



Press
Conference



Disclaimer

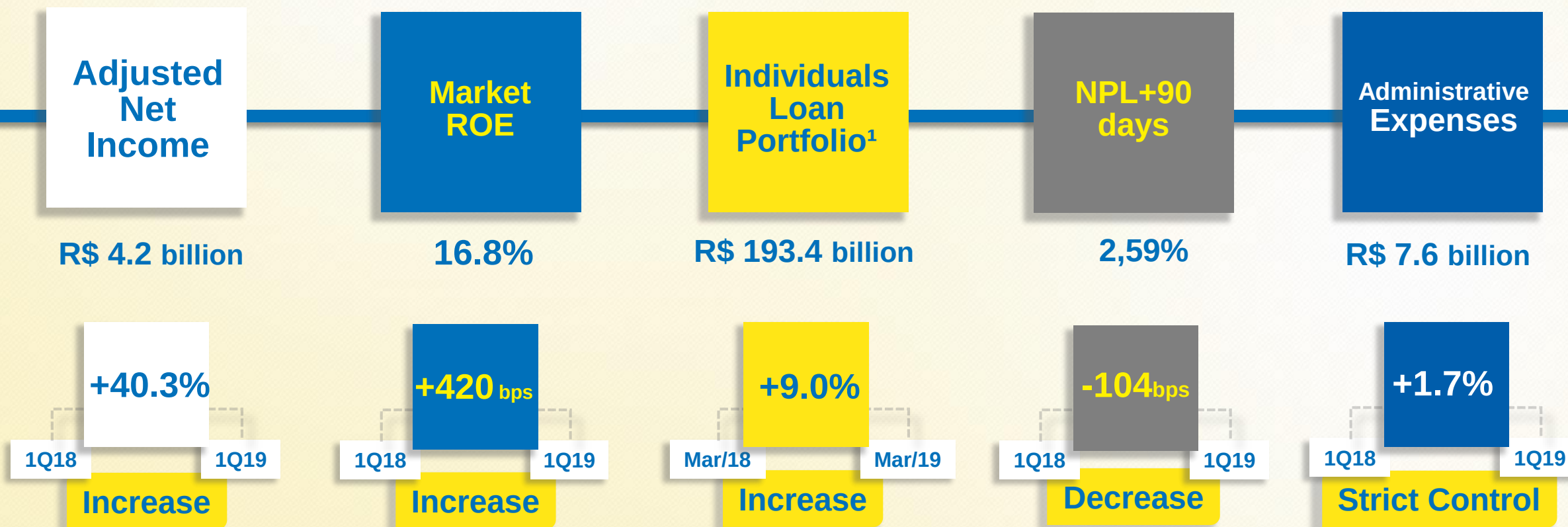
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Highlights



(1) Organic Domestic Loan Portfolio with private securities and guarantees.



1Q19 Performance

Banco do Brasil

journey for Tomorrow

Value
Creation

Profitability
Increase

Digital
Transformation

Efficiency
Improvement

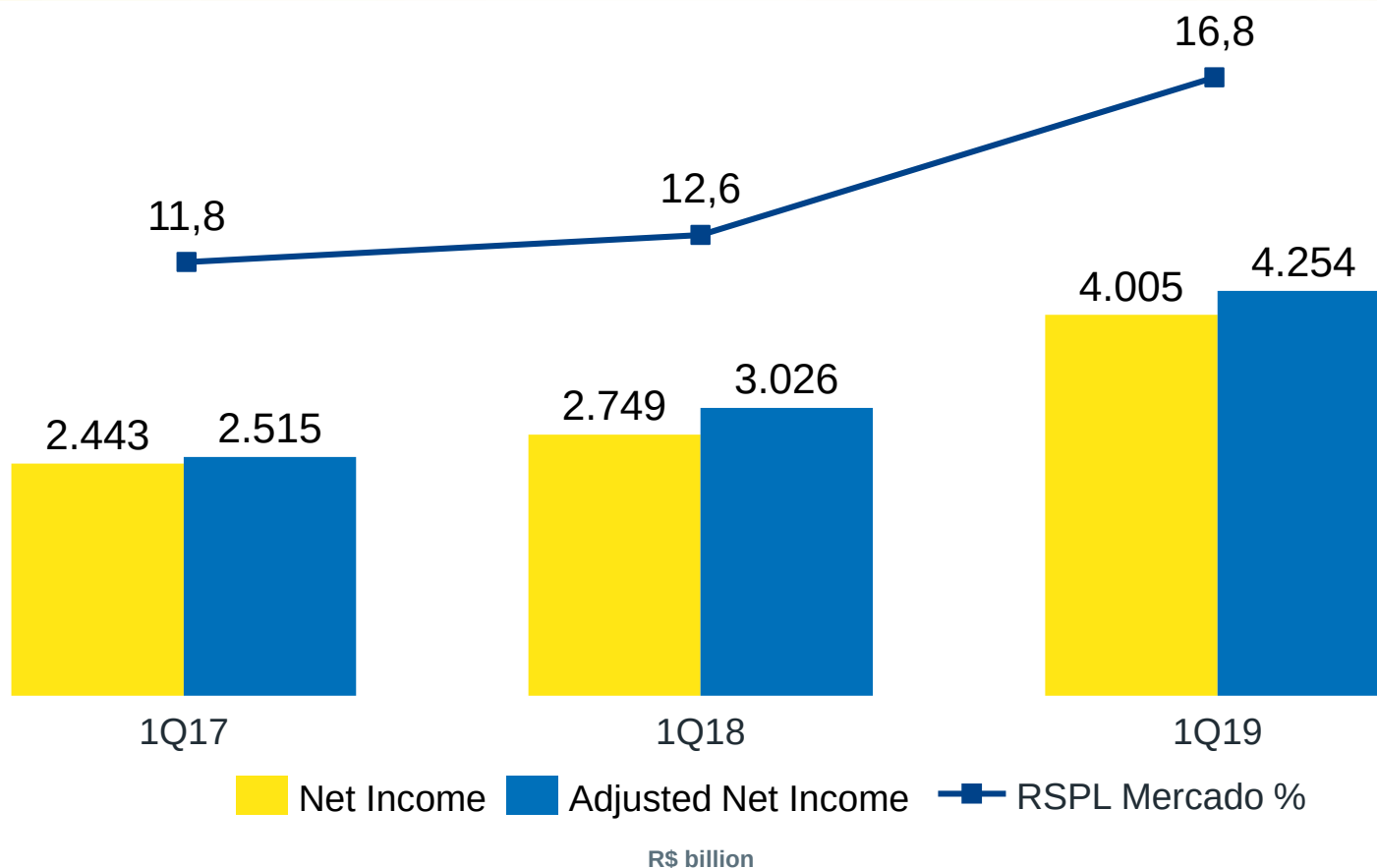
Services
Specialization

Credit
Growth

Capital
Organic Growth



Adjusted Net Income reaches R\$4.2 bn, with 16.8% ROE¹



Adjusted Net Income

+ 40.3% 1Q19 / 1Q18

+ 68.9% 1Q19 / 1Q17

Net Income

+ 45.7% 1Q19 / 1Q18

+ 63.9% 1Q19 / 1Q17

Market ROE

+420 bps 1Q19 / 1Q18

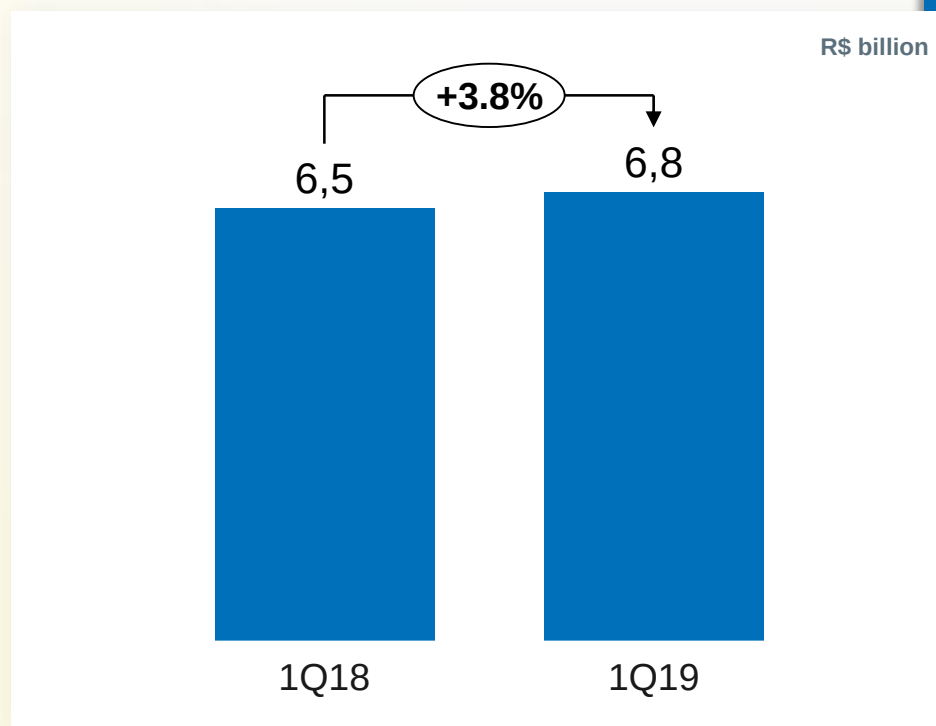
+500 bps 1Q19 / 1Q17

(1) It reflects the metric that the main market analysts use to project results. The index is annualized using the linear method.

Fee Income



Highlights



Asset management

+6.9%

1Q18

1Q19

Checking Accounts

+5.4%

1Q18

1Q19

Insurance, Pension and Capitalization

+9.1%

1Q18

1Q19

Consortium

+33.5%

1Q18

1Q19

Credit Cards

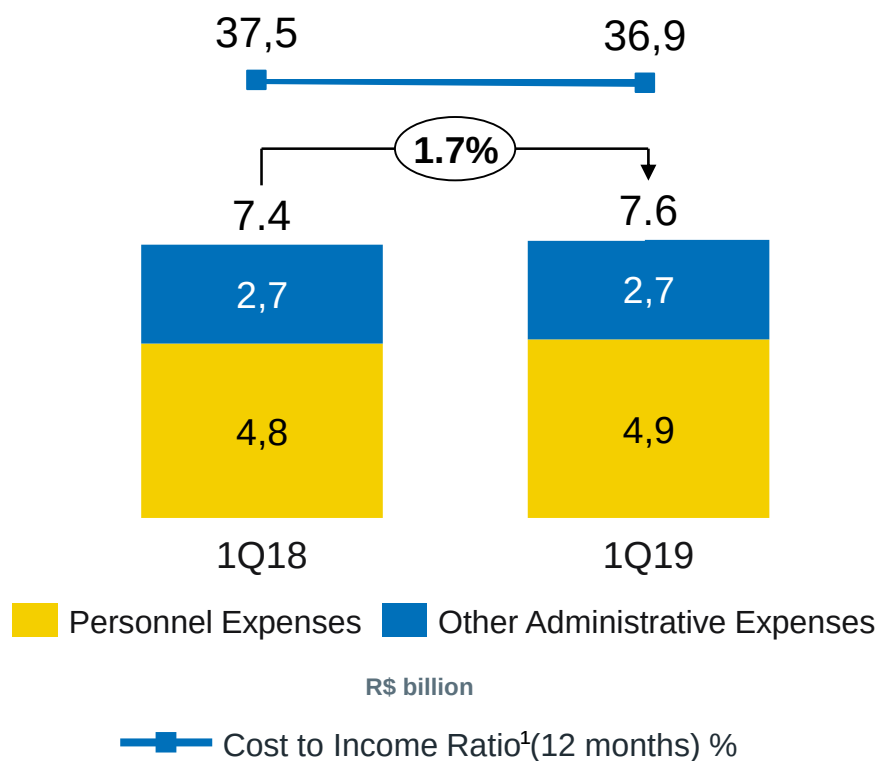
+12.7%

1Q18

1Q19

Administrative Expenses

Administrative Expenses



Efficiency Improvement



96,567 Employees
1Q19/1Q18 ▼ -1.4%



4,096 – Branches

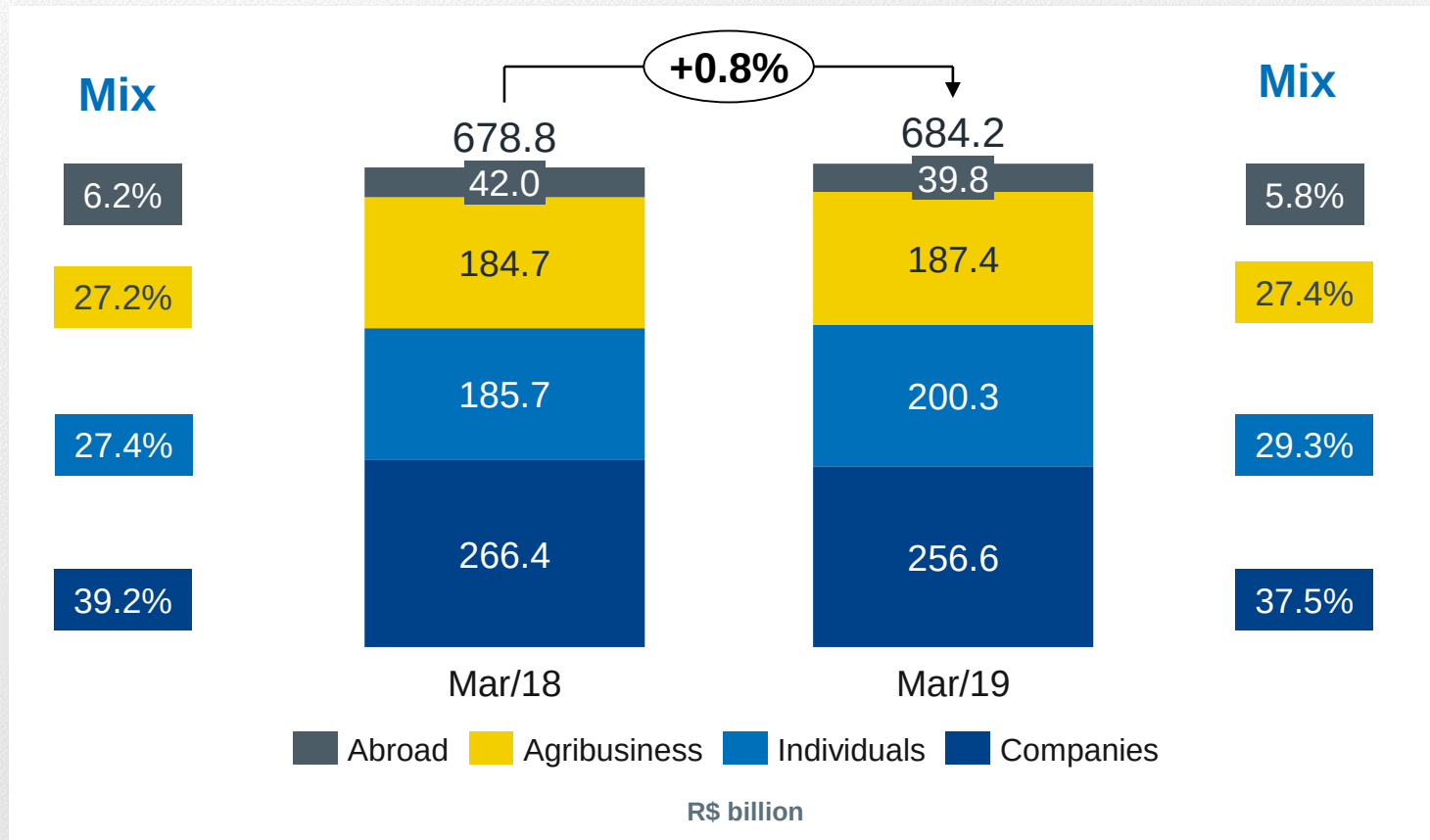
1Q19/1Q18 ▼ -1.5%



620 – Digital and Specialized Branches

1Q19/1Q18 ▲ +5.6%

Loan Portfolio¹

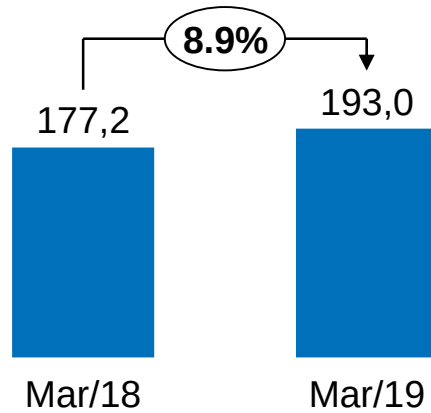


(1) Expanded View.

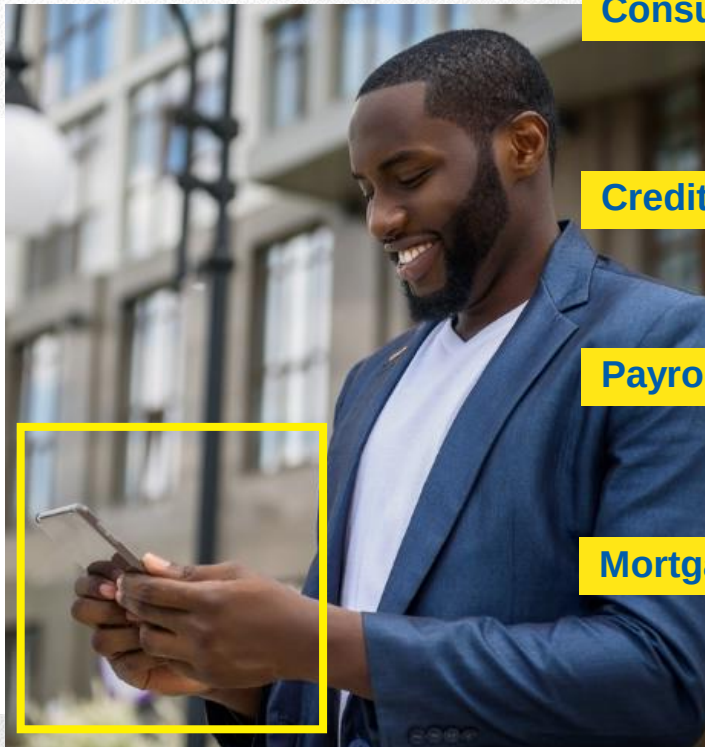
Individuals Loan Portfolio¹



Organic Loan Portfolio



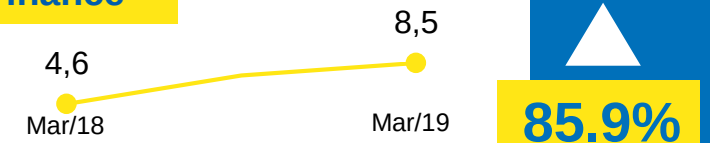
R\$ billion



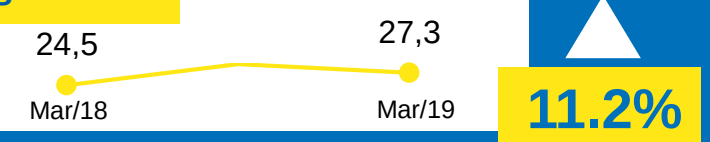
Highlights

Mar19/Mar18

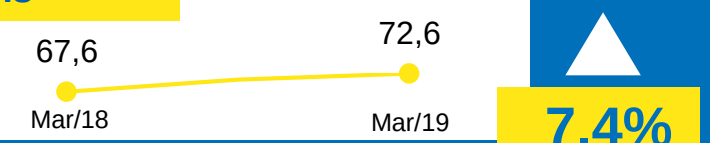
Consumer Finance



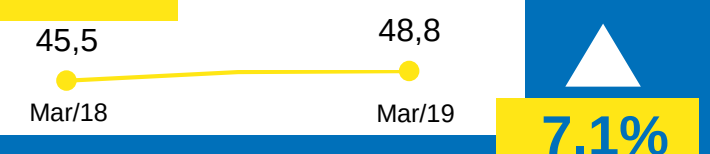
Credit Cards



Payroll Loans



Mortgages



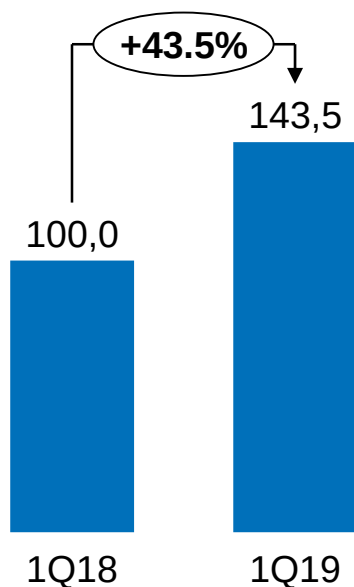
R\$ billion

Loans to Individuals - Increasing Disbursements (Base 100 – 1Q18)

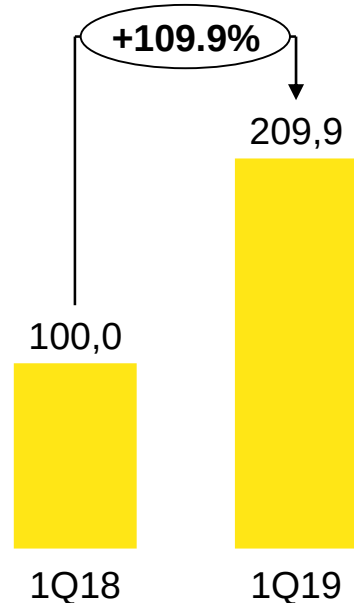


Payroll loans

Total Disbursement



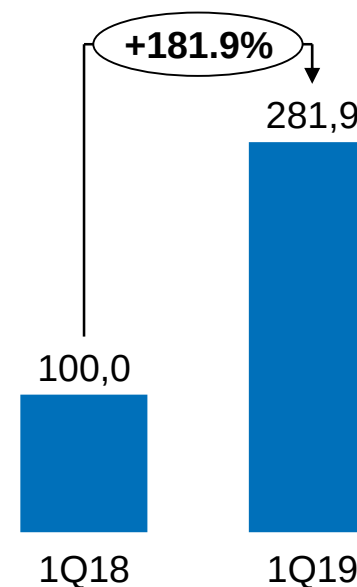
Mobile Disbursement



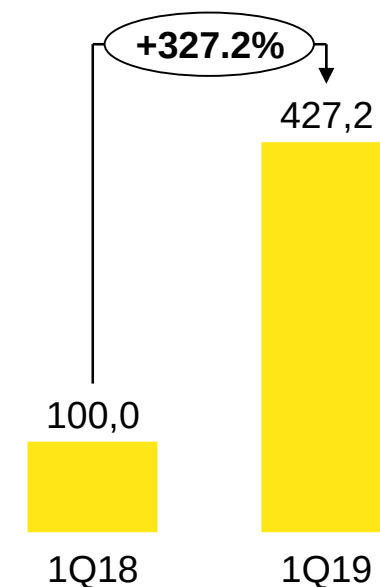
7.1% of the disbursements were made through mobile on the 1Q19

Consumer Finance

Total Disbursement



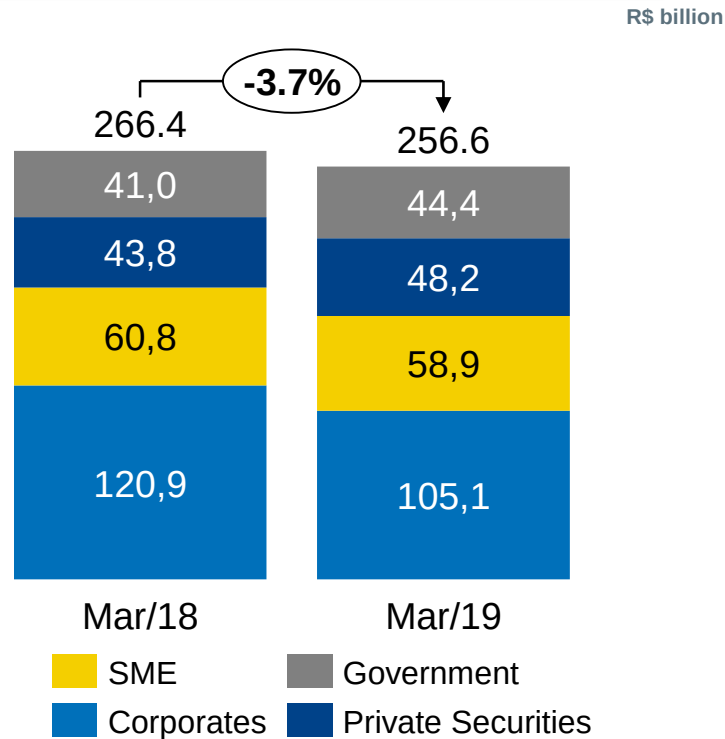
Mobile Disbursement



29.2% of the disbursements were made through mobile on the 1Q19

Loans to Companies¹

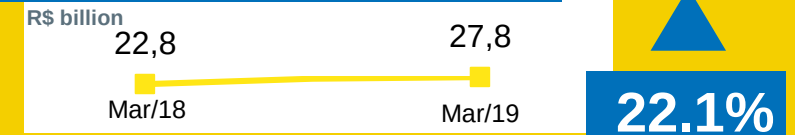
Loans to Companies Portfolio¹



SMEs² Highlights

Mar19/Mar18

Working Capital and Receivables



Shorter maturities

Receivables

Guarantees

Capital Markets

Fee (RPS) **R\$ 151 million** in the 1Q19

Relevance

Domestic Fixed Income

Present in **26%** of total captured by companies:
R\$ 7.0 Bn

Equity

Present in **50%** of total captured:
R\$ 2.5 Bn

Domestic
(fixed income)

90%

BB-BI Distributed Volume/BB-BI Originated Volume

Foreign
(fixed income)

20%

Market Share

Ranking ANBIMA 1Q19



**Fixed Income
Securitization**
Origination



**Fixed Income
Securitization**
Distribution

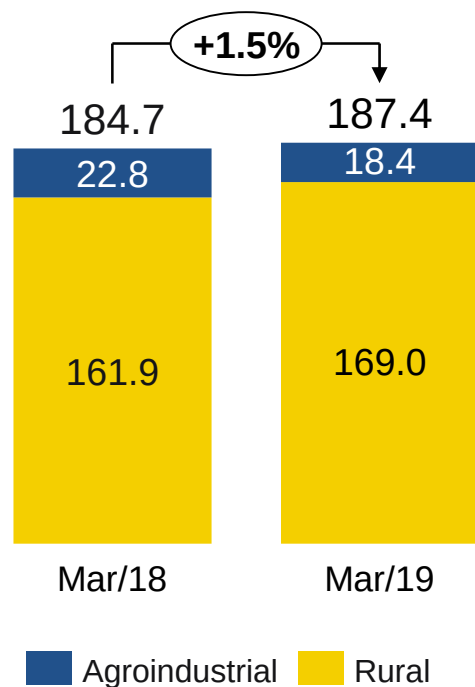


Equity
Origination



Rural Producer's best partner

Agribusiness Portfolio¹



58.2%
Market Share in
Mar/19²

Harvest Plan
disbursements

R\$ 59.7
billion

▲ 3.3%
Harvest 18/19 / Harvest 17/18

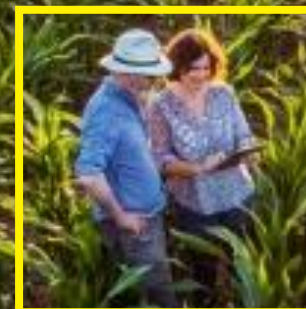
Unmarked Resources
disbursements

▲ +88.6%
Harvest 18/19 / Harvest 17/18

Agrishow
2019



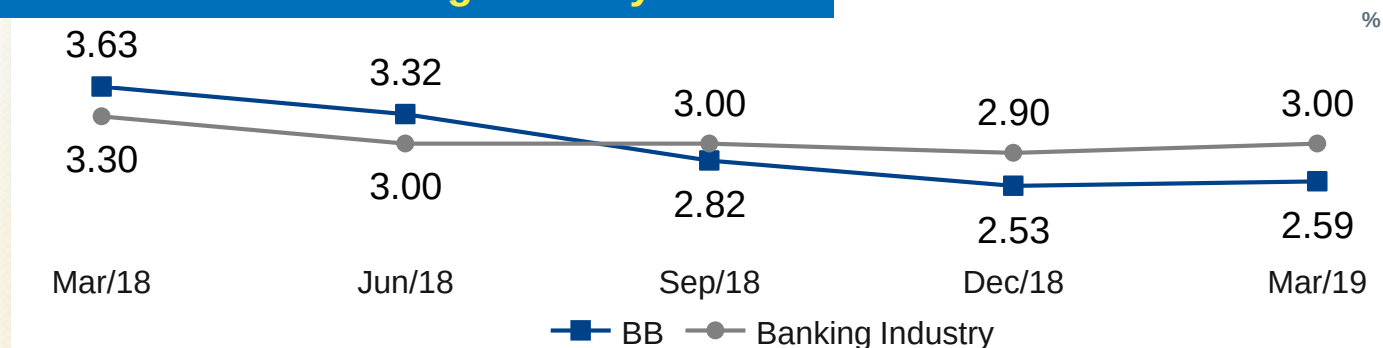
R\$ 2.3 billion
of Business
Intentions
demanded
+156% over
2018



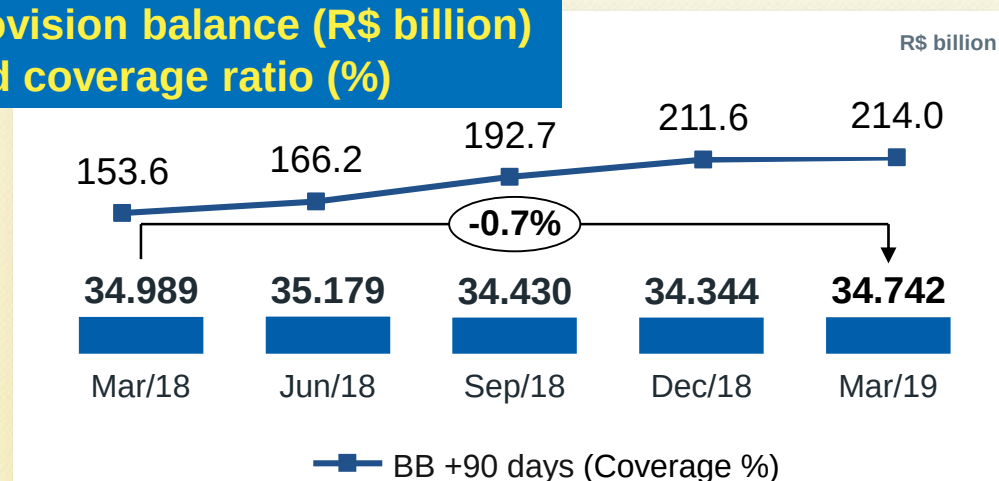
Delinquency and Provisions



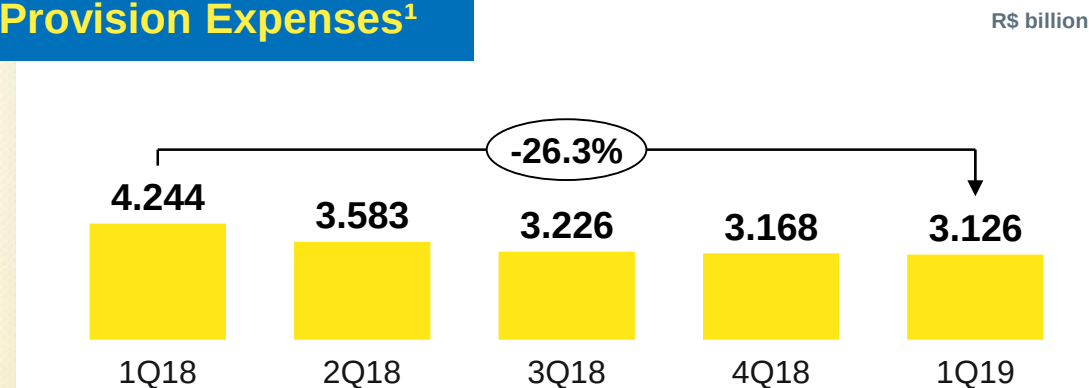
NPL+90 below the Banking Industry



Provision balance (R\$ billion) and coverage ratio (%)

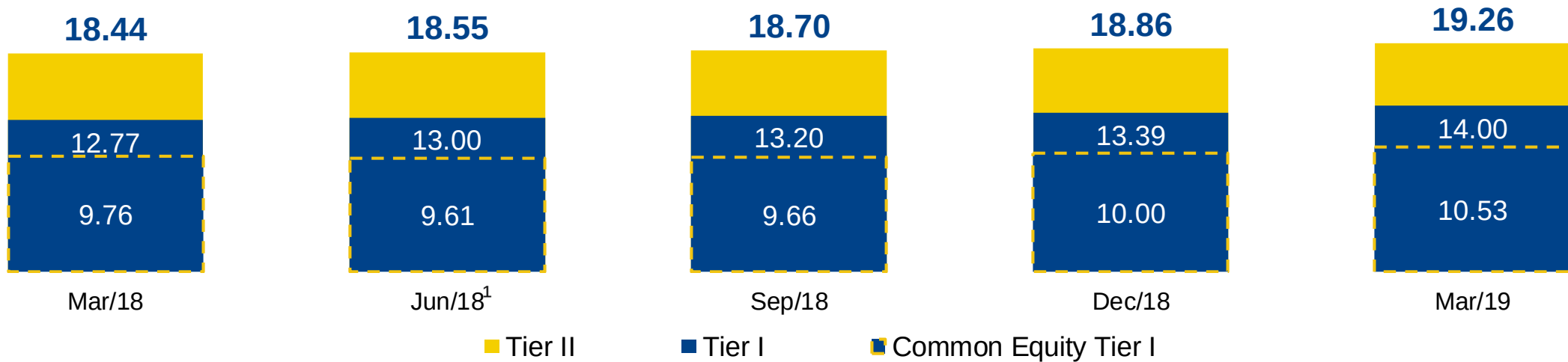


Provision Expenses¹



(1) ALL Expenses net of recovery of write-offs.

BIS Ratio



CET1:
minimum of 11% in January 2022



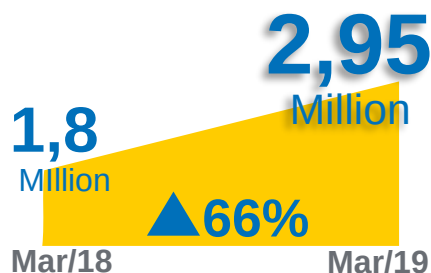
#maisquedigital

#maisquedigital

61% of the transactions through mobile on the 1Q19

12.3 million of recurring users² in the Mobile Banking on the 1Q19

NATIVE DIGITAL CUSTOMERS AT BB¹



Mar/18

Mar/19

84%

With less than 40 years old

New App for Companies

54 New functions for companies



Minhas Finanças
Over 7.7 million users

R\$ 1.1 MM average customer savings

O que você precisa?

Conta pessoal



Quer abrir uma conta corrente para mim.

Cartão de crédito



Quero apenas um cartão de crédito Ourocard.

Conta empresarial



Quero abrir uma conta corrente para minha empresa.



(1) With access on the past 90 days.

(2) Customers that started the relationship with Banco do Brasil through digital channels, from Nov/2016 to Mar/2019.

Digital Payments



Cliente BB assina Spotify Premium no débito do Ourocard.

E o primeiro mês é grátis para novos assinantes.*



*Para usuários que nunca foram Premium. Sujeito a termos e condições. Após, R\$ 16,90/mês.



Digital Debit

R\$ 143.5 Million in Revenues on the 1Q19

Uber

ifood

99

Netflix

Among others

VISA Ourocard



NFC payment direct at Rio Subway ratchets with Ourocard Visa Card, Bracelets or Smartphones.

Approach and Get in.



Financial Technology



Open Banking

BB Startups

developers.bb.com.br

startup.labbs.com.br

**Successful Partnerships
in course**

New Businesses

Available APIs

**Products and services
Available for
Startups**

2019 Guidance



Adjusted Net Income - R\$ billion

NII - %

Loan Portfolio¹ - %

Individuals - %

Companies² - %

Rural Loans - %

ALL Expenses net of Recovery of Write-off - R\$ billion

Fee Income - %

Administrative Expenses - %

Guidance 2019

**1Q19
Performance**

14.5 to 17.5

4.2

3 to 7

6.3

3 to 6

0.9

7 to 10

9.0

0 to 3

-7.1

3 to 6

4.4

-14.5 to -11.5

-3.1

5 to 8

3.8

2 to 5

1.7

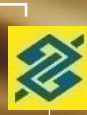
(1) Organic Domestic Loan Portfolio with private securities and guarantees.

(2) Government operations are not included.

What comes next



- ❑ Change in the mix of the Loan Portfolio continues.
- ❑ More fee income.
- ❑ Improvement on digital transformation and customer service specialization.
- ❑ Increase business with clients.
- ❑ Greater commercial competitiveness.
- ❑ Strict cost control remain in focus.
- ❑ More partnerships aggregating value.
- ❑ Organic generation of capital.

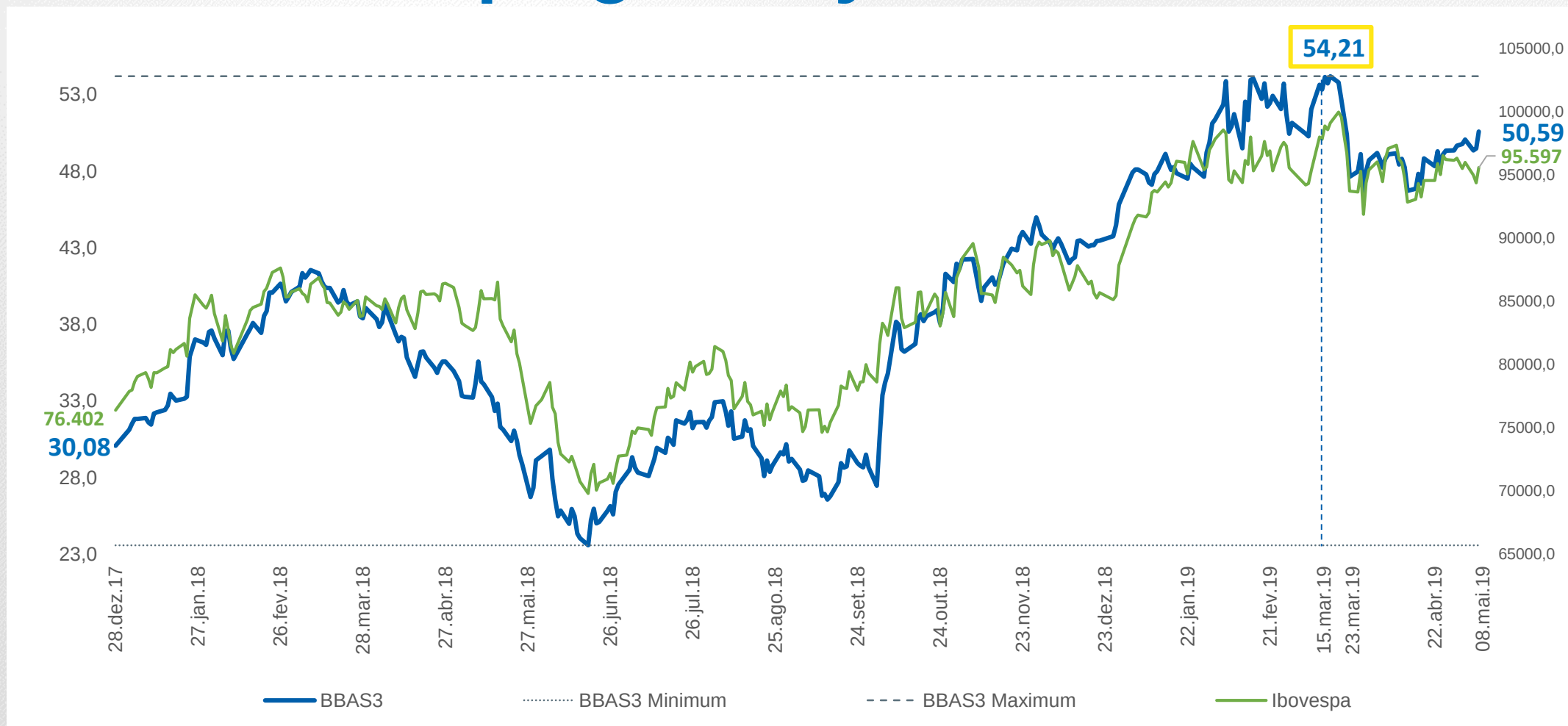


Appendix





At R\$ 50.59 BBAS3 appreciated 68.2% while Ibovespa grew by 25.1%





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