

PRESENTATION

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# Banco do Brasil







Company Profile

**We are**

# **Banco do Brasil**

Founded in 1808

**Solid** financial performance

Funding base **diversified and stable**

**Leadership** In several segments

Acting with **social and environmental responsibility**

**Omnichannel** platform



## **Businesses Diversification**

Banking Services



Asset Management



Non-financial Services



Payment Methods



Insurance



Capital Market







# Ownership Structure

June/23

Total de Shares  
**2,865,417,020**

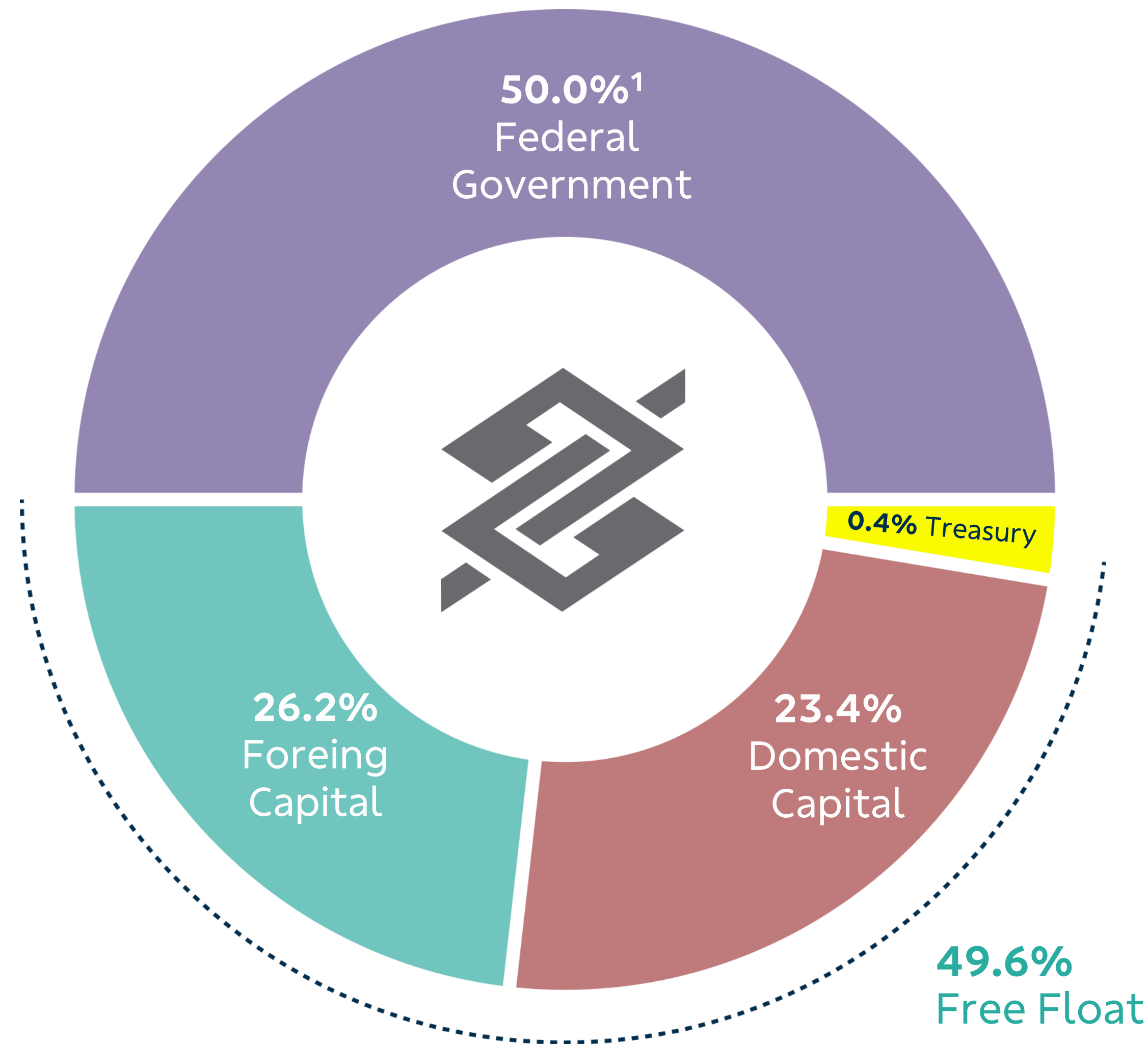
In the 1H23

**R\$ 6.5 billion**

Were distributed  
in dividends and  
IOC

Value per share:  
R\$ 2.266

2023 Payout: **40%**<sup>2</sup>



**1<sup>st</sup> Company**

Listed in the Brazilian  
Stock Exchange

**1 million**

Total  
Shareholders

**+900 k**

Individual  
Shareholders

**There are no noncontrolling  
investors with more than 5%  
of the shares**

(1) Federal Government controls BB with 50.0000011% of total shares. (2) For the year 2023, the percentage of 40% of the net profit, adjusted as provided in letters "a" and "b" of item I of article 202 of Law 6.404/76, was approved to be distributed through dividends and/or interest on own capital, based on the Bank's results, its financial condition, cash requirements, the Capital Plan and its targets and respective forecasts, the Statement of Appetite and Tolerance to Risks, prospects for present and potential markets of operation, opportunities for investment and the maintenance and expansion of operational capacity.



# Always Present




## Physical Service

3,985 Branches  
6,998 Services Posts  
19,571 Correspondents

82.0 million Customers  
+ 2.9% over Jun/22

Employees  
85,031

## Digital Service

          
Transactions through digital channels  
93.0%

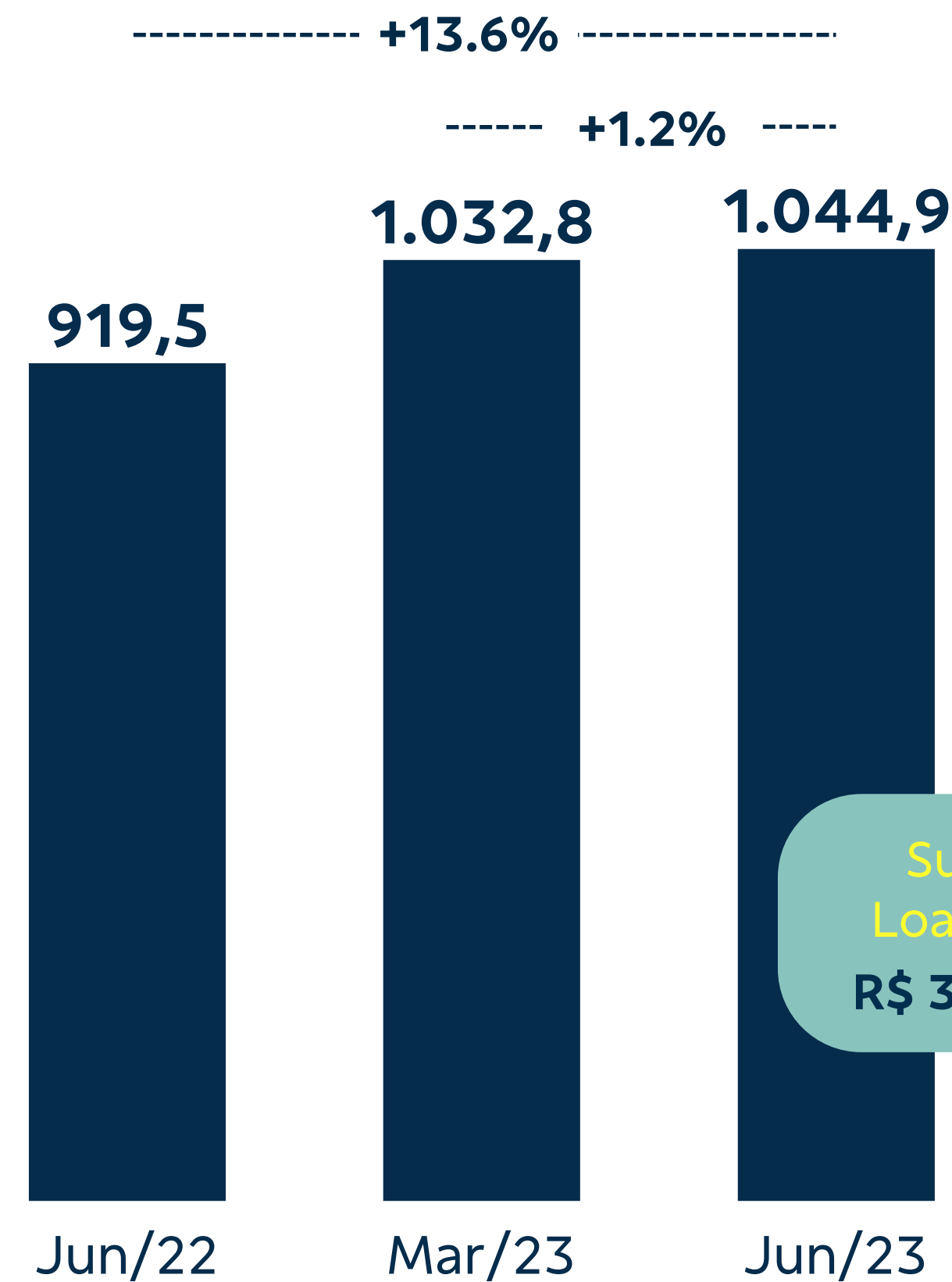
28.0 million Digital Customers  
+ 6.7% over Jun/22

- Omnichannel
- Integrated channels and unique customer experience

**International** since 1941 | Operations in 110 countries through its own network and banking correspondents ○

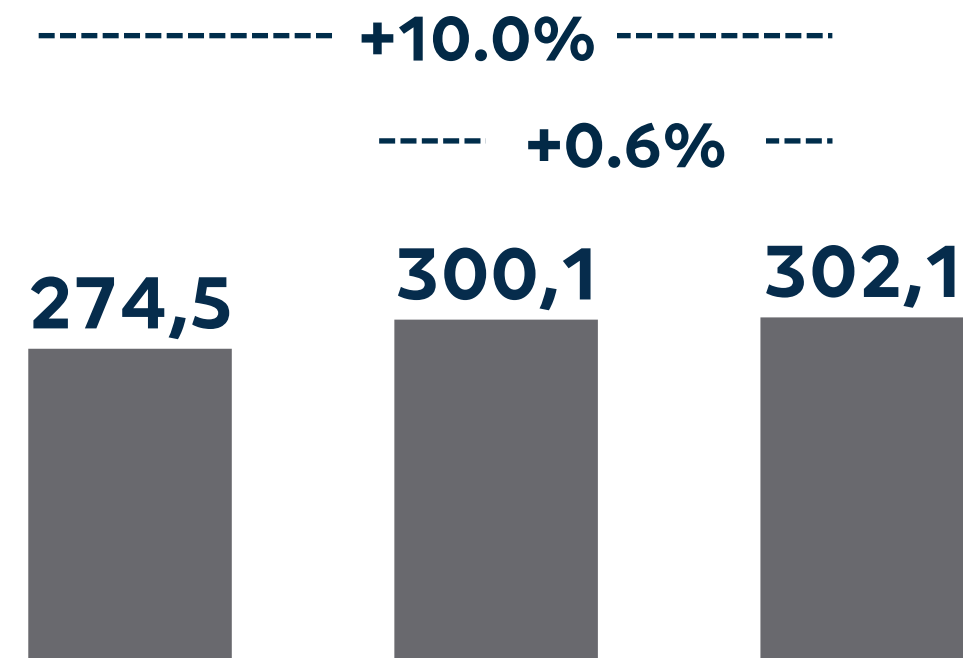
# Loan Portfolio Expanded View<sup>1</sup>

R\$ billion

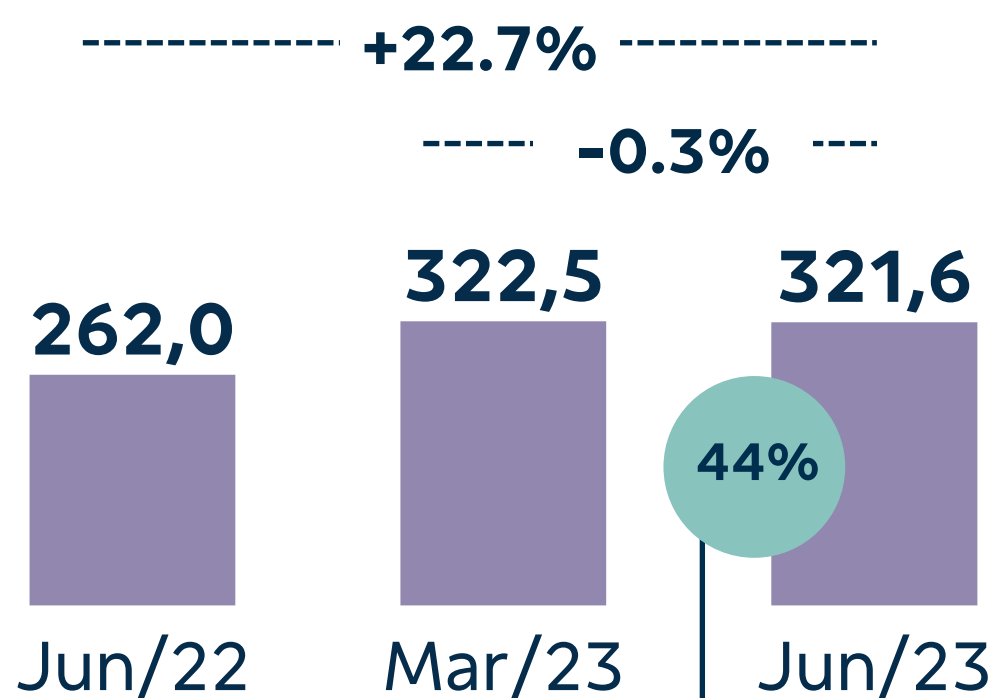


Sustainable Loan Portfolio  
R\$ 321.6 billion

## Individuals

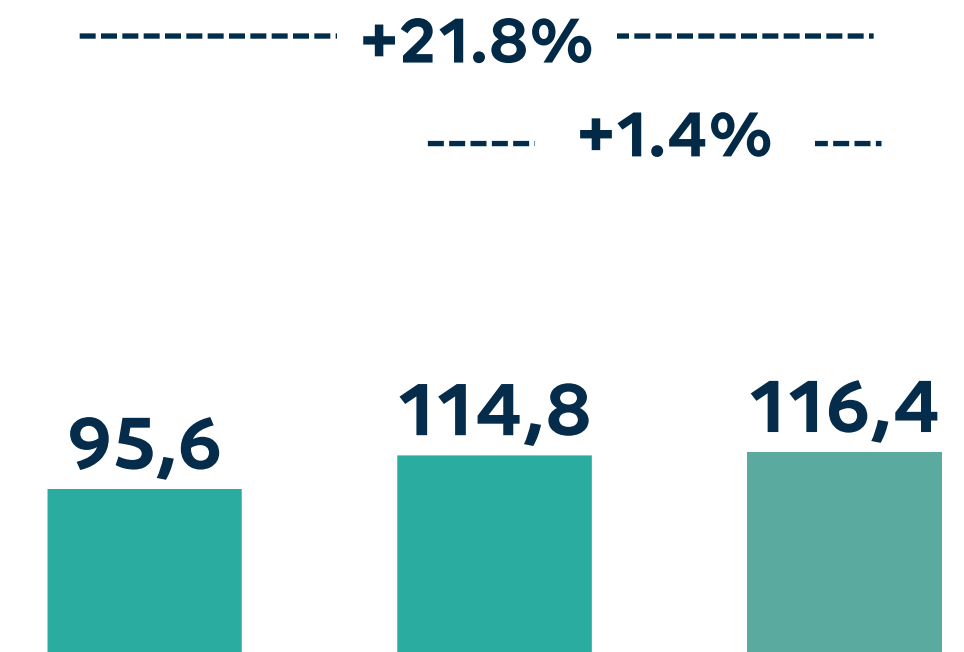


## Agribusiness

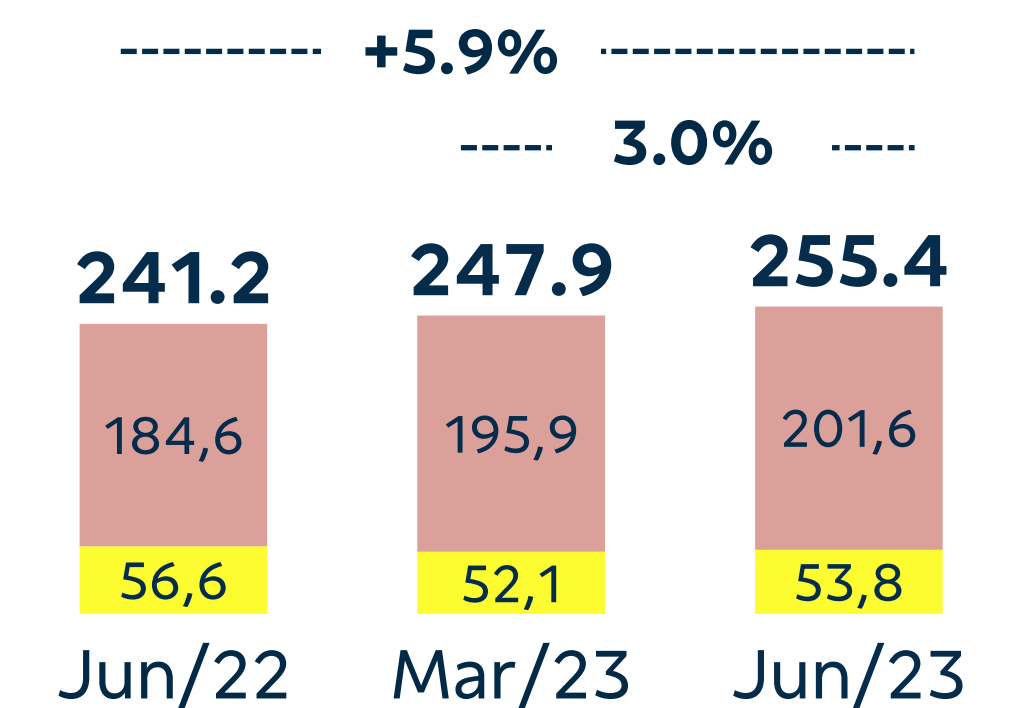


Sustainable Agribusiness 44%

## SME



## Corporate + Government



Corporate Government

(1) Includes private securities and guarantees.



# Sustainable Loan Portfolio

R\$ 321.6 billion

3.04 million loans



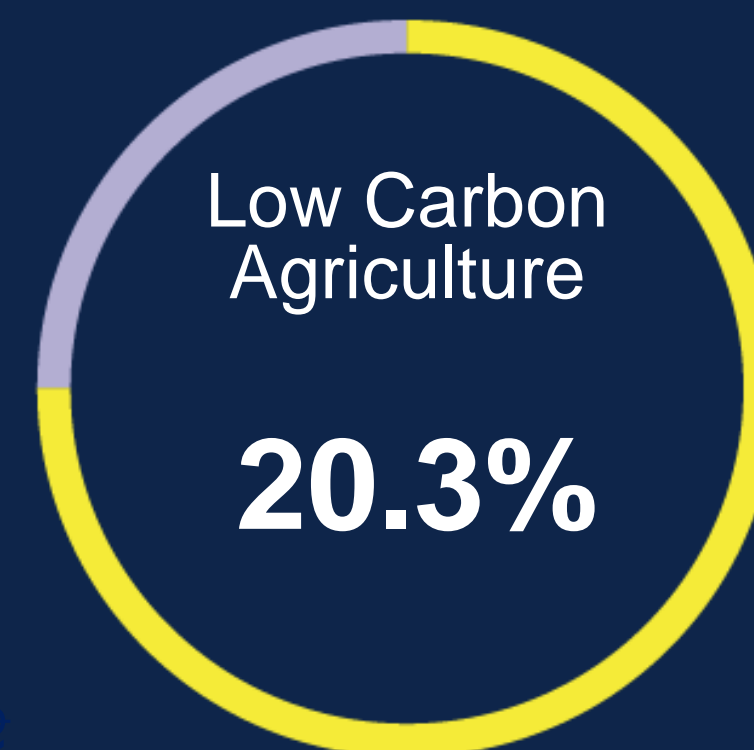
Mostly High / Transformational



R\$ 135.0 billion  
**1.58 million loans**



R\$ 90.4 billion  
**1.18 million loans**



R\$ 57.1 billion  
**133k loans**



R\$ 39.1 billion  
**143k loans**

**Additionality / Sustainability Contribution**



High / Transformational  
Moderate / Effective  
Limited / Transitional

(R\$ – billion)  
**Jun/2023**

## Social Loans

Government	48.54	
FIES (Student Loans)	42.53	
Low Income Housing Loans	19.73	
Covid Relief Loans	23.93	
Other	0.28	

## Best Socio-environmental Practices

Pronaf Mais Alimentos (Loans for Food Production)	39.29	
Investment Loans	17.32	
PCA / Moderagro (Agribusiness Infrastructure Financing)	12.51	
Working Capital (Pronaf)	13.41	
Infra and Develop Regional	6.03	
Investment Loans (Pronaf)	1.83	

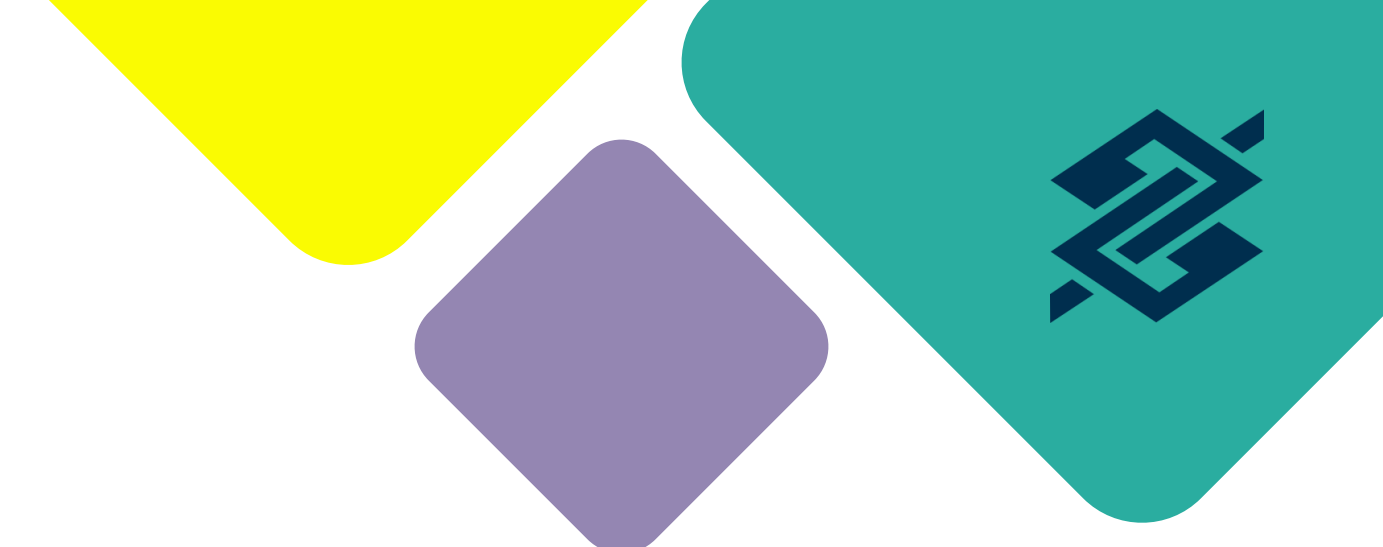
## Low Carbon Agriculture

Working Capital (No-till)	48.58	
Low Carbon Program	8.48	

## Companies

Companies	39.13	
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# New Growth Acceleration Programme



## Investment

**R\$ 1.7 trillion (US\$ 349 bi)**

**Brazil's General Budget BRL - 371 billion**  
**State-owned companies - BRL 343 billion**  
**Financing - BRL 362 billion**  
**Private sector - BRL 612 billion.**

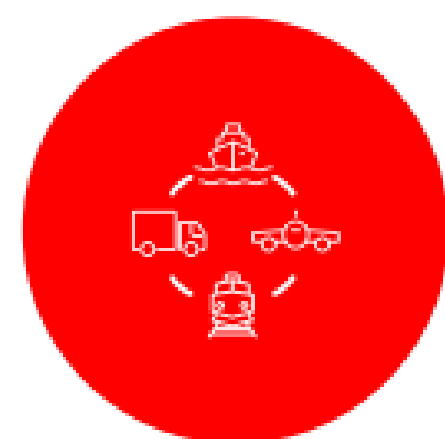
**R\$ 1.4 Trillion**  
**(US\$ 287 bi)**  
**2023-2026**

**R\$ 300 bi**  
**(US\$ 62 bi)**  
**Post 2026**

Rate  
**1US\$ = 4,87 BRL**

# New Growth Acceleration Program

## 9 axes



**Efficient &  
Sustainable  
Transportation**



**Sustainable &  
Resilient  
Cities**



**Healthcare**



**Energy  
Security &  
Transition**



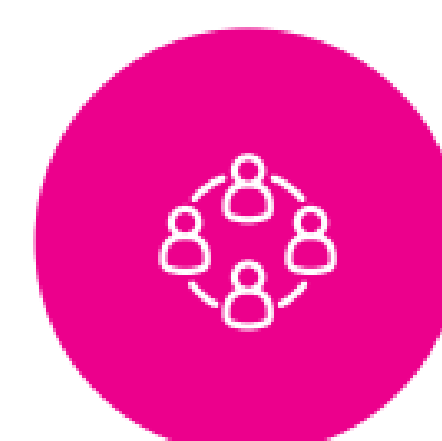
**Education,  
Science &  
Technology**



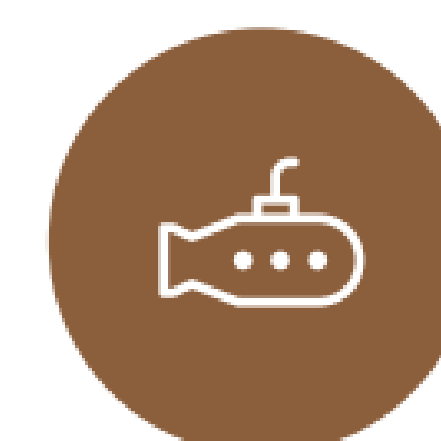
**Água para  
Todos**



**Digital  
Inclusion &  
Connectivity**



**Inclusive Social  
Infrastructure**

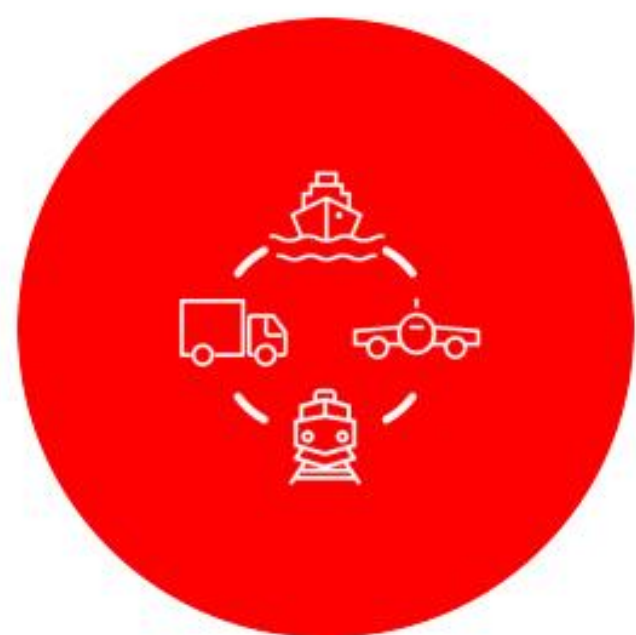


**Innovation  
for the Defense  
Industry**



# New Growth Acceleration Program

## Efficient and Sustainable Transportation



Efficient and Sustainable Transportation



Airports



Railways



Waterways



Ports



Highways

Private Investment (No. Projects)	US\$ billion
New Road Concessions (16)	15
Port Auctions (21)	1.8
Railways (15)	18.1
Airports (49)	1.9
Waterways (12)	0.4
<b>TOTAL</b>	<b>37.2</b>

### Investments

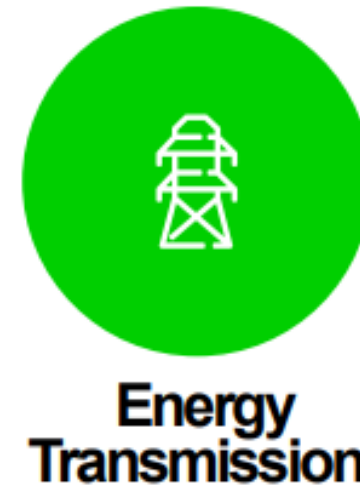
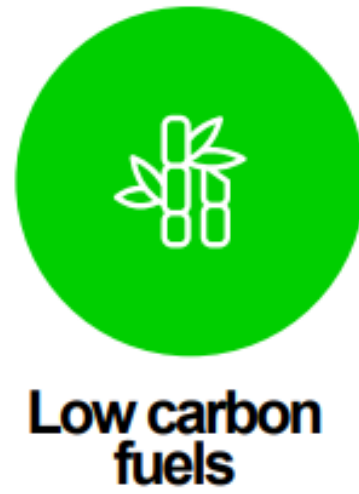
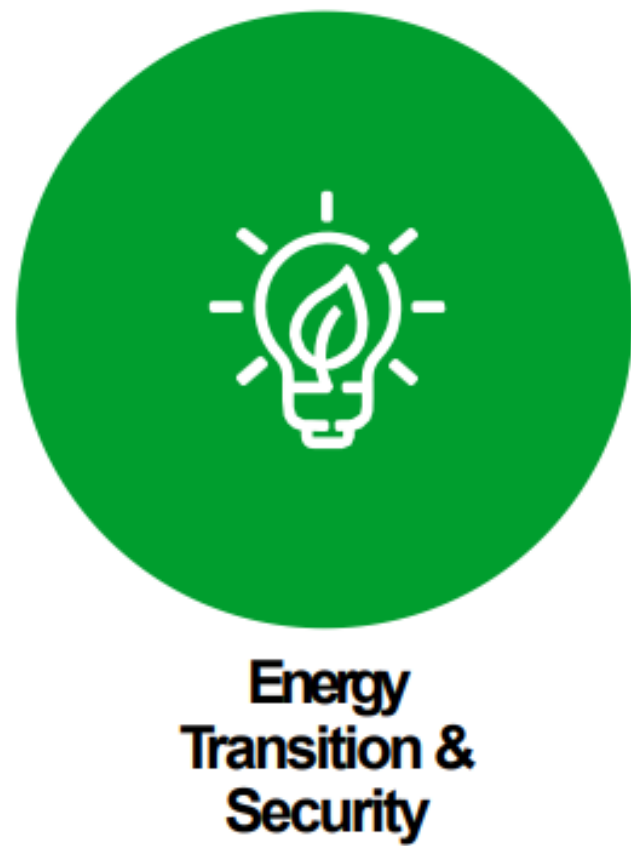
**US\$ 71.7 billion**

**US\$ 45.4 bi  
(2023-2026)**

**US\$ 26.3 bi  
(Post 2026)**

# New Growth Acceleration Program

## Energy Transition & Security



Private Investment (No. Projects)	US\$ billion
Energy Generation (342)	15.2
Luz para Todos (17)	2.8
Energy Transmission (111)	18.0
Oil & Gas (18)	2.3
Low Carbon Fuels (16)	5.3
<b>TOTAL</b>	<b>43.6</b>

### Investments

**US\$ 110.9 billion**

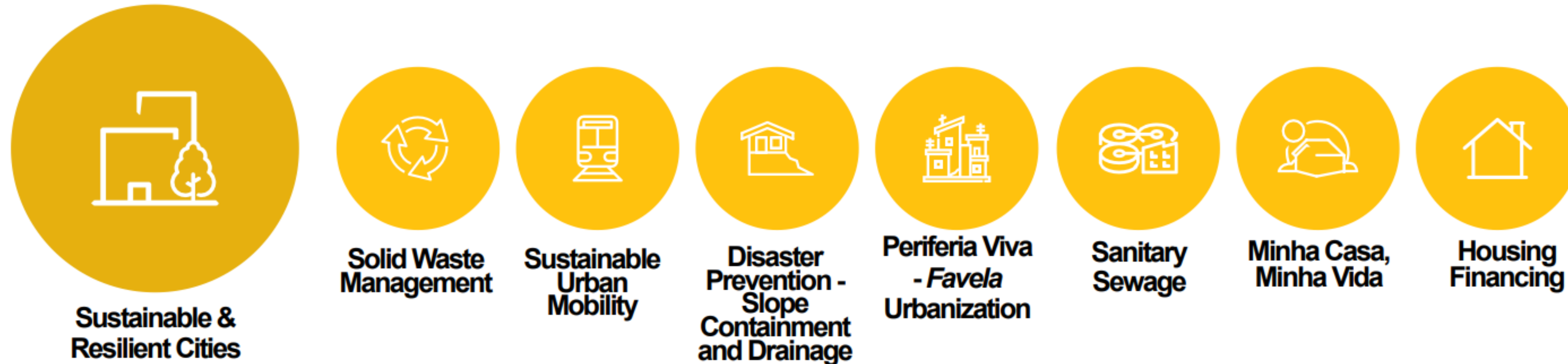
**US\$ 92.3 bi (2023-2026)**

**US\$ 18.6 bi (Post 2026)**



# New Growth Acceleration Program

## Sustainable & Resilient Cities



Private Investment (No. Projects)	US\$ billion
Sanitary Sewage (235)	5.5
Sustainable Urban Mobility (45)	10.0
Housing Financing (n/a)	32.9
Minha Casa Minha Vida (4,065)	70.9
<b>TOTAL</b>	<b>119.3</b>

### Investments

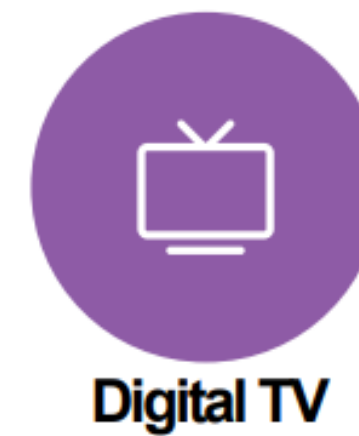
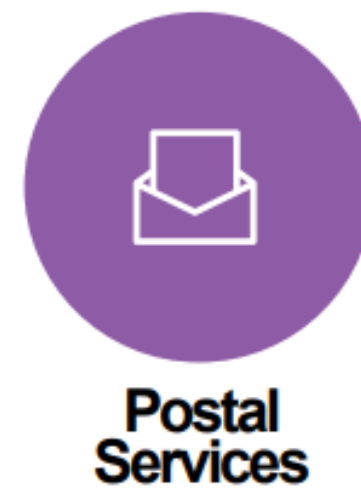
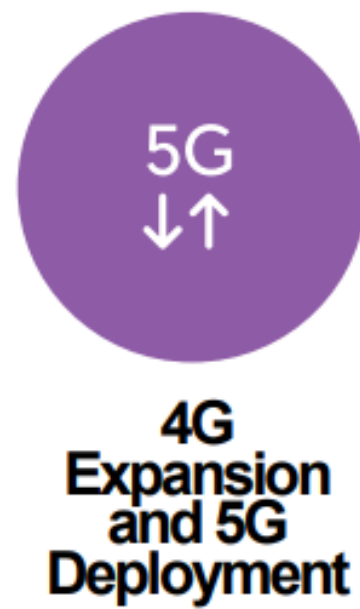
**US\$ 125.2 billion**

**US\$ 114.4 bi (2023-2026)**

**US\$ 10.8 bi (Post 2026)**

# New Growth Acceleration Program

## Digital Inclusion & Connectivity



Private Investment (No. Projects)	US\$ billion
Connectivity in Schools (n/a)	1.3
4G / 5G (n/a)	3.8
Information Highways (26)	0.4
TOTAL	5.5

### Investments

**US\$ 5.7 billion**

**US\$ 4.2 bi (2023-2026)**

**US\$ 1.5 bi (Post 2026)**



# New Growth Acceleration Program



## Access to Water



Água para Todos



Water supply



Water for those who need it most



Water Infrastructure



Revitalization of Watersheds

## Investments

**US\$ 6.4 billion**

**US\$ 5.4 bi (2023-2026)**

**US\$ 1 bi (Post 2026)**

Private Investment (No. Projects)	US\$ billion
Water Supply (115)	2.4
Revitalization of Watersheds (n/a)	0.9
TOTAL	3.3



## Project Finance

BB acts in Project Finance through dedicated and qualified teams to advise, structure and support fund-raising for projects, whether greenfield or brownfield, in a varied range of sectors, with presence in the most critical stages of a financing structuring.

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Experience in structuring Short and Long Term Financing.

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Strong relationship and interaction with public authorities and subsidized fund providers, making borrowing processes easier.

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Advisor sponsors since the Pre-Auction phase until the success in Long Term Financing.

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Expertise to manage any of the Project consultants.

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## Differentials

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 **Accountability**  
BB's credibility and reputation brings value to the deal

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 **Sizeable Net Worth**  
BB has been supporting growth and implementation of infrastructure business

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 **Impartial defense of interests**  
Long term commitment with clients

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 **Delivery Capacity**  
We count on a specialized team with experience built through a series of business cycles

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# Banco do Brasil

## Track Record





## Contact



**Luiz Cesar Borges Teme**



**Director**

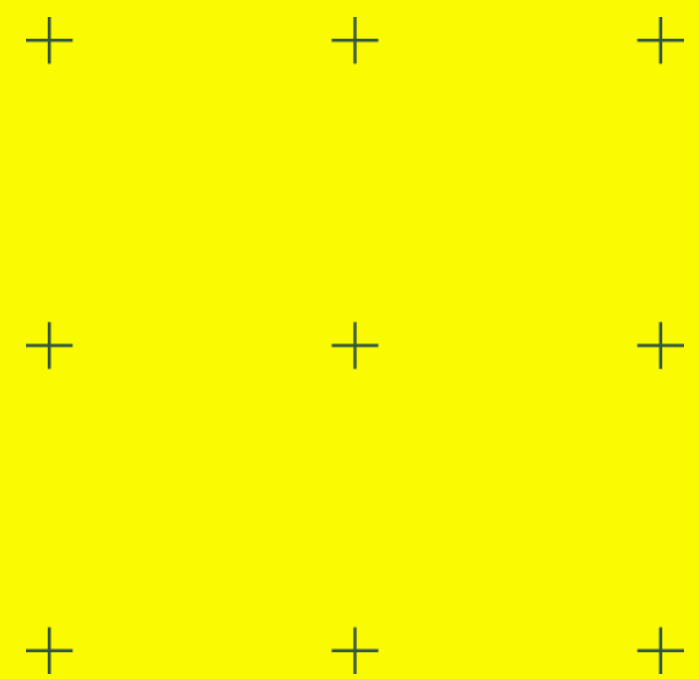


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