

Sustainable Loan Portfolio

Total Portfolio: R$415.1 billion

2.83 million loans

Mostly High / Transformational

Social Loans — 40.4%

R$167.6 billion

1.54 million loans

Best Socio-Environmental Practices — 29.1%

R$120.6 billion

1.08 million loans

Low Carbon Agriculture — 14.5%

R$60.2 billion

122.77k loans

Companies — 16.1%

R$66.6 billion

89.48k loans

Additionality / Sustainability Contribution

- High / Transformational
- Moderate / Effective
- Limited / Transitional

(R$ – billion)
dec/2025

Social Loans

Government	75.82
FIES (Student Loans)	38.31
Low Income Housing Loans	36.15
Covid Relief Loans	17.06
Other	0.24

Best Socio-enviromental Practices

Pronaf Mais Alimentos (Loans for Food Production)	48.81
Investment Loans	27.45
PCA/Moderagro (Agribusiness Infrastructure Financing)	18.23
Working Capital (Pronaf)	14.93
Infra and Develop Regional	8.68
Investment Loans (Pronaf)	2.52

Low Carbon Agriculture

Working Capital (No-till)	49.18
Low Carbon Program	11.02

Companies

Companies	66.65

ERM NINT

Click here to see the full report.

Sustainable Loan Portfolio by Segment

Balance by Segment

Sustainable Loan Portfolio
R$415.1 Billion

R$242.5 Billion
Individuals

R$27.4 Billion
Micro, Small and Medium Enterprises*

R$145.2 Billion
Government and Big Enterprises

R$338 million
Government and Big Enterprises

R$59.7 bilhões
Individuals

R$123 million
Micro, Small and Medium Enterprises*

Low Carbon Agricuculture
R$60.2 billion

R$108.0 billion
Individuals

Best Socio-Environmental Practices
R$120.6 billion

R$11.8 billion
Government and Big Enterprises

R$809 million
Micro, Small and Medium Enterprises*

R$74.7 billion
Individuals

Social Businesses
R$167.6 billion

R$17.1 billion
Micro, Small and Medium Enterprises*

R$75.8 billion
Government and Big Enterprises



Sustainable Economic Activities

Corporate**
R$66.6 billion

* SMSE Clients =Annual Gross Revenue < R$ 30 million

** Represents sustainable economic activities financing (Febraban Green Taxonomy) and Project Finance (Includes operations with Sustainable Seal). Of this amount, BRL 3.0 billion refers to corporate sustainabilty linked loans (SLL).)

I. Low Carbon Agriculture

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise -SME	Individuals
Total	**60,203**	**338**	**123**	**59,742**
Renovagro Recuperação	3,864	38	18	3,808
Renovagro Orgânico	43	-	-	43
Renovagro Plantio Direto	4,269	89	28	4,152
Renovagro Integração	631	5	4	623
Renovagro Florestas	845	64	22	973
Renovagro Ambiental	260	47	1	211
Renovagro Tratamento de Dejetos	85	-	-	85
Renovagro Dendê	2	-	-	2
Renovagro Fixação	1,007	13	21	973
Renovagro Cultivos Permanentes	14	-	-	14
Custeio Agrícola Tradicional - Plantio Direto	46,226	83	30	46,113
Custeio Pronamp - Plantio Direto	15	-	-	14
Custeio Pronaf - Plantio Direto	2,942	-	-	2,942

(BRL – million)

II. Social Business

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise -SME	Individuals
Total	**167,588**	**75,829**	**17,703**	**74,703**
BB Crédito Acessibilidade	231	-	-	231
FIES	38,311	-	-	38,311
MPO PF	7	-	-	7
MPO PJ	0,24	-	0,24	-
MCMV - Faixas 1, 2 e 3	17,430	-	-	17,430
Fat Taxista	2	-	-	2
PESE - Fopag	1	-	1	-
Pronampe	17,060	6	17,054	-
BB Financiamento Setor Público	75,824	75,824	-	-
BB Crédito Imobiliário – Aquisição PF – SFH	11,814	-	-	11,814
Aquisição FGTS Pessoa Física	2,846	-	-	2,846
Pro-Cotista (FGTS) Pessoa Física	3,962	-	3,962	-
Programa Casa Verde e Amarela (FGTS) Pessoa Física	99	-	-	99

(BRL – million)

III. Best Socio-Environmental Practices

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	**120,624**	**11,811**	**809**	**108,004**
Pronaf	51,331	566	67	50,698
Pronamp Investimentos	8,270	-	3	8,268
Inovagro	10,120	13	18	10,090
PCA - Construção e Ampliação de Armazéns	13,045	2,710	81	10,254
Moderagro	5,187	5	12	5,167
Moderinfra	3,966	75	28	3,863
Custeio Pronaf - Exceto Plantio Direto	14,726	-	-	14,726
Prodecoop	796	795	1	-
FCO Verde	4,296	59	39	4,198
Sudene	5,496	5,496	-	-
BB FCO Energia Renovável PF	28	-	-	28
BB Crédito Energia Renovável PF	439	-	-	439
BB FCO Programa de Desenvolvimento Turismo Regional	596	140	456	-
BB FCO Programa de Infraestrutura Econômica	1,435	1,330	106	-
Empréstimos recursos NDB	679	624	-	56

(BRL – million)

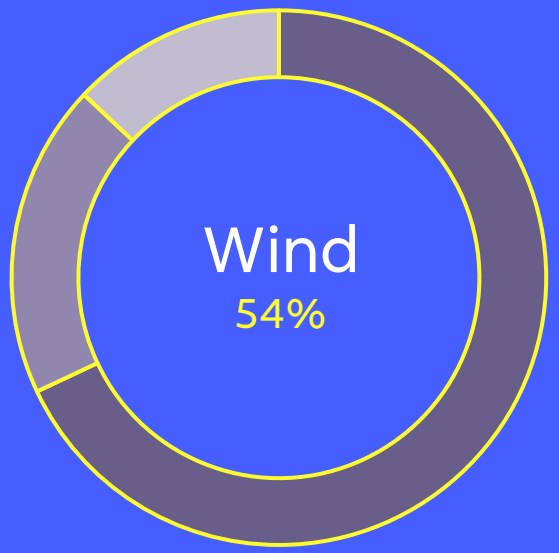
#interna

Green/Sustainable Infrastructure Loans

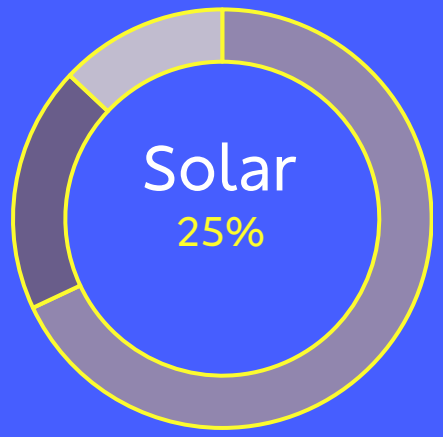
Renewable Energy

Total Contracted:

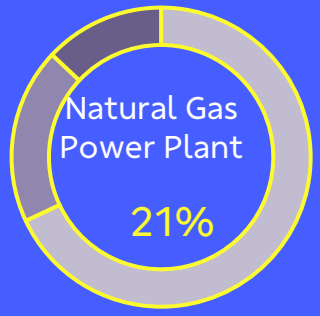
R$ **3.6** billion



R$ 1,9 billion



R$902 million



R$767 million

Sustainable Business - CIB

Green/sustainable infraestructure loans contracted in 2025 Renewable Energy and Transition Energy	R$3.6 billion
Green/sustainable infraestructure Debentures	R$742 million
Total green/sustainable infraestructure financing	R$5.1 billion
Total Infraestructure financing	R$7.1 billion
ESG Financing/Total CIB Portfolio	72%

