

Brasília,
March 19, 2023



Results

1st quarter, 2023

Paulo Henrique Costa
President of BRB

Carlos Antônio Fernandes
President of Financeira BRB

Carlos Alberto Moreira Júnior
President of BRBCard

Alexsandra Braga
President of BRB
Seguros

Emerson Rizza
President of BRB DTVM

Mário Ferreira Neto
President of BRB Serviços

Cynthia Borges
Chief Financial Officer
Chief Investor Relations Officer

Overview



A bigger, better, more competitive, and more socially relevant BRB



Positive horizons in the economic scenario



Growth in the main business lines



Partnership consolidation: digitalization, payment methods, investments, insurance products, and loteries.



Expansion in government products' lines for other public entities:

Judicial Pix, Urban Mobility, "Na Hora", credit cards for social bennefits



Strengthening BRB Ecosystem, with a complete portfolio of financial products and services



Operating close to the society

Taking part in projects of sports, culture, facilities such as VIP lounges, parking lots, and coworking rooms in airports.



ESG Culture

2023



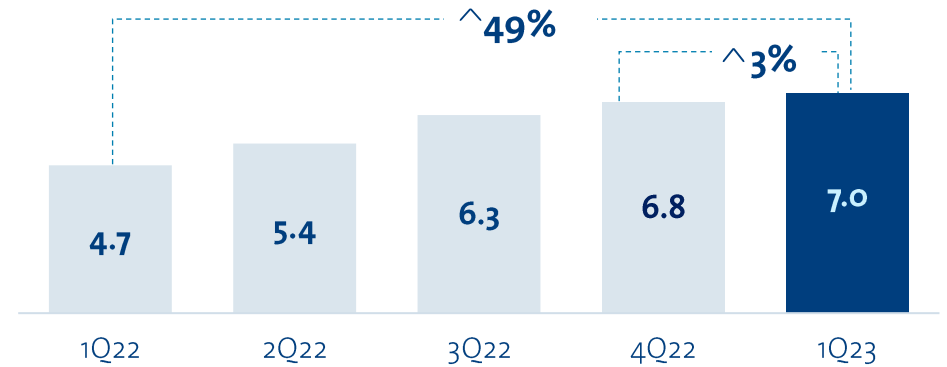
Customers and Channels

1Q23 (thousand)



7 million
customers

Customer Base (million)



Transactions by channel



Expanding Relationships



Brick-and-mortar branches

- New model for branches, based in the idea of flagship store
- Special focus in developing relationships with customers

Digital

- National expansion
- Customer in 100% of Brazilian municipalities
- Digital, *omnichannel* experience

Businesses

- Celebrating 15 new contracts for payroll deductible loans to public servants
- Inauguration of a wholesale business office in Goiânia - GO
- Innovative solution for simplified branchless banking
- Buying payrolls
- R\$ 6.1 billion in funding from distribution platforms (mortgage-backed securities, and agribusiness-backed ones)

R\$ **10 billion**
in judicial deposits



Pix Judicial

Only financial institution to operate the Judicial Pix service



Contract for managing the debt instruments for Ceará State Court orders of payment



Also, judicial deposits for State Courts of Bahia, Federal District, Ceará

Innovation and Technology

Solutions that accelerate the Bank's expansion and funding strategies



Silicon Valley operation, developing our Super App



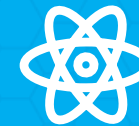
UX, Big Data e Analytics as resources being included in business routines



Innovation program in three pillars: Human Resources, intrapreneurship, and Open Innovation



Phygital expansion, with digital security



Innovative digital ecosystem, boosting ideas from the society and getting banking solutions start-ups together




DevSecOps
Development, security, and operations



Machine Learning as an extra tool for preventing frauds

Partnerships, and Strategic Projects

Project Lucky

 BRB is the exclusive operator of the new **local lotteries**, according to Federal District law

 Revenues are directed **sociocultural projects**

 Partnership with **Santa Casa de Misericórdia from Lisboa**



Enlarging BRB's **digital presence**



Enlarging the business portfolio available in the digital platform



Customer Base An active, retained one



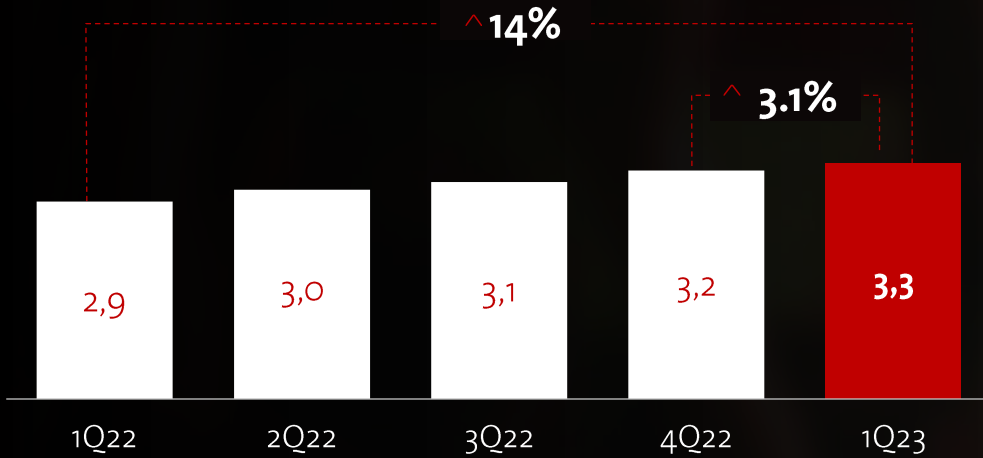
Making new functionalities available in the app



Disponível em sua loja de aplicativos:



NAÇÃO BRB FLA The greatest fanbase



A new phase for the operation, by searching for a partner able to monetize this business even more



Affective connection with the brand

Highlights



Over 1.28 million active credit cards



1.3 million credit cards sold



Presence in 93% of Brazilian municipalities



BRB Venture Capital Investment Fund



Investing R\$ 50 million in start-ups, via BRB Lab



Start-ups from several business lines



KPTL Investimentos selected as the Fund's manager



- Diversifying products and services
- Prospecting new customers

Insurances



Issuance of **R\$ 124.9 million** in insurance premiums \wedge 18%

Consolidating **business partnerships**



- Life
- PPI
- Protected Credit Cards
- Home insurance

+ 86% Home Insurance

+ 28% Automobile Insurance

1QT23 x 1Q22

Platform BRB Investimentos



1T23 x 4T22

R\$ 525 million

AuC in 1Q23 \wedge 15%

+ 26.7 thousand

Accounts \wedge 21%

+ 133%

Product distribution revenues

+ 600

Investment Products

Home broker

Exclusive, intuitive



¹ Insurance premiums issued by BRB Seguros, publicized by Wiz, discharge the commercialization of Capitalization, Consortium, and Pensions

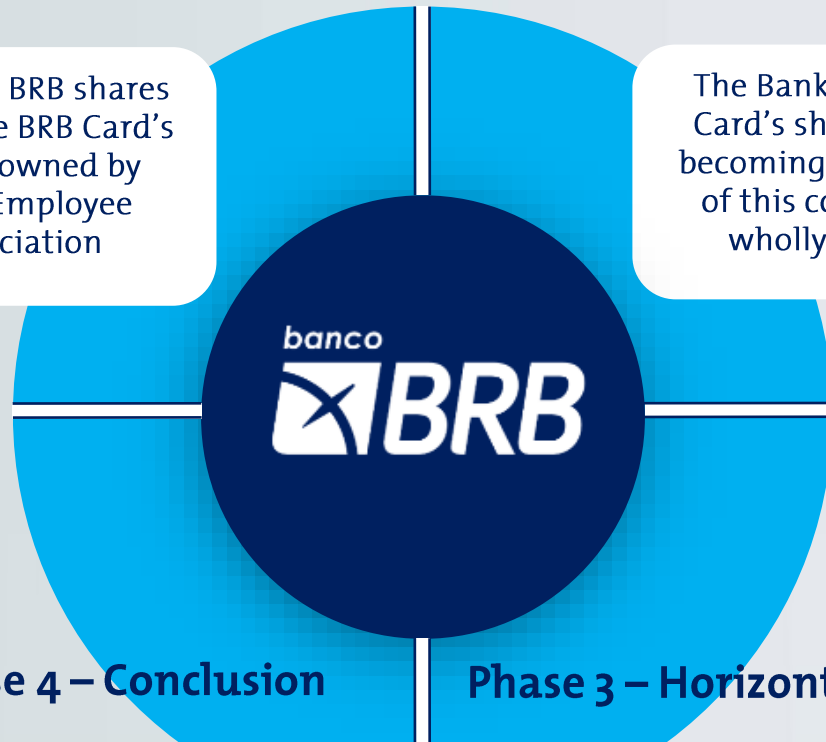
Societal Reorganization

Phase 1 – Permuting shares

GDF uses BRB shares to acquire BRB Card's shares owned by BRB's Employee Association

Phase 2 – Wholly-owned subsidiary

The Bank buys BRB Card's shares, thus becoming the owner of this company's wholly capital



Phase 4 – Conclusion

With the next phases, Corretora Seguros BRB and BRB Serviços shall become wholly-owned subsidiaries, linked directly to BRB

Phase 3 – Horizontalization

Racing circuit



Revitalizing and reactivating the International Racing Circuit of Brasilia



National and international certifications for the circuit



Racing the main categories of automobilism and motovelocidade



Payments Services

Apple Pay



- tokenized transactions
- + praticity and safety

BRB Pay Acquiring banking services



- 2.726 sales units
- 700 mil transactions

TPV: R\$ 97 million in 2023

Digital Credit Card



- + Praticity
- + Safety in transactions
- + Financial planning

Banking Domicile

+ 18.6% receivables

Payroll

+ 26.6% customer base

+ 16.8% payments processed

+ 4.1% revenues

Debit Card

+ 2.0% revenues (*interchange*)

- 9.5% withdrawalals

Exclusive portfolio of thematic credit cards



Launching the credit card **Connect Visa**, which has payment exemption in its annuity and automatic cashback, directly in the bill



Strengthening **passions and life objectives**



Experiences and advantages



Credit cards that offer exclusive experiences in attention niches such as oenology, automobilism, and sports.



Exclusive BRB parking lot at the Brasília International Airport



Exclusive access to **BRB coworking** spaces, in Congonhas and Santos Dumont Airports



Visa Dux is for the third time elected the best credit card in Brazil





ESG

Impacting the lives of thousands of families

R\$1.2 billion
in benefits paid since 2019

+ 290 k
Reached beneficiaries

> **R\$68.2 mm**
Auxílio Creche
11,137 beneficiaries

> **R\$63 mm**
Cartão Gás
629 thousand benefits

> **R\$47 mm**
Renova DF
86 thousand benefits

> **R\$408 mm**
Prato Cheio
1.6 million benefits

> **R\$136 mm**
DF Social
901 thousand benefits

> **R\$155 mm**
Cartão Material Escolar
337 thousand benefits

since 2019

14 Social Programs

Total initiatives leveraged by BRB payment technologies

ESG

Impacting the lives of thousands of families



GDF civil servant's Health Insurance

+76K
coverage

+3.7 mm
tests made

24 k
Hospitalizations

108 K
Treatments

620 k
Appointments

Cumulative data since 2019



Community that supports Agriculture

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



Sponsorship

Support for sport, culture and social causes. Initiatives include futsal from the Athletic Sports Association of Brasilia; women's football teams; Vela para Todos project, from the Brazilian Federation of Adapted Sailing; Brasilia Volleyball Sports Club and the basketball clubs Brasília, Cerrado and Flamengo.



+ 6,800 services/ day
Foreseen unit: **Taguatinga**



Na Hora App under development

Loan portfolio

+39%
Total
Portfolio

+50%
Large Enterprises

+160%
Mortgage LE

+80%
Renegotiation

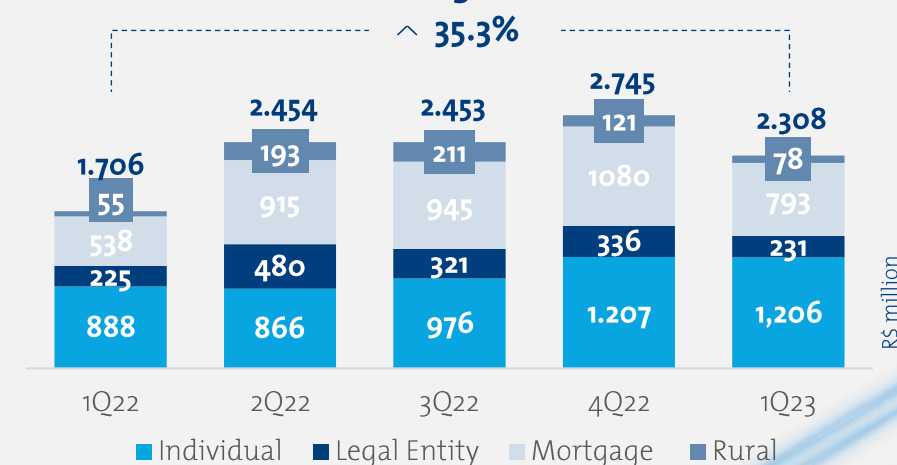
1Q23 x 1Q22

	1Q22	4Q22	1Q23	Δ3M	Δ12M
Individual	14,040	17,714	18,440	4.1%	31.3%
Payroll-deductible	10,736	14,279	14,819	3.8%	38.0%
Personal and Revolving Credit	2,080	1,668	1,703	2.1%	-18.1%
Renegotiation	833	1,447	1,503	3.9%	80.3%
Legal Entity	2,171	3,604	3,879	7.6%	78.6%
Micro, small and medium-sized enterprises	1,567	1,879	1,853	-1.4%	18.2%
Large Enterprises	471	703	708	0.7%	50.3%
Infrastructure (Government)	133	1,023	1,318	28.9%	889.4%
Credit Card	1,535	1,617	1,829	13.2%	19.2%
Mortgage	4,869	6,750	7,230	7.1%	48.5%
individual	4,436	5,789	6,101	5.4%	37.6%
Legal Entity (LE)	433	960	1,129	17.5%	160.4%
Rural and agribusiness financing	564	752	797	5.9%	41.3%
Total	23,179	30,436	32,174	5.7%	38.8%

R\$ million

	Payroll-deductible	Personal and Revolving	Credit Card	Mortgage	Rural and agribusiness	Expanded Portfolio Individu	LE
1Q23	46.1%	5.3%	5.7%	22.5%	2.5%	83.4%	16.6%
4Q22	46.9%	5.5%	5.3%	22.2%	2.5%	84.0%	16.0%
3Q22	47.5%	6.1%	5.2%	21.2%	2.6%	85.0%	15.0%
2Q22	39.1%	7.1%	5.7%	21.4%	2.4%	86.7%	13.3%
1Q22	46.3%	9.0%	6.6%	21.0%	2.4%	88.0%	12.0%

Credit Origination



Payroll-Deductible Mortgage Loans

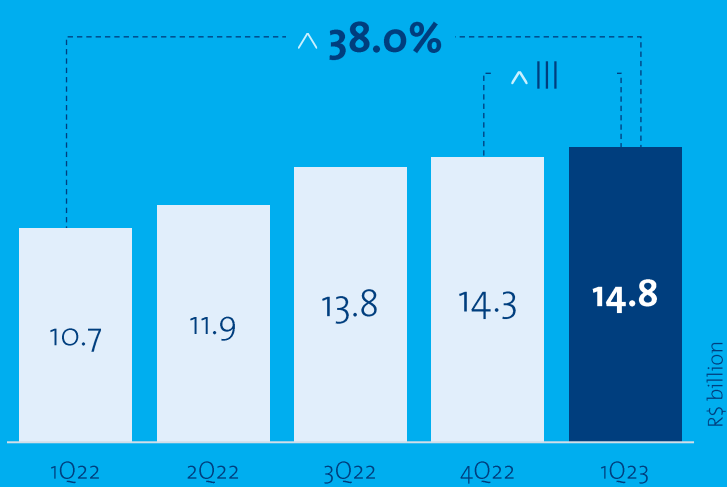
R\$ **14.8** billion

Portfolio balance | 1Q23



R\$ **4** billion
of portfolio growth (12 months)

46% of the total
Credit Portfolio Quality



R\$ **7.2** billion

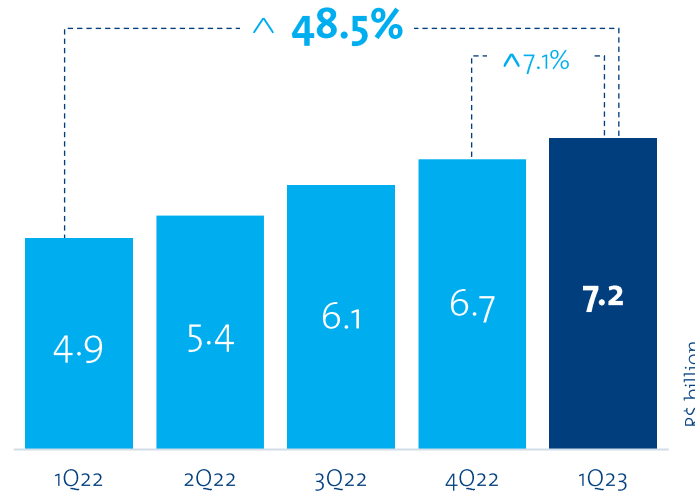
Portfolio balance | 1Q23



R\$ **793** million
of credit originated | 1Q23



Gateway to Long-Term Relationships



Rural and agribusiness financing

R\$ **797** million

Portfolio balance | 1Q23

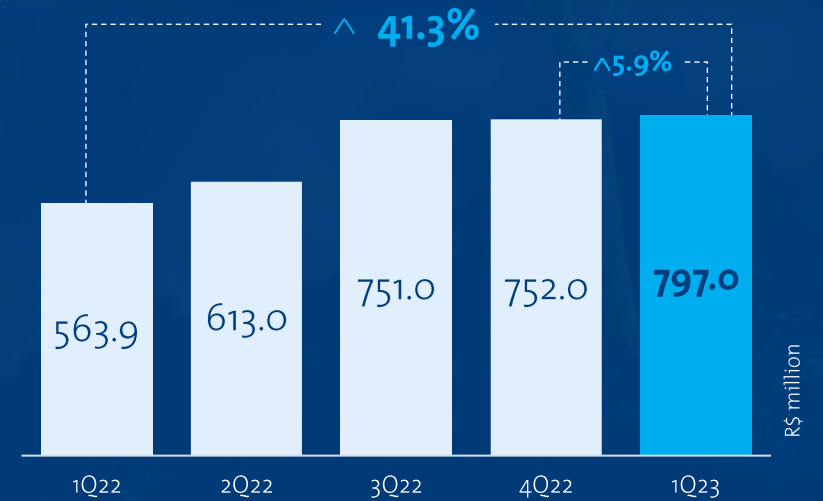


1st place

in DF Pronaf and Pronamp

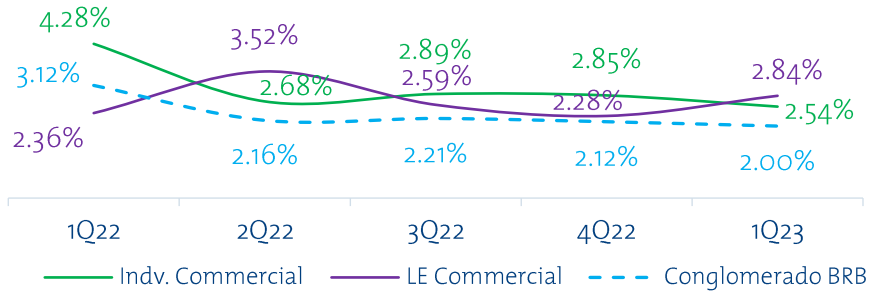


Main sponsor of family farming and small and medium-sized producers

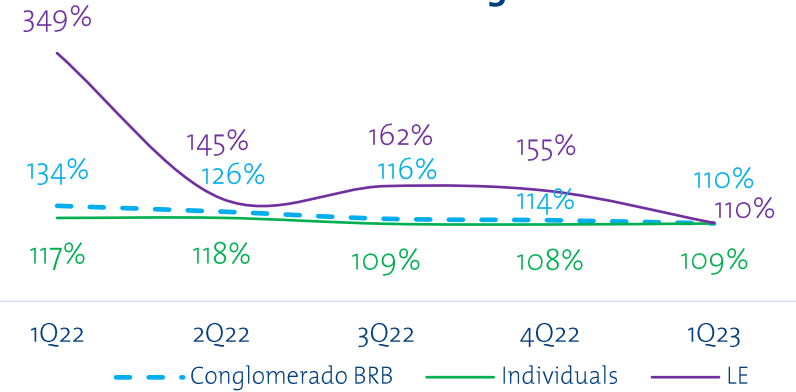


Loan Portfolio Quality

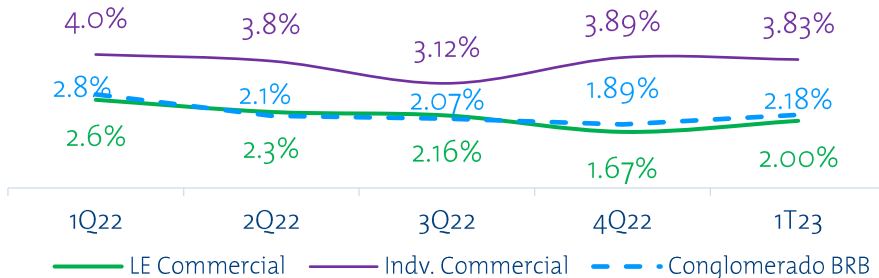
Default by Portfolio



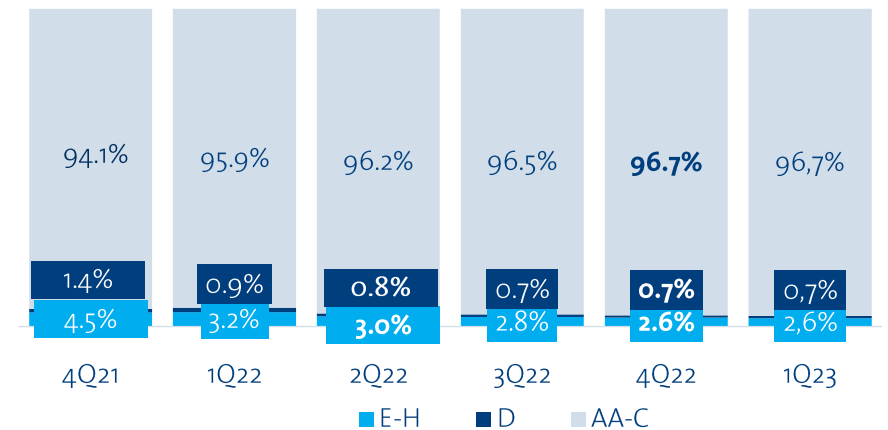
Default Coverage



Pre-Default by Portfolio



Concentration by Rating



Funding

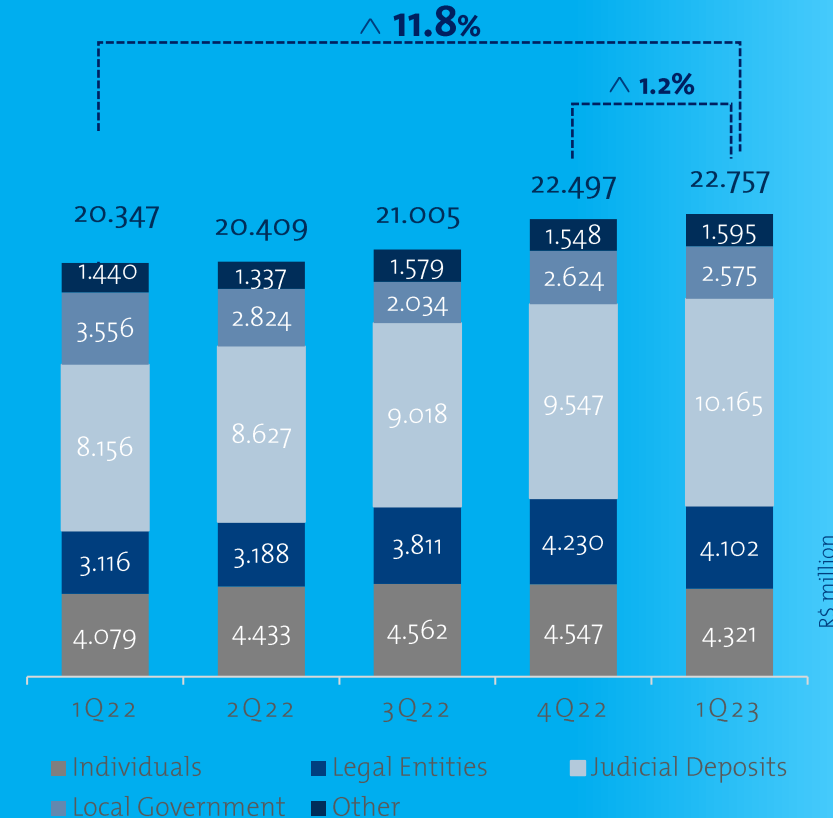
	1Q22	4Q22	1Q23	Δ 3M	Δ12M
Customers Funding	28,499	31,543	32,533	3.1%	14.2%
Demand Deposits	1,162	1,235	1,209	-2.1%	4.0%
Savings	2,697	2,675	2,562	-4.2%	-5.0%
Term deposits	20,347	22,497	22,757	1.2%	11.8%
Court Deposits	8,156	9,547	10,165	6.5%	24.6%
Real Estate\Agribusiness Letters of Credit + Financial Letter	4,371	5,312	6,055	14.0%	38.5%
Compulsory Deposits	79	176	51	-71.2%	-35.3%
Other Funding	3,277	2,088	2,348	12.5%	-28.3%
Interbank Deposits	701	32	-	-100%	-100%
Resale agreements	1,741	1,697	1,977	16.5%	13.6%
Subordinate Financial Letter	691	1732	1915	10.5%	177.3%
Loans and Transfers	790	344	348	1.0%	0.56
Other	45	15	23	53.3%	-48.4%
Total Funding	32,466	35,363	36,795	4.1%	13.3%
Loan to Deposit	71.4%	86.1%	87.4%	1.3 p.p.	16.0 p.p.

R\$ million

Total funding
+13.3%

1Q23 x 1Q22

Term deposits



Service Revenue

Checking Ac count



+14.4%

Cards




+34.2%

Ticketing



+9.7%

1Q22 x 1Q23

	1Q22	4Q22	1Q23	Δ 3M	Δ 12M
 Checking Ac count	48,561	59,389	55,553	- 6.5%	14.4%
 Cards	27,903	34,949	37,456	7.2%	34.2%
 Commissions*	35,062	38,297	40,788	6.5%	16.3%
 Resource Management	9,529	9,913	10,158	2.5%	6.6%
 Ticketing	8,468	8,973	9,291	3.6%	9.7%
 Other Services	1,660	9,046	11,253	24.4%	578.1%
Total (adjusted)	131,183	160,567	164,500	2.4%	25.4%

R\$ million

Administrative Expenses

1Q23 x1Q22



+18.2%

Technology



+46.6%

Structural



+56.7%

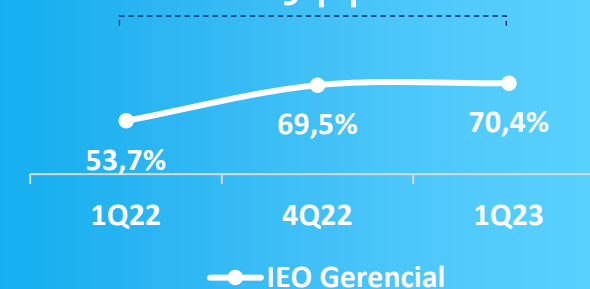
Marketing and Relationship

	1Q22	4Q22	1Q23	Δ 3M	Δ 12M
Staff Expenses	-280	-319	-315	-1.2%	12.5%
Administrative Expenses	-131	-173	-179	3.1%	36.6%
Technology	-60	-72	-71	-2.2%	18.2%
Structural	-45	-58	-66	12.6%	46.6%
Marketing and Relationship	-20	-36	-32	-11.7	56.7%
Other Expenses	-6	-6	-10	63.0%	78.7%
Transactional	-29	-32	-40	22.7%	37.8%
Depreciation and amortisation	-14	-16	-16	0.1%	16.4%
Total	-453	-540	-549	1.7%	21.2%

R\$ million

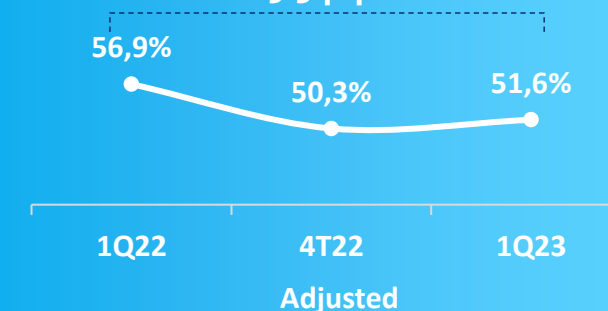
Operating Efficiency Ratio Consolidated

▲16.3 p.p.



Staff Coverage Consolidated

▼5.3 p.p.



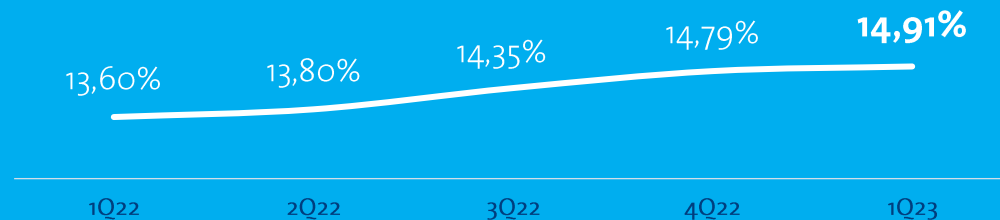
(1) Operational Efficiency = (Staff Expenses + Administrative Expenses / (Gross Margin + Service Revenue Fees and Equivalent Pat. rates)

(2) Personnel Coverage = Service Revenues and Rates / Staff Expenses.

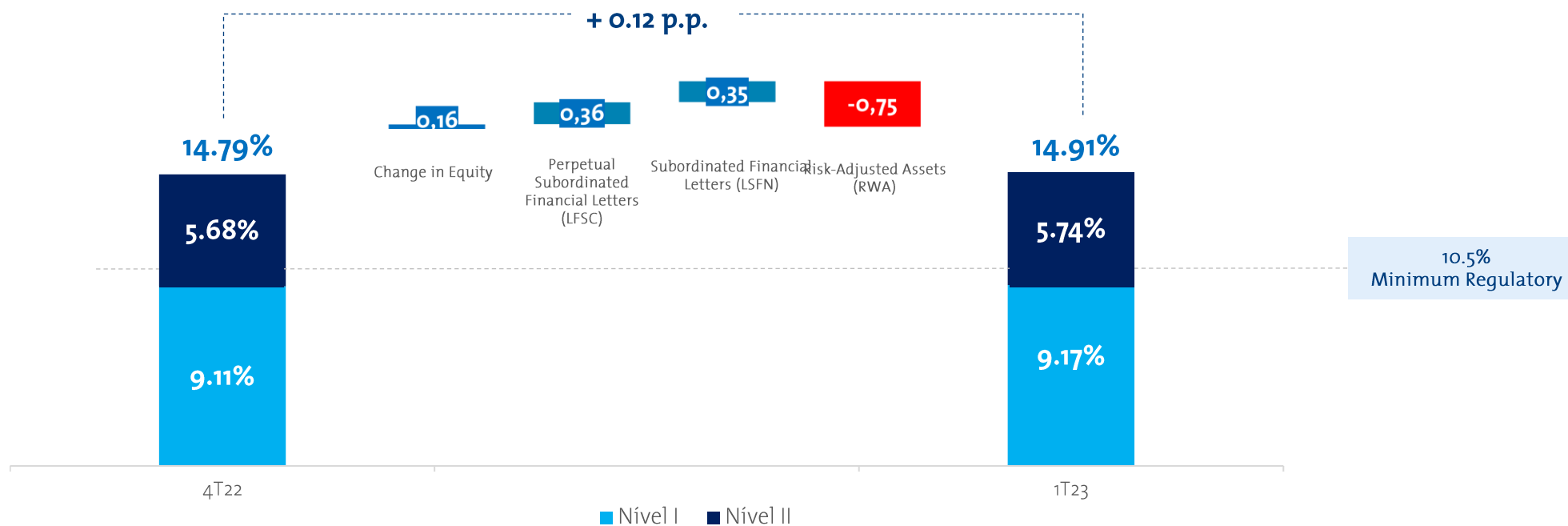
* Adjusted operational efficiency considering M&A result

Capital

C.A.R.



Progression



Final Considerations



Net profit of **R\$70 million** in the quarter, with **return on equity** of **13.12%** and **total assets** of **R\$43.0 billion** (^ 12.0%, 1Q23 X 1Q22).



Phygital Bank, with **94%** of **1Q23 transactions** carried out on **digital channels**.



Evolution in the main businesses, with emphasis on the **38.8%** growth in the **credit portfolio**, in the annual comparison, reaching the balance of **R\$32.2 billion**.



Strategic partnerships to strengthen the BRB ecosystem, diversifying revenue sources and expanding the customer base, which ended the quarter with more than **7.0 million** people.



Protagonist in economic, social and human development, with **290 thousand** families benefiting from the GDF social programs, reaching the mark of **R\$1.28 billion** in credited value since 2019.



Disclaimer

This presentation has references and statements about expectations, planned synergies, growth estimates, projections of results and future strategies about BRB. Although these references and statements reflect what the managers believe, they involve inaccuracies and risks that are difficult to predict, and thus may have results or consequences different from those anticipated and discussed herein. These expectations are dependent on market conditions, the overall economic performance of the country, the sector and international markets. BRB is not responsible for updating any estimate contained in this presentation.

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