ESG Databook 2025

Summary

Navigation and accessibility

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

Interactive summary

1 Profile and Governance

Interactive summary

Tax Strategy

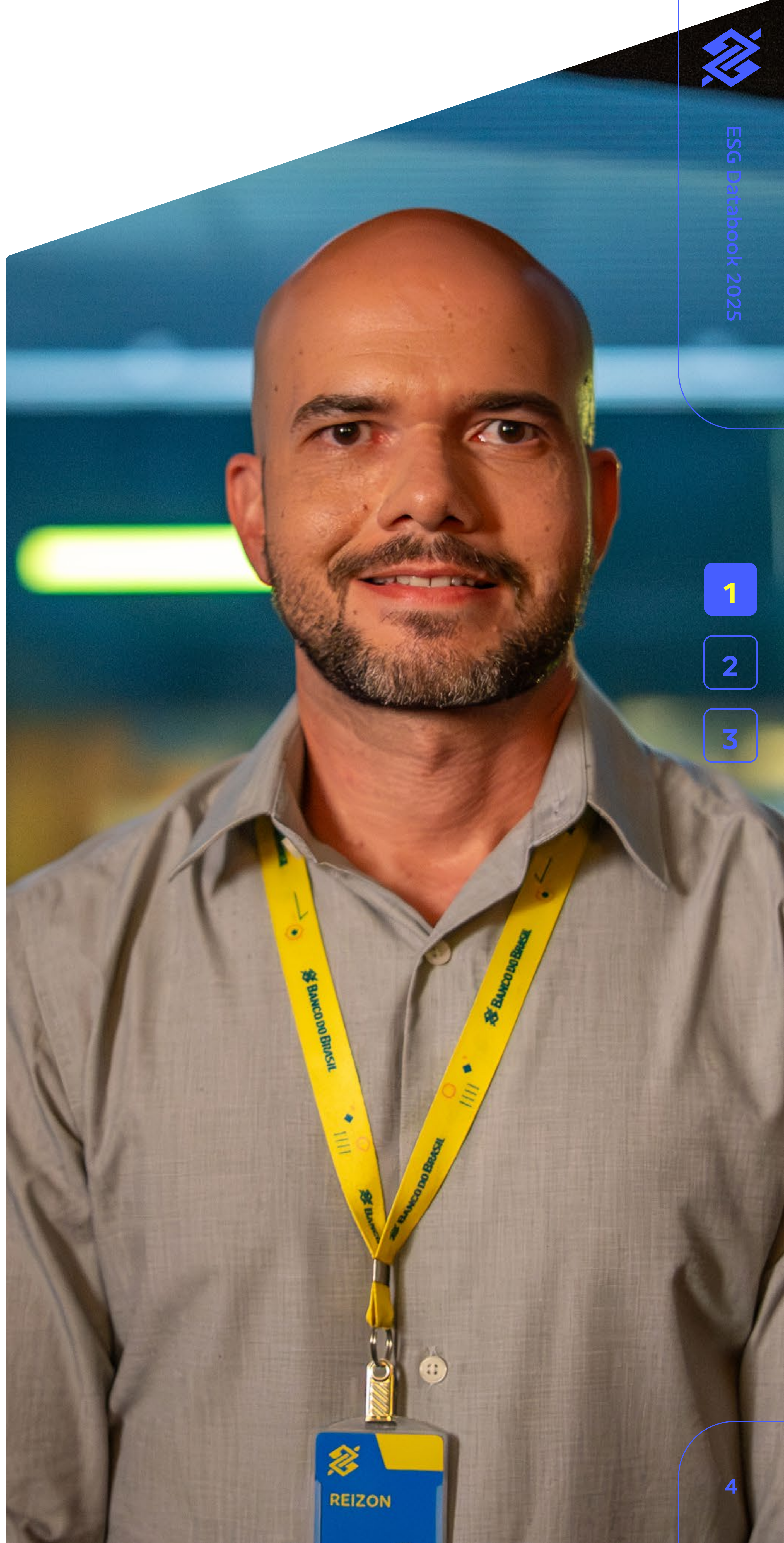
Banco do Brasil's tax strategy maintains its commitment to comply not only with the words, but also with the spirit of the tax laws and regulations of the countries in which we operate. This ensures ethical and transparent operations, in line with the best international corporate governance practices. In this regard, we rely on efficient tax management, with clear guidelines on competencies, roles and responsibilities related to taxes, including duties, contributions, fees and other fiscal charges. This strategy is built into the Organization's various initiatives, comprising business plans, corporate structuring projects, international investments, acquisitions, partnerships, and developing banking and financial products and services. Tax management is aligned with the Institution's strategic goals, allowing it to make safe decisions in line with the best market practices.

Compliance

The regular payment of taxes, in exact amounts and on time, is one of the pillars of our tax strategy. Timely compliance with tax liabilities helps to mitigate risks, avoiding penalties and adverse impacts to the business. This commitment is feasible through ongoing monitoring of legislative updates and the application of efficient and automated tax control processes. In addition, legal solutions are adopted to optimize the tax burden within the thresholds set by laws, ensuring a balance between operational efficiency and fiscal responsibility. Therefore, we seek not only to meet regulatory requirements, but also to foster a sustainable business environment in line with our stakeholders' expectations.

Guarantees

Banco do Brasil's tax governance is guided by transparency and the adoption of responsible practices in its relationship with the tax authorities. The institution maintains an open and collaborative dialogue channel with regulatory agencies, ensuring clearness and security in its operations. Tax governance is managed by bodies liable for formulating guidelines, monitoring risks and controlling compliance, ensuring that tax performance is aligned with internal policies and market expectations. This also ensures that our tax practices contribute to the Bank's continuity and sustainable growth.



Banco do Brasil's Tax Governance ensures tax compliance, risk management, and decisions supported by internal rules, with technical rigor and strategic alignment.

Tax Governance

Banco do Brasil's tax governance is conducted rigorously and transparently, ensuring compliance with applicable legislation in all locations where we operate. The Bank's CEO is responsible for approving the Tax Accounting Bookkeeping (ECF), in accordance with in-house regulations in force. The Accounting Department, through its Management Committee, is liable for validating the tax assessment bases, comprising the taxes owed by the Bank and its wholly owned subsidiaries in Brazil. Continuous technical actions are implemented, led by the Tax Management and Planning Department to ensure compliance with the tax guidelines. This structure is liable for coordinating tax planning, managing risks and ensuring process compliance, as well as managing tax liabilities, always aligned with the Institution's strategic goals. We issue technical opinions, conduct tax studies and draw up technical notes and normative instructions, submitting this information for analysis by the Strategic Executive Committees and the Board of Officers. Internal decision-making processes are guided by regulatory mechanisms detailing the operational procedures necessary to ensure compliance with national and international legal and regulatory requirements.

International Operations

Banco do Brasil's international operations are conducted in compliance with global tax standards, such as those set out by the Base Erosion and Profit Shifting (BEPS) Plan. We regularly provide information to the tax administrations of countries that are signatories to international agreements, reinforcing our commitment to transparency and integrity in transnational operations. The exchange of information between jurisdictions is an essential practice to ensure compliance with transfer pricing rules, ensuring that the group's intercompany transactions are conducted within the arm's length principle. This practice enables distribution of revenues to be monitored, taxes to be levied in different locations and the economic activities performed by each entity of the group. Our commitment includes strict compliance with applicable tax rules, avoiding the transfer of profits to low-tax jurisdictions and ensuring that revenues generated in countries with favorable tax regimes are duly taxed in Brazil, abiding by the Universal Basic Taxation Regime (RTBU). Transactions made in these countries are subject to Corporate Income Tax (IRPJ) and Social Contribution on Net Income (CSLL), ensuring the correct application of tax legislation. International cooperation and transparency in the disclosure of tax information are fundamental principles to comply with the treaties and agreements signed by Banco do Brasil. However, we adopt strict measures to guarantee the protection and confidentiality of shared data, ensuring the integrity of operations and compliance with applicable laws.

Statements

Banco do Brasil adopts a transparent and systematic approach to the disclosure of tax information, pursuant to applicable laws. The financial statements and financial analysis report, on a consolidated basis, data on tax expenses, tax assets and liabilities, the main tax litigation accrued, and the relevant tax rates levied on the Institution's operations and results.

With the same rigor and control, we provide detailed reports covering the consolidated results of the units abroad, evidencing tax expenses in each location where we operate. This information is structured to provide a comprehensive view of the tax impact of the Bank's global operations, contributing to efficient management and strategic tax planning. Since 2017, the Bank has reported country-by-country statements, an initiative that promotes transparency by providing information on the distribution of income, profits and taxes paid in each jurisdiction, bolstering alignment with global tax governance guidelines and enhancing monitoring and compliance with current regulations.

									2023			
Country	Revenue	Profit (loss) before tax	Income tax paid	Income tax accrued (current year)	Revenue	Profit (loss) before tax	Income tax paid	Income tax accrued (current year)	Revenue	Profit (loss) before tax	Income tax paid	Income tax accrued (current year)
Brazil	293,786,774	39,868,747	5,326,458	4,261,937	290,816,921	17,515,747	9,344,928	7,559,526	363,617,486	1,455,524	6,220,586	5,754,389
Germany	114,097	37,265	10,199	15,623	295,805	155,196	6,929	24,047	194,190	49,882	14,285	31,502
Argentina	11,063,679	450,672	55,208	485,710	12,145,339	3,841,628	598,741	71,265	9,880,851	2,786,710	29,861	565,176
Austria	4,831,136	-200,270	-	-	2,065,254	133,659	25	-	53,733	-4,743	35	2,568
Bolivia	-6,478	-10,410	-	-	21,999	13,748	-	-	-10,212	-27,372	-	10
Chile	-	-	-	-	-	-	-	-	-	-	-	-
China	49,137	-6,236	1,688	1,440	156,679	90,798	535	2,659	52,658	-8,823	3,003	3,250
USA	3,244,150	408,222	20,236	30,852	5,194,996	1,158,239	12,099	29,454	3,798,806	880,935	79,321	5,633
France	83,537	-86,541	1,086	6	5,198	4,395	-	-	-	-	-	-
Cayman Islands	6,120,763	283,697	-	32	10,750,633	4,635,600	-	41	5,389,005	-155,014	17,457	37
England	1,973,199	431,928	53,434	57,716	5,260,712	-127,170	6,483	2,465	5,931,615	359,813	17,515	2,499
Ireland	-	-	-	-	-	-	-	-	-	-	-	-
Italy	-	-	15	-	-	-	-	-	-	-	-	-
Japan	493,855	-26,976	49,312	34,728	881,070	237,420	67,037	59,517	913,036	274,983	95,936	58,278
Paraguay	43,092	-260	1,225	876	70,506	36,747	641	1,627	60,656	11,470	1,492	744
Portugal	34,253	-2,647	799	112	61,592	14,582	94	179	55,275	-9,729	-	1,323
Singapore	-	-	-	-	-	-	-	-	-	-	-	-
Total per country	**321,831,194**	**41,147,191**	**5,519,660**	**4,889,032**	**327,726,704**	**27,710,589**	**10,037,512**	**7,750,780**	**389,937,099**	**5,613,636**	**6,479,491**	**6,425,409**
Elimination	**-11,447,047**	**-**	**-**	**-**	**-5,237,404**	**-**	**-**	**-**	**-16,686,952**	**-**	**-**	**-**
IFRS Consolidated	**310,384,147**	**41,147,191**	**5,519,660**	**4,889,032**	**322,489,300**	**27,710,589**	**10,037,512**	**7,750,780**	**373,250,147**	**5,613,636**	**6,479,491**	**6,425,409**

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Lawfulness and Transparency

Our tax management goes beyond compliance with legal requirements. We consider not only the provisions established by law, but also court precedents and jurists understanding, ensuring transparent operations that are aligned with best practices. All tax-related transactions are conducted in a way that provides evidence of our business results and their tax impacts, without being used to determine business feasibility. Therefore, we ensure a balanced, responsible approach that complies with the principles of governance and integrity.

Tax Risks

Our tax strategy considers the risks inherent in our operations, comprising financial, reputational and strategic impacts. To mitigate these risks, we rely on specialized structures working to identify, analyze and mitigate potential tax exposures. The main tax risks are related to:

- Misinterpretation or insufficient interpretation of tax laws, including exemptions, rates, special regimes, credits, incentives and tax benefits;
- Failure to comply with rules on the payment, withholding and collection of taxes and other ancillary obligations;
- Inquiries from tax authorities about the tax structure adopted in new businesses or investments;
- Delays in implementing corrective measures to ensure compliance and tax regular status;
- Divergences in tax authorities' acceptance of information and documents submitted in inspection and assessment proceedings.

Tax Risk Mitigating Initiatives

The effectiveness of our tax strategy is ensured through the coordinated action of technical (Accounting Department) and legal (Legal Department) structures, focused on:

- Proactive tax risk management, ensuring the early identification of eventual contingencies and the implementation of effective practices to sustain high levels of tax compliance and regular status. Standardized routines for calculating, paying and withholding taxes are continually improved to minimize losses and ensure operational efficiency.
- Ongoing monitoring of the effectiveness of the measures adopted, allowing for adjustments and improvements to tax management processes and systems to lessen risks and optimize internal controls.
- Support for strategic decision-making, providing substantiated information for the definition of mitigating initiatives and tax compliance.
- Monitoring of the regulatory environment, identifying and analyzing legislative and normative amendments with a potential impact on the Bank's operations.
- Management of inspections and assessments, with detailed analysis of Inspection Procedure Warrants (MPF), Tax Audit Report (TVF), Tax Reports and Notices of Tax Assessment, ensuring timely and appropriate responses to the regulator's requirements.
- Institutional relations with tax authorities, such as the Brazilian Federal Revenue Service (RFB) and other tax entities, to prevent disputes and seek solutions that meet institutional interests.
- Strategic advice for business areas, offering technical support for corporate structuring and new investments, advising on the correct application of exemptions, rates, special regimes and other available tax incentives.
- Defending the Institution's interests by adopting legal and administrative measures to ensure the correct application of tax rules and protect the Bank's rights.
- Enhancement of tax assessment and collection processes, ensuring that tax liabilities are fulfilled accurately and on time, aligned with best tax efficiency practices.

The Bank's Tax Strategy was approved by the Board of Directors, ratifying the commitment of BB's senior management with Environmental, Social and Governance (ESG) best practices.

Social, Environmental and Climate-related Risk Mitigation Cases

We conduct our operations based on principles of ethics and transparency, ensuring that our financial practices are aligned with our social, environmental and climate responsibilities. Our commitment to sustainability is reflected in our rigorous lending policies, which incorporate social and environmental criteria to mitigate risks and foster sustainable development.

We are signatories to international initiatives and pacts such as the Global Compact, the Equator Principles, the Principles for Responsible Investment (PRI), the GHG Protocol, the TCFD, and the Business Ambition for 1.5°C.

To ensure compliance, we require borrowers to submit documentation evidencing environmental compliance, such as licenses, impact reports and water permits, whenever necessary. The Forest Origin Document is also required, where applicable, as proof of the origin of the plant or animal production. We have adopted restrictive criteria, preventing credit from being granted to rural properties located in the Amazon Biome if they are in areas embargoed for deforestation or illegal burning.

In addition, we do not take risks with customers involved in illegal practices, such as compulsory labor, child exploitation or intentional environmental damage, and transactions with customers practicing race and gender discrimination are forbidden. Our real estate collateral analysis process includes technical verification of eventual restrictions, such as location in archaeological sites, protected areas or regions classified as contaminated. We only accept properties that have been rehabilitated for declared use, ensuring that they comply with current regulations. If irregularities are identified, we reserve the right to suspend the transfer of funds or anticipate the maturity of operations.

We also use specialized tools to identify and mitigate social and environmental risks, such as the Social, Environmental and Climate Responsibility Level Assessment Questionnaire (RSAC). This tool allows us to analyze practices carried out by customers with greater risk potential, considering their size and industry. Project finance initiatives exceeding R$10 million undergo rigorous analysis, which may include technical visits to assess on-site socio-environmental conditions.

Equator Principles

For projects under the Equator Principles, we follow a structured process of analysis, categorization and monitoring, supported by independent consultants (Sustainable Finance, Grupo Energia Consult and Limiar Ambiental) to ensure compliance with the international standards of the International Finance Corporation (IFC) and the World Bank. We continually assess social and environmental impacts, ensuring that these are manageable and mitigated through appropriate measures. In 2025, three loans were contracted under the Equator Principles, all for infrastructure projects. Two of these projects underwent socio-environmental and climate assessments carried out by an independent specialized consultancy, who issued reports concluding that the environmental and social impacts of these projects are limited, reversible and controllable through mitigating measures. If non-conformities are identified, the Bank may suspend the release of funds or anticipate the loan maturity.

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Social, Environmental and Climate-related Risk Mitigation Cases - Equator Principles

In 2025, specific risk mitigating initiatives were conducted in projects under the Equator Principles, based on the recommendations of independent consultants engaged to assess and monitor the projects. The measures adopted by the companies involved evidence their commitment to impact management and compliance with the international standards set by the International Finance Corporation (IFC) and the World Bank. Four representative cases are highlighted, as follows:

Small Hydroelectric Power Plant (PCH) Project

In response to the findings of the independent consultancy report, the Small Hydroelectric Power Plant (PCH) attained full compliance with the Equator Principles and the IFC Performance Standards, proving that progress was made through documentary and photographic evidence. Key highlights include the consolidation of the Environmental and Social Management System (SGAS), aligned with corporate policies and ISO standards, as well as the maintenance of best practices in occupational safety, risk controls, and accident prevention. Progress was also made in resource efficiency and pollution prevention through the ongoing execution of the Basic Environmental Plan, which also includes erosion control, waste management, and environmental monitoring.

Power Transmission Line Project

The power transmission line and substation project implemented measures to address the consultancy's recommendations during its monitoring process, such as: (i) implementing a schedule for the Degraded Area Recovery Plan (PRAD) for environmental restoration and monitoring, with positive results in regrowing of vegetation; and (ii) preparing a solid waste management action plan for substations, focusing on segregating and properly disposing waste.

Small Hydroelectric Power Plant (PCH) Project

In compliance with the Equator Principles, the Small Hydroelectric Power Plant (PCH) was requested to present an Aquatic Community Monitoring Program report, including the identification of critical habitats for fish fauna. During a technical visit, the consultancy verified that the company had initiated compliance with monitoring of its local biodiversity through a sampling network of the biotic environment (terrestrial and aquatic ecosystems). This involves a continuous process of analyzing ecological attributes, potential impacts, and the proliferation of harmful aquatic plants.

Wind Power Plant Project

In response to the recommendations in the independent consultancy report, the Wind Power Plant demonstrated improvements in its employment and labor conditions by implementing clear regulations, accessible codes of conduct, updated documentation, and preventive programs such as the Internal Week for the Prevention of Occupational Accidents (SIPAT) and Daily Safety Briefings (DDS), in addition to requiring PPE and safety training for all the companies involved in the project. The documentation submitted by the Wind Power Plant reinforces its compliance with legal and technical matters. In response to the recommendation to study potential structural damage to nearby residences, the Wind Power Plant developed an Action Plan, conducted technical inspections, and proved the absence of a causal link (causal nexus) to its activities. We also highlight its community engagement, featuring accessible communication channels, renovation of cisterns, and transparency in implementing preventive programs, demonstrating a commitment to the health, safety, and well-being of the surrounding communities.

Suspended or Forbidden Credit

Cases in which the transaction analysis or credit relationship with a customer was discontinued due to the identification of social, environmental, or climate risks in 2025 include:

- **A large agribusiness customer:** occurrences of environmental violations with potential future penalties arising from damage, also considering the significant potential values of these fines.
- **An investment project for the construction of a small hydroelectric power plant:** indications of a sponsor involved in illegal activities.
- **A producer of cassava and corn products:** included in the Ministry of Labor and Employment's registry for having submitted employees to degrading working conditions.

Strategic Studies

Banco do Brasil develops strategic studies to identify, assess, and mitigate social, environmental, and climate-related risks that may impact its operations, customers, and activities. This approach combines regulatory requirements, internal guidelines, international standards, and internal processes, allowing the Bank to anticipate trends and monitor factors that could influence its operational and financial stability.

These analyses are based on scenarios, sectoral assessments, technical studies, stress tests, and RSAC sensitivity methodologies, among others, which allow us to assess potential impacts on economic sectors and credit portfolios, while guiding preventive actions and necessary adjustments to risk management processes and business models.

These studies also help us improve our internal policies, assessment, and monitoring mechanisms, strengthening the Bank's capacity to identify material changes in social, environmental, and climate conditions that could affect risk exposure.

Additional information is available in the Social, Environmental, and Climate-related Risks and Opportunities Report (GRSAC), which provides comprehensive details on the strategic studies, governance, processes, indicators, and strategies used by Banco do Brasil in managing RSAC and is available at **Sustainability - Banco do Brasil RI.**

Emerging Issues

Emerging risks are defined as the possibility of events whose details are not yet fully understood, but which could have a significant impact on the Bank's results in the future. These risks can become relevant if their potential impact is magnified and they affect the Company's strategic goals, which requires the adoption of specific management processes.
Within this context, we rely on a process for identifying relevant risks, risk policies, standards, procedures, structure, governance, Information Technology (IT) infrastructure and risk and capital management processes that provide the necessary security for the development of our business. The Bank's risk management is based on activities developed aiming at identifying, measuring, assessing, controlling, monitoring, reporting and mitigating risks, as well as ensuring the management's ongoing advancement.
In terms of emerging issues, the factors that can generate or increase exposure to risks are addressed qualitatively. This includes considering the risks that may impact the achievement of the goals included in the Corporate Strategy, risks inherent in the activities of Banco do Brasil's Affiliated Entities, the most relevant risk factors that may impact the Bank's business and operating results, regulatory guidelines in Brazil and abroad, concerns of the banking industry, and benchmarks of financial institutions in Brazil and internationally. This information is translated into risk factors and assessed in relation to their eventual materialization, within the scope of the Bank's relevant risks. Therefore, different weights are applied, defined according to the feasibility of management, which can vary according to their complexity. The result of the general exposure of risks in relation to the factors assessed is classified on a scale of criticality, used to define and prioritize the relevant issues to which the Bank is exposed.

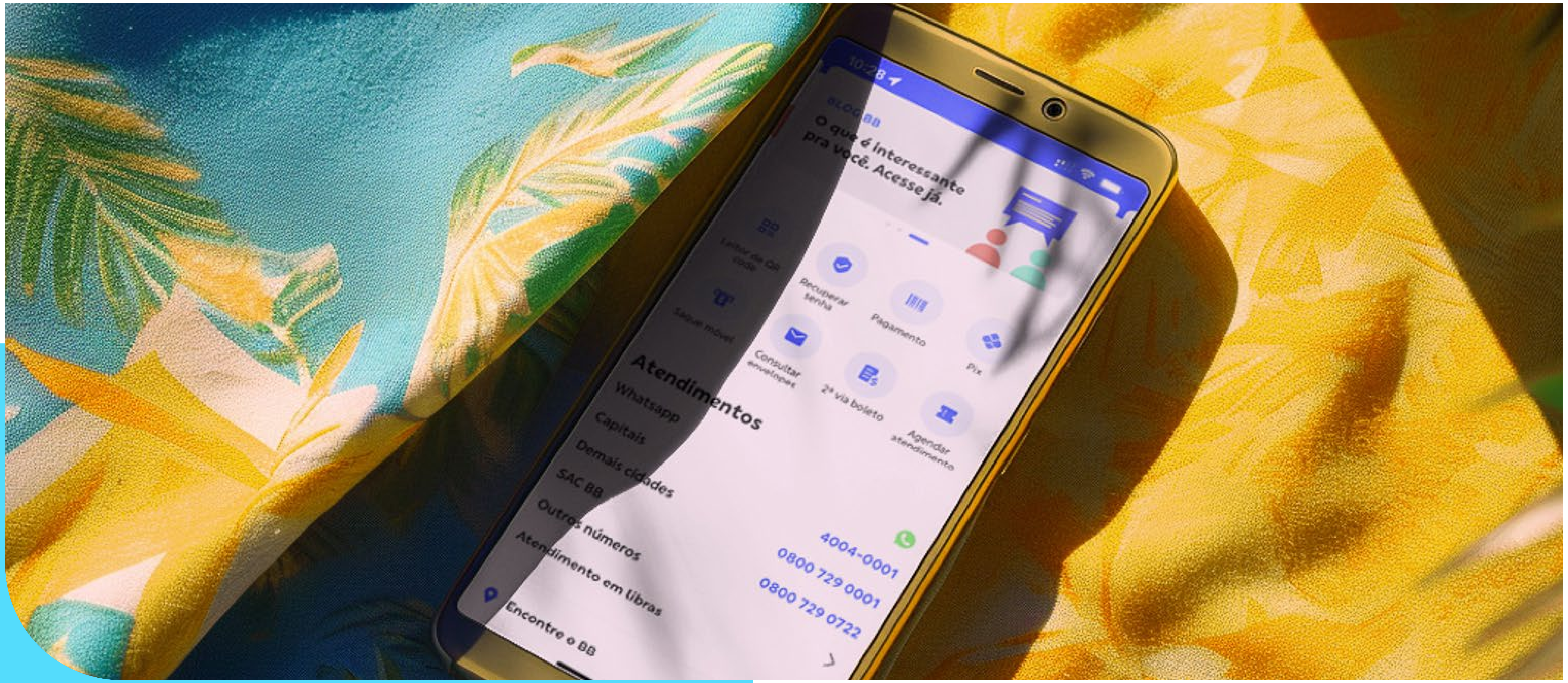
Emerging issues are qualitatively assessed based on factors capable of increasing the Bank's exposure to relevant risks.

The classification of risk criticality guides the definition of priorities and strengthens the Bank's response to emerging issues.

Instability of the National Financial System due to Episodes Involving Brazilian Financial Institutions

Recent episodes involving Brazilian financial institutions, such as fraud and subsequent liquidation of some of these entities, have brought significant debates regarding the stability, trust, and perceived soundness of the National Financial System (SFN). Although these events occurred for small-cap banks, they may negatively affect the perception of investors and partners in both the domestic and foreign markets regarding the overall stability of the SFN.

An additional point of concern is the increased frequency of activations of the Credit Guarantee Fund (FGC). Repeated events could lead to additional scrutiny about the framework's robustness, concentration and eligibility of covered products. Above all, this could result in a replenishment for the FGC through future contributions from the industry which, in turn, could affect funding costs and the pricing of fundraising, even if indirectly.



Adverse perceptions of the SFN by foreign markets could lead to sovereign and institutional rating downgrades, thus harming Banco do Brasil. This could lead to lower domestic and foreign investments, create potential barriers for operating overseas, increase international funding costs, and even reduce our customer bases. Consequently, this could reduce our international market share due to a lack of confidence among other nations regarding BB's soundness and regulation.

Banco do Brasil has a robust corporate governance framework, guided not only by compliance with national prudential legislation but also by the adoption of international governance and risk management practices, aligning with global markets and backed by collegiate bodies and executive instances that ensure effective decision-making processes and compliance with the Bank's strategic guidelines.

Disinformation and Information Gaps

The risk associated with disinformation and information gaps refers to the intentional dissemination of false, inaccurate, partial, or biased content that can reach the population on a massive scale. Such content can influence behaviors, widen social polarization, facilitate fraudulent practices, weaken institutions, and compromise their governance. Technological advancements, particularly with the rise of generative artificial intelligence, have vastly increased the speed and scale at which false narratives can be spread. This has made it increasingly difficult to distinguish authentic content from synthetic materials, such as manipulated text, images, audio, and video (deepfakes).

Disinformation poses a risk to trust, reputation, and economic security, requiring ongoing prevention, monitoring, and transparent communication actions.

Disinformation can exacerbate geopolitical conflicts, weaken democratic processes (especially in electoral contexts), undermine financial decisions, and complicate responses to global crises—such as public health emergencies, epidemics, and extreme weather events—by compromising the credibility of official information.

In the Brazilian context, characterized by sociopolitical diversity and the widespread use of digital platforms for financial services, disinformation imposes a material risk to institutional stability, organizational trust, and the economic security of the population. In periods of heightened social sensitivity, such as election cycles or rising economic and political tension, this risk tends to intensify, leading to increased social polarization and fostering an ideal environment for the proliferation of scams, fraud, and social engineering practices.

The Bank may be targeted by disinformation through the spread of false news regarding its products and services, financial soundness and stability, or independence. It may be improperly associated with partisan political scenarios, electoral disputes, or ideological conflicts which do not represent our institutional positioning and serve only to weaken public confidence. This would impact BB's reputation among market participants and regulators, potentially leading to a migration of our customer base and a loss of competitiveness.

Furthermore, disinformation and information gaps facilitate social engineering by driving the population to distrust institutions and search for unsafe, obscure alternatives, potentially triggering surges in financial fraud and scams against customers and consequently creating legal liability and financial losses for the Bank.

To mitigate the potential impacts associated with disinformation, Banco do Brasil takes preventive and recurring approaches, with initiatives focused on protecting its customers and increasing their awareness. Among these, we highlight the institutional education and guidance campaigns on digital and information security, such as the award-winning "*Desconfiou que é golpe? Procure o BB*" Campaign, which ranked second in the Communication Campaigns category of the 2024 ABT Awards. This campaign is designed to enhance public awareness to prevent fraud, scams, and social engineering, striving to make customers less susceptible to false or manipulated content.

These initiatives are complemented by reputational exposure and response monitoring mechanisms, which promptly address inquiries from market participants and regulatory bodies, and proactively adopts an institutional communication strategy grounded in transparency, neutrality, and consistency with the Bank's governance principles, thereby strengthening public trust, preserving institutional credibility, and mitigating risks arising from the political and geopolitical landscape.

Engaging customers for a more sustainable life

At Banco do Brasil, we direct our actions to meet society's demands, in line with the Sustainable Development Goals (SDGs) and the Paris Agreement, through the Sustainability Plan - Agenda 30 BB and the BB 2030 Commitments for a More Sustainable World. In 2025, we updated our commitments, expanding targets and incorporating new objectives aimed at supporting customers, partners and society in the transition to a more sustainable portfolio, while accelerating the generation of positive impacts across our value chain.

Our Sustainability Guidelines for Credit seek to incorporate sustainable development principles into our operations, encouraging customers to adopt more responsible practices. We work to support them in the transition to sustainable portfolios, directing resources to companies that generate positive social and environmental impacts and fostering low-carbon agriculture, financial inclusion and diversity.

In order to engage consumers in the transition to renewable energy and reduce GHG emissions, we offer products such as BB Crédito Energia Renovável PF, which can finance up to 100% of photovoltaic systems and their installation. In 2025, 4,724 transactions were carried out, with R$104.94 million disbursed. BB Crédito Mobilidade finances bicycles, e-scooters, scooters and charging kits, while BB Crédito Veículo offers special terms for hybrid and electric vehicles. In 2025, BB Crédito Mobilidade disbursed R$7.36 million.

In addition, we seek to engage our customers in allocating resources to sustainable assets, offering products that combine profitability with the best ESG practices. At the end of 2025, funds classified as Sustainable Investment totaled R$13.5 billion.

To support companies in managing the opportunities and requirements associated with the climate transition, we structured an integrated carbon market solution comprising project development, ESG Advisory and carbon credit trading. ESG Advisory includes emissions inventories, decarbonization plans and product life-cycle assessments, while, under the project development pillar, we strengthened our Agricultural Landing Management (ALM) program, enabling the implementation of regenerative agriculture practices associated with carbon projects and supported by agribusiness financing lines such as Renovagro. In 2025, we held five editions of Carbon Talks, with the participation of 66 companies, and entered into 11 ESG Advisory agreements covering initiatives such as carbon credit generation and emissions inventories.

We also promote inclusion through products such as BB Crédito Acessibilidade, which finances assistive technologies and

13.5 billion
funds classified as Sustainable Investment.

contributes to the autonomy and quality of life of people with disabilities. In 2025, R$111.8 million was disbursed through 8,300 transactions, benefiting more than 8,000 customers. For micro-entrepreneurs, we offer Guided Productive Microcredit (MPO), which combines affordable credit terms with monitoring and financial guidance.

In this context, the National Program to Reinforce Family Farming (PRONAF) stood out as an instrument to support family farming and productive inclusion in rural areas. Our relationship with producers combines rural credit, specialized technical teams, agronomic assistance and financial education guidance. In 2025, BB supported approximately 202,000 family farmers, with R$21.3 billion in contracted resources, reaching 85% of Brazilian municipalities. Under Pronaf Group B, financial education assistance supports and guides farmers in planning and managing microcredit transactions.

Banco do Brasil's bioeconomy strategy is grounded in the territorial and social activation of communities, combining income generation, financial inclusion and environmental conservation. The initiatives respect cultural traditions and promote the sustainable use of sociobiodiversity, strengthening regional value chains and expanding economic opportunities without compromising ecosystems. Operating in the Legal Amazon, the Cerrado and the Atlantic Forest, the Bank prioritizes family farmers, Indigenous peoples, Quilombolas and traditional communities, tailoring its actions to the specific characteristics of each territory.

In this context, the Bioeconomy Financial Hubs in Belém (PA) and Manaus (AM) reached R$3 billion in outstanding financing for the sociobioeconomy in 2025, benefiting more than 100,000 people. Their activities integrate financing, technical assistance and capacity building: the Activation Forums provide training in sustainable management and agroecological practices, bringing producers closer to credit opportunities; the Hubs guide customers on financing lines, document regularization and access to banking services; and the Sociobioeconomy Credit Agents provide financial education, support in project preparation and specialized technical assistance. As a result, the initiative aims to expand its reach to R$5 billion in financing by 2030, with the potential to impact approximately 2 million people.

In our relationship with agribusiness, sustainability agreements connect producers with practices, technologies and business models capable of increasing productivity and resilience. The BB Business Circuit operates as a mobile branch and relationship space, combining the presentation of financial products with talks on best practices and technical knowledge aligned with the needs of each region. In 2025, it completed 166 stages, was present in more than 600 municipalities and generated R$3.6 billion in prospective credit transaction proposals. For mega-producers, BB Private customers and Agro Advisory customers, the Bank offers specialized service that integrates business management, financial guidance and a portfolio of solutions aligned with ESG guidelines, reinforcing its role in supporting responsible and sustainable rural production.

Our commitment to customers facing over-indebtedness is ongoing. We operate through integrated strategies that combine continuous monitoring, encouragement of financial planning and guidance on the responsible use of credit. We also carry out campaigns focused on debt reprofiling, offering customized solutions for financial restructuring, as well as preventive actions aimed at responsible credit use and the promotion of financial education.

We believe that financial education is essential to improving our customers' quality of life. With a focus on hyper-personalized service, we segmented approximately 40 million individual account holders into financial profiles, considering life stage, behavior and specific needs.

R$ 3 billion in outstanding financing for the sociobioeconomy
in the context of the Bioeconomy Financial Hubs.

202 thousand family farmers
supported through the National Program to Reinforce Family Farming (PRONAF).

R$ 111.8 million disbursed through BB Accessibility Credit,
benefiting more than 8,000 customers.

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To promote financial education among consumers, BB offers solutions such as My Finances, My Cash and BB Blog. By the end of 2025, My Finances had reached 25 million cumulative unique users since the launch of its multi-bank version and provided monthly guidance to more than 7 million customers. The tool, our free personal financial management solution integrated into the Open Finance ecosystem since 2022, enables customers to view their transactions across different financial institutions on a consolidated basis, enhancing their financial planning and organization. Throughout the year, we implemented improvements that made the experience even more comprehensive and intelligent. BB Blog, in turn, reached more than 2,257,852 users.

The BB Foundation supports job and income generation projects across all regions of the country, contributing to the social and productive inclusion of people in vulnerable situations.

By the end of 2025, BB served more than 1.3 million women-led businesses, representing approximately 41% of its corporate customer base.

As part of our commitment to Diversity, Equity and Inclusion, Banco do Brasil develops initiatives that promote representation and positive social impact.

We continuously support female entrepreneurship. We rely on the Women at the Top initiative, which supports women interested in starting a business, expanding their businesses or advancing into leadership roles. In 2025, we expanded this strategy by creating the Women at the Top showcase on LinkedIn, a content hub dedicated to women's empowerment in entrepreneurship, leadership and the labor market. The platform brings together exclusive content, inspiring podcasts, posts from female Top Voices, career tips, training paths, articles and data on the economy and market, real-life stories and opportunities, all designed to support women entrepreneurs. By the end of 2025, the showcase had reached 38,000 followers.

With a focus on credit for women, BB offers solutions with special terms for companies led by women, including Giro Mulher Empreendedora, FCO Mulher Empreendedora, Procred 360 Mulheres and Giro Mãe Empreendedora, expanding this portfolio with the launch of Crédito Mulher Exportadora, aimed at supporting women entrepreneurs seeking to access and expand their presence in the international market. In 2025, FCO Mulheres Empreendedoras disbursed R$982 million.

At the end of the year, the Bank served more than 1.3 million women-led companies, equivalent to approximately 41% of its corporate customer base and 36% of the outstanding balance of its business loan portfolio.

In the most recent edition of the First Export Program - Women in the World, the initiative reached 584 women entrepreneurs, offering training and specialized advisory services to support the entry of women-led companies into the international market.

In 2025, we also expanded our support for the internationalization of micro and small enterprises (MSEs), recognizing the role of this segment in diversifying and strengthening the country's export base. The International Sustainability Journey, a free initiative, supports companies committed to ESG practices and prepares them for regulations and growing demands in global markets. With 140 engaged participants, the journey offers digital content, workshops and specialized advisory guidance, promoting sustainability as a competitive advantage, particularly on topics such as decarbonization and climate transparency.

Institutional and Government Relations (RIG)

We understand Institutional and Government Relations (RIG), known as Government Relations (RelGov) or even simply as lobbying[1], as a set of engagement strategies adopted by individuals, organizations, social or economic groups, both on their own behalf and on behalf of third parties, aiming at collaborating with public authorities in the formulation of more complete and effective political decisions[2].

Many countries have developed rules and procedures to regulate lobbying and ensure that advocacy is conducted seamlessly and within ethical limits. Government Relations play an essential role in consolidating and making democracy effective, going beyond simple governance by the majority, incorporating respect for and inclusion of minorities, and facing the various challenges posed by an increasingly complex society and economy. Within this context, RIG professionals primarily focus on bolstering channels of participation by establishing closer links between decision-makers and those affected by those decisions[3].

In Brazil, the Institutional and Government Relations activity has been recognized as a profession by the Ministry of Labor and Employment in the Brazilian Classification of Occupations (CBO)[4] since 2018, defining lobbyists as agents who act in the political decision-making process, participate in the formulation of public policies, elaborate and establish government relations strategies, analyze regulatory or normative risks and defend the interests of those represented.

Regarding the regulation of lobbying, the 1988 Federal Constitution (CF/88) redefined the defense of interests within the Brazilian democracy, with greater empowerment of society in the decision-making process of public officials[5]. In 2022, the House of Representatives approved Bill of Law (PL) 1,202/2007, which regulates lobbying in the country. This bill is currently under review by the Federal Senate (identified as PL 2,914/2022) and defines lobbying as the representation of interests by individuals or legal persons before public officials of the three branches of government. The proposal establishes how the defense of these interests should be exercised and requires transparency in the relationship between public officials and lobbyists. The bill also mandates equitable treatment for all interest representatives regarding access to information and recognizes lobbying as a legitimate practice, provided it is conducted without the offer of illicit advantages or other irregularities. It is worth noting that regulating this practice is one of the requirements for the country's accession to the Organization for Economic Cooperation and Development (OECD)[6].

[1] The practice of Institutional and Government Relations (RIG), often associated with the term lobbying, dates to the end of the 19th century, with the emergence of the word "lobbyist". The president of the United States, Ulysses S. Grant, used this term to describe the people who waited in the lobby of the Willard Hotel in Washington to meet him and influence his political decisions.

[2] IRELGOV. Guia de melhores práticas da atividade de relações governamentais. São Paulo, 2019.

[3] IRELGOV. Guia de melhores práticas da atividade de relações governamentais. São Paulo, 2019.

[4] The purpose of the CBO is to identify occupations in the labor market for classification purposes in administrative and household records. BRAZIL, Ministry of Labor - CBO: 1423-45 (http://www.mtecbo.gov.br/cbosite/pages/home.jsf)

[5] According to Galvão (2016), the CF/88 brought about citizens' participation in government decisions by ensuring the right to freedom of expression of thought, assembly, and association for lawful purposes (Article 5, items IV, XVI and XVII); of expression of intellectual, artistic, scientific and communication activity (item IX); access to public information of private, collective, or general interest (item XXXIII) and the right to petition public authorities in defense of rights or against illegal acts or abuse of power (item i XXXIV, line "a"). GALVÃO, E. R. Fundamentos de Relações Governamentais: 1ª Ed. Brasília, DF: Clube de Autores, 2016.

[6] OECD, Organization for Economic Co-operation and Development: ROADMAP FOR THE OECD ACCESSION PROCESS OF BRAZIL (https://www.oecd.org/latin-america/paises/brasil-portugues/)

Institutional and Government Relations at Banco do Brasil

Banco do Brasil's management system governing RIG activities is guided by the Bank's General Institutional Scope Policy. This policy covers ethics, social, environmental and climate responsibility, brand management, as well as corporate, business, and shareholding scopes, in addition to adhering to the Institution's Code of Ethics and being guided by specific policies, namely:

- Specific Policy for Relationship with Customers and Users of Products and Services;
- Specific Policy for the Prevention and Combating of Money Laundering, Terrorism Financing, Financing of the Proliferation of Weapons of Mass Destruction, and Corruption;
- Specific Internal Controls and Compliance Policy; and
- Specific Social, Environmental and Climate Responsibility Policy.

At BB, transparency, ethics and a commitment to social, environmental and climate responsibility guide our administrative and business practices, as well as our relationships with stakeholders across all jurisdictions in which we operate.

Accordingly, in accordance with these institutional regulations: we guide relationships with our customers, including the public sector, by safeguarding from eventual conflicts of interest, taking measures to prevent and combat corruption. We adhere to the principles of cooperation, transparency, legality, and ethics. Our decision-making process is anchored in compliance obligations and best market practices, also considering criteria to promote diversity, equity, and inclusion. We do not provide any form of support, including financial assistance, for promotional events intended to benefit candidates or political parties[1]. We enter into partnerships, agreements, protocols of intent, and technical-financial cooperation with external private or public entities, all of which are subject to a thorough examination of the potential return on investment, strategic interests, and the potential social, environmental, and climate-related impacts.

At BB, we engage in direct lobbying by providing technical input to public authorities in the decision-making process, and indirectly through industry associations, always with the aim of generating opportunities and mitigating risks for the Institution, while contributing to improvements in the regulatory, economic, social, environmental and climate environments.

In the context of climate alignment and the promotion of public policies consistent with the Paris Agreement and other global environmental policy treaties, commitments and objectives, including those related to biodiversity, water and sustainable development, the following lobbying activities carried out by Banco do Brasil stand out:

- Participation in industry associations and public bodies to foster and strengthen business engagement and the development of effective climate policies;
- Promotion of sustainable and inclusive development;
- Provision of information and technical input to public policymakers;
- Participation in meetings, consultations and public hearings with decision-makers;
- Monitoring of the legislative and regulatory process to provide information to those involved in developing public policies, contributing to a more comprehensive assessment of the economic, social, environmental and climate impacts of their decisions.

The guidelines and assumptions adopted by BB for lobbying activities, as well as its position on climate alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives, apply to all jurisdictions in which the Institution operates.

Therefore, BB contributes to the formulation of public policies by making use of the legitimate mechanisms for defending interests available in our participatory democracy.

[1] BB's Code of Ethics, 2.51, p. 28, available at: https://api.mziq.com/mzfilemanager/v2/d/5760dff3-15e1-4962-9e81-322a0b3d0bbd/3a6f73e4-0e5c-c00d-d4e1-6d2863c51c9f?origin=2.

Governance of Institutional and Government Relations at BB

BB adopts the best corporate governance practices, maintaining its commitment to the principles of transparency, accountability, fairness, and corporate responsibility. Since 2006, it has been listed on B3's Novo Mercado, a segment with the highest corporate governance standards. Decisions are taken jointly at all levels. Thus, the management relies on a structure of committees, subcommittees and strategic commissions that ensure agility, quality and security in decision-making[1].

As part of its strategy to continuously improve the Bank's governance structure, BB restructured its Executive Secretariat (SECEX) in 2025, consolidating it as the Corporate Governance and Institutional Relations Unit (UGR), while maintaining its direct reporting line to the CEO's Office. By incorporating institutional relations into the new unit's name, BB highlights this unit's strategic importance and reinforces its intrinsic correlation with corporate governance.

This organizational evolution strengthens BB's governance model by strategically unifying executive advisory services, coordination of institutional and government affairs, and management of the Bank's representation within associations and public bodies.

Furthermore, this restructuring expands the Bank's institutional capacity to engage in high-level dialogue with government and private entities, ensuring greater oversight, transparency, and traceability of institutional interactions, in alignment with the principles of ethics, integrity, corporate responsibility, and sustainability.

The reason is that, under our governance framework, the UGR, through the Institutional Relations Executive Management (GERIN), coordinates Banco do Brasil's relationship with the Federal executive and legislative powers, sector entities, and operators and supervisors of the National Financial System for matters currently being drafted or processed in the National Congress and other legislative spheres, supported by a well-defined and systematized structure and processes.

To ensure effective management of institutional relations, GERIN uses a technological tool to record, monitor and provide transparency on all hearings and interactions between decision-makers and the institutional relations team, as well as requests and official letters sent to BB by members of the National Congress. These records constitute evidence of institutional activities and support the monitoring of requests, internal coordination, accountability and management reporting, subject to internal responsibilities and security and compliance requirements.

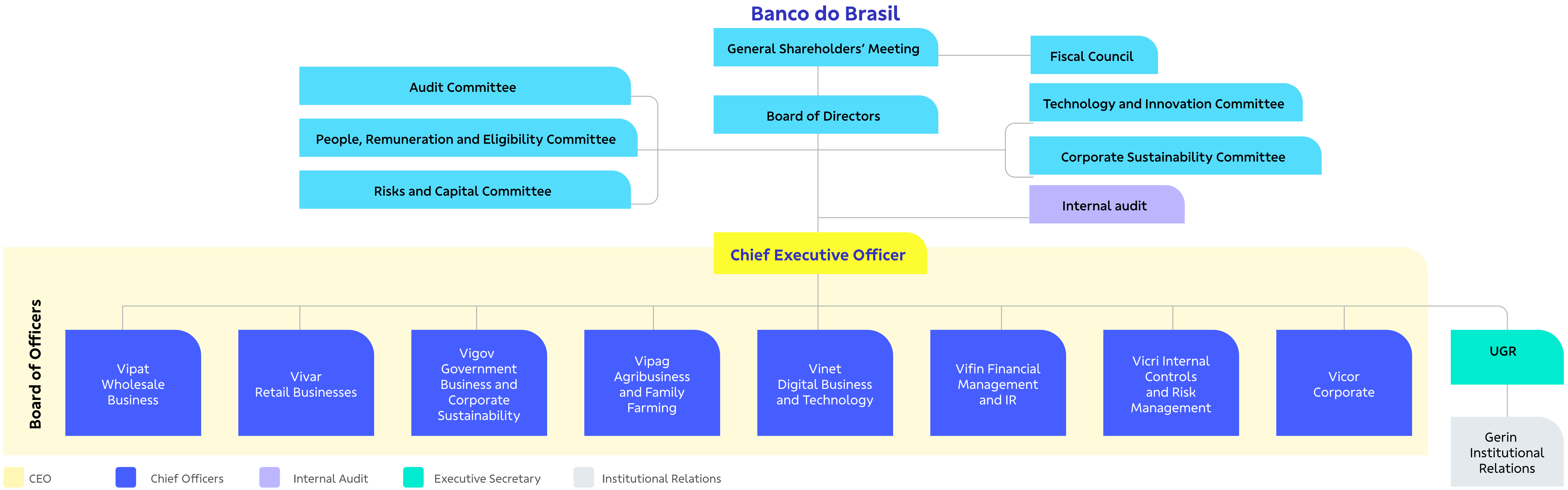
In another area of its activities, GERIN is responsible for coordinating the management of BB's representation in associations and public bodies, in accordance with the responsibilities, criteria and workflows established in internal regulations.

[1] Banco do Brasil's Institutional Performance in Sustainability. ESG Unit, Dec/2023.

Due to its nature as a mixed-capital company, Banco do Brasil's RIG activity is cross-functional and shared. In other words, various areas of the Company advocate for the Institution's interests at the three levels of government (municipal, state and federal), as well as in trade associations and public bodies in which they are represented.

Given its legal nature and the specific characteristics of a company with highly diverse institutional demands, each of the Bank's strategic units participates in and conducts lobbying within the specific scope of the duties, products, services and processes under its management, defending the interests of BB and its stakeholders in accordance with the Company's general and specific policies and their respective governance frameworks.

On a weekly basis, GERIN prepares and sends a report to members of Senior Management and to Officers and Executives of the Company's Strategic Units, containing the key issues processed within the Legislative Branch, highlighting the Company's position, the internal areas that analyzed the matter, and the lobbying activities carried out by BB. The report highlights the defense of interests with a focus on social, environmental and climate performance, as well as the promotion of public policies, including those aligned with the Paris Agreement and other global environmental policy treaties, commitments and objectives. It also includes the industry position on improving the regulatory environment through the work of trade associations and confederations of which BB is a member. Monitoring legislative matters, coordinating with the units involved, recording institutional actions, managing representation and reporting to the relevant governance bodies are part of a structured process that translates corporate guidelines into activities, responsibilities, controls and evidence for monitoring, transparency, compliance and accountability purposes.



Banco do Brasil's monitoring flow and legislative activity

1 IDENTIFIES

Classification, registration and analysis of legislative matters (inquiries sent to the various areas of the Bank related to the subject-matter).

2 MONITORS

Procedures treatment (reports, amendments, requests), voting agendas in plenary and thematic committees[1], parliamentary speeches and legislative events.

3 ACTS

Contribution to parliamentary positioning (technical notes), participation in public hearings, visits to offices, stakeholder management and participation in sector forums.

4 INFORMS

Weekly report to the Executive Board on the major federal legislative branch topics, including the Company's stance, the internal areas that have analyzed the matter and the lobbying activities undertaken.

5 ASSESSES

Measurement and assessment of the lobbying impact through institutional indicators aligned with corporate strategy.

6 PUBLISHES

Publication in the ESG Databook of the results and lobbying activities carried out by BB in line with the Sustainable Development Goals (SDGs) and the Paris Agreement.

[1]Main thematic committees active in the National Congress and focusing on climate alignment:

- House of Representatives: Environment and Sustainable Development Committee (CMADS); Agriculture, Livestock, Supply and Rural Development Committee (CAPADR); Amazon and Original and Traditional Peoples Committee (CPOVOS); Mines and Energy Committee (CME); and Temporary Committee on Energy Transition and Green Hydrogen Production.
- Federal Senate: Environment Committee (CMA); Agriculture and Agrarian Reform Committee (CRA) and Permanent Mixed Committee on Climate Change (CMMC).

Lobbying and Trade Associations — Climate Alignment

Banco do Brasil, in alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives, is aware of the relevance and urgency of climate change and of the importance of engaging governments, the private sector and society in efforts to reduce greenhouse gas emissions and adapt communities in areas of climate vulnerability. The Bank is committed to the transition to a low-carbon economy and recognizes the leading role that Brazil can play in this matter.

For Banco do Brasil, climate risk represents the potential for loss arising from climate change, extreme weather events, or long-term consequences that could affect the value creation for companies. This new approach was based on the recommendations published by the Task Force on Climate-related Financial Disclosures (TCFD), which called upon financial institutions to identify and transparently disclose the risks associated with climate change, also recommending analyzing climate-related elements as a key component of the resilience of their business strategy.

In addition to the TCFD, several other voluntary commitments and pacts undertaken by BB[1] over time address climate change directly or cross-functionally, including:

- Caring for Climate – The Global Compact;
- Carbon Disclosure Project – CDP;
- Business for Climate – EPC;
- Sustainable Development Goals – SDGs;
- Equator Principles;
- Brazilian GHG Protocol Program;
- Task Force on Climate-Related Financial Disclosures – TCFD; and
- Business Ambition for 1.5°C.

Banco do Brasil strengthens its climate agenda through governance, transparency, and institutional action aligned with the transition to a low-carbon economy.

Within this specific context, among Banco do Brasil's many initiatives, we highlight the "Implementing the Regulated Carbon Market" panel held at the 30th United Nations Climate Change Conference (COP30), which took place in Belém, Brazil, in 2025. The panel discussed the regulated carbon market in Brazil, with emphasis on governance, transparency and alignment with international guidelines. It was moderated by the Ministry of the Environment and included representatives from Banco do Brasil, the National Congress and the Ministry of Finance. The initiative reinforced BB's institutional role in public-policy formulation and Brazil's strong positioning on the global climate agenda, in alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives[2].

Also in 2025, BB prepared a report on its climate lobbying activities, increasing its Governance score from A- to A in the Carbon Disclosure Project (CDP), an international ranking that evaluates how organizations manage climate change, therefore further enhancing its strong performance.

In alignment with BB's 2025–2029 Corporate Strategy, which sets the directions for the Bank's activities over the next five years, BB's RIG activities are grounded in the Company's strategic objectives. Among these, we highlight the ESG perspective of our Strategy Map, whose objective is to be a leader in sustainability and in promoting ESG practices and businesses. In this regard, the Institutional Relations Management (GERIN) has indicators to measure lobbying aligned with the Paris Agreement and other global environmental policy treaties, commitments and objectives, including the "GERIN – ESG Agenda" indicator.

The "GERIN – ESG Agenda" indicator measures the percentage of compliance with BB's monitoring and activities relating to legislative matters under consideration by the National Congress that aim to promote a culture of sustainability and the decarbonization of the planet; address climate change; encourage the energy transition; advance diversity, equity and inclusion; and foster best corporate governance practices. Several such matters are currently being considered by the House of Representatives and the Federal Senate, particularly those relating to environmental sustainability and climate change.

BB has a robust system for monitoring the regulatory environment, using digital tools and subject to governance and compliance.[3]

On a daily basis, all legislative proposals submitted by federal lawmakers are analyzed and classified as being of interest or not to Banco do Brasil, considering their relevance to strategy, business, risks and institutional commitments. Matters considered relevant are monitored throughout their progress in the National Congress, covering every stage of the legislative process, from submission through enactment or presidential sanction.

When related to the environmental agenda, BB's analysis of legislative proposals considers their connection with corporate sustainability commitments and applicable global environmental policy treaties, commitments and objectives, such as the Paris Agreement, supporting the definition of the institutional position and engagement actions.

Within this context, BB participates in the public-policy formulation process by proposing technical notes on matters under discussion in the National Congress and through the participation of the Institution's representatives in public hearings in the Legislative Houses, engaging in direct lobbying with lawmakers and public policymakers. It also engages in indirect lobbying through debate and the formal recording of its institutional position on each matter within the industry associations in which it is represented.

It is worth noting that, as part of its climate activities, BB continuously monitors legislative matters in the National Congress that contribute to alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives, including those related to biodiversity, water and sustainable development. These include:

- Environmental Licensing (Complementary Bills: PLP 102/2024 and PLP 262/2023; Bills: PLS 168/2018 and PL 3834/2025; and Presidential Veto: VET 29/2025);
- Impact Economy, the Brazilian Emissions Reduction Market (MBRE), and carbon neutralization (Bills: PL 4929/2025, PL 3190/2023 and PL 2055/2025);
- Green Treasury and Green Debentures (Bills: PL 4516/2021, PL 4464/2021 and PL 5173/2019);
- Environmental and social taxonomy of economic activities and the Sustainability and Economic Diversification Fund (Bill: PL 2838/2022; and Complementary Bill: PLP 47/2024);
- Sustainable construction practices and solid waste management (Bills: PL 702/2021 and PL 9938/2018);
- Biodiversity Economy and Circular Economy (Bills: PL 1855/2022 and PL 5662/2025 – formerly PL 3899/2012);
- Energy Efficiency and Social and Environmental Sustainability (Bill: PL 2080/2025; and Provisional Measure: MPV 1318/2025); and
- National ESG Seal and Green Investment Seal (Bills: PL 4363/2021, PL 358/2020 and PL 735/2022).

In 2025, the National Congress debated and approved "green agenda" proposals aligned with compliance with the Paris Agreement and other global environmental policy treaties, commitments and objectives. Banco do Brasil, directly or through industry associations, monitored the debate, participated in public hearings and contributed technical notes on the matter, including:

- Bill (PL) No. 2,159/2021, enacted as Law 15,190 of August 8, 2025, with a partial presidential veto (VET 29/2025), establishing general standards for licensing activities or projects that use environmental resources and are actually or potentially polluting, as well as the liability of financial institutions for potential environmental impacts and crimes caused or committed by borrowers;
- Bill (PL) No. 2,088/2023, enacted as Law 15,122 of April 11, 2025, amending Law No. 12,187 of December 29, 2009 (National Policy on Climate Change) to require compliance with environmental standards compatible with those of Brazil for countries to make goods available in the Brazilian market;
- Conversion Bill (PLV) No. 11/2025, originating from Provisional Measure (MPV) No. 1,308/2025 and enacted as Law 15,300 of December 22, 2025, creating the Special Environmental License (LAE) to expedite environmental licensing for projects considered strategic by the Federal Government;
- Bill (PL) No. 327/2021, enacted as Law 15,103 of January 22, 2025, with a partial presidential veto (VET 8/2025), establishing the Energy Transition Acceleration Program (PATEN), which expands access to credit for companies with receivables due from the Federal Government, such as court-ordered debts (precatórios) and tax credits, to finance Green Economy projects.

Regarding BB's activities with trade associations, the Bank has a model for managing representativeness that is regulated in its internal rules, with responsibilities and workflows defined by the Corporate Governance and Institutional Relations Unit (UGR), through the Institutional Relations Management (GERIN) unit.

BB has an Associations Portal, an internal tool developed to monitor and follow up the work of representatives in associations and public agencies. Among the features included in the Portal, we highlight the following: i) dashboards and reports; ii) records including information on associations; iii) an assessment of the level of relevance of the association's work, indicating whether the representation is maintained or closed; iv) an information archive; v) record and control of claims; vi) a schedule of appointments and a calendar of meetings, among others.

Currently, BB is represented in 43 associations and 24 public agencies, which deal with various issues such as: regulation, banking, consumer, tax, labor, banking security, technology, environment and climate. Overall, the work and monitoring of BB's representation in associations and public agencies are conducted according to the structure, strength and strategic relevance of those entities. Participation is carried out through several ways, from temporary technical groups to permanent committees, and BB's representative role is performed by managers and employees of the Bank's units related to the respective purposes of the associations and public agencies.

Still regarding BB's activities in associations, specifically lobbying aimed at alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives, we highlight BB's participation in 31 associations and 9 public bodies. The Bank's representation is guided by the values of proximity, innovation, integrity, efficiency and diversity, with emphasis on its commitment to society, considering the collective interest in decision-making and its purpose of being close and relevant in people's lives at all times[4].

To advance the processes for reviewing, monitoring and assessing whether an association's public-policy and lobbying commitments are aligned with the Paris Agreement, the Sustainable Development Goals (SDGs), and other global environmental policy treaties and commitments, BB includes this requirement in its representation management tool, under the responsibility of the UGR. Accordingly, representatives from BB's different strategic units, within their respective associations, annually certify, during the assessment of the relevance of the association's activities, in a systemic and standardized manner, the association's alignment with the BB 2030 Agenda (Banco do Brasil's Sustainability Plan, with commitments aligned with global goals such as the Paris Agreement and the Sustainable Development Goals – SDGs), in order to recommend whether the Bank's representation on that body should be maintained or terminated.

Still in relation to indirect lobbying, the Brazilian Federation of Banks (FEBRABAN) deserves particular mention. This nonprofit association is the main representative entity of the Brazilian banking sector and represents its members before all public branches – Executive, Legislative and Judiciary – as well as other representative entities. FEBRABAN interacts with public agencies through committees and advisory groups, serving as an important liaison between the Government and the banking sector, particularly in redefining the legislative framework.

FEBRABAN has 106 member financial institutions. Banco do Brasil has been a member since June 24, 1970 and maintains representation in the entity's governing bodies, participating in deliberations of councils, boards, committees, advisory groups and other forums. Among the FEBRABAN bodies in which BB participates, the ESG Committee is particularly relevant. It is dedicated to discussing and developing topics such as the carbon market, sustainable rural credit, policies aimed at eliminating deforestation, financial inclusion and education, enhancement of the social, environmental and climate responsibility legal framework, and alignment with the Paris Agreement and other global environmental policy treaties, commitments and objectives.

[1] List of voluntary commitments and agreements undertaken by BB: https://www.bb.com.br/site/sustentabilidade/como-bb-atua/gestao-e-governanca/pactos-e-acordos-voluntarios/#/ 2 - About the COP30 Panel Presentation:

- Media coverage: https://www.gov.br/fazenda/pt-br/assuntos/noticias/2025/novembro/fazenda-apresenta-agenda-estrategica-na-cop-30-com-paineis-sobre-financas-sustentaveis-e-transformacao-ecologica;

- Video: https://youtube.com/live/A_ehwcasxQc?feature=share.

[3] Table 1 shows the flow of monitoring and BB's legislative action, with a focus on legislative matters on climate alignment.

[4] Table 2 - "Main trade or industry associations and public bodies in which BB is represented that have initiatives, committees, forums, or policies related to sustainability and the climate agenda and that are aligned with the Paris Agreement and other global environmental treaties, commitments, and policy objectives".

Main trade or industry associations and public bodies in which BB is represented that have initiatives, committees, forums, or policies related to sustainability and the climate agenda and that are aligned with the Paris Agreement and other global environmental treaties, commitments, and policy objectives.

Association (Name and Acronym)	Area of Activity Climate Alignment	Useful Link
Brazilian Federation of Banks – FEBRABAN	FEBRABAN Maintains social and environmental action guidelines, seeking to promote best practices both internally and among its stakeholders, while encouraging themes to be viewed from the lens of opportunity, consolidating, through leadership, example and actions, the Federation's leading role in improving the financial system and towards the transition to low carbon economy.	https://portal.febraban.org.br/
Brazilian Association of Credit Card and Services Companies – ABECS	ABECS fosters sustainable growth of the electronic payments sector by promoting the conscious use of cards and responsible practices that strengthen market balance. The organization practices self-regulation and maintains a Compliance Program that reinforces its commitment to ethics, fair competition, and integrity. Aligned with the 2030 Agenda, ABECS develops initiatives focused on financial education, inclusion, and the digitalization of the economy, as well as technological innovation, user protection, and increased security and resilience of the payment system.	https://panoramaabecs.com.br/educacao-financeira/
Brazilian Association of Capital Market Analysts and Investment Professionals – APIMEC	APIMEC has raised the quality of market information by demanding stricter disclosure and governance standards, which are essential for financing the climate transition outlined in the Paris Agreement. It also promotes content and debates on socio-environmental accounting and IFRS S, strengthening the integration between finance and climate required by the goals established in the Paris Agreement.	https://www.apimecbrasil.com.br/tecnica/comissoes/
Federal District Bank Association – ASSBAN	ASSBAN'S scope of action involves institutional coordination with the Central Bank, regulatory matters, and regulatory bodies. A key highlight is the Compliance and responsible business policy driven by the ASSBAN Seal, which recognizes companies committed to ethics, governance, sustainability, and integrity. In alignment with the 2030 Agenda, these seals assess pillars such as ESG, data protection, diversity, security, and operational excellence to ensure strict compliance standards.	https://seloassban.org.br/recursos/selo-de-sustentabilidade-e-meio-ambiente/
Carbon Disclosure Project – CDP	A nonprofit organization mobilizing investors, companies and governments to build and accelerate collaborative development that works for present and future generations. Its environmental priority is to reduce carbon emissions to 1.5ºC and restore the health of the planet's ecosystems.	https://la-pt.cdp.net/
Brazilian Business Council for Sustainable Development - CEBDS	CEBDS leads the transition to a low-carbon economy through corporate engagement and effective climate policies, promoting sustainable and inclusive development. Its efforts are focused on reducing and offsetting greenhouse gas emissions. On increasing dialogue between public and private sectors to develop a shared agenda for climate change, energy efficiency; and on expanding the share of renewable energy in the energy matrix. It also proactively represents the vision of CEBDS companies on energy and climate change issues in debates and formulates public policies with governments and other stakeholders. It also drives the necessary transformations to tackle climate crisis by inspiring Brazilian companies to contribute to reversing global warming.	https://cebds.org/

Association (Name and Acronym)	Area of Activity Climate Alignment	Useful Link
Brazilian Institute of Corporate Governance – IBGC	IBGC has a program tied to Chapter Zero Brazil, the Brazilian chapter of the Climate Governance Initiative. The program focuses on developing proactive leaders and delivers several benefits centered on ESG and environmental themes, particularly climate change, enabling participants to expand their knowledge about sustainability and climate in a systemic way within a business environment marked by increasingly complex transformations.	https://www.ibgc.org.br/destaques/comunidade-sustentabilidade-e-clima
Business Social Responsibility Ethos Institute – ETHOS	ETHOS mobilizes, raises awareness and helps companies run their businesses in a socially responsible way aimed at building a fair and sustainable society. It thrives on contributing to social, economic and environmentally sustainable development.	https://www.ethos.org.br/
Global Compact Brazil Network Institute	Member of the UN Global Compact, it undertakes responsibility for contributing to the achievement of the Sustainable Development Goals (SDGs) and, as the UN's main channel with the private sector, it has the mission to engage businesses in this development agenda.	https://www.pactoglobal.org.br/
Abrinq Foundation	Abrinq is a member of the Partnership Forum of the United Nations Economic and Social Council, ECOSOC. It aims to launch Social Credits, which will work similarly to carbon credits. While carbon credits are primarily used to finance global GHG emission reductions to combat climate change, the Social Credits will be driven to lessen social inequalities in climate impacted regions or other social vulnerabilities.	https://fadc.org.br/
Brazil-China Business Council – CEBC	The Council discusses the challenges of the climate agenda in bilateral cooperation. During the meeting, strategies were discussed to promote sustainability and fight climate change through joint actions between both countries.	https://www.cebc.org.br/
Brazilian Agribusiness Association – ABAG	ABAG, through its Sustainability Committee, aims to formulate action plans to: (i) consolidate sustainable practices and create economic, environmental, and social value; (ii) establish the concept and practice of sustainability; (iii) map and propose the application of sustainability indicators; and (iv) include agribusiness in the national and international climate change agenda.	https://abag.com.br/
Sustainable Livestock Working Group – GTPS	GTPS' purpose is to seamlessly discuss and formulate common principles, standards and practices to be adopted by the sector, all of which contribute to the development of sustainable, socially equitable, environmentally sound, and economically feasible livestock production. The working group is comprised of representatives from the Government, industry, livestock associations, retailers, banks, civil society organizations, research centers, and universities.	https://www.gov.br/agricultura/pt-br/assuntos/camaras-setoriais-tematicas/documentos/camaras-setoriais/carne-bovina/anos-anteriores/grupo-de-trabalho-da-pecuaria-sustentavel.pdf
Brazilian Association for Research and Development of Innovative Companies – ANPEI	ANPEI is committed to the ENRICH Global initiative, taking on the role of co-leader of the Climate Change and Sustainability working group, aimed at contributing to the vision of our country and our members on the theme.	https://anpei.org.br/

Association (Name and Acronym)	Area of Activity Climate Alignment	Useful Link
Brazilian Association of Development Financial Institutions – ABDE	ABDE's activities must be developed according to the local availability of resources and the environment, seeking to maximize the use of these resources and minimize any negative impact resulting from its activities, guided by principles of sustainability and the 17 Sustainable Development Goals (SDGs).	https://abde.org.br/
Brazilian Association of Financial and Capital Market Entities – ANBIMA	The ANBIMA Sustainability Network focuses on four agendas: (i) climate change and biodiversity; (ii) human rights and transitioning to a fairer society; (iii) financial mechanisms and instruments; and (iv) governance and leadership. Initiatives include monitoring trends, sharing best practices, and developing knowledge and tools to help the market address key challenges in promoting sustainable finance.	https://anbima.com.br/
Brazilian Association of Publicly held Companies – ABRASCA	Through its technical committees, ABRASCA closely monitors themes, analyzes and suggests guidelines on matters and processes relevant to publicly held corporations. The ESG Committee discusses issues such as climate, environmental and social risk management.	https://www.abrasca.org.br/
Brazilian Institute of Investor Relations – IBRI	The ESG Committee aims to produce and disseminate relevant content in an appropriate format for Investor Relations professionals to help them become agents of transformation in their companies. It also aims to support the IBRI itself in discussions on the matter, and the inclusion of ESG parameters in the decision-making process of companies and the capital market.	https://www.ibri.com.br/
Brazilian Association of Advertisers – ABA	The Communications and ESG Committee aims to inspire, educate, promote and disseminate content so that sustainability and communications knowledge and initiatives become tools for companies working with marketing to transform and engage consumers.	https://aba.com.br/
Brazilian Association of Corporate Communications – ABERJE	In 2023, three thematic Study Committees were set up, with 30 companies on each committee, to discuss several themes, with highlight to ESG Communication and Engagement. In addition, the ABERJE School of Communication coordinated the "Amazon Expedition: Get to Know it to Communicate it": a six-day trip to the Amazon, the world's largest rainforest, aimed at training and raising awareness among professionals in the field of corporate communications and sustainability.	https://www.aberje.com.br/
Brazilian Association of Facility Management, Property and Workplace – ABRAFAC	Through the ESG Committee, ABRAFAC aims to identify, collect, organize and disseminate ESG-related knowledge. It develops recommendations to support its members.	https://abrafac.org.br/
National Association of Credit, Financing and Investment Institutions – ACREFI	ACREFI works in line with the BC# Agenda to promote inclusion, competitiveness, transparency, education and sustainability along with its members and society. It particularly fosters sustainable finance and contributes to mitigating socio-environmental and climate risks in the economy and the Financial System.	https://acrefi.org.br/
Brazilian Association of Real Estate Credit and Savings Entities - ABECIP	ABECIP has guidelines aligned with the legal and regulatory framework, reinforcing the idea of best governance practices based on values such as transparency, equity, ethics, and corporate responsibility. It fosters best practices that respect the environment and development of a culture of social and environmental sustainability.	https://www.abecip.org.br/
Getúlio Vargas Foundation – FGV	Training courses offered include Climate Change and Energy Transition, which provide an overview of the current environmental scenario, threats, risks and emerging opportunities considering the need for a low-carbon economy. The course presents the knowledge base and tools for companies to drive strategic changes through practical and immediate solutions.	https://portal.fgv.br/

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Association (Name and Acronym)	Area of Activity Climate Alignment	Useful Link
Army Housing Foundation – FHE / Savings and Loan Association – POUPEX	Guided by the principle of strategic alignment, which is outlined in its Social, Environmental and Climate Responsibility Policy, establishing that strategic definitions must consider applicable laws and regulations governing social, environmental, and climate issues, as well as other voluntary agreements and commitments.	https://www.poupex.com.br/
Brazilian Micro and Small Business Support Service – SEBRAE	SEBRAE offers support to entrepreneurs intending to enhance environmental management in their businesses in contribution to preserving the planet's climate.	https://sebrae.com.br/
National Confederation of General Insurance, Private Pension and Life, Supplementary Health and Savings Bonds Companies -CNSEG	In line with the regulatory framework for sustainability in the insurance sector (Circular Letter 666/22), the best global practices for sustainability promoted by the Sustainable Development Goals (SDGs) adopted by the United Nations, and the UNEP FI Principles for Sustainable Insurance, CNSEG guides the Confederation's actions to foment more sustainable practices by sector companies and to foster synergies between the agendas of sustainability and consumer relations.	https://cnseg.org.br
Public Agency: Brazilian Climate Change Forum – FBMC	This initiative aims to raise awareness and mobilize society to tackle global climate change. It aligns with the provisions of the National Policy on Climate Change, the United Nations Framework Convention on Climate Change, and the international agreements arising therefrom, including the Paris Agreement.	https://www.planalto.gov.br/ccivil_03/_ato2015-2018/2017/decreto/d9082.htm
Public Agency: Social Communication Secretariat – SECOM	A global initiative to promote the integrity of information on climate change. The United Nations and UNESCO are collaborating on a proposal to convene international collective entities of researchers, such as the Global Knowledge Network, the Observatory on Information and Democracy, and the International Panel on the Information Environment, as well as other agencies within the UN System that are directly involved in addressing climate change.	https://www.gov.br/secom/pt-br/assuntos/iniciativa-global
Public Agency: Deliberative Council for the Midwest Development – CONDEL/SUDECO	The Midwest Regional Development Plan (PRDCO), the Midwest Constitutional Financing Fund (FCO) and the Midwest Development Fund (FDCO) are pillars for leveraging projects that contribute positively to infrastructure, agriculture, employability, quality of life, thereby promoting sustainability and reducing the effects of climate change in the Midwest region.	https://www.gov.br/sudeco/pt-br/assuntos/noticias/2025/governo-federal-por-meio-da-sudeco-aprova-investimentos-em-energia-solar-e-biocombustiveis-no-centro-oeste
Public Agency: Steering Board of the Merchant Marine Fund – CDFMM	Promotes compliance with the climate change targets of the International Maritime Organization (IMO). At COP28, IMO member countries, including Brazil, committed to zero net GHG emissions over the next 30 years. Before then, by 2030, they must have adopted at least 5% of technology or energy matrix that does not generate these gases, replacing the fossil fuels consumption. Another line of action is to encourage more economical use of ships' Machinery.	https://www.gov.br/portos-e-aeroportos/pt-br/assuntos/noticias/2025/12/projetos-aprovados-pelo-fundo-da-marinha-mercante-terao-r-5-bilhoes-de-investimento

Association (Name and Acronym)	Area of Activity Climate Alignment	Useful Link
Public Agency: Public Agency: Impact Business and Investments Committee - ENIMPACTO	The National Impact Economy Strategy is a collaborative effort among the Federal Government, private sectors, and civil society entities aimed at fostering a conducive environment for impact businesses. The Impact Economy is marked by a balance between the pursuit of financial results and the promotion of solutions to emerging social and environmental challenges through projects with positive socio-environmental impacts that enable the regeneration, restoration, and renewal of natural resources, along with the inclusion of communities. These initiatives contribute to an inclusive, equitable, and regenerative economic system.	https://www.gov.br/mdic/pt-br/assuntos/enimpacto https://www.gov.br/mdic/pt-br/assuntos/noticias/2025/novembro/portal-impacta-brasil-apresenta-351-negocios-de-impacto-socioambiental-positivo-em-lancamento-na-cop-30
Public Agency: National Tourism Council	The Council proposes guidelines, offers subsidies and contributes to the formulation and implementation of the National Tourism Policy and public policies related to tourism activities, considering peri-urban, rural and traditional territories and compliant with territorial, regional and socio-environmental policies. It ensures that tourism development in Brazil respects environmental, socio-cultural and economic sustainability, especially for people living in rural, forests and water areas.	https://www.gov.br/turismo/pt-br/composicao/conselho-nacional-de-turismo https://www.gov.br/turismo/pt-br/composicao/conselho-nacional-de-turismo/camara-tematica-de-sustentabilidade-e-acoes-climaticas
Public Agency: Federal District Rural Development Policy Council – CPDR	CPDR addresses the interests of rural producers, both in drawing up and fomenting public policies for developing agricultural activities and for environmental conservation. Its primary objective is to present guidelines for the development and implementation of rural public policies in the Federal District. It establishes a forum for collaboration between different government levels and civil society organizations for sustainable rural development.	https://www.agricultura.df.gov.br/conselhos-rurais-de-desenvolvimento-sustentavel/
Public Agency: National Strategy to Combat Corruption and Money Laundering - ENCCLA	In 2025, ENCCLA carried out two actions in which they identified risks of corruption and money laundering in carbon credits and in wildlife trafficking and proposed legal and institutional measures to strengthen environmental control in Brazil.	https://www.gov.br/mj/pt-br/assuntos/sua-protecao/lavagem-de-dinheiro/enccla/acoes-enccla/acoes-de-2025
Public Agency: National Council for Sustainable Rural Development - CONDRAF	CONDRAF facilitates the formulation of public policies focusing on rural areas, particularly concerning agrarian reform, the enhancement of family farming, agroecology, and sustainability. Production policies that consider climate adversity, with a focus on restorative agriculture and preserving woodlands and forests.	https://www.gov.br/mda/pt-br/condraf

Contributions to Associations

In 2025, we contributed R$45.5 million to entities that work in defense of causes of our interest and tax-exempt groups.

Total contributions (R$ thousand)*	2022	2023	2024	2025
Entities working to defend causes of our interest	34,963,654	35,889,935	37,214,279	45,399,661
Local, regional or national political campaigns / organizations / candidates	0	0	0	0
Tax-exempt groups	110,073	19,823	57,505	106,855
Other (e.g., expenses related to counting votes or referendums)	0	0	0	0
Total contribution	**35,073,726.46**	**35,909,758.15**	**37,271,783.83**	**45,506,516.46**

*Association classification updated.

The most significant contributions in 2025 amounted to R$43.8 million (96.4% of the total) and were allocated to the following organizations:

Brazilian Federation of Banks (Febraban): the main entity representing the Brazilian banking sector, it is a non-profit association committed to bolstering the financial system and its relations with society and contributing to the country's economic, social and sustainable development - **R$39.8 million.**

- Brazilian Association of Credit Card and Services Companies (Abecs): since 1971, the Association has supported and been active in the cards market to promote the sector's sustainable development. It aims to represent the electronic means of payment sector, ensuring the interests of its members and contributing to the development of the market and society - **R$2.7 million.**

Brazilian Association of Real Estate Credit and Savings Entities (Abecip): its objective is to defend the rights and interests of its member entities, collaborate in the development and foment the improvement of the Brazilian Savings and Loan System - SBPE, the Housing Finance System - SFH, the Real Estate Financing System - SFI and the National Financial System - SFN - **R$1.3 million.**

These institutions aim to bolster the financial system and its relations with society, as well as contributing to the country's economic and social development and influencing legislative activities and those of chambers of commerce, boards of trade and related entities, among others.

These entities also play an important role in continuously enhancing the banking system's productivity, reducing and controlling risk levels; in achieving greater efficiency in financial intermediation, aiming to increase the supply of credit and reduce its cost; and in creating conditions that enable society's growing access to financial products and services. They are also responsible for conducting and disseminating studies and research on the financial system, aimed at its regulatory and operational improvement.

In accordance with our Code of Ethics, we forbid the financing of political parties or candidates for public office in Brazil and in the countries where we operate on behalf of the Bank or its representatives.

Materiality

Materiality is a cornerstone of our sustainability strategy, transparent management practices, and the definition of priority topics for our stakeholders. Aligned with international corporate sustainability and reporting guidelines, this list of topics is reviewed every two years — the most recent comprehensive review took place in 2024.

The priority topics guiding our strategy encompass socioeconomic, environmental, climate, governance, and cultural dimensions. They are selected based on a structured analysis of ESG risks, opportunities, and trends, complemented by sector studies and benchmarking with national and international institutions, as well as market benchmarks and stakeholder consultations. These topics are integrated into BB's corporate risk management, contributing to strategic decision-making guided by sustainable criteria and aligned with market transformations.

Within this context, the definition of material risks considers the ECBB, risks inherent to the activities of ELBBs, regulatory standards, internal and external factors, benchmarking against national and international peers, as well as specialized consultancies and publications. Sustainability-related material topics, together with other internal and external aspects, influence the identification and assessment of these risks. Therefore, management processes are adopted with a focus on value creation and the achievement of sustainable results. The prioritization process is continuously improving to incorporate new topics and aspects of the ECBB, including matters related to risk and capital management.

Material topics

1. Climate change and decarbonization
2. Sustainable business
3. Diversity, equity and inclusion
4. Well-being, occupational safety and health
5. Innovation and technology
6. Social, environmental, and climate-related risk
7. Cybersecurity, privacy and data protection
8. Talent attraction, retention, satisfaction, and development
9. Biodiversity
10. Financial Inclusion and health

The prioritized topics were validated by the Executive Sustainability Committee and translated into the sustainability challenges that comprise our BB 2030 Agenda.

2 Environmental

Eco-efficiency

Environmental Conservation Strategy

Interactive summary

Eco-efficiency

In an effort to optimize the use of natural resources and reduce environmental impacts, we have adopted the Operational Ecoefficiency Index (IEO), which allows us to assess and monitor the environmental performance of our units, by measuring cost-savings and the consumption of natural resources such as water, energy and paper, as well as the management of waste disposed of by the units, as detailed in the following pages.

Certifications

At the end of 2025, we held the following certifications, which attest to our commitment to environmental preservation:

- **Leadership in Energy and Environment Design (LEED):** A seal related to sustainable construction and awarded by the US Green Building Council, a globally recognized system for assessing and certifying the sustainability of buildings used in more than 160 countries. The Bank is certified at its headquarters in Brasília (DF) and São Paulo (SP).
- **LEED O+M Platinum Certification:** Received in 2024 for the headquarters building in Brasília (DF), marking a significant advancement in Banco do Brasil's ESG policies. The O+M typology focuses on the operation and maintenance of existing developments, and the Platinum rating is the highest classification within this system.
- **ISO 14001 of Environmental Management System:** For the BB headquarters, in Brasília (DF), CCBB (DF) and Edifício Torre Matarazzo, in São Paulo (SP). The Banco do Brasil Environmental Management (GABBi) is verified by internal and external audits attesting the standard requirements and evidence the effectiveness of the environmental actions related to the consumption of water, electricity, selective collection, services and the involvement of 8,000+ people working at these locations.

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Operational Eco-efficiency Index

To optimize the use of natural resources and minimize environmental impacts, we have adopted the Operational Eco-Efficiency Index (IEO), an instrument that assesses our units based on three key areas: water and energy consumption, paper consumption, and proper waste disposal. This initiative is part of our sustainability strategy and is aligned with our commitment to minimize our environmental footprint, promoting the rational use of resources and lowering greenhouse gas (GHG) emissions.

Through the IEO, we continuously monitor the environmental performance of our units, ensuring the efficiency of processes and fomenting sustainable practices throughout the Organization. The main criteria assessed include:

- **Water and electricity consumption:** we analyze the accumulated monthly average consumption of each unit, with consumption target equal to or lower than the established regional standard;
- **Paper use:** our target is to achieve a linear consumption reduction of 4% in relation to the previous two six-month periods; and
- **Selective waste:** we monitor the volume of selective waste disposed (paper, plastic, metal and glass) and sent to recycling.

Energy

The units are assessed based on the accumulated monthly consumption average, aimed at sustaining the indexes equal to or lower than the standard set for each region. To support this objective and expand our energy self-sufficiency, all 27 planned photovoltaic plants began operating in 2025, contributing to the reduction of conventional energy consumption and enhancing the sustainability of our facilities.

2025

Photovoltaic plants in operation	State
Porteirinha	Minas Gerais
Iaciara	Goiás
Rio Paranaíba	Minas Gerais
São Domingos do Araguaia	Pará
Brasília	Federal District
Xique Xique	Bahia
Pedra Branca	Ceará
Loanda	Paraná
São Lourenço do Oeste	Santa Catarina
Lins	São Paulo
São Caetano	Pernambuco
Rancharia	São Paulo
Andradina	São Paulo
Santanésia/Anta	Rio de Janeiro

Photovoltaic plants in operation	State
São Roque 1	São Paulo
São Roque 2	São Paulo
Mucurici	Espírito Santo
Uruguaiana	Rio Grande do Sul
Naviraí	Mato Grosso do Sul
Juína	Mato Grosso
Piancó	Paraíba
Batalha	Alagoas
Lagoinha do Piauí	Piauí
Riacho da Cruz	Rio Grande do Norte
Cascavel	Paraná
São Lourenço do Oeste II	Santa Catarina
Caetite	Bahia

Water

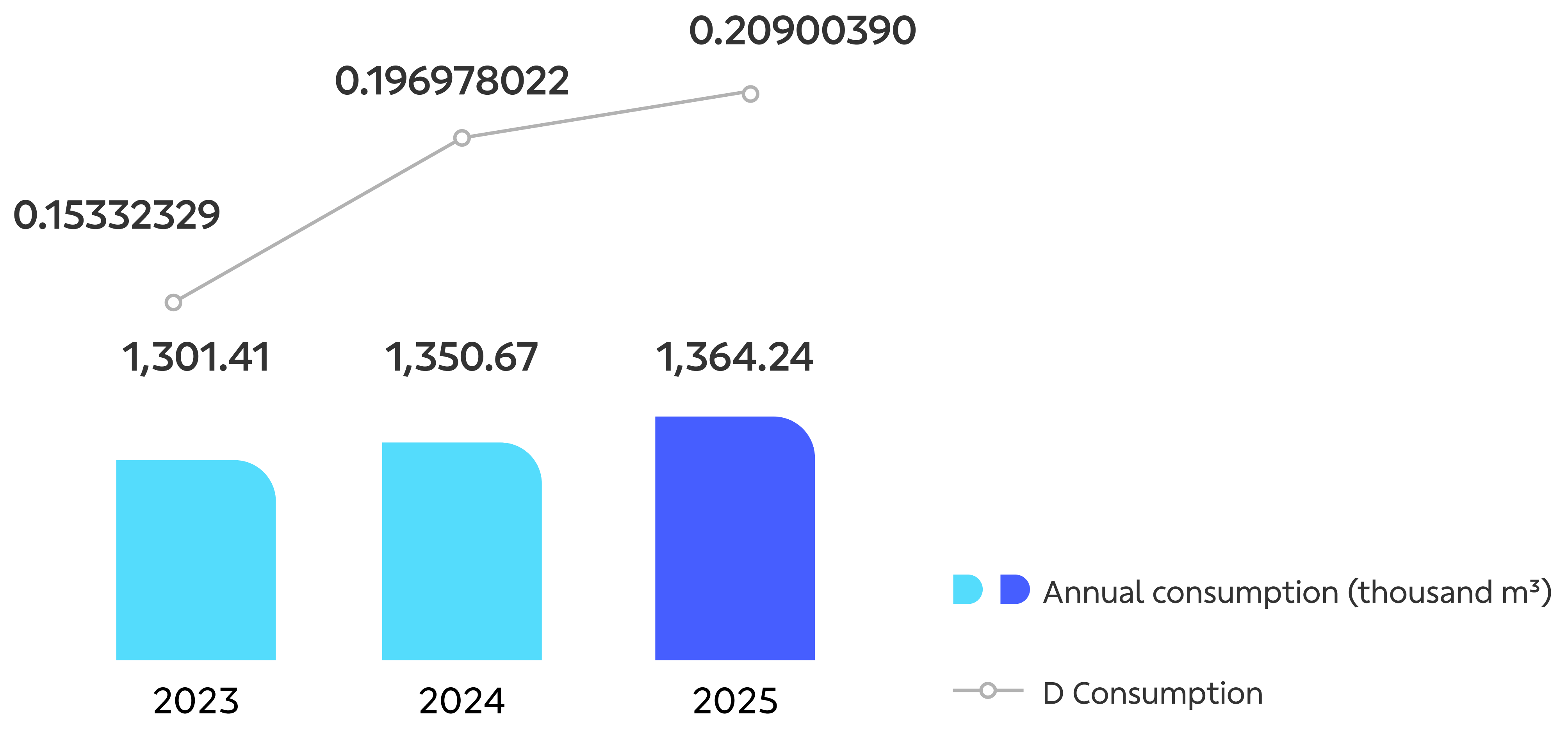
The units are assessed based on the accumulated monthly consumption average, aimed at sustaining the indexes equal to or lower than the standard set for each region. The following metric was adopted to calculate the Bank's water consumption:

Monthly consumption = monthly expense / average monthly amount of m³

Total consumption = sum of monthly consumption

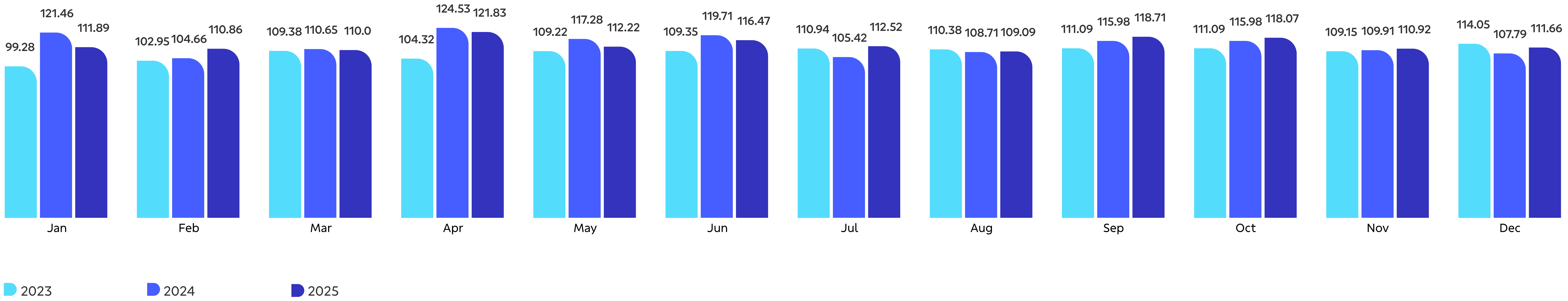
Annual consumption

(thousand m³)



Monthly water consumption

(thousand m³)



Paper

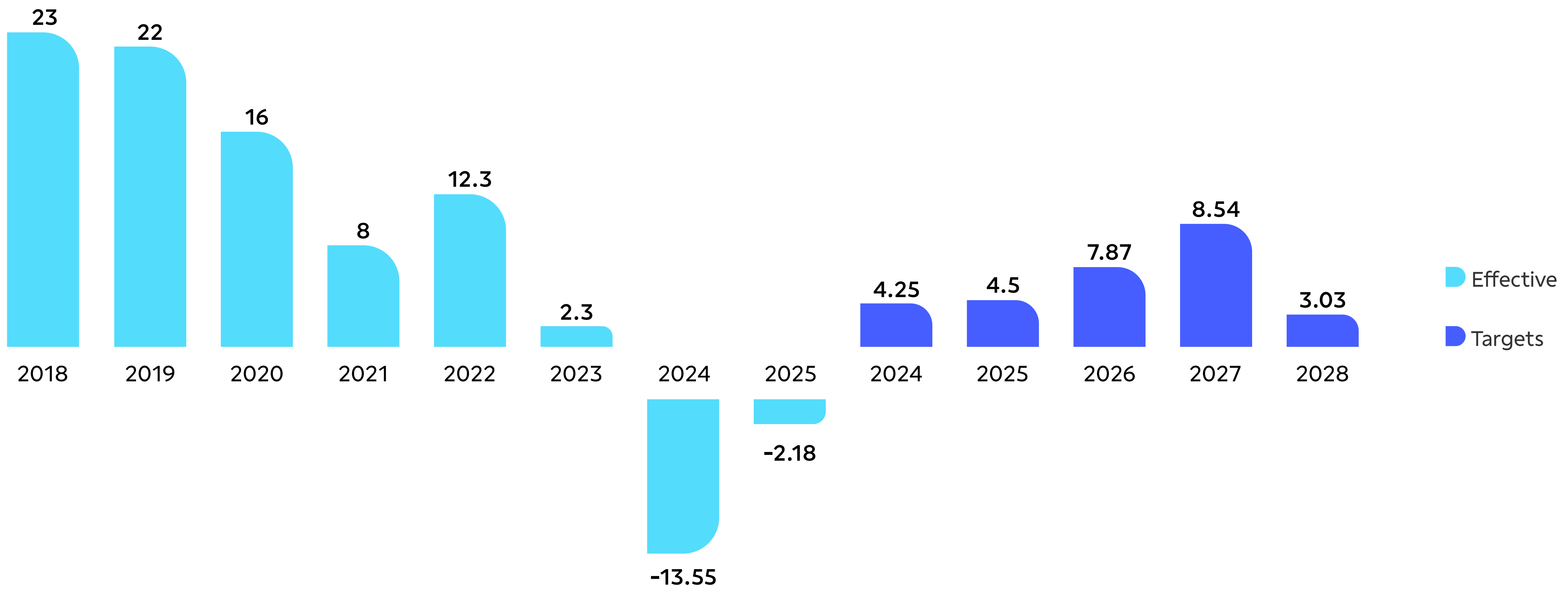
The BB *Papel Zero* (Zero Paper) program aims to eliminate the use of paper in our processes at all our units. Besides mitigating environmental impacts, this initiative generates savings by reducing expenses with printing, transportation, storage and supplies such as toner, reels and filing materials. Since its launch in 2017, we have reduced printing by 63.28%.

Aware of legal requirements and our customer relationships, and in alignment with our digital transformation, in 2025, we reviewed our internal and business processes and achieved a 16.33% reduction in printing compared to 2024, significantly higher than our annual target of 4.50%.

In the latest update of the 2025-2027 Sustainability Plan of the BB 2030 Agenda, in 2025, we set a goal to reduce printing by 29.5% by 2027, with 2024 as the base year, confirming our commitment to reduce paper consumption by 70% by 2028, based on the volume printed in 2017.

The Zero File strategy has also made a significant contribution to cutting down paper consumption by minimizing the use of materials such as cardboard folders, brown envelopes and cardboard boxes. This initiative reinforces our commitment to sustainability and resource efficiency.

Paper - Target or actual reduction (%)



Waste

We monitor the monthly volume of selective recyclable waste (paper, plastic, metal and glass) sent to recycling, broadening the coverage of the Selective Collection Program in our units.

Selective Collection Program

	2023	2024	2025	Chg. % 2024-2025
Units with selective collection implemented[1]	4,011	4,251	**4,619**	9% [3]
Target for setting up new units[2]	-	-	**-**	-

[1] With regard to the number of units with selective collection implemented, we consider that 100% of BB's units have access to both the Movable Assets Disposal Process and the BB Zero Waste Program (formerly the Selective Collection Program), by requesting the collection of goods or applying to join the program. Therefore, a link is established between all units whose requests for the disposal of goods were fulfilled and those that participated in the BB Zero Waste Program in 2025, reaching a total of 4,619 units with selective collection implemented.

[2] The goal of including new units has been removed since 2021, when it was decided to restructure the Selective Collection Program, replaced by the BB Zero Waste Program. Currently, waste management practices focus on landfill diversion, by reducing the amount of waste directed to public collection by 20% by 2030 (base year 2020).

[3] The 9% increase is attributable to the implementation of the BB Zero Waste Program, launched in 2025, which establishes that by the end of 2027, 3,000 units will have non-hazardous waste collection management (paper, plastic, metal, and glass) operated by the National Association of Recyclable Material Pickers (ANCAT).

Zero Waste

We took another step in 2024 by implementing the BB *Lixo Zero* (Zero Waste) Program, aimed at maximizing waste recycling, lowering the Bank's environmental impacts, contributing to its social purpose by providing work and dignity to collectors of recyclable materials.

This action is aligned with our sustainability goals, strengthens our social and environmental responsibility, and contributes to reducing greenhouse gas (GHG) emissions and combating global warming.

In 2025, the partnership between BB and the National Association of Recyclable Material Pickers (ANCAT) reached 22 states, 54 municipalities, and over 950 facilities through the efforts of 35 cooperatives, which collected 40 metric tons of recyclable waste, ensuring their adequate disposal. During the Program's first year, around 200 professionals benefited and more than 170 families were impacted, of whom over 67% were Black and mixed-race and nearly 62% were paid women. The Program is set to expand to 3,000 BB branches by June 2027.

On December 18, during *Expocatadores* 2025 event, Banco do Brasil was recognized with the *Selo Amigo do Catador*, a waste picker-friendly seal for the pioneering nature of its BB *Lixo Zero* Program, which compensates waste pickers for environmental services provided for collecting and adequately disposing waste.

To ensure the planned advances, we promote training and communication initiatives to increase awareness and engage our employees and service providers in efficient waste management. We also use the GABBi Portal to enhance participation and optimize the management of waste-related data.

With improvements in data management and the inclusion of new BB branches in the Program, we identified an increase in waste generation in 2025, which was already expected, and thus did not achieve our previously established target of having a linear reduction of approximately 3% per year. However, we maintain our goal to reduce the total volume of waste sent to public collection by 20% by 2030 (with 2020 as the base year), prioritizing recycling over landfill disposal.

On December 18, during *Expocatadores* 2025, Banco do Brasil was awarded the *Selo Amigo do Catador* for the pioneering nature of the BB *Lixo Zero* Program.

Environmental Conservation Strategy

Banco do Brasil is at the forefront of the debate concerning the impact of its operations on social, environmental, and climate issues. We are committed to a continuous and rigorous process of internalizing practices and measures that reinforce our firm stance on sustainability, especially in rural credit.

This action is long-lasting and is present as one of the pillars of our Corporate Strategy, permeating the entire Organization. The economic and social importance of rural credit and BB's relevance and leading role in the development of agribusiness and family farming, contribute to the creation of employment, income and quality of life for the population, always aligned with the conservation of natural resources, reinforcing Banco do Brasil's capacity of promoting its business continuity based on sustainable principles and creating positive impacts that are recognized by the market. Through its work in bioeconomy, BB supports initiatives that promote socio-biodiversity across different biomes and territories, aimed at expanding access to credit and fostering businesses that generate positive impacts for both society and the environment, contributing to the reduction of carbon emissions. The Bank encourages initiatives such as reduction of deforestation, conservation of biodiversity, implementation of agroforestry and integrated systems, bioeconomy, restoration of degraded areas, sustainable use of soil and natural resources, environmental regularization, renewable energy generation projects, and improvements in connectivity systems across urban, rural, and forest areas, with special emphasis for isolated regions. These initiatives aim to foster sustainable agriculture, accelerate the energy transition and curtail connectivity bottlenecks in the region, especially in rural and forest areas where fossil fuel sources are still in place, promoting their replacement with photovoltaic solar energy. Sustainable technologies also drive cost reductions and efficiency gains, contributing to the long-term sustainability of production models beyond traditional financial and risk analyses.

Banco do Brasil uses Geo Socio-Environmental Diagnosis to ensure that rural credit financing operations comply with strict legal and socio-environmental criteria. The solution conducts a detailed and automated analysis of properties (CAR) and lands linked to the loan proposals, checking their overlap with 34 public cartographic bases, classified as impeding, informative or alerts. The informative bases include aspects, such as climate, hydrography, soil types, water bodies, biome delimitation and municipality locations.

The restrictive bases due to legal or internal regulatory issues ensure that financed areas and properties of the project do not overlap into areas with environmental embargoes, approved Indigenous Lands, residual Quilombola lands, nature conservation units, Type B Public Forests (non-designated) and properties with specific restrictions in the Amazon Biome. The Geo Socio-Environmental Diagnosis also monitors illegal deforestation alerts through the MapBiomas Alertas platform, ensuring that operations are aligned with the best environmental preservation practices.

This analysis is carried out when proposals are accepted and the rural loan operation is formalized, in which we assess the geographical coordinates of the property (CAR) and lands in relation to cartographic bases. If any overlap with restricted or prohibited areas is identified, the contract process is immediately halted.

Once the operation has been contracted, a Geo Socio-Environmental monitoring is conducted on a quarterly basis to ensure recurring compliance throughout the term of the loan. If irregularities are identified, an assessment process is initiated, which may declassify the operation and trigger its early maturity.

Through its Environmental Conservation Strategy and innovative, automated processes, Banco do Brasil reinforces its commitment to sustainability in a pioneering and voluntary way, ensuring the best allocation of resources directed to rural credit while fully complying with regulatory requirements. In this regard, in 2025, the Bank prevented R$31.6 billion from being allocated to areas that are not aligned with socio-environmental regulations and its sustainability principles, such as embargoed areas, Indigenous Lands, conservation units, and areas with illegal deforestation.

By reinforcing the adoption of best socio-environmental practices in business and supporting customers in their transition to an increasingly more sustainable economy, BB maintains its position as the leading partner of Brazilian agribusiness. The Bank has 573,000 active agribusiness customers and R$157 billion in new loans originated in 2025. Furthermore, we take pride in holding the largest agribusiness loan portfolio in the country thanks to customers who share our commitment to sustainability and continue to invest in farming, ensuring food security across Brazil and globally, generating employment and income and supporting the country1s environmental, social, and economic development.

As provided in the rural credit regulations and in alignment with our Social, Environmental, and Climate Responsibility Policy (PRSAC), BB diligently and continuously monitors and oversees rural credit operations intended to verify if borrowers are properly conducting their projects. This monitoring and inspection process is designed to identify operations with signs of irregularities and prevent eventual deviations from the purpose of contracting and conducting the financed projects.

The Bank is also a signatory to the Banking Self-Regulation System (SARB) of the Brazilian Federation of Banks (FEBRABAN). Through SARB Regulation 26, which establishes guidelines for credit relations with slaughterhouses and meatpacking plants in the Legal Amazon and Maranhão, it aims to mitigate the risk of illegal deforestation.

Aligned with these guidelines, BB's More Sustainable Livestock Program encourages the use of practices that promote sustainability, productivity, and profitability, including management and traceability tools, restoring degraded areas and improving herd genetics, while actively engaging every link in the production value chain. The Bank also participates in the Federal Government's *Caminho Verde Brasil* Program, made possible by the 2nd Eco Invest Brasil Auction, focusing specifically on restoring degraded land. Taking part in this 2nd auction directly aligns with BB's sustainability strategy.

As a complementary action to these programs, and as an institutional strategy, BB supports its customers in the development of carbon credit projects. By strategically partnering with companies, startups, and sustainability experts from the voluntary carbon market, Banco do Brasil offers technical support to develop projects focused on preventing deforestation, restoring forests, adopting low-carbon agricultural practices, recovering degraded land, and implementing integrated systems.

It is worth noting that we have the BB 2030 Commitments for a More Sustainable World, revised in September 2025, which establishes goals across three action fronts, including sustainable credit, responsible investment, and covering our ESG management, driving positive impacts across the value chain. In this context, BB made commitments to reach a sustainable loan portfolio volume of R$500 billion by 2030, of which R$200 billion in sustainable agriculture, R$30 billion in renewable energy financing, and R$5 billion allocated to the bioeconomy strategy. The Bank is also committed to achieving 2 million hectares of conserved and/or reforested land and restoring 1.5 million hectares of degraded areas by 2030. Finally, Banco do Brasil reaffirms its commitment to mitigating social, environmental, and climate risks within its rural loan operations. By continuously improving its analysis and monitoring tools, the Bank not only ensures compliance with regulations, but also plays a crucial role in reducing negative impacts on the environment.

500 billion
in sustainable credit
is BB's target
by 2030.

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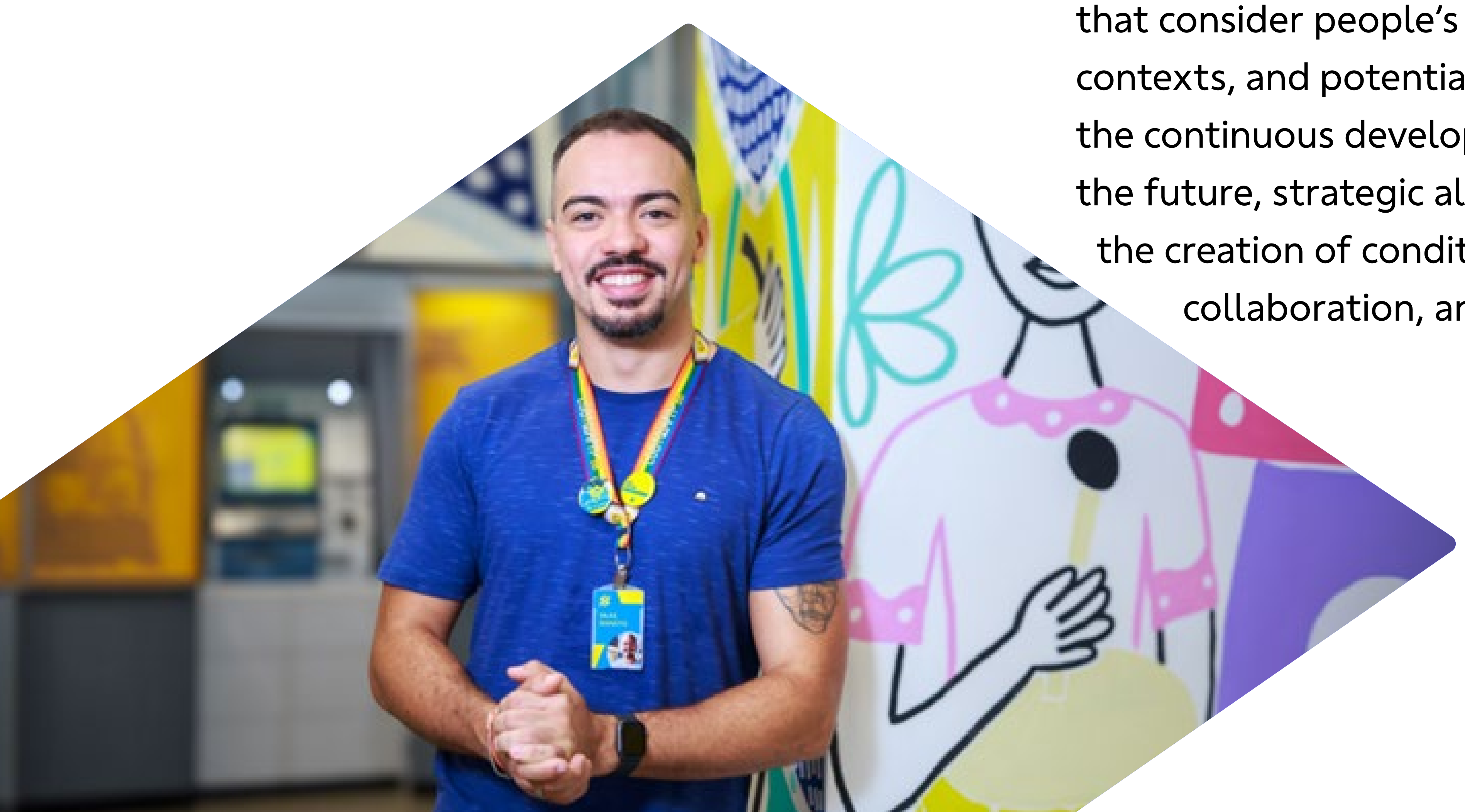
3 Social

People Management at Banco do Brasil
Health, safety and well-being
Social Investment
Financial inclusion
Human Rights

Interactive summary

People Management at Banco do Brasil

At Banco do Brasil, People Management is understood as a strategic corporate capability, essential for driving the Bank's transformation, sustaining business longevity, and expanding its positive impact on society. Aligned with the 2026 – 2030 Corporate Strategy, our approach is guided by the belief that there are no strategy, innovation, or sustainable results without prepared and engaged people. Creating safe, healthy, and respectful workplaces that support physical, mental, and emotional well-being is essential for everyone to perform at their full potential, maintain high engagement, and consistently drive performance.



That is why we combine people, strategy, innovation, and performance into a model that recognizes every employee as a key driver of cultural transition and sustainable value creation. BB's people management efforts are guided by the construction of a culture based on trust, psychological safety, diversity, equity, inclusion, and alignment between words and actions sustained by leaders that inspire, develop employees, and mobilize the Organization toward sustainable and consistent results.

We value ethical environments, respectful relationships, and development opportunities that consider people's diverse backgrounds, contexts, and potential. Our approach prioritizes the continuous development of critical skills for the future, strategic allocation of talent, and the creation of conditions that foster learning, collaboration, and innovation.

By integrating People Management into the ESG agenda, Banco do Brasil reaffirms its commitment to a responsible, humane, and long-term oriented approach, seeking to be an institution that is committed to society, centered on human beings, and that contributes to collective well-being by promoting financial inclusion, equity, and access to opportunities.

In addition, we prioritize occupational safety and health as core pillars, adopting practices that ensure healthy and safe environments for everyone.

We believe in the continuous development of our employees and encourage professional planning and growth through career advancement initiatives designed to identify and retain talent, while strengthening leadership, succession, and alignment with the Corporate Strategy. The advancement process is built on the principles of equality, democratization, and diversity according to clear and transparent criteria. Career planning is encouraged through management tools and corporate programs, reconciling organizational goals with individual expectations.

We invest in actions that promote the attraction and retention of talent, the strengthening of human capital and fostering of occupational well-being, creating favorable conditions that bring employee engagement and satisfaction, essential factors for business competitiveness.

Human rights and diversity are key pillars for Banco do Brasil's sustainability. We are committed to gender and racial equity, recognizing our responsibility and opportunity to reflect the plurality of Brazilian society in our staff. We understand the value of diverse teams, who enable corporate goals to be achieved and strengthen our readiness for an increasingly intergenerational future.

Human Capital Development

Corporate education is a resource for achieving the Bank's purpose and strategic goals, as well as bolstering organizational values. Through various programs, we contribute to the professional development of all employees, both those who work full-time and those with reduced working hours, and create value for the Bank's business.

To learn more about people development initiatives, visit the Banco do Brasil Corporate University (UniBB) Portal.

In 2025, UniBB consolidated initiatives targeted at developing crucial skills for the future of Banco do Brasil, converging learning, innovation, and talent development. Aware of the opportunities and challenges brought about by Artificial Intelligence (AI), UniBB expanded its training offerings on the topic, including the Guidelines and Best Practices for Ethical and Responsible AI course, which recorded 37,626 completions during the period.

Some of the outstanding programs in 2025:

RelacionaBB Program

Launched in July 2025, this program became a strategic initiative aimed at developing the core skills of Banco do Brasil's employees, preparing professionals to navigate financial market transformations, evolving customer expectations, and changing workplace dynamics.

Focusing on scenario analysis, self-awareness, sales and negotiation performance, business expertise, and ongoing career growth, *RelacionaBB* combines human development, strategic alignment, and customer experience to drive value creation across the Organization.

The programs that initially comprise *RelacionaBB* are: *RelacionaBB Atendimento e Negócios, RelacionaBB Estilo,* and *RelacionaBB Personalizado Agro.*

Mercap Learning Path

A new learning path was introduced to empower employees in generating greater value for customers, offering strategic solutions, and expanding business in the capital markets. This initiative enhances the Bank's advisory capacity, enabling customized solutions to be proposed for fundraising, hedging, and structuring complex operations, improving customer experience and increasing BB's market share in sophisticated products, thus directly impacting profitability.

We developed a total of 61 exclusive learning modules, covering themes such as deal structuring, fixed income, equities, derivatives, risk management, restructuring, mergers and acquisitions (M&A), economic fundamentals, and outlooks, raising our Capital Markets advisory expertise. The learning path also includes digital journeys featuring simulations and applied consulting, bringing together internal and external specialists to strengthen skills and deliver solutions that meet customer needs and potential, including in international business.

600 thousand
completions in the DE&I learning path on the UniBB Portal

Cultural Education

DE&I Learning Path

In 2024 and 2025, Banco do Brasil advanced its Diversity, Equity, and Inclusion agenda, expanding awareness and essential skills for customer service, management, and a culture that is aligned with the Bank's values. The DE&I learning path on the UniBB Portal combined new courses such as Racial Literacy, Inclusive Communication, and Neurodiversity, being completed by over 600,000 employees, including 51,666 for the Racial Literacy course alone. The learning path includes in-person workshops and lectures, training over 1,550 multiplying agents. These developed skills promote inclusive practices, support cultural transformation, and reinforce BB's commitment to the SDGs and the 2030 Agenda.

Networked Learning

At Banco do Brasil, networked learning fosters ongoing development through collaboration between areas, the exchange of experiences and stimulates autonomy.

In 2025, the Evolution Skills journey continued the upskilling and reskilling of BB's employees, combining online courses from the Alura Educational Platform with the opportunity to pursue postgraduate studies with credit transfers in the FIAP Pós Tech program. Focusing on strategic topics such as Cybersecurity, Data Science, Programming, and Digital Business, the learning path contains mentoring, challenges, and behavioral content. We have achieved impressive results: all 182 participants who completed their courses on time were awarded postgraduate scholarships, surpassing the 170 spots originally planned.

Banco do Brasil strengthens its leadership through professional advancement programs, continuous learning, and initiatives focused on diversity and innovation.

Scholarships

In 2025, Banco do Brasil awarded 731 scholarships for undergraduate and postgraduate degrees to encourage the continuous development of its employees. Employees are free to choose their courses, provided they align with the strategic areas sponsored by the Bank, particularly digital skills. The initiative reinforces the Institution's commitment to training, innovation, and efficiency, preparing professionals to meet business and market demands.

Business Certification

The Business Certification Program is a voluntary learning path that develops and evaluates the core skills needed for working at Banco do Brasil. It is structured in three stages: Training, Qualification, and Exams. Now in its second edition, the program expanded and includes other themes such as International Business, Economics, Accounting, Finance, and Credit, in addition to the already existing topics. In 2025, more than 52,000 sample exams and 31,000 official exams were conducted, and 20,899 certifications were issued, strengthening careers and contributing to sustainable business at Banco do Brasil.

Leadership Development

Banco do Brasil's career growth programs are focused on identifying, developing, and retaining talent, thus boosting leadership, succession, and strategic alignment. Based on principles of equality, diversity, and transparency, the process integrates career management tools and corporate programs to reconcile organizational and individual goals. Supported by robust development architecture and the Leadership Pipeline model adopted since 2016, BB promotes organic growth, innovation, and the continuous development of its leaders. Key leadership development programs aimed at developing leaders included PIT+, *Líder Digital* (Digital Leader) Program, *Liderança Feminina, Você é a Voz do BB* and Race is Priority, as described below.

PIT +

Banco do Brasil conducts professional growth initiatives to identify, develop, and retain talent aligned with its corporate strategy, thus strengthening leadership, succession planning, innovation, and diversity. The process is guided by principles of equality and transparency and supported by management tools, internal leadership training, and the Leadership Pipeline model. Since 2021, PIT+ has combined performance results and behavioral data to identify talent. In its latest edition, it identified 7,270 employees, over 1,000 of whom were appointed to strategic positions, with 66% coming from underrepresented social groups, thereby boosting leadership diversity.

PRISMA

Banco do Brasil uses PRISMA as a structured People Analytics practice focused on the integrated analysis of leadership performance, talent, and organizational context. The solution consolidates information from several corporate people management databases, providing a comprehensive view of professional background, internal mobility, performance reviews, engagement, development, organizational health, the Ombudsman's Office, disciplinary proceedings, and indicators for the team under the manager's responsibility.

The practice transforms dispersed information into analytical evidence to support decisions related to talent management, leadership development, succession, and professional mobility. Rather than analyzing indicators in isolation, PRISMA allows different dimensions of the employee experience and leadership performance to be assessed in an integrated manner, improving the quality and consistency of people management decisions.

Under the performance dimension, PRISMA consolidates information from performance review cycles, including assessments by supervisors and subordinates, as well as self-assessments, in addition to recognition and improvement records and employees' perceptions of the effectiveness of the feedback received.

The platform also makes it possible to identify convergences and divergences among different assessment sources, contributing to a more comprehensive understanding of performance and leadership practice. The solution also incorporates information related to talent development, certifications, engagement and satisfaction surveys, completed courses, professional background, and organizational health indicators. This enables the Organization to understand not only the results achieved by leaders, but also the factors influencing those results and the context in which they are produced.

A relevant example of this practice occurred when PRISMA data was analyzed together with performance review information. Cross-referencing the databases enabled a deeper understanding of leadership profiles, the identification of patterns that were not perceptible through formal assessments alone, and the generation of additional evidence on factors associated with performance, workplace climate, engagement, and organizational context.

These analyses supported the definition of development initiatives more closely targeted to the identified needs, enabling the creation of training and leadership development paths that are better aligned with the challenges observed in each group of managers.

Thus, Banco do Brasil uses People Analytics not only to monitor indicators, but also to transform data into better-informed decisions on development, leadership, and talent management, strengthening an evidence-based approach to the development of people and the Organization.

Digital Leader Program

Among the initiatives focused on developing leaders, we highlight the Digital Leader Program aimed at strengthening managerial skills in an environment driven by data and artificial intelligence. In 2025, leaders from strategic, tactical, and support units gained access to the program, and we plan to roll out this initiative to our more than 30,000 managers across the Bank, via UniBB. The Digital Leader Program aligns with our strategic focus to adopt AI and data for decision-making. This reinforces BB's leading role in transforming businesses and culture through responsible AI, quality data, and focusing on sustainable results. More than 2,000 leaders were trained and acquired skills that strengthen Banco do Brasil's leadership role, aligned with data-driven decision-making and the use of AI.

Leadership Training – *Comunica* Program: *Você é a voz do BB*

The *"Você é a Voz do BB"* (You are BB's Voice) training path, available to all employees through the UniBB Portal, invites individuals to explore narratives, practice communication styles, master negotiation, and expand their skill sets to work with more mindfulness and presence in different work settings. The experience is divided into four gamified stages with badges, challenges, and feedback that help transform practices into habits. This path supports each employee to speak with more intention and use communication as a driver for connection and results.

Liderança Feminina (Female Leadership)

Another highlight was the Regional Superintendent Program on Female Leadership, aimed at identifying and developing talent for strategic roles, particularly on preparing women for leadership positions, helping to reduce corporate inequalities and strengthen Banco do Brasil's diversity, equity, and inclusion strategy. To achieve this, the program allocates 70% of the spots to women and adopted a continuous development methodology, beginning with the identification of talent based on management indicators, performance track record, and readiness to take on institutional challenges. The process featured career discussions, assessments conducted by management committees, and a career acceleration phase carried out in partnership with a specialized firm, which included evaluation cycles, personalized IDPs, individual mentoring, roundtable discussions, management committees, and structured feedback. This initiative received 1,089 applications, resulting in 60 professionals nominated to the talent pool and significantly expanding female representation in key roles, rising from 10% to roughly 23%.

Race is Priority

In terms of racial equity and leadership development, the Race is Priority program is focused on identifying and accelerating careers of Black professionals who have potential to take on strategic roles at the Bank. This initiative attracted 2,150 interested professionals and identified 150 high-potential candidates through People Analytics, in which 97 candidates were admitted to the talent pool and 134 concluded career acceleration paths, reinforcing BB's commitment to enhancing diversity among its leaders. The Program adopted a continuous methodology, beginning with individual assessments and the development of personalized Individual Development Plans (IDPs), supported by ongoing evaluations and frequent feedback that fostered participants' professional development. Throughout the journey, Autonomous Sharing and Learning Groups were established as safe spaces for exchange and strengthening self-awareness. These groups included discussion circles, workshops, thematic panels, and dialogues with senior leadership, promoting the collective development of strategies for professional and personal advancement.

Mentoring Portal

Mentoring is a powerful tool for developing skills, offering guidance and support through the mentor's expertise. This collaborative process accelerates the mentee's professional and personal growth, promoting continuous learning and maturity amidst challenges. At Banco do Brasil, the UniBB Corporate University offers the BB Mentoring Portal, an online platform that facilitates employees to exchange knowledge and experiences among themselves, strengthening knowledge management and developing critical career skills. In 2025, the Bank offered 24 mentoring programs with 2,786 participants, resulting in 791 pairs who successfully completed the mentoring process.

Social Security Education Path

Banco do Brasil offers a learning path for retirement. These are 17 courses covering essential topics on social security and the Bank's complementary private pension program as well as tax systems and investment policies, among other courses. Since 2017, more than 49,000 employees have completed at least one course module of this Learning Path.

Return on Investment in Human Capital

To assess the return on investment in human capital, Banco do Brasil adopts the HC ROI, which in 2025 recorded 6.82. Despite a slight decrease compared to the results achieved in 2024, Banco do Brasil's return on human capital investment index remains strong. The figures for operating expenses refer to financial intermediation expenses. Employee expenses refer to personnel expenses, available on page 4 of the 4Q2025 Performance Report.

Human capital performance indicators are monitored to measure the implementation of the strategy to develop this capital. In addition to financial indicators, data such as the number of employees with at least 40 hours of annual training in courses prioritized by BB for managers and other employees, according to their position and area of activity, is also observed. Face-to-face or distance learning courses are also considered, as well as courses chosen by each employee. The average hours of face-to-face training per employee, hours of distance training and daily access to the Banco do Brasil Corporate University (UniBB) Portal are also monitored. Cost indicators are also monitored, such as total amount invested in training programs, investment in training per employee, reduction in travel and accommodation expenses due to the e-learning program, and percentage use of the corporate education budget allocated to each Company unit.

	2022	2023	2024	2025
a) Total revenue	293,344,926	322,439,982	346,983,616	361,897,427
b) Total operating expenses	159,851,103	170,867,643	182,710,523	198,953,205
c) Total employee expenses (salaries + benefits)	21,570,030	23,137,883	24,320,954	26,236,694
HC ROI results (a-(b-c))/c	7.188856622	7.550830039	7.754385251	7.21054703
FTE	73,648	73,800	74,077	73,222
FTR	85,953	86,220	86,574	85,206

Note: The amounts above are expressed in thousands of Brazilian reais.

Training and development

In the tables below, we report the main indicators referring to staff training and development in 2025, calculated based on FTE (Full-Time Equivalent).

The indicators for the total number of BB headcount can be found in the 2025 Annual Report.

Average hours of training and development per FTE

	2022	2023	2024	2025
Total hours of training and development	**9,804,839**	**11,238,409**	**12,470,385**	**13,174,090**
FTE	73,648	73,800	74,077	73,222
Average hours of training and development per FTE	133.13	152.28	168.34	179.91

Average amount spent per FTE on training and development

(R$)

	2022	2023	2024	2025
Total hours of training and development	**80,400,000.00**	**80,200,000**	**96,823,173**	**88,000,000**
FTE	73,648	73,800	74,077	73,222
Average amount invested per FTE in training and development	1,091.67	1,086.7	1,307.06	1,201.82

Average hours of training and development per FTE broken down by gender

	2022			2023			2024			2025		
Gender	**Women**	**Men**	**Total**	**Women**	**Men**	**Total**	**Women**	**Men**	**Total**	**Women**	**Men**	**Total**
Total hours of training and development	**3,958,919**	**5,845,920**	**9,804,839**	**4,531,490**	**6,706,919**	**11,238,409**	**4,937,303**	**7,533,082**	**12,470,385**	**5,265,722**	**7908368**	**13,174,090**
FTE	30,482	43,166	73,648	30,180	43,620	73,800	30,013	44,064	74,077	29,543	43,679	73,222
Average hours of training and development per FTE	129.88	135.42	133.13	150.14	153.75	152.28	164.5	170.95	168.34	178.23	181.05	179.91

Average hours of training and development per FTE

	2022					2023					2024					2025				
Position	**Managers**	**Advisors**	**Operational staff**	**Technicians**	**Total**	**Managers**	**Advisors**	**Operational staff**	**Technicians**	**Total**	**Managers**	**Advisors**	**Operational staff**	**Technicians**	**Total**	**Managers**	**Advisors**	**Operational staff**	**Technicians**	**Total**
Total hours of training and development	**3,192,567**	**1,390,592**	**5,065,391**	**156,289**	**9,804,839**	**3,833,127**	**1,520,993**	**5,725,325**	**158,964**	**11,238,409**	**4,292,895**	**2,178,105**	**5,779,549**	**219,836**	**12,470,385**	**4,640,369**	**2,265,831**	**6,068,491**	**199,249**	**13,174,090**
FTE	31,411	8,305	32,863	1,069	73,648	31,375	8,787	32,665	973	73,800	31,438	10,002	31,631	1,006	74,077	30,513	10,296	31,368	1,045	73,222
Average hours of training and development per FTE	101.63	167.44	154.15	146.20	133.13	122.17	173.1	175.27	163.37	152.28	136.55	217.76	182.71	218.52	168.34	152.08	220.07	193.46	190.67	179.91

Average hours of training and development per FTE broken down by race

	Race	Total hours of training and development	FTE	Average hours of training and development per FTE
2022	Yellow	297,994	2,098	142.04
	White	7,051,104	53,566	131.63
	Indigenous people	15,690	115	136.43
	Brown	2,075,634	15,419	134.61
	Black	363,133	2,444	148.58
	Not informed	1,284	6	214
	Overall total	**9,804,839**	**73,648**	**133.13**
2023	Yellow	324,212	2,100	154.38
	White	7,889,697	52,740	149.59
	Indigenous people	19,659	122	161.13
	Brown	2,523,135	16,058	157.12
	Black	481,119	2,777	173.25
	Not informed	587	3	195.66
	Overall total	**11,238,409**	**73,800**	**152.28**
2024	Yellow	362,811	2,146	169.06
	White	8,536,603	52,149	163.69
	Indigenous people	26,844	130	206.49
	Brown	2,953,862	16,654	177.36
	Black	589,134	2,994	196.77
	Not informed	1,131	4	282.75
	Overall total	**12,470,385**	**74,077**	**168.34**
2025	Yellow	383,789	2,129	180.27
	White	9,078,745	51,102	177.66
	Indigenous people	21,241	124	171.3
	Brown	3,109,122	16,840	184.63
	Black	580,526	3,023	192.04
	Not informed	667	4	166.75
	Overall total	**13,174,090**	**73,222**	**179.91**

Average hours per FTE broken down by age group

	2022				2023				2024				2025			
Age group	under 30 years old	30 - 50 years	over 50 years old	Overall total	under 30 years old	30 - 50 years	over 50 years old	Overall total	under 30 years old	30 - 50 years	over 50 years old	Overall total	under 30 years old	30 - 50 years	over 50 years old	Overall total
Workload	623,075	7,218,301	1,963,463	9,804,839	657,486	8,322,458	2,258,465	11,238,409	997,607	8,969,232	2,496,656	12,463,495	749,042	9,264,627	3,160,421	13,174,090
FTE	2,168	17,600	53,880	73,648	2,676	54,252	16,872	73,800	3,021	52,845	18,211	74,077	2,732	50,959	19,531	73,222
Average hours/ FTE	287.40	410.13	36.44	133.13	245.7	153.4	133.86	152.28	330.2	169.7	168.3	168	274.17	181.80	161.81	179.91

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Talent Attraction and Retention

Attracting, developing, and retaining talent remain among Banco do Brasil's strategic priorities in 2025. These elements are fundamental to ensuring business sustainability and the Organization's competitive edge in a scenario of accelerated digital growth, high demand for innovation, and permanent focus on customer experience. We continually invest in attracting, retaining, satisfying and developing our professionals, ensuring an inclusive workplace that is in line with market transformations.

At BB, external selections and hires take place through public service entrance exam, according to the demand for staff in each region. The exception applies to specific roles, including special advisors and the private secretary to the CEO, which observe free appointment and dismissal criteria, as provided in our Bylaws. The selection process considers not only the technical requirements of the position, but also initiatives concerned with social inclusion, reinforcing our commitment with the promotion of representativeness and equal opportunities.

Internal transfers are carried out among our workforce based on qualifications and specific job requirements, contributing to professional growth, skill enhancement, and long-term career advancement. These processes are primarily operationalized through the Bank's internal electronic recruitment system (*DigiTAO*), which applies affirmative action protocols to candidate lists considering social markers of difference (People with Disabilities, gender, and race/ethnicity) with the objective of promoting greater equity and increasing the representativeness of historically underrepresented groups. This strategy diversifies our talent pipelines, expands access to growth opportunities, and strengthens the development of more diverse and representative leaders prepared to serve technical, strategic, and management roles.

In 2025, we had over 84,000 employees hired via public service entrance exam under the Brazilian CLT labor regime, in addition to statutory employees. Our staff also includes trainees and apprentices, who engage in practical activities and have the opportunity to complement their academic and professional education in a learning and development environment. We strictly comply with the Brazilian legislation applicable to each employment relationship. Working hours vary according to the role performed and type of employment. Employees in specific banking-sector roles, such as clerks and cashiers, work 6- or 8-hour shifts. Trainees work 4 or 5 hours per day, while apprentices work 4 hours per day.

In 2025, Banco do Brasil was, once again, certified by the Top Employers Institute (13th consecutive year), an international recognition that validates the excellence and maturity of our people management and workplace practices, based on objective criteria and verifiable evidence. The certification comprehensively assesses areas such as Talent Strategy, Personnel Planning, Integration, Training and Development, Performance Management, Leadership Development, Career and Succession Management, Remuneration and Benefits and Corporate Culture.

This result places Banco do Brasil within international benchmarks, with outstanding performance in Strategic Direction, exceeding the global benchmark in Business Strategy, People Strategy, and Leadership, demonstrating a clear alignment between governance, institutional goals, and people management practices.

This certification also recognizes the Bank's strengths in practices that are not yet widely adopted in the market, such as structured workforce planning, well-being and family-focused compensation and benefits, consistent DE&I initiatives, career development programs, and social and community

For the 13th consecutive year, Banco do Brasil received the Top Employers certification, reinforcing the maturity of its people management practices.

engagement actions. These practices reinforce the corporate culture and the Bank's ability to promote ethical and inclusive workplace environments that are dedicated to continuous development.

Being recognized by the Top Employers Institute reaffirms Banco do Brasil's commitment to continuously evolving its People Management policies and highlights the alignment between strategy and execution, while embedding social dimensions into the ESG agenda, solidifying the Bank as a benchmark employer both on a national and a global scale.

New employee hires (FTE)

	2022		2023		2024		2025	
	Number	%	Number	%	Number	%	Number	%
New hires in the period	3,717	65.43	2,327	26.95	1,808	14.09	551	0.75
Age group								
Under 30 years old	2,171	58.41	1,521	65.37	926	51.22	264	48.03
30-50 years old	1,481	39.84	768	33	834	46.13	281	50.88
over 50 years old	65	1.75	38	1.63	48	2.65	6	1.09
Gender								
Men	2,827	76.06	1,960	84.23	1,487	82.25	479	86.94
Women	890	23.94	367	15.77	321	17.75	72	13.06
Average hiring cost (R$)		**310.45**		**320.00**		**400.00**		**400.00**

Internal vacancies filled by employees (FTE)

	2023		2023		2024		2025	
	Number	%	Number	%	Number	%	Number	%
Fillings in the period	1,964	34.57	6,309	73.05	11,031	85.91	19,324	81.81
Age group								
Under 30 years old	175	8.91	958	15.18	506	4.58	1,224	6.33
30-50 years old	1,657	84.37	5,054	80.11	8,944	81.08	14,626	75.69
over 50 years old	132	6.72	297	4.71	1,581	14.34	3,474	17.98
Gender								
Men	1,222	62.22	3,724	59.03	6,411	59.02	11,046	57.16
Women	742	37.78	2,585	40.97	4,520	40.98	8,278	42.84

Headcount abroad by country

Year/Country	2023	2024	2025	Overall total
Germany	2	1	2	5
Argentina	7	6	6	19
Austria	5	4	2	11
Chile	1	-	-	1
China	1	2	2	5
Singapore	-	-	-	-
United States	13	12	11	36
France	-	-	-	-
Cayman Islands	1	1	1	3
Japan	5	5	5	15
Paraguay	1	1	1	3
Portugal	1	-	-	-
United Kingdom	7	8	7	22
Overall total	**42**	**40**	**37**	**119**

Work Flexibility

Several studies have evidenced that flexibility at work has a direct positive influence on team engagement, retention, and satisfaction. Therefore, Banco do Brasil has been constantly improving its Institutional Remote Work (TRI) program, which is essentially hybrid and combines the flexibility of remote work with the amount of face-to-face interaction needed to strengthen our corporate culture.

Flexibility has proven to be a strategic element in responding to the demands of the modern corporate environment, allowing employees to balance their personal and professional responsibilities more effectively. This autonomy contributes to a greater positive perception of well-being and to increased productivity.

From a socio-environmental perspective, remote work also reduces daily commutes and thus potentially decreases emissions associated with urban transportation, improving our employees' quality of life.

In 2025, we carried out a remote work satisfaction survey and the outcome reinforced that the TRI program has been well received by our teams, contributing with employee engagement and well-being, and efficiently driving our operational continuity.

TRI Indicators

The program's key indicators, as of March 2026, demonstrate the consolidation of the model:

575 authorized units (versus **465** in the previous year);

30,446 eligible employees, versus **27,627** in the previous year;

26,509 employees on the TRI program, versus **22,539** in the previous year;

6,780 average daily interactions on the TRI program, versus **9,661** in the previous year. This reduction in interactions was driven by planned changes and a higher number of in-person interactions under the hybrid policy.

Employee Engagement Survey

The Engagement Survey is carried out in partnership with Gallup, a renowned consulting and research company that develops tools and methodologies to enhance the performance and engagement of people and institutions. This initiative enables us to assess the level of engagement of our employees and compare our results with companies in Brazil and around the world, providing strategic insights for people management. Among the aspects covered in the survey were: job satisfaction, motivation and purpose at work, commitment, development, recognition, and opportunities, among others. In 2025, the survey was completed by 79% of the 74,726 eligible employees (FTE), including employees in the international network.

Internal vacancies filled by employees (FTE)

	2022	2023	2024	2025	Target
Engagement index	63.8	67.1	70.5	71.17	71.0
Number of participants	12,077	45,172	49,720	58,701	-
Coverage* (comprehensiveness)	28%	62%	60%	79%	-

* In 2022, a sample of 50,000 eligible employees was considered. Since 2023, the total number of employees at the end of the year has been considered, excluding absences (holidays, licenses, general allowances, etc.).

Corporate Performance Review

Our employees' variable remuneration is linked to the Labor Agreement - Connection, which measures each unit's performance in relation to strategic goals. This model directly impacts the employees' variable remuneration through the payment of Profit Sharing (PLR) and the Executive Board's Variable Remuneration (RVA).

The organizational units are assessed based on a set of performance metrics in line with strategic topics prioritized by the Bank. The main topics monitored include financial performance, ESG, people management, compliance, operational and credit risks, processes, innovation, and customer experience. Metrics related to innovation are also considered, stimulating solutions that add value to business and customer relationships.

To ensure the model's effectiveness, the indicators are reviewed periodically, keeping them challenging and in line with BB's Corporate Strategy. Risk management is a pivotal aspect in the performance review of our units. The indicators adopted consider the particularities of each area and encompass factors such as operational loss management, delinquency management, balance between risk and results, physical security, risk mitigation, and efficacy of risk management models. We also include ESG (Environmental, Social and Governance) metrics in our performance review. The main indicators monitored include incentives for sustainable finance, eco-efficiency initiatives, compliance with the targets of the BB 2030 Agenda and the promotion of diversity.

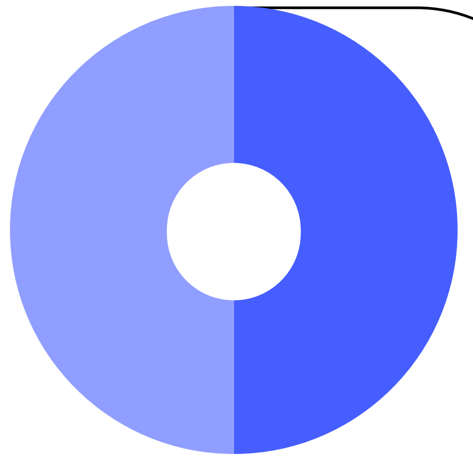
Diversity, equity and inclusion

Respect for diversity and the pursuit of equity and inclusion are closely linked to our purpose of always being close and relevant in people's lives. Diversity, Equity, and Inclusion (DE&I) is one of Banco do Brasil's strategic pillars, being directly connected to the BB 2030 Agenda and aligned with the UN Sustainable Development Goals (SDGs), in particular SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities), and SDG 18 (Ethnic-Racial Equality).

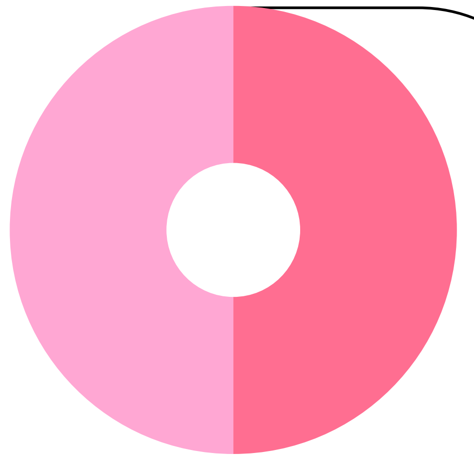
Banco do Brasil adopts ethical and responsible practices in its relations with its various stakeholders, focusing on respect for the articles of the UN Charter on Human Rights and on sustainability. Our actions are aligned with the ESG pillars and promote DE&I initiatives, with continued enhancement of policies and actions. BB was the first Brazilian bank to adopt the UN Standards of Conduct, ensuring equal rights and fair treatment for the LGBTQIAPN+ community and it was also Brazil's first financial institution to standardize the use of social names for the trans community. When we consider our purpose to be "close to and relevant in people's lives," our goals are clearly and inextricably linked to fostering an equitable, diverse and multifaceted environment. By promoting diversity, we create the means to meet the challenge of improving "how" we conduct our work and optimizing the results. Companies that are diverse, equitable and inclusive are better able to respond to challenges, attract the best talent and meet the needs of different customer bases.

To ensure the longevity of its strategy, BB renewed its commitment as an ambassador for the UN Global Compact – Brazil Network, participating in the Race is Priority, Women Lead 2030 and Living Wage movements.

Diversity is one of BB's core values and is embedded in its Corporate Strategy, with further development in the 2026-2030 Master Plan, as reflected in the following indicators:



50%
of leadership positions held by women by 2030



50%
of leadership positions held by Blacks and other underrepresented ethnicities by 2030

In 2025, Banco do Brasil continued to strengthen its performance in Human Rights and DE&I by implementing actions and measures aimed at driving its commitments forward.

As an extension of the Diversity Program launched in March 2023, Banco do Brasil implemented Regional Forums for DE&I and Employee Experience (EX), expanding and strengthening its DE&I governance structure.

As a practical outcome of the Letter of Intent signed in November 2023, Fundação BB (BB Foundation) and the Zumbi dos Palmares University announced, in February, the opening of applications for research fellowships dedicated to Black students pursuing master's and PhD programs. Under the theme "Studies on the impact of beauty and aesthetics activities on income generation for Black individuals in underserved communities," the initiative seeks to foster scientific knowledge production and encourage research that highlights Afro-Brazilian culture. Following the research phase, the BB Foundation, through a Financial Cooperation Agreement, supported the Zumbi dos Palmares University in the project "Professional Training for Beauty and Aesthetic Enterprises in the Outskirts of Large Cities," aimed at training 600 professionals in the hair braiding, beauty, and aesthetics sectors across five cities, developing technical skills in optimizing the production chain, as well as skills relating to management and entrepreneurial expertise.

Banco do Brasil actively participated in the 69th Commission on the Status of Women (CSW), in New York. The CSW is the United Nations' main intergovernmental forum dedicated to gender equality and women's empowerment, with a focus on reviewing the 30-year anniversary of the Beijing Declaration and Platform for Action and its contribution to the 2030 Agenda. As part of both the Brazilian Government delegation and the UN Global Compact Network Brazil delegation, the Bank took part in panels and strategic dialogues on women's leadership, diversity, equity and inclusion, climate justice, climate resilience, and sustainable finance, reinforcing BB's institutional commitment to promoting women's rights, fostering best practices in the market, and integrating Human Rights and DE&I agendas into its strategy and value chain.

To strengthen the Women at the Top program, in May, BB and LinkedIn announced a partnership aimed at expanding the reach and promotion of women empowerment. The Women on Top project on LinkedIn was developed as a comprehensive content hub, featuring exclusive materials, inspiring podcasts, posts from female Top Voices, career tips, training paths, economy and market related articles and data, real-life stories, and opportunities. Everything was designed to support women entrepreneurs.

To reinforce its commitment to employee well-being, BB expanded its lactation support rooms across major corporate buildings, an initiative implemented since 2024. These rooms were exclusively designed to support breastfeeding employees, providing comfort and privacy, in line with World Health Organization (WHO) recommendations, which encourage breastfeeding up to two years or beyond. Currently, lactation rooms are available at the following locations:

- Ed. BB DF – located on the 9th floor, opened in July 2024;
- Sede III – located on the 2nd floor, opened in December 2024;
- Sede IV – located on the 3rd floor, opened in December 2024;
- Ed. BB SP – located on the 12th floor, delivered by the engineering team in April 2025; and
- Ed. Ventura RJ – located on the 10th floor, delivered by the engineering team in February 2025.

Regarding our plans to advance in gender equity, BB's CEO Tarciana Medeiros participated as a keynote speaker at *Tempo de Mulher*, the first Brazilian network dedicated to supporting and connecting our top executives and C-Level leaders with entrepreneurs nationwide. BB sponsored this event, which, in its 5th edition, seeks to promote an environment for exchange and inspiration, where women can share their professional journeys, management strategies, and secure ways of growing within the corporate universe.

In October, BB sponsored and participated in the 3rd edition of the Future in Black event, which is Latin America's leading business and leadership summit led by Black executives. The event serves as a meeting point for leaders, executive officers, board members, and C-Level executives to connect to shape strategic decisions, expand their influence, and occupy positions of power.

Banco do Brasil was also present, once again, at the Pacto das Pretas Festival, this time as an official sponsor. The festival is an initiative of the Pact for the Promotion of Racial Equity, placing the voices of Black women at the core of debates on challenges within the labor market while mobilizing business leaders to fight racism and sexism.

With the goal of constructing future scenarios for the Black population in Brazil over a 25-

year horizon, BB hosted an initiative called "Future Scenarios Workshop for the Black Population in Brazil". The event was led by the Guetto Institute and the National Anti-Racist Front, with methodological support from Reos Partners. The project joined 35 leaders from different fields, sectors, and regions to co-create possible futures, analyze their implications, and develop strategies based on exchanging perspectives, identifying key concerns, and collectively constructing a systemic map of the structures that sustain and transform racism in Brazil.

In line with its established commitments, BB sponsored the event Inovahack MBM São Paulo – Transforming Challenges into Potential. Created by the Black Money Movement (MBM), this event aims to foster technological solutions that generate social impact in underprivileged communities. The Inovahack event was held from June 19 to 21 and joined leaders and entrepreneurs to encourage dialogue and exchange ideas, promoting the economic empowerment of Black communities under the theme: "Outskirts in Focus: Innovation for Transformation."

Banco do Brasil reinforces its commitment to racial equity through initiatives that value the Black population and promote inclusion, diversity, culture, and social transformation.

The Bank also sponsored and hosted the launch of the first edition of the "*Prêmio Chico Vive*" award, an initiative that honors the legacy of Chico Mendes and recognizes efforts toward environmental preservation and the rights of traditional communities. Inspired by the wisdom of Indigenous Peoples and the decisive action of forest dwellers, the award invites us to reverse the alienation that separated us from the land. It is not merely about celebrating names, but awakening senses, restoring bonds, and strengthening living networks.

With the goal of expanding institutional dialogue with traditional communities, Banco do Brasil promoted engagement with Indigenous leaders focused on the preservation of territories and cultures, paving way for partnership proposals and taking joint actions. Within this context, initiatives were discussed with the Kayapó people regarding carbon credits, family farming, restoration of degraded lands, access to credit, social technologies, and sustainable projects.

Banco do Brasil has been implementing structural measures dedicated to racial equity, actively positioning itself in the fight against racism and the promotion of ethno-racial diversity.

As an ambassador for three commitments under the UN Global Compact – Network Brazil, with a special focus on promoting racial equality, BB carried out several initiatives nationwide during Black Awareness Month. Although these efforts are not limited to this specific period, they were intensified due to the significance of the occasion, reinforcing the Bank's commitment to diversity, inclusion, and ethno-racial equity. By leveraging its brand positioning, BB offered experiences to several audiences that helped strengthen engagement with different social markers across the intersecting dimensions of race and ethnicity. Key highlights include the *Festival Gastronomia Preta* event at CCBB Rio de Janeiro, which gathered thousands of people and promoted Black entrepreneurship, and the Bank's participation in Afropunk Brasil festival in Salvador, one of the world's largest Black culture events with 50,000 attendees and serving as a platform for brand activations centered on cultural appreciation and community connection.

The International Forum on Business Racial Equity, organized by the Business Initiative for Racial Equality, gathered C-Level executives from the country's largest companies, government authorities, and national and international experts to debate and reflect on the theme: "Climate Change, Neo-industrialization, Inclusion, and Diversity". Banco do Brasil sponsored the event and was represented by approximately 50 employees from all regions of Brazil, selected through an internal marketing campaign that strengthened internal engagement and deepened the connection with ESG initiatives.

The *Troféu Raça Negra* trophy event, also sponsored by BB, is one of the country's most prestigious awards dedicated to recognizing individuals who contribute significantly to the advancement of the Black population and the promotion of racial equity in Brazil. Our CEO Tarciana was honored at the awards for her career path, leadership, and institutional impact, all of which align with the strengthening of the DE&I agenda and the tackling of racial inequalities. This recognition reinforces Banco do Brasil's commitment to a responsible and socially transformative corporate agenda.

To strengthen diversity among entrepreneurs in Brazil, BB also sponsored the Expo Favela Innovation Brasil, an event dedicated to promoting entrepreneurship in underprivileged communities, joining approximately 25,000 people over the course of two days. The event was designed to offer targeted actions consisting of financial solutions and services for individual business owners (MEI), with BB participating in roundtable discussions with entrepreneurs, contributing to their business growth, providing guidance for creating value, and strengthening their financial autonomy and independence, while driving social impact across regions.

BB also sponsored the Pink Economy Experience, an ecosystem that promotes connections between the LGBTQIAPN+ community and the market, focused on strengthening entrepreneurship, creative economy, and productive inclusion. In 2025, the circuit travelled to four capital cities, namely São Paulo (SP), Porto Alegre (RS), Salvador (BA), and Rio de Janeiro (RJ), and featured discussion panels, educational content, cultural activations, and spaces for dialogue on diversity, human rights, and economic development. The final stage, held in Rio de Janeiro, emphasized the creative power of Black, Indigenous, and LGBTQIAPN+ communities, reaffirming diversity as a driving force for social and economic transformation.

The *Faces Negras Importam* project, developed by Banco do Brasil in partnership with the WMcCann agency, uses historical research and artificial intelligence to recreate and recover the actual faces of Black women who were cornerstones in Brazilian history, but whose stories ended up erased or generically represented. This project was integrated into the Bank's communication and sponsorship initiatives focusing on the Race and Ethnicity marker, elevating the visibility of the racial equity agenda across strategic events of BB's institutional calendar. The initiative featured the screening of a 30-second institutional video aired on main stages and during opening segments and intervals of events, also being continuously aired at the Bank's stands, coupled with promotional actions and distribution of themed Eco bags, reinforcing the anti-racist message across diverse audiences. This initiative was also featured at the *AfroPunk Brasil,* Pink Economy Experience, Future in Black, *Festival Gastronomia Preta,* International Forum on Business Racial Equity, Troféu Raça Negra, and Expo Favela Innovation Brasil events, further strengthening BB's positioning as an institution committed to promoting racial equity and valuing the Black community.

BB supported *Expo Favela* to boost businesses from peripheral communities, autonomy, and social impact in local territories.

With *Faces Negras Importam*, BB brings the stories of Black women to light and broadens the racial agenda in strategic institutional events.

Banco do Brasil was present at another edition of the LGBT+ Diversity Cultural Fair, reaffirming its commitment to promoting equity, inclusion, and sustainable development. The event took place at the Memorial da América Latina venue in São Paulo and was integrated into our institutional calendar of initiatives aimed at promoting diversity and supporting the LGBTQIAPN+ community. During this edition, which had 30,000 participants, BB promoted initiatives to strengthen entrepreneurship and the professional development of this audience.

The BB Foundation and Distrito Drag officially launched the *Empregando Orgulho* platform (empregandoorgulho.com.br), which is dedicated to the employability, entrepreneurship, and economic inclusion of the LGBTQIA+ community in the Federal District (DF), expecting to directly serve 500 individuals. The project's primary objective is to dismantle barriers to employment and entrepreneurship for the LGBTQIA+ community in the Federal District (DF) by implementing an online employability platform and providing selection and financial support for LGBTQIA+ entrepreneurs.

With an eye on the younger generation, Banco do Brasil participated in the Rec'n'Play 2025 event in Recife, strengthening its relationship with younger audiences through the Praça .BB space, combining financial education initiatives with digital experiences. This initiative contributes to the rejuvenation of our customer base and strengthens the BB brand across different regions.

As part of its commitment to human rights and caring for people, Banco do Brasil launched the Support Protocol for Victims of Domestic Violence, an initiative that offers specialized and compassionate support to current employees who are experiencing domestic violence. Although this initiative is available to everyone, it recognizes that women are disproportionately affected by domestic abuse and therefore incorporates a Protocol that is compassionate and specifically designed for this context.

During the year, Banco do Brasil participated in meetings of the State-Owned Companies Pact, which is an enterprise pact agreement signed among dozens federal companies in September 2024. These meetings aim to promote the exchange of experiences and foster best DE&I practices. A key highlight presented by Banco do Brasil was the disclosure of its progress, challenges, and strategies regarding physical accessibility at its branches, emphasizing the role of technical departments in transforming corporate spaces into more inclusive environments.

The Human Rights and DE&I Dialogues, an initiative of the UN Global Compact Network Brazil, served as a movement for listening, learning, and taking actions, aimed at driving concrete initiatives that promote human rights within the private sector.

Banco do Brasil was a key participant and sponsored the Midwest Dialogue panel, driving debates and initiatives that position the fight against racism as a fundamental pillar for strengthening democracy. The Bank's contribution focused on advancing racial equality, fostering education, and encouraging the Black population to increase its political participation. These dialogues led to the development of the Guiding Manual for Human Rights and DE&I Strategies for Companies, a document that serves as a roadmap for transformation, essential for advancing and consolidating this agenda.

In line with our actions, we also launched the ESG Communication Guide, designed to provide guidance on content creation and interactions aligned with ESG principles and our Human Rights and DE&I strategy. This initiative stems from BB's commitment to respectful, inclusive, and bias-free communication, reinforcing our corporate culture and mitigating reputational risks.

These initiatives are tangible demonstrations of Banco do Brasil's adherence to its public commitments defined under the BB 2030 Agenda and the BB 2030 Commitments, particularly those relating to the strengthening of diversity, equity, and inclusion as strategic drivers. By empowering underrepresented groups, supporting key regional events, and providing spaces for dialogue and development, BB reaffirms its institutional role as an agent of social transformation and an organization committed to sustainable, responsible practices aligned with human rights. These achievements reinforce our position as a benchmark in environmental, social, and climate governance, consolidating Banco do Brasil's contribution to the development of Brazil and the construction of a more diverse, inclusive, and equitable society.

Our diversity targets

Race is Priority (by 2030): 50% of Black, Indigenous, quilombola and other ethnic minority groups in leadership positions. Positions considered:

- 1st managerial level of all units.
- 2nd managerial level of strategic, tactical and support units.
- 3rd managerial level of strategic units.

Women Lead 2030 (by 2030): 50% of women in senior leadership positions. Positions considered:

- Chief executive officer, vice executive officer, and officer.
- General manager of a strategic unit.
- Executive manager of autonomous management.
- General auditor.

Target of 30% of women in STEM (Science, Technology, Engineering, and Mathematics) roles by 2030.

Staff composition by gender

Diversity Indicator	2024 % (FTE)	2025 % (FTE)
Women's participation in the total workforce (as % of the total workforce)	40.51	40.35
Women's participation in all managerial positions, including junior, middle and senior management (as % of all managerial positions)	37.32	37.13
Women's participation in junior managerial positions, i.e., first managerial level (as % of all junior managerial positions)	39.87	39.8
Women's participation in senior managerial positions, i.e., at most two levels of distance from CEO or related positions (as % of all senior management positions)	29.09	27.27
Women's participation in managerial positions in revenue-generating positions (e.g., sales) as % of all these managers (i.e., excluding support positions, such as HR, IT, Legal, etc.)	37.66	37.15
Women's participation in STEM-related positions (as % of total STEM positions)	19.04	17.75

Staff composition by race/ethnic group

	2024 (FTE)		2025 (FTE)	
	Participation in the total workforce (% of the total workforce)	Participation in all management positions, including junior, middle and senior levels (% of total management level workforce)	Participation in the total workforce l (% of the total workforce)	Participation in all management positions, including junior, middle and senior levels (% of total management level workforce)
Asian descendants	2.9	2.32	2.91	2.34
Black and brown people	26.52	26.28	27.12	27.22
White people	70.4	71.26	69.79	70.29
Indigenous people	0.17	0.14	0.17	0.15
Other, Not informed	0.01	-	0.01	-

Composition of staff by other minorities

Diversity Indicator	% (FTE) 2024	Coverage % (FTE) 2024	% (FTE) 2025	Coverage % (FTE) 2025
People with disabilities	3.06	100	3.63	100
LGBTQIAPN+	-	-	-	-
Age group				
Under 30 years old	4.08	100	3.73	100
30-50 years old	71.34	100	69.6	100
over 50 years old	24.58	100	26.67	100

The progress of Banco do Brasil's Diversity, Equity, and Inclusion strategy can be found in the staff composition tables available in the 2024 Annual Report.

Freedom of Collective Bargaining

Banco do Brasil participates annually in the Collective Bargaining process, discussing issues of general interest to the banking sector and issues specific to its employees with the entities that represent them: Contec and Contraf/CUT.

These institutions represent different groups of trade unions, which may be affiliated with one confederation or the other.

For consistency, BB seeks to enter into identical agreements with Contraf/CUT and Contec, since the benefits and working conditions agreed under the Collective Bargaining Agreements apply nationwide, given the unified career framework.

Collective Bargaining Agreements

The Collective Bargaining Agreement (ACT) is a document signed between Banco do Brasil and the entities representing bank employees (Contraf and Contec), establishing clauses that complement those set forth in the Collective Bargaining Convention (CCT). The ACT sets out the benefits and working conditions specific to BB employees. https://www.bb.com.br/site/sobre-nos/negociacao-coletiva/dinamica-de-negociacao/

	2022	2023	2024	2025
Employees represented by an independent trade union or covered by collective bargaining agreements	100%	100%	100%	100%

Health, safety and well-being

Promoting the safety and health of our employees is a core pillar in Banco do Brasil's people management. Our People Management Policy sets out specific guidelines for Occupational Safety and Health (OSH), implemented through the Safety and Health Management System, with emphasis on the Risk Management Program (PGR), in accordance with the requirements of Regulatory Standard (NR 01). With the PGR, we identify, assess and mitigate occupational risks, considering factors such as physical, chemical, biological, ergonomic (including psychosocial) and mechanical risks. This approach allows us to classify risks according to their frequency and severity, adopting corrective and preventive measures on an ongoing basis. Hazards in the workplace are identified through regular technical visits to all the Bank's units, based on previous studies, occupational health data and the employees' perception of the risks present. The identified risks are analyzed and classified at different levels, according to the methodology outlined in the PGR Report.

In addition, we promote ongoing awareness raising, training and occupational health monitoring initiatives, ensuring a safe and healthy workplace for everyone. These initiatives reinforce our commitment to employee well-being and contribute to building a sustainable and productive corporate environment.

Network of Specialized Services in Safety Engineering and Occupational Medicine (SESMT)

	2022	2023	2024	2025	Chg. 2024-2025
Participants	132	129	126	121	-3.97%

Risk Monitoring

At Banco do Brasil, occupational risks are monitored in a structured and continuous manner, with the work of the Internal Committee for Accident Prevention (CIPA) and the Accident Prevention Officers (RPA), together with the network of the Specialized Services in Safety Engineering and Occupational Medicine (SESMT). According to Regulatory Standard 5 (NR 5), units with up to 80 employees rely on an RPA, while those with more than 81 employees have a CIPA, ensuring full coverage across all business units. RPAs and CIPAs are composed of professionals who are trained and qualified to prevent work-related accidents and illnesses, always supported by SESMT. To ensure a safe environment, the teams carry out annual technical visits to the units, identifying hazards and assessing the mitigation of environmental risks such as chemical, physical, biological, ergonomic and mechanical. In these processes, factors such as noise, lighting, humidity and temperature are measured, ensuring that corrective or preventive actions are implemented as needed.

The data collected is recorded in our Safety and Health Management System, enabling us to formulate action plans to eliminate or reduce identified risks. The execution of these actions is monitored by OSH professionals, who monitor deadlines and targets related to adjustments in work processes, training and the supply of Personal Protective Equipment (PEE) and Collective Protective Equipment (CPE). Action plans are prioritized based on the severity and likelihood of the risks identified, ensuring an efficient approach and focused on prevention. Our management system adopts the PDCA (Plan, Do, Check, Act) cycle, ensuring ongoing improvement of safety processes and allowing control variables to be continuously monitored and adjusted. Therefore, we periodically assess the actions executed and identify opportunities for improvement.

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Ergonomic Analysis and Customized Services

We carry out Ergonomic Work Analysis (AET) and Preliminary Ergonomic Analysis (AEP), focused on adapting workstations to the needs of employees, including People with Disabilities. In addition, we offer ergonomic consultancy accessible to all employees, which can be activated in person or via our digital platform, allowing for customized assessments of workstations and processes.

Emergency Prevention and Response

In addition to identifying and mitigating risks, we prepare to respond to various emergencies, such as robberies, fires, floods, landslides, pandemics, epidemics and disease outbreaks. Our Emergency Response Groups (GRUAs) are comprised of employees trained to act in critical situations, conducting regular building evacuation drills in accordance with the procedures defined in the emergency plans. We also rely on fire brigades, structured in accordance with prevailing law.

Right of Refusal and Communication of Adverse Events

Banco do Brasil values safety and the active participation of its employees in identifying risk situations. Pursuant to Normative Instruction 399, all employees have the right of refusal and can interrupt their activities if they identify serious and imminent risks to their health or that of others. These situations must be reported immediately to the superior, who will take the necessary measures to eliminate the risks. Reports of adverse events are recorded in the management system, allowing the SESMT to conduct investigations into work-related incidents and injuries. Based on these analyses, we issue the Occupational Accident Report (CAT), when applicable, and monitor the frequency and severity of events to mitigate risks and implement preventive actions to avoid incidents.

Risk Management Program

	2022	2023	2024	2025
Environmental risk assessments carried out	2,796	2,430	2,638	2,184
Safety inspections carried out	2,948	2,536	2,827	2,269
Ergonomic analysis carried out	451	983	1,047	920
Ergonomics consulting	1,499	934	697	568

Risk Prevention

In 2025, we promoted specific training in Occupational Safety and Health (OSH), covering topics such as occupational and psychosocial risks, labor and social security legislation, harassment, ergonomics, quality of life and mental health. The Mental Health Path, available on the UniBB Portal, is one of our main initiatives, aimed at promoting healthy practices and improving the all-round well-being of employees. This program offers comprehensive educational content on emotional intelligence, digital and substance addiction, happiness at work, nutrition, overweight and obesity, cardiovascular risks, stress, sleep quality, burnout, time management, conflicts, resilience, work organization, ergonomics, among others. The Mental Health Path is not only a source of information, but an invitation to transform employees' lives and achieve a healthy balance. To increase access to OSH information, we have made available the Safety and Health Portal, which centralizes relevant content and offers a direct channel for recording accidents, incidents, nonconformities and suggestions. In addition, employees can actively contribute to enhancing the OSH Management System through the "Talk to Gepes" tool. Complementing these initiatives, we rely on an OSH chatbot, accessible via WhatsApp, which provides quick and accurate information on occupational safety and health. More complex issues are referred to SESMT professionals for specialized care. We also encourage employee participation through the Banco do Brasil News Agency, where they can send suggestions and comments, which are analyzed by the areas in charge.

Occupational Health Monitoring

To prevent and reduce health issues, we rely on the Occupational Health Medical Control Program (PCMSO), which conducts occupational examinations at different times during the employee's journey, such as admission, periodic and return to work examinations. The results of these examinations help to identify the epidemiological profile of employees and support preventive actions. Among the preventive health initiatives, we promote the annual influenza vaccination campaign, free of charge for employees and minor apprentices, with a target coverage of 66% of the target audience. In addition, we conduct the Periodic Health Examination (EPS), which screens for occupational problems and other common health conditions, such as depression, stress, cardiovascular risk factors, analyzing indicators such as Body Mass Index (BMI) and level of sedentary lifestyle. Our EPS adhesion target is 95%. Managers also have the option of carrying out voluntary health check-ups, covering complementary examinations customized by gender and age group. The data collected during occupational examinations is analyzed by OSH professionals, supporting the planning of actions concerned with improving quality of life at work, with preventive measures targeting the main causes of leave of absence.

Training to prevent occupational and work-related health risks

	2022	2023	2024	2025*
Training on Occupational Safety and Health	66,770	70,215	65,983	267,716

*In 2025, there was a significant increase in the number of OSH training sessions due to the inclusion of new courses in the mandatory training program, particularly on psychological safety and the inclusion of people with disabilities.

Influenza vaccine

	2022	2023	2024	2025
Target (%)	66	66	66	66
% of vaccinated employees	68.0	61.76	64	62

Periodic Health Examination (EPS)

2022	2023	2024	2025
77,783	83,244	85,153	85,271

1 The number of Periodic Health Examinations (EPSs) conducted has remained stable over the past three years. In 2025, the target was maintained at 66%. A total of 62% of BB's workforce was vaccinated, reflecting a stable trend over the last three years

Supplier Health and Safety

Regarding our suppliers, we ensure compliance with OSH criteria through specific contractual clauses, which require compliance with current legislation. These clauses include obligations related to occupational risk training, the provision of personal protective equipment (PPE) and the submission of appropriate labor documentation. This commitment also ensures that suppliers adopt safe practices in line with the Bank's guidelines.

Social Investment

Investment in Culture

In 2025, we celebrated 36 years of investing in culture through our five Banco do Brasil Cultural Centers (CCBB). The projects for our cultural programming are selected through proposals submitted via public call notices and rigorous market research, ensuring transparency, democratic access to opportunities, and alignment with CCBB's conceptual pillars and curatorial framework.

Throughout the year, the CCBB centers hosted 165 cultural initiatives, welcoming more than 2.8 million visitors. This figure is slightly lower compared to 2024, as the consolidated data does not yet include the months of November and December.

The CCBB Educational Program serves both students and walk-in visitors, while also developing specific educational materials for high-profile exhibitions, tailored for elementary primary and high school students. All exhibitions feature educational activities focused on cultural themes, museology, and education, also offering guided tours with sign language to ensure the inclusion of the hearing-impaired. Information regarding direct and indirect job creation, selective waste collection initiatives, and logistics is currently being consolidated during the second half of the year.

The cultural calendar in 2025 was structured around projects selected through the 2023–2025 CCBB Sponsorship Call Notice. Its curatorial framework prioritizes initiatives that are inclusive, that celebrate origins and ancestry, the explore regional narratives, and that have a decolonial vision, therefore ensuring a diverse range of programming. During this period, we invested over R$81 million in cultural programming across our venues, of which more than R$49 million was funded through the Federal Law for Cultural Incentive.

Highlights for CCBB in 2025

Ancestral exhibition: The *Afro-Américas* exhibition toured all five CCBB locations showcasing approximately 160 works by renowned Black artists from Brazil and the United States.

During the COP 30 in Belém, the ***"Vetores-Vertentes: Fotógrafas do Pará"*** exhibition celebrated the pluralistic universe of Amazonian photography, gathering works created by 11 renowned artists from Pará across three distinct generations.

Brasília and Rio de Janeiro hosted the ***Paredão Ocupa o Museu Festival,*** a celebration of the sound wall culture and its vital importance to the Brazilian music scene. The festival served as a gathering of massive sound structures, showcasing the diverse musicality of Brazil's urban outskirts and rural country lands.

Zezé Motta and the play *"Vou fazer de mim um mundo"* toured four CCBB locations. This production marks the first monologue in the career of this renowned actress and is a theatrical adaptation of Dr. Maya Angelou's 1969 best-selling memoir "I know why the caged bird sings".

The film retrospective **"Chaplin"** provided a unique opportunity to rediscover the sheer genius of Charles Chaplin, who began his film career in 1914, having served as an actor, director, producer, screenwriter, and composer, contributing immensely to the foundations of cinematic language in its early days.

The film retrospective ***"Cinema de Resistência: um olhar sobre o Brasil invisível"*** delved into the works of award-winning director Lúcia Murat, screening 34 of her more than 65 film productions, which explore the open wounds of our recent history.

In April 2025, we launched the **2026–2027 CCBB Sponsorship Call for Proposals,** allocating R$120 million for the selection of cultural projects over the next two years. We received more than 7,000 applications, increasing by approximately 10% from the previous call for proposals. We recently announced the results, selecting 103 projects from all regions of Brazil.

Black Awareness Month: During Black Awareness Month, we highlighted the *Festival Gastronomia Preta* at CCBB Rio de Janeiro, gathering thousands of people while promoting entrepreneurship among the Black community. We also participated in Afropunk Brazil in Salvador, one of the world's largest celebrations of Black culture, featuring activations focused on audience experience and honoring the cultural heritage that connects us.

3rd edition of Future in Black: We participated in the 3rd edition of this event, the main gathering for businesses and leaders led by Black leaders in Latin America.

Expo Favela Innovation Brazil: We supported this event, which is dedicated to promoting grassroots entrepreneurship from outskirt communities through commercial initiatives that showcase financial solutions and services for individual entrepreneurs (MEI), as well as business roundtables aimed at scaling businesses for financial independence, autonomy, and social impact.

Antiracist Dialogues for Democracy – Green Employability and Racial Equity: We hosted this gathering in Brasília to advance the discussion on fair ecological transition and promotion of inclusion within the labor market.

Sports, Games and e-Sports

Sports are part of our brand's DNA. More than just facilitators, we are fans and supporters who steer every initiative, driving them toward the final goal, whatever it may be. We are committed to making Brazilian sports increasingly strong and well-structured and, therefore, our sponsorships are vital to this mission, serving as a catalyst for social transformation and fostering the development of several sporting modalities. We take great pride in sustaining one the longest-running partnerships in the history of Brazilian sports: for over 30 years, we have sponsored indoor and beach volleyball.

In 2025, we hosted 31 volleyball events, including both beach and indoor modalities, attracting approximately 128,000 spectators. These events took place in arenas and gymnasiums located across the entire country.

Our Street Running Circuit spanned all five regions of Brazil across 10 stages in 10 different states, debuting in new capital cities for the first time, such as Campo Grande, João Pessoa, and Macapá. Throughout the year, these events gathered approximately 32,000 runners of all ages with the objective of remaining physically active through running, one of the most inclusive and accessible sports.

Our sports sponsorships are deeply integrated with BB's brand strategy to rejuvenate our customer base. To achieve this, we have maintained our commitment to surfing and skateboarding projects. In surfing, we hosted seven events as part of the BB Circuit, three of them in cities such as Fortaleza (CE), Guarapari (ES), and Imbituba (SC) for the first time. In skateboarding, we maintained our own dedicated circuit featuring Street, Park, and Vert events throughout the year.

In skateboarding, we maintained our own dedicated circuit featuring Street, Park, and Vert events throughout the year. Our sponsorship of W7M spans multiple fronts of the gaming universe, complemented by our presence at major global events such as Gamescom. We were also the presenting brand of CCXP, the world's largest pop culture festival, held in São Paulo. This strategy has been instrumental in positioning BB as one of the most highly regarded brands with this key target audience in recent years.

For the third consecutive year, we hosted the *Tamo Junto BB* Festival, gathering approximately 80,000 attendees for the event. The 2025 edition was held in Fortaleza and showcased, once again, a unique spectrum of BB-sponsored sports with free admission to tournaments, performances by leading musical artists and cultural activations, all while maintaining a robust social and environmental agenda.

We continue to invest in our brand rejuvenation strategy and in the expansion of our customer base, therefore, building a solid relationship with younger generations remains a top priority for us. Our promotional and sponsorship efforts are focused on connecting with this demographic's

realities through innovative initiatives in the sporting arena. We strive to deliver experiences that truly create a meaningful impact in the daily lives of millions of Brazilians in an authentic and relevant way. We are determined to be a bank that speaks the language of the present and the future, supporting causes, events, and projects that strengthen our bond with society.

Our brand conveys our attributes and purpose to society. Our customer-centric approach enabled our brand value to grow by 24% over the course of 2025, increasing from R$47.8 billion to R$59.3 billion.

In the first half of 2025, three of our four brand pillars (Sports, Culture, Sustainability, and Technology), grew in relation to the second half of 2024. We highlight that we achieved a turnaround in Sustainability and consistent progress in Technology and Culture. The only contraction was recorded in Sports, due to a generalized downward trend across the industry. However, even in this context, BB maintained its leadership position among financial institutions.

We continue to lead the financial sector and maintained a top-tier ranking in culture and recorded the second-highest growth among financial institutions in technology. We also successfully reversed the negative trend in sustainability, achieving a significant growth in brand sentiment that allowed us to overtake key competitors and reduce the gap among leaders outside the financial industry.

As of November 2025, our portfolio included 593 registered trademarks and 125 pending applications in Brazil. Internationally, we hold 62 registered trademarks in several countries in the Americas, Europe, and Asia.

The valuation of intangible assets, such as the brand, is crucial for publicly traded companies, as it can directly influence stock prices and risk profiles. Intangible assets have the power to drive customer loyalty, sales channel demand, employee engagement, and investor interest, ultimately transforming business performance and financial results.

NOur customer focus enabled our brand value to grow throughout 2025

from **R$ 47.8 billion** to R$ 59.3 billion, ↑ 24%.

Financial inclusion

Products and Services

MEI Card (Individual Microentrepreneur)

The MEI Card has consolidated its position as an important tool for supporting entrepreneurship, by facilitating the daily activities of Individual Microentrepreneurs and expanding access to solutions suited to their routines. With benefits such as no annual fee, installment payments for purchases, simplified bill payments, access to entrepreneurial education content, and an engagement platform with prizes, the MEI Card contributes to financial organization and the strengthening of small businesses.

At the end of 2025, there were 90,000 corporate (PJ) customers with 97,107 cards issued. A total of 78,642 transactions were carried out through the MEI Card, generating R$22 million in transaction volume.

22.9 million

active customers using 34.1 million registered Pix keys.

Pix

The progress of Pix has consolidated one of the greatest transformations ever experienced by the Brazilian financial system. By enabling real-time transfers and payments, available 24 hours a day and at no cost to individual customers, Pix has significantly expanded financial inclusion, democratizing access to digital payment services and bringing millions of Brazilians closer to the digital economy. According to the Central Bank of Brazil, Pix is already the most widely used payment method in the country, reaching more than 170 million users, equivalent to approximately 80% of the population.

In this context, Banco do Brasil plays a prominent role, helping make financial services increasingly accessible, simple, and present in people's daily lives. In addition to keeping pace with the evolution of the Pix ecosystem, we continue to drive its expansion through innovative solutions aligned with the Central Bank's modernization agenda. In 2025, we implemented Automatic Pix, increasing convenience for customers and businesses, and we continue to prepare for new features such as Guaranteed Pix and International Pix.

At year-end, Banco do Brasil had 22.9 million active customers using 34.1 million registered Pix keys. A total of 7.5 billion transactions were sent and received, moving more than R$6.9 trillion. Compared with 2024, transaction volume increased by 13% in number of transactions and 31% in financial value, demonstrating the growing adoption of Pix as a tool for inclusion, convenience, and economic development.

We also advanced in offering new customer experiences, with solutions such as contactless Pix payments at Cielo POS terminals and Pix de Presente, expanding the possibilities for using instant payments. In this way, we reinforce our commitment to promoting purpose-driven innovation, contributing to a more connected, inclusive, and digital society, while remaining relevant in people's lives across all moments and contexts.

BB Crédito Acessibilidade

BB Crédito Acessibilidade is an accessibility credit line that offers special terms and conditions to enhance accessibility and promote the inclusion of people with disabilities, in full alignment with the National Plan for the Rights of Persons with Disabilities. Focused on the acquisition of assistive technologies, this program serves individuals with incomes of up to ten minimum wages, subject to credit approval.

In 2025, we disbursed R$111.78 million through 8,250 transactions, benefiting more than 8,000 customers. Since 2012, this initiative has invested R$1.03 billion, impacting approximately 118,000 people in Brazil.

National Program to Reinforce Family Farming (PRONAF)

PRONAF drives the sustainable development of family farming by supporting small-scale and subsistence farmers through credit, investment, and technical assistance.

In 2025, we supported approximately 202,000 family farmers, with R$21.3 billion and approximately 163,412 transactions, accounting for 33% of the market share in these categories. The program reached 85% of Brazilian municipalities, strengthening productive inclusion and the rural economy.

We also scaled our support to highly vulnerable groups, including land reform settlers, Quilombolas, and Indigenous peoples, serving 22,000 families with R$825.6 million in new loans. Within Group B, which is targeted at producers with annual income of up to R$50,000, we served 6,772 producers through R$91.5 million in transaction volume and support for financial education.

Non-financial Support Projects

Banco do Brasil, through the BB Foundation, supports financial inclusion projects on a non-financial basis for vulnerable groups, which are selected through a combination of direct outreach, engaging directly with the target groups and their representative bodies, and/or through public requests for proposals (RFPs).

In 2025, we highlight:

Black Community: Valuing, Legacy and Equity for the Future

We directed over R$50 million in social investment towards projects benefitting the Afro-Brazilian community as the primary target audience. These initiatives focused on expanding spaces for affirmation, protection, and empowerment, such as the Nova Casa da Tia Ciata in Rio de Janeiro and the Casa Sueli Carneiro in São Paulo.

With a special focus on women, in 2025, we celebrated 77 projects under the Black Women's Economic Empowerment Request for Proposals, directly reaching more than 8,000 people through this initiative.

Cataforte Project: Solid Waste, Recycling, and Dignity at Work

In our engagement with waste pickers, we acknowledge their role as essential for both our cities and the environment. Under the Novo Cataforte Request for Proposals, we supported approximately 5,000 waste pickers, strengthening their organizations and enhancing their technical skills, in addition to contributing to better working conditions, increased income, and improved productive infrastructure. In total, we will invest R$57 million in 25 cooperative networks nationwide. This investment includes more than 130 pieces of industrial equipment, over 25 vehicles for collection and logistics, modern sorting infrastructure, integrated digital management systems, and the distribution of more than 10,000 pieces of personal protective equipment. In 2025, the networks supported by the Cataforte Program conducted training activities totaling 1,996 participations, focusing on strengthening waste picker organizations and developing skills for network-based operations. The training initiatives covered five main thematic areas: association-building, cooperativism and organizational strengthening; circular economy and environmental sustainability; management, business and commercialization; financial and digital education; and health, well-being, safety and human development.

Through the Plastic Hub, we serve three networks of waste collector cooperatives in the states of São Paulo, Minas Gerais, and the Federal District. Investments reached R$7.2 million and benefited 2,820 waste pickers, with an additional 210 workers directly involved in on-site warehouse operations. Plastic accounts for a significant portion of the financial returns for waste collection cooperatives. This project expects to reach a per capita income of at least one minimum wage, reinforcing the financial stability and autonomy of these networks.

As part of our grassroots recycling efforts, the Ecofolia Solidária initiative establishes support hubs that ensured more dignified working conditions and the proper disposal of waste during the carnival holiday in Salvador (BA), generating income for the participating waste collectors. In 2025, the program recorded 174.8 tons of recyclables collected over the 15-day event, benefiting 2,437 collectors.

Connections that Transform: Popular Solidarity Economy Network

With a focus on social inclusion and income generation, we contribute to strengthening the Popular Solidarity Economy Network through a partnership with Unisol Bahia and local partners. We provide training to representatives of solidarity economy enterprises, prepare economic feasibility assessments, and engage with social movements, universities, public agencies, and national networks.

The initiative promotes the development of technical and managerial skills, encourages innovative and sustainable practices, strengthens collaborative networks, and expands the formalization and territorial integration of solidarity economy enterprises. The project has enabled representatives of solidarity economy enterprises to participate in a range of outreach and knowledge-building forums, contributing to the development of social capital and the strengthening of the cooperation network. This will be instrumental in consolidating the solidarity economy as an alternative for generating income with social justice and environmental stewardship.

In 2025, the "Connections that Transform: Popular Solidarity Economy Network" project enabled 750 representatives of solidarity economy enterprises from Brazil's five regions to participate in eight major national events on Solidarity Economy and Sustainable Development. Highlights included the Northeast Popular Solidarity Economy Festival and the National Seminar – A Just Energy Transition in Brazil: Possible Pathways and Social Participation, both held in Salvador.

The initiatives comprised a total of 15 days of programming, with 28 training activities; 100 entrepreneurs supported in exhibiting and marketing their products; 30 civil society organizations mobilized; and the preparation of two official documents related to the climate agenda: the Salvador Charter and the Manifesto for COP30.

In 2025, the project connected 750 representatives of the solidarity economy from Brazil's five regions, carried out 28 training activities, and mobilized 30 organizations, strengthening networks, income generation, and sustainable development.

Environment, Traditional Communities, and COP 30

Nascentes Brasileiras (Brazilian Water Springs)

In a partnership with BB Consórcios, *Nascentes Brasileiras* is an environmental restoration project that recovers springs and restores native vegetation on small rural properties across Brazil.

As of November 2025, this program had identified 215.86 hectares for restoration, with 80.92 hectares already restored. This includes planting 75,982 seedlings, installing over 19,000 meters in fencing, and supporting 42 properties in Brazil.

"Um Milhão de Tetos Solares – Escolas Fábricas de Energia Solar no Semiárido" Solar Project

We invested R$8.9 million in three Solar School-Factories to accelerate the energy transition for 300 families in Porteirinha (MG) and Recife (PE). This initiative makes clean and affordable energy for both homes and businesses a reality, reducing expenses, strengthening water security (by supporting water pumping systems), and creating opportunities to generate income and help families thrive and continue in their home territories.

Reconstruction of Rio Grande do Sul

Since 2024, more than R$73 million has been deployed in the state, with R$52 million invested in 2025 alone. These funds have reached over 7,500 families across the affected region, driving food security, recovering productivity, restoring the environment, and generating income.

Productive Backyards

In partnership with the National Association of People Affected by Dams (ANAB), we invested R$9.3 million in social technologies and socio-environmental solutions that expand food security and income generation. This included 200 Productive Backyards, 400 renewable energy solutions (comprising 100 photovoltaic systems and 300 solar thermal systems), and the training of 720 people in environmental education and climate emergencies.

Through the "Agroforestry Productive Backyards" project, we invested R$11.6 million to implement 600 agroforestry land across 22 municipalities in Rio Grande do Sul, combining donation of inputs and tools, socio-productive monitoring, and environmental restoration efforts, including the planting of 30,000 fruit and native trees, as well as the distribution of 600 tons of organic fertilizer and 600 tons of rock dust to remediate soil.

Home Garden Kit Project

Through the Home Garden Kit Project, we support the Settled Workers' Cooperative of the Porto Alegre Region (COOTAP) to improve the climate resilience of organic vegetable production, offering training for 200 farmers, who receive specialized kits containing seeds, tools, and machinery, with total investments of R$2 million.

Women's Solidarity: Housing with Dignity

The Women's Solidarity: Housing with Dignity initiative integrates home renovations with the economic empowerment of women in vulnerable situations within the Greater Porto Alegre area. We allocated R$4.5 million to provide vocational training for 270 women in the fields of civil construction, management, and cooperatives. Simultaneously, we renovated 270 homes through collaborative community-led actions across neighborhoods in Canoas and Novo Hamburgo.

Public Healthcare Units (*UBS da Floresta*)

In 2025, we inaugurated 10 Public Healthcare Centers (*UBS da Floresta*), including in the communities of Anã (Santarém, PA) and Monsarás (Marajó Archipelago, PA).

The Public Healthcare Center (*UBS da Floresta*) model is an adaptation strategy for healthcare structures in remote locations. Using solar energy infrastructure, we can bring power and medical services to previously inaccessible areas. This enables us to provide internet connectivity and offer specialized equipment to deliver high-quality healthcare services. This initiative has enabled telemedicine consultations and adequate healthcare to the riverside and indigenous populations of these regions. With investments of R$10 million, this program delivers essential medical services to over 10,000 people living in traditional communities.

Sanear Marajó Socio-environmental Project

The *Sanear Marajó* project has established itself as a crucial initiative for socio-productive inclusion in the region, by structuring the açaí production chain and strengthening social technologies in remote communities across the Marajó Archipelago (PA).

Sanear-Marajó combines training in agroecology, the development of multiplier agents and the integration of structural actions involving social sanitation technologies, with more than 100 individual units and collective systems completed, expanding access to sanitation and drinking water and promoting significant improvements in community health and quality of life.

Despite logistical challenges and a shortage of skilled labor, the project has achieved significant results: 163,126 seedlings planted across 99.91 hectares, the active participation of 294 families in collective work efforts, 3 agroextractivist kitchens completed or in their final stages and 100% of Social Technologies implemented in the communities of Portel (PA). The solutions adopted, such as the installation of solar panels, ensured operational continuity despite local limitations.

COP 30

At COP 30, BB Foundation's involvement yielded significant operational and environmental results, demonstrating its capacity to execute large-scale events. In partnership with the Chico Mendes Committee, the National Council of Extractive Populations (CNS) and the Ministry of the Environment and Climate Change (MMA), we held *Espaço Chico Mendes* e *Fundação BB na COP30* project. During the event, in partnership with Banco do Brasil, we formalized several key partnerships and projects.

Among them, we highlight the signing ceremony of the *Projeto Sementes*. With an investment of R$7.9 million, the initiative focuses on strengthening agroecological food systems and fighting hunger and inequality and directly involves 500 participants, prioritizing family farmers, traditional peoples, and vulnerable urban communities in the Federal District and the states of Goiás (GO), Bahia (BA), Sergipe (SE), Piauí (PI), São Paulo (SP), Rio de Janeiro (RJ), Rio Grande do Sul (RS), Santa Catarina (SC), Espírito Santo (ES), Minas Gerais (MG) and Rondônia (RO).

Waste management at the *Espaço Chico Mendes* was treated as a priority agenda and involved the active participation of collectors of recyclable material. The Space received the Certificate of Verified Carbon Unit (VCU) Retirement, recognizing the reduction or removal of fourteen metric tons of CO2e and the Nature Positive seal, which is granted to initiatives that demonstrate best ESG practices.

Below, we highlight the key impacts of this initiative:

The Space recorded **13.14 metric tons of carbon emissions**, which were fully offset and certified, reinforcing the event's integrity from an emissions standpoint.

2,300 cups of water/day (200 ml), with proper disposal and forwarding for recycling.

562.8 kg of recycled plastic, sent to a partner cooperative for recycling and reuse (including repurposing for an educational initiative).

278.2 kg of organic waste was sent to composting.

425.2 kg of Styrofoam was sent to a sustainable brick factory, reducing the volume sent to landfills.

Human Rights

Banco do Brasil has formally committed itself to respecting human rights through the document BB Commitments to Human Rights. Our comprehensive framework, spanning from the staff level to senior management, incorporates guidelines and processes for identifying, assessing, monitoring, and mitigating potential impacts and risks. The Bank's Social, Environmental and Climate Risk Management (RSAC) program involves periodic and systematic review of risks, including human rights aspects, aiming at mitigating them in the short, medium, and long term. Risk management is guided by the Reference Lines of Defense Model (MRLD) (see more details in the 2025 Annual Report, page 61) and is carried out based on good market practices, in accordance with banking oversight and regulation standards. According to this model, managing the mapped risks and the controls required to mitigate them is a responsibility that extends to all levels of the organization. Regarding the supply chain, the process of continuous and systematic socio-environmental risk management begins from the moment the contract is signed and is carried out during the entire relationship cycle with the Bank.

Our selection and contracting criteria consider social and environmental responsibility and record suppliers' commitment to environmental preservation practices, equity, social development, as well as compliance with labor and social security legislation and the fight against corruption. These prerogatives also include the right to exercise freedom of association and collective bargaining by suppliers' employees, who may register any complaints related to their employment contracts with a contract inspector, a service inspector, or the Internal Ombudsman's Office. In addition, we rely on an Integrated Due Diligence process (annual and post-contract evaluation), which covers the Environmental, Social (Human Rights) and Integrity dimensions. The Human Rights Due Diligence mechanism applies systematically to suppliers and is reviewed annually. It is one of the pillars included in BB's multidimensional risk management of its suppliers, covering the following aspects: forced or compulsory labor and/or child labor; moral or sexual harassment and/or discrimination; discrimination in matters of employment and occupation; employee satisfaction; respect for freedom of association and the right to collective bargaining; improving employees' quality of life; relationship with the local community aimed at its development; diversity factors such as gender, color, ethnicity, sexual orientation, country of origin or nationality; and employability of people with disabilities, etc.

Over the past three years, no significant risks have been identified in relation to child or compulsory labor, nor have any complaints been received by the Ombudsman's Office. In 2025, we concluded 182 sanctioning processes against suppliers due to non-compliance with labor requirements, out of a total of 13,665 contracts in force, accounting for a rate of 1.33% in contractual breach. Mitigation or remediation measures were adopted in 100% of these cases, being 80.4% in fines, 10% in warnings and 9.6% in suspension or impediment from bidding/contracting with the Bank. In addition, Article 9 of Banco do Brasil's Bidding and Contract Regulations (RLBB) provides for conditions to be observed by contractors to mitigate human rights risks (www.bb.com.br/rlbb). For suppliers identified as high risk in any of the assessed dimensions — environmental, human rights, and integrity — feedback was provided along with guidelines and recommendations for improving processes and management related to the issues assessed. For suppliers identified as high risk in any of the assessed dimensions — environmental, human rights, and integrity — feedback was provided along with guidelines and recommendations for improving processes and management related to the issues assessed.

It is worth noting that the Bank does not engage with companies that use compulsory and/or child labor, and closely monitors the provision of services on its branches and units, imposing sanctions on non-compliant suppliers through formal administrative proceedings, which may result in penalties or, as a final measure, the unilateral termination of the contract.

RSAC Assessment at ELBBs

We adopt a structured and well-established methodology to oversee Banco do Brasil's Affiliated Entities (ELBB), allowing us to assess the Governance, Risks and Control System (SGRC) of the equity interests classified in this category. To ensure the sustainability of investments and mitigate risks, we oversee Banco do Brasil's Affiliated Entities (ELBB) in two-year cycles, with reporting to Senior Management at the end of each cycle. This process corresponds to the Integrated Oversight Cycle, aimed at verifying the adherence of the processes conducted by the ELBBs to corporate guidelines, market best practices and the Conglomerate's expectations.

The assessment covers relevant risk management aspects, including requirements related to social (including Human Rights), environmental and climate-related risks (RSAC), which constitute an essential dimension of the process. In addition, governance, internal controls, compliance, security, among other factors, are also considered.

The 2022/2023 two-year Oversight Cycle, which included the assessment of 51 ELBBs, assessed Human Rights aspects in 100% of the entities that declared RSAC as a relevant risk.

According to the analyses carried out, risks were identified in 7 ELBBs (13.7%) and all the companies received improvement guidelines to mitigate the weakness identified. In the 2024/2025 Oversight Cycle, 38 ELBBs were assessed, including aspects related to the Human Rights topic. As a result, no relevant issues for improvement were identified within the scope of the oversight performed; therefore, no specific guidelines were issued on the topic.

In new business relationships - such as mergers, acquisitions, joint ventures, etc. - we comply with the provisions of the Specific Equity Interest Policy, with specific items on not making investments, incorporation, spin-offs and mergers or corporate partnerships with third parties that disrespect human rights (i.e. subject workers to degrading forms of work or conditions analogous to slavery; practice sexual exploitation of minors; practice exploitation of child labor).