



Sustainable Loan Portfolio

Total Portfolio:
R\$386.7 billion

3.03 million loans



R\$158.8 billion
1.60 million loans

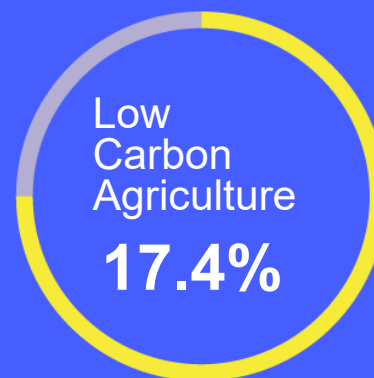


R\$110.9 billion
1.11 million loans

Addittionality / Sustainability Contribution

High / Transformational
Moderate / Effective
Limited / Transitional

Mostly High / Transformational



R\$67.5 billion
149.48k loans



R\$49.6 billion
161.0k loans

Social Loans

Government	73.57	
FIES (Student Loans)	38.53	
Low Income Housing Loans	24.67	
Covid Relief Loans	21.75	
Other	0.23	

Best Socio-enviromental Practices

Pronaf Mais Alimentos (Loans for Food Production)	46.57	
Investment Loans	22.45	
PCA/Moderagro (Agribusiness Infrastructure Financing)	16.53	
Working Capital (Pronaf)	14.73	
Infra and Develop Regional	8.76	
Investment Loans (Pronaf)	1.86	

Low Carbon Agriculture

Working Capital (No-till)	57.42	
Low Carbon Program	10.05	

Companies

Companies	49.57	
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(R\$ – billion)
dec/2024

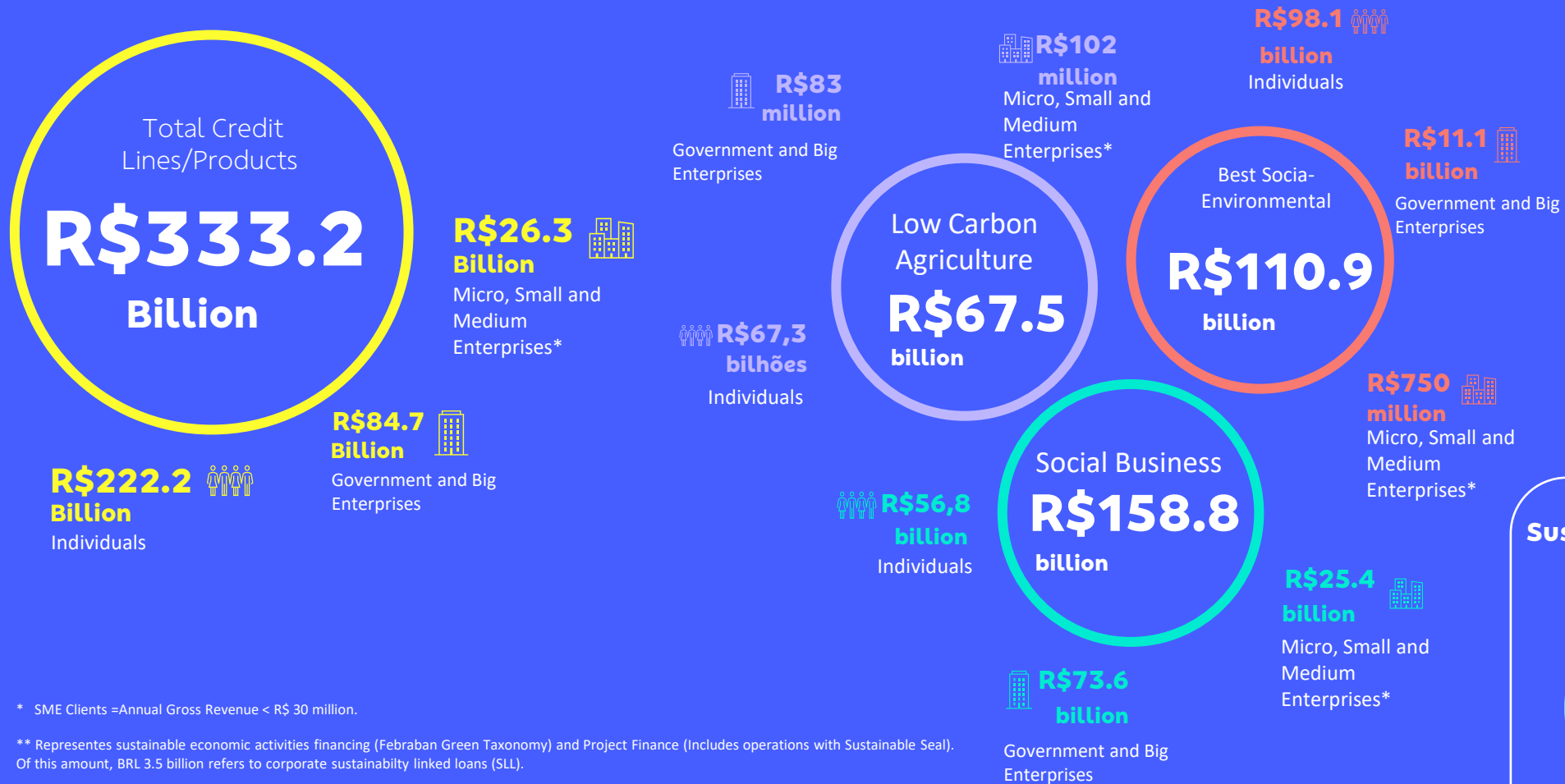


See the full report:



Sustainable Loan Portfolio by Segment

Balance by Segment



I. Low Carbon Agriculture



	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise -SME	Individuals
Total	67,469	83	102	67,284
Renovagro Recuperação (Low Carbon Agriculture Recovery)	3,780	21	18	3,742
Renovagro Orgânico (Organic)	39	-	-	39
Renovagro Plantio Direto (No-Till Farming)	4,120	-	-	4,120
Renovagro Integração (Integration)	515	6	-	508
Renovagro Florestas	702	36	22	644
Renovagro Ambients (Environmental)	227	12	1	214
Renovagro Tratamento de Dejetos (Waste Management)	71	-	-	71
Renovagro Dendê	2	-	-	2
Renovagro Fixação (Fixation)	579	1	12	566
Renovagro Cultivos Permanentes (Permanent Cultures)	15	-	-	15
Custeio Agrícola Tradicional - Plantio Direto (Traditional Agricultural Funding – No Till Farming)	53,760	6	49	53,705
Custeio Pronamp - Plantio Direto (Pronamp – No Till Farming)	206	-	-	206
Custeio Pronaf - Plantio Direto (National Program to Strengthen Family Farming Funding – No Till Farming)	3,452	-	-	3,452

(BRL – million)

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	158,751	73,566	25,399	56,802
BB Crédito Acessibilidade (BB Accessibility Credit)	211	-	-	211
FIES (Student Financing Fund)	38,535	-	-	38,535
MPO PF (Guided Productive Microcredit for Individuals)	16	-	-	16
MPO PJ (Guided Productive Microcredit for SMEs)	0,23	-	0,23	-
MCMV - Faixas 1, 2 e 3 (Low Income House)	17,989	-	-	17,989
Fat Taxista (Taxi Driver Support Fund)	6	-	-	6
PESE – Fopag (Covid-19 - Emergency Employment Support Program)	48	-	48	-
Pronampe (Working Capital - National Support Program for Micro and Small Business Covid-19)	21,697	-	21,697	-
BB Financiamento Setor Público (Municipal Efficiency Program)	65,188	65,188	-	-
Programa Eficiência Municipal (Municipal Efficiency Program)	8,378	8,378	-	-
BB FCO Capital de Giro Dissociado Covid-19 (Covid-19 Unrelated Working Capital)	-	-	-	-
Aquisição FGTS Pessoa Física (FGTS Acquisition for Individuals)	2,982	2,982	-	-
FGTS Pessoa Jurídica (Legal Entity FGTS)	2	-	2	-
Pro-Cotista (FGTS) Pessoa Física (Individuals Pro-shareholder FGTS)	3,652	-	3,652	-
Programa Casa Verde e Amarela (FGTS) Pessoa Física (Green and Yellow House Program)	45	-	-	45

(BRL – million)

III. Best Socio-Environmental Practices



	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	110,894	11,040	750	98,104
Empréstimos recursos (Loans NDB resources)	815	815	-	-
Pronaf (National Program to Strengthen Family Farming – Investment Funding)	48,437	533	69	47,835
Pronamp Investimentos (National Program to Support Mid-Sized Rural Producers – Investment Funding)	7,669	-	2	7,667
Inovagro (Program to Incentivize Technological Innovation in Agricultural Production)	8,515	9	14	8,492
PCA - Construção e Ampliação de Armazéns (Program to Promote the Construction and Expansion of agricultural warehouse)	11,320	2,183	73	9,064
Moderagro (Program for Agriculture Modernization and Conservation of Natural Resources)	5,206	1	10	5,194
Moderinfra (Program to Promote Sustainable Irrigation and Storage)	3,103	14	14	3,075
Custeio Pronaf - Exceto Plantio Direto (Pronaf – Except No Till Farming)	14,726	-	-	14,726
Prodecoop (Program for the Development of Cooperative Agricultural Production)	624	620	4	-
FCO Verde (Green FCO - Mid West Regional Fund for Green Activities)	2,540	62	31	2,446
Sudene (Superintendence for the Development of the Northeastern Funding)	5,285	5,285	-	-
BB FCO Energia Renovável PF (BB FCO - Renewable Energy Mid West Regional Fund for Green Activities - Personal Loan)	32	-	-	32
BB Crédito Energia Renovável PF (BB Renewable Energy Personal Loan)	573	-	-	573
BB FCO Programa de Desenvolvimento Turismo Regional BB FCO Regional Tourism Development Program)	549	136	413	-
BB FCO Programa de Infraestrutura Econômica (BB FCO Economic Infrastructure Program)	1.503	1.383	120	-

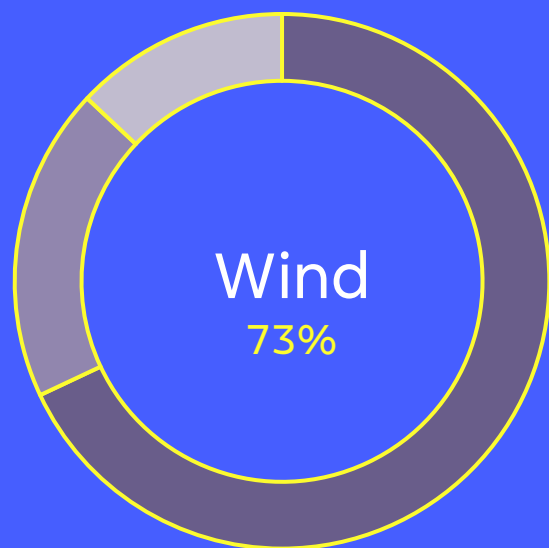
(BRL – million)



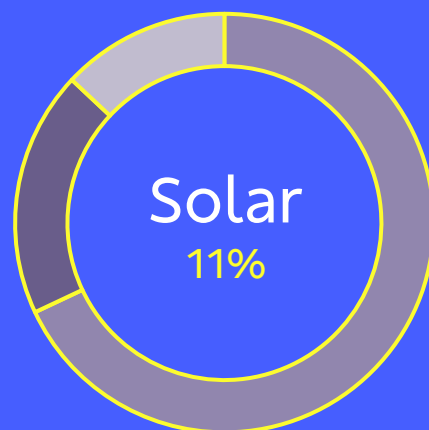
Green/Sustainable Infrastructure Loans

Renewable Energy

Total Contracted:
R\$ **5.6** billion

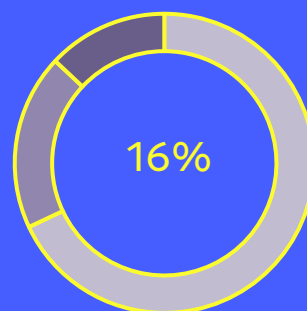


R\$ 4.1 billion



R\$ 614 million

Small Hidreletric Power Plant



R\$ 890 million

Sustainable Business – Wholesale

Green/sustainable infrastructure loans contracted in 2022 Renewable Energy	R\$ 5.6 billion
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Green/sustainable infrastructure Debentures	R\$ 3.6 billion
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Total green/sustainable infrastructure financing	R\$ 9,2 billion
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Total Infrastructure financing	R\$ 17,9 billion
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ESG Financing/Total Financing	60%
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