

Social Loans 44.0%

R\$ 128.66 billion 1.50 million loans

Total ESG **Portfolio: R\$** 292.2 billion

Mostly High / Transformational

Low

Carbon

Agriculture

16.0%

R\$ 46.74 billion

144 thous. loans

Companies

13.0%

R\$ 37.87 billion

146 thous. loans

3.03 million loans

Best Socio-Environmental Practices

27.0%

R\$ 78.95 billion 1.24 million loans

Addittionality /

Sustainability

Contribution

W High / Transformational Moderate / Effective \sim Limited / Transitional

Social Loans

\checkmark	Government	50.83	0		
\checkmark	FIES (Student Loans)	44.43	0		
\checkmark	Low Income Housing Loans	20.10	0		
\checkmark	Covid Relief Loans	13.02	0		
V	Other	0.28	0		
Post Socia environmental Practices					

Best Socio-enviromental Practices

\checkmark	Pronaf Mais Alimentos (Loans for Food Production)	37.03	0
\checkmark	Investment Loans	19.42	0
	PCA/Moderagro (Agribusiness Infrastructure Financing)	10.44	0
V	Working Capital (Pronaf)	10.47	0
\checkmark	Investment Loans (Pronaf)	1.59	0

Low Carbon Agriculture

\checkmark	Working Capital (No-till)	39.71	0		
\checkmark	Low Carbon Program	7.03	0		
Companies					
\checkmark	Companies	37.87	0		

Companies \checkmark (R\$ billion)

Jun/2022 Second Opinion

See the full report:



