



Annual Report 2024



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Navigation and accessibility



Interactive summaries



Reading accessibility, using Adobe Acrobat's "read aloud" tool.

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Presentation

Presentation

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Presentation

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Sustainability is our reason for being, guiding our actions from day-to-day decisions to our long-term strategies. We are committed to open and constructive communication with our stakeholders, striving to enhance the customer experience in the financial sector, ensuring fair remuneration for shareholders, developing financial solutions in line with a low-carbon, diverse, and inclusive economy, and bolstering the management of social, environmental, and climate risks. Furthermore, we prioritize the strength of our corporate governance and the promotion of effective people management practices.

The 2024 edition of our Annual Report is being presented based on this commitment. The report details the most important initiatives and results of the year, evidencing how we create value for our main stakeholders: shareholders, investors, employees, customers, suppliers, partners, government and society.

In this report, we highlight the programs and initiatives that are shaping our contribution to an inclusive, diverse, and low-carbon economy. These efforts also support the transition of our customers and society to more sustainable actions by integrating financial results, environmental responsibility, and social development.

This document was prepared with reference to the GRI Sustainability Reporting Standards 2021 and assured by KPMG. The information related to the GRI indicators is indicated throughout the document and can be accessed in the GRI Exhibit. We have also adopted the principles of the Integrated Reporting methodology, which aims to take an integrated approach to the creation of financial and non-financial value, reflecting our performance in social, environmental and climate aspects. This document presents the business context and the internal and external factors that impact our value creation.

The economic and financial data complies with the Brazilian Corporate Law and the regulations of the Brazilian Securities and Exchange Commission (CVM) and the Central Bank of Brazil (Bacen). The financial information reflects the performance of the BB Conglomerate, according to the financial statements available on the Investor Relations portal. The information related to environmental and social disclosures refers 100% to Banco do Brasil, which, in 2024, contributed 81.14% of the operating income of the BB Conglomerate.

We recognize that our actions have a direct impact on people's lives and on building a fairer and more equitable future. Thank you for your interest and we hope you enjoy reading this report.

The Annual Report details the most important initiatives and results of the year.



Message from the Board of Directors

Dear reader,

We are pleased to announce Banco do Brasil's all-time results delivered in 2024, celebrating its numerous achievements and its most outstanding performance in our 216-year history. The Bank hit record results in every half-year period, ending 2024 with an adjusted net income of R\$37.9 billion, up 6.6% from 2023 and 18.7% higher than in 2022.

BB responsibly recorded solid returns to all shareholders and society in 2024 and consolidated itself as a leading public lender, in partnership with the Federal Government, releasing nearly R\$19 billion to states and municipalities. We support Brazilian exports, finance home ownership and foment sustainable agriculture and the productive sector in general.

Our expanded loan portfolio totaled R\$1.3 trillion, up by 15.3% in the period, reflecting the solid relationship with our customers and the wide range of customized solutions on offer. Connected to Agenda 30 BB, we continue uplifting the offer of financing to activities and segments with positive social and environmental impacts. Our Sustainable Loan Portfolio grew by 12.7% to R\$386.7 billion, over the previous year and accounted for nearly 35.1% of our year's entire portfolio.

We also reinforced our commitment to the Pact for Ecological Transformation, with the aim of helping BB customers transition to a more sustainable economy.

Our commitment to the ESG agenda became more evident after the launch of the "A gente se importa" (We care) campaign, which brought together our sustainability actions. We also evidenced our commitment through the Bank's fundamental role, together with thousands of families who were victims of the floods that hit Rio Grande do Sul.

It is paramount to recognize the contribution of my predecessor, Dario Carnevali Durigan, who brilliantly chaired this Board of Directors until April 2025. Together with our CEO Tarciana Medeiros, his leadership was the strength that made BB once again internationally recognized as the most sustainable bank on the planet.

As I assume this role with its significant prestige and responsibility in 2025, my mission is to uphold Banco do Brasil's long-standing and unwavering commitments to our customers, to excellence in services, and to engagement with environmental, social, and governance (ESG) causes.

With a 50% female presence on our Board of Directors and 44.4% of the Board of Directors comprised of women, Banco do Brasil sets an example of the power of diversity in its workforce, full of valuable male and female employees to whom I show my full respect and admiration.

In 2025, our goal is to harness this potential to reinvent ourselves in search of new heights and achievements, facing the future with optimism and helping BB grow and fully exercise its role as a leader in the financial market and in the sustainability agenda.

Anelize Lenzi Ruas de Almeida
Chairman of Board of Directors



Message from the CEO

GRI 2-22

Hello, everyone,

It is with great pleasure that I present to you Banco do Brasil's Annual Report. This document is a record of achievements and challenges met, reflecting the commitment and dedication of our entire team.

In 2024, we successfully completed two years of management and reaffirmed our ability to honor our commitments, delivering our guidance for the second consecutive year. This outcome is a testament to the quality and discipline in executing our strategy.

We are committed to creating value through diversified operations and responsible credit growth, based on closeness and specialization in phygital services for our customers. Additionally, we have made notable progress on our technology and innovation agenda, solidifying our position as the world's most sustainable bank for the sixth time.

We achieved solid growth in our main financial ratios. Our adjusted net income grew by 6.6% to R\$37.9 billion, driven by efficient

cost management and the expansion of our loan operations.

We remain committed to our purpose of being close and relevant in people's lives at all times. A figure that evidences this purpose is the R\$85.4 billion in value added to society. This accounting statement reveals the wealth created by a company and its distribution to society. This is proof that our activity contributes directly to the development and quality of life of the population.

We advanced in credit, surpassing R\$1 trillion and R\$278 billion by the end of 2024, an increase of more than 15%. We provide our customers with the support they need, reinforce our leadership, and are ready to reach new heights, attentive to the challenges and opportunities of the scenario.

The balance between our main portfolios, built up over the years, is a strength of BB and is unique in the industry. It was essential for us to conclude the year in a harmonious and profitable way, considering the optimal balance between risk and return.



Tarciana Medeiros
Chief Executive Officer
of Banco do Brasil

I highlight our commitment to transparency and to providing relevant, reliable information that meets the needs of the market and our stakeholders.



Sustainable funding surpassed
R\$6.6 billion with investors and
technical cooperation agreements with
multilateral agencies.

We were pioneers in
declaring the Sustainable
Portfolio in the
guidance, with growth
of nearly **13%**.

**Bioeconomy Financial Hub has
already benefited more than
60,000 people living in the
Legal Amazon Region.**

In addition to financial results, we have made significant strides in sustainable business. We were the first to announce the Sustainable Portfolio in our guidance in earlier 2024, which reached its high end, growing by nearly 13% to R\$387 billion. We also stood out in the volume of sustainable funding, which surpassed R\$6.6 billion with investors and technical cooperation agreements with multilateral agencies this year alone. We are major players in the carbon credit business and view it as a significant line of growth. We have already reached 755,000 hectares preserved or recovered, with a target of one million by the end of the year.

We have bolstered initiatives aimed at supporting social projects in the communities where we operate. One example that fills us with pride is the Bioeconomy Financial Hub, which has already benefited more than 60,000 people living in the Legal Amazon Region. With it we have created mechanisms for family farmers to be able to access credit. With facilities in Belém (PA) and Manaus (AM), the Hub serves as a base for the services, which are also provided on a travelling basis. We have already recorded R\$1.7 billion in financing for the socio-bioeconomy, a 55% growth in one year. The expectation is that this figure will reach R\$5 billion by 2030, positively impacting the lives of nearly two million people living in the region, and creating jobs and income from Amazonian products.

We are committed to enhancing our long-standing partnership with the Brazilian agribusiness sector, by providing credit and sustainable solutions, enabling

from small to mega farmers to balance production growth with environmental conservation. We ended the year with a growth of nearly 12% in agribusiness loan. In addition, we reaffirm our commitment to offering technical and financial support to our partners at all times.

I could not refrain from speaking about calamity that hit the state of Rio Grande do Sul. We acted in solidarity to support the population, including BB employees, and the economic recovery of the region. We set aside R\$60 million in emergency funds, with R\$50 million contributed by the Fundação Banco do Brasil and R\$10 million through donations from society and companies. This ensured immediate assistance for affected families. To support the resumption of production activities, we have eased our business conditions for rural credit, consortia, and insurance. We also offered emergency financing options.

I would like to thank each of the 125,000 employees of the Banco do Brasil conglomerate, who build these results every day. You are the driving force behind the Company. I would also like to thank our customers, shareholders and partners.

Banco do Brasil maintains its position as a reliable and robust financial institution, committed to fostering an inclusive, diverse, and sustainable future for all stakeholders.

Tarciana Medeiros

Chief Executive Officer of Banco do Brasil





2024 Awards and Recognition



Sustainability

- **Organizational ESG Index Assessment (iESGo)**
We were recognized by the Federal Accounting Court as a benchmark in ESG practices in Brazil.
- **FTSE4Good Index Series**
We are listed on the London Stock Exchange's sustainability index, with a score of 4.2 out of 5, a 2.4% advance versus 2023.
- **2024 Corporate Knights Global 100 Ranking**
For the fifth time, Banco do Brasil has been recognized as the planet's most sustainable bank, placed sixth overall in the global ranking.

Institutional

- **2024 Abracam Award for Commitment and Excellence**
The only winning financial institution, with the work "Commitment to Professional Development in the Foreign Exchange and Financial Sector" recognized in the Training category.
- **Febraban Self-Regulation Seal**
We achieved 100% compliance in the Prevention of Illegal Activities standard for the fourth consecutive year.
- **World Business Outlook Awards 2024**
Recognition as Brazil's Best Private Bank in Wealth Management for Women and Succession Planning.
- **Best Companies in Diversity Practices Award 2024**
Recognition in the category "Dissemination of racial equity goals and anti-racist actions".
- **UN 2030 Ambition Award**
We won in "30% of Black or Indigenous people in leadership positions by 2025" and "Support for women's entrepreneurship".



Customer relationship

■ ABT Award 2024

Second place in the Communication Campaigns category with “Did you suspect it was a scam? Look for BB” and the Gold Trophy for Company of Excellence in Customer Relationship.

■ Febraban Fraud Prevention Seal

Certification received for excellence in fighting against fraud and raising customer awareness.

■ Customer Service Satisfaction Award

Recognized by the Brazilian Development Bank (BNDES) as the top-ranked entity in the Customer Service Satisfaction Award category, we also were awarded the title of Outstanding Financial Agent in 2023.

Businesses

■ International Business Magazine Awards 2024

Brazil’s Best Private Bank in Financial Advisory for Agribusiness and ESG Integration.

■ Leaders League 2024

We are listed in the Wealth Management – Brazil Private Bank category for the third consecutive year.

■ Global Business Awards 2024

Recognized as Private Bank of the Year by Corporate Vision.

■ The Global Private Banking Awards 2024

Best Private Institution in Latin America for Financial Advisory Services to Women.

■ Global Finance Award: The Innovators 2024

- **Best Loan Solution by Global Finance:** “Digital Compliance: Loan to Anticipate Income Tax Refund”.

Innovation

■ PWM Wealth Tech Awards 2024

Best Private Institution in Latin America for ESG Technology.

■ Innovators Award 2024

Recognition for the following initiatives:

- Mapping of degraded areas, in the Sustainability and Socio-environmental Impacts category.
- ARI – Smart Recommendations Area, in the Financial Services category
- 2nd place for Digital Analytics, data translated into delightful experiences, in the Sales Excellence category.
- 2nd place for Digital Treasury, in the Corporate Productivity category.

■ AgileTrends GOV 2024

2nd place for the InovAI intrapreneurship program, aimed at developing solutions with generative AI.

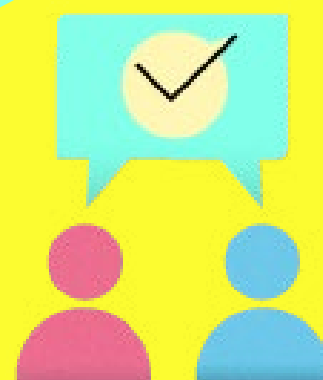
■ Best Performance Award 2024

- **Excellence in Credit, Collection and Risk Management for Agribusiness:** degraded areas mapping, leveraging agribusiness sustainability.
- **Excellence in Consortia Management:** On-line Credit Granting (BB Consórcios).
- **3rd place for the DicoiGPT framework:** bestowed to internal controls and compliance improvements.



2024 Highlights

GOVERNANCE



In 2024, we enhanced our **Corporate Strategy**, promoting **more than 21,000**

interactions with stakeholders, ensuring alignment with our values and strategic goals.

We reinforced our **Compliance Program**, focused on promoting Diversity, Equity and Inclusion and mitigating social, environmental and climate impacts.

We were recognized with awards

such as the Febraban Fraud Prevention Seal, the ABT Award and Best Omnichannel Customer Experience – Latam 2024.

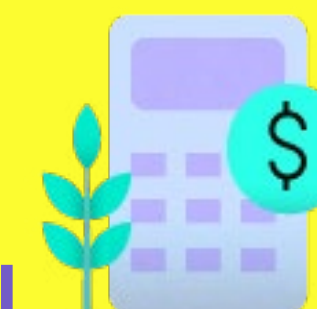
ENVIRONMENTAL



100% of the **energy** consumed by BB is linked to renewable sources, reinforcing our commitment to sustainability.

We expanded **environmental conservation** initiatives, ensuring the protection of **755,000 hectares** of forest through carbon projects.

FINANCIAL



Adjusted Net Income:
R\$37.9 billion

Net Interest Income (NII):
R\$103.9 billion

Expanded Loan Portfolio:
R\$1.3 trillion

Basel Ratio: **13.75%**

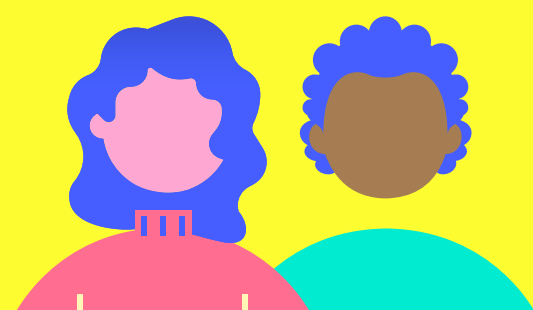
Common Equity Tier 1 Capital
(CET1): **10.89%**

Fee Income:
R\$35.5 billion

2024 Highlights



SOCIAL



The value added to society reached
R\$85.4 billion.

We **have become ambassadors** for three commitments to the **UN Global Compact**: Race is Priority, Women Lead and Living Wage.

The social investment made by the **BB Foundation** amounted to

R\$213 million,
benefiting **2,696 projects** and
more than 944,000 people.

We innovated by creating **diversity investment funds**, reaffirming our commitment to ESG practices.

SUSTAINABLE LOAN PORTFOLIO (CCS)



Our **Sustainable Loan Portfolio** recorded a balance of
R\$386.7 billion in sustainable loan operations.

LCA Verde (Green Agricultural Time Deposits): balance over
R\$7.1 billion

Sustainable Agriculture Loan: **R\$2.2 billion** disbursed under RenovAgro, fomenting low environmental impact practices.



Who we are

Profile

Distribution network and relationships

Business context

Our top brands



Interactive
summary

Profile

GRI 2-1, Sasb FN-CB-000.A

Banco do Brasil S.A. (BB) is a mixed capital publicly-held company controlled by the Federal Government, which holds 50% of our shares. Pioneers in the Brazilian capital market, we were the first company to conduct a public offering of shares and, since 2006, we have been listed in the Novo Mercado segment of B3 S.A. – Brasil, Bolsa, Balcão, which requires the best corporate governance practices.

With 215 years of history, we are recognized globally for our sustainable performance, and are ranked among the world’s most responsible banks in the Corporate Knights Global 100. We also have an outstanding position in various sustainability indexes in the financial sector, such as the Dow Jones Sustainability Index (DJSI), the Corporate Sustainability Index (ISE) and the Financial Times Stock Exchange (FTSE).

With a sustainable loan portfolio (CCS) totaling R\$386 billion, we play a relevant role in the country’s development. This portfolio encompasses lines of credit intended for projects that demonstrate a substantial positive impact on

the environment and society. These projects include renewable energies, energy efficiency, sustainable transportation, low-carbon agriculture, waste management, healthcare, education, and regional development.

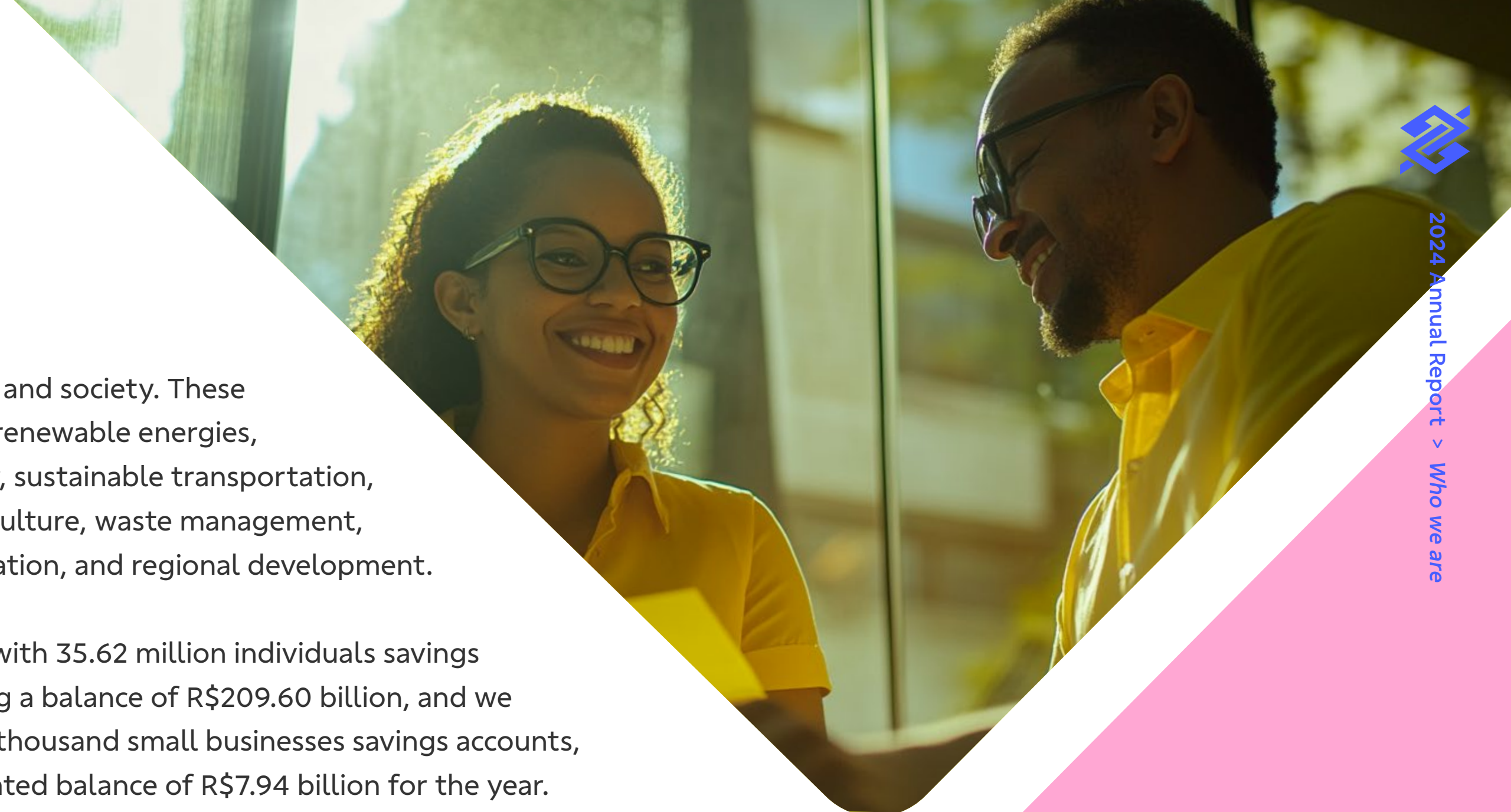
We ended 2024 with 35.62 million individuals savings accounts, totaling a balance of R\$209.60 billion, and we recorded 226.21 thousand small businesses savings accounts, with an accumulated balance of R\$7.94 billion for the year.

Values that guide us:

Proximity, Efficiency, Innovation, Integrity, Commitment to society and Diversity.

Purpose:

To be close and relevant in people’s lives at all times.



Distribution and relationship network

GRI 2-1, 2-6

We are present in **93.1% of Brazilian municipalities**, with a network of **51.800 service branches**, including our own and shared service network and bank correspondents.

The Company’s headquarters are located at Setor de Autarquias Norte, Quadra 5, Lote B, Edifício Banco do Brasil, Brasília, Federal District, Brazil.

In addition to our solid presence in Brazil, we also rely on an international network of eight offices in seven countries: Asunción (Paraguay), Frankfurt (Germany), Grand Cayman (Cayman Islands), London (England), Miami (United States), New York (United States), Tokyo (Japan), Shanghai (China). We have two sub-branches in Japan: Hamamatsu and Nagoya and three subsidiaries: BB Americas, Inc. (Miami, United States), Banco Patagonia (Buenos Aires, Argentina), BB AG (Aktiengesellschaft) (Vienna, Austria). In addition to two Shared Services Units: BB USA Servicing Center (Orlando, United States), BB Europa Servicing Center (Lisbon, Portugal)

and two Securities: Banco do Brasil Securities LLC (United States) and BB Securities Ltd (England). To complement this service, we have entered into partnerships with various international financial institutions. By the end of 2024, we recorded 524 banks acting as Banco do Brasil correspondents in 90 countries.

On the international scenario, we are associated with 13 Affiliated Entities (ELBB), including institutions: Afreximbank, Banco Patagonia, BB AG, BB Americas Bank, BB CIH, BB Securities London, BB Securities USA, BB USA Holding Co Inc., Bladex, Cielo USA, GPAT Companhia Financiera SA, Patagonia Inversora SA and Patagonia Valores. These entities are located in eight countries: Argentina, Austria, Egypt, USA, Cayman Islands, Panama, Portugal and the United Kingdom.



Nationwide presence

GRI 2-7

Headcount | GRI 2-7

Region	2022	2023	2024
North	3,897	3,830	3,754
Northeast	14,025	13,944	13,648
Mid-West	16,719	17,762	18,793
Southeast	36,100	35,826	35,671
South	15,193	14,840	14,686
Abroad	19	18	22
Total	85,953	86,220	86,574

Types of Distribution Network

	2022	2023	2024
Own Network	11,115	10,778	10,692
Branches	3,983	3,992	3,997
Service branches	1,616	1,551	1,523
ATMs	5,516	5,235	5,172
Rede MaisBB	19,710	18,847	16,806
Shared Network	25,042	24,439	24,293
Banco24Horas	24,417	24,247	24,293
TAA: Partner Banks	625	192	-
Total	55,867	54,064	51,791

Note: The reduction in the number of network terminals shared with partner banks was due to the termination of the self-service terminal sharing agreement.

Number of branches

Region	2022	2023	2024
North	254	253	253
Northeast	817	820	821
Mid-West	396	399	399
Southeast	1,704	1,706	1,710
South	812	814	814
Total	3,983	3,992	3,997



Business context

The global scenario experienced a moderate economic upswing in 2024. Financial institutions around the world faced the challenge of achieving sustainable growth in an environment of accelerated change.

The slowdown in inflation rates in developed economies, which has been influenced by tight monetary policies in recent years, has contributed to a period of relative stability. This has allowed for measured adjustments in interest rates. Concurrently, financial institutions persistently addressed demands for enhanced operational efficiency and digital transformation, in response to competitive pressures from new entrants and evolving customer needs.

In Brazil, the financial market reflected part of these global trends, while facing local particularities. The stabilization of inflation allowed for a reduction in the basic interest rate, creating a more favorable environment for the resumption of credit and the strengthening of consumption. The banking sector has faced the challenge of striking a balance between investments in innovation and the need to expand financial inclusion,

while maintaining a focus on business models that promote scalability and efficiency.

In the context of global transformation, the transition to a sustainable economy remained at the center of discussions. Banks have played an active role in directing capital to sectors aligned with the Sustainable Development Goals (SDGs), while investors and regulators have stepped up their demands for transparency and concrete results in sustainable finance. Technology has continued to transform the sector, promoting greater customized services and operational efficiency, while new business models have challenged traditional paradigms.

In this dynamic environment, we have maintained our position as one of Brazil's leading financial institutions, aligning innovation, inclusion and sustainability as strategic pillars. The Company's efforts to create shared value, coupled with its greater capacity to adapt to evolving market conditions, have enabled it to reaffirm its role as a leading player in Brazil's economic and social development.

The stabilization of inflation allowed for the creation of a more favorable environment for the resumption of credit and the strengthening of consumption.



Our top brands

GRI 2-2

The Banco do Brasil brand reflects our values and our mission, representing a strong bond with Brazilian society. In December 2024, BB had 540 trademarks registered and 105 in the process of being registered in Brazil, as well as 72 trademarks registered in various countries in America, Europe and Asia.

The valuation of brands and other intangible assets is crucial for companies listed on stock exchanges, as it has a direct impact on share prices and risk ratings. Intangibles, such as the brand, influence consumer loyalty, demand for our products and services, employee engagement and investor interest, generating positive effects on the Bank's performance and financial results.

The BB Conglomerate consists of various companies which, depending on the nature of relationship, are classified as subsidiaries (or "controlled entities"), affiliates, immaterial interests, managed entities, sponsored entities and foundations.



For more details on these entities, please consult the complete organization chart available on the [Investor Relations website](#).

Subsidiaries

GRI 2-1, 2-2, 2-6



A consortium management company set up in 2003 with the aim of becoming a benchmark in this market.



A company specialized in managing third-party assets and investment funds for Banco do Brasil's customers, BB Asset Management was founded in 1986 and is the national leader in investment funds and managed portfolios, with assets exceeding R\$1.65 trillion.



BB Seguridade Participações S.A. is a holding company founded in 2012 and controlled by Banco do Brasil S.A. It is engaged in insurance business with equity investments currently organized in two segments: insurance risk and accumulation and distribution business.



Founded in the 1970s as Cobra Computadores e Sistemas Brasileiros, it is engaged in corporate IT and security solutions in the Brazilian market.



Affiliates and immaterial interests



Savings bonds company with over R\$2.6 billion in redemptions.



Brazil's leading company in the private pension segment.



This company provides accreditation of commercial establishments for transactions made via credit and debit cards, as well as other electronic payment methods.



It operates in the benefit card market (meal, food, transportation) and other prepaid cards.



A provider of payment methods and solutions services, it is the owner of the Elo brand and currently the third largest brand in the domestic market.



Specialized in partnered loyalty, independent and open programs. It engages in partnerships with issuers of payment means, retailers and other customer loyalty programs.



Company engaged in creating technological solutions for the means of payment industry, such as management of debit and credit cards.

Managed and sponsored entities and foundations



Founded in 1994, BB Previdência is a multi-sponsored pension fund, administrator of benefit plans sponsored by public and private companies, mixed-capital companies and trade associations (trade unions, trade associations and other entities).



Founded in 1904, even before the launch of an Official Pension Plan in Brazil, Previ ranks among the largest pension funds in Latin America.



Founded in 1985, Fundação BB is the social arm of Banco do Brasil, contributing to the social transformation of Brazilians and the country's sustainable development.



Founded in 1944, Caixa de Assistência de Assistência dos Funcionários do Banco do Brasil (CASSI) is Brazil's largest self-managed healthcare operator and a benchmark, as it operates with a focus on healthcare promotion and disease prevention. In addition to the Associates Plan for Bank employees and their dependents, which is sponsored by BB, CASSI offers non-employer sponsored healthcare plans for family members of active and retired Banco do Brasil's professionals.





Strategy and sustainability

Corporate Strategy

Sustainability

Materiality

Sustainability Plan

Business model and value generation

Value chain



Interactive
summary

Corporate Strategy

GRI 2-12

Banco do Brasil's Corporate Strategy (ECBB) is our main strategic planning instrument, responsible for guiding our actions and decisions over the next five years. It consolidates guidelines reflecting our commitment to sustainable, innovative and collaborative management. The strategy is made up of the Long-Term Components - Purpose, Values and Customer Segmentation - and the Strategy Map, which sets out the Objectives, Strategic Drivers and the Master Plan.

The process of drawing up the ECBB 2025-2029, which began in 2024, was structured on the principles of continuity, streamlining and efficiency. To ensure a comprehensive and inclusive approach, more than 21,000 interactions were conducted, with the active participation of employees from different regions and segments of the Bank. These contributions brought different perspectives, enriching strategic planning and reinforcing the sense of belonging throughout the organization.

To ensure the consistency and relevance of the strategy, the ECBB development was guided by internationally recognized methodologies, such as SWOT analysis, and complemented by workshops and studies of financial sector trends and scenarios. The stages of the process involved institutional research, debates with experts and strategic discussions conducted by senior management and advisory committees.

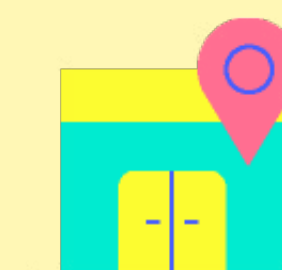
This strategy also guides our Sustainability Plan - Agenda 30 BB, an essential instrument for promoting our sustainable practices and businesses. This integration ensures that our operations - including credit, investments and supplier relations - are aligned with the social, environmental and climate policies approved by the Board of Directors.

To accelerate achievement of the objectives outlined at the ECBB, we have prioritized nine major fronts, called Strategic Movements. These initiatives address challenges facing the National Financial System and strengthen our leadership position.

These initiatives include:



Digital assets expansion



Offer of bank-as-a service solution



Hyper-customization of services and products



Reinforcement of ESG businesses



Our stakeholder relationship is a core element of our strategy. We maintain diversified engagement channels, such as the Customer Council, ombudsmen, satisfaction surveys and events attended by senior management, ensuring that all our stakeholders’ perceptions are incorporated into our strategic drivers. It is worth noting that the ECBB is reviewed annually by the Board of Directors.

The elaboration of the ECBB 2025-2029 was guided by the following guidelines:

- Emphasis on end-to-end customer centricity, heightening the relationship with the Bank;
- Sustainable profitability growth;
- Capital optimization, profitability and operational efficiency;
- Reinforced commitment to sustainability in ESG practices;
- Advancement of digital transformation and innovation;
- Evolution of the organizational culture, with a focus on innovation, integration and equity.

Markets of operation

GRI 2-12

Our operations cover different markets:



Retail - Individuals (PF)



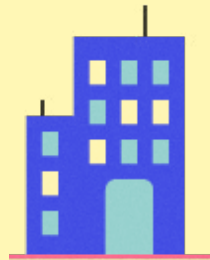
Retail - Companies (PJ)



Wholesale



Public sector



Private Banking

Our strategic drivers are focused on achieving key objectives, including expanding the loan portfolio to align with financial system expectations and enhancing operations in core areas such as personal loans, supporting small and medium-sized enterprises, agribusiness, third-party asset management, and capital markets.

We seek to expand non-core businesses, using the concept of Bank as a Platform and Bank as a Service, which allows us to prospect for new business opportunities in complementary areas. Senior management engages in in-depth discussions about these strategic drivers. They are crucial to the

preparation of the Risk Appetite Statement (RAS) and the Bank’s General Budget, which reflect specific expectations and goals for each market and BB’s main lines of action.

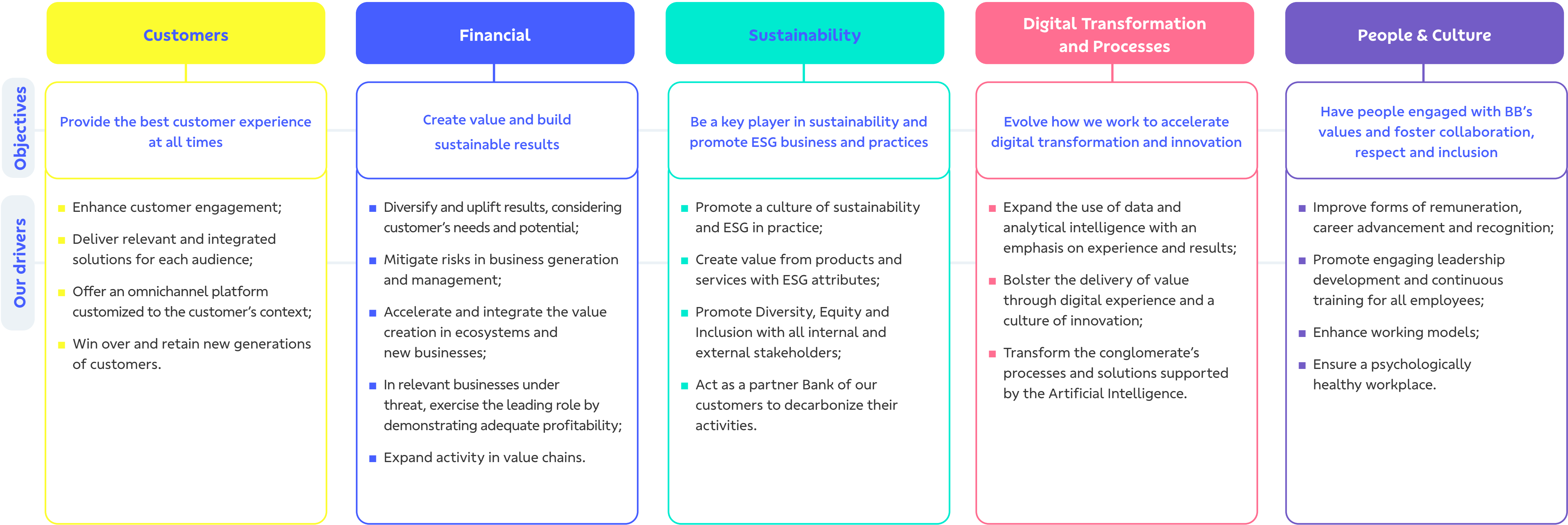
The directions of the Corporate Strategy (see more on page 20) are evident in our daily activities through the plans making up the Company’s strategic architecture, budget and instruments for inducing and assessing performance. Results are monitored through performance indicators, using strategy management tools, as well as regular reports submitted to governance bodies



Strategic Drivers and Objectives

GRI 2-12, 2-29

The Company’s Strategic Drivers and Objectives for the next five years are consolidated in the Strategic Map, built into five perspectives:



Specific sets of indicators were defined for each Objective. In total, we had 80 indicators, distributed by quarter to monitor advances in achieving the objectives. The total number of indicators achieved for 2024 was 86.3%.



Master Plan

GRI 2-12, 2-29

The Master Plan (PD) consists of a set of strategic goals and indicators defined for the next five years, based on the ECBB’s Strategic Goals and Drivers. It outlines broadly the results we want to achieve, for the Bank as a whole. Based on this plan, the Induction and Assessment Tools are developed, as well as the Objectives and Key Results (OKRs) of Integrated Planning.

Integrated Planning

GRI 2-12, 2-29

Banco do Brasil’s Integrated Planning is a fundamental strategic process for aligning all areas of the institution around the long-term goals defined by Senior Management. It involves breaking down the global Strategic Objectives into annual OKRs, which are divided among the Strategic Units (UE). Each unit is responsible for implementing specific initiatives that make the expected results feasible, always with continuous monitoring of performance. The process is collaborative, involving the different areas of the Bank to ensure that all efforts are directed towards the same purpose, aligning short- and long-term actions efficiently.

Integrated Planning encompasses not only financial aspects and operational performance but also integrates social, environmental, and climate responsibility practices, recognizing the relevance of a sustainable development. Therefore, it not only guides our operations, but also aligns our strategies with a commitment to society and the environment through the Sustainability Plan - Agenda 30 BB.

Every two years, the Sustainability Plan ([see more on page 30](#)) is reviewed through a systematic process involving strategic areas of the Bank and representatives of our main stakeholders, such as employees, customers, customers, customers, customers, suppliers, partners, shareholders, investors, representatives of civil society, sustainability experts, competitors, regulatory agencies, the press and the government. This planning model is reviewed regularly and adjusted according to changes in the market, customer needs and global trends.

BB’s Integrated Planning is a fundamental strategic process for aligning all areas of the institution around the long-term goals.



Sustainability

GRI 2-16, 2-23, 2-24, 2-25

At Banco do Brasil, we recognize that our role extends beyond the pursuit of financial results, encompassing the promotion of practices that integrate ESG issues into all operations. We align our efforts with global challenges, such as the SDGs and the Paris Agreement, seeking to contribute to environmental preservation, social inclusion and the promotion of ethical governance.

Our commitment is reflected in the initiatives and pacts to which we are signatories, such as the Equator Principles, the Green Protocol, the Principles for Responsible Investment (PRI) and Business Ambition. We integrate social, environmental, and climate issues into our business strategies, financial planning, and risk management processes. This ensures that these dimensions are built into the Bank's sustainable development.

To ensure that these initiatives remain aligned with the Bank's guidelines and market trends, we conduct competitive intelligence studies of the financial industry, macroeconomic analysis, and the identification of critical trends and uncertainties that could impact our current and future operations. We also assess relevant risk factors, including social, environmental, and climate events. These factors

contribute to the continuous evolution of our processes and decisions.

Our financing policies are designed to support projects that promote innovation, job creation, and the responsible use of natural resources, highlighting credit lines to renewable energy sources, sustainable agriculture, and the inclusion of vulnerable communities. We develop and continually review socio-environmental guidelines, such as the [Sustainability Guidelines for Credit](#). These guidelines ensure that our investments and financing are aligned with our sustainability commitments. In addition, we adopt risk management practices that incorporate socio-environmental aspects.

This occurs through periodic reviews of our Corporate Social and Environmental Responsibility Policy, approved by the Board of Directors. The last update took place in 2023, aiming at including even clearer criteria for financing and making investments. The policy also addresses key principles, including respect for fundamental work values, the universalization of social rights, diversity and equity, and not employ child or forced labor in our supply chain. Concurrently, our commitment to human rights is reflected in initiatives such as adhesion to the UN Global Compact since 2003 and the Standards of Conduct for Businesses to

"In alignment with the SDGs and the Paris Agreement, we advocate for financial solutions that promote the transition to a low-carbon, inclusive, and resilient economy. We support projects that encourage renewable energies, sustainable agriculture, and carbon innovation.

Our actions are expressed in the evolution of Agenda 30 BB, in the reinforcement of the socio-environmental guidelines for credit and in the expansion of the positive impact of our financing. In 2024, we can highlight the setup of the first carbon project with a corporate customer, the largest issue of debentures with a sustainable seal and support for the renewal of natural parks. Thus, we are committed to fostering economic development, social inclusion, and environmental protection throughout the country. These efforts are integrated with the Bank's strategic initiatives."

José Ricardo Sasseron
Chief Officer of Business, Government
and Corporate Sustainability



Some of the strategies implemented in 2024:

- Trading of **3** Greenhouse Gas **inventories**;
- Setup of the **first carbon project for a Corporate customer**: this allowed to implement biodigesters for the swine farming waste management;
- Largest Debenture Issue with Corporate Wholesale's sustainable seal, totaling **R\$570 million** and BB injecting **R\$200 million**;
- R\$60 million** operation to promote the re-qualification, modernization, operation and maintenance of natural parks in the state of Rio Grande do Sul;
- Financing of the **1st photovoltaic complex through the FCO line**, totaling **R\$34,4 million**, with fee collection of **R\$430,000**.

Combat Discrimination against LGBTQIAPN+ people, also promoted by the UN.

Through Agenda 30 BB, we have integrated clear and ambitious sustainability goals up to 2030, in line with global priorities. These goals include reducing carbon emissions, enhancing inclusion and diversity practices and promoting sustainable business. The standard drafts of the Calls for Tenders and Contracts include contractual clauses ensuring that partner companies are aware of and comply with the Bank's sustainability commitments, adhering to best practices in environmental preservation, human rights and compliance.

In 2024, the effectiveness of the Bank's initiatives to comply with the Corporate Social and Environmental Responsibility Policy (PRSAC) was analyzed by the Internal Audit ([see more about the Audit on page 212](#)).

54th BB Sustainability Forum

In March 2024, we held the 54th Sustainability Forum, gathering leaders from 30 Strategic Units of Banco do Brasil and the Fundação BB to discuss ESG trends, risks and opportunities. The meeting, held quarterly since 2009, covered crucial topics such as BB's ESG performance, initiatives in line with Agenda 30 BB and the presentation of the Sustainability Linked Finance

Framework (SLFF), which sets out sustainability-related financing guidelines.

The raising of a Sustainability Bond on the international market was presented ([learn more on page 46](#)) and advances were discussed, such as the inclusion of Diversity in the Specific People Management Policy and adherence to the Declaration of the Green Coalition of Development Banks, with a focus on the sustainable development of the Amazon Region.

The Bank's role in supporting family farming was highlighted. The sector accounts for 70% of the food consumed in Brazil and receives sustainable loan incentives aligned with environmental and social practices. In addition, we reinforced our performance in the Dow Jones Sustainability Index (DJSI), a global indicator composing our Master Plan's ESG targets.

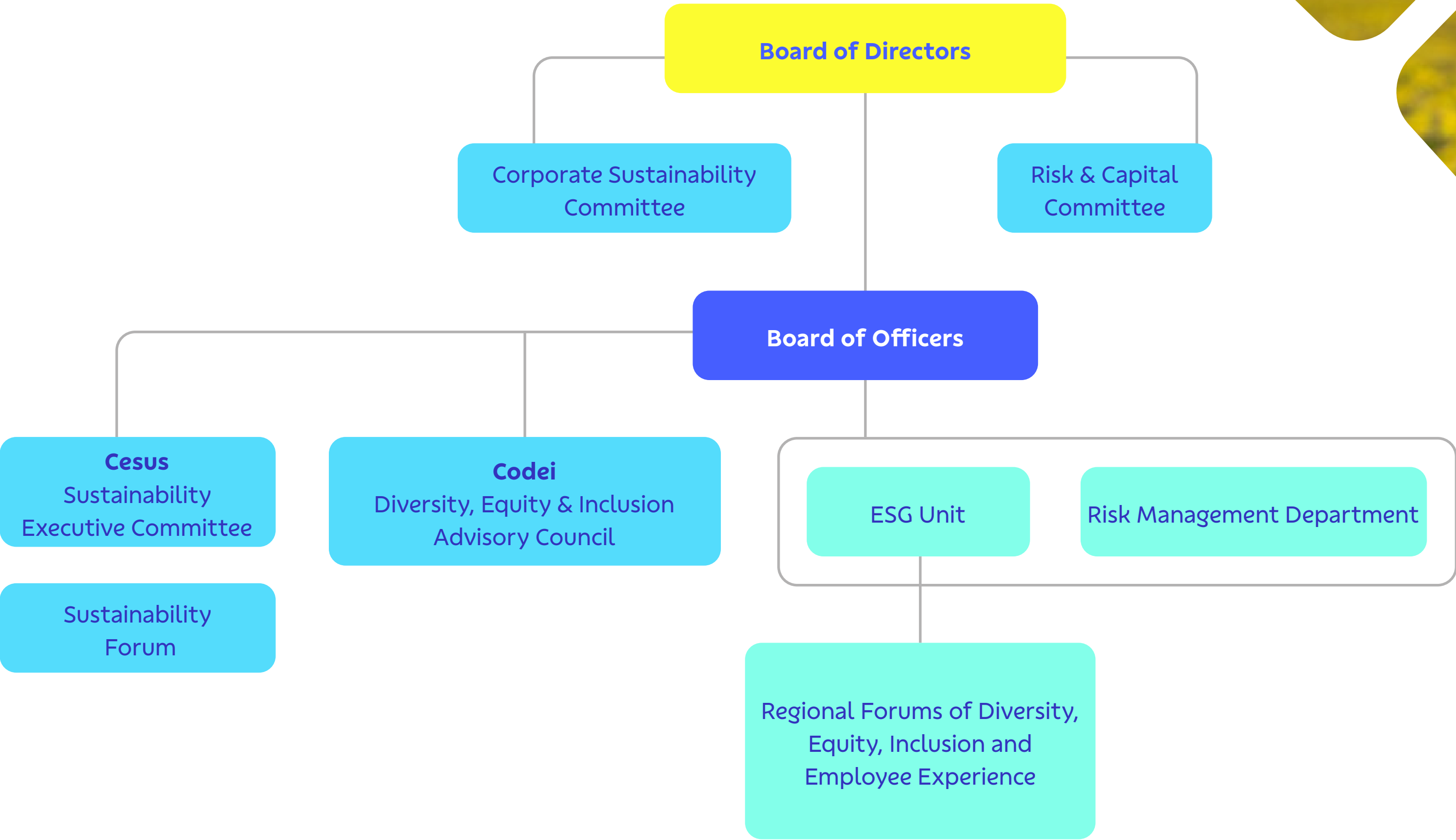
Together with the ELBBs, we held the 1st Sustainability Forum. At the event, which disseminated good ESG practices among the Conglomerate's companies, leaders from different areas highlighted the importance of incorporating ESG criteria into business strategies. The agenda included topics such as sustainable finance, circular economy and inclusion, highlighting the positive impact of these initiatives in creating value for society and bolstering the Conglomerate's brands.



Sustainability governance

GRI 2-9, 2-14

The main objective of sustainability governance is to ensure the implementation of good practices related to corporate sustainability and to manage our social, environmental and climate performance.



Board of Directors (CA)

It monitors every six months the Bank’s social, environmental and climate performance, as well as oversees initiatives underway in these areas.

Board of Officers (CD)

It monitors every six months the social, environmental and climate performance, as well as the strategic actions underway in these areas.

Corporate Sustainability Committee (Cosem)

Joint committee that advises the Board of Directors on issues related to the Bank’s sustainability and social, environmental and climate responsibility. It acts in line with the best market practices and the voluntary commitments made by Banco do Brasil, building these principles into the institutional strategy.

Risk and Capital Committee (Coris)

It advises the Board of Directors in its duties related to integrated risk management, including social, environmental and climate risks, as well as capital management.

Sustainability Executive Committee (Cesus)

A body linked to the Board of Officers and made up of Chief Officers and Officers. Responsible for approving and monitoring the implementation of the Sustainability Plan - Agenda 30 BB, guiding the implementation of sustainability initiatives with a potential impact on business, defining guidelines for the topic, as well as providing a multidisciplinary vision for decision-making. It also incorporated the activities of the People, Equity and Diversity Executive Committee (Ceped), approving guidelines and objectives for the Diversity, Equity and Inclusion Program.

Diversity, Equity and Inclusion Advisory Board (Codei)

A body linked to the Board of Officers, composed of the Chairwoman (Presi), vice-chairmen and officers. Its aim is to debate and exchange experiences on Diversity, Equity and Inclusion (DE&I) in BB management, trends and best market practices.

BB Sustainability Forum

A body composed of executive managers of the Banco do Brasil and Fundação Banco do Brasil. The Forum supports the incorporation, alignment and dissemination of sustainable practices, in addition to monitoring environmental, social and climate initiatives and implementing the Sustainability Plan – Agenda 30 BB actions. It meets on a quarterly basis and reports to Cesus.

ESG Unit

Strategic unit reporting to the Business, Government and Corporate Sustainability Chief Officer, responsible for planning and executing actions related to corporate sustainability, with a focus on strategic alignment and strengthening the ESG (Environmental, Social and Governance) culture. It also manages the RSACs in an integrated manner.

Risk Management Executive Office (Diris)

Unit reporting to the Internal Controls and Risk Management Chief Officer, responsible for the corporate management of social, environmental and climate risks (RSAC), ensuring a strategic and seamless approach in line with the Bank’s guidelines.

Regional Diversity, Equity, Inclusion and Employee Experience Forums (DE&I and EX Forum)

Linked to the Environmental, Social and Governance Unit (ESG), it is made up of the Tactical Units, the Regional People Management Units and the representatives elected by the staff, based on the Social Markers defined in the BB Diversity Program. Its responsibilities include promoting debates and exchanges of experiences on issues related to Diversity, Equity and Inclusion-DE&I and Employee Experience, proposing actions and incentives within the DE&I and EX practices with structuring potential, mapping regional needs involving the workforce and promoting the implementation of initiatives observed as necessary related to DE&I and EX.

Materiality

GRI 3-1, 3-2, 2-29

Materiality is one of our sustainability strategy pillars, which is concerned with transparent management and the identification of priority issues for our stakeholders.

The list of topics considered a priority for the Bank is reviewed every two years. The list is based on the main international guidelines for corporate sustainability and reporting. The review process involves engagement actions and opinion consultations. In 2024, we conducted a comprehensive review. The topics were identified and prioritized based on an assessment of ESG risks, opportunities and trends; sector studies; benchmarking with national and international peers; analysis of indexes, ratings and market rankings, as well as consultation with our stakeholders.

The priority topics guiding our sustainability strategy comprise socio-economic, environmental, climate, governance and cultural dimensions. The definition of these topics is based on a careful analysis that takes into account ESG risks,

opportunities and trends, as well as sector studies and benchmarking with national and international institutions. We also consider market indexes, ratings and rankings, as well as consultations with our stakeholders. This approach allows us to identify two key aspects. Firstly, we can identify the impacts that our activities have on the economy, society, and the environment (impact materiality - inside out). Secondly, we can identify how these issues directly influence our performance, competitiveness, and development (financial materiality - outside in).

Sustainability material topics are built into our corporate risk management, ensuring that strategic decisions are guided by sustainable criteria and in line with market changes. To minimize exposure to risks and strengthen our resilience, we have adopted structured management processes, enabling an efficient response to emerging challenges. The process of prioritizing these topics is subject to continuous update, ensuring that new demands and trends

are incorporated, including the strategic aspects of the ECBB and relevant corporate risks. Therefore, we ensure that our actions are increasingly aligned with stakeholder expectations and the principles of long-term sustainability.

Likewise the sustainability topics prioritization process, the Bank defines relevant risks by considering the following factors: the ECBB, the risks inherent in ELBB activities, regulatory guidelines, risk factors internal and external to the Bank, benchmarking with domestic and international peers, consultancies and specialized publications. Sustainability material topics, together with other issues related to international and domestic scenarios, influence the definition of relevant risks through the assessment of risk factors. For these risks, management processes are defined to create value and contribute to achieving sustainable results.

It should be noted that the process of prioritizing sustainability topics is constantly

A comprehensive review of materiality was conducted in 2024.

being improved so that new topics and aspects of the ECBB can be considered and incorporated into the process, including relevant topics and aspects connected with risk and capital management

Stages

Executives from various areas of the Bank took part in a BB Sustainability Forum activity held in May 2024 that generated a Stakeholder Map. The exercise helped to prioritize stakeholders based on impact and influence criteria.

The priority stakeholders identified include Senior Management, Customers,



the Federal Government, Employees, Regulators, Conglomerate Companies and Suppliers, with additional contributions from Shareholders/Investors and Competitors analyzed through secondary research sources.

In search of references, benchmarking with 9 sector companies was conducted; also research into two frameworks; 15 external global, sector and trend studies; 4 ratings; and 6 internal BB documents.

In a subsequent stage, a wide-ranging online consultation was conducted with 7,098 stakeholders, which helped to capture their perception of the Bank's actual and potential impacts. The priority stakeholders answered online questionnaires and then ten interviews were held with pre-defined audiences.

The results obtained compiled the relevant topics and contributed to understanding how they affect the organization, reflecting our stakeholders' expectations and reinforcing the Bank's role as an agent of socio-economic transformation. These material topics will guide our sustainability strategy in the coming years. These include climate change and decarbonization, cyber security and data protection, sustainable business, diversity, equity and inclusion, and technological innovation.

In addition to ensuring that the prioritization of topics is in line with the Bank's strategic guidelines, the integration of insights collected with the Stakeholder Map meets regulatory and market requirements. This integration also promotes the creation of sustainable value, aligning our actions with our stakeholders' expectations and the SDGs.

The prioritized topics were validated by the Sustainability Executive Committee and broken down into the sustainability challenges composing our Agenda 30 BB.

Materiality matrix



Sustainability Plan

Agenda 30 BB and 2030 Commitments for a +Sustainable World

GRI 2-24, 2-29

Since 2005, we have been developing Sustainability Plans, now known as Agenda 30 BB, a strategic instrument to drive business and practices in line with ESG criteria. The plan fosters sustainable results over the short, medium, and long term, reinforcing the Company's transformational impact on society. In line with the SDGs, the Agenda 30 BB guides our initiatives towards the transition to a low-carbon, inclusive and resilient economy.

The Sustainability Plan is revised every two years through a comprehensive and participatory process involving virtually the entire organization. Through consultation and engagement initiatives, we ensure that the

contributions of stakeholders are incorporated into the definition of materiality and the commitments set out in the plan.

This process considers:

- ESG national and international trends;
- Sector studies and benchmarking with the financial sector's peers;
- Analysis of sustainability indexes, ratings and rankings;
- Socio-environmental and climate risks and opportunities on the global scenario.

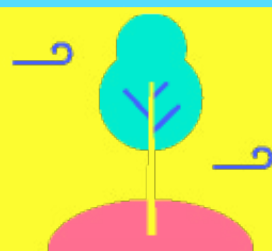
Based on the interactions described under Materiality, we reassessed the economic, social and environmental topics from the perspective of our Corporate Strategy and defined the priority challenges to guide the Agenda 30 BB 2025-2027.

Agenda 30 BB 2023-2025

The Agenda 30 BB 2023-2025 covers a set of actions, indicators and targets aimed at enhancing governance and the management of risks and opportunities related to climate issues, with a focus on decarbonization. The plan also seeks to develop and offer financial solutions and business models integrating ESG practices, promoting diversity and assessing social, environmental, climate and economic impacts (externalities). It also includes initiatives to reduce deforestation and other efforts aimed at decarbonizing the world economy.

At the end of 2024, we started the tenth cycle of update of our Sustainability Plan – Agenda 30 BB for the 2025-2027 period, which shall take effect in the second half of 2025. Below are the results of the initiatives implemented in 2024, and those scheduled for the first half of 2025, under the Agenda 30 BB 2023-2025.





Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate ESG (environmental, social and governance) aspects to foment the transition to a low-carbon and inclusive economy.

Action

Broaden the balance of sustainable investment products or those that integrate ESG aspects.

Indicator

Develop sustainable investment funds/products or those that integrate ESG factors, in line with the rules of CVM Resolution No. 175, from 12/23/2022 to 12/31/2024.

Accountability

Launch of six sustainable funds/products between 2023 and 2024.

SDG



Talent attraction, retention, satisfaction and development

Challenge

Promote programs and initiatives related to attracting and retaining talent and developing human capital to increase business competitiveness and employee satisfaction.

Action

Improve talent recruitment and selection processes with a focus on diversity.

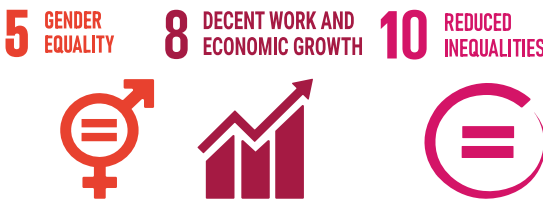
Indicator

Establish parameters for professional advancement processes that take diversity into account and help reduce unconscious biases by June 30, 2024.

Accountability

Implementation of internal selection processes for professional advancement, considering the parameters of Diversity, Equity and Inclusion (DE&I), and creating two professional advancement programs, focusing on career development and acceleration: Super Commercial Advancement and Race is Priority.

SDG



Ethics & compliance

Challenge

Bolster Banco do Brasil’s performance in relation to ethics and compliance in its businesses and processes, by adopting increasingly efficient internal controls.

Action

Intensify ethical and responsible communication and marketing practices.

Indicator

Include in the “Relationship manual with advertising agencies” assumptions regarding the identification and prevention of greenwashing practices by June 30, 2024.

Accountability

The “Relationship manual with advertising agencies” included assumptions regarding the identification and prevention of greenwashing practices.

SDG





Innovation & technology

Challenge

Anticipate market trends and promoting the necessary innovations to ensure Banco do Brasil's competitiveness.

Action

Expand the balance of sustainable investment products or those that integrate ESG aspects.

Indicator

Sign at least two strategic partnerships aimed at developing sustainable businesses by December 31, 2024.

Accountability

Strategic partnerships were established within the scope of the More Sustainable Livestock program, with the companies iRancho, Traive, IDGeo and MyCarbon, focused on livestock management, monitoring, risk assessment and animal tracking, with an emphasis on the recovery of degraded areas and good management practices. Partnerships were also signed with AgroBee, for Assisted Pollination, and Bayer, for forest preservation through CPR Preservação.

SDG



Challenge

Anticipate market trends and promoting the necessary innovations to ensure Banco do Brasil's competitiveness.

Action

Improve processes and initiatives that contribute to the management of ESG data and information.

Indicator

Include information on BB's sustainability documents in the chatbot self-service on the IR website by June 30, 2024.

Accountability

Inclusion of ESG documents in the Investor Relations chatbot.

SDG



Climate change

Challenge

Improve governance and management of risks and opportunities related to climate issues, giving transparency to Banco do Brasil's commitments and practices in relation to the matter.

Action

Implement initiatives to enhance BB's activity in the carbon credit market.

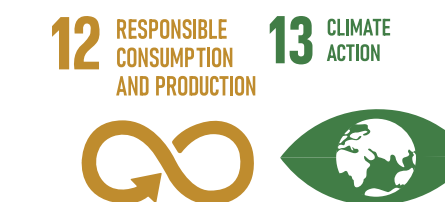
Indicator

Provide a tool for customers in the MSE segments to measure their carbon footprint and acquire carbon credits for neutralization by December 31, 2024.

Accountability

Indicator extended for assessment under the new legal framework for the Carbon Market, pursuant to Law No. 15.042, published on December 11, 2024.

SDG





Climate change

Challenge

Act to decarbonize BB's own emissions, financed emissions and investments, in line with best market practices and investor expectations.

Action

Develop initiatives to decarbonize BB's, financed emissions and investments.

Indicator

Measure financed scope 3 category 15 emissions (absolute and intensity), in relation to the 2023 financial year, by June 30, 2024.

Accountability

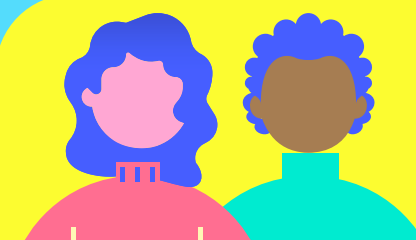
Measurement of financed scope 3 category 15 emissions (absolute and intensity), Business Loans asset class, in line with the recommendations of the Science Based Targets Initiative (SBTi) and the Partnership for Carbon Accounting Financials (PCAF).

SDG

13 CLIMATE ACTION



For more information on financed emissions, please refer to the 2024 ESG Databook.



Diversity

Challenge

Promote diversity and combat any form of discrimination in the workplace and when working with stakeholders.

Action

Promote diversity in the workplace.

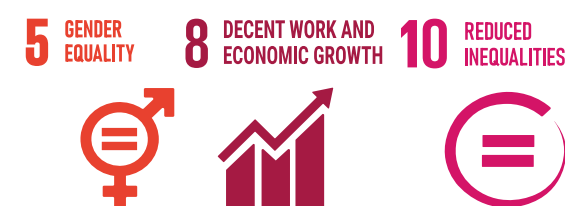
Indicator

Define and report a target for increasing the number of people with disabilities (PwD) in the workforce by June 30, 2024.

Accountability

A commitment was set to reserve, at least, 12.5% of vacancies for people with disabilities in future public service entrance exams.

SDG



Challenge

Promote diversity and combat any form of discrimination in the workplace and when working with stakeholders.

Action

Promote diversity in the workplace.

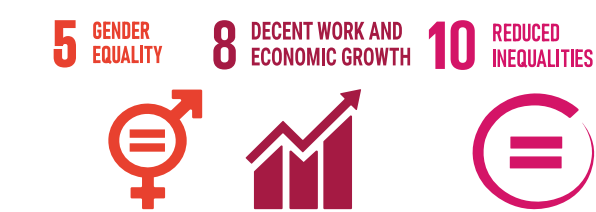
Indicator

Define and report a target for increasing the number of women in junior management, middle management, senior management and technology (STEM) positions by December 31, 2024.

Accountability

Definition of targets for the rise of women in leadership positions by 2028 and publication of the commitment to reach 30% of women in STEM (Science, Technology, Engineering and Mathematics) positions by 2030.

SDG





Social, environmental, and climate risk

Challenge

Bolster social, environmental and climate risk management in Banco do Brasil's businesses, processes and commercial relations.

Action

Incorporate ESG criteria into the development of banking products and services.

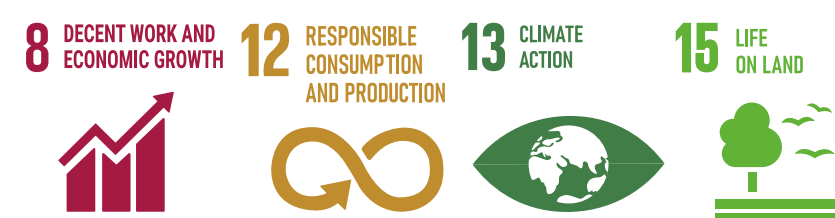
Indicator

Improve criteria for assessing social, environmental and climate impacts in the process of developing and revitalizing products by June 30, 2024.

Accountability

Enhancement of the criteria for assessing social, environmental and climate impacts in the process of developing and revitalizing products within the scope of the C3 Methodology, which includes assessing risks, controls and compliance.

SDG



Challenge

Develop initiatives aimed at reducing deforestation and incrementing funding for conservation projects in Brazilian biomes, especially the Amazon.

Action

Support the fight against deforestation and the implementation of initiatives that promote environmental preservation.

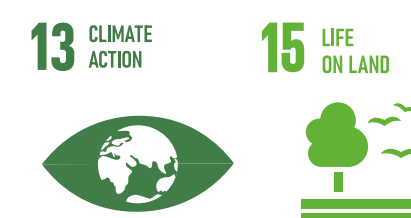
Indicator

Broaden the recovery of degraded areas through good agricultural practices financed by BB, compared to the previous year, by December 31, 2024.

Accountability

Achievement of R\$5.608 billion in credit volume for the recovery of degraded areas in Dec/2024, compared to R\$5.532 billion in 2023

SDG



Customer relationship and satisfaction

Challenge

Promote financial education initiatives and solutions to contribute to the digital inclusion and financial decisions of BB's customers.

Action

Improve financial education initiatives with a view to increasing knowledge about products and services.

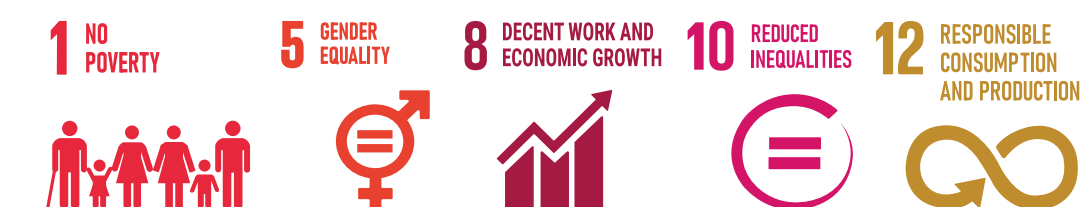
Indicator

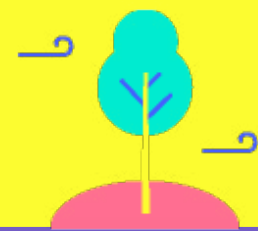
Improve the Financial Education Program for BB's customers and society (over-indebted, vulnerable, university students, among others) by June 30, 2024.

Accountability

Publication of the Specific Financial Education Policy; enhancement of financial education actions for MSE customers; and operationalization of the Desenrola Brasil Level 1 program with access to financial education content on the desenrola.gov.br platform.

SDG





Culture of sustainability

Challenge

Foment a culture of sustainability by implementing policies, programs, commitments and actions that stimulate changes in behavior among BB's stakeholders.

Action

Foster a culture of sustainability and recognize the performance and sustainable initiatives of BB employees and society.

Indicator

Include sustainability targets (reduction of energy, water, ESG business, etc.) in the induction tools of all units by December 31, 2024.

Accountability

Revision of ESG indicators in the induction tools of all the Bank's units and adjustment of nomenclature related to sustainable business bonuses.

SDG



Challenge

Foment a culture of sustainability by implementing policies, programs, commitments and actions that stimulate changes in behavior among BB's stakeholders.

Action

Promote awareness and training of BB employees and senior management in sustainability.

Indicator

Assess the need to provide and/or update an educational solution to train employees on new opportunities related to environmental assets (carbon market, renewable energy, among others) and, depending on the need identified, implement them by December 31, 2024.

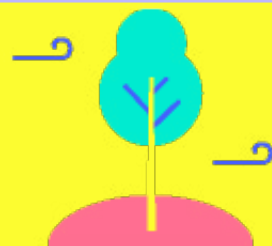
Accountability

Inclusion of six courses on the Carbon Credit Market in our Corporate University.

SDG



We have only published the non-confidential actions and indicators linked to the material topics/challenges, since the plan is more comprehensive and considers other sustainability topics and challenges identified in the materiality process and in the update of Agenda 30 BB.



Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate ESG (environmental, social and governance) aspects aiming at fomenting the transition to a low-carbon and inclusive economy.

Action

Implement new attributes and/or distinctive business conditions for a product/service concerned with the transition to a low carbon and inclusive economy.

Indicator

Implement new distinctive business conditions for green/climate credit/financing operations by June 30, 2025.

SDG



Talent attraction, retention, satisfaction and development

Challenge

Promote programs and initiatives related to attracting and retaining talent and developing human capital so that to increase business competitiveness and employee satisfaction.

In line with the new material topics prioritized, the actions linked to this topic/challenge are being evaluated as part of the 10th update cycle of Agenda 30 BB.



Innovation & technology

Challenge

Anticipate market trends and promote the necessary innovations to ensure Banco do Brasil's competitiveness.

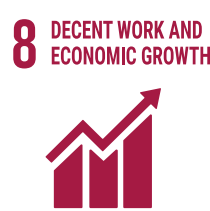
Action

Innovate BB's business models, products and services with the help of new technologies.

Indicator

Indicator: Have 17 million customers with high digital maturity by December 31, 2025.

SDG





ETHICS & COMPLIANCE

Challenge

Bolster Banco do Brasil's performance in relation to ethics and compliance in its businesses and processes, by adopting increasingly efficient internal controls.

In line with the new material topics prioritized, the actions linked to this topic/challenge are being evaluated as part of the 10th update cycle of Agenda 30 BB.

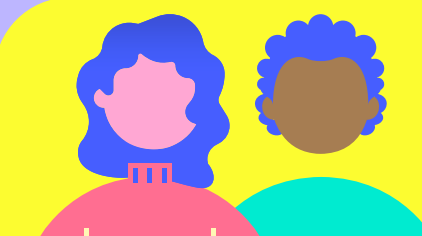


Climate change

Challenge

Improve governance and management of risks and opportunities related to climate issues, giving transparency to Banco do Brasil's commitments and practices in relation to the matter.

In line with the new material topics prioritized, the actions linked to this topic/challenge are being evaluated as part of the 10th update cycle of Agenda 30 BB.



Diversity

Challenge

Promote diversity and combat any form of discrimination in the workplace and when working with stakeholders.

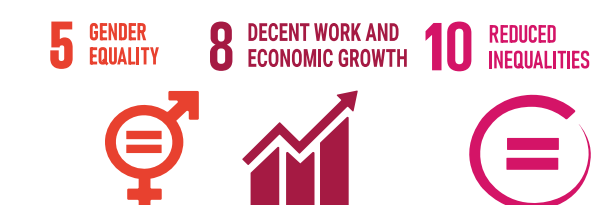
Action

Promote diversity in the workplace.

Indicator

- Achieve 30% of women in leadership positions by December 31, 2025
- Achieve 30% of Black, Brown, Indigenous and other underrepresented ethnic groups in leadership positions by December 31, 2025.

SDG





Social, Environmental and Climate Impacts of Operations and Activities

Challenge

Assess and measure the social, environmental and climate impacts (externalities) generated by Banco do Brasil's products, services and activities so that to maximize the positive and reduce the negative impacts on the environment and society.

Action

Measure the socio-environmental and economic impacts (externalities) of BB's products, services and activities.

Indicator

Measure the impacts of two new activities, products, services or projects by June 30, 2025.

SDG



Fight against corruption, bribery and Money laundering

Challenge

Improve and make transparent the policies and processes related to the fight against corruption, illegal acts, money laundering and tax evasion.

Action

Bolster management and practices to prevent and combat money laundering, terrorism financing, the financing of the proliferation of mass destruction weapons, corruption and tax evasion.

Indicator

Assess the need to develop and/or update specific and periodic training on the topics of preventing and combating money laundering, terrorism financing, financing the proliferation of mass destruction weapons, corruption and tax evasion, in line with best market practices, and, depending on the need identified, implement them by December 31, 2025.

SDG



Social, environmental, and climate risk

Challenge

Develop initiatives aimed at reducing deforestation and incrementing funding for conservation projects in Brazilian biomes, especially the Amazon.

Action

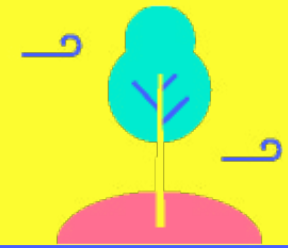
Support the fight against deforestation and the implementation of initiatives that promote environmental preservation.

Indicator

Reach 1 million hectares in reforestation and forest conservation projects by December 31, 2025.

SDG





Culture of sustainability

Challenge

Foment a culture of sustainability by implementing policies, programs, commitments and actions that stimulate changes in behavior among BB's stakeholders.

In line with the new material topics prioritized, the actions linked to this topic/challenge are being evaluated as part of the 10th update cycle of Agenda 30 BB.



Customer relationship and satisfaction

Challenge

Promote financial education initiatives and solutions to contribute to the digital inclusion and financial decisions of BB's customers.

In line with the new material topics prioritized, the actions linked to this topic/challenge are being evaluated as part of the 10th update cycle of Agenda 30 BB.

We have only published the non-confidential actions and indicators linked to the material topics/challenges, since the plan is more comprehensive and considers other sustainability topics and challenges identified in the materiality process and in the update of Agenda 30 BB.

Agenda 30 Contribution to SDG

GRI 2-24

By developing and improving business and administrative practices related to corporate sustainability, Banco do Brasil reiterates its commitment to society's global goals. Here is a quantitative summary of the actions in Agenda 30 BB that have a positive impact on the SDGs.

1 NO POVERTY



1 action

4 QUALITY EDUCATION



2 action

5 GENDER EQUALITY



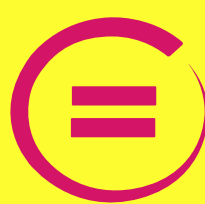
5 action

8 DECENT WORK AND ECONOMIC GROWTH



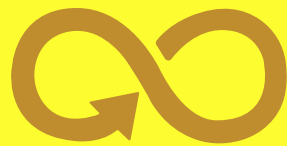
10 action

10 REDUCED INEQUALITIES



5 action

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



6 action

13 CLIMATE ACTION



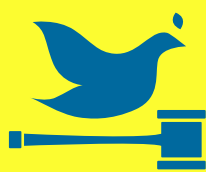
8 action

15 LIFE ON LAND



4 action

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



6 action

17 PARTNERSHIPS FOR THE GOALS



1 action

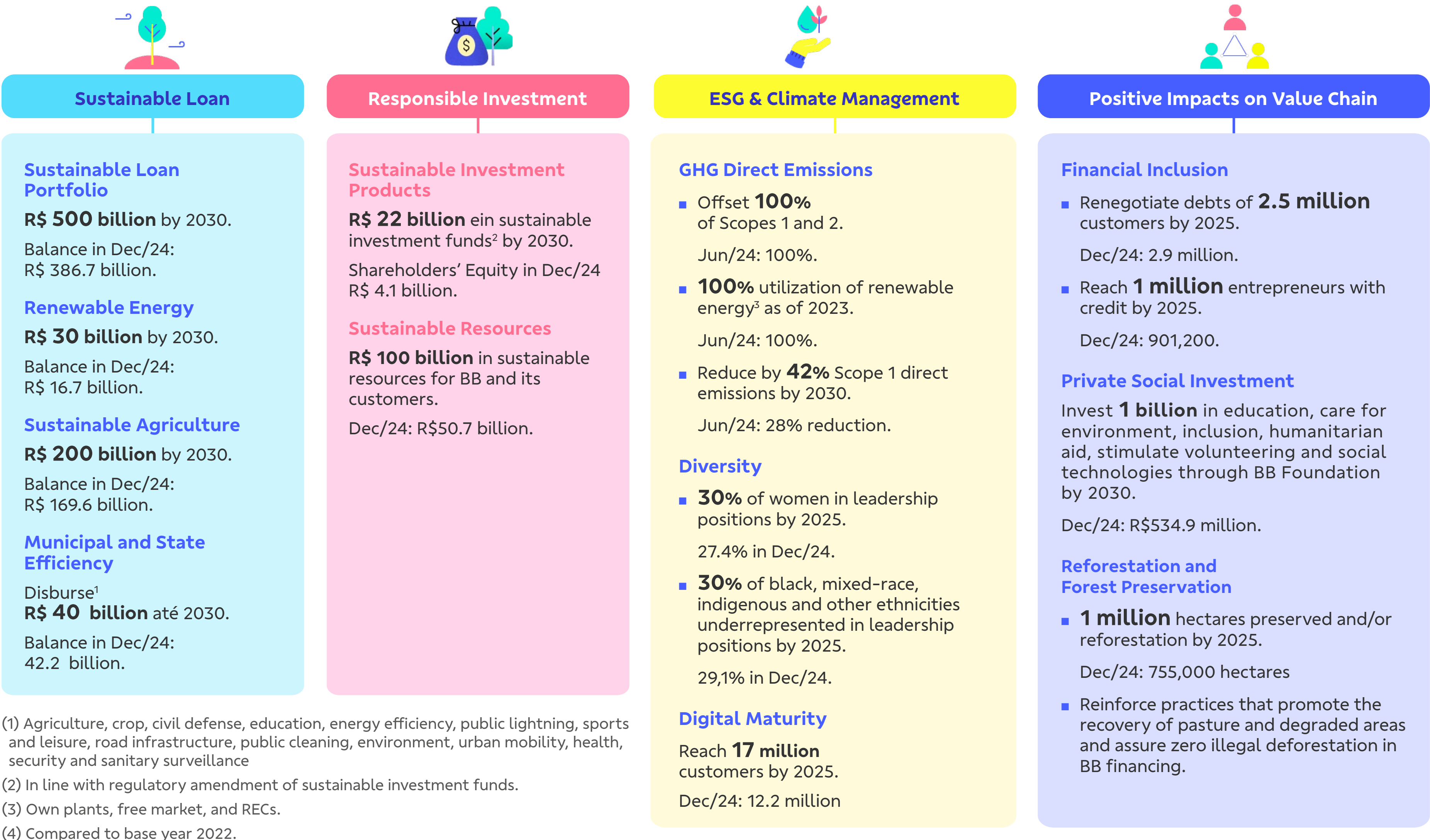


BB 2030 Commitments for a +Sustainable World

GRI 2-16, 2-24

Aiming at broadening BB's contribution to the global sustainable development agenda (SDGs and Paris Agreement), in 2023 the long-term sustainability commitments were revised and renamed BB 2030 Commitments for a +Sustainable World.

For this process, besides setting out new commitments and/or adjustments to targets, a new strategic front has been included. We now have 12 commitments that aim to help our customers make the transition to a more sustainable portfolio; to help investors direct funds for companies that build socio-environmental externalities; promote the best ESG practices and mitigate climate impacts; and boost the economic transformation to create value for society and environment.



(1) Agriculture, crop, civil defense, education, energy efficiency, public lightning, sports and leisure, road infrastructure, public cleaning, environment, urban mobility, health, security and sanitary surveillance

(2) In line with regulatory amendment of sustainable investment funds.

(3) Own plants, free market, and RECs.

(4) Compared to base year 2022.

Business model and value creation



¹ Base year 2022.

Value chain

GRI 2-6, 417-2

Our work in the Value Chain aims to boost business through solutions that foster sustainability, expansion and diversification of business activities. We position ourselves as a strategic partner in the Corporate Ecosystem, facilitating connections and enabling new opportunities for our customers.

In 2024, we maintained 4,562 active suppliers, with a total of 13,553 contracts in force. Payments made to suppliers totaled R\$15.51 billion, of which R\$42.79 million went to four suppliers domiciled abroad, corresponding to 0.28% of the total amount.

In 2024, we recorded R\$4.9 million in penalties for non-compliance with laws and regulations regarding the supply and use of products and services, including undue charges related to waiting time in queues. With regard to significant suppliers, neither structural nor contractual changes occurred to impact our operations during the year.

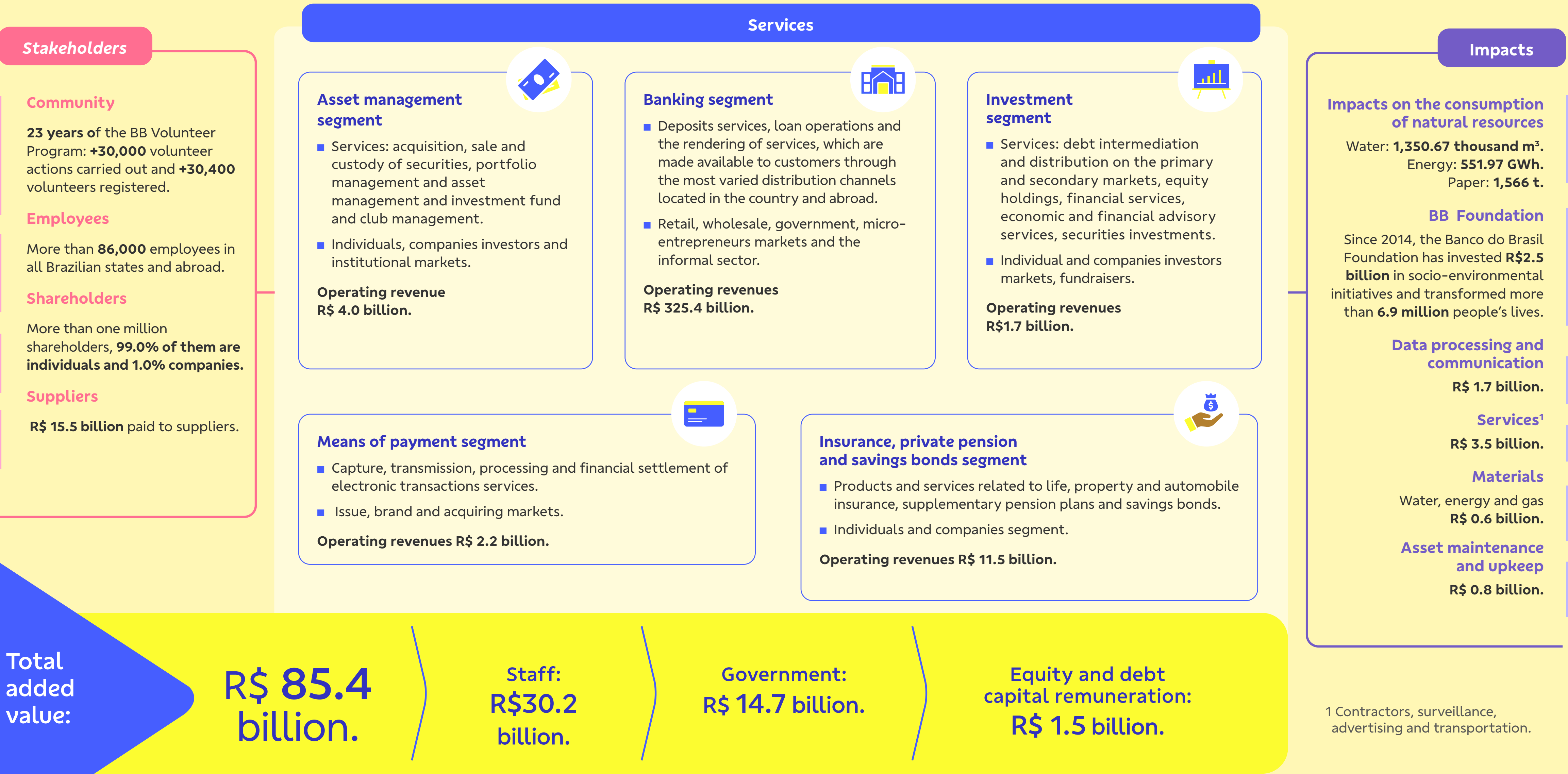
In addition, we maintain strategic relationships with 13 Entities Affiliated to Banco do Brasil (ELBB), reinforcing our commitment to business strength and expansion. In 2024, we formalized another 3,000 new agreements, or a growth of 42% over the previous year. Highlights include agreements aimed at agribusiness, payroll, advance payments to suppliers and credit lines for end consumers, bolstering various sectors of the economy.

Among the agreements signed, 58 were executed under special conditions to support the reconstruction of 36 municipalities in the state of Rio Grande do Sul, affected by extreme climate events in earlier 2024. These initiatives benefited essential segments such as building materials, furniture, household appliances and essential items, contributing to the economic recovery of the aggrieved regions.

We formalized
+ 3,000 new
agreements, or a
growth of
42% over the
previous year.



Value chain



1 Contractors, surveillance, advertising and transportation.





Transformational role

Our contribution

Sustainable Loan Portfolio (CCS)

Products and services with ESG attributes

 Interactive
summary

Our contribution

We play a strategic role in the country’s development, working in partnership with the Federal Government to build relevant impacts in various areas. This helps to reduce the housing deficit, create jobs, support the productive sector and invest in infrastructure. These initiatives not only create results for our shareholders, but also promote significant social transformations.

In this regard, we have adopted the assumption of designing sustainable financial solutions that promote the rational use of natural resources, consistent with the international commitments made by the Federal Government, particularly those focused on mitigating and adapting to the impacts of climate change.

Therefore, we are committed to fostering national economic growth on a sustainable basis, encompassing production chains with lower socio-environmental and climate risk (RSAC) and greater economic return. This commitment includes support for innovative

fundraising models for investments in projects with sustainable assumptions, such as:

- Reforestation
- Urban infrastructure
- Sustainable mobility
- Decentralized energy generation
- Energy efficiency
- Sustainable production chains in agricultural and livestock activities

In addition, we continue to incorporate socio-environmental and climate variables into the project evaluation process, based on our Environmental, Social and Climate Responsibility Policy (PRSAC) and the BB Sustainability Guidelines for Credit.

Triple Sustainable Repo Operation

In an unprecedented structure, we carried out the first Triple Sustainable Repo operation in the global financial market, raising US\$100 million in 2024. The transaction combined three sustainable elements. First, it utilized the funds to refinance social housing projects within BB’s Sustainable Finance framework. Second, it linked targets to the Sustainable Debt Framework, which establish higher disbursement to sustainable businesses by 2025. Third, it used sustainability bonds issued by the Brazilian government as collateral.

The operation stood out for its competitive cost, 0.50% below BB’s commercial curve, and for its innovation in combining social and environmental commitments in a single instrument. The funding is in line with the 12 BB 2030 Commitments for a + Sustainable World, with a breakthrough structure, built collaboratively between different areas of BB and international partners.

International sustainable funding

In 2024, we issued a Sustainability Bond on the international market, raising US\$750 million to finance social and environmental projects. The funds will be used to foment renewable energy, with a focus on solar energy, and to grant credit to small and medium-sized enterprises led by women. The operation, structured under BB’s Sustainable Finance Framework, saw a high demand from investors, consolidating our leading role in the sustainability bond market.

US\$ 750 million to finance social and environmental projects.

Sustainable Loan Portfolio (CCS)

GRI 203-2

Our loan portfolio is guided by strict sustainability criteria, in line with the [Sustainability Guidelines for Credit](#). The operations follow environmental compliance requirements, with continuous monitoring and clauses ensuring immediate adjustments in the event of non-compliance with the rules. These measures ensure that the financing offered not only meets economic expectations, but also has a positive impact on society and the environment. Examples include Guided Productive Microcredit (MPO) and BB Accessibility Credit ([more information on page 52](#)).

In 2024, we disbursed nearly R\$19.05 billion in loan transactions with States, the Federal District, and Municipalities to enable the execution of investment programs included in the multi-year plan of public entities. We have also made significant progress in initiatives aimed at customization and efficiency in customer service. The hyper-customization of credit limits was one of the highlights, made possible by the implementation of advanced analysis models. This innovation has allowed us to customize offers for strategic segments such as young people, rural producers and small businesses.

Another important achievement was the launch of the new digital onboarding, implemented in May. This unified flow streamlined the new customers onboarding,

Relevant results in 2024

Access to credit:

Rate of **10.72%** of customers eligible for credit, enhancing financial inclusion.

Efficient customer service:

Percentage of **101.88%**, highlighting the agility in customer relations.

Reliable registration base:

Load reached **100.31%**, ensuring solid data for new opportunities.

minimizing friction through biometric verification, and eliminating the requirement for proof of address and income. This innovation uplifted account conversion by 140% and raised credit readiness among new customers to 42%.

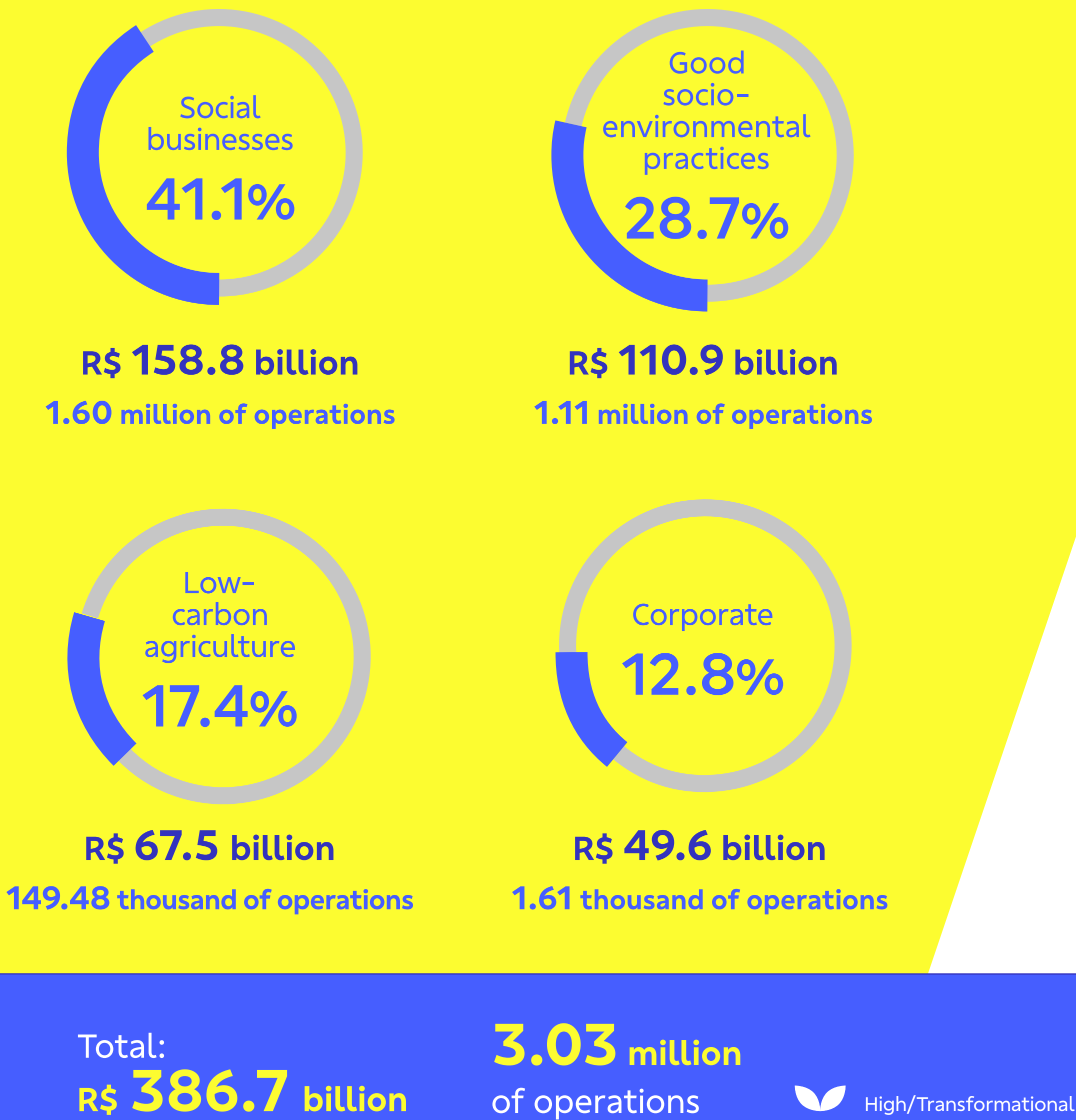
In addition, we started the pilot phase of the “Renda Inteligente” (Smart Income) methodology, which allows the inclusion and updating of income without the need for documentary proof. This solution decreased registration time by 88%, enhancing operational efficiency and improving the customer experience.

It is important to note that ERM NINT’s assessments of the social and environmental additionality of Banco do Brasil’s Sustainable Loan Portfolio credit lines and activities revealed that a significant portion of the balance is associated with financial instruments demonstrating high social and/or environmental additionality (rating A), evidencing their positive impact on sustainable development and the transition to a low-carbon and inclusive economy.

In December 2024, the portfolio recorded a balance of R\$386.7 billion in sustainable loan operations, or a 12.7% year-over-year growth.



Sustainable Loan Portfolio (CCS)



Social businesses

Government	73.57	
Student Financing Fund (Fies)	38.53	
Housing	24.67	
Emergency covid	21.75	
Other	0.23	

Good socio-environmental practices

Pronaf Mais Alimentos	46.57	
Investments	22.45	
PCA/Moderagro	16.53	
Pronaf Custeio	14.73	
Infra and Regional Development	8.76	
Pronaf Investimento	1.86	

Low-carbon agriculture

Custeio Plantio Direto	57.42	
ABC Program	10.05	

Corporate

Corporate	49.57	
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Additionality/Contribution to Sustainability

High/Transformational Moderate/Effective Limited/Transitory

Eco Invest Program

The Eco Invest Brasil Program is a federal government initiative to attract foreign private investment, promoting more inclusive and sustainable economic development. The program adopts innovative financial practices and incorporates climate, environmental, social and governance criteria. It provides four sub-lines of credit for domestic and foreign investors, aiming at reducing greenhouse gas emissions and boosting adaptation to climate change.

One of the pillars of the initiative is the blended finance mode, in which Banco do Brasil tendered a bid to raise funds from the Treasury.

Bid results

In the first blended finance auction, Banco do Brasil tendered a bid of R\$ 800 million, with a leverage consideration of six times that amount, involving various strategic units. As a result, customers who develop activities and projects focused on energy transition and biofuels, infrastructure and climate adaptation, circular economy and bioeconomy/agri-food systems will benefit from differentiated conditions to leverage their businesses.

The funds raised will be part of the Treasury activity, with estimated revenues of R\$ 1 billion over 10 years.

Sustainable finance model

GRI 203-2, Sasb EN-CB-410a.2

To further bolster our commitment to the transition to a green economy, BB is eligible for the issuance of sustainable debt and loans in the global market. We aim to expand our support for customers in implementing their strategies and provide access to diversified investments in projects that offer financial and ESG benefits. These investments are closely monitored using sustainability and transparency-related indicators.

In 2024, BB also published its Sustainability-linked Finance Framework through which BB qualifies for sustainable loans with the commitment to achieve sustainability targets.

Sustainable funding

GRI 203-2

In 2023, the first Resource Allocation and Socio-Environmental Impact Report of the Social Bond issued in 2022 was released, and in 2024, the Allocation and Impact Report of the Sustainability Bond issued in 2023 was released. The documents meet the assumptions of our sustainable finance framework and have received the independent auditor’s limited assurance opinion. In 2024, BB also issued the third international bond within the scope of the framework. The US\$750 million international senior sustainability bond matures on March 18, 2031. The funds raised will be allocated to renewable energy projects and to financing MSEs.

In 2024 issued the third international bond within US\$ 750 million.

In 2024, BB raised US\$2.05 billion abroad to invest in sustainable projects in Brazil. In addition to the Sustainability Bond detailed above, the funds raised from Natixis, Barclays, BMO, Citi, KFW and JP Morgan (with Miga’s collateral) will finance areas such as affordable housing, micro and small businesses, sustainable agriculture, reforestation and integrated farming and forestry practices.

We made progress in our cooperation with the World Bank on the transition to a low-carbon economy and on projects to recover degraded areas in the Legal Amazon region. This front of action seeks to identify sustainable solutions for forest restoration and the promotion of sustainable low-carbon agriculture, with a special geographical focus on the Legal Amazon region in support of the National Plan to Combat Deforestation in the Amazon (PPCDAM). The objective is to pinpoint and examine financial prospects for technical assistance, along with other public and private partners at the regional, state, and national levels. This initiative aims to cultivate value chains, augment economic prospects, and safeguard biological, cultural, and social diversity while curbing greenhouse gas emissions.



Strategic Partnership with the New Development Bank

In 2024, we hosted representatives from the New Development Bank (NDB), formerly referred to as the BRICS Bank. These representatives came to conduct the first annual socio-environmental risk due diligence of projects financed with this institution's funds. In 2022, US\$200 million was raised, with a financing term of up to 13 years. This meeting reaffirms our commitment to sustainability and the promotion of practices in line with our Corporate ESG Strategy. The funds have been earmarked to storage projects, sustainable irrigation and renewable energy generation in agribusiness.

R\$168
million

of managerial result.

The operations with these funds generated a managerial result of R\$168 million up to December 2023, with a positive impact on several fronts. We allocated 57% of the capital raised to renewable energy projects, 26% to storage and 17% to irrigation, directly benefiting the Midwest, Northeast and Southeast regions. The socio-environmental results include a reduction in the use of 38.9 million cubic meters of water, the installation of 315,000 cubic meters of agricultural storage capacity and the generation of 43 megawatts of renewable energy, as well as the mitigation of 396,800 tons of carbon equivalent.

Our partnership with the NDB is not limited to fundraising; together we have developed a Sustainable Finance Framework that establishes clear criteria for selecting, monitoring and reporting on sustainable sub-projects. These initiatives reinforce our leading role in financing projects aligned with the ESG agenda and bring us even closer to our goal of originating R\$100 billion in sustainable resources by 2030.

Carbon market

GRI 201-2

We operate in the carbon market, providing our customers with comprehensive support for project development based on the most recognized and integral methodologies in the sector. We work with initiatives involving forest conservation (REDD+), reforestation and forest restoration (ARR), sustainable agriculture practices (ALM), biogas projects to generate biomethane and renewable energy sources such as wind and solar farms.

We ended 2024 with more than 755,000 hectares of forests preserved through these projects. One of the commitments we have made is to preserve and/or reforest one million hectares of native forests by 2025. In addition, we specialize in trading carbon credits from projects with strong integrity, aiming to provide our customers with the best opportunities to access and expand this growing market.

Carbon Market Courses at UniBB

In 2024, we launched new carbon market courses at UniBB, developed in partnership with WWF Brasil. The training courses cover topics such as GHG emissions inventory, regulated and voluntary carbon markets, and regulatory aspects, preparing our employees to identify business opportunities and climate solutions. Since 2021, we have offset 100% of our direct emissions, and in 2023 we began accepting carbon credits as payment for real estate, receiving more than 53,000 credits to offset emissions over the next two years. These actions heighten our support for customers in the development of carbon projects, the sale of credits and the formulation of decarbonization plans.

Products and services with ESG attributes

GRI 3-3 Sustainable businesses

Our Company has gained nationwide recognition for its development of financial solutions and business models that drive the transition to a sustainable and inclusive economy. We have incorporated climate issues into our strategic planning. We capitalize on business opportunities that favor a low-carbon economy, with a particular focus on the emission reduction requirements established by Brazil in the Paris Agreement.

For customers, sustainable business models offer solutions that not only generate financial returns, but also promote social, environmental and climate benefits. These solutions promote initiatives focused on energy efficiency, the generation of energy from renewable sources, low-carbon agriculture, the conservation of natural resources, and the enhancement of mobility and urban infrastructure. They also foment cleaner production practices with less environmental impact, contributing to more sustainable development.

Our Role in Biogas Expansion in Brazil

Brazilian agribusiness has great potential for generating biogas and biomethane, but only 3.3% of this potential is currently being explored. That is why, in 2024, we made headway in implementing biogas projects with the use of biodigesters. This helps our customers convert swine and cattle farming waste into electricity or biomethane. These projects also make it possible to trade biofertilizers, providing sustainable solutions that lessen environmental impact and enhance producers' financial sustainability.

To ensure our projects are feasible, we identify customers with the appropriate profile, including properties with more than 10,000 swine or 5,000 cattle. We offer a fully-fledged solution, encompassing financing for biodigester acquisition, technical support for the development

of carbon projects, and intermediary services for the certification and trading of carbon credits. These projects allow for generating renewable energy, contributing to reducing greenhouse gas emissions, and providing additional income for producers for up to 14 years.

We facilitate the implementation of these projects with specific credit conditions, such as interest rate equalization and financing ceilings for sustainable technologies. We also offer ESG credit lines and technical advice on creating emissions inventories and decarbonization plans. The trading of carbon credits, certified by the main international standards, maximizes the financial return and reinforces the credibility of the initiatives.

We made headway in implementing biogas projects with the use of biodigesters.



Inclusive businesses

GRI 3-3 Sustainable businesses, 203-2, Sasb FN-CB-240a.1, Sasb FN-CB-410a.2

Social business initiatives continue to promote productive development, entrepreneurship and social and financial inclusion, with a focus on renewing and retaining customer portfolios. These actions are intended to target strategic audiences to stimulate the country’s economic growth and align with the commitments outlined in PRSAC and the BB Sustainability Guidelines for Credit.

A significant example is the Guided Productive Microcredit (MPO), a line of credit designed to meet the working capital needs of individual and corporate entrepreneurs, organized individually or collectively. The

methodology adopted is based on financial guidance and close monitoring, ensuring effective support for business development. The MPO’s target audience includes informal entrepreneurs with a monthly income of up to R\$30,000, Individual Microentrepreneurs (MEI) and Microenterprises with annual gross sales of up to R\$360,000. In 2024, nearly 5,300 customers were served in more than 5,800 transactions, totaling a direct disbursement of R\$20.1 million.

Another important line is BB Crédito Acessibilidade, which finances the acquisition of assistive technology, promoting social inclusion and quality of life for people with disabilities. With special interest rate conditions, ranging from 6% to 7.5%/year, this credit targets individual account holders with a gross monthly income of up to ten minimum wages. In 2024, Banco do Brasil disbursed R\$78.8 million in 6,200 contracted operations, benefiting 6,100 customers. Since the creation of this instrument, regulated by the Federal Government in 2012, the investment has totaled R\$1.03 billion, positively impacting the lives of approximately 118,000 people across the country.

5.3 thousand
customers served
in 2024.



Sustainable investments

GRI 3-3 Sustainable businesses, ES7, ES8

We have enhanced our efforts to engage customers to invest in sustainable assets by offering a diversified range of products that combine profitability with ESG best practices. In 2024, responsible investment solutions totaled a net worth of R\$4.1 billion. BB's portfolio reached 25 funds in strategies classified as ESG, including options for investors with an interest in international markets.

Among the highlights is BB Ações Diversidade IS, linked to the iDiversa B3 index - the first Latin American index to measure gender and race representation in Brazilian companies.

Another highlight was the LCA Verde, whose funds are directed towards low-carbon agriculture. In 2024, this product reached balance over R\$7.1 billion.

To ensure transparency and access to information, we have made available a [dedicated digital display](#), where our customers can access detailed reports, market analysis and information on ESG investment products. This platform offers solutions that combine financial performance and positive impact, in line with investors' values and global sustainability trends.

Responsible investment solutions totaled a net worth of **R\$ 4.1 billion.**

LCA Verde reached balance over **R\$ 7.1 billion** in 2024.

Boosting sustainable investments in Brazil

In 2024, we signed a Memorandum of Understanding with the French Development Agency (AFD). The objective of the agreement is to stimulate public and private investments, with the potential to mobilize up to 200 million Euros for initiatives that bolster sustainable development in Brazil. This partnership underscores the pivotal role financial institutions play in promoting the SDGs of Agenda 2030, especially in a year marked by Brazil's leadership of the G20 and the approaching COP30, scheduled to take place in Belém.

This agreement is a significant milestone for initiatives focused on the bioeconomy, tropical forest conservation, and the energy transition, which are key strategic areas for the country's future. It also facilitates increased access to basic services for vulnerable

populations, including sanitation and social inclusion, through the implementation of innovative financial mechanisms. This partnership solidifies our standing as a leading player in sustainable finance, consistent with our commitment to increase renewable energy investments. Our objective is to reach R\$30 billion by 2030.

Since the signing of the initial agreement in 2022, which set aside 100 million Euros for renewable energy generation, the results have evidenced a substantial impact: direct job creation of 3,100 positions and a yearly reduction of 113,000 tons of carbon dioxide emissions. It is worth noting that we are currently investing nearly R\$350 billion in projects with social, environmental and climate additionality.





Sustainable agriculture

GRI 3-3 Sustainable businesses, 203-2, Sasb EN-CB-000.A

Support for sustainable agriculture is intended to ensure reliable financial returns over the long term, expanding the analysis beyond the conventional financial and risk components. This includes the pursuit of long-term sustainable returns, considering environmental, social and governance factors when evaluating agricultural operations. The adoption of sustainable technologies reduces costs and enhances efficiency, promoting the sustainability of agricultural production models over time. These technologies offer a dual benefit of cost savings and efficiency and productivity gains, ensuring the long-term resilience of the agricultural sector.

Banco do Brasil finances production, trading, and investments in the agricultural sector, including the construction of warehouses, the upgrade of equipment, and the conformity of rural properties with environmental legislation, catering from small-scale producers to large agro-industrial companies.

With a 41% share of financing for the agricultural sector, we continue leading the support to the Brazilian agribusiness growth and to mitigating the climate impacts through tools such as Agricultural Climate Risk Zoning (ZARC). The document, published

by the Ministry of Agriculture, Livestock and Supply (Mapa), defines the climate and soil suitability for different crops. This instrument is essential for financing crops throughout the country.

In addition, Banco do Brasil's Agricultural Technical Reference System (RTA) keeps information on production costs, price history and productivity by crop and municipality, and monitors the effects of climatic phenomena. Through the Agricultural Alerts monitoring system, more than 8,000 alerts in early 37 different crops were issued, impacting +95,000 operations. This information sensitizes rural credit operations and allows for proactive actions to mitigate financial risks and activate insurance, ensuring the continuity of agricultural activities.

At the same time, we believe that training producers can positively impact Brazilian agribusiness in many levels. For this reason, in 2024, we held approximately 265 Agribusiness Training Circuit (CTA) events, training nearly 11,000 small producers with technical and managerial modules and rural credit solutions.

The total balance of Products and Services with Environmental, Social and Governance Attributes (ESG) in 2024 (R\$169.6 billion) represents 47% of the Agribusiness Classified Portfolio (R\$357.5 billion).



Conscious rural credit

Our credit policy and guidelines ensure compliance with socio-environmental criteria across all stages of analyzing and granting loans and financing. The institution requires borrowers, at the time of the initial analysis of the proposal and granting of the credit and installments (in cases of investment financing), to submit documents evidencing their socio-environmental regular status, including licenses and specific certificates, such as the FGTS (FGTS Regular Status Certificate - CRF). Additionally, all operations contracted include provisions for the suspension of funds transfers or the early termination of the contract, with immediate enforceability of the debt, in the event of infringements or impediments related to social or environmental issues.

The stabilization of inflation allowed for a reduction in the basic interest rate, creating a more favorable environment for the resumption of credit and the strengthening of consumption.

Mitigating policies and instruments for granting rural credit

GRI 3-3 Sustainable businesses

To ensure the utmost rigor and responsibility in the granting of rural credit, we rely on policies and instruments in place. These policies establish explicit guidelines for analyzing, approving, and releasing financing, ensuring that the financed projects comply with legal and sustainable requirements.

The analysis of proposals includes the verification of essential documents, such as environmental licenses, grants for the use of water resources and the FGTS Regular Status Certificate (CRF). These requirements aim to ensure that borrowers comply with the applicable regulations. In addition, the contractual clauses include prerogatives allowing for the suspension of transfers or the early termination of contracts for non-compliance with socio-environmental obligations.

Rural Environmental Registry

Since 2019, the Bank has granted rural credit under the condition that the rural property be registered in the Rural Environmental Registry (CAR), as required by the New Forest Code (Law No. 12.651/2012). As of August 2023, the granting of credit to properties with CAR in "Canceled" or "Suspended" status is also forbidden.

In 2024, we renewed our commitment to agriculture and sustainability, emphasizing the interconnected nature of these two key elements. A prime example of this collaborative effort is the More Sustainable Livestock Program, which achieves production cost optimization while fostering environmental preservation. We also work with green bonds such as the Preservation and Bios CPRs and have started piloting the new Carbon CPR bond. These initiatives not only evidence the Bank's commitment to sustainability, but also allow for the monetization of rural producers sustainable actions.

We would also like to highlight our improvement in socio-environmental confirmations for granting rural credit, ensuring land regular status, environmental licensing and the monitoring of sensitive areas. Using tools such as the Geo-Socioenvironmental Diagnosis, we ensure that our producers and financing abide by legislation and preserve the various biomes, such as the Amazon.

We have also broadened our support for sustainability in rural areas and production through the bioeconomy, such as our work with family farming and medium-sized producers and cooperatives, through programs like Pronaf, Pronamp, Renovagro and Desenrola Rural, which together have boosted thousands of operations across the country. We responded quickly to disasters, such as the one in Rio Grande do Sul, by offering emergency credit and special conditions for the resumption of productive activities.

With these initiatives we reaffirm Banco do Brasil's role as a field partner and a transformational agent towards a more sustainable, resilient and inclusive agricultural model.

Luiz Gustavo Braz Lage
Chief Officer of Agribusiness and Family Farming



Checking areas embargoed by Ibama and Indigenous lands

We have also adopted verification mechanisms to monitor sensitive areas, such as environmental embargoes and Indigenous lands. The analysis system ensures that the properties financed are not located in restricted areas, such as those with environmental embargos or overlapping Indigenous territories according to Funai records. If irregularities are identified, the contracting process is immediately halted.

Geo Socio-Environmental Diagnosis

We use the Geo Socio-Environmental Diagnosis as a strategic tool to ensure that rural credit financing operations comply with strict legal and socio-environmental criteria. The solution conducts a detailed and automated analysis of properties and lands (CAR) linked to the loan proposals, checking their overlap with various public cartographic bases,

classified impeding, informative or alerts. The informative bases include aspects, such as hydrography, soil types, biome delimitation and municipality locations.

The restrictive bases due to legal or internal regulatory issues ensure that the areas financed are not overlapping with areas with environmental embargoes, approved indigenous lands, quilombo remnants, Nature Conservation Units and properties with specific restrictions in the Amazon Biome.

In addition, the Geo Socio-Environmental Diagnosis monitors illegal deforestation alerts through the MapBiomass Alertas platform, ensuring that operations are aligned with the best environmental preservation practices.

The analysis process is conducted when proposal is accepted and the rural credit operation is formalized, with an assessment of the geographical coordinates of the property

(CAR) and in relation to the cartographic bases. If any overlap with restricted or prohibited areas is identified, the contract process is immediately halted.

Special care for the Amazon Biome

We joined the Soy Moratorium Working Group (GTS), a groundbreaking initiative that seeks to balance environmental preservation with sustainable economic development. The Moratorium, launched by the Brazilian Association of Vegetable Oil Industries (Abiove) and the Brazilian Association of Cereal Exporters (Anec), establishes guidelines to prevent soybean production in deforested areas in the Amazon Biome after July 24, 2006.

The database provided by Abiove is built into Banco do Brasil’s Geo Socio-Environmental Diagnosis tool, which carries out detailed analyses to identify signs of deforestation in areas destined for soybean production. This

analysis ensures that financing is restricted to projects that comply with socio-environmental standards, preventing credit from being granted for activities that could jeopardize the production balancing with conservation of the Amazon Biome.

In addition, for projects in the Amazon Biome, we follow differentiated flows that are carefully aligned with the Brazilian Central Bank regulations. Operations in this region require specialized analysis and the submission of documentation, including the Embargoes Clearance Certificate, issued by Ibama, the CAR registration receipt, and proof of the property regular status or evidence that this process is underway, pursuant to laws.

The Geo Socio-Environmental Diagnosis monitors illegal deforestation alerts ensuring that operations are aligned with the best environmental preservation practices.



Initiatives to foster sustainable production

GRI 203-2

In 2024, our actions aimed at promoting sustainable production consolidated BB's role as a key player in financing activities that balance economic growth and the conservation of natural resources. Our strategic programs are designed to promote the adoption of technologies and practices that lessen carbon emissions, increase production efficiency, and promote social inclusion in rural areas. The initiatives described below evidence the positive impact of our work in bolstering sustainability in various production chains and generating income for thousands of Brazilians.

Sustainable Farming Systems Financing Program

GRI 201-2

The Sustainable Farming Systems Financing Program (Renovagro), formerly known as the Low Carbon Agriculture Program (ABC Program), is part of the 2023/2024 Crop Plan and its main objective is to support agricultural practices that promote the reduction of CO₂ emissions and environmental conservation, boosting the adoption of more sustainable production systems. Therefore, we foment the adoption of low-carbon practices, promoting efficiency and long-term sustainability.

In 2024, we maintained our leadership in financing, with disbursed operations totaling R\$2.2 billion.

Desenrola Rural Program

We supported the federal government in structuring the Desenrola Rural Program, which aims to settle debts and increase access to rural credit for family farmers, guaranteeing the strengthening of rural activity and improving the quality of life in the countryside.

National Family Farming Strengthening Program (Pronaf)

GRI 203-2, ES7

The National Family Farming Strengthening Program (Pronaf) was consolidated in 2024 as one of the pillars of our commitment to family farming and social inclusion in rural areas. In 2024, we served approximately 202,000 family farmers, with financing totaling R\$24.3 billion, covering 339,000 funding, investment and industrialization operations.

The Pronaf impact was meaningful, reaching 86% of Brazilian municipalities, evidencing its comprehensiveness

and relevance in promoting income generation and reducing inequalities in rural areas. This program has contributed to enhance productive activities and the economic sustainability of small producers, reaffirming Banco do Brasil's role as a strategic partner for family farming.

Supported by teams trained in rural credit, investment specialists and agronomists, Pronaf offers customized financial solutions for mini and small rural producers. In addition to facilitating access to credit, the program promotes the adoption of more efficient and sustainable practices, enhancing farmers' competitiveness and ensuring greater economic security for their families. In 2024, our share in Pronaf accounted for 38% of market contracts, reinforcing our leading role in financing family farming.

24.3 billion
financed by the
National Family Farming
Strengthening Program.

Support to the state of Rio Grande do Sul

In response to the disaster that affected the state of Rio Grande do Sul, we took measures to provide support to the population and facilitate the economic recovery of the region. We allocated R\$60 million in emergency funds, with R\$50 million contributed by the Fundação Banco do Brasil and R\$10 million through donations from society and companies. This ensured immediate assistance for affected families.

To support the resumption of production activities, we have eased our business conditions for rural credit, consortia, and insurance. We also offered emergency financing options such as Pronaf Mais Alimentos, Pronamp Investimento, and BNDES Emergencial RS. We also operated government measures that allowed for the renegotiation and granting of discounts for the settlement of rural operations. As a result, our loan portfolio in the aggrieved municipalities totals R\$61.6 billion, reinforcing our commitment to the state's economic recovery.

In addition, we have made the Transaction Guarantee Fund (FGO) available as a guarantee for Pronaf Mais Alimentos and Pronamp Investimento financing. The FGO can be used for operations contracted by producers located in municipalities in a state of public disaster or emergency, as recognized by the Federal Executive Branch

In 2024, the loan portfolio in the state of Rio Grande do Sul totaled R\$68.1 billion, of which R\$ 61.6 billion only considering municipalities in a state of public disaster or emergency (which corresponds to 6.0% of the domestic loan portfolio), totaling 4.1 million operations with 758,300 customers. It is noteworthy that 66.6% of these transactions bear security interest and 95.2% of the balance of operations in the aggrieved municipalities was rated between AA and C risks.

GEO Studies Center in the GERAG Network

We created the GEO Studies Center to reinforce the work of Banco do Brasil's agribusiness advisors, using georeferencing and geoprocessing tools to generate strategic data and devise solutions for the agricultural sector. With this structure, we have increased our capacity to respond to extreme weather events, such as floods and fires, allowing us to act more quickly and effectively.

BB Cast Agro and BB Video Cast Agro

To enhance the dissemination of strategic information on agribusiness, we provide periodic content aimed at monitoring the sector. Produced daily by the Agribusiness and Family Farming Department (Dirag) in partnership with the Agribusiness Management Network (Gerag), BB Cast Agro brings analysis of the scenarios of the main agricultural crops, providing essential information for producers, customers and BB partners. The content is available on the Broto platform.

BB Video Cast Agro offers an up-to-date overview of the short-term price behavior of commodities such as soybean, corn, coffee and cattle, and is produced weekly. The material, produced by Dirag and Gerag's Farming Scenarios team, is published every Monday on the Broto platform's YouTube channel.



R\$ 27.3 billion
was covered by Agricultural
Insurance and Proagro.

R\$1.1 billion
in Agro Energy
Program.

**The Agricultural
Training Circuit provide
technical and managerial
training and guidance to
family farmers.**

Risk mitigation

GRI 201-2

Customers rely on a diversified portfolio of products, including Agricultural Insurance, Agricultural Billing Insurance, Proagro and Proagro Mais. In 2024, 49.58% of all agricultural funding, totaling R\$27.3 billion, was covered by Agricultural Insurance and Proagro, ensuring the mitigation of risks related to production losses caused by extreme weather events.

Agro Energia (Farming Energy) Program

GRI 201-2, 203-2

In addition to RenovAgro, we offer our customers complementary products, such as the Agro Energia Program, which foment the use of renewable energy in rural areas. The program facilitates financing for clean, renewable alternative power plants that generate energy for the development of agricultural activities, such as solar, biomass, and wind power.

In 2024, contracts under this program totaled R\$1.1 billion in investments in the sector, evidencing the growing search for sustainable energy solutions in rural areas.

Agricultural Training Circuit

GRI 203-2

The Agricultural Training Circuit (CTA) complements this strategy by providing technical and managerial training and guidance to family farmers. The training programs are designed to align with the productive vocations of each region, offering specialized know-how and further solidifying Banco do Brasil's presence in agricultural areas.

In the 2024 edition, 265 events were held, training nearly 11,000 small producers. The program is divided into three modules: Technical, focused on local production; Managerial, with a focus on efficient and sustainable management; and the BB Module, which presents rural credit solutions and access to financing.

Carreta Agro – Traveling Business Circuit

GRI 203-2

The Agricultural Business Circuit is a traveling event that tours various municipalities throughout Brazil with five mobile branches, also known as “farming trailers,” offering business opportunities, technological innovation, and training to rural producers. This initiative boosts the local economy by advertising financial products and services, promoting lectures on good agricultural practices and sharing technical expertise suited to each region’s needs.

In 2024, the trailer traveled more than 133,000 km, setting its pioneering presence in the TransAmazon. It worked on recovery and reconstruction actions in the state of Rio Grande do Sul and collaborated along with Hospital do Amor in Barretos, São Paulo. During this partnership, medical and dental care was provided, as well as lectures on mental health, emotional intelligence, cancer prevention and care.

Through the 2024 Agricultural Business Circuit, the trailers took part in 226 stages, 142 of which were agricultural fairs/events, where the trailers operated as BB stands. Geographically speaking, BB’s trailers were present in 23 states and in the Federal District, impacting more than 1,000 municipalities. From a business perspective, R\$3.17 billion was prospected in loan proposals.

Farming agreements

Our Farming Agreements are strategic partnerships we have established with companies, cooperatives and agribusinesses to offer financial solutions that meet the agricultural sector’s various needs. Through these partnerships, we facilitate access to credit lines for funding, investment, and trading. We also promote the integration of production chains and encourage the adoption of sustainable practices in rural areas.

R\$ 7 billion
in rural credit
for agribusiness
value chains.

In this regard, we have formalized Sustainability Agreements, strategic partnerships with companies, startups, and cooperatives operating in agribusiness to develop initiatives that create economic and financial value while pursuing social and environmental benefits.

These partnerships promote sustainable production and trading, with practices that reduce the consumption of natural resources and ecosystem services, ensuring greater competitiveness and the continuity of agricultural activities. Therefore, we reinforce our commitment to the sector’s sustainable development, driving groundbreaking solutions that balance economic growth and environmental responsibility.



R\$ 6.13 billion
in contracts were
recorded for the recovery
of degraded areas impacting
approximately
2.5 million
hectares.



The Brazilian Agribusiness Value Chain

GRI 203-2

In 2024, we enhanced our commitment to the agribusiness sustainable development, reinforcing the sector's entire value chain, with special attention to family farming. This focus has enabled us to expand our rural loan portfolio linked to production chains, thereby creating new business opportunities through our 80 partner companies and consolidating farming agreements as strategic tools to boost the sector. As a result, we have achieved a total volume of R\$7 billion in rural credit for agribusiness value chains.

Farming agreements have been essential for cooperatives and their members, ensuring that raw materials are sourced with the appropriate quality, volume, and term. In addition, rural producers have increased access to credit, specialized technical assistance and innovative technologies, boosting the productivity and sustainability of their activities. These agreements are available in the Integration, Raw Material Origination, and Government modes and they intend to enhance the agribusiness resilience and prosperity, while also promoting financial security and greater predictability for all links in the production chain.

PNCPD and More Sustainable Livestock

GRI 203-2

We actively participate in the National Program for the Conversion of Degraded Pastures into Sustainable Agricultural and Forestry Production Systems (PNCPD), an initiative that seeks to recover and convert low-productivity pastures into agricultural areas, making it possible to expand food production without deforestation. As a permanent guest member of the Management Committee, we contribute with actions and proposals through the technical groups, reinforcing our commitment to agribusiness sustainability.

To bolster this impact, we implemented the More Sustainable Livestock Program, converging with the PNCPD's initiatives to promote sustainable practices in beef cattle farming, production chain traceability and the adoption of low carbon emission technologies.

In 2024, R\$5.61 billion in contracts were recorded for the recovery of degraded areas through the available investment credit lines, impacting approximately 2.5 million hectares.



Affordable housing

GRI 203-2, ES7, Sasb FN-CB-240a.1, Sasb FN-CB-000.A

As financial agents for the Federal Government’s housing initiatives, we play a pivotal role in facilitating home-ownership for low-income families, particularly through the Minha Casa Minha Vida (Government Low-Income Housing) Program (PMCMV).

By offering housing loans, we are addressing the country’s housing deficit, promoting the development of the civil construction production chain, and contributing to the growth of the Brazilian economy. These initiatives generate employment opportunities and enhance the sector, while also directly impact the quality of life of the beneficiary families by providing adequate housing and security for thousands of Brazilians.

In 2024, 600 housing units (UH) were delivered, and eight projects were resumed, covering another 6,116 UHs.

Productive development and support for entrepreneurship

GRI 203-2, ES7, Sasb FN-CB-240a.1, Sasb FN-CB-410a.2

We are continually improving our services to micro and small enterprises (MSEs), focusing on specialization and customization. Our managed services model has been broadened, promoting greater efficiency and uplifting customer satisfaction levels, while we optimize resources and expand our operations in the segment.

In 2024, we delivered **600** housing units (UH).

We hit **+ than R\$ 116.1 billion** of MSE loan in the expanded loan portfolio

We rely on a dedicated team of more than 7,200 professionals specialized in serving MSEs. By combining innovative technological solutions and in-depth knowledge of our customers’ profiles, we offer quick and accurate answers to cash flow, working capital, investment and financial management needs.

Our commitment is to offer a portfolio of products and services that meets each customer’s needs. For entrepreneurs, we offer hands-on solutions such as BB Pay, which simplifies receivables by offering multiple methods on an intuitive and accessible platform. For small and medium-sized businesses, we have developed tools such as the Credit Card Reconciliation, which centralizes and organizes the sales flow of different POS operators, saving time and streamlining processes.

For large-sized businesses, we offer advanced integration with ERPs and APIs, accessible through our Developers Portal, offering user-friendly flexibility. This support is complemented by a specialized team, the Cash Managers, who are always available to provide customized consultancy. We also rely on the Esteira Multicanal Varejo PJ (Multichannel Corporate Retail Conveyor), which automates customized recommendations for MSE customers through our digital channels, enhancing the connection and facilitating access to BB solutions.

MSE Loan

Sasb FN-CB-000.B

We hit a record of more than R\$116.1 billion in the expanded loan portfolio (nationwide and internationally), or a 12.4% growth in 2024, excluding the impact of the customers migration between the Retail and Wholesale segments.



Support to women’s entrepreneurship in figures:



“In 2024, we bolstered our efforts to support entrepreneurship and productive development, with a special focus on micro and small businesses. We have expanded our specialization in serving this audience, offering customized financial solutions, such as BB Pay and the Credit Card Reconciliation, combined with financial guidance, such as ARI (Smart Recommendations Area), which provides insights that facilitate business management and promote greater efficiency in companies’ day-to-day operations. Our commitment is to be ever closer to our customers, with groundbreaking services suited to their needs.

We would also like to highlight the Women at the Top strategy, which boosts women’s entrepreneurship throughout the country with oriented credit, entrepreneurial education and exclusive platforms. We also promoted Black entrepreneurship sponsoring initiatives that value racial diversity, offering mentoring and visibility spaces, supporting innovative paths that transform the realities of these communities, fairs and movements. We have also made progress in integrating production chains through the Prioritized Chains initiative, benefiting thousands of businesses in different regions.”



Carla Nesi
Chief Officer of Retail Business

Women’s Entrepreneurship – Women at the Top

Sasb FN-CB-240a.1, FN-CB-240a.4

We serve more than 1.3 million businesses run by women, accounting for nearly 42% of our corporate customer base. These companies also account for 36.6% of the balance of our loan portfolio, reaffirming the importance of women’s entrepreneurship for our business strategy.

To intensify support for these entrepreneurs, we have reinforced the Women at the Top strategy, which aims to support women interested in starting or expanding their businesses. The program offers specific financial solutions, as well as initiatives concerned with entrepreneurial education and well-being. An exclusive platform has been developed to offer customized content and special benefits, promoting the development of women entrepreneurs across all regions of the country.

The program is also part of BB’s Agricultural Business Circuit, broadening the Bank’s presence in agricultural municipalities and regions, with a focus on supporting women who lead businesses in rural areas. This integration helps to foment women’s participation in agribusiness.

Concerning credit, we have expanded the exclusive lines for women entrepreneurs. The FCO Women Entrepreneurs, targeting the Mid-West region, offers special conditions, such as a higher financing limit, longer grace periods and no need for a letter of inquiry. The Giro Mulher Empreendedora (Working Capital for Businesswomen), launched in 2023, is still available throughout the country, offering attractive conditions such as working capital extended terms and grace periods.

In 2024, these initiatives had resulted in disbursements of more than R\$1.5 billion, evidencing the positive impact of financial solutions for women.

Hyper-customized communication for MSE customers

Aiming at broadening the business journey and bolstering partnerships through highly customized communication, we have implemented the Esteira Multicanal Varejo PJ (Multichannel Corporate Retail Conveyor), envisaging 711 variations of customized communication at the end of 2024. This initiative encompasses credit, cash flow and insurance solutions, allowing to automate specific recommendations for MSE customers on digital channels.

The strategic approach places the corporate customer at the core of decision-making, leveraging analytical intelligence to transform data and consumption patterns into more relevant offerings in line with each company's needs. Through this approach, we heighten our presence at strategic moments, increasing business sustainability and creating long-term value.

In 2024, we employed analytical intelligence to reach + than 1.5 million of creditworthy businesses.

The customized communication is defined based on attributes such as shopping behavior, the next best offer model, the business cycle and the company profile. This methodology entails employing a tone of voice tailored to the entrepreneurial reality and a creative line suited to each customer's context, thereby creating stronger connections and a sense of closeness.

Value chains actions

In 2024, we made significant strides in implementing our strategy to support productive ecosystems, with the "Prioritized Chains" pilot standing out. The initiative focused on coordinated action in five production chains spread across different regions of the country, directly benefiting nearly 11,500 companies, including anchors, suppliers and buyers.

These companies now rely on priority services in credit offers and business prospecting actions, expanding BB's financial support to the chain links. Depending on each sector's particularities, different conditions were offered, in line with local demands and the profile of the economic agents involved.

The project's feasibility relied on the development of an analytical solution based on transactional data on payments and receivables. This tool allowed us to map the most relevant chains, contributing to a more targeted and efficient approach to BB's business strategy, based on data.

Expansion of creditworthy customers

In 2024, we employed analytical intelligence to reach more than 1.5 million creditworthy businesses. This achievement was possible thanks to the implementation of automated analyses targeting Individual Customers, Rural Producers, Micro and Small Enterprises (MSEs), optimizing the evaluation process and expanding access to financial solutions.

Farming MSE

Sash EN-CB-240a.1

To support micro and small rural producers and agribusinesses, we have made resources available under the 2023-2024 Crop Plan, with equalized fees for agricultural funding, investment and trading lines. The Rural Product Note (CPR) facility enables production and sale by anticipating rural credit. These initiatives have allowed micro and small rural producers and agribusinesses to fund their operations, increase productivity and adopt more sustainable practices throughout the year.

In December 2024, the MSE market reached R\$2.8 billion in balance of profitable portfolio in the agribusiness segment, or a 150.4% year-over-year growth.



Local Productive Arrangements (APL)

GRI 3-3 Sustainable businesses

Local Productive Arrangements (APL) are groups of companies and projects, located in the same territory, which have productive specialization, and governance mechanisms. These arrangements foster connection, interaction, collaboration, and the transfer of expertise among participants and relevant local players, including government entities, business associations, financial institutions, educational and research institutions.

increase of
46.9% the
revenue in foreign
trade products.

Foreign trade for MSEs

For customers involved in foreign trade operations, we offer specialized services and a comprehensive portfolio of solutions to boost their business. In addition, we offer exclusive conditions for acquiring courses aimed at supporting businesses internationalization. This strategy allowed for incrementing the balance of the loan portfolio to R\$7.2 billion in foreign trade products, accounting for a 46.9% year-over-year increase.

Women in the World First Export Program

In 2024, the First Export program launched the Women in the World edition, aiming at fomenting the growth of micro and small enterprises (MSEs) led by women in the international market. The incentive measures included free initiatives such as training and customized advice throughout the year. The program's objectives are threefold: to strengthen the Bank's social commitment to promoting women's entrepreneurship and Brazilian foreign trade, to enhance the international maturity of these customers, and to increase the number of new businesses led by

women exporting Brazilian products.

Throughout the year, the program impacted 430 women with training courses in business and behavior, besides free-of-charge consultation sessions with the Bank's specialists. The success of the initiative was recognized by the International Trade Center (ITC), linked to the UN and the World Trade Organization (WTO), which highlighted the program as one of Brazil's three best practices for the inclusion of women in foreign trade. The initiative was thus incorporated into She Trades Outlook, an interactive ITC tool that maps good practices and projects related to international trade and gender.

BB Franchise

Sasb FN-CB-240a.1

The BB Franchise Program offers solutions to modernize and expand businesses, with special interest rates and grace periods for working capital, fees discounts, exclusive services and specific advantages for franchisees in the process of setting up their businesses. The Bank reached 400 partner brands and more than 13,000 MSE franchisees, which totaled a credit balance of R\$1.3 million in December 2024, or a 62.4% year-over-year growth.

New PJ App

Throughout 2024, we achieved significant milestones in our digital transformation journey. This advance with a focus on enhancing the customer experience, exemplifies how we are adopting technology to meet our customers' needs more effectively. The new PJ App has introduced various relevant improvements, benefiting more than 730,000 micro and small companies that employ this tool exclusively to carry out their monthly transactions, making the user experience more intuitive and efficient.



Painel PJ (Corporate Panel) – the platform that streamlines financial management for MSEs

Painel PJ is a multi-service platform that revolutionizes financial management for micro and small enterprises (MSEs), offering an innovative approach in line with the Open Finance concept. Through a simple and secure interface, Banco do Brasil customers can consolidate, in a single environment, payment and receivables information, such as bank slips, instant payments (Pix), transfers and cards, not only from BB, but also from other financial institutions. This integration facilitates cash flow control, improves financial planning and provides a comprehensive view of companies' financial commitments.

Furthermore, the Painel PJ utilizes the Credit Card Reconciliation module to facilitate the reconciliation of sales made through any POS machine available on the market, irrespective of its link with Banco do Brasil. This functionality ensures the checking and auditing of transactions with the main acquirers, providing greater transparency and security in financial transactions.

The Painel PJ goes beyond traditional financial services, integrating solutions that support the MSEs growth and competitiveness. This platform extends beyond financial management, helping businesses to manage operational routines such as cash, stock, and payroll. This model embodies the beyond banking concept, delivering simplified, intelligent,

and integrated management that optimizes entrepreneurs' time, reduces costs, and boosts revenues, thereby helping companies achieve their strategic objectives.

This solution is an example of Banco do Brasil's strategy of being present in the creation of mutual value in the ecosystems in which it operates. In an open finance scenario, BB seeks to lead the way in delivering solutions that meet practical business needs, reaffirming its commitment to innovation and efficiency.

In December 2024, the Painel PJ had reached a significant milestone, supporting the management of R\$856 billion in estimated revenues, with approximately 211,000 customers from the MSE segment benefiting.

Smart Recommendations Area (ARI)

Smart Recommendations Area (ARI) employs advanced data analysis techniques to offer customized and predictive solutions to customers. Using analytical intelligence, the tool analyzes the profile, behavior and needs of MSEs, delivering recommendations tailored to each business' specific demands.

With features that go beyond traditional support, the ARI suggests strategies such as anticipating receivables, renegotiating debts, contracting credit and investing resources, always aiming at improving companies' financial health. The solution also provides intelligent alerts and customized insights, helping entrepreneurs to identify

Supporting the management
of **R\$ 856 billion** in
estimated revenues.

opportunities, mitigate risks and make more assertive decisions for the growth and sustainability of their businesses.

By the end of 2024, more than 382,000 customers had already been impacted by the assistant's messages and recommendations. These interactions contribute to increased productivity and competitiveness, enabling entrepreneurs to develop a more strategic vision for their business and implement solutions that favor their transformation and evolution in the market.

Liga PJ (Corporate League)

Sasb FN-CB-240a.4

Liga PJ is an innovative platform created by Banco do Brasil to foster entrepreneurship, promoting the exchange of information, experiences and business connections between entrepreneurs and market players. Available at ligapj.com.br, the solution has already reached more than 2 million users and has 85,000 registered

to receive its newsletter, consolidating itself as a dynamic and inclusive space to support entrepreneurs at all stages of their entrepreneurial journey.

At Liga PJ, users will find a wide range of content and tools concerned with the needs of the entrepreneurial universe. The platform offers articles, themed specials for download, book tips, podcasts and a newsletter full of valuable insights. It also offers education paths on strategic topics such as leadership, people management, financial practices, digital presence and market trends.

Liga PJ is not merely a repository of information; it is a comprehensive solutions hub, connecting entrepreneurs to opportunities and partners that can accelerate business growth, relying on initiatives aimed at developing skills and access to cutting-edge resources.

MPE Week 2024

The MPE 2024 edition brought new features to the platform, associated with new business and security rules, allowing MPE Week to evolve from a seasonal promotional event into a permanent

marketplace business model for BB channels. The 2024 edition relied on more than 630,000 visitors to the platform during the three weeks of the event. During this period, BB disbursed R\$7.6 billion in working capital and receivables advance to small businesses and set a record for PJ current accounts opened through the PJ app (Digital PJ Account).

Asset management

[GRI 201-2, ES11, Sasb FN-CB-410a.2](#)

BB Asset Management (BB Asset) is responsible for the administration, management and distribution of funds and managed portfolios, consolidating its position as one of the country's leading asset management companies. According to the Asset Management ranking of the Brazilian Financial and Capital Markets Association (Anbima), it ended 2024 as the market leader, with a total volume of R\$1,654 billion, or a market share of 18.63% and a growth of 10.47% in the volume of assets managed compared to 2023. It also manages R\$86.5 billion in off-market funds, which complement its solid management structure.

Following its strategy of sustainable performance, BB Asset adopts a rigorous asset screening process, considering social, environmental, climate and governance (ESG) aspects. Through a proprietary methodology - the Integrated ESG Framework - it ended 2024 with 100% of eligible assets analyzed under ESG criteria, reaffirming its commitment to responsible investment.

As a signatory to the Principles of Responsible Investment (PRI) and the Brazilian Stewardship Code, BB Asset combines financial returns with ESG principles in the valuation of assets managed for third parties. At the end of 2024, it managed 25 investment funds with sustainable strategies (Sustainable Investment - IS) and funds that integrate ESG issues, in accordance with Anbima standards and CVM Resolution 175. These funds totaled R\$4,068 million in sustainable funds (IS) and R\$2,544 million in integrated ESG funds.

To deepen its sustainability analysis, BB Asset has developed its own methodology for valuating companies under its coverage, structured products and sovereign risk, including the Sovereign ESG Rating (MRS-ASG). The ESG Rating for shares and corporate credit assesses indicators such as governance, ethics, integrity, social and

environmental practices, transparency and alignment with international standards such as the GRI Standards and the Sustainability Accounting Standards Board (Sasb). This rating is used to build rankings for variable income, influencing asset allocation strategies. In private credit, the analysis can impact credit limits, with negative filters that exclude certain business risks.

In the case of sovereign bonds, BB Asset prepares independent ESG scoring matrices, considering specific socio-environmental scenarios for each country. These criteria assess factors such as politics, governance, natural disasters and long-term environmental impacts, ensuring a comprehensive and strategic analysis.

In addition, BB Asset applies positive filters and best-in-class strategies to its sustainable funds, promoting the selection of assets with the best ESG performance. The management company also positively influences the investees corporate governance with methodologies that qualify candidates appointed for the Board of Directors and Fiscal Council, enhancing governance practices in the market.

ETF Amazônia para Todos

In 2024, we entered into a partnership with the Inter-American Development Bank (IDB), the Brazilian Development Bank (BNDES) and Caixa Econômica Federal to develop the ETF Amazônia para Todos, a fund traded on B3 for sustainable investments in the Amazon region. This unprecedented instrument aims to democratize access to investments, combining financial resources with results-based incentives and broadening the investor base in Brazil and abroad. The fund's quotas, estimated at nearly R\$100, will be accessible to individuals and companies, providing transparency and liquidity for investors.

The fund will replicate a new benchmark index to be created, focused on allocating sustainable loans to the Amazon, including bioeconomy and renewable energy projects. The goal is to enable the creation and distribution of quotas before COP30, scheduled to take place in Belém (PA) in 2025.

In addition, the ETF is integrated with our recently created Bioeconomy Hub, which centralizes and drives initiatives of this type in the Amazon. More than 400 families have already been benefited.

Bioeconomy Financial Hub

In 2024, we started a new operating model through Financial Hubs specialized in the Bioeconomy, located in Belém (PA) and Manaus (AM). This strategy adopts a “phygital” service model, centralizing initiatives related to the bioeconomy, injecting new funds into the Legal Amazon and contributing to the region's economic development and job creation.

With this model, Banco do Brasil proposes to solve the difficulties reported by customers when accessing financial services. This includes adjusting registrations and helping to obtain essential documents, such as proof of income, land titles and declarations of eligibility for PRONAF, as well as customizing service desks according to each segment. Our aim is to support and create mechanisms that enable family farmers to access credit, relying on our team expertise to offer services suited to the reality of the people of the Amazon region.

Business enabling actionss

- On-site assistance in riverside communities and settlements, encouraging the sustainable management of native and forest-compatible products. We also provide technical assistance, whenever necessary, to enable the financing of productive activities in the communities, as well as financial education and bankarization.

In 2024, we started a
new operating model
through Financial
Hubs specialized in the
Bioeconomy.



- Partnerships with local agents, including municipal governments, offer on-site banking services in isolated communities. The focus of these actions is financial guidance, bankarization and support for the promotion of local productive activities. These partnerships involve multilateral banks, private organizations, public agencies and bank correspondents.
- Training: As a key player of sustainability actions, the BB Sociobioeconomy Hub, in partnership with the Climate and Society Institute and the Ministry of the Environment and Climate, has carried out various on-site training activities and pre-COP actions. The aim is to promote dialogue with rural family producers and cooperatives that operate in the value chain of forest-compatible products in the Legal Amazon, including cocoa, açai, pepper, andiroba, among others.

The activation forums include practical workshops on sustainable management, environmental regularization, cooperativism, socio-productive registration, financial education, CPF regularization and banking, covering all the necessary steps for the inclusion and qualification of riverside communities in the financial system.

In addition, Banco do Brasil has started to offer pedagogical workshops at all the training sessions held in the territories, so that the producing mothers can take part in the activities safely, ensuring that their children are protected and receive educational and creative content.

These investments transform the lives of those who produce raw materials and essential inputs for various sectors of the economy, always respecting traditional peoples and Brazilian biomes. Investment in the bioeconomy has the potential to increase GDP and create new value chains, promoting sustainable transformation and a positive impact on different stakeholders. This model reinforces Banco do Brasil's commitment to sustainable development, ensuring a positive impact on the environment, biodiversity and society as a whole.

Private Equity Investment Funds (FIP)

The private equity and venture capital investment program is undergoing a divestment phase. In 2024, the program relied on nine Private Equity Investment Funds (FIP), five of

which had ESG attributes. During 2024, three divestments were made in assets linked to FIPs managed by BB - Banco de Investimentos (BB-BI).

The FIPs regulations in which we act as investors prioritize the adoption of best practices in social and environmental governance and management, contributing to the investees' sustainability ("ESG Screening"), while the funds themselves have high standards of corporate governance. Among the guidelines adopted, we highlight:

- Term of office limited to two years for all members of the Board of Directors;
- Transparency in providing relevant information to shareholders;
- Adhesion to Arbitration Chambers to resolve corporate disputes;
- Annual audits by independent auditors registered with the CVM;
- Implementation of policies that minimize adverse environmental impacts;

- Development of social action plans for communities close to operations;
- Promotion of good human resources management practices and appreciation of human capital;
- Adoption of social and environmental responsibility standards;
- Guarantee of compliance with regulatory corporate governance standards;
- Prohibition of child, forced or compulsory labor;
- Commitment to equal treatment in all its relations.

The fund regulations also establish governance rules and standards that managers must observe, ensuring that investees adopt these practices during the FIP's participation as a shareholder. This structure seeks to align the performance of the funds with ethical and sustainability principles, promoting positive impacts on the market.



Product	BB-BI's % interest	Type of attributes	Description (purpose, product description and, when applicable, the target environmental/social aspect)	Fund's net worth in 2022 (R\$ million)	Fund's net worth in 2023 (R\$ million)	Fund's net worth in 2024 (R\$ million)
Brasil Sustentabilidade FIP – Multiestratégia	9.5%	Environmental Social Governance	Intended for purchase of interest in companies whose activities are associated with projects with potential carbon credit generation, with incorporation of sustainability principles into the investment decisions	142	91.3	43.8
Brasil Agronegócios FIP – Multiestratégia	19.05%	Environmental Governance	Intended for purchase of interest in Brazilian companies with sound worth fundamentals that can benefit from capital contributions so that they become listed companies. The fund's investment focus will cover the entire agribusiness production chain.	551.8	301.2	248.6
Fundo Brasil de Internacionalização de Empresas FIP – Multiestratégia	24.44%	Social Governance	Intended for purchase of interest in Brazilian medium-sized companies already operating in foreign trade or with the potential for internationalization (such as high value-added sectors, leading companies in domestic sectors and sectors in which Brazil is competitive, for instance). Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	204.4	168	128.2
Brasil Portos e Ativos Logísticos FIP	18.81%	Governance	Intended for purchase of companies in different logistics sectors, including port, backport and warehousing assets, distribution centers and cargo handling and transportation assets. Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	176.3	260.2	249.1
FIP Brasil Internacionalização de Empresas II	21.45%	Social Governance	Intended for purchase of interest in Brazilian medium-sized companies already operating in foreign trade or with the potential for internationalization (such as high value-added sectors, leading companies in domestic sectors and sectors in which Brazil is competitive, for instance). Investees must adopt social and environmental responsibility standards (to minimize any harmful effects of their activities on the environment) and adopt good corporate governance practices.	580	606.1	393.7



Value creation

Diversity, Equity, Inclusion and Human Rights

Employees

Customers

Suppliers

Shareholders

Private social investment

Diversity, Equity, Inclusion and Human Rights

GRI 3-3 Diversity, equality and inclusion

Our operations are based on ethical relations and respect for human rights, in line with the best sustainability practices and ESG principles across the board in our corporate strategy. We continually seek to improve our Diversity, Equity and Inclusion (DE&I) policies and initiatives, impacting both our internal stakeholders and society.

As one of Brazil's largest financial institutions, we have assembled a multidisciplinary team of professionals from different areas to develop policies, action plans, metrics, and indicators, ensuring that diversity, equity, and inclusion are present both in the in-house environment and in relations with suppliers and other stakeholders. Furthermore, we closely monitor corporate indicators that measure the progression of individuals from social markers of difference in leadership roles.

We were the first Brazilian bank to adhere to the UN Standards of Conduct for Business, promoting equal rights and fair treatment for the LGBTQIAPN+ community. We were also pioneers in standardizing the use of the social name of trans people in the workforce. In 2023, we marked a historic moment with the inauguration of Tarciana Medeiros, who became the first woman to chair BB in 214 years. Medeiros also appointed three women to the vice-presidencies of Retail, Digital Business and Corporate. For the first time, our Board of Officers relies on 45% women, 22% Black people and two self-declared LGBTQIAPN+ people.

To ensure that the topic remains part of the organizational strategy, we reformulated our corporate governance to include Diversity, Equity and Inclusion (DE&I) in executive committees and decision-making bodies. This change reinforces the cross-cutting nature of this topic in strategic decision-making process.

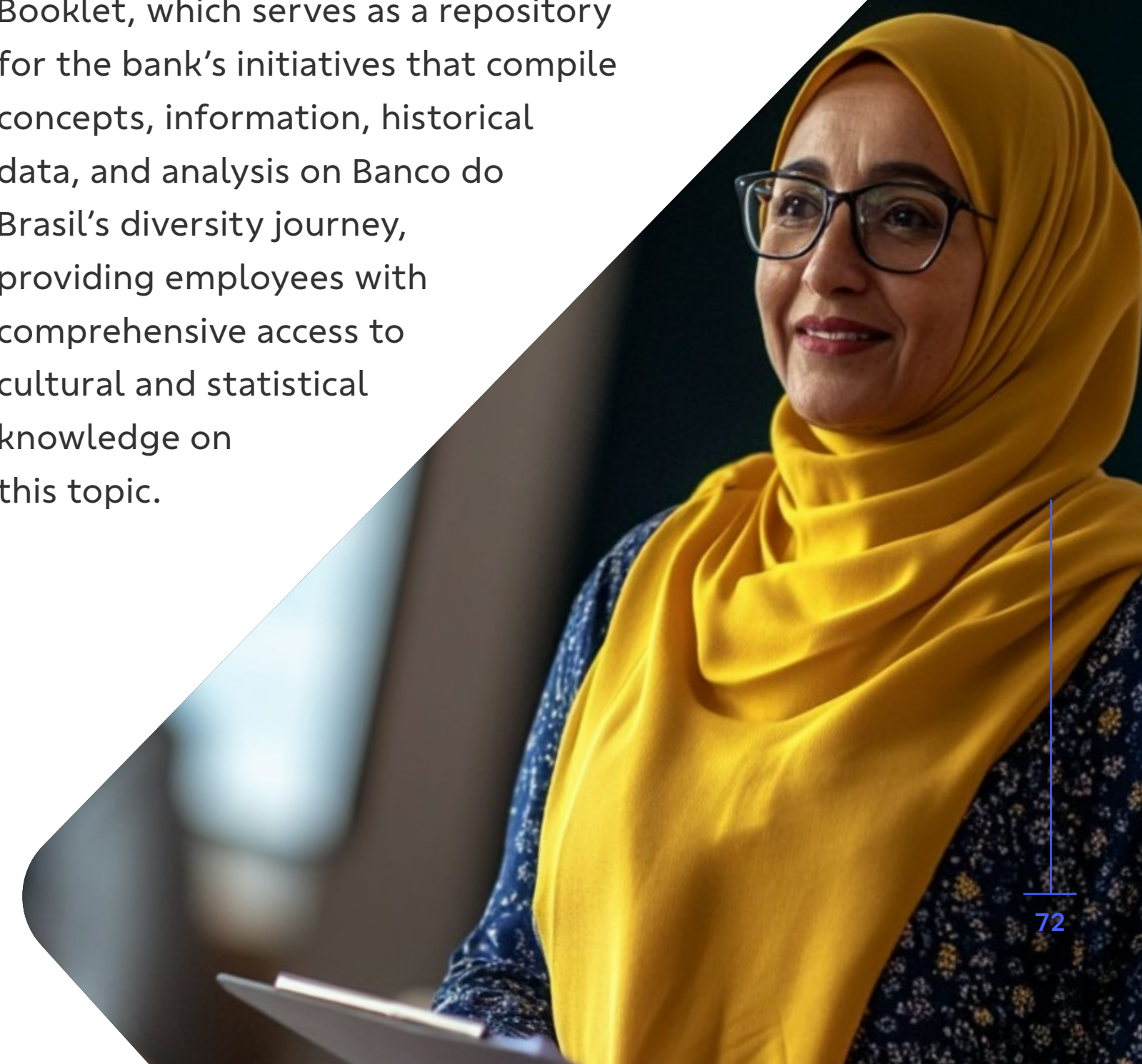
DE&I actions and initiatives

- **Regional Diversity Forums:** meetings held in various regions of the country to discuss priority issues of inclusion and equity, with the participation of employees and specialists.
- **Institutional partnerships:** we have signed commitments with government entities and third sector organizations to develop actions that promote racial, gender and social equity.
- **Supporting diversity events:** we are committed and sponsoring initiatives that promote the inclusion of minority groups, thereby fostering stronger dialogue and enhancing representation.
- **As ambassadors:** we actively participate in initiatives by the Brazil Network of the United Nations Global Compact. This involvement contributes to the advancement of equity and inclusion in the corporate environment on a global scale.

■ **Indexes and recognition:** we join portfolios of financial market diversity indexes, reinforcing our commitment to ESG governance and best business practices.

■ **Diversity Path:** we launched the Diversity Path on the UniBB portal. This initiative provides content intended to raise awareness and literacy among employees about social markers of difference. It also reinforces our Company's commitment to inclusion and equity.

■ **DE&I Booklet:** we developed the DE&I Booklet, which serves as a repository for the bank's initiatives that compile concepts, information, historical data, and analysis on Banco do Brasil's diversity journey, providing employees with comprehensive access to cultural and statistical knowledge on this topic.



BB 2030 Commitments for a +Sustainable World

The BB 2030 Commitments for a +Sustainable World was created to enhance Banco do Brasil’s commitment to global sustainable development priorities and support its customers in the transition to a more sustainable portfolio. The initiative seeks to build a positive impact for both people and the environment, making a significant contribution to the UN’s Sustainable Development Goals (SDGs). Since its creation in 2005, the plan has developed more than 500 actions in line with the demands of the market, society and the main Global Agreements.

In the area of ESG and climate management, we have set targets to increase

diversity in leadership positions. Our goal is to reach 30% of women in leadership positions by 2025, recording an advance from 25.33% in December 2023 to 27.4% in December 2024. Likewise, we aim to reach 30% of Black people and other underrepresented ethnic groups in these positions by 2025, with growth from 25.07% in December 2023 to 29.1% in December 2024.

Advances in 2024

We have enhanced our whistleblowing channel. We have implemented an anti-discrimination protocol that standardizes and establishes flows of action in cases of discrimination. The protocol promotes welcoming, encourages complaints, and manages the consequences.

We maintain our commitment to racial equity through a partnership with the Ministry of Racial Equality (MIR), aimed at combating racial

discrimination and promoting the inclusion and appreciation of Black women. In addition, in September 2024, we joined the Pact for Diversity, Equity and Inclusion (DEI) in Federal State-Owned Companies, consolidating our leading role in promoting a more diverse and representative corporate environment.

Recognition

The first portfolio of the B3 Diversity Index, which includes 79 assets from 75 companies in ten economic sectors, relies on Banco do Brasil participation, highlighting our efforts to foster gender and race equity. This index was built based on public data available in the Reference Form (FRe), an annual requirement for publicly traded companies, which reports the composition of employees, management bodies and company boards according to diversity criteria.

In addition, we maintain our position on the Dow Jones Sustainability Index (DJSI), one of the

most globally recognized indexes for assessing the companies’ sustainable performance. The DJSI considers economic, environmental and social factors, offering an in-depth analysis of the economic feasibility, environmental impact and social responsibility of listed companies.

The effectiveness of our actions is also reflected in the management of social risk mitigation, in line with the best practices in Social, Environmental and Climate Risk management (RSAC). The Bank’s governance recognizes this risk as a relevant factor and therefore adopts strategic guidelines based on the Specific Risk and Capital Management Policy and the Social, Environmental and Climate Responsibility Policy (PRSAC). RSAC management relies on the direct involvement of senior management, which defines policies and guidelines for the topic, and on the work of joint advisory bodies to the Board of Directors (CA), such as the Risk and Capital Committee (Coris) and the Sustainability Committee (Cosem).

The program Compromissos BB 2030 is based on four key pillars:

- 1

Sustainable Loan
Promote financing that foment responsible social and environmental practices.
- 2

Responsible Investment
Allocate capital in businesses aligned with the best environmental, social and corporate governance (ESG) practices.
- 3

Positive Impacts on the Value Chain
Develop strategies that promote sustainability throughout the supply chain.
- 4

ESG and Climate Management
Implement guidelines and targets to enhance sustainable governance and reduce environmental impacts.

Employees

GRI 3-3 Talent attraction, retention, satisfaction and development

Banco do Brasil's digital transformation is driven by the continuous development of our employees, with a focus on the training and leadership of our team. We are committed to preparing our teams to be agile and adaptable to market changes, ensuring operational efficiency and high performance across all areas of operation.

We recognize that the benefits and incentives offered to our employees represent our competitive advantages standing us out on the market. However, we understand that factors contributing to permanence and satisfaction in the workplace extend beyond these benefits, encompassing various attributes that make our organization a desirable place to work.

In 2024, Banco do Brasil consolidated its Employee Value Proposition (EVP), an initiative aimed at offering a set of exclusive benefits and advantages that highlight the aspects of the Company that make it attractive to both external talent and existing employees. The EVP reflects our mission to bolster everyone's sense of belonging and engagement, promoting a more collaborative, inclusive and motivating workplace.

This proposal was formally incorporated into the Bank's Specific People Management Policy, aiming at guiding talent management practices and reinforcing our organizational culture. By implementing this proposal, the institution aims to attract the most qualified professionals and to create a workplace where employees feel appreciated and motivated to contribute to the institution's ongoing success.



Our staff

GRI 2-7, 2-8

During 2024, we continued to hire the employees approved in the external selection process announced in 2022, which led to an increase in the number of employees. Given the number of vacancies for Technology Agents in the latest external selection process, as well as the increased number of men who were approved for these positions, we also observed a higher percentage of men within our workforce.

Number of own and statutory employees by employment contract and gender¹

	2022			2023					2024				
	Female	Male	Total	Female	Male	Other ²	Not disclosed ²	Total	Female	Male	Other ²	Not disclosed ²	Total
CLT ³	36,002	49,951	85,953	35,557	50,416	102	145	86,220	35,300	51,008	112	154	86,574
Statutory	4	29	33	9	25	-	-	34	9	23	-	-	32
Trainees	157	38	195	211	177	-	-	388	237	215	-	-	452

¹ The headcount does not include temporary staff.

² Self-declaration of gender was only made available to employees from 2023. Thus, we only have data from this period. For the self-declaration of gender, we assigned to the “not disclosed” field those employees who chose not to answer.

³ Individual employment contracts governed by the Brazilian Labor Laws.

Diversity, equity and inclusion governance

GRI 405-1

The Diversity, Equity and Inclusion (DE&I) governance is one of our strategic pillars and is directly connected to our Agenda 30 BB, in line with the UN Sustainable Development Goals (SDGs), especially SDG 5 (Gender Equality), 8 (Decent Work and Economic Growth) and 10 (Reduced Inequalities).

We rely on a structure aimed at fostering representativeness and creating a more inclusive corporate environment. Our actions are guided by specific policies and initiatives comprising from top management to the value chain, in particular:

- Diversity, Equity and Inclusion Advisory Board, which promotes exchanges between members of the Board of Officers and external experts, contributing to bolstering inclusive governance.

- Diversity in corporate governance, with the incorporation of racial and gender representativeness targets and indicators into the institutional strategy.
- Education and literacy, with the provision of DE&I training content for employees and society, reinforcing awareness and engagement.
- Inclusive products and services targeting historically excluded groups, contributing to economic and social inclusion.
- Sustainable investments, through the creation of funds and financial products aligned with the best diversity practices.
- Promotion of research and knowledge, with support for academic studies and initiatives concerned with equity and combating discrimination.
- Due diligence on suppliers, with clear guidelines expressed in the “Guidelines on Human Rights and DE&I”, ensuring commitment to the principles of equity across our value chain.



In 2024, we undertook a review of our DE&I policies, reinforcing our commitment to ongoing improvement. We have become ambassadors for three commitments to the UN Global Compact: Race is Priority, Women Lead and Living Wage, reiterating our leading role in social impact concrete actions.

Our pioneering initiative is reflected in important milestones, such as the adoption of the UN Standards of Conduct for Business in relation to the rights of the LGBTQIAPN+ community and the standardization of the use of social names by trans people in our workforce.

For the first time, Banco do Brasil’s Board of Officers is made up of 45% women, 22% Black people and two self-declared LGBTQIAPN+ people. We also made progress in the presence of women in leadership positions, with women occupying the vice-presidencies of Retail, Digital Business and Corporate, as well as the Presidency.

To accelerate social and corporate transformations, we have set up a multidisciplinary team dedicated to developing policies, action plans, metrics and indicators aimed at promoting DE&I, working internally and in relations with suppliers and other strategic stakeholders.

Diversity (headcount)

	2022		2023		2024		Change (%) 2023-2024
	Quantity		Quantity	% of total	Quantity	% of total	
Black	2,894		3,283	3.81	3,532	4.08	7.58
Brown	18,128		18,877	21.89	19,555	22.59	3.59
Indigenous	139		147	0.17	153	0.17	4.08
People with Disabilities ¹	1,709		2,231	2.59	2,913	3.36	30.57
Total	22,870		24,538	28.46	26,153	30.20	6.58

Diversity, Equity and Inclusion Program

Banco do Brasil’s Diversity, Equity and Inclusion Program is a strategic initiative that fomentes an inclusive, equitable and collaborative workplace. This program is designed to enhance working relationships, build value, bolster our corporate reputation, and establish the Bank as a benchmark in people management practices.

The program offers comprehensive guidelines for all the Bank’s stakeholders, with a special focus on the internal stakeholders. Our objective is to disseminate a culture of inclusion through constructive dialogue, ensuring a safe and respectful workplace where individuals can fully express themselves. This commitment is

reinforced by our institutional policies, including the Specific People Management Policy and the Code of Ethics, which forbid any form of discrimination based on age, gender, race, length of service, or other criteria.

Initiatives like this raise awareness and build an organizational culture that fosters gender equality and in-company representation. Our work includes creating mechanisms that make managers and teams responsible and aware, ensuring that inclusion policies are effectively applied and that decision-making processes are free of prejudice.

Diversity in managerial positions

	2022		2023		2024		Change (%) 2023-2024
	Quantity		Quantity	% of total	Quantity	% of total	
Black, Brown and Indigenous	7,390		7,867	25.07	8,317	26.41	5.72
People with Disabilities ¹	391		460	1.4	624	1.98	35.65
Total	7,781		8,327	26.47	8,941	28.40	7.37

¹ The number of people with disabilities may include other members of the diversity groups: Black, Brown or Indigenous people.



Culture of Diversity, Equity and Inclusion

GRI 3-3 Diversity, equity and inclusion

Valuing diversity, equity and inclusion is at the core of our organizational culture. The initiatives we have implemented in this area are intended to bolster affirmative policies, eradicate structural barriers, and establish an inclusive environment where diversity is recognized as a catalyst for innovation and sustainable development. We have listed some of the highlights below.



Banco do Brasil actively participated in the 23rd LGBTQIA+ Cultural Diversity Fair and the 28th LGBTQIA+ Pride Parade in São Paulo. With one of the most prominent stands at the event.

Cartão Orgulho (Pride Card)

The Banco do Brasil Pride Card is an initiative that merges inclusion, diversity and social impact. This card is available in a customized version that features the colors of the LGBTQIA+ flag, celebrating representation while also earmarking part of its revenue to support NGOs and social projects aimed at promoting this community’s rights. In addition to being issued free of charge, the product offers benefits such as bonus points in the Livelo rewards program and others.

Cultural Fair and LGBTQIA+ Pride Parade

In 2024, Banco do Brasil actively participated in the 23rd LGBTQIA+ Cultural Diversity Fair and the 28th LGBTQIA+ Pride Parade in São Paulo. With one of the most prominent stands at the event, the Bank featured a variety of activities, including lectures on financial planning, the instant issuance of approximately 300 Pride cards, and the interactive dynamics “Duel of the Investees,” attracting thousands of visitors. Overall, 1,748 quizzes were answered, promoting financial education in an inclusive and groundbreaking way.

Furthermore, the BB Tent, adorned with the pride flag’s colors, greeted thousands of guests while distributing exclusive materials like fans and bags, thereby evidencing the Bank’s commitment to creating welcoming and inclusive environments for all individuals. The Bank’s CEO, Tarciana Medeiros, also took part in the Pride Parade reaffirming BB’s role as an agent of social transformation. Alongside authorities and community representatives, she stressed the importance of employability and inclusion as pillars for social and economic development.

Educators Academy

The 2024 season of the Educators Academy, promoted by UniBB, highlights Banco do Brasil’s commitment to fostering more inclusive and innovative learning environments. With the central topic “Diversity, Equity and Inclusion”, the initiative aimed to enhance the skills of Corporate Educators and UniBB Lovers, preparing them to act in the context of digital and cultural transformation.

The season was planned based on the 70|20|10 Learning Model, combining courses, lives and challenges fomenting collaborative practice and the internalization of concepts. The schedule included actions on accessibility and inclusive practices, starting with the lecture “Accessibility in Learning Environments”, given by Mayra de Oliveira, a specialist in Instructional Design and Distance Education. In addition, participants were recognized for their dedication with an exclusive UniBB gift.



New accessibility solution

In 2024, Banco do Brasil implemented the first version of its accessibility menu in all 27,000 ATMs, offering greater autonomy and resolution for people with disabilities. After a pilot project carried out with 500 terminals, the menu was adjusted based on feedback from customers and employees to cater for the main transactions, which account for 85% of total usage volume.

The product’s distinguishing features include a dark screen with high contrast for greater visibility and simplified navigation via the numeric keypad, which makes it easier to use for people in wheelchairs or with dwarfism. This solution covers 100% of card and account types, making BB the only financial institution in the country to offer this feature in ATMs.

Black Youth Meeting

On the International Day for the Elimination of Racial Discrimination, March 21, Banco do Brasil promoted the Black Youth Meeting, in partnership with the Banco do Brasil Foundation and the Ministry of Racial Equality. Held at the Bank’s headquarters in Brasilia, the event gathered nearly 120 participants, including 80 young Black leaders throughout the country, to discuss issues related to diversity, equity and inclusion.

The meeting provided a space for reflection on the challenges faced by Black youth, such as social vulnerability, school dropouts and unemployment, besides seeking solutions and strategies for promoting racial equality. The initiative is part of the Bank’s

commitment to broaden its dialog with society and develop actions concerned with inclusion and ethnic-racial equity.

Promoting racial equality

In July, we held workshops aimed at drawing up affirmative actions to promote racial equality, in partnership with the Ministry of Racial Equality (MIR) and the Department for Institutional Relations of the Presidency of the Republic (SRI). The meetings gathered representatives of civil society, public administration and members of the Council for Sustainable Economic and Social Development (CDESS), addressing issues such as education, inclusion, work, housing and dignity.

The resulting initiatives have led to the development of plans to address racial inequalities, with notable contributions from our employees, academics, and social leaders. This initiative is part of the activities of the Pact for Racial Equality Working Group, which is designed to facilitate cooperation between the public and private sectors in the development of inclusive public policies and positive actions that promote social and sustainable development.

Race is Priority Program

We are celebrating the onset of a new stage in the Race is Priority pilot program, which aims to accelerate the careers of Black and Brown talents within Banco do Brasil. With the identification of 150 employees who meet the qualifications for the next stage, we reaffirm our commitment to promoting diversity and

“Development and inclusion continue to be pillars of our work at Banco do Brasil, reflecting our commitment to a collaborative work environment that is aligned with the transformations in society. In 2024, we moved forward with the consolidation of the Employee Value Proposition (EVP), bolstering the belonging and motivation of teams and promoting a culture of appreciation and engagement at all levels of the organization.

We continue to build a BB that represents the diversity of Brazil. We reinforce our equity practices with policies that ensure respect, opportunities and recognition for all. The greater representation of women, Black people and LGBTQIAPN+ in the leadership and the expansion of inclusive initiatives evidence our evolvement.”

Ana Cristina Rosa Garcia
Corporate Chief Officer



inclusion, which are essential elements for transforming our organizational culture and building a positive impact in all areas of the Bank.

The participants were selected based on performance and behavioral indicators, in line with the best talent development practices. This preliminary stage marks the beginning of a career acceleration journey that includes customized diagnoses, assessment cycles, and workshops on inclusive leadership and overcoming social and organizational obstacles. During the program, participants will be accompanied by an evaluation committee and will have access to tools and resources to reinforce their leadership skills.

Certificate in Afro-Latin American Studies

In 2024, we trained 84 employees in the Afro-Latin American Studies Certificate offered by the Institute for Afro-Latin American Research at Harvard University. This action is part of the protocol of intentions signed with the Ministry of Racial Equality, which seeks to foment public policies and in-house practices to combat racism and promote racial equality. Among the participants were representatives from strategic areas and from the BB Black Power group, who, through racial literacy, will be able to act even

more assertively in the creation of affirmative actions and in the development of solutions aligned with diversity.

Gender and Race Pro-Equity Program

In 2024, we proudly signed the engagement agreement for the 7th edition of the Gender and Race Pro-Equity Program. Our participation in this program, coordinated by the Ministry of Women in partnership with the Ministry of Racial Equality, the Ministry of Labor and Employment, UN Women and the ILO, reflects our ongoing pursuit of an organizational culture that defends diversity and fights against all forms of discrimination. The Gender and Race Pro-Equity Program was created in 2005 with the primary objective of promoting equal opportunities and incorporating principles of diversity and inclusion into management and human resources practices. This initiative aims to build a more equitable and representative corporate environment.

The voluntary adhesion of participating companies like Banco do Brasil evidences a solid commitment to implementing concrete actions that enhance representation in strategic positions, create inclusive environments, and strengthen the promotion of female and Black leaders. This commitment reaffirms our role in advancing structural changes that are

paramount to building a more equitable society and in line with global best practices.

Inclusion and Accessibility with the PwD Self-Declaration in the BB App

In 2024, Banco do Brasil took another significant step forward in its inclusion and accessibility strategy by launching the self-declaration feature for people with disabilities (PwD) in the BB App. This groundbreaking solution allows PwD customers to register in a simple, accessible and secure way, directly through the app, bolstering the relationship customization with more than 18 million Brazilians with disabilities, according to IBGE data.

Self-declaration is part of BB’s Service Strategy, which prioritizes proximity, humanization, agility and resolution. The new feature not only makes it easier for customers to access services, but also contributes to social inclusion and enables more sustainable business, in line with the Bank’s ESG guidelines in the environmental, social and governance aspects.

In addition to the App, BB continues to invest in accessibility on other channels. At ATMs, new customized menus have been tested to meet the needs of customers with physical and visual impairments. In remote service, a specialized 24-hour line has been made available to ensure full support for PwD customers. These initiatives reinforce Banco do Brasil’s commitment to promoting diversity and inclusion across all its operations.

In 2024 launching the self-declaration feature for people with disabilities (PwD) in the BB App.



Employee satisfaction

GRI 3-3 Talent attraction, retention, satisfaction and development

At Banco do Brasil, our goal is to have people engaged with BB's values and promoting collaboration, respect and inclusion. Every year, we reaffirm this commitment through our Engagement Survey, carried out in partnership with Gallup, a renowned consulting and research company that develops tools and methodologies to enhance the performance and engagement of people and institutions.

The questionnaire was sent to all the Bank's employees and over 57,000 respondents took part, accounting for 65.58% of the total workforce. The survey follows its own methodology, which includes specific application and calculation criteria. Therefore, it is possible to analyze engagement comparatively, both with other financial institutions and with other sectors companies.

Engagement Survey

	2022	2023	2024
BB engagement index	63.8	67.1	70.5
Female	65	69	71.6
Male	63	65.8	69.7
Managers	63.9	68.3	71.3
Advisors	70.4	72.5	75
Technicians	83	75.5	79
Operations	60.7	66.4	69.4
Clerks and Executive Cashiers	63.3	62.8	67.5

BB engagement index

Targets for 2022	Targets for 2023	Targets for 2024	Targets for 2025
66	68	70	71

Banco do Brasil Volunteering Program

Created in December 2001, the BB Volunteer Program reaffirms Banco do Brasil's commitment to social development, reinforcing the social dimension of the ESG agenda. The BB Volunteering Portal was launched in 2013 aimed at broadening and supporting the work of employee volunteers. This digital platform connects individuals interested in making a social impact to initiatives across the country.

Since its creation, the program has evolved significantly, promoting engagement in actions aligned with Brazil's social challenges. In 2024, on its 23rd anniversary, it underwent a strategic review to bolster its connection with institutional commitments and the UN Sustainable Development Goals (SDGs). For this new cycle, SDG 4 (Quality Education) and SDG 10 (Reducing Inequalities) have been defined as priorities.

Among the year's highlights is the Mentoring pilot project, which focuses on training young people in subjects such as interpersonal skills and financial education. The first edition was attended by more than 70 volunteer mentors

and 70 mentees. In 2025, the program foresees more than 400 volunteers registered as mentors.

Since 2013, the BB Volunteering Portal has enabled more than 30,000 volunteer actions, benefiting more than 1 million people nationwide. Currently, the program relies on more than 30,400 registered volunteers, present in all 27 Brazilian states, and an active network of more than 4,000 unit committees. We continue to reinforce the culture of volunteering and promote positive social impact through the engagement of our people.

The mentoring pilot project, launched in 2024, involved the participation of + 70 volunteer mentors and 70 mentees.



Corporate development and education

GRI 3-3 Talent attraction, retention, satisfaction and development

The continuous employee training is a strategic pillar to boost Banco do Brasil’s purpose and objectives, while at the same time reinforcing our organizational values. Talent development at BB encompasses attraction, identification, education and succession, and is considered a highly relevant issue. To ensure effective educational initiatives, our corporate education model is built in four interconnected stages: identifying needs, planning, implementing and evaluating results.

The impacts of training activities are measured by the Integrated System for Assessing Training, Development and Education Programs (Siap), which provides accurate data to improve initiatives, optimize resources and bolster the performance of participants and instructors.

Through the Training Needs Analysis, we receive and analyze demands for new training programs, ensuring alignment with the institution’s challenges and priorities. In 2024, this model allowed us to screen 53 requests, 17 of which were incorporated into the Bank’s educational strategy.

Banco do Brasil Corporate University (UniBB)

UniBB aligns its strategies with BB’s organizational strategy, thereby contributing directly to its strategic objectives and supporting the Company’s evolution, especially from a staff perspective. UniBB focuses on engagement, innovation and generating sustainable results.

UniBB’s initiatives align with ECBB’s Corporate Strategy, supporting the institution’s strategic vision for the future, the achievement of its objectives, and the reinforcement of its corporate values. UniBB has maintained a consistent approach to talent identification and development, even in the face of evolving cultural and technological changes, including shared career management between the employee and BB; employees taking a leading role in their own development; developmental leadership to prepare successors; a two-way training that combines a focus on the present and preparation for the future; and a competency-based management model tailored to the challenges of each position.

Through face-to-face, live online and distance learning activities, UniBB promoted more than 12.4 million hours of training and more than 4 million courses in 2024.

17 requests, received through the Training Needs Analysis, were incorporated into the Bank’s educational strategy.

As part of the Higher Education Scholarship Program, we conduct selection processes for Stricto Sensu postgraduate programs in strategic research areas. In 2024, 4 employees were selected to develop technical-scientific research aligned with the interests of the Strategic Units sponsoring the program, contributing to innovation and the development of new products and solutions.



In addition, we offer language scholarships for regular courses, further training courses in Brazil and abroad, preparation for international certifications and instrumental courses. These scholarships are available throughout the year, subject to meeting the requirements set out in internal regulations.

In 2024, we also awarded scholarships for strategic MBAs, meeting the specific needs of the institution's various areas and promoting the continuous development of employees. Training programs concerned with different target groups were launched or updated, including new stages of Cultiva Agro (Farming Growth) and Jornada Conexão Clientes (Customer Connection Journey) (JCC), as well as the reformulation of the Tô On no BB (I'm On at BB) Program, targeting employees approved in the latest public service entrance exam.

In addition, BB faces the challenge of preparing its staff to keep up with the financial sector's digital transformations. In this regard, the institution has implemented a Digital Acceleration Model, which

involves shared management of squads. This change represents a major cultural challenge, as it requires a transition from a hierarchical and highly departmentalized structure to a more agile and collaborative model.

To ensure a structured transition, BB has invested in initiatives such as:

- (i) creating an action plan for experimentation and progressive learning;
- (ii) raising awareness and involving leadership;
- (iii) setting out rules and governance for the operation of squads;
- (iv) implementing development programs focused on agility, shared leadership and interdepartmental collaboration; and
- (v) adapting performance indicators, migrating from individual metrics to collective metrics based on value delivery.

In 2024, the Professional Guidance Space was made available to all BB employees, aiming at presenting possible paths and

directions for personal and professional development, based on employees' interests and aspirations. The main objectives of Career Guidance are:

- **Self-knowledge:** knowing yourself to make conscious decisions for professional growth at the Bank;
- **Scenarios and possibilities:** knowing the job market where you work, the changes and the desired profiles can help you identify opportunities, both for mobility and for advancement;

12.4 million
hours of training.



■ **Objectives definition:** prepare a career project in line with the life project, defining personal and professional objectives to be achieved in the short, medium and long term.

By the end of 2024, 459 pairs had been formed, 339 mentors selected, 457 mentees and 58 pairs completed.

Banco do Brasil adopts a multifaceted approach to talent retention, combining professional development, diversity and inclusion, competitive benefits, a positive organizational culture and digital transformation. These initiatives not only attract new talent, but also ensure that current employees feel valued and motivated to stay with the institution.

Although the data on dismissals and turnover indicate that BB does not face significant turnover and talent retention issues, the institution recognizes the need to create macro-business strategies to manage and share knowledge among its employees. This will ensure the Bank’s competitiveness and continuity in the face of market changes.

Information	2022	2023	2024
No. of courses in the online catalog	2,040	2,217	2,623
No. of courses completed in the year	2.8 million	3.7 million	+4 million
No. of courses completed since 2013 - accumulated since the launch of the UniBB Portal	+ than 28.56 million	+ than 32.26 million	+71.5 million
No. of courses completed in the year by UniBB Mobile	52.30 thousand	15.73 thousand	+76.85 thousand
No. of courses completed since 2013 - accumulated since the launch of the UniBB Mobile	+ than 2.8 million	+ than 2.85 million	+5.84 thousand

Scholarships

Type of scholarship granted	2022	2023	2024
BB MBA Contract Class	292	391	128
Specialization	423	84	598
Undergraduate	146	126	240
Languages	405	202	424
Master's/Doctorate	38	14	57
Overall Total	1,304	817	1,447
Total No. of scholarships underway at December 31	1,893	1,631	1,855

Sustainability Path

In the ESG Journey, we combine in a single environment a wide range of training solutions focused on strategic sustainability issues. Currently comprising 68 educational contents, the Journey addresses relevant issues such as Social and Environmental Risk, Diversity, Equity and Inclusion, the Carbon Market, ESG, among others.

In 2024, 536,262 were completed in the Sustainability Path, training our team and reinforcing a culture that values sustainability across all its dimensions. This initiative reflects our ongoing efforts to incorporate sustainable practices into our operations and to support the development of core skills in this area.

InvestLovers Journey

To improve our employee training, we promote the InvestLoversBB Journey, which offered training on the financial market and investments. The 2024 edition featured 12 meetings on topics such as behavioral finance and business strategies, impacting more than 1,800 employees. The initiative reinforces our services to investor customers, supports

the succession plan in specialized segments and promotes personal gains in financial education for participants.

Jornada Conexão Cliente (Customer Connection Journey)

In 2024, we bolstered the Customer Connection Journey (JCC), broadening initiatives aimed at developing skills for an increasingly sustainable, strategic and customer-centric service. The program continues to target commercial agents, business assistants, BB Relationship Center (CRBB) operators, executive cashiers and service supervisors, with a focus on offering hands-on and relevant content for employees' day-to-day work.

In addition to asynchronous content, we also offer synchronous actions to deepen learning. Among them we have the Business Workshop on BB Service and the Mentoring for Sustainable Businesses, which offered practical activities and specific guidance connected to the participants' working reality.

During 2024, the JCC reached more than 21,000 employees on various training fronts, consolidating itself as an essential tool for promoting service in line with customer

demands and the pillars of sustainability and innovation guiding our operations.

Cultiva Agro (Farming Growth) Program

The Cultiva Agro Program, which began in 2022, is designed to enhance our employees' competencies in customer service within the agribusiness sector, ensuring a tailored service experience in line with the unique requirements of this segment. The training focuses on the strategic planning of portfolio management. This involves considering the business chain and customer profiles. The objective is to increase the delivery of value and strengthen the relationship with the Bank.

The program's learning journey combines various methodologies, including online courses, video classes, podcasts and active methodologies such as collaborative learning and learning by doing. This approach seeks to promote a service

experience that raises levels of satisfaction and loyalty among agribusiness customers.

The content of the program was developed in partnership with renowned companies such as McKinsey & Company and UOL EdTech, as well as internal experts from the Bank.

Tô On no BB (I'm On at BB) Program

The Tô On at BB Program has been running since 2021, and is one of BB's strategies to transform the experience of new employees when they start their careers in external selections. This second edition, which was completely reformulated in 2024, emphasizes integration and professional development from the outset of employees' journeys at the Bank.

In 2024, BB welcomed 2,287 new employees, who had the opportunity to take part in the Tô On Program at BB.



The reformulation has resulted in significant advancements in resources, techniques, and teaching methodologies. Content is now available on digital platforms that promote guidance, integration, and participant monitoring. The training is organized into three learning journeys, mediated by corporate educators who, as career employees, contribute to an onboarding that combines theoretical content with practical experiences.

The Tô On no BB Journey, held in the first week, offers an introduction to essential topics such as ECBB, Financial Ecosystem, BB Results, Diversity, Communication and Non-Violent Communication. The training incorporates dynamic solutions such as games, simulations, case studies, and escape room activities, which make the learning process interactive and engaging.

One of the highlights is the Ideas Workshop, where participants develop banking solutions throughout the training, culminating in a final pitch. The Diversity module is also worth

mentioning, with video lessons, case studies and role-plays that encourage reflection on inclusion and social markers of difference at BB.

In the second week, the new employees took part in specific journeys according to their area of activity: Business Journey or Technology Journey. These journeys encompassed essential subjects for practical performance, delivered in a dynamic and engaging manner.

In the Technology Journey, participants explored topics such as Digital Transformation, Agile Teams and IT Knowledge, while the Business Journey focused on Service Standards, Sales Techniques, Service Channels and BB’s Core Business. During these journeys, participants also underwent simulations and assisted services, preparing themselves to work directly in the Bank’s branches and other areas.

	2022	2023	2024
Minimum annual training hours per employee	40	40	40
Percentage of employees who have completed the minimum annual training hours	98.51	99.84	98.71
Target percentage of employees who should complete the minimum annual training hours	90	90	90

Investment in corporate talent development and retention programs (R\$ million)

	2022	2023	2024	% Chg. 2023-2024
Amounts invested	80,4	80,2	96,8	+20%



Performance review

GRI 3-3 Talent attraction, retention, satisfaction and development, 404-3

The Connection Platform remains the primary tool for evaluating the performance and development of the Bank’s employees. The process is conducted semiannually and incorporates the dimensions of competencies and results, enabling a comprehensive analysis aligned with organizational objectives.

In the Competencies dimension, we assess observable behaviors in the workplace to provide a reference for guiding professional performance. This evaluation is multidimensional, incorporating multiple perspectives, such as self-assessment, evaluations from the immediate leader, peers and, where applicable, direct subordinates. This approach allows for a holistic and detailed view of performance.

The Results dimension considers individual and collective indicators. The collective indicators encourage teamwork, collaboration, and the construction of joint results, reflecting the objectives defined in the Units’ Work Agreement (ATB). Individual indicators highlight the performance of each employee, evaluating deliveries made, targets achieved and deadlines met.

The performance review also includes continuous monitoring throughout the evaluation cycle. Agile conversations and regular feedback are fomented to create a professional development-oriented environment where expectations are aligned and objectives are achieved. When necessary, recognition or improvement actions are planned to bolster performance.

Employees evidencing unsatisfactory results in the previous cycle participate in a Development Agreement, which is collaboratively designed with their managers. This plan includes training and capacity-building actions aimed at developing specific skills and improving results.

The evaluations results are fundamental to measuring employee performance, aligning individual competencies with organizational goals. Furthermore, the data guides professional development processes, facilitates career planning, and supports other people management programs that include the UniBB Scholarships, Recognition and Award Programs (Connection Reward and Joga Junto), In-house Recruitment and Selection processes, Career Advancement, and the Automatic System of Competition for Transfer (SACR).

Performance review¹

	2022	2023	2024
Number of assessable employees ^{2 3}	85,164	84,177	85,375
Number of employees who underwent performance review ⁴	84,419	83,470	84,916
Percentage of employees who underwent performance review (%)	99.12	99.16	99.46

¹ Fluctuation due to eventual absences exceeding 90 days in each review cycle, as well as variations in the number of professionals on staff.
² Number of assessable employees”: number of employees who have worked at least 90 days in the six-month period, excluding absentees due to various leaves of absence, granted, on probation contract, etc.
³ The selection/definition criteria for the assessable employees does not allow the group to be the same as those used in the 405-1 content.
⁴ Number of employees evaluated”: number of employees who received concepts in the total performance review and who, at some point in the cycle, were considered assessable, even if they subsequently (within the cycle) became “non-assessable”.



Remuneration

GRI 2-19, 2-20, 2-30, 402-1

To ensure a competitive remuneration compared to the main financial institutions and other competitors in the market, we adopt an approach that balances internal and external aspects. This internal balance considers the organizational structure. It includes the following elements: salary scales defined for duties and positions; responsibilities; breadth of command; and complexity of assignments.

External balance, in turn, is assessed through salary surveys carried out by specialized consultancies, ensuring that our practices are in line with market trends and sector expectations. In addition, all our employees are covered by the Collective Bargaining Agreement (ACT), signed through Collective Bargaining and generally valid for two years. Although there are no stipulated minimum deadlines for notifying changes, we strive to ensure that any changes are communicated in advance and are accessible, with the ACT available for consultation whenever necessary. Whenever there is an operational change, the unions are informed in advance, ensuring that employees are fully informed.

Employee remuneration is made up of two main categories: bonuses linked to the performance of duties and personal bonuses. The amounts linked to the performance of duties are defined based on factors such as hierarchical level, job complexity, location, and other specific characteristics. By their nature, these amounts can be altered

or extinguished according to changes in the organizational structure.

Personal bonuses, on the other hand, are calculated on an individual basis, considering professional career, job history and date of employment. Once triggered, they become irreducible, reflecting the unique characteristics of each employee.

In addition to salaries, our remuneration policy includes profit-sharing and bonuses, which are continually being improved to meet the demands of the current scenario and the Bank's strategic objectives. These practices strictly follow federal legislation, ensuring transparency and compliance.

Every year, we assess the effectiveness of the controls of Banco do Brasil's Management Variable Remuneration (RVA) and Profit Sharing (PLR) processes, independently and by running tests to validate the data relating to compliance with targets and the corporate indicators results. In this regard, as of 2024,

we are also assessing the efficacy of the controls of the "Connection Reward" process, which remunerates the performance of the network's units.

Promotion by Merit

GRI 2-20

Merit-based advancement is a long-term career progression program which recognizes performance and willingness to take on responsibility within the company, focusing on efficiency and sustainable results. The merit-based promotion is comprised of 25 levels. Promotion is determined by the performance of bonus positions, positions of trust, or receipt of a cash bonus in a permanent or substitute capacity. Advantages granted on vacations, bonuses, time off, weekends, and holidays are also taken into consideration. Each grouping has a daily score linked to the Merit payment code, according to the Reference Value (VR), which is updated by the readjustment index of the Collective Bargaining Agreement (ACT). Advancement

to the next level occurs upon reaching 1,095 points. (Information available on IN 362 and Reference Form page 375).

Connection Reward

GRI 2-19

The Connection Reward was developed to recognize the outstanding performance of employees working in the business and service areas. The reward is granted every six months and applies management indicators and results aligned with the Bank's strategic objectives, promoting operational excellence and employee engagement.

Inspired by the structure of the former Performance Bonus Program (PDG), the Connection Reward was designed to offer an enhanced recognition experience. The new model features reward ranks adjusted to different levels of performance, ensuring greater adherence to the Connection Platform, our official performance review system. This integration reinforces our



commitment to meritocracy and to valuing individual and collective results. All our employees are eligible to participate, totaling 100% of the team. In 2024, we rewarded more than 49,000 employees.

Joga Junto BB (Play Together BB)

JogaJuntoBB is our innovative recognition and reward model, based on behavioral dimensions and on promoting relevant achievements, always in line with our Culture and Organizational Strategy. The program has an estimated reach of 20,000 employees across strategic, tactical, and support units. Its primary objectives include recognizing and rewarding high-performing employees, stimulating recognition across different levels of the organization, fomenting a collaborative, trusting, and transparent environment conducive to diverse ideas, and lastly, reinforcing the connection between employees and the organization.

The JogaJuntoBB rewards are organized into three dynamics. The first is Behavior Recognition, which focuses on attitudes that reflect our values and organizational culture. The second, called Outstanding Achievement, recognizes individual and collective achievements that have delivered relevant results. Lastly, the Engagement Actions promote greater integration and motivation, bolstering team spirit and alignment with strategic objectives.

Profit Sharing (PLR)

GRI 2-19, 2-20

The Profit Sharing Program (PLR) is an initiative that recognizes employees’ efforts in building our results, sharing part of the profits achieved in each period. The program foments the pursuit of improved results and reinforces the mutual commitment between employees and the institution.

The program’s main objectives include:

- Reinforce the partnership between employees and the Bank;
- Recognize individual and collective efforts in building results;
- Stimulate employee interest in the Bank’s management and strategic direction;
- Distribute profits or results seamlessly;
- Contribute to business growth and maximize profits.

The PLR is structured in two parts: one fixed and one variable. The variable portion is conditional on the units performance in which the employees worked during the reporting period, ensuring that the reward reflects the efforts and results delivered in each area.

In compliance with the law, we signed a Collective Profit Sharing Agreement with the employee representation entities, which sets out the criteria for eligibility, triggering, distribution, and payment of the program.



100% of employees are eligible to participate in the Connection Reward.

Health, safety and well-being

GRI 403-1, 403-3, 403-7, 403-8, 403-10, 410-1, 3-3 Well-being, occupational health and safety

Occupational health and safety management is one of the core pillars of Banco do Brasil’s operations, reflecting our commitment to employee well-being and the promotion of a safe environment. Our People Management Policy guides the practices adopted, with a focus on the continuous improvement of Occupational Health and Safety (OHS) processes and systems, covering both direct employees and outsourced workers.

The main health issues identified among our employees are musculoskeletal diseases and psychological disorders such as anxiety and depression. In the case of outsourced workers who are not directly employed by the Bank, but whose workplace is managed by the institution, musculoskeletal disorders are the most common.

To ensure everyone’s safety, we conduct periodic technical visits to all units, based on previous studies, employee health data and the workers’ own perception of occupational risks. These hazards are assessed within the Risk Management Program (PGR), in accordance with the requirements of NR 01 and other applicable regulatory standards. The process includes

analyzing the environment, identifying sources of risk, assessing exposed groups, and classifying the level of risk. Whenever necessary, we draw up specific action plans to mitigate risks. Re-assessment can take place at any time, but is mandatory every two years.

Among the risks identified that have contributed to cases of work-related ill-health, ergonomic and psychosocial risks stand out, especially associated with mental work overload, which can affect all employees. To mitigate these impacts, we have adopted wellness practices that offer working conditions that are not only safe, but also stimulating and healthy.

In 2024, the absolute number of days lost due to sick leave, both occupational and non-occupational, totaled 883,949 days, higher than the 833,795 days recorded in 2023. Accordingly, the rate of days lost also recorded a slight increase, from 0.2% in 2023 to 0.3% in 2024. Despite higher cases of compulsorily notifiable work-related ill-health, which rose from 15 in 2022 to 22 in 2023 and 39 cases in 2024, the rate of work-related ill-health remained at 0.0%, reflecting continued prevention actions. In addition, no

fatalities were recorded due to work-related ill-health in any of the years analyzed.

Our structure of Specialized Services in Safety Engineering and Occupational Medicine (SESMT) relies on 126 professionals, including engineers, occupational safety technicians, physicians, nurses and nursing assistants, working in all states and the Federal District. We also have a Health and Safety Portal, which centralizes information on OHS and offers a channel for employees to report accidents, incidents, and suggestions, ensuring a continuous flow of enhanced practices.

Banco do Brasil maintains formal health and safety committees, made up of employers and workers, which critically analyze the OHS Management System at least twice a year, ensuring its adequacy and effectiveness. Meetings are held every six months, but can be held earlier if necessary, and include representatives from various strategic areas.

Our commitment to health and safety is directly integrated into our operations, covering all units and workers. By identifying, monitoring and managing occupational risks, we ensure a safe workplace in line with the best occupational health and safety practices.

Workers covered by the occupational health and safety management system

2024	
Percentage of workers covered by the system	100%
Percentage of workers covered by the system with internal audit	100%
No. of workers covered by the system with external audit	6,555
Percentage of workers covered by the system with external audit	8%

% workers external audit = 6,555/86,574 = 8%



Prevention and Mitigation of Occupational Health and Safety Impacts

GRI 403-7, 403-8

To ensure an effective management, we have adopted a set of structured tools and programs, including:

- **Risk Management Program (PGR)**, which carries out a systematic assessment of environmental risks (physical, chemical, biological, ergonomic and mechanical accidents), proposing action plans for mitigation and control.
- **Safety inspections**, conducted regularly to identify potential non-conformities and foment the continuous improvement of working conditions.
- **Ergonomic Workplace Analysis (AET)**, which assesses and adjusts working conditions to the psycho-physiological characteristics of employees, aiming for comfort, safety and productivity.
- **OHS Data Security Management**, ensuring the correct handling of sensitive documents and the protection of information related to workers' health and safety.
- **Safe use of technological equipment**, ensuring that all employees have access to training and safety protocols when using digital tools and electronic devices.

- **Emergency Response Action Plan**, setting out guidelines for agile and effective response to incidents that could compromise worker safety.
- **Occupational health monitoring**, through periodic medical examinations and monitoring of the main causes of sick leave to implement preventive measures.
- **Ongoing training**, providing employees with training in safety standards, proper use of equipment and good working practices.

Banco do Brasil's Occupational Health and Safety Management System covers all employees, without any exclusion, ensuring that every worker has access to occupational safety guidelines and processes.

Methodologies and Applicable Standards

GRI 403-7, 403-8

We adopt international and regulatory standards to substantiate OHS practices, ensuring that our operations are in line with legal requirements and the highest global standards. As part of this commitment, we have ISO 45001 certification for our headquarters in Brasília (Ed. BB), which has approximately 6,555 employees.

To ensure the standardization of processes in all its units, the Bank has developed two strategic manuals:

- **OHS Management Manual for the Headquarters Building**, applicable to certified operations, setting out guidelines validated by the international certifier.
- **Banco do Brasil's OHS Management Manual**, which replicates the processes and procedures of ISO 45001 certification for all non-certified units, ensuring the seamless application of the best occupational health and safety practices throughout the country.

We have **ISO 45001** certification for our headquarters in Brasília (Ed. BB), which has approximately **6,555** employees.



In addition, Banco do Brasil uses the PDCA (Plan, Do, Check, Act) cycle as a methodology to continuously improve its OHS processes, ensuring greater efficiency in occupational risk management.

Risk Management Program

GRI 403-1, 403-2, 403-7, 403-8

The management of occupational risks identified in our activities is implemented per premise and composes the Risk Management Program (PGR).

The hazards are identified during technical visits to all premises, based on previous studies, employee health-related data and workers’ perception of occupational risks. The PGR begins with the building’s configuration, hazard identification, generating source, and the exposure group. Subsequently, a risk assessment is conducted and risk levels are defined according to a predefined methodology. Re-assessment can take place at any time, or at most, every two years.

The environmental risk assessment includes physical, chemical, biological, ergonomic and mechanical aspects of accidents, adopting a risk matrix that considers frequency and

severity. These risks are eliminated or mitigated by implementing structured action plans in the process of ongoing improvement. This process is monitored by the Occupational Health and Safety Management System (SGSST), which monitors the performance of the measures adopted and identifies areas that need improvement.

The SESMT network is supported in the units by the Internal Commission for Accident Prevention (CIPA) and the Accident Prevention Officer (RPA). According to the Ministry of Labor’s Regulatory Standard 5 (NR-5), units with up to 80 employees have an RPA, while those with more than 81 employees have CIPAs in place.

The organization has a clear and confidential process for workers to report hazards and dangerous situations. Risks can be reported to the SESMT, CIPA or RPA, who conduct a detailed investigation. In the event of reports of risks, inspections in the workplace or on own initiative, the building management must be notified so that appropriate measures can be taken.

Normative Instruction No. 399-1, establishes that any employee has the right to interrupt their activities when they identify serious and

imminent risks to their safety and health or that of other people. In this case, employees must immediately report the fact to their superior, who will take the necessary measures.

The Ergonomic Workplace Analysis (AET) we conduct aims to adapt working conditions to the psycho-physiological characteristics of workers, ensuring comfort, safety and efficient performance. These assessments are conducted from the design phase of new environments, machinery, equipment and production processes, reducing the need for future corrective measures.

In 2024, 2,683 PGRs were carried out in our operations, reaching 100% of premises, according to the target set. Our management system is based on the PDCA cycle (Plan, Do, Check, Act), ensuring continuous improvement in occupational health and safety processes.

Medical Control and Employee Health Monitoring

Our Occupational Health Medical Control Program (PCMSO) is designed to prevent and reduce health issues through occupational examinations,

including admission, periodic, and return-to-work assessments. We identify employee epidemiological profile, providing a foundation for implementing effective preventive measures.

To mitigate the risk of influenza infection, we conduct a free-of-charge annual influenza vaccination campaign for all employees, minor apprentices, and trainees. Our objective is to achieve a vaccination rate of 66% among the target population.

The Periodic Health Examination (EPS) takes place annually to screen for eventual occupational issues and identify common illnesses such as depression. The EPS also includes the Lipp test for general stress, a check of BMI and sedentary lifestyle, factors directly related to cardiovascular risk. The target for carrying out the tests is 95%, and 85,153 EPS were carried out in 2024.

In addition to the consultation with the occupational physician, employees according to their age and gender have the option of taking optional complementary examinations. We continuously monitor the main causes of sick leave through the OHS Management System, which helps to implement prevention programs and actions.



Quality of life

GRI 403-6

The banking activity involves great responsibilities and demands a high cognitive load, which may cause bio-psychosocial risks. These risks can lead to stress, anxiety , and physical health problems.

For this reason, we rely on a comprehensive strategy for promoting health and well-being, with actions aimed at keeping our employees healthy and motivated. The strategy encompasses an array of initiatives focused on occupational health, safety, and quality of life. These initiatives foster an environment where all employees feel valued and can engage in meaningful work, both for the institution and for society as a whole.

Quality of life in the workplace is understood as the result of a joint effort to build conditions that promote the personal and professional development of our employees. Through participative management, we foster open dialog, continuous learning, collaboration between teams and balanced integration between personal and work life. All this promotes physical and mental health, as well as ensuring a safe and inclusive environment.

Wellness Programs and Initiatives

We rely on a comprehensive strategy for fomenting our employees’ well-being, aiming at keeping them healthy, motivated and productive. This strategy includes initiatives in occupational health, safety and quality of life in the workplace.

Banco do Brasil’s Quality of Life at Work Program presents a list of more than 30 previously authorized practices, allowing the units to contract these practices through the QVT Funds. Additionally, there is a possibility for developing a Well-Being Project, whose initiatives are linked to the results obtained in the employees’ Periodic Health Examination (EPS), enhancing the promotion of quality of life and well-being.



For more information on our actions and commitments related to sustainability, see Banco do Brasil’s ESG Databook.

Mental Health and Comprehensive Support for Employees

In 2021, we created the Mental Health Program aiming at offering comprehensive support to employees, especially at a critical moment such as the Covid-19 pandemic. This program is part of BB’s PCMSO strategies, concerned with preventing illness and improving employees’ health and quality of life.

The program covers prevention actions, psychological support, and the promotion of healthy habits and ergonomics in the workplace. Organized around five pillars - Healthy Habits, Education, Ergonomics, Psychological Support and Care - the program aims to provide holistic care, focusing on employees’ mental health and emotional well-being.

Throughout 2024, various actions were carried out under this program, with workshops, educational campaigns and psychological support services, as well as ergonomic initiatives to promote physical comfort and prevent injuries.

These actions reinforce our commitment to the integral health of our employees, seeking to provide a more balanced and satisfying work experience.



Healthy Habits Pillar

Focusing on three fundamental pillars – physical activity, healthy eating and mindfulness – we have implemented various initiatives to engage our employees and provide tools to enhance their well-being.

More than 24,000 Banco do Brasil employees are active on our wellness platform, which offers access to a variety of resources, including online classes, meditation programs, yoga, sleep, mental health and financial health. The platform also ensures access to gyms and resources dedicated to fostering healthy habits in a practical and accessible way.

The agreement available to employees searches for gyms, offers discounts on various physical activities and even allows you to find gym

+ than **24** thousand employees are active on our wellness platform

classes, meditation and other modalities online to keep your body active and healthy.

Education Pillar

In 2024, Banco do Brasil carried on with one of its most impactful training and awareness programs: the Specialists Videos series, which is accessible on the UniBB Portal.

Psychologists from the Occupational Health Teams of the Cassi Units in each state are available to all employees (including merged banks). With the benefit offered by the partnership between Banco do Brasil and an online psychotherapy platform, employees have access to therapy sessions and chat sessions with specialists.

With more than 150 videos published on the Mental Health Path, we also provide employees with a rich array of content aimed at promoting emotional and psychological well-being. The topics ranged from physical exercise and nutrition to strategies for the prevention and treatment of pathologies such as burnout, anxiety and the impact of a healthy lifestyle. Issues such as ergonomics, mindfulness and therapeutic approaches were also explored, aiming at offering employees

hands-on tools to deal with the demands of everyday work and personal life.

Conversation groups and direct interaction

In addition to the videos and courses, Banco do Brasil promoted Conversation Groups, an open space for discussion and reflection on mental health, led by team leaders. This initiative gave more than 16,000 employees the opportunity to talk about their emotional needs in an informal and safe way. The format of direct and customized interaction has been effective in demystifying mental health and fomented an environment of greater understanding and support within the institution.

Continuous Training

GRI 403-5, 403-6

UniBB offers various training courses aimed at the well-being and mental health of employees, consolidating Banco do Brasil’s commitment to promoting a balanced and healthy workplace.

The Mental Health Path offers courses on obesity, cardiovascular risk, inclusion of people with disabilities, emotional health, ergonomics

and work organization. The Mental Health Path, created in 2021 to address needs arising from the COVID-19 pandemic, is a continually evolving program. It encompasses a range of topics including burnout, balancing personal and professional life, managing emotions, cultivating healthy habits, achieving emotional balance, and exploring therapeutic approaches.

Since its launch, the Mental Health Path has received thousands of views, solidifying its role as a core component of the Bank’s educational strategy, providing informative materials that address the impact of emotional well-being on professional performance and quality of life. These initiatives reinforce Banco do Brasil’s commitment to providing not only technical training, but also emotional support, ensuring that its employees are prepared to face daily challenges with balance and well-being.

We also rely on the Remote Work Path, which focuses on training to adapt to this model, offering courses on time management, ergonomics, productivity maintenance, non-violent communication and remote leadership. In addition, the Architecture, Engineering and Occupational Safety Path covers specific safety content, including regulatory standards such as NR 8 (Buildings), NR 5 and CIPA.



Leadership training

GRI 403-10

We also continually invest in training our leaders to foster the development of essential skills for the safe and efficient workplace management.

Among the main initiatives, we highlight:

- **Jornada Super (Super Journey):** self-development program that reinforces the organizational culture through the support of the leaders community, collective mentoring and the sharing of good practices.
- **Jornada Líder Evolution (Evolution Leader Journey):** an educational initiative targeting approximately 800 employees in 2nd, 3rd and 4th level managerial positions, with a focus on developing the core competencies for leadership at BB.
- **Jornada Líder Digital (Digital Leader Journey):** aimed at approximately 4,500 general managers, as well as professionals qualified for the position, with a view to training in digital leadership in the organizational context.

Ergonomics Pillar

GRI 403-5, 403-6

We consider ergonomics to be a fundamental aspect of work, ensuring that our employees have a comfortable and healthy environment, whether they are in the office or teleworking. The team of Specialized Services in Occupational Safety and Medicine (SESMT) offers customized advice to all employees, carrying out detailed assessments of workstations to identify and correct eventual risk factors for physical health. In 2024, 697 assessments were conducted.

Another important initiative in the ergonomics pillar is the weekly promotion of online gymnastics sessions, in partnership with Cassi. These live classes are also recorded and made available to employees who prefer to take part asynchronously. The regular practice of labor gymnastics is effective in preventing injuries, aligning posture and reducing fatigue and stress, factors that affect the physical and mental health of employees. In addition to its immediate health benefits, labor gymnastics can also enhance concentration and increase muscle strength, encouraging employees to adopt healthier habits and eventually engage in other physical activities.

Psychological Support Pillar

GRI 403-5, 403-6

We offer various forms of psychological support to our employees, aiming at ensuring emotional and mental health at all levels. In addition to the traditional psychological care included in the healthcare plan, employees have access to a

free online psychotherapy program. The Bank offers up to four psychotherapy sessions a month on a partner platform, ensuring that support is available to everyone in a practical and confidential way.

The platform also offers various resources, such as conversation groups, care journeys with specialized psychologists via chat, an app for emotional support, interactive exercises and mental wellness paths. These initiatives have seen significant uptake, with more than 15,000 active participants in 2024 and approximately 87,000 appointments conducted during the period. This underscores the positive impact of offering accessible and continuous psychological support.



Care Pillar

GRI 403-5, 403-6

In addition to fostering emotional well-being, our services include programs designed for employees who are on leave from work, prioritizing their safe and effective reintegration back into the workplace. The Reintegration Program, aimed at employees on leave for more than six months, offers multi-professional support to facilitate their return to the workplace. If necessary, adaptations are made to the workplace to make the process more welcoming and ensure that the reintegration is successful.

In 2024, the Substance Addiction Program (Smoking, Alcohol and Drugs) continued, in partnership with Cassi. This program identifies addicted employees and offers support, including interviews, medical assessments and support groups. Depending on the case, they can be referred to specialized professionals, consultations with psychiatrists or psychological assessments. Sesmt, together with Cassi, monitors the evolution of each employee's clinical condition.

In 2024, 411 employees were invited to take part in the program, 74.21% men and 25.79% women. The states with the highest number of participants were Rio de Janeiro (169), São Paulo (142), Federal District (80) and Minas Gerais (13). The EPS was main place of identification of participants eligible for the program.

Also in 2024, Cassi's health teams were qualified, focusing on the reception and clinical management of employees, in the following stages:

- **Motivational interviewing:** training on strategic and humanized approaches to engage users in treatment.
- **Clinical management mechanisms:** provision of recorded lessons on the practical management of patients who use alcohol and other drugs.
- **Clinical and care protocols:**
 - Clinical management protocol for users of alcohol and other psychoactive substances.
 - Care protocol for users of alcohol and other psychoactive substances.
 - Specific protocol for the management of smokers.

We have also adopted specific protocols with the Internal Ombudsman to deal with situations related to mental disorders, seeking to effectively resolve any issue involving employees' mental health.

Accident prevention

GRI 403-9

The safety of our employees is a priority, and we act preventively to minimize risks and avoid work-related injuries. Our actions are conducted within the Risk Management Program (PGR), adopting the hierarchy of controls to remove or mitigate identified hazards.

The main accidents recorded are related to trips and falls from height, most of which result in sprained wrists and elbows. The risk assessments carried out on the PGR did not indicate the existence of hazards with serious consequences. All work-related injuries must be reported. The most frequent injuries are classified as typical accidents, which occur during the course of work and cause bodily injury and commuting accidents, which occur when employees commute between home and work. Except in cases of fatalities, we do not break down accidents according to the severity of the injuries.

We rely on 4,721 physical environments, all individually assessed and, when necessary, we draw up and monitor specific action plans to eliminate or mitigate risks, supported by professionals from the Health, Safety and Environment areas (SESMT). Additionally, we utilize a root cause investigation tool, enabling us to identify accidents driving factors with greater accuracy. This, in turn, allows us to implement effective measures to prevent their recurrence.



Our commitment to safety also extends to our service providers. While we do not incorporate data from contractors and suppliers into our internal indicators, we do require strict compliance with labor laws and Occupational Health and Safety (OHS) standards as outlined in contracts.

All assessments follow recognized standards and adopt qualitative and quantitative methodologies to identify risks and implement preventive measures. The data collected is analyzed according to our action plans, ensuring the accuracy and relevance of the information reported.

Rate of work-related¹

2022	2023 ²	2024	% Chg. 2023-2024
0	0	0	0

¹ Frequency of illness/headcount

² 2024 = 39/86,574 = 0.00. To calculate the rate of work-related ill-health: all cases of work-related ill-health that have been investigated and recognized as being of occupational origin. The statistics includes all cases of work-related ill-health, regardless of severity or need for work leave.

Absenteeism rate¹ (%)

	2022	2023	2024
Total absenteeism due to health reasons	4.76	3.87	4.08
Absenteeism due to occupational health and safety issues	0.22	0.26	0.3
Absenteeism due to non-occupational health issues ²	4.54	3.61	3.79

¹ Absenteeism rate = (scheduled days missed/scheduled days) x 100. Absenteeism excludes compensated absences, such as holidays, study leave, maternity leave, paternity leave and compassionate leave.

² Higher absenteeism due to non-occupational health issues was strongly impacted by the COVID-19 pandemic in 2020 and 2021. In 2022, cases peaked between January and February, with a significant impact on absenteeism for the year.

	2022	2023	2024	% Chg. 2023-2024
Days lost – absolute figures ¹	1,022,371	833,795	883,949	6.0

¹ Days lost include sick leave for occupational and non-occupational reasons.

Health and Safety Training and capacity-building

GRI 403-5, 403-6

We continuously invest in the training of our employees and outsourced workers, ensuring that everyone has access to comprehensive training on occupational health and safety. In 2024, specific training was offered in Occupational Health and Safety, covering educational solutions on occupational risks, labor and social security laws, harassment, ergonomics, health and quality of life.

	2022	2023 ²	2024	% Chg. 2023-2024
Lost days rate (%) ¹	0.2	0.2	0.3	0.5

¹ Scheduled working days lost / scheduled working days. The lost days rate considers the total number of scheduled days lost due to injury and work-related ill-health in relation to total scheduled days.

² 2023 = (2,467+52,949) * 100/21,555,000= 0.2



Benefits and programs

GRI 3-3 Talent attraction, retention, satisfaction and development, 401-2

In 2024, we made significant progress in modernizing the communication and management of the benefits offered to our employees. We organized these benefits into eight thematic categories to facilitate access and understanding, as provided for in Normative Instruction No. 1311. We provide this information through various channels, including the BB App, the People Portal, WhatsApp BB Funci, and the “Benefits for You” website, which received over 58,000 views throughout the year. To promote active listening and reinforce engagement, we held face-to-face and virtual meetings with

co-workers from different regions, totaling 93 events and involving more than 2,600 participants. We have also streamlined the benefits request process, offering employees and retirees the option to submit requests directly through the BB App and the BB Platform. This includes advances for dental treatment, the purchase of glasses and technological equipment through the Social Assistance Program (PAS).

Benefit/Program	Description	Gains/effects generated to employee	Monitoring indicators
QVT Program	It promotes complementary actions to occupational health and safety	A healthy lifestyle, including sports, and emotional health activities reduce the risk of diseases, increase production capacity and overall wellness.	<ul style="list-style-type: none">Organizational engagement;Absenteeism rate;EPS indicators;Ergonomics consultancy.
Ergonomics at the Workplace	Workplace Ergonomic Analysis to adapt working conditions and worker’s psychophysiological characteristics, addressing at least the aspects related to workstation furniture, equipment and environmental conditions such as noise, temperature, air speed and relative humidity,lighting and the organization of work	Prevention of related or aggravated illness due to work.	<ul style="list-style-type: none">Organizational engagementAbsenteeism rate
Stress management	Data monitoring on occupational or non-occupational stress	Early detection and intervention in cases of stress-related illness tends to reduce the worsening of the disease,	Absenteeism rate; Specific test result (Lipp)
Food basket	Amount made available on an electronic card used to purchase food in grocery stores or supermarkets. The amount is defined in the Collective Bargaining Convention (CCT) and the Collective Bargaining Agreement (ACT).	Assistance with food costs.	There is no indicator.



Benefit/Program	Description	Gains/effects generated to employee	Monitoring indicators
Food/meal allowance	Amount made available on an electronic card used to purchase food in restaurants and snack bars. The amount is defined in the Collective Bargaining Convention (CCT) and the Collective Bargaining Agreement (ACT).	Assistance with food costs.	There is no indicator.
Flexible working hours	Maintenance of a bank of hours that allows: <ul style="list-style-type: none"> Any need to reduce working hours can be compensated for within six months; Accumulated overtime can be used for rest or to reduce the working day in certain day(s), either by taking time off. 	Balance between personal and professional lives	There is no indicator.
Remote work	Institutional remote working implemented in 2022 for units with processes which can be carried out remotely. During 2023, the model evolved with attendance conditions, inclusion of the management level and the participation of new units, and others. The model has been constantly assessed and improved.	Flexible work alternatives, aligning interests of the company and employees.	There is no indicator.
Daycare allowance	Financial aid to reimburse expenses incurred with nurseries and pre-schools of their own choice and even, under the same conditions and for the same amount, expenses incurred with the payment of the maid/babysitter. The amount is defined in the Collective Labor Agreement (ACT).	Support employees in caring for their families.	There is no indicator.
Disabled children assistance	Financial aid to partially meet employees needs who have children with disabilities, with no age limit. The amount is defined in the Collective Bargaining Agreement (ACT).	Support employees in caring for their families.	There is no indicator.
Benefits for employees who are parents of disabled children	Reduced working hours possible for employees who are parents of disabled children with high level of disability.	Balanced work routine and monitoring in therapeutic treatments for their children.	There is no indicator.
Benefits for breastfeeding employees	Reduction of two rest periods of 30 minutes each or, in the case of twins, 60 minutes each for mothers, fathers of single-parent families or same-sex employees steady union registered with the bank or the INSS with children under the age of 12 months.	More time with the child, benefiting breastfeeding and/or children's development	There is no indicator.
Special hours due to paternity leave	Possibility of reducing the employee's daily working hours by one hour for ten calendar days, immediately at the end of paternity leave	More time with the children, benefiting their development and the father-child relationship.	There is no indicator.



Benefit/Program	Description	Gains/effects generated to employee	Monitoring indicators
Paid maternity leave above the legally required minimum	Possibility of extending paid maternity leave for a further 60 days, beyond the 120 days provided for in the legislation – Citizen Company Program.	More time with the children, benefiting breastfeeding and/or children’s development	There is no indicator.
Paid paternity leave above the legally required minimum	Extension of paternity leave for 15 days, provided for in the Citizen Company Program.	More time with the child, strengthening the bond of paternal responsibility.	There is no indicator.
Leave to Accompany Sick Family Members (Lapef)	Granting of paid leave (70% of earnings) for employees who can prove the need to accompany sick spouses/partners, children and parents.	Possibility of being present during treatment/recovery of the sick family member with partial maintenance of remuneration.	There is no indicator.
Social Assistance (PAS) Program	Type of financial assistance that partially meets specific needs. Complements coverages provided by the Cassi Membership Plan for health procedures. The program provides two modes: Advance payment and Assistance.	Partial fulfillment of needs provided for in the program.	There is no indicator.
Transportation vouchers	Partial funding of employees’ urban transportation costs when commuting between home and workplace and vice versa. This does not apply to commuting via selective or special transportation.	Partial assistance with transportation costs when commuting between home and workplace and vice versa.	There is no indicator.
Personal Advantage (VCP)	Continued payment of remuneration on a personal basis and for a certain period for the position held by the employee when they are dismissed due to a reduction in the unit’s budget or appointed to a position with lower remuneration.	Ensure financial stability for employees in the following situations for a certain period: <ul style="list-style-type: none">• dismissal due to a reduction in the unit’s budget or• appointed to a position with lower remuneration.	There is no indicator.
Robbery Compensation (PAVAS)	Compensation for employees and their legal dependents in the event of permanent disability or decease as a result of kidnapping and/or robbery against the Bank.	Help and assist employees and their dependents during challenging times.	There is no indicator.

Benefit/Program	Description	Gains/effects generated to employee	Monitoring indicators
Educational Assistance for Dependents (PAVAS)	Benefit granted through compensation, for dependent of an employee who has died or been diagnosed with permanent disability as a result of a robbery committed against the Bank, including the educational cycles, nursery, primary 1 and 2, secondary, and higher education, where appropriate.	Care and support for the employee's family.	There is no indicator.
Medical Assistance	Banco do Brasil is allowed to contribute as a sponsor to only one healthcare plan per employee, regardless of the type, including those from merged financial institutions.	Healthcare for employees and their dependents.	There is no indicator.
Supplementary Pension	Banco do Brasil is allowed to contribute as a sponsor to only one supplementary pension benefit plan per employee, including those from merged financial institutions.	Contribute to improving the quality and lifestyle of employees in the future.	There is no indicator.
Dental Plan	Offered by Banco do Brasil, through Brasildental, to active employees and their direct dependents. It has a nationwide network of accredited dentists.	Healthcare for employees and their dependents.	There is no indicator.
Funeral allowance	This is a benefit designed to partially cover expenses in the event of decease of employee or their direct dependent.	Help and assist employees and their dependents during difficult times.	There is no indicator.
Advantages on Appointment and Withdrawal	These are intended to partially cover expenses inherent to the process of de-installation, installation, travel, among others, for employees changing residence in the interests of the service and to a municipality not bordering their current one and not pertaining to the same metropolitan region, due to appointment or withdrawal in light of restructuring or unit extinction.	Advantages aimed at partial funding in situations involving travel during withdrawals, appointments and relocation.	There is no indicator.
Program of Assistance to Victims of robbery and kidnapping (Pavas)	It ensures medical, psychological, legal and security assistance to the population victimized in robbery and kidnappings targeting property.	Psychological/social support helps to prevent the development of serious psychiatric illnesses. Coverage of the treatment of diseases related to the event	<ul style="list-style-type: none">• Absenteeism rate• Work-related ill-health rate



Customers

Banco do Brasil’s Corporate Strategy prioritizes customer-centricity, taking on the challenge of delivering valuable experiences across all relationship channels. Accurate segmentation is key to creating value propositions and specific strategies, prioritizing actions to expand business operations, enhance customer satisfaction, and attract and retain new customers.

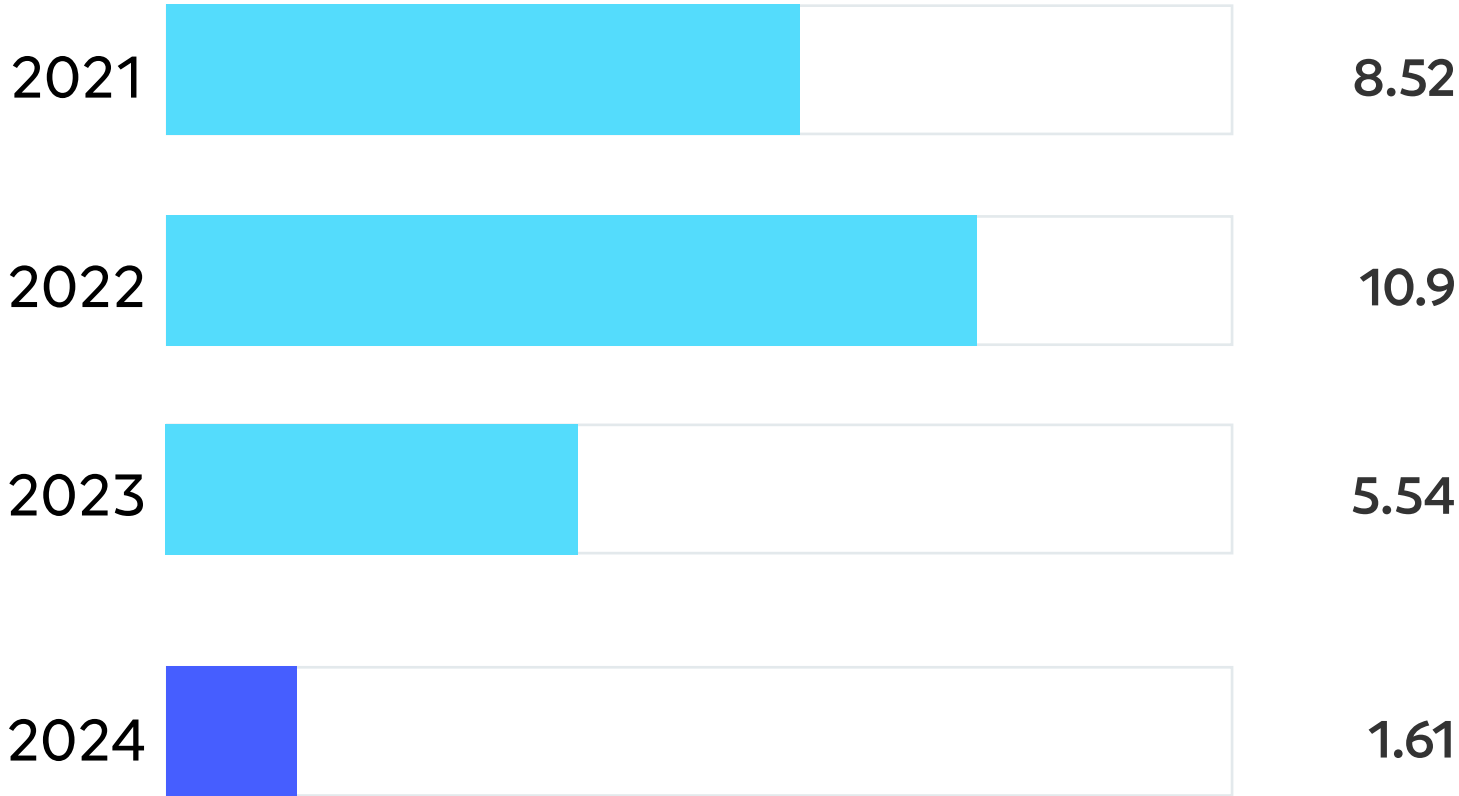
And to monitor our customers’ experience, we adopt the Net Promoter Score (NPS) as the main tool to measure loyalty and willingness to recommend the institution. To preserve the impartiality and independence of the evaluation process, we engaged renowned market research institutes affiliated to the Brazilian Association of Research Companies (Abep) and/or the European Society for Opinion and Marketing Research (Esomar). In 2024, the NPS grew by 1.61, reflecting our commitment to continuous improvement and excellence in our customer relationship. In recent years, we have reached the zone of excellence for this indicator, a result that evidences the success of our corporate strategy in providing ever better experiences.

In addition to the NPS, we conduct the Customer Experience and Service Evaluation Surveys, covering face-to-face, telephone and digital channels, such as the BB app. These evaluations make it possible to understand satisfaction with specific aspects of service and to guide team performance. Employee performance is assessed every six months based on the results of these surveys, ensuring alignment between individual objectives and the institutional goal of providing excellent services.

Complementary indicators, such as the Customer Effort Score (CES) and the Employee Effort Score (EES), are also monitored regularly. These indexes help to identify points for improvement, streamlining processes and reducing efforts for both customers and employees. The Customer Relationship Policy guides institutional conduct and ensures that customer service complies with suitability criteria, respecting the specific characteristics and needs of each customer.



Annual NPS growth



Relationship strategy

ES14

We are committed to the principle of “being close and relevant in people’s lives at all times,” and we strive to enhance the customer experience at every stage of their journey with us. Our approach is not merely about understanding customer behavior; it is about acting proactively, anticipating their needs, and adding value to every interaction. Our aim is to bolster our partnership with customers of different profiles, such as individuals and companies, rural producers and the public sector.

Banco do Brasil’s Customer and User Relationship Policy is an essential pillar for enhancing the customer experience. In 2024, we intensified the use of analytical intelligence to optimize services, with a focus on improving customer satisfaction and reducing operational risks, with actions designed to add value to every interaction with the Bank.

Diversity & Inclusion

We have developed initiatives aiming social inclusion and accessibility, such as the advances made in serving illiterate customers and the use of social names for transgender customers. All of this reinforces our commitment to Diversity, Equity and Inclusion (DE&I).

Main initiatives:

■ **Libras (Brazilian Sign Language)**

Interpreters:

Since 2022, we have been offering video call interpreters for both face-to-face and remote services. Since the service began, nearly 32,000 calls have been made, almost 7,000 in person and more than 24,000 via the BB website, app or WhatsApp. Since 2024, we have benefited nearly 300 employees.

■ **BB Voice card:**

We launched the BB Voice card, which vocalizes each stage of payment on the POS machine, allowing visually impaired customers to carry out transactions independently.

■ **Illiterate customer**

service tool:

we implemented a tool in the Customer Service Assistant which identifies illiterate customers, promoting inclusion and customized service.

■ **Social Name:**

we update the MCI database daily with the Federal Revenue Service, maintaining a difference of less than 0.5% between the records. We are committed to correcting all records by 2025, promoting respect for social names among employees.

■ **Infrastructure improvements:**

1,411 units benefited from the acquisition of 3,035 new pieces of furniture adapted for obese, visually impaired and physically disabled people. We also revised the design of the bank cashier’s counters, replacing 810 units with a new accessible model. 305 signposts were made available in Braille and embossed pictograms, according to ABNT standard NBR9050, as well as tactile maps in 233 branches.



Vulnerable customers service and complaints monitoring

We offer specialized and priority service to vulnerable customers, ensuring that they receive more customized attention tailored to their needs. The expansion of complaint monitoring was prioritized as well, with the objective of promptly identifying opportunities for enhancement and efficiently resolving issues, ensuring a more effective and transparent service.

In addition, we promote the dissemination of the principles of the Relationship Policy among all employees, aligning the strategic guidelines with daily practices. Topics such as ESG, diversity and inclusion, financial education, ethics and serving vulnerable customers have been built into operational processes, ensuring that all employees can apply these concepts in their daily routine.

Immediate solution (SIM)

The system is designed to quickly resolve customer complaints. It is used when a complaint is found justifiable and there is financial damage resulting from flaws in service, product, process, system, internal fraud, and out-of-court settlements. The aim of this system is to reverse the flow of resolving disputed amounts by the customer, whereby the customer is reimbursed immediately and then the occurrences are investigated internally.

In this context, we implemented Artificial Intelligence (AI) for the release of SIM – Immediate Solution protocols, in the analysis of requests for reimbursement of up to R\$1,500.00. These can now be approved automatically by Artificial Intelligence, which analyzes the complaint description using Natural Language Processing (NLP), providing instant release and making the customer experience much more efficient.

The registration of Out-of-Court Agreements (AEC) migrated to the BB platform, the same environment used by SIM, aiming at providing greater agility in the registration and processing of protocols for all users of the tool and, accordingly, enhance the customer experience and provide greater satisfaction.

Alteration of Agreed Conditions (ACP)

We also offer our customers an innovative tool for altering contracted conditions, the Alteration of Agreed Conditions (ACP). This tool allows automated changes to the terms of contracted operations, such as replacing collaterals, adjusting payment schedules or modifying discount ceiling values.

The ACP facilitates the ability to meet customers’ needs in a more agile and flexible manner, allowing for adjustments to the initially agreed-upon conditions in response to changes in the customer’s circumstances. In instances where operational ceilings are in place,

automatic renewal is allowed, provided that the general credit conditions and the specific terms of the line are fulfilled. This process can be renewed for up to 360 days, whenever favorable conditions are identified for the customer, ensuring flexibility and continuous adaptation to their needs.

Customers Council

GRI 2-29

The Customers Council promotes the active participation of representatives from our various relationship segments and senior management leaders. The objective of this initiative is to elevate the customer’s voice across all organizational levels, ensuring that their perceptions and expectations are central to our strategic decisions.

During the meetings, customers can share their opinions, experiences and concerns about Banco do Brasil’s services, products, services and solutions. These interactions continuously enhance the relationship and ensure the effective delivery of value, customized for the different customer profiles, such as Individuals Retail, Corporate Retail, Public Sector and Private.

By bolstering this channel of dialogue, we consolidate a culture of proximity and transparency, ensuring that our customers’ needs are understood and met. Therefore, the Customers Council represents a fundamental pillar in the evolution of our value proposition and in building a relationship of trust and collaboration with our stakeholders.



Financial education

GRI 3-3 Financial inclusion and health

Financial education evidences Banco do Brasil’s responsibility towards its customers and society. Initiatives promoting conscious financial decision-making help improve budget management, support financial health, and strengthen the relationship of trust with our customers.

In accordance with Resolution No. 08 Bacen/CMN of Dec/2023, Banco do Brasil published its Specific Financial Education Policy in June/2024, the purpose of which is to encourage customers and users to develop a healthy relationship with money and promote their financial well-being by raising awareness of the habit of saving, building financial resilience and the responsible

use of credit. The Bank includes elements of financial education in its banking products and services, besides conducting actions aiming discipline, self-control and behavioral change in the case of over-indebted customers.

Another highlight was the launch of Tesouro Educa+ Mulher, in partnership with the National Treasury. This groundbreaking product targets women between the ages of 16 and 75. The product offers a unique combination of investments in government bonds and exclusive benefits, including participation in BB Seguro Vida Mulher (Women’s collective life insurance policy) and coverage tailored

to contexts of violence and fragility. This initiative promotes women’s autonomy and financial education.

We also work to segment 34 million PF (individual) customers into tailor-made financial profiles. Through this tool, BB seeks to enhance the customer experience, incrementing satisfaction and loyalty, while promoting more strategic relationship management focused on each customer’s individual needs.

In addition, we offer a suite of tools designed to support customers in their financial journeys, such as Minhas Finanças (My Finances), which provides detailed

budget and expense control, Investir com um objetivo (Invest with an objective) and the Investments App, which helps planning and achieving their investment objectives and the Paine! PJ, a financial management platform which offers entrepreneurs a comprehensive view of their cash flow and business health, facilitating organizational efficiency, business sustainability, and informed decision-making.

These initiatives are reinforced by regular content on digital channels, social media, the BB Blog and the InvesTalk Hub, detailing concepts from the financial world and offering practical guidelines for improved cash management.

Banco do Brasil is committed to supporting entrepreneurs at all stages of their business journey. A fundamental aspect of this commitment is offering entrepreneurship training. Through the Liga PJ (Corporate League), nearly 2 million users have had access to content and tools to improve their skills and expand their businesses. Available on the BB PJ app and on the web (www.ligapj.com.br), Liga PJ covers topics such as leadership, digital presence, sales strategies and business management. During Black Friday in 2024, a discount calculator was also made available to support entrepreneurs in managing and creating offers. This significant solution will help companies address the challenge of pricing their products.



7.1 million
customer interactions
in 2024

4.7%
new customers
on the 18-40 age
group

**First place in
the Companies that
Most Respect the
Consumer Award -
Large Banks Category.**

Individuals

In 2024, the “phygital” strategy – a combination of the words “physical” and “digital” – was consolidated as a competitive advantage in delivering highly customized experiences by seamlessly integrating the physical and digital domains. This hybrid model applied analytical intelligence and 360° vision to identify more than 4,000 clusters of individual and corporate customers. In the third quarter, this approach resulted in 1,200 customized strategies and nearly 125 million interactions with customers, directly impacting the volume of credit disbursed, with 64% of this originating from strategic approaches.

The Bank continued to prioritize the revitalization of its customer base, focused on the 18-40 age group. The development of specific service solutions for this age group has delivered meaningful results, such as the monetization of 465,000 new customers and a 4.7% increase in this group since December 2023. The university segment, meanwhile, has made remarkable progress, with more than two million customers transacting R\$16 billion in credit and R\$20 billion in investments.

We expanded the “Rolê que Rende” financial education program to include children, young people +18 and university students. We have 1.14 million customers aged between 0 and 17, of which nearly 33% use BB Cash. In 2024, we almost doubled the BB Cash account base, a 96% year-over-year increase.

In the digital field, the new account opening flow has greatly streamlined the process, allowing 40% of accounts to be opened via the app, a 140% growth in only five months. Initiatives such as the BB space in Recife Antigo evidenced the Bank’s commitment to combining technological innovation with humanized service, bolstering its connection with the brand’s territories: technology, culture, sport and sustainability.

The ongoing effort to enhance the customer experience has been recognized with relevant awards, such as Best Omnichannel Customer Experience – Latam 2024 and first place in the Companies that Most Respect the Consumer Award – Large Banks Category. These achievements reflect Banco do Brasil’s commitment to evolving with its customers, building solid and relevant relationships throughout its history.

BB Benefits Program

In 2024, our BB Benefits Platform continued to grow, expanding and customizing its offers to serve our customers even better. We continuously seek to enhance the financial efficacy of the Individuals (PF) Relationship Program, ensuring that customers are consistently satisfied while delivering benefits commensurate with their relationship, life stage, and consumption patterns.



We hit
6.19 million
engaged customers
In the BB
Benefits Program.

At the PF Promotions Center, responsible for developing incentive actions for our customers through strategic partnerships with the BB Benefits Program, we carried out the Meu Crédito Premiado (My Credit Reward) promotion, which had two editions, the first in 2Q24 and the second in 4Q24. Together, these actions resulted in a significant increase in the daily averages of the non-payroll deductible group - R\$168 million/day compared to 1Q24 and R\$179 million/day compared to 3Q24. In this latest edition, the variation was +24% compared to the average of the previous period. In terms of rewards, the first edition distributed 80 rewards of 50,000 Livelos points and a super reward of 1 million points. The second edition raffled off 50 rewards of 75,000 Livelos points and 2 grand rewards of 2 million Livelos points to customers who took out one of the credit lines covered by the regulations.

Among our relationship solutions, we highlight BB Mimo, which allows relationship managers to deliver customized “gifts” to customers, reinforcing bonds and valuing them. During the year, we provided more than 70,000 treats, including vouchers for online shopping, chocolates, transport apps, food and cinema tickets, reaching approximately 9,000 wallets

from the high-income relationship models - Estilo, High Estilo, Estilo Agro, Exclusivo, Personalizado and Personalizado Agro. In 2024 we expanded the Mimo (treat) offer to more than 4,000 units, including retail branches, SAC units, Ombudsman and .BB (Ponto BB) in Recife. This strategy differentiates our brand from competitors, attracting new customers and enhancing the engagement of those who are already loyal.

Our Clube de Benefícios BB, a subscription club focused on customized rewards, recorded 13% gross revenue growth versus 2023, totaling R\$491 million. We continue to leverage the rewards delivery experience, which includes health, education, leisure, streaming and wellness.

In the BB Benefits Program points ecosystem, we hit a record number of 6.19 million engaged customers, an 18% year-over-year increase. This performance reflects the various strategic and commercial actions implemented, consolidating our platform as an important lever for engagement and loyalty.

The Automatic Conversion of Benefits, launched in 2023, offers customers the possibility of choosing between automatic cashback in their current account, investment in a fund created especially for this purpose or the accumulation of Livelos or Dotz points. This advanced solution streamlines the experience, enhances customer engagement by offering a choice of reward options tailored to individual preferences. In 2024, the Automatic Conversion recorded more than 430,000 members, transacting approximately R\$26.6 million in the period, with more than 80% of customers opting for cashback on their current account.

In the Cashback with Points vertical, which allows the use of accumulated points to pay bills or purchase products, we generated R\$61 million in cashback, a 9% year-over-year decrease due to the growing adhesion to the Automatic Conversion of Benefits solution, which replaces the accumulation of points with amounts deposited directly into the current account or investment fund.

On Vantagens BB, our coupon platform, we offer more than 170 coupons for exclusive offers and promotions with more than 250,000 visits per month, covering Banco do Brasil products and initiatives for accumulating and redeeming points.

Over-indebted customers

In 2024, we furthered our commitment to support customers facing over-indebtedness. This included implementing comprehensive strategies that entailed continuous monitoring, financial planning assistance, and guidance on responsible credit usage. These customers are included in our credit limit analysis methodologies. We take a preventive approach aimed at avoiding a deterioration in their financial conditions.

As part of this initiative, campaigns were conducted aimed at re-profiling debts, offering tailor-made solutions for financial restructuring. In addition, we implement preventive actions that encourage the responsible use of credit and promote financial education.

Citizen services

The Public Sector Platform is a digital environment designed to make it easier for citizens to access public services and utilities. Fully online and accessible via bb.com.br/cidadao, the platform offers features that allow citizens to consult social security and labor benefits, as well as redeem their salary bonuses quickly and securely.

With a focus on inclusion and convenience, Citizen Services are available to both customers and non-customers, simply by logging in with their Gov.br credentials. This solution reflects Banco do Brasil's commitment to broadening population's access to essential services, streamlining processes and promoting an accessible and integrated digital experience.

INSS beneficiaries

Banco do Brasil processes the payment of INSS social security benefits for 5.8 million customers. To enhance the experience of these customers with BB, we are continually refining our service journeys; the lines of payroll-deductible loans and benefit loans rely on special conditions. Benefits such as discounts and cashback

on online purchases in partner stores are available for account holders, and the Minhas Finanças tool can assist in financial management.

Civil servant pension payment

Our civil servant base continues to grow consistently, focused on high-value customers and priority segments. This growth trend is driven by prospecting for new salary payment agreements and winning over customers through salary portability, reinforcing our position as the preferred bank for receiving payments

Communication with this audience is carefully customized, highlighting benefits and exclusive journeys that build up BB's perception as the best bank to manage and receive salaries. The advantages of being a BB civil servant customer are available at [our website](#) offering detailed information on benefits, products and services.

InvesTalk Hub

One of our main objectives is to consolidate our image as a fully-fledged and specialized investment bank, offering human and digital advisory solutions accessible to all customer profiles. To reinforce this positioning, we developed InvesTalk, a platform focused on enhancing access to financial market knowledge and fomenting informed investment decisions.

Launched in July 2019 as a playlist on BB's YouTube channel, InvesTalk has evolved to become one of the pillars of our investment strategy. The initiative offers a variety of relevant educational materials, such as videos, articles, and analyses, providing an integrated and informative experience for customers interested in pursuing investment opportunities with greater security and assertiveness.



People with Disabilities Services

We provide solutions that meet the specific needs of customers and employees with disabilities. Since 2022, when we became the first financial institution to offer Libras interpreters in branches, SAC, Ombudsman and Relationship Center, we have recorded more than 24,000 calls with interpreters and 4,900 face-to-face assistances with remote support. These initiatives provide autonomy for approximately 10 million Brazilians with hearing or speech disabilities.

We have also expanded the specialized service via BB, which now operates 24/7. This ensures continuous support for our customers. We have also introduced the functionality of self-declaration of PwD status directly via the BB App. This eliminates the need to go to the branches. This solution provides our customers with greater convenience, security and autonomy. In the corporate environment, we extend the use of accessibility tools to employees at events and daily activities, promoting equal opportunities and a more inclusive work experience for all.

Braille card

In 2024, we launched the country's first credit card printed entirely in Braille, reaffirming our commitment to inclusion and accessibility. Available for self-declared blind or visually impaired customers, the card displays information such as number, CVV, expiration date and flag in Braille, allowing for greater autonomy in transactions, especially online purchases. The kit also includes a card holder and an explanatory folder, both adapted in Braille and with enlarged characters for low-vision customers.

Since 2009, we have been developing solutions for individuals with visual impairments that not only meet regulatory requirements, but also surpass them, continuously aiming to enhance our services. Based on market studies that identified the need for greater accessibility to card information, we upgraded the original model to respond effectively to the expectations of this audience.

Investments App

The Investments App made significant strides in 2024, reaching 40 million accesses in 2024, 21% higher than in previous year, with

more than 770,000 unique users. In product improvements, we incorporated the COE journey into the channel and completely revitalized the private securities journey. In the digital advisory services, we have developed a recommendation system that utilizes data to suggest investments that are in line with customers' objectives and behavior. In the Portfolio front, the "Summary Report" was created. This report provides a comprehensive overview of the customer's investments, including inflows, outflows, profitability by asset, comparisons, and income from dividends and interest on equity. We have also enhanced our solutions to facilitate greater fluidity between the human and the digital, offering fully-fledged guidance and omnichannel. Additionally, the app now provides the option to connect with an investment specialist.

Private Segment

The BB Private segment caters for customers with high-demanding profiles and a strategic vision in the management of their assets, prioritizing secrecy, discretion, and excellence in the banking relationship. Typically associated with multiple financial institutions, these customers prioritize a

close, agile, and customized partnership, along with expert guidance to safeguard and monetize their assets.

In 2024, we offered exclusive and individualized solutions, supported by CRM technologies, behavioral analysis, satisfaction surveys and the NPS, as well as guidance from the BB Private Customers Council. Our competitive advantage lies in our ability to build sophisticated experiences and events that integrate customers' specific needs, fostering long-term relationships and mutual trust.



In addition to asset management, the segment's customers have shown a growing interest in social impact causes, including philanthropy and investments that incorporate ESG practices. Another crucial aspect to address is succession planning, an essential element in ensuring the sustainable and structured preservation and transfer of substantial assets.

To cater for the new generations of Private customers, Banco do Brasil offers the exclusive Generations – Successor Academy program, which in 2024 consolidated its relevance in training young leaders. The program covers topics such as family succession, asset management, innovation, digital transformation, human behavior, sustainability, legacy, art, culture, financial education and women's entrepreneurship. These initiatives promote the development of essential skills and prepare successors to take the lead in continuing the business and the family legacy.

BB Private's distinctive approach, which combines exclusivity, innovation, and social impact, reaffirms its position as a strategic

partner in the management of substantial assets, thereby bolstering its presence within the Private Banking sector while meeting the expectations of highly qualified and demanding customers.

Style Experience

The Style Relationship offers a unique experience, with a focus on providing exclusive services and customized solutions to help our customers achieve their goals. We rely on managers certified by Anbima CPA-20, specialists in investments, insurance and private pensions, besides other financial products supporting our customers' needs.

Investment fund portfolio

In 2024, we reinforced our open architecture strategy by expanding our asset management portfolio, meeting our customers' demands for groundbreaking and sustainable financial solutions. Of particular note were the investment fund products aligned with the 2030 Agenda objectives, available to the Private and Retail segments.

Among key funds, we highlight:

- **BB Multimercado Blackrock Multi-Asset ESG IE:** multimarket fund that combines variable income, fixed income and alternative investments, offering a globally diversified portfolio managed with strict ESG filters.
- **BB Multimercado BRL Allspring Climate Transit IE:** invests in global corporate debt securities focused on initiatives that promote large-scale decarbonization and climate transition.
- **BB Ações BRL Pictet Global Environm Opportun IS IE:** fund focused on shares in global companies operating in areas such as clean energy, sustainable agriculture, reforestation and other environmental initiatives.
- **BB Ações Diversidade IS:** aligned with the B3 Idiversa index, it invests in Brazilian companies that stand out in promoting gender and racial diversity, fomenting the best inclusive corporate practices.
- **BB Espelho Renda Fixa SulAmérica Crédito ESG CP IS RL:** private credit fund focused on debt securities that apply resources in line with the best ESG practices, fostering positive impacts for sustainable development.

Loan disbursement with business correspondents

Our presence throughout the country is achieved through our network of business correspondents, which connects the Bank to its customers and facilitating access to credit operations such as payroll-deductible loans, personal loans, agricultural loans, and real estate loans. These professionals also open current accounts for individuals and companies, as well as selling insurance, consortia and savings bonds products in partnership with BB Seguros and BB Consórcios.

Troco Solidário (Solidarity Change)

Troco Solidário is Banco do Brasil's sustainable and voluntary initiative that turns small amounts of money into large social impacts. The solution is available through the MaisBB Correspondents Network, allowing customers and users to direct changes from their transactions or donate additional amounts directly to the Banco do Brasil Foundation, which strategically allocates these contributions to social projects that promote the advancement of individuals and communities nationwide.

This initiative goes beyond collection, creating a chain of benefits. The amounts donated generate a positive social impact, strengthen the entities served by the Banco do Brasil Foundation and contribute to actions that improve the quality of life in communities. Concurrently, the program supports the MaisBB Network's correspondents, helping them to deal with currency shortages and maintain the flow of financial operations efficiently.

In 2024, Troco Solidário reaffirmed its commitment to solidarity and sustainability, standing out Banco do Brasil as an active agent in social transformation and bolstering Brazilian communities. This initiative exemplifies how small actions can drive big changes, connecting customers, businesses and communities towards a more inclusive and sustainable future.

Self-employed workers and business partners

We provide customized financial advice and solutions for self-employed professionals and business partners. Our close-knit relationship with our customers is focused on personal financial planning, as well as exclusive conditions and specialized services. The analysis of credit limits follows a unique methodology that considers the specific aspects of different professional occupations. In addition, customers in this segment continue to rely on competitive fees, especially on credit lines with non-consigned debt. The beneficiaries include physicians, attorneys, nurses, engineers, dentists and business partners, who have access to financial products designed to support both their professional activities and their personal projects.

Our presence
throughout the country
is achieved through
our network of business
correspondents, which connects
the Bank to its customers.



Relationship with agribusiness customers

GRI 2-29

Banco do Brasil stands out as one of the main drivers of agribusiness in the country, with a solid presence in granting credit to the sector, accounting for 41% of the volume disbursed on the market in 2024. Most of the Bank's agribusiness is concentrated in the retail individuals segment, which accounts for 75% of the total volume. To meet this demand, the Bank offers a broad portfolio of products and services, digital solutions such as BB Digital Produtor Rural and GeoMapa Rural BB, as well as specialized service to the segment throughout its branch network. Aiming at enhancing the relationship and proximity

with rural producers, BB has a specialized structure of 18 Agribusiness Branches in the regions with the highest concentration of rural producer customers, with more than 3,000 employees specialized in agribusiness and dedicated to meeting customers' needs.

The specialization strategy for these customers has been continuously improved and the expectation by the end of 2025 is to have more than 350,000 customers in the specialized model and 91,000 small producers in the assisted model.

Megaproducer and ESG strategy

We offer BB Private customers the Agribusiness Advisory, a specialized service that embeds strategic business management and financial guidance. . With a holistic approach that considers the operations of both individuals and companies, we stimulate mega-producers to pursue financial protection and adopt sustainable agribusiness practices. This advisory service, combined with a portfolio of solutions in line with the ESG guidelines, reinforces our role in supporting responsible and sustainable rural production.

Accounting for **41%**
of the volume disbursed
on the market in granting
credit.



Youth Customers

We continue to consolidate our strategy targeting the younger generations, bolstering our connection with this group and elevating our contribution to Banco do Brasil’s results. We seek to promote experiences that are relevant and aligned with the needs of each audience, bringing the bank into the daily lives of millions of Brazilians, reinforcing customer relationship, fostering greater interaction and loyalty.

Customer Revitalization Platform

In 2024, BB directed its business strategy towards the younger generations. The strategy was developed to engage this audience more efficiently and increase their contribution to the Company’s results. It was based on attracting them through phydigital solutions and retaining them through products and services that better meet their needs, thereby providing relevant experiences in their daily lives. BB’s revitalization strategy is grounded in the university biome, the education sector, and the innovation ecosystem. The strategy aims to identify business opportunities and align proposed actions with business strategies, promotional actions, business induction, communication, and sales force training.

As a highlight of our work with children and adolescents, we had the financial education program “Rolê que Rende”, which was expanded on a Brazilian scale, in 2024 and now encompasses children, young people +18 and university students. The program offers children and adolescents a financial education experience, delivered through a digital platform in a gamified format, applying the four pillars

of the Banco do Brasil brand — sports, culture, technology, and sustainability — to contextualize financial concepts within the everyday lives of young individuals, testing their knowledge and providing financial education tips.

BB Cash

In 2024, we launched “My Cash” to raise awareness of the importance of financial education and make an important concept tangible for children and adolescents. This solution, developed for the BB Cash account, allows customers to know their spending in categories to plan financially. In line with the “My Cash” solution, we consider relevant the delivery of the “Cofrinho BB”, a solution that focuses on goal-based investing (GBI). The solution is available to customers aged between 8 and 18 who have a BB Cash account.

In addition, given the importance of the family in the banking context for children and adolescents, we have also launched a new feature that allows parents to view their children’s bank statements within the BB app. This initiative is part of our Family Management scope, designed to enhance security. In the same area where parents can view their children’s statements, they can also schedule their children’s pocket money, with monthly or weekly recurrence for as long as they wish. This feature reinforces the family’s financial convenience, as it eliminates the need for parents to repeat the operation weekly or monthly. It also provides children and adolescents with the ability to plan financially, securely that their pocket money is programmed.



Positioning actions: Rolê Que Rende

The “Rolê que Rende” financial education program was expanded to include children, +18 young people and university students. By the third quarter of 2024, BB had carried out various actions resulting in the impact of more than 200,000 young people with the opening of accounts, investments, lectures and content on careers and financial education.

Undergraduate students

In 2024, we conducted technical mentoring with 60 university students (Technology Residency Program) in partnership with the NGPD and local private colleges. The main objective is to offer training, proximity to the market and bolster BB’s image as a breakthrough and technological bank. Our goal is to reach 400 students by 2025.



Companies

Benefícios BB Empresas (Corporate Benefits)

The Benefícios BB Empresas relationship program has distinguished itself in the market by launching various innovative solutions in 2024, reaching significant milestones since its inception and has contributed to bolstering customer loyalty and recognition.

With approximately 1.1 million participants, the program generated approximately R\$6 billion in points, which were made available for redemption of benefits and transfers to renowned partners such as Livelu, Latam Pass, Smiles and Dotz. With automated adhesion and covering practically all cash flow solutions, the program differentiates itself by scoring beyond the credit card, making it the most complete on the market.

In November 2024, we launched the Mimos PJ campaign, a strategy to strengthen customer relationships. This initiative offered customers physical or digital rewards, building satisfaction and engagement with BB. A total of 28,000 companies were gifted with this campaign.

Analytical intelligence in lending processes

We invest in developing artificial intelligence-based solutions to enhance our internal processes, ensuring greater efficiency and innovation. These cutting-edge technologies are implemented in a secure Banco do Brasil environment and can seamlessly integrate into various operational stages via APIs. The implementation of AI has enhanced the credit process, broadening business opportunities, accelerating analysis, and increasing customer satisfaction.

Corporate Wholesale (Middle, Upper Middle e High Middle)

Banco do Brasil’s Corporate Wholesale model is structured to serve customers in the Middle, Upper Middle and High Middle segments, with annual gross revenues between R\$50 million and R\$1.3 billion. The strategy is designed to consolidate BB as the primary financial partner for medium-sized companies nationwide, with the aim of enhancing customer satisfaction, relationship and driving sustainable businesses.

“The integration of strategy, relationships and technology continues to be the foundation of our operations in the Wholesale segment. In 2024, we continued to strengthen our relationship with our customers by offering customized solutions and broadening the Bank’s presence in different regions and sectors of the economy. The loan portfolio growth, the advances made in sustainable business and the valuation of production chains evidence our commitment to an operation that builds economic value and a positive impact on society.”

The high level of engagement of our teams, coupled with the use of analytical intelligence, digital innovation and strategic partnerships, has uplifted our customers’ experience. With solutions such as ESG Funds and support for agribusiness, we continue to boost business, support the transition to a low-carbon economy and consolidate Banco do Brasil as a benchmark in serving the corporate sector in the country.”

Francisco Augusto Lassalvia
Chief Officer of
Wholesale Business



Reflecting this commitment, in December 2024, the segment's Net Promoter Score (NPS) increased by 5.3% year-over-year, while the Customer Satisfaction Score (CSAT) rose by 2.0%.

The segment's Expanded Loan Portfolio maintained an upward trend, increasing by 8.3% compared to the previous quarter and 21.5% compared to the balance of 2023, with emphasis on Working Capital, external network operations and the marketable securities (TVM) portfolio.

Reinforcing the integration between BB's strategic pillars and the focus on the Value Chain, the Anticipation of Supply (AF) line grew by 258% compared to the previous year. The Bank's total PJ (Companies) Portfolio reached R\$461.1 billion at the end of 2024, an 18% growth in the year, evidencing the strength of its relationship with businesses.

The strategies adopted to build customer loyalty have contributed to positive results in various service lines, promoting the diversification of the bank's revenues. As a result of this performance, Banco do Brasil maintained a Return on Shareholders' Equity (RSPL) of 21.4% in 2024, with an adjusted net income of R\$37.9 billion in the year to date.

Large and Ultra Large Corporate

We manage corporate customers in the Ultra and Large segments, which are comprised of companies with annual gross revenues of R\$1.3 billion or more. We aim to provide a

comprehensive portfolio of Corporate & Investment Banking solutions, advised by experienced teams, with both national and international coverage.

At BB, the commercial coverage of Corporate & Investment Banking combines attributes valued by customers, such as sector specialization and proximity, with relevant indicators for the Bank, such as business potential and service complexity. We highlight the performance of our relationship managers (front and middle office), which is one of the attributes most recognized by our customers in satisfaction surveys. This results in a hyper-customized service strategy.

We are dedicated to expanding our sustainable businesses portfolio and provide expert advice on green bond issues and carbon market initiatives. We are also committed to developing partnerships with institutions such as the World Bank and the IDB. Therefore, we contribute to a more sustainable and inclusive economy, with sustainable financing solutions and by supporting clean energy and diversity in society.

We maintain a strong presence in initiatives that foment our customers' value chain and increment businesses that promote synergies with all the Bank's customers, including our External Network. One such example is Shopping BB, our affiliate marketplace, which facilitates the offering of products and services from our Ultra and Large segment customers through the Bank's digital channels. This initiative not only enhances the engagement of individual customers but also diversifies our revenue sources.

Digital transformation and innovation

We continually strive to modernize our flows and products to offer our customers greater agility, transparency and security. With Finimp Digital, we now offer quotes through simulations on the BB Digital PJ platform, as well as the possibility of sending proposals and linking documents directly on the tool.

In the Digital Advance on Foreign Exchange Contract (ACC), the simulator allows the customer to preview prices, costs and the net amount to be received before the contract is concluded, providing more predictability and efficiency in the process.

In addition, we implemented the Foreign Exchange API, a solution that allows foreign exchange transactions to be conducted directly through the customer's corporate system, making currency exchange even more agile and accessible within businesses' digital environments.

**The Bank's total PJ (Companies)
Portfolio reached
R\$ 461.1 billion
at the end of 2024, an 18%
growth in the year.**

Public sector

Our Public Sector service model is structured through the Public Sector Network, composed of specialized offices and platforms that offer exclusive support to this segment. We rely on a team of Relationship Managers and specialists in Payment, Receivables and Investment Solutions for the RPPS, ensuring a qualified service suited to public managers’ needs.

We serve Brazil’s 5,568 municipalities, offering solutions tailored to each one’s reality, aiming at supporting the efficient management of public resources and the implementation of public policies. Our close relationship with our customers is an essential pillar of our operations, allowing us to provide customized services and specialized consultancy through various channels.

To reinforce this structure, we have 41 Public Sector Offices, located in all the state capitals and in the cities of Ribeirão Preto and Campinas, besides digital channels for agile and efficient support. We also offer the Customer Room in the Public Sector Offices, a space designed to accommodate municipal managers visiting the state capital. This

room functions as an extension of their office, offering a suitable environment for meetings and strategic alignment.

Support for states and municipalities

GRI 203-2

In 2024, we disbursed approximately R\$19.05 billion in loan operations with states, the Federal District and municipalities, contributing to the execution of investment programs provided for in the public entities’ multi-year plans. These funds make strategic initiatives feasible, bolstering infrastructure, public management and sustainable development in the regions served.

Public procurement

In line with the Bidding Law (No. 14.133/21), which governs state and municipal procurement, the Licitações-e platform has consolidated itself as an essential tool for holding electronic auctions, ensuring greater transparency and efficiency in the use of public resources. Integrated with the

National Public Procurement Portal (PNCP), the system allows all procurement information to be centralized, enhancing the visibility and accessibility of processes.

Interconnection with courts

We currently rely on 33 Regional Labor Courts, including labor courts and state courts, connected to the Banco do Brasil system. Integrated with the Court Deposit Control System (SisconDJ), it enables full digital redemption of court deposits, eliminating the need for manual operational procedures by Bank staff or beneficiaries.

Digitization continues to advance, gradually eliminating the issuing of printed authorizations in the courts that have already adopted SisconDJ. The process is expanding to new courts that have implemented the solution, enhancing the efficiency and security of operations.

The automated granting procedures and court redemptions resulted in significant savings of 64 tons of paper in 2024, reaching 78.8% of all redemptions carried out electronically, or a 16% increase over the previous year.



Service channels

Based on navigation analysis, evaluation of users’ journeys and search patterns, we boosted our digital strategy to extend the site’s reach and build up its organic positioning in search engines. The aim is to provide a more fluid and customized experience, aligned with the visitors’ profile, enhancing engagement and driving the conversion of new business.

In 2024, bb.com.br recorded 507 million printed material and 43 million clicks on Google, attracting more than 32 million users, a 23% growth over the previous year. A significant increase in new visitors was recorded, which totaled 25 million, or an advance of 19%. In total, these interactions resulted in 82 million views.

Among the most accessed content, the pages with information on opening a current account for individuals stood out, accumulating 4,1 million views in the last quarter, a 27% year-over-year growth in engagement.

WhatsApp BB has become an increasingly relevant channel for the BB strategy: in 4Q24 it reached 20.2 million total users (+2.36%YoY), of which nearly 18.7 million BB customers interact monthly on the channel. In addition, 98.7% of calls via this channel were resolved exclusively by the bot, not requiring human services. This efficiency is reflected in the channel’s high satisfaction rating of 4.24 in the period (on a scale from 1 to 5).

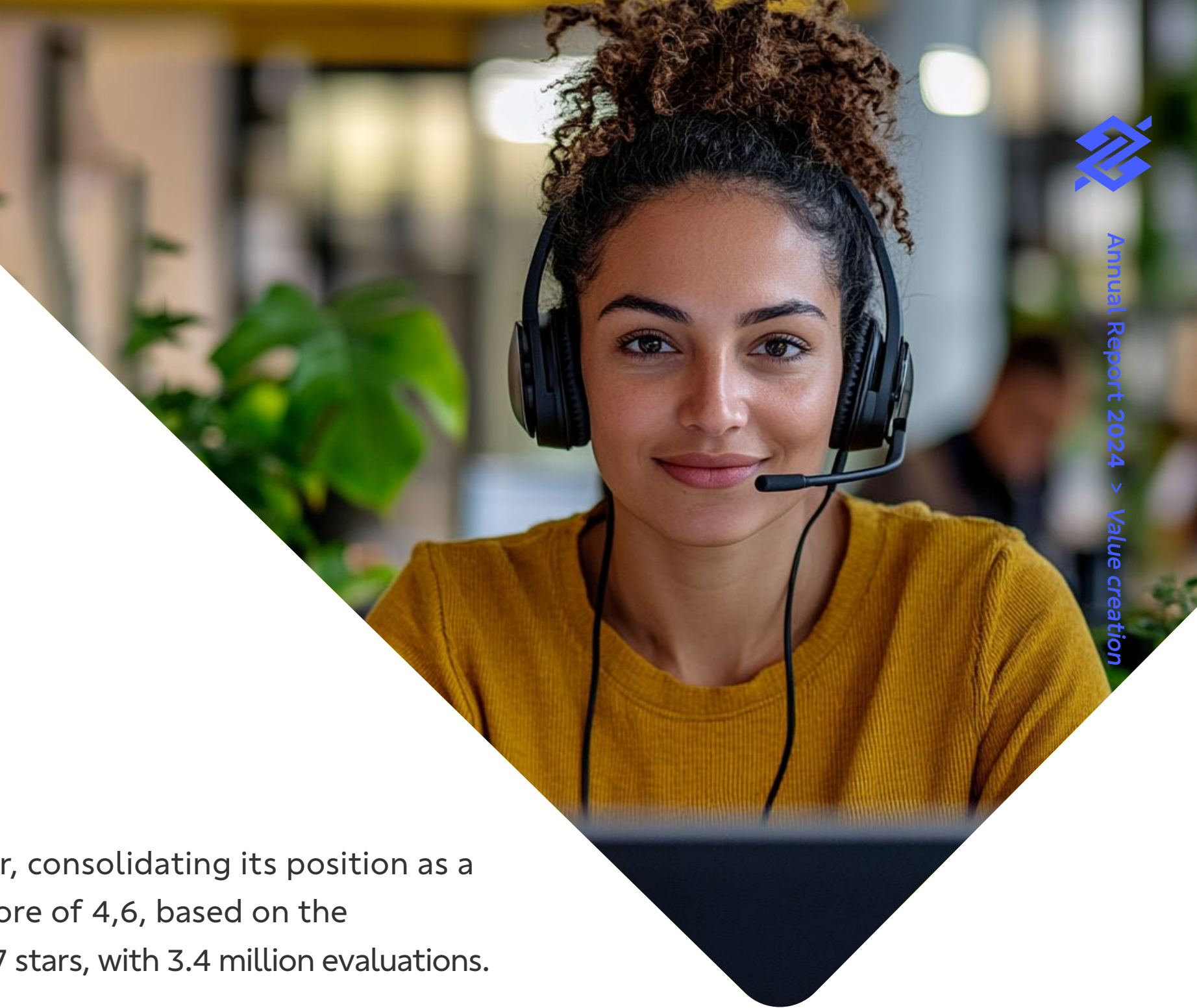
In line with our commitment to innovation, we have augmented the features offered on WhatsApp by incorporating new services, namely channel integration for the Desenrola Brasil Program, a financial summary in My Finances, consortium bid offer, maturity alerts for investments in CDB, private bonds, Treasury Direct, LCI and LCA, as well as the Pronaf Business costing statement.

BB App

The BB App remains among the best rated in the financial sector, consolidating its position as a benchmark in digital experience. On Google Play, it achieved a score of 4,6, based on the evaluation of 7.1 million users, while on the Apple Store it received 4,7 stars, with 3.4 million evaluations.

	2022	2023	2024	% Chg. 2023-2024
% of total App transactions	81.8%	83.2%	85.3%	2.1 p.p
Customers who access the App monthly	+ than 19.7 million	+ than 20.7 million	+ than 22.2 million	7.1%
App stores evaluation of the tool	4.596 for Android	4.600 for Android	4.614 for Android	0.30%
	4.739 for iOS	4.743 for iOS	7.747 for iOS	0.08%

	2022	2023	2024	% Chg. 2023-2024
Number of App users (million)	21.8	22.9	24.5%	7.0%



Digital Channels Survey Results

The growing digitalization of financial services continues to drive the use of digital channels at Banco do Brasil. In 2024, mobile and internet transactions reached 93.8%, a 0.8 percentage points year-over-year increase. Meanwhile, transactions carried out through other physical channels, such as cashiers, POS and bank correspondents, grew slightly, reaching 4.5% of transactions. ATM terminals followed a downward trend, accounting for 1.5%, a decrease of 0.9 percentage points.

The digital experience remains a competitive advantage, reflected in the high levels of customer satisfaction. In 2024, overall satisfaction reached 88.3%, especially among users of the BB App, who recorded an index of 89.8%, and customers using internet banking, who reached 86.8%. These figures reinforce BB’s consolidation as an institution focused on the digital experience and its customers’ convenience.

Transactions by Type (%)

	2022	2023	2024	% Chg. 2023-2024
Mobile + internet	92.5	93	93.8	0.8
Other (Cashier, POS, Correspondents in the country and CABB)	5	4.1	4.5	0.4
ATM terminals	2.6	2.4	1.5	-0.9

	2023	2024
Satisfaction index	87.8%	88.30%
Among the App's users	89.4%	89.80%
On internet	86.2%	86.80%



Suppliers

GRI 3-3 Social, environmental and climate risk, 2-6, 2-23, 2-29, 205-2, 308-1, 408-1, 409-1, 410-1, 403-10, 414-1

We have adopted a set of policies and standards designed to ensure social and environmental responsibility throughout the process of engaging and managing suppliers. The relationship is governed by a specific policy, reviewed annually, which promotes good market practices and ensures alignment with institutional values.

The draft contracts include clauses requiring suppliers to declare their awareness and compliance with the Bank's Code of Ethics, Compliance Program, Standards of Conduct, and Specific Policies, such as those related to the prevention and combating of money laundering, terrorism financing, and corruption. These documents are available on the Supplier Portal, which consolidates communication and facilitates relationship management. In 2024, 5,097 representatives of 4,140 suppliers (91% of the total of 4,562 suppliers) declared that they are aware of the Code of Ethics, and 5,126 representatives of 4,219 suppliers (92% of the total of suppliers) confirmed that they comply with the Specific Relationship Policy, published in April 2024.

Contracts follow rules that prioritize sustainable practices, such as the Sustainable Procurement and Disposal Standard. All contracts include environmental and social criteria, as well as clauses that address environmental preservation, equity, social development, compliance with labor and social security legislation, and anti-

corruption. During the processes, managers must formally justify the inclusion or non-applicability of environmental criteria, reinforcing the focus on sustainability in all decisions. In addition, since 2021, we have required representatives or suppliers' agents to take courses related to ethics and integrity or provide evidence of equivalent training.

To ensure transparency and control, active inspection is conducted by contract and service supervisors, besides relying on the Internal Ombudsman's Office as a channel for registering complaints. In 2024, the suppliers maintained in our corporate systems followed strict guidelines, and we neither identified any sanctioning processes motivated by events of child or compulsory labor, nor did we receive any complaints related to these practices.

The Bank's loan operations and contracts are aligned with the BB Sustainability Guidelines for Credit, which consolidate practices aimed at mitigating socio-environmental risk and lessening negative impacts. All operations are assessed based on human rights criteria, which forbid the use of child, forced or compulsory labor, and assure compliance with current legislation. Companies involved in these practices are subject to administrative sanctions, which can include fines, suspension from

tenders and unilateral termination of contracts. In 2024, we applied administrative sanctions to suppliers for breach of contract, totaling 615 sanctions, including fines (42%), warnings (50%) and temporary suspensions from bidding and contracting with the Bank (8%).

The selection, engagement and evaluation criteria promote impartiality, transparency, plurality and competition. In 2024, we terminated 30 contracts (0.32% of current contracts) due to non-compliance with labor laws, always ensuring the adversary proceeding and a full defense. We also promoted educational initiatives for suppliers identified with high risks, providing feedback and guidance for improvement and offering courses on ethics, integrity and ESG practices.

In addition, the surveillance services adopted on the Bank's premises are performed by private security specialized companies. In accordance with Federal Police Ordinance No. 18.045/2023, all security service providers undergo periodic training and refresher courses approved by the Federal Police Department. These training activities include human rights and relations aspects, in line with the central objective of respecting the human person's dignity, as provided for in Article 1 of the aforementioned ordinance.

Profile of Banco do Brasil's suppliers

GRI 2-61

Contract information by type of supply

Type of Supply	Number of contracts			Number of Suppliers ¹			Amount contracted (R\$ million)			Amount Paid (R\$ million)		
	2022	2023	2024	2022	2023	2024	2022	2023	2024	2022	2023	2024
Services	11,561	12,565	9,161	4,181	4,649	4,133	32,954.20	39,918.38	38,764.81	8,569.49	10,916.55	12,143.16
Buildings	3,076	3,293	2,079	289	284	280	3,196.52	3,538.45	2,828.26	745.53	922.68	816.49
Equipment	445	512	1,843	152	180	257	4,568.10	6,738.18	20,603.40	492.20	1,491.12	1,602.65
Furniture	396	302	327	51	56	45	2,523.76	1,721.71	2,146.16	44.44	56.41	76.28
Office supplies	58	22	12	38	18	8	39.90	13.89	5.04	3.04	2.08	1.28
Utensils	99	126	96	38	45	36	85.41	103.82	65.88	4.97	9.02	6.81
Software	45	40	35	27	25	27	335.80	284.28	2,674.10	40.07	10.62	863.82
Total	15,680	16,860	13,553	4,611	5,257 ¹	4,562	43,703.72	52,318.71	67,087.65	9,899.74	13,408.48	15,510.49

¹A supplier can provide more than one type of supply.



Integrated due diligence

GRI 3-3 Social, environmental and climate risk, 308-2, 414-2

During 2024, we bolstered our Integrated Supplier Due Diligence, which is a supplementary procedure to the documentary analysis conducted when contracting and paying suppliers. This procedure aims to mitigate risks and prevent adverse relationships, in compliance with Banco do Brasil’s Bidding and Contract Regulations (RLBB) guidelines as well as relevant legislation. During 2024, we conducted 506 due diligence processes, covering suppliers of goods, materials and services contracted through public bids, corresponding to 85.81% of the total amount contracted by the Bank.

Among the suppliers assessed in 2024, 1.19% had a track record of legal or administrative proceedings related to forced, compulsory and/or child labor practices over the last three years. In these instances, we have implemented corrective and preventive measures, such as specific guidelines, recommendations for improvement, and the provision of courses and resources for consultation, in line with our ethics and supplier relations guidelines. We also held meetings to raise awareness of the

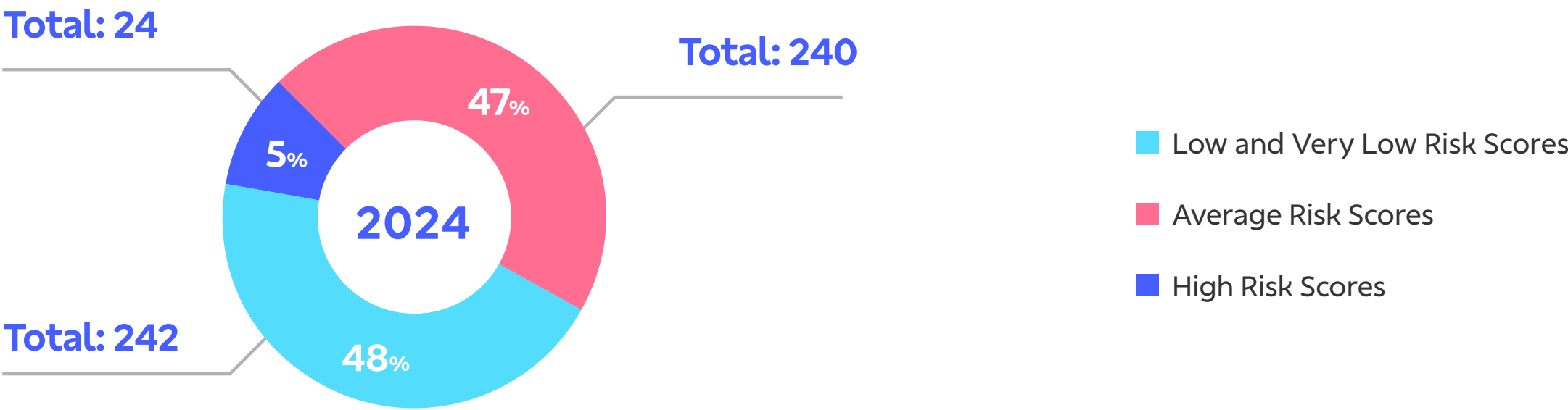
importance of implementing environmental, social and governance practices.

As a result of our governance policies and meticulous management of our procurement and contract processes, we have neither identified any sanctioning processes arising from events of child or compulsory labor nor we have received any complaints related to these topics through our ombudsman.

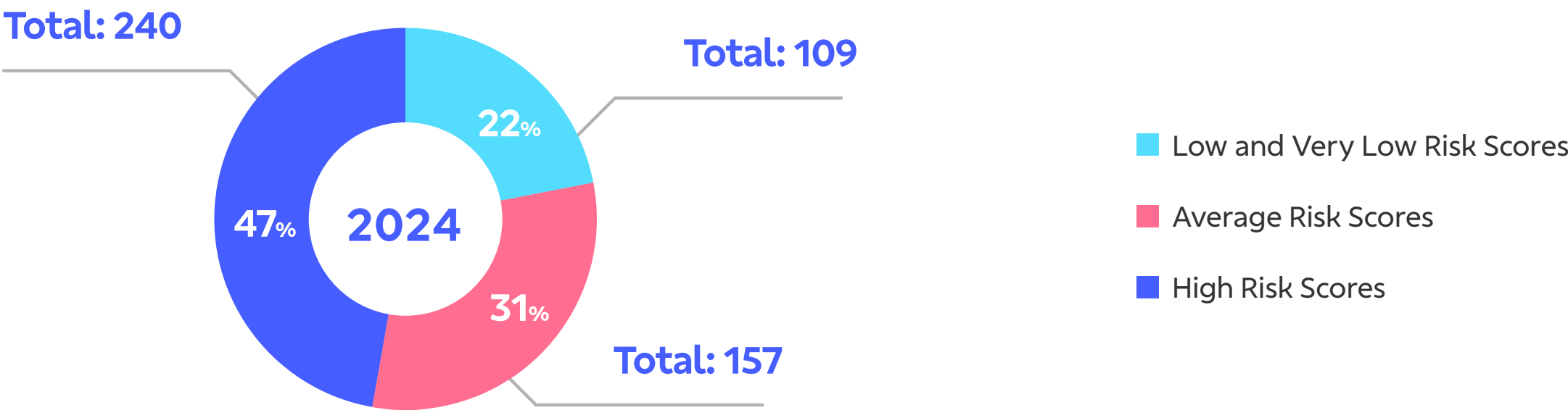
We also concluded 615 sanctions against suppliers during the year, 42% of which resulted in fines, 50% in warnings and 8% in temporary suspensions of the right to bid and contract with the Bank. These sanctions were applied based on breaches of contract, always ensuring the right to adversary proceeding and full defense. In addition, we terminated 30 contracts, equivalent to 0.22% of the 13,553 contracts in force, due to non-compliance with labor laws.

Negative social impacts in the supply chain and actions taken:

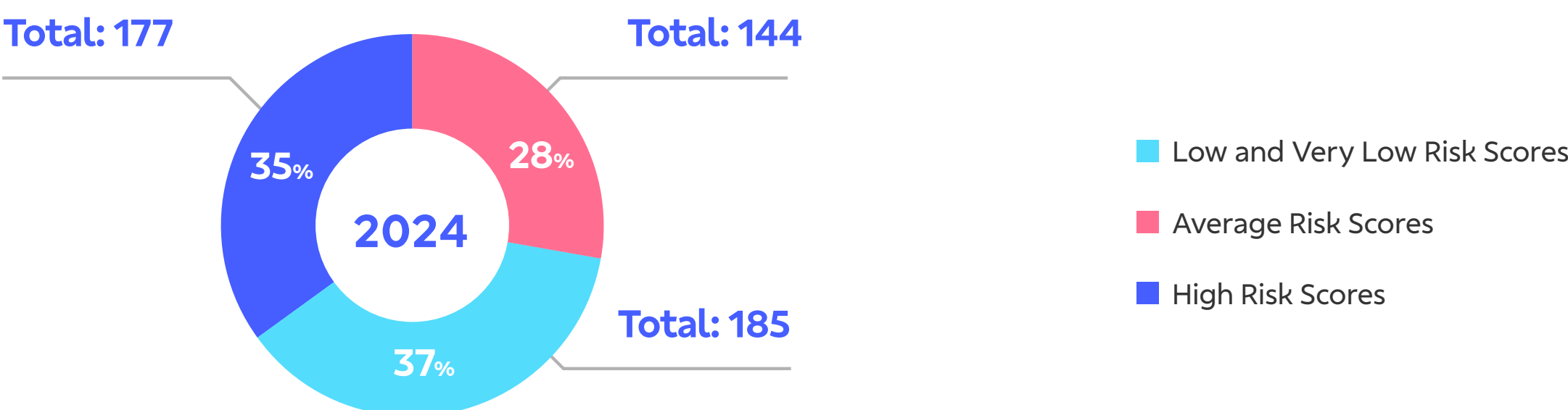
Results of due diligence processes - Integrity (in%)



Results of due diligence processes - Environmental (in %)



Results of due diligence processes - Social (Human Rights) (in %)



Leases and loan for use

GRI 2-6

If space is not available in our real estate portfolio, we authorize contracting external areas to house any of the Bank’s units. This occupation can take place free of charge, by means of loan for use assignment, or burdensome, by means of a lease.

Both the leasing and loan for use processes must be conducted in accordance with the Code of Ethics, Banco do Brasil’s standards of conduct and the Anti-Corruption guidelines. We also emphasize compliance with the related regulations for the prevention and fight against money laundering and terrorism financing.

To make the contract effective, we require the lessor:

- A declaration that it does not employ anyone under the age of 18 during nighttime work, hazardous or unhealthy work, nor anyone under the age of 16, except as an apprentice from the age of 14;

- Declaration of awareness of the Bank’s Code of Ethics, available on the institutional website (this requirement is waived for legal entities that have their own code of ethics);
- Declaration of Politically Exposed Person (PEP).

The contract is only formalized after confirming the absence of any impeding records or occurrences in Banco do Brasil’s internal records, as well as in the National Registry of Ineligible and Suspended Companies (CEIS) and in the Unified Supplier Registration System (SICAF).

	2023		2024	
	Quantity	Amount Paid in R\$	Quantity	Amount Paid in R\$
Property lease	3,235	1,377,720,693.00	3,034	1,334,178,161.00
Lenders	1,538	-	1,452	-
Total	4,773	1,408,503,422.53	4,648	1,301,880,000.00

Note: The figures referring to the amount paid for “Property lease” in 2023 have been restated. LGRI 2-4



Shareholders

We rely on a shareholder base exceeding one million, 99.0% of whom are individuals and 1.0% of whom are legal entities. At the end of December, our ownership structure was distributed between 50% of shares held by the Federal Government, 49.6% free-float shares and 0.4% shares held in treasury. Local investors held 76.5% of the shares and foreign investors 23.5%. Our shares (BBAS3) accounted for 3.8% of the Ibovespa in the last four months.

Shareholders

Shareholders	12/31/2024		12/31/2023		12/31/2024	
	Shares ¹	% Total	Shares ¹	% Total	Shares	% Total
Federal Government - National Treasury ²	2,865,417,084	50.0	2,865,417,084	50.0	1,432,708,542	50.0
Caixa de Previdência dos Funcionários do Banco do Brasil - Previ	257,988,090	4.5	204,417,348	3.6	131,948,214	4.6
Treasury shares ³	22,876,034	0.4	23,281,960	0.4	11,830,375	0.4
Other shareholders	2,584,552,832	45.1	2,637,717,648	46.0	1,288,929,889	45.0
Total	5,730,834,040	100.0	5,730,834,040	100.0	2,865,417,020	100.0
Residing in the country	4,384,934,042	76.5	4,225,739,888	73.7	2,198,566,514	76.7
Residing abroad	1,345,899,998	23.5	1,505,094,152	26.3	666,850,506	23.3

¹ Values for 2023 and 2024 have been adjusted due to the stock split that occurred on April 15, 2024, at a ratio of 1:2, in accordance with the material fact dated February 5, 2024.

² The Federal Government holds control of BB with 50.0000022% of the total shares.

³ Includes, on 12/31/2024, 89,466 Banco do Brasil shares held at BB Asset (100,500 on 12/31/2023).

Common Shares (ON)³

	31/12/2024	31/12/2023	31/12/2022
Board of Directors (except for the CEO of the Bank)	--	2,000	3,988
Executive Board (includes the CEO of the Bank)	252,633	186,850	128,355
Conselho Fiscal (CF)	22,576	21,678	1,000
Audit Committee	5,808	4,808	2,012

³ The shareholding of the Board of Directors, Executive Board and Audit Committee accounts for approximately 0.005% of the Bank’s capital.

Market Indicators (ex-treasury shares)

	2022	2023	2024	Variação % 2023-2024
Earnings per share (R\$)	5.40	5.89	6.18	4.9%
12-month Price/ Profit	3.19	4.70	3.91	-16.7%
Share Price / Equity Value	0.64	0.97	0.76	-21.6%
Market capitalization (R\$ million)	99,118	158,081	137,961	-12.7%
Equity Value per Share (R\$)	26.96	28.67	31.69	10.5%
Common (ON) Share Price (R\$)*	17.37	27.70	24.17	-12.7%

* Adjusted for earnings, except dividends.

Shareholder Remuneration

The shareholder value, associated with Banco do Brasil’s continuity and financial strength, guides the Shareholder Remuneration Policy. This policy is based on the flexibility and financial security needed to ensure the business sustainability over time.

According to a [material fact](#) dated February 8, 2024, the Board of Directors approved the proposal to increase the payout from 40% to 45% in the 2024 fiscal year, through interest on own capital (IOC) and/or dividends, based on the guidelines contained in the Policy. The amount distributed for shareholders totaled R\$13.0 billion in 2024, equivalent to R\$4.566 per share.



Private social investments

Private social investment is defined as the voluntary transfer of private funds to social, environmental, and cultural projects in the public interest, which is conducted in a planned, monitored, and systematic way. This can be leveraged by tax incentives granted by public authorities and the allocation of non-financial and intangible resources.

Tax Incentives¹

	(R\$ million)		
	2022	2023	2024
Rouanet Culture Support Law	5.3	7.2	31.5
Fund for the Rights of Children and Adolescents	5.0	2.4	10
Fund for the Elderly	5.0	2.4	9.5
National Program to Support Oncological Care (Pronon)	0.0	2.4	0.5
Total donations	15.3	14.2	51.2

¹ The Children and Adolescent Fund (FIA), National Elderly Fund and Pronon programs received no transfers in 2021. The Law No. 5307/2020, which provides for the extension of Pronon, was awaiting presidential approval, which explains the lack of donations, despite the availability of a tax base for such contributions. Data relating to the Rouanet Culture Support Law for the years 2022 and 2023 are being restated

GRI 2-4

Fundação Banco do Brasil (BB Foundation)

For almost 40 years, the BB Foundation has been contributing to the transformation of the most vulnerable segments of society and the country’s sustainable development. Its main area of activity is Social Technology (TS), and since 2001 it has been reapplying solutions to socio-environmental challenges. We are recognized as TS promoters and multipliers, built into the actions of the BB Foundation’s structured programs, which are: TS (transversal axis), Education for the Future, Environment and Income, Health and Well-being, Volunteering and Humanitarian Aid.

The broad reach of the programs, actions and projects throughout Brazil is enhanced by the mobilization of partnerships with the private sector, the public sector and the third sector, which boost the positive impact on communities.

In this context, we adopt actions that build positive social and environmental impacts through our initiatives, partnerships and the work of the Banco do Brasil Foundation, which has contributed to the Banco do Brasil brand being recognized worldwide as the world’s most sustainable bank by the Corporate Knights Global 100 Ranking. The work of the BB Foundation is therefore complementary to the actions carried out by Banco do Brasil, since the partnership between the two institutions creates the synergy needed to create value with socio-environmental responsibility and greater added value for society.

Over the last 10 years, R\$ 2.5 billion have been invested, benefiting 6.9 million people, covering several Brazilian municipalities, across all Brazilian states and the Federal District.

The table below shows the BB Conglomerate’s contributions to the Foundation in 2024:

BB Conglomerate Contributions to Fundação Banco do Brasil by source
(R\$ million)

Source of Funds	2022	2023	2024
Banco do Brasil S.A.	116.4	83.5	178.4 ¹
BB Asset Management	0.5	0.28	1.03
Federação Nacional das AABBs Associações Atléticas Banco do Brasil (Fenabb)	22.9	20.7	20.08
BB Administradora de Consórcios S.A.	2.0	3.0	4.5
BB Tecnologia e Serviços S.A.	0.1	0.0	0.0
Livelo S.A.	0.2	0.2	0.0
Brasilprev	0.1	0.0	0.0
UBS BB	-	0.5	0.0
Brasilcap	-	0.2	0.0
Alelo	-	0.2	0.0
Cateno	-	0.1	0.0

¹ Sum of ordinary contributions (R\$125 million), extraordinary contributions (R\$50 million for projects to rebuild Rio Grande do Sul due to the disasters) and products and services (R\$3.4 million).

Quintais Produtivos (Productive Backyards) Project

In 2024, Banco do Brasil, through the Banco do Brasil Foundation, signed a partnership with Cáritas Brasileira Regional Nordeste 2 to implement the Quintais Produtivos project, directly benefiting more than 300 families in 24 municipalities in Alagoas, Paraíba, Pernambuco and Rio Grande do Norte. The initiative prioritizes family farming, promoting food security and sovereignty, besides the adoption of social technologies such as vegetable gardens, orchards, agroforestry systems, cisterns, and poultry farming concerned with productive inclusion.

The project, which will serve approximately 1,500 people, mostly women, will provide inputs, equipment and training for agroecological practices, uplifting the autonomy and quality of life of family farmers. Banco do Brasil will also provide stands, thereby ensuring farmers have adequate opportunities for product exhibition and sales, thus reinforcing the solidarity economy and fostering productive organization.

For Banco do Brasil Foundation chairman, Kleyttton Moraes, the project’s focus on the principles of agroecology reflects the Bank’s commitment to sustainability and respect for biodiversity and local culture. Quintais Produtivos program also supports food security and socio-productive inclusion, fosters public policies concerned with bolstering family farming and promotes long-term positive environmental and social impact.



Mãos Dadas BB (Hand in Hand) Volunteering Project

In addition to the transfers made to the BB Foundation, the Bank leverages its performance in Private Social Investment, directing part of its income tax due, via tax incentives, to projects that foment public policies in social initiatives, for example, ensuring the protection of the rights of children and adolescents (Fund for the Rights of Children and Adolescents - FIA) and the elderly (Fund for the Elderly) and the National Program to Support Oncological Care (Pronon) and the National Program to Support Healthcare for People with Disabilities (Pronas/PCD), as well as supporting cultural and sporting projects and initiatives.

For support via tax incentives, the Mãos Dadas BB program was created, aiming at bolstering the work of BB and its Affiliated Entities as drivers of the development of our society, in a sustainable and innovative way, creating value for

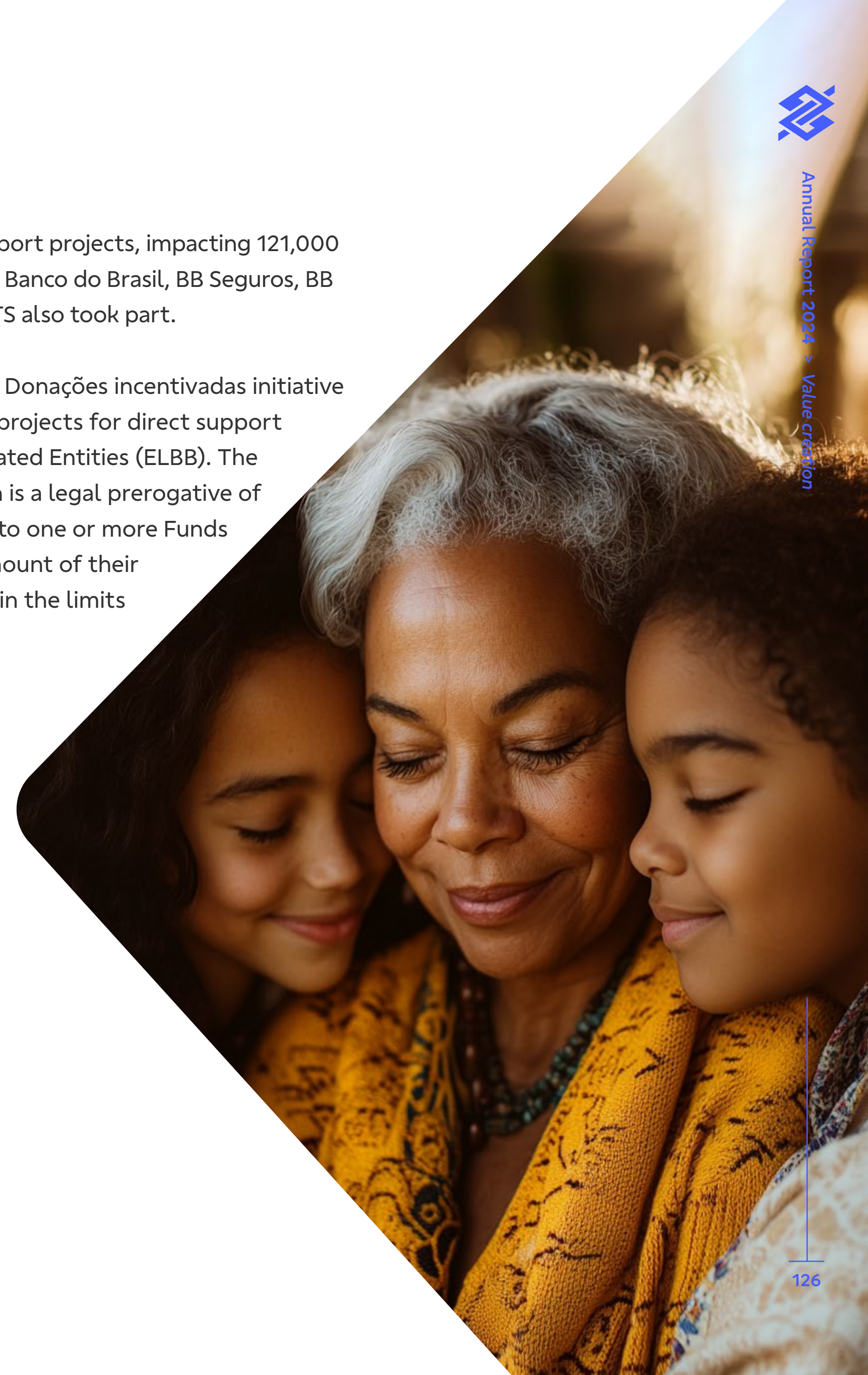
all our stakeholders and transforming lives. The Mãos Dadas Program operates through Incentive Donations and Volunteering.

In 2024, Banco do Brasil implemented an inclusive strategy to enhance its social impact by leveraging its extensive operational presence in the regions and communities benefited, ensuring greater access to the Mãos Dadas Program. The Regulations were disclosed through a press release and were made publicly available on BB's social media, resulting in nearly 100 applications, of which 53 projects were qualified, 35 of which were entities selected for the first time. Another key element of BB's and the Conglomerate's affiliate entities strategy involved boosting democratization in social promotion through the following social markers: Race and Ethnicity, Gender, People with Disabilities, Neurodivergents, Generations and LGBTQIAPN+, as well as traditional communities. BB made donations through Mãos Dadas - Incentivized Donations and allocated

R\$38.2 million to support projects, impacting 121,000 people. In addition to Banco do Brasil, BB Seguros, BB Asset, Assets and BBTS also took part.

The Mãos Dadas BB - Doações incentivadas initiative consists of selecting projects for direct support from BB and its Affiliated Entities (ELBB). The incentivized donation is a legal prerogative of companies to direct, to one or more Funds of their choice, an amount of their Income Tax due, within the limits provided for by law.

The Mãos Dadas BB program was created, aiming at bolstering the work of BB and its Affiliated Entities as drivers of the development of our society, in a sustainable and innovative way.



Since 2015,
+ than R\$ 3.2 million
has been raised, and fully
directed to projects
developed by the institutions
affiliated to Coniacc.

R\$ 600 thousand
We earmarked for
emergency initiatives to
support the Yanomami
people and the families
affected by the floods
in Rio de Janeiro.

Ação Infância e Vida (Childhood and Life)

The Childhood and Life is an initiative of Banco do Brasil and the BB Foundation, in partnership with the National Confederation of Institutions for Support and Assistance to Children and Adolescents with Cancer (Coniacc). The program aims to support the fight against childhood cancer by promoting early diagnosis and humanized care for patients and their families during treatment.

Since its launch in 2015, more than R\$3.2 million has been raised, and fully directed to projects developed by the institutions affiliated to Coniacc.

Solidarity kitchen

We took part in the launch of the Solidarity Kitchens Program, with a social investment of R\$4 million via the BB Foundation, aimed at acquiring equipment for nearly 90 kitchens throughout

Brazil. The initiative, regulated by presidential decree, seeks to eradicate hunger and promote access to healthy food for socially vulnerable population. The funds are being used to equip the kitchens with freezers, appliances and PPE, ensuring adequate conditions for the production and distribution of meals. In addition, the program values food from family farming, enhancing social and economic inclusion in local communities.

Support in crisis situations

We earmarked R\$600,000 for emergency initiatives to support the Yanomami people and the families affected by the floods in Rio de Janeiro. Part of the funds will be allocated to acquire food from family farms and other essential items for Indigenous communities in Roraima, while another amount will finance the distribution of food baskets and hygiene kits for residents of vulnerable regions in the state of Rio de Janeiro.

We launched another donation campaign, in partnership with Cáritas Regional Brasileira, to support communities in the north and semi-arid regions of Minas Gerais afflicted by the drought, which has already led 172 municipalities to declare a state of emergency. With an initial contribution of R\$500,000 from Banco do Brasil and the BB Foundation, the initiative will benefit 2,300 families in six municipalities by distributing food and hygiene kits. In addition, we offer credit assistance and debt renegotiation for rural producers and businesses, prioritize affected municipalities in the issue of Civil Defense cards and streamline claims to speed up indemnifications.





Our performance

Environmental
Financial
Innovation and digital business

 Interactive
summary

Environmental

GRI 3-3 Social, environmental and climate risk, Climate Change and Decarbonization, Biodiversity

We promote responsible practices and initiatives through our Sustainability Plan - Agenda 30 BB. With clear guidelines on environmental preservation, we align our business with the best global practices, contributing to sustainable development and the efficient management of natural resources. In addition, we are recognized for our transparency and commitment to environmental, social and governance (ESG) practices, being listed among the world's most sustainable companies. This chapter details the initiatives and results achieved by Banco do Brasil in 2024, highlighting our active role in promoting a greener and more inclusive future.

We contribute to sustainable development by aligning our business with the best global practices.

Climate change and GHG

GRI 3-3 Climate Change and Decarbonization

In 2024, we consolidated initiatives in line with the regulations of the Central Bank of Brazil and the SDGs. The extreme weather events recorded, including the heavy rainfall in the state of Rio Grande do Sul, have underscored the tangible risks associated with climate change, affecting loan portfolios, insurance claims, and agricultural performance. To mitigate these risks, we have updated our Climate Risk Management Report (GRSAC) and further built sustainability into our risk management policies.

We assess climate risks considering factors such as reliance on natural resources, vulnerability to severe events and the challenges of the transition to a low-carbon economy. This assessment is incorporated into our Risk Appetite and Tolerance (RAS), which defines acceptable limits of exposure to climate risks. In addition, in 2023, we developed a specific methodology for assessing the physical climate risk of our relevant facilities, following guidelines from the Task Force on Climate-Related Financial Disclosures (TCFD) and local regulations. This methodology allows us to map the facilities most exposed to

We assess climate risks considering factors such as reliance on natural resources, vulnerability to severe events and the challenges of the transition to a low carbon economy.



100%

offset of Scope 1 emissions with carbon credits.

climate events, considering their relevance and impact.

In line with our Sustainability Plan – Agenda 30 BB and the BB 2030 Commitments for +Sustainable World, we have clear targets for reducing greenhouse gas (GHG) emissions. We are committed to reducing our Scope 1 emissions by 42% by 2030, based on the criteria of the Science-Based Targets initiative (SBTi) and the scenario of a global temperature increase below 2°C. To achieve this goal, we maintain an annual GHG inventory, in accordance with NBR ISO 14064:3 and the GHG Protocol, and offset 100% of

Scope 1 emissions with carbon credits. In Scope 2, we neutralize emissions through the acquisition of Renewable Energy Certificates (RECs) and energy generated in our 23 photovoltaic plants.

In 2024, we upgraded 2,803 pieces of equipment with RE32 refrigerant gas, further lessening our environmental impact, and kept an inventory of more than 60,000 carbon credits for future offsets. We continuously monitor federal, state and municipal regulations, such as environmental licenses and water permits, to ensure compliance and mitigate climate transition risks.

Data centers

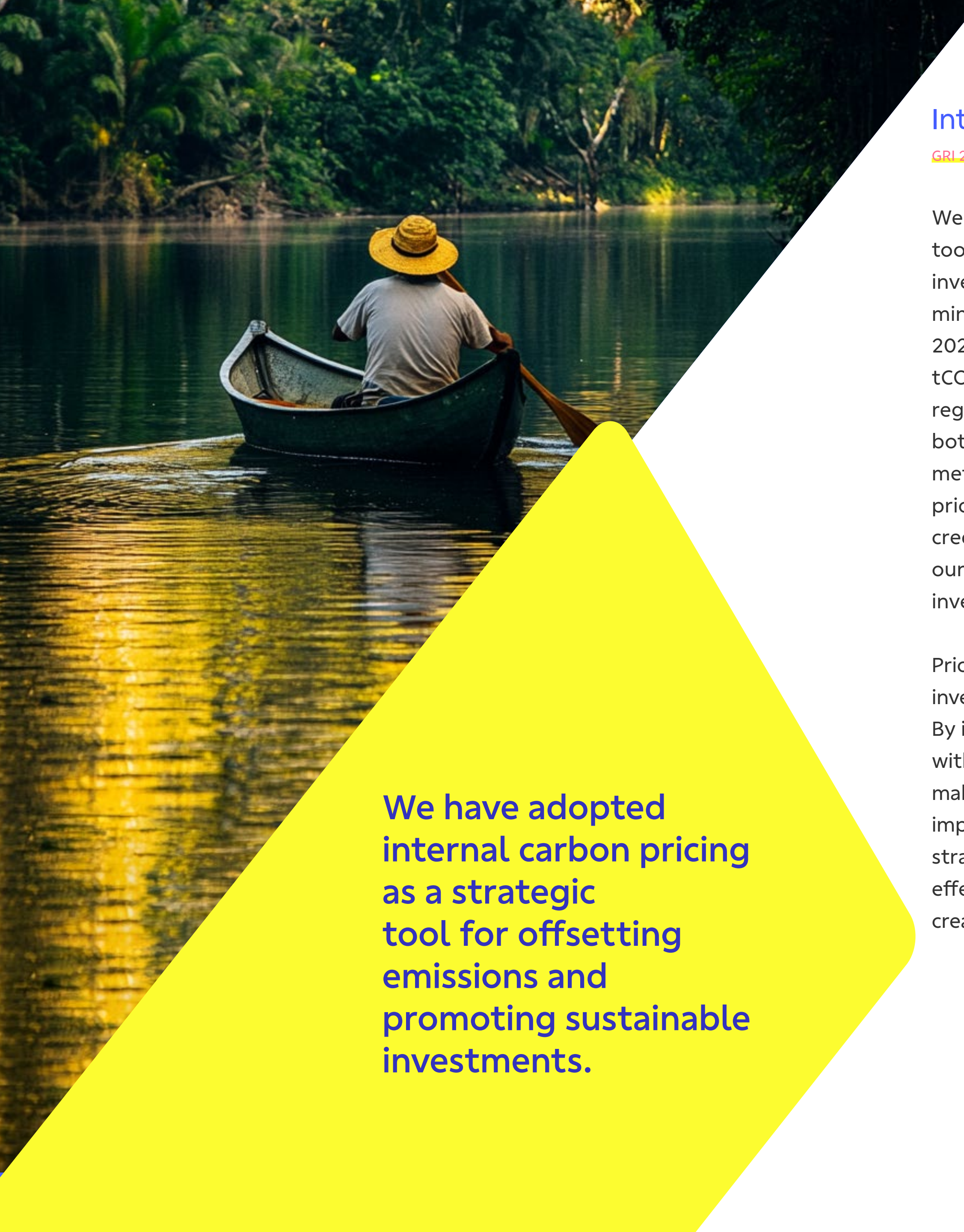
We maintain our commitment to sustainability and energy efficiency in our operations, with emphasis on the practices adopted in our data centers. Among the initiatives implemented, we highlight:

- The use of oxycatalysts and S10 diesel in generators, a technology that enables us to reduce by up to **98%** the emission of nitrogen oxides and up to **80%** the emission of sulphur oxides and other particles compared to conventional diesel;
- **The exclusive use of electricity** from renewable sources such as wind, water and solar energy.



Regarding waste management, we promote the sustainable disposal of obsolete electronic equipment, sending these items to companies specializing in recycling or reverse manufacturing. This practice complies with the National Solid Waste Policy (Law No. 12.305/2010) and ensures the environmentally appropriate disposal of goods. In 2024, approximately 4,150 pieces of equipment were disposed of, totaling nearly 65 tons.

In addition, the IT department directs non-hazardous recyclable waste – such as paper, plastic, glass and metal – to formally organized waste picker associations and cooperatives, promoting socio-economic inclusion and contributing to the circular economy chain. In 2024, this initiative resulted in the disposal of nearly 16 tons of recyclable materials.



We have adopted internal carbon pricing as a strategic tool for offsetting emissions and promoting sustainable investments.

Internal carbon pricing

GRI 201-2

We have adopted internal carbon pricing as a strategic tool for offsetting emissions and promoting sustainable investments. Since 2019, we have established a minimum amount for carbon credit, the value set for 2024 was R\$45.64 per ton of CO₂ equivalent (US\$8.39/tCO₂e), based on the average carbon/ton prices registered in trading on the voluntary carbon market, both in Brazil and abroad. The internal carbon pricing methodology and the definition of the internal carbon price are intended to guide the process of acquiring credits to offset Scope 1 and 2 emissions, in line with our commitment to climate change and to assess investments in the institution's own infrastructure.

Pricing also guides the assessment of infrastructure investments, fostering less carbon-intensive solutions. By internalizing part of the externalities associated with emissions, we promote more responsible decision-making and pursue alternatives that mitigate climate impacts. This approach is part of our sustainability strategy, in line with our commitment to mitigating the effects of climate change while driving practices that create economic and environmental value.

Energy matrix with renewable sources

In 2020, we set ourselves the goal of raising the share of renewable sources in our energy matrix, with a focus on the Company's sustainability and efficiency. Despite the challenges faced, we managed to end 2024 with 41.14% renewable energy, a very meaningful result.

We are committed to continuous improvement, always in the pursuit of increasingly enhanced results. With determination and dedication, our goal is to achieve 80% renewable energy by December 2026.

In this regard, we are already consuming energy generated from 23 solar power plants, which led to nearly R\$10 million savings in 2024. Another 4 renewable power plants are in the construction phase, totaling 27 plants by 2025. When they are fully operational, they will generate enough energy to supply approximately 1,600 branches.

As part of our ongoing strategy to bolster our foothold in the free energy market, we currently have 884 migrated units, and we expect to reach nearly 1,580 by 2025. Participation in the free market resulted in nearly R\$50 million savings in 2024.

As part of our climate change management strategy, we now started to obtain RECs (renewable energy certificates) as energy consumption backing, while projects to expand our operations in the free energy



market and distributed generation are being implemented. Therefore, the Bank ensures that 100% of the energy consumed by the Company is linked to renewable energy sources.

This strategy will be supported by the obtainment of RECs to offset the energy consumption linked to the captive market through a platform that allows consumers to acquire a certificate of energy from a traceable renewable source. The initiative is part of one of BB’s Sustainable Commitments, “Fomenting Renewable Energy”.

Ecoefficiency

GRI 302-1, 302-4, 303-1, 303-5, 301-1, 301-2, 306-3

Eco-efficiency management leads to a reduction in the consumption of natural resources such as water and energy, minimizing the environmental impact, as well as the costs of purchasing these inputs. In pursuit of the same objective, GHG emissions and the consumption of materials such as paper, toner, and fuel were rationalized, thereby reducing the generation of solid waste. GABBi’s assumptions include continuously enhancing management; recognizing and considering stakeholders’ expectations and priorities in environmental management; disseminating concepts and practices for the efficient consumption of natural resources and preventing pollution, seeking to engage and bolster the culture of Social, Environmental and Climate Responsibility; and training internal and external stakeholders to improve skills in environmental management.

Energy | GRI 302-1 | 302-4

Overall goal	2023	2024	2025	2026	2027	2028
Annual reduction targets	-1.46%	-1.80%	-1.95%	-2.08%	-2.08%	-2%
	2022	2023	2024			
Annual consumption (GWh) ¹	509.46	520.54	551.97			
Reduction target set % change on previous year	-2.50%	-1.46%	5.69%			
Target achieved	not achieved (-1.46%)	not achieved (+ 2.17%)	not achieved (+ 5.69%)			

Energy consumption - breakdown (GWh)

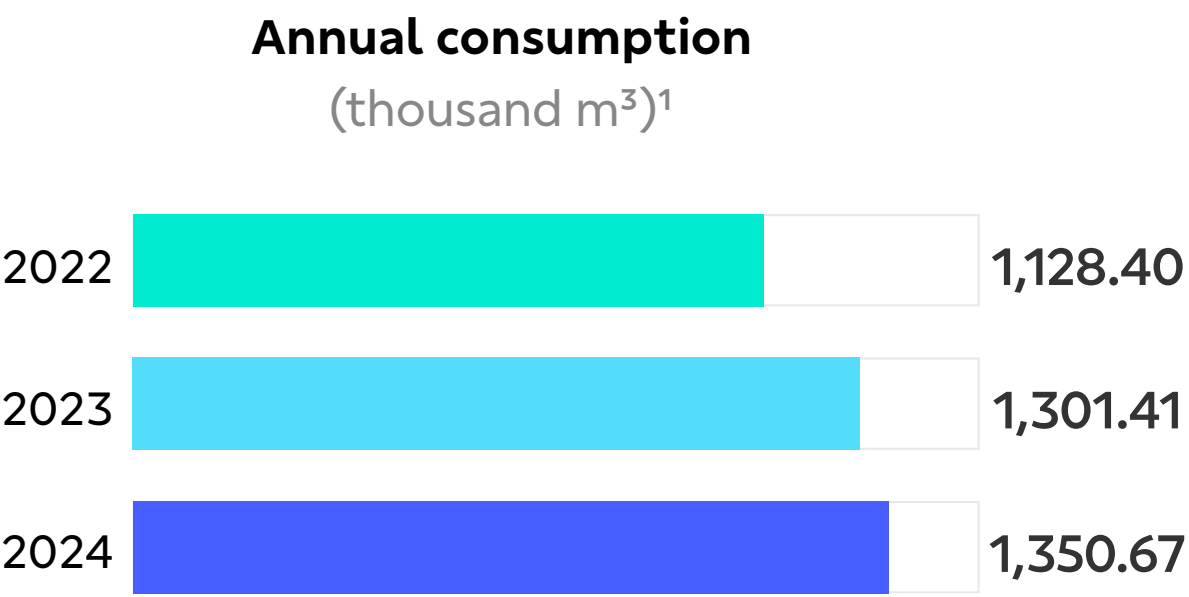
Annual consumption (GWh)	2022	2023	2024	Chg. (%) 2023-2024
National Interconnected System (SIN)	412.57	386.36	364.54	-5.99%
Free Contracting Environment (ACL)	81.18	99.51	136.06	26.86%
Distributed Generation (solar power plants)	15.71	34.67	51.37	32.51%
Total consumption in the year (GWh)	509.46	520.54	551.97	5.69%
Total consumption in the year (GJ)	1,834,088.40	1,873,965.20	1,987,092.00	5.69%

Energy expenses (R\$ million)

Total in the year (R\$ million)	2022	2023	2024	Change (%) 2023-2024
National Interconnected System (SIN)	449.8	478.3	468.90	-2%

¹ Since 2020, BB has been acquiring I-RECs aiming at ensuring that 100% of the electricity consumed comes from renewable sources, thus avoiding 100% of GHG emissions from electricity consumption.

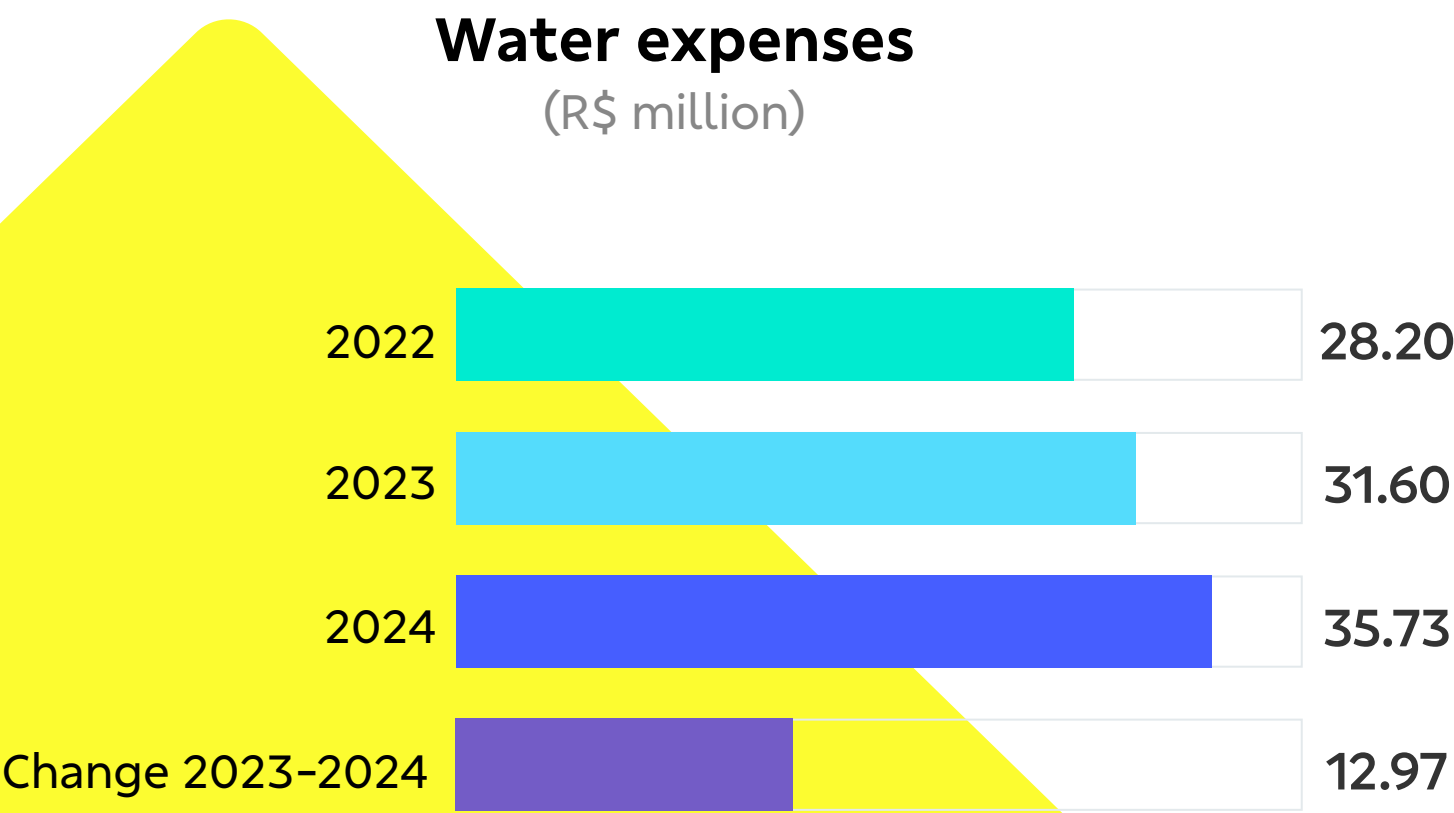




¹ Due to the nature of the sector, to date, we have not measured the total water consumption of all water-stressed areas in megaliters. Water is supplied by the concessionaires; recycled water is not used in the units and water consumption in 2024 was obtained based on the water bills expenses. The following metric was adopted to calculate the Bank’s water consumption:

- Monthly consumption = monthly expense / average monthly amount of m³
- Total consumption = sum of monthly consumption

The 9.88% readjustment from June 2024 was considered, impacting the invoices (expenses) from July to December. We monitor the need for units to acquire mineral water outside of local water concessionaires, in cases where the water supplied is not fit for consumption or there is no supply of the resource at all. In these cases, the purchase of mineral water by the unit can occur in two ways: a water truck, to supply the unit as a whole (water tank); and bottled mineral water, for consumption by employees and customers.



Overall goal	-70.00% of printed materials by 2028 compared to 2017				
Annual reduction targets	2023	2024	2025	2026	2027
	-4.00%	-4.25%	-4.50%	-5.50%	-5.75%

Consumption	2022	2023	2024
Number of printed materials (million) ¹	91.01	88.9	100.9
Reduction target set % change over the previous year ²	was not defined	-4%	-4.25%
Target achieved	(-12.29%)	not achieved (-2.32%)	not achieved (+20%)

¹ The number of printed materials considers, in addition to documents printed under BB management, documents printed under the management of the Affiliated Entity (EL) BB Seguros. Considering that EL has its own sustainability report available on the bbseguros.com.br website where it declares its paper consumption, we will exclude these printouts from the figures in the BB 2025 Annual Report.

² In 2020, the target set was a 50% reduction in the volume of printed material, based on 2017 (224.22 million printed material). For the following years, the target was a reduction on the previous year.

Renewable materials

Use of paper	2022	2023	2024	Change 2023-2024
Total paper consumed (t)	1,963	1,656	1,566	-5%
Certified virgin paper (t)	1,588	1,359	1,402	3%
Recycled paper (t)	375	297	163	-45%
Percentage of recycled paper	19%	18%	10%	-8%



Weight of non-hazardous waste, broken down by type of disposal	2022	2023	2024	Chg. 2023-2024
Reuse - donation (unit)	0 ¹	11,786	10,736	-9%
Reuse - internal (unit)	35,236	37,634	58,042	54%
Recycling (t)	2,715.04	3,299.5	2,908.96	-12%
On-site storage ²	-	-	-	-
Public collection (mixed or non-recyclable waste generated by units participating in the selective collection program) (t) ^{3 4 5}	220.34	257.98	245.22	-5%

¹ In 2022, as it was an election year, the Bank was forbidden by law from donating assets.

² The asset disposal process has been restructured and, since 2019, the service has been conducted continuously, without prior survey to determine the size of the unserviceable assets stored on the units. Therefore, the existence of waste property is reported and they are collected by a contractor.

³ Data referring to the units that, without defined periodicity and on a voluntary basis, record the estimated quantities of waste directed to recycling in the Bank’s internal system. Data with large discrepancies is disregarded, since the records are voluntary and are estimated quantities.

⁴ BB does not direct the waste generated on its units to incineration. Units participating in the BB Zero Waste Program (formerly the Selective Collection Program) generate mixed or non-recyclable waste that is directed to public collection. Therefore, this waste receives the same treatment as all waste generated in the municipality where the Bank’s unit is located, in accordance with local legislation and the municipality’s waste management program.

⁵ With regard to waste recycling targets, as the BB Zero Waste Program has started to be implemented, we estimate a 20% reduction target in waste directed to public collection by 2030 (base year 2020), providing an improved disposal for waste dumped in landfills, so that to redirect it to recycling.

Non-hazardous waste (t)	2022	2023	2024 ¹	Chg. 2023-2024
Plastic ²	50.3	60.73	38.92	36%
Metal ²	9.05	13.93	7.32	47%
Vidro ²	12.12	15.31	13.56	-11%
Papel	229.2	272.28	206.40	-24%

¹ The data refers to recyclable waste produced from daily work activities on the Bank’s units. Each month, the units voluntarily record the estimated quantities of waste directed to recycling in the Bank’s internal system. Data with large discrepancies is disregarded, since the records are voluntary and are estimated quantities. This voluntary data registration system is currently being migrated to the new BB Zero Waste Program model, which foresees that by the end of 2027, Ancat (National Association of Waste Pickers) will have 3,000 units under its management. Ancat was recently contracted by BB to manage the collection of non-hazardous waste (paper, plastic, metal, and glass). Ancat will be liable for appointing the cooperative that will serve the unit for the waste collection and treatment, and for reporting the gravimetry and traceability of the waste collected in an automated data management system.

² We would like to point out that 28.86 tons of plastic, 2,072.50 tons of metal and 52.42 tons of glass were generated as non-hazardous waste from the recycling of BB’s movable assets.

Weight of hazardous waste, broken down by type of disposal (lamps, batteries and electronic boards)	2022	2023	2024	Chg. 2023-2024
Other (chemical reaction and decontamination) (t)	19.06	96.92	132.29	36.49%



Biodiversity

GRI 3-3 Biodiversity

Banco do Brasil acknowledges the relevance of biodiversity as a strategic concern for sustainability and businesses, aligning its practices with the guidelines of the General Law for the Protection of Biodiversity and the regulatory standards set out by the Central Bank of Brazil. Our work is based on preserving biodiversity, combating deforestation and fostering sustainable solutions, aligning ourselves with global standards and creating positive value in terms of nature.

Despite ongoing efforts, the organization can be exposed to adverse impacts associated with biodiversity loss and deforestation, which can result in reputational damages and reduced opportunities for sustainable financing. These risks are mitigated by implementing efficient strategies, such as exclusion lists for environmental infringer customers, and contractual clauses that stipulate stringent sustainability criteria, [as outlined in Conscious Rural Loan section on page 55](#).

The Sustainability Plan - Agenda 30 BB ([see page 30](#)) also ensures compliance with the Bank's guidelines on issues involving biodiversity. The plan guides our socio-environmental and climate actions, promoting the continuous improvement of business and processes. In 2024, we highlight our performance in the bioeconomy, especially in the Amazon, with initiatives that reinforce the sustainable loan portfolio growth, financing for sustainable agriculture and support for renewable energy.

From the positive impacts perspective, our commitment to the bioeconomy is broadly reinforced by strategic partnerships, such as cooperation with the Inter-American Development Bank (IDB) to foment BB's operations in the Legal Amazon. This strategy promotes the conservation of areas, reforestation and support for socio-biodiversity arrangements, creating opportunities for attracting foreign capital and establishing international partnerships. The development of nature-based solutions and the creation

of biodiversity credits are also pillars of this approach, building value and economic and environmental sustainability.

The effectiveness of our actions is monitored every six months by the Executive Management of Sustainability Strategy and Governance. The results delivered are analyzed, allowing for adjustments and lessons learned to be included in the Sustainability Plan - Agenda 30 BB. The objectives and targets, based on global trends and social demands, are published on our corporate website and are in line with the BB 2030 commitments for +Sustainable World.

It is worth noting that our stakeholder engagement plays an essential role in the formulation and execution of environmental conservation strategies. Cooperation with the IDB, for instance, has allowed us to consolidate our actions aimed at developing the bioeconomy, while continuous communication with regulators, partners, and customers enables us to incorporate lessons learned.

**Our performance
in the bioeconomy
has driven the
growth of the
sustainable loan
portfolio, financing
for sustainable
agriculture,
and support
for renewable
energy.**



We support the entire value chain, from production to the export of bioeconomy products.

Bioeconomy and Value Chain

Committed to preserving biodiversity and advancing the green economy, Banco do Brasil has been active in promoting the Bioeconomy, ensuring a healthier and more balanced future for generations to come.

Our efforts are focused on promoting the Bioeconomy of the Legal Amazon, recognizing that the conservation of biodiversity and carbon inventories in the Brazilian Amazon is paramount for global climate regulation, while fundamental for the local economy, providing social and economic benefits for the region.

Banco do Brasil has contributed to the development of biodiversity in the country by providing financial resources,

specialized service, credit lines with attractive conditions and financial consultancy services to support family producers, associations and cooperatives working in the bioeconomy. Our aim is to bolster and foster productive inclusion through projects that respect good environmental practices and value local cultures.

In addition, Banco do Brasil employs its expertise and connections to boost the sustainable growth of Brazilian biomes, especially the Amazon Biome, acting as a facilitator of partnerships between various players in the sector, from small producers and community organizations to agents responsible for processing, selling and exporting biodiversity products. Our commitment is to act along the entire value chain, getting closer to traditional peoples and communities.

These initiatives reinforce Banco do Brasil's presence and expand its positive impact on Brazilian biomes, reinforcing its commitment to the country's economic and sustainable development. Banco do Brasil is currently one of the main lenders of forest products and biodiversity, with a total of R\$1.7 billion invested in Bioeconomy projects in the Legal Amazon, benefiting more than 60,000 people.

As well as playing a key role in providing financial guidance and assistance to lines such as Pronaf and rural microcredit, we support regional production chains and promote agroforestry systems to prevent deforestation and generate income for forest families. Our work in socio-biodiversity is structured around five main axes:

- Forest Restoration and Agroforestry Systems
- Low Carbon Agriculture
- Connectivity
- Forest Bioeconomy
- Renewable Energy

For more information, visit: **Banco do Brasil - Bioeconomy.**





Our Environmental Conservation Strategy supports economic and social development, especially in the Amazon, while also promoting the reduction of carbon emissions and the conservation of natural resources.

Environmental Conservation strategy

In December 2024, we disclosed our Environmental Conservation Strategy, which reinforces our commitment to sustainability issues and to mitigating social, environmental and climate risks in our operations. With a 41% share in financing for the agricultural sector, we finance production, sale and investments for small producers and large agro-industrial companies.

Our solid rural credit granting structure contributes to the country's development, preservation of natural resources, sustainability of activities, and generation of positive externalities. Through environmental preservation initiatives, we assist farmers in aligning increased productivity with environmental conservation practices and feasible, resilient production systems.

The Environmental Conservation Strategy evidences to the market and our stakeholders that, besides environmental compliance and risk mitigation in the granting of rural credit, we also disseminate new business through the adoption of good practices, particularly through our work in Bioeconomy, whose main objective, especially in the legal Amazon region, is to contribute to the economic and social growth of the entire region. We finance projects that promote income generation and reduce carbon emissions, including actions to combat deforestation, preserve biodiversity and make sustainable use of soil and natural resources.

To learn more about the full **Environmental Conservation Strategy** go ESG Databook 2024.



Financial

GRI 201-1

In 2024, we recorded an adjusted net income of R\$37.9 billion, 6.6% higher than the previous year. This performance reflects the Company’s overall strength in its various business segments. It highlights our commitment to providing credit, diversifying our products and services, and managing expenses with discipline.

Our expanded loan portfolio totaled R\$1.3 trillion, 15.3% higher than in the previous year.

In the individuals segment, we saw a 7.3% growth, especially the payroll-deductible loans. In loans to legal entities, growth was 18%, driven by increases in small, medium and large companies, as well as the government sector. Operations targeting producers and companies in the agricultural sector also grew significantly, up by 11.9% in the period.

R\$ **37.9** billion
of adjusted net income
6.6% higher than the previous year

15.3% increase
in the expanded credit portfolio
which includes, in addition to the classified
portfolio, private TVMs and guarantees provided.

“In 2024, we hit another all-time result, with adjusted net income of R\$37.9 billion, 6.6% higher than the previous year. This performance reflects the strength of our operations, with quality credit, discipline in expense management and a strategy that combines profitability, efficiency and responsibility.

We ended the year with an expanded loan portfolio of R\$1.3 trillion, a 15.3% advance, maintaining the quality of our assets even in a challenging scenario. Besides remunerating our shareholders and bolstering our capital, we continue to create value for society with solidity, innovation and sustainability - supporting Brazil’s development with consistency and positive impact”.

Marco Geovanne Tobias da Silva
Chief Officer of Financial Management
and Investor Relations



	2022	2023	2024	% Chg. 2023-2024
Net Interest Income (NII)	73,397	93,497	103,944	6.6
Expanded PCLD	(16,747)	(30,531)	(35,698)	11.2
PCLD – Credit Recovery	8,771	8,275	9,499	14.8
PCLD – Credit Risk	(23,547)	(32,221)	(41,422)	28.6
PCLD – Impairment Losses	(795)	(4,900)	(1,754)	(64.2)
PCLD – Discounts Granted	(1,176)	(1,686)	(2,020)	19.8
Net Interest Income	56,650	62,966	68,246	8.4
Fee Income	32,333	33,831	35,477	4.9
Administrative Expenses	(33,599)	(35,454)	(36,998)	4.4
Legal risk ¹	(6,033)	(5,426)	(7,533)	38.8
Stake in Subsidiaries and Affiliates	5,639	7,325	7,789	6.3
Previ – Benefits Plan 1	2,904	2,903	2,631	(9.4)
Previ – Fund Utilization Update	1,158	954	1,102	15.5
Other Income Components ²	(10,202)	(14,843)	(16,691)	17.8
Result before tax on Income	48,852	52,255	54,024	3.4
Income tax and social contribution	(10,195)	(8,382)	(7,657)	(8.6)
Statutory Interest	(4,059)	(4,524)	(4,814)	6.4
Minority Interest	(2,683)	(3,788)	(3,656)	(3.5)
Adjusted Net Income	31,915	35,562	37,896	6.6
Non-recurring Items	(803)	(1,743)	(2,456)	41.0
Net Income	31,112	33,819	35,440	4.8

Note: The figure for Administrative Expenses for 2023 is being restated in | [GRI 2-4](#)

¹Grouping containing the balance of the line ‘Civil, Tax and Labor Claims’.

²Grouping including the result of the lines ‘Other Provisions’, Tax Expenses, ‘Other Operating Income/Expenses’ and ‘Non-Operating Result’.

Net Interest Income (NII)

In 2024, the NII totaled R\$103.9 billion, an 11.2% year-over-year growth (2024 vs. 2023). Contributing to the NII growth was the 1.8% increase in financial income (4.4% in loan operations, influenced by the growth in loan portfolios, and -5.5% in the treasury result, mainly due to the 216 bps reduction in the TMS for the period).

At the same time, financial expenses fell by 7.8%, influenced by the reduction in the TVM (marketable securities) in the period and reflecting the efficiency in managing Banco do Brasil’s funding sources.

Net Interest Income (NII)

(in R\$ million)

	2022	2023	2024	% Chg. 2023-2024
NII	73,397	93,497	103,944	11.2
Financial Revenues	144,267	183,626	187,016	1.8
Loan Operations	109,863	135,495	141,517	4.4
Treasury ¹	34,404	48,132	45,499	(5.5)
Financial Expenses	(70,870)	(90,141)	(83,072)	(7.8)
Commercial Funding	(59,985)	(77,621)	(69,425)	(10.6)
Institucional Funding ²	(10,886)	(12,509)	(13,647)	9.0

Note: The figures referring to 2022 and 2023 Financial Expenses have been restated | [GRI 2-4](#)

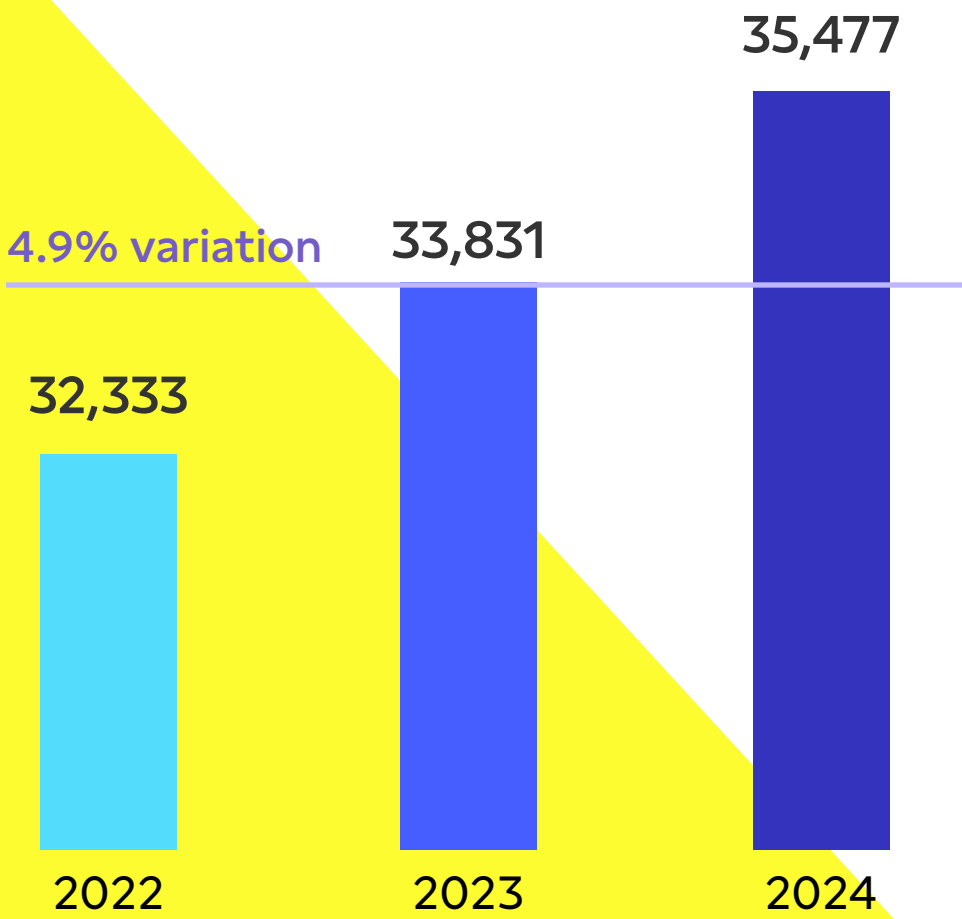
¹ Includes interest income, tax hedges, derivatives and other financial instruments that offset the effects of exchange rate variation on the result.

² Includes senior debt, subordinated debt and IHCD instruments in the country and abroad.

Fee Income

Fee income revenues totaled R\$35.5 billion in 2024, a 4.9% year-over-year growth, with a positive performance in most business lines, highlighting the increase in fund management, consortia and insurance, pension plans and savings bonds.

Variation in fee income revenues
(R\$ million)

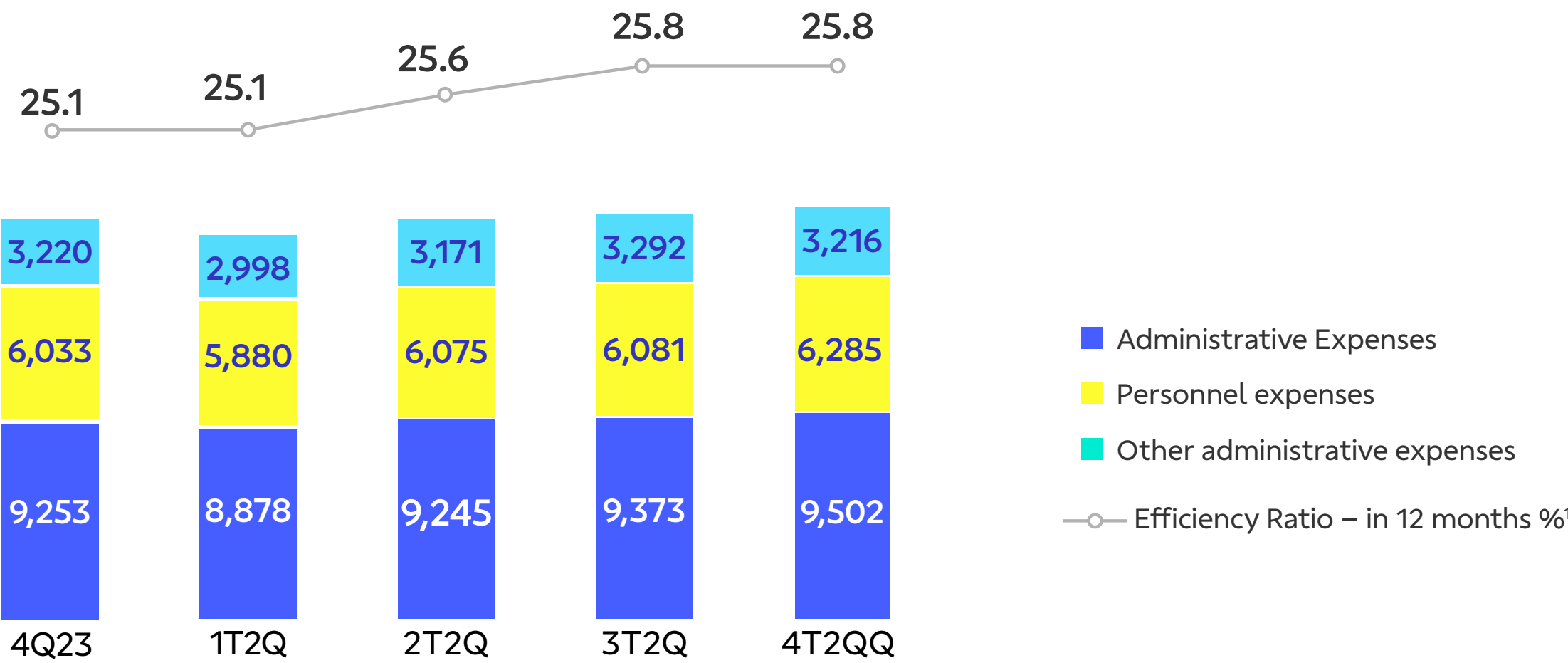


Administrative Expenses and Efficiency Ratio

In 2024, our administrative expenses totaled R\$37 billion, 4.4% higher than in the previous year, within the range foreseen in the Corporate Projections. This result was influenced by the collective bargaining agreement for the banking

category, the hiring of new employees in the last quarter - including technology professionals - and investments in IT. Despite this increase, we achieved an efficiency ratio of 25.6% year-over-year, the best in our historic series.

Administrative Expenses
(R\$ million)



¹ Efficiency Ratio: Administrative Expenses/Operating Income. Data referring to the Income Statement with Reallocations.

Loan Portfolio

The expanded loan portfolio, which includes, besides the classified portfolio, private securities and collaterals provided, totaled R\$1.3 trillion in December 2024, up by 15.3% year-over-year.

The expanded PF (individuals) portfolio grew by 7.3% year-over-year, mainly driven by the performance of payroll-deductible loans (9.8% y/y).

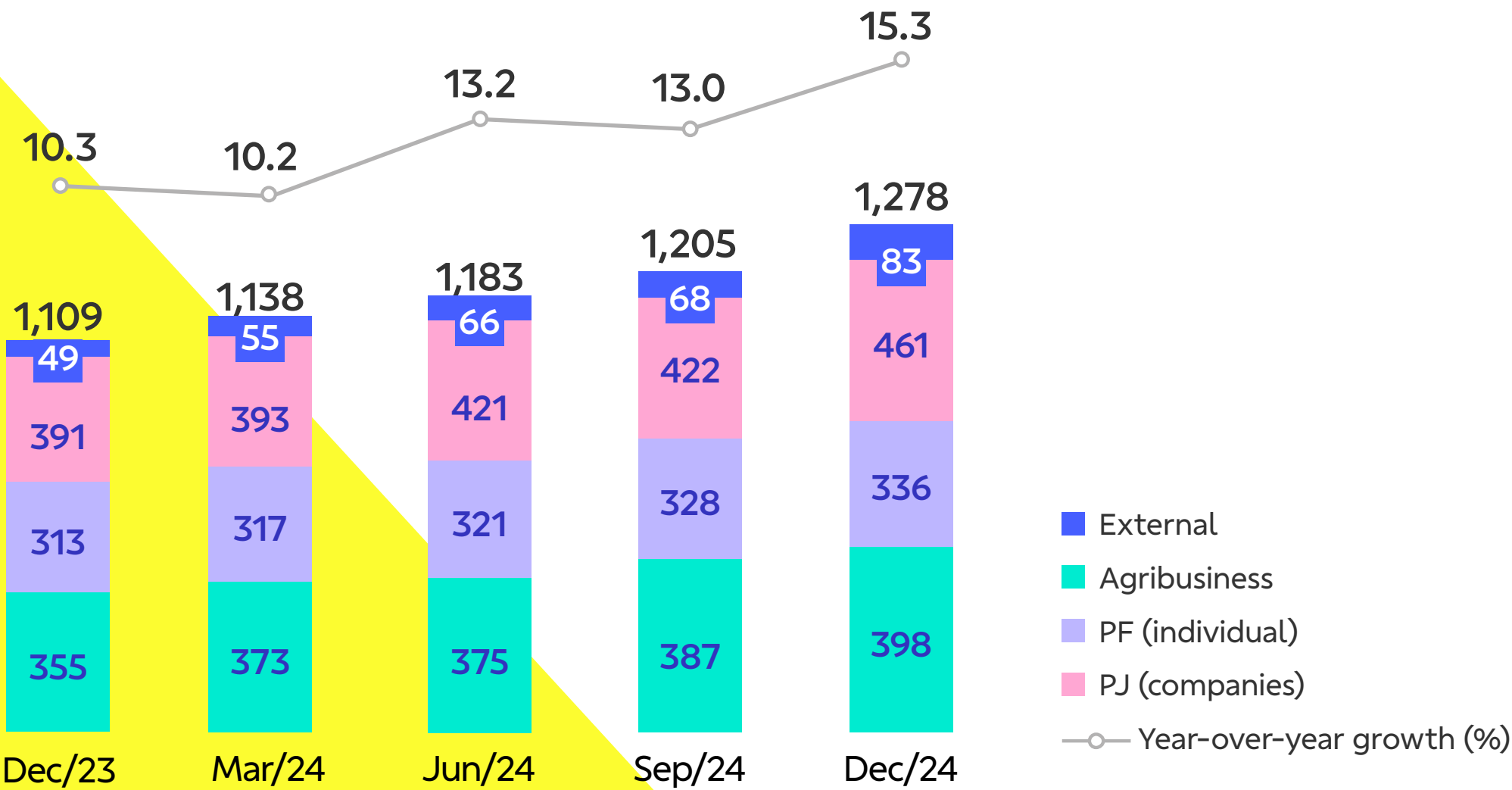
The expanded PJ (corporate) portfolio surged 18.0% year-over-year, with working capital (+4.2% y/y) and investment (+25.9% y/y) operations standing out.

The expanded Agribusiness portfolio was up by 11.9% year-over-year and mainly reflects the expansion in funding operations (+18.6% y/y), investment (+12.7% y/y) and Pronaf (+9.0% y/y).

Allowance for loan losses expenses (PCLD)

The expanded loan portfolio reached R\$ 1,278 billion, an increase of 15.3%.

Expanded Loan Portfolio
(R\$ billion)



Allowance for loan losses expenses (PCLD)

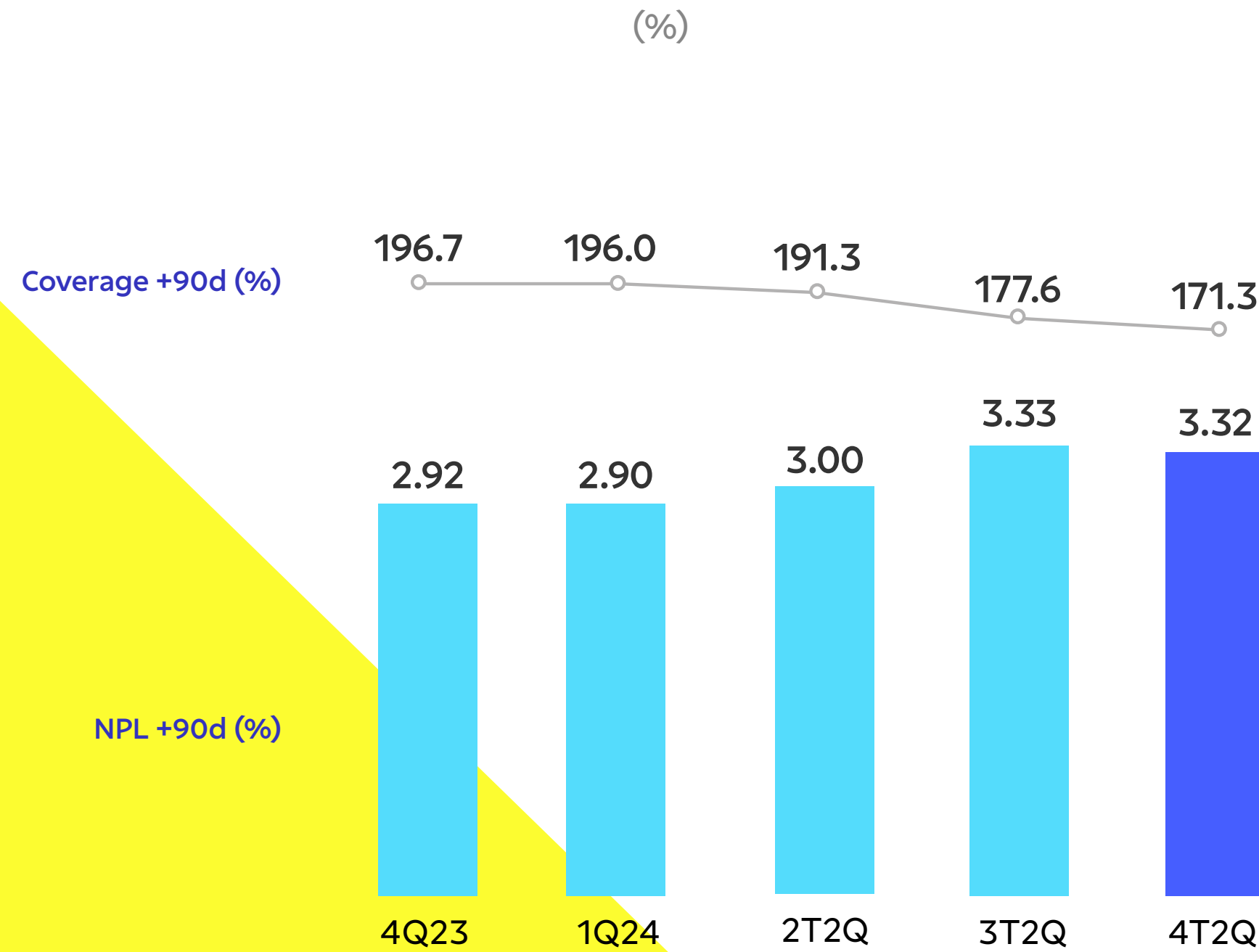
Expanded PCLD – R\$ million	2022	2023	2024	% acm.
Expanded PCLD	(16,747)	(30,531)	(35,698)	16.9
PCLD – Credit Recovery	8,771	8,275	9,499	14.8
PCLD – Credit Risk	(23,547)	(32,221)	(41,422)	28.6
PCLD – Impairment Losses	(795)	(4,900)	(1,754)	(64.2)
PCLD – Discounts Granted	(1,176)	(1,686)	(2,020)	19.8

Loan Quality

We maintained the quality of our loan portfolio under control despite a challenging scenario. The NPL+90d ratio - which measures the ratio of operations overdue by more than 90 days in relation to the total classified portfolio - ended the year at 3.32%, mainly due to

the increase in the agro portfolio. The coverage ratio, which indicates the ratio between the balance of provisions and the total of delinquent operations in the same period, ended December at 171.3%.

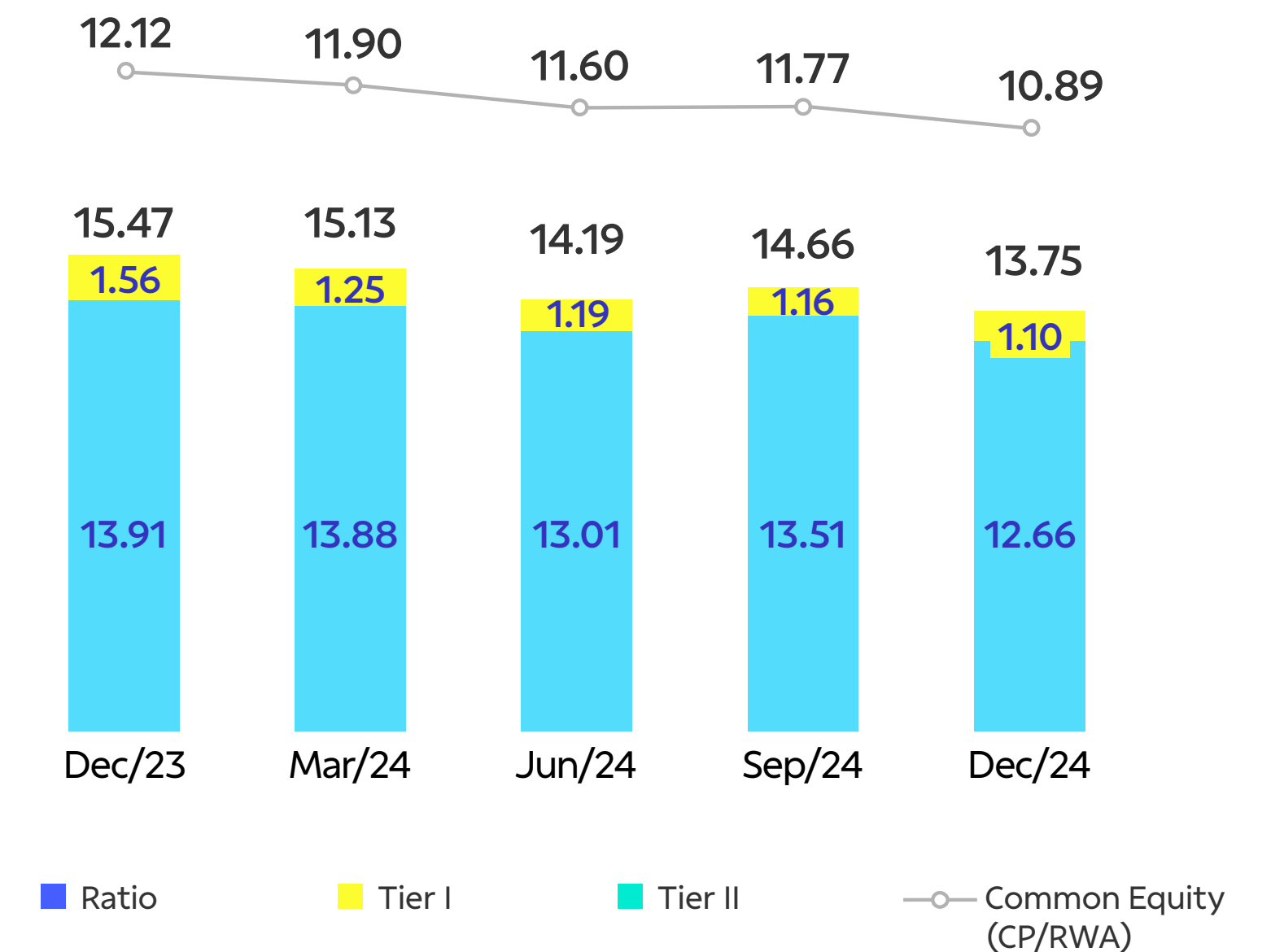
NPL +90d and Classified Loan Portfolio Coverage Ratios



Basel Ratio

We ended December 2024 with a Basel Ratio of 13.75%. The Tier I capital ratio was 12.66%, of which 10.89% was common equity (CP). Reference Equity (PR), calculated according to the Basel regulatory criteria, totaled R\$184.2 billion, an increase of 5.8% compared to the same period last year.

Basel Ratio



Innovation and digital businesses

GRI 3-3 Innovation and technology

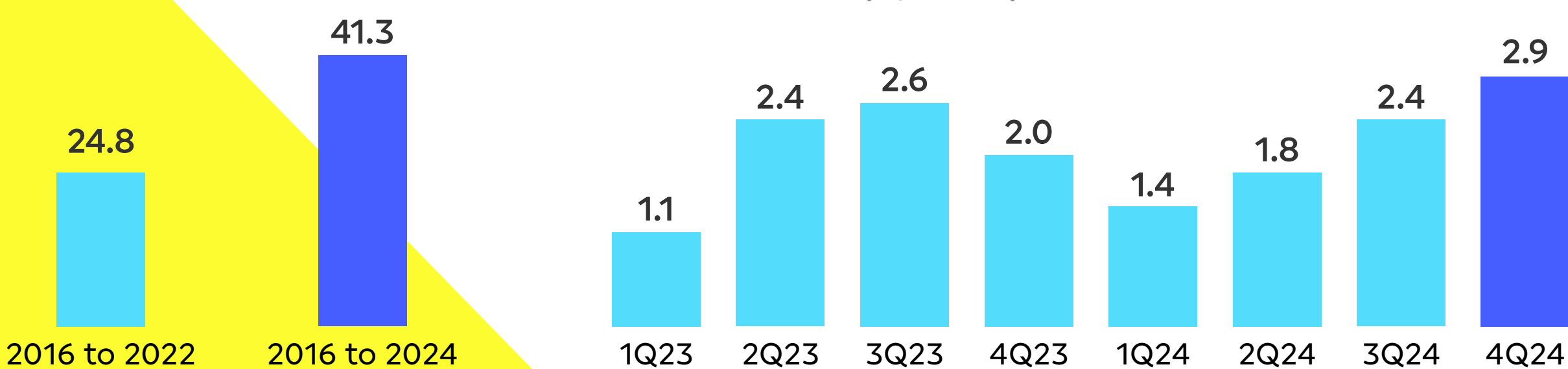
Banco do Brasil believes in its capacity of innovation to continuously enhance the experience of its customers and employees. Our unwavering commitment to investing in our people, cutting-edge technological solutions, and a modern IT architecture have positioned us at the forefront of the financial sector. Our technology hub supports high-volume and complex operations, enabling nearly four trillion IT transactions in 2024. These efforts supported major advances, such as instant payment (Pix) and open finance, consolidating BB as a benchmark in innovation and efficiency.

Through initiatives such as the Experimentation and New Technologies Laboratories – Lentes BB, we closely monitor market trends and emerging technologies, assessing and implementing those that add value to the business. Within this context, we included the use

of Generative AI in areas such as customer service, cards and administrative support, bringing efficiency and customization to interactions. Our institution was also a driving force in the development of Drex (Real Digital), being among the first to participate in the pilot program and taking a leading role in facilitating transfers to other financial institutions and trading Federal Government Bonds on the new platform. We are also seeking to diversify our operations with technological platforms and new business models based on the Bank as a Platform concept.

The Bank’s technology areas work in synergy with the business and service teams, ensuring that the most modern digital solutions are aligned with the quality and effectiveness of face-to-face service. This hybrid approach reinforces our ability to meet customer demands while maintaining our focus on operational excellence and a customized experience.

Investments in technology
(R\$ billion)



“We believe in technology as a vector for transforming the experience of our customers and employees. In 2024, we consolidated BB as a benchmark for innovation in the financial sector, with consistent investments in infrastructure, artificial intelligence, open finance and digital platforms. The combination of scalable solutions, security and customization allows us to offer journeys increasingly more fluid, efficient and connected to people’s real needs.”

Innovation is in the core of our strategy. By bolstering the digital ecosystem, we have broadened the Bank’s role as a business platform and expanded the use of generative AI, improving in-house processes and customer experience. Initiatives such as Lentes BB (BB Lenses), the Academia BB and Shopping BB allow us to anticipate trends and create solutions that reinforce BB’s presence in all channels and moments of our customers’ lives. We are committed to responsibility, excellence and a positive impact.”

Marisa Mattos
Chief Officer of Digital Business and Technology



Digital strategy

Our purpose is “To be close and relevant in people’s lives at all times.” In line with our purpose and reinforcing the Company’s organizational identity, we improved our values to make the principles that guide our actions and inspire our team’s deliveries even clearer, with an emphasis on diversity. Our Values are: Proximity, Innovation, Integrity, Efficiency, Commitment to Society and Diversity.

The objectives of BB’s Corporate Strategy are also reflected in the Digital Strategy. In light of these guidelines, the IT ecosystem has concentrated its efforts on delivering exceptional and sustainable customer experiences, while concurrently fostering the digital transformation of its internal processes. This approach has delivered remarkable results, such as the high level of user satisfaction with the BB Individuals App, which remains among the best rated in the financial market, reflecting excellence in innovation and usability.

The Bank has also made notable investments in advanced technologies, particularly artificial intelligence, digital platforms, low-code development (citizen developer), and cloud processing capacity. Solutions such as Pix (instant payment) and Open Finance were supported by this solid infrastructure, ensuring efficient and secure operations.

Digital Engagement

The use of digital channels accounts for 93.8% of customer transactions, consolidating the global trend towards banking digitalization and heightening our Digital Acceleration Movement. In 2024, the number of active digital customers grew by 6.6% year-over-year to 31.5 million. This growth is in line with our focus on offering more intuitive and accessible solutions.

Our BB Super App remains one of the best rated in the financial industry, with scores of 4.6 in the Google Play Store and 4.7 in the Apple Store. In addition, we recorded significant advances in satisfaction metrics such as CSAT, CES, NPS and WhatsApp satisfaction index, with emphasis on improvements in digital service and the customer journey.

The WhatsApp BB platform has become an essential channel in our digital strategy, with 20.2 million total users, 18.7 million of whom are active customers. Our operational efficiency in this channel is evidenced by the rate of 98.7% of calls resolved exclusively by the bot, without the need for referral to human services.

Concurrently, we enhanced the customization of financial products, resulting in R\$1.02 billion in loan contracts for individuals and R\$4.17 billion in corporate loan disbursements in 2024 alone. Shopping BB recorded 34 million transactions and transacted more

Our Values are:
Proximity, Innovation,
Integrity, Efficiency,
Commitment
to Society
and Diversity.



than R\$1.2 billion, seamlessly connecting customers to services and products with our digital ecosystem.

We also launched “Click and Buy”, a model in which the entire shopping journey takes place within the BB App, ensuring a more fluid and secure experience. This model reinforces the offer of Ourocard cards, credit lines, insurance and consortia, creating cross-sell opportunities for our customers.

Digitalization is not restricted to our customers. In-house, we have promoted an intense Digital Acceleration Movement, training our employees to act in a more agile and innovative way. We already rely on more than 1,200 employees performing in BB’s new way of working, developing customer-focused solutions and reducing our time to market.

Our commitment to innovation is also reflected in the development of emerging technological solutions, such as quantum computing, blockchain and digital assets, preparing the Bank for the future of financial services.

Artificial Intelligence

We have continuously invested in the advancement of Artificial Intelligence (AI) to enhance customer experience, optimize operational efficiency and bolster digital security. The implementation of Generative AI and machine learning-based solutions has allowed us to customize interactions, automate processes and mitigate risks, making our services more agile, secure and accessible.

AI has been used to offer tailor-made recommendations and improve customers’ digital journey. Among the main solutions implemented, we highlight:

- **Journey Funnel:** analyzes interactions on digital channels, identifies attrition and proposes advancements for onboarding and product offerings.
- **Agata:** investment recommendation for Private and Style customers, impacting 1.4 million customers and generating R\$6 million in revenues and nearly R\$700,000 in contribution margin in the first months of use.
- **ARI (Smart Recommendations Area):** provided 380,000 customized messages to more than 57,000 micro and small-sized companies, helping with financial management and cash flow.

Besides enhancing customer experience, AI plays a key role in automating processes, reducing operating costs and increasing efficiency:

- **Digital Compliance:** a market-recognized tool that uses AI and optical character recognition (OCR) to automatically validate tax documents. In 2024, this tool was applied to 134,000 IRPF (individual income tax return) documents, decreasing processing time by 20% and mitigating the risk of fraud.
- **Cash Management:** AI-based model that foresees the demand for cash at branches, optimizing cash distribution logistics and cutting operating costs.
- **Aladin (Money Laundering Assistant):** uses Generative AI to support analysts in identifying signs of money laundering. Since its implementation, 70% of the analysis reports produced have used the tool’s recommendations, improving the assessments accuracy.

And for this continuous innovation in the use of AI to be possible, it is essential to invest in our employees’ development. Academia BB trained 24,000 employees in 2024, with a total of 240,000 courses completed, reinforcing the democratization of the use of AI and data analysis throughout the organization.

In addition, we invest in research and experimentation with emerging technologies such as quantum computing, blockchain and digital assets, ensuring that Banco do Brasil continues to lead innovation in the financial sector.

70%
of the analysis
reports
produced have
used the AI
recommendations.



Open Finance

Open Finance has been transforming the way customers access and use financial services, enabling the integration of shared data to offer more customized and innovative products. In 2024, Banco do Brasil reached 2.28 million Open Finance customers, 81% of whom opted for open-ended membership, ensuring continuous benefits to users.

Share of service channels in transactions			
	2022	2023	2024
Digital channels	92.4%	93.0%	93.80%
Other channels	7.6%	7.0%	6.2%

With Open Finance, customers can consolidate their financial data to obtain customized solutions, enhancing the efficiency and accessibility of the products offered. Among key advances, we highlight:

- **Loan Portability:** reached R\$1.9 billion in contracted volume in 2024, benefiting more than 55,000 customers with more advantageous conditions.
- **Customized Loan:** enabled to grant R\$1.02 billion in loans to individuals and R\$4.17 billion in loans to companies (working capital), ensuring more competitive fees that are tailored to each customer’s risk profile.
- **Funding and Investments:** insights generated from shared data boosted R\$2.71 billion in new financial investments, reinforcing customer confidence in BB’s digital ecosystem.

In addition, the Open Finance structure has enabled the development of new solutions and integrations via APIs (Application Programming Interfaces), broadening the range of digital services on offer:

- **Banking as a Service (BaaS):** in 2024, we widened our API offering to insurance (personal, home, business and protected credit), allowing partners to integrate our services in an automated way. Our Developers Portal platform processed 13.66 billion API calls, evidencing the solution’s scalability.
- **Integration with Shopping BB:** Open Finance data enables customized recommendations for financial products and services, increasing opportunities for customers within our digital marketplace, which generated R\$1.2 billion in 2024.

81% of 2.28 million Banco do Brasil customers participating in Open Finance opted for an open-ended enrollment. This highlights the customers’ confidence in the platform.



Minhas Finanças Multibanco

In 2024, we continued to enhance Minhas Finanças Multibanco (My Multibank Finances), our free solution for personal financial management, which has been integrated into the Open Finance ecosystem since 2022. This tool allows our customers to view their transactions in different financial institutions in a consolidated way, expanding their ability to plan and organize their finances.

During 2024, we promoted updates that made the experience even more efficient. In January, the Financial Agenda became part of Future Entries and, as of the second quarter, also obligations via Authorized Direct Debit (DDA). Thus, we offer a unified view of finances, making the journey of managing financial commitments easier.

We have also launched a new Financial Education section, with content from the BB Blog that guides our customers on controlling and organizing their spending. We have also incorporated the “Trazer Dinheiro” (Bring Money) feature (Payment Transaction Initiator - ITP) into the tool, which allows to transfer funds from other institutions to BB. This supports the payment of bills and helps to reduce the use of overdrafts and interest payments.

Aware of the needs of the younger generation, in 2024 we developed “Meu Cash” (My Cash), a children and youth’s version of Minhas Finanças (My Finances). With the “Meus Gastos” (My Spending) feature, children and adolescents can automatically monitor and classify their spending, promoting learning about conscious consumption from an early age.

The solution evolves continuously as an investment in inclusion and financial education. In a Proof of Concept using artificial intelligence, we tested new models for recommending products and services and generating customized insights. This initiative was conducted in partnership with Fenasbac’s Aceleração Next program.

By the end of 2024, Minhas Finanças had already been used by more than 24 million customers. We have reached the milestone of 7.2 million unique monthly active customers, with more than 1 billion categorized financial entries per month with an accuracy higher than 91%. In the same period, more than 732,000 financial planning were conducted, totaling R\$5.5 billion in planned amounts and R\$1.9 billion in potential suggested savings.

Pix

The advances provided by Pix go far beyond transfers between people. Pix has played a key role in the financial inclusion of nearly 60 million Brazilians, the equivalent of more than half of the country’s workforce who were previously unbanked, by offering real-time transactions to any participating institution at no cost to individual customers.

In 2024, Banco do Brasil established itself as a key player in the Pix environment, leading advances that extend beyond the agility and convenience of instant payments. We strictly adhere to the Brazilian Central Bank’s schedule, reinforcing our strategic position in the national financial system by enabling fast, accessible and secure transactions.

The Pix expansion has lowered the circulation of cash, which has helped to cut costs in the production of banknotes and coins. It has also expanded access to digital transactions throughout the country, benefiting people of different profiles and regions. According to BACEN, Pix remains the payment method most used by Brazilians, with a 54% increase in amounts transacted and 46% of the population’s adhesion, surpassing the use of cash, which accounts for 22%.

The “Minhas Finanças” tool recorded over 1 billion categorized financial entries per month with an accuracy higher than 91%.

We remain committed to excellence in deliveries, going beyond regulatory requirements. In 2024, we recorded more than 6.7 billion transactions via Pix, transacting more than R\$5.3 trillion. This volume accounts for an increase of more than 43% over the previous year, evidencing our relevance in the ecosystem. We also stood out with the implementation of Pix by proximity in POS terminals, reinforcing our commitment to innovation.

In 2025, we also advanced with the implementation of the Automatic Pix, which promises to transform recurring payments. Attentive to customer needs, we maintain our leadership in the development of digital solutions and are already preparing for the arrival of Pix Garantido (Guaranteed Pix) and Pix Internacional (International Pix).



Other innovation initiatives

GRI 3-3 Innovation and technology

Always attentive to the present and the future, we test and adopt the latest technological solutions, always with committed to providing our customers with excellent service. Experimentation involves paying attention to the movements of the key competitors and the trends that will change the way we work.

In this regard, BB from time to time monitors the strategic movements of the players and the new trends in the financial industry, building insights and studies that help with decision-making. In addition to developing the Technological Trends Radar and the Megatrends, initiatives such as the BB Innovation Platform and the BB Experimentation Laboratory - BB Lenses - also corroborate our cultural transformation.

Beyond technology, digital transformation is about changing the way we interact and do business. In the case of quantum computing, the potential impact of this transformation could be enormous. That is why we are attentive to and integrated with

the movements of the market and of the research and educational institutions all over the world. Internally and/or externally, we actively foment discussions and studies on the topic, aiming to promote its institutional acculturation as soon as possible, consistent with learning and the future timely technology operationalization.

It is also worth mentioning Ponto BB, which, as the latest branch model that combines the physical and virtual worlds, reinforces a vibrant strategy that is always up to date and that inspires both customers and employees to create unforgettable experiences. At Ponto BB, holograms, robots and virtual service booths will build digital service solutions into the physical environment. We will also offer spaces for local entrepreneurs to display their products and services to the public. By the year-end, the Bank is due to open other points in current branches, focused on topics such as agribusiness, tourism, entrepreneurship, undergraduate students and shopping.



Technology and ESG

In 2024, the Technology Executive Board (Ditec) reinforced its commitment to sustainability through initiatives aiming the circular economy, recycling and the proper waste disposal, such as:

- **Sustainable Equipment Disposal:** Nearly 4,150 pieces of obsolete equipment (65 tons) were directed to recycling or reverse manufacturing, in accordance with the National Solid Waste Policy.
- **Donation of movable property:** 2,780 pieces of equipment and accessories were allocated to the Computers for Inclusion Program, benefiting digital inclusion projects.
- **BB Zero Waste:** 16 tons of recyclable waste from Brasília and São Paulo were directed to waste pickers' cooperatives. At BB Digital Week 2024, recyclable and organic waste from the event was correctly directed to recycling and composting, lessening environmental impact.



Corporate Venture Capital

Corporate Venture Capital is one of the tools used by corporations to promote open innovation, accelerate the development of new businesses and expand markets. Our proximity to startups enables us to share knowledge and adopt new technologies. This helps us to shorten time-to-market and increase our competitiveness.

To boost this movement, BB Ventures is BB's corporate venture capital program. Through it, the Bank invests in five FIPs (Private Equity Investment Funds), managed by specialized market managers: Astella, Indicator Capital, SP Ventures, MSW Capital and Vox Capital.

The program's thesis seeks startups in the agtech, fintech and govtech verticals. The focus is on companies in the seed and series A stages, which already have tested products and active customers, and which, along with the Bank, can create synergies.

The BB Ventures program ended 2024 with 1,110 startups assessed and currently has 53 startups invested in its portfolio. These investments have the potential to create value in relevant strategies, such as traceability in the livestock production chain, management solutions for farms and companies, efficiency gains for the public sector and improved citizen experience, blockchain, asset tokenization, convenience in means of payment, financial intelligence and solutions for young people, as well as new businesses based on data and analytical intelligence.

Lentes BB (BB Lenses): Experimentation and New Technologies Laboratory

The experimentation laboratory - Lentes BB - is a corporate program that, working in the knowledge, community and experimentation verticals, facilitates the materialization of innovative projects, promoting their purpose through a structure that connects people, develops skills and enables new business models.

In 2024, the Lenses program was consolidated as a promoter of innovation at Banco do Brasil. Our aim is to boost innovation in a structured way at the Bank's units, offering methodological support, specialized content and an environment for experimentation.

One of the year's highlights was the introduction of the Innovation Readiness Index (IPI) as an indicator in the corporate induction program, ensuring strategic alignment and assessing the level of innovation of BB's strategic units. This index measures and guides the adoption of good practices, boosting the ability to innovate in more efficient and value-added solutions. It also makes it possible to identify areas with the greatest potential for innovation, directing resources and efforts to maximize the impact of solutions.

The Lens program has also actively participated in ideas programs and hackathons. These events were key to fostering creativity and collaboration among employees, resulting in breakthrough solutions that are under

development or have been implemented in different areas of the Bank.

In addition, we were connected to the innovation ecosystem, actively participating and offering relevant content and training at prominent events such as Web Summit, South Summit, Rio Innovation, Rec'n'Play, HackTown and BB Digital Week. At these events, our employees, customers, and the community at large had the opportunity to connect with the main trends in the sector, learn from renowned experts, and exchange experiences with professionals from different parts of Brazil and the world. These training activities were paramount for bolstering Banco do Brasil's culture of innovation, developing skills from experience and maintaining our leadership position in the sector.

The Lenses program's initiatives have also had a significant impact on our customers. The innovative solutions developed throughout the year resulted in improvements to the services offered, providing a more efficient and customized experience. The digital channels' new features, more agile services, and financial products suited to customers' needs have enabled them to take advantage of the latest technological advances, enhancing a relationship of trust and satisfaction with Banco do Brasil.





The BB Innovation Platform is capable of hosting multiple ideation campaigns and hackathons, resulting in more than 1,600 ideas received since the launch.

Innovation Platform

The BB Innovation Platform is a unique environment capable of hosting multiple ideation campaigns and even hackathons. It allows the strategic areas (product, channel and customer managers) to activate the intelligence distributed throughout the conglomerate in a structured way, based on real challenges. In doing so, the Platform puts innovation at the service of these management areas and reinforces the distributed execution model.

Since the launch, we have run several campaigns that have received more than 1,600 ideas. Campaigns may have different rewards, but talent recognition is our commitment. Inovathon-type events are campaigns that involve various areas with common challenges, with the aim of engaging all employees, generating ideas that will become prototypes and recommendations, gaining institutional recognition and visibility, and investing in training.

Developers Portal

BB's strategy for the Banking as a Service (BaaS) model advanced in 2024, by the product areas developing new APIs and the continuous improvement of the BB Developers Portal, our platform dedicated to integration with partners.

BB ended 2024 with 32 BaaS solutions, 19 of which are available on the Developers Portal, such as Collection, Pix, Collection Integrated with Pix, Batch Payments, Statements, Collection Services, BB Pay, Login BB, Account Validation, Vehicle Debits, Home and Business Insurance, among others.

With the acceleration of this strategy, we recorded an annual growth of 52% in the number of unique customers integrated with BB's BaaS solutions, contributing to the results of the integrated products.

BB Pay

BB Pay is Banco do Brasil’s payment platform that brings together different payment methods in one place. With it, small businesses can generate billing links, receive credit card payments via the BB app with the Tap on Phone solution or authorize employees to receive payments via Pix. E-commerce can integrate the solution via API, and the Conglomerate itself can use it to enable new business models.

In 2024, BB Pay transacted more than R\$8.5 billion, in more than eleven million transactions carried out through the different ways of using the receivables platform.

These figures represent a substantial increase compared to 2023, due to the ongoing expansion of available solutions and payment methods. The platform currently supports payments via Pix, bank slip, credit card, and financing, in addition to integration with new partners and customers via API.

BB Pay is also built into Open Finance, acting in this ecosystem as Payment Transaction Initiator (ITP) through a BB white label API for initiating payments with Pix and services for transferring funds between institutions within our application.

Number of Customers and API Indicator	1Q24	2Q24	3Q24	4Q24
Business APIs with calls in production	20	22	22	24
Customers with calls in production	22,230	25,575	26,356	28,466

Structure for New Business Development

In 2024, Banco do Brasil’s new business development structure focused on studies and initiatives to expand products and services offerings beyond traditional core banking. Special attention was given to projects that strategically position the Bank in the growing ecosystem of the tokenized economy, driven by the advance of the Brazilian CBDC, Drex, as well as market and competitive trends.

These projects involve the collaboration not only of the Bank’s various units, but also of external partners. This integration enables the exploration of new technology frontiers and the development of solutions that meet the new demands of a changing financial environment.

With this strategy, Banco do Brasil not only speeds up its adaptation to the innovations generated by the tokenization of the economy, but also reaffirms its leadership as an institution anticipating trends and promoting advances, to offer modern, efficient services linked to the needs of the market and its customers.

Banco do Brasil
positions itself
strategically within
the ecosystem of the
tokenized economy,
driven by the
advance of the
Brazilian CBDC, Drex.



Digital business abroad

In 2024, we made significant progress in the digital transformation of our international services, with the aim of better meeting the needs of exporters and importers. We focus on solutions that step up the agility, transparency and security of operations. One of the highlights was the integration of BB Americas with the BB app, creating an exclusive area accessible with the same login as BB accounts (Single Sign-on). This functionality has made viewing statements, registration data and information on international branches easier and more intuitive.

Another important advance was the development of the BB Store on the Brazil Export Platform, in partnership with Apex Brazil. This digital solution connects Brazilian exporters to global markets, facilitating access to specialized products and services. Complementing these efforts, we launched the International Sustainability Journey, a free training program for exporters that promotes ESG practices. The program included face-to-face and online workshops, sustainability maturity assessments and specialized consultancy, training more than 300 companies in topics such as the circular economy, energy efficiency and social responsibility.

We also act as the federal government's exclusive agent in Proex, in collaboration with the National Treasury and the Ministry of Development, Industry, Trade and Services. We participated in the formulation of Resolution No. 5.143 of the National Monetary Council (CMN), which includes innovative methodologies to meet exporters' needs, and worked in the creation of a new financing type aiming the Brazilian exportable production. These initiatives reinforce our role in promoting responsible and sustainable business in international trade.

Thanks to these initiatives, we have made significant strides in 2024, such as:

- Expansion of the number of current accounts abroad, benefiting companies that need integrated solutions to operate globally.
- Growth in the export and import foreign exchange market share, reinforcing our leadership position in the international financial market.
- Customer portfolio growth with international products, evidencing the successful, innovative and customized solutions offered by the Bank.



BB Digital Week

In 2024, we held the 3rd edition of BB Digital Week, an event that reinforces our commitment to innovation, technology and sustainability. With the topic "Sustainable Technologies in the Age of Multiexperience", we assembled more than 25,000 participants, including 11,000 from the general public and 14,000 BB employees, promoting debates, lectures, mentoring and technology demonstrations.

We sought to increase diversity and inclusion by ensuring that more than 40% of the audience was made up of Black, Indigenous, and Asian people, and that 40% were women. In addition, we provided accessibility resources such as automatic transcription, Libras interpreters and sighted guides, offering a fully-fledged experience for approximately 500 people with disabilities.

Approximately
34 million
transactions carried out
at Shopping BB by the end
of 2024

involving a
volume exceeding
R\$ 1.2 billion
in sales for approximately
5.1 million unique customers

Shopping BB

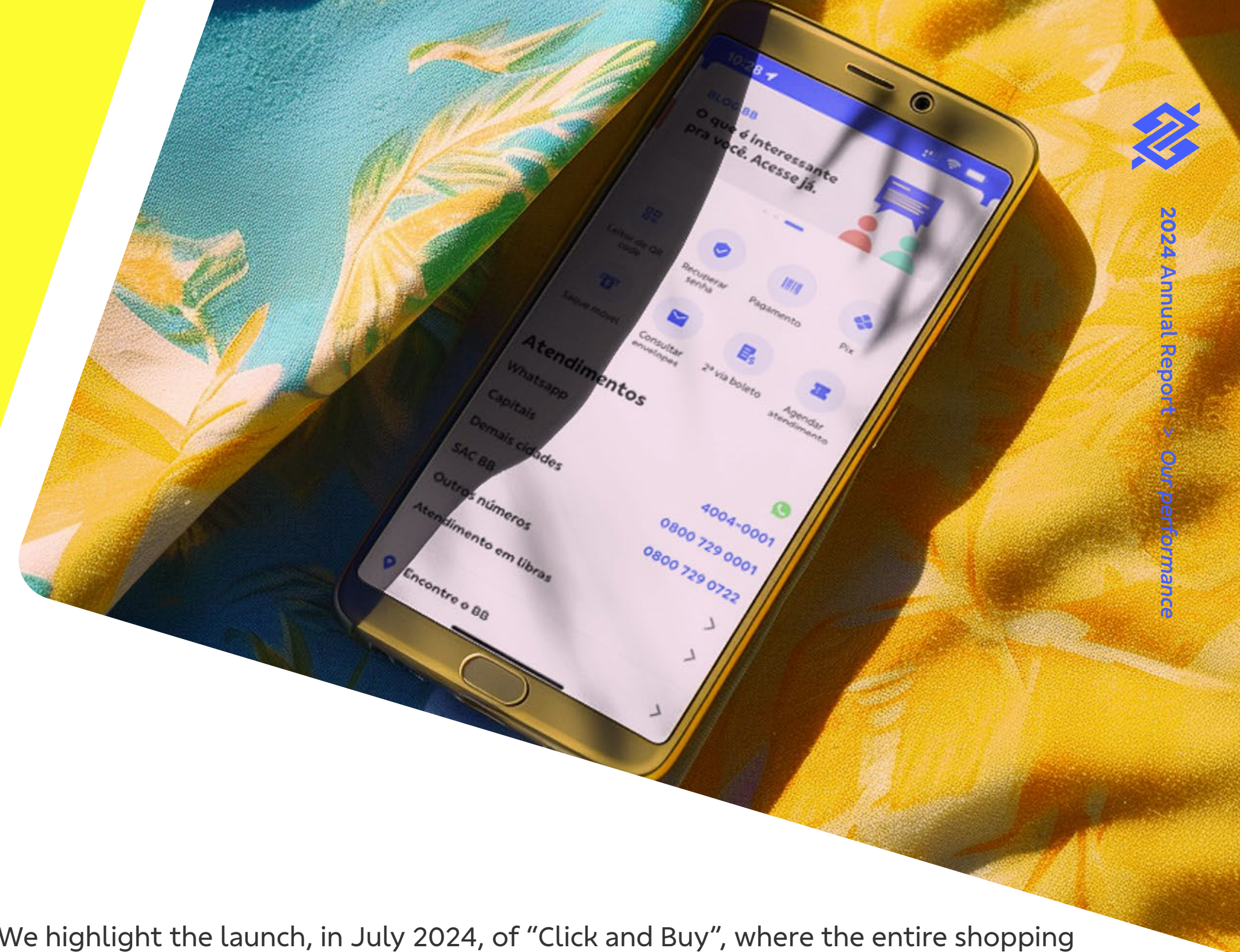
Shopping BB, which is part of the Digital Acceleration Movement, highlights the expansion of our operations beyond core banking, within the concept of the Bank as a Business Platform.

By the end of 2024, Shopping BB had recorded approximately 34 million transactions involving a volume exceeding R\$1.2 billion in sales of non-financial products and services to approximately 5.1 million unique customers.

At the end of the 2024 cycle, Shopping BB relied on:

- 165 e-commerce available to all Banco do Brasil account holders, meeting their main needs;
- More than 70,000 SKUs are available for the journey, fully integrated with the BB app in Click and Buy. The entire shopping journey takes place in the app, providing a safer, more complete and fluid shopping experience for the BB customer;
- 35 gift card brands, with hundreds of SKUs, distributed among transportation services, delivery, streaming, sports stores, business solutions and multi-brand cards;
- Gamer Area with gift cards from various gaming platforms, cashback in selected stores, besides financial services specifically for the needs of this audience;
- Mobile top-up for Brazil's main operators, and as of December, it also offers recharges for Surf Telecom and Brazilian Postal Services.

We highlight the launch, in July 2024, of "Click and Buy", where the entire shopping journey takes place within the app, through multiple high-performance APIs and integration with the most comprehensive e-commerce tools on the market, offering a fluid shopping experience, fully customizable and with Banco do Brasil's security. The depth of action of this new model will allow to bolster cross-selling actions for core banking products, such as the offer of Ourocard cards, the possibility of consumption through BB credit lines, insurance offers, the use of consortium letters as means of payment and other operations with sellers, always aiming at enhancing BB's relevance along with its stakeholders.





Governance, ethics, and transparency

Corporate governance
Ethics and transparency

Corporate governance

Governance Structure

GRI 2-9, 2-12

Banco do Brasil maintains a corporate governance structure based on principles of transparency, fairness, accountability and corporate responsibility. This structure is composed of joint committees and executive bodies that ensure effective decision-making and compliance with the institution's strategic guidelines. To support the Board of Directors and the Board of Executive Officers, BB relies on several specialized committees that provide technical and strategic support in specific areas, as described in the following pages. These committees are composed of members with expertise in related areas, ensuring that decisions are based on technical analysis and in line with best market practices.

The governance structure of Banco do Brasil is available on the [Investor Relations website](#).

General Shareholders' Meeting

The General Shareholders' Meeting is Banco do Brasil's highest decision-making body, liable for strategic decisions that are essential to the institution's governance. Summoned by the Board of Directors or by shareholders, as provided for in the Bylaws, the Shareholders' Meeting resolves on issues such as the sale of shares, merger, incorporation, capital increase and adherence to special corporate governance practices, such as B3's Novo Mercado.

In line with good transparency practices, the Bank provides detailed information on the Meeting's agendas on its Investor Relations page, promoting shareholders' active participation. The Meeting is a key moment of accountability and interaction, allowing members to participate in the decisions that define the future of Banco do Brasil.



The guidelines governing the operation of our advisory committees, as well as the composition of each one, are detailed in our charter, **available for public consultation here.**



Board of Directors (CA)

GRI 2-11

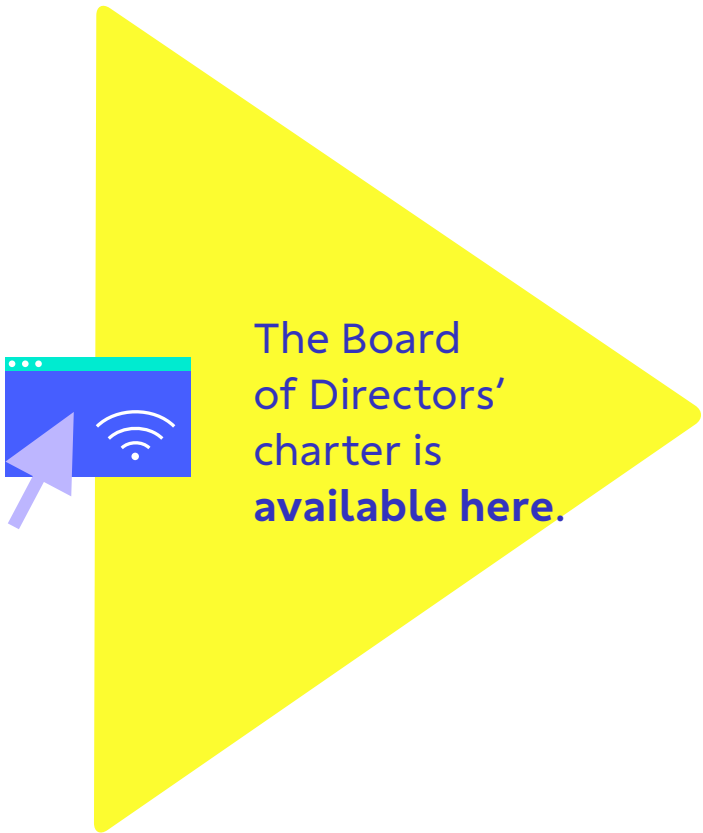
The Board of Directors is Banco do Brasil’s highest decision-making body, liable for setting out the strategic guidelines that guide the business and overseeing the work of the Board of Executive Officers. Its composition, defined at the General Shareholders’ Meeting, includes representatives of the majority shareholders, minority shareholders and independent board members.

The diversity of experience and skills among board members is one of the pillars for ensuring decisions that meet the interests of all stakeholders. As provided for in Banco do Brasil’s Bylaws, the Board is composed of eight members, including an employee representative, elected directly by their peers in a process organized by the Bank jointly with the representative trade unions. In addition, the minority shareholders elect two members, or more if the multiple voting process so determines.

It is worth noting that the majority of the Board of Directors is composed of external members. Of the eight members, only two - the CEO of BB and the board member representing the

employees - are not external. This composition reinforces the principles of transparency, balance and independent governance, in line with best market practices. As provided for in the Bank’s Bylaws, at least 30% of the Board members must be independent, meeting the criteria defined by laws and the Novo Mercado Regulations. Members elected by minority shareholders are automatically considered independent, reinforcing the principles of transparency and balanced governance.

Lastly, it is worth noting that the Chairman of BB’s Board of Directors does not hold executive positions in the Company, ensuring a clear separation between strategic and operational duties.



Board of Officers (CD)

Banco do Brasil’s Board of Officers, composed of the Chairman and Vice-Chairmen, is liable for making strategic decisions that guide the entire Board of Executive Officers. It proposes and implements corporate policies, strategies, the master plan, the general budget and the investment plan, besides approving the market plan and the labor agreement, as provided for in the Bylaws

It is liable for the internal organization of the Bank, the administrative structure of the executive boards and other departments, the definition of the distribution and allocation of profits, always in compliance with the resolutions of the General Shareholders’ Meeting or the Board of Directors and the prevailing laws.

Fiscal Council (CF)

The Fiscal Council acts independently, overseeing the acts of management and ensuring compliance with legal and statutory obligations. Its duties include analyzing the financial statements and issuing opinions on the policies and practices adopted by management.

Board of Executive Officers (Direx)

The Board of Executive Officers is liable for the day-to-day management of the Bank, implementing the strategies defined by the Board of Directors. It is composed of the Chief Executive Officer and Chief Officers, each heading specific areas, which allows for specialized management focused on BB’s various operating segments.



Our Internal Audit structure reflects our commitment to transparency and corporate governance

Internal and Independent Audit

The Internal Audit is an integral part of the Internal Control System of the Federal Executive Branch for oversight activities. Its creation is provided for in our Bylaws, and its structure reflects our commitment to transparency and corporate governance. The body must report functionally and administratively to our Board of Directors, following the guidelines set out in our organizational structure.

The Independent Audit is liable for auditing and issuing opinions on the financial statements and related notes, ensuring compliance with the accounting standards issued by the CMN and Bacen. This duty also includes assessing the quality and adequacy of the internal controls system, comprising electronic data processing and risk management systems, identifying and recording any deficiencies. The Independent Audit also describes any non-compliance with legal and regulatory provisions that may pose a material impact on our financial statements or operations.

Audit Committee (Coaud)

Both internal and independent audits are assessed by the Audit Committee (Coaud), which ensures integration between these processes and contributes to enhanced governance and transparency. A permanent statutory body, it assists us in conducting our auditing and supervisory duties. The Coaud continuously oversees the activities and work carried out by the independent auditors, besides performing its duties with the subsidiaries adopting the Committee’s single regime.

The Committee oversees and evaluates Audit’s activities, monitors risk exposures, the accounting practices and ensures transparency of information. It also advises the Board of Directors on resolutions relating to management oversight, corporate compliance and governance.

People, Remuneration and Eligibility Committee (Corem)

The People, Remuneration and Eligibility Committee (Corem) is a permanent statutory body that advises the Board of Directors on defining policies for people management, remuneration, appointment and succession of officers. Corem also analyzes the eligibility of candidates for officers, members of advisory committees and fiscal council members, checking compliance with legal requirements and the conformity of the evaluation processes.

Risk and Capital Committee (Coris)

The Risk and Capital Committee (Coris) is a permanent joint body that advises the Board of Directors on integrated risk management, including social, environmental and climate risks, and capital management for the institutions in Banco do Brasil's Prudential Conglomerate.

Among its main duties, Coris oversees compliance with the Risk Appetite Statement (RAS), analyzes specific policy proposals and monitors compliance and adhesion of these policies to risk and capital management processes.

Technology & innovation Committee (Cotei)

The Technology and Innovation Committee (Cotei) is a joint and statutory body whose purpose is to advise the Board of Directors on issues related to technological trends, new business models and innovation projects or initiatives, to cope with these trends and their effects on Banco do Brasil.

Corporate Sustainability Committee (Cosem)

The Corporate Sustainability Committee (Cosem) is a joint body that advises the Board of Directors on issues related to sustainability and social, environmental and climate responsibility. Its activity considers the best market practices and the voluntary commitments made by Banco do Brasil.

Nomination and selection

GRI 2-10

At Banco do Brasil, the nomination and succession process ensures the identification, retention and continuous development of leaders aligned with the organization's core values and competencies. Structured in a transparent way, this process considers criteria such as merit, diversity of skills and compliance with legal and regulatory requirements.

The members of the management bodies, including the Board of Directors, the Board of Executive Officers and their committees, are selected based on objective criteria that assess professional qualification, experience and reputation. All members must be Brazilians residing in the country, with good moral standing, a flawless reputation and advanced expertise, including best practices in corporate governance, compliance, integrity and corporate accountability.

The Nomination and Succession Policy, revised and approved in 2024, sets the minimum standards and requirements for senior management positions and ensures that succession and nomination processes are conducted seamlessly and ethically, with a focus on diversity and the technical skill required to execute the organizational strategy.



Under-represented social groups

As provided for in the Banco do Brasil (ESBB) Bylaws, the Board of Directors relies on an employee representative, elected by direct vote among the Company's active employees. The election process is organized by the Bank and representative trade unions, ensuring democratic participation. The board member representing employees meets all the criteria, requirements and impediments provided for by laws, regulation and the ESBB.

In addition, Banco do Brasil's Nomination and Succession Policy ensures a diversity of profiles, qualifications and experience in the composition of management. This policy applies to the Board of Directors, Fiscal Council, Advisory Committees.

BB Leaders Program

GRI 2-17

We invest in the continuous development of our senior management, providing a training path through the BB Corporate University. This path includes courses given by national and international references, covering essential topics such as Corporate Ethics, Information Disclosure, Prevention and Fight Against Corruption, Risk Management, ESG, Customer Experience, Culture, Digital Acceleration and Inspiring Leadership.

Impact management

GRI 2-13

Managing social, environmental and climate impacts is at the core of our business strategy and it is driven by sound, integrated governance. Our governance architecture is governed by applicable laws, the ESBB, the charters of our governance bodies and advisory committees to the Board of Directors, as well as general policies and corporate normative instructions.

The Board of Directors and Cosem ensure that sustainability decisions are made based on our guidelines and in accordance with market best practices, and that they are disclosed transparently, reliably and in line with our practices and applicable regulations.

Since 2016, the BB Leaders Program has been working in a structured way to identify and qualify successors for strategic roles in the senior management of the Bank and Conglomerate. The program promotes annual evaluation cycles, in which potential successors are analyzed based on performance, potential and promptness, by their immediate supervisors and vice-presidency committees. Based on these analyses, a Succession Matrix is drawn up which indicates candidates' promptness, identifies risks of a lack of successors and defines strategies for retaining talent.

By building ESG considerations into our decision-making processes, we go beyond regulatory compliance to ensure that our actions effectively contribute to sustainable development. The corporate governance structure, combined with expert advice and collaboration across our boards, ensures that the impacts of our operations are identified, monitored and managed responsibly.

In addition, Banco do Brasil adopts a proactive and comprehensive model to ensure business continuity, reflected in our Business Continuity Management (GCN), which is aligned with the best international practices, such as the ABNT NBR ISO 22301 standards. This model is designed to ensure operational resilience and incident response capability, and is a fundamental part of our strategy to mitigate negative impacts and maximize service availability to our customers.

It is worth noting that our GCN methodology also includes biannual evaluation indicators for strategic units. These are analyzed for compliance with the methodology, process continuity testing (PCN) and impact measurement. The continuous review and lessons learned from internal and external audits, incident simulations, and governance feedback help to build up operational resilience, ensuring that Banco do Brasil remains a benchmark in business continuity management.

Senior Management Remuneration

GRI 3-3 Talent attraction, retention, satisfaction and development, 2-19, 2-20

Our Senior Management Remuneration Policy is aligned with Banco do Brasil's (ECBB) strategic guidelines and CMN Resolution No. 3.921/2010, ensuring transparency, fairness and regulatory compliance. The remuneration model aims to attract, retain and reward managers, fomenting sustainable business management, with attention to risk limits and short-, medium- and long-term strategies. In this regard, we maintain the Remuneration Committee (Corem), which is liable for advising the Board of Directors on defining the management remuneration policy and overseeing the application of the established guidelines.

The composition of total remuneration – which includes fixed remuneration, variable remuneration and benefits – is submitted annually for approval at the Annual General Meeting, ensuring compliance with legal and regulatory requirements. At BB's general shareholders' meeting, held on April 26, 2024, the overall amount of the Management remuneration was approved by a majority of votes, in compliance with federal laws. The amounts paid are disclosed transparently, in accordance with current legislation.

The fixed remuneration and benefits granted to officers are defined based on criteria such as internal balance, competencies, responsibilities and market analysis, respecting the particularities of each position. To determine remuneration, the People Executive Board adopts a salary survey conducted by a specialized consultancy engaged without any direct relationship with BB. The

social security contributions paid for the officers follow the same percentages applicable to other employees, both for the General Social Security System (RGPS - INSS) and for the Supplementary Social Security System.

The Management Variable Remuneration Program (RVA) is aimed exclusively at the members of the Board of Executive Officers, and takes place annually. Activation of the program is subject to the employee profit sharing plan (PLR), the achievement of the institution's performance targets, and compliance with the risks and responsibilities of managerial activities. We adopt indicators that reflect both institutional performance and the individual performance and managers' unit of operation performance to ensure that the RVA program is aligned with the ECBB. The main indicators include customer experience, sustainable finance, ESG practices, digital transformation and reinforcement of organizational culture.

Sustainability is built into performance management through indicators that cover all levels of the organization, from the strategic level (Performance Plan - PD) to the operational level (ATB of the units and individual employee performance). These indicators analyze the results obtained in the operational plans of the units, directly impacting the variable remuneration of statutory managers and employees of the strategic, tactical and operational units.

We are committed to transparency and fairness in the Senior Management Remuneration Policy, which is aligned with Banco do Brasil's strategic guidelines and CMN Resolution 3,921/2010.

Variable remuneration, consisting of payments in kind and deferrals, must be directly linked to sustainable performance and the continuity of the results delivered. Thus, 40% of the total is deferred and conditional on maintaining the results achieved, and can be reversed if the established criteria are not met. The policy also provides for the refund of the amounts already paid to the Officer in the event that mismanagement is evidenced, which violated the management fiduciary duties, particularly those provided for in Articles 153 to 158 of Law No. 6.404/1976 and in the Bylaws.

Senior Management Evaluation

GRI 2-18

The performance review of our governance bodies and their members is based on a specific instrument covering economic, social and environmental aspects, which reflect expectations regarding individual and collective performance. These blocks provide clear expectations for the performance of those being evaluated through a comprehensive analysis. They are fundamental to ensuring that the Board acts consistently with the principles of good corporate governance. These processes reinforce the Bank’s commitment to continuous corporate governance enhancement.

Managers are subject to regular performance reviews which consider the achievement of strategic goals, effectiveness in managing resources and compliance with in-house policies and corporate governance principles. These evaluations are paramount to identifying development opportunities and ensuring excellence in management.

Direx’s individual evaluation is internal and carried out every six months. The evaluation process is multidimensional and considers self-evaluation, as well as evaluations conducted by peers, direct reports and the immediate leader. Each year, in addition to their own performance, the board members evaluate the performance of the Board of Directors and its Chairman, the individual and collective

performance of its advisory committees, the collective performance of the Executive Board and the Executive Secretariat by means of a specific instrument. Every six months, the Board evaluates the Auditor General and the BB CEO. The members of the Board of Directors evaluate the Bank’s Chief Executive Officer, who in turn directly evaluates the Chief Officers and Officers linked to him/her. The Chief Officers also evaluate the Officers of their respective areas. Competencies such as leading by example, subordinates development, strategic planning and alignment, customer focus, promotion of diversity and innovation, courageous decision-making, and focus on sustainable results are analyzed.

In addition, the Board of Directors approved to put in place an independent performance review of its members, conducted by an external company, in addition to the current in-house review process. These independent reviews are conducted by specialized companies engaged by the Bank, as provided for in the Banco do Brasil Bylaws (ESBB) and in regulatory standards.

Every year, the board members evaluate their own performance, as well as that of the Board, the Chairman of the Board, the advisory committees and Direx, in addition to the collective performance of other bodies. Specific evaluations are conducted every six months of the Auditor General and the Bank’s CEO.

The results of these evaluations are made available to the Board of Directors, after the People, Remuneration and Eligibility Committee has verified that the performance review process is compliant. The Board of Directors analyzes, discusses and proposes measures or recommendations to improve corporate governance and the performance of its members, and the People, Remuneration and Eligibility Committee also provides methodological and procedural support.

The performance review is based on a specific instrument covering economic, social and environmental aspects.



Ethics & transparency

GRI 2-26, 205-2, Sasb FN-CB-510a.2

Ethics and transparency are the cornerstones of our work. They build up our credibility with the various stakeholders with whom we interact. In 2024, we reinforced our commitment to ethical governance and accountability, guided by policies and practices that promote integrity across all our operations, in line with international best practices.

Therefore, we regularly publish detailed information about our operations, policies and financial and non-financial results, in line with global reporting standards such as the GRI Standards and the Integrated Reporting guidelines. These publications ensure full access to information for shareholders, investors, customers and other stakeholders. The Bank also foments active stakeholder participation in general meetings and public consultations, ensuring that its strategic decisions are discussed and shared transparently.

Banco do Brasil also maintains active participation in relevant associations and initiatives, such as the Brazilian Association of Real Estate Credit and Savings Entities (Abecip), the Brazilian Association of Credit, Financing and Investment Institutions (Acrefi), the

Brazilian Development Association (ABDE), the Brazilian Association of Credit Card and Services Companies (Abecs) and the Brazilian Federation of Banks (Febraban). These partnerships help to promote responsible practices and bolster the financial sector for the benefit of the country's economic and social development.

Our structure includes Ethics Management, Internal Ombudsman, Disciplinary Control, Integrity and Compliance. They work together to ensure that institutional policies and principles are applied across all areas of the Bank.

All units are liable for ensuring that ethical principles are observed in their processes and activities, and our employees play an essential role in the application of internal rules, policies, regulations and procedures. On a day-to-day basis, ethical conduct translates into strict compliance with legislation and good practices, promoting transparency, efficiency and sustainability in business.

We ensure a fair and efficient approach to resolving conflicts and misconduct through our internal

ombudsman, ethics committees and disciplinary mechanisms. The State Ethics Committees are liable for analyzing the cases involving interpersonal conflicts and violations of institutional guidelines, determining the corrective measures to be taken to redirect and adjust the professional conduct.



Compliance Program

Our Compliance Program ensures compliance with laws, regulations and internal standards, besides promoting integrity and ethics in all our activities. In this regard, we have also adopted policies and procedures that guide our operations and ensure the integrity of our processes.

In 2024, the Compliance Program was reviewed and had its update approved by BB’s Board of Directors. One of the changes was to rename the Compliance Program to the Compliance and Integrity Program. The purpose was to make it clear to society and stakeholders that this document covers Compliance and Integrity, including compliance with Law No. 12.846/13 (Brazilian Anti-Corruption Law) and

its Regulatory Decree No. 11.129/22, in addition to following the guidelines of the CGU Guide for state-owned companies and international best practices, such as ISO 37301:2021 and the U.S. Federal Sentencing Guidelines. For us, integrity is a core value, the foundation of our legitimacy and permeates the entire governance and management structure.

In addition, the document complies with Law No. 12.813/2013 (Conflict of Interest Law) and Febraban Regulation SARB No. 021/2019, also including best market practices such as ISO 37.301:2021 and ISO 26.000: 2010, ISO 30.415:2021, Febraban’s Competition Compliance Policy and the Manual for the Implementation of

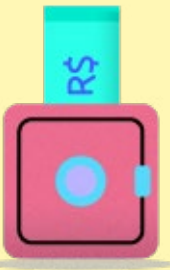
Integrity Programs of the Office of the Federal Controller General (GCU).

To ensure the effectiveness of our integrity practices, we have engaged an independent auditor to issue a reasonable assurance report – the latest was issued for the year ending in 2023, conducted by Deloitte Touche Tohmatsu. The assurance report assessed the structure, quality and adequacy of the internal controls adopted by the Bank in relation to the Compliance and Integrity Program, aiming at ensuring compliance with the minimum parameters set forth by Decree No. 11.129/2022 (in force since July 11, 2022), Articles 56 and 57 of Law No. 12.846/2013, and the “Guide of the Office of the Federal Controller

General (CGU) for the Implementation of an Integrity Program in State-Owned Companies”. To promote the development of best corporate management practices, the Compliance and Integrity Program is organized into integrated and complementary policies that guide our operational and business activities. The purpose of the Program is to prevent, detect and correct situations that expose the Company to violations of laws, external and internal rules and regulations, and the Code of Ethics. It also covers important aspects of risk management and internal controls; preventing and addressing illegal activities, conflicts of interest, unsustainable practices and inappropriate behavior, including harassment and discrimination.

The Program applies to senior management, all employees (in Brazil and abroad), collaborators and any other person who acts on behalf of or provides services to Banco do Brasil, regardless of their position.

Among the Bank’s main policies, we highlight:



Policy for the Prevention of Money Laundering and Terrorist Financing: It sets out guidelines to identify and prevent suspicious operations, ensuring compliance with national and international regulations.



Social and Environmental Responsibility Policy: It defines the Bank’s commitments to sustainable development and social responsibility, incorporating environmental and social aspects into its activities and business.



Information Security Policy: It ensures the protection of the Bank’s and its customers’ data and information. It implements controls to prevent unauthorized access and to guarantee the confidentiality, integrity and availability of information.

All of them can be accessed in full [here](#).

The public version of the document can be consulted [on our Investor Relations website](#).

Access to Information

We provide a dedicated space on our website to disclose data of public interest held by us, ensuring the compliance with the Law on Access to Information (Law No. 12.527/11). In addition, we maintain the Citizen Information Service (SIC), a channel that allows citizens to request data that is not actively made available. The platform offers guidance on how to file requests and ensures that all requests are dealt with in a structured and efficient manner.

Indicator	2022	Target for 2022	2023	Target for 2023	2024	Target for 2024	Achievement of target in 2024	% Chg. 2023-2024	Target for 2025
Employees who declared adherence to the Code of Ethics (%)	99.4	99.5	99.73	99.5	99.67	99.5	99.5	0%	99.5%

Code of ethics

GRI 2-26, 205-2, Sasb EN-CB-510a.2

Ethics is a fundamental principle in the employee evaluation process. It ensures that inappropriate behavior is not tolerated. Deviations are addressed from the outset, and ongoing feedback is an integral part of the evaluation process to promote professional improvement and alignment with expected behavior.

In this regard, Banco do Brasil’s Code of Ethics and Conduct continues to guide all our actions, promoting behavior that is in line with organizational principles and legal compliance. It reflects our commitment to acting with integrity, responsibility and ethics, guiding the Bank’s relations with employees, customers, suppliers and society. In 2024, we intensified training aimed at disseminating the Code’s guidelines, covering topics such as corporate ethics, professional conduct and promoting an inclusive and respectful environment.

Reporting on deviations/complaints

GRI 2-16, 205-3

Banco do Brasil maintains structured channels for reporting suspicious situations. Customers, employees and other groups are encouraged to use the BB Ombudsman, the Whistleblowing Channel or to communicate directly with supervisors. Non-compliance with the guidelines of the Code of Ethics is dealt with according to the seriousness of the irregularity and the participation of those involved, reinforcing our culture of integrity.

The merger of the External Ombudsman (Ouvid) and the Internal Ombudsman, previously linked to the Culture and People Management Board (Dipes), led to the creation of the BB Ombudsman Strategic Unit, which aims to broaden the perspective on events and to help improve the experience of customers and employees. In addition to resolving complaints, the Ombudsman’s Office turns feedback into opportunities for innovation.

To be closer to the employees, the Gepes network has been expanded, including the creation of the Specialized Gepes Services in Brasilia, which improves the support channels and provides face-to-face and remote assistance. It is also responsible for Fale Com, Assistente Funci BB and WhatsApp.

Communication on ethics and integrity was also bolstered, with the Code of Ethics being updated in June 2024. Thus, we reiterate the importance of complaints and broaden training in non-violent communication, reinforcing dialogue in the organizational environment.



During 2024, conflict mediation followed three modes: restorative mediation, conciliation and restorative conversation. Of the 53 complaints recorded, 21 resulted in a settlement, while another 18 were closed due to withdrawal or loss of purpose, leaving only 14 under study. The Internal Ombudsman Case Study (ECO), used to investigate Code of Ethics violations with collective impact, analyzed 246 complaints, of which 106 were considered with grounds and resulted in administrative actions, 68 were closed as unfounded, 16 were shelved for insufficient data/waiver and 56 remained under analysis.

All records are rigorously analyzed and subjected to processes that guarantee a rapid response and the adoption of corrective or preventive measures when necessary. In addition, the information obtained through these channels is used to

enhance in-house processes and reinforce the culture of ethics and transparency.

When the Internal Ombudsman receives complaints with indications of irregularities involving omission or action in breach of the law, the Code of Ethics and charters, the cases are forwarded to the areas in charge for handling via Disciplinary Control. This process governs the discipline of employees and former employees involved in irregularities, beginning with the characterization of the infringement and proof of authorship and materiality.

Our Disciplinary Control covers the phases of investigation, analysis, decision, judgment, compliance and review. Measures adopted can range from guidance, such as an Acknowledgment

Statement or Ethical and Business Alert, to disciplinary action, such as suspension, termination or dismissal, if the employee's responsibility is evidenced. Depending on the case, court or out-of-court measures may also be taken to compensate the Bank for losses.

In 2024, 13 administrative disciplinary procedures were concluded, investigating responsibilities in incidents involving the collection or receipt of amounts for services rendered, which resulted in the justified dismissal of those involved.



Ethics Channel

A tool dedicated to receiving reports of unethical conduct or violations of internal rules. All complaints are analyzed by a specialized committee, ensuring confidentiality and the proper treatment of reported cases.



Ombudsman

It is designed to receive complaints, suggestions and demands not resolved by conventional service channels, promoting a close relationship with customers and other stakeholders. To highlight the importance of this issue, we remind you that the Ombudsman's Activities Report is submitted to the Board of Directors every six months, in compliance with Resolution No. 4.860/20 of the National Monetary Council (CMN) and the Banking Self-Regulation SARB No. 27/23.



Money Laundering and Corruption Whistleblowing Channel

Specific mechanism for identifying, recording and investigating suspicious transactions, in accordance with the Anti-Money Laundering and Terrorism Financing Policy.

Our communication channels are available to both employees and the external stakeholders:

Claims of non-compliance with the guidelines of the Code of Ethics

Findings	Treatment	2022	2023	2024	% Chg. 2023-2024
Indications of Irregularity	Disciplinary investigation	275	989	750	-24%
Reprehensible socio-functional behavior	Internal Ombudsman Case Study	65	138	174	-26%
Inappropriate communication and mild misbehavior	Repositioning feedback	471	585	836	43%
Conflicts between two employees	Conflict mediation	177	28	21	-25%
Administrative matters	Forwarded to the process managers or to the Units	524	670	685	2%
Complaints received by the Internal Ombudsman	–	–	2,410	2,466	2%
Conflict of interests	Disciplinary investigation	–	76	437	475%

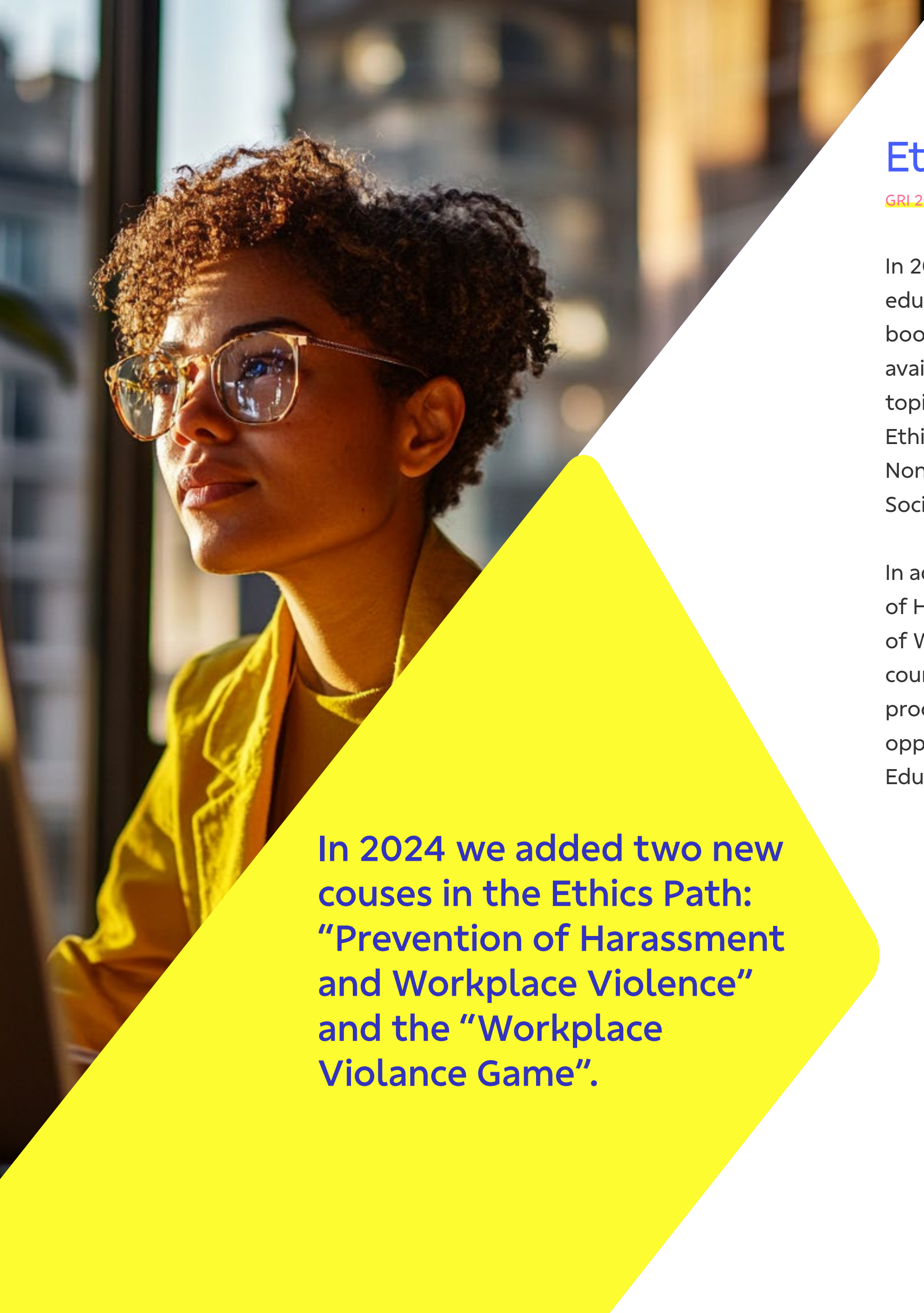
Note: Complaints about deviations related to Conflict of Interests began to be mapped in 2023. The increased number in 2024 is due to better indexing and typification by GECOI-PE, as well as improvements in Banco do Brasil’s internal controls.

Ombudsman Case Study Solution	2022	2023	2024	% Chg. 2023-2024
Groundless	61	72	68	-6%
With grounds including administrative/pedagogical measure	79	66	106	61%
Not enough data for treatment	11	14	12	-14%
Under study	34	53	56	6%
Waiver	1	7	4	-43%
Total number of complaints	186	212	246	16%

In 2024, the Internal Ombudsman referred 98 complaints for disciplinary treatment, resulting in the application of the appropriate measures, as detailed in the table below:

Solution per employee	2022	2023	2024	Chg. (%) 2023-2024
In progress	119	38	43	13%
Acknowledgment statement	72	44	9	-80%
Ethics Alert	7	6	1	-83%
Dismissal	11	12	11	-8%
Suspension	21	16	9	-44%
Warning	9	6	5	-17%
Irregularity not evidenced	31	14	6	-57%
Termination	2	3	5	67%
Acknowledgment statement and financial accountability	0	0	0	0%
Warning and financial accountability	0	0	0	0%
Alert	0	0	0	0%
Case dismissed	3	4	1	-75%
Total number of solutions	275	143	90	-37%





In 2024 we added two new courses in the Ethics Path: “Prevention of Harassment and Workplace Violence” and the “Workplace Violence Game”.

Ethics Path

GRI 205-2

In 2024, we maintained the Ethics Path, made up of 15 educational solutions (courses, video classes, articles and booklets, among others) for discussion on ethical behavior, available at the Corporate University. The Path covers topics such as Preventing and Fighting Against Corruption; Ethics - A Timeless Look; Experiencing the Code of Ethics; Nonviolent Communication - CNV; Conflict of Interest; Social Media, among others.

In addition, two new courses have been added: Prevention of Harassment and Workplace Violence and the Prevention of Workplace Violence Game. Completion of these courses is a prerequisite for participating in selection processes, applying for in-house professional advancement opportunities and obtaining scholarships in the Continuing Education Programs.

Conflict of interest

GRI 2-15

We maintain clear guidelines for our managers, who are continuously trained to act ethically, prioritizing the interests of the Bank and society. These principles are paramount to maintaining our credibility and building relationships of trust with our stakeholders.

The Related Party Transactions Policy, approved by the Board of Directors, states that a conflict of interest exists when an individual participates in a decision-making process in which he or she may influence the decision for his or her own benefit, that of a family member or a third party, thereby impairing his or her ability to make an impartial judgment. To mitigate these risks, we have had a joint governance model in place since 1995. This means that all decisions are made with the participation of representatives from various units and with the support of executive committees. This model diminishes the concentration of responsibilities and reinforces impartiality in the decision-making process.

Any situations of conflicts of interest identified and their respective mitigating initiatives are detailed in the documents composing our Governance Architecture. These documents, except those of a restricted nature, are made available on the Investor Relations website, promoting transparency with all stakeholders.

Preventing and fighting against corruption and money laundering

GRI 205-1, 205-2

To maintain the highest standards of integrity, we are committed to preventing and combating illegal practices such as corruption, money laundering, and terrorism financing. In 2024, as part of the Prevention and Combating of Money Laundering, Terrorism Financing, Proliferation of Mass Destruction Weapons and Corruption (PLDFTP-C) process, we reviewed our inventory of improvement guidance issued during the 2021-2022 supervisory cycle. We consolidated lessons learned and adapted practices to meet new regulatory requirements.

In the 2024-2025 supervisory cycle, we conducted two special assessments and the pre-assessment of eight related entities, reinforcing risk monitoring and ensuring the application of effective controls. We also reviewed our Internal Risk Assessment (AIR). This assessment followed a methodology that considered probabilities and impacts in line with applicable regulations, covering the following risk profiles:

- Banco do Brasil institution;
- Customers;
- Operations, transactions, products and services, including the use of new technologies;

- Distribution channels;
- Activities carried out by employees;
- Activities of third parties, such as suppliers, partner institutions and bank correspondents.

The Corruption topic, built into the Internal Risk Assessment, contributes to protecting the integrity of the public sector against abuses and bolstering the security of private sector institutions by facilitating the detection, investigation and suppression of illegal acts. The purpose of this assessment is to categorize the risks inherent in the banking business so that more solid controls can be put in place to mitigate higher risk situations.

In 2024, we implemented policies and advanced technological tools, such as artificial intelligence and machine learning, to monitor transactions and identify suspicious activity in real time. We also promote the training of employees and managers in practices to prevent corruption and money laundering, reaching more than 12,290 employees throughout the country, with specific modules for managers and officers. However, during the year, we did not conduct specific audits on corruption risks, concentrating our efforts on continuing the analyses initiated in previous cycles. The last assessment of this type took place in December 2022.

12,290
employees
received training in anti-
corruption and money laundering
prevention practices.

Our work has included strategic partnerships with the Financial Activities Control Council (Coaf), the UN Global Compact and the Egmont Group, enabling us to exchange information and align ourselves with the best international practices in the fight against financial crimes. We also refined the methodologies for calculating risk profiles, enhancing the reputational and governance criteria, adjusting mitigating initiatives and risk tolerance to reinforce operational security and governance.

This integrated effort reaffirms our leadership in promoting sustainable practices and consolidating a culture of integrity. In recognition, we received the Febraban Self-Regulation Seal and the Abracam Award, as well as we stood out in the ABT Award for our fraud awareness campaign.

Monitoring and evaluation mechanisms

Sasb FN-CB-510a.2, GRI 2-26, 205-1

We continuously monitor the effectiveness of processes and controls related to Preventing and Combating Money Laundering, Terrorism Financing, Proliferation of Mass Destruction Weapons and Corruption. (PLD/FTP-C). Our approach prioritizes the continuous improvement of processes, without analyzing risks by individual operation, allowing for the identification of weaknesses and the mitigation of institutional risks. Whenever vulnerabilities are detected in internal audits, we send recommendations to the managers responsible for enhancing controls.

We have a comprehensive structure to offer guidance to employees in the application of policies and practices related to responsible business conduct. Corporate ethics management is conducted by the area in charge of organizational culture and people management, in collaboration with strategic sectors such as Internal Controls, Internal Audit, Network Managers and Senior Management. In addition, each state has strategic duties aimed at promoting ethical principles and good business practices.

The basis of this work is the Specific PLD/FTP-C Policy, knowledge of which is essential for all members of the Board of Directors and Executive Board. The Internal Controls and Compliance Board (Dicoi) ensures compliance with the process and draws up the Policy Effectiveness Report and the Internal Risk Assessment Report, both of which are required by regulations. In addition, Internal Audit

and Independent Audit periodically assess adhesion to standards, procedures and controls, as well as monitoring systems, training programs and compliance with applicable regulations.

In addition to all this structure, we have channels available to meet the demands of stakeholders and deal with specific issues, as well as cases of non-compliance with the Code of Ethics and reports of illegal activities of any kind, including corruption. Customers rely on three means of assistance: the CRBB, the SAC and the BB Whistleblowing Channel. We also rely on an Ombudsman Unit, which works to identify opportunities for improvement related to the processes carried out, the reduction of complaints and the experience and satisfaction of BB customers and users. In addition, through working groups, we seek to identify and propose advancements to the strategic units operation. Our focus is on reducing second-instance complaints and improving the customer and user experience.

Negotiations with Politically Exposed Persons (PEP) require prior authorization from senior management, ensuring compliance and transparency. In the context of the Entities Affiliated to Banco do Brasil (ELBB), we conduct frequent reviews to ensure that policies and procedures are aligned with institutional guidelines. As part of this process, 22 ELBBs were analyzed in the latest supervision cycle, in addition to special assessments conducted in four ELBBs, with a few still in progress, according to the established schedule.

Our approach prioritizes the continuous improvement of processes, allowing for the identification of weaknesses and the mitigation of risks.





Culture reinforcement

GRI 205-2

We continually seek to intensify the culture of integrity and compliance, promoting regular training and implementing strict controls on internal processes. When illegal situations are identified, we adopt disciplinary measures, including an agile investigation and the application of sanctions, as necessary.

To enhance risk management and integrity expertise, we have developed and updated specific materials and training, such as the Training Program for the Prevention and Combating of Money Laundering and the Terrorism Financing and the Proliferation of Mass Destruction Weapons (PLD/FTP), for both internal and external stakeholders. We have also developed differentiated grids for employees and for specific groups working in areas that are more sensitive to these risks. The courses go through a continuous process of revision, updating and evaluation of the topics, ensuring the creation of new training courses.

Some of the highlights include the Ethics Path, the Business Security and Illegal Activities Prevention Path, consisting of 20 learning solutions on the UniBB Portal, targeting all employees; and the Senior Management Path, which covers topics such as the Code of Ethics, Internal Controls, Capital Markets and Corporate Laws, focusing on the Senior Management in Focus course.

Throughout the year, 51 of the 60 board members, statutory officers and members of the Board of Directors' advisory committees took part in the specialized training.

Investigation

GRI 205-3, Sasb FN-CB-510a.1

In Brazil, the administrative and civil liability of legal entities for acts against the public administration, whether national or foreign, is provided for in Law No. 12.846/2013, known as the Anti-Corruption Law or the Brazilian Clean Company Act. As an institution that interacts with public entities, Banco do Brasil is subject to this legislation both as a potential perpetrator of harmful acts and as a victim of corruption if it suffers illegal practices from third parties. In situations where companies commit harmful acts against the BB, an Administrative Accountability Procedure (PAR) is set up to investigate and punish those involved.

In 2024, 13 administrative disciplinary procedures were concluded, investigating responsibilities in incidents involving the collection or undue receipt of amounts for services rendered. These investigations resulted in the justified dismissal of those involved, considering that the same protocol can cover more than one employee. No final and unappealable court decisions for money laundering by Banco do Brasil employees were identified in 2024.



Channels for information, complaints and denunciations

GRI 2-26, 406-1, 205-3, 417-2, 418-1, Sasb FN-CB-510a.2

We maintain accessible whistleblowing channels to report situations that may indicate illegal acts or irregularities, while ensuring the anonymity and confidentiality of the information. Every six months, we draw up reports in accordance with CMN Resolution No. 4.859/20, which are submitted to the Board of Directors and kept at Bacen’s disposal for five years. These mechanisms bolster governance and ensure that our actions are conducted with integrity and responsibility. Through the BB Portal and a toll-free channel (0800), we receive and analyze complaints rigorously, protecting the identity of whistleblowers and promoting transparency.

In addition to this Whistleblowing Channel, we rely on an Internal Ombudsman, which assists employees, former employees, trainees and apprentices on issues related to interpersonal conflicts, misconduct and discrimination. When necessary, the Internal Ombudsman participates in the Ethics Committees, collaborating in the disciplinary handling of reported cases.

On the other hand, the External Ombudsman, acting independently and impartially to ensure transparency and continuous improvement of the services offered by the institution, is a relationship channel dedicated to responding to and resolving complaints from customers and users. In 2024, we received two complaints related to privacy breaches and data loss. One of these complaints was referred to analysis via the Whistleblowing Channel, under the responsibility of the Internal Controls Board, while the other did not confirm the incident occurrence.

It is worth noting that, during 2024, we did not record any substantiated complaints from external parties or complaints from regulatory agencies regarding corruption. In addition, no cases of leakage, theft or loss of customer data or cases of non-compliance with regulations and voluntary codes regarding incidents of non-compliance with product and service information and labeling were identified.

Whistleblowing Channel

During the reporting period, Aliant, a company specialized in receiving and classifying complaints, was engaged. Since 2015, this company has been awarded the Pro-Ethics seal every year and serves large-sized companies. Engaging an independent company to receive complaints is good market practice.

During 2024, the Whistleblowing Channel hotline began to operate uninterruptedly and trilingual (Portuguese, Spanish and English). The service is provided by specialized professionals, trained in psychology and able to receive the whistleblower with empathy and guide them towards a proper and qualified record of the facts reported.

We have implemented an option in the 0800 Audible Response Unit (URA) for whistleblowers to choose to be answered by a woman. From that day on, all protocols on moral and sexual harassment now are conducted by Pernambuco Internal Controls Regional Management (GECOI PE) female advisors.

This action contributed to a more careful approach, with empathy and understanding. In addition, by offering the whistleblower the option to choose to be supported by a woman, the Company recognizes the sensitivity of the issue and seeks to create a safer environment for those who may need to report instances of harassment.

At the end of the second half of 2024, the Whistleblowing Channel became the responsible channel for receiving complaints of discrimination throughout the Conglomerate as part of the Company’s commitment to promoting equality and respect.

In the case of this type of communication, to support analysis and intervention in strategic areas that promote a safer and fairer environment, this information classifies the parties involved as customers, employees, contractors, among others, while preserving their respective identities.

We would also point out that complaints classified as discrimination are subject to additional analysis. This practice not only ensures impartiality, but also adds expertise on relevant social issues such as race, gender, generations, LGBTQIAPN+, neurodivergence and People with Disabilities (PwD).

During 2024, 11 administrative cases were identified relating to discrimination on the grounds of race, color, gender, religion, political opinion, national or social origin, which were investigated and judged based on internal regulations and the applicable legislation in force.



Relationship between the external stakeholders and service channels

Channel	Type of Service	Whistleblowers	Issues analyzed	Deadlines
Ethics and Whistleblowing at Banco do Brasil	Form on Banco do Brasil’s website and toll-free number (0800)	Employees, trainees, apprentices, workers of companies contracted by BB and entities affiliated to BB, customers, users, partners or suppliers of Banco do Brasil.	Report of criminal wrongdoing of any kind, including corruption, interpersonal relations and unsustainable business related to management, business or service practices and non-compliance with the code of ethics.	Complaints must be concluded within 20 working days from the date of registration of the protocol, which may be extended for the same period if the Unit responsible for dealing with them expressly justifies this in its own request.
SAC ¹ (Customer Service Call Center)	Incoming calls (0800)	Customers of the Banco do Brasil Conglomerate and other consumers	Manifestations from consumers about information, doubts, complaints, disputes, suspension or cancellation of contracts and services.	Legal deadline of up to seven calendar days. In 95.4% of cases, the complaint is resolved on first contact. The average term to resolve other complaints is 3.41 days ¹ . Regarding social media, the average solution time is less than 24 hours.
BB External Ombudsman	Telephone services via URA or human services. Welcoming and active customer service.	Bank account holders and consumers.	CRBB is a telephone channel for customer relations and meeting the demands of banking consumers. Consultations, banking transactions and technical guidance on the use of self-service channels are conducted.	Immediate service.
Ouvidoria externa BB	Toll-free number (0800) via SAC (customer service call center), or internet.	Complaints from BB Conglomerate customers that have not been solved through the primary service channels or that require a review of the solution.	The BB Ombudsman is a channel specialized in dealing with complaints from customers and users who have used the SAC, Branches or other service posts and are not satisfied with the solution provided.	Ten business days.

¹Due to the new SAC decree No. 11.034 of 04/05/2022, the SAC incident resolution time changed from working days to days.



SAC Results

Information	2022	2023	2024
Average monthly calls	646,000	590,000	520,000
% solved in First Call Resolution (FCR)	96%	95.4%	93.0%
Average resolution time	0.17 business day	0.28 business day	0.25 business day
Average time for other complaints not resolved immediately	2.47 business day	3.41 business day	3.54 business day
Monthly calls resolved via social media	22,874	24,377	25,917

Note: 1 Due to the new SAC decree No. 11.034 of 04/05/2022, the SAC incident resolution time changed from working days to days.

BB Whistleblowing Channel Results¹

	2022 ⁶	2023 ⁶	2024 ⁵
Complaints received (total)	2,661	4,436	5,235
Fraud, fraudulent misrepresentation, embezzlement, document forgery, etc.	1,177	473	0
Other crimes or complaints	777	759	0
Corruption	196	155	0
Crimes against national or foreign public administration, crimes against the financial system, money laundering, etc. ²	-	-	0
Crimes against national or foreign public administration	85	43	1
Crimes against the National Financial System (SFN)	176	140	0
Money laundering	55	64	0
Breach of secrecy	105	152	34
Breach of banking secrecy	0	0	83
Sexual harassment, discrimination, insult, slander, defamation, crimes against honor	61	16	0
Robbery, burglary, theft and kidnapping	27	11	0
Consumer relationship ³	-	260	1,196
Improper access to the Register ⁴	-	10	38
Predatory Legal Practice ⁴	-	18	0
Physical Aggression/Violence ⁴	-	14	18
Moral harassment ⁴	-	75	223
Sexual harassment ⁴	-	12	53

¹ The classification/nature of Banco do Brasil’s Whistleblowing Channel was adjusted during 2023, along with other improvements to the tool.

² Classification/nature with nomenclature adjusted in the course of 2022.

³ Classification/nature discontinued in 2022, but resumed in 2023.

⁴ Item without historical series. The new classification/nature was implemented in the course of 2023.

⁵ A protocol can cover various subjects, therefore, the sum of these subjects does not correspond to the total communications received in the 2024 period. New categories were considered in 2024.

⁶ The data for the years 2022 and 2023 are being re-presented. GRI 2-4



BB Whistleblowing Channel Results¹

	2022 ⁶	2023 ⁶	2024 ⁵
Threat	0	0	18
Non-tolerated behavior (Normative Instruction No. 1173) ⁴	-	667	0
Conflict of interests ⁴	-	1	18
Bank Correspondents - Working at self-service lounges (SAA) or inside the branch ⁴	-	30	41
Bank Correspondents - Fee Collection ⁴	-	5	12
Bank Correspondents - Fraud ⁴	-	18	49
Bank Correspondents - Unsustainable Practices ⁴	-	43	216
Bank Correspondents - Operational Failure ⁴	-	1	1
Crimes Against Honor - Slander ⁴	-	3	4
Crimes Against Honor - Defamation ⁴	-	2	6
Crimes Against Honor - Insult ⁴	-	2	2
Crimes against the SFN - Money Laundering ⁴	-	62	75
Crimes against the SFN - Corruption ⁴	-	32	12
Crimes against the SFN - Financial Fraud ⁴	-	96	35
Complaint with Incomplete Text ⁴	-	281	262
Non-Compliance with Labor Standards ⁴	-	48	73
Outsourced service provider misconduct ⁴	-	15	68

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² Classification/nature with nomenclature adjusted in the course of 2022.

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⁶ The data for the years 2022 and 2023 are being re-presented. [GRI 2-4](#)

BB Whistleblowing Channel Results¹

	2022 ⁶	2023 ⁶	2024 ⁵
Courtesy ⁴	-	0	11
Misuse of Rural Credit Funds ⁴	-	53	135
Discrimination - Elitism ⁴	-	0	14
Discrimination - Age ⁴	-	1	2
Discrimination - Gender ⁴	-	3	13
Discrimination - Sexual Orientation ⁴	-	1	20
Discrimination - Neurodivergence ⁴	-	0	4
Discrimination - People with Disabilities (ableism) ⁴	-	2	13
Discrimination - Racial ⁴	-	10	43
Fraud - Bank Slip/Collection ⁴	-	23	49
Fraud - Card ⁴	-	18	55
Cyber Fraud ⁴	-	78	51
Fraud - Current Account ⁴	-	74	75
Fraud - Documentation ⁴	2	115	153
Fraud - Social Engineering ⁴	-	186	693
Fraud - Customer Identity ⁴	-	49	88
Fraud - In-house ⁴	-	154	349

¹ The classification/nature of Banco do Brasil's Whistleblowing Channel was adjusted during 2023, along with other improvements to the tool.

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⁶ The data for the years 2022 and 2023 are being re-presented. [GRI 2-4](#)

BB Whistleblowing Channel Results¹

	2022 ⁶	2023 ⁶	2024 ⁵
Fraud – public service entrance exam ⁴	-	5	6
Fraud – Rural Insurance ⁴	-	1	0
Theft ⁴	-	1	10
Performance Indicator ⁴	-	2	24
Recklessness, negligence or malpractice ⁴	-	0	84
Nepotism ⁴	-	2	4
Reprehensible Procedure ⁴	-	9	38
Internal Selection Process ⁴	-	1	28
Interpersonal relations ⁴	-	74	178
Retaliation against the whistleblower ⁴	-	4	12
Robbery ⁴	-	2	5
Kidnapping ⁴	-	1	1
Information request ⁴	-	13	157
Subterfuge to meet targets ⁴	-	0	285
Criticism/Suggestions/Accolades ⁴	-	35	135
Compulsory labor ⁴	-	1	0
BB brand misuse ⁴	-	3	13
Information leaks (non-banking secrecy) ⁴	-	0	2
Domestic Violence ⁴	-	0	0

¹ The classification/nature of Banco do Brasil's Whistleblowing Channel was adjusted during 2023, along with other improvements to the tool.

² Classification/nature with nomenclature adjusted in the course of 2022.

³ Classification/nature discontinued in 2022, but resumed in 2023.

⁴ Item without historical series. The new classification/nature was implemented in the course of 2023.

⁵ A protocol can cover various subjects, therefore, the sum of these subjects does not correspond to the total communications received in the 2024 period. New categories were considered in 2024.

⁶ The data for the years 2022 and 2023 are being re-presented. [GRI 2-4](#)

External Ombudsman Results | [GRI 2-26](#) | [406-1](#) | [417-2](#) | [Sasb FN-CB-510a.2](#)

Information	2022	2023	2024	% Chg. 2023-2024
Incidents received	105,045	109,709	113,732	3.67%
Average Term (Ombudsman)	4.05 days	4.38 days	4.92	12.33%
FCR- SAC	7,443,915	5,397,106	5,370,099	-0.50%
SAC Incidents	444,414	438,259	402,608	-8.13%
Ombudsman Incidents (reopened from Ext Ombudsman)	53,674	38,007	39,454	3.81%
Whistleblowers who sought in-house channels (SAC and Ombudsman)	99.36%	98.79%	98.74%	-0.05%
Whistleblowers who sought Bacen	0.35%	0.66%	0.77%	15.93%

Note: Data for 2023 is being restated | [GRI 2-4](#).

Bacen complaints indicators

The Bacen Ranking is based on the complaints registered by citizens on the Brazilian Central Bank’s service channels, which analyzes a sample of the complaints answered by the institutions complained about. When there is evidence of non-compliance, the complaint is classified as justified. In this ranking, the higher the position, the better. In 2024, the Bank remained in 14th place among the 15 regulated institutions with the largest number of customers.

In 2Q24, Bacen established a [new methodology](#) for calculating the rating index, based on the [Technical Standard for Complaint Ranking](#). In addition to evaluations on justified cases, the total number of complaints received in the quarter is now considered. Therefore, the index (estimated number of justified complaints per million customers) is now calculated based on the statistical extrapolation of the complaints analyzed and considered with grounds for the entire set of complaints answered by the institutions in the quarter, even if not analyzed by the Central Bank of Brazil.

Ranking of financial institutions complaints

	2022	2023	2024
1Q	11 th	13 th	14 th
2Q	Not disclosed	12 th	14 th
3Q	14 th	12 th	14 th
4Q	13 th	13 th	14 th

Bacen Complaints

	2022	2023	2024	% Chg. 2023-2024
Complaints Received	28,035	39,495	45,040	14.04
Complaints Deemed With Grounds	2,669	2,324	4,503 ¹	²

¹from the 2nd quarter onwards, due to changes in the methodology used to calculate the ranking, we now consider extrapolated justified complaints.
²Comparison hindered by the change made by Bacen.

Internal Ombudsman

Our Internal Ombudsman targets employees, trainees, apprentices and contractors and acts as a channel for queries, accolades, suggestions, and complaints relating to internal practices and processes. We also receive complaints about workplace conflicts, misconduct, non-compliance with internal rules, and issues related to people management and other areas of the institution.

We act as facilitators in conflict resolution, assessing situations of misbehavior and implementing restorative practices. Our focus is on the repositioning and development of those involved. When we become aware that employees or former employees are involved in irregularities including omissions or actions that fail to comply with the law, the Code of Ethics and Internal Regulations, and that could cause damage or expose the Bank to risk, we refer the cases to the appropriate areas in charge.

Through disciplinary control, we delineate involvement, assign responsibility, and define the treatment and consequences for those involved. In doing so, we ensure transparency, impartiality, and compliance with the ethical values underpinning our operations.

Relationship between the internal stakeholders and service channels

Type of Service	Whistleblowers	Issues analyzed	Deadlines	Solutions
Internal ombudsman				
People Management Processes Complaints	Employees, trainees, apprentices and contractors	Possibility of improving the people management process	10 business days	If there is a possibility of improving the people management process, the complaint is referred to the management area as a recommendation
Restorative mediation	Employees	Conflicts between people	20 business days	Repairing damage and restoring interpersonal relationships after a meeting conducted by a mediator. The goal is to identify points of convergence and divergence and to work together to develop proposals for ending the conflict, under conditions of secrecy and confidentiality.
Conciliation	Employees	Conflicts between people	20 business days	
Restorative dialogue	Employees	Conflicts between people	20 business days	
Ombudsman case studies	Employees	Reprehensible behavior	30 business days	Action plan (where appropriate): behavioral re-education. Employee will be prevented, for a certain period, from advancing professionally and participating in recognition and reward programs
AGN comment	Employees	Reprehensible behavior	10 business days	Structured feedback
OCDI	Employees	Reprehensible behavior	10 business days	Structured feedback + Commitment Statement to behavior re-education
Ethics Consultation	Employees	Clarification of doubts regarding the Code of Ethics	10 business days	Clarifications
Accolade	Employees	Action Recognition	5 business days	Forwarding of accolades to immediate superior with guidance to record recognition in GDP
Suggestion	Employees	Possibility of improving processes	15 business days	Forward the suggestion to the intervening area and reply to the whistleblower





Risk management

Risk management governance
Mapping and identifying risks
Climate change
Controversial issues
Capital
Internal controls



Interactive
summary

Risk management governance

GRI 3-3 Social, environmental and climate risk , 2-12

BB’s risk management strategy is based on principles that ensure to identify, measure, assess, monitor, control and mitigate risks, in line with best market practices and national and international regulations. Finally, our risk governance structure was developed to meet the regulatory requirements of the National Monetary Council (CMN) and the Central Bank of Brazil (Bacen). It is based on principles such as separation of business and risk duties, a specific risk and capital management structure, a defined management process, decision-making at different levels of the hierarchy, clear rules and a structure of competencies and levels, and reference to best management practices.

BB has specialized committees, such as:

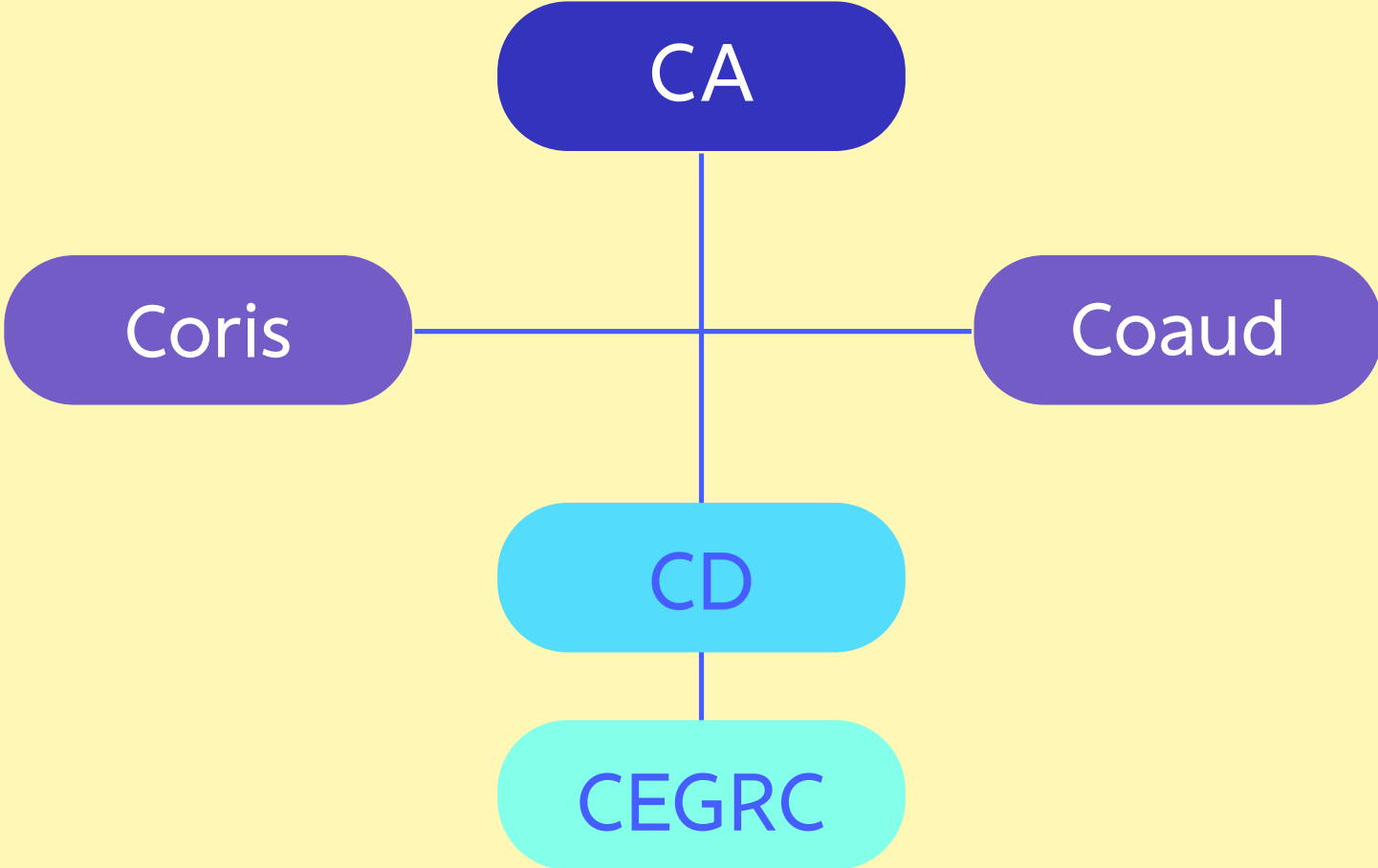
- **Risks and Capital Committee (Coris):** It is liable for advising the Board of Directors on issues related to risk and capital management.

- **Risk Management and Internal Controls Executive Committee (CEGRC):** It oversees operational risk management and compliance activities, ensuring adhesion to corporate policies.

The Bank also adopts the Lines of Defense Reference Model (MRLD), which organizes risk management responsibilities into three levels: first line (risk management in operations), second line (support and control) and third line (internal audit).

BB’s risk governance is constantly being improved, ensuring the evaluation of the organizational structure, processes, systems, and methodologies applied to risk and capital management. This allows us to identify opportunities for improvement.

The figure below represents the governance structure defined for risk and capital management.



CA = Board of Directors
Coaud = Audit Committee
Coris = Risk and Capital Committee
CD = Board of Officers
CEGRC = Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital Executive Committee

Mapping and identifying risks

GRI 3-3 Social, environmental and climate risk

We adopt internal and external inputs to take a forward-looking approach to risks, ensuring that these are anticipated and mitigated effectively. The Corporate Suite of Relevant Risks plays a strategic role in this process, supporting both risk and capital management and business decision-making.

Risk identification is part of the risk and capital management processes, which are validated annually by internal and external audits and supervised by regulatory agencies.

Our integrated risk and capital management model is compatible with the size, business model and complexity of the Bank's operations, ensuring continuous and structured monitoring. We maintain solid governance, proportional to the size and relevance of our exposure to risks, ensuring regulatory compliance and mitigation of vulnerabilities.

To reinforce this governance, we employ the corporate tool Regulatory Radar, which is used to automatically capture the rules published on the websites of the main regulators, with more than 200 search sources. This system allows us

to analyze the impact of new regulations and associate them with the Bank's in-house plans, ensuring that our processes are always in line with regulatory requirements.

With these initiatives, we are continuously enhancing our risk management, ensuring operational resilience, regulatory compliance and strategic support for the Bank's sustainable growth.

The risk assessment is based on various sources, including:

- Risks that could impact the ECBB's strategic objectives;
- Risks inherent to the activities of Entities Affiliated to Banco do Brasil (ELBB);
- Risk factors included in BB's Reference Form, with potential impact on business and results;
- Risks identified by first line of defense managers in internal processes;
- National and international regulatory guidelines;
- Studies by specialized consultancies and benchmarking with financial institutions in Brazil and abroad.

To determine the relevance of risks, we apply quantitative criteria, such as direct losses, and qualitative criteria, such as indirect losses and causing factors. The result of this process guides the prioritization of risks, enabling efficient management in line with best practices.

Risks are classified by degree of relevance; the main ones are:

- | | |
|------------------------------------|--|
| ■ Strategy risk; | ■ RSAC (Social, environmental and climate risk); |
| ■ Credit Risk; | ■ Liquidity Risk; |
| ■ Operational Risk; | ■ Market Risk; |
| ■ Banking Book Interest Rate Risk; | ■ Contagion Risk. |
| ■ Reputation Risk; | |



Regulatory Radar

The tool is responsible for capturing and distributing external standards, such as laws, resolutions and decrees, which gives us agility and efficiency in identifying and internalizing these standards. With this, we have further strengthened our regulatory compliance.

In 2024, the Regulatory Radar analyzed 19,740 regulatory documents and strategic units conducted 40,140 impact assessments, with 99.06% of them completed within 7 days.

Of the regulations analyzed, 1,442 impacted our units, resulting in the registration of action plans, of which 937 have

already been completed. In addition, Radar played a key role in prospecting, identifying and monitoring standards related to the climate tragedy of the floods that affected the state of Rio Grande do Sul.

To increase the efficiency and assertiveness of the standards captured, in 2024 we reviewed the sources of standards capture, resulting in a 17% reduction in managerial analyses, which is equivalent to approximately 8,200 fewer analyses per year.

With the Regulatory Radar we have further strengthened our regulatory compliance. In 2024, 19,740 regulatory documents were analyzed and 40,140 impact assessments were conducted by the strategic units.

“We continue to reinforce our risk governance with an approach supported by technology, data and analytical intelligence. In 2024, we refined our methodologies and ongoing monitoring systems, scenario anticipation, and risk mitigation. These improvements were implemented in accordance with market best practices and national and international regulatory requirements.

The modernization of our integrated risk and capital management model, along with the implementation of AI solutions such as digital compliance, underscores our unwavering commitment to integrity, loss prevention, and operational excellence. Initiatives such as the Regulatory Radar and the Internal Controls Effectiveness Index have broadened our response capacity and promoted an organizational culture focused on ethics, transparency, and business sustainability.”

Felipe Guimarães Geissler Prince
Chief Officer of Internal Controls and Risk Management





Compliance Risk Exposure Index - iConf

The Compliance Risk Exposure Index (iConf) aims to measure the quality of compliance risk management in our 40 Strategic Units, using quantitative components divided into the pillars of prevention, detection, correction and information.

In 2024, iConf underwent a significant overhaul, which included the development of new components and the creation of the information pillar to allow the maturation of components that perform automated regulatory adhesion tests.

Therefore, we provide a more comprehensive view of compliance risk management, allowing units to better identify and mitigate this risk in their processes, products and services.

Digital Compliance

We apply digital compliance to develop and implement automated verification services for digitized documents, aiming at ensuring process compliance and lower reliance on manual verifications, increasing operational efficiency and improving the Internal Control System (ICS).

The models developed adopt AI solutions using LLM (Large Language Model), among other techniques, with the challenge of exploring and developing innovations by adopting emerging technologies, ensuring regulatory compliance and enhancing the customer experience.

In 2024, we conducted the InovAI intrapreneurship program, with a focus on generative AI, which led to progress in the research and development of solutions for reading, summarizing and comparing texts and documents, generating reports, building databases, performing complex tests with a focus on improving internal controls and compliance and operational efficiency.

CEI Season

In 2024 we held the 5th CEI season, an annual event on Compliance, Ethics and Integrity, this time with the central topic “Fazer o Certo Sempre!” (Doing the Right Thing Every Time!).

The CEI Season is a collaborative initiative by various areas of Banco do Brasil and reinforces the culture of Compliance, Ethics and Integrity, besides evidencing the relevance of these topics for business sustainability and the achievement of strategic objectives.

Subjects such as fraud prevention, diversity, conflict of interest, psychological safety, LAI (Access to Information Law No. 12.527/11), conduct risk, sustainable business and preventing and fighting corruption were part of the program, as well as specific events for our suppliers and correspondents. This edition also featured the “Quiz: Compliance Game”, reinforcing the dissemination of the topics covered in a cycle of lectures.



Risk management processes and strategies

GRI 2-12

Risk management at Banco do Brasil is based on the use of advanced analytical tools that enable us to identify and continuously monitor risks. The big data platform facilitates detailed analysis of internal and external information, providing agile and assertive responses. The risk identification process combines quantitative and qualitative criteria, considering factors such as direct losses, reputational impacts and alignment with the institution’s strategic goals.

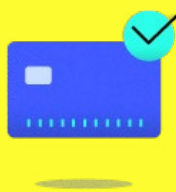
The risk governance structure is guided by the Risk Appetite Statement (RAS), which defines guidelines for strategic planning, policies and capital allocation. The RAS sets minimum capital levels above those required by regulators, ensuring adequate risk coverage and the business strategy sustainability. The statement is

approved by the Board of Directors and reviewed at least annually.

Based on these minimum acceptable levels, capital thresholds are set for the main risks, including credit, market and operational, considering both the current risk profile and the long-term outlook. In credit risk, the Credit Value at Risk (VaR) indicator is adopted to guide the composition of the business portfolio, balancing risk and expected return. As for market risk, capital consumption thresholds are set for factors such as interest, exchange rates, commodities and shares. In addition, the RAS includes a comprehensive set of indicators and thresholds, whether or not linked to capital, which allow for effective monitoring of the main risks undertaken by the institution.

Banco do Brasil utilizes advanced analytical tools and a big data platform for the continuous identification and monitoring of risks to the Bank.

Managed Risks Categories:



Credit Risk: Monitored using metrics such as Value at Risk (VaR) and portfolio analysis tools. The management integrates factors such as country, sovereign and concentration risk, ensuring a balance between return and security.



Operational Risk: It covers internal processes, systems and external events. The Operational Risk Panel tool makes it easier to monitor losses and adopt preventive measures.



Social, Environmental and Climate Risks (RSAC): Incorporated into the business strategy, with emphasis on the integrated climate risk report and stress tests for physical and climate transition scenarios.



Cyber and IT Risk: Supported by ongoing reviews of security frameworks and training to mitigate technological vulnerabilities.



Lines of Defense Reference Model (MRLD)

Sasb FN-CB-SS0a.2

Our risk and control management model is guided by the MRLD, which sets guidelines for managing the risks inherent in our operations and the controls needed to mitigate them. This model is structured based on three Lines of Defense, each with well-defined responsibilities to ensure effective risk and capital management. The First Line of Defense is made up of specific risk managers, the Risk Owners, and risk takers, who are responsible for identifying and managing risks directly in the processes, businesses and services under their responsibility. They perform the first-line responsibility in controlling and mitigating risks.

The Second Line of Defense is the responsibility of Dicoi and Diris, which offer support through corporate guidelines for risk management and controls, as well as overseeing the Internal Controls and Risk Management System. These areas also provide direct advice to the duties performed in the First Line of Defense. The Third Line of Defense, represented by Audit, has the mission of assessing the effectiveness of the entire cycle of risk management, internal controls and governance, also verifying the performance of the first two lines.

This integrated model provides accuracy and precision to the corporate risk and capital management processes, ensuring that each line plays its role efficiently and in line with our strategic objectives, promoting business security and sustainability.



Main initiatives and risk management improvements

In 2024, operational risk management advanced with the implementation of measures aimed at mitigating losses and improving governance. Among the initiatives adopted, we highlight the reinforcement of an indicator to encourage the reduction of legal claims at the branch network, as well as the creation of a new indicator aimed at mitigating operating losses associated with these claims. In addition, the database was restructured to support the implementation of a new methodology for calculating regulatory capital. The target group and products offered when making court settlements through non-cash instruments were also expanded. In addition, governance was enhanced in the strategy for managing non-labor court settlements in which the bank is a defendant.

Within the scope of conduct, compliance, legal and security risks, which are operational risk's managerial categories, the connection of the Corporate Risk Taxonomy with loss events recorded in the Operational Loss Base was revised, enabling us to improve the identification and monitoring of events. In addition, the conduct risk stress scenarios were reviewed, enabling a more accurate analysis of the relevant potential risk factors.

During 2024, the RSAC indicators were also reviewed and initiatives were developed to integrate the RSAC with other relevant risks, with a view to aligning them with international reporting guidelines. The RAS indicators were also proposed and updated, as well as developments in the climate stress test. Details of these processes are available in the Social, Environmental and Climate Risks and Opportunities Report (GRSAC Report).

- **Legal Risk:** reviews were made to the linkage of the Corporate Risk Taxonomy with the Operating Loss Base, making it possible to individualize operating losses by operating risk category, including Legal Risk. In addition, panels were developed and enhanced to monitor exposure to legal risk, with a focus on mitigating it.
- **Conduct Risk:** to improve the instruments for managing conduct risk, the Corporate Risk Taxonomy was reviewed, with the integration of integrity events, allowing for better identification of events linked to risk. In addition, the linkage of the Corporate Risk Taxonomy with loss events in the Operational Loss Base was updated, enhancing the identification of losses by operational risk category. The stress scenarios for conduct risk were also reviewed, enabling us to identify and monitor relevant risk factors.
- **Safety Risk:** improvement actions included reviewing and updating the linkage between the Corporate Risk Taxonomy and Safety Risk in the Operating Loss Base and reviewing the stress scenarios for events linked to this risk. These initiatives allowed us to better identify and monitor events, resulting in an advancement in the risk mitigation process. The reviews were conducted jointly by specific managers and the corporate risk manager.

- **Compliance Risk:** reviews were made to the linkage between the Corporate Risk Taxonomy and the Operating Loss Base, making it possible to individualize operating losses by risk category, including the Compliance Risk. This individualization is essential to support the risk assessment and mitigation process. In addition, the Compliance Risk Taxonomy was reviewed to strengthen risk management, educate employees, identify critical risks, assess controls and establish a standardized language within Banco do Brasil.

Other actions included reviewing the components of the Compliance Risk Exposure Index, which quantifies the exposure of managers and the Bank in terms of adherence to Regulatory Compliance. The Methodology for Identifying and Assessing Risks and Controls was also improved, aiming at aligning it with the best risk management practices, adjusting metrics and parameters and incorporating new regulatory aspects into the process.

The process of overseeing and managing contagion risk was also improved, with the development of the BBGRC tool on a corporate platform, with functionalities for assessing ELBBs. In addition, the oversight assessments of ELBBs composing the Prudential Conglomerate (CP) were carried out during the second half of 2024.





At the end of 2024,
the ECI assessed
5,653
units.

ECI

The Internal Controls Effectiveness (ECI) indicator is designed to monitor the effectiveness and quality of controls in our organizational units. It involves continuous and independent assessments of operational, support, tactical, and strategic units, based on a set of indicators related to their relevant processes and distinctive analysis characteristics.

The ECI is made up of indicators proposed by Dicoi and other Strategic Units (UE). There are currently 99 indicators that can be activated, focusing on relevant processes and with different characteristics according to the type of unit being assessed. Induction is conducted from three perspectives:

- **Control Environment:** represents the result of the assessment and validation activities carried out by Dicoi as the Second Line of Defense (exclusive to the UE);
- **Compliance:** monitors the execution of operations, transactions and/or processes considering compliance with internal rules, as well as laws and regulations;
- **Customer Experience:** measures processes that impact the customer relationship, at a strategic, tactical and operational level.

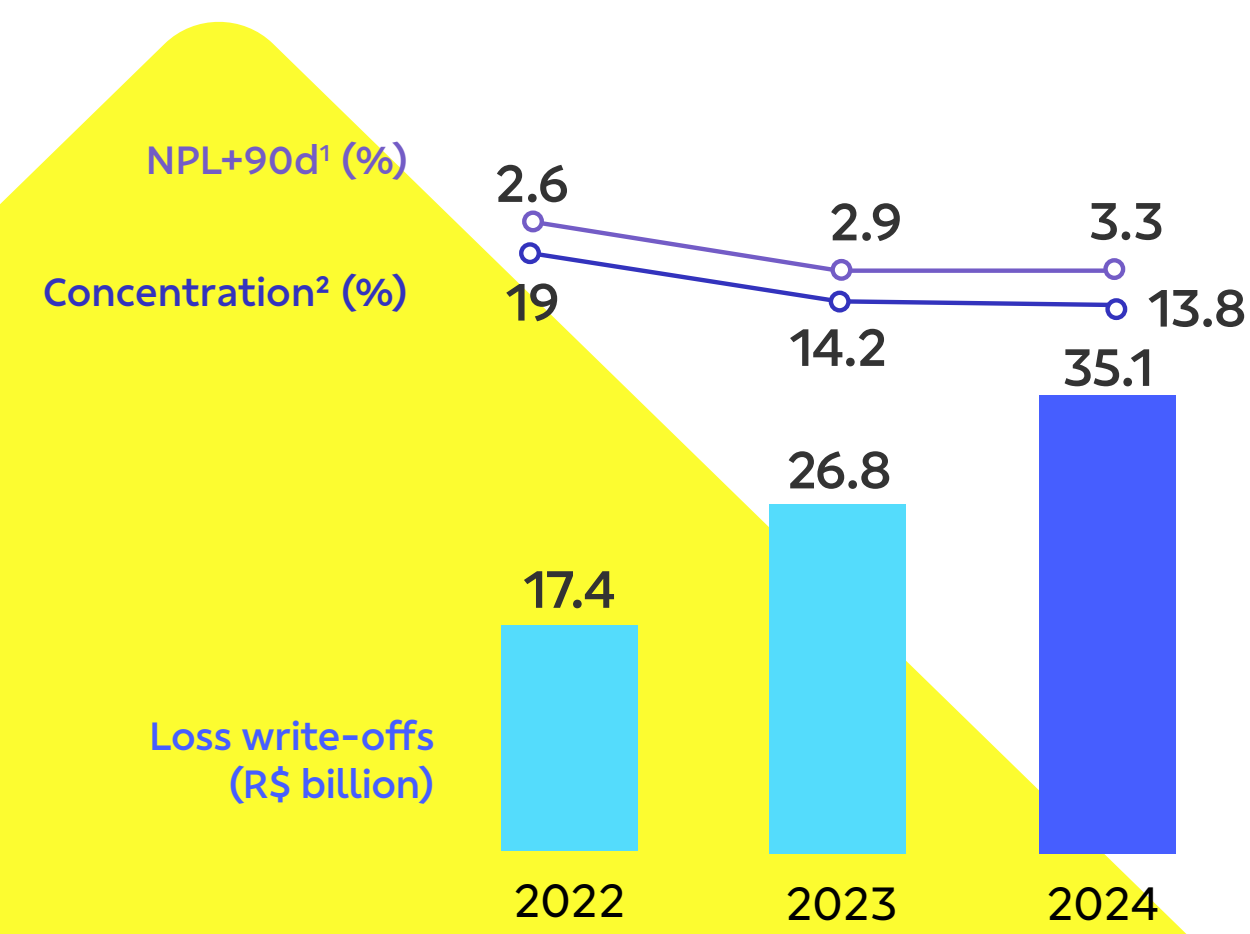
To optimize and build greater assertiveness and simplicity, the ECI components are classified into two blocks differentiated by the form of impact and consequence:

- **Inductor module:** these are indicators prioritized for induction and with a direct impact on the Labor Agreement (ATB) and Unit Connection;
- **Monitoring module:** these are indicators for monitoring and management, with no immediate impact on the operations, transactions and/or processes considering compliance with internal rules, as well as laws and regulations.

Credit Risk

Credit risk management is a strategic priority for Banco do Brasil, given its importance for financial sustainability and the confidence of its stakeholders. This risk, which refers to the possibility of losses associated with non-compliance with financial obligations by customers or counterparties, is addressed in a comprehensive and integrated manner, ensuring the portfolio’s strength and the institution’s resilience in adverse scenarios.

Indexes for measuring credit risk



¹ Ratio between transactions overdue by more than 90 days and the balance of the classified loan portfolio.
² Concentration of the 100 largest debtors in relation to the total loan portfolio.

In this regard, Banco do Brasil combines advanced analysis tools with strict granting and monitoring policies. Statistical models, imputed by big data, facilitate the identification of patterns and the estimate of potential delinquencies. In addition, qualitative analyses encompass variables such as economic, sector, and regional factors. These efforts are complemented by an ongoing process of model calibration, which considers not only historical data, but also economic projections and market trends.

Diversification is another fundamental pillar in credit risk management. Our portfolio includes a wide range of segments, from individuals and small businesses to large corporations and the public sector. This strategy dilutes exposure to specific risks while allowing for an efficient allocation of credit. For instance, in the agricultural sector, the Bank is a leader in financing specific sustainability lines, promoting resilient agriculture with a low environmental impact. In the individuals segment, a customized analysis and the use of digital tools for financial education help to reduce delinquencies and foment a responsible relationship with credit.

Ongoing monitoring is conducted by integrated systems that enable us to assess credit quality in real time. Indicators such as the delinquency rate and VaR are used to assess the health of the portfolio, while detailed analyses help to anticipate risks and adapt strategies, as necessary. A proactive stance is essential for us to not only respond to challenges, but also anticipate them.

Advances in 2024

In 2024, we made significant progress in the process of continuously improving our credit risk management. We developed and began using risk parameter models to calculate expected losses for both retail and wholesale customers, which increased the accuracy of our delinquency estimates.

We have also evolved in credit assessment for customers in the Micro and Small Enterprises (MSE) segment, by implementing specific risk rating models that are more in line with the characteristics of this public.

Another important innovation was the modernization of the process for generating the database employed for modeling. As a result, we have achieved significant gains in agility and efficiency when building and updating models.

We also reviewed the Continuous Monitoring Plan (PMC), ensuring that our models maintained adequate performance and a high level of accuracy. In addition, we have developed a new exclusive system for marking the regulatory concepts that make up the Bank’s credit provision. This solution, based on a hybrid ecosystem — with processing in a mainframe environment and on the Analytics Platform — has enabled significant gains in agility for the development and implementation of new models and solutions.



Market risk and interest rate risk in the banking book (IRRBB)

Sasb FN-CB-550a.2

Banco do Brasil employs practices that mitigate the impact of market fluctuations and interest rates on the company, preserving the net interest income and ensuring long-term stability. Managing market risk and interest rate risk in the banking book (IRRBB) is essential for financial stability and business resilience.

Market risk is generated by variations in the prices of financial assets such as currencies, interest rates and market indexes. At BB, this risk is managed based on policies and thresholds established in accordance with the risk appetite defined by corporate governance. Sophisticated tools, such as VaR, are adopted to estimate eventual losses under normal market conditions, while stress test scenarios are applied to assess impacts in adverse situations.

The trading portfolio is actively managed to maximize risk-adjusted returns. Asset diversification, correlation analysis and strategic capital allocation are practices that reduce exposure to specific risks and increase resilience to financial market fluctuations.

IRRBB, on the other hand, refers to the potential changes in economic value or net interest income resulting from fluctuations in interest rates that affect the portfolio of assets and liabilities not related to trading, such as loans, deposits and hedge operations. This risk is particularly relevant in long-term management, as fluctuations in interest rates can directly impact our profitability and regulatory capital. We have therefore adopted advanced quantitative methodologies to measure and monitor IRRBB, including:

- **Economic Value of Equity (Δ EVE) approach,** measures the variation in the present value (PV) of BB's Balance Sheet resulting from the application of different shock scenarios to the ETTJ used to assess the PV of assets, liabilities and derivatives of instruments subject to IRRBB.
- **EGL (Embedded Gains and Losses)** which measures the difference between the present value of assets, liabilities positions and off-balance sheet exposures subject to IRRBB and their book value.

- **Δ NII (Net Interest Income) Interest Margin** which measures the variation in the financial intermediation result of instruments subject to IRRBB, due to the application of different shock scenarios in the forward structures of interest rates (ETTJ) used to determine interest income and expenses.

Both the Δ EVE and Δ NII metrics capture variations that denote the difference between the value calculated in the shock scenario less the value calculated in the base scenario. BB's positions are assessed in different

hypothetical scenarios of variation in interest rates that affect economic value and net interest income, including the use of adverse scenarios to measure potential impacts of extreme movements. The market risk and IRRBB management is the responsibility of Coris and CEGRC, which monitor the indicators and ensure that the established limits are observed. In addition, specific policies are reviewed periodically to ensure that they are in line with changes in the regulatory and economic environment.

Advances in 2024

In 2024, we reviewed the procedures impacted by the entry into force of CMN Resolution No. 4.966/21. This review covered aspects related to fair value adjustments, specific policies for the use of derivatives and the classification of operations in the trading and banking portfolios, ensuring regulatory compliance and greater transparency in the practices adopted.

Also in this cycle, we conducted in-depth analyses aimed at improving the assessment of the relevance of basis, mismatch and optionality risks. This preparatory work establishes the foundation for implementing specific thresholds for these types of risk in 2025, thereby reinforcing our control framework and enhancing our resilience in the face of market volatility.



Liquidity Risk

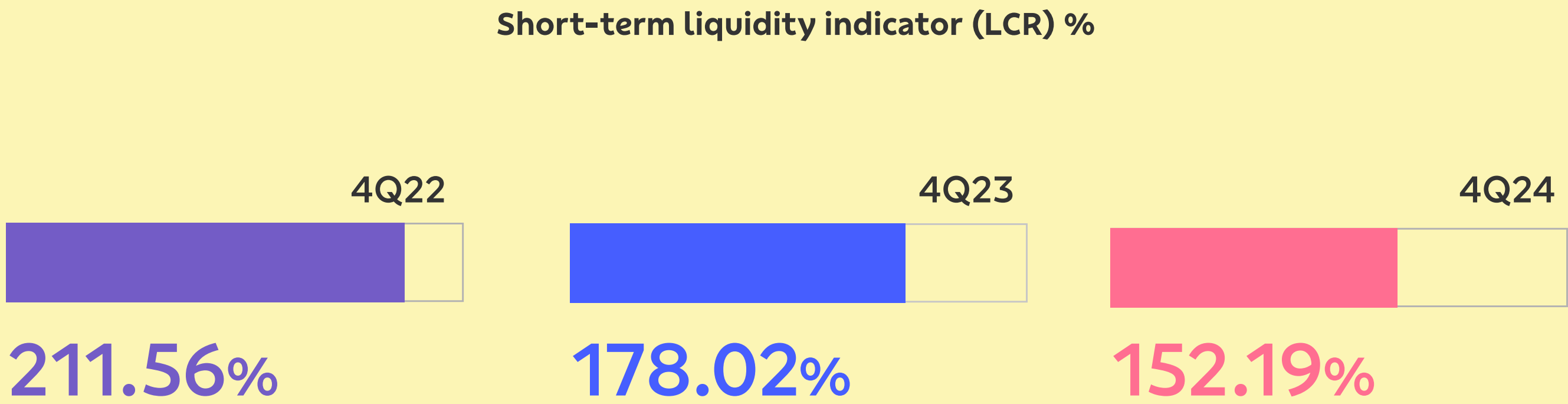
Liquidity risk, essential to Banco do Brasil’s financial management, refers to the institution’s ability to honor its financial obligations when they fall due, without incurring significant losses. To mitigate this risk, we combine preventive practices, ongoing monitoring and solid governance, ensuring that resources are available to meet operational and strategic demands, even in adverse scenarios.

The Bank’s liquidity management is focused on both the short and long term. In the short term, we ensure the availability of cash and high-quality net assets that can be readily converted into financial resources. In the long term, a structured analysis of the balance between assets and liabilities is carried out to minimize mismatches

that could compromise the institution’s future financial capacity. This approach is complemented by stress tests that simulate different adverse scenarios, allowing to identify vulnerabilities and adjust strategies preventively.

In addition, the strategic committees and senior management regularly follow up and monitor liquidity indicators and projections. This analysis includes assessing the impact of the mismatch between funding and investments, stress tests, management and regulatory thresholds for risk management, as well as reviewing the liquidity contingency plan and the potential effectiveness of the measures adopted.

Banco do Brasil has a comprehensive and structured approach to liquidity risk management, which includes both preventive practices and stress testing.



Operational Risk

Sasb FN-CB-550a.2

Banco do Brasil’s (BB) operational risk management seeks to maintain a structured approach to the operation of all the activities necessary for risk to remain at levels appropriate to the business expected profitability. This requires processes to be reviewed and updated regularly, which means continually enhancing management.

Operational risks stem from performing the activities and using the resources necessary to

deliver the product/service to the customer. These risks can lead to the reduction, deterioration or interruption of activities, as well as the potential generation of contractual, regulatory and environmental liabilities.

Categorization into various other risks, which can be considered operational risk management categories, brings greater specialization and improvement in management due to the peculiarities and skills required to manage them.

To identify operational risk, the taxonomy of risk events, available to the entire bank through internal regulations, seeks to standardize risk information, complement and classify risk events into operational risk categories.


The operational risk management framework aims to indicate the risk management activities by player in the Lines of Defense Reference Model (MRLD), composed of risk takers, specific risk managers and corporate risk manager, and in accordance with the verbs used in risk management as defined by Bacen in CMN Resolution No. 4.557/2017.

The main instruments for managing operational risk include:


- a) Taxonomy of Events and Risk Factors; and
- b) Operational Losses Panel;
- c) Specific Policies
- d) Standards and procedures

Implementation of an operational risk management framework at Banco do Brasil, which utilizes the Lines of Defense Reference Model (MRLD).


Operational risk management categories:




Contractors;




Conduct;




Legal;




Safety;




Compliance;



IT;



Model;



Cyber;



Diris assists in identifying operational risks by offering guidance to operational risk specific managers on the identification and classification of specific risks, events, causes, and impacts, ensuring a comprehensive view of the risks.

Specific managers also conduct studies and seek to identify market practices that help determine and classify risk events, and assist risk takers in establishing risk in their processes.

The Bank relies on specific policies guiding actions related to operational risks and provide guidance on the behavior that the Company should adopt, associated with operational risk management. These policies are made available to internal and external stakeholders.

Each category of operational risk has specific management and mitigation instruments and the actions implemented aim to keep risks within the levels defined by the company's strategy. Control and monitoring are implemented hierarchically, considering risk-taking capacity, risk appetite, risk tolerance, overall operating loss threshold and specific operating loss thresholds.

Once the limits have been defined, the Diris Management Committee distributes the amounts for each regulatory category into

Specific Operating Loss Thresholds, which are monitored daily through the movements recorded on the Operating Loss Panel.

Available on the Diris Platform, the Operating Losses Panel allows us to view events and loss thresholds by manager, providing input for studies and management indicators.

In the context of operational risk governance, the Management Committee (CA) convenes bimonthly meetings, defining risk appetite levels, approving and ensuring adherence to policies, strategies, thresholds for risk and capital management, and approving the liquidity contingency plan and the capital contingency plan.

The following committees are connected with Banco do Brasil's governance: the Executive Committee for Risk Management, Internal Controls, Assets, Liabilities, Liquidity and Capital (CEGRC); the Risk and Capital Committee (CORIS); the Administrative-Operational Executive Committee (CEAO); the Committee for the Prevention of Financial and Foreign Exchange Illegal Practices (CEPI); and the Operating Loss Management Forum (FGPO). Each committee is responsible for deciding, monitoring, and advising on actions related to operational risk management.

Advances in 2024

Regarding advances in operational risk in 2024, we point out the enhancement of the first line of defense to mitigate operational risks and losses, besides the preparation and structuring of instruments aimed at implementing the new methodology for calculating regulatory capital in force as of 2025.

Regarding non-labor court settlements, developments were seen in the governance strategy for this issue, as well as advances in offering payments through non-cash instruments.



Crises and Business Continuity Management

At Banco do Brasil, crisis management and business continuity are strategic pillars. These pillars ensure operational resilience and the protection of critical processes, even in light of disruptive events. In 2024, we remained aligned with the best national and international practices, such as the ABNT NBR ISO 22.301 standards, and with regulators' requirements, consolidating our position as a benchmark in the financial sector.

The Business Continuity Management System (SGCN) includes two main components:

- **Business Continuity Management Plan (PCN):** Structure detailing strategies and procedures for dealing with unusual situations and interruptions. In 2024, we reviewed and evaluated 378 Business Continuity Plans and 104 IT Continuity Plans, covering a total of 725 processes assessed for criticality.
- **Crisis Management Plan (PGC):** Set of actions to respond to critical situations that could adversely impact the Bank's profitability, reputation or operational capacity. This plan has been refined with a focus on emerging scenarios, including ESG and discrimination-related issues.

In 2024, we also reinforced the dissemination of an organizational culture focused on crisis management through thematic simulations. Among the initiatives, we conducted an exercise on corporate crisis management in staff absence scenarios, involving 18 participants, including 15 members of senior management, who contributed with strategic analysis and decision-making. Another simulation focused on ESG issues, with an emphasis on discrimination, gathering 23 participants in a practical approach to discuss and understand the social and reputational impacts associated with these issues.

In addition, more than 300 employees took part in training related to business continuity and crisis response, bolstering response capacity and awareness at all levels of the organization. These efforts were complemented by cross-sector engagement initiatives to test and refine strategies in a dynamic and constantly evolving environment.

The Bank has also incorporated cutting-edge technologies into the SGCN, such as real-time monitoring systems, analytical platforms for risk assessment and integrated communication tools for agile crisis response. These solutions not only reinforce operational security, but also ensure that service continuity is maintained even in light of complex challenges such as technological interruptions, cyber-attacks or natural disasters.

During 2024, we reinforced the layers of protection at our facilities, implementing advanced solutions such as banknote dyeing systems and remote monitoring by artificial intelligence. We expanded the modernization of cameras and improved the perimeter protection of branches, discouraging incidents and ensuring the integrity of our assets. These measures have advanced our protection capacity, resulting in lower losses and criminal attacks.

During the period, we incorporated cutting-edge technologies into the Bank's Business Continuity Management System (SGCN), such as real-time monitoring systems, analytical platforms for risk assessment, and integrated communication tools for agile crisis response.

Cyber risk

GRI 3-3 Cyber security, privacy and data protection, Sasb FN-CB-230a.2, Sasb FN-CB-550a.2

Cyber security and data protection are strategic priorities for the organization, ensuring the confidentiality, integrity and availability of information in an environment of increasing digitization and virtual threats. To meet these challenges, we have adopted practices in line with international standards, such as ISO 27001 and NIST CSF 2.0, besides strictly complying with national regulations, including CMN Resolutions No. 4.893/2021, BCB No. 85/2021 and BCB No. 304/2023.

Cyber security governance is structured with the involvement of the Board of Directors and the Security Executive Committee. These entities define strategic guidelines and approve our Cyber Security Policy. The Digital and Information Security Unit is liable for implementing and continuously monitoring actions.

In 2024, the Bank achieved **91.66%** of the Training Plan targets, ensuring that employees and partners are prepared to deal with cyber risks and new regulations.

Management of this issue is guided by the Cybersecurity Action Plan, which is updated annually to ensure compliance with regulations and the ongoing advancement of the practices adopted.

In 2024, the organization improved the measurement of cyber maturity by adopting the NIST CSF 2.0 framework, replacing the previous model based on NIST 800-53. This change allowed for a more comprehensive analysis of information security, adjusting processes and controls to boost digital resilience. The 24/7 operation of Cyber Security Operations Centers (SOC) ensures the ongoing monitoring of networks, systems and transactions, making it possible to identify and respond quickly to suspicious activity. In addition, periodic vulnerability tests are conducted, attack simulations and internal and external audits to maintain the cyber defenses strength.

The Company’s commitment to data protection is reinforced by the implementation of end-to-end encryption, multi-factor authentication, and access control based on the least privilege principle. This ensures that users only have the permissions they strictly need. To reinforce the organizational culture concerning digital security, we carry out regular

awareness campaigns, covering topics such as preventing phishing attacks.

In 2024, we achieved 91.66% of the Training Plan targets, ensuring that employees and partners are prepared to deal with cyber risks and new regulations. A corporate indicator was also created to monitor the level of risk related to data protection, which remained above 95% throughout the year, reinforcing our commitment to security and privacy.

As part of our data governance initiatives, we maintain the “Minha Privacidade” (My Privacy) Center, which offers accessible services, including support for people with disabilities. In 2024, the platform received more than 4 million requests, 99% of them via the mobile app. The service was built into the Alexa platform, and an exclusive chatbot was made available to employees, ensuring agile and efficient support for data owners’ demands. In addition, we continually review our in-house policies, such as the Privacy Policy and the Specific Cyber Security Policy, which were updated in 2024 to incorporate the best Environmental, Social and Governance (ESG) practices. The 2024-2025 assessment, which began in the first half of 2024, provides for a 24-month cycle of continuous improvement.



Cyber security also extends to value chain management. We adopt strict criteria for data protection in our relationships with suppliers, ensuring that confidentiality and security clauses are included in all contracts. Partners are continuously monitored for compliance, ensuring that their operations are in line with our standards. In technological terms, we have invested in artificial intelligence solutions for detecting and blocking fraud in real time, enhancing operational efficiency and ensuring greater protection for customer and partner data and transactions.

Our Cybersecurity Operating Model is reviewed regularly to keep pace with evolving threats and industry needs, integrating governance, incident response, vulnerability analysis, the use of encryption and robust credentials. Continuous investments in infrastructure, automation and technological innovation consolidate the organization's cyber resilience, bolstering the trust of customers and stakeholders and ensuring a secure digital environment prepared for future challenges.

Cyber Security Policy

The Cyber Security Policy envisages BB's set of normative instructions, comprised of the Specific Information and Cyber Security Policy and all the normative instructions related to the topic, as well as the procedures contained in the Cyber Incident Prevention and Response Plan document. In this regard, Banco do Brasil's Cyber Security Policy complies with the provisions set forth by CMN Resolutions No. 4.893/2021 and BCB No. 85/2021. The Specific Information and Cyber Security Policy lists Banco do Brasil's commitments to protecting the data and information of customers, partners and suppliers, as well as the Organization itself.



This policy is widely disseminated to the internal stakeholders and also to the general public at the address <https://www.bb.com.br/docs/portal/disin/>

Banco do Brasil has implemented a comprehensive Cyber Security Awareness and Training Program, which includes the contractors' employees awareness. The program utilizes a Cyber Security Booklet and Web Series on Cyber Security on the free UniBB platform, available in both a public version and a restricted area for Banco do Brasil employees.

We offer a wide range of courses and training that are accessible to all employees, prioritizing technical teams in the Security areas. These actions aim to continuously strengthen the digital security culture at Banco do Brasil by training our employees to effectively protect our assets and data against cyber threats. Banco do Brasil encourages its employees to pursue certifications in Security Management and Information Technology. The bank also covers any enrollment fees for courses related to secure application development, IT infrastructure, and advanced cyber security measures.

In addition to disseminating this knowledge, the policy is also widely disclosed among employees. If employees identify any suspicious activities or potential IT security incidents, they are required to report them via email to abuse@bb.com.br to be analyzed by the specialized team.

For partners and suppliers, similar guidance is shared at [Information Security Policy for Partners and Suppliers](#), on BB's [Information and Cyber Security Portal](#).



for suspicious reports to be forwarded to Banco do Brasil by e-mail to csirt@bb.com.br.

Cybersecurity Governance and Digital Security Strategy

Our governance is structured on three levels:

- **Board of Directors and Security Executive Committee** – liable for formulating strategic guidelines.
- **Digital and Information Security Unit** – in charge of implementing the guidelines and continuously monitoring risks.
- **Cybersecurity Operating Model** – regularly updated to incorporate technological advances and new threats.

We rely on a Chief Information Security Officer (CISO), liable for developing and implementing the information and cyber security strategy, ensuring the protection of the institution’s digital assets. His work guides the security program and its initiatives, ensuring alignment with the corporate strategy and reinforcing the bank’s digital resilience in light of the challenges of the cyber environment.

As a complement, the Senior Management Path offers specialized training on the Code

of Ethics, Anti-Corruption Law, Internal Controls, Capital Markets and Cyber Security, guaranteeing leadership training to deal with emerging challenges.

Technology and Innovation in Security

To mitigate risks and protect customers, we have adopted artificial intelligence to detect and block fraudulent transactions in real time. These technologies increase operational efficiency and ensure greater security for data and transactions.

In addition, we continually review our in-house policies, such as the Privacy Policy and the Specific Cyber Security Policy, which were updated in 2024 to incorporate the best Environmental, Social and Governance (ESG) practices. The 2024-2025 regulatory assessment, which began in the first half of 2024, will continue for 24 months, ensuring compliance and ongoing evolution.

Privacy and Personal Data Protection Program

[GRI 3-3 Cyber security, privacy and data protection](#)

Banco do Brasil’s Privacy and Personal Data Protection Program is an initiative that aims to ensure the ethical, secure and seamless handling of personal information of customers, employees and partners, in compliance with the General Personal Data Protection Law (LGPD) and other applicable legislation. The program sets out guidelines and practices for the collection, processing and storage of personal data, ensuring the privacy and security of information.

Among the actions implemented are the encryption of sensitive data, multi-factor authentication, access control based on the least privilege principle, and in-house awareness campaigns to train employees and partners to deal effectively with potential cyber threats. It also provides data owners with channels for exercising their rights, such as requesting the deletion of personal data, as described in its [Privacy Policy](#).



Within the program we can also highlight the “My Privacy” Center, an accessible channel which, in 2024, processed more than 4 million requests, of which more than 99% were answered through digital channels. Digital accessibility is also an essential pillar of the program, with adaptations that ensure inclusive service, allowing people with disabilities to have full access to the tools and services offered. In addition, the Center is integrated with virtual assistants and educational platforms, such as podcasts, which disseminate the culture of privacy and security in a broad and accessible way.

Initiatives adopted:

- Security management and governance structures;
- Teams dedicated to identifying and responding quickly to incidents;
- Vulnerability management: external vulnerability testing, internal vulnerability testing, simulated ethical hacker penetration testing (Offensive Security), dynamic application security testing (DAST), and static application security testing (SAST);
- Use of encryption in the life cycle of sensitive information;
- Security infrastructure to protect communication networks, systems and applications;
- Heightened use of strong credentials in identity management and corporate authentication processes;
- Improved access control process for IT systems and resources with a focus on the least privilege principle;
- Information classification;
- Access control to IT systems and resources;
- Protected corporate networks and systems;
- Incident management;
- Investment in technologies to improve and streamline processes; and
- Training in cyber and information security.

Advances in 2024

We have seen significant strides in cyber risk and privacy management. Among key advances, we highlight:

- **Educational campaigns:** We conducted three phishing awareness campaigns, covering all the Bank’s employees and reinforcing the culture of digital security.
 - **Improvement of maturity models:** We have completed the assessment cycle of the affiliated entities (ELBB), using the NIST CSF 2.0 framework to map opportunities for improvement. By 2025, we plan to align the ELBB model with that adopted by the Bank, ensuring an integrated vision across the pillars of people, processes and technologies.
 - **Accessibility and innovation:** We have expanded the “My Privacy” Center to improve accessibility and incorporate new features, such as the use of virtual assistants and podcasts. This center was responsible for processing more than 4 million requests from data owners, 99% of which were made through digital channels.
 - **Ongoing monitoring:** We have reinforced the use of stress tests and impact analyses throughout the security infrastructure, ensuring greater resilience to threats.
 - **ISO 27001 certification:** We started the certification process to evidence excellence in information security management and consolidate our alignment with global standards.
 - **Indicators:** We maintained the corporate privacy risk indicator above 95% in all months of 2024, ensuring compliance with the LGPD.
- As a result of this work, no relevant incidents were recorded that would compromise our critical technological infrastructure in 2024.



Advances in Data Protection and Cybersecurity in 2024

In 2024, we improved data management and security at Banco do Brasil, ensuring greater efficiency, protection and user experience. Among the main initiatives, we highlight:

■ Optimization of the Data Protection System

(SPD): the system that manages personal data protection processes has been updated to be 100% responsive, allowing for a fluid and consistent experience on any device, regardless of the screen or platform used.

■ Implementation of watermarking on corporate

documents: we have added another layer of control to the documents generated by the system, reinforcing information security.

■ **Consent management:** currently, 60.05% of our customers have their data processed for secondary purposes, such as customization of product and service offers tailored to their consumption profiles.

■ **Response to data owners' requests:** in 2024, more than 4 million requests were answered, with 99% registered via the BB App, reinforcing the services digitization. Other interactions took place via Internet Banking, WhatsApp and at the branches.

In addition to data protection improvements, we have reinforced our cybersecurity by enhancing governance, risk management and incident response. The actions implemented in the Cybersecurity Action Plan (PASC) were monitored by BB's internal governance, ensuring their execution and effectiveness.

Investments in automated cybersecurity solutions grew by 175.7% compared to 2023, representing the largest disbursement in the last five years. These initiatives bolster our digital resilience, protecting systems, IT infrastructures and customer information, ensuring the secure continuity of our services.

General Personal Data Protection Law (LGPD)

[Sasb-FN-CB-230a.1](#)

The General Personal Data Protection Law (LGPD) sets fundamental guidelines for data processing in Brazil, promoting greater transparency and responsibility in the management of personal information. At Banco do Brasil, we are committed to adhering to these guidelines and leading industry best practices.

During 2024, of the complaints received and assessed internally, three indicated the possibility of an incident involving personal data. However, after rigorous analysis by our specialist teams, none of these occurrences was confirmed as an actual incident. In addition, the Ombudsman's Office has neither identified nor dealt with any complaints relating to breaches of privacy or loss of customer data that have been deemed justified by external bodies.

And to ensure transparency in our processes, we received audits and inspections on matters relating to privacy and data protection, both internal and external (from regulatory bodies to which we are subject).

Social, environmental, and climate Risk

GRI 2-12, 2-23, 2-24, 2-25, 2-26, 2-27, 3-3 Social, environmental and climate risk, Sasb FN-CB-410a.2, Sasb FN-CB-550a.2, FS10

We employ methodologies that align with international standards and national regulatory requirements to assess social, environmental, and climate risks (RSAC) at all stages of the operation, from the initial analysis to the settlement of the loan.

The RSAC assessment covers both direct impacts, such as damage to physical assets and operational disruptions caused by extreme weather events, and indirect impacts, such as changes in regulations, new market demands for sustainable practices and reputational risks associated with social and environmental issues. To map and monitor these risks, Banco do Brasil has adopted advanced tools that allow an in-depth analysis of the most vulnerable sectors, such as agribusiness, which faces high climate variability.

The governance of socio-environmental and climate risk management follows the Three Lines of Defense model, ensuring transparency and regulatory compliance. Strategic documents, such as the [Sustainability Guidelines for Credit](#), the Reference Form and the Risk and Capital Policy, establish strict criteria for evaluating projects, applying the precautionary principle and respecting human rights. In addition, the Social, Environmental and Climate Responsibility Policy (PRSAC) strengthens the applicability of these guidelines.

In the process of granting credit, Banco do Brasil applies the Questionnaire for Assessing Levels of Social, Environmental and Climate Responsibility (QRSAC) to domestic and foreign companies, rural producers, cooperatives and banking financial institutions. This instrument allows us to identify potential risks and assess the socio-environmental resilience of businesses, and is employed especially for financing investment projects worth R\$10 million or more. In 2024, 5,577 evaluations were carried out using this instrument, allowing for ongoing monitoring of the loan portfolio.

Stress tests are conducted regularly to assess the impacts of different climate and social scenarios, allowing for adjustments to credit and investment policies based on the results. In addition, for larger projects and customers in high-impact sectors, on-site visits can take place to verify social and environmental conditions and validate the information presented.

Banco do Brasil is also a signatory to the Equator Principles, adopting strict criteria for financing projects with significant social, environmental and climate risks. In these cases, the engagement of an independent specialized consultancy is required, liable for drawing up a Management System and Action Plan, ensuring ongoing monitoring and mitigation of impacts throughout the duration of the financing.

The Bank’s credit instruments include clauses that grant the institution the prerogative to suspend the release of new funds or anticipate the maturity of operations in the event of the revocation, suspension, or cancellation of environmental licenses, as well as non-compliance with the [Sustainability Guidelines for Credit](#). Furthermore, operations are prohibited for properties located in embargoed areas of the Amazon Biome and for customers involved in illegal practices, such as compulsory labor, child exploitation, malicious damage to the environment, and discrimination based on race or gender.

Advances in 2024

Since 2005, we have adopted the Equator Principles, an international framework for managing social, environmental and climate risks when financing larger industrial investment and infrastructure projects. In 2024, we contracted six loans under the Equator Principles, all of them for electricity generation. For each of them, we required an independent socio-environmental assessment, the results of which indicated that the associated impacts and risks are controllable, reversible and limited through the application of mitigating measures.



RSAC Journey 2024:
Reinforcing Sustainable Management at Banco do Brasil

In 2024, we held the second edition of the RSAC Journey, an initiative structured in partnership between the Internal Controls and Compliance Department (Dicoi), the Risk Management Department (Diris) and the ESG Unit. The aim was to further disseminate sustainable principles in the Social, Environmental and Climate Risk Management (RSAC) processes, reinforcing the importance of these factors in strategic decision-making and our business sustainability.

We brought together representatives from Banco do Brasil, market experts and the Brazilian Central Bank to discuss the challenges

and solutions associated with the risks that impact our operations, society and the environment. The debates addressed critical issues for the financial sector and reinforced our role in the ESG agenda.

The RSAC Journey contributes to raising awareness of the importance of adopting sustainable practices and being prepared for social, environmental and climate risks, as well as enabling us to identify and disseminate initiatives and projects that are being developed to mitigate risks and promote sustainability.

Event highlights:



Climate Change and Financial Institutions: experts shared their experiences and insights on the impacts of climate change on the financial sector.



RSAC and Reports to the Market: panelists discussed the challenges and strategies for disclosing information on sustainability and climate risks to the market.



Social Risk - Our Customers and Society: we present BB's advances in social risk management, highlighting our responsibility in the relationship with customers and communities.

Corporate Risk Taxonomy

Banco do Brasil's Corporate Risk Taxonomy is a structure developed to categorize and standardize the identification, assessment and management of all types of risks faced by the institution, including RSAC. This taxonomy allows the Bank to adopt a consistent and integrated approach to the treatment of risks, aligning corporate practices with local regulations and global standards, such as those defined by the Task Force on Climate-related Financial Disclosures (TCFD).

The taxonomy classifies risks into main categories and subcategories, allowing for detailed and segmented analysis. In the case of RSAC, the main areas of focus include:

- **Social Risks:** These involve issues related to human rights, diversity and inclusion, community relations and the promotion of fair working practices.
- **Environmental Risks:** These refer to ecological impacts such as deforestation, pollution, loss of biodiversity and changes in land use.

- **Climate Risks:** These are divided into physical risks, associated with extreme events and long-term changes in the climate, and transition risks, related to the adaptations required for the transition to a low-carbon economy.

Projects with a high risk rating are subject to additional analysis and, in some cases, adjustments to their execution plans. After approval and financing, projects are continuously monitored to ensure that the commitments made are met and that adverse impacts are minimized. Digital tools and specific performance indicators are adopted for this purpose.



RSAC Assessment at ELBB

We have adopted a structured methodology to oversee the Entities Affiliated to Banco do Brasil (ELBBs), which allows us to assess the Governance, Risk and Control System (SGRC) of all the stakes classified in this category. This assessment is part of our Integrated Oversight Cycle, which focuses on verifying the adhesion of the processes conducted by the ELBBs to our guidelines and expectations.

The aspects assessed include the management of social, environmental and climate risks. When necessary, we issue guidelines for entities to improve practices that fall short of the expected standards. Our representatives at these entities are also guided to share the evaluation reports with the respective Boards of Directors, promoting alignment with best practices.

In addition to oversight, we maintain an ongoing dialogue with the ELBBs through training activities such as seminars, benchmarking and training on topics such as governance, risk management, internal controls, compliance and security.

In 2024, we made progress in enhancing the oversight process and contagion risk management. We have developed the BBGRC tool on our corporate platform, adding new functionalities for evaluating ELBBs. We also conducted oversight assessments of the entities composing the Prudential Conglomerate in the second half of the year.

Alignment with initiatives

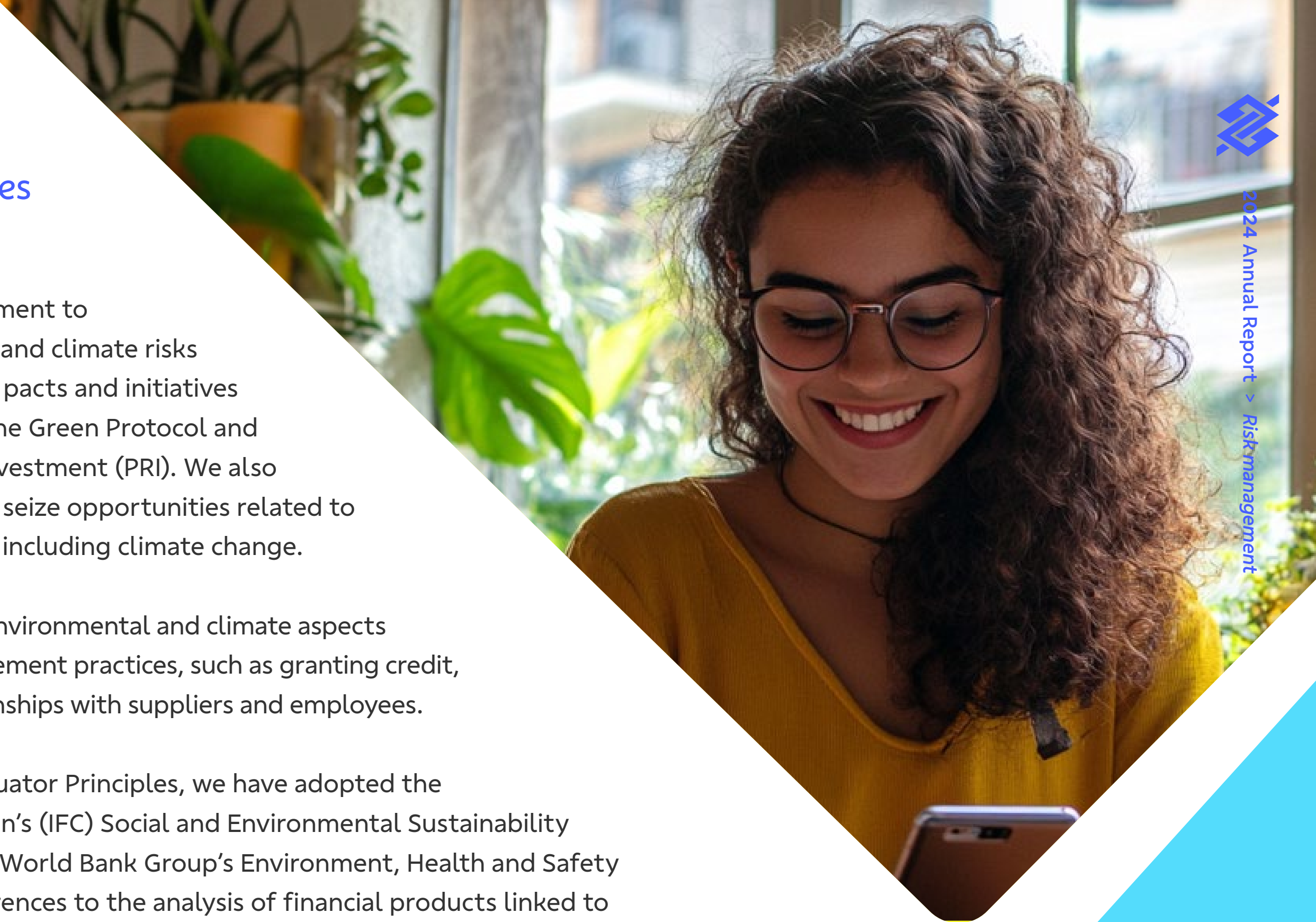
GRI 2-23

We have reaffirmed our commitment to managing social, environmental and climate risks (RSAC) by adhering to reference pacts and initiatives such as the Equator Principles, the Green Protocol and the Principles for Responsible Investment (PRI). We also take action to mitigate risks and seize opportunities related to social and environmental issues, including climate change.

Our policies incorporate social, environmental and climate aspects into various business and management practices, such as granting credit, investment decisions and relationships with suppliers and employees.

Within the framework of the Equator Principles, we have adopted the International Finance Corporation's (IFC) Social and Environmental Sustainability Performance Standards and the World Bank Group's Environment, Health and Safety Guidelines. We apply these references to the analysis of financial products linked to large-scale industrial and infrastructure projects, using a socio-environmental risk matrix to identify the potential impacts involved.

We have advanced in improving the supervision and management process of contagion risk through the development of a tool that adds new functionalities for the evaluation of ELBBs.





The Sustainability Guidelines for Credit cover 100% of clients and establish rigorous practices to reduce risks and negative impacts.

Customer and supplier engagement

GRI 2-29

We maintain a structured approach to the management of social, environmental and climate risks (RSAC), as defined in our Specific Risk and Capital Management Policy. This policy is based on legislation such as Law No. 12.187/2009, Law No. 13.576/2017 and CMN Resolution No. 4.943/2021, and is aligned with the Bank’s ethical and strategic principles. We incorporate social, environmental and climate variables into our decision-making processes with a focus on mitigating impacts, promoting sustainability and generating opportunities. Valuing diversity, the transition to a low-carbon economy, eco-efficiency and offering sustainable products are all part of this approach.

Our [Sustainability Guidelines for Credit](#) set out practices to reduce risks and negative impacts, direct resources to initiatives with better social and environmental performance and identify opportunities in sustainable business. These guidelines cover 100% of customers and forbid, for instance, the granting of credit to those who subject workers to degrading conditions or exploit child labor, as well as financing on embargoed rural properties.

To support our analysis, we apply the RSAC methodology, which classifies customers according to

their sensitivity to social, environmental and climate risks. We apply the Precautionary Principle when granting credit and require documentation evidencing social and environmental compliance, such as licenses and permits. The release of credit is subject to the submission of these documents and can be suspended in the event of irregularities.

We rely on a mandatory digital solution for filing and controlling transaction documentation, which blocks the process until all documents are correctly registered. Through questionnaires, we also assessed the level of socio-environmental and climate responsibility of companies, cooperatives, rural producers, financial institutions and investment projects.

For financing under the Equator Principles, we adhere to a specific process that includes stages of classification, categorization, and monitoring, supported by an independent consultancy according to the potential impact identified. With regard to supplier relations, we require declarations of compliance with our Supplier Relationship Policy, Code of Ethics, Compliance Program and policies to prevent money laundering, terrorism financing and corruption.

RSAC Questionnaire

GRI ES 10

Questionnaire for assessing RSAC levels

	2022	2023	2024
No. of RSAC questionnaires applied	5,973	5,599	5,577
No. of corporate RSAC questionnaires applied in risk and credit limit analysis	5,901	5,550	5,541
Business groups	2,278	2,202	2,686
Individual customers	1,808	1,852	1,522
Cooperatives	119	183	185
Rural producers (groups and individuals)	1,696	1,313	1,148
No. of RSAC questionnaires applied in the investment projects analysis	72	49	36
Business groups	50	35	26
Individual customers	22	14	10

Operations in line with the Equator Principles

Information	2022	2023	2024
Number of operations contracted under the Equator Principles	5	7	6
Number of project finance operations	5	7	6
Number of customers interacting from the perspective of the Equator Principles	42	61	61
In addition to the Equator Principles, we adopt social, environmental and climate criteria when analyzing risk and credit limits and investment projects with an amount equal to or greater than	R\$8.00 million	R\$10.00 million	R\$10.00 million

Note: Referring to 2022, we have rectified the following information: 1 project in the infrastructure sector was contracted and classified under category “A” and 4 projects in the energy sector were contracted and classified under category “B”, totaling 5 project finance processes contracted in the year. [GRI 2-4](#).

Mitigating social, environmental and climate impacts

GRI 2-27, 3-3 Social, environmental and climate risk

We recognize that climate and socio-environmental risk is present in our operations and business relationships, especially with suppliers.

To comply with Febraban regulation SARB No. 26/2023, in 2024 we included specific questions related to managing the risk of illegal deforestation in credit granted to meatpacking plants and slaughterhouses located in the Legal Amazon and Maranhão. In the same year, 5,577 questionnaires were applied, 36 of which referred to the analysis of investment projects. For measurement purposes, in addition to the risk identification and assessment processes already provided for in the State-Owned Companies Law (Law No. 13.303/2016), Complementary Legislation, the Bidding and Contracts Regulations of Banco do Brasil S.A. (RLBB) and those inherent to procurement and contracting activities, we applied complementary and specialized due diligence instruments, through structured questionnaires, research on open sources and internal

information bases of the companies assessed and their respective managers, KRI indicators, analytical solutions and on-site visits.

We have also bolstered our climate governance through the Sustainability Executive Committee (Cesus), which reports to the Board of Officers, and the Corporate Sustainability Committee (Cosem), which monitor targets and indicators related to the Sustainability Plan. Both committees ensure that our climate actions are built into our business strategies.



Climate change

GRI 3-3 Climate change and decarbonization, 201-2

We incorporate climate risks into our analysis and strategies, working continuously to devise solutions that promote the resilience of our customers and the Bank. Climate change represents one of the most significant challenges for Banco do Brasil, directly impacting the loan portfolio and requiring efficient strategic management to mitigate its effects.

Our risk management methods are based on data to integrate environmental issues into our operations. When analyzing credit and projects with greater potential risk, we apply the Climate Responsibility Level Assessment Questionnaire, ensuring careful assessments and monitoring physical climate events that impact the loan portfolio through specific panels and reports.

We also conduct studies, issue macro-sector alerts to identify the impacts of climate scenarios on sensitive sectors and use ZARC, which provides information on climate and soil suitability for specific crops, supporting strategic decisions effectively. With regard to GHG emissions, we carry out the measurements following the recommendations of PCAF and SBTi.

We also periodically run stress tests that consider variables related to climate change. These tests results allow us to identify points of attention or weaknesses, as well as assessing the adequacy of our capital and liquidity in the face of different scenarios.

In agribusiness, we adopt tools such as the Agricultural Technical Reference System (RTA), which gathers data on production costs, prices and productivity by crop and region, as well as Crop Monitoring and Agricultural Alerts, issued by the Agribusiness Intelligence Network. These instruments allow for more accurate risk management and inform strategic decisions on the use of resources. In addition, we offer customers products such as Agricultural Insurance, which mitigates the risk of losses due to extreme weather events.

To mitigate the risk of losses due to extreme weather events, we also provide solutions such as Agricultural Insurance, Agricultural Billing Insurance, Proagro and Proagro Mais, which covered 49.58% of all agricultural funding in the year, equivalent to R\$27.3 billion.

We follow the recommendations of PCAF and SBTi for measuring the GHG emissions.



Support to Rio Grande do Sul

To tackle extreme climate challenges, such as the floods in the state of Rio Grande do Sul, we implemented emergency actions with special financing conditions for family farmers, micro and small businesses. These measures were key to supporting the recovery of productive activities and local economies in the regions affected by these extreme weather events.

In September/24, the loan portfolio in Rio Grande do Sul totaled R\$68.1 billion, of which R\$61.6 billion for municipalities in emergency or public disaster situations, accounting for 6.0% of the domestic loan portfolio, with 4.1 million operations and 758,300 customers.

The credit portfolio in the state as of September 2024 consisted of

758,300
clients

Criteria adopted to develop Climate Change Scenarios

GRI 3-3 Social, environmental and climate risk

The risks associated with climatic events can be classified as physical risks and transition risks, each with different but equally relevant implications for our operations.

- **Physical Risks:** Events such as rising temperatures, water shortages, changes in the soil and the rising cost of insurance pose a negative impact on the productivity of financed agribusiness, jeopardizing crops and depreciating the value of financed properties. These events also put pressure on sectors such as energy, which rely on water, and the agricultural production chain, which is vulnerable to droughts, windstorms and hailstorms.
- **Transition Risks:** The transition to a low-carbon economy requires investment in new technologies, decarbonization, compliance with emerging legislation and meeting stakeholder expectations for more responsible practices. Inefficiency or delay in this process can lead to discontinuity in borrowers' activities, increasing debt renegotiation, delinquency and the Bank's financial commitments.

- **Legal and regulatory risk:** certain changes may require from companies a greater capacity to adapt to a low-carbon economy, which during certain period may adversely affect their results and the maintenance of their business.
- **Reputational risk:** if market expectations of improved social, environmental and climate conduct are not met by companies, eventually, their revenues and credit lines can be affected, compromising their continuity.



To find out more, consult our GRSAC.

Financial implications of climate change and events

GRI 201-2

Climate change has direct and indirect impacts on our operations and our loan portfolio, requiring specific risk management strategies. We also periodically run stress tests that consider climate change variables. These tests allow us to identify points of attention, assess capital and liquidity adequacy and adjust our strategies, as necessary.

Among the methodologies adopted, we apply the Climate Responsibility Level Assessment Questionnaire, which integrates risk and credit limit analyses for businesses, rural producers, cooperatives and financial institutions with greater potential exposure. We also apply this questionnaire when assessing investment projects financed in amounts equal to or higher than R\$10 million. The results feed into the methodology for calculating physical and transitional climate risks.

We systematically monitor physical weather events, such as droughts and floods, whenever a public disaster is declared. This data is analyzed in specific panels to measure the impact on the loan portfolio. In addition, we conducted studies on the impacts of climate scenarios

on sensitive sectors and measured the greenhouse gas (GHG) emissions of our loan portfolio, following the recommendations of the PCAF and the Science Based Targets initiative (SBTi).

Physical weather risks directly affect the credit granted and can result in the devaluation of financed properties, jeopardized crops and lower agribusiness productivity. This can lead to higher insurance costs, a rise in delinquency and the need to renegotiate debts, impacting customers' cash flow and, accordingly, the returns expected by the Bank.

The risks of transitioning to a low-carbon economy require investments in new technologies, adaptation to environmental regulations and changes in the supply and demand of products and services. Companies that fail to adapt to these changes may become less competitive, even face discontinuity, which could compromise their ability to meet financial obligations. The sectors most exposed to climate risk within our portfolio require mitigation and adaptation strategies in line with the new market conditions.

We periodically run stress tests that consider climate variables, enabling the identification of areas of concern.



Controversial issues

In the process of managing credit risk, we set quantitative limits and qualitative restrictions for operations that could pose high social, environmental or climate risks or reputational damage. These guidelines are formalized in our Loan Policy, which considers not only business risks, but also the institution's social, environmental and climate responsibility. Therefore, we do not engage in credit risk with customers involved in illegal activities, malicious environmental damage, compulsory labor, child sexual exploitation, or child labor, among other situations that go against our principles.

Furthermore, we implement specific criteria for sectors with greater potential for socio-environmental impact. We also analyze controversial cases in accordance with the BB Sustainability Guidelines for Credit. Our restrictive and exclusionary lists detail the conditions under which we undertake or deny risks.

We adopt the Office of Foreign Assets Control (OFAC) tool, which is essential for blocking transactions with entities and countries on restrictive lists, in line with international policies to combat money laundering and terrorism financing. These efforts evidence our dedication to regulatory compliance and responsible credit management.

The private equity investment funds to which we adhere, comply with the social and environmental governance and management best practices, ensuring that our operations reflect the principles of responsibility and sustainability guiding the Bank's operations.

The rigorous application of quantitative limits and qualitative restrictions in the credit risk management process not only assesses business risks but also incorporates social, environmental, and climate responsibility.

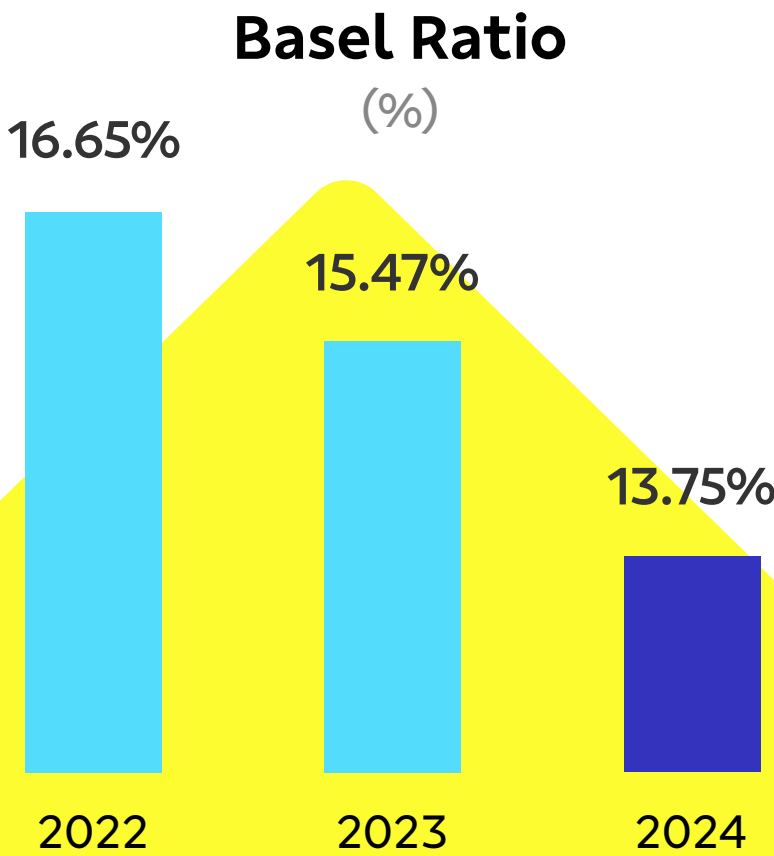
Capital

To ensure the effective execution of our business strategies and ensure future solvency, capital management is conducted on an ongoing basis, integrating planning, control, assessment and monitoring processes. Our organizational structure is adapted to the nature and complexity of our operations, as well as the exposure to relevant risks, setting out documented strategies and procedures to maintain capital levels in line with Risk Appetite (RAS).

The Capital Plan reflects the integrated planning of the corporate budget and the strategy defined by the ECBB, incorporating the guidelines of Basel III Accord. Our focus lies on organic capital generation, prioritizing growth in credit lines that are less capital intensive and more attractive in terms of risk-adjusted return. This approach ensures that our capital levels remain compatible with market challenges and regulatory requirements, bolstering our financial resilience and long-term sustainability.

Basel Ratio

	(R\$ million)		
	2022	2023	2024
Reference Equity	178,689	174,033	184,158
Tier I	158,153	156,431	169,490
Common Equity Tier I Capital	128,803	136,356	145,822
Prudential Adjustments	(32,262)	(33,571)	(41,104)
Additional Tier I Capital	29,350	20,075	23,668
Tier II	20,536	17,602	14,668
RWA	1,072,894	1,124,754	1,338,854
Minimum Required Reference Equity (PRMR)	85,832	89,980	107,108
Margin over Minimum Required Reference Equity (PR-PRMR)	92,857	84,053	77,050
Tier I Capital Ratio (Tier I/ RWA) - %	14.74%	13.91%	12.66%
CET 1 Ratio (Tier I/RWA) - %	12.01%	12.12%	10.89%



RWA composition

	(R\$ million)		
	2022	2023	2024
Credit Risk (RWA CPAD)	917,092	938,287	1,087,483
Market Risk (RWA MPAD)	26,975	28,285	52,732
Operational Risk (RWA OPAD)	128,827	158,182	198,638
Total	1,072,894	1,124,754	1,338,853

Internal controls

The Internal Control System is structured based on specific methodologies that consider the nature of the issues assessed, the risks identified and their criticality, as well as relevant controls and information. These assessments are guided by the MRLD, supported by widely recognized frameworks such as COSO 2013, COSO ERM 2017, CobiT and ISO 31010.

The definition of the scope of action adopts a proprietary methodology that prioritizes topics aligned with corporate strategy, regulation, market intelligence, megatrends and other strategic information. For new products or processes, we apply the C3 Methodology, which carries out a preventive risk and compliance analysis before rollout, considering adherence to standards, ESG aspects, customer service and security against fraud and cyber-attacks.

In 2024, we continued to improve the efficiency of the Internal Controls System Effectiveness Indicator (ECI), which monitors the quality and effectiveness of controls in our organizational units. The ECI assesses performance metrics related to internal controls, compliance, risk management and customer experience, with results reported periodically to the governance bodies. The process includes biannual reviews of the units' indicator portfolios, ensuring that they are suited to their specific characteristics and promoting ongoing improvement.

In 2024, the ECI covered more than 90 internal control indicators, organized under the perspectives of Control Environment, Compliance and Customer Experience. During the period, 5,651 units were assessed, including 41 Strategic Units (UE), as well as tactical and operational units and the branch network. The portfolios of each unit are reviewed every six months to ensure that the indicators are customized and adapted to the specific processes of each type of unit.

During the year we also conducted a comprehensive review of the Compliance, Conformity, Customers (C3) methodology, reinforcing the ESG aspects. As part of this update, new assessment assumptions were incorporated and the participation of the ESG Unit in the analysis flow was included, consolidating the multidisciplinary approach that already involves Dicoi, the Ombudsman Unit, the Digital Security and Information Unit (USD) and the Institutional Security Unit (USI).

In addition, a Generative Artificial Intelligence (AI) tool was developed to analyze the C3 methodology sheets. The platform applies the new criteria and assumptions to process the information and generate suggested opinions in line with the compliance guidelines. The objective of this innovation is to enhance the efficiency and accuracy of the assessment process, allowing for the swift identification of weaknesses and deficiencies in the development and improvement of products and services. This contributes to mitigating risks and non-conformities.



Control management tools

To reinforce governance and ensure efficient risk management, Banco do Brasil adopts an advanced set of tools that integrate technology, innovation and strategy, allowing it to monitor, assess and continuously improve its internal controls and operational processes.

- **Atypicality Monitoring Panel (PMA):** It identifies conduct risk events and weaknesses in processes, promoting sustainable business in line with regulatory standards. It uses automated monitoring and qualitative analysis to disseminate the risk management culture.
- **Immediate solution (SIM):** It offers immediate reimbursement to customers in cases of justified complaints, using artificial intelligence to speed up the analysis and classification of complaints, enhancing the customer experience and mitigating losses.
- **Sales Quality Indicator (IQV):** It monitors the quality of service and sales through metrics such as cancellations and complaints, reinforcing excellence in the customer experience.

- **Regulatory Radar:** It automates the capture of standards published by regulators, allowing rapid analysis and implementation of action plans to adapt processes and services to legal requirements.
- **Digital Compliance:** It automates the development of proactive controls using technologies such as machine learning and natural language processing, assessing operations and contracts to mitigate risks and ensure compliance.
- **Automated Validation and Algorithm Bias:** Automated tests and evaluations of bias in analytical models ensure safety, quality and ethical alignment in the solutions developed.
- **Generative AI:** In a secure experimental environment, the technology allows us to optimize administrative and operational tasks, such as text and code development, generating efficiency and saving time.
- **Compliance, Risk and Data Intelligence in Operations Verification (Crivo):** It monitors

the compliance of marketed products and services, assessing millions of operations and ensuring high levels of compliance, especially in agribusiness operations.

- **Electronic Bow-Tie:** It maps risks and controls associated with processes, enabling criticality to be assessed and supporting decision-making by senior management.
- **Technical Control Recommendation (RTC):** It automates recommendations to mitigate risks and improve controls, reducing losses associated with risk factors.
- **Product Certification:** It assesses the quality of more than 400 products and services, promoting ongoing improvement, decreasing complaints and improving the experience of customers and employees.

We conduct an annual independent assessment of the internal controls efficacy in the Variable Remuneration of Banco do Brasil's Management (RVA) and Profit Sharing (PLR) processes. This process includes verifying the data used to measure the targets and results of corporate indicators, by applying validation tests.

In addition, the Single Internal Controls Taxonomy integrates the control nomenclatures into the corporate environment, facilitating their common use across all the Bank's units. Any deficiencies are monitored by corporate tools and submitted to a rigorous review and validation process, ensuring the quality of the assessments and transparency in our reports.

“Simplifique” Project

Simplifique’s main objective is to optimize institutional controls and processes, providing a more efficient work experience for employees, enhancing customer satisfaction and generating business sustainability. Through a specific platform, it allows employees at any organizational level to suggest simplifying, eliminating or optimizing controls, processes, products and services.

Thus, the project seeks to redesign our processes, connecting employees and solution managers, eliminating obsolete stages and digitization, contributing to the digital transformation underway at BB. It also seeks to reduce the amount of paper printed, cut operating costs and turn working hours into productivity.

In 2024, 7,897 suggestions were received, of which 691 were implemented, representing savings in operational efficiency of more than R\$454 million per year, besides a reduction of more than 9.7 million hours in employee working hours. This year, we reaffirmed our commitment to sustainability by optimizing processes, when we stopped printing more than 18 million sheets of paper/year, accounting for a reduction of 324 tons in CO₂ emissions, equivalent to 2,472 trees preserved.

In addition, according to the Agile Trends 2024 awards, Simplifique was considered Brazil’s 8th most agile case. The ABT - Excellence in customer relationship award elected the platform silver in the category of process innovation.

Entities affiliated to Banco do Brasil (ELBB)

As the leading institution in the Prudential Conglomerate and a strategic investor, we have adopted corporate governance mechanisms to ensure the effectiveness, integrity and sustainability of the ELBBs’ business model. These processes aim to promote alignment with corporate expectations and mitigate the risks associated with the activities of these entities.

To comply with legal and regulatory requirements, mitigate risk, and ensure the sustainability of investments, we conducted the Entities Oversight Process. Dicoi is liable for overseeing the ELBBs in terms of internal controls and compliance in the processes, reporting to BB’s senior management after the end of each cycle.

In the 2024 cycle, special assessments were carried out at ELBBs, focusing on ESG aspects and the adoption of PRSAC or related Sustainability Policies. These assessments looked at how gaps

are identified and addressed, as well as the existence of effective controls to mitigate the occurrence of Greenwashing.

We oversee ELBBs every two years, integrating the areas involved to monitor, assess and guide practices related to governance, risks, controls and compliance. This model ensures the financial health and economic balance of the entities, contributing to the conglomerate’s strength.

With a focus on ongoing improvement, we have enhanced our oversight practices to make them more agile and integrated, including the development of automated tools for monitoring risks and controls. In addition, we keep track of the guidelines issued in previous cycles and conduct special assessments to ensure compliance and efficiency in critical processes of affiliated entities.



Internal Audit

The Internal Audit is subject to the technical supervision of the Office of the Federal Controller General (CGU). Its task is to carry out inspection activities comprising accounting, financial, budgetary, personnel management processes, external resources and other administrative and operational areas, ensuring compliance, efficiency and integrity in our operations. Thus, Audit assesses corporate processes and provides independent and objective consultancy with a view to improving corporate governance and managing risks and controls. In 2024, 197 audit works have been concluded.

The Audit evaluates all our processes in cycles of up to three years, including the definition, coordination, monitoring and reporting of sustainability commitments and guidelines. In 2024, besides assessing the effectiveness of the application of PRSAC, the body audited

the management of risks related to ESG issues, sustainable business and the carbon market and conducted specific audits in areas such as Business with Public Entities, Logistics and Operational Support, Wholesale Business and Integrated Risk and Capital Management.

Audits have a scope and coverage defined by specific objectives, assessed risks, analyzed controls and selected samples, based on information extracted from corporate systems and documents provided by the areas involved. The recommendations are monitored by internal auditors, who can impose corrective actions. Execution follows specific policies and standards, supported by external audits and Inspection and Control Entities (EFC) to exchange information and coordinate activities, optimizing efforts and adding value to conclusions. The results are reported to senior management and the EFCs.

A total of 197 audit assignments were completed in 2024, which, independently and objectively, contribute to the improvement of corporate governance and the management of risks and controls.



Potential Benefits

To add value to the process, we apply the Potential Benefits (BP) recording and monitoring methodology, which reflects the positive impact of the recommendations issued by the area, promoting greater strategic and operational alignment.

During this period, we promoted ongoing actions to incorporate technologies such as analytics, artificial intelligence, and data science into auditing, highlighting the implementation of generative AI-based solutions, which allow auditors to work more efficiently by consolidating and summarizing information from different sources. This innovation significantly reduces the time spent on analysis, freeing up resources for more in-depth technical and strategic evaluations.



Complementary content

GRI Exhibit

GRI Content Index

SASB reference table

Measuring Stakeholder Capitalism Initiative Summary

TCFD Recommendations

Social, Environmental and Climate Responsibility Policy (PRSAC)

TCU Content Index

TCU Exhibit

Independent auditors' limited assurance report

Credits



Interactive
summary

GRI Exhibit

2-6 Activities, value chain and other business relations

No significant change in the structure of suppliers or in the contract signed with them that could have any impact on our operations.

2-7 Employees^{1,2}

Employees by type of employment and gender (unit)

	2022	2023	2024	Chg. (%) 2023- 2024
Permanent and full time - male	49,951	50,416	51,008	1%
Permanent and full time - Female	36,002	35,557	35,300	-1%
Permanent and full time - other ³	-	102	112	10%
Permanent and full time - not disclosed ³	-	145	154	6%
Total	85,953	86,220	86,574	0.4%

Permanent full-time employees, by region

Region	2022	2023	2024	% Chg 2023- 2024
North	3,897	3,830	3,754	-2%
Northeast	14,025	13,944	13,648	-2%
Mid-West	16,719	17,762	18,793	6%
Southeast	36,100	35,826	35,671	-0.4%
South	15,193	14,840	14,686	-1%
Abroad	19	18	22	22%
Total	85,953	86,220	86,574	0.4%

¹ Methodology applied: count of employees in real workforce situation at the end of each year.

² Banco do Brasil has no employees with temporary employment contracts on its staff. The same applies to employees without fixed working hours and part-time employees.

³ Self-declaration of gender was only made available to employees from 2023. So we only have data for that period. For the self-declaration of gender, we assigned to the "not disclosed" field those employees who chose not to answer.

2-8 Non-employee workers

At Banco do Brasil, the total number of workers who are not employees was 24,999 in 2024, and the most common activities they perform are: surveillance, cleaning and receptionists. These workers who are not employees are linked to contracts that provide services or supply goods contracted by Banco do Brasil via bid or waiver/unenforceability. There are no significant variations in the number of workers who are not employees.

Total number of outsourced jobs, by region ^{1 2}	2022	2023	2024	% Chg. 2023-2024
North	1,444	1,393	1,501	7.75%
Northeast	5,181	4,783	4,983	4.18%
Mid-West	2,994	2,725	3,092	13.47%
Southeast	10778	10,754	10,440	-2.92%
South	4,448	4,057	4,283	5.57%
Total	24,845	23,712	24,299	2.48%

¹ To calculate the number of workers who are not employees, the number of positions provided for in the contract for that period is used, which may differ from the number of employees of the supplier who was involved in providing the services, as the Bank does not use the employee count (equivalent to the FTE Regime). For fractional jobs (gardening, for example), the quantity is counted taking the fraction into account and the result is rounded up to the next whole number. In this count, we do not consider cleaning services mobile positions, but service positions by area, and casual service positions are not included either. In the case of surveillance contracts, which operate on a shift basis, the number of fixed positions activated during the period is considered (excluding lunchtime replacing guards, mobile positions or those involved in any non-recurring services). In addition, we do not use the average for the period to calculate the number of positions, but rather the number of positions provided for in the services contract for that period. The count is carried out/updated monthly to envisage any additions or suppression that have occurred via an amendment to the services contract.

² No significant changes in the structure of suppliers or in the contracts signed with them that could have any impact on our operations.

2-12 Roles of the highest governance body in overseeing the management of impacts

The Bank's Board of Directors (CA) has strategic, guiding, elective and supervisory powers, acting as the guardian of the Company's principles, values, corporate purpose and governance system. Its competencies are listed in the ESBB, Article 21, of the Board of Directors' charter, Article 5, and in Reference Form (Section 7). One of its duties is to approve the ECBB. In this process, the Board assesses the impacts of the Company's activities, including ESG aspects, and defines, among other things, the specific objective in the sustainability perspective on the strategic map. The Board also approves the Code of Ethics and the PRSAC, which guide behavior in relation to the topic in the conduct of business, activities and processes, as well as in relations with stakeholders.

To build sustainable value, maximize positive impacts and minimize negative ones, ESG (environmental, social and governance) criteria are incorporated into the planning and execution of the actions set out in the Sustainability Plan - Agenda 30 BB. Revised every two years and structured around sustainability challenges, the plan breaks down into commitments established for a three-year period and involves virtually all the Strategic Units. It includes actions, indicators and targets that respond to the challenges mapped out based on the assessment of sustainability risks, opportunities and trends, contributing to the

enhancement of ESG practices and businesses. The Sustainability Plan is approved by the Sustainability Executive Committee.

2-13 Delegation of responsibility for managing impacts

A Banco do Brasil's corporate governance is structured in accordance with the applicable laws, [Bylaws \(ESBB\)](#), minutes of Shareholders' Meetings, Charters of Governance Bodies, [Advisory Committees of the Board of Directors](#), besides General Policies and Corporate Normative Instructions. The Bylaws complement the legislation, defining the operation and competencies of each governance body, under the exclusive responsibility of the General Shareholders' Meeting to restate the bylaws pursuant to prevailing laws. The Charters regulate the activities of the governance bodies, including the advisory committees, [Board of Officers](#), Executive Board and [Fiscal Council](#) ensuring that their operations are in line with ESBB precepts, specifying their purpose, composition and powers. The process of delegating authority is conducted by the General Shareholders' Meeting and formalized by the Board of Directors, which elects the members of the Executive Board, defines their duties and oversees their management.

Banco do Brasil's Board of Directors (CA), its highest governance body and joint decision-making committee, it has strategic, guiding, elective and supervisory powers, without performing operational or executive duties. The Board of Directors is advised by the



Corporate Sustainability Committee (Cosem) on matters of sustainability and social, environmental and climate responsibility, with guidelines set out in its [Charter](#).

According to the Board of Officers’ charter, the Chief Officer of Government and Corporate Sustainability is liable for: (i) providing support to the Board of Directors in the decision-making process related to social, environmental, and climate responsibility policy; (ii) overseeing the implementation of these policies and facilitating their continuous improvement; and (iii) ensuring the accurate disclosure of information related to the Bank's social, environmental, and climate responsibility, in accordance with applicable regulations.

2-21 Annual total remuneration ratio

Information	2022	2023	2024	% Chg. 2023-2024
The ratio of the CEO's annual total remuneration to the median annual total remuneration for all employees (excluding the highest paid individual) in Brazil	11.72	11.78	11.62	-1.36
The ratio of the CEO's annual total remuneration to the average total annual remuneration for all employees (excluding the highest paid individual)	9.62	9.74	9.62	-1.23
The ratio between the percentage increase in remuneration total annual highest paid individual in the Organization and the average percentage increase in the total annual remuneration of all employees (excluding the highest paid individual)	0	1.18	0.78	

Note: Considering that the percentage change for the highest paid individual is 4.62% and the average annual total remuneration of all employees was 5.93%, the ratio is 0.78. The highest paid individual at Banco do Brasil holds the position of Chief Executive Officer.

2-23 Policy commitments

At Banco do Brasil, we understand the importance of corporate sustainability in managing our businesses and processes. We are committed to aligning the interests of our shareholders with sustainable practices and establishing ethical relations with our stakeholders. The incorporation of sustainability principles is promoted throughout the value chain, with leaders committed to balancing competitiveness with building a fair and inclusive society. The Bank adheres to management and governance practices, fulfilling national and international commitments to promote sustainable development and support relevant public policies and businesses.

In 2022, the Bank approved its PRSAC and respective action plan in accordance with CMN Resolution No. 4.945/2021. In 2023, the PRSAC was updated to clarify concepts without altering strategic guidelines. PRSAC guides the conduct of the Bank and its entities, ruled by the principles of relevance, proportionality, and efficiency, influencing the creation of the BB 2030 Commitments, the Agenda 30 BB Sustainability Plan, and the regulations addressing social, environmental, and climate aspects in various contexts, including negotiations, management, credit, investment, supplier relations, and employees.

The Bank reinforces its commitment to human rights by adhering to international initiatives such as the UN Global Compact, the Ethos Institute's Business Charter for Human Rights and the OECD Guidelines. It has also adopted the UN Standards of Conduct against LGBTQIAPN+ discrimination. The Bank's Specific Contractors Relationship Policy promotes respect for human rights and combats discrimination and labor exploitation.

By integrating social, environmental and climate dimensions, PRSAC promotes the protection of the environment and vulnerable groups. Guidelines aim to combat degrading work and exploitation, fomenting diversity and inclusion, with targets set in the BB 2030 Commitments.

Through PRSAC, Banco do Brasil aligns business with sustainable practices, reinforcing ethical engagement with stakeholders and influencing decisions considering social, environmental and climate impacts, in compliance with CMN Resolution No. 4945/2021. The Sustainability Guidelines for credit include restrictive lists, incorporating social, environmental and climate criteria, while guidelines comprise suppliers, customers and users.



2-27 Compliance with laws and regulations

In 2024, R\$13.4 million in fines were recorded for non-compliance with laws and regulations relating to the supply and use of products and services. Of this amount, queueing time went down 7.6% versus 2023, an increase of nearly 100% in the processing of payment slips linked to the FGTS and Social Security compared to 2023, a 15% drop in the amount of fines referring to the consumer protection code and a 30% decrease relating to security plans.

Other fines and sanctions for non-compliance with laws and regulations, as well as significant cases of non-compliance, can be found in sections 4.3, 4.4 and 4.7 of the [Reference Form](#).

2-28 Membership associations

Below are the main bodies, entities or associations of which we are signatories or representatives:

- UN Global Compact
- Brazilian Business Council for Sustainable Development - CEBDS
- Brazilian Association of Toys Manufacturers (Abrinq);
- Ethos Institute

- Global Reporting Initiative (GRI)
- Task Force on Climate-related Financial Disclosures (TCFD)
- Business Ambition for 1.5 °C - Science Based Targets initiative (SBTi)
- Principles for Responsible Investment (PRI)
- Brazilian Federation of Banks - Febraban
- Interministerial Committee for the Social and Economic Inclusion of Waste Pickers (Ciisc)
- Brazilian Association of Real Estate Credit and Savings Entities (Abecip)
- National Association of Credit, Financing and Investment Institutions (Acrefi)
- Brazilian Association of Development Finance Institutions - (ABDE)
- Brazilian Association of Credit Card and Services Companies (Abecs)



201-1 Direct economic value generated and distributed

R\$ billion	2022	2023	2024	% Chg 2023-2024
Direct economic value generated (revenues)	80.2	86.1	85.4	(0.8%)
Economic value distributed	58.2	61.5	61.6	(0.8%)
Personnel (salaries and employee benefits)	26.0	28.7	30.2	5.2%
Debt capital remuneration	1.4	1.5	1.5	0.1%
Interest on equity and dividends	11.8	13.0	15.2	16.9%
Taxes, fees and contributions	19.0	18.3	14.7	(19.7%)
Retained economic value	22.0	24.6	23.8	(3.2%)
Retained earnings	19.1	20.6	20.1	(2.4%)
Non-controlling interest in retained earnings	0.8	1.9	1.3	(31.6%)

Note: The data relating to Economic Value Distributed, Economic Value Retained, and JCP and Dividends for the years 2022 and 2023 have been restated. 2022 figures referring to Net Income and Non-Controlling Interest in Retained Earnings have also been restated. [GRI 2-4](#)

202-1 Percentage between the entry-level wage and local minimum wage, by gender

	2022	2023	2024	Chg. (%) 2023-2024
Percentage between the entry-level wage paid by BB in relation to the local minimum wage of the year	2.99	2.87	2.81	-2.18%

Note: For the purposes of calculation, the local minimum wage of R\$1,412.00 (01/2024) and the entry-level salary at BB of R\$3,963.90 were considered.



205-1 Operations assessed for risks related to corruption

According to Brazilian law, Banco do Brasil, given its operations in the market and its interactions with public administration entities, can be regarded as both a perpetrator and a victim of corruption. As a federal mixed-capital company, the Bank is part of the indirect public administration and, in this role, can be the target of illegal acts. When the Bank is a potential victim of corruption, the Administrative Accountability Process (PAR) is filed to investigate and punish the companies involved.

The internal risk assessment for Money Laundering, Terrorism Financing and Proliferation of Mass Destruction Weapons, and Corruption (LD/FTP-C), reviewed and approved in 2024, in accordance with the methodology, was applied, resulting in the document Internal Risk Assessment for LD/FTP-C, approved by the Chief Officer of Internal Controls and Risk Management and notified to Coris, Coaud and CA.

The approved methodology envisaged the probabilities and impacts defined in the aforementioned regulations and considered the following risk profiles:

- Banco do Brasil institution;
- customers;

- operations, transactions, products and services, including the use of new technologies;
- distribution channels (products and services);
- activities performed by employees;
- activities performed by contractors, such as suppliers, partner institutions and bank correspondents.

To calculate the probability of each risk profile, the characteristics that represented the greatest or least potential for exposure to LD/FTP-C risk were analyzed in order to mitigate subjectivity in the assessment. To calculate the impact, the following perspectives were considered: financial, legal, and reputational. These were reviewed using the crisis methodology adopted internally, and socio-environmental and climate perspectives in accordance with the guidelines set by the regulator.

ESG criteria were considered in the applicable risk profiles, which aim to develop businesses that involve the best ESG practices. In addition to the topics covered by current regulations, this Assessment includes the

Corruption perspective as an element for assessing potential risk for the Banco do Brasil Institution. This is because corruption has the potential to damage economic development, the fight against organized crime, respect for the law, and governance.

The Corruption topic in the Internal Risk Assessment contributes to safeguarding the integrity of the public sector. It also serves to protect private sector institutions from any form of misuse and facilitates the detection, investigation, and prosecution of acts of corruption. The objective of the assessment, which is based on the application of the LD/FTP-C risk methodology that has been approved by the governance, is to define categories of inherent risk related to banking activity. This will allow us to adopt enhanced management and mitigation controls for situations of greater risk.

In 2024, no audit work was carried out that assessed corruption-related risks. The issue was analyzed in December 2022.

Operations monitoring

Banco do Brasil establishes and regulates internal documents that define parameters for indications, risk matrix, and rules for

monitoring, selection, and analysis, based on the Internal LD/FTP-C Risk Assessment. To monitor unusual transactions with suspected LD/FTP-C indications, BB relies on applications that communicate with corporate systems processing products and services, used to monitor transactions made by all the Bank's customers, regardless of whether the customer is an account holder or not. Based on the set of data relating to customers' registration information and the attributes relating to the transactions made, the application calculates each customer's score. This score may also be increased, as appropriate, by an additional amount defined as "Outstanding". The score is used by the risk matrix to select customers whose flags indicate the need for detailed analysis by the system.

205-2 Communication and training on anti-corruption policies and procedures



Total number and percentage of employees who have received at least one anti-corruption course, broken down by employees category and region		2022		2023		2024		Total accumulated	
Region	Employee category	Trained	% (total staff)	Trained	% (total staff)	Trained	% (total staff)	Trained	% (total staff)
Mid-West	Advisors	2,016	26.34	886	10.9	1,837	19.02	9,655	99.99
Mid-West	Managers	832	17.96	505	10.7	343	7.04	4,868	99.98
Mid-West	Operations	1,287	30.55	1,321	28.4	935	23.53	3,945	99.30
Mid-West	Technicians	55	24.89	21	7.95	25	8.47	295	100.00
Abroad	Managers	4	21.05	5	27.78	0	0.00	22	100.00
Northeast	Advisors	54	17.42	26	8.84	24	7.84	306	100.00
Northeast	Managers	755	14.16	420	7.9	350	6.62	5,291	100.00
Northeast	Operations	1,559	18.67	1,559	18.77	1,649	20.56	7,964	99.29
Northeast	Technicians	15	46.88	1	3.57	5	16.67	29	96.67
North	Advisors	20	22.99	7	9.86	9	12.68	71	100.00
North	Managers	244	14.85	139	8.47	107	6.54	1,637	100.00
North	Operations	608	28.24	510	24.18	503	24.69	2,012	98.77
North	Technicians	3	21.43	1	11.11	1	11.11	9	100.00
Southeast	Advisors	457	26.29	156	8.04	146	7.33	1,991	100.00
Southeast	Managers	2,157	15.41	1,101	7.88	882	6.33	13,942	100.00
Southeast	Operations	4,650	23.7	2,829	14.77	3,366	17.75	18,865	99.46
Southeast	Technicians	198	26.65	66	8.65	83	10.77	771	100.00
South	Advisors	105	22.48	40	9.59	43	9.86	436	100.00
South	Managers	780	13.6	392	6.86	326	5.74	5,677	100.00
South	Operations	1,939	22.01	1,214	14.21	1,650	19.64	8,373	99.65
South	Technicians	52	28.42	9	5.39	11	6.43	171	100.00

302-1 Energy consumption within the Organization

Fuel (liters)	2022	2023	2024	2022 (GJ)	2023 (GJ)	2024 (GJ)
Total diesel oil consumption of the generator group	157,085.52	240,381.50	209,532.84	6,445.40	9,863.13	6,842.62
Total diesel oil consumption for vehicles	102,895.27	173,412.80	245,128.40	4,221.90	7,115.31	10,057.43
Total gasoline consumption	413,761.44	520,943.17	510,041.36	14,897.90	18,757.09	18,364.78
Total ethanol consumption	1,285,893.66	1,476,544.30	1,281,158.46	27,456.40	31,527.17	27,355.99

Note: The energy and fuel consumption was taken from the GABBI portal. The conversion factor was adopted:
<https://www.converter-unidades.info/conversor-de-unidades.php>

302-3 Energy intensity

Energy intensity ¹	2022	2023	2024	Chg. (%) 2023-2024
Electricity intensity (Total consumption of electricity/employee/year) (MWh/employee/year)	5.93	6.04	6.38	5%
Total electricity consumption (MWh)	509,469	520,540	551,970	5.69%
Total electricity consumption (GJ)	1,834,088.4	1,873,965.2	1,987,092	6%
Headcount ²	85,953	86,220	86,574	0.41%

¹ We consume energy from the SIN, purchase energy on the ACL, and have solar power plants serving the Bank in the distributed generation mode. To reduce our carbon footprint, we now acquire RECs in the total volume consumed by the Bank

²The actual workforce is considered, according to official information.

401-1 Employee hires and employee turnover

Hires by gender	2022	2023	2024	Chg. (%) 2023-2024
Hires in the period	3,717	2,327	2,402	3.22
Female	890	367	422	14.99
Male	2,827	1,960	1,980	1.02
Hiring Rate (%)	4.32	2.69	2.77	2.85
Female (%)	1.03	0.42	0.49	17.73
Male (%)	3.29	2.27	2.28	0.47

Hires by Age Group	2022	2023	2024	Chg. (%) 2023-2024
Hires in the period	3,717	2,327	2,402	3.22
Under 30 years old	2,171	1,521	1,240	-18.47
30-50 years old	1,481	768	1,087	41.54
Over 50 years old	65	38	75	97.37
Hiring Rate (%)	4.32	2.69	2.77	2.85
Under 30 years old (%)	2.52	1.76	1.43	-18.85
30-50 years old (%)	1.72	0.89	1.25	40.68
Over 50 years old (%)	0.08	0.04	0.09	115.97

Hires by Region	2022	2023	2024	Chg. (%) 2023-2024
Hires in the period	3,717	2,327	2,402	3.22
South	601	225	250	11.11
Southeast	1,273	524	582	11.07
Mid-West	973	1,026	1,276	24.37
North	385	164	87	-46.55
Northeast	485	388	207	-46.65
Hiring Rate (%)	4.32	2.69	2.77	2.85
South (%)	0.7	0.26	0.29	10.75
Southeast (%)	1.48	0.61	0.67	9.90
Mid-West (%)	1.13	1.18	1.47	24.55
North (%)	0.45	0.19	0.10	-47.26
Northeast (%)	0.56	0.45	0.24	-47.02

Total and Voluntary Turnover

Total turnover rate (%)	2022	2023	2024	Chg. (%) 2023-2024
	2.65	2.11	2.25	6.64%
Age group				
Under 30 years old	0.2	0.13	0.25	86.32
30-50 years old	1.45	0.95	1.04	8.47
Over 50 years old	1	1.03	0.96	-6
Gender				
Female (%)	0.86	0.73	0.72	-1.3
Male (%)	1.79	1.38	1.53	10.64

Voluntary Turnover Rate (%)	2022	2023	2024	Chg. (%) 2023-2024
	2.20	1.69	1.74	2.80
Age group				
Under 30 years old	0.17	0.12	0.21	61.81
30-50 years old	1.12	0.71	0.71	0.98
Over 50 years old	0.91	0.86	0.82	-4.5
Gender				
Female (%)	0.73	0.62	0.6	-2.8
Male (%)	1.47	1.07	1.14	6.04

Total Turnover	2022	2023	2024	Chg. (%) 2023-2024
Total dismissals in the period	2,281	1,827	1,946	6.51
Age group				
Under 30 years old	167	117	218	86.32
30-50 years old	1,253	826	896	8.47
Over 50 years old	861	884	832	-6
Gender				
Female	739	633	625	-1.3
Male	1,542	1,194	1,321	10.64

Voluntary turnover	2022	2023	2024	Chg. (%) 2023-2024
Voluntary dismissals in the period	1,891	1,464	1,505	2.8
Age group				
Under 30 years old	142	110	178	61.81
30-50 years old	963	613	619	0.98
Over 50 years old	786	741	708	-4.5
Gender				
Female	625	538	523	-2.8
Male	1,266	926	982	6.04

Total turnover by region	2022	2023	2024	Chg. (%) 2023-2024
Total dismissals in the period	2,281	1,827	1,946	6.51
South	345	313	330	5.43
Southeast	867	757	815	7.66
Mid-West	726	420	421	0.24
North	92	80	69	-14
Northeast	251	246	311	26.4
Abroad	0	11	0	-100
Total Turnover Rate by Region (%)	2.65	2.11	2.25	6.51
South (%)	0.4	0.36	0.38	5.43
Southeast (%)	1.01	0.87	0.94	7.66
Mid-West (%)	0.84	0.49	0.49	0.24
North (%)	0.111	0.09	0.08	-14
Northeast (%)	0.29	0.29	0.36	26.4
Abroad (%)	0.00	0.01	0.00	-100



Voluntary turnover by region	2022	2023	2024	Chg. (%) 2023-2024
Voluntary dismissals in the period	1,891	1,464	1,505	2.80
South	308	266	272	2.26
Southeast	738	645	638	-1.10
Mid-West	572	341	356	4.40
North	71	52	39	-25.00
Northeast	202	160	200	25.00
Abroad	0	-	-	-
Voluntary Turnover Rate by region (%)	2.20	1.69	1.74	2.80
South (%)	0.36	0.3	0.31	2.26
Southeast (%)	0.86	0.75	0.74	-1.10
Mid-West (%)	0.67	0.4	0.41	4.40
North (%)	0.08	0.06	0.05	-25.00
Northeast (%)	0.23	0.18	0.23	25.00
Abroad (%)	0.00	-	0.00	-

The turnover rate was calculated based on the number of dismissals in the period divided by the total number of active employees. The year 2024 recorded a low turnover rate. We saw an one-off increase in the number of employees under 30 withdrawn from the Company. This can be attributed to the adjustment period for new employees who were approved in the 2022/001 external selection process and hired in 2023 and 2024. This resulted in some candidates who were not approved in the probation contract and others who opted for voluntary dismissal. The positive variation in the hire rate stems from the increase in the number of calls/hires in the period under consideration.

403-9 Work-related injuries

Employees information	2022	2023	2024
No. of fatalities resulting from work-related injuries	1	1	0
No. of work-related injuries of mandatory communication	350	284	283
Index of work-related injuries of mandatory communication	1	1	1
Number of scheduled working days	21,144,500	21,555,000	21,643,500

	2022	2023	2024	Chg. (%) 2023-2024
Injuries ¹ rate	0	0 ²	0 ²	-

¹ Number of typical and commuting accidents/number of employees.

² 2023 = 262/86,220 = 0.00

The main accidents recorded are related to trips and falls from height, most of which result in sprained wrists and elbows. No hazards with serious consequences were identified.

Actions to eliminate or mitigate work-related injury risks are based on the Risk Management Program's control hierarchy (PGR). With 4,721 physical environments, each one undergoes a risk assessment and, when necessary, action plans to eliminate or mitigate these risks are drawn up and monitored by Sesmt professionals.

The PGR's risk assessments did not identify any risks of serious work-related injuries. All work-related injuries must be reported, and the main types are:

- Typical accident: occurs during the course of work, resulting in bodily injury.
- Commuting accident: happens when the employee is traveling to or from work. Except in cases of fatalities, we do not break down accidents according to the severity of the injuries.

The Occupational Health and Safety (OHS) system integrates a tool that helps investigate the root causes of accidents, facilitating the creation of more effective action plans to mitigate and reduce the recurrence of such incidents. The PGR is essential in identifying eventual sources of hazard and preventing the associated risks.

Risk assessments under the PGR follow recognized safety standards, applying qualitative and quantitative analysis methodologies. The process involves identifying all potential sources of hazard and implementing preventive measures, ensuring that data is collected and processed in accordance with the action plan to guarantee accurate and relevant information.

404-1 Average hours of training per year, by employee

Training - Employees (own employees)

Information	2022	2023	2024	Chg. (%) 2023-2024
Headcount	85,953	86,220	86,574	0%
No. of trained employees	85,706	86,080	86,366	0%
Total number of training	2,703,365	3,290,950	4,093,987	24%
Total number hours	9,804,839	11,238,409	12,463,495	10%
% of trained employees	99.71	99.84	99.76	0%
No. of training activities by employee	31.54	38.23	47.4	24%
No. of training activities by employee	114.4	130.56	144.31	10%

Training by gender and position - Employees (own employees)

Information	2022				2023				2024							
	Men		Women		Men		Women		Men				Women			
	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	Non-managerial	Managerial	% Chg. 2023-2024	Non-managerial	% Chg. 2023-2024	Managerial	% Chg. 2023-2024	Non-managerial	% Chg. 2023-2024
Employees	19,700	30,251	11,660	24,342	19,714	30,877	11,661	23,968	19,704	0%	31,482	2%	11,734	0%	23,654	1%
Trained	19,662	30,135	11,635	24,274	19,684	30,822	11,646	23,928	19,656	0%	31,404	2%	11,705	0%	23,601	1%
Training	512,304	3,817,349	290,902	820,548	662,743	1,272,399	376,577	979,231	873,038	31%	1,558,816	18%	523,746	28%	1,138,387	16%
Hours	2,028,571	3,817,349	1,163,996	2,794,923	2,453,962	4,252,957	1,379,165	3,152,325	2,698,359	9%	4,833,342	22%	1,591,202	15%	3,340,592	6%
Percentage of trained employees	99.80	99.60	99.80	99.70	99.85	99.8	99.9	99.8	99.76	0%	99.75	0%	99.75	0%	99.77	0%
Training by employee	26.06	35.83	25.00	33.80	33.8	41.28	32.34	40.92	44.42	31%	49.64	20%	44.74	38%	48.23	17%
Hours by employee	103.17	125.67	83.99	95.32	124.67	137.98	118.42	131.74	137.28	10%	153.90	11%	135.94	14%	141.54	7%



Training by position - Employees (own employees)

	Managerial				Advisors			
	2022	2023	2024	% Chg. 2023-2024	2022	2023	2024	% Chg. 2023-2024
Employees	31,360	31,375	31,438	0%	10,255	10,851	12,460	14%
Trained	31,297	31,330	31,361	0%	10,248	10,840	12,451	14%
Training	803,206	1,039,320	1,396,784	34%	380,784	385,341	583,427	51%
Hours	3,192,567	3,833,127	4,289,561	11%	1,390,592	1,390,592	2,174,570	55%
Percentage of trained employees	99.8	99.8	99.75	0%	99.9	99.9	99.93	0%
Training by employee	25.66	33.17	44.54	34%	37.16	35.55	46.86	26%
Hours by employee	102.01	122.35	136.78	11%	135.69	140.31	174.65	28%

	Operations				Technicians			
	2022	2023	2024	% Chg. 2023-2024	2022	2023	2024	% Chg. 2023-2024
Employees	43,145	42,763	41,400	3%	1,193	1,231	1,276	3%
Trained	42,968	42,679	41,278	3%	1,193	1,231	1,276	3%
Training	1,474,414	1,823,248	2,049,653	12%	44,961	43,041	64,123	48%
Hours	5,065,391	5,725,325	5,779,511	1%	156,289	158,964	219,853	38%
Percentage of trained employees	99.6	99.8	99.70	0%	100	100	100	0%
Training by employee	34.31	42.72	49.65	16%	37.69	34.96	50.25	43%
Hours by employee	117.89	134.15	140.01	4%	131.01	129.13	172.29	33%



404-3 Percentage of employees receiving regular performance and career development reviews

Employee level	2022				2023				2024					
	Female	% of total	Male	% of total	Female	% of total	Male	% of total	Female	% of total	% Chg. 2023-2024	Male	% of total	% Chg. 2023-2024
Managerial	9,888	36.68	17,073	63.32	11,769	36.96	20,076	63.04	11,783	37.03	0.12	20,036	62.97	-0.2
Technicians	230	31.68	496	68.32	681	48.37	727	51.63	688	48.25	1.03	738	51.75	1.51
Operations	16,062	44.98	19,649	55.02	18,376	46.31	21,306	53.69	17,927	45.1	-2.44	21,823	54.9	2.43
Advisors	8,906	42.64	11,981	57.36	3,932	37.32	6,603	62.68	4,190	35.15	6.56	7,731	64.85	17.08
Other	13	9.7	121	90.3	–	0	–	0	–	0	0	–	0	0
Total	35,099	41.58	49,320	58.42	34,758	41.64	48,712	58.36	34,588	40.73	-0.49	50,328	59.27	3.32

405-1 Diversity of governance bodies and employees

Diversity in governance (%) ¹		2022	2023	2024	Chg. (%) 2023-2024
By gender	Female	21.43	30.19	32.14	12.5
	Male	78.57	69.81	67.86	2.7
By age group	Under 30 years	0	0	0	0
	30–50 years	28.57	47.17	51.79	16
	Over 50 years	71.43	52.83	48.21	-3.6
By minority groups	Indigenous	0	0	0	0
	Black	4.29	1.89	1.79	0
	Brown	7.14	9.43	12.07	40

1 Considering members of the Board of Directors (CA), Direx, Fiscal Council (CF) (only sitting members) and the Audit; People, Remuneration and Eligibility; Risk and Capital; Technology and Innovation and Corporate Sustainability Committees.

Data for 2023 has been restated in – [GRI 2-4](#).

General indicators of diversity in the workforce (%)		2022	2023	2024	Chg. (%) 2023-2024
By gender	Female	41.86	41.32	40.88	-0.7
	Male	58.14	58.68	59.12	1.18
By age group	Under 30 years	3.26	4.06	4.56	37.53
	30–50 years	75.41	72.88	70.66	0.28
	Over 50 years	21.33	23.06	24.78	7.8
By minority groups	Indigenous	0.16	0.17	0.18	4.08
	Black	3.37	3.81	4.08	7.58
	Brown	21.08	21.89	22.59	3.59

By gender (% in relation to total workforce in each employee category)		2022	2023	2024	Chg. (%) 2023-2024
Managerial	Female	37.18	37.17	37.31	-0.1
	Male	62.82	62.83	62.69	-0.5
Technicians	Female	52.89	52.88	53.77	2.29
	Male	47.11	47.12	46.23	1.94
Operations	Female	46.09	45.09	45.16	-3.2
	Male	53.91	54.91	54.84	-2.9
Advisors	Female	37.30	37.18	34.8	8.87
	Male	62.70	62.82	65.2	19.74
Trainees	Female	57.58	54.24	53.90	-0.34
	Male	42.42	45.76	46.10	0.34
By age group (% in relation to total workforce in each employee category)		2022	2023	2024	Chg. (%) 2023-2024
Managerial	Under 30 years old	0.80	0.65	0.63	-6.6
	30-50 years old	81.59	79.94	78.13	-2.6
	Over 50 years old	17.61	19.41	21.24	9.09
Technicians	Under 30 years old	0.76	0.32	0.16	-50
	30-50 years old	78.79	77.99	76.52	0.32
	Over 50 years old	20.45	21.69	23.32	9.4
Operations	Under 30 years old	5.24	6.59	6.08	-10.7
	30-50 years old	69.29	65.95	63.69	-6.2
	Over 50 years old	25.47	27.46	30.23	6.46
Advisors	Under 30 years old	2.72	4.36	9.97	263.48
	30-50 years old	81.90	79.27	74.06	8.34
	Over 50 years old	15.38	16.37	15.97	11.87
Trainees	Under 30 years old	100	93.71	94.91	1.2
	30-50 years old	0	6.05	4.87	-1.18
	Over 50 years old	0	0.24	0.22	-0.02

By minority groups (% in relation to the total workforce of each employee category)		2022	2023	2024	Variação % 2023-2024
Managerial	Indigenous	0.10	0.11	0.14	28.57
	Black	3.05	3.53	3.91	10.49
	Brown	20.42	21.43	22	3.96
Technicians	Indigenous	0.17	0.16	0.08	-50
	Black	3.19	3.09	3.29	5
	Brown	15.84	16.33	17.4	7.46
Operations	Indigenous	0.21	0.21	0.2	-10
	Black	3.65	4.03	4.05	-2.57
	Brown	21.76	22.32	22.45	-2.45
Advisors	Indigenous	0.17	0.18	0.21	31.58
	Black	3.20	3.80	4.69	41.7
	Brown	20.93	22.20	24.11	26.02
Trainees	Indigenous	0	0	0	0
	Black	3.03	8.96	6.64	-2.32
	Brown	9.09	23.49	25.00	1.51



405-2 Ratio of basic salary and remuneration of women to men

Ratio of basic salary of women to men	2022	2023	2024
Executive	1	1	1
Managerial	1	1	1
Technicians	1	1	1
Operations	1	1	1
Advisors	1	1	1
Other	1	1	1

Entry level to the BB is by public service entrance exam and, with regard to the basic salary or reference value defined for the entry-level position, there is no difference in pay between men and women. Likewise, bonuses linked to the performance of duties and personal bonuses are defined and calculated without distinction between genders, with the ratio between men and women being 1 to 1. The remuneration information by gender and employee level only covers our operations in Brazil. All the positions performed at the Bank in 2024 were considered as a parameter called “relevant operating units”.

GRI 2-19| 2-20

406-1 Incidents of discrimination and corrective actions taken

During 2024, 11 administrative cases were identified within the scope of Disciplinary Control, the origin of which is discrimination based on race, color, gender, religion, political opinion, national origin or social origin.

Incidents of discrimination known to BB	2022	2023	2024
Incidents under investigation	1	0	11
Incidents investigated	21	1	11
Incidents not yet investigated	0	0	0
Total	22	1	22

Incidents of discrimination known to BB (Concluded)	2022	2023	2024
Incidents deemed with grounds	3	1	11
Groundless incidents (not subject to measure)	18	0	0
Total	21	1	11

410-1 Security personnel trained in human rights policies or procedures

All employees of security contractors must take a surveillance training course, with material approved by the Federal Police Department, which includes aspects of human rights and relations, in accordance with legal and contractual provisions. According to Ordinances Nos. 3.233/12 and 18.045/23, to work as a security guard it is necessary to undergo surveillance training course, covering aspects of human rights and relations. Companies providing security teams are therefore obliged to meet this requirement.

416-1 Assessment of the health and safety impacts of product and service categories

In all architectural and engineering interventions, we are guided by internal regulations and prevailing laws, including those of the Fire Brigade, Environmental and Historical Heritage Agencies. Banco do Brasil's furniture procurement processes include an elimination technical qualification stage, in which suppliers are required to submit various documents relating to regulatory compliance, health and safety. These include the ABNT (Brazilian Association of Technical Standards) Product Compliance Certificate, the NR17 Ergonomics Report (Ministry of Labor Regulatory Standard) and the RoHS Declaration (Restriction of Certain Hazardous Substances). The purpose of this prior assessment is to ensure the quality of the furniture supplied, preserving working conditions for employees and customer service.



FS6 Percentage of the portfolio for business lines by specific region, size (e.g., micro, medium, large) and by sector

Agribusiness Portfolio

Our company provides financing solutions for a wide range of customers, from small-scale producers to large agro-industrial enterprises, including production costs and trading of agricultural products, rural investments, such as the construction and expansion of warehouses, the purchase and modernization of machinery and equipment, and the processing and industrialization of agricultural products. We also assist in the conformity of rural properties with environmental laws.

(R\$ billion)	2022	2023	2024	Chg. (%) 2023-2024
North				
PF (INDIVIDUALS)	25.5	30.99	35.78	15.4%
PJ (COMPANIES)	0.24	0.17	0.17	0.2%
Total	21	1	11	11
Northeast				
PF (INDIVIDUALS)	25.72	30.2	35.34	17.0%
PJ (COMPANIES)	0.21	0.54	0.65	21.4%
Total	25.93	30.73	35.99	17.1%
Mid-West				
PF (INDIVIDUALS)	95.54	109.06	121.78	11.7%
PJ (COMPANIES)	2.4	2.67	2.87	7.6%
Total	97.94	111.73	124.64	11.6%

(R\$ billion)	2022	2023	2024	Chg. (%) 2023-2024
Southeast				
PF (INDIVIDUALS)	61.85	68.72	75.84	10.4%
PJ (COMPANIES)	6.36	5.59	4.45	-20.4%
Total	68.22	74.31	80.29	8.0%
South				
PF (INDIVIDUALS)	63.92	68.17	75.20	10.3%
PJ (COMPANIES)	4.31	4.14	5.44	31.2%
Total	68.23	72.32	80.64	11.5%
Total	286.05	320.26	357.51	11.6%
Medium and Large Producer	208.85	239.58	269.56	12.5%
Mini and Small Producers	63.68	67.57	74.37	10.1%
Agricultural companies and cooperatives	13.52	13.11	13.58	3.6%

Agribusiness by type of item financed (R\$ million)

	2022	2023	2024	% Chg. 2023-2024
Classified Loan Portfolio	286,047	320,262	357,513	11.6%
Cotton	1,492	2,261	2,222	-1.7%
Storage	11,708	14,098	15,979	13.3%
Rice	2,336	2,619	3,142	20.0%
Poultry farming	3,954	3,973	5,343	34.5%
Cattle farming	68,828	78,785	89,211	13.2%
Meat	55,617	58,287	66,785	14.6%
Milk	13,212	20,498	22,426	9.4%
Coffee	9,357	10,595	11,111	4.9%
Trucks/Vehicles	2,445	2,379	2,457	3.3%
Sugarcane	3,944	4,131	4,549	10.1%
Agro-industrial Credit	4,706	4,685	2,706	-42.2%
Other	36,296	44,492	61,421	38.0%
Eucalyptus/Pine/Forests	931	909	1,060	16.6%
Machinery and implements	53,222	57,853	58,656	1.4%
Soil Improvement	10,491	12,810	15,231	18.9%
Corn	18,812	19,603	20,367	3.9%
Pasture	7,595	9,211	10,119	9.9%
Soybean	44,917	46,668	49,408	5.9%
Swine farming	2,514	2,802	2,749	-1.9%
Wheat	2,498	2,388	1,782	-25.4%

Data for 2023 is being re-presented after the release of the Results Analysis | [GRI 2-4](#)

FS7 Monetary value of products and services developed to deliver a specific social benefit for each business line, broken down by purpose

FS8 Monetary value of products and services developed to deliver a specific environmental benefit for each business line, broken down by purpose

Asset management						
Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
IS (Sustainable) Funds registered with Anbima¹						
BB Ações Sustentabilidade IS FIC Ações²	Environmental Social Governance	Transfer of 20% of the management fee for the Banco do Brasil Foundation program. The Fund is made up of a portfolio of assets whose gross yield reflects the ISE's theoretical portfolio performance.	17.6	26.2	10.2	-61.07%
BB Governança IS FI Ações	Governance	It seeks to follow the theoretical portfolio of IGC-T, an index composed of shares of companies recognized for their good corporate governance practices. These must trade on the Novo Mercado or be classified on B3's Levels 1 or 2	884.5	783.6	573.7	-26.79%
BB Equidade IS FI Ações²	Social	Its characteristic is to allocate funds to publicly-held companies that are signatories to the Women's Empowerment Principles.	102.3	86.8	55.0	-36.63%
BB Asset Equidade IS FIC Ações²	Social	It is aimed at the Private and Retail segments and its characteristic is to allocate funds to publicly-held companies that are signatories to the Women's Empowerment Principles. It invests 60% of its funds in Brazil and 40% in one or more funds based abroad. Allocations prioritize companies that include and consider the impact of their business and/or directly promote social and environmental responsibility in environment and community.	1.9	2	1.7	-16.92%
BB Asset Equidade IS FIC Ações²	Social	The Family of funds aims to invest in companies that adopt or foment the practice of equity, disseminating, besides gender equity, the delegation of power to women in the corporate environment.	97.4	81.2	53.4	-34.20%
BB Top Ações ASG Brasil IS FIC Ações	Environmental Social Governance	The fund aims to invest its resources through active management, in financial assets composing a variable income portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria	8.3	17.1	5.7	-66.67%
BB ASG Brasil IS FIC Ações²	Environmental Social Governance	The fund aims to invest its resources through active management, in financial assets composing a variable income portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria	8.3	7.3	5.7	-21.92%



Asset management

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
BB Top Ações ASG Brasil IS FI Ações	Environmental Social Governance	The fund aims to invest its resources to compose a variable income asset portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria and aims at providing higher returns than the ISE.	34.4	64.1	144.2	124.91%
Brasilprev Private ASG FIC Multimercado ²	Environmental Social Governance	The fund aims to invest its resources to compose a variable income asset portfolio related to Brazilian companies that adopt good practices with regard to ESG criteria and aims at providing higher returns than the ISE.	42.9	107.1	144.1	34.59%
BB BRL Pictet Global Environmental Opportunities IS Investimento NO Exterior FI Ações	Environmental Social Governance	The Fund acquires shares in global companies, selected for their adhesion to ESG positioning. The strategy invests in companies that provide products and services that help minimize the adverse ecological impact and improved efficiency in the use of resources, being classified by the European SFDR regulation as Article 9.	1.2	2.8	3.1	10.71%
BB BRL Allspring Climate Transition IS Investimento NO Exterior FI Multimercado	Environmental	The purpose of the Fund is to invest in at least 2/3 of the portfolio in ranked credits as investment grade, i.e., with good credit rating. The Fund also aims at achieving total decarbonization of the portfolio by 2050. The credit strategy for climate transition is designed to offer attractive financial returns while helps investors, businesses and the transition from a “real” global economy to zero carbon	1.2	0.9	3.9	333.33%
BB ETF Índice Diversidade B3 Investimento Sustentável Fundo de Índice - DVER11	Social	Market Index Fund, created as an open condominium, with an indefinite duration, intended for investment in a portfolio of financial assets, aiming at reflecting the variations and yields of the B3 Diversity Index, calculated by B3 S.A	-	37.9	61.9	63.32%
BB TOP Ações Diversidade IS FI Ações ²	Social	Transfer of 10% of the management fee to programs of the Banco do Brasil Foundation. Fund intended to invest in a portfolio of financial assets, aiming at reflecting the variations and profitability of the B3 Diversity Index, calculated by B3 S.A.		36	16.9	-53.06%
BB Ações Diversidade IS FiC Ações ²	Social	The fund aims to create a positive environmental impact by investing in companies that are materially involved in economic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals		36	16.2	-55.00%



Asset management

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
BB TOP Nordea Global Climate And Environment Is Investimento NO Exterior Resp Limitada FIF Ações	Environmental	The fund aims to create a positive environmental impact by investing in companies that are materially involved in economic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals	27.4	25.2	54.3	115.31%
BB Nordea Global Climate And Environment IS Investimento NO Exterior FI Ações	Environmental	The fund aims to create a positive environmental impact by investing in companies that are materially involved in economic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals	601.5	398.4	326.8	-17.97%
BB Asset Nordea Global Climate And Environment IS Investimento NO Exterior FIC Ações²	Environmental	The fund aims to create a positive environmental impact by investing in companies that are materially involved in economic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals	5.5	2.4	2.6	8.87%
BB FX Nordea Global Climate And Environment IS Investimento NO Exterior Resp Limitada FIF CIC Ações²	Environmental	The fund aims to create a positive environmental impact by investing in companies that are materially involved in economic activities considered environmentally sustainable due to their contribution to one or more of the UN Sustainable Development Goals	63.3	37.8	52.3	38.53%
BB Espelho Sulamérica Crédito ASG Is Resp Limitada FIC Renda Fixa Crédito Privado	Environmental Social Governance	Its objective is to seek a return for its quotaholders through investments in financial assets and/or operational modes that follow the ESG aspects available on the fixed income market, related to the variation of interest rates (post- or pre-fixed), prices indexes, or both, excluding strategies that involve variable income risk, except for operations that result in predetermined interest rate yield.	-	155.6	243.9	56.72%
BB Espelho JGP Institucional Equilíbrio 30 IS Resp Limitada FIF Cic Renda Fixa Crédito Privado LP	Environmental Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	-	648.5	



Asset management

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
BB Espelho JGP Equilíbrio F IS Resp Limitada FIC Renda Fixa Crédito Privado LP	Environmental Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	-	1,916.7	
Brasilprev TOP Estratégia JGP Esg 100 IS Resp Limitada FIF Ações	Environmental Social	The fund aims to invest in companies that build a positive impact on the environment and society.	29.5	36.1	19.5	-46.02%
BRASILPREV TOP ESTRATÉGIA JGP EQUILÍBRIO PREV FUNDO DE INVESTIMENTO FINANCEIRO IS RENDA FIXA CRÉDITO PRIVADO RESPONSABILIDADE LIMITADA	Environmental Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	-	1.0	
BRASILPREV JGP EQUILÍBRIO PREV FICFI IS RF CRÉDITO PRIVADO RESPONSABILIDADE LIMITADA²	Environmental Social	The fund aims to invest in companies that build a positive impact on the environment and society.	-	-	1.6	
ESG funds registered with Anbima¹						
BB AÇÕES GLOBAIS INSTITUCIONAL FI AÇÕES BDR NÍVEL I	Environmental Social Governance	The fund aims to offer its quotaholders, in the medium and long term, consistent and competitive performance in relation to global stock market, within the fluctuations and risks inherent in this market, through the investment of its resources, primarily in foreign companies share receipts (BDR, or Brazilian Depositary Receipts) that meet the criteria of the (ESG) topic traded in Brazil.	1,289.5	1,297.1	1,932.9	49.01%
BB AÇÕES GLOBAIS FIC AÇÕES BDR NÍVEL I²	Environmental Social Governance	The family of funds aims at offering its quotaholders, in the medium and long term, consistent and competitive performance in relation to global stock market, within the fluctuations and risks inherent in this market, through the investment of its resources, primarily in BDRs meeting the ESG (Environmental, Social and Governance) criteria traded in Brazil.	670.1	648.5	1,139.4	75.69%



Asset management

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
BB GLOBAL VITA PRIVATE FI MULTIMERCADO LP	Environmental	It brings the topics of longevity and quality of life into the portfolio management strategy. The fund's objective is to compose a portfolio of financial assets aimed at shares issued by companies in the health, biotechnology, nutrition and environment sectors, among others related to healthy life expectancy.	156.1	227.1	298.2	31.30%
BB BRL BLACKROCK MULTIASSET ESG INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF MULTIMERCADO	Environmental Social Governance	The fund invests its quotas in an overseas investment fund managed by BlackRock, the ESG Multi-Asset strategy. BlackRock's fund aims for a comprehensive approach to ESG integration into a multi-asset market portfolio	-	8.7	14.0	60.56%
BB BRL BLACKROCK MULTIASSET ESG INVESTIMENTO NO EXTERIOR RESP LIMITADA FIF CIC MULTIMERCADO²	Environmental Social Governance	The fund invests its quotas in an overseas investment fund managed by BlackRock, the ESG Multi-Asset strategy. BlackRock's fund aims for a comprehensive approach to ESG integration into a multi-asset market portfolio	-	8.7	14.4	66.21%
BB NORDEA GLOBAL DISRUPTION INVESTIMENTO NO EXTERIOR FI AÇÕES	Environmental Social Governance	The Fund invests in global companies focused on in disruptive and sustainable shares	19	14.0	26.8	90.55%
BB ASSET NORDEA GLOBAL DISRUPTION ESG INVESTIMENTO NO EXTERIOR FIC AÇÕES²	Environmental Social Governance	The Fund invests in global companies focused on in disruptive and sustainable shares	1.6	1.7	1.5	-10.14%
BB FX NORDEA GLOBAL DISRUPTION ESG PRIVATE INVESTIMENTO NO EXTERIOR FIC AÇÕES²	Environmental Social Governance	The Fund invests in global companies focused on in disruptive and sustainable shares	18.1	12.9	26.1	102.54%



Asset management

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024
BB TOP MULTIMERCADO BALANCEADO FUNDO DE INVESTIMENTO LONGO PRAZO	Environmental Social Governance	The Fund seeks a balanced exposure to Fixed Income assets and Variable Income assets, targeting the domestic and international financial and capital markets that adopt good practices in terms of ESG (Environmental, Social and Governance) criteria	189.2	194.0	130.3	-32.85%
BB MULTIMERCADO BALANCEADO LONGO PRAZO FUNDO DE INVESTIMENTO EM COTAS DE FUNDOS DE INVESTIMENTO ²	Environmental Social Governance	The Fund seeks a balanced exposure to Fixed Income assets and Variable Income assets, targeting the domestic and international financial and capital markets that adopt good practices in terms of ESG (Environmental, Social and Governance) criteria	161.2	119.3	97.1	-18.58%
BB MULTIMERCADO BALANCEADO LONGO PRAZO PRIVATE FUNDO DE INVESTIMENTO EM COTAS DE FUNDOS DE INVESTIMENTO ²	Environmental Social Governance	The Fund seeks a balanced exposure to Fixed Income assets and Variable Income assets, targeting the domestic and international financial and capital markets that adopt good practices in terms of ESG (Environmental, Social and Governance) criteria	28.7	77.1	34.7	-55.02%
BB GLOBAL PRIVATE FI MULTIMERCADO LP	Environmental Social	Its objective is to add profitability to the funds invested by its quotaholders, keeping at least 60% of its net equity in financial assets in Brazil and a maximum of 40% of its net equity in financial assets abroad with an ESG-related topic, more specifically the environment, sustainability and conscious consumption of resources.	98.5	112.8	142.5	26.32%

1 In 2023, new rules were published by the CVM and Anbima for funds to be considered sustainable. The funds listed above are those already registered with the self-regulator as a sustainable product.

2 The balances of these funds make up the balances of the funds immediately above them and should not be added to the total balance.



Agribusiness Loan



Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Programa RenovAgro	Environmental	Its main objectives include to reduce GHG emissions from agricultural activities and deforestation and foment degraded areas recovery.	8,686	9,375	10,051	7%	1,527	1,265	2,799.5	1,588	2,184
RenovAgro Recuperação e Conversão	Environmental	Recovery of degraded areas.	3,866	3,944	3,780	-4%	814	570	1,032.7	472	528
RenovAgro Orgânico	Environmental	Implementation and improvement of organic systems of agricultural production.	11	17	39	127%	6	7	7	25	22
RenovAgro Sistema Plantio Direto	Environmental	Implementation and improvement of no-till straw system	3,361	3,772	4,120	9%	479	412	1,210.4	535	950
RenovAgro Integração	Environmental	Implementation and improvement of crop-livestock crop-forest, livestock-forest or crop-livestock-forest integration systems and agroforestry systems.	358	404	515	27%	66	82	131.3	126	170
RenovAgro Florestas	Environmental	Implementation, maintenance and improvement of commercial forests management, including those intended for industrial use or vegetable coal production	703	647	702	8%	61	60	90.4	138	169
RenovAgro Ambiental	Environmental	Adequacy or regularization of rural properties in light of environmental laws, including the recovery of legal reserve, permanent preservation areas, recovery of degraded areas and implementation and improvement of sustainable forest management plans.	200	197	227	15%	39	24	28.4	53	54
RenovAgro Manejo de Resíduos	Environmental	Implementation, improvement and maintenance of waste treatment systems deriving from animal production for generation of energy and composting.	46	59	71	20%	10	4	18.5	12	18

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
RenovAgro Palmáceas	Environmental	Implementation, improvement and maintenance of oil palm tree forests, primarily in degraded production areas.	2	2	2	2%	1	-	-	-	-
RenovAgro Bioinsumos	Environmental	Foment the use of biological nitrogen fixation.	127	316	579	83%	51	106	280,8	227	272
ABC Cultivos Permanentes ¹	Environmental	Implementation, improvement and maintenance of açaí, cocoa, olive and walnut trees plantations	13	16	15	-6%	-	-	-	-	-
Custeio Plantio Direto	Environmental	Financing using the no-till straw system (SPDP).	59,042	56,684	57,418	1%	142,256	82,230	64,874,5	116,903	42,401
Custeio Agrícola Tradicional - Plantio Direto	Environmental		48,721	49,811	53,760	8%	55,123	37,364	56,804,6	66,083	39,569
Pronamp Custeio - Plantio Direto	Environmental		5,572	3,198	206	-94%	21,539	9,037	3,210,3	224	43
Pronaf Custeio - Plantio Direto	Environmental		4,749	3,675	3,452	-6%	65,594	35,829	4,859,5	50,596	2,790
Pronaf Mais Alimentos	Social	Financing for farmers and rural producers to invest in their production and services structure.	40,146	41,816	46,575	11%	62,529	64,041	7,603,3	95,948	11,850
Pronaf Investimento	Environmental Social	Lines of credit for Pronaf's eligible farmers to invest.	1,824	1,778	1,862	5%	6,490	2,576	216,5	7,437	368





Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Pronaf Florestal	Environmental Social	The objective is to provide support for investments in projects that align with the criteria established by the Family Farming Department/Ministry of Agrarian Development for agroforestry systems, ecologically sustainable extractivist exploration, management plans, and forest management, including costs associated with the project's implementation and maintenance, also enhance areas with diversified forest coverage by introducing one or more forest species native to the biome.	118	105	90	7%	-	-	-	9	0
Pronaf Agroecologia	Environmental Social	Line of credit for Pronaf's eligible farmers to invest in specific projects for agroecological or organic production systems, including the costs of setting up and maintaining the project.	14	15	16	7%	25	36	2.7	43	3
Pronaf Bioeconomia -Dendê/ Seringueira	Environmental Social	Line of credit for Pronaf's eligible farmers investing in planting oil palm or rubber tree crops, with associated costs for maintaining the crop.	5	5	4	-16%	1	-	-	1	0
Pronaf Bioeconomia	Environmental Social	Line of credit for Pronaf's eligible farmers who intend to implement, use, recover or adopt renewable energy and/or environmental technologies, water storage, small water-energy projects, forestry or conservation practices and soil acidity and fertility correction.	700	646	582	-10%	3.319	-	1.9	-	-
Pronaf Mulher	Social	Financing for women farmers regardless of their marital status.	45	44	50	13%	15	61	6.2	127	14



Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Pronaf Agroindústria	Social	Financing for family farmers and rural producers (individuals and companies) and cooperatives, for investment in the processing, storage, and trading of agricultural, extractivist, handmade and forestry products; and to support rural tourism.	539	588	641	9%	52	42	113.9	88	176
Pronaf Cotas-partes	Social	Financing for the payment of quotas by Pronaf beneficiaries associated with rural production cooperatives; and use by the cooperative in working capital, costing, investment or financial restructuring.	-	-	-	-	-	-	-	-	-
Pronaf Programas Especiais - Semiárido	Environmental Social	Investments in projects to coexist with the semi-arid region, focused on the sustainability of agro-ecosystems, and aimed at implementing, expanding, restoring or upgrading production infrastructure, including those related to agricultural and non-agricultural production and services projects, in accordance with the reality of families in the region.	46	30	21	-28%	-	8	0.4	5	0
Pronaf Programas Especiais - Jovem	Social	Financing for family farmers and rural producers (individuals) to invest in production activities, provided that the beneficiaries are over 16 and under 29, among other requirements.	1	1	1	1%	6	2	0.1	5	0
Pronaf Grupo B	Social	Financing for family farmers and rural producers (individuals) who earned gross family income of up to R\$23,000 within the 12 months of regular production preceding the request for Declaration of Eligibility to Pronaf (DAP)	9	11	44	304%	3	17	0.6	2,519	32

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Pronaf Reforma Agrária - Planta Brasil - Grupo A	Social	Financing for investments aimed at implementing, expanding and modernizing production infrastructure and agricultural and non-agricultural services in rural establishments or nearby rural community areas, operated by families benefiting from the National Agrarian Reform Program (PNRA) and the National Land Credit Program (PNCF).	347	334	413	24%	3,069	2,410	90.6	4,640	141
Investimentos	Environmental Social	Lines of credit for agricultural investments with environmental and social attributes.	26,735	31,708	35,812	13%	8,273	11,327	10,187.6	10,920	7,728
Pronamp Investimento	Environmental Social	An investment program designed to promote the development of rural activities among medium-sized producers, to increase income and create jobs in rural areas.	6,898	7,294	7,669	5%	3,499	4,782	1,590	4,552	1,525
Moderagro	Environmental Social	Fixed line of credit for agricultural investments with funds from the Brazilian Development Bank (BNDES). It foments actions related to animal defense and the implementation of animal traceability systems for human consumption. The program supports soil recovery, besides fostering the production, processing, industrialization and storage of products from beekeeping, aquaculture, poultry farming, chinchilla farming, rabbit farming, floriculture, fruit farming, horticulture, fishing, sheep and goat farming, dairy farming, ranching, sericulture and swine farming.	2,542	4,048	5,206	29%	1,918	4,314	2,335.4	3,166	1,665
Programa de Construção e Ampliação de Armazéns (PCA)	Social	It aims to support investments required to expand and build new warehouses. Therefore, it contributes to increasing the income of rural producers, improving the distribution and storage of food produced in the country, as well as supporting food safety	9,176	10,559	11,320	7%	334	333	3,092.2	440	1,953





Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Inovagro	Environmental	The Program to Foment Technological Innovation in Agricultural Production supports investments required to incorporate technological innovation into rural properties and aims to enhance productivity, adopt good agricultural practices and rural property management, and enable rural producers to compete in different consumer markets.	6,150	7,326	8,515	16%	2,092	1,524	2,312	2,158	1,861
Moderinfra	Environmental	Financing for the development of sustainable irrigated agriculture, as well as to foment the use of production structures in protected environments and to preserve fruit farming in mild temperature climates against the incidence of hail.	1,968	2,482	3,103	25%	430	374	858	604	724
FCO Verde	Environmental	Its purpose is to finance the environmental and land regular status of rural properties in the Mid-West Region the purpose of which is to implement production systems and technologies concerned with mitigating GHG emissions.	1,022	1,444	2,540	76%	239	344	587.1	1,162	1,334
Prodecoop	Social	Cooperative Development Program for Adding Value to Agricultural Production (Prodecoop). Financing line aiming at enhancing the competitiveness of the agro-industrial complex of Brazilian agricultural cooperatives by upgrading production and trading systems.	451	521	624	20%	-	1	81.3	50	202
Pronaf Custeio - Exceto Plantio Direto	Social	Purchase of seeds, fertilizers, pesticides, vaccines, feed and other items necessary for agricultural or livestock production by family farmers with DAP, except for groups A and A/C.	11,626	13,952	14,726	6%	170,150	206,333	18,052	167,278	10,273

¹ The line of credit was terminated in 2021.

ESG Funding Products

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Funding in 2022 (R\$ million)	Funding in 2023 (R\$ million)	Funding in 2024 (R\$ million)
LCA Verde	Environmental	The purpose of the Agribusiness Bill of Credit is to foment BB's sustainability portfolio. The funds are directed exclusively at low-carbon agriculture operations, renewable energy and other lines that meet the ESG criteria set out in BB's Sustainable Finance Framework.	4,337	7,746	7,175

During 2024, this mode was terminated and reopened for new funding according to the guarantee availability. In addition, regulation was altered, with an increase in the grace period and a reduction in the credit rights guarantee with controlled resources, which impacted the entire market and the product dynamics.

Individuals Credit (PF)

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024
Fundo de Amparo ao Trabalhador (FAT) Táxi	Social	Line of credit for new vehicles manufactured domestically, aimed at renovating the taxi fleet circulating in the country; also benefits new licensees, favoring the generation and maintenance of employment and income.	28.54	13.49	5.87	-56.49%	239	0	11.52	0
BB FCO Energia Renovável PF¹	Environmental	This line of credit targets individuals served by the Mid-West Constitutional Financing Fund (FCO), aiming at financing equipment and services for micro- and mini-generation of solar energy to support household consumption and generate credits for compensation with energy distribution companies.	6.74	21.21	32.29	52.24%	208	724	15.46	772
BB Crédito Energia Renovável PF¹	Environmental	Line of credit targeting individuals, aiming at financing equipment and services for micro and mini-generation of solar energy to support household consumption and generate credits for compensation with energy distribution companies.	519.52	575.69	575.77	0.01%	14,877	10,283	257.63	10.9



Companies Credit (PJ)

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Income Generation Program (Proger)	Environmental Social	Line of credit for MSEs for investment projects, with or without associated working capital, which generate or maintain employment and income in the urban area, so that to enable the sustainable development of MSEs, in line with the Urban Proger.	299.55	226.2	216.33	-4.36%	367	453	86.01	385	88.58
BB FCO Regional Tourism Development Program1	Social	The regional tourism development line aims modernization, granting fixed credit, access to goods and services needed to set up, expand and renovate tourism developments.	425.56	467.16	548.53	17.42%	54	134	119.09	127	155.14
BB FCO Programa de Infraestrutura Econômica1	Social	The economic infrastructure line aims to implement, expand, modernize and renovate economic infrastructure by financing and opening up credit for services and goods needed in the waterway transportation, sewage, water supply, domestic and industrial effluent treatment, composting and landfills, and renewable energy generation sectors.	1,487.03	1,462.73	1,502.79	2.74%	26	27	146.47	36	194.16
BB FCO Capital de Giro Dissociado covid-191 2	Social	This line of credit seeks to finance working capital needs based on CMN Resolution No. 4.798 of April 6, 2020, given the context of public disaster due to the global Covid-19 pandemic. This line can be used to finance all costing, maintenance and inventory building expenses, including salaries, contributions and miscellaneous expenses that may not be honored as a result of the reduction or shutdown of production activity due to the Covid-19 pandemic.	0.88	0	0	0.00%	0	0	0	0	0





Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
Sudene - FDNE¹	Environmental Social	The purpose of this line of credit is to promote regional development in Sudene's areas of operation, through the Northeast Development Fund (FDNE), ensuring funds for investments in infrastructure, public utilities and production projects. Its target group is medium-sized and large companies, including mixed-capital companies. Sudene's mission is to articulate and foment the cooperation of representative social forces to promote the inclusive and sustainable development of the Northeast, cultural preservation and the competitive integration of the region's economic base into national and international markets.	2,823.00	4,383.00	5.284.60	20.57%	13	15	1,744.00	1	1,010.52
PESE Fopag³	Social	Emergency line of credit to finance, for up to four months, the payroll of small and medium-sized companies, according to the Emergency Employment Support Program, regulated by Law No. 14.043, of August 19, 2020, with companies as target group, with FBA exceeding R\$360,000 (exclusive) and equal to or less than R\$50 million (inclusive), calculated based on the year ended in 2019.	276.2	48.4	47.44	-1.98%	0	0	0	0	0
Pronampe⁴	Social	Working capital line linked to the National Support Program for Micro and Small Enterprises (Pronampe), enacted by Law No. 13.999, of May 18, 2020. The program was made permanent by Law No. 14.161, of June 2, 2021, and its target group is SME customers with Annual Gross Revenues recorded with the Brazilian Federal Revenue Service of up to R\$4.8 million.	21,867.00	23,983.00	21,697.33	-9.53%	130,223.00	96,113.00	7,317.00	102,366.00	7,093.29

¹ Lines of credit included in our Sustainable Loan Portfolio in the 2021 review.

² Resolution No. 4.798, which created the line of credit, defined the deadline for contracting operations: "VIII - contracting deadline: as long as endures the status of public disaster recognized by an act of the Executive Branch, limited to December 31, 2020

³ Line of credit was effective until October 31, 2020.

⁴ The program funds are subject to availability.

Government Credit

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/ social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
BB Financiamento Setor Público (operations with states and municipalities) - Program Fund 39314, 89389, 97772	Social	Financing, with transfer of external or own funds, of programs and actions foreseen in the states' strategic plans. It has a social impact by improving people's quality of life.	45,753.00	51,133.00	65,188.00	27.49	18	35	12,211.00	26	13,647.00
Municipal Efficiency Program - Program Fund 90506, 96407, 96415, 97004, 97780 and 97985	Social	It supports investment projects or the acquisition of goods and services on a stand-alone basis for the municipal public administration aimed at improving infrastructure and efficiency in public management, as well as the quality of public utilities. Therefore, it contributes to the economic development of the municipalities and the quality of life of the communities.	1,997.00	3,534.00	8,377.00	137.04	102	358	2,063.00	366	5,388.00

Insurance and Savings Bonds

Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Balance in 2022 (R\$ million)	Balance in 2023 (R\$ million)	Balance in 2024 (R\$ million) ³	% Chg. 2023-2024 ³
Ourocap Estilo Flex ¹	Environmental	It transfers to the BB Foundation a percentage of 0.25% of the total funds collected from the payment by subscribers, of the 48 monthly installments of PP 93 savings bonds in the amount from R\$250.00 to R\$500.00, by means of account debit.	0.4	0	3	3
Doadin ²	Social	Lump-sum payment bond valid for 2 months, traded directly through the BB app, which allows voluntary donation of the full amount of the bond's redemption to the BB Foundation.	0	0.4	3	3

¹ The 2023 revenue of the Ourocap Estilo Flex product was R\$389.07. An amount of R\$0.97 was transferred to the BB Foundation, relating to 2023 sales.

² The 2023 revenues of the Doadin AppBB product was R\$399,550.00. The amount of R\$153,680.64 was transferred to the BB Foundation, referring to 2023 sales.

³ The BB Foundation has no products or services in operation in 2024.



Social businesses



Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
PMCMV (Level 1; Level 1.5; Level 2; Level 3 and rural)	Social	It includes the financing of projects and housing that meet requirements such as the inclusion of the elderly and people with special needs; environmental preservation standards and actions, such as utilization of equipment and solutions; compliance with recommendations in execution of works; and promotion of discussions and dissemination among its members of knowledge on reuse of materials, rational use of natural resources, low-cost alternative measures of water/materials heating degradable for construction or other uses, risks stemming from non-environmental preservation and other relevant issues.	PMCMV: 19,989 PMCMV: 19,652 Agreements: 336 PCVA1: 20 *Faixa1: 0 *Rural: 0 *Services rendered to the federal Government remunerated by tariff, this is not a credit operation. Total balance of this service portfolio is R\$3,443,472,787.57 Level 1 and R\$152,331.00 in Rural. Such importance is returned in full to FAR/OGU2 without spread per operation, nor burden for beneficiaries of the program.	PMCMV: 19,405 *Services rendered to the Federal government remunerated by tariff, this is not a credit operation. Such amount is returned in full to FAR/OGU2 without spread per operation nor burden for beneficiaries of the program.	17,988	-0.07	PCVA1: 123	1	1.53	0	0.334*1
BB Crédito Acessibilidade	Social	Line of credit to finance assistive technology goods and services to promote social inclusion and allow equal opportunities for people with disabilities	226.3	229.14	210.88	-7.97%	9.793	8.089	99.4	6.205	78.76



Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
BB Microcrédito Empreendedor	Social	Line of credit for Individuals and companies aligned with the National Program for Guided Productive Microcredit (PNMPO), targeted for working capital or investment, to meet the financial needs of small-sized production activities entrepreneurs. It adopts a methodology based on direct relationship with entrepreneurs, with a view to guiding and monitoring business.	28.8	23.4	16.05	-31.41%	9.206	8.785	28.83	5,809	19.93
FIES	Social	Program of the Ministry of Education to finance undergraduate courses in higher education of students enrolled at private institutions	43.1	40.96			Note: since the 2nd half of 2017 new contracts have not been signed.	0			



Product	Type of attributes	Description (purpose, product description and, where relevant, the environmental/social aspect-target)	Portfolio balance in 2022 (R\$ million)	Portfolio balance in 2023 (R\$ million)	Portfolio balance in 2024 (R\$ million)	% Chg. 2023-2024	Quantity of operations conducted in 2022	Quantity of operations conducted in 2023	Volume disbursed in 2023 (R\$ million)	Quantity of operations conducted in 2024	Volume disbursed in 2024 (R\$ million)
1 Casa Verde e Amarela Project		It includes the financing of projects and housing that meet requirements such as the inclusion of the elderly and people with special needs; environmental preservation standards and actions, such as utilization of equipment and solutions; compliance with recommendations in execution of works; and promotion of discussions and dissemination among its members of knowledge on reuse of materials,									
2 Residential Leasing Fund/ Federal Government Overall Budget		rational use of natural resources, low-cost alternative measures of water heating/degradable materials for construction or other uses, risks stemming from non-environmental preservation and other relevant issues. * In this item, data is captured from the product 436 and mode 34. Which was used to PCVA - Casa Verde Amarela Program until March 13, 2023. As of May 6, 2024 it is being used for all the modes included in the MCMV.			44.64					172	24,716

*1 Operations that were formalized in previous years and for various reasons were disbursed in 2024. Cases of projects that release disbursements by parties, legal cases or funding swaps.

FS9 Coverage and frequency of audits to assess the implementation of social and environmental policies and risk assessment procedures

The PRSAC (Corporate Social and Environmental Responsibility Policy) is an integral part of Banco do Brasil's governance architecture, and is one of the documents assessed by the Internal Audit (Audit) as part of the Corporate Governance and Business Management Process. The Audit's annual planning includes, in cycles of up to three years, the assessment of all the Bank's processes, especially those related to sustainability, such as the definition, coordination, evaluation, monitoring and reporting of commitments and guidelines.

In 2024, the Audit analyzed the effectiveness of the Bank's alignment actions with PRSAC, as well as the management of risks associated with ESG (environmental, social and governance) commitments, sustainable business and the carbon market. This topic was addressed in audits that assessed specific processes, such as Business with Public Entities, Logistics and Operational Support, Wholesale Business, and Integrated Risk and Capital Management. Any improvements identified are forwarded with specific recommendations,

designating managers in charge and setting deadlines according to the risk level.

The monitoring of recommendations is continuous, verifying the corrective actions taken by managers, and subsidizing the communication of the general situation to senior management and the Supervisory and Control Entities. The audits follow scopes defined by the objectives, periods analyzed, risks, controls and samples considered, as well as information from corporate systems and documents from the organizational units.

The audits are carried out by the Internal Auditors, who observe policies, standards and guidelines specific to the topic under analysis. Internal Audit also integrates the work of the Second Line, External Audit and Supervisory Entities, promoting the exchange of information and coordination of activities, reducing duplicated efforts and adding value to the conclusions of the audited processes.



FS10 – Percentage and number of companies held in the Organization's portfolio with which the Organization interacts on environmental or social issues

The environmental and social practices adopted by Banco do Brasil in credit, made public through the Banco do Brasil Sustainability Guidelines for Credit and the BB Socio-Environmental Guidelines – Restrictive and Exclusion List, are applied to all BB customers (100%). As an example, these guidelines forbid the granting of credit to customers who subject workers to degrading forms of work or conditions analogous to slavery, who practice the sexual exploitation of minors or child labor, and the financing of activities on embargoed rural properties.

Projects contracted under the Equator Principles	2022			2023			2024		
Sector	Category A	Category B	Category C	Category A	Category B	Category C	Category A	Category B	Category C
Mining	-	-	-	-	-	-	-	-	-
Infrastructure	1	-	-	-	1	-	-	-	-
Oil & gas	-	-	-	-	-	-	-	-	-
Energy	-	4	-	-	5	1	-	6	-
Other (industry)	-	-	-	-	-	-	-	-	-
Subtotal	1	4	-	-	6	1	-	6	-
Region	Category A	Category B	Category C	Category A	Category B	Category C	Category A	Category B	Category C
Americas	1	4	-	-	6	1	-	6	-
Europe, Middle East and Africa	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Subtotal	1	4	-	-	6	1	-	6	-
Country designation	Category A	Category B	Category C	Category A	Category B	Category C	Category A	Category B	Category C
Country designated	-	-	-	-	-	-	-	-	-
Country not designated	1	4	-	-	6	1	-	6	-
Subtotal	1	4	-	-	6	1	-	6	-
Independent consultancy	Category A	Category B	Category C	Category A	Category B	Category C	Category A	Category B	Category C
Yes	1	4	-	-	6	-	-	6	-
No	-	-	-	-	-	1	-	-	-
Subtotal	1	4	-	-	6	1	-	6	-
Total	1	4	-	-	6	1	-	6	-

Note: Under the Equator Principles, for the year 2022, we rectified the following information: 1 project in the infrastructure sector was contracted and classified under category "A" and 4 projects in the energy sector were contracted and classified under category "B", totaling 5 project finance processes contracted that year.

FS13 -Access points in areas with low population density or economically underprivileged, broken down by type



UF	2022				2023				2024			
	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the number of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the number of service branches	Number of service branches (own network + outsourced service branches)	Population density (inhab/km2)	(Number of service branches/ inhabitant) x 10,000	Variation in the number of service branches
AC	215	4.4	3.2	7	216	5.4	2.6	1	197	5.4	2.4	-19
AL	1	112.0	3.2	75	999	111.9	3.2	-11	951	112.0	3.0	-48
AM	1	2.1	3.1	35	980	2.5	2.5	-63	919	2.5	2.3	-61
AP	253	5.3	4.1	12	235	6.8	3.0	-18	199	6.4	2.7	-36
BA	4,785	25.6	3.3	181	4,656	25.9	3.2	-129	4,509	24.9	3.2	-147
CE	2,748	57.7	3.3	79	2,751	61.1	3.1	3	2,760	60.1	3.1	9
DF	1,028	440.7	4.0	-566	1,167	503.9	3.3	139	947	485.6	3.4	-220
ES	1	74.9	4.2	537	839	86.2	2.1	-609	800	83.1	2.1	-39
GO	2	17.1	3.4	-56	1,885	20.4	2.7	-80	1,775	20.7	2.5	-110
MA	2	15.1	2.8	141	1,793	16.3	2.6	11	1,781	16.3	2.6	-12
MG	50	31.9	2.5	-419	4,801	33.3	2.3	-147	4,561	33.0	2.2	-240
MS	1	6.5	4.5	-74	944	7.9	3.3	-107	829	7.7	3.0	-115
MT	798	3.3	2.7	-37	764	4.2	2.0	-34	723	4.0	2.0	-41
PA	2	5.8	2.4	52	1,608	6.7	1.9	-124	1,500	6.5	1.9	-108
PB	1	66.2	3.4	89	1,289	71.3	3.2	10	1,272	70.3	3.2	-17
PE	2	88.3	2.7	61	2,271	91.5	2.5	-85	2,268	91.6	2.5	-3
PI	2	12.4	4.9	174	1,575	13.0	4.8	33	1,539	13.0	4.7	-36
PR	2,447	53.0	2.3	-135	2,422	59.3	2.1	-25	2,353	57.3	2.1	-69
RJ	4,127	361.1	2.6	-190	4,189	378.4	2.5	62	4,286	365.7	2.7	97
RN	1,329	57.9	4.2	9	1,267	61.5	3.8	-62	1,295	61.5	3.9	28
RO	397	6.3	2.7	2	355	6.8	2.2	-42	306	6.6	1.9	-49
RR	249	1.8	6.0	17	228	2.8	2.2	-21	201	2.8	3.2	-27
RS	2,471	40.0	2.3	86	2,394	40.8	2.2	-77	2,109	40.1	1.9	-285
SC	1,630	63.4	2.7	-55	1,511	81.3	2.0	-119	1,376	79.7	1.8	-135
SE	632	90.7	3.2	56	603	100.3	2.7	-29	549	100.2	2.5	-54
SP	12,129	165.1	3.0	-242	11,890	185.2	2.6	-239	11,394	178.7	2.6	-496
TO	473	4.6	3.7	-54	432	5.7	2.7	-41	392	5.5	2.6	-40

Number of municipalities

State	2022	2023	2024
AC (ACRE)	1	1	2
AL (ALAGOAS)	4	4	7
AM (AMAZONAS)	-	1	3
AP (AMAPÁ)	14	15	31
BA (BAHIA)	4	4	14
CE (CEARÁ)	5	5	5
DF (FEDERAL DISTRICT)	3	3	11
ES (ESPÍRITO SANTO)	12	13	16
GO (GOIÁS)	2	1	0
MA (MARANHÃO)	0	0	0
MG (MINAS GERAIS)	0	0	0
MS (MATO GROSSO DO SUL)	5	5	15
MT (MATO GROSSO)	3	3	10
PA (PARÁ)	13	12	17
PB (PARAÍBA)	1	1	1
PE (PERNAMBUCO)	0	0	4
PI (PIAUI)	9	9	12
PR (PARANÁ)	3	3	3

RJ (RIO DE JANEIRO)	1	1	0
RN (RIO GRANDE DO NORTE)	2	2	2
RO (RONDÔNIA)	29	31	46
RR (RORAIMA)	7	7	8
RS (RIO GRANDE DO SUL)			
SC (SANTA CATARINA)			
SE (SERGIPE)			
SP (SÃO PAULO)			
TO (TOCANTINS)			

FS14 Initiatives to improve access to financial services for underprivileged people with disabilities

In 2024, 1,411 units benefited from the acquisition of 3,035 new pieces of furniture for obese people, people with visual impairments and people with physical disabilities. Among the items acquired are counters, accessible service desks, wheelchairs, tactile map holders and furniture adapted for the obese. The acquisition benefited units across all regions of Brazil, located in 26 states and the Federal District. Among the furniture provided, we highlight that the design of our cashier’s counters has been remodeled to ensure full accessibility for our customers and employees. In 2024 we replaced 810 cashier’s counters with the new accessible model. In addition, to ensure accessibility for visually impaired customers, 305 signposts in Braille/symbols with embossed pictograms (ABNT NBR9050) and a tactile map of 233 Banco do Brasil branches were provided in 2024.



GRI content index



Use statement	Banco do Brasil has reported with reference to the GRI Standards for the period from January 1, 2024 to December 31, 2024					
GRI used	GRI 1: Foundation 2021					
GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 2: General Disclosures 2023	2-1	Organizational details	14, 17			
	2-2	Entities included in the organization's sustainability reporting	4, 17			
	2-3	Reporting period, frequency and contact	4			
	2-4	Restatements of information	121, 124, 139, 177, 203, 217, 225			
	2-5	External assurance	4, 280			
	2-6	Activities, value chain and other business relationships	14, 17, 43, 118, 119, 121, 214	2-6-b, 2-6-b ii) e 2-6 d)	Not applicable.	There were no changes in the structure of significant suppliers or in the contracts established with them that could have any impact on our operations.
	2-7	Employees	15, 75, 214			
	2-8	Workers who are not employees	75, 215			
	2-9	Governance structure and composition	26, 155			
	2-10	Nomination and selection of the highest governance body	158			
	2-11	Chair of the highest governance body	156			
	2-12	Role of the highest governance body in overseeing the management of impacts	20, 21, 22, 23, 155, 180, 184, 199, 215			

GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 2: General Disclosures 2023	2-13	Delegation of responsibility for managing impacts	159, 215			
	2-14	Role of the highest governance body in sustainability reporting	26			
	2-15	Conflicts of interest	167			
	2-16	Communication of critical concerns	24, 41, 164			
	2-17	Collective knowledge of the highest governance body	159			
	2-18	Evaluation of the performance of the highest governance body	161			
	2-19	Remuneration policies	87, 88, 160, 227			
	2-20	Process to determine remuneration	87, 88, 160, 227			
	2-21	Annual total compensation ratio	216			
	2-22	Statement on sustainable development strategy	6			
	2-23	Policy commitments	24, 118, 119, 201, 216			
	2-24	Embedding policy commitments	24, 30, 40, 41, 199			
	2-25	Processes to remediate negative impacts	24, 199			
	2-26	Mechanisms for seeking advice and raising concerns	162, 164, 169, 171, 177, 199			
	2-27	Compliance with laws and regulations	199, 203, 217			
	2-28	Membership associations	217			
	2-29	Approach to stakeholder engagement	22, 23, 28, 30, 103, 111, 118, 202			
	2-30	Collective bargaining agreements	87			
GRI 3: Material Topics 2023						
GRI 3: Material Topics 2023	3-1	Process to determine material topics	28			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
GRI 3: Material Topics 2023						
GRI 3: Material Topics 2023	3-2	List of material topics	28			
Material Topic: Talent Attraction, Retention, Satisfaction and Development						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Talent Attraction, Retention, Satisfaction e Development	74, 80, 81, 86, 97, 160			
GRI 401: Employment 2016	401-1	New employee hires and employee turnove	220			
GRI 401: Employment 2016	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	97			
GRI 404: Training and Education 2016	404-1	Average hours of training per yearper employee	223			
GRI 404: Training and Education 2017	404-3	Programs for upgrading employees kills and transition assistance programs	86, 225			
Material Topic: Climate Change and decarbonization						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Climate Change and decarbonization	129			
GRI 201: Economic Perfomance 2016	201-2	Financial implications and other risks and opportunities due to climate change	50, 57, 59, 67, 131, 204, 206			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Climate Change and decarbonization						
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions		Complete standard	Information not available	The information regarding the emissions inventories is currently being compiled and its completion is expected only after June 2025. For this reason, it will not be possible to disclose this information in the 2024 Sustainability Report. Information on these emission indicators will be released later on the Investor Relations website .
	305-2	Energy indirect (Scope 2) GHG emissions				
	305-3	Other indirect (Scope 3) GHG emissions				
	305-4	GHG emissions intensity				
	305-5	Reduction of GHG emissions				
Material Topic: Diversity, Equity, Inclusion						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Diversity, Equity, Inclusion	72, 77			
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	75, 225			
	405-2	Ratio of basic salary and remuneration of women to men	227			
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	171, 177, 227			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Environmental, Social and Climate Risk						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Environmental, Social and Climate Risk	118, 120, 129, 180, 181, 199, 203, 204, 205			
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	118			
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	118			
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screenedusing social criteria	118			
	414-2	Negative social impacts in the supplychain and actions taken	120			
Material Topic: Well-being, health and safety at work						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Well-being, health and safety at work	89			
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	89, 91			
GRI 403: Occupational Health and Safety 2018	403-2	Hazard identification, riskassessment, and incident investigation	91			
Material Topic: Well-being, health and safety at work						
GRI 403: Occupational Health and Safety 2018	403-3	Occupational health services	89			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Well-being, health and safety at work						
GRI 403: Occupational Health and Safety 2018	403-4	Worker participation, consultation,and communication on occupational health and safety	<p>Banco do Brasil’s participation and consultation process for its workforce includes regular meetings, health and safety committees, and direct communication channels such as e-mails and the intranet. Among the main committees, periodic meetings are held between members of the Specialized Services in Safety Engineering and Occupational Medicine (Sesmt), meetings of the Internal Commission for Accident Prevention (CIPA) in buildings with Cipa, consultation of regulations. Banco do Brasil's formal health and safety committees, comprised of employers and workers, have well-defined responsibilities. They critically analyze the OHS Management System at least twice a year, assuring the adequacy, effectiveness and ongoing improvement of the system. Meetings are held every six months, but can be held earlier if necessary, and include representatives of the Strategic Management, Gepes Network, Occupational Health and Safety, Occupational Health and Safety Teams, and SESMT heads. These committees have the power to decide on the suitability, sufficiency and effectiveness of the OHS Management System, in line with the organization's strategic planning. They also decide on opportunities for continuous improvement, necessary changes to the system, and remedy actions when objectives are not met.</p> <p>Workers are involved in the development, implementation and assessment of the management system through continuous feedback and suggestions. Relevant health and safety information is made available through training, newsletters and access to documents on the intranet and the Occupational Health and Safety System, at any time. Issues that the chatbot cannot resolve automatically are directed to a SESMT professional assigned to this type of support. In addition, workers can participate in the Banco do Brasil News Agency, where they can comment on the news. These comments are analyzed by the areas related to the topic, which assess the relevance of the suggestions.</p>			
GRI 403: Occupational Health and Safety 2018	403-5	Worker training on occupationalhealth and safety	93, 94, 95, 96			
	403-6	Promotion of worker health	92, 93, 94, 95, 96			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Material Topic: Well-being, health and safety at work						
GRI 403: Occupational Health and Safety 2018	403-7	Prevention and mitigation ofoccupational health and safety impacts directly linked bybusiness relationships	89, 90, 91			
GRI 403: Occupational Health and Safety 2018	403-8	Workers covered by an occupationalhealth and safety management system	89, 90, 91			
GRI 403: Occupational Health and Safety 2018	403-9	Work-related injuries	95, 222			
GRI 403: Occupational Health and Safety 2018	403-10	Work-related ill health	89, 94, 118			
Material Topic: Cybersecurity, Privacy and Data Safety						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Cybersecurity, Privacy and Data Safety	194, 196			
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning customer privacy and losses of customer data	171			
Material Topic: Innovation and Technology						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Innovation and Technology	143, 148			
Material Topic: Biodiversity						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Biodiversity	135			
Material Topic: Social inclusion and financial health						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Social inclusion and financial health	104			
Material Topic: Sustainable Businesses						
GRI 3: Material Topics 2023	3-3	Management of material topics: Topic - Sustainable Businesses	51, 52, 53, 54, 55, 65			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Non-material topics						
GRI 201: Economic Performance 2016	201-1	Direct economic value generated anddistributed	138, 217			
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wageby gender compared to local minimum wage	217			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	47, 49, 52, 54, 57, 59, 60, 61, 62, 115			
GRI 205: Anti-corruption 2014	205-1	Operations assessed for risksrelated to corruption	168, 169, 218			
GRI 205: Anti-corruption 2015	205-2	Communication and training aboutanti-corruption policies and procedures	118, 162, 164, 167, 168, 170, 219			
GRI 205: Anti-corruption 2016	205-3	Confirmed incidents of corruption andactions taken	164, 170, 171			
GRI 301: Materials 2015	301-1	Materials used by weight or volume	132, 133			
GRI 301: Materials 2016	301-2	Recycled input materials used	132			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	132, 220			
GRI 302: Energy 2016	302-3	Energy intensity	220			
GRI 302: Energy 2016	302-4	Reduction of energy consumption	132			
GRI 303: Water and Effluents 2018	303-5	Water consumption	132, 133			
GRI 306: Waste 2020	306-3	Waste generated	132, 134			
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screenedusing environmental criteria	118			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Non-material topics						
GRI 308: Supplier Environmental Assessment 2016	308-2	Negative environmental impacts in the supply chain and actions taken	120 No suppliers (0%) had their contracts terminated due to environmental impacts in 2024.			
GRI 402: Labor/ Management Relations 2016	402-1	Minimum notice periods regardingoperational changes	87			
GRI 410: Security Practices 2016	410-1	Security personnel trained in humanrights policies or procedures	89, 118, 227			
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safetyimpacts of product and service categories	227			
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-complianceconcerning product and service information and labeling	43, 171, 177			
GRI G4 FS	FS6	Percentage of the porfolio for business lines by soecific region, size (E.G. micro/SME/large) and by sector	228			
GRI G4 FS	FS7	Monetary Value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	53, 57, 62, 229			
GRI G4 FS	FS8	Monetary Value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	53, 61, 229			
GRI G4 FS	FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	248			
GRI G4 FS	FS10	Percentage and number of companies held in the institution’s portfolio with which the reporting organisation has interacted on environmental or social issues	199, 249			
GRI G4 FS	FS11	Percentage of assets subject to positive and negative environmental or social screening	67			



GRI Statement	Disclosure		Page / Comments	Omissions		
				Requirements omitted	Reason	Answer
Non-material topics						
GRI G4 FS	FS13	Access points in low-populated or economically disadvantaged areas by type	250			
GRI G4 FS	FS14	Initiatives to improve access to financial services for disadvantaged people	102, 251			



SASB Table of Contents



Commercial Banks

Accounting Metric		Page	Adherence	Complement
Topic: Data Security				
FN-CB-230a.1	Number of data breaches, percentage involving personally identifiable information (PII), number of account holders affected. Note to FN-CB-230a.1– Disclosure shall include a description of corrective actions implemented in response to data breaches.	198		
FN-CB-230a.2	Description of approach to identifying and addressing data security risks.	194		One or more legislations do not apply to Brazil.
Topic: Financial Inclusion & Capacity Building				
FN-CB-240a.1	Number and amount of loans outstanding qualified to programs designed to promote small business and community development. Note to FN-CB-240a.1– Disclosure shall include a description of how the entity’s results of the Community Reinvestment Act (CRA) Examinations are integrated into its financial inclusion and capacity building strategy.	52, 62, 63, 64, 65		One or more legislations do not apply to Brazil.
FN-CB-240a.2	Number and amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development.	In 2024, Banco do Brasil began its participation in the Acredita Program, launched by the Federal Government. As part of the Acredita Program's initiatives, the Desenrola Pequenos Negócios was launched with the goal of strengthening businesses and driving growth to open doors to new opportunities for companies, contributing to job creation, income generation, and the sustainability of small businesses. The program, aimed at regularizing the bank debts of Individual Microentrepreneurs (MEI) and Micro and Small Enterprises with annual gross revenue of up to BRL 4.8 million, negotiated BRL 9.56 billion, resulting from over 102,000 clients served. Differentiated negotiation conditions were offered, such as up to 20% interest rate discounts for renegotiation and up to 96% discounts for lump-sum settlement of delinquent operations, for corporate clients eligible under the Program's rules.		Additional information can be found in the Performance Analysis for 4Q24 , in Renewed Loans, in Renegotiated Overdue Loans, and INAD +90 – as a percentage of the Loans Portfolio.

Accounting Metric		Page	Adherence	Complement
Topic: Financial Inclusion & Capacity Building				
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.	In 2024, the Bank opened 58,900 accounts via the BB App for corporate entities including MEI, EI, and SLU, with 42,600 accounts (72.2%) using the Free Digital Plan. This solution aims to support entrepreneurs who previously had no or limited access to banking services. A total of 813 accounts with the Free Digital Plan were closed from June (pilot launch) through December 2024.		
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers. Note to FN-CB-240a.4– Disclosure shall include a description of financial literacy initiatives.	63, 66		
Topic: Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
FN-CB-410a.1	Commercial and industrial credit exposure, by industry			The credit portfolio by economic activity sectors can be found in the Credit Operations section of the 2024 Consolidated Financial Statements .
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	49, 52, 62, 67, 199		One or more legislations do not apply to Brazil.
Topic: Business Ethics				
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations. Note to FN-CB-510a.1 – The entity shall briefly describe the nature, context, and any corrective actions taken as a result of the monetary losses	170		One or more legislations do not apply to Brazil. Other fines and sanctions for non-compliance with laws and regulations can be found in Sections 4.3, 4.4, and 4.7 of the Reference Form .
FN-CB-510a.2	Description of whistleblower policies and procedures.	162, 164, 169, 177		



Accounting Metric		Page	Adherence	Complement
Topic: Systemic Risk Management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category. Note to FN-CB-550a.1– The entity shall describe whether the Global Systemically Important Bank (G-SIB) score is calculated by the entity or obtained from regulatory authorities and whether the entity is required to report the underlying data to the regulators.			The Information for Global Systemic Importance Assessment (IAISG) is available on the Investor Relations website .
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	185, 189, 191, 194, 199		One or more legislations do not apply to Brazil. More information can be found in the Risk Management Report on the Investor Relations website .
Topic : Activity Metric				
FN-CB-000.A	Number and value of checking and savings accounts by segment: (a) personal and (b) small business.	13, 54, 62		More information can be found in Customer Resources in the 2024 Consolidated Financial Statements , and in the 4Q24 Performance Analysis under Customer Resources.
FN-CB-000.B	Number and value of loans by segment: (a) personal, (b) small business, and (c) corporate. Note to FN-CB-000.B – Mortgage loans as well as revolving credit loans shall be excluded from the scope of disclosure.	62		More information is available in Chapter 7 - Credit of the 4Q24 Performance Analysis .



Measuring Stakeholder Capitalism Index



Core metrics

Theme	Principle	Metric	Section/Page
Principles of Governance	Governing Purpose	The company’s stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental, and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	46
		How the company’s stated purpose is embedded in company strategies, policies, and goals.	30
	Quality of Governing Body	Governance body composition.	155
		Progress against strategic milestones.	155
		Remuneration. How performance criteria in the remuneration policies relate to the highest governance body’s and senior executives’ objectives for economic, environmental and social topics, as connected to the company’s stated purpose, strategy, and long-term value.	160
	Stakeholder Engagement	Material issues impacting stakeholders. A list of the topics that are material to key stakeholders and the company, how the topics were identified, and how the stakeholders were engaged.	28 to 29
	Ethical Behaviour	Anti-corruption. Total percentage of governance body members, employees and business partners who have received training on the organization’s anti-corruption policies and procedures. Total number and nature of incidents of corruption confirmed during the current year. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.	164
		Protected ethics advice and reporting mechanisms. A description of internal and external mechanisms for: 1) Seeking advice about ethical and lawful behaviour and organizational integrity; 2) Reporting concerns about unethical or lawful behaviour and organizational integrity	164, 170 to 178
		Monetary losses from unethical behaviour.	166
	Risk and Opportunity Oversight	Integrating risk and opportunity into business process. Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes.	181
		Economic, environmental, and social topics in capital allocation framework.	184

Theme	Principle	Metric	Section/Page
Planet	Climate change	Greenhouse Gas (GHG) emissions: For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO2e) GHG Protocol Scope 1 and Scope 2 emissions.	Information unavailable – the data will be released on the Investor Relations website by June 2025.
		TCFD implementation	TCFD Recommendations
People	Dignity and equality	Diversity and inclusion (%). Percentage of employees per employee category, per age group, gender and other indicators of diversity (e.g. ethnicity).	75, 225
		Pay equality. Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men; minor to major ethnic groups; and other relevant equality areas.	87, 227
		Wage level (%). Ratios of standard entry-level wage by gender compared to local minimum wage	217
		Risk for incidents of child, forced or compulsory labour. An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour.	118
	Skills for the future	Training provided. Average hours of training per person that the organization’s employees have undertaken during the reporting period, by gender and employee category.	223
Prosperity	Employment and wealth generation	Absolute number and rate of employment.	220
		Financial investment contribution disclosure.	51
		Economic Contribution.	45
	Innovation in better products and services	Total R&D expenses.	143 to 153
	Community and social vitality	Community investment is included within the economic contribution metric (part of EVG&D).	124
		Total tax paid.	217 4Q24 Performance Analysis



TCFD Recommendations



Core element	Recommended Disclosures ¹	Section/page
Governance	Disclose the organization’s governance around climate-related risks and opportunities.	129, 204 to 206
Strategy	Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning where such information is material.	204 to 206
Risk Management	Disclose how the organization identifies, assesses, and manages climate-related risks.	199, 203 to 206
Metrics and Targets	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	30 to 41, 204 to 206

1. Further information will be disclosed on our website, under the “Policies, Guidelines and Commitments” tab, Document “BB’s Commitment to Climate Change" and the Report on Social, Environmental and Climate Risks and Opportunities 2024.C).

Social, Environmental and Climate Responsibility Policy

Statements	Location
1. Principles	
1.1. We act with social, environmental and climate responsibility according our bstrategic drivers, aligned with the laws and regulations governing the subject, and with the pacts and commitments undertaken voluntarily.	24, 28 to 41, 202 https://www.bb.com.br/site/sustentabilidade/como-bb-atua/
1.2. We are guided by the ethics, the promotion of human rights and fundamental labor rights, the universalization of social rights and citizenship and the respect for the environment	13, 24, 28 a 41, 72, 118, 120, 162 a 170, 201
1.3. We consider the social, environmental and/or climate impacts of our activities, processes, products and services.	46 to 67, 204 to 206, 229 https://ri.bb.com.br/en/ (GHG emissions inventory)
1.4. We encourage, disseminate and implement social, environmental, and climate practices in our value chain.	30 to 41, 71 to 121
1.5. We adopt a social, environmental and climate responsibility governance structure proportional to our size and business model, the nature of our operations, the complexity of our products, services, activities and processes; and a risk management structure appropriate to the size and relevance of our exposure to social, environmental and climate risks.	26 to 27, 180 to 188, 199 to 201
1.6. We continuously seek to improve our social, environmental and climate performance.	24, 28 to 41
1.7. We seek business opportunities that consider social, environmental and/or climate aspects, aligned with the sustainable business portfolio growth objective and the transition to a low-carbon economy.	47 to 69, 229 to 247
1.8. We act in compliance with the regulatory environment in which we operate, considering ethics, integrity and civility as the guiding principles of our relations with competitors and other stakeholders.	155 to 171, 198
1.9. We engage and enable our employees at all levels to comply with this Policy.	81 to 86
2. Social, Environmental and Climate Guidelines	
2.1. We seek to develop initiatives for the socioenvironmental management, the eco-efficiency and the prevention of pollution, and carbon emission of products, services and processes, as well as the attention with the proper disposal of generated wastes.	129 to 134 ESG (Eco-efficiency) databook https://ri.bb.com.br/en/(GHG emissions inventory)



Statements	Location
2.2. We adopt exclusion criteria in conducting business, in contracting goods and services, investments or corporate partnerships with third parties that submit workers to degrading conditions of labor or analogous to slavery; that practice the sexual exploitation of minors and/or child labor; and that are responsible for intentional damage to the environment.	118, 201 to 203, 207
2.3. We respect, encourage and value diversity and equity in relationships, as well as repudiate conducts that may characterize harassment of any nature.	72 to 79, 225
2.4. We continually seek to improve professional relationships, based on mutual respect and trust, in order to maintain a good working environment.	72 to 100
2.5. We value dialogue, maintaining channels able to receive and process doubts, denunciations, complaints and suggestions, as well as guaranteeing anonymity.	170 to 178
2.6. We prioritize the search for solutions to customers and users demands, quickly and accurately, to ensure their satisfaction with our products and services.	170 to 178
2.7. We seek to generate value for customers and society through our business performance by stimulating financial education, innovation, entrepreneurship, and socio-productive inclusion.	42 to 44, 47, 52, 62 to 67, 104, 106 a 107, 245
2.8. We work with suppliers that comply with the current legislation and mandatorily state and commit to good social, environmental and climate practices, as well as being aligned with the values and culture of Banco do Brasil.	118 to 121, 269 to 270
2.9. We voluntarily transfer resources in a planned, monitored and circumstantial way for social projects and programs, besides making donations and volunteer activities involving employees.	80, 124 to 125 ESG Databook (Private social investment)
2.10. Specifically for third-party asset management:	
2.10.1. We adopt our own methodologies for analyzing the companies belonging to our coverage universe that evaluate social, environmental and climate criteria, based on the pillars of economicfinancial performance, corporate governance, and environmental and social aspects.	
2.10.2. We observe BB DTVM's Responsible Investment Guidelines, which aim to guide the Company's behavior regarding the best practices related to Responsible Investment, including the processes to evaluate, select, and engage companies, considering environmental, social, and corporate governance (ESG) aspects.	67, 229 https://www.bb.com.br/site/bb-asset-management/
2.10.3. We observe the Guideline for Exercising Voting Rights at BB DTVM's Meetings, which aims to guide the Company's behavior regarding to voting on relevant mandatory matters when participating in Meetings held by issuers of the financial assets instruments that make up the portfolio of its funds based in Brazil.	

Federal Court of Accounts Index



Federal Court of Accounts Index	Section/page
Pretextual elements	
Information that helps the reader, as required, to locate the information contained in the report, in the form of a summary.	2
Organizational overview and external environment	
a) identification of the Reporting Unit (UPC) and statement of its mission and vision;	13
b) indication of the main guiding norms;	https://ri.bb.com.br/en/corporate-governance-and-sustainability/bylaws-policies-and-guidelines/
c) organizational structure chart, including governance structures (governance boards or committees, among others)	https://ri.bb.com.br/en/banco-do-brasil/organizational-structure-2/
d) business model, including inputs, activities, products, impacts, generated value and its recipients, and value chain diagram, aiming to provide a comprehensive understanding of the organizational overview	42, 44
e) if applicable, the list of government policies and programs/budgetary actions, as well as programs from the Multiyear Plan, other domestic, sectorial and transversal government plans in which it operates, with their respective objectives and goals	The accounts will be published in the Annual Chart of Public Policies and Corporate Governance 2024 (Base Year 2023)
f) information about management contracts entered into and how they are integrated in the value generated by the unit;	Not applicable
g) relationship with the external environment and the recipients of the products and services produced by the organization;	16, 42, 44
h) share capital and equity interests held in other companies.	https://ri.bb.com.br/en/banco-do-brasil/ownership-structure/ https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/ad179d8f-dae6-2793-e578-06182210521d?origin=2
Risks, opportunities and outlook	
a) what are the main specific risks identified that could affect the ability of UPC to achieve its goals and how does UPC addresses these issues;	Risk Management Report 4T24
b) what are the main opportunities identified that could enhance the ability of the UPC to achieve its goals and the related actions to take advantage of them;	20 to 44
c) the specific sources of risks and opportunities, which may be internal, external, or usually a combination of the two;	Risk Management Report 4T24
d) assessment, by the UPC, of the likelihood that the risk or opportunity will occur and the magnitude of its effect, should it occur, taking into account, such as the specific circumstances that would lead to the materialization of a risk or opportunity.	181 to 207

Federal Court of Accounts Index	Section/page
Governance, strategy, and performance	
a) description of how the governance structure supports the achievement of the strategic goals, addressing the relationship with society and the organization’s stakeholders, as well as taking into consideration of their needs and expectations in defining the strategy, risk management, and management oversight;	20 to 41, 155 to 158
b) strategic objectives, responsible parties, performance indicators, with the agreed upon targets for the period and their annual unfolding, as well as their link to the Multiyear Plan, to the domestic and sectoral government plans and the higher governance bodies, indicating the results already achieved by comparing them with the agreed upon targets and goals;	20 to 23 Annual Chart of Public Policies and Corporate Governance 2024 (Base Year 2023)
c) short-term plans of the organization with the indication of the annual goals, the measures, initiatives, projects, and programs necessary to achieve them, the deadlines, the people in charge, the goals for the period to which the management report refers, and the results achieved by comparing them with the agreed targets and goals	MD&A 4T24
d) summarized presentation of the results of key areas and/or operations/activities of the main programs, projects, and initiatives of the UPC, also covering, as applicable, the contribution of independent agencies and foundations and subsidiaries, management contracts, and SPEs, according to the materiality of the segments’ contribution to making up the value added by the UPC.	44, 72 to 153
e) measures adopted with respect to governanceand management indicators measures adopted, such as the indicatorsthose addressed by the TCU in Decisions 588/2018-Full Courtand 2699/2018 Full Court (both reported by Justice Bruno Dantas);	269 to 279
f) main oversight, control, and corrective actions adopted by the UPC to ensure the lawfulness, legitimacy, cost-effectiveness, and transparency of the use of public funds.	276, 277 Transparency Portal
Budget, financial, and accounting reporting	
a) summary of the UPC’s financial position (balances of the main accountsand/or groups of accounts, profit or loss, revenue and expenses) and the unfolding of the annual period compared to previous year;	Earnings Summary 4Q24 Financial Statements 4Q24



Federal Court of Accounts Index	Section/page
Budget, financial, and accounting reporting	
b) the accounts relating to the financing funds shall present information about the overall shareholders' equity and the gains and losses of the loan operations carried out on account of these funds in light of the goals set;	Earnings Summary 4Q24 Financial Statements 4Q24
c) key accounting facts, accounts, or groups of accounts, balances and occurrences relating to the performance and financial position of the UPC during the year;	Earnings Summary 4Q24 Financial Statements 4Q24
d) conclusions from independent auditors and/or public supervisory bodies and the measures adopted with regards to the conclusions reached or possible notes;	Earnings Summary 4Q24 Financial Statements 4Q24
e) indications of places or electronic addresses where balance sheets, statements, and explanatory notes are issued and/or can be accessed in their entirety;	Investor Relations website
f) clarifications about the way the financial statements were handled in case the UPC has more than one accounting entity in its composition.	Banco do Brasil BB Banco de Investimento S.A. BB Asset BB Leasing S.A. BB Seguridade BB Tecnologias e Serviços Banco Patagonia BV Cielo Elo Cartões Participações S.A.



Banco do Brasil's Management Report 2024 was drawn up focused on transparency and accountability, abiding by the principles of integrated reporting and bringing together financial and socio-environmental information in a single document. The content reflects the main internal and external factors that influence the Bank's value creation, and is built based on a multistakeholder materiality process and TCU Normative Decision No. 198/2022.

To facilitate consultation, this exhibit presents a summary of the items required by the TCU, besides a breakdown of the key indicators, allowing direct access to the sections of the report dealing with these guidelines. Therefore, the Bank seeks to ensure transparency and objectivity in its accountability to the Federal Accounting Court.

Governance and Contract Management Index (IGovContrat)

The Governance and Contract Management Index (IGovContrat) assesses the maturity of the Bank's contracting processes, combining the results of the Contract Governance Index (GovContrat) and the Contract Management Capacity Index (IGestContrat). The latter considers criteria such as:

- Collaboration between human resources and engagement;
- The existence of structured processes for planning, selecting suppliers and managing contracts;
- Risk management, including analysis of strategic contracts;
- Drawing up performance-based contracts and continuous monitoring of suppliers.

The specialization of the technical areas allows for a seamless and coordinated approach to procurement processes. The requesting area identifies the need for the service and forwards the request to the

procurement area, which conducts the process in accordance with current legislation, including Law No. 13.303/2016 and Banco do Brasil's Bidding and Contract Regulations (RLBB).

Contract management is divided into two stages: procurement and contract management (pre-formalization) and contract management (post-formalization). In post-formalization follow-up, a management area strategically monitors the execution of contracts, ensuring proper administration and supervision.

The Specialized Supplier Management Center monitors each contract individually, relying on the Digital Supply Platform (PDS), a tool that allows detailed monitoring through specific dashboards. These dashboards keep track of expiration dates, contract consumption, available balances, irregularity records, certificate expiration dates and sanctioning processes. In addition, internal indicators monitor the effectiveness of management, ensuring compliance and quality in administrative processes.

Operational models

Process information is stored in specific databases and can be consulted by managers and inspection bodies whenever necessary.

In 2024, the Supplier Relationship Policy was replaced by the Contractors Relationship Policy, which comprises, in addition to suppliers, bank correspondents and digital partnerships.

The Supplier Portal is the main channel of communication with our suppliers, ensuring secure and standardized interactions. To access the system, companies must declare their acknowledgment and compliance with the Code of Ethics and the Contractors Relationship Policy. We also offer courses on preventing and fighting corruption, money laundering, harassment and ethics. The completion of these courses or the presentation of equivalent certifications has become a contractual requirement. Since the requirement, a significant number of suppliers have already completed the courses or provided proof of similar training.

Our supplier relationship model is structured to ensure quality, compliance and business continuity, bolstering performance monitoring and risk management. We manage suppliers through multidisciplinary teams that monitor the entire supplier journey, planning development actions and assessing performance. This integrated approach allows us to have greater control over costs and the quality of the products and services acquired, as well as ensuring the satisfaction of our customers and shareholders.

To enhance in-house training on supplier management, we have made a learning path available at UniBB, which covers topics such as compliance, corruption prevention, conflicts of interest, contract management and risks. We recently updated this content to include new guidelines on internal controls and best market practices.

Our supplier management relies on a relationship plan, built on the best practices in the sector and focused on mitigating the risks of shortages and business discontinuity. To improve our contracting strategies, we have adopted segmentation criteria, classifying suppliers into four categories:

- Strategic suppliers, liable for supplying high-cost items, value and criticality, essential to our competitive advantage
- Critical suppliers, who supply lower-cost items but are highly critical to the continuity of operations
- Leverage suppliers, who provide high-cost and high-value items, but with less critical impact on our supply chain
- Tactical suppliers, offering lower-cost, low-criticality items that are generally widely available on the market

All contracts signed include a risk matrix, which defines the responsibilities between the parties and ensures economic and financial balance, avoiding contractual amendments due to events previously allocated as the contractor's responsibility.

In bids with amounts exceeding five million reais, as well as in information technology contracts and the assignment of labor, we apply a due diligence procedure, requiring the completion of Banco do Brasil's supplier due diligence questionnaire. In these cases, we follow a specific assessment metric to ensure greater control over risks and regulatory

compliance. In the last assessment cycle, we analyzed 506 suppliers of goods, materials and services contracted through public tenders, covering different segments and sizes.

As of January 2025, our systems will be integrated with the National Public Procurement Portal (PNCP) of the Ministry of Management and Innovation in Public Services, increasing the transparency of our contracts. With this integration, information such as contracts and amounts will be available on the platform. We would like to point out that Banco do Brasil, reinforcing its commitment to transparency in its contracts, is concluding the integration of its Bidding Portal (<https://licitacoes-e2.bb.com.br/aop-inter-estatico/>) with the National Public Procurement Portal - PNCP, of the Ministry of Management and Innovation in Public Services. In the first phase, data on formalized contracts was made available and, at the end of the integration, all information on bidding processes, notices, publications, among others, will be available on the PNCP platform.

IT Governance and Management Index (iGovTI)

At Banco do Brasil, the management of public funds follows a structured governance model, which involves internal rules, codes of conduct and strict risk, control and regulatory compliance guidelines. This structure is reinforced by the work of the control, auditing and contracting areas, ensuring the correct application of resources and alignment with best practices in the sector.

Since the adoption of the Lines of Defense Reference Model in 2020, the Technology Department has been directly responsible for information technology risk management. To reinforce this action, we have developed a specific methodology for identifying and assessing risks, based on market references and aligned with the Bank's strategic needs. This approach allows us to define priority scopes, assess processes and build mechanisms for mitigating, controlling and monitoring the main risks inherent in the IT area.

In 2024, we approved the Methodology for Selecting and Prioritizing Strategic Topics aiming at bolstering the alignment of the information technology area with Banco do Brasil's strategic objectives. This methodology ensures that both the Technology Department and the Lines of Defense act in an integrated manner with the IT-related institutional goals.

Strategic topics are generally identified on an annual basis, considering the need to respond to emerging demands and new organizational guidelines. The assessment process seeks to ensure that the main risks associated with each topic are identified, classified and assessed, enabling the adoption of

effective mitigation, control and monitoring measures. These assessments are periodic and comprise IT processes and topics defined by the Bank.

The pursuit for excellence in technology management is also reflected in the ISO 20000 certification, which evidences the quality and compliance of the IT services provided by Banco do Brasil. The seal, initially bestowed in 2009, has been maintained through regular external audits, ensuring that all 21 processes defined by the standard meet international standards. In addition to reinforcing our credibility, this certification meets regulatory requirements and ensures that our IT services are in line with global best practices.

In 2024, we conducted a new external audit cycle, which resulted in the re-certification of ISO 20000, attesting to the quality and compliance of the IT services provided by Banco do Brasil. During this audit, all 21 processes set out in the standard were analyzed, reinforcing our commitment to high standards of technology management.

The ISO 20000 seal was originally received by the Bank in 2009 and has been maintained through regular audits and supervisions. In addition to meeting regulatory requirements, this certification reinforces our credibility in the sector, ensuring that the processes assessed are in line with international best practices. Maintaining this certification evidences our ongoing commitment to operational efficiency and excellence in IT services.

Compliance with the General Personal Data Protection Law (LGPD)

In 2024, the Federal Accounting Court conducted an inspection to assess the adequacy of federal public organizations to the General Personal Data Protection Law (LGPD), through the work Fiscalis No. 96/2024. The aim was to diagnose the controls in place and encourage initiatives to ensure full compliance with Law No. 13.709/2018.

The inspection encompassed a range of aspects, including preparatory measures for compliance with legislation, identification of risks, adequacy of contractual instruments, disclosure of the person responsible for processing personal data on the institutional website, creation and maintenance of the Personal Data Protection Policy, training of employees, processing and sharing of data, protection against violations, and the data owners' rights.

In addition to this external inspection, the Bank's Internal Audit also conducted a specific audit to assess the management of security incidents involving personal data. During this process, the National Data Protection Authority (ANPD) published Resolution No. 15/2024, which introduced new criteria for reporting security incidents and updated the notification form, including new information requirements.

In view of these regulatory changes, we conducted a study to review and update our procedures, ensuring full compliance with the new requirements. As a result of this work, Internal Audit certified the effectiveness of the measures implemented by the Bank in managing security incidents involving personal data, reinforcing our commitment to protecting privacy and complying with the LGPD.



Cost Management

Our cost management is structured based on specific methodologies for identifying, calculating, allocating and evaluating operating costs. To ensure a strategic and integrated vision, we adopt a hybrid costing model that combines the principles of Activity-Based Costing (ABC) with Absorption Costing.

When identifying fixed costs, we adopted an approach that considers the execution time of the activities involved in contracting and maintaining products and services. This method allows us to quantify the resources consumed and calculate the unit cost of each activity, providing greater accuracy in the financial analysis.

Costs are calculated using the Results Calculation System (RST), specifically in the module for fixed costs. The managerial information extracted from this system allows us to monitor the costs associated with each

product, periodic comparisons and providing a basis for strategic adjustments.

To improve understanding of operating costs, we have also developed the cost-to-serve model, which assesses the actual consumption of resources per customer on an individual basis. This model considers the actual use of the service channels and infrastructures made available, providing a detailed view of the financial impact of each business relationship.

The information generated by these systems and methodologies is paramount to informing our strategic decisions. We use this data to price products and services, allocate resources efficiently, analyze the feasibility of new products, assess the performance of different markets and reimburse the costs of entities affiliated to the Bank.

Ombudsman and Whistleblowing Channels

We act in accordance with Resolution No. 4.860/20 of the National Monetary Council (CMN) and the Banking Self-Regulation SARB No. 27/23, ensuring transparency and accessibility of information on the activities of Banco do Brasil's Ombudsman. We publish half-yearly reports, which are presented to the Board of Directors and made available to the public on our official website, reinforcing our commitment to accountability and the ongoing services advancement.

The External Ombudsman plays a fundamental role as a mediation channel for customers and users of financial products and services, acting in accordance with the guidelines of Bacen Resolution No. 4.949/21. Its aim is to ultimately deal with unresolved demands from primary service channels, offering an efficient alternative for resolving conflicts and improving the customer experience. In addition, the Ombudsman keeps the Board of

Directors informed of its activities and results, reinforcing our governance and commitment to quality service.

Internally, we maintain various whistleblowing channels, such as the Internal Ombudsman and the Whistleblowing Channel, allowing employees and contractors to safely and confidentially report inappropriate practices in the corporate environment. We adopt measures to protect whistleblowers, ensuring that any expression of good faith is valued and that there is no retaliation, as set out in our Whistleblower Protection and Non-Retaliation Commitment.



Governance and People Management Index (iGovPess)

Talent attraction

Valuing and developing talent is essential to ensure the continuity and success of Banco do Brasil. With a focus on professional advancement, talent retention and leadership training, our initiatives reinforce our commitment to innovation, valuing performance and sustainable results, while improving the experience and engagement of our employees and customers.

Our leadership programs and processes are aligned with the corporate strategy and interact with different people management subsystems and business areas. We continually invest in the development of our professionals

so that they are prepared to meet the Bank's current and future needs in a scenario of digital transformation and a focus on the customer experience.

Professional advancement at Banco do Brasil follows the principles of equality, democratization of opportunities and performance appreciation. The selection process for positions and duties observes transparent criteria and is open to all employees who meet the established requirements, ensuring equity and opportunities for all.

Talent Identification Program – PIT+

The Talent Identification Program – PIT+ had a new edition, broadening its scope to include new groups and affirmative actions to strengthen equal opportunities within the Bank. We adopt predictive analytical models to evaluate indicators that reflect leadership competencies, aligning the development process with organizational expectations.

Aiming at offering employees greater support in managing their careers, we have made available a new regulation that acts as a guide for the continued development of skills throughout their professional journey. In addition, PIT+ now relies on a new platform developed in low code, increasing accessibility for visually impaired people and enhancing the user experience through audio information.

In this edition, PIT+ certified 7,390 employees, 3,441 of them women, which corresponds to 46.5% of the certified public. And, contributing to diversity in leadership positions, 535 talents were mapped through affirmative actions for people with disabilities, gender and race.

DigiTAO

Our internal recruitment system, Talentos e Oportunidades (Talents & Opportunities) (DigiTAO), is a career marketplace that enables the identification and development of talent in a strategic and proactive manner. This tool allows employees to explore competitive opportunities in all areas of activity, regardless of the existence of vacant positions, favoring workforce planning and the construction of career paths in line with the Bank's needs.

The system considers multiple perspectives to optimize the recruitment process:

- Employees, who can look for opportunities aligned with their experience, training and professional aspirations,
- Area managers, who identify candidates closer to the profile needed for their teams,
- People management area, which improves the recruitment process, making it more agile and data-based, enhancing the user experience.

The platform operates with a continuous analysis mechanism, evaluating employees in relation to the opportunities available. Based on objective criteria, it quantifies the knowledge and experience of each professional, suggesting positions representing lateral mobility or career advancement. The candidate can then find out about the opportunity and choose to apply.

For managers, DigiTAO highlights the candidates who meet the minimum percentage of suitability for the required profile, making it easier to make decisions on team composition. As for people management, the system helps to identify and direct talent, enabling strategic studies on internal mobility, professional development and the improvement of people management policies.

Black Leadership Mentoring

On Black Awareness Day, we launched the Black Leadership Mentoring Program, developed in partnership with the company Piraporiando, specializing in diversity education. The program relied on the participation of up to 300 employees and includes a preliminary diagnosis, leadership awareness-raising and six months of individual and collective mentoring.

This initiative is in line with Banco do Brasil's commitments to the Global Compact and seeks to foster the development of Black leaders, bolstering diversity, equity and inclusion within the institution.

Race is Priority Program

As part of the initiatives concerned with racial equity, we launched the Race is Priority pilot acceleration program, aimed at identifying and preparing Black and Brown employees to take on strategic leadership positions.

Acceleration takes place in cycles, including diagnosis and periodic assessments over the course of a year. At the end of each cycle, participants who evidence alignment with the program's requirements will be able to make up the talent pool, becoming eligible for appointment to positions such as executive manager, state and commercial superintendent, solutions manager and team manager at headquarters.



Leadership Development and Career Advancement

We continuously invest in the development of our leaders to reinforce the organizational culture, drive innovation and ensure the evolution of strategic management. Our programs are structured to train professionals at different levels, promoting diversity, equity and excellence in conducting business.

Talent Management - Headquarters

It targets team managers and strategic process coordinators. This program directs development actions and mitigates succession risks, helping to identify and prepare future leaders. In addition, it helps in making decisions related to succession in key positions, bolstering management continuity.

Vinet Career Acceleration Program

To align technical profiles with critical leadership skills, we developed the Vinet Career Acceleration Program, which is designed for professionals in the Digital Business and Technology Vice-Presidency. The program identifies talent, promotes ongoing development and conducts periodic assessments to monitor participants' potential.

Women's Leadership Program

We believe that diversity, especially the participation of women in leadership, is a key element in driving cultural transformation and innovation within the Bank. Since 2018, we have been running the Women's Leadership Program, which seeks to understand the challenges faced by women in professional advancement, promote gender equity and strengthen women's leadership skills.

In recent years, we have widened the program's scope, making educational content available to all employees through a virtual learning platform. This initiative stimulated the debate on gender equity and contributed to the dissemination of a more inclusive organizational culture. In 2024, more than 4,160 employees completed the Women's Leadership Path.

Executives Advancement Program

In 2023, the Bank started a new edition of the "Executives and Managers Advancement Abroad" program with the aim of identifying and developing leaders capable of facing current challenges and building the institution's future. The program was built to recruit and assess candidates, involving stages such as recruitment, management committee assessment, behavioral assessment and career advancement.

The recruitment process attracted 999 interested employees and, at the end of the program, 117 candidates were integrated into the executive/superintendent talent pool. The program has fulfilled its objective of identifying and developing leaders, with the talent pool being effectively used since its publication.

Senior Management Training

The training of Banco do Brasil's senior management is structured around three pillars: lectures with recognized experts, in-house training via UniBB and a portfolio of strategic courses in open classes. These initiatives ensure that our executives are prepared to face regulatory, strategic and market challenges.

In addition to acting as a multiple bank with a business portfolio supervised by the Central Bank of Brazil, we are a mixed-capital company with shares traded on B3, subject to oversight by bodies such as the Office of the Federal Controller General (CGU), the Federal Accounting Court (TCU) and the Brazilian Securities and Exchange Commission (CVM). We follow the guidelines of B3's Novo Mercado and participate in the Programa Destaque em Governança de Estatais (Outstanding Governance of State-Owned Companies Program) (PDGE), reinforcing our commitment to the best corporate governance practices.

Main oversight, control and remedy actions adopted by BB to ensure legality, legitimacy, economy and transparency in the use of public resources.

Internal Audit

The Internal Audit systematically monitors the audit and inspection work conducted by government control agencies, acting as a link between oversight and inspection requests and the responses provided by Banco do Brasil managers. In addition to assessing the consistency and completeness of the information provided, Audit certifies the recommendations made and monitors their implementation, adding value to the assessments of the processes audited.

The audit findings result in recommendations and determinations to managers, promoting advances in governance, risk management and internal controls. In the last assessment cycle, we conducted audits on strategic processes, such as business with public entities, retail credit and agribusiness, analyzing the legality, legitimacy, economy and transparency in the use of public funds.

Internal controls

The Internal Controls Department (Dicoi), acting as a second line of defense, conducted comprehensive assessments of risks and controls related to businesses and services provided to public entities.

Among the analyses carried out, we highlight the assessment of the Transaction Guarantee Fund

(FGO), within the scope of the Desenrola - Level 1 program, which has public funds and is intended to mitigate risks in loan operations. Through automated dashboards, we have verified that the controls adopted are adequate to ensure the correct management of these funds.

We also conducted a detailed analysis of the risks and controls of the service provided by the Bank in managing the debts owed by states and municipalities to the Federal Government. We identified that the controls are partially sufficient to ensure the proper management of these debts, which is why we issued a Technical Control Recommendation and pointed out opportunities for improvement.

In addition, we assessed the controls related to credit for the public sector, including states and municipalities, as well as the management of liabilities from the internalized funds of the FGTS and the Merchant Marine Fund (FMM). We have concluded that the controls are adequate to mitigate the risks identified, and have made suggestions for specific improvements.

Organizational culture

We seek to consolidate an organizational culture based on ethical principles, transparency and compliance, ensuring that all planned and approved actions are carried out in compliance with internal regulations and good governance practices. We also follow the recommendations of regulatory bodies such as the Ministry of Transparency and the Office of the Federal Controller General (CGU), participating in programs such as Pro-Ethics.

Our staff play an essential role in applying institutional guidelines, incorporating principles of integrity, ethical conduct, efficiency and sustainability into their daily activities. Considering the wide distribution of our operations, we work continuously to reinforce this culture in different regional and organizational contexts.

To bolster anti-corruption, we promote specific training on the topic and implement internal controls in processes. In cases where unlawful conduct is identified, we adopt the appropriate disciplinary measures, ensuring that the incidents are investigated quickly and comprehensively and that those involved are held accountable.

In the corrective sphere, we act through the Internal Ombudsman and the Ethics Committees, ensuring that any conflicts are resolved impartially and in line with institutional guidelines. In the last cycle of action, the State Ethics Committees analyzed complaints of interpersonal conflicts considered to be justified by the Internal Ombudsman, assessing the behaviors involved and applying corrective measures for professional repositioning.

Loan operations

We adhere to certified technical parameters and align ourselves with the legislation applicable to financial institutions, as well as the resource allocation guidelines, especially in the case of operations involving public funds. Our loan policy is based on the segregation of credit risk management from business management, ensuring greater independence in decision-making.

In addition, we follow a governance model that requires joint deliberation when granting credit, reinforcing security and transparency in the process.

The Sustainability Guidelines for Credit, widely publicized on our portal, set strict criteria for granting financing. Credit is strictly forbidden to customers involved in crimes, such as money laundering or the concealment of assets, also applies to individuals engaged in illegal activities, those who subject workers to degrading conditions or conditions analogous to slavery, those who sexually exploit minors, and those who employ child labor. Nor do we grant credit to companies responsible for intentional environmental damage.

In addition, we require proof of environmental compliance, including licensing and water permits for financed activities. This requirement must be met before the credit is contracted and is monitored continuously throughout the duration of the operation. If environmental

licenses are revoked, suspended or canceled, or if the established guidelines are not complied with, the Bank has the prerogative to suspend the release of new funds and anticipate the maturity of operations.

To ensure document compliance, we apply a mandatory corporate digital solution for the electronic archiving and retrieval of the documents required for the credit process. This system blocks the flow of the operation until all the required documentation is regularized, significantly reducing the risk of non-conformities throughout the contract.



Asset Management

Concerning real estate credit, we maintain periodic reporting routines, ensuring transparency and alignment with regulatory requirements. Among the initiatives, we highlight:

- Monitoring the resources used in social work and sending mandatory management information on the Minha Casa Minha Vida (MCMV) Program, covering both the National Urban Housing Program (PNHU) and the National Rural Housing Program (PNHR);
- Providing data on stalled construction projects financed with funds from the Residential Lease Fund (FAR), reported to the Ministry of Cities;
- Sending information on active collaterals related to loan operations with FGTS funds, helping to control the balance of contract collaterals.

In performing our role as financial agent and guarantee funds manager, we oversee and monitor the Investment Guarantee Fund (FGI) and the Transaction Guarantee Fund (FGO). Among the main activities carried out, we highlight:

- Control of circularization, which include detailed reports on the status of the honored portfolio, such as balance, filing and progress of proceedings

- Oversight of procedures for renegotiating and settling transactions and honor requests, ensuring the correct use of resources and risk mitigation
- Management of the transfer of guarantee commissions and the receipt of subsidies, ensuring transparency and efficiency in the asset management
- Statement of responsibility for the information provided, reinforcing our commitment to governance and regulatory compliance

We also work in a structured way to manage and provide information on constitutional, development and merchant marine funds, relying on specific areas to deal with these issues. Our commitment includes supporting the completion and submission of the President of the Republic's accountability, ensuring that the data reported is accurate and complete. In addition to presenting quantitative information on contracted amounts and available balances, we conduct qualitative analyses that consider the factors that influence the demand for credit in programs and lines of financing from the fiscal and social security budgets.

Banco do Brasil's role in Proex operations

As the federal government's exclusive agent for operating the Export Financing Program (Proex), we facilitate access to federal government funds for exporting companies, ensuring the necessary support to bolster Brazilian foreign trade. The granting of these loans follows the guidelines set out by CMN Resolution No. 4.897, of March 25, 2021, and GECEX Resolution No. 166, of March 23, 2021, as well as any subsequent updates.

For the approval and disbursement of operations, exporters must submit the required documentation to the Bank, ensuring compliance with the applicable regulations. The program is managed by the Export Financing and Guarantee Committee (Cofig), which is linked to the Ministry of Development, Industry, Trade and Services (MDIC) and the Foreign Trade Chamber (Camex). This joint committee monitors and evaluates the Proex's performance, sharing information with the National Congress, which reinforces transparency in the use of funds.

In addition, we report accounting information and Proex indicators to the National Treasury Department, as provided for in the contracts signed, ensuring the integrity and traceability of the program's financial data. This governance structure ensures the proper application of public funds earmarked for export financing, contributing to economic development and the competitiveness of Brazilian companies on the international market.

Agribusiness

The Agribusiness and Family Farming Department is responsible for conducting and monitoring the identification, assessment and mitigation of risks in agricultural operations. It also works on implementing and maintaining controls and complying with the rules governing rural financing, ensuring compliance with legal and regulatory requirements.

To enhance the verification of compliance in operations, we utilize the Geo Socio-Environmental Diagnosis tool, which automates the analysis and prevents the granting of rural credit in areas with legal restrictions, including deforestation regions. This solution utilizes public cartographic bases to identify projects, thereby helping to supervise operations, direct the allocation of resources, and mitigate socio-environmental and organizational risks.

In addition, we have the AGROnline Attention Indicators system, which flags proposals with unusual characteristics and that require more detailed analysis before approval. These indicators were developed by identifying patterns in rural loan operations that have already been involved in fraud. While the presence of an indicator does not necessarily indicate an irregularity, it serves as a warning for reassessment, enhancing security in the granting of rural financing and enabling ongoing monitoring of the contracted operations.

We also rely on complementary tools and processes that reinforce governance and transparency in agricultural operations:

- RTA/ARE - an agricultural technical reference system that provides subsidies for evaluating the costs and performance of financed rural enterprises.
- Rural inspection is a process carried out after the credit has been released. It involves checking that the funds have been used correctly, that the financed activities are being conducted, and that the collaterals are in order. Inspection has incorporated new technologies, such as georeferenced information and socio-environmental monitoring.
- Treatment of irregularities - if inconsistencies are identified in the monitoring of the operation, the operations undergo a specific evaluation and additional documentation may be required. Depending on the seriousness of the irregularity, the debt may be anticipated or the operation may be disqualified from rural credit.

The Agribusiness Department and the products and services under its management are subject to regular supervision by external and internal auditors, as well as the Bank's Internal Controls department, thus, ensuring compliance and security of operations.

The 2020-2023 Multi-Year Plan's monitoring information will be detailed in the Annual Letter on Public Policies and Corporate Governance 2024, which will consolidate the results for the period and reinforce our commitment to transparency and responsible management of the resources earmarked for the agricultural sector.



Limited assurance report from the independent auditors

GRI 2-5



Independent auditors' limited assurance report

To the Shareholders, Board of Directors and Management of
Banco do Brasil S.A.
Brasília – Federal District

Independent auditors' limited assurance report on the environmental, social and governance information included in the 2024 Annual Report of Banco do Brasil S.A. for the year ended December 31, 2024

Conclusion

We have carried out a limited assurance engagement about the environmental, social and governance information included in the 2024 Annual Report ("Report") of Banco do Brasil S.A. ("Bank") for the year ended December 31, 2024 prepared in accordance with the *Global Reporting Initiative (GRI) Standards* (GRI Standards) and the Applicable Bank's internal controls ("Criteria").

According to the procedures applied and the evidence we obtained, nothing has come to our attention that causes us to believe that the environmental, social and governance information included in the 2024 Annual Report of Banco do Brasil S.A. for the year ended December 31, 2024 has not been prepared, in all material respects, according to the *Global Reporting Initiative* (GRI - GRI Standards).

Basis for conclusion

We conducted our engagement in accordance with Technical Assurance Communication (CTO) – July 2022 and NBC TO 3000 (reviewed) - Assurance Engagements Other than Audits and Reviews and *International Standard on Assurance Engagements (ISAE) 3000 (Revised)*, *Assurance Engagements Other Audits or Reviews of Historical Financial Information* issued by the Federal Association of Accountants (CFC) and *international auditing and assurance standards board (IAASB)* respectively. Our responsibilities with respect to those standards are further described in the "Our responsibilities" section of the report.

We have met the independence and other ethical requirements of the Accountant's Professional Code of Ethics and Professional Standards (including Independence Standards) issued by the Federal Association of Accountants (CFC) according to key principles of integrity, objectivity, professional competence and due zeal, confidentiality and professional behavior.

Our firm applies NBC PA 01 Quality Management to independent auditors' firms (legal entities and individuals) and the International Standard on Quality Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements issued by CFC and IAASB, respectively. This standard requires the firm to prepare, implement and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities of the Bank's Management for the Report

The Management of Banco do Brasil S.A. is responsible for:



- design, implementation and maintenance of internal controls that are relevant for preparing a Report that is free from material misstatement, whether due to fraud or error;
- selecting appropriate criteria for preparing the Report and the appropriate reference to the criteria applied or describing those criteria; and
- preparing the Sustainability Report according to the Criteria.

Our responsibilities

We are responsible for:

- plan and carry out the engagement to obtain limited assurance about whether the Report prepared on the basis of the Criteria is free from material misstatement, whether due to fraud or error;
- form an independent conclusion according to the procedures applied and the evidence obtained; and
- report our conclusion to the management of Banco do Brasil S.A.

Summary of the work we performed as basis for our conclusion

We exercise professional judgment and maintain professional skepticism throughout the work. We design and perform our procedures to obtain evidence about the Sustainability Report that is sufficient and appropriate to provide a basis for our conclusion. The procedures we have selected depend on our understanding of the Sustainability Report and other circumstances of the engagement, in addition to our consideration of the areas in which material misstatements are likely to occur. When carrying out the work, we:

- we plan our engagement, considering the materiality of the Bank's activities, the relevance of the information disclosed by the Bank, the amount of quantitative and qualitative information, as well as the operational and internal control systems that supported the preparation of the information included in the Report;
- we obtained an understanding of the calculation method and the procedures followed to compile indicators by making inquiries and holding interviews with the managers in charge of gathering information;
- we applied analytical procedures to quantitative information and inquired about qualitative information and its correlation with the indicators disclosed in the information included in the Report;
- when non-financial data correlate with financial indicators, we cross-checked these indicators against financial statements and/or accounting records; and
- evaluated the procedures followed for preparing the Report and its structure and contents, according to the Criteria.

The procedures applied in a limited assurance engagement vary in terms of nature and timing, and their extent is restricted (less extensive) than a reasonable assurance engagement. Therefore, the security level obtained from a limited assurance engagement is substantially lower than the security that would have been obtained if a reasonable assurance engagement had been carried out.

Brasília, May 30, 2025

KPMG Auditores Independentes Ltda.
CrC SP – 014428/F-0

Original in portuguese signed by

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Contador CRC GO-022139/O-4

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Photos
Executives: BB Archives
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