



Results

1st quarter 2024



Paulo Henrique Costa
BRB President

Carlos Alberto Moreira Junior
BRBCARD President

Alexsandra Braga
BRB Seguros President

Emerson Rizza
BRB DTVM acting President

Juliana Gonçalves Navarro
BRB Serviços acting President

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

Overview



Financial Margin Growth



Creating value that impacts all of society positively



BRB's ecosystem strengthening
Products and services complete portfolio, with exclusive experiences for customers



Discipline in strategy execution



Funding growth



Loan portfolio diversification



Continued growth in transactions through the Super App



Business partnerships consolidation.
Digitalization, payment methods, investments and security

Our Numbers

1Q24 x 1Q23

Recurrent Net Profit

R\$ **9.0 M**

^ 115.6%

Financial Margin

R\$ **725.5 M**

^ 45.1%



Present in

93%

of Brazilian municipalities



Loan Portfolio

R\$ **36.1** billion

^ 12.2%



Total Assets

R\$ **49.0** billion

^ 18.4 %



Customers

7.7 million

^ 9.2%



Commissions and Fees Revenue

R\$ **68.8** million

∨ 4.6%



Equity

R\$ **2.6** billion

^ 18.1%

Digital

96.5%

of transactions in the quarter



1Q23 x 1Q24

Customers and Channels

7.7 M

customers

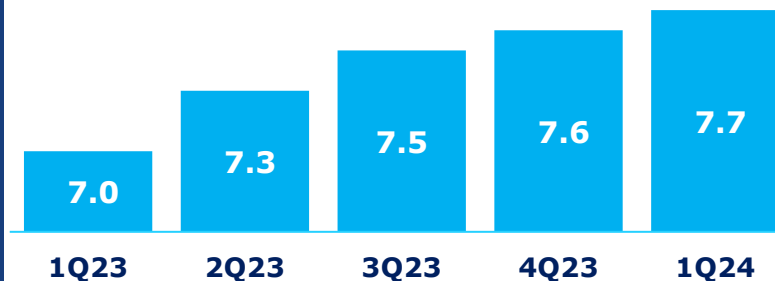


3.3 M
digital

Customer Base

(in million)

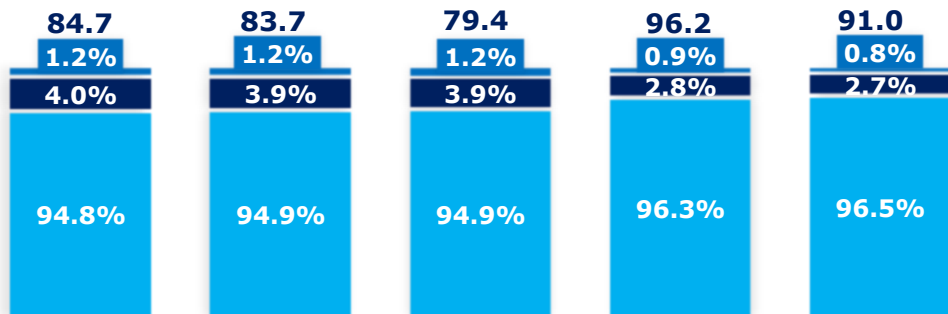
+ **9.2 %**



Transactions per Chanel

(in million)

+ **7.4%**



1T23

2T23

3T23

4T23

1T24

■ Canais Digitais ■ Correspondentes ■ Agências

+ **7.4%**

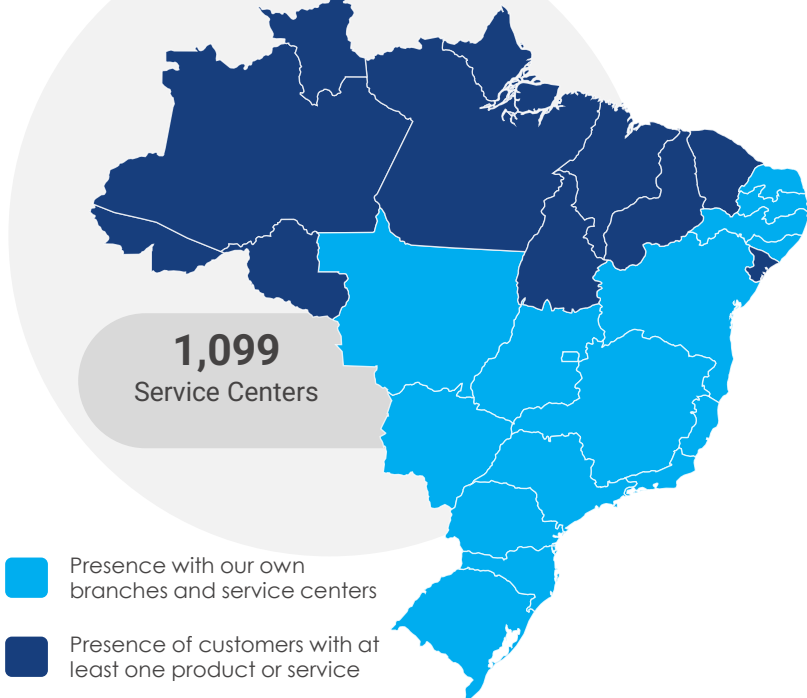
of made transactions

1Q24x 1Q23



A national bank

Physical presence in 15 States + the Federal District



Branches



40% of branches with structures awarded internationally by the Muse Awards



Optimized structure



Opening of 19 branches in the last 12 months

Digital



Digital omnichannel experience

Business



Manager of judicial deposits: **TJDFT, TJBA and TJCE**



Distribution platform R\$7.1 billion raised in LCI and LCA until 1Q24



529 payroll deductible loan agreements across the country, growth of 13%, in the annual comparison



Customer base growth and diversification

R\$ **14.2 billion**

in **judicial deposits** at the end of 1Q24



Exclusive depository,, **TJBA and TJDFT**

BRB *JUS*

Pix Judicial
Only financial institution to operate with this modality



Innovative solution
Simplified Brancheless banking

Super APP



AI applied to the security of operations, combined with the Bank's innovation culture



Implementation of LCI/LCA Application and Redemption operations



Unification of products and services on a single platform



Partnership with Plug & Play, the world's largest startup accelerator



New project at BRB's Innovation Office, located in Silicon Valley



Notas App Store



118%

2,2



Antes da atualização

4,8



Nota Atual



Notas Google Play



65%

2,9



Antes da atualização

4,8



Nota Atual

Insurance

Business Partnerships



- Life
- Payment Protection
- Protected Card



- Residential
- Housing

12.4%

individual account holder base uptake

R\$ 294 million

Total in premium

^ **52%**

R\$ 7.8 million

Housing Insurance Premium

^ **120%**

R\$ 64.9 million

Gross Revenue

^ **17%**

264 thousand

Active customers

^ **4.5%**

Payment protection with expansion of eligibility for customers

up to 85 years old



Investments



R\$ 4.9 B
In assets

153 k
Accounts
Platform and
Shareholders
^ **228%**

R\$ 3.79 B
AUM
^ **31%**

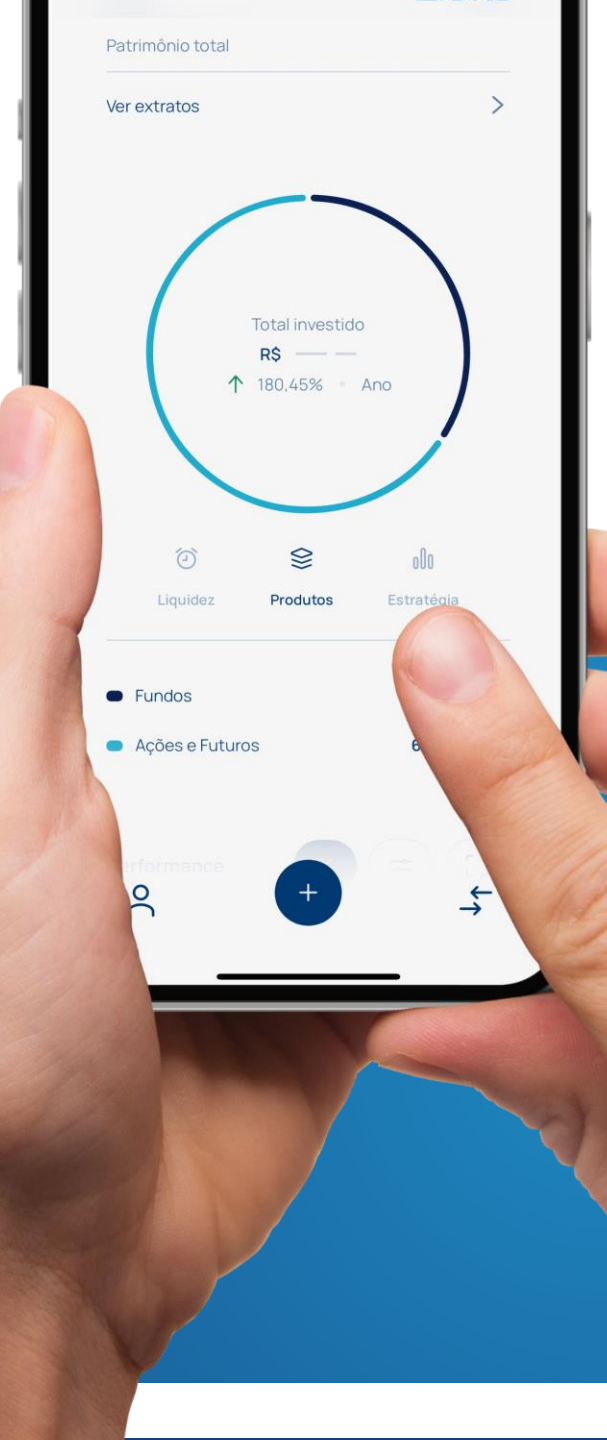


Integration of the
**Investment
Platform** into
SuperAPP

R\$ 1.13 B
AuC
^ **108%**

R\$ 529 M
Net Funding
^ **63%**

43 k
Quotaholders
in funds
^ **86%**



Payment Methods



New card processing platform, leader in technological solutions for financial institutions and specialist in the digital market



Immediate positive impact on performance gains

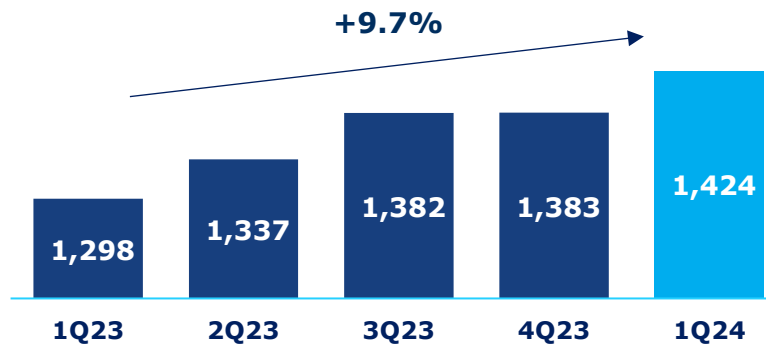


Strategic gains and greater agility in the development of new products and projects

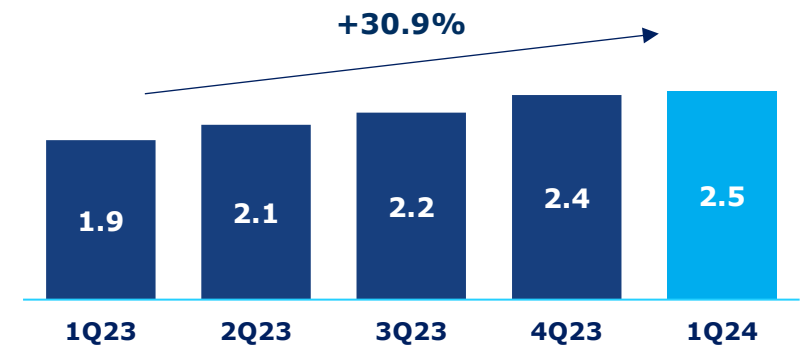


Migration of the billing solution to improve the autonomy of the service network - SysOpen

Active Cards (thousand)



Invoicing (million)



17 SOCIAL PROGRAMS OPERATIONALIZED BY BRB, INCREASING THE QUALITY OF LIFE OF FAMILIES IN SOCIAL VULNERABILITY SITUATIONS



ESG

<p>R\$117 M Auxílio Creche 14 thousand benefits</p>	<p>R\$111 M Auxílio Gás 86 thousand benefits</p>	<p>R\$119 M Bolsa Alimentação 73 thousand benefits</p>
<p>R\$703 M Prato Cheio 2.5 million benefits</p>	<p>R\$258M DF Social 79 thousand benefits</p>	<p>R\$ 216 M Cartão Material Escolar 150 thousand benefits</p>

Health Plan for GDF civil servants

> 91 k
GDF Health appointments

> 6.1 M
lab tests

> 1.1 M
elective and emergency consults

> 230 k
treatments



> 7.5 k
daily services

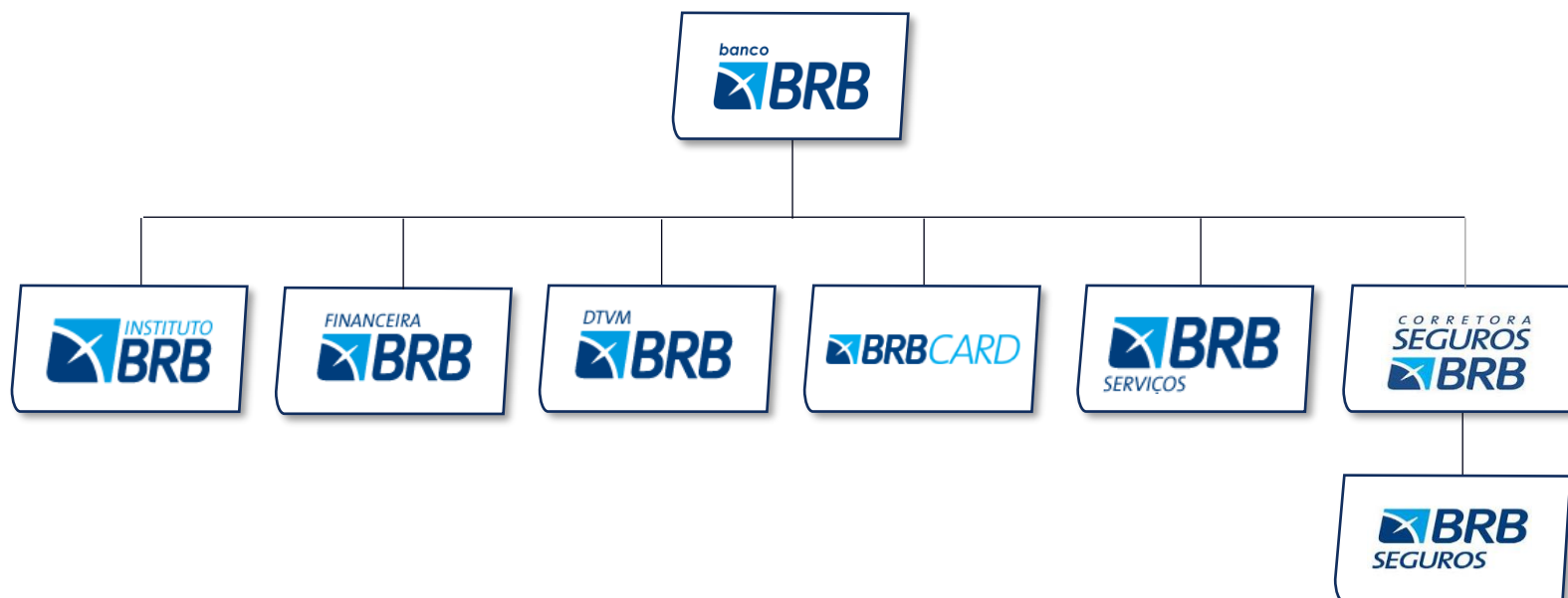
Immediate service to citizens, strengthening the role of the public bank by providing speed and simplification of processes, contributing to economic, social and human development in BRB's areas of influence.

Strategic Projects

Corporate Reorganization

✓ **Strategically relevant** project, which provided greater synergy between the Strategic Planning of BRB and its Subsidiaries, driving cost reduction and optimization of activities

✓ Transformation of BRBCARD, BRB Serviços and Corretora de Seguros BRB into **wholly-owned subsidiaries** of the Bank



Main gains obtained so far:

- ✓ **Consolidation** of equity interests
- ✓ Separation of insurance and card verticals
- ✓ Enabling independent strategic partnerships, as well as the search for **new opportunities and sources** of business

Objectives:

- ✓ Long-term **Results**
- ✓ Business **Sustainability**
- ✓ BRB Group's **Profitability**

Value generated for the Federal District

- ✓ **R\$ 194.6 million** – BRBCARD share selling
- ✓ **R\$ 75.8 million** – Dividends distributed by BRBCARD

Strategic Projects

Safe I

Valuation: R\$ 1.17 billion

Result: R\$ 580.5 million

(2021-2026)

- ✓ Search for a **corporate partner** for the **insurance brokerage** sector
- ✓ Chosen partner: **Wiz Soluções e Corretagem**
- ✓ Improving processes and customer experience, **adding value to service** provided, adding expertise, agility and autonomy to the Bank
- ✓ New **Bancassurance** model

Safe II

Valuation: R\$ 1.5 billion

Participation in the 2023

results: R\$ 6.0 million

- ✓ Partnerships established to operate in the **insurance, pension, capitalization and consortium** markets.
 - **Mapfre:** Housing and Residential
 - **Cardif:** Life, Payment protection, and Other Personal Risks - DRP
- ✓ **Increase in business** in the Insurance sector, with **improved** reach and distribution, cross-selling and growth in transaction volume

Yeld

Valuation: R\$ 109.7 million

- ✓ Commercial partnership with **Genial Investimentos** for the supply of an investment platform and operation of the BRB counter

Fundo Criatec 2

Result: R\$ 6.1 million

65.8% return on investment made

- ✓ Fund **structured by BNDES** with the objective of investing in startups
- ✓ BRB joined as a shareholder in 2013, with a commitment to **invest up to R\$ 10 million**

People



Development of potential

Investment in continuing education



New Public Tender for the IT area

Team ready for the constantly evolving technological challenges



Female Leadership

6th class since 2019
Preparing women to take on leadership roles



Digital Transformation and skills development as essential pillars for organizational success

Representativeness

65% of people in leadership positions belong to underrepresented groups

- 43% black leaders
- 38% female leaders
- 5% PwD leaders

Skills Enhancement

Alignment with the skills of the future highlighted in the Future of Jobs Report 2023, issued by the World Economic Forum

Training

25% increase in average teaching hours per employee, compared to 1Q23

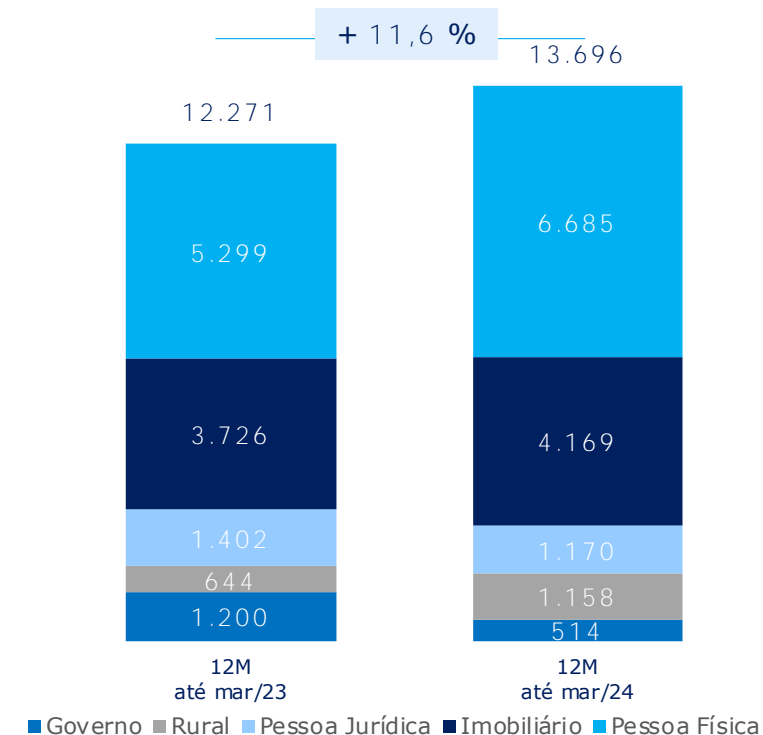


Loan Portfolio

						% Share		
	1Q23	4Q23	1Q24	Δ 3m	Δ 12m	1Q23	4Q23	1Q24
Individual	18.434	17.999	17.524	-2,6%	-4,9%	57,3%	50,2%	48,6%
Payroll deductible loan	14.819	13.683	13.030	-4,8%	-12,1%	46,1%	38,2%	36,1%
personal loan	2.112	2.410	2.428	0,7%	14,9%	6,6%	6,7%	6,7%
Renegotiation	1.503	1.906	2.066	8,4%	37,5%	4,7%	5,3%	5,7%
Legal Entity	3.884	4.926	5.031	2,1%	29,5%	12,1%	13,7%	13,9%
Working Capital	685	473	442	-6,6%	-35,5%	2,1%	1,3%	1,2%
Investment	1.440	1.856	1.907	2,8%	32,5%	4,5%	5,2%	5,3%
Government	1.318	1.782	1.829	2,6%	38,7%	4,1%	5,0%	5,1%
Revolving	441	815	853	4,7%	93,4%	1,4%	2,3%	2,4%
Credit Card	1.829	2.307	2.348	1,8%	28,4%	5,7%	6,4%	6,5%
Mortgage	7.230	9.226	9.716	5,3%	34,4%	22,5%	25,8%	26,9%
Rural	797	1.367	1.465	7,2%	83,8%	2,5%	3,8%	4,1%
Total	32.174	35.825	36.084	0,7%	12,2%	100%	100%	100%

R\$ milhões

Originação de Crédito (em milhões)



+29.5%

Individual



+28.4%

Credit Card



+34.4%

Mortgage

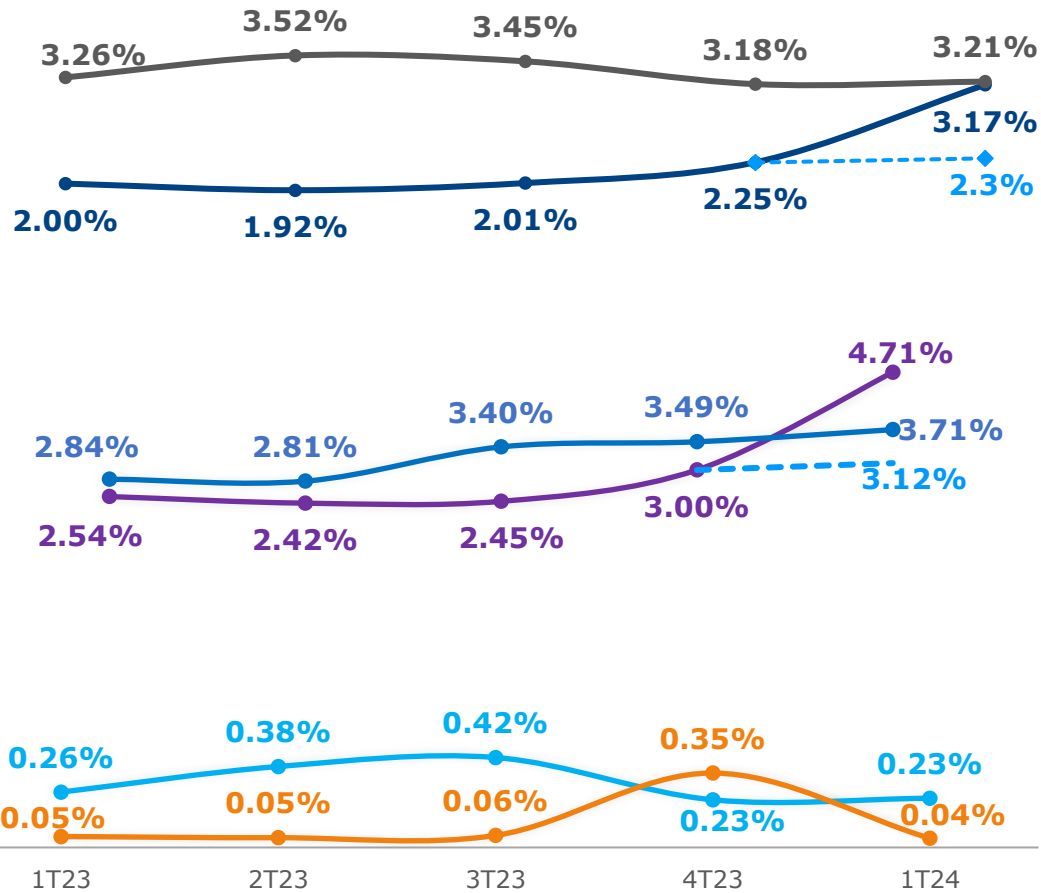


+83.8%

Rural

Loan portfolio quality

Portfolio Default

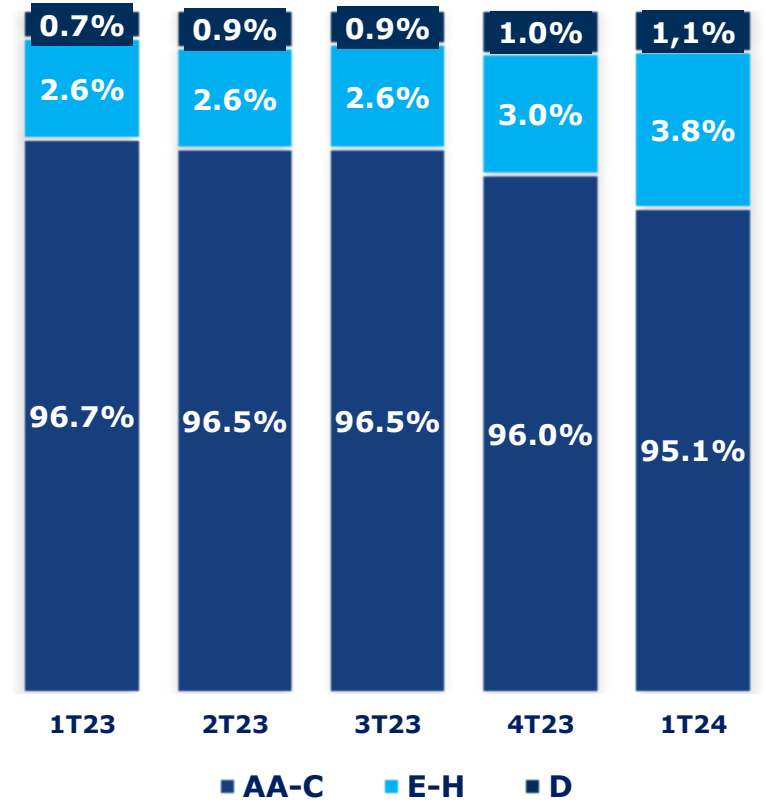


- Conglomerado BRB
- SFN
- ◆ Recorrente

- Individual
- ◆ Recurrent Individual
- Legal Entity

- Imobiliário
- Rural

Rating Concentration



Funding

	1Q23	4Q23	1Q24	Δ 3M	Δ 12M
Customer Funding	34,448	40,957	41,148	0.5%	19.5%
Cash deposits	1,209	1,639	1,389	-15.3%	14.9%
Savings	2,562	2,625	2,602	-0.9%	1.5%
Term Deposits	12,592	13,742	13,752	0.1%	9.2%
Judicial Deposits	10,165	13,451	14,232	5.8%	40.0%
LCI/LCA	6,055	7,709	7,126	-7.6%	17.7%
LF	1,915	2,140	2,209	3.2%	15.3%
Demais captações	2,348	2,458	2,789	13.5%	18.8%
Resale	1,977	1,941	1,774	-8.6%	-10.2%
Loans and Transfers	348	426	410	-3.7%	17.8%
Other	23	90	100	11.5%	330.6%
Total Funding	36,795	43,415	43,937	1.2%	19.4%



19.5%
Customer Funding



+40.0%
Judicial Deposits



+17.7%
LCI/LCA

Administrative Expenses

	1Q23	4Q23	1Q24	Δ 3M	Δ 12M
Personnel Expense	-285	-301	-294	-2.3%	3.2%
Administrative Expense	-229	-264	-259	-1.8%	13.1%
Total	-514	-565	-553	-2.1%	7.6%

R\$ million

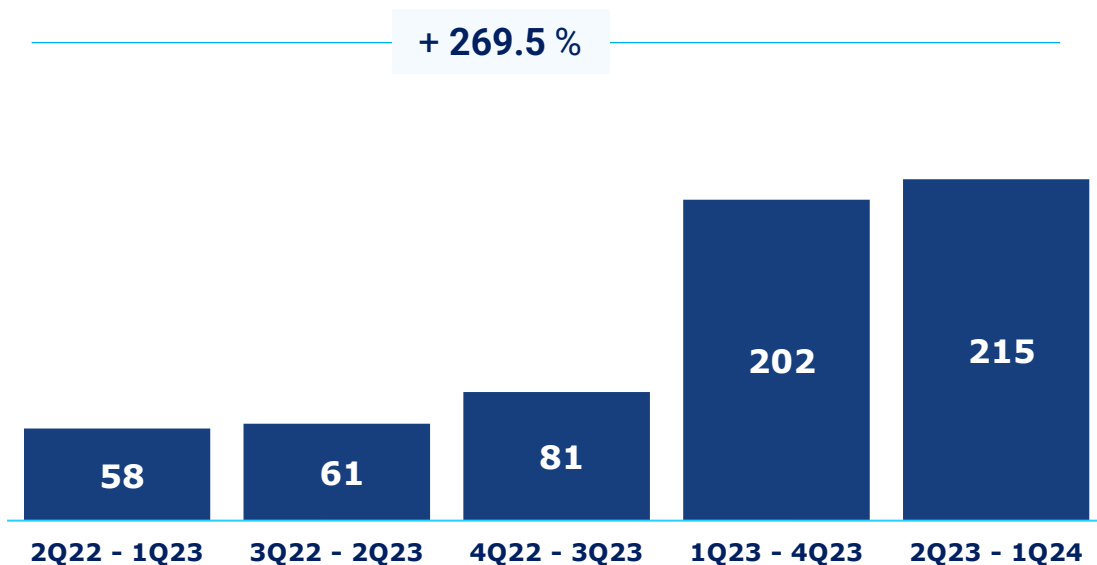
Comissions and Fees Revenue

	1Q23	4Q23	1Q24	Δ 3M	Δ 12M
Current Account	41.1	43.8	40.0	-8.7%	-2.6%
Transfers from Judicial Dep.	10.1	7.8	8.0	2.7%	-21.0%
Ticketing	9.3	8.7	8.9	2.5%	-4.2%
Administrative Resources	6.1	6.5	6.6	0.8%	8.3%
Cards	4.4	4.3	3.8	-10.3%	-13.5%
Other	1.1	1.3	1.5	12.4%	38.0%
Total	72.1	72.4	68.8	-5.0%	-4.6%



Recurrent Result

Historical Basis of Recurring Net Profit (million)



10.92%

Recurring ROAE

% accumulated 12 months

	1Q23	1Q24	Δ 12M
Intermediation Revenues	1,479	1,714	15.9%
Credit	1,187	1,375	15.8%
Treasury	291	339	16.6%
Intermediation Expenses	-979	-989	1.0%
Finacial Margin	500	726	45.1%
PDD	-145	-243	67.4%
Credir Recovery	22	16	-27.5%
Intermediation Result	377	498	32.2%
Comission and Fees Revenue	72	69	-4.6%
Personnel Expenses	-285	-294	3.2%
Other Administrative Expenses	-229	-259	13.1%
Tax Expenses	-33	-44	33.6%
Res. Participation in Associated and Subsidiary Companies	3	36	934.6%
Other Operating Revenue/Expenses	-23	-20	14.9%
Operational Result	-118	-14	88.1%
Non-operational result	-1	-5	-312.5%
Result before Tax	-119	-19	84.0%
Income Tax and Social Contribution	63	28	-56.1%
Profit Share	0	0	-
Net Profit	-56	9	115.6%

R\$ million

Final Considerations

- ❖ 45.1% increase in Financial Margin.
- ❖ 32.2% increase in Intermediation Result, driven by the Loan Portfolio (12.2%) and Real Estate Bonds and Securities: TVM (16.6%).
- ❖ Judicial deposits manager: TCDFT / TJBA / TJCE
- ❖ Strengthening of the BRB ecosystem, with expansion of the customer base, which ended the quarter with 7.7 million people.
- ❖ 12.2% growth in the loan portfolio (1Q24 x 1Q23).
- ❖ 52% increase in total insurance premiums.







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.

Relações com Investidores

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