



**Total Portfolio: R\$327.3 billion**

# Sustainable Loan Portfolio

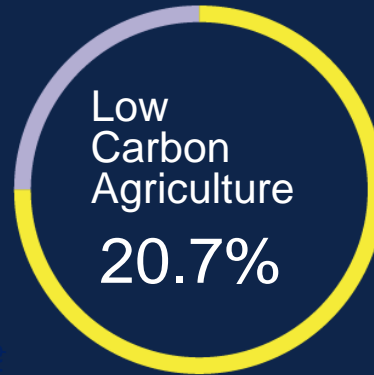
3.16 million loans



R\$133.2 billion  
1.59 million loans



R\$87.1 billion  
1.27 million loans



R\$67.7 billion  
156k loans



R\$39.3 billion  
146k loans

Mostly High / Transformational

<p>Additionality / Sustainability Contribution</p>	High / Transformational Moderate / Effective Limited / Transitional
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## Social Loans

	Government	47.75	
	FIES (Student Loans)	43.06	
	Low Income Housing Loans	19.99	
	Covid Relief Loans	22.14	
	Other	0,28	

## Best Socio-environmental Practices

	Pronaf Mais Alimentos (Loans for Food Production)	40.15	
	Investment Loans	16.49	
	PCA/Moderagro (Agribusiness Infrastructure Financing)	11.72	
	Working Capital (Pronaf)	11.63	
	Infra and Develop Regional	5.26	
	Investment Loans (Pronaf)	1.82	

## Low Carbon Agriculture

	Working Capital (No-till)	59.04	
	Low Carbon Program	8.69	

## Companies

	Companies	39.26	
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(R\$ – billion)  
Dec/2022



See the full report:



# Sustainable Loan Portfolio by Market Segment and Impact

## Portfolio Balance by Market Segment



**R\$210.5 billion**  
Consumer

**R\$54.7 billion**  
Government, Corporate and Large Enterprise

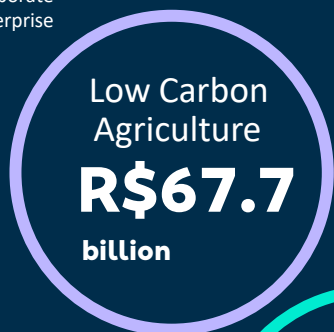
**R\$22.9 billion**  
Small and Medium Size Enterprise\*

**R\$67.4 billion**  
Consumer

**R\$128 million**  
Government, Corporate and Large Enterprise

**R\$131 million**  
Small and Medium Size Enterprise\*

**R\$79.7 billion**  
Consumer



**R\$63.3 billion**  
Consumer

**R\$47.8 billion**  
Government, Corporate and Large Enterprise



**R\$625 million**  
Small and Medium Size Enterprise\*

**R\$6.8 billion**  
Government, Corporate and Large Enterprise



**R\$22.1 billion**  
Small and Medium Size Enterprise\*



\*SME Clients = Annual Gross Revenue < R\$ 30 million

\*\* Representes sustainable economic activities financing (Febraban Green Taxonomy)



# I. Low Carbon Agriculture Category



	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Consumer
<b>Total</b>	<b>67,729</b>	<b>128</b>	<b>131</b>	<b>67,469</b>
ABC Recuperação (Low Carbon Agriculture Recovery)	3,866	4	12	3,850
ABC Orgânico (Organic)	11			11
ABC Plantio Direto (No Till Farming)	3,361	27	3	3,331
ABC Integração (Integration)	358	7	0	350
ABC Florestas (Forests)	703	35	3	666
ABC Ambiental (Environmental)	200	15	2	183
ABC Tratamento de Dejetos (Waste Management)	46	0	0	45
ABC Dendê	2	-	-	2
ABC Fixação (Fixation)	127	4	-	123
ABC Cultivos Permanentes (Permanent Cultures)	13	-	-	13
Custeio Agrícola Tradicional - Plantio Direto (Traditional Agricultural Funding - No Till Farming)	48,721	36	110	48,575
Custeio Pronamp - Plantio Direto (Pronamp - No Till Farming)	5,572	-	1	5,571
Custeio Pronaf - Plantio Direto (National Program to Strengthen Family Farming Funding - No Till Farming)	4,749	-	-	4,749

(R\$ – million)

# II. Social Business



	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Consumer
<b>Total</b>	<b>133,226</b>	<b>47,756</b>	<b>22,141</b>	<b>63,329</b>
BB Crédito Acessibilidade (BB Accessibility Credit)	224	-	-	224
FIES (Student Financing Fund)	43,060	-	-	43,060
MPO PF (Guided Productive Microcredit for individuals)	27	-	-	27
MPO PJ (Guided Productive Microcredit for SMEs)	2	-	2	-
MCMV (Low Income Housing)	19,989	-	-	19,989
Fat Taxista (Taxi Driver Support Fund)	29	-	-	29
PESE - Fopag (Covid-19 - Emergency Employment Support Program)	276	5	272	-
Pronampe (Working Capital - National Support Program for Micro and Small Business Covid-19)	21,867	-	21,867	-
BB Financiamento Setor Público (BB Public Sector Funding)	45,753	45,753	-	-
Programa Eficiência Municipal (Municipal Efficiency Program)	1,997	1,997	-	-
BB FCO Capital de Giro Dissociado Covid-19 (FCO Dissociated Working Capital Covid-19)	1	0	1	-

(R\$ – million)

# III. Best Socio-environmental Practices



	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Consumer
<b>Total</b>	<b>87,067</b>	<b>6,777</b>	<b>625</b>	<b>79,665</b>
Pronaf Mais Alimentos (National Program to Strengthen Family Farming – Investment Funding)	41,970	456	34	41,480
Pronamp Investimentos (National Program to Support Mid-Sized Rural Producers – Investment Funding)	6,898	-	1	6,897
Inovagro (Program to Incentivize Technological Innovation in Agricultural Production)	6,150	10	13	6,128
PCA - Construção e Ampliação de Armazéns (Program to Promote the Construction and Expansion of agricultural warehouse)	9,176	1,418	66	7,692
Moderagro (Program for Agriculture Modernization and Conservation of Natural Resources)	2,542	2	4	2,536
Moderinfra (Program to Promote Sustainable Irrigation and Storage)	1,968	13	11	1,944
Custeio Pronaf - Exceto Plantio Direto (Pronaf – Except No Till Farming)	11,626	-	-	11,626
Prodecoop (Program for the Development of Cooperative Agricultural Production)	451	446	5	-
FCO Verde - (Green FCO - Mid West Regional Fund for Green Activities)	1,022	158	28	836
Sudene (Superintendence for the Development of the Northeastern Funding)	2,823	2,823	-	-
BB FCO Energia Renovável PF (BB FCO - Renewable Energy Mid West Regional Fund for Green Activities - Personal Loan)	7	-	-	7
BB Crédito Energia Renovável PF (BB Renewable Energy Personal Loan)	520	-	-	520
BB FCO Programa de Desenvolvimento Turismo Regional (BB FCO Regional Tourism Development Program)	426	117	308	-
BB FCO Programa de Infraestrutura Econômica (BB FCO Economic Infrastructure Program)	1,487	1,333	154	-

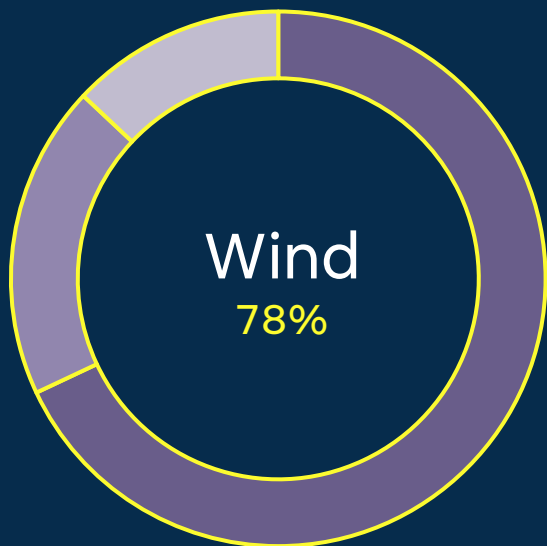
(R\$ – million)



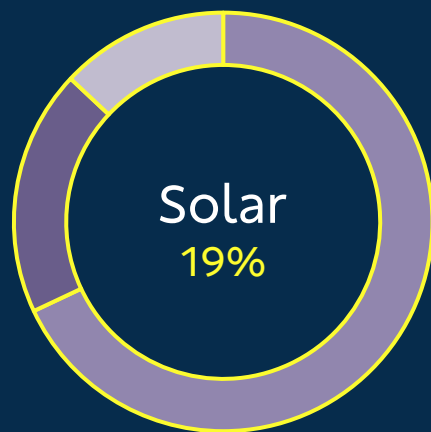
# Green/Sustainable Infrastructure Loans

## Renewable Energy

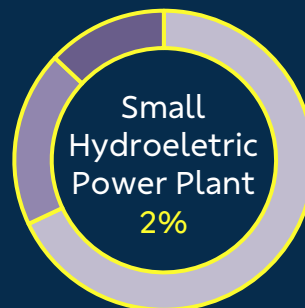
Total Contracted:  
**R\$ 3.6 billion**



R\$ 2.8 billion



R\$ 686 million



R\$ 64 million



## Sustainable Business - Wholesale

Green/sustainable infrastructure loans contracted in 2022	R\$ 3.6 billion
Renewable Energy	

Green/sustainable infrastructure Debentures	R\$ 1.7 billion
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<b>Total green/sustainable infrastructure financing</b>	<b>R\$ 5.4 billion</b>
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Total Infrastructure financing	R\$ 7,6 bilhões
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**ESG Financing/Total Financing 70%**