Earnings
Presentation

2Q22

Highlights of the quarter

(% YoY)

Net income

R$1.4 billion

The best quarter since the IPO

Operating result[1]

R$ 1.2 bn consolidated

↑ 45%

Net investment income[1]

R$ 166 mm consolidated

vs. –R$102 mm in 2Q21

Insurance

R$ 3.9 bn in premiums (↑ 23%)

27% loss ratio (↓ 23.7 p.p.)

Pension plans

R$ 11.7 bn in contributions

↑ 5%

Premium bonds

R$ 1.2 bn in collection

↑ 27%

Dividends

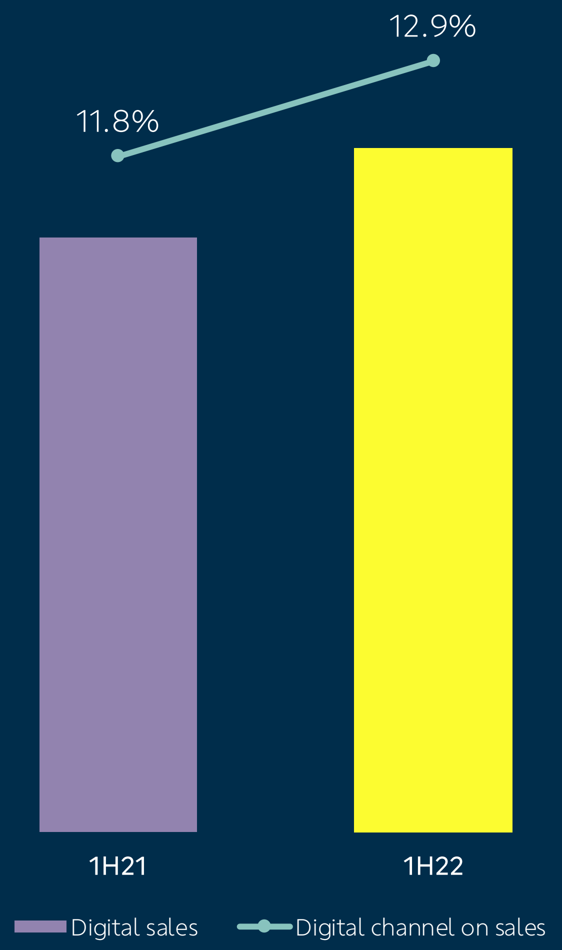
R$ 2.1 bn

Payout ratio 80%

1 –Net of taxes considering the effective tax rate of each company.

Technological modernization and digital transformation

Sales through digital channel (quantity)

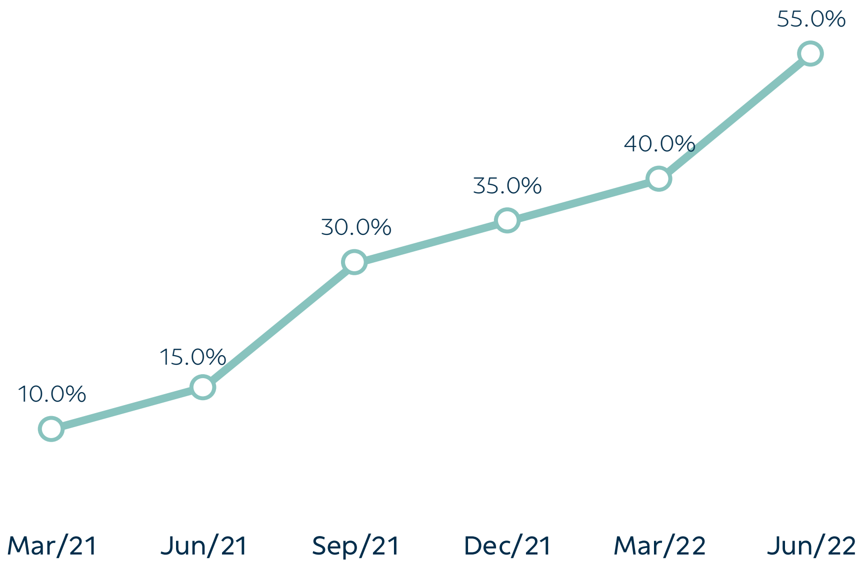


+15% products sold through digital (on 1H21)

89% of digital journeys according to UX best practices

R$1.7bn originated using data analytics i
(two times the amount recorded in 1H21)

New IT architecture
(% of products migrated)



100% until December 2022

R$219 mm
invested in the 1st semester to accelerate the digital transformation (+38% on 1H21)

Distribution model diversification

R$**347mm** in premiums written via partnerships (1H22)

5% of total insurance premiums

5% of credit life insurance

9% of rural insurance

New partnerships

+15 cooperatives and agro sellers

+488 agro banking correspondents

2 digital banks

1 postal service

2 loyalty companies

2 partnerships to sell large risks and transport insurances to BB's wholesale segment

Partnerships **under negotiation**

10 cooperatives and agro sellers

6 financial institutions

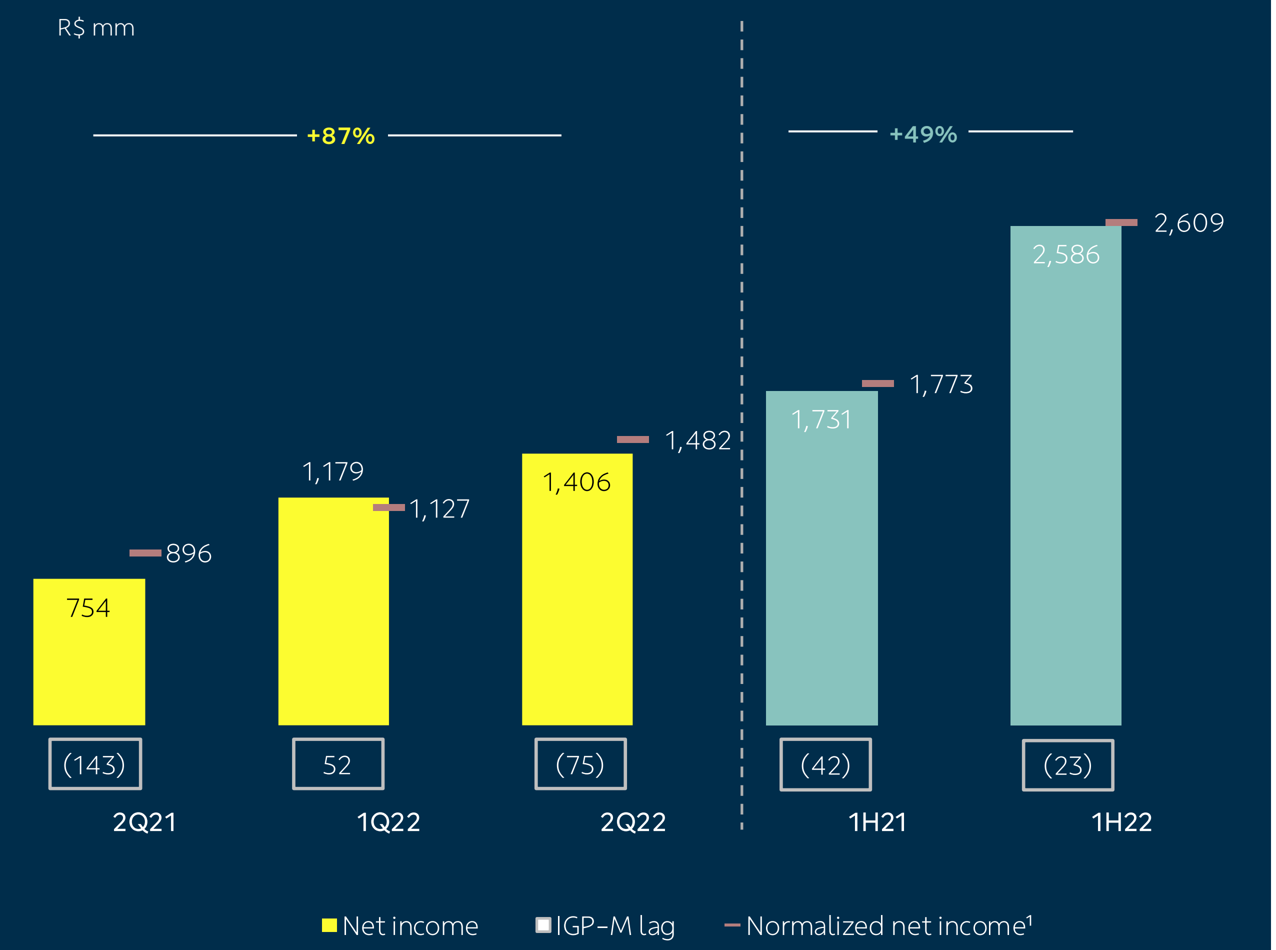
3 digital wallet and retail companies

1 benefits service provider

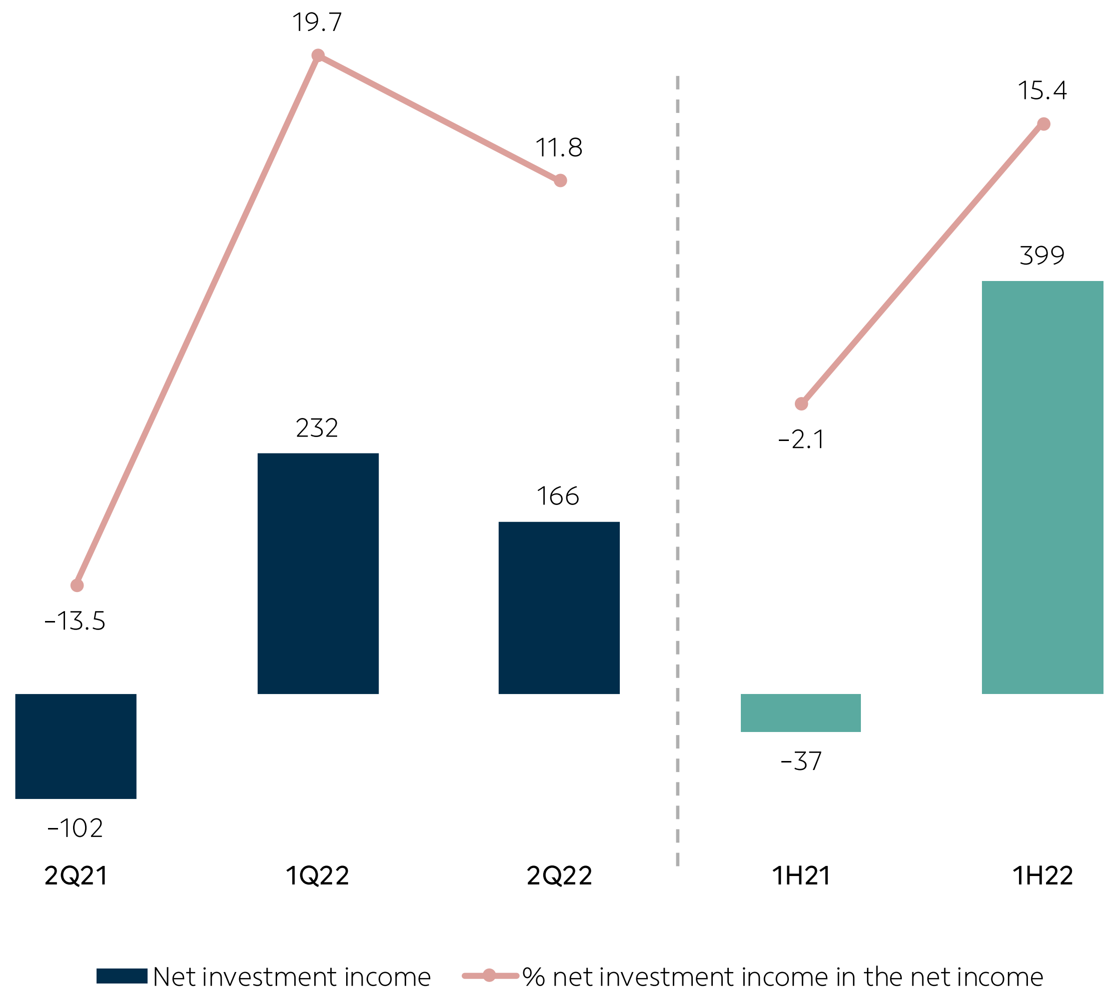
1 access & ticketing service provider

Our numbers

Net income growth



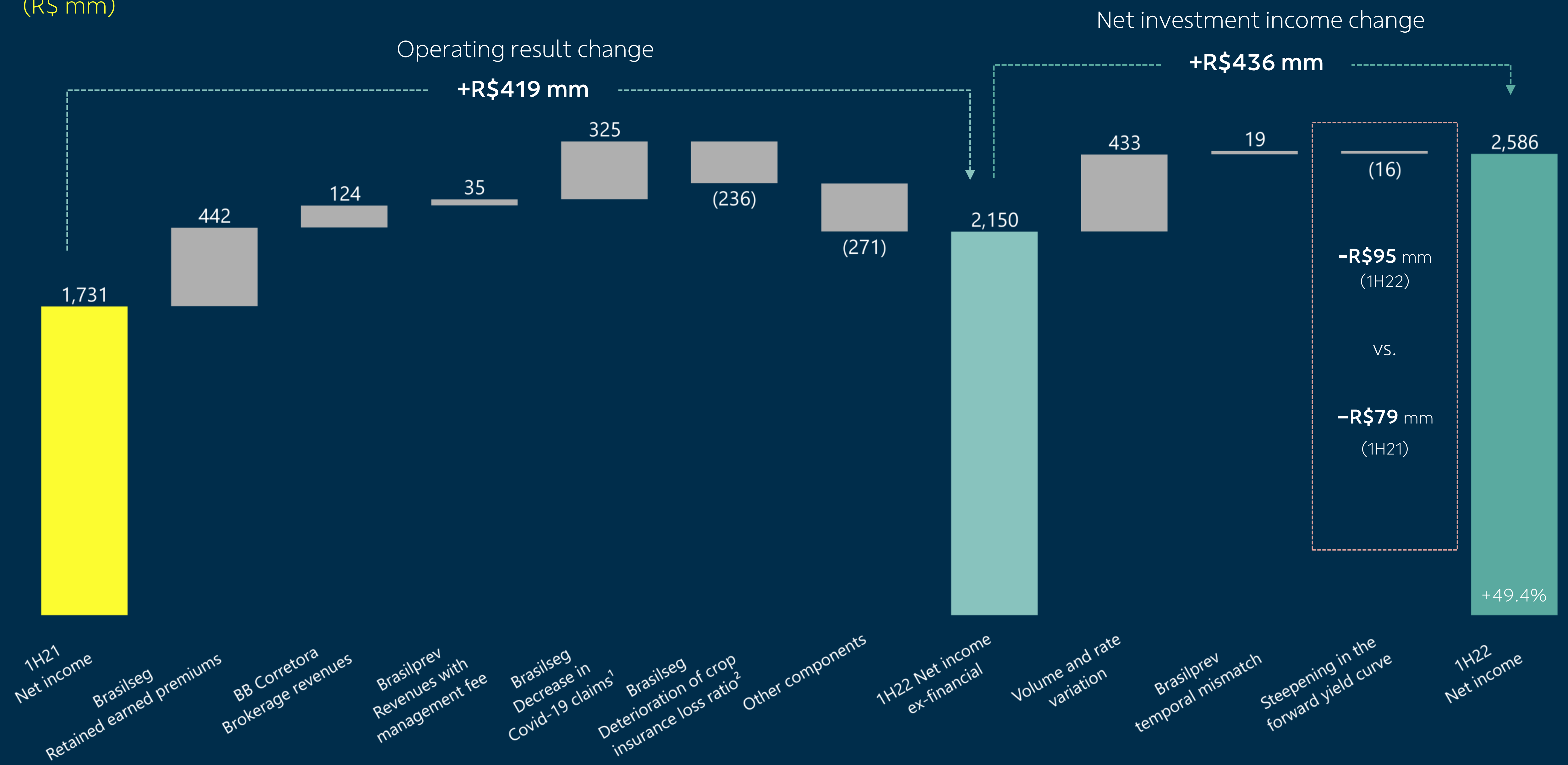
Consolidated net investment income² (R$ mm)



1 – Adjustment of the one-month lag in the IGP-M accrual on liabilities

2 – Net of taxes considering the effective tax rate of each company.

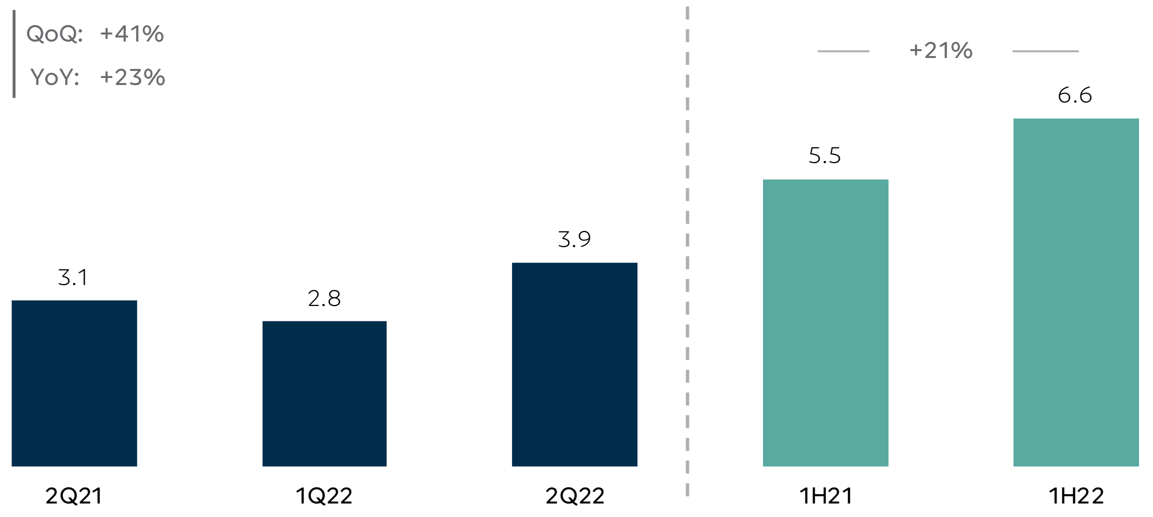
Net income main components
(R$ mm)



1 – Claims reported until July 14, 2022 (products with death coverage)
2 – Change in retained claims considering the loss ratio reported in the 1H21

Brasilseg

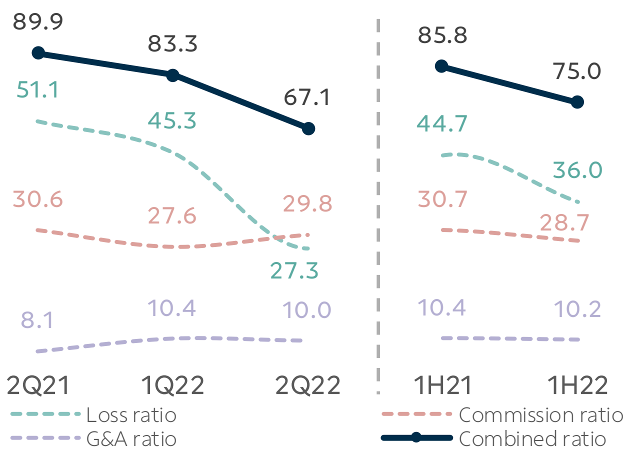
Premiums Written (R$ bn)



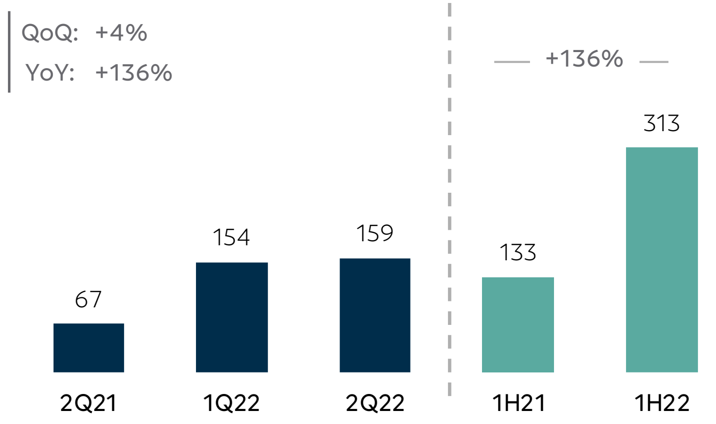
Premiums Written by Segment

Chg.	On 2Q21	On 1H21
Rural	42.0%	43.1%
Life	5.8%	7.0%
Credit life	1.4%	(4.2%)
Commercial lines	46.4%	29.6%
Home	27.1%	29.2%
Mortgage life	3.9%	2.8%

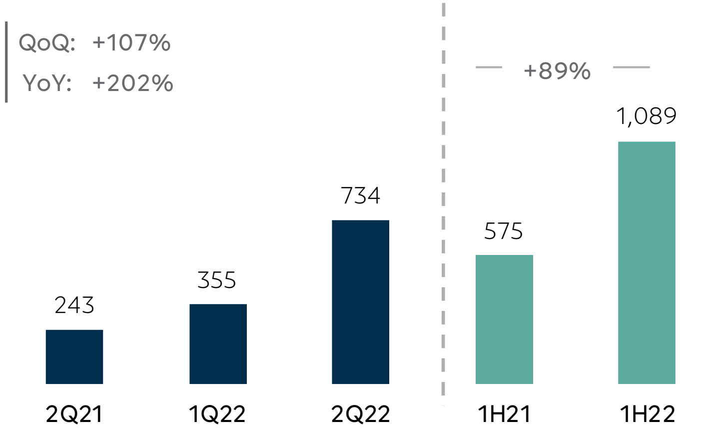
Performance Ratios (%)



Net Investment Income (R$ mm)

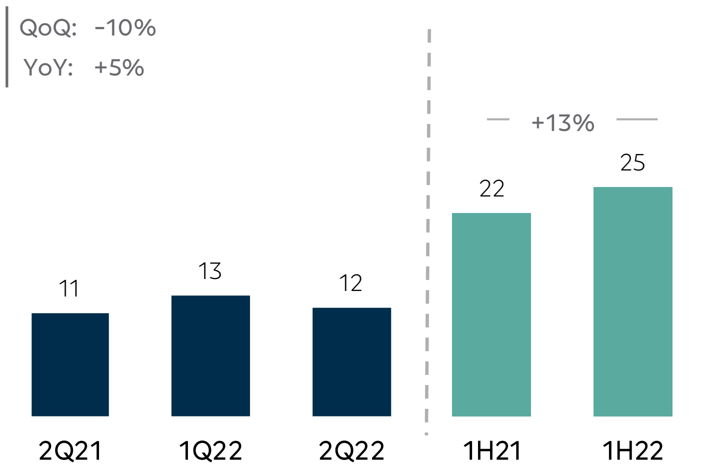


Net Income (R$ mm)

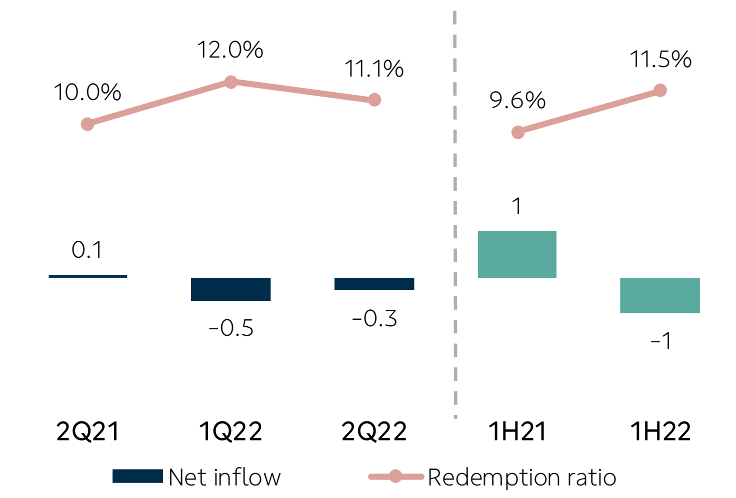


Brasilprev

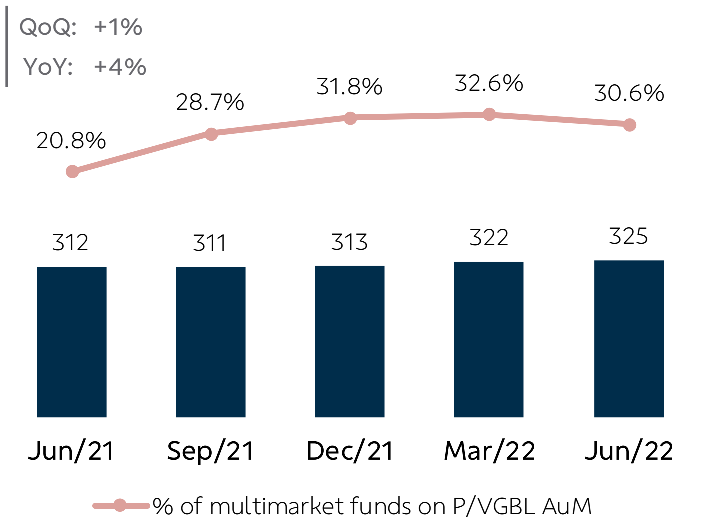
Contributions (R$ bn)



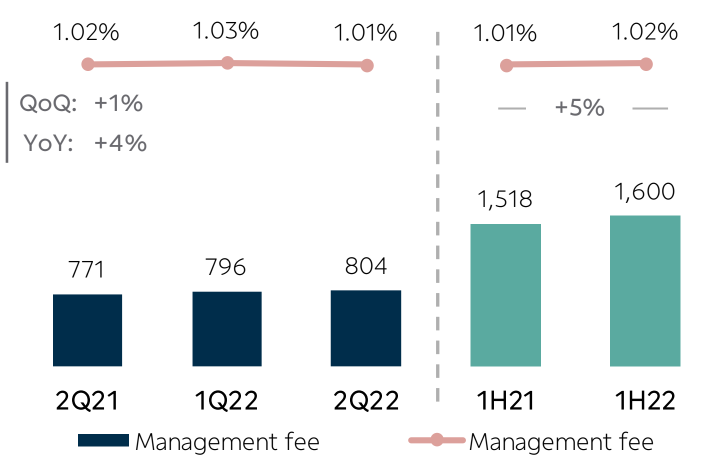
Net Inflows (R$ bn)



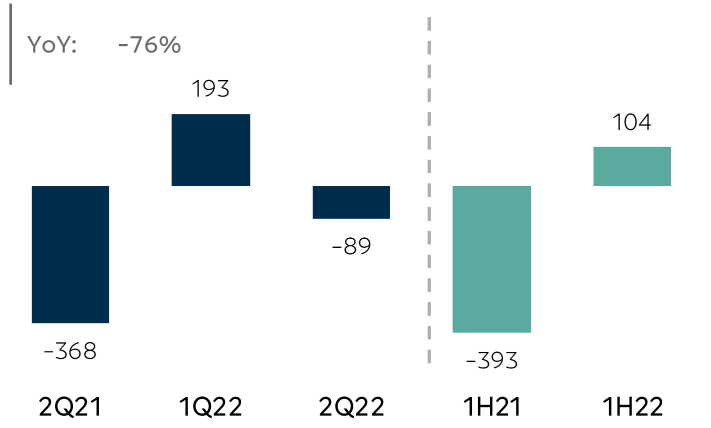
Reserves (R$ bn)



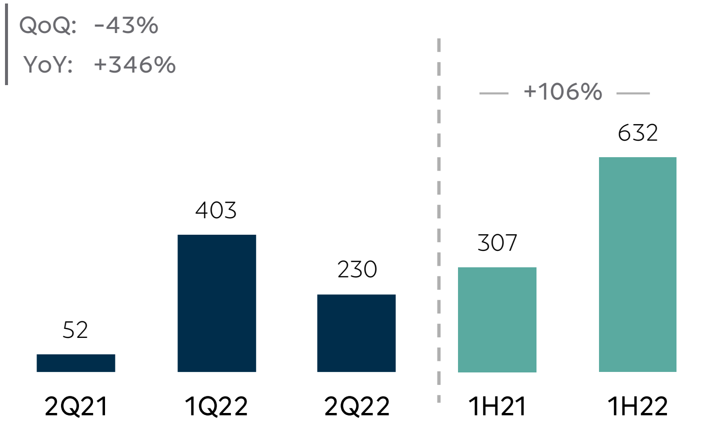
Management Fee (R$ mm)



Net Investment Income (R$ mm)

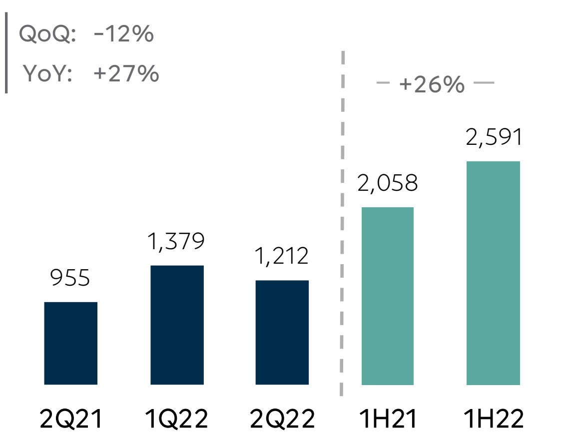


Net Income (R$ mm)

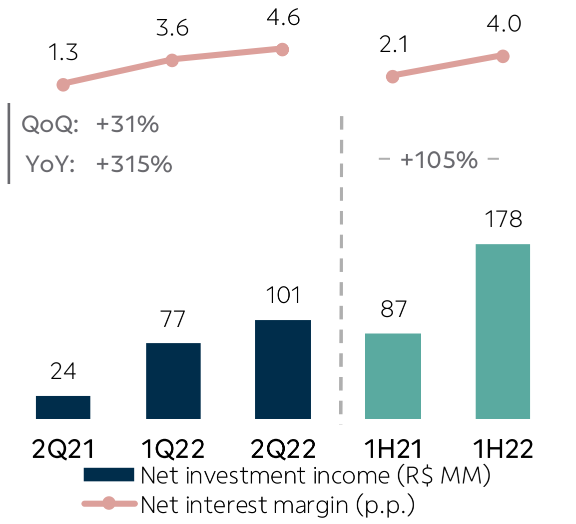


Brasilcap

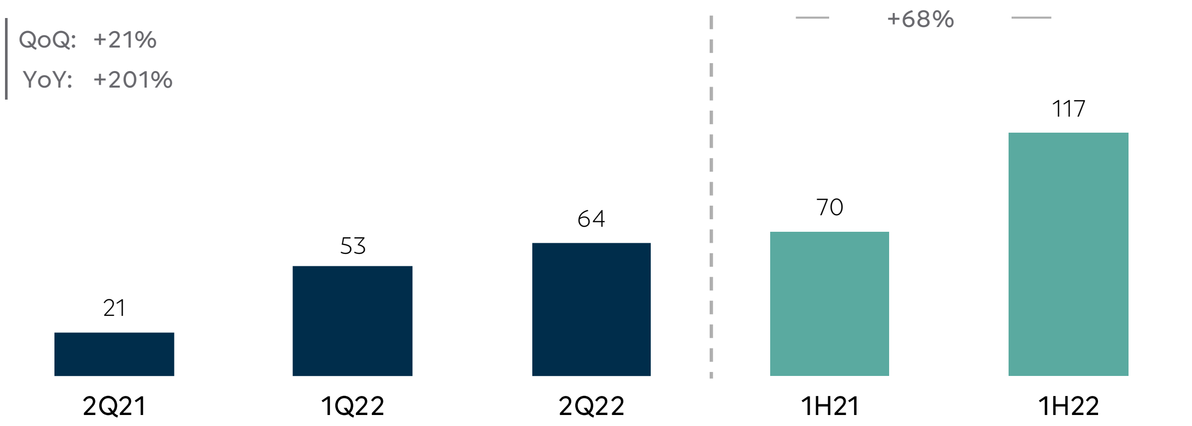
Premium Bonds Collection (R$ mm)



Net Investment Income

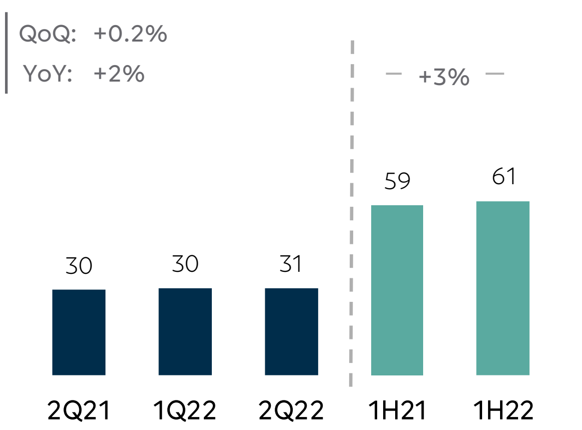


Net Income (R$ mm)

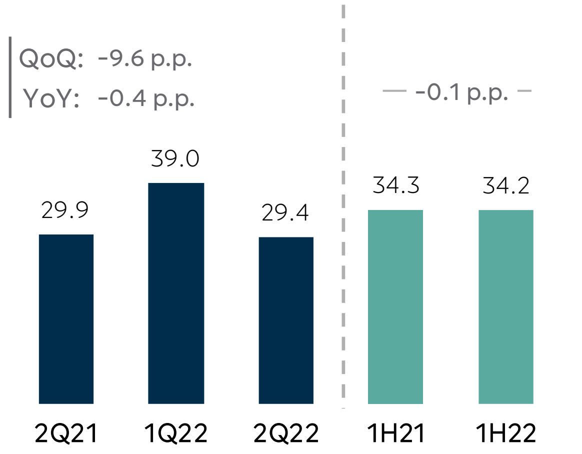


Brasildental

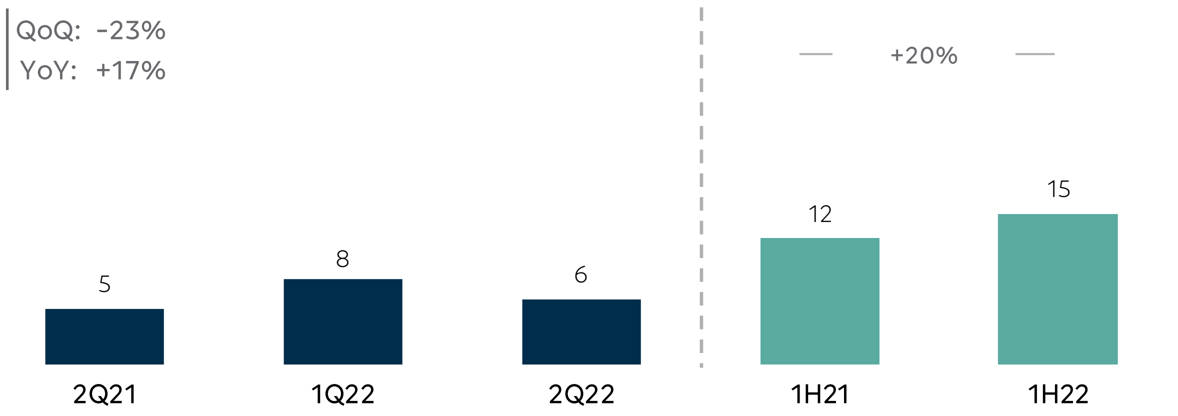
Gross Operating Revenues (R$ mm)



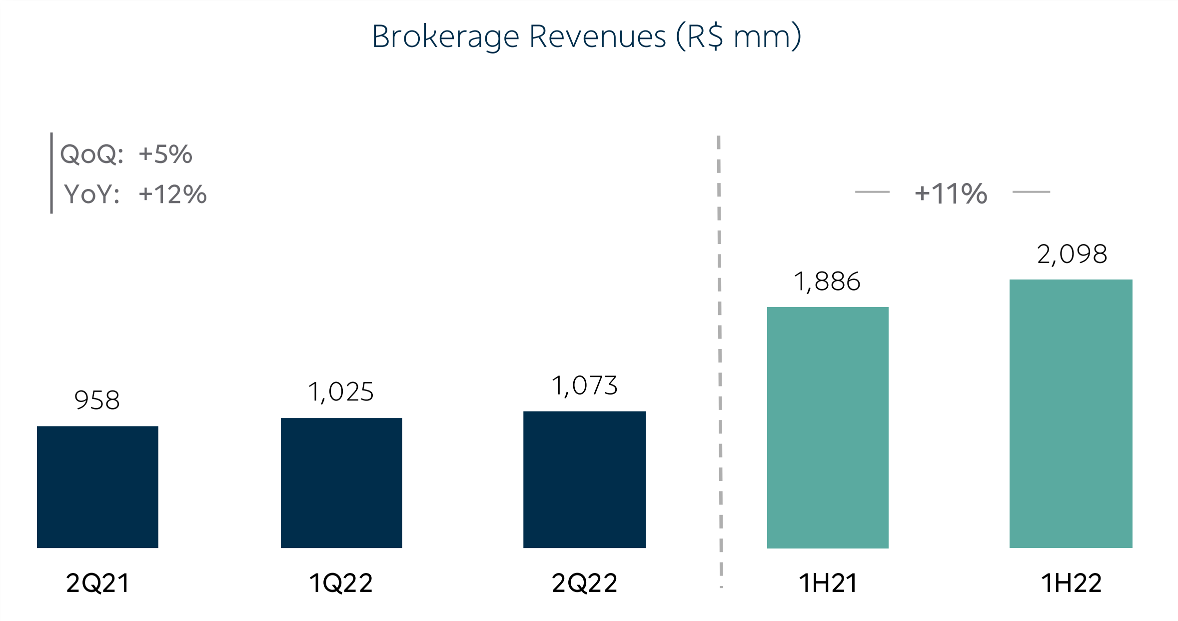
EBITDA Margin (%)

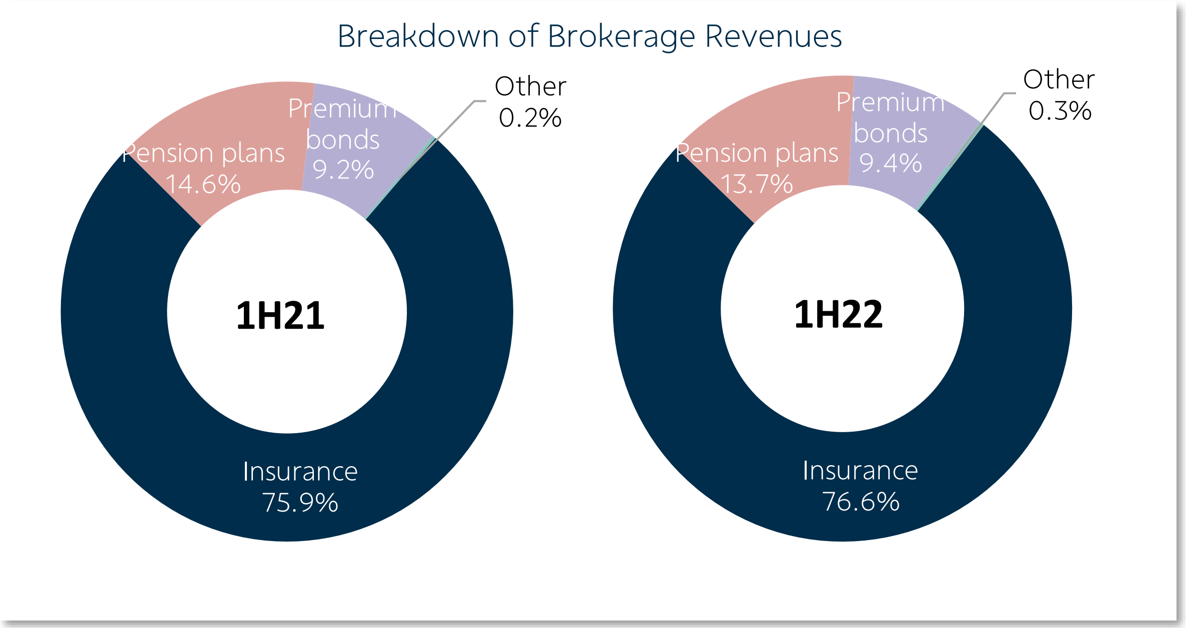


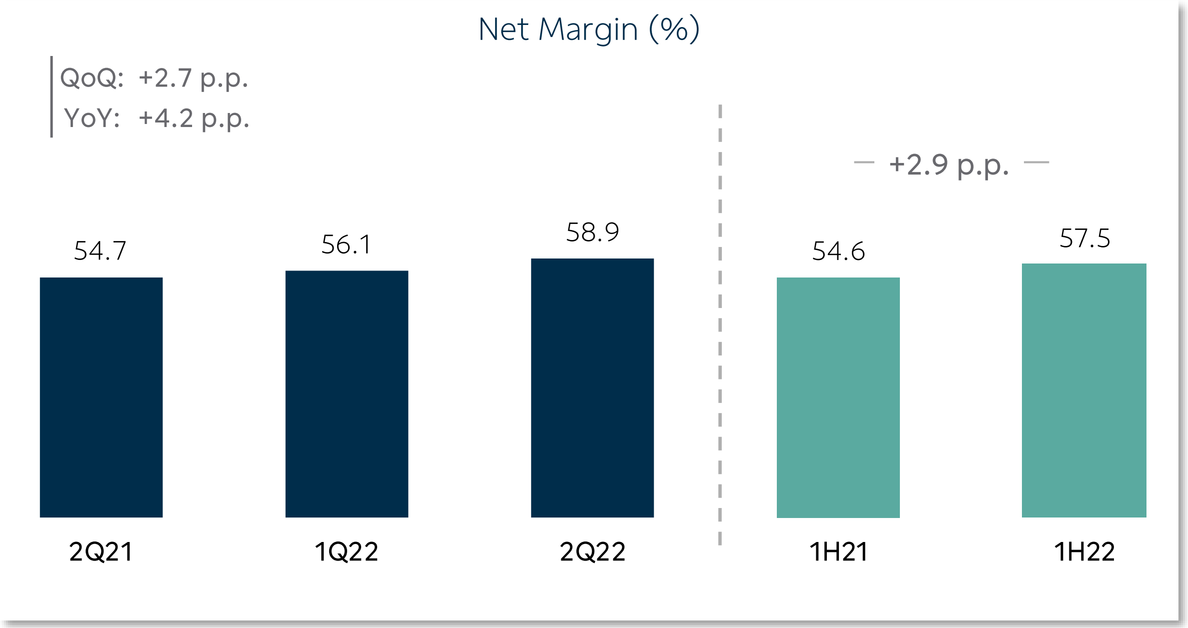
Net Income (R$ mm)

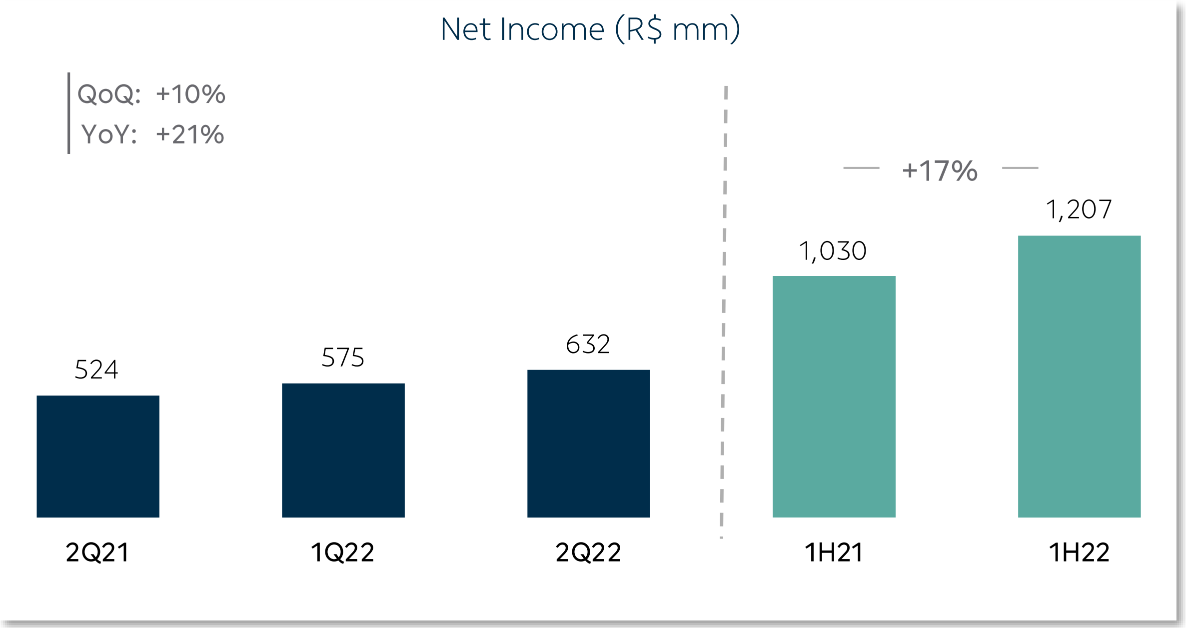


BB Corretora

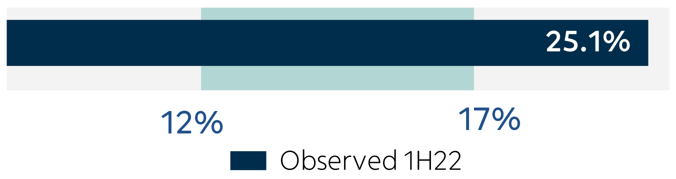
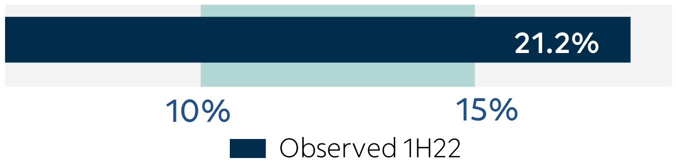
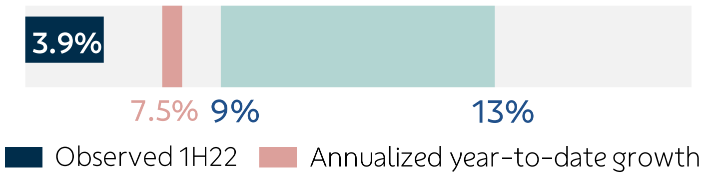








Guidance 2022

	Previous estimates	Revised estimates
Non-interest operating result (ex-holding)[1]		
Premiums written of Brasilseg		
PGBL and VGBL pension plans reserves of Brasilprev		Maintained

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

BB SEGUROS

Pra tudo que importa

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

bbseguridaderi.com.br/en