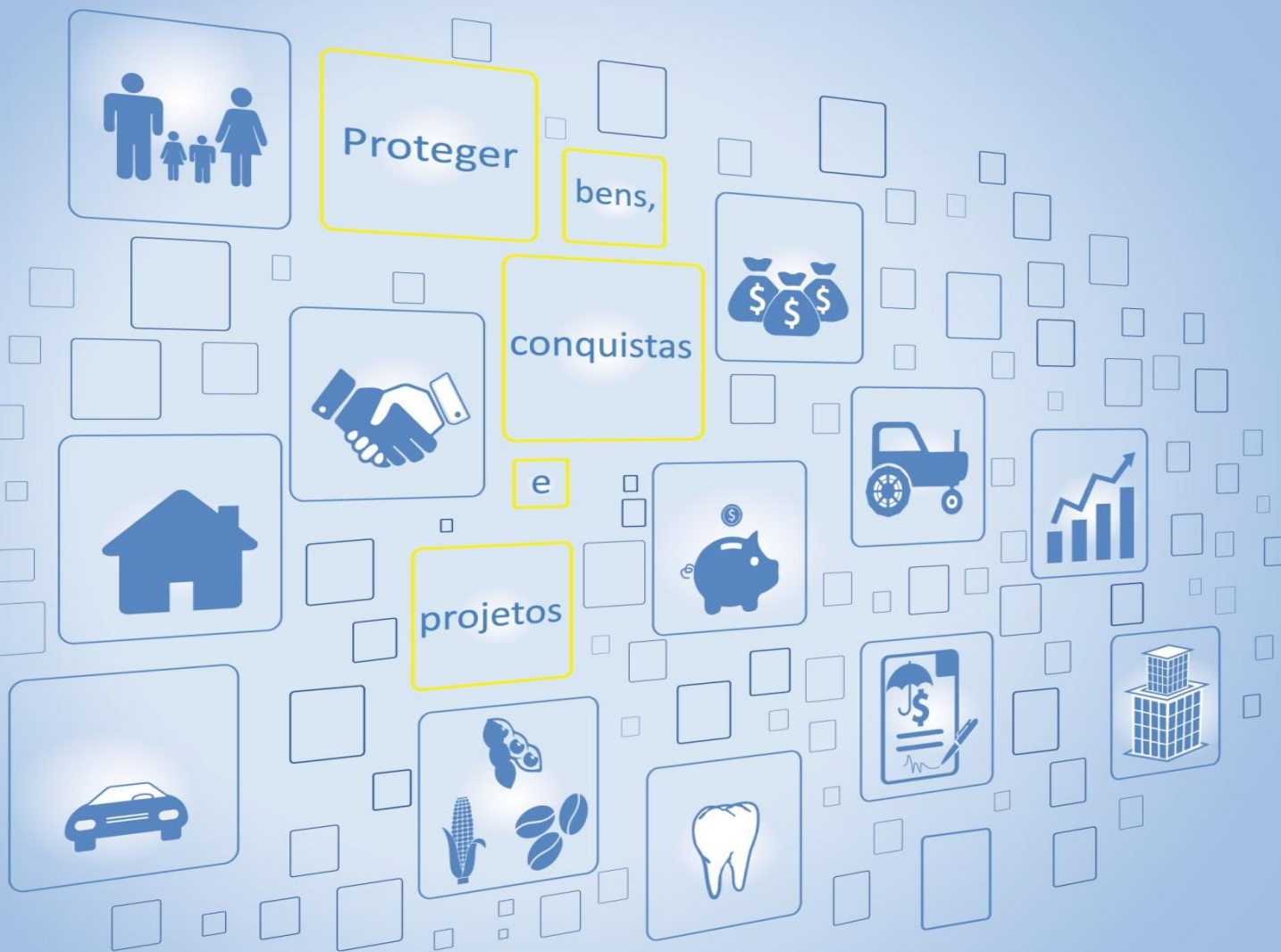
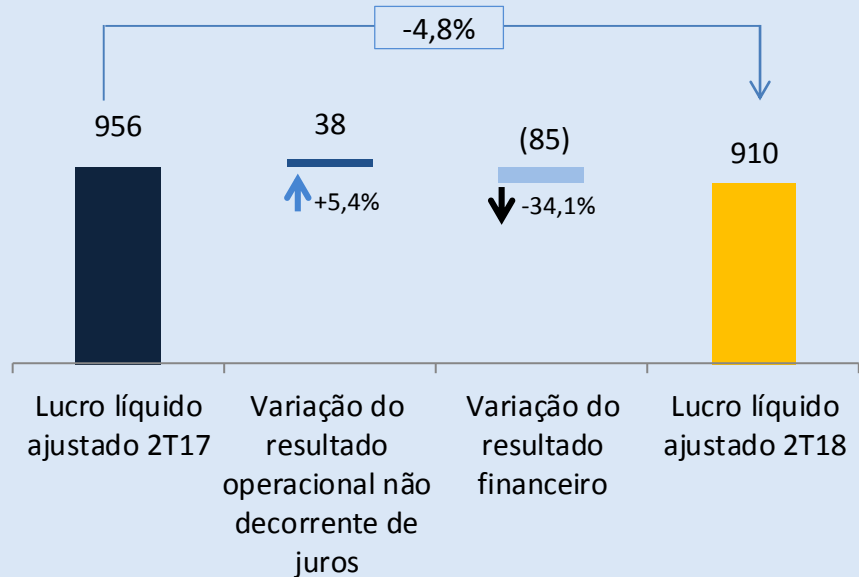
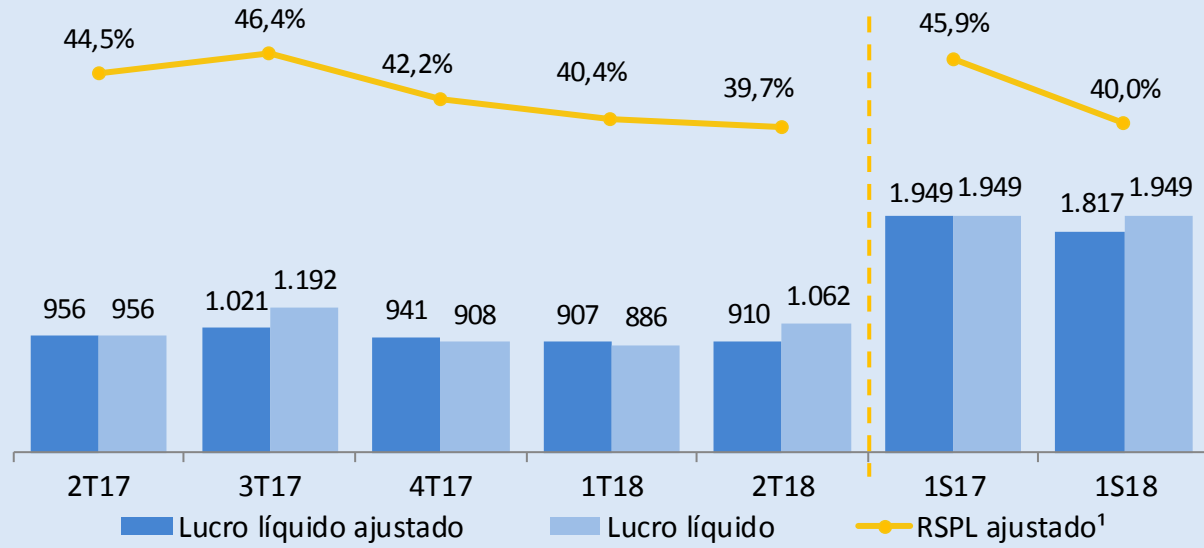


2T18



Teleconferência
dos Resultados
07/08/2018

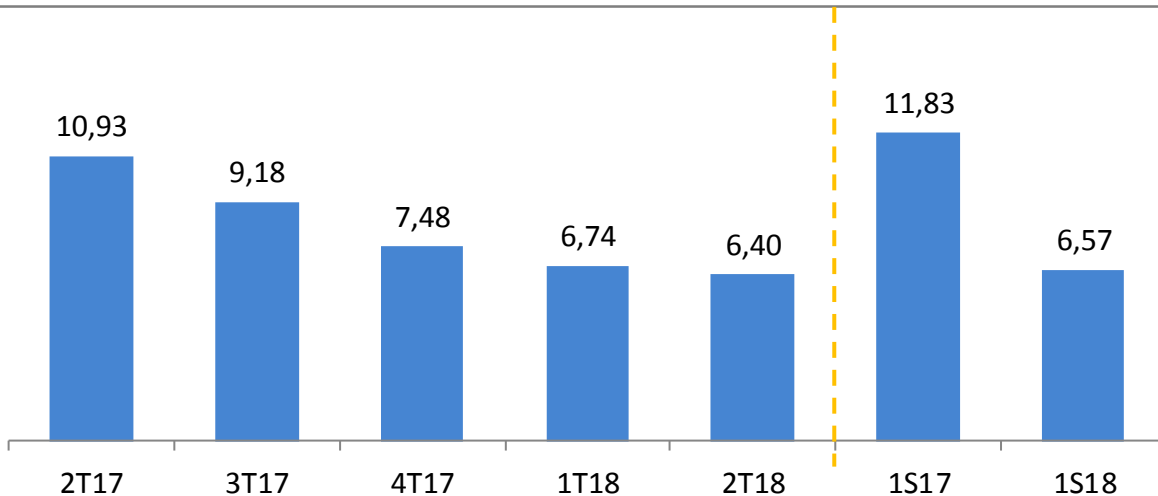
LUCRO LÍQUIDO (R\$ milhões)



- ✓ Lucro líquido ajustado de R\$910 milhões e RSPL de 39,7%
- ✓ Crescimento de 5,4% no resultado operacional não decorrente de juros combinado das coligadas e controladas da BB Seguridade
- ✓ Incremento de 11,8% no volume de prêmios na SH1, com destaque para o crescimento de 41,4% nas emissões do seguro prestamista
- ✓ Evolução de 14,2% no lucro líquido do segmento de previdência, decorrente do incremento das receitas com taxa de gestão
- ✓ Expansão de 12,6% no saldo de reservas de previdência, atingindo R\$243 bilhões
- ✓ Crescimento de 19,9% no volume de arrecadação com títulos de capitalização
- ✓ Distribuição de R\$1,6 bilhão a título de dividendos, equivalente a 80% do lucro líquido do 1S18

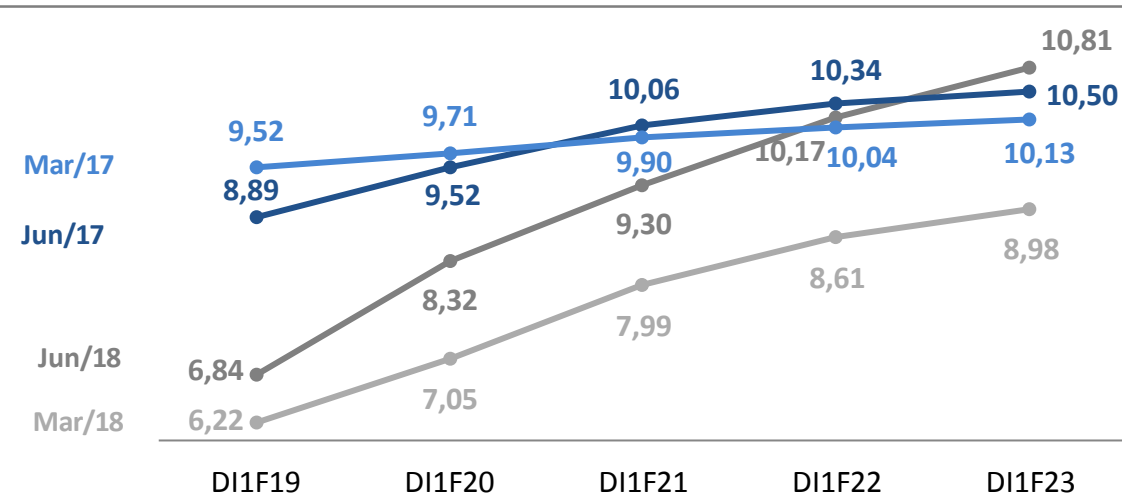
1 – Considera o PL ajustado, deduzido o valor a ser distribuído a título de dividendos assumindo payout de 80%.

TAXA MÉDIA SELIC ANUALIZADA (%)



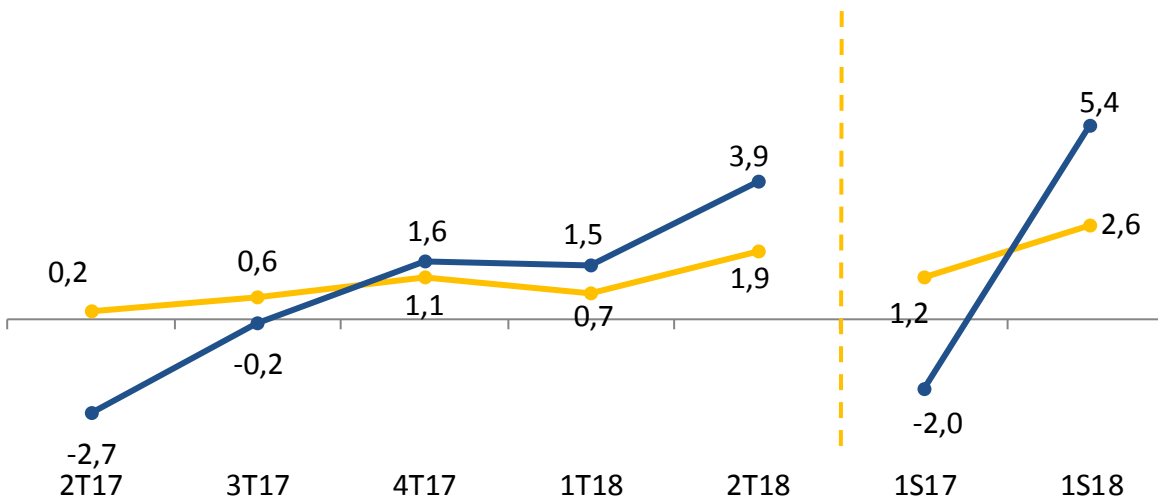
Fonte: BACEN

CURVA DE JUROS FUTUROS (%)



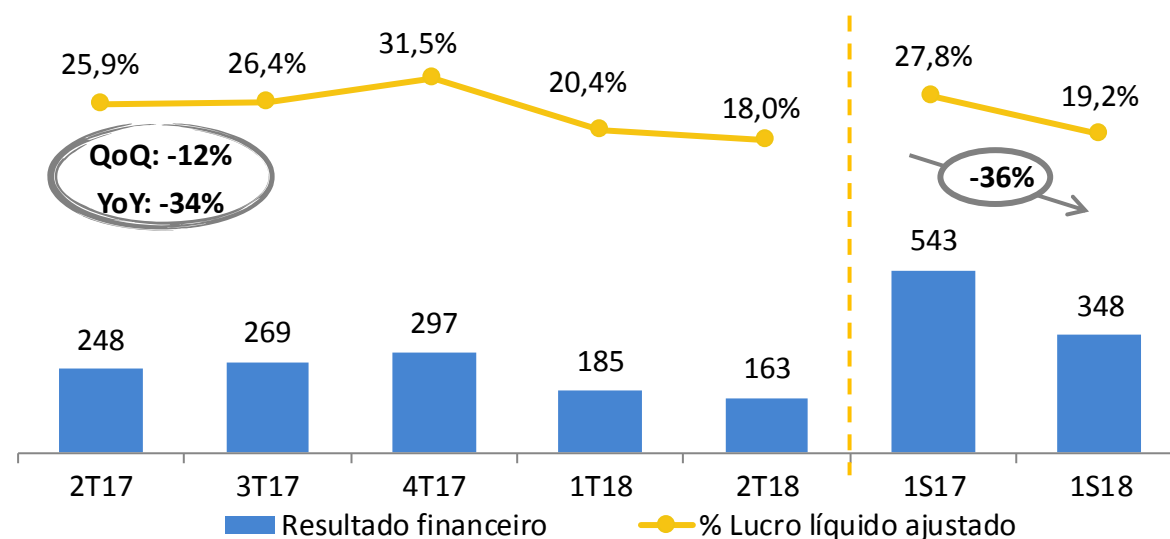
Fonte: ValorPro

ÍNDICES DE INFLAÇÃO (%)

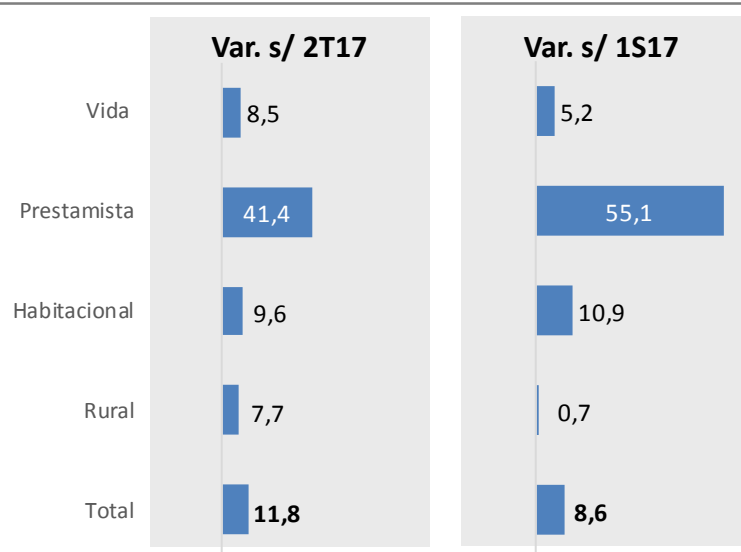


Fonte: BACEN

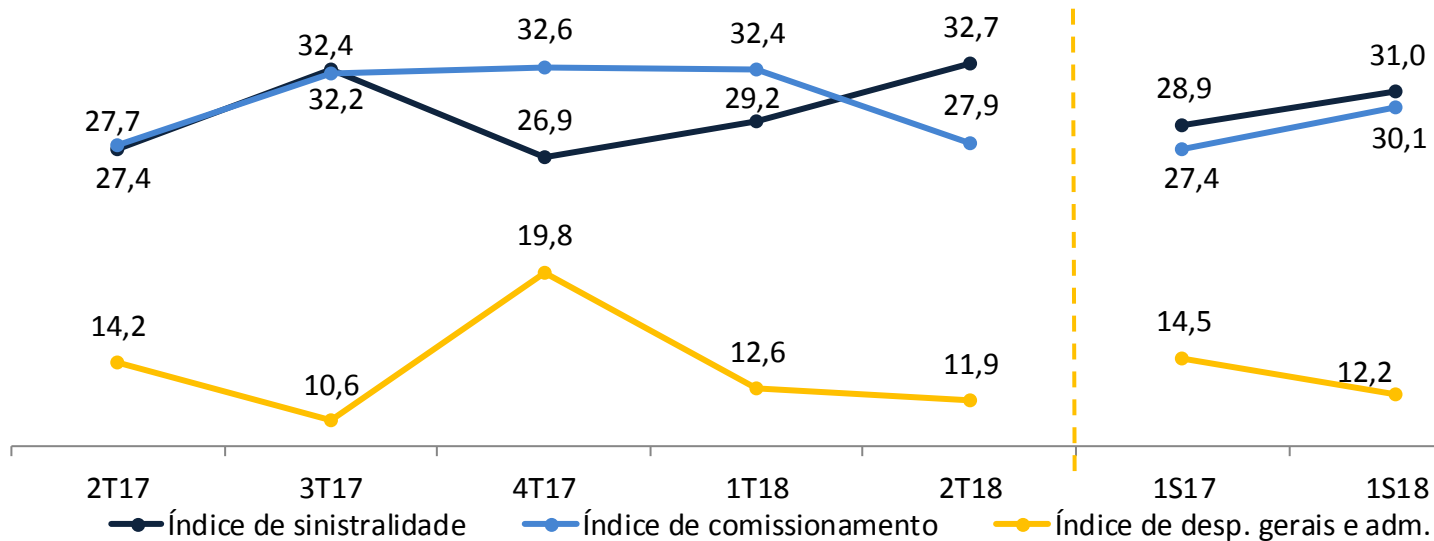
RESULTADO FINANCEIRO (R\$ milhões)



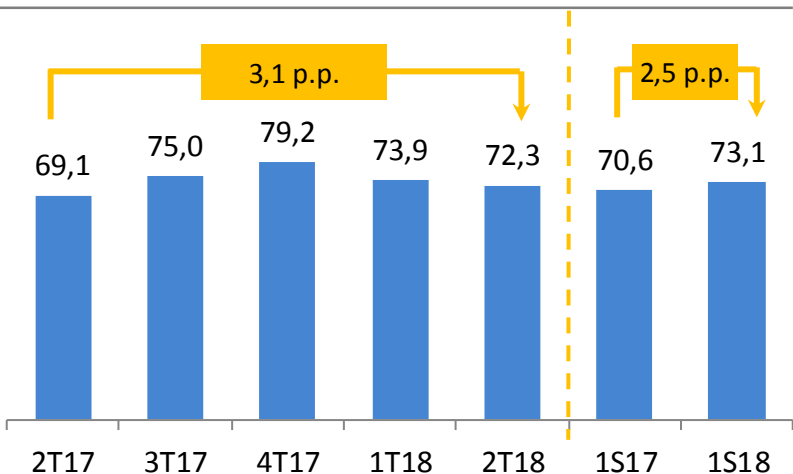
PRÊMIOS EMITIDOS (%)



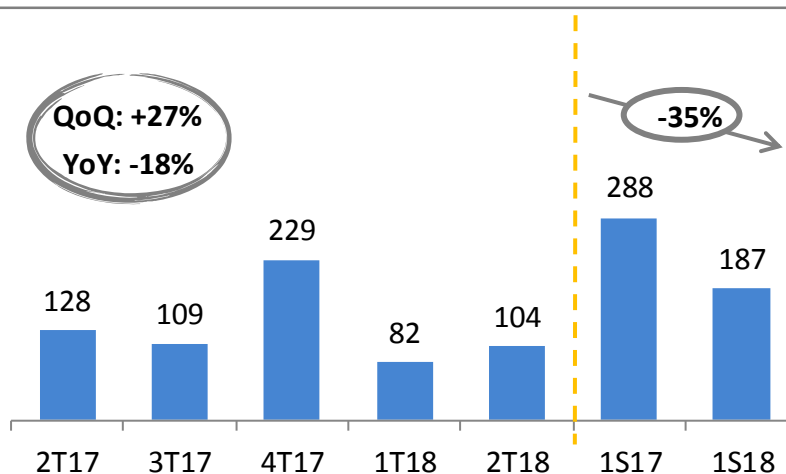
INDICADORES DE DESEMPENHO (%)



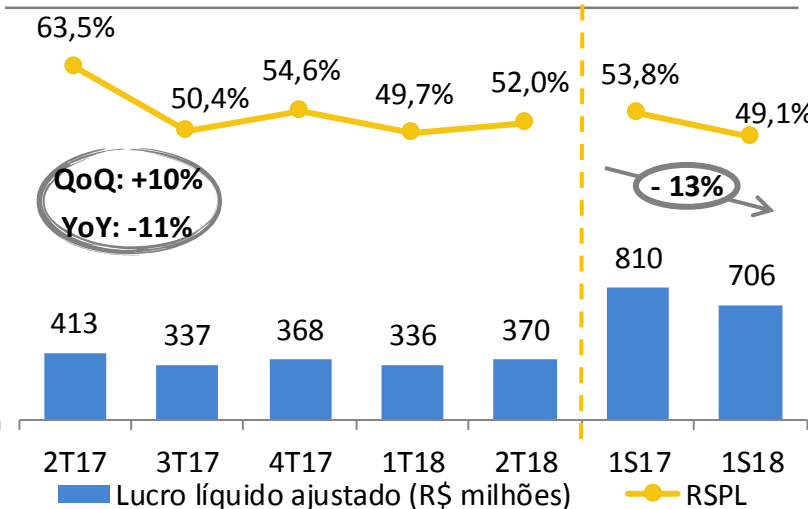
ÍNDICE COMBINADO (%)



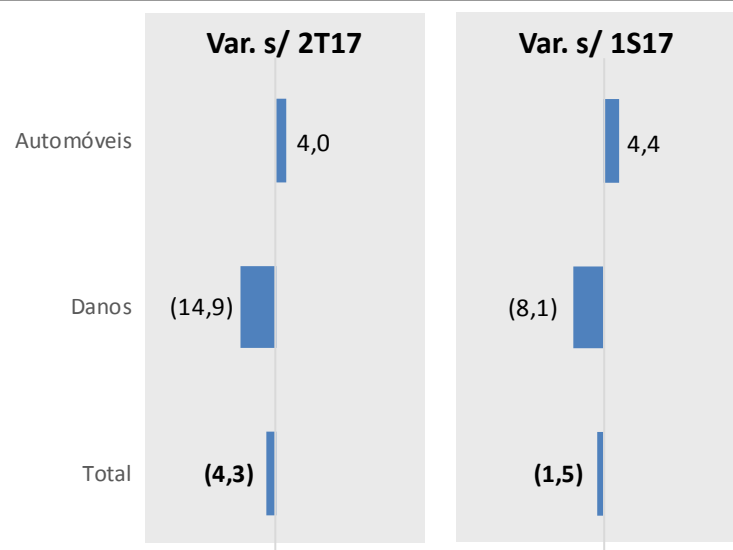
RESULTADO FINANCEIRO (R\$ milhões)



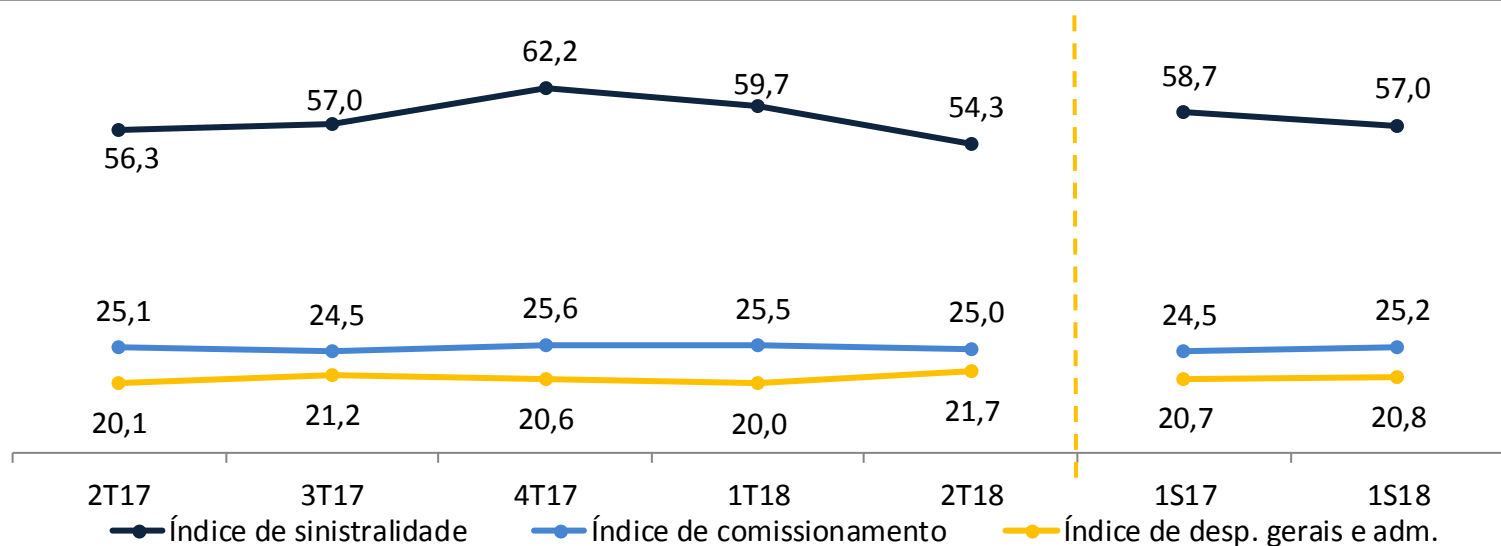
LUCRO E RENTABILIDADE



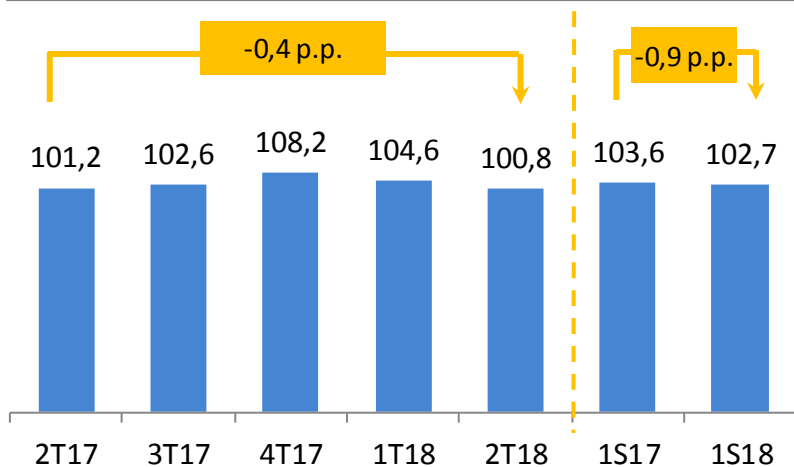
PRÊMIOS EMITIDOS (%)



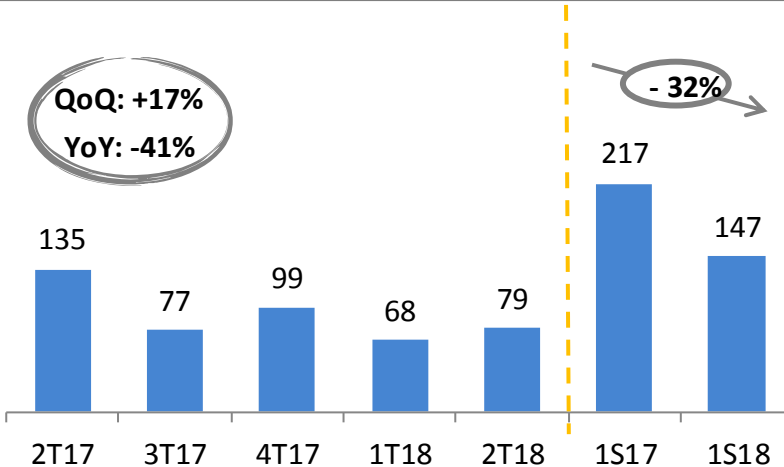
INDICADORES DE DESEMPENHO (%)



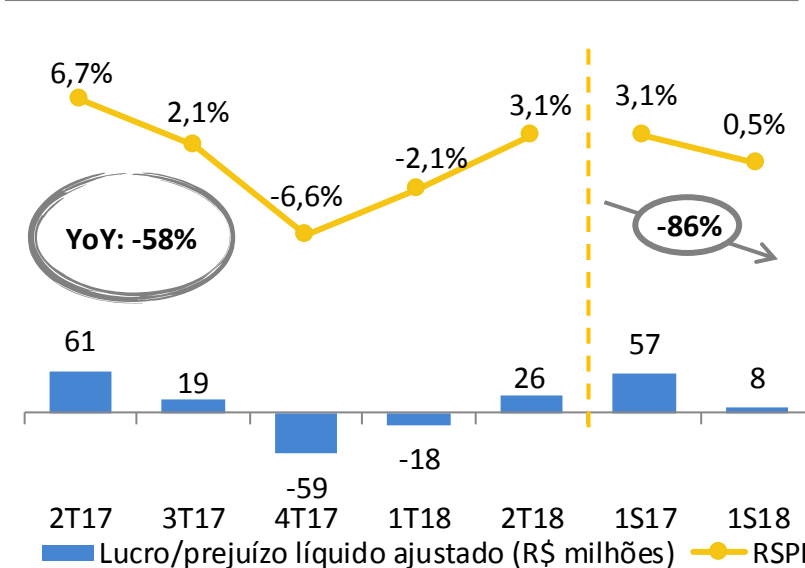
ÍNDICE COMBINADO (%)



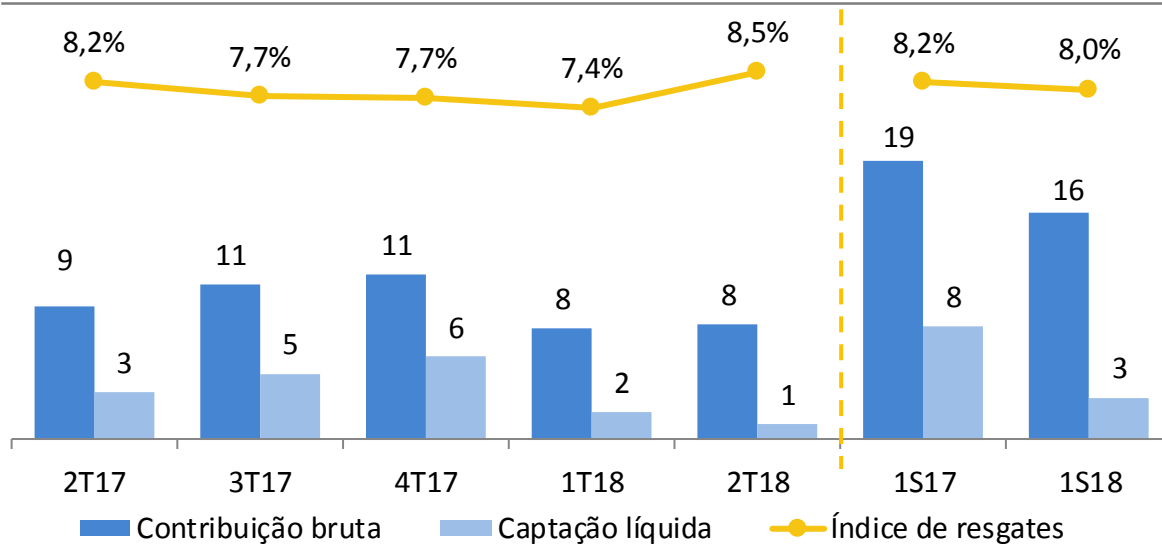
RESULTADO FINANCEIRO (R\$ milhões)



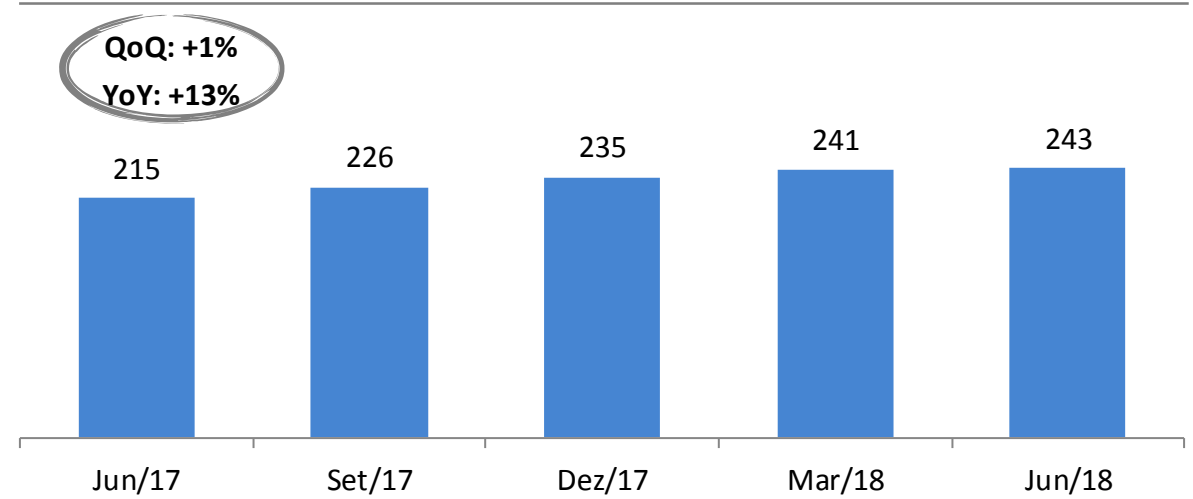
LUCRO E RENTABILIDADE



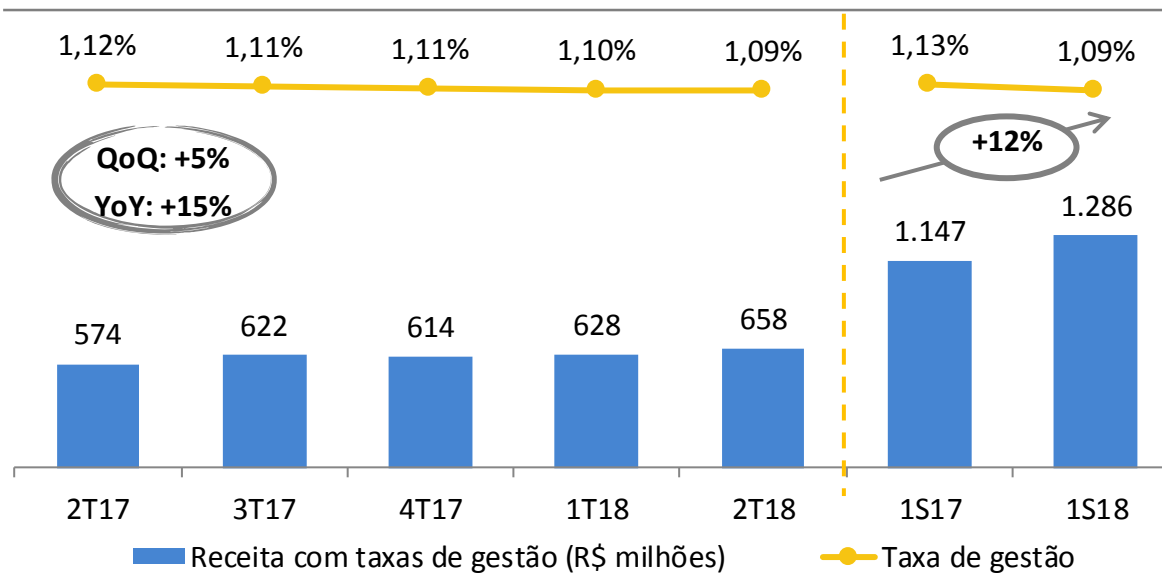
CAPTAÇÃO (R\$ bilhões)



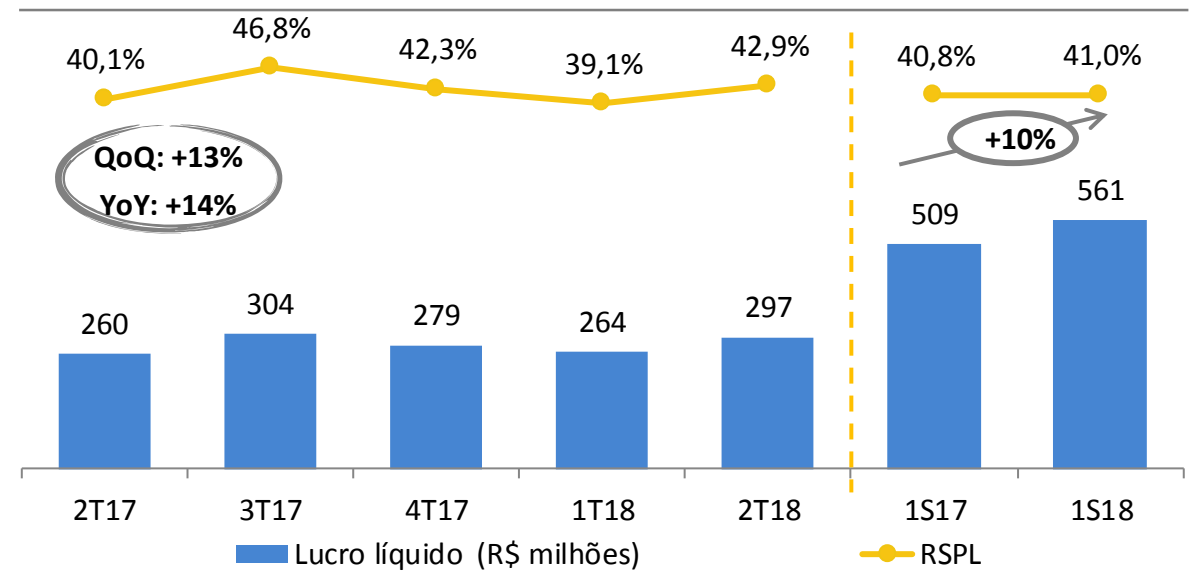
RESERVAS (R\$ bilhões)



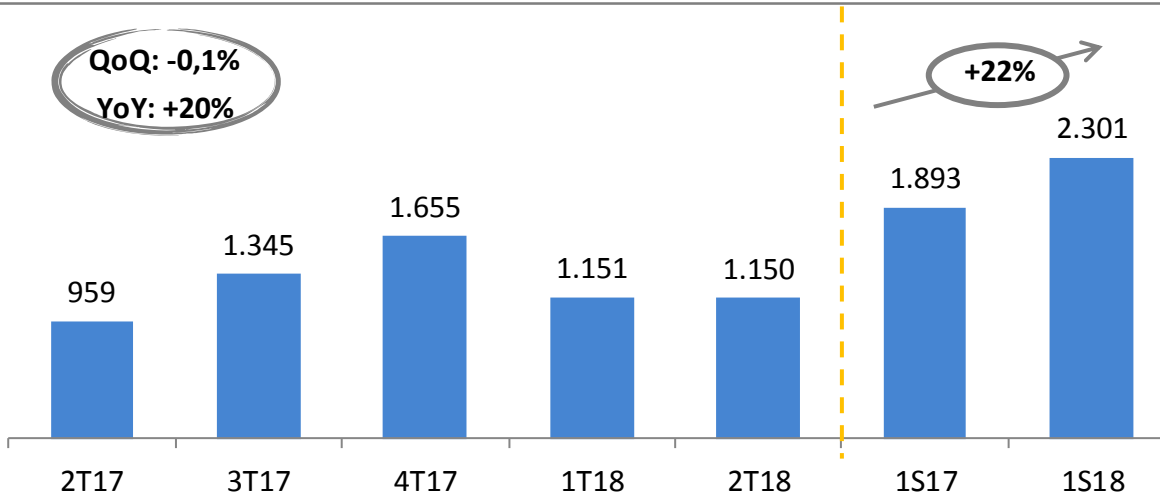
TAXA DE GESTÃO



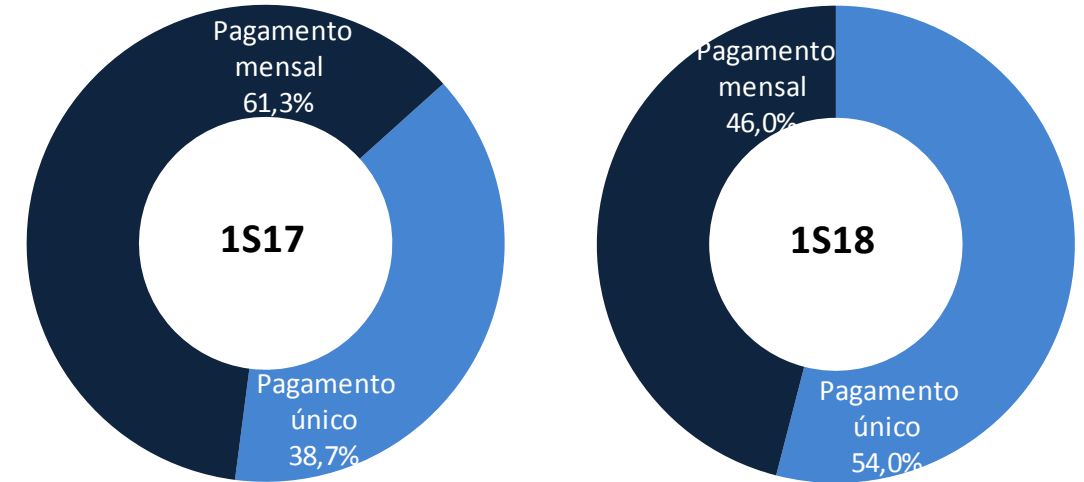
LUCRO E RENTABILIDADE



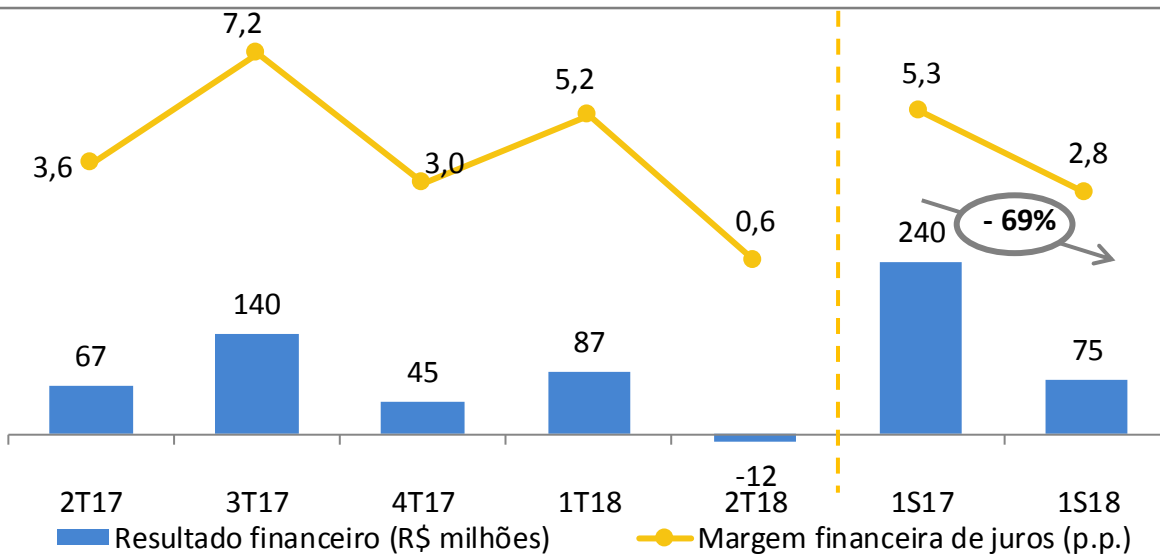
ARRECADAÇÃO (R\$ milhões)



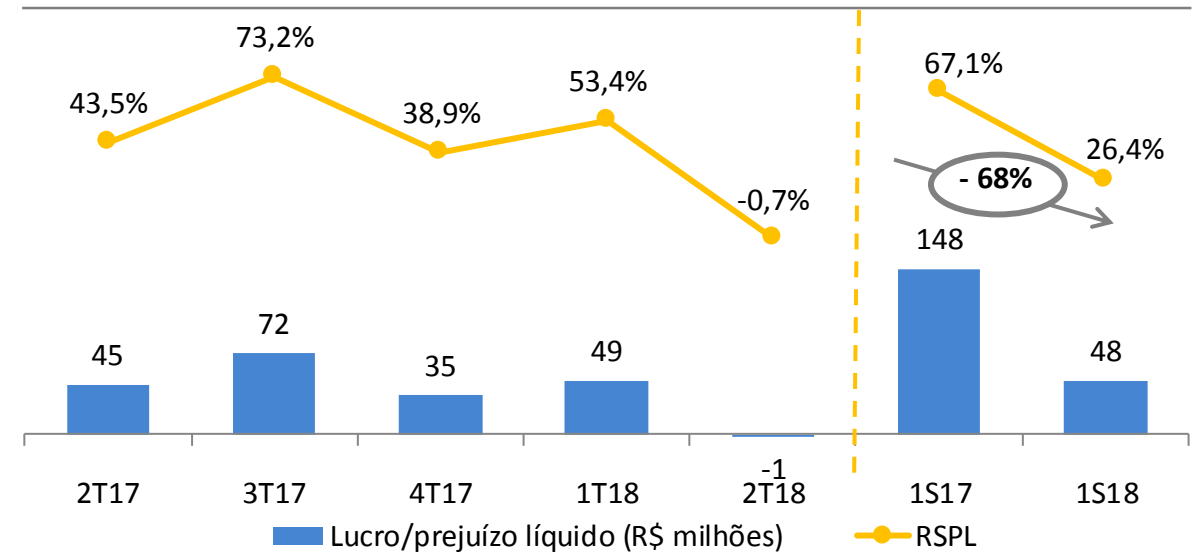
COMPOSIÇÃO DA ARRECADAÇÃO



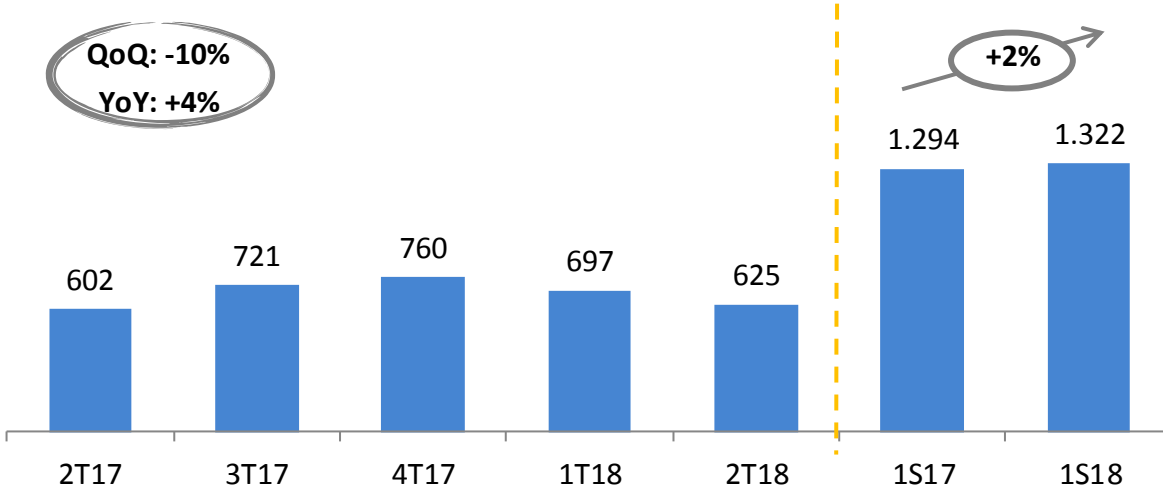
RESULTADO FINANCEIRO



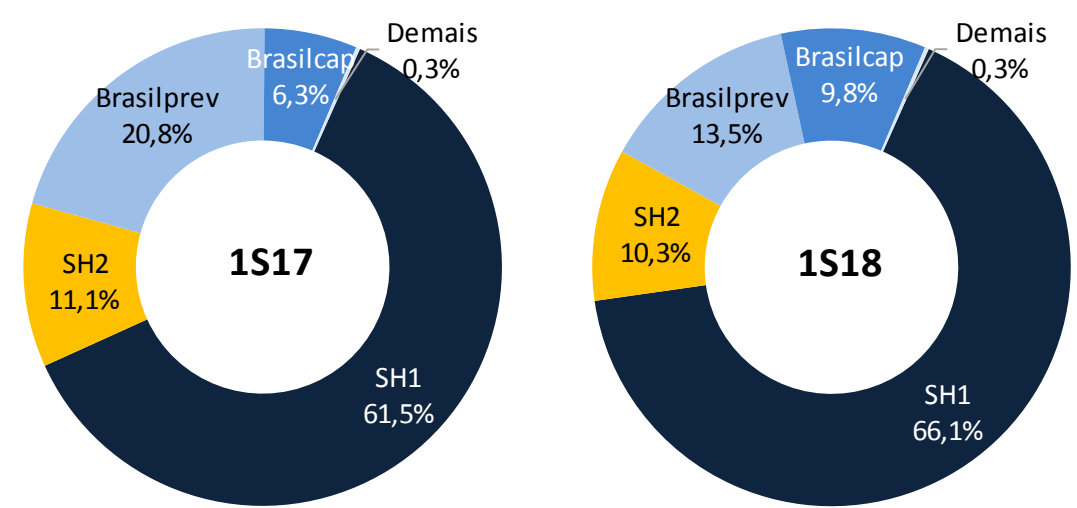
LUCRO LÍQUIDO



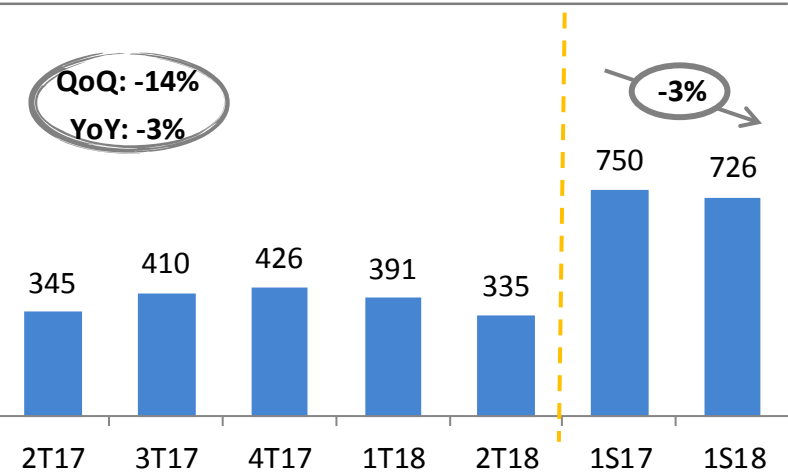
RECEITA DE CORRETAGEM (R\$ milhões)



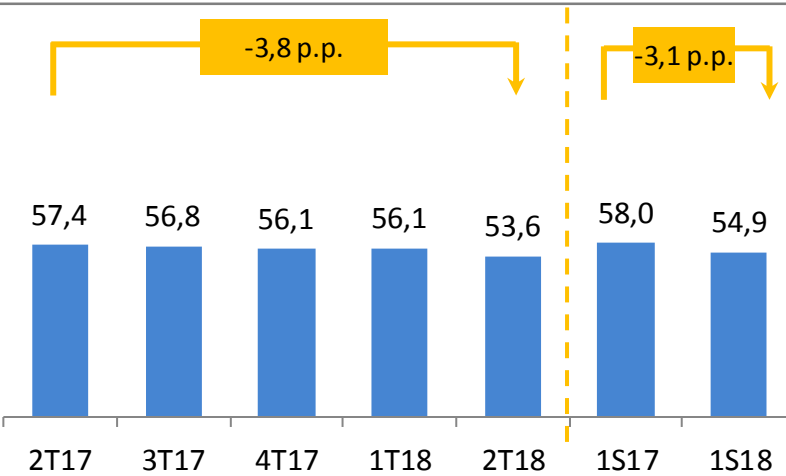
COMPOSIÇÃO DA RECEITA



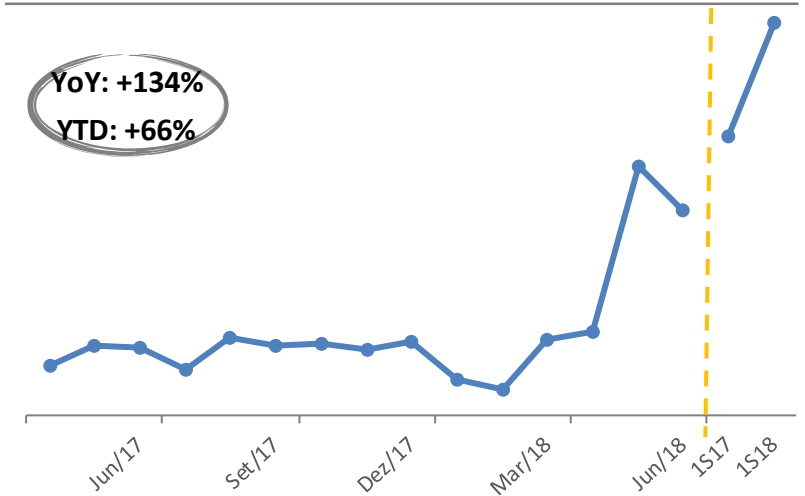
LUCRO LÍQUIDO (R\$ milhões)



MARGEM LÍQUIDA (%)



QUANTIDADE DE PRODUTOS VENDIDOS



Indicador	Estimativas 2018	Projeções Revisadas	1S18
Variação do lucro líquido ajustado	-2,0% a +2,0%	-6,0% a -4,0%	-6,8%

Contatos

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