

Management Report

3rd Quarter 2023

Brasilia,
November 9th, 2023

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Top Administration

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Emerson Rizza

BRB DTVM President

Mário Ferreira Neto

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Administration's Message

In 3Q23, BRB achieved a **recurring net profit of R\$76.4 million**, up 43.3% year-on-year. In the same period, the Bank reached **R\$ 47.3 billion in total assets**, 15.2% more than in the same period last year.

The main factor in this achievement was the **loan portfolio** growth and diversification strategy, **which reached R\$ 30.4 billion**(+8.8% year-on-year). This result was built on a solid and sustainable basis, with the portfolio maintaining low **default** levels, which closed the quarter **at 2.01%**, therefore below the market average (3.55%)¹.

At the same time, BRB continues to focus on building business lines adaptable to the most varied audiences and the most varied situations in the lives of each of those who make up its customer base, which reached 7.5 million **in 3Q23**. In this way, the tradition of a socially responsible public bank combines with modern financial expertise to reach more people and generate results that benefit society as a whole.



R\$ 76,4 million
Recurring net profit
+ 43.3%



R\$ 30.4 billion
Expanded Portfolio
+ 8.8%



7,5 million
of customers
+ 14.8%



R\$ 47.3 billion
Total assets
+ 15.2 %

3Q23 x 3Q22

New Retail Model



BRB continues to consolidate its position as people's preferred bank. The Institution's purpose goes beyond the limits of traditional banking operations, seeking to transform lives by generating a superior customer service experience, capable of making customers build long-term relationships with the Bank that supports them in making their dreams come true.

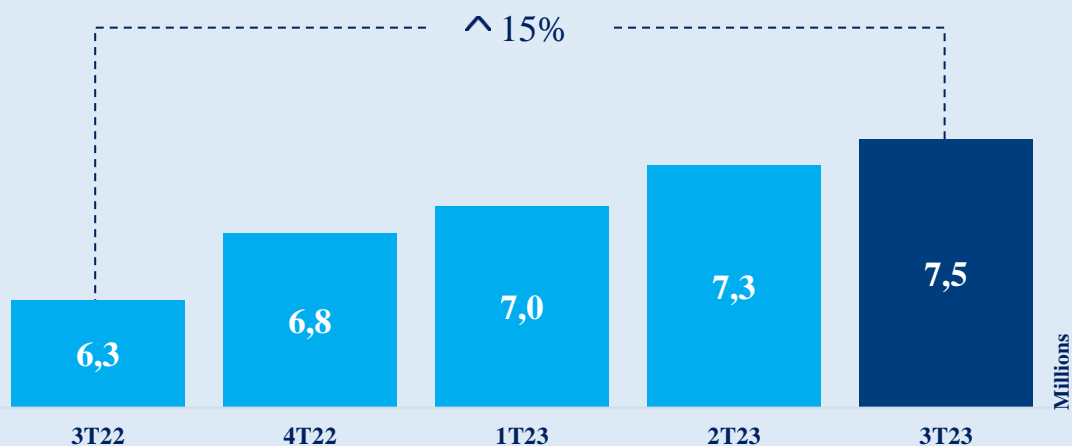
BRB customers can count on a complete ecosystem of financial products and services, with solutions that include a variety of credit lines, payment methods, insurance products, investments, digital banking, as well as its operations in social programs and government products.

In this sense, BRB's New Retail Model has as its main vector customer relationship development, which has allowed not only the achievement of an increasingly larger and more diversified base, but also loyalty and greater impact of the offered products.

In the wake of this process, a new management platform was implemented which focuses on cultivating an engaged culture of customer relations, providing managers with fundamental information not only for building business strategies, but also for deepening connections with clients.

At the same time, the Bank continues to invest in its relationship managers, through programs that focus on both business and behavioral aspects, with the aim of guaranteeing excellence in service and thus providing the best customer experience.

Total Clients



On-site Presence

BRB's physical expansion process is carried out in a planned manner, based on partnerships that provide opportunities to expand the Bank's operations.

In this context, the Bank's expansion into Bahia, through the collection of Court Deposits from the state's Court of Justice, its work with the João Pessoa City Hall to manage the accounts of more than 35,000 civil servants, and 539 active payroll deductible loan arrangements within the 27 federal entities.

In 3Q23, BRB reached 1,096 service centers, 192 brick-and-mortar branches and 904 branchless banking.

Physical presence in
12 states + the Federal
District



While the Bank continues to increase the quality of its automated service, BRB branches focus on customer experience, offering personalized service, a welcoming atmosphere, and the presence of qualified managers to deal with customized demands.

In 3Q23, **eleven brick-and-mortar branches**, located in **Alagoas** and the **Federal District**, received the new interior design layout already internationally awarded at the **Muse Design Awards**, providing customers with a modern and welcoming environment that represents the new BRB.

As a complement to the brick-and-mortar branch network, BRB's Branchless Banking in the country operate in the Commercial, Real Estate and Transactional segments, contributing to the expansion of the business relationship with customers and users of the service channels, leveraging products and services, and supporting the Bank's other service networks.

Innovation

BRB Super APP

Super APP arrived with the mission of transforming BRB and its customers relationship. Launched in July 2023, the app promotes **a new digital experience for customers**, reinforcing the Bank's commitment to improving products and processes.

The project, developed by BRB professionals in Silicon Valley, unified all the services provided by the Bank in a single application, with a focus on **hyper-personalization** and improving the quality of products and services.

BRB continues to improve the usability of the application to deliver new features and optimize customer experience.



Encouraging innovation

In 3Q23, we held nine *design thinking* methodology rounds, involving multidisciplinary teams. These rounds focused on improving the customer experience and operational efficiency. In this process, more than 14,000 customers were heard. The main areas of focus included business, strategy, channels and processes.

In order to foster innovation in the Federal District and its region of influence, several events were held at BRBLAB, located in the Brasilia Technology Park. These events included lectures and workshops and were attended by hundreds of participants. In addition, more than 45 startups were heard through pitch days, in partnership with government bodies and partners of the Technology Park. These actions played a key role in integrating the government's innovation ecosystem, entrepreneurs and startups with BRB.

These initiatives are an integral part of the set of actions that have transformed BRB into one of the main catalysts for innovation in the region, in collaboration with the local government. The Bank is committed to continuing to drive innovation and improve its services to meet the growing demands of its customers and the financial market.

A bank for people in a digital age

BRB continues to advance in its digital strategy, with 75 million transactions carried out on digital channels in 3Q23, which represents 95% of total transactions. BRB Mobile remains the channel most used by customers, accounting for 67% of transactions.

During the quarter, R\$ 604 million in loans were originated through digital channels, a 27% increase over 3Q22.

BRB's growth strategy continues to be supported by the digitalization process, with a focus on usability and agility, providing practicality and a better customer experience.

#NAÇÃOBRBFLA



3.5 million
customers



1.3 million
cards sold

Present in **93%**

of Brazilian municipalities



The partnership with Flamengo continues to reach more people across Brazil and shows the relationship between a bank, a fan and a beloved sports club .

Nação BRB FLA closed 3Q23 with more than 3.5 million accounts, up 11% on 3Q22, and with customers in 93% of Brazilian municipalities.

In the same period, the loan portfolio grew by 23% year-over-year, while savings accounts grew by 55%.

BRBFla's new phase

It is with this loyal customer base, like the fans of a great sports club, that Nação BRBFla is receiving business proposals for the new phase of its operation: the entry of another commercial partner, who will add expertise in making this business profitable and will give more reach to the operation as a whole.



As part of the digital strategy, the partnership with the São Paulo telecom Americanet boosts the reach of the Bank's products in the state of São Paulo.

The americaBRB platform has been investing in expanding its product portfolio since the beginning of the year, with a special focus on personalizing the user experience and anticipating demands.

The america.BRB **Super App** was launched in 3Q23 with features that allow hyper-personalization and integration of the services and products offered by the Bank.

Payment methods

As part of its business expansion strategy, BRB has identified new niches of interest and new business possibilities beyond the traditional payment methods model. The Bank's credit card portfolio has become a true mapping of passions identified and enriched with exclusive experiences by BRB.

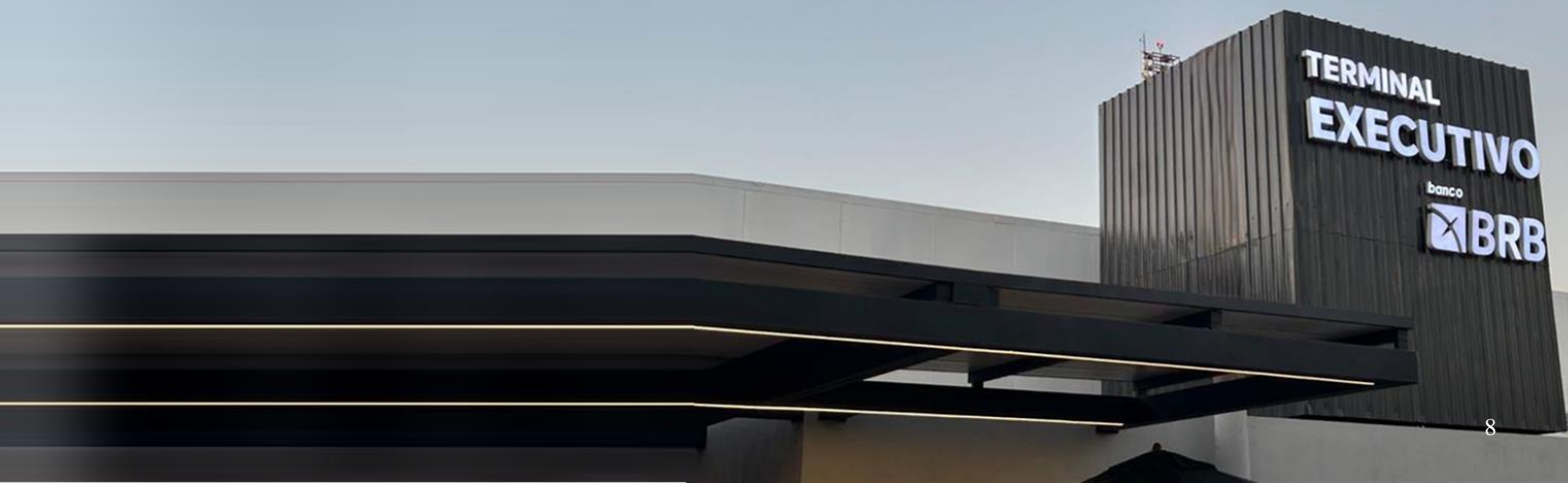
This expansion also adds value by diversifying the Bank's customer base profile. In recent years, the institution has added to its business operations a greater emphasis on relationships with a wide range of niche markets, from oenology fans to members of the Bar Association (OAB).

Among the benefits offered to users are the BRB *coworking* spaces at Congonhas and Santos Dumont airports, the BRB VIP Club Lounge and exclusive parking at Brasília Airport, along with special advantages at major events sponsored by the Bank. These initiatives have brought BRB's brand and services to larger audiences, and many of the new customers the Bank has attracted to its base have come to the Bank through one of these thematic or promotional actions.



BRB Executive Terminal

Following its strategy of monetizing the very high-income segment, BRB acquired the naming rights to the executive aviation terminal at Brasília Airport. Aimed at private aviation, the space has 19 private hangars and offers exclusive waiting and meeting rooms, a dedicated x-ray for inspecting people and luggage, besides convenience stores and space for the operationalization of activities carried out by inspection bodies.



Security



Since its creation in 2021, BRB Seguros has been revolutionizing the way Conglomerado BRB operates in the brokerage business. The new company has offered more reach to this enterprise, bringing BRB to people who might not have known it.

BRB Seguros remains focused on becoming the best and most efficient *bancassurance* broker in the country. The company continues to work hard to boost its results, launch new products in line with its customers' needs and improve its processes.

In addition, during the mentioned period, BRB Seguros launched three new products with the aim of offering an increasingly complete portfolio to its customers: BRB Senior Secured Loan, which offers the Payment Protection Insurance product under conditions modeled especially for the senior category; BRB Protege Fácil (Easy Protect), which represents extra security against risks of physical or digital fraud; and the customer journey via chatbot in BRB Pet, which targets a constantly growing market niche. During the same time, the company also entered into a partnership with Youse, adding greater reach and new functionalities to the process of contracting car insurance.



BRB Crédito Protegido Sênior

In partnership with Cardif, BRB became the first and only bank to offer Payment Protection Insurance, so that customers aged between 71 and 80 can access financial protection until they are 85. This product provides access to easy credit for a growing number of customers and offers guarantees in the event of accidental or natural death, as well as funeral assistance.

Investments

BRB DTVM ended the period with net assets managed in funds of R\$ 3.33 billion, of which R\$ 2.26 billion were open-ended funds. Special mention should be made of the Federal Government Bond Funds, with their high liquidity and low risk characteristics, such as BRB IMA-S, geared towards Government resources and the Emergency Reserve, as well as the launch of BRB *High Grade*, which recorded a return of over 120% of the CDI in the quarter.

The BRB Investimentos Platform, the result of a partnership between BRB, BRB DTVM and Genial Investimentos, reached R\$ 885 million in assets under custody at the end of 3Q23, an increase of 173% over the same period last year. The growth is a reflection of the efforts made by BRB Investimentos to implement the service model, work more closely with BRB's branch network, and increase the active customer base, which grew by 93.2% in the last 12 months.



Assets under custody

+ 173%



70.5 thousand customers

Platform and Shareholders

+ 93,2%



**Integration of the Investment Platform
with BRB's Super App**

3Q23 x 3Q22

Platform integration

Aiming to make yet another customer-focused delivery, BRB DTVM is coordinating the project to integrate the BRB Investimentos Platform with the BRB Super App.

Using SDK (software development kit) technology, the integration seeks to guarantee a better experience for BRB customers when accessing the Investment Platform, without the need to keep two applications installed on the cellphone, with a simplified transfer of resources.

The project follows the SCRUM methodology, an agile project management method in which BRB DTVM acts as *Product Owner*, adding all its business expertise to the journey.



Expanded Credit portfolio

	3Q22	2T23	3T23	Δ3M (%)
Individual	14.885	15.215	15.109	-0,7
Payroll Deductible Loan	11.418	11.545	11.328	-1,9
Personal Loan	1.872	1.820	1.766	-3,0
Revolving	224	244	254	4,1
Renegotiation	1,371	1.606	1.761	9,7
Legal Entity	3,297	4.093	4.525	10,6
Working Capital	807	576	548	-4,9
Investment	1.320	1.667	1.678	0,7
Government	798	1.387	1.501	8,2
Revolving	107	100	102	1,4
Others	265	363	697	92,1
Credit Card	535	679	669	-1,4
Mortgage	6,145	7.879	8.541	8,4
Rural	751	885	1.021	15,4
Total	25.613	28.750	30.357	3,9

R\$ million

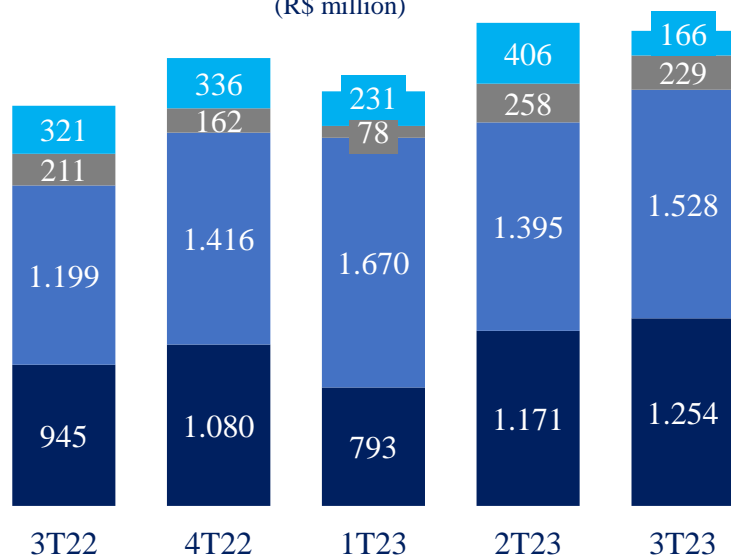
In 3Q23, BRB's loan portfolio continued to evolve in terms of balance growth and diversification of financing lines, keeping in line with the maintenance of a lower risk portfolio.

The improvement in the economic situation has contributed to the growth of more profitable credit lines, especially personal loans, revolving credit and credit cards.

In line with its capital optimization strategy, the Bank, together with Financeira BRB, has carried out operations to assign payroll-deductible loan portfolios.

Origination

(R\$ million)



As a result of the Bank's growth strategy, the volume of new contracts continues to grow.

In addition to the growth in mortgage and rural and agribusiness financing lines, the evolution of new contracts in loans to individuals stands out, which allow for higher margins.

Mortgage

The main product in the mortgage portfolio, Housing Loan finances the purchase of residential and commercial units for individuals and companies. The financing of operations within the scope of the Housing Finance System (SFH), aimed at the purchase and sale of residential properties valued at up to R\$ 1.5 million by individuals, was the credit line of this modality that stood out the most with a 42.83% share among the products in the portfolio.

The BRB Housing Loan has simplified contracting stages, with the transit of documents in digital format, speeding up the process and making it more convenient for the customer. In addition, the process is carried out at any brick-and-mortar branch of the bank or mortgage branchless banking with an average time of just 15 days to contract, and the credit limit and valuation of the property are available within 2 working days.

BRB has established itself among the main financial institutions in the Federal District in the granting of Mortgage with funds from the Brazilian Savings and Loans System - SBPE, with a market share, between January and August 2023, of 56.5% of the volume contracted, which corresponds to R\$ 2 billion and more than 3,400 units financed. At a national level, demonstrating the expansion of its mortgage portfolio beyond the Federal District, BRB is among the 6 largest banks in the granting of Mortgages, reaching from January to August 2023 a contracted volume of around R\$ 3 billion and more than 6,400 financed units. These figures are contained in a report by the Brazilian Association of Mortgage and Savings Entities - Abecip.



**Position in the top 6
Brazilian banks**



R\$ 1.2 billion
Originating Credit



R\$ 8.5 billion
Portfolio Balance



Production Financing

Representing 16.44% of the Housing Portfolio, the Production Financing line, which finances the production of residential and commercial projects for construction companies, through the Entrepreneur Plan product, maintains its leading share in the Federal District with R\$1.2 billion granted, more than 1,800 units built and a 73.92% share of the volume contracted between January and August 2023 according to the Abecip report.

BRB has also acted consistently on a national level. In addition to the Federal District, the bank's operations in the states of Alagoas and Goiás stand out, ranking 2nd and 4th respectively as the financial institution that grants the most credit of this type. These figures show that BRB plays an important role in reducing the housing deficit by providing economic and social subsidies to help people make their dream of home ownership come true, and promoting and maintaining jobs in the construction sector.

Rural and Agribusiness Credit

In 3Q23, BRB reached **R\$ 1 billion** in the balance of its rural and agribusiness financing portfolio, which represented growth of 36% compared to 3Q22. The result reflects the work carried out by the Bank in seeking out new business opportunities and offering differentiated conditions to agro clients.

In 3Q23, the rural and agribusiness financing portfolio remained the main agent for promoting the agricultural sector in the Federal District, accounting for 51% of the rural credit market. BRB continued to be a leader in granting credit to medium-sized producers and family farmers. The bank granted R\$ 2.4 million in the National Support Program for Medium Producers (Pronamp) and R\$ 361,000 in the National Family Agriculture Program (Pronaf), representing 56% and 32%, respectively, of the Federal District market.

In August 2023, the Bank renewed its contract with the Ministry of Agriculture, Livestock and Supply (MAPA) to operate with resources from the Coffee Economy Defense Fund (Funcafé) during the 2023/2024 harvest. For this period, BRB received a limit of R\$ 63 million, which should benefit coffee growers, agricultural production cooperatives and industries in the segment. There was a 420% increase compared to the credit limit made available in the previous agricultural year, which amounted to R\$ 15 million. With the new funding, it will be possible to expand the list of producers served, diversifying the portfolio's customer base, as well as generating new business opportunities and services offered by the Bank.

Harvest year 2023/2024

BRB was granted equalization of rural credit interest rates by the National Treasury. During the 2023/2024 harvest year, the Bank will be able to use up to R\$ 887 million to subsidize rates for rural producers. This amount covers both costing and investment operations.

The use of equalized resources makes the bank competitive in the market, as it makes it possible to offer more attractive rates.



A CREDIT LINE THAT PUTS PRODUCTION ON THE MARKET



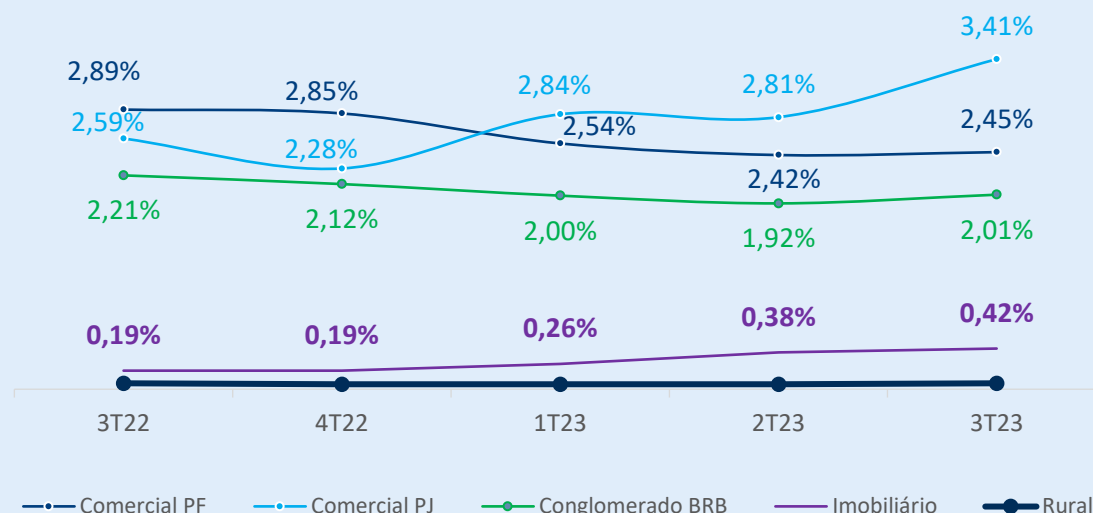
AGRO
MOVE O PAÍS.
E O BRB VAI JUNTO.

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BRB

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Quality

Default by Portfolio



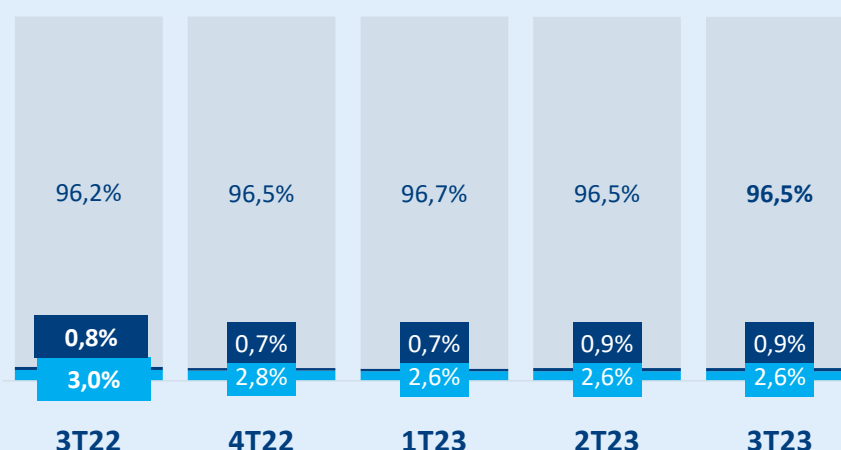
At the level of the National Financial System, despite the more positive expectations, there are still the consequences of the post-2020 economic scenario, with high real interest rates, high household debt levels and a gradual recovery in real income. This will have an impact on the demand for credit and a rise in defaults.

Following its strategy of growth in the loan portfolio, seeking to combine profitability and diversity while maintaining a low-risk profile, the actions of management and the entire branch network to maintain the quality of the portfolio resulted in Conglomerado BRB remaining at **default** levels **below the market average** (3.55%)¹, ending 3Q23 at **2.01%**.

Payroll deductible loans and mortgage together continue to account for the majority of the portfolio, 66% of the total balance.

In the same vein, the concentration of credit operation *ratings* demonstrates the quality of the portfolio. The indicator remained stable, closing the quarter with **96.5%** of operations rated between **AA and C**.

Concentração por Rating



¹ FEBRABAN, Default - Total, Credit Overview - August 2023

Fundings

3T23



R\$ 40.7 billion
Total fundings

+ 23.1% (12m)



R\$ 7.5 billion
Real Estate/Agribusiness
Letters of Credit

+ 77.2% (12m)



R\$ 27.6 billion
Term deposits

+ 28.6% (12m)



81.6%
Loan to deposit

- 3.7 p.p. (12m)

In the wake of the more positive economic scenario, with the reduction in basic interest rates being implemented throughout the second half of 2023, the cost of funding has been reduced. BRB continues to back the growth of its assets based on its strategy of diversification and stability in funding.

The distribution of BRB's products on partner platforms has been established as an important vector in the funding strategy, with emphasis on Real Estate/Agribusiness Letters of Credit operations, backed by strong growth in real estate and rural credit lines.

In this way, the bank diversifies its investor base by reaching out to non-account holders.

In term deposits, the strategy of raising funds from Court Deposits continues to stand out, accounting for 31.6% of total funding.

This modality provides BRB with stable and low-cost funding, having reached R\$ 13.2 billion in 3Q23 (+2.4% in the quarter).

The success of this strategy is the result of BRB's leading position in the market for public sector products.

BRB reached the end of 3Q23 with a loan to deposit ratio of 81.6%, a level that reflects the strategy of assigning credit portfolios, allowing the liquidity generated to back origination in higher margin credit lines, optimizing Capital consumption.

Economic performance

In 3Q23, BRB recorded a net profit of **R\$76.4 million**, an increase of **43.3%** over 3Q22.

In the year-over-year comparison, revenues from credit operations increased (+33.4%), in line with the growth in the portfolio (+19.4%) and the repricing of the base, reinforced by the optimization of the portfolio and the growth in the origination of operations with a higher margin.

Commissions and fees revenue included card revenue, commissions and fund management, closing the quarter at **R\$ 70.0 million**.

The diversification of BRB's product portfolio and the profile of its customer base has boosted the bank's total assets, which reached **R\$ 47.3 billion** at the end of 3Q23, up **15.2%** year-over-year.

BRB is pursuing its strategy of establishing itself as a robust, modern and complete public bank, providing its increasingly large and diversified customer base with a complete portfolio of financial solutions, including a variety of credit lines, payment methods, insurance products, investments and digital banking.

The results obtained by the institution reflect all aspects of its evolution, guaranteeing the continuity of its business, the value generated for society and the fulfillment of its mission as a public bank that plays a leading role in economic and social development in its regions of operation.

3T23



R\$ 76.4 million
Net profit



R\$ 70.1 million
Commissions and Fees
Revenue



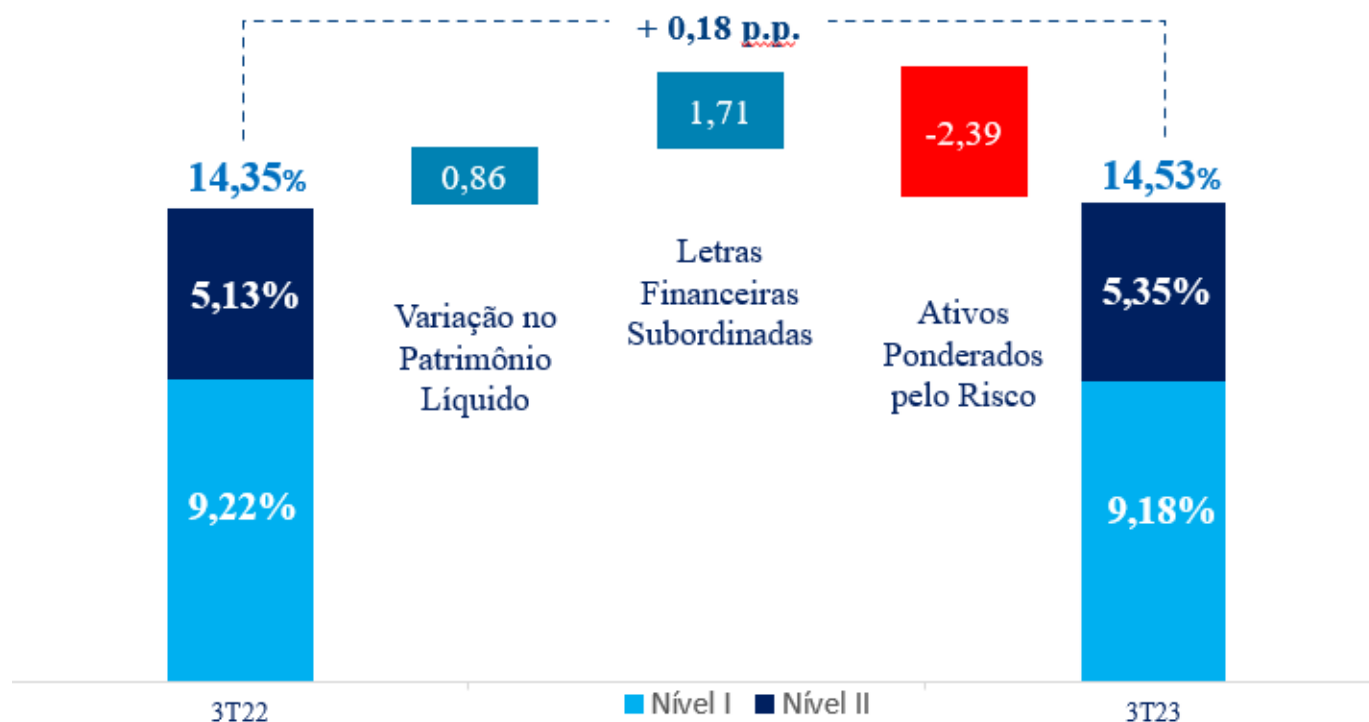
R\$ 734.0million
Net interest income



R\$ 47.3 billion
Total assets

Capital

C.A.R.



In September 2023, C.A.R. recorded for the Conglomerado Prudencial was 14.53%, representing an increase of 0.18 percentage points compared to September 2022. The variation is explained by the **17.89%** increase in **Regulatory Capital** compared to the **16.44%** growth in **Risk Weighted Assets (RWA)**, mainly in the credit risk portion.

Regulatory Capital reached **R\$ 3,901 million** in September 2023, compared to R\$ 3,309 million in September 2022, due to the result for the period and the issue of Subordinated Financial Letters. The total **RWA** recorded was **R\$ 26,851 million**, against R\$ 23,059 in the same period last year, due to the 15.71% increase in the credit risk part.

The C.A.R. calculated exceeds the sum of the minimum requirements for Regulatory Capital and Additional Main Capital by 4.03 percentage points.

<p>14.53% C.A.R.</p> <p>^ 0.18 p.p. 3Q23 x 3Q22</p>	<p>R\$ 3.901 billion Regulatory Capital</p> <p>^ 17.9% 3Q23 x 3Q22</p>	<p>R\$ 26.851 billion Risk-weighted asset</p> <p>^ 16.44% 3Q23 x 3Q22</p>
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The bank of great events

BRB maintains its position as a great supporter of culture, sports and the preservation of public heritage. This citizen spirit is directly connected to the Bank's business strategy, which has taken its brand and its services to new audiences, new environments, while at the same time strengthening its relationships with current customers, building loyalty and promoting a sense of belonging.

In 3Q23, the Bank sponsored the Sertões Rally; Stock Car; the Lide Brazil Development Forum, helping to prospect multilateral investments in the country; Capital Motoweek, helping to heat up the economy in its main city of operation; Formula 3 and Formula 4 drivers, as well as CASACOR. Each of these sponsorship actions was monetized with special conditions for new customers and exclusive experiences for customers who are already part of BRB.

The bank of all cities

In Brasilia, BRB plays the role of administrator of notable public sites such as the TV Tower. It also owns the naming rights to the BRB Nilson Nelson (sports gymnasium) and Mané Garrincha (soccer stadium) arenas. The bank is also involved in the revitalization of the Nelson Piquet International Autodrome, **in which R\$ 52 million have already been invested.**

The aim of this initiative is to reintegrate Brasília into the scene of the main international motor racing and motorsport circuits. In addition, it seeks to create an infrastructure for hosting major sporting and entertainment events, both national and international. This will allow society to regain access to the racetrack and also have a themed space open to the public, with karting seasons and a drivers' school.

With these activities, BRB is ready to take its expertise in the management, revitalization and profitability of public facilities to other states.



Instituto BRB

1st Autism in Focus Congress



In July, the Autism in Focus Congress, promoted by the Steinkopf Institute, a non-profit association focused on research, clinical treatment, study and the development of skills and competencies for people with Autism Spectrum Disorder (ASD), was held.

The Bank supports the organization in the development of the Mapa Autismo Brasil survey, which aims to collect non-governmental data on ASD in the country, in order to enable more effective actions aimed at the autistic population.

During the three-day event, there were lectures, panels, workshops and debates with renowned experts, professionals and autistic people, who shared their knowledge and experiences. Among the topics covered were inclusion, the importance of therapies, education in neurodiversity and the technologies available to patients.

To find out more about the work of Instituto BRB and to support its cause, visit institutobrb.org.br/.

Financial education for the population

With the aim of transforming lives and changing people's realities, BRB, through Instituto BRB and Regius, has made the E-Educa financial education platform available to all Brazilians at <https://educacao.regius.org.br/>. The learning tool is 100% online, free of charge and offers knowledge trails, games, interactive quizzes and a variety of content for participants, with a focus on promoting strategies and solutions for conscious consumption and planned financial education, to encourage and develop skills aimed at balancing personal finances and the conscious consumption of the population.



The teaching methodology offers various knowledge trails, depending on each person's financial profile, covering topics such as: conscious consumption habits, personal finance, pension savings and investment methods.


People

Developing and expanding our team


BRB continuously invests in employee development, as it believes that knowledge is essential for improving processes and executing strategic objectives. The improvement projects focused on leadership, improving activities and changing the culture.

In 3Q23, new internal selections were launched with various recruitment opportunities for the workforce. Internal selections materialize the Bank's commitment to giving employees opportunities and recognizing their results by promoting recruitment in a transparent, objective and broad manner.

In the same period, 37 new clerks were hired, with the aim of strengthening staff to support the institution's expansion strategy and the search for qualified professionals to work with BRB in its new challenges.

 **> 82 k hours**
Training and capacity building

 **> 10 k**
Certificates issued

 **Gamified campaigns**
training incentives

Diversity

Fulfilling its Diversity and Inclusion Policy, BRB carried out actions on celebratory dates to give representation and value to the differences between people. These include "Black, Latin American and Caribbean Women's Day", "National Day of People with Disabilities" and "National Deaf Day".

Female leadership

The 2nd class of the Women's Leadership Program was one of the highlights of the quarter, qualifying 30 women leaders and potential leaders. Topics such as individual potential, self-knowledge, strategic vision and the ability to make decisions were addressed. This action was carried out in partnership with the Geração Soul Institute and aims to train and empower women to occupy leadership positions, in order to guarantee a diverse environment with opportunities for all.



Court Services

BRB has judicial deposit management agreements with the Court of Justice of the Federal District and Territories (TJDFT), the Court of Justice of the State of Bahia (TJBA) and the Court of Justice of the State of Ceará (TJCE), the latter covering the management of accounts related to the special regime for court-ordered debt. At the end of the second quarter of 2023, the portfolio totaled R\$ 13.2 billion in funds raised.

The Bank offers the judicial system a distinctive, modern and efficient service, carrying out the complete administration of its court deposits for partner courts. This covers everything from the issue of the court deposit slip to the release of the funds, whether by official letter or permit.



BRB JUS

Speed and innovation for the judiciary

It was in 3Q23 that BRB finished implementing the newest tool in its judicial services: **pix Judicial**. Since then, it has been possible to pay court deposits via **pix**. The user uses a QR code, which is always available on their payment slip, and the amount is processed immediately, speeding up processes, which has a special social impact, especially in the case of bail payments and injunctions.

In 2023, BRB attended the VI Meeting of the Council of Presidents of the Brazilian Court of Justice - CONSEP, held at the Court of Justice of the State of Minas Gerais. At the meeting, the Bank had the opportunity to present its products and services aimed at the judiciary, with an emphasis on **Pix Judicial**, which makes it possible to transfer amounts deposited in court immediately after the magistrate has signed the permit.

The Bank is continuing to expand its services to other spheres of the judiciary throughout the country.

Mobility

PIX Implementation

BRB is the exclusive operator of the Automatic Ticketing System for public transportation in the Federal District. The service, which already accepts payment with swiped cards directly on the transport modes, now has in-vehicle payment functionality with pix and digital wallets.

These deliveries are essential steps towards the modernization of public transport in the Federal District and reinforce BRB's relevant role as a ticketing operator in the Federal District, capable of bringing this level of efficiency to other federal entities.



+ **90 million** accesses
+ **R\$ 148 million** handled



133 service centers in the Federal District

BRB Mobility Stations, On the Spot, Metro, BRB Convenience and digital channels

A bank for everyone

BRB manages a set of government products and services that are designed to help managers throughout Brazil improve efficiency and transparency in their financial assistance and targeted benefits programs. In this way, the bank leverages its experience and technology in payment solutions to promote the well-being of the population and social equality, while achieving positive results in its operations.

3Q23



+ More than **193,000** impacted lives



A total of **14 social programs in operation**



+ **R\$ 140 million** distributed
(^11% 3Q23 x 3Q22)



GDF Health

BRB is the manager of the health plan for Federal District Government civil servants. This mission aims to improve the quality of life of those who dedicate their lives to caring for other lives. Since its implementation, the plan has made it possible to carry out more than **760,000 elective and emergency consultations, 138,000 serial treatments and 48,000 clinical or surgical hospitalizations.**

- 2,570 partner units**
Including AMHP/DF
- + 4.6 million tests performed** since implementation
- > 85,000 lives served**

2T23



BRB is also the exclusive operator of Na Hora, an integrated service that brings together various public bodies in a single location, speeding up service to citizens. Essential services are made available in strategic locations with high traffic and extended opening hours. With more than **7,500 services a day**, BRB replaced the entire technological infrastructure of the units with new and modern equipment.

FUNGER - Employment and Income Generation Fund

The Bank also operates the Employment and Income Generation Fund (FUNGER), which supports urban and rural entrepreneurs with a view to increasing occupation, employment and income in the Federal District and RIDE. The main beneficiaries are micro-businesses, informal enterprises, small farmers, cooperatives, and recent graduates. In 2Q23, 2,756 active **operations** were carried out, totaling more than **R\$ 29 million** in loans granted.

FDR - Federal District Rural Development Fund

BRB is the financial agent of the Federal District Rural Development Fund (FDR), which aims to promote rural development in the Federal District with actions that allow people to remain in rural areas and increase production, income, and food security. In 2Q23, 164 active **operations** were carried out, totaling more than **R\$ 15 million** in loans granted.



Legal Information

Complying with article 8 of Brazilian Central bank-Bacen's circular letter No 3.068/2001, BRB declares to have the economic capacity and the intent of keeping, until maturity, the securities under the Held-to-Maturity Securities.

Complying to Instruction No. 162/22 of the Exchange Commission of Brazil - CVM, in the 1st quarter of 2023, Ernst & Young Auditores Independentes was not hired or provided services unrelated to external audit at a level higher than 5% of the total fees related to external audit services.

Complying with internationally accepted criteria, the adopted policy complies with the principles that preserve the auditor's independence, meaning: the auditor should not audit his work or perform managerial functions for his client or promote the client's interests. In compliance with article 243 of Law No. 6404/1976 and its amendments, BRB informs the total value of its investments in Subsidiaries and Affiliates is R\$ 905 million, as detailed in the explanatory statement No. 15.

Acknowledgement

We thank the trust and loyalty of our customers, the support of the Federal District's population, the work and dedication of our collaborators — employees, investors, service providers, and suppliers — and the trust of all our shareholders.

Paulo Henrique Bezerra Rodrigues Costa
BRB President

Cristiane Maria Lima Bukowitz
Chief Human Resources Officer, accumulating the
Executive Operations Office

Dario Oswaldo Garcia Junior
Chief Financial Officer, Controller and Chief
Investor Relations Officer

Diogo Ilário de Araújo Oliveira
Retail Banking Operations Officer

Eugênia Regina de Melo
Wholesale and Government Officer

Hugo Andreolly Albuquerque Costa Santos
Chief Digital Business Officer

Luana de Andrade Ribeiro
Chief Controls & Risks Officer

José Maria Corrêa Dias Júnior
Chief Information Officer