

INSTITUTIONAL **PRESENTATION**

2Q20

Disclaimer



This presentation may include references and statements, planned synergies, estimates, projections of results, and future strategy for Banco do Brasil, its Associated and Affiliated Companies, and Subsidiaries.

Although these references and statements reflect the management's belief, they also involve estimates and unforeseen risks. Consequently, results may differ from those anticipated and discussed here.

These expectations are highly dependent on market conditions, on Brazil's economic and banking system performances, as well as on international market conditions. Banco do Brasil is not responsible for updating any estimate in this presentation.

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Company

Profile

Corporate Strategy

Customers

- Improve customer experience
- Customer base expansion

Financial

- Sustainable profitability
- Capital optimization

Processes

- Digital Transformation customer and efficiency-oriented
- Intensifying usage of Analytics

Human Resources

- Customer oriented Organizational Culture
- Attraction, retention and succession practices, based on performance and meritocracy

Sustainability

Adoption of best corporate governance and sustainability practices

Acknowledgments

Best Bank in Brazil in 2020
Euromoney Magazine

Bank of the year in Latin America
The Banker 2019

The Most Innovative Bank in Latin America
Global Finance in 2019 and 2020

Among the best employers of companies in 119 countries. TOP Employers Certification – Top Employers Institute

Only Latin America financial company to integrate the index in 2020 and the most sustainable financial company in the world in 2019
Ranking Global 100 of Corporate Knights in 2019 and 2020

Gold Class in the Sustainability Yearbook 2020
S&P Global e RobecoSAM AG

Best Bank of the year
Fundação Dom Cabral 2019

Best Manager of Fixed Income Funds
BB DTVM –Exame Magazine – Onde Investir 2020

Banco do Brasil

Channels

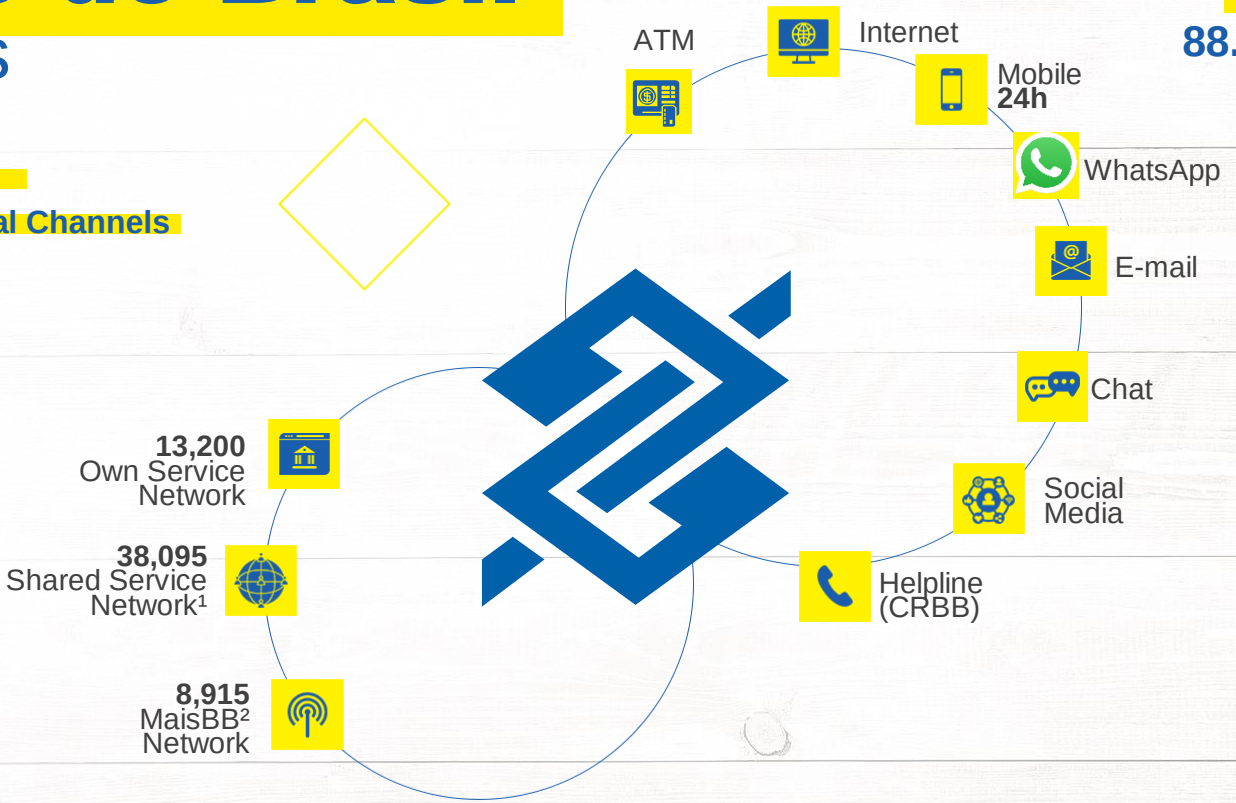
Transactions
11.9% **Traditional Channels**

60,210 Distribution Network

3,694 Traditional Branches

8,833 Points of Service

Present in **99%** of Brazilian cities



Transactions
88.1% **Digital Channels**

673 Digital and specialized network

Internet Banking Users **29 mm[3]**

Mobile Banking Users **18 mm[3]**

(1) Shared network channels: Lottery stores (CEF), ATM (partner banks) and Banco 24h. (2) Agents in the country and Postal Bank. (3) Customers registered.

Global Presence

BB operates in **15 countries** and counts with a network abroad with **23 points of service**

679 correspondent banks in **91 countries**

09 Branches

02 Sub-branches

06 Subsidiaries, Affiliates and Capital Markets Units

02 Shared Services Units

INTERNATIONAL PRESENCE SINCE 1941



Ratings

		Jun/16	Jun/17	Jun/18	Jun/19	Jun/20
Standard & Poor's	Long-term - Local Currency	BB	BB	BB-	BB-	BB-
	Long-Term – Foreign Currency	BB	BB	BB-	BB-	BB-
Moody's	Long-Term – Debt - Foreign Currency	Baa3	Ba2	Ba2	Ba2	Ba2
	Long-Term – Deposits - Foreign Currency	Ba3	Ba3	Ba3	Ba3	Ba3
	Long-Term – Deposits Local Currency	Ba2	Ba2	Ba2	Ba2	Ba2
Fitch Ratings	Long-Term – Local Currency	BB	BB	BB-	BB-	BB-
	Long-Term – Foreign Currency	BB	BB	BB-	BB-	BB-



Ownership Structure

1st Company
Listed in the Brazilian Stock Exchange

TOTAL SHARES
2,865,417,020



50.0%[1]
Federal Government

0.5%
Treasury shares

28.3%
Domestic Capital

21.2%
Foreign Capital

49.5%
Free Float

680 K
Total Investors

665 K
Individuals Investors

There are no investors with more than 5% of the shares

(1) Federal Government controls BB with 50,0000011% of total shares.

BB Corporate Governance
Structure

SHAREHOLDERS GENERAL MEETING

SUPERVISORY BOARD

Independent fiscalization body to report to the shareholders.

They meet once a month ordinarily.

BOARD OF DIRECTORS

ADVISORY COMMITTEES FOR THE BOARD OF DIRECTORS

AUDIT COMMITTEE

Three to five members, mostly independents;

They meet ordinarily four times per month.

HUMAN RESOURCES, COMPENSATION AND ELIGIBILITY COMMITTEE[1]

Composed mostly by independent members;

One member is chosen among members indicated by the minority shareholders;

One member is chosen among members indicated by the government;

Three members are chosen by the Board of Directors;

Committee is chaired by an independent member.

RISK AND CAPITAL COMMITTEE[1]

Three members are chosen by the advisors indicated by the government;

One member is chosen by the members indicated by the minority shareholders;

They meet twice a month ordinarily.

TECHNOLOGY, STRATEGY AND INNOVATION COMMITTEE [2]

One Member is the Chief Technology Officer;

Three members are from the Board of Directors, being one of them indicated by the minority shareholders;

They meet twice a month ordinarily.

INTERNAL AUDIT

INDEPENDENT AUDIT

Composed by eight members: BB' CEO, two members indicated by the minority shareholders; four members indicated by Minister of Economy, and one employee representative. Five out of eight are independent members.

They meet once a month.

EXECUTIVE BOARD UP TO 27 OFFICERS[3]

BOARD OF OFFICERS

CEO/ UP TO 9 CHIEF OFFICERS

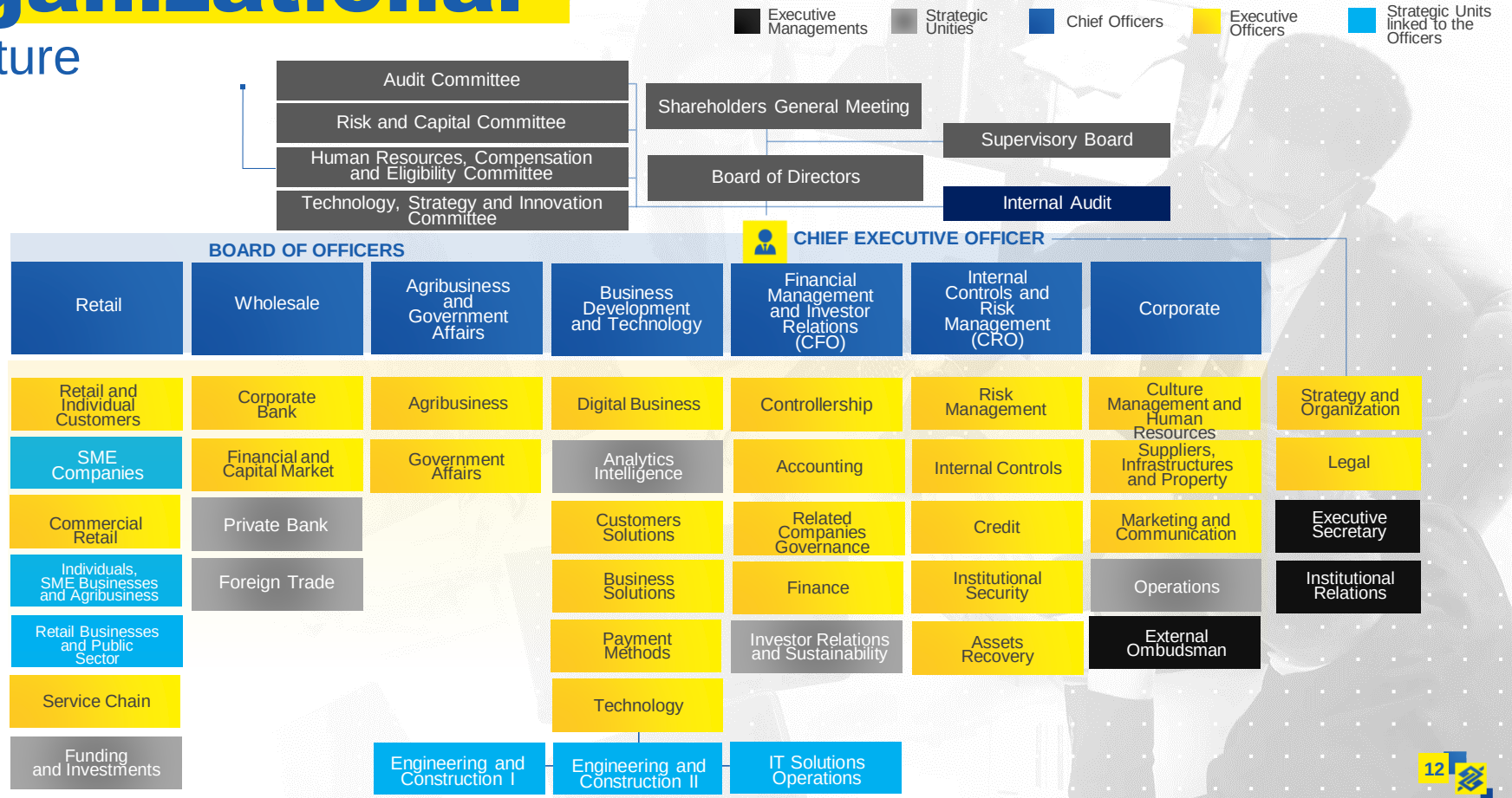
Double level Executive Board;

They meet every week.

(1) Coris and Corem (new attributions concerning the eligibility process) were created in Mar/17. (2) The creation of the Tech committee was approved by the Board of Directors in Oct/19.
(3) The position of Officer is restricted to active employees (BB bylaws, art. 24).

Organizational

Structure



Decision Making Process

The Only Brazilian Bank listed since 2006 in the Novo Mercado segment which is comprised of companies that **voluntarily adopt the best corporate governance practices**

The Program for State-owned companies with distinguished corporate governance was created by **B3** with the objective of encouraging state-owned companies to improve their governance practices and structures.

SEGREGATION OF RESPONSABILITIES

To ensure a system of appropriate controls and to mitigate conflicts of interest, BB clearly segregates roles and responsibilities

STRUCTURE OF COMMITEES

Structure of committees that decentralize the decision-making process and increase the participation of members of the Executive Board

COLLEGIATE DECISION

Decisions at any level of the company are taken collegially, involving executives in defining strategies and proposals for BB's different businesses

RISK MANAGEMENT MODEL OF DEFENSE LINES

Risk and control management involves the entire organization and is considered essential for achieving the Organization's objectives



Corporate Governance

Timeline

1906

1st Brazilian Company
Listed on the stock exchange

1995

BB Shares enter the **IBrX** portfolio

1996

Capitalization and Restructuring Plan

1998

BB Shares enter the **IBrX 50** portfolio

2001

Subscription **Bonus A**

2002

Inclusion of **100% Tag Along clause bylaws.** Conversion of the **PN Shares** to **ON Shares**

2003

BB Shares Enter the B3 **ITAG** portfolio

2004

Private placement of **common shares** linked to a **public offering** for the acquisition of **subscription bonus**

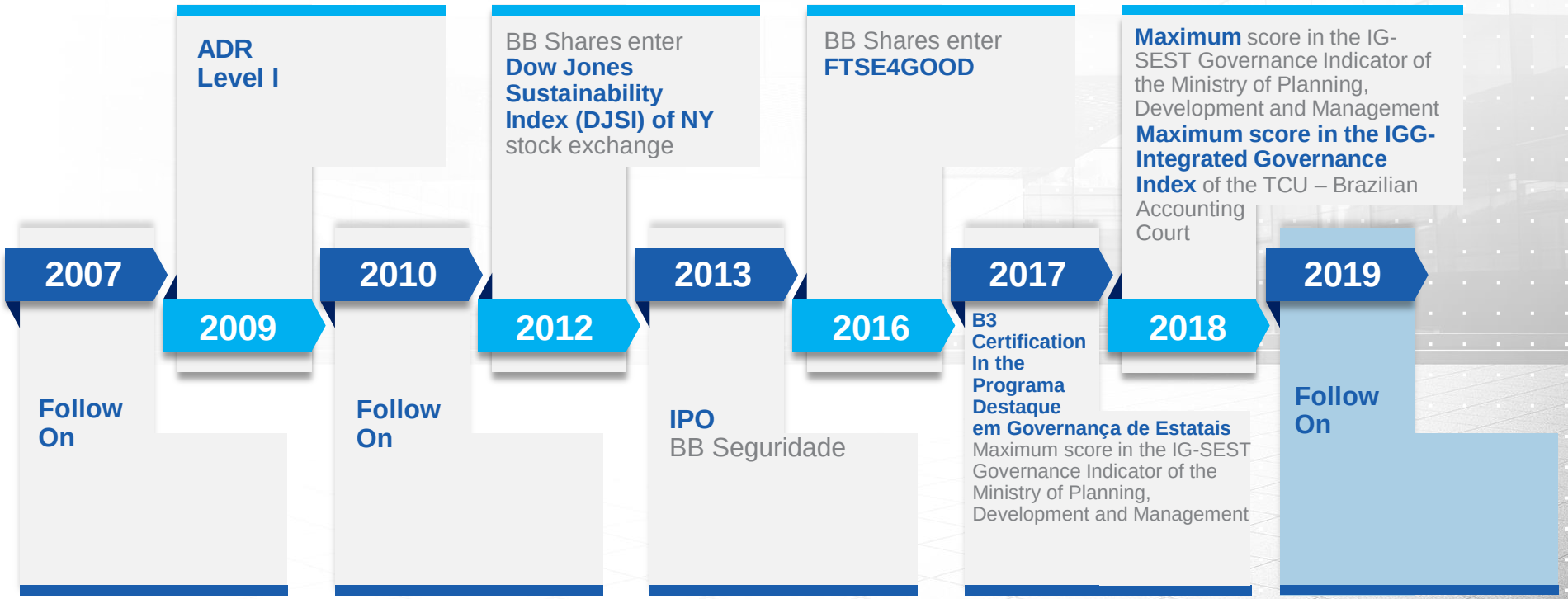
2005

BB Shares **Enter the ISE portfolio**

2006

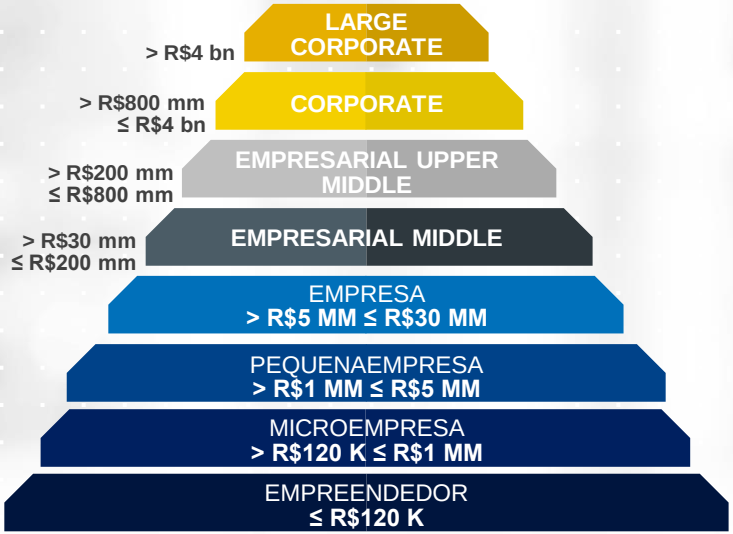
BB Joined "**Novo Mercado B3**".

Corporate Governance
Timeline



Customer Segmentation

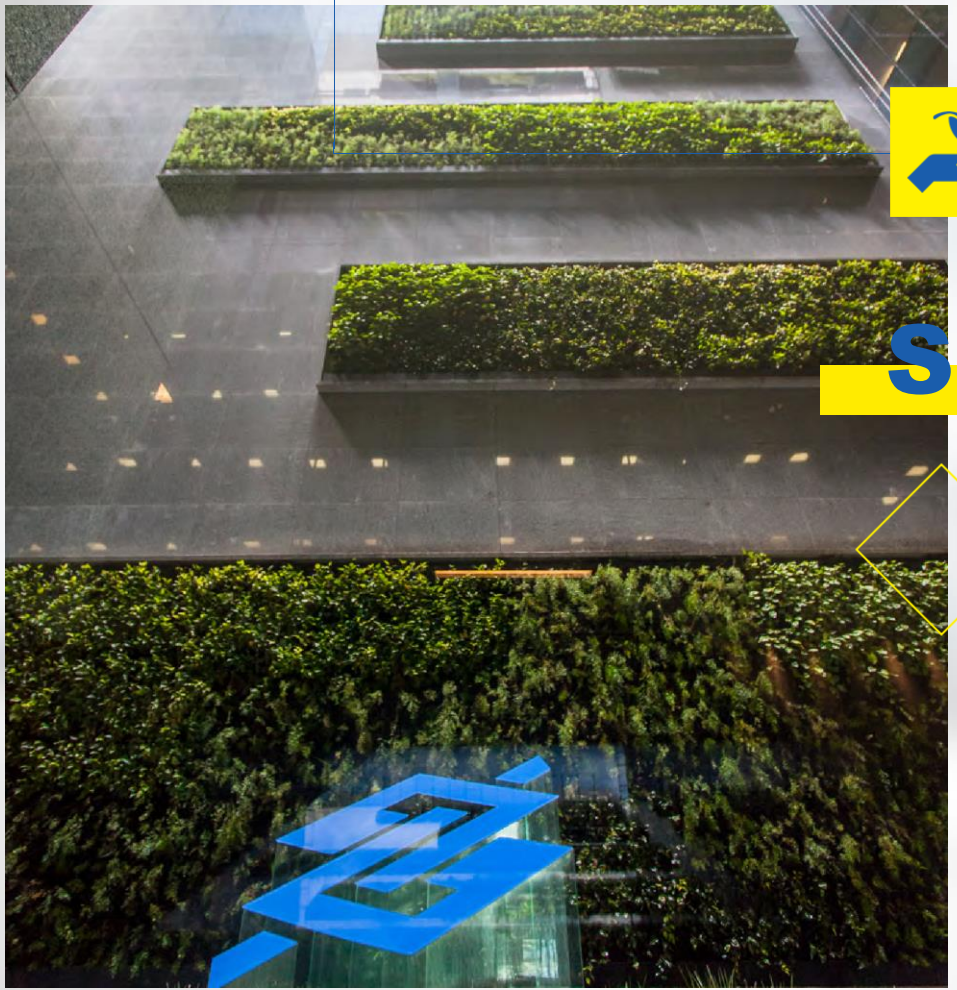
COMPANIES[1]



INDIVIDUALS[2]



(1) Based on Companies annual revenues. (2) It does not apply to Rural Producer. (3) Digital Service.



SUSTAINABILITY

Socio-Environmental Governance at BB

For us in Banco do Brasil, socio-environmental responsibility means:

To have ethics as our commitment and respect as our attitude in our interactions with employees, stakeholders, suppliers, partners, customers, creditors, shareholders, competitors, community, government and the environment.

BOARD OF DIRECTORS

Accompanies social and environmental performance and ongoing initiatives on an anual basis.

BOARD OF OFFICERS

Responsible for approving the actions of the Sustainability Plan – Agenda 30 BB every two years and for the six-monthly monotoring of related initiatives.

RISK AND CAPITAL COMMITTEE

Advises the Board of Directors in the performance of its functions related to risk management, including socio-environmental and capital risk.

SUSTAINABILITY FORUM
An entity composed of the Executive Managers and Fundação Banco do Brasil, it supports the incorporation, alignment and dissemination of sustainability principles and practices, as well as monotoring socio-environmental initiatives and the implementation of Agenda 30 BB actions. This forum meets quarterly and reports to the Executive Business Committee.

INVESTOR RELATIONS AND SUSTAINABILITY (URI)
Strategic unit responsible for conducting the socio-environmental corporate responsibility theme and for the specific management of socio-environmental risk in 1st Line of Defense.

CREDIT (DICRE)
Strategic unit responsible for the specific management of 1st Line of Defense socio-environmental risk related to the credit process.

SUPPLY, INFRASTRUCTURE AND EQUITY (DISEC)
Strategic unit responsible for specific management of socio-environmental risk in 1st Line of Defense related to purchases, contracting, logistic and eco-efficiency resource management.

RISK MANAGEMENT (DIRIS)
Strategic Unit responsible for managing socio-environmental risk in 2nd Line of Defense.

PRI Principles for Responsible Investment · EQUATOR PRINCIPLES · PSI Principles for Sustainable Insurance · ISO 14001:2015

ESG at BB

2001

Volunteers Program

Since **2001**

33.050 volunteers

Over **25 thousand** actions

2002

Asset Management BBDTVM

8 ESG funds (1st in **2002**)

R$ 141.05 billion in assets (**12.95%** of the total assets managed)

2005

Sustainability Plan

Since **2005**

Over **500** actions

7th version (2019-2021 with 50 actions and 86 indicators)

2010

ABC Program

Low Carbon Agriculture

Celebrated 10 years

R$ 15.4 billion hired

2011

Socio-environmental Guidelines

Since **2011** for Credit, with 10 sectors evaluated. Since 2014 for Restrictive and Exclusion List

2016

Agro-Energy Program

Financing for the implementation of renewable energy plants. Since **2016** already **R$ 877 million** were granted

2019

BB Financiamento PJ

R$ 131 million (Jun/20) for the acquisition of renewable energy goods and / or green economy

7.6% of the line transactions

2020

Geo Socio-environmental Diagnostic Improvement

Tool that identifies alerts and impediments to financing from geographic bases analysis

2020

Carbon Free Certificates

Structuring of the 1st issue in **Jun/20**

ESG – Awards and Acknowledgements 2019/2020

Corporate Sustainability Index (ISE) B3 - 2019/2020
Listed since 2005

Global 100 – 100 World Leaders in Sustainability – 2020
Listed among the 100 most Sustainable Companies in the world, at the 2019 Corporate Knights ranking, **being the 9th at the ranking**

Dow Jones Sustainability Index New York Exchange – 2019
Listed at*"World" and "Emerging Markets" portfolios*

Sustainable Leaders Agenda 2020[1]
Recognized on the categories "Leader Company in Corporate Governance and Investor Relations"

Maximum Score at Índice Integrado de Governança e Gestão Públicas (IGG) from TCU
The index assesses the situation and encourages public organizations to adopt best governance practices

Carbon Efficient Index (ICO2) B3 - 2019/2020

London Stock Exchange Sustainability Index – 2020
BB **was** listed by the 5th year in a row at FTSE4 Good Index Series index that evaluates and classifies companies with best practices in ESG

Rating "AA" da MSCI ESG Rating 2020
BB recieved "AA" from Morgan Stanley Capital International (MSCI) ESG Rating, placing us among the 13% of the most sustainable financial institutions

Guia Exame of Sustainability2019
BB was listed for the 2nd year in a row

Certification in Programa Destaque em Governança de Estatais / IG-SEST - Level 1
Maximum score in the Governance Indicator of the Secretariat for Coordination and Governance of State-owned Companies in all four evaluation cycles

(1) BB was nominated to the 2020 awards, in the mentioned categories.


#
MAIS
QUE
DIGITAL

Digital Consolidation

19 Million
Active Customers in the Digital Channels[1] jun20

+198%
New Users in the APP
1 Million 2Q19
3.9 Million 2Q20

WhatsApp BB

	2Q19	2Q20
People served	211 K	3.7 million
Total Interactions	2.5 Mm	66.9 million
Performed Transactions	70 K	432 thousand

73% of resoluteness in the 2Q20

71 Customers
Integrated via Cash API's
+ 400 Customers in Implementation
+ 12.7 Million of Registered Slips via API

Carteira BB Digital Wallet
1.0 Million
Users in jun20
R$ 1.5 Billion
Payment of Benefits in 2Q20

Cards sold through Digital Channels
178 K 2Q19
406 K 2Q20
+128%

Cards issued with NFC technology
8 million
Issued from jan19 to jun20

(1) It includes App, Web and WhatsApp users.

Innovation

broto

New Agribusiness Digital Platform

broto.com.br

Connecting buyers and sellers with agility and support on each stage

PJ Digital

Elos Produtivos

Development of Cash and Credit API's allowing new business models

BB Digital PJ

New Digital Service Platform

Ready to Start!

FACEBOOK PAY

Payments through WhatsApp

Waiting regulator authorization

pix powered by Banco Central

First Bank to comply with the regulator requirements

Startup Investment Program

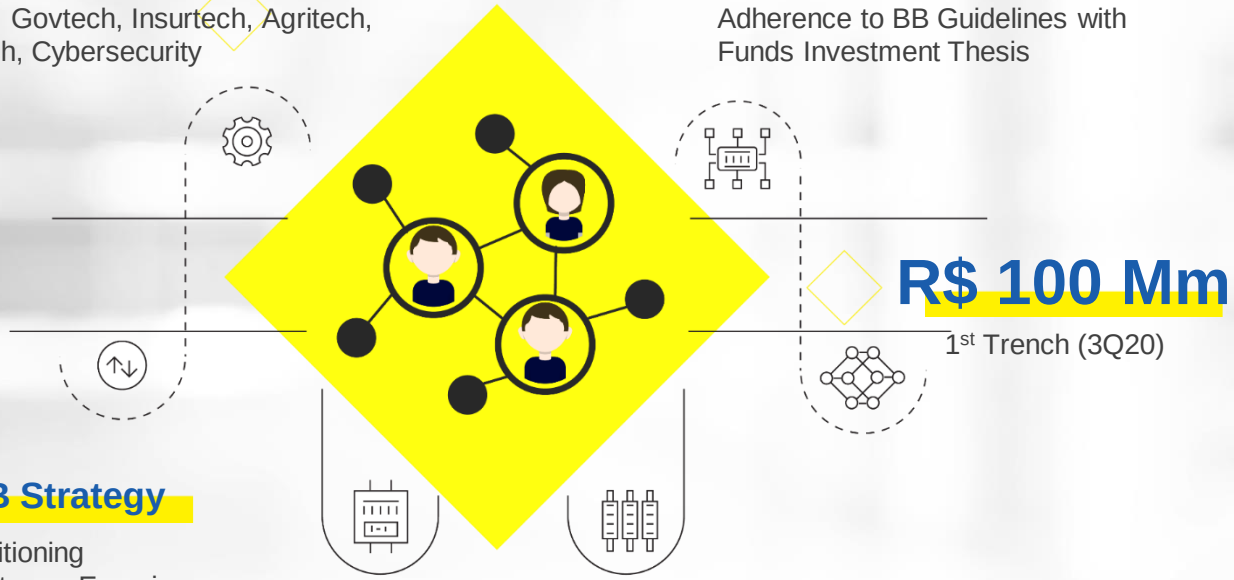
Corporate Venture Capital and Partnerships

Investment Verticals

Fintech, Govtech, Insurtech, Agritech, Datatech, Cybersecurity

Multicotista and Exclusivo Funds

Adherence to BB Guidelines with Funds Investment Thesis



R$ 100 Mm

1st Trench (3Q20)

BB Strategy

Positioning
Customer Experience
Operational Efficiency

Governance

Best Practices
No BB's controlling stake in Startups

Managers and Partners Selection

More than 90 managers, 12 Qualified,
5 selected (1st wave)

Innovation

To generate value for the customer

Partnerships:

- Cultural Exchange
- Anticipating trends
- Open Banking and New business model
- Synergy with the customer

BB's FIGURES

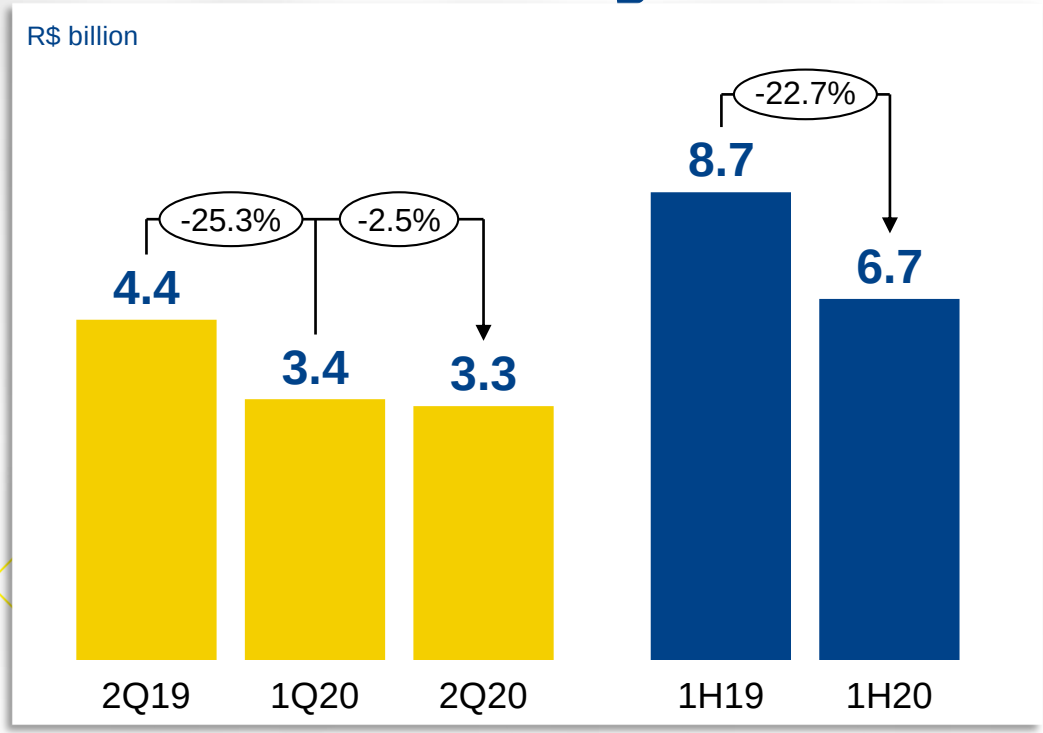


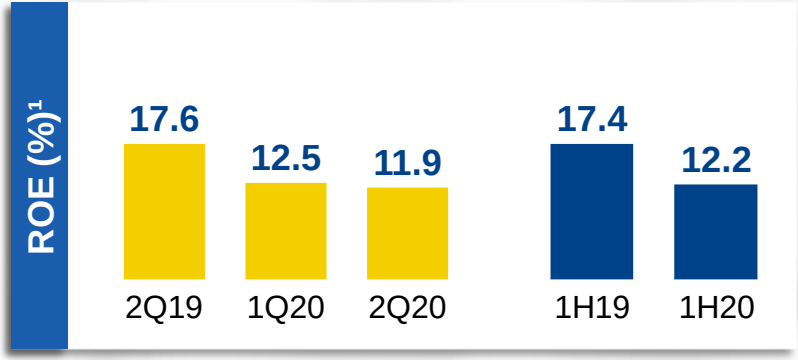
Earnings Highlights
1H20/1H19

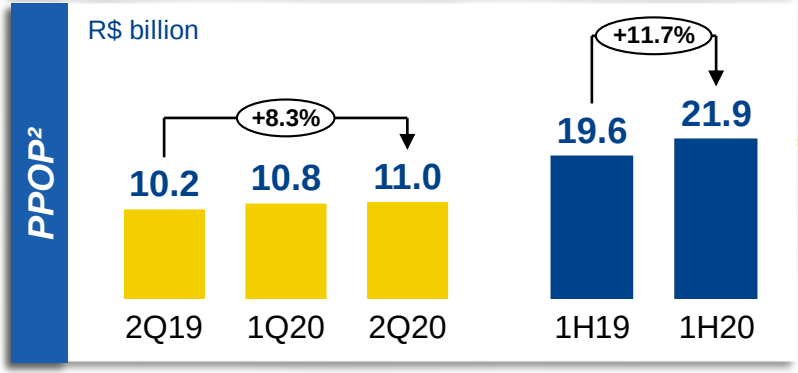
ADJUSTED NET INCOME	NII	ALL EXPENSES[1]	FEE INCOME	ADMINISTRATIVE EXPENSES
R$ 6.7 bn	R$ 28.5 bn	(R$ 11.4 bn)	R$ 14.0 bn	R$ 15.6 bn
-22.7%	+9.0%	+51.8%	-1.4%	+2.7%

(1) ALL Expanded View: ALL + Recovery of Write-offs + Business Discount + Impairments.

Adjusted Net Income and **Profitability**

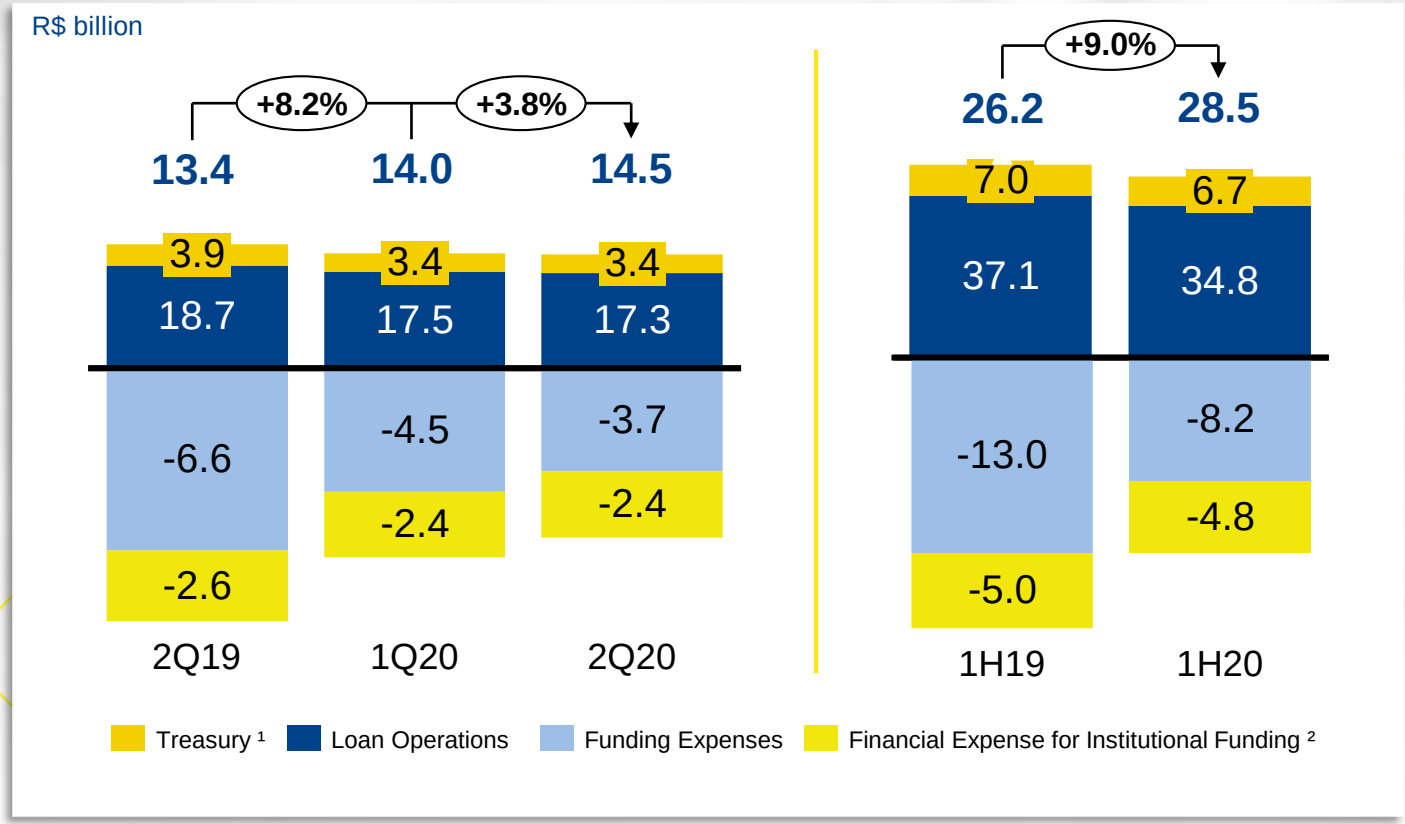






(1) It reflects the metric that the main market analysts use to project results. The index is annualized using the linear method.
(2) Pre-Provision Operating Profit – Income Before Taxes net of Allowance for Loan Losses.

Net Interest Income



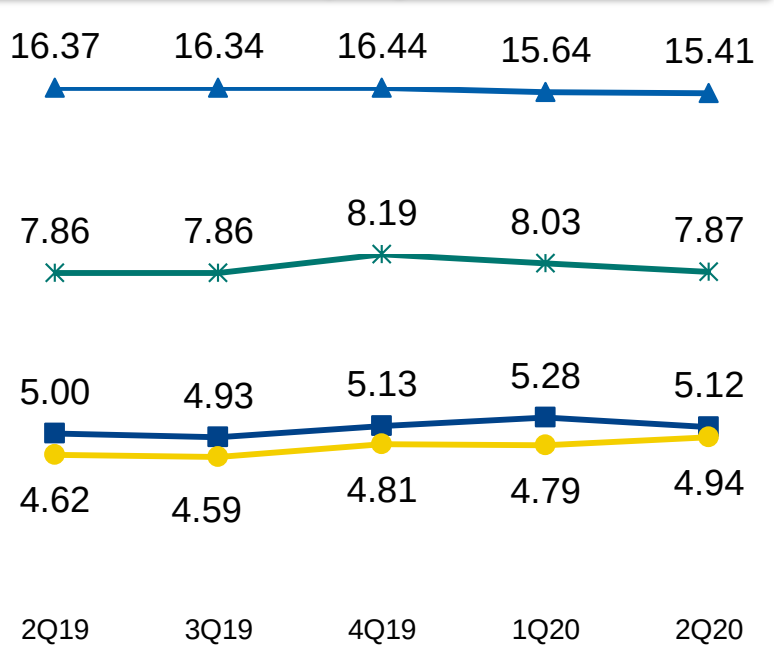
Highlights
1H20/1H19

- Resilient NII performance **+9.0%** despite lower Selic rate
- Funding Expenses decrease **-36.9%**
- Treasury **-4.4%**

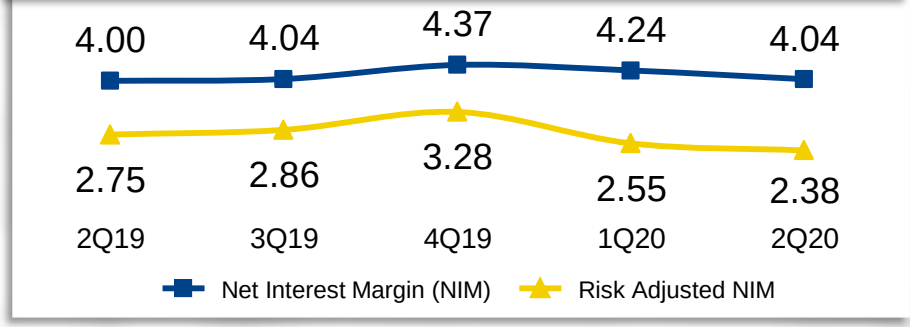
(1) It includes the result from interest, tax hedging, derivatives, and other financial instruments that offset the effects of the exchange rate variation in the result.
(2) It includes senior bonds, subordinated debt, and Hybrid Instruments in Brazil and abroad.

NIM (%)

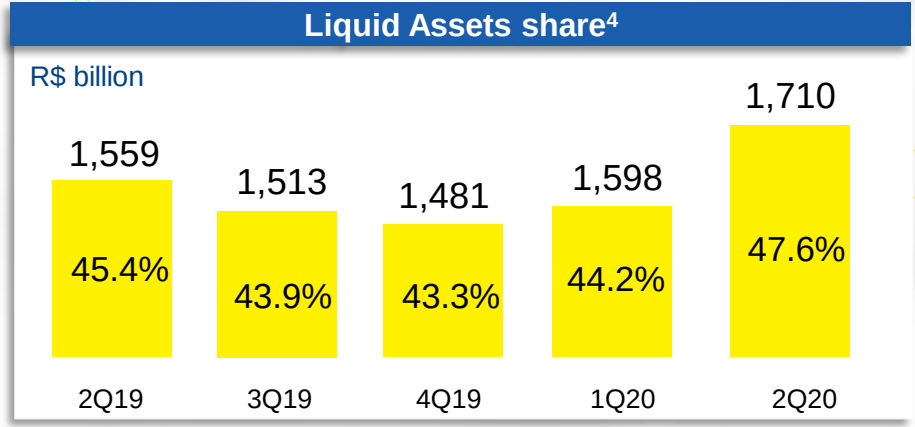
NIM by Segment[1]



NIM[2]

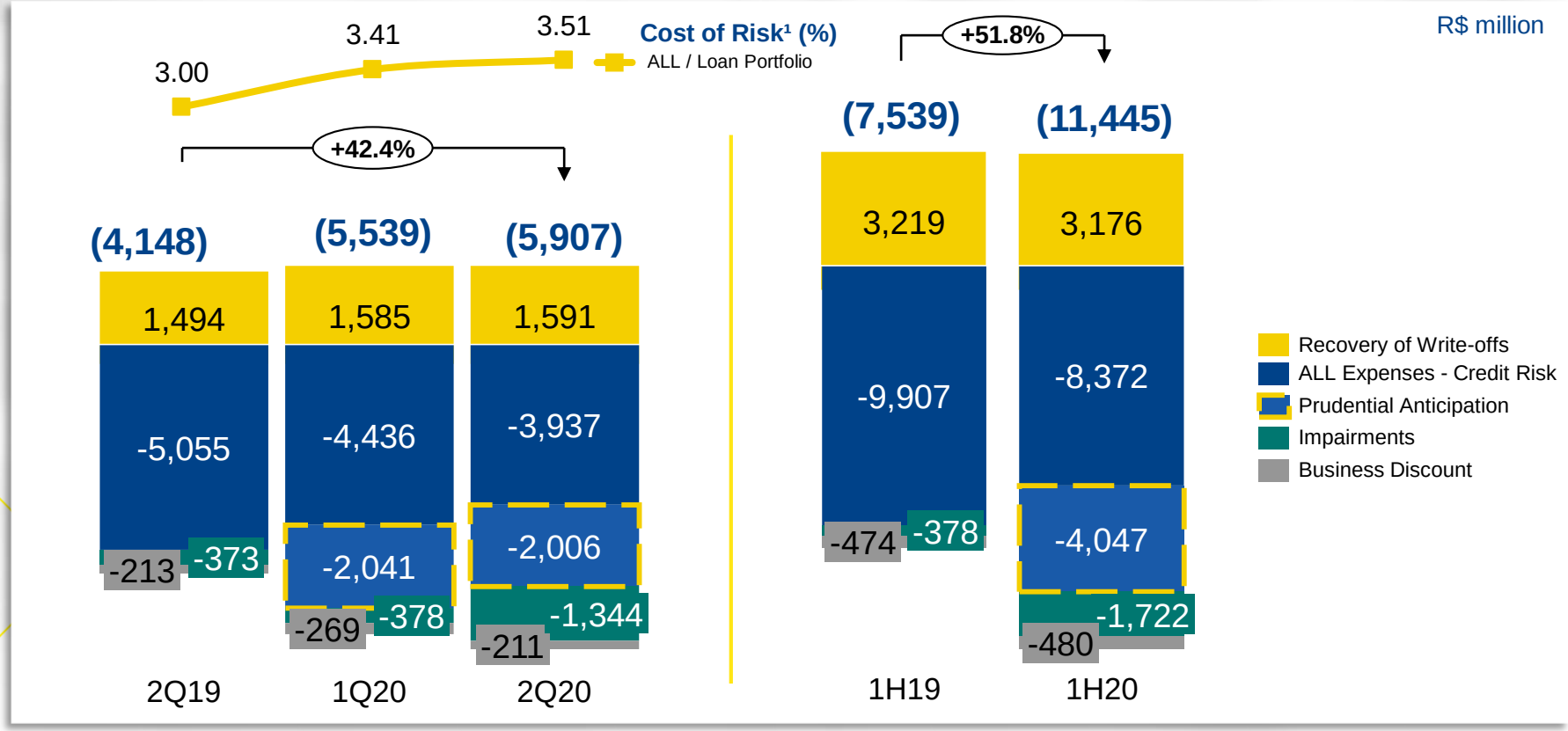


Liquid Assets share[4]



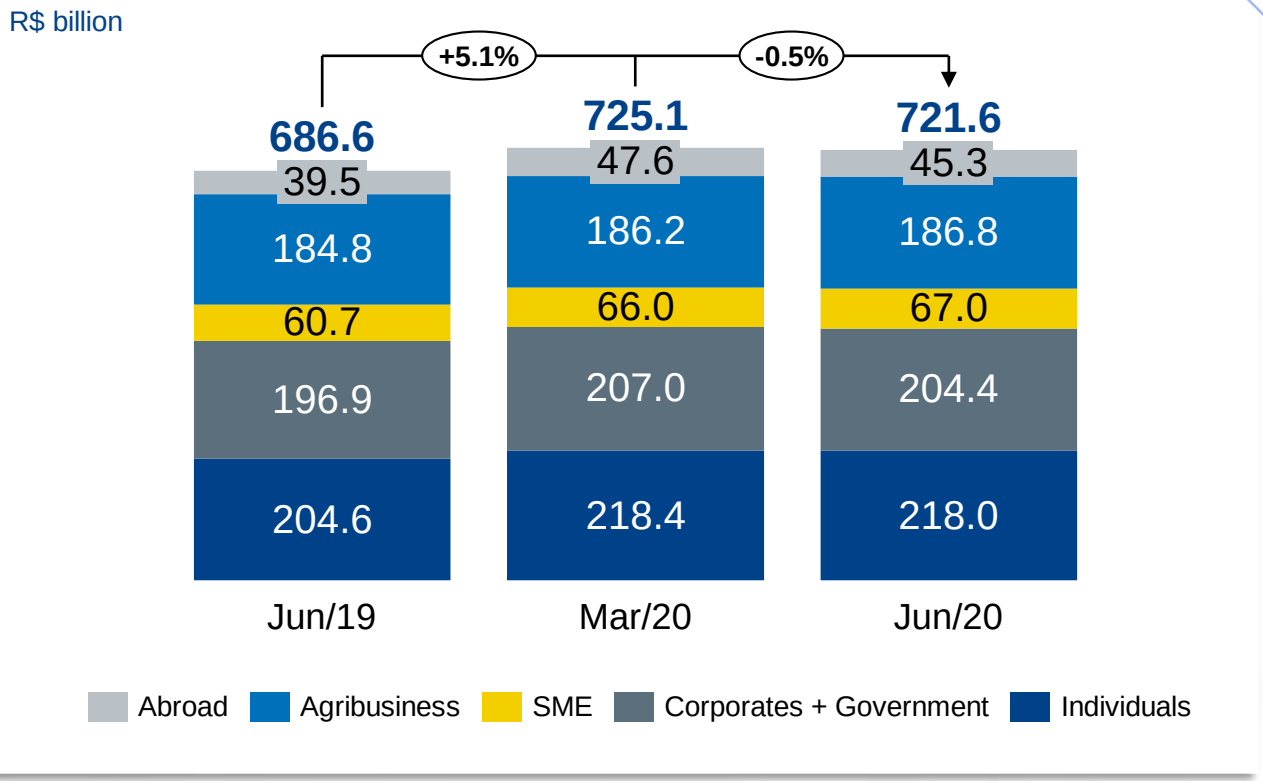
(1) The rate results from the managerial financial margin divided by respective average balances. Series revised on the 3Q19. (2) Net interest income / average balance of earnings assets, annualized. It does not include recovery of write-offs. (3) It does not include government operations. (4) Series revised on the 2Q20.

ALL Expenses



(1) ALL expenses accumulated in 12 months / 12 months Average Loan Portfolio.

Loan Portfolio[1]

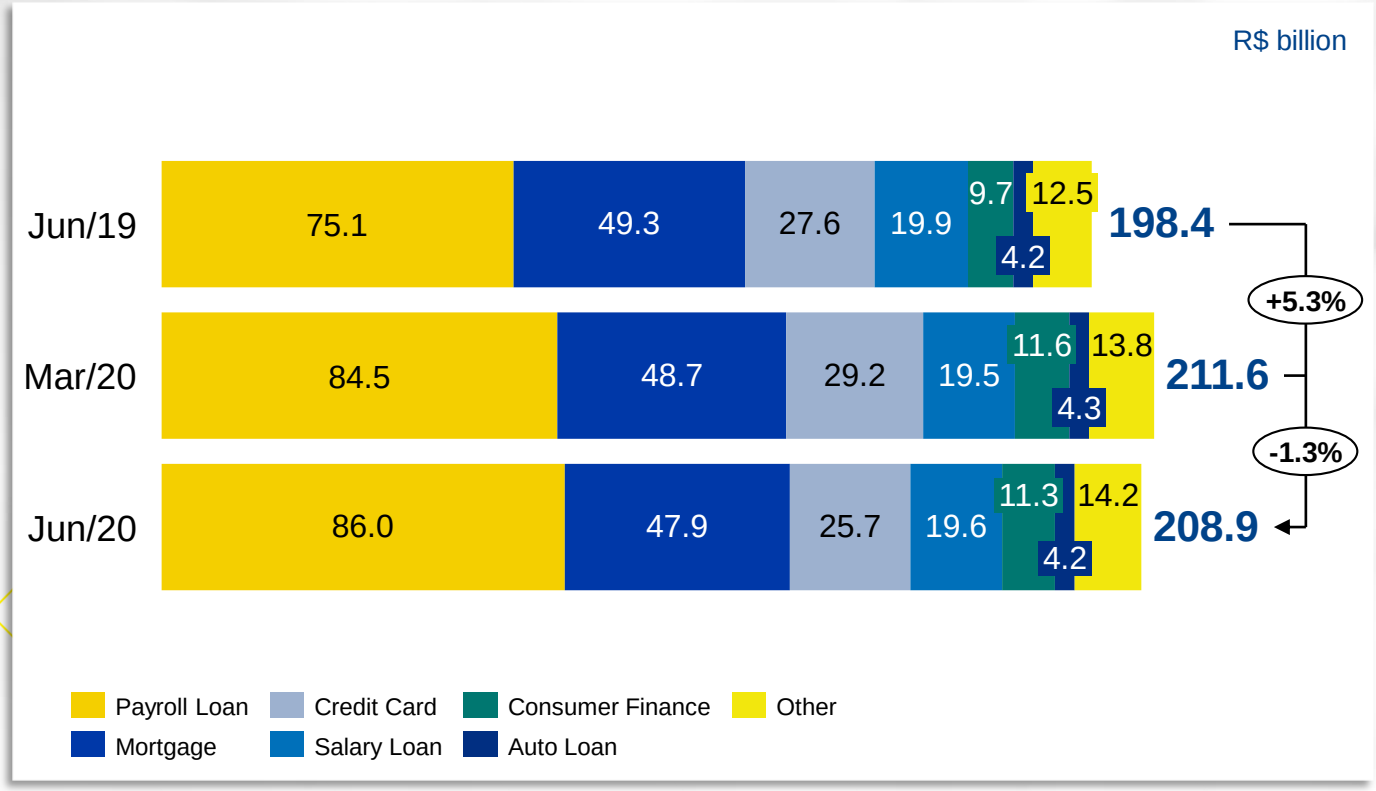


Highlights
Jun20/Jun19

SME	+10.3%
Individuals	+6.6%

(1) It includes private securities and guarantees provided.

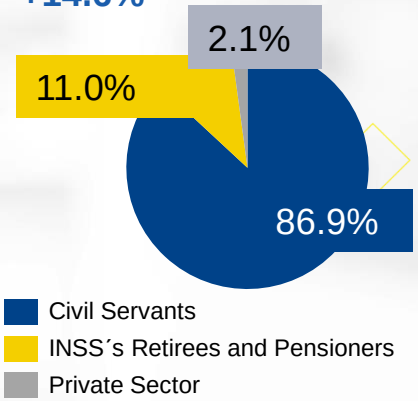
Individuals Loan Portfolio[1]



Highlights
Jun20/Jun19

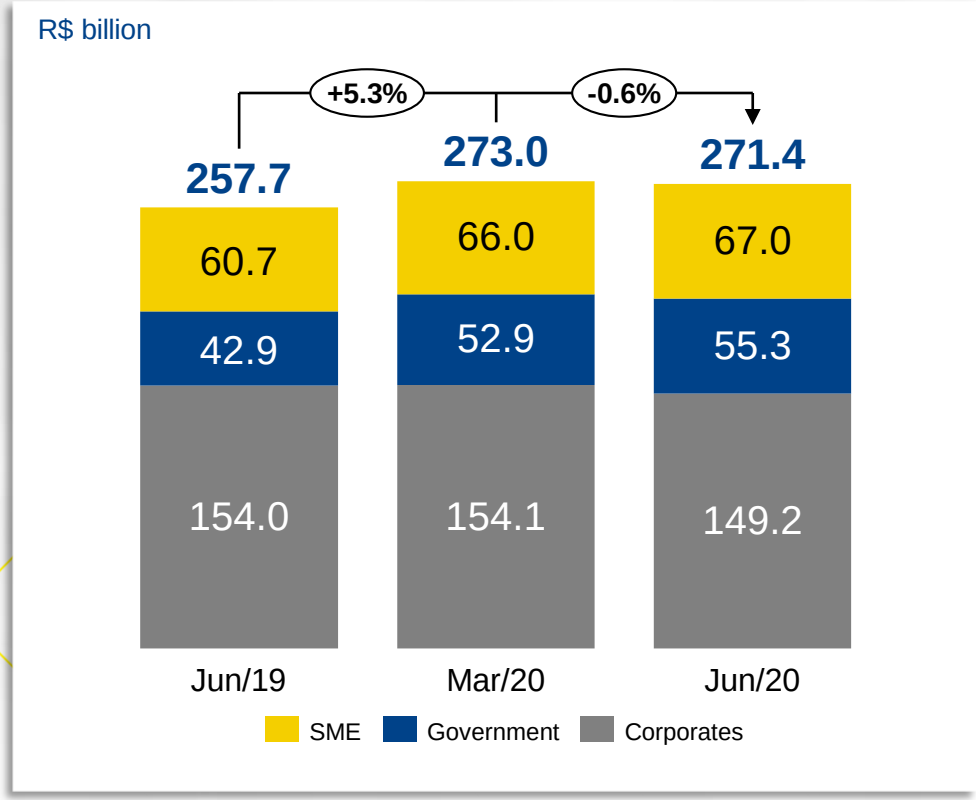
Consumer Finance
+15.9%

Payroll Loans
+14.6%



(1) It considers the organic Loan Portfolio.

Companies Loan Portfolio[1]



Capital Markets

Equity – Retail Offering

1st in Anbima Ranking: We were responsible for the **distribution** of **55.4%** of the issued volume on the 1H20. Total issued: R$ 4.3 billion

Equity

Participation in **79.4%** of the issued volume on the 1H20. Total issued: R$ 30.1 billion

Fixed Income – Domestic

Participation in **29** transactions which totaled R$ 16.8 billion

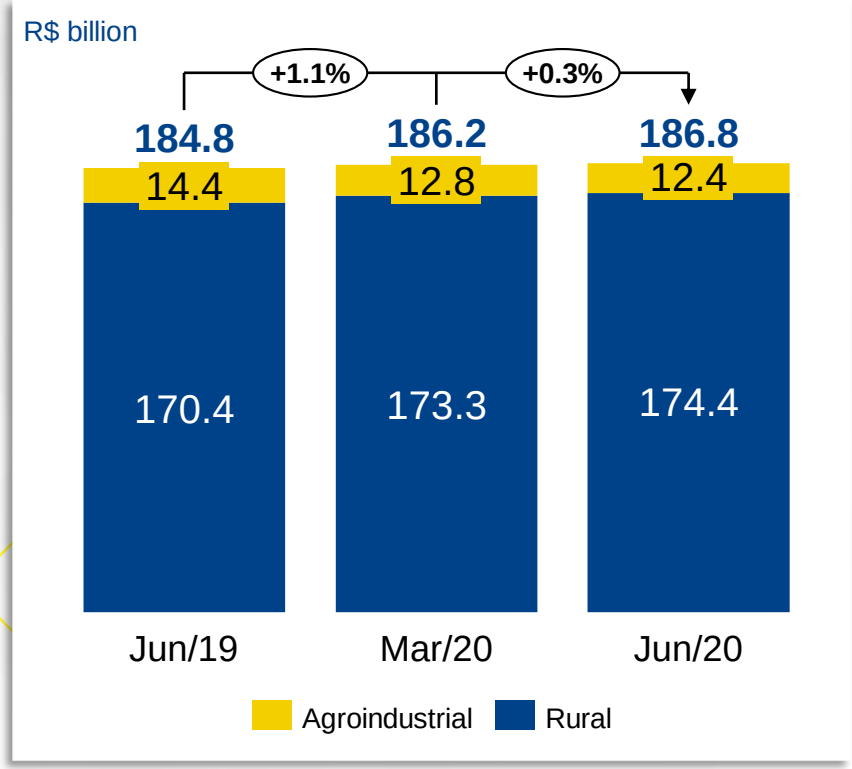
(1) It includes private securities and guarantees provided.

Companies Portfolio by Macro Sector

R$ million	Balance						Chg. (%) on	
Macro-Sector[1]	**Jun/19**	**Share %**	**Mar/20**	**Share %**	**Jun/20**	**Share %**	**Jun/19**	**Mar/20**
Public Administration	43,689	13.8	53,886	16.2	56,246	17.1	28.7	4.4
Food products of Vegetable Origin	33,547	10.6	34,274	10.3	32,254	9.8	(3.9)	(5.9)
Eletric Utilities	26,389	8.3	19,833	5.9	19,839	6.0	(24.8)	0.0
Transportation	22,458	7.1	22,519	6.8	22,481	6.8	0.1	(0.2)
Oil and Gas	23,531	7.4	29,375	8.8	28,562	8.7	21.4	(2.8)
Mining and Metalworking	21,524	6.8	19,138	5.7	19,660	6.0	(8.7)	2.7
Services	21,588	6.8	22,870	6.9	23,249	7.1	7.7	1.7
Automobiles and Components	14,147	4.5	16,981	5.1	19,185	5.8	35.6	13.0
Agribusiness of Animal Origin	14,735	4.7	12,187	3.7	12,588	3.8	(14.6)	3.3
Retail	10,988	3.5	13,545	4.1	13,080	4.0	19.0	(3.4)
Housing	10,290	3.2	8,186	2.5	7,972	2.4	(22.5)	(2.6)
Financials	9,231	2.9	14,255	4.3	7,967	2.4	(13.7)	(44.1)
Agricultural inputs	8,589	2.7	8,497	2.5	7,985	2.4	(7.0)	(6.0)
Construction Materials	8,623	2.7	8,472	2.5	8,577	2.6	(0.5)	1.2
Electrical and Electronic Goods	6,448	2.0	7,922	2.4	8,265	2.5	28.2	4.3
Chemicals	6,565	2.1	6,946	2.1	7,044	2.1	7.3	1.4
Wholesale and Other Industries	6,025	1.9	6,339	1.9	6,612	2.0	9.7	4.3
Textiles	6,383	2.0	6,474	1.9	6,524	2.0	2.2	0.8
Telecommunication Services	6,425	2.0	6,093	1.8	5,212	1.6	(18.9)	(14.5)
Pulp and Paper	4,281	1.4	4,399	1.3	4,313	1.3	0.8	(1.9)
Furniture and Forest products	4,008	1.3	4,343	1.3	3,891	1.2	(2.9)	(10.4)
Heavy Construction	3,975	1.3	3,707	1.1	3,945	1.2	(0.8)	6.4
Leather and Shoes	1,601	0.5	1,599	0.5	1,895	0.6	18.4	18.5
Beverages	1,524	0.5	1,587	0.5	1,310	0.4	(14.1)	(17.5)
Other Activities	278	0.1	131	0.0	108	0.0	(61.0)	(17.2)
Total	**316,840**	**100**	**333,559**	**100**	**328,765**	**100**	**3.8**	**(1.4)**

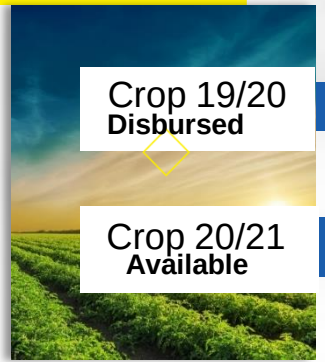
(1) It includes Companies and Agro Companies Portfolio.

Agribusiness Loan Portfolio[1]



64.3% RURAL MARKET SHARE – JUN/20[2]

Harvest Plan



Crop 19/20 **Disbursed** — **R$ 92.5 billion**

Crop 20/21 **Available** — **R$ 103.0 billion**

Absolute Leadership

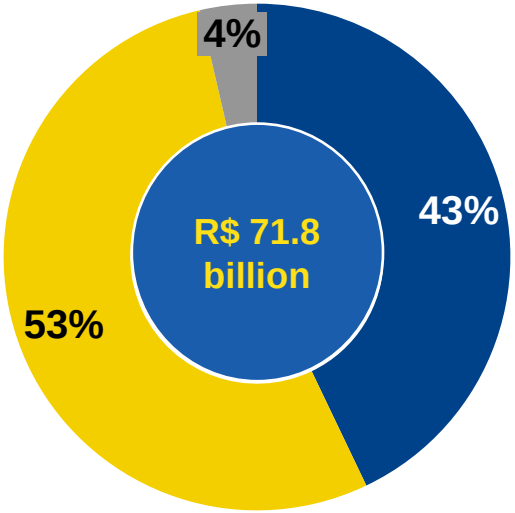
10 years of ABC Program Low Carbon Agriculture

R$ 15.4 billion hired
64.1% Market Share

(1) It includes Rural Product Bills and guarantees provided. (2) Source: Banco Central do Brasil.

Facing the pandemic:
Agility and support to the customers

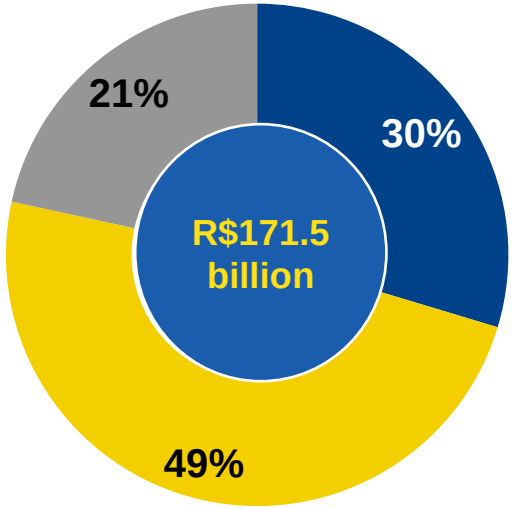
Balance of the Rollover Portfolio



Highlights

- It refers to **11.6%** of the portfolio[1]
- More than **1.7 million** transactions
- **98.4%** with rating AA-C
- **98.8%** were due transactions
- **69.1%** with guarantees and mitigators
- Average relationship time: **14.3 years**

Credit Disbursements[2]

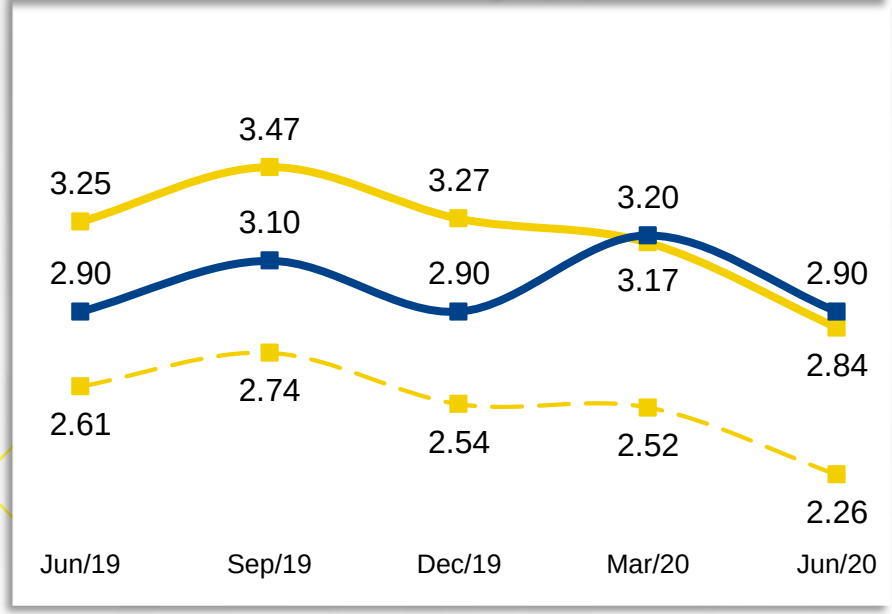


Individuals | Companies | Agribusiness

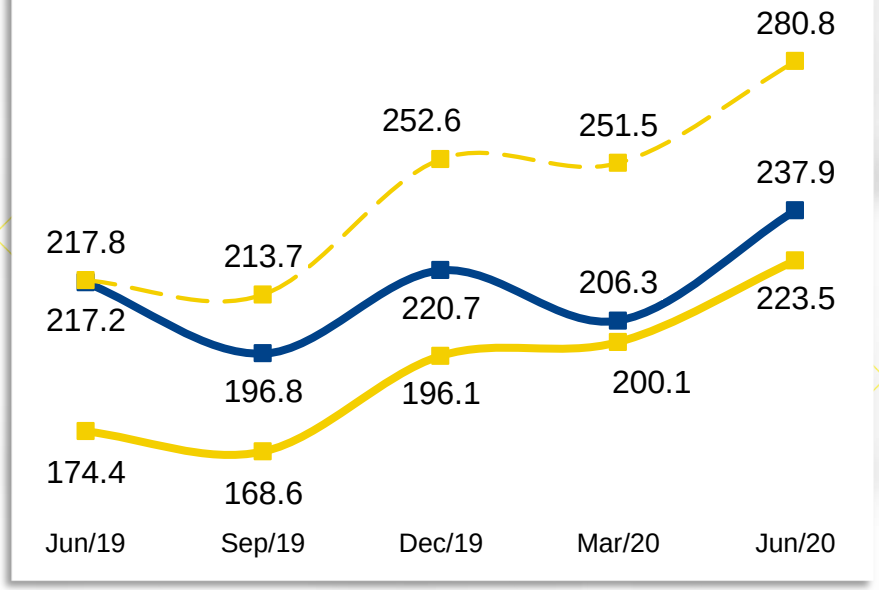
(1) Domestic Loan Portfolio, Jun/20. (2) It includes new, renewed, rollovers and renegotiated transactions. From 03/16//20 to 06/30/20.

Credit Quality
Total Portfolio

NPL +90 days (%)



Coverage Ratio (%)

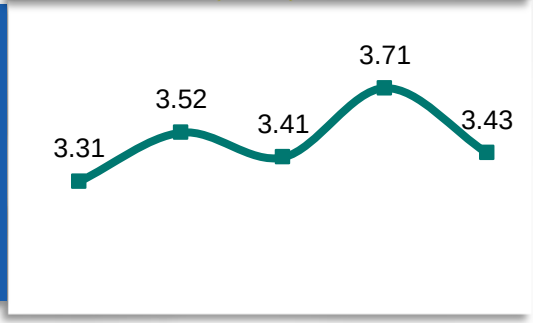


BB — Banking Industry — BB ex-specific case

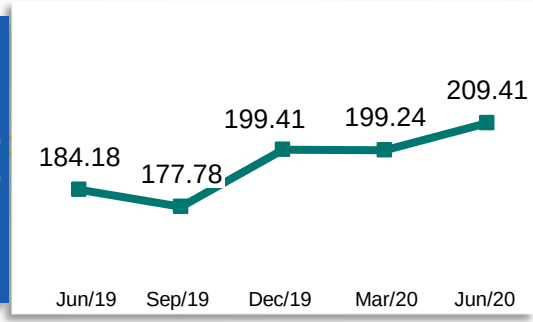
Credit Quality by Segment

Individuals

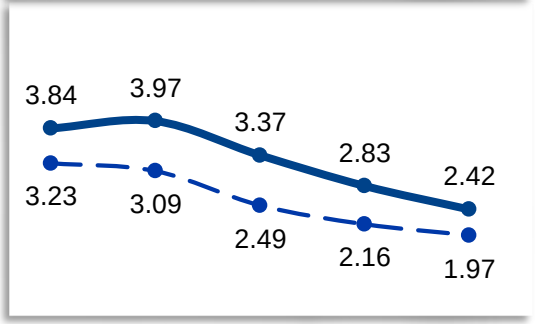
NPL +90 days (%)

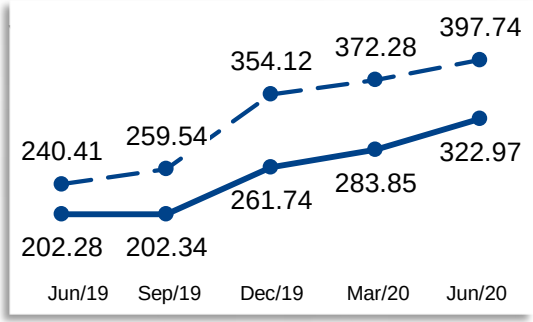


Coverage (%)

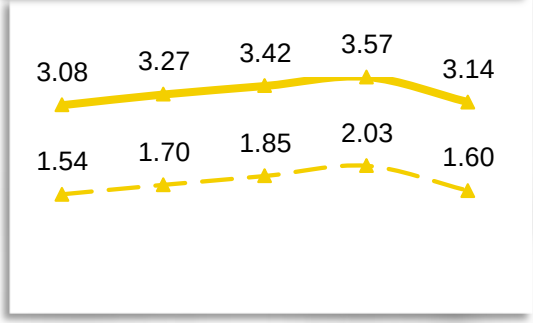


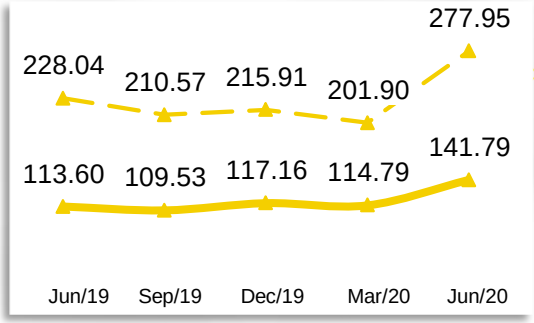
Companies





Agribusiness

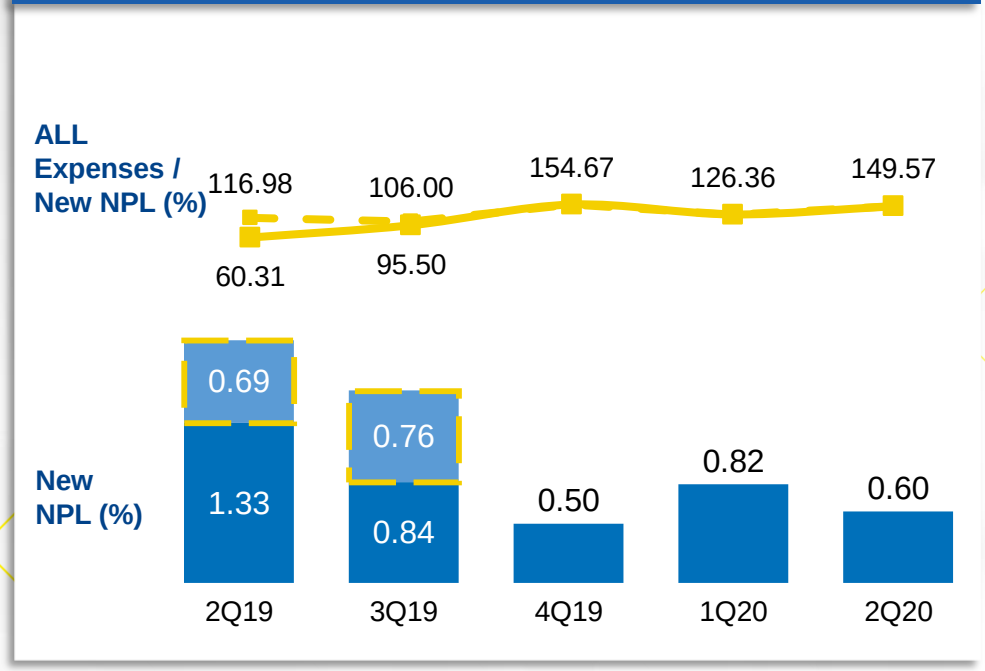




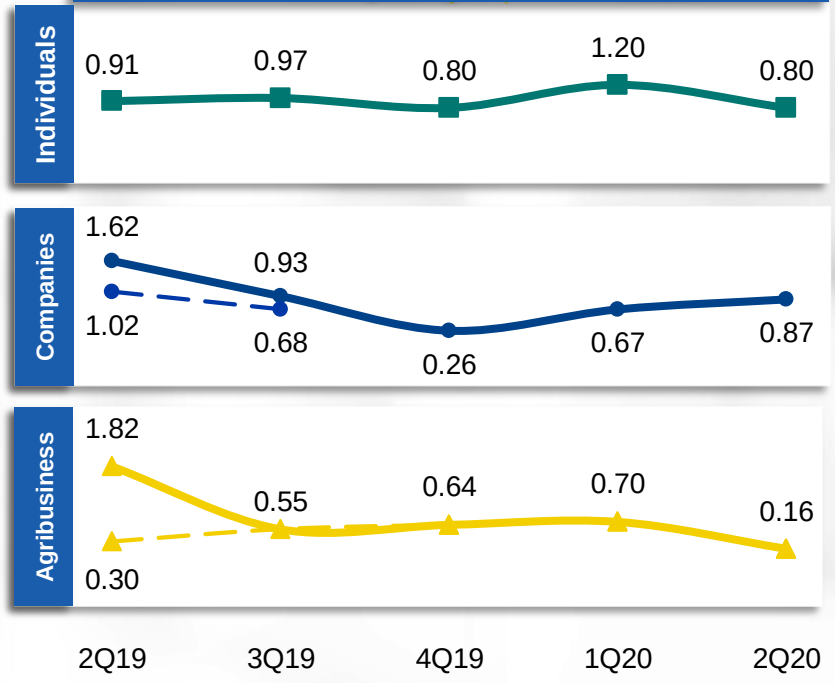
Ex-specific case

New NPL[1]

BB Portfolio



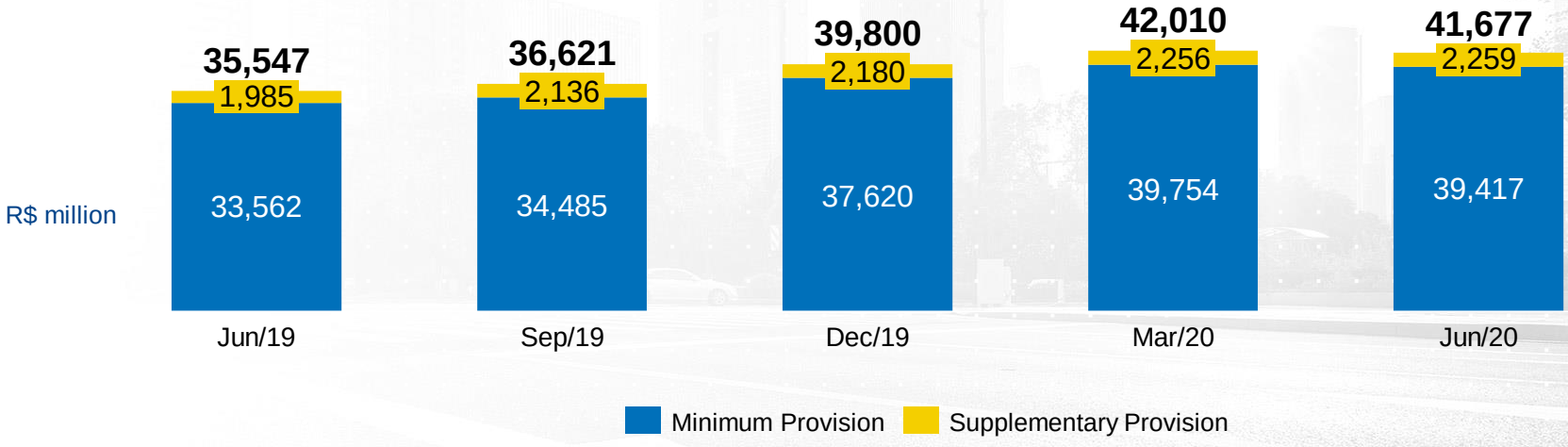
By Segment



Ex-specific case

(1) Quarterly change in the balance of transactions over 90 days past due + current quarter write-offs / Classified Loan Portfolio of the previous quarter.

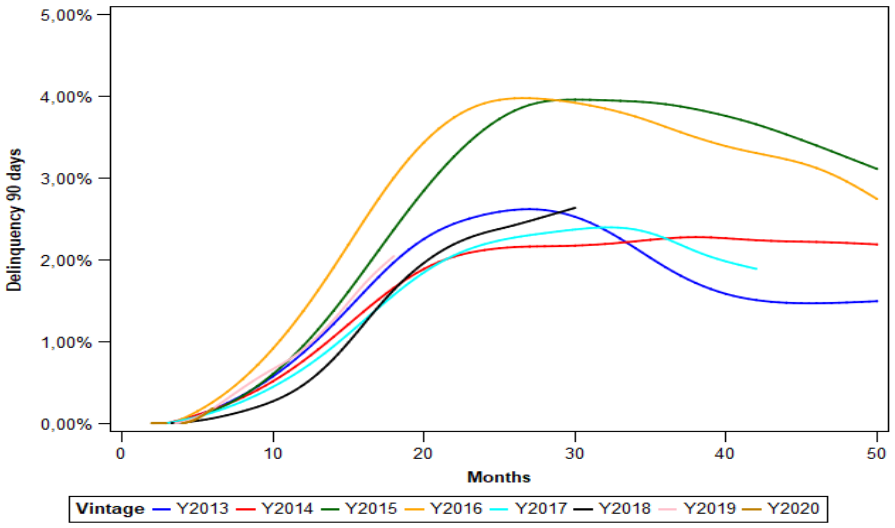
ALL Balance[1]



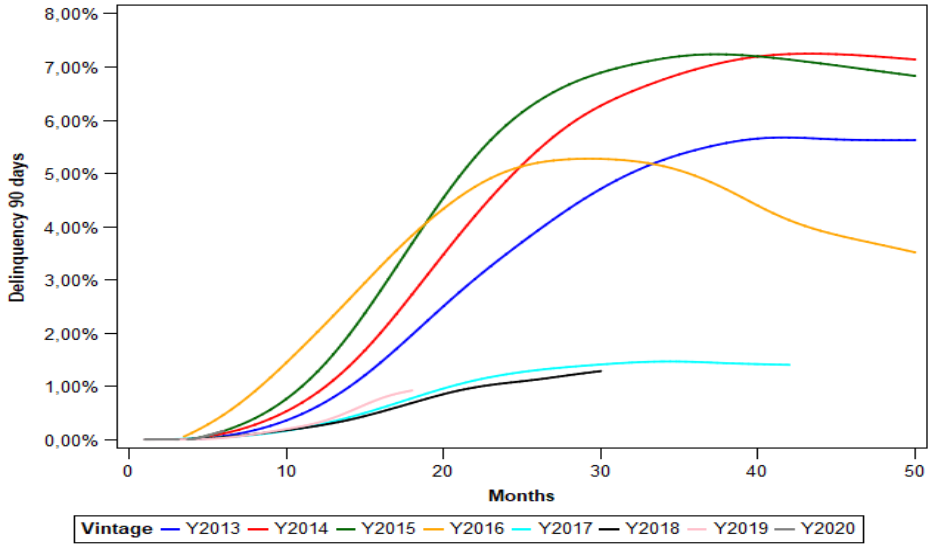
(1) Series revised in June 2019.

Vintages

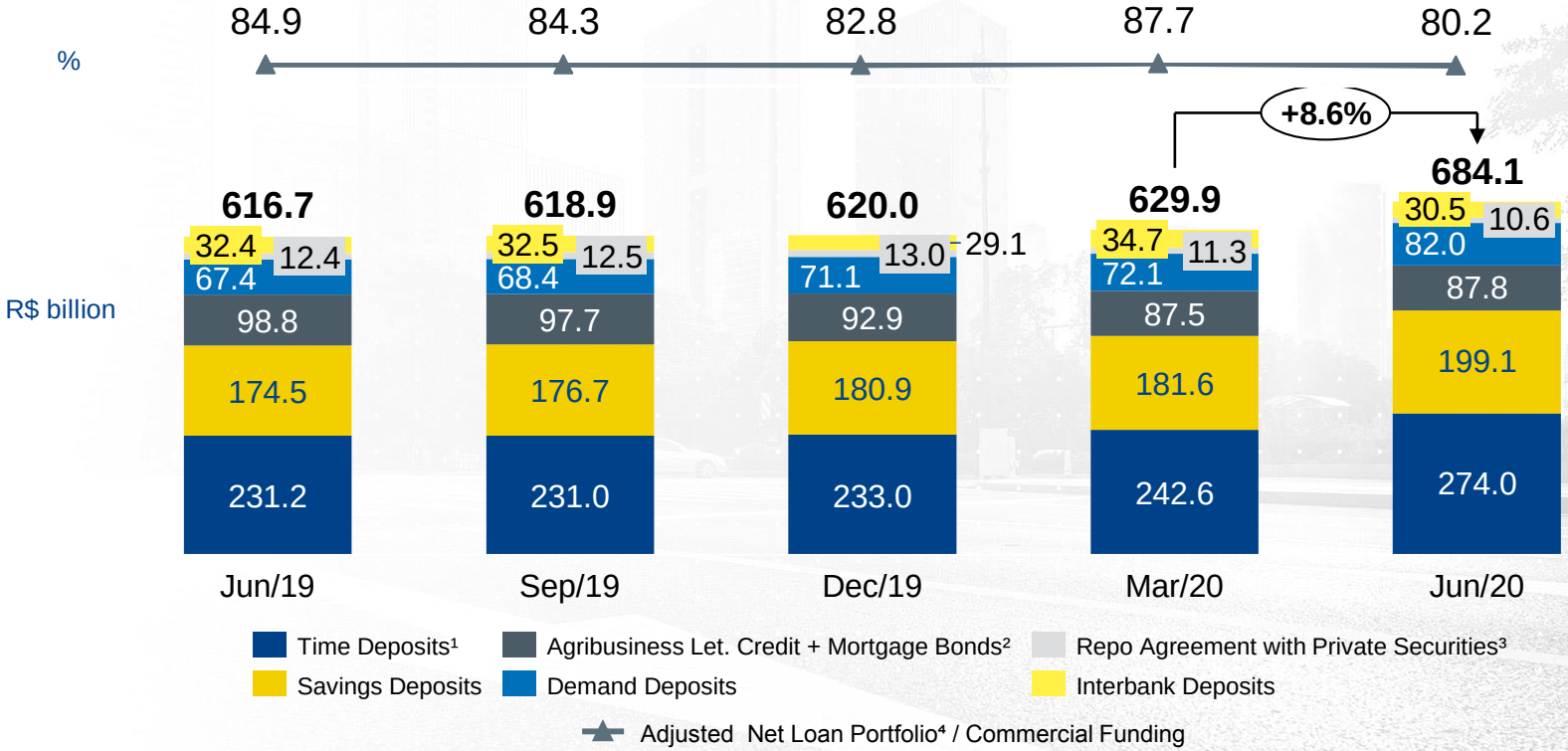
Annual Vintage – Individuals Loan Portfolio



Annual Vintage – SME Loan Portfolio



Commercial Funding



(1) It includes Other Deposits. (2) It includes the balance of CRI (Certificates of Real Estate Receivables). (3) It includes part of the balances of the Private Securities shown on Notes to the Consolidated Financial Statements. (4) It does not include the domestic onlending loans.

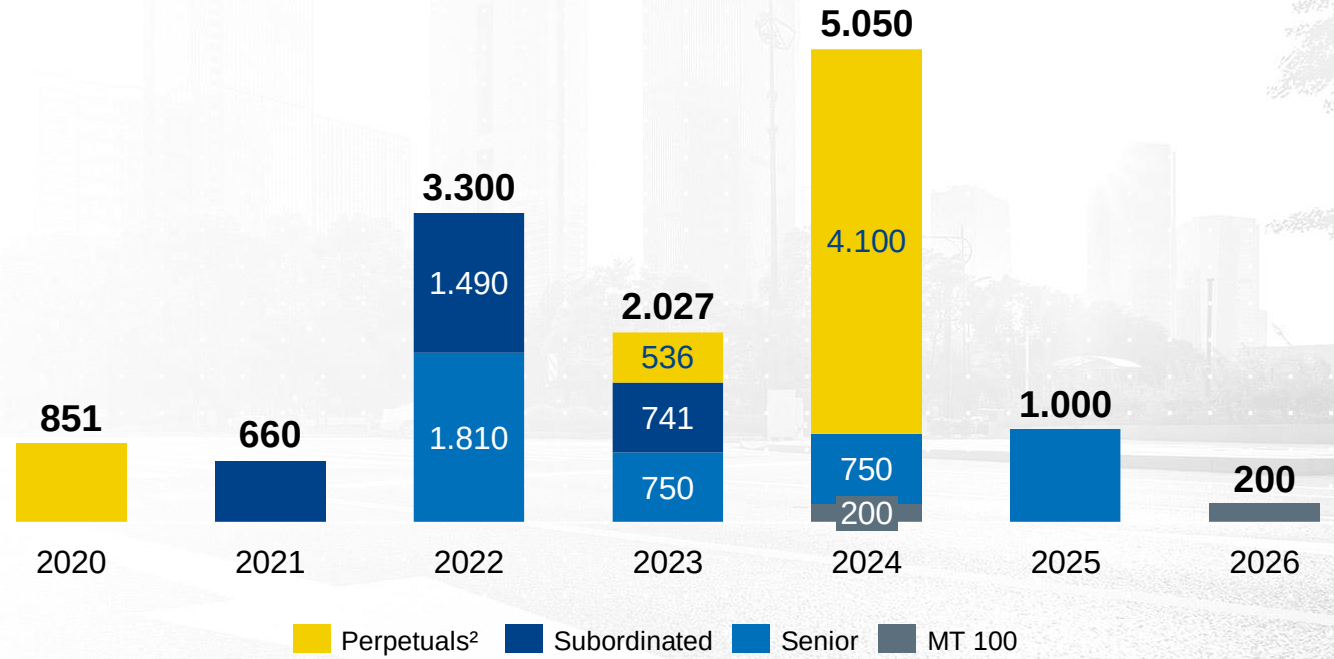
Current Debt **Issues Abroad**

Issue Date	Call Date	Coupon (%)[1]	Term in Years	Maturity	Amount issued (US$ thousand)	Currency	Rating S&P/Moody's/Fitch	Program	Outstanding amount (US$ thousands)
10/20/2009	10/20/2020	8.500 S	Perpetual	Perpetual	1,500,000	USD	SR / B2 / SR	Stand Alone	851,012
10/05/2010		5.375 S	10	01/15/2021	660,000	USD	SR / Ba3 / SR	Stand Alone	660,000
05/26/2011		5.875 S	10	01/26/2022	1500000	USD	SR / Ba3 / SR	Stand Alone	1,490,000
01/20/2012	04/15/2023	9.250 S	Perpetual	Perpetual	1,000,000	USD	CCC+ / SR / SR	Stand Alone	535,950
03/05/2012	04/15/2023	9.250 S	Perpetual	Perpetual	750,000	USD	CCC+ / SR / SR	Stand Alone	750,000
06/19/2012		5.875 S	10	01/19/2023	750,000	USD	B- / Ba3 / SR	Stand Alone	741.115
10/10/2012		3.875 S	10	10/10/2022	1,925,000	USD	BB- / Ba2 / BB-	Stand Alone	1,809,700
01/31/2013	04/15/2024	6.250 S	Perpetual	Perpetual	2,000,000	USD	CCC+ / SR / SR	Stand Alone	1,951,000
06/18/2014	06/18/2024	9.000 S	Perpetual	Perpetual	2,500,000	USD	CCC+ / B2 / SR	Stand Alone	2,150,000
10/23/2017		4.625 S	7	01/15/2025	1,000,000	USD	BB- / Ba2 / BB-	GMTN	1,000,000
04/19/2018		4.875 S	5	04/19/2023	750,000	USD	BB- / Ba2 / BB-	GMTN	750,000
03/20/2019		4.750 S	5	03/20/2024	750,000	USD	BB- / Ba2 / SR	GMTN	750,000
07/02/2019		3,700 S	7	06/15/2026	200,000	USD	BBB	MT 100	200,000
07/02/2019		1.20 + 3mL	5	06/15/2024	100,000	USD	BBB	MT 100	100,000
07/02/2019		1.20 + 3mL T	5	06/15/2024	100,000	USD	BBB	MT 100	100,000

(1) - A: annual; S: semiannual; Q: quarterly.

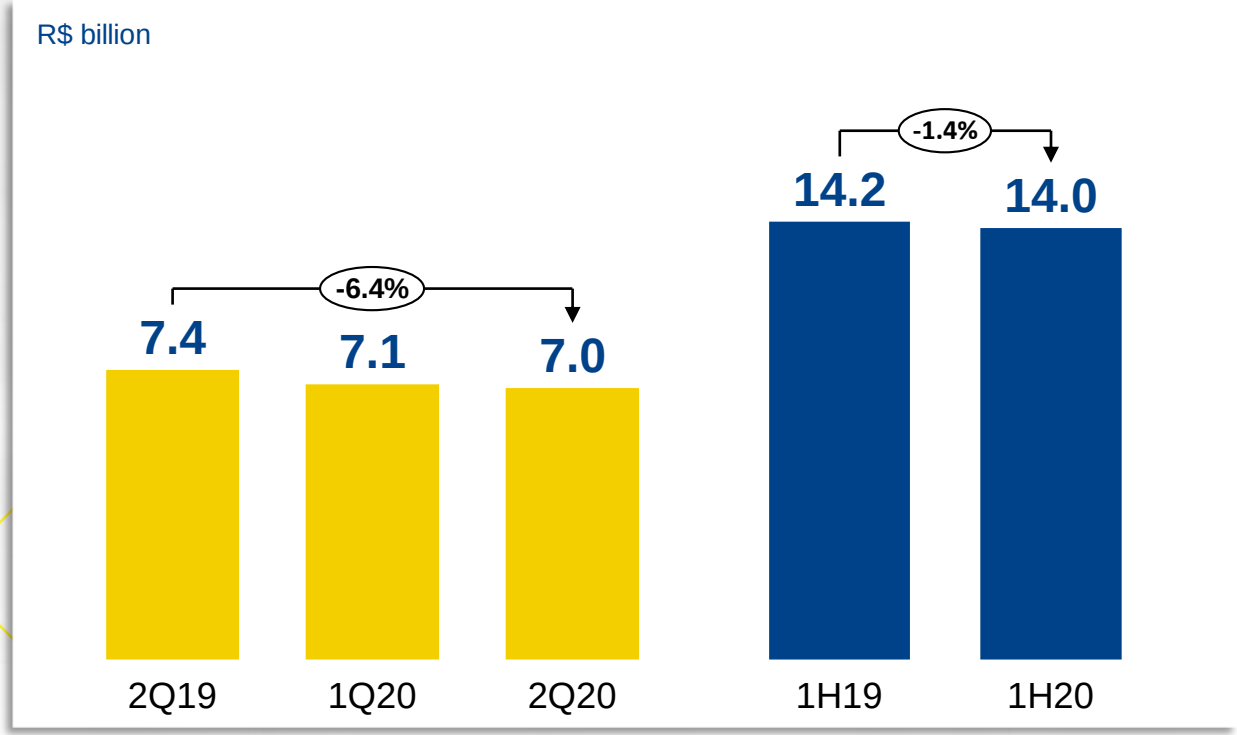
BANBRA[1] Bonds Maturities

US$ million



(1) Balance in US Dollar, as of Jun, 30th 2020. (2) The redemption on the call date of the BANBRA perpetuals will depend on Banco do Brasil's ALM strategy, regulatory approval, taking into account market conditions and Banco do Brasil's capital needs.

Fee Income



Highlights
2Q20/2Q19

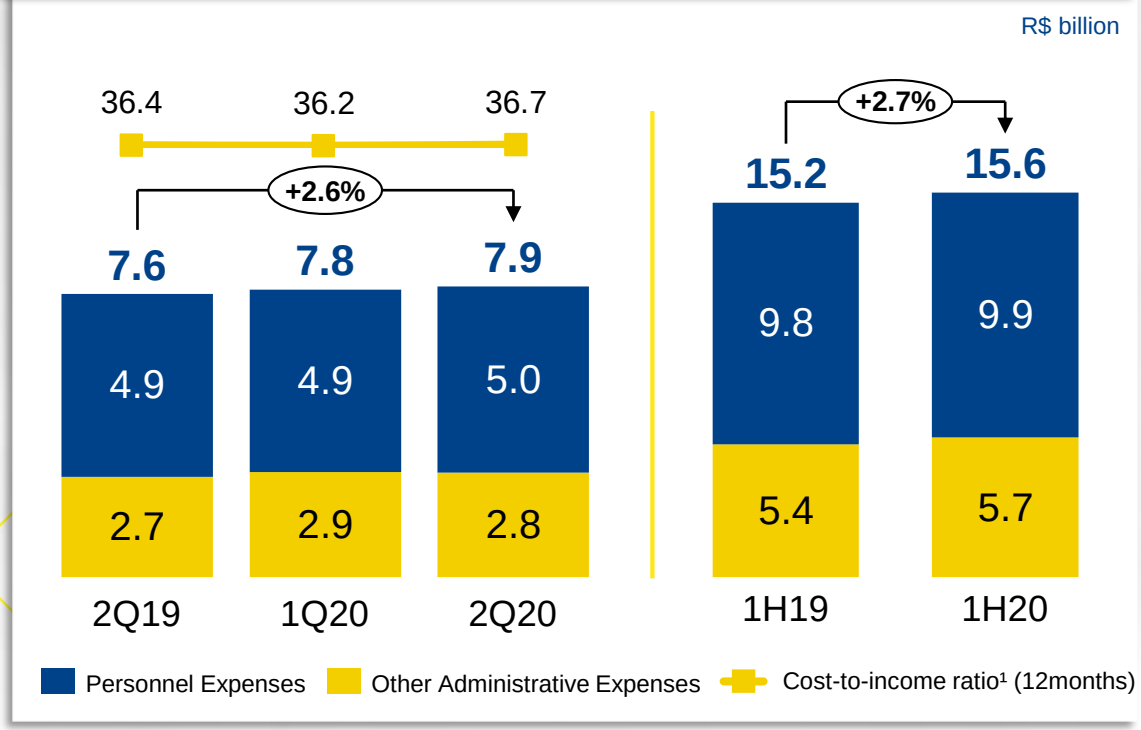
- Asset Mgmt. Fees **+3.6%**
- Consortium **-4.5%**
- Insurance, Pension Plans and Premium Bonds **-4.0%**

Fee Income

R$ million	2Q19	1Q20	2Q20	Chg. (%) on 2Q19	Chg. (%) on 1Q20	1S19	1H20	Chg. (%) on 1S19
Fee Income	**7,439**	**7,067**	**6,965**	**(6.4)**	**(1.4)**	**14,234**	**14,032**	**(1.4)**
Checking Account Fees	1,918	1,917	1,923	0.3	0.3	3,767	3,840	2.0
Asset Management Fees	1,617	1,721	1,675	3.6	(2.7)	3,137	3,396	8.3
Insurance, Pension and Premium Bonds	929	970	891	(4.0)	(8.1)	1,770	1,861	5.2
Credit / Debit Cards	538	485	519	(3.5)	7.0	1,059	1,005	(5.1)
Loan Fees	496	348	405	(18.4)	16.5	899	753	(16.3)
Collections	326	340	310	(5.0)	(8.9)	634	650	2.5
Billings	282	262	224	(20.6)	(14.7)	558	486	(12.8)
Consortium	312	328	298	(4.5)	(9.0)	587	626	6.6
Subsidiaries Abroad	158	162	179	13.9	10.7	331	342	3.3
Capital Market	311	85	127	(59.2)	49.9	462	212	(54.2)
Contract Processing	192	167	147	(23.4)	(11.9)	325	314	(3.5)
National Treasury and Manag. of Official Funds	100	100	97	(3.3)	(3.0)	203	196	(3.3)
Foreign Exchange Services	97	85	73	(24.4)	(13.6)	186	158	(15.1)
Other	163	98	96	(40.7)	(1.6)	317	194	(38.7)

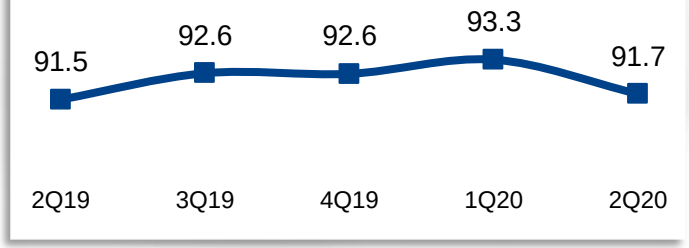
Administrative Expenses and Cost-to-Income Ratio

Administrative Expenses



	Jun/19	Jun/20
Branches	4,711	4,367
Service Points	1,832	1,815
Employees	96,168	92,474

Fee Income / Administrative Expenses[2] [3] (%)



(1) Administrative Expenses / Operating Revenues, 12 months accumulated. Data refers to the income statement with reallocations.
(2) Fee Income / Administrative Expenses, 12 months accumulated. Data refers to the income statement with reallocations.
(3) Simulation where the expenses from the statutory reform of Cassi.

More Efficiency and Sustainability

Performa and PCS[1]

New Positions Plan

Performance Bonus

Change in the Remuneration Mix

Savings of **R$ 2.5 Billion** until 2025

FlexyBB[2] + remote work

Home Office Expansion

Optimizing the use of corporate spaces

Property Efficiency

Savings of **R$ 691 Million** until 2025

Energy Eco-efficiency

Purchase of Clean Energy in the Wholesale Market

Photovoltaic Power Plants

Use of Internet of Things

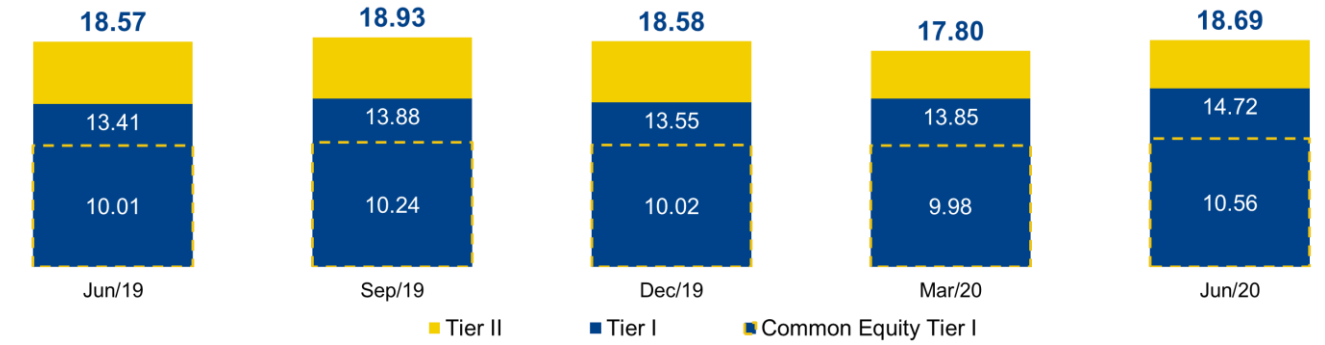
Savings of **R$ 150 Million** until 2025

Savings in 5 years: R$ 3.3 billion

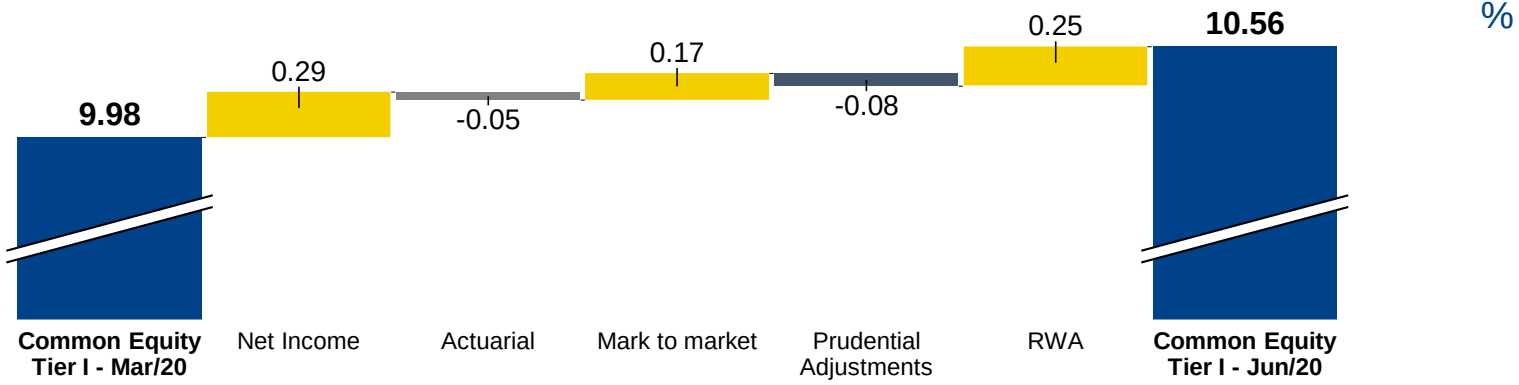
Productivity, Engagement and Updating

(1) Positions and Remuneration Plan. (2) Phased implementation until 2023.

CET1



Minimum CET1 of 11% in January/2022



BIS III
CURRENT REQUIREMENTS

	2020
CET1	4.5
TIER I	6.0
BRAZILIAN BIS RATIO	8.0
CAPITAL CONSERVATION BUFFER	2.5[1]
ADDITIONAL CET1 COUNTERCYCLICAL BUFER(SUPERIOR LIMIT)[2]	2.5
ADDITIONAL CET1 SYSTEMIC (D-SIB) BUFFER	1.0
CET1 + BUFFERS[2]	**10.5**
TIER 1 + BUFFERS[2]	**12.0**
BRAZILIAN BIS RATIO + BUFFERS[2]	**14.0**

(1) According to CMN Resolution 4,783/20, the Principal Capital Conservation Additional Rate (ACCP) was reduced from 2.5% to 1.25% for a period of one year, with a gradual reversal until March 2022, in this context the Brazilian Bis Ratio becomes 6.75%. (2) The Additional CET1 Countercyclical buffer is not activated and is limited to 2.5%. Any change should be communicated 12 months in advance by Banco Central do Brasil.

Income Statement with Reallocations
Main Lines

R$ million	2Q19	1Q20	2Q20	Chg. (%) on 2Q19	Chg. (%) on 1Q20	1H19	1H20	Chg. (%) on 1H19
Net Interest Income	**13,435**	**14,005**	**14,541**	**8.2**	**3.8**	**26,179**	**28,546**	**9.0**
ALL Expanded view	**(4,148)**	**(5,539)**	**(5,907)**	**42.4**	**6.6**	**(7,539)**	**(11,445)**	**51.8**
Net Financial Margin	**9,287**	**8,466**	**8,634**	**(7.0)**	**2.0**	**18,640**	**17,101**	**(8.3)**
Fee income	7,439	7,067	6,965	(6.4)	(1.4)	14,234	14,032	(1.4)
Contribution Margin	**15,650**	**14,445**	**14,395**	**(8.0)**	**(0.3)**	**30,627**	**28,840**	**(5.8)**
Administrative Expenses	(7,649)	(7,770)	(7,850)	2.6	1.0	(15,215)	(15,620)	2.7
Commercial Income	**7,871**	**6,561**	**6,420**	**(18.4)**	**(2.2)**	**15,153**	**12,981**	**(14.3)**
Legal Risk	(2,091)	(784)	(853)	(59.2)	8.9	(3,883)	(1,637)	(57.8)
Other Operating Income	281	(485)	(514)	-	5.9	746	(1,000)	-
Income Before Taxes	**6,037**	**5,339**	**5,120**	**(15.2)**	**(4.1)**	**12,071**	**10,459**	**(13.4)**
Income and Social Contribution Taxes	(571)	(1,157)	(967)	69.4	(16.5)	(1,422)	(2,124)	49.4
Statutory Profit Sharing	(604)	(436)	(426)	(29.5)	(2.3)	(1,149)	(862)	(24.9)
Adjusted Net Income	**4,432**	**3,395**	**3,311**	**(25.3)**	**(2.5)**	**8,679**	**6,706**	**(22.7)**
One-Off Items	(225)	(191)	(102)	(54.5)	(46.3)	(467)	(293)	(37.3)
Net Income	**4,207**	**3,205**	**3,209**	**(23.7)**	**0.1**	**8,212**	**6,413**	**(21.9)**

One-off Items

R$ million	2Q19	1Q20	2Q20	Chg. (%) on 2Q19	Chg. (%) on 1Q20	1H19	1H20	Chg. (%) on 1H19
Adjusted Net Income	**4,432**	**3,395**	**3,311**	**(25.3)**	**(2.5)**	**8,679**	**6,706**	**(22.7)**
One-Off Items	**(225)**	**(191)**	**(102)**	**(54.5)**	**(46.3)**	**(467)**	**(293)**	**(37.3)**
Economic Plans	(547)	(350)	(198)	(63.8)	(43.4)	(1,011)	(548)	(45.8)
Extraordinary Provision for Lawsuits	3	1	0	(86.4)	(62.4)	23	2	(93.4)
Provision Legal Law suits – Adjustment of Parameters	(1,579)	-	-	-	-	(1,579)	-	-
Tax Credit	1,034	-	-	-	-	1,034	-	-
Tax Eff. and Stat. Prof. on One-Off Items	864	158	95	(89.0)	(39.8)	1,066	254	(76.2)
Net Income	**4,207**	**3,205**	**3,209**	**(23.7)**	**0.1**	**8,212**	**6,413**	**(21.9)**



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