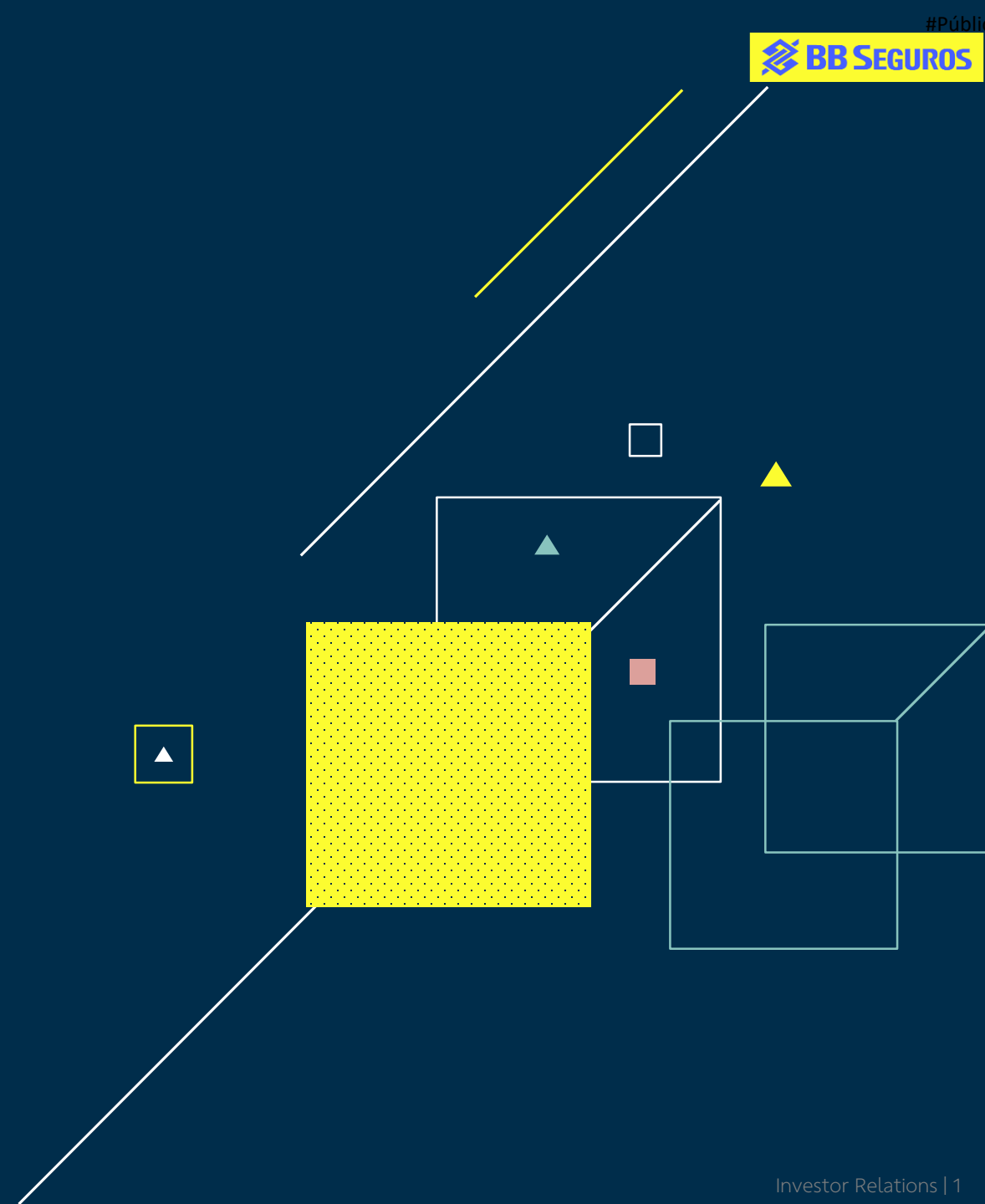


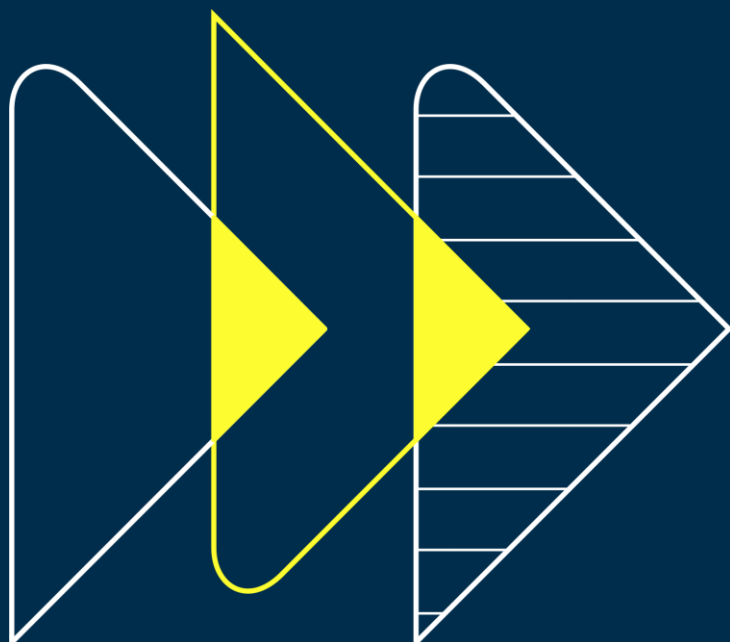
Institutional Presentation

9M21



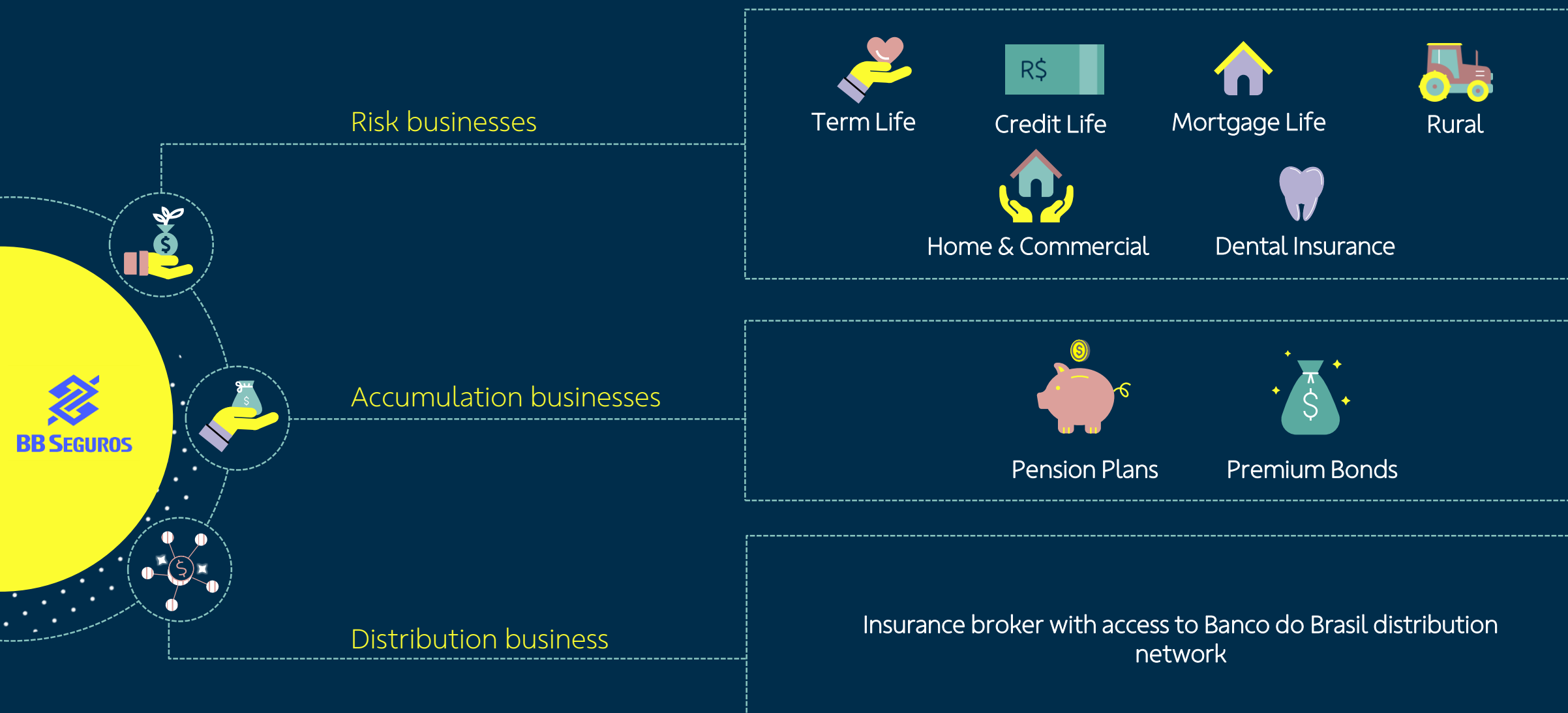
bbseguridaderi.com.br/en



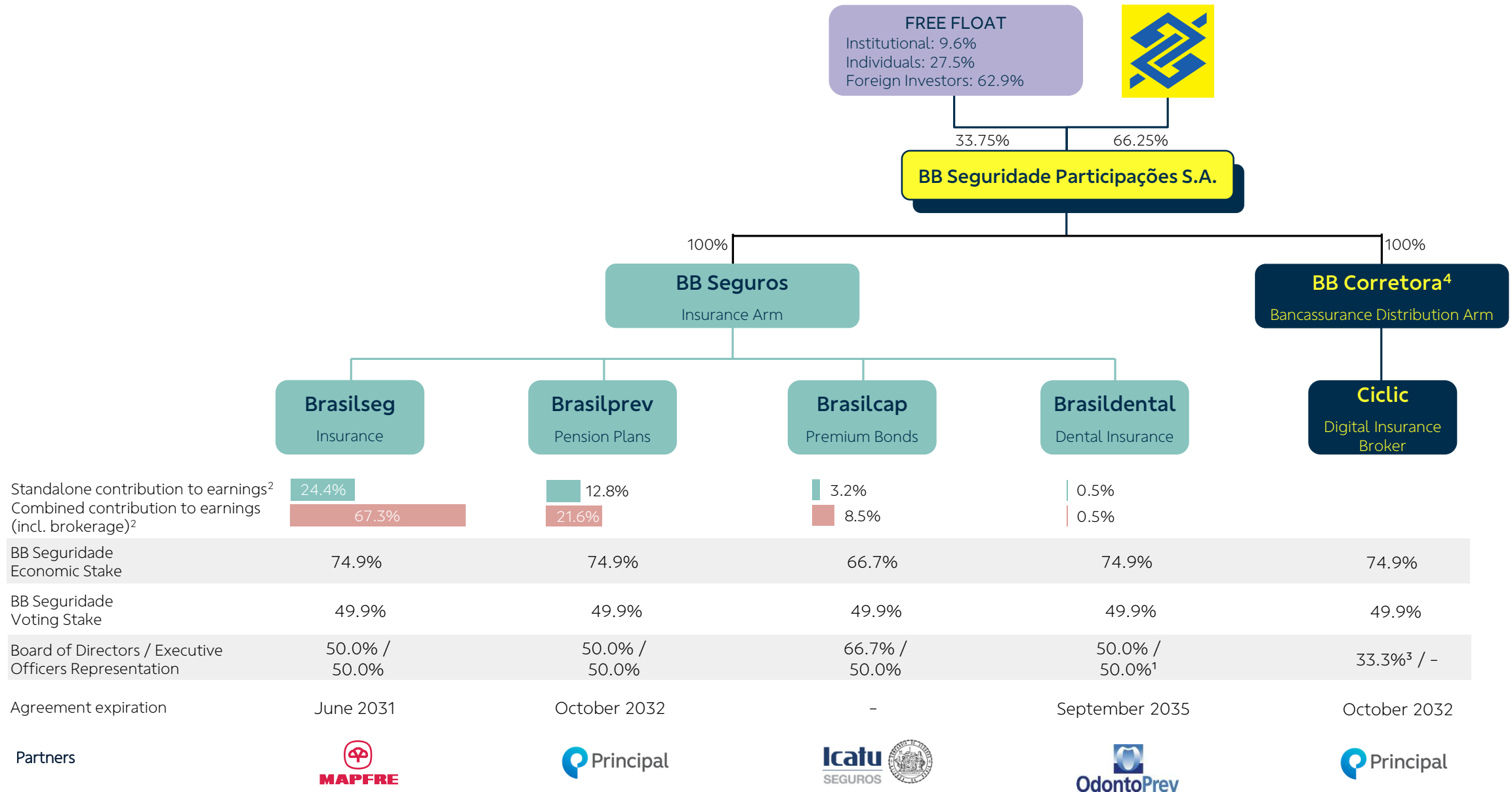


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A holding company that concentrates all insurance-related activities within Banco do Brasil



Ownership structure



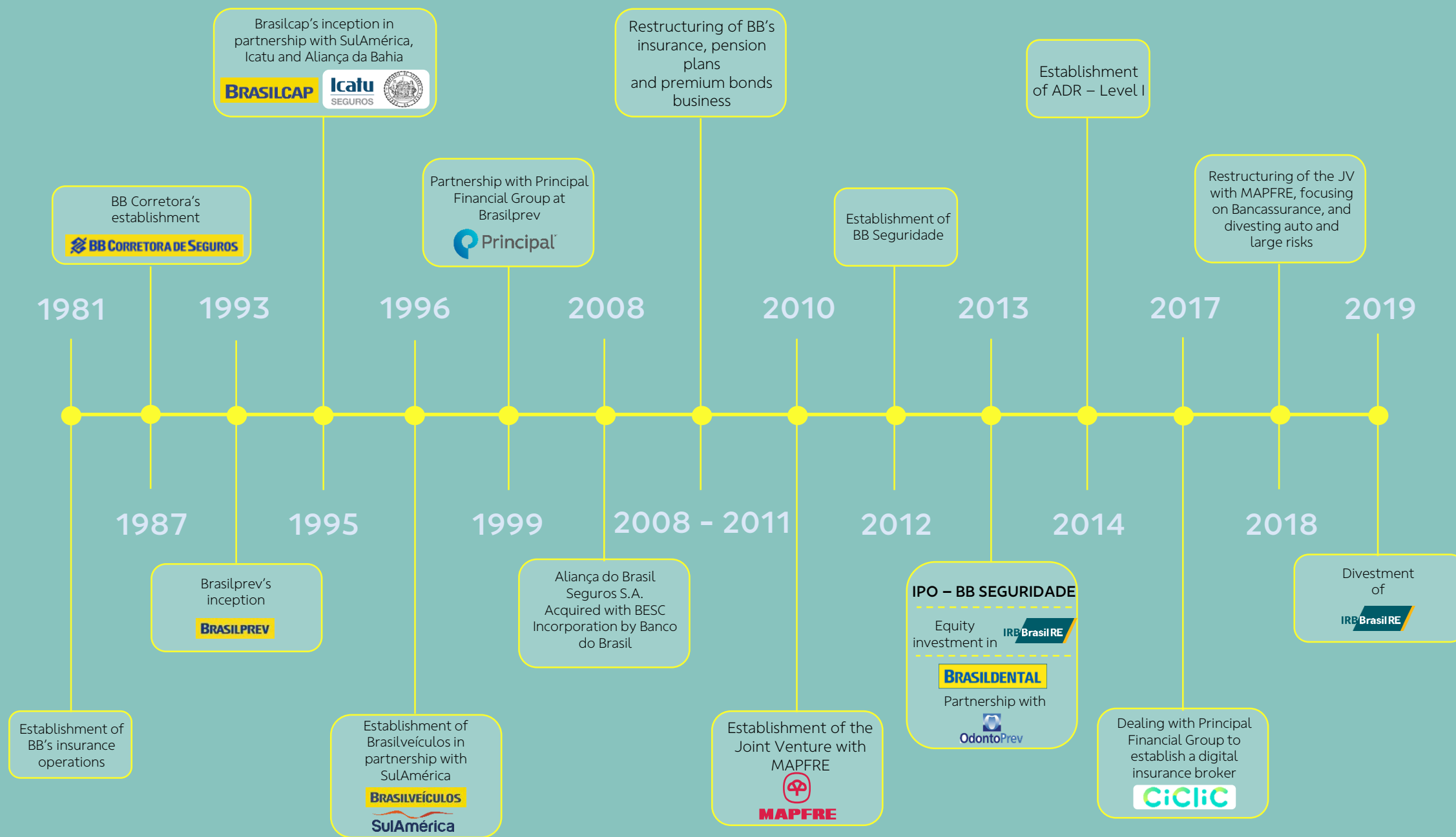
1 – One of the members is elected by consensus.

2 – Data as of 9M21. Does not consider the individual results from BB Seguridade, BB Seguros and affiliates when negative.

3 – Consultative Committee.

4 – The agreement between BB Corretora and Banco do Brasil expires in January 2033.

Track record



Baked by Banco do Brasil



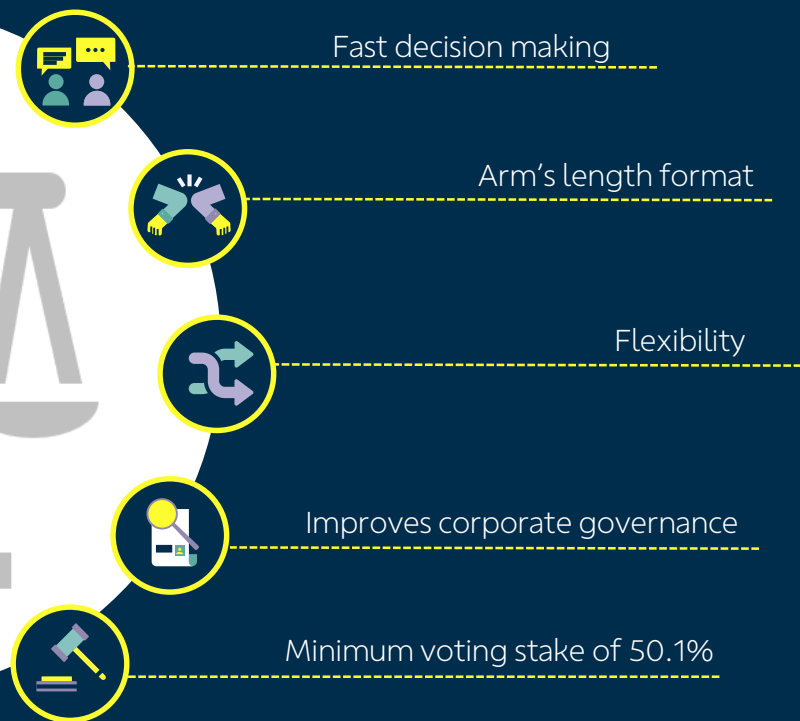
Market Cap¹
US\$15.2 bn



with expertise of private partnerships



Market Cap¹
US\$7.3 bn

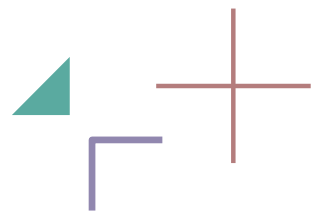


Market Cap¹
US\$17.1 bn
 Principal

Market Cap¹
US\$6.7 bn
 MAPFRE

Market Cap¹
US\$1.6 bn
 OdontoPrev

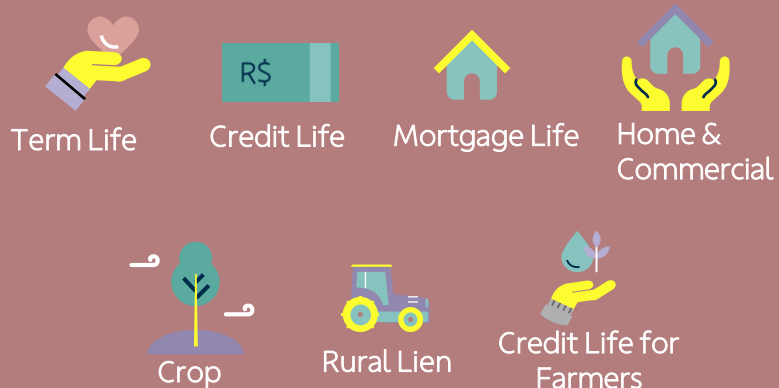
1 – Closing price in September 2021, based on Companies Financial Statement and the currency exchange rate at that time.



Very
complete
and
profitable
portfolio...



Insurance



BRASILSEG

Pension Plan



BRASILPREV

Premium Bonds



BRASILCAP

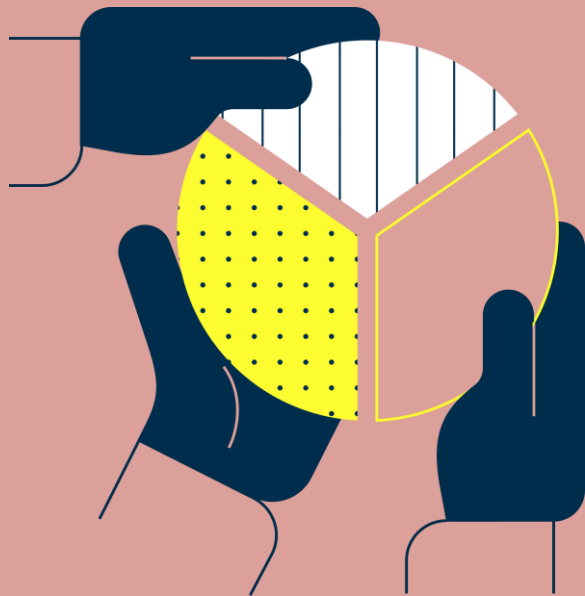
Dental Insurance



BRASILDENTAL

... with a very strong
distribution network...

 **BB CORRETORA DE SEGUROS**



1

Low complexity
business model

2

No underwriting risk

3

Low capital needs

4

Access to the largest
distribution network in Latin
America



Banco do Brasil¹



3,977 branches



56,695 ATMs

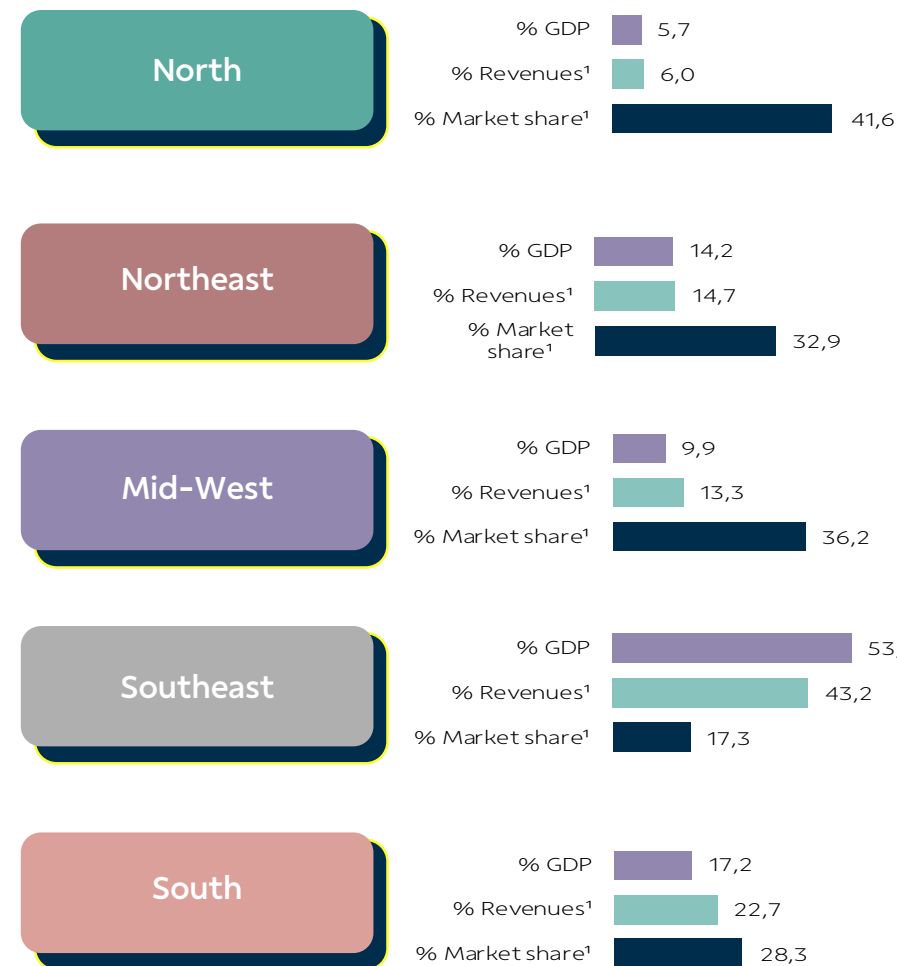
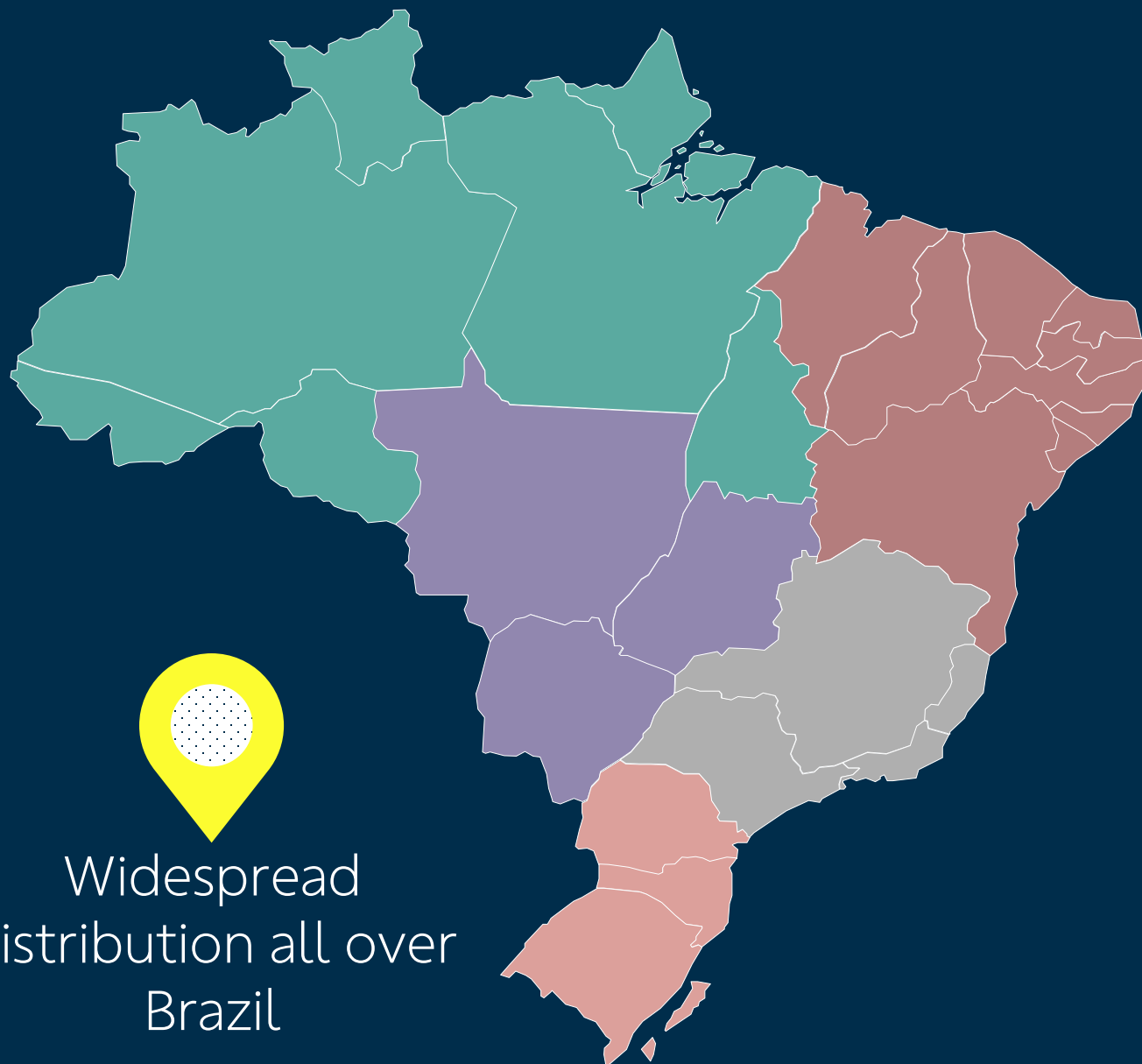


18,980 banking
correspondents



24,500 shared
points of service

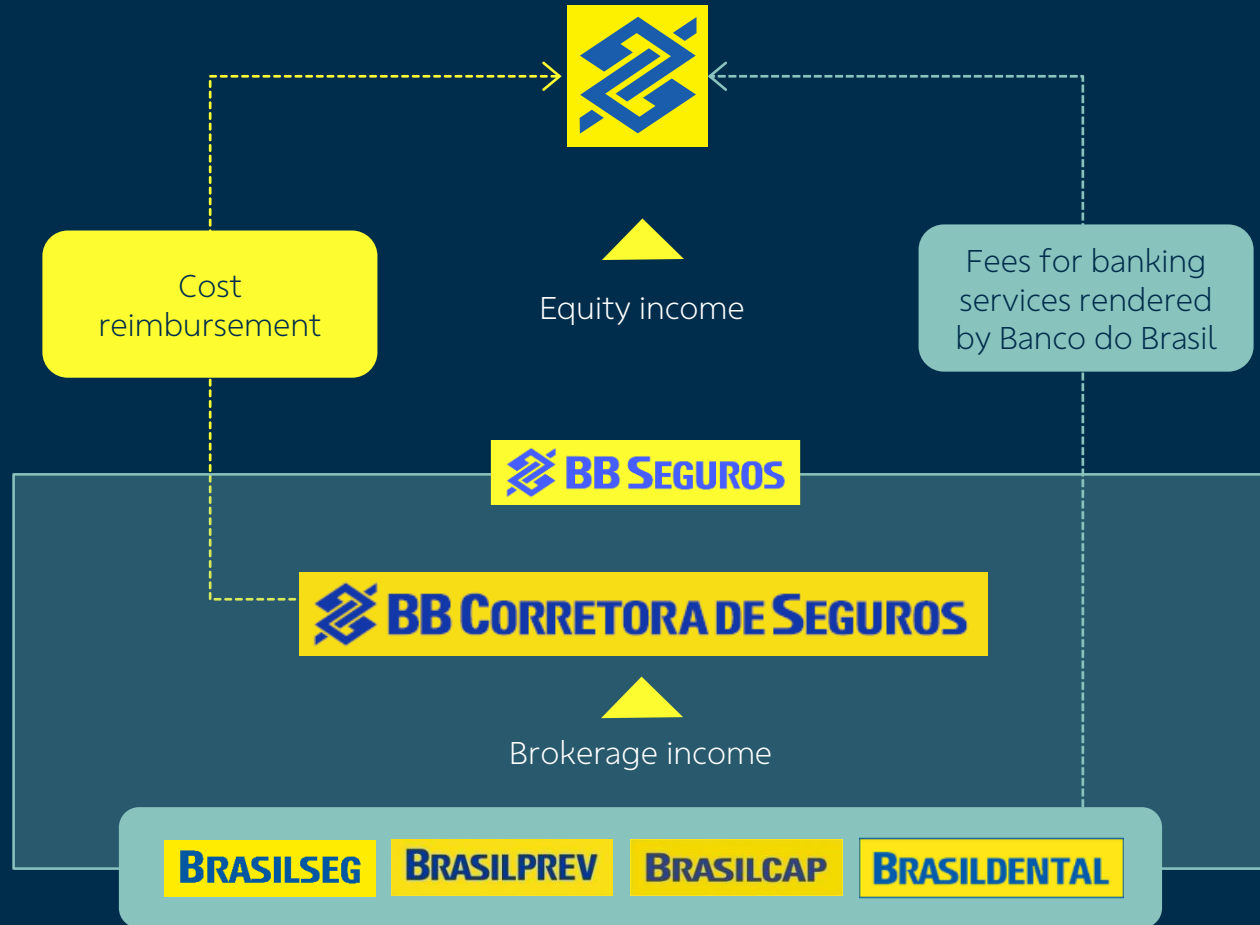
... with national reach



Source: Susep (9M21) and IBGE (2019).

1 – Premiums written, pension plans contributions and premium bonds collections.

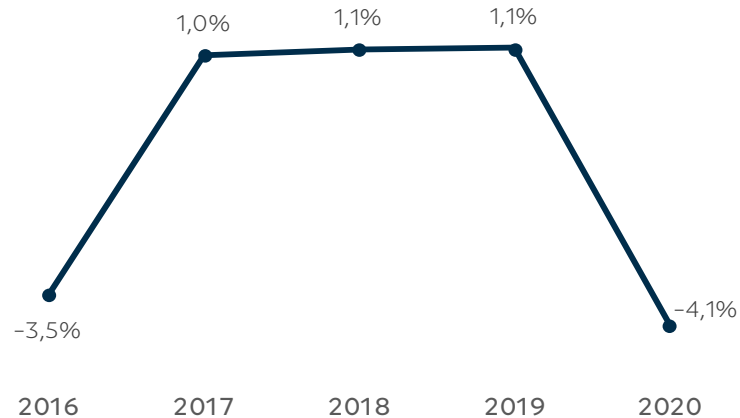
Business model



Any proposal for changes in the agreements must be examined by the Related-Party Committee where the independent member appointed by the minorities has a veto power

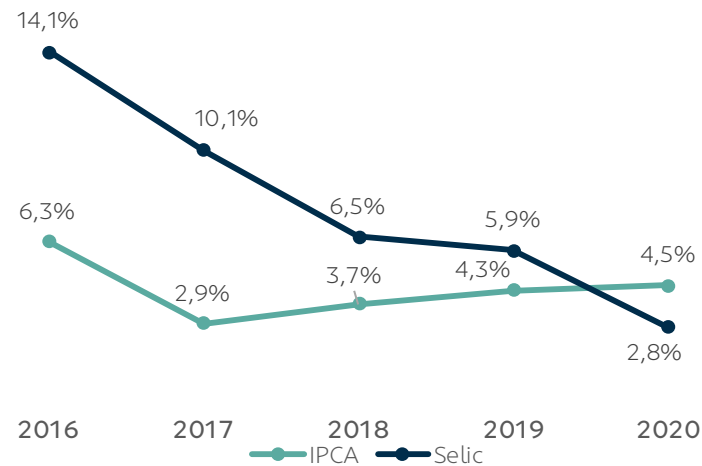
Defensive and resilient business model

GDP growth



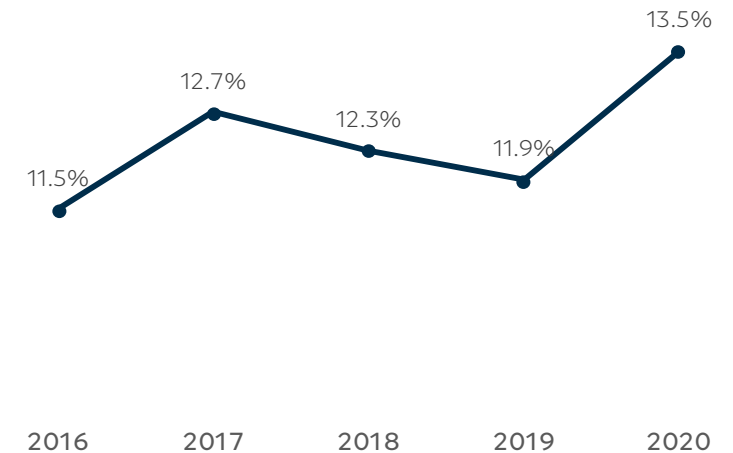
Source: Bacen (August 20, 2021).

Selic & IPCA



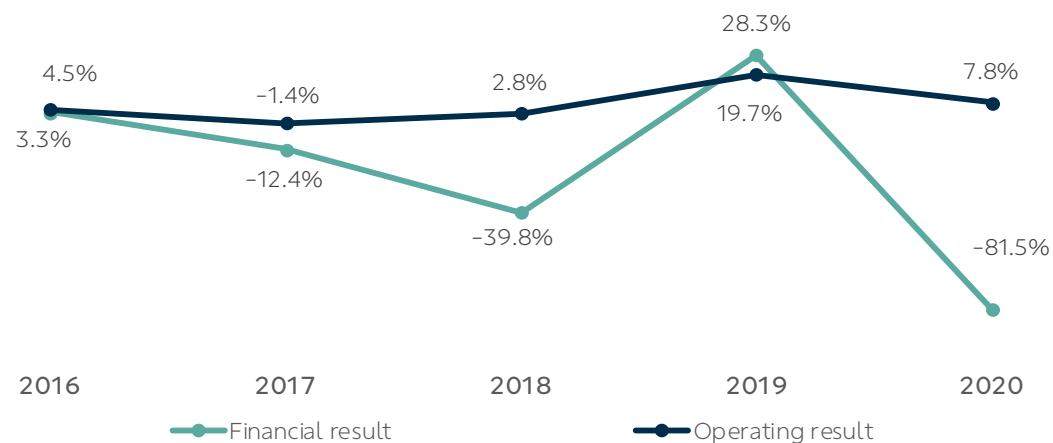
Source: Bacen and IBGE.

Unemployment rate

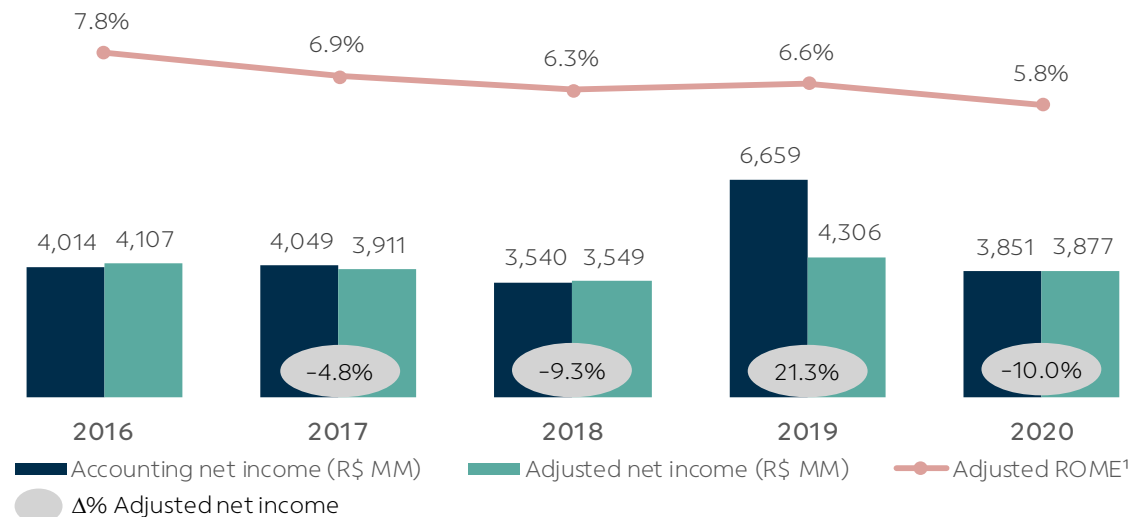


Source: IBGE/PNAD.

Δ% recurring net income and components

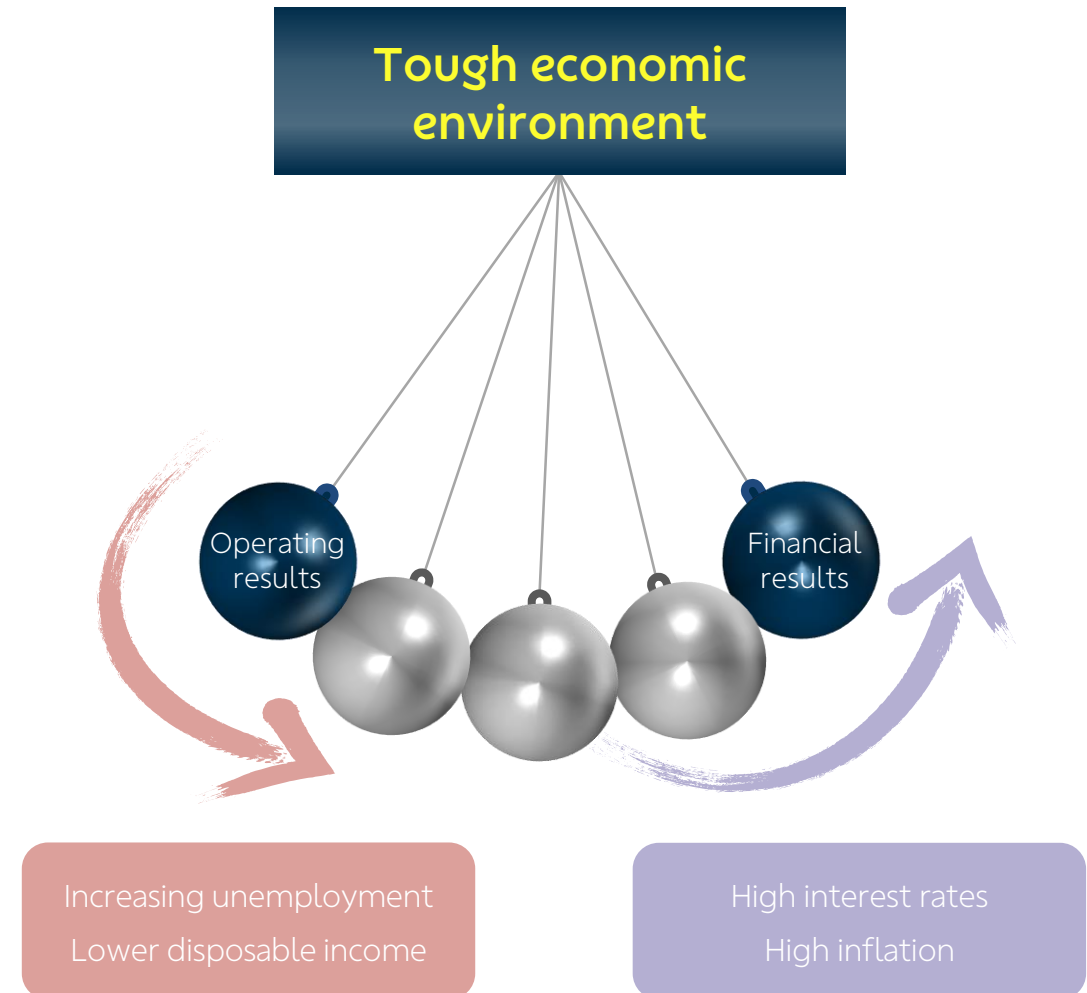
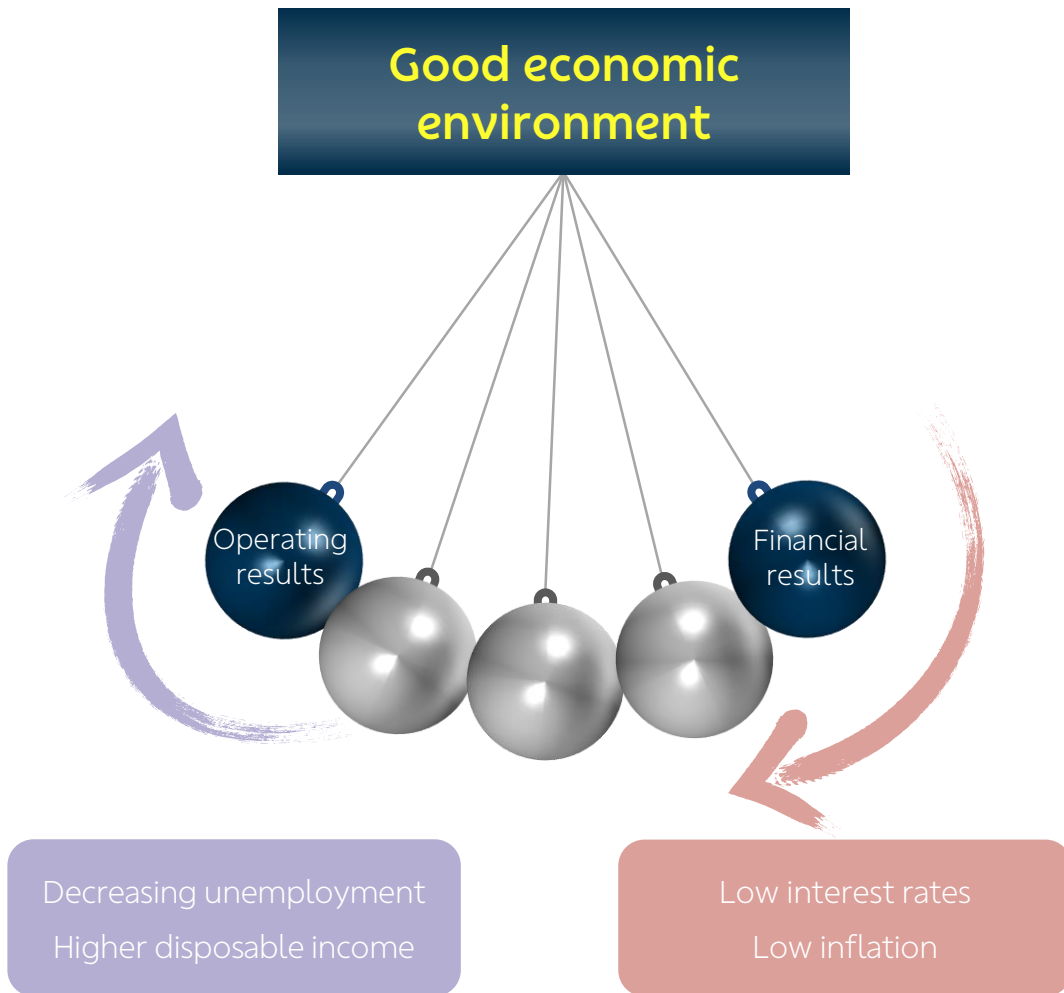


Net income vs. ROME¹



1. Adjusted ROME – Adjusted Return on Market Value of Equity: adjusted earnings per share in the last 12 months/average stock price in the same period.

Balance between operating and financial results



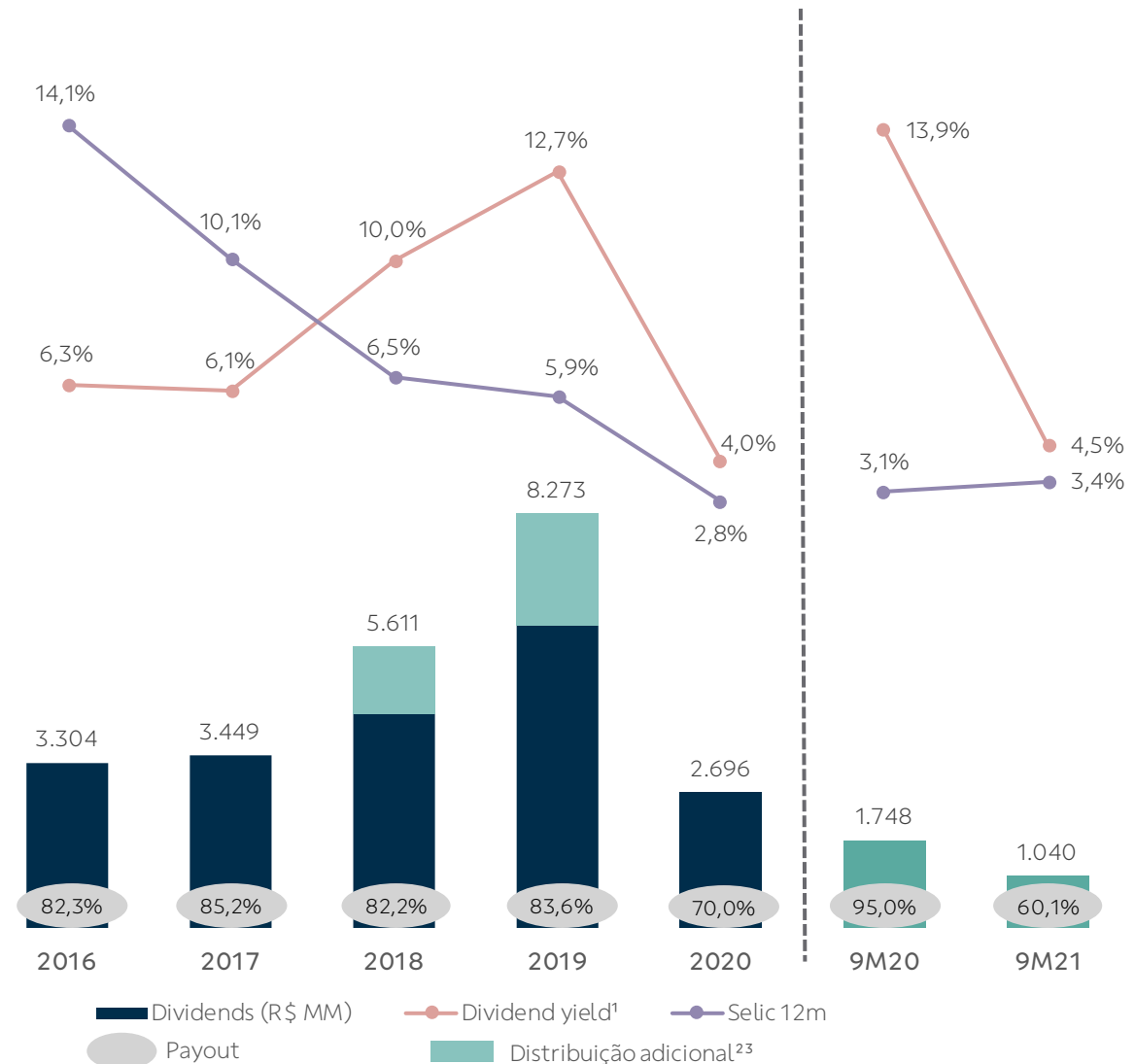
Stock performance & market indicators

BBSE3 vs IBOV – Base prices = 100¹



Source: ValorPro. 1 – Adjusting closing price from April 29, 2013 to September 30, 2021.

Dividends

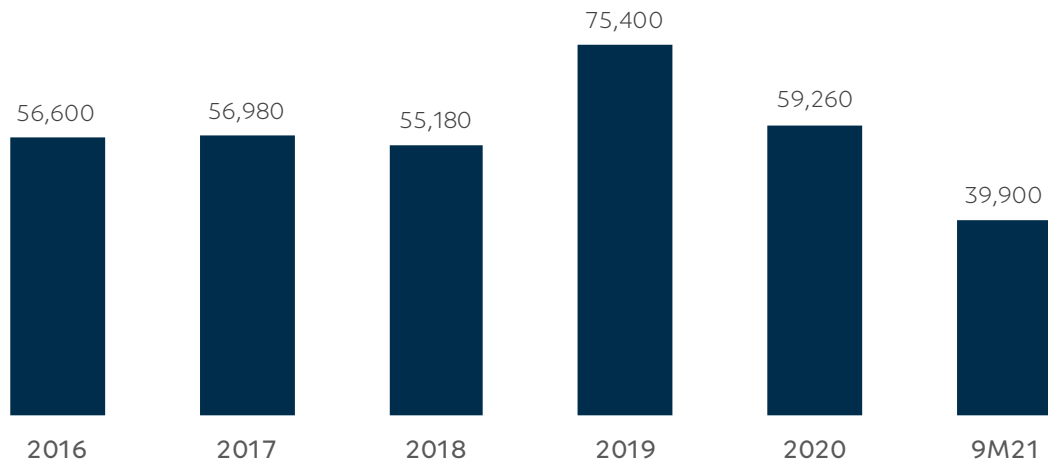


Source: ValorPro.

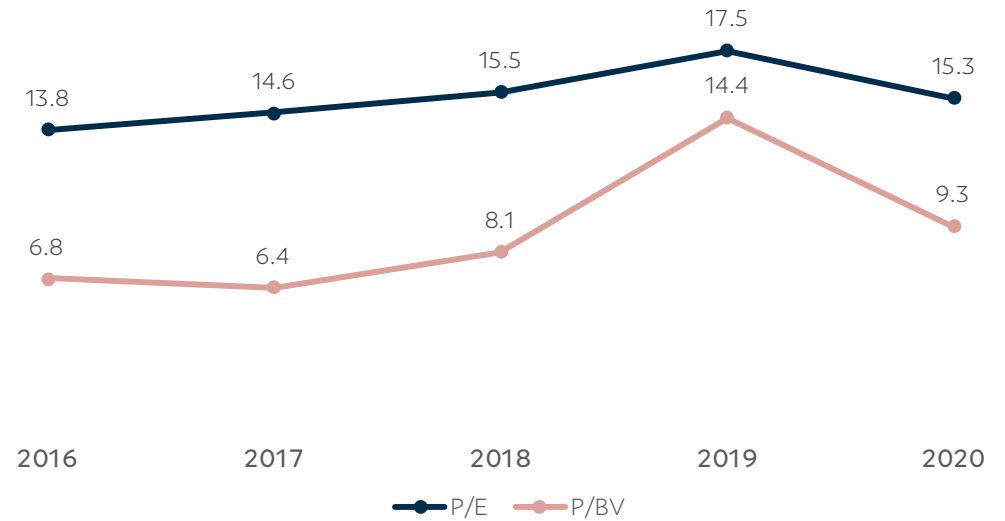
1 – LTM distributed. 2. Including the extraordinary dividend distribution amounting R\$2.7 bn after the restructuring of the JV with MAPFRE (2018). 3. Including the capital reduction distribution amounting R\$2.7 bn (2019).

Stock performance & market indicators

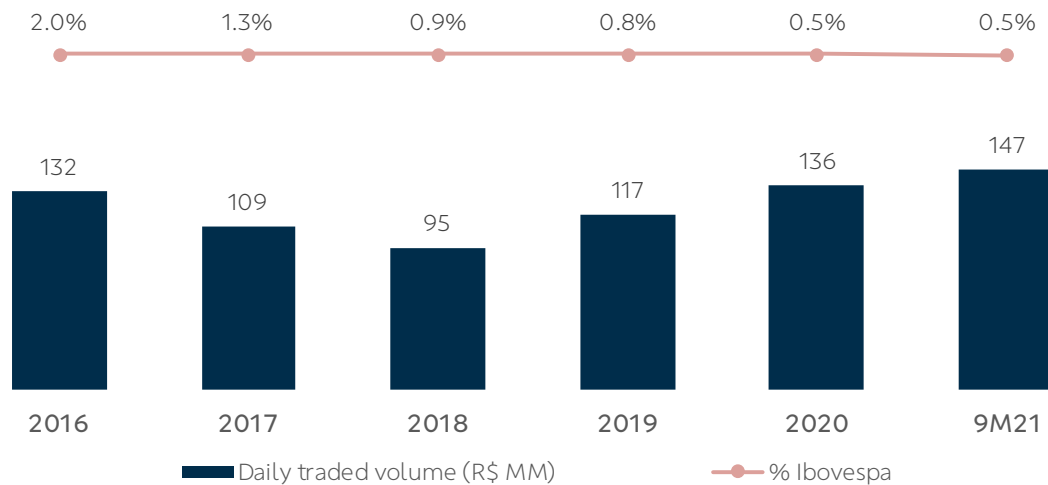
Market cap (R\$ mm)



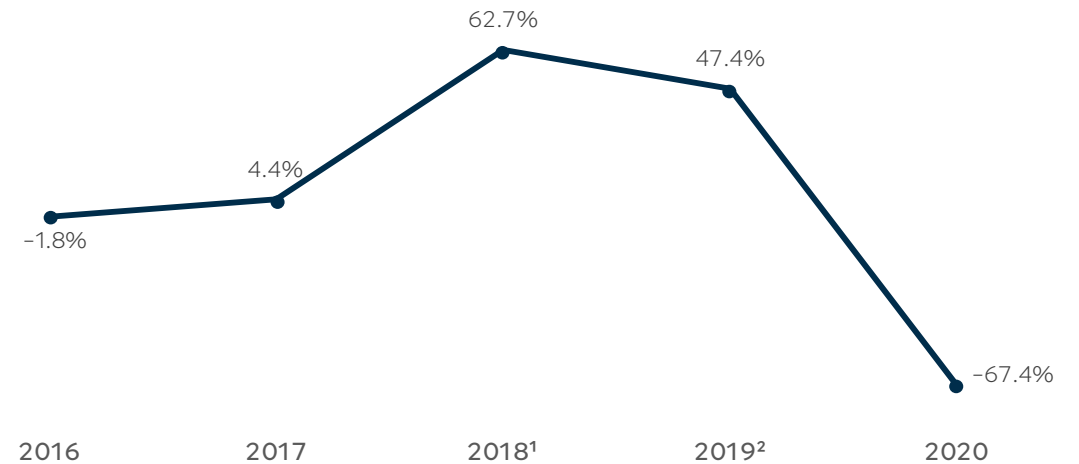
Multiples (x)



Average daily traded volume



Δ% dividends



Source: ValorPro and Bacen.

1 – Including the extraordinary dividend distribution amounting R\$2.7 bn after the restructuring of the JV with MAPFRE. 2 – Including the capital reduction distribution amounting R\$2.7 bn (2019).

ADR program

In 2014, BB
Seguridade
established a
sponsored Level I
American
Depository
Receipt (ADR)
program

**Depository
Bank**

Citibank

ExchangeOver the counter (OTC)
market**Depository
Bank**

Banco do Brasil S.A.

Ratio(ADR:ORD)
1 ADR : 1 ORD**Ticker**

BBSEY

DR ISIN

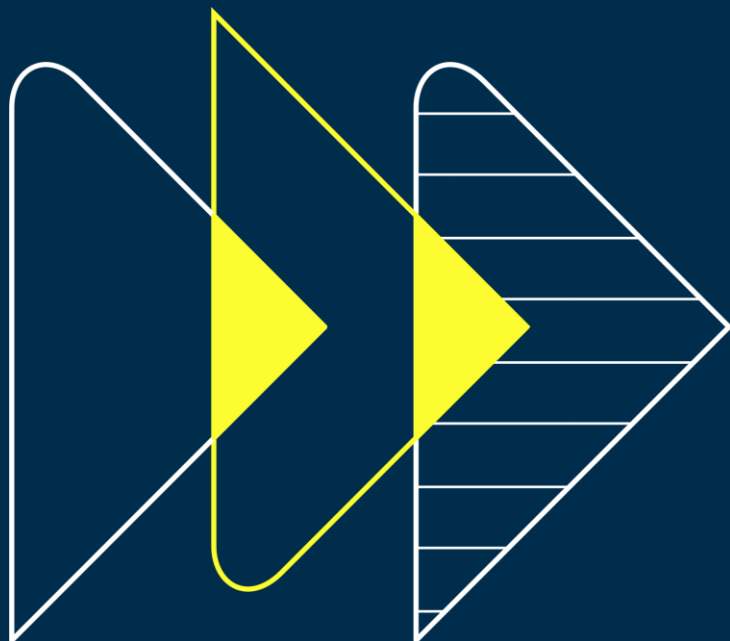
US05541J1034

Structure

Level I ADR

CUSIP

05541J103



- 1 Company Overview
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Board of Directors

Seven members

- Two members appointed by Banco do Brasil from its Board of Executive Officers;
- Two members appointed by the Ministry of Economy;
- The CEO of BB Seguridade;
- Two independent members, one appointed by the minority shareholders.

Board of Executive Officers

Four members

- Elected among the active employees of Banco do Brasil;
- Remuneration policy:
 - ✓ Fixed portion: monthly wage
 - ✓ Variable portion:
 - 50% in cash
 - 50% in stocks in 4 annual installments.

Related-Party Committee

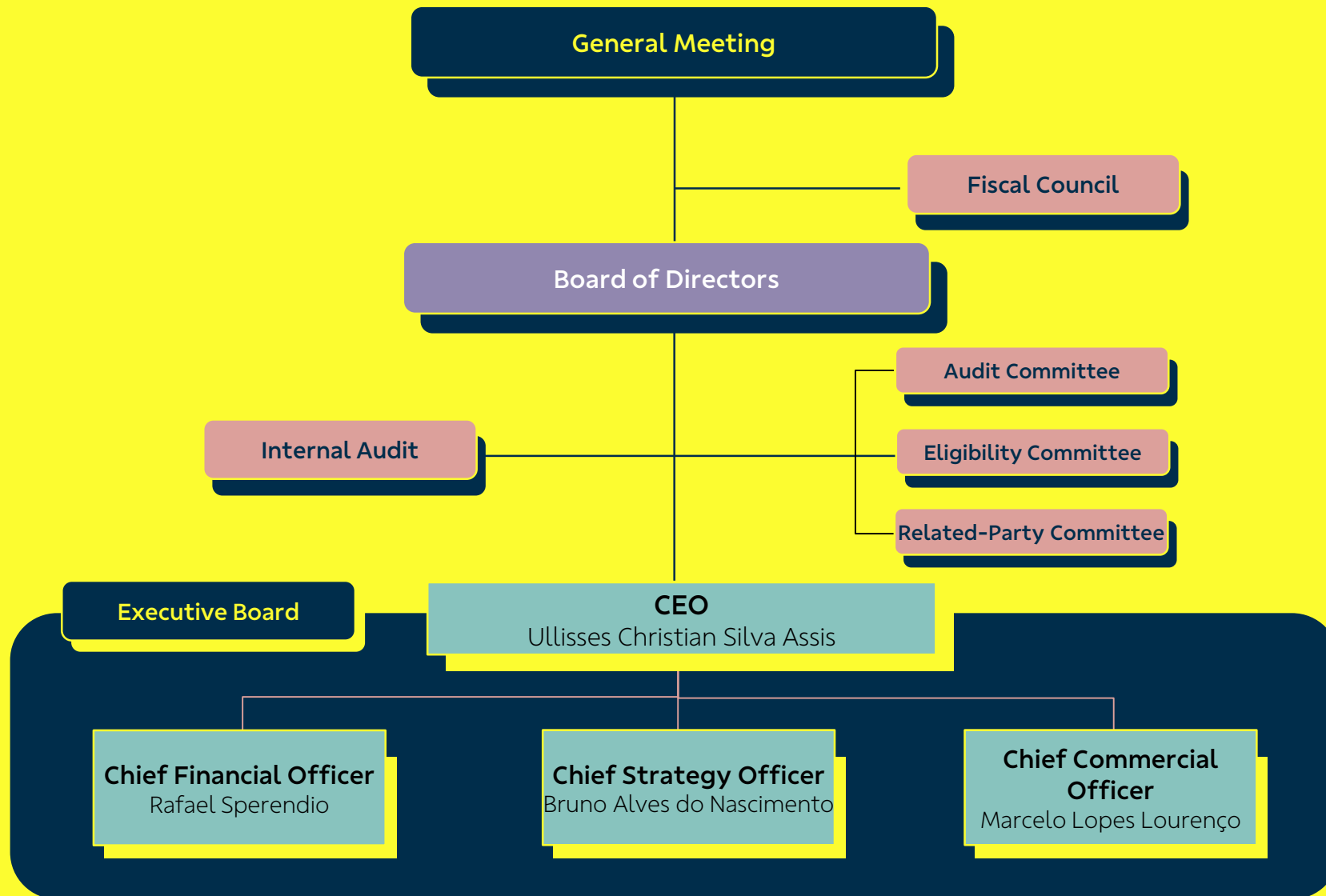
Three members

- One is the independent member appointed by the minority shareholders;
- The independent member has veto power.

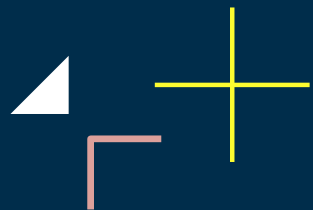
Stocks

- Only common shares;
- 100% tag along;
- Payout – semi annual frequency.

Internal structure



Corporate governance



Best practices

- In strategic planning
- In strategic projects and M&A processes
- To prepare/improve documents
- To improve risk management frameworks

Internal controls

- Development of an environment of the integrity program management

Related companies

- Representation
- Interaction
- Follow-up
- Monitoring

Corporate management

- Transparency
- Internal controls
- Management composition
- Controllers commitment

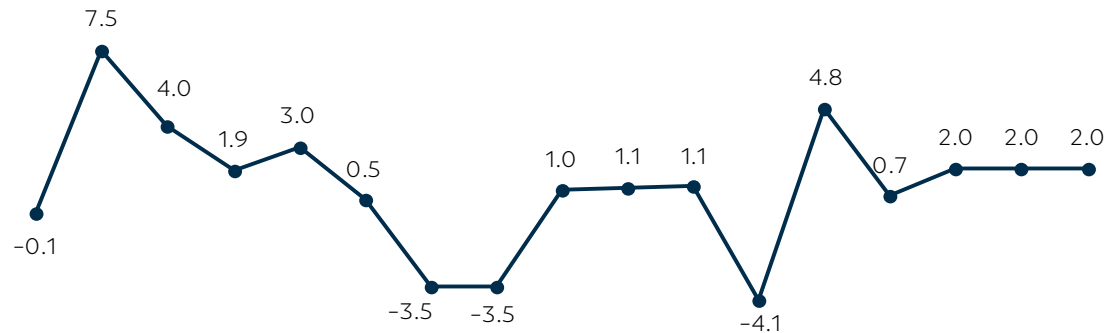




- 1 Company Overview
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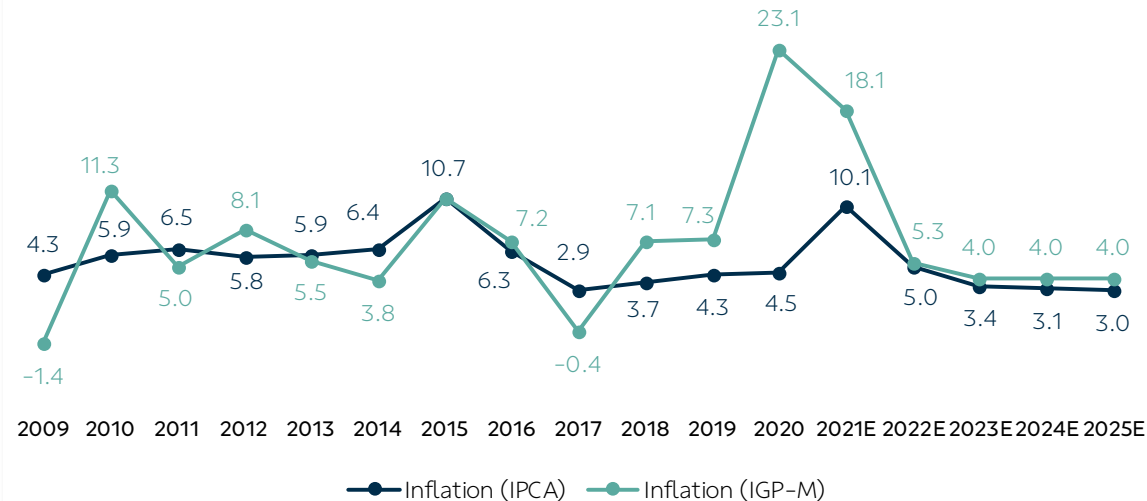
Macro stability might support the development of the Brazilian insurance industry

GDP growth (%)



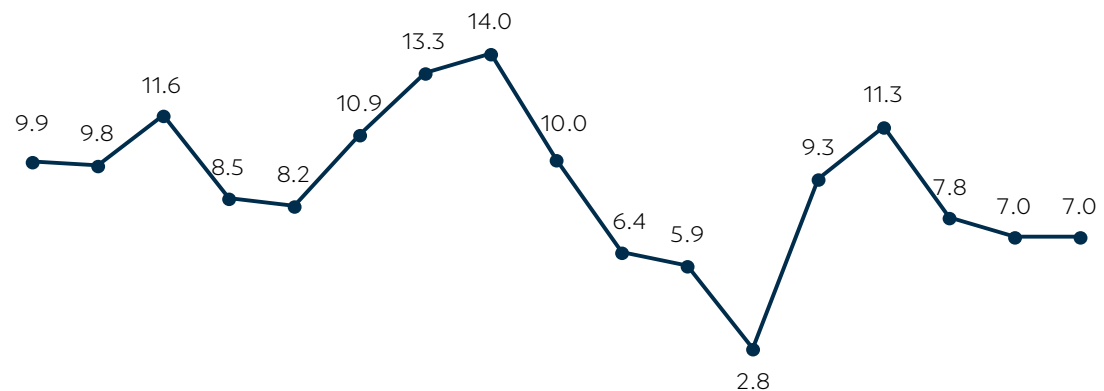
Source: Bacen (November 19, 2021).

Inflation forecast (%)



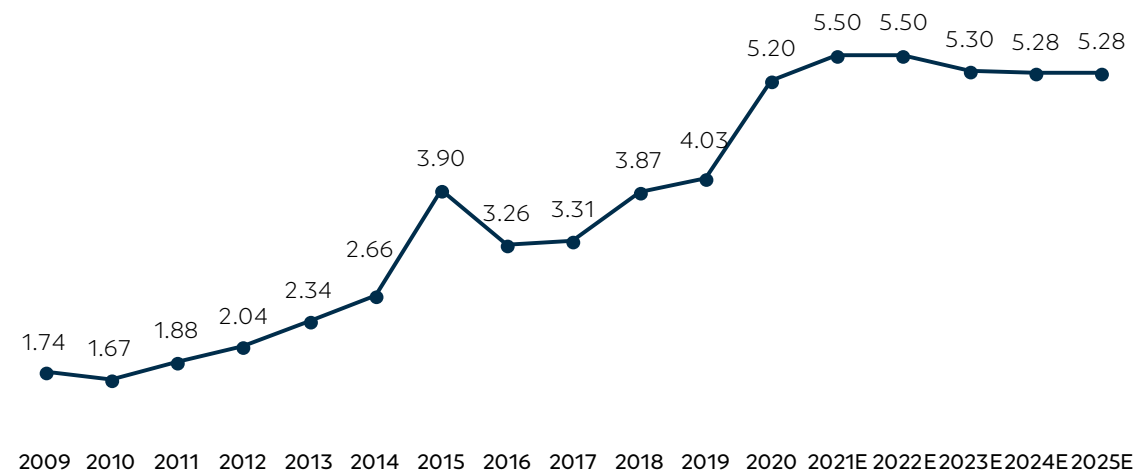
Source: IBGE, FGV and Bacen (November 19, 2021).

Interest rate forecast | Year-end (%)



Source: Bacen (November 19, 2021).

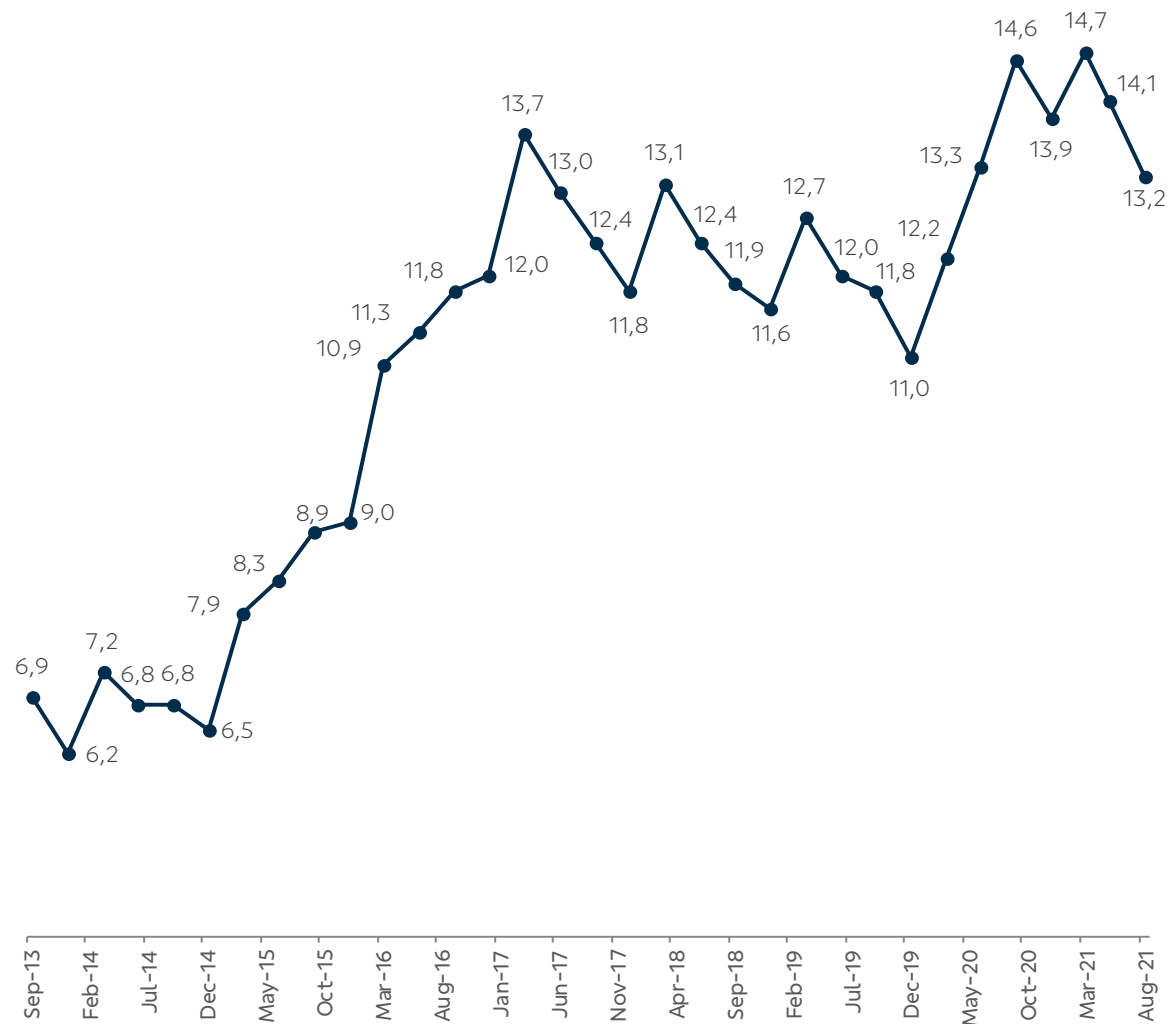
Currency Exchange rate (BRL/USD)



Source: Bacen (November 19, 2021).

Consumption scenario

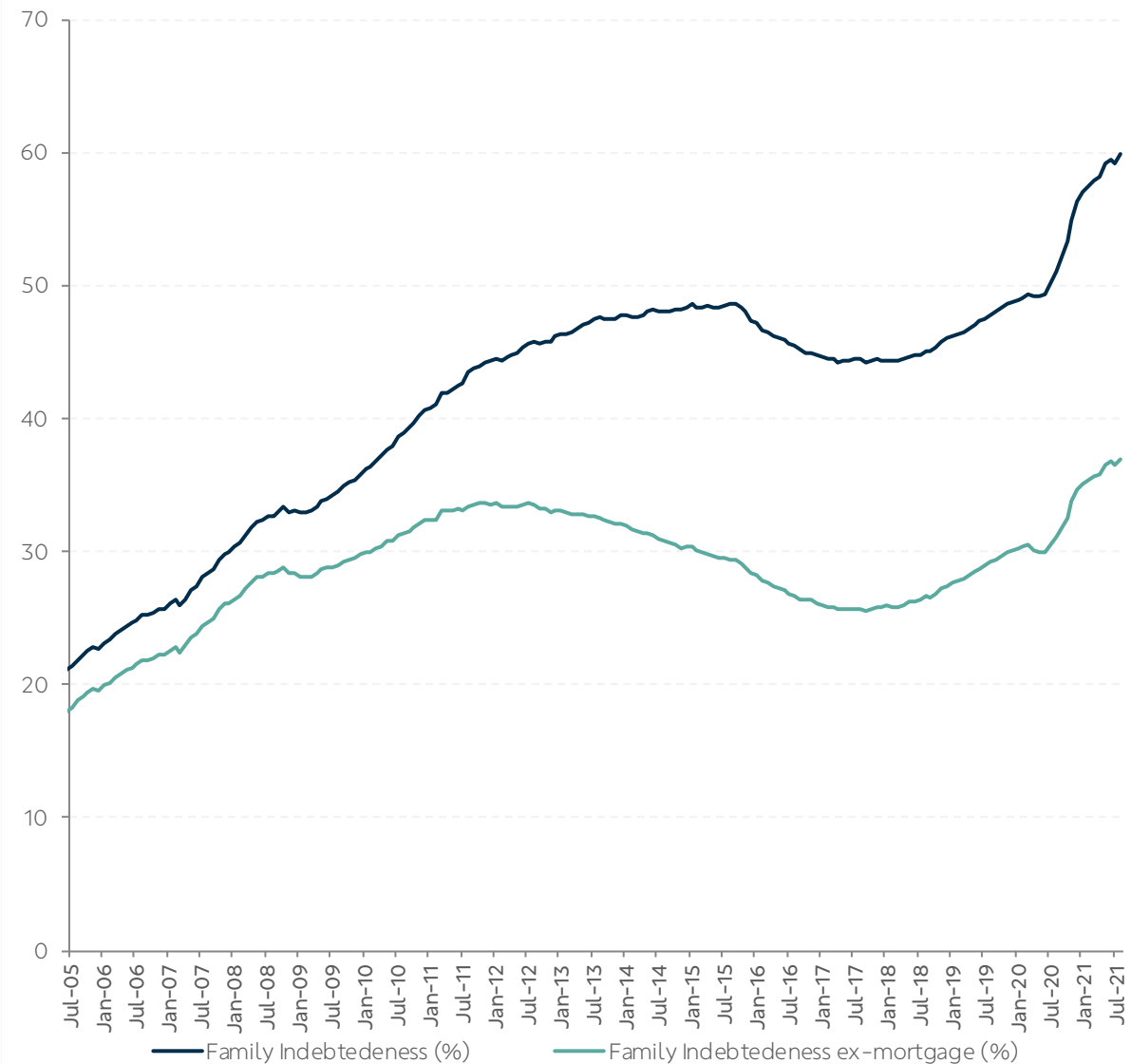
Unemployment rate¹ (%)



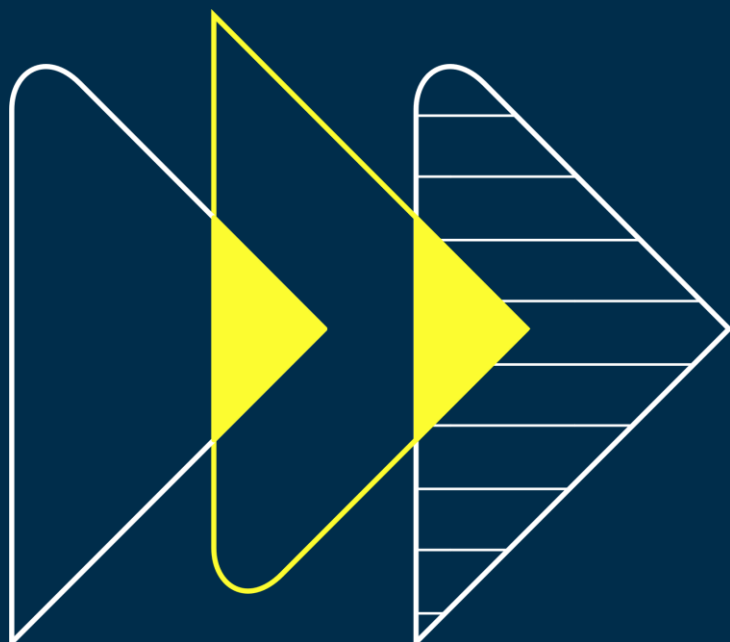
Source: IBGE/PNAD.

1 – Quarterly data: 3-month average (August, 2021).

Indebtedness (LTM wages)



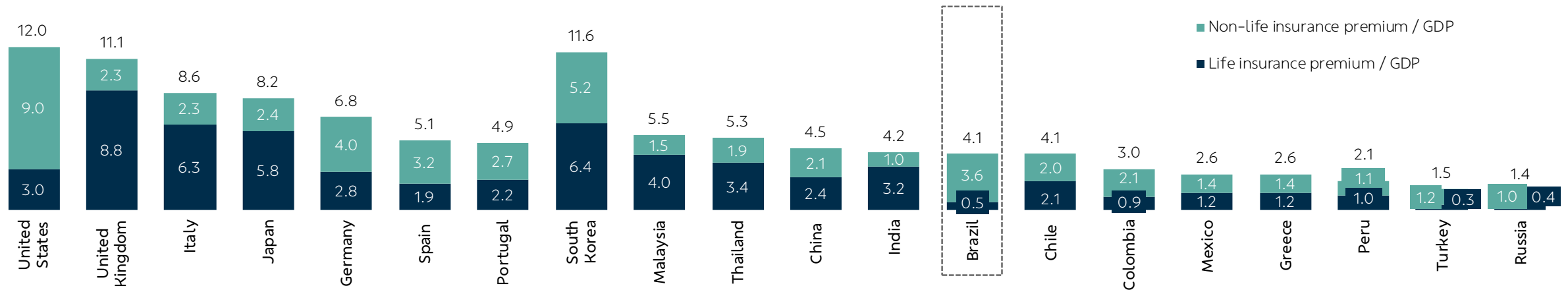
Source: Bacen/Depec (August, 2021).



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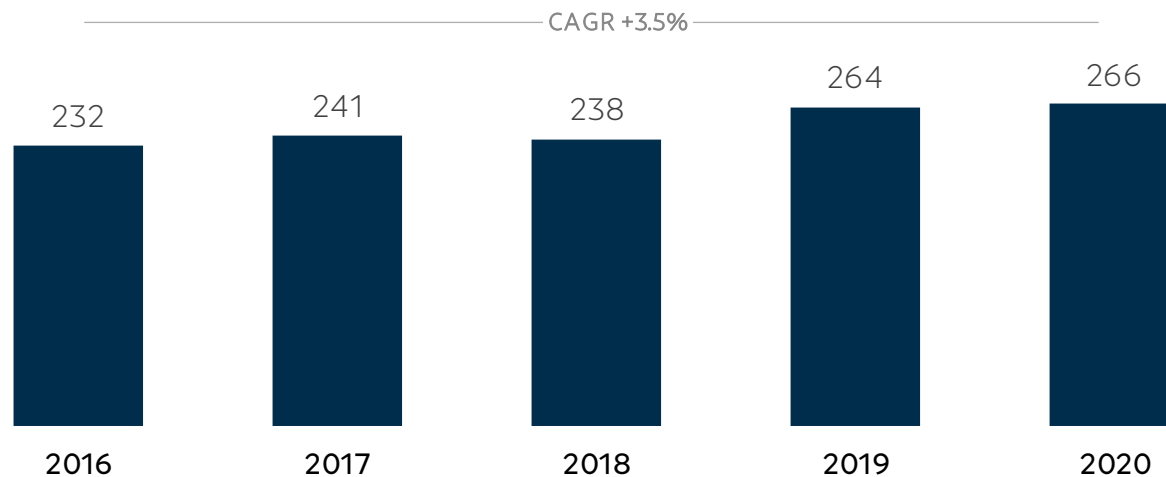
Brazilian insurance industry

Insurance premium/GDP (%)

Advanced Markets¹Emerging Markets¹

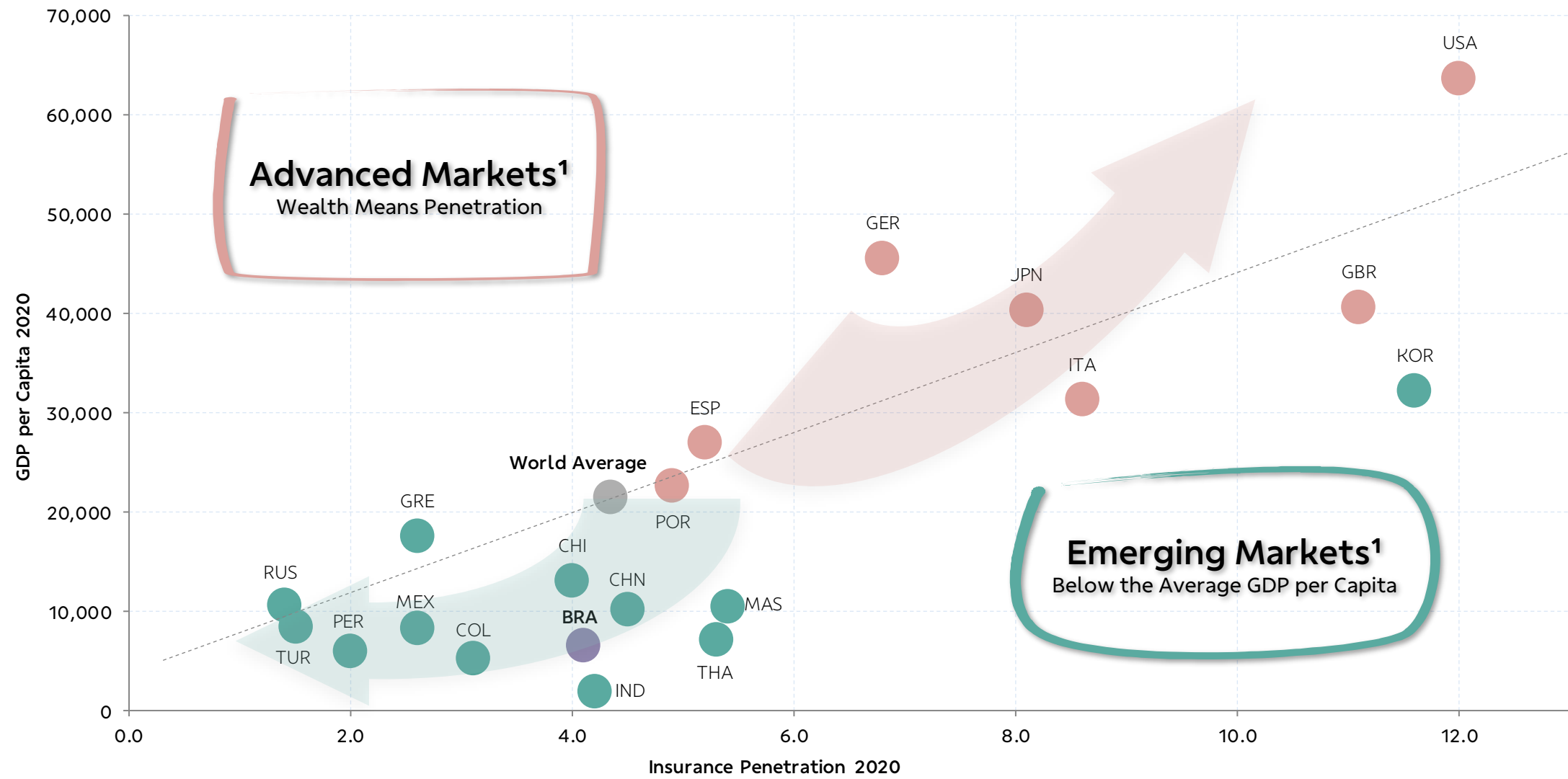
Source: Susep and Swiss Re – Sigma 03/2021.
1 – MSCI Market Classification.

Insurance industry Evolution in Brazil (R\$ bn)

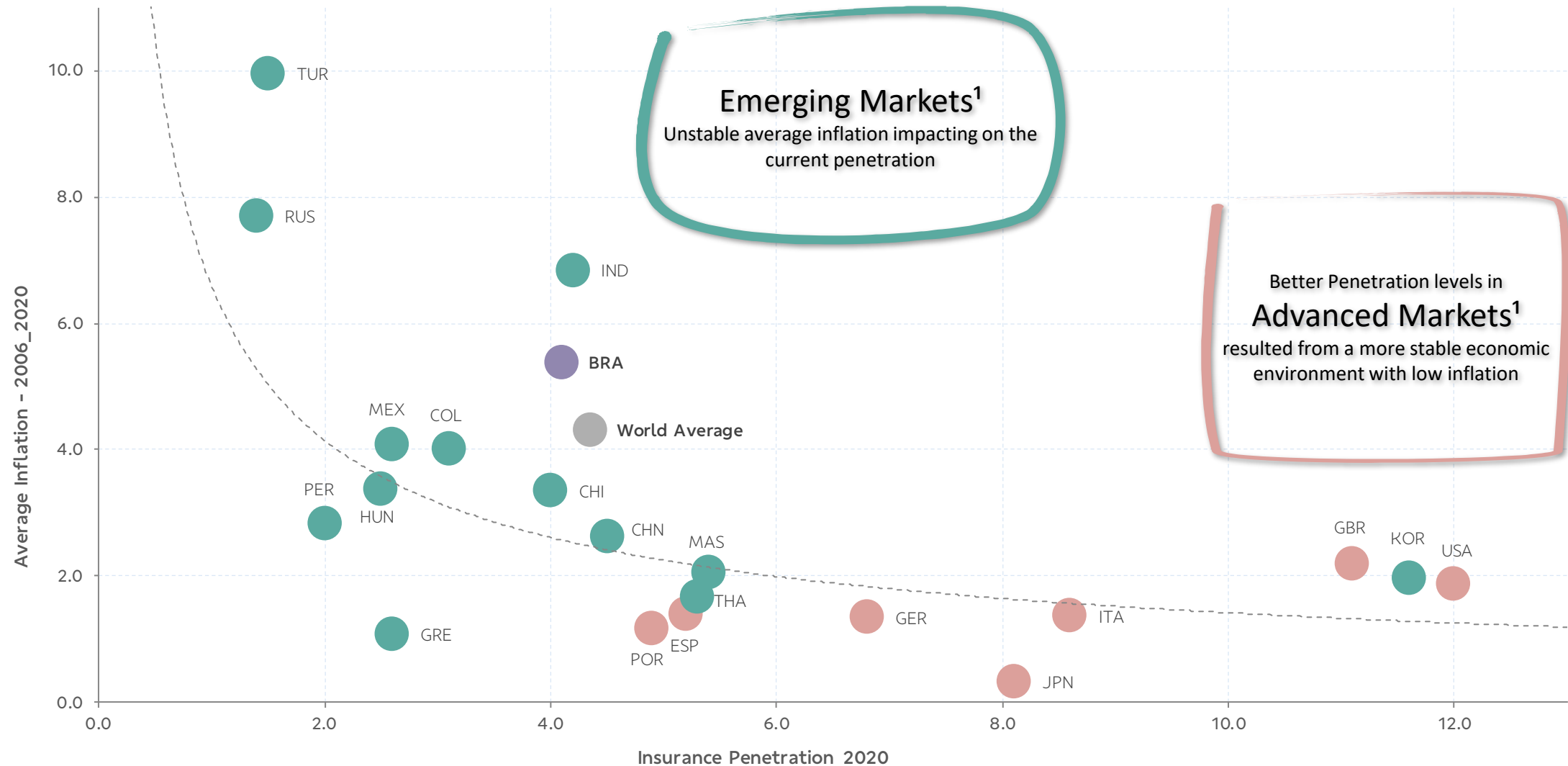


The insurance industry in Brazil has been growing, but penetration stands at 4.1% of the Brazilian GDP

Wealth sets insurance penetration trend

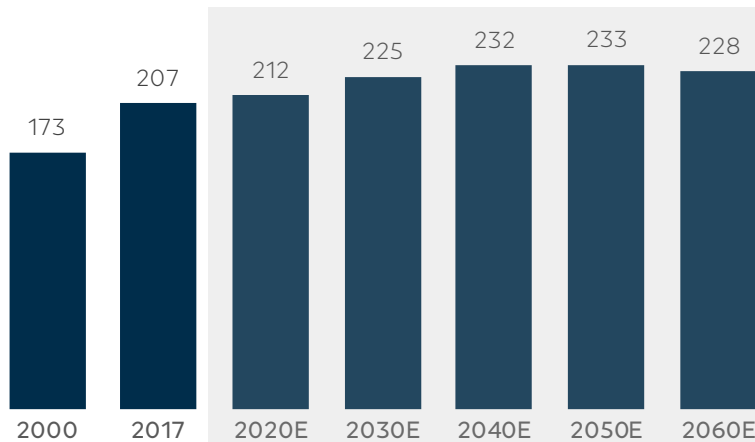


Structural low inflation can be considered a strong penetration driver



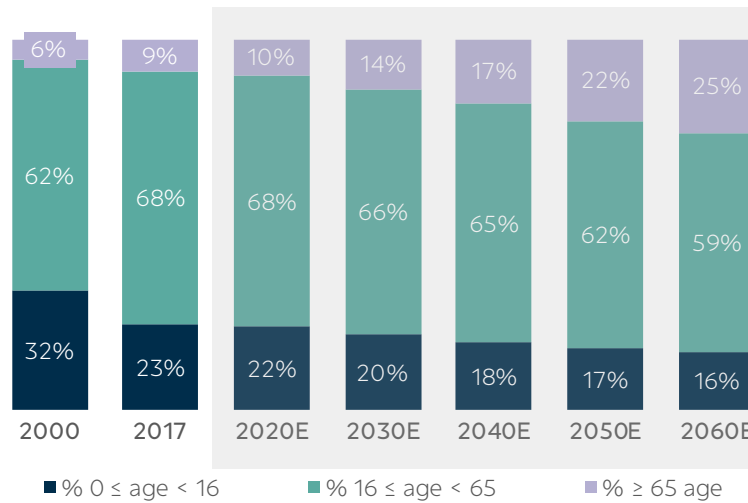
A snapshot of the Brazilian Social Security

Brazilian population (mm)



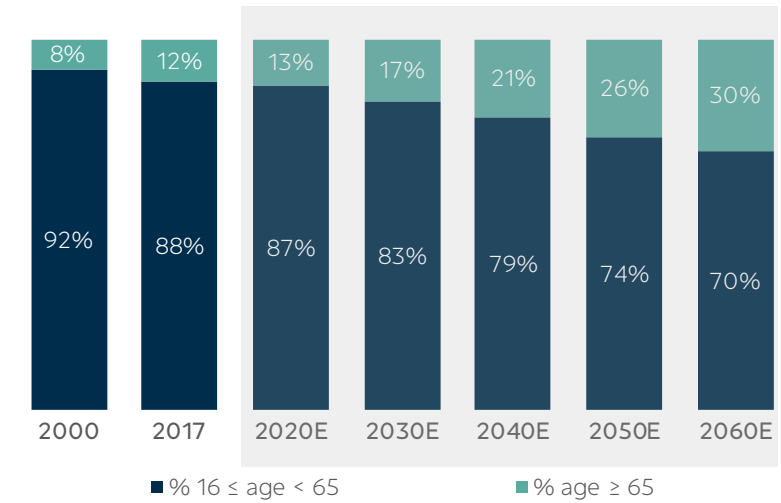
Source: IBGE.

Demographic bonus



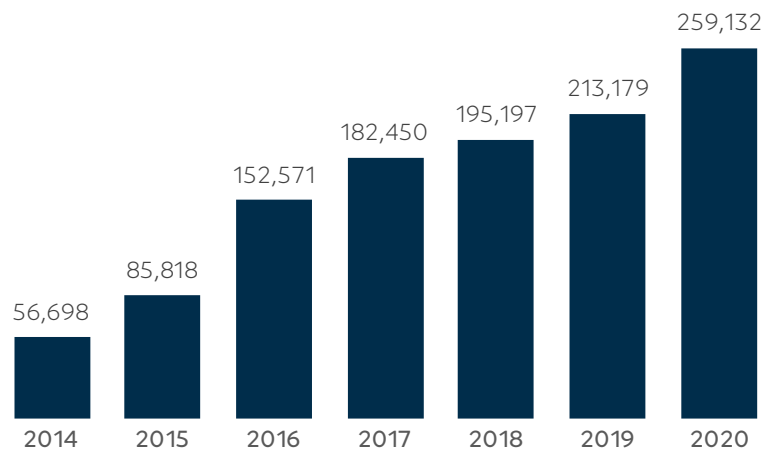
Source: IBGE.

Workers vs retired



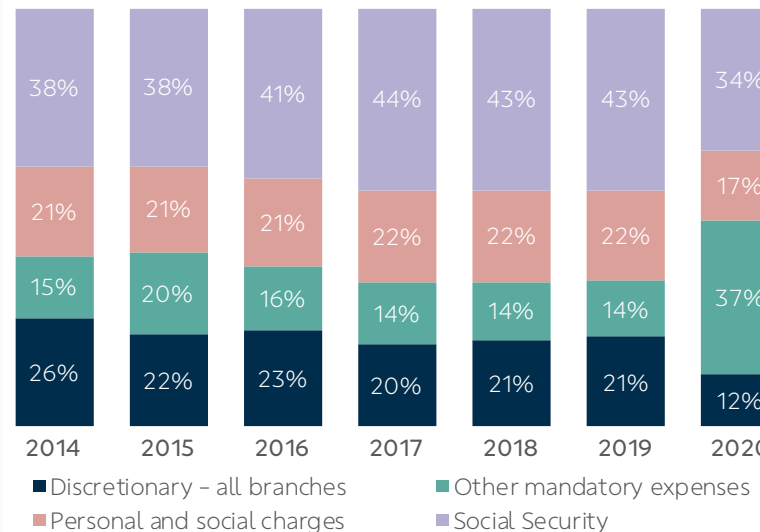
Source: IBGE.

Deficit Brazilian social security (R\$ mm)



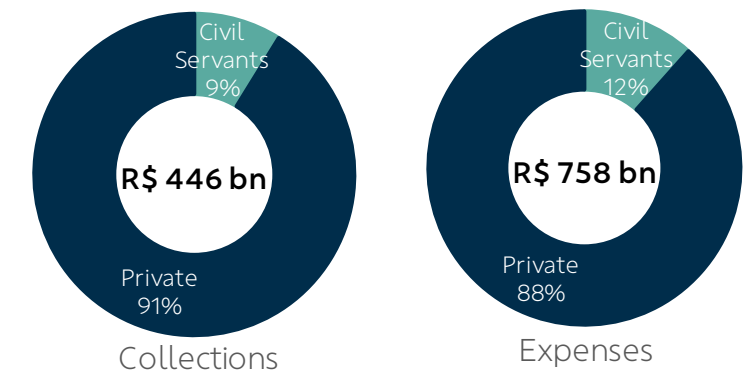
Source: INSS ex-civil servants (Boletim Estatístico da Previdência Social).

Breakdown government expenses



Source: Ministério da Fazenda. Does not include debt service.

Private employees vs civil servants



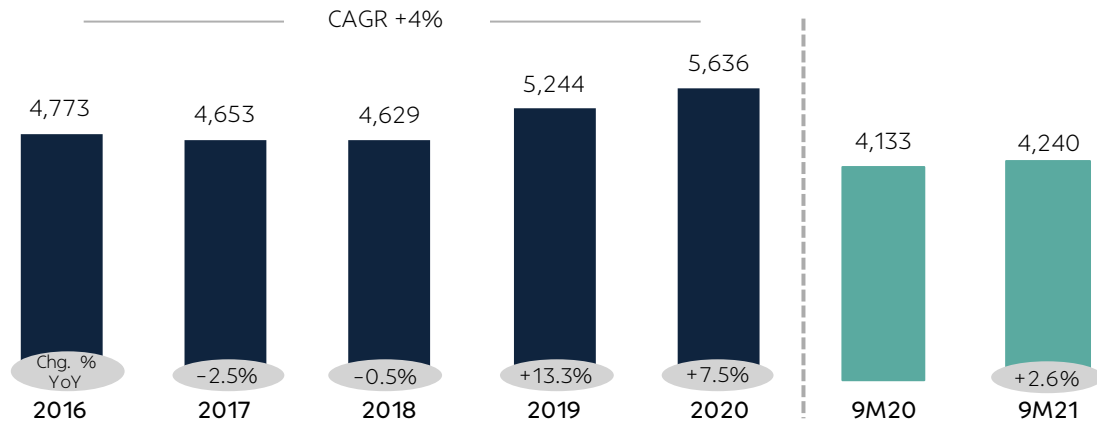
Source: Relatório da Execução Orçamentária (2020).



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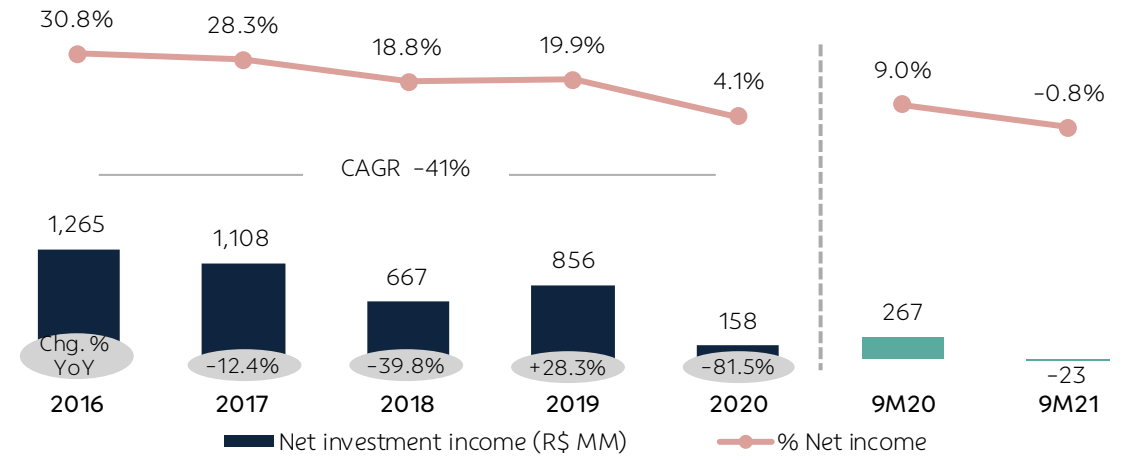
BB Seguridade performance

Non-interest operating result¹ (R\$ mm)



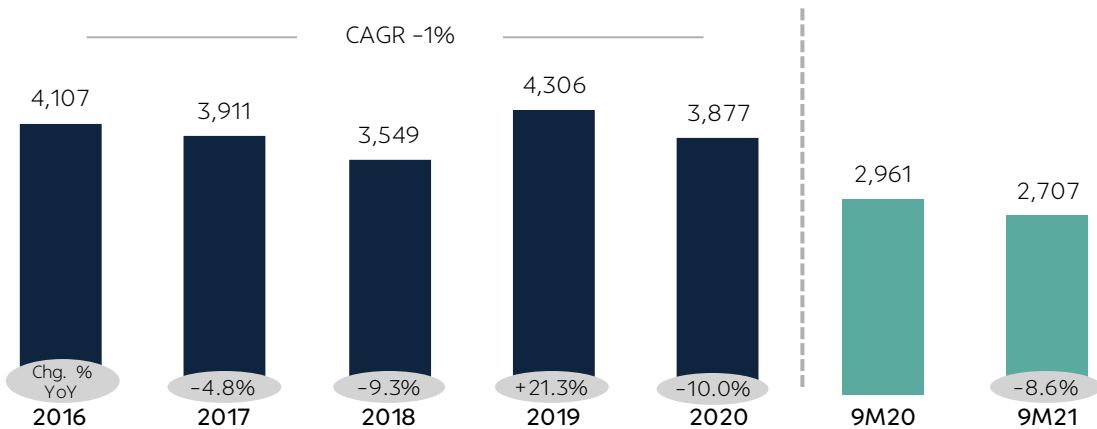
1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company. For Brasilseg it was adopted the proforma data of 2018 restructuring.

Net investment income¹

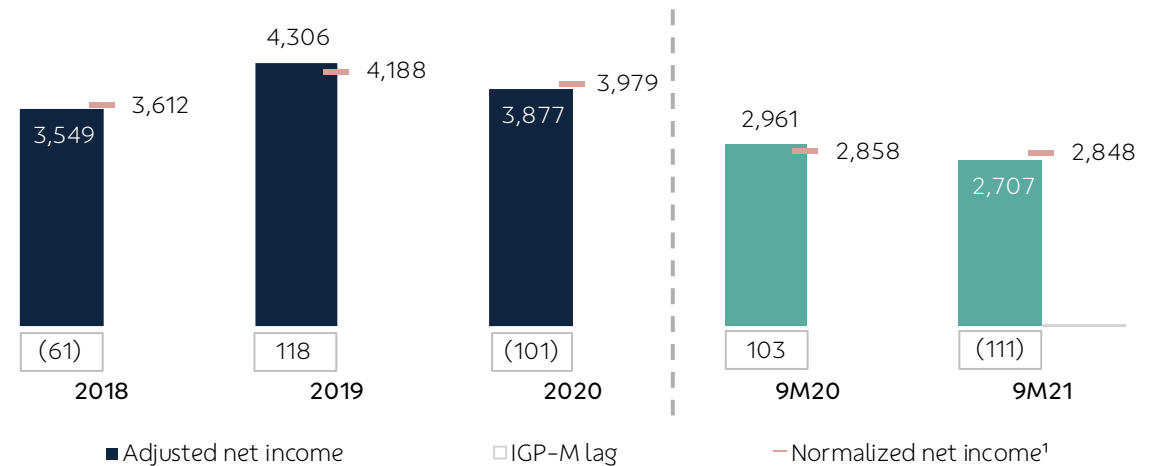


1 – Sum of the net investment income of all BB Seguridade's controlled and affiliated companies, net of income taxes, considering the effective tax rate of each company for the period under analysis.

Profitability



Normalized net income (R\$ mm)



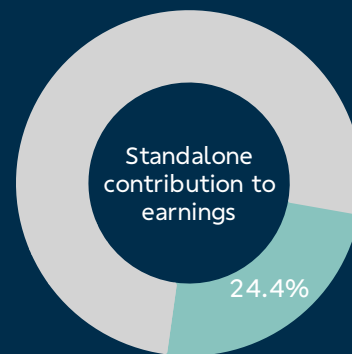
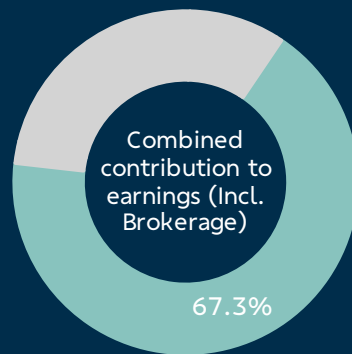
1. Adjusted net income excluding the impact of the one-month lag in the IGP-M accrual on liabilities and the temporary increase in the income tax rate (CSLL), from 15% to 20%, in the investee companies as of July 2021, which had an impact of R\$30.5 million.

Brasileg – Key figures | 9M21



6.5%

Return on Average Asset



Operating result¹

81.5%



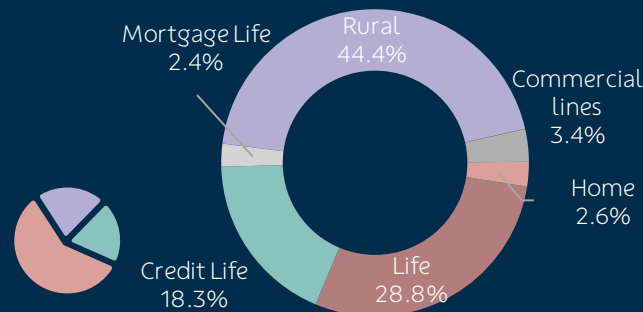
Financial result¹

18.5%



R\$8.9 bn

in premiums written



84.9%

combined ratio



43.5%

loss ratio



31.1%

commission ratio



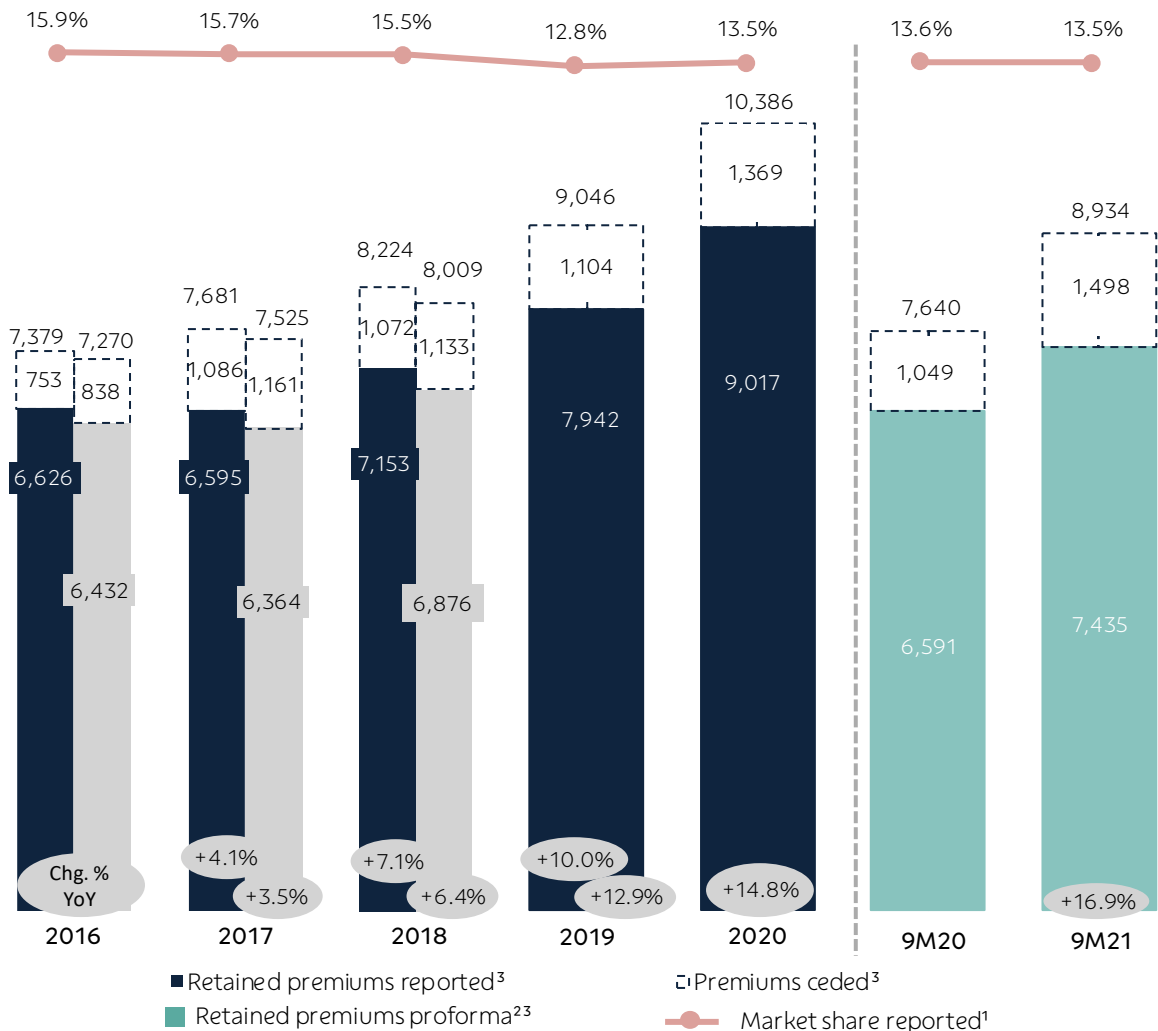
10.2%

G&A ratio

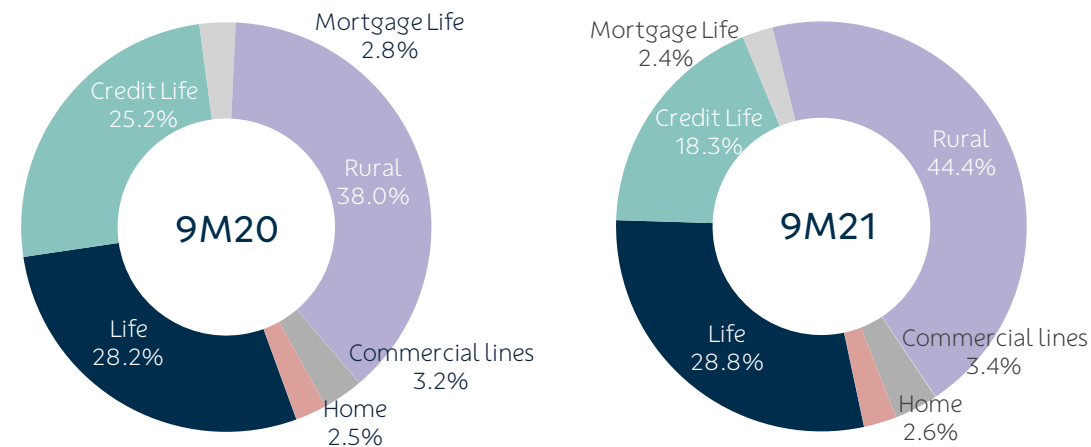
1 – Net of taxes considering the Company's effective tax rate.

2 – Market share calculation does not consider segments not underwritten by Brasileg.

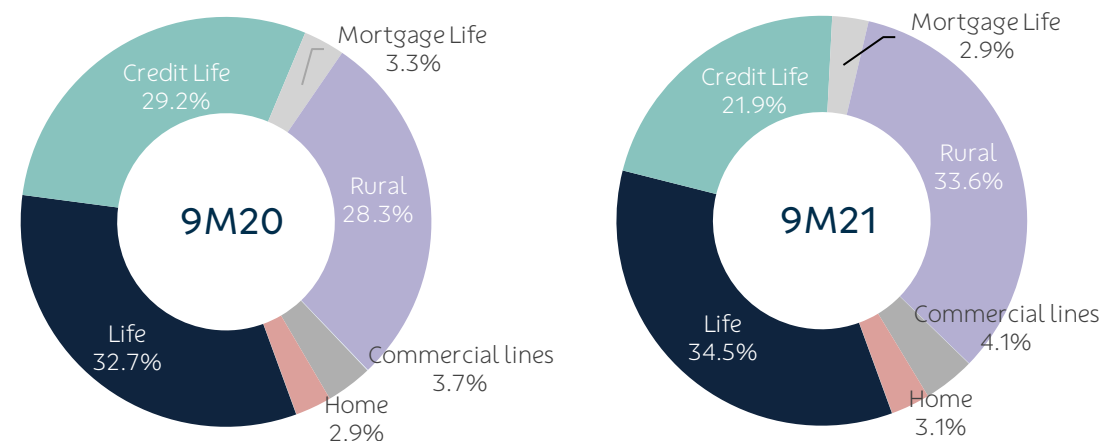
Premiums written (R\$ mm)



Breakdown of premiums written



Breakdown of retained premiums



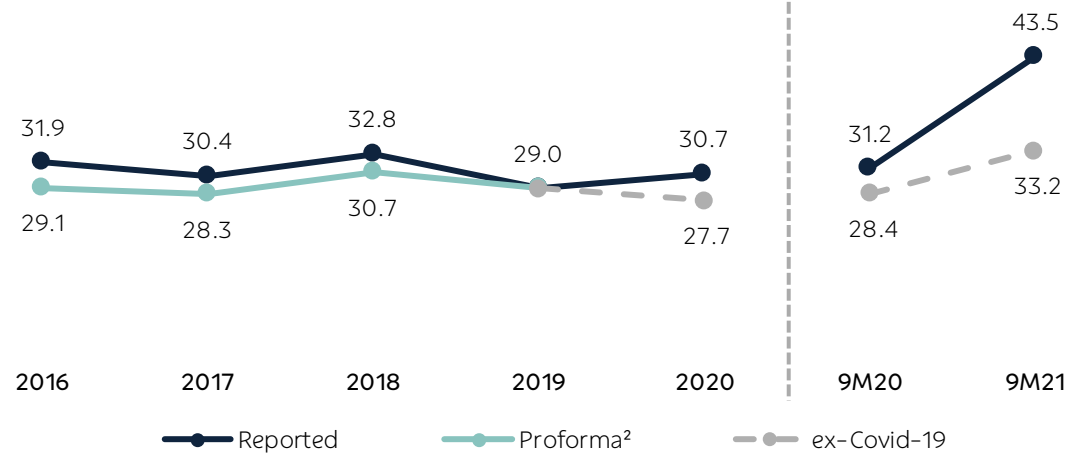
1 – Market share calculation does not consider segments not underwritten by Brasilseg.

2 – Simulation of the structure after the reorganization for the fiscal years from 2016 to 2018.

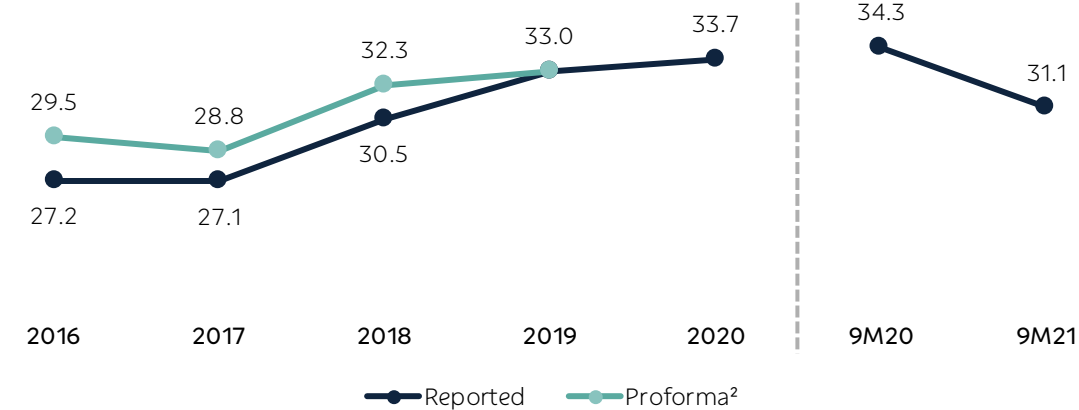
3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of premiums ceded was revised since 2017.

Brasileg – Performance ratios¹

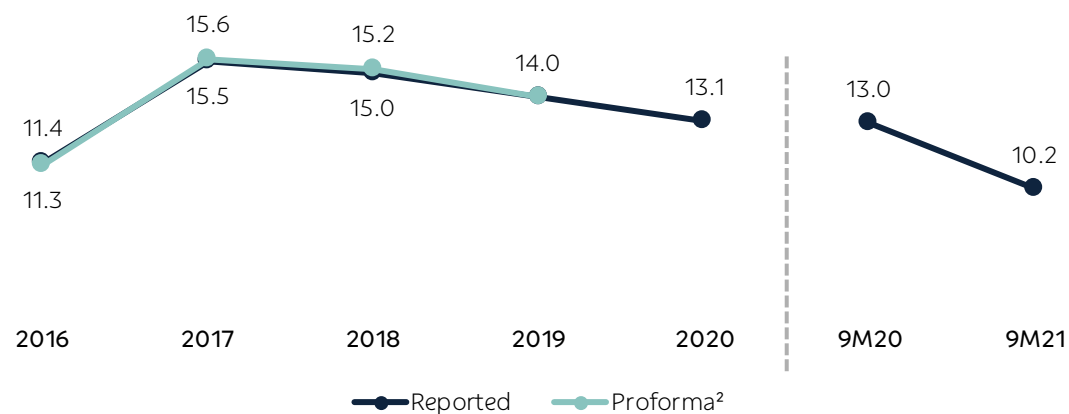
Loss ratio^{3,4} (%)



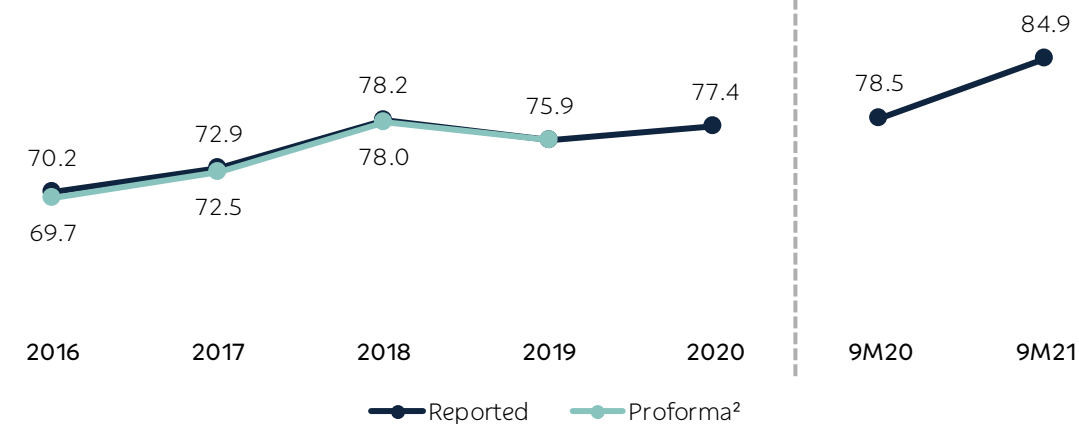
Commission ratio³ (%)



G&A ratio³ (%)



Combined ratio³ (%)



1 – Adjusted ratios, considering the reinsurance effects.

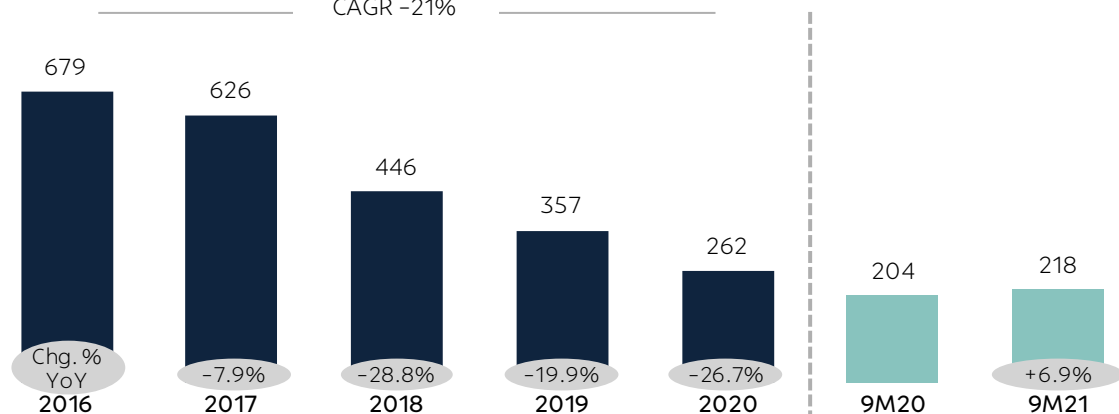
2 – Simulation of the structure after the reorganization for the fiscal years from 2016 to 2018.

3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

4 – Managerial data of reported claims classified as Covid-19 of October 25, 2021.

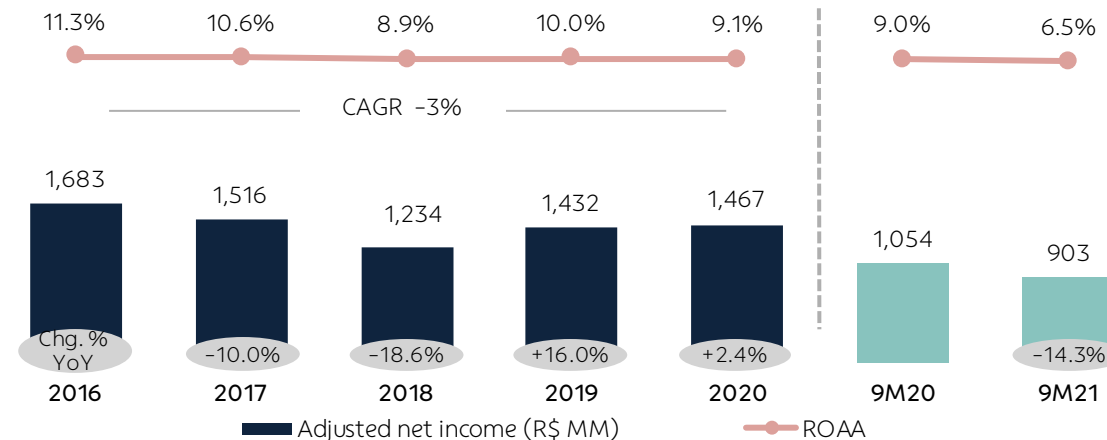
Net investment income (R\$ mm)

CAGR -21%



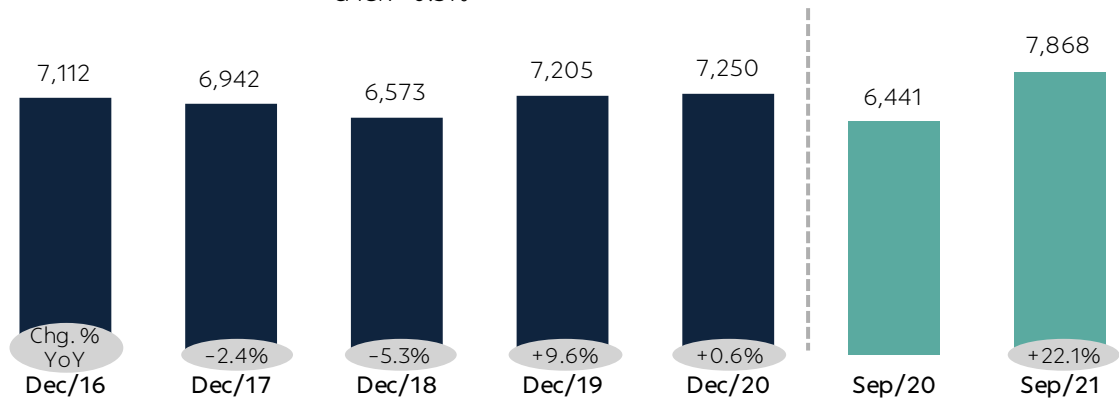
Profitability

CAGR -3%

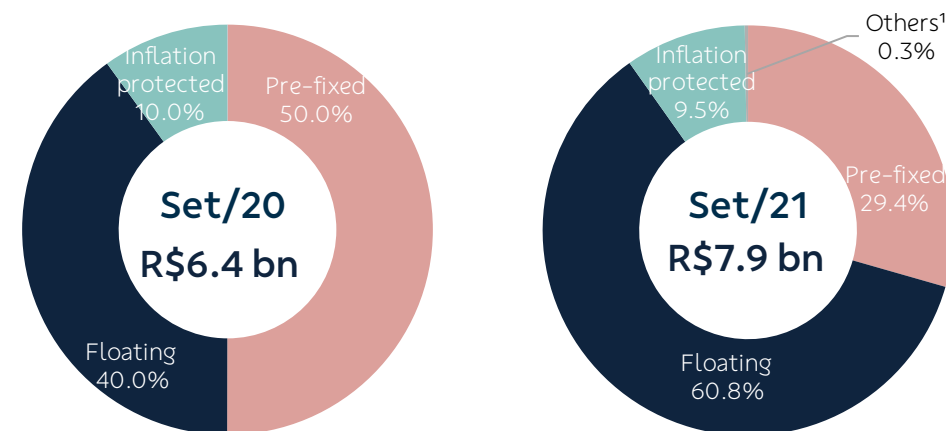


Financial investments (R\$ mm)

CAGR +0.5%



Asset allocation



Brasilseg | Life insurance – Key figures | 9M21



R\$2.6 bn
in premiums written

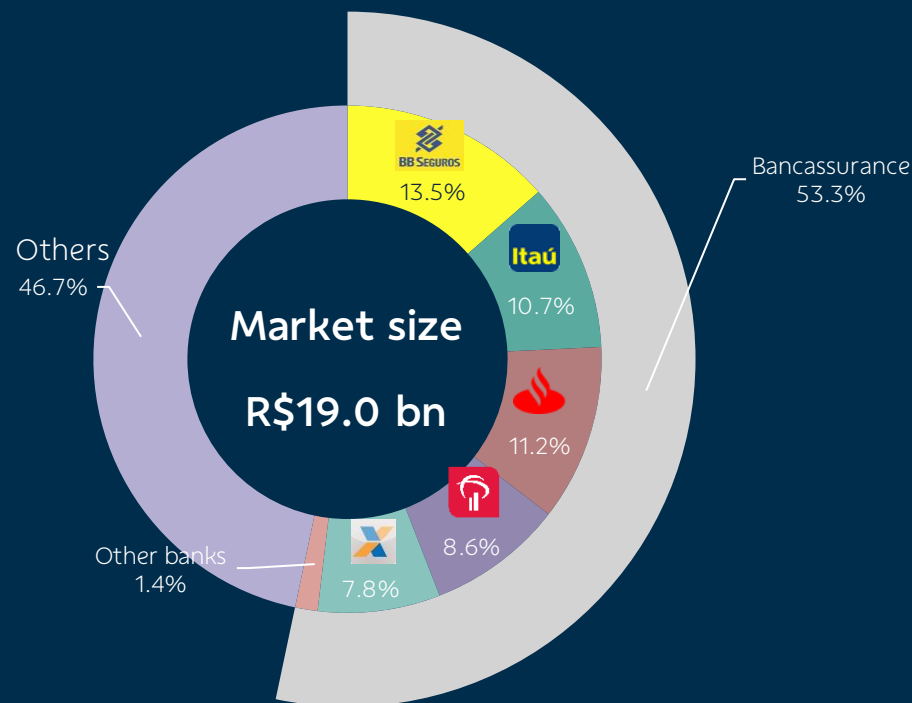


36.4%
loss ratio



26.0%
underwriting margin

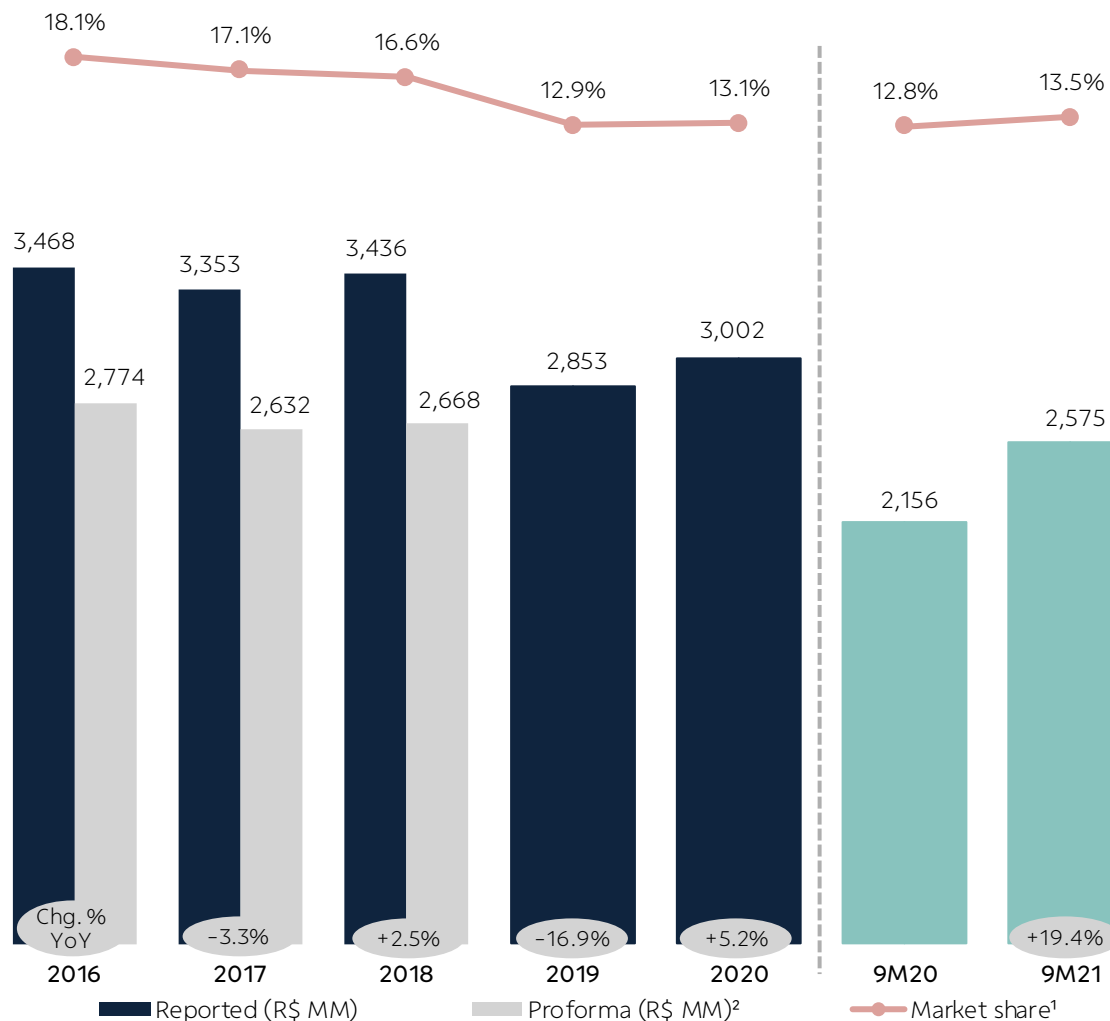
Competitive Landscape | Premiums Written¹



Portfolio of Products

- Focused on individuals, assures financial protection to the beneficiaries, chosen by the policyholder, in case of death (natural or accidental), or permanent disability of the insured;
- If a claim occurs, the insurance company pays the amount agreed in the insurance policy to the beneficiary; and
- The life insurance sold by Brasilseg is a term life insurance without accumulation. If the customer fails to make the monthly payments, the coverage is suspended without any amount being reverted to the policyholder.

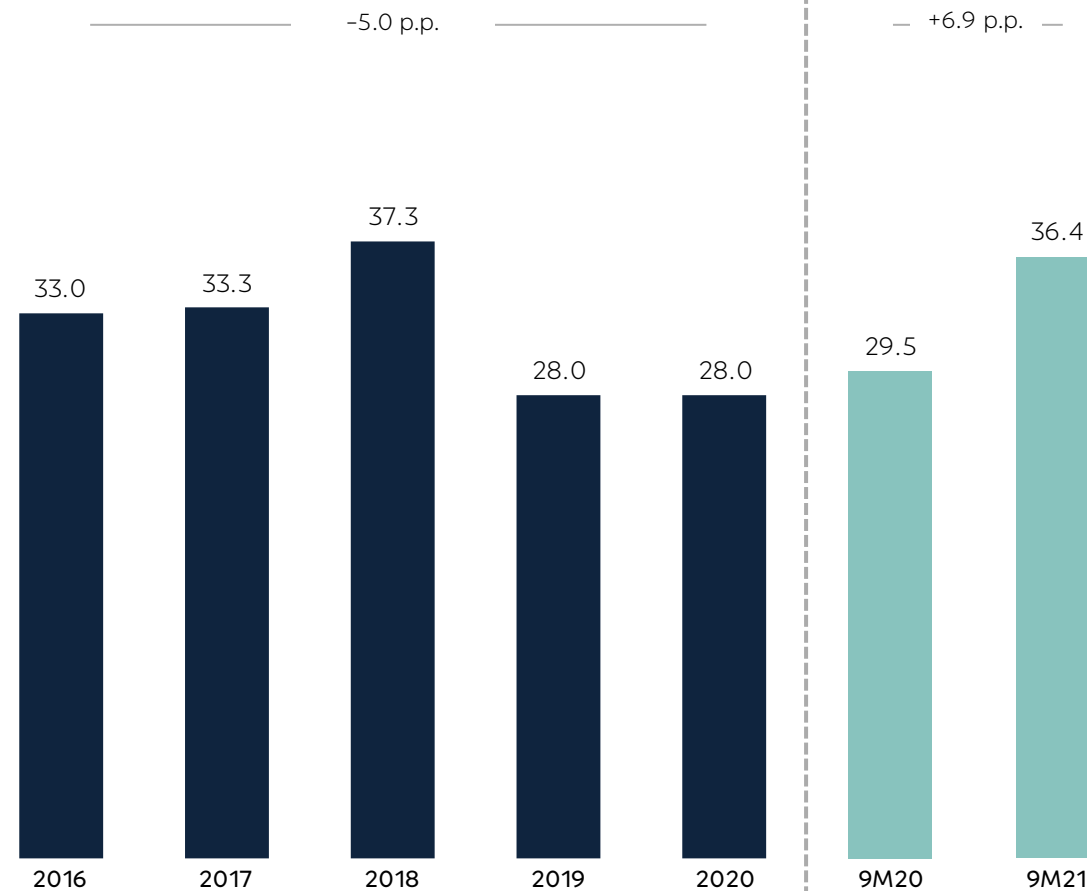
Premiums written



1 – Source: Susep (Market share considering only premiums written for risk coverage, excluding premiums for accumulation components (dotal and life insurance).

2 – Simulation of the structure after the reorganization for the fiscal years from 2016 to 2018.

Loss ratio³ (%)



3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

Brasileg | Credit life insurance – Key figures | 9M21



R\$1.6 bn
in premiums written

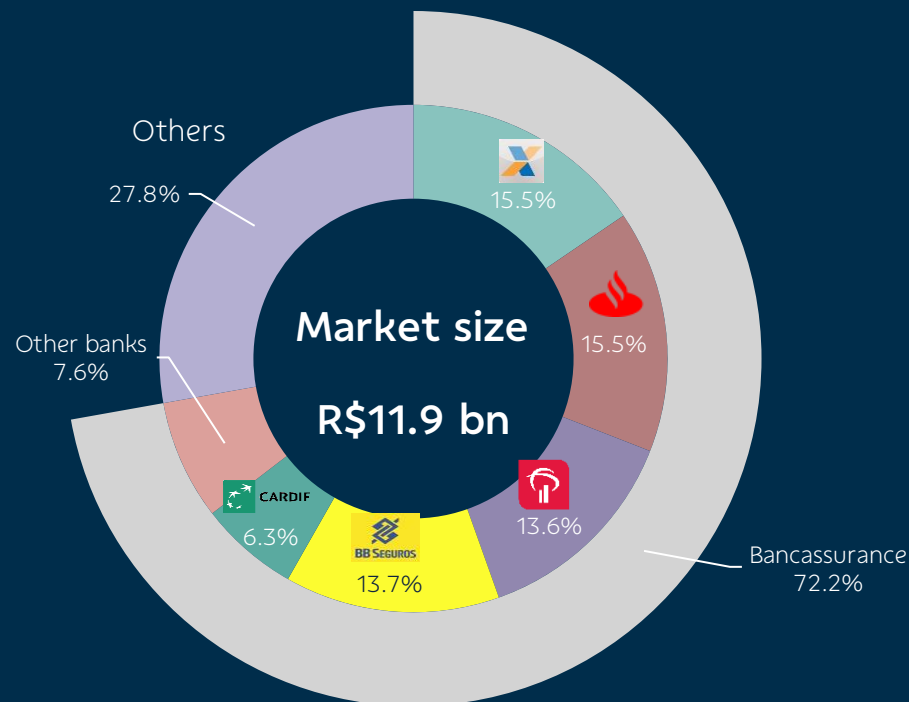


57.3%
loss ratio



-3.2%
underwriting margin

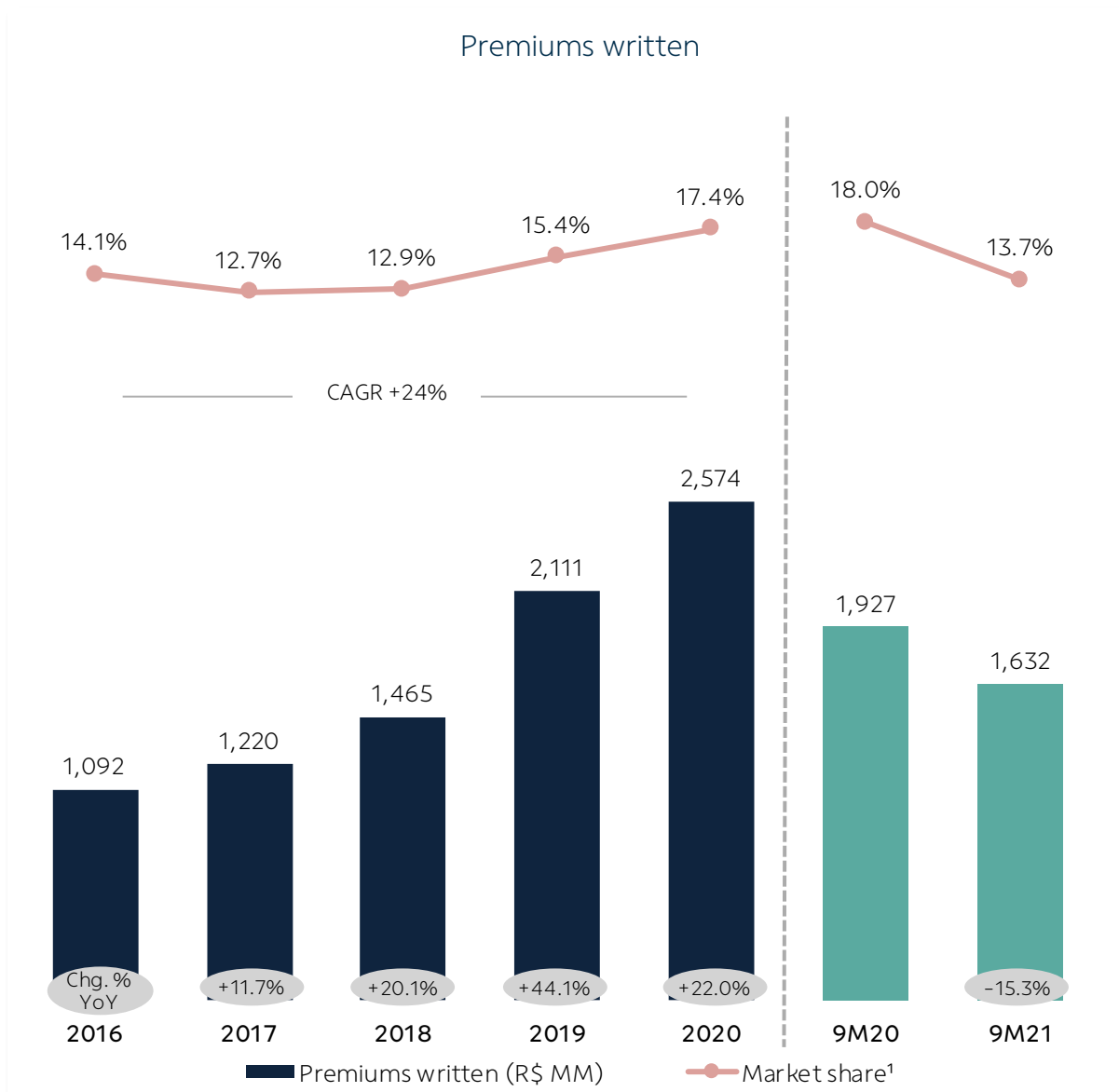
Competitive Landscape | Premiums Written¹



Portfolio of Products

- Credit life insurance is a life insurance policy intended to pay off a borrower's loan in case of death of the insured;
- Designed to protect both the lender and the insured dependents, preventing them to inherit this liability;
- This product is already quite widespread in Brazil and it is expected to grow with the expansion of the loan portfolio; and
- The lender is the main beneficiary of this type of product.

Brasilseg | Credit life insurance



1 – Source: Susep.



2 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

Brasileg | Mortgage life insurance – Key figures | 9M21



R\$215 mm
in premiums written

#5

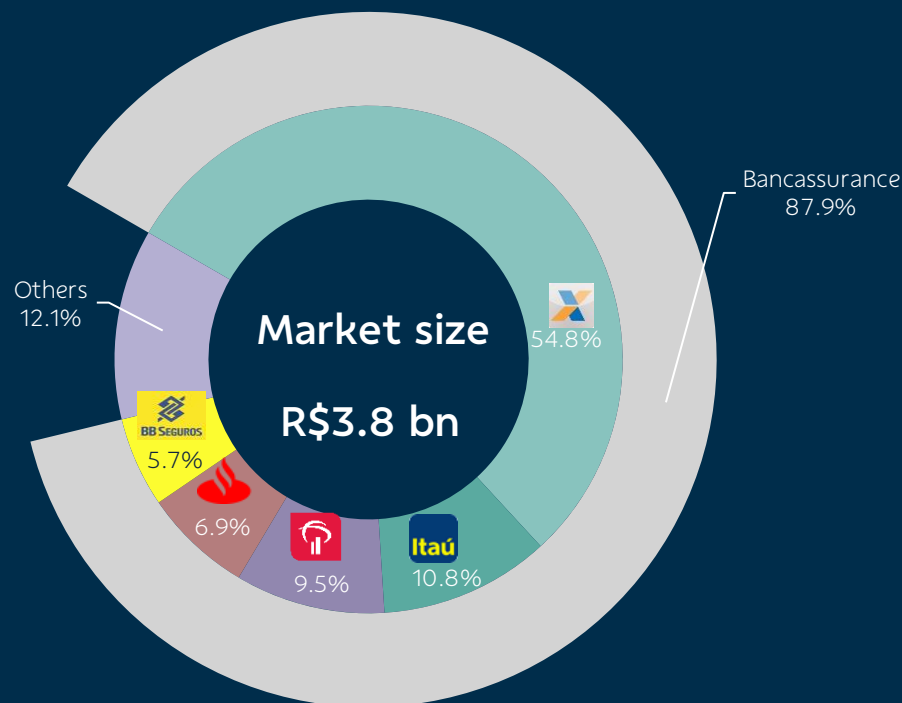


38.6%
loss ratio



41.9%
underwriting margin

Competitive Landscape | Premiums Written¹

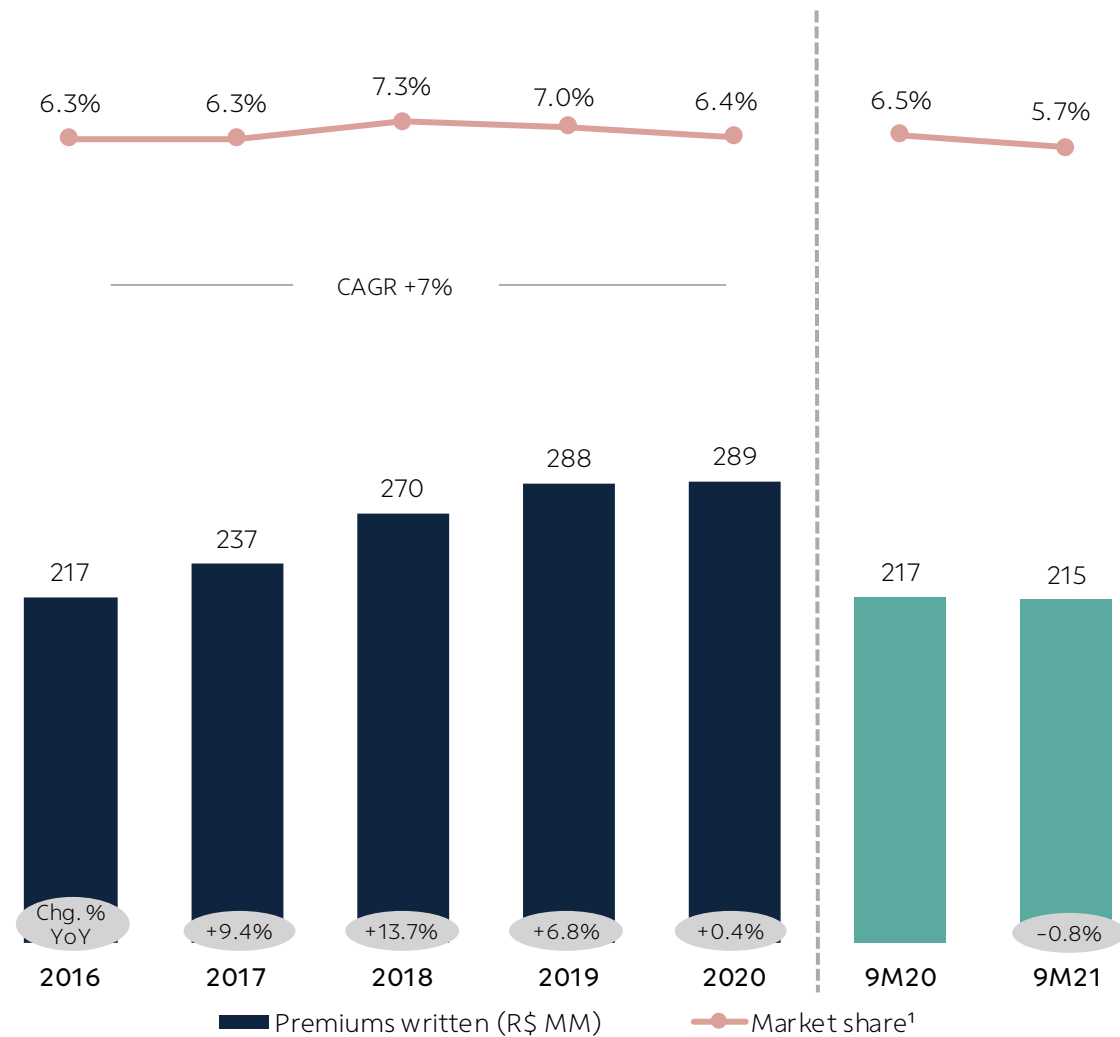


Portfolio of Products

- Mortgage life insurance is a life insurance policy intended to pay off a mortgage in case of death or disability of the insured;
- The insurance policy gives the guarantee that his family will keep the property and the bank will receive the full payment of the mortgage debt;
- The mortgage life insurance also protects against physical damage to the insured property; and
- Premium is calculated on a monthly basis and varies according to the outstanding loan balance and the borrower's age.

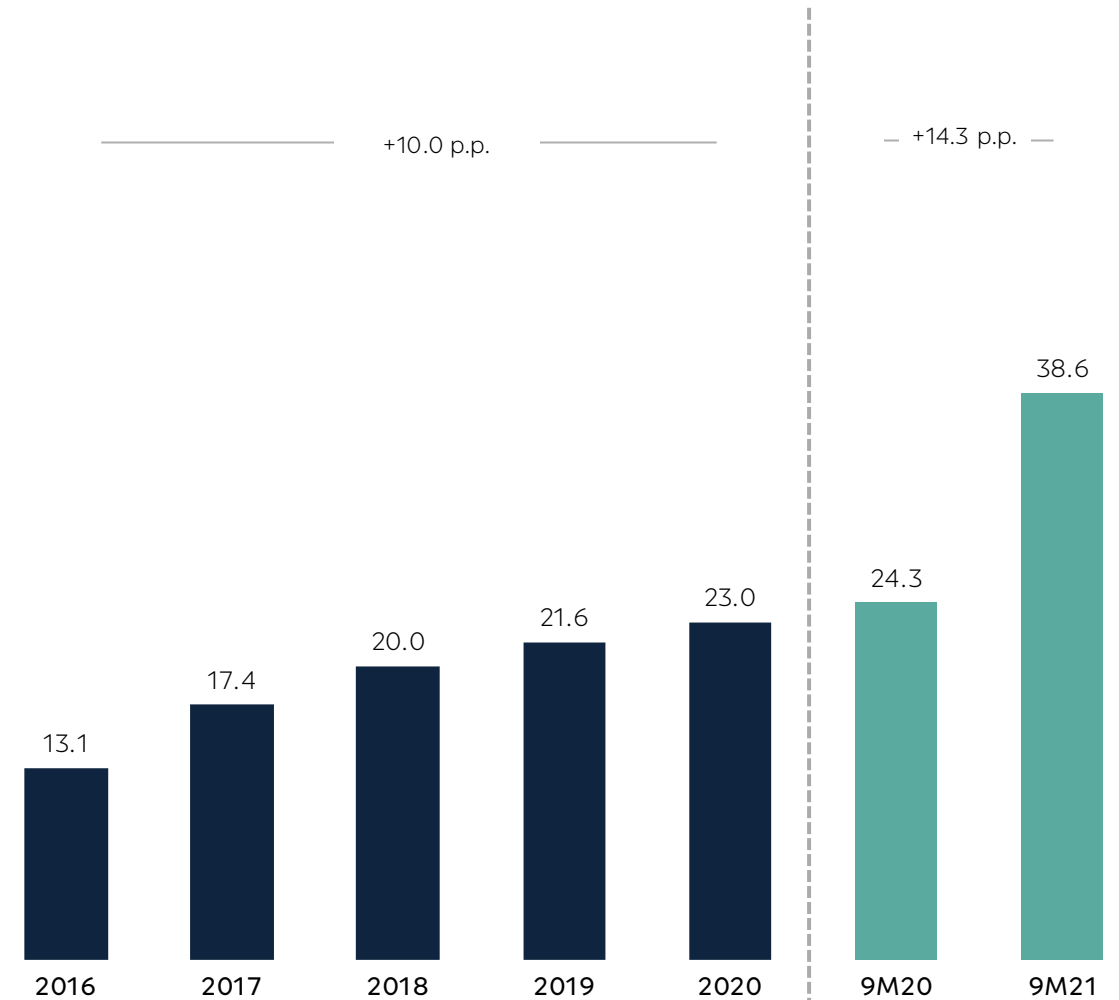
Brasilseg | Mortgage life insurance

Premiums written



1 – Source: Susep.

Loss ratio² (%)



2 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

Brasilseg | Rural insurance – Key figures | 9M21



R\$4.0 bn
in premiums written

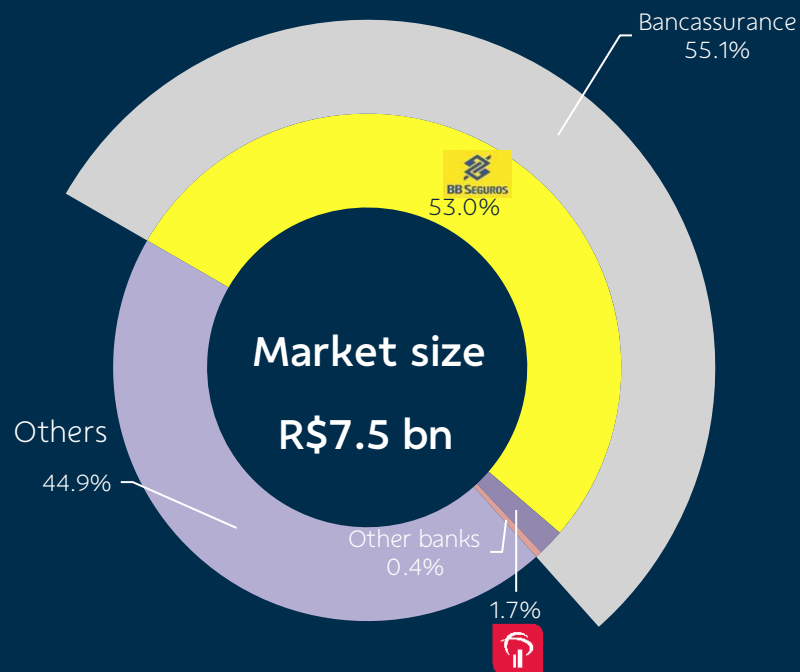


43.2%
loss ratio



40.6%
underwriting margin

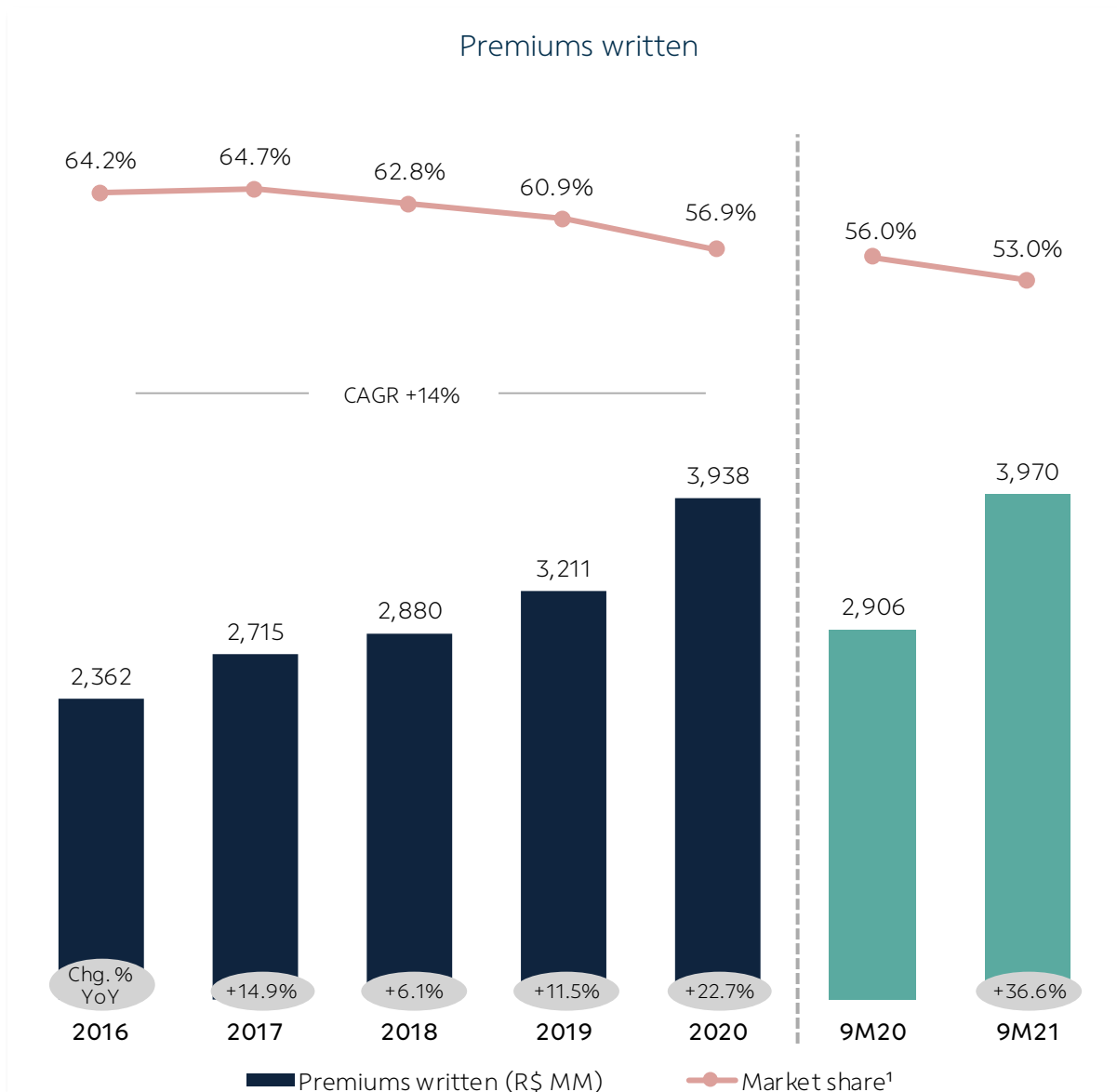
Competitive Landscape | Premiums Written¹



Portfolio of Products

- Crop insurance: protects the farmers from weather hazards and falling prices of the production;
- Rural lien insurance: protects the asset given as collateral for a rural loan; and
- Rural producer credit life insurance: designed for farmers intended to pay off the rural loan in case the insured dies

Brasilseg | Rural insurance



1 – Source: Susep.



2 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

Brasilseg | Home insurance – Key figures | 9M21



R\$230 mm
in premiums written

#5

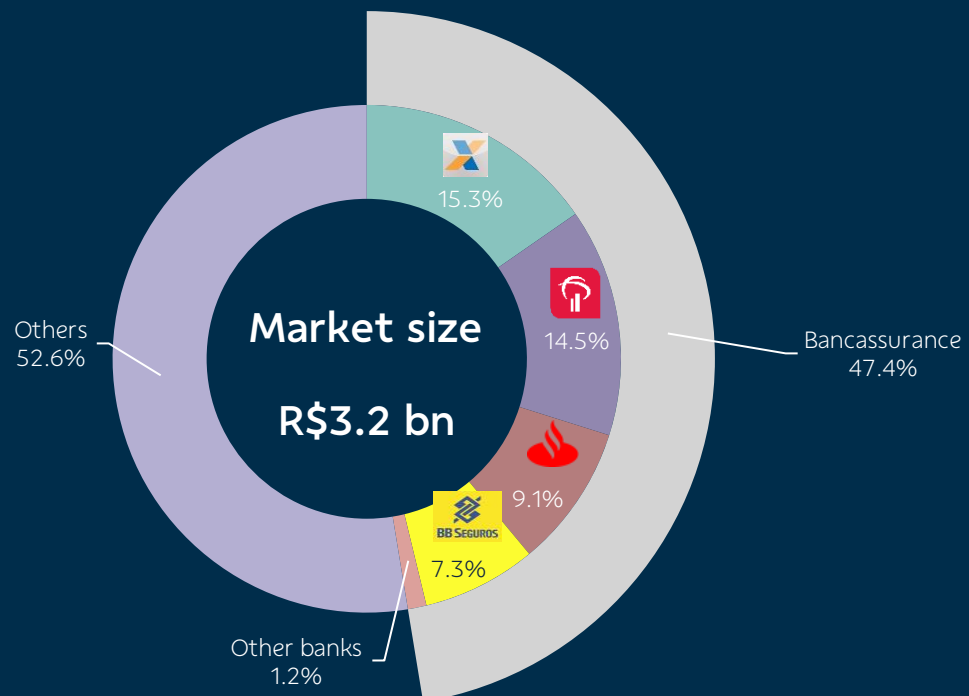


37.8%
loss ratio



31.9%
underwriting margin

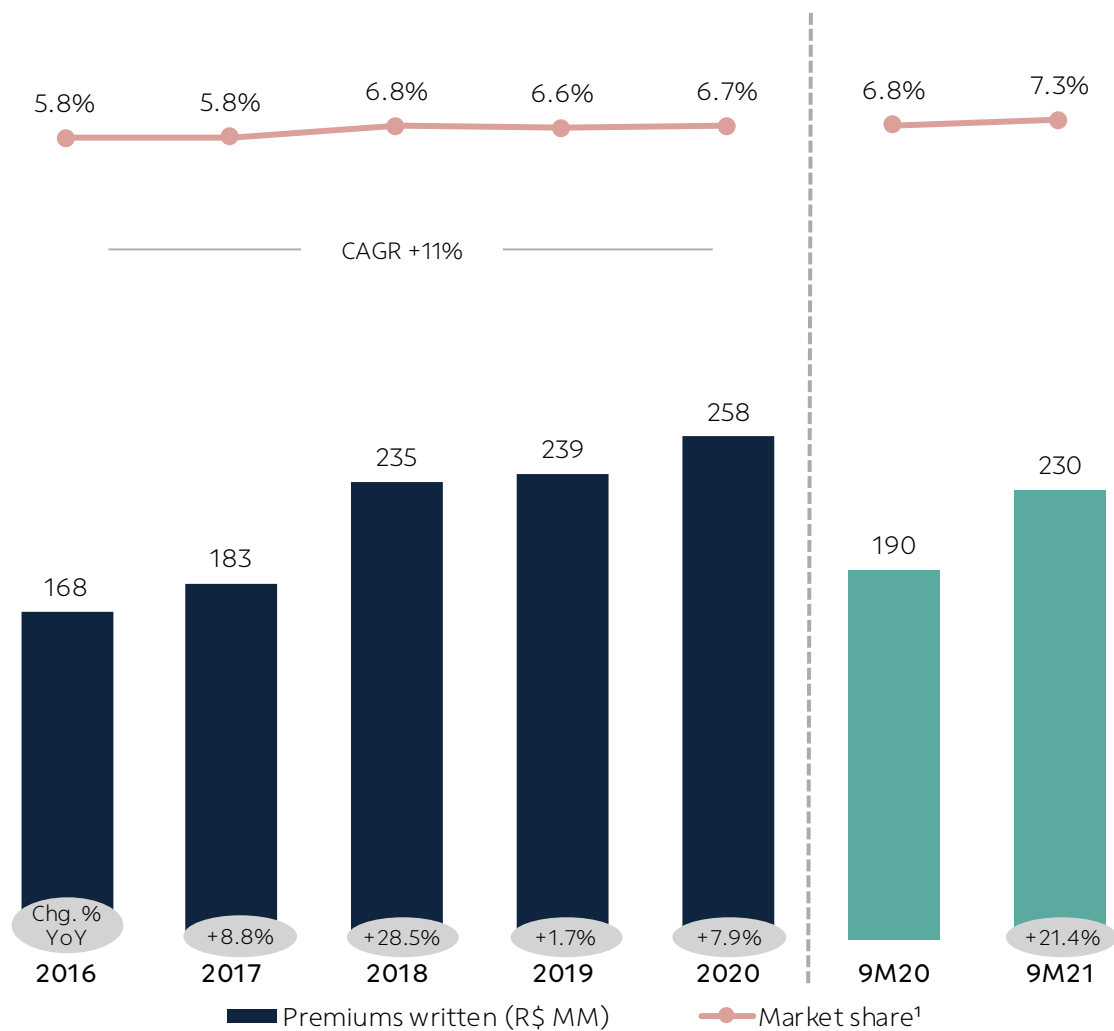
Competitive Landscape | Premiums Written¹



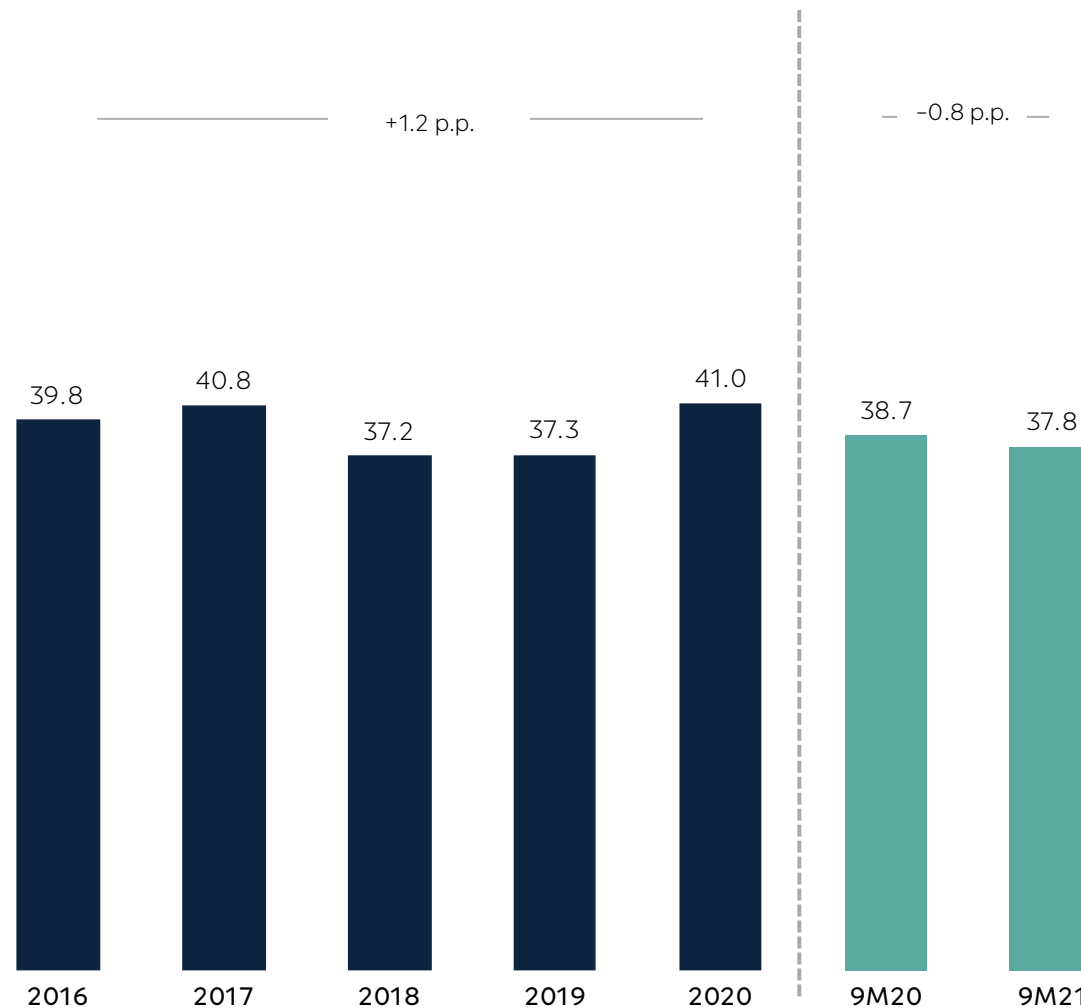
Portfolio of Products

- Encompasses a set of coverages intended for the protection of individual homes against damages caused by fire, lightning and explosion; and
- Additional coverages against theft, electric damage, physical damage to the property resulting from vehicle impact, windstorm, hail rain, among others.

Premiums written



Loss ratio² (%)



1 – Source: Susep.

2 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from “Premiums ceded to reinsurance” to “Retained acquisition costs”, the historical data of performance ratios was revised since 2017.

Brasileg | Commercial lines insurance – Key figures | 9M21



R\$307 mm
in premiums written

#8

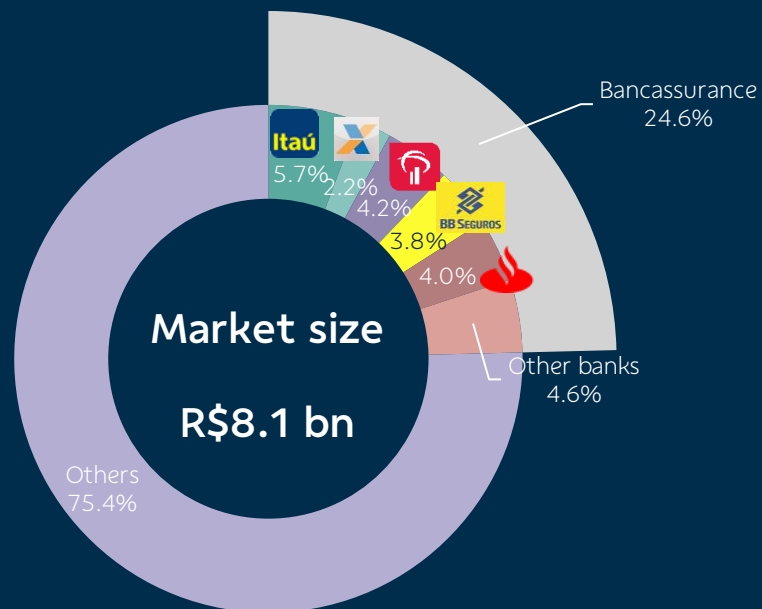


54.6%
loss ratio



16.1%
underwriting margin

Competitive Landscape | Premiums Written¹

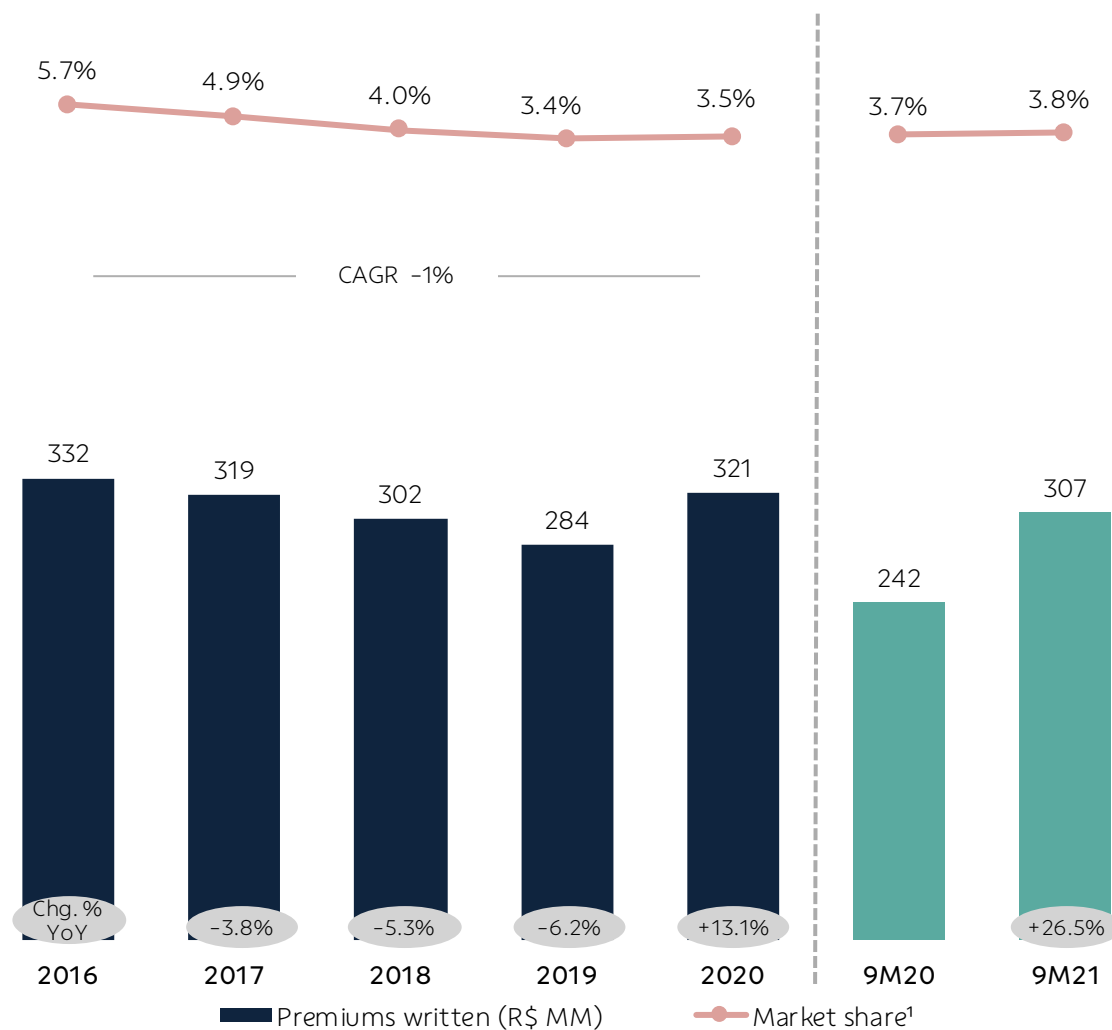


Portfolio of Products

- Consist of products designed to protect the assets of companies against damage to the building and its contents; and
- Coverage of machinery, furniture, utensils, goods and raw materials, excluding large risks.

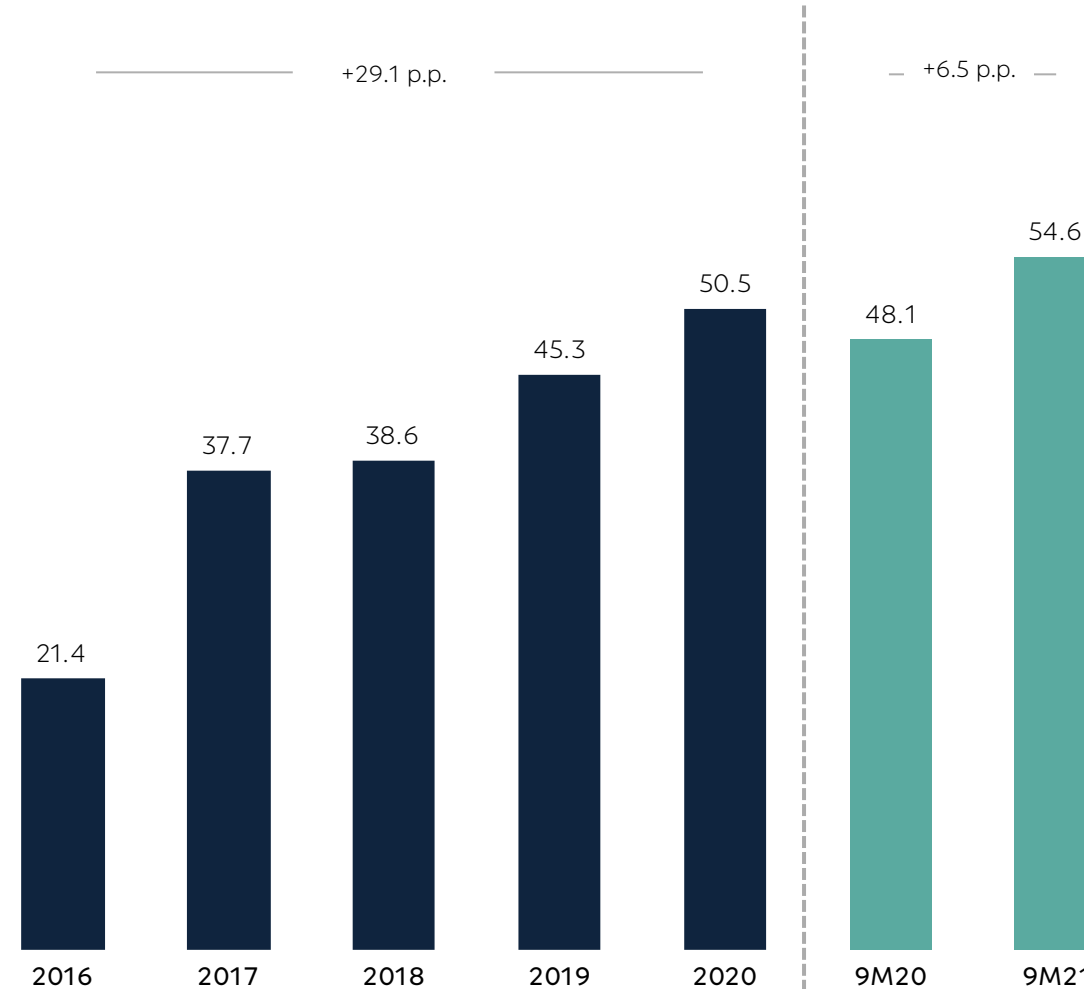
Brasilseg | Commercial lines insurance

Premiums written



1 – Source: Susep.

Loss ratio² (%)



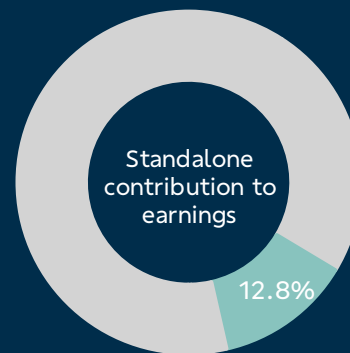
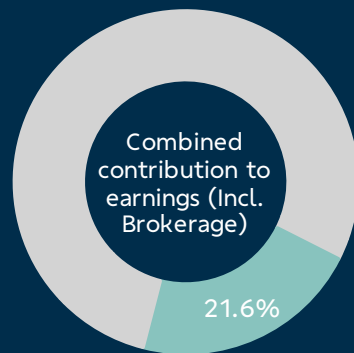
2 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

Brasilprev – Key figures | 9M21



2.7%

Return on Average Asset



Operating result¹



Financial result¹



R\$33.7 bn
in contributions



–R\$237 mm
in net inflows



R\$310.8 bn
technical reserves



42.9%
cost to income ratio



10.2%
redemption ratio²



1.02%
management fee²

1 – Net of taxes considering the Company's effective tax rate.
2 – Annualized ratio.

Brasilprev – Key figures | 9M21

Portfolio of Products

PGBL – Free Benefit Generator Plan

- Recommended for people who fill their income tax statement in the complete form;
- Contributions deductible up to the limit of 12% of the annual gross taxable income;
- Principal + interest are taxed when annuity/lump sum is received; and
- Taxed in the progressive or in the regressive tax system.

VGBL – Free Benefit Generator Life Plan

- Recommended for people who fill their income tax statement in the simplified form or is exempt;
- Only the interest component is taxed;
- Taxed in the progressive or in the regressive tax system; and
- Simplicity of the process related to the inheritance transmission.

Traditional Plan (***these plans are no longer sold)

- Defined benefit; and
- Guarantees a fixed interest of 6% + inflation (IGP-M) or Taxa Referencial (TR) per year.

Tax Statement

- **Complete form:** an individual can inform not only the income, but also deductible expenses, such as expenses with healthcare, education, investments in PGBL, and other; and
- **Simplified form:** contributions are not tax deductible.

Tax System

Progressive

- Taxes are charged when money is received;
- Tax brackets can vary from zero to 27.5%; and
- Redemptions are taxed at 15%, with adjustments in the income tax declaration.

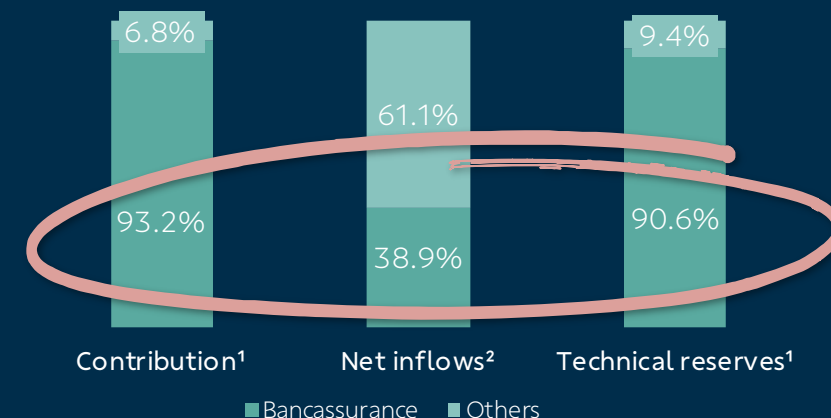
Regressive

- Taxed when cash is received either on redemptions or when benefit is granted;
- Tax is withheld and definitive; and
- Tax rates are determined by the length of stay, starting at 35%, and reaching a level of 10% after 10 years.

Competitive Landscape

	Contribution ¹	Net inflows ²	Technical reserves ¹
1			
	33.4%	49.3%	29.4%
2			
	22.8%	38.9%	22.9%
3			
	20.8%	3.3%	20.0%
Market size (R\$ bn)	100.7	10.0	1,055.6

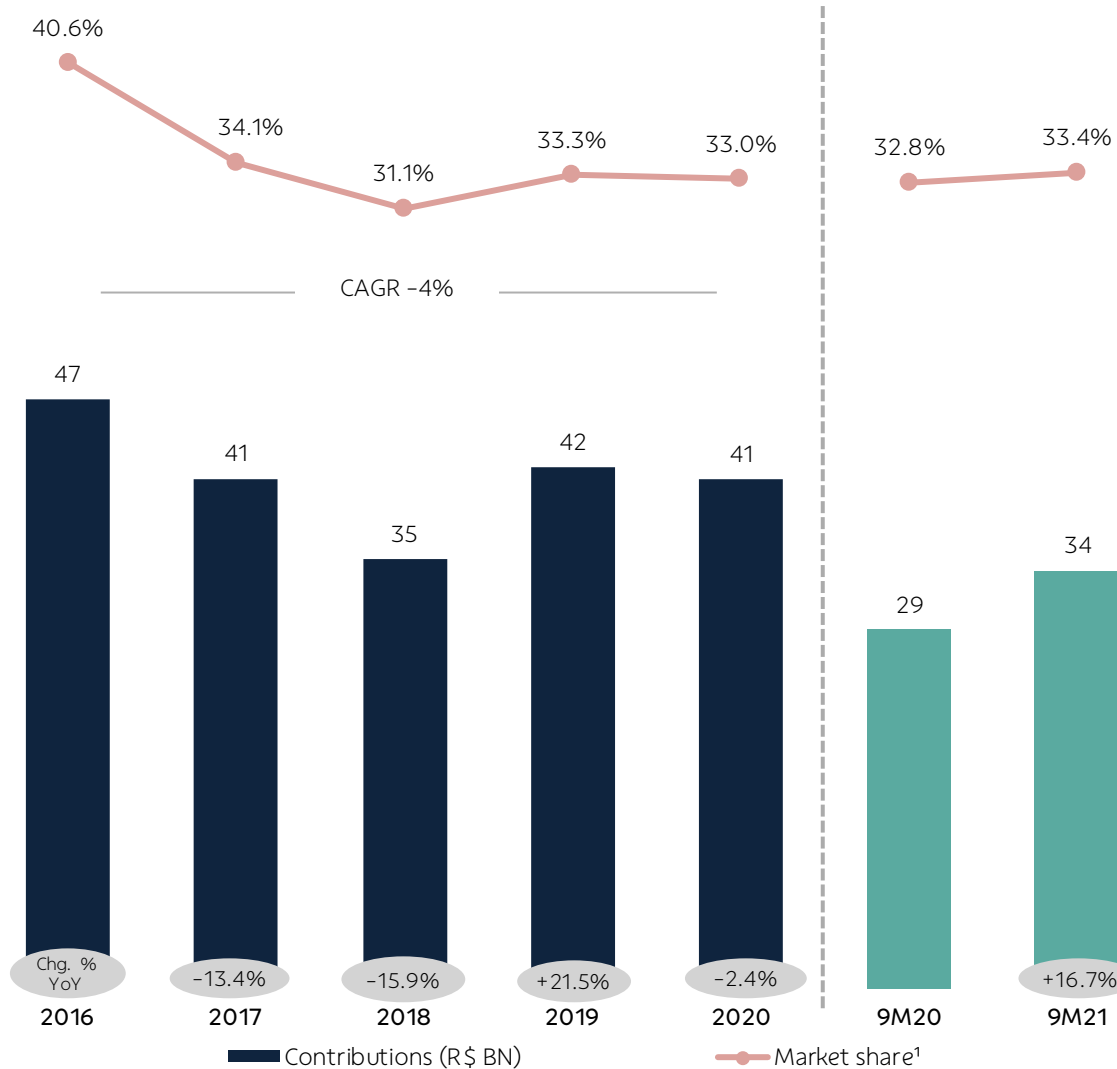
Pension plans are mainly sold through the bancassurance channel



1 – Source: Susep.

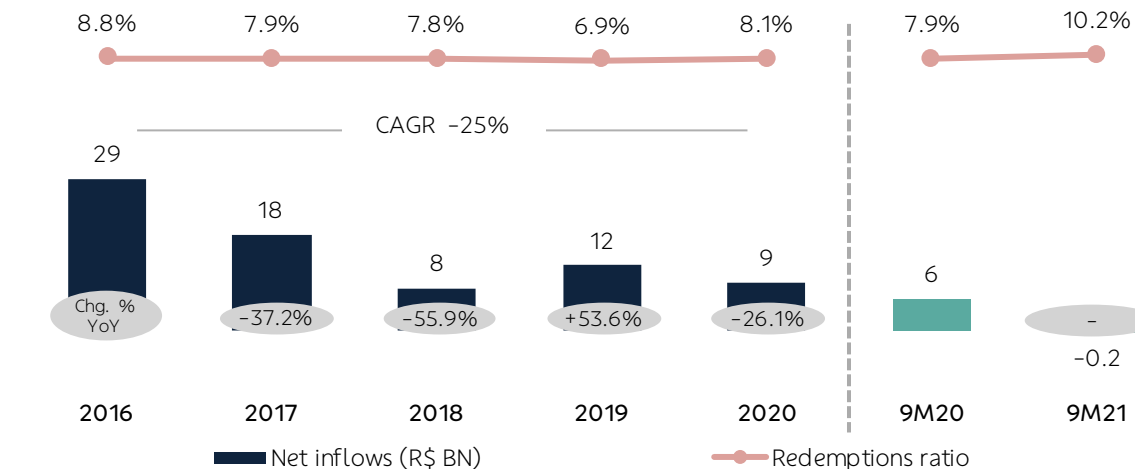
2 – Source: Quantum Axis.

Contributions



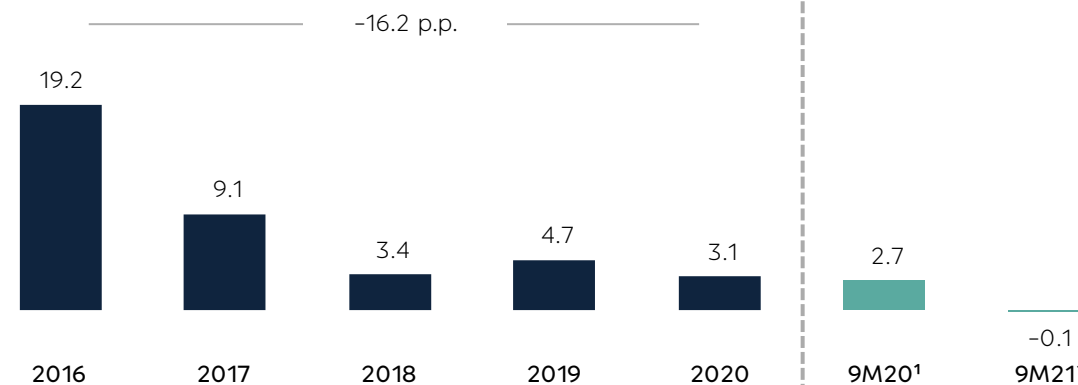
1 – Source: Susep.

Net inflows

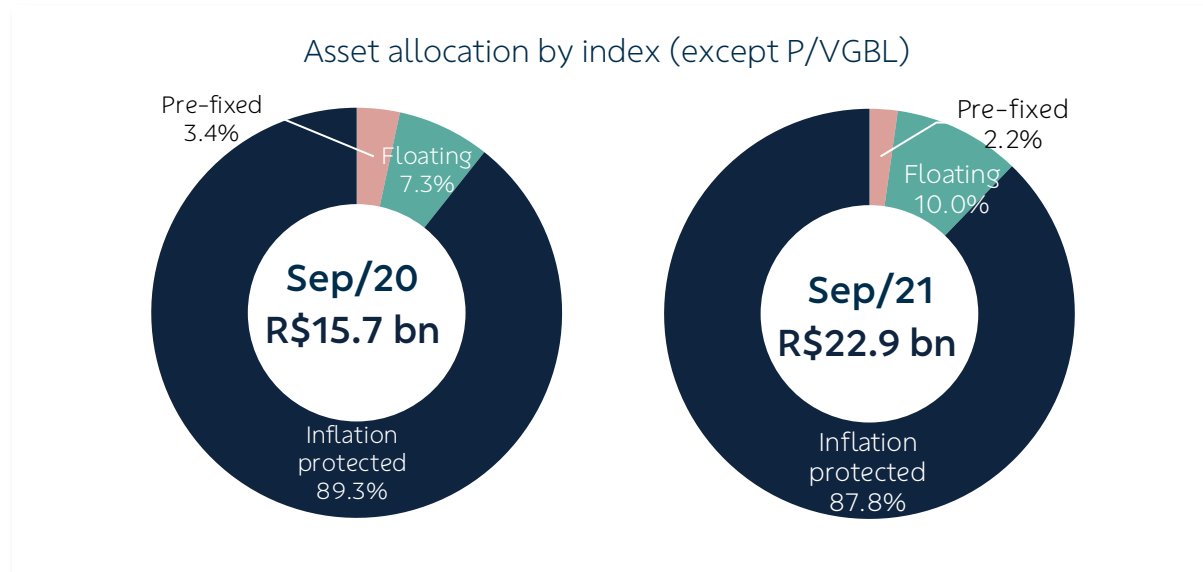
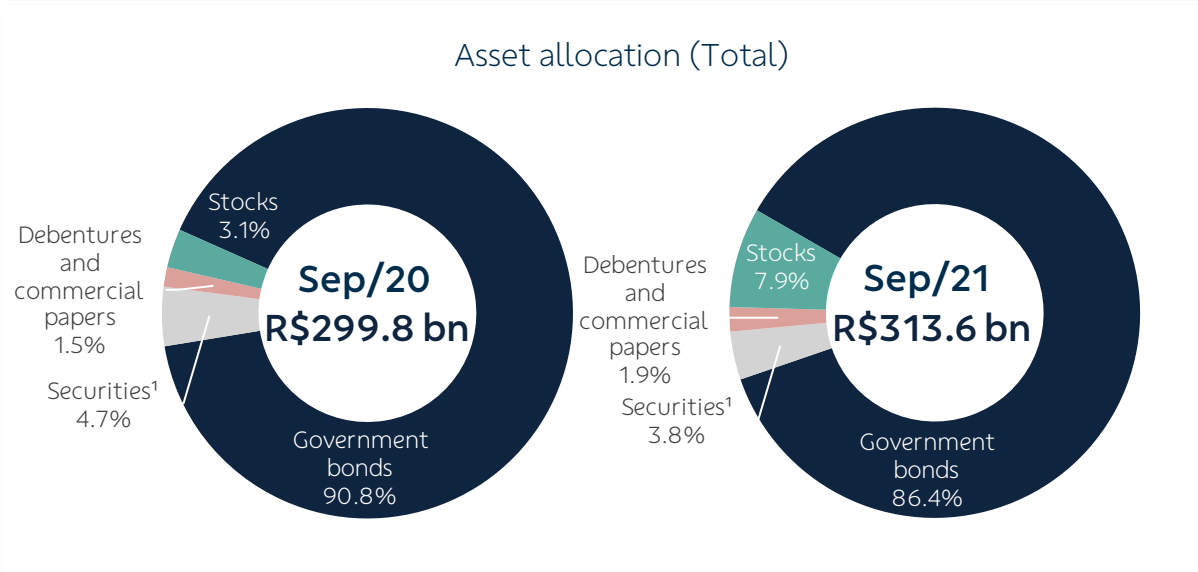
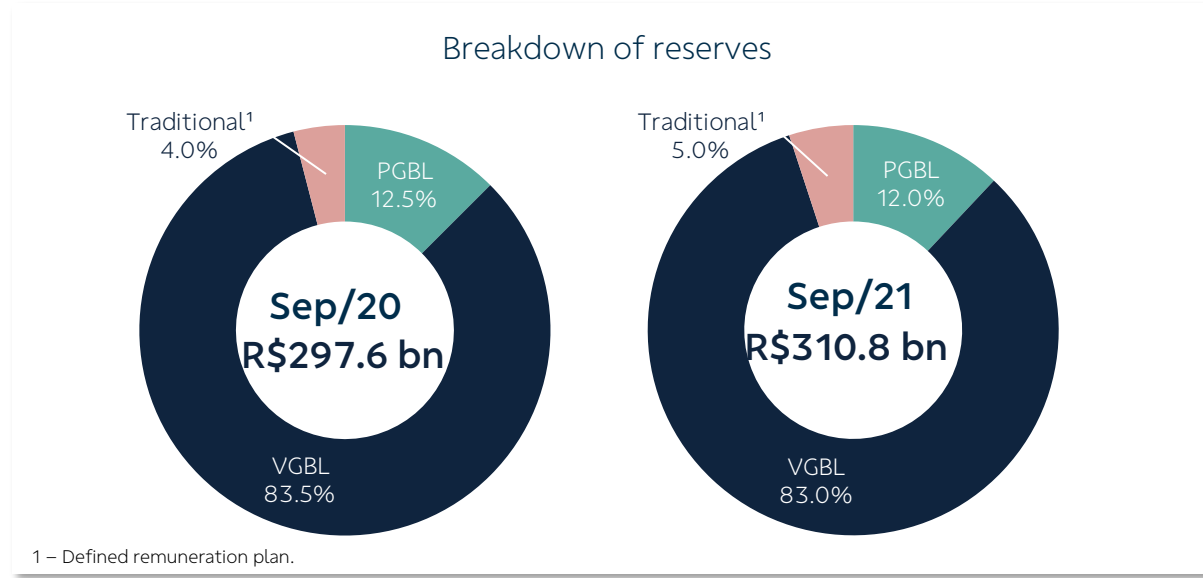
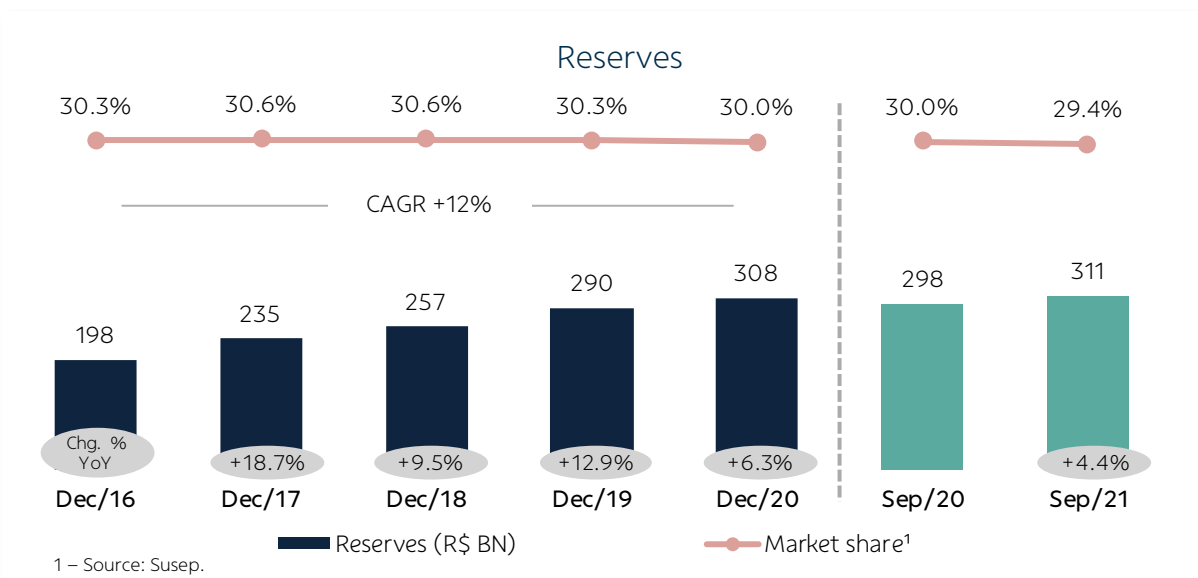


Source: Quantum Axis.

Net inflows/AuM (%)

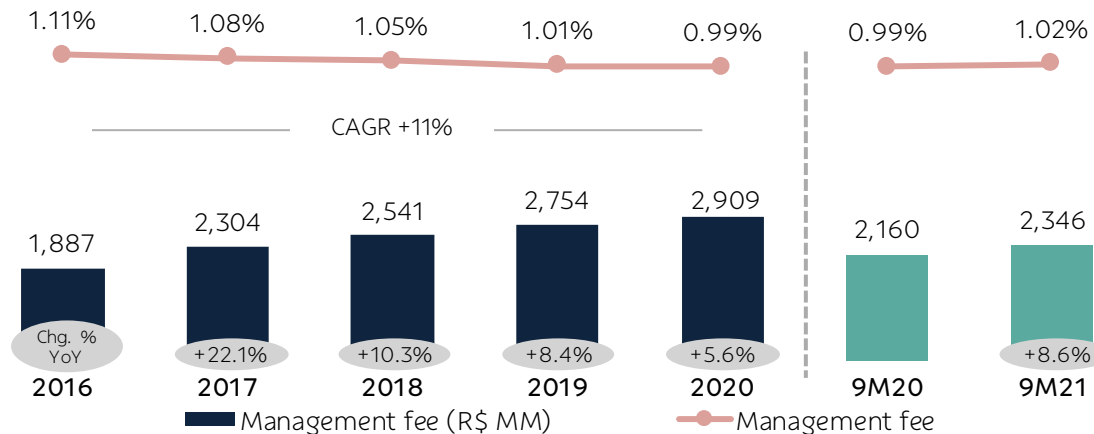


1 – Annualized ratio.



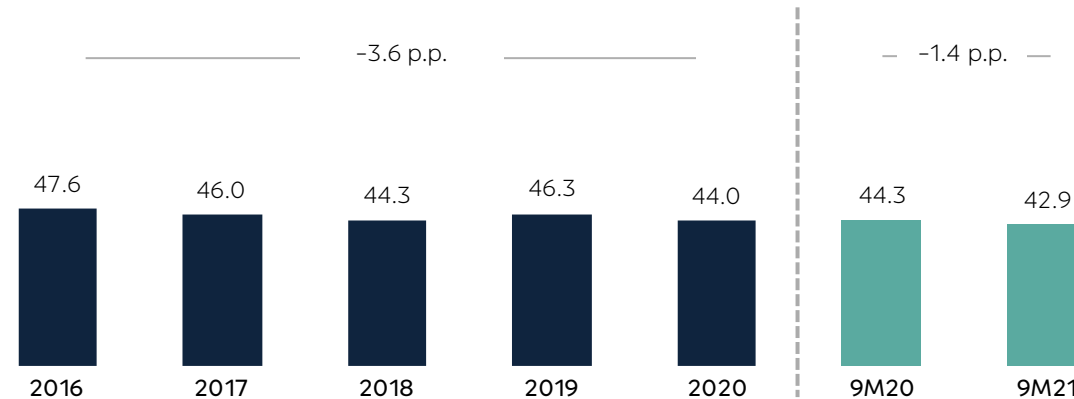
1 – Securities: time deposits, time deposit with special guarantee, real state receivables certificate, creditory rights, letras hipotecárias and letras financeiras.

Management fee¹



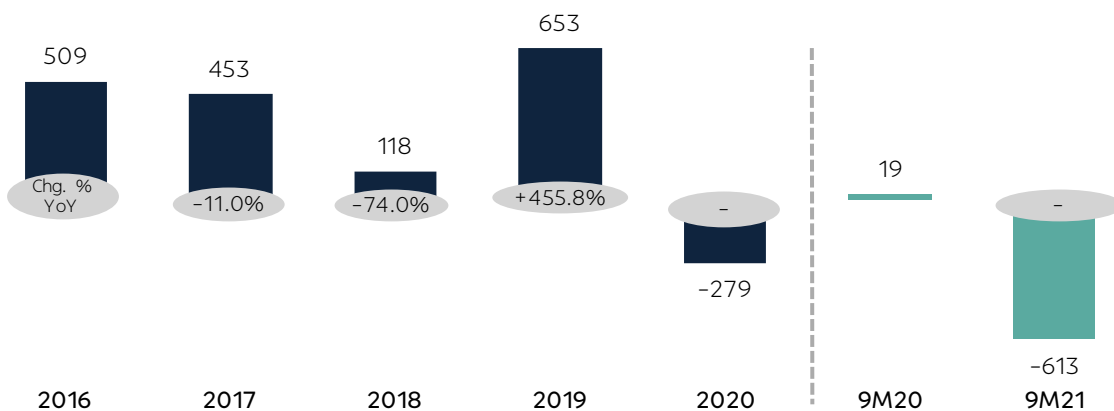
1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2016 to 2019.

Cost to income ratio¹ (%)

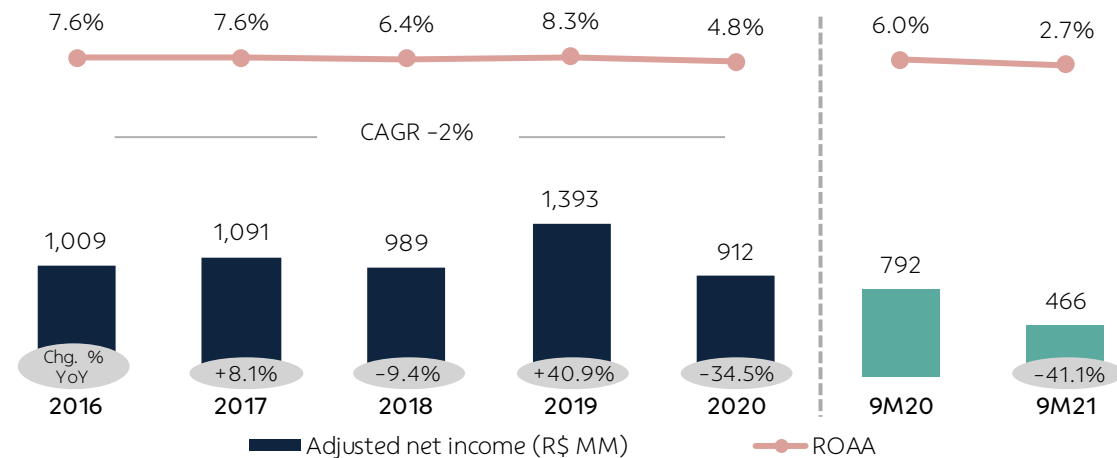


1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2016 to 2019.

Net investment income (R\$ mm)



Profitability

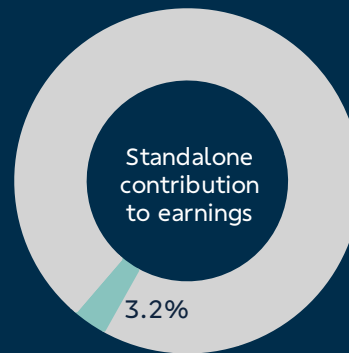
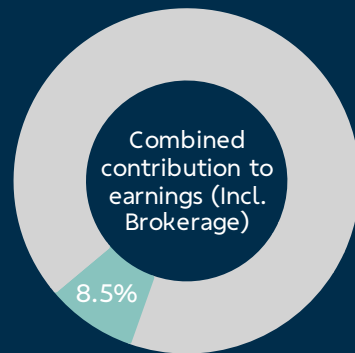


Brasilcap – Key figures | 9M21



1.8%

Return on Average Asset



Operating result¹

19.3%



Financial result¹

80.7%



R\$3.2 bn
in collections



43.0% monthly
57.0% unique



4.6 mm
of bonds outstanding



R\$8.0 bn
in technical reserves



R\$48.1 mm
lottery expenses



2.7 p.p.
net interest margin

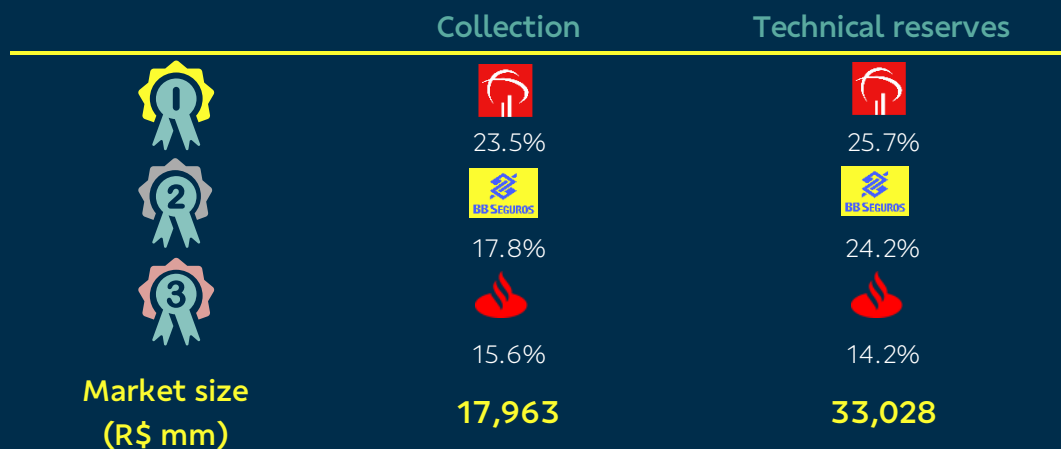
1 – Net of taxes considering the Company's effective tax rate.

Brasilcap – Key figures | 9M21

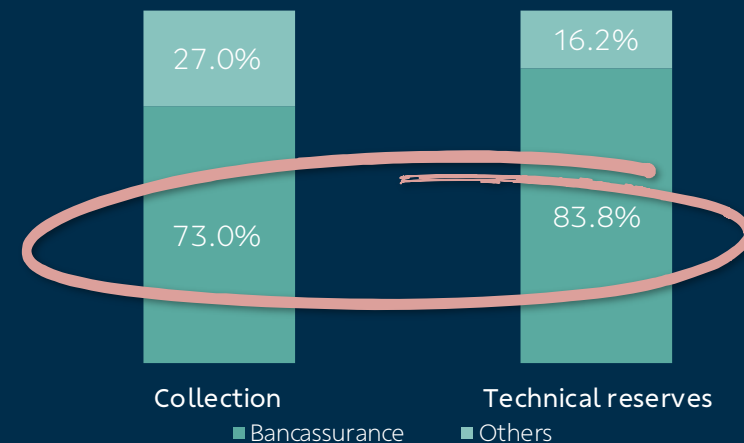
Portfolio of Products

- Premium bonds are very peculiar to the Brazilian market, but there are also quite similar products in United Kingdom and in other countries;
- Premiums bonds are an alternative way to accumulate reserves, with term and interest rate previously determined, entitling the bondholder to participate in lotteries;
- Prizes are distributed through periodic draws, being most frequent the usage of a combination of numbers in pre-determined series, based on the Brazilian Official Lottery;
- In case of early redemption, the bondholder must obey a grace period (12 months in most products);
- Beyond the grace period, penalties will be applied, if the bondholder decides for early redemption; and
- Penalties will decrease as the bond approaches to maturity.

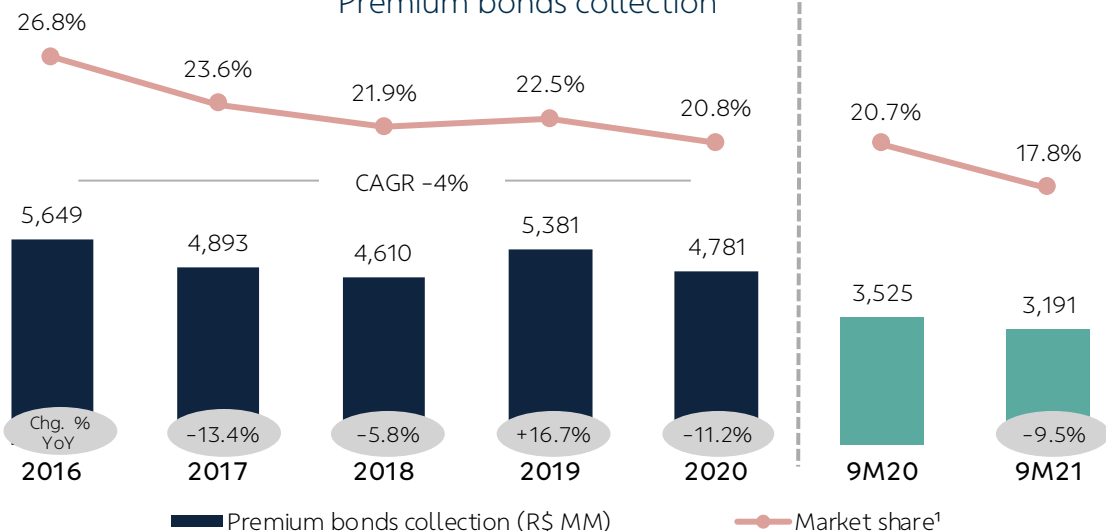
Competitive Landscape



Premium bonds are mainly sold through the bancassurance channel

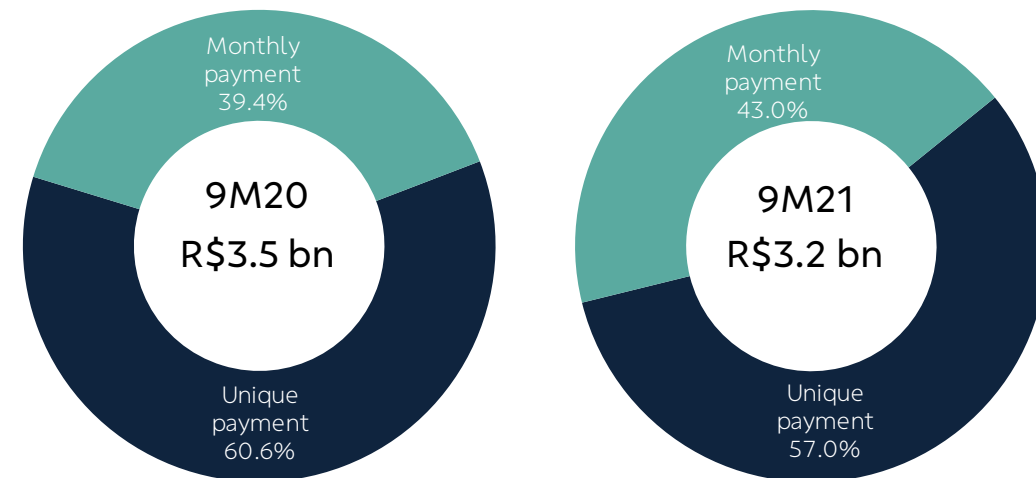


Premium bonds collection

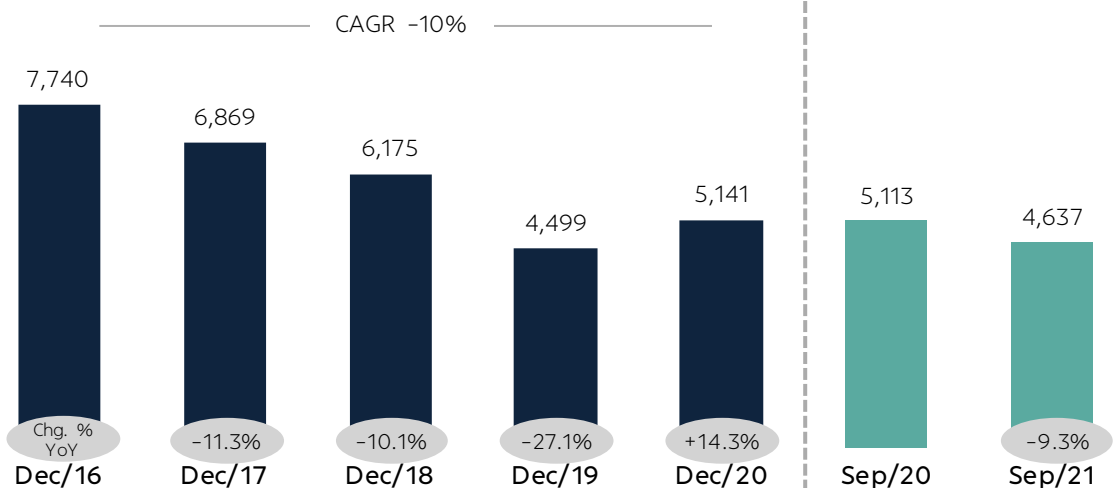


1 – Source: Susep.

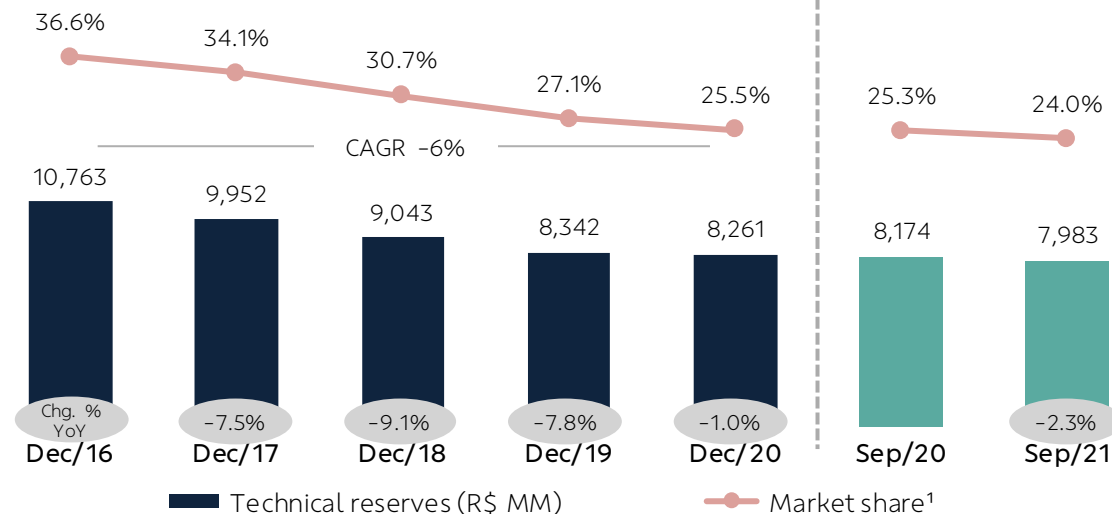
Breakdown of collection



Bonds outstanding (thousand)



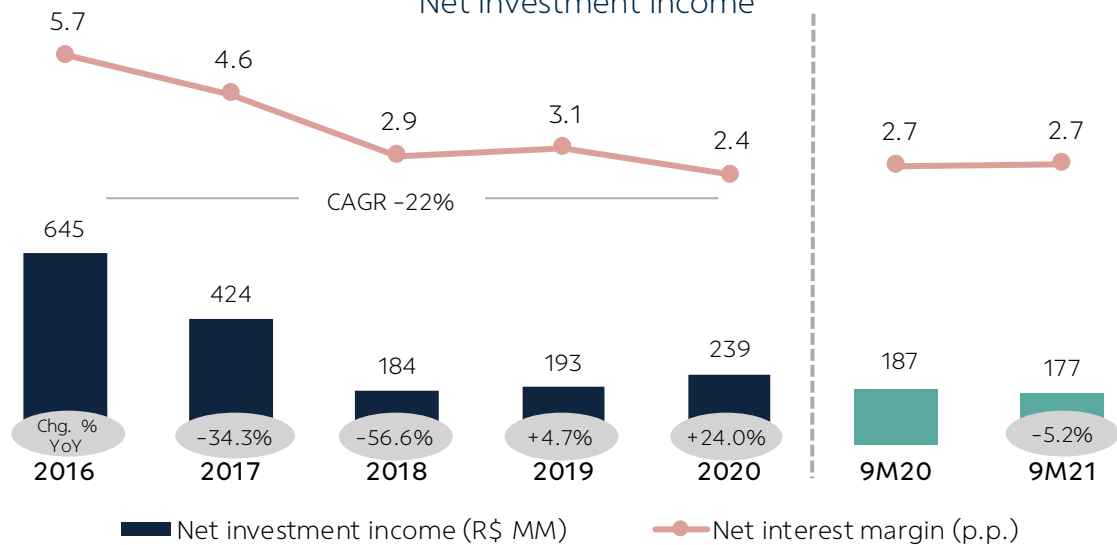
Technical reserves



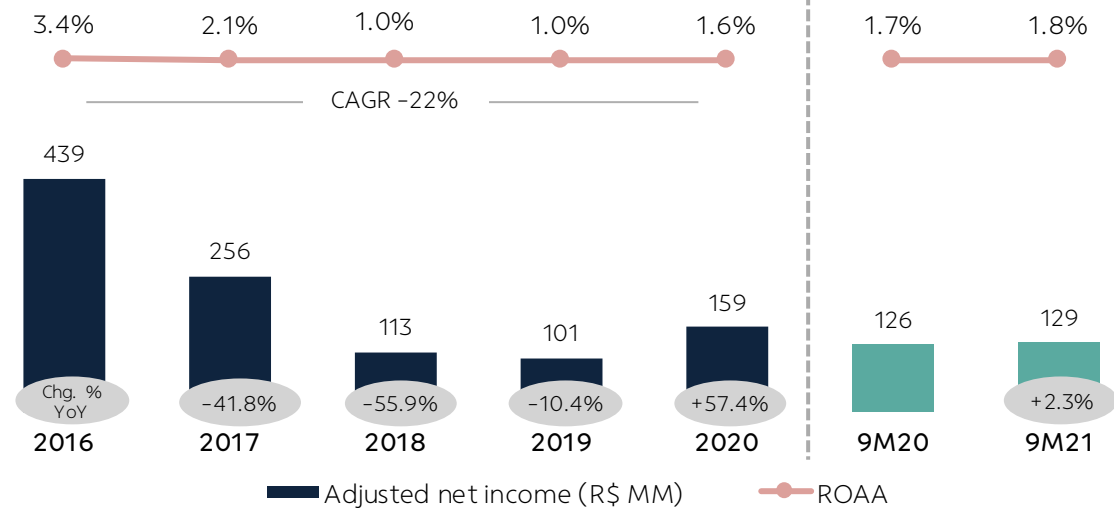
1 – Source: Susep.

Brasilcap

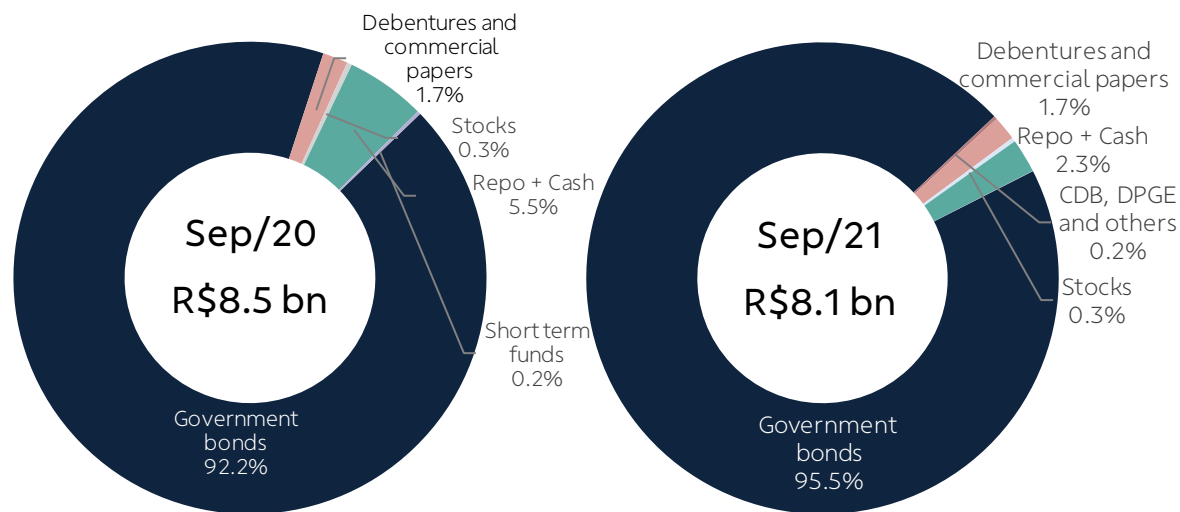
Net investment income



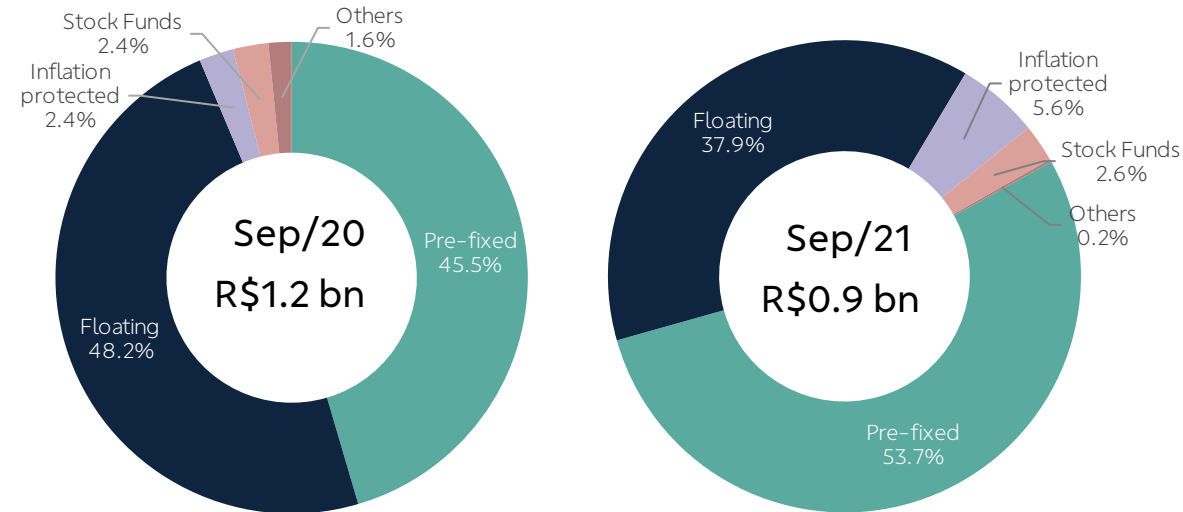
Profitability



Asset allocation



Asset allocation | Trading portfolio

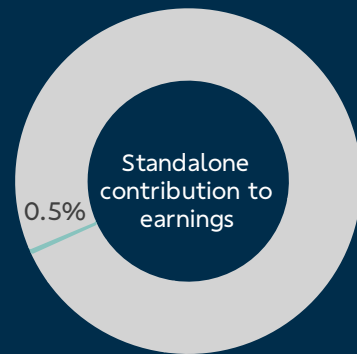
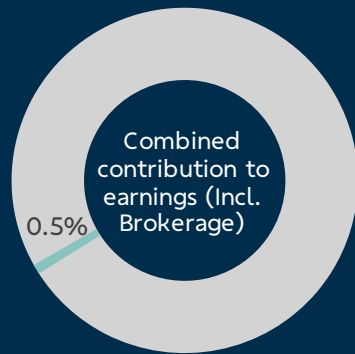


Brasildental – Key figures | 9M21



52.1%

Return on Average Asset



Operating result¹



Financial result¹



R\$85.4 mm

in net operating revenues



526 thousand

of insured lives



75.2% corporate

11.3% SME

13.5% individuals



42.1%

loss ratio



68.5%

combined ratio

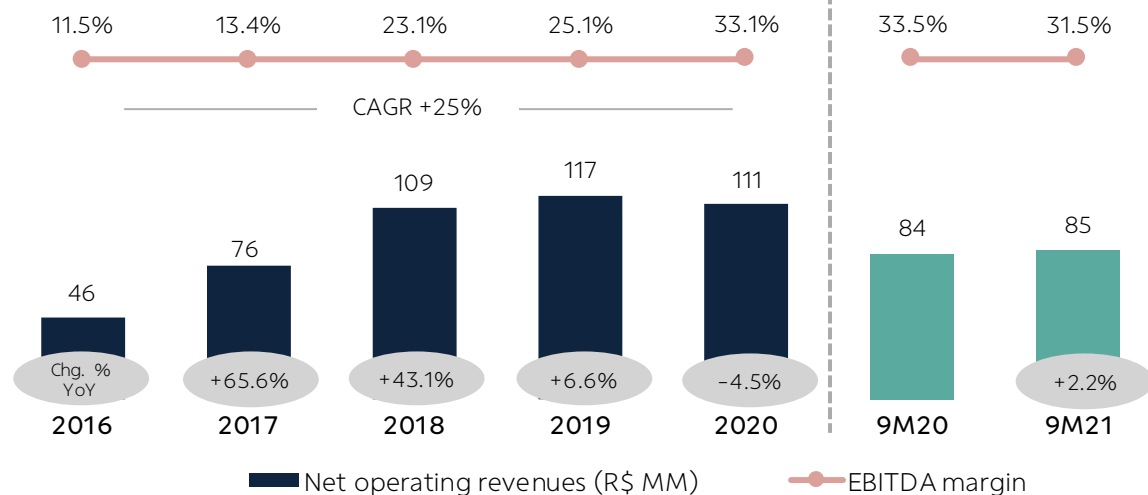


31.5%

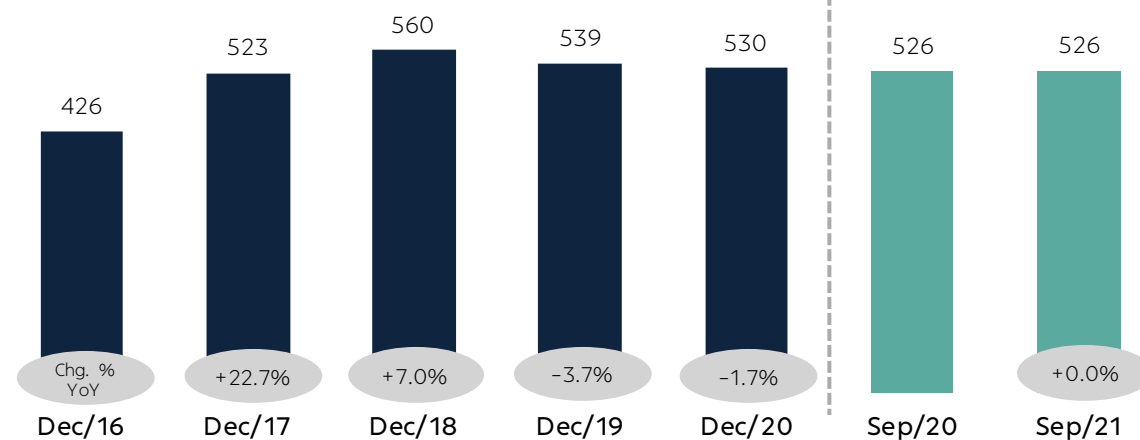
EBITDA margin

1 – Net of taxes considering the Company's effective tax rate.

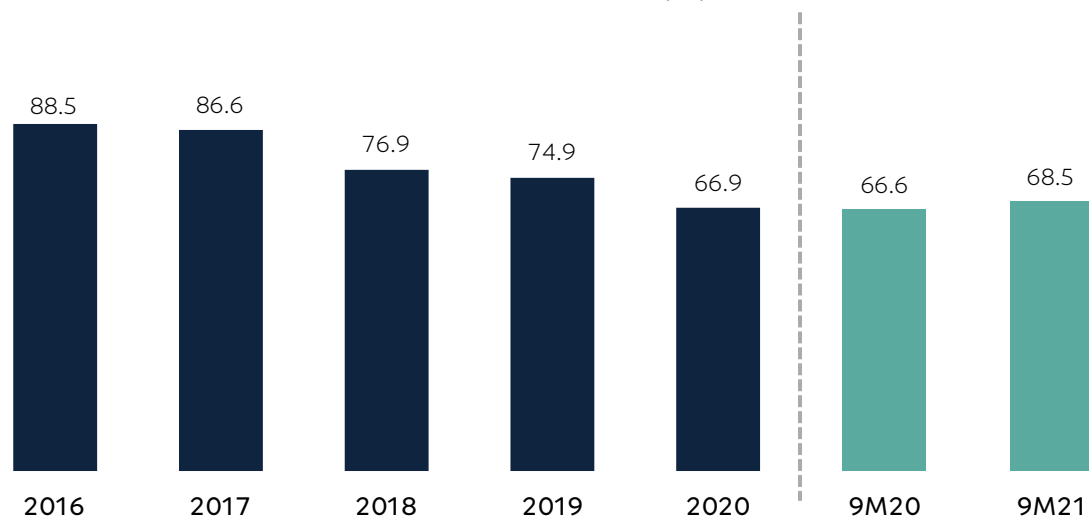
Net operating revenues



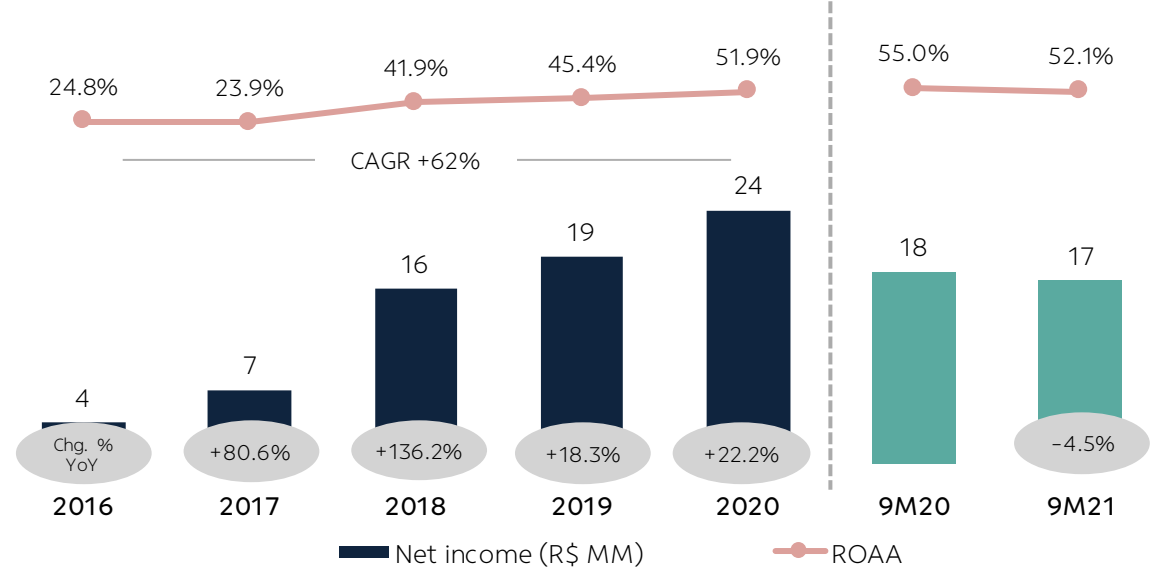
Clients (thousand)



Combined ratio (%)



Profitability

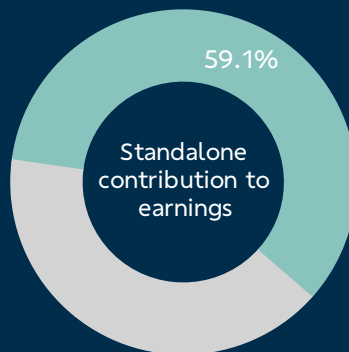


BB Corretora – Key figures | 9M21



55.2%

Net margin

Operating result¹

97.6%

Financial result¹

2.4%

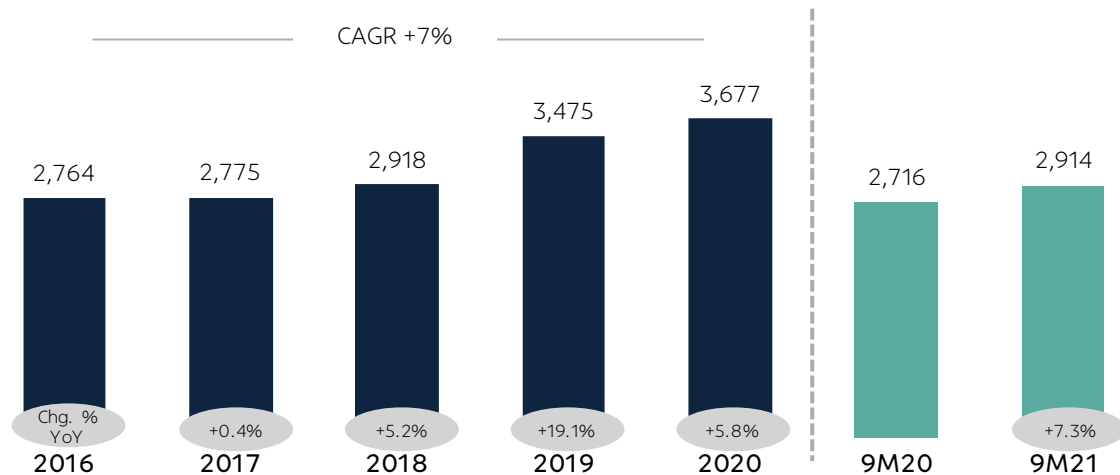
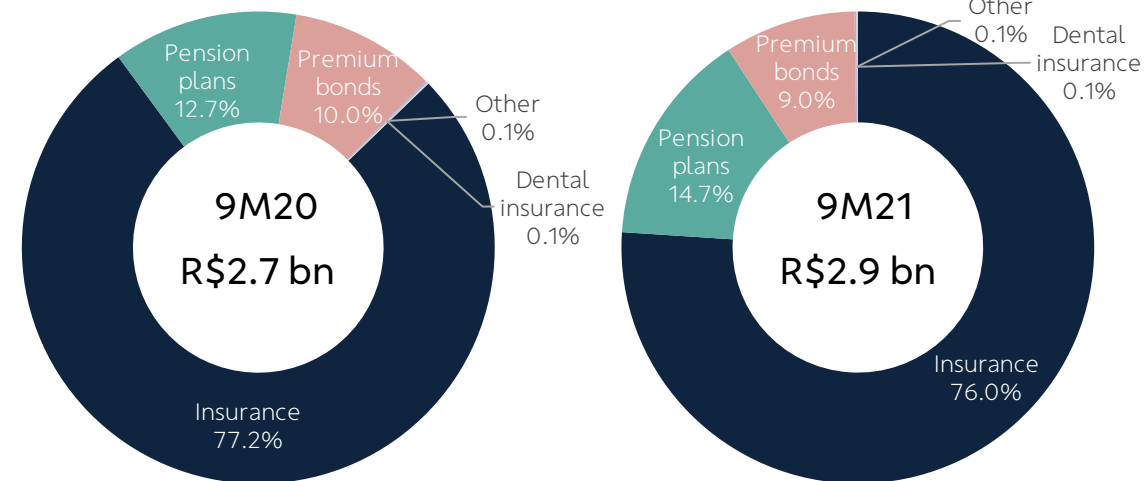
R\$2.9 bn
in brokerage revenues81.6%
EBIT margin

Company Overview

- The distribution of BB Seguridade affiliates' products – Brasilseg, Brasilprev, Brasilcap and Brasildental – in the bancassurance channel takes place through a fully owned broker named BB Corretora;
- BB Corretora is remunerated by BB Seguridade affiliates through the payment of commissions;
- As a result of the usage of Banco do Brasil's distribution network, including the workforce, IT solutions and facilities, it reimburses the costs incurred by the Bank during the selling and maintenance of insurance, pension plans, premium bonds and dental care products; and
- The brokerage business in the bancassurance channel is not a complex business model, as it does not incur in the underwriting risk and has low capital needs.

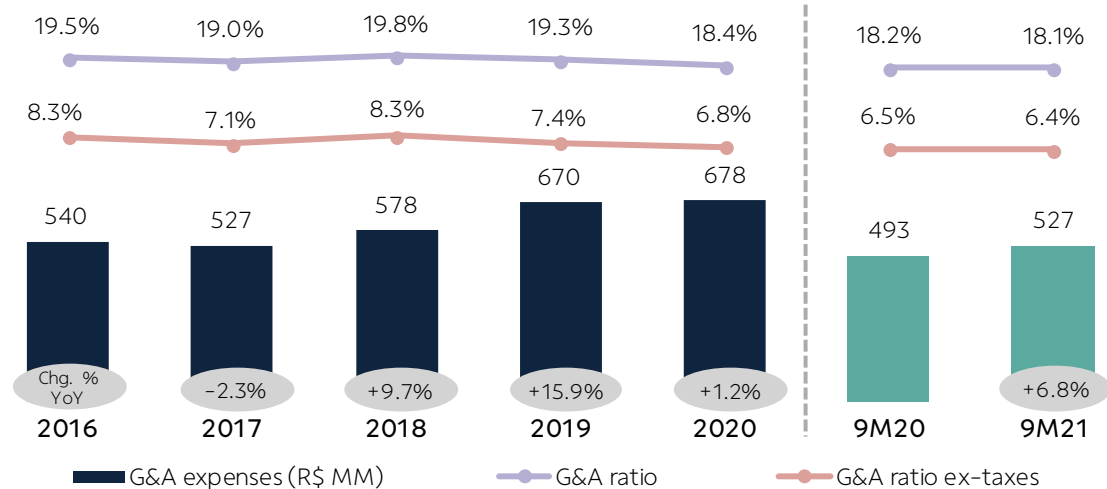
1 – Net of taxes considering the Company's effective tax rate.

Brokerage revenues (R\$ mm)

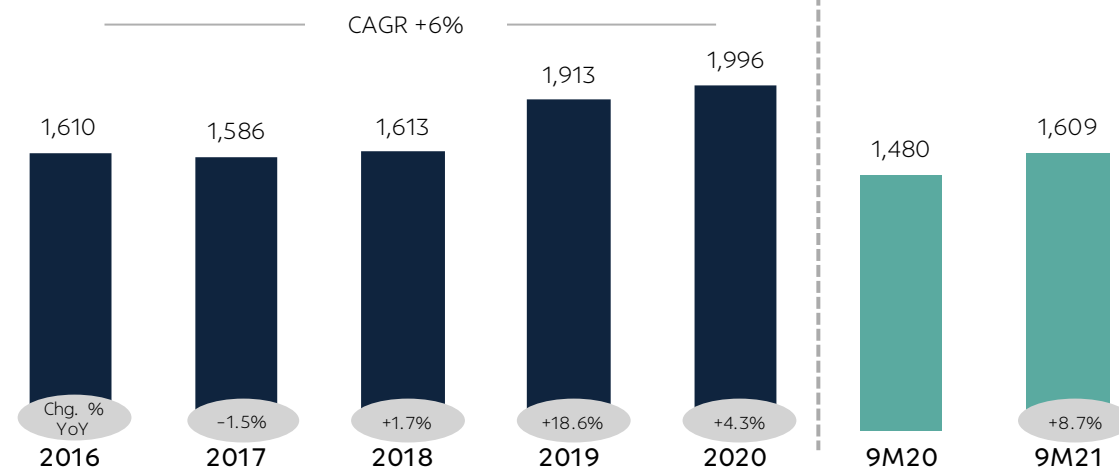
Breakdown of brokerage revenues¹

1 – Includes the recognition of deferred commissions related to insurance segments which are no longer underwritten by an investee company of BB Seguridade.

G&A



Adjusted net income (R\$ mm)





- 1 Company Overview
- 2 Corporate Governance
- 3 Macroeconomic Environment
- 4 Insurance Industry
- 5 Performance
- 6 Digital transformation and diversification
- 7 Capital Requirements
- 8 Guidance

Digital transformation and diversification

Present in multiple channels through Banco do Brasil...



... and targeting new channels



IT architecture

30% of products in SOA/Cloud

agile development and connectable to new channels



100%
until 2022



Expansion of the operations in agribusiness

120 new partnerships to distribute rural insurance

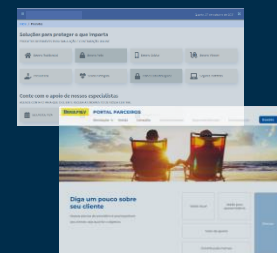
77 mm in crop insurance for small farmers (Pronaf)

New partnerships with big cooperatives and sellers (under negotiation)

Channels diversification

BB Corretora's sales platform

digital plug & play solution to sell products via external partners



Brasilprev's broker platform

platform to sell pension plans via insurance brokers

BB Corretora's new partnerships (under negotiation)

7 commercial partners from diferente segments

BB Corretora's sales team (under negotiation)

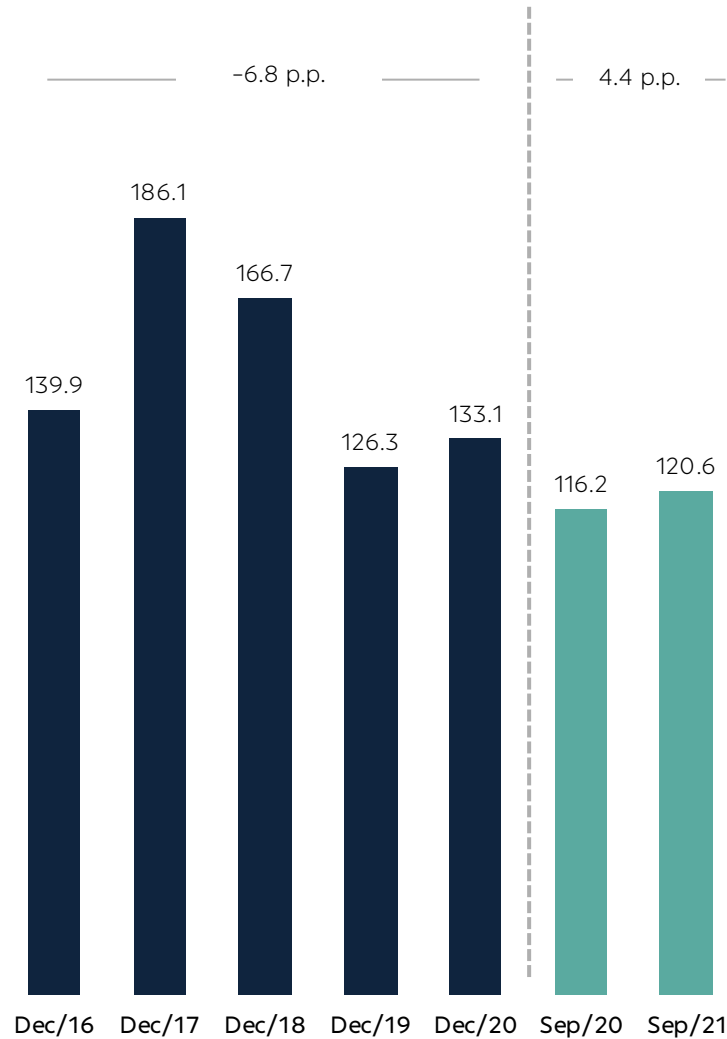
focused on wholesale segment to sell large risks insurance



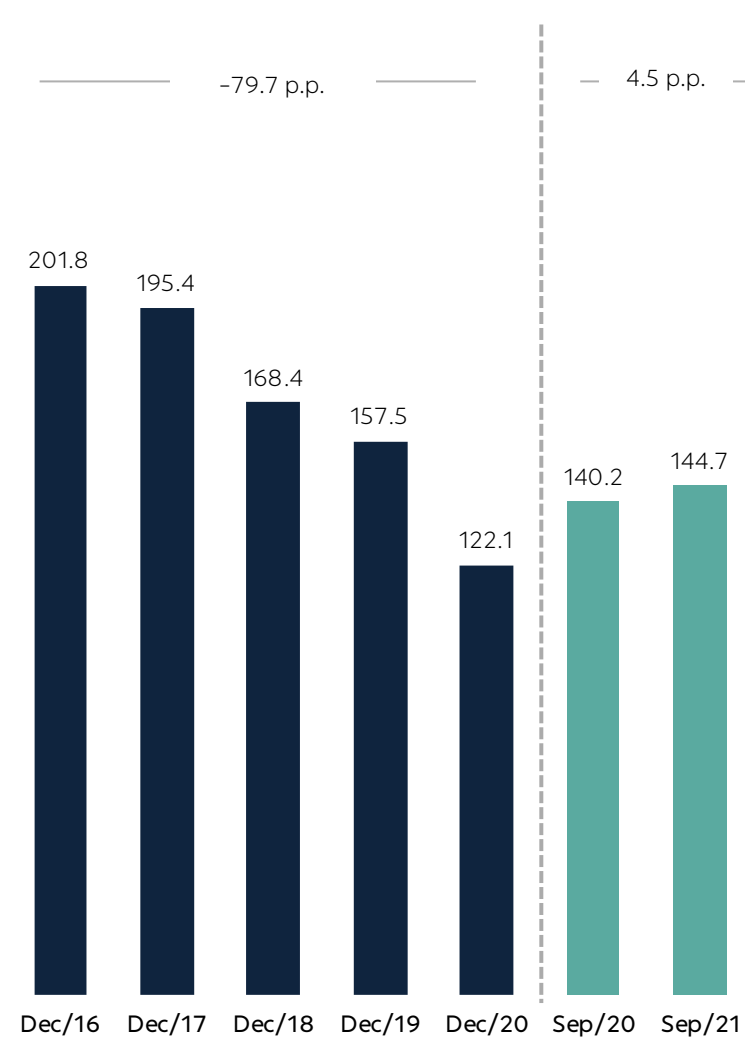
- 1 Company Overview
- 2 Corporate Governance
- 3 Macroeconomic Environment
- 4 Insurance Industry
- 5 Performance
- 6 Digital transformation and diversification
- 7 Capital Requirements
- 8 Guidance

Solvency ratio

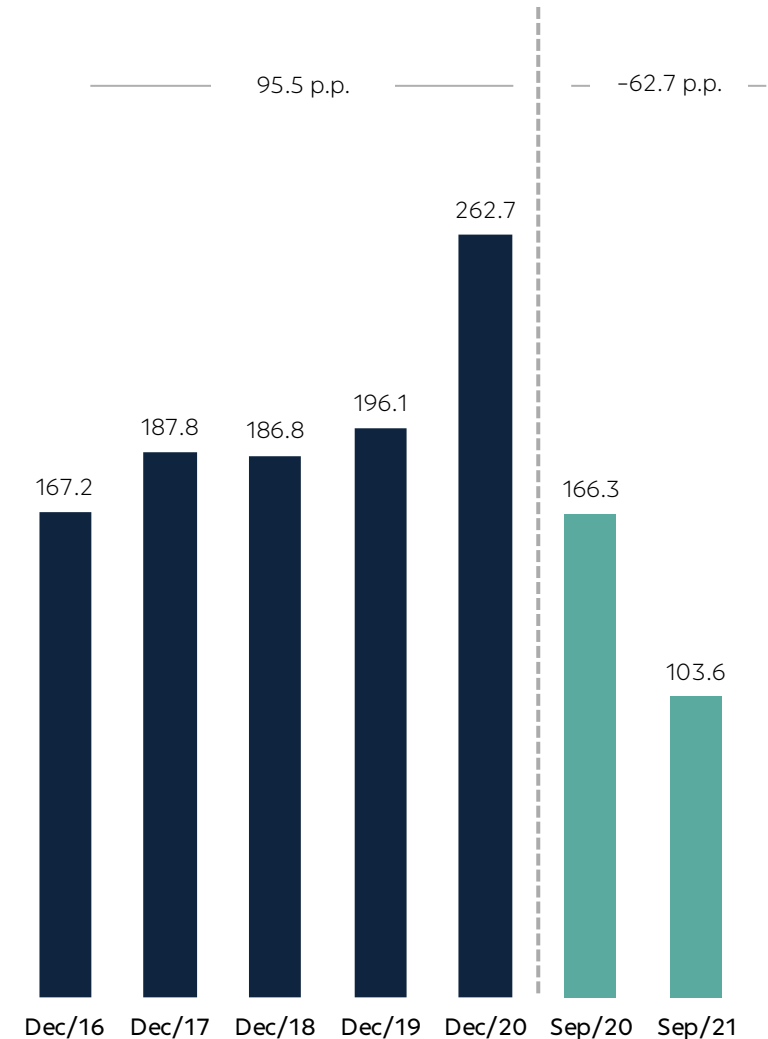
Brasilseg (%)

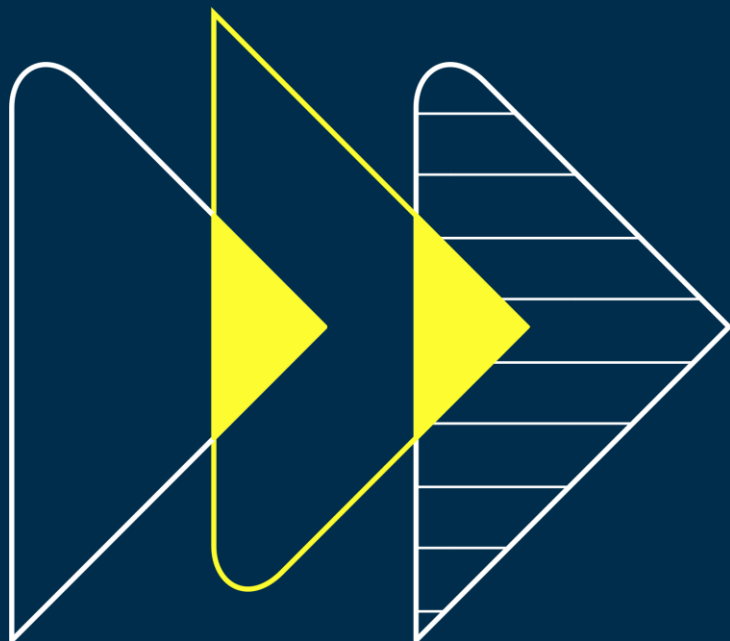


Brasilprev (%)



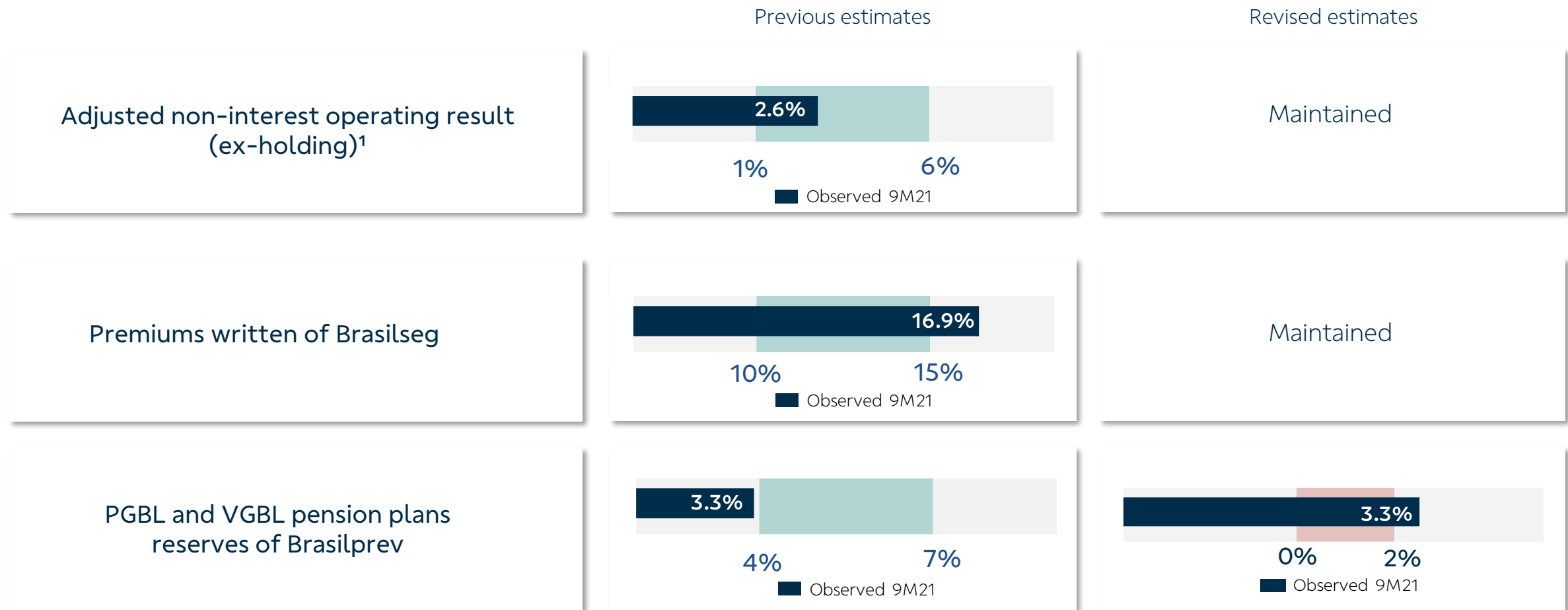
Brasilcap (%)





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Guidance 2021



1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

Contacts



**Pra tudo que
importa**

Investor Relations
Rua Alexandre Dumas, 1671 – Térreo – Ala B
Chácara Santo Antônio – São Paulo – SP
04717-903
Telephone: +55 11 4297-0730
ri@bbseg.com.br



bbseguridaderi.com.br/en