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(A free translation of the original report in Portuguese)

Independent Auditors' Limited Assurance Report on the Allocation of Resources and Impact Indicators Presented in the Allocation and Impact Report of ESG Bond Issuances in the International Market of Banco do Brasil S.A.

To the Management of
Banco do Brasil S.A.
Brasília – DF

We were engaged by Banco do Brasil S.A. ("Bank") to prepare a report on the allocation of resources and impact indicators presented in the Allocation and Impact Report of ESG Bond Issuances in the International Market of Banco do Brasil S.A. – (Appendix I) ("Report"), in the form of an independent limited assurance conclusion that, based on the work performed and the evidence obtained, we are not aware of any fact that causes us to believe that the allocation of resources and impact indicators presented in the Report are not adequately presented, in all material respects, based on the criteria described in the documents: Banco do Brasil – *Sustainable Finance Framework* – (Appendix II) and the Allocation and Impact Report of ESG Bond Issuances in the International Market of Banco do Brasil S.A. – (Appendix I), hereinafter referred to as "Criteria".

Responsibilities of the Bank's Management

The Bank's management is responsible for the proper preparation of the Report, necessary to ensure that it is free from material misstatement in accordance with the criteria described in the document Banco do Brasil – Sustainable Finance Framework – (Appendix II).

This responsibility includes: the design, implementation, and maintenance of relevant internal controls for the presentation of the Report, necessary to ensure that it is free from material misstatement, whether caused by fraud or error. It also includes the selection of the criteria defined in the document Banco do Brasil – Sustainable Finance Framework.

Bank management is also responsible for the prevention and detection of fraud and for identifying and ensuring that the Bank complies with laws and regulations applicable to its activities, for ensuring that employees involved in the proper presentation of the Report are adequately trained, that systems are properly updated, and that any changes in the preparation and disclosure of information encompass all significant business units.

Auditors' Responsibility

Our responsibility is to review the information used by the Bank for the preparation of the Report and to prepare a report on this information in the form of an independent limited assurance

conclusion based on the evidence obtained. We conducted our work in accordance with NBC TO 3000 (revised) – Assurance Engagements Other than Audits or Reviews and ISAE 3000 (revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information, issued by the Federal Accounting Council and the International Auditing and Assurance Standards Board, respectively. These standards require the planning and execution of work procedures to obtain a meaningful level of assurance about whether the information presented in the Report is adequately presented, in all material respects, based on the criteria described in the document Banco do Brasil – Sustainable Finance Framework – (Appendix II), as a basis for our limited assurance conclusion.

KPMG Auditores Independentes Ltda. (“KPMG”) applies the Brazilian Quality Management Standard (NBC PA 01), which requires that the firm plan, implement, and operate a quality management system, including policies or procedures related to compliance with ethical requirements, professional standards, and applicable statutory and regulatory requirements. We comply with the independence and other ethical requirements of the Accountant’s Professional Code of Ethics and Professional Standards (including the Independence Standards) based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality, and professional behavior.

The procedures selected depend on our understanding of the Report and other circumstances of the engagement and on our consideration of areas in which material misstatements are likely to arise.

The procedures performed in a limited assurance engagement vary in nature and timing, and their extent is less than that of a reasonable assurance engagement. Therefore, the level of assurance obtained from a limited assurance engagement is significantly lower than the assurance that would have been obtained if a reasonable assurance engagement had been performed.

As part of this engagement, we have not performed any audit or review procedure or verified the Report or the underlying records or other sources from which the Report has been extracted.

Our scope covers the disclosed information on resource allocations, limited to amounts reached by the end of fiscal year 2024. Additionally, the observed and assured impact indicators are limited to the impacts provided for in the Criteria defined in the *Framework*.

Criteria

For the purposes of this limited assurance report, the criteria are defined as the rules set out in the document Banco do Brasil – Sustainable Finance Framework – (Appendix II) and the definitions of concepts presented by the Bank in the Allocation and Impact Report of ESG Bond Issuances in the International Market of Banco do Brasil S.A. – (Appendix I), which define the rules for resource allocation, as described below:

“Sustainability Bond of USD 750 million in the international debt market”: the issuance aims to promote social and green projects with positive impact.

- (i) Green Loans: the Bank will allocate resources to promote the use of renewable energy, especially solar energy projects for the retail public, through credit programs such as BB Agro-energy, which includes credit lines such as “Pronaf Eco”, “Pronaf Agroindústria”, “Prodecoop”, “Inovagro”, “Investe Agro”, “Pronamp Investimento” and “FCO Rural Investimento”. The expected impact from the allocation of these resources is measured by the disclosure of avoided greenhouse gas emissions (measured in tCO₂ eq.);

- (ii) Social Loans: the objective is to generate credit for micro and small enterprises with annual revenues not exceeding USD 3 million. The expected impact from the allocation of these resources is measured by the estimated number of supported jobs and the number of companies with female leadership financed;

“USD 100 million issuance with Natixis Corporate & Investment Banking”: the issuance aims to allocate resources to refinance Banco do Brasil’s sustainable credit portfolio, focusing on social housing projects, through real estate financing credit lines for clients with monthly family income of up to BRL 7,000. The expected impact from the allocation of these resources is measured by the number of beneficiaries disclosed;

“USD 100 million issuance with Barclays Bank”: the objective is to generate credit for micro and small enterprises with annual revenues not exceeding USD 3 million. The expected impact from the allocation of these resources is measured by the estimated number of supported jobs and the number of companies with female leadership financed.

Conclusion

Our conclusion has been formed based on and is subject to the matters described in this report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Based on the procedures performed and the evidence obtained, we are not aware of any fact that causes us to believe that the information on resource allocation and impact indicators presented in the Allocation and Impact Report of ESG Bond Issuances in the International Market of Banco do Brasil S.A. – (Appendix I) was not properly presented, in all material respects, based on the criteria set out in the document Banco do Brasil – Sustainable Finance Framework – (Appendix II).

Brasília, October 28, 2025

KPMG Auditores Independentes Ltda.
CRC SP – 014428/F-0

(Original report in Portuguese signed by)

João Paulo Dal Poz Alouche
Accountant CRC 1SP245785/O-2



Allocation and Impact Report of ESG funding in the International Market **Banco do Brasil S.A.**

1

Issuance of USD 750 million in the international debt market

This report refers to the issuance of Banco do Brasil's second **Sustainability Bond** in the international debt market, and the second bond under the scope of its Sustainable Finance Framework.

The **Sustainability Bond** is a financial instrument that promotes broad-scope sustainable economic activities by combining both social and environmental dimensions. The bond was issued in accordance with Banco do Brasil's Sustainable Finance Framework, which underwent an external validation process conducted by Morningstar Sustainalytics, one of the global leaders in ESG research and data. This second-party opinion confirms the framework's alignment with relevant market standards.

With a total value of USD 750 million, the issuance aims to support social and green projects with positive impact. Banco do Brasil allocated the proceeds to promote the use of renewable energy, with a particular focus on solar energy projects for retail clients. The issuance also targeted credit generation for micro and small enterprises led by women. The bond has a seven-year maturity, a 6.00% annual coupon, and offers investors a yield of 6.30% per annum.

The proceeds raised through Banco do Brasil's landmark Sustainability Bond contributed to the expansion of its sustainable loan and financing portfolio, especially in projects with social impact, integrating sustainability into the asset and liability management strategies of the BB conglomerate.



The totality of the proceeds was allocated to newly originated operations, according to the distribution outlined below:

	Disbursement	%
Renewable Energy	BRL 338,159,541.74	8.2
SME	BRL 3,772,445,740.56	91.8
Total Collateral Allocation	BRL 4,110,605,282.30*	100.0

* Average Ptax exchange rate for the U.S. dollar (USD) – for the period from March to December 2024 – was BRL 5.4808

Green Loans

Category	Eligible Project Category (a)	Number of Beneficiaries	Disbursement (BRL)	Number of Jobs Supported (c)	Eligibility for Sustainable Loan (d)
Green	Use of renewable energy, with a particular focus on solar energy projects for retail clients	8,956	338,159,541.68	44,780	100%

The **average loan amount** was **BRL 37,757.88**, and **100% of the proceeds** were allocated to **newly originated operations**.



Installed Capacity and Greenhouse Gas Emissions^{1:}

MWp ^{1,4}	68.55
GHG Avoided per year (tCO ₂ eq) ²	18,838.74
Estimated GHG Avoided Over the Useful Life of the Assets (tCO ₂ eq) ³	376,774.85

1 – An average cost of BRL 4.93 million per MWp was considered

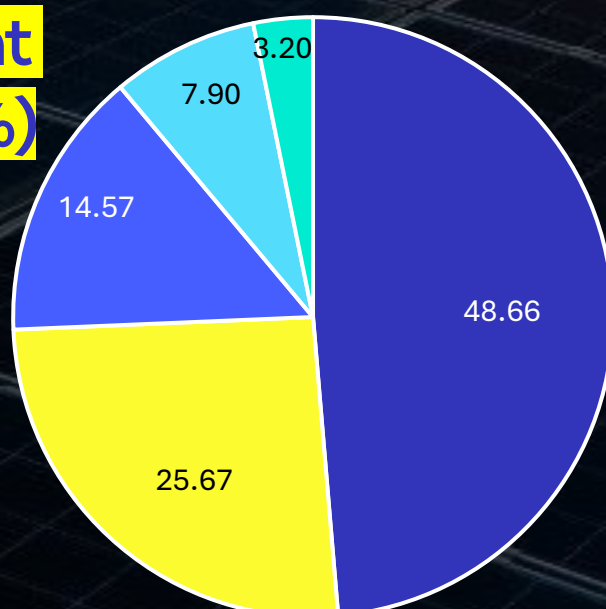
2 – System Emission Factors: 0.671

3 – A useful life of 20 years was considered for the solar panels

4 – The energy generation of 1.2 GWh/1MWp was considered

Region	Disbursement-Backed Operations	%	Number of jobs
Central-West	164,544,421.20	48.66	11,075
Northeast	86,806,173.50	25.67	14,240
North	49,267,487.47	14.57	6,310
Southeast	26,713,430.57	7.90	10,075
South	10,828,029.00	3.20	3,080
TOTAL	338,159,541.74	100.00	44,780

Disbursement by Region (%)



■ Central-West ■ Northeast ■ North ■ Southeast ■ South

Social Loans

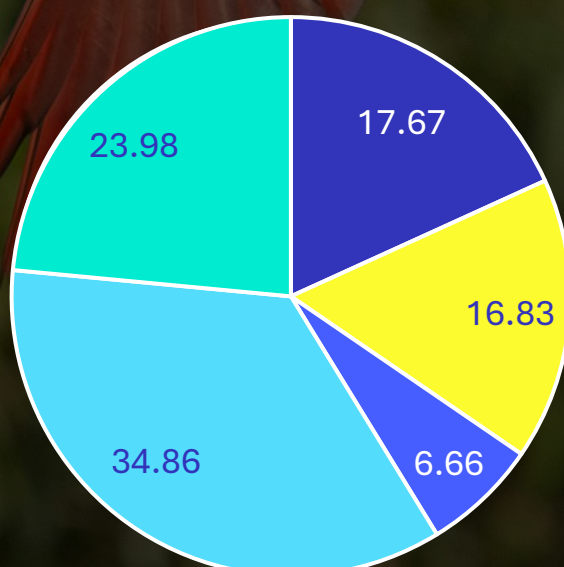


Category	Eligible Project Category (a)	Number of Beneficiaries	Disbursement (BRL)	Number of Jobs Supported (c)	Eligibility for Sustainable Loan (d)
Social	Provide credit to small and medium-sized enterprises led by women.	10,021	3,772,445,740.56	203,506	100%

The **average loan amount** was **BRL 376,454.02**, and **100% of the proceeds** were allocated to **newly originated operations**.

Region	Disbursement	Number of operations
Central-West	666,478,603.94	1,757
Northeast	634,950,795.62	1,767
North	251,163,237.81	589
Southeast	1,315,232,102.28	3,275
South	904,621,000.91	2,633
TOTAL	3,772,445,740.56	10,021

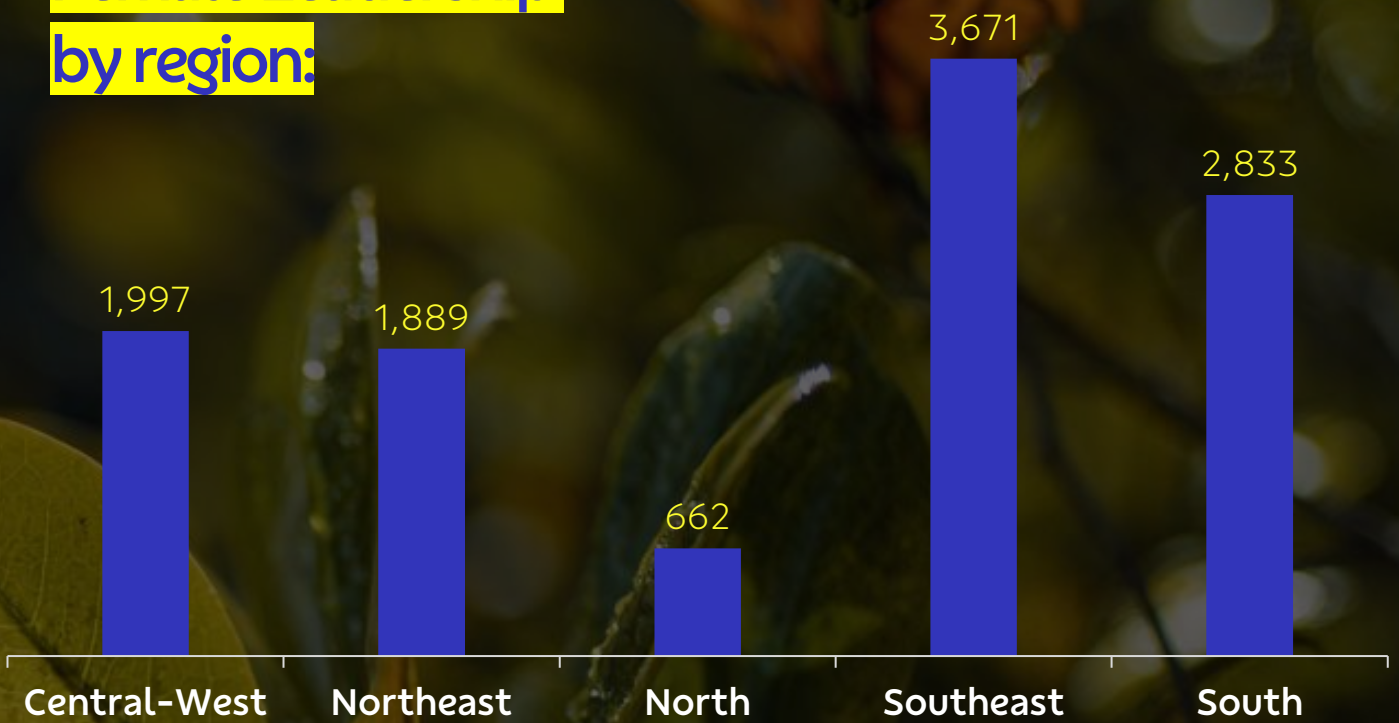
Disbursement by Region(%)



■ Central-West ■ Northeast ■ North ■ Southeast ■ South



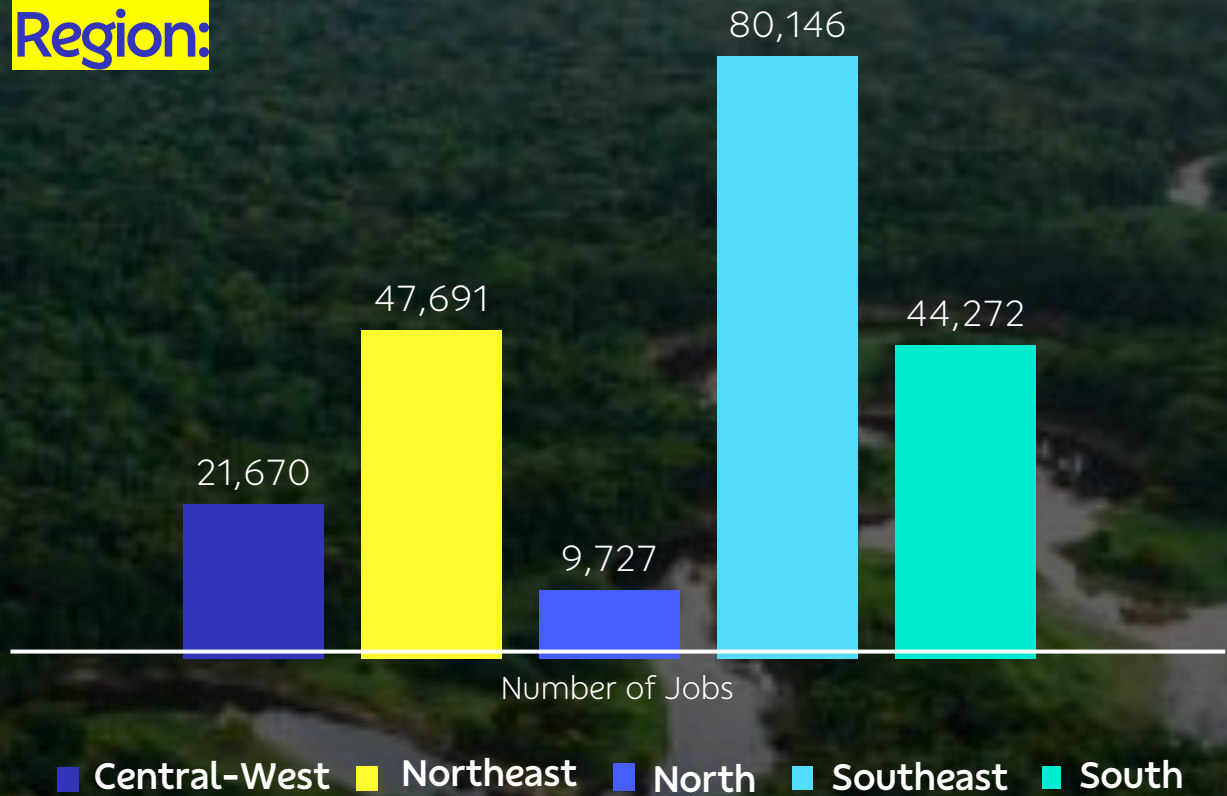
Female Leadership by region:



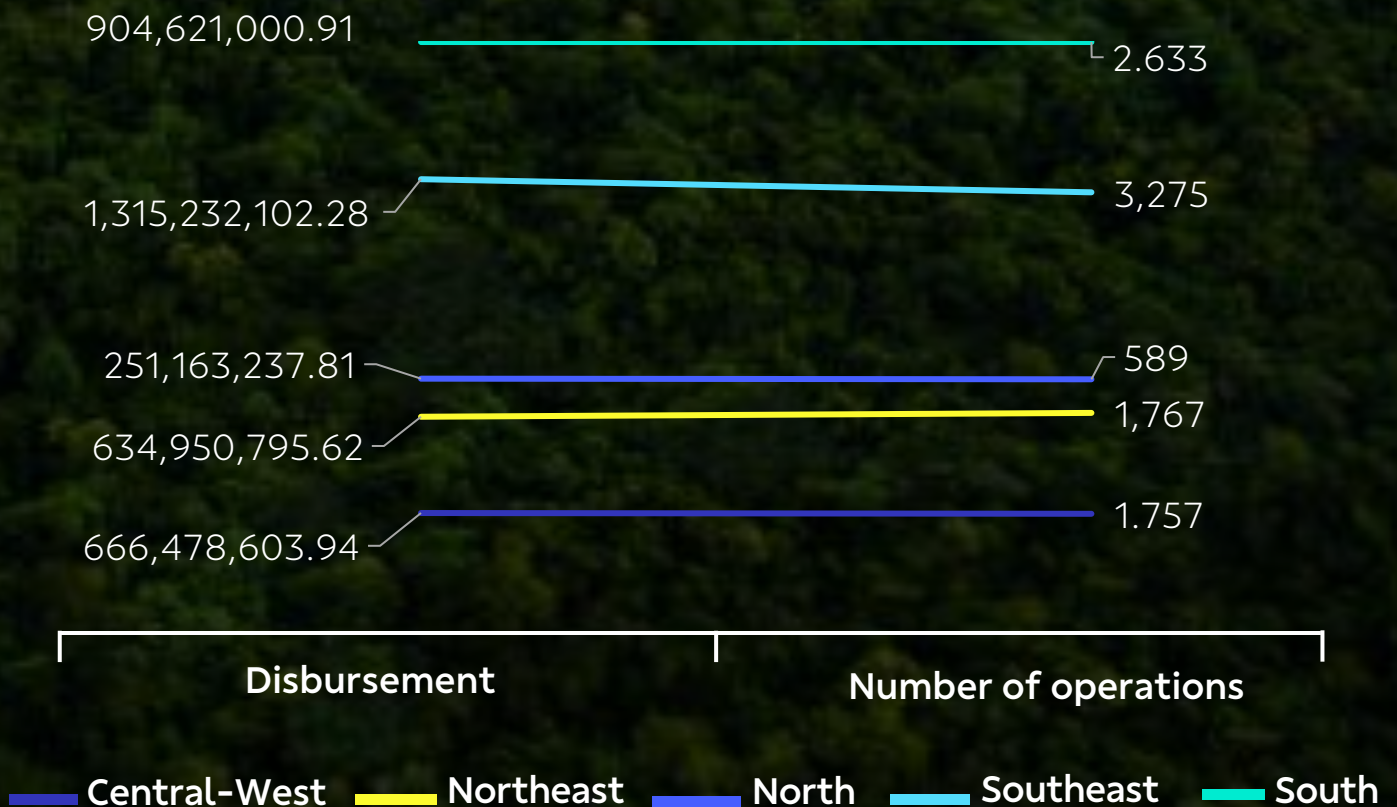
Region	Disbursement	Number of Jobs
Central-West	666,478,603.94	21,670
Northeast	634,950,795.62	47,691
North	251,163,237.81	9,727
Southeast	1,315,232,102.28	80,146
South	904,621,000.91	44,272
TOTAL	3,772,445,740.56	203,506



Jobs Supported by Regions:



Disbursement X Number of Operations





2

Capital raise of USD100 million

Natixis CIB

Introduction

The "Triple Sustainable Repo" operation, an innovative initiative carried out by Banco do Brasil in partnership with the French bank Natixis Corporate & Investment Banking (Natixis CIB), marked a milestone in the global financial market as the first of its kind at the time of its origination.



The operation involved three main sustainable elements:

1. **Use of Proceeds:** The funds raised, amounting to USD 100 million, were allocated to refinancing Banco do Brasil's sustainable credit portfolio, focusing on social housing projects.
2. **Commitment to ESG Goals:** Banco do Brasil publicly committed to concrete goals related to environmental, social, and governance practices, aligned with its Sustainability-Linked Debt Framework. For this operation, KPI 1 – commitment to increasing the balance in sustainable businesses – was linked.
3. **Sustainable Guarantees:** The operation used green bonds issued by the National Treasury as collateral, reinforcing security for investors and highlighting the commitment to sustainable practices.



Operation Context

- **Objective of Fundraising:** To boost the granting of sustainable credits that promote social housing, ensuring greater well-being and dignity for society.
- **Social housing** refers to housing developed to provide affordable residences for low-income or vulnerable populations, promoting social inclusion and dignity. This action aligns with the UN's Sustainable Development Goals (SDGs), directly related to SDGs 1, 3, 10, and 11.
- **Reference Used:** Banco do Brasil's Sustainable Finance Framework, which establishes guidelines for the eligibility and allocation of sustainable resources.

Description of Resource Allocation

Amount Raised:

USD 100,000,000.00 – BRL 526,000,000.00⁴

(as of 05/17/2024)

⁴ - Average PTAX rate over the 30 days following the transaction execution date



Socioeconomic and Environmental Impacts

Reduction of Inequalities

Social housing offers affordable housing for low-income populations, combating inequalities and promoting social inclusion.

Improvement of Quality of Life

Access to decent housing directly influences families' health, education and safety.

Community Strengthening

Housing projects can create stronger community networks, promoting integration and mutual support among residents.

Sustainable Urban Planning

Implementing housing in well-planned areas minimizes the disorderly expansion of cities and environmental degradation.

Reuse of Spaces

Many initiatives utilize underused land to build social housing, optimizing land use.

Energy Efficiency

Modern social housing can incorporate sustainable technologies, such as solar energy and eco-friendly materials, reducing environmental impact.

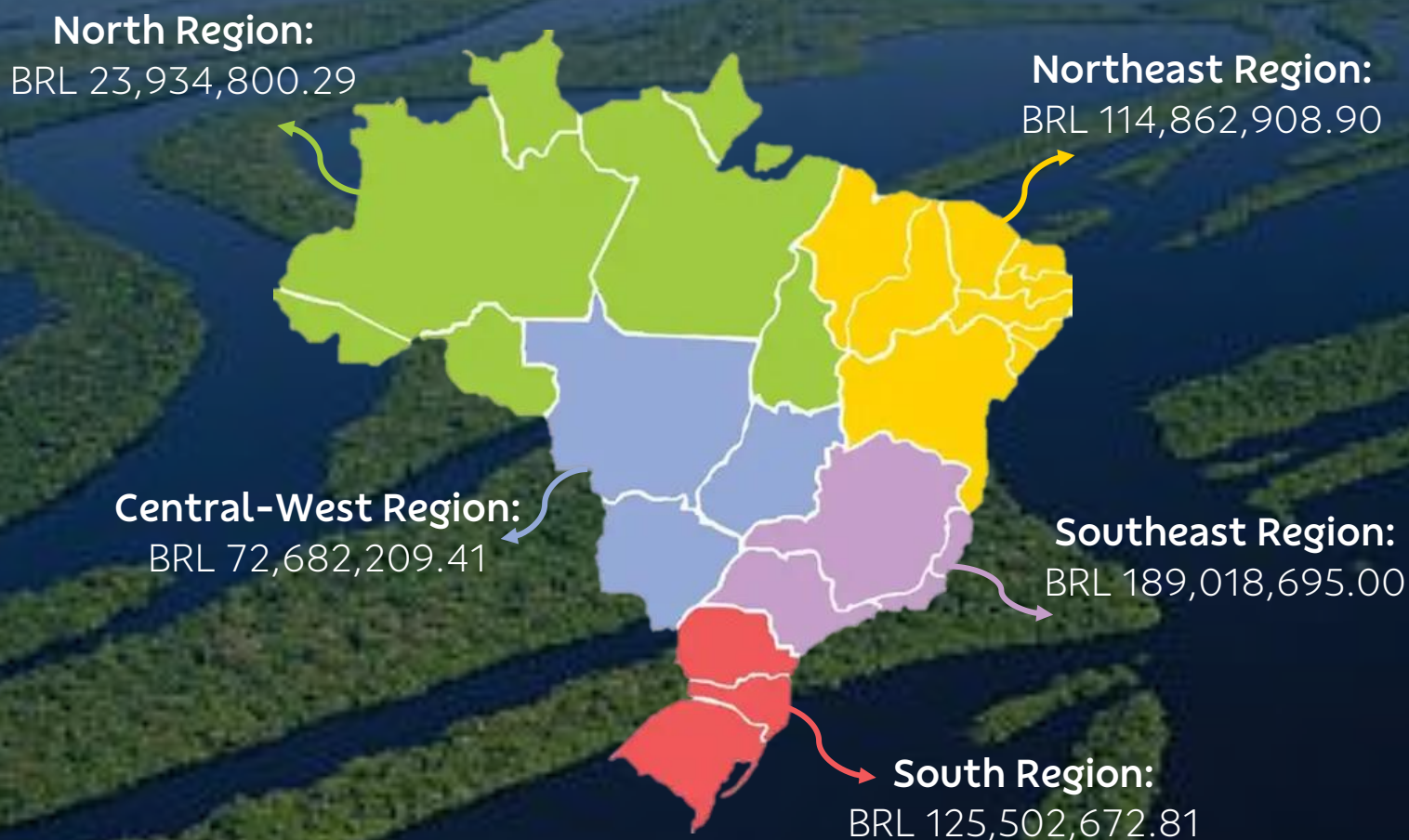
Results

Total Disbursed Amount:

BRL 526,001,286.41



Regional Distribution:



Total: **3,337** being



Female:
1,584 (47.47%)



Male:
1,753 (52.53%)

Client Location	Male	Female
North Region	85	64
Northeast Region	392	390
Central-West Region	230	207
Southeast Region	613	576
South Region	433	347



And...

Up to 1 minimum wage:

 **2** clients 0.06%

- Southeast Region: **2**

Up to 2 minimum wage:

 **53** clients 1.59%

- Região Nordeste: **27**
- Região Centro-Oeste: **4**
- Região Sudeste: **9**
- Região Sul: **13**

Up to 3 minimum wage:

 **394** clients 11.81%

- North Region: **21**
- Northeast Region: **115**
- Central-West Region: **55**
- Southeast Region: **119**
- South Region: **84**

Up to 4 minimum wage:

 **750** clientes 22.47%

- North Region: **27**
- Northeast Region: **197**
- Central-West Region: **97**
- Southeast Region: **268**
- South Region: **161**

Up to 5 minimum wage:

 **1.053** clients 31.55%

- North Region: **53**
- Northeast Region: **214**
- Central-West Region: **149**
- Southeast Region: **390**
- South Region: **247**

Up to 6 minimum wage:

 **1.085** clients 32.52%

- North Region: **48**
- Northeast Region: **229**
- Central-West Region: **132**
- Southeast Region: **401**
- South Region: **275**



3

Capital raise of USD100 million Barclays Bank PLC

Introduction

This document presents the impacts achieved in 2024 through the sustainable fundraising operation carried out with **Barclays bank**, in accordance with Banco do Brasil's Sustainable Finance Framework (SFF), focusing on financing initiatives to support Micro and Small Enterprises (MSEs).

The operation reflects the Bank's commitment to sustainable development and the strengthening of the local economy.



Operation Context

Support for Micro and Small Enterprises (MSEs) with revenues of up to USD 3 million is crucial for social and economic impact in Brazil. These companies represent 99% of businesses in the country and are responsible for more than 50% of formal jobs.

Objective of Fundraising: To allocate resources to projects aligned with the UN's Sustainable Development Goals (SDGs), directly related to SDGs 5, 8, 10, and 11, aimed at financial and operational support for MSEs.

Reference Used: Banco do Brasil's Sustainable Finance Framework, which establishes guidelines for the eligibility and allocation of sustainable resources.



Description of Resource Allocation

Amount Raised:

USD 100,000,000.00 – R\$ 532,000,000.00⁵

(in 06/06/2024)

5 - Average PTAX exchange rate calculated over the days of June 7th and June 10th, 2024.

Socioeconomic and Environmental Impacts

- Boosting and Maintaining Employability
- Strengthening the Competitiveness of MSEs in the National Market
- Encouraging Greater Representation of Black People in Companies (Racial Equity)
- Promoting Female Leadership and Entrepreneurship
- Stimulating Trade in the Legal Amazon Region, Supporting Commercial Development and Local Communities Involved, Including with Intentionality of Race and Gender



Results

Total Disbursed Amount:

BRL 532,095,441.38

Regional Distribution:

North Region:
BRL 22,114,751.58

Northeast Region:
BRL 109,079,760.35

Central-West Region:
BRL 74,649,855.60

Southeast Region:
BRL 212,522,662.64

South Region:
BRL 113,728,411.21

Number of Operations in Brazil:

Total: 1,067



Number of Jobs Impacted:

 Average employability of black people

 **Total:** 19.387

45.64%

36.93%

8219

70.63%

3465

64.14%

3010

10.23%

4018

76.55%

675

North Region

Northeast Region

Central-West Region

Southeast Region

South Region

Number of MSEs Impacted:

Total: **935**

Number of MSEs Led by Women:



Total of

343

(representing 36.68% of female leaders in the total number companies with granted credit)

BANCO DO BRASIL – SUSTAINABLE FINANCE FRAMEWORK**Introduction*****Banco do Brasil Overview***

Banco do Brasil (BB) was the first bank founded in Brazil in 1808 and since has actively contributed to the development of Brazil. By the end of 2022, BB was present in 92,9% of Brazilian municipalities, servicing over 81 million customers and 62 thousand contracted loan operations at 3,983 branches and 55,867 service posts, among our own service network, partnerships with third parties, and correspondents ¹.

BB is a publicly traded company controlled by the Brazilian Federal Government, which holds 50% of shares, as of 31/Dec/2022². The remaining shares are held by 49.6% free float and 0.40% treasury shares. Local investors account for 77% of the free float, whereas foreign investors hold 23% shares.³. The bank maintains high corporate governance standards, as it is part of *Novo Mercado* of the Brazilian Stock Exchange B3. It is also included in the Brazil's Corporate Sustainability Index of B3 (ISE), the FTSE4 Good Index Series of the London Stock Exchange and the Dow Jones Sustainability Emerging Markets Index (DJSI). The bank also holds a Level 1 Governance Seal, with maximum score, in the Governance Indicator of the Department of Coordination and Governance of State-Owned Companies (IG-SEST). The bank was also considered the most sustainable bank in the Global 100 ranking from Corporate Knights in 2023, by the fourth consecutive time.

Banco do Brasil's Sustainability Strategy and Governance

Banco do Brasil's purpose of being close and relevant in people's lives at all times and Sustainability goal of "work towards sustainability, promoting ESG businesses and the development of society".

The bank's sustainability strategy is focused on improving performance across its economic, social and environmental dimensions, since the generation of sustainable returns in the long term go beyond short-term financial issues and traditional risks.

Aligned with the global sustainable development agenda, Banco do Brasil enacted an action plan in 2005 promoting social and environmental responsibility. Until 2016, this plan was titled *Agenda 21 BB* in alignment with Agenda 21 Global, a commitment for this century that sought to promote actions that integrated economic growth, social justice and protection of the environment.

In 2017, the Banco do Brasil Sustainability Plan was updated for the sixth time and renamed *Agenda 30 BB*, as presented in Annex 1. This plan was inspired by the United Nations (UN) Sustainable Development Goals (SDG) launched in 2015, providing a global agenda for 2030 sustainable development targets.

¹ BB Annual Report 2022. <https://api.mziq.com/mzfilemanager/v2/d/0501147c-6489-4fc5-8ac2-a39baa2721b9/61a1c963-fd01-c6d9-081a-dd4a28aa7f23?origin=1>

² It does not consider treasury shares.

³ <https://ri.bb.com.br/en/banco-do-brasil/ownership-structure/>



In the second semester of 2023, Banco do Brasil reviewed and approved the new Sustainability Plan *Agenda 30 BB* for the three-year period 2023 to 2025. The Plan was updated based on the assessment of good practices and trends in sustainability, international standards, strategic drivers and demands from stakeholders. The Sustainability Plan *Agenda 30 BB* 2023-2025 includes 47 actions and 100 indicators linked to addressing the 23 material themes identified by the organization and to those prioritized by BB's stakeholders when updating the *Agenda 30 BB*. These actions and indicators positively impact the generation of sustainable business at BB and the global sustainable development agenda.

Most strategic units of the Bank are involved in the execution of the actions included in the Sustainability Plan - *Agenda 30 BB*. Since 2008, the Board of Directors and the Executive Board has monitored the implementation of the actions through annual and semiannual meetings, respectively and in 2022 BB has established a Corporate Sustainability Committee (Cosem). This is a joint body aimed to advise the Board of Directors (CA) on topics related to sustainability and environmental, social and climate at Banco do Brasil.

Since 2021, Banco do Brasil has established the Executive Sustainability Committee (Cesus), which is subordinated to the Board of Officers and composed of the Vice-presidents and directors. Among other objectives, it was created to guide the implementation of sustainability initiatives with potential impact on businesses, to decide on the Sustainability Plan – *Agenda 2030*, as well as to give a multidisciplinary view to decision making.

The bank also has a Sustainability Forum that gathers executives from BB and its corporate foundation - Fundação Banco do Brasil - aiming to support the process of incorporation, alignment and dissemination of the principles and practices of sustainability of BB; and to monitor the E&S initiatives and the implementation of the actions set forth in *Agenda 30 BB*. The Sustainability Forum holds quarterly meetings and is subordinated to the Executive Sustainability Committee.

In December 2023, BB has also announced the restructuring of the Corporate Sustainability Management “ESG Unit” linked to the Chief Government Business and Sustainability Officer with an increase of 40 new employees and incorporating diversity, gender and racial themes – it is responsible for guiding corporate sustainability issues by issuing strategic and awareness-raising guidelines.

Indicators ranging from the strategic level to the operational level evaluate sustainability performance. The institution demonstrates its engagement to sustainability for example, by linking the variable compensation of management and employees to performance indicators of efficient use of resources (water, energy, paper) and products and services with a social focus (social businesses).

BB's 12 commitments 2030 for a more sustainable world

In 2021 the bank has established 10 commitments with sustainability - alongside with its Sustainability Plan Agenda 30 BB, originated in 2016 – in alignment with global objectives (Paris Agreement and Sustainable Development Goals – SDG). In 2023 the bank has decided to be challenged itself and renewed the goals of the 10 past commitments and created 2 new public commitments.

The four pillars that support these commitments are Sustainable Credit (help BB's clients transition to a more sustainable portfolio), Responsible investment (contribute so that BB's investors direct resources to companies that deliver positive socioenvironmental externalities), ESG Management (promote sustainable and inclusive practices, reduce environmental and climate impacts and strengthen governance) and Value Chain Positive Impact (drive economic transformation to generate value for society and the environment).

Sustainable Credit		Responsible Investment		ESG Management		Value Chain Positive Impact	
1	Sustainable Credit Portfolio: BRL 500 billion balance until 2030.	5	Balance of BRL 22 billion in sustainable investment funds by 2030.	7	Emissions of GHG: offset 100% (scope 1 and 2), reduce 42% direct emissions (scope 1), 100% renewable energy from 2023.	10	Renegotiate 2.5 million debts from clients with an income of at most two minimum wages until 2025.
2	Promotion of Renewable Energy: BRL 30 billion balance until 2030.	6	BRL 100 billion in sustainable resources for BB and customers until 2030.	8	Leadership positions: 30% of women and 30% of black and mixed-race employees by 2025.	11	Invest 1 billion in education, environmental care, social inclusion, voluntary work incentives and social technology by Fundação BB until 2030.

3	BRL 200 billion balance in Sustainable Agriculture by 2030.		9	17 million digital heavy users by 2025.	12	Reach 1 million hectares conserved and/or reforested until 2025. Enhance practices that promote pasture restoration and degraded areas and assure zero illegal credit in BB's loan portfolio.
4	BRL 40 billion in disbursements by 2030 for State and Municipal Efficiency ⁴					

Banco do Brasil's Commitments to Climate Change

Tackling climate change requires significant mobilization of governments, the private sector and society. Banco do Brasil is aware not only of the relevance and urgency of this issue but also the crucial role the bank plays in engaging those entities. For that reason, BB is committed to the transition to a low carbon economy and, for that matter, is based on well-known benchmarks, such as the Task Force on Climate-Related Financial Disclosures (TCFD).

Banco do Brasil's Commitment to Climate Change⁵ includes business opportunities and internal actions – such as the establishment of a Corporate Socio-environmental Responsibility governance, an Environmental Management System and consumption of energy from renewable sources, among other actions.

In alignment with our adherence to the Business Ambition for 1.5°C and supported by the SBTi sectoral guidelines, we are committed to emissions neutrality until 2050 and we have a goal of reducing the intensity of emissions resulting from our corporate loan portfolio⁷ by 25% in 10 years, considering the base year of 2021.

The calculation of financed emissions follows the PCAF methodology (partnership of carbon accounting financials). In 2021, our financed emissions reached 11,190,000 tCO₂e in a corporate loan portfolio of R\$108.32 billion, which equivalent to an emission intensity of 0.1033 million tCO₂e for every R\$ 1 billion of loans granted.

⁴ Agriculture, culture, civil defense, education, energy efficiency and public lighting, sports and leisure, road infrastructure, public cleaning, environment, urban mobility, health, safety and health surveillance

⁵ Available at: <https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/90234c9e-5912-5db4-caf7-1ea4d7efa0a4?origin=2>.

In 2022, our financed emissions reached 13,410,000 tCO₂e in a portfolio of corporate loans of R\$ 133.41 billion, which is equivalent to an intensity of emission of 0.1005 million tCO₂e per R\$1 billion in loans granted. That represented a 2.7% reduction in emissions intensity in 2022, exceeding the established target of 2.5% reduction for the year.

To mitigate any climate change impacts in agriculture financing, we use tools such as the Climate Risk Agricultural Zoning (Zarc), published by the Ministry of Agriculture, Livestock and Supply (Mapa), and the Agricultural Technical Reference System (RTA), developed in-house. The Zarc tool indicates the municipalities with climate and soil suitability for certain crops and the most adapted plant varieties.

Banco do Brasil's Engagement to Low Carbon Agriculture and Forestry

Banco do Brasil is recognized as one of the main agents driving agribusiness development in Brazil, supporting the sector through all stages of its production chain and promoting sustainability.

Banco do Brasil is the main Brazilian agribusiness financing bank, with a market share of 52% as of 2022 and the main lender of Low Carbon Agriculture Plan (ABC Plan)⁶, with a market share of 61,4 and the only one to use own capital to finance the ABC Plan⁷.

The ABC Plan is one of strategies the Brazilian Government relies on to achieve the country's Nationally Determined Contributions (NDC)⁸. Banco do Brasil has played an important role in the launch of the program, disseminating it through meetings, speeches and communication materials.

BB has sustainability guidelines for credit operations that include specific actions for agricultural and forestry sectors, such as to require proof of legal and sustainable origin of forestry products through evidence of proper environmental licensing and to foster best practices required by certifications in agriculture and forestry.

Banco do Brasil's Engagement to Foster Renewable Energy in the Country

As one of the main financiers of the agribusiness sector in Brazil, Banco do Brasil understands the need of the different productive chains to accessible and clean energy. BB's Agri-energy Program focuses on reducing production costs, allowing self-sufficiency in energy generation in rural areas, technology transfer to the countryside, income stability for rural producers and businesses expansion via implementation of solar, biomass and wind micro or mini power plants. Banco do Brasil's actions to foster renewable energy in the country go beyond the primary sector. In 2022, they were hired credit operations for financing and provision of guarantees for 13 projects medium and large, of power generation renewable — complex wind, solar and small Hydroelectric Power Plants (PCHs) —, totaling the volume of R\$3.65 billion.

⁶ The ABC Plan is one of the sectorial plans elaborated in accordance with Article 3 of Decree No. 7,390/2010 and its purpose is to organize and plan the actions to be taken for the adoption of sustainable production technologies, selected with the objective of GHG emission reduction commitments in the agricultural sector assumed by the country. The sectorial plan is available at: <http://www.agricultura.gov.br/assuntos/sustentabilidade/plano-abc/arquivo-publicacoes-plano-abc/download.pdf>

⁷ BB Annual Report 2022. <https://api.mziq.com/mzfilemanager/v2/d/0501147c-6489-4fc5-8ac2-a39baa2721b9/61a1c963-fd01-c6d9-081a-dd4a28aa7f23?origin=1>

⁸ Brazil's NDC comprises the commitment to reduce greenhouse gas emissions by 37% below 2005 levels in 2025 and by 43% below 2005 levels in 2030. In the agriculture sector, the country intends to strengthen the Low Carbon Emission Agriculture Program (ABC) as the main strategy for sustainable agriculture development, including the restoration an additional 15 million hectares of degraded pasturelands by 2030 and enhancing 5 million hectares of integrated cropland-livestock-forestry systems (ICLFS) by 2030. From the 2023/2024 harvest, the ABC Program was renamed by the Brazilian Government as RENOAGRO.

In addition, BB provides credit for biofuel production, especially ethanol, stimulating best practices and certifications of crops, as well as excluding new sugarcane areas in the Amazon, Pantanal and Alto Paraguai river basin biomes.

The year of 2018 marked BB's entry into the Free Energy Contracting Environment (ACL), also known as Free Market, which stimulates the expansion of renewable energy generation such as Small Hydropower Plants, Biomass, Wind and Solar. The contracting of energy supply by BB involved the three towers of the bank's headquarters buildings, in Brasília - Distrito Federal. BB totalized the migration to the Free Market from 74.86 GWh in 2020 to 81.18 GWh in 2022, an increase of 8,4% in 2 years.

Banco do Brasil's Engagement Towards Social Projects

One of the key challenges of the bank's *Agenda 30 BB* consists in reinforcing its initiatives for productive development, entrepreneurship and promotion of social and financial inclusion, including social businesses.

As of December 2022, BB has a credit portfolio balance over BRL 133,2 billion in social projects including: governmental programs such as the *Minha Casa Minha Vida* (MCMV) providing affordable housing for low income segments; microcredit loans supporting micro entrepreneurs; the National Program for Rural Family Strengthening (*Pronaf*) supporting family farmers; the modernization of the productive system and the strengthening of the rural family producers (the program includes 12 types of credit lines, including financing for women in rural family productive activities and microcredit); the BB Accessibility Credit that aims at financing technological goods and services for persons with disabilities; and the FIES, a governmental program for higher education financing.

Rationale for Banco do Brasil's Sustainable Finance Framework

In alignment with BB's Environmental and Social Responsibility Policy (PRSA) and Sustainability Plan, the bank works to continuously develop financial solutions and business models that promote the transition to an inclusive green economy. In this context, Banco do Brasil aims to raise funds through green, social or sustainability bonds and loans and presents its Sustainable Finance Framework, which was developed in accordance with the Green Bond Principles⁹ (GBP) 2021, with June 2022 Appendix 1, the Social Bonds Principles¹⁰ (SBP) 2023, the Sustainability Bonds Guidelines¹¹ (SBG) 2021, the Green Loan Principles¹² (GLP) 2023 and the Social Loan Principles¹³ (SLP) 2023 and its guidelines:

i. Use of Proceeds

a) Eligible Green Categories

- Environmentally Sustainable Management of Living Natural Resources and Land Use
- Renewable Energy
- Energy Efficiency
- Green Buildings
- Clean Transportation

⁹ Available at: <https://www.icmagroup.org/green-social-and-sustainability-bonds/green-bond-principles-gbp/>

¹⁰ Available at: <https://www.icmagroup.org/assets/documents/Sustainable-finance/2023-updates/Social-Bond-Principles-SBP-June-2023-220623.pdf>

¹¹ Available at: <https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/sustainability-bond-guidelines-sbg/>

¹² Available at: <https://www.lsta.org/content/green-loan-principles/>

¹³ Available at: <https://www.lsta.org/content/social-loan-principles-slp/>

- Sustainable Water and Wastewater Management
- b) Eligible Social Categories
 - Affordable Housing
 - Micro and Small Financing and Microfinance
 - Socioeconomic Advancement & Empowerment
 - Access to Essential Services
- ii. Process for Project Evaluation and Selection
- iii. Management of Proceeds
- iv. Reporting

In addition to alignment with GBP, SBP, SBG GLP, and SLP, Banco do Brasil has used other international best practices as benchmarks to develop its Sustainable Finance Framework. The Climate Bonds Standard and Sector Criteria Available for Certification of the Climate Bonds Initiative (CBI), as well as the European Green Bond Standard (EUGBS)¹⁴ were consulted.

BB may seek and obtain CBI Certification by adopting the necessary requirements to issue green bonds and loans. The bank will appoint an Approved Verifier, who will assure that BB meets the requirements. Also, when funding green projects aligned with the EU taxonomy and the other EU key requirements, Banco do Brasil may issue green bonds with external review registered by the European Union.

I. Use of Proceeds

Objectives

The financial sector plays an important role in the transition towards an Inclusive Green Economy¹⁵, directing financial flows to sectors having more environmental and socially positive impacts and mitigating risks from its operations. Since 2014, the Brazilian Banking Federation (FEBRABAN) has been working to measure how much capital has been invested by banks in Brazil to promote an Inclusive Green Economy. In 2020, FEBRABAN reviewed the methodology, considering the alignment of activities with sustainability standards such as the European Union's Sustainable Finance Taxonomy, Climate Bonds Initiative, Green Bond Principles, Social Bond Principles and ISO 14,030.

Banco do Brasil measures its sustainable business portfolio considering SITAWI proprietary method to evaluate the portfolio, referenced by Green Bond Principles (GBP), Climate Bond Standards, European Union Finance Taxonomy for Sustainable Bonds, Social Bonds Principles, Don't Miss the Bond, FEBRABAN's Green Taxonomy and other recognized sustainability standards¹⁶. At the end of 2022, a balance of BRL 327,3 billion. BB's low carbon agriculture¹⁷ portfolio reached BRL 67,7 billion; best socioenvironmental practices¹⁸, BRL 87,1 billion; social loans¹⁹, BRL 133,2 billion; and BRL 39,3 billion for other operations (companies).

¹⁴ Available at: https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance/european-green-bond-standard_en

¹⁵ The United Nations Environmental Program (UNEP) defines "Green Economy" as a structure that enhances society's well-being and promotes equality, at the same time that reduces environmental risks and ecological scarcity, using lower carbon emissions, natural resources use efficiency and social inclusion as pillars. Renewable energy, energy efficiency, sustainable construction, sustainable transportation, water, fishing, forestry, sustainable agriculture, agribusiness, waste management, education, health, productive inclusion, and regional development are the sectors considered in the path for a Green Economy.

¹⁶ <https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/e3db9230-a89c-efaa-d99d-a552f8359575?origin=2>

¹⁷ Defined as per the governmental ABC Plan.

¹⁸ Defined in accordance with UNEP FI Green Economy definition.

¹⁹ Defined in accordance with UNEP FI Green Economy definition.

As one of Latin America's largest banks, Banco do Brasil aims to contribute decisively to Brazil's transition towards a Green Economy. This Sustainable Finance Framework marks one of the bank's efforts to diversify its funding possibilities to finance environmentally and socially positive projects.

Eligible Categories

This section presents the categories of eligible assets that generate environmental and social benefits that can constitute a basis for green/social/sustainability bonds and loans raised by BB.

Any green/social/sustainability bond or loan raised by Banco do Brasil will be based on the current green and social credit portfolio and new projects that adhere to the practices established by this framework. We also highlight that the selected projects to be financed with proceeds from BB's green/social/sustainability bonds and loans should contribute to one or more of the UN's SDGs.

Nevertheless, it is important to underline that the contributions to the SDGs indicated in this framework imply the projects support, in some extent, the achievement of some of its respective targets and do not intend to fulfill the objective entirely by themselves.

a) Green Categories

Green Projects should fit into one of the following categories of the Green Bond Principles (GBP) 2021, with June 2022 Appendix 1 and the Green Loan Principles (GLP) 2023: "Environmentally Sustainable Management of Living Natural Resources and Land Use", – including climate change adaptation projects – "Renewable Energy", "Energy Efficiency", "Green Buildings", "Clean Transportation" and "Sustainable Water and Wastewater Management". The following types of projects and technologies will compose BB's green credit portfolio.

GBP/GLP categories	Types of eligible assets	Definition	Environmental benefits
Environmentally Sustainable Management of Living Natural Resources and Land	No-till farming systems	No-till farming systems investments	• Biodiversity preservation and protection of terrestrial ecosystems • Climate change mitigation • Soil erosion reduction • Water pollution prevention • Resilience and adaptive capacity to climate-related
	Soil recovery and restoration	Soil recovery and restoration of degraded pasture investments	
	Integrated crop-livestock-forest systems and Agroforestry systems	Integrated systems using sustainable forest management, including: - Crop-livestock-forest (ICLF) - Crop-livestock (ICL) - Crop-forest (ICF)	

	- Livestock-forest (ILF) - Agroforestry systems	hazards and natural disasters
Biological Nitrogen Fixation	Processes that transform atmospheric nitrogen in assimilable forms for plants by microorganisms	
Animal Waste Treatment	Biodigestion and composting of animal waste, including energy generation	
Other projects	Adaptation of productive systems and projects in the ecological buffering of climate impacts and risk management in agriculture, including conversion of non-certified production to third-party certified production (BONSUCRO, FSC, PEFC, organic certifications accredited by IFOAM, Orgânico Brasil, Better Cotton Initiative (BCI), Rainforest Alliance/UTZ, Fairtrade, and 4C), water or microclimate management, such as drip irrigation and protected agriculture, and weather monitoring systems, vulnerabilities	

		mapping and modelling ²⁰	
	Sustainable irrigation systems	Construction or upgrade of sustainable irrigation systems, such as pivot, flood, and high-efficiency drip	
	Forestry	Commercial forests and sustainable forest management in accordance with international and national best practices ²¹ and certified by FSC or PEFC; and recovery of legal reserve, riparian forests and environmental preservation areas	
Renewable Energy	Solar Power Plants	Construction, development, operation and maintenance of solar-powered electric energy generation plants ²²	
	Wind Power Plants	Construction, development, operation and maintenance of wind-powered electric energy generation plants ²³	
	Biomass Power Plants	Construction, development, operation and maintenance of waste biomass (residues) to electricity ²⁴	• Climate change mitigation
	Hydropower Plants	Construction, development, operation and maintenance of small run-of-river hydropower facilities with up to 30 MW of installed capacity ²⁵	• Air pollution reduction
	Associated Equipment	Installation of necessary equipment systems and technology for the implementation of the micro or mini generators, including dedicated transmission	

²⁰ Except for vulnerabilities mapping and modelling projects already eligible, adaptation needs for project eligibility in this category will be assessed based on the AdaptaClima governmental tool (<http://adaptaclima.mma.gov.br>).

²¹ BB subjects all forest projects and activities to an environmental and social screening process assuring alignment with international and national best practices (biodiversity and water sustainable management).

²² Includes electric energy generation units up to 75 KW (micro generation) or between 75 KW – 5 MW (mini generation) under a distributed energy system, as defined by Resolution nº 482/2012 from the National Agency for Electric Energy (ANEEL). Available at: <http://www2.aneel.gov.br/cedoc/bren2012482.pdf>.

²³ Includes electric energy generation units up to 75 KW (micro generation) or between 75 KW – 5 MW (mini generation) under a distributed energy system, as defined by Resolution nº 482/2012 from the National Agency for Electric Energy (ANEEL). Available at: <http://www2.aneel.gov.br/cedoc/bren2012482.pdf>.

²⁴ Includes electric energy generation units up to 75 KW (micro generation) or between 75 KW – 5 MW (mini generation) under a distributed energy system, as defined by Resolution nº 482/2012 from the National Agency for Electric Energy (ANEEL). Available at: <http://www2.aneel.gov.br/cedoc/bren2012482.pdf>.

²⁵ As defined by Resolution nº 875/2020 from the National Agency for Electric Energy (ANEEL). Available at: <https://www.in.gov.br/web/dou/-/resolucao-normativa-n-875-de-10-de-marco-de-2020-248070610>

		infrastructure only for renewable energy.	
	Biofuels	Ethanol production²⁶ in compliance with: - BONSUCRO and - Greenhouse gases (GHG) emissions threshold established by Climate Bonds Initiative's Bioenergy criteria²⁷ and the GHG calculation tool RenovaCalc²⁸. - if non-certified, then the production of feedstock will not take place on land with high biodiversity (at least last 10 years, for Brazil) nor deplete area with high carbon. Other liquid fuel derived from biomass, certified by ISCC EU. Palm oil certified by the Roundtable on Sustainable Palm Oil (RSPO).	
Energy efficiency	Energy efficiency	Energy efficiency improvements in industry processes, facilities and buildings that deliver at least 20% over baseline, including - Installation of more efficient public lighting or equipment - Energy-efficient Heating, Ventilating and Air Conditioning (HVAC) systems - Energy-efficient storage facilities and warehouses - Reduction of heat losses and increased waste-heat recovery in industrial processes not related to fossil fuel production or usage - Smart grids for more efficient power systems (digitalization,	• Climate change mitigation
Green Buildings	Certified Buildings	Construction or upgrade of residential, industrial and commercial buildings with high level performance certification for	• Climate change mitigation (in key areas such

²⁶ Ethanol production fully compliant with the Brazilian Forest Code, that do not compete with food production neither deplete existing terrestrial carbon pools, mainly sugarcane ethanol originated from plantations with mechanized harvest, that do not employ pre-harvest burning practices,

²⁷ Available at: <https://www.climatebonds.net/standard/bioenergy>

²⁸ Created by Law 13.576/2017, RenovaBio is the new Biofuel National Policy to foster biofuel production based on environmental, social and economic sustainability, aiming at GHG emissions reductions in the country.

		the construction process (minimum of LEED Silver or Selo Procel Edificações Class A)	as urban centers)
Clean Transportation	Non-motorized transport	Acquisition of bicycles and scooters, as well as pedestrian and cycling infrastructure and paths	
	Electric and hybrid vehicles	Acquisition of electric and hybrid vehicles ²⁹ , as well as development of electric car charging points.	
	Mass-transit systems	Construction of metro, light rail and bus rapid transit systems certified by ITDP. Passenger rail with direct emissions threshold lower than 50 gCO ₂ e/pkm or 80.47 gCO ₂ /pmi	• Climate change mitigation (in key areas such as urban centers) • Air pollution reduction
	Rail	Construction of passenger and freight rail. Passenger rail with direct emissions threshold lower than 50 gCO ₂ e/pkm or 80.47 gCO ₂ /pmi. Freight rail with emissions threshold, for the portfolio, of less than 25 gCO ₂ /tkm or 40.23 gCO ₂ /tmi. Financing will be limited to freight rail where less than 25% of the rolling stock is dedicated to the transport of fossil fuels.	
Sustainable Water and Solid Waste Management	Water	Construction or expansion of water treatment and supply facilities, as well as reduction in water losses during distribution	
	Wastewater	Construction or expansion of sewage systems, as well as industrial wastewater treatment facilities	• Climate change mitigation
	Solid waste	Waste prevention systems followed by reuse and recycling ³⁰ , including with waste to energy technologies, as well as industrial recycling facilities	

²⁹ Vehicles that have the Selo CONPET with max tailpipe emissions of 75 gCO₂/km.

³⁰ Investments in industrial recycling facilities will include the processing of recyclable waste fractions into secondary raw materials, and facilities that collect, sort, clean, refurbish, recondition, and repair products.

Low Carbon Agriculture

ANNEX 2 presents a description of the agricultural techniques and its benefits. Examples of the types of crops that benefit from low carbon agriculture techniques include: soy, corn, wheat, beans, apple, yucca, garlic, rice, oat, potato, coffee, barley, grass, hay, orange and sugarcane (in accordance with BONSUCRO). Examples of types of activities related to soil recovery and restoration include: poultry, swine, cattle, goat, horse and buffalo breeding.

Activities in this category that can be financed include: elaboration of technical project, georeferencing of rural area and environmental regularization, technical assistance, biofertilization, soil recovery, acquisition of seeds and seedling for pasture and forests, inputs acquisitions and services for project implementation and maintenance, acquisition, transportation, application and incorporation of agricultural rectifiers (limestone and others), delimitation and building of terraces and implementation of conservationist soil practices, acquisition of national machinery, construction and modernization of rural property, and labor expenses linked to the main investment financing³¹. The ABC Plan financed activities do not contemplate expansion or opening of farming areas.

Renewable Energy

The renewable energy projects include micro and mini power generation for the primary sector (Agri-energy credit lines) and power generation for industry, commerce, services and households, including associated equipment and technology for their proper functioning. Dedicated transmission lines to connect these renewable energy powerplants to the national grid system and projects that support the expansion of production of sustainable biofuels are also considered.

Investments for the purchase and implementation of micro and mini generators for agricultural and livestock activities, including associated equipment and technology for their proper usage and other installation costs, are covered by this category. BB's Agri-Energy Program comprehend financial operations in credit lines such as "Pronaf Eco", "Pronaf Agroindústria", "Prodecoop", "Inovagro", "Investe Agro", "Pronamp Investimento" and "FCO Rural Investimento Agropecuário".

b) Social Categories

Social Projects should fit into one of the following categories of the Social Bond Principles (SBP) 2023 and the Social Loan Principles (SLP) 2023: "Affordable housing", "Employment Generation Including through the Potential Effect of SME Financing and Microfinance", "Socioeconomic Advancement and Empowerment" and "Access to essential services". The following types of projects will compose BB's social credit portfolio.

SBP Categories	Types of Eligible Assets	Definition	Social Benefits
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³¹ The Rural Credit Manual (*Manual de Crédito Rural - MCR*) allows for the financing of other types of investments in rural activities within established limits of the total amount financed: <https://www3.bcb.gov.br/mcr/manual/09021771806f5013.pdf>

Affordable Housing	Affordable Housing	Housing units included in the governmental program <i>Casa Verde e Amarela</i> for families with monthly income up to BRL 7,000 ³²	• Safe and affordable housing
MSME Financing and Microfinance	Micro, Small and Medium Enterprise Financing and Financial Inclusion	Companies, cooperatives and institutions with annual revenues up to USD 3 Million ³³	• Employment generation • Financial inclusion
Socioeconomic Advancement & Empowerment	Family Rural Production	Small rural producers with annual revenues up to BRL 500,000 ³⁴ in selected subprograms such as ³⁵ : <i>Pronaf Mais Alimentos, Pronaf Agroindústria Familiar, Pronaf Cotas-Partes, Pronaf Mulher - agricultores familiares, Pronaf Agroecologia and Pronaf Eco</i> ³⁶	• Empowerment and socioeconomic advancement of low-income rural communities and women • Food security
	Accessibility Technology	Technological goods and services for persons with disabilities ³⁷	• Empowerment and socioeconomic advancement of persons with disabilities
Access to Essential Services	Healthcare Facilities and Equipment	Health clinics and dentistry facilities and equipment located in municipalities with low health access, in accordance with the public health system (SUS) Performance Index ³⁸	• Access to health services

II. Process for Project Evaluation and Selection

³²Equivalent to USD 3,500 (2018's PPP, available at <https://data.oecd.org/conversion/purchasing-power-parities-ppp.htm>) and to seven times the 2019's minimum wage (R\$ 998).

³³ According IFC's definition of micro and small companies, the annual revenue threshold for this segment is USD 3 million (https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/priorities/ifcs+definitions+of+targeted+sectors)

³⁴ As established by the governmental Rural Credit Manual: <https://www3.bcb.gov.br/mcr/completo>

³⁵ The selected subprograms are financed with Banco do Brasil's own funding.

³⁶ Credit approval is subject to compliance with ZARC (Climate Risk Agricultural Zoning), determined by the Ministry of Agriculture since 1996 with approved methodology by EMBRAPA (Brazilian Agricultural Research Corporation).

³⁷ Financing of wheelchairs, hearing aids, orthosis, prosthesis, walkers, housing adaptations and other Technologies for disability assistance.

³⁸ Available at: <http://idsus.saude.gov.br/index.html>

The selection of projects that will constitute the institution's portfolio backing green / social / sustainable to verify the adherence of projects to the Framework project's eligibility categories; the evaluation of the environmental and social benefits of the projects and the alignment with the social and environmental responsibility policy and exclusion criteria of the Institution will be carried out by the management areas of the Sustainable Finance Framework, being the Finance Division and the ESG Unit and other Strategic Units, as needed. The deliberation of these subjects will occur, at least, in the Unit's' Committees of Management, composed by Executive Managers and Directors, or in Strategic Collegiate of BB (superior instance).

The actions and results of the Sustainable Finance Framework will be monitored, periodically, by the BB Sustainability Forum, composed of Executive Managers from several Strategic Units. In turn, semi-annual accounts are given for the matters discussed in the Sustainability Forums to the Sustainability Committee and to the Board of Officers.

The Sustainable Finance Framework is approved by the Sustainability Committee, composed of BB's Vice Presidents and Directors.

Portfolio Categorization

BB has a credit portfolio funded by direct deposits and other treasury instruments that covers several items highlighted in section I (Use of Proceeds). The financing lines with which the bank currently works and others that may arise can finance projects that compose its portfolio of sustainable projects, provided that they meet the eligibility, categorization and evaluation criteria established in this document.

The proceeds raised through green/social/sustainable bonds or loans will be allocated to (i) reimbursement of projects originated before any issuance, considering the remaining balance of the contract; and (ii) projects that will be financed by BB after any issuance, up to the total amount of the financing.

Environmental and Social Risk Management

BB's Environmental and Social Risk Management (ESMS) is in compliance with the requirements of CMN Resolution 4327/2014 and Febraban's self-regulatory norm SARB 14/2014, Resolution of the National Monetary Council 4.945, of September 15th, 2021 and has the objective to identify, measure, mitigate and monitor the direct and indirect risks related to E&S issues of the Bank's processes, products and businesses.

In addition, the bank has developed sustainability guidelines for lending to agribusiness and forestry activities as well as electric energy³⁹. The guidelines observe environmental, labor, health and safety legislation and adoption of best practices, such as water, soil and forestry sustainable management, rational use of pesticides and care for animal well-being for the agricultural sector and fostering a low-carbon economy and providing special conditions to renewable energies for the electric sector.

For agricultural operations, the bank is also required by law to demand the Rural Environmental Registry (CAR)⁴⁰ of farmers in order to provide credit. The CAR is a mandatory electronic registry

³⁹ <https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/908d07e0-8fd0-c433-4cfe-65ff3cf6c23f?origin=2>

⁴⁰ The Rural Environmental Registry (CAR), created by Law 12,651/12 (the Forest Code), includes data of the owner or person directly responsible for the rural property, the georeferenced map of the perimeter of the property, areas of social and public utility, information on the location of remnants of native vegetation, consolidated areas, Permanent Preservation Areas (APP), Areas of

for all rural properties with the goal of building a strategic database for the control, monitoring and remediation of deforestation in Brazil, as well as for environmental and economic planning of rural properties. The producer also informs the polygonal of the financed area of the property and the bank sends this information to the Central Bank of Brazil for area and credit control.

All BB financing operations that involve rural areas have the geodetic coordinates of the financed activity's polygon marked. BB has an automatic verification system, where more than 50 public bases are verified, with warning indicators, declined and socio-environmental information, calculating the incidence of overlapping of the polygons with the bases, with the process of assessing the risk of illegal deforestation in this macroprocess. Those enterprises that have embargoes resulting from deforestation identified by environmental agencies have the financing proposal rejected in their analysis.

For investment projects defined within the ABC Plan and other lines that withhold resources that fall into the Renewable Energy category for agriculture (Agri-energy), the bank has internal procedures of project evaluation that comprises a technical review by qualified agronomists who are BB employees. For energy projects, BB incorporates social and environmental mitigation and compensation measures to the financing conditions according to the operation's size and impacts.

BB has also internal guidelines for controversial activities, listed in Annex 3, restricting financing to activities as follows:

- **Excluded Activities:** activities that do not abide to the law or the principles and values of Banco do Brasil, in which the bank does not invest or finance; we consider as excluded activities those in which the Bank does not assume credit risk due to legal impediments or because they are not in line with BB's guidelines.
- **Restricted activities:** we consider as restricted activities those ones in which the Bank assumes credit risk under certain conditions. Among the documents necessary for the evaluation of specific socio-environmental restrictions are, for example, but are not limited to, Environmental Impact Studies and their associated documents, Economic-Ecological Zoning, Analysis of Socio-environmental Responsibility within the credit limits and projects when applicable, Grant of Right to Use Water Resources and Forest Source Document, when applicable, without prejudice to other additional requirements necessary to ensure compliance with the Bank's Socio-environmental Guidelines and Credit Policy.

BB is the only bank that joined the Soybean Moratorium, a multi-stakeholder agreement to avoiding the commercialization of soybeans from deforested areas of the Amazon biome. The bank is also a member of the Brazilian Round Table on Sustainable Livestock (GTPS) and signatory of the PRI, Equator Principles, UN Global Compact, Anti-Slavery Pact, and Carbon Disclosure Project.

Restricted Use (AUR) and Legal Reserves (RL). The CAR is managed by Brazilian Forest Service – SFB, a Government agency responsible to manage public forests, with the mission to promote knowledge, sustainable use and expansion of forest cover, making the forest agenda strategic for the country's economy. Its duties include supporting the implementation, management and integration of the Rural Environmental Registry (CAR) databases.

Given the existence of E&S risk procedures, projects classified as low E&S risk will automatically be eligible if they fall within one of the categories of section I, while higher risk projects will have to be evaluated individually by the Sustainable Finance Committee.

Exclusionary Criteria

Projects or credit operations that fall into one or more exclusion criteria described below cannot be allocated to the green/social/sustainability bonds and loans by Banco do Brasil:

- Working capital lending exclusively for big companies⁴¹;
- Refinancing of operations that had used funds from Development Banks, Multilateral Agencies and government agencies;
- Projects whose financing maturity is in the same year of issuance;
- Tobacco crop;
- Firearm weapons production or trade;
- Alcohol production or trade;
- Activities or production on the lands owned, or claimed under adjudication, by Indigenous People, without full documented consent of such peoples;
- Businesses directly linked to fossil fuel and tobacco production, distribution or commercialization.

In addition, according to BB's guidelines for controversial activities, the following cannot be financed:

- Companies that have legal restrictions or affect the bank's reputation;
- Activities that are proven to practice sexual exploitation of under-aged people and/or child labor;
- Gambling;
- Clients that submit workers to degrading working conditions or maintain them in conditions similar to slavery;
- New sugarcane areas after October 28th, 2009 in the Amazon and Pantanal biomes or the Alto Paraguai basin.

III. Management of Proceeds

Funds raised from green/social/sustainable bonds and loans by Banco do Brasil will be managed by the Bank's Finance Division to finance new or existing projects. The proceeds will be received in the Bank's cash account and kept, until the actual allocation, in this account and/or high liquidity and low risk instruments, such as government bonds. The proceeds, in any case, will not be used in investments that are not considered to be aligned with green/social/sustainable bonds and loans goals, as per the eligibility and exclusionary criteria of this Framework.

We reiterate that proceeds obtained from any green/social/sustainable bond or loan will be used exclusively to finance projects that meet the eligibility criteria described in this document. In addition, the allocation of proceeds used will be reviewed by annual external audit.

The bank currently has internal procedures for managing and marking operations backed by governmental funds. Similar procedures will be used for marking the green/social/sustainable bonds and loans portfolios. The tracking of projects and accounts backing these bonds and loans will be executed by the Corporate Sustainability Executive Management that will keep an

⁴¹ Companies with annual revenues over USD 3 million (according to [IFC's definition](#)). Working capital for micro and smalls enterprises (annual revenues up to USD 3 million) are eligible once they present clear social benefits, including employment generation and maintenance, as well as financial inclusion.

updated database including account number, client name, use of proceeds, contracted amount, amount outstanding, loan maturity and other information to record the allocation of proceeds.

The monitoring process will ensure that the total funding required for eligible projects is greater than the outstanding principal amounts due on green/social/sustainable bonds and loans and that eligible projects are not securing other 'use of proceeds' obligations.

The bank has internal procedures to verify the allocation of proceeds to designated projects that involves field credit audit performed by a specialized technician of the bank.

BB aims to fully allocate the proceeds from each issuance or loan within 36 months.

IV. Reporting

Allocation Report

Banco do Brasil will annually disclose the use of proceeds of issued green/social/sustainable bonds and loans until their redemption, indicating:

- The number of beneficiaries;
- The average loan amount;
- The disbursement amount for each green/social/sustainable category that composes the portfolio;
- The amount of proceeds not yet allocated;
- Percentage of proceeds allocated in refinancing;
- The regional distribution of proceeds.

The report will also demonstrate whether proceeds have been allocated to existing projects in the green/social/sustainable portfolio at the date of issuance or in projects contracted at a later date. The annual reported values and allocations will be validated by external audit. The report will be available at BB's IR website (www.bb.com.br/ir).

Impact Report

Alongside with the allocation report, Banco do Brasil will also publicly disclose annually the aggregated impacts per use of proceeds category, presenting selected indicators and relevant case studies, when available. Greenhouse gases reductions or capture and other environmental or social benefits will be estimated with proper methodology disclosed. The outcome and impact indicators will be selected from the list below.

Eligible category		Eligible Assets	Output Indicators	Impact Indicators
Green	Environmentally Sustainable Management of Living Natural Resources and Land Use	No-till farming systems	• Farming area subject to sustainable practices (ha) • Number of benefited producers	• GHG avoided (t CO₂ eq.)
		Soil recovery and restoration	• Soil and pasture recovered area (ha)	• GHG captured (t CO₂ eq.)

			Number of benefited producers	
		Integrated cropland-livestock-forestry systems and Agroforestry systems	ISLFS/AFS area (ha)	GHG captured /avoided (t CO₂ eq.)
		Biological Nitrogen Fixation	Reduction in fertilizer consumption (t)	GHG avoided (t CO₂ eq.)
		Animal Waste Treatment	- Treated waste (t) - Generated biogas (m³) - Generated biofertilizer (t)	GHG avoided (t CO₂ eq.)
		Sustainable irrigation systems	Water use before and after the project (m³)	% of water reduced/ avoided
		Forestry	Forest area (ha)	GHG captured (t CO₂ eq.)
		Other projects	Benefited farming area (ha)	Avoided financial losses
	Renewable Energy	Solar, wind, biomass, hydropower	Renewable energy installed capacity (MW)	GHG avoided (t CO₂ eq.)
		Biofuel	Biofuel production volume (m³)	GHG avoided (t CO₂ eq.)
	Energy efficiency	Energy efficiency	Reduction energy consumption (kWh/yr)	GHG avoided (t CO₂ eq.)
	Green Buildings	Certified Buildings	Number of certified buildings	GHG avoided (t CO₂ eq.)
	Clean Transportation	Non-motorized transport	Number of non-motorized vehicles	GHG avoided (t CO₂ eq.)
		Electric and hybrid vehicles	Number of electric/hybrid vehicles provided	GHG avoided (t CO₂ eq.)
		Mass-transit systems	Length of low carbon mass-transit systems (km)	GHG avoided (t CO₂ eq.)
		Rail	Rail length (km)	GHG avoided (t CO₂ eq.)
	Sustainable Water and Wastewater Management	Water	Expanded water treatment or	Population with access to water

			distribution capacity (m3/year)	
		Wastewater	Expanded sewage or wastewater treatment capacity (m3/year)	GHG avoided (t CO2 eq.)
		Solid waste	Expanded waste capacity (m3/year)	GHG avoided (t CO2 eq.)
Social	Affordable Housing	Affordable housing	Number of residencies financed	Number of beneficiaries
	MSME Financing and Microfinance	Micro and small enterprise financing and financial inclusion	Number of beneficiaries	- Estimated number of jobs supported - Number of financed women-led enterprises
	Socioeconomic Advancement & Empowerment	Family rural production	- Number of benefited producers - Number of women producers financed	Estimated annual revenue generated for rural families
		Accessibility technology	Number of equipment financed	Number of beneficiaries
	Access to Essential Services	Healthcare facilities and equipment	Number of healthcare units financed	Estimated number of beneficiaries

External Review

A recognized Second-Party Opinion (SPO) provider will review BB's Sustainable Finance Framework. The SPO will be published in the institution's investor relations' website (www.bb.com.br/ir). The bank will also receive post-issuance assurance by a recognized service provider. The post issuance report will be published within 12 months of the issuance of bonds and/or loan approval and annually until the end of maturity in BB's IR website.

ANNEX 1 – Agenda 30 BB Challenges in Sustainability

1. Sustainable Business	6. Diversity	12. Generation of Economic Value	18. Supplier management
Challenge: Develop and offer financial solutions and business models that incorporate ESG (environmental, social and governance), in order to foster the transition for a low carbon economy and inclusive.	Challenge: Promote diversity and combat any form of discrimination in the workplace and in working with to relationship audiences	Challenge: Optimize the Bank's capacity Brazil in generating and distributing value, contributing for the development of the country	Challenge: Strengthen the adoption of social criteria, environmental and climate issues in supply chain management suppliers of Banco do Brasil, with a view to preventing and mitigate risks and identify new opportunities.
2. Attraction, Retention, Satisfaction and Talent Development	7. Social, Environmental and Climate of Operations and Activities	13. Best Governance Practices Corporate	19. Human Rights
Challenge: Promote programs and initiatives related to attracting and retaining talent and the development of human capital, in order to increase the competitiveness of the business and employee satisfaction.	Challenge: Evaluate and measure the socio-environmental and economic impacts (externalities) generated by products, services and activities of Banco do Brasil way to maximize the positives and reduce the negative for the environment and society.	Challenge: Align Banco do Brasil's governance best international practices and in line with strategic objectives, reinforcing the role of high administration in the sustainability strategy.	Challenge: Improve rights management humans, evaluating the impacts on the environment of work, in BB's practices and business
3. Innovation and Technology	8. Combating Corruption, Bribery and Money Laundering	14. Environmental Management and Eco-efficiency	20. Emerging Themes
Challenge: Stay ahead of industry trends market and promote the necessary innovations in order	Challenge: Improve and provide transparency to policies and	Challenge: Improve program management, environmental and eco-efficiency	Challenge: Identify and manage impacts, risks and opportunities related to the themes

to guarantee the competitiveness of Banco do Brasil.	processes related to combating corruption, acts illicit activities, money laundering and tax evasion	initiatives and practices of Banco do Brasil, ensuring the efficient and sustainable use of natural resources.	emerging (energy crisis, migration, etc.) and its effects on the business and the public Banco do Brasil's relationship relationship.
4. Ethics and Compliance	9. Social, Environmental and Climate Risk	15. Macroeconomic Scenario	21. Financial Inclusion
Challenge: Strengthen Banco do Brasil's operations Brazil in relation to ethics and compliance in its businesses and processes, with the adoption of increasingly efficient internal controls.	Challenge: Strengthen social risk management, environmental and climate issues in business, processes and commercial relations of Banco do Brasil. Challenge: Develop initiatives aimed at reducing deforestation and increasing financing conservation projects of Brazilian biomes, especially the Amazon	Challenge: Integrate into scenario analysis macroeconomic analysis carried out by Banco do Brasil, the medium and long term issues related sustainability (international trends, new regulations and global agreements).	Challenge: Strengthen initiatives and solutions that promote financial inclusion and social and contribute to development productive and entrepreneurship
4. Macroeconomic Scenario	10. Culture of Sustainability	16. Transparency and Accountability	22. Private Social Investment
Challenge: Integrate in scenario analysis macroeconomic analysis carried out by Banco do Brasil, the medium and long term issues related sustainability (international trends, new global regulations and agreements).	Challenge: Promote the culture of sustainability through implementation of policies, programs, commitments and actions that encourage behavior change with BB's stakeholders.	Challenge: Integrate social, environmental performance and climate to economic-financial aspects in reporting and accountability of Banco do Brasil, strengthening dialogue with audiences of relationship.	Challenge: Strengthen integration between Private Social Investment and Banco do Brasil business strategy, contributing positively to society and the environment.

5. Climate Change	11. Customer Relationship and Satisfaction	17. Segurança da Informação e Proteção de Dados	23. Health and safety at Work
Challenge: Improve governance and risk management and of opportunities related to climate issues, giving transparency of Banco do Brasil's commitments and practices in relation to the topic. Challenge: Act to decarbonize our own emissions, of financed issues and BB investments, in line with best market practices and investor expectations.	Challenge: Improve management of customer relationship and increase satisfaction and retention rates. Challenge: Promote initiatives and solutions of financial education in order to contribute with digital inclusion and financial decisions of BB customers.	Challenge: Improve issue management related to information security and protection of customer data, in accordance with the national and international legislation and standards.	Challenge: Strengthen the Bank's operations of Brazil in health, safety, well-being and quality of life of employees

ANNEX 2 – Low Carbon Agriculture Techniques***No-till Farming Systems***

According to the Brazilian Agricultural Research Agency (Embrapa), no-till farming systems (Sistema de Plantio Direto) are characterized by a set of technologies, processes, products and services that provides a lesser degree of disturbance in the productive agricultural system, when compared to other forms of management that employ soil mobilization. It is based on the diversification of species, less soil mobilization (only in the sowing line or pit), permanent maintenance of soil cover and minimization of the interval between harvest and sowing, aiming to establish the continuous harvest-sowing process. This technique requires fewer machines and equipment, less labor power and less fossil energy and favors the biological activity of the soil and the biological control of pests, diseases and weeds. In addition, it virtually eliminates erosion, improves fertilizer use, increases flocculation and soil aggregation, and reduces organic matter decomposition, establishing synchronization between nutrient availability and the growth of life forms present in soil.

According to the Portfolio of Good Agricultural Practices – Water Brazil Program (Banco do Brasil and WWF, 2015), no-till farming systems provide the following benefits:

- Reduction of soil loss by erosion, since it is protected by a layer of straw. The straw makes the water seep into slowly and prevents silting;
- Conservation and increase of organic matter content in the soil by reducing plowing and grilling and providing an accumulation of organic matter. Associated with this, when the straw is maintained, the degradation of this material increases the soil fertility content;
- Conservation of water in the system, since the straw decreases evaporation;
- Lower soil temperature because it is not exposed to radiation even at warmest times of the day;
- Reduced production cost, mainly of due to the decrease in plowing, grading and labor used in these processes;
- More time to sow, since the soil is kept moist by longer time after raining;
- Greater stability and balance of physical, chemical and biological properties of soil, since it is less mobilized;
- Productivity increase associated with higher moisture, mainly during of prolonged drought;
- Increase in carbon storage in the soil.

Soil Recovery and Restoration of Degraded Pasture

Soil fertilization and correction are fundamental for the national agribusiness to reach the necessary productivity to produce food without opening new areas. In livestock farming, liming and soil repair practices, combined with good management of pasture and fertilization, allow longer pasture longevity and increase in the production of meat and milk per hectare. It is estimated that, for each hectare recovered pasture, about two hectares are preserved from deforestation⁴².

Benefits of the activity include:

- Improvement of fodder production;
- Improvement in milk or meat production;
- Soil conservation and erosion prevention, with better soil cover;
- Decrease in pressure to expand pasture productive areas;
- Reduction of erosive processes, because it improves the soil cover.

⁴² <https://www.infoteca.cnptia.embrapa.br/infoteca/bitstream/doc/1042092/1/DOCUMENTOS418.pdf>

Integrated Cropland-livestock-forestry Systems (ICLFS) and Agroforestry Systems (AFS)

The Brazilian Agricultural Research Agency (Embrapa) defines Integrated Cropland-livestock-forestry Systems as production systems that integrate trees, pasture and crops in either rotation, combination or succession in one same area.⁴³

Agroforestry systems are defined as systems with collective use of land, with woody perennials (like trees, shrubs, palms and others) and agricultural crops and/or animals. This can happen with only crops and forestry (agrisilvicultural systems); forestry and animals (silvopastoral systems) or the three elements combined (agrosilvopastoral systems). Thus, agroforestry systems are comprised in the Integrated Cropland-livestock-forestry Systems concept.⁴⁴

Benefits of the activity include:

- Recovery of degraded areas and the ability to exploit the soil economically all year long;
- Reduces the need for deforestation and favors increase in grain, meat and milk yield at lower costs because of the combined effect of the activities;
- Reduction of methane emissions through bovines, due to trees aid in emission neutralization;
- Reduction of nitrous oxide due to reduced need for fertilization and tillage.

Biological Nitrogen Fixation

According to Embrapa, Biological Nitrogen Fixation is a process that transforms atmospheric nitrogen in assimilable forms for plants, a mechanism that can be used to obtain nitrogen for plant nutrition. The process is carried out by microorganisms with the enzyme nitrogenase, transforming nitrogen in water soluble ammonia absorbed by plants. The use of the technique reduces nitrous oxide (GHG) emissions, due to more effective fertilization and reduced fertilizer use.⁴⁵

Animal Waste Treatment

Animal Waste Treatment combines techniques such as biodigestion and composting. The biodigestion of the waste, conducted by microorganisms in an environment without oxygen, results in biofertilizer and biogas. The latter can be combusted to further reduce its warming potential (further reducing the amount of methane in its composition) with an open or confined flare or used to generate energy. The composting of the waste, also conducted by microorganisms but in an environment with oxygen, results in compost (nutrient-rich soil-additive) and biofertilizer. The techniques provide reduction of the waste's GHG emissions and polluting potential and reduction of use resources for fertilization.⁴⁶

⁴³ <https://www.embrapa.br/en/tema-integracao-lavoura-pecuaria-floresta-ilpf/nota-tecnica>.

⁴⁴ <http://www.fao.org/forestry/agroforestry/80338/en/>

⁴⁵ <https://www.embrapa.br/en/tema-fixacao-biologica-de-nitrogenio>

⁴⁶ <https://www.embrapa.br/documents/1355242/0/Biog%C3%A1sFert+-+Tecnologias+para+o+tratamento+de+res%C3%ADduos+de+animais.pdf>

ANNEX 3 – Environmental and Social Controversial Activities Procedures

Excluded Activities	Restricted Activities
Activities that do not abide to law or principles and values of Banco do Brasil, in which the bank does not invest or finance. - Unregulated Gambling or Wagering - Sexual Exploitation. - Dangerous Substances (Amianto, Asbestos) - Violation of Human Rights - Forced labor/ slave labor- labor analogous to slavery is characterized by degrading working conditions, exhaustive working hours, forced labor and debt bondage. In Brazil there is a predominance of labor analogous to slavery in economic activities developed in rural areas, such as livestock, coal production and agricultural crops. However, this situation may also be present in urban centers, such as in the textile industry and civil construction sector, among others. - Child Labor - according to the International Labor Organization, "child labor" is defined as work that deprives children of their childhood, their potential and their dignity and is detrimental to their physical and mental development. In Brazil, work is prohibited for people under 16. Work as an apprentice is allowed only from the age of 14. Night work, dangerous, unhealthy work or activities on the TIP (worst forms of child labor) list are prohibited until the age of 18. - Brazil has a risk of child labor in activities such as trade, maintenance, industry and agriculture. - Race and Gender Discrimination- based on the article 3, item 11, Law no 9029/95. - Religious Entity - Political Party - Professional Sporting Club, Federation and Confederation - Activities in Rural Properties Embargoed - Production or commercialization activity, directly or indirectly, of firearms and ammunition	Activities that have environmental impacts and that require impact assessment studies (EIA and RIMA) in its process of licensing, as well as the environmental license. - Energy and Fossil Fuels - Sugar-Energy Sector. - Mining and Mineral Resources Extraction. - Fishing. - Agrochemicals and Pesticides. - Agricultura and Livestock Activities in the Amazon Biome. - Third party activities on Indigenous Lands. - Third party activities on land occupied by remaining groups of quilombo communities - Other Activities Requiring EIA / RIMA (Environmental Impact Study / Environmental Impact Report) - Activities subject to Environmental Licensing. - Activities subject to the Grant of Rights to Use Water Resources (Water Grant). - Activities using Native Forest Wood for Commercial and Industrial Purposes.

10. Mineral Coal (extraction and generation of thermoelectric energy)	
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ANNEX 4 – SDG and Specific Targets Supported by the Sustainable Finance Framework

SDG	Specific targets supported by eligible projects	Eligible Category
 1 NO POVERTY	1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions 1.4. By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance 1.5. By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	• Affordable housing • SMEs financing • Family rural production • Accessibility technology • Healthcare facilities and equipment • Sustainable Water and Solid Waste Management
 2 ZERO HUNGER	2.4. By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality	• Low carbon agriculture • Family rural production
 3 GOOD HEALTH AND WELL-BEING	3.2 By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births. 3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being. 3.8. Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all 3.9 By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination. 3.c. Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States	• Healthcare facilities and equipment • Sustainable Water and Solid Waste Management
 6 ÁGUA POTÁVEL E SANEAMENTO	6.1 By 2030, achieve universal and equitable access to safe and affordable drinking water for all 6.2 By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations 6.3 By 2030, improve water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated wastewater and substantially increasing recycling and safe reuse globally	• Sustainable Water and Solid Waste Management

	6.4 By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity 6.5 By 2030, implement integrated water resources management at all levels, including through transboundary cooperation as appropriate 6.6 By 2020, protect and restore water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes 6.A By 2030, expand international cooperation and capacity-building support to developing countries in water- and sanitation-related activities and programs, including water harvesting, desalination, water efficiency, wastewater treatment, recycling and reuse technologies 6.B Support and strengthen the participation of local communities in improving water and sanitation management	
7 AFFORDABLE AND CLEAN ENERGY 	7.1. By 2030, ensure universal access to affordable, reliable and modern energy services 7.2. By 2030, increase substantially the share of renewable energy in the global energy mix	Renewable energy
8 DECENT WORK AND ECONOMIC GROWTH 	8.3. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services 8.5. By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	- SMEs financing - Family rural production
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	9.1. Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all. 9.2 Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries. 9.3 Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets. 9.4. By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities	- Renewable Energy - SMEs financing - Energy efficiency - Clean Transportation - Green Buildings - Sustainable Water and Solid Waste Management

10 REDUCED INEQUALITIES 	10.2. By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	• Family rural production • Accessibility technology
11 SUSTAINABLE CITIES AND COMMUNITIES 	11.1. By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums 11.2 By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons 11.3. By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries 11.6 By 2030, reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management	• Affordable housing • Clean Transportation • Green Buildings • Sustainable Water and Solid Waste Management
12 RESPONSIBLE CONSUMPTION AND PRODUCTION 	12.2. By 2030, achieve the sustainable management and efficient use of natural resources	• Low carbon agriculture • Forestry • Renewable Energy
13 CLIMATE ACTION 	13.1. Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries	• Low carbon agriculture • Forestry • Renewable Energy • Energy efficiency • Clean Transportation • Green Buildings • Sustainable Water and Solid Waste Management
15 LIFE ON LAND 	15.1. By 2020, ensure the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services, in particular forests, wetlands, mountains and drylands, in line with obligations under international agreements 15.2. By 2020, promote the implementation of sustainable management of all types of forests, halt deforestation, restore degraded forests and substantially increase afforestation and reforestation globally 15.3. By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world 15.5. Take urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and, by 2020, protect and prevent the extinction of threatened species	• Low carbon agriculture • Forestry

	15.A. Mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems 15.B. Mobilize significant resources from all sources and at all levels to finance sustainable forest management and provide adequate incentives to developing countries to advance such management, including for conservation and reforestation	
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