



Results

2nd quarter of 2023

Brasilia,
September 18, 2023



Paulo Henrique Costa
BRB President

Dario Oswaldo Garcia Júnior
Financeira BRB President
Chief Financial Officer, Controller and
Chief Investor Relations Officer

Carlos Alberto Moreira Júnior
BRBCARD President

Alexandra Braga
BRB Seguros President

Emerson Rizza
BRB DTVM President

Mário Ferreira Neto
BRB Serviços President

Overview



More comprehensive and complete BRB, combining results and social impact



Economic horizon with a positive outlook



Reaching ever more customers



Innovative Products and Services
digitization, payment methods, investments, security and lotteries



Government services available to other public entities:

Pix Judicial, Mobility, Na Hora, Social Cards



Strengthening the BRB Environment,

complete portfolio of financial products and services with digital security



A bank for all

Participation in sports, leisure, culture, facilities such as VIP lounges, exclusive parking and Coworking at airports



Monetizing ESG businesses



Our Numbers

> 2Q23 vs.
2Q22



Recurrent Net Profit

R\$ **93** million
^ 21.3%

Total Assets

R\$ **45.4** billion
^ 21.2%

Loan Portfolio

R\$ **33.2** billion
^ 30.5%

Total Funding

R\$ **40.7** billion
^ 26.0
%

Default

1.92%
v 0.24 p.p.

Commissions and Fees Revenue

R\$ **73** million
^ 10.1%

Financial Intermediation Revenue

R\$ **1.7** billion
^ 26.0%

C.A.R

14.95%
^ 0.58 p.p.

Customers
 7.3 million
^ 34.0%

Presence in
 93.0%
of Brazilian municipalities

Digital
 95.0%
transactions

Benefits
 R\$ **1.3** billion
paid in benefits since 2019

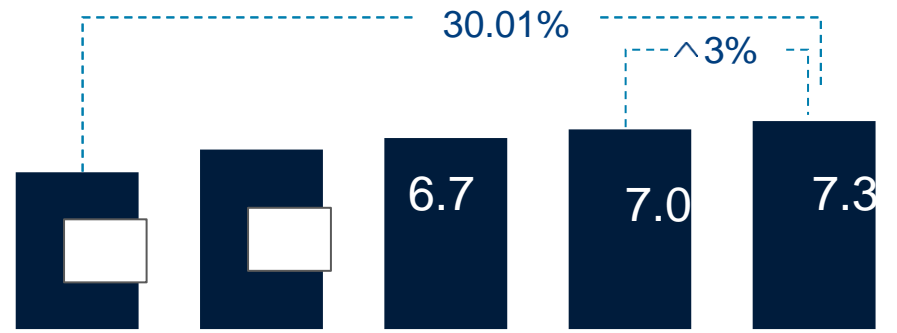
2023

Customers and Channels

2Q23
(thousand)



Customer base (million)



Transactions per Channel



Relationships Expansion

Brick-and-Mortar Branches

A *phygital* Bank with concept-stores

Investing and monetizing customer relations

Digital

National expansion planned

Customers in **93% of Brazilian Municipalities**

Focus on customer experience

Business

22 new payroll deductible agreements, totaling 530 active

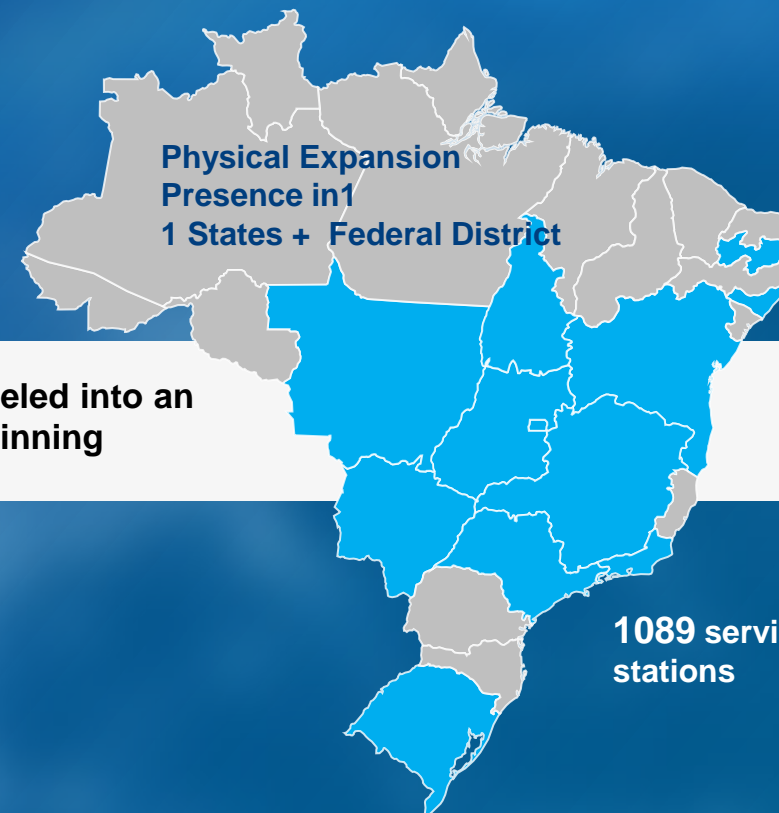


MUSE
DESIGN
AWARDS

5 more agencies remodeled into an internationally award-winning structure

Network of banking correspondents increasing capillarity and expansion efficiency

Growth of **73.2%** in funding with Real Estate/Agribusiness Letters of Credit in the annual comparison



Physical Expansion Presence in
1 States + Federal District

1089 service stations

R\$ **12.9 billion** in court deposits



Pix Judicial
BRB is the creator of the service and the only bank to operate with this modality



Exclusive manager of court order accounts - TJCE



TJDFT, TJBA and TJCE



Innovation and Technology

Solutions that accelerate the Bank's expansion and prospecting strategy



Operation in Silicon Valley with development of the BRB Super-App



UX, Big Data and Analytics as resources added to the business routine



Three pillars Innovation Program: People, Intrapreneurship and Open Innovation



BRB Venture Capital Fund, expected to invest R\$50 million in start-ups



Phygital expansion with Digital safety



Innovative digital ecosystem driving society's ideas and absorbing start-ups in banking solutions.



Change Data Capture (CDC)
For risk, credit, compliance and customer analysis



Machine Learning as an extra tool for fraud prevention

Strategic Projects and Partnerships

Lucky Project



Exclusivity provided by law for the operation of new **local lotteries**



Development of **new revenue sources**



Resources redirected to **social projects**



Expansion of BRB *phygital* presence



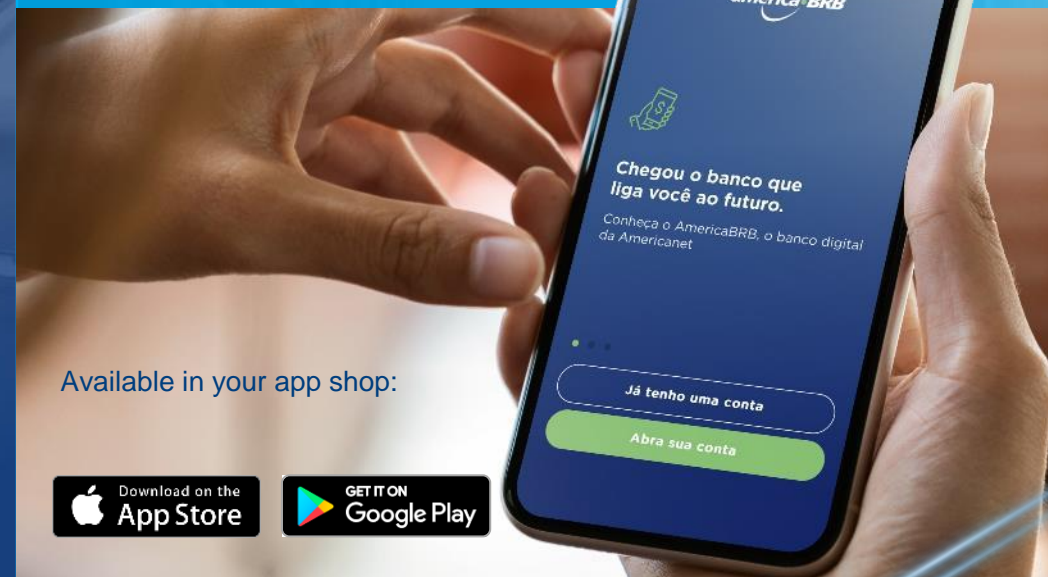
Higher reach in the state of São Paulo



Active and loyal customer base



New products in the App



Available in your app shop:



BRBFLA Nation



Football has the **largest audience in the world**
Flamengo has the **largest fan base of Brazil**



New phase: Negotiations with potential new partners to make the business even more profitable



Loyal clientele like the team fans

Highlights



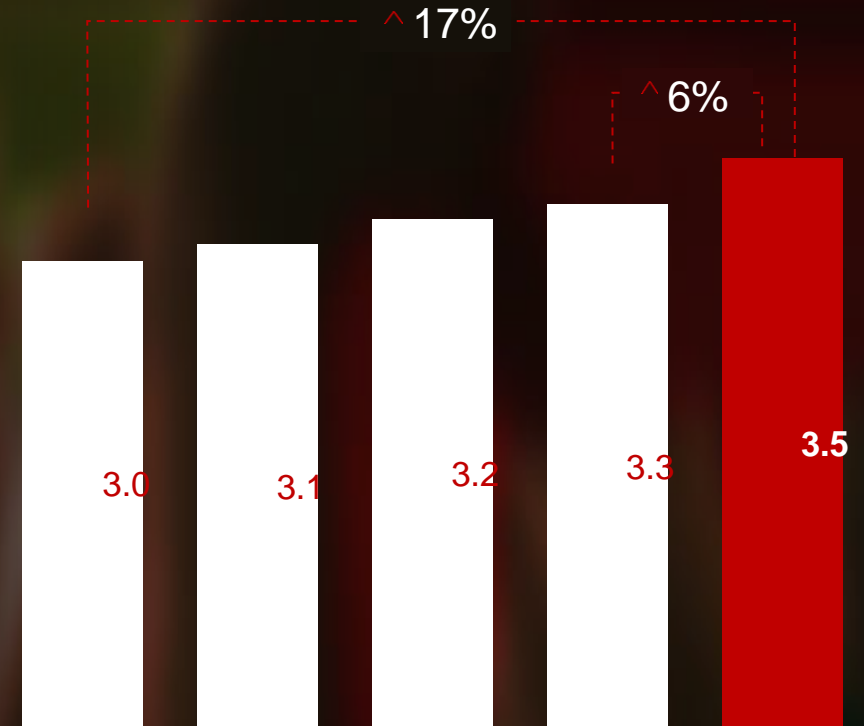
> 1.28 million activated cards



1.3 million sold cards




Presence in 93% of Brazilian municipalities



Insurance



 Issuance of R\$ 234.8 million in insurance premiums \wedge 23.9%
(2Q23 x 1Q23)

 Business partnerships consolidation



- Life
- Payment Protection
- Card Protection



- Residential
- Housing

+ 137.9% Pension

+ 79.6% Consortium

+ 32.2% House

2Q23 x 2Q22

BRB Investments Platform



2Q23 x 1Q23

R\$ 748 million
AuC at 2Q23 \wedge 43%

+ 26.9 mil
Accounts \wedge 1%

+ 19%
Financial Intermediation Revenue
Investment products

+ 600

Home broker
Exclusive and friendly

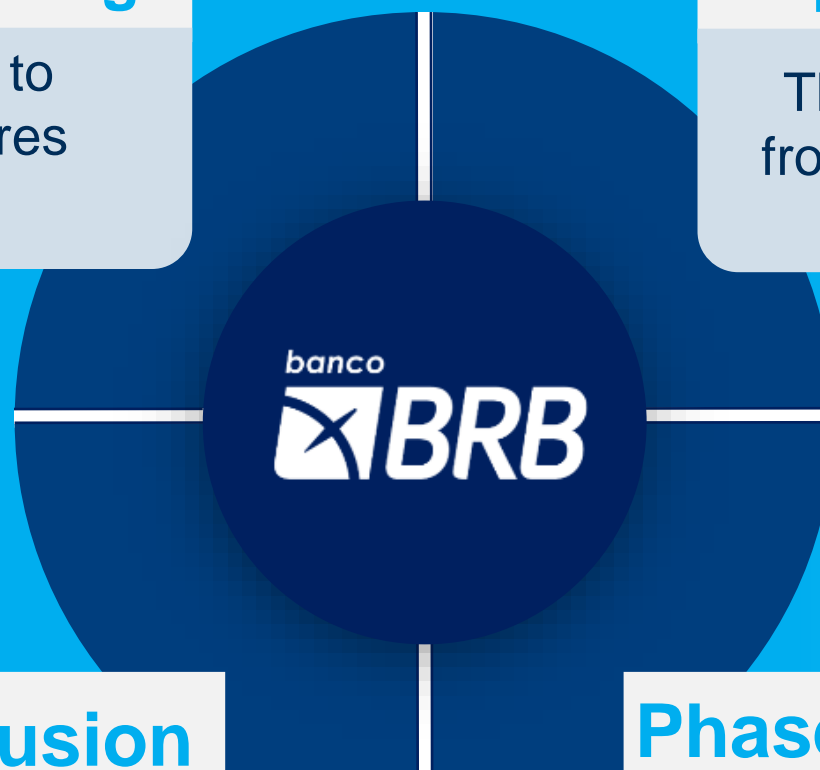
Corporate Reorganization

Phase 1 – Share Exchange

GDF uses BRB shares to acquire BRBCARD shares held by AEBRB

Phase 2 – Subsidiary

The Bank buys BRBCARD shares from GDF, becoming the company's entire capital holder



Phase 4 – Conclusion

With the next stages of the process, Corretora Seguros BRB and BRB Serviços will become wholly owned subsidiaries linked directly to BRB

Phase 3 – Horizontalization

Payment Methods



Partnership with CASACOR and launch of Dux with special benefits for the event



Exclusive BRB parking at Brasília airport



Access to VIP lounges and BRB coworking spaces at Congonhas and Santos Dumont airports



Cards with unique experiences



Themed cards exclusive portfolio



Connect Visa Card launched with **permanent exemption** of annual fee and **automatic cashback** directly on the invoice

BRB Card benefits

Differentiated solution for payment of employment benefits, including adherence to the Workers' Food Program



ESG

Impacting thousands of lives

R\$ **1.3 billion**

in paid benefits since 2019

+ de **394 k**

reached beneficiaries

> R\$ **80 mm**

Auxílio Creche
11.718 beneficiaries

> R\$ **77 mm**

Cartão Gás
770 thousand benefits

> R\$ **483 mm**

Prato Cheio
1,9 million benefits

> R\$ **165 mm**

DF Social
1,09 million benefits

> R\$ **55 mm**

Renova DF
98 thousand benefits

> R\$ **163 mm**

Cartão Material Escolar
362 thousand benefits

since 2019

15 Social Programs

operationalized by BRB



Federal District Government Civil Servants' Health Insurance

Accumulated data since 2019

| > **4.6 million**
Tests made

| **38 k**
Hospitalizations

| **+82 k**
coverage

| **760 k**
Appointments

| **138 k**
Treatments



> 7,500
services/day

Foreseen Unit
Taguatinga

Prompt customer service services, reinforcing the role of a public bank, offering society speed and reducing bureaucracy in processes, thus contributing to economic, social and human development in the regions under BRB's influence.



Community that supports agriculture

Support for biodynamic, pesticide-free, and sustainable management of Federal District communities

Public Areas Management



The Bank of great events

Business strategy to reinsert the city into the international show route, in addition to sponsoring events such as Campus Party Brasília and CASACOR, strengthening BRB products



The Bank of all sports

Support for CBT, Rally dos Sertões, regional football, volleyball, basketball, causing social impact and at the same time new business relationships in previously unexplored niches



Public heritage in the spotlight

TV Tower, the Racetrack, naming rights for the now Arena BRB Mané Garrincha and Ginásio Nilson Nelson, all these spaces were revitalized, adding renewed social impact for all citizens



Racetrack



Revitalization and reactivation of the Brasilia International Racetrack



National and international approvals of the circuit



Development of new businesses at the racetrack: pilot school, kart track, reception of international events, themed space open to the public



Credit Portfolio

+60,6%
Pessoa Jurídica

+44,8%
Imobiliário

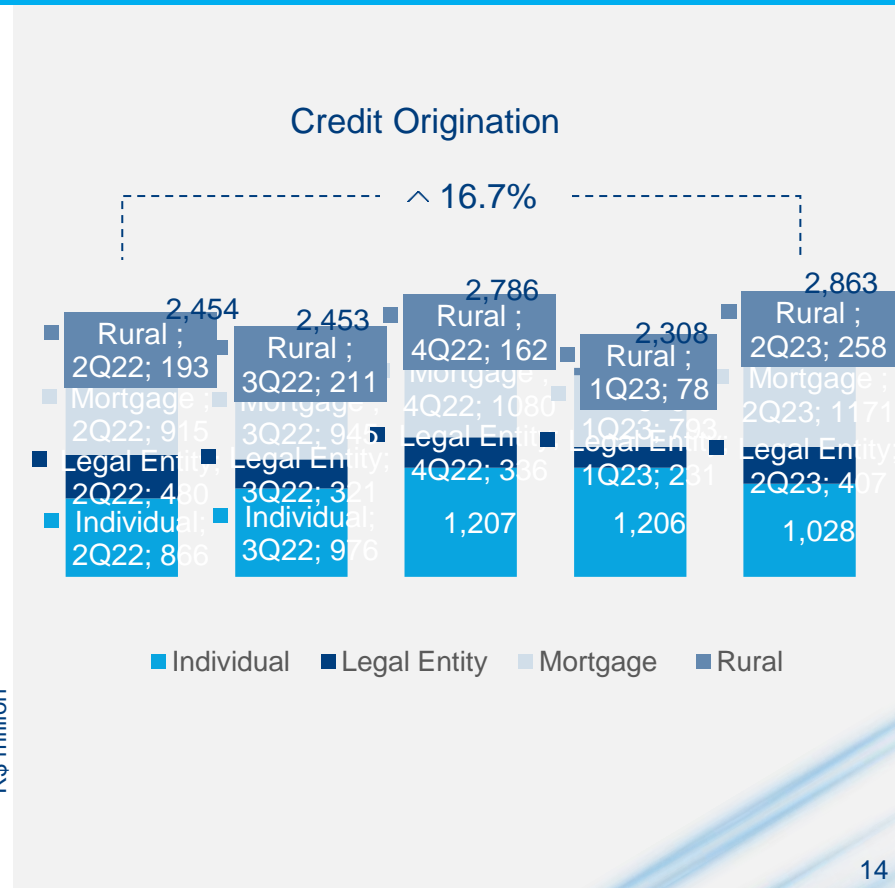
+44.3%
Rural and
Agribusiness

+20.2%
Payroll
Deductible

2Q23 x 2Q22

| | 2T22 | 1T23 | 2T23 | Tri | 12M | % Participação | | |
|--------------------------|---------------|---------------|---------------|--------------|--------------|----------------|--------------|--------------|
| | | | | | | 2T22 | 1T23 | 2T23 |
| Pessoa Física | 15.411 | 18.440 | 18.376 | -0,3% | 19,2% | 60,5% | 57,3% | 55,3% |
| Consignado | 11922 | 14.819 | 14.325 | -3,3% | 20,2% | 46,8% | 46,1% | 43,1% |
| Crédito Pessoal * | 1984 | 1888 | 2.202 | 16,6% | 11,0% | 7,8% | 5,9% | 6,6% |
| Rotativo | 220 | 230 | 244 | 6,0% | 10,8% | 0,9% | 0,7% | 0,7% |
| Renegociação | 1.286 | 1.503 | 1.606 | 6,9% | 24,9% | 5,1% | 4,7% | 4,8% |
| Pessoa Jurídica | 2.548 | 3.879 | 4.093 | 5,5% | 60,6% | 10,0% | 12,1% | 12,3% |
| Capital de Giro | 831 | 685 | 576 | -15,9% | -30,7% | 3,3% | 2,1% | 1,7% |
| Rotativo | 90 | 97 | 100 | 3,8% | 11,3% | 0,4% | 0,3% | 0,3% |
| Investimento | 1.193 | 1.440 | 1.667 | 15,7% | 39,7% | 4,7% | 4,5% | 5,0% |
| Governo | 206 | 1.318 | 1.387 | 5,2% | 572,4% | 0,8% | 4,1% | 4,2% |
| Outros | 228 | 339 | 363 | 7,1% | 59,4% | 0,9% | 1,1% | 1,1% |
| Cartão de Crédito | 1.441 | 1.829 | 1.978 | 8,1% | 37,3% | 5,7% | 5,7% | 6,0% |
| Imobiliário | 5.441 | 7.230 | 7.879 | 9,0% | 44,8% | 21,4% | 22,5% | 23,7% |
| Rural | 613 | 797 | 885 | 11,1% | 44,3% | 2,4% | 2,5% | 2,7% |
| Total | 25.455 | 32.174 | 33.210 | 3,2% | 30,5% | | | |

R\$ million



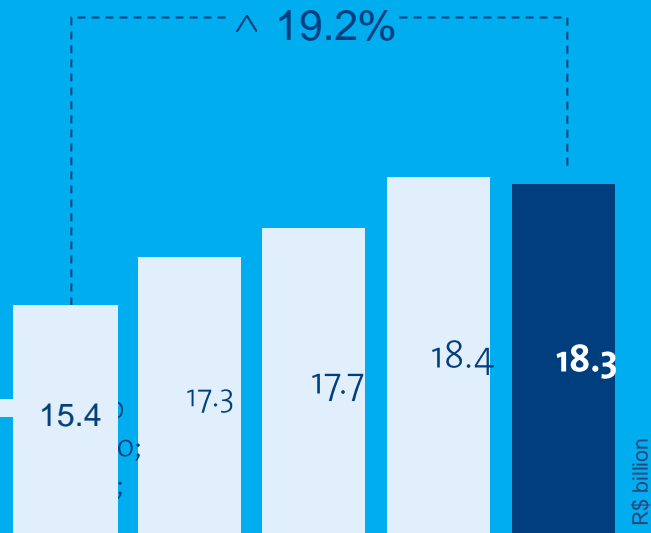
* Includes Advance against Receivables

Individual

R\$ **18.4** billion
Portfolio balance | 2Q23

R\$ **3.0** billion
portfolio growth (12 months)

55.3% share of total portfolio



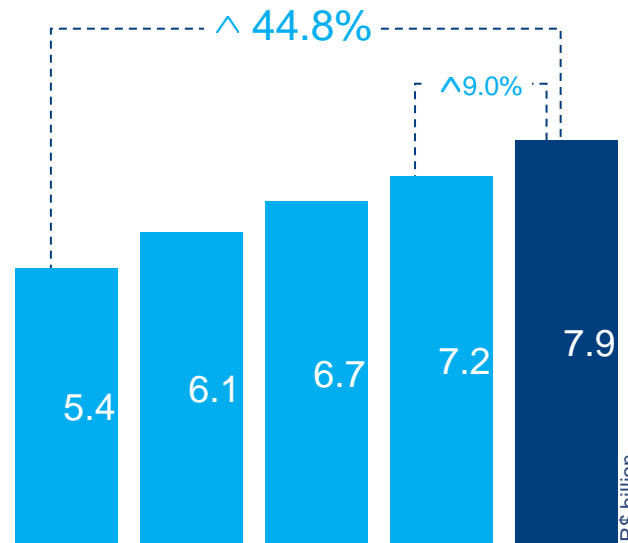
Mortgage

R\$ **7.9** billion
Portfolio balance | 2Q23

R\$ **2.0** billion
originated credit | 1S23

Gateway to long-term relationships

55.2% Federal District's Market share

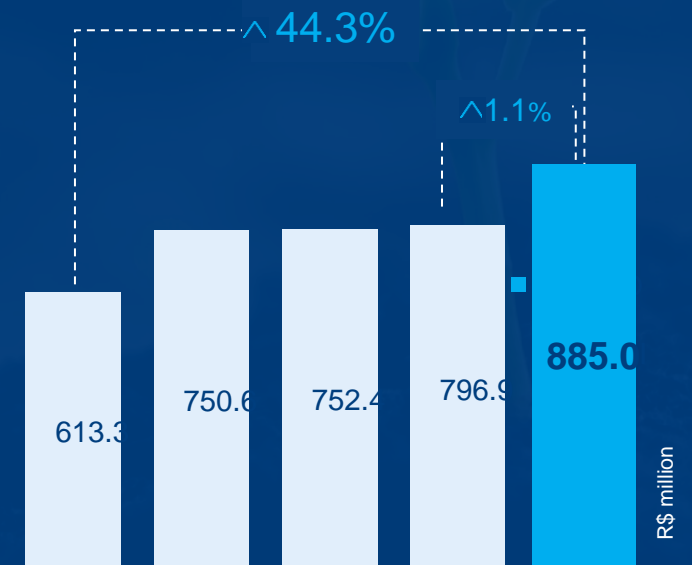


Rural and Agribusiness Financing

R\$ **885** million
Portfolio balance | 2Q23

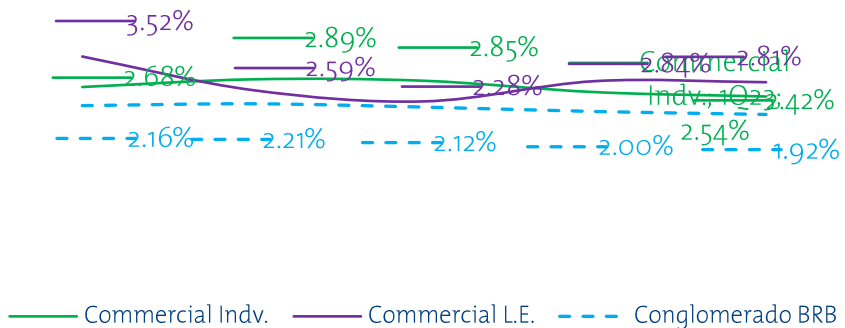
1st place
General Federal District, Pronaf, and Pronamp

BRB is in the process of gaining access to equalization subsidies from the National Treasury

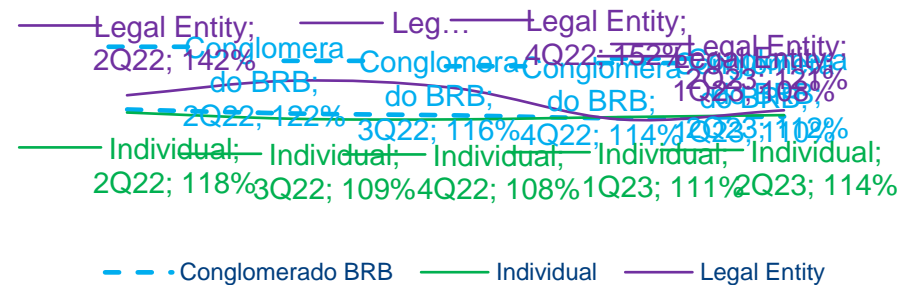


Loan Portfolio Quality

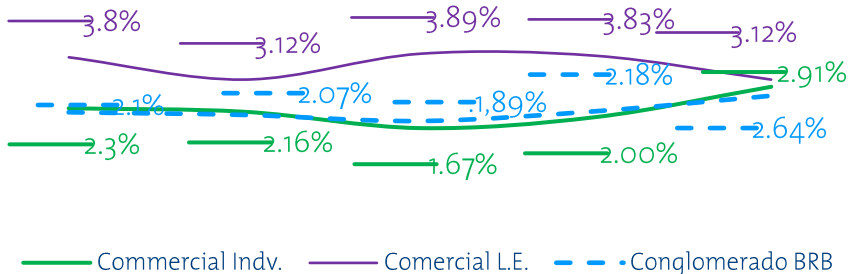
Default by Portfolio



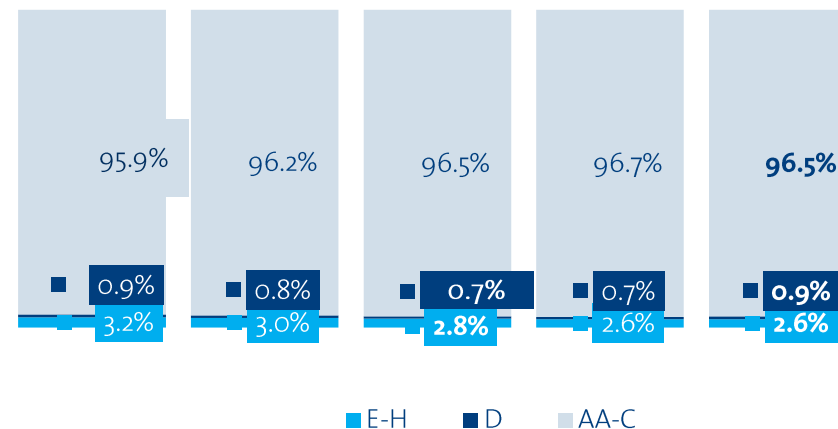
Default Coverage



Pre-Default by Portfolio



Amount per Rating



Funding

| | 2Q22 | 1Q23 | 2Q23 | Δ 3M | Δ 12M |
|--|---------------|---------------|---------------|------------------|-----------------|
| Customers Funding | 29,216 | 35,097 | 39,012 | 11.2% | 33.5% |
| Demand Deposits | 1,317 | 1,241 | 1,276 | 2.9% | -3.1% |
| Savings | 2,669 | 2,562 | 2,583 | 0.8% | -3.2% |
| Term Deposits | 20,774 | 23,376 | 27,133 | 16.1% | 30.6% |
| Court Deposits | 8,627 | 10,165 | 12,916 | 27.1% | 49.7% |
| Real Estate/Agribusiness Letters of Credit | 3,702 | 6,055 | 6,410 | 5.9% | 73.2% |
| Financial Letter | 1,013 | 1,915 | 1,991 | 4.0% | 96.5% |
| Compulsory Deposits | -260 | -51 | -382 | 651.1% | 47.0% |
| Other Funding | 3,118 | 2,334 | 1,731 | -25.8% | -44.5% |
| Interbank Deposits | 156 | 0 | 0 | - | -100% |
| Release Agreements | 1,870 | 1,986 | 1,384 | -30.3% | -26.8% |
| Loans and Transfers | 1,072 | 348 | 347 | -0.3% | -67.6% |
| Other | 17 | 23 | 0 | -100,0% | -100% |
| Total Funding | 32,334 | 37,432 | 40,743 | 8.8% | 26.0% |
| Loan to Deposit | 78.7% | 86.0% | 81.5% | -4.4 p.p. | 2.8 p.p. |

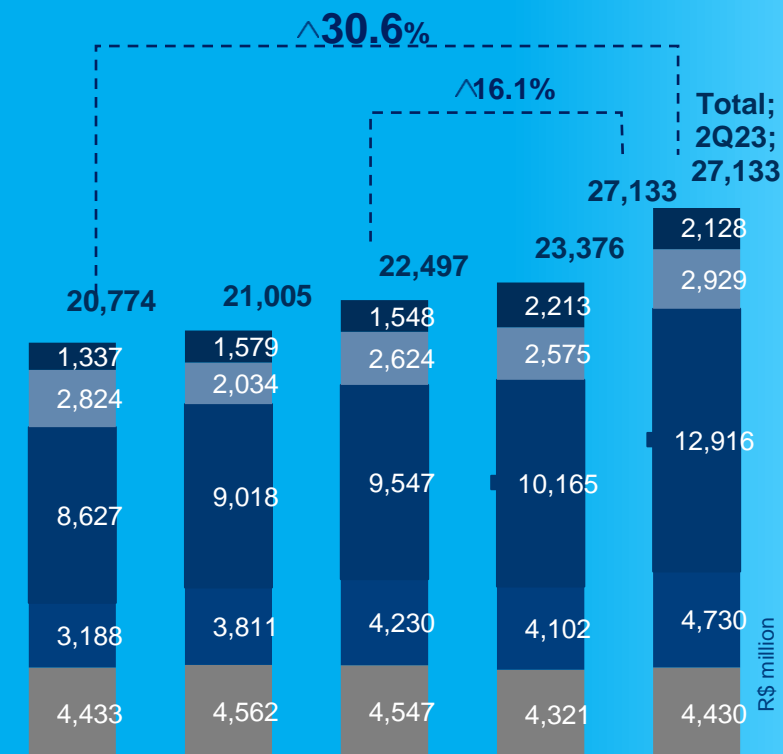
R\$ million

Total Funding

2Q23 x 2Q22

+26.0%

Term Deposits



■ Individual ■ Legal Entity ■ Court Deposits ■ GDF ■ Other

Administrative Expenses

2Q23 x 2Q22



+17.9%

Technology



+18.4%

Structural



+22.4%

Marketing

| | 2Q22 | 1Q23 | 2Q23 | Δ 3M | Δ 12M |
|--------------------------------------|-------------|-------------|-------------|---------------|---------------|
| Personnel Expenses | -280 | -315 | -350 | 11.1% | 24.9% |
| Administrative Expenses | -143 | -165 | -170 | 2.5% | 18.4% |
| Technology | -60 | -70 | -73 | 3.9% | 21.3% |
| Structure | -55 | -66 | -66 | -0.0% | 19.1% |
| Marketing | -20 | -18 | -25 | 34.3% | 22.4% |
| Other Expenses | -7 | -10 | -5 | -50.2% | -25.6% |
| Transactional | -26 | -40 | -31 | -22.4% | -15.6% |
| Amortization and Depreciation | -14 | -16 | -16 | 1.7% | 16.3% |
| Total | -469 | -549 | -580 | 5.5% | 23.6% |

R\$ million

Operational Efficiency Ratio

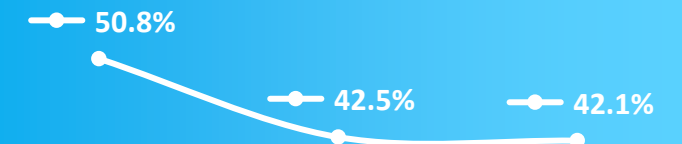


(1) Operational Efficiency = (Personnel Expenses + Administrative Expenses) / (Gross Margin+Commissions and Fees Revenue and Equivalent Pat. Rates)

(2) Personnel Coverage = Commissions and Fees Revenues and Rates / Personnel Expenses.

*Adjusted operational efficiency considering M&A results.

Personnel Coverage



Accounting Commissions and Fees Revenue

Current Accounts



+9.4%

Cards



+40.0%

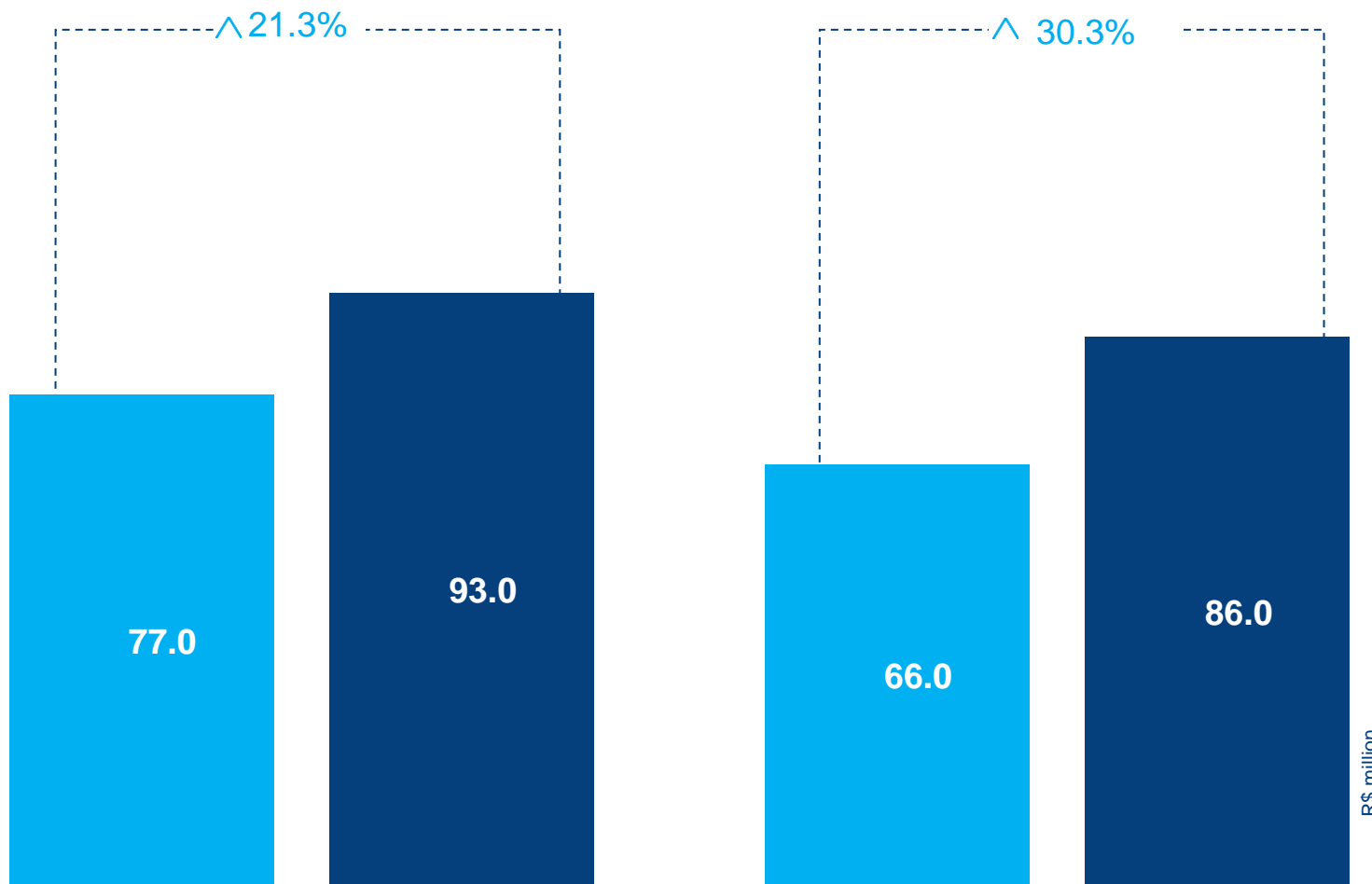
| | 2Q22 | 1Q23 | 2Q23 | Δ 3M | Δ 12M |
|--|----------------|----------------|----------------|--------------|--------------|
|  Current Accounts | 56,529 | 55,553 | 61,828 | 11.3% | 9.4% |
|  Cards | 28,918 | 37,456 | 40,498 | 8.1% | 40.0% |
|  Commissions | 8,967 | 12,859 | 5,056 | -60.7% | -43.6% |
|  Resource Management | 10,056 | 10,158 | 10,222 | 0.6% | 1.6% |
|  Ticketing | 9,308 | 9,291 | 9,087 | -2.2% | -2.4% |
|  Other Services | 1,909 | 11,253 | 7,868 | -30.1% | 312.1% |
| Total | 115,686 | 136,571 | 134,559 | -1.5% | 16.3% |

R\$ million

Financial Performance

Recurrent Net Profit

Operational Results



R\$ million

R\$ 1.7 billion

Financial Intermediation Revenue
 ^ 26.0%

R\$ 671 million

Financial Margin
 ^ 30.3%

R\$ 1.37 billion

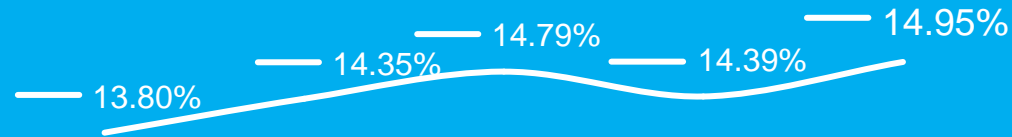
Credit Operations Revenue
 ^ 49.4%

R\$ 93 million

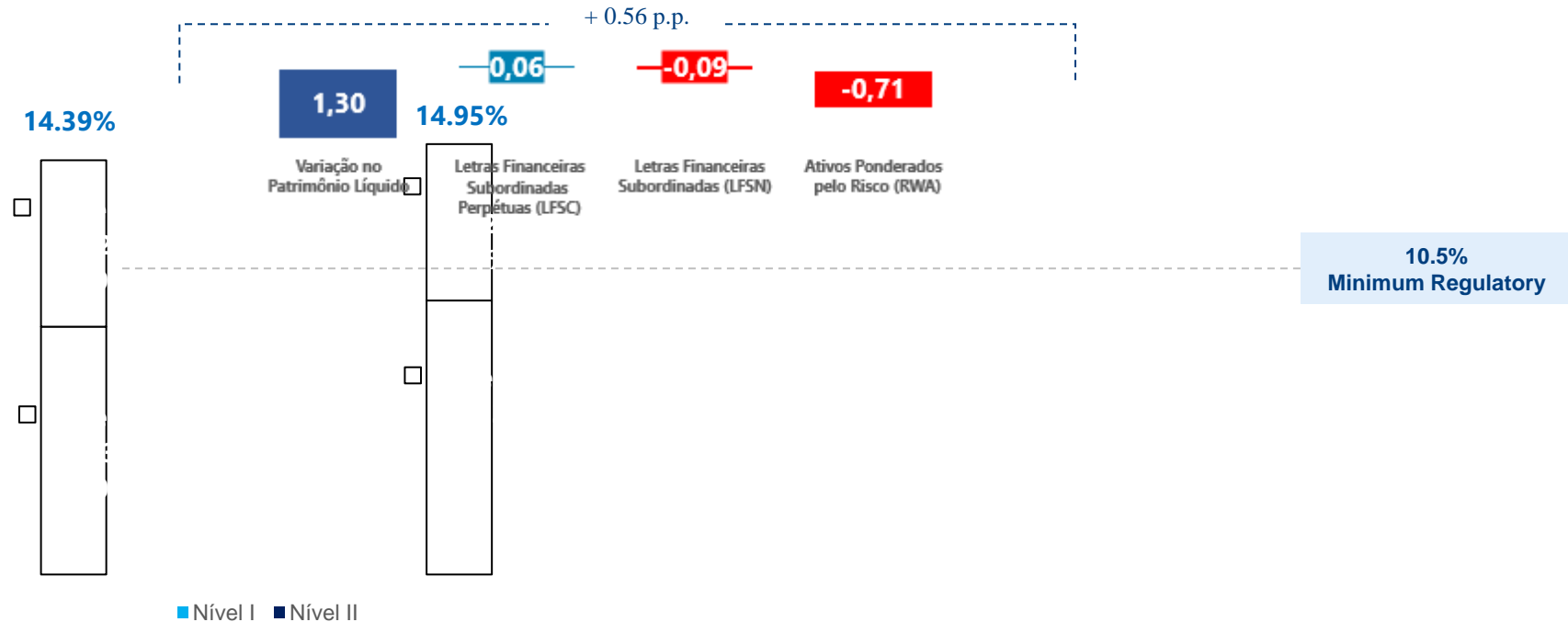
Recurrent Net Profit
 ^ 21.3%

Capital

C.A.R.



Evolução



Final Considerations

Recurrent Net Profit of R\$ 93 million, at the quarter, with total assets amounting R\$ 45.4 billion (^ 21.2%, 2Q23 X 2Q22).

Digital bank with concept-stores, with 95% of transactions in 2Q23 carried out through digital channels.

Evolution in the main businesses, with emphasis on the 30.5% growth in the loan portfolio, in the annual comparison, reaching a balance of R\$ 33.2 billion.

Strategic partnerships to strengthen BRB, diversifying revenue sources and expanding the customer base, which ended the quarter with more than 7.3 million people.

A main player in economic, social and human development, with 323 thousand families benefiting from the Federal District Government social programs, reaching the mark of R\$ 1.3 billion in credited value since 2019.



Disclaimer

This presentation has references and declarations about BRB's expectations, planned synergies, growth estimates, result projections, and future strategies. Although those references and expectations reflect what its administrators believe, they include hard-to-predict uncertainties and risks. In this way, results and consequences may differ from the ones herein discussed and anticipated. Those anticipations depend on the country, the sector, and the international market's general economic performance and conditions. BRB is not responsible for updating any estimate contained in this presentation..

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