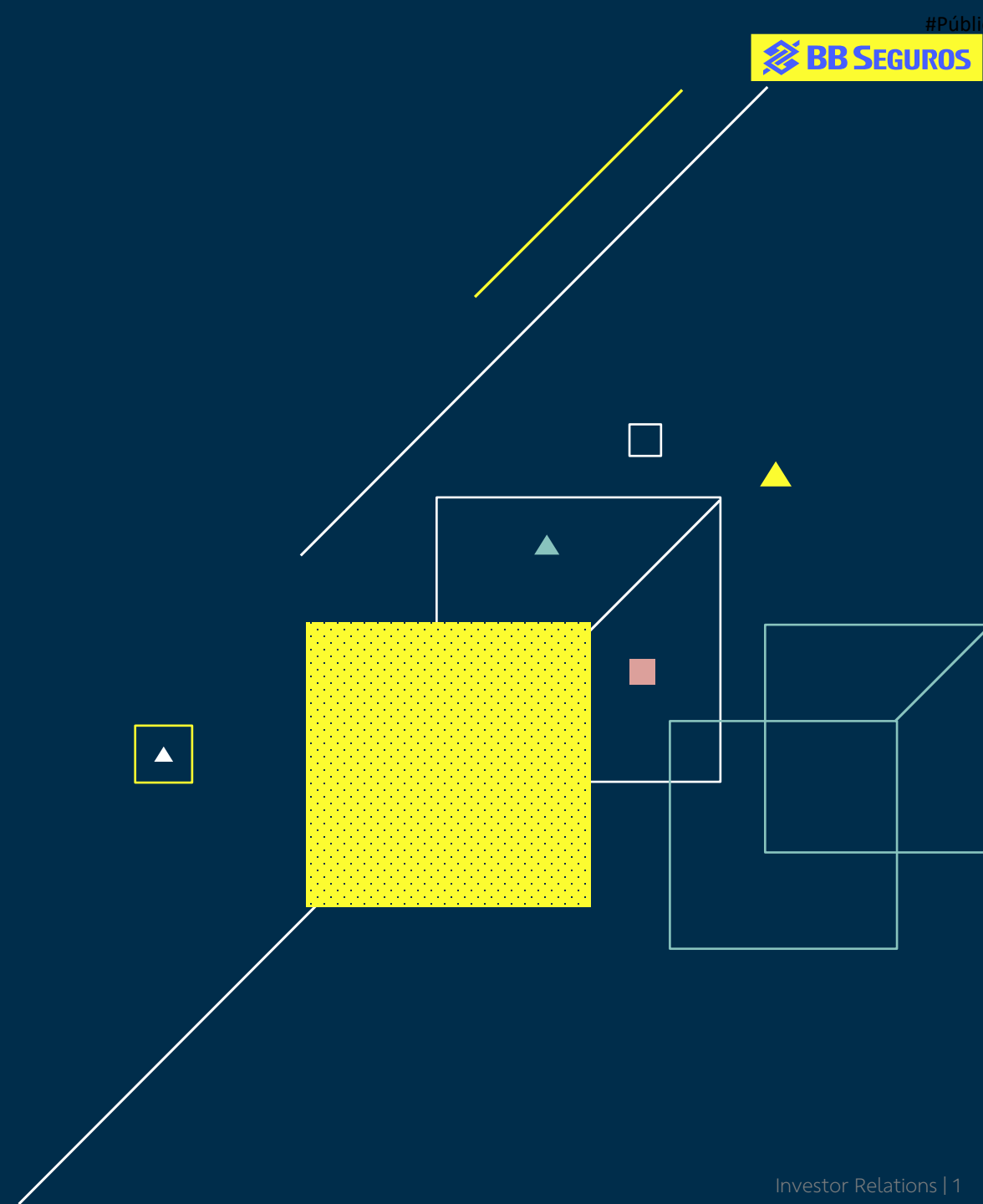


Institutional Presentation

9M22



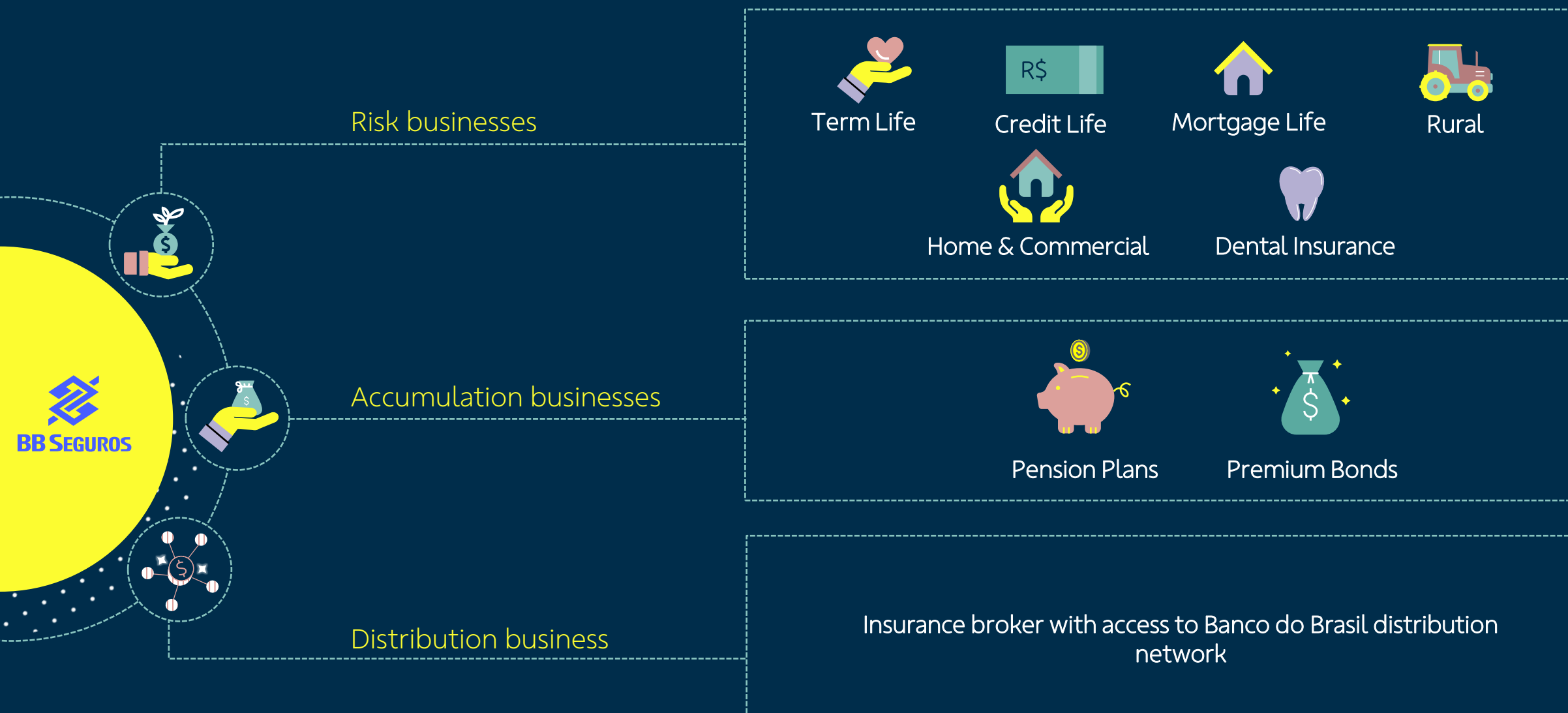
bbseguridaderi.com.br/en



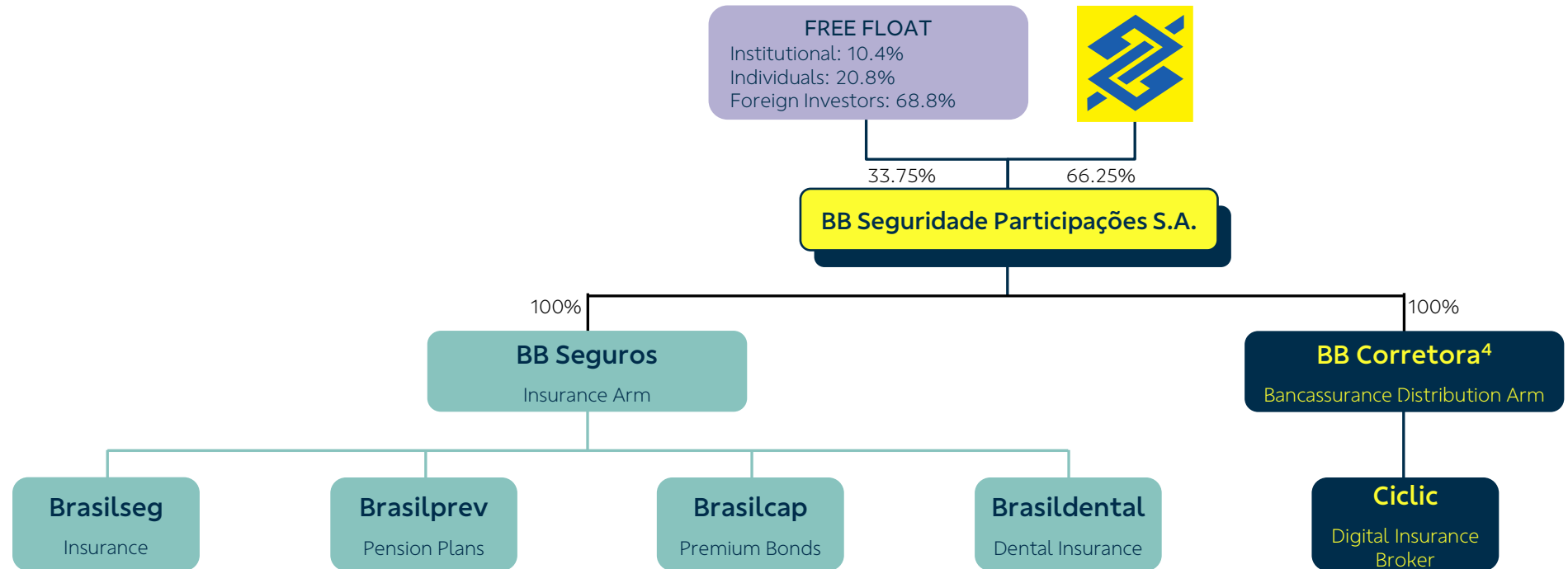


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A holding company that concentrates all insurance-related activities within Banco do Brasil



Ownership structure



Standalone contribution to earnings²
Combined contribution to earnings
(incl. brokerage)²



BB Seguridade Economic Stake	74.9%	74.9%	66.7%	74.9%	74.9%
BB Seguridade Voting Stake	49.9%	49.9%	49.9%	49.9%	49.9%
Board of Directors / Executive Officers Representation	50.0% / 50.0%	50.0% / 50.0%	66.7% / 50.0%	50.0% / 50.0% ¹	33.3% ³ / -
Agreement expiration	June 2031	October 2032	-	September 2035	October 2032

Partners



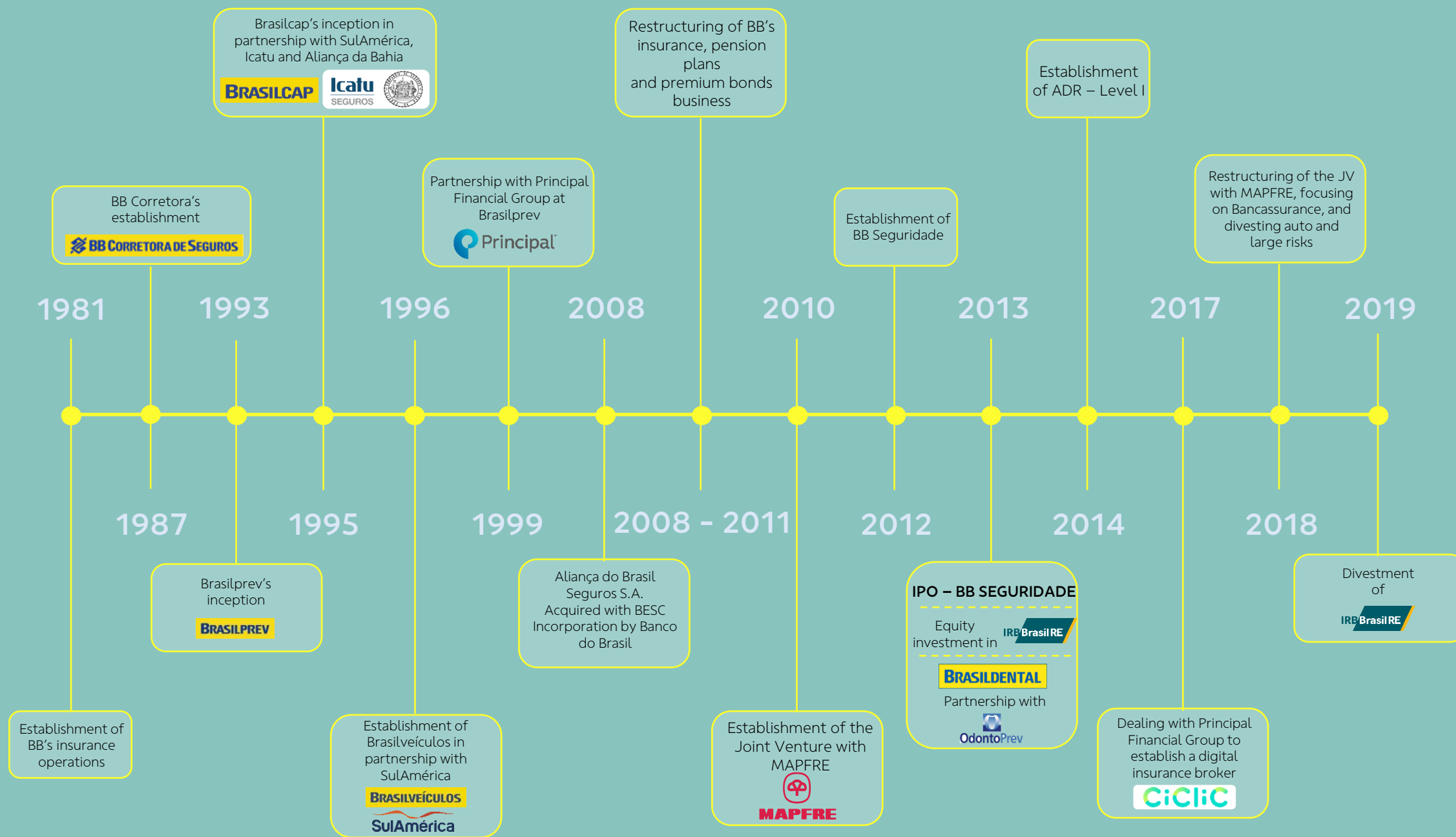
1 – One of the members is elected by consensus.

2 – Data as of 9M22. 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



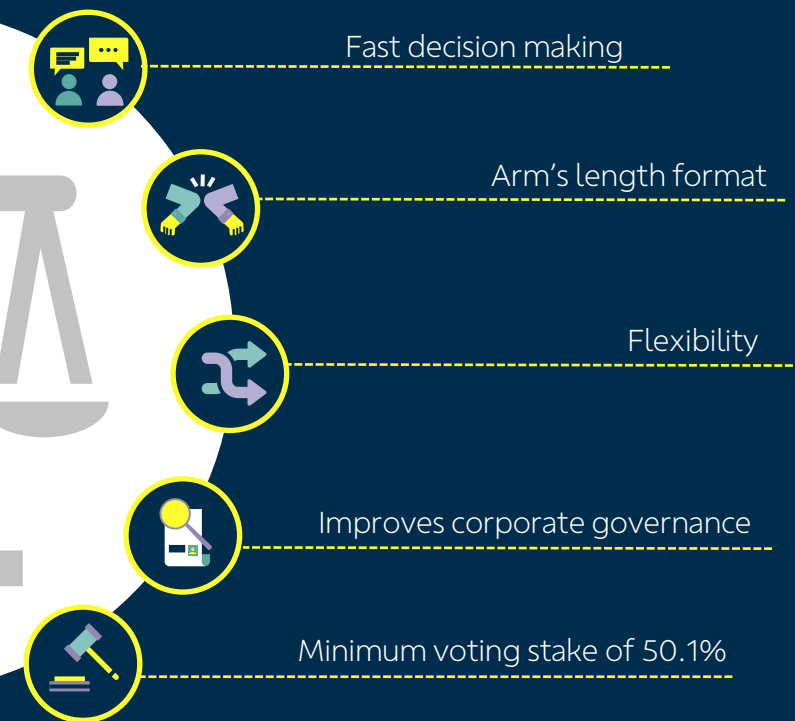
Market Cap¹
US\$20.4 bn



with expertise of private partnerships



Market Cap¹
US\$9.8 bn



Market Cap¹

US\$17.7 bn



US\$5.0 bn

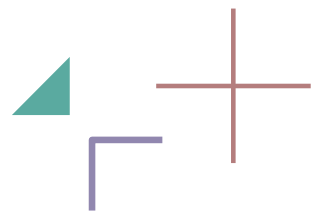


US\$0.9 bn



OdontoPrev

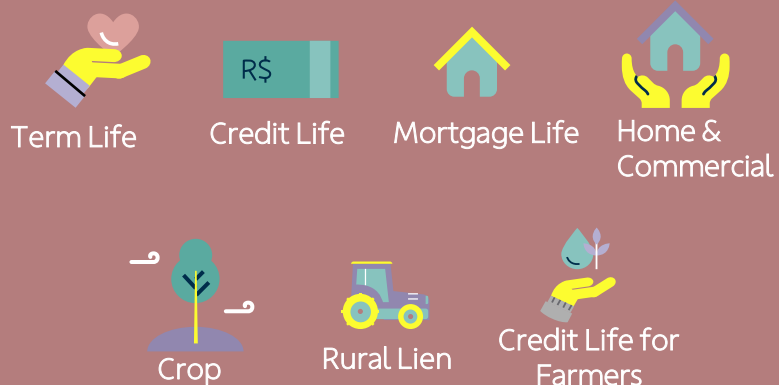
1 – Closing price in September 2022, based on Companies Financial Statement and the currency exchange rate at that time.



Very
complete
and
profitable
portfolio...



Insurance



BRASILSEG

Pension Plan



BRASILPREV

Premium Bonds



BRASILCAP

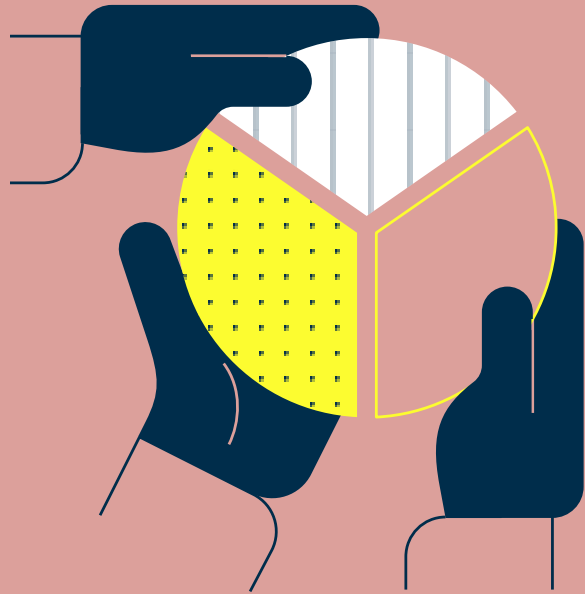
Dental Insurance



BRASILDENTAL

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

 **BB CORRETORA DE SEGUROS**



1

Low complexity
business model

2

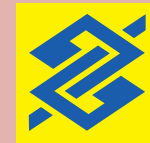
No underwriting risk

3

Low capital needs

4

Access to the largest
distribution network in Latin
America



Banco do Brasil



3,983 branches



56,431 ATMs

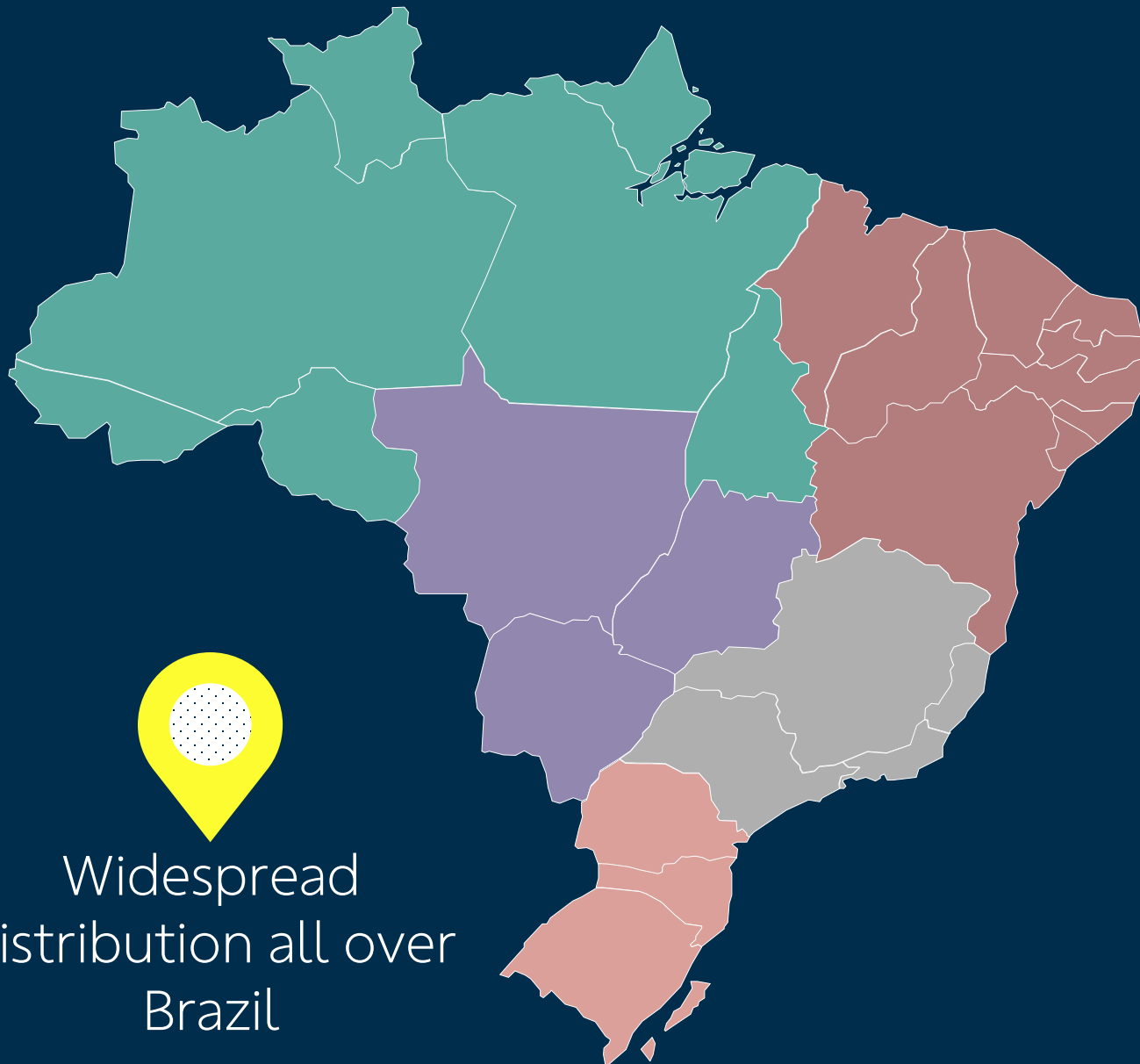


20,330 banking
correspondents

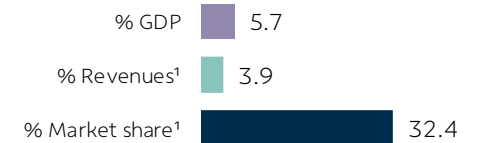


24,720 shared
points of service

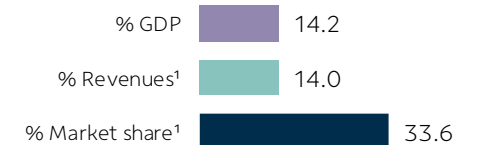
... with national reach



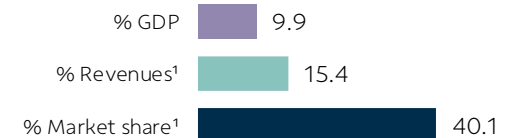
North



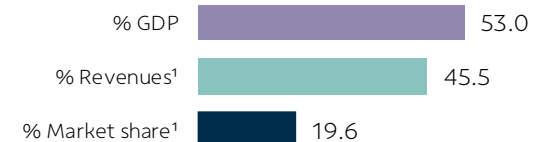
Northeast



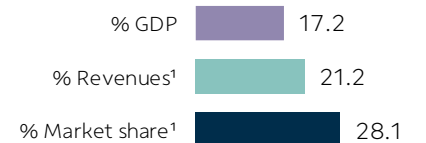
Mid-West



Southeast



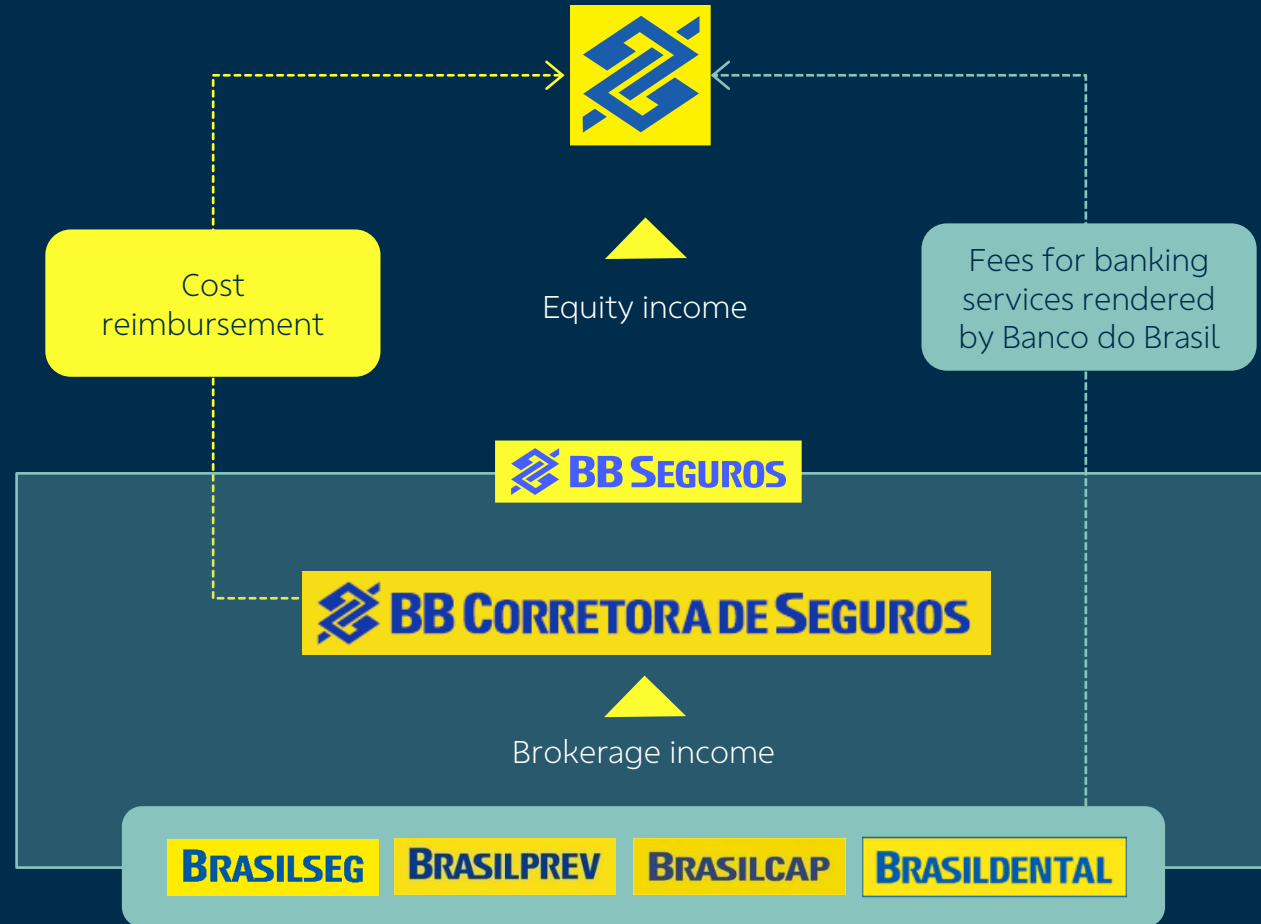
South



Source: Susep (9M22) and IBGE (2019).

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

Business model

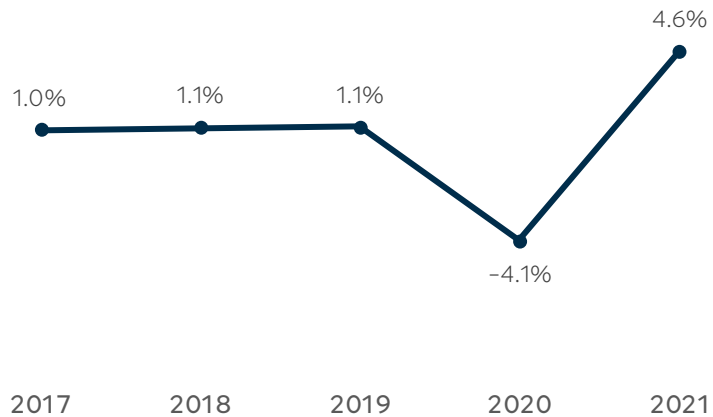


Any proposal for changes in the agreements must be examined by the Related-Party Committee where the independent member appointed by the minorities has a veto power



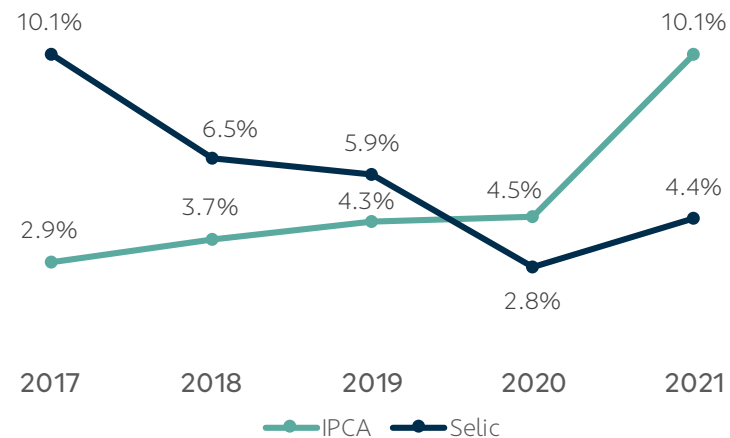
Defensive and resilient business model

GDP growth



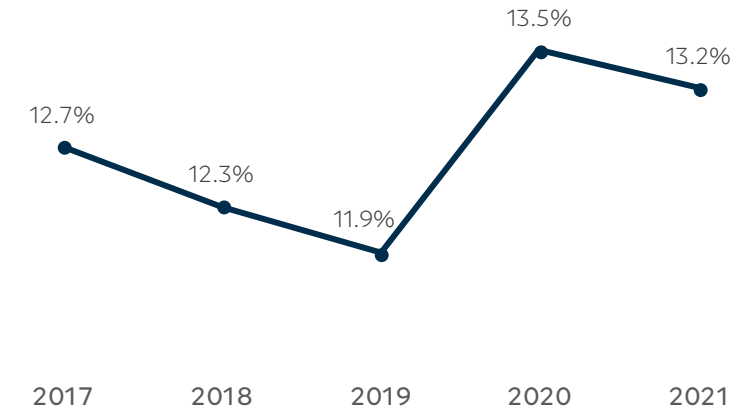
Source: Bacen.

Selic & IPCA



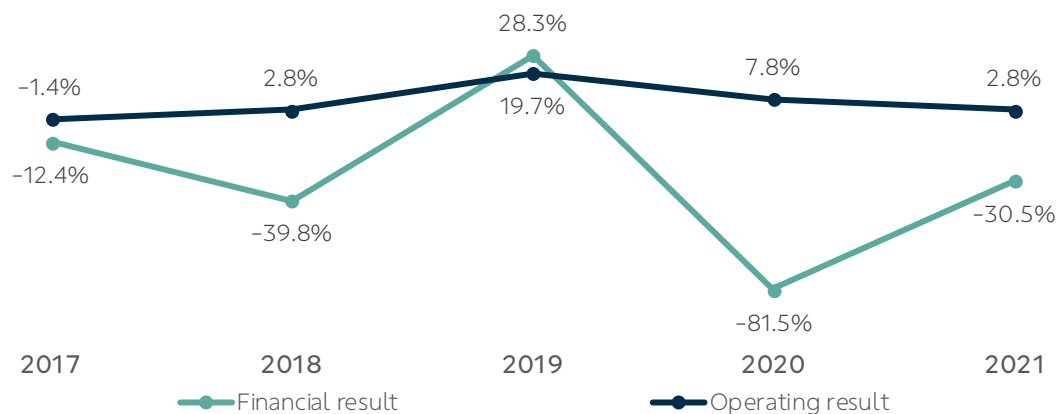
Source: Bacen and IBGE.

Unemployment rate

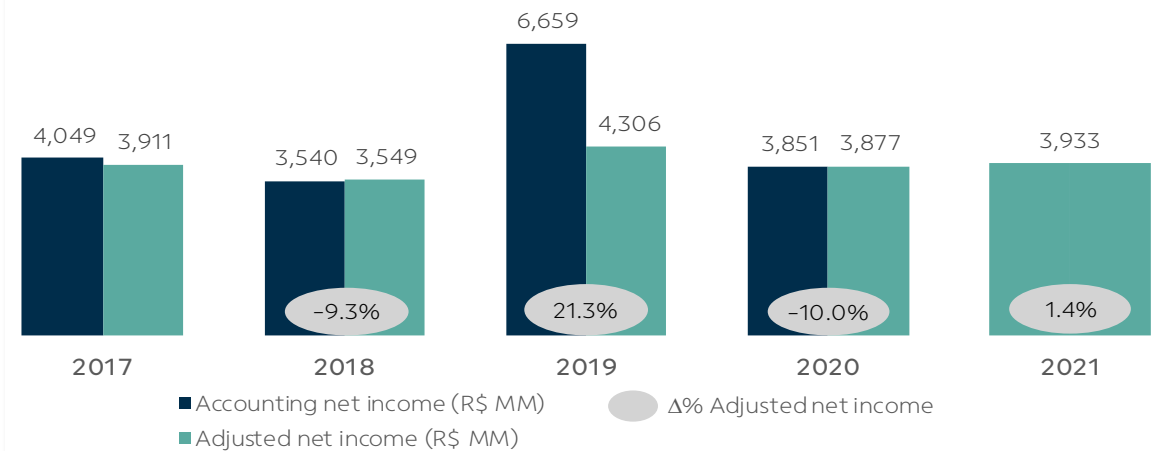


Source: IBGE/PNAD.

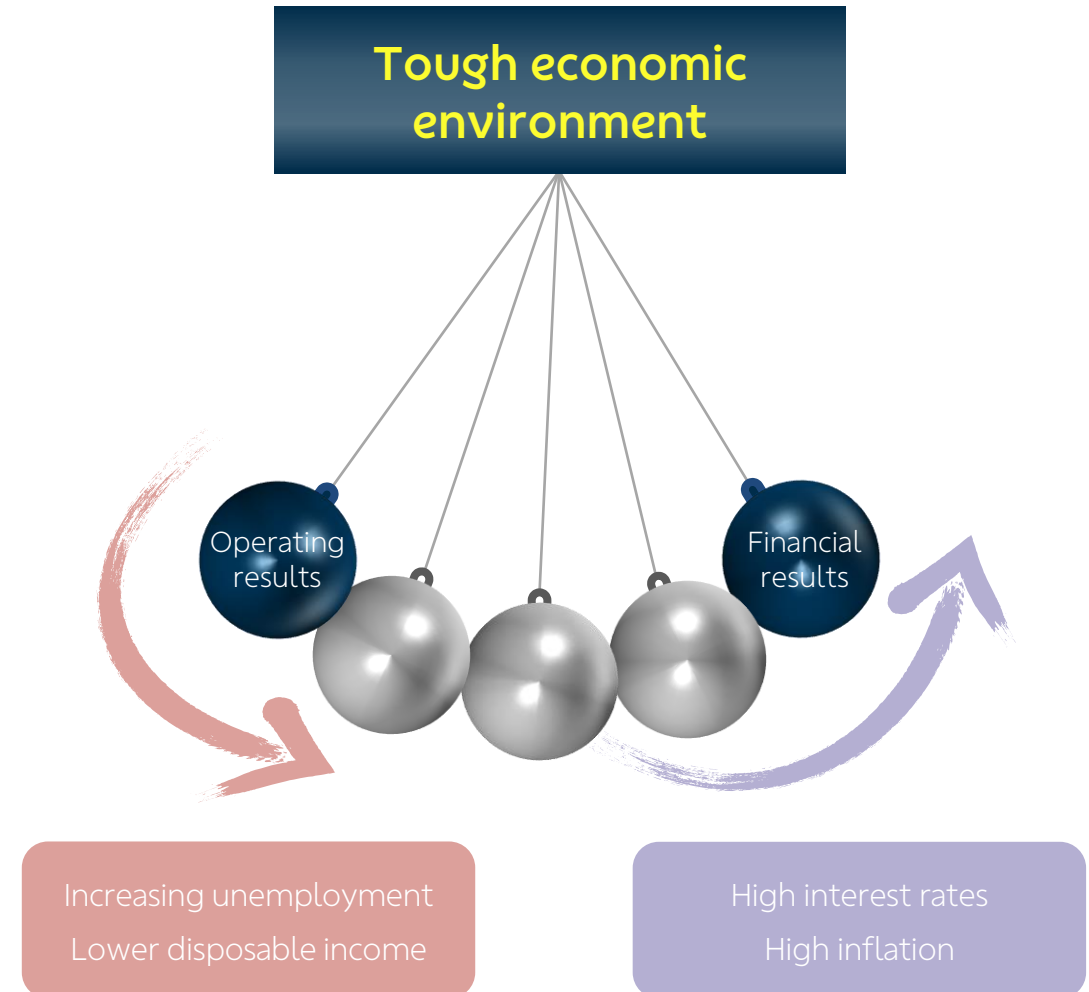
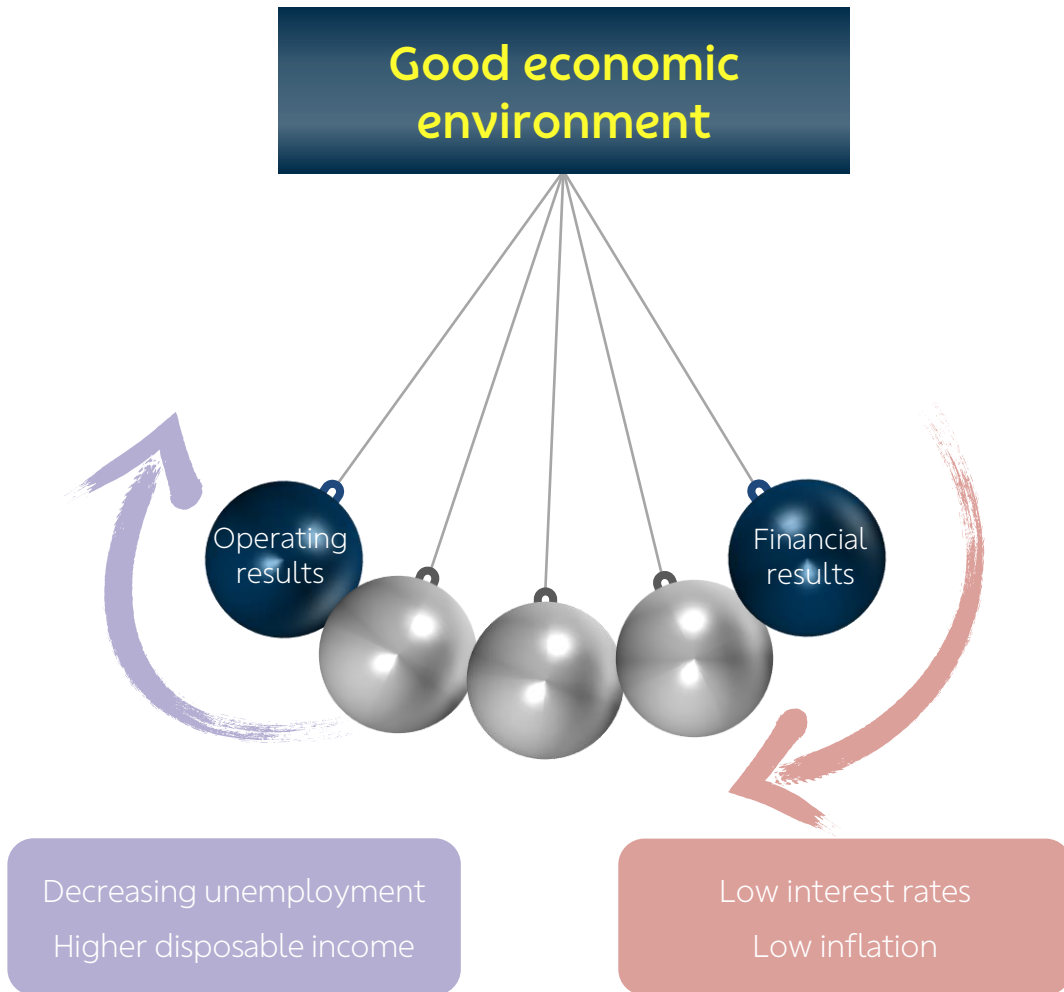
Δ% recurring net income and components



Net income



Balance between operating and financial results



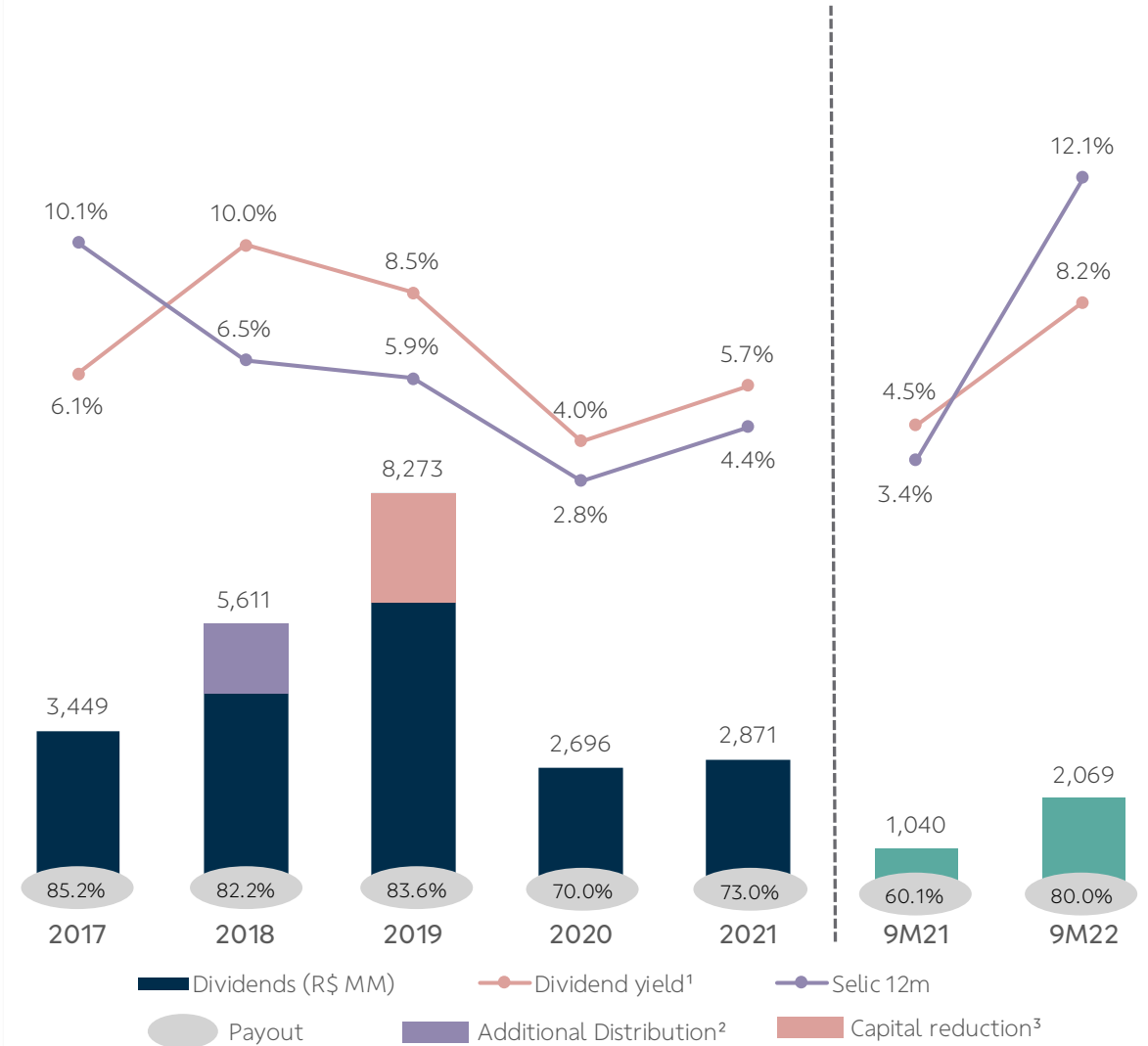
Stock performance & market indicators

BBSE3 vs IBOV – Base prices = 100¹



Source: ValorPro. 1 – Adjusting closing price from April 29, 2013 to September 30, 2022.

Dividends

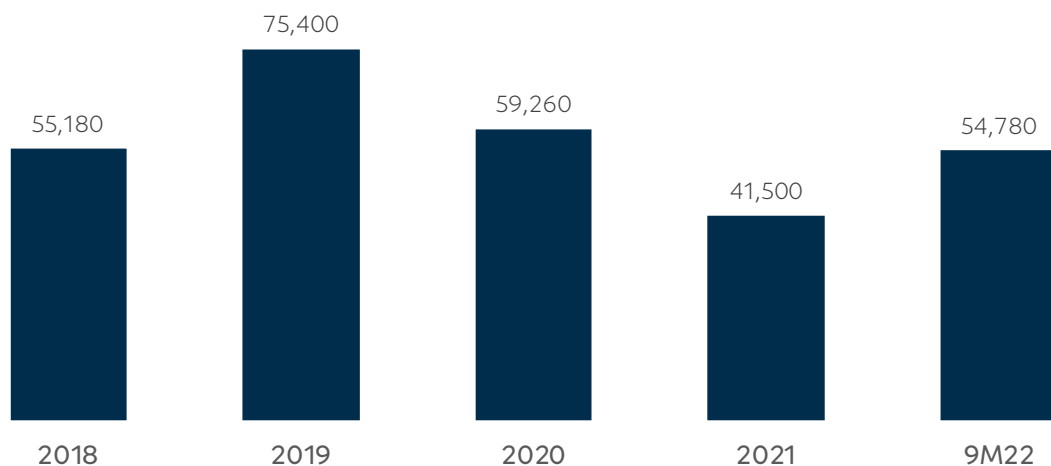


Source: ValorPro.

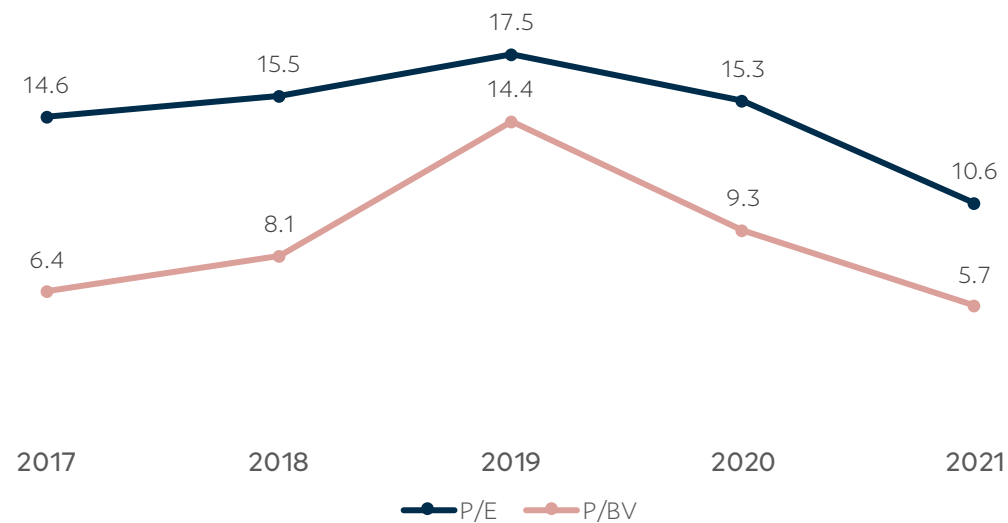
1 – LTM distributed. 2. Including the extraordinary dividend distribution amounting R\$2.7 bn after the restructuring of the JV with MAPFRE (2018). 3. Including the capital reduction distribution amounting R\$2.7 bn (2019).

Stock performance & market indicators

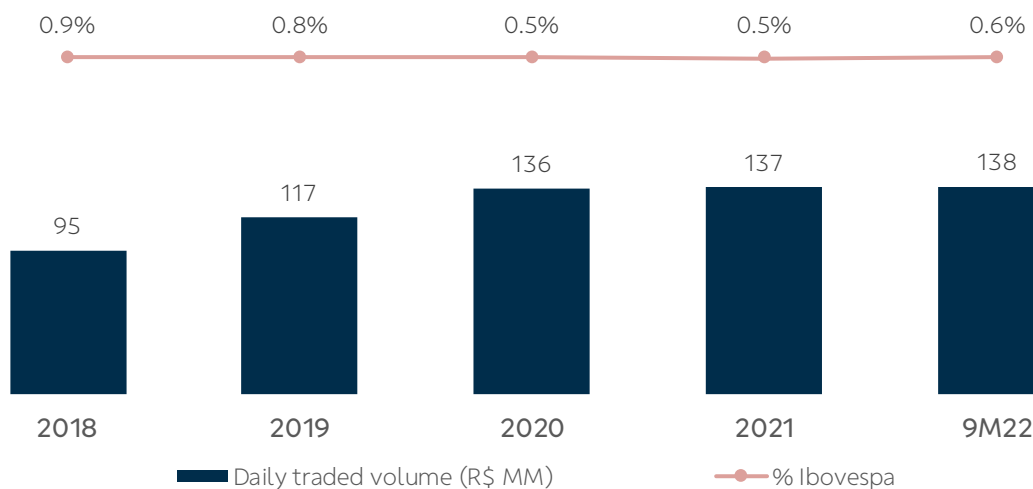
Market cap (R\$ mm)



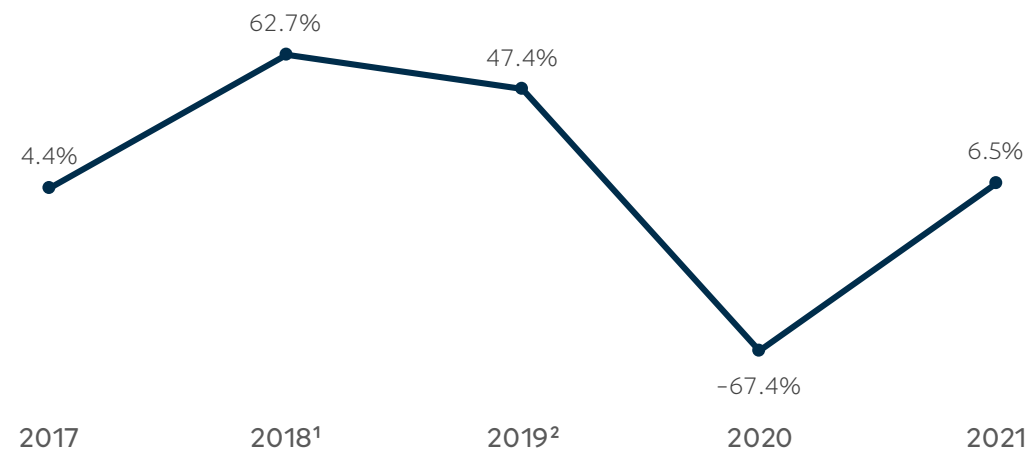
Multiples (x)



Average daily traded volume



Δ% dividends



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



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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

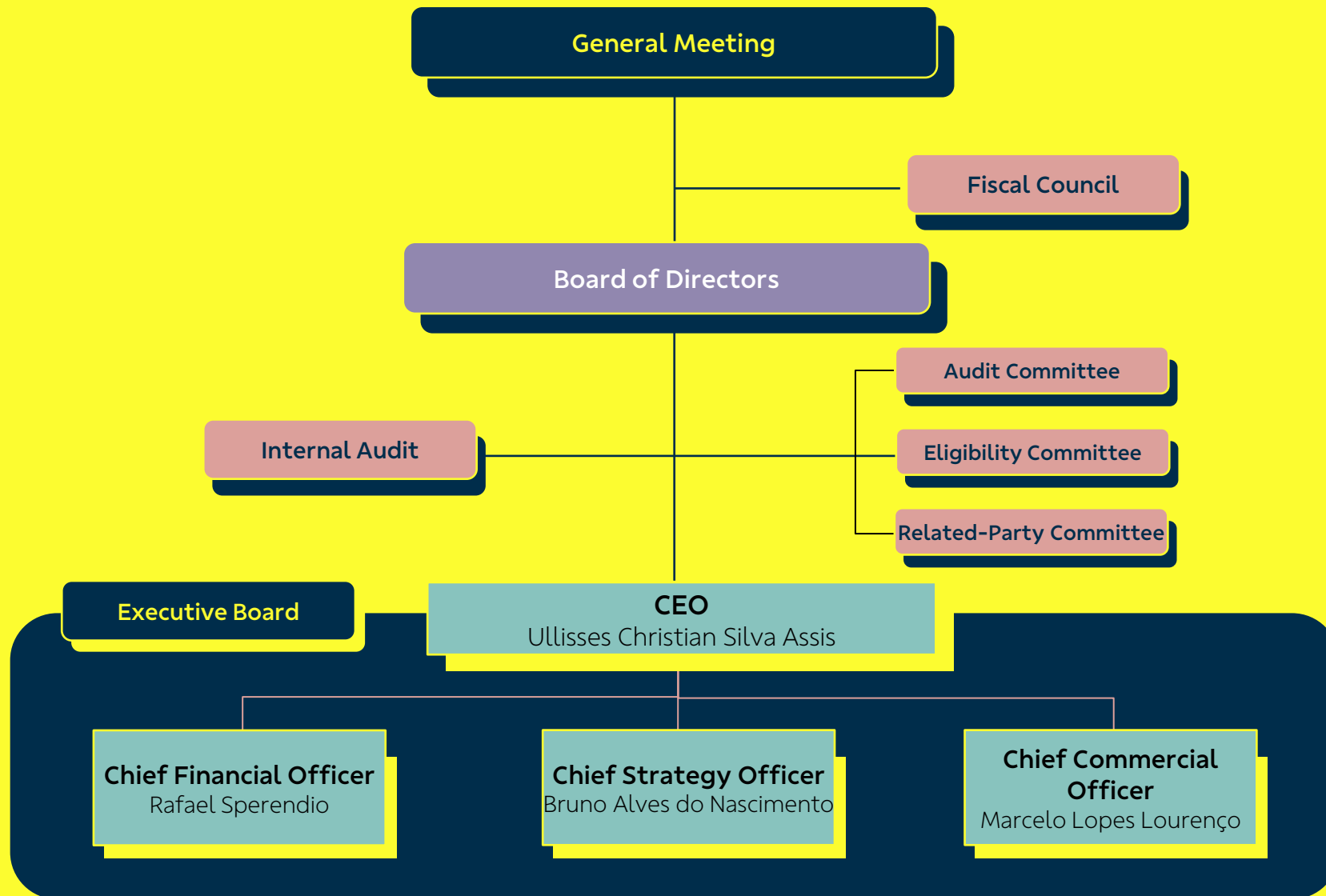
Three members

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

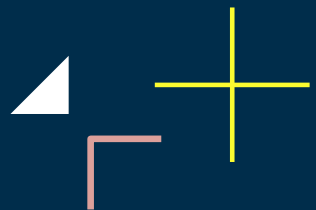
Stocks

- 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

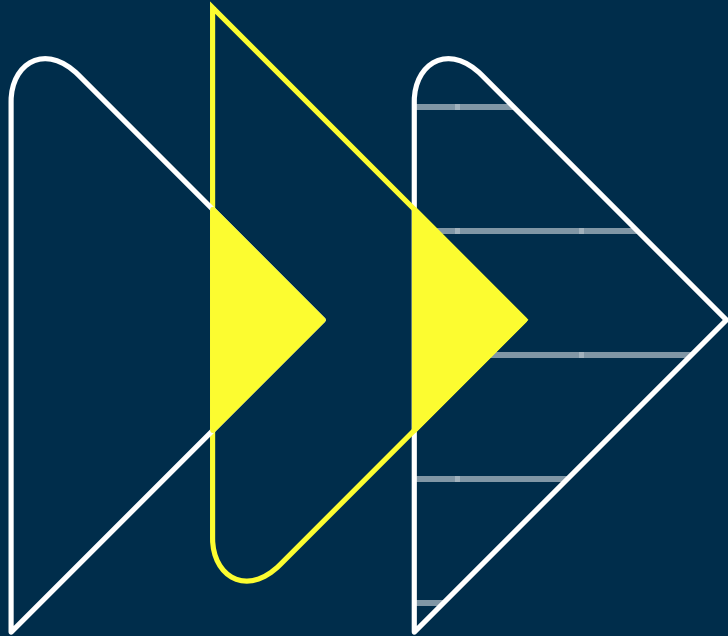
Related companies

- Representation
- Interaction
- Follow-up
- Monitoring

Corporate management

- Transparency
- Internal controls
- Management composition
- Controllers commitment

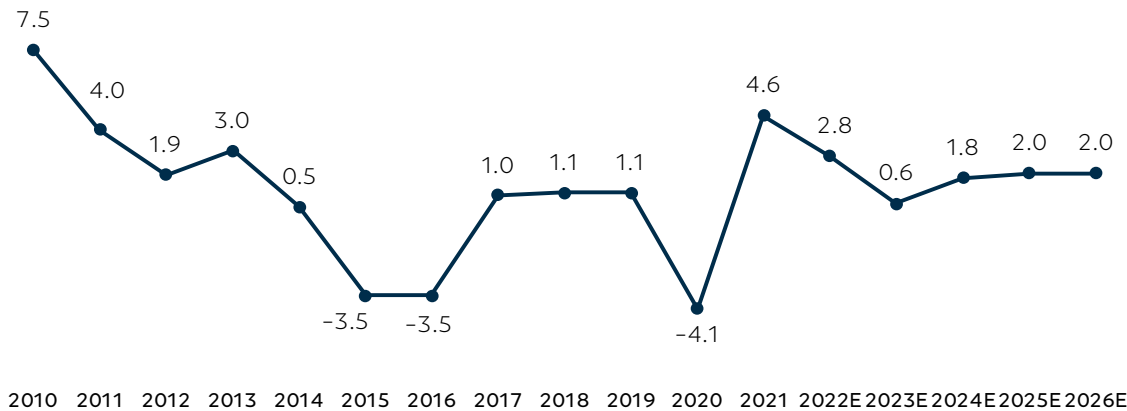




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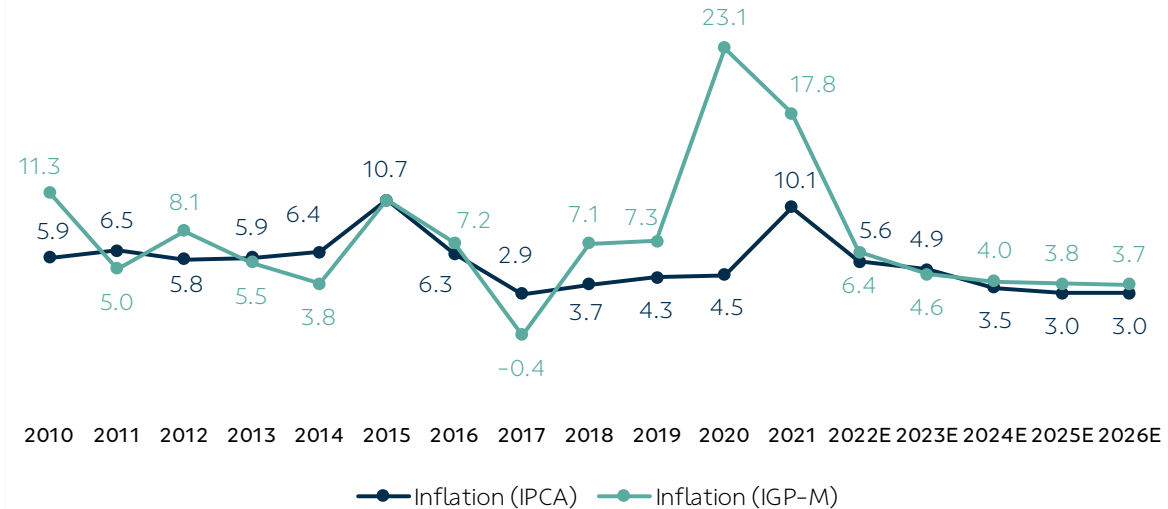
Macro stability might support the development of the Brazilian insurance industry

GDP growth (%)



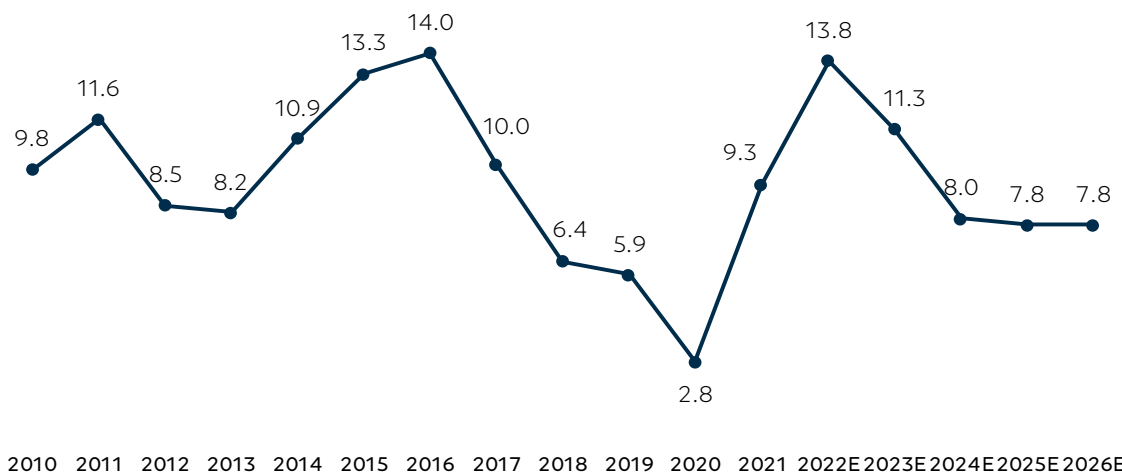
Source: Bacen (October 28, 2022).

Inflation forecast (%)



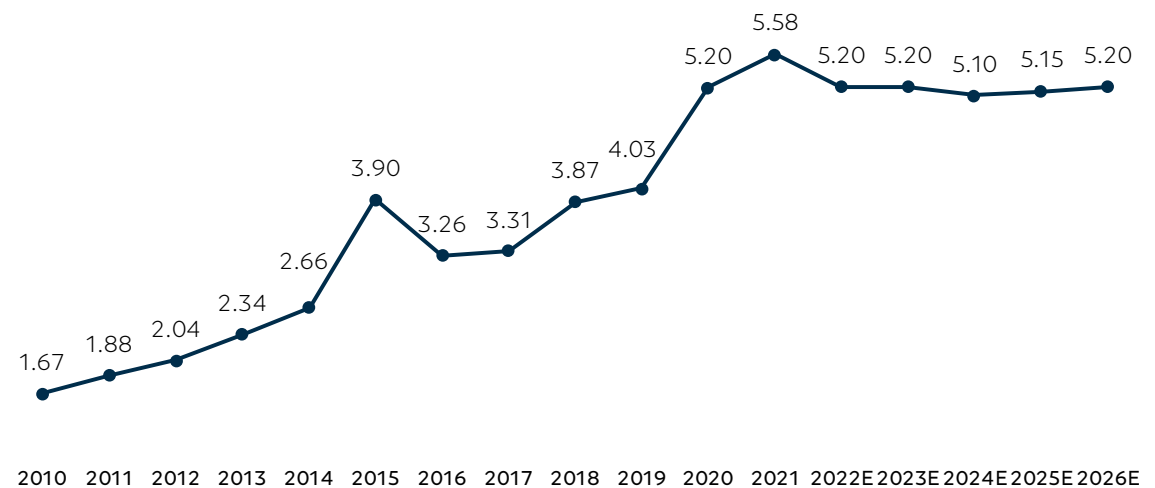
Source: IBGE, FGV and Bacen (October 28, 2022).

Interest rate forecast | Year-end (%)



Source: Bacen (October 28, 2022).

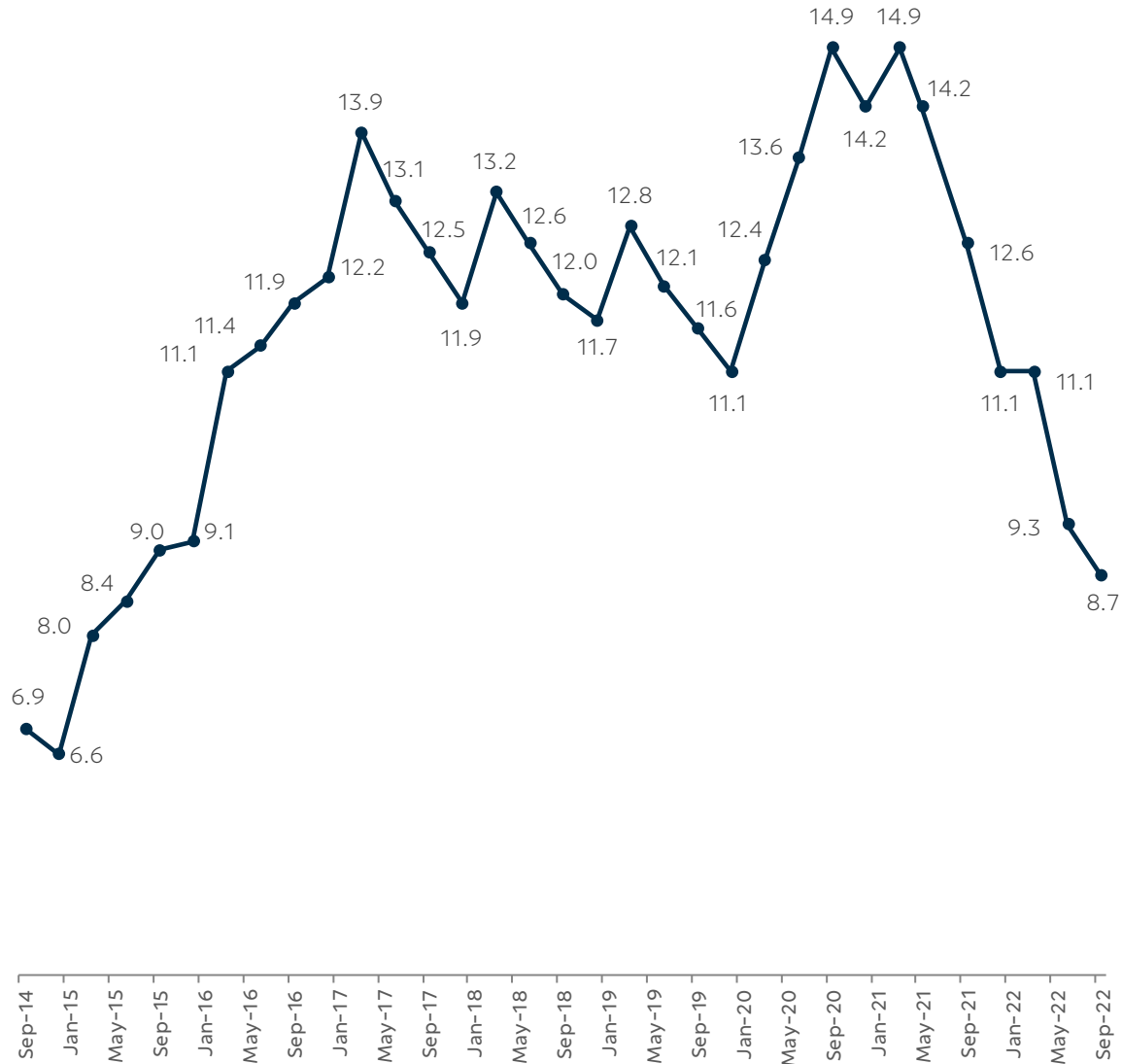
Currency Exchange rate (BRL/USD)



Source: Bacen (October 28, 2022).

Consumption scenario

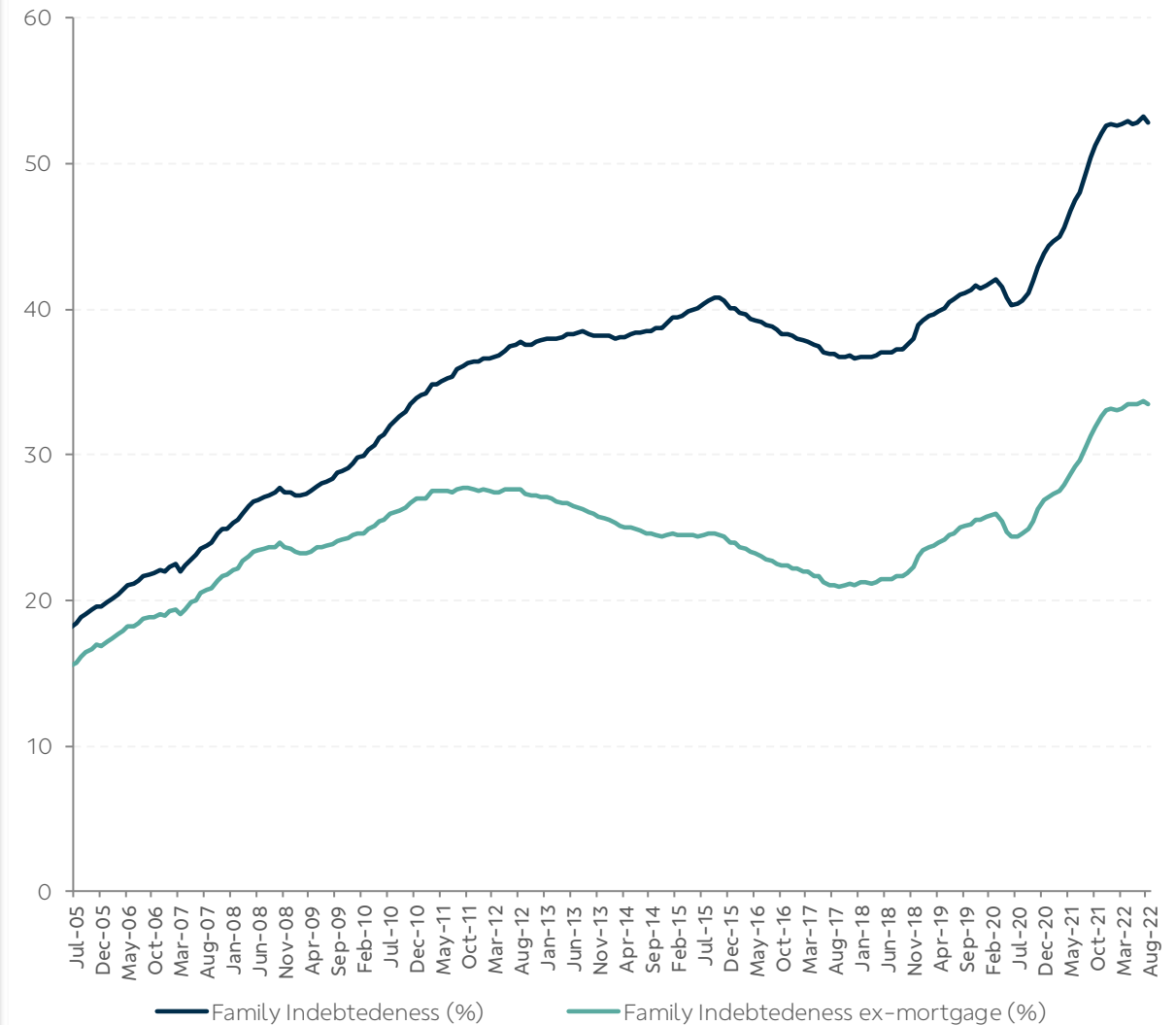
Unemployment rate¹ (%)



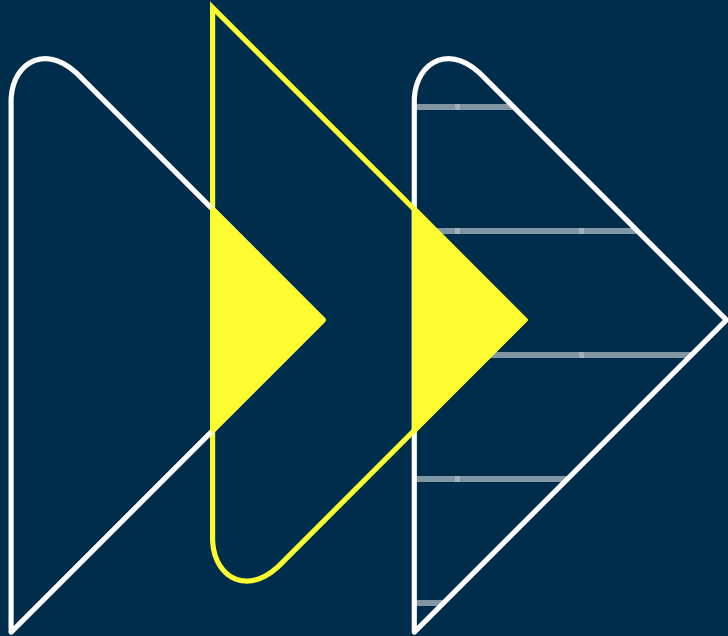
Source: IBGE/PNAD.

1 – Quarterly data: 3-month average (September 2022).

Indebtedness (LTM wages)



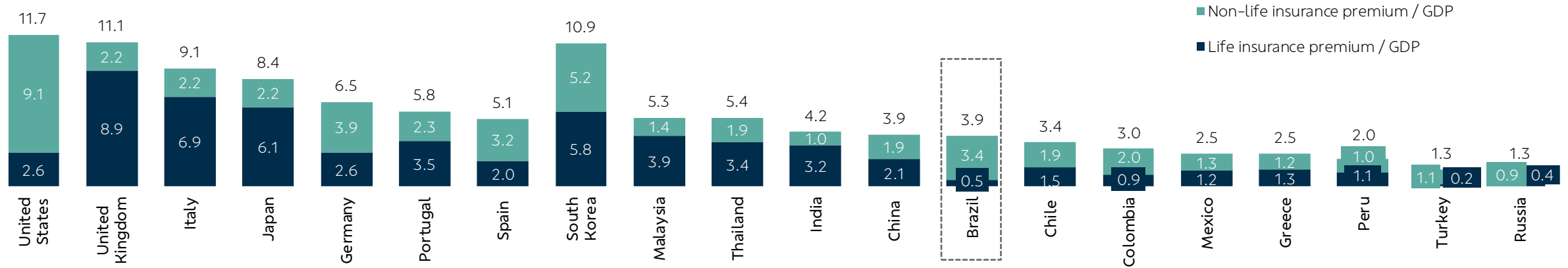
Source: Bacen/Depec (August, 2022).



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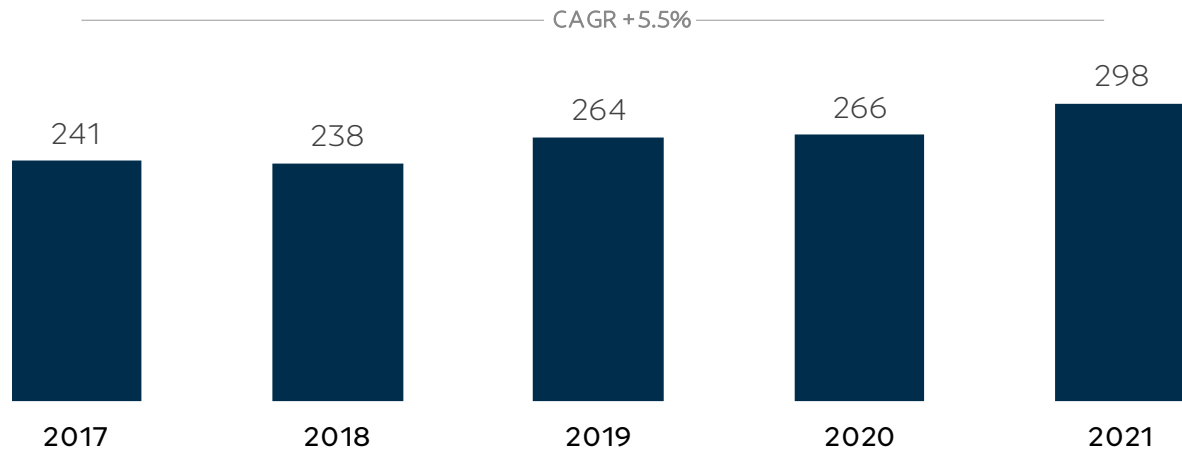
Brazilian insurance industry

Insurance premium/GDP (%)

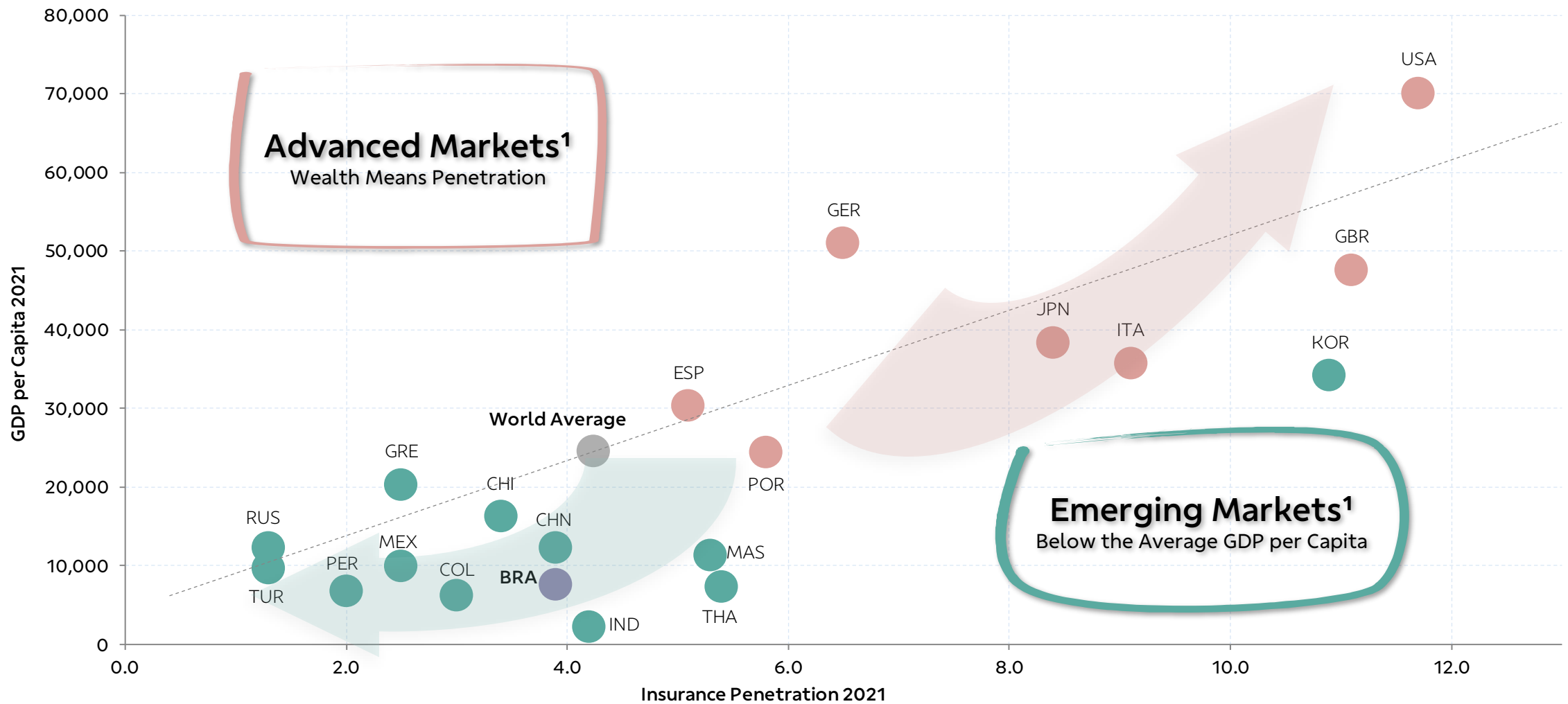
Advanced Markets¹Emerging Markets¹

Source: Susep and Swiss Re – Sigma 04/2022.
1 – MSCI Market Classification.

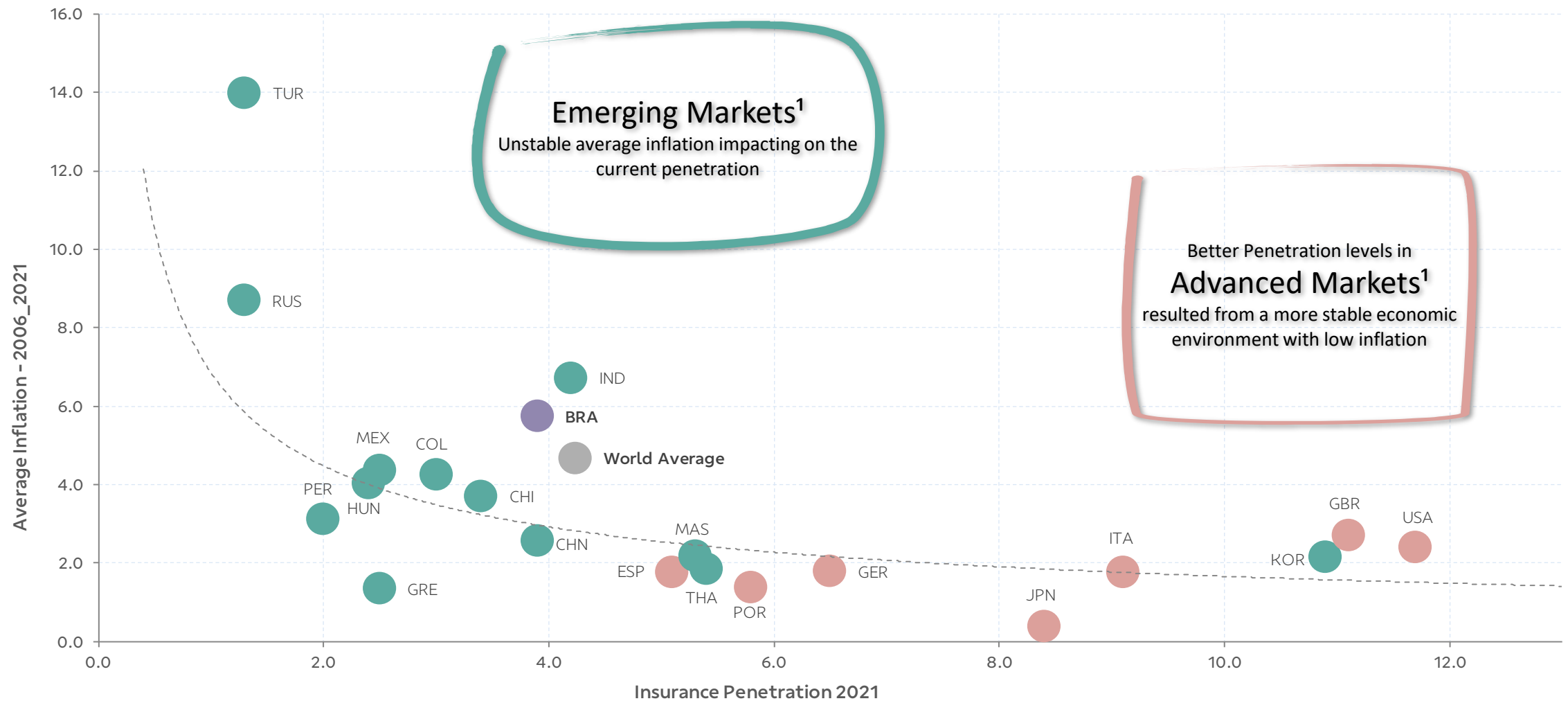
Insurance industry Evolution in Brazil (R\$ bn)



Wealth sets insurance penetration trend

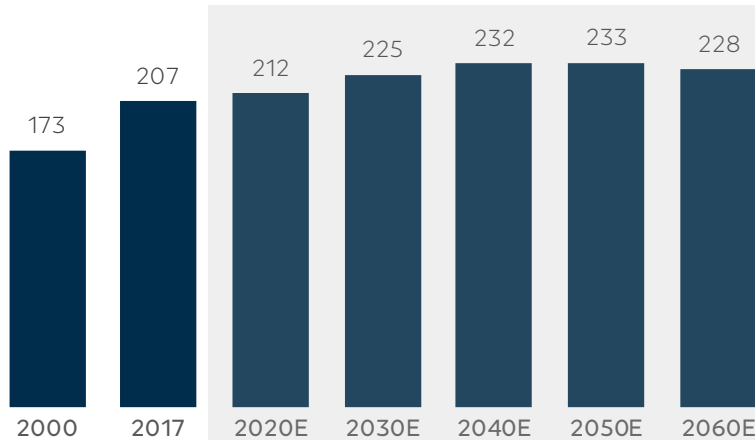


Structural low inflation can be considered a strong penetration driver



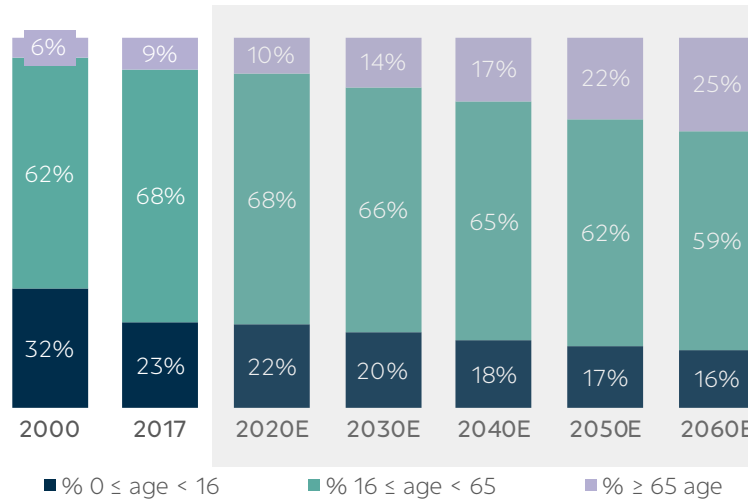
A snapshot of the Brazilian Social Security

Brazilian population (mm)



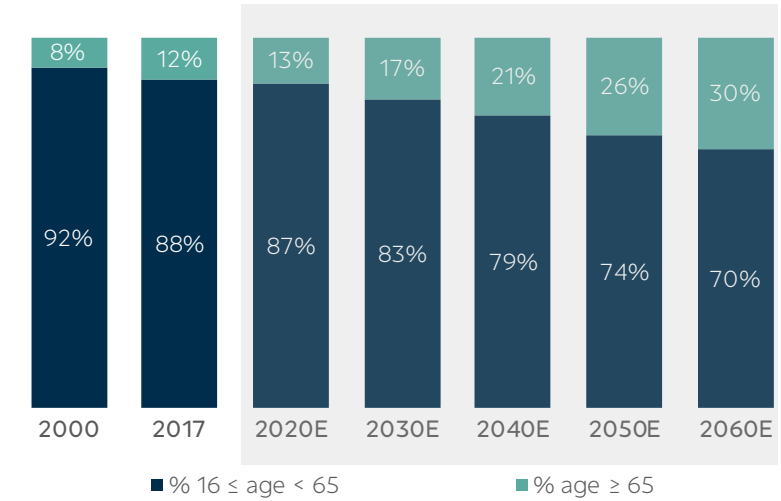
Source: IBGE.

Demographic bonus



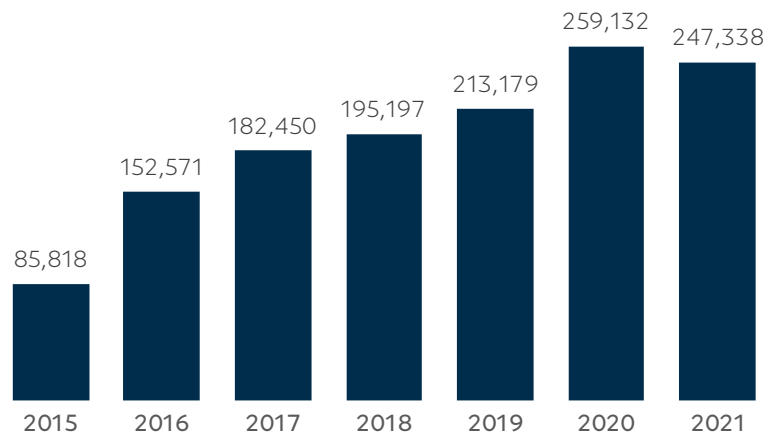
Source: IBGE.

Workers vs retired



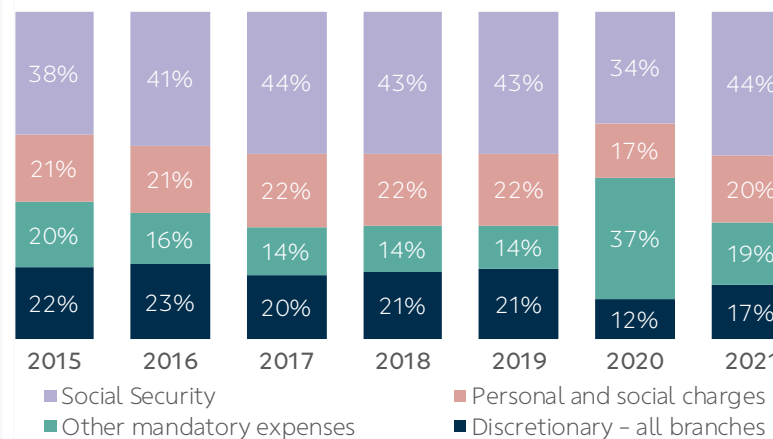
Source: IBGE.

Deficit Brazilian social security (R\$ mm)



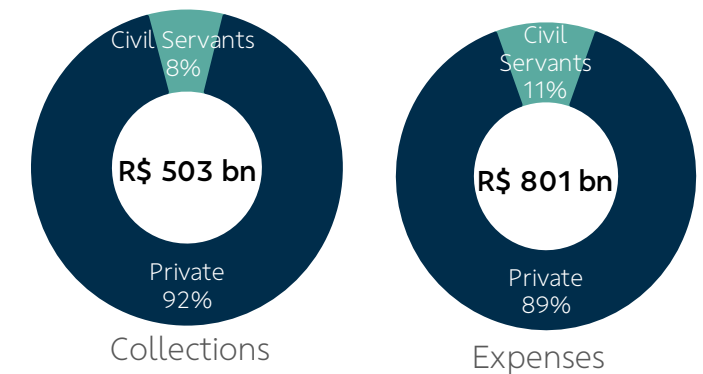
Source: INSS ex-civil servants (Boletim Estatístico da Previdência Social).

Breakdown government expenses



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

Private employees vs civil servants



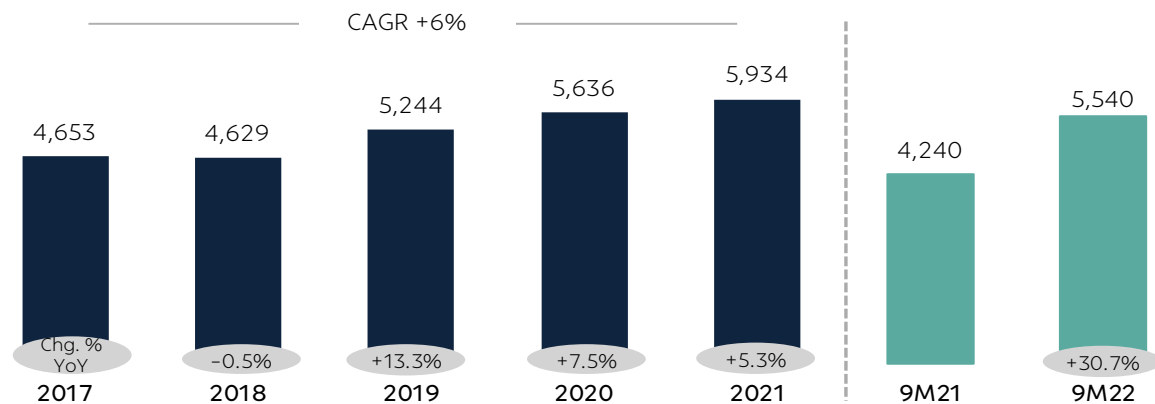
Source: Relatório da Execução Orçamentária (2021).



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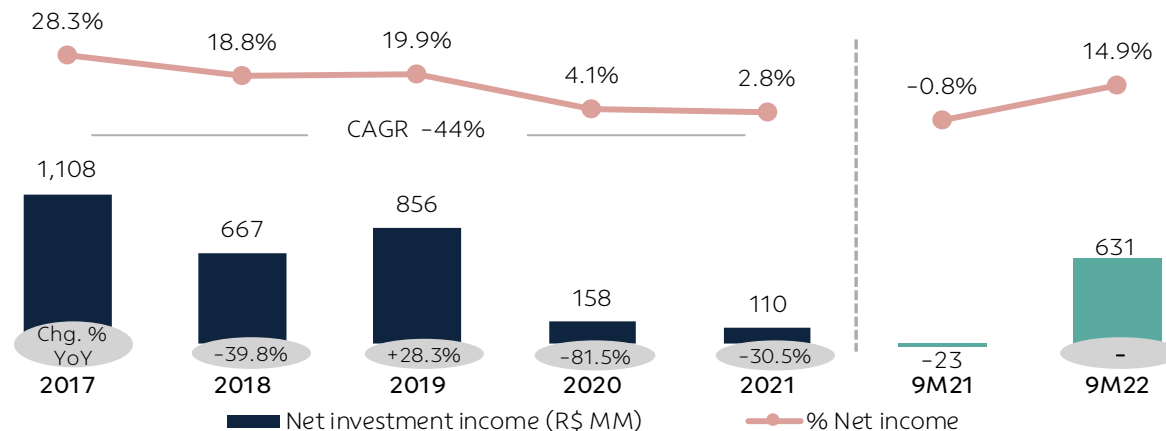
BB Seguridade performance

Non-interest operating result¹ (R\$ mm)



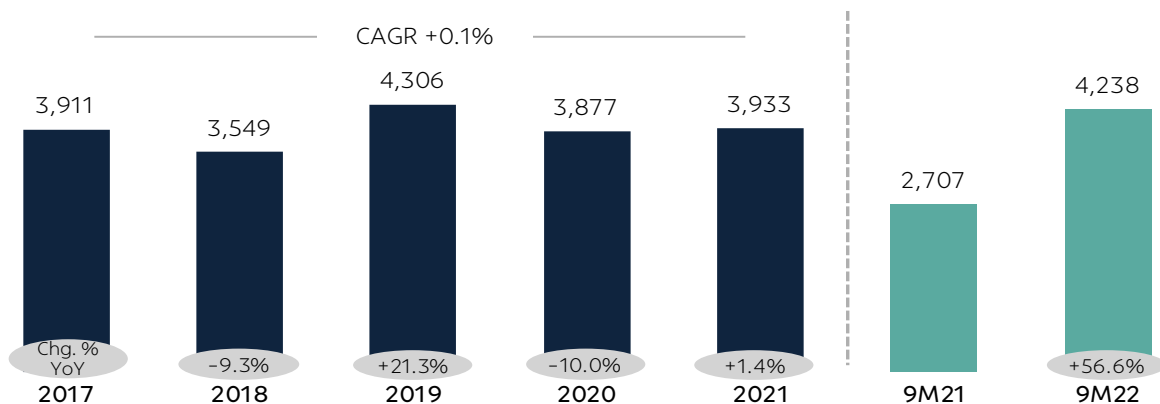
1 – Sum of the adjusted non-interest operating results before income taxes of Brasilseg, Brasilprev, Brasilcap, Brasildental and BB Corretora, weighted by the equity stake of BB Seguridade in each company. For Brasilseg it was adopted the proforma data of 2018 restructuring.

Net investment income¹

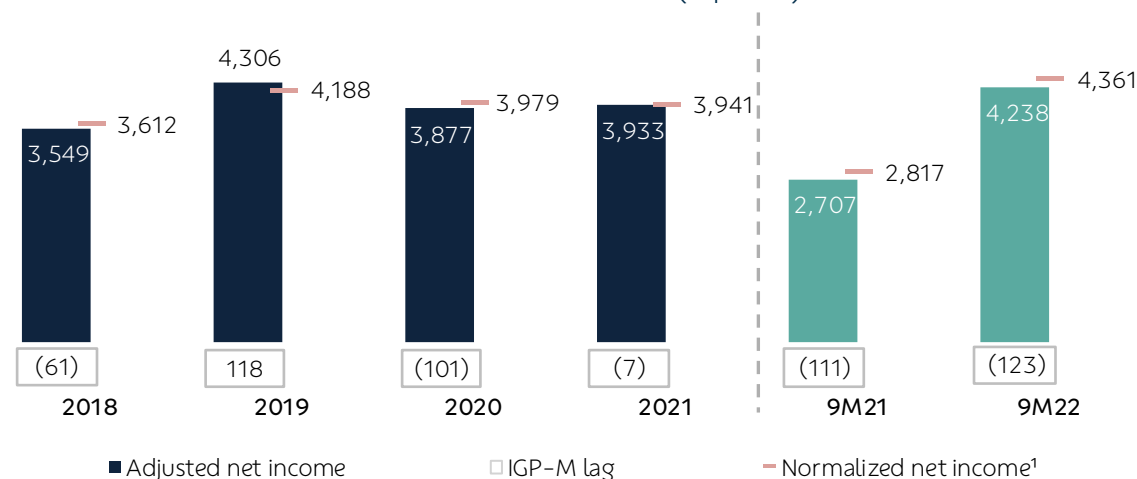


1 – Sum of the net investment income of all BB Seguridade's controlled and affiliated companies, net of income taxes, considering the effective tax rate of each company for the period under analysis.

Adjusted net income (R\$ mm)

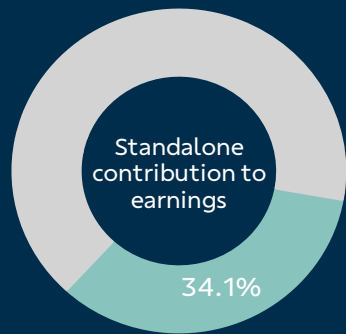
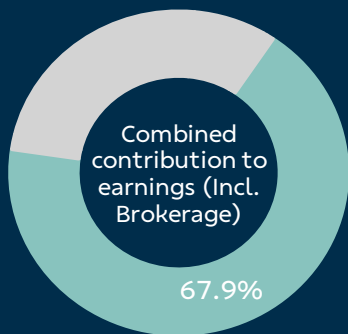


Normalized net income (R\$ mm)

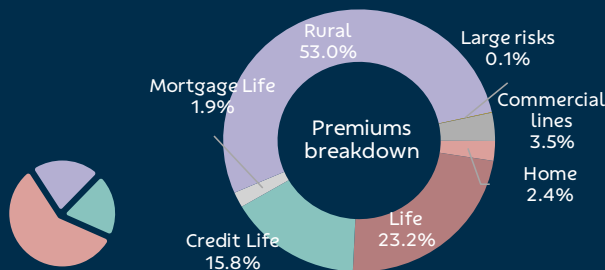


1. Adjusted net income excluding the impact of the one-month lag in the IGP-M accrual on liabilities.

Brasileg – Key figures | 9M22



R\$11.6 bn
in premiums written



71.6%
combined ratio



32.7%
loss ratio



28.9%
commission ratio



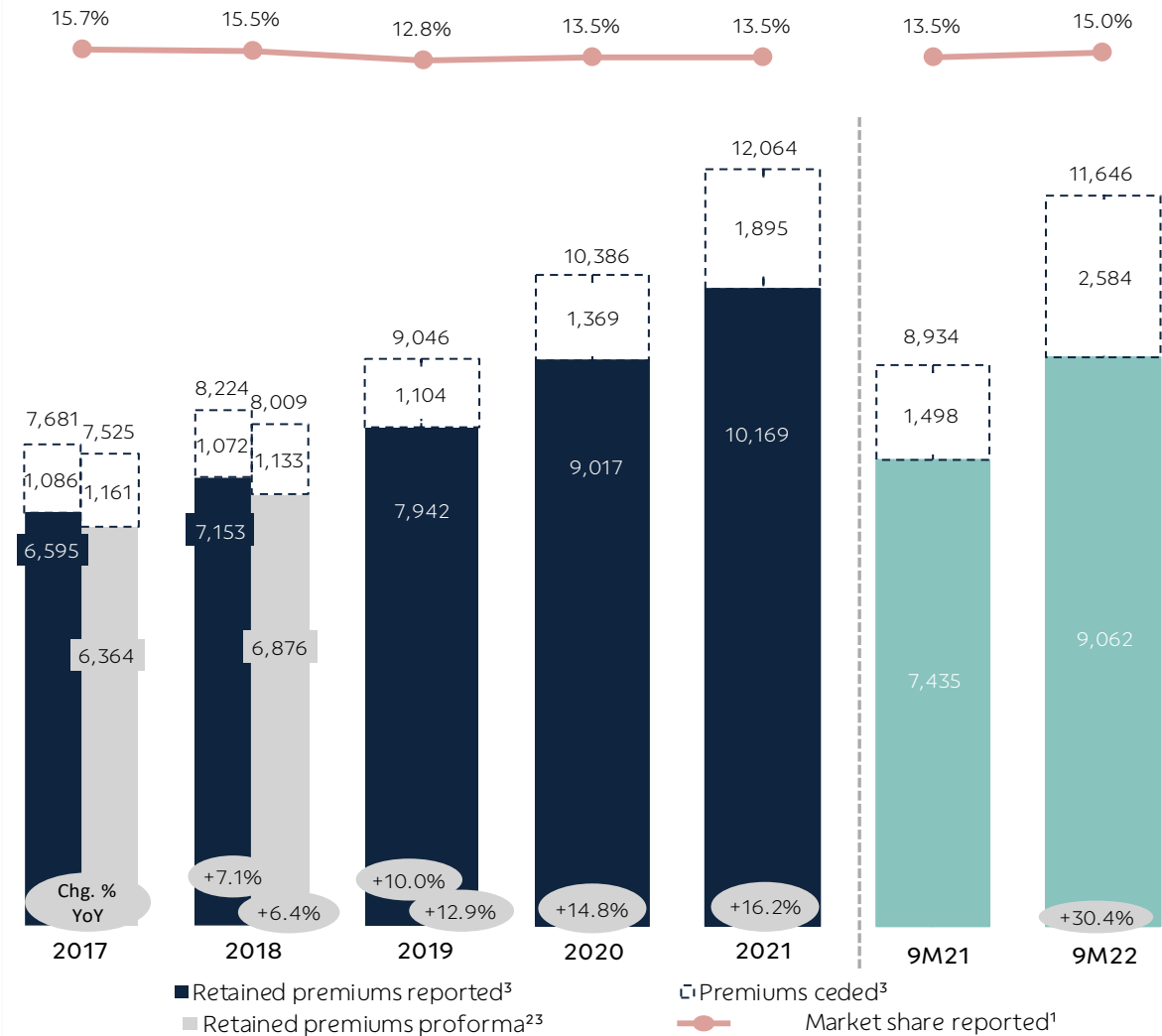
10.0%
G&A ratio

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

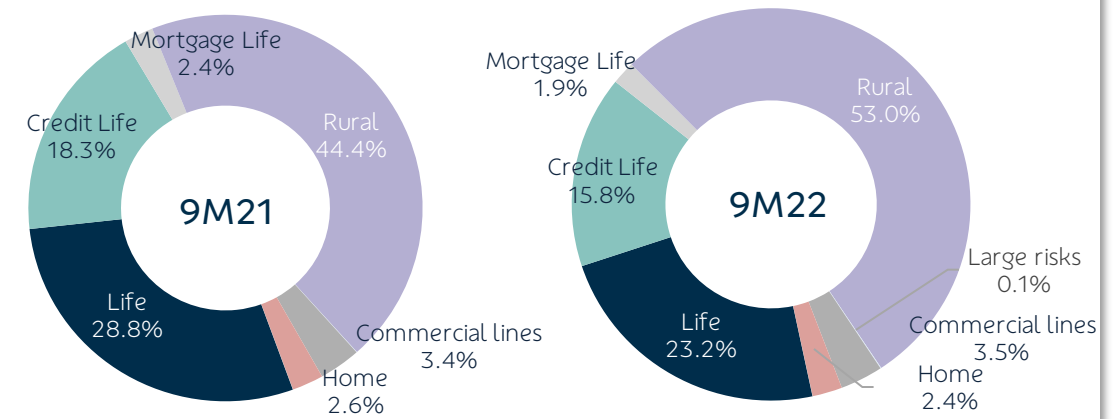
2 –Market share calculation does not consider segments not underwritten by Brasileg.

Brasilseg

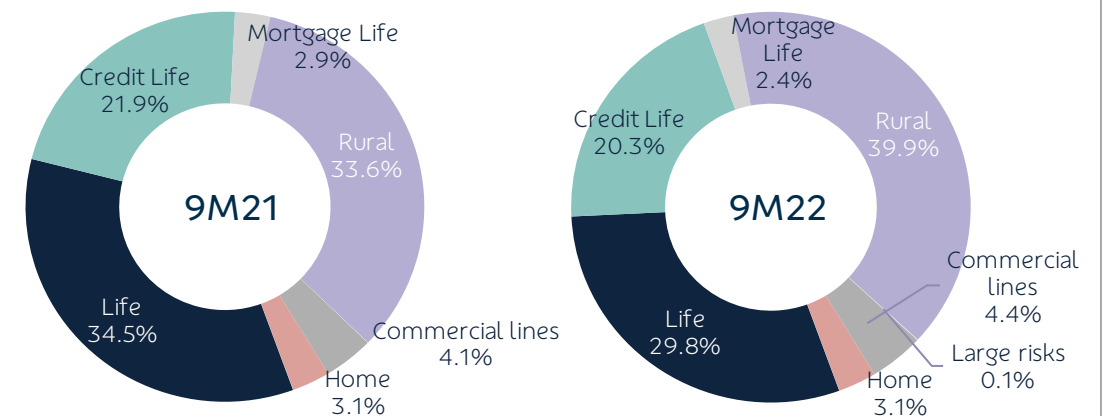
Premiums written (R\$ mm)



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 of 2017 and 2018.

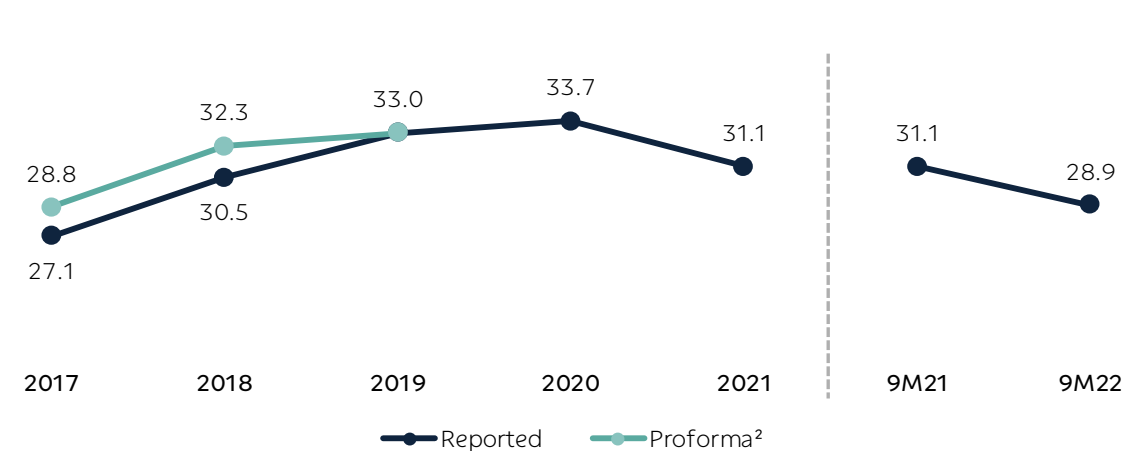
3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of premiums ceded was revised since 2017.

Brasileg – Performance ratios¹

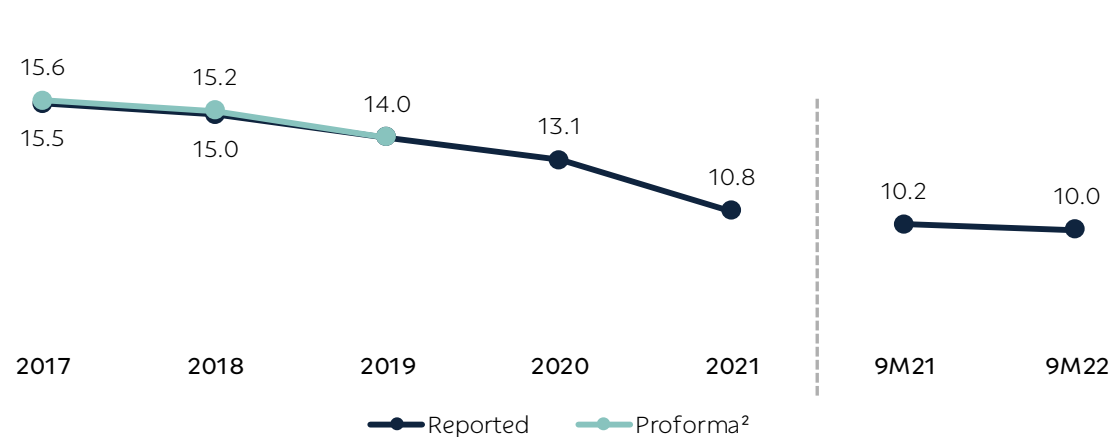
Loss ratio^{3,4} (%)



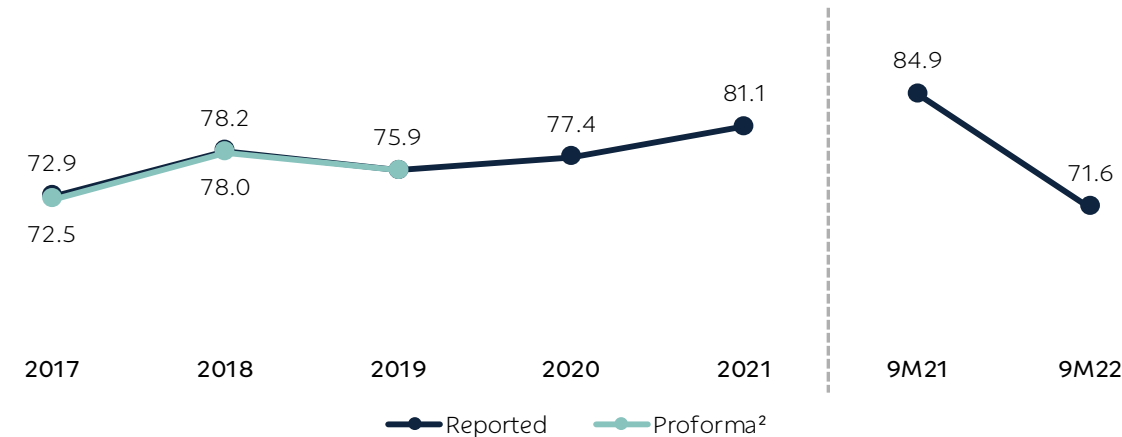
Commission ratio³ (%)



G&A ratio³ (%)



Combined ratio³ (%)



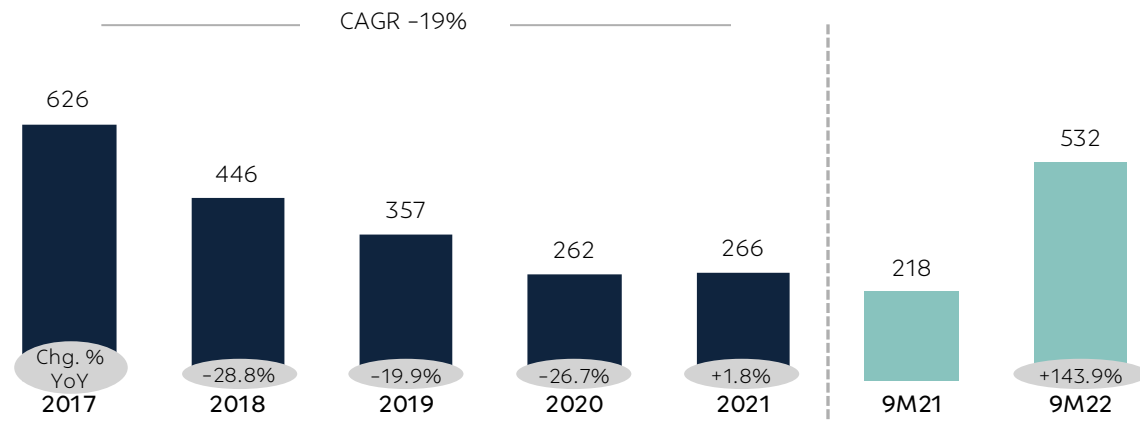
1 – Adjusted ratios, considering the reinsurance effects.

2 – Simulation of the structure after the reorganization for the fiscal years of 2017 to 2018.

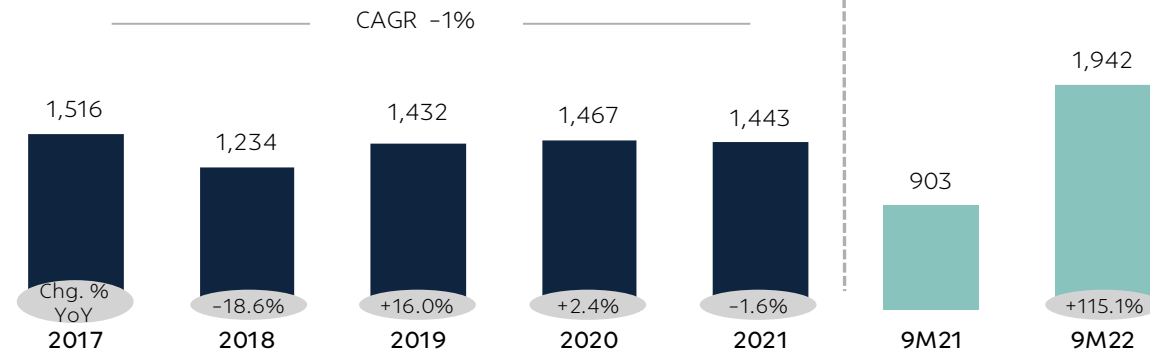
3 – Due to the reallocation of the revenues with reinsurance commissions in the 2Q19, from "Premiums ceded to reinsurance" to "Retained acquisition costs", the historical data of performance ratios was revised since 2017.

4 – Managerial data of reported claims classified as Covid-19 of October 4, 2022.

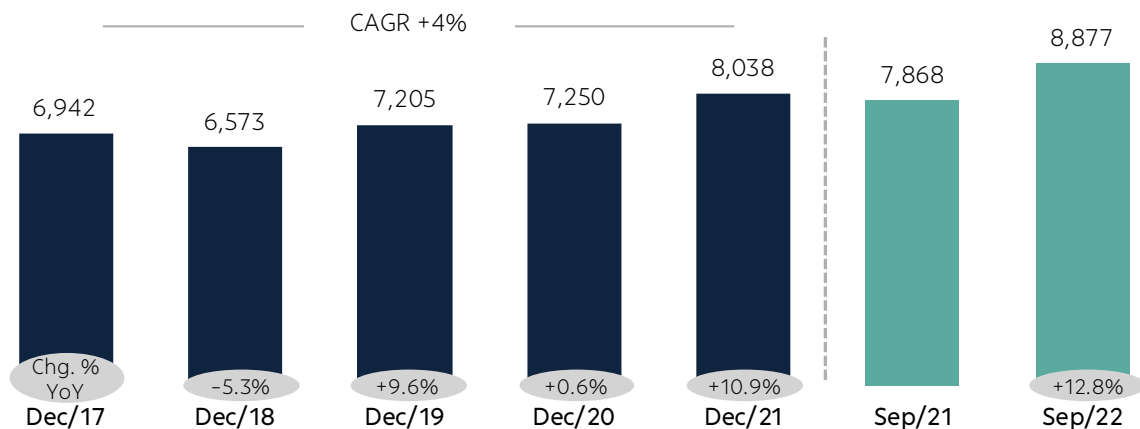
Net investment income (R\$ mm)



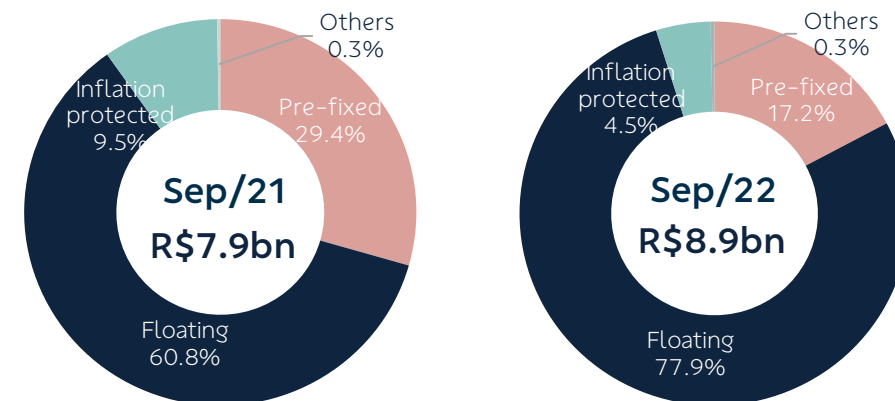
Adjusted net income (R\$ mm)



Financial investments (R\$ mm)



Asset allocation



Brasilseg | Life insurance – Key figures | 9M22



R\$2.7 bn
in premiums written

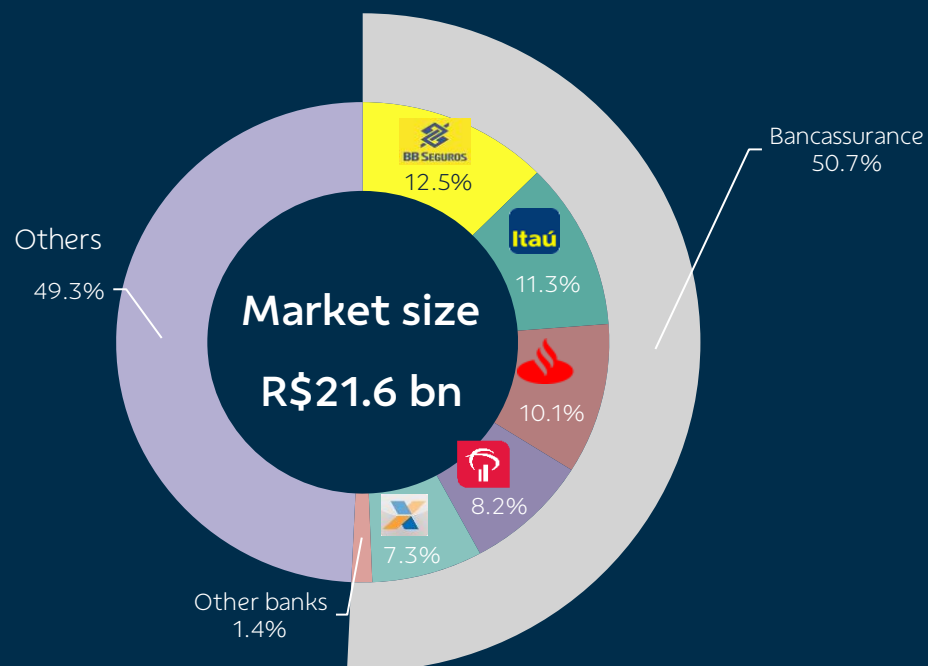


23.4%
loss ratio



39.5%
underwriting margin

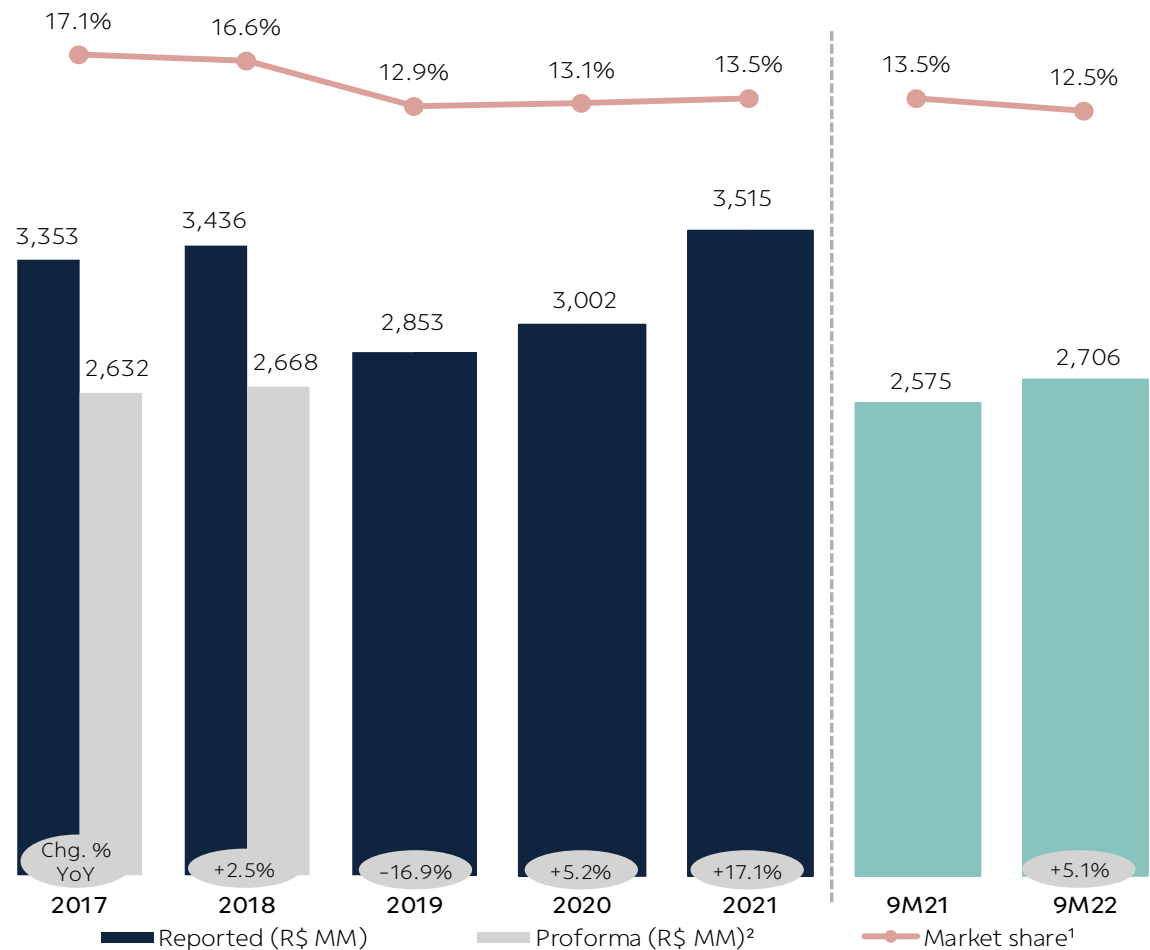
Competitive Landscape | Premiums Written¹



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.

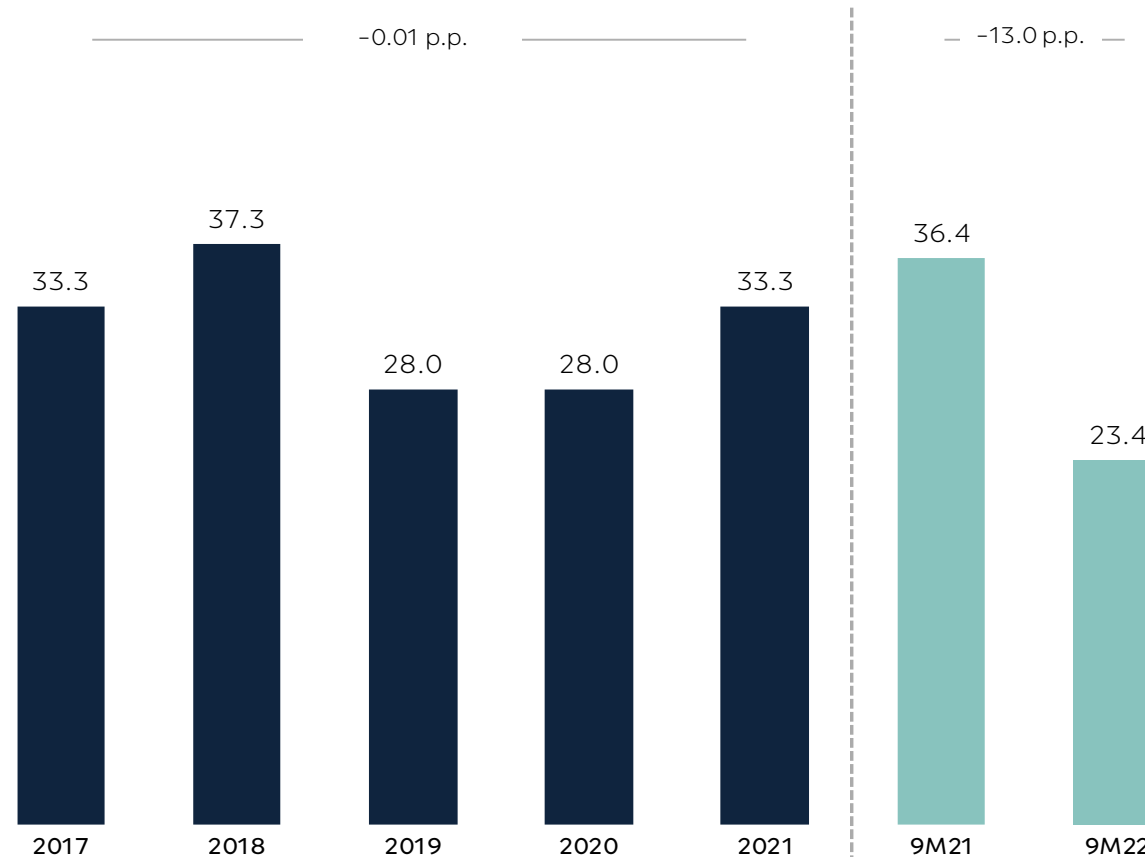
Premiums written



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 of 2017 and 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 | 9M22



R\$1.8 bn
in premiums written

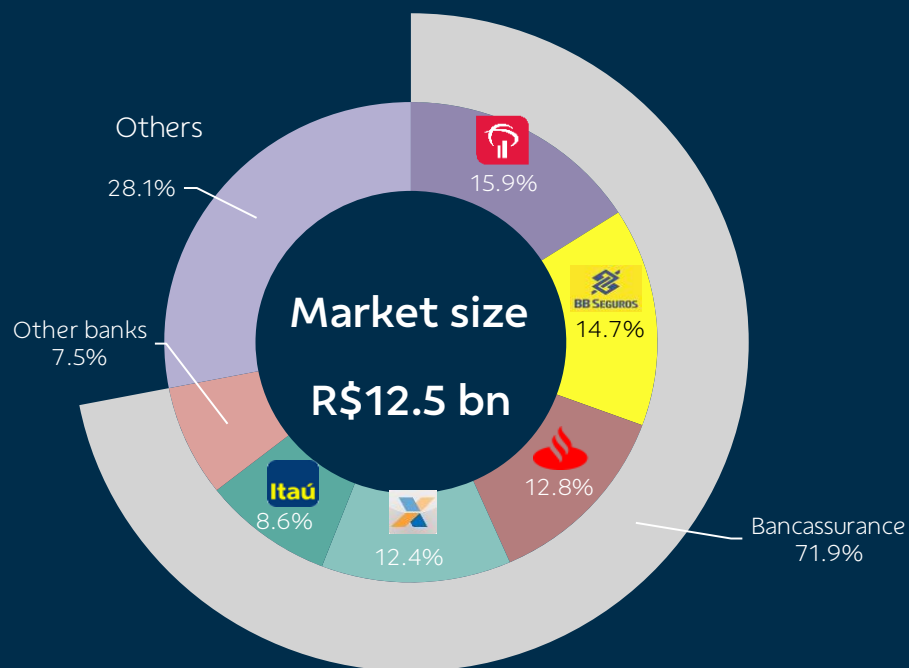


30.1%
loss ratio



33.5%
underwriting margin

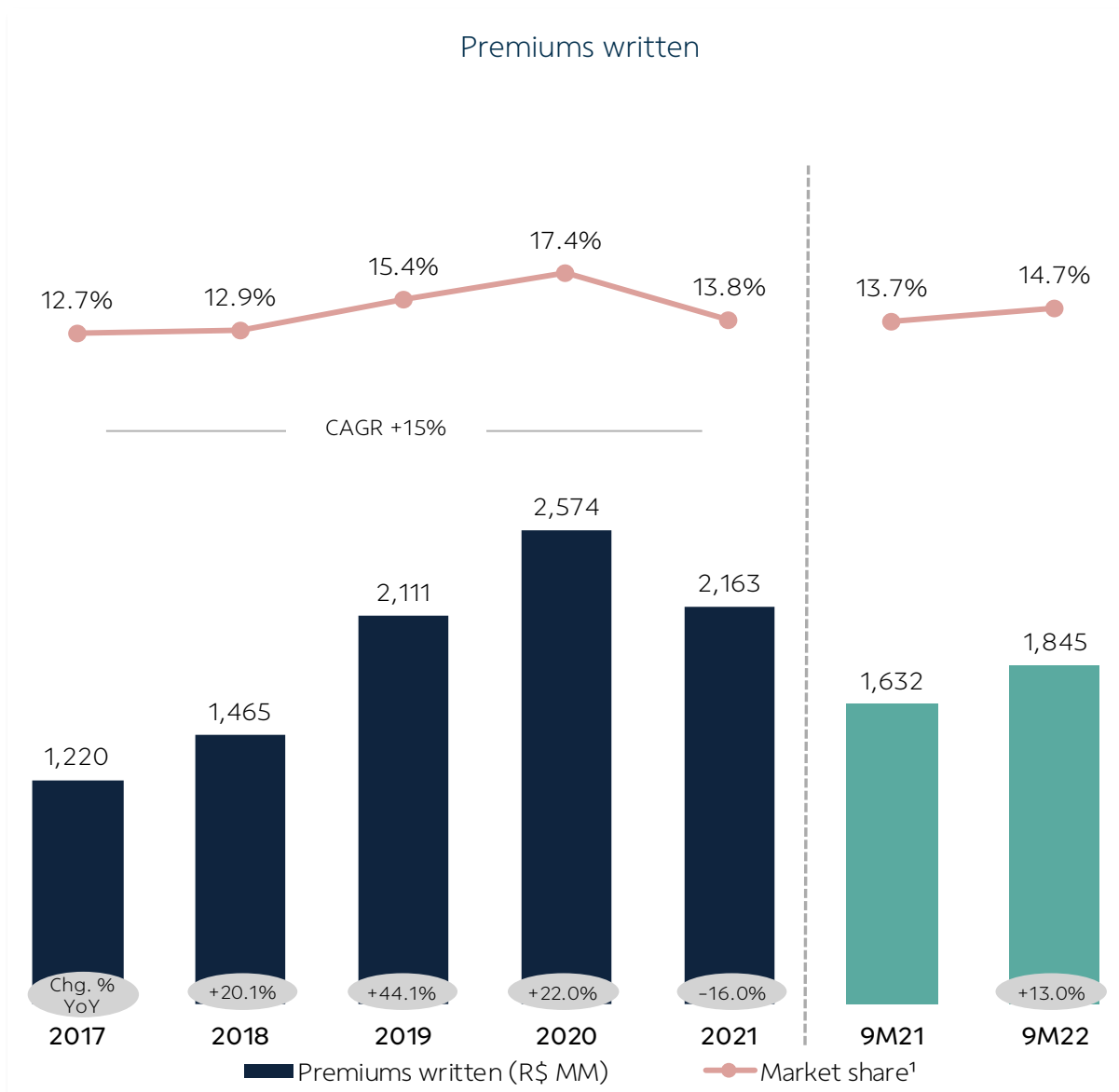
Competitive Landscape | Premiums Written¹



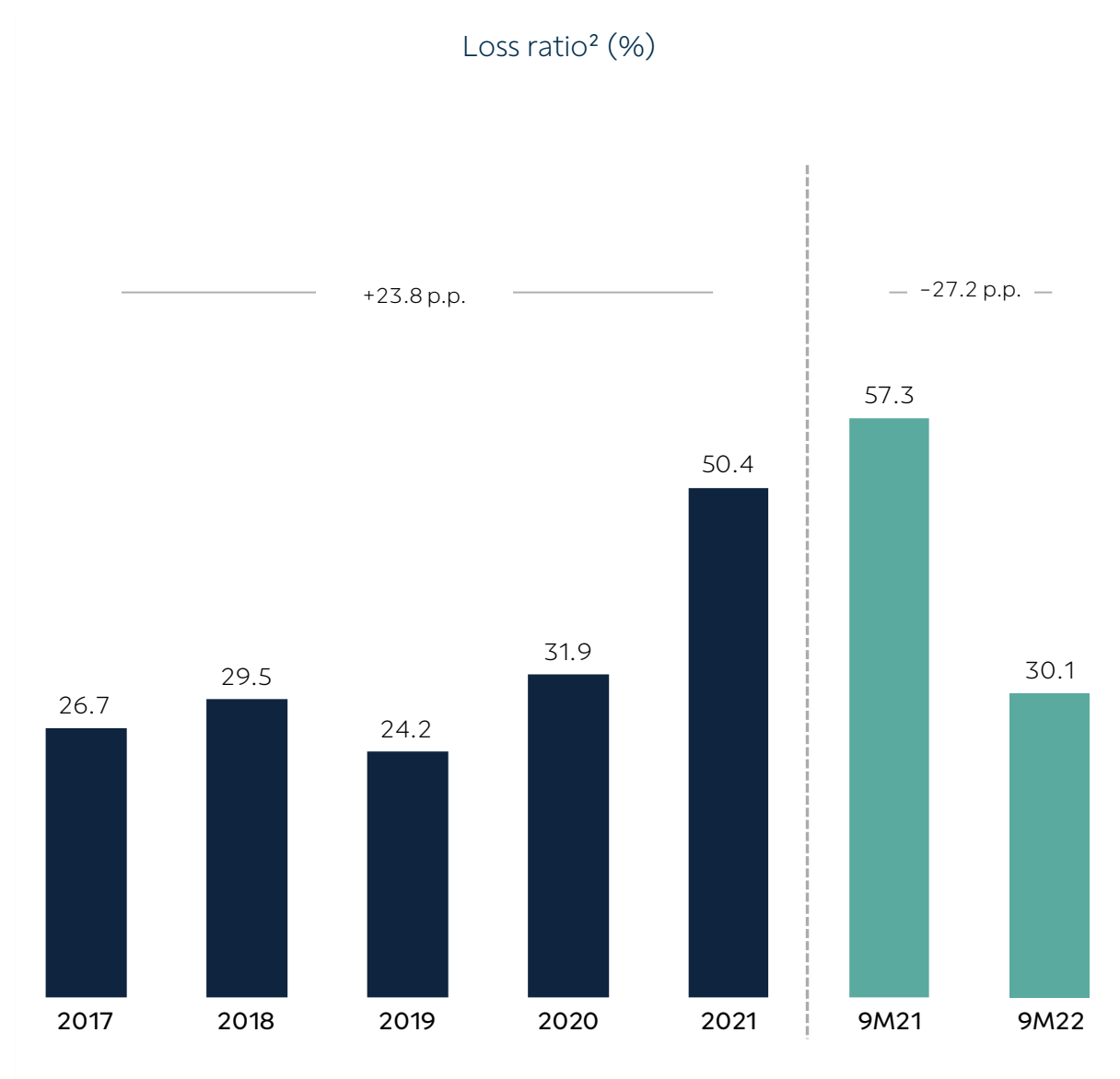
Portfolio of Products

- 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 | 9M22



R\$221 mm
in premiums written

#6

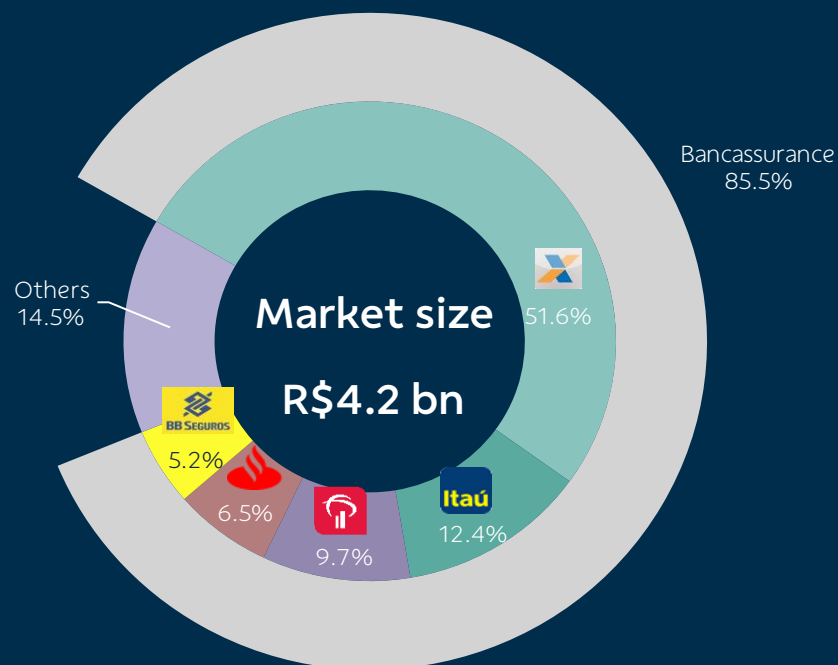


23.4%
loss ratio



55.7%
underwriting margin

Competitive Landscape | Premiums Written¹

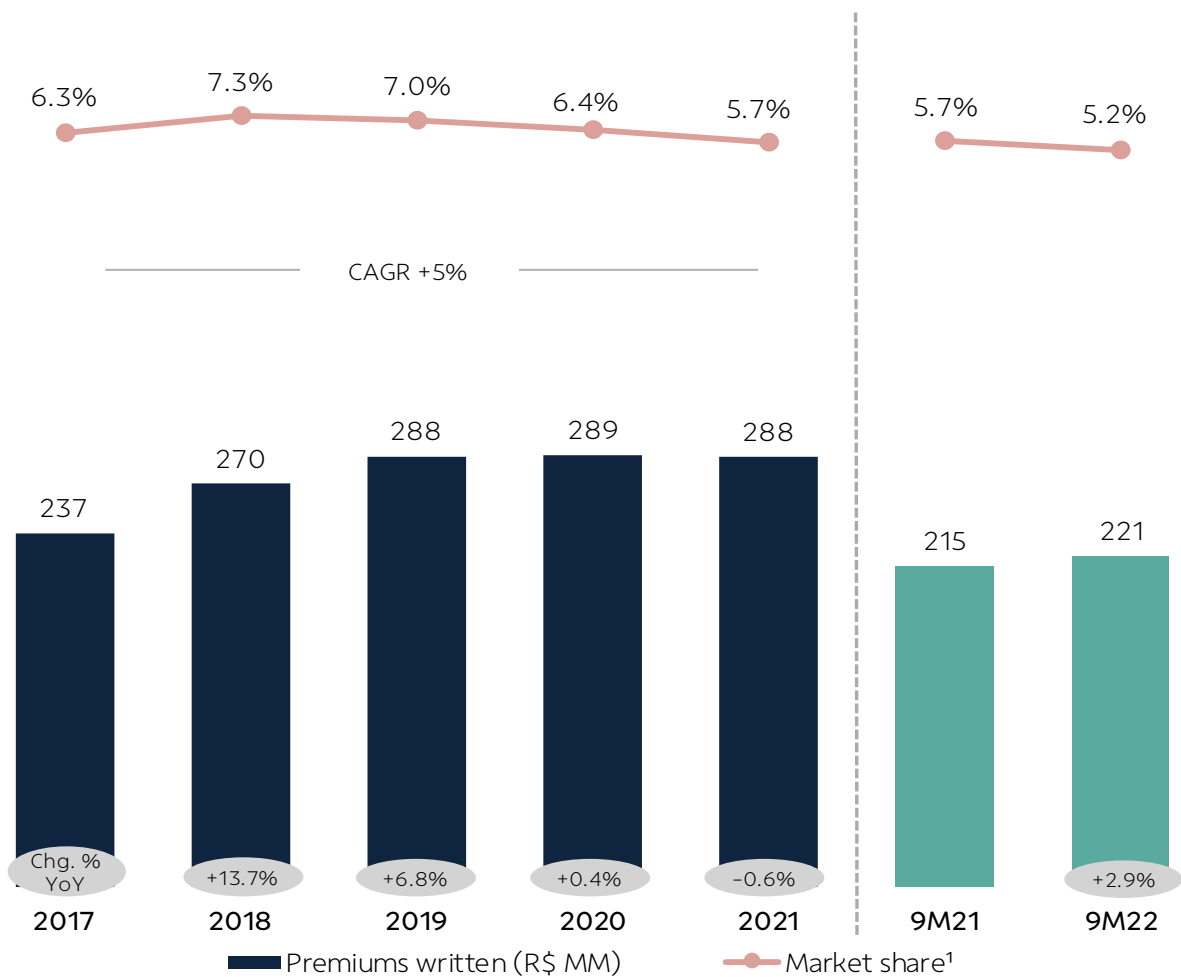


Portfolio of Products

- 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.

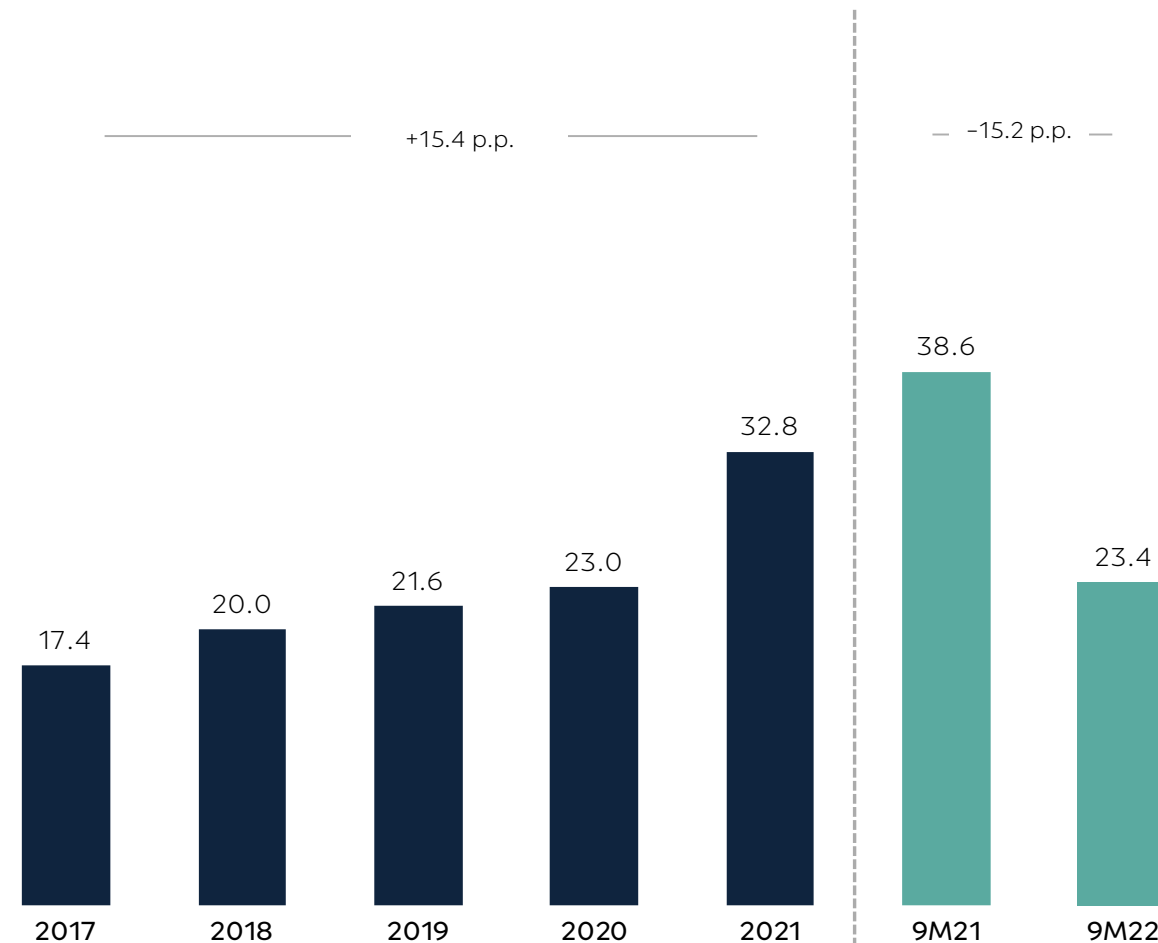
Brasilseg | Mortgage life insurance

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 | 9M22



R\$6.2 bn
in premiums written

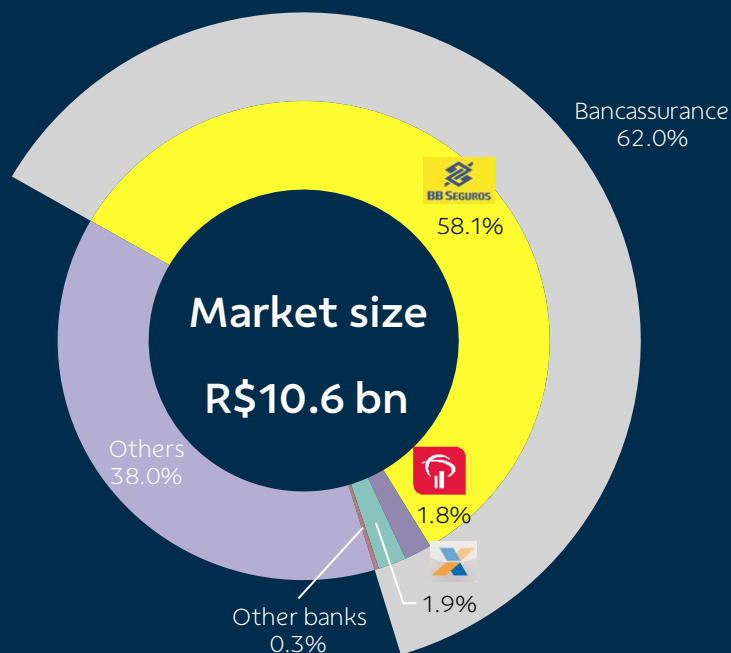


38.8%
loss ratio



42.5%
underwriting margin

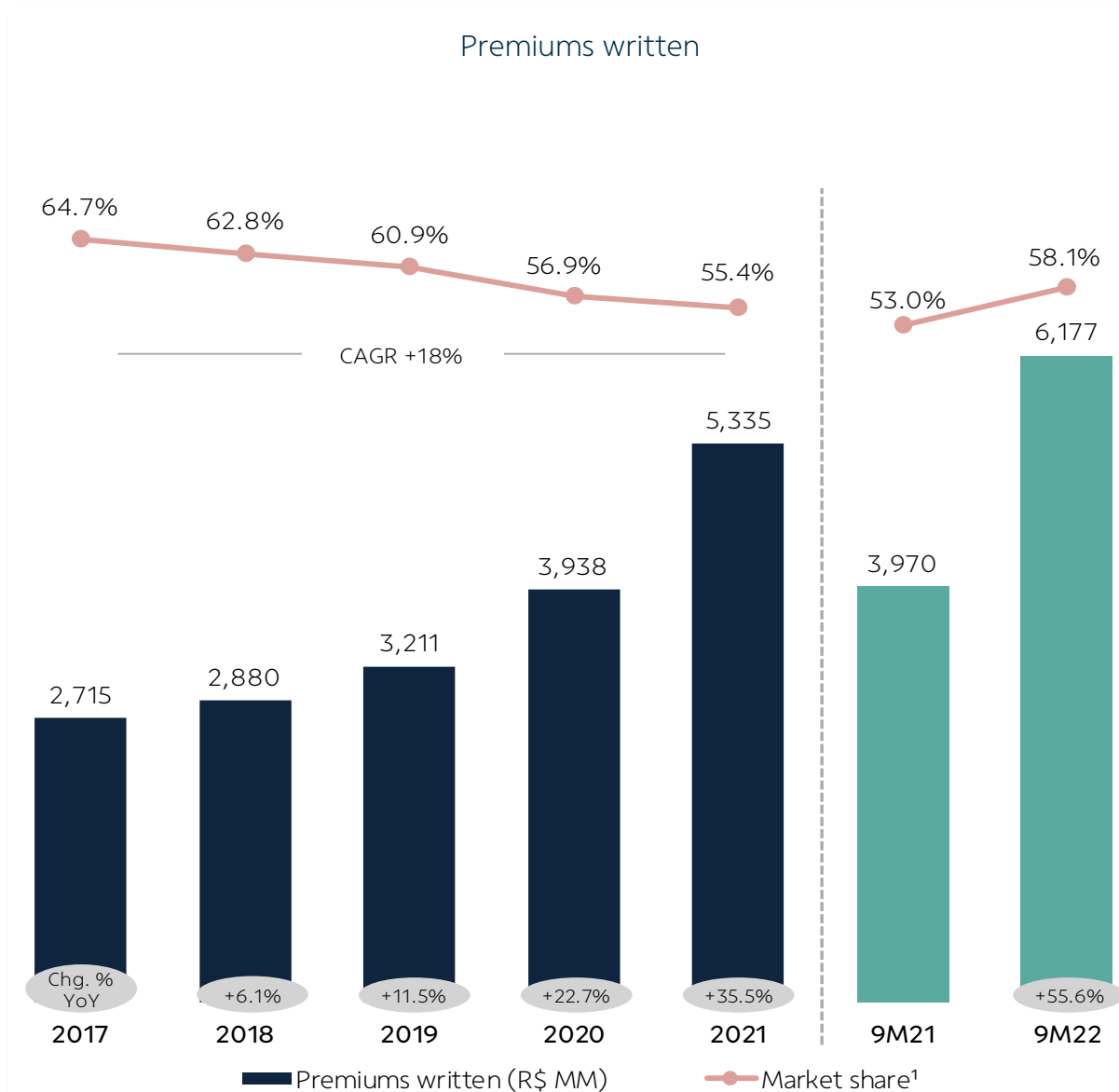
Competitive Landscape | Premiums Written¹



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 | 9M22



R\$283 mm
in premiums written

#5

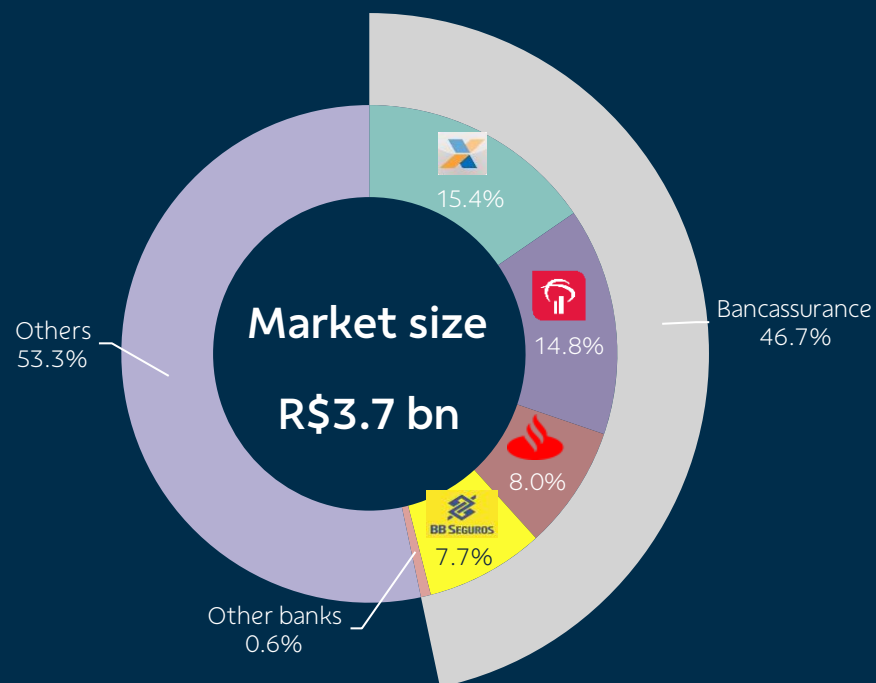


54.1%
loss ratio



15.5%
underwriting margin

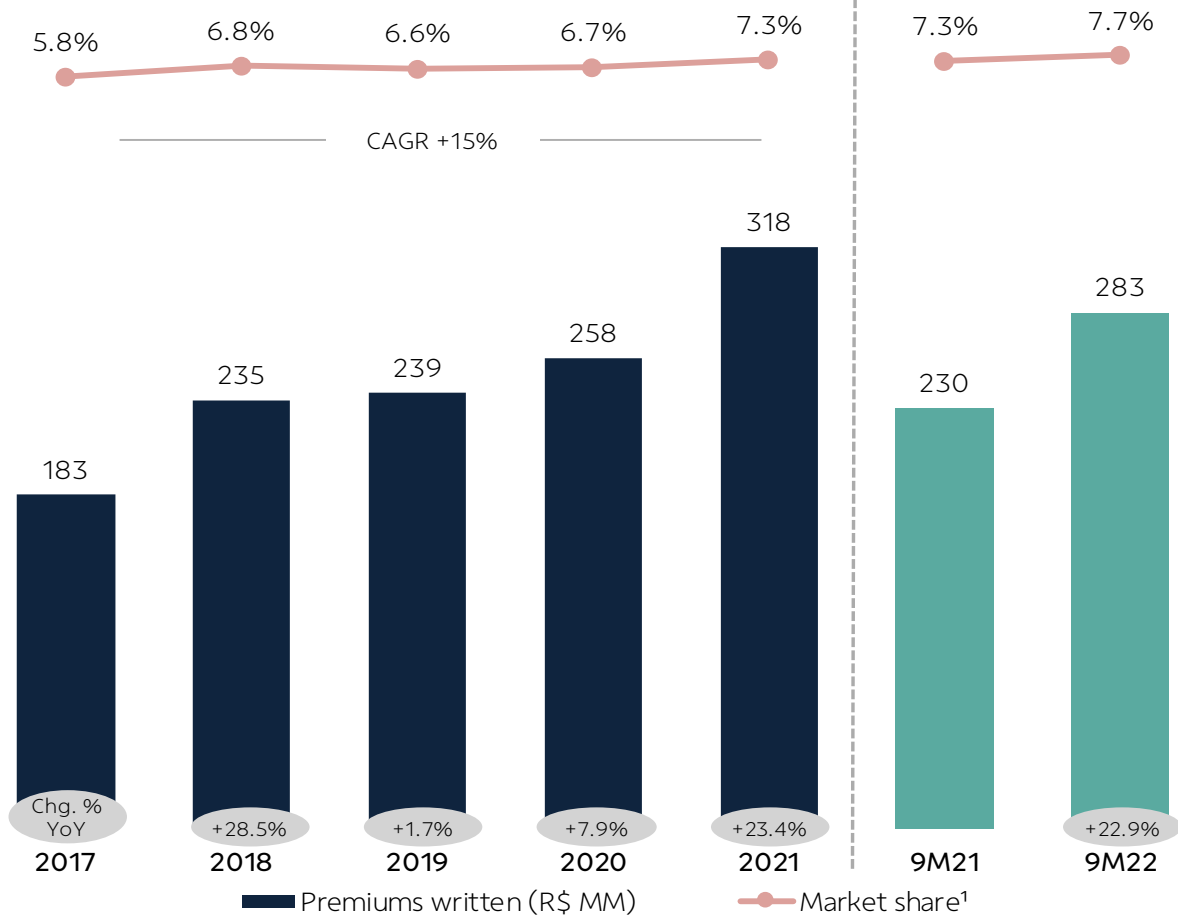
Competitive Landscape | Premiums Written¹



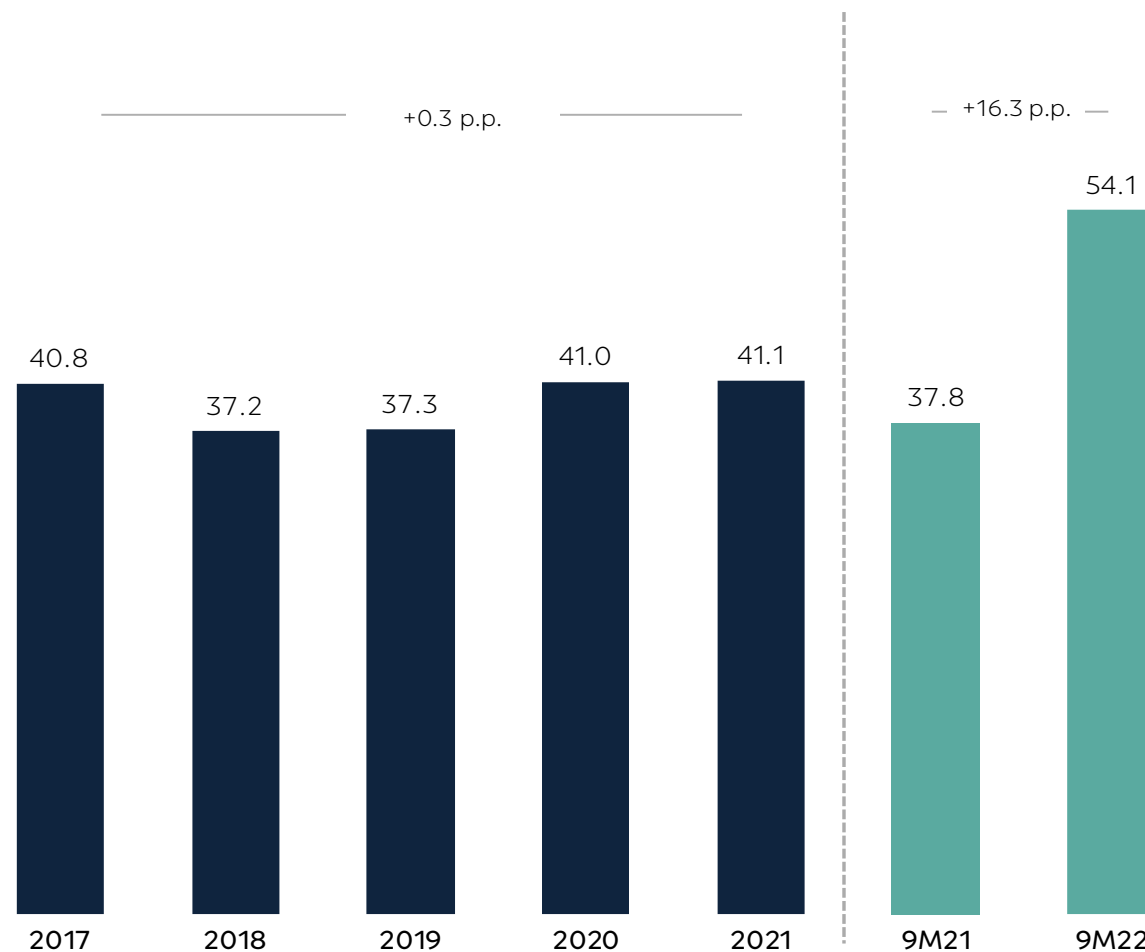
Portfolio of Products

- 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 | 9M22



R\$405 mm
in premiums written

#7

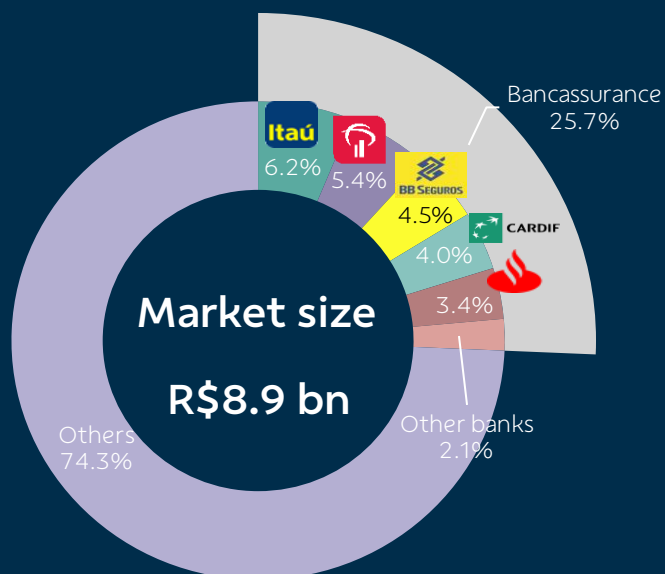


54.0%
loss ratio



19.2%
underwriting margin

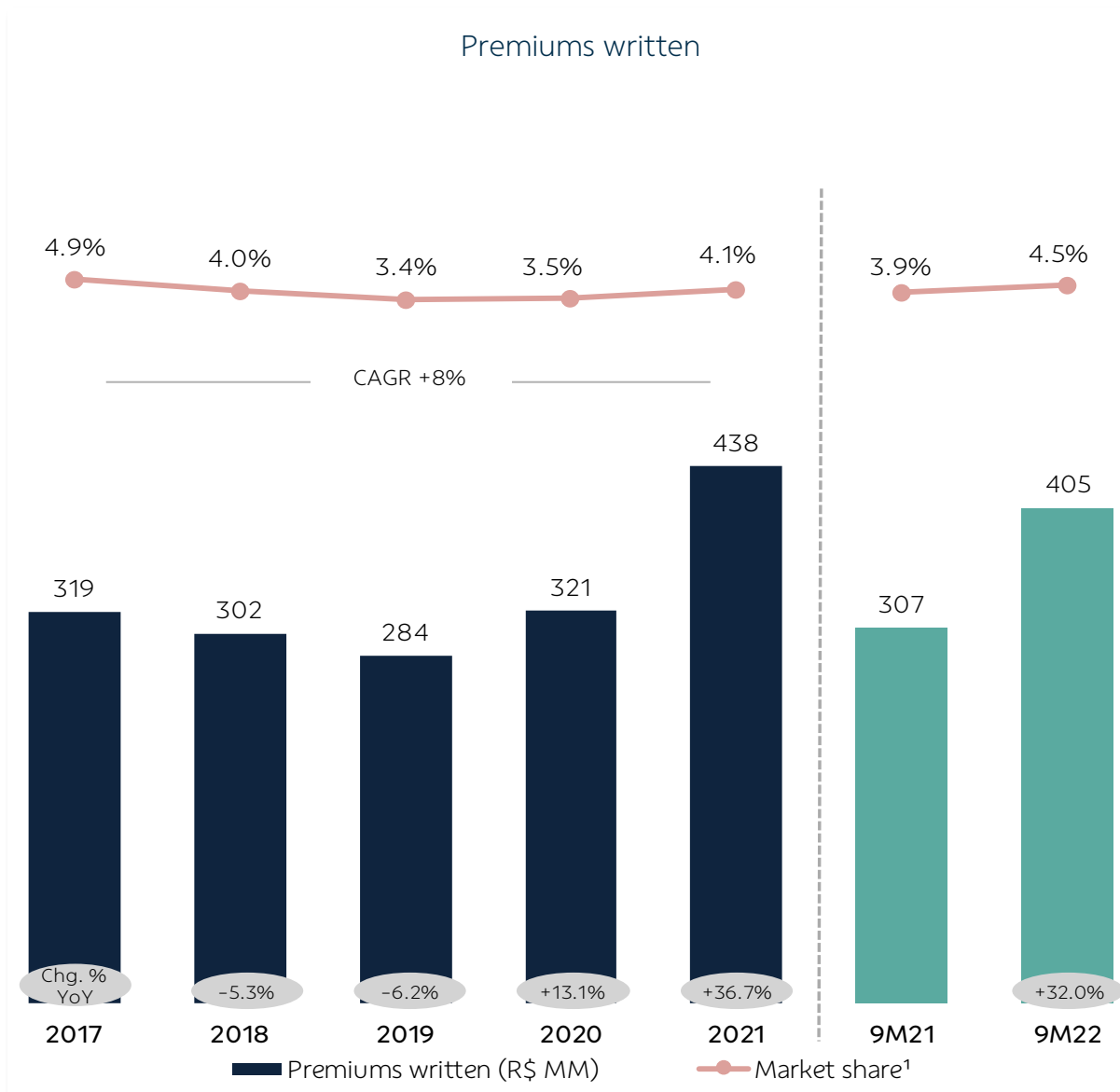
Competitive Landscape | Premiums Written¹



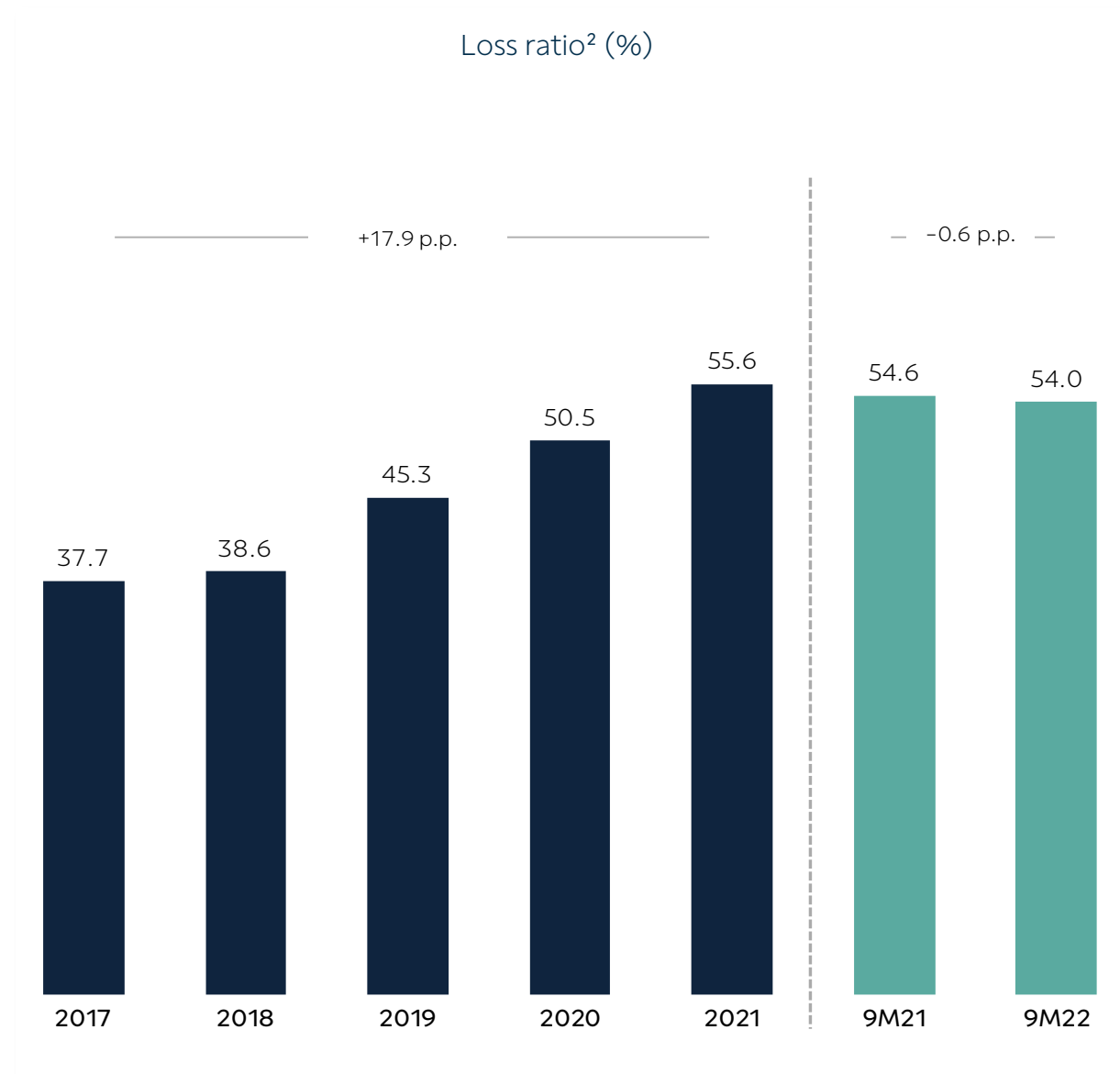
Portfolio of Products

- 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

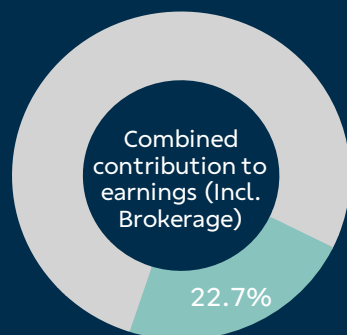


1 – Source: Susep.



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.

Brasilprev – Key figures | 9M22



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

2 – Annualized ratio.

Brasilprev – Key figures | 9M22

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

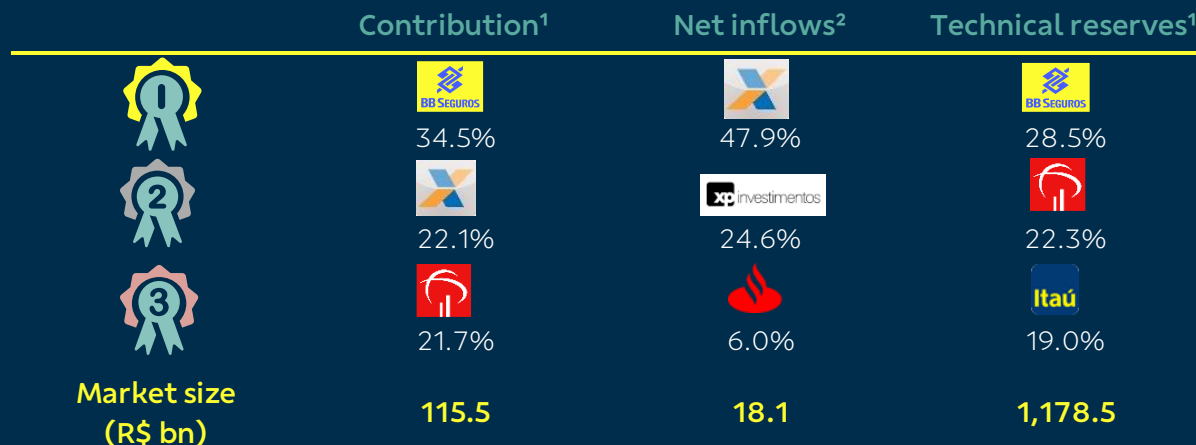
Progressive

- 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.

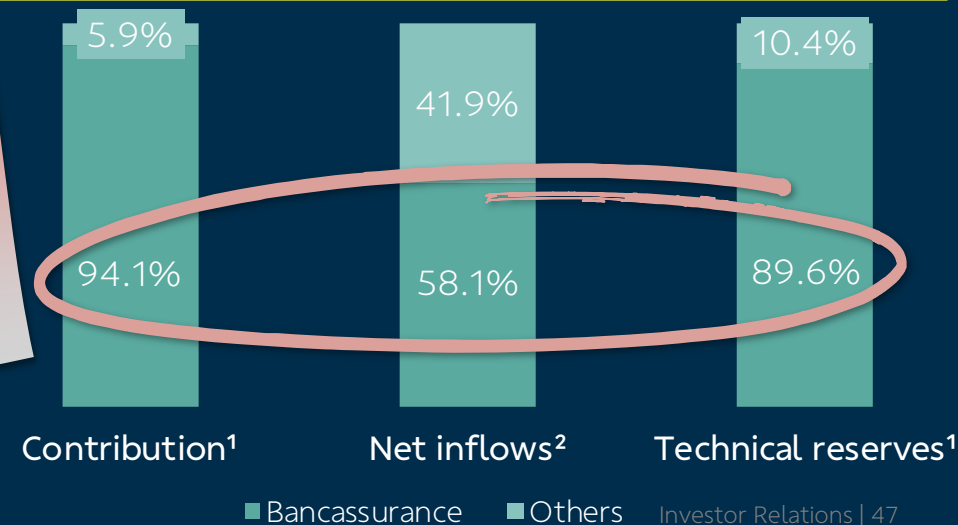
Regressive

- 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

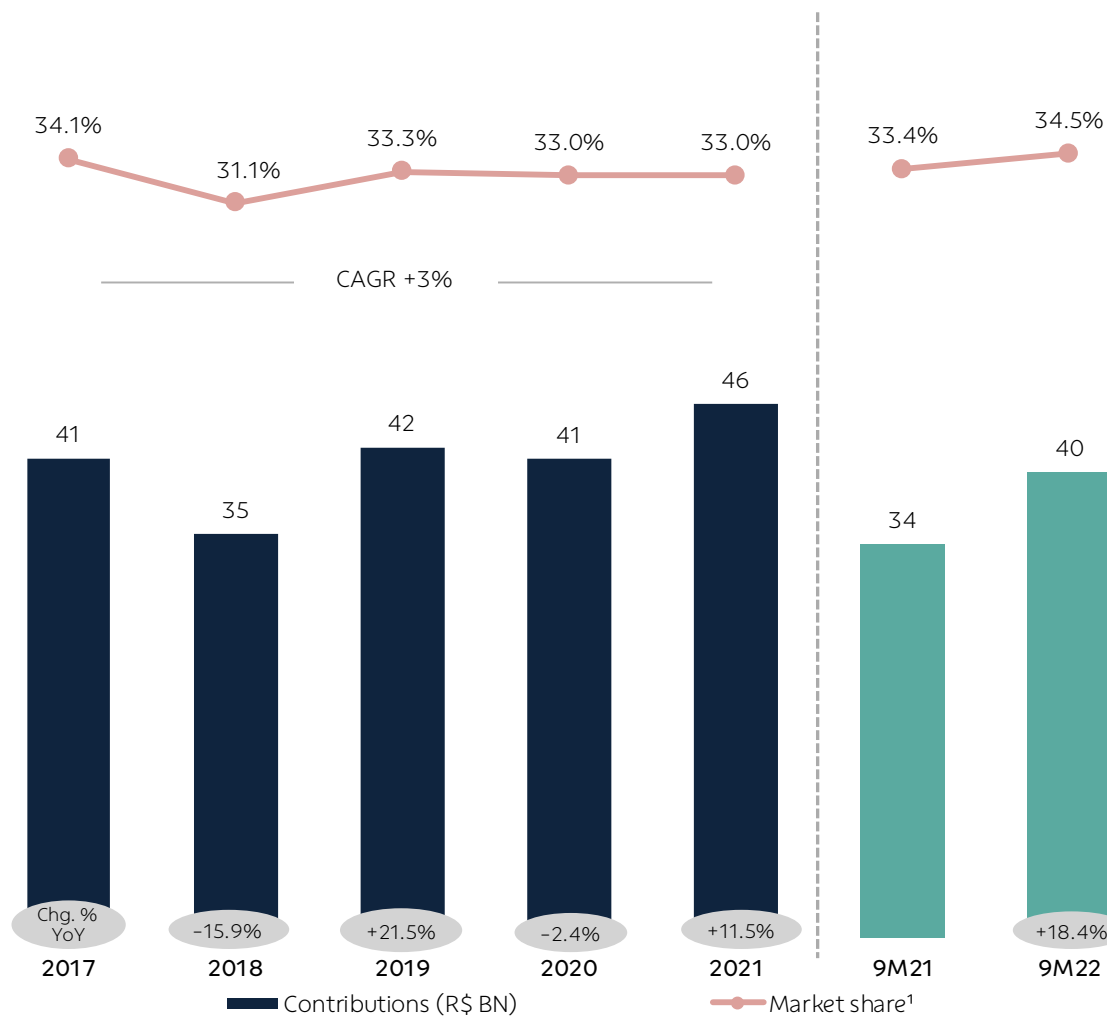


Pension plans are mainly sold through the bancassurance channel



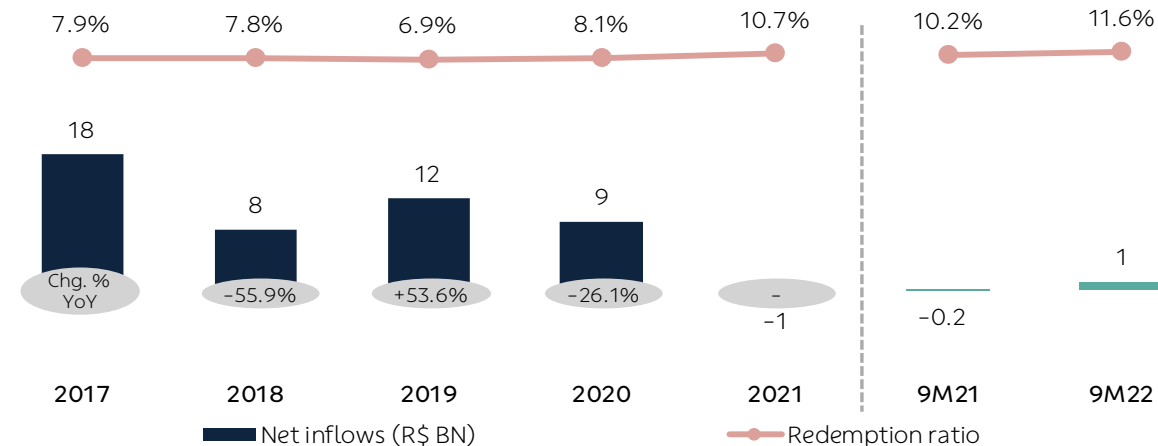
1 – Source: Susep.
2 – Source: Quantum Axis.

Contributions



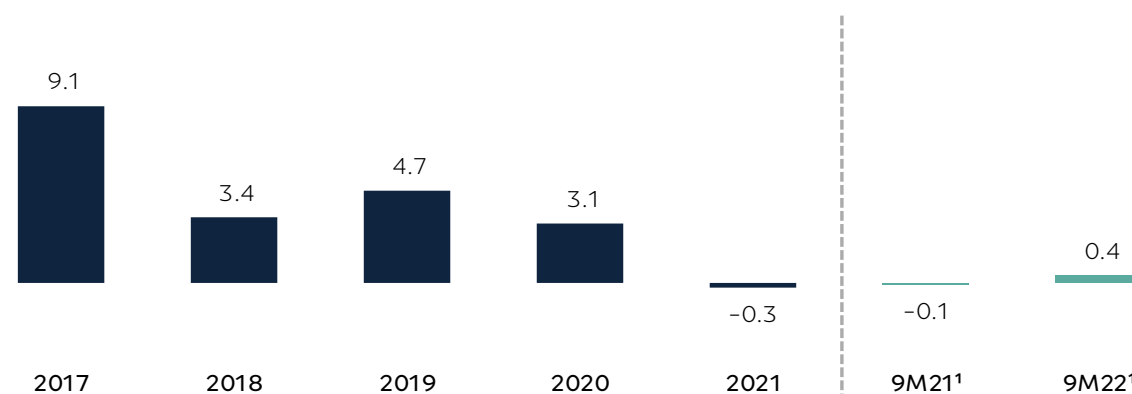
1 – Source: Susep.

Net inflows

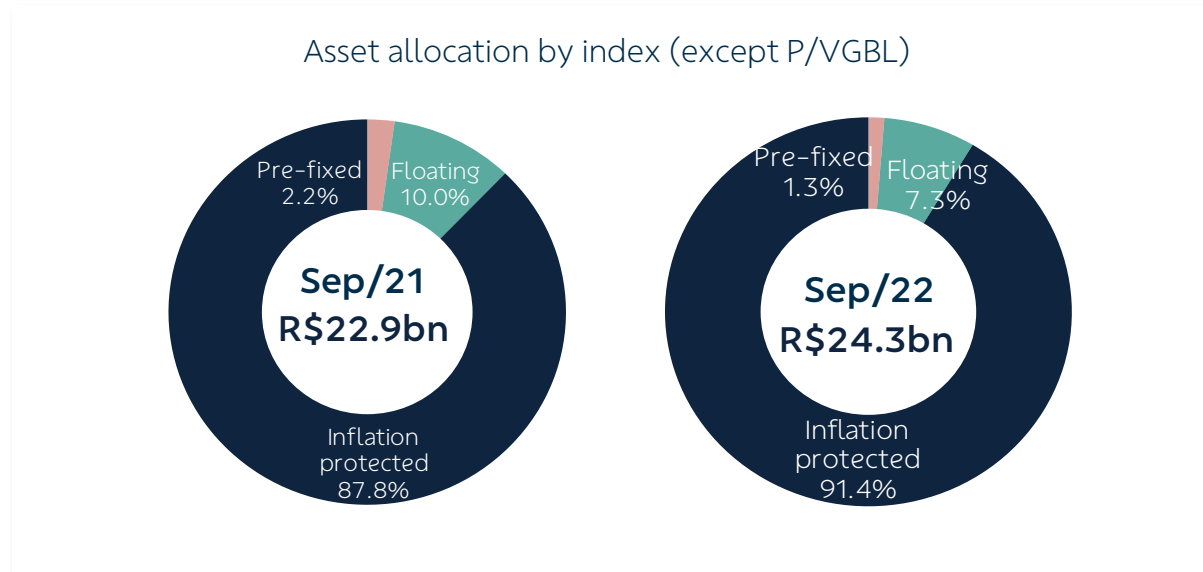
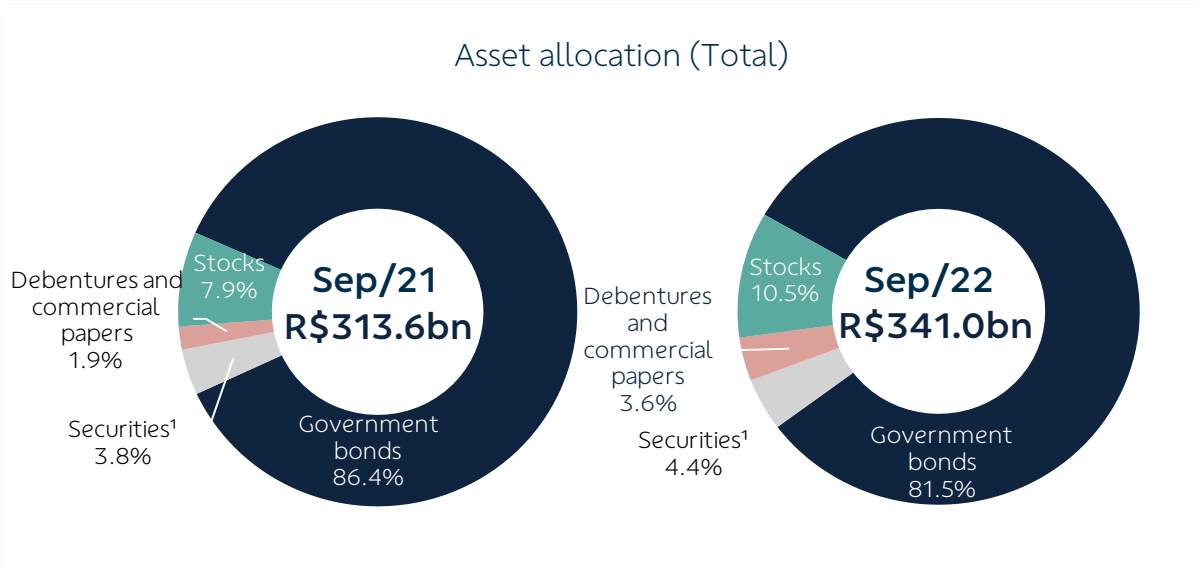
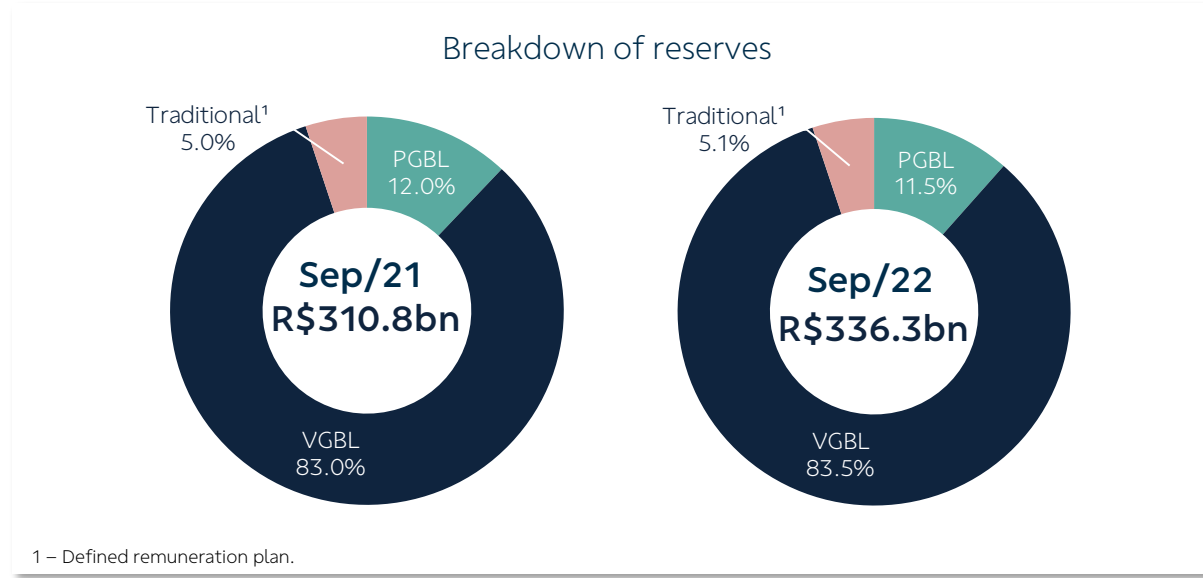
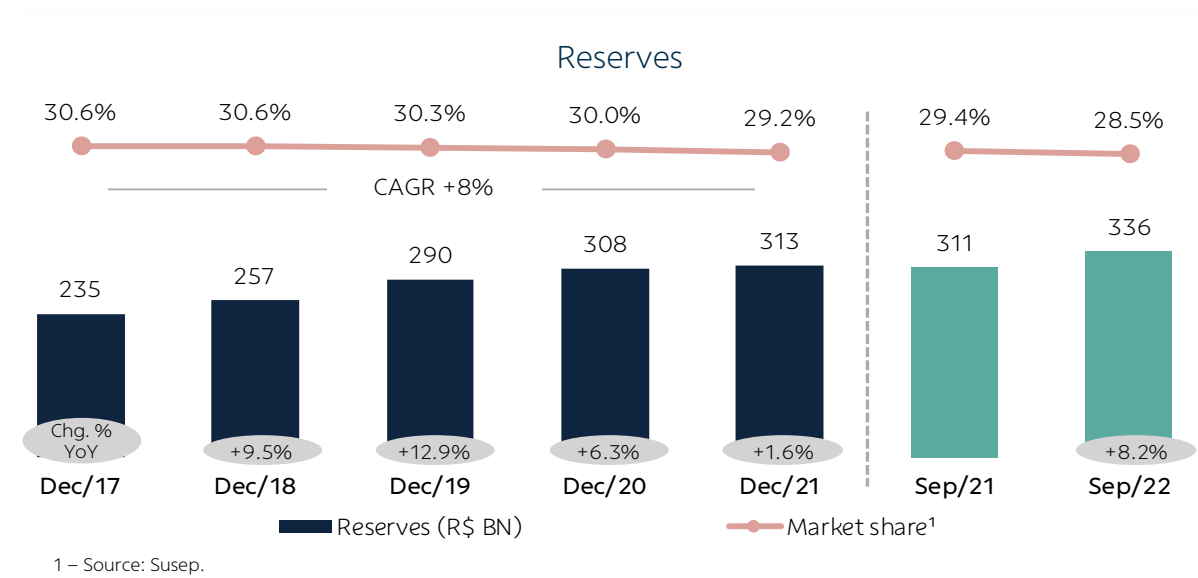


Source: Quantum Axis.

Net inflows/AuM (%)

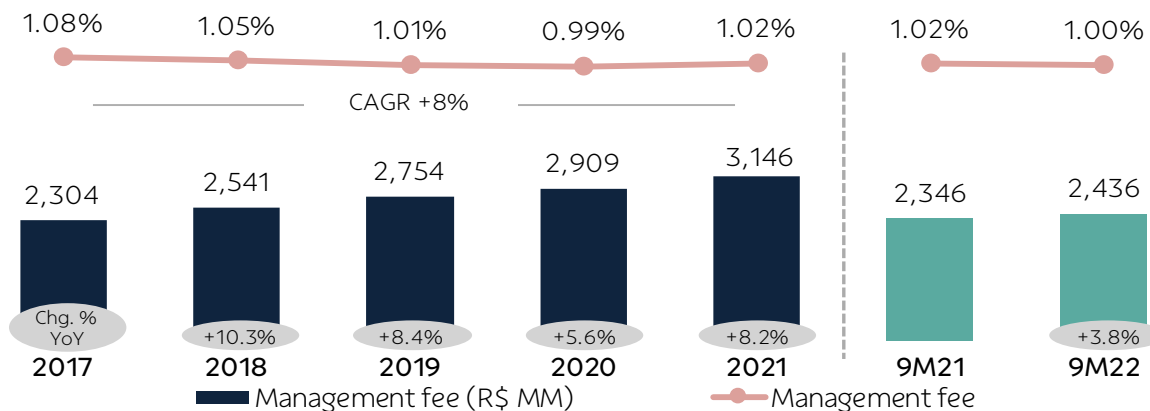


1 – Annualized ratio.



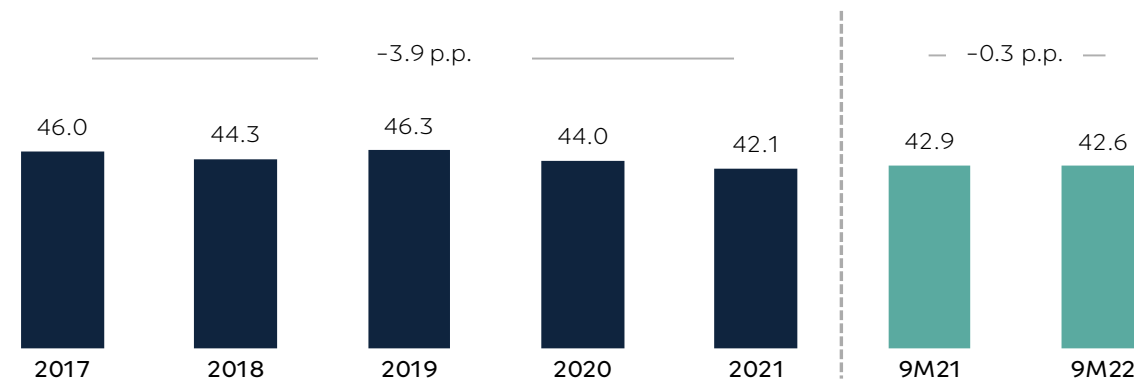
1 – Securities: time deposits, time deposit with special guarantee, real state receivables certificate, creditory rights, letras hipotecárias and letras financeiras.

Management fee¹



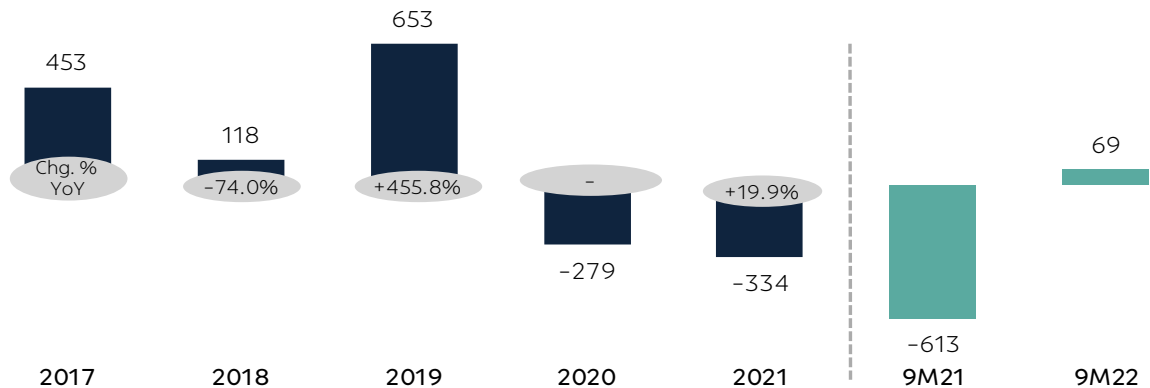
1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2017 to 2019.

Cost to income ratio¹ (%)

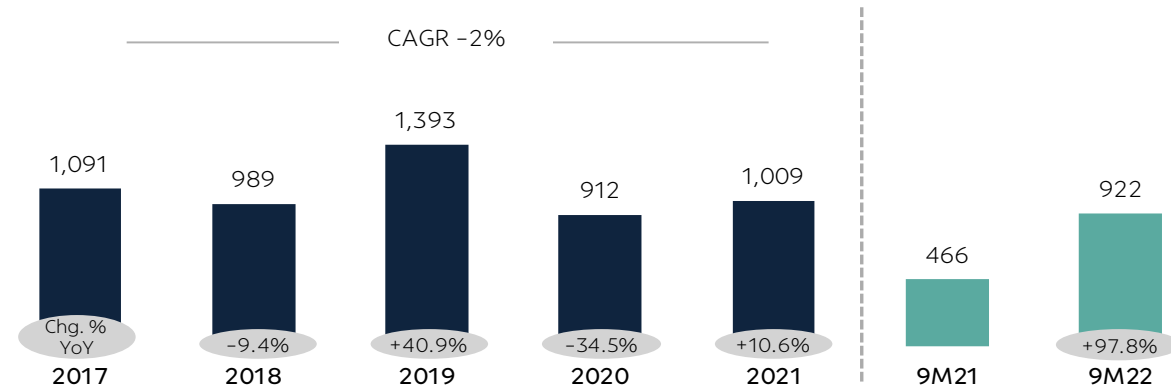


1 – Considering the reallocation of variable expenses related to administration fees, from administrative expenses to revenue with management fee for 2017 to 2019.

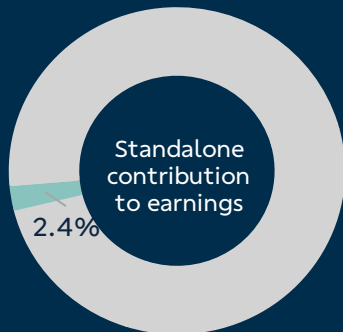
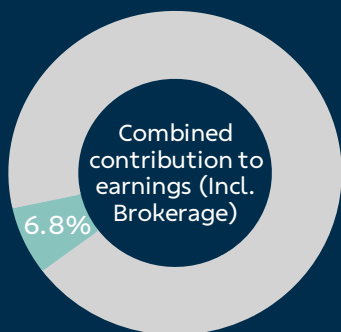
Net investment income (R\$ mm)



Adjusted net income (R\$ mm)



Brasilcap – Key figures | 9M22



R\$4.2 bn
in collections



37.1% monthly
62.9% unique



4.3 mm
of bonds outstanding



R\$8.9 bn
in technical reserves



R\$41.8 mm
lottery expenses



3.3 p.p.
net interest margin

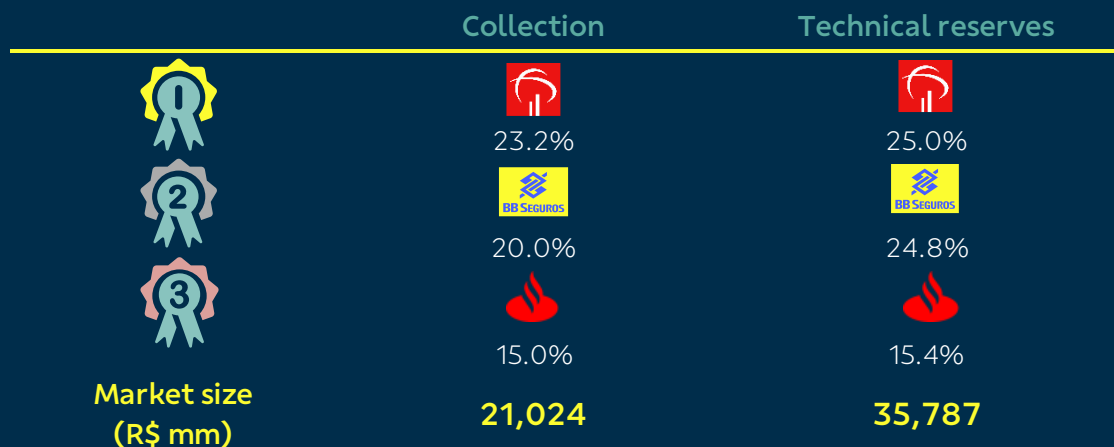
1 – Net of taxes considering the Company's effective tax rate.

Brasilcap – Key figures | 9M22

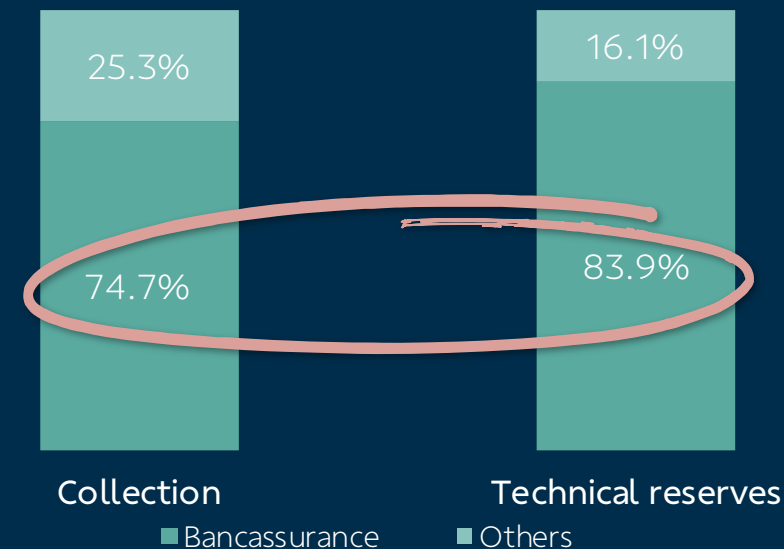
Portfolio of Products

- 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.

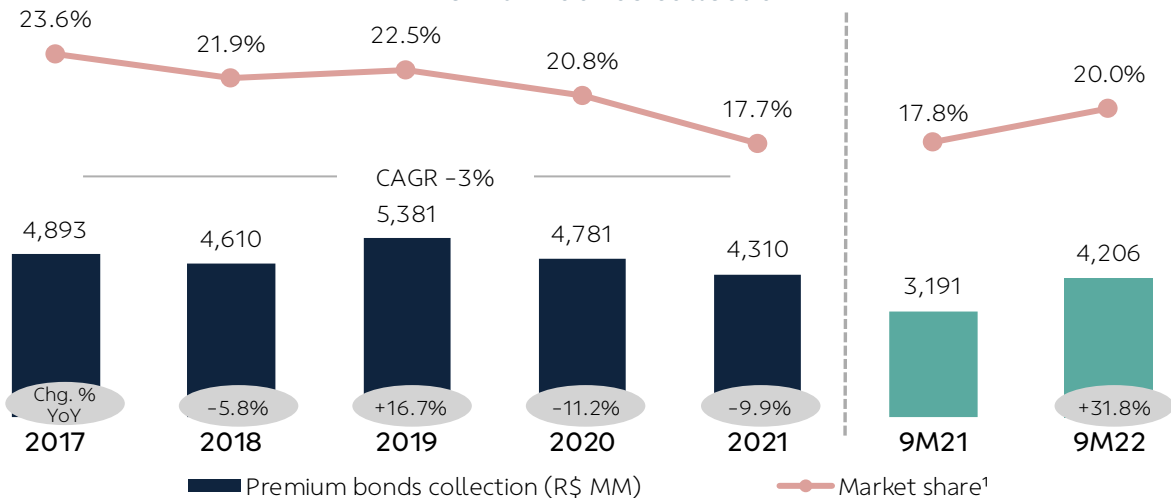
Competitive Landscape



Premium bonds are mainly sold through the bancassurance channel

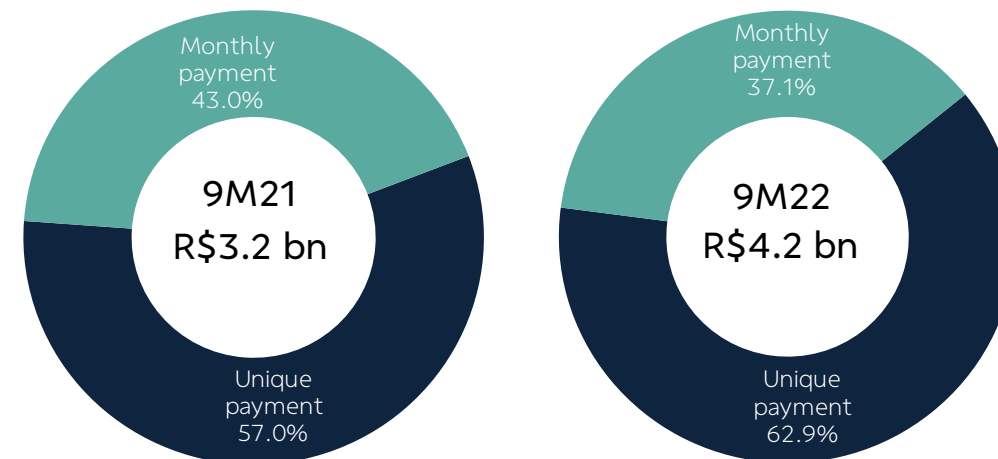


Premium bonds collection

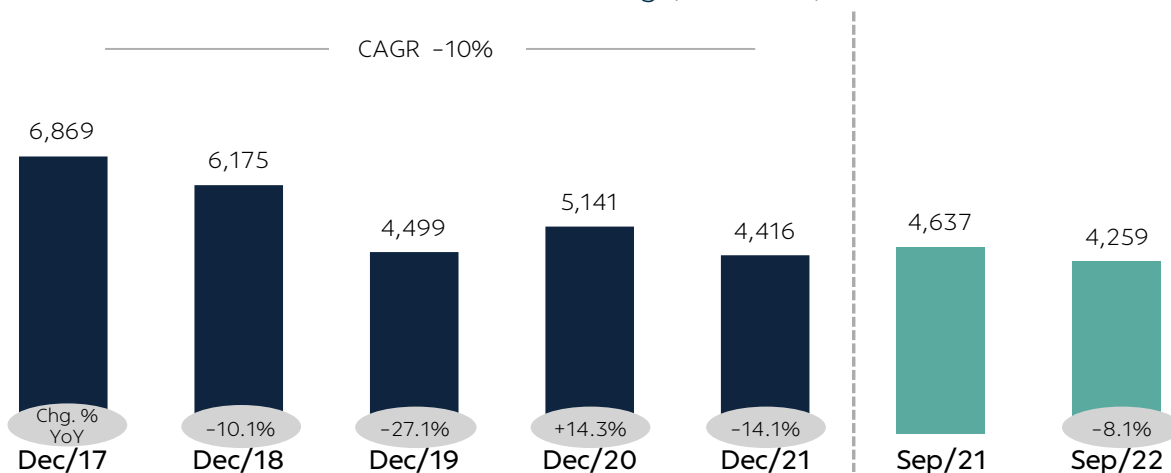


1 – Source: Susep.

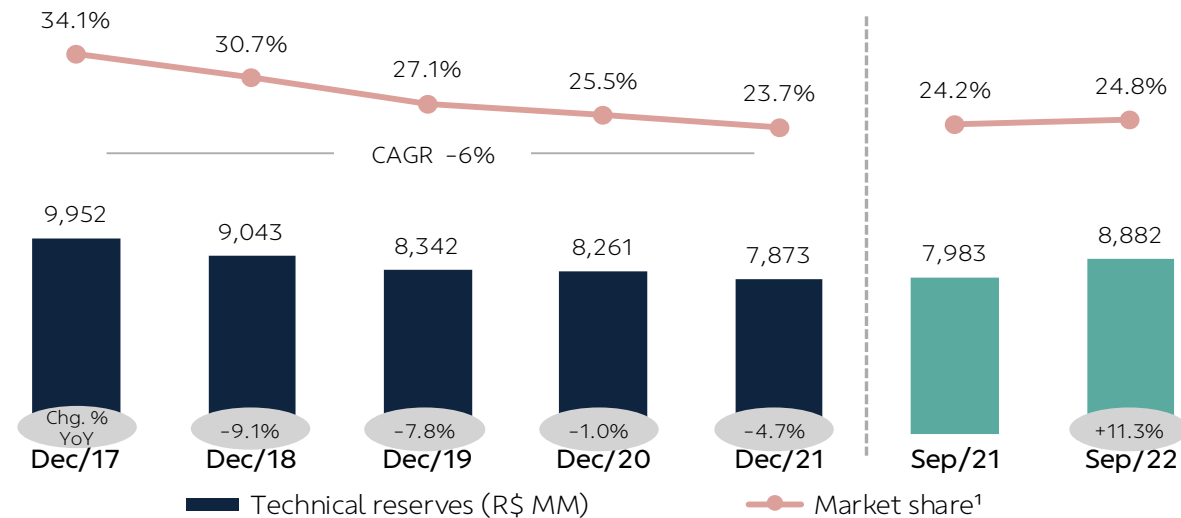
Breakdown of collection



Bonds outstanding (thousand)



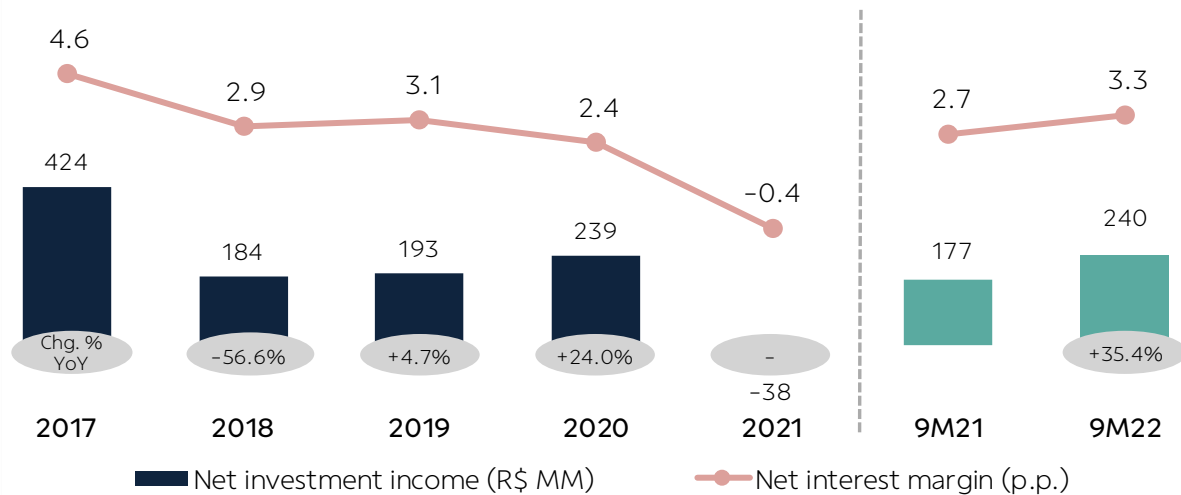
Technical reserves



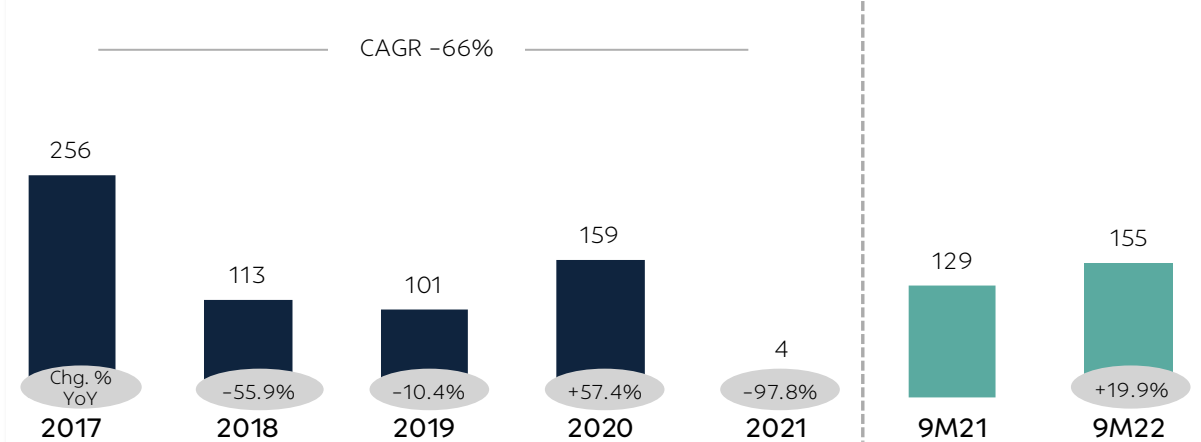
1 – Source: Susep.

Brasilcap

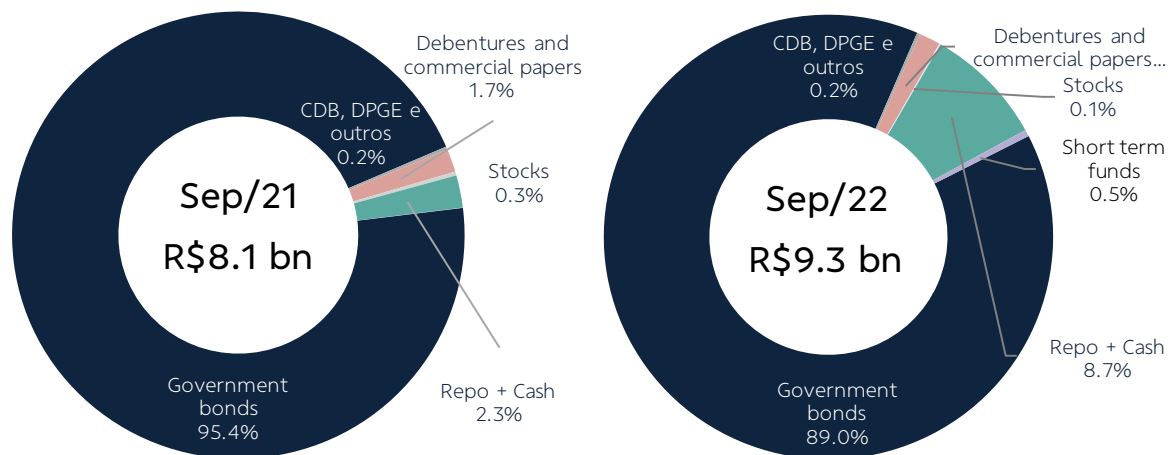
Net investment income



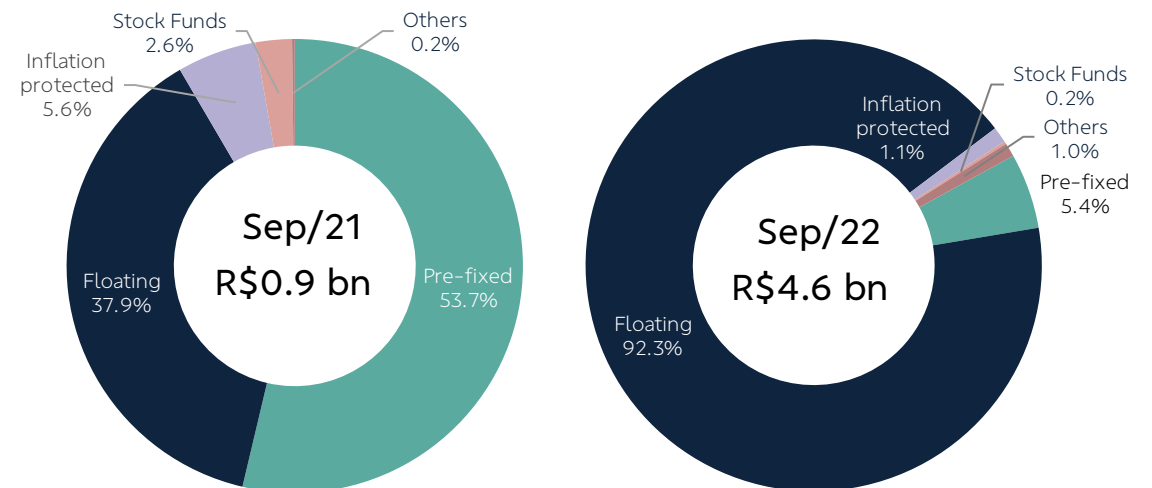
Adjusted net income (R\$ mm)



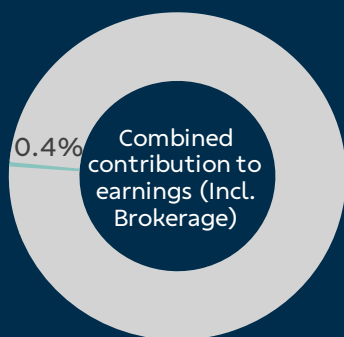
Asset allocation



Asset allocation | Trading portfolio



Brasildental – Key figures | 9M22



R\$88.2 mm
in net operating revenues



493 thousand
of insured lives



74.4% corporate
11.5% SME
14.2% individuals



41.5%
loss ratio



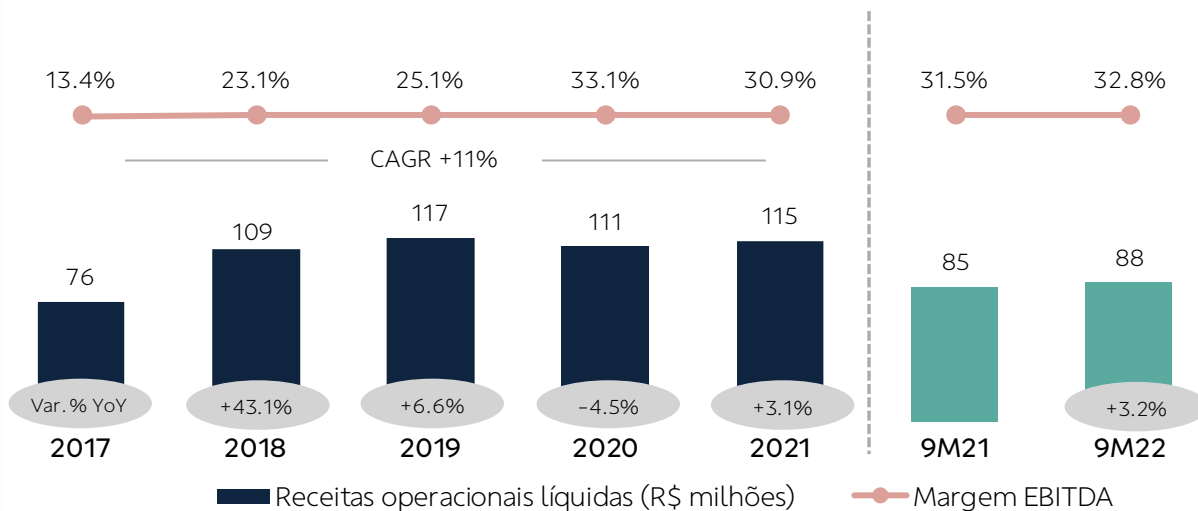
67.2%
combined ratio



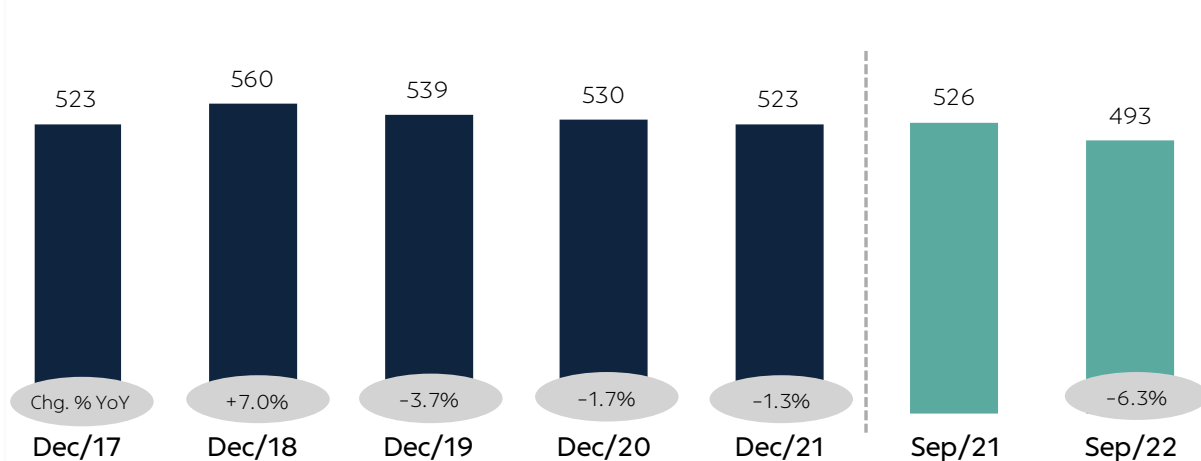
32.8%
EBITDA margin

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

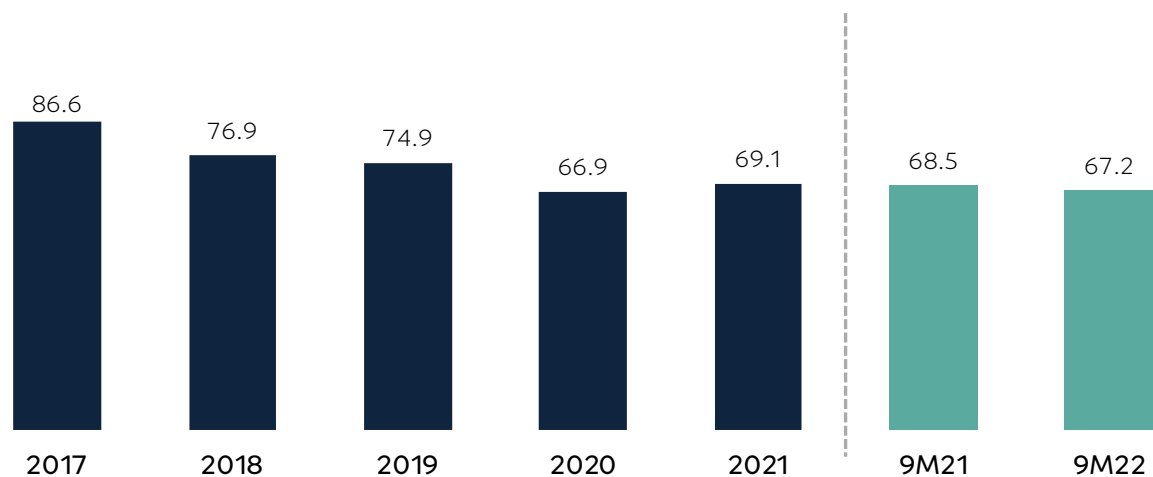
Net operating revenues



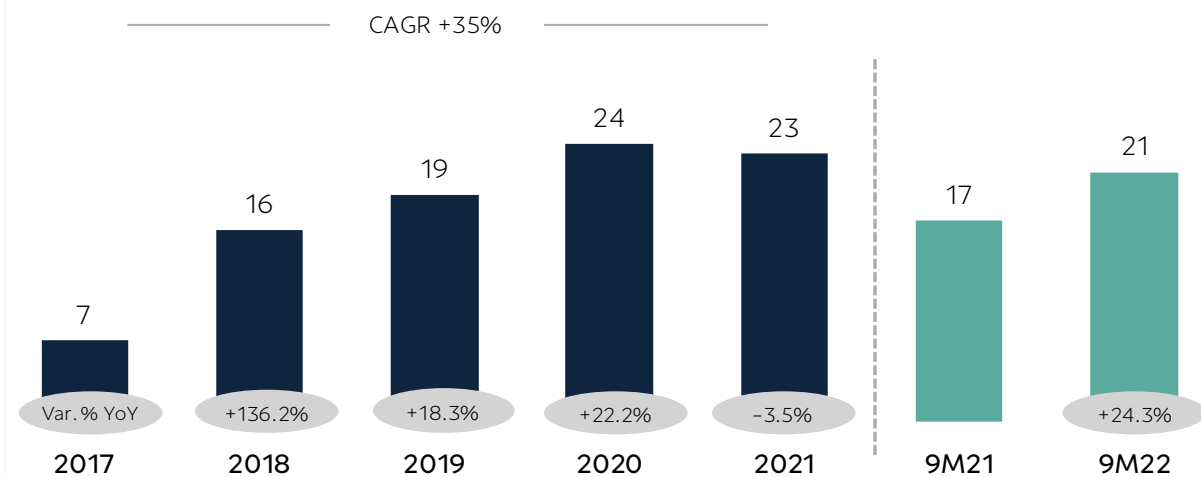
Clients (thousand)



Combined ratio (%)



Adjusted net income (R\$ mm)

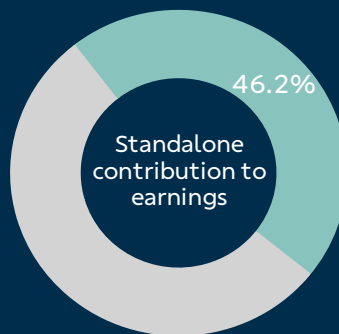


BB Corretora – Key figures | 9M22



58.3%

Net margin

Operating result¹

91.6%

Financial result¹

8.4%

R\$3.4 bn
in brokerage revenues80.9%
EBIT margin

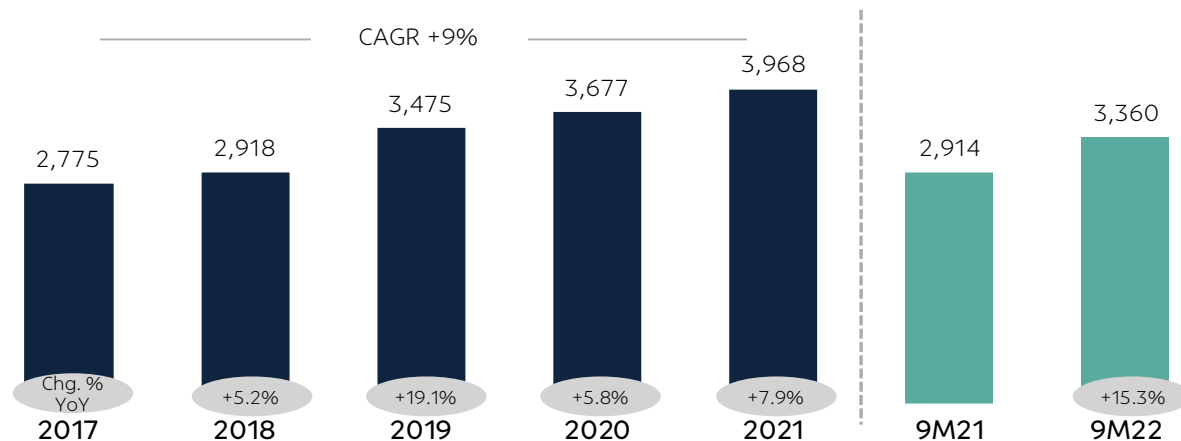
Company Overview

- 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.

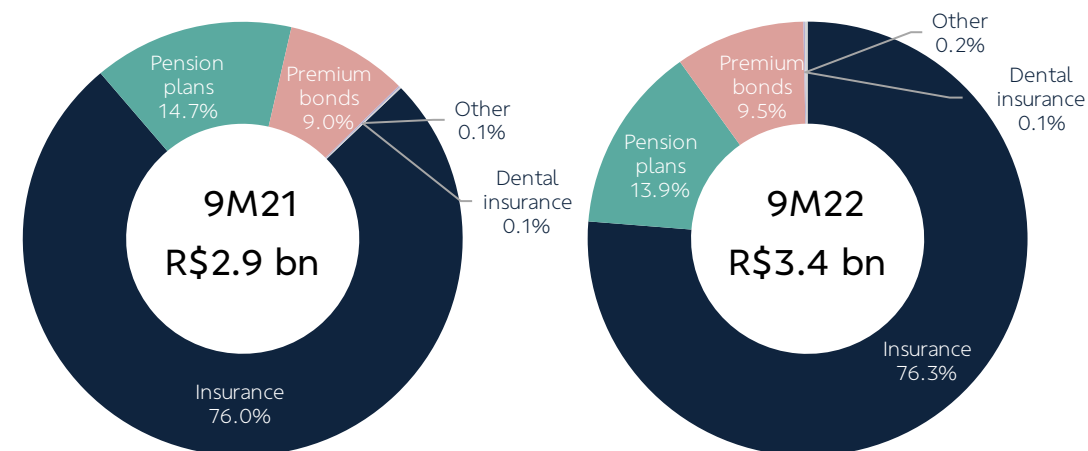
1 – Net of taxes considering the Company's effective tax rate.

BB Corretora

Brokerage revenues (R\$ mm)

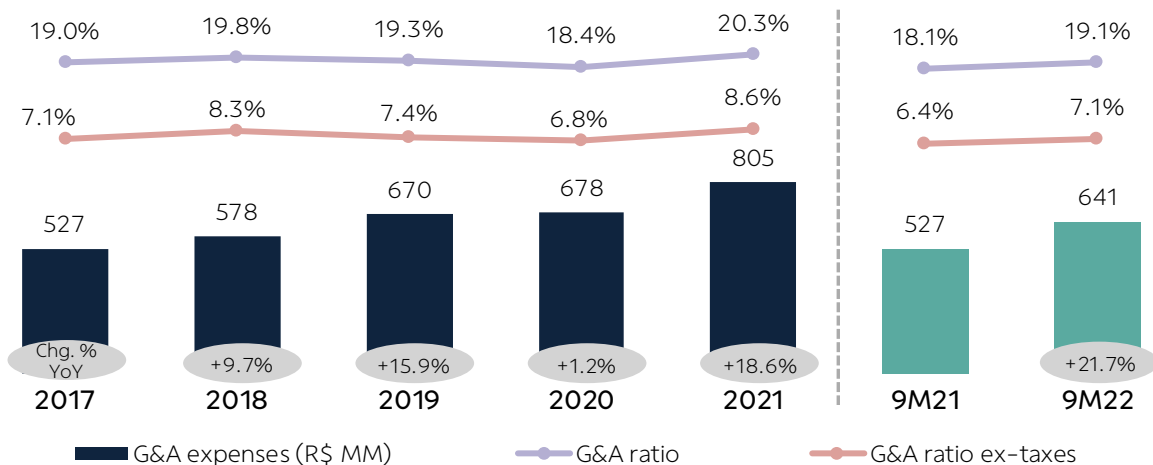


Breakdown of brokerage revenues¹

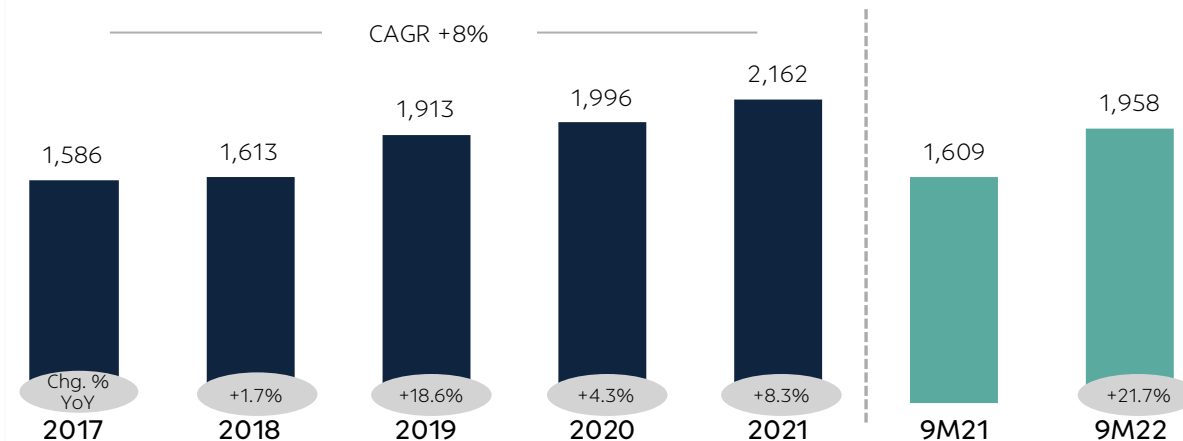


1 – Includes the recognition of deferred commissions related to insurance segments which are no longer underwritten by an investee company of BB Seguridade.

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...

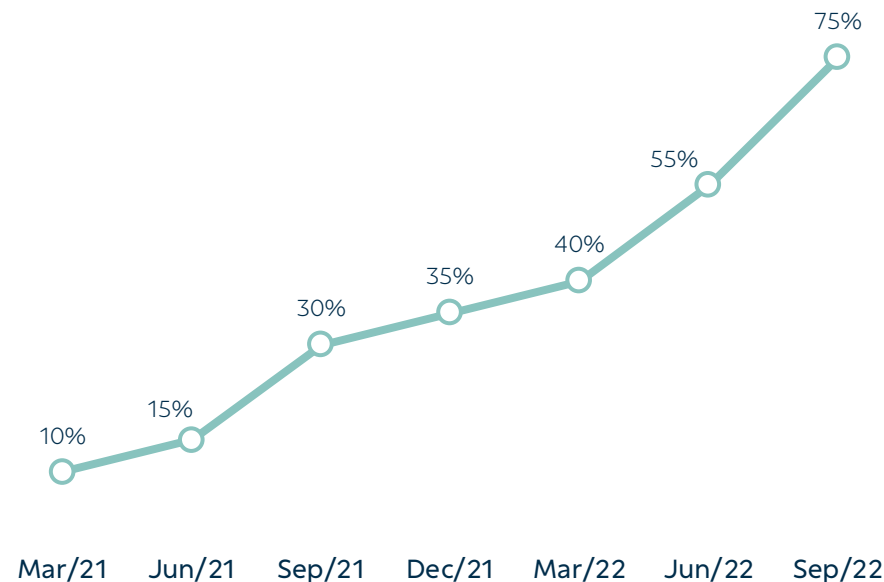


New IT architecture

(% of products migrated)



100% until
December 2022



R\$349 mm
invested until September 2022 to
accelerate the digital transformation
(+35% on 9M21)



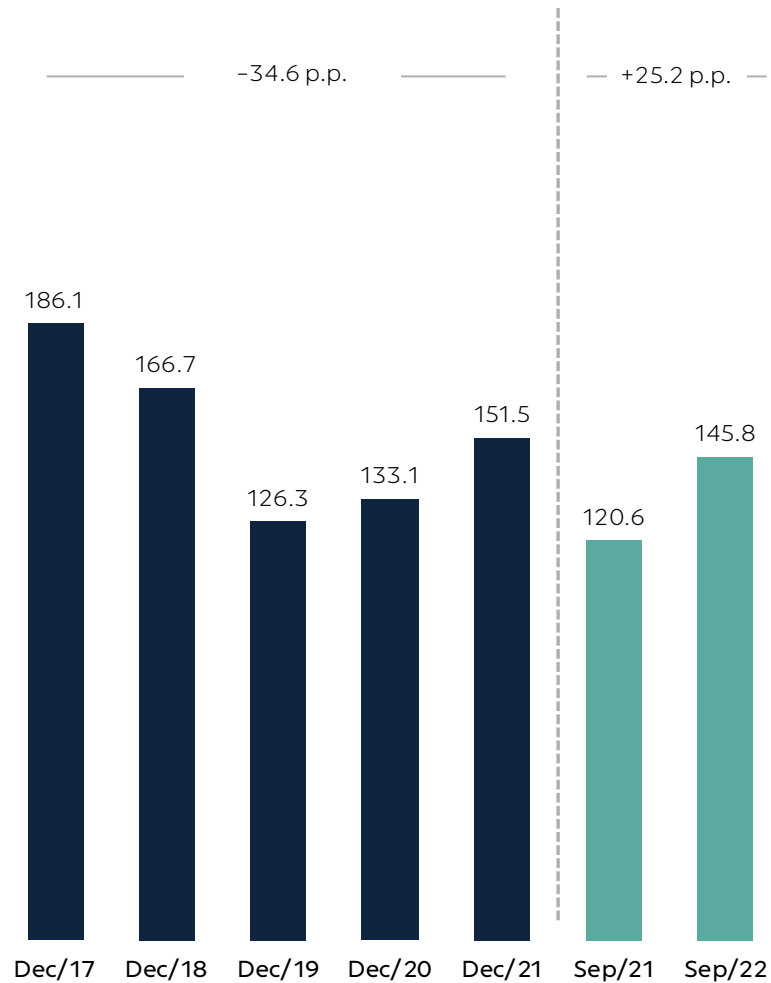
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Solvency ratio

Brasilseg (%)

— -34.6 p.p. —

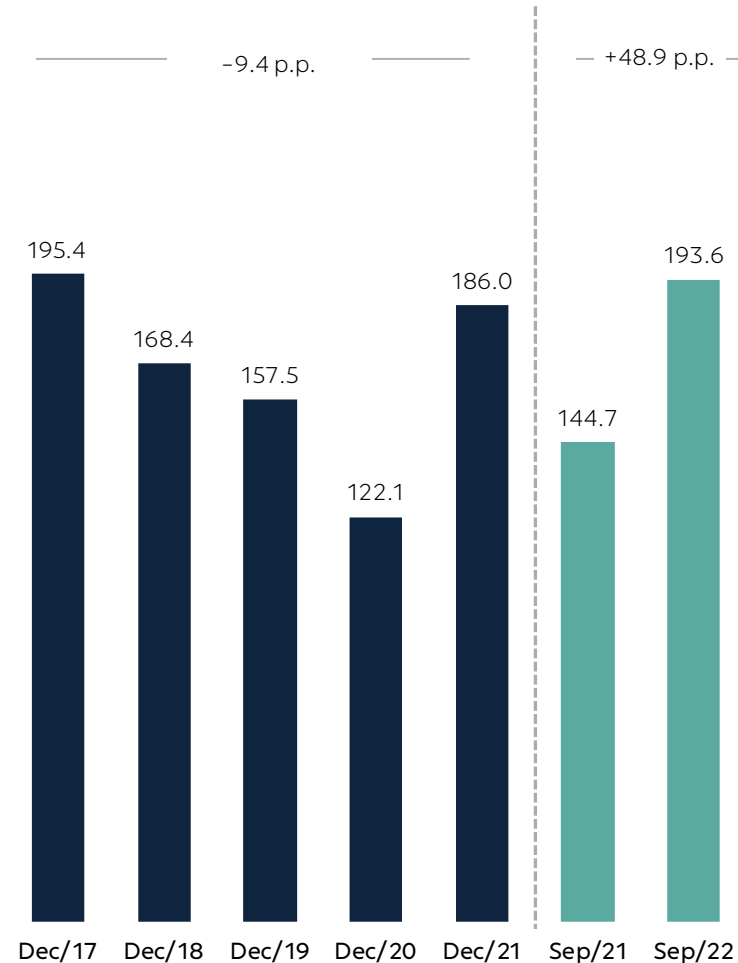
— +25.2 p.p. —



Brasilprev (%)

— -9.4 p.p. —

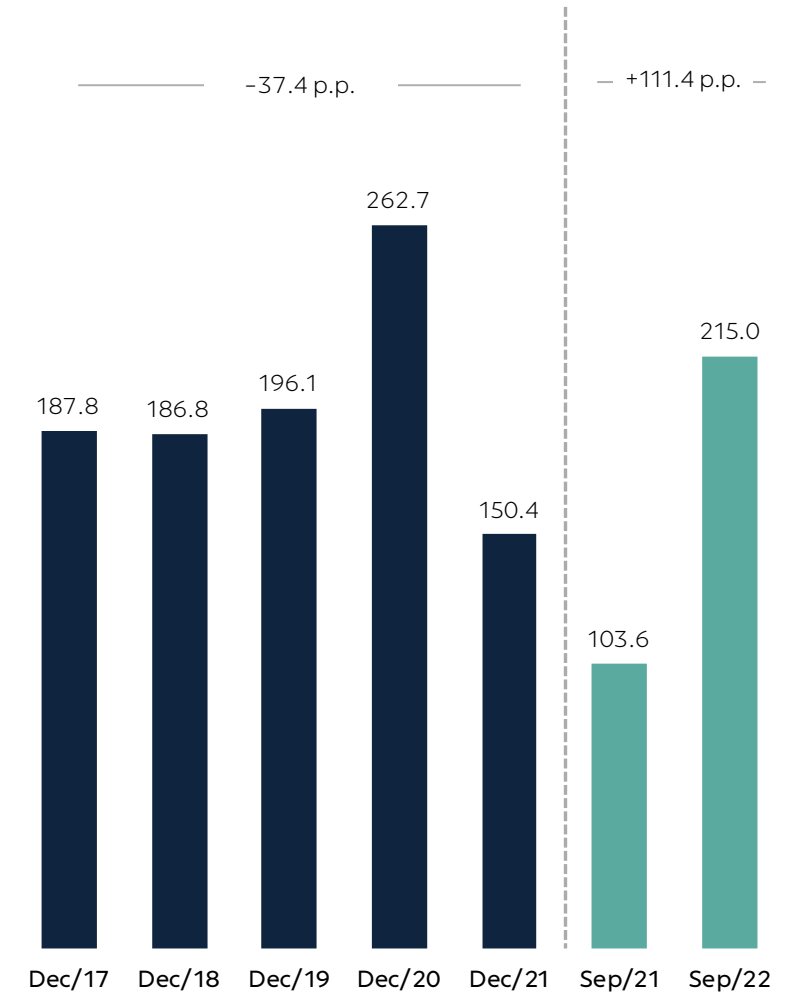
— +48.9 p.p. —



Brasilcap (%)

— -37.4 p.p. —

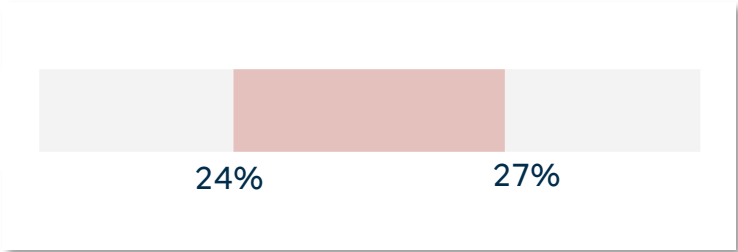
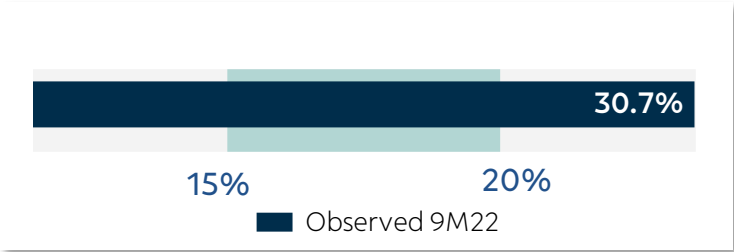
— +111.4 p.p. —



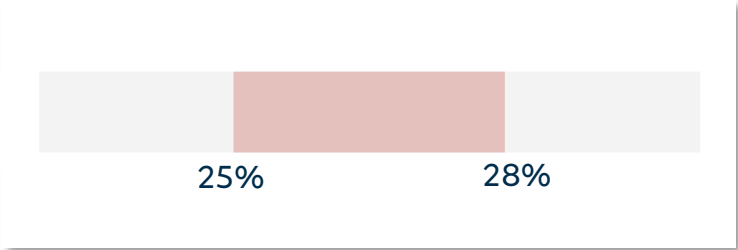
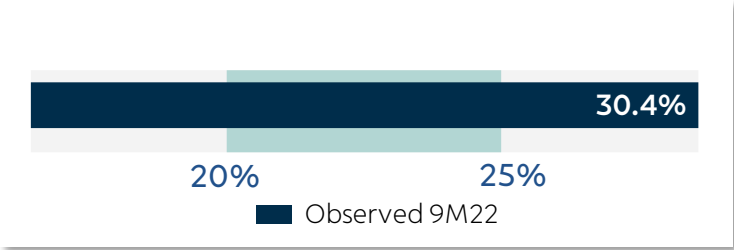


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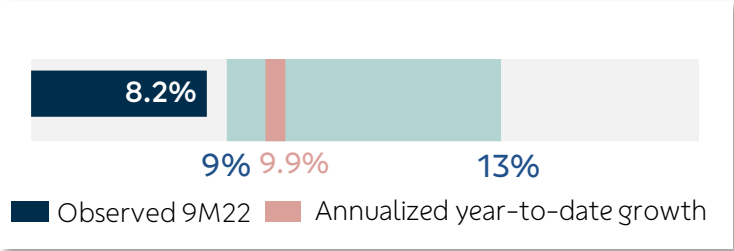
Non-interest operating result (ex-holding)¹



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, Brasil dental and BB Corretora, weighted by the equity stake of BB Seguridade in each company.

Contacts



**Pra tudo que
importa**

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