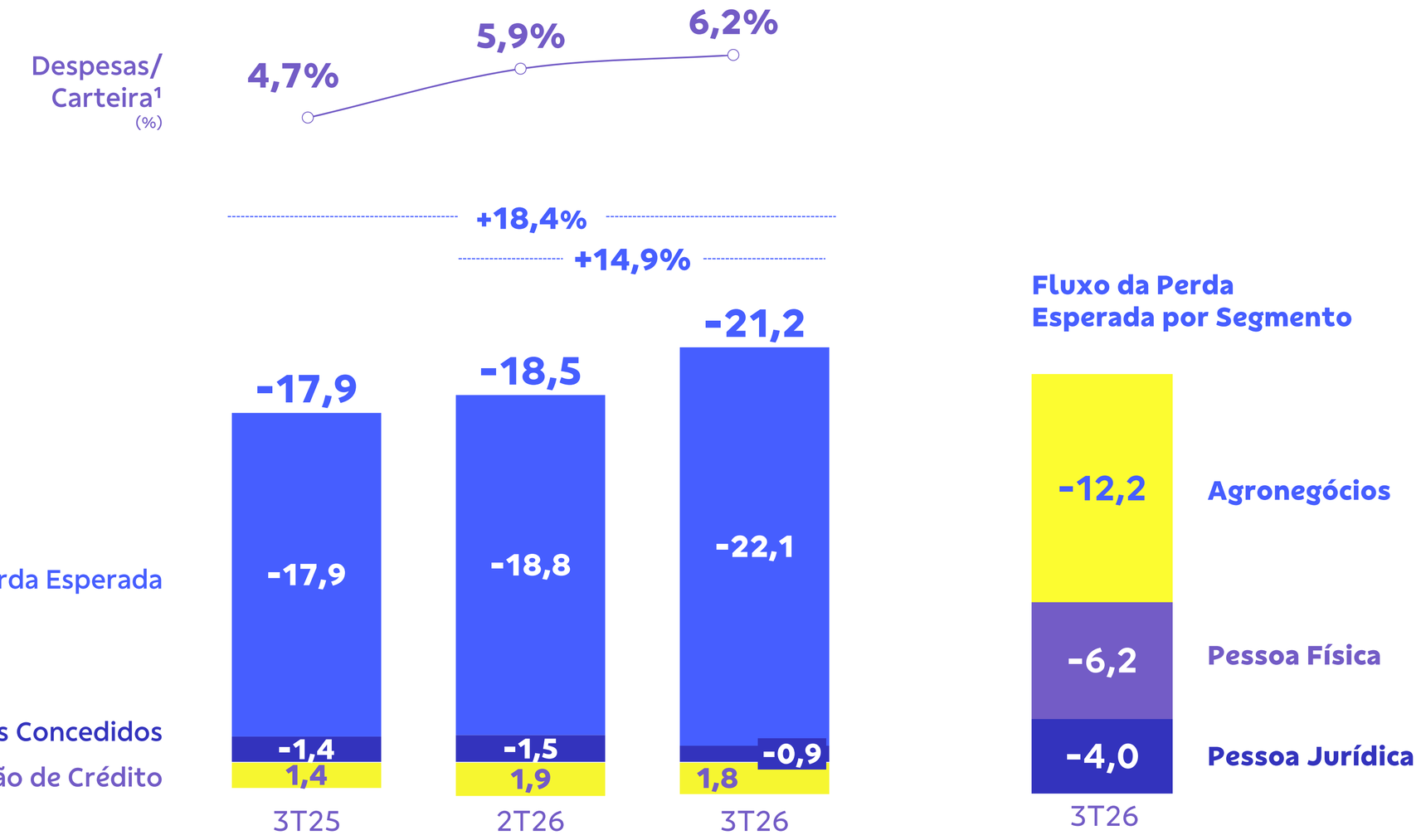
Lucro Líquido Ajustado

R$ bilhões



Custo do Crédito

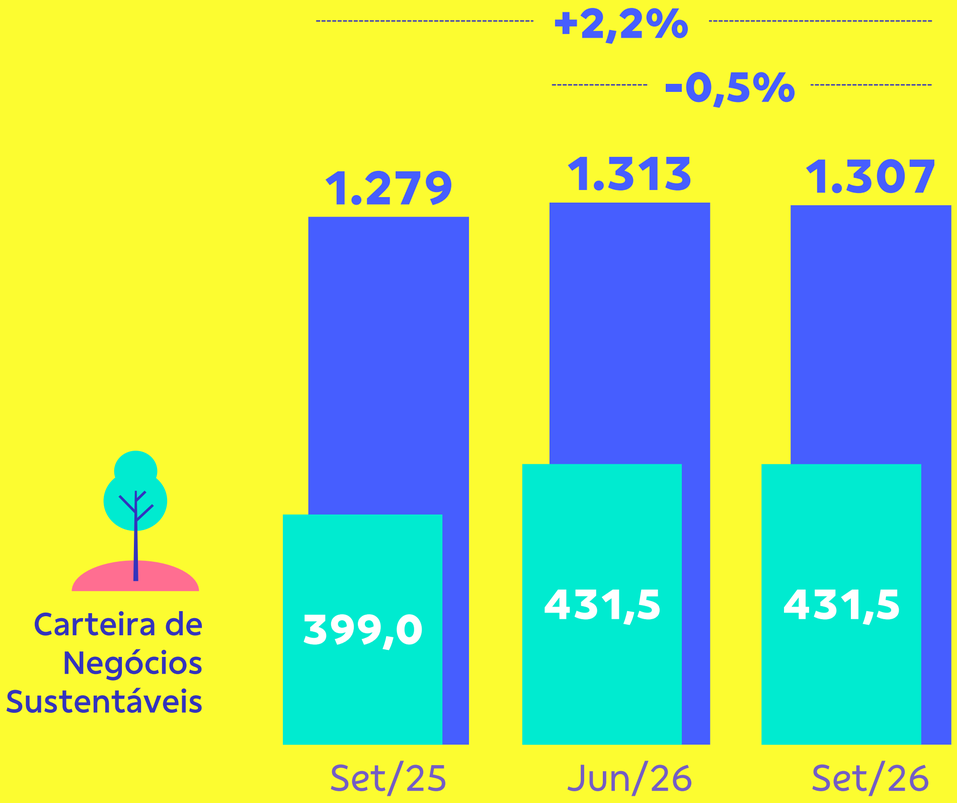
R$ bilhões



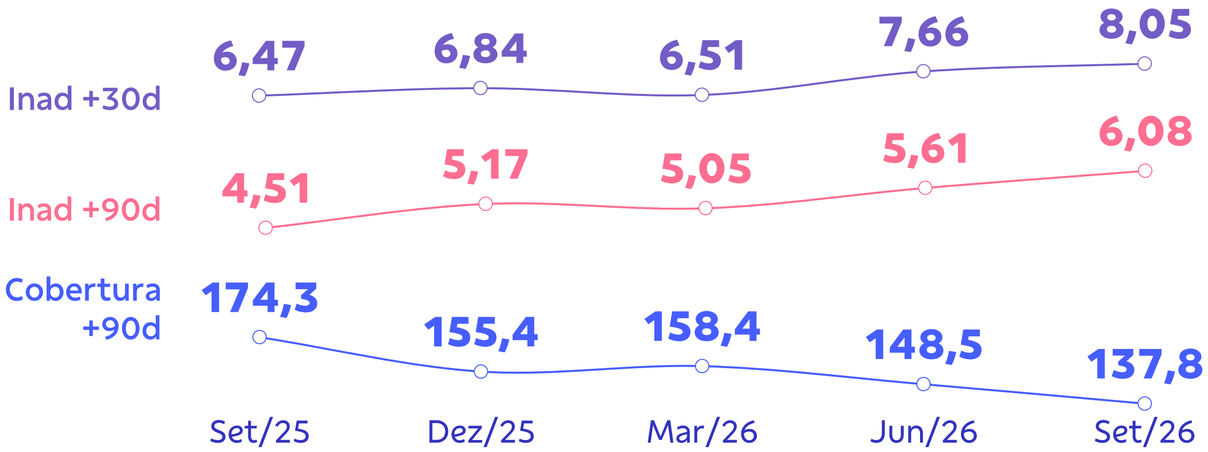
(1) Despesas de Perda Esperada - 12 Meses / Média da Carteira de Crédito – 12 meses.

Carteira de Crédito Expandida[1]

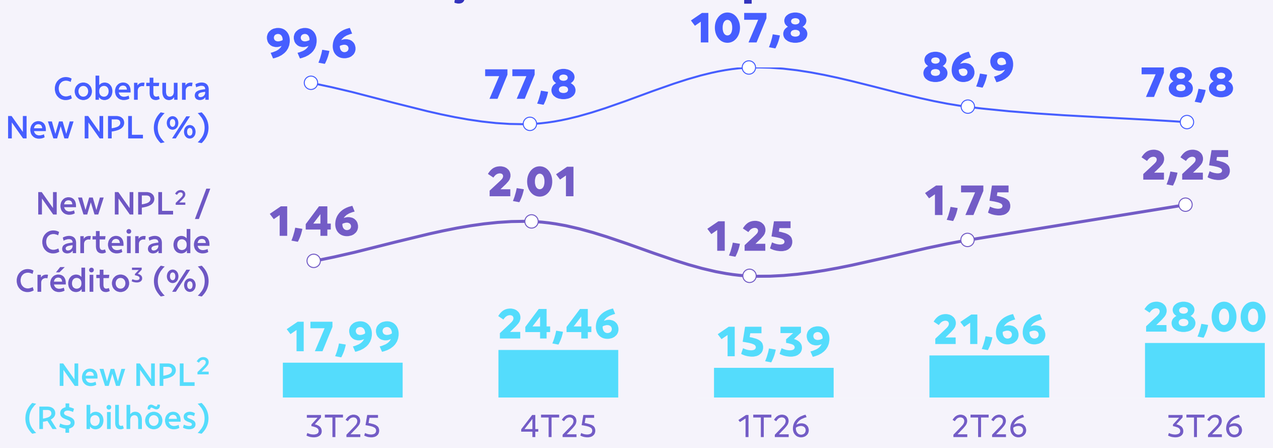
R$ bilhões



Inad e Índice de Cobertura (%)

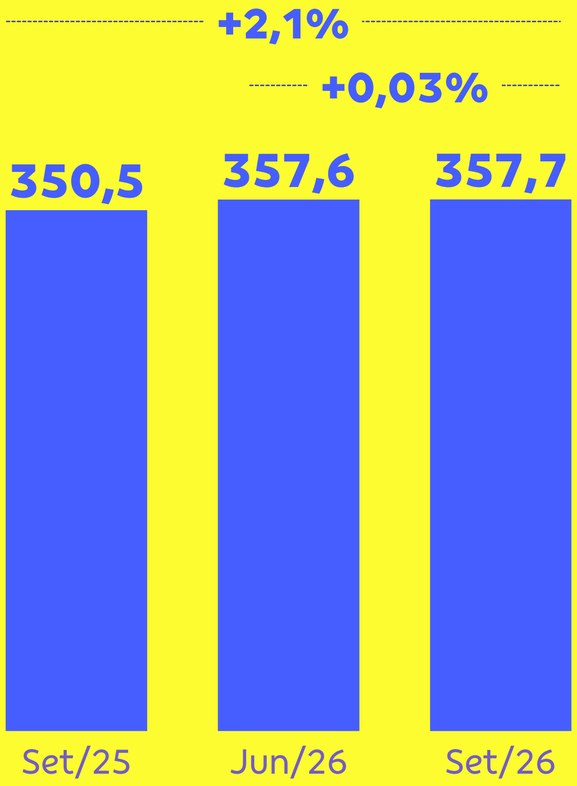


Formação da Inadimplência



(1) Inclui, além da carteira de crédito, TVMs com e sem características de crédito e garantias prestadas. (2) New NPL = variação trimestral do saldo das operações vencidas há mais de 90 dias, acrescida das baixas para prejuízo do trimestre. (3) Saldo da carteira de crédito do trimestre imediatamente anterior.

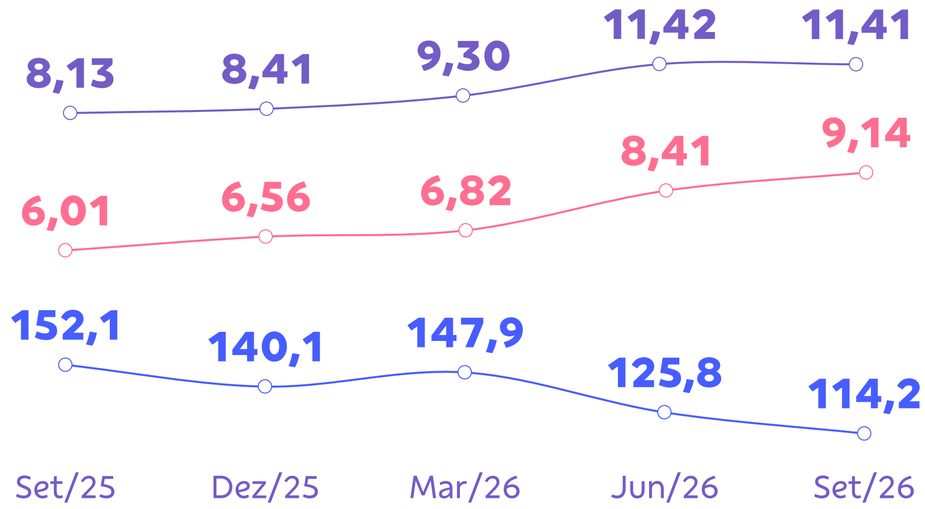
Carteira de Crédito
Pessoa Física
R$ bilhões



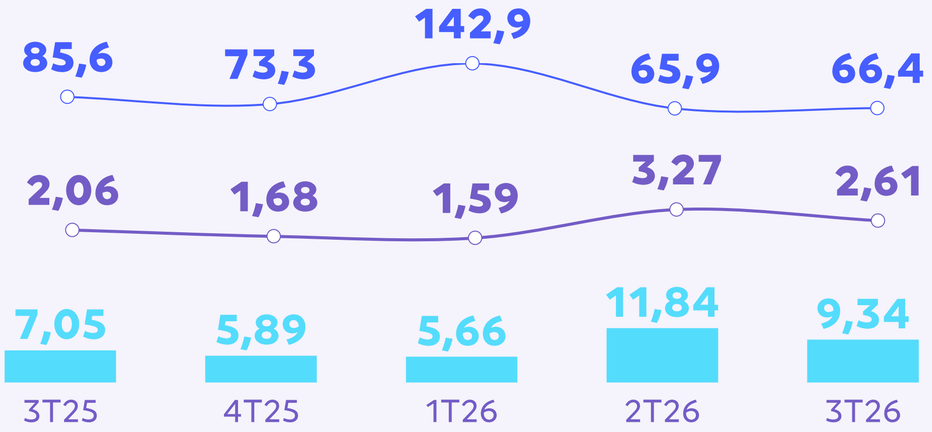
Consignado Total
R$ 155,2 bilhões
+5,0%
set26/set25

Carteira Orgânica
Financiamento de Veículos
R$ 4,5 bilhões
+71,7%
set26/jun26

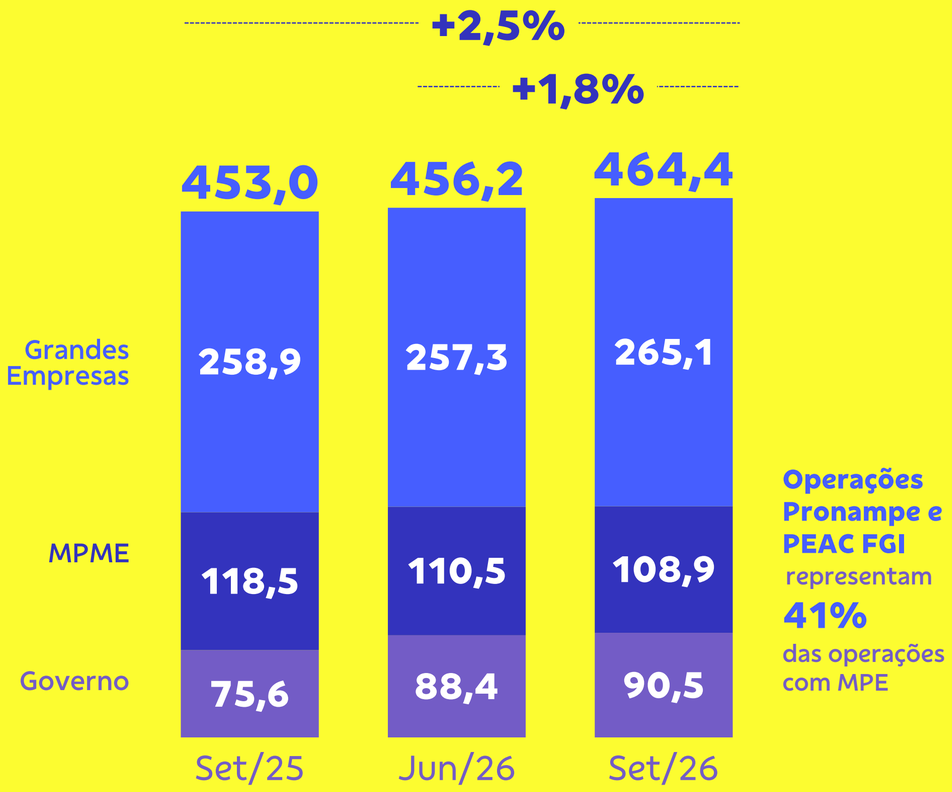
Inad e Índice de Cobertura (%)



Formação da Inadimplência

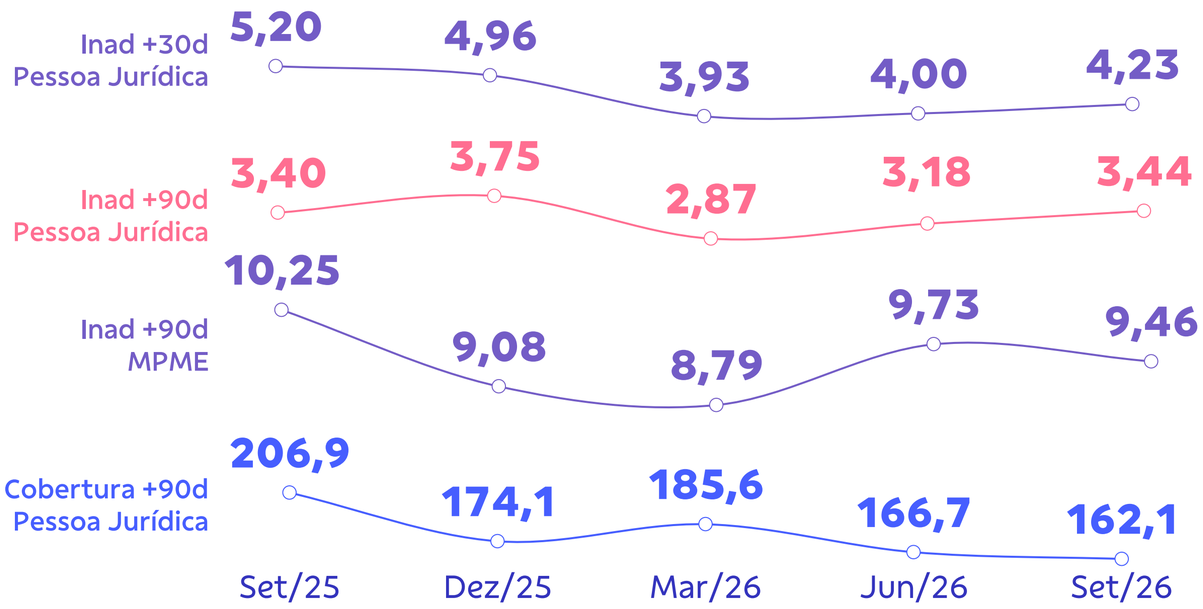


Carteira de Crédito
Pessoa Jurídica
R$ bilhões

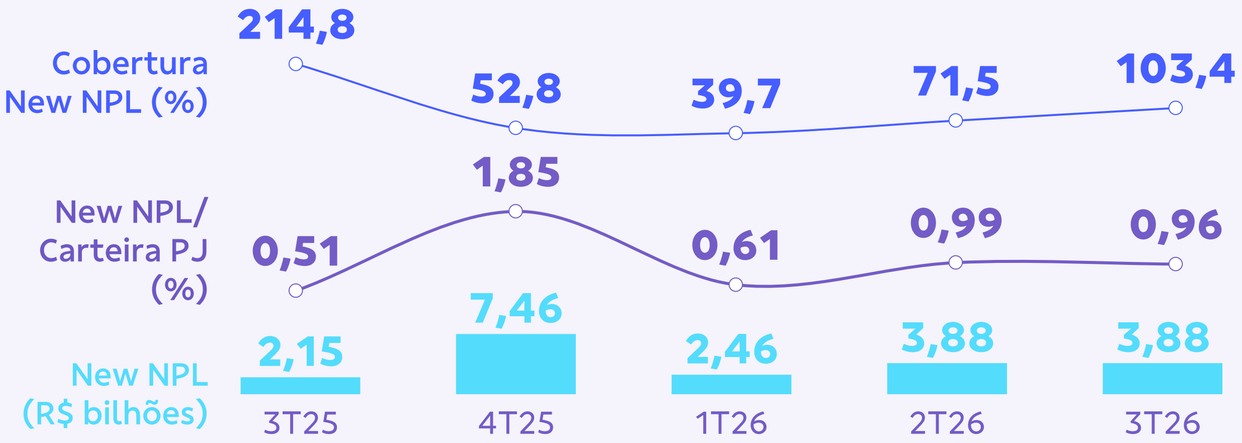


Operações Pronampe e PEAC FGI representam **41%** das operações com MPE

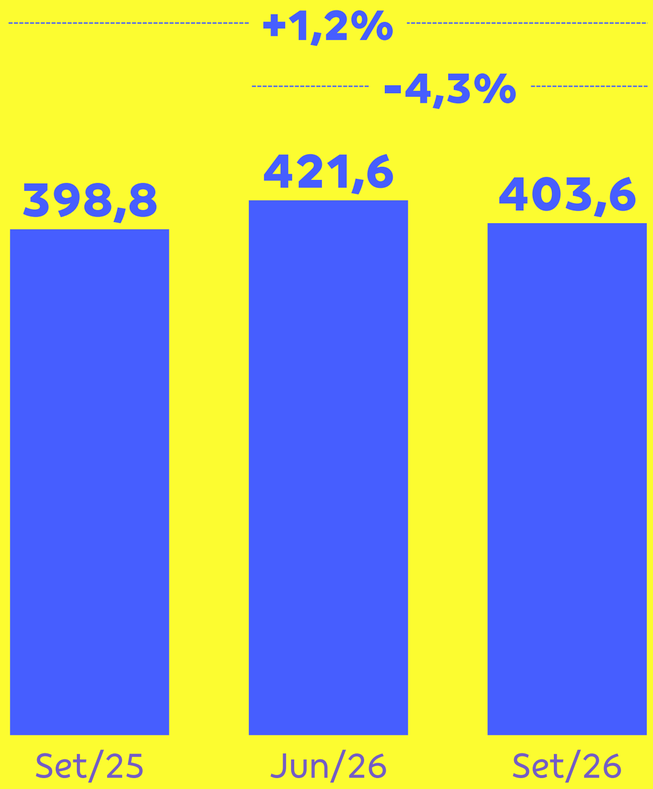
Inad e Índice de Cobertura (%)



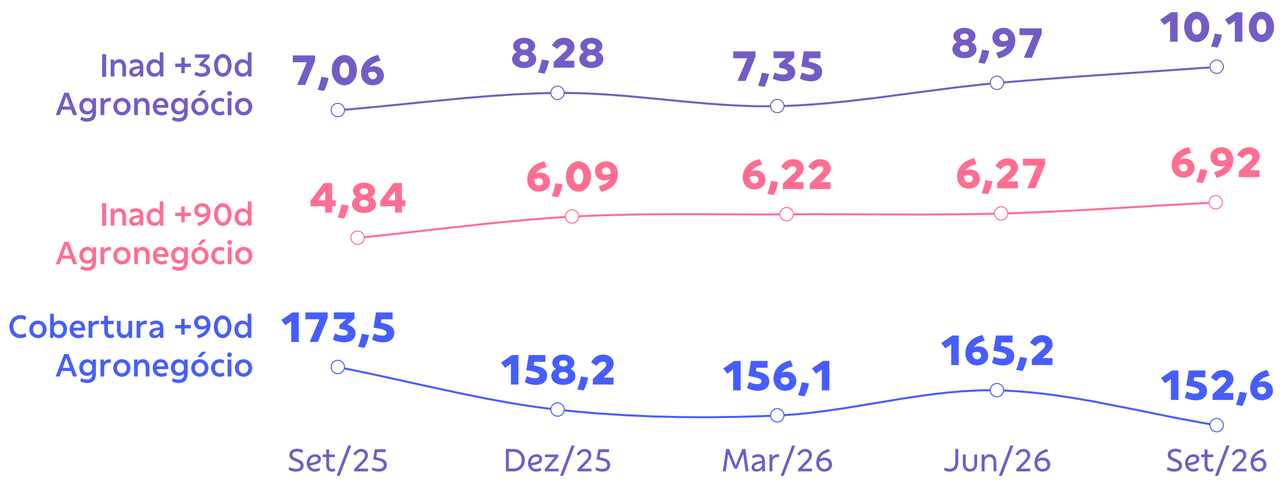
Formação da Inadimplência



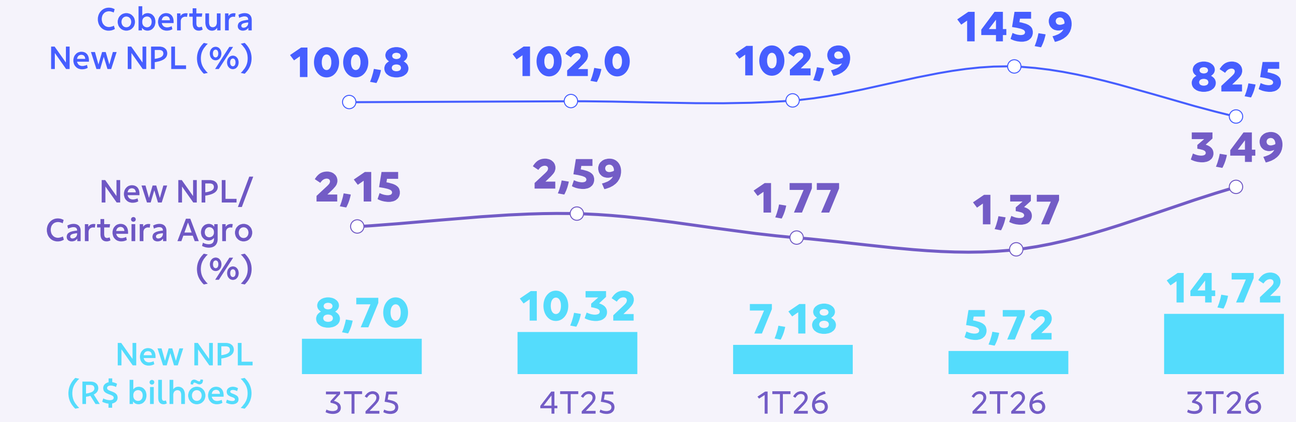
Carteira de Crédito
Agronegócio
R$ bilhões



Inad e Índice de Cobertura (%)

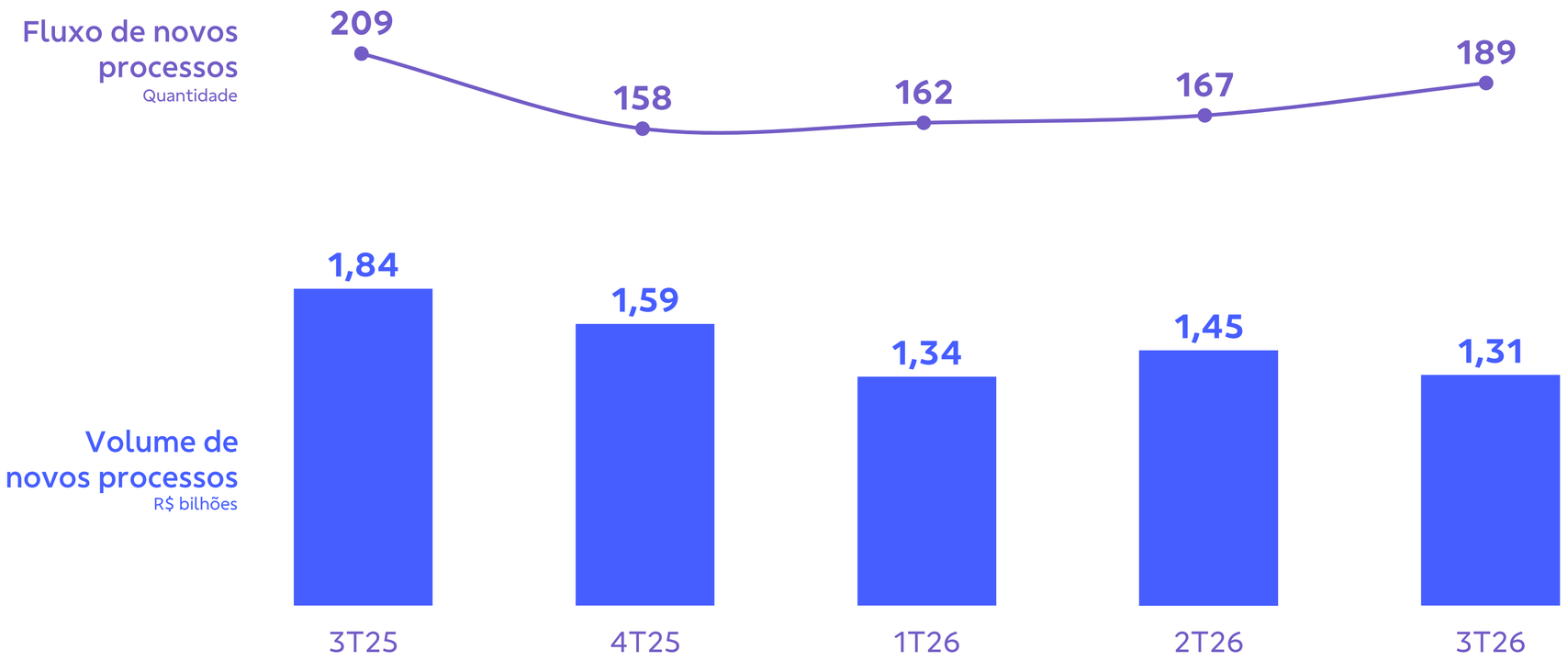


Formação da Inadimplência

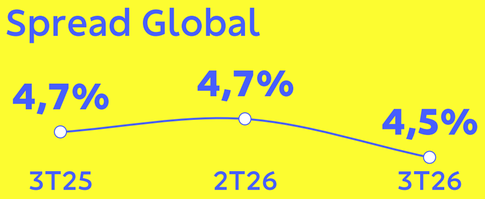


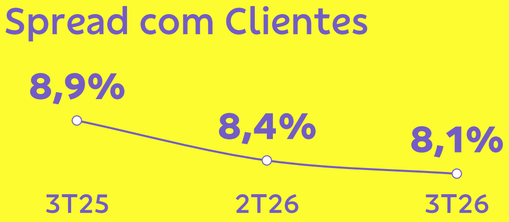
Agronegócio

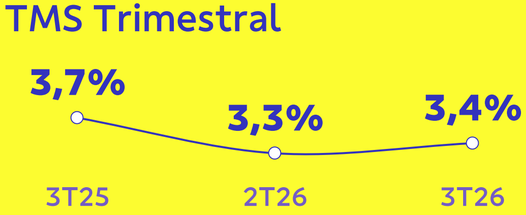
Recuperação Judicial



Margem Financeira Bruta

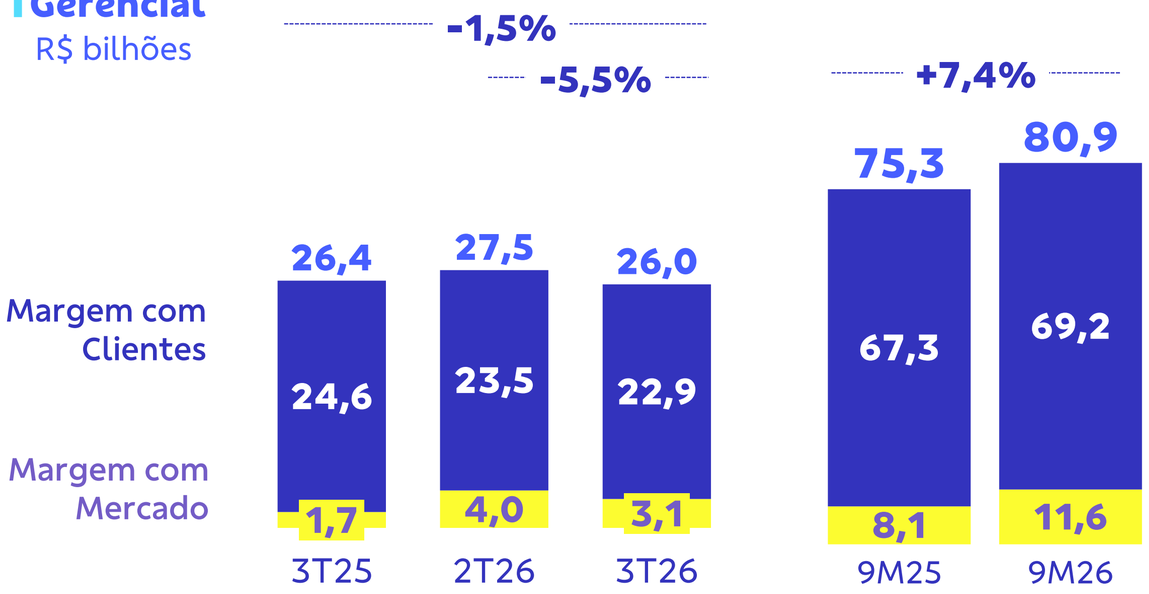






Margem Gerencial

R$ bilhões



Margem Contábil

R$ milhões

	3T25	2T26	3T26	△ % A/A	△ % T/T
Margem Financeira Bruta	**26.365**	**27.483**	**25.982**	**-1,5**	**-5,5**
Receitas Financeiras	57.501	55.453	53.907	-6,3	-2,8
Operações de Crédito	47.245	46.409	44.992	-4,8	-3,1
Resultado de Tesouraria	10.256	9.044	8.916	-13,1	-1,4
Despesas Financeiras	(31.136)	(27.970)	(27.925)	-10,3	-0,2
Captação Comercial	(26.240)	(23.258)	(23.194)	-11,6	-0,3
Captação Institucional	(4.896)	(4.712)	(4.731)	-3,4	+0,4

Receitas de Prestação de Serviços

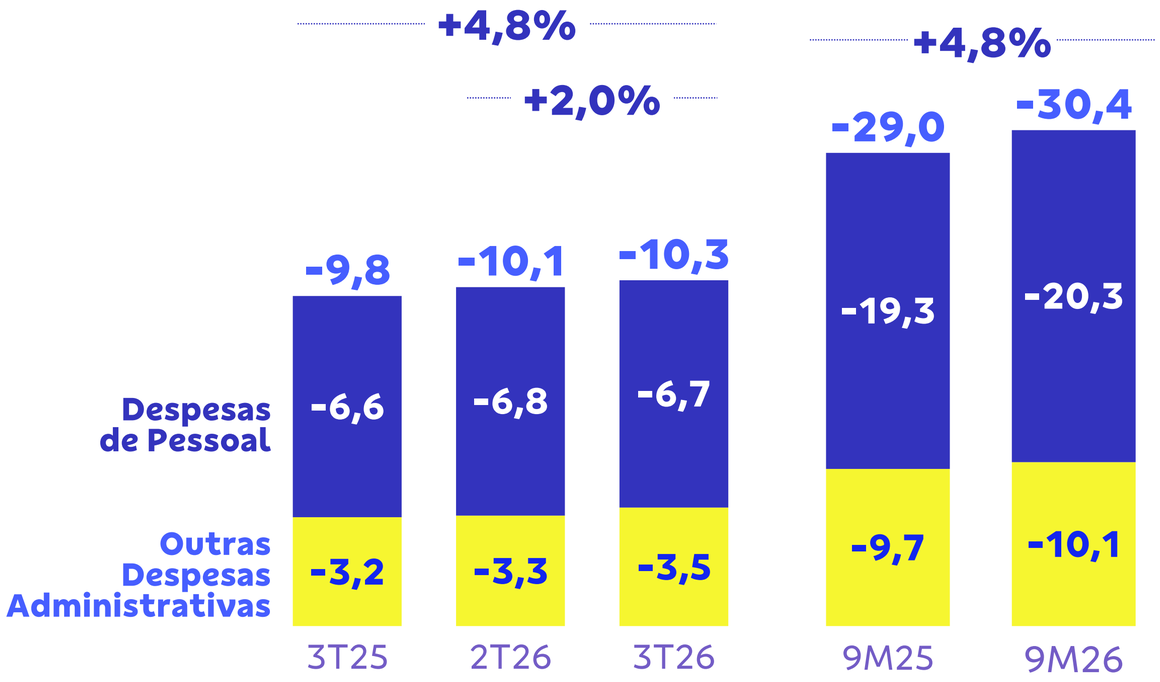
R$ bilhões



Despesas Administrativas

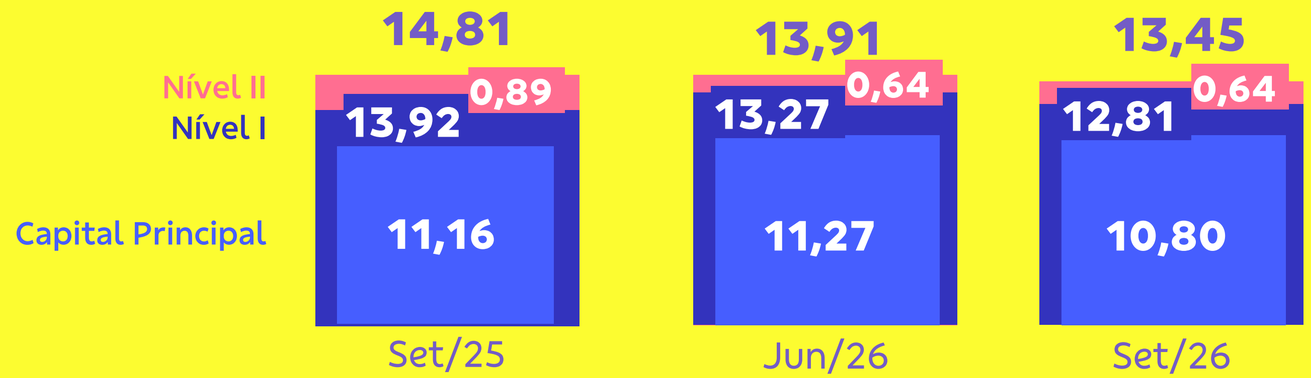
R$ bilhões

28,5%
Índice de Eficiência 12m

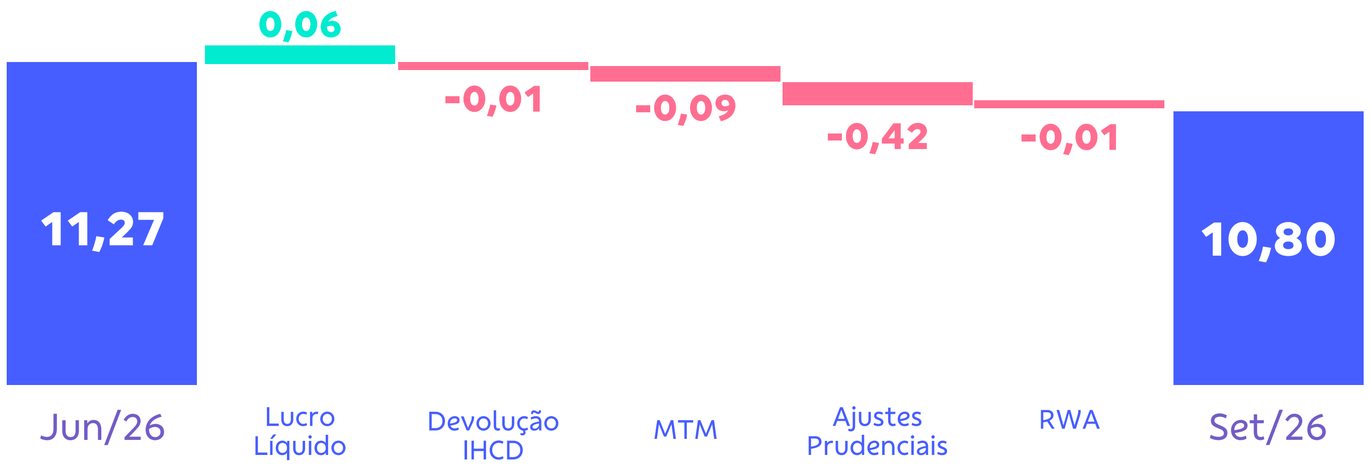


Capital

Índice de Basileia (%)



Capital Principal (%)



Impactos regulatórios previstos no Capital 2027 a 2029

- **Res. 4966**
- **FRTB (*RWASens*)**
- ***RWAs (CPAD e OPAD)***
- **MP 1314**
- **Devolução IHCD**

Guidance 2026

	Intervalo Anterior entre	Intervalo Revisado entre	Realizado 9M26
Carteira de Crédito[1]	**0,5% e 4,5%**	**-2,0 e 0,0%**	**0,8%**
Pessoas Físicas	6% e 10%	0,0 e 2,0%	2,1%
Empresas	-3% e 1%	-4,0 e -2,0%	-0,9%
Agronegócios	-2% e 2%	-3,0 e -1,0%	1,2%
Carteira Sustentável	**2% e 6%**	**Mantido**	**8,2%**
Margem Financeira Bruta	**7% e 11%**	**2,5 e 4,5%**	**7,4%**
Custo do Crédito[2]	R$ bilhões **65 e 70**	R$ bilhões **80 e 83**	R$ bilhões **58,6**
Receitas de Prestação de Serviços	**2% e 6%**	**Mantido**	**4,8%**
Despesas Administrativas	**5% e 9%**	**Mantido**	**4,8%**
Lucro Líquido Ajustado	R$ bilhões **18 e 22**	R$ bilhões **9 e 11**	R$ bilhões **8,6**

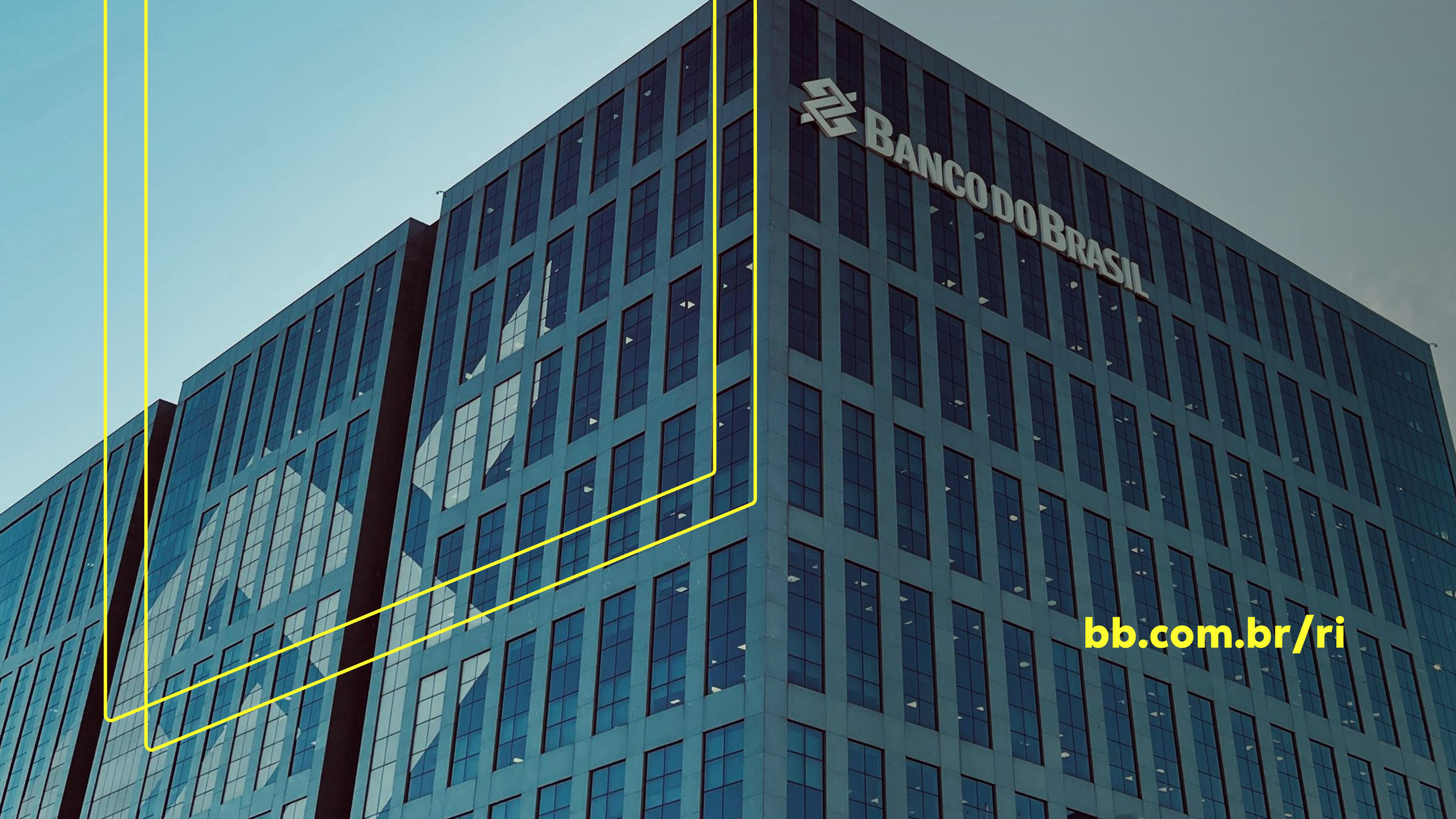
(1) As projeções de crédito consideram a carteira doméstica adicionada de TVM privados e garantias e não considera crédito ao governo. (2) Custo do Crédito: corresponde às despesas de perda esperada (conforme Resolução CMN nº 4.966/21), somadas aos descontos concedidos e deduzidas das receitas com recuperação de crédito.

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 o 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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3Q26

Earnings Presentation

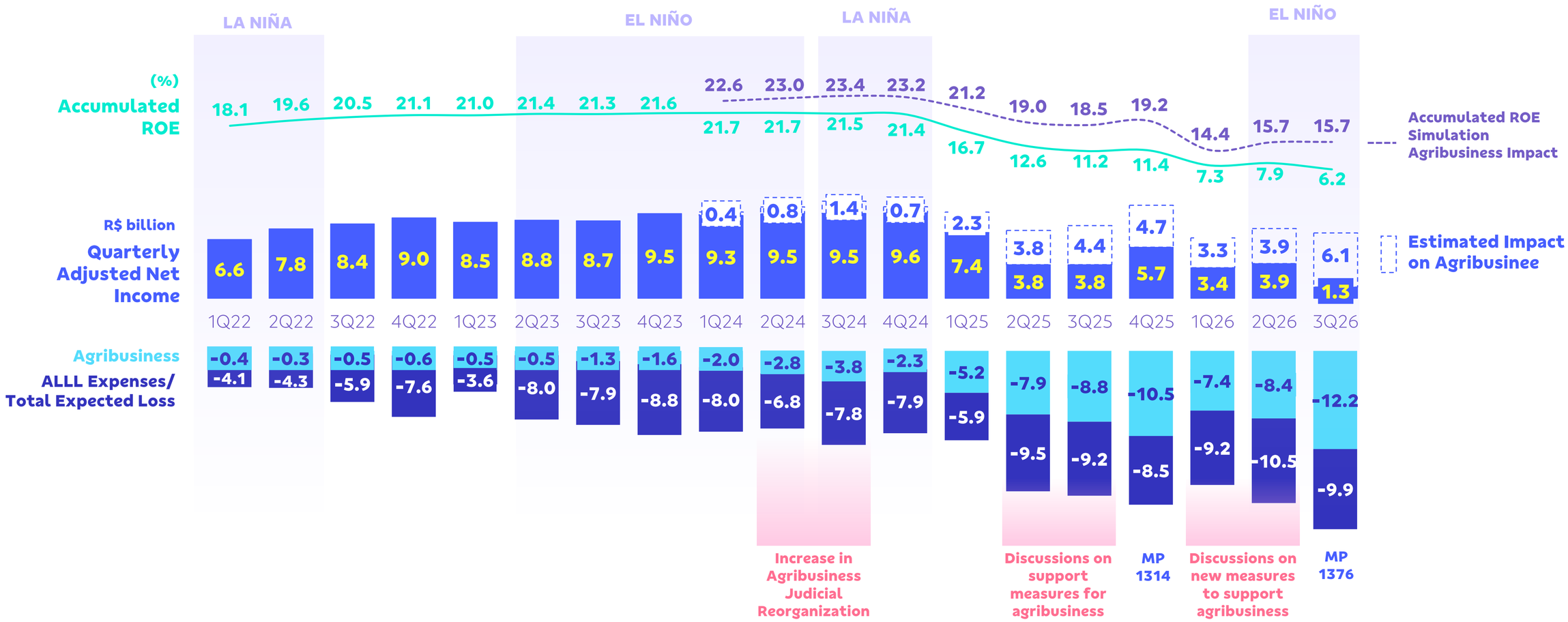
For further info
Click or Scan the
QR Code for MD&A 3Q26

Performance 3Q26 | 9M26

R$ billion	3Q26	Δ% Q/Q	Δ% Y/Y	9M26	Δ% YTD
Adjusted Net Income	**1.3**	-67.5%	-66.5%	**8.6**	-42.4%
Cost of Credit	**21.2**	+14.9%	+18.4%	**58.6**	+33.2%
Net Interest Income	**26.0**	-5.5%	-1.5%	**80.9**	+7.4%
Fee Income	**9.3**	+1.6%	+4.6%	**27.2**	+4.8%
Administrative Expenses	**10.3**	+2.0%	+4.8%	**30.4**	+4.8%

Earnings pressured by the Cost of Credit

Simulation[1]
Agribusiness impact



(1) Simulation that considers the normalization of the average risk of the agribusiness customer

We identify and anticipate the challenges of agribusiness

Deviation in the on-time of agribusiness led to the suspension of guidance in 1Q25

Concentration of agro delinquency

Medium and large-sized customers

Soybean, corn and livestock

Mainly in the Midwest

85% of delinquent customers have a history of late payments starting in 2024



Important decisions to meet the challenges

Qualified Origination

New Resilience Matrix

Review of the guarantee framework

Restructuring of collection, with creation of a dedicated Unit

Increased Collateral

R$ 61 billion of the agribusiness portfolio with fiduciary sale

~80% of the 2026/27 crop has fiduciary sale

MP 1,314/25

R$ 36.6 billion in hirings

Provisional Measure 1,376/26



R$ 13.4 billion renegociated

More than 7.7k customers

Distribution by portfolio

1% Pronaf

27% Pronamp

72% Companies

Profile

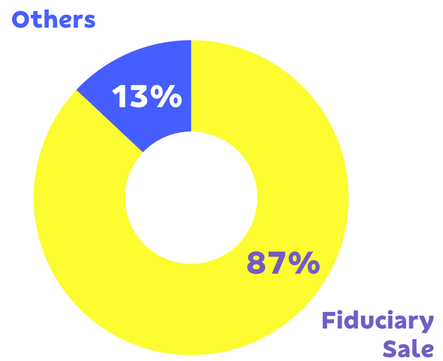
85% Performing

15% Non-performing

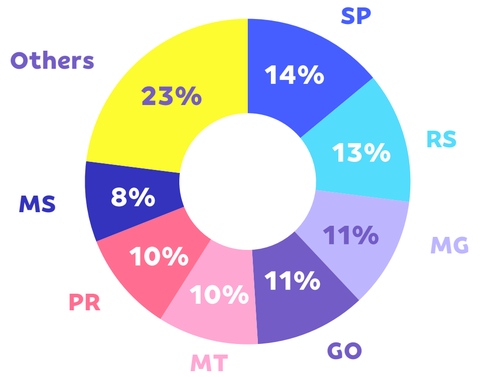
Over 90 days: 5%

Under 90 days: 10%

Distribution by guarantees

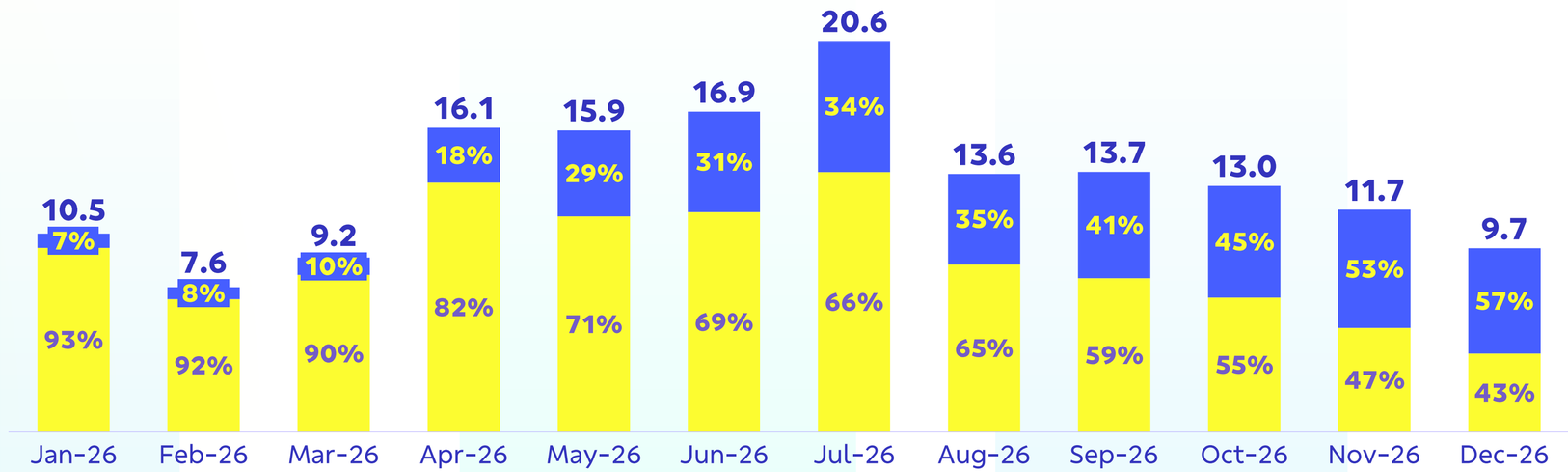


Distribution by region



#interna

Agribusiness
Maturities



	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Average
On-time Payment 2Q26 Total (%)	86%	85%	84%	78%	82%	78%	74%	-	-	-	**81%**
On-time Payment 3Q26 Total (%)	86%	85%	84%	79%	84%	85%	83%	81%	76%	66%	**81%**
On-time Payment Contracted after July 2025 (%)	93%	95%	95%	95%	96%	94%	91%	90%	86%	75%	**91%**
On-time Payment Previous Crops (%)	86%	85%	83%	76%	79%	80%	78%	72%	61%	58%	**76%**

Provisional Measure 1314

Discussions on new support measures for the agribusiness sector

Provisional Measure 1376

91%

Average On-time payment Crop contracted after July 2025

(*) As of October 30, 2026. Considers rural credit operations and agro securities.

Continuing to Address the Challenges Facing the Agricultural Sector

Complementary renegotiation strategy

R$ 3.8 billion
renegotiated

More than **20k extrajudicial notifications**

24% of those notified contacted the Bank to regularize the situation

544k rural customers
who take out loans

90% pay their bills on time

R$ 24,5 billion
disbursed in the new crop



Evolution of the credit mix

Disciplined in capital allocation

Payroll Loans

Leadership in the Public sector payroll loan

R$ 113.7 billion (Sep/26)

Private sector payroll loan

R$ 12.3 billion (Sep/26)

Organic Auto Loans Portfolio

R$ 4.5 billion
+71.7% (Sep26/Jun26)

Expansion of origination with guarantee funds

MSME Portfolio

R$ 108.9 billion (Sep/26)

Pronampe + PEAC FGI already represents **41%** of total MSE operations



Specialization and hyper-personalization expand the ability to compete

Specialized relationship

Companies

215 Exclusive branches

3.7K dedicated employees

Agribusiness

35k visits and consulting services for producers

Right offer at the right time

CRM 360º identifies **1 billion** of business possibilities per day

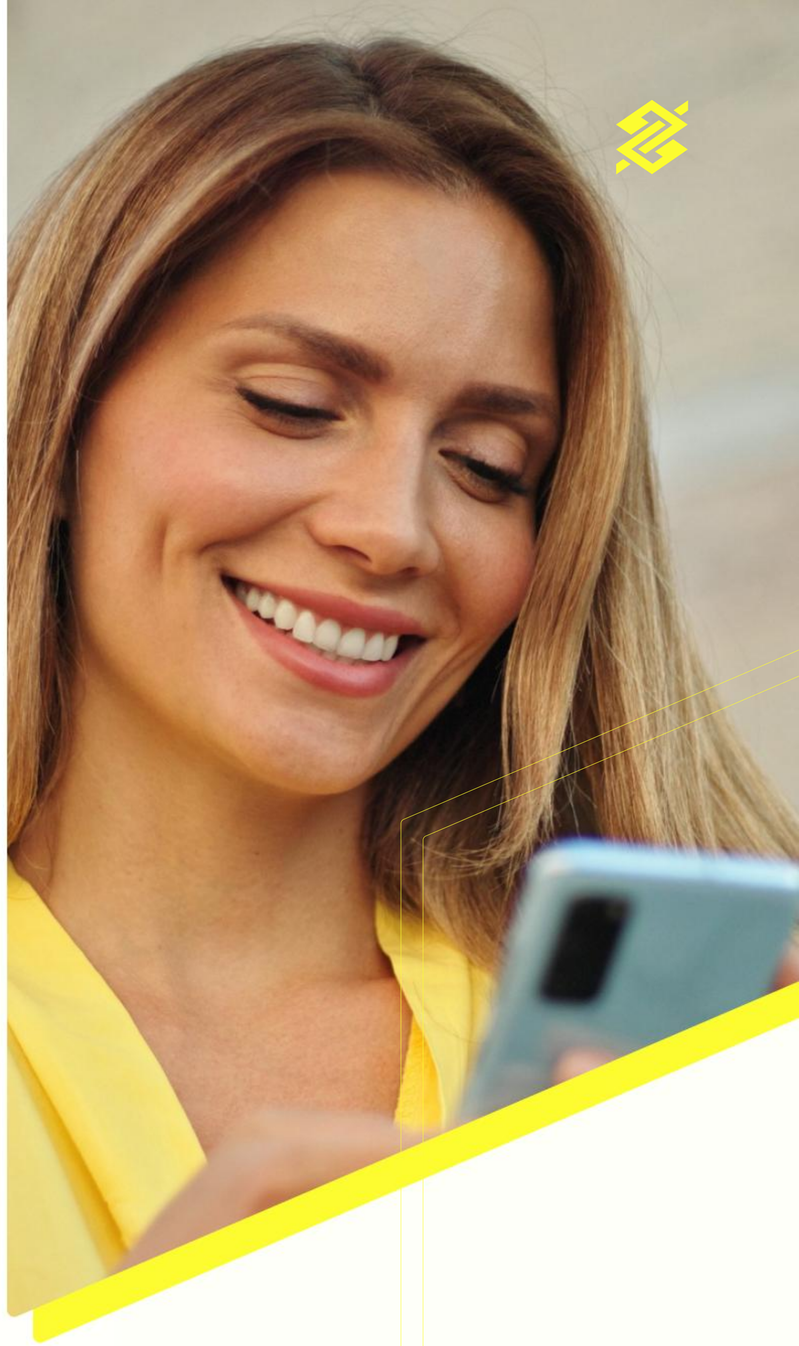
Digital Presence

36.4 million customers in digital channels

High Value segment evolution

Customers with Altus Liv credit card: **+29%** average spend after hiring

New BB Visa Infinite Private credit card





Technology and people drive our transformation

R$ 26.2 billion

invested in technology since January 2023

AI and analytics

~1.5 million hours of efficiency gains

More time for customer relationships and business

New dedicated unit

AcademIA BB

60k participants in both editions

New BB App

95% positive reviews

Diversity and sustainability are part of the way we do business

Diversity in leadership positions

Women:
from 25.8% to **30.0%**

Black, mixed-race and indigenous:
from 26.4% to **31.6%**

Sep26 /Dec23

Sustainable Loan Portfolio

R$ 431.5 billion

Sep/26

Sustainable Funding

R$ 55.8 billion in funding linked to ESG initiatives in 2026



Measures to Strengthen the Capital Structure

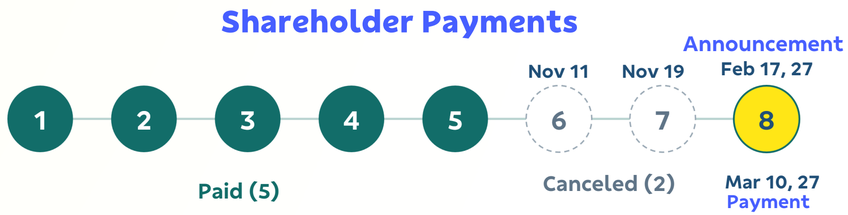
2026

Payout reduced to the 25% mandatory minimum

To align with the new payout, **no interim announcements will take place on Nov 11 or 19, 2026**.

The additional dividend needed to meet the new payout will be calculated from 2026 earnings, announced on Feb 17, 2027 and paid on Mar 10, 2027.

R$ 1.99 billion already distributed in 5 payments as IOC, **R$ 0.35 per share**



2027

No interim dividends will be declared or distributed

Declaration and payment of the mandatory minimum (25%) **depend on whether year-end capital projections support the payment**

Capital projections support payment

Payment of the mandatory minimum (25%)

Report to the Apr 2028 AGM

Capital projections do not support payment

Undistributed 2027 profit must remain in a special reserve while this situation persists

Articles 132(II) and 202(4)-(5), Law No. 6,404/1976



Recovering profitability is our focus



3Q26

Earnings

3Q26

Adjusted Net Income

R$ 1.3 billion

- 67.5% 3Q26/2Q26

- 66.5% 3Q26/3Q25

Net Interest Income

R$ 26.0 billion

- 5.5% 3Q26/2Q26

- 1.5% 3Q26/3Q25

Fee Income

R$ 9.3 billion

+ 1.6% 3Q26/2Q26

+ 4.6% 3Q26/3Q25

Administrative Expenses

R$ 10.3 billion

+ 2.0% 3Q26/2Q26

+ 4.8% 3Q26/3Q25

Cost of Credit

NPL + 90 Days **6.08%**

R$ 21.2 billion

+ 14.9% 3Q26/2Q26

+ 18.4% 3Q26/3Q25

CET 1

10.80 %

Sep/26

9M26

Adjusted Net Income

R$ 8.6 billion

- 42.4% 9M26/9M25

Net Interest Income

R$ 80.9 billion

+7.4% 9M26/9M25

Fee Income

R$ 27.2 billion

+ 4.8% 9M26/9M25

Administrative Expenses

R$ 30.4 billion

+ 4.8% 9M26/9M25

Cost of Credit

R$ 58.6 billion

+ 33.2% 9M26/9M25

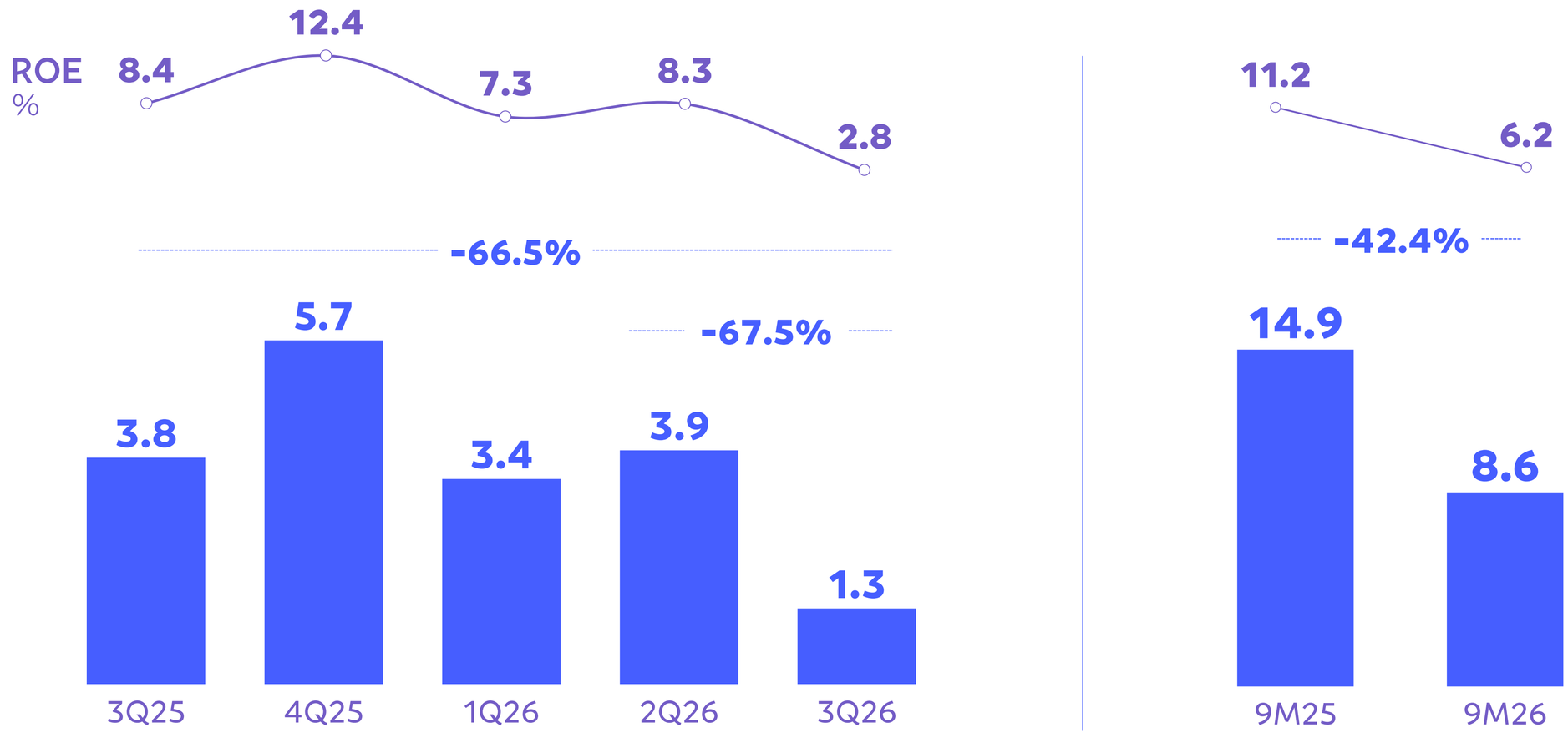
CET 1

10.80 %

Sep/26

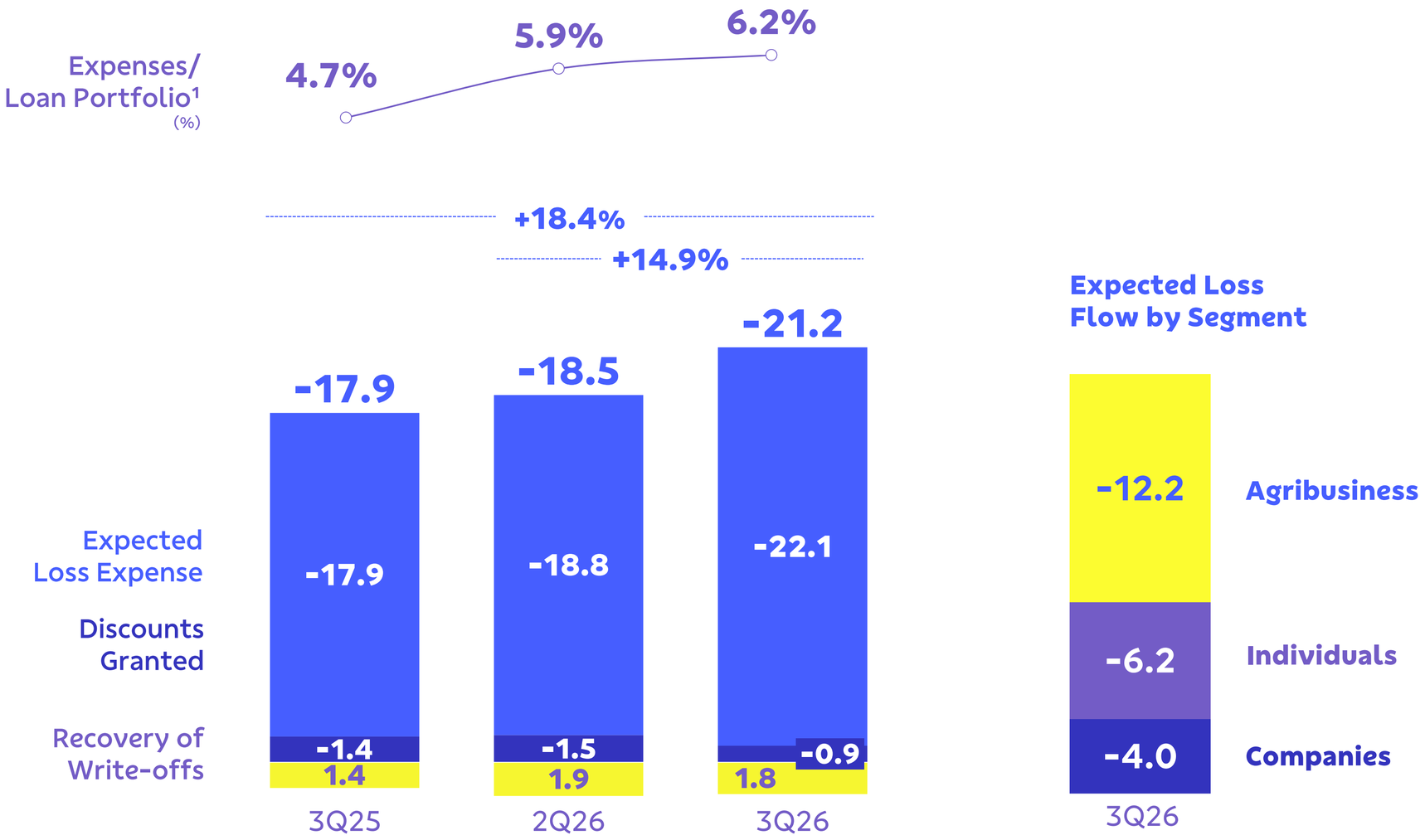
Adjusted Net Income

R$ billion



Cost of Credit

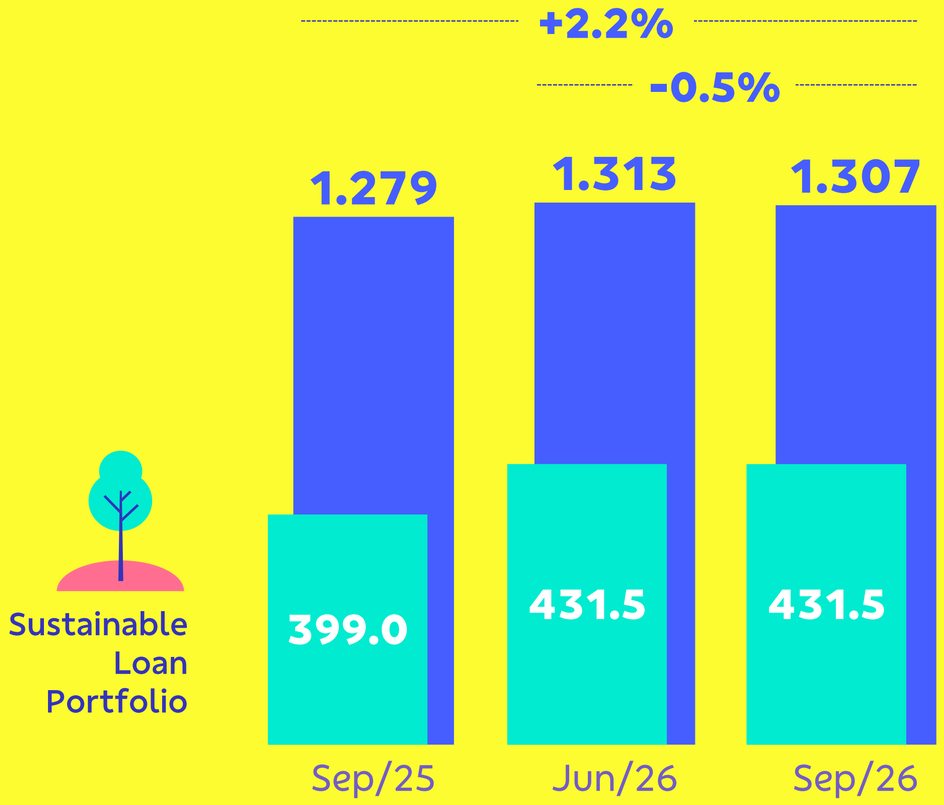
R$ billion



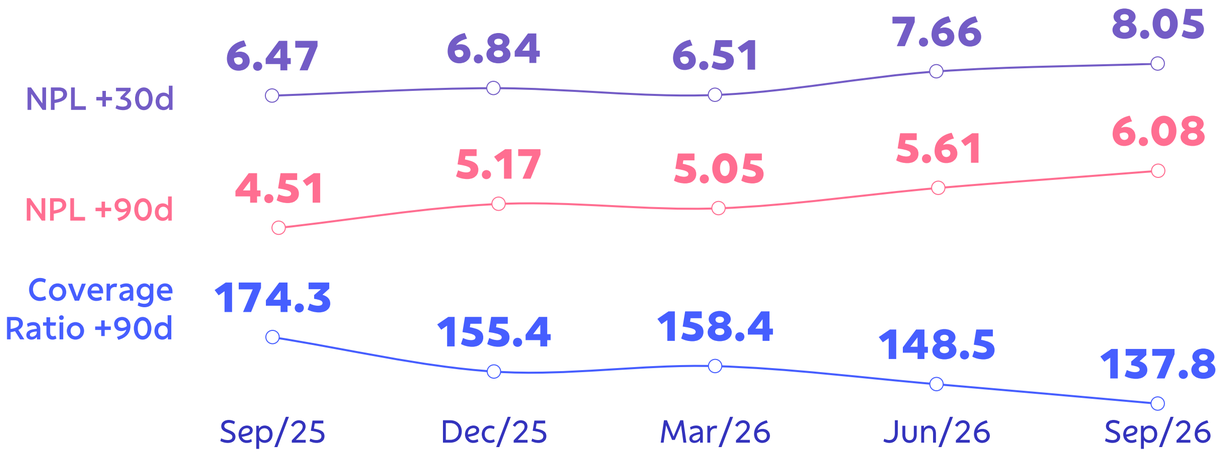
(1) Expected Loss Expenses – 12 months / Average Loan Portfolio – 12 months.

Expanded Loan Portfolio[1]

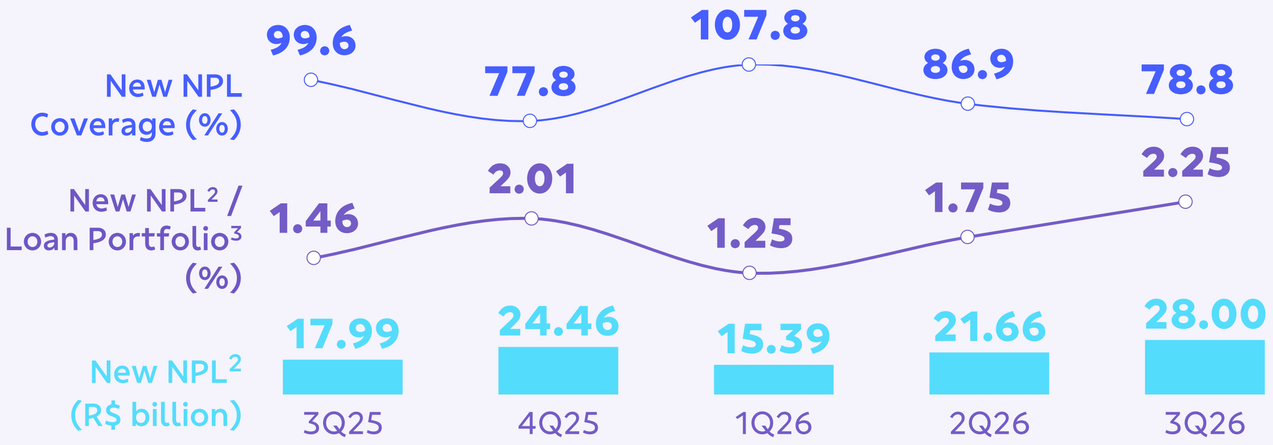
R$ billion



NPL and Coverage Ratio (%)



NPL Formation

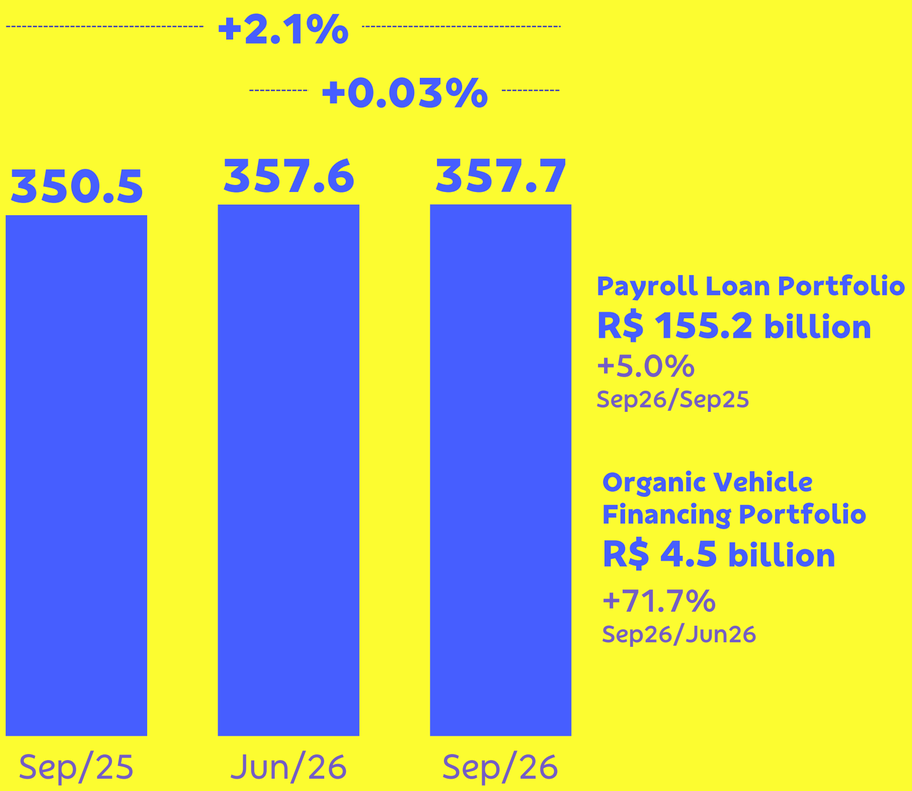


(1) Includes, in addition to the Loan Portfolio, securities with and without credit risk characteristics and guarantees provided. (2) New NPL = quarterly change in the balance of loans overdue by more than 90 days, plus write-offs recorded in the quarter. (3) Loan Portfolio balance of the immediately preceding quarter.

Individuals

Loan Portfolio

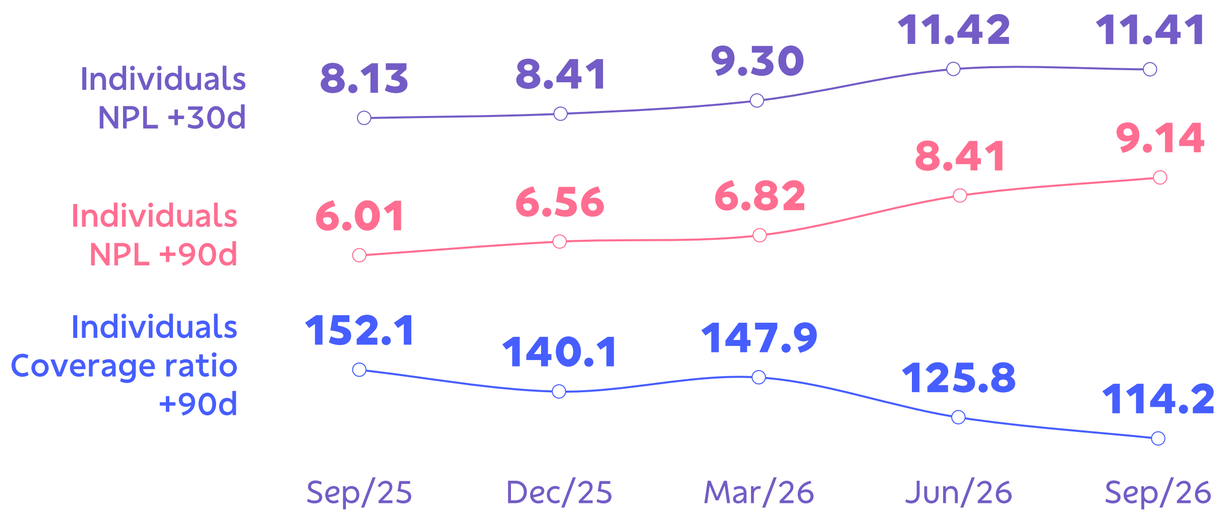
R$ billion



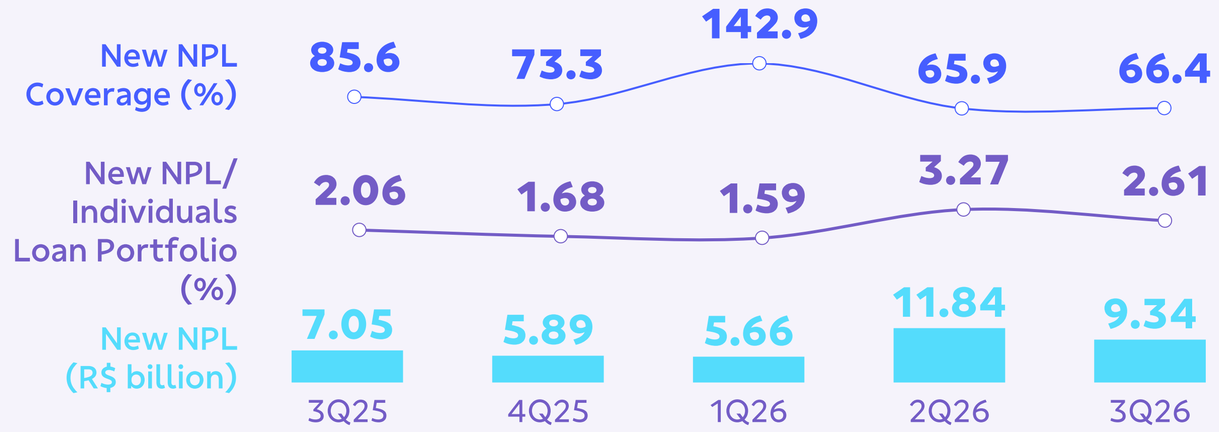
Payroll Loan Portfolio
R$ 155.2 billion
+5.0%
Sep26/Sep25

Organic Vehicle Financing Portfolio
R$ 4.5 billion
+71.7%
Sep26/Jun26

NPL and Coverage Ratio (%)



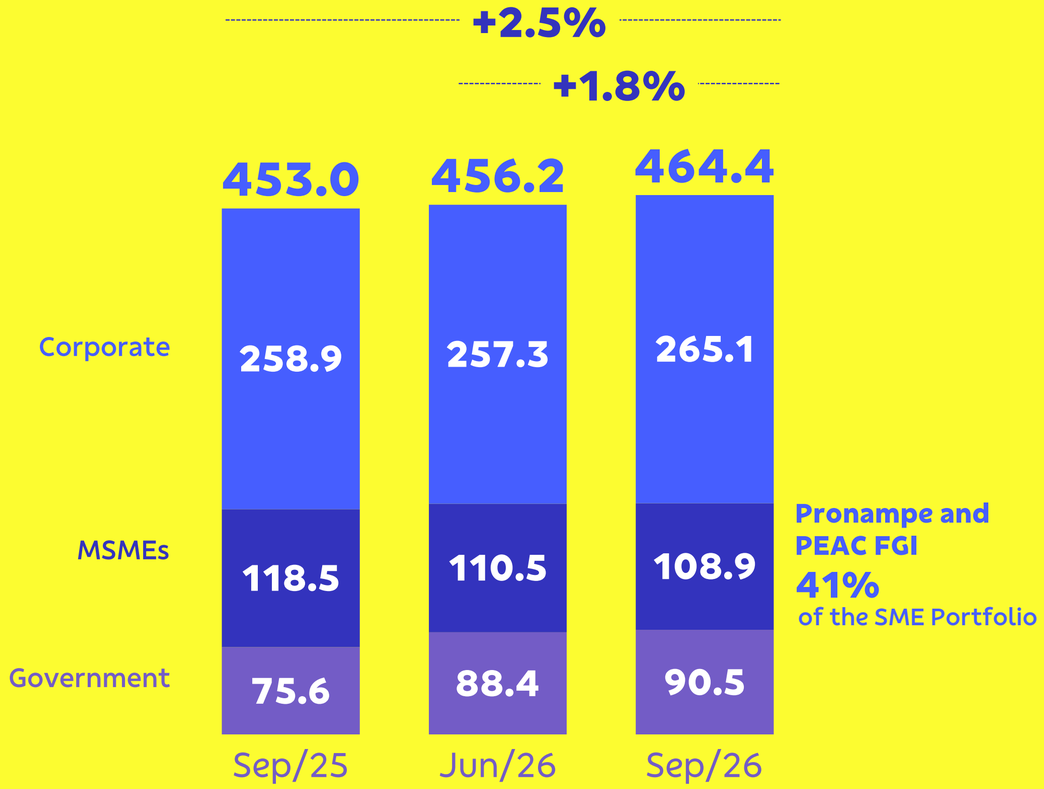
NPL Formation



Companies

Loan Portfolio

R$ billion

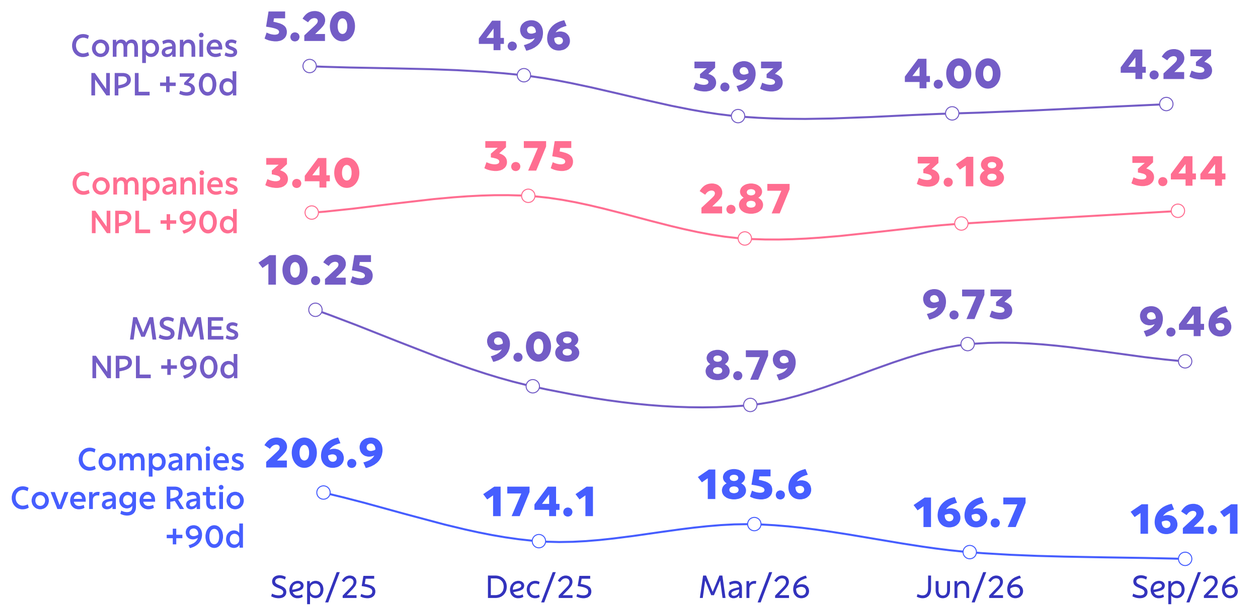


Pronampe and PEAC FGI

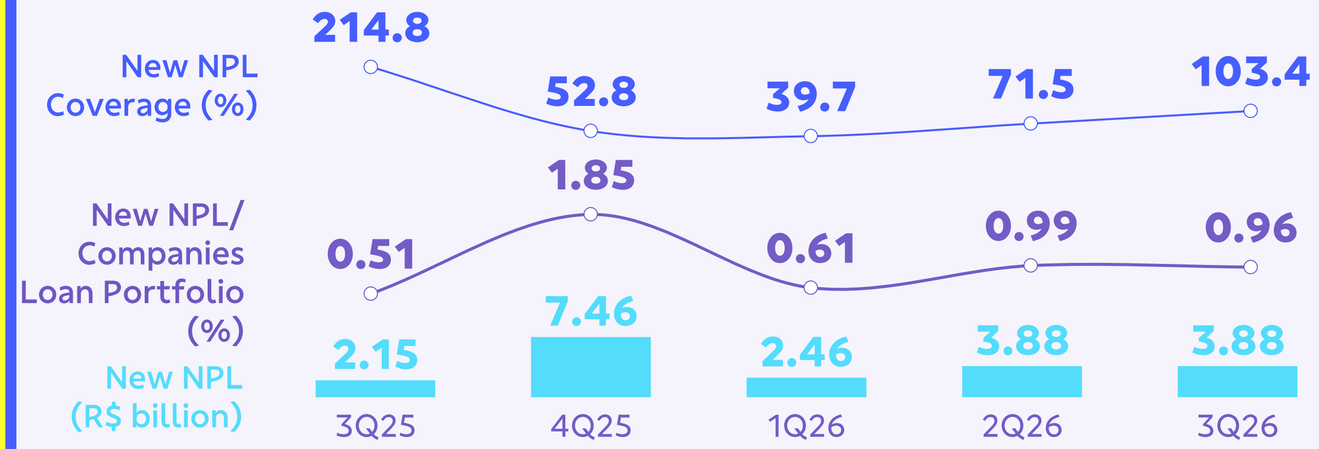
41%

of the SME Portfolio

NPL and Coverage Ratio (%)



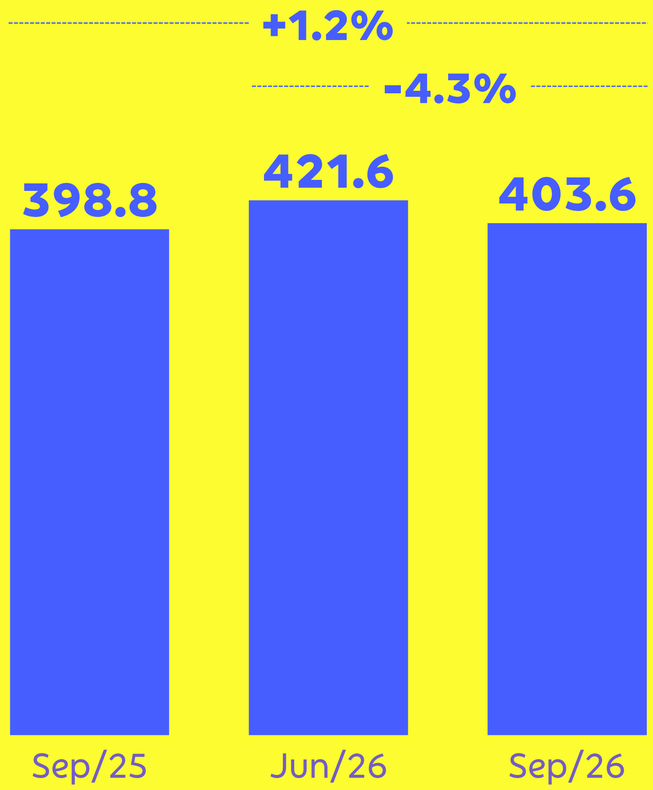
NPL Formation



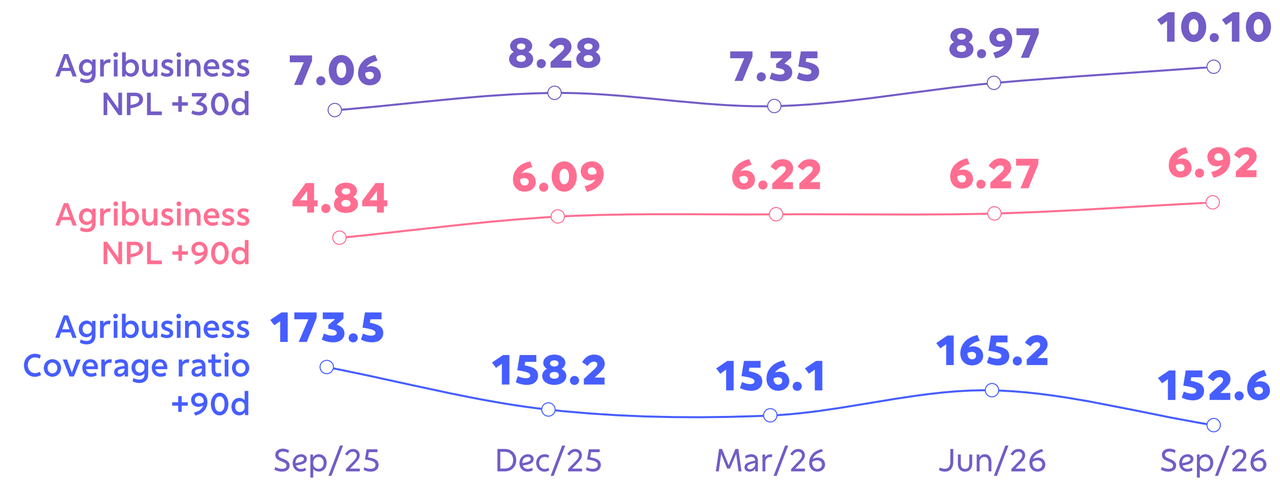
Agribusiness

Loan Portfolio

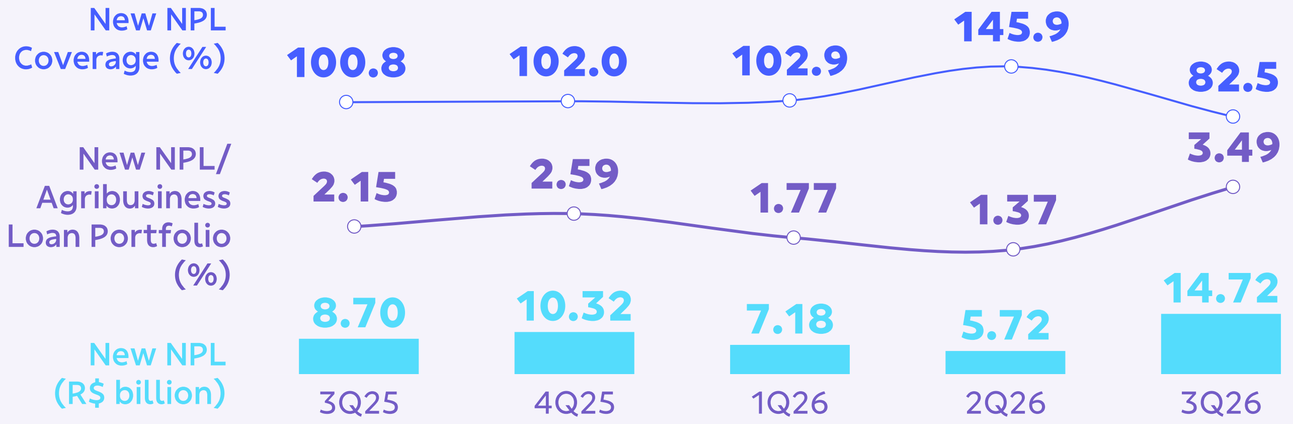
R$ billion



NPL and Coverage Ratio (%)

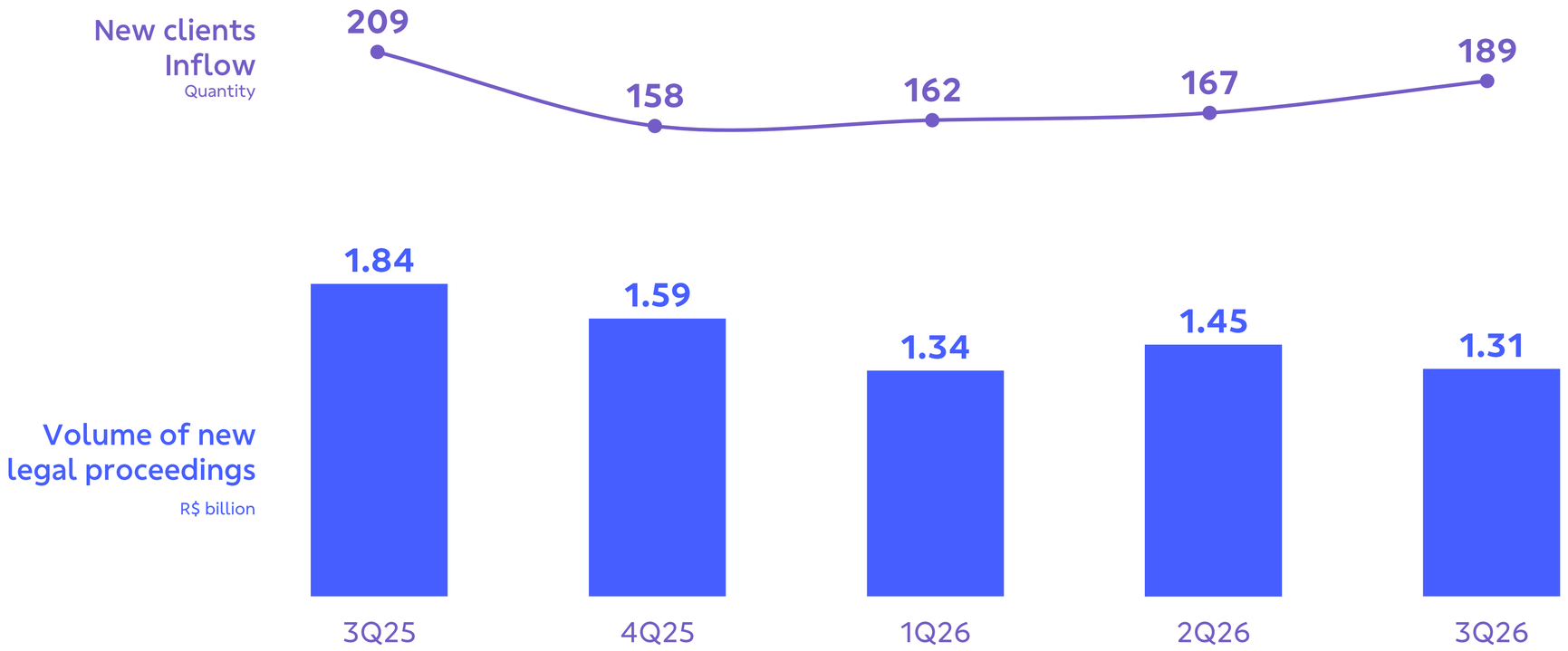


NPL Formation

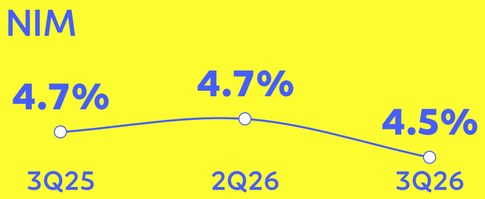


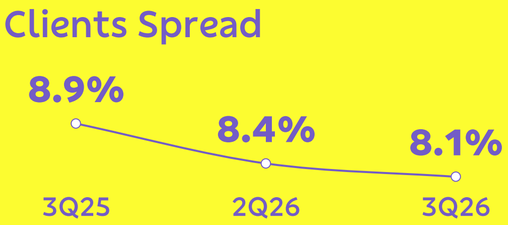
Agribusiness

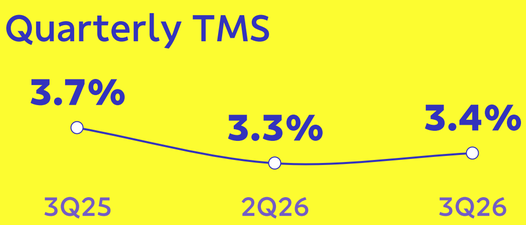
Judicial Reorganization



Net Interest Income

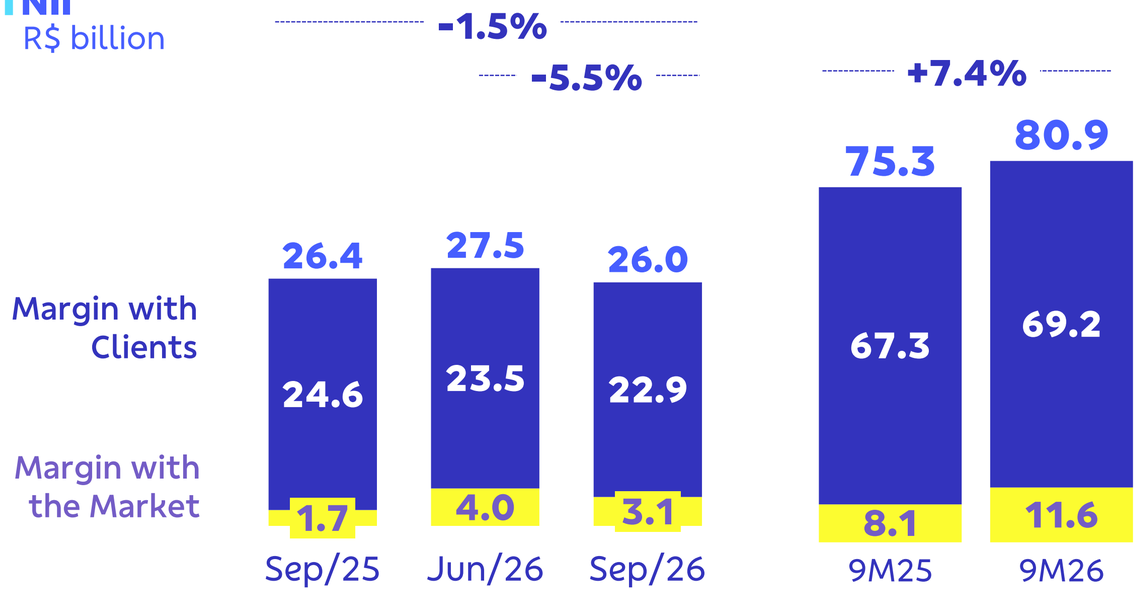






Managerial NII

R$ billion



Accounting NII

R$ million

	3Q25	2Q26	3Q26	△ % YoY	△ % QoQ
Net Interest Income	**26,365**	**27,483**	**25,982**	**-1.5**	**-5.5**
Financial Income	57,501	55,453	53,907	-6.3	-2.8
Loan Operations	47,245	46,409	44,992	-4.8	-3.1
Treasury	10,256	9,044	8,916	-13.1	-1.4
Financial Expenses	(31,136)	(27,970)	(27,925)	-10.3	-0.2
Commercial Funding	(26,240)	(23,258)	(23,194)	-11.6	-0.3
Institutional Funding	(4,896)	(4,712)	(4,731)	-3.4	+0.4

Fee Income

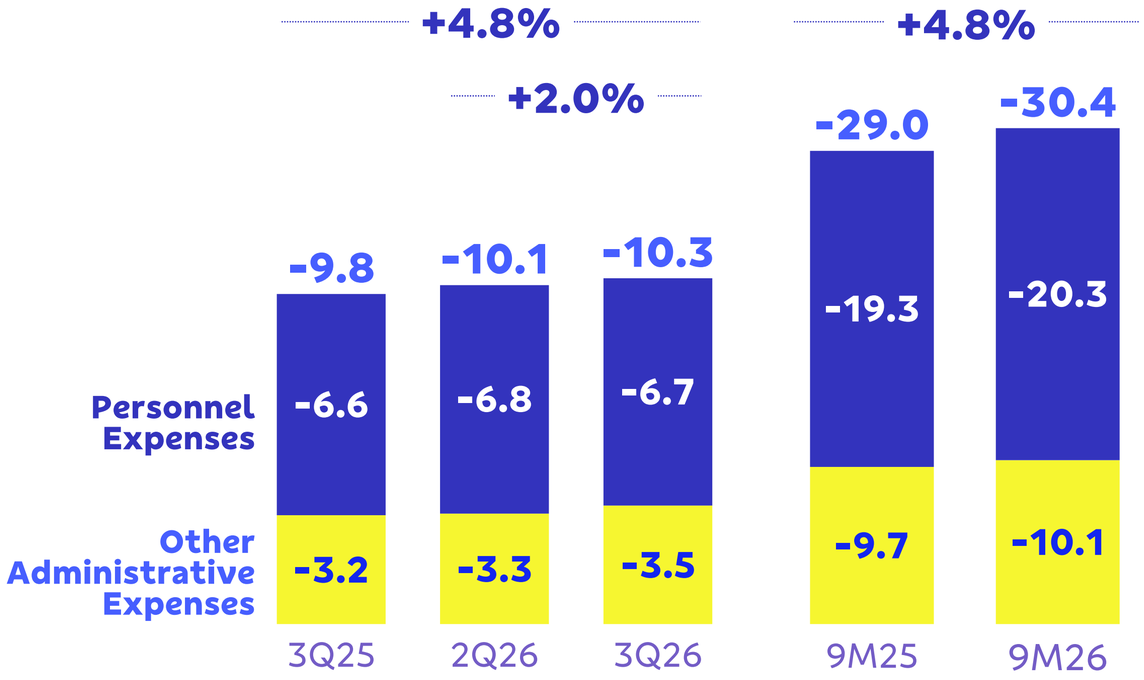
R$ billion



Administrative Expenses

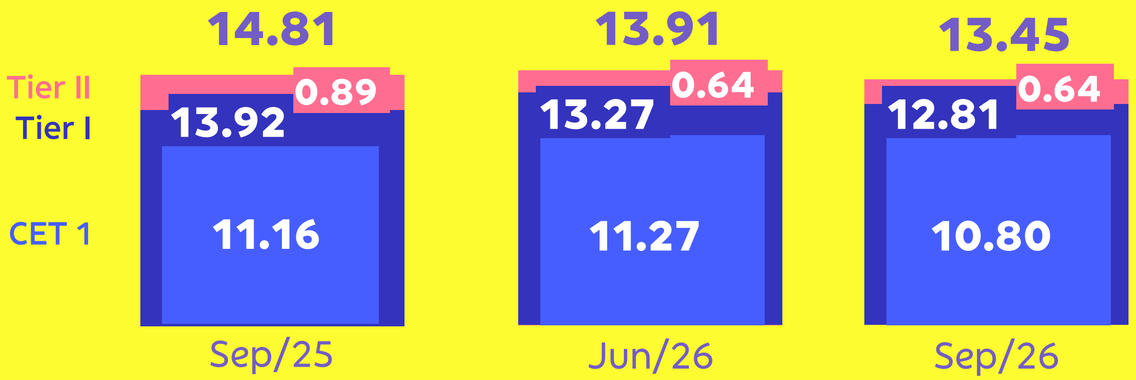
R$ billion

28.5%
Cost-to-Income Ratio 12m

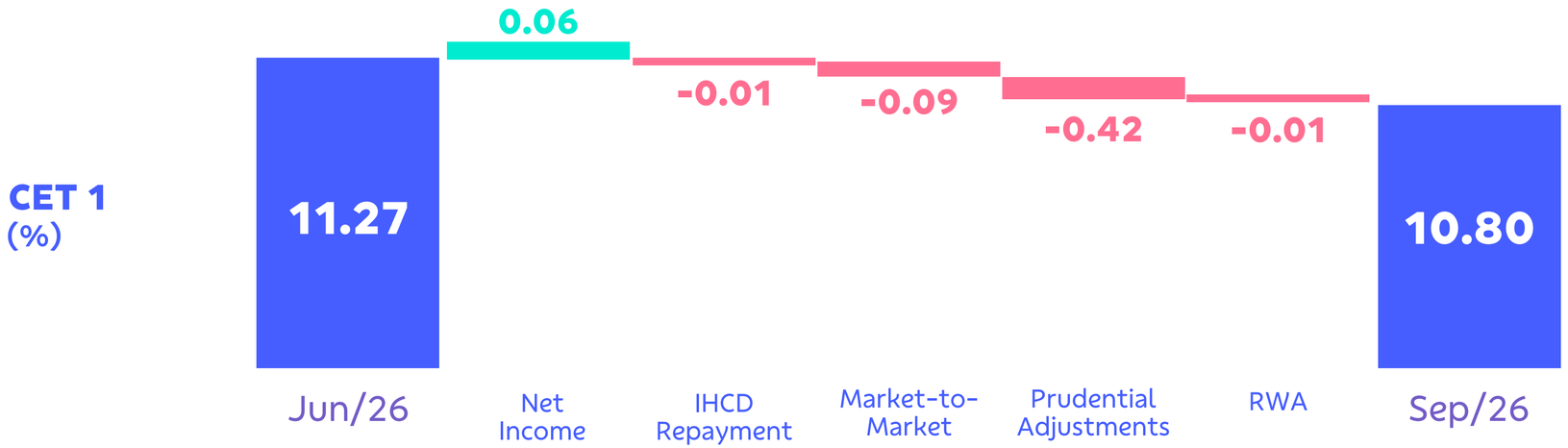


Capital

BIS Ratio (%)



CET 1 (%)



Expected regulatory impacts on Capital 2027 to 2029

- **CMN Resolution 4,966**
- **FRTB (*RWASens*)**
- ***RWAs (CPAD and OPAD)***
- **Provisional Measure 1,314**
- **IHCD Repayment**

Guidance 2026

	Previous Range between	Revised between	Observed 9M26
Loan Portfolio[1]	**0.5% and 4.5%**	**-2.0 and 0.0%**	**0.8%**
Individuals	6% and 10%	0.0 and 2.0%	2.1%
Companies	-3% and 1%	-4.0 and -2.0%	-0.9%
Agribusiness	-2% and 2%	-3.0 and -1.0%	1.2%
Sustainable Portfolio	**2% and 6%**	**Unchanged**	**8.2%**
Net Interest Income	**7% and 11%**	**2.5 and 4.5%**	**7.4%**
Cost of Credit[2]	R$ billion 65 and 70	R$ billion 80 and 83	R$ billion 58.6
Fee Income	**2% and 6%**	**Unchanged**	**4.8%**
Administrative Expenses	**5% and 9%**	**Unchanged**	**4.8%**
Adjusted Net Income	R$ billion 18 and 22	R$ billion 9 and 11	R$ billion 8.6

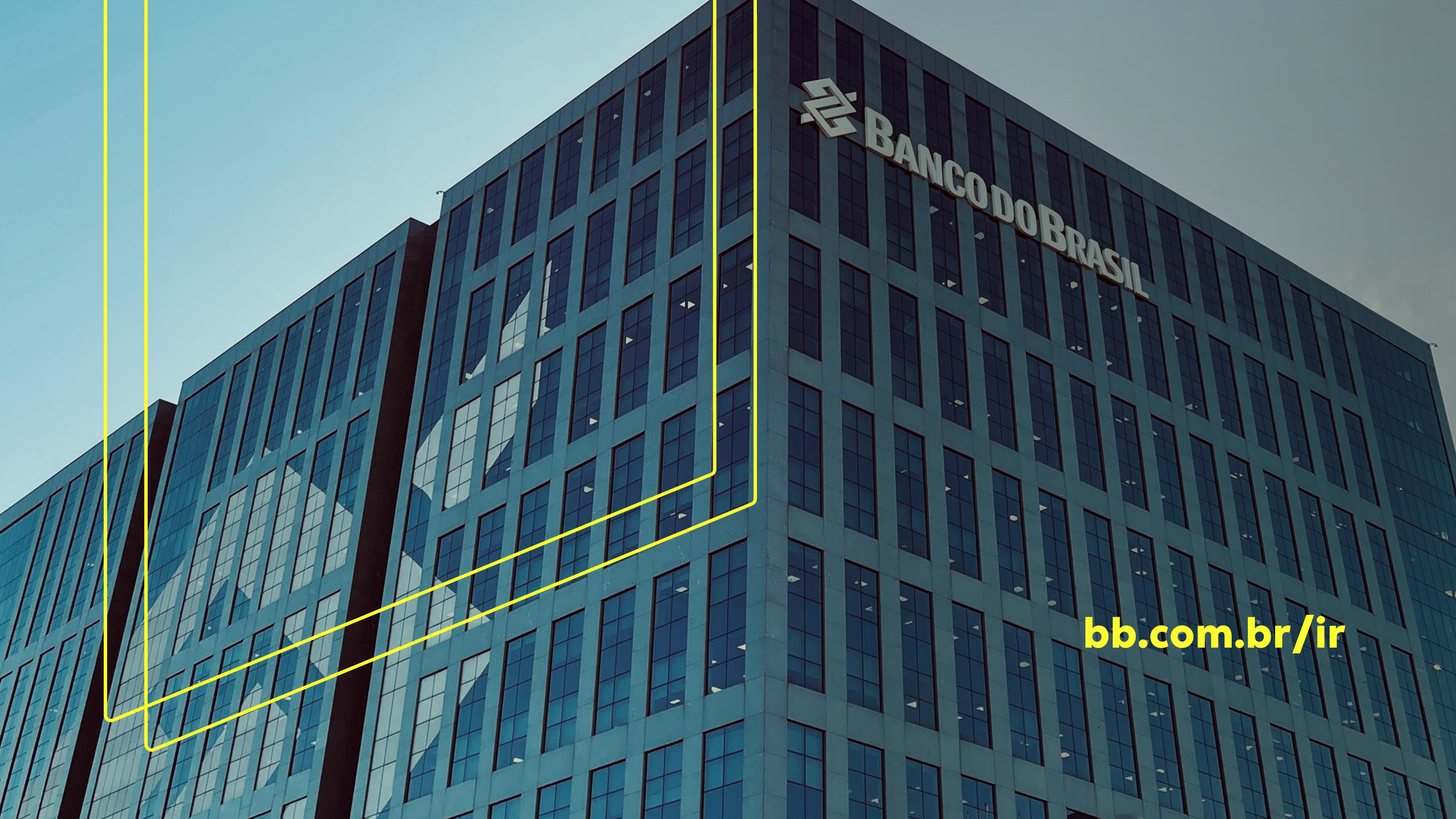
(1) Credit projections consider the domestic loan portfolio plus private securities (TVM) and guarantees, and do not include government credit. (2) Cost of Credit: corresponds to expected loss expenses (pursuant to CMN Resolution No. 4,966/21), added to discounts granted and net of credit recovery income.

This presentation contains references and statements regarding expectations, planned synergies, growth estimates, earnings projections and future strategies concerning Banco do Brasil, its subsidiaries, affiliates and controlled companies.

Although these references and statements reflect Management's current beliefs, they may involve uncertainties and risks that are difficult to predict and, therefore, actual outcomes or results may differ from those anticipated and discussed herein.

These expectations are highly dependent on market conditions, the overall economic performance of Brazil, the industry and international markets.

Banco do Brasil undertakes no obligation to update any estimates contained in this presentation.



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